



Community Development Commission (CDC) Meeting Agenda
April 20, 2026 - 5:30 PM
City Council Chambers, City Hall, 3rd Floor,
1528 Third Avenue, Rock Island, IL

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- 1. Call to Order**
- 2. Remote Attendance**
- 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 for March 26, 2026.
- 6. Old Business**
- 7. Other Business/New Business**
 - a. Public Hearing for the Annual Action Plan (AAP) for Program Year 2026.
 - b. Public Service allocation discussion
 - c. Report from the Community Development Department regarding the 2026 Annual Action Plan (AAP).
 - d. Report from the Community Development Department on the proposed Waitlist Policy and Procedure.
- 8. Adjourn**
The next meeting will be Tuesday , May 19, 2026 @5:30pm.

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

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

March 26, 2026 Meeting Minutes

1. Call to Order

KJ Whitley called the meeting to order at 5:32PM.

2. Roll Call

KJ Whitley called the roll.

Herschel Jackson, Jen Osing, Jeremy Crafton, KJ Whitley and Richinda Sakho were present.

Andrea Muller and Calvin Dane were absent.

Staff present included Community Development Manager Nichole Mata, Housing Officer Jennifer Graff, Budget Specialist Melissa Holderfield and Urban Planner Eunice Amisah-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 February 16, 2026. Sakho seconded the motion. The motion passed on a 5-0 vote.

5. Old Business

There was no old business.

6. New Business

Mata gave a brief summary on the CAPER (Consolidated Annual Performance and Evaluation Report) This document summarizes how well the Community Development Block Grant (CDBG) performs. It is the end of the CAPER report and now we have to do another one. In April, Mata will bring a draft copy of the Annual Action Plan for 2026. Staff drafted the CAPER and posted it for comment starting on March 11, 2026 and posted in the newspaper, put on the City's website, and paper copies were at the library downtown, MLK Center, and 2nd floor of City Hall. Today ends the 15 days public comment period before it goes to HUD. Mata hasn't received any comments yet, but if she does they will be included in the CAPER. Staff held a public meeting which was on March 16, 2026. There was no public comment on the CAPER. On Monday, March 23, 2026, the CAPER was approved by City Council to be submitted to HUD. There was no comment from board members.

Whitley explained that the next agenda item is the approval of the 2026 Public Service applications. The board is going to discuss the award amounts. Mata stated that we had the application process, the commission has reviewed and approved recipients and application process, presentations and now we are at the scoring process. Mata explained that she would like to take the recommendations to Council at the same time that the Annual Action Plan is going

to Council. The total amount requested by all applicants is roughly \$350,750.00. We don't know what the allocation is yet, but are capped at 15%. With that being said, we are estimating our amount to be \$155,000.00. Due to the amounts that are being requested, we are not going to be able to give all applicants the amounts that they have requested. Crafton asked about scoring sheets.

Whitley asked the board members how they would like to do the funding. Sakho stated that she would like to do it by percentage. Osing stated that if the applicant scores higher than a 70 or 75 then they would get a percentage of the funding. Crafton asked if there was a minimum score that an applicant would need to have in order to get funding at all? Osing stated yes, that there was a minimum score of 70.

Graff did the scoring for all applicants. The total scores are YWCA 408, Prairie State Legal 423, Spring Forward 450, Narrative 454, Christian Care 459 and MLK Center 472. Whitley asked Graff to take each score and divide them by 5 (the number of voting members at the meeting). YWCA 81.6, Prairie State Legal 84.6, Spring Forward 90.0, Narrative 90.8, Christian Care 91.8, MLK Center 94.4. Crafton made a comment that all applicants exceed the minimum score of 70 by far and it's just a matter of how the board wants to break it up. Osing stated that the applicants that received a higher score should receive a higher percentage than the other applicants. Graff made a recommendation of doing it by dollar amount and not by percentage.

Mata gave her recommendation as the following, Christian Care requested \$50,000; staff recommendation is \$40,000, Narrative requested \$25,000; staff recommendation is \$15,000, YWCA requested \$50,000; staff recommendation is \$20,000, Spring Forward requested \$25,000; staff recommendation is \$20,000, MLK Center requested \$150,750; staff recommends \$150,000 and Prairie State Legal requested \$50,000; staff recommends \$10,000 given that the allocation hasn't increased or decreased.

Whitley stated that based on the recommendation from Mata, she has asked Osing to come up with the percentages for each applicant. YWCA is at 40%, Prairie State Legal is at 20%, Spring Forward is at 80%, Narrative is at 60%, Christian Care is at 80% and MLK Center is at 33%. Whitley asked probably the 33% for MLK Center is it because the request was so high? Crafton state that he doesn't think that they can really go off of that one statistic and need to make sure that they are getting the most dollars.

