

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

**April 20, 2026 Meeting Minutes**

**1. Call to Order**

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

**2. Roll Call**

Whitley called the roll.

Herschel Jackson, Jen Osing, Jeremy Crafton, K.J. Whitley, Richinda Sakhom and Andrea Muller were present.

Calvin Dane was absent.

Staff present included Community Development Manager Nichole Mata, Housing Officer Jennifer Graff and Budget Specialist Melissa Holderfield were present.

**3. Public Comment**

No public comment.

**4. Approval of the Previous Meeting Minutes**

Osing moved to approve the meeting minutes for March 26, 2026. Crafton seconded the motion. The motion passed on a 6-0 vote.

**5. Old Business**

None

**6. New Business**

Public Hearing for Annual Action Plan was starting at 5:34 PM and Annika O'Melia and Pamela Seales both spoke; please see attached. Public Hearing was closed at 5:37 PM.

Crafton moved to recommend approval that Spring Forward and QC Narrative's Public Service amounts be lowered to \$19,500. Sakho second the motion. Motion passed on a 6-0 vote.

Mata discussed the 2026 Annual Action Plan. Crafton asked questions in regards to CDBG funds and asked about getting rid of the CIRLF program. Mata answered all questions. Muller moved to recommend approval and send the Annual Action Plan to Council. Jackson seconded the motion. Motion passed on a 6-0 vote.

Mata discussed the Community Development proposed waitlist policy and procedure to be closed when it has reached 75 applicants and reopen once it hits 50 applicants. Crafton asked if we could add a 30 day announcement period in there. Crafton moved to recommend that the waitlist be closed when it has hit 75 applicants, have a 30 day announcement period when it has hit 50 applicants, and accept applications again after the 30 days. Osing seconded the motion. Motion passed on a 6-0 vote.

## **7. Adjournment**

Jackson moved to adjourn. Sakho seconded the motion. The motion passed on a 6-0 vote. The meeting adjourned at 6:31 PM.

**Public Comment** There's a green button Annika, I don't know you just have to push that green button. There you go, you're live. Okay, thank you so much for listening to me tonight and I'm here to talk about the um CDBG grant money and you guys have an important job to figure out how to spend that million dollars. Um so I've read through the plan for this year and I just have a couple of points that I want to highlight. The kind of bread and butter of the CDBG program is the housing rehabilitation, which is a really important program. Um, however, I feel like the ratio of program funds that go into the actual rehab, so paying the contractors the roofers those types of activities is pretty high relative to the program delivery cost. So, for every house that is rehabbed you spend about \$8,000 in the administration of the program and maybe about \$15,000 on the actual repairs. And so just kind of wanting from my role in the public to understand more about how that's budgeted and what those line items are um what goes into that program delivery. So, for this upcoming year you have \$363,000 budgeted for the work and then another \$260,000 budgeted for the overhead of the housing rehab piece. Um in addition to that you have the \$200,000 for program administration. So, paying city staff and trainings and salaries and cars and uniforms and desk chairs and all that stuff I'm just wondering uh if there's any way we can bring that those numbers down. Um, for example we subsidize our marina at the tune of \$300,000 a year. Until recently we were paying an outside contractor DARI \$300,000 a year. So, the city could decide or you guys could recommend that the city pick up some of the supportive costs of administering these programs and leave more in the fund for CDBG. So, you allow allocate 20% for admin but you don't have to my understanding I could be wrong on that. Um if you could bring down like project now for example for every dollar they receive 5% goes to overhead 95% is direct service to a client. So, if you could bring down some of the administrative costs it would allow you to diversify the portfolio of activities. So right now, you guys mostly do the nonprofit support the 15% which is awesome, the housing rehabilitation and then the CIRLF um program. If you look at your CAPERs for the last several years we don't do any job training. We have not been creating new jobs. I think there are some coming down the pipe but um you know we're not partnering with Rock Island businesses to have uh people be trained to move into those roles. Like there's so much cool stuff you can do with CDBG funds that we just don't do. Um so some of the ideas that I would have or I think you should consider are creating individual development accounts for residents in your lowest, your most struggling census tracks. There's a new bank coming to the west end of Ascentra and CDBG could help seed individual development accounts. So, these are accounts that people in these uh this area would save money and then at the end of a designated period and you could match this with donations or whatever you have matched money that doesn't count against anyone's public welfare benefits and they could end up with um money for down payment for home. They could end up with money to um invest in any type of like training for work for education. So, it's a really powerful wealth accumulation or like really changing people's lives rather than fixing properties which is great. But if you look at a map of where those properties are they're like all over the city and they're not going to create like a meaningful um catalyst in an area to really transform a neighborhood or to really address chronic poverty. Um so the other idea would be to dismantle the CIRLF program. Um I would strongly recommend that you guys consider that. The program is currently under HUD review for some issues that it was having. It has not been successful. It the track record of it is it's lost more money than it's I mean I've heard different figures. We're writing off like \$400 some

