



**City Council Study Session Agenda
January 13, 2025 - 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. Roll Call**
- 3. Public Comment**
- 4. Presentations**
 - a. Housing Needs Assessment Presentation
 - b. Parkway/I-280 Business Redevelopment Project Area Presentation
- 5. Adjourn**
 - a. Motion: Motion to adjourn.
VV Voice Vote is needed.

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CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

EXECUTIVE SUMMARY



BACKGROUND

Title VIII of the Civil Rights Act of 1968, more commonly known as the Fair Housing Act, ensures protection of housing opportunity by prohibiting discrimination in the sale or rental of housing based on race, color, religion, sex, and national origin (the federally protected classes). The Act was amended in 1988 to include familial status and disability status as protected classes.

As recipients of federal funds, the Cities of Moline, Davenport, and Rock Island are required by HUD to complete an Analysis of Impediments to Fair Housing Choice (AI). The AI studies patterns of integration and segregation; racially and ethnically concentrated areas of poverty; disparities in access to opportunity; disproportionate housing needs; locations, occupancy, and policies for publicly supported housing; disability and access; and fair housing enforcement and outreach resources and activities. Based on the findings of this research, the AI proposes a series of strategies to overcome the identified fair housing issues.

PREPARED BY
MOSAIC COMMUNITY PLANNING

COMMUNITY INVOLVEMENT

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in Davenport, Moline, and Rock Island. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including public meetings, focus groups, interviews, and a Housing Needs Survey.

Stakeholder Focus Groups and Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through individual and small group interviews. Discussion topics included barriers to fair housing, housing discrimination, access to opportunity, and fair housing resources. In-person focus groups were held with the Center for Active Seniors, Inc. (CASI), Vera French Mental Health for Healthy Living, World Relief Quad Cities, and the Quad Cities Housing Cluster. The focus group began with a short presentation providing an overview of the Analysis of Impediments to Fair Housing Choice, and related grant programs. The presentation was followed by an interactive discussion of housing and community development needs and fair housing issues. Over 39 community members and stakeholders participated in these focus groups. Eight stakeholder interviews were held via telephone with staff from the Davenport Civil Rights Commission, Humility Homes, Churches United, Quad Cities Community Foundation, HOPE Fair Housing Center, and other community partners which focused on fair housing issues in the area, complaint patterns, and community development needs.

Housing Needs Survey

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

Pop-Up Engagement

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

Public Meetings

Two in-person meetings open to the general public were held to inform the public about and gather information for the Analysis of Impediments to Fair Housing Choice. One additional virtual meeting was also held for those who could not attend in-person. Translation services and sign language interpretation were offered, however, were not requested by attendees. A total of 17 members of the public attended one of the three meetings.

FAIR HOUSING ISSUES & CONTRIBUTING FACTORS

SEGREGATION AND INTEGRATION

In addition to visualizing racial and ethnic compositions of Davenport, Moline, and Rock Island with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology uses a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas have the same proportion of minority and majority members as the larger area in which they live. Evenness is not measured in an absolute sense, but is scaled relative to the other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

Overall, in the Davenport-Moline-Rock Island MSA, the dissimilarity indices show slightly moderate levels of segregation between Non-White and White residents, with a DI measurement of 43.8. The highest level of segregation is occurring between Asian or Pacific Islander/White residents, which scored at a high level of segregation at 51.7. The level of segregation between Black and White residents also increased since 2010 and is currently slightly below the threshold of moderate level segregation with a score of 49.9. While 2010 data showed an overall decrease in segregation levels compared to previous decades, the current measurements indicate that levels of segregation have increased since 2010 and are also reaching higher levels of segregation again.

DISSIMILARITY INDEX FOR THE DAVENPORT-MOLINE-ROCK ISLAND MSA:

Race/Ethnicity	Trends			Current (2022)
	1990	2000	2010	
Davenport-Moline-Rock Island MSA				
Non-White/White	44.1	40.4	37.5	43.8
Black/White	58.5	52.9	47.8	49.9
Hispanic/White	37.8	39.6	37.8	36.7
Asian or Pacific Islander/White	33.0	39.4	36.6	51.7

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0006, Released November 2020, <https://egis.hud.gov/affht/>. ACS 2018-2022 5-Year Data.

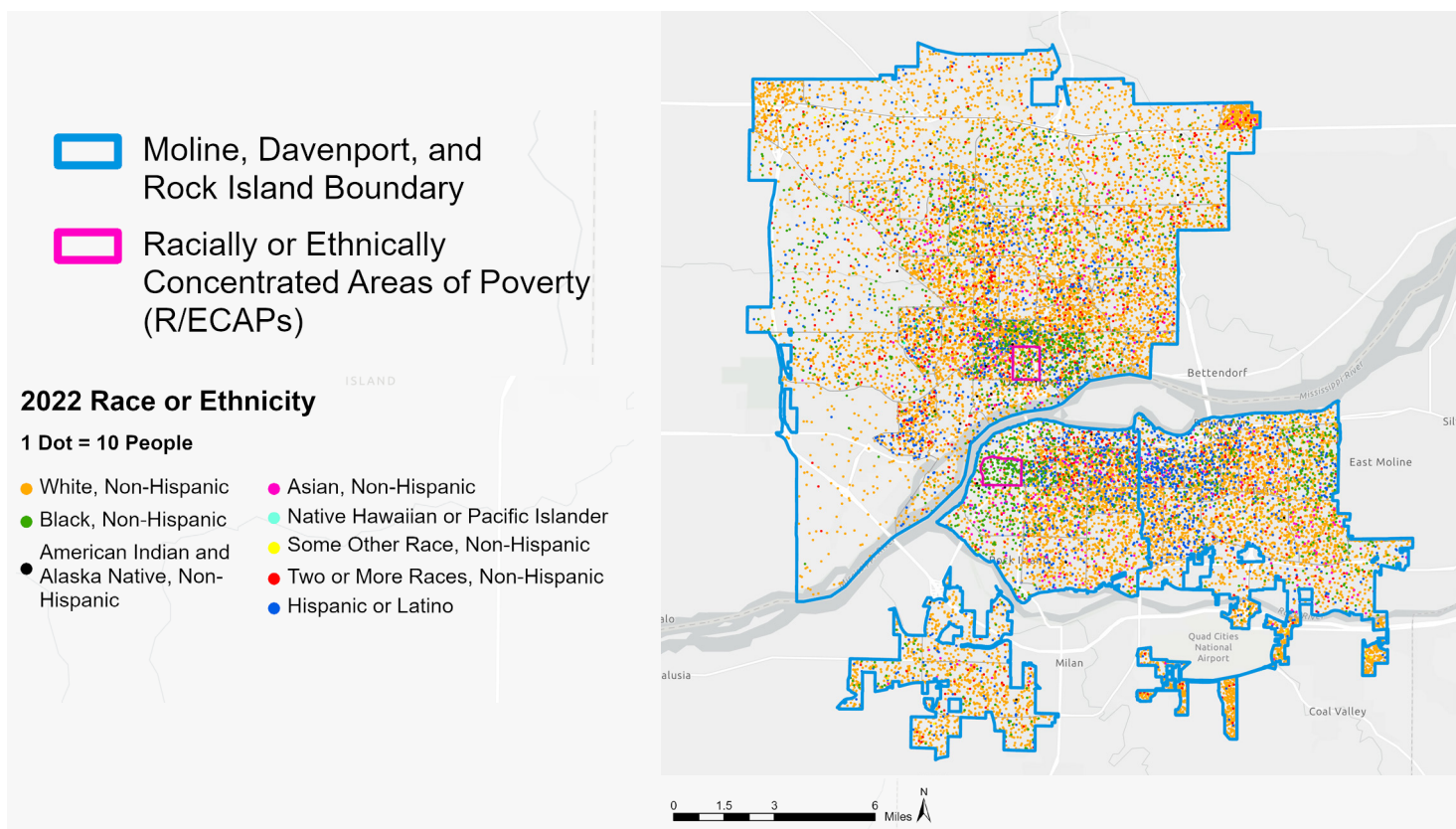
Foreign-born residents make up a small but significant share (5.2%) of the Davenport-Moline-Rock Island MSA. Looking by city, shares vary considerably. In Moline, 8.9% of residents are foreign-born. This figure is slightly higher in Rock Island (9.3%) and lower still in Davenport (4.7%). However, within the last decade, the foreign-born population increased in both Davenport and Rock Island by 11.7% and 57.3%, respectively, while slightly decreasing by -7.2% in Moline.

In each city, the largest group of foreign-born residents were from Mexico (53.1% of all foreign-born residents in Moline, 39.7% in Davenport, and 30.3% in Rock Island). In the MSA, the three largest groups of foreign-born residents are from Mexico, India, and the Philippines.

RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

As of the 2018-2022 American Community Survey, (2) census tracts in the cities of Davenport and Rock Island fit the U.S. Department of Housing and Urban Development's definition of racially or ethnically concentrated areas of poverty (R/ECAPs), defined as census tracts in which 1) more than half of the population is non-white and 2) 40% or more of the population is in poverty, or the poverty rate is greater than three times the average poverty rate in the area, whichever is lower. These tracts are located near the cities' border with the Mississippi River.

Notably, the R/ECAPs tract exists in areas with higher-than-average concentrations of both Black and Hispanic residents, as well as areas with a high concentration of foreign-born residents as shown in Figure 2. This tract meets the definition of a Racially or Ethnically Concentrated Area of Poverty in that they have an individual poverty rate of 40% or more (or an individual poverty rate that is at least three times that of the tract average for the metropolitan area, whichever is lower) and a non-White population of 50% or more.



Source: 2018-2022 ACS 5-Year Estimates, Tables S1701, B03002

ACCESS TO OPPORTUNITY

Where people live shapes prospects for economic mobility and access to resources and services such as high-quality education; affordable transportation; a healthy environment; fresh, affordable food; and healthcare. However, neighborhood or housing choices are often limited by discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to high-performing schools and jobs that pay living wages. In this way, limited housing choices reduce access to opportunity for many protected classes. In addition to proximity, access to opportunity is also shaped by economic, social, and cultural factors. For example, residents may live in locations with high numbers of jobs but may be unable to obtain them due to gaps in education or skills, a lack of reliable transportation, or childcare needs. Residents of Davenport, Moline, and Rock Island face disparities in access to opportunity in the following areas:

High-paying jobs: Census tracts adjacent to the Mississippi River tend to have a higher concentration of jobs in all three Cities, as do tracts in northern Davenport and southern Moline and Rock Island. The lowest job concentrations are found in west Davenport and east Moline.

Transportation: Areas with more affordable transit are located nearer to the Mississippi River, while areas with higher transportation costs are located on the outskirts of Davenport and Moline. The northernmost parts of Davenport have significantly higher vehicle access than the rest of the region.

Environmental Health: There are several industrial facilities located within the cities of Davenport, Moline, and Rock Island. Sites are primarily located along the Mississippi River with a couple of sites in the northern section of the city of Davenport. There are several more sites outside the cities of Davenport, Moline, and Rock Island that are within the region.

Education: There are significant discrepancies in the levels of access to proficient schools among census tracts within all three cities, but most notably within the City of Davenport. These discrepancies are also present in Moline and Rock Island, where no tracts score in the top 75th percentile but many tracts, especially those adjacent to Davenport, score in the bottom 10th percentile.

Poverty: The highest poverty areas are those adjacent to the Mississippi River in Davenport and Rock Island, with one tract in each City where more than 50% of households had an income below poverty level in the last 12 months. In contrast, Moline had no tracts where more than 50% of households experienced this. The lowest levels of poverty are found in northern Davenport and in southeastern Moline and Rock Island, where 10% of households or less earned an income below the poverty line in the last 12 months. In all three cities non-white residents had more exposure to poverty than white residents, with the exception of Asian residents in Moline. The largest discrepancies were present in Rock Island, where Black residents had a score nearly 25 points lower than white residents, Hispanic and Asian residents 15 points lower, and Native American residents 9 points lower. The lowest overall discrepancies between racial and ethnic groups were seen in Moline.



DISABILITY AND ACCESS

According to the most recent ACS, there are 48,979 people with a disability in the Davenport-Moline-Rock Island MSA (12.8% of total population). A higher share of Moline and Davenport residents have a disability (13.6% or 5,772 residents in Moline and 13.5% or 13,670 residents in Davenport). The rate is slightly higher in Rock Island, where 5,518 people with a disability comprise 14.8% of the city's population. According to the Social Security Administration, the standard Supplemental Security Income (SSI) payment for the year 2024 is \$943.00 per month. Affordable rent for an individual receiving this monthly income would be \$282.90. It is highly likely that people with disabilities who are unable to work and rely on SSI as their sole source of income face substantial cost burdens and difficulty locating affordable housing. Publicly supported housing is often a key source of accessible and affordable housing for people with disabilities, and in the study area, these subsidized housing options are much more likely to contain households with at least one member with a disability than the housing stock in general.

PUBLICLY SUPPORTED HOUSING

Low-income residents Moline, Davenport, and Rock Island receive publicly supported housing assistance from the Housing Authorities of their respective cities. Together, these authorities manage a total of 1,686 Housing Choice Vouchers, 1,788 Project-Based Section 8 units, 727 Public Housing units, 137 Section 202 units and 24 Section 811 units. The City of Moline has all five types of units, while Davenport has no public housing units and Rock Island has no Section 202 or Section 811 units.

During conversations with community members receiving public housing assistance and other stakeholders in the field, policies related to assistance qualification and subsidies were frequently cited frustrations, as increases in household income might disqualify a household from assistance but would still not enable them to afford market rate rents in the area. Additionally, residents who receive public housing assistance shared frustrations about the condition of their units, such as poor insulation, pest infestations, and plumbing issues.



HOUSING NEEDS

To assess affordability and other types of housing needs, HUD defines **four housing problems**:

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

Lack of complete kitchen or plumbing facilities is considered a severe housing problem, as are housing costs exceeding 50% of monthly income and crowding of 1.5 or more people per room.

DISPROPORTIONATE HOUSING NEEDS

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

The most common housing needs identified by stakeholders are related to affordability, particularly for low- and moderate-income households. Many residents who participated in the community engagement process noted that housing costs frequently rise faster than wages, which creates affordability issues for households who already have tight budgets. A lack of affordable housing options frequently leads to cost burden.

Severe housing problems are also significantly more common for households with lower incomes. Across the three cities, about 58% to 72% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 3% to 6% of households with incomes of 81% to 100% HAMFI.

FAIR HOUSING GOALS AND ACTIONS

The Analysis of Impediments concludes by identifying four barriers to fair housing choice in Davenport, Moline, and Rock Island and creating corresponding goals and strategies designed to alleviate each barrier. These include:

IMPEDIMENT #1: INSUFFICIENT ACCESS TO AFFORDABLE HOUSING

The persistent housing and affordability crisis, which was noted in the 2019 AI, has continued to grow in Moline, Davenport, and Rock Island and was the most common issue mentioned by stakeholders and community members in focus groups, public forums, and interviews. Many community engagement participants described poor building and unit conditions, and limited oversight has put many renters in unsafe situations. Vulnerable and marginalized populations, like those with disabilities, large families, or individuals reentering society after time in prison, are especially impacted by the lack of affordable, accessible housing options. There is a lack of homes and units specifically designed for individuals with disabilities who need accommodations such as ramps, wide doorways, elevators, and more. Systemic barriers have also resulted in mortgage denial disparities, which affect some minority groups who are two times as likely than non-Hispanic white households to face denial when seeking a loan. Data about housing problems presented in Chapter 6 of this report shows that, in each city, affordability issues are more acute for households of color than for White households. Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates: about 41% to 43% of Black households have at least one of the four housing problems, and 53% to 90% of Native American households have a housing problem. Together with input regarding housing condition, these rates show a continued need to expand the supply of affordable housing available in all three cities, along with improving and/or maintaining existing affordable housing.

Suggested strategies to overcome this impediment include:

- **Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental and for-sale housing through new construction and rehabilitation.**
- **Review the Qualified Allocation Plans issued by the Illinois Housing Development Authority and Iowa Finance Authority (as appropriate) under their respective Low Income Housing Tax Credit (LIHTC) programs to identify local government policies or actions that may positively impact the competitiveness of developers' applications. For developers proposing LIHTC projects in areas with access to key community resources/opportunity factors or areas experiencing a loss of affordable rental units, work with them to increase the competitiveness of their applications through letters of support, provision of data and information, gap financing, and other assistance.**

IMPEDIMENT #2: A LACK OF TARGETED INVESTMENT IN UNDERSERVED AREAS RESULTING IN INCREASING DISPARITIES IN ACCESS TO OPPORTUNITY

Data and mapping analysis of Moline, Davenport, and Rock Island reveals that each City contains neighborhoods with significant disparities in access to opportunity, especially for protected class groups.

A lack of targeted attention and investment to these areas results in widening disparities in access to many resources needed for residents to thrive and achieve upward mobility. The most severely impacted neighborhoods lack many different resources, compounding access issues for residents. Variations in school quality disproportionately impact residents living below the poverty line and, in Davenport and Rock Island, residents who are non-white. In addition, Davenport and Rock Island have significantly lower school proficiency scores as a whole than Moline, especially the latter. Residents who participated in the community feedback process additionally noted issues with recent school closures in Davenport. Transit access and affordability both shape many other opportunity factors, such as access to jobs and good schools. This is especially true for areas in which fewer residents own or have access to a personal vehicle, as is true for neighborhoods along the Mississippi River in all three cities. Neighborhoods along the Mississippi River, especially in Davenport and Rock Island, have the lowest labor market engagement rates in the area. These same neighborhoods also face a lack of many other resources, and these disparities likely compound each other.

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

Suggested strategies to overcome this impediment include:

- **Share school proficiency and related data from this report with school district officials to aid their planning and decision-making with regard to resource distribution in areas of greatest need.**
- **When proposed, and where possible, support local efforts to expand bus routes and covered shelters at existing bus stops in all three cities.**
- **Encourage CDBG public services funding applications from organizations that will provide job training and other employment assistance programs over the next few years.**
- **Encourage collaborative work among the cities of Davenport, Moline, and Rock Island to coordinate and align where possible to the goals, strategies, and outcomes promoted in their respective community revitalization efforts. Consider including business, neighborhood, and other leaders from impacted areas in neighborhood revitalization planning.**

IMPEDIMENT #3: INSUFFICIENT AND UNEQUALLY DISTRIBUTED PUBLICLY SUPPORTED HOUSING OPTIONS

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

In addition, Moline is the only City that maintains all five types of publicly supported housing programs – Public Housing, Project-Based Section 8, Housing Choice Vouchers, Section 202 (elderly), and Section 811 (disabled). Davenport does not maintain Public Housing, and Rock Island does not maintain Section 202 or Section 811 housing. This means that residents of Davenport and Rock Island in need of such housing have more limited options than residents of Moline.

Overall, publicly supported housing is clustered in all three Cities to some extent. Davenport has the least clustering, likely due to a higher prevalence of Housing Choice Vouchers, which are intended to allow residents greater choice in where to live. Rock Island displays the highest levels of clustering, particularly among Housing Choice Vouchers, which is unusual due to the aforementioned nature of the HCV Program. There are almost no HCV holders residing in the southeastern portion of Rock Island. In combination with low utilization rates of Rock Island HCVs, this may indicate a lack of landlords who are willing to accept Housing Choice Vouchers in Rock Island and, to a lesser extent, in Moline and Davenport.

Suggested strategies to overcome this impediment include:

- **Investigate the potential for dedicating new funding towards TBRA and other forms of housing assistance in order to meet demand.**
- **Support public housing authorities in developing an educational campaign focused on 1) informing residents of their fair housing rights, especially as voucher holders, and 2) educating landlords on participation in the HCV program.**
- **Support the creation of incentive programs that would incentivize more landlords to accept vouchers (options may include tax breaks, subsidized repair costs, subsidized deposits, etc.).**
- **Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental housing and its distribution in neighborhoods offering good access to opportunity.**

IMPEDIMENT #4: FAIR HOUSING EDUCATION AND EQUITABLE ENFORCEMENT

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

Planning for community development in general can greatly benefit from an equity lens applied to decision making processes. In this sense, there must be equitable enforcement, however, there are inconsistencies across city ordinances and zoning laws that may act as a barrier. For example, restrictive definitions of “family” and zoning policies that prevent group homes or multi-family housing contribute to barriers in fair housing choices, particularly for vulnerable populations such as people with disabilities.

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

Suggested strategies to overcome this impediment include:

- **Either using in-house staff or through a contracted provider, the cities should annually design and/or update and coordinate delivery of a regional fair housing education program that reaches the public with information about fair housing rights and responsibilities, how to recognize discrimination, and how and where to file a complaint.**
- **Develop a centralized network that allows fair housing organizations, legal aid services, and related institutions to share resources and communicate more effectively. This could include an online platform for case management, referrals, and updates on available services, helping reduce workload on organizations while also easing accessibility for residents in search of help.**
- **Provide fair housing education in culturally appropriate ways, particularly to non-English speaking communities.**
- **Collaborate with local community centers, immigrant support organizations, and refugee aid groups to provide culturally relevant and accessible fair housing education.**



Davenport, IA | Moline, IL | Rock Island, IL

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

NOVEMBER 2024

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CHAPTER 1.

INTRODUCTION

Fair Housing Planning

Equal access to housing choice is crucial to America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs. The AFFH requirements are derived from Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.¹

Jurisdictions (such as Davenport, Moline, and Rock Island), that receive grant funds from HUD through its entitlement process satisfy this obligation by performing an "Analysis of Impediments to Fair Housing Choice" (AI). In an AI, local communities that receive HUD entitlement grant funds evaluate barriers to fair housing choice and develop and implement strategies and actions to overcome any identified impediments based on their individual histories, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choices for all persons, including classes protected under the Fair Housing Act, and provide opportunities for racially and ethnically inclusive patterns of housing occupancy, identify structural and systemic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities.

HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

- Analyzing and eliminating housing discrimination within the jurisdiction;

¹U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13). March 1996.

- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

In 2015, HUD published a final rule on Affirmatively Furthering Fair Housing, which outlined procedures that jurisdictions and public housing authorities who participate in HUD programs must take to promote access to fair housing and equal opportunity. This rule stipulated that grantees and housing authorities take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class characteristics. Under this new regulation, grantees were required to:

- Address disparities in housing need;
- Replace segregated living patterns with integrated and balanced living patterns;
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity; and
- Foster and maintain compliance with civil rights and fair housing laws.

To assist grantees and housing authorities in affirmatively furthering fair housing, HUD provided publicly available data, maps, and an assessment tool to use to evaluate the state of fair housing within their communities and set locally-determined priorities and goals. HUD's final rule mandated that, beginning in 2017, most grantees would use the new tool to prepare and submit to HUD an Assessment of Fair Housing; however, a 2018 HUD notice withdrew the requirement to prepare such assessments. A subsequent notice further required that grantees instead prepare and keep on file a current Analysis of Impediments to Fair Housing Choice. In 2020, HUD further relaxed requirements to complete an AI, allowing grantees to instead simply certify that they were affirmatively furthering fair housing, without prescribing any specific method for documenting compliance.

As of the time this report was drafted, HUD had published a new proposed regulation describing yet another new process for grantees to evaluate and document compliance with their obligations to affirmatively further fair housing. Reverting to an approach similar to the Assessment of Fair Housing model that was briefly implemented in 2017, this latest regulatory proposal calls for what will be known as an

Equity Plan. Until that new regulation is finalized and phased in, grantees must still affirmatively further fair housing but are not bound to any particular guidelines for doing so. Given the uncertainty, many grantees have opted to continue using the longstanding Analysis of Impediments format that was required prior to the flurry of regulatory changes beginning in 2015.

Mosaic Community Planning partnered with the cities of Davenport, Moline, and Rock Island to develop this Analysis of Impediments to Fair Housing Choice. This AI follows HUD's *Fair Housing Planning Guide* but also incorporates elements of HUD's assessment tool established in the 2015 final rule. In some places, it uses data developed by HUD for use by grantees as part of the Affirmatively Furthering Fair Housing final rule.

Definitions

Affirmatively Further Fair Housing

In keeping with current HUD regulations, Affirmatively Furthering Fair Housing (AFFH) is defined as “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.” Specifically, this means “taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.”²

Affordable Housing

Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

HUD defines as “affordable” housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

Fair Housing Choice

This Analysis of Impediments to Fair Housing Choice uses the following definition of Fair Housing Choice:

² 24 CFR Part 5.151.

“Individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:

- (1) Actual choice, which means the existence of realistic housing options;
- (2) Protected choice, which means housing that can be accessed without discrimination; and
- (3) Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual’s needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing.”³

Impediments to Fair Housing Choice

As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:⁴

- Any actions, omissions, or decisions taken *because of* race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which *have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Protected Classes

The following definition of federally protected classes is used in this document:

Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

³ 24 CFR Part 5.151.

⁴ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17). March 1996.

Affordable

Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners' insurance, and any homeowners' association fees.

Data Sources

Decennial Census Data

Data collected by the Decennial Census for 2020, 2010, and 2000 is used in this study (older Census data is only used in conjunction with more recent data to illustrate trends). This study uses several Census datasets:

2020 Decennial Census Demographic and Housing Characteristics File (DHC)

The 2020 Census Demographic and Housing Characteristics File (DHC) includes detailed data tables on the following:

- Subjects: Age, sex, race, Hispanic or Latino origin, household type, family type, relationship to householder, group quarters population, housing occupancy, and housing tenure
- Lowest level of geography: Varies, with many tables at the census block level
- Many of the DHC tables are also available for ZIP Code Tabulation Areas (ZCTA) generalized representations of U.S. Postal Service ZIP Code service routes.

2010 and 2000 Census Summary File 1 (SF 1)

This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

American Community Survey (ACS)

The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with annually updated population and housing data throughout each of the 10 years

between censuses. ACS data is compiled from an annual sample of approximately three million addresses rather than an actual count (like the Decennial Census's data) and therefore is susceptible to sampling errors, however, the sampled ACS data involves a much more detailed questionnaire and provides data for many more demographic and housing variables than the Decennial Census. ACS data is released in two different formats: single-year estimates and multi-year estimates. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2018-2022 ACS 5-year estimates are used most often in this housing study.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

HUD's AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD's latest data and maps, AFFHT0006, which was released in July 2020. HUD's source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD's Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation available online at:

<https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>

CHAPTER 2.

COMMUNITY PARTICIPATION PROCESS

Community Engagement Overview

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

Public Meetings

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

Virtual Meeting: August 8, 2024

6:00-7:00pm, via Zoom

Moline Public Meeting: August 14, 2024

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

423 12th St., Moline, IL 61265

Davenport Public Meeting: August 15, 2024

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

226 W 4th St, Davenport, IA 52801

Focus Groups

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

- Seniors and Aging Adults – coordinated by the Center for Active Seniors, Inc.
- Service Providers for People with Disabilities – coordinated by Vera French Mental Health for Healthy Living
- Immigrants and Refugees – coordinated by World Relief Quad Cities
- Non-profit Housing Service Providers, Developers, Lenders, and other Housing Industry Professionals – coordinated by the Quad Cities Housing Cluster

Pop-Up Engagement

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

- **Pop-Up #1: North Park Mall Success Fair**
Wednesday, August 14; 10:00 AM – 12:00 PM
- **Pop-Up #2: South Rock Island Township Giveaway**
Thursday, August 15; 9:00 – 11:00 AM
- **Pop-Up #3: Mercado on 5th**
Friday, August 16; 5:00 – 10:00 PM
- **Pop-Up #4: Rock Island Soul of the City Festival**
Saturday, August 17; 10:00 AM – 3:00 PM

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual interviews. These telephone interviews were

held during the month of September 2024. Stakeholders were identified by the local government staff and represented a variety of viewpoints including fair housing/legal advocacy, housing, affordable housing, community development and planning, education, employment, homelessness, people with disabilities, and others.

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

- Davenport Civil Rights Commission
- Humility Homes
- Hilltop Campus Village
- Churches United
- Christian Care Quad Cities
- Quad Cities Community Foundation
- Ecumenical Housing Development Group
- City of Davenport Development and Planning
- Quad Cities Housing Cluster
- HOPE Fair Housing Center

Community Survey

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

Publicity for Community Engagement Activities

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

FIGURE 1. ADVERTISEMENT FOR COMMUNITY MEETINGS

CITY OF MOLINE
ILLINOIS

RI
ROCK ISLAND
ILLINOIS

THE CITY OF DAVENPORT
IOWA-USA

Moline, Rock Island, & Davenport

Let's talk Housing.

- Can't afford to buy?
- Paying too much for rent?
- Living in a unit with substandard conditions?
- Want to see different types of housing developed?

Take Our Survey!

www.surveylegend.com/s/5n7w

Survey results will help inform a housing study that will be published by Moline, Rock Island, Davenport in collaboration with Points Consulting in late Fall 2024.

Join one of our Community Meetings!

Moline: Aug 14th
5:30pm - 6:30pm at Mercado on Fifth
423 12th St., Moline, IL 61265

Rock Island: Aug 15th
9am - 11am
South Rock Island Township
4330 11th St.
Rock Island, IL, 61201

Davenport: Aug 15th
5:30pm - 6:30pm at Davenport Police Dpt. Community Room
416 N. Harrison St., Davenport, IA 52801

Virtual Zoom Meeting: Aug 8th
6pm - 7pm, Join Zoom Meeting:
<https://us02web.zoom.us/j/84671071134>
Meeting ID: 846 7107 1134

Individuals requiring accommodations should call 563-326-7765 or TTY 563-326-6145 for assistance. Interpretive Services are available at no charge.

Community Engagement Results

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

Public Meetings

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

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

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

- Attendees pointed out significant challenges in housing, such as deteriorating buildings and the need for stricter oversight of landlords. There was a call for more affordable housing options that extend beyond minimal affordability to deeply supportive housing with nearby essential services. Accessibility and proximity to healthcare, social, and maintenance services were emphasized as necessary components for livable housing.
- The discussion highlighted ongoing fears related to unsafe living conditions following a past building collapse, coupled with high rental costs and limited resources for repair or mediation. Attendees mentioned the detrimental impact of criminal records on securing housing and the long-lasting consequences of evictions, which remain on records indefinitely, creating barriers for those trying to find stable housing.
- The attendees expressed significant frustration and concern during the meeting. One attendee, living in Moline since 2013 after giving up an apartment in Davenport, highlighted their long-standing experience with rental issues. Another attendee emphasized tenant advocacy, questioning why only two individuals were present to address the severe housing crisis. They described issues such as mold, pests, negligent landlords, and called for city officials to intervene and reduce profit-driven practices like house flipping. The high costs of finding new housing and the inadequacies in inspection programs were noted, along with personal accounts of poor living conditions, including apartments without basic facilities and mold. Concerns were raised about the systemic issues in Davenport and the potential repercussions for tenants flagged with evictions. It was mentioned that progress on affordable housing projects has been made by one attendee with experience in this sector.
- Attendees discussed the pressing need for safe, affordable rental housing, particularly for those earning 30-50% of the median income and for larger families requiring four or more bedrooms. The lack of accessible units for individuals with disabilities was highlighted as a significant gap. The importance of affordable housing also extends to the maintenance and repair programs, as homeowners often struggle to afford necessary repairs, risking property value loss. The conversation emphasized the necessity for more flexible financial resources to promote housing stability and prevent evictions, which can lead to costly and disruptive mass displacements. These flexible funds could assist renters facing emergencies, such as car troubles, helping them stay current on rent and avoid a downward financial spiral.
- Attendees discussed the importance of balancing homeownership programs with support for landlords to maintain rental housing, ensuring neighborhoods

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

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

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

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

- Attendees discussed the factors considered when purchasing a home, such as proximity to schools, workplaces, and neighborhood amenities. One attendee noted that in various cities across the Quad Cities area, certain places or neighborhoods carry distinct reputations—both positive and negative—that residents are familiar with and consider when choosing where to live. This underscores the importance of community knowledge and perception in making housing decisions.
- Attendees highlighted that cost is a significant barrier in choosing where to live, with communities in the area having widely differing house prices. One attendee mentioned moving from an expensive city to a more affordable one and finding a warmer community there. Concerns were raised about the unwelcoming nature of some neighborhoods toward people of color and the growing impact of political divisions between Iowa and Illinois, which may affect how certain groups, such as the LGBTQ population, perceive their safety and acceptance. Factors that make a place attractive include unique, character-filled houses, the presence of sidewalks, and natural elements like trees and parks.

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

- The attendees voiced deep frustration over the ongoing affordable housing crisis, highlighting the poor conditions in many rental properties and the systemic issues contributing to it. One attendee pointed out the outdated nature of current research and expressed concern over the potential for homelessness and fatalities due to the lack of housing. The conversation stressed the power imbalance between landlords and tenants, with corporate landlords primarily focused on raising rents and ignoring other responsibilities.

Renters face challenges such as background check fees, stagnant wages, rising living costs, and the risk of eviction for complaints. The meeting underscored the disparities in property affordability and the economic divide between Iowa and Illinois. Attendees called for city officials to take action, create protective measures for tenants, and invest in programs like those run by Habitat for Humanity. The need for better competition, infrastructure, and quicker development of affordable housing projects was emphasized, alongside personal accounts of discrimination against renters and struggles with predatory practices by landlords.

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

- Attendees confirmed that redlining continues to affect local communities, perpetuating racial and economic segregation. They noted instances of nimbyism where neighbors and sellers obstruct efforts to create supportive housing. Discrimination based on race, physical and mental disabilities, and gender, particularly through harassment by landlords, was acknowledged as pervasive.
- Attendees discussed the tendency for refugees to settle in areas with communities that share their language and cultural practices, with one attendee highlighting the work of World Relief in assisting refugees. Many newcomers prefer to live near people from their own culture, as it helps them adjust and feel more at home. Some have even requested relocation to cities with larger populations from their cultural background. This phenomenon, while sometimes seen as segregation, is often driven by personal choice, as it provides comfort and a sense of familiarity for individuals adjusting to a new environment.
- Attendees discussed various forms of housing discrimination in the Quad Cities. One attendee highlighted challenges faced by single mothers, who often struggle to secure housing due to disruptive behaviors from their children, requiring professional assistance to work with landlords. Another attendee noted issues related to language barriers and immigration status, with some tenants fearing retaliation from landlords, including threats to call immigration authorities. Discrimination based on past criminal records or evictions, even if dismissed, was also raised as a concern. The topic of "white flight" and its impact on property values and neighborhood diversity was also discussed, with one attendee observing that as more minorities moved into their neighborhood, some expressed fears about declining property values. Another shared frustration over receiving complaints about neighbors that were often racially motivated, such as complaints about property conditions that were actually unfounded. Additionally, a personal account was shared of harassment from neighbors, which was addressed fairly by the city when reported.

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

- Efforts to educate tenants on their rights were noted, including seminars and advocacy by local organizations like Quad Cities Interfaith. Attendees acknowledged that existing legal aid and civil rights resources are

overwhelmed, limiting their ability to assist all complaints. The need for more local civil rights commissions to handle cases effectively was emphasized.

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

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

- There was consensus that public resources are unevenly distributed, with areas like West Davenport often neglected. Attendees cited a need for better sidewalk and street infrastructure, consistent snow removal, and increased police presence. An ADA coordinator and more resource coordinators were recommended to bridge service gaps across the city.
- Attendees discussed the growing diversity of grocery stores in the Quad Cities, particularly in Rock Island and Moline, where efforts have been made to open stores offering food from various cultures. One attendee noted the significant immigrant and refugee populations in Rock Island, with more ethnic food stores emerging in response. While not as familiar with Davenport, they observed that Moline also has seen an increase in such businesses, highlighting the push on the Illinois side to establish stores catering to diverse communities.
- Attendees discussed disparities in community investment and resource distribution. One attendee noted that West Davenport, being one of the oldest parts of the city, has received less investment in parks compared to newer areas, though an alderman has been advocating for improvement. Another attendee observed that while essential resources like police and fire services are well distributed, there are challenges in Rock Island, particularly in Ward 1, where the roads are in the worst condition. The city has created a five-year plan to address the issue, with 60% of the worst roads set to be fixed in the first year. The attendee shared that despite initial campaign promises to fix all roads, the cost proved prohibitive, leading to a more focused approach on addressing the most urgent needs.

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

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

Focus Groups

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

- Participants expressed a range of concerns, primarily focusing on transportation and housing issues. One attendee working in Iowa noted difficulties with commuting, relying on a friend’s carpool due to not having a driver’s license, which impacts punctuality and job security. Concerns were also raised about neighborhood maintenance, such as uncollected tree debris causing safety and hygiene issues. Other housing challenges included repair needs and unresolved landlord responses despite involving World Relief. Infrastructure issues like leaking roofs and outdated plumbing were also highlighted.
- Some participants were employed, while three were still searching for work. Although World Relief assists in job placement, finding stable employment in Illinois can be challenging. Participants mentioned the uncertainty of job callbacks, particularly from Amazon. Community support was acknowledged in accessing grocery stores and services, with attendees stating that local support is beneficial for meeting basic needs.
- Participants confirmed that their children are in good schools that provide after-school homework assistance. There were no major complaints about educational access, implying general satisfaction with school programs and transportation options for children.

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

- The responses highlight several key concerns about housing in the area, with an emphasis on the need for accessible, affordable, and private living spaces. One participant stressed the importance of handicap-accessible housing,

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

- The greatest housing needs in the community include affordable housing, particularly in Moline, where zoning restrictions hinder development. There's a significant lack of affordable housing options due to the high cost of construction and low profitability for investors, as building affordable units often doesn't provide a return on investment. There is also a demand for supportive housing, as many households, especially those experiencing homelessness, require permanent supportive housing solutions. The state's housing analysis indicates a severe shortage, with a need for 120,000 units statewide and many renters paying more than half of their income on housing. The vacancy rate is low, particularly for units at affordable rents, making it difficult for people to find housing. The increase in homelessness, evictions, and housing instability, particularly post-pandemic, highlights the urgent need for better support systems and more affordable units. Additionally, the community faces challenges in developing luxury retirement homes and supportive living options due to opposition from local neighborhoods and zoning conflicts. Effective models for assisted living and permanent supportive housing need adequate staffing and scattered-site solutions to meet demand.
- Participants expressed a need for quality, affordable housing and raised issues like rising costs for homeowners and renters alike. Suggestions included transitional housing with flexible financial assistance and subsidies. Some participants recounted the difficulties of losing belongings due to homelessness and the need for government support when unable to cover rent. They also noted the repurposing of unused buildings as potential housing solutions.
- Accessibility features such as handicap accommodations and allowance for support animals were emphasized. Participants also discussed credit score and background check requirements as barriers to housing, proposing a fairer system where older records wouldn't heavily impact current applications. The importance of nuanced screening and support for individuals with past legal issues or disabilities was stressed.

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

- The responses emphasized the significant impact homelessness has on both individuals and the broader community, highlighting a range of challenges faced by unhoused people. One participant noted that homelessness often leads to crime, either as victims or perpetrators, while another pointed out the specific struggles faced by veterans and others with trauma-related conditions, like PTSD. Staff highlights mental health issues, substance abuse, and the difficulty

of securing stable housing and employment as key factors contributing to homelessness. Another participant added that the stress of not having a permanent address makes it nearly impossible to maintain a job. Two participants criticized the bureaucratic red tape and discriminatory processes that make it harder for people, especially those with past criminal records, to secure housing. One participant suggests looking into models like the one in LA, where the city temporarily housed homeless people in hotels to provide stability while they addressed their issues. The overall sentiment is that the system criminalizes homelessness and fails to address the root causes, with a call for more supportive housing options and less emphasis on parks or other non-essential developments.

- Participants highlight the several challenges that contribute to housing instability, including eviction records and mental illness. People with eviction marks on their record often find it nearly impossible to rent a place, despite having the financial means, due to landlords' reluctance to accept tenants with past evictions. Advocates suggest appealing to landlords to consider individuals with eviction histories. Additionally, mental health issues are a significant barrier to stable housing, as individuals struggling with mental illness may be unable to work or afford necessary medication, leading to situations like couch surfing or prolonged instability. Case managers, particularly at organizations like Humility, often witness this cycle, where individuals who were doing well face setbacks that result in eviction, forcing them to navigate a lengthy and difficult process of rebuilding their housing stability.
 - Participants highlighted struggles with housing stability and the slow processing of social security disability claims, which left some uncertainty about temporary housing solutions. One attendee shared concern about safety at shelters due to personal conflicts, emphasizing the preference for staying at the center. The discussion set the tone for broader challenges related to housing, support, and safety.
 - Attendees discussed the growing homeless population and the need for the city to repurpose vacant buildings for temporary shelters. Frustration was voiced over the prioritization of luxury housing while basic needs were unmet. Participants called for more housing developments specifically for the homeless and suggested better coordination of services to assist individuals in transition.
- 4. What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?**
- There are several aspects of housing in the cities that are working, but challenges remain. Participants acknowledge the rise in new housing developments, though they are mostly unaffordable, with rents exceeding \$1700 a month. There is a strong call for more affordable options, like duplexes, and for the renovation of outdated buildings. Programs like CARY and services such as social workers and service coordinators in buildings are seen as vital for helping people navigate the housing system. Organizations like CASI and Humility Homes are praised for their efforts in providing affordable housing and supporting the homeless population, with the suggestion that if they were given more funding, they could significantly reduce homelessness. The HUD voucher

program has also been expanding, helping more people access housing, though there is recognition that more help is needed. There is a push for better-maintained housing and less bureaucratic red tape, as participants believe that when people live in quality, well-maintained homes, they are more likely to take care of their living spaces, which can reduce crime. Additionally, Rock Island is mentioned as making positive strides in housing.

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

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

- The discussion highlighted several key barriers to finding housing, primarily centered around affordability, access to stable jobs, and housing maintenance issues. One participant mentioned that a lack of education or a degree can limit housing options, with some landlords unwilling to rent to individuals without higher qualifications. Other participants stress the rising cost of living, with rent prices increasing and wages not keeping up, making it difficult for many to afford housing. One participant also points out that, despite paying high rents, basic living expenses like food become secondary. Staff discusses how the revolving door of corporate ownership in housing complexes leads to poor maintenance and neglect, especially in senior housing, where corporations often sell properties after a few years and stop investing in upkeep. Participants also mention how some properties remain vacant or underutilized, suggesting that more effort should be made to renovate and repurpose these spaces into affordable housing options like duplexes.
- The main issue with finding housing in the cities revolves around a lack of affordable housing and bureaucratic hurdles. There is not enough available housing to meet the demand, and the process to secure a place is often complicated by red tape, making it difficult for people, especially those with children, to find stable housing and employment. Additionally, while many unhoused individuals don't want handouts, they are seeking support and assistance to get back on their feet, underscoring the need for more proactive help.

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

- The responses indicated strong agreement that new housing is not affordable, with a focus on the struggles faced by low-income individuals. One participant pointed out that much of the new housing is targeted at higher-income groups, such as John Deere employees and Palmer College students, leaving others behind. Another participant expressed frustration at the difficulty many people face in securing affordable housing, citing the suffering of an elderly woman as an example. Other personal perspectives were shared, mentioning the loss of friends to homelessness. Participants highlighted the visible reality of poverty, referencing people begging for money as a sign of the growing disparity in housing accessibility.
- Residents face numerous challenges when trying to find housing, primarily due to high costs and limited availability. Homeownership is increasingly out of reach for many, with astronomical prices and interest rates, and renting is similarly difficult, especially for those with poor rental histories or a series of evictions. Many landlords are no longer conducting credit checks, and even those with stable income struggle to secure a place. Additionally, the issue of vacant or abandoned properties remains a significant barrier, with absentee owners often unwilling to sell or repair their homes, creating further housing shortages. Policies and bureaucratic delays, such as lengthy title clearance processes and the lack of vacant property registration, exacerbate the situation. The demand for affordable housing is particularly high for larger families, with limited availability of 4-bedroom homes or apartments, and refugees face additional hurdles due to language barriers and limited resources for large family housing. Environmental concerns, such as mold, asbestos, and radon, add significant costs to rehabilitation efforts, often making demolition a more feasible option. Overall, the combination of rising costs, regulatory inefficiencies, and scarcity of suitable housing options is creating severe difficulties for residents in securing affordable and stable living arrangements.
- Participants reported issues in securing housing after World Relief leases ended, particularly due to income requirements by landlords despite having sufficient savings. Some experienced delays in repair responses from landlords, though not everyone faced this issue. The group did not report any significant discrimination experiences when seeking housing.
- While personal discrimination among residents was less of an issue, class- and history-based discrimination in housing was notable. Landlords' subjective decisions based on appearance or perceived background were highlighted as unjust practices. Participants with disabilities shared experiences of being marginalized, underlining the systemic barriers they face in securing housing and resources.

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

- The responses suggest that while some areas are segregated based on income, people largely live where they can afford to, and the primary issue is providing opportunities for all. One participant notes that some neighborhoods are more segregated than others, but overall, people live within their means. Another participant adds that wealthier individuals tend to live farther out, and he highlights the challenge of accessing 55-and-older housing. Another participant

points out that the growing unhoused population is becoming more visible, with people sleeping in public spaces, but he feels the system fails to offer hope or support to those struggling. Another participant reflects on how society has shifted from caring about community to focusing on money and power, noting that without stable housing, it's nearly impossible for people to focus on improving their lives. He also shares his experience working with homeless individuals, many of whom had once been highly capable but fell into hardship due to factors like addiction and loss of family, emphasizing that homelessness is not a choice but a consequence of financial instability.

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

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

- Participants are not aware of many specific fair housing resources, although one mentions the Director at the Center of Albany as someone who might have knowledge of such resources. Social security income has been helpful for some in covering rent, and one participant was able to quickly secure housing at Edgewater with the help of the Mayor. However, there are challenges, such as longer waitlists for handicap-accessible units and issues with landlords not maintaining their properties. One participant highlights their involvement in the homeless network, suggesting it is well-connected and informed about available resources for those in need.
- Participants mentioned receiving information on tenant rights through pamphlets or brochures when signing leases. This indicated an awareness of basic rights among tenants, even though practical issues with landlords persisted.

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

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

- Challenges included delays in receiving SNAP benefits and IDHS assistance.
- Participants called for more thoughtful urban planning, including grocery stores and parks within walkable distances, while noting high crime rates and poor public transportation. The lack of nearby amenities in some areas forced residents to rely on buses or long commutes. Concerns were raised about school closures and unequal distribution of resources within the city, further complicating daily life for residents.
- The Carol Center was praised for providing a sense of belonging and mental health support. Participants suggested expanding such centers to more locations for better access to assistance. They advocated for integrated housing with on-site support for those with mental health challenges, enabling quick access to help during episodes and assistance with practical tasks like paperwork.

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

- There is uncertainty about the future availability of homes, as current data on housing is outdated and unreliable. Efforts are being made, such as the Transformation Grant's data task, which will work on creating a framework for annual reports on affordable housing. However, much of the existing data, such as Fair Market Rent (FMR) figures and home values, comes from sources like the Census and community surveys that are five years old and have large margins of error. The pandemic has further disrupted the accuracy of this data, making pre-2020 figures nearly obsolete. HUD is attempting to address these issues by contracting companies to gather more up-to-date information, but budget constraints and outdated figures for programs like Section 8 mean fewer people are being served, even as rents and housing costs continue to rise.
- Children with intermittent trauma or explosive behavioral disorders often face significant challenges in housing, as a single incident can lead to eviction, making it difficult for families to maintain stable living situations. Parents find it hard to navigate these situations, as there's little tolerance for such behaviors in housing settings, even when the child's actions stem from their condition. For example, a 15-year-old exhibiting a tantrum may function like a younger child, creating uncomfortable and disruptive situations for other residents. There is a strong need for more support for both parents and children with these needs, including understanding and tolerance from housing providers to help prevent evictions and provide a stable environment for families facing these challenges.
- A significant concern was the slow process of reuniting with families still in Afghanistan, which takes several years despite federal funding. Some participants, who held professional occupations/skills in their home country, struggled to find comparable jobs and expressed a desire for career development and respect for their skills. They questioned why they were often pushed into low-skilled positions, calling for trade programs and city support to match their expertise.
- More educational programs and literacy support were recommended for those struggling with understanding documents or lacking reading skills. Participants

underscored the importance of supportive environments where individuals could access help, learn, and build trust within the community.

Stakeholder Interviews

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

- The community's housing challenges are deeply intertwined with economic growth, as a lack of housing stifles job opportunities and overall neighborhood quality of life. Lower-income areas, particularly in Davenport and Rock Island, lack essential infrastructure and amenities, contributing to these difficulties. Zoning restrictions also play a significant role, with most areas designated for single-family homes, limiting multifamily developments and driving up prices. Although efforts to relax these restrictions are underway, barriers like high parking requirements and limited unit numbers deter developers. Compounding these issues are absentee landlords who often maintain rental properties at minimal standards, despite recent ordinances aimed at improving conditions.
- Solutions discussed include targeted homeownership programs to make better use of city investments, exploring innovative options like tiny homes for affordable housing, and providing mortgages through traditional lenders. Workforce housing is especially crucial to ease market pressure and create opportunities for people to move into more affordable units. The community currently faces a shortage of about 6,600 affordable rental units for low-income residents, underscoring the need for accessible, reasonably priced housing to support individuals across various income levels and alleviate systemic strain.

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

- Insufficient Affordable Housing: There is a severe lack of housing units for individuals earning at or below 50% of the area median income. The need for affordable rental units has increased, particularly after the pandemic, which exacerbated housing instability.
- Substandard and Aging Housing Stock: A significant portion of the existing housing is in poor condition, often due to absentee landlords who fail to maintain their properties. This contributes to unsafe living conditions and deteriorating neighborhoods.
- Weak Code Enforcement: Many properties suffer from inadequate enforcement of housing codes, leading to persistent issues such as malfunctioning elevators and general disrepair. This particularly impacts residents using housing vouchers, who face challenges when landlords neglect upkeep.
- Housing Instability and Eviction Risks: Many residents live with the constant threat of eviction, unable to afford their housing or recover from financial crises.

The community's safety net has not been robust enough post-pandemic to mitigate these issues.

- **Barriers for Special Populations:** There is a noted need for housing tailored to people with disabilities, larger families, and returning citizens (individuals exiting prison). The existing shelters, especially for domestic violence survivors, often do not provide sufficient long-term support for comprehensive recovery.
- **Absentee Landlords:** Properties are frequently purchased and neglected or transformed for non-residential purposes, which reduces the stock of affordable housing. This practice is sometimes seen with stakeholders such as colleges, which prioritize campus development.
- **Need for Homeownership and Transitional Housing:** There's a shortage of affordable homes for purchase that would allow residents to build wealth. Nonprofits are attempting to renovate and convert rental units into single-family homes but face funding challenges.
- **Concentration of Shelters and Services:** Homeless shelters are often grouped in specific areas while supportive services are spread across the region, causing inefficiencies and issues like loitering.
- **Funding Gaps for Nonprofits:** Nonprofit landlords who provide quality, affordable housing often struggle to access funding that could help them maintain and expand their properties.
- **Importance of Renovation and Repair:** Many once-viable affordable units have fallen into such disrepair that they are no longer habitable, underscoring the need for renovation programs.

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

- Homelessness and housing instability have become increasingly visible issues in the Quad Cities, affecting more families and individuals who are struggling to stay housed. The rise in evictions, particularly for those with eviction records, and the challenge of paying high rent is making many households one crisis away from homelessness. Organizations like QC Air and World Relief, which support refugees and immigrants, and community groups that hear directly from residents, are key in addressing these challenges. Municipalities are urged to go beyond passive communication methods like websites and engage more directly with residents to ensure they receive the help they need. There is also a growing concern about homelessness among veterans and the need for greater access to healthcare and supportive services.
- Local shelters, such as Christian Care, are operating at full capacity, and many properties in cities like Moline and Rock Island could be renovated to provide housing for the unhoused or victims of domestic violence. However, there is resistance from some property owners and neighborhoods, especially when new shelters or supportive housing initiatives are proposed. Despite this, there is a consensus that more needs to be done, with some advocates pushing for the spread of housing support and resources more evenly across the

community, rather than concentrated in a few areas. The region's approach to housing, particularly in Davenport, is seen as a model, but more support from neighboring cities is needed to address the issue comprehensively.

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

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

- In the Quad Cities, significant strides have been made in addressing housing issues, particularly through the use of low-income housing tax credits. Agencies like the Rock Island and Moline Housing Authorities, along with smaller organizations on the Iowa side, are spearheading various initiatives. These include projects like the HG development, which is bringing more affordable units back online, and a new affordable housing development in Moline set to break ground soon. While there has been notable development on the Iowa side, the Illinois side has seen less progress, though there are efforts underway, such as Moline's project-based housing for homeless individuals and veterans. The Rock Island community is also collaborating with health and housing partners to address these challenges.
- Efforts to prevent homelessness, such as eviction diversion programs, have proven effective, particularly on the Illinois side where collaboration with the court system has been stronger. These programs, which coordinate legal representation and financial assistance, have been vital in preventing evictions, but the cessation of COVID relief funds has created funding challenges. The Housing Council, along with organizations like Prairie State Legal, Project Now, and the Salvation Army, plays a crucial role in addressing housing needs through a comprehensive approach. This includes the preservation of existing units, the development of new ones, and the provision of services aimed at preventing homelessness. Continued collaboration and increased funding are essential to ensuring that these efforts can have a lasting impact.

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

- People I work with prioritize locations with easy access to public transportation, schools, and job opportunities, with a focus on practical needs like proximity to

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

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

- Issues like prison records, eviction histories, and the inability to provide good references or rental history significantly impact tenants' ability to secure housing. Additionally, restrictions related to income qualifications for tax credit-funded housing can further limit options. Some people are disqualified for making too much money, while others are unable to meet the minimum requirements. This creates confusion, as many renters are unaware of housing laws and tenant protections, and there's limited information available to help them navigate the system. This lack of knowledge, especially among low-income and migrant communities, leads to further difficulties when trying to access housing.
- Another significant challenge is the shortage of accessible housing, particularly for individuals with disabilities. Approximately 60% of those served by local shelters have physical or mental health disabilities and finding ADA-compliant housing or units without stairs is a constant struggle. Many landlords fail to honor accommodation requests, ignoring tenants' needs and not providing necessary adjustments. While maintenance of rental properties is a concern, particularly for those with vouchers or low incomes, the more pressing issue is that many rental units are substandard or not suited to individuals with disabilities. This problem is especially prevalent in Davenport, where neglected buildings are worsening the housing crisis. The lack of resources, alongside these structural and regulatory barriers, makes securing stable housing even more difficult for those most in need.

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

- Food deserts and neighborhood segregation continue to impact communities, particularly in downtown areas where there is limited access to grocery stores offering healthy food options. While some areas have improved with new developments, historical redlining persists in certain parts of Davenport, where Black and Hispanic communities still face economic disparities despite educational achievements. These patterns are often tied to a lack of investment in certain neighborhoods, creating clear distinctions between more affluent areas and lower-income ones. In neighborhoods like Kirkwood Boulevard, there is a stark contrast between well-maintained homes and areas that feel neglected. The level of investment, rather than race or ethnicity, plays a significant role in the condition and appeal of a neighborhood.

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

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

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

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

- Transportation continues to be a significant issue in the area, especially for seniors and individuals with disabilities who have limited access to reliable transportation. The local bus system lacks frequent service, runs only during daytime hours, and has limited routes that do not always serve areas where people need them. Accessibility is also a concern, with routes not being clear or safe for people using mobility devices. While healthcare services are available and major bus routes pass by healthcare centers, affordability remains a challenge for many. Additionally, there are complaints about street maintenance, flooding issues, and uneven access to city resources, with some neighborhoods, particularly those in lower-income areas, facing inadequate city support during adverse conditions like floods.
- Food deserts are another concern, particularly in the west end of Davenport, where residents have limited access to grocery stores, relying on small convenience stores or Dollar General for basic food needs. New development has been focused on the eastern and northern parts of the city, leaving parts of the west side underdeveloped. The closure of schools has also created a burden,

as students from the affected areas are now bussed to distant locations. While transportation options are better on the Illinois side of the Quad Cities, they still fall short in addressing the needs of people trying to access work, healthcare, and essential services across the region.

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

Concerns:

- **CDBG Funding Process:** The application process for Community Development Block Grant (CDBG) funding is seen as overly complex, requiring burdensome documentation, particularly for shelter providers. Many agencies report that the process is discouraging, especially when they lack the staff to handle the paperwork or assist those in need of housing.
- **Limited Access to Funds:** Agencies are often unable to access CDBG funds due to competitive processes and strict regulations. Even when eligible, many report that their applications are discouraged or rejected. There is also a perception that the funds are often redirected for other city projects, like road improvements, rather than addressing housing and community needs.
- **Insufficient Affordable Housing:** There is a shortage of affordable rental units, and existing funding options, like HOME dollars and IFA (Iowa Finance Authority) funding, are difficult to access and do not address the pressing demand. Developers and agencies struggle to cobble together resources for housing projects, particularly with limited state funding and competition from larger cities.
- **Regional Imbalance:** The region, particularly Rock Island, faces an inequitable distribution of resources for housing and social services. Rock Island has a food desert, lacks adequate housing support, and struggles with projects being sidelined in favor of other priorities. Cities in the region are not investing enough in housing and infrastructure, leading to gaps in services and resources.

Recommendations:

- **Simplify CDBG Application Process:** Streamline the paperwork and documentation requirements for CDBG funding to make it more accessible for smaller agencies and shelters. Reducing the burden on providers could encourage more agencies to apply and use the funds effectively.
- **Increase Funding for Housing Development:** Allocate more funding for building affordable housing, particularly rental properties, through partnerships with local agencies. Providing more resources for rehabbing existing properties could be a viable solution for increasing the housing stock.
- **Focus CDBG Funds on Housing:** Ensure that CDBG funds are used strictly for housing and housing-related services, rather than being redirected to unrelated city projects. This would ensure that the funds are being utilized as originally intended to support low-income communities.

- **Regional Collaboration and Fair Housing Investment:** Address the homelessness and housing crisis more regionally, ensuring that Davenport does not shoulder the entire burden. Cities like Rock Island should prioritize community needs, including food security and affordable housing, and collaborate with agencies to support development projects like senior housing and grocery stores.
- **Improve Housing Repair Programs:** Expand the scope and timeframes for programs like the Dream program to include rental properties and larger areas. This would help address the affordability and quality of housing in more areas of the city, benefiting a larger number of residents.

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

- About six years ago, Kings Harvest, which had been running a local overflow shelter for people facing homelessness, could no longer continue its operations. With just six weeks' notice, the housing cluster scrambled to take over the shelter, raising \$75,000 to keep it running. Humility Homes and Services took charge, and a five-year plan to eliminate the need for overflow shelters was developed. However, the COVID-19 pandemic complicated the timeline, though it did reduce the number of people needing the shelter. This was achieved by year-round outreach workers who helped individuals before winter, addressing their needs such as bus tickets to reunite with family. The program showed that targeted, individualized support was effective, but the lack of community financial support made it unsustainable.
- The housing cluster's experience highlighted the need for both more housing units and sustainable support to ensure people maintain housing once they find it. While this model helped reduce homelessness during winter, it relied heavily on funding from limited municipal contributions, with some cities contributing as little as \$3,500. This meant that significant portions of the funding came from other sources, and Humility ended up losing money. The goal is to replicate this model, but sustainable support from municipalities is critical. Effective collaboration among cities is also essential to address housing challenges, which often require a coordinated approach to create long-term solutions.
- The development of new housing also faces challenges, especially when public opposition or zoning restrictions delay projects. In one instance, a housing development faced 13 public hearings before receiving approval, delaying the project by several months. This can be discouraging for developers, particularly when the local community resists projects that could potentially help address housing shortages. Public buy-in remains a major hurdle, as residents often organize to oppose new housing developments, especially in neighborhoods already experiencing poverty or with a concentration of social services. Many communities, particularly Davenport, need to shift their mindset and work together to address these issues equitably across the region.
- Funders such as community foundations play a crucial role in supporting housing projects. Many local foundations are supported by endowments that provide long-term, reliable funding for nonprofits, including those focused on housing and homelessness. These foundations also offer competitive grants to organizations working on housing solutions, though demand far outstrips the

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

CHAPTER 3.

SOCIOECONOMIC PROFILE

Demographic Profile

The three-city study area is home to an estimated 181,164 residents according to the 2018-2022 5-Year American Community Survey (ACS). The most populous of the three communities, Davenport accounts for 55.9% of that population, or 101,448 residents. Moline and Rock Island are somewhat similar in size, with populations of 42,452 and 37,264, respectively.

Since 2000, both Moline and Rock Island have lost about 3% of their population. In contrast, Davenport added residents, growing by about 4%. Population in the Davenport-Moline-Rock Island Metropolitan Statistical Area (MSA), which includes Scott County in Iowa and Rock Island, Henry, and Mercer Counties in Illinois, grew by about 2% since 2000 to reach 382,983 residents per the most recent ACS estimate. This section more closely examines population characteristics and trends in Moline, Davenport, Rock Island, and the region using Census and ACS data provided in Tables 1 and 2.

Race/Ethnicity

About three quarters of residents in the Davenport-Moline-Rock Island MSA are non-Hispanic White (76.9%). Latino/Hispanic residents make up the second largest population share at 9.3%, followed by Black/African American residents at 7.3%. Other racial groups account for less than 4% of the population, such as residents of two or more races (3.8%), and residents who identify as Asian or Pacific Islander (2.4%). No other population segment comprises more than 2% of the population in the region. Moline, Davenport, and Rock Island, however, are somewhat more diverse than the region as a whole.

In Moline, White residents make up more than two-thirds of the population (67.3%), Hispanic/Latino residents comprise 17.4%, and Black/African American residents constitute 9.3%. Davenport has a slightly higher White population share at 72.3%, and Black/African American residents make up the second largest population segment there at 10.8%, followed by Hispanic/Latino residents at 9.1%. Of the three cities, Rock Island is the most diverse. About two-thirds of its population is White (62.3%), 16.0% is Black/African American, and 13.6% is Hispanic/Latino.

In all three cities, Asian, Native American, other races, and people of multiple races make up relatively small population shares. The Asian population share ranges from 4.4% in Rock Island to 2.3% in Moline, and 1.9% in Davenport. Multiple race residents range from 5.2% of the population in Davenport to 3.4% in Rock Island and 3.3% of the

population in Moline. No other racial or ethnic group comprises more than 0.4% of the population in any of the three cities.

From 1990 to 2022, all three cities and the region became more diverse. The MSA lost about 21,000 White residents during the 30-year period, and each city saw a decline in its White population, both numerically and as a share of the population. Between 1990-2022, declines in the White population share were 22.9 percentage points in Moline, 16.1 percentage points in Rock Island, and 14.9 percentage points in Davenport. Within the last decade alone, between 2010 and 2022, the White population in Moline has declined by 8.1 percentage points, 5.5 percentage points in Rock Island, and 4.4 percentage points in Davenport.

Certain population segments also saw an increase in population and population share from 1990 to 2022 in the three cities and the region. The number of Hispanic/Latino residents more than doubled in each city; increases in population share were 10.6 percentage points in Moline, 9.8 percentage points in Rock Island, and 5.7 percentage points in Davenport. However, certain groups have slightly decreased within the last decade. For example, in Moline, between 2010 and 2022, the Asian or Pacific Islander population decreased by -13.9% and the Native American population decreased by -85.6%. In Davenport, between 2010 and 2022, every racial group saw a decrease in population, except for the Hispanic/Latino population. For example, the Black/African American population decreased by -12.9%, the Asian or Pacific Islander decreased by -22.8%, and the Native American population decreased by -66.1%. In Rock Island, the Black/African American population decreased by -20%, and the Asian/Pacific Islander population decreased by -66.9%.

African American population growth rates varied more by geography. Black residents make up a larger share of Rock Island's population (16%) compared to the other cities, but Rock Island's Black population also declined by -12.5% from 1990 to 2022. Davenport's Black population saw a substantial increase of 48.3%, comprising 10.8% of the city's total residents by 2022. Moline's Black/African American population grew more rapidly than that of the other cities between 1990 and 2022, increasing by 393% however, by 2022, it makes up only 9.3% of the city's population, the smallest share of all three cities.

With the exception of the Asian/Pacific Islander population in Rock Island, Asian and Native American populations have declined in each geography within the last decade and continue to remain low as overall shares of the population.

National Origin

Foreign-born residents make up a small but significant share (5.2%) of the Davenport-Moline-Rock Island MSA. Looking by city, shares vary considerably. In Moline, 8.9% of residents are foreign-born. This figure is slightly higher in Rock Island (9.3%) and lower still in Davenport (4.7%). However, within the last decade, the foreign-born population

increased in both Davenport and Rock Island by 11.7% and 57.3%, respectively, while slightly decreasing by -7.2% in Moline.

In each city, the largest group of foreign-born residents were from Mexico (53.1% of all foreign-born residents in Moline, 39.7% in Davenport, and 30.3% in Rock Island). In the MSA, the three largest groups of foreign-born residents are from Mexico, India, and the Philippines.

LEP

Population dynamics for people with limited English proficiency (LEP) often resemble those of foreign-born residents in a community. This is true for the MSA and its cities, where the LEP population in each area typically grew at similar although slightly lower rates than the foreign-born population.

Shares of residents with limited English proficiency are 5.3% in Moline, 2.1% in Davenport, and 3.9% in Rock Island. In all three cities, the most common language for the LEP population is Spanish. While the rank of other languages varies by city, African, Serbo-Croatian, Polish, French, Arabic, Vietnamese, Korean, Thai, and other Asian language are common in all three.

Disability

According to the most recent ACS, there are 48,979 people with a disability in the Davenport-Moline-Rock Island MSA (12.8% of total population). A higher share of Moline and Davenport residents have a disability (13.6% or 5,772 residents in Moline and 13.5% or 13,670 residents in Davenport). The rate is slightly higher in Rock Island, where 5,518 people with a disability comprise 14.8% of the city's population.

While precise shares of the population in each geography impacted varies by type of disability, general patterns are similar. In all three cities, the most common disability type was ambulatory difficulty, which impacts 6.2% of people with disabilities in Davenport, and 7.6% in Rock Island. In Moline, the most common disability type was cognitive difficulty, which impacts 5.6% of the total population with a disability. Cognitive difficulties were the second-most-common disability type in the other two cities as well, affecting about 5.6% of residents in Davenport and 6.7% in Rock Island.

Hearing difficulties affect about 3.5% of the population in the MSA, and vision difficulties impact 1.8%. Disabilities that require extensive assistance, such as difficulties with independent living or self-care, make up 4.3% and 2.1% of the population in the MSA, respectively.

Age

The population in the Davenport-Moline-Rock Island MSA and each city is relatively normally distributed regarding age. In each area, the largest segment of the population is between the ages of 18 and 64. This age group's population share is 57.3% in Moline,

61.8% in Davenport, and 59.9% in Rock Island. Youth (under age 18) comprise just under one-quarter of residents in each area, with the lowest share of the population in Davenport. Seniors make up about 15-18% of the population in the cities and the region, with the lowest share in Davenport as well.

Since 1990, the most notable change in age distribution in the MSA is a decrease of residents under the age of 18 as well as those between 18 and 64 years of age, meanwhile, the share of residents over 65 years old has grown. However, since 2010, the share of residents under 18 in Moline has grown by 0.4 percentage points and has also increased by 0.02 percentage points in Rock Island.

Sex

In each geography, women make up slightly larger shares of the population than men (49.8-50.0% compared to 48.5-49.2%). These shares have not changed appreciably since 1990, when women comprised 52-53% of the population in each geography and men made up 47-48%.

Family Type

Regionally, about 45.5% of families have children. The shares of families with children in Moline and Davenport are nearly identical to that of the region at 45.8% and 45.5%, respectively. In Rock Island, the figure is slightly higher – 47.6% of families have children.

Between 2010 and 2022, shares grew by 2.4 percentage points in Moline and 4.8 percentage points in Rock Island. However, shares declined by 0.2 percentage points in Davenport. In comparison, the trends in the previous AI indicated there was an overall decline in families with children in the region which indicating families with children were leaving the MSA and/or that families are not having children at the same rate as they did 20 years ago. Current figures indicate that more families with children may be joining the MSA or there has been an increase in families having children.

TABLE 1A. DEMOGRAPHIC OVERVIEW FOR THE CITY OF MOLINE AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Moline			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		35,084	82.6%		347,335	90.7%
White		28,588	67.3%		294,524	76.9%
Black		3,959	9.3%		27,796	7.3%
Asian or Pacific Islander		978	2.3%		9,084	2.4%
Native American		26	0.1%		432	0.1%
Two or More Races		1,383	3.3%		4,399	3.8%
Other		150	0.4%		1,100	0.3%
Hispanic		7,368	17.4%		35,648	9.3%
Total Population		42,452	100.0%		382,983	100.0%
National Origin						
#1 country of origin	Mexico	2,001	4.7%	Mexico	6,639	1.7%
#2 country of origin	India	288	0.7%	India	1,460	0.4%
#3 country of origin	Philippines	211	0.5%	Philippines	838	0.2%
#4 country of origin	Togo	132	0.3%	Togo	835	0.2%
#5 country of origin	Burma (Myanmar)	73	0.2%	Burma (Myanmar)	786	0.2%
#6 country of origin	Morocco	41	0.1%	Vietnam	780	0.2%

#7 country of origin	Venezuela	38	0.1%	China:	647	0.2%
#8 country of origin	Vietnam	36	0.1%	Pakistan	426	0.1%
#9 country of origin	Germany	33	0.1%	Germany	355	0.1%
#10 country of origin	Syria	30	0.1%	Canada	319	0.1%
Total Foreign-Born Population		3,768	8.9%		19,934	5.2%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	1,747	9.6%	Spanish	8,905	5.4%
#2 LEP Language	Other Indo-European	257	1.4%	Other Indo-European	1,641	1.0%
#3 LEP Language	French, Haitian, or Cajun	240	1.3%	French, Haitian, or Cajun	1,445	0.9%

Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1A. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Moline			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		1,288	3.0%		13,546	3.5%
Vision difficulty		734	1.7%		6,884	1.8%
Cognitive difficulty		2,383	5.6%		19,309	5.0%
Ambulatory difficulty		2,349	5.5%		22,320	5.8%
Self-care difficulty		885	2.1%		7,885	2.1%
Independent living difficulty		1,881	4.4%		16,282	4.3%
Total Population with a Disability		5,772	13.6%		48,979	12.8%
Sex						
Male		20,896	49.2%		186,611	48.7%
Female		21,242	50.0%		191,234	49.9%
Age						
Under 18		9,832	23.2%		86,914	22.7%
18-64		24,306	57.3%		221,711	57.9%
65+		8,000	18.8%		69,220	18.1%

Family Type						
Households with one or more people under 18 years						
Married-couple with children		3,128	17.1%		30,295	18.4%
Female householder with children, no spouse present		1,517	8.3%		11,389	6.9%
Male householder with children, no spouse present		529	2.9%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		4,994	27.3%		46,513	28.3%
Female householder with no children, no spouse present		776	4.2%		5,159	3.1%
Male householder with no children, no spouse present		360	2.0%		2,785	1.7%
Total Households		18,267	100.0%		164,230	100.0%

Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1B. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Davenport			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		92,248	90.9%		347,335	90.7%
White		73,396	72.3%		294,524	76.9%
Black		10,994	10.8%		27,796	7.3%
Asian or Pacific Islander		1,960	1.9%		9,084	2.4%
Native American		236	0.2%		432	0.1%
Two or More Races		5,251	5.2%		14,399	3.8%
Other		411	0.4%		1,100	0.3%
Hispanic		9,200	9.1%		35,648	9.3%
Total Population		101,448	100.0%		382,983	100.0%
National Origin						
#1 country of origin	Mexico	1,881	1.9%	Mexico	6,639	1.7%
#2 country of origin	Vietnam	638	0.6%	India	1,460	0.4%
#3 country of origin	Haiti	235	0.2%	Philippines	838	0.2%
#4 country of origin	Philippines	190	0.2%	Togo	835	0.2%
#5 country of origin	Bosnia and Herzegovina	175	0.2%	Burma (Myanmar)	786	0.2%
#6 country of origin	Togo	157	0.2%	Vietnam	780	0.2%
#7 country of origin	Korea	131	0.1%	China:	647	0.2%

#8 country of origin	Canada	121	0.1%	Pakistan	426	0.1%
#9 country of origin	Nepal	107	0.1%	Germany	355	0.1%
#10 country of origin	China:	101	0.1%	Canada	319	0.1%
Total Foreign-Born Population		4,732	4.7%		19,934	5.2%
Limited English Proficiency (LEP) Language Households						
#1 LEP Language	Spanish	1,597	3.7%	Spanish	8,905	5.4%
#2 LEP Language	Other Asian and Pacific Island Languages	275	0.6%	Other Indo-European	1,641	1.0%
#3 LEP Language	German or other West Germanic Languages	222	0.5%	French, Haitian, or Cajun	1,445	0.9%
Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately. Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.						

TABLE 1B. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Davenport			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		3,443	3.4%		13,546	3.5%
Vision difficulty		2,138	2.1%		6,884	1.8%
Cognitive difficulty		5,675	5.6%		19,309	5.0%
Ambulatory difficulty		6,336	6.2%		22,320	5.8%
Self-care difficulty		2,094	2.1%		7,885	2.1%
Independent living difficulty		4,539	4.5%		16,282	4.3%
Total Population with a Disability		13,670	13.5%		48,979	12.8%
Sex						
Male		49,516	48.8%		186,611	48.7%
Female		50,571	49.8%		191,234	49.9%
Age						
Under 18		21,631	21.3%		86,914	22.7%
18-64		62,691	61.8%		221,711	57.9%
65+		15,765	15.5%		69,220	18.1%
Family Type						

Households with one or more people under 18 years						
Married couple with children		6,228	14.6%		30,295	18.4%
Female householder with children, no spouse present		3,615	8.5%		11,389	6.9%
Male householder with children, no spouse present		1,122	2.6%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		10,745	25.2%		46,513	28.3%
Female householder with no children, no spouse present		1,761	4.1%		5,159	3.1%
Male householder with no children, no spouse present		633	1.5%		2,785	1.7%
Total Households		42,667	100.0%		164,230	100.0%
Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately. Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.						

TABLE 1C. DEMOGRAPHIC OVERVIEW FOR THE CITY OF ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Rock Island			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		32,186	86.4%		47,335	90.7%
White		23,211	62.3%		94,524	76.9%
Black		5,964	16.0%		27,796	7.3%
Asian or Pacific Islander		1,638	4.4%		9,084	2.4%
Native American		76	0.2%		432	0.1%
Two or More Races		1,265	3.4%		14,399	3.8%
Other		32	0.1%		1,100	0.3%
Hispanic		5,078	13.6%		35,648	9.3%
Total Population		37,264	100.0%		82,983	100.0%
National Origin						
#1 country of origin	Mexico	1,050	2.8%	Mexico	6,639	1.7%
#2 country of origin	China, excluding Hong Kong and Taiwan	156	0.4%	India	1,460	0.4%
#3 country of origin	Tanzania	150	0.4%	Philippines	838	0.2%
#4 country of origin	Thailand	122	0.3%	Togo	835	0.2%
#5 country of origin	Philippines	102	0.3%	Burma (Myanmar)	786	0.2%
#6 country of origin	Pakistan	83	0.2%	Vietnam	780	0.2%

#7 country of origin	India	74	0.2%	China:	647	0.2%
#8 country of origin	Vietnam	70	0.2%	Pakistan	426	0.1%
#9 country of origin	Ethiopia	55	0.1%	Germany	355	0.1%
#10 country of origin	Guyana	51	0.1%	Canada	319	0.1%
Total Foreign-Born Population		3,466	9.3%		19,934	5.2%
Limited English Proficiency (LEP) Language Households						
#1 LEP Language	Spanish	1,047	2.8%	Spanish	8,905	5.4%
#2 LEP Language	Other and unspecified languages	238	0.6%	Other Indo-European	1,641	1.0%
#3 LEP Language	French, Haitian, or Cajun	202	0.5%	French, Haitian, or Cajun	1,445	0.9%
Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately. Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.						

TABLE 1C. DEMOGRAPHIC OVERVIEW FOR THE CITY OF ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Rock Island			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		1,177	3.2%		13,546	3.5%
Vision difficulty		591	1.6%		6,884	1.8%
Cognitive difficulty		2,499	6.7%		19,309	5.0%
Ambulatory difficulty		2,845	7.6%		22,320	5.8%
Self-care difficulty		1,053	2.8%		7,885	2.1%
Independent living difficulty		1,869	5.0%		16,282	4.3%
Total Population with a Disability		5,518	14.8%		48,979	12.8%
Sex						
Male		18,085	48.5%		186,611	48.7%
Female		18,605	49.9%		191,234	49.9%
Age						
Under 18		8,281	22.2%		86,914	22.7%
18-64		22,304	59.9%		221,711	57.9%
65+		6,105	16.4%		69,220	18.1%
Family Type						

Households with one or more people under 18 years						
Married couple with children		1,908	12.5%		30,295	18.4%
Female householder with children, no spouse present		1,494	9.8%		11,389	6.9%
Male householder with children, no spouse present		392	2.6%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		3,268	21.4%		46,513	28.3%
Female householder with no children, no spouse present		642	4.2%		5,159	3.1%
Male householder with no children, no spouse present		270	1.8%		2,785	1.7%
Total Households		15,247	100.0%		164,230	100.0%
Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately. Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.						

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Moline							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	39,025	90.20%	35,667	82.40%	32,797	75.40%	28,588	67.34%
Black, Non-Hispanic	803	1.90%	1,479	3.40%	2,566	5.90%	3,959	9.33%
Hispanic	2,936	6.80%	5,189	12.00%	6,760	15.60%	7,368	17.36%
Asian or Pacific Islander, Non-Hispanic	333	0.80%	660	1.50%	1,137	2.60%	978	2.30%
Native American, Non-Hispanic	83	0.20%	170	0.40%	181	0.40%	26	0.06%
National Origin								
Foreign-born	1,534	3.50%	3,047	7.00%	4,062	9.30%	3,768	8.88%
LEP								
Limited English proficiency	1,011	2.30%	2,204	5.10%	2,822	6.50%	2,244	5.29%
Sex								
Male	20,440	47.20%	20,567	47.50%	20,962	48.20%	20,896	49.22%
Female	22,846	52.80%	22,742	52.50%	22,521	51.80%	21,242	50.04%
Age								
Under 18	10,814	25.00%	10,865	25.10%	9,903	22.80%	9,832	23.16%

18-64	25,510	58.90%	25,868	59.70%	26,386	60.70%	24,306	57.26%
65+	6,961	16.10%	6,576	15.20%	7,194	16.50%	8,000	18.84%
Family Type								
Families with children	5,692	47.60%	5,036	45.90%	4,902	43.40%	5,174	45.8%
Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.								

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Davenport							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	83,627	87.20%	79,949	81.30%	76,414	76.70%	73,396	72.35%
Black, Non-Hispanic	7,411	7.70%	9,938	10.10%	12,626	12.70%	10,994	10.84%
Hispanic	3,293	3.40%	5,267	5.40%	7,253	7.30%	9,200	9.07%
Asian or Pacific Islander, Non-Hispanic	965	1.00%	2,247	2.30%	2,539	2.60%	1,960	1.93%
Native American, Non-Hispanic	330	0.30%	679	0.70%	697	0.70%	236	0.23%

National Origin								
Foreign-born	2,356	2.50%	3,671	3.70%	4,237	4.30%	4,732	4.66%
LEP								
Limited English proficiency	1,739	1.80%	2,705	2.80%	3,038	3.10%	2,094	2.06%
Sex								
Male	45,784	47.70%	47,773	48.60%	48,553	48.70%	49,516	48.81%
Female	50,123	52.30%	50,571	51.40%	51,132	51.30%	50,571	49.85%
Age								
Under 18	26,287	27.40%	26,229	26.70%	23,946	24.00%	21,631	21.32%
18-64	57,490	59.90%	59,999	61.00%	63,216	63.40%	62,691	61.80%
65+	12,130	12.70%	12,115	12.30%	12,523	12.60%	15,765	15.54%
Family Type								
Families with children	12,688	51.10%	12,427	50.10%	11,185	45.70%	10,965	45.5%
Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.								

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Rock Island							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	31,560	78.40%	29,139	74.10%	26,061	67.80%	23,211	62.29%
Black, Non-Hispanic	6,813	16.90%	7,247	18.40%	7,672	20.00%	5,964	16.00%
Hispanic	1,530	3.80%	2,296	5.80%	3,601	9.40%	5,078	13.63%
Asian or Pacific Islander, Non-Hispanic	237	0.60%	384	1.00%	820	2.10%	1,638	4.40%
Native American, Non-Hispanic	78	0.20%	181	0.50%	230	0.60%	76	0.20%
National Origin								
Foreign-born	962	2.40%	1,267	3.20%	2,203	5.70%	3,466	9.30%
LEP								
Limited English proficiency	634	1.60%	803	2.00%	1,620	4.20%	1,487	3.99%
Sex								
Male	18,905	46.90%	18,776	47.70%	18,487	48.10%	18,085	48.53%
Female	21,385	53.10%	20,572	52.30%	19,970	51.90%	18,605	49.93%
Age								

Under 18	9,818	24.40%	9,250	23.50%	8,551	22.20%	8,281	22.22%
18-64	23,368	58.00%	23,666	60.20%	23,991	62.40%	22,304	59.85%
65+	7,104	17.60%	6,431	16.30%	5,915	15.40%	6,105	16.38%
Family Type								
Families with children	4,530	45.20%	3,791	45.70%	3,867	42.80%	3,794	47.6%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, <https://egis.hud.gov/affht/>. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	Davenport-Moline-Rock Island MSA							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	332,490	90.30%	324,058	86.20%	311,053	81.90%	294,524	76.90%
Black, Non-Hispanic	18,776	5.10%	23,551	6.30%	29,904	7.90%	27,796	7.26%
Hispanic	13,196	3.60%	20,914	5.60%	29,024	7.60%	35,648	9.31%
Asian or Pacific Islander, Non-Hispanic	2,407	0.70%	4,925	1.30%	7,179	1.90%	9,084	2.37%

Native American, Non-Hispanic	778	0.20%	1,869	0.50%	2,092	0.60%	432	0.11%
National Origin								
Foreign-born	7,577	2.10%	12,733	3.40%	16,133	4.30%	19,934	5.20%
LEP								
Limited English proficiency	5,758	1.60%	9,142	2.40%	10,982	2.90%	11,991	3.13%
Sex								
Male	177,861	48.30%	183,403	48.80%	186,589	49.10%	186,611	48.73%
Female	190,290	51.70%	192,616	51.20%	193,101	50.90%	191,234	49.93%
Age								
Under 18	98,550	26.80%	97,174	25.80%	89,568	23.60%	86,914	22.69%
18-64	218,889	59.50%	226,523	60.20%	233,011	61.40%	221,711	57.89%
65+	50,712	13.80%	52,322	13.90%	57,111	15.00%	69,220	18.07%
Family Type								
Families with children	49,083	49.10%	42,772	46.90%	43,014	42.80%	45,119	45.5%
Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families. Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.								

CHAPTER 4.

SEGREGATION AND INTEGRATION

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.⁵

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and HOPE VI, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

Race and Ethnicity

As of 2022, the spatial distribution patterns of all racial and ethnic groups are relatively uniform and proportionate with population density throughout the cities of Moline, Rock Island, and Davenport. Although, all three cities tend to have more density along their intersection with the Mississippi River.

While the overall population in the city of Moline is evenly distributed with no significant differences in density among neighborhoods throughout the city, there is a higher concentration of Hispanic/Latino residents within its northwestern tracts. Black/African American residents also appear to concentrate in the city's northwestern and north-eastern tracts in comparison to their sparse distribution throughout the rest of the city. The interspersed spatial distribution of racial and ethnic minority populations with certain concentrations of some groups indicates residential segregation is occurring. The other southern neighborhoods in Moline have less density while also containing fewer concentrations of minority groups. Similar to the residential patterns from 2010, the spatial data shown in Figure 2 indicates the Hispanic population as the largest minority group in the city. There is also a noticeable concentration of Asian residents in the southeast quadrant despite the southern half of the city being less racially and ethnically diverse.

⁵ Massey, D. (1990). American Apartheid: Segregation and the Making of the Underclass. *American Journal of Sociology*, 96(2), 329-357. Retrieved from <http://www.jstor.org/stable/2781105>

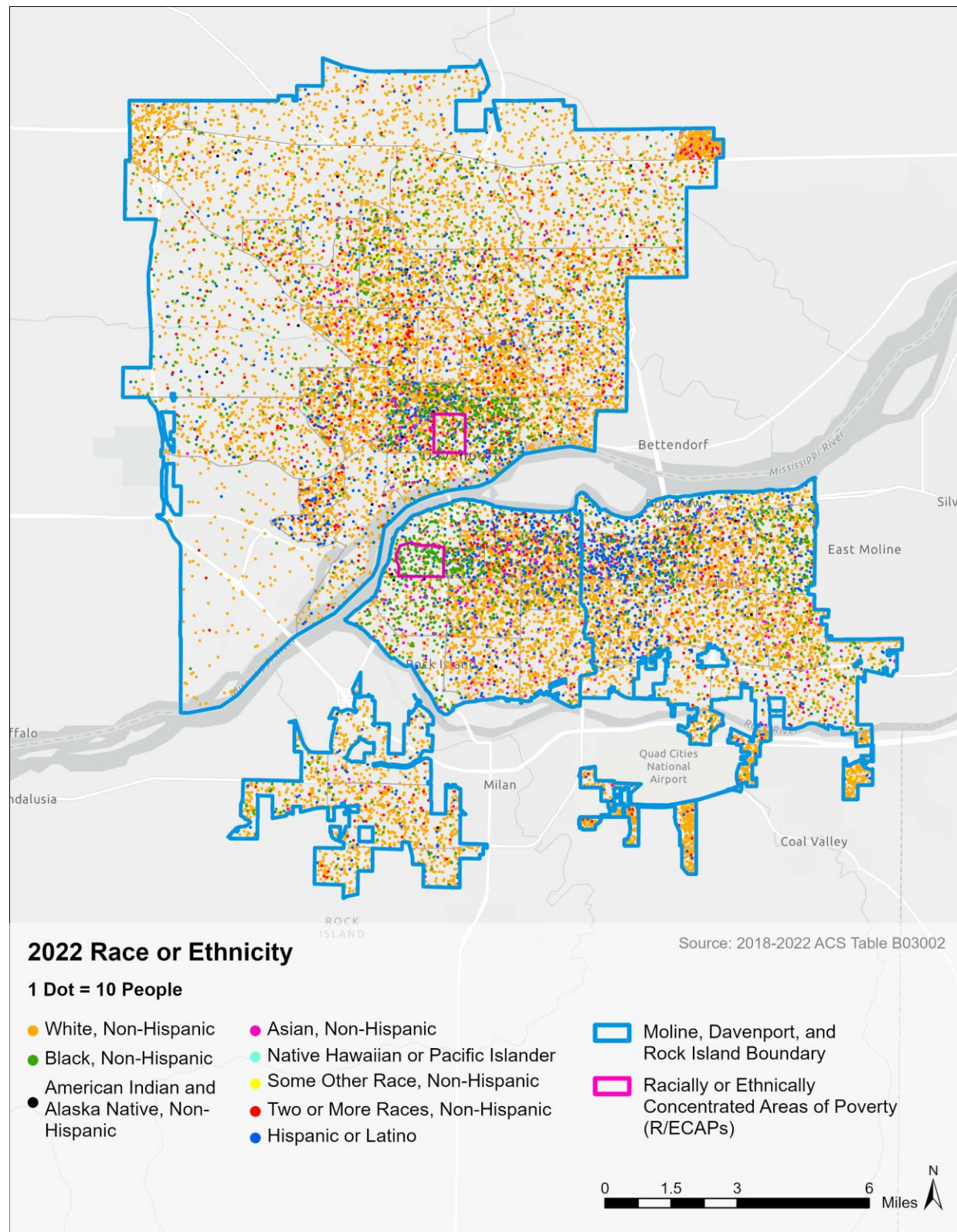
Since 2000, all three cities have experienced a significant influx of non-White residents similar to other cities in the Davenport-Moline-Rock Island MSA. The residential patterns of racial and ethnic minority groups since 2000 show less geographic concentration and segregation of specific groups. Although there is still some degree of residential segregation, there is less of a spatial divide between the groups, and the population as a whole is now more diverse and mixed.

The overall population distribution in the city of Davenport in 2022 is similar to residential patterns in Moline. Since 2000, the population has become less centralized and spread evenly to neighborhoods throughout the city. Racial and ethnic minority groups were mostly concentrated in dense, central neighborhoods and the south-west quadrant of the city, but have since moved progressively outwards following the residential patterns of the overall population. In addition to an overall population increase of non-White residents, the city of Davenport also experienced a noticeable growth in diversity among racial and ethnic minority populations. In 2000, the largest concentration of minority groups, particularly Black/African American and Hispanic/Latino residents, were mostly within the south-western tracts along the Mississippi River. As of 2022, as density has disbursed throughout the rest of the city, other neighborhoods have also become more diverse. However, the largest concentration of minority residents still remains within the same south-western tracts of the city where density is highest.

Compared to the cities of Davenport and Moline, the spatial distribution of the population by race and ethnicity in the city of Rock Island is similar, with higher concentration of minority groups in the north-west tracts at which the city meets the Mississippi River. Similar to residential patterns from 2000, the residential population in the northwest quadrant of the city is predominantly Black/African American and Hispanic/Latino. The northern half of the city is more densely populated and racially and ethnically diverse compared to the southern half.

Although the cities have become significantly more diverse over the last 20 years, racial and ethnic minority communities still tend to live in the most densely populated areas of the cities along the Mississippi River and are less prevalent in the less densely populated areas on the outer limits of the region.

FIGURE 2. POPULATION BY RACE AND ETHNICITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND, 2022



2010 Race or Ethnicity

1 Dot = 10 People

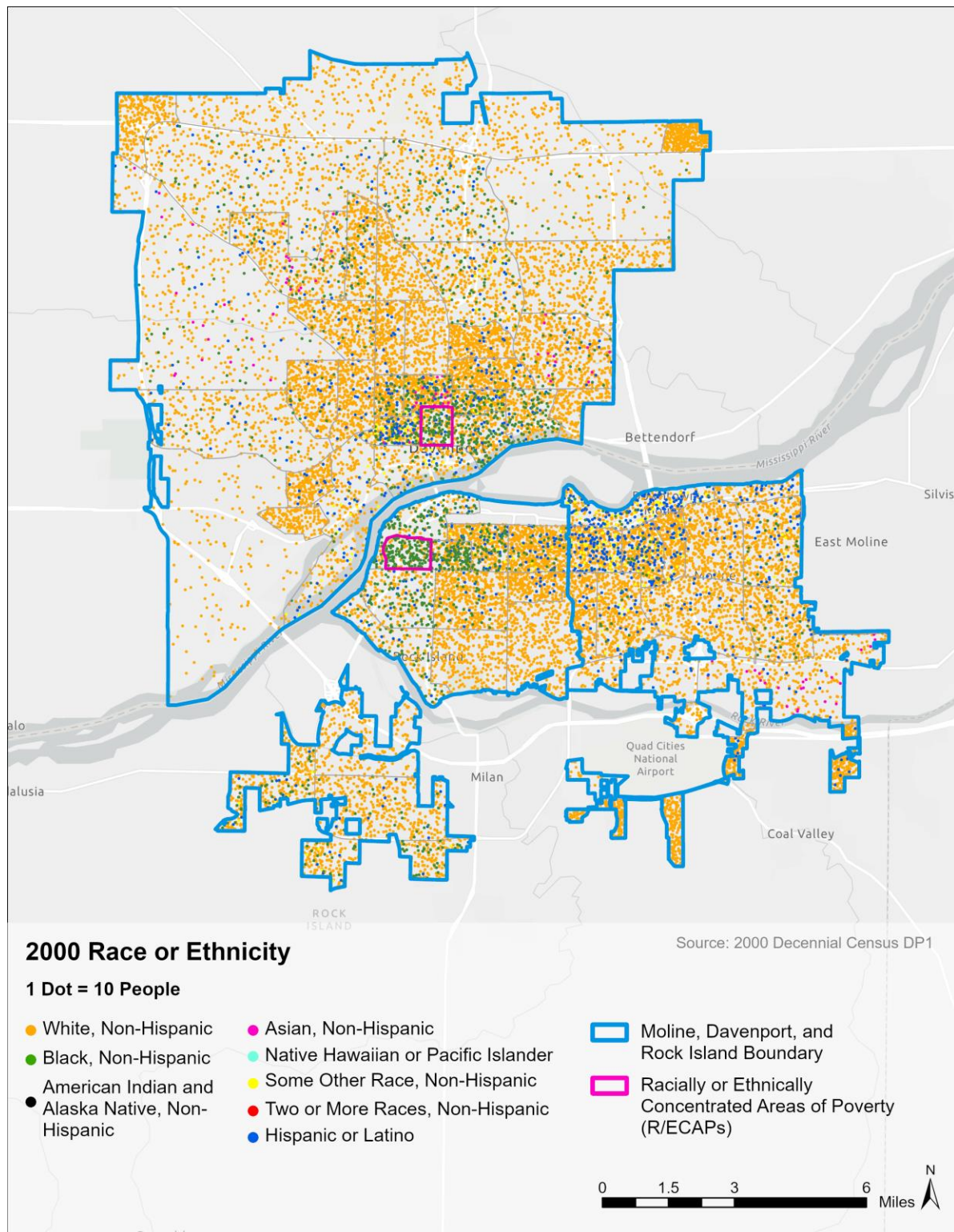
- White, Non-Hispanic
- Black, Non-Hispanic
- American Indian and Alaska Native, Non-Hispanic
- Asian, Non-Hispanic
- Native Hawaiian or Pacific Islander
- Some Other Race, Non-Hispanic
- Two or More Races, Non-Hispanic
- Hispanic or Latino

 Moline, Davenport, and Rock Island Boundary
 Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

0 1.5 3 6 Miles

Source: 2006-2010 ACS Table B03002

FIGURE 4. POPULATION BY RACE AND ETHNICITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND, 2000



Segregation Levels

In addition to visualizing racial and ethnic compositions of Davenport, Moline, and Rock Island with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology uses a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas have the same proportion of minority and majority members as the larger area in which they live. Evenness is not measured in an absolute sense but is scaled relative to the other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

The proportion of the minority population group can be small and still not segregated if evenly spread among tracts or block groups. Segregation is maximized when no minority and majority members occupy a common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of minority members that would have to change their area of residence to match the distribution of the majority, or vice versa.

The table on the following page shares the dissimilarity indices for four pairings in the cities of Davenport, Moline, Rock Island, and the region. This table presents values for 1990, 2000, and 2010, all calculated using census tracts as the area of measurement. The “current” figure is calculated using block groups. Because block groups are typically smaller geographies, they measure segregation at a finer grain than analyses that use census tracts and, as a result, often indicate slightly higher levels of segregation than tract-level calculations.⁶ This assessment begins with a discussion of segregation at the tract-level from 1990 through 2010, and then examines the “current” figures calculated using block groups based on ACS 2018-2022 data.

The 2010 dissimilarity indices calculated for each pairing in the city of Davenport show low levels of segregation. The highest DI value of 33.93 was for the Black/White pairing. The Hispanic/White pairing resulted in the lowest DI of 21.29. DI for all pairings declined from 1990, however, the Black/White pairing experienced the most

⁶ Iceland, John and Erika Steinmetz. 2003. *The Effects of Using Block Groups Instead of Census Tracts When Examining Residential Housing Patterns*. U.S. Census Bureau, Washington DC: US. Accessed via https://www.census.gov/hhes/www/housing/resseg/pdf/unit_of_analysis.pdf.

This study of the effect of using census block groups instead of tracts to examine housing pattern in 331 metropolitan areas throughout the U.S. indicated that index scores were modestly higher when using block groups, by an average of 3.3 points for all metro area dissimilarity scores.

significant decrease moving from moderate to low segregation. DI for Hispanic/White and Asian or Pacific Islander/White pairings have remained in low segregation levels since 1990.

TABLE 3. DISSIMILARITY INDICES FOR THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Race/Ethnicity	Trends			Current (2022)
	1990	2000	2010	
City of Moline				
Non-White/White	28.7	29.3	23.7	30.7
Black/White	14.6	23.3	23.5	39.2
Hispanic/White	38.1	41.5	35.6	34.7
Asian or Pacific Islander/White	19.3	36.7	33.3	44.0
City of Davenport				
Non-White/White	33.3	31.2	25.7	32.8
Black/White	42.6	39.3	33.9	35.3
Hispanic/White	26.3	26.0	21.3	29.2
Asian or Pacific Islander/White	27.7	26.8	21.6	41.6
City of Rock Island				
Non-White/White	53.9	46.2	43.1	44.1
Black/White	60.8	54.8	51.1	50.3
Hispanic/White	35.4	31.4	31.6	31.3
Asian or Pacific Islander/White	23.4	14.8	34.4	32.8
Davenport-Moline-Rock Island MSA				
Non-White/White	44.1	40.4	37.5	43.8
Black/White	58.5	52.9	47.8	49.9
Hispanic/White	37.8	39.6	37.8	36.7
Asian or Pacific Islander/White	33.0	39.4	36.6	51.7

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0006, Released November 2020, <https://egis.hud.gov/affht/>. ACS 2018-2022 5-Year Data.

DI calculations in the city of Moline in 2010 also indicate low levels of segregation. However, DI for two pairings have increased since 1990. The Black/White pairing increased by nearly 9 points while the Asian or Pacific Islander/White pairing experienced the greatest of 14 points. The DI for the Hispanic/White decreased slightly

from moderate to low segregation levels in 2000 but remained the highest of all groups in 2010. In contrast to DI calculations in Davenport and Rock Island, the Black/White pairing in Moline had the lowest DI of 23.53 in 2010.

The dissimilarity indices calculated for each pairing in the city of Rock Island show moderate segregation among Black and White populations. Although the DI for the Black/White pairing decreased by nearly 10 points since 1990, the DI is significantly higher than the Hispanic/White and Asian or Pacific Islander/White pairing. The DI of 43.06 for non-White/White pairing also indicates moderate segregation between the two populations. Contrary to the overall decreases in DI for other pairings, the Asian or Pacific Islander/White pairing yielded a DI of 34.41 in 2010, 11 points higher than the calculated DI in 1990.

The “current” figures for dissimilarity indices show slightly higher levels of segregation compared to 2010 data, however, most of the pairings in all three cities are at low segregation levels. The Asian or Pacific Islander/White pairing has the highest DI (44.0) in the city of Moline slightly crossing the threshold of moderate segregation. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing where there is a 11-point discrepancy between “current” and 2010 figures.

“Current” figures in the city of Davenport indicate moderate segregation among Asian or Pacific Islander and White populations as well. Since 2010, calculations for all Non-White groups and White pairings yielded higher DI measurements but remained in low segregation levels. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing where there is a 20-point discrepancy between “current” and 2010 figures.

Among the three cities, the city of Rock Island experiences the highest levels of segregation between Non-White and White residents according to “current” DI figures. The highest DI value of 50.3 was for the Black/White pairing which indicates moderate segregation. The DI calculated for both the Hispanic/White and Asian or Pacific Islander/White pairings indicate low levels of segregation between these populations. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing, however, in this case there was a decrease of 1.6 percentage points between “current” and 2010 figures.

Overall, in the Davenport-Moline-Rock Island MSA, the dissimilarity indices show slightly moderate levels of segregation between Non-White and White residents, with a DI measurement of 43.8. The highest level of segregation is occurring between Asian or Pacific Islander/White residents, which scored at a high level of segregation at 51.7. The level of segregation between Black and White residents also increased since 2010 and is currently slightly below the threshold of moderate level segregation with a score of 49.9. While 2010 data showed an overall decrease in segregation levels compared

to previous decades, the current measurements indicate that levels of segregation have increased since 2010 and are also reaching higher levels of segregation again.

National Origin and Limited English Proficiency Population

Settlement patterns of immigrants significantly impact the composition and landscape of communities across the United States. Large central cities have the largest population of foreign-born residents, but suburban areas are experiencing rapid growth of foreign-born populations recently.⁷ Clusters of immigrants of the same ethnicity form for a variety of reasons. Social capital in the form of kinship ties, social network connections, and shared cultural experiences often draw new immigrants to existing communities. Settling in neighborhoods with an abundance of social capital is less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment and other resources that would otherwise be unattainable.⁸

Populations with limited English proficiency (LEP) are typically composed of foreign-born residents that originate from countries where English is not the primary language, however, a substantial portion (19%) of the national LEP population is born in the United States. Nationally, the LEP population has lower levels of education and is more likely to live in poverty compared to the English proficient population.⁹ Recent studies have also found that areas with high concentrations of LEP residents have lower rates of homeownership.¹⁰

Communities of people sharing the same ethnicity and informal networks are able to provide some resources and opportunities, but numerous barriers and limited financial capital influence residential patterns of foreign-born and LEP populations.

Figure 5 shows foreign-born residents are somewhat dispersed throughout the entirety of Moline and Rock Island. In Moline, there is a higher concentration of foreign-born residents within the northern half of the city. There is also some residential segregation occurring between residents born in Mexico who are concentrated on the west side of the city and residents from Vietnam, who are concentrated on the east

⁷ James, F., Romine, J., & Zwanzig, P. (1998). The Effects of Immigration on Urban Communities. *Cityscape*, 3(3), 171-192.

⁸ Massey, D. (1999). Why Does Immigration Occur?: A Theoretical Synthesis. In Hirschman C., Kasinitz P., & DeWind J. (Eds.), *Handbook of International Migration, The: The American Experience* (pp. 34-52). Russell Sage Foundation.

⁹ Zong, J. & Batalova, J. (2015). "The Limited English Proficient Population in the United States" *Migration Information Source*. Retrieved: <http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states>

¹⁰ Golding, E., Goodman, L., & Strochack, S. (2018). "Is Limited English Proficiency a Barrier to Homeownership." Urban Institute. Retrieved: <https://www.urban.org/research/publication/limited-english-proficiency-barrier-homeownership>

side. Residents originating from Mexico and Vietnam comprise the two largest groups among the foreign-born population in Moline. There is a slightly stronger residential pattern of Vietnamese residents in central Davenport compared to the other two cities. In Rock Island, there is a larger presence of residents originating from India and also appears to have the lowest levels of residential segregation amongst the foreign-born population.

Figure 6 shows the geographic distribution of residents with limited English proficiency (LEP) coincide with the locations of the foreign-born population in all three cities. The residential patterns of the Spanish-speaking and Vietnamese-speaking LEP populations closely mirror that of foreign-born residents originating from Mexico and Vietnam, respectively. LEP populations that speak French are concentrated in neighborhoods where residents from West African countries reside in the city of Moline. There is also some concentration of residents who speak Indo-European languages in the south-east quadrants of Moline and Davenport.

FIGURE 5. FOREIGN-BORN POPULATION BY NATIONALITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND

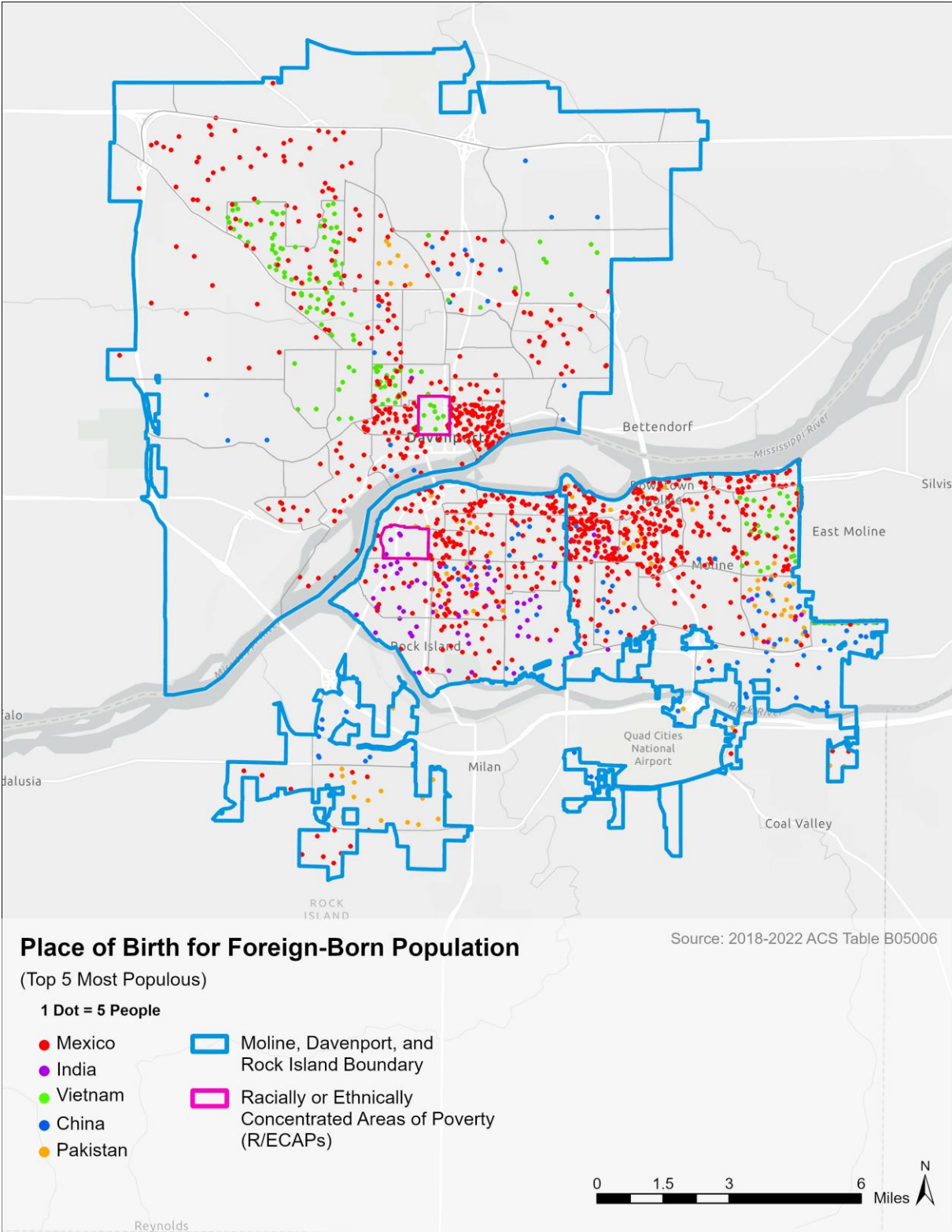
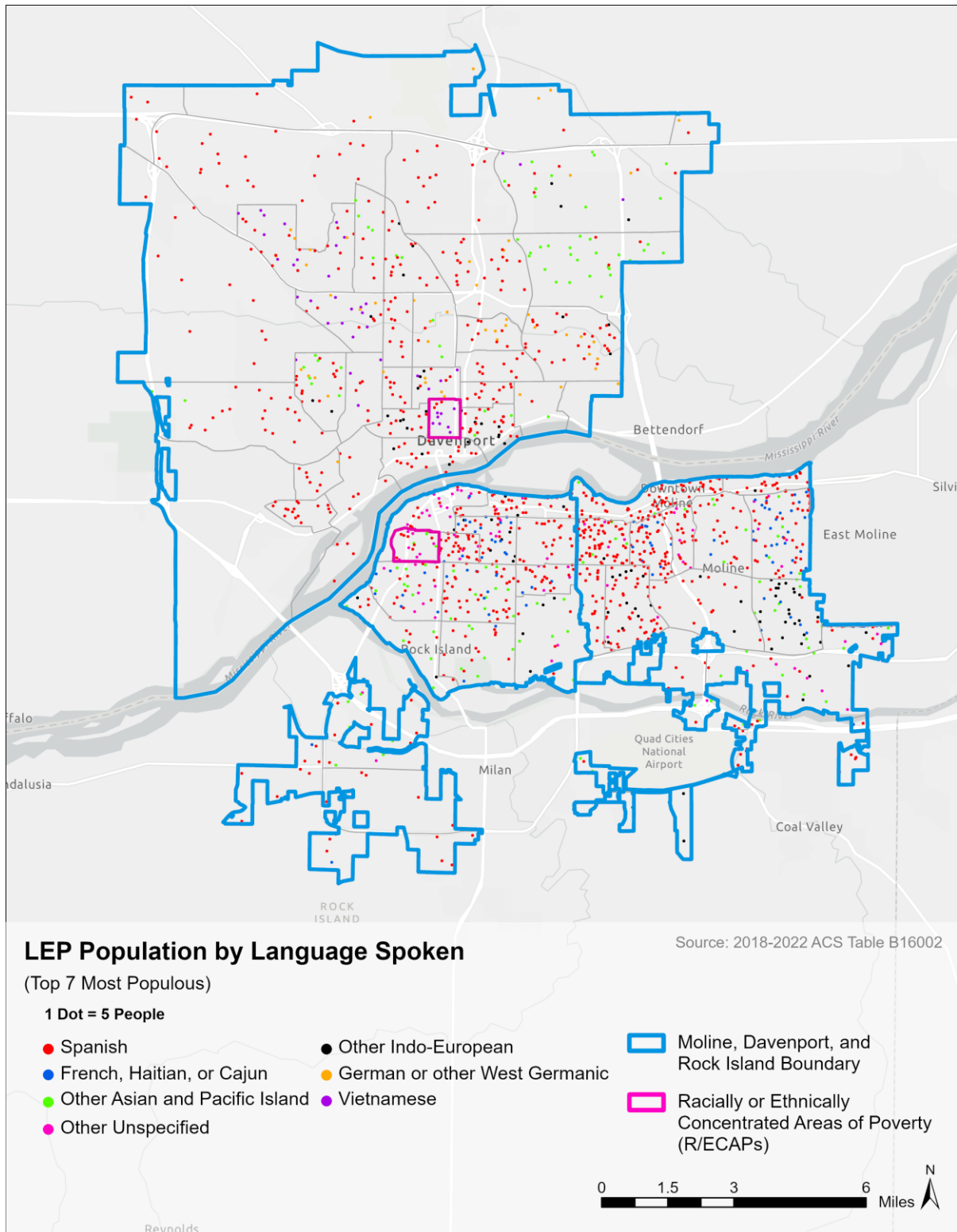


FIGURE 6. POPULATION WITH LIMITED ENGLISH PROFICIENCY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND



CHAPTER 5.

ACCESS TO OPPORTUNITY

Where people live shapes prospects for economic mobility, as well as access to quality education, affordable transportation, a healthy environment, and fresh, affordable food. For protected classes, such as people of color or with disabilities, neighborhood or housing choices are often limited by factors such as discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to proficient schools and jobs that pay a living wage. In this way, limited housing choice reduces access to opportunity for many protected classes.

It is important to understand opportunity, as used in this context, as a subjective quality. Typically, it refers to access to resources like employment, quality education, healthcare, childcare, and other services that allow individuals and communities to achieve a high quality of life. However, research on this subject has found perceptions of opportunity follow similar themes but are prioritized differently by different groups. Racial and ethnic minorities, low-income groups, and residents of distressed neighborhoods identified job access, employment, and training as important opportunities while white residents, higher income groups, and residents of wealthier neighborhoods more often identified sense of community, social connections among neighbors, freedom of choice, education, and retirement savings.

Proximity is often used to indicate levels of access to opportunity; however, it would be remiss to consider proximity as the only factor in determining level of access. Access to opportunity is also influenced by social, economic, and cultural factors, thus making it difficult to accurately identify and measure. HUD conducted research regarding Moving to Opportunity for Fair Housing (MTO) to understand the impact of increased access to opportunity. Researchers found residents who moved to lower-poverty neighborhoods experienced safer neighborhoods and better health outcomes, but there was no significant change in educational outcomes, employment, or income. However, recent studies show the long-term effects of MTO on the educational attainment of children who were under the age of 13 are overwhelmingly positive, including improved college attendance rates and higher incomes. On the other hand, children who were over the age of 13 show negative long-term impacts from MTO.

The strategy to improve access to opportunities through housing and community development programs has been two-pronged. Tenant-based housing vouchers allow recipients mobility to locate in lower-poverty areas, while programs such as the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in disadvantaged neighborhoods.

Overview of HUD-Defined Opportunity Factors

Among the many factors that drive housing choice for individuals and families are neighborhood factors including access to quality schools, jobs, and transit. To measure economic and educational conditions at a neighborhood level, HUD developed a methodology to quantify the degree to which a neighborhood provides such opportunities. For each block group in the U.S., HUD provides a score on several “opportunity dimensions,” including school proficiency, poverty, labor market engagement, jobs proximity, transportation costs, transit trips, and environmental health. For each block group, a value is calculated for each index and results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area, state, or nation. For each opportunity dimension, a higher index score indicates more favorable neighborhood characteristics.

Average index values by race and ethnicity for the city and region are provided in Table 4 for the total population and the population living below the federal poverty line. These values can be used to assess whether some population subgroups tend to live in higher opportunity areas than others, and will be discussed in more detail by opportunity dimension throughout the remainder of this chapter. The Opportunity Index Disparity measures the difference between the scores for the White non-Hispanic group and other groups. A negative score indicates that the particular subgroup has a lower score on that dimension than the White non-Hispanic group. A positive score indicates that the subgroup has a higher score than the White non-Hispanic Group. Significant disparities of 10 points or more are denoted in yellow, while the most extreme disparities of 20 points or more are denoted in red.

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Moline – Total Population									
Low Poverty Index	56.14	50.81	49.66	64.25	52.99	-5.33	-6.48	8.11	-3.15
School Proficiency Index	37.82	41.54	24.17	51.97	39.02	3.72	-13.65	14.15	1.2
Labor Market Index	58.84	56.44	46.40	64.21	54.96	-2.4	-12.44	5.37	-3.88
Transit Index	71.22	69.71	75.44	69.31	72.05	-1.51	4.22	-1.91	0.83
Low Transportation Cost Index	49.55	51.18	52.15	51.05	51.14	1.63	2.6	1.5	1.59
Jobs Proximity Index	46.72	43.51	48.24	45.26	43.95	-3.21	1.52	-1.46	-2.77
Environmental Health Index	54.33	53.45	51.57	56.73	53.54	-0.88	-2.76	2.4	-0.79
City of Moline – Population below the Poverty Line									
Low Poverty Index	49.33	46.54	50.23	77.00	34.09	-2.79	0.9	27.67	-15.24
School Proficiency Index	26.93	35.18	31.95	56.34	43.84	8.25	5.02	29.41	16.91
Labor Market Index	49.37	54.85	47.33	75.00	67.03	5.48	-2.04	25.63	17.66
Transit Index	75.60	68.13	71.55	67.00	62.98	-7.47	-4.05	-8.6	-12.62
Low Transportation Cost Index	51.17	52.69	51.88	53.00	50.96	1.52	0.71	1.83	-0.21
Jobs Proximity Index	48.03	43.10	48.52	37.94	27.90	-4.93	0.49	-10.09	-20.13
Environmental Health Index	52.39	51.91	53.04	59.00	49.04	-0.48	0.65	6.61	-3.35
Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/									

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Davenport - Total Population									
Low Poverty Index	46.90	35.24	38.64	43.91	40.23	-11.66	-8.26	-2.99	-6.67
School Proficiency Index	16.59	12.56	11.64	14.47	11.76	-4.03	-4.95	-2.12	-4.83
Labor Market Index	58.56	47.58	48.66	58.47	48.50	-10.98	-9.9	-0.09	-10.06
Transit Index	72.03	75.12	76.34	70.65	75.34	3.09	4.31	-1.38	3.31
Low Transportation Cost Index	53.64	56.65	56.24	53.40	55.51	3.01	2.6	-0.24	1.87
Jobs Proximity Index	68.48	73.07	70.31	65.89	69.17	4.59	1.83	-2.59	0.69
Environmental Health Index	64.63	63.34	63.37	65.73	63.83	-1.29	-1.26	1.1	-0.8
City of Davenport - Population below the Poverty Line									
Low Poverty Index	38.84	29.27	35.01	21.34	17.31	-9.57	-3.83	-17.5	-21.53
School Proficiency Index	11.79	8.45	8.72	3.92	1.40	-3.34	-3.07	-7.87	-10.39
Labor Market Index	50.06	42.21	44.73	29.71	19.07	-7.85	-5.33	-20.35	-30.99
Transit Index	74.35	75.35	79.58	81.02	87.56	1	5.23	6.67	13.21
Low Transportation Cost Index	55.06	56.30	59.68	61.74	61.07	1.24	4.62	6.68	6.01
Jobs Proximity Index	68.36	70.24	73.32	78.23	79.20	1.88	4.96	9.87	10.84
Environmental Health Index	63.89	63.72	61.51	58.33	62.47	-0.17	-2.38	-5.56	-1.42
Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/									

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Rock Island – Total Population									
Low Poverty Index	43.83	19.00	28.10	28.07	34.77	-24.83	-15.73	-15.76	-9.06
School Proficiency Index	14.71	6.28	9.28	10.63	11.05	-8.43	-5.43	-4.08	-3.66
Labor Market Index	54.23	24.00	38.86	32.52	39.11	-30.23	-15.37	-21.71	-15.12
Transit Index	76.71	81.02	81.11	80.78	78.43	4.31	4.4	4.07	1.72
Low Transportation Cost Index	46.44	53.26	50.53	50.51	49.91	6.82	4.09	4.07	3.47
Jobs Proximity Index	61.87	77.55	69.52	73.17	70.01	15.68	7.65	11.3	8.14
Environmental Health Index	59.26	59.31	57.86	60.11	59.50	0.05	-1.4	0.85	0.24
City of Rock Island – Population below the Poverty Line									
Low Poverty Index	27.86	13.86	23.50	N/a	N/a	-14	-4.36	N/a	N/a
School Proficiency Index	9.30	5.25	7.37	N/a	N/a	-4.05	-1.93	N/a	N/a
Labor Market Index	44.32	15.42	28.38	N/a	N/a	-28.9	-15.94	N/a	N/a
Transit Index	81.12	82.56	81.59	N/a	N/a	1.44	0.47	N/a	N/a
Low Transportation Cost Index	51.33	55.79	51.07	N/a	N/a	4.46	-0.26	N/a	N/a
Jobs Proximity Index	71.62	81.85	74.82	N/a	N/a	10.23	3.2	N/a	N/a
Environmental Health Index	58.95	59.72	58.79	N/a	N/a	0.77	-0.16	N/a	N/a
Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/									

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	Non-Hispanic White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
Davenport-Moline-Rock Island MSA – Total Population									
Low Poverty Index	58.45	34.42	44.36	53.60	49.18	-24.03	-14.09	-4.85	-9.27
School Proficiency Index	42.91	20.07	25.56	36.58	31.09	-22.84	-17.35	-6.33	-11.82
Labor Market Index	60.99	41.31	47.23	61.02	52.67	-19.68	-13.76	0.03	-8.32
Transit Index	56.23	71.96	66.94	66.77	64.28	15.73	10.71	10.54	8.05
Low Transportation Cost Index	40.72	51.79	47.85	48.34	46.66	11.07	7.13	7.62	5.94
Jobs Proximity Index	48.72	66.40	55.22	58.21	56.74	17.68	6.5	9.49	8.02
Environmental Health Index	67.53	60.79	58.83	61.60	63.26	-6.74	-8.7	-5.93	-4.27
Davenport-Moline-Rock Island MSA – Population below the Poverty Line									
Low Poverty Index	47.32	28.82	38.42	32.70	36.98	-18.5	-8.9	-14.62	-10.34
School Proficiency Index	30.00	14.45	20.45	17.96	23.48	-15.55	-9.55	-12.04	-6.52
Labor Market Index	51.70	36.53	41.86	36.75	49.86	-15.17	-9.84	-14.95	-1.84
Transit Index	59.81	72.66	70.07	74.68	51.07	12.85	10.26	14.87	-8.74
Low Transportation Cost Index	45.10	52.97	50.99	56.07	47.36	7.87	5.89	10.97	2.26
Jobs Proximity Index	53.46	66.20	59.75	67.65	35.17	12.74	6.29	14.19	-18.29
Environmental Health Index	65.46	62.68	57.72	60.28	68.18	-2.78	-7.74	-5.18	2.72
Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/									

Education

School proficiency is an indication of the quality of education that is available to residents of an area. High quality education is a vital community resource that can lead to more opportunities and improve quality of life. HUD's school proficiency index is calculated based on the performance of 4th grade students on state reading and math exams. For each block group, the index is calculated using test results in up to the three closest schools within 1.5 miles. Results are then standardized on a scale of 0 to 100 based on relative ranking within the state. A higher index score indicates greater access to high-performing elementary schools.¹¹

**SCHOOL PROFICIENCY
INDEX: BASED ON 4TH
GRADE STUDENTS'
PERFORMANCE ON STATE
READING AND MATH
TESTS AT ELEMENTARY
SCHOOLS IN OR NEAR
EACH BLOCK GROUP**

The map on the following page shows HUD-provided opportunity scores related to education for census tracts within the cities of Davenport, Moline, and Rock Island. Follow-up maps display the percentage of residents with completed high school and college educations by location, as well as the number of residents over age 3 enrolled in school by location (this includes college enrollment).

There are significant discrepancies in the levels of access to proficient schools among census tracts within all three cities, but most notably within the City of Davenport. Some tracts in the northern portion of the city score above the 75th percentile, while many tracts in the central and southern portions of the City score in the bottom 10th percentile. These discrepancies are also present in Moline and Rock Island, where no tracts score in the top 75th percentile but many tracts, especially those adjacent to Davenport, score in the bottom 10th percentile.

Table 4 displays significant disparities in access to proficient schools by race and ethnicity, with the most severe disparities noted among Hispanic students in the city of Moline. Disparities also exist by income level, with students living below the poverty line in all three Cities as well as in the MSA experiencing lower school proficiency index scores than their peers as a whole, with the exception of low-income Asian, Hispanic, and Native American students in Moline, who score slightly higher than their peers as a whole. The students with the lowest school proficiency index ratings are low-income

¹¹ HUD's data sources for its school proficiency index include attendance area zones from School Attendance Boundary Information System (SABINS) and Maponics, school proficiency data from Great Schools, and school addresses and attendance from Common Core of Data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

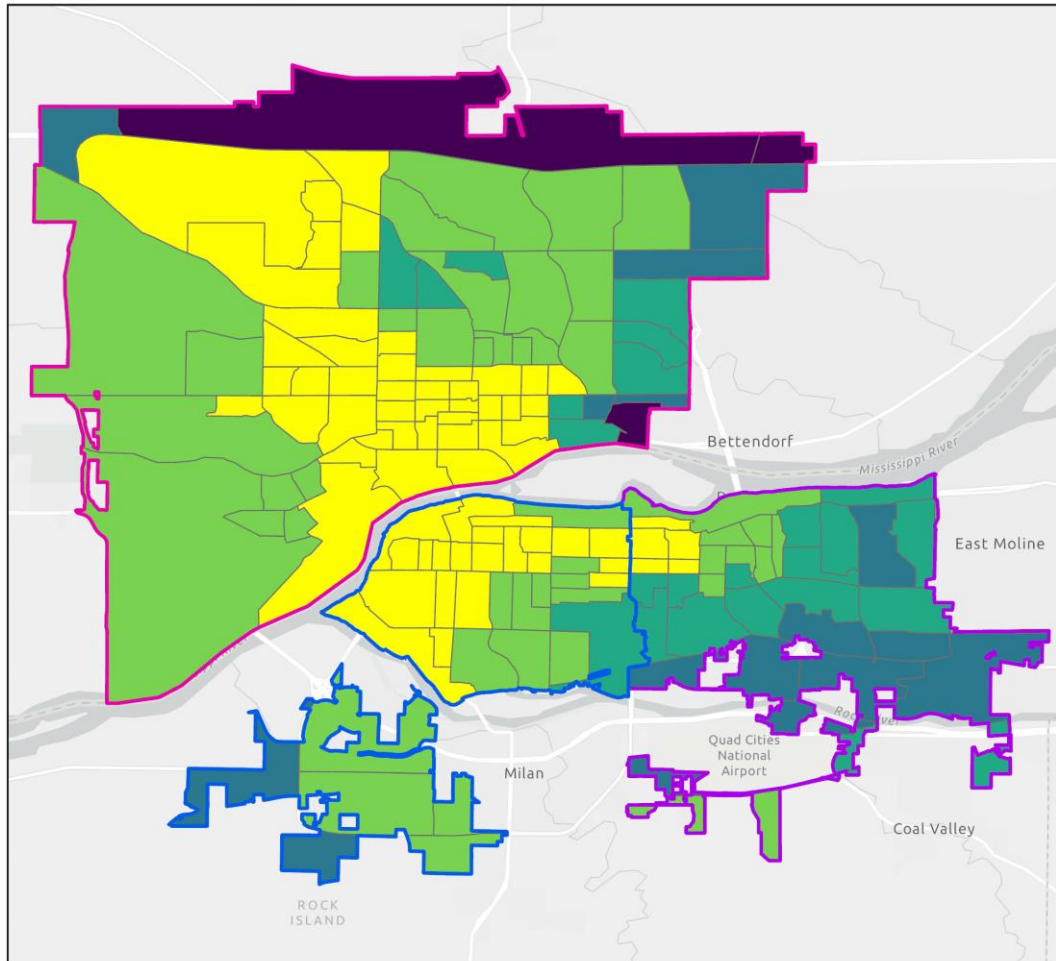
non-white students within the cities of Davenport and Rock Island, where all have scores of less than 10.

Image 9 depicts geographically the number of residents over age 3 enrolled in school in all three Cities, including college enrollment. Trends here coincide somewhat with school proficiency indices, with areas with higher scores generally seeing a higher student enrollment. Notable exceptions include small areas in central Davenport and eastern Rock Island, which have low proficiency indices but high student enrollment. This may be due to the location of high school or higher education facilities in these areas, as the school proficiency index is based on 4th grade performance.

Figure 10 depicts geographically the percentage of residents in all three Cities who hold a high school diploma or equivalent. This map also has significant overlap with the trends shown in Figure 7, with areas of higher school proficiency producing more high school graduates. This is a significant factor in access to opportunity, as residents without a completed high school education are often severely limited in employment and other economic opportunities. The Cities of Davenport and Rock Island have several areas where more than 95% of residents have a high school diploma, while the City of Moline has no areas where more than 95% of residents have a high school diploma. The lowest rates of a completed high school education are found in areas adjacent to the Mississippi River, where Rock Island has one neighborhood where less than 70% of residents have a high school education.

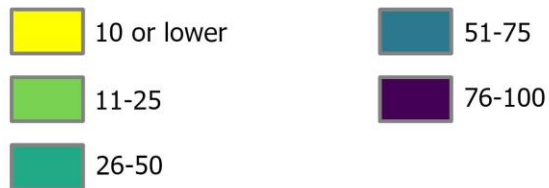
Finally, figure 11 depicts geographically the percentage of residents in all three Cities who hold a bachelor's degree or greater (including residents with Master's Degrees, Doctorates, and Law Degrees). Residents who have completed at least this level of higher education typically have significantly greater access to employment and economic opportunities than residents who have not, especially in comparison to residents without a completed high school education. Davenport has the highest concentration of residents with at least a bachelor's degree, with multiple neighborhoods where more than 50% of residents hold a degree. In contrast, Moline and Rock Island have no neighborhoods where more than 40% of residents hold such a degree.

FIGURE 7. SCHOOL PROFICIENCY INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



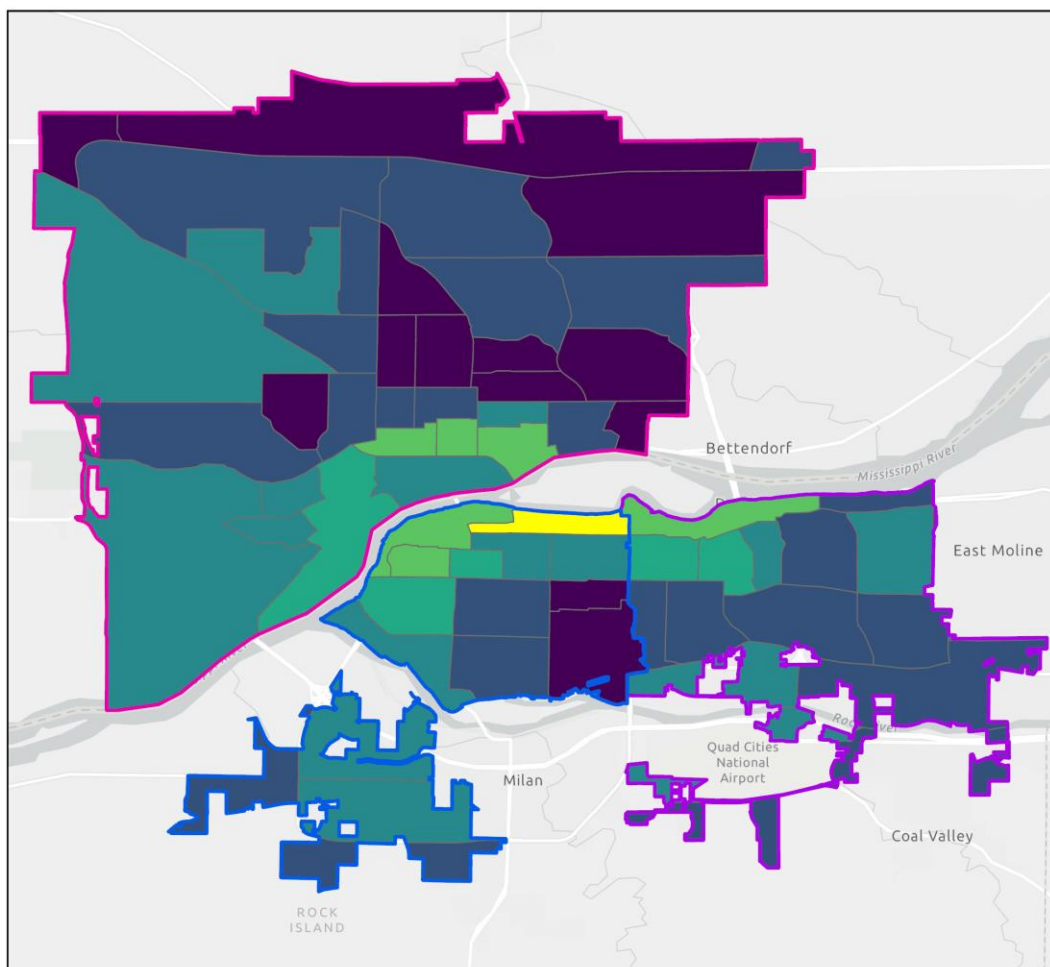
School Proficiency Rating

out of a total possible score of 100



 Davenport  Moline  Rock Island

FIGURE 9. SCHOOL ENROLLMENT IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Educational Attainment: High School Diploma or Greater
by percentage of population aged 25 and over

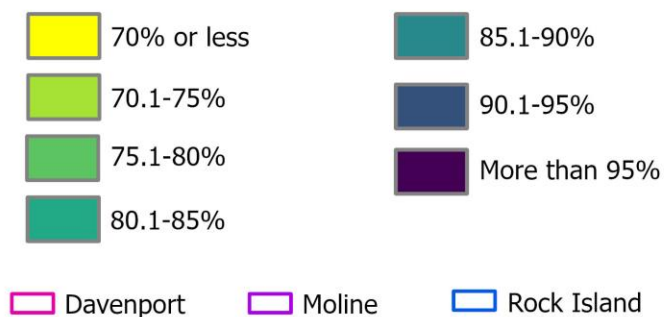
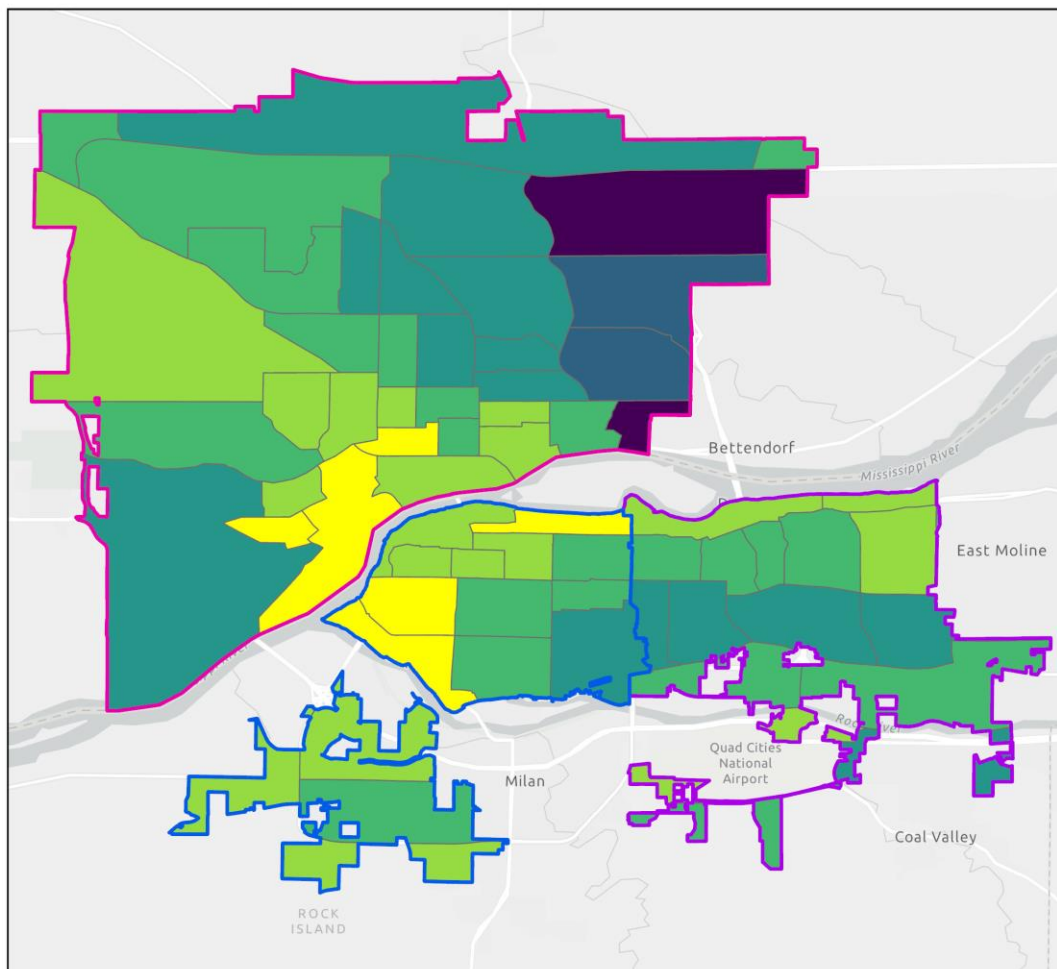


FIGURE 10. RESIDENTS WITH HIGH SCHOOL EDUCATIONS IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND

Map Source: 2018-2022 American Community Survey

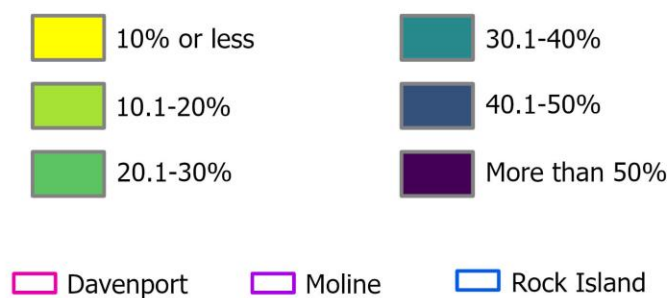
Map Source: 2018-2022 American Community Survey

FIGURE 11. RESIDENTS WITH COLLEGE EDUCATIONS IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Educational Attainment: Bachelor's Degree or Greater

by percentage of population aged 25 and over



Map Source: 2018-2022 American Community Survey

Employment

Neighborhoods with jobs in close proximity are often assumed to have good access to jobs. However, distance alone does not capture any other factor such as transportation options, the type of jobs available in the area, or the education and training necessary to obtain them. There may be concentrations of jobs and low-income neighborhoods in urban centers, but many of the jobs are unattainable for residents of low-income neighborhoods. Therefore, this section analyzes both the labor market engagement and jobs proximity indices which, when considered together, offer a better indication of how accessible jobs are for residents of a specific area.