The board's recommendation is \$55,000 for MLK Center, \$40,000 for Christian Care, \$20,000 for QC Narrative, \$10,000 for YWCA, \$20,000 for Spring Forward and \$10,000 for Prairie State Legal. Crafton asked if it's worth the effort for the agency for the amount of paperwork for them to receive \$10,000. Mata stated yes, it's the minimum amount that they can receive. She stated that once Council makes the final recommendation, that they will submit the amounts to the agencies, and at that time the agency can decide if they would like to move forward.

Graff stated that she wants the board to think about not looking at the number that they are requesting but looking at the highest impact that they are going to put out for the City. Mata stated that she agrees with that, but thinks that the board would have done that with the scoring of each applicant.

Whitley made a recommendation for the 2026 Public Service funds to be distributed as follows, MLK Center \$55,000, Christian Care \$40,000, Narrative \$20,000, Spring Forward \$20,000, Prairie State Legal \$10,000 and YWCA \$10,000. Crafton second the motion. Whitley yes, Osing yes, Jackson yes, Sakho yes, and Crafton yes. Motion passed on a 5-0 vote.

7. Adjournment

Osing made a motion to adjourn. Sakho seconded the motion. The motion passed on a 5-0 vote. The meeting adjourned at 6:34 PM.

Memorandum



To: Rock Island Community Development Commission (CDC)
From: Nichole Mata
Subject: Public Service allocation discussion
Date: April 20, 2026

Introduction and Background Information:

Non-profits applied for public service funding through another competitive process. The Commission's recommendation was originally based on last year's award amounts and capped at the allowable 15%. Since the Commission last met, the City received its 2026 allocation, which has been reduced. Because of this decrease, the CDC will need to adjust its public service funding recommendation at the next meeting. To remain in compliance with the 15% cap, the allocation recommendation must be reduced by **\$1,000**.

Motion: Motion to update and approve the 2026 Public Service Funding amounts.

RC Roll Call vote is needed.

Organization	Award Amount
Martin Luther King Jr. Community Center	\$55,000
Christian Care	\$40,000
Spring Forward	\$20,000
QC Narrative	\$20,000
YWCA	\$10,000
Prairie State Legal	\$10,000

Previous Council Action (if any):

N/A

Budget Impact:

CDBG

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

N/A

Council Goal (if applicable):

N/A

Recommendation:

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

Submitted by: Nichole Mata

Approved by:

This is the City of Rock Island’s 2026 Annual Action Plan (AAP). Staff prepare this planning document for the US Department of Housing & Urban Development (HUD). This outlines the City’s plan for projects and activities that will be funded, or have the potential to be funded, using Community Development Block Grant (CDBG) funds. The AAP is a specific document that focuses on a single year. The 2026 allocation amount is \$1,027,674.

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

The 2026 allocation amount is \$1,027,674. The proposed 2026 AAP budget is divided into several categories, some of which are capped at a maximum percentage by HUD. The Administration category includes things like software costs, interpreter services, paper publications, membership dues, professional development, consultant services, and so on. Administration is capped at twenty percent (20%) of the budget. The Public Service category is capped at fifteen percent (15%) of the budget. It includes funding to non-profit subrecipients providing community services. In addition to new funds, there is also \$438,857.40 in program income from the business assistance revolving loan program.

Administration	\$200,000
Neighborhood Housing Service Delivery	\$260,000
Neighborhood Housing Rehabilitation	\$363,674
Homestead	\$50,000
Public Service	\$154,000
Job Creation	\$438,857

The Housing Rehabilitation Program is a substantial part of the CDBG budget every year. The City has had a program of this kind in one form or another for as long as the community has received CDBG funds. The goal of the program is to extend the useful life of owner-occupied housing units and improve code compliance. Typical projects include roof replacements, mechanical repairs, and accessibility improvements. For 2026, staff intend to complete a minimum of thirty housing rehabilitation projects.

The Service Delivery category is primarily staff salaries associated with running the program. CDBG funds are the primary and essentially the only funding source for the Community Development department staff. There are no general fund dollars allocated to support this departments staffing.

Non-profits applied for public service funding through another competitive process. The Commission’s recommendation was originally based on last year’s award amounts and capped at the allowable 15%. Since the Commission last met, the City received its 2026 allocation, which has been reduced. Because of this decrease, the CDC will need to adjust its public service funding recommendation at the next meeting. To remain in compliance with the 15% cap, the allocation recommendation must be reduced by \$1,000.