thousand but I've heard a council person say upwards of a million dollars it's lost. And even though it's not been operated successfully this past year there were votes to increase the amount people could borrow. And that's kind of risky right because people aren't paying it back. And people who are living low to moderate income themselves don't want to take on debt. It's very risky. Most of the people who have gotten into that portfolio end up with like a bad credit report. CDBG would allow you to do micro grants where you help people identify their business goals and you grant them money and it's forgivable. They don't have to pay it back and that will unlock more opportunities for people who are actually low to moderate income. Um that CIRLF line in the AAP says job creation but it was changed last year to just include job retention. So, my fear is that CDBG is going to be used to kind of pad the economic development team and to help businesses um but maybe not low- and moderate-income people. So, basically, I guess my main idea or suggestion is that CDBG funds should be maximizing dollars for their intended and best purposes. And sometimes I'm just concerned that we're using CDBG to complement our economic development, to pad salaries to kind of you know how grants work. It's like we can cut in a little bit here to take up the slack for bigger programs. Um just to for Rock Island we're actually more segregated and more poor than we were a decade ago. And so in order to change that this one pot of money is really supposed to be used for people who are low and moderate income and just to maximize that to the nth degree and the city maybe consider subsidizing some of the salaries rather than using CDBG to pay for our entire community development department because the report says it's funding our whole department and um yeah and it's hard to understand that as a member of the public. So, I would also request that you guys put something in for next year where we can see you know okay on this \$8,000 rehab \$3,000 of it was an environmental study and \$5,000 was staff time or whatever would be helpful. Um and I think that's it. Thank you.

Anyone else anybody else? I'm sorry, did you want to say something, Miss? Yeah, did you want to make public comment? Oh, you want, do you want to add to those that's what we were saying. I apologize I didn't know what you were saying I apologize I think the more he talk about you can come up. Can you state your name for the record please? Hi my name is Pamela Seals and again I came in here blindsided. I knew it was about the CBDG um but really wanted to do more listening than um talking. Um but when I was listening to Miss Annika O'Melia speak I was doing some googling and seeing what CBDG meant and things of that nature. I don't need the phone I've got a good memory. Um it looked like some of the it overall if my comprehension is correctly um the city is being given a lot of money uh CBDG. I looked down the initials and what it stood for HUD uh based um primarily for low income and just you know the city of Rock Island. And I guess what I wanted to piggyback off of um I'm not here to say specifically what I would do with the funds but I just want to specifically say that if you are open-minded and just truly want to make Rock Island as a whole a better place um low income is really struggling right now. They are barely surviving. And so, if we take millions of dollars and we keep beautifying um like she named all of those different things um infrastructure and things of that nature we still have this community that is deteriorating slowly sinking like the Titanic. So, I guess what I'm up here to say is if it is for primarily low income or just you know that's what I read I'm not saying that's all it's for but if it is for low income then just consider places like Century Woods. Um you know there's a lot of people down there They're lacking everything

where I'm going to leave this building and get into my vehicle and go home and I have food and I have water and I don't have to worry about where my next meal is going to come from. If we can take millions of dollars and put some some things in that specific west end community where they can get jobs a lot of them people don't have bus fare A lot of them don't have vehicles. So, if we're really worried about CBDG grants and making Rack Island a better place let's do it for every community. Let's just not worry about the communities that are already not lacking. And I stand here to speak for as a resident of 50 years I was born and raised in Rock Island. Um it used to be what I consider to be a middle-class neighborhood because I had a two-parent home very structured graduated from high school went to college I was able to pass that generational blessing down to my four children. But when I I don't want to leave people behind because of where I'm at in life. And when you have loving kindness and you really can take millions of dollars and use it to benefit people that are truly in need it I think it's time for Rock Island to start really doing that. And I'm not saying that that's what this you know your you guys aren't doing and that's why we're here and we publicly can speak but I want to start I personally take my own money and no I don't have millions of dollars but every summer I have community events in Rock Island because a lot of people can't get to all the new things that are just beautified, but we have a group of people that are stuck where they are and I take thousands of dollars of my own hard-earned money and I put it into that community having community egg hunts community carnivals. How can you bring a carnival to the west end cardboard, snow cones, funnel cakes, little simple things that they never had. And so, when it comes to infrastructure and rebuilding a community if you be honest with yourself there are some communities that really really could benefit from this money. So, I ask that when you just make the decision I know you already know where it's going but like she said even if it's next year just as you continue to get money really think of all people. Thank you. Was there anyone else for public comment all right. Well then, I'm going to ask the commission if they have any public comment um in the annual action plan that they want to go into the record. Okay I have 5:47 PM and let's go on and close the hearing.