JOBS PROXIMITY INDEX: BASED ON DISTANCE TO REGIONAL EMPLOYMENT CENTERS AND THE LABOR SUPPLY SERVING THOSE CENTERS

The Jobs Proximity Index measures the physical distance between place of residence and job locations, with employment centers weighted more heavily. It also takes into account the local labor supply (i.e., competition for jobs) near such employment centers. Block group results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area. A higher index score indicates greater access to job locations.¹²

The Jobs Proximity Index scores of block groups in the cities of Davenport, Moline, and Rock Island are mapped in Figure 12. Census tracts adjacent to the Mississippi River tend to have a higher concentration of jobs in all three Cities, as do tracts in northern Davenport and southern Moline and Rock Island. The lowest job concentrations are found in west Davenport and east Moline.

The Labor Market Engagement Index is based on unemployment rate, labor force participation rate, and the percentage of the population age 25 and over with a bachelor's degree or higher.

LABOR MARKET ENGAGEMENT INDEX: BASED ON EMPLOYMENT LEVELS, LABOR FORCE PARTICIPATION RATES, AND EDUCATIONAL ATTAINMENT

¹² HUD's data source for its jobs proximity index includes the Longitudinal Employer-Household Dynamics (LEHD) database. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

Block group results are standardized on a scale of 0 to 100 based on relative ranking nationally. A higher index score indicates greater labor market engagement.¹³

Figure 13 maps Labor Market Engagement Index scores in Davenport, Moline, and Rock Island. The lowest scoring block groups are located along the Mississippi River in all three cities, with the highest labor market engagement found in northeast Davenport and southern Rock Island. Unemployment trends mirror this, as depicted in figure 14 – the areas with the highest unemployment rates are located along the Mississippi river and coincide with the areas of lowest labor market engagement.

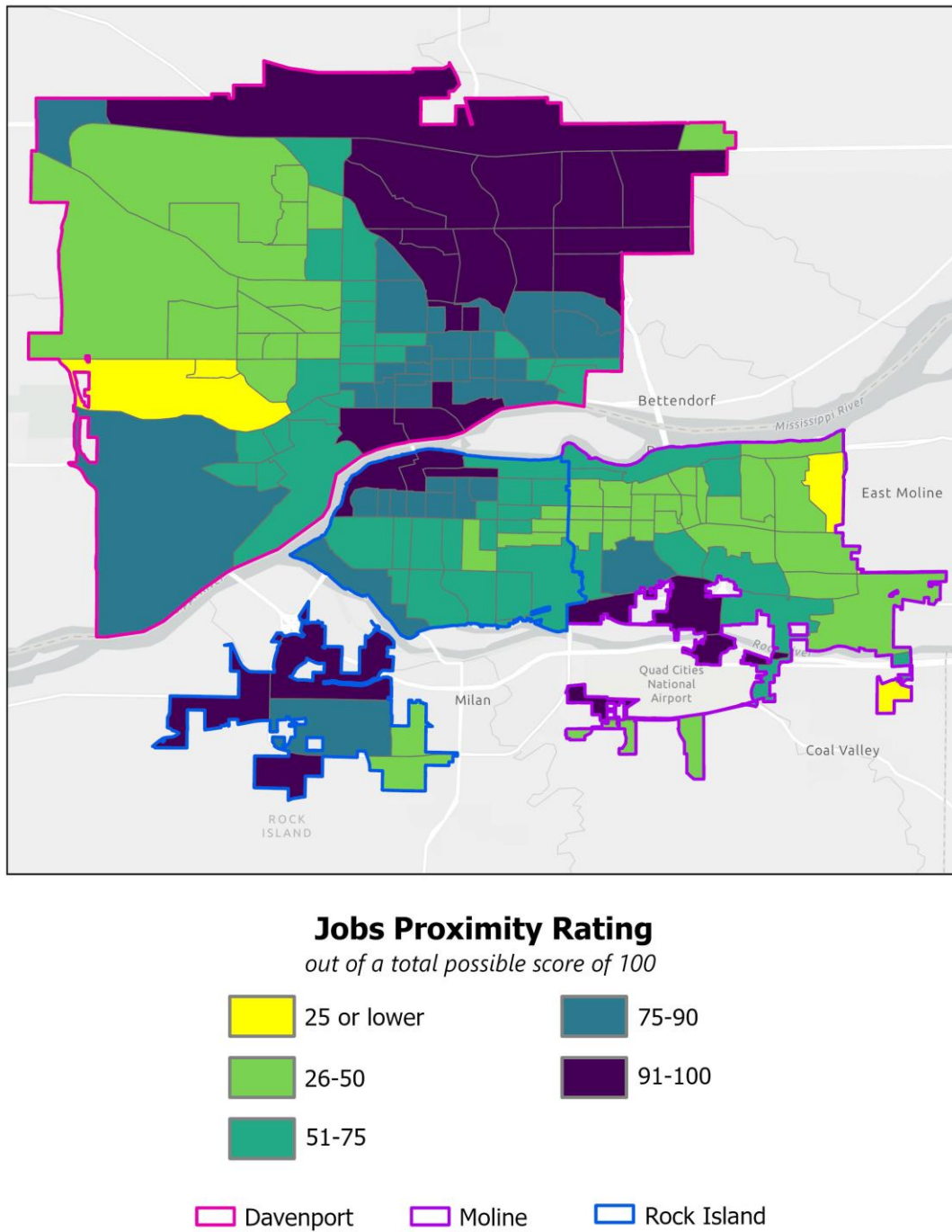
Table 4 depicts Labor Market and Job Proximity Index scores by race and ethnicity for all three Cities. White and Asian residents have the highest Labor Market scores in all areas except for Rock Island, where Asian residents have a significantly lower score than white residents. Significant disparities in labor market scores exist among Hispanic residents in Moline, Black, Hispanic, and Native American residents in Davenport, and all non-white residents in Rock Island. The most severe discrepancy is between Black and white residents of Rock Island, with Black residents having a Labor Market score 30 points lower than white residents.

Labor Market scores are also impacted by income, with residents of all three cities who live below the poverty line generally having scores of 5-10 points lower than their peer group as a whole. Larger discrepancies exist among Asian and Native American residents in Davenport, where those living below the poverty line have Labor Market scores of around 30 points below their groups as a whole, and among Hispanic, Asian, and Native American residents of Moline, where those living above the poverty line have higher Labor Market scores than their groups as a whole.

Job Proximity scores also vary by race and ethnicity, although somewhat less significantly and in different ways than Labor Market scores. Most non-white residents have Job Proximity scores equal to or higher than those of white residents, and residents of all races and ethnicities living below the poverty line tend to have higher Job Proximity scores than their group as a whole with the exception of Asian and Native American residents in Moline. While a higher Job Proximity score may seem on the surface to be a positive factor, it is complicated by the fact that low-income residents are often limited in the neighborhoods they can live in by a lack of transit options that may be available to higher-income residents and are therefore restricted to living near their place of work. This factor is examined in detail in the next chapter.

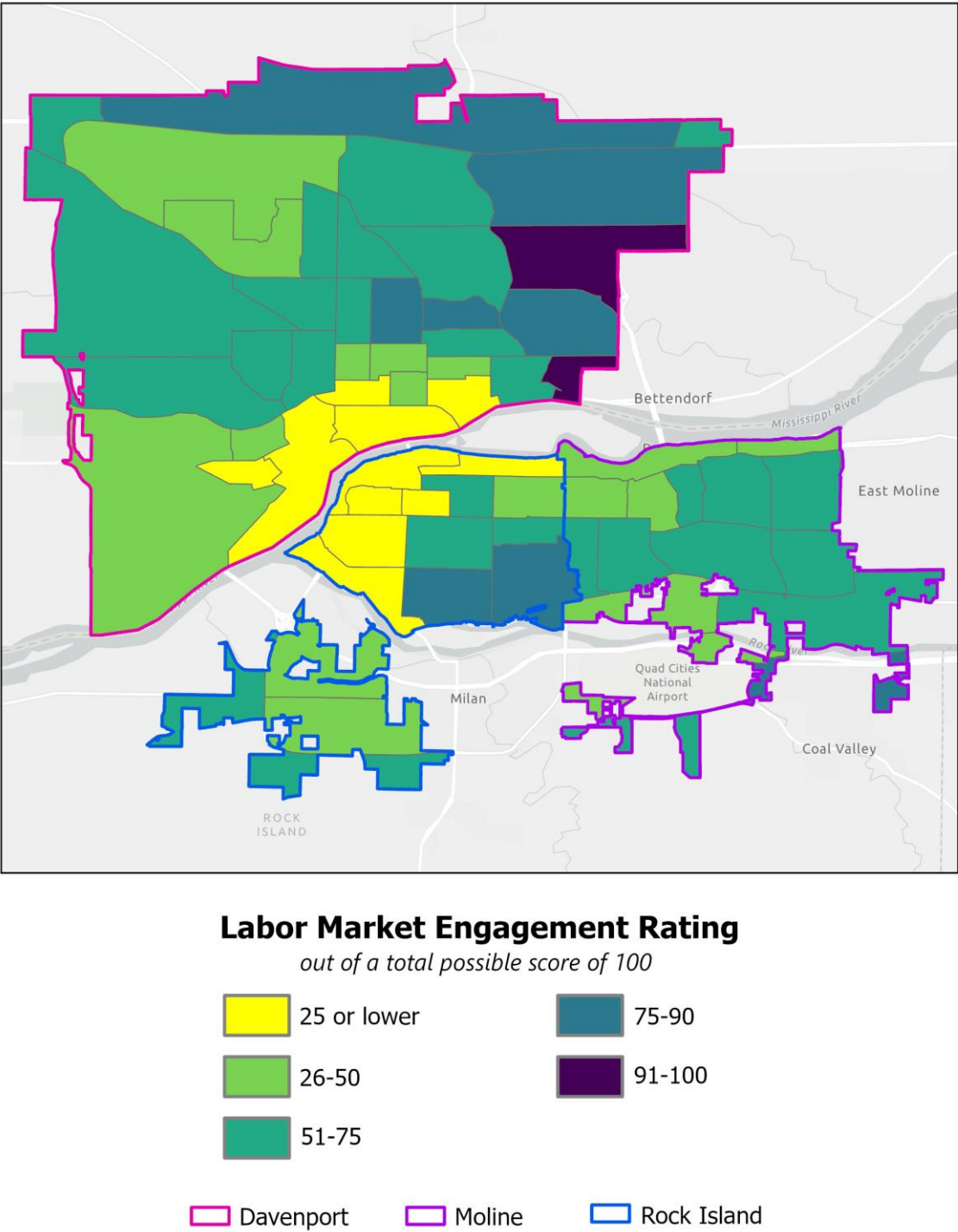
¹³ HUD's data source for its labor market engagement index is the American Community Survey. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

FIGURE 12. JOBS PROXIMITY INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



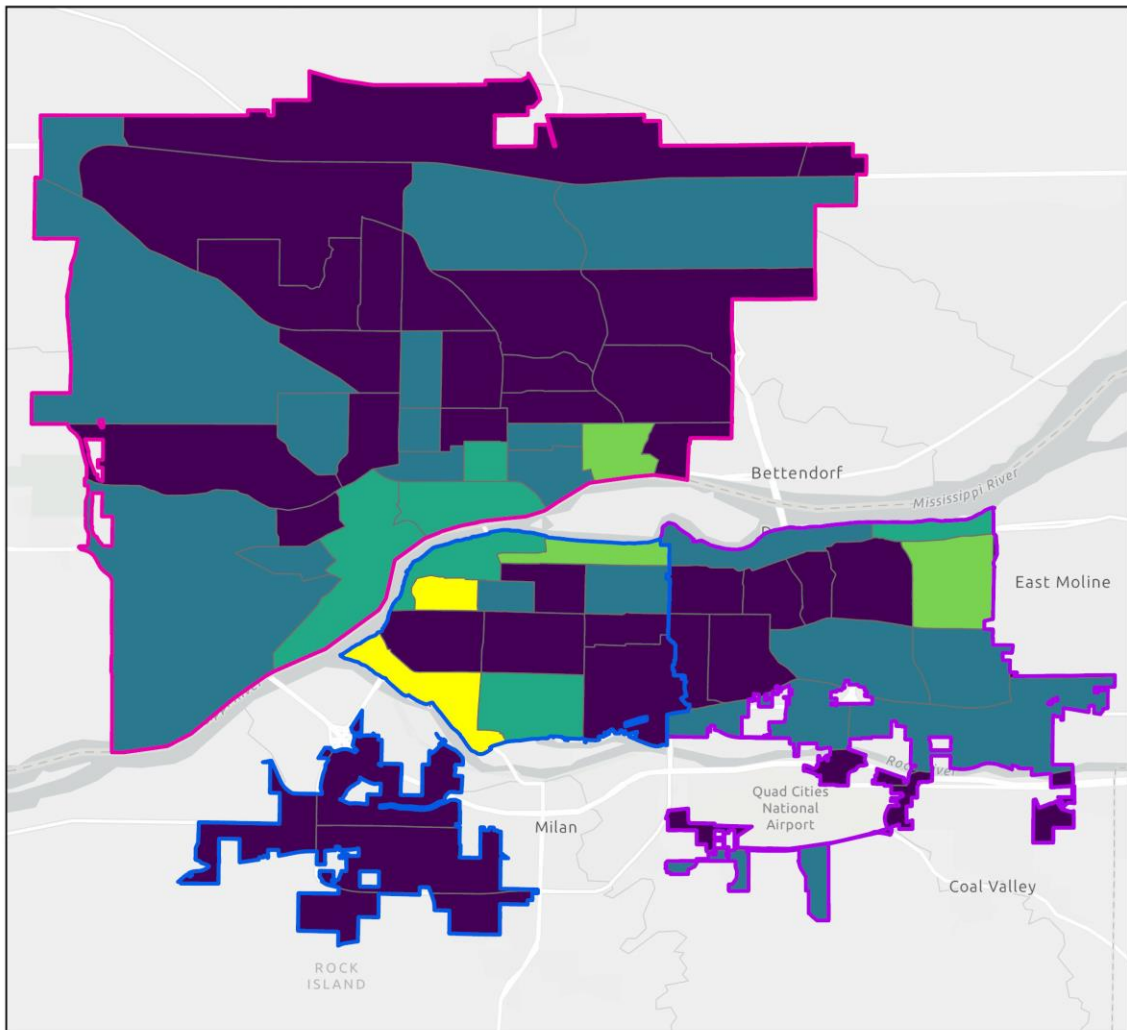
Map Source: HUD Jobs Proximity Index, updated August 2024, accessed via <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::jobs-proximity-index/about>

FIGURE 13. LABOR MARKET INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Labor Market Engagement Index, updated July 2023, accessed via <https://hudgis-hud.org/arcgis/rest/services/LaborMarketEngagement/MapServer>

FIGURE 14. UNEMPLOYMENT RATE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Unemployment Rate



 Davenport
  Moline
  Rock Island

Map Source: 2018-2022 American Community Survey

Transportation

The Low Transportation Cost Index is based on estimates of transportation costs as a percentage of income for low-income renter families in a given neighborhood. Results are standardized on a scale of 0 to 100 based on relative ranking nationally. The higher the Low Transportation Cost Index, the lower the cost of transportation in that neighborhood.¹⁴ For clarity, this score will be referred to as a Transportation Affordability Score for the remainder of this section. Figure 16 maps Transportation Affordability Scores for Davenport, Moline, and Rock Island, while Figure 17 maps car access in all three cities by average number of cars per household.

Figure 16 depicts that, in general areas with more affordable transit are located nearer to the Mississippi River, while areas with higher transportation costs are located on the outskirts of Davenport and Moline. Notably, affordability ratings are low to moderate in all three cities, with no census tract in any city having an affordability rating of 75 or higher.

Table 4 depicts the Low Transportation Cost Index by race and ethnicity in all three cities. There are less significant disparities by race and ethnicity for this index than for others discussed, with most racial and ethnic groups having scores within 5 points of other groups and no groups having a discrepancy greater than 7 points in comparison to white residents. Residents living below the poverty line typically show slightly higher affordability scores than their racial or ethnic group as a whole. This is likely explained by the fact that low-income households are less likely to own a car, which is typically a more expensive mode of transportation than walking or using public transit services.

Table 4 also depicts the Transit Trip Index by race and ethnicity in all three cities. This index measures how often low-income renter families in a neighborhood use public transit. Values are then standardized on a scale of 0 to 100 based on relative ranking nationally. The higher the index value, the more likely residents in that neighborhood

**LOW TRANSPORTATION
COST INDEX: BASED ON
TRANSPORTATION COSTS
AS A SHARE OF INCOME
FOR FAMILIES WITH
INCOMES AT 50% OF
MEDIAN INCOME FOR
RETNERS IN THE REGION**

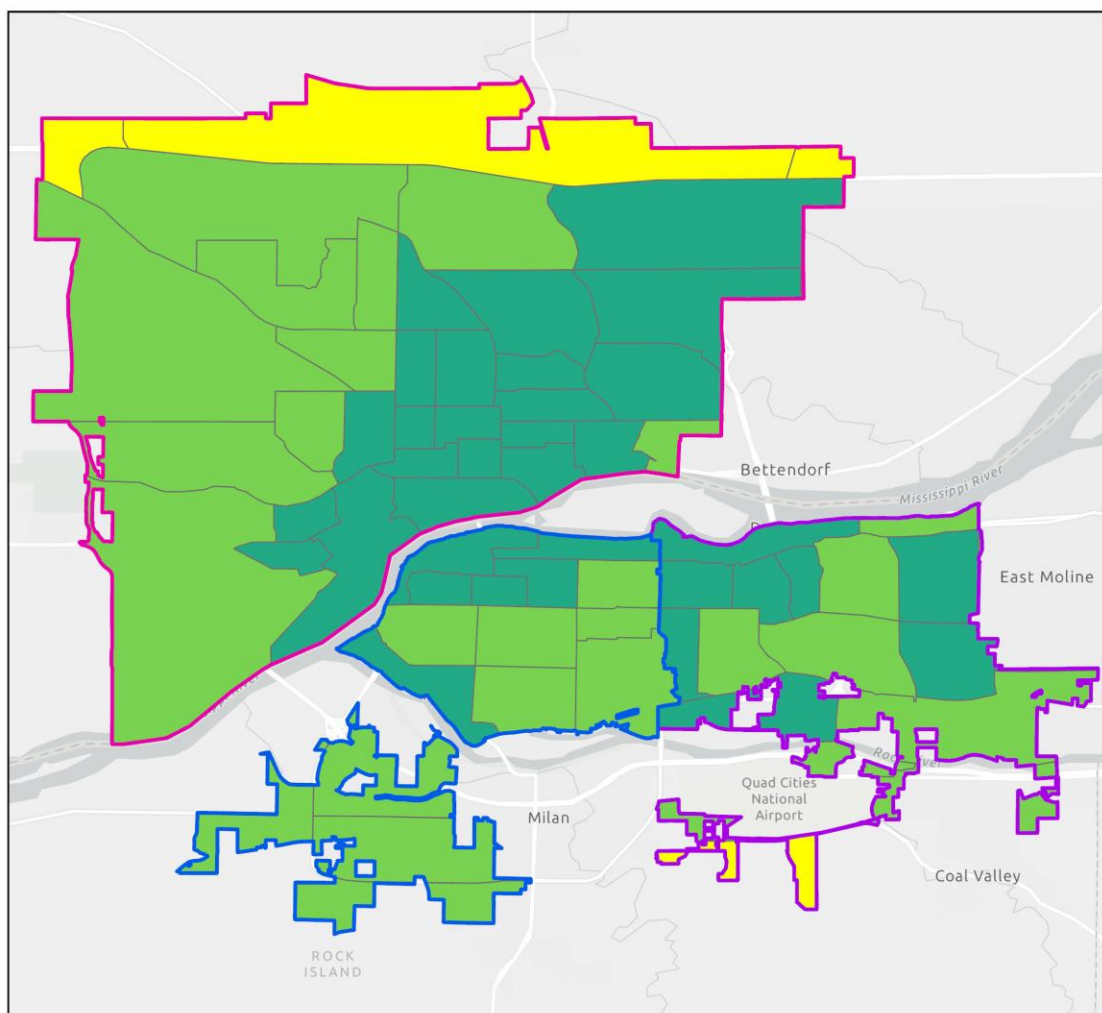
**TRANSIT TRIP INDEX:
BASED ON ESTIMATED
NUMBER OF TRANSIT
TRIPS TAKEN BY FAMILIES
WITH INCOMES AT 50% OF
MEDIAN INCOME FOR
RENTERS IN THE REGION**

¹⁴ HUD's data source for its transit trip and low transportation costs indices is Location Affordability Index (LAI) data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

use public transit. Because of this, it would be expected that residents living below the poverty line would have Transit Trip scores equal to or higher than residents as a whole. While this is true for Davenport and Rock Island, non-white residents of Moline living below the poverty line actually have lower scores than their peer groups as a whole. This may indicate an inaccessibility to transit for Moline's low-income households due to factors such as price or location.

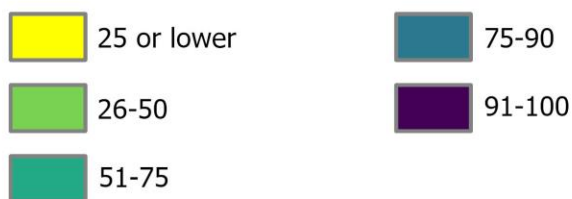
Finally, figure 17 maps vehicle access in all three cities by average number of cars per household. If the number is less than 1, this means that a significant number of households in the area do not have a vehicle. The lowest rates of vehicle access are seen adjacent to the Mississippi River, which correlates with areas of lower labor market engagement, lower educational attainment, and higher poverty rates. In contrast, the northernmost parts of Davenport have significantly higher vehicle access than the rest of the region.

FIGURE 16. LOW TRANSPORTATION COST INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Transportation Affordability Rating

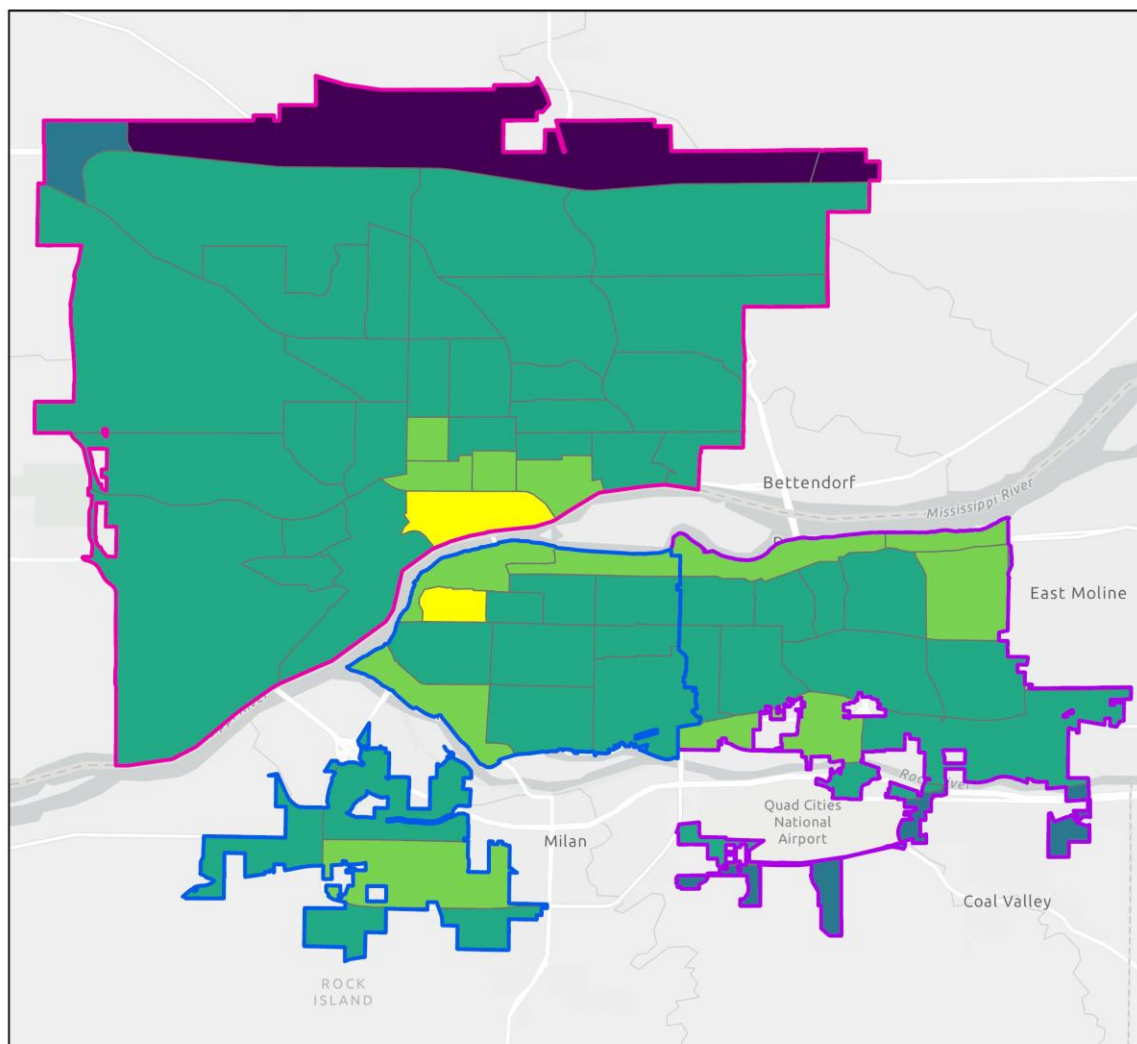
out of a total possible score of 100



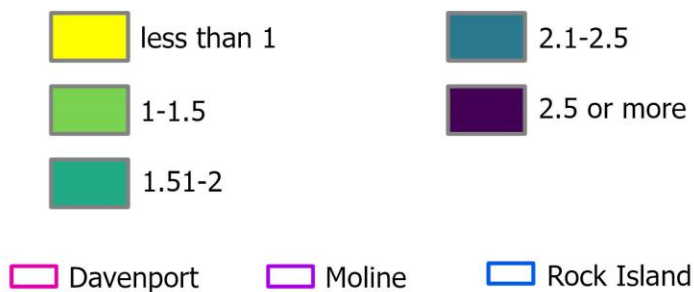
 Davenport  Moline  Rock Island

Map Source: HUD Low Transportation Cost Index, updated August 2024, accessed via <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::low-transportation-cost-index/about>

FIGURE 17. AVERAGE NUMBER OF CARS PER HOUSEHOLD IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Average Number of Vehicles per Household



Map Source: HUD Location Affordability Index, updated June 2024, accessed via <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::location-affordability-index-v-3/about>

Walk Score measures the walkability of any address by analyzing hundreds of walking routes to nearby amenities using population density and road metrics such as block length and intersection density. Data sources include Google, Education.com, Open Street Map, the U.S. Census, Localeze, and places added by the Walk Score user community.

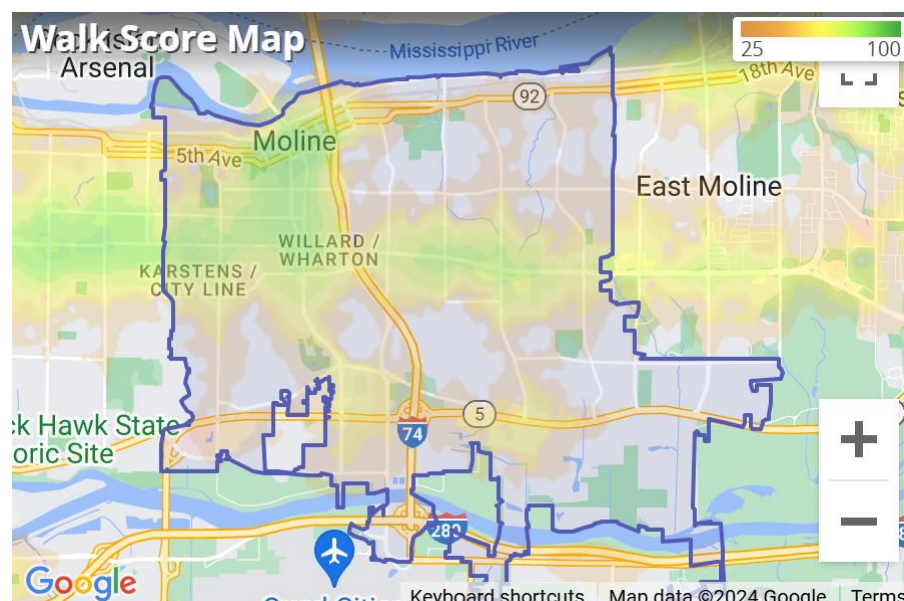
Points are awarded based on the distance to amenities in several categories including grocery stores, parks, restaurants, schools, and shopping. Not only is the measure useful for showing walkability but also access in general to critical facilities. Moline, Davenport, and Rock Island all received a Walk Score of 44, meaning that most errands require a car.

The Walk Score Map for the city of Moline shows neighborhoods in the northwest corner of the city as the most walkable areas. Similar to walkable areas in the city of Davenport, the northwest corner is the most densely populated.

The most walkable neighborhoods in the city of Davenport are in or around Downtown. Major thoroughfares throughout the city are also shown as somewhat conducive to walking. The block groups in the most walkable areas are also the most densely populated.

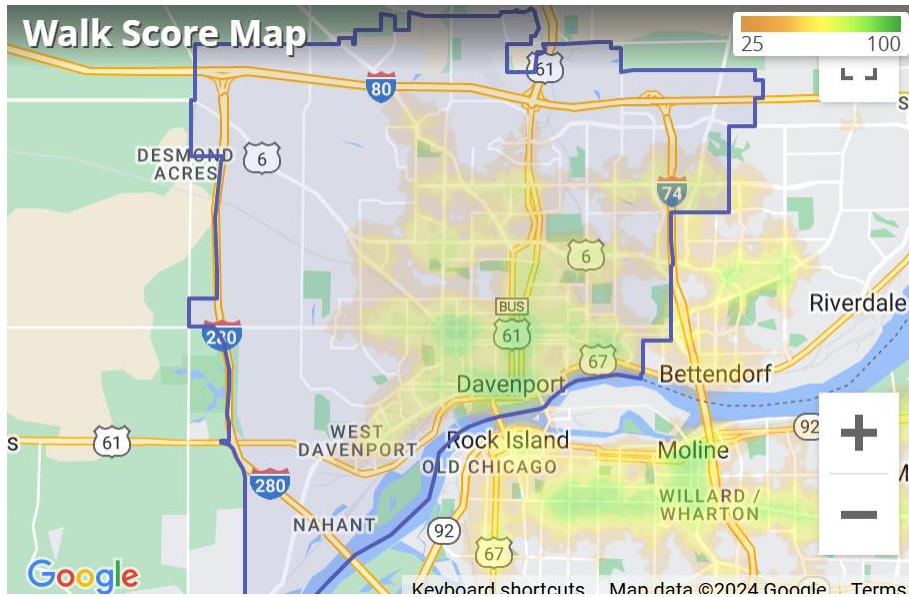
Walkable neighborhoods in the city of Rock Island are located along the Mississippi River between Centennial Bridge and 24th Street. Walk scores are also high in the areas surrounding the intersection of 18th Avenue and 30th Street.

FIGURE 18. WALKABILITY IN THE CITY OF MOLINE



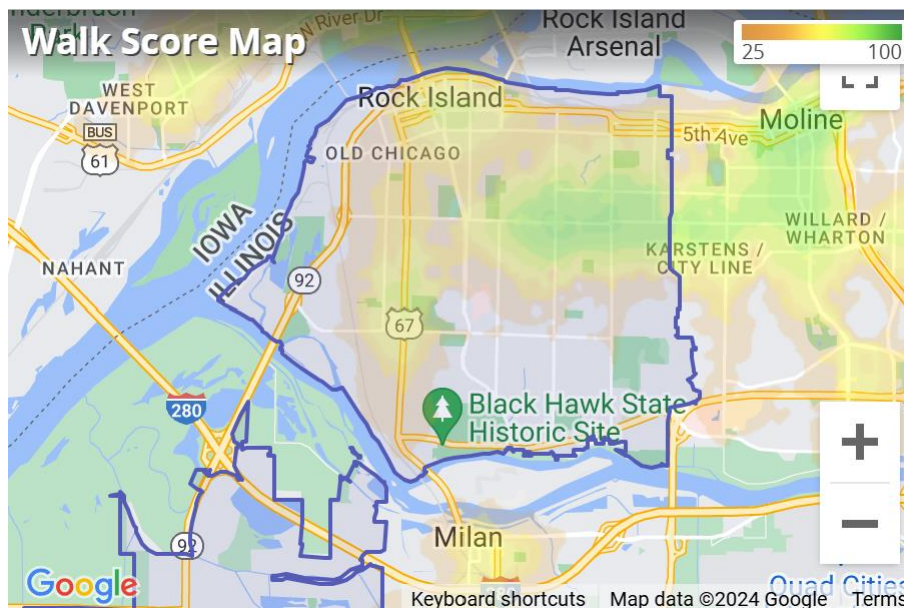
Map Source: Walkscore, Retrieved from: <https://www.walkscore.com/IL/Moline>

FIGURE 19. WALKABILITY IN THE CITY OF DAVENPORT



Map Source: Walkscore, Retrieved from: <https://www.walkscore.com/IA/Davenport>

FIGURE 20. WALKABILITY IN THE CITY OF ROCK ISLAND



Map Source: Walkscore, Retrieved from: https://www.walkscore.com/IL/Rock_island

Poverty

Residents in high poverty areas tend to have lower levels of access to opportunity due to the absence of critical resources and disinvestment in their communities. As poverty increases, disparities in access to opportunities often increase among population groups and disadvantaged communities become even more isolated. HUD's Low Poverty Index uses family poverty rates (based on the federal poverty line) to measure

exposure to poverty by neighborhood. Values are standardized based on national ranking to produce scores ranging from 0 to 100 where a higher score indicates less exposure to poverty.¹⁵ Table 4 depicts the Low Poverty Index scores for racial and ethnic groups in Moline, Davenport, and Rock Island, while Figure 21 maps poverty rates by depicting the number of households who had incomes below the poverty line in the last 12 months.

Figure 21 shows that the highest poverty areas are those adjacent to the Mississippi River in Davenport and Rock Island, with one tract in each City where more than 50% of households had an income below poverty level in the last 12 months. In contrast, Moline had no tracts where more than 50% of households experienced this. The lowest levels of poverty are found in northern Davenport and in southeastern Moline and Rock Island, where 10% of households or less earned an income below the poverty line in the last 12 months.

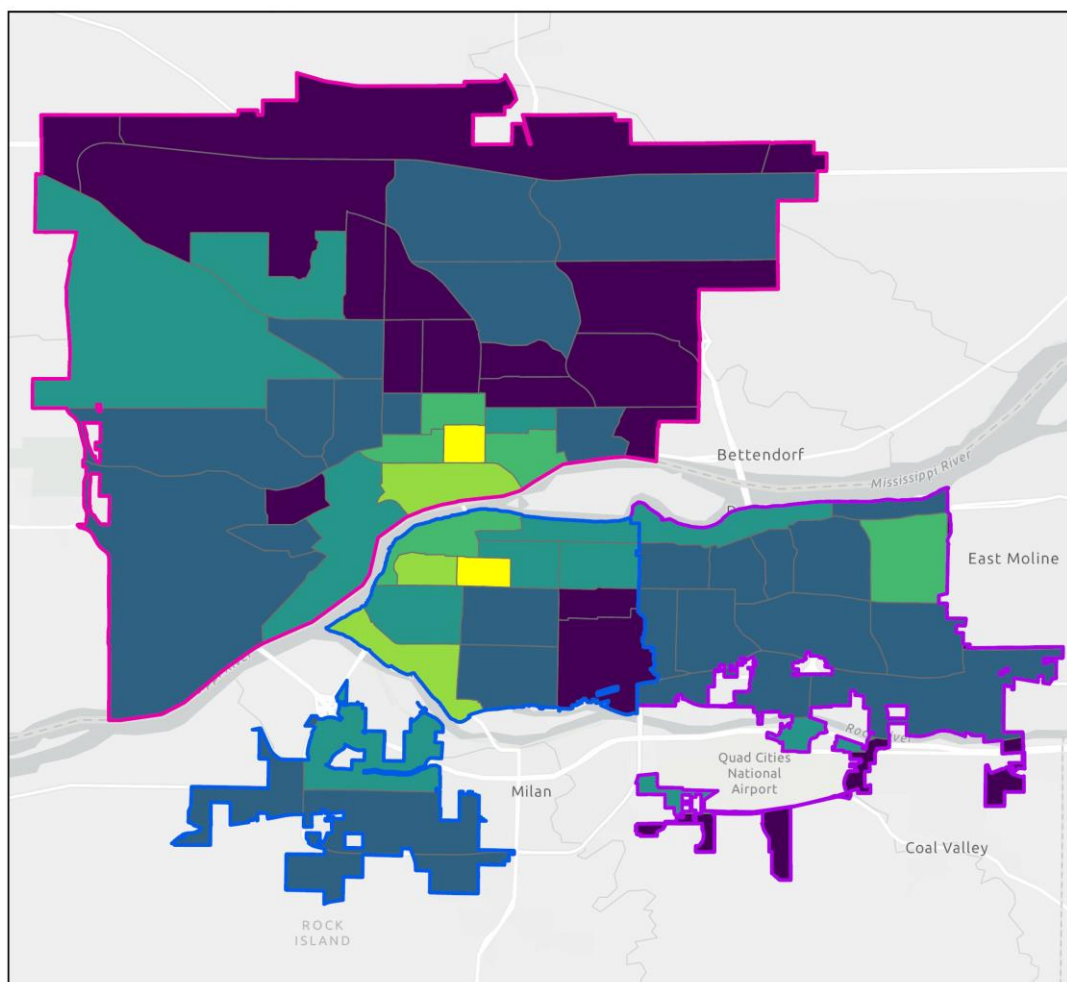
Low Poverty Index scores in Table 4 show the levels of exposure to poverty for each racial and ethnic population group in all three cities. In all three cities non-white residents had more exposure to poverty than white residents, with the exception of Asian residents in Moline. The largest discrepancies were present in Rock Island, where Black residents had a score nearly 25 points lower than white residents, Hispanic and Asian residents 15 points lower, and Native American residents 9 points lower. The lowest overall discrepancies between racial and ethnic groups were seen in Moline.



LOW POVERTY INDEX: BASED ON NEIGHBORHOOD POVERTY RATES

¹⁵ HUD's data source for its low poverty index is the American Community Survey. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

FIGURE 21. PERCENT OF HOUSEHOLDS WITH INCOMES BELOW THE POVERTY LINE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Poverty rate

by percentage of residents whose income in the last 12 months was below the poverty line



 Davenport  Moline  Rock Island

Map Source: 2018-2022 American Community Survey

Environmental Health

HUD's Environmental Health Index measures exposure based on EPA estimates of air quality (considering carcinogenic, respiratory, and neurological toxins) by neighborhood. The index only measures issues related to air quality and not other factors impacting environmental health. Values are standardized based on national ranking to produce scores ranging from 0 to 100 where a higher score indicates less exposure to environmental hazards.¹⁶

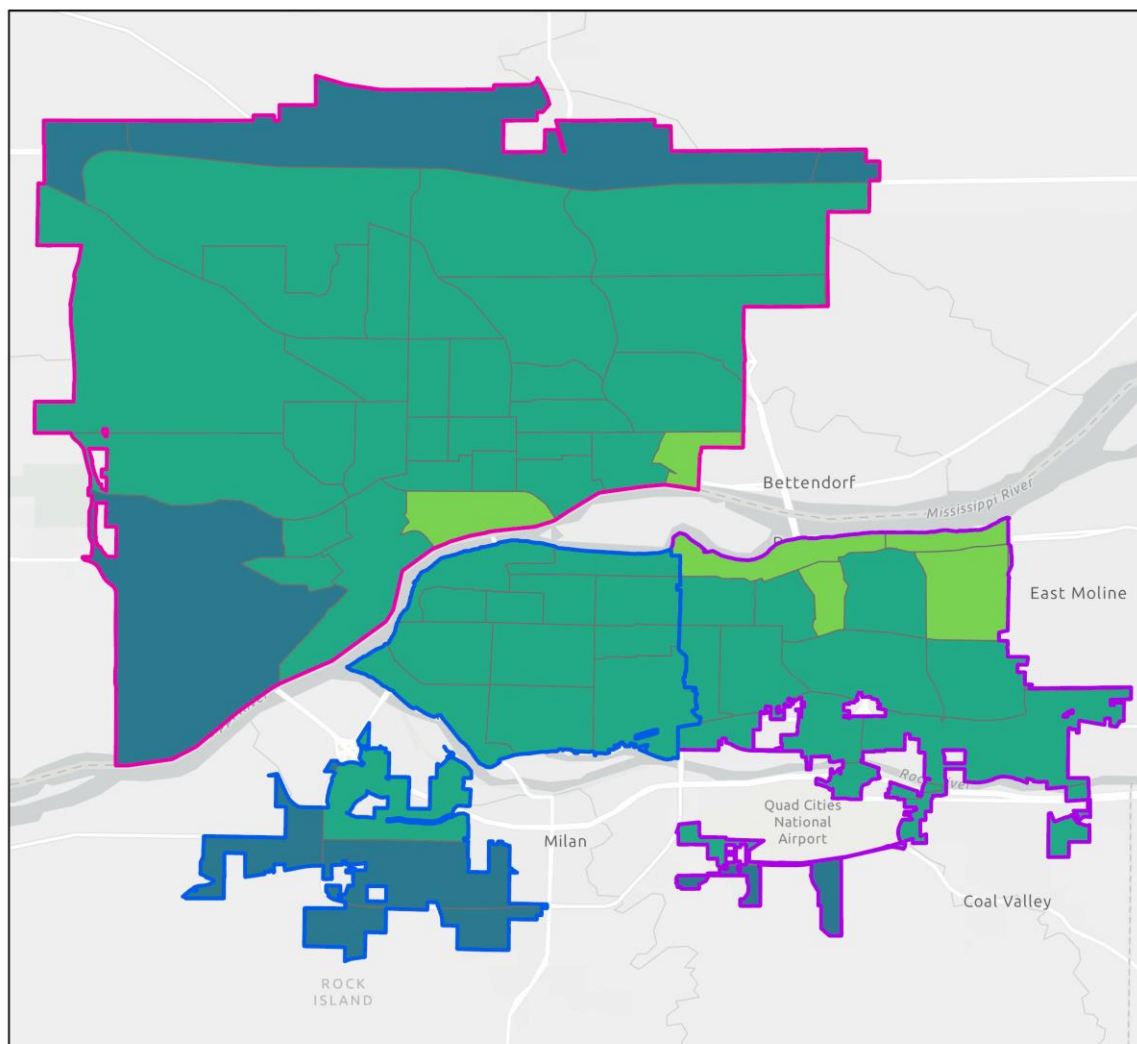
ENVIRONMENTAL HEALTH INDEX: BASED ON STANDARDIZED EPA ESTIMATES OF AIR QUALITY HAZARDS

Figure 22 maps Environmental Health Index scores for Moline, Davenport, and Rock Island. As depicted, areas with the lowest Environmental Health scores are located along the Mississippi River, coinciding with areas of higher poverty and lower educational attainment. Areas with higher environmental attainment scores are located along the outskirts of all three cities. No area in any city had a score below 25 or above 90, and Davenport has the largest area with scores above 75.

Table 4 depicts Environmental Health Index scores for all three cities by race and ethnicity. This is one of the lowest areas of disparity among all opportunity indices, with most racial and ethnic groups having scores within 4 points of each other. Outliers include low-income Asian residents in Moline, who have a score 6 points higher than white residents, and low-income Asian residents in Rock Island, who have a score 5 points lower than white residents. Notably, Rock Island, which has some of the highest score discrepancies in other areas, has the smallest discrepancies between racial and ethnic groups in the area of environmental health.

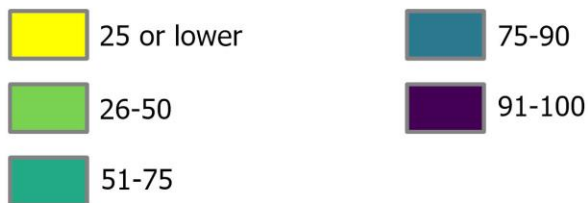
¹⁶ HUD's data source for its environmental health index is the EPA's National Air Toxins Assessment (NATA) data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

FIGURE 22. ENVIRONMENTAL HEALTH INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Environmental Health Rating

out of a total possible score of 100

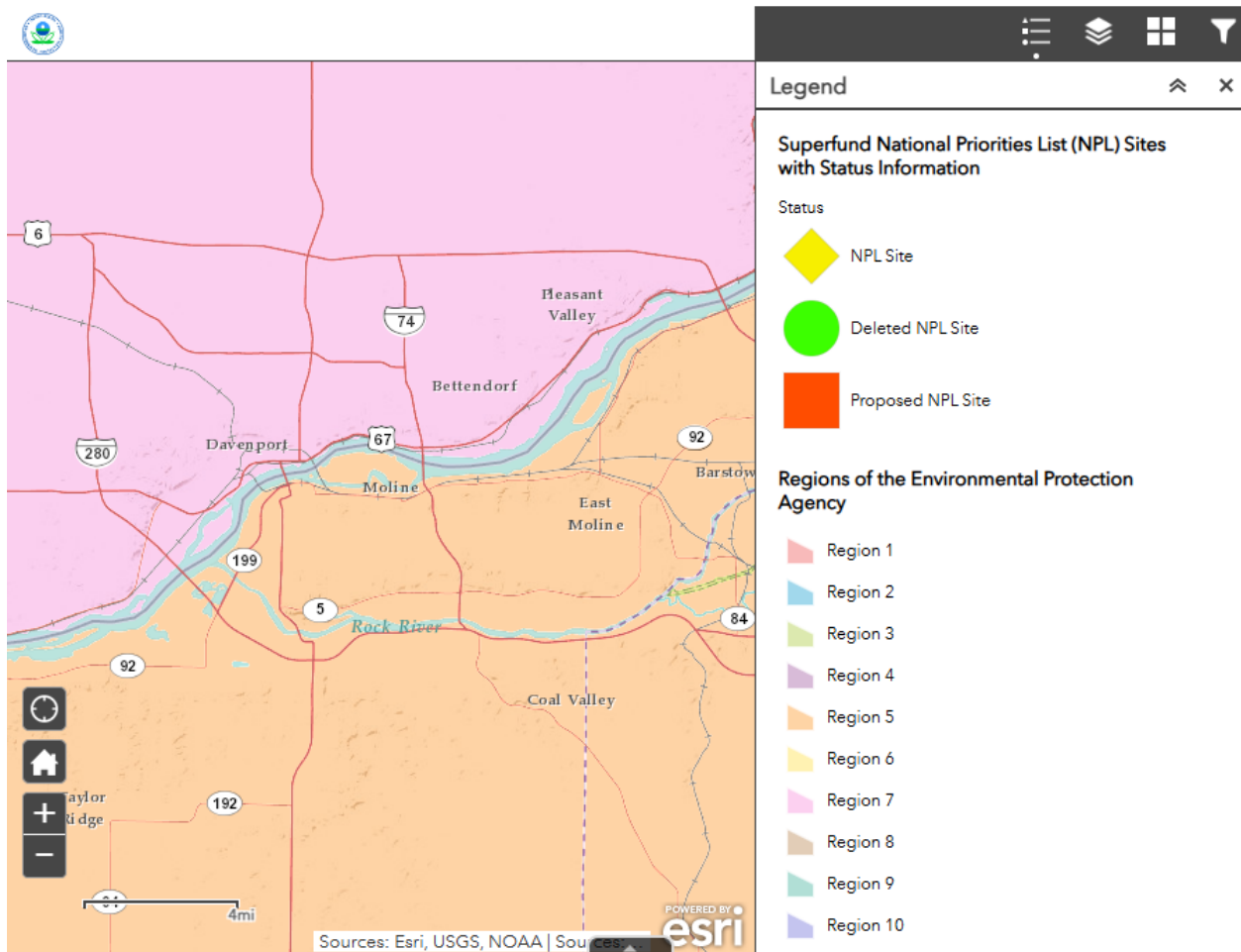


 Davenport  Moline  Rock Island

Map Source: HUD Environmental Health Hazard Index, updated August 2024, accessed via <https://hudgis-hud.opendata.arcgis.com/datasets/HUD::environmental-health-hazard-index/about>

A Superfund site is any land in the United States that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment. These sites are placed on the National Priorities List (NPL). There are no Superfund sites in Davenport, Moline, Rock Island, or the region.

FIGURE 23. SUPERFUND NATIONAL PRIORITIES LIST (NPL) SITES IN THE DAVENPORT-MOLINE-ROCK ISLAND AREA



Map Source: Environmental Protection Agency GIS Data, Retrieved from: <https://www.epa.gov/superfund/search-superfund-sites-where-you-live>

The Toxics Release Inventory (TRI) tracks the management of certain toxic chemicals that may pose a threat to human health and the environment. Certain industrial facilities in the U.S. must report annually how much of each chemical is recycled, combusted for energy recovery, treated for destruction, and disposed of or otherwise released on- and off-site. This information is collectively referred to as production-related waste managed. There are several sites located within the cities of Davenport, Moline, and Rock Island. Sites are primarily located along the Mississippi River with a couple of sites in the northern section of the city of Davenport. There are several more sites outside the cities of Davenport, Moline, and Rock Island that are within the region.

FIGURE 24. TOXIC RELEASE INVENTORY (TRI) IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND

Map of TRI Facilities in Davenport-Moline-Rock Island, IA-IL



Map Source: Environmental Protection Agency GIS Data, Retrieved from:
<https://enviro.epa.gov/triexplorer/msa.html?pYear=2022&pLoc=19340&pParent=NAT>

CHAPTER 6.

HOUSING PROFILE

The availability of quality, affordable housing plays a vital role in ensuring housing opportunities are equally accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies have shown that affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing.¹⁷ Developing affordable housing is a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness.¹⁸ Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.¹⁹

This section discusses the existing supply of housing in the study area. It also reviews housing costs, including affordability and other housing needs by householder income.

¹⁷ Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf.

¹⁸ "State of the Nation's Housing 2015." Joint Center for Housing Studies of Harvard University, <http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf>

¹⁹ Deirdre Oakley & Keri Burchfield (2009) Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." *Journal of Urban Affairs*, 31:5, 589-614.

Homeownership rates and access to lending for home purchases and mortgage refinancing are also assessed.

Housing Supply Summary

The Davenport-Moline-Rock Island, IA-IL metropolitan area has approximately 173,868 housing units, of which an estimated 46,830 are in Davenport, 19,795 are in Moline, and 16,985 are in Rock Island. While Davenport and the metro area have expanded their housing stock in recent years, the cities of Moline and Rock Island have not experienced the same growth in housing units. During the time period covered by the 2008-2012 American Community Survey five-year estimates (centered in 2010) to the 2018-2022 estimates (centered in 2020), Davenport experienced the largest increase in total housing units (5.5%), followed by the metro area (4.1%), while Moline and Rock Island experienced little growth or slight declines in housing units (0.1% and -1.0%, respectively).

The American Community Survey's definition of vacancy includes housing that is available for sale or rent, housing that has been rented or sold but not yet occupied, seasonal housing, and other vacant units. Using this definition, the vacancy rates in the tri-cities were 8.9% in Davenport, 7.7% in Moline, and 10.2% in Rock Island as of the 2018-2022 American Community Survey. These rates are similar to those of the MSA, Illinois, Iowa, and the United States overall (8.5%, 8.4%, 9.0%, and 10.8% as of the 2018-2022 ACS). Vacancy rates are up slightly in Davenport, Rock Island, and the metro area and slightly lower in Moline since the 2008-2012 estimates.

Shares of for-sale homeowner units are low, pointing to tight housing markets and high demand for homeownership. The share of owner units that are vacant and for sale (homeowner vacancy rate) is 1.7% in Davenport, 1.3% in Moline, 0.6% in Rock Island, and 1.0% in the MSA. These shares are similar to those of Illinois, Iowa, and the United States (1.0%, 1.3%, and 1.1%, respectively), indicating high demand for homeowner housing units.

The share of renter units that are vacant and for rent (renter vacancy rate) is 7.2% in Davenport, 4.7% in Moline, 7.4% in Rock Island, and 6.2% in the MSA. With the exception of Moline's low renter vacancy rate, these rates are slightly higher than those of Illinois, Iowa, and the United States (5.6%, 6.0%, and 5.5%, respectively), indicating lower demand for and greater availability of rental housing, particularly in Davenport and Rock Island.

About 4% to 5% of units in Davenport, Moline, and the MSA and 6.5% of units in Rock Island are vacant for reasons other than being available for sale or rent, being rented or sold but not yet occupied, or use as seasonal housing. These reasons include need for rehabilitation or repair, foreclosure, legal proceedings, abandonment, and other reasons. These rates are similar to those of Illinois and Iowa (about 4%) and slightly higher than that of the United States (3.9%).

The following analysis examines several features of housing supply, including structure type, size, tenure, and age of housing.

TABLE 5 – HOUSING UNITS BY OCCUPANCY STATUS

	2008-2012	2018-2022	2012-2022 % Change
Davenport			
Total Housing Units	44,394	46,830	5.5%
Occupied Housing Units	40,957	42,667	4.2%
Vacant Housing Units	3,437	4,163	21.1%
Vacancy Rate	7.7%	8.9%	+1.1
Moline			
Total Housing Units	19,778	19,795	0.1%
Occupied Housing Units	18,096	18,267	0.9%
Vacant Housing Units	1,682	1,528	-9.2%
Vacancy Rate	8.5%	7.7%	-0.8
Rock Island			
Total Housing Units	17,157	16,985	-1.0%
Occupied Housing Units	15,519	15,247	-1.8%
Vacant Housing Units	1,638	1,738	6.1%
Vacancy Rate	9.5%	10.2%	+0.7%
Davenport-Moline-Rock Island, IA-IL Metro Area			
Total Housing Units	167,099	173,868	4.1%
Occupied Housing Units	154,862	159,072	2.7%
Vacant Housing Units	12,237	14,796	20.9%
Vacancy Rate	7.3%	8.5%	+1.2

Data Source: 2008-2012 and 2018-2022 5-Year American Community Survey Table B25002

Housing Structure

Jurisdictions with a variety of housing structure types are better able to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable rental options than single-family homes for low- and moderate-income households, who are disproportionately likely to be non-white households. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

Table 6 shows housing units by structure types in Davenport, Moline, Rock Island, and the Davenport-Moline-Rock Island, IA-IL metropolitan area. Single family detached homes are the predominant housing type, making up about 66% to 74% of housing units in all four areas. Single-family detached units make up the greatest share of housing in the MSA and Moline (73.5% and 70.1%), while Davenport and Rock Island have slightly lower shares (65.7% and 68.5%, respectively). Davenport has the largest share of units that are not single-family detached (34.5%), followed by Rock Island (31.4%).

After single-family detached homes, units in large multifamily buildings of 10 or more units are the next most common housing type (about 10% to 15% of units across the four areas). Units in small multifamily buildings of five to nine units make up about 5% to 6% of units across Davenport, Moline, and Rock Island, while making up a slightly smaller share in the MSA as a whole (3.9%). Single-family attached homes, duplexes, and triplexes/quadruplexes each make up about 3% to 5% of units across the four areas, while mobile homes or other types of housing make up about 1% to 3% of housing units. Relative to the MSA, the tri-cities each have a slightly larger share of units in ‘missing middle’ housing types of two to nine units (about 12% to 13% compared to 9.5% in the MSA).

The high shares of single family-detached structures in the area may pose limitations on residents in obtaining housing in units of other housing types, including ‘missing middle’ housing, such as duplexes, triplexes, quadruplexes, units in small apartment buildings, or other housing types that may provide opportunities for increased affordability, variety in housing unit size, or specific amenities or opportunities for social connection. When neighborhoods contain a concentration of similar housing types, residents may find it difficult to obtain housing that meets their needs or to remain in their neighborhoods of choice as they experience life changes.

TABLE 6 – HOUSING UNITS BY STRUCTURE TYPE

Structure Type	Davenport		Moline		Rock Island		Davenport-Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Occupied housing units	42,667	100%	18,267	100%	15,247	100%	159,072	100%
1 unit, detached	28,014	65.7%	12,800	70.1%	10,448	68.5%	116,913	73.5%
1 unit, attached	1,825	4.3%	991	5.4%	608	4.0%	6,995	4.4%
2 units	1,479	3.5%	615	3.4%	738	4.8%	4,406	2.8%
3 or 4 units	1,141	2.7%	716	3.9%	462	3.0%	4,488	2.8%
5-9 units	2,723	6.4%	938	5.1%	768	5.0%	6,208	3.9%
10 or more units	6,426	15.1%	2,027	11.1%	2,039	13.4%	16,440	10.3%
Mobile home or other type of housing	1,059	2.5%	180	1.0%	184	1.2%	3,622	2.3%
Source: American Community Survey, 2018-2022 5-Year Estimates, Table S2504								

Housing Tenure and Size (by Number of Bedrooms)

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. However, market forces and affordability impact housing choice and the ability to obtain housing of a suitable size. Markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Table 7 details housing units by the number of bedrooms and resident tenure (renters or homeowners). In Davenport, Moline, Rock Island, and the MSA, the majority (about 66% to 77%) of owner-occupied units have three or more bedrooms. Another 21% to 26% of owner-occupied units have two bedrooms. Studio and one-bedroom units are the least common owner-occupied units in all four areas, together comprising about 2% to 4% of units.

Compared to owner-occupied units, rental units tend to have fewer bedrooms. Two-bedroom units are the most common renter-occupied housing size, comprising about 40% to 47% of unit. One-bedroom units are the next most common, comprising about 25% to 32% of renter-occupied units across the four areas. Three-bedroom units are significantly less common among renter-occupied units than homeowner units, making up about 16% to 20% of renter-occupied units. Studios and units with four or more bedrooms each make up about 4% to 8% of all rented units in the three areas.

The low shares of owner-occupied units with zero to two bedrooms across the Tri-Cities points to challenges for homebuyers seeking smaller housing units that may provide increased levels of affordability and have lower maintenance costs. Renter households with large families, to the contrary, may experience challenges securing housing with more than three bedrooms.

TABLE 7 – HOUSING UNITS BY SIZE AND TENURE

Number of Bedrooms	Davenport		Moline		Rock Island		Davenport-Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied Housing Units								
Zero	11	0.0%	54	0.4%	0	0.0%	241	0.2%
One	566	2.1%	286	2.4%	350	3.7%	2,292	2.0%
Two	5,863	22.1%	3,137	25.9%	2,933	30.8%	23,934	21.3%
Three	13,084	49.3%	6,095	50.3%	4,469	47.0%	55,049	49.0%
Four or more	7,012	26.4%	2,548	21.0%	1,758	18.5%	30,918	27.5%
Total	26,536	100%	12,120	100%	9,510	100%	112,434	100%
Renter-Occupied Housing Units								
Zero	795	4.9%	445	7.2%	343	6.0%	2,439	5.2%
One	4,641	28.8%	1,515	24.6%	1,838	32.0%	12,581	27.0%
Two	6,966	43.2%	2,825	46.0%	2,225	38.8%	19,497	41.8%
Three	2,932	18.2%	1,089	17.7%	893	15.6%	9,159	19.6%
Four or more	797	4.9%	273	4.4%	438	7.6%	2,962	6.4%
Total	16,131	100%	6,147	100.0%	5,737	100%	46,638	100%

Note: Unoccupied units are not included in this table because tenure data is not available for these units.

Data Source: 2018-2022 5-Year American Community Survey, Table B25042

Age of Housing

An assessment of the region's housing conditions can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of housing can have a substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Homes built prior to 1950 have a high likelihood of containing lead-based paint. However, the use of lead-based paint did not end until 1978 and may affect an even larger number of area households.

Development of new market-rate and subsidized housing units can support housing affordability and reduce displacement of lower-income residents. In contrast, areas with growing populations in which few new housing units are built tend to experience housing shortages and reduced affordability. Subsidized units, such as those built with low-income housing tax credits and other federal and state subsidies, have been found to be particularly protective in reducing displacement.

Data on age of housing points to an older housing stock in Moline and Rock Island relative to Davenport and the MSA and a decline in construction of new units since 2010 across the Tri-Cities and the region. An estimated 48.1% and 41.2% of units in Rock Island and Moline, respectively, are in structures built in 1949 or earlier, while in Davenport and the MSA these shares are much lower (about 30% to 31%). About 38% to 41% of units in the four areas were built between 1950 and 1979. Davenport and the MSA contain a greater share of newer housing, with about 29% of units built in 1980 and later, compared to just 13.7% in Rock Island and 17.8% in Moline. Slightly higher shares of units in Davenport and the region were built in 2010 or later (4.4% and 5.4%, or 2,051 and 9,355 units, respectively), than in Moline and Rock Island (2.4% in both areas, or 484 and 402 units, respectively). The older housing stock in the Tri-Cities, and in Rock Island and Moline in particular, may pose both economic and public health challenges, particularly for individuals and families living in older housing units.

TABLE 8 – AGE OF HOUSING STOCK

Year Structure Built	Davenport		Moline		Rock Island		Davenport- Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2010 to 2022	2,051	4.4%	484	2.4%	402	2.4%	9,355	5.4%
2000 to 2009	3,801	8.1%	633	3.2%	631	3.7%	13,455	7.7%
1990 to 1999	4,257	9.1%	884	4.5%	495	2.9%	14,641	8.4%
1980 to 1989	3,435	7.3%	1,513	7.6%	793	4.7%	12,485	7.2%
1970 to 1979	7,413	15.8%	2,519	12.7%	1,657	9.8%	27,763	16.0%
1960 to 1969	5,997	12.8%	2,649	13.4%	1,987	11.7%	23,315	13.4%
1950 1959	5,151	11.0%	2,965	15.0%	2,850	16.8%	20,886	12.0%
1949 or earlier	14,725	31.4%	8,148	41.2%	8,170	48.1%	51,968	29.9%
TOTAL	46,830	100%	19,795	100%	16,985	100%	173,868	100%

Data Source: 2018-2022 5-Year American Community Survey, Table B25034

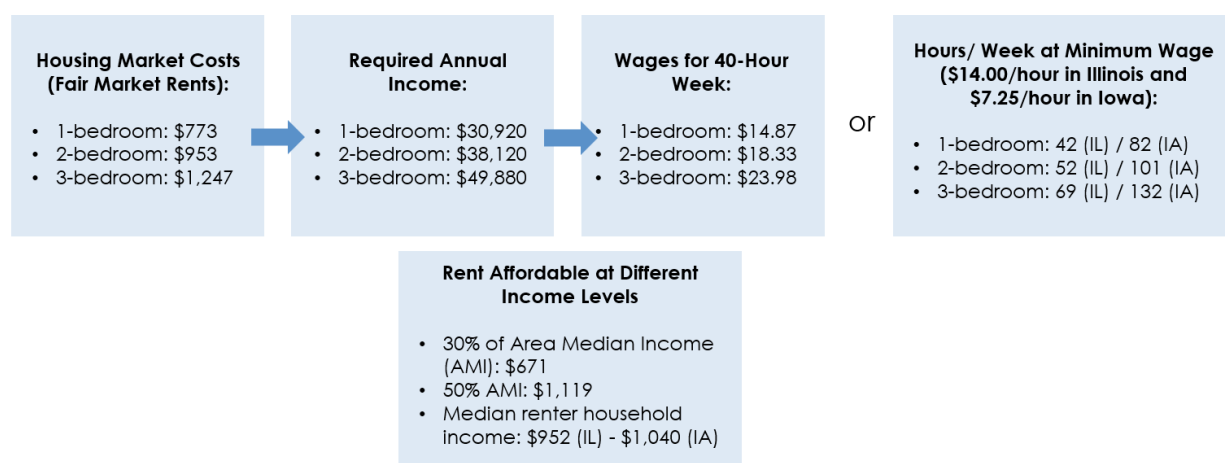
Housing Costs and Affordability

The most common housing needs identified by stakeholders are related to affordability, particularly for low- and moderate-income households. Many residents who participated in the community engagement process noted that housing costs frequently rise faster than wages, which creates affordability issues for households who already have tight budgets. A lack of affordable housing options frequently leads to cost burden, as described in the next section titled Housing Needs.

Housing Cost by Unit Size

The National Low Income Housing Coalition's annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. Figure 25 below shows annual household income and hourly wages needed to afford Fair Market Rents (FMRs) in the Davenport-Moline-Rock Island MSA for one-, two-, and three-bedroom rental units in 2024.

FIGURE 25– REQUIRED INCOME, WAGES, AND HOURS TO AFFORD FAIR MARKET RENTS IN BLACK HAWK COUNTY, IOWA



Housing Coalition Out of Reach 2024, Accessed from <https://nlihc.org/oor/state/il>

Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market.

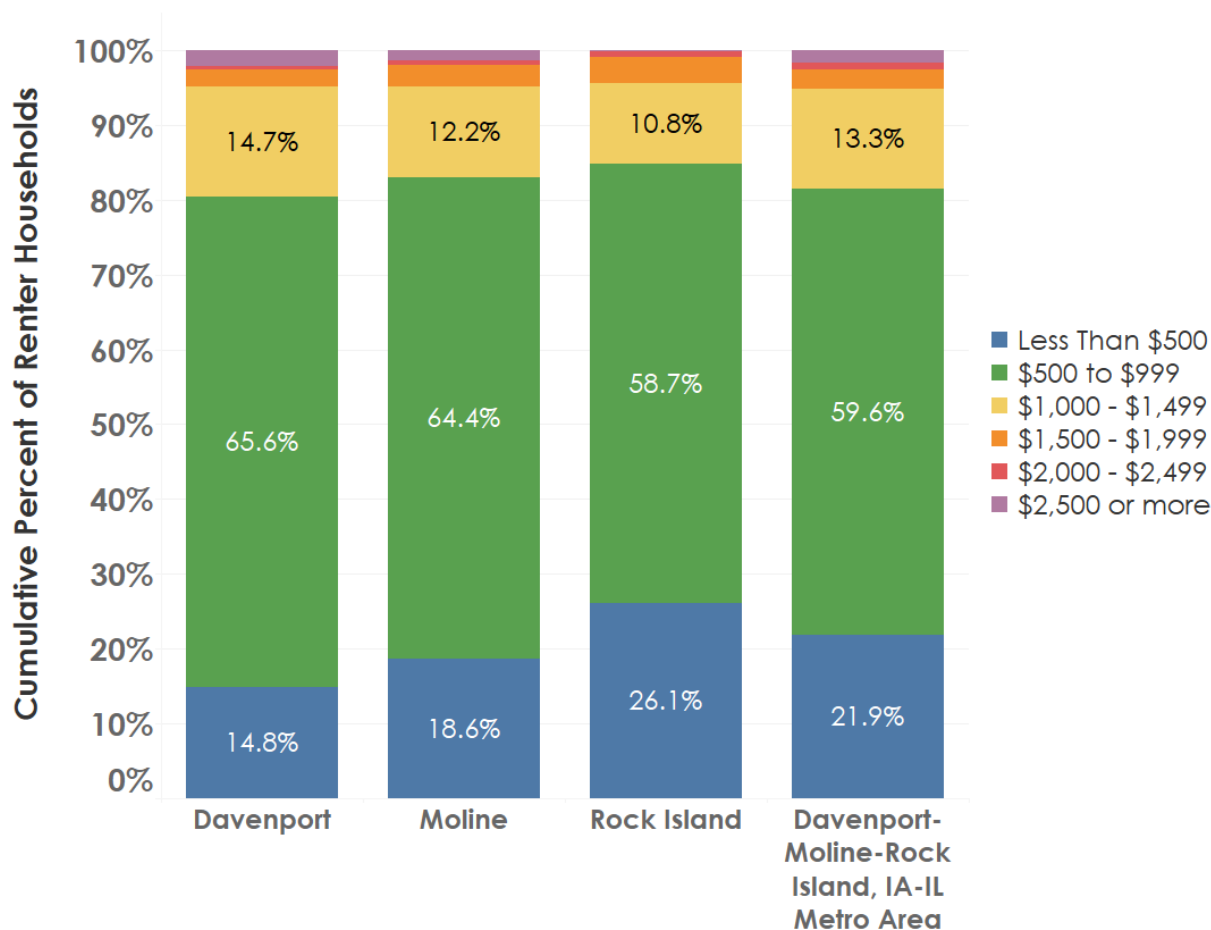
As shown in Table 7, the most common rental unit size in the Tri-Cities is a two-bedroom unit. In the Davenport-Moline-Rock Island MSA, the average rental cost for a two-bed unit was \$953 per month in 2024. To afford this rent without being cost burdened (i.e. spending more than 30% of income on housing), a household would require an annual income of \$38,120. This amount translates to a 52-hour work week

at a wage of \$14 per hour (the minimum wage in Illinois) or 101-hour work week at a wage of \$7.25 per hour (the minimum wage in Iowa). A household earning the median renter household income could afford a two-bedroom unit if available at the fair market rent of \$953 but would have difficulty affording a three-bedroom unit at the fair market rent of \$1,247.

Overall, this data indicates that low incomes make housing at fair market rents unaffordable to individuals earning the minimum wage and, in some cases, the average renter wage in the Davenport-Moline-Rock Island MSA. Individuals earning the median renter household income and working a 40-hour work week are unable to afford a three-bedroom housing unit at fair market rent, which has implications for families of all sizes, but especially larger families and single-parent families.

The American Community Survey also provides estimates on monthly renter and homeowner costs. This data indicates that rental housing in Rock Island and the MSA tends to be slightly more affordable relative to that in Davenport and Moline. As of the 2018-2022 American Community Survey five-year estimates, about 80% to 85% of renter households in the Tri-Cities and the MSA spend less than \$1,000 per month on rent, with slightly greater shares of households in Rock Island and the MSA spending under \$500 per month (26.1% and 21.9%, respectively, compared to 18.6% and 14.8% in Moline and Davenport, respectively). Across the four areas, about 14% to 17% of households spend \$1,000 to \$1,999 on rent, while only about 1% to 3% of households spend \$2,000 or more. More recent data from the Zumper database shows average rents in Davenport at \$875 to \$1,066 for a two-bedroom unit and \$1,252 to \$1,580 for a three-bedroom unit as of November 2024, indicating sharp increases in rental costs in recent years. Renters earning the median renter household income may thus find it difficult to find housing in the Tri-Cities at an affordable rate for their income level.

FIGURE 26. CONTRACT RENT, 2018-2022

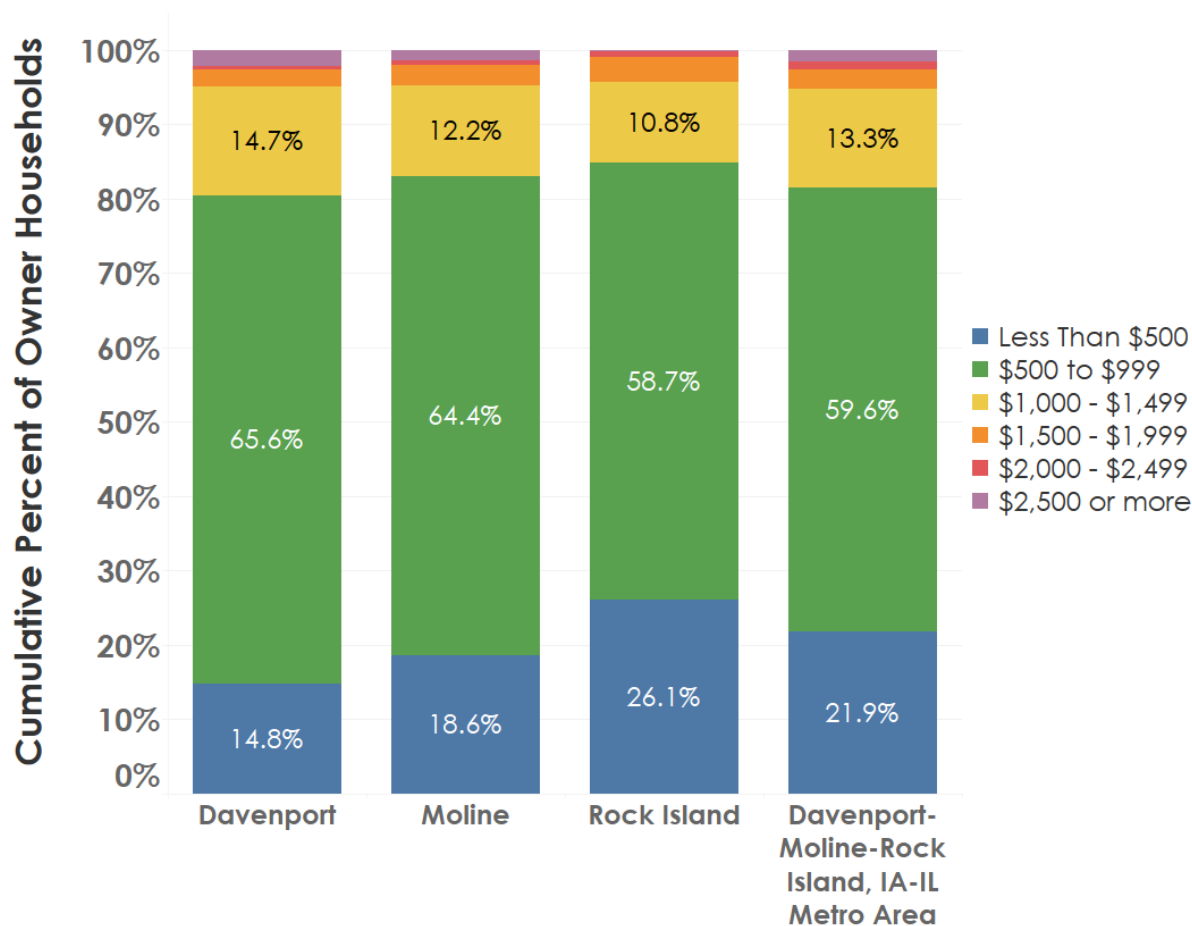


For many households in the area, homeownership is more expensive than renting. As of the American Community Survey five-year estimates for 2018-2022, the share of homeowners spending \$1,500 or more per month on housing ranges from 17.7% in Rock Island to 26.5% in the MSA—larger shares than the estimated 4% to 5% of renter households spending within this same range. Owner households are also significantly more likely to spend \$2,000 or more per month on housing costs than renters (about 8% to 13% of homeowner households, compared to about 1% to 3% of renter households).

More recent data from Zillow's Home Value Index (ZHVI) estimates the typical home value in Davenport as \$172,876 as of September 2024, a 26.7% increase over the typical value of \$136,466 in September 2019. Home values in the metro increased at a similar rate of 24.0%, from \$141,400 in 2019 to \$175,266 in 2024. Housing values in Moline and Rock Island started lower in 2019 and increased at slightly lower rates over the time period: Home values in Moline increased by 18.4%, from \$119,589 in 2019 to \$141,616 in 2024, and home values in Rock Island increased 22.3%, from \$100,397 in 2019 to \$122,770 in 2024.

While these values indicate greater affordability in Moline and Rock Island relative to Davenport and the metro area, they indicate steep increases in home prices in recent years that may serve as barriers to homeownership for lower-income residents. As home values and interest rates have increased, renting is generally more accessible to low-to-moderate income families than homeownership in the Tri-Cities.

FIGURE 27. MONTHLY OWNER COSTS, 2018-2022



Housing Needs

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

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

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

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

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

Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates:²⁰ about 41% to 43% of Black

²⁰ HUD defines a group as having a disproportionate need if its members experience housing needs at a rate that is ten percentage points or more above that of the entire population at that income level.

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

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

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

TABLE 9 – HOUSING PROBLEMS BY RACE OR ETHNICITY

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
Housing Problems									
White, non-Hispanic	32,830	7,990	24.3%	13,785	3,445	25.0%	10,645	2,465	23.2%
Black, non-Hispanic	4,219	1,800	42.7%	1,297	527	40.6%	2,689	1,154	42.9%
Asian, non-Hispanic	825	275	33.3%	358	48	13.4%	370	195	52.7%
American Indian or Alaska Native, non-Hispanic	94	50	53.2%	12	8	66.7%	40	36	90.0%
Pacific Islander, non-Hispanic	25	0	0.0%	10	10	100.0%	10	10	100.0%
Hispanic, any race	2,744	759	27.7%	2,389	810	33.9%	1,300	515	39.6%
Total	40,737	10,874	26.7%	17,851	4,848	27.2%	15,054	4,375	29.1%

Source: 2017-2021 CHAS Data

TABLE 10 –HOUSING PROBLEMS BY RACE AND ETHNICITY AND INCOME UP TO 100% HAMFI

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
0-30% HAMFI									
White, non-Hispanic	3,775	2,880	76.3%	1,740	1,430	82.2%	1,440	1,090	75.7%
Black, non-Hispanic	1,205	945	78.4%	350	140	40.0%	1,045	715	68.4%
Asian, non-Hispanic	165	140	84.8%	50	40	80.0%	75	75	100.0%
American Indian or Alaska Native, non-Hispanic	30	20	66.7%	4	4	100.0%	14	14	100.0%
Pacific Islander, non-Hispanic	0	0	--	10	10	100.0%	10	10	100.0%
Hispanic, any race	350	220	62.9%	314	300	95.5%	170	170	100.0%
Total	5,525	4,205	76.1%	2,468	1,924	78.0%	2,754	2,074	75.3%
31-50% HAMFI									
White, non-Hispanic	3,840	2,605	67.8%	1,585	1,020	64.4%	1,290	775	60.1%
Black, non-Hispanic	684	360	52.6%	465	285	61.3%	440	320	72.7%
Asian, non-Hispanic	65	35	53.8%	20	0	0.0%	55	25	45.5%
American Indian or Alaska Native, non-Hispanic	0	0	--	4	4	100.0%	10	10	100.0%
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	620	350	56.5%	545	255	46.8%	240	155	64.6%
Total	5,209	3,350	64.3%	2,619	1,564	59.7%	2,035	1,285	63.1%

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
51-80% HAMFI									
White, non-Hispanic	5,800	1,640	28.3%	2,070	615	29.7%	2,135	360	16.9%
Black, non-Hispanic	825	240	29.1%	144	64	44.4%	480	85	17.7%
Asian, non-Hispanic	230	70	30.4%	59	4	6.8%	115	80	69.6%
American Indian or Alaska Native, non-Hispanic	0	0	--	0	0	--	8	8	100.0%
Pacific Islander, non-Hispanic	25	0	0.0%	0	0	--	0	0	--
Hispanic, any race	370	125	33.8%	395	115	29.1%	295	70	23.7%
Total	7,250	2,075	28.6%	2,668	798	29.9%	3,033	603	19.9%
81-100% HAMFI									
White, non-Hispanic	4,060	495	12.2%	1,290	120	9.3%	1,055	65	6.2%
Black, non-Hispanic	520	230	44.2%	124	34	27.4%	260	0	0.0%
Asian, non-Hispanic	30	0	0.0%	0	0	--	40	0	0.0%
American Indian or Alaska Native, non-Hispanic	34	30	88.2%	0	0	--	0	0	--
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	239	4	1.7%	375	55	14.7%	250	110	44.0%
Total	4,883	759	15.5%	1,789	209	11.7%	1,605	175	10.9%

Source: 2017-2021 CHAS Data

TABLE 11 –SEVERE HOUSING PROBLEMS BY RACE AND ETHNICITY AND INCOME UP TO 100% HAMFI

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems
0-30% HAMFI									
White, non-Hispanic	3,775	2,490	66.0%	1,745	1,305	74.8%	1,440	840	58.3%
Black, non-Hispanic	12,05	790	65.6%	350	140	40.0%	1,045	550	52.6%
Asian, non-Hispanic	165	90	54.5%	50	40	80.0%	80	65	81.3%
American Indian or Alaska Native, non-Hispanic	29	4	13.8%	4	4	100.0%	14	14	100.0%
Pacific Islander, non-Hispanic	0	0	--	10	10	100.0%	10	10	100.0%
Hispanic, any race	350	205	58.6%	315	275	87.3%	170	125	73.5%
Total	5,524	3,579	64.8%	2,474	1,774	71.7%	2,759	1,604	58.1%
31-50% HAMFI									
White, non-Hispanic	3,845	840	21.8%	1,590	265	16.7%	1,285	355	27.6%
Black, non-Hispanic	679	44	6.5%	460	125	27.2%	450	215	47.8%
Asian, non-Hispanic	65	0	0.0%	20	0	0.0%	55	10	18.2%
American Indian or Alaska Native, non-Hispanic	0	0	--	4	0	0.0%	10	0	0.0%
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	615	80	13.0%	540	85	15.7%	240	50	20.8%
Total	5,204	964	18.5%	2,614	475	18.2%	2,040	630	30.9%
51-80% HAMFI									
White, non-Hispanic	5,795	305	5.3%	2,070	65	3.1%	2,130	30	1.4%

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems
Black, non-Hispanic	830	110	13.3%	145	45	31.0%	480	40	8.3%
Asian, non-Hispanic	230	40	17.4%	59	0	0.0%	115	55	47.8%
American Indian or Alaska Native, non-Hispanic	0	0	--	0	0	--	8	0	0.0%
Pacific Islander, non-Hispanic	25	0	0.0%	0	0	--	0	0	--
Hispanic, any race	370	45	12.2%	395	35	8.9%	294	4	1.4%
Total	7,250	500	6.9%	2,669	145	5.4%	3,027	129	4.3%
81-100% HAMFI									
White, non-Hispanic	4,055	225	5.5%	1,290	65	5.0%	1,055	35	3.3%
Black, non-Hispanic	515	0	0.0%	119	4	3.4%	260	0	0.0%
Asian, non-Hispanic	30	0	0.0%	0	0	--	40	0	0.0%
American Indian or Alaska Native, non-Hispanic	34	30	88.2%	0	0	--	0	0	--
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	235	0	0.0%	375	30	8.0%	250	10	4.0%
Total	4,869	255	5.2%	1,784	99	5.5%	1,605	45	2.8%

Source: 2017-2021 CHAS Data

Homeownership and Lending

Homeownership is vital to a community's economic well-being. It provides the opportunity to build wealth, is generally associated with higher levels of civic engagement,²¹ and is correlated with positive cognitive and behavioral outcomes among children.²²

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the white and Black homeownership rate is the largest among racial and ethnic groups. In 2022, the U.S. Census Bureau reported a 25.4 percentage point gap in homeownership rate between white and Black households, representing a slight widening of the gap since 2002 (24.3 percentage points). Over the same period, the gap in the homeownership rate between white and Hispanic households narrowed from 24.7 to 21.8 percentage points.²³

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is eight percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference for urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable housing.²⁴

Homeownership rates across Davenport, Moline, and Rock Island are highest among white households and households identifying as 'some other race' (about 65% to 75% across the three cities), and lowest among Black households (about 28% to 34%).

The map that follows shows the homeownership rate by census tract in Davenport, Moline, and Rock Island. Homeownership rates are highest in parts of east Davenport, west Moline, and central Rock Island, where they top 90% in five census tracts. Rates

²¹ Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." *Urban Affairs Review*. 2012;48(5):731-60.

²² Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." Low-Income Homeownership Working Paper Series. Joint Center for Housing Studies of Harvard University. October 2001, <http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf>.

²³ U.S. Census Bureau. Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017.

²⁴ Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" The Urban Institute. July 2018. www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf.

are lowest in south Davenport, north Moline, and north Rock Island along the Mississippi River, where they fall below 25% in four census tracts.

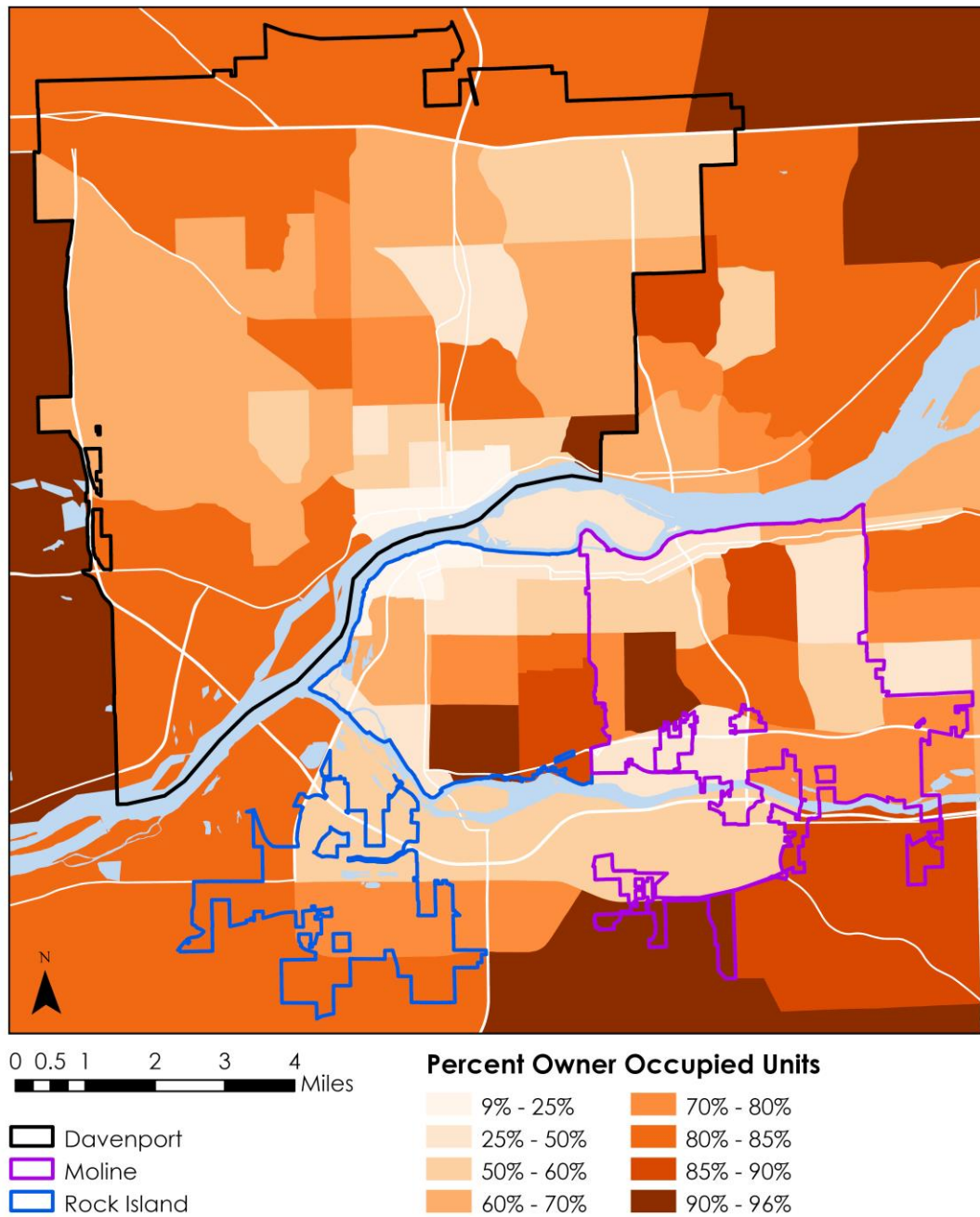
TABLE 12 – HOMEOWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY

Householder Race/Ethnicity	Davenport			Moline			Rock Island		
	Owner Househol ds	Renter Househol ds	Home- ownershi p Rate	Owner Househol ds	Renter Househol ds	Home- ownershi p Rate	Owner Househol ds	Renter Househol ds	Home- ownershi p Rate
Non-Hispanic									
White	23,449	11,629	66.8%	10,319	4,378	70.2%	7,806	3,527	68.9%
Black	1,191	3,095	27.8%	458	958	32.3%	875	1,677	34.3%
Asian/ Pacific Islander	392	379	50.8%	155	231	40.2%	220	171	56.3%
Native American	95	104	47.7%	15	0	100.0%	27	22	55.1%
2+ Races	986	779	55.9%	587	265	68.9%	348	228	60.4%
Other	423	145	74.5%	586	315	65.0%	234	112	67.6%
Hispanic	1,583	1,239	56.1%	1,538	776	66.5%	813	484	62.7%
Total	26,536	16,131	62.2%	12,120	6,147	66.3%	9,510	5,737	62.4%

Note: Data presented are number of households, not individuals.

Source: 2018-2022 American Community Survey, Table S2502

FIGURE 28 – HOMEOWNERSHIP RATE BY CENSUS TRACT IN DAVENPORT, MOLINE, AND ROCK ISLAND, 2018-2022



Source: 2018-2022 American Community Survey, Table DP05

Mortgage Lending

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home lending activities annually. The objectives of HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2023 HMDA data consists of information for 10 million home loan applications reported by 5,113 home lenders including banks, savings associations, credit unions, and mortgage companies.²⁵ HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income. 300 financial institutions reported HMDA data for Scott County, IA and Rock Island County, IL in 2023.

Applicants in the two counties submitted a total of 10,394 home purchase loan applications in 2023. The following analysis looks at 3,912 applications in the counties in which the mortgage was applied for as a first lien, including conventional, FHA-insured, VA-guaranteed, and FSA / RHS-guaranteed loans for single-family homes. Within each record, some data variables are 100% reported— “Loan Type,” “Loan Amount,” and “Action Taken,” for example—but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant may have declined to identify their sex, race, and/or ethnicity. Records for applications with missing race and ethnicity data are included in a separate category entitled “No Race or Ethnicity Given.” This data does not include seller-financed loans.

Looking at first-lien applications for single-family homes completed in 2023, about two-thirds of applications in the counties were completed by white applicants (2,578 applications, or 65.9%). Hispanic, Black, and Asian applicants each submitted about 3% to 9% of applications (360, 193, and 117 applications, respectively). 16.7% of applications were submitted jointly by applicants of different races, by applicants of two or more minority races, or by applicants who did not provide race or ethnicity

²⁵ Federal Financial Institutions Examination Council. “FFIEC Publishes 2023 Data on Mortgage Lending.” July 11, 2024. <https://www.ffiec.gov/press/pr071124.htm>

data (653 applications). Native American applicants submitted 0.3% of all applications (11 applications).

The tables that follow show loan approval rates for completed loan applications by race and ethnicity at various income levels in Scott County and Rock Island County.²⁶ The Median Family Income in the Davenport-Moline-Rock Island, IA-IL HUD Metro FMR Area is \$88,400, according to HUD's FY 2023 Income Limits. The income tiers below represent low-income applicants earning up to 80% AMI (\$70,720), middle-income applicants earning 80% to 120% AMI (\$70,720 to \$106,080), and high-income applicants earning more than 120% AMI (over \$106,080). In 2023, there were 297 applications for which income was not reported. These applications are included in the totals under "all applicants." Excluded from these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial.

Mortgage Denials

HMDA data indicates that 6.4% of first-lien mortgage applications for single-family homes in the county were denied in 2023. 9.8% of all applications from low-income earners were denied. Among middle-income earners, 5.9% of applicants were denied a loan, and 3.2% of applications from high-income earners were denied.

Looking at these figures by race and ethnicity, Asian, Black, and Hispanic applicants were denied mortgages at significantly higher rates (about 11% to 12%) than the counties' average rate of 6.4%. Native American applicants also experienced a higher rate of mortgage denial (9.1%), although total numbers of applicants were low (11). White applicants in the county experienced the lowest rates of denial (4.8%). Overall, Asian, Black, and Hispanic applicants in the counties were about 2.3 to 2.5 times as likely to be denied a loan as white applicants.

Low-Income Applicants

9.8% of low-income mortgage loan applicants were denied a mortgage loan. Low-income applicants identifying as Native American, Asian, and Hispanic experienced the highest rates of mortgage denial (25.0%, 16.2%, and 14.1%, respectively). White applicants were denied a mortgage at the lowest rates of all low-income applicants (7.4%).

²⁶ The low-income category includes applicants with a household income at or below 80% of area median family income (MFI). The middle-income range includes applicants with household incomes from 81% to 120% MFI, and the upper income category consists of applicants with a household income above 120% MFI.

Middle-Income Applicants

Middle-income applicants, earning between 80% to 120% MFI, were denied mortgages at a rate of 5.9%. At this income level, Black applicants were denied at the highest rates (13.0%), while white and Native American households were least likely to be denied (4.3% and 0.0%, respectively).

High-Income Applicants

At high incomes, 3.2% of applicants experienced a mortgage loan denial. At this income level, Asian/ Pacific Islander and Hispanic/ Latino applicants experienced denials at the highest rates (11.7% and 7.0%), while Black, Native American, and white applicants had the lowest rates of denial (0.0%, 0.0%, and 2.3%, respectively).

Reasons for Denial

Reasons for denial are shown in Table 14. White applicants had the largest number of denials (124), followed by Hispanic/Latino and Black applicants (39 and 21, respectively). The primary reason for mortgage loan denial was debt-to-income ratio (81 applicants). Other frequent reasons for loan denial include credit history (44 applicants), collateral (26 applicants), and insufficient cash (23 applicants).

These findings indicate disparities in access to mortgage loans in the service area, particularly for Asian/Pacific Islander, Black, and Hispanic/Latino applicants. Denials based on a high debt-to-income ratio and credit history indicate that many applicants struggle with long-term financial instability, which creates additional barriers to accessing a mortgage. Denials based on collateral indicate that the value of a requested loan is high relative to the appraised value of a home, creating loan-to-value ratios that fall above lenders' thresholds. The data suggests that additional resources are needed to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, down payment assistance programs, and wider-ranging social support for households to improve their chances of securing mortgage loans.

TABLE 13 – HOME PURCHASE LOAN APPROVAL RATES IN SCOTT COUNTY AND ROCK ISLAND COUNTY BY RACE AND ETHNICITY, 2023

Applicant Income		Applicant Race and Ethnicity						All Applicants
		Non-Latino					Latino/ Hispanic	
		White	Black	Asian/ Pacific Islander	Native American	Other/ Race Not Available		
Low Income	Completed Applications	1,061	116	37	4	143	184	1,545
	Denial Rate	7.4%	12.1%	16.2%	25.0%	17.5%	14.1%	9.8%
Middle Income	Completed Applications	630	54	18	2	108	102	914
	Denial Rate	4.3%	13.0%	5.6%	0.0%	10.2%	7.8%	5.9%
High Income	Completed Applications	862	22	60	5	136	71	1,156
	Denial Rate	2.0%	0.0%	11.7%	0.0%	5.9%	7.0%	3.2%
All Applicants	Completed Applications	2,578	193	117	11	653	360	3,912
	Denial Rate	4.8%	10.9%	12.0%	9.1%	7.8%	10.8%	6.4%

Note: Applications in which no income information was listed were excluded.

Data Source: FFIEC 2023 Home Mortgage Disclosure Act Data, Accessed via <https://ffiec.cfbp.gov/data-browser/data/2023?category=counties&items=19163,17161>

TABLE 14 – HOME PURCHASE LOAN DENIAL REASONS IN SCOTT COUNTY AND ROCK ISLAND COUNTY BY RACE AND ETHNICITY, 2023

Applicant Income	Applicant Race and Ethnicity							All Applicants	
	Non-Latino						Latino/ Hispanic		
	White	Black	Asian	Native American	Other/ Race Not Available				
Denial Reason Provided									
Debt-to-income ratio	38	9	3	1	19			11	81
Employment History	1	1	1	0	2			0	5
Credit history	26	1	3	0	5			9	44
Collateral	16	3	0	0	4			3	26
Insufficient cash (down payment, closing costs)	7	2	1	0	7			6	23
Unverifiable information	5	2	2	0	2			1	12
Credit application incomplete	11	0	2	0	2			1	16
Mortgage insurance denied	0	0	0	0	0			0	0
Other	9	2	0	0	4			3	18
Reason not reported	11	1	2	0	6			5	25
Total denials	124	21	14	1	51			39	250

Note: Applications in which no income information was listed were excluded.

Data Source: FFIEC 2022 Home Mortgage Disclosure Act Data, Accessed via <https://ffiec.cfbp.gov/data-browser/data/2022?category=counties&items=19013>

Zoning, Affordability, and Housing Choice

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. “The land use decisions made by a community shape its very character – what it’s like to walk through, what it’s like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one.”²⁷ Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region’s potential diversity, growth, and opportunity for all. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

The following sections will explore (I) how Illinois and Iowa state law impacts local land use and zoning authority and decision-making and (II) how the zoning and land use codes of the Cities of Moline, Davenport, and Rock Island impact housing affordability and fair housing choice within those borders.

Intersection of Local Zoning with Federal and State Fair Housing Laws

One goal of zoning is to balance individual property rights with the power of government to promote and protect the health, safety, and general welfare of the overall community. Zoning codes regulate how a parcel of land in a community may be used and the density of development. Local governments may divide their jurisdiction into zoning districts by adopting a zoning map consistent with the comprehensive plan; define categories of permitted and special/conditional uses for those districts; and establish design or performance standards for those uses. Zoning may regulate the height, shape, and placement of structures and lot sizes or shapes. Jurisdictions also can expressly prohibit certain types of uses within zoning districts. In this way, local ordinances may define the type and density of housing resources available to residents, developers, and other organizations within certain areas, and as a result influence the availability and affordability of housing.

While local governments have the power to enact zoning and land use regulations, that power is limited by state and federal fair housing laws (e.g., the Illinois Human Rights Act, the Iowa Civil Rights Act, the federal FHAA, the Americans with Disabilities Act, constitutional due process and equal protection), which apply not only to private

²⁷ John M. Levy. *Contemporary Urban Planning, Eighth Edition*. Upper Saddle River, NJ: Pearson Prentice Hall, 2009.

individuals but also to government actions. See H.R. Rep. No. 100-711, at 24 (1988), reprinted in 1988 U.S.C. C.A.N. 2173, 2185 (showing that Congress' intent was that the amendments "would also apply to state or local land use and health and safety laws, regulations, practices or decisions which discriminate against individuals with handicaps"). In a recent landmark disparate impact case under the FHA, the Supreme Court affirmed that part of the FHA's central purpose is to eradicate discriminatory housing practices, including specifically unlawful zoning laws and other housing restrictions. *Tex. Dep't of Hous. & Cmty. Affairs v. Inclusive Cmty's. Project, Inc.*, 135 S.Ct. 2507, 2521-2522 (2015) (citing multiple published court opinions involving challenges to local zoning and land use decisions and stating: "Suits targeting such practices reside at the heartland of disparate-impact liability.") Besides intentional discrimination and disparate treatment, discrimination under the FHA also includes

[A] refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling. FHA § 804(f)(3)(b).

This provision has been held to apply to zoning and land use decisions by local governments. See, e.g., *Howard v. City of Beavercreek*, 276 F.3d 802 (6th Cir. 2001) (finding Section 804(f)(3)(b) "creates an affirmative duty on municipalities . . . to afford its disabled citizens reasonable accommodations in its municipal zoning practices if necessary to afford such persons equal opportunity in the use and enjoyment of their property"); *Smith & Lee Assocs., Inc. v. City of Taylor*, 102 F.3d 781, 794-795 (6th Cir. 1996) (holding that city had violated the FHAA by failing to allow adult foster care homes to operate in areas zoned only for single-family neighborhoods).

In 1979 the Illinois legislature passed the state's own fair housing protection in the Illinois Human Rights Act. The IHRA protects against discrimination in housing/real estate transactions as well as employment, education, public accommodations, and access to financial credit. The Act prohibits discrimination based on sex, age, race, color, religion, arrest record, marital status, sexual orientation, physical and mental disability, citizenship status (with regard to employment), national origin, ancestry, unfavorable military discharge, familial status (with respect to real estate transactions), military status, sexual harassment, and orders of protection.

Iowa passed its Civil Rights Act ("ICRA") in 1965, prohibiting discrimination in the sale, rental, and financing of dwellings, or to otherwise make housing unavailable, based on a person's sex, race, color, disability (physical and mental), religion, national origin, or familial status (families with children). In addition, Iowa protects persons based on creed, sexual orientation, and gender identity.

Fair housing laws do not preempt local zoning laws but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. And even where a specific zoning decision does not violate a fair

housing law, HUD entitlement communities must certify annually that they will set and implement standards and policies that protect and advance fair housing choice for all.

The City of Davenport adopted a local fair housing ordinance, which has been amended through the years to update protections for additional protected classes: in 2000, the ordinance was amended to include sexual orientation as a protected class, in 2005 to clarify provisions and add education as another area protected from discrimination; and in 2008 to bring the local ordinance into accord with the Iowa Civil Rights Act by adding gender identity and familial status to the list of protected classes. In addition to the protected classes under the FHAA and Iowa Civil Rights Act, the Davenport ordinance extends fair housing protections to persons on the basis of age and marital status.

As of 2024, aside from the Illinois Human Rights Act and the Fair Housing Act, Moline and Rock Island have not adopted their own local fair housing ordinance. However, the Illinois Human Rights Act currently extends protections for protected classes such as prohibiting discrimination in real estate transactions or the interference with fair housing rights. The Illinois Human Rights Act is in accordance with the Fair Housing Act in that it protects against discrimination based on race, color, national origin, religion, sex, familial status, and age.

Cities of Moline, Davenport, and Rock Island Zoning Ordinance Reviews

Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. Examples of zoning provisions that most commonly result in barriers to fair housing choice include:

- Restrictive forms of land use that exclude any specific form of housing, particularly multi-family housing, or that require large lot sizes or low-density that deter affordable housing development by limiting its economic feasibility;
- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit;
- Placing administrative and siting constraints on group homes for persons with disabilities;
- Restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing;
- Restrictions on occupancy of alternative sources of affordable housing such as accessory dwellings, mobile homes, and mixed-use structures.

The cities' treatment of these types of issues are explored and evaluated in the tables and narrative below.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the latest available zoning ordinances of Moline, Davenport, and Rock Island were reviewed and evaluated against a list of ten common fair housing issues. Taken together, these issues give a picture of (1) the degree to which exclusionary zoning provisions may impact affordable housing opportunities within those jurisdictions and (2) the degree to which the zoning code may impact housing opportunities for persons with disabilities. The zoning ordinance was assigned a risk score of either 1, 2, or 3 for each of the ten issues and was then given an aggregate score calculated by averaging the individual scores, with the possible scores defined as follows:

1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice, or is an affirmative action that intentionally promotes and/or protects affordable housing and fair housing choice;

2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread;

3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice or is an issue where the jurisdiction could take affirmative action to further affordable housing or fair housing choice but has not.

Research has shown that restricting housing choice for certain historically/socio-economically disadvantaged groups and protected classes can happen in any number of ways and should be viewed on a continuum. The zoning analysis matrix developed for this report and the narrative below are not designed to assert whether the cities' codes create a per se violation of the FHA or HUD regulations but are meant as a tool to highlight significant areas where zoning and land use ordinances may otherwise jeopardize the spirit and intent of fair housing protections and HUD's AFFH standards for its entitlement communities.

The issues chosen for discussion show where zoning ordinances and policies could go further to protect fair housing choice for protected and disadvantaged classes, and yet still fulfill the zoning objective of protecting the public's health, safety, and general welfare. Specifically, the issues highlighted by the matrix inform, first, the degree to which the zoning ordinance may be overly restrictive and exclusionary to the point of artificially limiting the affordable housing inventory and directly contributing to higher housing and rental costs. And secondly, the matrix helps inform the impact the local regulations may have on housing opportunities for persons with disabilities, a protected class under state and federal fair housing law.

The following table lists the ten issues reviewed and the cities' scores for each issue. A complete report for each jurisdiction, including citations to relevant statutes, code sections, and explanatory comments, is included as an appendix to this document.

TABLE 15. ZONING CODE RISK SCORES

Issue	Risk Scores		
	Moline	Davenport	Rock Island
1a. Does the jurisdiction's definition of "family" have the effect of preventing unrelated individuals from sharing the same residence? Is the definition unreasonably restrictive?	2	1	2
1b. Does the definition of "family" discriminate against or treat differently unrelated individuals with disabilities (or members of any other protected class)?			
2a. Does the zoning code treat housing for individuals with disabilities (e.g. group homes, congregate living homes, supportive services housing, personal care homes, etc.) differently from other single family residential and multifamily residential uses? For example, is such housing only allowed in certain residential districts, must a special or conditional use permit be granted before siting such housing in certain residential districts, etc.?	2	1	2
2b. Does the zoning ordinance unreasonably restrict housing opportunities for individuals with disabilities who require onsite supportive services? Or is housing for individuals with disabilities allowed in the same manner as other housing in residential districts?			
3a. Do the jurisdiction's policies, regulations, and/or zoning ordinances provide a process for persons with disabilities to seek reasonable modifications or reasonable accommodations to zoning, land use, or other regulatory requirements?	1	2	2
3b. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for applicants with disabilities? If so, is the public hearing process only required for applicants seeking housing for persons with disabilities or required for all applicants?			
4. Does the ordinance impose spacing or dispersion requirements on certain protected housing types?	3	2	2
5. Does the jurisdiction restrict any inherently residential uses protected by fair housing laws (such as residential substance abuse treatment facilities) only to non-residential zones?	2	2	3

Issue	Risk Scores		
	Moline	Davenport	Rock Island
6. Does the jurisdiction's zoning and land use rules constitute exclusionary zoning that precludes development of affordable or low-income housing by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, and/or low maximum building heights)?	1	1	1
7a. Does the zoning ordinance fail to provide residential districts where multi-family housing is permitted as of right? Are multifamily dwellings excluded from all single-family dwelling districts?	1	1	1
7b. Do multi-family districts restrict development only to low-density housing types?			
8. Are unreasonable restrictions placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured homes)?	2	2	2
9a. Are the jurisdiction's design and construction requirements (as contained in the zoning ordinance or building code) congruent with the Fair Housing Amendments Act's accessibility standards for design and construction?	1	1	1
9b. Is there any provision for monitoring compliance?			
10. Does the zoning ordinance include an inclusionary zoning provision or provide any incentives for the development of affordable housing or housing for protected classes?	1	2	2
Average Risk Score	1.6	1.5	1.8

Risk scores for the three communities are similar, (calculated by taking the average of the 10 individual issue scores) ranging from 1.5 to 1.8, indicating that overall there is low to moderate risk of the zoning regulations contributing to discriminatory housing treatment or impeding fair housing choice. In most cases, the zoning and other land use code sections are reasonably permissive and allow for flexibility as to the most common fair housing issues.

Moline's cumulative scores averaged 1.6. It received a "3" (high risk) score on one issue (#4- spacing requirements) as well as several "2" (medium risk) scores.

Davenport's average risk score is 1.5. It received no "3" (high risk) scores but did receive several "2" (medium risk) scores on certain issues where the zoning regulations have the potential to negatively impact fair and affordable housing.

Rock Island's scores averaged 1.8. It received one "3" (high risk) score (on issue #5 - treatment facility restrictions) and several "2" (medium risk) scores.

These medium and high-risk scores could indicate the local governments may be vulnerable to fair housing complaints where the ordinance is applied in a way that impacts a protected class of persons. In such cases, improvements to the rules and policies could be made to more fully protect the fair housing rights of all the area's residents and to better fulfill the mandate to affirmatively further fair housing.

Impact of Zoning Provisions on Affordable Housing

Academic and market research have proven what also is intuitive: land use regulations can directly limit the supply of housing units within a given jurisdiction, and thus contribute to making housing more expensive, i.e. less affordable.²⁸ Zoning policies that impose barriers to housing development and artificially limit the supply of housing units in a given area by making developable land and construction costlier than they are inherently can take different forms and may include: high minimum lot sizes, low density allowances, wide street frontages, large setbacks, low floor area ratios, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, low maximum building heights, restrictions against infill development, restrictions on the types of housing that may be constructed in certain residential zones, arbitrary or antiquated historic preservation standards, minimum off-street parking requirements, restrictions against residential conversions to multi-unit buildings, lengthy permitting processes, development impact fees, and/or restrictions on accessory dwelling units. Where these zoning regulations are not congruent with the actual standards necessary to protect the health and safety of residents and prevent overcrowding, they may not be in express violation of fair housing laws but may nonetheless contribute to exclusionary zoning and have the effect of disproportionately reducing housing choice for moderate to low-income families,

²⁸ See Gyourko, Joseph, Albert Saiz, and Anita A. Summers, A New Measure of the Local Regulatory Environment for Housing Markets: The Wharton Residential Land Use Regulatory Index (2007), available at real.wharton.upenn.edu; Randal O'Toole, The Planning Penalty: How Smart Growth Makes Housing Unaffordable (2006), available at independent.org/pdf/policy_reports/2006-04-03-housing.pdf; Edward L. Glaeser and Joseph Gyourko, The Impact of Zoning on Housing Affordability (2002), available at law.yale.edu/system/files/documents/pdf/hier1948.pdf; The White House's Housing Development Toolkit, 2016, available at whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf.

minorities, persons with disabilities on fixed incomes, families with children, and other protected classes by making the development of affordable housing cost prohibitive.

Missing Middle and Higher-Density Housing

Question 6 examines zoning and land use regulations that have the effect of limiting affordable housing. Large minimum lot sizes tend to increase the overall cost of housing, make it more difficult for residents to obtain housing, increase social segregation, and exacerbate sprawl. Large minimum living areas also tend to increase housing costs by prohibiting the development of smaller units, which tend to be more affordable.

None of the three cities' design standards, density allowances, and housing-type diversity appears facially exclusionary, and the cities all received "1" (low risk) score for Issue 6 and Issue 7 regarding exclusionary zoning regulations for single and multifamily housing types with one exception - Rock Island's relatively low limits on density and high minimum living area requirements resulted in a score of "2" (medium risk) for Issue 7. While the zoning ordinances may impact the feasibility of developing affordable housing in some cases, on the whole, the codes provide for lot sizes and densities that could accommodate affordable housing. But there are recommendations for how each city could use more flexible zoning and land use policy to support investment in its affordable housing stock.

Rezoning is a discretionary review process, which makes more sense for large, complex developments, but is less efficient or economical for smaller-scale, less complex projects which often can be effectively reviewed by planning staff in accordance with objective criteria, lowering the risk and cost to developers and making these projects more feasible. Jurisdiction-wide upzoning that opens more neighborhoods to townhomes, duplexes, and small apartment buildings by-right could substantially increase the supply of housing, while also making those communities financially accessible to more families. Smaller lots and homes near transportation and services should take priority. The Cities could also upzone more acreage to medium and high density multifamily and mixed-use zones; adopt minimum density requirements (especially around transit nodes and commercial and public services); and rezone underutilized industrial and/or commercial areas for adaptive residential use. Implementing regulatory changes and incentives to increase missing middle and higher density multifamily housing can ease price pressure on existing home sales as more housing makes it to market.

Multifamily Uses

Questions 7a and 7b inquire if the zoning ordinance allows multifamily uses by right.

Consistent with the adopted Moline Comprehensive Plan, Moline's zoning code and map divide the City's residential districts into a single-family district, R-2, a one to six family district, R-4, a multifamily district, R-6, and a manufactured home district, R-7.

The minimum lot size for R-2 is 6,000 square feet, and all other districts have a minimum of 5,000 square feet. R-4 requires 3,000 square feet per unit for multiple unit developments. Parking requirements are the same across all zoning districts, a minimum of three spaces per dwelling unit, which is fairly high. Front setbacks are 25 feet or more in all zoning districts. Height is limited to 2.5 stories in R-2 and R-4 and 12 stories in R-6 and R-7. Floor area ratio is limited but only for non-residential uses. There are no minimum bedroom or minimum livable floor area standards.

Multifamily dwellings are allowed in the R-4, R-6, and R-7 districts. In addition, several commercial districts, O-1, B-2, and B-3, and B-4, allow multifamily dwellings with a special use permit. The R-2, single-family district, allows twin houses by right and town houses and multiplexes by Special Use Permit.

Density is limited by a maximum number of units per acre of 14 for R-4 and 34 for R-6 and R-7. R-6 and R-7 also require a 1,250 square foot minimum area per unit. Height is restricted to 2.5 stories in R-4 and 12 stories in R-6 and R-7. Floor area ratio is limited but only for non-residential uses. The R-4 district is somewhat restrictive because of the height and maximum density requirements. The R-6 and R-7 districts allow for a fair amount of density, though the 34 units per acre maximum makes any development approaching the maximum 12 stories unlikely.

There are no minimum bedroom or minimum livable floor area standards. Parking minimums for multifamily are 2.5 spaces per 3-bedroom unit, 2 per 2-bedroom unit, and 1 per 1 bedroom or efficiency. The zoning map shows that the R-4, R-6, and R-7 districts are in use within the City.

Davenport's zoning code was updated in 2029, including amendments to its Zoning Map and additional amendments approved in 2024. Currently, the map divides the City's residential districts into eight different districts, including, low density (R-1: Single-Family and R-2: Single-Family), moderate density (R-3: Single-Family and Two-Family and R-3C: Single-Family and Two-Family Central Residential District, R-4: Single-Family and Two-Family and R-4C: Single-Family and Two-Family Central Residential), high density (R-MF: Multi-family Residential), and a manufactured home park (R-MHP: Residential Manufactured Home Park District). Minimum single-family lot sizes range from 20,000 sq. ft. per unit in the R-1 district; 10,000 sq. ft. in the R-2 district; 7,500 sq. ft. in the R-3 districts; and 6,000 sq. ft. in the R-4 district. The R-4C districts are now limited to a minimum lot area of 4,000 sq. ft, and the R-MF district is limited to a minimum of 4,000 sq. ft. Although the minimum lot sizes for R-1 and R-2 are large and may make the construction of affordable housing in these districts challenging, the zoning map shows that these districts are not widespread throughout the city. R-3, with a 7,500 minimum, is more common, though this is still a fairly large lot on which to provide affordable housing. Front setbacks are 25 feet or more in all zoning districts except for R-4 districts which have a front setback minimum requirement between 15-20 feet. Building height appears to be limited to approximately 3 stories in all districts except R-MF, which allow up to 70 feet. Two-family units are allowed in all these

districts except R-1 and R-2 districts with a somewhat larger minimum lot area for two-family developments and other requirements. There are no floor area ratio, minimum bedroom, or minimum livable floor area standards.

Multifamily dwellings are allowed in the R-MF district in Davenport. In addition, several commercial districts, C-T, C-1, C-2, C-3, C-D, C-V, and C-E allow multifamily dwellings. Single family lots in R-MF are required to be a minimum of 4,000 square feet, but for multifamily housing in the R-MF zoning district, a minimum of 1,500 square feet per unit is required. This equates to about 29 units per acre. Though the R-MF district allows multifamily building heights up to 70 feet, the minimum 1,500 square feet per acre makes any development approaching the maximum height unlikely.

Rock Island's zoning code was updated in 2020 and divides the City's residential districts into four districts with minimum single-family lot sizes ranging from 7,500 square feet for the R-1 district, and 6,000 square feet for the R-2 district. The R-3 district, which allows one-to-six-unit residences, requires a 2,000 square foot lot area per dwelling unit. Front setbacks are 25 feet or more in all zoning districts. Height is limited to 2.5 stories in the R-1 - R-4 districts.

Multifamily dwellings are allowed in the R-4 district. These districts require a minimum of 2,000 square feet of lot area per dwelling unit, which results in approximately 22 units allowed per acre. This allows for only moderate density, despite the allowances for buildings to be up to 6 or 12 stories. In addition, several office and commercial districts, O-1, B-1, and B-2, allow dwellings above the ground floor and do not contain density restrictions.

Across all zoning districts, dwelling units must meet both the International Building Code floor area standards and must be at least 900 square feet, with the length of the unit being no more than the width. There are no floor area ratio or minimum bedroom standards. Parking requirements are the same across all zoning districts, a minimum of two spaces per dwelling unit, and for six-plexes or greater, guest parking equal to 10% of the total dwelling units. The zoning map shows that the multifamily zoning districts are applied to a number of properties on the ground.

Accessory Dwelling Units

Question 8 explores the Cities' restrictions on the construction, rental or occupancy of accessory dwelling units and mobile homes. The use of accessory structures as dwellings provides private market opportunities to incorporate smaller, more affordable housing units, with a very low impact to the zoning district's infrastructure or traffic, in neighborhoods of opportunity that otherwise would be expensive places to live.

Davenport's code defines "accessory dwelling unit" as an additional dwelling unit incidental to a principal single-family dwelling on the same lot with separate cooking and sanitary facilities, and with its own legal means of ingress and egress. These units

are expressly allowed in the R-1, R-2, R-3, and R-4 zoning districts; Accessory dwelling units are not listed as an allowable use in any other zoning district. Manufactured homes are allowed only in the MHP zoning district, but within that district do not necessarily have to be located within a manufactured home park.

Moline allows for accessory dwellings in only two scenarios: within a Commercial Apartment where dwelling units may be above the ground floor of a building used for a commercial land use or a Caretaker's Residence for permanent housing for a caretaker of the property. Except for these two, "in no instance shall an accessory use, cellar, basement, tent or recreational trailer be used as a residence." This broad statement appears to prohibit garage and basement apartments and other small accessory dwellings. Manufactured Homes are permitted in the C-2, AG-2, R-2, R-4, R-6, and R-7 zoning districts. Manufactured home parks are permitted in the R-7 zoning district.

In Rock Island, accessory dwelling units were not expressly discussed in the zoning ordinance in the 2019 AI. As of the 2020 Zoning Code, accessory dwelling units are discussed under "Accessory Buildings and Accessory Dwellings in Residence Districts". Accessory structures or buildings must be located away from the front yard and meet specific setback requirements in side and rear yards, with no more than 30% of the rear yard occupied. They must also maintain required distances from lot lines and other structures. Height limits are set based on roof type, ranging from 15 feet for certain roof styles to 20 feet for others. Accessory buildings cannot be built before the principal structure and may only be connected by a breezeway if at least 6 feet apart. An accessory dwelling unit (ADU) is allowed on residential lots but must be a detached structure no larger than 400 square feet, located in the rear yard, and meet setback and height regulations. The ADU requires one additional off-street parking space and must share utility services with the principal dwelling, though with separate meters. The principal dwelling and ADU must also maintain required off-street parking for both units.

Design and Construction Requirements

Questions 9a and 9b ask design and construction requirements as they pertain to the Fair Housing Act. HUD identifies the 2009, 2012, 2015 and 2018 editions of the International Building Code (IBC) as safe harbors under the Fair Housing Act, promoting the health, safety, and welfare of the public through building construction. Monitoring compliance with these codes is not required but is a good practice for ensuring safe and accessible housing products. The City of Moline²⁹ has adopted the 2021 International Building Code with local amendments to the Moline Code of

²⁹ City of Moline. Current Codes. Retrieved from: <https://www.moline.il.us/427/Current-Codes>

Ordinances. Both the City of Davenport³⁰ and the City of Rock Island³¹ have adopted the 2015 International Building Code.

Incentives for Affordable Housing

Exclusionary zoning can happen on a continuum and each of the jurisdictions could do more to ease their zoning and land use policies to further remove artificial barriers to development of and access to affordable housing across all residential zones. For example, all three cities could encourage more infill development in traditionally low-density neighborhoods by reducing minimum lot sizes, front setbacks, and parking requirements. To encourage more and a greater variety of multifamily, allowable densities in multifamily zones could be increased. To allow additional affordable housing options, accessory dwelling units could be allowed outside the specific and limited areas in the cities in which they are now.

All together, these zoning tools could potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that moderate and low-income families have access to those neighborhoods and all the congruent benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural amenities and public accommodations.

Moreover, the cities' land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies (Issue 10). Currently, Davenport and Rock Island have not adopted specific development incentives like inclusionary zoning, reduced parking, design waivers, variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes. In Moline, within Planned Unit Developments, Council may allow deviation from default development standards for the provision of affordable housing for moderate, low, and very low-income households pursuant to HUD definitions for no less than 15 years.

³⁰ City of Davenport, Building Codes. Retrieved from: https://www.davenportiowa.com/our_community/building_land_development/codes_and_regulations/building_codes

³¹ City of Rock Island, Building Codes & Ordinances. Retrieved from: <https://www.rigov.org/645/Building-Codes-Ordinances>

CHAPTER 7.

PUBLICLY SUPPORTED HOUSING

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, now referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this clustering and recent

years have seen many states revising their allocation formulas to discourage this pattern in new developments. The reasons for clustering of HCVs is more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering. This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution across the region.

Supply and Occupancy

Low-income residents Moline, Davenport, and Rock Island receive publicly supported housing assistance from the Housing Authorities of their respective cities. Together, these authorities manage a total of 1,686 Housing Choice Vouchers, 1,788 Project-Based Section 8 units, 727 Public Housing units, 137 Section 202 units and 24 Section 811 units. The City of Moline has all five types of units, while Davenport has no public housing units and Rock Island has no Section 202 or Section 811 units.

TABLE 16. HOUSING UNITS BY PROGRAM CATEGORY FOR MOLINE, DAVENPORT, AND ROCK ISLAND HOUSING AUTHORITIES

Housing Authority	Public Housing Units	Housing Choice Vouchers (HCV)	Project-Based Section 8 Units	Section 202	Section 811
Moline	486	261	222	60	14
Davenport	0	865	734	77	10
Rock Island	241	560	832	0	0
Total	727	1,686	1,788	137	24

Note: Data presented are number of housing units or vouchers owned and/or administered by each housing authority.

Data Sources: PHA 5-Year Plans; HUD's A Picture of Subsidized Households, <https://www.huduser.gov/portal/datasets/assthsg.html>

Table 17 shows the residents of publicly supported housing in the three cities by race and ethnicity. White and Black residents are the primary residents served by publicly supported housing in all three cities, with Davenport having significant unreported data on the race or ethnicity of many publicly supported housing residents. In Moline, Black residents are the primary demographic served by Public Housing and Housing Choice Vouchers, while white residents are the primary demographic served by the Project-Based Section 8, Section 202, and Section 811 programs. In Rock Island, Black residents are the primary demographic served by all three available programs. In Davenport, among residents whose race and ethnicity is reported, white residents are

the primary demographic served by the Public Housing, Housing Choice Vouchers, and Project-Based Section 8 programs, with no data on the racial or ethnic makeup of Section 811 residents.

TABLE 17 – RACE AND ETHNICITY OF PUBLICLY SUPPORTED HOUSING RESIDENTS BY PROGRAM CATEGORY IN MOLINE, DAVENPORT, AND ROCK ISLAND

Race/Ethnicity	Public Housing	HCV Program	Project-Based Section 8	Section 202	Section 811
MOLINE					
White	42%	33%	55%	61%	50%
Black/African American	53%	59%	19%	2%	N/A
Asian/Pacific Islander	0%	1%	1%	N/A	N/A
American Indian/Alaska Native	N/A	N/A	N/A	N/A	N/A
Hispanic/Latino	5%	8%	14%	4%	0%
Other/Unknown	0%	0%	11%	23%	50%
Total	100%	100%	100%	100%	100%
DAVENPORT					
White		33%	48%	78%	N/A
Black/African American		1%	1%	N/A	N/A
Asian/Pacific Islander		1%	1%	1%	N/A
American Indian/Alaska Native		1%	1%	1%	N/A
Hispanic/Latino		4%	6%	6%	N/A
Other/Unknown		60%	47%	14%	N/A
Total		100%	100%	100%	100%
ROCK ISLAND					
White	37%	25%	38%		
Black/African American	58%	70%	47%		
Asian/Pacific Islander	0%	0%	3%		
American Indian/Alaska Native	0%	0%	0%		

Hispanic/Latino	4%	5%	4%		
Other/Unknown	1%	0%	8%		
Total	100%	100%	100%		

Geography of Supported Housing

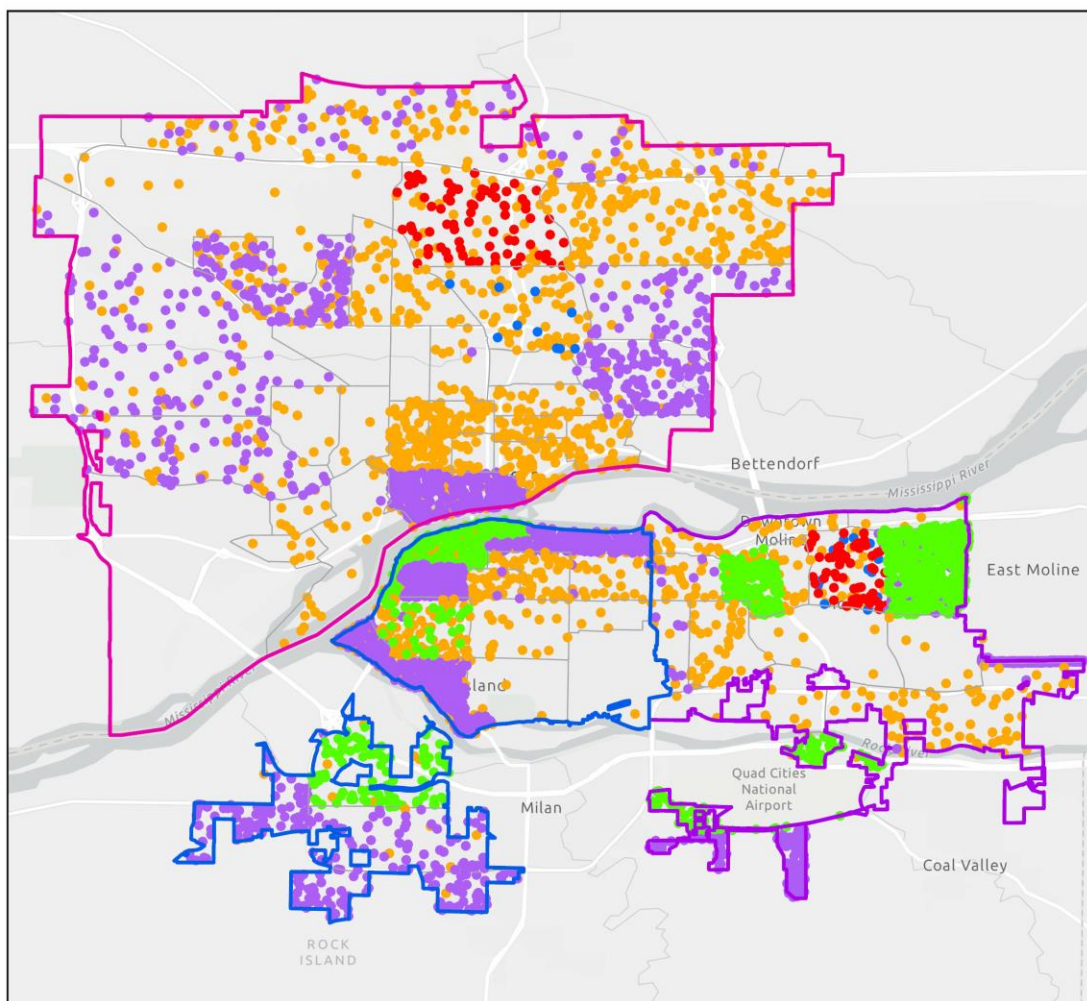
Figure 29 depicts the locations and prevalence of various types of publicly supported housing throughout Moline, Davenport, and Rock Island. As shown in table 16, Davenport has no Public Housing units, while Rock Island has no Section 202 or Section 811 units.

Publicly supported housing appears to be the most diversely located within Davenport, although some clustering is present near the Mississippi River. Housing Choice Voucher use is more widespread than Project-Based Section 8, which is expected due to the program nature. All Section 202 units are clustered within a single census tract, which likely indicates that there is only one Section 202 development within the City.

Moline shows diversely located Housing Choice Voucher usage, but all other types of publicly supported housing within the City are tightly clustered. The City's Section 202 and Section 811 developments are both located within the same census tract, while public housing is present in three tracts and Project-Based Section 8 units are only present in the southernmost portion of the City.

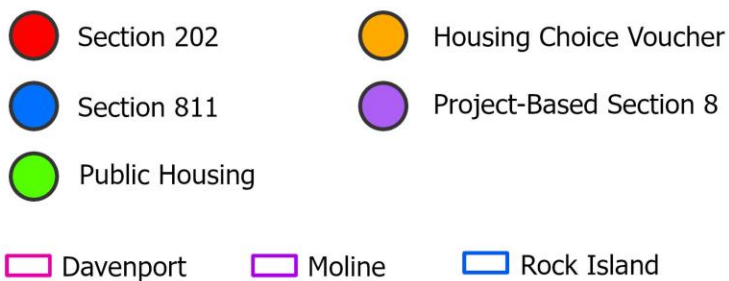
Publicly supported housing units are most tightly clustered in Rock Island, where even Housing Choice Voucher usage follows specific patterns and is largely absent from the southeastern portion of the City. The southwestern portion of the City contains many public housing and Project-Based Section 8 units, but few Housing Choice Vouchers. The northern and western portions of the City have significantly more publicly supported housing activity than the southeastern quadrant, which has almost none.

FIGURE 29. PUBLICLY SUPPORTED HOUSING BY TYPE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Publicly Supported Housing

1 dot = 1 unit



Map Source: HUD APSH Data, 2023

CHAPTER 8.

HOUSING FOR PEOPLE WITH DISABILITIES

An estimated 12.9% of the U.S. population had a disability as of the American Community Survey Five-Year Estimates for 2018-2022. Research has found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users³².

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. Unique housing requirements for people with ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships, as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Modifications and assisted living arrangements tend to pose significant costs for people with disabilities, who already experience more difficulty affording housing compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities³³.

Residential Patterns

In the City of Moline, an estimated 5,772 persons 5-years-old or older have a disability, representing 13.6% of the total population. People aged 65+ have the highest disability rate (6.1%), and the rate for those aged 18-64 is 5.8%. In contrast, less than 2% of

³² Chan, S., Boshier, L., Ellen, I., Karfunkel, B., & Liao, H. L. (2015). Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

³³ America's Rental Housing 2017. (2017). Joint Center for Housing Studies of Harvard University.

children between the ages of 5 and 17 are disabled. In Davenport, an estimated 13,670 persons 5-years-old or older have a disability, representing 13.5% of the total population. Though this overall share of the population is similar to Moline's, the age distribution is different. People aged 18-64 have the highest disability rate (7.2%), followed by people aged 65+ (5.2%). In Rock Island, as in Davenport, those aged 18-64 had the highest rates of disability (7.4%), followed by those over 65 (5.9%), and also have the highest share of people under 5 with a disability (1.8%).

Ambulatory disabilities are the most common type in two of the three jurisdictions affecting 6.2% of Davenport and 7.6% of Rock Island residents. In Moline, the most common type of disability are cognitive difficulties, affecting 5.6% of the population. Independent living and cognitive disabilities are the two next most common across all jurisdictions. The three least common in all cities are hearing, self-care, and vision.

TABLE 18. DISABILITY BY TYPE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Disability Type	City of Moline		City of Davenport		City of Rock Island		Davenport-Moline-Rock Island MSA	
	#	%	#	%	#	%	#	%
Hearing difficulty	1,288	3.0%	3,443	3.4%	1,177	3.2%	13,546	3.5%
Vision difficulty	734	1.7%	2138	2.1%	591	1.6%	6,884	1.8%
Cognitive difficulty	2,383	5.6%	5,675	5.6%	2,499	6.7%	19,309	5.0%
Ambulatory difficulty	2,349	5.5%	6,336	6.2%	2,845	7.6%	22,320	5.8%
Self-care difficulty	885	2.1%	2094	2.1%	1053	2.8%	7,885	2.1%
Independent living difficulty	1,881	4.4%	4,539	4.5%	1,869	5.0%	16,282	4.3%
Total Population with a Disability	5,772	13.6%	13,670	13.5%	5,518	14.8%	48,979	12.8%
Note: All % represent a share of the total population within the jurisdiction or region. Data Source: American Community Survey, 2018-2022, Table S1810								

TABLE 19. DISABILITY BY AGE GROUP IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Age of People with Disabilities	City of Moline	City of Davenport	City of Rock Island	Davenport-Moline-Rock Island MSA
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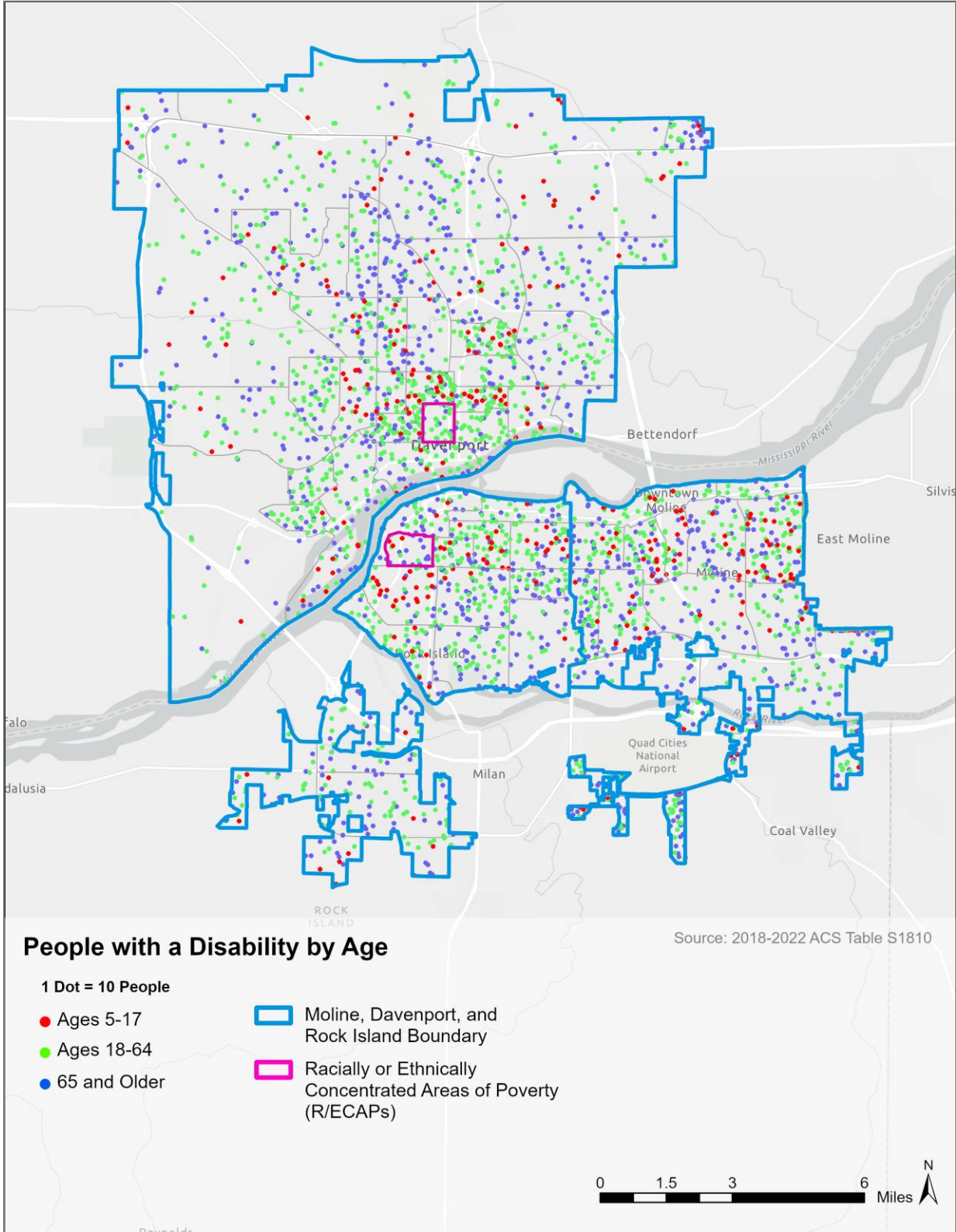
	#	%	#	%	#	%	#	%
Age 5-17 with disabilities	736	1.75%	1,252	1.25%	660	1.80%	4,863	1.29%
Age 18-64 with disabilities	2,461	5.84%	7,219	7.21%	2,708	7.38%	22,989	6.08%
Age 65+ with disabilities	2,575	6.11%	5,199	5.19%	2,150	5.86%	21,127	5.59%

Note: All % represent a share of the total population within the jurisdiction or region.