The Community Development Commission has recommended the following awards:

Organization	Award Amount
Martin Luther King Jr. Community Center	\$55,000
Christian Care	\$40,000
Spring Forward	\$20,000
QC Narrative	\$20,000
YWCA	\$10,000
Prairie State Legal	\$10,000

The Commercial/Industrial Revolving loan Fund (RLF) program has a balance of \$438,857.00. The RLF is not supported by the City’s annual allocation of federal funds; instead, it operates as a separate, self-sustaining fund of money that grows over time through the repayment and interest of prior loans. It still carries federal requirements because it was originally capitalized with CDBG funds from the 1980s. This structure allows the fund to continually reinvest in local businesses and expand economic development opportunities. The City has made significant progress toward its economic development goals of completing two Commercial/Industrial Revolving Loan Fund (RLF) loan. One loan was completed in 2025, and a second, started in 2025, was finalized in early 2026. Although the jobs associated with the 2025 loan have not yet been created, rehabilitation of the business’s new location is now complete. The business anticipates opening within the next few months and hiring 9 additional staff members. The second business supported through the RLF will maintain 91 existing jobs within the community through

its use of the loan. City staff continue to work closely with the U.S. Department of Housing and Urban Development (HUD) to update RLF policies and procedures. These improvements are intended to make the program more accessible and effective for local businesses. The City remains committed to the goals outlined in the 2026 Annual Action Plan and will continue refining strategies to support job creation, job retention, and business growth.

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

More details about activities and allocations are provided within the full-length 2026 AAP which will be available for citizen review for thirty (30) days, April 17, through May 18, 2026, at the following locations:

1. City of Rock Island website at www.rigov.org
2. Rock Island City Hall, 2nd Floor
3. Rock Island Public Library Downtown Branch
4. Martin Luther King Center

The City invites citizens to comment on the AAP, verbally or in writing, until 4:30 PM on May 18, 2026. All comments will be considered and included in the final AAP document. Written comments may be sent to the Community Development Manager whose contact information is listed below. Verbal comments may be placed at the in-person public hearings held by the CDC on April 20, 2026 and May 5, 2026. The two hearings are described below.

April 20, 2026 from 5:30 PM – 6:30 PM. This meeting will be held on the 3rd Floor in Council Chambers of City Hall at 1528 Third Avenue Rock Island, IL 61201.

May 5, 2026 from 5:30 PM – 6:30 PM. This meeting will be held on the 3rd Floor in Council Chambers of City Hall at 1528 Third Avenue Rock Island, IL 61201.

The City Council will vote to approve the AAP at their April 27, 2026 regular meeting. To make a comment, get additional information, or receive copies of this notice for persons with disabilities, please use the following contact.

Nichole Mata, Community Development Manager

City of Rock Island

1528 Third Avenue

Rock Island, IL 61201

Mata.nichole@rigov.org or 309-732.2907

Memorandum



To: Rock Island Community Development Commission (CDC)
From: Nichole Mata
Subject: Report from the Community Development Department regarding the 2026 Annual Action Plan (AAP).
Date: April 20, 2026

Introduction and Background Information:

This is the City of Rock Island's 2026 Annual Action Plan (AAP). Staff prepares this planning document for the US Department of Housing & Urban Development (HUD). They outline the City's plan for projects and activities that will be funded, or have the potential to be funded, using Community Development Block Grant (CDBG) funds. The 2026 allocation is \$1,027,674. The City is an entitlement community. This means it receives CDBG funding every year from HUD. The funds are intended to be used for a wide range of different activities that benefit low- and moderate-income residents. Unfortunately, the document format required by HUD makes the attached plans somewhat difficult to read. In an effort to improve transparency, staff have prepared this executive summary for use by the City Council, the Community Development Commission (CDC), and the general public.

Motion: Approval of the DRAFT 2026 Annual Action Plan to city council for final approval.
RC Roll Call vote is needed.

Previous Council Action (if any):

N/A

Budget Impact:

CDBG

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

N/A

Council Goal (if applicable):

N/A

Recommendation:

Recommendation that the CDC approve the draft 2026 Annual action plan to city council.

Submitted by: Nichole Mata

Approved by:

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

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Nichole Mata, Community Development Manager

City of Rock Island

1528 Third Avenue

Rock Island, IL 61201

Mata.nichole@rigov.org or 309-732.2907

Executive Summary

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

1. Introduction

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

2. Summarize the objectives and outcomes identified in the Plan

To be completed after the public input meetings.

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

3. Evaluation of past performance

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

5. Summary of public comments

To be completed after public input meetings.

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

To be completed after public input meetings.

7. Summary

To be completed after public input meetings.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
Lead Agency	ROCK ISLAND	
CDBG Administrator	ROCK ISLAND	Community & Economic Development Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City of Rock Island is the entity responsible for overseeing the process and development of the Annual Action Plan.