Data Source: American Community Survey, 2018-2022, Table S1810

The map that follows shows the geographic distribution of persons with disabilities throughout the study area. All three cities appear to have the highest concentration of people with disabilities in the tracts at which they all intersect with the Mississippi River. The higher percentage of those aged between 18 and 64 with disabilities is highlighted by the blue dots. Generally, people with disabilities are dispersed throughout the cities in a pattern similar to the population overall.

FIGURE 30. PEOPLE WITH A DISABILITY BY AGE IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND



Accessible Housing Supply and Affordability

Any new multifamily housing with five or more units constructed after 1988 using federal subsidies must include a minimum of 5% of units accessible to persons with mobility impairments and an additional 2% of units accessible to persons with vision / hearing impairments (or one unit of each type, whichever is greater). Additionally, HUD provides support for accessible housing through its Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs.

A search using HUD's Affordable Apartment Search Tool was conducted to identify affordable rental properties in the cities of Moline, Davenport, and Rock Island designed to serve people with disabilities. The search for Moline returned 5 results; one property specifically designated for low-income elderly people, four listed as serving low-income family households including special needs households. The search for Davenport returned 10 results, all listed as being for low-income households, three specifically for low-income elderly households, and one property specifically serving persons with disabilities. The search for Rock Island returned five results, all of which are designated to serve low-income, elderly, and special needs households.

According to the Social Security Administration, the standard Supplemental Security Income (SSI) payment for the year 2024 is \$943.00 per month. Affordable rent for an individual receiving this monthly income would be \$282.90. It is highly likely that people with disabilities who are unable to work and rely on SSI as their sole source of income face substantial cost burdens and difficulty locating affordable housing. Publicly supported housing is often a key source of accessible and affordable housing for people with disabilities, and in the study area, these subsidized housing options are much more likely to contain households with at least one member with a disability than the housing stock in general. The table below shows that persons with disabilities are able to access all types of publicly supported housing, except for other multifamily in the cities of Moline, Davenport, and Rock Island.

TABLE 20. DISABILITY BY HOUSING PROGRAM CATEGORY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Housing Type	People with a Disability									
	City of Moline		City of Davenport		City of Rock Island		Rock Island County		Scott County	
	#	%	#	%	#	%	#	%	#	%
Public Housing	486	18.0%	N/A	N/A	241	35.0%	1,213	21.0%	N/A	N/A
Project-Based Section 8*	222	15.0%	734	16.0%	832	15.0%	2,166	17.0%	884	19.0%
HCV Program	261	17.0%	865	28.0%	560	18.0%	1,162	16.0%	1,351	23.0%
All HUD Programs	1,044	17.0%	1,686	22.0%	1,632	18.0%	4,614	18.0%	2,415	21.0%
*Includes units with project-based Section 8 vouchers in properties that may be owned by public agencies (such as cities or housing authorities), non-profit organizations, or private entities. **Includes multifamily housing units developed under HUD's Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs. These units may be in properties owned by public agencies (such as cities or housing authorities), non-profit organizations, or private entities. Note: All % represent the share of total housing units of each housing type occupied by a person with a disability. The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs. Data Source: HUD A Picture of Subsidized Housing, 2023 Data Based on 2020 Census										

Supportive housing, a typically subsidized long-term housing option combined with a program of wrap-around services designed to support the needs of people with disabilities, is another important source of housing for this population. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Zoning and Accessibility

From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes, subdivision codes, and housing and building codes, in concurrence with comprehensive plans. Local zoning authority is directed by the state enabling laws as part of the local government's police power but limited by superseding state laws related to specific land use, for example the regulation of public

property, flood plains, utilities, natural resources, airports, housing regulated by a state licensing authority for persons with disabilities, higher education institutions, etc.

Fair housing laws do not preempt local zoning laws but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. This includes a local government's affirmative obligation to provide reasonable accommodations to land use or zoning policies when such accommodations may be necessary to allow persons with disabilities to have an equal opportunity to use and enjoy housing. It also includes the affirmative obligation not to segregate housing for protected classes into lower-opportunity, less desirable areas of the jurisdiction. A jurisdiction's design and construction requirements (as contained in the zoning ordinance or building codes) also must be congruent with the Fair Housing Amendments Act's accessibility standards for design and construction.

Effective March 8, 2021, the 2018 IBC is a HUD-recognized safe harbor for compliance with the FHAA's accessibility design and construction requirements. Additionally, HUD identifies the 2009, 2012, 2015 editions of the International Building Code (IBC) as safe harbors under the Fair Housing Act, promoting the health, safety, and welfare of the public through building construction. Monitoring compliance with these codes is not required but is a good practice for ensuring safe and accessible housing products. The City of Moline³⁴ has adopted the 2021 International Building Code with local amendments to the Moline Code of Ordinances. Both the City of Davenport³⁵ and the City of Rock Island³⁶ have adopted the 2015 International Building Code.

Definition of "Family" and Group Housing for Persons with Disabilities

Often one of the most scrutinized provisions of a municipality's zoning code is its definition of "family." Local governments use this provision to limit the number of unrelated persons who may live together in a single dwelling. Unreasonably restrictive definitions may have the unintended or intended (depending on the motivations behind the drafting of the jurisdiction's definition) consequence of limiting housing for nontraditional families and for persons with disabilities who reside together in congregate living situations.

The City of Moline defines "family" to include one or more persons related by blood, marriage or adoption (including foster children), and in addition, any domestic servants and up to one gratuitous guest thereof, or a group of not more than three

³⁴ City of Moline. Current Codes. Retrieved from: <https://www.moline.il.us/427/Current-Codes>

³⁵ City of Davenport, Building Codes. Retrieved from: https://www.davenportiowa.com/our_community/building_land_development/codes_and_regulations/building_codes

³⁶ City of Rock Island, Building Codes & Ordinances. Retrieved from: <https://www.rigov.org/645/Building-Codes-Ordinances>

persons who need not be so related, and in addition domestic servants or gratuitous guests thereof, who are living together in a single dwelling unit and maintaining a common household.

As of the 2019 AI, Davenport amended its ordinance to completely remove a “family” definition, so as to make no distinction or limitation on the number of people, related or unrelated, who may live together in a dwelling unit.

Rock Island defines “family” to include one or more persons related by blood, marriage or adoption (including foster children), and in addition, any domestic servants and up to one gratuitous guest thereof, or a group of not more than three persons who need not be so related, and in addition domestic servants or gratuitous guests thereof, who are living together in a single dwelling unit and maintaining a common household. An additional definition, “Unrelated Group Family” allows a group of no more than five unrelated adults living together as a common household by doing their own cooking and living together, as distinguished from a group occupying a boarding house, lodging house, club, fraternity, sorority, or hotel. Unrelated group families are permitted with administrative approval, provided that they submit an application, pay an application fee, comply with certain standards such as a spacing requirement, and pay for and pass bi-annual inspections.

Though the mechanics of each is different, both Moline and Rock Island define family based on the relationship and number of the residents. Limiting single family to no more than 5 unrelated individuals is neither the most permissive nor most restrictive under case precedent, but does fail to treat nontraditional, but functionally equivalent, household relationships equal with those related by blood or marriage, and may violate fair housing, privacy, and due process protections. More permissive and neutral definitions of family do not distinguish between related and unrelated occupants as long as the residents live together as a functionally or factually equivalent family or common household sharing common space, meals, and household responsibilities, and/or leaves maximum occupancy per dwelling as a matter of safety under occupancy standards rather than the zoning regulations. While the Supreme Court has recognized a local government’s right to limit the number of unrelated individuals who may live together as constitutionally permissible, the restriction must be reasonable and not exclude a household which in every sense, but a biological one is a single family. An unreasonably, or arbitrarily, restrictive definition could violate state due process and/or the federal FHAA as it may have a disproportionate impact on people with disabilities, minorities, and families with children. Another option is to amend the ordinances to add an administrative process for rebutting the presumption that a group exceeding the permitted maximum number of unrelated persons is not otherwise residing together as a single housekeeping unit and functional family. Accordingly, Moline and Rock Island each received a “2” moderate risk score on Issue 1 of the matrix; Davenport received a “1” low risk score on this issue.

None of the cities' "Family" definitions distinguish between or treat persons with disabilities differently *because of* their disability. However, each contains additional requirements and location restrictions on certain types of housing for people with disabilities. In Davenport, group homes allowed by right in nearly all residential zoning districts provided that, when a group home is located within an existing residential structure, the location, design, and operation of such facility must not alter the residential character of the structure. Treatment facilities for drug and alcohol addiction, however, always require a special use permit and then can only be sited in commercial and industrial districts. Because of its permissive group home siting regulations, Davenport scored a "1" low risk on Issue #2 from the zoning review.

In Moline, Group and Institutional uses such as care homes are subject to location and capacity requirements and require a Special Use Permit in some districts. In Rock Island, none of the care home facilities are allowed in the SE residential districts. Group houses and Large Care Homes are subject to an additional discretionary approval from the Board of Zoning Appeals that other multifamily uses are not subject to. For these distinct reasons, Moline, and Rock Island each received a "2" medium risk score on Issue #2. None of the cities ban or functionally ban housing for people with disabilities, but regulations should be amended to make clear that housing for persons with disabilities may be sited equally with other single-family housing for unrelated persons.

Reasonable Accommodations

Adopting a reasonable accommodation ordinance is one specific way to address land use regulations' impact on housing for persons with disabilities. Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waive certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or "to afford persons with a disability the equal opportunity to use and enjoy a dwelling." (The requirements for reasonable accommodation under the Americans with Disabilities Act (ADA) are the same as those under the FHA. 42 U.S.C. 12131(2).) However, the FHA does not set forth a specific process that must be used to request, review, and decide on reasonable accommodation.

Neither Davenport nor Rock Island have adopted a clear and objective process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements. Rather both jurisdictions rely on the variance process for such matters. In Davenport, this is through the Board of Adjustments, and in Rock Island, it is the Board of Zoning Appeals. This is required for any applicant seeking a variance and is not limited to housing for persons with disabilities. The purpose of a variance is not congruent with the purpose of requesting a reasonable accommodation, as a variance requires a showing of special circumstances or conditions applying to the land. In contrast, a reasonable accommodation is to allow individuals with disabilities to have equal access to use and

enjoy housing. The jurisdiction does not comply with its duty to provide reasonable accommodation if it applies a standard based on the physical characteristics of the property rather than considering the need for modification based on the disabilities of the residents. Accordingly, both jurisdictions received a “2” on Issue #3. Moline has adopted a process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements. Notification of surrounding property owners is required, and the Plan Commission may receive citizen input at their discretion, but Moline was assessed a “1” low risk score for this issue. However, the accommodation is at the discretion of the Plan Commission, and as is true of the variance process in Davenport and Rock Island, subjecting the applicant to the public hearing process where there is the potential that community opposition based on stereotypical assumptions about people with disabilities and unfounded speculations about the impact on neighborhoods or threats to safety may impact the outcome.

Supportive Housing for Persons Recovering from Alcohol or Substance Addiction

Under federal law (e.g. FHA, ADA, Rehabilitation Act), it is discriminatory to deny an individual or entity the right to site a residential treatment program in a residential zone because it will serve individuals with alcohol or other drug problems or mental health disabilities.

In Davenport, residential drug or alcohol treatment facilities, halfway houses for people who have exited a correctional setting, and homeless shelters all require a special use permit to be located anywhere, and then must be sited in a commercial or industrial zoning district. These facilities must be spaced a minimum of 1,000 feet apart from one another and at least 300 feet from any residential area. Domestic violence shelters and residential care facilities are allowed as of right in multifamily residential, commercial, and industrial zoning districts. In Moline Halfway Houses and Group Homes are included along with other Group/Institutional Land Uses. Presumably treatment facilities would be defined as community based residential facilities though this is not explicit in the code. Small care facilities as defined by the City require a Special Use Permit in R-1, though they are allowed by right in the other residential districts, and large care facilities require a Special Use Permit in any residential zoning district. In Rock Island, “Halfway House/Group Homes” are allowed only in the R-3 and R-4 zoning districts and only when authorized by the Board of Zoning Appeals, so they are not allowed by right in any zoning districts and are effectively prohibited in single-family districts.

While housing for persons with disabilities may be subject to state and local regulations related to health and safety, they cannot be excluded from residential districts altogether, and such regulations must not be based on stereotypes or presumptions about specific types of disabilities. Accordingly, for treatment facilities which house three or fewer unrelated persons (consistent with the City’s family definition) recovering from drug or alcohol addiction, this disparate treatment may

violate the FHA, and Rock Island received a “3” high risk score on Issue #5. Davenport and Moline do not prohibit these facilities but do enforce additional restrictions that are not applicable to other similar uses, so they each received a “2” medium risk score.

CHAPTER 9.

FAIR HOUSING ENFORCEMENT ACTIVITIES

Fair Housing Rights and Resources

Currently, the federal Fair Housing Act—Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §§ 3601 et seq. (the “FHA” or “FHAA”)—protects persons from unlawful discrimination in the sale, rental, financing, advertising, and insurance of dwellings, and from actions or conditions that would otherwise deny or make housing unavailable on an equal basis because of a person’s race, color, national origin, religion, sex, disability (mental or physical), or familial status (families with children). The FHA also makes it illegal to retaliate against someone who files a complaint, testifies, or assists in a fair housing proceeding. The FHA applies broadly to private, public, and subsidized dwellings though it contains some limited exemptions for certain single family home sales by owner, owner-occupied buildings of four or less units, religious and private clubs, and qualifying age-restricted housing for older persons. Specific to protections based on disability, the FHA requires housing providers to allow reasonable modifications to premises and reasonable accommodations to rules and policies, and requires “covered multifamily housing” (generally meaning ground floor units in buildings with four or more units or all units in buildings of four or more units serviced by an elevator and constructed after March 13, 1991) to meet minimum standards of accessible design and construction.

Although federal law sets the minimum standards for fair housing rights and enforcement, it does not preclude state legislatures and local county and city governing bodies from expanding the classes of protected persons and fair housing rights via state fair housing and antidiscrimination laws or county and city ordinances. Under the Iowa and Illinois state civil and human rights laws and the local code of ordinances for Davenport, additional classes of persons residing in Davenport, Moline, and Rock Island also are protected from discriminatory housing practices that would limit access to fair housing.

State and local fair housing laws deemed substantially equivalent to the FHA—with parallel provisions regarding rights, procedures, remedies, and judicial review and enforcement—may qualify the state or local fair housing enforcement agency for HUD-subsidized enforcement funding via grants or reimbursements, technical support, and cooperative and work-share agreements through HUD’s Fair Housing Assistance Program (FHAP). All residents in the Davenport/Moline/Rock Island study jurisdictions are covered by state and local level fair housing laws substantially equivalent to the Fair Housing Act and the additional enforcement and support resources those bring.

Iowa's Civil Rights Act

Iowa's counterpart to the text of the Fair Housing Act is codified within the IOWA CIVIL RIGHTS ACT of 1965 (IOWA CODE § 216.8 et seq., as amended) and is substantively identical to the FHA in rights, remedies, and enforcement processes. The ICRA expands on the FHA's protected classes to include also creed, sexual orientation, and gender identity.³⁷ Like the FHA, unlawful actions under the ICRA include discriminatory terms, conditions, privileges, notices or advertising; a refusal to permit reasonable modifications of existing premises occupied or to be occupied by persons with disabilities; a refusal to make reasonable accommodations in rules, policies, practices, or services to give a person with disabilities equal opportunity to use and enjoy a dwelling; etc. Retaliation against someone exercising (or assisting) fair housing rights is illegal, which could look like evicting a tenant or refusing to renew a lease because the person filed a complaint, testified, assisted, or participated in a fair housing proceeding.

Under the ICRA and Iowa Administrative Code (Chapter 161.9.1 et seq.), the Iowa Civil Rights Commission (ICRC) is empowered to receive, investigate, mediate, conciliate, litigate, and finally determine the merits of complaints alleging unfair or discriminatory housing practices (as well as in the areas of employment, public accommodations, credit, and educational institutions). As of July 1, 2023, an agency realignment moved the ICRC to be part of the Iowa Department of Inspections, Appeals, and Licensing (DIAL). DIAL investigators now will conduct the initial intake and screenings of complaints to help improve case response times. The ICRC also provides education, training, and technical assistance to the public regarding their civil rights and responsibilities.

In 2021, Iowa passed legislation (Senate File 252) prohibiting its cities and counties from enacting and enforcing "source of income" regulatory protections, instead leaving it to landlords to decide whether or not to deny housing to renters who receive assistance through the federal housing choice voucher program. Although source of income is not an explicitly protected class under the FHA or ICRA (nor the DAVENPORT CIVIL RIGHTS ORDINANCE), housing and disability rights advocates have argued that fair housing law may require a housing provider to accept a housing choice voucher as a reasonable accommodation of a tenant's disabilities if accepting the voucher will not impose undue financial and administrative burdens on the landlord.³⁸ A case also could

³⁷ In January 2024, members of an Iowa House panel rejected a proposed bill (House File 2082) to remove "gender identity" as a protected class under the IOWA CIVIL RIGHTS ACT and classify "gender dysphoria" as a disability.

³⁸ Lower courts are divided on whether the FHA's reasonable accommodation provisions require landlords to accept alternative methods of payment such as housing choice vouchers from someone who cannot earn income due to a disability. The Eighth Circuit Court of Appeals recently ruled, however, that the FHA's reasonable accommodation duty does not extend to accommodating a tenant's lack of income by accepting a government housing voucher nor compel landlords to make reasonable

be made that Iowa's law will likely have a disparate impact on low-income Iowans based on race, color, or disabilities as these classes disproportionately make up HCV program recipients and rely on housing subsidy aid.³⁹

The fair housing provisions of Iowa's CIVIL RIGHTS ACT have been certified by HUD as "substantially equivalent" to the "rights, procedures, remedies, and the availability of judicial review" provided in the FHA, allowing the ICRC as the state fair housing enforcement agency to apply for federal funding under HUD's Fair Housing Assistance Program (FHAP). The ICRC is a HUD certified FHAP agency, giving it concurrent jurisdiction to receive, investigate, process, and adjudicate fair housing complaints under the state and federal acts and to receive reimbursement and grant funding through its work-share agreement with HUD for enforcement activities across the state. A complainant under the ICRA has 300 days from the alleged discriminatory conduct to file a complaint with the Commission.

Davenport Fair Housing Ordinance

The City of Davenport also has adopted local civil rights ordinances under its 2000 DAVENPORT MUNICIPAL CODE, Title 2 Ch. 58 et seq., in connection with housing, employment, public accommodations, education, and credit. The fair housing ordinance, MUNICIPAL CODE § 2.58.300 et seq., includes the protected classes found in the FHA and in the Iowa Civil Rights Act—*race, color, creed, religion, sex, national origin or ancestry, familial status, disability, gender identity, and sexual orientation*—and also extends protected status on the basis of *age* and *marital status*. The seven-member Davenport Civil Rights Commission, its director and commission staff, are empowered by ordinance to receive and investigate claims of discriminatory practices with power to issue subpoenas and discovery orders in aid of that investigation. The commission also may file its own complaint against an alleged offending party where an investigation shows an apparent pattern or practice of discrimination. A person has one year from the offense to file a complaint with the Commission. Before seeking redress in district court for an alleged violation of the local ordinance, the complainant must file a complaint with the Commission and receive a release. However, the local ordinance does not limit any right, procedure, or remedy available under federal or state law.

Davenport's local fair housing ordinance also has been certified by HUD as substantially equivalent to the FHA and qualifies the Civil Rights Commission to

accommodations for the economic effects of a disability, only the physical effects. *Klossner v. IADU Table Mound MHP, LLC*, 65 F.4th 349 (8th Cir. 2023). The plaintiff in that case appealed, but the Supreme Court declined to review so the Circuit Court's ruling under these facts remains for Iowa and other Eighth Circuit jurisdictions.

³⁹ According to U.S. Census Bureau data available at the time of the bill's passage, Black residents make up approximately 4% of Iowa's population but 27% of the state's voucher holders. Similarly, 29% of housing choice voucher households have at least one person with a disability.

receive FHAP funding for fair housing discrimination investigation, enforcement, and education activities. The Commission may cross-file complaints with HUD/FHEO.

Illinois Human Rights Act

The ILLINOIS HUMAN RIGHTS ACT, 775 ILCS 5 et seq. (IHRA), was enacted in 1979 and amended over the next decades to become one of the most comprehensive of state civil rights acts. Protected classes have been added and fair housing procedural rights and remedies have been updated to maintain substantial compliance with federal fair housing law. Currently, the IHRA prohibits discrimination in the areas of real estate transactions (residential and commercial), employment, financial credit, and public accommodations. Real estate transactions include renting or leasing, home sales, mortgage lending and insurance, advertising, restrictive covenants or deed restrictions, and housing construction activities. For real estate transactions, the fair housing provisions of the IHRA are more broad than the FHA, protecting people on the basis of race⁴⁰, color, ancestry, national origin, religion, sex (including sexual harassment), pregnancy, age (40 and over), order of protection status, marital status, sexual orientation (including gender-related identity), military status, unfavorable military discharge, disability, arrest record⁴¹, familial status, immigration status, and source of income. Source of income protection—meaning lawful, verifiable non-wage income including but not limited to Section 8 Housing Choice Voucher payments, disability payments, veteran’s benefits, Social Security income, child support, etc.—was added to the IHRA by amendment in 2022, becoming effective January 1, 2023. Immigration status as a protected class became effective January 1, 2024.

Retaliation, intimidation, interference, or coercion in connection with a person’s enjoyment of any of the protected housing rights also are unlawful discriminatory practices. The IHRA applies to most housing in the state with exceptions for owner-occupied housing with four or fewer units or rental of a private room within a home where the owner or family resides.

The IHRA also grants authority for municipalities and counties to pass local antidiscrimination measures and establish a department or commission to address discrimination.

The IHRA bifurcates enforcement between two separate administrative agencies: the Department of Human Rights and the Human Rights Commission. The Department of Human Rights receives and investigates complaints of discrimination, seeks conciliation between the parties, undertakes affirmative actions and public education

⁴⁰ Effective January 1, 2023, Illinois’s Crown Act expanded and clarified the definition of race to include traits commonly associated with a race such as hairstyle and texture.

⁴¹ Effective January 1, 2020, the Housing as a Human Right bill makes it illegal to discriminate against a person seeking housing based on records of arrest that did not lead to a conviction, juvenile records, and sealed/expunged records.

activities, and makes findings and recommendations to the Human Rights Commission. The Commission adjudicates charges via public hearings and may issue orders granting relief to parties harmed by discrimination. The IHRA empowers the state attorney general to investigate broad, systemic problems or incidents of discrimination, referred to as “patterns or practices” of discrimination, and to file suits to seek redress and remedy of such violations. The I Department of Human Rights was certified as a HUD FHAP agency on an interim basis in 2002, fully certified in 2006, and certifications renewed in 2012 and 2018.

Moline and Rock Island Local Fair Housing Ordinances

The City of Moline has not adopted a separate fair housing or civil rights ordinance, but it does maintain an active Human Rights Commission whose duties include educating the public, city staff, and elected officials about diversity and discrimination and notifying aggrieved persons about their rights under the ILLINOIS HUMAN RIGHTS ACT and the complaint process under state law. (MOLINE CODE OF ORDINANCES §2-4700 et seq.)⁴²

Article VI of the City of Rock Island CODE OF ORDINANCES contains fair housing and antidiscrimination provisions and grants authority to a Fair Housing Board and the Human Rights Commission to promote and enforce fair housing for certain protected classes: *Fair Housing Board*, Sec. 2-256.1 et seq. (persons are protected from certain unfair practices on the basis of race, religion, or ancestry) and *Civil Rights Violations: Real Estate Transactions* Sec. 2-274.1 et seq. (persons are protected from certain unlawful discrimination based on familial status, arrest record, or disability; unlawful blockbusting based on present or prospective changes in the race, color, religion, national origin, ancestry, age, sex, sexual orientation, marital status, familial status or disability of residents). The rights, enforcement procedures, and remedies are not as comprehensive as found under the ILLINOIS HUMAN RIGHTS ACT or the FHA. Complaints must be filed within 90 days of the violation (or discovery of the violation but no more than one year from the violation). The Human Rights Commission also serves as the City’s Fair Housing Board. The Fair Housing Board can attempt to resolve housing discrimination complaints between parties through mediation and can make referrals to the Illinois Department of Human Rights or HUD. For violations under Sec. 2-274.1 et seq., after investigation and a finding of probable cause but failure of conciliation efforts, the Commission can require a public hearing before an appointed independent hearing officer. If the hearing officer finds that the respondent has committed a civil rights violation of the city’s ordinances related to unlawful housing discrimination, the

⁴² More information about the Human Rights Commission, including its latest 2023 Annual Report, is available at: moline.il.us/190/Human-Rights-Commission

hearing officer may impose a fine up to \$500 per violation, actual damages, and attorney's fees.

The Fair Housing Board is likely able to help the parties reach a settlement and resolve claims more quickly relative to the federal and state administrative complaint processes or litigation. Even cases that advance to the Human Rights Commission's public hearing procedures are required by ordinance also to have a shorter timeframe than the federal or state processes. However, the Fair Housing Board advises complainants that filing a local complaint should not replace filing a timely complaint with an appropriate court, HUD, and/or the Illinois Department of Human Rights to preserve the complainant's rights to remedies under state and federal fair housing laws. The City's ordinances have not been certified as "substantially equivalent" to the FHA and the Rock Island Human Rights Commission (Fair Housing Board) is not a certified FHAP agency.

Local FHIP Grantees

Under its Fair Housing Initiatives Program (FHIP), HUD administers multiple competitive grant categories to award money to local fair housing advocacy organizations who assist persons believed to have been harmed by discriminatory housing practices; to help people identify government agencies that handle complaints of housing discrimination; to conduct preliminary investigation of claims; to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices; and to educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws. Fortunately, several nonprofit housing advocacy organizations serving residents of Davenport, Moline, and Rock Island have been awarded FHIP grant funding to provide fair housing related services.

- The **Fair Housing Organizations Initiative (FHOI)** provides funding to start new housing advocacy organization in underserved communities or build the growth, capacity, and effectiveness of existing non-profit fair housing organizations to continue to serve the rights and needs of underserved groups, particularly persons with disabilities.
- The **Private Enforcement Initiative (PEI)** funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.
- The **Education and Outreach Initiative (EOI)** funds programs and initiatives that educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws.

Prairie State Legal Services

Prairie State Legal Services provides legal advice and representation, advocacy, education, and outreach to low-income, elderly, and other vulnerable groups across Illinois. Its Fair Housing Project investigates cases of discrimination by housing

providers; helps clients resolve fair housing disputes; and conducts community legal education on fair housing rights and responsibilities. PSLS may negotiate on behalf of an aggrieved tenant; conduct fair housing testing; and represent a client who files a complaint with HUD or the Illinois Department of Human Rights or in court.

PSLS is consistently a FHIP PEI grantee to build on and continue its fair housing testing program. For FY2024, PSLS was awarded a \$425,000 multiyear grant, up from a \$375,000 PEI award in 2021. Fair housing testing refers to the use of testers who pose as prospective renters, sellers, or buyers of residential real estate for the purpose of determining whether housing providers and others are complying with the Fair Housing Act or whether prospective tenants or buyers are treated differently based on a protected trait. PSLS trains testers and also offers a range of fair housing legal services that include complaint intake, disability accommodation advocacy, legal advice and representation, complaint filing with administrative agencies and courts, conciliation/mediation, settlement negotiation, and referrals. Other housing related services offered include eviction defense; housing protection for seniors, veterans, people living with HIV/AIDS; and subsidized housing eviction defense, termination of assistance, rent calculations, and admissions issues.

PSLS has multiple locations throughout the state and can be contacted through their website or through their Moline office:

1515 5th Avenue
Suite 200
Moline, IL 61265
Phone: 309-794-1328
Web: pslegal.org

HOPE Fair Housing Center

HOPE Fair Housing Center serves clients across 40+ counties in Illinois including Rock Island County (City of Moline and City of Rock Island). HOPE currently has 10 staff members, 1 AmeriCorps VISTA, and 2 social work interns on its team. HOPE has been awarded funds from several categories of FHIP grants over the past five-year period including PEI, EOI, American Rescue Plan, and Fair Housing Organizations Initiative (FHOI) awards: a \$425,000 multiyear PEI award for FY2022, 2023, and 2024; \$374,996 PEI award for FY2021; \$125,000 PEI-ARP (American Rescue Plan) award for FY2021; \$125,000 EOI award for FY2023; \$100,000 EOI-ARP award for FY2023; \$125,000 EOI award for FY2022; \$100,000 EOI-Striving for Equity award for FY2022; \$125,000 EOI award for FY2021; and \$132,000 FHOI award for FY2021.

With PEI funds, HOPE staff conducts intake and screening of fair housing complaints, counsels clients regarding fair housing protections and options, and provides appropriate referrals for other housing issues. HOPE conducts investigations of systemic or complaint-based rental, sales, and lending housing discrimination matters

including through covert testing. HOPE helps mediate and resolve complaints between clients and housing providers. HOPE also assists clients in advocating for their fair housing rights, self-filing complaints with administrative agencies, and refers victims of discrimination to administrative agencies (HUD, DOJ, and IDHR/FHAP) or private counsel when evidence supports allegations of violations to fair housing laws.

With EOI funds, HOPE provides free educational materials and trainings across Illinois for community members, service providers, and housing industry professionals on topics ranging from general fair housing rights; housing providers' rights and responsibilities; realtors responsibilities under fair housing laws; housing rights granted to victims of domestic violence and abuse; understanding assistance animals; design and construction standards; protections based on specific protected classes such as source of income, national origin, individuals with disabilities, etc.; and protections and resources for those seeking housing with a previous arrest or conviction record. HOPE also hosts an annual conference open to community members, community organizations, housing industry, and local governments where participants receive comprehensive education on fair housing topics. HOPE additionally meets or collaborates with public and private partners to increase compliance with the Affirmatively Furthering Fair Housing Rule, and to increase housing opportunities to those groups historically harmed by housing discrimination, residential segregation, and exclusionary public policies.

Since 2020, HOPE has received 15 complaint intakes from Rock Island County residents. Five of those intakes were housing related but not fair housing issues. Seven intakes were connected to a fair housing complaint based on the person's disability. HOPE was able to assist three of those clients in direct advocacy resulting in reasonable accommodation/modification requests related to accessible services, accessible parking spaces, and ramp installation. Other matters involved allegations of housing discrimination based on sex and race in the rental context. HOPE did not file formal administrative or court complaints on any matters deriving from Rock Island County intakes from 2020 - YTD 2024.

IDHR's 2023 Annual Report indicated that only 7 charges of housing discrimination were filed from Rock Island County in one year. From the small number of intakes HOPE has received coming from Rock Island County and the few Rock Island County cases identified by IDHR, HOPE infers that more education on rights and responsibilities under Fair Housing laws and information on what organizations or agencies to contact for assistance would likely benefit Rock Island County residents.

In support of its core mission of ensuring communities and individuals can enjoy housing free from discrimination, specific priorities for 2024 and beyond include addressing inequitable tenant screening practices to prevent the discriminatory effects caused by blanket bans on eviction records, conviction/arrest records, and overly restrictive credit score requirements, and refusals to rent to subsidized renters. Further HOPE will continue to advocate for the dismantling of discriminatory policies

such as Crime Free/ Nuisance Free Ordinances, which disproportionately harm black households, persons with disabilities, and victims of domestic violence. HOPE will continue to advocate for accessible housing in new developments to support persons with disabilities and for occupancy codes and unit sizes that accommodate families with children.

Hope can be contacted via:

Phone: 630-690-6500

Email: info@hopefair.org

Web: hopefair.org/contact

A plethora of resources are available on HOPE's website, including self-advocacy toolkits based on discrimination on the emerging topics of real estate appraisal, eviction, source of income, and arrest and conviction records.

They can be found here: <https://hopefair.org/toolkits/>

Iowa Legal Aid

Residents of Davenport may receive housing-related legal services from Iowa Legal Aid, which provides free legal help for civil (not criminal) issues to low-income Iowans. ILA's Fair Housing Project addresses causes and complaints of illegal housing discrimination to help expand housing opportunities for vulnerable Iowans. ILA received a \$133,183 FHOI grant in FY2021 to help build its housing discrimination enforcement capacity. In FY2023, ILA received \$417,532 in PEI funds and in FY2024 was awarded a \$422,457 PEI multiyear grant, which it will use to expand its fair housing testing program and representation of victims of housing discrimination.

Davenport residents can contact Iowa Legal Aid at:

736 Federal Street

Suite 2309

Davenport, IA 52803

Phone: 1-800-532-1275

Web: iowalegalaid.org

Fair Housing Complaints

The administrative processes for investigating and resolving housing discrimination complaints follow substantially similar tracks and procedures among the FHAP agencies identified above and the HUD/FHEO process. For victims in Davenport (and Iowa generally), an aggrieved party has 300 days from the alleged discriminatory conduct to file a formal complaint with the Iowa Civil Rights Commission or one year to file a complaint with the Davenport Civil Rights Commission. Complainants in Moline and Rock Island have 300 days to file a complaint with the Illinois Department of

Human Rights. In both states, aggrieved persons may file directly with the appropriate HUD Regional Office of Fair Housing and Equal Opportunity (FHEO) within one year of the alleged discriminatory conduct. The investigation, mediation, reasonable or probable cause findings, conciliation efforts, charge procedures, and public hearing decisions under the FHA, IOWA CIVIL RIGHTS ACT, ILLINOIS HUMAN RIGHTS ACT, and Davenport Fair Housing ordinance vary but are substantially similar, including the potential for a finding of liability by an administrative law judge or hearing officer with the availability of compensatory and injunctive relief for the aggrieved complainant. Cases that proceed after a probable cause finding will be adjudicated by the different fact-finding bodies (an ALJ for HUD, an ALJ at the Iowa Department of Inspection and Appeals, an ALJ at the Illinois Human Rights Commission, or a hearing officer with the Davenport Civil Rights Commission).⁴³

If an administrative complaint is filed with the FHEO office, typically, once certified, HUD refers complaints of housing discrimination that it receives back to the state or local FHAP agency for investigation, conciliation, and enforcement activities. HUD policy favors having fair housing professionals based locally where the alleged discrimination occurred because it has found that a state or local agency's closer proximity to the site of the alleged discrimination provides greater familiarity with local housing stock and trends and may lead to greater efficiency in case processing.

Complaints filed with HUD

Region V of the FHEO receives and investigates complaints by households regarding alleged violations of the FHA for cities and counties throughout Illinois, including Moline and Rock Island (as well as Ohio, Indiana, Michigan, Minnesota, and Wisconsin). The FHEO Region VII office receives complaints for cities and counties throughout Iowa, including Davenport (as well as Kansas, Missouri, and Nebraska).

The respective FHEO Regional Offices maintain county-level data reflecting the number of complaints of housing discrimination received by HUD, whether the case is retained by the FHEO or referred to a state or local FHAP for investigation and processing, the status and closure reason of all such complaints, the basis/bases of discrimination and the discriminatory issues identified in each case, and the settlement/conciliation amounts, if any, awarded for each case. Region V and Region

⁴³ A detailed description of the complaint, charge, and hearing procedures under the respective Illinois Human Rights Act, Iowa Civil Rights Act, and Davenport fair housing ordinance are available at: (i) Illinois Department of Human Rights, Procedures for Housing Cases, accessed 11/1/2024, <https://dhr.illinois.gov/content/dam/soi/en/web/dhr/filingacharge/documents/hc-proced.pdf>; (ii) Iowa Civil Rights Commission, Outline of Complaint Process, accessed 11/1/2024, <https://icrc.iowa.gov/file-complaint/outline-complaint-process>; and (iii) Davenport Civil Rights Commission, Complaint Process, accessed 11/1/2024, https://www.davenportiowa.com/UserFiles/Servers/Server_6481372/File/Departments/Civil%20Rights/Complaint%20Process.pdf

VII personnel responded to requests for data regarding complaints received which concern alleged discriminatory housing practices having occurred in Davenport, Moline, or Rock Island for the previous five-year period from October 1, 2019, to October 1, 2024.

HUD reported the filing of 162 formal complaints alleging housing discrimination within the subject jurisdictions: 144 originating from the City of Davenport, 12 from the city of Rock Island, and 6 from the city of Moline.

Of the 144 Davenport cases, 133 cases were referred to a FHAP agency (either the Iowa Civil Rights Commission or the Davenport Civil Rights Commission) for investigation and processing and 11 cases were retained by HUD. For the Moline and Rock Island cases, 2 of the 18 cases were retained by HUD with the others referred to the state FHAP agency (the Illinois Department of Human Rights).

HUD's records showed that 4 of the Illinois cases and 41 of the Davenport cases were still pending/under investigation (as of 10/24/24); 9 Illinois cases (50%) and 69 Davenport cases (48%) were closed by the FHEO/FHAP agency for "no cause"—i.e. after a full investigation was conducted, the investigating agency did not find sufficient evidence to support the complainant's allegations of unlawful discrimination); 21 Davenport cases (15%) had been successfully resolved through conciliation and a settlement agreement negotiated between the parties; 1 Rock Island case and 5 Davenport cases were administratively closed after the complainant stopped cooperating; 1 Moline case and 3 Davenport cases were withdrawn by the respective complainant either after resolution or because the complainant no longer wanted to pursue; 1 Rock Island case was closed for lack of jurisdiction; and 1 Rock Island and 1 Moline case were charged or the FHAP found cause and were still open and pending next steps in the prosecution or conciliation efforts (as of 12/2/24). In 5 Davenport cases, HUD found reasonable cause to believe discrimination occurred and issued a Charge of Discrimination. After election by the parties of these cases to have their respective case then moved to federal district court for a final determination of liability, 3 of the 5 cases were still pending in the courts (as of 10/24/24) and 2 of the 5 charged cases had been dismissed by the district court after overruling the agency's investigative findings or conclusions of law.

In 21 Davenport cases resolved through conciliation/settlement and one case withdrawn after resolution by the complainant, respondents paid damages to the aggrieved party and/or into a victims' fund in amounts ranging from \$500 to \$7,500 and totaling \$35,585. Details regarding whether and what form of equitable or injunctive remedies were also negotiated and approved as part of case settlements were not disclosed in HUD's data. In cases resolved by settlement/conciliation, the respondents did not necessarily admit liability, but may have settled to avoid further expense, time, and the uncertainty of litigation.

The following table shows the basis of discrimination, also understood as the protected class status, alleged in the 12 cases originating in Rock Island, 6 Moline cases, and 144

Davenport cases. More than one basis of discrimination may be cited in a single complaint, thus why there were 205 identified bases of discrimination alleged in the 162 complaints filed.

TABLE 21. BASIS/PROTECTED CLASS STATUS OF DISCRIMINATION COMPLAINTS

Basis of Discrimination Reported	Rock Island	Moline	Davenport
Disability	8	3	66
Race	5	1	64
Retaliation	1	1	25
Sex	0	1	15
National Origin	1	0	7
Familial Status	0	1	5
Religion	0	0	1
Color	0	0	0
Total	15	7	183

The City of Davenport was named as a respondent in 9 cases. One of those cases is still open/under investigation (as of 10/24/24); 6 cases were closed after a “no cause” determination; 1 case was withdrawn by the complainant without resolution; and 1 case was dismissed because the complainant failed to cooperate.

Complainants also may cite more than one discriminatory act or practice, recorded as the discriminatory “issue.” HUD reported complainants identified the following discriminatory issues: “discrimination in terms/conditions/privileges relating to rental” was the most often cited issue in the Davenport cases, in 77 cases (~53% of cases), and cited in 1 Rock Island and 1 Moline case; failure to make reasonable accommodation or permit reasonable modification was cited in 51 Davenport cases (~35% of cases) and 11 Moline/Rock Island cases (~61% of those cases); discriminatory acts under Section 818 (coercion, etc.) was cited in 42 Davenport cases and 1 Moline case; discriminatory terms, conditions, privileges, or services and facilities in 27 Davenport cases and 6 Moline/Rock Island cases; discriminatory refusal to rent in 23 Davenport cases, 2 Moline cases, and 1 Rock Island case; otherwise deny or make housing unavailable in 20 Davenport cases and 2 Rock Island cases; discriminatory advertising, statements and notices in 13 Davenport cases and 2 Rock Island cases; discriminatory financing (includes real estate transactions) was cited in 1 Rock Island case. Finally, using ordinances to discriminate in zoning and land use was reported in 1 Rock Island case (dismissed for lack of jurisdiction).

Complaints filed with Iowa Civil Rights Commission

A request also was made to the Iowa Civil Rights Commission for data reflecting the number of housing discrimination related complaints received by the Commission regarding housing units in the City of Davenport. The Commission provided the following data for 42 cases it processed between October 1, 2019, and October 24, 2024:

TABLE 22. ICRC HOUSING DISCRIMINATION COMPLAINTS

Basis	Cause of Action	Result
National Origin (Hispanic), Retaliation	Terms and Conditions, Participation	No Probable Cause
Disability	Reasonable Accommodation	No Probable Cause
Disability	Refusal to Rent	No Probable Cause
Race (Black)	Terms and Conditions	No Probable Cause
Disability	Refusal to Rent, Reasonable Accommodation	No Probable Cause
Race (Black), Disability	Reasonable Accommodation, Terms and Conditions, Harassment	Satisfactory Adjustment (\$500), plus waive all fees associated with early termination of lease.
Retaliation	Terms and Conditions	No Probable Cause
Sex (Female), Retaliation	Sexual Harassment, Eviction	Administrative Closure
Sex (Female), Retaliation	Sexual Harassment, Eviction	No Probable Cause
Race (Black)	Terms and Conditions	Local – Open
Retaliation	Eviction	No Probable Cause
Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Terms and Conditions, Harassment, Eviction	Local – Open

Basis	Cause of Action	Result
Familial Status	Terms and Conditions, Eviction	Local – Open
Retaliation	Terms and Conditions	Local – Open
Disability	Harassment	Local Administrative Closure
Race (Black), Sex (Female)	Harassment, Terms and Conditions	Local Administrative Closure
Race (Black)	Terms and Conditions	Local – Open
Race (Other)	Other	Local – Open
Race (White)	Harassment	No Probable Cause
Race (Other), Sex (Female)	Sexual Harassment, Other	Local – Open
Race (Other)	Harassment, Eviction	Local – Open
Race (Other)	Terms and Conditions	Local
Race (Black)	Terms and Conditions	No Probable Cause
National Origin (Mexican)	Terms and Conditions, Eviction	Local – Open
Familial Status, Retaliation	Terms and Conditions, Other	Local – Open
Race (Black)	Terms and Conditions, Other	Local – Open
Race (Black)	Refusal to Rent	No Probable Cause
Race (Black)	Refusal to Rent, Terms and Conditions	No Probable Cause
Race (Black)	Refusal to Rent	No Probable Cause
Race (Black), Familial Status, Disability	Terms and Conditions, Eviction	No Probable Cause
Race (Black)	Terms and Conditions, Harassment	No Probable Cause
National Origin (Mexican)	Terms and Conditions, Otherwise deny or make housing unavailable	No Probable Cause

Basis	Cause of Action	Result
Race (Black), Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Harassment	No Probable Cause
Race (Black), Sex (Female)	Terms and Conditions, Eviction	No Probable Cause
Disability	Terms and Conditions	No Probable Cause
Race (Black)	Harassment, Eviction	Open; investigation
Race (Black)	Harassment, Eviction	Open; investigation
Sex (Male), Gender Identity, Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Harassment, Terms and Conditions, Refusal to Rent	Administrative Closure
Race (White), Disability	Denied Accommodation, Harassment, Other	Open; mediation

Of the 42 cases processed by the Commission, 15 cases were still open at the time of reporting (12 open at the local level, 2 cases open in the investigation phase, and 1 case open in the mediation phase). Of the closed cases, a “no cause” finding was made in 22 cases (52%); 2 cases had been administratively closed by the Commission; 1 case closed administratively by the local fair housing enforcement authority; and 1 case reached an individualized settlement that included a satisfactory adjustment of \$500 plus agreement by the respondent landlord to waive all fees associated with early termination of the lease.

Race was the most often cited basis of discrimination in the Davenport cases cited in 25 matters (~60%), followed by disability in 11 cases (~26%); retaliation in 7 cases; sex in 6 cases; national origin in 3 cases; familial status in 3 cases; and gender identity in one case. The most often cited issues (“cause of action”) included discriminatory terms and conditions in 25 cases (~60%); harassment in 12 cases (~29%); eviction in 11 cases; reasonable accommodation or denied accommodation in 7 cases; discriminatory refusal to rent in 6 cases; and sexual harassment in 3 cases.

Complaints filed with Davenport Civil Rights Commission

The Commission reports data reflecting complaints it receives, investigates, and processes in each calendar year’s Annual Report. As of the writing of this report, DCRC Annual Reports for CY2019—2021 were posted. The Commission received and opened

44 housing discrimination cases and closed 40 housing cases in CY2019; opened 14 housing discrimination cases and closed 22 in CY2020; and opened 29 housing discrimination cases and closed 29 cases in CY2021. Three cases were referred to HUD in 2021.

The Annual Reports provide data regarding the basis of discrimination (i.e. race, disability, sex, etc.) and the disposition of cases (i.e. settlement, no probable cause finding, probable cause, etc.), but the numbers are not broken down by whether the alleged discriminatory action occurred in the context of housing versus employment, public accommodation, education, credit, or transit. So, for example, in 2021, of the 105 total complaints that were filed with the Commission, race was cited 62 times as a basis of discrimination, but the report does not indicate how many of those were housing cases versus employment, public accommodation, etc. Annual Reports are available on the Commission's website.

The Commission's website also provides information on settlements it has secured stemming from housing discrimination complaints:

TABLE 23. DCRC HOUSING DISCRIMINATION COMPLAINTS RESOLVED BY SETTLEMENT

Davenport Civil Rights Commission Settlement Terms for Resolved Housing Discrimination Complaint Cases			
Closure Date	Basis	Trigger Event/Issue	Terms
7/10/2023	Disability	Failure to Accommodate	\$2,500, Creation of Policy
6/30/2023	Race, Disability, Age	Harassment, Discriminatory Statements, Different Treatment	\$1,750, Notification of Terms of Agreement
6/13/2023	Disability	Failure to Accommodate	Specific Performance, Notification of Fair Housing Policies, Posters
4/24/2023	Familial Status	Discriminatory Statements	\$12,000 to Complainant, \$6,422.13 to the Commission
4/3/2023	Disability	Failure to Accommodate	\$500, Apology, Notification of Fair Housing Policies

3/20/2023	Disability	Failure to Accommodate	\$2,500, Notification of Fair Housing Policies
11/7/2022	Disability	Failure to Accommodate	\$1,000, Notification of Fair Housing Policies
2/28/2022	National Origin	Different Treatment	\$2,000, Training
1/20/2022	Race, Disability	Failure to Accommodate, Different Treatment	\$1,081, Specific Performances
10/29/2021	Race	Different Treatment	\$3,500, Training
10/19/2021	Disability	Failure to Accommodate	\$1,269, Notification of Fair Housing Policies
5/1/2021	Disability	Failure to Accommodate	Apology, Fair Housing Posters
2/12/2021	Disability	Failure to Accommodate	\$1,000, Training
6/1/2020	Disability	Failure to Accommodate	\$835, Letter of Reference, Specific Performances
5/27/2020	Race	Different Treatment	Apology, Fair Housing Logo on Applications, and Leases
3/20/2020	Disability	Failure to Accommodate	\$4,700, Apology, Neutral Reference, Training
3/9/2020	Disability	Failure to Accommodate, Different Treatment	\$4,900, Fair Housing Posters
10/30/2019	Disability	Harassment	Apology, Training

		Total Compensation	\$45,957
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For the 18 housing-related discrimination cases conciliated and settled between October 2019 through December 31, 2023 (the most current data available), disability was the most alleged basis of discrimination, occurring in 14 cases (~78%), followed by race in 4 cases and familial status, age, and national origin occurring in 1 case each. The Commission secured a total of \$45,957 in damages to aggrieved parties and civil penalties. Relief also included fair housing training and terms requiring that housing providers adopt fair housing policies, communications, and notifications.

In its most recently published Annual Report, CY2021, the Commission illustrated its work in resolving fair housing disputes by describing the mediation process in one particular case: A Complainant filed a housing discrimination complaint alleging that the manager of the mobile home park where she leased a lot space for the trailer she owned was terminating her lot lease because of her household’s national origin, though the manager’s stated reason for termination was the complainant’s failure to make repairs to the trailer. Complainant alleged that the manager would not allow her to make the needed repairs to bring the trailer up to standards and instead pressured her to sell the trailer to new owners. Respondents initially refused to cooperate with the investigation, but after going through the Commission’s subpoena process, the respondents submitted the necessary information for the investigation. Prior to the completion of the investigation, the parties agreed to participate in Commission-led conciliation. The complainant ultimately settled in conciliation for \$2,000 in relief and respondents agreed to attend fair housing training as relief in the public interest.

Complaints filed with the Illinois Department of Human Rights

A FOIA response from the IDHR reveals that between October 1, 2019, through October 1, 2024, the Department opened or closed 8 cases alleging housing discrimination related to properties or parties located in the City of Moline and 7 cases from the City of Rock Island.

TABLE 24. IDHR HOUSING DISCRIMINATION COMPLAINTS

Illinois Department of Human Rights					
Jurisdicti on	Open and Closure Dates	Basis / Bases	Issues	Closure Reason	Respondent (if a city or city agency)

Moline	01/25/18 - 11/15/22	Sex	Terms	Adjusted Terms of Settlement	
Moline	12/20/18 - 10/24/19	Race	Additional Civil Rights	Lack of Substantial Evidence	Moline Housing Authority
Moline	02/22/19 - 12/18/19	Race	Terms	Lack of Substantial Evidence	Moline Housing Authority
Moline	05/10/19 - 4/15/20	Disability (Mental)	Terms	Failure to proceed	
Moline	04/09/20 - 4/5/21	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	Moline Housing Authority
Moline	11/15/21 - 3/14/23	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	
Moline	02/23/23 - 11/14/23	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	
Moline	05/29/24 - Open	Familial Status	Rental		Moline Housing Authority
Rock Island	09/18/17 - 5/13/21	Religion	Terms	Failure to Proceed	Rock Island Housing Authority
Rock Island	10/22/18 - 10/24/19	Race	Terms	Lack of Substantial Evidence	Rock Island Housing Authority
Rock Island	04/09/20 - 4/12/22	Disability (physical)		Lack of Substantial Evidence	
Rock Island	09/01/20 - open	Race	Terms	Lack of Jurisdiction	City of Rock Island
Rock Island	11/17/22 - open	Race	Terms		City of Rock Island

Rock Island	03/27/23 - open	Disability (Mental)		Lack of Substantial Evidence	
Rock Island	04/18/24 - open	Disability (Mental)	Terms		

For the cases that have been closed/resolved during this time period, the majority were closed after investigation and a finding of lack of substantial evidence (“no probable cause” finding) to proceed. Disability was most often cited as the basis of discrimination—in 7 out of 15 cases—followed by race in 5 cases, and religion, sex, and familial status being the basis of perceived discrimination in one case each.

The Moline Housing Authority was named as the respondent/offending party in 4 cases, the Rock Island Housing Authority in 2 cases, and the City of Rock Island in 2 cases. Two of those cases are still open and pending investigation (as of 10/28/24); however, the other six cases were closed for lack of substantial evidence or lack of jurisdiction without a finding of liability against the local government.

Fair Housing Enforcement through Civil Litigation

Under the FHA, the Iowa Civil Rights Act, and the Illinois Human Rights Act, in addition to or as an alternative to filing an administrative complaint, an aggrieved person may commence a civil action in an appropriate United States district court or state court (with proper jurisdiction and venue) not later than two years after the occurrence or the termination of an alleged discriminatory housing practice, thus maintaining control of the case and the potential to collect punitive damages. Victims do not have to first exhaust their administrative remedies before filing a lawsuit nor be issued a “right to sue” letter from the administrative enforcement agency. If an administrative action has already commenced, the parties still may elect to move the case to court for adjudication as long as the parties have not already entered into a conciliation agreement to resolve the alleged discriminatory housing practices or, following a charge of discrimination, an administrative hearing has not already commenced.

Fair housing lawsuits may be filed against local governments and zoning authorities and against private housing providers, mortgage lenders, developers, or real estate brokers. Because the ICRA and IHRA have been determined to be substantially similar to the FHA, court opinions interpreting the FHA are instructive in interpreting the state laws.

Under the FHA, a plaintiff may hire a private attorney or request a court-appointed attorney for assistance with litigating the case and may seek to prove actual or compensatory damages and request injunctive relief and punitive damages. Settlement amounts or jury awards often are much larger for cases prosecuted in court than victim compensation awards through the administrative process. In an election

case, the Department of Justice may prosecute the case on behalf of the aggrieved party. Additionally, the DOJ or the state attorney general may bring suit on behalf of individuals based on referrals from HUD/FHAP in the case of a “pattern or practice” of discriminatory actions, a case of particular importance to the public interest, or when there has been a breach of a conciliation agreement. In a pattern or practice case, the court may award preventative relief (permanent or temporary injunction, restraining order, or other order) and under the FHA, a civil penalty up to \$50,000 for a first violation and up to \$100,000 for a second or subsequent violation. An aggrieved party may intervene in any action filed by the DOJ.

For the recent five-year period studied—October 1, 2019, through October 31, 2024—only one lawsuit of significance was found regarding allegations of unlawful housing discrimination occurring in Davenport, Moline, or Rock Island that resulted in federal litigation, a published HUD ALJ decision/settlement, or a published state court opinion.

- ***United States v. Goitia*, 3:20-cv-56 (S.D. Iowa) (complaint filed June 29, 2020; consent order entered and case dismissed May 23, 2022).**

The United States DOJ brought this action on behalf of multiple female tenants of rental housing properties owned and managed by the defendants in Davenport, Iowa. The amended complaint alleged that the defendants engaged in a pattern or practice of discrimination on the basis of sex, specifically that the owner/manager Juan Goitia sexually harassed numerous female tenants since at least 2010 by making unwelcome sexual comments and advances, touching tenants’ bodies without their consent, entering the homes of female tenants without their consent and without prior notice, and taking adverse actions against tenants who resisted his sexual overtures or complained about the harassment. The parties ultimately agreed to a settlement before trial resolving claims against the offending landlord and against 908 Bridge Cooperative which, along with Goitia, owned the properties where the harassment occurred. The consent order required defendants to pay \$135,000 in monetary damages to compensate individuals harmed by the harassment and pay a civil penalty to the United States. Further, the consent order bars Goitia from continuing to manage rental housing; requires defendants to hire an independent manager to manage any rental properties that defendants own or manage now or in the future; and requires defendants to obtain fair housing training and implement comprehensive non-discrimination policies and complaint procedures to prevent sexual harassment at their properties in the future.

In a press release announcing the settlement, Assistant Attorney General Kristen Clarke for the Justice Department’s Civil Rights Division stated, “*Sexual harassment by housing providers is an illegal and egregious abuse of power that deprives tenants of their right to be safe and secure in their homes.*” The Justice Department’s Sexual Harassment in Housing Initiative aims to address and raise awareness about this form of sex-based discrimination by landlords, property managers, maintenance workers, loan officers, or other people who have control over housing. Since launching the

initiative in October 2017, the Department of Justice has filed 23 lawsuits alleging sexual harassment in housing and recovered over \$9.6 million for victims of such harassment.

CHAPTER 10.

IDENTIFICATION OF IMPEDIMENTS

Described below are the fair housing impediments identified in this Analysis of Impediments, along with associated contributing factors and supporting datapoints. Following these narrative descriptions is a table containing recommended actions, responsible parties, and potential partners for addressing the named impediments.

Impediment 1: Insufficient access to affordable housing

The persistent housing and affordability crisis, which was noted in the 2019 AI, has continued to grow in Moline, Davenport, and Rock Island and was the most common issue mentioned by stakeholders and community members in focus groups, public forums, and interviews. Many community engagement participants described poor building and unit conditions, and limited oversight has put many renters in unsafe situations. These conditions include aging buildings with mold, pests, and even structural risks, which were amplified by the deadly apartment building collapse⁴⁴ in downtown Davenport in 2023. Participants noted these problems are a result of landlords' neglect upkeep, focusing on profits over tenants' wellbeing. Many believe these issues have become overlooked due to weak code enforcement and inadequate city resources to check and fix housing in need of repair.

Vulnerable and marginalized populations, like those with disabilities, large families, or individuals reentering society after time in prison, are especially impacted by the lack of affordable, accessible housing options. There is a lack of homes and units specifically designed for individuals with disabilities who need accommodations such as ramps, wide doorways, elevators, and more. Families that need more space face high costs and restrictive zoning laws, while people with criminal records often face discrimination making it hard to secure housing. Stakeholder particularly noted the limited funding impacts coordination among housing services and resources. Representatives from local nonprofit housing assistance organizations and agencies also noted their intake capacity has become overwhelmed during and following the COVID-19 pandemic.

Systemic barriers have also resulted in mortgage denial disparities, which affect some minority groups who are two times as likely than non-Hispanic white households to face denial when seeking a loan. This further limits people of color from accessing homeownership opportunities while also widening economic divides. Stakeholder and community residents alike brought attention to the strict tenant requirements from

⁴⁴ Langmaid, CNN, V. (2023). Multiple structural problems caused Davenport, Iowa, apartment building collapse that killed 3 residents, investigation finds. [cnn.com](https://www.cnn.com/2023/09/07/us/davenport-iowa-building-collapse-investigation/index.html).
<https://www.cnn.com/2023/09/07/us/davenport-iowa-building-collapse-investigation/index.html>

landlords, like no tolerance for past evictions or credit issues, leave many people at risk of homelessness and further limit their access to affordable housing and housing in general. Many noted homelessness has increased in recent years, particularly as the cost of living and rents have increased across the cities and region. Different protected class members face additional barriers in accessing for-sale and rental housing.

Data about housing problems presented in Chapter 6 of this report shows that, in each city, affordability issues are more acute for households of color than for White households. Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates: about 41% to 43% of Black households have at least one of the four housing problems, and 53% to 90% of Native American households have a housing problem. In Rock Island, Asian and Hispanic households also experience housing problems at disproportionate rates (52.7% and 39.6%, respectively). While the total numbers of households are small, the 20 Pacific Islander households in Moline and Rock Island all experience housing problems (100% of the 10 Pacific Islander households in each city). Particularly, housing problems are more prevalent for households with lower incomes than for those with higher incomes. Across the three cities, about 75% to 78% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 11% to 16% of households with incomes of 81% to 100% HAMFI.

Together with input regarding housing condition, these rates show a continued need to expand the supply of affordable housing available in all three cities, along with improving and/or maintaining existing affordable housing. This may include development and preservation of affordable for-sale and rental product. Further, several stakeholders note the specific need for housing assistance directed toward lowest income groups (households with incomes under 30% of area median income) and people experiencing or at risk for homelessness.

Impediment 2: A lack of targeted investment in underserved areas resulting in increasing disparities in access to opportunity

Data and mapping analysis of Moline, Davenport, and Rock Island reveals that each City contains neighborhoods with significant disparities in access to opportunity, especially for protected class groups. A lack of targeted attention and investment to these areas results in widening disparities in access to many resources needed for residents to thrive and achieve upward mobility. The most severely impacted neighborhoods lack many different resources, compounding access issues for residents. The following factors contribute to this impediment to fair housing in Moline, Davenport, and Rock Island:

Low and inconsistent levels of school proficiency

Opportunity Index Disparities, as shown in Table 4, show that variations in school quality disproportionately impact residents living below the poverty line and, in Davenport and Rock Island, residents who are non-white. In addition, Davenport and Rock Island have significantly lower school proficiency scores as a whole than Moline, especially the latter. Residents who participated in the community feedback process additionally noted issues with recent school closures in Davenport.

School proficiency varies widely by location within the jurisdiction, as depicted in Figure 7. Most concerning, school proficiency scores are 10 or less out of a possible total of 100 in roughly half of the area's census tracts. This is especially prominent in Rock Island, where more than half of all census tracts have proficiency scores this low. In addition, Davenport is the only City to have any schools with a proficiency score above 75, and these exist only in small areas of the City. As shown in Figure 10, there is significant correlation between areas with low school proficiency scores and low levels of residents who complete high school.

Limitations in transit options

Transit access and affordability both shape many other opportunity factors, such as access to jobs and good schools. This is especially true for areas in which fewer residents own or have access to a personal vehicle, as is true for neighborhoods along the Mississippi River in all three cities (see Figure 17).

As shown in Figure 16, Davenport has the largest proportion of land area with a transit affordability score under 50 (out of 100). This is likely due to heavier levels of car dependency within the City. Because of this, Davenport residents who do not have access to a personal vehicle may face more difficulties in accessing public transit than residents of Moline or Rock Island. Table 4 also shows that, as a whole, Davenport residents take fewer public transit trips than residents of Moline or Rock Island. This may indicate an increased need for transit options in Davenport.

A need for employment assistance and job training

Neighborhoods along the Mississippi River, especially in Davenport and Rock Island, have the lowest labor market engagement rates in the area. These same neighborhoods also face a lack of many other resources, and these disparities likely compound each other. Figures 12 and 13 show that some of the same neighborhoods with the highest job proximity scores – meaning the most available jobs – have the lowest labor market engagement scores, and Figures 10 and 11 show that these same neighborhoods are those with the lowest level of high school and college education in the jurisdiction. Table 4 shows that a lack of proximity to jobs and low labor market index scores disproportionately impact low-income and non-white residents. The largest discrepancies appear in Davenport, where low-income Asian and Native American residents have labor market index scores of 20 and 30 points lower,

respectively, than their white peers; and in Rock Island, where non-white residents have scores of 15 to 30 points lower than their white peers, with Black residents being most heavily impacted.

These statistics, especially in combination with low educational achievement rates in impacted areas, likely indicate a severe need for employment assistance and job training programs in the most impacted areas.

A need for holistic revitalization planning efforts in areas with many disparities

As previously stated there are many neighborhoods in the jurisdiction, particularly those located along the Mississippi River, which face significant disparities in access to most or all types of opportunity. The largest level of need overall exists in Rock Island. Davenport has perhaps the largest degree of disparity, containing the largest discrepancies in access to resources between different neighborhoods. Moline has fewer neighborhoods with intense levels of need, but also fewer neighborhoods with high levels of access on par with Davenport's most affluent neighborhoods.

For neighborhoods that face several compounding needs – such as neighborhoods with low labor market engagement scores, low school proficiency scores, and low levels of high school educational achievement – there is a significant need for targeted, holistic revitalization efforts following a strategic plan. The Cities may wish to investigate the possibility of designating these areas as opportunity or similar districts and developing a strategic plan for improving resources in these areas at a holistic level.

Impediment 3: Insufficient and unequally distributed publicly supported housing options

Data and mapping analysis indicate that both the supply and distribution of publicly supported housing options in Moline, Davenport, and Rock Island are inadequate. Maintaining a variety of decent and accessible publicly supported housing options is crucial to any community in order to support low-income, disabled, elderly, and other vulnerable populations. The following factors contribute to this impediment to fair housing in Moline, Davenport, and Rock Island:

Inadequate supply and utilization of publicly supported housing

Examining data on the average wait times and the utilization percentages for available publicly supported housing can help us to understand whether there is an adequate supply of publicly supported housing and whether it is being utilized effectively. Where data is available, average wait times for publicly supported housing units programs in Moline, Davenport, and Rock Island range from 8 months to 39 months. These extremely long wait times, particularly for Housing Choice Vouchers, indicate that demand for housing assistance far exceeds supply in all three Cities.

In addition, Moline is the only City that maintains all five types of publicly supported housing programs – Public Housing, Project-Based Section 8, Housing Choice Vouchers, Section 202 (elderly), and Section 811 (disabled). Davenport does not maintain Public Housing, and Rock Island does not maintain Section 202 or Section 811 housing. This means that residents of Davenport and Rock Island in need of such housing have more limited options than residents of Moline.

Despite wait times indicating intense demand, utilization data indicates that some programs are not being utilized as effectively as possible. This is especially in Rock Island, where HCV wait times are 17 months on average and yet only three-quarters of available vouchers are being utilized. This likely indicates that voucher holders are experiencing some form of barrier to using vouchers once approved, such as an inability to find a landlord who accepts vouchers.

Unequal clustering of publicly supported housing options

As depicted in Figure 29, publicly supported housing is clustered in all three Cities to some extent. Davenport has the least clustering, likely due to a higher prevalence of Housing Choice Vouchers, which are intended to allow residents greater choice in where to live. Rock Island displays the highest levels of clustering, particularly among Housing Choice Vouchers, which is unusual due to the aforementioned nature of the HCV Program. As shown in Figure 29, there are almost no HCV holders residing in the southeastern portion of Rock Island. In combination with low utilization rates of Rock Island HCVs, this may indicate a lack of landlords who are willing to accept Housing Choice Vouchers in Rock Island and, to a lesser extent, in Moline and Davenport.

Impediment 4: Fair housing education and equitable enforcement

The report identified several challenges related to fair housing education and enforcement. Many community members shared while they are aware of a few fair housing laws and tenants' rights, many landlords do not abide by them and continue to withhold repairs, threaten tenants with eviction, and discriminate based on mental and physical disabilities. Many participants were also not aware of where to access information or resources when in need of help. Despite some educational efforts, such as training sessions and brochures, these resources remain limited, often reaching only those actively engaged with city or community organizations. There is also a lack of coordination among legal aid, civil rights resources, and local fair housing organizations, which hinders effective enforcement of fair housing regulations.

Planning for community development in general can greatly benefit from an equity lens applied to decision making processes. In this sense, there must be equitable enforcement, however, there are inconsistencies across city ordinances and zoning laws that may act as a barrier. For example, restrictive definitions of "family" and zoning policies that prevent group homes or multi-family housing contribute to

barriers in fair housing choices, particularly for vulnerable populations such as people with disabilities. Additionally, while “Not In My Back Yard” (NIMBY) attitudes were noted among community leaders as a potential fair housing barrier, this sentiment among the general public can also impact affordable housing construction and development of mixed-income neighborhoods and the inclusion of residents with different needs. These policies and attitudes can lead to segregation by limiting affordable housing development and making it difficult for individuals with disabilities to find suitable housing.

Community input also highlighted the cultural and language barriers that complicate fair housing education and enforcement. Populations with limited English proficiency (LEP), including immigrants and refugees, often struggle to access fair housing resources and navigate the legal landscape. Similarly, discriminatory lending practices and inconsistent enforcement across housing and rental markets contribute to disparities, further limiting housing choices for protected groups.

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

Contributing Factors	Recommended Activities	Responsible Parties and Partners
Impediment #1: Insufficient access to affordable housing		
Limited new rental housing construction or rental rehabilitation in the region	- Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental and for-sale housing through new construction and rehabilitation. - Review the Qualified Allocation Plans issued by the Illinois Housing Development Authority and Iowa Finance Authority (as appropriate) under their respective Low Income Housing Tax Credit (LIHTC) programs to identify local government policies or actions that may positively impact the competitiveness of developers' applications. For developers proposing LIHTC projects in areas with access to key community resources/opportunity factors or areas experiencing a loss of affordable rental units, work with them to increase the competitiveness of their applications through letters of support, provision of data and information, gap financing, and other assistance.	- City of Moline - City of Davenport - City of Rock Island - Housing developers - LIHTC developers
Limited supply of affordable housing disproportionately impacts households of color	- Consider opportunities to support the work of nonprofit housing providers in order to improve quality affordable rental options. - Consider funding financial assistance programs to prevent evictions and support housing stability particularly for vulnerable and cost-burdened households including those who are low-income or who have disabilities.	- City of Moline - City of Davenport - City of Rock Island - Nonprofit housing providers - Social service organizations
Landlords are reluctant to maintain and improve rental properties	The cities of Moline, Davenport and Rock Island all operate rental inspection programs to periodically assess the condition of the rental properties within their jurisdictions. The cities should assess their respective registration and inspection programs for opportunities to close loopholes and make them more effective,	- City of Moline - City of Davenport - City of Rock Island - Landlords

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	- including consideration of increased staffing and resource allocations. - Organize a networking meeting between local government inspection staff and nonprofit housing assistance organizations to develop a referral protocol for situations where a tenant household may have to be displaced due to substandard housing conditions discovered in the course of an inspection.	Nonprofit housing assistance organizations
Mortgage denial disparities disproportionately affect minority groups, particularly Black and Hispanic, who are twice as likely as non-Hispanic white households to face loan denials.	Encourage CDBG public services funding applications from organizations providing homeownership counseling and financial literacy programs tailored to minority communities. Services may include guidance on credit building, budgeting, and navigating mortgage application requirements. Regular workshops and resources distributed in multiple languages could better prepare these households to meet lender criteria.	- City of Moline - City of Davenport - City of Rock Island - Financial counseling organizations
Impediment 2: A lack of targeted investment in underserved areas resulting in increasing disparities in access to opportunity		
Low and inconsistent levels of school proficiency	- Share school proficiency and related data from this report with school district officials to aid their planning and decision-making with regard to resource distribution in areas of greatest need. - Encourage investigation of creative opportunities to provide extra funding and resources to low-performing schools. - Consider whether resources like food and clothing pantries may be helpful in areas with low performing schools.	- City of Moline - City of Davenport - City of Rock Island - School districts
Limited transit options	When proposed, and where possible, support local efforts to expand bus routes and covered shelters at existing bus stops in all three cities.	- City of Moline - City of Davenport - City of Rock Island

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	Consider the possibility of subsidized or refundable rideshare costs for residents using rideshare for specific activities, such as school or employment activities.	Transit providers
Need for employment assistance and job training	- Encourage CDBG public services funding applications from organizations that will provide job training and other employment assistance programs over the next few years. - Create or expand a centralized website or other resource hub where residents can access information on job training and employment assistance resources.	- City of Moline - City of Davenport - City of Rock Island - Job training and employment assistance organizations
Need for holistic revitalization planning efforts in areas with many disparities	- Create a task force to identify neighborhoods in all three Cities that face the most disparities in access to resources and opportunities. - Encourage collaborative work among the cities of Davenport, Moline, and Rock Island to coordinate and align where possible to the goals, strategies, and outcomes promoted in their respective community revitalization efforts. Consider including business, neighborhood, and other leaders from impacted areas in neighborhood revitalization planning. - Create metrics for measuring success in revitalization efforts, ensuring that business, neighborhood, and other leaders from impacted areas are involved in and agree with metric development.	- City of Moline - City of Davenport - City of Rock Island - Business leaders - Neighborhood leaders
Impediment 3: Insufficient and unequally distributed publicly supported housing options		
Inadequate supply and utilization of publicly supported housing	- Investigate the potential for dedicating new funding towards TBRA and other forms of housing assistance in order to meet demand. - Encourage public housing authorities to create a task force to identify and develop ideas to address barriers that residents may	- City of Moline - City of Davenport - City of Rock Island - Public housing authorities

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	face in accessing and using housing assistance, especially Housing Choice Vouchers.	• Nonprofit housing providers
Unequal clustering of publicly supported housing options	• Encourage public housing authorities and local civil rights commissions to monitor the prevalence of discrimination against voucher holders by landlords. • Support public housing authorities in developing an educational campaign focused on 1) informing residents of their fair housing rights, especially as voucher holders, and 2) educating landlords on participation in the HCV program. • Support the creation of incentive programs that would incentivize more landlords to accept vouchers (options may include tax breaks, subsidized repair costs, subsidized deposits, etc.). • Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental housing and its distribution in neighborhoods offering good access to opportunity.	• City of Moline • City of Davenport • City of Rock Island • Public housing authorities • Housing developers • LIHTC developers
Impediment 4: Fair Housing education and equitable enforcement		
Stakeholder input suggested that some community members have expressed racism and NIMBY attitudes	• Either using in-house staff or through a contracted provider, the cities should annually design and/or update and coordinate delivery of a regional fair housing education program that reaches the public with information about fair housing rights and responsibilities, how to recognize discrimination, and how and where to file a complaint. • Restrictive zoning laws that hinder affordable housing options and the development of housing for non-homeless and special-needs populations. The Cities should analyze their current code and amend restrictive zoning policies to promote diverse housing options, including group homes and multi-family developments.	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Fair housing organizations

Contributing Factors	Recommended Activities	Responsible Parties and Partners
Organizations with little personnel that have been overburdened in recent years by the rising demand for services are further burdened by the lack of coordination among fair housing organizations, legal aid services, and other institutions. Additionally, residents are unsure of where to find resources or assistance when seeking help.	• Participate in partnerships between legal aid, civil rights, and housing organizations to help streamline fair housing services and resources. • Recruit applications from fair housing agencies for CDBG funding that would support personnel expansion. • Develop a centralized network that allows fair housing organizations, legal aid services, and related institutions to share resources and communicate more effectively. This could include an online platform for case management, referrals, and updates on available services, helping reduce workload on organizations while also easing accessibility for residents in search of help.	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Fair housing organizations • Nonprofit housing assistance organizations
Data on housing discrimination complaint filings indicates that more fair housing education is needed for members of the general public. Immigrants, refugees, and people with	• Provide fair housing education in culturally appropriate ways, particularly to non-English speaking communities. • Recruit applications from fair housing agencies for CDBG funding that would support fair housing education in culturally appropriate ways, particularly to non-English speaking communities. • Adhere to established Language Access Plans to ensure that essential fair housing information, complaint processes, and tenant rights are available in multiple languages. This may include translating documents into the most common languages in the	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Public housing authorities

Contributing Factors	Recommended Activities	Responsible Parties and Partners
limited English proficiency are at heightened risk of housing discrimination	area and ensuring interpreters are available for consultations and workshops. • Collaborate with local community centers, immigrant support organizations, and refugee aid groups to provide culturally relevant and accessible fair housing education. • Utilize a range of communication channels, such as radio, community newspapers, and social media platforms in multiple languages, to spread awareness about fair housing rights and available resources. Visual aids, simple language, and examples relevant to LEP communities can make these materials more accessible as well. • Fair housing organizations should provide cultural competency training for staff and volunteers to better serve diverse and marginalized populations. This includes understanding cultural differences, avoiding biases, and recognizing potential challenges that immigrants and refugees face in accessing fair housing resources.	



Moline, Rock Island, and Davenport

Analysis of Impediments to Fair Housing Choice

CITY COUNCIL PRESENTATION – January 2025

“Taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”

-HUD AFFH Final Rule

AFFIRMATIVELY FURTHERING FAIR HOUSING

WHAT IS AN ANALYSIS OF IMPEDIMENTS?

- Analysis of the local fair housing landscape
- Four specific fair housing issues:
 - Integration and segregation
 - Areas of poverty
 - Access to opportunity
 - Housing need
- Fair housing impediments and recommendations



PROJECT TIMELINE

- **Community engagement and data gathering:**
July & August
- **Data analysis and report drafting:**
September – November
- **Review, revision, and presentation:**
December & January



COMMUNITY ENGAGEMENT

- Housing survey
- Community meetings
- Pop-ups
- Stakeholder interviews
- Resident focus groups

The flyer features a header with the logos of the City of Moline, Rock Island, and the City of Davenport. Below the logos, the title "Moline, Rock Island, & Davenport" is written in a red, serif font. The main heading "Let's talk Housing." is in a large, blue, sans-serif font. To the right of this heading is a photograph of a row of three small, single-story houses. Below the heading is a bulleted list of housing issues: "Can't afford to buy?", "Paying too much for rent?", "Living in a unit with substandard conditions?", and "Want to see different types of housing developed?". To the right of the list is a photograph of a two-story house. Below the list is the heading "Take Our Survey!" in a large, blue, sans-serif font, with a blue arrow pointing to a QR code. Below the QR code is the URL "www.surveylegend.com/s15n7w". Below the URL is a small paragraph of text: "Survey results will help inform a housing study that will be published by Moline, Rock Island, Davenport in collaboration with Points Consulting in late Fall 2024." Below this text is the heading "Join one of our Community Meetings!" in a large, blue, sans-serif font. Below the heading are two columns of meeting information. The left column is for Moline on August 14th and Rock Island on August 15th. The right column is for Davenport on August 8th, including a virtual zoom meeting. At the bottom of the flyer is a small paragraph of text: "Individuals requiring accommodations should call 563-326-7765 or TTY 563-326-6145 for assistance. Interpretive Services are available at no charge."

CITY OF MOLINE ILLINOIS

RI ROCK ISLAND ILLINOIS

THE CITY OF DAVENPORT IOWA USA

Moline, Rock Island, & Davenport

Let's talk Housing.

- Can't afford to buy?
- Paying too much for rent?
- Living in a unit with substandard conditions?
- Want to see different types of housing developed?

Take Our Survey!

www.surveylegend.com/s15n7w

Survey results will help inform a housing study that will be published by Moline, Rock Island, Davenport in collaboration with Points Consulting in late Fall 2024.

Join one of our Community Meetings!

Moline: Aug 14th
5:30pm - 6:30pm at Mercado on Fifth
423 12th St., Moline, IL 61265

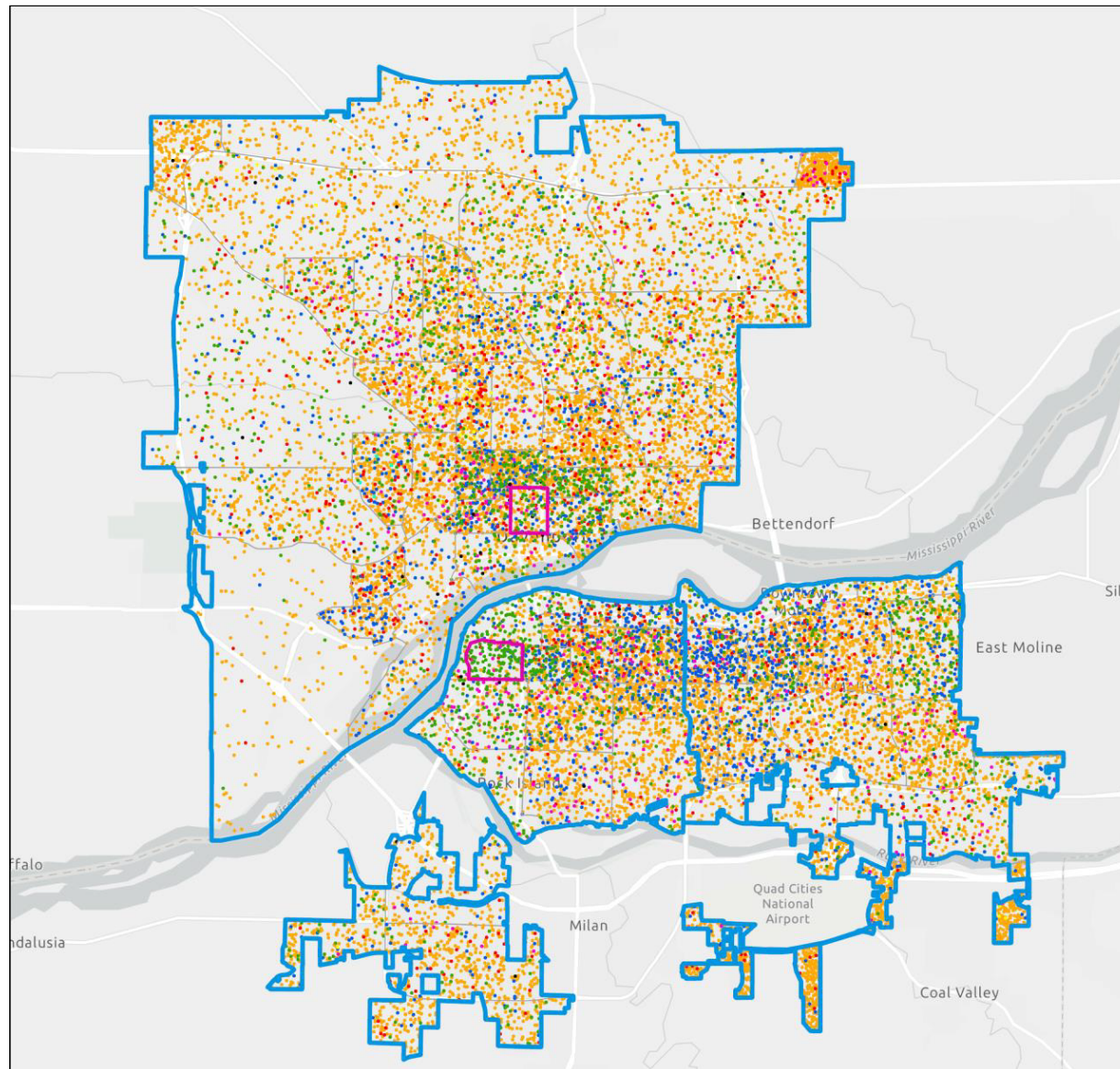
Rock Island: Aug 15th
9am - 11am
South Rock Island Township
4330 11th St.
Rock Island, IL, 61201

Davenport: Aug 15th
5:30pm - 6:30pm at Davenport Police Dpt. Community Room
416 N. Harrison St., Davenport, IA 52801

Virtual Zoom Meeting:
Aug 8th
6pm - 7pm, Join Zoom Meeting:
<https://us02web.zoom.us/j/84671071134>
Meeting ID: 846 7107 1134

Individuals requiring accommodations should call 563-326-7765 or TTY 563-326-6145 for assistance. Interpretive Services are available at no charge.

RACIAL AND ETHNIC COMPOSITION



2022 Race or Ethnicity

1 Dot = 10 People

● White, Non-Hispanic

● Black, Non-Hispanic

● American Indian and
Alaska Native, Non-
Hispanic

● Asian, Non-Hispanic

● Native Hawaiian or Pacific Islander

● Some Other Race, Non-Hispanic

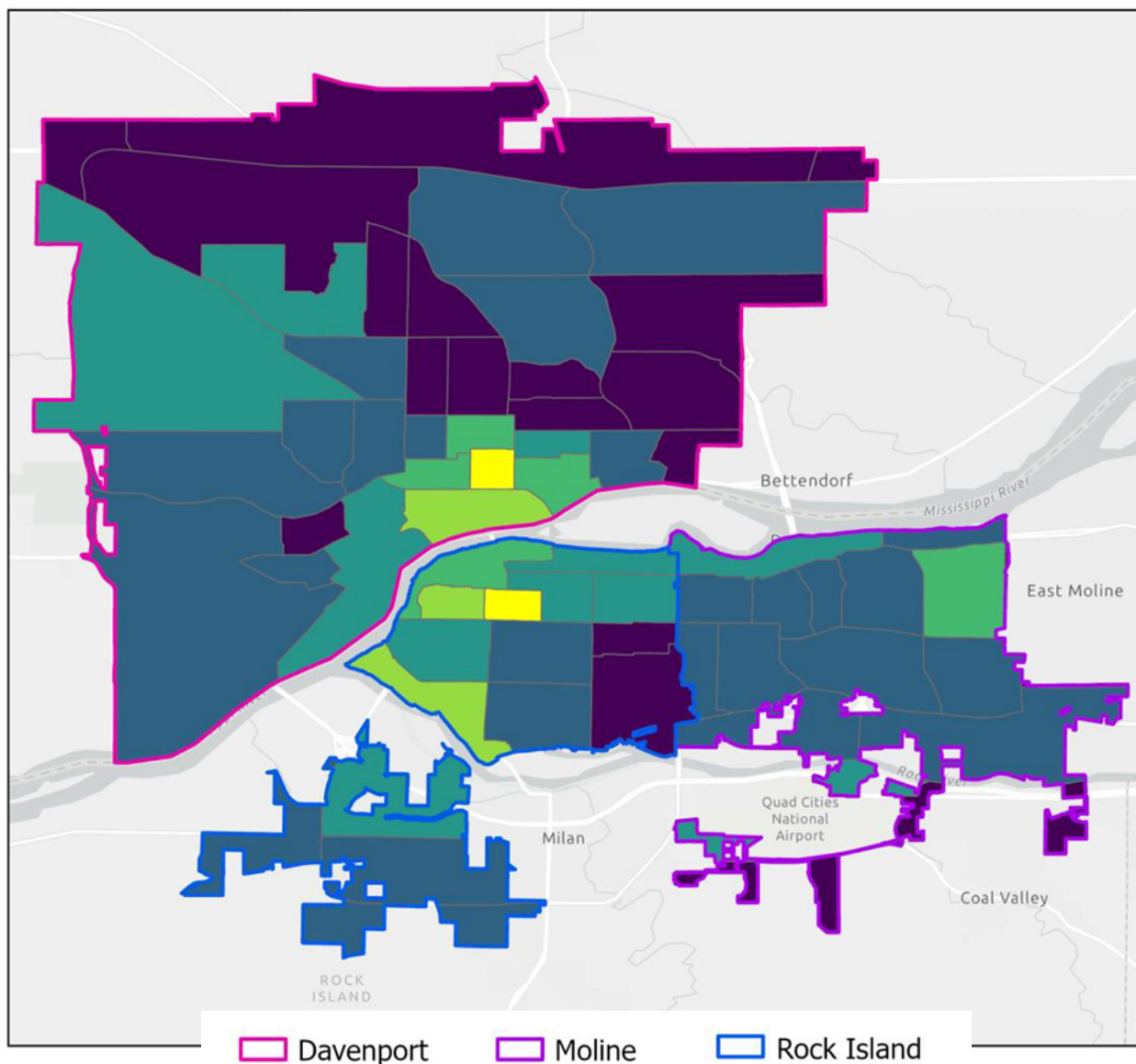
● Two or More Races, Non-Hispanic

● Hispanic or Latino

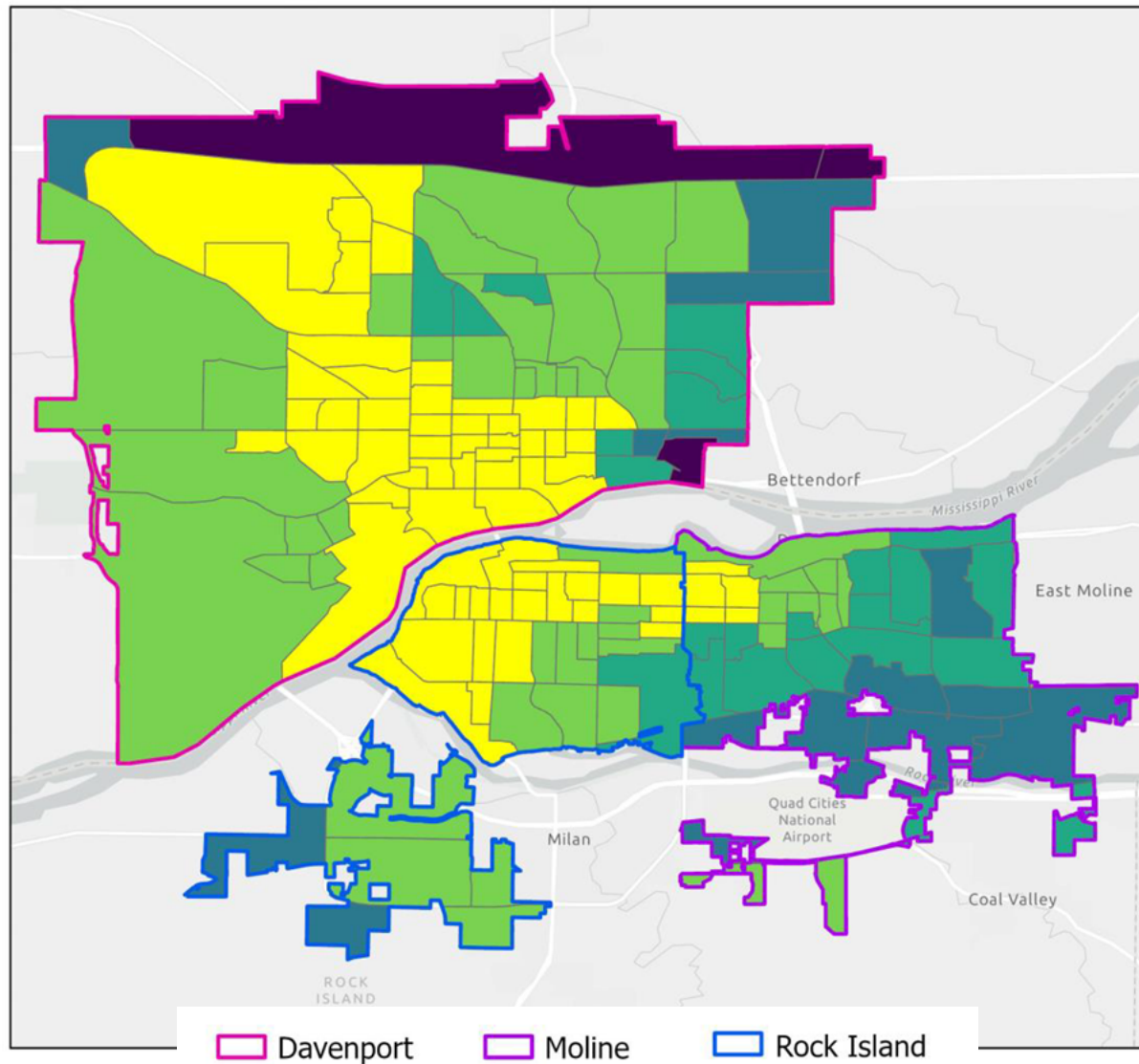
□ Moline, Davenport, and
Rock Island Boundary

□ Racially or Ethnically
Concentrated Areas of Poverty
(R/ECAPs)

AREAS OF CONCENTRATED POVERTY

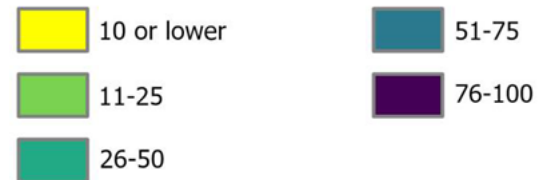


ACCESS TO AREAS OF OPPORTUNITY



School Proficiency Rating

HUD School Proficiency Index



HOUSING PROBLEMS

Household Demographics	Davenport		Moline		Rock Island	
	Total Households	% with Housing Problems	Total Households	% with Housing Problems	Total Households	% with Housing Problems
White, non-Hispanic	32,830	24.3%	13,785	25.0%	10,645	23.2%
Black, non-Hispanic	4,219	42.7%	1,297	40.6%	2,689	42.9%
Asian, non-Hispanic	825	33.3%	358	13.4%	370	52.7%
American Indian or Alaska Native, non-Hispanic	94	53.2%	12	66.7%	40	90.0%
Pacific Islander, non-Hispanic	25	0.0%	10	100.0%	10	100.0%
Hispanic, any race	2,744	27.7%	2,389	33.9%	1,300	39.6%
Total	40,737	26.7%	17,851	27.2%	15,054	29.1%

IMPEDIMENTS & RECOMMENDATIONS

Insufficient access to affordable housing

- Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental and for-sale housing through new construction and rehabilitation.
- Review the Qualified Allocation Plans issued by the Illinois Housing Development Authority and Iowa Finance Authority (as appropriate) under their respective Low Income Housing Tax Credit (LIHTC) programs to identify local government policies or actions that may positively impact the competitiveness of developers' applications.

IMPEDIMENT #2

A lack of targeted investment in underserved areas resulting in increasing disparities in access to opportunity

- Share school proficiency data with school district officials to aid planning with regard to resource distribution in areas of greatest need.
- Encourage CDBG public services funding applications from organizations that will provide job training and other employment assistance programs.
- Encourage collaborative work among the cities to align their respective community revitalization efforts.

Insufficient and unequally distributed publicly supported housing options

- Continue using CDBG and HOME funds to increase and maintain the availability of quality affordable rental housing in neighborhoods offering access to opportunity.
- Support public housing authorities in developing incentive programs that would encourage more landlords to accept vouchers.
- Support public housing authorities in informing residents of their fair housing rights, especially as voucher holders.

IMPEDIMENT #4

Fair housing education and equitable enforcement

- Develop a centralized network that allows fair housing organizations, legal aid services, and related institutions to share resources and communicate more effectively.
- Provide fair housing education in culturally appropriate ways, particularly to non-English speaking communities.
- Collaborate with local community centers, immigrant support organizations, and refugee aid groups to provide culturally relevant and accessible fair housing education.

THANK YOU!



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

Presentation for Rock Island, IL

Presented By:



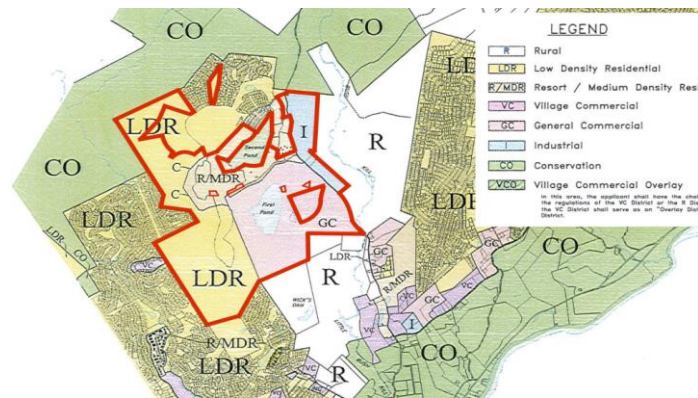
POINTS
CONSULTING

*December
2024*

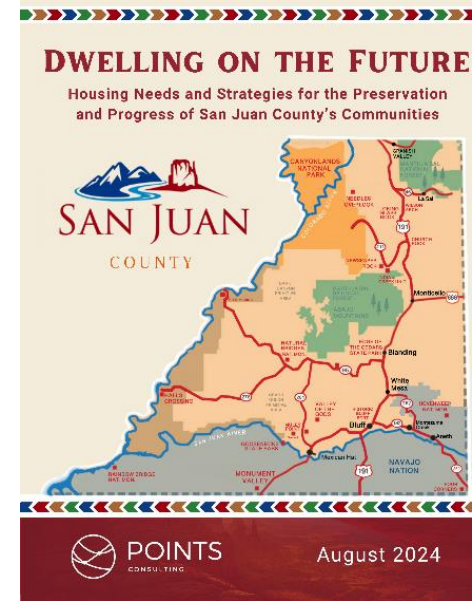
Some of Our Experience



Hitting the Target:
Housing Needs
Assessment & Forecast
for Broken Arrow, OK
*Broken Arrow, OK
2023-24*



Highest & Best Use Study
for Highland Village Site
*Blu Water Capital
Bushkill, PA
2024*



Dwelling on the Future:
Housing Needs &
Strategies for the
Preservation & progress
of San Juan County's
Communities
*San Juan County, UT
2023-24*



Frankfort & Franklin
County Housing Market
Demand Study
*Frankfort, KY
2022-2023*

What is a Housing Assessment?



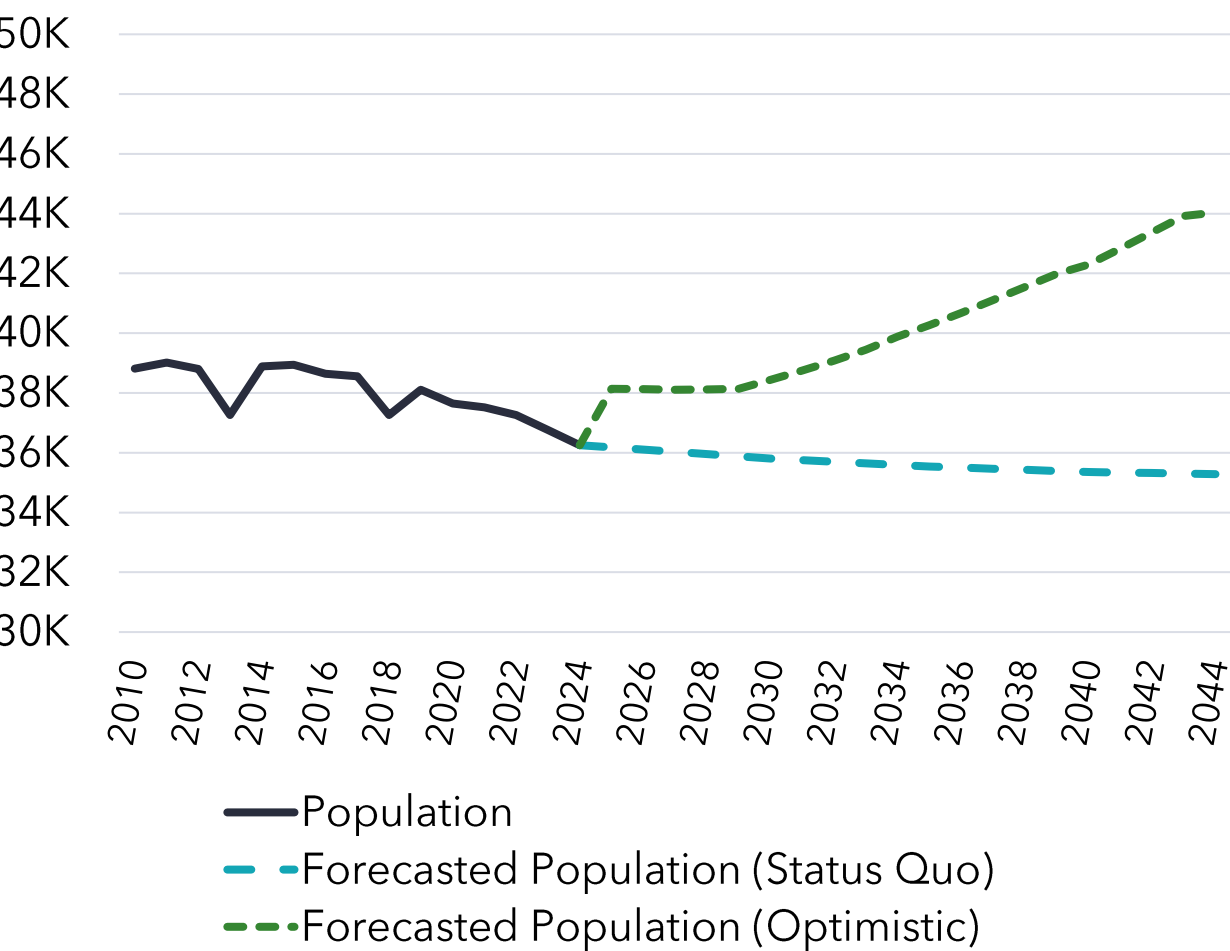
- Considering the balance of Housing Supply/Demand
 - What you have vs. what is needed
- To achieve this, we take into consideration
 - Population demographics
 - Building trends
 - Regional economy
 - Community feedback
 - Land use conventions and zoning code

Why do a Housing Assessment?

- Working for both Tri-Cities and its citizens
- Everybody has a role in housing: county, citizens, neighbors, builders/developers, local financial organizations, non-profits, etc.
- Market research is a necessary first step to action
- We want to see *something different* happen



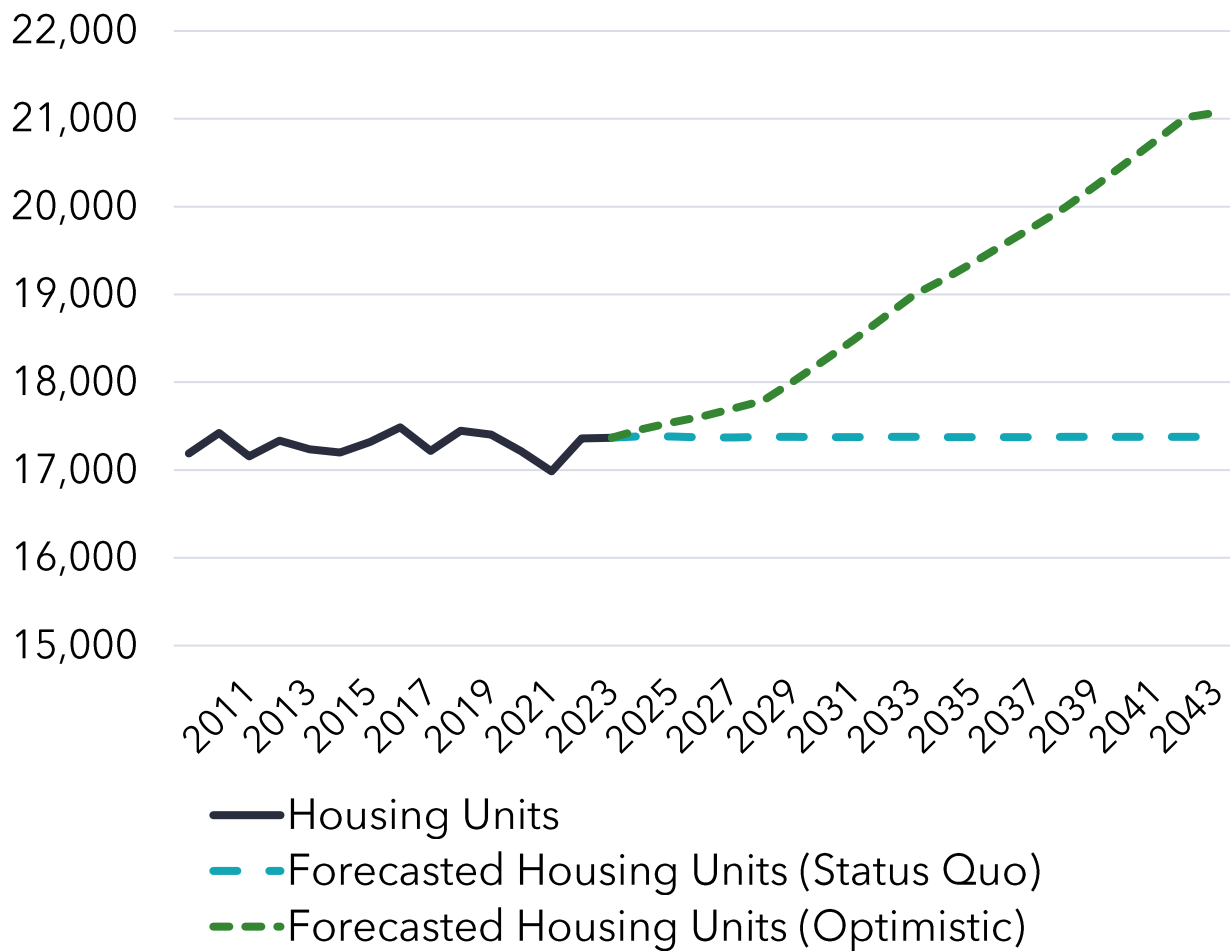
Rock Island Population Forecast



- **Status Quo** - If current trends persist, a steady rate of population decline is forecasted over the next 20 years
- **Optimistic** - A more optimistic population outlook based on average persons per household could result in 22% population growth by 2044

Year	----Population----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	36,252	36,252	--	--
2029	35,055	38,143	(1.0%)	5.2%
2034	32,559	39,890	(1.8%)	10.0%
2039	30,762	41,984	(2.4%)	15.8%
2040	30,363	42,292	(2.5%)	16.7%
2044	29,102	44,036	(2.7%)	21.5%

Rock Island Housing Needs Forecast



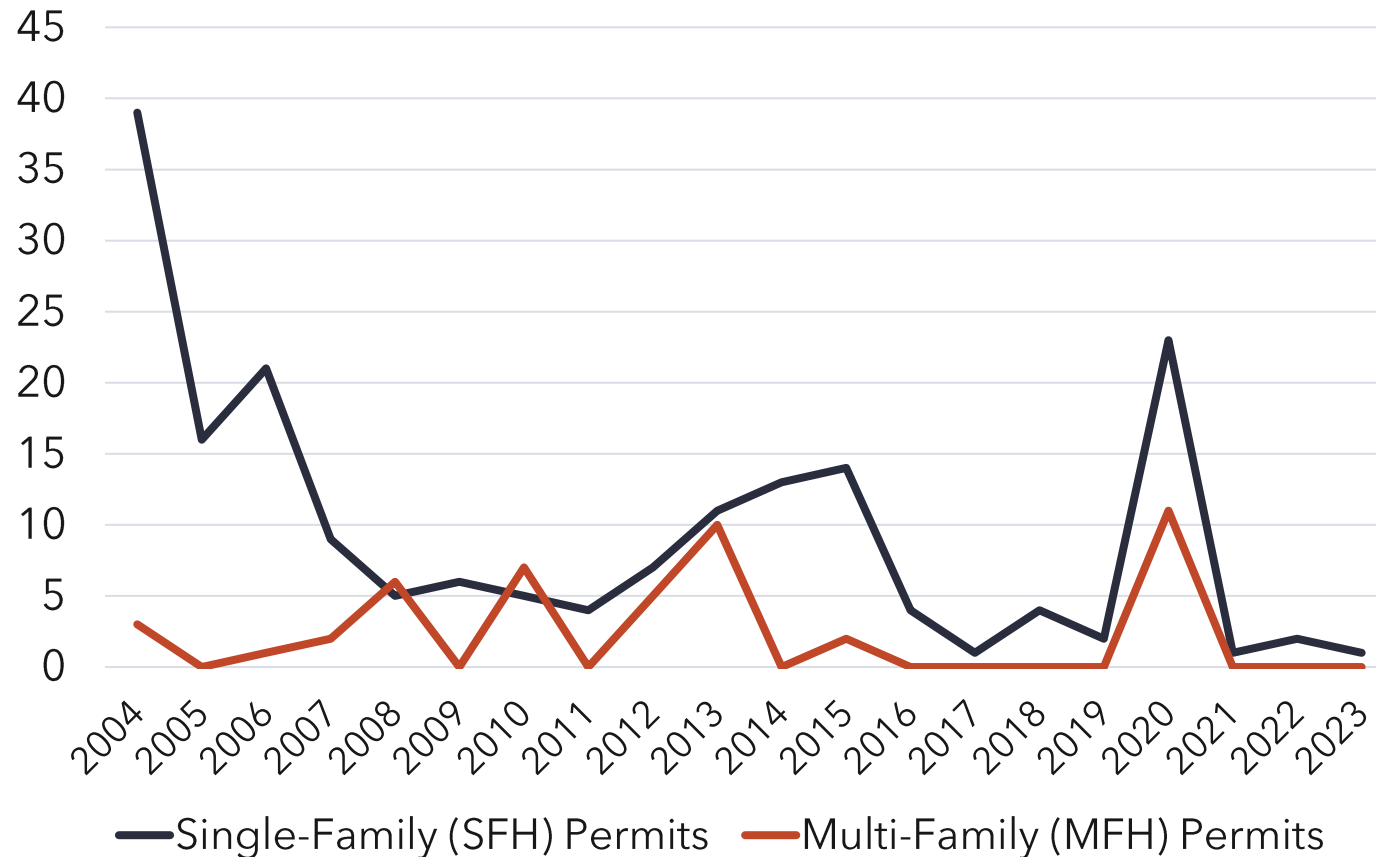
- **Status Quo** - Housing numbers have declined over the last 14 years, and are projected to continue declining
- **Optimistic** - To accommodate population growth in the Optimistic Population scenario, Rock Island would need 3,700 additional housing units

Year	----Housing----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	17,368	17,368	--	--
2029	17,379	17,790	<0.1%	2.4%
2034	17,376	18,995	<0.1%	9.4%
2039	17,376	19,992	<0.1%	15.1%
2040	17,377	20,235	<0.1%	16.5%
2044	17,379	21,070	<0.1%	21.3%

Source: Points Consulting, 2024

Rock Island Housing Permits

Single and Multi-family Housing Permit Units in Rock Island, 2004-2023

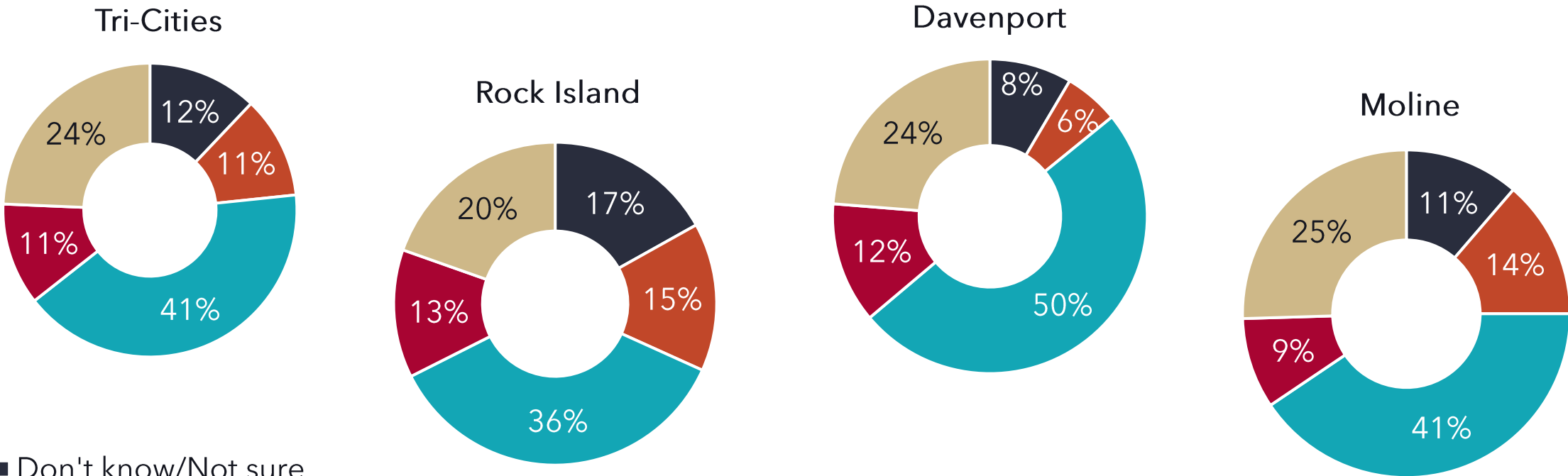


Source: Rock Island, Historical Building Permit Data

- Despite a surge in SFH permits issued in 2020, numbers have not returned to those experienced 2004.
- Contrastingly, Rock Island saw the highest number of MFH permits over the last 20 years issued in 2020, with similar spikes in 2010 and 2013.

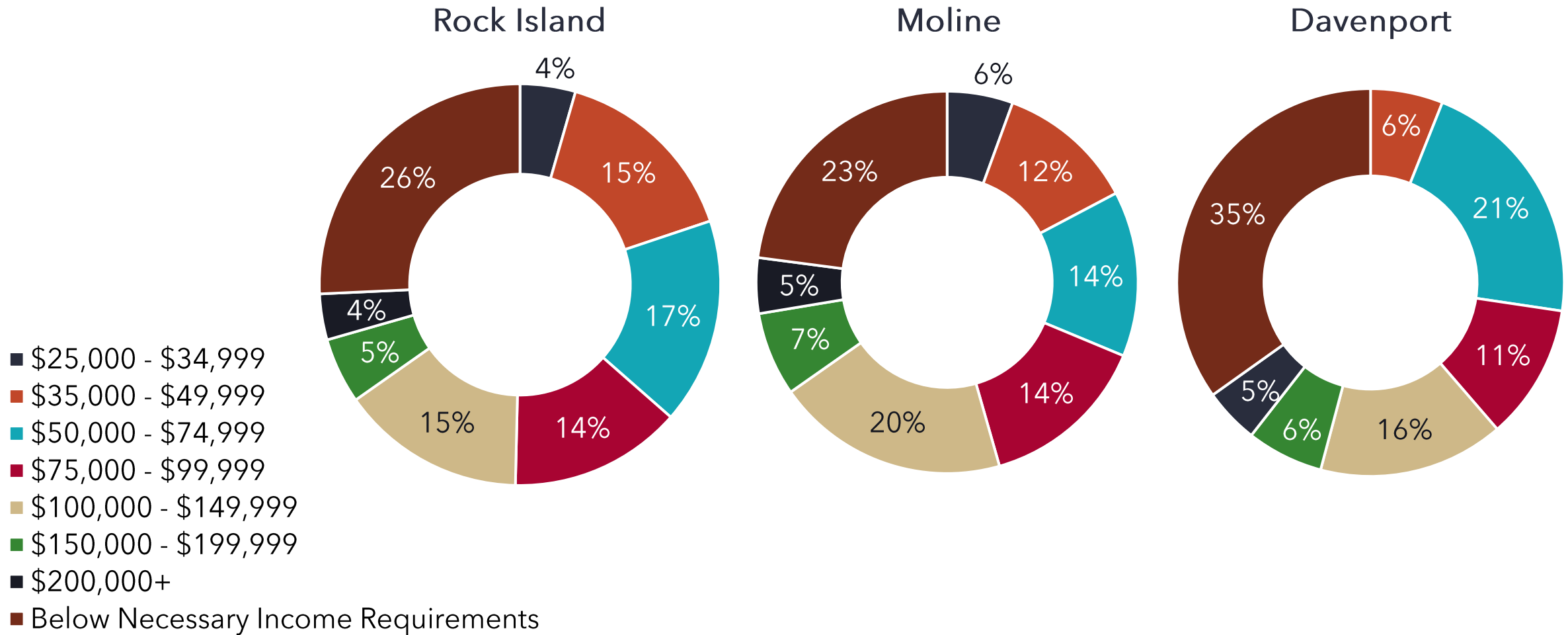
Community Survey Responses

Would you like to see additional housing added to the QC?



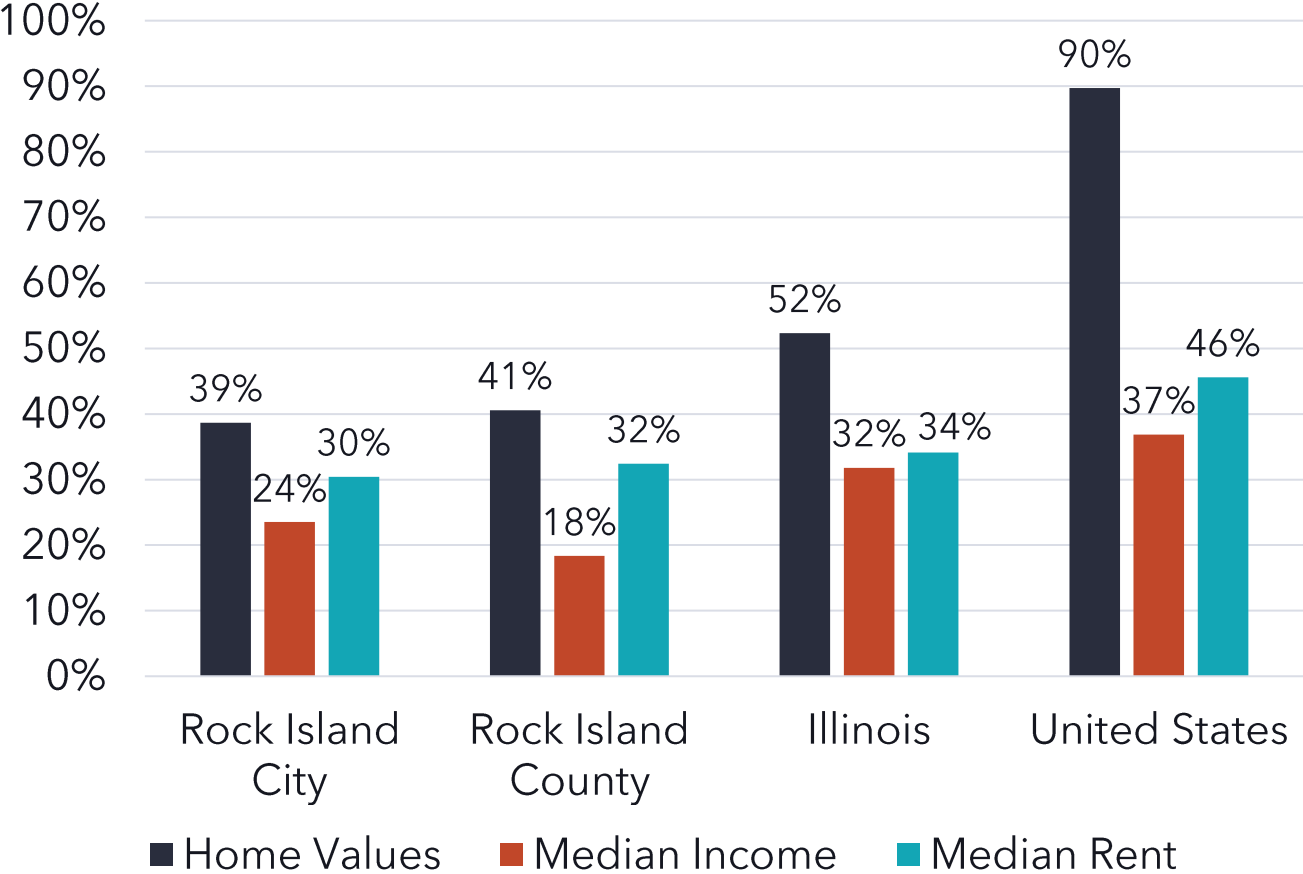
- Don't know/Not sure
- No, I don't think the housing stock needs to increase at this time
- Yes, but with a focus on a mix of both single-family and more dense housing options
- Yes, with a focus on building more dense housing options like apartments or townhomes
- Yes, with a focus on low-density single-family homes

Households that Can Afford to Buy an Average-Priced Home



Price & Income Change Over Time

Percent Change in Median Income, Rent, and FHFA Home Price Index, 2010-2022



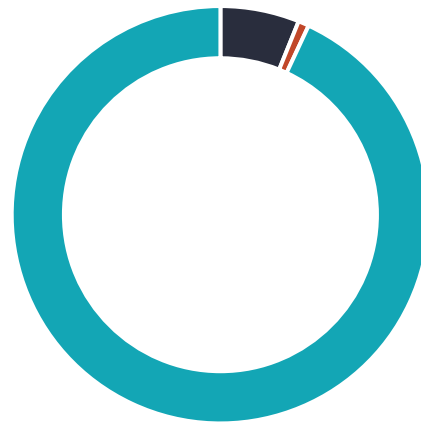
- Rock Island citizens are worse off in terms of ability to afford a single-family home than ten years ago
 - Home costs: +39%
 - Rent costs: +30%
 - Real income: +24%
- *But*, significantly better off than people in the United States, in general

Source: FHFA, U.S. Census Bureau, Esri Business

Vacancies in Rock Island

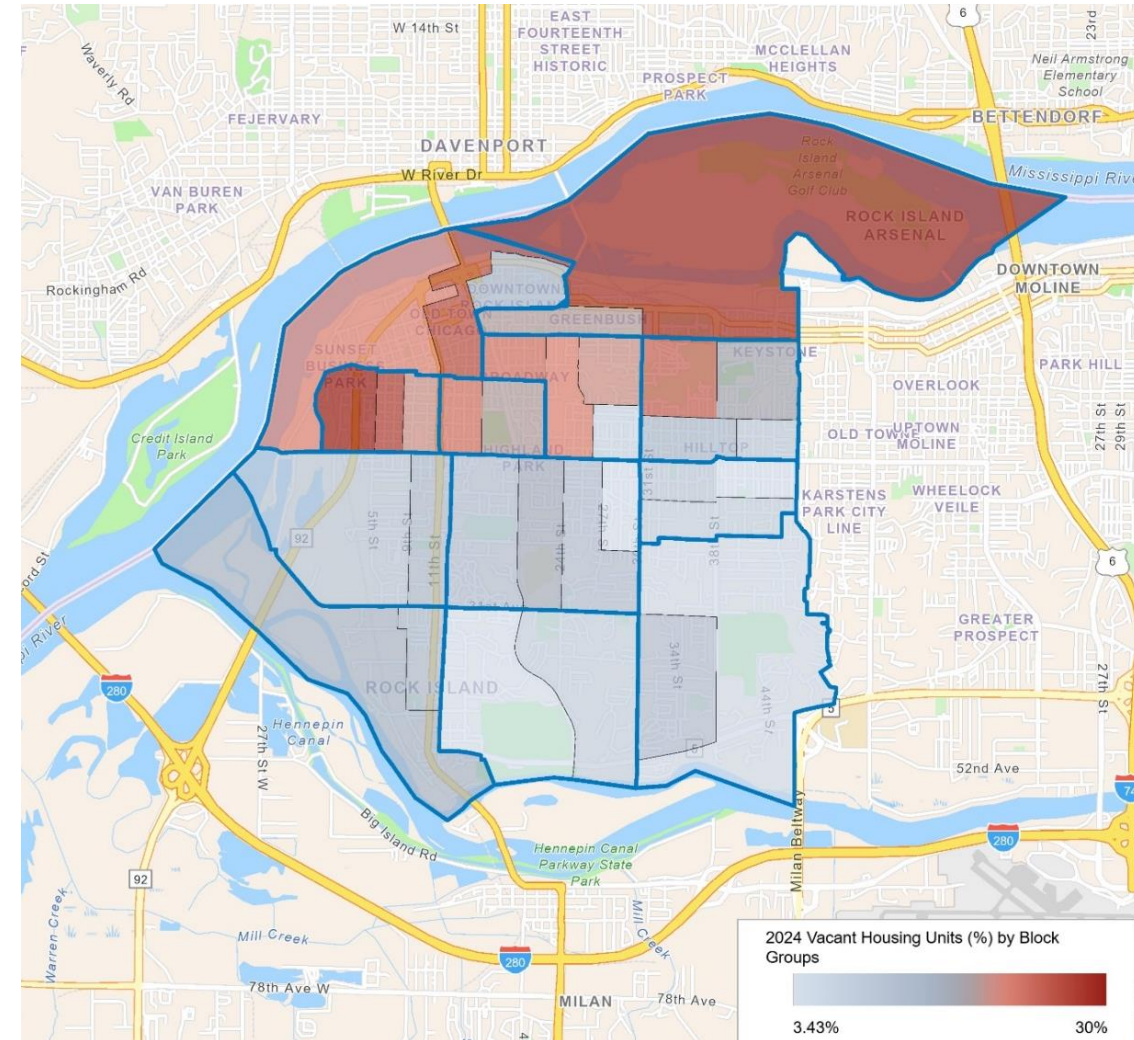
- Rock Island experiences the highest residential vacancy rate of the Tri-Cities at 7% (2024)
- Most vacant units are located in the Old Chicago, Douglas Park, and Longview neighborhoods
- As with the other of the Tri-Cities, vacancies are more concentrated near the River

Duration of Vacancy for Residential Units



- Under 3-months Vacant
- 3-6 Months Vacant
- Over 6-Months Vacant

Rock Island Vacancy Rates by Census Tracts, 2024



Recommendations

Scale represents the time and financial investment required of the cities:

\$ ----- \$\$\$\$\$
Lowest Highest

1. *Community Revitalization & Affordable Housing Development*

- 1.1 *Accelerate Land Banking Resources** \$\$
- 1.2 *Develop a Step-Up Housing Program for New Homeowners** \$\$
\$\$

2. *Affordable Housing & Land Development Programs*

- 2.1 *Consider Sponsoring a Community Land Trust** \$\$\$
- 2.2 *Tap into IHDA Mortgage Program** \$

3. *Fully Utilize Property Tax Abatement* \$\$

4. *Encourage More High-Density, Low Maintenance Units in Urban Cores** \$\$

** Applicable to Rock Island*

Q&A

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



*For: Davenport, Moline, and Rock
Island Consortium of Cities
From: Points Consulting
Date: November 22, 2024*

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Volume I: Tri-Cities Joint Assessment

1. Introduction & Executive Summary

Executive Summary

Population across the Tri Cities has shifted gradually in recent years with two cities in a downward direction and one headed upward. Moline's population has been declining at an annual growth rate of 0.3% reflecting a broader trend in the region. Rock Island is experiencing a comparable population decrease. In contrast, Davenport's population has increased gradually in the last 14 years. The recent John Deere layoffs, which affect workers in Moline, Davenport, and Rock Island, will result in a loss of 280 jobs. Moreover, according to each state's Department of Commerce, additional jobs have also been targeted through layoffs in these communities in 2024.

The Tri-Cities face unique opportunities: decreasing population has resulted in lower home prices compared to high-growth markets. Statistics on price and vacancies indicate each of the cities has an ample inventory of units primed for reinvestment. While private-sector investors are quick to seize these opportunities to create more market-rate rentals, there are tools available to cities and nonprofits to preserve some of this inventory for long-term affordability, as addressed in the recommendations of this report.

This study is broken down into two parts: Volume I and Volume II. Volume I covers the challenges and issues of housing in the Tri-Cities as a whole. Volume II assesses each of the three cities individually.

Housing Trends

Decreased housing demand has not necessarily lowered housing values in the Tri-Cities, though it has prevented them from skyrocketing as they have in other U.S. markets. Between 2020 and 2024, home values increased modestly by 21%, 19%, and 19% in Davenport, Moline, and Rock Island, respectively. In each market, most of this increase occurred during the last two quarters of 2020, in conjunction with the pandemic and related macroeconomic trends. Since then, prices have leveled off and, in some cases, even decreased.

Homeowners, reacting to recent interest rate shifts, have significantly reduced the number of homes for sale, stymieing potential buyers looking to enter the market. Listings across the Tri-Cities have declined 7% since June 2023, a trend consistent across all three cities. Months of supply, a metric indicating how long until the for-sale market is absorbed, was just 0.9 months and has risen only slightly to 1.3. Percent of price received gauges how "hot" the market is by measuring how closely sales price matches to list price. This metric has remained stable in the range of 99% to 102% across the past two years.

A key challenge in the single-family housing market is the increase in construction costs, with current data indicating a local cost of \$139 per square foot. Additionally, housing stock data shows none of the Tri-Cities has experienced a significant development boom over the past 30 years. Builders appear to be responding to market trends by bringing fewer homes to market. In the past two years, Davenport, Moline, and Rock Island issued 260, 10, and 3



single-family home permits, respectively, compared to 294, 27, and 7 permits in the two years preceding the pandemic (2017–2019).

Rental Trends

Economic theory might suggest decreases in demand would ripple down to rentals, leading to lower rental costs. However, this does not appear to be the case. Low-cost single-family units often do not stay affordable for long before investors transition these units to market-rate rentals. Between 2020 and 2023, rent for single-family one-bedroom units increased 15%, 8%, and 7% in Davenport, Moline, and Rock Island, respectively.

A combination of historic HUD data and recent Census data illustrates this trend, showing a significant portion of renter households as "cost-burdened" in 2024. HUD defines cost-burdened households as those spending 30% or more of household income on housing. In Davenport, Moline, and Rock Island, 24%, 22%, and 23% of rental households are cost-burdened, respectively. Maps of renter households within the Tri-Cities indicate east and central Rock Island and the western side of Moline are likely to be most affected by these rental trends.

The age and condition of the housing stock is a key concern in the Tri-Cities. In Points Consulting (PC)'s community survey, 54% of respondents identified "blight" or "housing conditions" as a primary issue, with the highest proportion in Moline, IL, at 35%. Housing stock in these communities is notably older, especially among rental units. While the median construction year for rental housing in the U.S. is 1979, it is 1973, 1963, and 1956 for Davenport, Moline, and Rock Island, respectively.

Options & Expectations for the Future

PC creates unique population and housing projections based on metrics collected by our team during housing needs assessments. Given the wide range of potential outcomes, the forecast presents three scenarios for each city, designated as "status quo," "moderate growth," and "optimistic growth." Each forecast is associated with several possible "density" patterns, which would not significantly alter the current housing landscape in the Tri-Cities but could help incentivize more attainable housing.

While further details are provided later in this report, unit projection highlights are listed below:

- **Davenport:** between 4,490 and 8,706 units | 9.5% to 18.4% growth
- **Rock Island:** between 11 and 3,702 units | 0.1% to 21.3% growth
- **Moline:** between -1,130 and 4,380 units | -5.8% to 22.6% growth

While many factors contributing to rising home costs are beyond local government control, a review of the Tri-Cities zoning and land-use policies reveals some regulatory adjustments that Planning Commissions and City Councils could make to encourage more affordable housing options. In each city, single-family zoning is predominant, making it challenging for developers to address shortages in multi-family and medium-density single-family housing. Moline and Rock Island are similar in this regard with 77% and 62% of residentially zoned

land restricted to single-family homes. While R1 in Rock Island is one-unit residential, they do allow Accessory Dwelling Units (ADUs), with some restrictions. It is important to point out that ADUs on single-family lots also only slightly alters density, as opposed to altering code to favor more units per zoning district, or upzoning, more generally. Interestingly, Davenport is more permissive at just 26%. Each of the communities has room for improvement on this front. In particular, the R4C district in Davenport could accommodate up to 10,980 more units based on maximum density standards, and the R2 district in Moline could accommodate up to 16,868 more units. Mean-while, Rock Island's density standards are difficult to discern at all, given the published code.

Housing stock follows zoning allowances, so it isn't surprising the majority of residential building types in the Tri-Cities are single-family, detached: 69% in Rock Island, 70% in Moline, and 66% in Davenport. While these proportions align with national averages, there is room for improvement in each community. Upzoning and rezoning are likely to be contentious issues, but PC's survey suggests there are specific housing types and locations where residents may be more receptive to change. Although most residents are understandably opposed to multi-family housing within predominantly single-family zones, they express more openness to cottage housing, accessory dwelling units, and duplex/triplex housing.

Geographic Terms & Definitions

In this report, we refer to Davenport, Moline, and Rock Island collectively as the "Tri-Cities." The boundaries of each city are shown in Figure 1.1. Since these cities are part of the larger "Quad Cities" or "QC" region, which includes Bettendorf, Iowa, we occasionally use this term instead when citing data that encompasses the broader four-city area.

Figure 1.1: Map of Tri-Cities¹

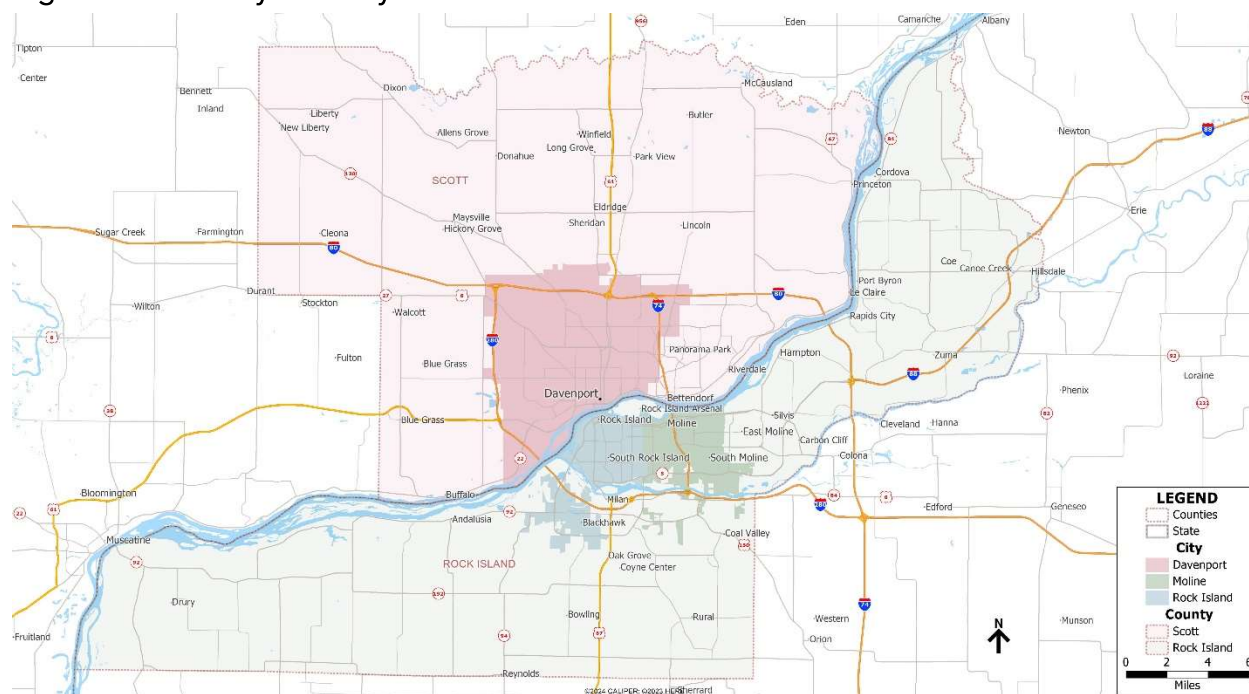


Source: County assessor parcel data & municipal zoning data from cities of Davenport, Moline & Rock Island, 2024

¹ Figures 1.1 and 1.2 represent the most recent city boundaries for Rock Island, with its most recent annexations.

Throughout our analysis, we frequently compare the Tri-Cities to Scott County (Iowa) and Rock Island County (Illinois) which function as helpful benchmarks. Moline and Rock Island are located in Rock Island County, while Davenport is located in Scott County. Bettendorf, not directly referenced in this report, also comprises a portion of Scott County. Figure 1.2 shows the relationship between the Counties and the city boundaries within.

Figure 1.2: County and City Boundaries



Source: County assessor parcel data & municipal zoning data from cities of Davenport, Moline & Rock Island, 2024

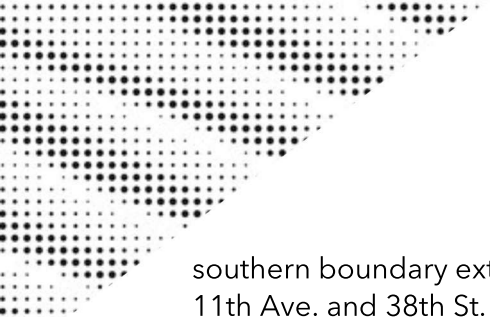
Statistical Areas

- **Davenport Metropolitan Statistical Area (Davenport MSA or Davenport Metro):** Officially referred to as the Davenport-Moline-Rock Island MSA, this area includes Scott County in Iowa as well as Henry, Mercer, and Rock Island Counties in Illinois. MSAs are areas with a core population of 50k or more.
- **Davenport-Moline major core based statistica**
- **I area (Davenport- Moline CBSA):** A broad term referring to the MSA, as well as any micropolitan (μSA) areas nearby. Micropolitan areas here would include Muscatine County Clinton County in Iowa.

Townships

Townships are listed below, as they manage property assessments on the Illinois side of the Mississippi River.

Moline Township includes a large portion of the City of Moline, with the Mississippi River as its northern boundary. The western boundary follows 1st St. south to 34th Ave., while the eastern boundary runs north along 17th St. Pl. to Avenue of the Cities, continuing northeast on Avenue of the Cities to 27th St., and then north along 27th St. to 12th Ave. From there, the



southern boundary extends east along 12th Ave. to 34th St., turns northeast along sections of 11th Ave. and 38th St. to 10th Ave., and then follows 10th Ave. east to Kennedy Dr./3rd St., which forms the eastern boundary up to the Mississippi River.

South Moline Township is located south of Moline Township, covering areas to the south and southeast. Its southern border is the Rock River, and its western boundary is shared with Moline Township. The eastern boundary is 13th St., and the northern boundary, from 1st St. in the west to 13th St. in the east, follows the Mississippi River. South Moline includes less densely populated areas south of the more urbanized parts of Moline.

Rock Island Township covers the northwestern and central portions of Rock Island. The Mississippi River forms its northern and western boundaries, with 46th St. marking the eastern boundary and 18th Ave. forming its southern boundary.

South Rock Island Township lies south of Rock Island Township, encompassing neighborhoods and unincorporated areas south of the main city. Its northern boundary is 18th Ave., its eastern boundary is 1st St. A Dr., the Rock River forms its southern border, and the Mississippi River is the western boundary.

Other Terms:

- **BiState region:** Rock Island, Scott and Muscatine Counties

2. Gaps & Barriers Analysis

Zoning & Land Use

A growing body of research indicates that exclusionary zoning is part of the reason for rising housing costs across the country. Nationally, roughly 75% of residential areas are zoned for single-family homes. This contributes to supply shortages and cost escalation for middle- and high-density units.² The silver lining here is that zoning laws are largely untouched by the federal government and therefore fully under the jurisdiction of local agencies, such as City Council and Planning Commissions. For these reasons, it is worth examining the distribution of zoning in the Tri-Cities to determine how much space is allocated for each particular residential usage.

The highlights of this assessment are contained in Table 2.1 with a more detailed treatment in Volume II for each specific City. The variety of metrics provide different lenses for analyzing the efficiency of land use within the Cities. Percentage of Acreage Zoned for Single-Family is relatively self-explanatory, if this number is exceptionally high it could result in a difficult environment for builders to meet middle- and high-density housing needs. However, this just refers to what is legally permissible in these districts, not what types of residences actually exist. Percentage of Units that are Single-Family is a more empirical metric indicating how much diversity exists within existing housing stock.³ Lastly, Average Lot Coverage accounts for the proportion of residential lots that contain a residential structure. Exceptionally low numbers here could indicate in-fill opportunity within existing parcels, even without the aid of altering zoning or dimensional standards.

Table 2.1: Zoning and Land Use Summary for Tri-Cities⁴

City	Total Acres Zoned Residential	% of Acreage Zoned for Single Family	% of Units that are Single Family	Average Lot Coverage
Davenport	7,459	25.5%	85.5%	14.0%
Moline	6,470	76.5%	N/A	6.2%
Rock Island	4,948	61.5%	46.7%	5.4%

Source: Points Consulting 2024 using data from Cities of Davenport, Moline & Rock Island

² Emily Badger and Quoc Trung Bui, "Cities Start to Question an American Ideal: A House With a Yard on Every Lot", New York Times, 06/18/19, <https://www.nytimes.com/interactive/2019/06/18/upshot/cities-across-america-question-single-family-zoning.html>

³ Some readers may notice that these values differ from the Census based housing stock values for each city (see Figures 8.7, 9.7, 10.6). It is not uncommon for Census definitions to conflict with local definitions of housing unit types. Since those definitions can vary widely from city to city, PC typically relies more on Census designations for comparison across communities.

⁴ Primarily single-family districts are those with a clear orientation to detached single-family housing. For Davenport these include R-1 and R-2. For Moline this includes R-2, and for Rock Island this includes R1. The parcel data provided for Moline did not allow for an analysis of unit types, so this field is listed as N/A.



Rock Island and Moline are fairly similar in terms of exclusivity of zoning and average lot sizes. The implication for each city is the same, namely that zoning code should be carefully analyzed to determine if there are opportunities to allow more attached single-family and/or middle-density options within the core single family districts, or if there is an opportunity to upzone existing areas that are effectively on a path to urbanization.

Davenport's statistics tell a different story. On paper the zoning code is very permissible but in practice, very few middle-density and multi-family units are being developed in those permitted areas. This could be an issue of a lack of community knowledge or that the market simply has not demanded enough higher density housing in the City; this particularly could be the case in the Tri-Cities context if community members are accustomed to looking for higher density on the south side of the Mississippi river rather than the Iowa side.

Affordability Gaps

There is often an imbalance of supply and demand in the housing market. This can lead to an affordability gap. An affordability gap is the discrepancy in a community between the cost of housing, and what households can afford to pay for rent or a mortgage. Government agencies consider households who spend between 30-50% of household income on housing costs as cost burdened. Households who spend 50% or more of household income on housing costs are severely cost burdened.⁵

Renter Challenges

Renters in the Tri-Cities are generally cost burdened to the same extent as the average American. At the national level, 46.5% of renting households are experiencing at least some level of cost-burden. This percentage is nearly the same in Rock Island (46.3%) but slightly lower in Moline (44.6%). Out of the three Tri-Cities, Davenport reports the lowest percentage of households in this category (43.9%). Percentages at county levels are even lower: 42.3% of renters in Rock Island County and 42.1% in Scott County experience some degree of cost burden.

Tables in [Volume II: Tri-Cities Individual Assessments](#) show numbers and percentages of renting households in each of the three Tri-Cities that fall into cost-burdened and severely-cost-burdened categories. Volume II also contains figures for each city showing the three cost-burdened categories according to five area median income (AMI) levels.⁶

⁵ By HUD definitions, "housing costs" include just rent or mortgage but not utilities such as water, sewer, refuse removal, and internet, which are generally excluded from rental costs in most leases. In short, if the amounts households pay to other housing-related costs were included the cost-burdened statistics would be driven even higher than what is published here.

⁶The statistics used for the affordability analysis are derived from a mix of data sources, including American Community Survey (ACS) 5-year, which averages data from 2018-2022, and U.S. Housing and Urban Development (HUD) 2017-2021. Given the drastic changes in both home costs and wages between 2020-2022, it would be preferable to use more recent statistics but, unfortunately, these are

Home Ownership Challenges

Many homeowners are also now cost burdened. This burden places some at risk of foreclosure, threatening the potential loss of their greatest financial asset. Some homeowners may have purchased their home during periods when prices or interest rates were lower. However, many others face substantial barriers to homeownership today. Barriers include higher home prices, high interest rates, and limited affordable options. It's become increasingly challenging for new buyers to enter the housing market, or for existing owners to purchase a new home.

PC developed affordability estimates using current income levels, home prices (in Davenport, Moline, and Rock Island as of July 2024) and average current mortgage rates as of July 2024. Assuming an average credit rating on a conventional 30-year mortgage, the majority of households in the Tri-Cities are still able to compete in the home purchase market.

In Moline and Rock Island, purchasing an average-priced home requires at least \$30,000 in household income. In Davenport, that number rises to \$42,500. Table 2.2. show these income thresholds exclude 22.9% of households in Moline, 25.7% of households in Rock Island, and 34.8% of households in Davenport.

Table 2.2: Housing Affordability Model for Owner-Occupied Units

Region	% of Households Who are Likely to Afford a Single Family Home	Current Median Home Cost	Assumed Monthly Mortgage Payment
Davenport	65.2%	\$182,500	\$959.60
Moline	77.1%	\$150,000	\$788.72
Rock Island	74.3%	\$130,000	\$683.55
U.S.	42.1%	\$404,500	\$2,053.89

Source: Points Consulting Using Esri Business Analyst, MLS, National Association of Realtors, St. Louis Fed, and Realtor.com, 2024

The Tri-Cities' relative distance from metropolitan hubs like Chicago, IL and Des Moines, IA may offer some protection from upward pressure on home prices. However, as prices continue to increase across the nation the Tri-Cities will likely be impacted – particularly if supply lags behind demand.

Macroeconomic Forces Effecting Home Ownership

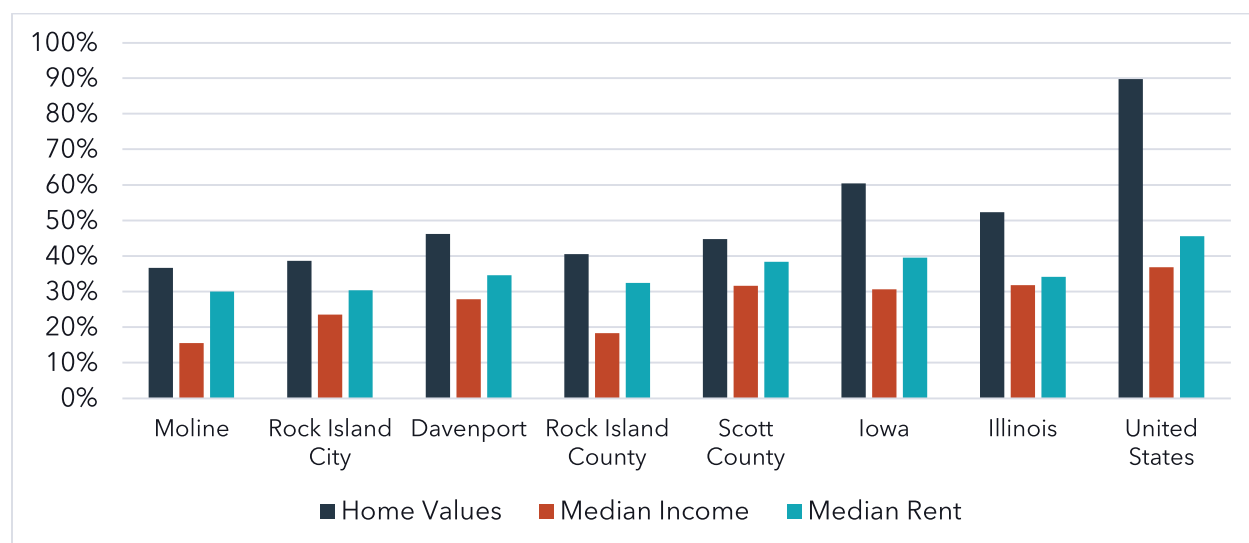
Economic forces at the national level impact homeowners and renters in every market, to a greater or lesser extent. Though many homeowners welcomed the increase in home equity during the bullish market of 2012 to 2020, sharp home price escalation in recent years has been one of the more painful signs of an upward inflationary spiral.

the best data available for small geographic regions. Whenever feasible, PC has adjusted these statistics to represent the current number of households estimated to be in cost-burdened housing situations.

The Federal Housing Finance Agency (FHFA) Housing Price Index (HPI) tracks changes in sales price or refinance value using data sourced from securitized Fannie Mae and Freddie Mac mortgages. By using this data, FHFA can show price changes over long periods of time.⁷

Figure 2.1 shows the percent change in median income, median rent, and the FHFA HPI between 2010 and 2022. The visualization illustrates the disproportionate effect of home price and rent inflation on earners whose income has grown at a slower pace.

Figure 2.1: Percent Change in Median Income, Rent, and FHFA Home Price Index, 2010-2022



Source: FHFA, U.S. Census Bureau, Esri Business

Household Debt-to-Income Ratios

Household debt-to-income (DTI) is a key indicator of financial health. Monthly debt payment obligations can significantly constrain discretionary spending, as households may choose to delay, substitute, or cancel spending on non-discretionary items. One study found households with higher debt to income ratios prior to the 2008 Financial Crisis tended to spend less during the subsequent period of slow recovery.⁸

Figure 2.2 illustrates the varying magnitudes and rates of change in Debt-to-Income (DTI) ratios across the areas analyzed in this report. Due to differences in data aggregation methods between national, state, county, and core-based statistical area (CBSA) levels, a

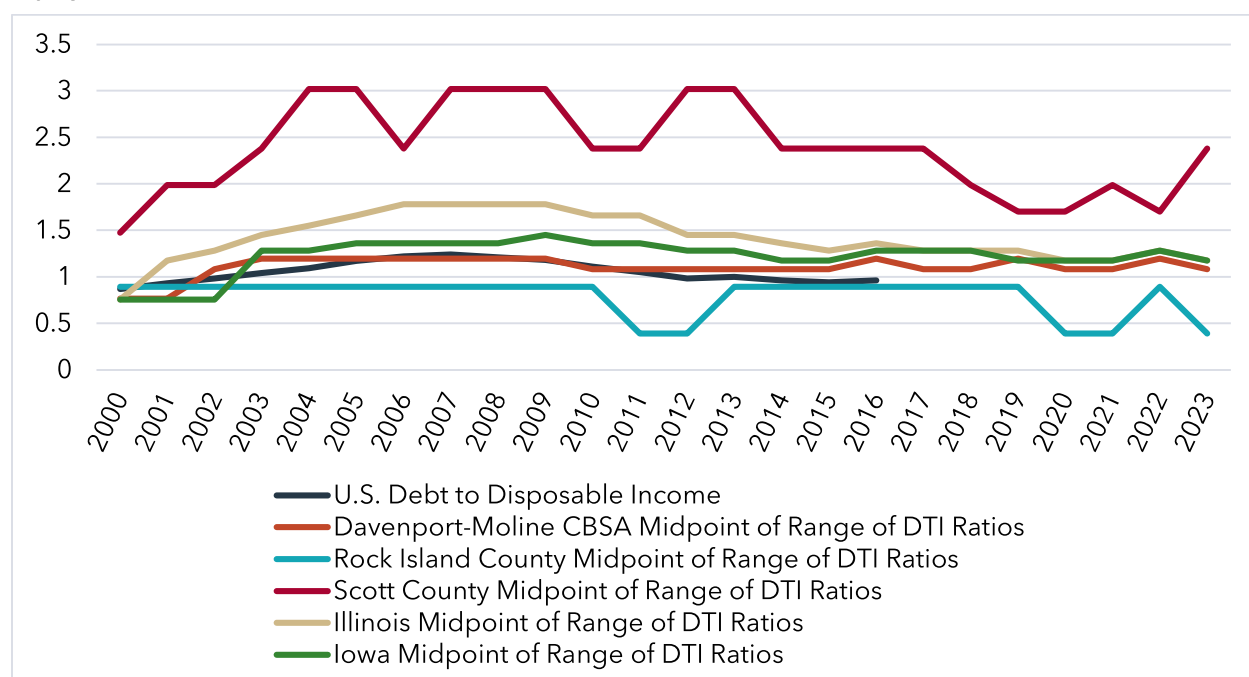
⁷ The FHFA HPI is different than the previously shown Zillow Home Value Index (ZHVI), because the ZHVI considers the value of homes that aren't on the market, whereas the FHFA HPI tracks actual sales and refinance transactions.

⁸ Michael Ahn, Mike Batty, and Ralf R. Meisenzahl, "Household Debt-to-Income Ratios in the Enhanced Financial Accounts," FEDS Notes, Federal Reserve Board, January 11, 2018, <https://www.federalreserve.gov/econres/notes/feds-notes/household-debt-to-income-ratios-in-the-enhanced-financial-accounts-20180109.html#fig1a>

slightly different measure is used for the U.S. Debt-to-Disposable Income (DDI). Extending back beyond this chart, national DDI data shows a gradual upward trend from 1985 to 2002, followed by a sharper increase leading to a peak of 1.24 in 2007. This peak was then followed by a significant decline, reaching a 2016 low comparable to levels from 2002.

For state, county, and metropolitan data, Figure 2.2 presents the midpoint between published upper and lower bound values for the Davenport-Moline CBSA, Rock Island County, IL, Scott County, IA, Illinois, and Iowa. Among these, Rock Island County consistently has the lowest DTI, averaging around 0.90, while Scott County maintains the highest DTI across all years. The Davenport-Moline CBSA has shown relatively little change, with a gradual decrease from 1.28 in 2003 to 1.08 in 2023.

Figure 2.2: Household Debt to Income Ratio, U.S. Debt to Disposable Income Ratio 1999-2023



Source: The Federal Reserve Board, *Enhanced Financial Accounts, Household Debt-to-Income Ratios*, June 2024

The Federal Reserve Board (FRB) publishes historical household debt-to-income ratios for every state and county, and major CBSA. These publications use aggregated data from Equifax, the New York Federal Reserve's Consumer Credit Panel, and the Bureau of Labor Statistics. Anonymized zip code level data reflects mortgages, home equity loans or lines of credit, auto loans, and credit cards. Student debts are excluded.

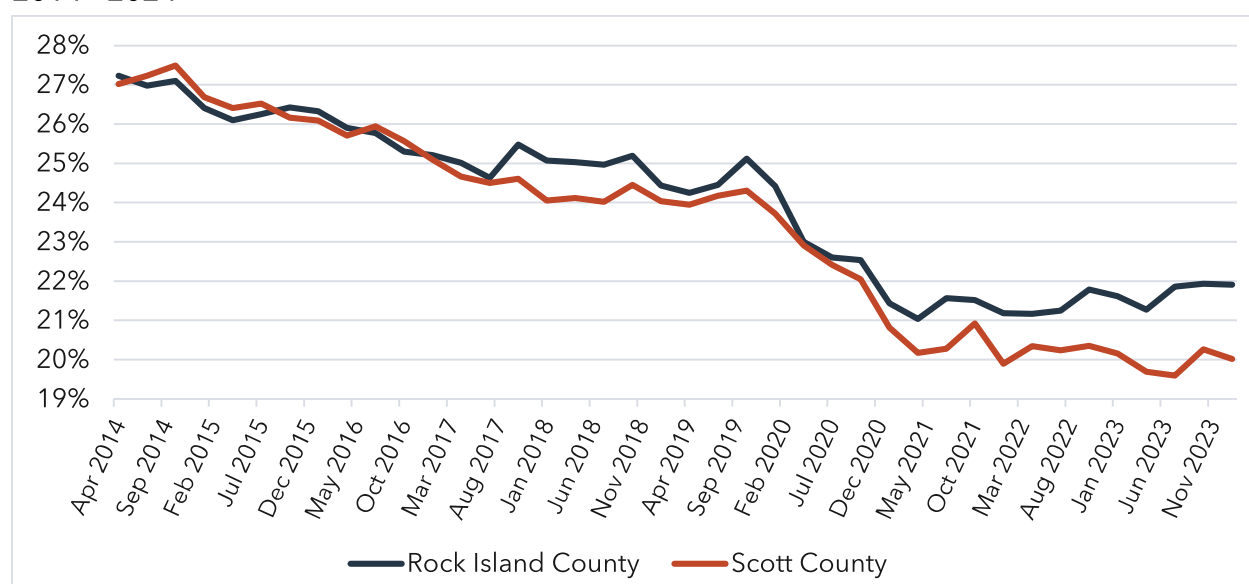
Access to Credit, Delinquencies, and Foreclosures

Access to credit, measured by credit score, is another indicator of household financial health. Lenders offer subprime borrowers (those with a credit score between 580 and 619) less favorable revolving credit or loan terms. Fortunately, the percentage of population with a subprime credit score has declined over the past 10 years in both Rock Island County and

Scott County. Rock Island County showed a decrease from 27.2% to 21.9%, and Scott County an even greater drop from 27.0% to 20.0% (Figure 2.3).

Pandemic relief funds distributed in 2020 certainly contributed to this overall decline and help explain the steep decrease seen that year. Many fund recipients used the money to pay down existing debts, thus boosting their individual credit scores. By 2022, median credit scores were 709 in Rock Island County and 729 in Scott County. The lending industry would consider borrowers with a median score in Rock Island County “prime” and those with a median score in Scott County “super-prime.”

Figure 2.3: Equifax Subprime Credit Population for Rock Island County and Scott County 2014 - 2024



Source: Federal Reserve Economic Data, Federal Reserve Bank of St. Louis, Equifax Subprime

As of 2022, 27.2% of Rock Island County households showed delinquent debt, as did 24.6% of Scott County households (Table 2.3). A clear sign of financial distress, delinquency happens when a household fails to make monthly mortgage payments on time. Eventually, the bank who issued the mortgage will declare a foreclosure and take possession of the house. While the exact timeline of delinquency varies from state to state, a borrower generally has multiple opportunities to resolve the delinquency and retain ownership of the home.

In addition to delinquent debt percentages, Table 2.3 shows the percentage of mortgage holders in Rock Island County and Scott County who experienced foreclosure sometime during the previous two years (roughly 2% in each county).

Table 2.3: Delinquent Debt, Past Foreclosures, Median Credit Score, 2022

	Share of Residents with Delinquent Debt	Past 2-Years Foreclosures	Median Credit Score
Rock Island County	27.2%	0.2%	709
Scott County	24.6%	0.2%	729
Illinois	27.7%	N/A	716
Iowa	21.9%	N/A	732
U.S.	31.5%	N/A	692

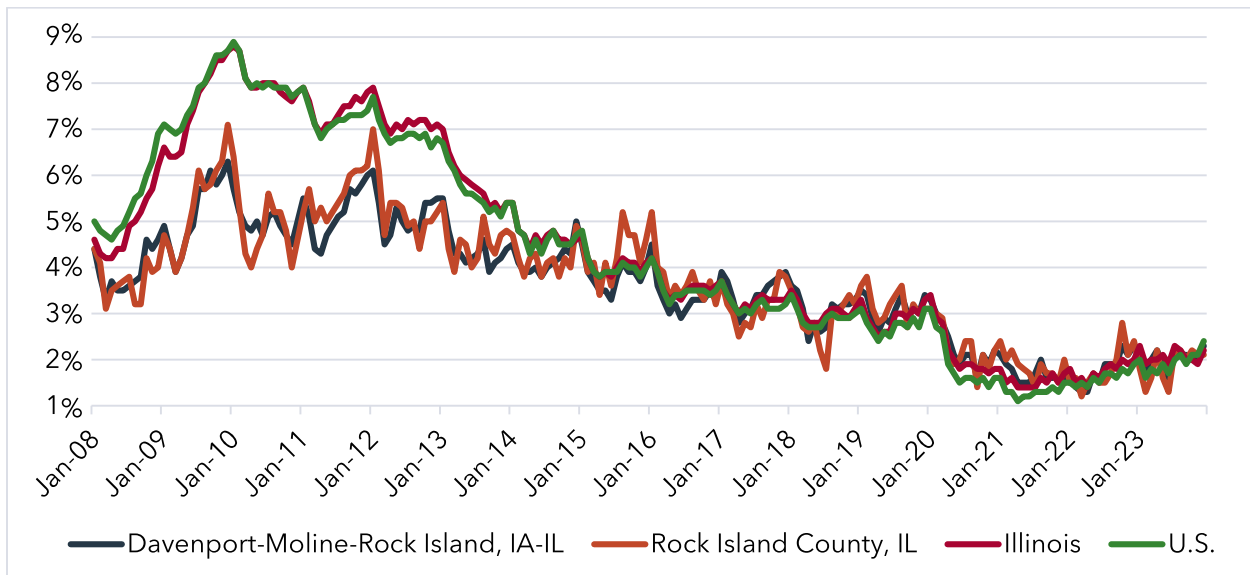
Source: Urban Institute, Financial Health and Wealth Dashboard 2022

The Federal Housing Finance Agency (FHFA) tracks a representative sample of mortgages throughout the nation in their National Mortgage Database (NMD). Figure 2.4 and Figure 2.5 below show the percentage of delinquent or severely delinquent mortgages from 2008 to 2023 at the metro, state, county and national levels. (FHFA considers payments 30 days late delinquent and payments over 90 days late severely delinquent.)

Following the 2008 Financial Crisis, delinquent mortgages generally peaked around the end of 2009 or the beginning of 2010, and again in the first quarter of 2012. In the Davenport-Moline-Rock Island metro, 6.3% of mortgages were delinquent in December 2009.

Compared to the last 10 years, from 2010 to 2012 we noticed a greater spread between the delinquency rates at the metro and county levels and those at the state and national levels. A suspension of mortgage foreclosures in 2020 due to the Pandemic may partially explain a tightening of this spread in recent years.

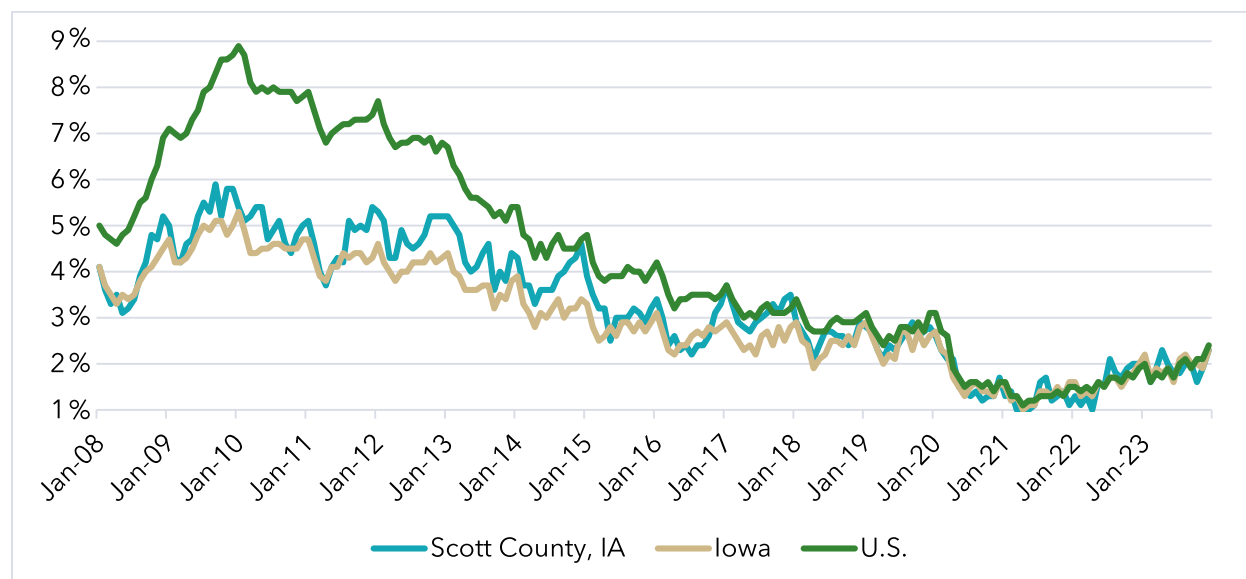
Figure 2.4: Percent of Mortgages Delinquent or Severely Delinquent, Davenport-Moline-Rock Island Metro, Rock Island County, Illinois, U.S.



Source: National Mortgage Database Program, Federal Housing Finance Agency, and Consumer Financial Protection Bureau

Between March and April of 2022, the Davenport metro area reported its lowest percentage of delinquent mortgages (1.3%). Around the same time, mortgages started to become more expensive as the Federal Reserve rapidly raised interest rates. Unsurprisingly, delinquency rates across all areas of comparison began to rise again. By December 2023, the metro area reported a rate of 2.3%.

Figure 2.5: Percent of Mortgages Delinquent or Severely Delinquent, Scott County, Iowa, U.S.



Source: National Mortgage Database Program, Federal Housing Finance Agency, and Consumer Financial Protection Bureau

Table 2.4 illustrates the Compound Annual Growth Rate (CAGR) of delinquent or severely delinquent mortgages between 2018 and 2020, and 2020 and 2023. Out of all areas of comparison, only Rock Island County shows a negative CAGR between 2010 and 2023.

Table 2.4: Change In Percent of Delinquent or Severely Delinquent Mortgages

% Delinquent or Severely Delinquent in	Dec. 2023	CAGR Dec. 2018 - Dec. 2023	CAGR Dec. 2020 - Dec. 2023
Davenport MSA	2.3%	(7.0%)	1.5%
Rock Island County	2.1%	(8.1%)	(1.5%)
Scott County	2.3%	(4.5%)	10.6%
Illinois	2.2%	(6.6%)	6.9%
Iowa	2.3%	(3.9%)	12.9%
U.S.	2.4%	(4.4%)	14.5%

Source: National Mortgage Database Program, Federal Housing Finance Agency, and Consumer Financial Protection Bureau

3. Forecast & Recommendations

Points Consulting (PC) designed customized population and housing forecasts for the Tri-Cities for the period from 2024 to 2044. Forecasts are informed by current socioeconomic and housing trends, along with our insights into the unique characteristics of each of the three cities. We base our models on standard econometric techniques and adjust them to account for unique conditions and opportunities within the area. For each forecast, we provide two scenarios: Status Quo and Optimistic. The Status Quo scenario assumes there will be little change in the current trajectory of each city, while the Optimistic scenario expects higher economic growth and potential multiplier effects resulting from an increase in economic well-being. To explore forecasts and scenarios for each of the three cities in more detail, please reference [Volume II: Tri-Cities Individual Assessments](#). Detailed forecast methodology is located in [Appendix B](#).

Population Forecast

PC's population forecast accounts for various components of change (births, deaths, and net migration) and analyzes trends by age groups over time. The Status Quo forecast assumes the Tri-City area will see no major changes in local industries, housing availability, and other factors that may indirectly influence the region's population.

Research indicates increasing housing supply can encourage in-migration. This suggests housing development may lead to a positive population trend, contrary to the negative one predicted by our model.⁹ This forecast represents our best estimate, combined with projections provided by David Kovarik (Bi-State Regional Commission for the Tri-Cities) and Scott and Rock Island Counties.

Under the Status Quo forecast, we predict a 9.1% population increase in Davenport by 2044 (9,133 additional residents). However, we anticipate a 5.3% decrease in Moline (2,694 fewer residents) and a 3.2% decrease for Rock Island (968 fewer residents) under this scenario. Considering the Optimistic scenario, the population of Moline could increase 16.8% (8,428 new residents), while Rock Island might experience an increase of 26.3% (7,784 new residents). If the Optimistic Scenario does unfold, the population of Davenport would increase 15.7% (15,714 new residents) by 2044.

Table 3.1 shows these forecast numbers for all three cities, and Figure 3.1 illustrates projected growth and decline.

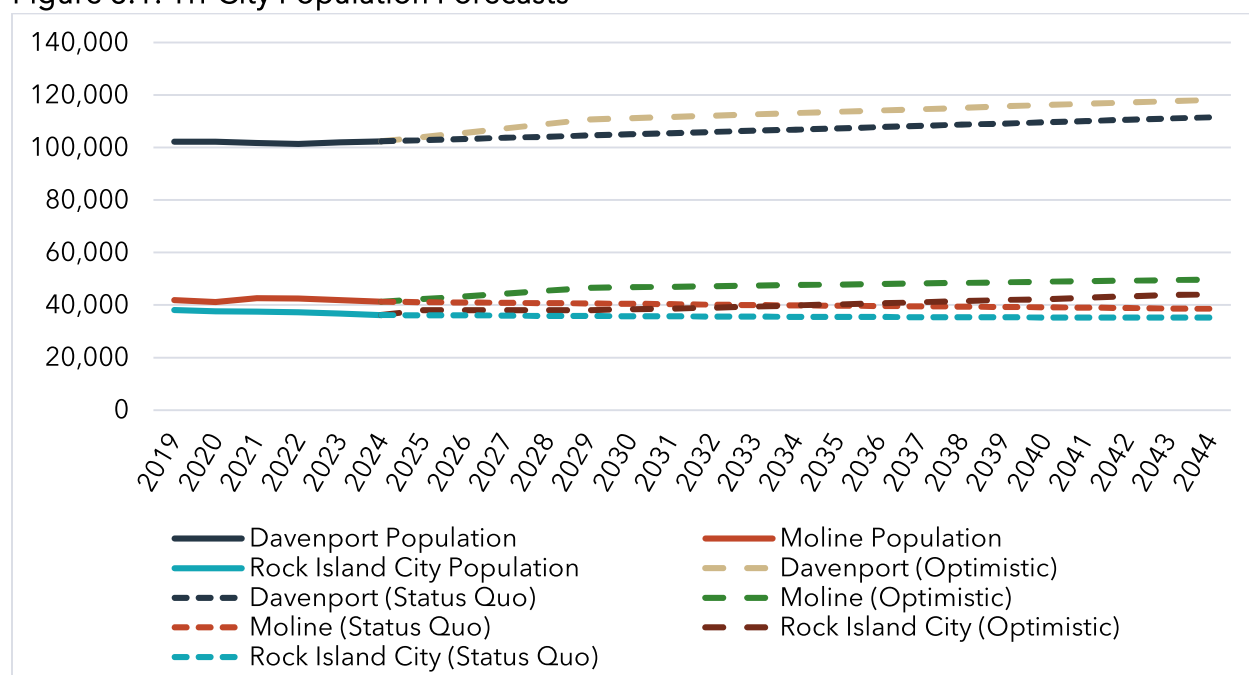
⁹ C. Mulder, "The Relationship between Population and Housing," paper presented at the UNECE Committee on Housing and Land Management, September 2008, <https://www.studocu.com/row/document/makerere-university/land-law-l2211/key-note-population-and-housing/37982728>.

Table 3.1: Tri-Cities Population Forecast, 2024-2044

Year	---Davenport---		---Moline---		---Rock Island --	
	Status Quo	Optimistic	Status Quo	Optimistic	Status Quo	Optimistic
2024	102,440	102,440	41,334	41,334	36,252	36,252
2029	104,646	110,745	40,643	46,637	35,811	38,143
2034	106,899	113,215	39,964	47,678	35,593	39,890
2039	109,201	115,684	39,296	48,720	35,358	41,984
2040	109,668	116,178	39,164	48,928	35,358	42,292
2044	111,553	118,154	38,640	49,762	35,284	44,036

Source: Points Consulting, 2024

Figure 3.1: Tri-City Population Forecasts



Source: Points Consulting, 2024

Housing Forecast

In the housing forecast model described below, we assume the Tri-Cities will have sufficient land to develop to accommodate future housing units. We also assume the necessary infrastructure will be in place to support these future units. Like the population forecast, PC's housing forecast considers two scenarios: Status Quo and Optimistic. Considering both the needs of the previous population forecast scenarios and the historic average number of people per household, we built this housing forecast using an ARIMA model.¹⁰ We do not provide a "lower" scenario than Status Quo in this analysis, since a decrease in housing running parallel to a population decrease is unlikely.

¹⁰ See Methodology Section

Under a Status Quo Scenario, we expect housing in Davenport to increase 9.5% (4,490 units) by 2044, while Moline would likely see a decrease of 5.8% (1,130 units). We project Rock Island housing would increase by less than one percentage point (11 units). Assuming an Optimistic Scenario, Davenport's housing would increase 18.4%, adding 8,706 units. Moline would add 4,380 units, representing an increase of 22.5%, while Rock Island would add 3,702 units, a 21.3% increase.

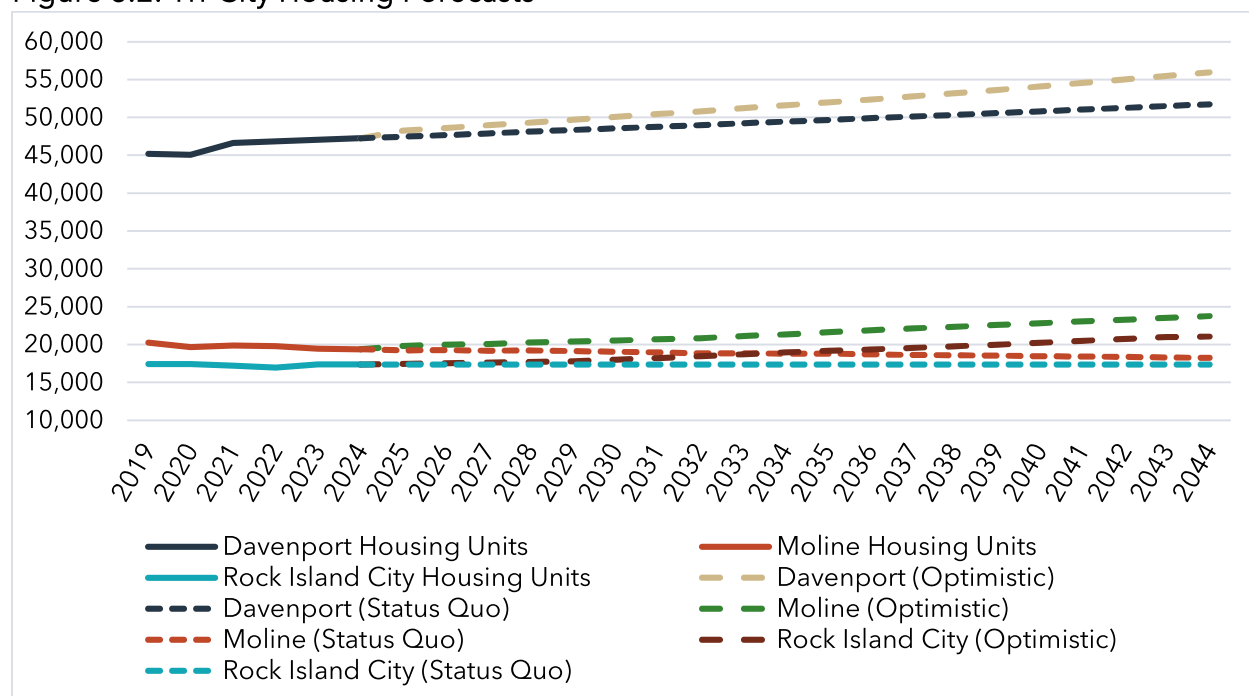
These data, along with employment trends noted elsewhere in this report, suggest those who work in Davenport may increasingly prefer to live in Moline and commute to work. Conversely, Moline may increasingly become a community where most residents work elsewhere. Table 3.2 shows housing forecast numbers for all three cities, and Figure 3.2 illustrates projected growth and decline.

Table 3.2: Tri-Cities Housing Forecast, 2024-2044

Year	---Davenport---		---Moline---		---Rock Island---	
	Status Quo	Optimistic	Status Quo	Optimistic	Status Quo	Optimistic
2024	47,257	47,257	19,400	19,400	17,368	17,368
2029	48,341	49,699	19,172	20,439	17,379	17,790
2034	49,451	51,601	18,801	21,346	17,376	18,995
2039	50,586	53,647	18,546	22,600	17,376	19,992
2040	50,816	54,102	18,491	22,831	17,377	20,235
2044	51,747	55,963	18,270	23,780	17,379	21,070

Source: Points Consulting, 2024

Figure 3.2: Tri-City Housing Forecasts



Source: Points Consulting, 2024

Recommendations

The infographic associated with recommendations also includes “\$” icons that indicate how difficult (and potentially expensive) each recommendation would be to implement. The dollar signs do not directly correlate to out-of-pocket cost. In some cases, they could and in other cases the work could be conducted by internal staff. In either case, time and money are finite resources and considered on a similar plane in this illustration. We are not explicitly providing cost estimates. Partly because these would be fraught with imprecision and partly because costs could vary greatly based on how the initiative is executed and funded. Nevertheless, the consulting team wanted to provide each city some guidance on generally how difficult it could be to take on the suggested changes.



Scale represents the time and financial investment required of the cities:

\$ ----- \$\$\$\$\$
Lowest Highest

1. Community Revitalization and Affordable Housing Development

1.1 Accelerate Land Banking Resources

Many in the Tri-Cities community strongly believe that too many potential homes are in disrepair. When asked, “what housing aspects are you dissatisfied with in your community?” 54% of respondents selected “too much housing blight or too many homes in disrepair.” Additionally, 46% indicated that “existing homes require too many expensive repairs and maintenance issues.” One potential solution to address blighted homes and high repair costs is for Tri-Cities governments to expand and accelerate the use of land banking resources.

A land bank is a legal entity that acquires, manages, and holds properties for redevelopment, with the authority to attach specific conditions to redevelopment projects and address potential obstacles more efficiently. Unlike private entities, land banks are exempt from paying property taxes on unproductive properties, reducing the costs of clearing and



rehabilitating blighted or unsafe properties. This advantage allows land banks to facilitate redevelopment more effectively. Lands Banks can also do this with raw land and vacant units before the land becomes too expensive or units become unusable.

The Quad Cities Land Bank Authority (QCLBA) is an intergovernmental agency serving the Illinois cities of Rock Island, Moline, East Moline, and Silvis. QCLBA focuses on acquiring vacant, abandoned, or dilapidated properties, working with community partners to revitalize them before transferring ownership to new stakeholders.¹¹ The Tri-Cities region has a significant number of vacant residential units, totaling around 4,900 across Davenport, Moline, and Rock Island. In Davenport, approximately 5% of residential units are vacant, with the highest concentrations near the intersection of Highway 61 and Freeway 74 and along the Mississippi River. Moline has the lowest vacancies at 3%, primarily concentrated in the Downtown area. In contrast, Rock Island experiences the highest residential vacancy rate at 7%, with most vacant units located in the Old Chicago, Douglas Park, and Longview neighborhoods.

The QCLBA or a similar organization could play a vital role in addressing this issue by acquiring these vacant properties and rehabilitating them, transforming them into productive assets that benefit the community. By prioritizing these properties for affordable housing or community development projects, a land bank could not only reduce blight but also support economic growth and improve neighborhood stability.

The city governments of Rock Island and Moline should consider transferring tax-delinquent properties to the Quad Cities Land Bank Authority (QCLBA), enabling the organization to rehabilitate these properties and return them to the market for community members seeking homes. Additionally, these cities could collaborate with banks to facilitate similar property transfers to the QCLBA.

An alternative model to land banking that accomplishes similar goals is used by Step Up Bisbee/Naco in Bisbee, Arizona.¹² Here, blighted/dilapidated homes are purchased by an individual or an LLC and donated to the city or Step Up, which operates as a nonprofit organization. The donator is then able to claim a tax deduction of up to 30% of the adjusted gross income, as an incentive. For example, an LLC purchased a blighted property for \$50,000 and donated it to the city or the nonprofit and claimed a \$55,600 tax benefit. The property was rehabilitated to a total cost of \$102,000. After completion, the property was appraised for \$139,000 and sold for \$112,000 (20% below the appraisal). The \$10,000 profit was then reinvested to the partner organizations.

In Iowa, there are currently no active land banking programs. However, legislation to establish one has been proposed in recent years. Additionally in 2018, a group of law students from the University of Iowa College of Law, in partnership with the Community Empowerment Law Project (CELP), explored the feasibility of creating a land bank program in

¹¹Quad Cities Land Bank Authority, *FAQ Sheet*, June 24, 2024, accessed November 18, 2024, <https://qclba.org/docs/6.24.QCLBA-FAQ-Sheet.pdf>.

¹²Step Up Bisbee/Naco, <https://www.stepupbisbeenaco.com/>.



Iowa. Their report identified a shortage of affordable housing and an abundance of blighted or abandoned properties as the most pressing issues in Eastern Iowa.¹³ The report recommends that the Iowa State Legislature pass legislation to create a state land banking program. However, this is a long-term solution, as there is no guarantee the legislation will pass or be implemented promptly. In the short term, local governments can take actionable steps to address these issues. The report suggests that Iowa housing agencies collaborate with local governments to pursue county and city-level solutions. These include leasing problematic properties from local governments and acquiring properties as gifts from counties and cities to accelerate rehabilitation efforts. A program similar to Step Up Bisbee/Naco would be an impactful short-term solution also, as no government organizations necessarily need to be involved.

An additional resource to provide financial support for cities in Illinois is the Strong Communities Program (SCP) administered by the Illinois Housing Development Authority (IHDA). The SCP provides grants to municipalities, counties, and land banks to address affordable housing needs and support community revitalization.¹⁴ These grants can be used to rehabilitate vacant residential properties, returning them to productive and taxable use, or to fund demolition in cases where properties are beyond repair and negatively impact surrounding homes. This program has the potential to increase property values, reduce crime, and generate additional tax revenue.

Leasing problematic properties from counties or cities can be an effective strategy for gaining control over properties while keeping them tax-exempt under city or county ownership. The report recommends entering into renewable two-year leases, as leases shorter than three years avoid procedural requirements set by state law. These agreements could grant housing authorities such as East Central Intergovernmental Association (ECIA) and Eastern Iowa Regional Housing Authority (EIRHA) broad control to renovate or market the properties, while the county or city would be responsible for ultimately selling the properties to private developers (or transferring ownership to directly to ECIA/EIRHA).

Another strategy recommended in the report is for counties and cities to gift abandoned or blighted properties to local housing authorities. These authorities could then utilize existing programs or partner with private developers to improve the properties. Alternatively, they could find buyers who commit to renovations or converting the properties into affordable housing. While counties and cities can gift properties to private organizations or individuals, state law requires such transfers to serve a “public purpose.”¹⁵

¹³ Evan McCarthy, Brandon Pezley, and Adam Ripp, *Community Blight to Community Benefit: Revitalizing Eastern Iowa through a Land Bank*, University of Iowa Office of Outreach and Engagement, Iowa Initiative, p. 6, accessed November 18, 2024, https://iisc.uiowa.edu/sites/iisc.uiowa.edu/files/2022-09/celp_ecia_final_report.pdf.

¹⁴ Illinois Housing Development Authority, “Strong Communities Program”, accessed November 18, 2024, <https://www.ihda.org/my-community/revitalization-programs/#toggle-id-4>.

¹⁵*Ibid.*, p. 39.

1.2 Develop a Step-Up Housing Program for New Homeowners

A prime example of a successful Step-Up Housing Program is Step Up Bisbee/Naco (SUBN), a nonprofit organization in Bisbee, Arizona. SUBN is dedicated to assisting low-income, elderly, and disabled homeowners in the Bisbee and Naco communities by providing home repair and rehabilitation services. Among its initiatives, SUBN runs the Workforce Housing Initiative, a collaborative effort with the City of Bisbee and community partners.¹⁶

The Workforce Housing Initiative aims to revitalize blighted neighborhoods while offering affordable housing options for essential community workers. The program identifies and acquires neglected or abandoned properties within local neighborhoods. These properties are then refurbished or, if necessary, demolished and rebuilt to meet modern housing standards.

Essentially, SUBN collaborates with individuals, LLCs, or corporations to purchase a property at a discount with the goal of refurbishing it. While under the ownership of the LLC, the properties are renovated, the LLC donates it to a local government entity or a 501(c)(3). This donation provides the donor with a tax deduction based on the appraised value of the property capped at 30% of their Adjusted Gross Income (AGI). Depending on the donor's tax bracket this could amount to as much as \$50,000. Deductions are capped at 30% of AGI but can be carried forward for up to five years if unused. Once transfer of ownership is completed, SUBN offers them to moderate-income workers – such as educators, law enforcement officers, and city employees at up to a 20% discount from the appraised value. This initiative not only attracts vital community employees but also helps reduce housing costs for those seeking to purchase a home. Additionally, the proceeds from sales are reinvested into the program to support future renovations and donations.

2. Affordable Housing and Land Development Programs

2.1 Consider Sponsoring a Community Land Trust

A community land trust (CLT) is a private, non-profit, membership-based organization established to acquire and hold parcels of land in perpetuity, leasing the land for purposes such as housing, most commonly homeownership – and other community benefits aimed at low- and moderate-income families. Residents sign long-term leases for the land while living in homes built on it, with the CLT retaining ownership of the land. This model ensures housing remains affordable for the communities it serves. The Tri-Cities area could look to nearby CLTs for guidance on establishing their own, such as the Chicago Housing Trust and the Story County Community Housing Corporation (SCCHC).

The Chicago Housing Trust is a public-private partnership dedicated to expanding housing access, fostering stable residential communities, and ensuring long-term affordability in Chicago, Illinois. Its mission is to make homeownership attainable and sustainable for low- to moderate-income residents. The trust operates two key programs:

¹⁶Step Up Bisbee/Naco, "About," accessed November 18, 2024, <https://www.stepupbisbeenaco.com/about>.

1. **Affordable Requirements Ordinance (ARO):** This ordinance mandates that residential developments with 10 or more units that receive City Council approval, a city land purchase, or financial assistance must allocate a portion of units as affordable housing.¹⁷ Affordable units intended for sale are built by developers and later administered by the Chicago Housing Trust. These units are sold at subsidized prices and are subject to a renewable 30-year restrictive covenant with affordability resale restrictions. The maximum resale price is the original purchase price plus a percentage of market appreciation, keeping the homes priced below market value.
2. **Affordable Homeownership and housing Program (AHHP) Acquisition and Rehab Program:** This program collaborates with organizations to acquire and rehabilitate properties in neighborhoods vulnerable to gentrification. The goal is to preserve affordability and prevent displacement by reselling these homes to income-eligible buyers.

Finally, the SCCHC also employs the CLT model to facilitate affordable homeownership. In this case, the organization retains ownership of the land while the homeowner purchases the building. This method reduces the overall cost of homeownership and ensures long-term affordability.

2.2 Tap into IHDA Mortgage Program

The Illinois Housing Development Authority (IHDA) offers the **IHDA Mortgage Program**, designed to make homeownership more accessible and affordable for Illinois residents. Their program would apply to the cities of Rock Island and Moline. This program includes various mortgage options with down payment and closing cost assistance, available to both first-time and repeat homebuyers. Currently, IHDA offers three distinct programs: IHDA Access Forgivable, IHDA Access Deferred, and IHDA Access Repayable.¹⁸

1. **IHDA Access Forgivable:** This program provides 4% of the purchase price, up to a maximum of \$6,000, to cover down payment and closing costs. The assistance is structured as a forgivable loan, meaning it does not require repayment if the borrower remains in the home for at least 10 years. The loan is forgiven incrementally over this period.
2. **IHDA Access Deferred:** Similar to the Forgivable program, this option provides down payment and close-cost assistance but with a different structure. It offers 5% of the purchase price, up to \$7,500, as an interest-free loan with no monthly payments. Repayment is deferred until the home is sold, refinanced, or the mortgage is fully paid off.

¹⁷City of Chicago, "Affordable Requirements Ordinance (ARO)," accessed November 18, 2024, <https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/aro.html#:~:text=The%20City%20of%20Chicago%27s%20Affordable%20Requirements%20Ordinance%20requires,provide%20a%20percentage%20of%20units%20at%20affordable%20prices.>

¹⁸Illinois Housing Development Authority, "Lending Programs," accessed November 18, 2024, <https://www.ihda.org/lenders-realtors/lending-programs/>.

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3. **IHDAccess Repayable:** This program provides 10% of the purchase price, up to \$10,000, for down payment and closing costs. The assistance is structured as an interest-free loan repayable over a 10-year period through monthly payments.

All three programs are paired with a 30-year fixed-rate mortgage, ensuring stable and predictable monthly payments. To qualify for any of these programs, an applicant must have a minimum credit score of 640, complete a mandatory homeownership education course prior to closing, and meet specific income and purchase price limits. Applicants should verify these limits for the county in which they plan to buy a home.

3. Fully Utilize Property Tax Abatement

Additionally, we recommend that the City of Davenport, Iowa, continue to fully utilize property tax abatements under the Urban Revitalization Law to support the redevelopment of older neighborhoods and abandoned or blighted houses. This program is only relevant to cities located in Iowa.

Outlined in Chapter 404 of the Code of Iowa, this law identifies five types of areas eligible for urban revitalization, focusing primarily on locations with dilapidated or deteriorated buildings. Urban revitalization areas can include all real property within city limits or a more targeted subset of parcels. The purpose of this law is to encourage property owners to improve existing structures or construct new buildings, thereby stabilizing the tax base and fostering growth in areas that might otherwise stagnate. The specific rules for property tax exemptions vary depending on the type of property, including Residential and Abandoned Properties.

Under the code, Abandoned Properties qualify for property tax abatements as long as they meet eligibility requirements.¹⁹ This exemption lasts for 15 years and is based on the value added by improvements, starting with an 80% exemption in the first year and decreasing to 20% by the fifteenth year.

For residential properties, the tax exemption is structured differently. According to the Code of Iowa, eligible residential properties can receive an exemption from taxation on the first \$75,000 of actual value added by improvements. This exemption lasts for five years. Although smaller in scope, these savings can help property owners make additional improvements that add value to their properties and enhance their quality of life.

In conclusion, by reducing property taxes for property owners who invest in improving their homes, this program provides a financial incentive to address issues such as outdated windows or inefficient heating systems. These upgrades not only enhance satisfaction and comfort but can also lower long-term costs for homeowners.

¹⁹Code of Iowa, *Urban Revitalization Tax Exemptions*, §404.3B, accessed November 18, 2024, <https://www.legis.iowa.gov/docs/code/2017/404.3B.pdf>.

4. Encourage More High-Density, Low Maintenance Units in Urban Cores

Data indicates that 19% of households in the Tri-Cities are classified as "one-person households." Though circumstances vary, these households are typically most interested in housing options such as condos, townhomes, or market-rate apartment rentals. Developers often find these populations attractive because studio and one-bedroom units are more profitable on a per-square-foot basis compared to two- or three-bedroom units.

Rock Island City leads the Tri-Cities in the percentage of one-person households, presenting an opportunity for private-sector developers. However, developers may not be fully aware of the existing demand for these housing types. Building smaller units can also provide developers with greater value for their investment, as they can construct more units on the same parcel of land.

To promote high-density, low-maintenance housing units in the urban cores of the Tri-Cities, several zoning districts could be targeted to maximize residential development. In Davenport, the central business district, (C-D) is ideal for mixed-use projects, but zoning for high density residential areas such as, R-4 and R-4C which have high average square footage per unit could be revised to allow smaller unit sizes and increase density.

In Rock Island, business districts such as B-1,2, and 3 are partially amendable to mixed-use. In district B-1, the zoning is intended to permit personal sales and services. However, another principle permitted use that is allowed is dwellings above the first floor. Districts B-2 and B-3 allow for any additional use that B-1 has through review and approval by a zoning board. The R-4 district is classified as high density and is judged by the unit and not square footage. Rock Island could offer a density bonus in the R-4 district to developers that are building smaller high-density units. In Moline, urban business districts B-2 and B-3 are suited for mixed-use developments. R-5 zoning could support higher density multifamily housing if restrictions on minimum unit sizes were reduced. By making these zoning changes, Tri-Cities could encourage more high-density housing developments to better utilize core spaces.

Such housing options have proven popular in Midwestern cities, especially when located along appropriate urban corridors. Beyond meeting housing demand, these units can generate a positive multiplier effect, supporting growth in commercial areas and revitalizing downtown districts.

One developer we spoke with told us that bringing people back downtown is essential for generating revenue. This aligns with findings from our community survey, where respondents were asked, "what type of neighborhoods in the QC would be most suitable for the multi-family/apartment housing type?" Notably, 26% indicated that "areas on or just behind commercial corridors" would be the most suitable locations.

By encouraging high-density, low-maintenance housing units, the Tri-Cities could provide more affordable options for residents. These units are less expensive to maintain, making them a practical choice for individuals and families seeking cost-effective living arrangements.

4. Housing Supply Assessment

Housing supply trends can be measured using an array of metrics such as building permits, home values, and home sales data. This chapter examines building types and tenure, housing stock (market rate and subsidized), occupancy characteristics, new housing construction, cost of construction and home value trends. By collecting data from various sources, we are able to provide a comprehensive assessment of housing in the Davenport, Moline, and Rock Island region. For additional City-Specific tables and figures, please refer to [Volume II: Tri-Cities Individual Assessments](#).

Building Types & Vacancy Rates

Types

Tables 4.1 and 4.2 provide a broad overview of housing in the Tri-Cities, the host counties, and the U.S. Generally, the housing stock in the Tri-Cities has a higher proportion of single-family, detached housing compared to the U.S. overall. Moline has the highest percentage of single-family, detached housing (70.1%), followed by Rock Island (68.5%) and Davenport (65.7%). Typically, housing density correlates with population density, so it isn't surprising that Davenport is more dense. However, it is noteworthy that even Davenport is lower density than the U.S. in general, where 62.6% of housing is single-family, detached.

On the other end of the density scale, considering 10+ unit apartments, the same pattern holds: Davenport leads the Tri-Cities, with 15.1% of units falling into this category. Rock Island follows at 13.4%, and Moline at 11.1%. Among the middle-density categories (1-unit, attached through 5-to 9-unit apartments), none of the Tri-Cities exceeds 18% of inventory, thereby remaining below the national average (18.3%). Notably, Table 8 shows Iowa has a lower percentage of units in this category (13.0%), while Illinois, owing to its large urban population, has a much higher percentage (23.6%). Within the Tri-Cities, Rock Island reports the highest percentage of middle-density inventory, driven by particularly high values in single-family attached units (usually duplexes), and 5-9 unit developments, which typically manifest as mid-sized apartments or condo buildings.

Manufactured homes play a relatively small role in the overall housing stock, remaining below 2.5% in every community. This is less than half of 5.3%, the national average for this housing type. Still, there are more than 1,4000 manufactured housing units across the Tri-Cities. Most manufactured housing units are located in Davenport.

Lastly, it's worth noting that when comparing the Tri-Cities to their host counties, it is clear that the urban pockets of each city push up the proportion of higher density housing types. Rock Island County (IL) and Scott County (IA) reflect lower density levels

Table 4.1: Tri-Cities Percent Housing by Type: Moline, Davenport, Rock Island

Housing Type	Davenport		Moline		Rock Island	
	#	%	#	%	#	%
Occupied housing units	42,667	--	18,267	--	15,247	--
1, detached	28,014	65.7%	12,800	70.1%	10,448	68.5%
1, attached	1,825	4.3%	991	5.4%	608	4.0%
2 apartments	1,479	3.5%	615	3.4%	738	4.8%
3 or 4 apartments	1,141	2.7%	716	3.9%	462	3.0%
5 to 9 apartments	2,723	6.4%	938	5.1%	768	5.0%
10 or more apartments	6,426	15.1%	2,027	11.1%	2,039	13.4%
Mobile home or other type of housing	1,059	2.5%	180	1.0%	184	1.2%

Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Table 4.2: Percent Housing by Type: Rock Island County, Scott County, Illinois, Iowa, U.S.

Housing Type	Rock Island County		Scott County		Illinois	Iowa	US
	#	%	#	%	%	%	%
Occupied housing units	61,014	--	71,436	13,717	4.97M	1.29M	125.74 M
1, detached	43,658	71.6%	49,780	69.7%	59.6%	73.8%	62.6%
1, attached	2,503	4.1%	4,232	5.9%	6.2%	4.4%	6.3%
2 apartments	2,003	3.3%	1,708	2.4%	5.1%	2.0%	3.3%
3 or 4 apartments	2,023	3.3%	1,903	2.7%	6.1%	3.2%	4.2%
5 to 9 apartments	2,343	3.8%	3,523	4.9%	6.2%	3.4%	4.5%
10 or more apartments	7,013	11.5%	8,694	12.2%	14.7%	10.1%	13.8%
Mobile home/other type	1,471	2.41%	1,596	2.2%	2.2%	3.2%	5.3%

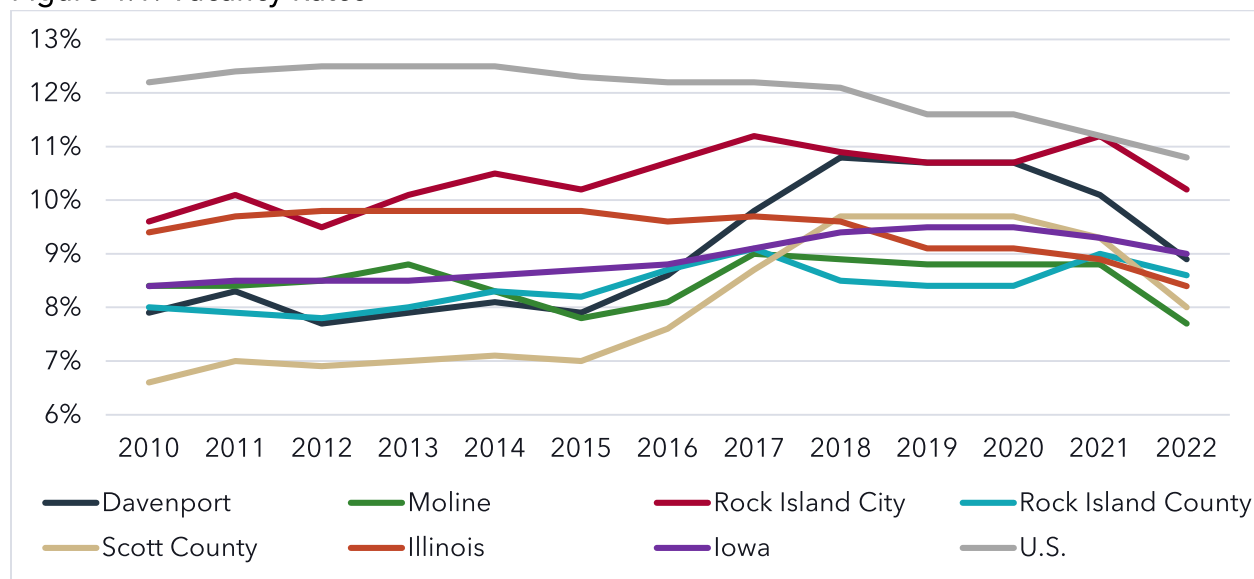
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Vacancy Rates

Vacancy rates are a clear signal of supply and demand in a housing market. Since 2014, national vacancy rates have trended downwards (Figure 4.1). Two observations are worth noting in the Tri-Cities data. First, vacancies rose from 2016 to 2018 in Moline, Rock Island, Davenport, and the respective Counties. Though Davenport showed a steep increase in vacancies during this period, Rock Island's vacancy rate remained the highest within the Tri-Cities throughout the 2010 to 2022 period (Davenport's rate matched that of Rock Island for a few years.)

More recently, we observed a marked decrease in vacancies following the 2020 Covid Pandemic shutdown. Though Rock Island City and County each experienced a short rise in vacancies from 2020 to 2021, vacancies have sharply declined across the Tri-Cities region. This is in part due to a shift in housing and location preferences among renters and owners alike. In 2022, Moline reported the lowest vacancy rate (7.7%), followed by Davenport (8.9%) and Rock Island (10.2%).

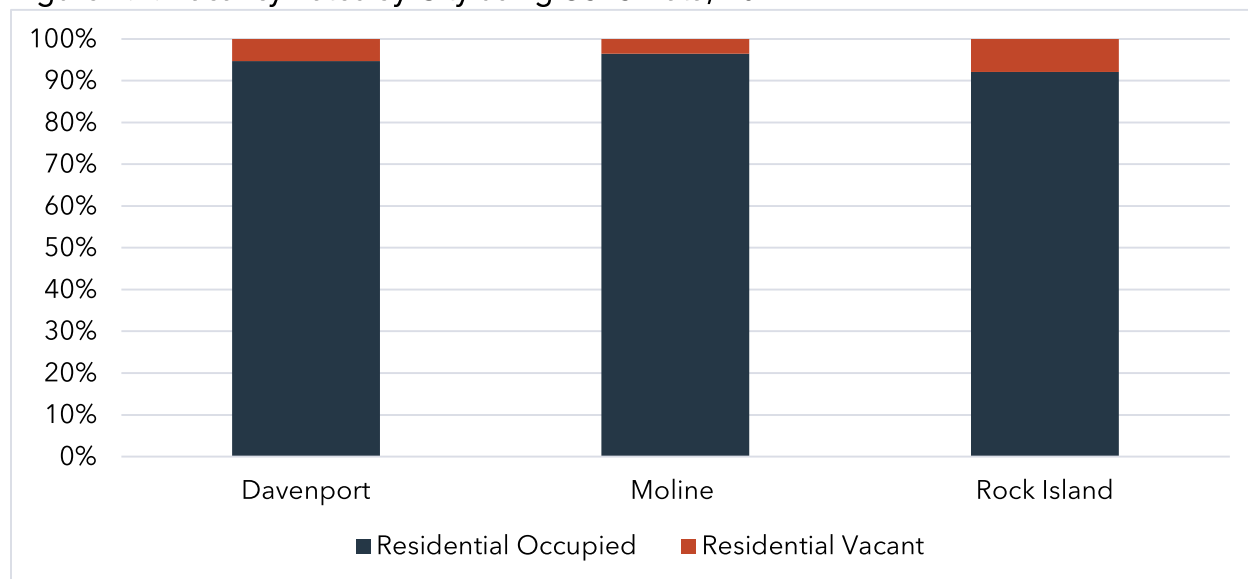
Figure 4.1: Vacancy Rates



Source: American Community Survey, 2010 - 2022 5-Year Estimates, Table DP04

Figure 4.2 shows the most recent data available pertaining to vacancy rates in the Tri-City area. The data provided comes from the United States Postal Service and shows the number of vacant units not served by the USPS in 2024. Similar to the historical trends in Figure 4.1, Rock Island has the highest number of vacant units, and Moline has the lowest. Davenport falls in the middle at around 5.3% of total units being vacant.

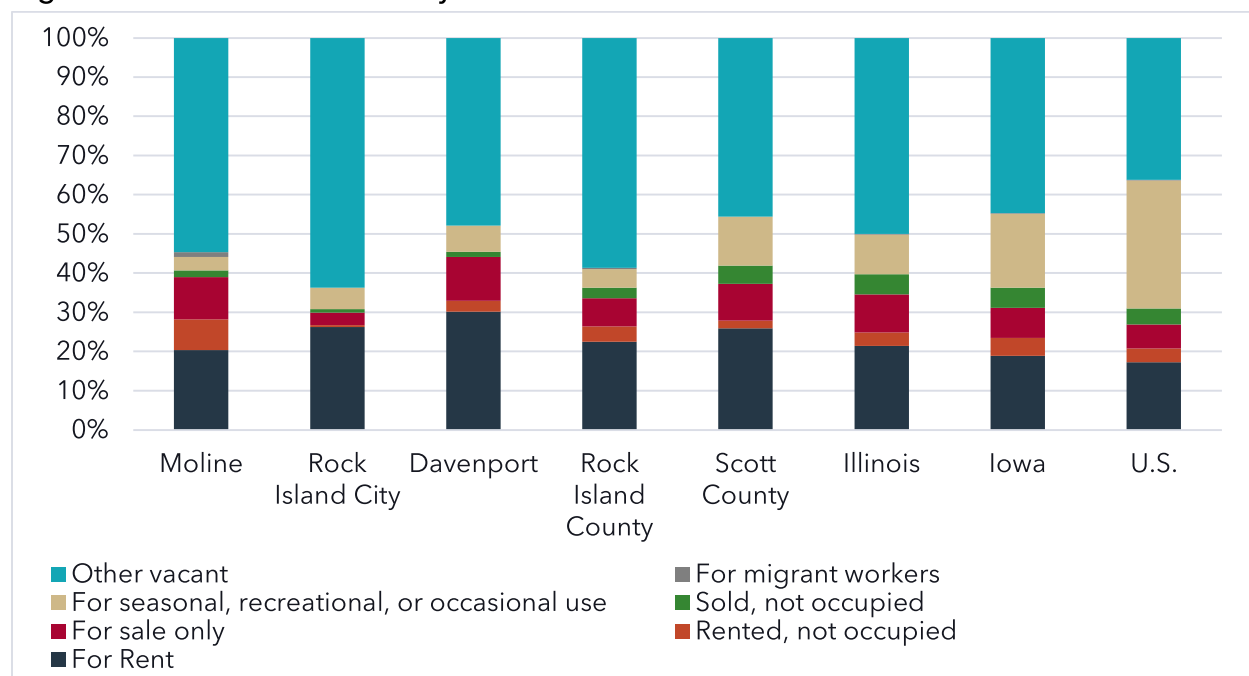
Figure 4.2: Vacancy Rates by City using USPS Data, 2024



Source: HUD Aggregated USPS Administrative Data on Address Vacancies

In Figure 4.3, Davenport has the highest percentage of vacancies listed “for rent” (30%), while Moline has the lowest at 20%. Moline is also the only city among the Tri-Cities where “for migrant workers” is a recorded vacancy reason, accounting for 1.2% of vacant units. Notably, each of the Tri-Cities has a much lower percentage of vacancies designated “for seasonal, recreational, or occasional use” compared to other areas, except Rock Island County, which stands at 4.7%.

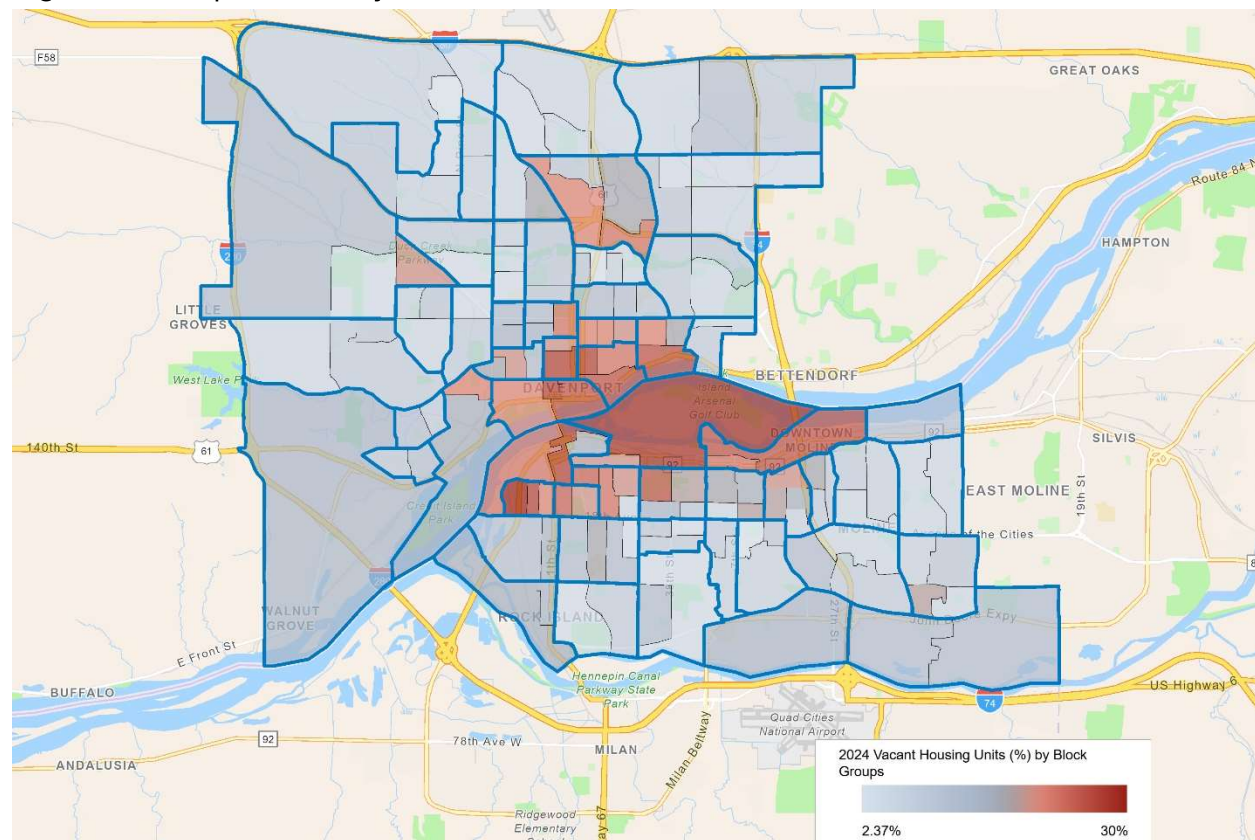
Figure 4.3: Reasons for Vacancy Rates



Source: U.S. Census Bureau, 2022 5-Year ACS B25004

Finally, Figure 4.4 displays a map of the exact locations of high and low vacancy rates. The region with the highest percentage of vacant units appears to be concentrated around the river.

Figure 4.3: Map of Vacancy Rates Across the Tri-Cities



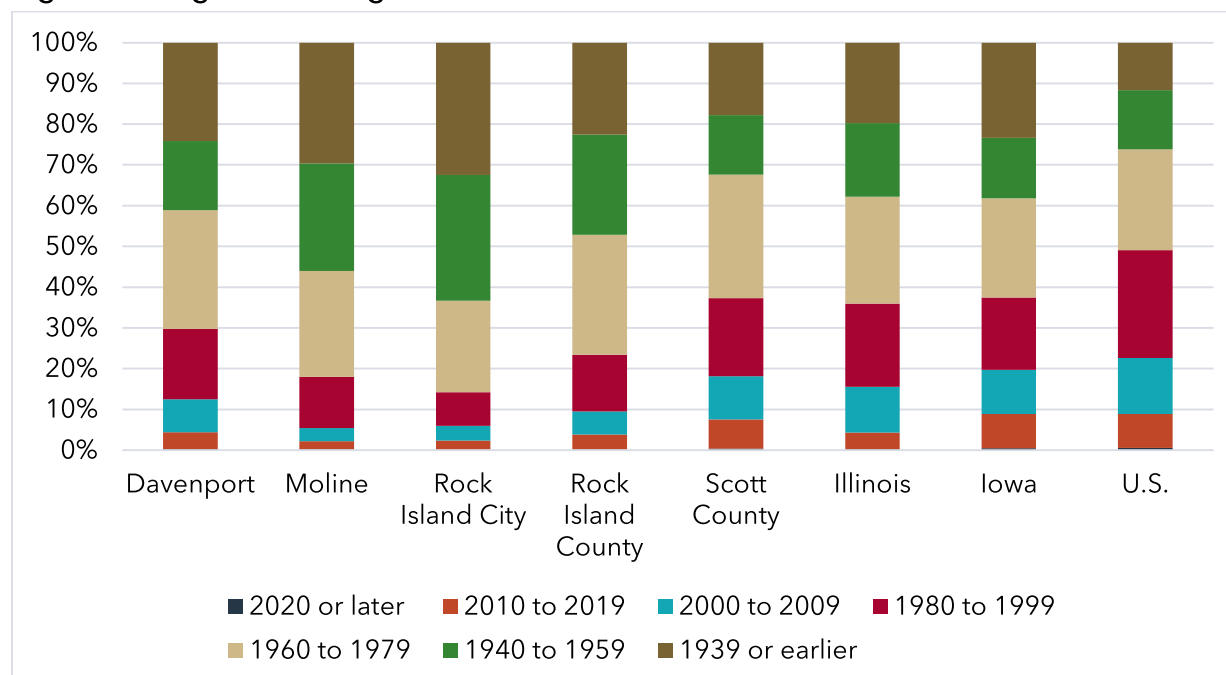
Source: Points Consulting using Esri Business Analyst, 2024

Housing Stock & Occupancy Rates

At a national level, 13.7% of housing stock was built between 2000 and 2009, and 8.9% was built after 2010 (Figure 4.5). Of the Tri-Cities, Davenport has the highest percentage of housing stock built between 2000 and 2009 at 8.1%, followed by Rock Island (3.6%) and Moline (3.3%). For this period Illinois and Iowa show percentages closer to the national level, at 11.2% and 10.9% respectively. Although Iowa's housing production since 2010 has nearly kept pace with national levels, Illinois and the Tri-Cities have lagged significantly, resulting in a relatively low percentage of housing stock built after the Great Recession. In Davenport, only 4.4% of the housing stock was built after 2010, compared to just 2.4% in Rock Island and 2.2% in Moline.

Roughly half of housing stock at national level was built before 1980. In Iowa and Illinois, this proportion rises to nearly two-thirds. However, in the Tri-Cities, the share of housing stock over 44 years old is even greater. Rock Island reveals the highest percentage (85.9%), followed by Moline (82.0%) and Davenport (70.2%). This is potentially concerning as communities with a higher share of aging housing stock may face more challenges related to deferred maintenance. Older homes are more likely to need significant repairs or costly updates.

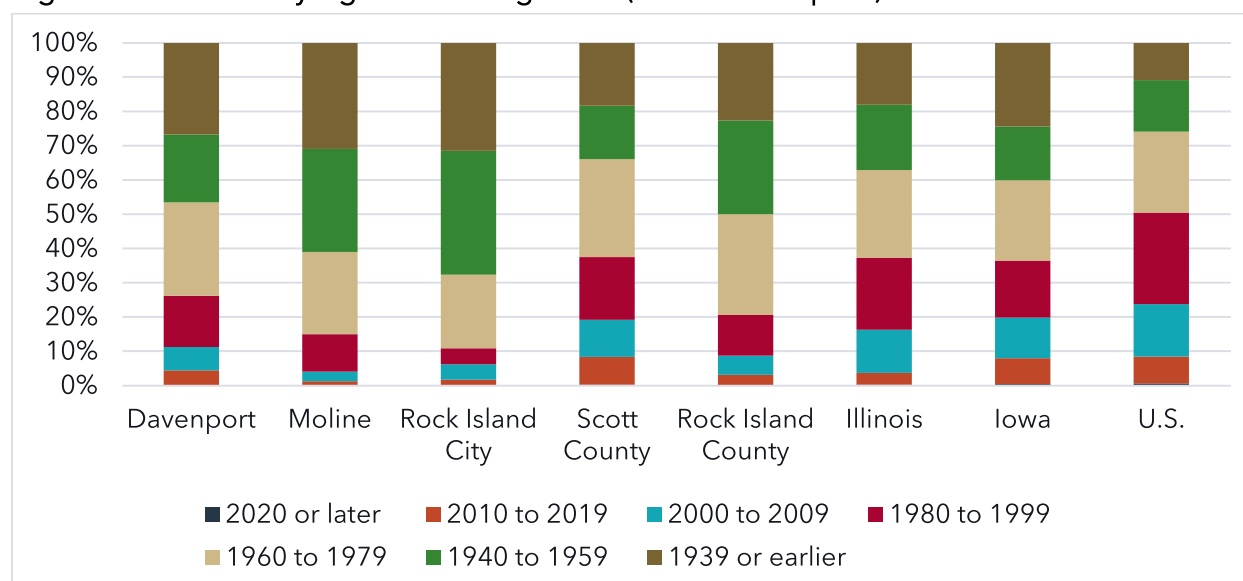
Figure 4.5: Age of Housing Stock



Source: American Community Survey, 2022 5-Year Estimates, Table S2504

The percentage of owner-occupied housing units built in Davenport after 1999 (11.3%) is nearly twice that of Rock Island (6.2%) and three times that of Moline (4.1%). Figure 4.6 shows these percentages are all notably lower than they are for Scott County (19.2%), Illinois (16.3%), Iowa (19.9%) and the U.S. (23.7%).

Figure 4.6: Tenure by Age of Housing Stock (Owner Occupied)

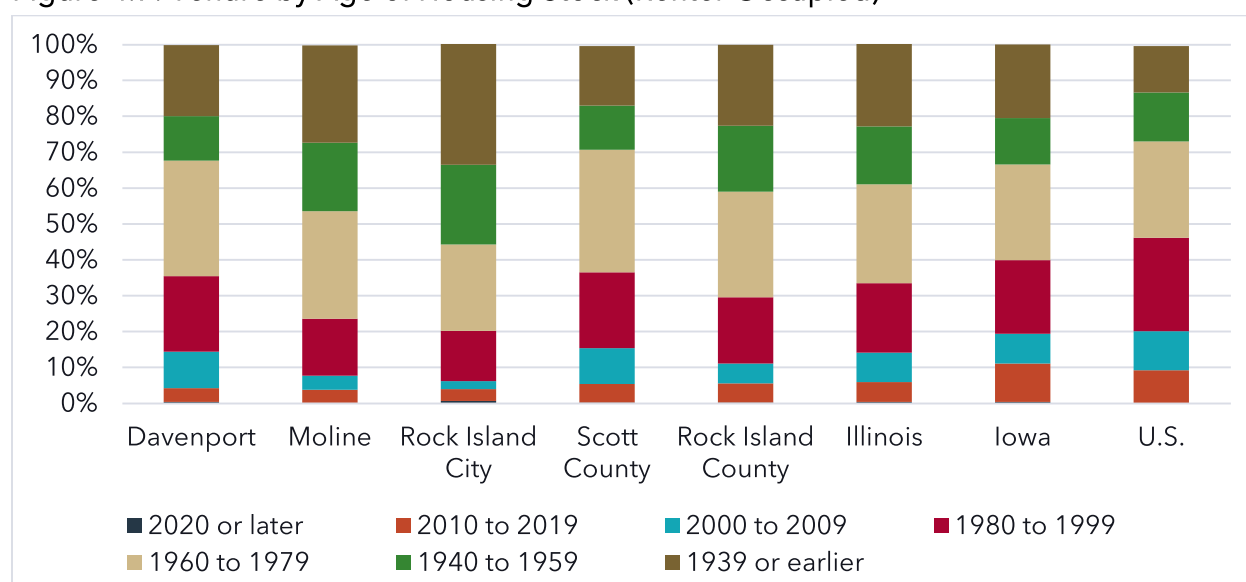


Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Examining the rental stock in the region in Figure 4.7, we note a similar pattern. Of the rentals in Davenport, 14.5% were built after 1999, compared to only 8.0% in Moline and 5.6% in Rock Island. Davenport's percentage of relatively newer rentals built in the last 24 years is comparable to Illinois (13.9%) but falls short of the national rate (20.5%) and Iowa's rate (19.4%).

While only 1.3% of total owner-occupied housing in Moline and 1.8% in Rock Island were built after 2009, slightly higher percentages of rental housing were built after the Great Recession (4.1% and 3.4% respectively). Davenport has a higher percentage of owner-occupied housing built after 2009 (4.5%), matching the percentage of rental housing built there over the past 14 years.

Figure 4.7: Tenure by Age of Housing Stock (Renter Occupied)



Source: American Community Survey, 2022 5-Year Estimates, Table S2504

The age of Tri-Cities housing stock is further illustrated by data on the median year built for both owner-occupied and renter-occupied units (Table 4.3). Across all areas of comparison, except for Illinois and the U.S., rental housing tends to be newer than owner-occupied housing. In Rock Island, the median year built is 1951 for owner-occupied units and 1956 for rental units. By contrast, Davenport's housing is much newer, with a median construction year of 1964 for owner-occupied units and 1973 for rental units. Though Moline's median construction year for owner-occupied units (1953) is closer to that of Rock Island, its median construction year for rental units is 1963. At the state and national levels, both types of housing tend to be much newer than in the Tri-Cities. Median construction years for owner-occupied units in Iowa, Illinois and the U.S. are all post-1970, while all median years for rental units are post-1969.

Table 4.3: Median Year Built by Tenure

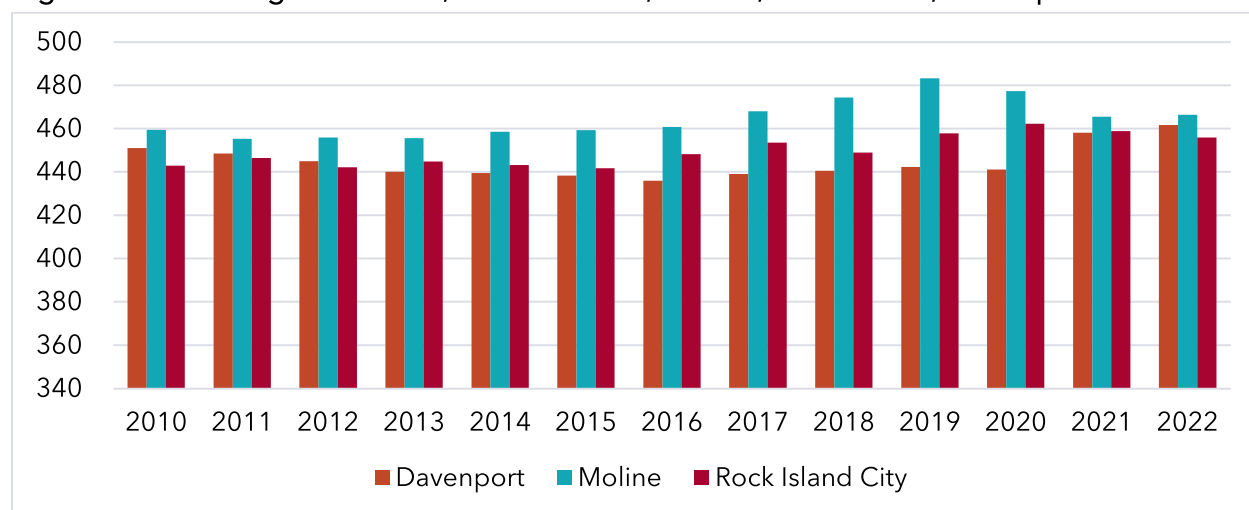
Median Year Built	Davenport	Moline	Rock Island	Scott County	Rock Island County	Illinois	Iowa	U.S.
Owner occupied	1964	1953	1951	1972	1960	1971	1971	1982
Renter occupied	1973	1963	1956	1974	1968	1970	1976	1979
Total:	1967	1956	1953	1972	1962	1971	1973	1981

Source: ACS 2022 5-Year Table B25037

The number of housing units per 1,000 residents in the Tri-Cities region reflects the negative population trends in Moline and Rock Island and the positive population trend in Davenport between 2012 and 2022 (noted elsewhere in this report). Housing units per 1,000 residents is a statistic somewhat similar to vacancy data and provides another view of supply and demand for housing. Increases or decreases in the number of housing units per 1,000 residents are driven by population increases or decreases, as well as new housing development (Figure 4.8).

Moline, which has reported the highest number of units per 1,000 residents since 2010, began to see a notable increase in 2017. After a peak in 2019 at 483, this number began to decline, falling to 466 in 2022. Rock Island and Davenport experienced a similar trend, with Rock Island peaking in 2020 at 462 and Davenport in 2022 at 462 (Davenport has yet to show a decline). A closer look at this rise shows that Davenport gained approximately 1,700 housing units between 2020 and 2022 while losing around 750 residents.

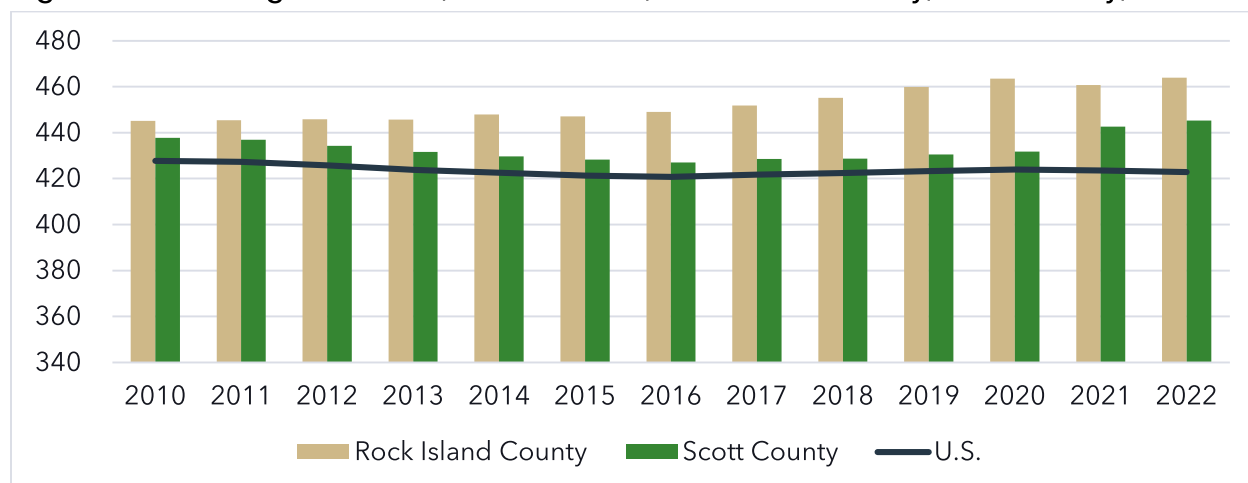
Figure 4.8: Housing Units Per 1,000 Residents, Moline, Rock Island, Davenport



Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

Numbers for Rock Island County and Scott County have consistently remained above the national average from 2010 to 2022. While the number of units per 1,000 residents in Scott County steadily declined between 2010 and 2016 and has been significantly lower than in Rock Island County, Scott County saw a sharp increase to 445 in 2022 (Figure 4.9).

Figure 4.9: Housing Units Per 1,000 Residents, Rock Island County, Scott County, U.S

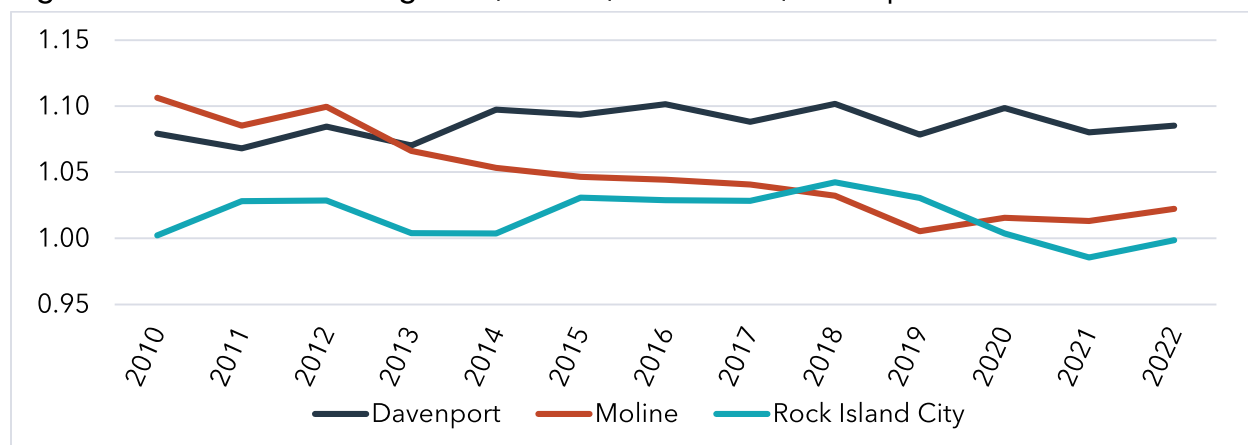


Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

With the jobs-to-housing ratio metric, a value of 1.0 means there are as many jobs as housing units in the area. Communities with a value below 1.0 are often more residential or “bedroom communities” rather than employment centers. A declining ratio indicates either jobs are decreasing faster than residents, or residents are increasing faster than jobs. Conversely, a rising ratio means either jobs are increasing faster than residents, or residents are decreasing faster than jobs.

According to the general guidelines above, all three of the Tri-Cities are, to some extent, in-commuter locations, though trends vary. As of 2022, Davenport has the strongest jobs-to-housing ratio, which has remained between 1.07 and 1.12 since 2010 (Figure 4.10). Moline’s ratio, previously higher than Davenport’s, began to decline in 2013, reflecting some of the job retention challenges the city has faced. Meanwhile, Rock Island’s ratio has hovered around 1.00, with its steepest drop occurring between 2018 and 2021, followed by some recovery in 2022.

Figure 4.10: Jobs-to-Housing Ratio, Moline, Rock Island, Davenport



Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

Occupancy Characteristics

None of the Tri-Cities show particularly high occupancy levels. Between 2012 and 2020, occupancy levels for both renter and owner-occupied units in each city have hovered around 0.5 persons per room (Tables 4.4-4.10). While most changes in occupancy from 2012 to 2020 were modest, Rock Island rental occupancy decreased 4.3%. In Davenport, it decreased 1.2% during the period. These decreases are likely due to new units with more square footage entering the market, as well as general population decreases within Rock Island.

Unusually high levels of occupancy (generally, more than one person per room) correlate with overcrowding, which can lead to health and safety issues. An increase in occupancy levels can be related to recent increases in rent, as higher rents often drive residents to save money by sharing rooms. Unusually low levels of occupancy typically correlate with population decline, or a large number of “empty nester” households that have not downsized their homes.

Though none of the Tri-Cities have particularly high occupancy levels, some Census Tracts throughout the region do experience overcrowding (Figure 4.11).

Table 4.4: Residence by Occupants Per Room, Davenport

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.5%
Renter-Occupied	0.53	0.52	(0.01)	(1.2%)
Occupants Per Room	0.51	0.51	0.00	(0.2%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.5: Residence by Occupants Per Room, Moline

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.6%
Renter-Occupied	0.54	0.55	0.00	0.2%
Occupants Per Room	0.52	0.52	0.00	0.4%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.6: Residence by Occupants Per Room, Rock Island

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.50	0.00	(0.3%)
Renter-Occupied	0.56	0.53	(0.02)	(4.3%)
Occupants Per Room	0.52	0.52	(0.01)	(1.6%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.7: Residence by Occupants Per Room, Scott County

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.7%
Renter-Occupied	0.52	0.52	0.00	(0.4%)
Occupants Per Room	0.51	0.51	0.00	0.3%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.8: Residence by Occupants Per Room, Rock Island County

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	(0.6%)
Renter-Occupied	0.54	0.53	(0.01)	(2.6%)
Occupants Per Room	0.52	0.51	(0.01)	(1.2%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.9: Residence by Occupants Per Room, Illinois

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.04	0.04	0.002	5.9%
Renter-Occupied	0.17	0.16	(0.01)	(6.1%)
Occupants Per Room	0.08	0.08	0.00	(2.6%)

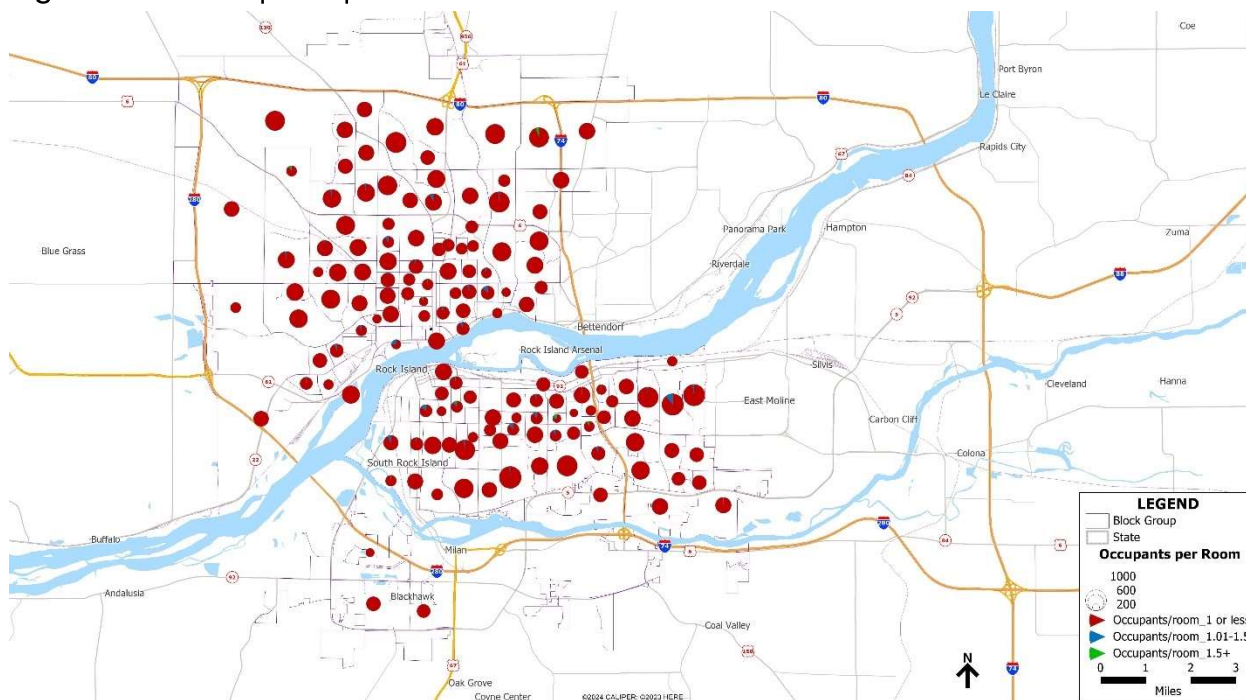
Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.10: Residence by Occupants Per Room, Iowa

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.03	0.03	0.00	0.1%
Renter-Occupied	0.15	0.14	0.00	(2.8%)
Occupants Per Room	0.07	0.06	0.00	(1.9%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Figure 4.11: Occupants per Room Tri-Cities



Source: Points Consulting using Census ACS 5-Year, 2019-2022

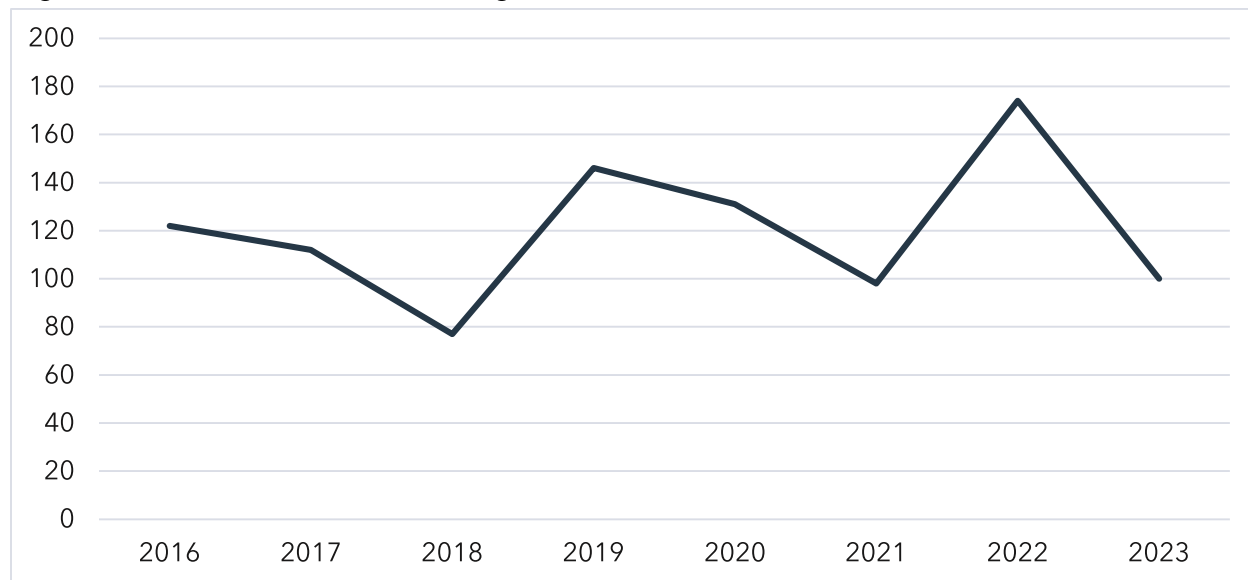
New Housing Production

Housing supply, the counterpart to housing demand, is best measured by tracking new housing permits at both city and county levels. Despite a lack of significant population growth in the past decade, the Tri-Cities still require new housing units. New units replace condemned and unusable properties, as well as provide options or amenities that may be more appealing to some residents who prefer newer styles of housing.

Figures 4.12-17 depict housing permitting trends for Moline, Davenport, and Rock Island between 2016 and 2023. It is challenging to determine if production is on an upward trend or following a somewhat random year-to-year pattern. Production was mixed, with some high-output years (2019 and 2022) and some lower ones (2018 and 2023). On average across the past eight years, the Tri-Cities generate 120 new units per year. We can also track permits by "tenure," distinguishing single-family from multi-family units. In this regard, single-family housing (SFH) permits far surpass multi-family housing (MFH), with both generally following the same cycle, rising and falling together. However, the SFH permit spike in 2022 was not matched by any increase in MFH permits.

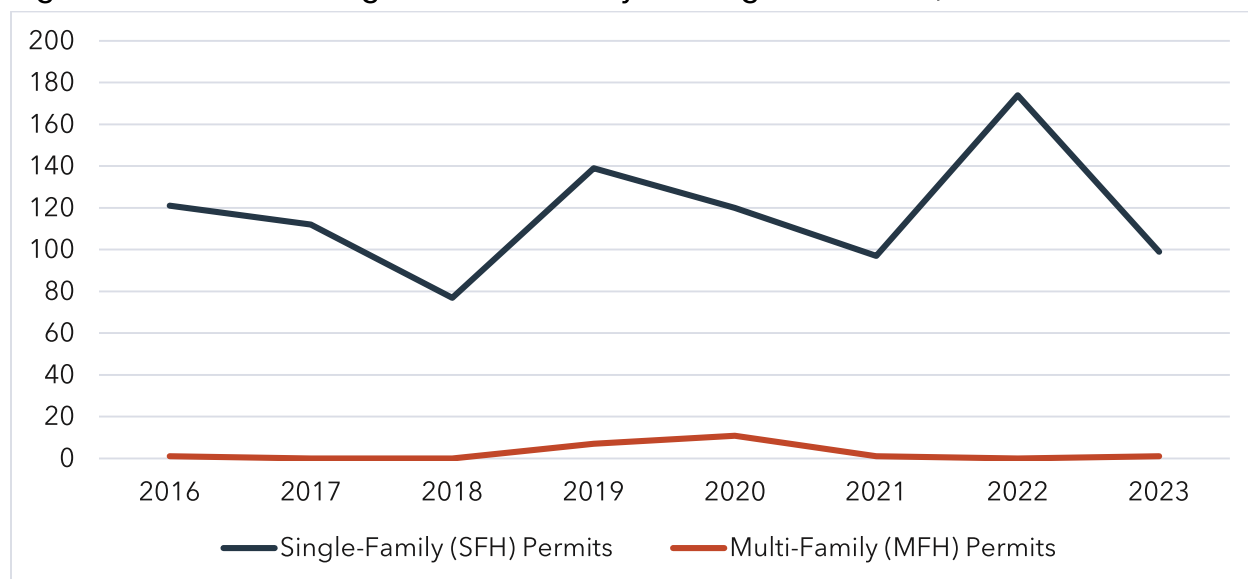
Over the past nine years, Davenport has generated the most housing permits (average of 100 per year). Figure 4.14 shows that most of these have been for SFH units. As Davenport is the largest of the Tri-Cities this isn't surprising, but population does not entirely account for development numbers.

Figure 4.12: Tri-Cities Total Housing Permit Units, 2016-2023



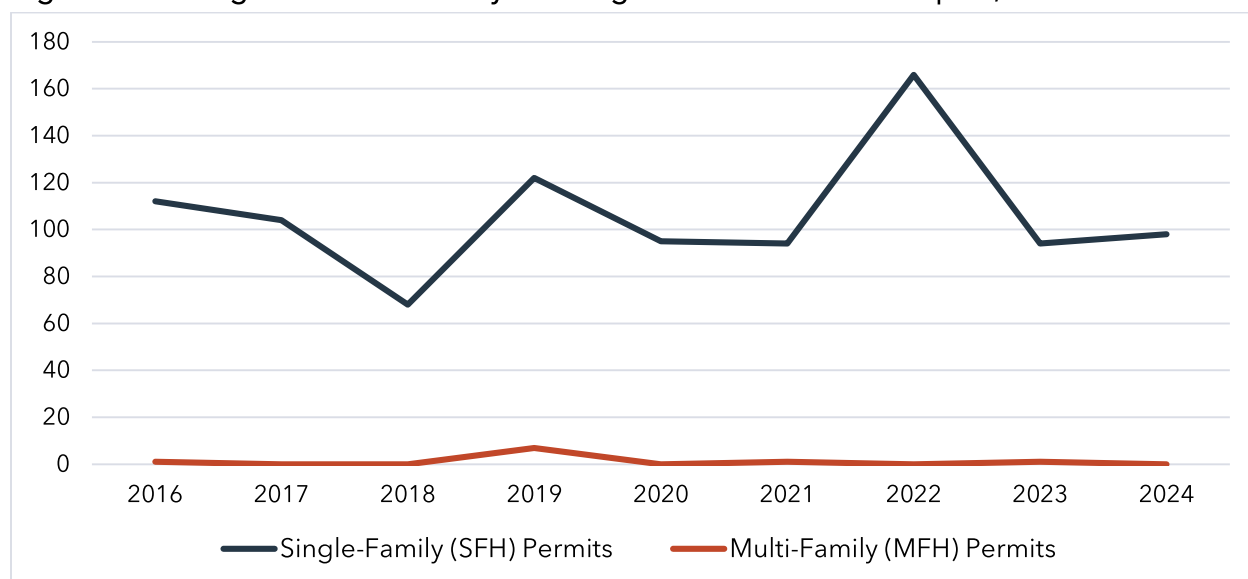
Source: City of Davenport Public Works Department, City of Moline, City of Rock Island

Figure 4.13: Tri-Cities Single and Multi-family Housing Permit Units, 2016-2023



Source: City of Davenport Public Works Department, City of Moline, City of Rock Island 2024

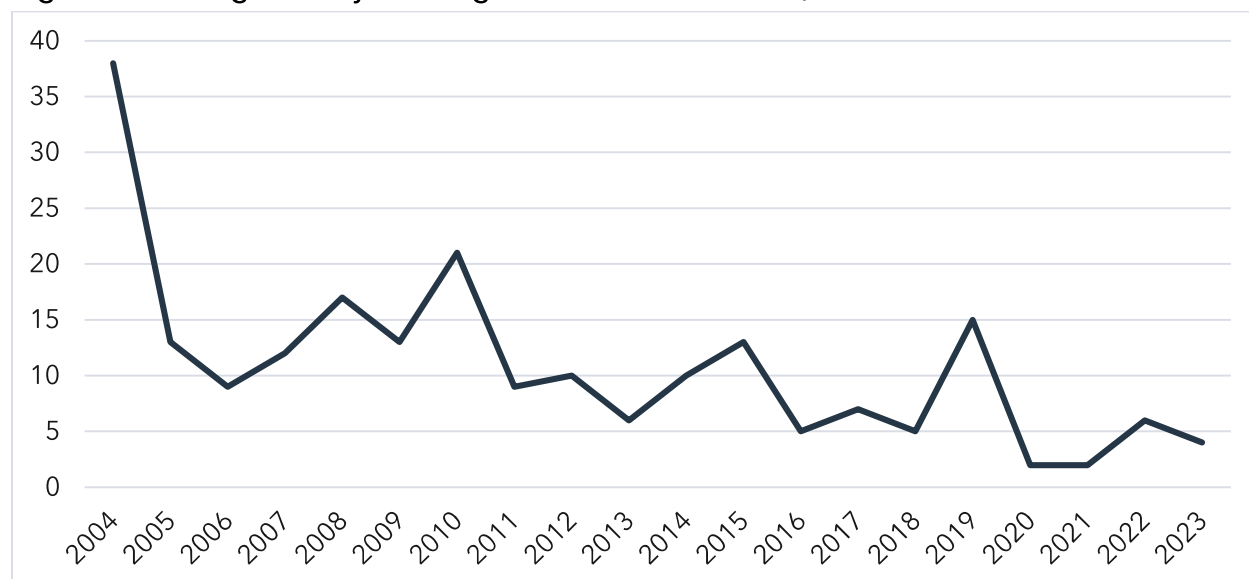
Figure 4.14: Single and Multi-family Housing Permit Units in Davenport, 2016-2023



Source: City of Davenport Public Works Department, Building Inspection Division, Monthly Activity Report 2024

Our project team was able to review slightly older permit data for both Moline and Rock Island. As MFH permit numbers for Moline were aggregated with other types of commercial development, we've chosen to only highlight SFH permits for Moline in this report. Moline permits issued between 2004 and 2023 are shown in Figure 4.15. Frequent peaks and valleys in Moline permitting seem to indicate a residential building pattern where slow years follow higher-production years. Since 2020, we have not observed any notable spikes in SFH permits.

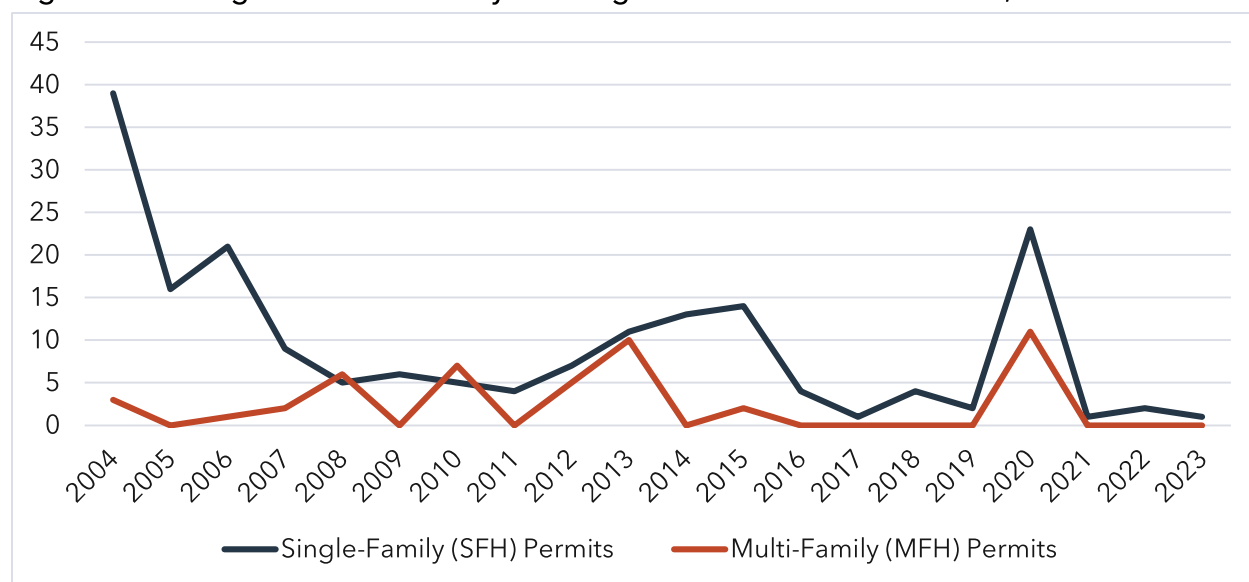
Figure 4.15: Single-family Housing Permit Units in Moline, 2004-2023



Source: City of Moline, Adopted Budget Fiscal Years 2024-2026 Summary

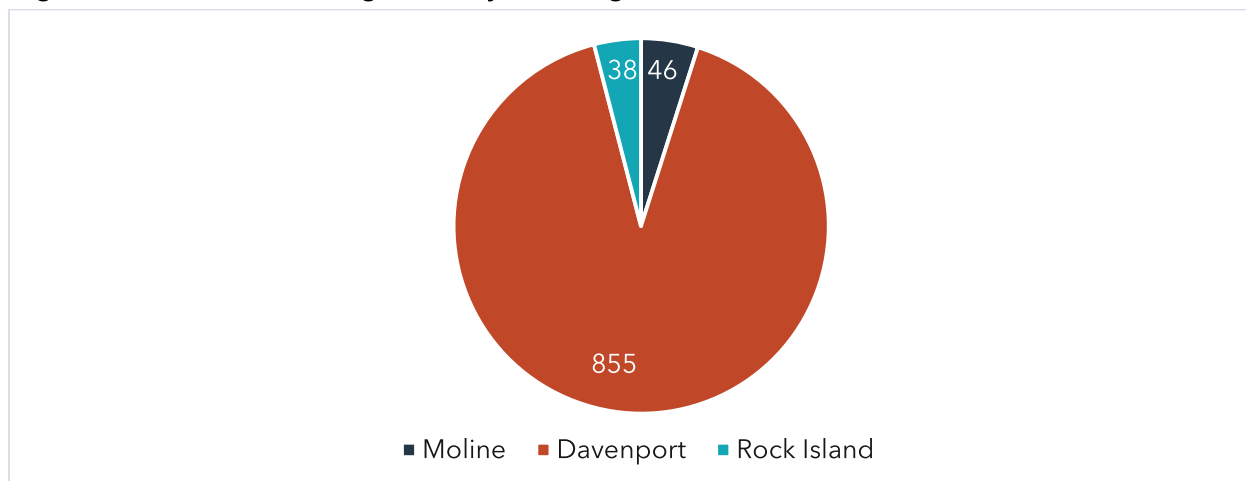
Rock Island averaged nearly 12 total permits per year between 2004 and 2023. MFH permits surpassed SF permits in 2008 and 2010. After a notable spike in both SFH and MFH permits in 2020, permitting activity has dropped significantly, indicating a lull in development (Figure 4.16).

Figure 4.16: Single and Multi-family Housing Permit Units in Rock Island, 2004-2023



Source: Rock Island, Historical Building Permit Data 2023

Figure 4.17: Tri-Cities Single Family Housing Permit Units, 2016-2023



Source: City of Davenport Public Works Department, City of Moline, City of Rock Island

Cost of Construction

Construction cost is a crucial metric in any market. In communities with tepid home value, increased cost is particularly important to note. Every year macroeconomic and regulatory forces drive up the cost of construction, often at a rate exceeding general inflation. As a result, in markets like the Tri-Cities, the price gap between previously occupied homes and newly built units can be significantly wider than in booming growth markets. While affordability is highly valued in the Tri-Cities, if new units cannot be cost-competitive with existing inventory, builders may hesitate to bring additional homes to market.

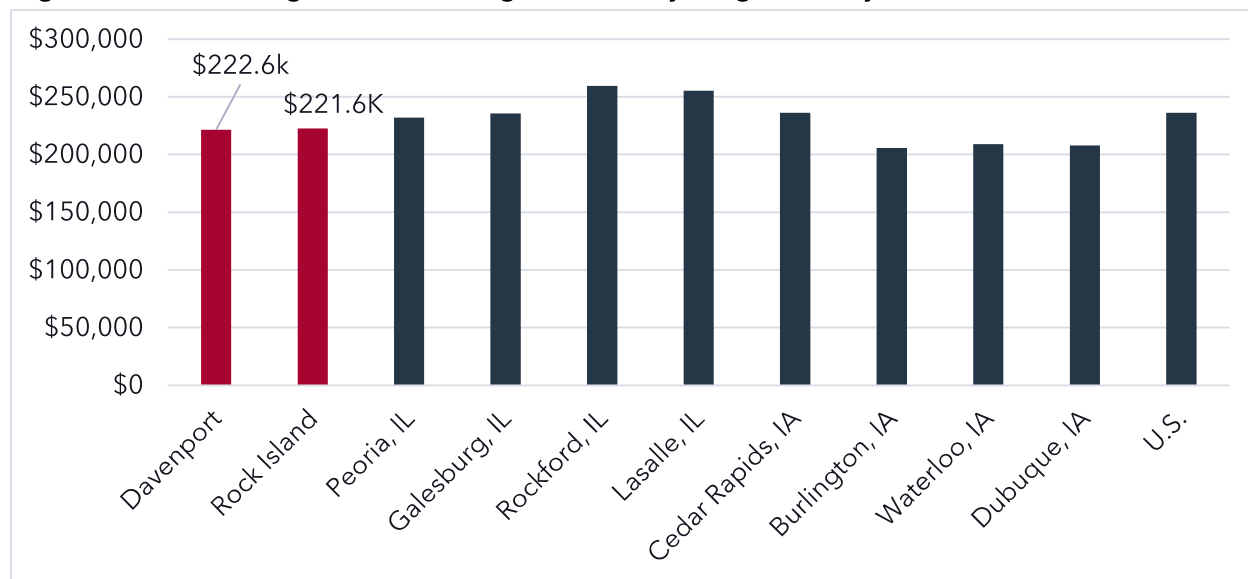
Zillow and MLS data in this report show that, as of 2024, new and existing homes are valued similarly. However, the recent rise in home values could encourage builders to increase production in the coming years. As shown in Table 4.11, the project team gathered cost-per-square-foot estimates for an average one-story, single-family home using RSmeans data.²⁰ This data is updated quarterly and is based on a City Cost Index that compares local costs to national averages, and a Historical Cost Index that compares costs to a historical benchmark. These two indexes, allowing specific locations to be continually indexed over time, serve as a tool for forecasting and comparing construction costs across different locations. Results compare average new construction homes of similar style and size across various relevant locations within an approximate 100-mile radius of the Tri-Cities.

In Figure 4.18, the Tri-Cities are represented only by Rock Island and Davenport. In these cities, the cost of construction is comparable, averaging approximately \$222,000 (or the equivalent of \$139 per square foot). This means it is around 6% less expensive to build in the Tri-Cities than the U.S. in general, where average building cost is \$148 per square foot.

²⁰ More specifically, the type of home used as the basis of these estimates is a 1,600 sq/ft single story home with wood siding and frame, built by non-union contractors.

Benchmark areas highlighted below reveal construction is generally more costly in Illinois than Iowa.

Figure 4.18: Building Cost of Average One-Story Single-Family Home, 2024 Q3



Source: Points Consulting using RSMeans Square Footage Estimator, 2024 Q3

Focusing on the benchmark areas in detail, building cost in Davenport and Rock Island is \$10,000 lower than in Peoria, a similar-sized Metropolitan Statistical Area (MSA). Costs in Rockford, IL, LaSalle, IL, and in the smaller Galesburg, IL are each higher than those in Peoria, with Rockford (\$259,000) revealing the highest building cost within this group (Table 4.11). By comparison, construction costs in Iowa communities are generally lower. Grand Rapids (\$236,000) has the highest cost of the Iowa cities represented, while costs in Burlington, IA, Waterloo, IA, and Dubuque, IA are lower than in the Tri-Cities by \$13,000 to \$17,000.

Table 4.11: Building Costs for Average One-Story Single-Family Home by Region, 2024 Q3

Region	Avg. SFH Building Cost	Cost per S.F.
Davenport, IA	\$221,677	\$139
Rock Island, IL	\$222,627	\$139
U.S.	\$236,128	\$148
Peoria, IL	\$232,056	\$145
Galesburg, IL	\$235,486	\$147
Rockford, IL	\$259,442	\$162
LaSalle, IL	\$255,249	\$160
Cedar Rapids, IA	\$236,128	\$148
Burlington, IA	\$205,614	\$129
Waterloo, IA	\$208,953	\$131
Dubuque, IA	\$207,957	\$130

Source: Points Consulting using RSMeans Square Footage Estimator, 2024 Q3

Home Value & Rental Trends

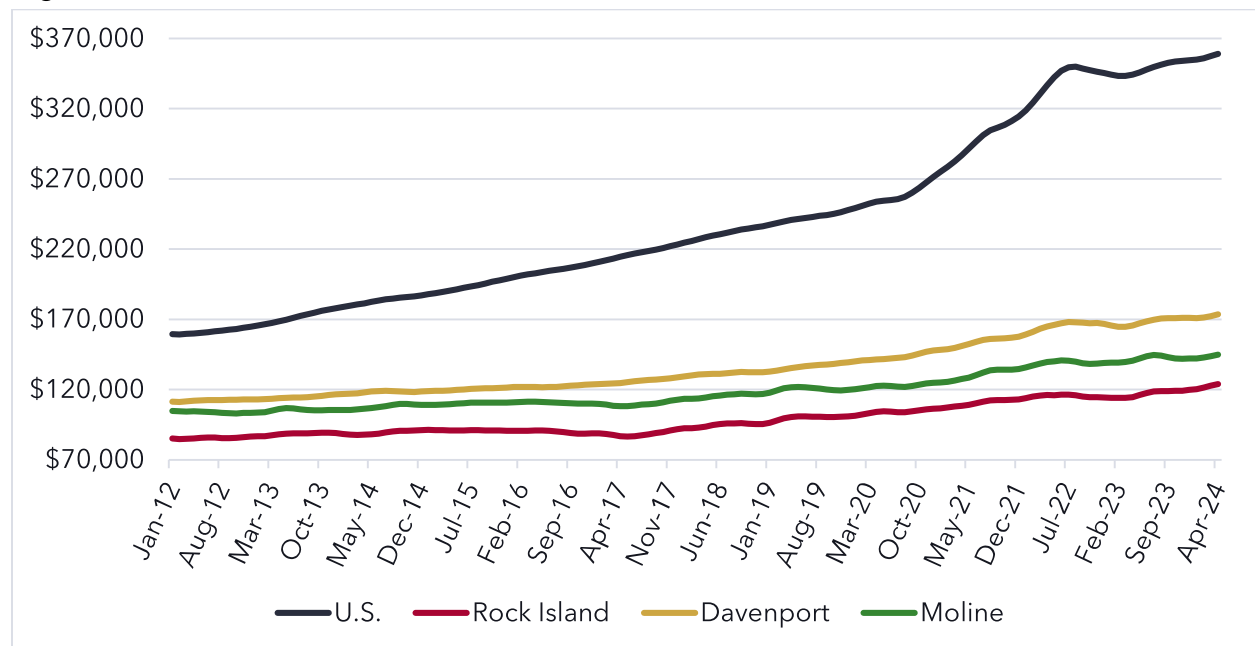
Value of All Homes

Since the summer of 2020, home values in the Tri-Cities have risen steeply, with Davenport experiencing the highest price appreciation (21.4%), followed by Rock Island (19.4%) and Moline (18.9%), as shown in Figure 4.19. Price growth here is represented through the Zillow Home Value Index (ZHVI), which differs from the “median home value” by representing the value of the “typical” home. ZHVI calculations are based on a weighted average of the middle third of home values in a region, including estimates for homes that haven’t recently sold.

The Tri-Cities' home prices began accelerating after 2017, with ZHVI values for each city running mostly parallel. However, since the fall of 2022, Davenport’s ZHVI has been rising slightly faster than those of Rock Island and Moline. Despite these recent increases, home values at the national level remain significantly higher than in the Tri-Cities, where the cost of living is lower.

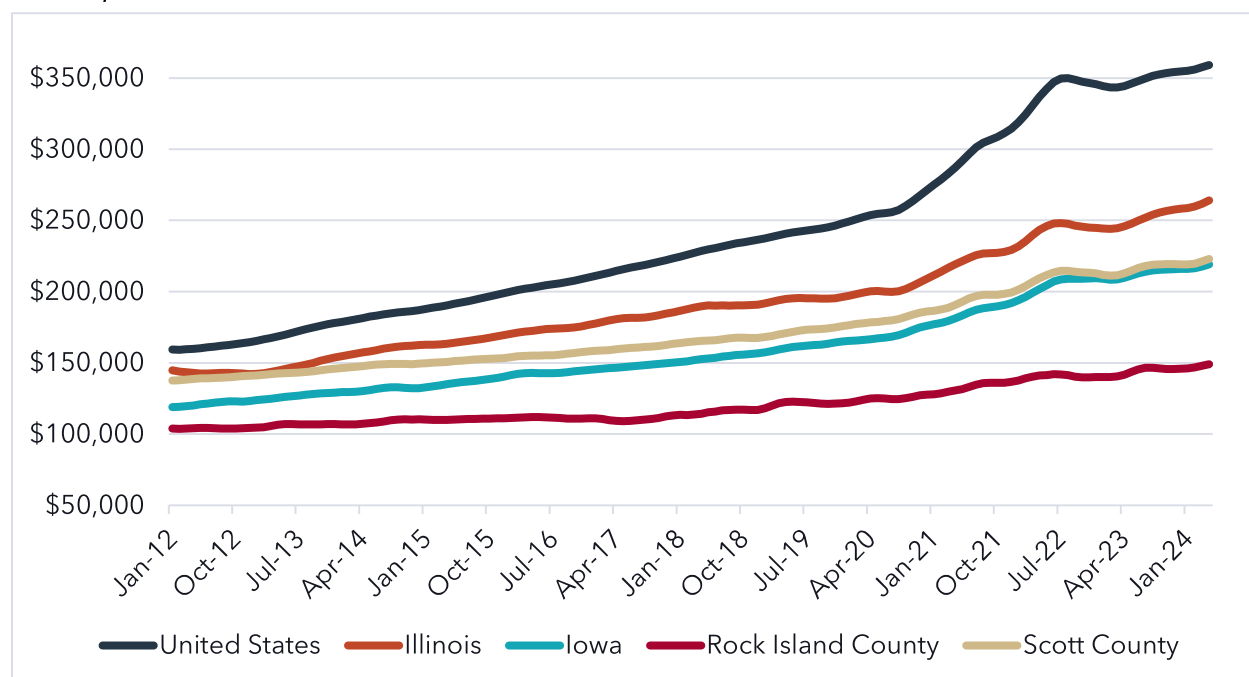
While home prices in Davenport have grown at a higher 10-year Compound Annual Growth Rate (CAGR) than those in Rock Island and Moline, they still lag behind the rates in Scott County (4.2%) and Iowa (5.4%). Moline and Rock Island have similar 3-, 5-, and 10-year CAGR figures to those of Rock Island County (Table 4.12).

Figure 4.19: Zillow Home Value Growth 2012 - 2024, Tri-Cities



Source: Points Consulting Using Zillow ZHVI

Figure 4.20: Zillow Home Value Growth 2012 - 2024, Rock Island County, Scott County, Illinois, and Iowa



Source: Points Consulting Using Zillow ZHVI

Table 4.12: Zillow Compound Annual Growth Rate (CAGR)

Region Name	ZHVI	Dollar Growth Past 12 Months	10-Year CAGR	5-Year CAGR	3-Year CAGR
Moline	\$144,873	\$4,425	3.1%	3.6%	4.4%
Rock Island	\$123,982	\$9,354	3.5%	4.3%	4.6%
Davenport	\$173,727	\$8,074	3.9%	5.1%	4.8%
Rock Island County	\$149,231	\$7,662	3.4%	4.0%	4.5%
Scott County	\$223,029	\$10,217	4.2%	5.5%	5.4%
Illinois	\$264,026	\$18,248	5.3%	6.3%	6.4%
Iowa	\$219,265	\$9,649	5.4%	6.5%	6.6%
U.S.	\$359,240	\$14,940	7.1%	8.3%	7.8%

Source: Points Consulting Using Zillow ZHVI

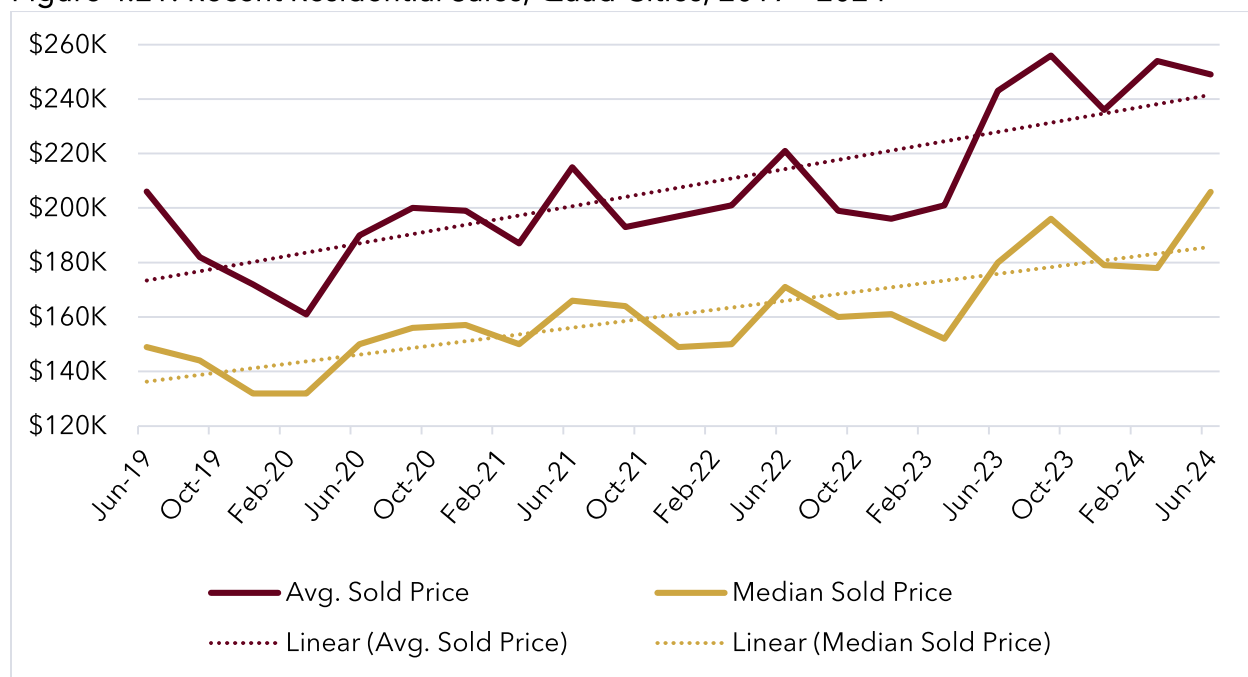
Value of Homes for Sale

Zillow statistics are valuable for showing overall trends across all homes, while MLS statistics focus on trends specifically for homes officially on the market. There is a strong correlation between the two, however. As overall home values increase, the values of both listed and unlisted homes tend to rise.

The data provided by the Quad City Area Realtor Association indicate that over the past three years, the market has cooled; sales and prices have increased, while inventory (the number of units for sale) has decreased. More specifically, the average price in the region increased by

\$43,000 and the median price rose by \$61,000 (Figure 4.21). This considerable difference between average and median indicates that there are more “low cost” homes on the market than there are higher cost units.

Figure 4.21: Recent Residential Sales, Quad Cities, 2019 - 2024



Source: Points Consulting using data from The Quad City Area Realtor Association

While home prices have increased over time residential sales have trended down (Table 4.13). New listings in the Quad Cities have plummeted by 45.1% over the past three years. During this three-year period, active listings dropped by 24.4%, while total sales decreased by 41.5%. After inventory and listings spiked in the winter of 2020 due to buyers and sellers anticipating market shifts, the market experienced a shock from the pandemic shutdown (Figure 4.22). Following a neutral market with 3-6 months of inventory, a sharp drop in inventory and listings ushered in a seller’s market. The subsequent interest rate hikes in 2022 triggered a prolonged, flat period in inventory and listings from the spring of 2022 through the summer of 2024. Many homeowners – locked into lower interest rates – have opted to stay in their current homes rather than sell and buy at higher rates.

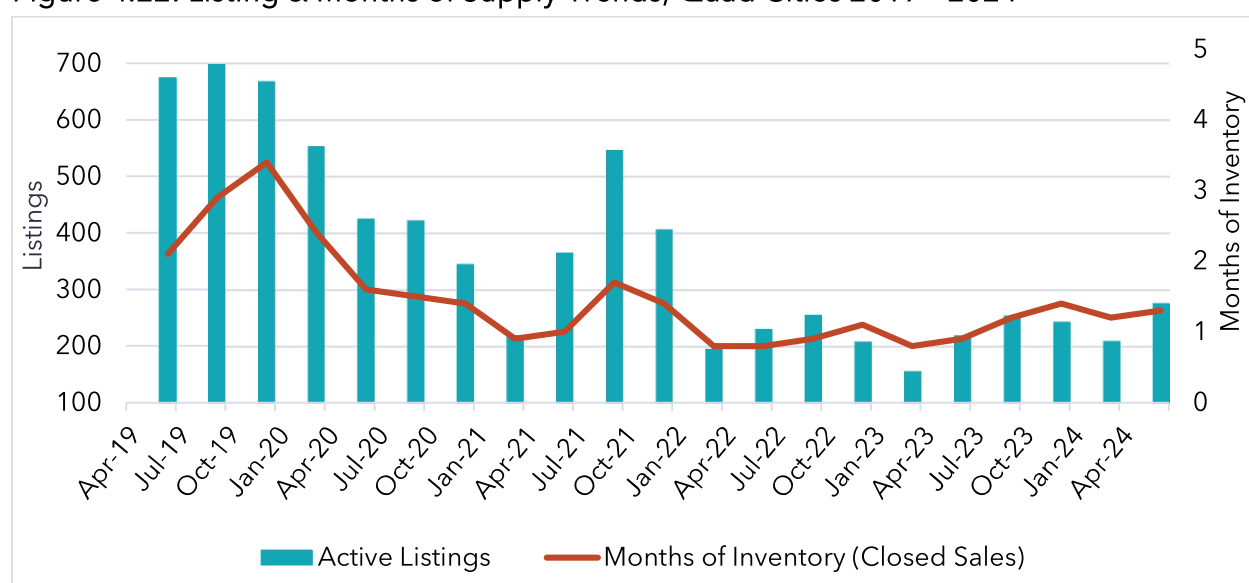
As of December 2019, there were 3.4 months' worth of inventory listed in the Quad Cities, but that inventory began to steadily shrink over the following five years. By June 2024, there were 1.3 months of inventory available in the Quad Cities region. Though this is an increase of nearly 30% from the previous quarter's value, anything less than three months of supply is still considered low, and generally favors sellers more than buyers. Average days on the market, meanwhile, remained stable showing that whether the market is hot or cold, inventory tends to still sell at the same pace, overall.

Table 4.13: Percent Change Residential Sales, June 2021 – June 2024

Metric	Jun-21	Jun-24	Change	% Change
Total Sales	366	214	(152)	(41.5%)
Avg. Home Sale Price	\$215k	\$249k	\$34k	15.8%
Median Home Sale Price	\$166k	\$206k	\$40k	24.1%
Active Listings	365	276	(89)	(24.4%)
New Listings	468	257	(211)	(45.1%)
Months of Supply	1	1.3	0.3	30.0%
Avg. Days on Market	17	18	1	5.9%

Source: Points Consulting using data from Ruhl & Ruhl via The Quad City Area Realtor Association

Figure 4.22: Listing & Months of Supply Trends, Quad Cities 2019 – 2024



Source: Points Consulting using data from The Quad City Area Realtor Association

Assessor Data

Data from each Assessor's office offers valuable perspectives on home values. Although assessed values are typically lower than private-sector sale prices, they generally trend in the same direction, as Assessor's offices are motivated to maximize property tax revenue. Notably, each office provides property values by decade of construction and building square footage – metrics unavailable through Zillow or MLS.

Assessed values also reflect maintenance levels, with well-maintained homes appraised higher than those in poor condition. This can indicate whether older homes are being preserved or falling into disrepair, potentially retaining some historic "charm." Figures 4.23-4.27 present data from each Tri-Cities Assessor's office.

As mentioned at the beginning of this report in [Geographic Terms](#), townships manage property assessments on the Illinois side of the Mississippi River. Davenport has its own Assessor's Office, which handles assessments within the city's borders.