Consolidated Plan Public Contact Information

Nichole Mata

City of Rock Island

309-732-2907

Mata.nichole@rigov.org

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The AAP process requires that the City consult with public and private agencies when developing the plan. The City has adhered to 24 CFR 91.100, 91.200(b), and 91.215(l) requirements which state that the City shall consult with other public and private agencies that provide specialized services such as assisted housing and fair housing services, health services, and other public services that benefit citizens of Rock Island.

The City will hold a public meeting on April 20th and May 5th to gain input from Rock Island citizens and from other community resources. The purpose of the public meetings meeting is to gain input from citizens and organizations providing services in Rock Island.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City is a member of the QC Housing Cluster, an organization committed to addressing the lack of affordable owner-occupied and rental housing for LMI residents. The organization is committed to developing and assisting people with decent affordable housing throughout the Quad Cities.

City staff has formed a Community Development Commission (CDC). This board was formed for the commission to have an active role in making recommendations about the use of CDBG funds. It holds public hearings as part of the Annual Action Plan development process. It makes recommendations to the City Council about which programs and activities should be approved and or funded. It also helps staff evaluate the performance of programs and activities to make sure they are helping, low-and moderate-income residents as intend. The commission has overall brought a more collaborative, inclusive, and transparent decision making-process.

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

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

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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

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

AP-12 Participation – 91.105, 91.200(c)

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

Summarize citizen participation process and how it impacted goal-setting

This section will be updated after the public input meetings are completed.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Oral interpretation available at all meetings upon request Persons with disabilities Nontargeted/broad community Residents of Public and Assisted Housing Sign language interpreter available upon request		Summary of comments added above in the citizen participation section.		

Table 4 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Oral interpretation available at all meetings upon request Persons with disabilities Nontargeted/broad community Residents of Public and Assisted Housing Sign language interpreter available upon request		No Comments received.		

Expected Resources

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

Introduction

On April 3, 2026 the Office of Community Planning and Development for HUD announced the FY 2026 formula allocations for Community Development Block Grant (CDBG) program. Per the announcement, the City anticipates receiving the following amounts for its 2026 program year: \$1,027,674.00 in CDBG funds. The City's 2026 program year is from January 1, 2026 to December 31, 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public/Federal	Admin and Planning, Economic Development, Housing, Public Improvements and Public Services.	\$1,027,674.00	\$438,857.40(CIRLF)	0.00	\$1,466,531.40		There are no prior year resources that are to be reallocated

Table 5 - Expected Resources – Priority Table

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

requirements will be satisfied

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

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

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

Discussion

The City's Community Development Department is actively working to acquire abandoned properties and return them to productive use. This can include undertaking a rehabilitation or selling the property to a third party for redevelopment. Some properties are also acquired as part of long-term site assembly efforts.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2026	2026	Affordable Housing	City of Rock Island	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$363,674.00 CDBG: \$260,000.00	Homeowner Housing Rehabilitated: 30 Household Housing Unit Single-Family Owner-Occupied Housing Delivery Services
2	Homestead Program/Full House Rehabilitation	2026	2026	Affordable Housing	City of Rock Island	Create Affordable Housing to LMI residents	CDBG \$50,000.00	Complete 1 full house rehabilitation.
3	Job Creation	2026	2026	Non-Housing Community Development	City of Rock Island	Create a Suitable Living Environment	CDBG: \$438,857.40	Complete 2 business loans. Jobs created/retained: 10 Jobs
4	Public Service	2026	2026	Non-Housing Community Development	City of Rock Island	Provide Public Services	CDBG: \$154,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

5	Program Administration	2026	2026	Program Administration	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Provide Public Services Reduce Impact of Lead Based Paints	CDBG: \$200,000.00	Other: 1 Other
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Table 6 – Goals Summary

Goal Description

1	Goal Name	Housing Rehabilitation/Delivery
	Goal Description	<p>Homeowner Housing Rehabilitated: 30 household housing units. Funding amount includes Service Delivery.</p> <p>Rehabilitation Costs by specific program: (emergency prog: \$163,674.00, non-emergency: \$200,00.00 total \$363,674.00.</p> <p>Service Delivery: 260,000.00 Total obligation: \$623,674.00.</p> <p>The City of Rock Island provides deferred loans to LMI residents to repair and rehabilitate single-family owner-occupied housing. The loans are forgiven if the home owner remains in the home for five years. The allocated funding will be available to qualifying resident's city wide.</p> <p>Service delivery of the programs is also included in the five-year allocation.</p>
2	Goal Name	Homestead
	Goal Description	<p>Full House Rehabilitation: 1 house</p> <p>The goal of this program is to create affordable housing and advance neighborhood stabilization efforts. The City will acquire single family houses, complete gut rehabilitations, and sell the houses to income eligible households.</p>
3	Goal Name	Public Service
	Goal Description	<p>Public service activities other than Low/Moderate Income Housing Benefit: The City will provide funding to three area non-profits to provide services that benefit the health and safety of LMI residents. The Community Development Commission recommends the funding to the Narrative for \$20,000.00, YWCA for \$10,000.00 and funding to the Martin Luther King Center for \$55,000.00, Spring Forward for \$20,000.00, Christian Care \$40,000.00 and Prairie State Legal \$10,000.00. Public Service Total obligation: \$155,000.00.</p>

4	Goal Name	Job Creation
	Goal Description	Business loans to be completed: 2 Jobs created/retained: 10 Jobs, \$438,857.40 will be Commercial /Industrial Revolving Loan Fund.
5	Goal Name	Program Administration
	Goal Description	The City provides staff to oversee the Administration of CDBG funds for the HUD CDBG programs. \$200,000.00.

Projects

AP-35 Projects – 91.220(d)

Introduction

The strategies listed in this plan address the first-year allocation for the City of Rock Island in FY 2026. The City will be managing the bulk of the CDBG funding directly with the projects improving access to improving the existing housing stock and helping to create safer and more livable environments.

Projects

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

Table 7 - Project Information

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Single-Family Owner-Occupied Housing Maintenance
	Target Area	City of Rock Island
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment
	Funding	CDBG: \$363,674.00
	Description	The Single-Family Owner-Occupied Housing Maintenance Programs include Non-Emergency Housing Property Maintenance and Emergency Housing Property Maintenance. These programs are provided to Rock Island residents that have an income 80% or lower of the AMI. All of the loans are forgivable after five years as long as the homeowner resides in the house for the full five-year length of the loan
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner housing rehabilitated: 30 household housing units.
	Location Description	City of Rock Island
	Planned Activities	Activities will include application intake, environmental review, inspection, contractor bid preparation, loan document preparation, and other eligible activities. Rehabilitation may include, but is not limited to, upgrades to meet building code, accessibility measures, emergency repairs, and other eligible rehabilitation measures.
	Project Name	Program Administration

2	Target Area	City of Rock Island
	Goals Supported	Housing Rehabilitation Property Maintenance Public Service Public Infrastructure
	Needs Addressed	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Provide Public Services Reduce Impact of Lead Based Paints
	Funding	CDBG: \$200,000
	Description	The city allocates funding for staff costs to administer the entire program. Other activities funded in this project include consultant fees for studies, planning documents, and on-site trainings.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Program Administration will assist the Housing Rehabilitation Programs address 30 dwellings.
	Location Description	Projects will be undertaken within the City of Rock Island.
	Planned Activities	Administration includes funding for City staff to administer and plan the CDBG program including but not limited to the creation and updates of the Consolidated Plan and Annual Action Plan. This also includes fees for consultants, studies, and Fair Housing activities that are not subject to the Public Service category including compliance, monitoring, and plan development.
3	Project Name	Public Service
	Target Area	City of Rock Island
	Goals Supported	Public Service

	Needs Addressed	Provide Public Services
	Funding	CDBG: \$155,000
	Description	The City annually allocates funding to eligible public service activities through a competitive application process annually.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 200 low- and moderate-income households will benefit from public services activities.
	Location Description	City of Rock Island
	Planned Activities	Christian Care for \$40,000 to provide services at their homeless shelter, Spring Forward for \$20,000 to provide services for their afterschool programs, Narratives for \$20,000 to provide mental health service to young adults, YWCA of the Quad Cities for \$10,000 to provide funding for programs in their empowerment center, funding to the Martin Luther King Center for their afterschool and summer programs \$55,000 and Prairie State Legal for \$10,000.00 to provide legal services.
4	Project Name	Homestead Program
	Target Area	City of Rock Island
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Create Housing / Create a Suitable Living Environment
	Funding	CDBG: \$50,000
	Description	Create affordable housing and advance neighborhood stabilization efforts. The City will acquire single family houses, complete gut rehabilitations, and sell the houses to income eligible households.
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	This project is expected to benefit 1 low- to moderate-income family by creating a new unit of affordable housing.
	Location Description	City of Rock Island
	Planned Activities	Activities will include application intake, environmental review, inspection, contractor bid preparation, loan document preparation, and other eligible activities. Rehabilitation may include, but is not limited to, upgrades to meet building code, accessibility measures, emergency repairs, and other eligible rehabilitation measures.
5	Project Name	Single-Family Owner-Occupied Housing Maintenance Service Delivery
	Target Area	City of Rock Island
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Improve the Housing Conditions for LMI Residents
	Funding	CDBG: \$260,000.00
	Description	Funding covers staff costs for the NEDPL and EDPL programs. Activities conducted include application and intake processing, loan underwriting, and contractor payment process.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project is for administering the housing rehabilitation programs. There is a total of 30 households that will benefit from housing rehab activities.
	Location Description	This project is for administering the housing rehabilitation programs.
	Planned Activities	This project is for administration of housing rehabilitation programs.
6	Project Name	Job Creation Business Development