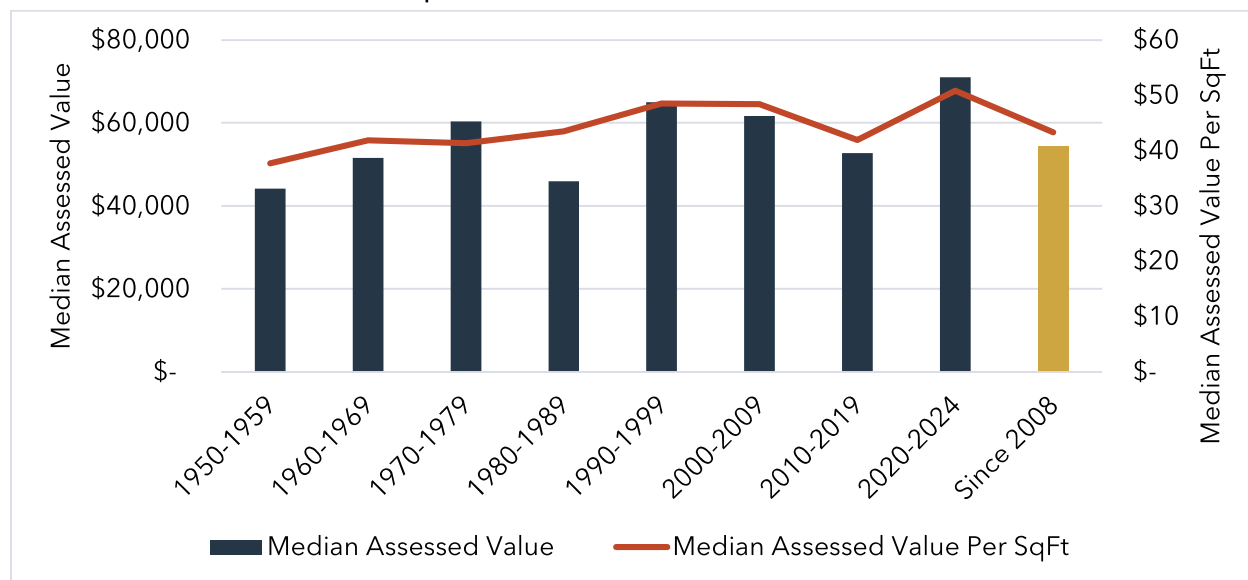
For context, the red lines in these charts show the median assessed value per square foot (SF) by decade. In the Tri-Cities, as nationwide, newly built homes have significantly increased in size over the past 100 years. The metric used below helps determine whether trends in assessed value are due to larger home sizes or other age-related factors influencing home values.

In Moline Township, assessed values generally increase with the decade of construction, though exceptions are observed in homes built in the 1980s and between 2010 and 2019 (Figure 4.23). In South Moline Township, the median assessed value for homes from the 1980s does not dip, but there is a slight decrease for homes built in the decade following the Great Recession (Figure 4.24).

In Moline Township, a rise in assessed value per SF for homes from the 1980s, along with a lower total assessed value, suggests that these homes may be smaller than those built in previous or subsequent decades. Conversely, the drop in both total and per SF values for homes built in Moline Township after the Great Recession suggests these properties may be valued less by buyers, possibly due to maintenance issues, building material quality, or changing buyer preferences.

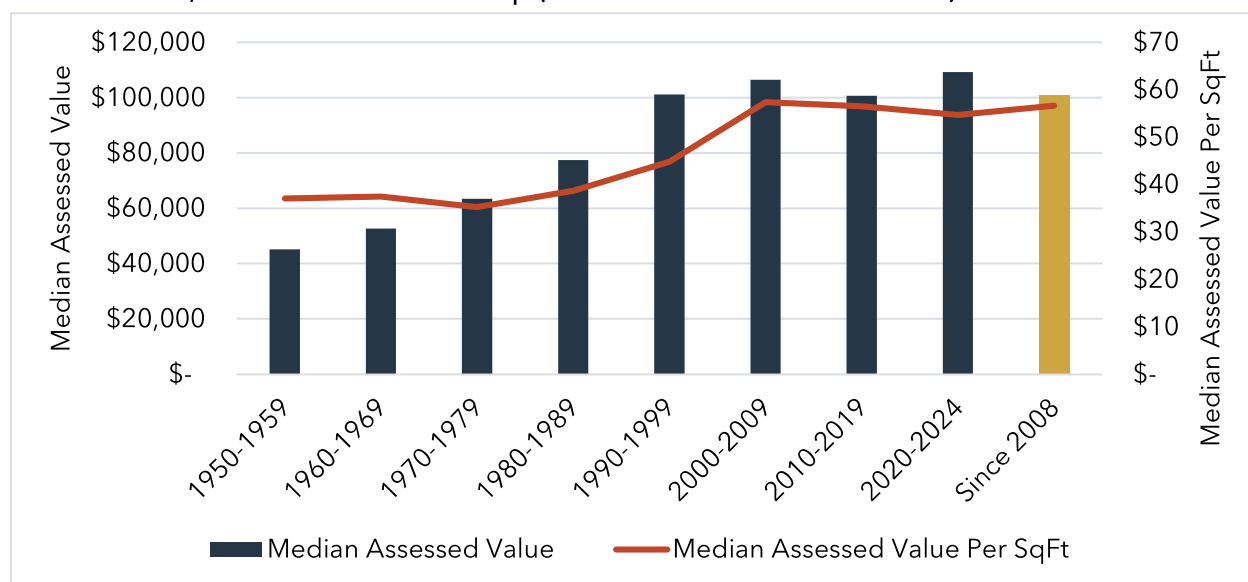
In South Moline Township, homes built in the 1990s have a high median assessed value but a relatively lower assessed value per square foot. This could reflect the larger size of many 1990s homes, which may have lower per SF assessments due to age and factors such as lower-quality finishes.

Figure 4.23: Median New Home Assessed Value and Assessed Value Per Square Foot by Decade Built, Moline Township



Source: Moline Township Assessor

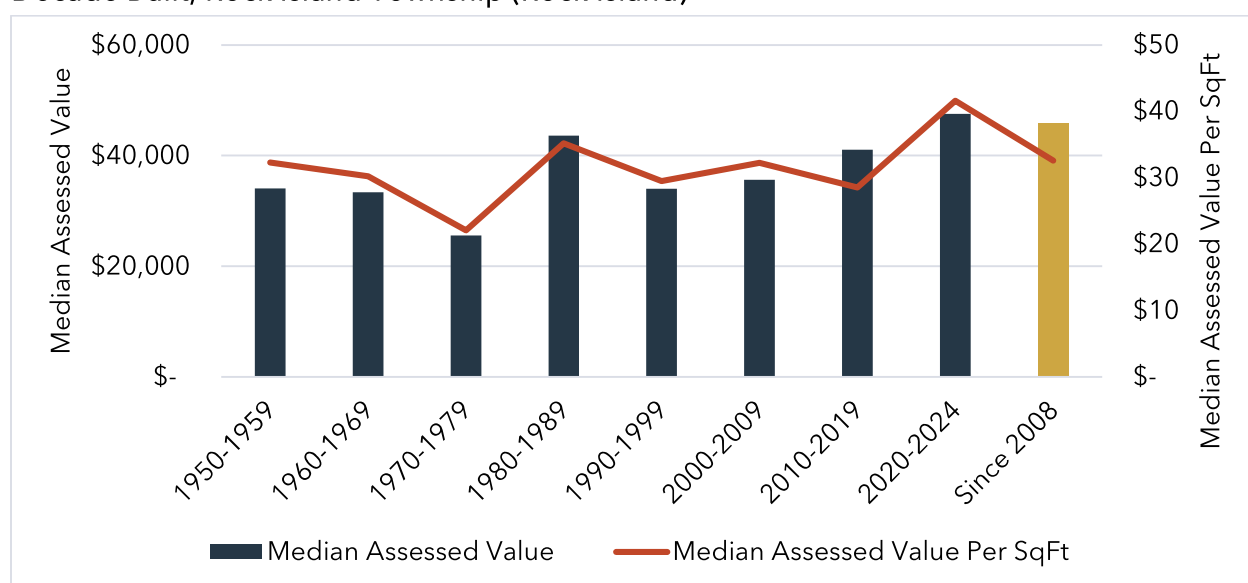
Figure 4.24: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, South Moline Township (Moline and Rock Island cities)



Source: South Moline Township Assessor

Assessed value per square foot by decade fluctuates more in Rock Island Township and South Rock Island Township than in the previous two townships (Figures 4.25 and 4.26). In Rock Island Township, homes built in the 1980s and after 2019 have the highest median assessed values, with an increase in value per SF for these periods as well. This suggests that these homes are particularly desirable, potentially more so than those built between 1990 and 2019.

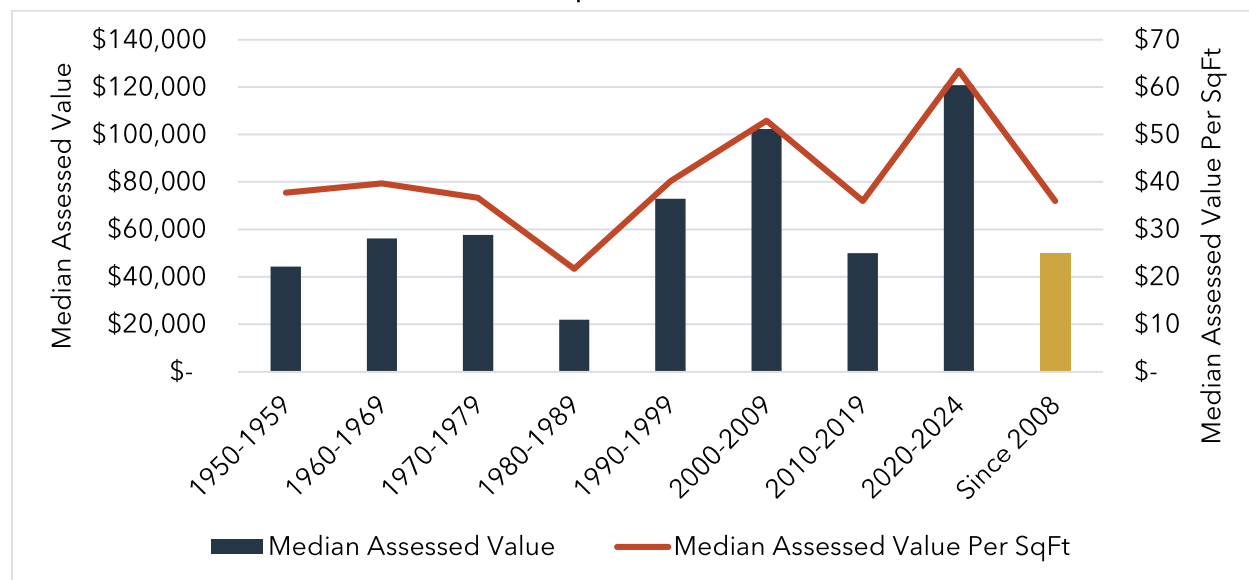
Figure 4.25: Median New Home Assessed Value and Assessed Value Per Square Foot by Decade Built, Rock Island Township (Rock Island)



Source: Rock Island Township Assessor

In contrast, assessed values by decade in South Rock Island Township show a different trend. Homes built in the two decades before the Great Recession have higher total median assessed values and higher assessed values per square foot. However, homes built in the 1980s and the 2010s show sharp declines in both median assessed value and value per square foot, which may reflect age-related issues rather than a decrease in home size during these periods.

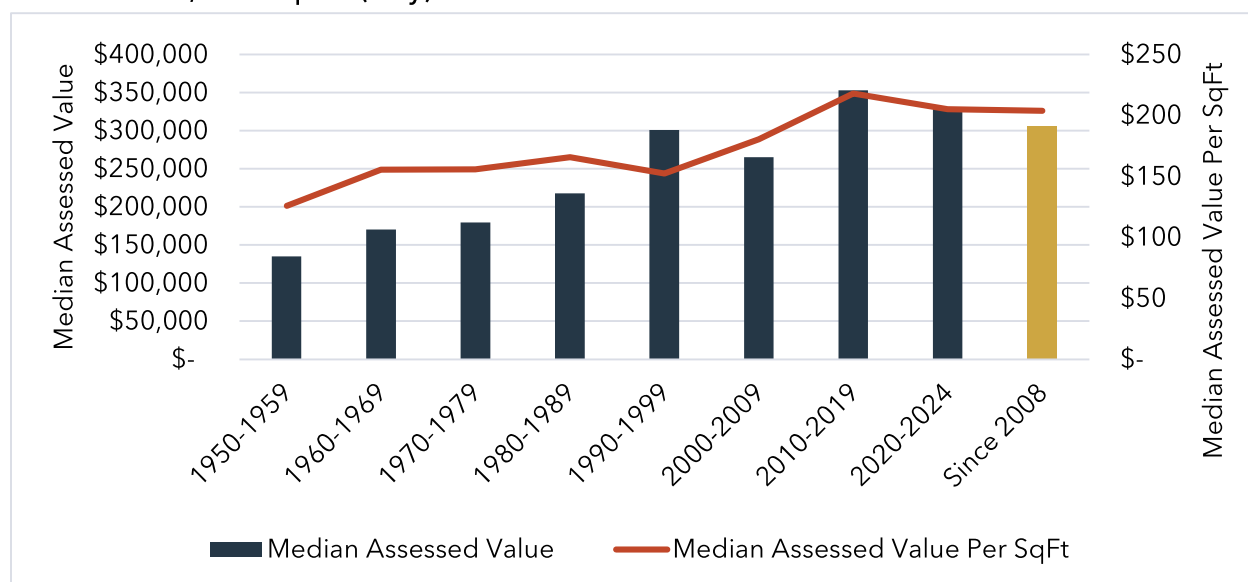
Figure 4.26: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, South Rock Island Township (Rock Island)



Source: South Rock Island Township Assessor

In Davenport, median assessed value generally increases by each decade, with exceptions for homes built in between 2000 and 2009 and homes built since 2019 (Figure 4.27). At the same time, median assessed value per SF generally increases by decade as well, with an exception for homes built in the 1990s, and homes built after 2019. These trend lines suggest homes built in the 1990's have not appreciated in value per SF as much as homes from other decades. For homes built after 2019, a decrease in assessed value per SF coupled with a decrease in overall median value might reflect the recent rise in building costs, among other things.

Figure 4.27: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, Davenport (City) Residential



Source: Davenport City Assessor's Office

Rental Trends

Since most low- to moderate-income households are renters rather than homeowners, tracking rental price trends is key to understanding housing affordability. Over the past three years, rents have risen across each of the Tri-Cities, with Davenport experiencing the sharpest increase, Moline the least, and Rock Island in between. Below are the median rents for two-bedroom units in each city, shown first for apartments and then for single-family homes:

- Davenport: \$945 | \$1,023
- Rock Island: \$836 | \$930
- Moline: \$885 | \$963

Davenport has seen a notable rise in median rent prices since 2020 across various types of rental housing, particularly for one-bedroom single-family homes (up 14.9%) and two-bedroom single-family homes (up 12.6%). In Moline, rents for three-bedroom single-family homes increased by 10%, outpacing similar rentals in Davenport (9.5%) and Rock Island (9.6%). In Rock Island, rent growth for two-bedroom apartments was modest (0.6%), while rents for three-bedroom apartments rose significantly (11.7%), hinting at a growing preference for larger living spaces.

Not all rental types show significant increases. In Moline, rent for two-bedroom apartments increased only 1.5%. Modest increases in rent may reflect a decrease in demand and may also indicate that landlords who are putting less into maintenance are pricing their units accordingly.

Tables 4.14 through 4.15 provide snapshots of May 2024 rental prices and three-year rent changes.²¹

Table 4.14: Apartment Rentals: Tri-Cities

	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Moline					
1 Bedroom	15	8	\$740	+\$62	8.4%
2 Bedroom	14	8	\$885	+\$13	1.5%
3 Bedroom	4	(1)	\$1,286	+\$114	8.9%
Rock Island					
1 Bedroom	7	2	\$711	+\$36	5.1%
2 Bedroom	7	3	\$836	+\$5	0.6%
3 Bedroom	5	1	\$1,298	+\$152	11.7%
Davenport					
1 Bedroom	45	7	\$780	+\$86	11.0%
2 Bedroom	31	1	\$945	+\$100	10.6%
3 Bedroom	27	(2)	\$1,267	+\$176	13.9%

Source: Points Consulting using RentRange

Table 4.15: Single-Family Rentals: Tri-Cities

	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Moline					
1 Bedroom	6	1	\$768	+\$60	7.8%
2 Bedroom	8	(3)	\$963	+\$115	11.9%
3 Bedroom	8	2	\$1,253	+\$125	10.0%
Rock Island					
1 Bedroom	6	2	\$755	+\$54	7.2%
2 Bedroom	14	5	\$930	+\$92	9.9%
3 Bedroom	10	4	\$1,221	+\$117	9.6%
Davenport					
1 Bedroom	27	2	\$838	+\$125	14.9%
2 Bedroom	38	7	\$1,023	+\$129	12.6%
3 Bedroom	43	15	\$1,410	+\$134	9.5%

Source: Points Consulting using RentRange

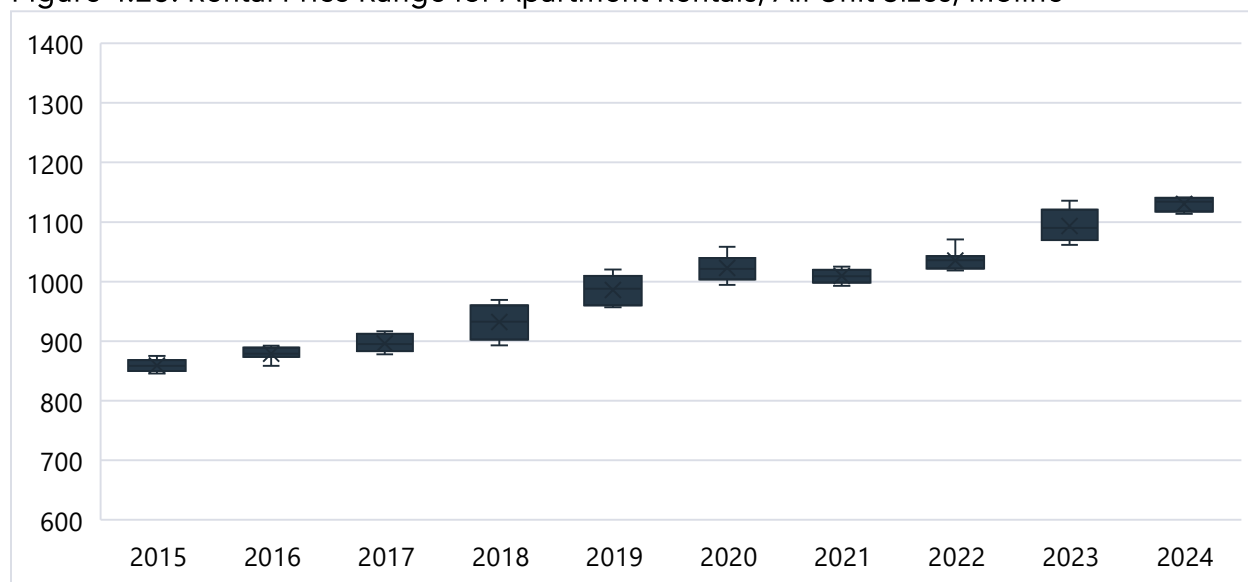
The rental price range figures listed below (Figures 4.28-4.30) track rent ranges over a longer period of time from 2015 to 2024. The box and whisker plots illustrate the high and low points for each year at the end of each “whisker”. The box shapes include 50% of the data for each year. Though there are data available for single-family, condos/townhomes and

²¹ The data, sourced from Rent Range, are collected from a network of property managers, real estate tech providers, rental aggregators, MLS, and real estate investment firms, representing a sample rather than all available rentals.

apartments, since the trends are generally similar across each unit type, only the overall rent change for apartments are displayed.

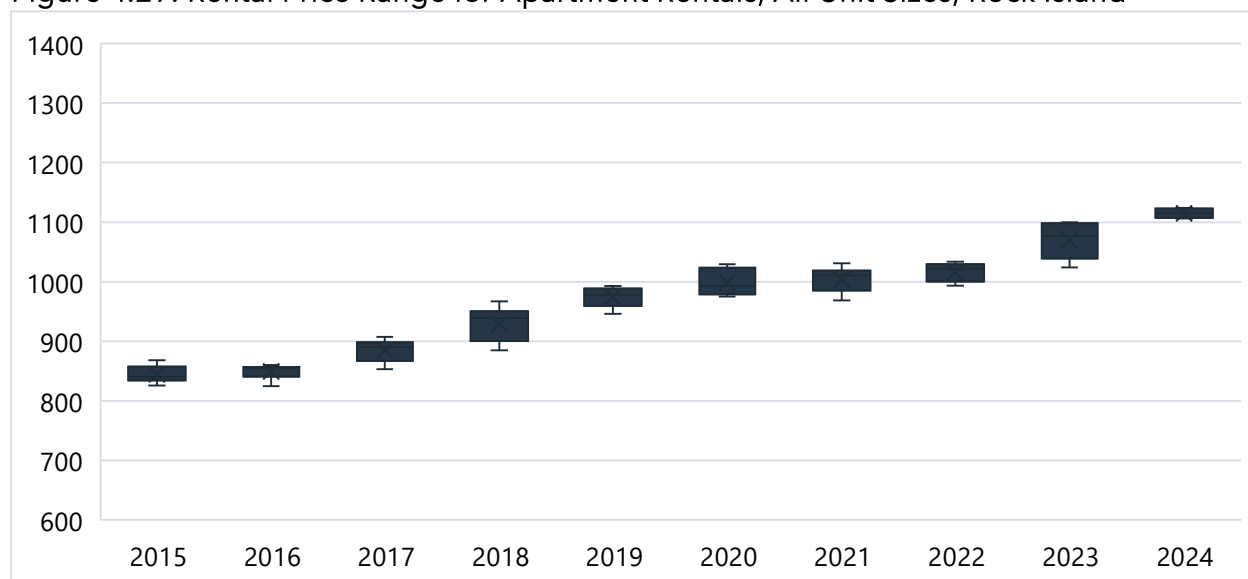
Rents have risen steadily for nearly all housing types in each city from 2015 to 2024. Across all three cities, SFH rental prices have increased by approximately 29.5% to 30.3% since 2015. For Condo and Townhouses that increase ranged from 34.2% to 39.6%, and for Apartments it was 30.6% to 32.1%. Each chart shows an inflection point where rents started rising at a steeper angle between 2020 and 2023.

Figure 4.28: Rental Price Range for Apartment Rentals, All Unit Sizes, Moline



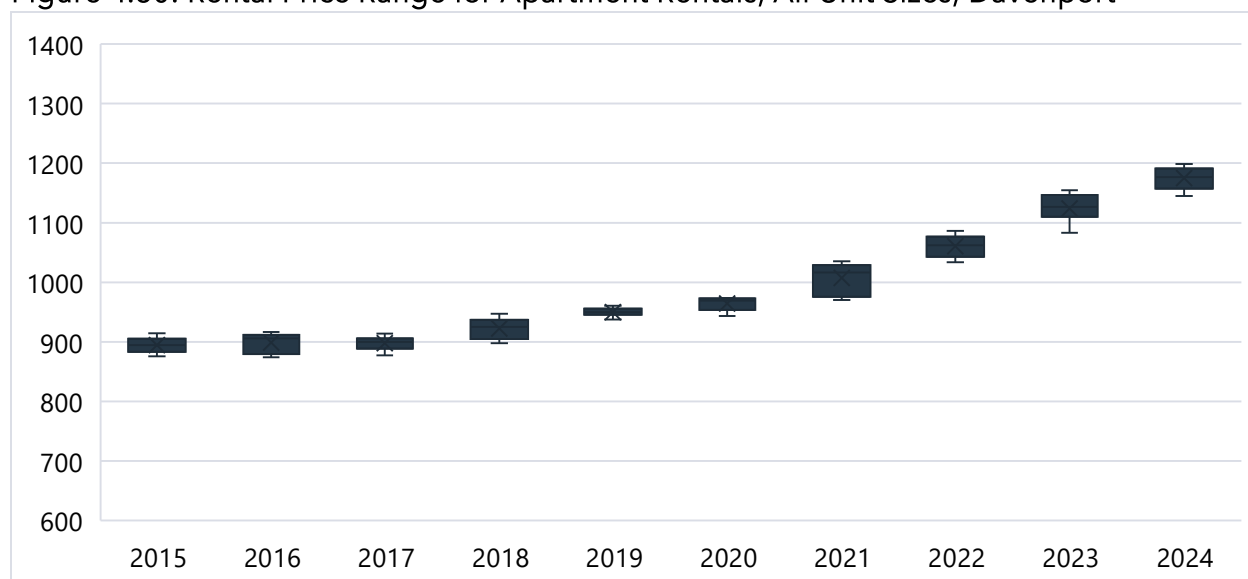
Source: Points Consulting using RentRange

Figure 4.29: Rental Price Range for Apartment Rentals, All Unit Sizes, Rock Island



Source: Points Consulting using RentRange

Figure 4.30: Rental Price Range for Apartment Rentals, All Unit Sizes, Davenport



Source: Points Consulting using RentRange

Subsidized Housing

The Tri-Cities contain 6,672 subsidized housing units distributed across 85 affordable housing locations (Table 4.16 and Figure 4.31). Total number of units per capita ranges from a high of 0.05 in Moline, to a low of 0.02 in Davenport. A more appropriate metric for determining how well served is each city is units per capita for low-income households. When considering only households earning less than \$35K in disposable income per year, the number of subsidized units per capita ranges from 0.4 in Moline, 0.2 in Rock Island, and 0.2 in Davenport. According to this one simple metric it appears Moline is better served with low-income housing than either Rock Island or Davenport.

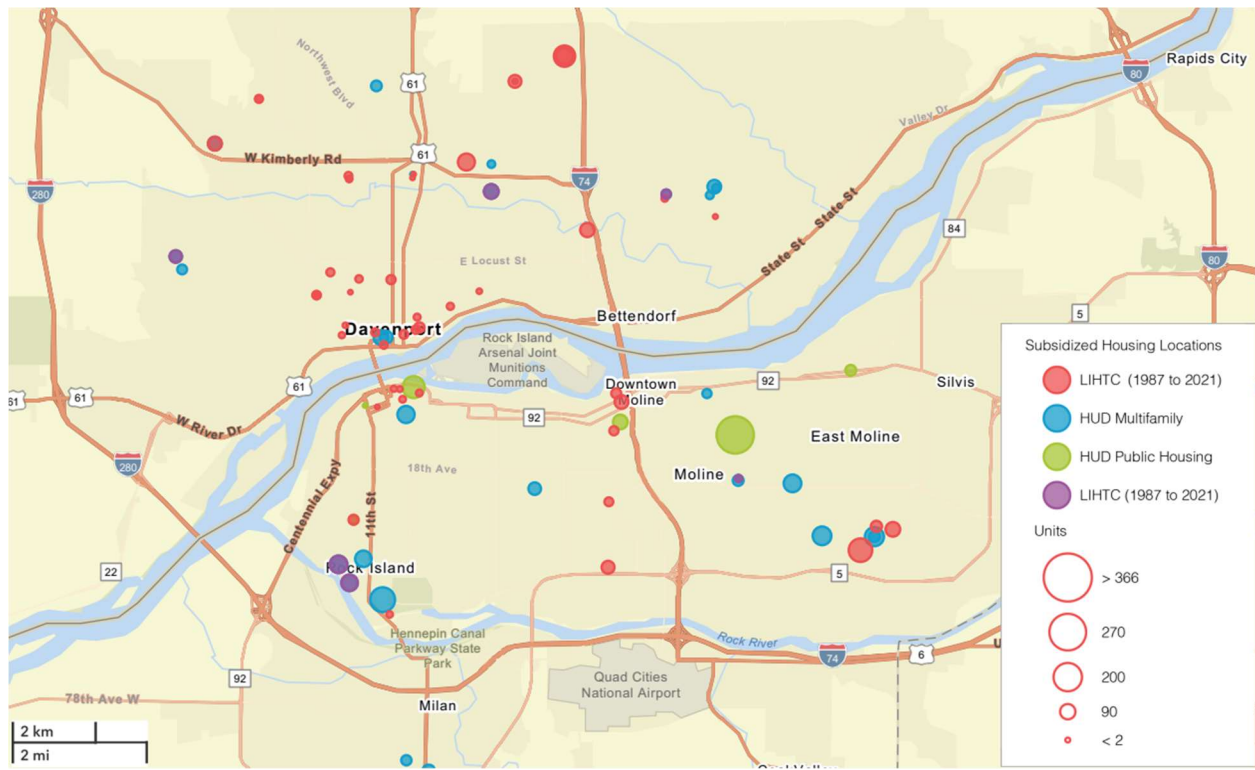
Please see [Appendix C: Subsidized Housing Locations](#) for a complete list of subsidized (HUD and LIHTC) housing developments in the Tri-Cities area.

Table 4.16: Subsidized Housing in Moline, Rock Island, & Davenport

	Total Number of Subsidized Units	Total Number of Units per Capita	Units per capita for Low-Income HH's
Moline	2,358	0.05	0.4
Rock Island	1,311	0.04	0.2
Davenport	2,405	0.02	0.2

Source: Esri Business Analyst, 2024

Figure 4.31: Subsidized Housing



Source: PolicyMap based on HUD data

5. Housing Demand Assessment

Housing supply refers to the total quantity and variety of available housing units, while housing demand refers to the preferences and needs of the local population. Many factors including age, income and employment status impact housing demand. This section examines demographic and socioeconomic factors for the Tri-Cities. For additional City-Specific tables and figures, please refer to [Volume II: Tri-Cities Individual Assessments](#).

Demographic & Socioeconomic Trends

Over the past decade (2012 to 2022), Moline and Rock Island decreased in population while Davenport increased slightly. Rock Island experienced the most significant decrease in population (4.0%). Moline's population decreased by 2.2%, while Davenport's increased 1.7%. Table 5.1 shows population change in the Tri-Cities compared to county, state and national changes during the period. Decreases in Rock Island and Moline are in line with trends for Rock Island County and the state of Illinois, overall. Each of the Tri-Cities trail the national +7.1% increase during the period.

Table 5.1: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Moline	43,390	42,452	(938)	(2.2%)
Rock Island	38,808	37,264	(1,544)	(4.0%)
Davenport	99,781	101,448	1,667	1.7%
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Scott County	165,432	174,315	8,883	5.4%
Illinois	12.82M	12.76M	(66,226)	(0.5%)
Iowa	3.05M	3.19M	141,190	4.6%
U.S.	309.14M	331.01M	21.96M	7.1%

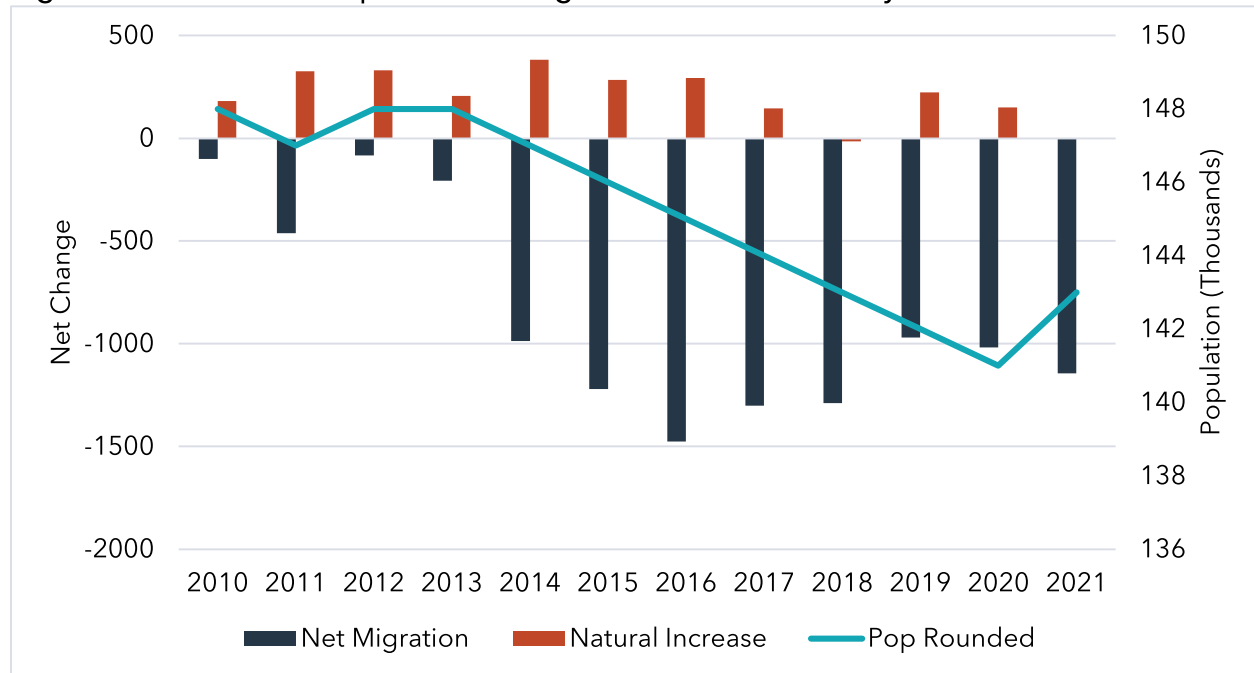
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

More detailed population change statistics, including reasons for population shifts, are available at the county level but not the city level. Rock Island County's population decrease is primarily driven by negative net migration each year (Figure 5.1). While the county occasionally saw a positive natural increase, this metric was generally negative as well.

As shown in Figure 5.2, Scott County experienced a consistent natural population increase, meaning it recorded more births than deaths each year. In terms of migration, Scott County had a net positive migration from 2010 to 2013, followed by a net negative in subsequent years. The combined effect of natural growth and positive migration made 2012 the peak year for population growth in the county, with an increase of 1,951 residents.

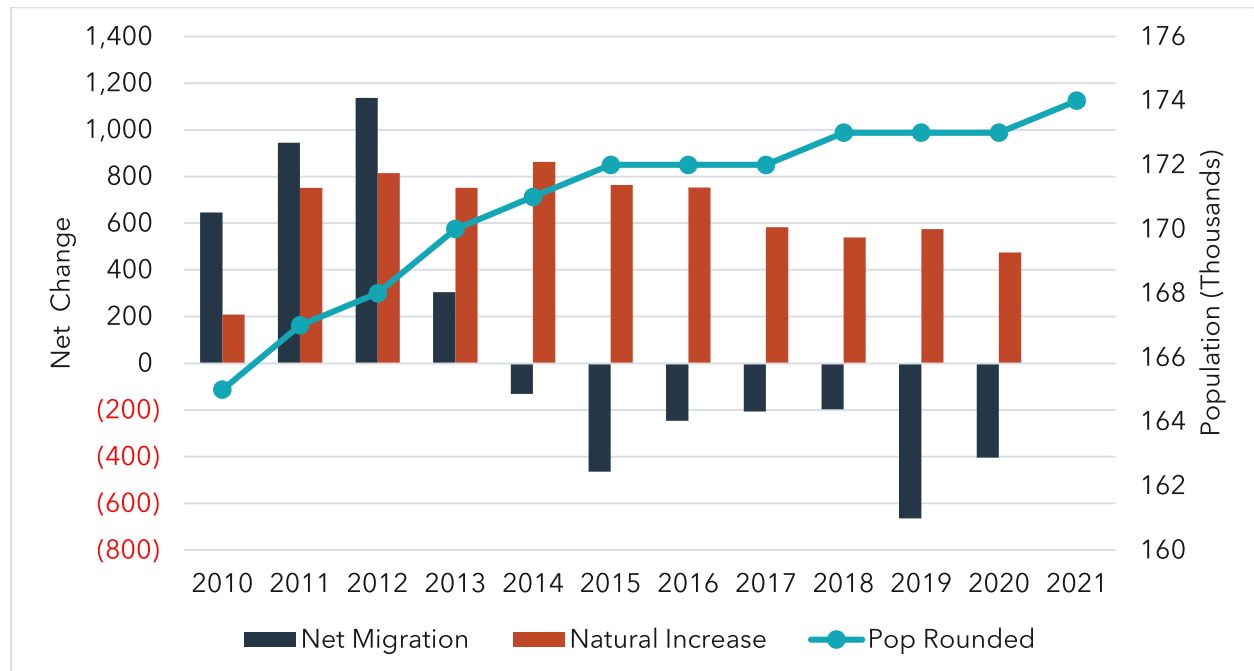
Population by Block Group in Davenport is higher in the central area, slightly westward, and in the northern part of the city (Figure 5.3). In contrast, the southern areas of Rock Island and Moline tend to be more densely populated.

Figure 5.1: Sources of Population Change in Rock Island County



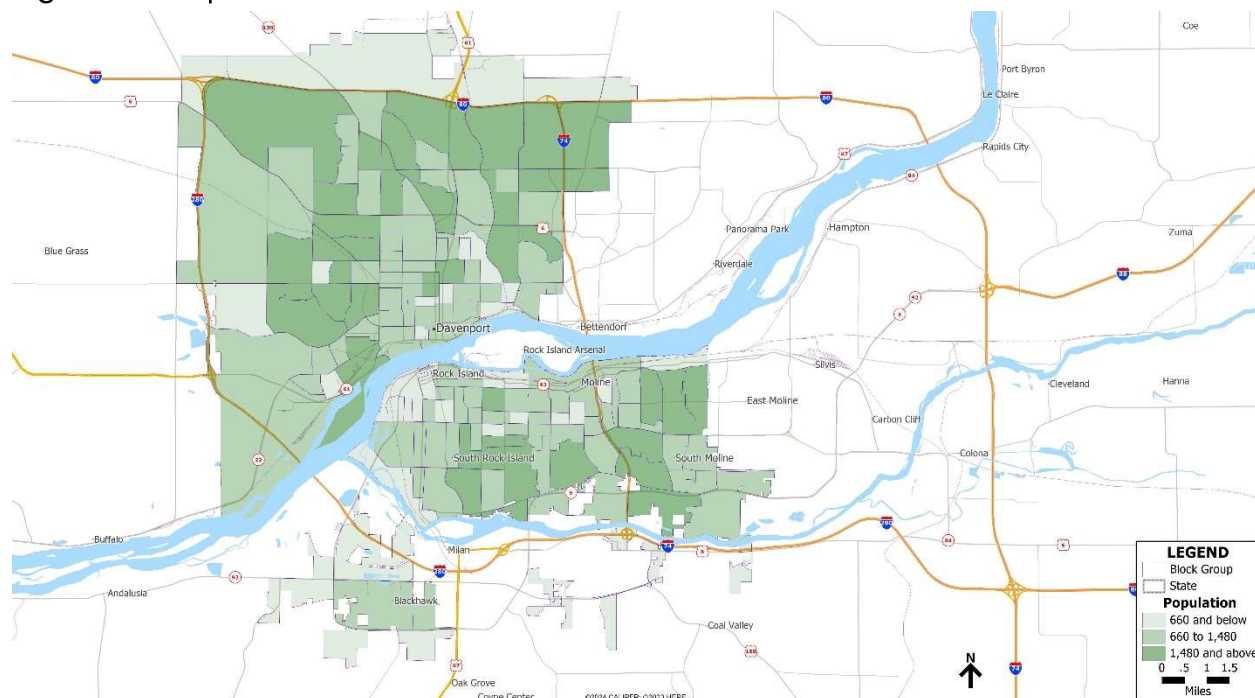
Source: U.S. Census Bureau, 2010-2021 Population and Housing Estimates

Figure 5.2: Sources of Population Change in Scott County



Source: U.S. Census Bureau, 2010-2021 Population and Housing Estimates

Figure 5.3: Population Tri-Cities



Source: Points Consulting using Census ACS 5-Year, 2019-2022

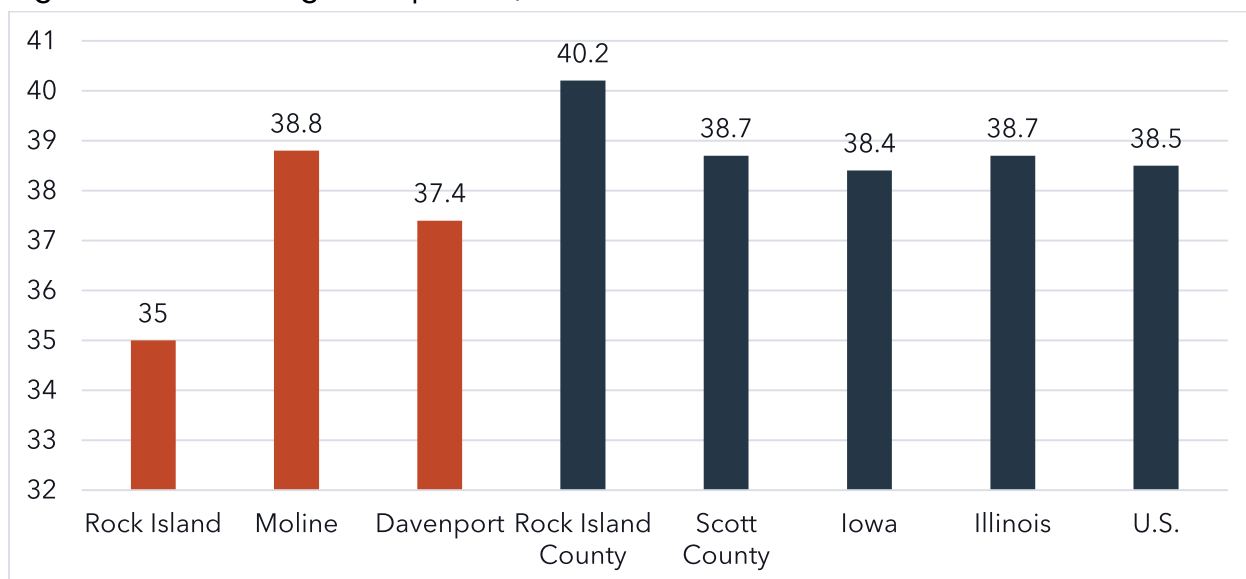
Population by Age

Different demographic groups require varied housing types, with age being a key factor. The age distribution in the Tri-Cities generally mirrors that of the U.S., with some notable differences. Rock Island has the lowest median age (35.0) among the Tri-Cities, followed by Davenport (37.4) and Moline (38.8). For comparison, the median age in the U.S. is 38.5 (Figure 5.4).

Older, more financially established households are typically interested in owner-occupied single-family housing. In each of the Tri-Cities, this cohort makes up at least 35% of the population (Figure 5.5). Interestingly, those aged 55 or older represent a slightly higher share of the population in Moline (36.7%) than at the Illinois state level (35.6%). Davenport, however, reports a lower percentage of this age group (35.2%) than Iowa does (36.4%).

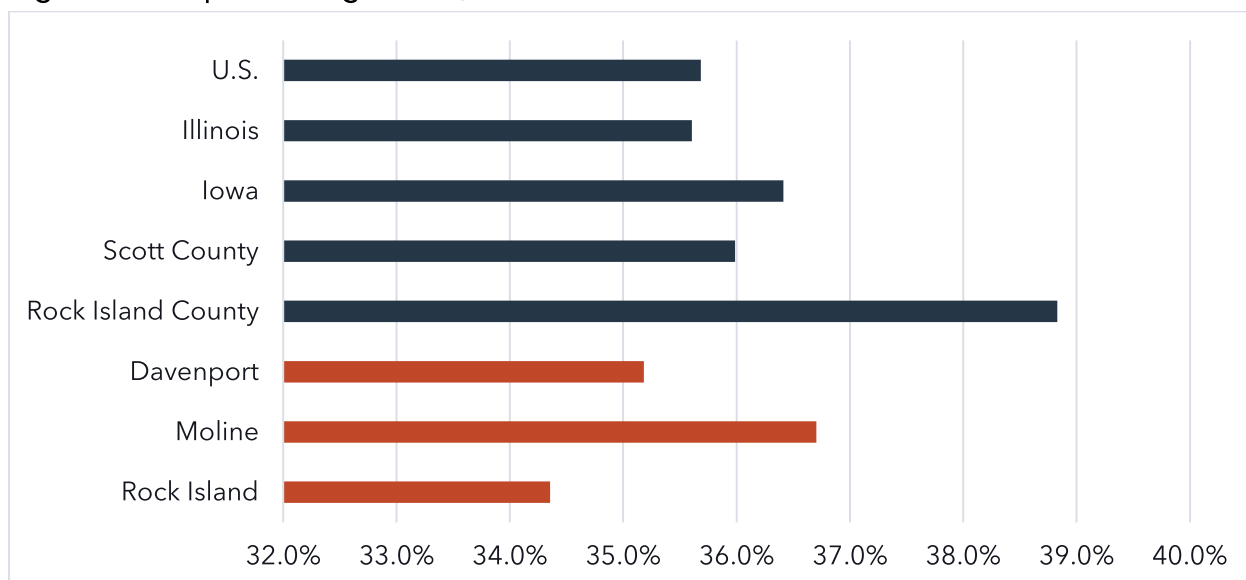
At the other end of the population spectrum are younger households who rent or occupy owner-occupied starter homes. The relative youth of Rock Island and Davenport is apparent when looking at the 20 to 34-year-old cohort (Figure 5.6). This group is more prominently represented in Davenport and Rock Island (roughly 15%) than in Moline (11.7%). Within the slightly more mature age group of 35 to 44, Moline and Davenport report the highest percentages of the population (14.7% and 14.4%, respectively). For comparison, 13.5% of the U.S. population falls into this age cohort.

Figure 5.4: Median Age Comparison, 2022



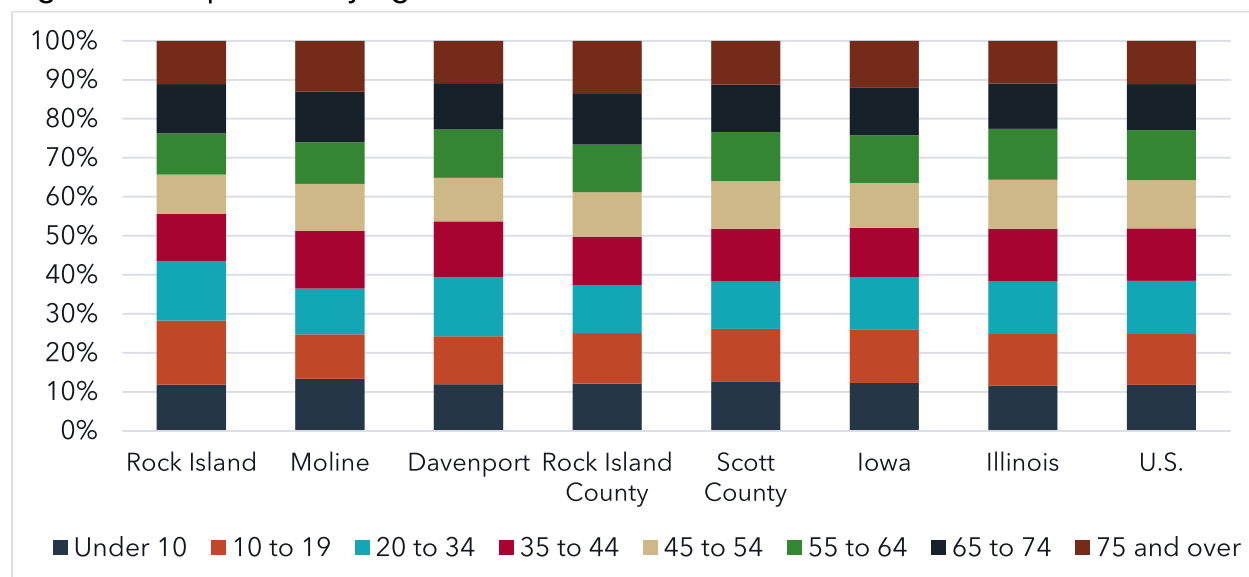
Source: U.S. Census Bureau, American Community Survey, 2022, S0101

Figure 5.5: Population aged 55+, 2022



Source: U.S. Census Bureau, American Community Survey, 2022, S0101

Figure 5.6: Population by Age



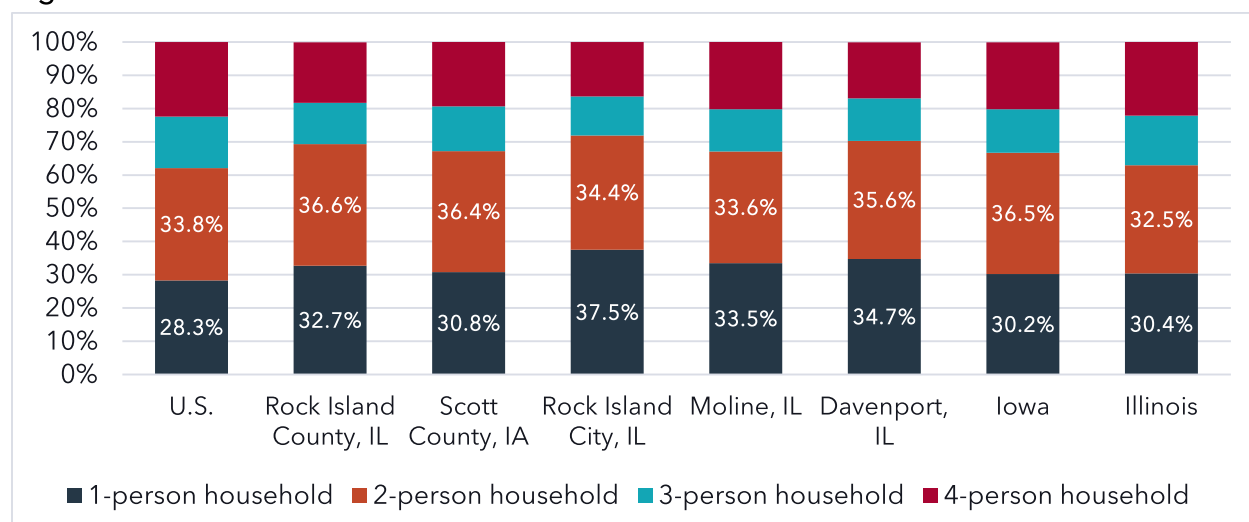
Source: U.S. Census Bureau, 2017-2022 American Community Survey, S0101

Population by Household Size

Household size is a good predictor of households' expectations for housing size (in terms of square footage). Census data provides a breakdown of households into four groups: one-person, two-person, three-person, and four-person-or-more households (Figure 5.7).

One- and two-person households are the most common, accounting for 60% of all households in each of the Tri-Cities. Notably, Rock Island has the highest percentage of one-person households (37.5%) among the areas compared. In contrast, Moline records the highest percentage of four-person households (20.3%).

Figure 5.7: Median Household Size

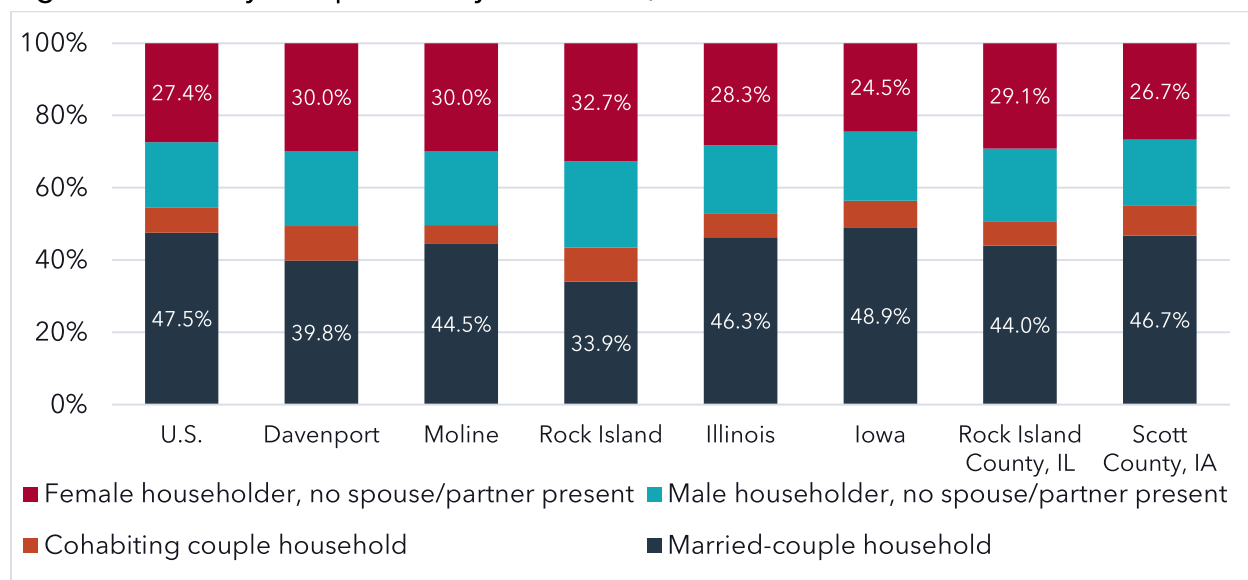


Source: U.S. Census Bureau, 2017-2022 American Community Survey, S2501

Population by Marriage Status

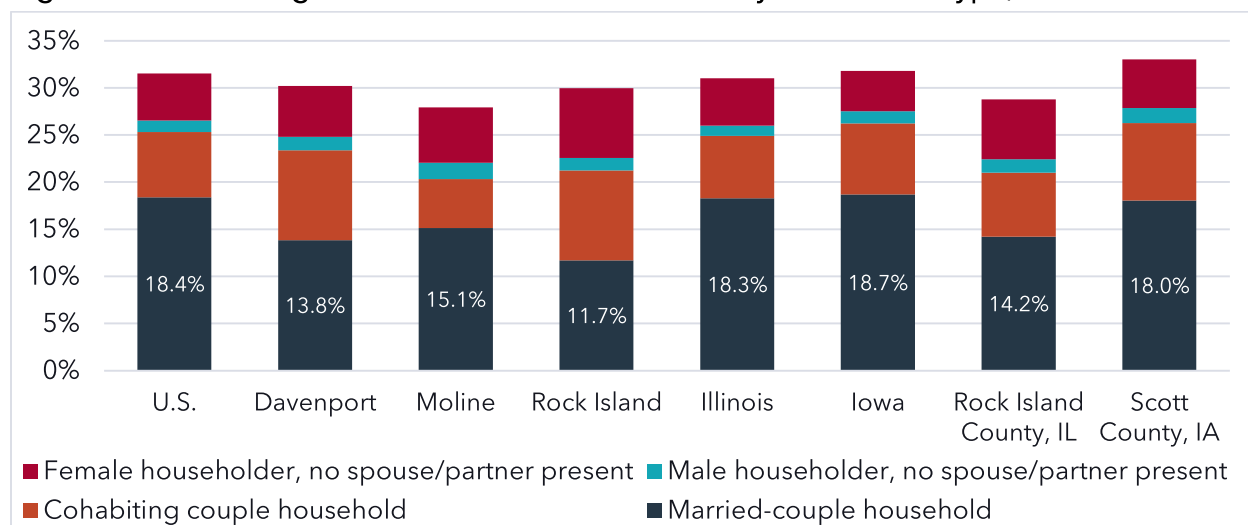
In Figure 5.8, Moline's percentage of married-couple households (44.5%) is close to that of the U.S. average (47.5%), while Rock Island reports a significantly lower percentage (33.9%). Among the Tri-Cities, Rock Island also has the highest percentage of households led by one female with no spouse or partner present (32.7%). When examining households with children, each of the Tri-Cities reports a lower percentage of married-couple households with children than the state averages for Iowa and Illinois, where this segment comprises approximately 18% of households. In Moline and Davenport, this group accounts for around 15% of households, while in Rock Island, it is 11.7% (Figure 5.9).

Figure 5.8: Family Composition by Household, 2022



Source: 2022 Census ACS 5-year Estimate, DP02

Figure 5.9: Percentage of Households with Children by Household Type, 2022



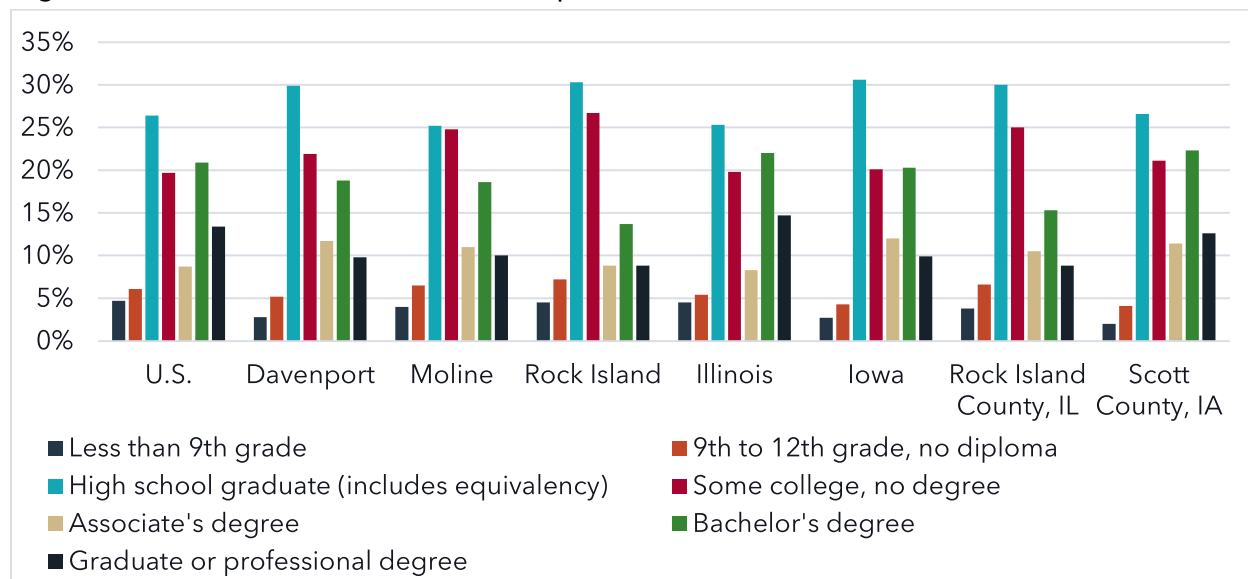
Source: 2022 Census ACS 5-year Estimate, DP02

Education

Educational statistics highlighted here are critical in evaluating a community's economic outlook, as education plays a significant role in poverty, employment, and disability rates.

The national average for bachelor's degree attainment is 20.9%. On this front, each of the Tri-Cities are below average, but Davenport and Moline are relatively close at 18%, compared to just 13.7% in Rock Island (Figure 5.10). For reference, Davenport and Moline also report slightly higher rates of graduate degrees than Rock Island (roughly 10% compared to 8.8%). While high school diplomas are the most common educational achievement across all three cities, Moline reports a lower high school graduation rate (25.2%) than Davenport, Rock Island, Iowa, and the U.S. (rates in these areas range between 26.4% and 30.3%). The high school graduation rate in Moline is roughly on par with that of Illinois.

Figure 5.10: Educational Attainment Population 25+, 2022



Source: U.S. Census Bureau, 5-year American Community Survey 2017-2022, Table S1501

Underserved Populations

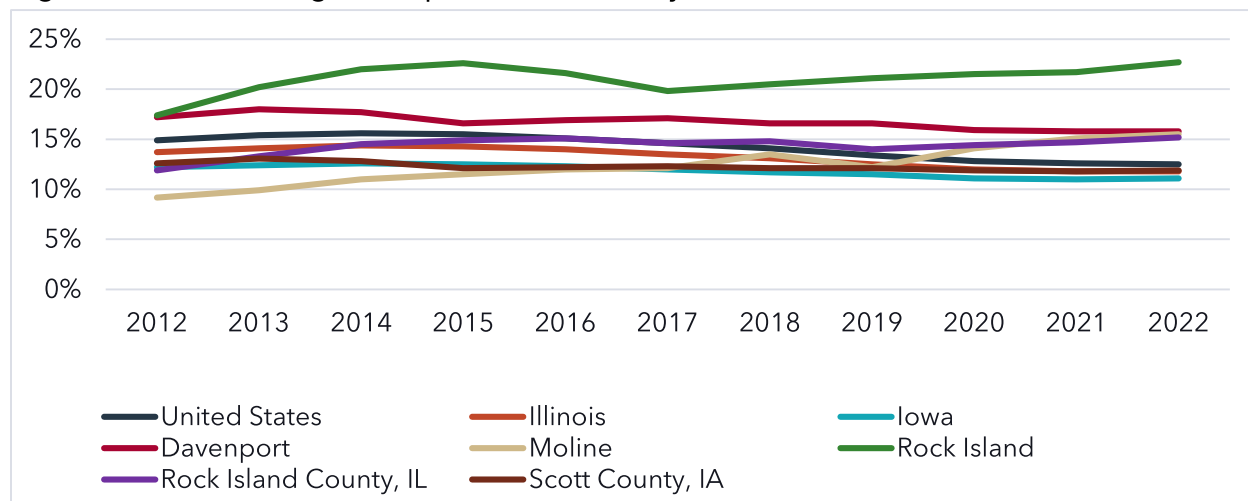
Underserved populations often struggle to afford market-rate housing, due to limited financial and social resources. Therefore, this section covers low-income, disabled, veteran and homeless populations in the Tri-Cities.

Population in Poverty

Between 2012 and 2022, Rock Island has consistently shown the highest percentage of population in poverty compared to Moline, Davenport, Iowa, Illinois, and the nation (Figure 5.11). Although Moline generally reported lower rates than the national average for most of the decade, it surpassed the national percentage starting in 2020 and peaked at 15.5% in 2022. Meanwhile, Davenport's poverty rate, while higher than the national average for much of the period, reached its low point in 2022 at 15.8%. Iowa consistently reported the lowest poverty rates among all regions compared, with Iowa, Illinois and Scott County showing

similar rates in 2022 (around 11-12%), whereas Rock Island County was closer to the higher rates of the Tri-Cities at 15.2%.

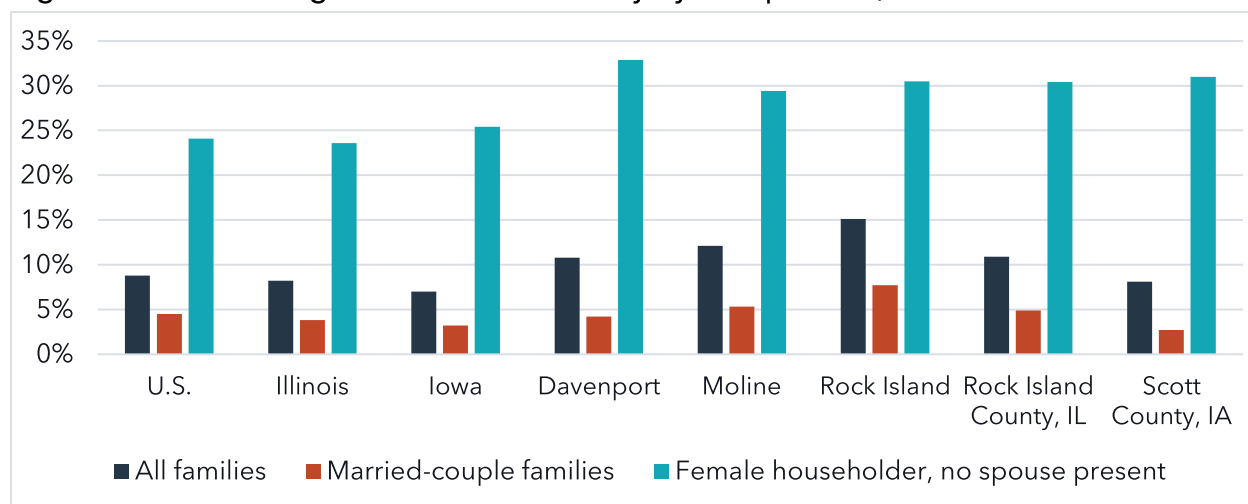
Figure 5.11: Percentage of Population in Poverty, 2012-2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S1701

The percentage of families in poverty led by a female householder with no spouse present ranges from 29.4% to 32.9% in the Tri-Cities (Figure 5.12). This range is notably higher than percentages noted in Illinois (23.6%), Iowa (25.4%) and the nation (24.1%). Around 80% of U.S. single-parent households are headed by single mothers, and almost a third of these live in poverty.²²

Figure 5.12: Percentage of Families in Poverty by Composition, 2022

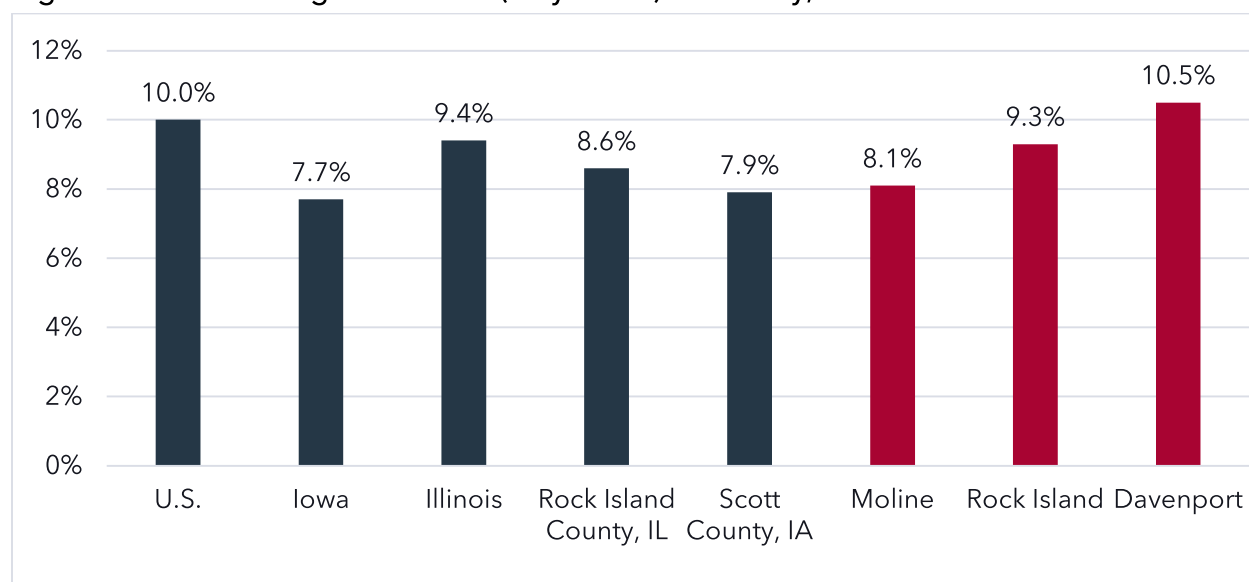


Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1702

²² "America's Families and Living Arrangements: 2022", U.S. Census Bureau, 2022, <https://www.census.gov/data/tables/2022/demo/families/cps-2022.html>.

Figure 5.13 shows the percentage of seniors in poverty. Out of all comparison areas – including the U.S. – Davenport has the highest percentage of this population in poverty (10.5%). Senior residents in Moline tend to fare better, with only 8.1% of seniors living in poverty. Iowa and Scott County report the lowest percentages shown in this figure, at 7.7% and 7.9%, respectively.

Figure 5.13: Percentage of Seniors (65 years +) in Poverty, 2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1701

Low Income Population Groups

The U.S. Department of Housing and Urban Development (HUD) typically classifies a household's income level based on the Area Median Income (AMI). AMI is used to establish Fair Market Rents (FMRs) and set income limits for HUD programs (Figure 5.14). A household at 30% of the Area Median Income (AMI), classified as Extremely Low Income, earns only 30% of the area's median income. The next category, Very Low Income, includes households earning between 30% and 50% of the area median income. Low Income households earn between 50% and 80% of the median, while Moderate Income households earn between 80% and 100%. Considering AMI levels, households can further be broken down by family type: Elderly Family, Elderly Living Alone, Small Family, Large Family, and Other.

In Davenport, moderate-income Small Family households occupy 3.8% of the total housing units in the city, while Elderly Family households occupy only 2.0% (Figure 5.15). Large Family and Elderly Living Alone households each account for 1.0% of housing units. In Moline, Elderly Family and Elderly Living Alone households represent slightly larger shares, occupying 3.2% and 2.0% of Moline housing units respectively. In Rock Island, no moderate-income household type occupies more than 1% of the total housing units.

Household types in the Low, Very Low, or Extremely Low-Income categories generally occupy a larger share of housing in all three cities (Figure 5.16). In Davenport, Other households occupy 14.2% of units, while Elderly Living Alone households occupy 13.6%. In Moline,

Elderly Living Alone households also represent a significant share (12.1%), and Small Family households occupy the highest share at 13.4%.

Figure 5.14: Area Median Income

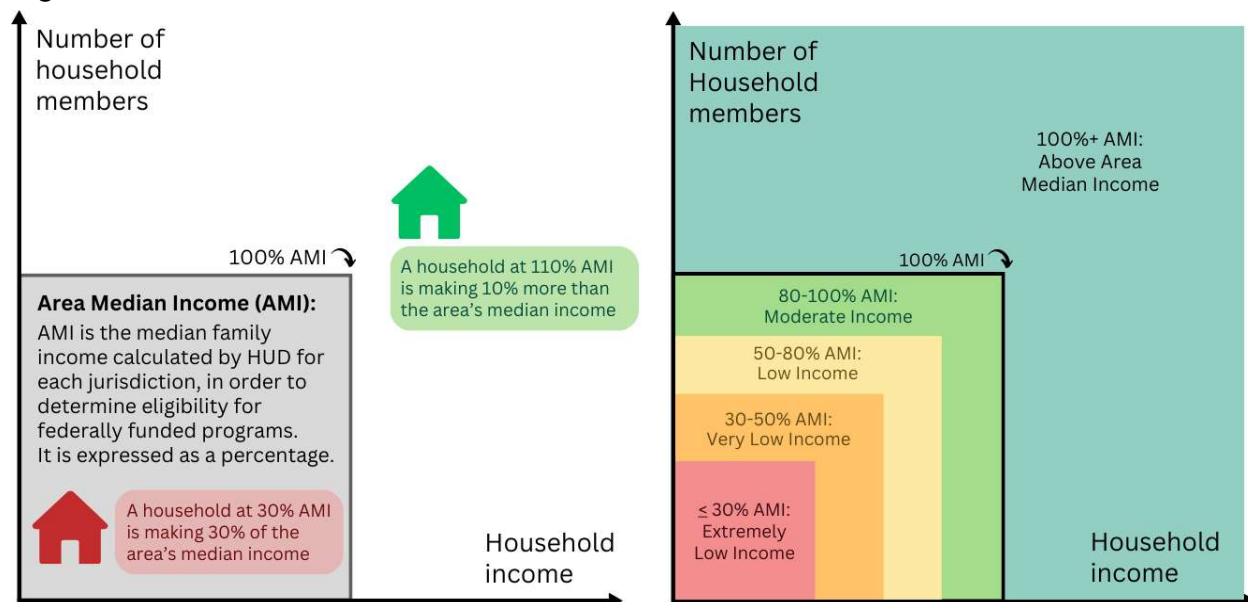
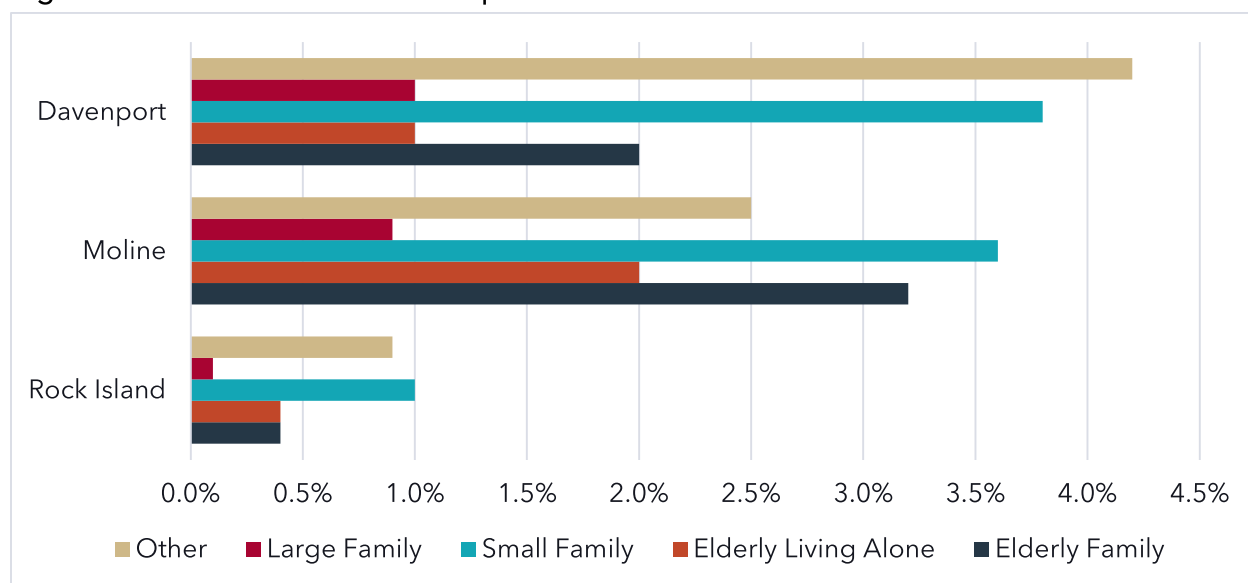
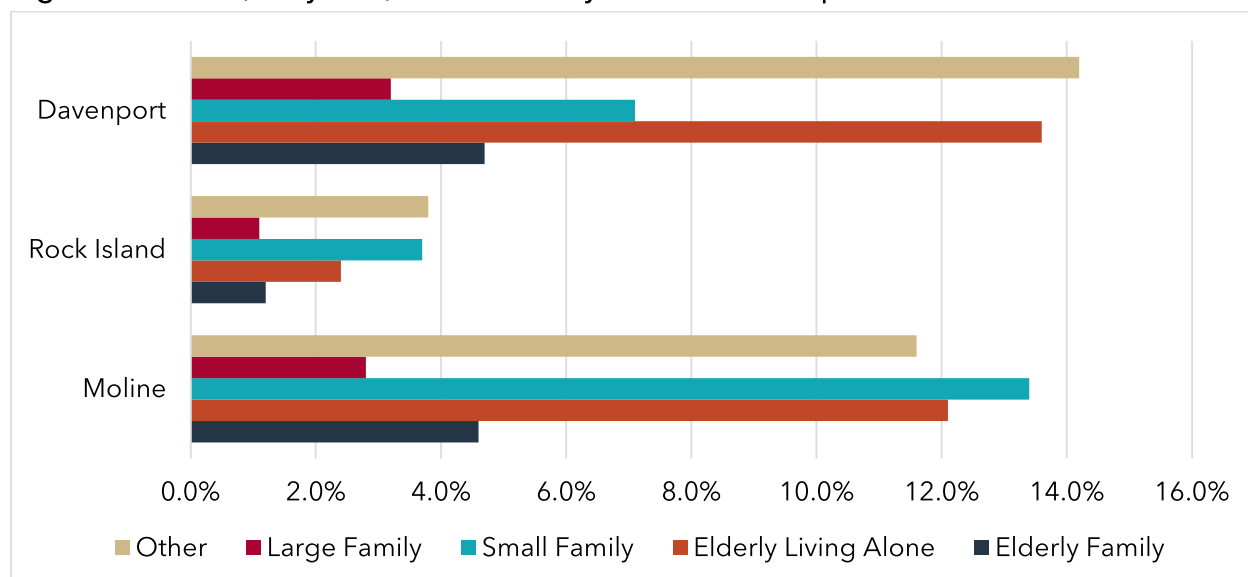


Figure 5.15: Moderate-Income Populations



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 5.16: Low, Very Low, and Extremely Low-Income Populations



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Disabilities

In 2022, each of the Tri-Cities reported a higher percentage of residents with at least one disability compared to Illinois, Iowa, and the U.S. (where 12.9% of the population report a disability). Rock Island had the highest percentage at 15.0%, followed by Davenport and Moline, each at 13.7%. Additionally, Rock Island County's disability rate (14.1%) was significantly higher than Scott County's (11.8%). Table 5.2 and Figure 5.17 show these metrics by each area of comparison. Disabilities broadly include difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

Disabled individuals are overrepresented in low-income populations and are less likely to participate in the labor force.²³ Just over a fifth (21%) of disabled persons in the U.S. report incomes below the poverty level.²⁴ Unfortunately, one family member's disability can negatively impact the economic well-being of an entire household, adding both financial and caregiving pressures. These challenges are often intensified by a lack of accessible housing, making it even more difficult for families to find suitable and affordable living arrangements.

²³ "Disability and Socioeconomic Status", American Psychological Association, 2010, <https://www.apa.org/pi/ses/resources/publications/disability#:~:text=Despite%20these%20and%20other%20forms,age%20and%20want%20to%20work.>

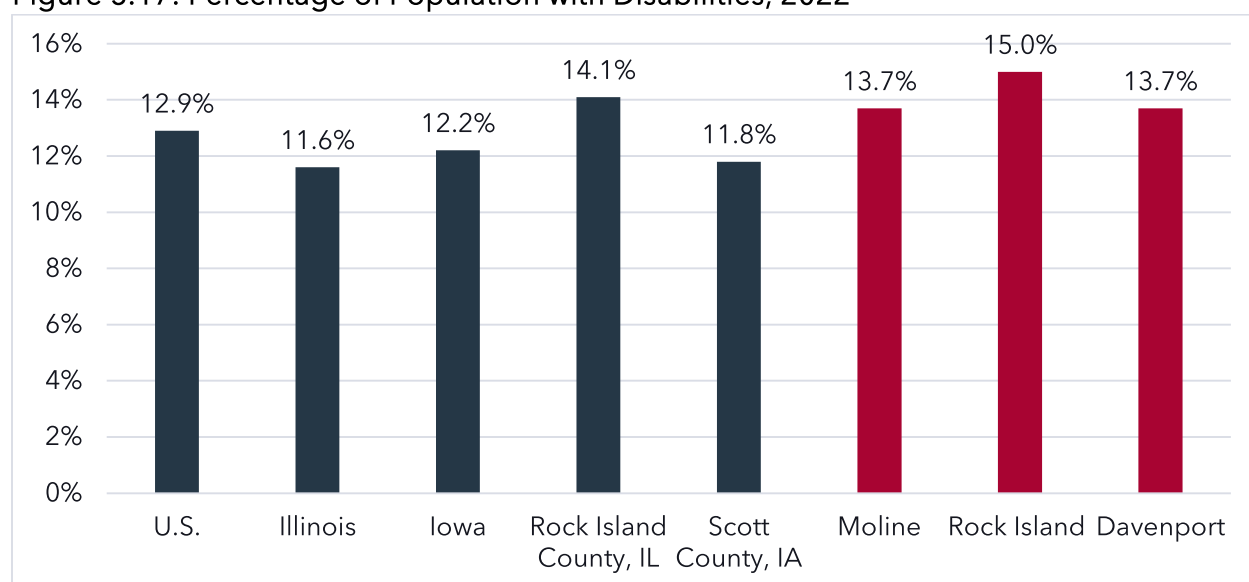
²⁴ U.S. Census Bureau, 2022 American Community Survey 1-Year Estimates, Table B18130.

Table 5.2: Population with Disabilities, 2022

Area	Population with a disability	Percentage with a disability
Davenport	13,670	13.7%
Moline	5,772	13.7%
Rock Island	5,518	15.0%
Rock Island County	19,864	14.1%
Scott County	20,370	11.8%
Iowa	382,163	12.2%
Illinois	1.45M	11.6%
U.S.	42M	12.9%

Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1810

Figure 5.17: Percentage of Population with Disabilities, 2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1810

Veterans

The veteran population is declining in the Tri-Cities region, mirroring a national trend. While Davenport's veteran population decreased by 10% – the same rate as the national average – the decline was more pronounced in Moline and Rock Island, where the veteran population dropped by two to three times that rate between 2017 and 2022 (Table 5.3).

In 2022, the percentage of veterans with a disability was similar across the Tri-Cities: 23.1% in Moline, 26.3% in Rock Island, and 25.0% in Davenport (Figure 5.18).²⁵ The rates of veterans experiencing poverty followed a similar pattern, with 7.1% in Moline, 8.2% in Rock Island, and 10.4% in Davenport (Figure 5.19).³

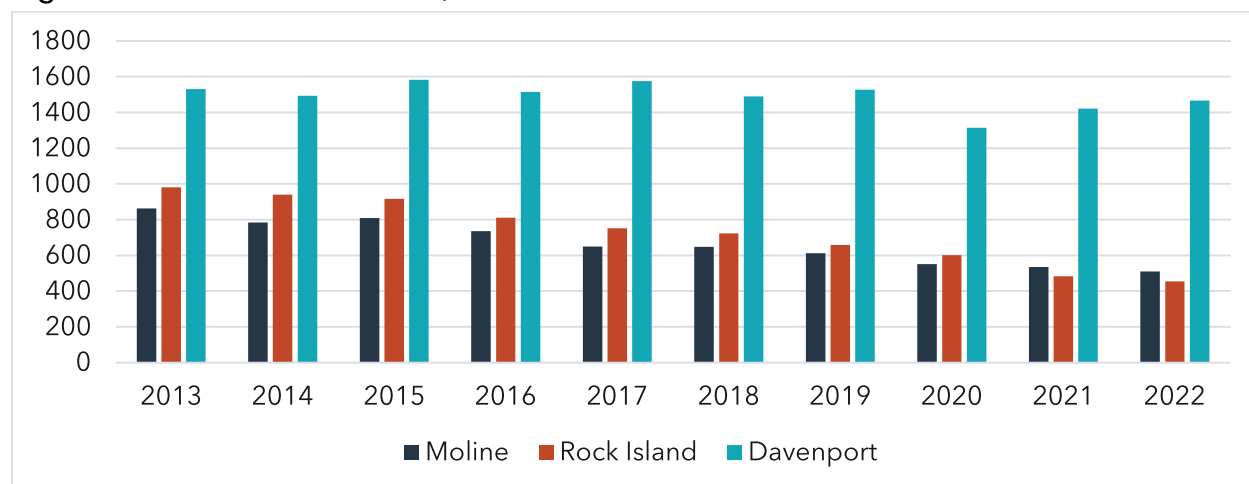
²⁵ U.S. Census Bureau, 5-year American Community Survey, 2022, Table S2101.

Table 5.3: Veteran Population

Region	2017	2022	Numeric Change	Percent Change
Davenport	6,633	5,972	(661)	(10.0%)
Moline	2,959	2,225	(734)	(24.8%)
Rock Island	2,520	1,766	(754)	(29.9%)
Rock Island County	10,078	8,560	(1,518)	(15.1%)
Scott County	11,868	10,416	(1,452)	(12.2%)
Illinois	614,725	518,426	(96,299)	(15.7%)
Iowa	193,451	171,836	(21,615)	(11.2%)
U.S.	19M	17M	(2M)	(10.0%)

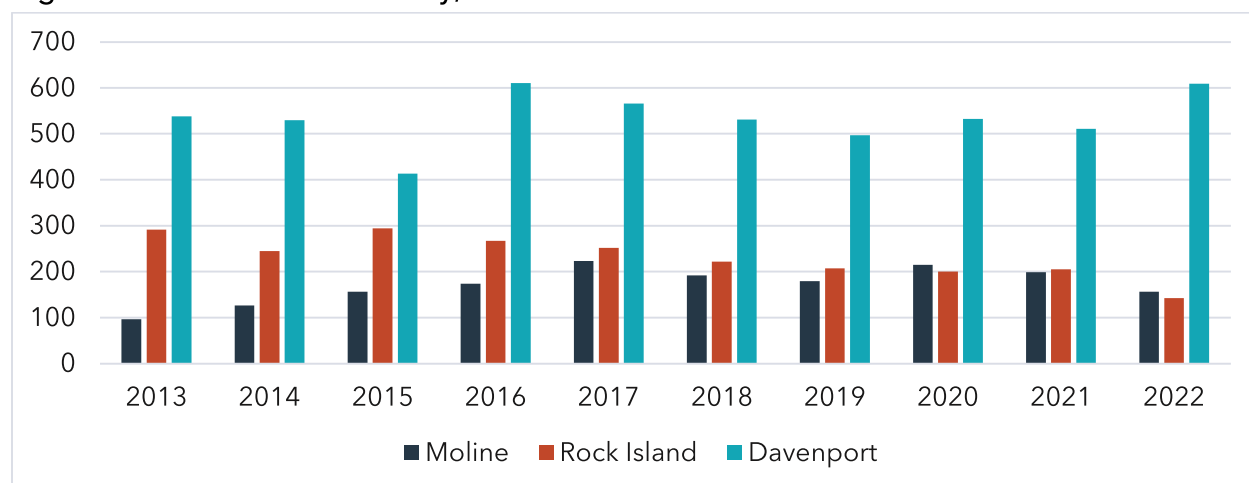
Source: U.S. Census Bureau, 5-year American Community Survey, 2017- 2022, Table S2101

Figure 5.18: Disabled Veterans, 2013-2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2013-2022, Table S2101

Figure 5.19: Veterans in Poverty, 2013-2022

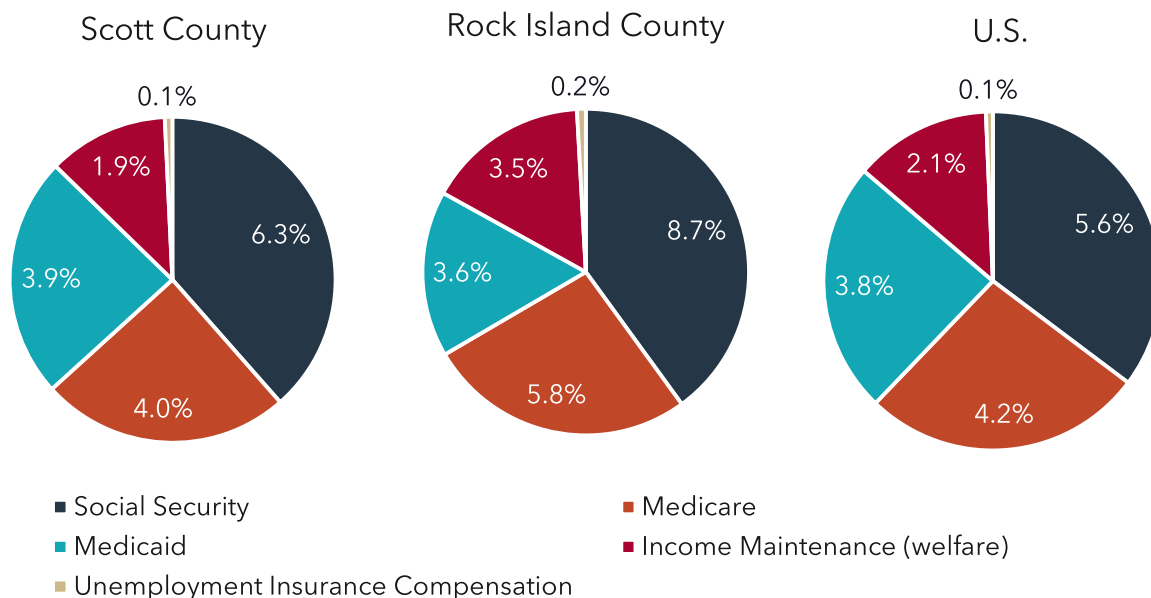


Source: U.S. Census Bureau, 5-year American Community Survey, 2013-2022, Table S2101

Transfer Payments

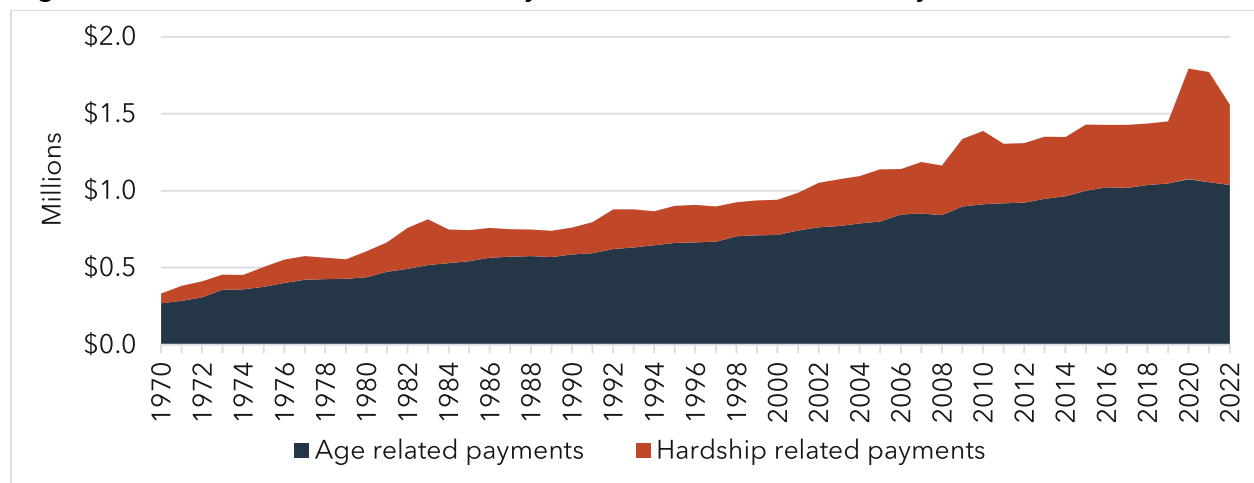
Age-related transfer payments (Medicare and Social Security) account for 10.3% of income in Scott County and 14.5% in Rock Island County, compared to 9.8% nationwide (Figure 5.20). Since 2008, both age-related and hardship-related payments have increased in both Counties. Between 2014 and 2019, hardship-related payments remained relatively stable in Rock Island County (Figure 5.21). In Scott County, however, these payments increased significantly, rising from around \$1.6 million in 2014 to just under \$1.8 million in 2019 (Figure 5.22). Both counties experienced a spike in hardship-related payments in 2020.

Figure 5.20: Percent of Total Personal Income from Transfer Payments, 2022



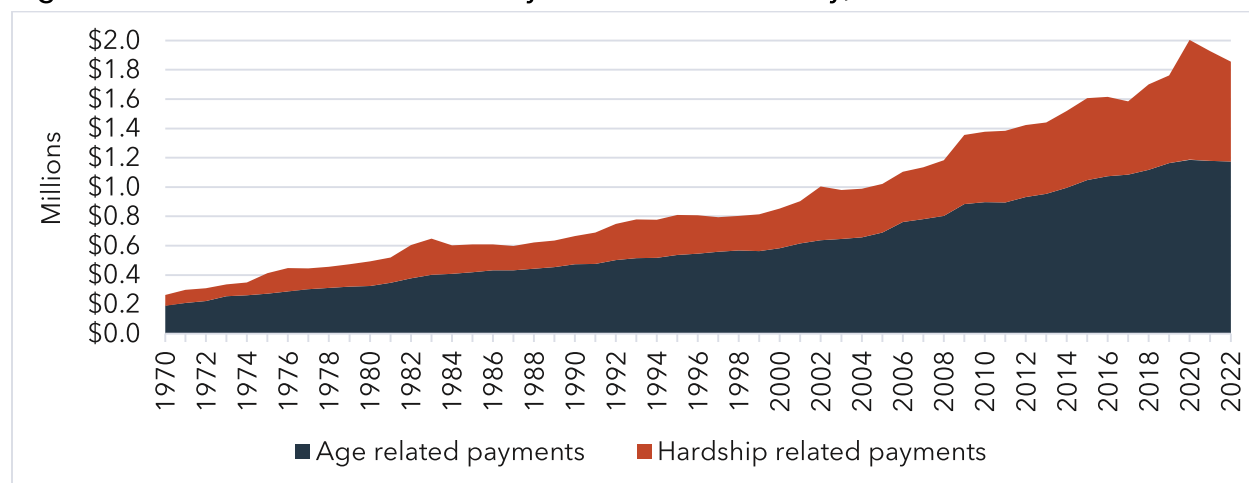
Source: Bureau of Economic Analysis, 2022

Figure 5.21: Income from Transfer Payments in Rock Island County, 1970-2022



Source: Bureau of Economic Analysis, 2022

Figure 5.22: Income from Transfer Payments in Scott County, 1970-2022



Source: Bureau of Economic Analysis, 2022

Homeless Population

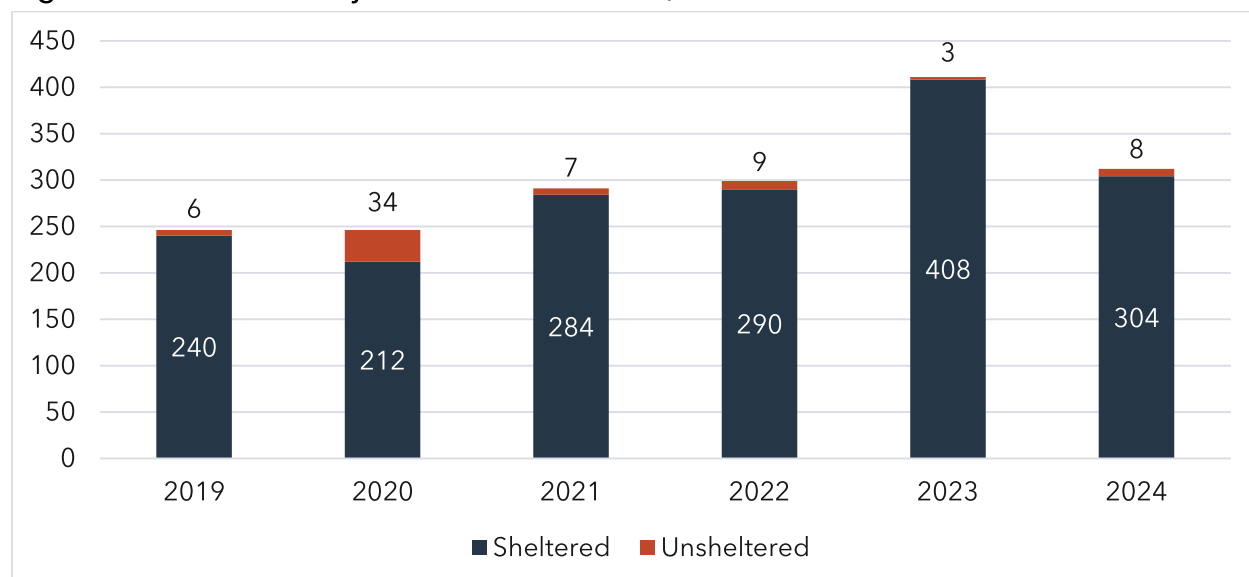
Figures 5.23 and 5.24 show the Point In Time (PIT) Count for Scott County and the Northwestern Illinois Regions. This PIT Count, developed by the U.S. Department of Housing and Urban Development (HUD) and conducted on a single night each January, is the primary method used to analyze homelessness.²⁶ It tracks both sheltered and unsheltered individuals.

Homelessness is challenging to measure accurately, especially in non-metro areas, due to both reporting challenges and reluctance among individuals to disclose their status. As a result, actual homelessness figures may be underreported. Additionally, COVID-19 may have impacted the PIT counting process during 2020. However, it's worth noting that methods for counting homeless populations have likely improved over time. This may partially explain the higher numbers reported in recent years.

In Scott County, the number of sheltered individuals increased from 212 in 2020 to 284 in 2021 (Figure 5.23). Two years later, in 2023, this number surged to 408. Northwestern Illinois followed a slightly different trend (Figure 5.24). After 2020, the number of sheltered individuals decreased slightly from 117 to 95. However, in 2022, the number of unsheltered individuals spiked to 221. Although the white population has consistently represented the largest share of the homeless population in Northwestern Illinois since 2015 (Figure 5.25 and Table 5.4), the number of individuals identifying as Black, African American, or African surged in 2016 and again in 2022.

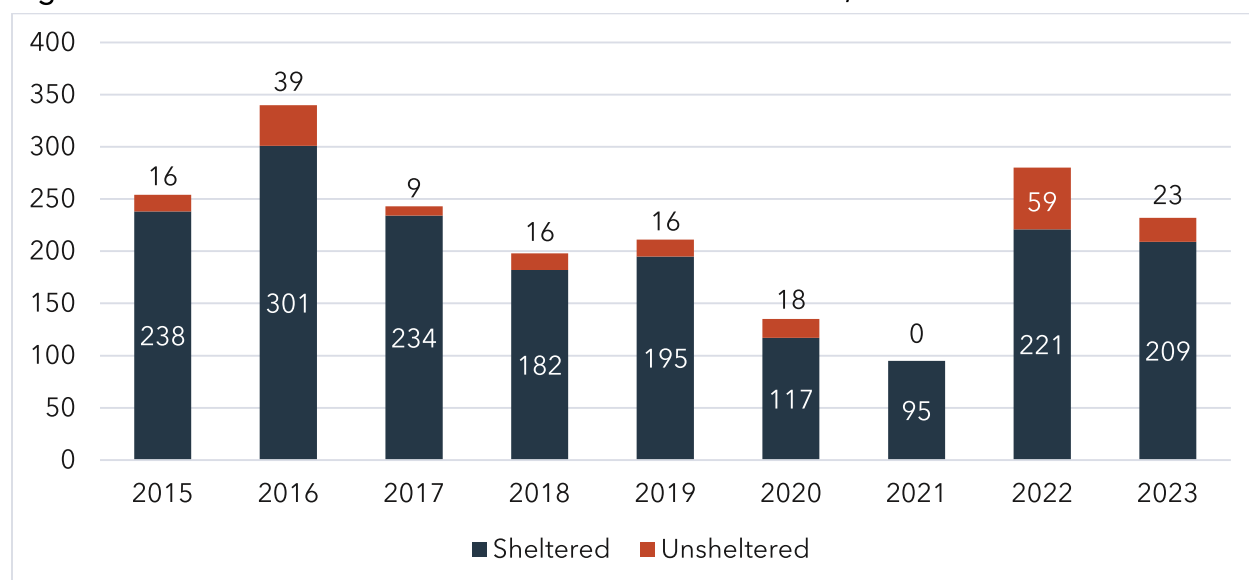
²⁶ The HUD PIT Count is conducted by Continuum of Care (CoC) regions, which often cover multiple counties. In Iowa, all counties except Polk, Pottawattamie, and Woodbury are covered by the Balance of State CoC, with data available by county from the Institute for Community Alliances since 2019 (<https://icalliances.org/pit>). For Illinois, the most granular homelessness data for the Tri-Cities region comes from the Northwestern Illinois CoC, which oversees 15 counties, including Rock Island and other neighboring counties.

Figure 5.23: Scott County PIT Homeless Counts, 2019-2024



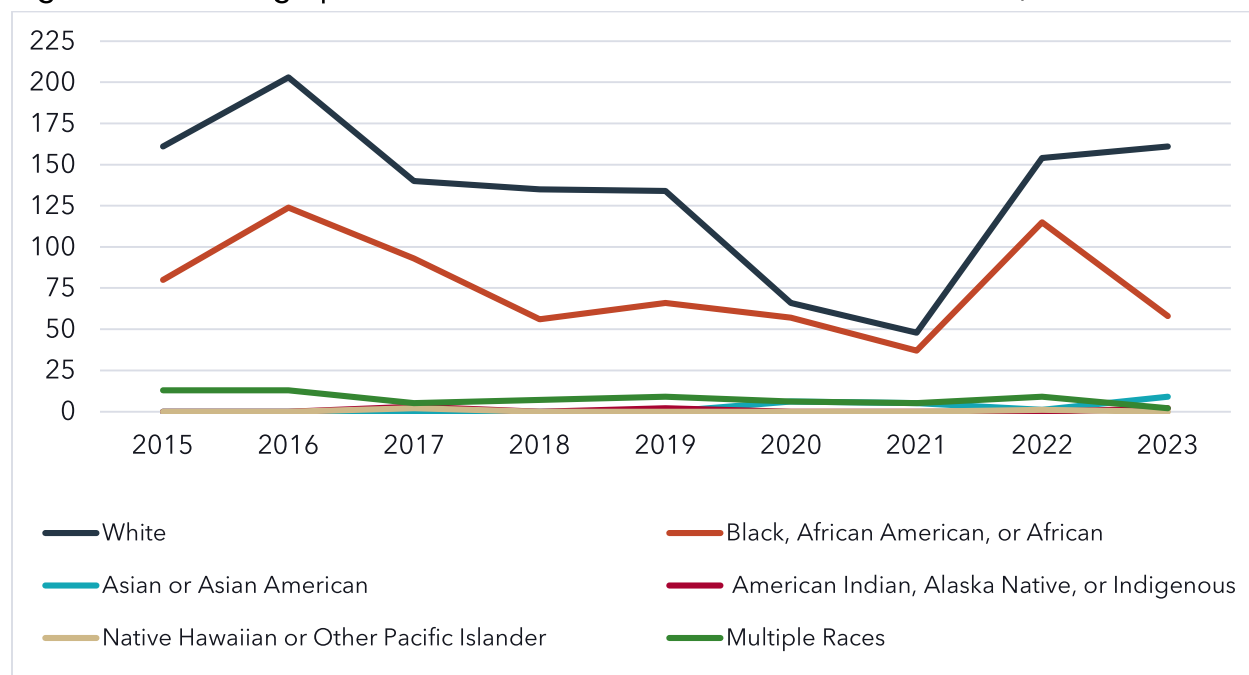
Source: Institute for Community Alliances using HUD PIT Data, Iowa Data Dashboards

Figure 5.24: Northwestern Illinois CoC PIT Homeless Counts, 2015-2023



Source: HUD 2007-2023 PIT Estimates by CoC

Figure 5.25: Demographics of Homeless in the Northwestern Illinois CoC, 2015-2023



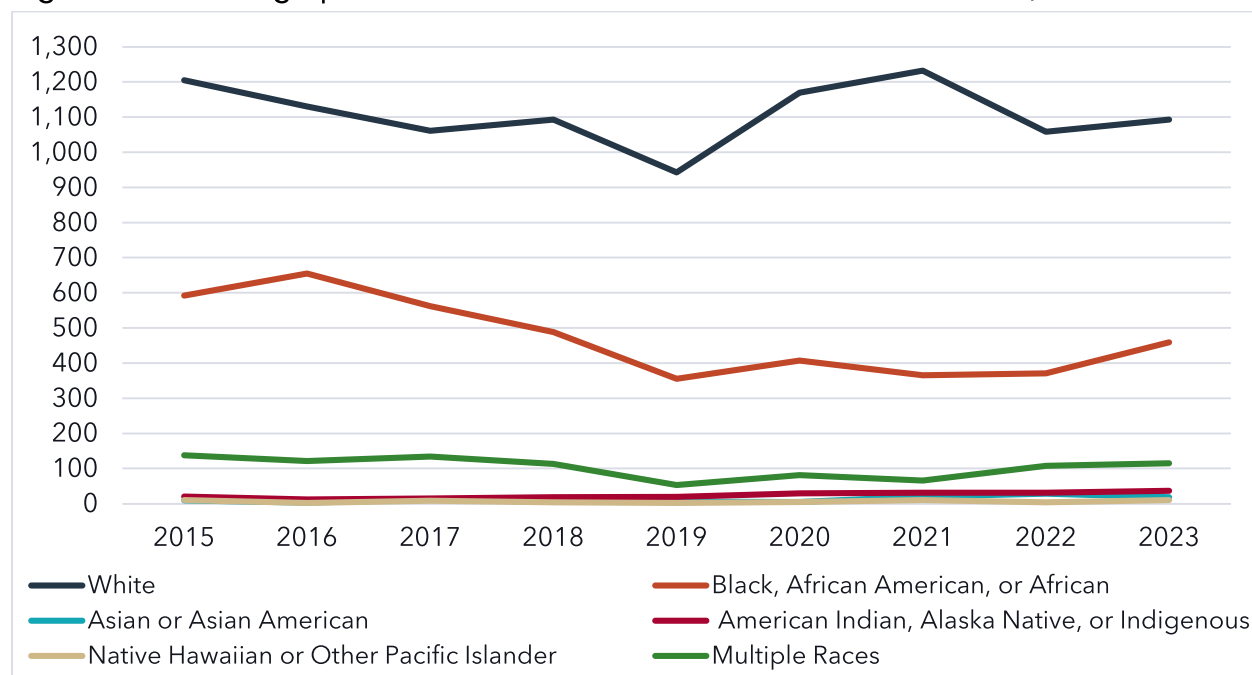
Source: HUD 2007-2023 PIT Estimates by CoC

Table 5.4: Demographics of Homeless in the Northwestern Illinois CoC, 2015-2023

	2015	2016	2017	2018	2019	2020	2021	2022	2023
White	161	203	140	135	134	66	48	154	161
Black, African American, or African	80	124	93	56	66	57	37	115	58
Asian or Asian American	0	0	0	0	0	6	5	1	9
American Indian, Alaska Native, or Indigenous	0	0	3	0	2	0	0	0	2
Native Hawaiian or Other Pacific Islander	0	0	2	0	0	0	0	1	0
Multiple Races	13	13	5	7	9	6	5	9	2

Source: HUD 2007-2023 PIT Estimates by CoC

Figure 5.25: Demographics of Homeless in the Iowa Balance of State CoC, 2014-2023



Source: HUD 2007-2023 PIT Estimates by CoC

Table 5.5: Demographics of Homeless in the Iowa Balance of State CoC, 2015-2023

	2015	2016	2017	2018	2019	2020	2021	2022	2023
White	1,205	1,130	1,061	1,093	943	1,169	1,233	1,058	1,093
Black, African American, or African	592	655	562	488	356	407	365	371	459
Asian or Asian American	9	3	12	5	6	5	20	29	18
American Indian, Alaska Native, or Indigenous	20	12	15	18	19	29	31	31	37
Native Hawaiian or Other Pacific Islander	11	2	8	4	2	5	10	4	11
Multiple Races	138	121	134	113	53	81	66	108	115

Source: HUD 2007-2023 PIT Estimates by CoC

Because the PIT Count reflects data from only a single day each year, it doesn't capture the full scope of homelessness over time. To address this limitation, the Illinois Department of Human Services (IDHS) and the Institute for Community Alliances (ICA) in Iowa also use Homeless Management Information Systems (HMIS) – databases that track the characteristics and service needs of individuals experiencing or at risk of homelessness. In other words, while PIT Counts provide a snapshot of the homeless population on one day, HMIS data offer a more comprehensive view of those served by various homelessness programs and services.

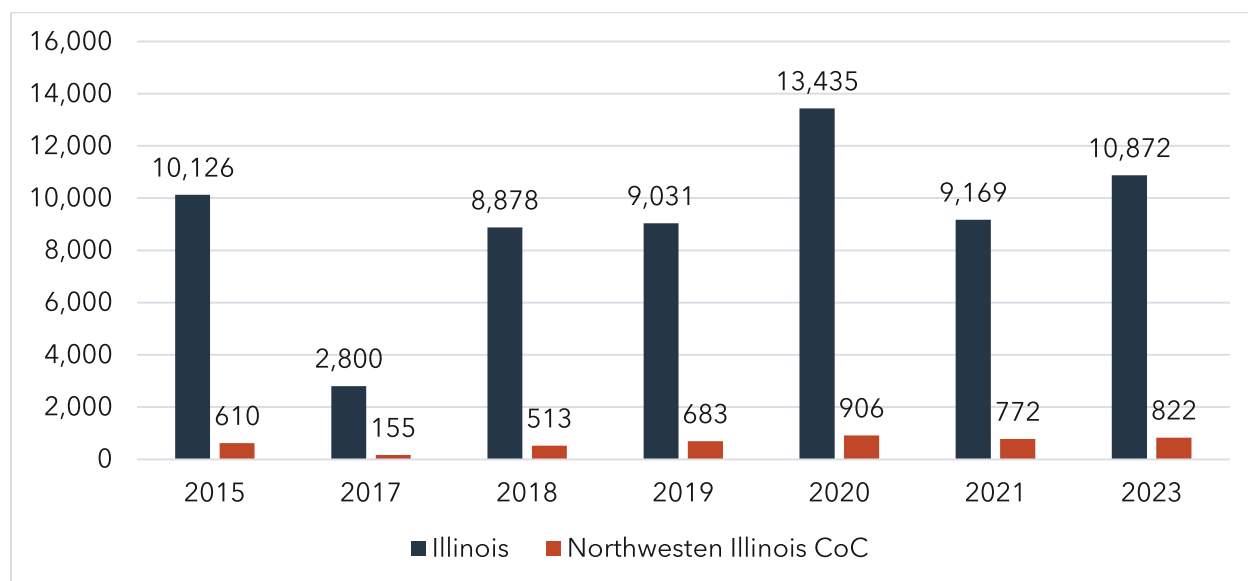
IDHS reported that, in 2023, a total of 10,872 individuals in Illinois sought participation in Homeless Prevention Services, including 822 in the Northwestern Illinois CoC (Figure 5.26).

This program offers rental, mortgage, and utility assistance to households facing immediate risk of eviction, foreclosure, or homelessness, as well as to those currently experiencing homelessness.

The Illinois Emergency and Transitional Housing Program was established to provide immediate food and shelter for homeless individuals (Figure 5.27). Since 2015, the number of individuals served by Emergency and Transitional Housing services has decreased, from 36,879 in 2015 to 28,801 in 2023. A much smaller proportion of individuals have participated in the Supportive Housing Program, which offers housing along with supportive services – such as financial counseling, mental health care, and substance abuse services – to help individuals in need maintain stable housing.

ICA publishes annual *State of Homelessness in Iowa* reports, with data available by county from 2019 onward.²⁷ In 2022, agencies using the HMIS system in Iowa served 30,712 people, including 9,874 classified as “literally homeless or at immense risk,” who received services such as emergency shelter, safe haven, outreach, and transitional housing (Figure 5.28). In Scott County, these figures were 4,064 and 1,966, respectively. It’s important to note that HMIS data depends on the aid programs available in each region and the reporting practices of service providers; totals also vary with the number and capacity of providers assisting those experiencing homelessness each year.

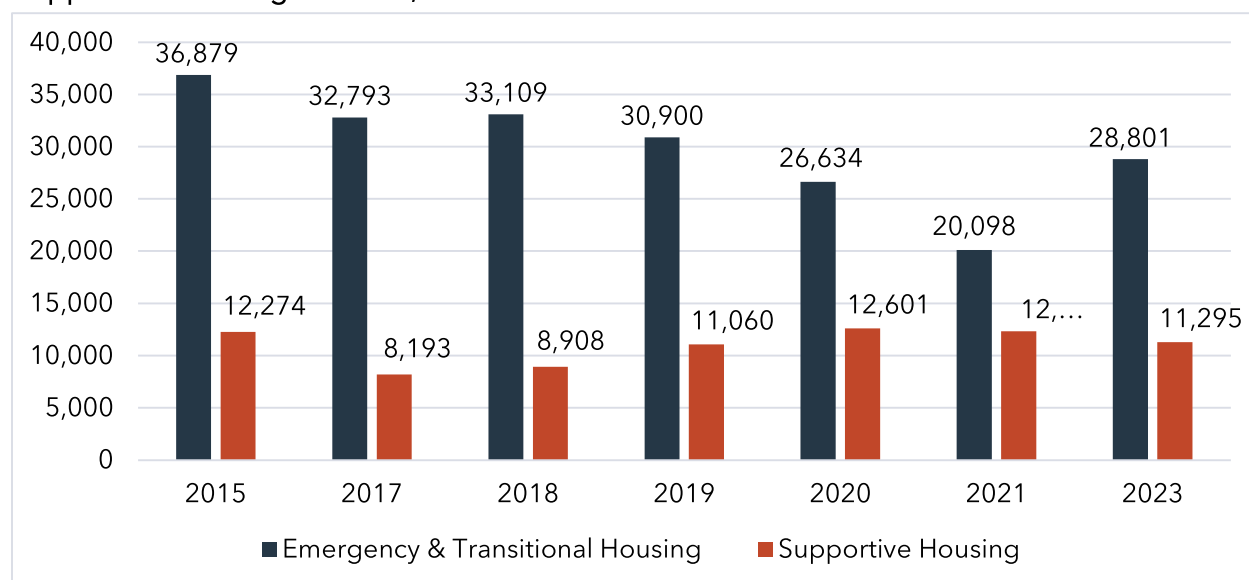
Figure 5.26: Illinois Counts of Individuals Served by Homelessness Prevention Services, 2015-2023



Source: Illinois Department of Human Services, *Homeless Prevention Annual Reports 2015 - 2023* (note that data for 2022 and 2016 are missing from this dataset)

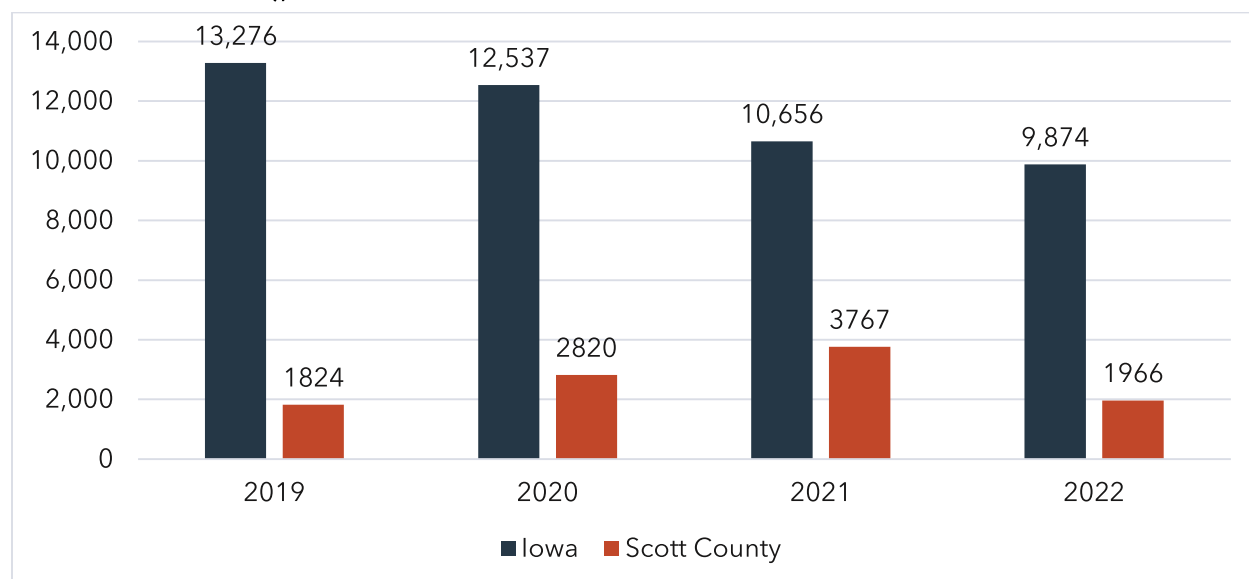
²⁷ Institute for Community Alliances, *State of Homelessness in Iowa Annual Reports Using HMIS Data*, accessed November 2024, <https://icalliances.org/iowa-reports-archive>.

Figure 5.27: Illinois Counts of Individuals Served by Emergency, Transitional, and Supportive Housing Services, 2015-2023



Source: Illinois Department of Human Services, Emergency Housing Annual Reports, 2015 - 2023 (note that data for 2022 and 2016 are missing from this dataset)

Figure 5.28: Iowa Counts of Individuals Served by Homelessness Services (literally homeless or at risk), 2019-2022



Source: Institute for Community Alliances, State of Homelessness in Iowa annual reports using HMIS Data

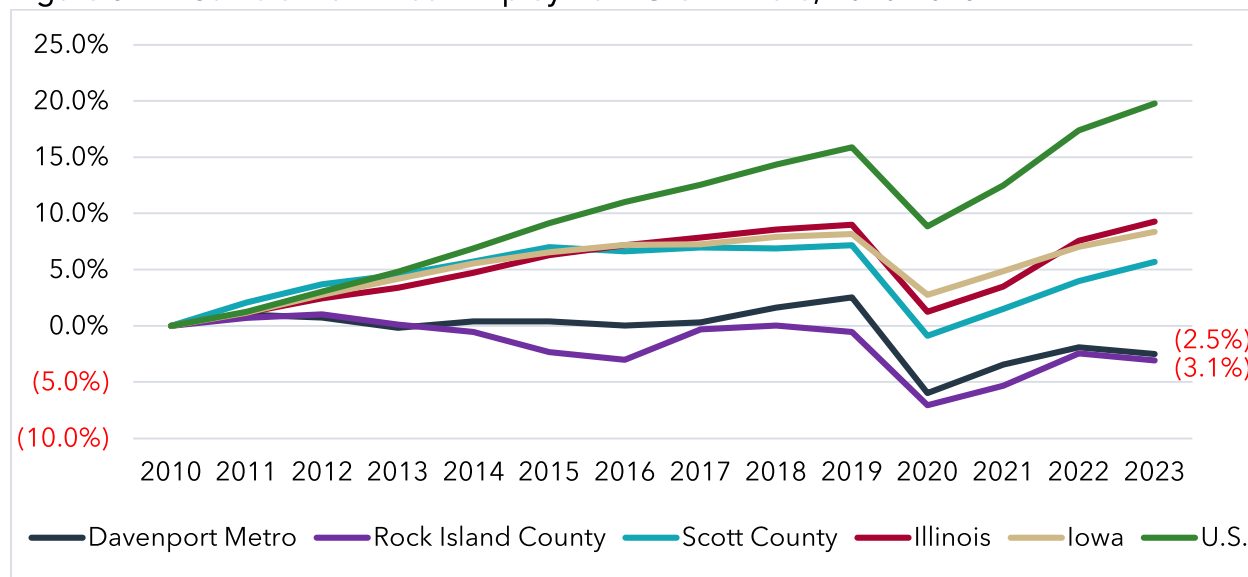
Economic Drivers

Labor Force, Earnings, and Establishments

This section covers a series of indicators that provide insight into the Tri-Cities region's economic health and employment trends. For additional City-Specific Tables and Figures, please refer to [Volume II: Tri-Cities Individual Assessments](#).

Between 2010 and 2019, cumulative employment growth in the Davenport MSA was just 2.5% (Figure 5.29).²⁸ While the Tri-Cities saw minimal growth over this nine-year period, other areas experienced higher rates: 7.2% in Scott County, 8.1% in Iowa, 9.0% in Illinois, and 15.9% nationwide. By 2023, the Davenport MSA's growth rate had declined more sharply than any other region in this group, falling from 2.5% to -2.5%. Rock Island County was close behind, with a rate that dropped from -1.0% in 2019 to -3.1% in 2023. Of all regions shown, only the national employment rate came close to reaching the 2023 value predicted by its 2019 trajectory.

Figure 5.29: Cumulative Annual Employment Growth Rate, 2010-2023

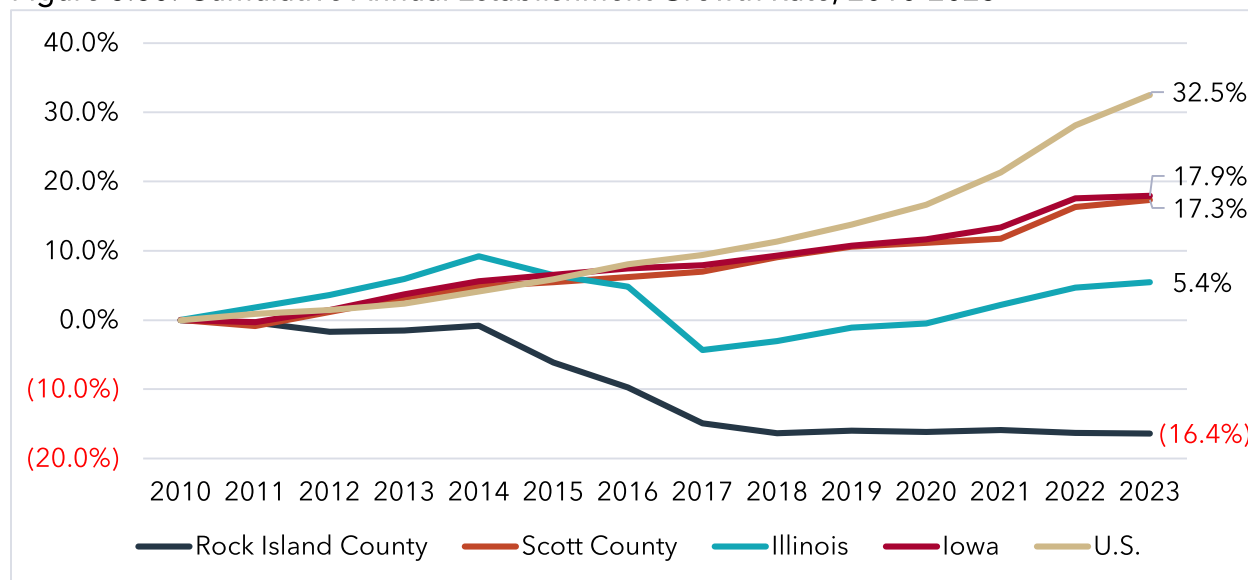


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Growth in the number of establishments is a strong indicator of a growing economy. Between 2010 and 2023, Rock Island County experienced a significant decline, losing 16.4% of its establishments (Figure 5.30). This loss is unique compared to other regions of comparison. Although Illinois (5.4%), Scott County (17.3%), and Iowa (17.9%) saw positive growth, they still trailed behind the national growth rate of 32.5%.

²⁸ The Cumulative Annual Employment Growth Rate tracks changes in employment over time. In Figure 68 the year 2010 is treated as a base year, with each subsequent year's growth or decline represented as a percentage of its 2010 value.

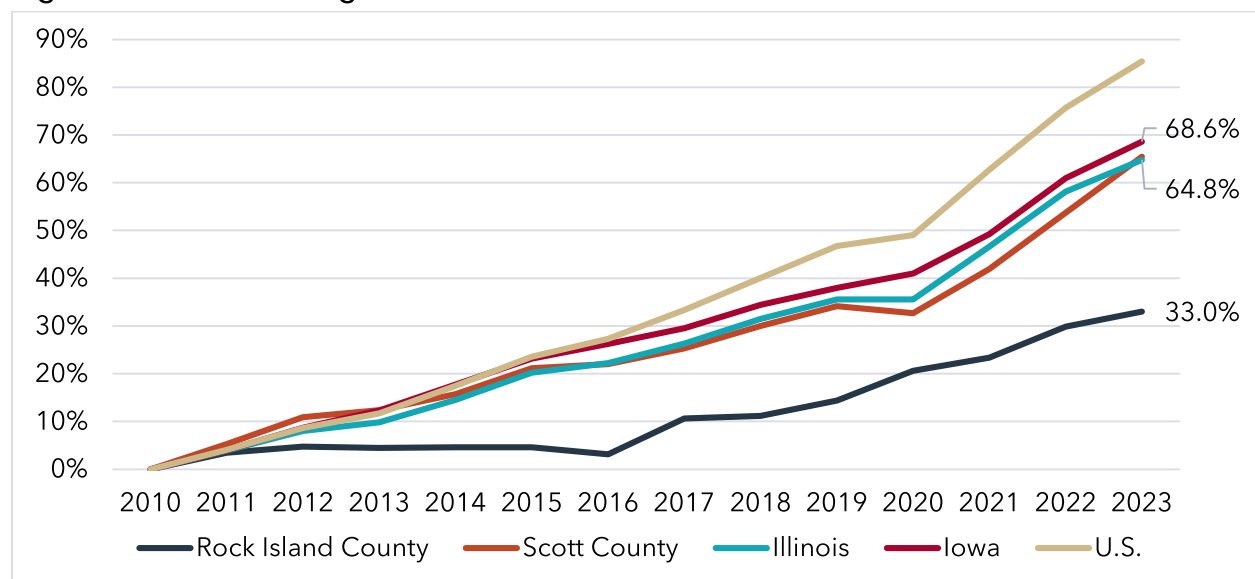
Figure 5.30: Cumulative Annual Establishment Growth Rate, 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Wage growth in Rock Island County has also lagged behind state and national rates over the same period (Figure 5.31). By 2019, cumulative wage growth in Rock Island County was only 14.4%, whereas in Illinois, Iowa, and Scott County growth ranged from 34% to 38%. National growth during the period (46.7%) was even higher, over three times higher than that of Rock Island County. While all regions of comparison experienced a noticeable increase in wage inflation starting in 2020, wage growth in Rock Island County has continued to increase at a slower rate. By 2023, the U.S. cumulative wage growth rate reached 85.4% since 2010, with the state and county rates only reaching between 65% and 69%. Rock Island County still trails far behind, at only 33.0% cumulative wage growth since 2010. This slow growth is concerning, as wage growth is an important indicator of the demand for workers and their skills in a region and reflects households' ability to keep up with inflation and climb the housing ladder.

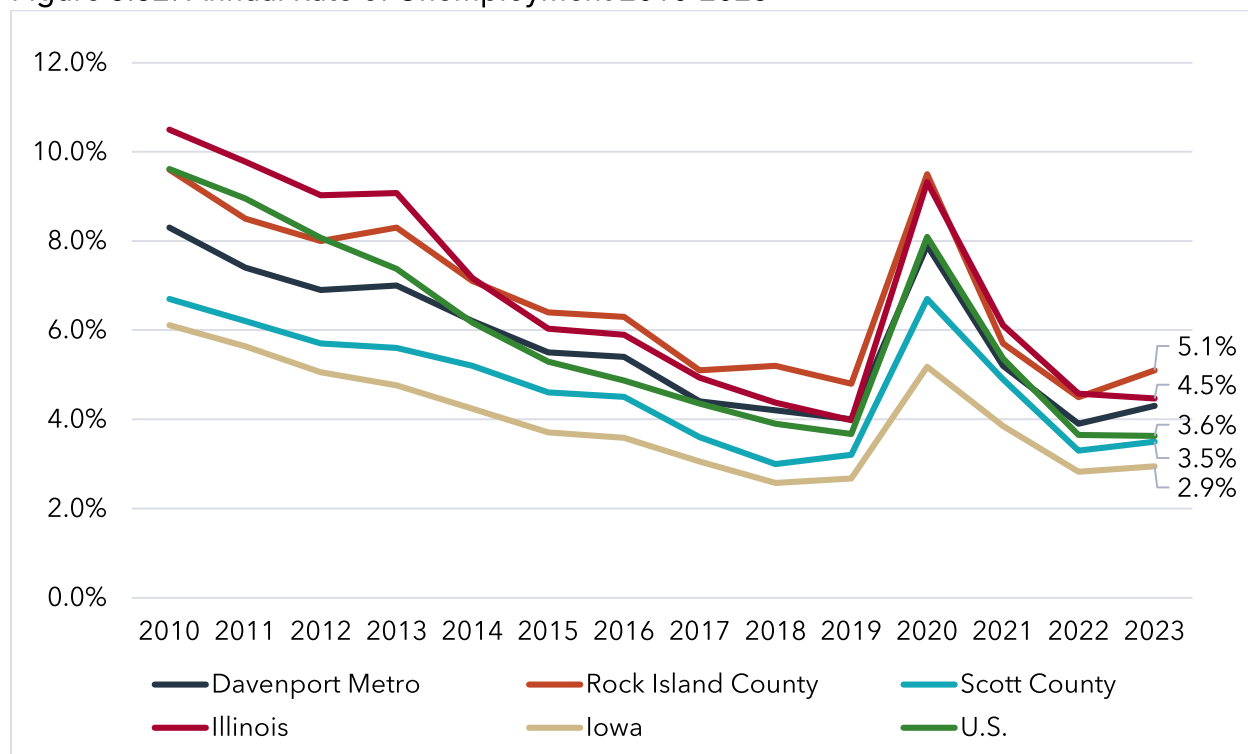
Figure 5.31: Annual Wage Growth Rate 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Unemployment rates in Rock Island County and Illinois have generally been higher than the national average and those in Scott County, Iowa, and the Davenport MSA (Figure 5.32). From 2010 to 2019, all compared regions generally experienced a downward trend in unemployment, with slight increases in Rock Island County and Illinois in 2013. The Covid-19 pandemic in 2020 caused unemployment to spike across all regions, but rates have mostly returned to pre-pandemic levels. In the Davenport MSA, unemployment dropped from just under 8% in 2020 to 3.9% in 2022, then rose slightly to 4.3% in 2023.

Figure 5.32: Annual Rate of Unemployment 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Employment & Earnings by Industry

Employment and earnings by industry data highlight economic shifts, geographical differences, and recent layoffs in the Tri-Cities (Tables 5.6-5.7).

Manufacturing, a significant part of the local economy, faced major challenges. Moline experienced the largest decline with a loss of 1,190 manufacturing jobs from 2017 to 2022. Rock Island experienced a smaller loss of 162 jobs, while Davenport gained 237 jobs. The negative trend has continued into 2024, with John Deere's recent announcements of layoffs due to job shifts and weak demand.

Beyond manufacturing, Moline experienced job losses in sectors such as Arts, Entertainment, and Recreation and Accommodation and Food Services (over 300 jobs lost between the two sectors) and Wholesale Trade (over 200 jobs lost). However, positive trends were observed in Public Administration (+527 jobs) and Other Services (+343 jobs), as well as Finance/ Insurance, Real Estate, and Agriculture.

Rock Island experienced significant job losses, including nearly 800 positions in Educational Services. Additional declines were seen in Health Care and Social Assistance (199 jobs lost) and Professional, Scientific, and Technical Services (213 jobs lost). On the positive side, job growth was recorded in Transportation and Warehousing (+362 jobs), Arts, Entertainment, and Recreation (+172 jobs), and Finance and Insurance (+154 jobs).

Losses in Davenport were less severe: 314 jobs were lost in Arts, Entertainment, and Recreation; 2016 jobs in Health Care and Social Services, and 180 jobs in Real Estate and Rental/Leasing. Increases in Construction (+891), Educational Services (+481), and Transportation and Warehousing (+230) were significant.

Table 5.6: Employment by Industry, 2024

	Moline	Rock Island	Davenport
Total Employed	20,299	17,196	51,106
Agriculture/Mining	0.5%	0.7%	0.4%
Construction	6.9%	5.0%	6.5%
Manufacturing	15.8%	15.3%	15.1%
Wholesale Trade	1.5%	1.7%	2.1%
Retail Trade	13.8%	11.0%	12.4%
Transportation/Utilities	6.0%	7.3%	5.2%
Information	0.8%	1.4%	1.5%
Finance/Insurance/Real Estate	5.6%	5.7%	4.8%
Services	43.3%	48.4%	47.7%
Public Administration	5.7%	3.7%	4.4%

Source: Esri Business Analyst

Table 5.7: Changes in Employment by Industry, 2017-2022

Industry	Moline		Rock Island		Davenport	
	2022	% Change Past 5-years	2022	% Change Past 5-years	2022	% Change Past 5-years
Civilian employed population	20,234	(2.6%)	16,958	(5.7%)	50,824	4.0%
Agriculture, forestry, fishing and hunting	275	287.3%	79	19.7%	187	78.1%
Mining, quarrying, and oil and gas extraction	20	11.1%	12	N/A	99	219.4%
Construction	1,270	6.7%	829	(8.4%)	3,600	32.9%
Manufacturing	3,039	(28.1%)	2,413	(6.3%)	8,145	3.0%
Wholesale trade	313	(41.3%)	401	(2.9%)	1,211	1.9%
Retail trade	2,761	(6.0%)	1,970	(6.2%)	6,440	1.6%
Transportation and warehousing	956	3.6%	1,228	41.8%	2,223	11.5%
Utilities	162	9.5%	99	(47.3%)	441	6.8%
Information	267	(35.0%)	225	(36.3%)	804	4.7%
Finance and insurance	815	29.6%	588	35.5%	1,980	(5.3%)
Real estate and rental/leasing	346	60.9%	322	17.5%	597	(23.2%)
Professional, scientific, and technical services	928	7.2%	605	-26.0%	1,996	6.7%
Management of companies and enterprises	20	(28.6%)	24	242.9%	71	51.1%
Administrative and support and waste management services	874	5.8%	980	11.2%	2,205	6.5%

Educational services	1,584	5.3%	1,806	(30.1%)	4,387	12.3%
Health care and social assistance	2,350	(6.8%)	2,314	(7.9%)	7,054	(3.0%)
Arts, entertainment, and recreation	241	(47.3%)	383	81.5%	971	(24.4%)
Accommodation and food services	1,447	(7.4%)	1,526	7.2%	4,157	3.5%
Other services, except public administration	1,285	36.4%	491	(10.7%)	2,494	6.9%
Public administration	1,281	69.9%	663	(19.3%)	1,762	1.0%

Source: U.S. Census Bureau, American Community Survey, 2017 5-year and 2022 5-year, S2403

Employment Projections

The BiState Commission provided our project team with a projection of changes in regional employment by industry from 2022 through 2040 (Table 5.8). In addition to Rock Island and Scott Counties, the BiState region includes Muscatine County.

Key insights from this projection indicate that there will be strong growth in certain industries. These industries include Management of Companies and Enterprises, which is expected to see the most substantial percentage increase of 75.3%. This would translate to an additional 6,196 jobs by 2040. Educational Services is expected to grow 32.5%, with an addition of 2,081 new jobs, while Professional and Technical Services is projected to grow 25.8% (3,065 new jobs). Finally, Health Care and Social Assistance will likely add the largest number of new jobs to the region (6,388, a 22.1% increase). Growth in these sectors is encouraging, as it may represent an increase in higher earning jobs and further economic prosperity in the region.

The projection does indicate job losses in certain sectors by 2040. These include the Federal Civilian Government, expected to decrease 5.9% (345 jobs lost), and the Information sector, projected to decline 14.2% (269 jobs lost). Other decreases are anticipated in Farm employment (5.3%) and State and Local Government jobs (1.5%).

Table 5.8: Regional Employment Projections by Industry 2022 - 2040

Industry	2022	2040	Numeric Change	% Change
Manufacturing	31,938	32,172	234	0.7%
Health Care and Social Assistance	28,855	35,243	6388	22.1%
Retail Trade	27,067	27,127	60	0.2%
State and Local Government	22,795	22,452	(343)	(1.5%)
Accommodation and Food Services	18,944	22,928	3984	21.0%
Administrative and Waste Services	15,752	15,975	223	1.4%
Other Services, Except Public Administration	14,519	15,416	897	6.2%
Construction	13,975	14,338	363	2.6%
Professional and Technical Services	11,862	14,918	3056	25.8%
Finance and Insurance	10,558	11,288	730	6.9%
Transportation and Warehousing	9,814	10,222	408	4.2%
Wholesale	9,015	8,898	(117)	(1.3%)
Real Estate and Rental and Lease	8,487	9,833	1346	15.9%

Management of Companies and Enterprises	8,227	14,423	6196	75.3%
Educational Services	6,405	8,486	2081	32.5%
Federal Civilian Government	5,828	5,483	(345)	(5.9%)
Farm	3,882	3,675	(207)	(5.3%)
Arts, Entertainment, and Recreation	3,755	3,967	212	5.6%
Information	1,894	1,625	(269)	(14.2%)
Utilities	1,804	1,854	50	2.8%
Federal Military	1,531	1,541	10	0.7%
Forestry, Fishing, Related Activities	462	393	(69)	(14.9%)
Mining	309	281	(28)	(9.1%)
All Industries	257,678	282,538	24860	171.6%

Source: Woods & Poole Economics, 2022 via BiState Commission

Location Quotients

The Location Quotient (LQ) metric compares the concentration of an occupation in a specific region to the national average (Table 5.9). It is a valuable tool for identifying regional industry specialization, and helps regional stakeholders form sound workforce development, economic strategy, and investment decisions. While an LQ above 1.0 signals a higher concentration of a given occupation in a region compared to the national average, an LQ below 1.0 reveals a lower concentration. An LQ of 1.0 indicates that an occupation's concentration in the region matches the national average.

As of 2022, Material Moving occupations were the highest-concentration occupation in Moline (1.77) and Rock Island (2.33). In Davenport, Material Moving was the third most concentrated (1.37), with Personal Care and Service occupations ranking highest (1.48). Production occupations were the second most concentrated in Moline (1.75) and Davenport (1.46) and the third most concentrated in Rock Island (1.49). In Rock Island, Food Preparation and Serving (1.58) ranked second, and Building and Grounds Cleaning and Maintenance (1.33) ranked fourth.

Notably, Law Enforcement Workers Including Supervisors ranked third in Moline (1.48) but only 20th in Rock Island (0.83) and 35th (last) in Davenport (0.23), depicting a much higher concentration in Moline. In fourth place in Moline were Architecture and Engineering (1.41) and Food Preparation and Serving in Davenport (1.24). Categories with the lowest concentrations included the aforementioned Law Enforcement Workers in Davenport, as well as Life, Physical, and Social Sciences in Moline (0.50) and Architecture and Engineering in Rock Island (0.41).

Table 5.9: Employment by Occupation, Location Quotient, 2022

Occupation	Moline % Employment	LQ	Rock Island % Employment	LQ	Davenport % Employment	LQ
Management, business, science, and arts:	34.0%	0.83	29.8%	0.73	35.9%	0.88
Management, business, and financial:	13.9%	0.83	11.9%	0.71	15.5%	0.92
Management	8.0%	0.73	8.1%	0.73	9.7%	0.88
Business and financial operations	5.9%	1.03	3.9%	0.67	5.8%	1.00
Computer, engineering, and science:	6.0%	0.88	3.6%	0.53	4.7%	0.69
Computer and mathematical	2.4%	0.68	2.0%	0.56	2.4%	0.69
Architecture and engineering	3.0%	1.41	0.9%	0.41	1.7%	0.79
Life, physical, and social science	0.5%	0.50	0.7%	0.64	0.5%	0.49
Education, legal, community service, arts, and media:	9.9%	0.88	9.6%	0.85	10.2%	0.91
Community and social service	1.4%	0.79	1.6%	0.92	1.6%	0.91
Legal	0.7%	0.55	0.7%	0.59	0.5%	0.45
Educational instruction, and library	6.2%	1.01	5.9%	0.95	6.4%	1.04
Arts, design, entertainment, sports, and media	1.6%	0.76	1.3%	0.65	1.6%	0.76
Healthcare practitioners and technical:	4.2%	0.68	4.7%	0.76	5.6%	0.90
Health diagnosing and treating practitioners and other technical	2.9%	0.67	2.7%	0.62	3.8%	0.89
Health technologists and technicians	1.4%	0.71	2.1%	1.05	1.8%	0.90
Service:	18.3%	1.09	21.0%	1.25	17.2%	1.03
Healthcare support	3.1%	0.96	2.7%	0.82	2.7%	0.82
Protective service:	2.8%	1.29	2.3%	1.08	1.2%	0.54
Firefighting and prevention, and other protective service workers including supervisors	1.3%	1.14	1.5%	1.28	0.9%	0.80
Law enforcement workers including supervisors	1.4%	1.48	0.8%	0.83	0.2%	0.23
Food preparation and serving related	5.7%	1.08	8.4%	1.58	6.5%	1.24
Building and grounds cleaning and maintenance	3.7%	1.05	4.6%	1.33	3.0%	0.88
Personal care and service	3.0%	1.19	3.0%	1.19	3.8%	1.48
Sales and office:	19.9%	0.97	21.6%	1.06	20.7%	1.01
Sales and related	9.4%	0.97	8.6%	0.89	9.9%	1.03

Office and administrative support	10.5%	0.97	13.0%	1.20	10.8%	1.00
Natural resources, construction, and maintenance:	8.5%	0.98	7.3%	0.85	8.8%	1.02
Farming, fishing, and forestry	0.5%	0.82	0.3%	0.56	0.3%	0.45
Construction and extraction	4.9%	0.98	4.9%	0.97	4.8%	0.96
Installation, maintenance, and repair	3.1%	1.01	2.1%	0.7	3.8%	1.23
Production, transportation, and material moving:	19.3%	1.47	20.3%	1.55	17.3%	1.32
Production	9.5%	1.75	8.2%	1.49	8.0%	1.46
Transportation	3.0%	0.79	3.2%	0.85	4.0%	1.05
Material moving	6.8%	1.77	8.9%	2.33	5.3%	1.37

Source: U.S. Census Bureau, American Community Survey, 2022 5-year, S2401

Incomes & Expenditures

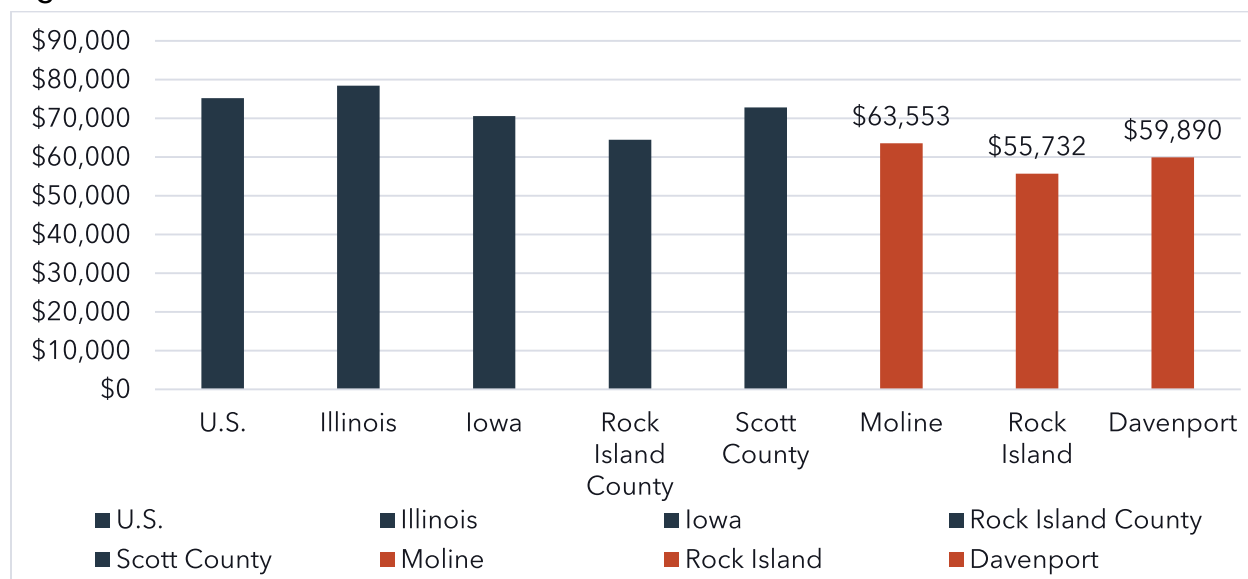
Median Household Income (MHI) serves as a key measure of housing affordability, reflecting local purchasing power. In a notable shift, the Federal Reserve Bank of Atlanta reported that, for the first time in a decade, the median income of first-time homebuyers has exceeded the national MHI – indicating that many lower-income households are increasingly priced out of the market. As of February 2024, households needed an income of \$106,000 to afford a typical U.S. home, an 80% increase from the \$59,000 required in 2020.²⁹ In contrast, the national median income has only risen by 23% during the same period. This rapid rise in housing costs relative to income growth has created a significant affordability gap, particularly affecting lower-income households as home prices and mortgage rates outpace wage gains.³⁰

The MHI in each of the Tri-Cities is low compared to the MHI in Illinois, Iowa, and the nation (Figure 5.33). In Moline, the MHI is \$11,600 below the national average and \$14,900 below Illinois' MHI. Rock Island has an even lower MHI, at \$19,400 below the national average and \$22,700 below Illinois' MHI. Davenport's MHI is \$15,200 below the national average and \$10,700 below Iowa's MHI.

²⁹ Home Buyers Need to Earn \$47,000 More Than in 2020," accessed July 4, 2024, <https://www.zillow.com/research/buyers-income-needed-33755/>

³⁰ Chicago Fed Letter. April 2023. Accessed July 4, 2024, <https://www.chicagofed.org/publications/chicago-fed-letter/index>.

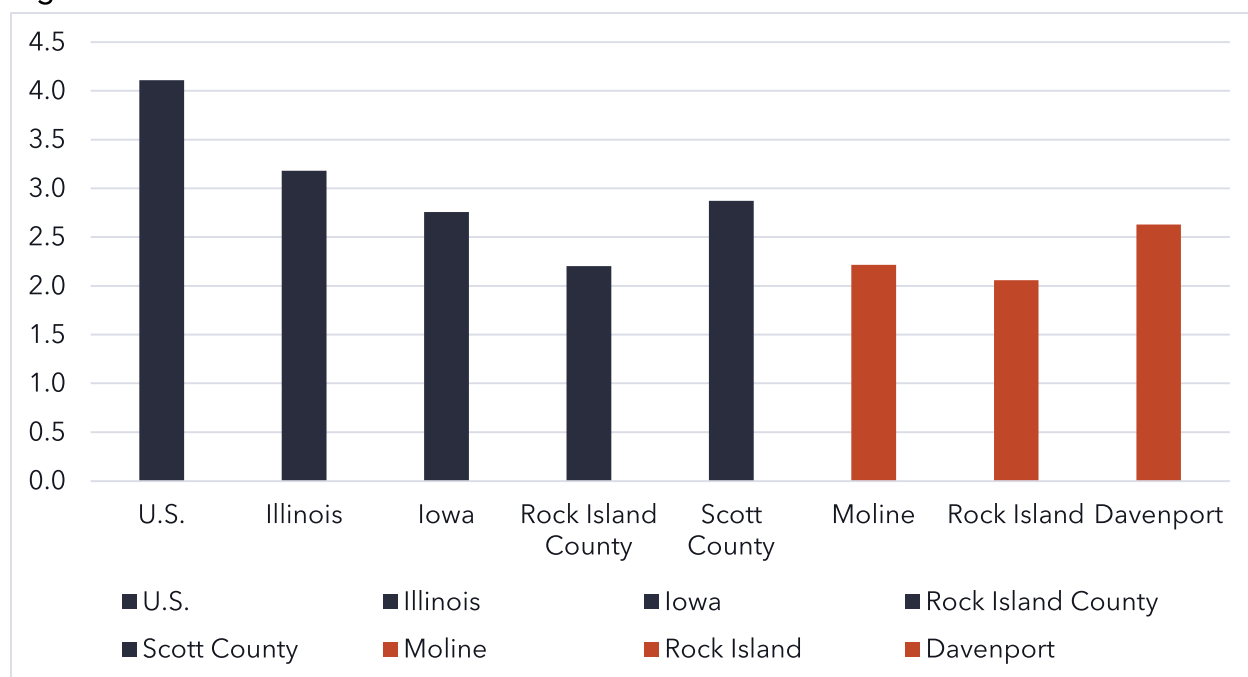
Figure 5.33: Median Household Income



Source: Esri Business Analyst, 2024

Figure 5.34 illustrates the ratio of median home value (MHV) to median household income (MHI) in each of the Tri-Cities. The relatively low ratios – 2.2 in Moline, 2.1 in Rock Island, and 2.6 in Davenport – suggest that homes remain more affordable compared to the national level, where the MHV-to-MHI ratio is 4.1.

Figure 5.34: Median Home Value to Median Household Income



Source: Esri Business Analyst, 2024

Though MHI in the region may be low, so is the cost of living (COL). Across the Tri-Cities, COL is well below the national average (Table 5.10). Using 100 as the national benchmark, Rock Island and Moline have a COL of 75.7, while Davenport's is slightly higher at 82.9 – above Iowa's COL of 80.1 but well below Illinois' COL of 93.7. Although the transportation burden is higher in Illinois (106.2) relative to the U.S. benchmark of 100, Transportation Burden figures for each of the Tri-Cities are below 80.

Table 5.10: Cost of Living

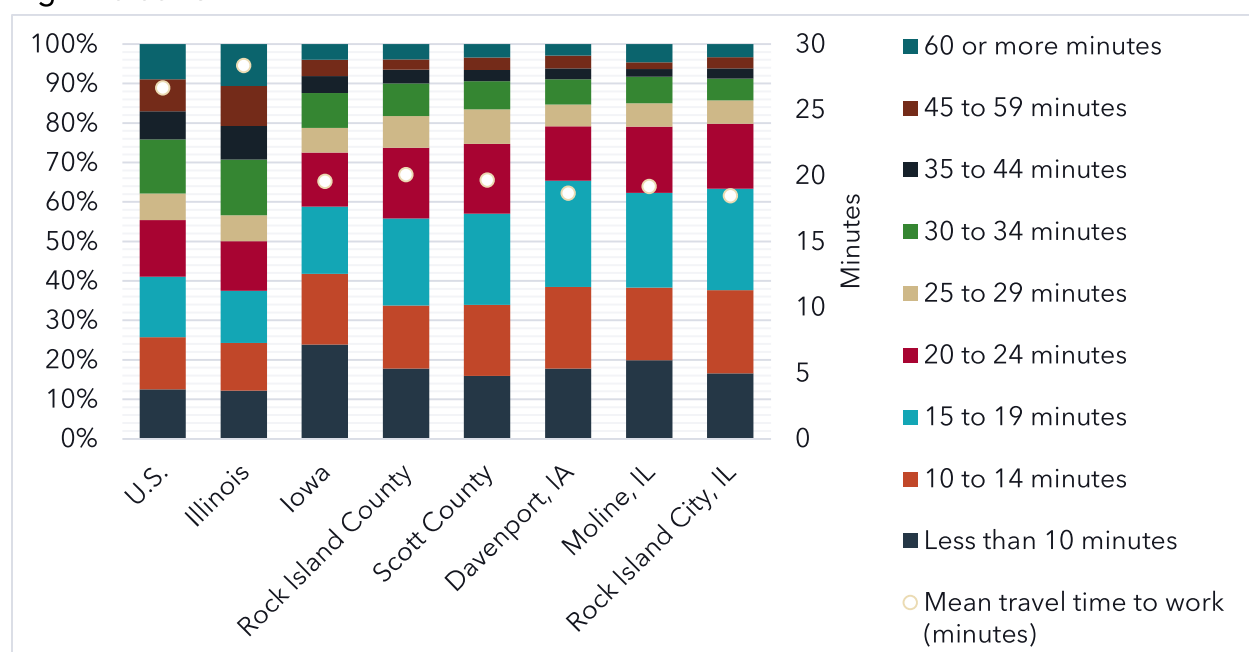
	Overall	Grocery	Health	Housing	Utilities	Transportation	Miscellaneous
Davenport	82.9	95.2	103.3	50.5	90.8	79.8	114
Moline	75.7	93.3	94.3	40.3	91.6	77.2	119.9
Rock Island	75.7	92.3	94.3	33.3	89.7	77.7	119.8
Iowa	80.1	94.4	108.2	55.4	98.5	71.4	96.3
Illinois	93.7	94	96.9	80.2	97.7	106.2	107.8
U.S.	100	100	100	100	100	100	100

Source: *Sperlings Best Places, Cost of Living Comparison, 2024*

Commuter & Transportation Data

In Davenport, Moline, and Rock Island, between 62.3% and 64.4% of commuters spend less than 20 minutes driving to work each day (Figure 5.35). Only 58.8% of Iowa residents and 37.5% of Illinois residents have commutes of this length. By comparison, even fewer Americans (41%) have a commute under 20 minutes. Nearly a quarter of Iowa residents (23.9%) have a commute less than 10 minutes. This is a notably higher percentage than in Davenport (17.8%), Moline (19.9%), and Rock Island (16.6%).

Figure 5.35: Commute Times



Source: *U.S. Census Bureau, American Community Survey, 2022 5-year, S0801*

6. Community Engagement

As part of this study, Points Consulting (PC) completed multiple community engagement meetings, stakeholder interviews, and a widely distributed community survey.

Community Input

PC, together with Mosaic, led community engagement meetings in each city in August 2024. A variety of community stakeholders attended, including representatives from non-profit organizations and a civil rights organization, tenants, landlords and city officials. Key insights from these engagement meetings, as well as later interviews conducted with stakeholders over Zoom, are summarized below.

Housing Safety and Maintenance Concerns

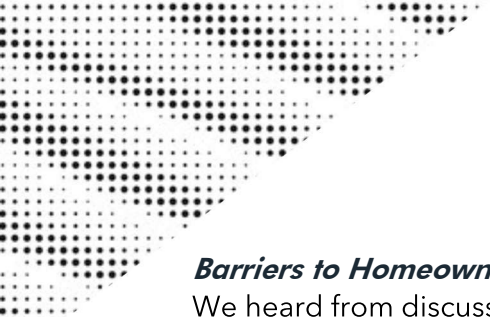
The tragic 2023 collapse of a six-story apartment building in Davenport has intensified regional concern for housing safety. Stakeholders expressed concern about aging housing stock, mold, inadequate maintenance, and gaps in city code enforcement. Relations between tenants and landlords can be tense: some tenants have faced eviction threats after complaining about unaddressed maintenance issues and would like to see more stringent requirements placed on landlords. Stakeholders generally agree that after inspectors flag serious issues in a building, there is little subsequent enforcement. The Quad City Tenant Alliance's (QCTA) endorsement of rent abatement legislation suggests a proactive tenant response, aiming to hold landlords accountable by withholding rent when there are unaddressed code violations. QCTA's Landlord Background Check tool allows renters to see how landlords have performed on upkeep and in treatment of tenants.³¹ People were generally glad to hear that Moline has been ramping up inspection requirements.

Recent positive developments include John Deere's partnership with Moline's Habitat for Humanity, which marked the company's first domestic collaboration with the organization. The initial effort focused primarily on home renovations, typically not an area of focus for Habitat locally. In September 2023, Deere subsequently donated \$1 million to Habitat to launch a home construction and repair program targeting Davenport's Central City neighborhood. The four-year program will allocate \$90,000 per home for critical repairs and \$160,000 per home for new construction.

Housing Affordability and Availability

Housing affordability was a popular discussion topic in community engagement meetings. Stakeholders noted that the area is no longer as affordable as it once was. This has increasingly limited options for both tenants and homebuyers. Many renters have been forced to temporarily live in non-residential spaces. The challenge of finding affordable rental units is further exacerbated by difficulties in communication, with landlords often not responding to inquiries or applications.

³¹ Quad Cities Tenant Alliance, "Landlord Background Check," accessed October 26, 2024, <https://qctenantalliance.org/en/landlord-background-check>.



Barriers to Homeownership

We heard from discussion participants that the high cost of renovating older homes (often estimated at around \$40,000) limits local buyers, while "house flippers" who can afford renovations tend to install high-end features, driving prices beyond what many local residents can afford. Stakeholders noted rising competition from companies purchasing homes with cash over the past four to five years and expressed a general need for more downpayment assistance for prospective homeowners hoping to enter the market. Many renters "making good money" would like to become homeowners but find the goal daunting.

Cost Barriers for New Housing Construction

In Rock Island, regulatory requirements such as mandatory sprinkler systems add substantial costs (around \$15,000) to new construction projects. This can substantially increase the financial burden for developers and overall reduces housing affordability.

To cite one specific case, tax incentives aimed at promoting affordable housing development are perceived as ineffective due to the lengthy approval processes, which often take three years and frequently deter developer interest. Some developers are opting for private financing instead to expedite projects, bypassing government programs. Even when "affordable" housing apartment projects are built, only one or two units might end up qualifying as affordable. In conclusion, Tri-Cities stakeholders would like to see faster, more accessible development processes for affordable housing.

Community Survey

The PC team conducted an electronic and paper-based survey of community residents from June 20th through August 22nd, 2024. A total of 706 responses were collected, of which 492 were fully complete. The survey was open to all citizens of the Quad-Cities region, as well as anyone with a vested interest in the community who may reside just outside these boundaries.

Questions included a mix of both fixed response questions (e.g. multiple-choice selection, and scaled responses), and open-ended questions. PC widely promoted the survey both online and offline using a variety of methods – such as flyers, email, and social media – in order to ensure the highest rate of participation possible. The project team also utilized a thematic coding method to group similar open-ended responses into categories.

To ensure quality, the project team identified and removed suspicious responses, flagged by indicators such as unusually fast response times, unusual IP addresses, and irrelevant input. We excluded responses from individuals who neither live in nor are seeking housing within the Tri-Cities or the Quad-Cities region. The team also carefully reviewed open-ended responses to ensure each was unique. The response rate for Quad Cities residents was 0.5%. Based on this sample size, we are moderately confident that the survey reflects the actual sentiments of the Quad Cities population, with a margin of error of $\pm 3.6\%$.

The charts and tables highlighted in this chapter aggregate responses for the Tri-Cities, while City Specific Survey Results are available later in this report in [Volume II: Tri-Cities Individual Assessments](#). In terms of engagement, response levels varied slightly among the Tri-Cities.



Based on the number of responses per city (shown in Figure 1), Moline had the highest response rate at 0.8% of the population, followed by Rock Island at 0.6%, and Davenport at 0.2%.³²

Key Survey Themes

A few key themes emerged from the survey responses. Respondents strongly feel that existing housing in the region needs to be properly rehabilitated and maintained. This issue is the primary source of dissatisfaction among them and the second most-mentioned topic in open-ended comments. Compared to other communities across the nation, Tri-Cities respondents are notably more supportive of local government taking proactive steps to improve the housing market. Notably, 52.8% agree that local government should “play an active role in ensuring all housing is affordable.” The most favored tools for local government include “grants or other incentives for removing blight and remodeling/upgrading existing housing.” Survey responses echoed individual stakeholders interviewed, who recommended that local governments establish and fund affordable housing programs.

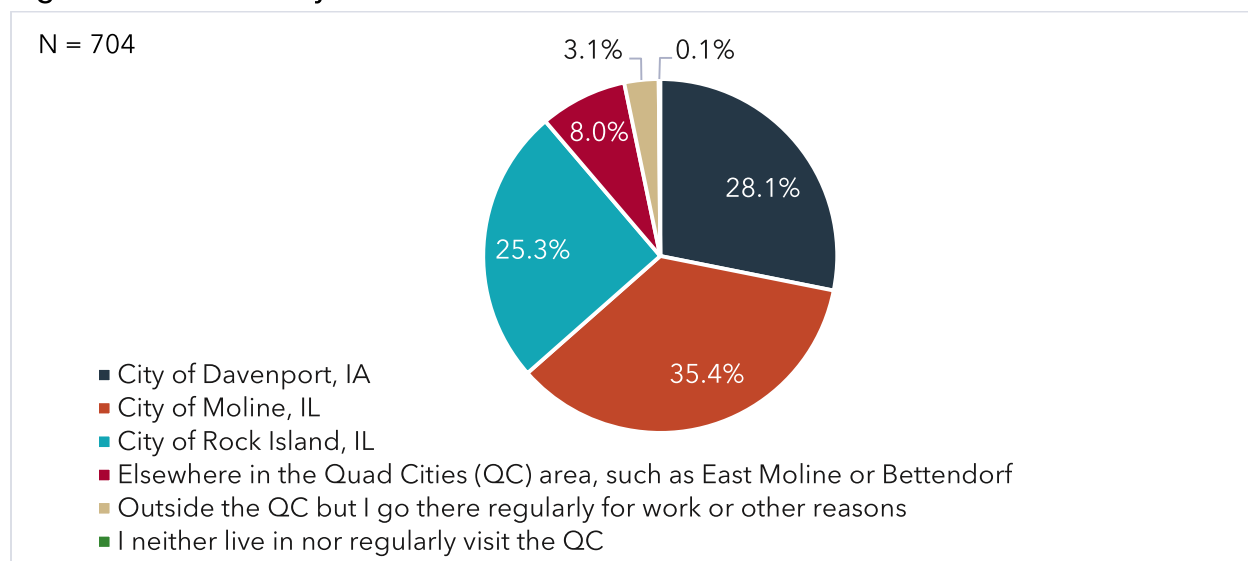
Our survey shows that, beyond renovation, respondents from all three cities largely support the addition of new housing. While 41.1% favor a mix of single-family and denser housing, 24.3% prefer only new single-family developments. Only 11.3% believe there is no need to increase the housing stock at this time. When asked whether their city should maintain low-density housing or increase density, most respondents favored preserving low-density housing.

Mimicking a national trend, 68.3% of respondents indicated that purchasing a home in the region is either somewhat expensive or too expensive. An even higher percentage (76.1%) feel that renting a home is similarly challenging. The gap between these figures is likely due to several factors, including the fact that many homeowners secured mortgages in a less expensive market, providing a buffering effect not available to renters. Additionally, renters generally report lower incomes than homeowners, making them more sensitive to the rising costs of rent. “Increased rent” is the most commonly cited reason for relocating due to housing issues, followed by “poor condition or dilapidation of current housing.” Complete community survey response figures are shown in the following section of this report, while open ended responses are available in [Appendix A](#).

³² Based on estimated 18+ population for each City in 2024.

Full Community Survey Responses

Figure 6.1: Where do you live?



Cost Perception Questions

Figure 6.2: Please rate your perceptions of purchasing a home in the QC

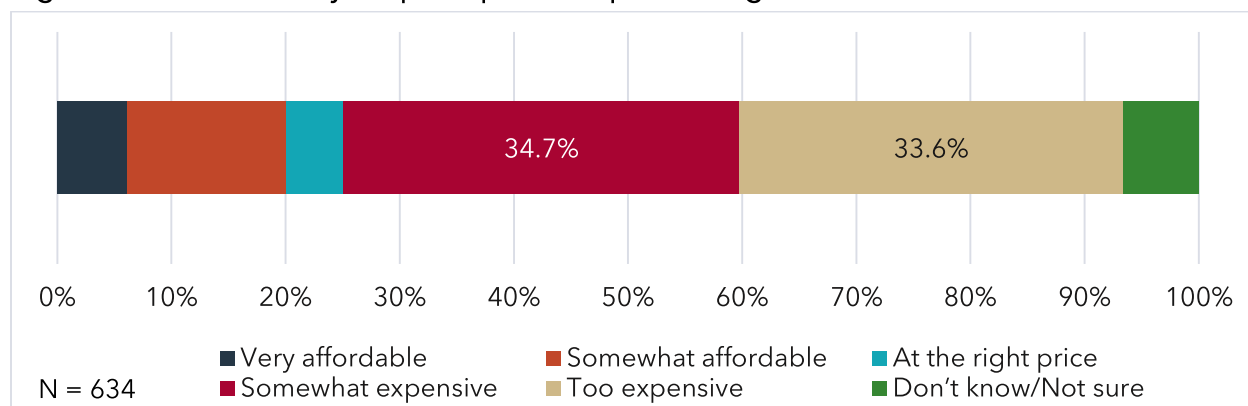
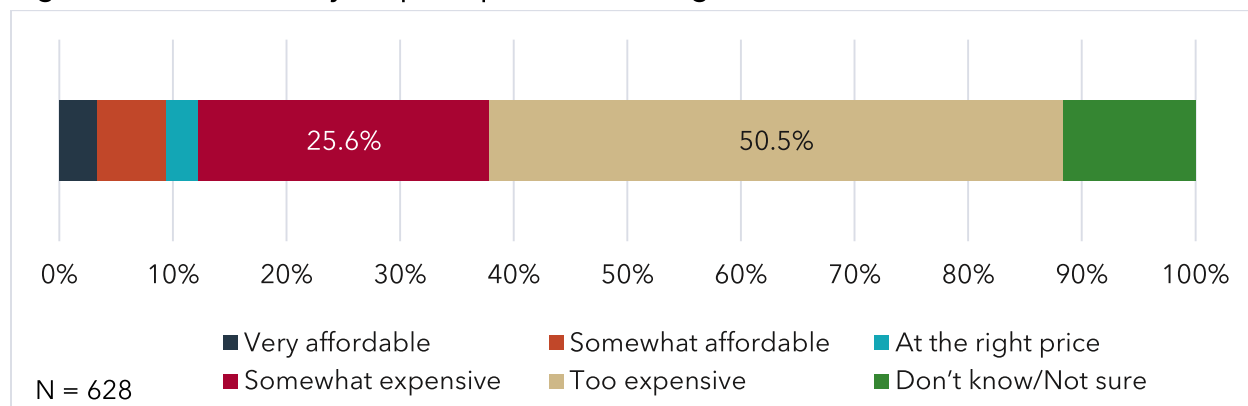


Figure 6.3: Please rate your perceptions of renting a home in the QC



Housing Stock Perceptions

Figure 6.4: Would you like to see additional housing added to the QC?

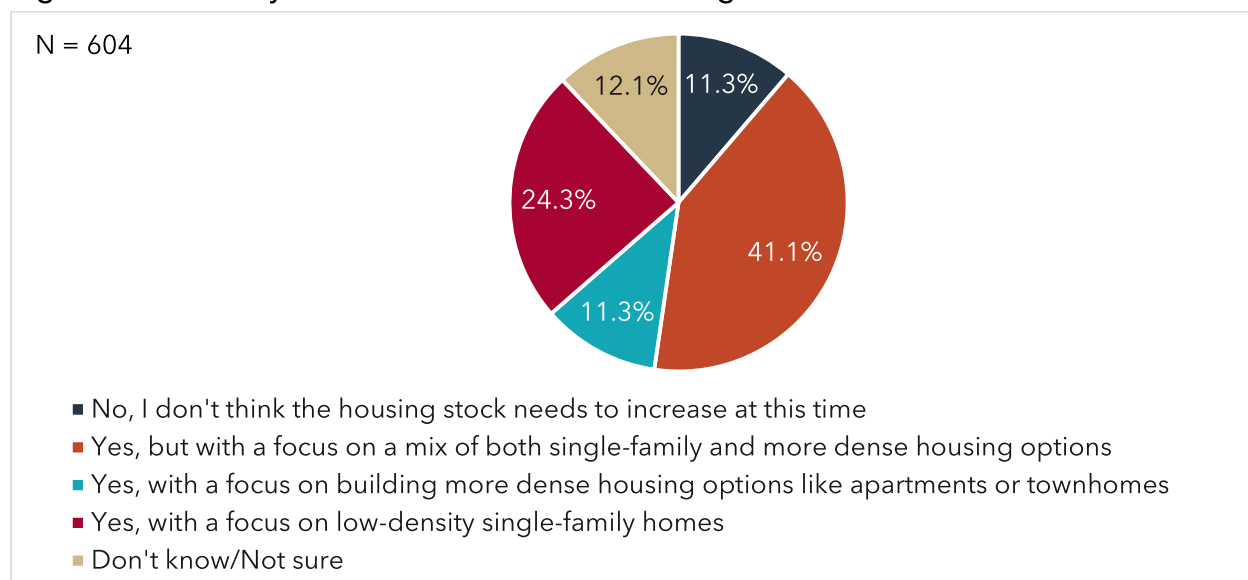
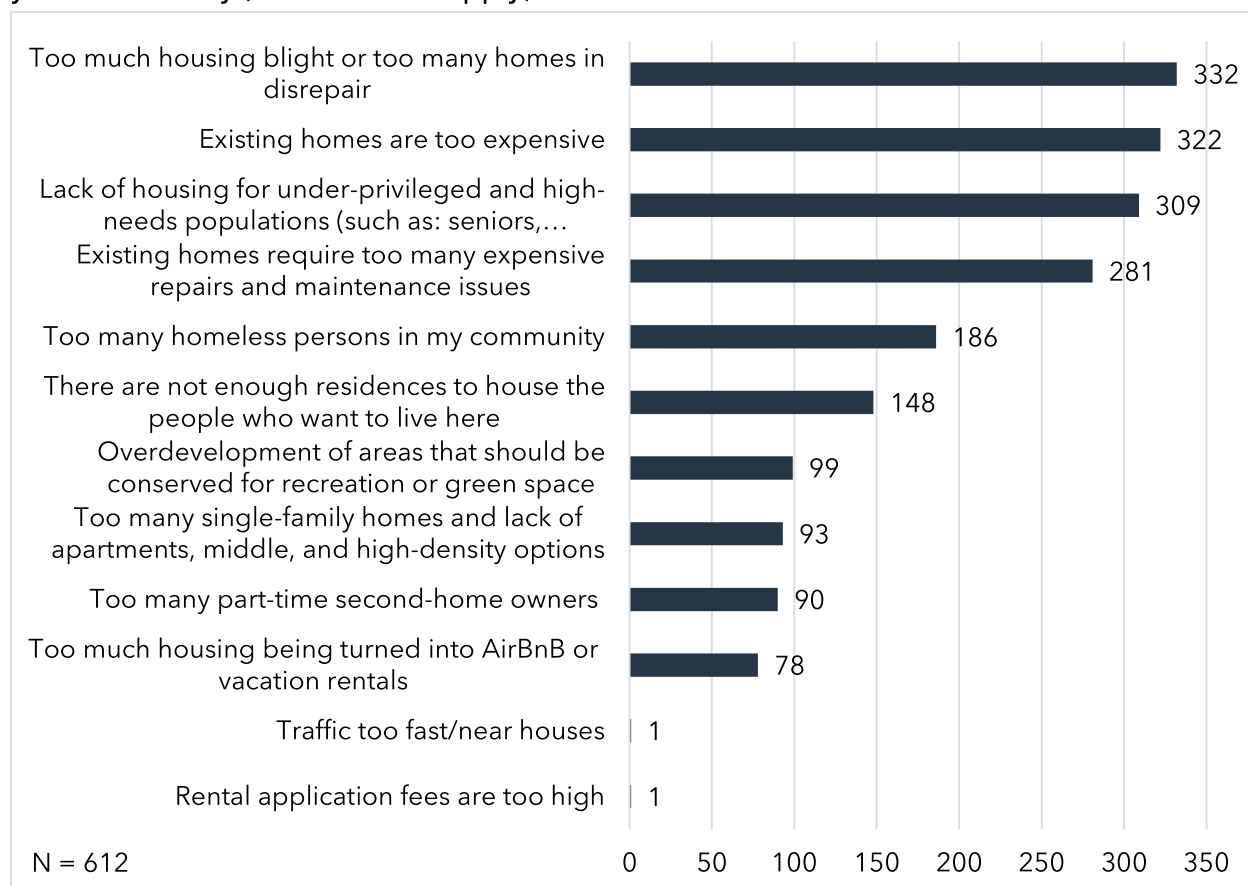


Figure 6.5: Which, if any, of the following housing aspects are you dissatisfied with in your community (Select all that apply)



Moving and Cost Displacement Questions

Figure 6.6: Are you being forced to move due to expenses or other reasons?

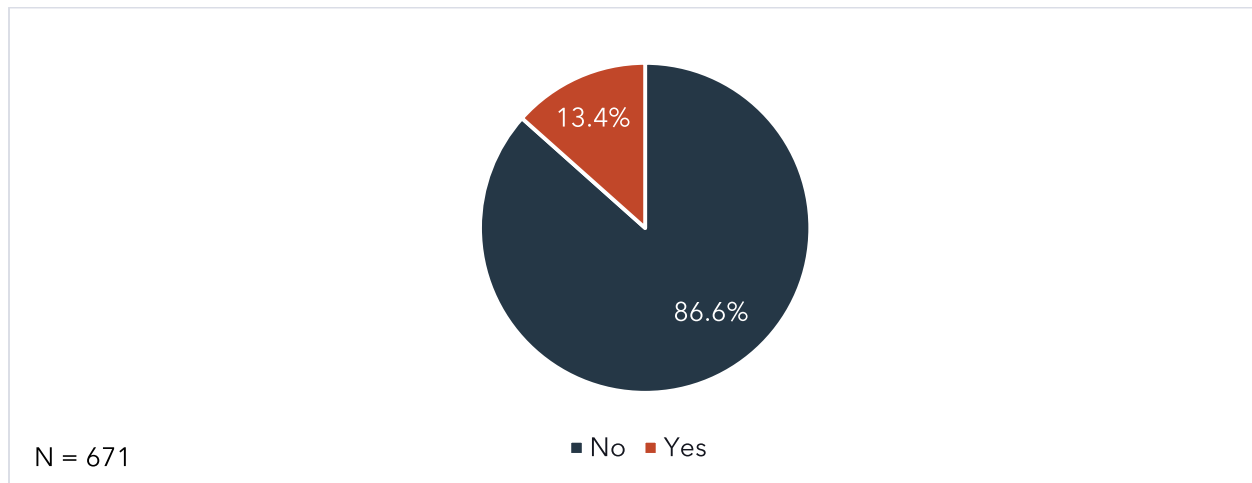


Figure 6.7: Why are you being forced to move? (Select all that apply)

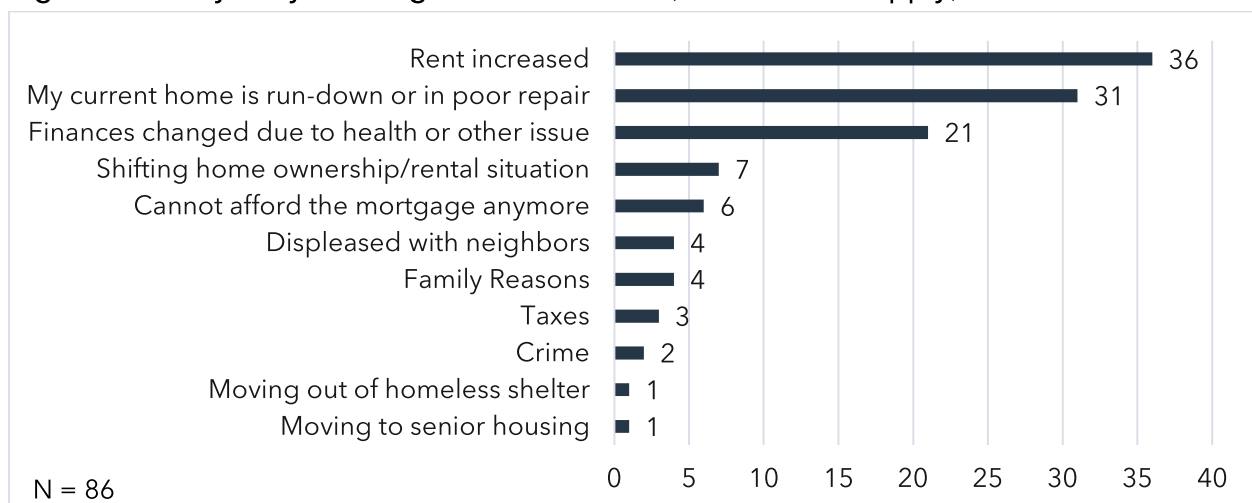


Figure 6.8: What are your current intentions related to housing in the next 3-6 months?

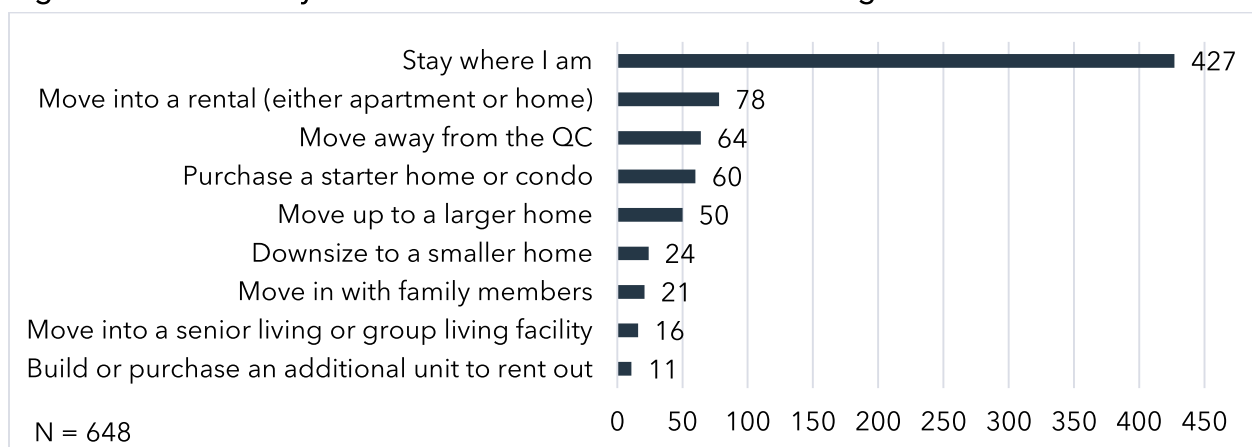


Figure 6.9: What are the main reasons you are interested in moving (select all that apply)

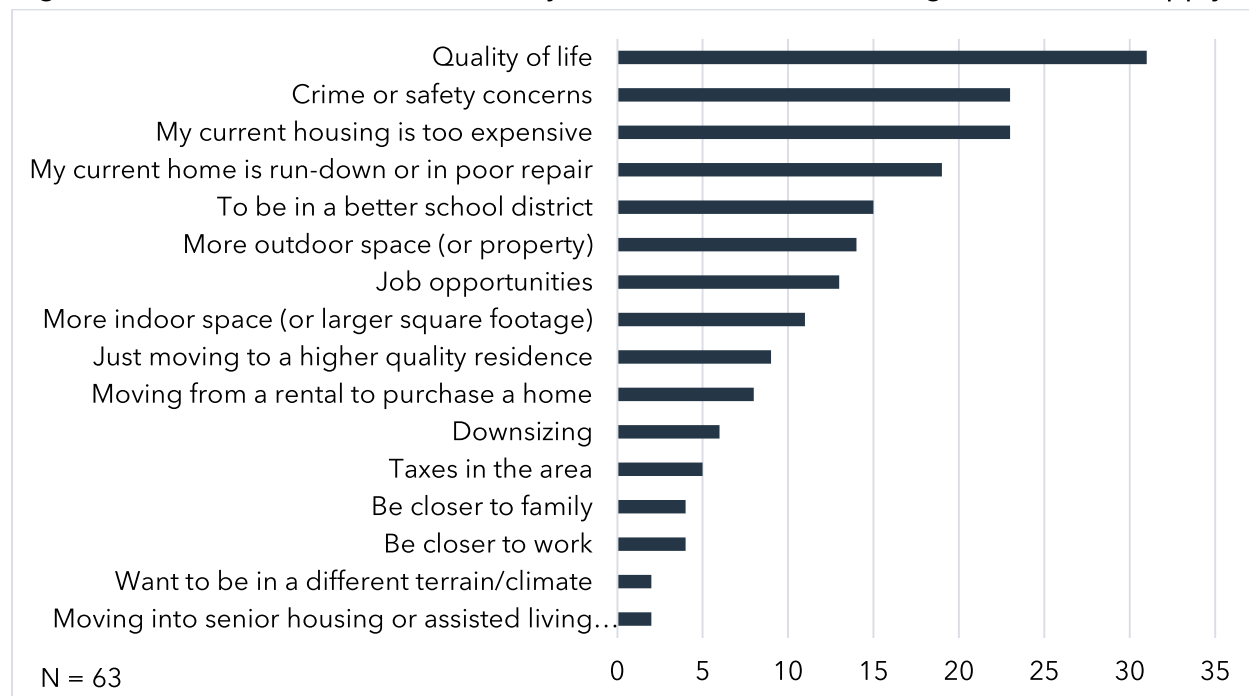


Figure 6.10: Have you had difficulty finding suitable housing within your budget in the QC?

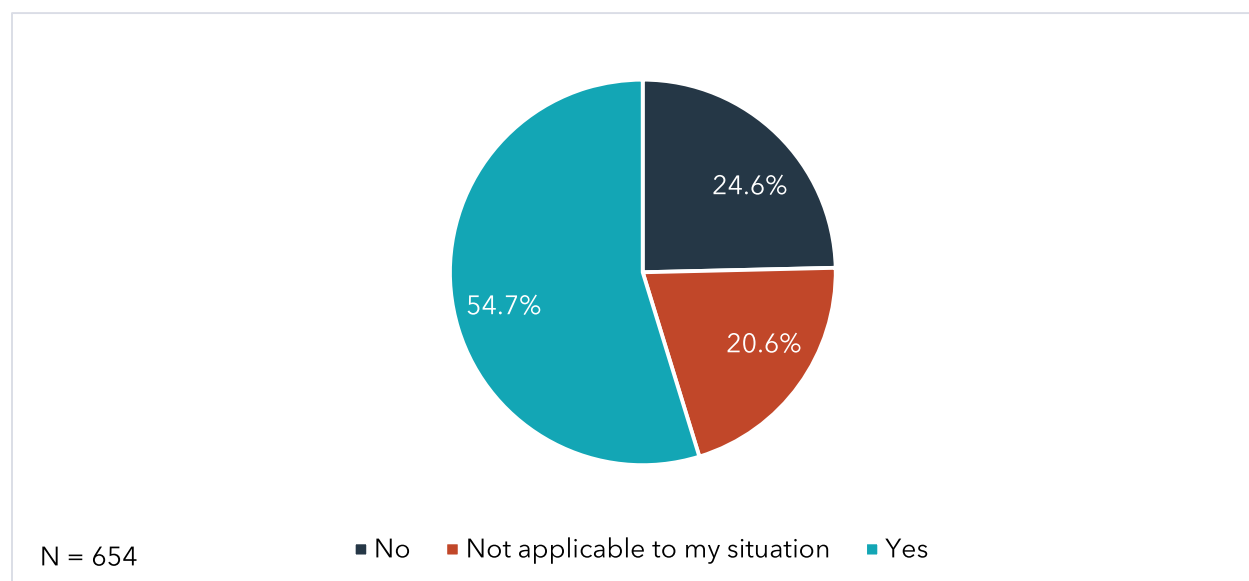
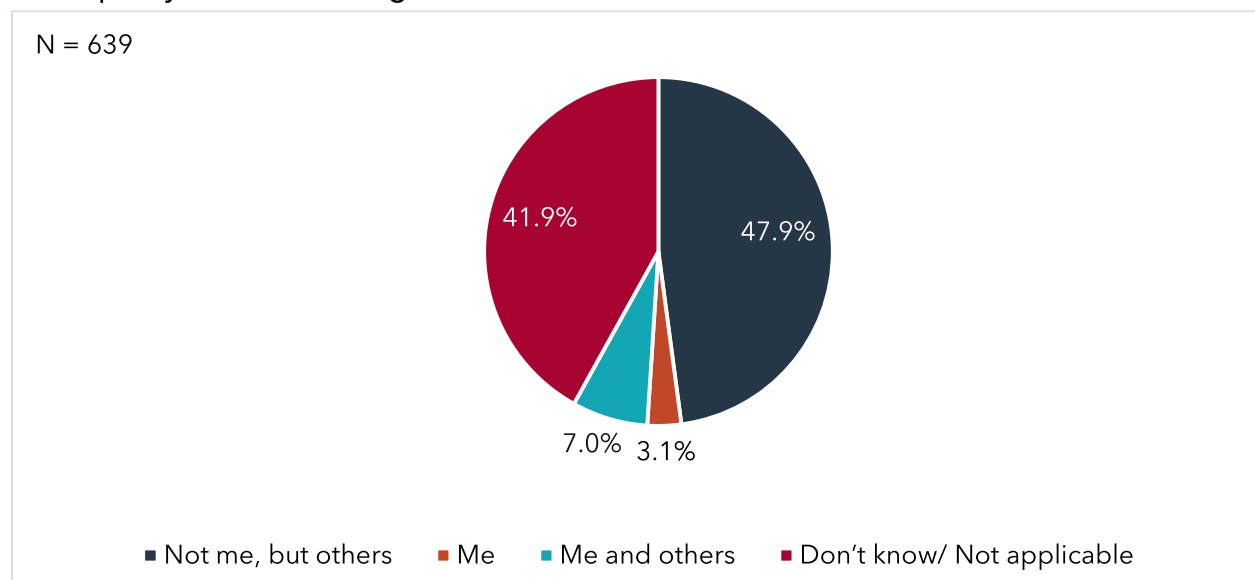


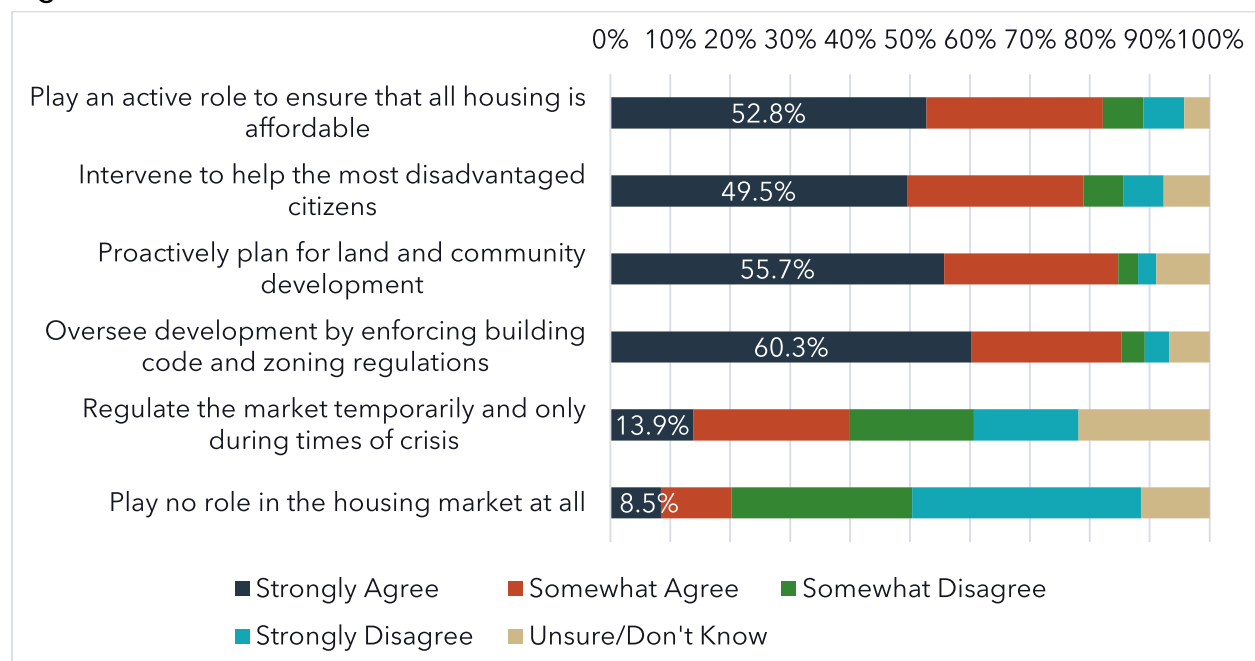
Figure 6.11: Have you or anyone you personally know been displaced from their housing in the past year due to rising house costs?



Perceptions of Government's Involvement in Housing

Please indicate your level of agreement with the following statements about local government's involvement in the housing market:

Figure 6.12: Local Government should...



Short Term Rental (STR) Perceptions

Figure 6.13: Do you believe there are too many short-term rentals (such as Airbnb, VBRO, or vacation rentals) in the QC?

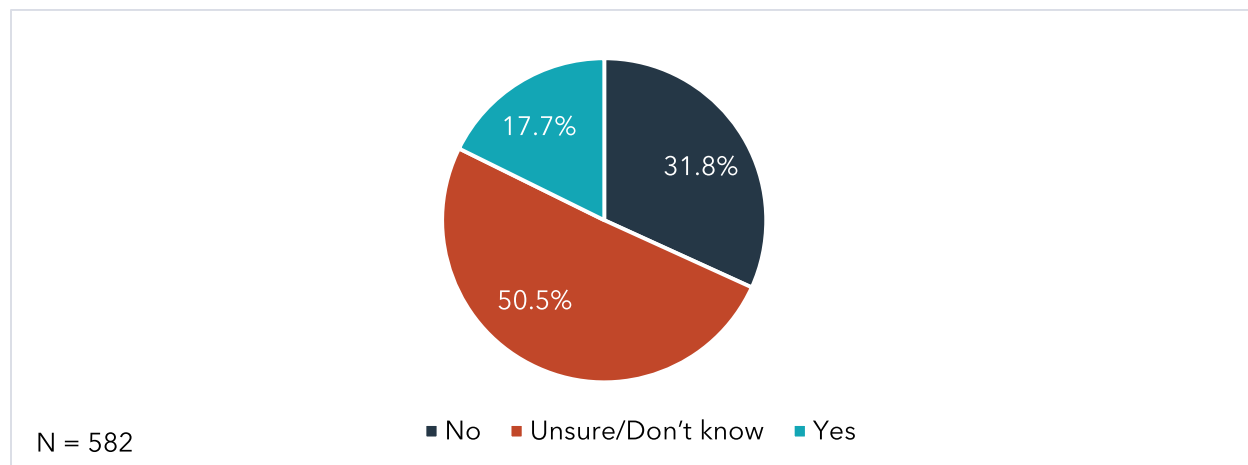
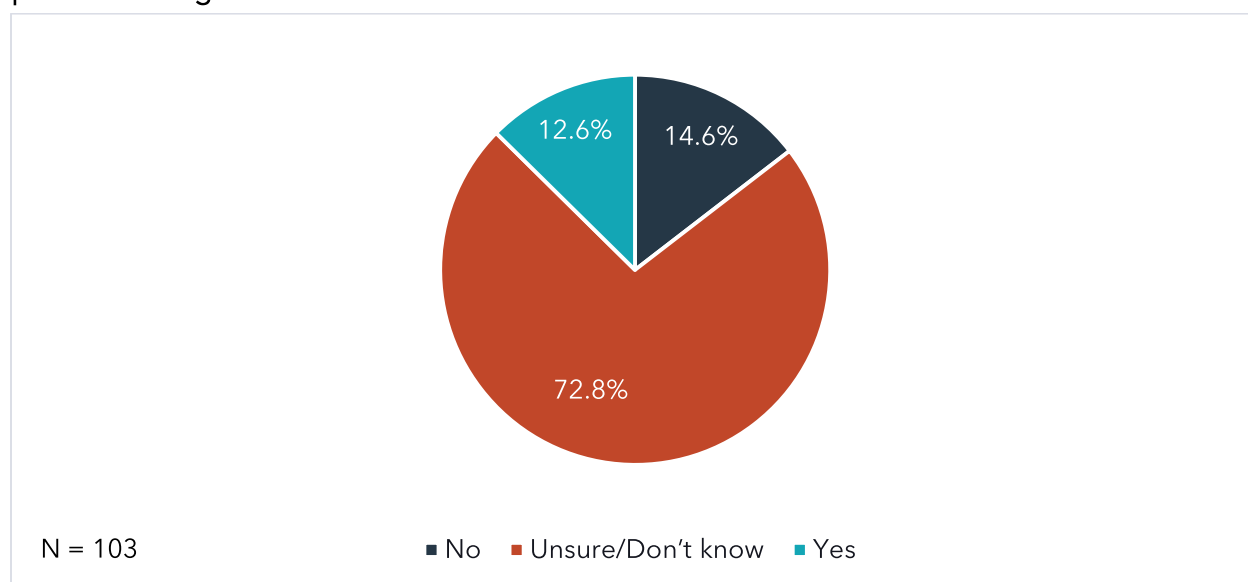
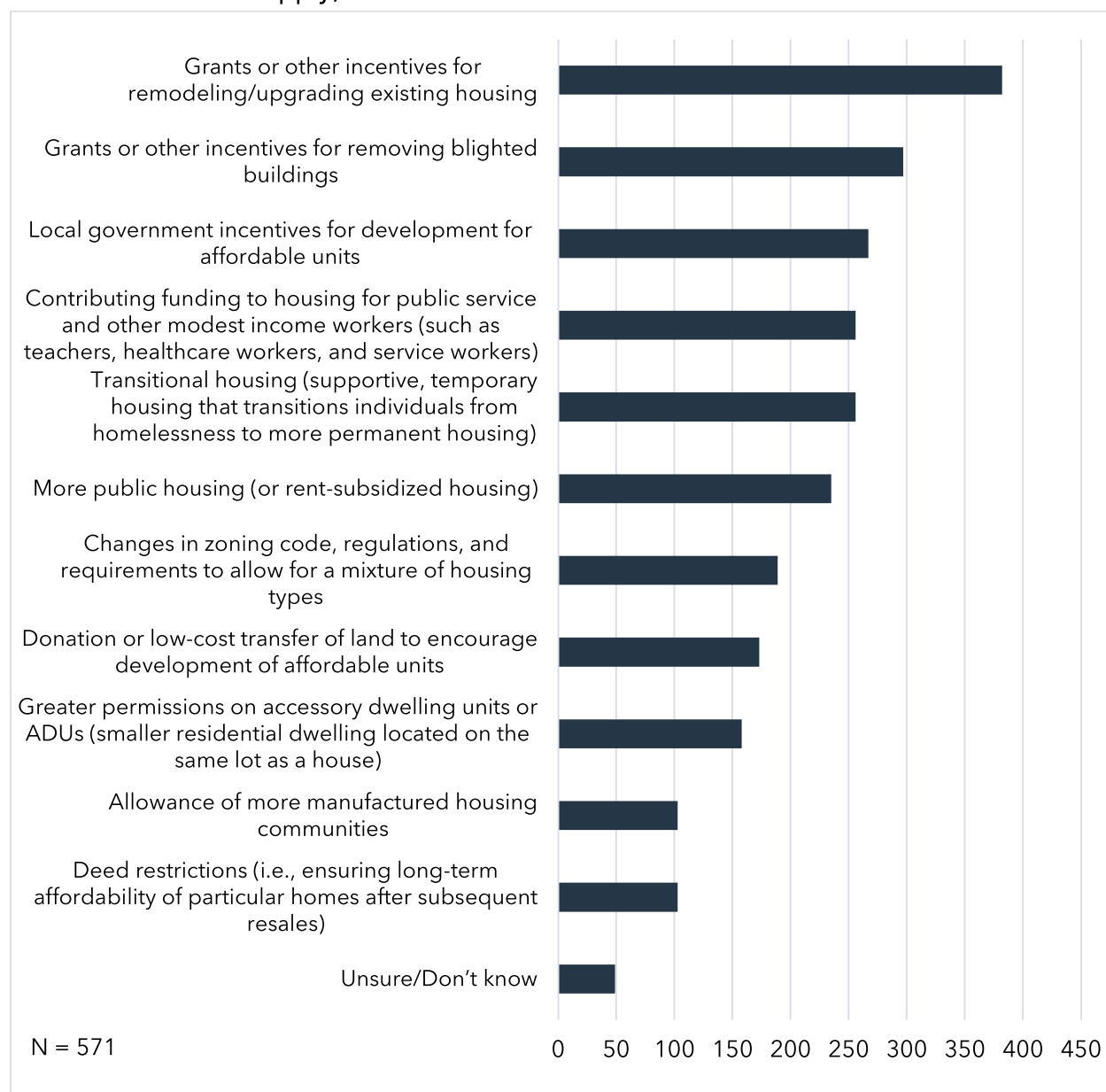


Figure 6.14: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood?³³



³³ Respondents' comments on which neighborhood has "too many" short term rentals are shown in Table 1A of [Appendix A](#).

Figure 6.15: What tools would you be in favor of local government using in order to facilitate more housing? (If you do not know what the option is, please leave the option blank. Select all that apply)



Suitability of Housing by Location in Tri-Cities

Figure 6.16: What type of neighborhoods in the QC would be most suitable for the *townhome* housing type? The pictures below show several concepts of this housing type.

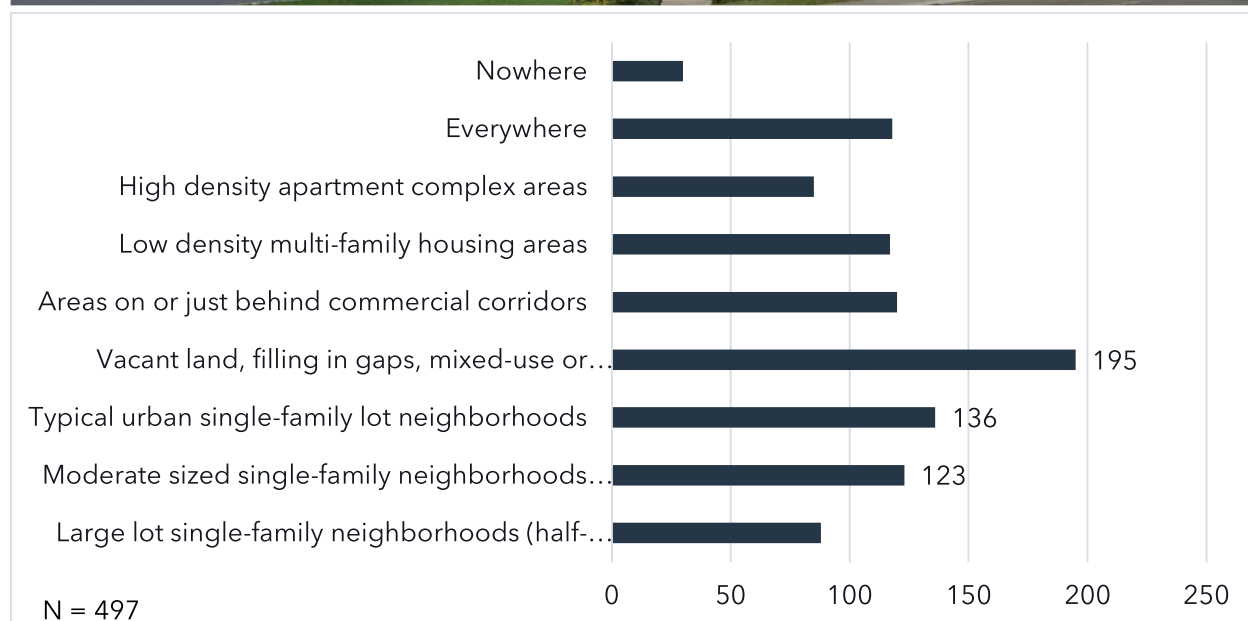


Figure 6.17: What type of neighborhoods in the QC would be most suitable for the *duplex and triplex* housing type? The pictures below show several oncepts of this housing type.

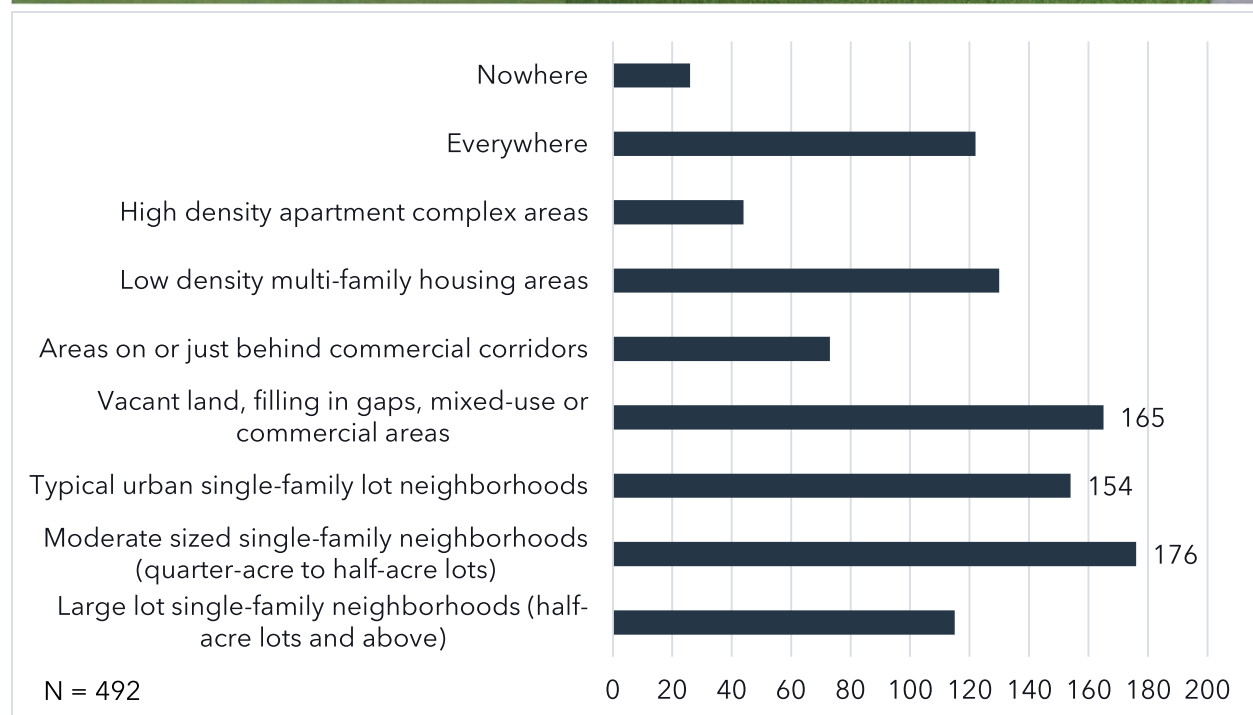


Figure 6.18: What type of neighborhoods in the QC would be most suitable for *cottage neighborhoods*? The picture below shows this housing concept

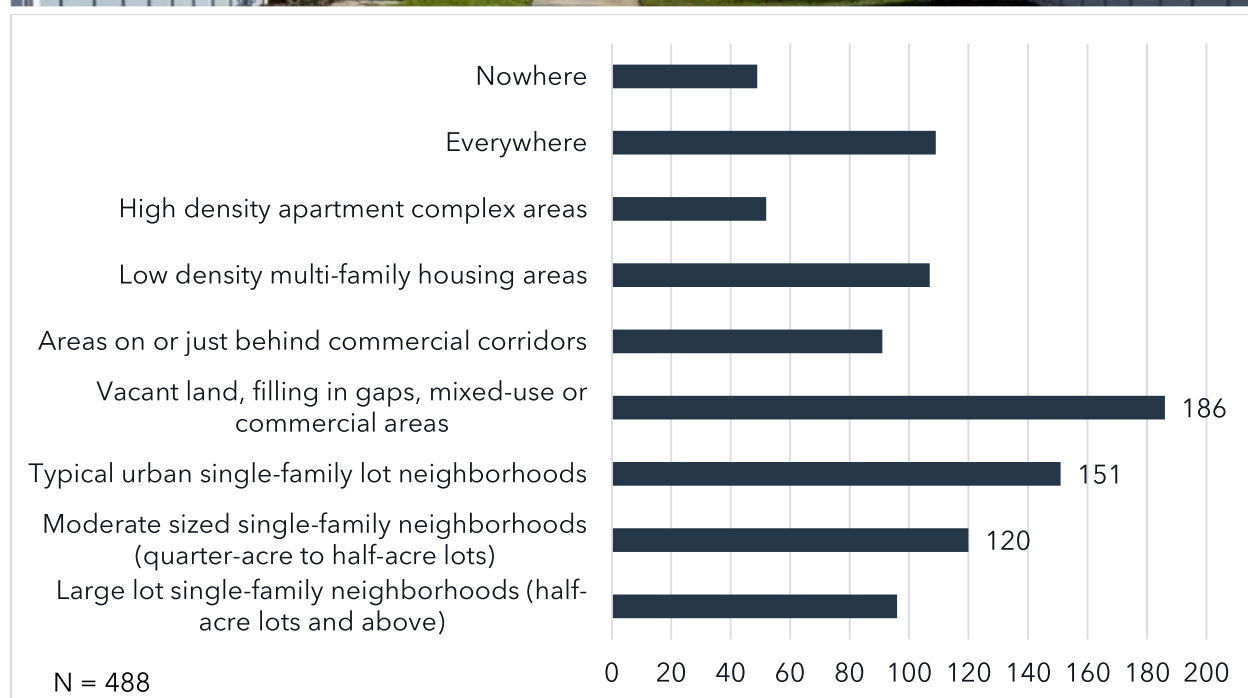


Figure 6.19: What type of neighborhoods in the QC would be most suitable for the *multi-family/apartment* housing type?

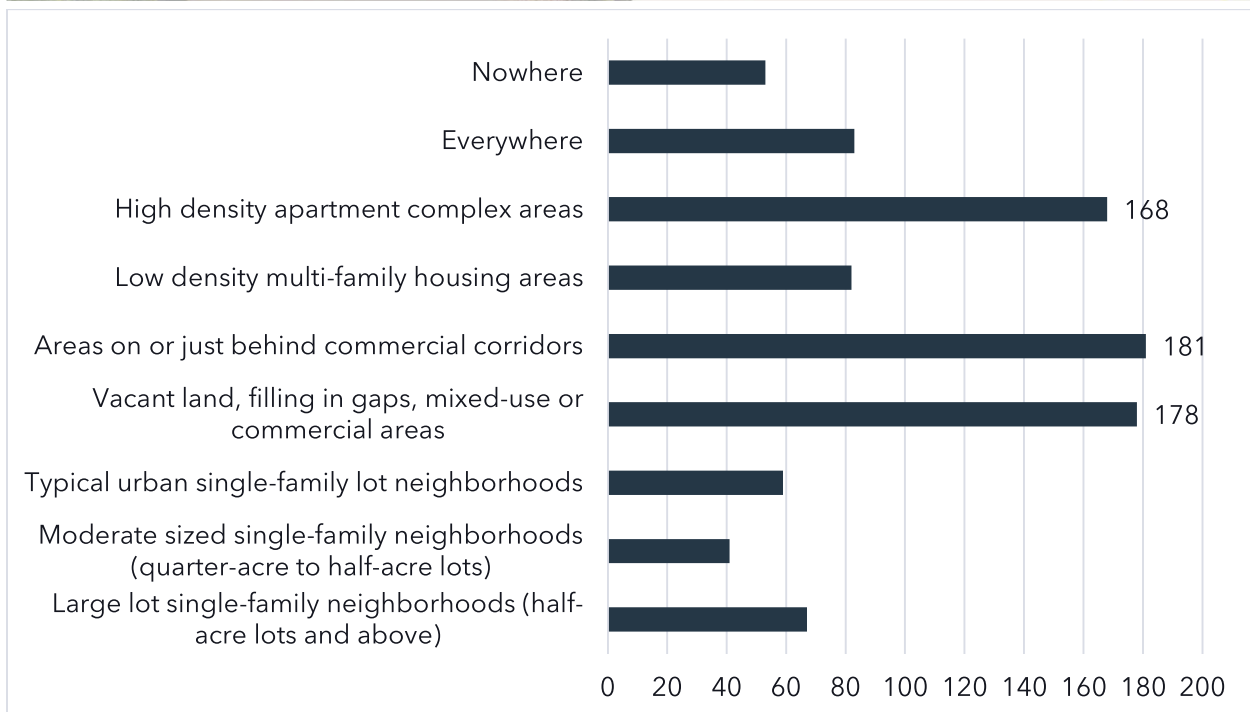


Figure 6.20: What type of neighborhoods in the QC would be most suitable for the *condominium* housing type? The picture below shows this housing concept

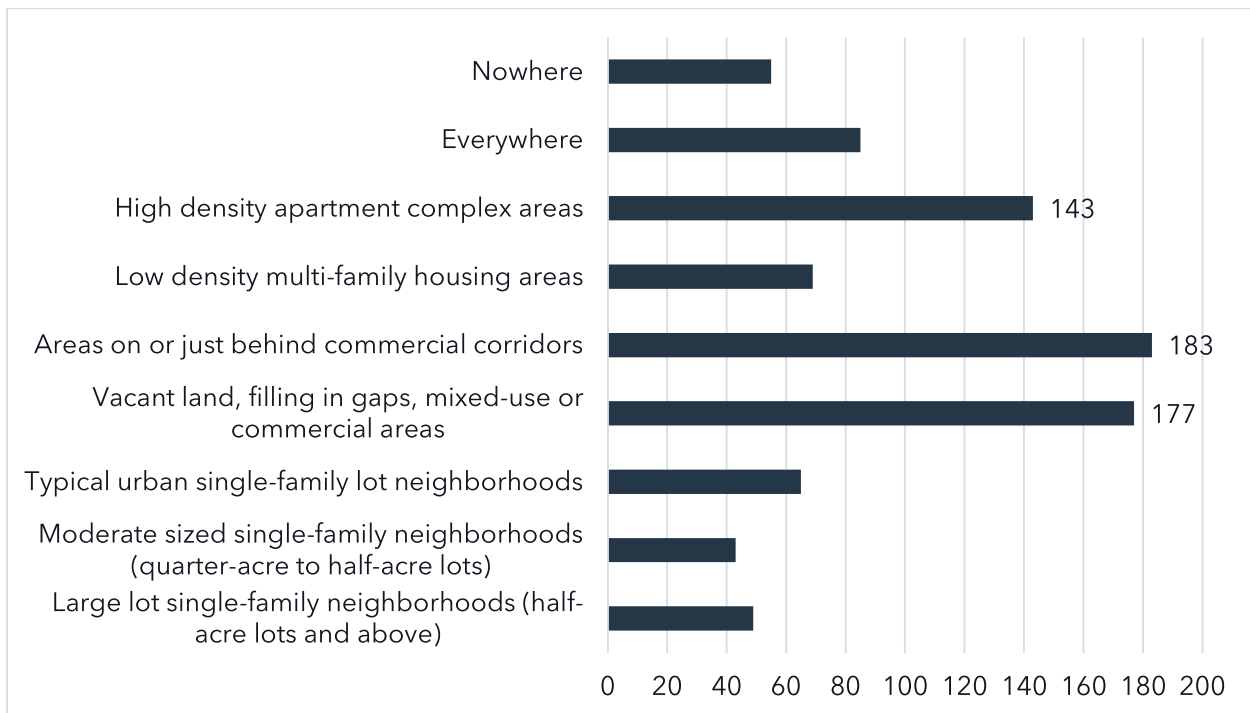
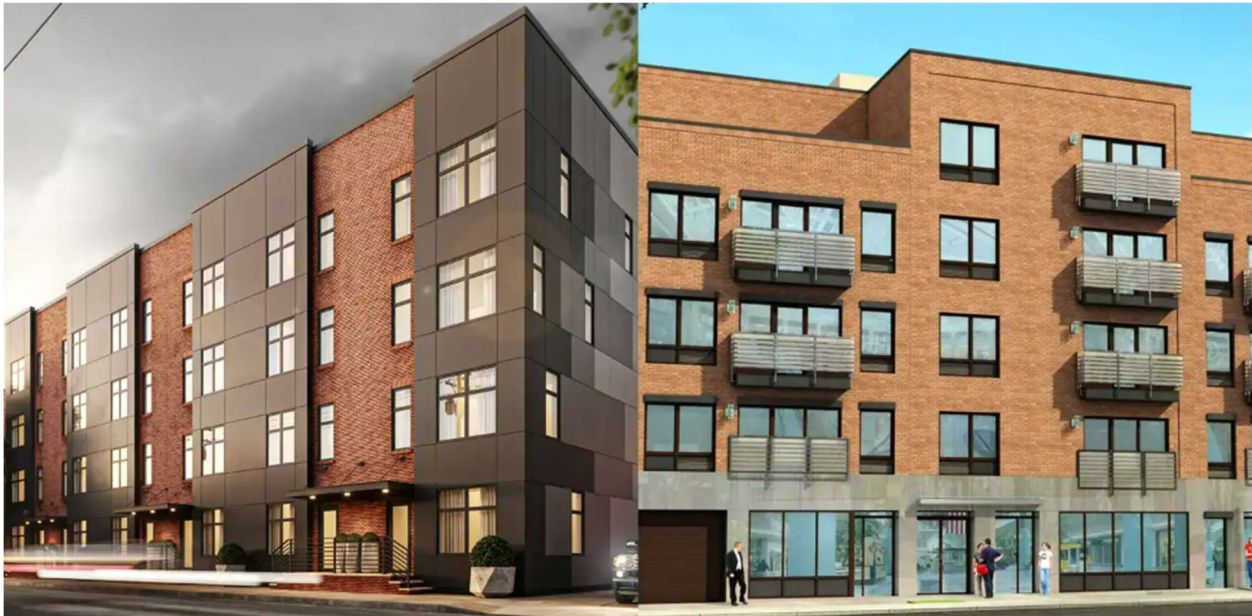


Figure 6.21: What type of neighborhoods in the QC would be most suitable for the *accessory dwelling unit (ADU)* housing type?

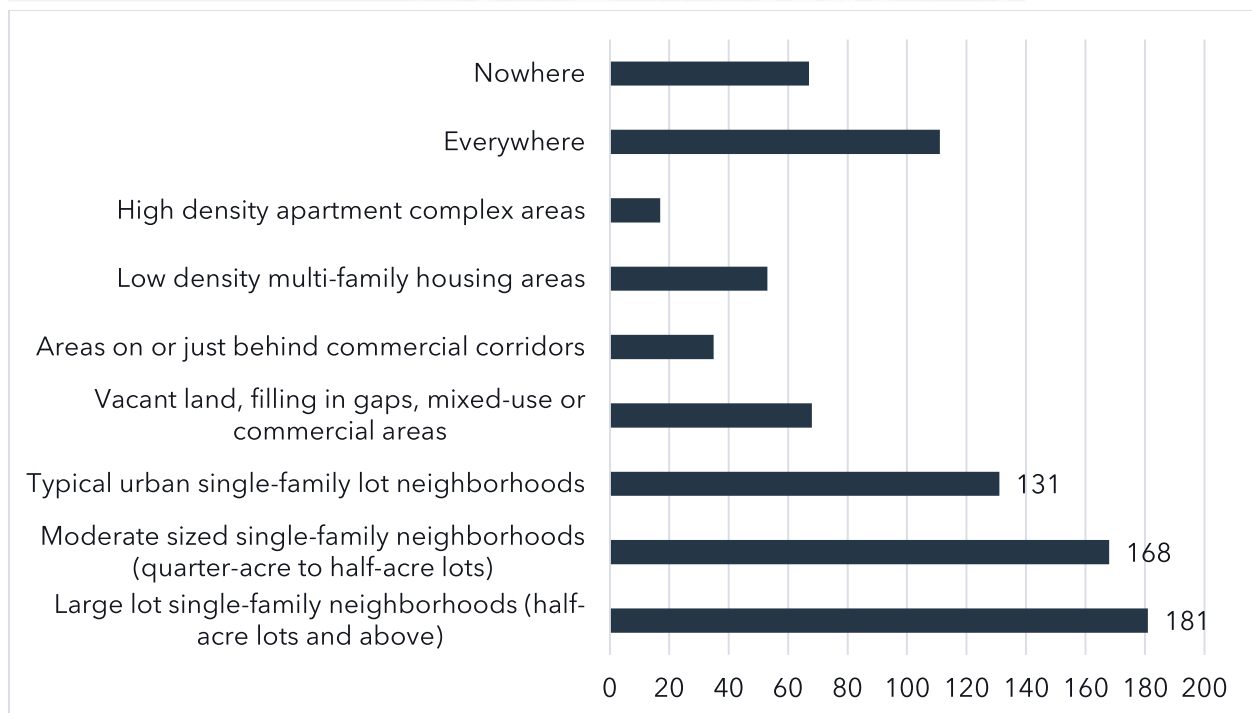
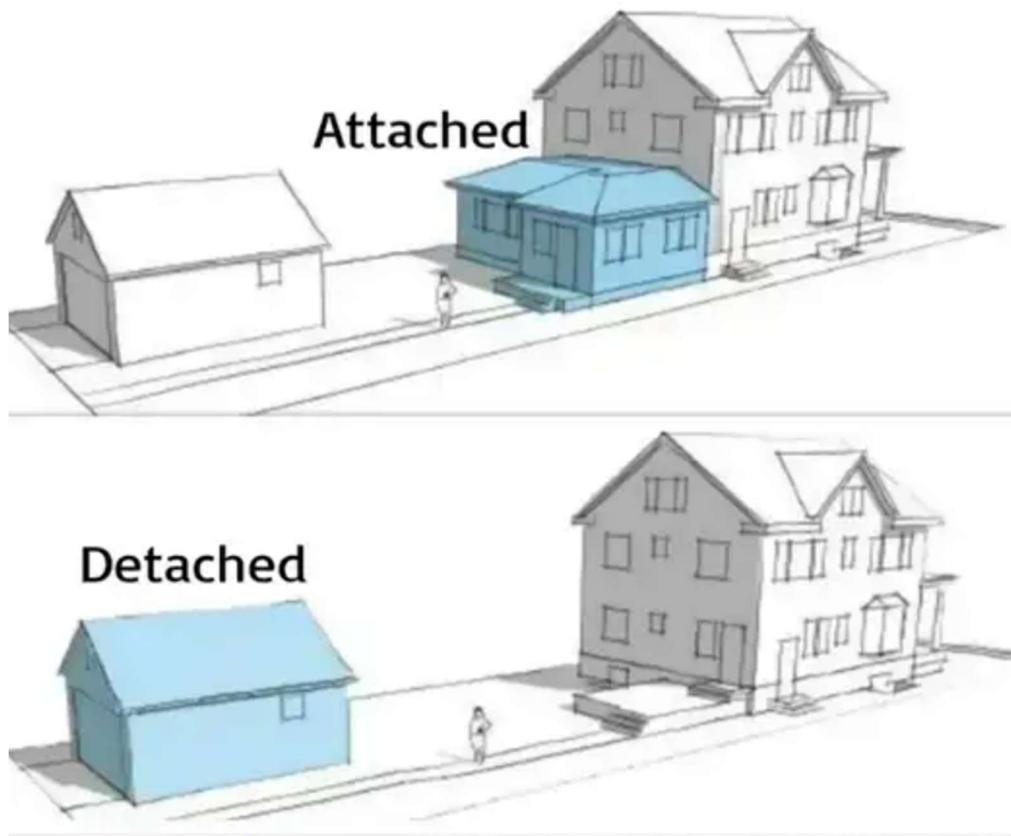


Figure 6.22: Within the neighborhood where you live, should your city work to maintain lower density housing or increase housing density?

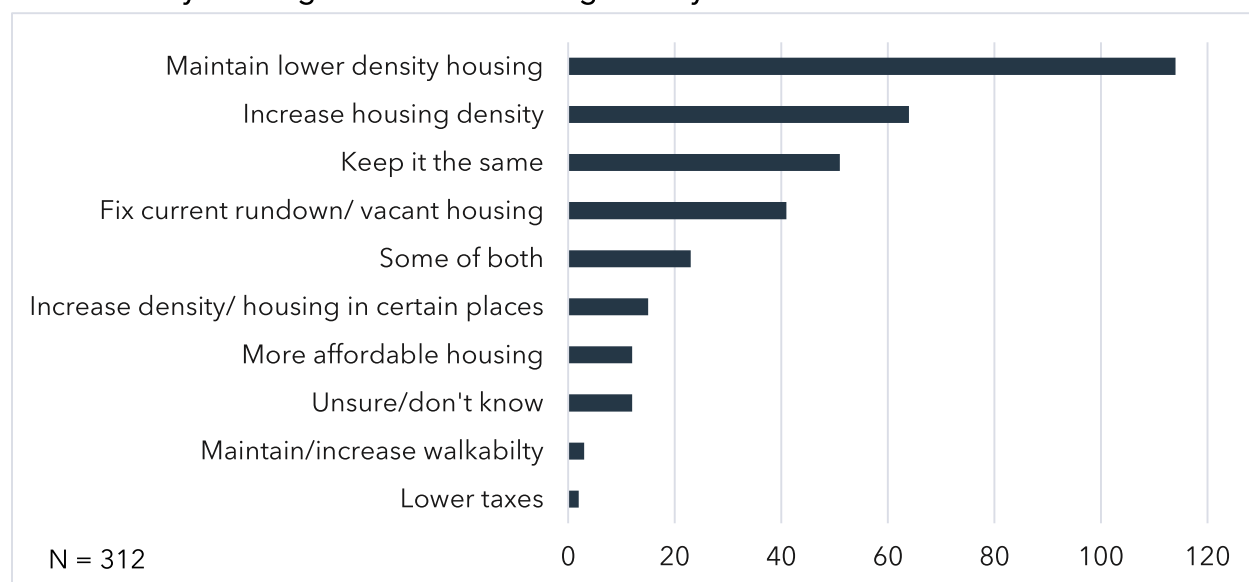
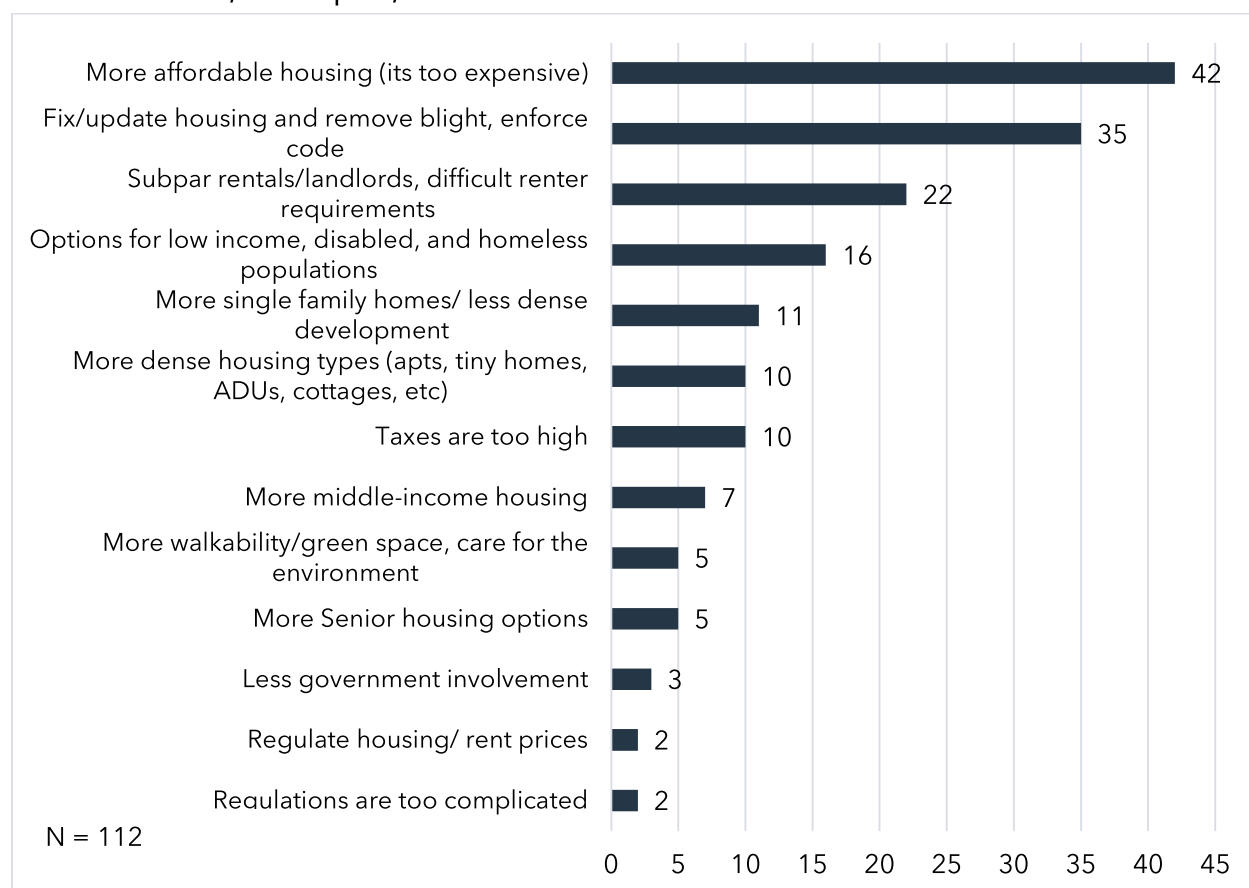


Figure 6.23: Please share any additional thoughts or comments related to housing in the Cities of Moline, Davenport, and Rock Island.



Demographic Questions

Figure 6.24: What is your age?

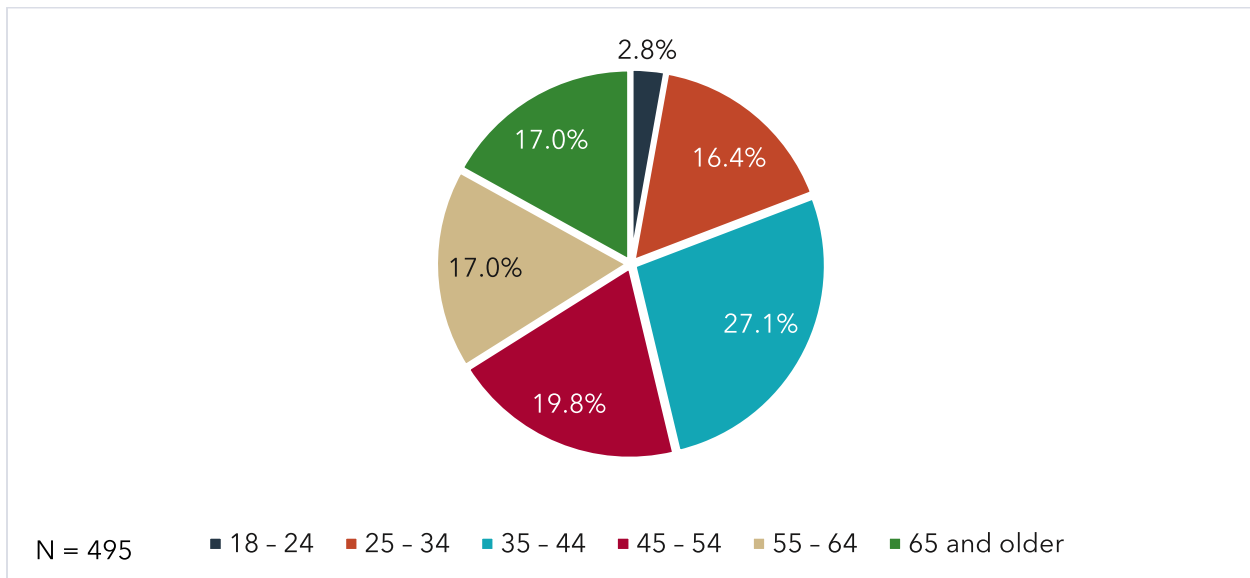


Figure 6.25: Who else resides in your residence?

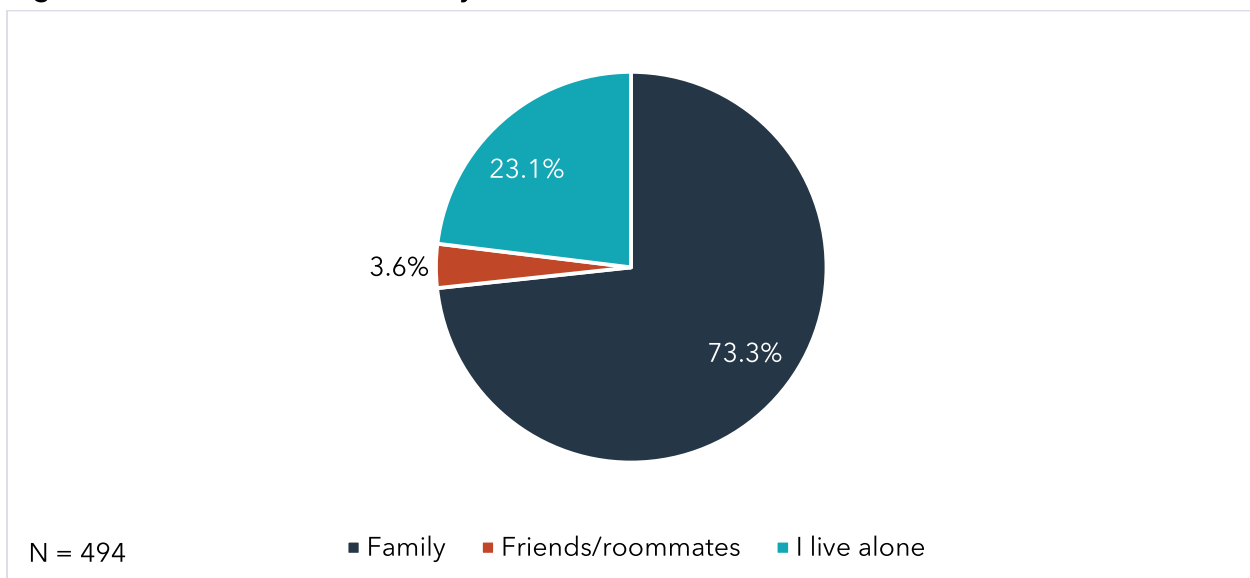


Figure 6.26: What is your employment situation? (Select all that apply)

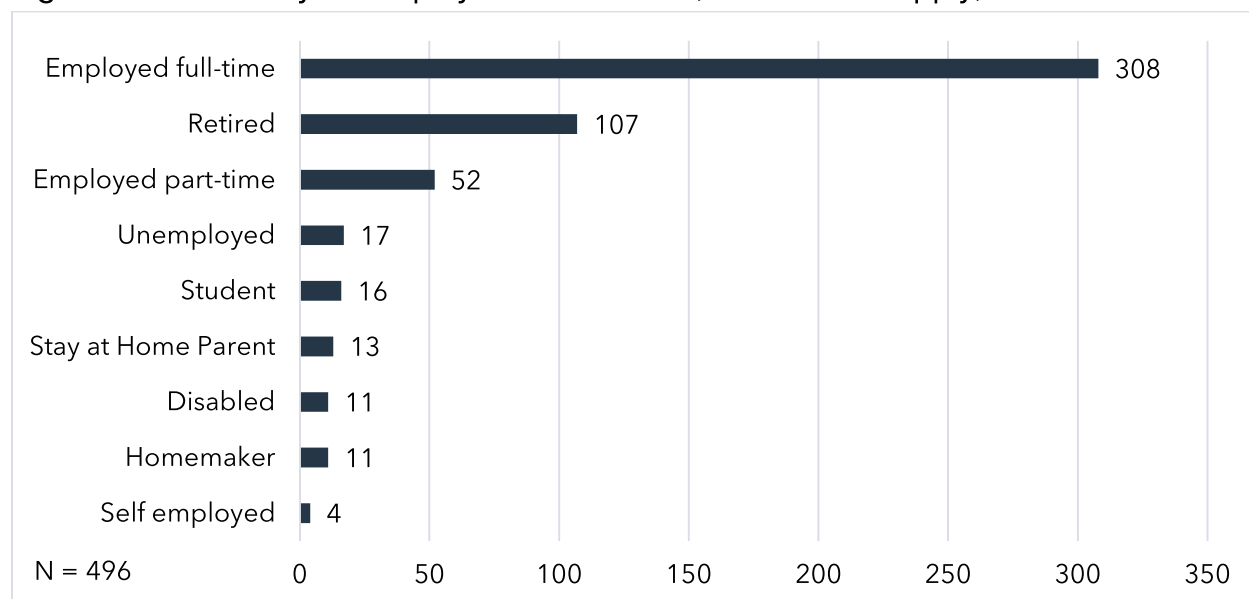


Figure 6.27: What is your race?

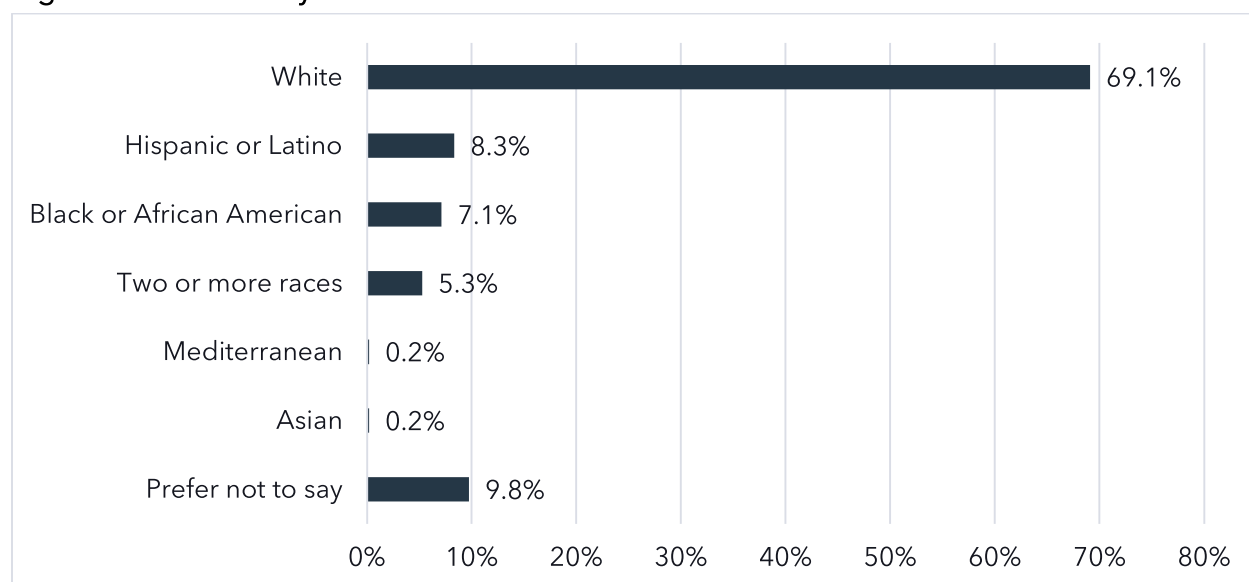


Figure 6.28: How long have you lived in the QC?

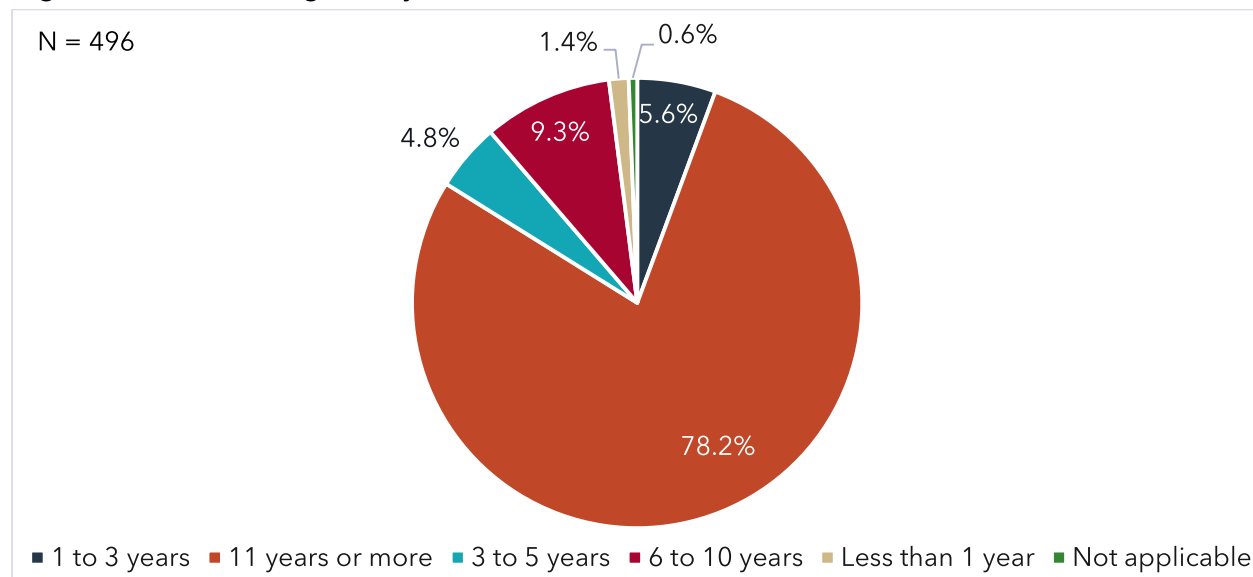


Figure 6.29: How long have you lived in your current residence?

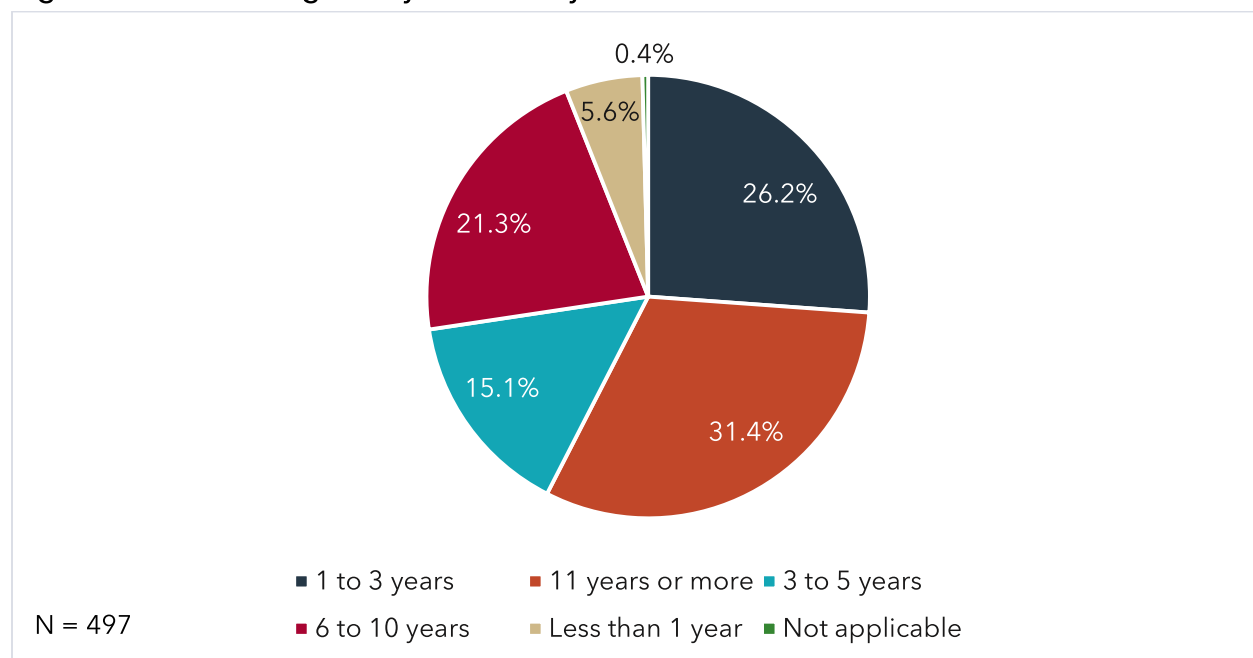


Figure 6.30: What is your current living situation?

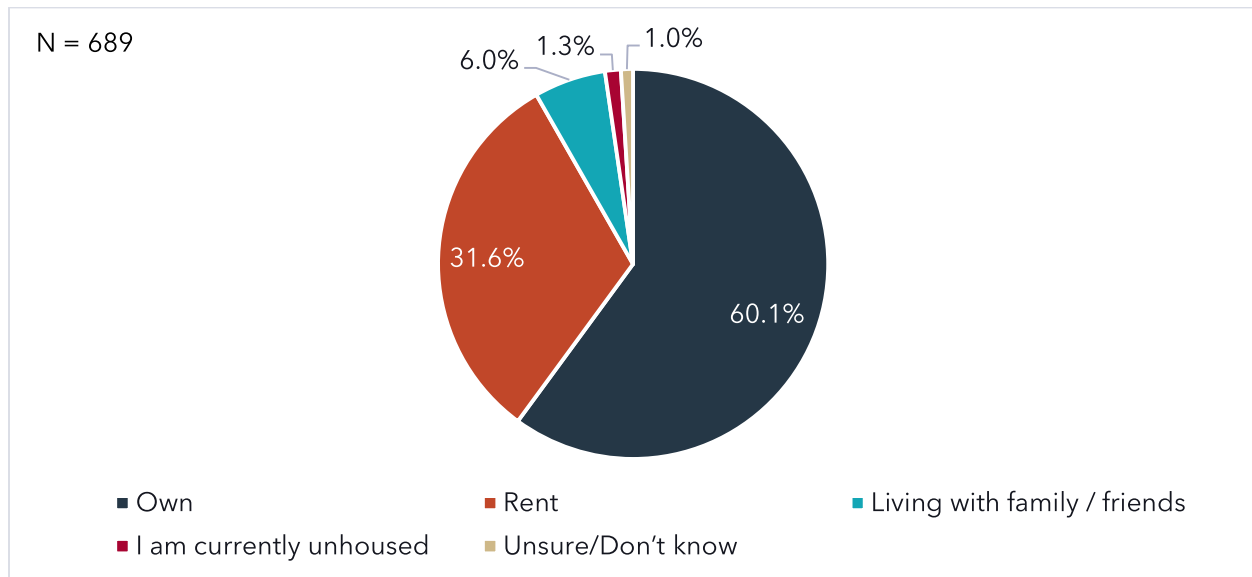
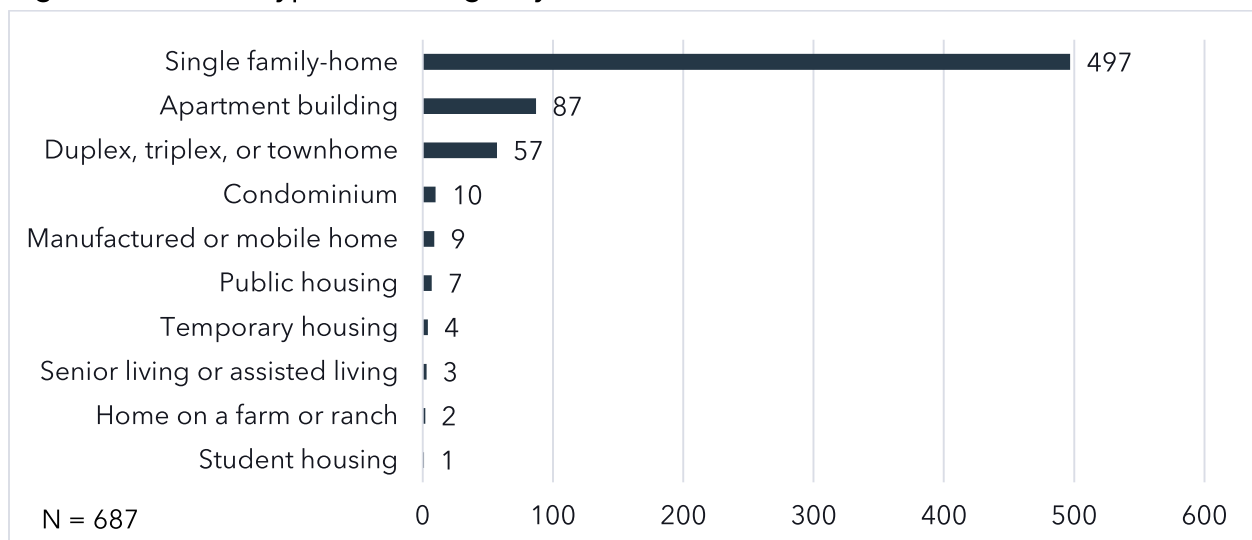


Figure 6.31: What type of housing do you reside in?'



7. Literature Review

Moline's 2001 Comprehensive Plan

Several natural and topographical challenges shape and constrain development in Moline, as recognized in the 2001 Plan. Steep slopes, ravines, stormwater drainage, floodplains, and soil conditions are often unsuitable for urban development. Abandoned coal mines define neighborhood boundaries and influence public- and private-sector decisions. Despite these obstacles, the 2001 plan identified opportunities for better wetland management and increased public access to stream corridors and river views.

Housing was flagged as a critical issue in the 2001 plan. Although the plan is over two decades old, some housing concerns remain relevant, such as the age and condition of the housing stock. Over the past 23 years, many owners have delayed maintenance, impacting the quality of the housing stock. Large or small capital expenditures, while unappealing to some owners and often lacking cosmetic impact, are crucial for long-term property preservation. After the 2008 Great Recession led to plummeting property values, many owners postponed necessary maintenance indefinitely, and recent inflation has further deterred investment in property upkeep.

Deferred maintenance affects individual buyers, who must ensure properties are in good condition, and the broader community, where neglected homes pose challenges to neighborhood beautification and historic preservation. The 2001 Plan supported enhanced maintenance inspections and code enforcement to promote regular upkeep, and stakeholders also advocated for public-private partnerships to address repair challenges, especially for elderly and low-income residents. The plan's goals included fostering high-rent areas, encouraging infill development, revitalizing apartments above storefronts, and increasing the appeal of housing within walking distance of downtown.

Since the 2021 Plan, some developers have pursued adaptive reuse solutions to address the housing shortage. The original plan's recommendation for a vacant commercial land reuse strategy remains relevant, though it may require zoning flexibility. Adaptive reuse projects can create land-use conflicts with neighboring parcels that lack adequate buffers.

In 2001, Moline's owner-occupancy was lower than the MSA average, and household sizes were smaller than in the county, the Quad Cities MSA, and nationally. However, household incomes were higher than in the MSA and county, indicating a strong workforce. Despite a low vacancy rate, the Household Index at the time showed slowed growth, with population density declining from 16.8 persons per acre in 1960 to 10 in 2000. Concurrently, Moline's industrial acreage fell by 34%, while single-family residential acreage expanded.

While the 2001 Plan noted an increase in low-cost housing, partly due to deteriorating stock, it also identified a gap in affordable mid-range housing, emphasizing the need to attract more families. The plan recommended strategies like bilingual education, support for local industries, expansion at John Deere, improved technology training, and redevelopment of older industrial properties to support this goal.



The plan also outlined goals for enhancing residents' quality of life through improved open space access and increased walkability. While some expansion hopes were realized – such as Trinity Medical Center's growth – other initiatives faced setbacks. South Park Mall saw 250,000 square feet demolished in 2014, and John Deere announced layoffs affecting 298 Moline employees in 2024. The 2001 Plan's recommendation to move retail and parking to the city's edges has also proven shortsighted in light of technological shifts reducing in-person shopping.

While infill development opportunities remain, the 2001 Plan concluded that Moline's core was largely built out, suggesting annexing unincorporated enclaves and developing agricultural land south of the Rock River for residential purposes. Since then, the city has adopted smaller plans, such as the 2014 Downtown Neighborhoods Plan, which led to significant improvements in the Floreciente Neighborhood, including enhanced pedestrian and streetscape infrastructure. Broadly, the 2014 Plan aimed to support the historic downtown district through renovation projects, small business support, and partnerships. Other goals included developing the Western Illinois University Quad Cities campus district and expanding open spaces and bicycle networks.

City of Rock Island's Comprehensive Plan 2014 - 2034

In this plan, Rock Island's housing goals focus on stabilizing, revitalizing, preserving, and enhancing traditional neighborhoods. By encouraging the development of diverse housing types and sizes for all income groups, ages, and household sizes, the city envisions strong neighborhoods that can meet residents' recreational and commercial needs. With many neighborhoods originally built in an era when traditional layouts were common, Rock Island's plan seeks to revitalize existing homes in need of repair and promote infill development of similarly sized homes on vacant lots within these areas. The plan includes a Traditional Area Zoning Overlay that ensures buffers between commercial and residential uses, prohibits the conversion of single-family homes to commercial use, and reconciles conflicting existing uses.

Recognizing that traditional housing does not suit every household, the city plan outlines a variety of other housing types to consider, including:

- Accessory Dwelling Units (ADU)
- Senior Living
- Life/Work Spaces
- Cooperative Housing
- Bungalow Courts/Pocket Neighborhoods

To create housing variety, the Land Use section of the 2014 plan designates the area southwest of the city center for new developments, specifically "planned neighborhoods" and "planned mixed-use" areas. Each development requires a detailed neighborhood plan, which would then be incorporated into the Comprehensive Plan.

Much of Rock Island's housing stock is old enough that repair, rehabilitation, and maintenance are critical issues. Over 80% of single-family homes were built before 1970.



Houses in disrepair can lead to neighborhood disinvestment, blight, and increased crime. While the city has purchased and demolished some of these homes, the broader goal is to stabilize and strengthen neighborhoods by focusing on:

- Infrastructure improvements
- Maintenance and repair incentives
- Vigorous code enforcement
- Partnerships with rehabilitation-oriented and non-profit organizations for neighborhood cleanup
- Continued targeted removal of blighted homes

The plan promotes the formation of neighborhood organizations as essential channels for community voices and active participation in local initiatives. This approach aims to give neighborhoods a direct role in shaping their development.

In an August 2024 interview with PC, Rock Island's Community Economic Development office outlined city programs aimed at addressing issues like home repair. Funded by HUD's CDBG program, the city's Home Repair program, one of its largest, offers up to \$24,999 in five-year forgivable loans to low- and moderate-income households. These funds help improve homes' essential infrastructure by covering repairs or replacements for siding, roofs, water service lines, furnaces, windows, water heaters, gutters, doors, foundations, and more. The program also handles critical needs like radon mitigation, lead abatement (especially in emergency child lead poisoning cases), and ADA compliance.

Continued funding for this program is expected as long as the city meets planning requirements, and additional support often comes from Illinois Housing Development Authority's HRAP program. A Construction Officer assesses each home to prioritize issues and match them with the best grants. Due to high demand, there's typically a one-year waitlist except for emergencies. The city completes about 35 HUD-funded home repairs annually, spending around \$250,000 to \$300,000. For 2024, an additional \$160,000 from ARPA is expected to fund similar initiatives. However, team size and grant-dependent positions limit capacity; more staff would allow for securing additional grants. Constraints also include prioritizing costly lead abatement and radon mitigation, which can consume most of a project's budget, delaying other repairs. The city also faces a shortage of qualified contractors for lead abatement, despite training efforts hindered by training difficulty, low pass rates, and contractors' reluctance to take on small or neighborhood-based jobs.

In 2014, multifamily housing made up 29% of the city's housing. The city's plan aims to enhance multifamily design standards and end "over-zoning," where single- and multifamily housing are allowed in the same areas, which can lead to code and traffic issues. It also encourages public parks within a quarter mile of all neighborhoods, discourages new developments in Open Space and Conservation areas, and requires developers to identify the boundaries of these areas by features like wetlands, floodplains, or steep slopes.

The 2014 plan also recommended an updated zoning code to address gaps and lack of specificity in performance standards at the time. A spectrum of performance standards would



better differentiate zoning districts with criteria beyond simple land use, enabling more confident rezoning even without a specific plan.

Davenport's 2005 – 2025 Comprehensive Plan

Davenport's 2005 plan shares some of the same themes, particularly household demographic changes, condition of the housing stock, and managing the anticipated need for geographic growth. Its Future Land Use changes compared to the previous plan are not sweeping, but targeted. In the core area of the city the only changes are to a couple of small areas along the river, one to be for "Open Space" (OS), the other a "Commercial Neighborhood" (CN), which is a mixed-use designation appropriate in neighborhoods surrounding major arterial intersections with adjacent residential areas. The other changes are primarily located in the "Third Tier Development" area of the city. "Residential General" is the use given to most of the acreage of newly changed designations. It allows mostly residential with some neighborhood-compatible commercial within half a mile of the residential.

There are a few new swaths of RG in the updated Future Land Use Map, arranged in broken patches along the "curve" of the "Third Tier Development" area. Complementing those are numerous new OS and "Parks and Recreation" areas, as well as "Commercial Retail" (CR) areas at the eastern and western ends of the curve, and two CN designations at the eastern end. With expressed interest in promoting development in the northwest area, the Future Land Use Map does not feature any changes there. Most of that land was designated "Future Development" (FD) in the 2005 map and remains that way in the envisioned 2025 map. There are some newly added swaths of FD, however, one located near the western border of the city and three near the northern border.

The plan's projected population growth estimated approximately 0.4% annual growth to a 2025 population of 98,359, which falls just short of the current population of about 100,000. By contrast, the 2016 Land Use Plan forecasted a population of almost 110,000 by 2025. The average household size had fallen from 3.11 in 1970 to 2.51 in 2000. In that span of time, the city added a net of approximately 8,000 housing units, while vacancy rates changed only by about 1% in each of the three tier areas of development.

The core tier did experience a spike in vacancies around 1990, but occupancy there picked up by 2000. Owner occupancy in the core dropped 8.0% from 1970 to 1990. In the second tier it dropped 6.7%, and in the third tier it rose by a whopping 38.6%. That's almost entirely due to the increase in homeownership in that third tier from 1970 - 1980, as most of the housing there was built in that decade. The largest portion of the city's single family homes are in the second tier. Most of the multifamily homes are found in the core. Newer and costlier homes are mostly in the northeast, while mobile homes are mostly in the far western areas.

The housing stock was graded to be mostly in "fair" to "good" condition by a 1999 survey. The core area had more units that caused any concern. It also had almost twice the amount of overcrowded housing units as the other two tiers did. There were more than 150 abandoned

properties, most of which were in the core. Efforts to study potential re-use and infill development to bring those properties back into circulation were underway.

Davenport's 2016 Land Use Plan Update, "Davenport +2035"

This plan is an amendment to the 2005 Comprehensive Plan, primarily intended to update the Future Land Use section. Unlike the 2005 Plan, which emphasized development and infrastructure, the 2016 plan focuses on existing neighborhoods and social well-being. It notes that only 1.2 square miles were developed between 2005 and 2015, compared to the nine square miles the Plan had projected by 2025, suggesting an 80-year supply of land at the current development rate. This supports the 2016 Plan's shift away from expansion.

The plan also highlights a trend in senior housing developments, including assisted living, townhouses, and nursing homes, which add density while using less land. One reason cited for decaying infrastructure and housing is a lack of public and private funding. While infrastructure is generally funded publicly, home maintenance is rarely seen as a public responsibility, though some assistance programs exist.

The 2016 Land Use Plan expresses regret that poor housing conditions in the core have made outer areas more attractive for development than infill opportunities within the core.

The plan includes substantial criticism of the "outdated" zoning ordinance, describing it as fragmented and difficult to understand. Public comments indicate concerns that the ordinance favors suburban-style developments over the city's older, more urban areas. They also highlight a lack of support for higher-density development and call for simplifying the ordinance and "refining" the role of the Board of Zoning Adjustment.

With the condition of housing stock becoming a more widely held concern following recent local disasters, it is helpful to examine the 2016 Land Use Plan's count of houses in "poor" or "dilapidated" condition, broken down by planning area, as shown in Table 7.1.

Table 7.1: Estimated Number of Davenport Houses in Poor/Dilapidated Condition, 2016

Planning Area	#	Poor % Houses in Planning Area	#	Dilapidated % Houses in Planning Area
1	295	43%	14%	2%
2	509	23%	41%	2%
3	170	12%	13%	<1%
4	274	0	14%	0%
5	472	0	19%	0%
6	85	0	4%	0%
7	15	0	<1%	0%
8	10	0	<1%	0%
9	632	0	29%	0%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%

Source: Davenport Land Use Plan Update 2016



In areas where many houses are in poor or dilapidated condition, fixing one up first requires addressing the fundamental systems – such as the foundation, water mitigation, roof, plumbing, insulation, electrical, heating, and cooling systems. These are the elements that keep houses livable for decades. However, these improvements are typically not visible and do not enhance the cosmetic appeal of the house. From the street, a house may look the same even after significant upgrades to all these systems.

Many Midwest cities, unfortunately, have areas where entire blocks of houses are in poor or dilapidated condition. While updating a single house can make a significant difference for the family living there, it often does not boost the value of neighboring homes on the block (as some cosmetic exterior “rehab” efforts can). However, if all the homes on a block had their fundamental systems updated, it could increase property values across the board. This revitalization would reduce homeowners’ maintenance expenses, allowing them to better address other budgetary needs, and could even attract private investment to build on this momentum and improve nearby homes.

In some cases, well-funded investors have purchased entire small blocks of homes, reaping synergistic rewards as each renovated house increased the value of the others on the block. Although these investors benefited from capital gains, which may not directly relate to affordable housing goals, their approach is relevant in demonstrating the impact of creating a concentrated critical mass of improvements.

Quad Cities Housing Cluster’s 2020 Silos to Solutions - Initial Phase to Solving Affordable Housing Long-Term

This document provides statistics on the affordable housing crisis in the MSA, alongside proposed solutions. It emphasizes building partnerships with local organizations and residents to foster community involvement, dialogue, and action. Key recommendations include offering homeowner education and resources. This could support homeowners in maintaining their properties. Township and non-profit staff assistance with paperwork may encourage more homeowners to apply for aid. The document also suggests funding lead abatement to make older homes more attractive to investors and buyers. This would reduce long-term risks and encourage investment. Finally, proactive inspections and tax incentives for landlords could promote safer living conditions. Mediation services between landlords and tenants, however, should avoid complicating eviction processes.

Volume II: Tri-Cities Individual Assessments

8. Davenport Highlights

Land Use Context

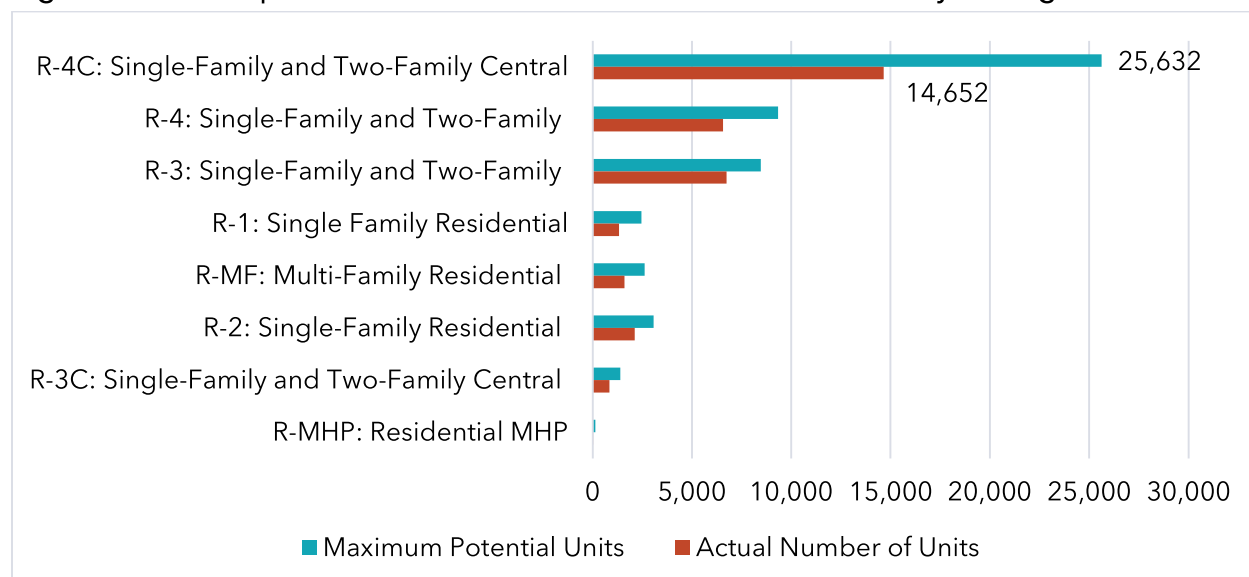
Understanding the in-fill potential within a community is an important first step for communities seeking to encourage development of more affordable housing. Low-density single-family housing is more expensive for communities to serve whereas in-fill development makes more optimal use of public works infrastructure. Table 8.1 displays some basic statistics on land use efficiency across Davenport's 8,580 acres. For context, the map in Figure 8.34 displays the locations of each zoning district within the City.

Table 8.1: Structure Square Footage and Unit Counts by Zoning District

Row Labels	Average Square Footage of Residential Structures	Maximum Potential Units	Actual Number of Units	Unit Difference	% Difference
R-1: Single Family Residential	1,752	2,461	1,334	1,127	84.5%
R-2: Single-Family Residential (Higher Density)	1,931	3,068	2,127	941	44.2%
R-3: Single-Family and Two-Family Residential	1,400	8,463	6,748	1,715	25.4%
R-3C: Single-Family and Two-Family Central Residential (Smaller Lot Widths)	1,874	1,394	847	547	64.6%
R-4: Single-Family and Two-Family Residential	1,112	9,336	6,576	2,760	42.0%
R-4C: Single-Family and Two-Family Central (Smaller Lot Widths)	1,303	25,632	14,652	10,980	74.9%
R-MF: Multi-Family Residential	979	2,626	1,601	1,025	64.0%
R-MHP: Residential Manufactured Home Park	359	145	21	124	590.5%
Grand Total	1,341	53,125	33,906	19,219	56.7%

Source: Points Consulting using Davenport Zoning Code and GIS data

Figure 8.1: Davenport Number of Potential and Actual Structures by Zoning District



Source: Points Consulting using Davenport Zoning Code and GIS data

Values are not presented in this fashion to suggest that maximum density is to be desired, but simply to demonstrate where the greatest opportunities lie for increasing use of existing developed land in the City. The greatest number of additional units could be achieved in the R4C district, which permits up to 10.9 units per acre. This district composes a significant portion of the City, wrapping around the downtown area to the west, north, and east. Maximizing density in these areas could increase the number of units by 10,980. Following R4C, R4 also presents some opportunity with a potential for 2,760 additional units.

Affordability Gaps

Out of the three Tri-Cities, Davenport reports the lowest percentage (43.9%) of households that are cost burdened, or severely cost burdened (Table 8.2).

Table 8.2: Renters' Housing Cost Burden: Davenport, Scott County, Iowa, U.S.

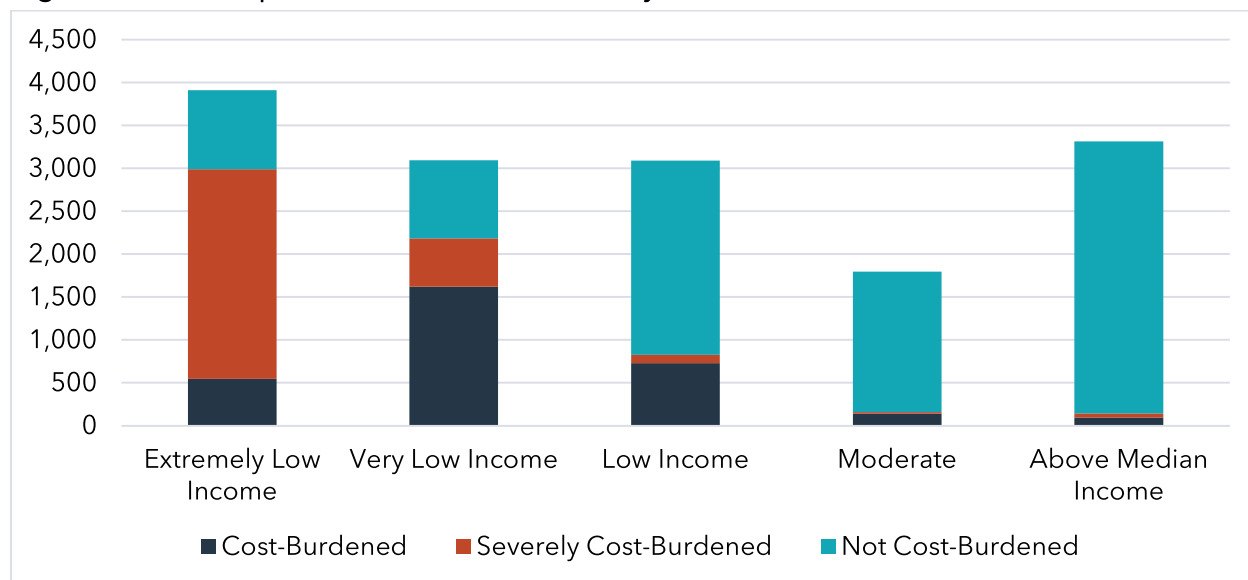
Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Cost-Burdened to Some Extent	Not Cost-Burdened
Davenport	16,131	20.4%	23.5%	43.9%	48.2%
Scott County	22,073	19.5%	22.6%	42.1%	50.3%
Iowa	367,455	19.9%	20.1%	40.0%	52.2%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

Figures 8.2 and 8.3 below show Cost Burden by Income Level for renters in Davenport, and Scott County, respectively. In Davenport, 26.7% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 73.5% are cost burdened in Davenport. In Scott County, 59.1% of renting households in one of the three low-income categories are cost burdened.

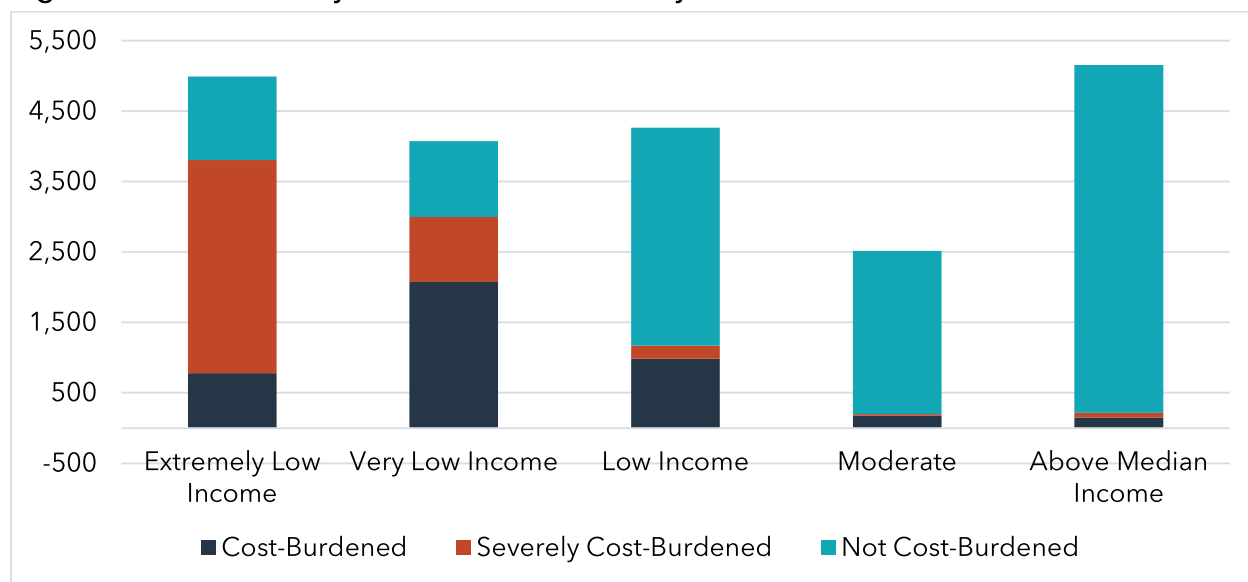
Figure 8.4 shows that 34.8% of households in Davenport are below the necessary income requirements to purchase an average-priced home. All households in the income brackets above \$35K can afford an average-priced home in Davenport.

Figure 8.2: Davenport Renters' Cost Burden by Income Level



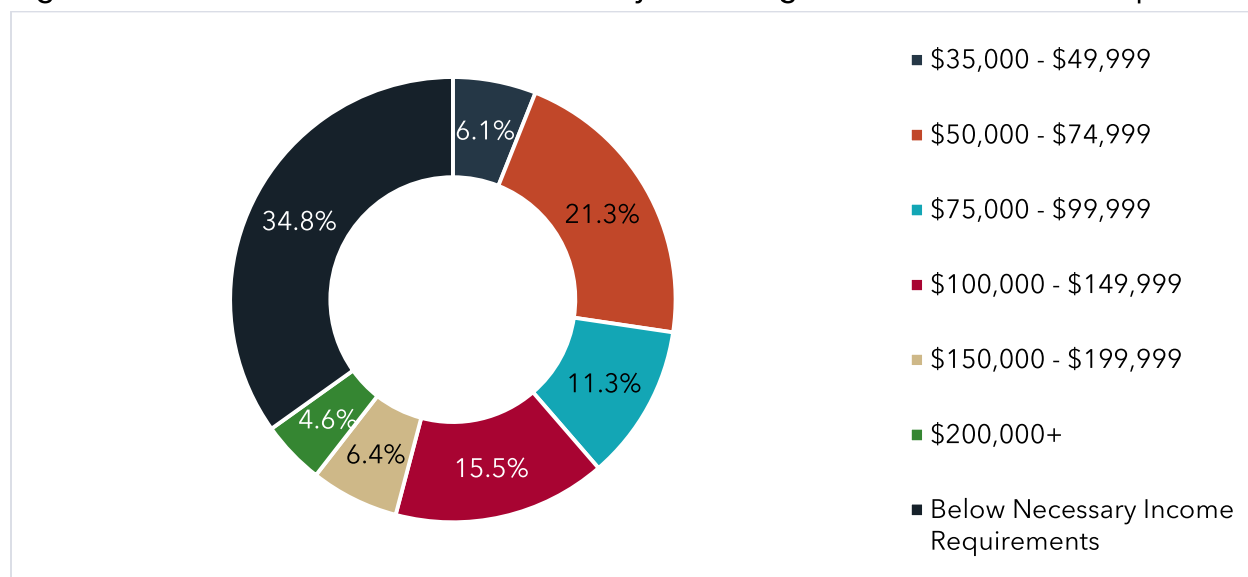
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 8.3: Scott County Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 8.4: Households that Can Afford to Buy an Average-Priced Home in Davenport



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

Population and Housing Forecasts

The City of Davenport experienced a gradual but steady population increase from 2010 to 2024, growing from 98,300 to 102,400 residents. Table 8.3 presents PC's forecast using the Cohort Component Methodology. Despite this growth, the forecast predicts an annual population decline of approximately 0.4% over the next 20 years. While this may seem counterintuitive, Table 2.2 does not account for Davenport's reliance on migration of residents over age 60.

Between 2014 and 2024, the population of residents aged 60+ grew from 18,800 to 24,300 (+5,500), while the 0-30 age group declined from 42,900 to 39,900 (-3,000). Although the U.S. Census Bureau's American Community Survey data has some inconsistencies, these changes exceed the margins of error for both years, suggesting they accurately reflect trends in the community.

The lack of growth (or stability) in younger age groups suggests that younger residents are leaving Davenport around working age, while older adults are either staying or relocating to the area. Mid-life residents aged 40-60 have also declined by about 2,000 since 2014.

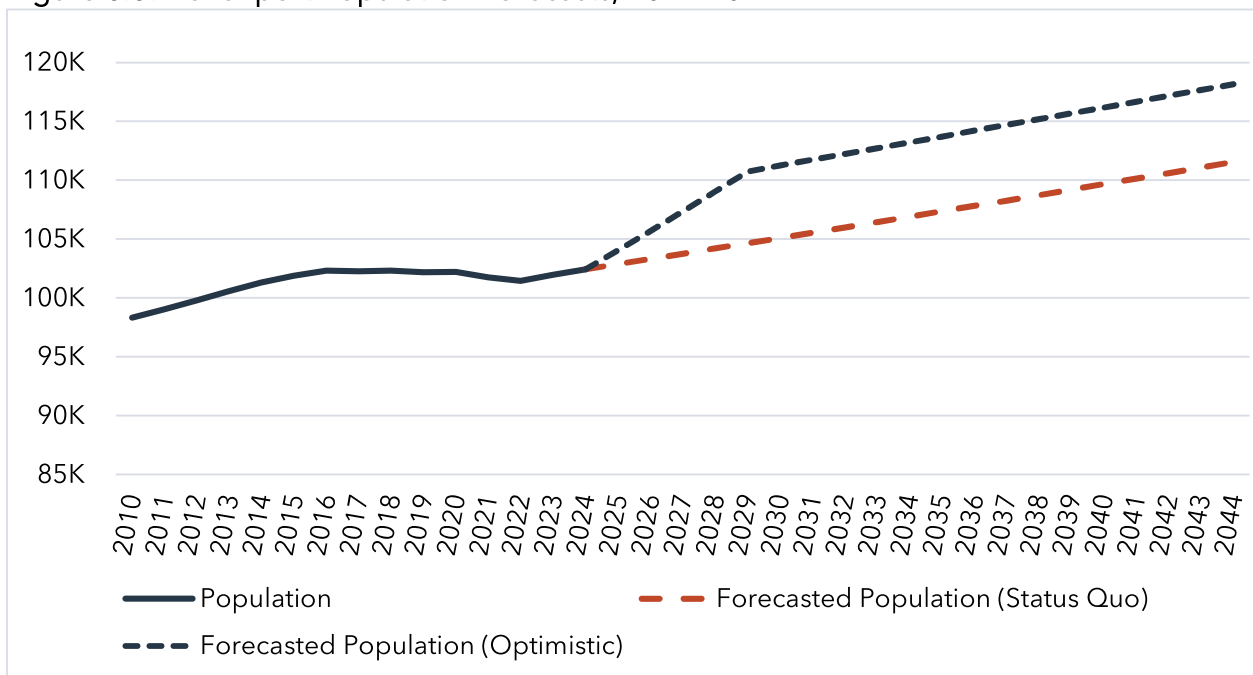
Overall, Davenport is an aging community with a shrinking youth population. Given these trends, PC projects that without consistent migration into the community, Davenport's population will likely decline over the next 20 years. Migration, however, is likely to remain a key driver of population growth in Davenport. PC finds no evidence that this trend will slow. The Status Quo forecast reflects this expectation, projecting a continued annual growth rate of about 0.4%. The Optimistic forecast, based on the Bi-State Regional Commission's regression analysis, predicts a more significant population increase. This optimistic growth could be fueled by expanded housing options for young people or an influx of new residents relocating to the area.