Target Area	City of Rock Island
Goals Supported	Job Creation
Needs Addressed	Create a Suitable Living Environment
Funding	CDBG: \$438,857.40
Description	Job creation/Small business expansion
Target Date	12/31/2026
Estimate the number and type of families that will benefit from the proposed activities	At least 51% of the business' assisted and the jobs created will meet the HUD income qualifications for assistance.
Location Description	City of Rock Island
Planned Activities	Business Development/ expansion and job creation

AP-50 Geographic Distribution – 91.220(f)

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
City of Rock Island	100%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

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

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

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

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

Introduction

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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

Table 10 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

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

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

- **Homebuyer Incentive program:** Through this program Public Housing families participate in the program as new residents living at the 3rd & 11th Townhomes. RIHA also identified additional individuals who have expressed an interest in homeownership in the Homebuyer Incentive program. As part of the program, participants learn how to care for and maintain a home including interior and exterior care and maintenance. They also receive counseling and training in all aspects of household financial management. Pre-purchase workshops assist with new homeownership.
- **Escrow Account program:** This program currently includes 24 participants with an annual goal of 30 total participants. An escrow credit is based on the earned income increases of the family and is credited to the Escrow Account by RIHA during the term of the FSS contract. The more money an individual earns, the more money deposited into the escrow account. The escrow is not counted as an individual asset until the FSS contract is completed and only when the money

is paid directly to the individual. A portion of this escrow account can be made available to the family during the term of the contract to enable the family to complete an interim goal such as education or other employment related needs.

- **Family Self-Sufficiency (FSS) program:** This program assists public housing residents in their efforts to become financially self-sufficient, economically independent and less dependent upon government assistance. There are currently 80 RIHA families participating in the program. RIHA intends to increase that number to 85 participants in 2016.
- **Youth Build program** provides, at-risk youth 16 to 24 years of age the opportunity to earn their GED or high school diploma while learning soft job skills and receiving on the job training in carpentry and other trade skills, while also providing community service.

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

Rock Island Housing Authority is not designated as troubled.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Rock Island does not currently receive additional HUD formula grants such as HOME, ESG, or HOPWA. However, the City remains an active partner in regional homelessness efforts. Rock Island is a member of the Homelessness Connections of Northwest Illinois, the Continuum of Care (CoC) led by Project NOW.

City staff collaborates closely with Project NOW, the Rock Island Housing Authority, and other key community stakeholders to support low- and moderate-income residents who face housing instability. Many of the activities planned for FY2026 are designed to assist households at the greatest risk of homelessness by expanding access to safe, stable, and affordable housing resources.

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

Project Now, Continuum of Care provider for Rock Island, reports that 620 individual have entered their system requesting immediate shelter since December 2025. They currently have 73 households/93 individuals who are currently receiving services for emergency shelter in Rock Island. The need within the community is great, and the City, working with community leaders is working to address the root causes residents to experience homelessness. Project Now reports that funding for rapid rehousing and homelessness prevention programs are stretched thin because of the rising cost of housing Rock Island. The City is actively helping to address homelessness by providing funding to public service organizations through CDBG funding's public service. Each year, the City has supported non-profit

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

Goals to End Homelessness:

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

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

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

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

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

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

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

permanent supportive housing to veterans.

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

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

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

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

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

In 2024/2025, the City of Rock Island updated several consultants-led studies that examined local housing conditions, demographic trends, and barriers to fair and affordable housing. These studies identified several key action items for the City to pursue:

- Increase the supply of decent, affordable housing.
- Expand geographic choice in affordable housing options, particularly for publicly supported housing.
- Support public service applications focused on eviction prevention, housing stability, housing counseling, financial literacy, job training, and housing rights education and enforcement.
- Encourage targeted investment in historically under-resourced areas, including improving public transportation and implementing a more holistic revitalization strategy.

Collectively, these studies recommended that the City continue its strategy of utilizing CDBG funds to increase and maintain the availability of high-quality, affordable, for-sale housing through both new construction and rehabilitation. This includes revitalizing older neighborhoods as well as supporting the development of new affordable housing opportunities.