Table 8.3: Davenport Population Forecast, 2024-2044

Year	---Population---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	102,440	102,440	--	--
2029	104,646	110,745	2.2%	8.1%
2034	106,899	113,215	4.4%	10.5%
2039	109,201	115,684	6.6%	12.9%
2040	109,668	116,178	7.1%	13.4%
2044	111,553	118,154	9.0%	15.3%

Source: Points Consulting, 2024

Figure 8.5: Davenport Population Forecasts, 2024-2044



Source: Points Consulting & David Kovarik (Bi-State Regional Commission), 2024

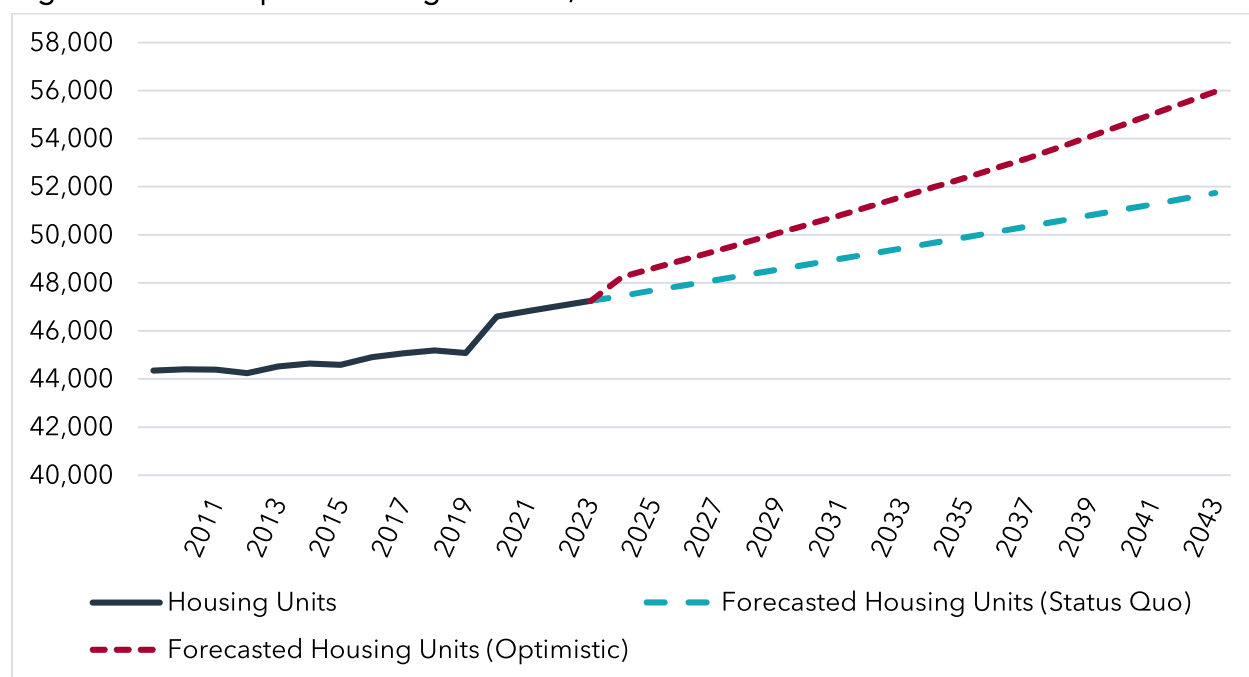
Davenport is projected to need 4,500 housing units per the Status Quo increase in population (Table 8.4 and Figure 8.6). In the Optimistic Growth Scenario, Davenport is expected to need 8,700 new housing units. The Forecast Methodology Section provides more information on how the housing forecasts were created.

Table 8.4: Davenport Housing Forecast, 2024-2044

Year	---Housing---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	47,257	47,257	--	--
2029	48,341	49,699	2.3%	5.2%
2034	49,451	51,601	4.6%	9.2%
2039	50,586	53,647	7.0%	13.5%
2040	50,816	54,102	7.5%	14.5%
2044	51,747	55,963	9.5%	18.4%

Source: Points Consulting, 2024

Figure 8.6: Davenport Housing Forecast, 2024-2044

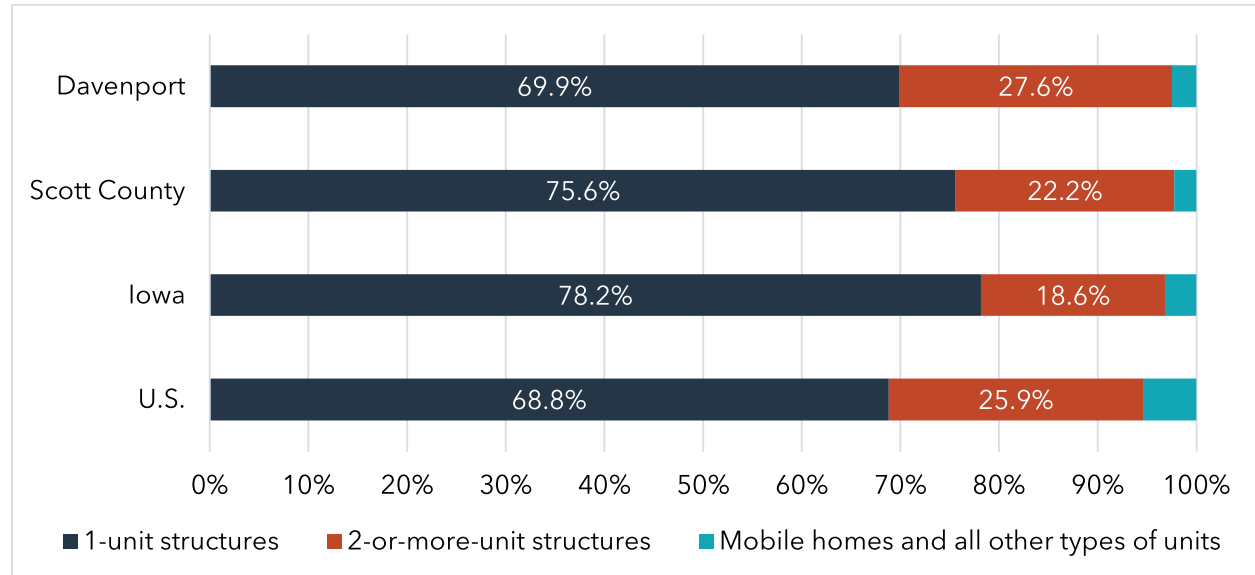


Source: Points Consulting, 2024

Housing Supply

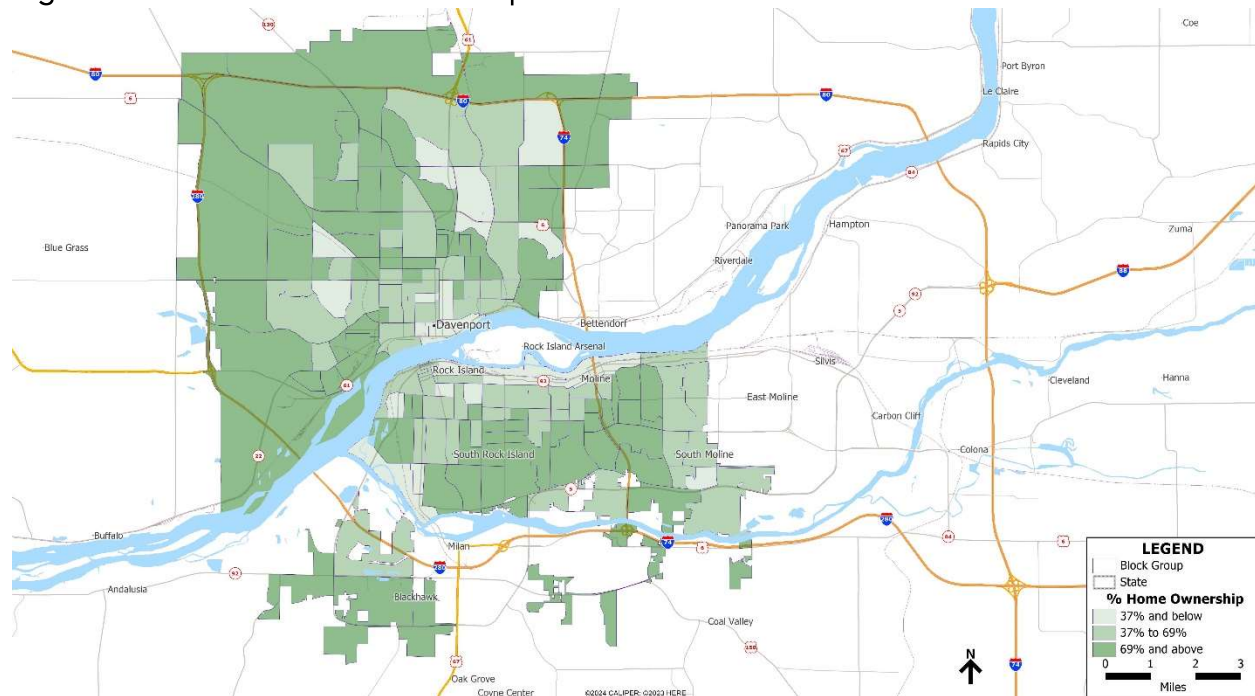
This section covers housing type and tenure (Figures 8.7-8.10), age of housing stock (Figures 8.11-8.14), vacancy (Figures 8.15-8.16), occupancy (Figures 8.17-8.18), new housing production (Figure 8.19), and rent trends (Table 8.5).

Figure 8.7: Percent Housing by Type



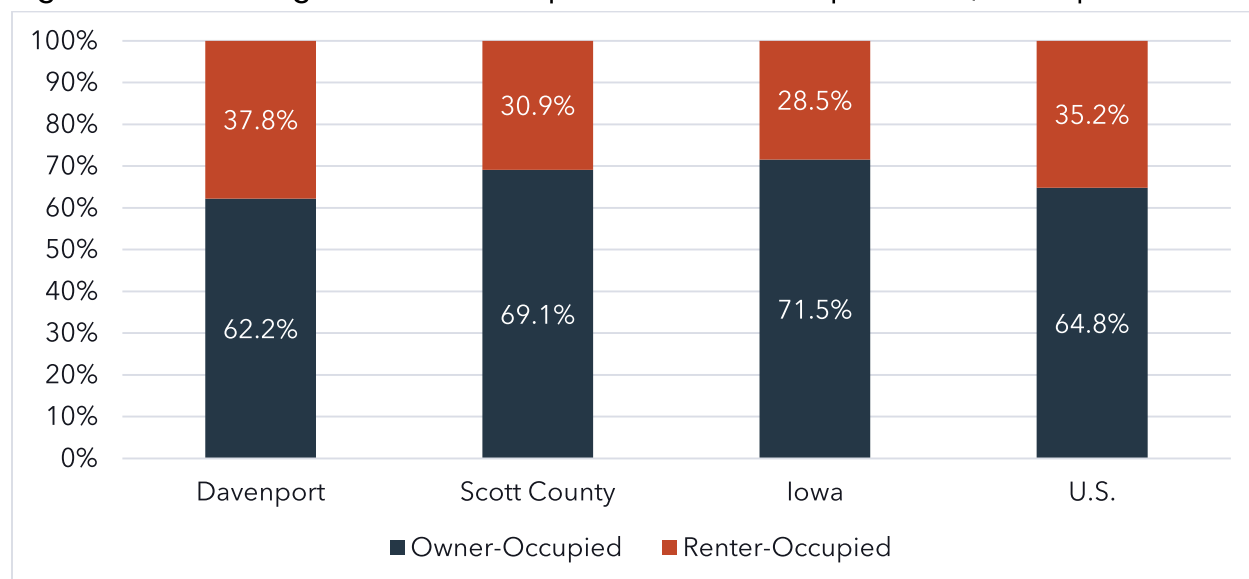
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.8: Percent Home Ownership Tri-Cities



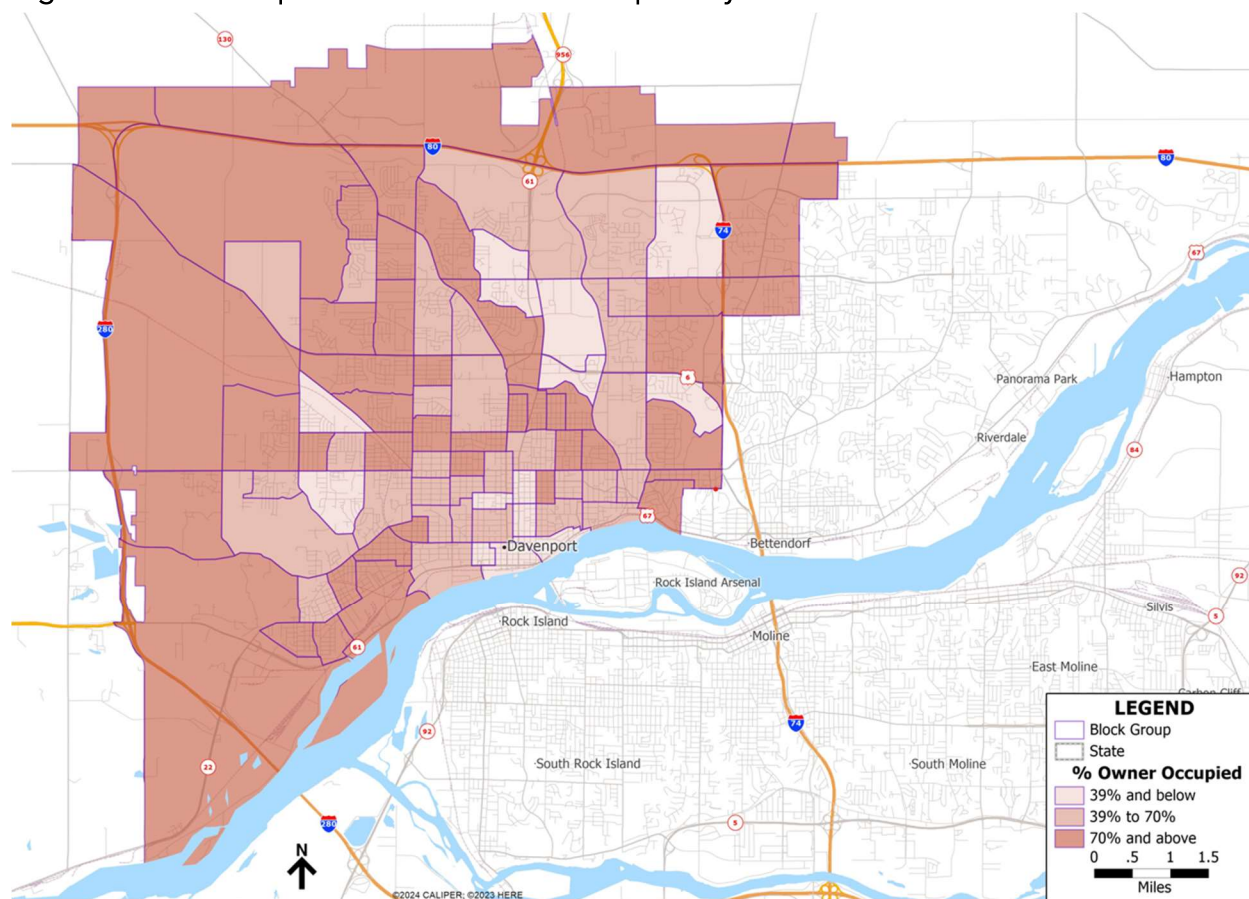
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.9: Percent



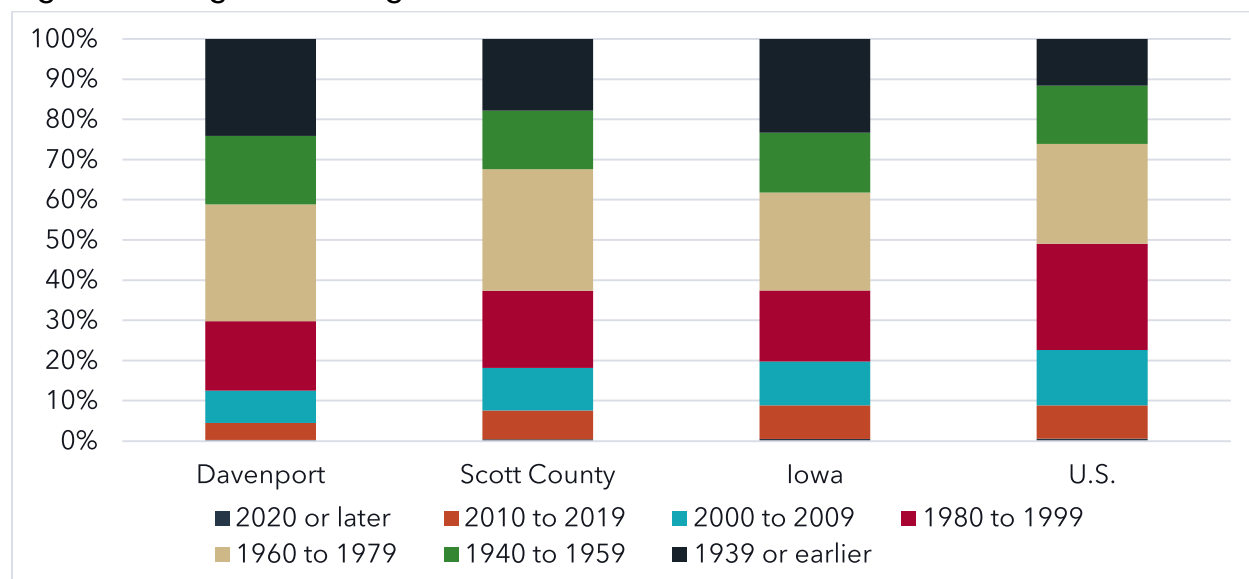
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.10: Davenport Percent Owner-Occupied by Census Block



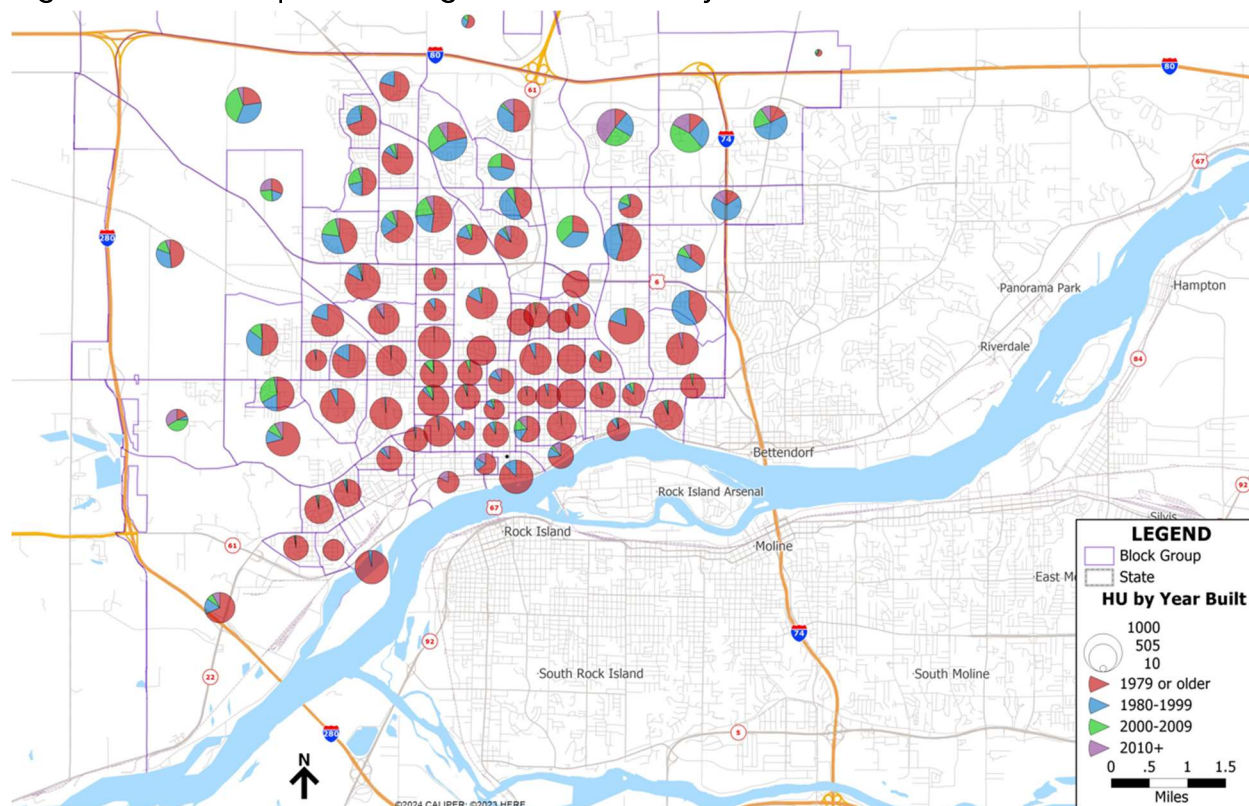
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.11: Age of Housing Stock



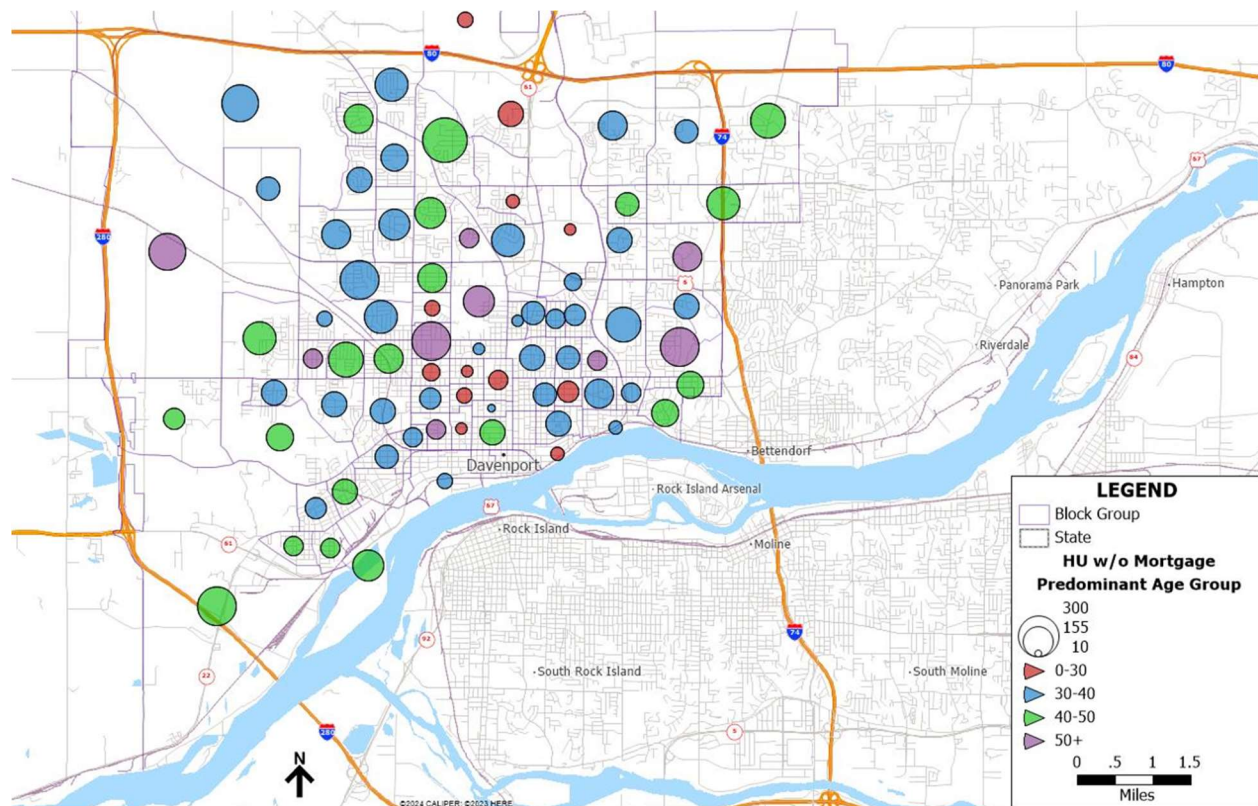
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.12: Davenport Housing Units Year Built by Census Block



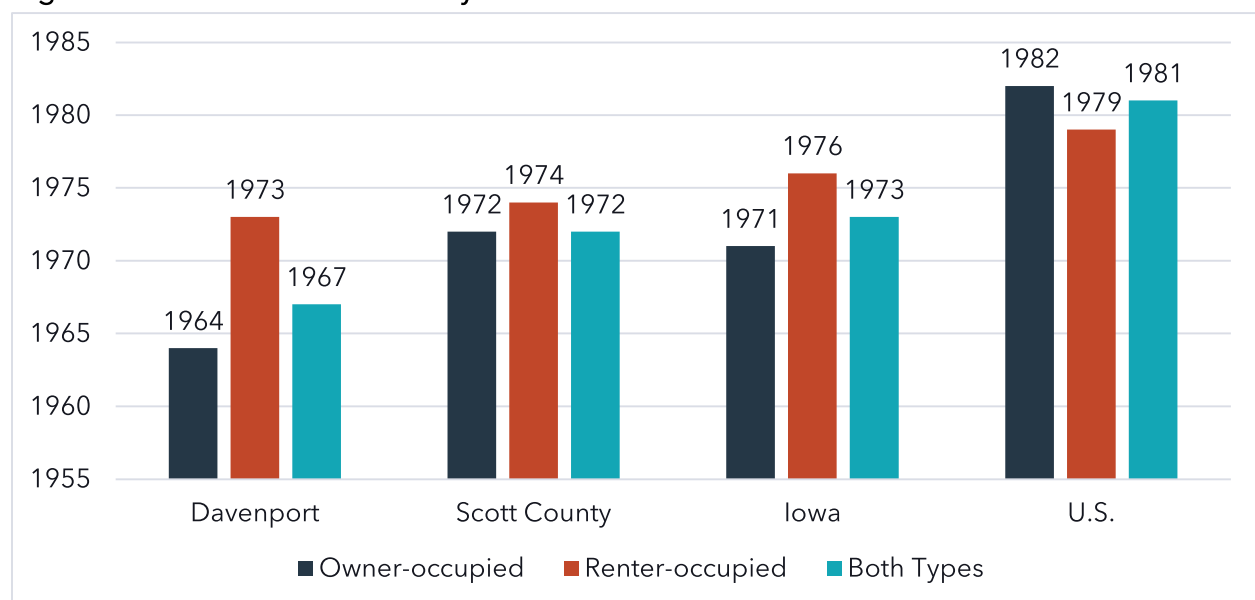
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.13: Davenport Housing Units Without Mortgage Predominant Age by Census Block



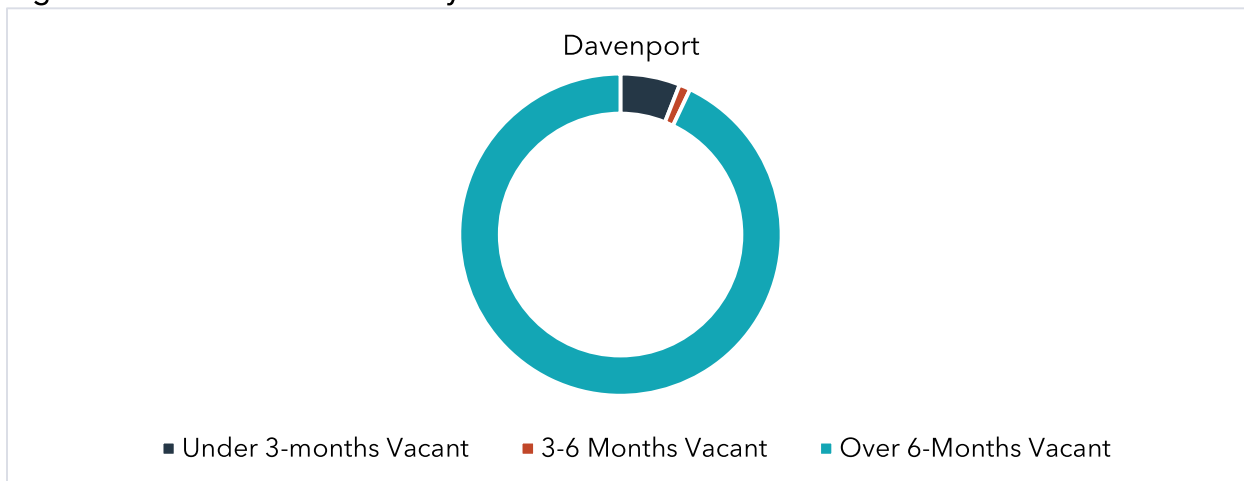
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.14: Median Year Built by Tenure



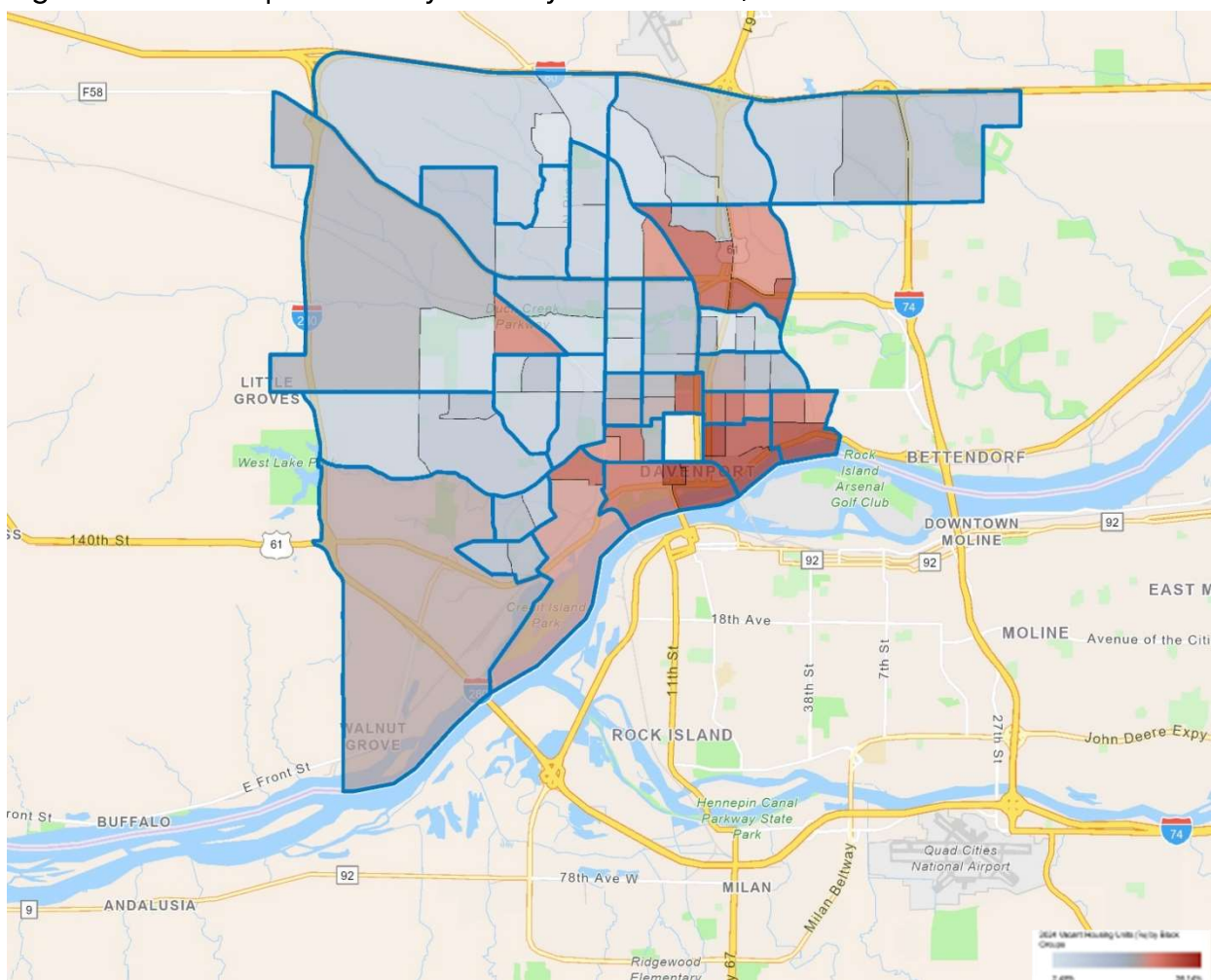
Source: ACS 2022 5-Year Table B25037

Figure 8.15: Duration of Vacancy for Residential Units



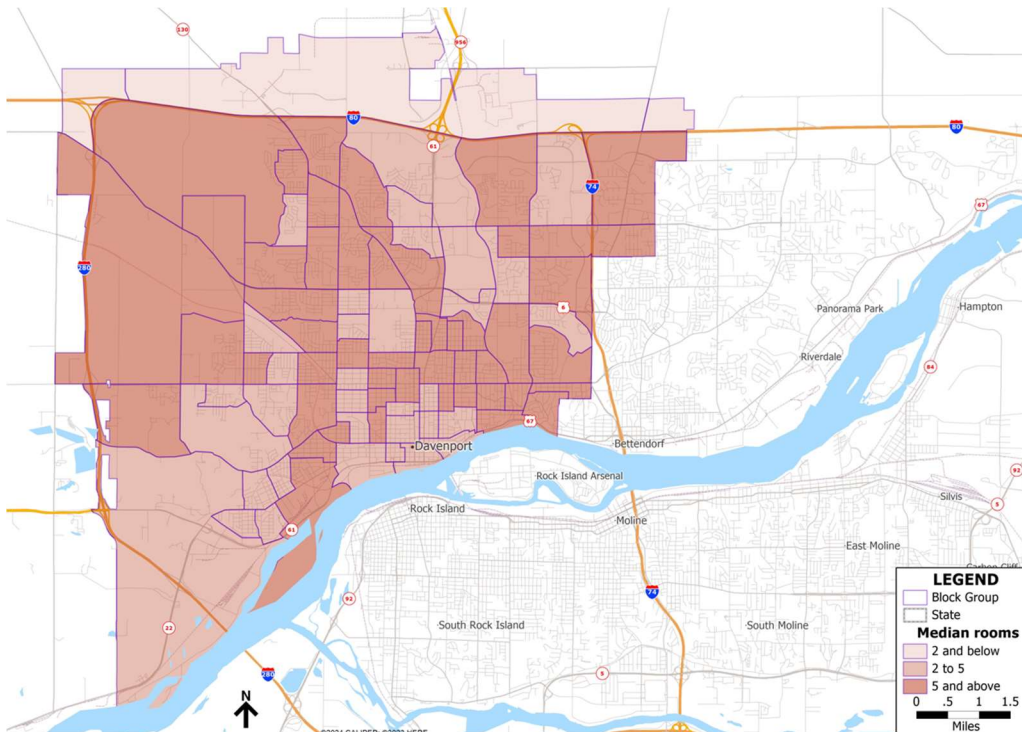
Source: HUD USPS Aggregated Administrative Data on Address Vacancies

Figure 8.16: Davenport Vacancy Rates by Census Tract, 2024



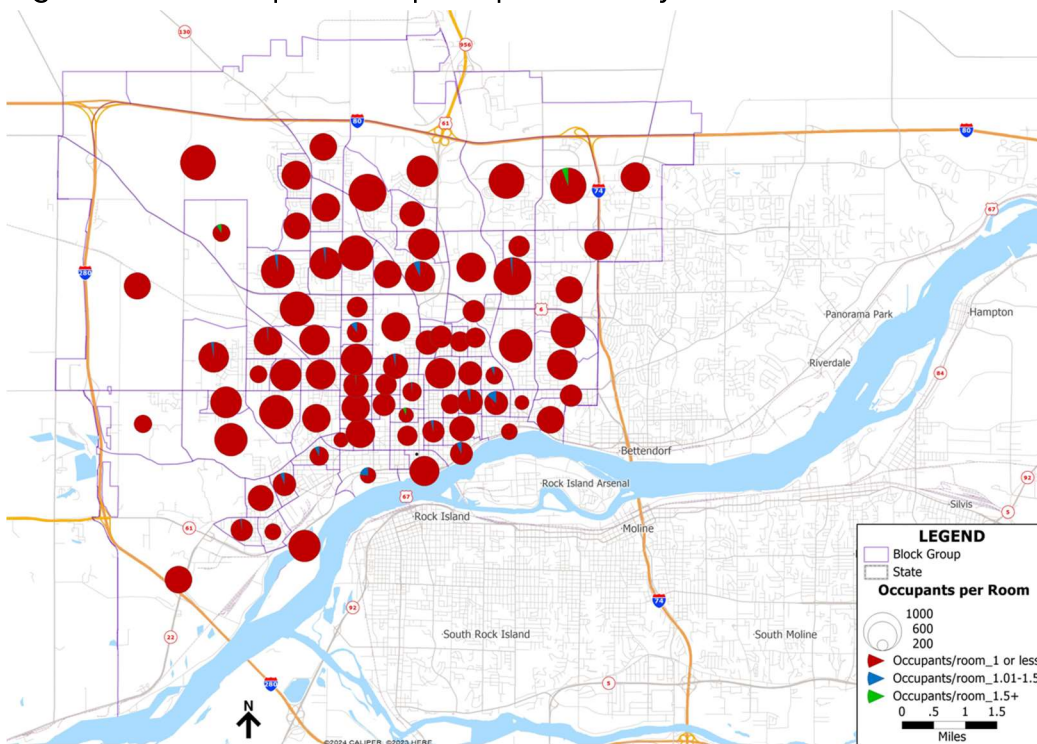
Source: Points Consulting using Esri Business Analyst, 2024

Figure 8.17: Davenport Median Number of Rooms by Census Block



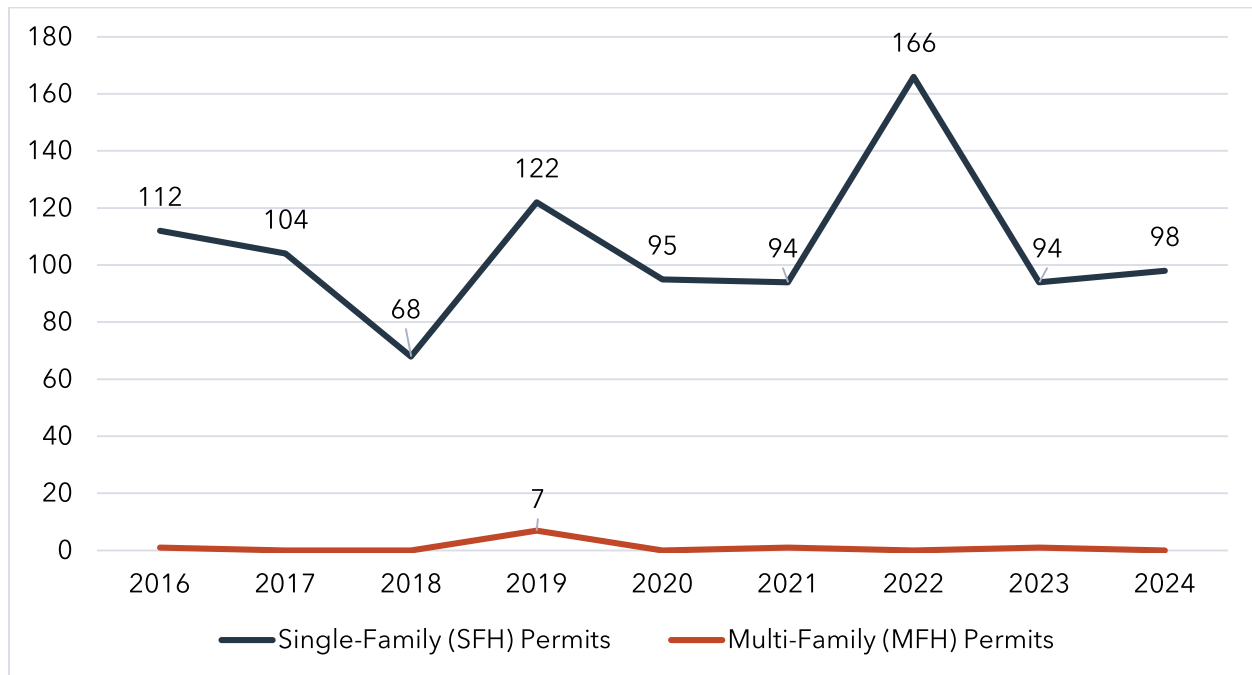
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.18: Davenport Occupants per Room by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.19: Single and Multi-family Housing Permit Units in Davenport, 2016-2023



Source: City of Davenport Public Works Department, Building Inspection Division, Monthly Activity Report

Table 8.5: Davenport Rentals

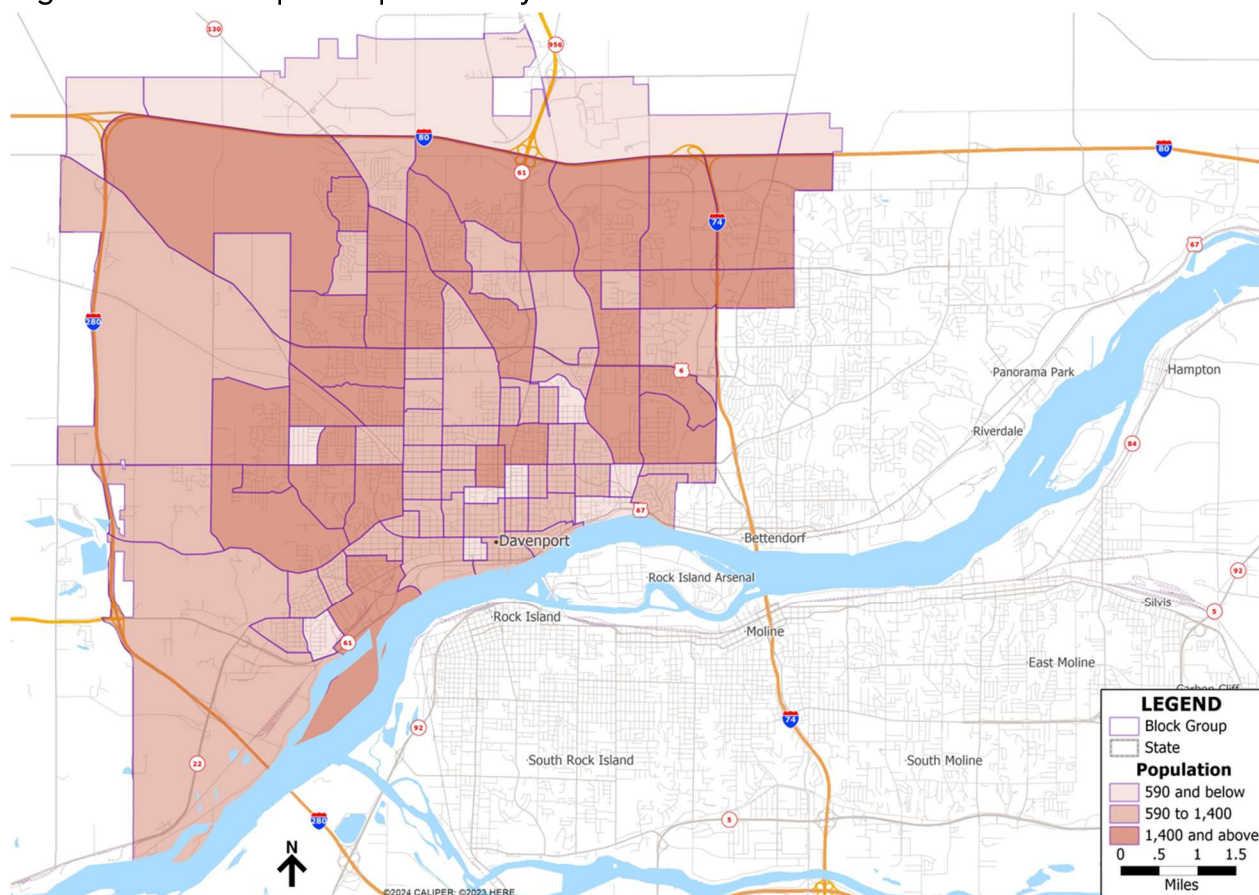
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	27	2	\$838	+\$125	14.9%
2 Bedroom	38	7	\$1,023	+\$129	12.6%
3 Bedroom	43	15	\$1,410	+\$134	9.5%
Condo and Townhouse Rentals					
1 Bedroom	30	(4)	\$843	+\$122	14.5%
2 Bedroom	36	3	\$1,033	+\$140	13.6%
3 Bedroom	26	(4)	\$1,369	+\$229	16.7%
Apartment Rentals					
1 Bedroom	45	7	\$780	+\$86	11.0%
2 Bedroom	31	1	\$945	+\$100	10.6%
3 Bedroom	27	(2)	\$1,267	+\$176	13.9%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 8.20-8.23, Table 8.6), median age and household size (Figures 8.24-8.25), educational attainment (Figure 8.26), and underserved populations (Figures 8.27-8.29, Table 8.7).

Figure 8.20: Davenport Population by Census Block



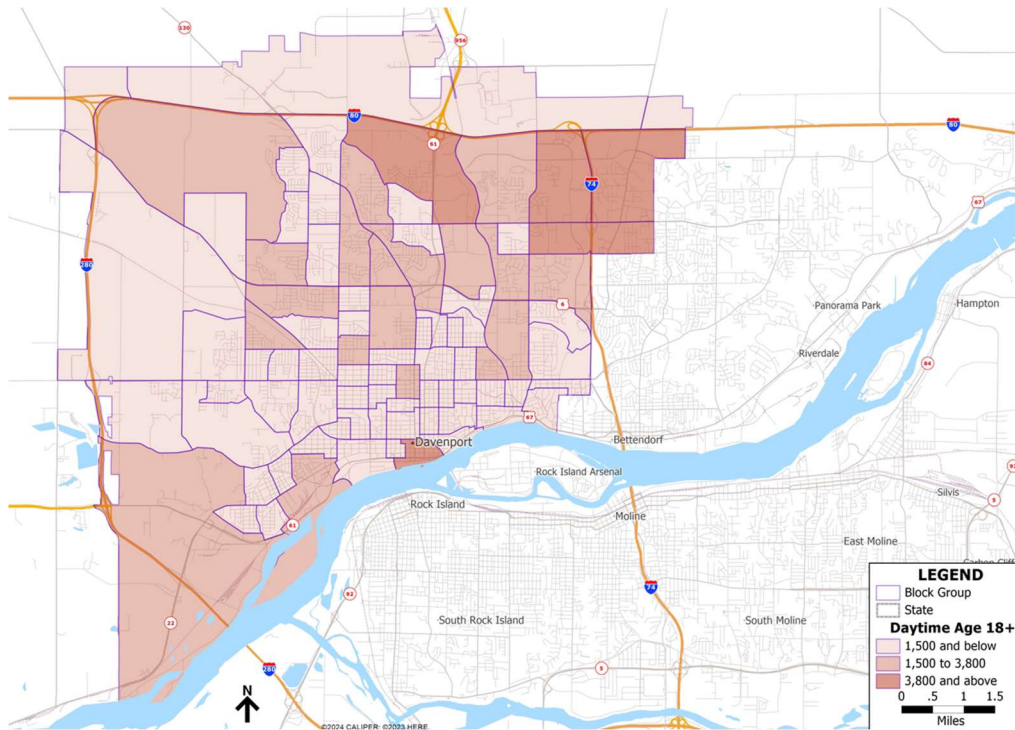
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 8.6: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Davenport	99,781	101,448	1,667	1.7%
Scott County	165,432	174,315	8,883	5.4%
Iowa	3.05M	3.19M	141,190	4.6%
U.S.	309.14M	331.01M	21.96M	7.1%

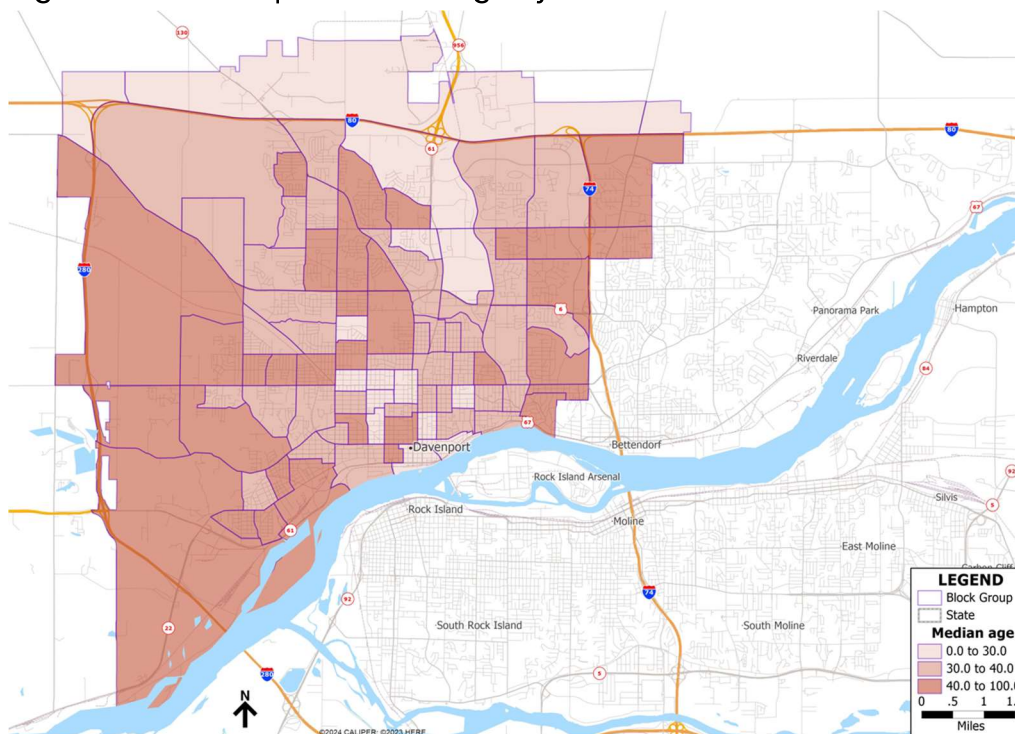
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 8.23: Davenport Daytime Population Age 18+ by Census Block



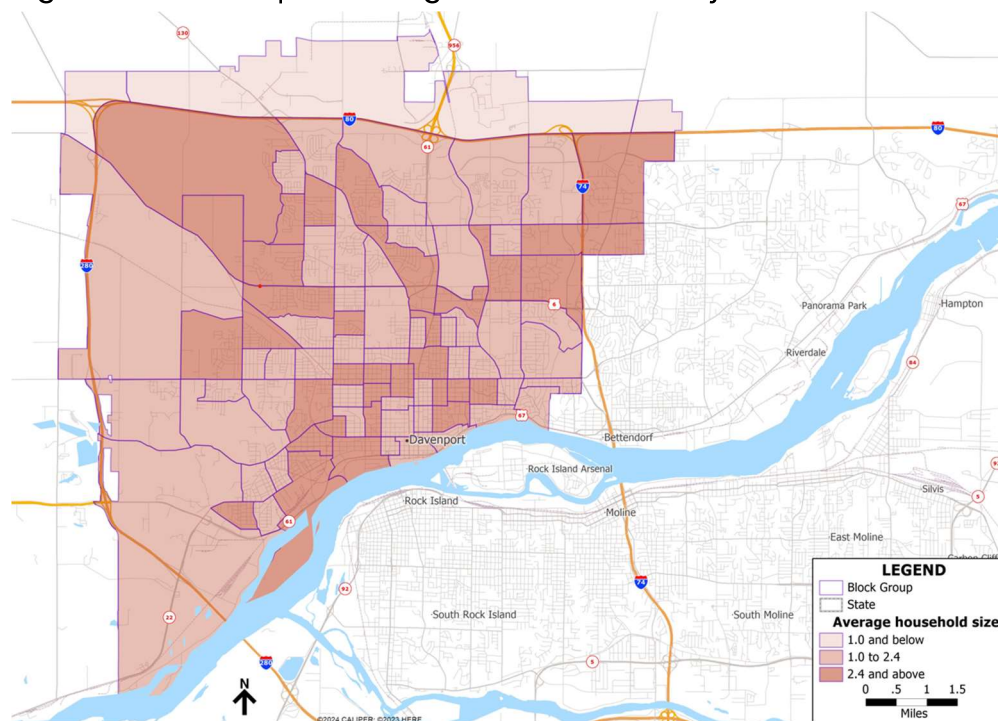
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.24: Davenport Median Age by Census Block



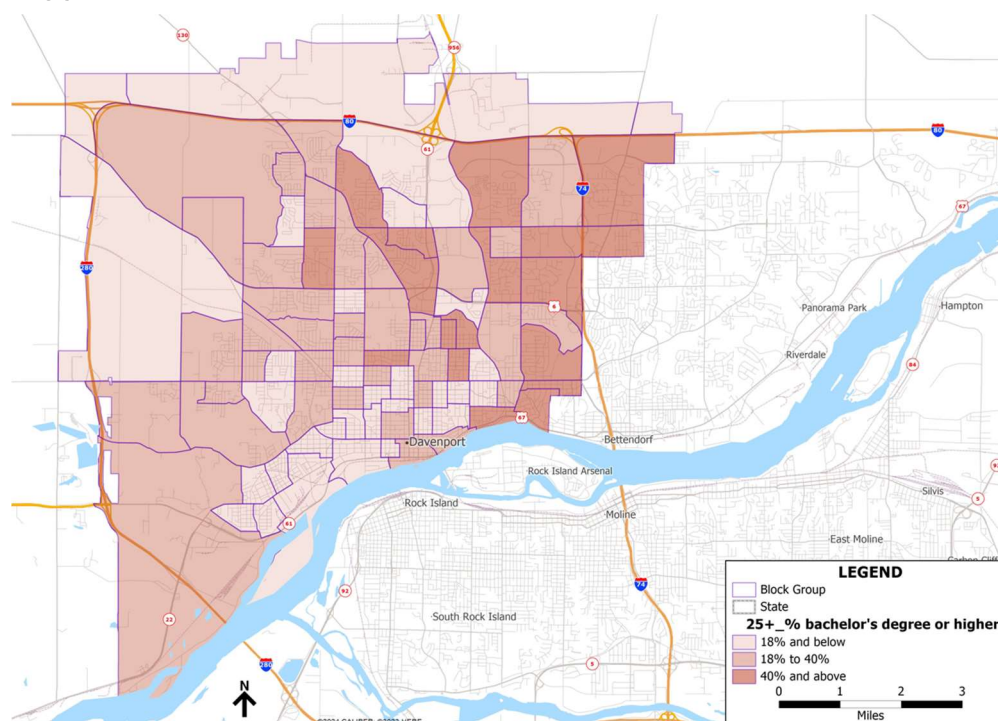
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.25: Davenport Average Household Size by Census Block



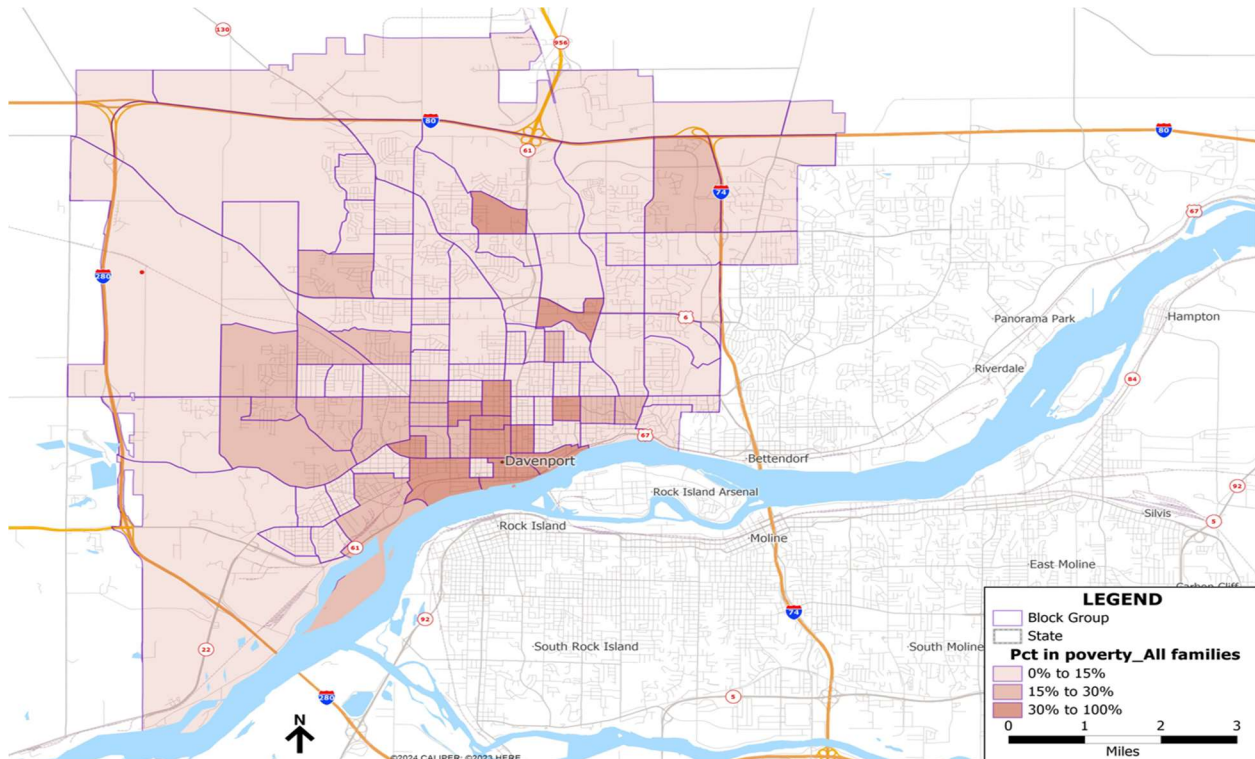
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.26: Davenport Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.27: Davenport Percent of Families in Poverty by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

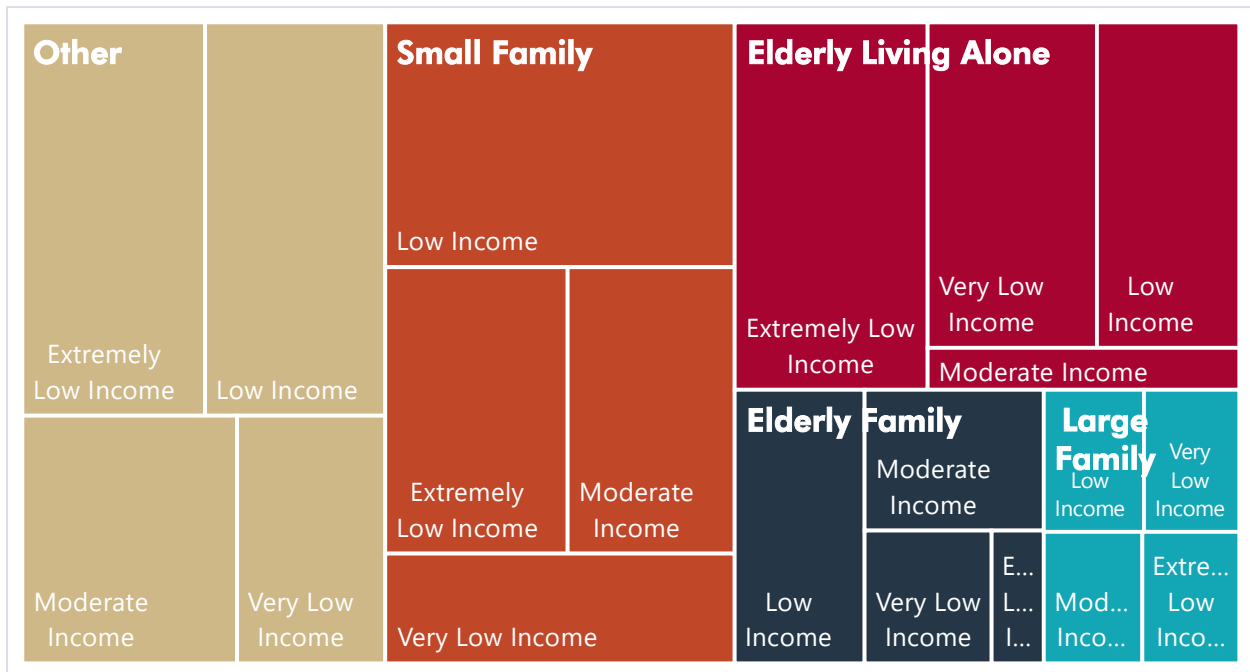
Table 8.7: Composition of Low-Income Households in Davenport

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units in Davenport
Elderly Family	Extremely Low Income	220	0.6%
Elderly Family	Very Low Income	535	1.3%
Elderly Family	Low Income	1,125	2.8%
Elderly Family	Moderate Income	800	2.0%
Small Family	Extremely Low Income	1,655	4.1%
Small Family	Very Low Income	1,215	3.0%
Small Family	Low Income	2,710	6.7%
Small Family	Moderate Income	1,515	3.8%
Large Family	Extremely Low Income	405	1.0%
Large Family	Very Low Income	430	1.1%
Large Family	Low Income	450	1.1%
Large Family	Moderate Income	410	1.0%
Elderly Living Alone	Extremely Low Income	2,245	5.6%
Elderly Living Alone	Very Low Income	1,745	4.3%
Elderly Living Alone	Low Income	1,470	3.7%
Elderly Living Alone	Moderate Income	415	1.0%
Other	Extremely Low Income	2,280	5.7%

Other	Very Low Income	1,165	2.9%
Other	Low Income	2,245	5.6%
Other	Moderate Income	1,685	4.2%

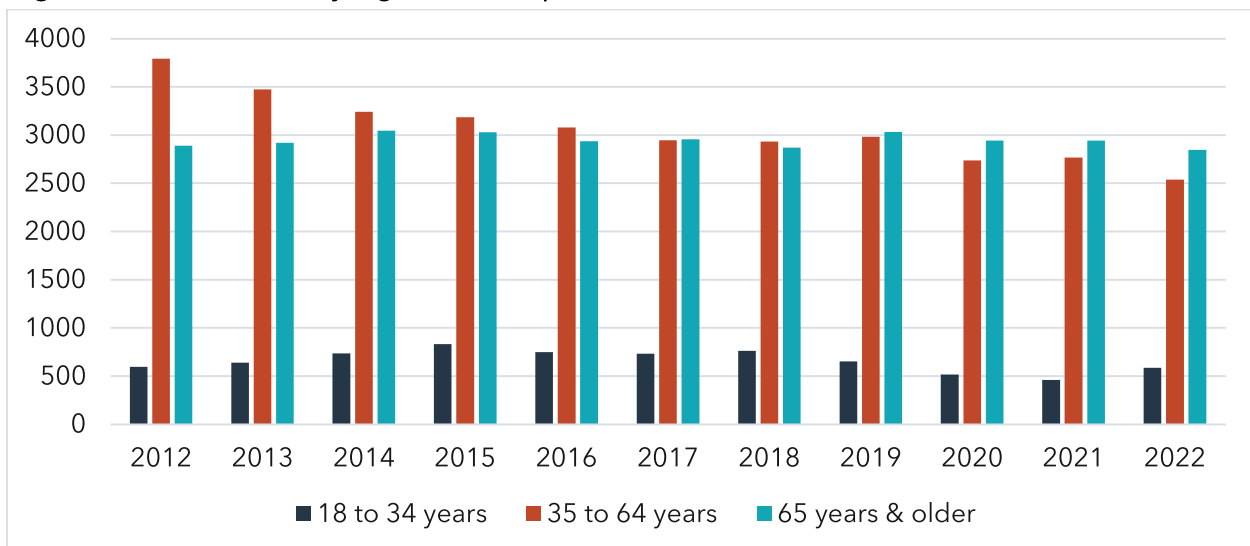
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 8.28: Composition of Low-Income Households in Davenport



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 8.29: Veterans by Age in Davenport, 2012-2022

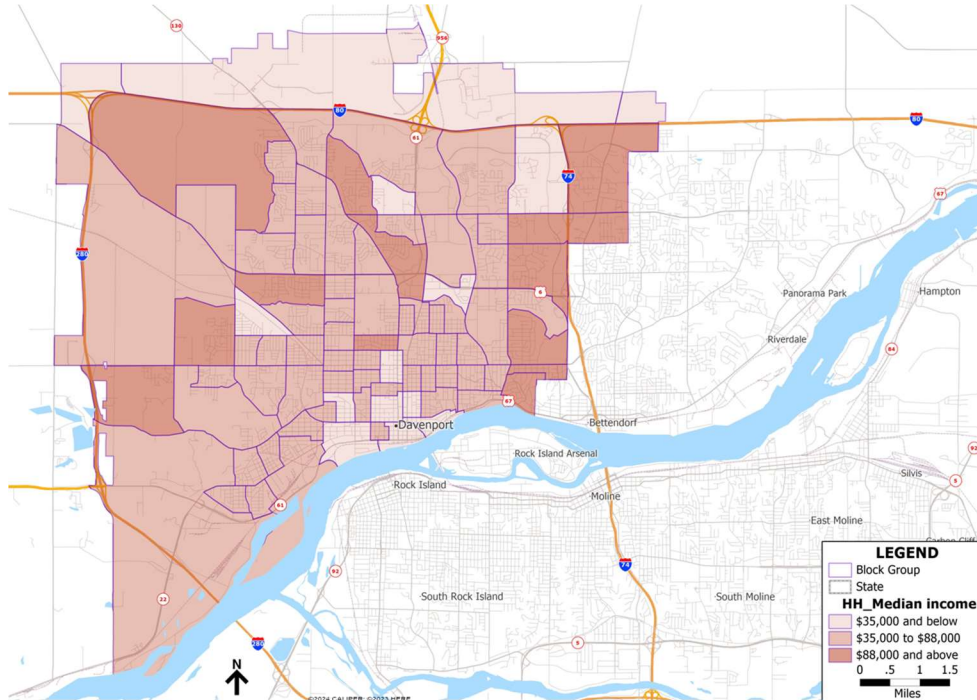


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income and Expenditures

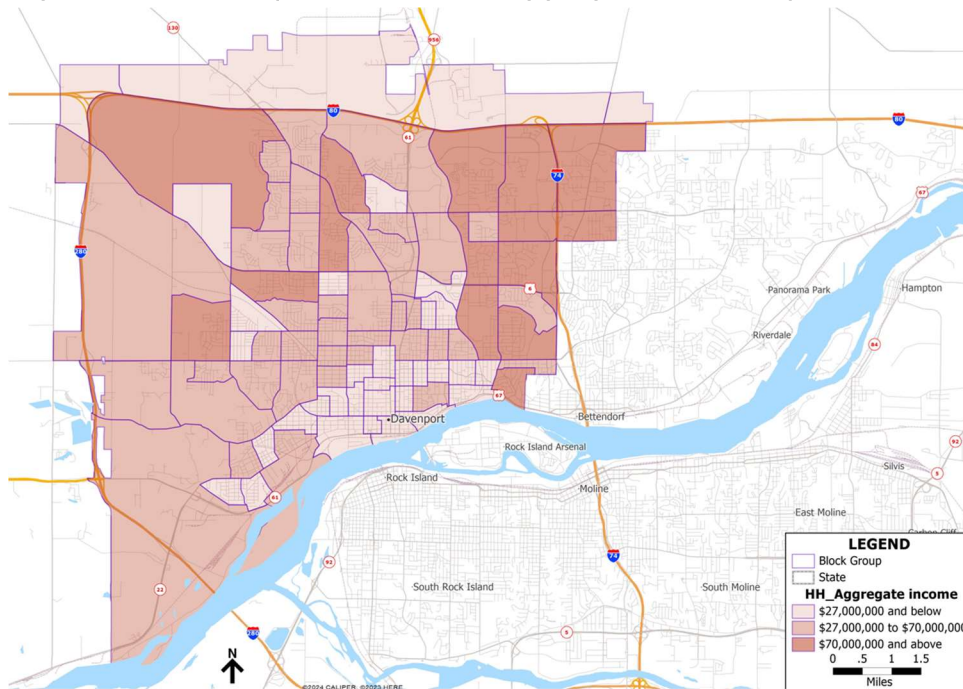
This section covers income (Figures 8.30-8.31) and budget expenditures (Figures 8.32-8.33).

Figure 8.30: Davenport Househoid Median Income by Census Block



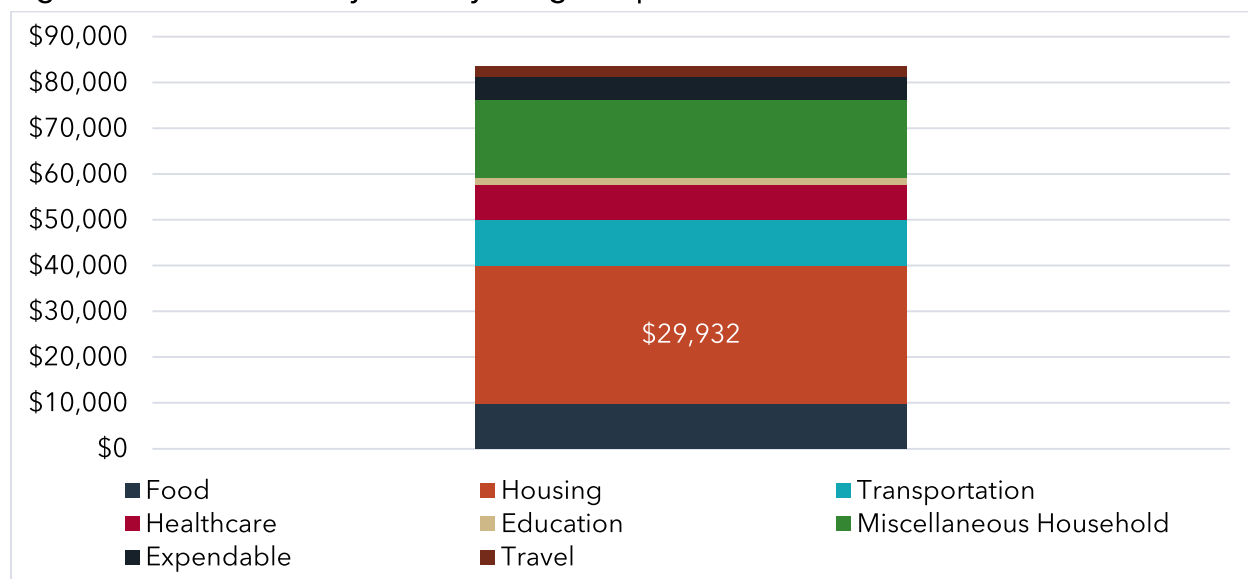
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.31: Davenport Househoid Aggregate Income by Census Block



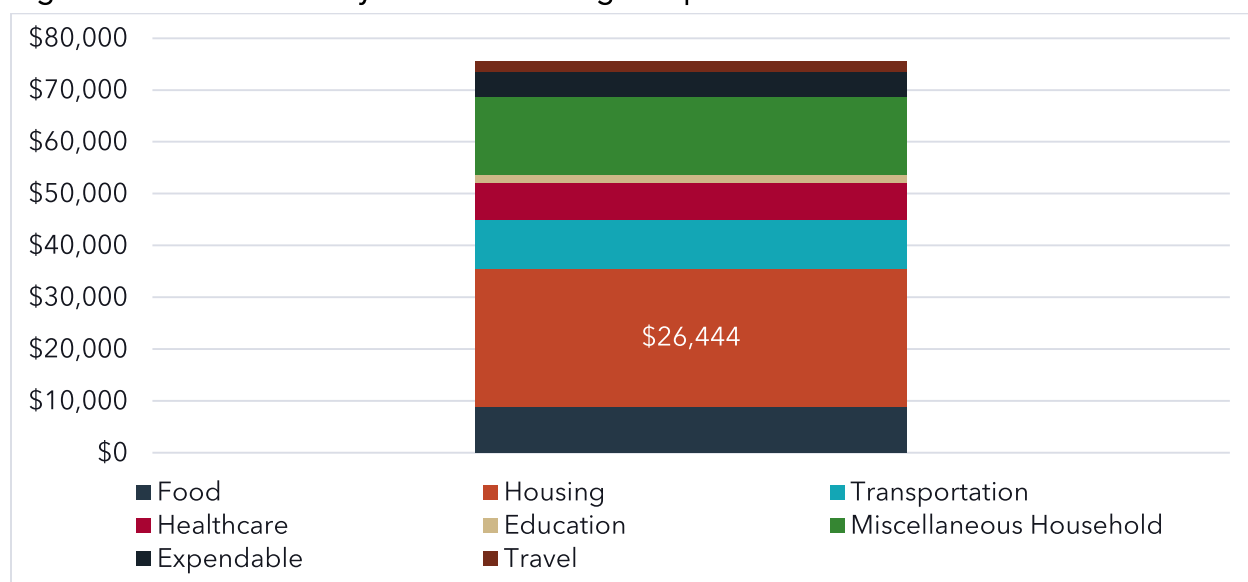
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.32: Scott County Monthly Budget Expenditures



Source: Esri Business Analyst, 2024

Figure 8.33: Iowa Monthly Household Budget Expenditures



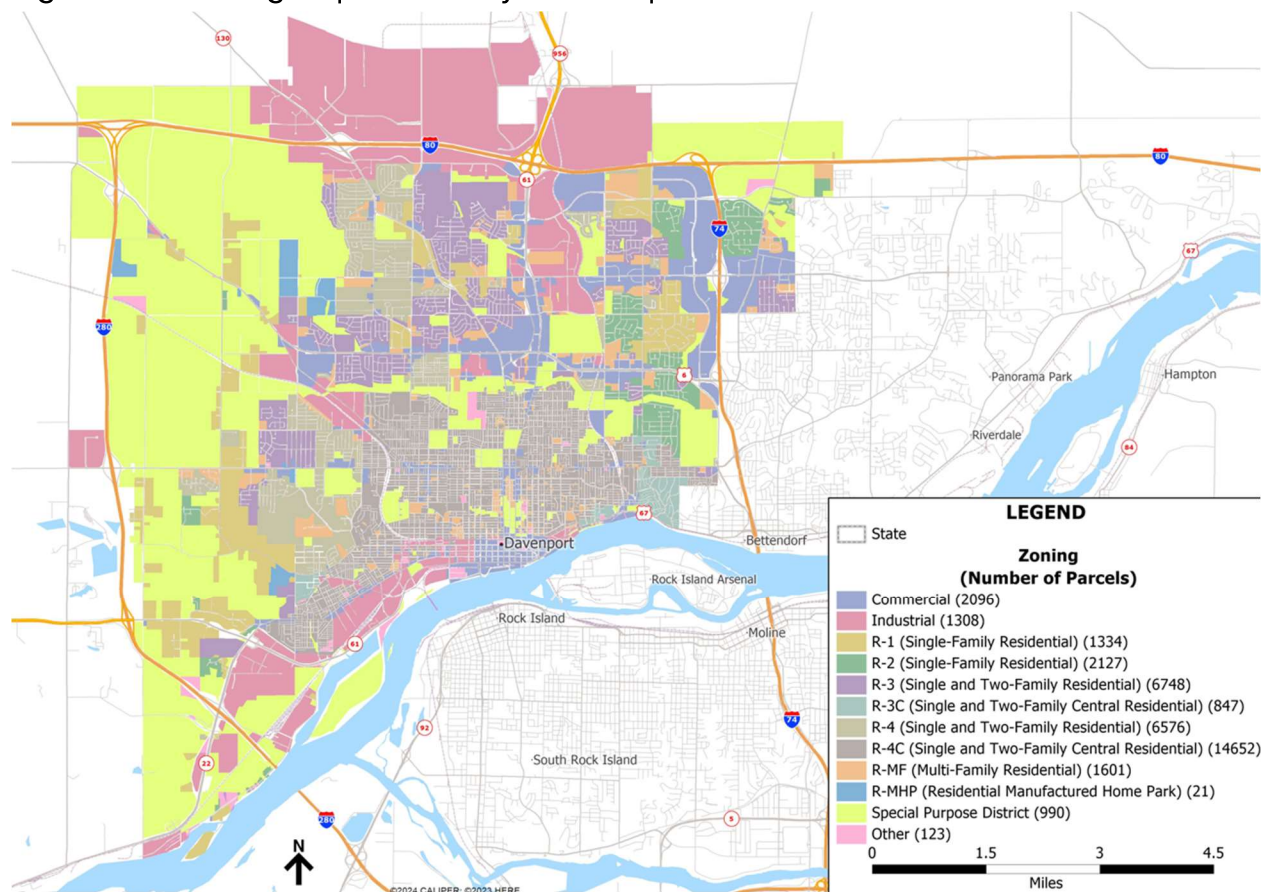
Source: Esri Business Analyst, 2024

Davenport Zoning

The City of Davenport currently occupies 40,832 acres of land. Of that land, 18.3% is zoned for primarily residential use. Districts that are primarily residential include: R-1, R-2, R-3, R-3C, R-4, R-4C, R-HF, and R-MHP (Figure 8.34).

The City of Davenport's R-1 is the lowest-density R-1 district in the Tri-Cities (minimum lot size is 20,000 square feet). Davenport's R-2 is for more urban but still allows for low-density neighborhoods.

Figure 8.34: Zoning Map for the City of Davenport



Source: Points Consulting using shapefile data from the City of Davenport

Table 8.8: Chapter 17 - "R-1" Single Family Residential Zoning District

Intent & Purpose	R-1 Single-Family Residential Zoning District. The R-1 Single-Family Residential Zoning District is intended to accommodate the lowest-density single-family neighborhoods within the City of Davenport, exhibiting a predominantly semi-suburban development pattern of large lots and generous yards.
Permitted Uses (res.)	Single Family Dwelling, Accessory Dwelling Unit. Group Home, Home Day Care. Place of Worship, Public Park, Community Center or Garden, Primary or Secondary Education, Equine Facility, Wireless Telecommunications - Stealth or DAS Co.
Conditional Uses (res.)	Bed and Breakfast, Lodge / Meeting Hall, Reception Facility, Other Wireless Telecommunications
Min Lot Size	20,000 sf
Max Height	35 feet
Min Lot Width	100 feet SF: 60 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 30 feet or average of front setbacks. R: 7 feet IS: 25 feet CS: 30 feet RCS: Lesser of 30 feet or 20% of lot depth

Source: City of Davenport 2023 Zoning Code

Table 8.9: Chapter 17 - "R-2" Single Family Residential Zoning District

Intent & Purpose	R-2 Single-Family Residential Zoning District. The R-2 Single-Family Residential Zoning District is intended to accommodate low-density single-family neighborhoods of a more urban character than the R-1 District.
Permitted Uses (res.)	Same as R-1 plus Single Family Dwelling Semi-Detached. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-2 District.
Conditional Uses (res.)	Bed and Breakfast, Lodge / Meeting Hall, Reception Facility, Wireless Telecommunications, Wireless Telecommunications - DAS New, Neighborhood Commercial Establishment.
Min Lot Size	SF: 10,000 sf SF-SD: 10,000 sf/ du
Max Height	35 feet
Min Lot Width	SF: 60 feet SF-SD: 60 feet/du
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 30 feet or average of front setbacks. R: 7 feet IS: 20 feet CS: 30 feet RCS: Lesser of 30 feet or 20% of lot depth

Source: City of Davenport 2023 Zoning Code

Table 8.10: Chapter 17 - "R-3" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-3 Single-Family and Two-Family Residential Zoning District. The R-3 Single-Family Residential Zoning District is intended to accommodate residential neighborhoods in the City of Davenport consisting of single-family and two-family homes in a moderately dense urban development pattern. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3 District.
Permitted Uses (res.)	Same as R-2 plus Two-Family Dwelling (New Construction). Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3 District.
Conditional Uses (res.)	Same as R-2.
Min Lot Size	SF: 7,500 sf, SF-SD: 4,000 sf/du 2F: 8,500 sf, 2F: 8,500 sf, Nonresidential: 10,000 sf
Max Height	35 feet
Min Lot Width	SF 2F: 60 feet SF-SD: 30 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 25 feet or average of front setbacks. R: 5 feet. IS: 15 feet. CS: 25 feet. RCS: Lesser of 25 feet or 20% of lot depth.

Source: City of Davenport 2023 Zoning Code

Table 8.11: Chapter 17 – “R-3C” Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-3C Single-Family and Two-Family Central Residential Zoning District. The R-3C Single-Family and Two-Family Central Residential Zoning District is intended to preserve and protect Davenport's moderately dense, centrally located, established urban residential neighborhoods. Standards of the R-3C District are intended to ensure that new development is complementary to the existing developed character of these neighborhoods.
Permitted Uses (res.)	Same as R-3. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3C District.
Conditional Uses (res.)	Same as R-3.
Min Lot Size	SF: 7,500 sf, SF-SD: 4,000 sf/du 2F: 8,500 sf, 2F: 8,500 sf, Nonresidential: 10,000 sf
Max Height	
Min Lot Width	SF 2F: 50 feet SF-SD: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	Front: 25 feet or average of front setbacks, whichever is less. Rear: 25 feet or 20% of lot depth, whichever is less

Source: City of Davenport 2023 Zoning Code

Table 8.12: Chapter 17 – “R-4” Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-4 Single-Family and Two-Family Residential Zoning District. The R-4 Single-Family and Two-Family Residential Zoning District is intended to accommodate residential neighborhoods in the City of Davenport consisting of single-family and two-family homes in a dense urban development pattern. The R-4 District may also serve as a transitional district between Davenport's single-family and two-family neighborhoods and more intense uses within the City.
Permitted Uses (res.)	Same as R-3. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4 District.
Conditional Uses (res.)	Same as R-3
Min Lot Size	SF: 6,000 sf SF-SD: 3,500 sf/du 2F: 7,000 sf Nonresidential: 10,000 sf
Max Height	35 feet
Min Lot Width	SF & 2F: 50 feet SF-SD: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 20 feet or average of front setbacks, whichever is less. R: 20 feet or 20% of lot depth, whichever is less. IS: 5 feet. CS: 15 feet. RCS: 20 feet.

Source: City of Davenport 2023 Zoning Code

Table 8.13: Chapter 17 - "R-4C" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-4C Single-Family and Two-Family Central Residential Zoning District. The R-4C Single-Family and Two-Family Central Residential Zoning District is intended to preserve and protect Davenport's dense, centrally located, established urban residential neighborhoods. Standards of the R-4C District are intended to ensure that new development is complementary to the existing developed character of these neighborhoods.
Permitted Uses (res.)	Same as R-4. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4C District.
Conditional Uses (res.)	Same as R-4. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4C District.
Min Lot Size	SF: 4,000 sf SF-SD: 2,500 sf/du 2F: 5,500 sf Nonresidential: 10,000 sf
Max Height	35 feet
Min. Lot Width	Single Family & Two-Family: 40 feet Single Family Semi-Detached: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 15 feet or average of front setbacks, whichever is less. R: 15 feet or 20% of lot depth, whichever is less. IS: 10% of lot width, or 5 feet, whichever is less In no case shall an interior side setback be less than 4 feet. CS: 10 feet. RCS: 15 feet.

Source: City of Davenport 2023 Zoning Code

Table 8.14: Chapter 17 - "R-MF" Multi-Family Residential Zoning District

Intent & Purpose	The R-MF Multi-Family Residential Zoning District is intended to accommodate a high-density neighborhood environment characterized by a mixture of housing types including single-family dwellings, semi-detached dwellings, two-family dwellings, townhomes, and multi-family dwellings.
Permitted Uses (res.)	Same as R-4 plus Children's Home, Domestic Violence Shelter, Multifamily Dwelling, Townhouse Dwelling, Tw-Family (Conversion) Dwelling, Public Safety Facility, Residential Care Facility. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-MF District. [Amended 1-11-2023 by Ord. No. 2023-05 ; 9-11-2019 by Ord. No. 2019-363]
Conditional Uses (res.)	Same as R-3
Min Lot Size	SF: 4,000 sf 2F: 6,000 sf SF-SD: 2,500 sf/du TH, MF: 1,500 sf/du Nonresidential: 10,000 sf
Max Height	35 Feet for Single Family, Two-Family, and Townhouse
Min Lot Width	Single Family: 40 feet, Two-Family: 50 feet, Single Family Semi-Detached: 25 feet/du Townhouse: 20 feet/du Multifamily: 80 feet, Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 25 Feet. R: 25 feet or 20% of site depth, whichever is less. IS: SF, 2F, SF-SD: 5 feet TH, MF: 10 feet - When abutting a residential district, structures over 45 feet in height require 1 foot additional setback for each 3 feet in height over 45 feet. CS: 20 feet. RCS: 25 Feet

Source: City of Davenport 2023 Zoning Code

Table 8.15: Chapter 17 – “R-MHP” Residential Manufactured Home Park Zoning District

Intent & Purpose	R-MHP Residential Manufactured Home Park Zoning District. The R-MHP District is intended to accommodate manufactured home parks, which are areas containing manufactured home sites arranged on a large tract, typically under single ownership, and designed to accommodate manufactured homes.
Permitted Uses (res.)	Manufactured Home Park, Dwelling - Manufactured Home, Community Garden, Public Park, Wireless Telecommunications - Stealth or DAS Co.
Conditional Uses (res.)	Wireless Telecommunications - DAS New
Min Lot Size	4,500 square feet for a site, 10 acres for a park
Max Height	20 Feet
Min Lot Width	45 feet for a site, 250 feet for a park
Setbacks (Front, Rear, Interior Side, Corner Side)	For a site, F: 20 feet from dedicated internal street, 10 feet from private access drive. R: 10 feet. IS: 10 feet. CS: 10. For a Park, F: 50 feet. R: 50 feet. S: 50 feet. CS: 50 feet

Source: City of Davenport 2023 Zoning Code

Key Survey Themes

Davenport residents perceive housing costs to be relatively high, with 68.7% of survey respondents rating home purchase costs as “somewhat expensive” or “expensive.” Davenport respondents were the mostly likely to report challenges finding affordable housing, with 65.2% of Davenport respondents claiming it is difficult to find housing within their budget. While 21.1% of respondents felt there were too many short-term rentals, most did not perceive an excess.

Below are a few density preferences Davenport survey respondents express:

- **Duplexes and Triplexes:** Davenport residents are most open to seeing duplexes and triplexes in single-family neighborhoods (18.7% support).
- **Condominiums:** 31.3% of residents support locating condominiums near or behind commercial corridors.
- **Multi-family Apartments:** Demand for multi-family apartments is highest in Davenport, with 30.8% favoring placement near commercial corridors.
- **Accessory Dwelling Units (ADUs):** Although Moline leads in support for ADUs in single-family neighborhoods, Davenport residents support ADUs more broadly across various areas.
- **Cottage Neighborhoods:** Davenport respondents show the highest interest in cottage neighborhoods, with 30.8% supporting them in mixed-use or commercial areas and 26.3% in urban single-family lot neighborhoods.

9. Moline Highlights

Land Use Context

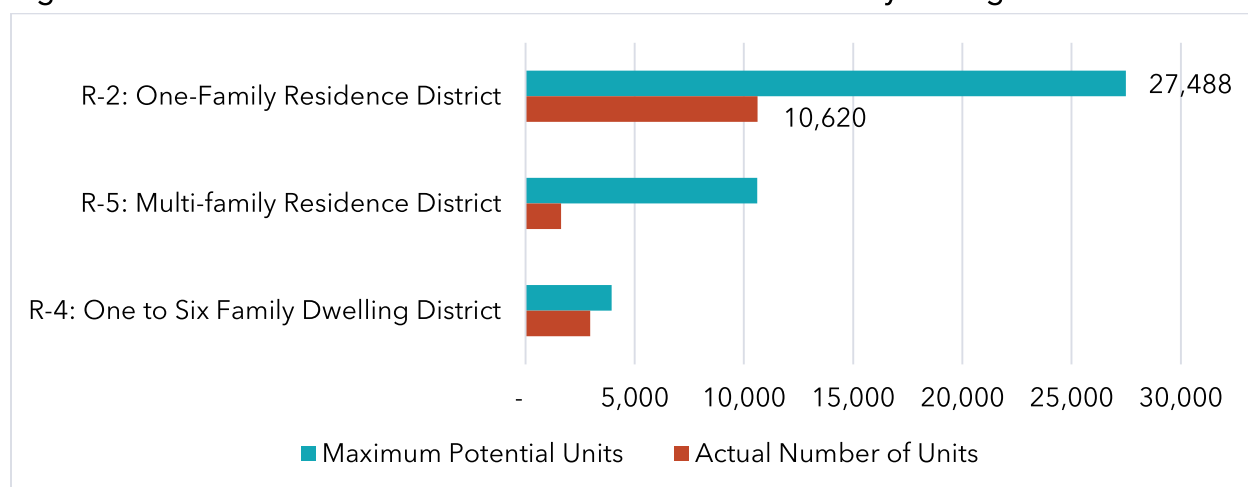
Understanding the in-fill potential within a community is an important first step for communities seeking to encourage development of more affordable housing. Low-density single-family housing is more expensive for communities to serve whereas in-fill development makes more optimal use of public works infrastructure. Table 9.1 displays some basic statistics on land use efficiency across Moline's 9,737 acres. For context, the map in Figure 9.34 displays the locations of each zoning district within the City.

Table 9.1: Structure Square Footage and Unit Counts by Zoning District ³⁴

Row Labels	Average Square Footage of Residential Structures	Maximum Potential Units	Actual Number of Units	Unit Difference	% Difference
R-2: One-Family Residence District	1,214	27,488	10,620	16,868	61.4%
R-4: One to Six Family Dwelling District	750	3,950	2,963	987	25.0%
R-5: Multi-family Residence District	1,393	10,604	1,633	8,971	84.6%
Grand Total	1,143	42,042	15,221	26,821	63.8%

Source: Points Consulting using Moline Zoning Code and GIS data

Figure 9.1: Moline Number of Potential and Actual Structures by Zoning District



Source: Points Consulting using Moline Zoning Code and GIS data

The values in Table 9.1 and Figure 9.1 represent the typical size of units and density of units within the given zoning district. The difference and percent difference columns indicate how many units could potentially be located on each tax lot if it were built to maximum density.

³⁴ Note: R-6: Mobile home park zoning district is excluded for Moline due to lack of reliable information.

This is not to suggest that maximum density is the ideal alternative but simply to show overall in-fill potential. The R1 district of Moline, which currently contains 10,620 units, could accommodate 27,488 if built out to maximum allowable density. This is not surprising given that R1 is by far the dominant district in the City. Though many of these lots could not accommodate additional dwellings without compromising the primary residence, it is worth considering whether accommodations such as attached ADUs or duplex conversions could help fill the existing housing gap within the community.

Affordability Gaps

Out of the three Tri-Cities, Moline reports the second-highest percentage (44.6%) of households that are cost burdened, or severely cost burdened (Table 9.2).

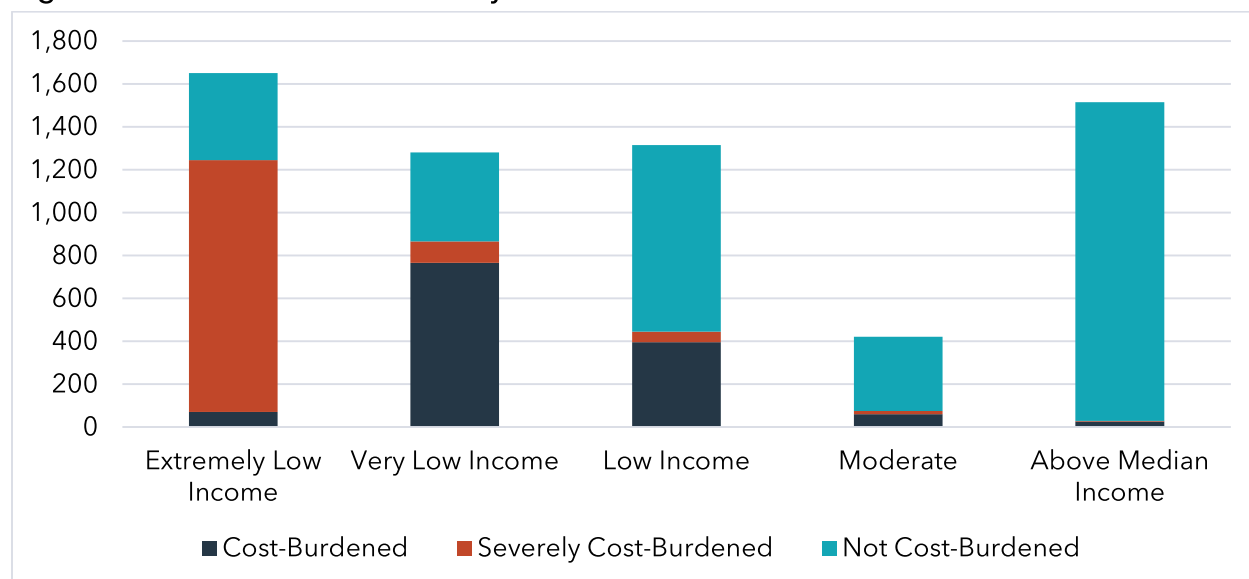
Table 9.2: Renters' Housing Cost Burden: Moline, Rock Island County, Illinois, U.S.

Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Moline	6,147	22.9%	21.7%	44.6%	49.6%
Rock Island County	19,161	20.2%	22.1%	42.3%	49.2%
Illinois	1,655,952	22.4%	21.5%	43.9%	48.9%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

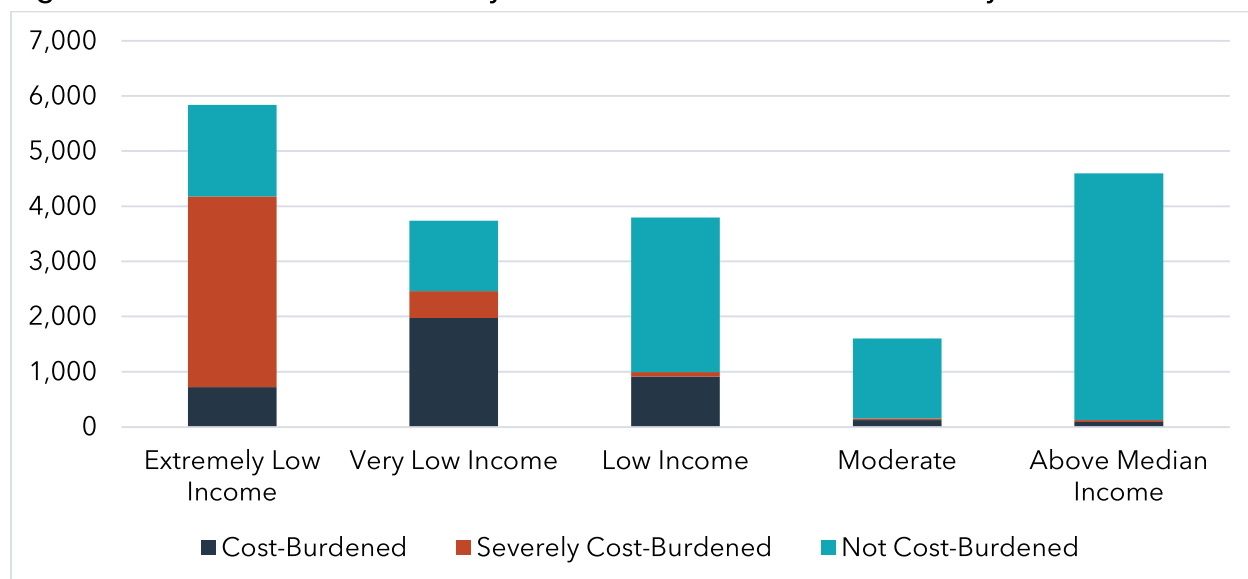
Figures 9.2 and 9.3 below show Cost Burden by Income Level for renters in Moline. In Moline, 33.8% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 71.5% are cost burdened in Moline. In Rock Island County, 54.5% of renting households in the three low-income categories are cost burdened.

Figure 9.2: Renters' Cost Burden by Income Level in Moline



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

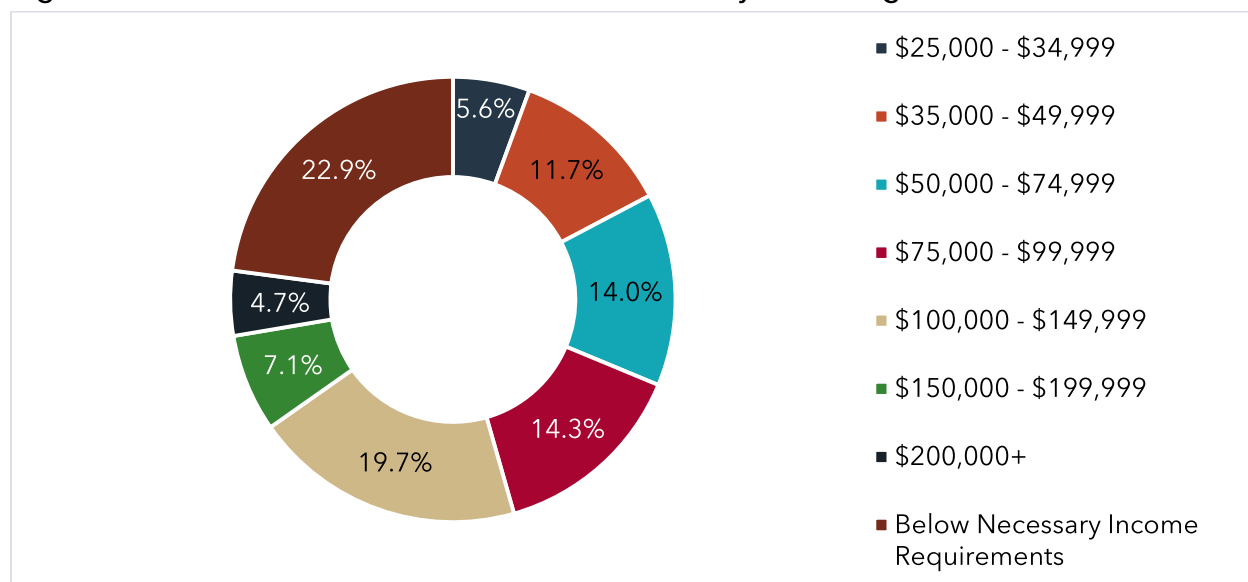
Figure 9.3: Renters' Cost Burden by Income Level in Rock Island County



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 9.4 shows that 22.9% of all households in Moline are cost-burdened to some degree. All households in the income brackets above \$25K can afford an average-priced home in Moline.

Figure 9.4: Moline Households that Can Afford to Buy an Average-Priced Home



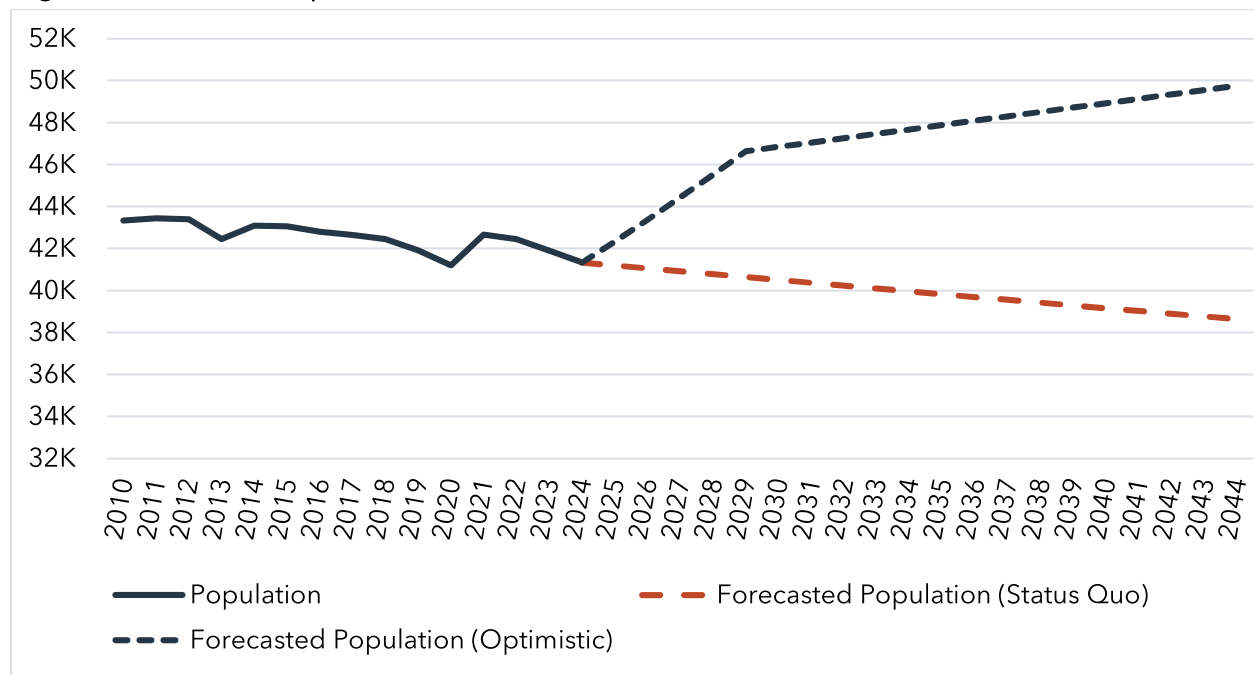
Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

Population and Housing Forecasts

The population trend in Moline follows a pattern similar to that of Davenport (Table 9.3 and Figure 9.5). The number of Moline residents aged 0-30 fell from 16,300 to 15,400, while the population over 60 rose from 9,900 to 11,100 during the same period. Moline's population has steadily decreased at an annual rate of 0.3% from 2010 to 2024. Like Davenport, new housing could potentially help offset this population decline. PC projects that the aging population will have a similar impact on Moline over the next 20 years, potentially reducing the population to 33,000 by 2044. This assumes a worst-case scenario in which young residents continue moving out and no new housing is built to retain residents and attract new families.

Though Moline's population has fluctuated over the past 14 years, the overall trend suggests a gradual decline in population continuing to 2044 under the Status Quo projection. The Optimistic scenario, based on projections from the Bi-State Regional Commission, forecasts potential growth. PC agrees with this optimistic outlook, assuming that increased housing could spur economic development and attract new residents to Moline. However, it should be noted that the strength of the model, as indicated by R-squared values in the regression analysis, decreased with the Moline forecast, meaning that the Optimistic projection is less reliable.

Figure 9.5: Moline Population Forecasts, 2024-2044



Source: Points Consulting & David Kovarik (Bi-State Regional Commission), 2024

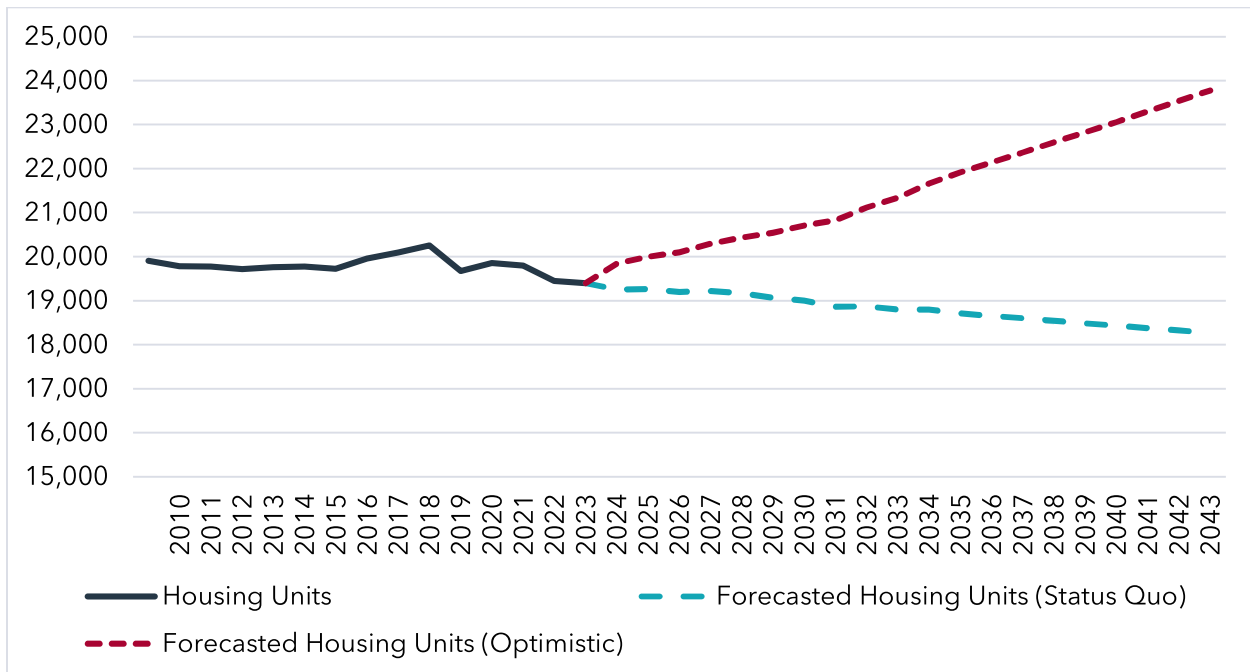
Table 9.3: Moline Population Forecast, 2024-2044

Year	---Population---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	41,334	41,334	--	--
2029	39,020	46,637	(1.7%)	12.8%
2034	37,885	47,678	(3.3%)	15.4%
2039	34,853	48,720	(4.9%)	17.9%
2040	34,462	48,928	(5.3%)	18.4%
2044	32,995	49,762	(6.5%)	20.4%

Source: Points Consulting, 2024

Under the Status Quo scenario in the Population Forecast section, Moline's population is expected to continue declining. The Housing Forecast reflects this trend (see Table 9.4 and Figure 9.6). With a potential decrease of around 2,700 residents, the demand for housing would drop significantly, resulting in the need for 1,100 fewer units than currently required. Conversely, the Optimistic scenario anticipates an increase in population, leading to a demand for an additional 4,400 housing units.

Figure 9.6: Moline Housing Forecast, 2024-2044



Source: Points Consulting, 2024

Table 9.4: Moline Housing Forecast, 2024-2044

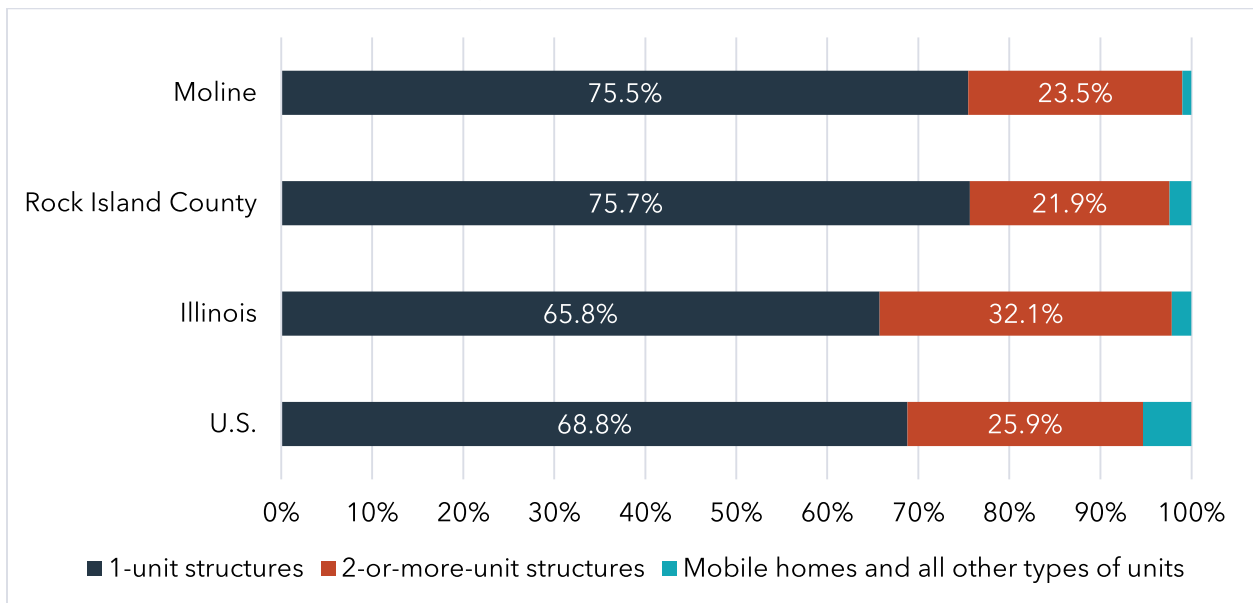
Year	---Housing---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	19,400	19,400	--	--
2029	19,172	20,439	(1.17%)	5.36%
2034	18,801	21,346	(3.09%)	10.03%
2039	18,546	22,600	(4.40%)	16.50%
2040	18,491	22,831	(4.68%)	17.69%
2044	18,270	23,780	(5.82%)	22.58%

Source: Points Consulting, 2024

Housing Supply

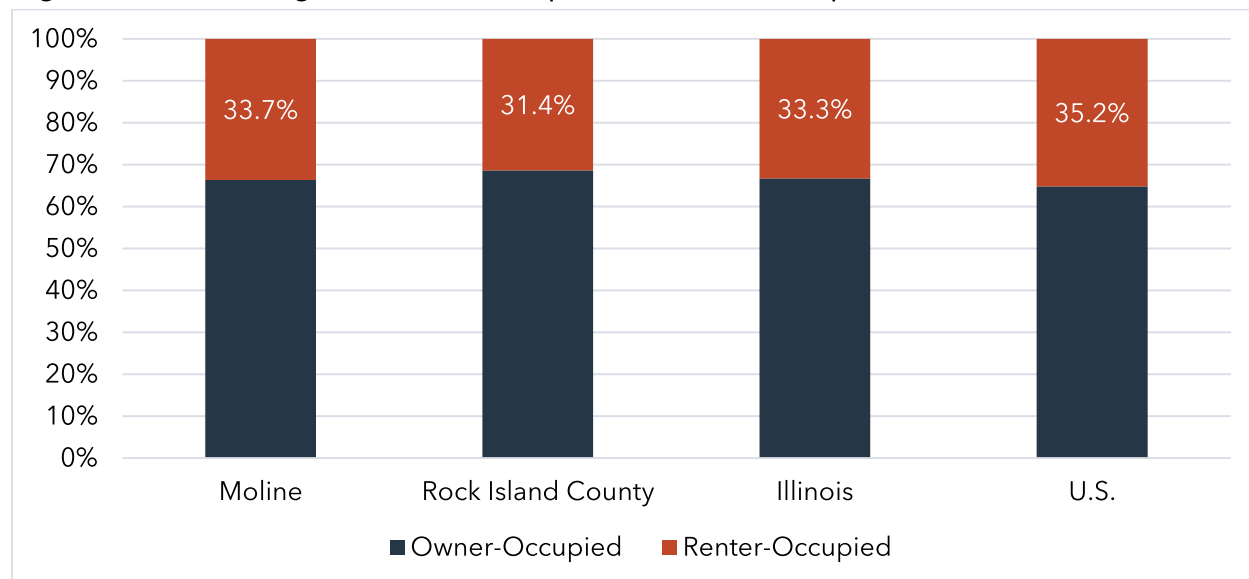
This section covers housing type and tenure (Figures 9.7-9.10), age of housing stock (Figures 9.11-9.14), vacancy (Figures 9.15-9.16), occupancy (Figures 9.17-9.18), new housing production (Figure 9.19), and rent trends (Table 9.5).

Figure 9.7: Percent Housing by Type: Moline, Rock Island County, Illinois, U.S.



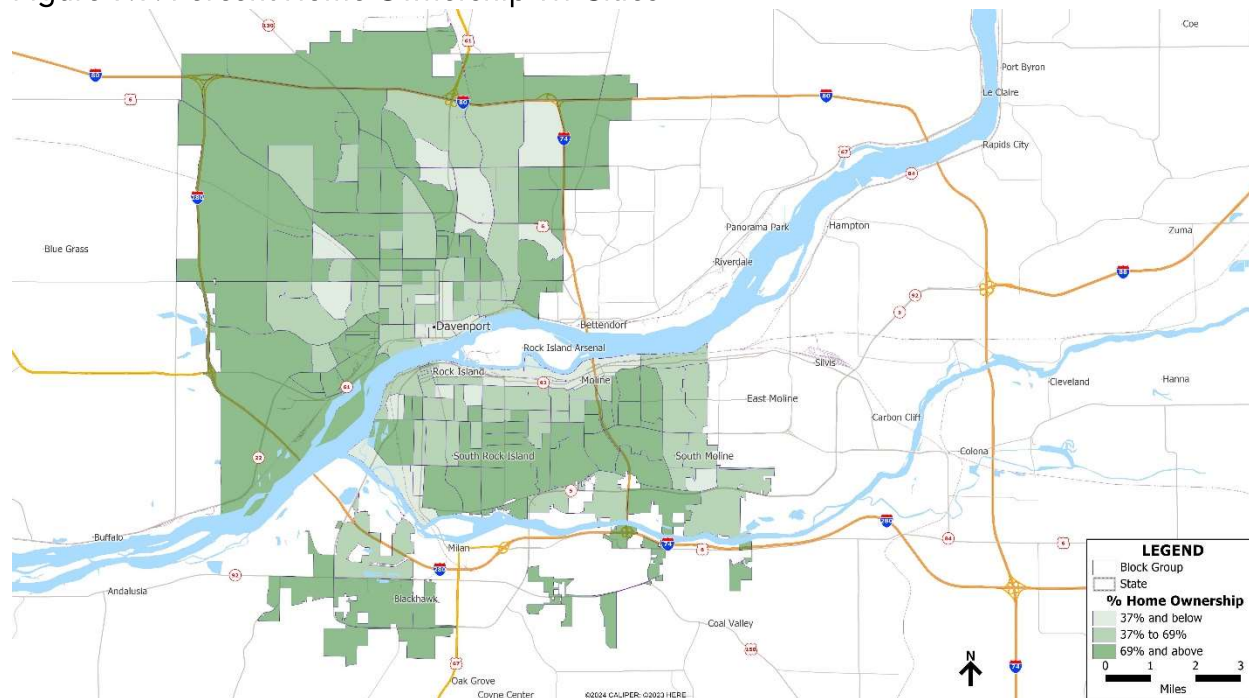
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.8: Percentage of Owner Occupied to Renter-Occupied Units, Moline, 2022



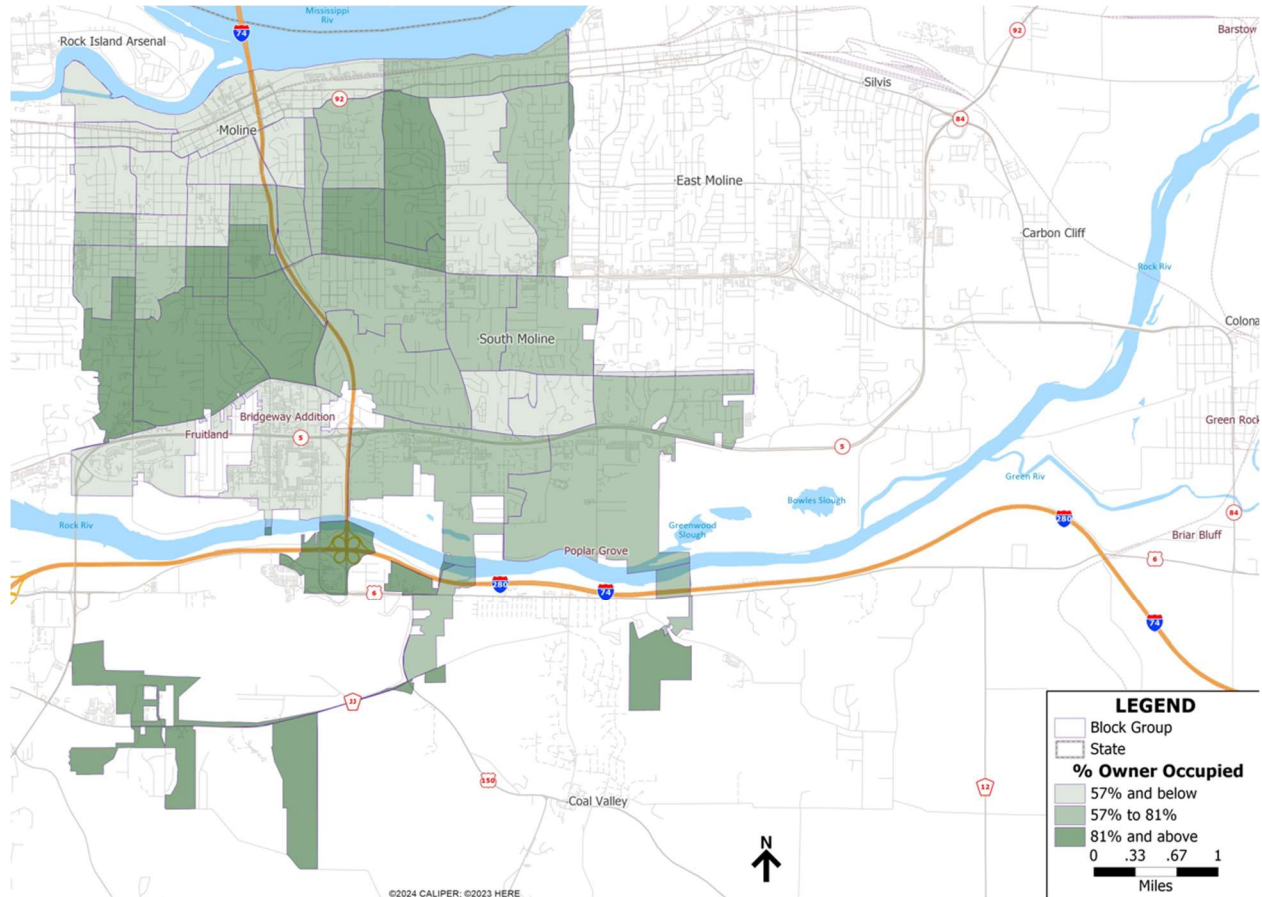
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.9: Percent Home Ownership Tri-Cities



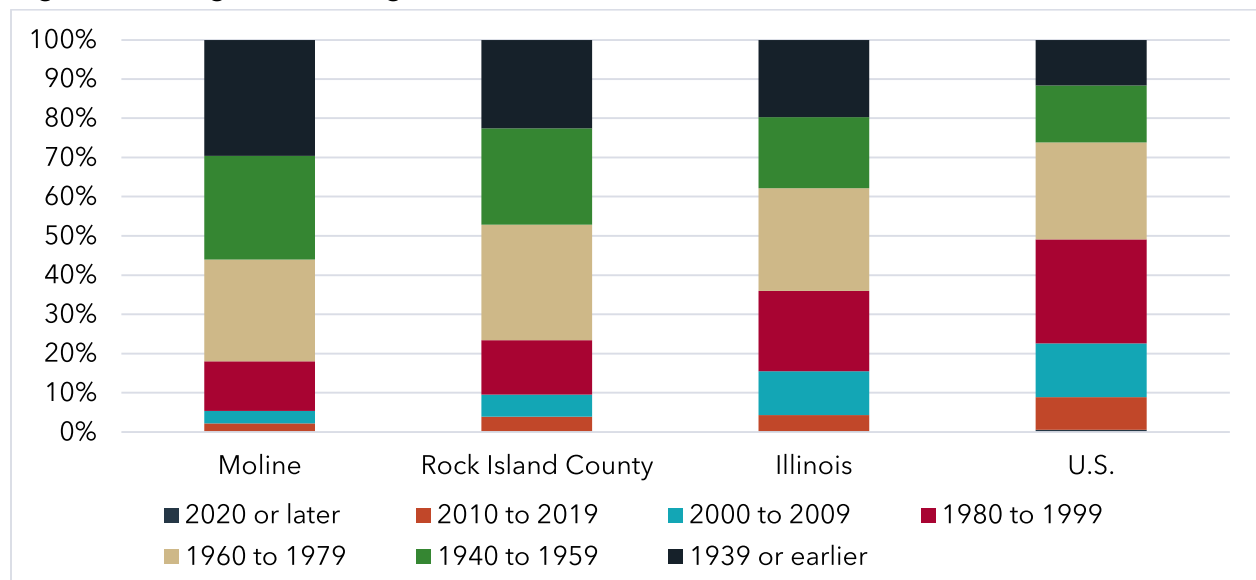
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.10: Moline Percent Owner Occupied by Census Block



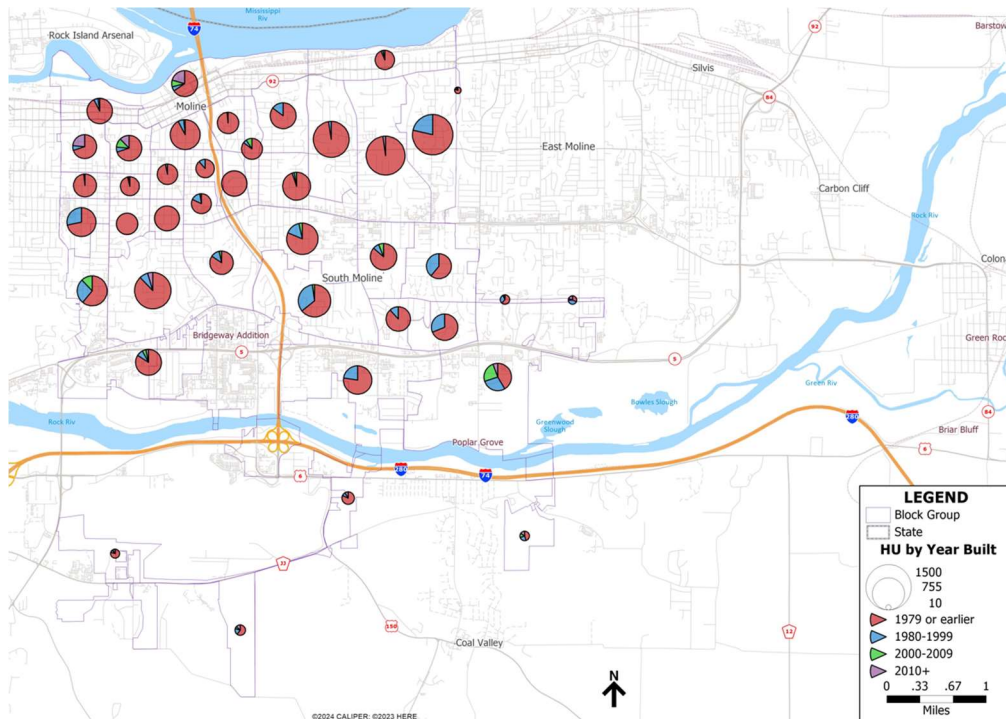
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.11: Age of Housing Stock in Moline



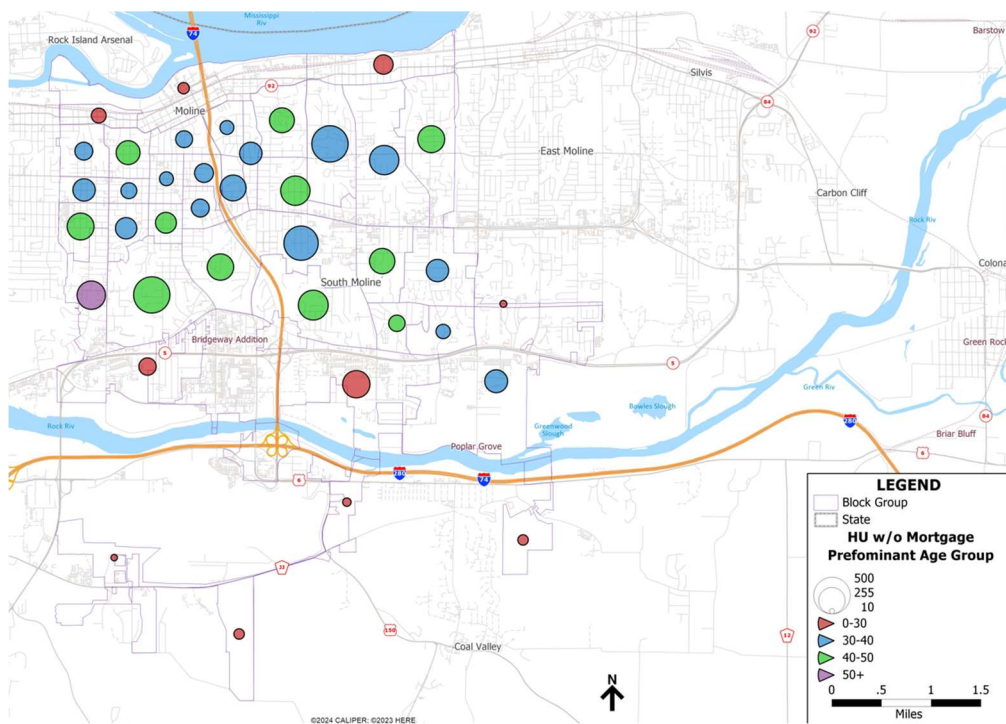
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.12: Moline Housing Units Year Built by Census Block



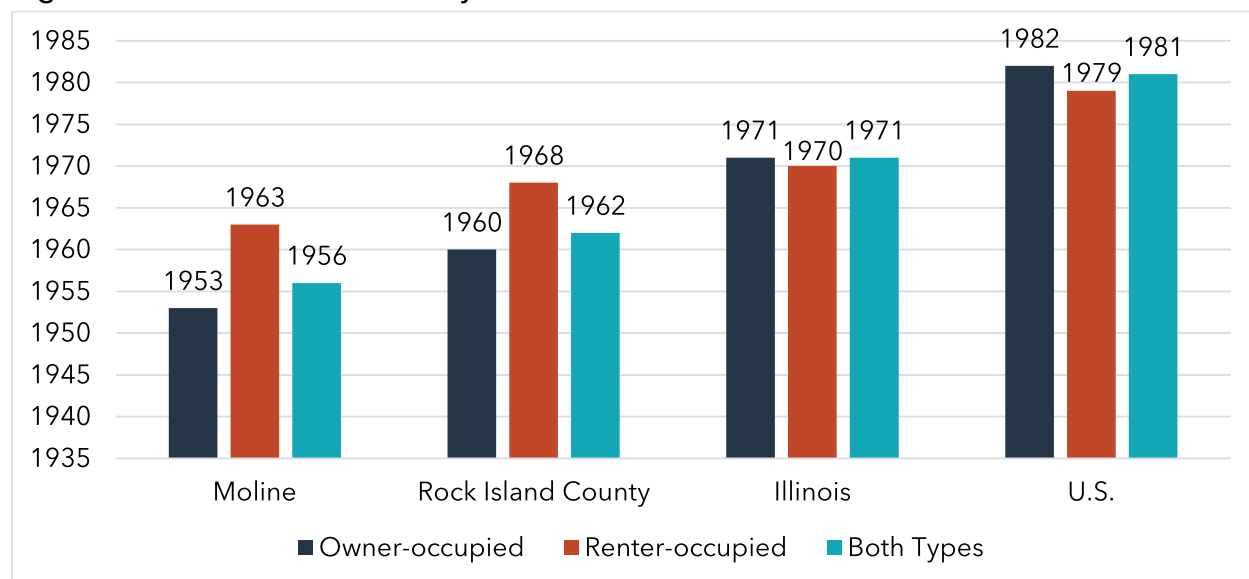
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.13: Moline Housing Units Without Mortgage Predominant Age Group by Census Block



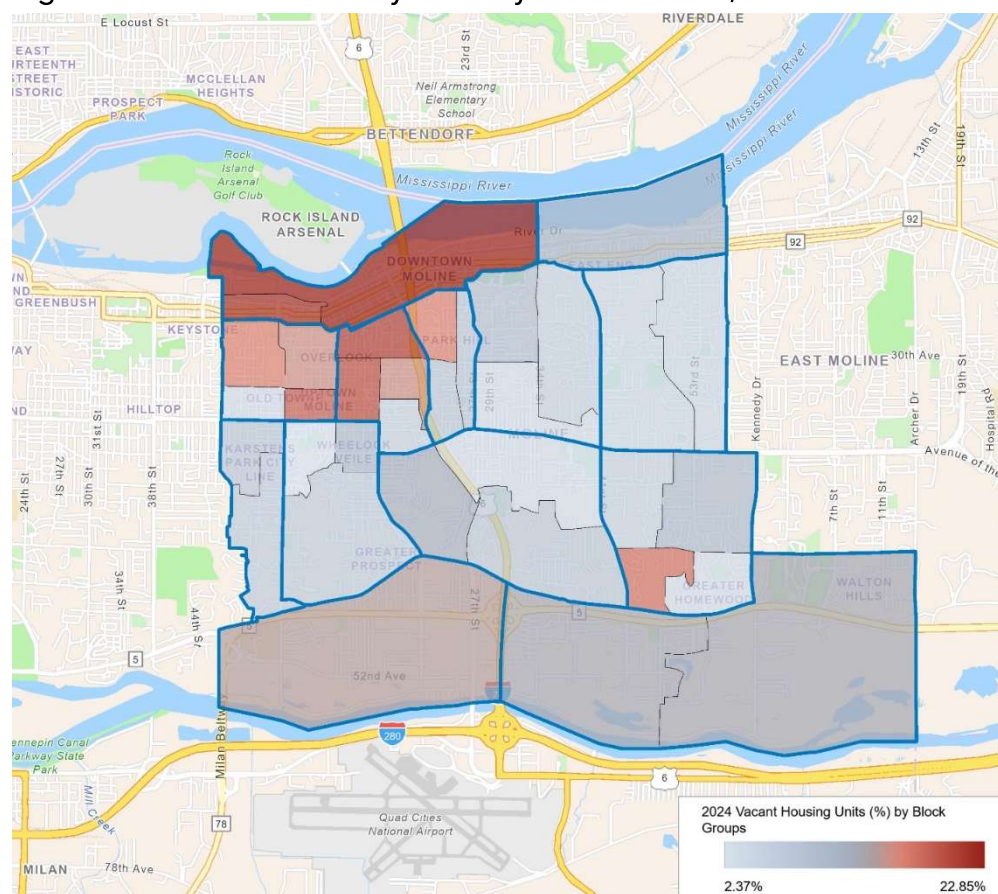
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.14: Median Year Built by Tenure in Moline



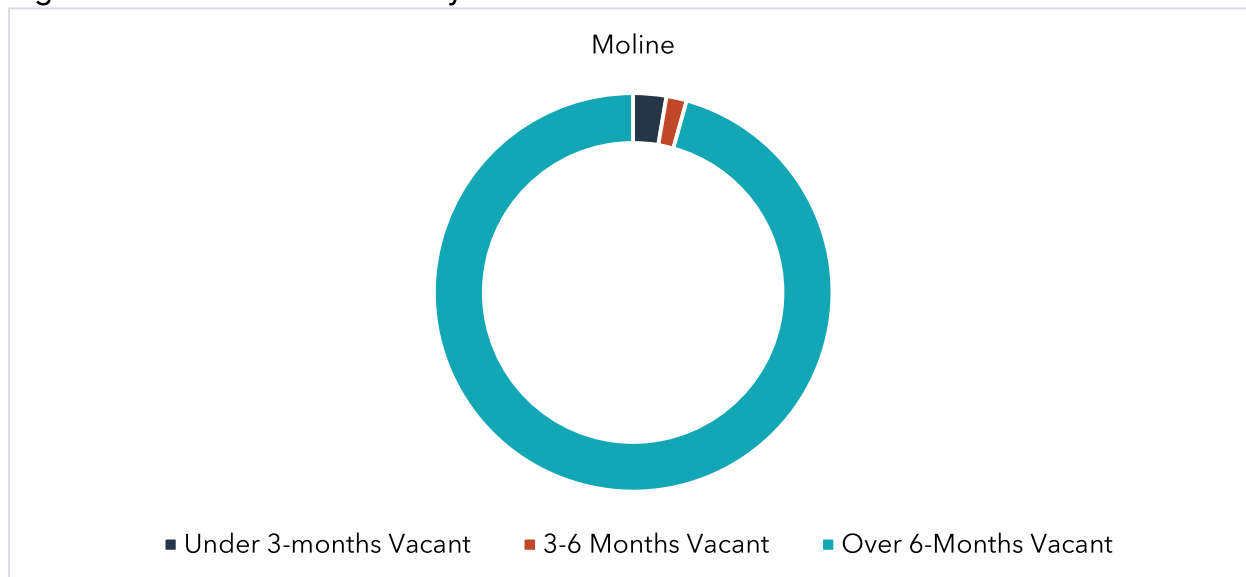
Source: ACS 2022 5-Year Table B25037

Figure 9.15: Moline Vacancy Rates by Census Tracts, 2024



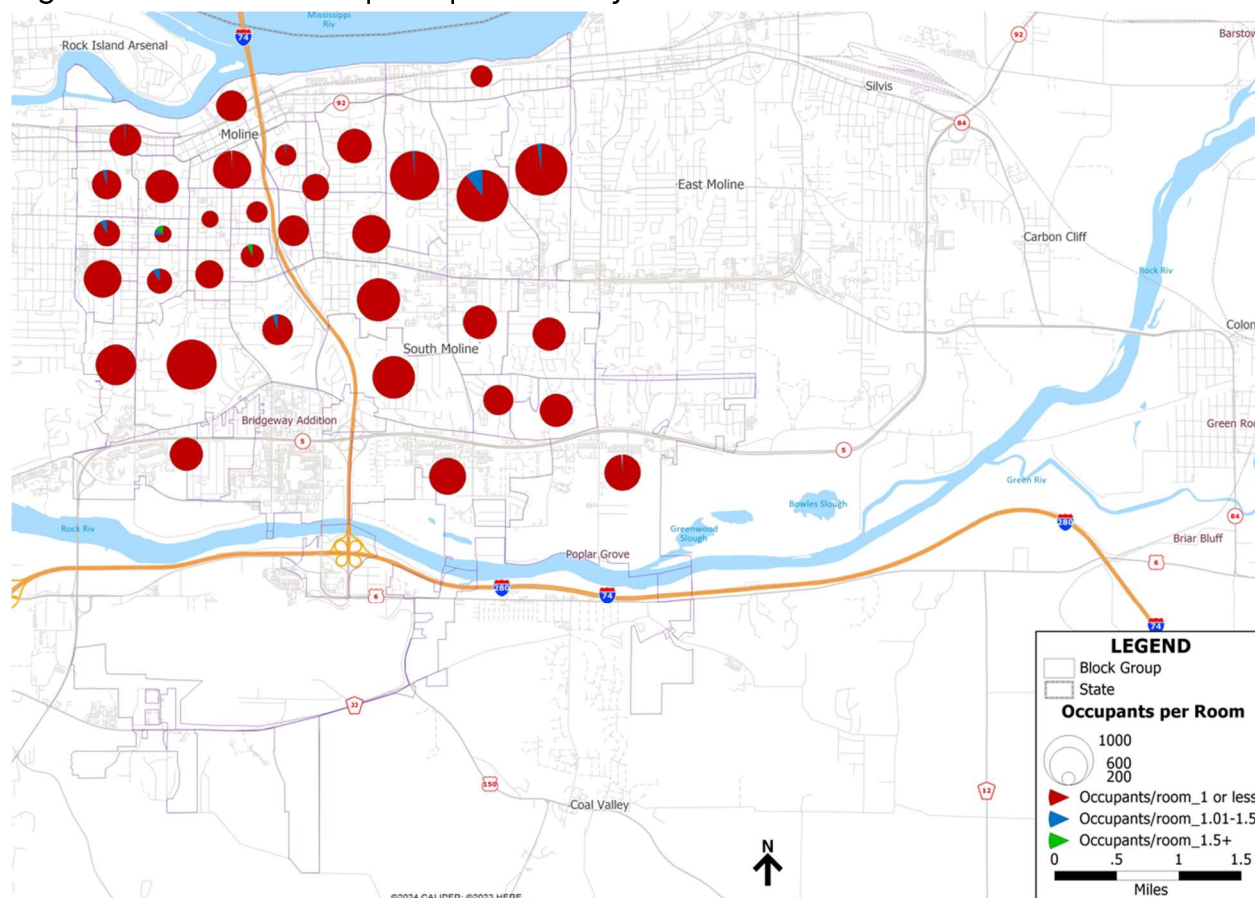
Source: Points Consulting using Esri Business Analyst, 2024

Figure 9.16: Duration of Vacancy for Residential Units



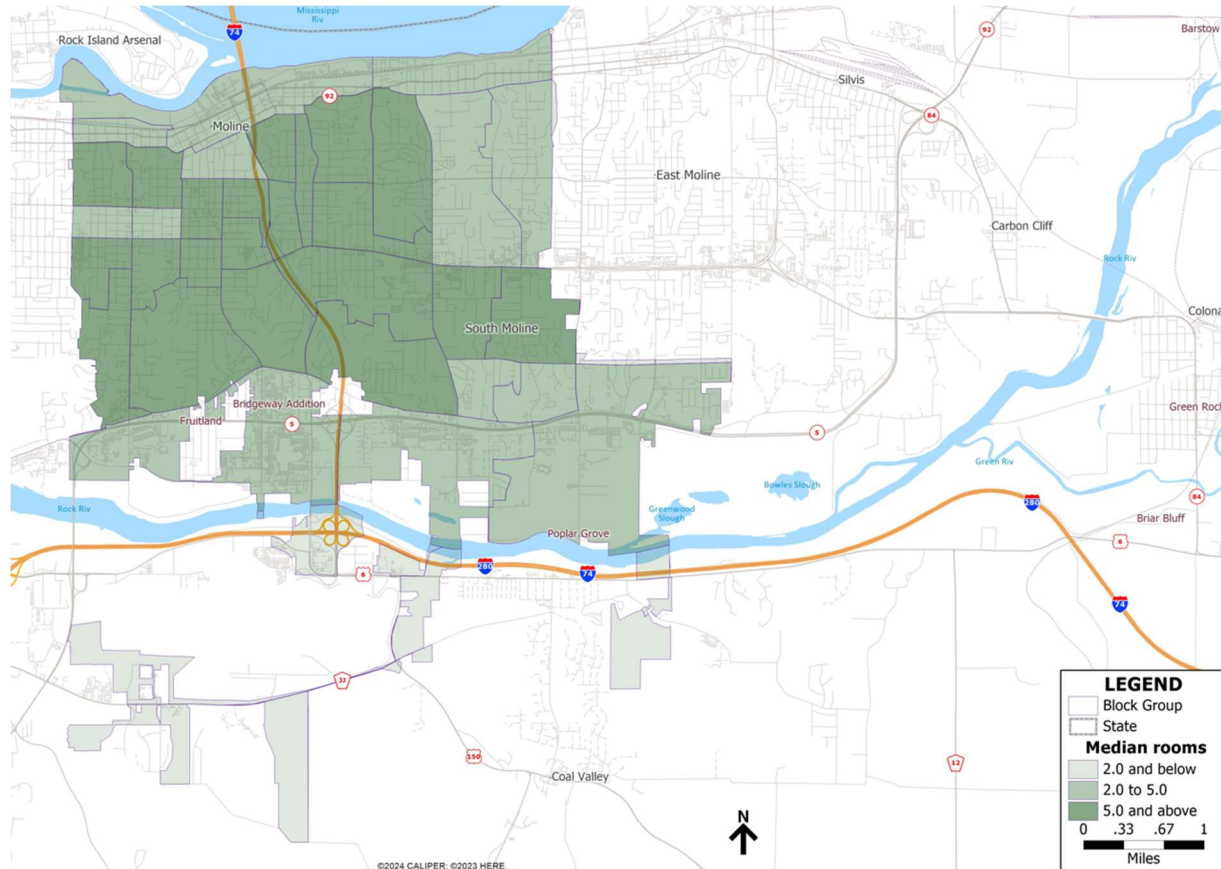
Source: HUD USPS Aggregated Administrative Data On Address Vacancies

Figure 9.17: Moline Occupants per Room by Census Block



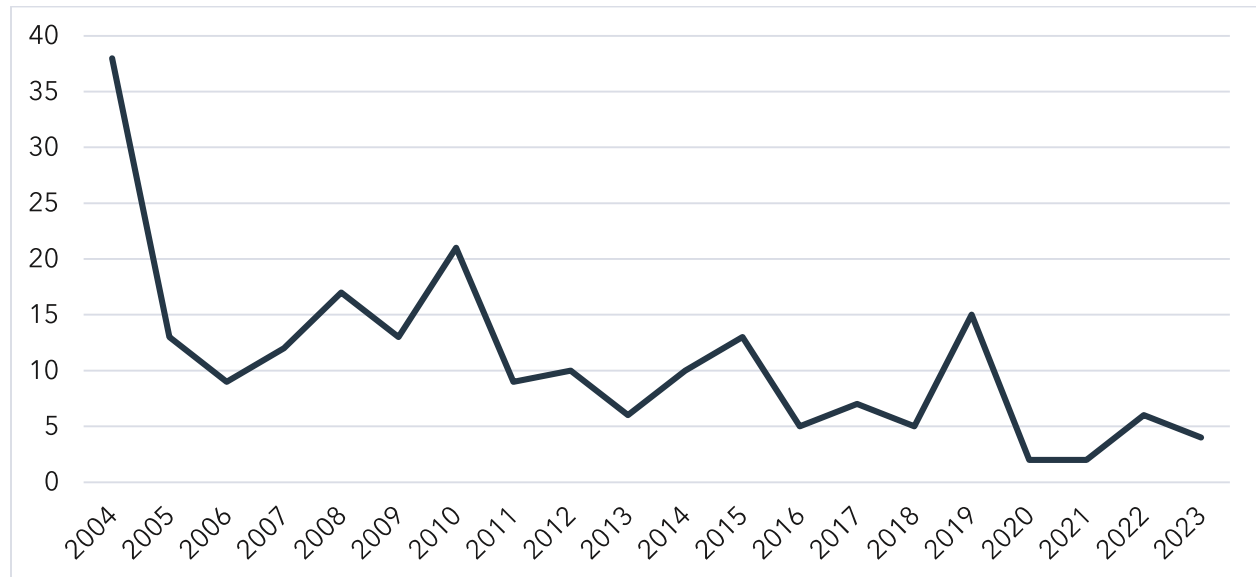
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.18: Moline Median Number of Rooms by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.19: Moline Single-family Housing Permit Units, 2004-2023



Source: City of Moline, Adopted Budget Fiscal Years 2024-2026 Summary

Table 9.5: Moline Rentals

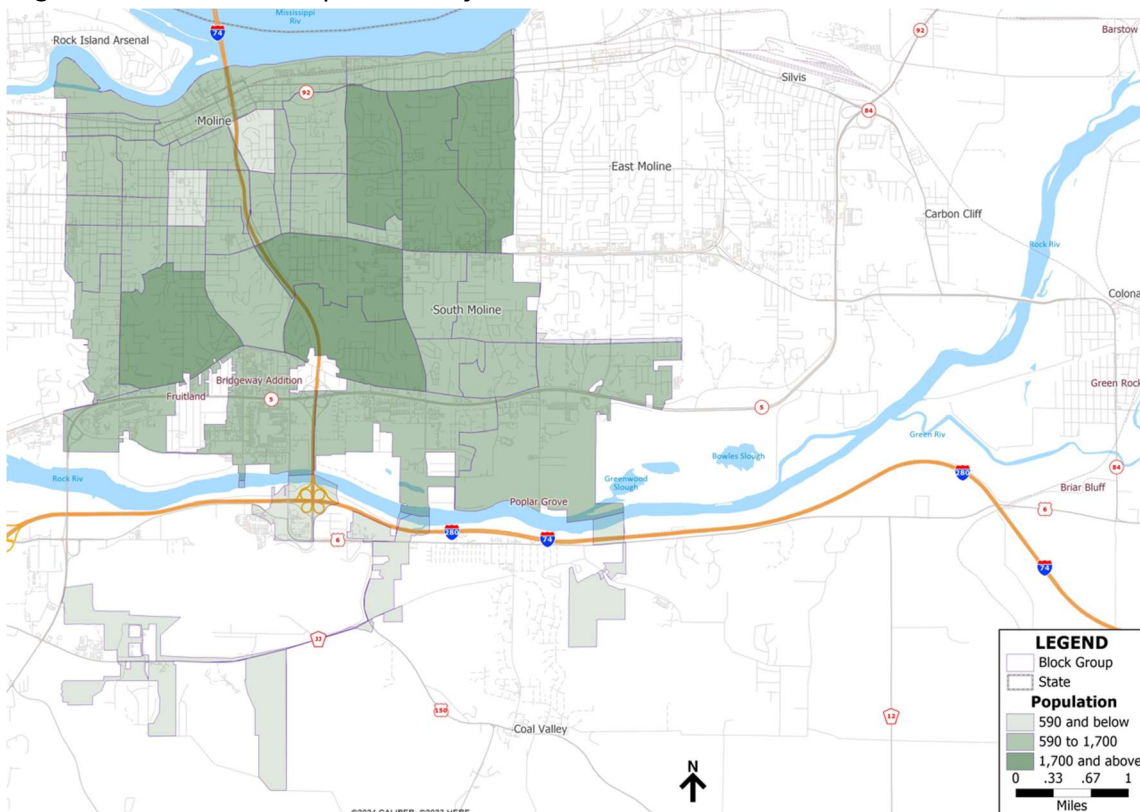
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	6	1	\$768	+\$60	7.8%
2 Bedroom	8	(3)	\$963	+\$115	11.9%
3 Bedroom	8	2	\$1,253	+\$125	10.0%
Condo and Townhouse Rentals					
1 Bedroom	6	0	\$744	+\$37	5.0%
2 Bedroom	37	11	\$879	(\$36)	(4.1%)
3 Bedroom	4	0	\$1,345	+\$94	7.0%
Apartment Rentals					
1 Bedroom	15	8	\$740	+\$62	8.4%
2 Bedroom	14	8	\$885	+\$13	1.5%
3 Bedroom	4	(1)	\$1,286	+\$114	8.9%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 9.20-9.23, Table 9.6), median age and household size (Figures 9.24-9.25), educational attainment (Figure 9.26), and underserved populations (Figures 9.27-9.29, Table 9.7).