Racially and Ethnically Concentrated Area of Poverty (RECAP)

HUD’s methodology for identifying racially and ethnically concentrated areas of poverty (RECAPs) combines demographic and economic indicators. A RECAP is defined as a census tract with:

- An individual poverty rate of 40% or more, or at least three times the average poverty rate of the surrounding MSA, whichever is lower, and
- A non-white population of 50% or more.

Based on this methodology, one RECAP has been identified within the City of Rock Island: Census Tract 236, located along Centennial Expressway on the city’s western edge. The tract is roughly bounded by:

- 9th Avenue to the north
- 11th Street to the east
- 18th Avenue to the south
- Mill Street to the west

This area includes the Douglas Park neighborhood as well as Douglas and Rauch Family Parks.

An estimated 2,074 residents live within this RECAP. The demographic composition differs significantly from the city as a whole:

Population Group	RECAP Share	Citywide Share
Black	62.3%	18.0%
White	13.6%	—
Asian	11.0%	1.8%

Population Group	RECAP Share	Citywide Share
Hispanic (any race)	8.5%	9.4%

Foreign-born residents are also disproportionately represented. More than 20% of RECAP residents were born outside the United States, compared to 6.2% citywide. Populations born in Mexico, India, Burma, Nepal, other South-Central Asian countries, and several East African nations are notably overrepresented.

The findings from the 2024 studies, combined with HUD’s RECAP identification, highlight persistent barriers to affordable housing in Rock Island. These include limited housing choice, concentrated poverty, aging housing stock, and the need for targeted investment in underserved neighborhoods. The City will continue leveraging CDBG resources to address these barriers through housing development, rehabilitation, public services, and neighborhood revitalization strategies.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

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

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

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

Tax Increment Financing (TIF) districts

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

The TIF districts may assist developers with assessment and cleanup of contaminated soil, building

rehabilitation, construction of engineered barriers, demolition/site preparation and land assembly costs.

Enterprise Zone

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

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

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

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to the efforts outlined in the 2026 Action Plan, the City of Rock Island continues to be involved in a number of efforts to address the needs of the underserved and promote efforts to coordinate the many components related to affordable housing, suitable living environments, and improving the livability of the community as a whole.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the lack of identified and available resources. To overcome this obstacle, the city will continue to actively pursue creative partnerships, both financially and in structuring of projects to leverage the available funds. In addition, it is the goal of the city to continue to continually improve communications and participation with residents, business owners, partners, and other key stakeholders.

The City will continue to seek ways to expand the means by which those whose needs are underserved are informed about the financial and informational resources available to them, specifically the programs funded through the CDBG program. The City will continue to expand outreach to the Hispanic community by ensuring the program materials and information is available in Spanish. Additionally, the City will also continue providing translation services to reach the large population of residents who are part of the African refugee community.

The City's concerted effort to address challenges and housing deficiencies in the RECAP area will address a population whose needs are often unmet and underserved. The NSP is a forgivable loan program that allows for much needed home rehabilitation projects. Additionally, the city will work to improve the infrastructure of the neighborhood.

Actions planned to foster and maintain affordable housing

The affordability and availability of housing continues to be a top priority for Rock Island. The aging stock of housing, coupled with increased rental costs, have left many homes in disrepair.

New Housing Construction Tax Rebate Program

The New Housing Construction Property Tax Rebate Program is a financial incentive from the City of Rock Island to buyers of newly constructed single-family homes or condominiums. This is a reimbursement program with funds paid to the homeowner after the annual property taxes are paid in full. The 10-year City Wide Program allows the home owner to receive a maximum reimbursement of \$2,000.00 per year with a maximum reimbursement of \$10,000.00 over a ten-year period. This program is instrumental in helping to increase/improve the housing stock, reduce empty/vacant lots, and

improve the availability of affordable housing.

The City also offers a special property tax reimbursement program for new owner-occupied construction in the New/Old Town Chicago & Downtown/ North 11th St TIF Districts. The reimbursement is for 10 years, with 100% rebated the first year, 90% the second year, 80% the third year, etc. The maximum City rebate is \$1,500 per year. This program is aimed at increasing the economic viability of the downtown corridor which helps to increase the community livability, economic opportunity, and support an LMI neighborhood.

Actions planned to reduce lead-based paint hazards

The City will aid with lead-based paint remediation with CDBG funding. The project will address lead hazards in housing units providing safer homes for low and very low-income families with children.

Through the use of CDBG funds, the City hopes to leverage even more funding to increase the impact of removing lead and providing additional rehabilitation to ensure quality housing for children in the City of Rock Island.

Actions planned to reduce the number of poverty-level families

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

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

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

Enterprise Zone

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exemption.

Business Incentive Programs

The City of Rock Island offers a variety of programs to assist both existing and new businesses wishing to undertake a sustainable improvement project. The Facade Improvement Program provides a dollar for dollar match of 75% of the total project costs (up to the maximum match of \$7,500) of Energy Star rated products, green roofs, and other energy-efficient or environmentally sound materials for exterior improvements to an existing commercial property is available. Additionally, the Permit Fee Rebate program allows the city to rebate a portion of the building permit fee associated with the construction of a LEED-certified building.

These programs continue to revitalize the downtown commercial area and improve the livability of the adjacent neighborhoods. Programs such as these are key to bringing in new employment opportunities, encouraging the growth of existing businesses, and create job opportunities

Actions planned to develop institutional structure

The city is committed to continuing their education and understanding of CDBG funding to the community and working closely with HUD. When reasonable, the city will send staff to train and participate in webinars. The city will continue to update and receive feedback from the City Council on the status of projects and the progress of meeting program goals. Institutional transparency and communication with the community are a top priority for all city projects. City staff will continue evaluating and improving programs to ensure the needs of the community are being met with the available funding and resources.

Actions planned to enhance coordination between public and private housing and social service agencies.

The City of Rock Island participates in regional groups and coalitions that address homelessness, affordable and fair housing, and economic development. The city will continue to explore ways to coordinate CDBG activities with other regional CDBG entitlement communities.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
Total Program Income	0

Other CDBG Requirements

The amount of urgent need activities 0

The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. 75%

Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. One Year.

Memorandum



To: Rock Island Community Development Commission (CDC)
From: Nichole Mata
Subject: Report from the Community Development Department on the proposed Waitlist Policy and Procedure.
Date: April 20, 2026

Introduction and Background Information:

Due to the increasing number of applicants on our Housing Rehabilitation waitlist, the establishment of a formal waitlist policy and procedure is necessary. This policy will provide clear guidance for the equitable and transparent management of applicants, ensure consistency in decision-making, and improve the efficiency of filling program vacancies in alignment with community development goals.

Motion: Motion to approve the proposed Waitlist Policy and Procedure to council for final approval.

RC Roll Call vote is needed.

Previous Council Action (if any):

N/A

Budget Impact:

N/A

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

N/A

Council Goal (if applicable):

N/A

Recommendation:

The Community Development Department recommends the CDC approve the proposed Waitlist policy and procedure to council.

Submitted by: Nichole Mata

Approved by:

Draft Proposal: Rehabilitation Program Waitlist Management Policy

The purpose of this policy is to ensure fair, transparent, and sustainable access to the City's Rehabilitation Program by establishing clear criteria for when the program waitlist must be temporarily closed and when it may reopen. This policy is intended to prevent unmanageable backlogs, maintain service quality, and ensure that applicants receive timely and realistic expectations regarding program availability.

Demand for rehabilitation services has increased significantly in recent years. As a result, the program's waitlist has periodically exceeded the capacity of resources to process applications within a reasonable timeframe. When the waitlist grows too large, applicants experience long delays, and staff are unable to provide timely updates or maintain effective case management.

To address these challenges, the staff proposes adopting a formal waitlist management policy that establishes a maximum waitlist threshold and a structured process for closing and reopening the list. There currently is no information in our policy and procedures about managing the waitlist.

Proposed Policy

1. Waitlist Closure Threshold

The Rehabilitation Program waitlist will be automatically closed to new applicants once the number of active applicants reaches 75.

- "Active applicants" include all individuals who have submitted pre-applications and are awaiting eligibility review, approval, or program assignment.
- Pre-applications received after closure will not be accepted and will be directed to alternative resources or notified of the next anticipated reopening date.

2. Public Notification of Closure

When the waitlist reaches the 75-applicant threshold:

- A public notice will be posted on the City website, social media channels, and at relevant public offices.
- Partner agencies and community organizations will be notified.
- Staff will provide a standard script for responding to inquiries.

3. Criteria for Reopening the Waitlist

The waitlist may be reopened when the number of active applicants falls below 50.

This reopening threshold is designed to ensure that we have enough resources to process new pre-applications without immediately triggering another closure.

4. Review and Monitoring

- Staff will review the waitlist size **quarterly**.
- A quarterly report will be provided to the Commission summarizing:
 - Current waitlist numbers

- Average processing times
- Anticipated reopening timelines (if closed)
- Operational impacts and resource needs

This policy provides several benefits:

- Predictability: Applicants and staff will have clear expectations about program availability.
- Transparency: The public will understand why the waitlist is closed and when it will reopen.
- Accountability: Regular reporting ensures oversight by the Commission and City Council.