Figure 9.20: Moline Population by Census Block



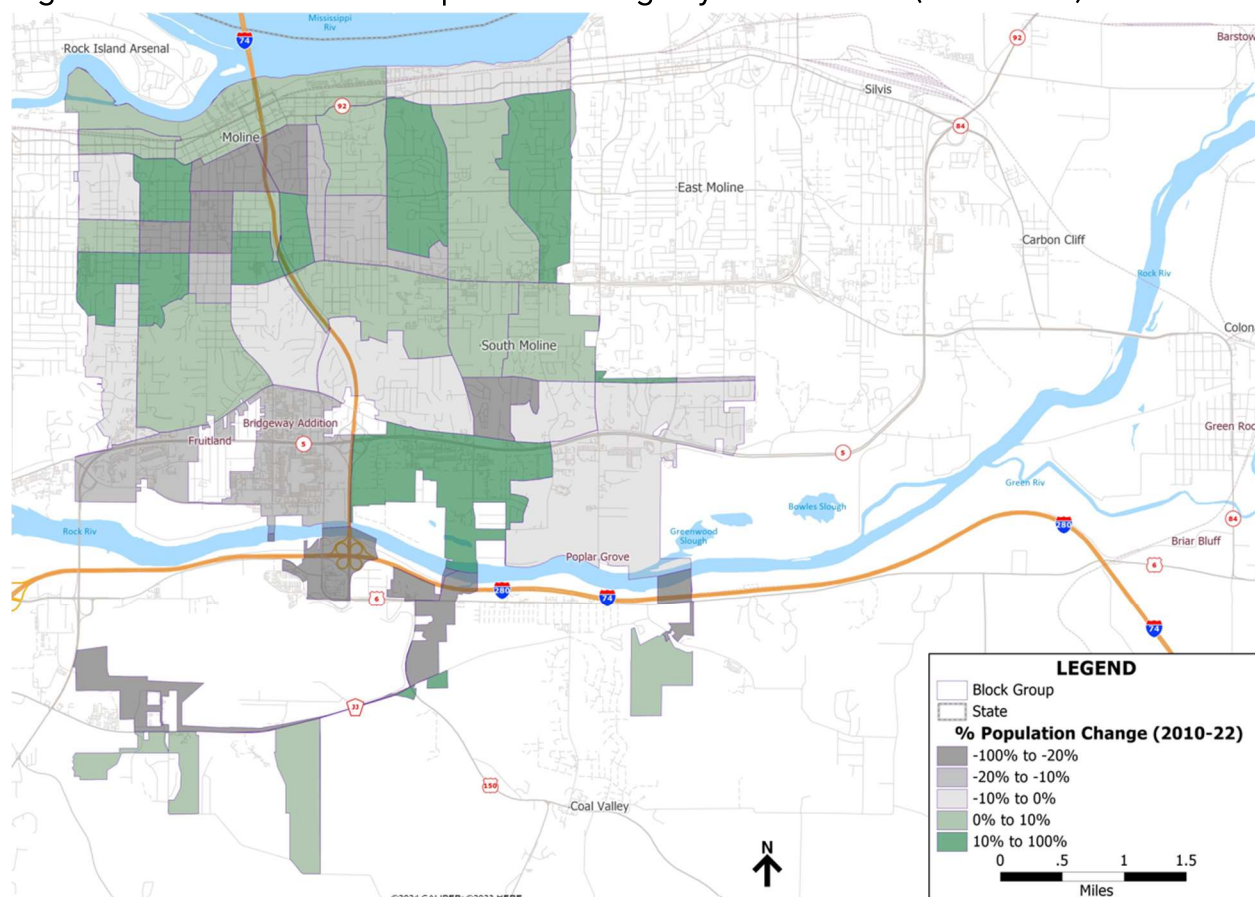
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 9.6: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Moline	43,390	42,452	(938)	(2.2%)
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Illinois	12.82M	12.76M	(66,226)	(0.5%)
U.S.	309.14M	331.01M	21.96M	7.1%

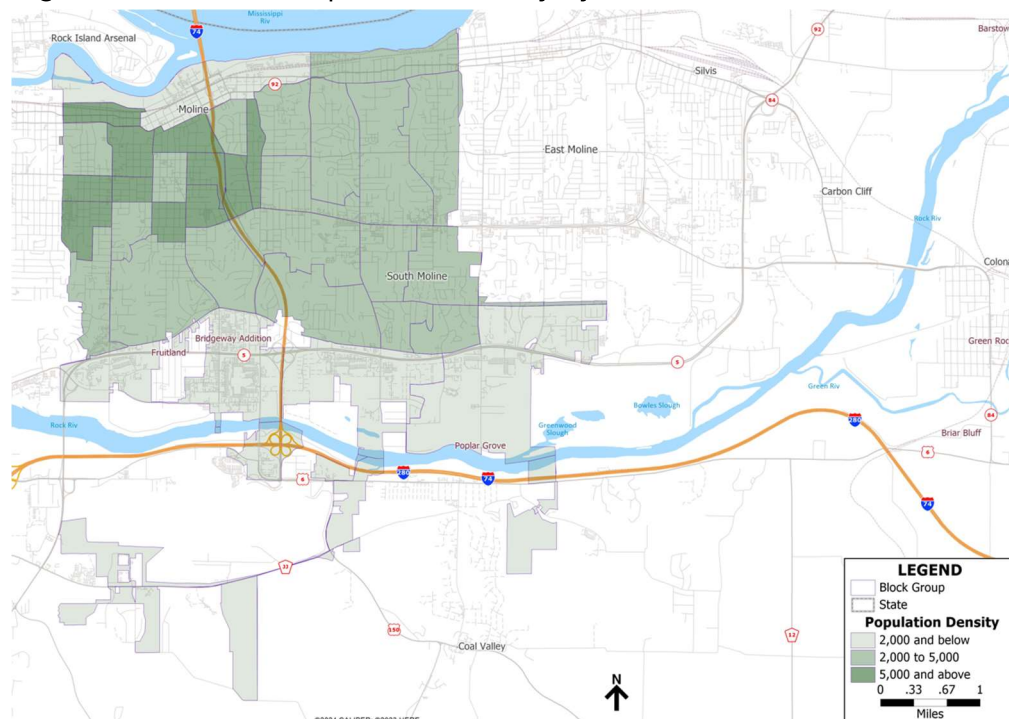
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 9.21: Moline Percent Population Change by Census Block (2010-2022)



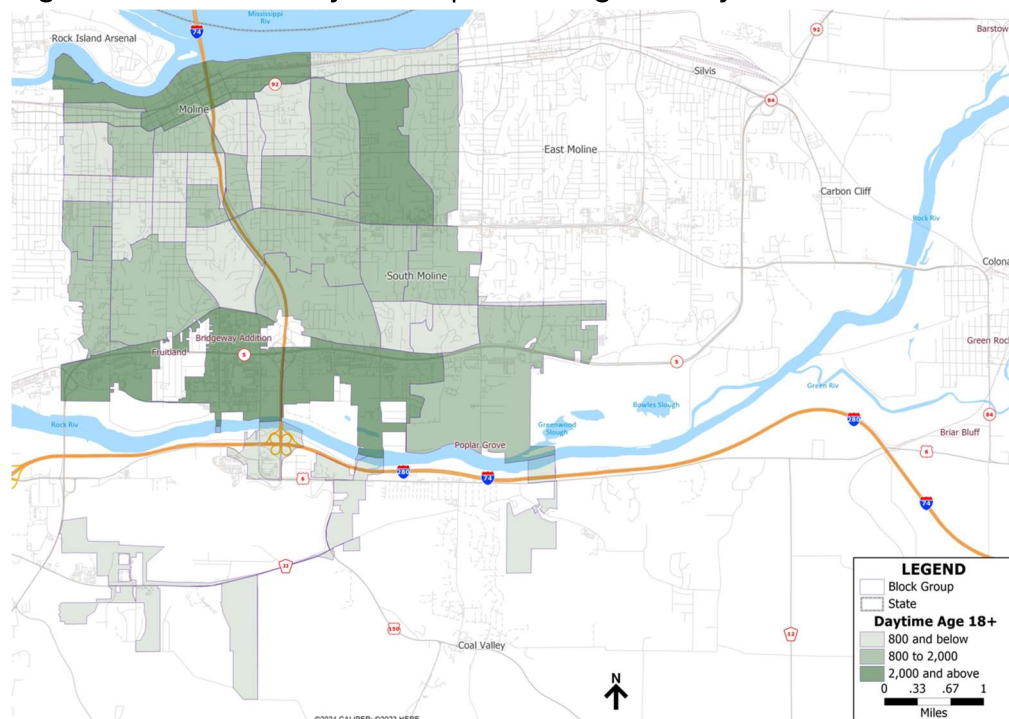
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.22: Moline Population Density by Census Block



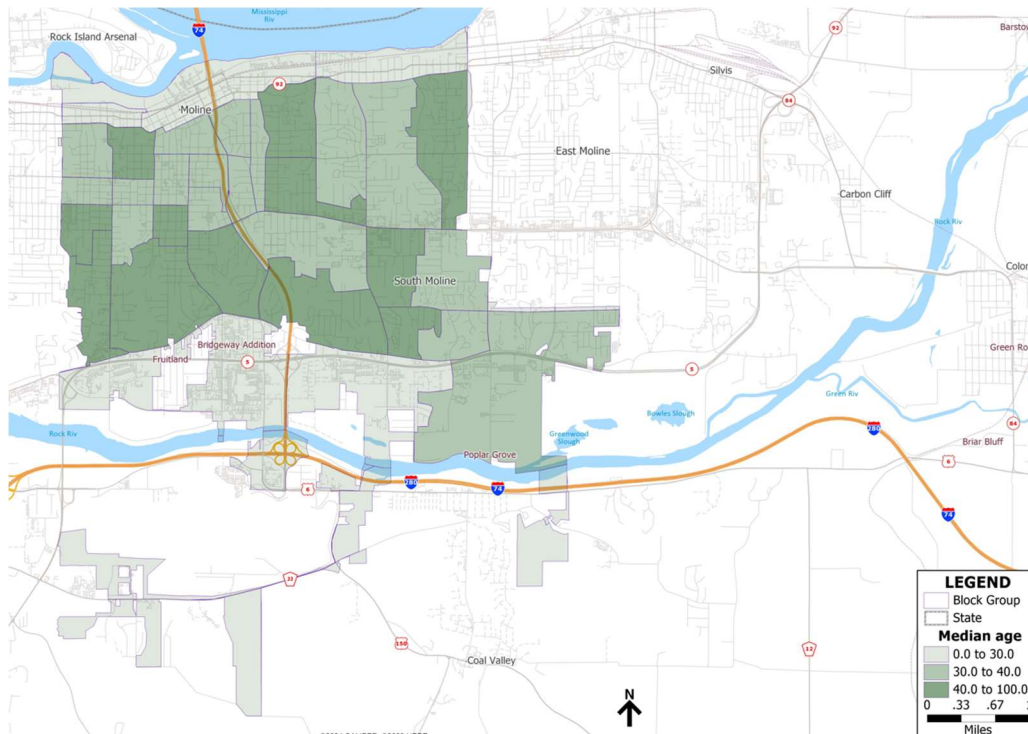
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.23: Moline Daytime Population Age 18+ by Census Block



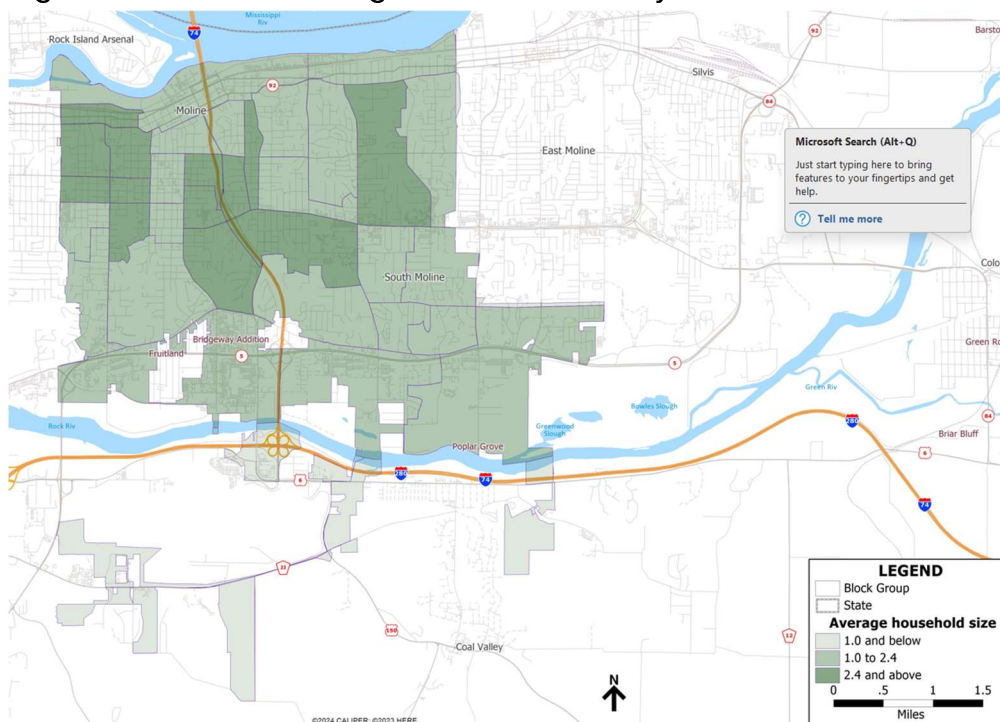
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.24: Moline Median Age by Census Block



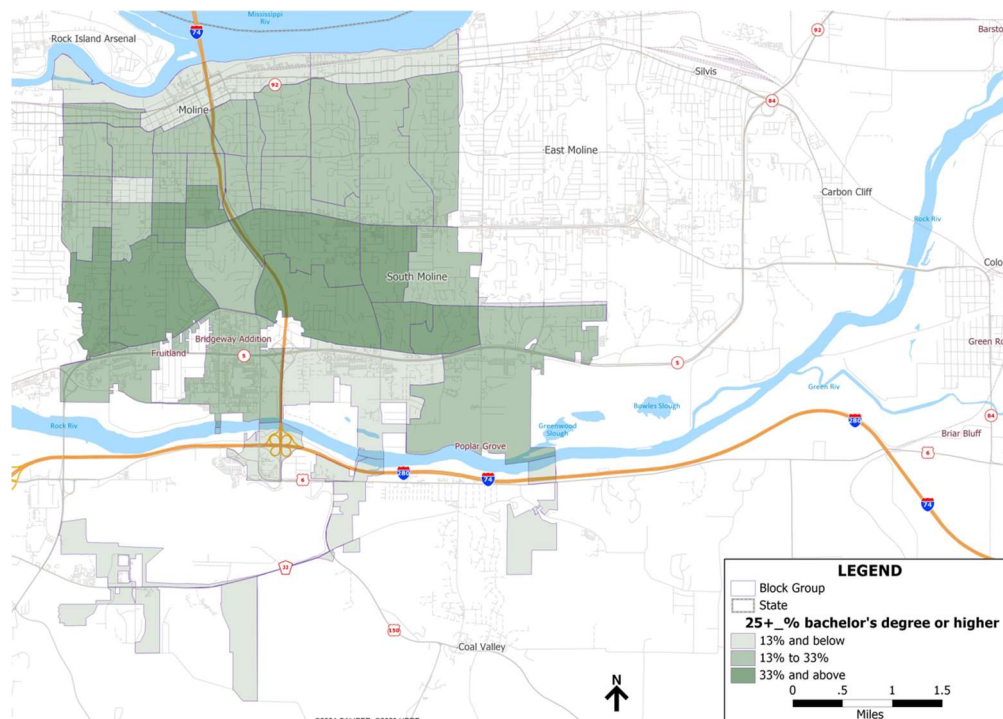
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.25: Moline Average Household Size by Census Block



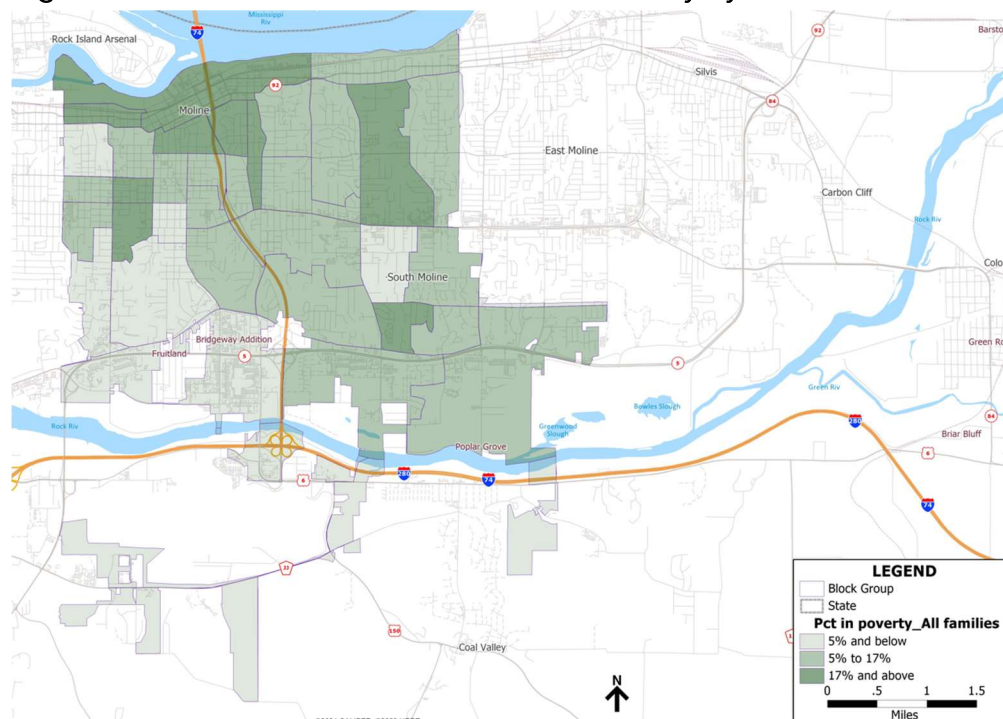
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.26: Moline Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.27: Moline Percent of Families in Poverty by Census Block



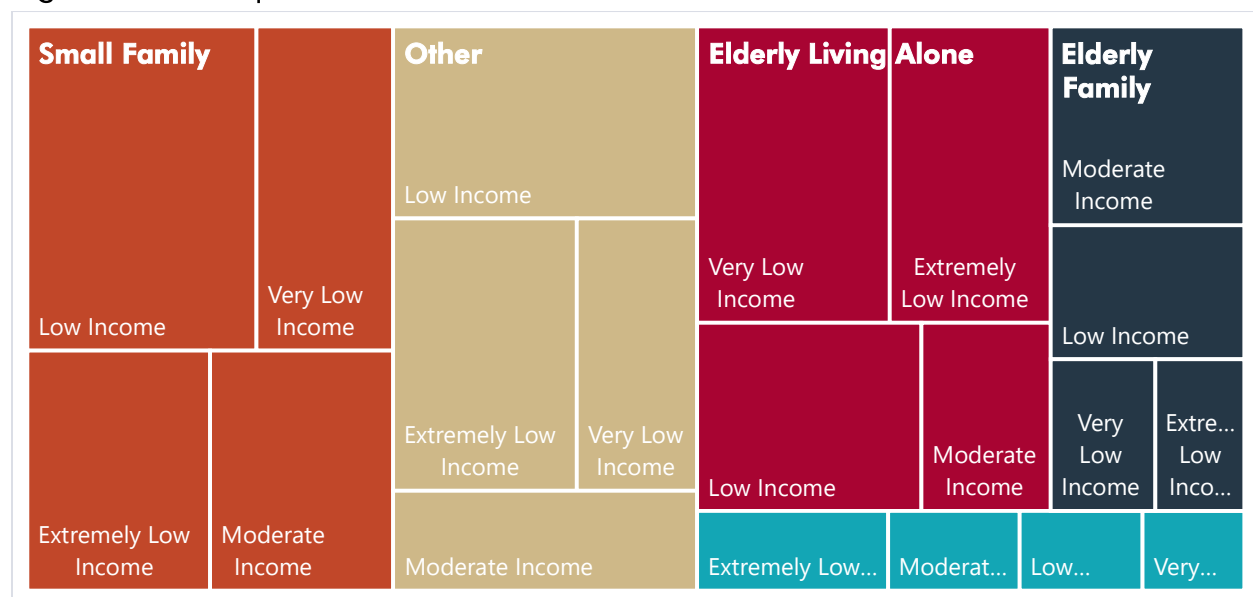
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 9.7: Composition of Low-Income Households in Moline

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units In Moline
Elderly Family	Extremely Low Income	200	1.1%
Elderly Family	Very Low Income	235	1.3%
Elderly Family	Low Income	385	2.2%
Elderly Family	Moderate Income	570	3.2%
Small Family	Extremely Low Income	650	3.6%
Small Family	Very Low Income	655	3.7%
Small Family	Low Income	1,100	6.1%
Small Family	Moderate Income	650	3.6%
Large Family	Extremely Low Income	225	1.3%
Large Family	Very Low Income	120	0.7%
Large Family	Low Income	145	0.8%
Large Family	Moderate Income	155	0.9%
Elderly Living Alone	Extremely Low Income	705	3.9%
Elderly Living Alone	Very Low Income	845	4.7%
Elderly Living Alone	Low Income	625	3.5%
Elderly Living Alone	Moderate Income	360	2.0%
Other	Extremely Low Income	740	4.1%
Other	Very Low Income	485	2.7%
Other	Low Income	865	4.8%
Other	Moderate Income	450	2.5%

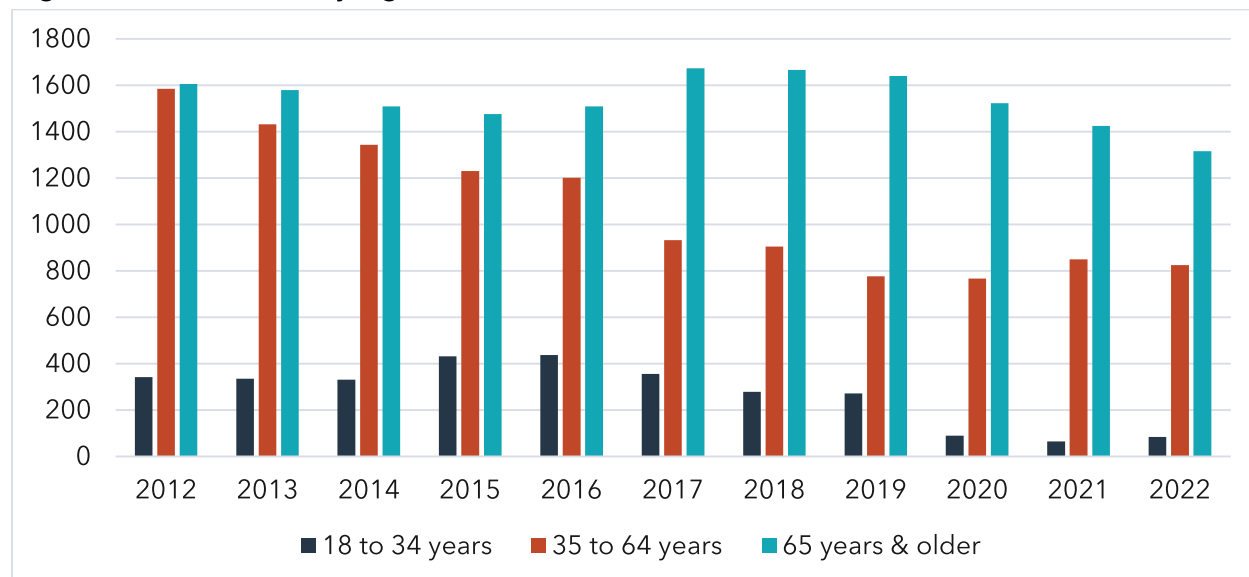
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 9.28: Composition of Low-Income Households in Moline



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 9.29: Veterans by Age in Moline, 2012-2022

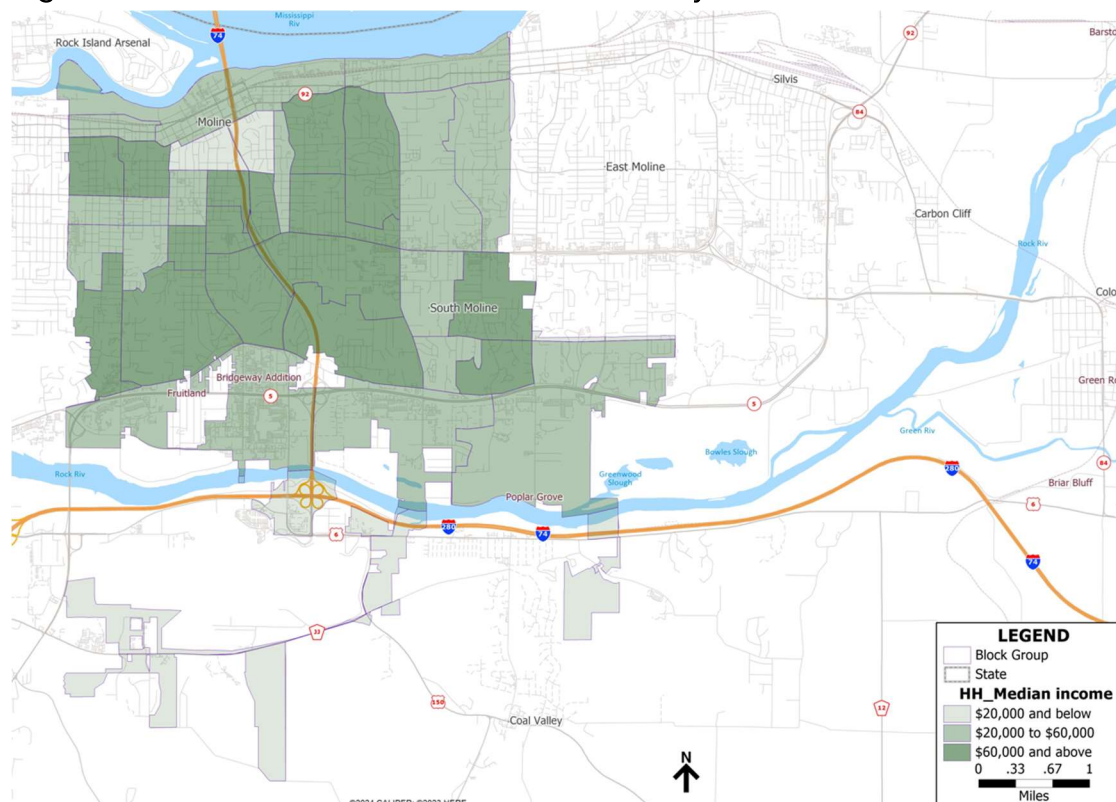


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income and Expenditures

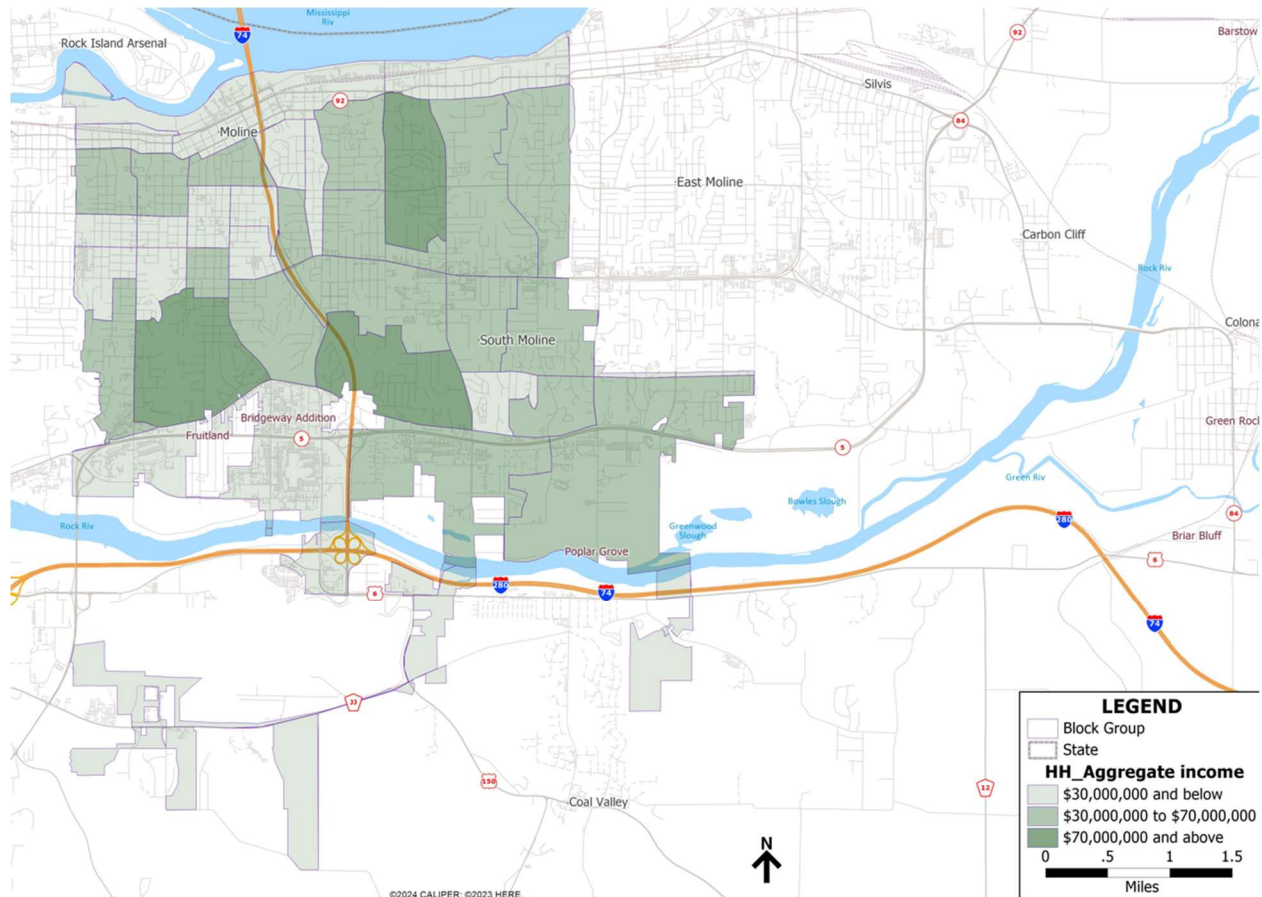
This section covers income (Figures 9.30-9.31) and budget expenditures (Figures 9.32-9.33).

Figure 9.30: Moline Household Median Income by Census Block



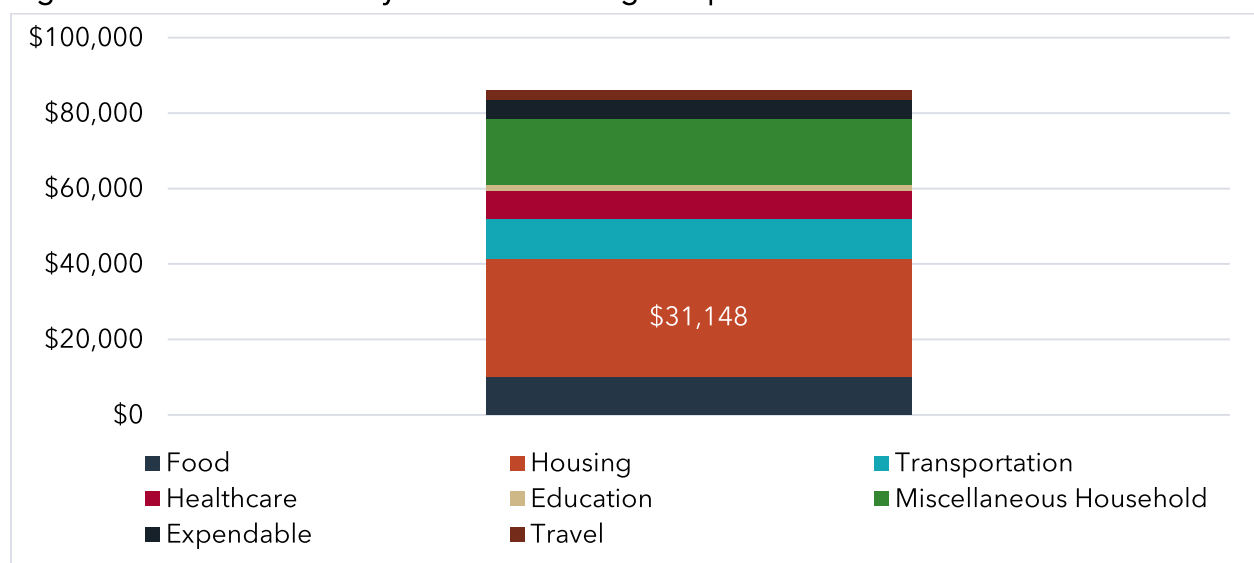
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.31: Moline Household Aggregate Income by Census Block



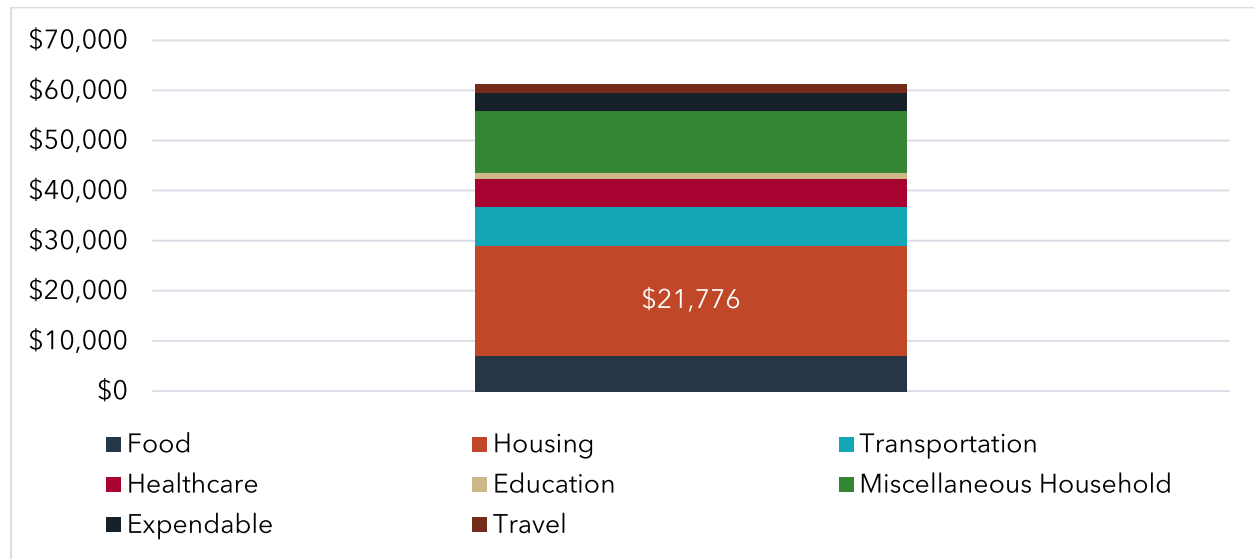
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.32: Illinois Monthly Household Budget Expenditures



Source: Esri Business Analyst, 2024

Figure 9.33: Rock Island County Monthly Household Budget Expenditures

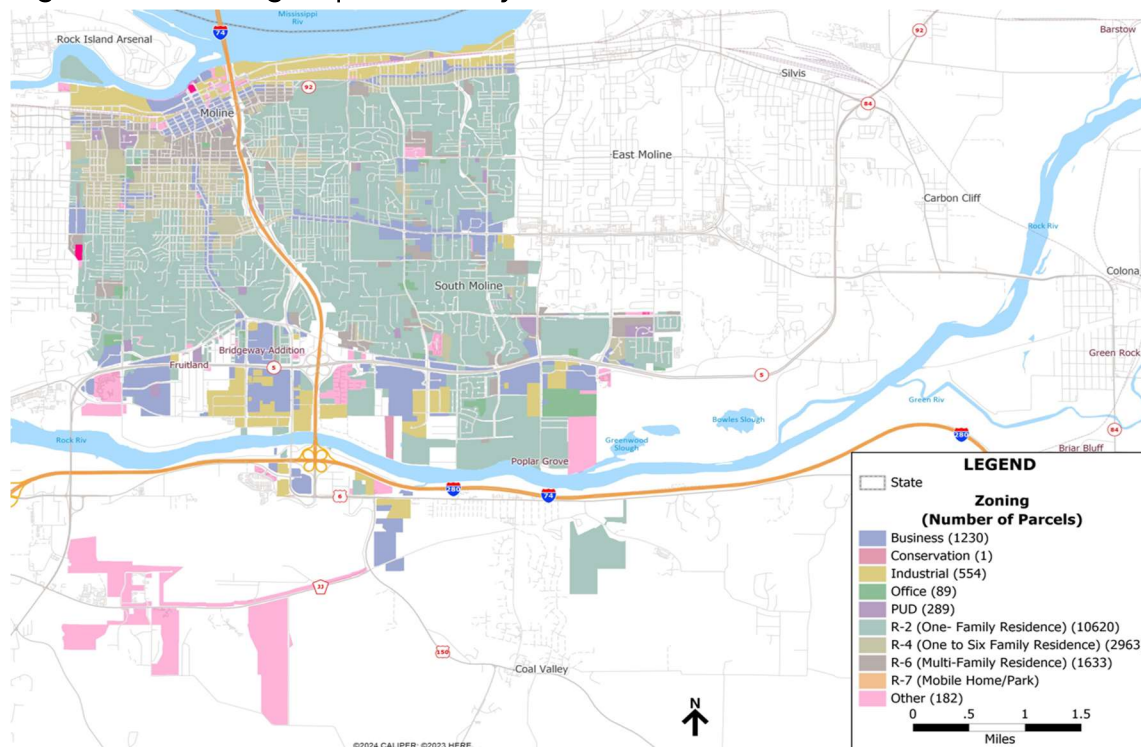


Source: Esri Business Analyst, 2024

Moline Zoning

The City of Moline currently occupies 10,515 acres of land. Of that land, 61.53% is zoned for primarily residential use. Districts that are primarily residential include: R-2, R-4, R-6, and R-7 (Figure 9.34).

Figure 9.34: Zoning Map for the City of Moline



Source: Points Consulting using shapefile data from the City of Moline

Table 9.8: Moline Zoning Ordinance, Residential Districts Purpose and Intent

District	Purpose and Intent
R-2	To provide areas for low density residential development (6 or less dwelling units per gross acre) consistent with the Low Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-4	To provide areas for medium density residential development (7 to 14 dwelling units per gross acre) consistent with the Medium Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-6	To provide areas for high density residential development (over 14 dwelling units per gross acre) consistent with the High Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-7	To provide areas for mobile home parks in accordance with Chapter 19 of the Moline Code of Ordinances, and well as other residential and institutional uses that are consistent with residential districts.

Source: Moline, IL Zoning Ordinance, Chapter 35

Table 9.9: Moline Zoning Ordinance, Residential and Resource Districts Principal Structure Bulk Standards, Sec 35-3201³⁵

Bulk Standards												
Zoning District	Max Density (du/Ac)	Min Lot Dimensions				Min Yard Setbacks (ft) Side				Max Building Height (ft / stories)	Min Landscape Surface Ratio Front Setback	Max Floor Area Ratio (4)
		Area Per Unit (Sq Ft)	Lot Area (sq ft)	Width (ft)	Street front (ft)(3)	Front (9)	Least	Sum	Rear			
R-2(5)	6	6,000	6,000	60	20	25	5	12	30	35/2 1/2	0.5	0.25
R-4	14	3,000	5,000	50	20	25	5	12	B8	35/2 1/2	0.5	0.5
R-6 (6)	34	1,250	5,000	50	20	25	5+	15+	25+	150/12	0.5	1
R-7(7)	34	1,250	5,000	50		25	5+	15+	25+	150/12	0.5	1

Source: Moline, IL Zoning Ordinance, Chapter 35

³⁵ (a) PRINCIPAL STRUCTURES . Table 35-3201.1. lists the bulk standards for principal structures in all Residential and Resource Districts.

(1) Terms . Please see Sec. 35-3106 for an explanation of the terms used on Table 35-3201.1.

(2) Exceptions. Please see Sec. 35-3108 for exceptions to the bulk standards on Table 35-3201.1.

Table 9.10: Moline Zoning Ordinance, Residential and Resource Districts Major Accessory Structure Bulk Standards³⁶

Zoning District	Minimum Yard Setbacks (feet)				Minimum Onsite Building Separation (ft) ⁽⁴⁾	Maximum Height (ft.)
	Front ⁽⁶⁾	Single Side ⁽³⁾	Sum Sides ⁽³⁾	Rear		
R-2	25	3	25% lot width	5	6	15
R-4	25	3	25% lot width	5	6	15
R-6	20	3	25% lot width	5	6	15
R-7 ⁽⁵⁾	20	3	25% lot width	5	6	15
(See Chapter 19 of the Moline Code of Ordinances)						

Source: Moline, IL Zoning Ordinance, Chapter 35

Table 9.11: Moline, Residential and Resource Districts Building Lot Coverage

Zoning District	% of Lot Coverage
R-2	35%
R-4	35%
R-6	40%
R-7	40%

Source: Moline, IL Zoning Ordinance, Chapter 35

Key Survey Themes

In our survey responses, Moline residents are slightly less likely than Davenport to find home purchase costs expensive, with 56.2% rating it as “somewhat expensive” or “expensive.” Similar to Rock Island, 51.1% of Moline respondents report difficulties finding affordable housing. Moline respondents tend to express a higher interest in single-family housing development and are not heavily concerned about excess short-term-rentals.

Below are a few density preferences Moline survey respondents express:

- **Accessory Dwelling Units (ADUs) in large lots:** Moline residents are the most supportive of ADUs in large lot neighborhoods (27.7%).
- **Townhomes:** Moline residents favor townhomes in mixed-use, vacant, or commercial areas, similar to preferences expressed elsewhere.

³⁶ Subject to additional restrictions by the Zoning Administrator, Building Official, or Fire Marshall if needed for compliance with other codes.

10. Rock Island Highlights

Affordability Gaps

Out of the three Tri-Cities, Rock Island reports the highest percentage (46.3%) of households that are cost burdened, or severely cost burdened (Table 10.1).

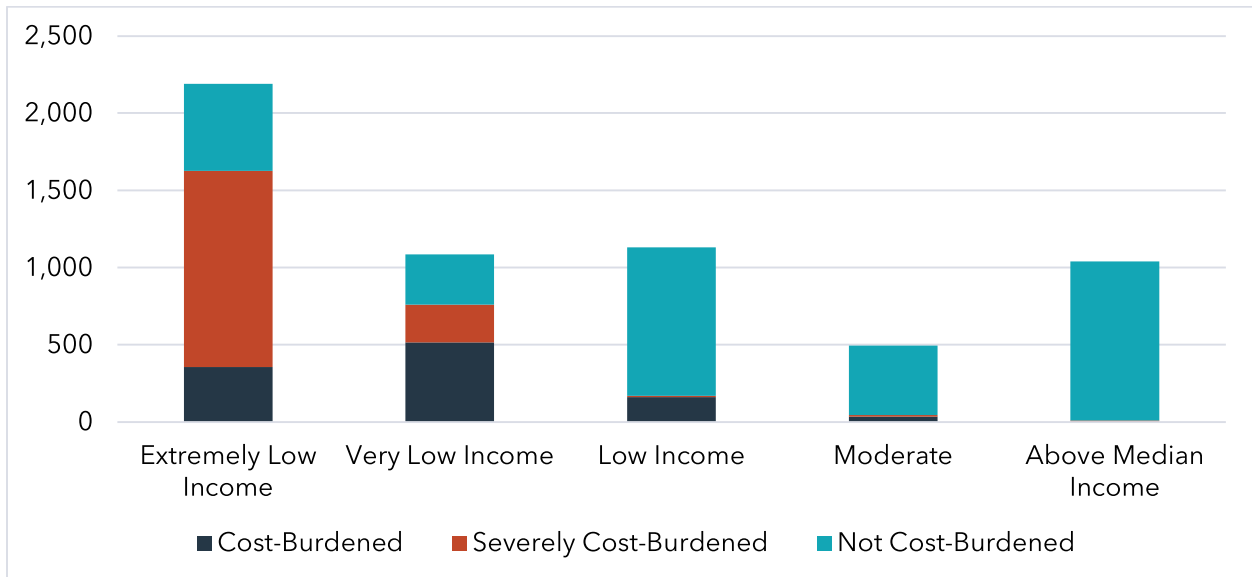
Figures 10.1 and 10.2 below show Cost Burden by Income Level for renters in Rock Island. In Rock Island, 15% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 72.1% are cost burdened in Rock Island. In Rock Island County, 54.5% of renting households in one of the three low-income categories are cost burdened.

Table 10.1: Renters' Housing Cost Burden: Rock Island, Rock Island County, Illinois, US

Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Rock Island	5,737	23.5%	22.8%	46.3%	44.5%
Rock Island County	19,161	20.2%	22.1%	42.3%	49.2%
Illinois	1,655,952	22.4%	21.5%	43.9%	48.9%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

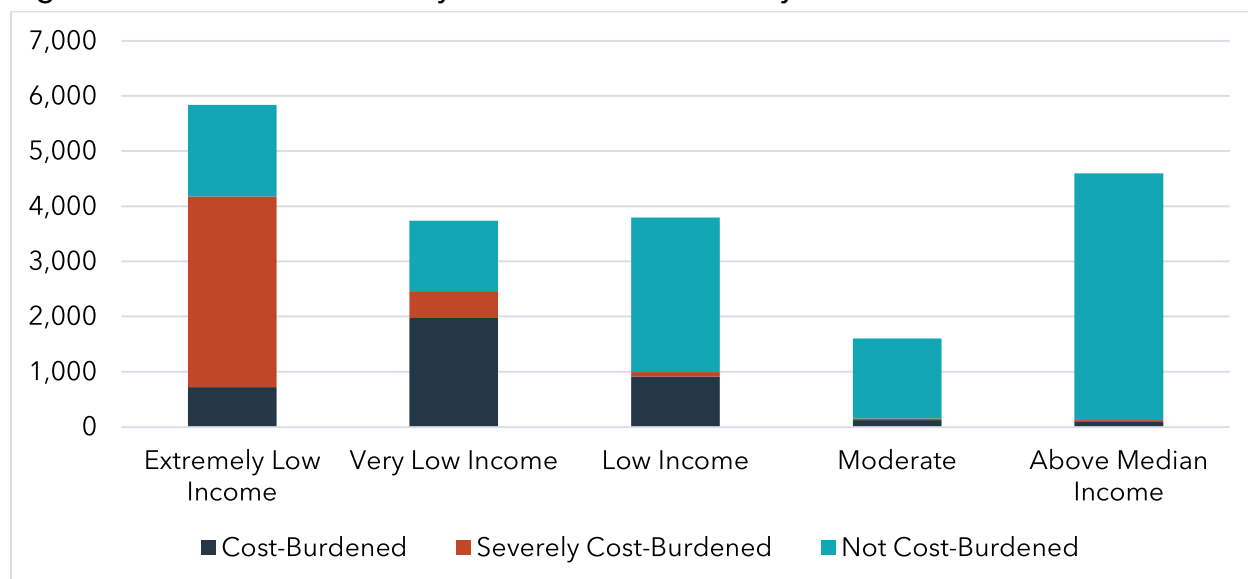
Source: ACS 2022 5-Year Table B25070

Figure 10.1: Rock Island Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2016-2020

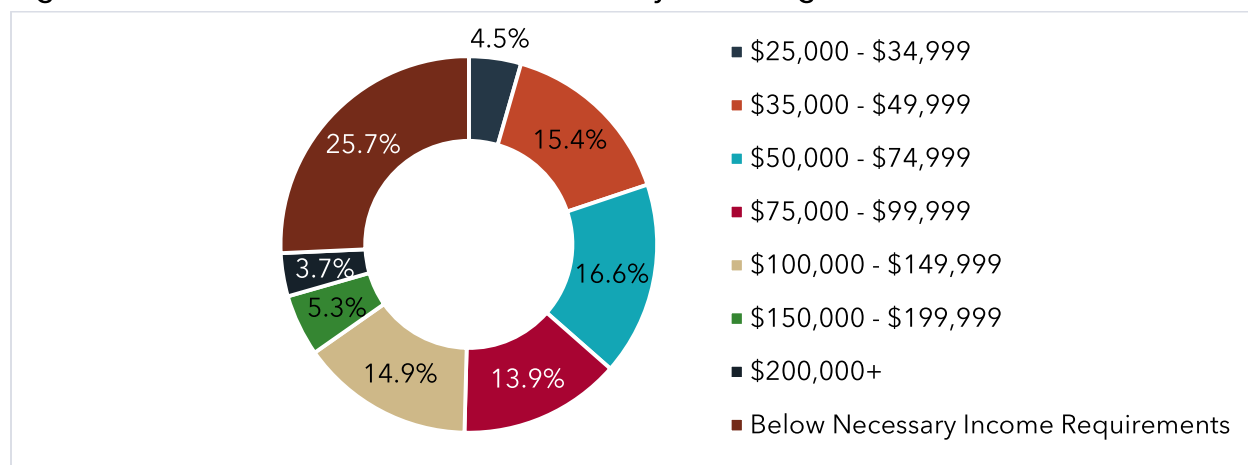
Figure 10.2: Rock Island County Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 10.3 shows that 25.7% of households in Rock Island are below the necessary income requirements to purchase an average-priced home in Rock Island. All households in the income brackets above \$25K can afford an average-priced home in Rock Island.

Figure 10.3: Households that Can Afford to Buy an Average-Priced Home in Rock Island



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

Population and Housing Forecasts

Rock Island mirrors the population trends of both Davenport and Moline, which is unsurprising given the geographic layout of the Tri-Cities (Table 10.2 and Figure 10.4). In fact, Rock Island's population in the 0-30 age group fell even more than Moline's, decreasing from 16,300 to 14,600. This decline was somewhat offset by an 800-resident increase in the 60+ community, though it was not enough to counteract the overall effects of out-migration.

The Bi-State Regional Commission's forecast was excluded from the Rock Island projection due to the statistical insignificance of its regression model. While previous projections were statistically significant and showed strong correlations between years and population, the Rock Island model was deemed unsuitable for use by the PC team.³⁷ Instead, the PC team applied an optimistic population outlook based on average persons per household.

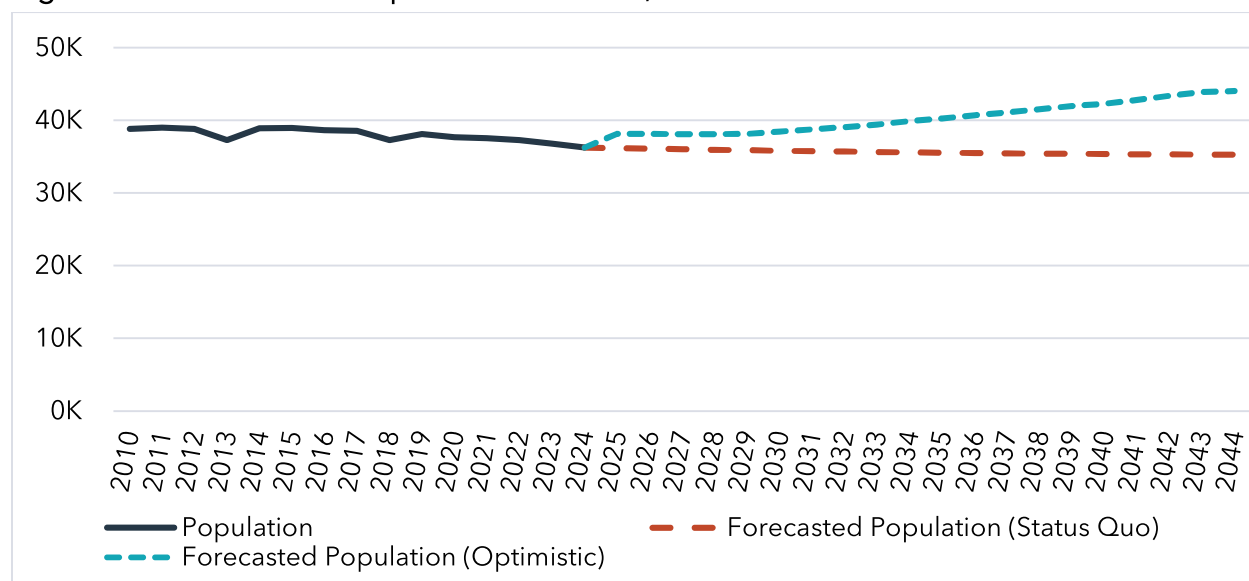
As with other forecasts, the Status Quo projection assumes a steady rate of population decline over the next 20 years, specifically anticipating worse out-migration and an increase in the aging population. Meanwhile, the Optimistic scenario projects a 21.5% increase in population by 2044.

Table 10.2: Rock Island Population Forecast, 2024-2044

Year	----Population----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	36,252	36,252	--	--
2029	35,055	38,143	(1.0%)	5.2%
2034	32,559	39,890	(1.8%)	10.0%
2039	30,762	41,984	(2.4%)	15.8%
2040	30,363	42,292	(2.5%)	16.7%
2044	29,102	44,036	(2.7%)	21.5%

Source: Points Consulting, 2024

Figure 10.4: Rock Island Population Forecasts, 2024-2044



Source: Points Consulting, 2024

³⁷ In regression analysis, models are considered "strong" if the p-value of the variables falls below 0.05. Also, the R-squared value should (generally) be above 0.8 to determine a strong correlation between the independent and dependent variables.

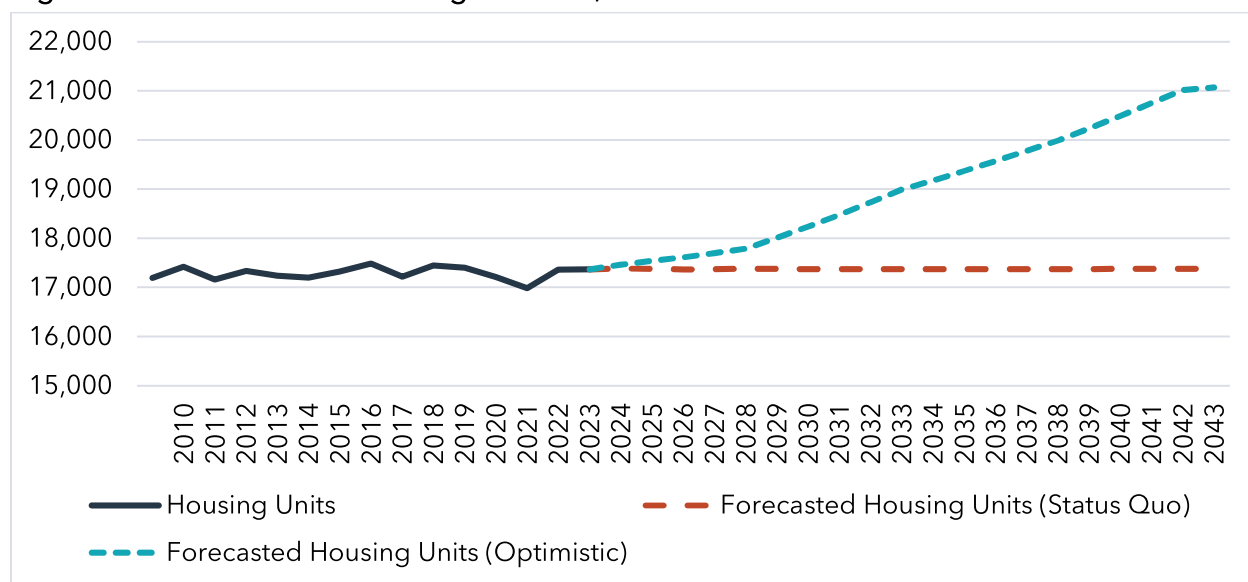
Similar to Moline, Rock Island is experiencing a gradual population decrease. Housing numbers have also declined, falling from 38,817 to 37,264 over the past 14 years (Table 10.3 and Figure 10.5). The Status Quo Scenario in the Housing Forecast projects a continuation of this downward trend. In contrast, the Optimistic Scenario anticipates the need for 3,700 additional housing units to accommodate population growth under the Population Forecast's Optimistic Scenario.

Table 10.3: Rock Island Housing Forecast, 2024-2044

Year	---Housing---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	17,368	17,368	--	--
2029	17,379	17,790	0.06%	2.4%
2034	17,376	18,995	0.05%	9.4%
2039	17,376	19,992	0.05%	15.1%
2040	17,377	20,235	0.05%	16.5%
2044	17,379	21,070	0.06%	21.3%

Source: Points Consulting, 2024

Figure 10.5: Rock Island Housing Forecast, 2024-2044

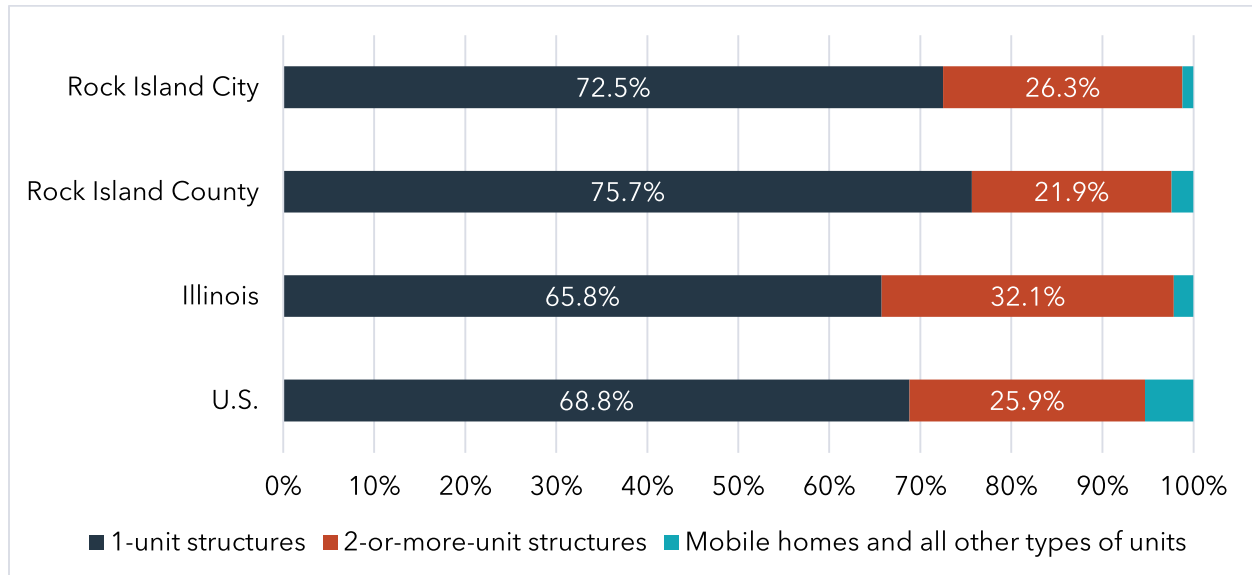


Source: Points Consulting, 2024

Housing Supply

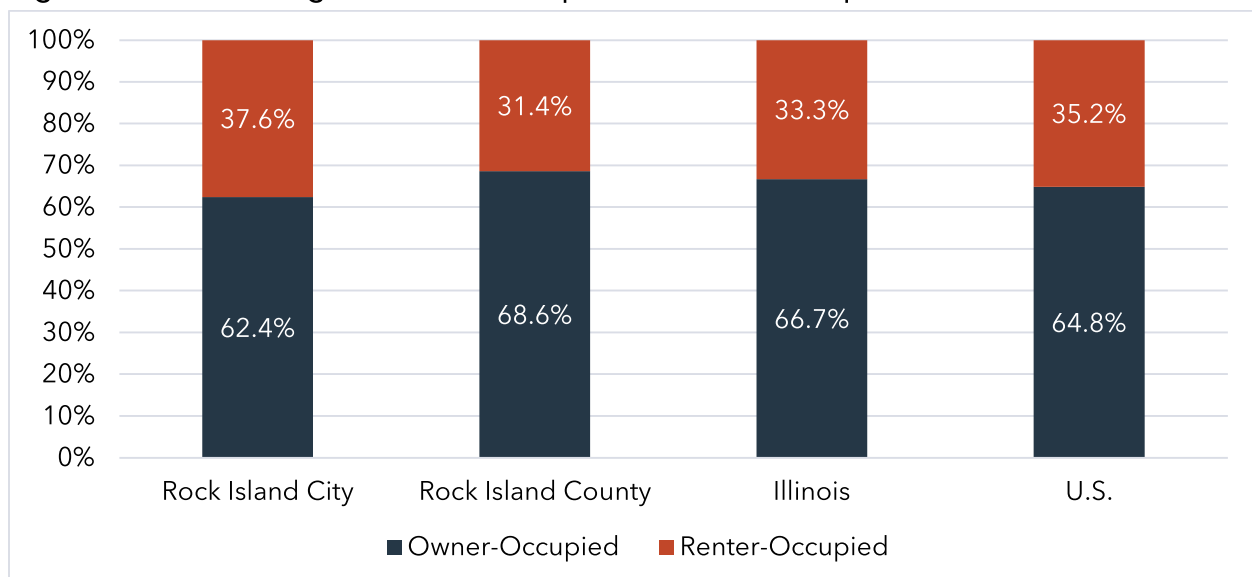
This section covers housing type and tenure (Figures 10.6-10.11), age of housing stock (Figures 10.12-10.13), vacancy (Figures 10.14-10.15), occupancy (Figures 10.16-10.17), new housing production (Figure 10.18), and rent trends (Table 10.4).

Figure 10.6: Percent Housing By Type in Rock Island



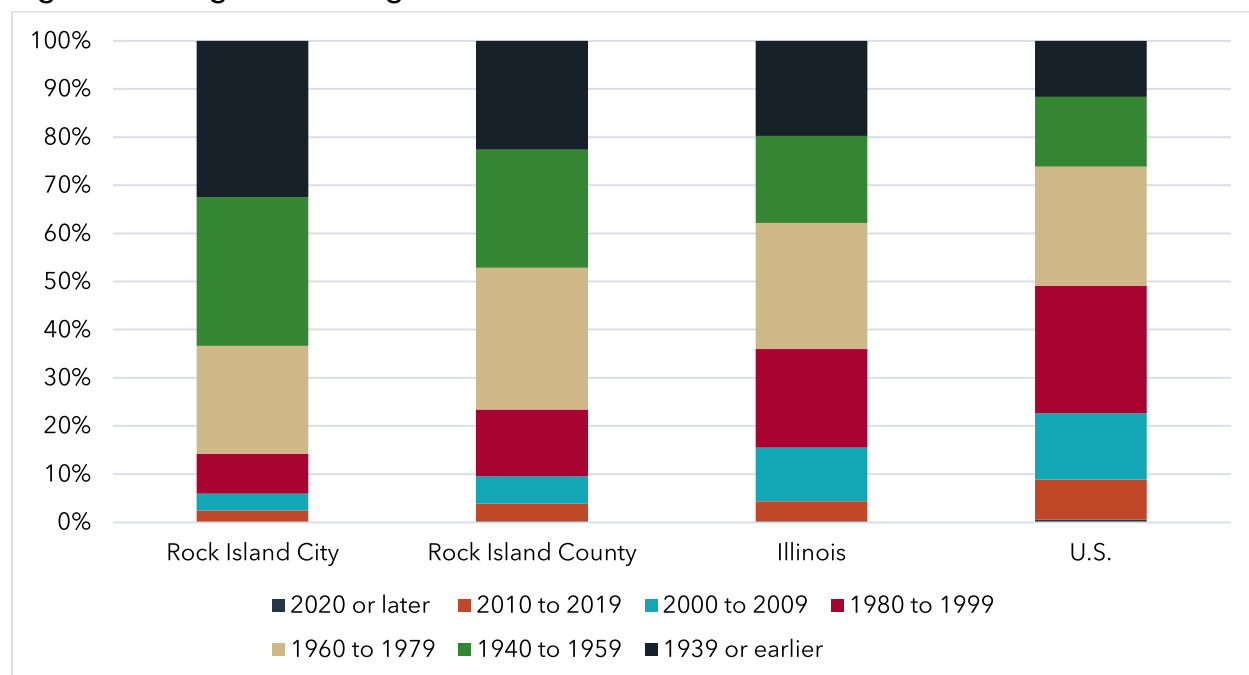
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.7: Percentage of Owner Occupied to Renter-Occupied Units, Rock Island, 2022



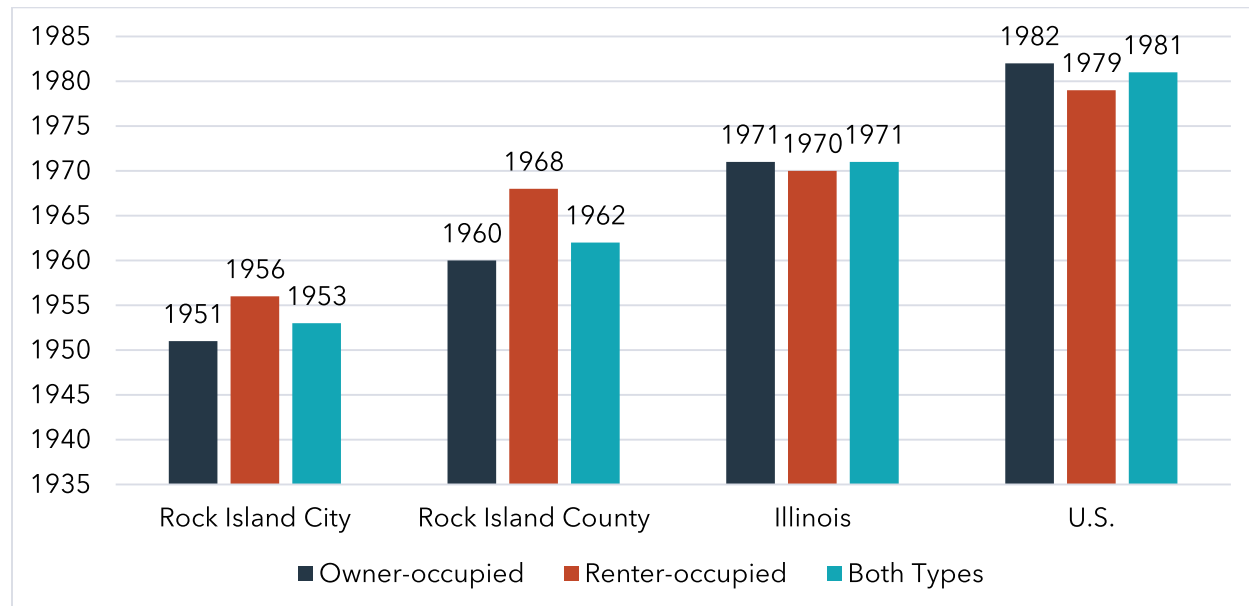
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.8: Age of Housing Stock in Rock Island



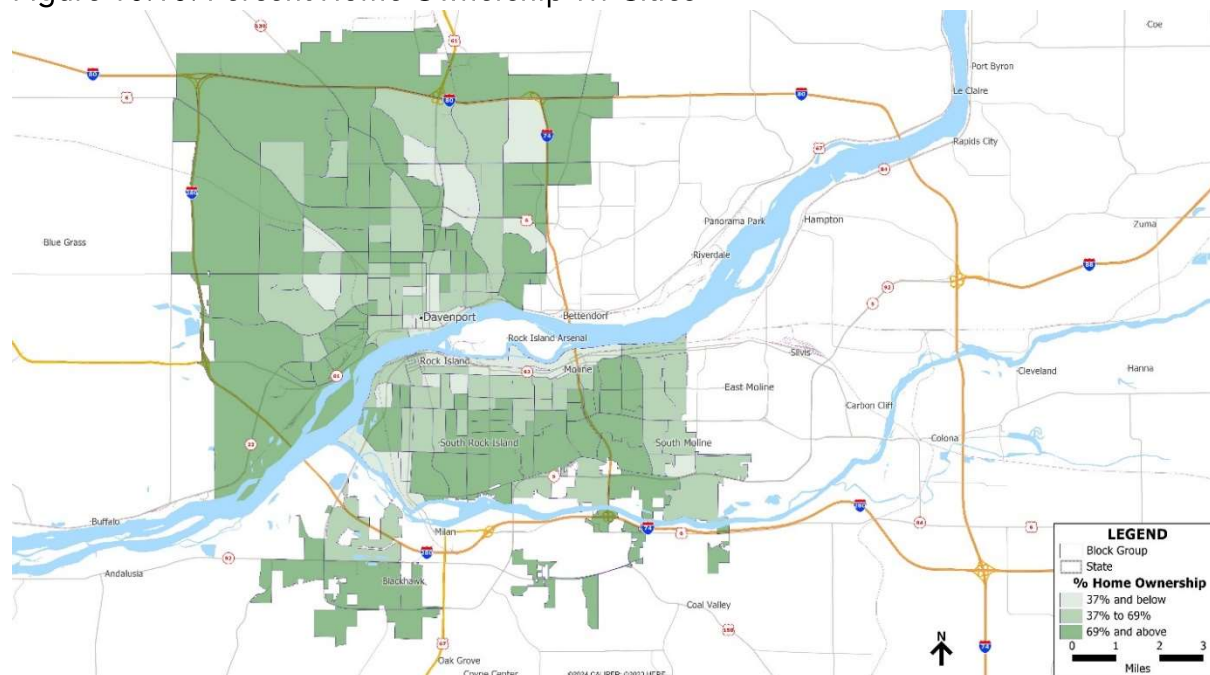
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.9: Median Year Built by Tenure in Rock Island



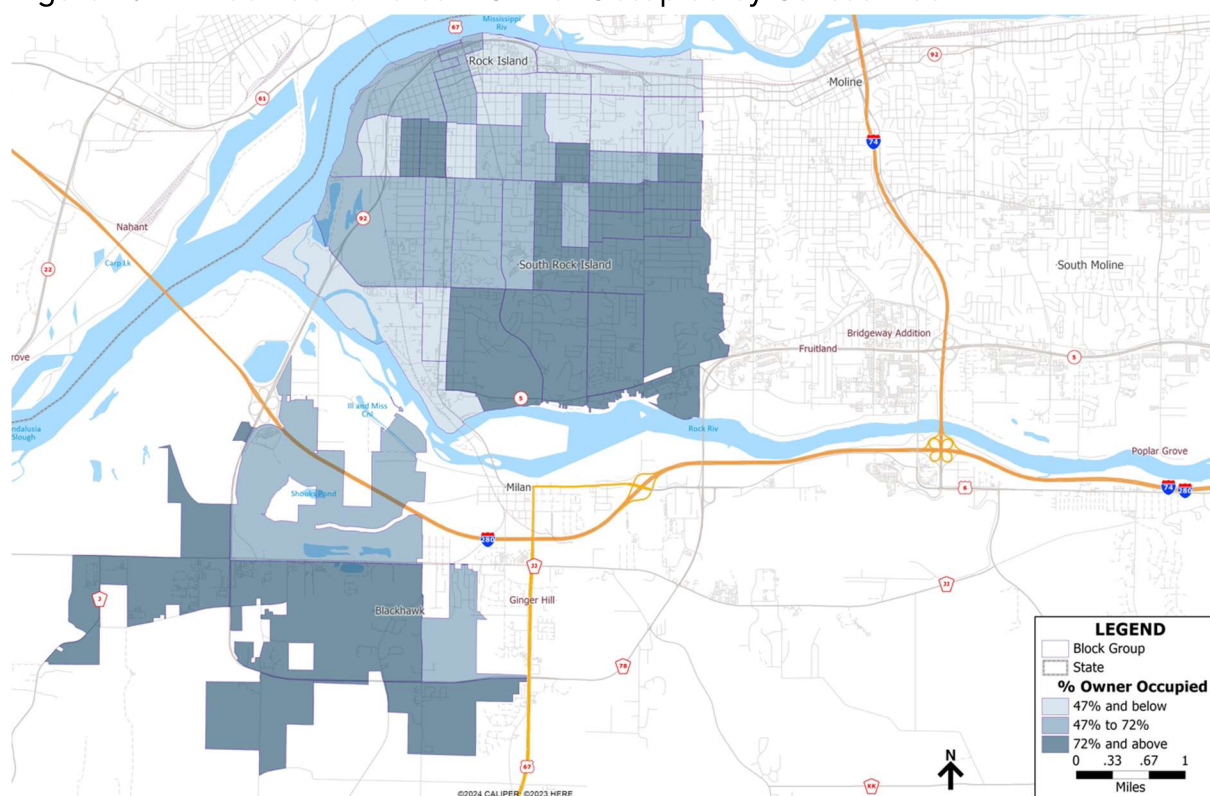
Source: ACS 2022 5-Year Table B25037

Figure 10.10: Percent Home Ownership Tri-Cities



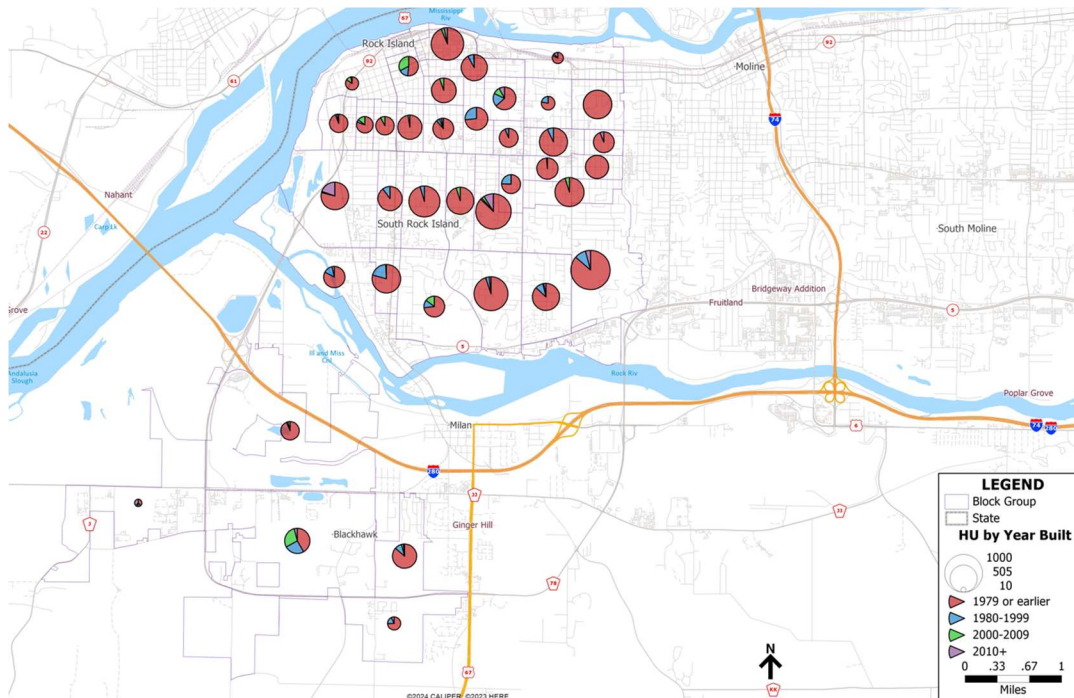
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.11: Rock Island Percent Owner Occupied by Census Block



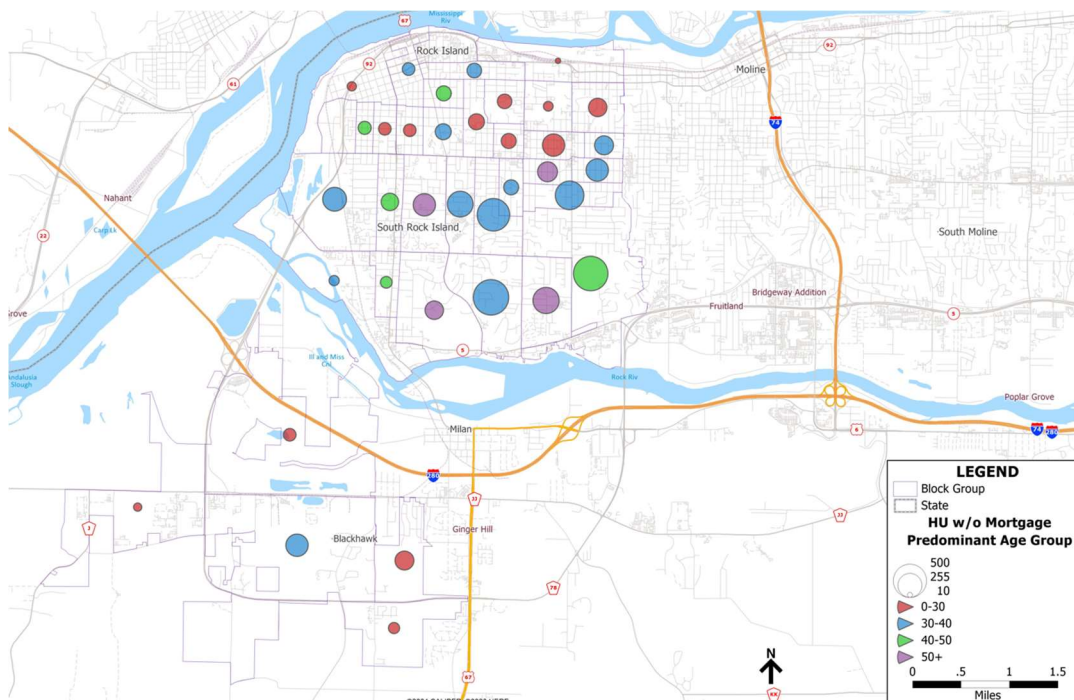
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.12: Rock Island Housing Units Year Built by Census Block



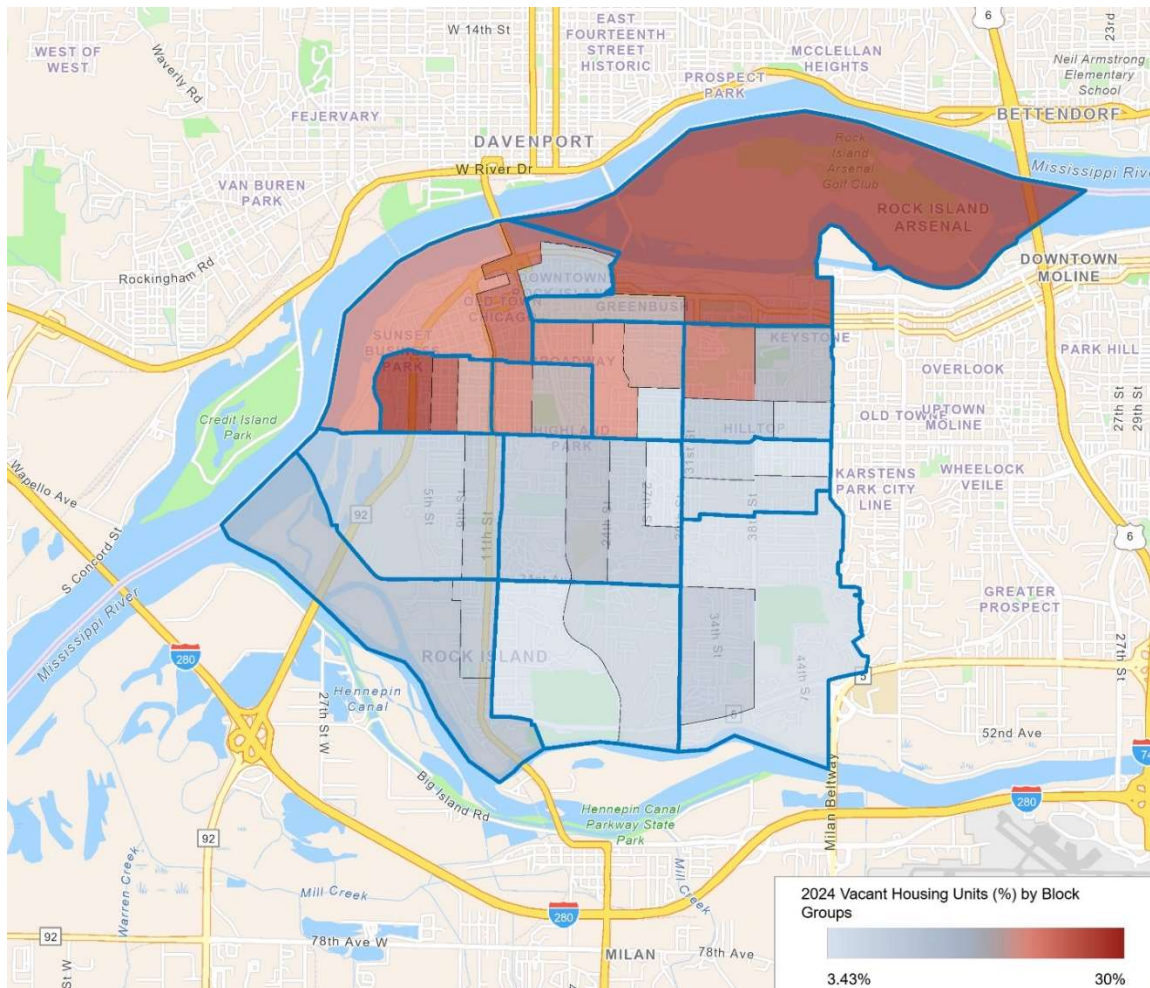
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.13: Rock Island Housing Units Without Mortgage Predominant Age Group by Census Block



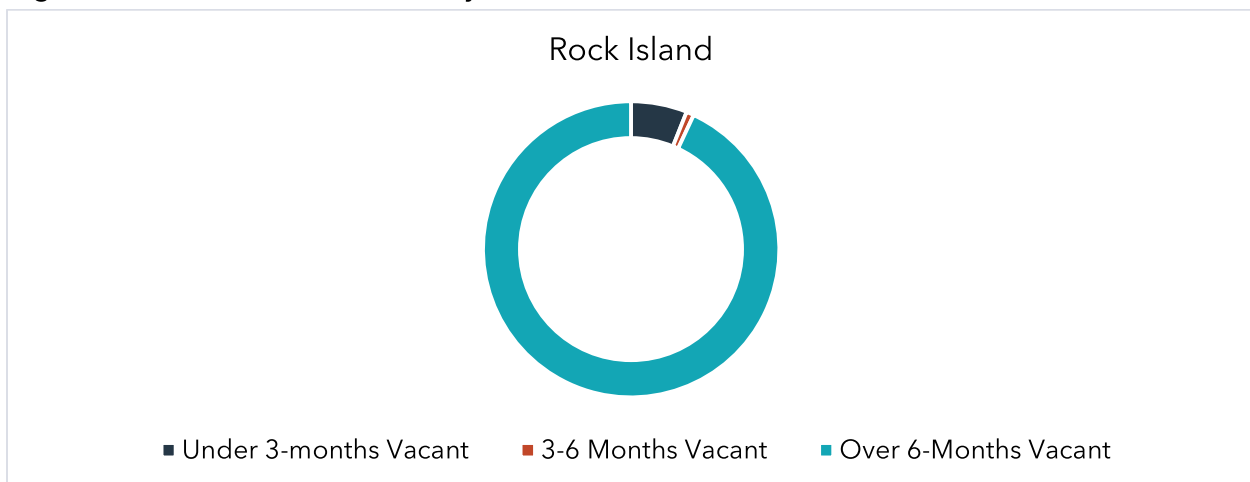
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.14: Rock Island Vacancy Rates by Census Tracts, 2024



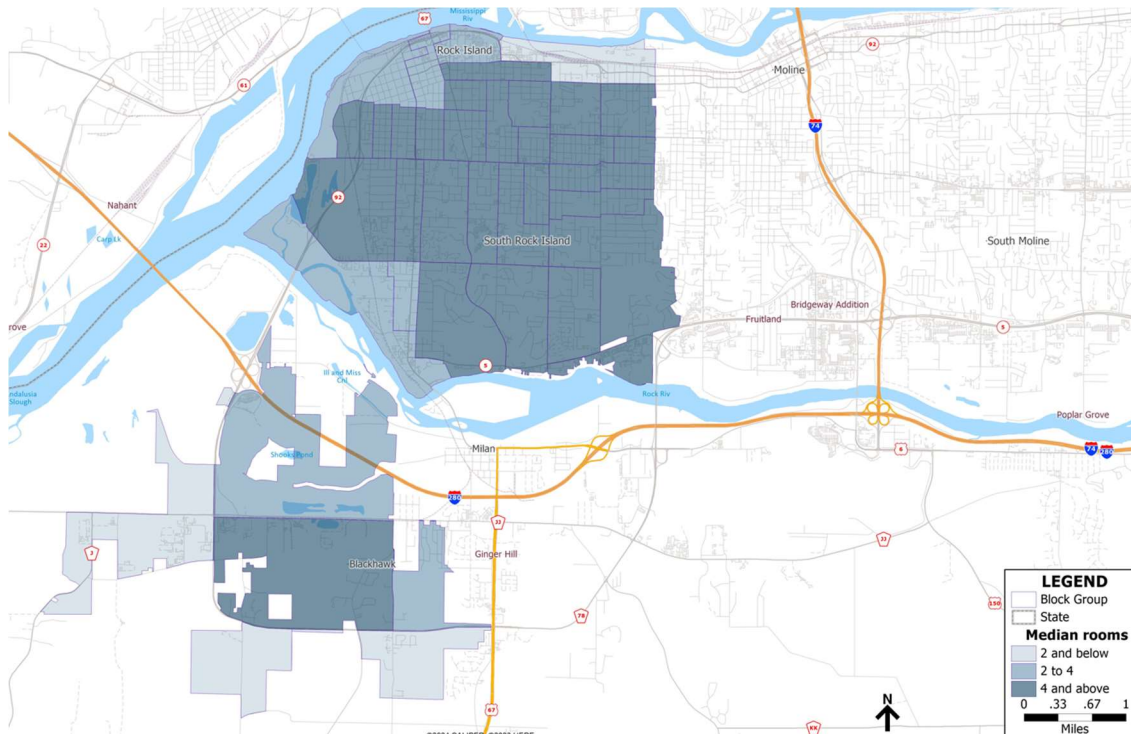
Source: Points Consulting using Esri Business Analyst, 2024

Figure 10.15: Duration of Vacancy for Residential Units



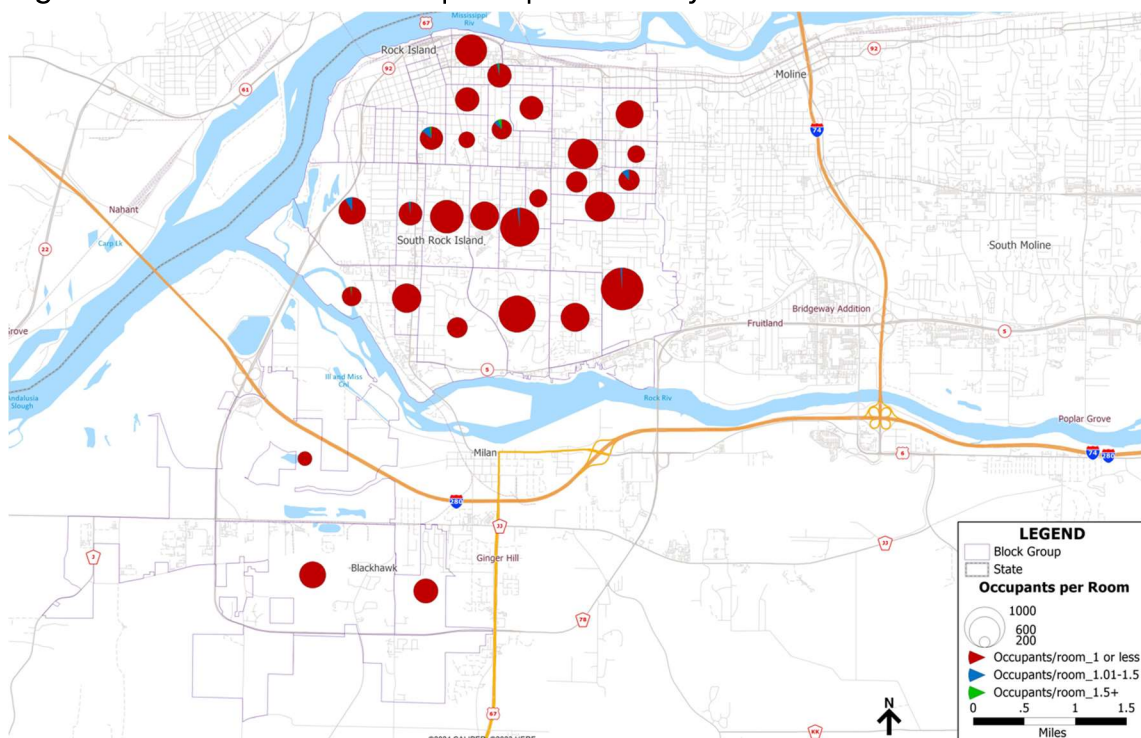
Source: HUD USPS Aggregated Administrative Data on Address Vacancies

Figure 10.16: Rock Island Median Number of Rooms by Census Block



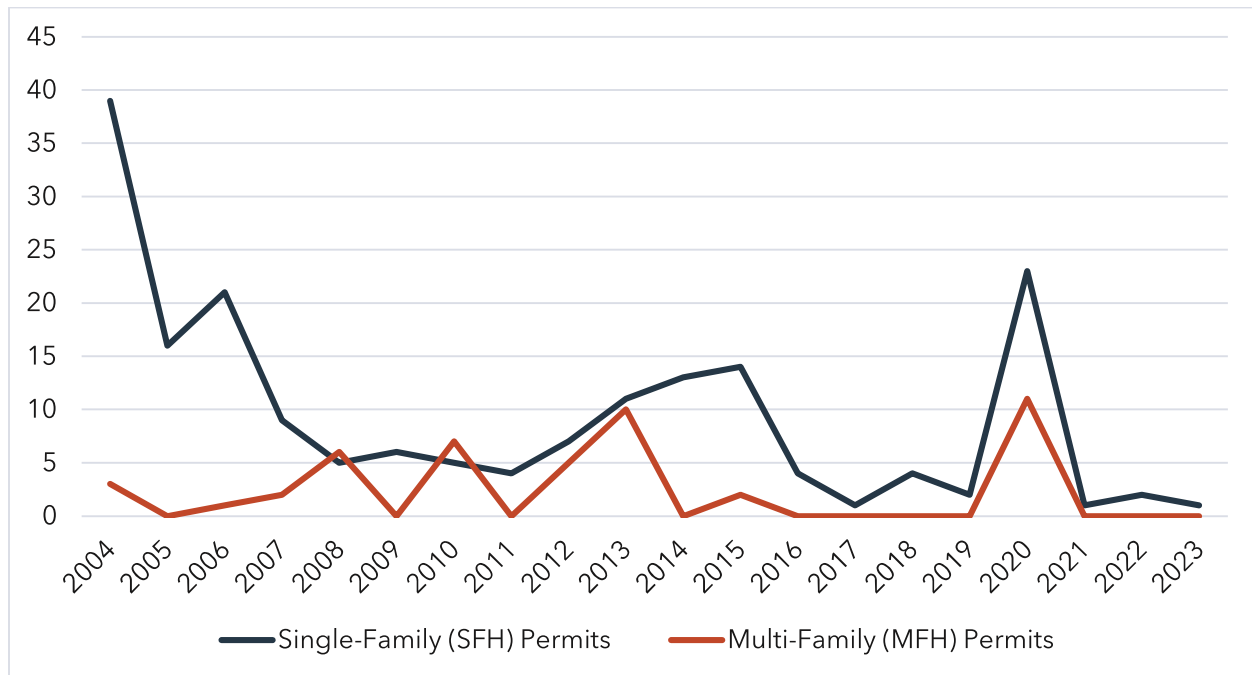
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.17: Rock Island Occupants per Room by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.18: Single and Multi-family Housing Permit Units in Rock Island, 2004-2023



Source: Rock Island, Historical Building Permit Data

Table 10.4: Rock Island Rentals

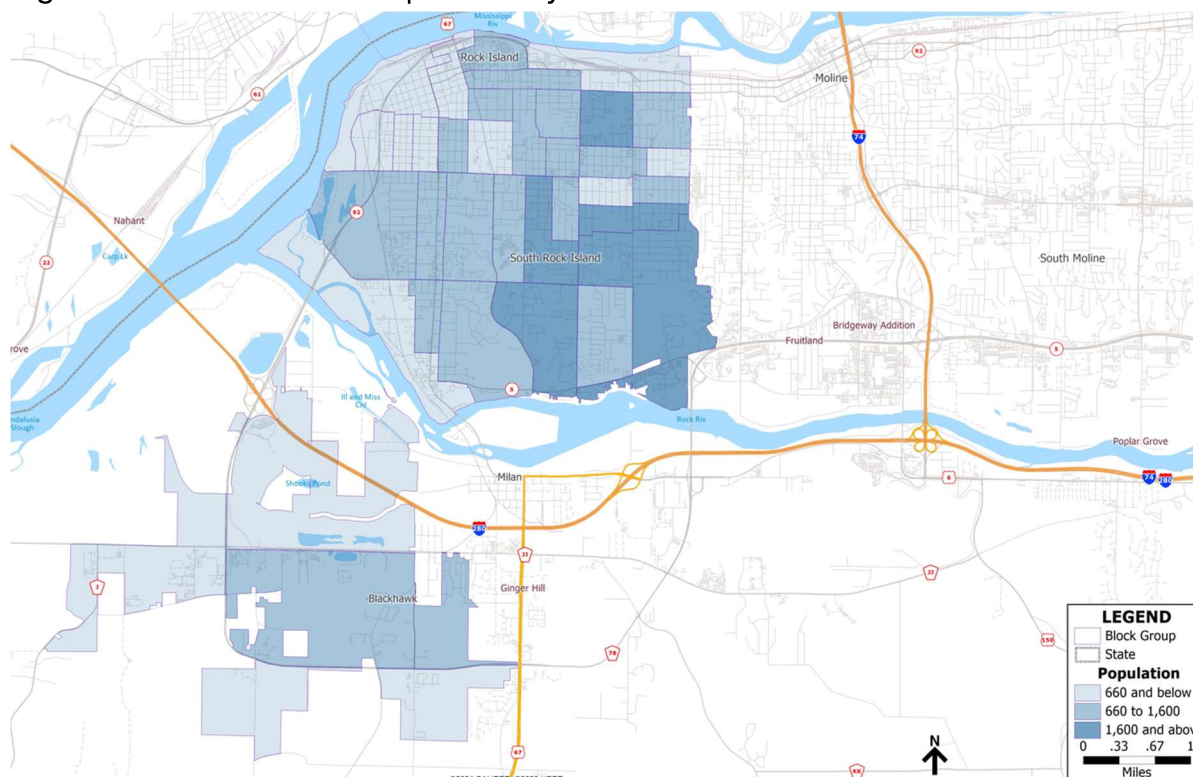
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	6	2	\$755	+\$54	7.2%
2 Bedroom	14	5	\$930	+\$92	9.9%
3 Bedroom	10	4	\$1,221	+\$117	9.6%
Condo and Townhouse Rentals					
1 Bedroom	5	(1)	\$755	+\$36	4.8%
2 Bedroom	5	1	\$915	+\$32	3.5%
3 Bedroom	4	0	\$1,368	+\$128	9.4%
Apartment Rentals					
1 Bedroom	7	2	\$711	+\$36	5.1%
2 Bedroom	7	3	\$836	+\$5	0.6%
3 Bedroom	5	1	\$1,298	+\$152	11.7%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 10.19-10.22, Table 10.5), median age and household size (Figures 10.23-10.24), educational attainment (Figures 10.25), and underserved populations (Figures 10.26-10.28, Table 10.6).

Figure 10.19: Rock Island Population by Census Block



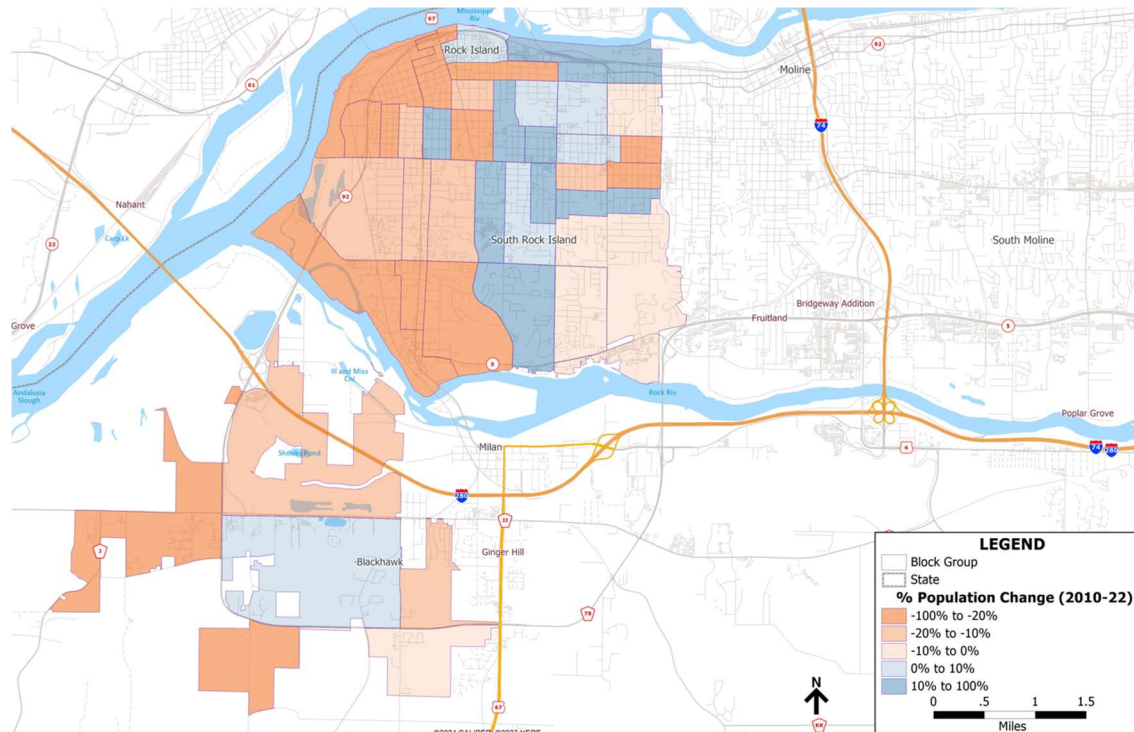
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 10.5: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Rock Island	38,808	37,264	(1,544)	(4.0%)
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Illinois	12.82M	12.76M	(66,226)	(0.5%)
U.S.	309.14M	331.01M	21.96M	7.1%

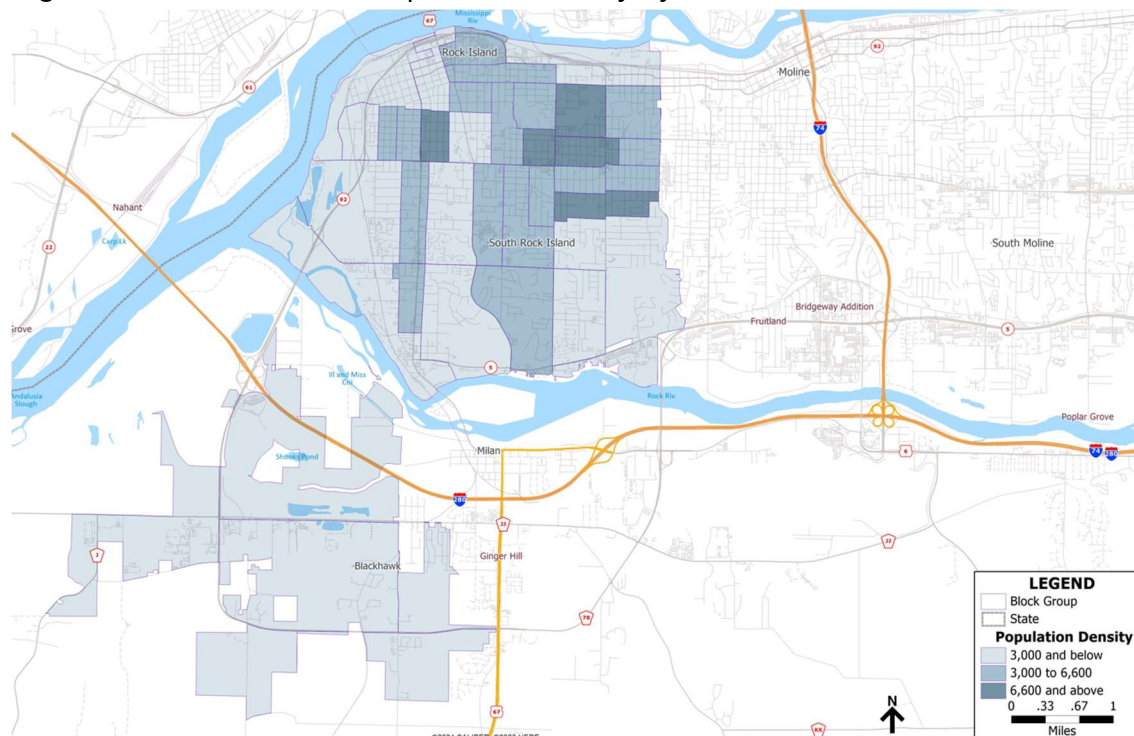
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 10.20: Rock Island Percent Population Change by Census Block (2010-2022)



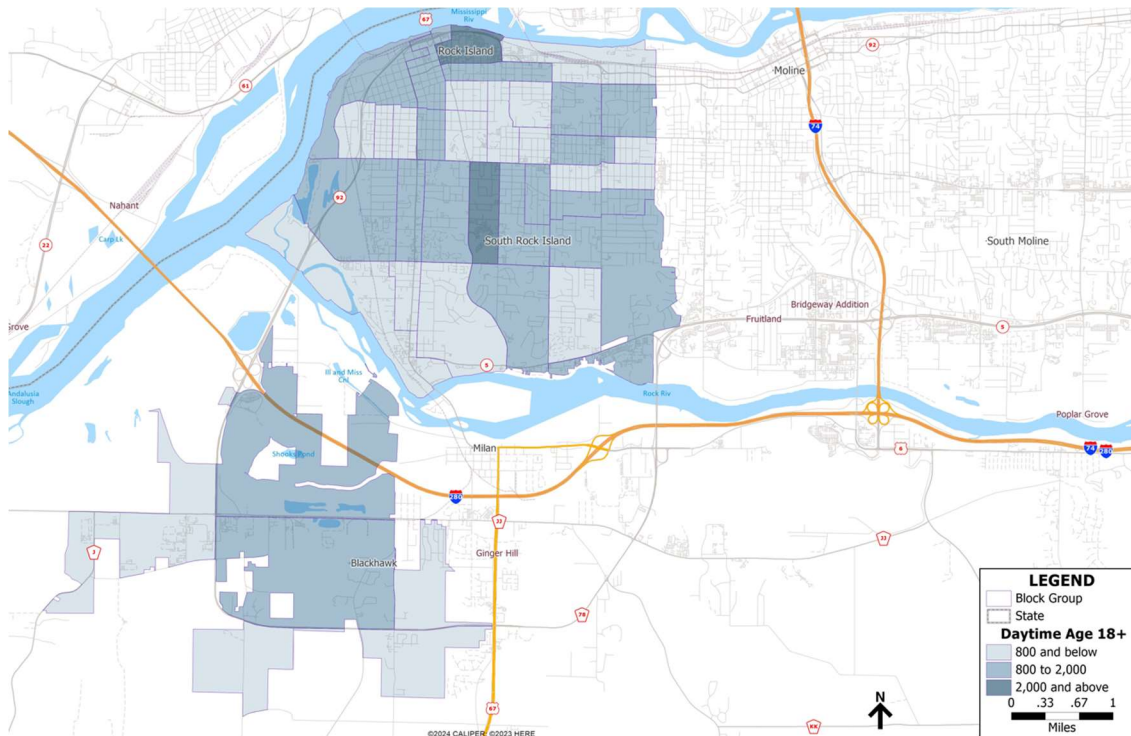
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.21: Rock Island Population Density by Census Block



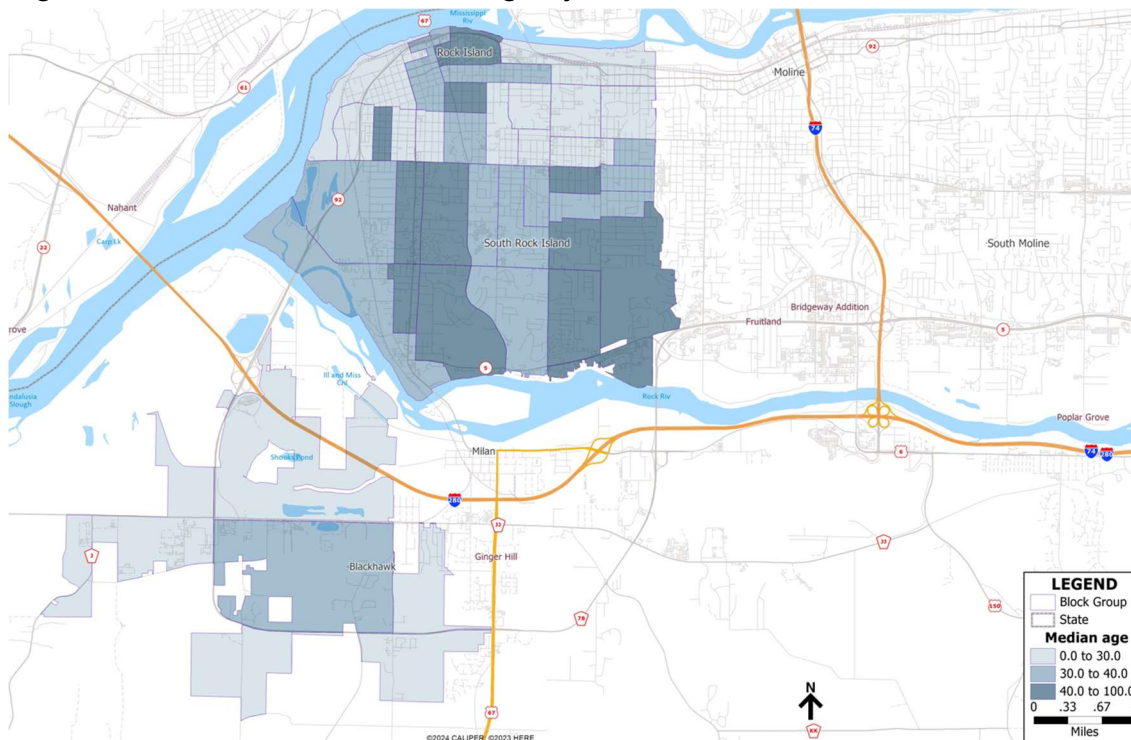
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.22: Rock Island Daytime Population Age 18+ by Census Block



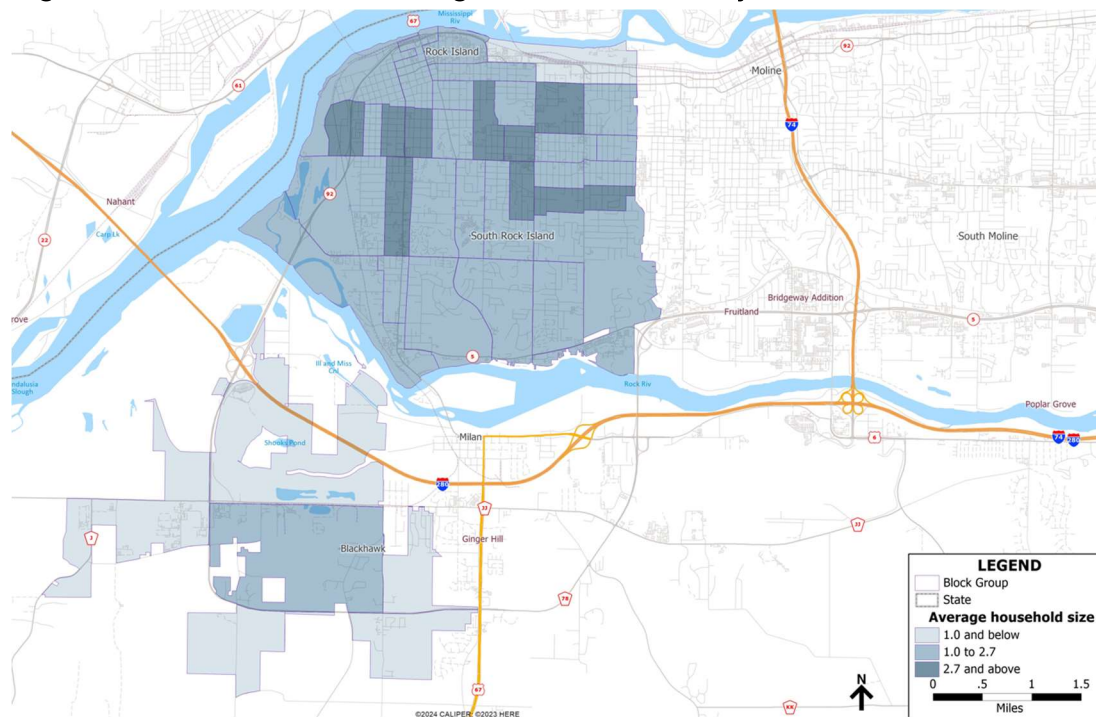
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.23: Rock Island Median Age by Census Block



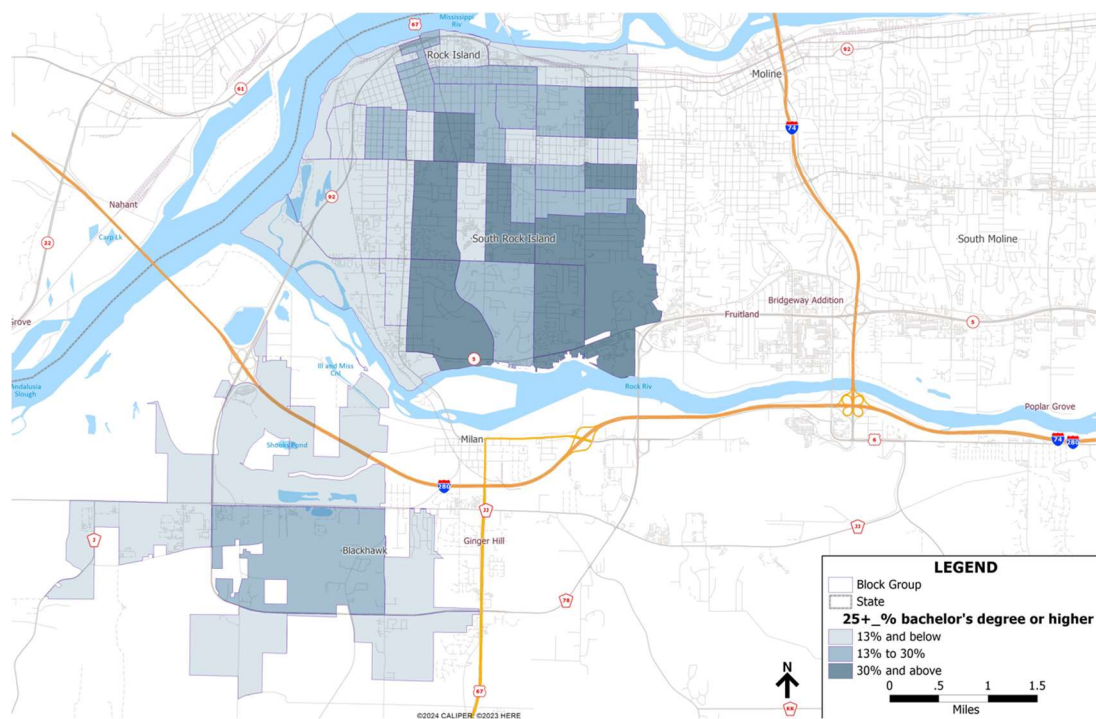
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.24: Rock Island Average Household Size by Census Block



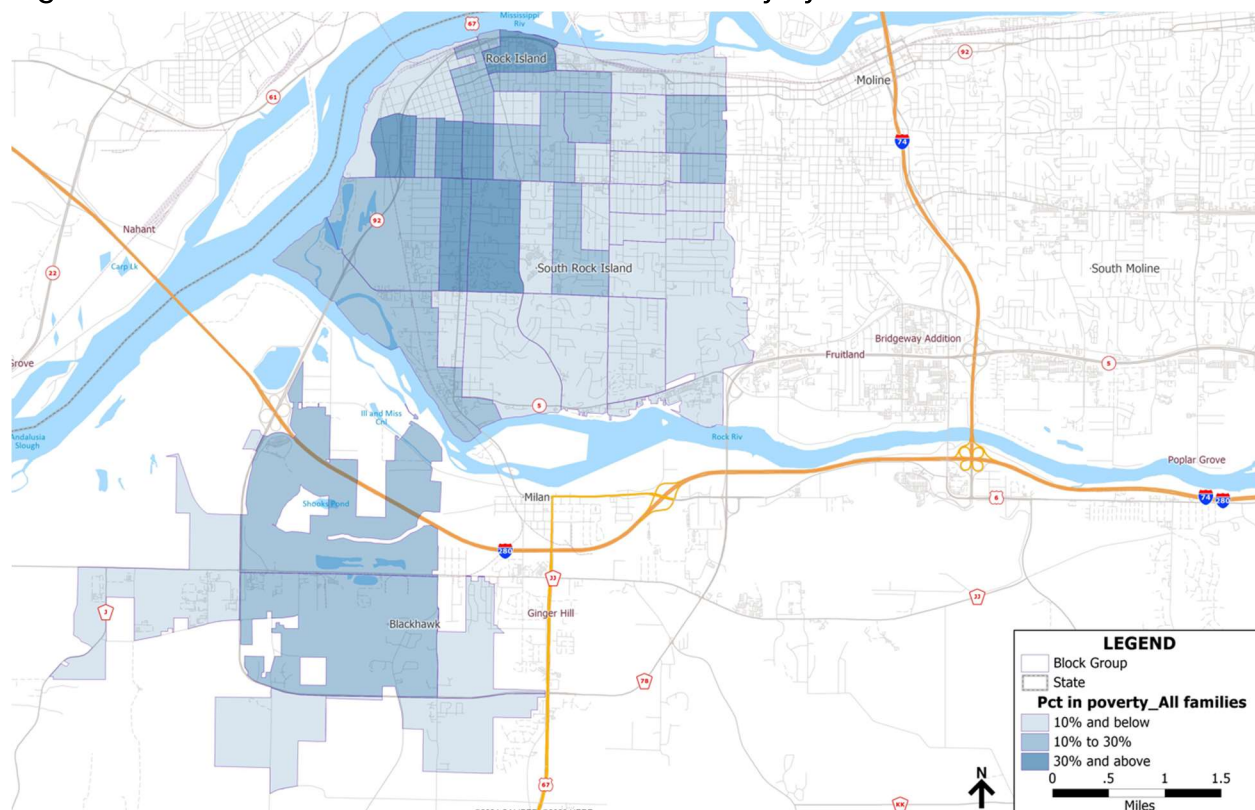
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.25: Rock Island Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.26: Rock Island Percent of Families in Poverty by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

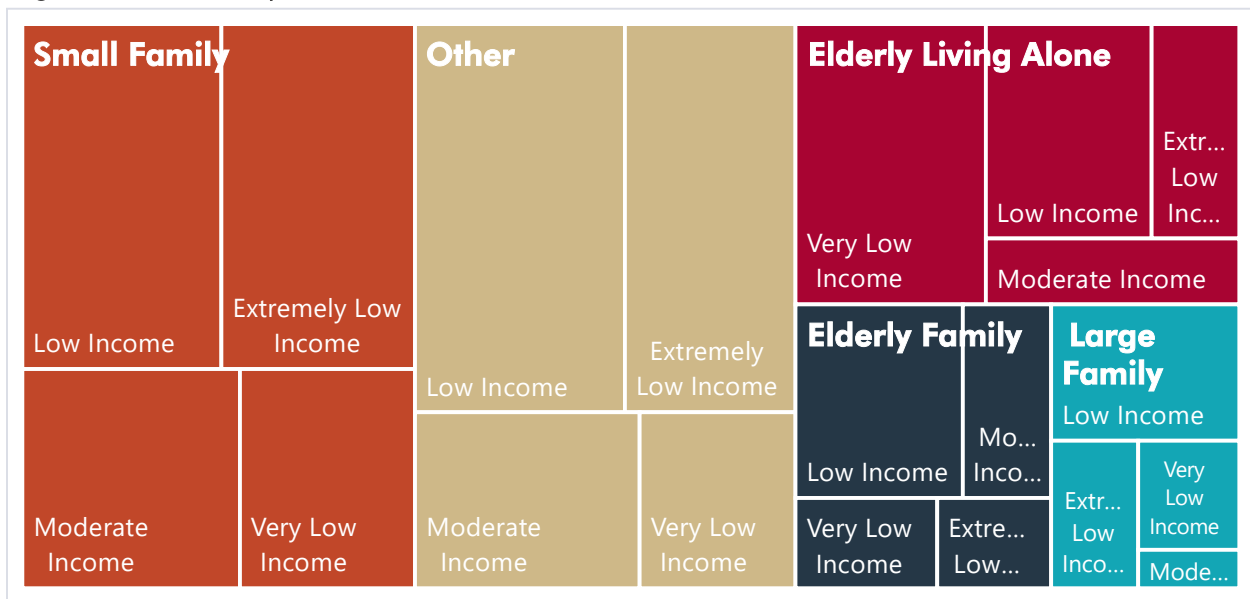
Table 10.6: Composition of Low-Income Households in Rock Island

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units In Rock Island
Elderly Family	Extremely Low Income	145	0.2%
Elderly Family	Very Low Income	180	0.3%
Elderly Family	Low Income	455	0.7%
Elderly Family	Moderate Income	240	0.4%
Small Family	Extremely Low Income	940	1.4%
Small Family	Very Low Income	540	0.8%
Small Family	Low Income	965	1.5%
Small Family	Moderate Income	670	1.0%
Large Family	Extremely Low Income	180	0.3%
Large Family	Very Low Income	155	0.2%
Large Family	Low Income	360	0.6%
Large Family	Moderate Income	55	0.1%
Elderly Living Alone	Extremely Low Income	265	0.4%
Elderly Living Alone	Very Low Income	750	1.2%
Elderly Living Alone	Low Income	500	0.8%

Elderly Living Alone	Moderate Income	235	0.4%
Other	Extremely Low Income	930	1.4%
Other	Very Low Income	385	0.6%
Other	Low Income	1,145	1.8%
Other	Moderate Income	555	0.9%

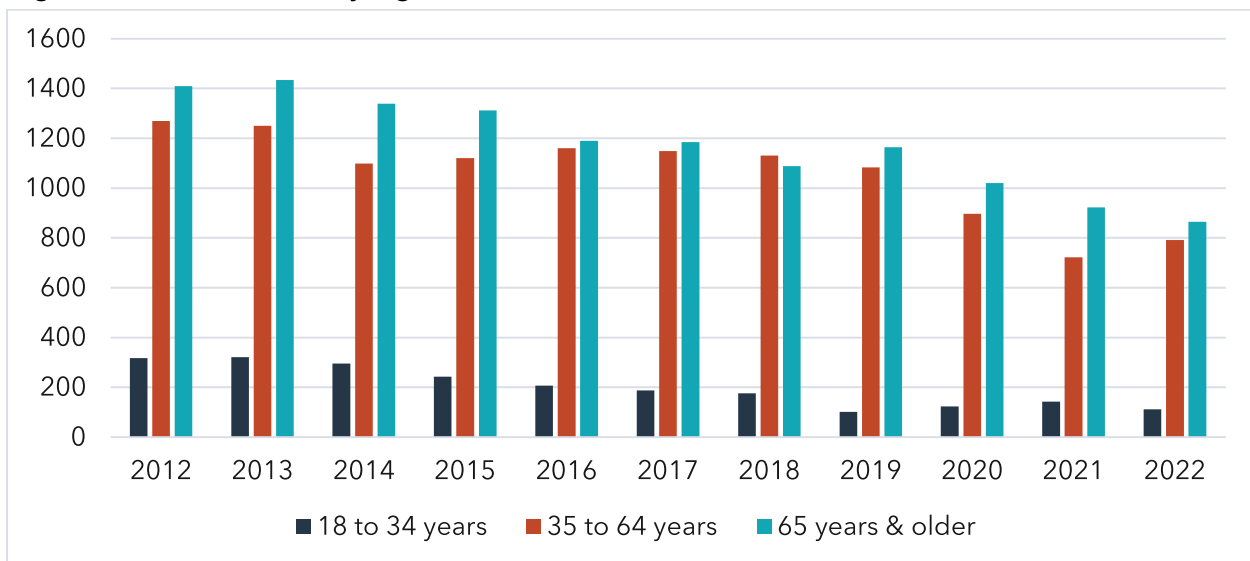
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 10.27: Composition of Low-Income Households in Rock Island



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 10.28: Veterans by Age in Rock Island, 2012-2022

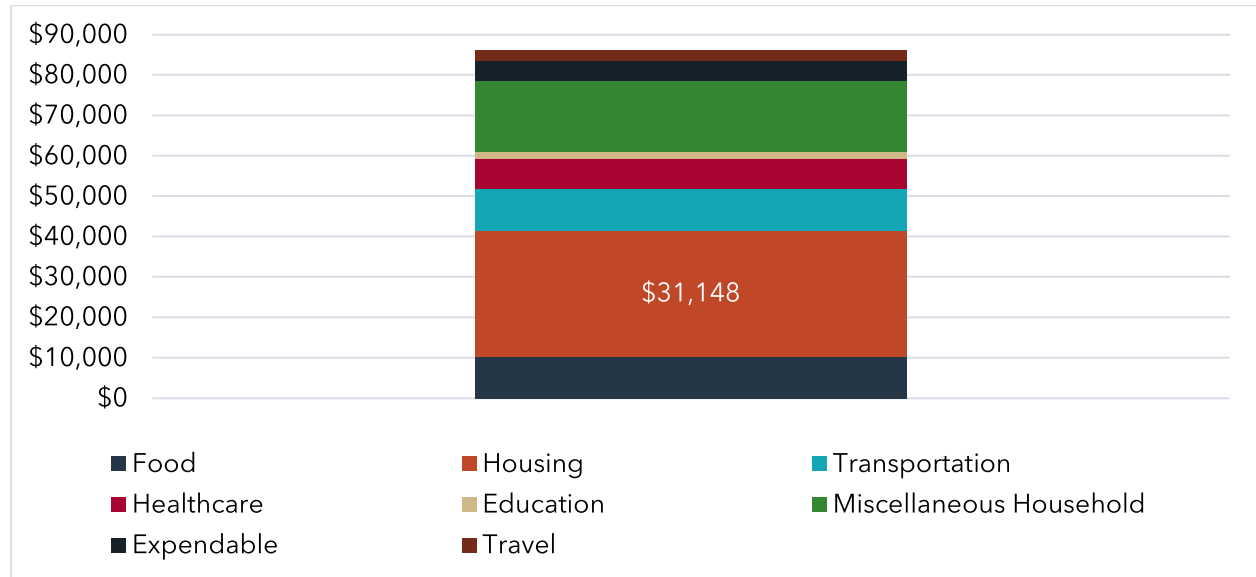


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income and Expenditures

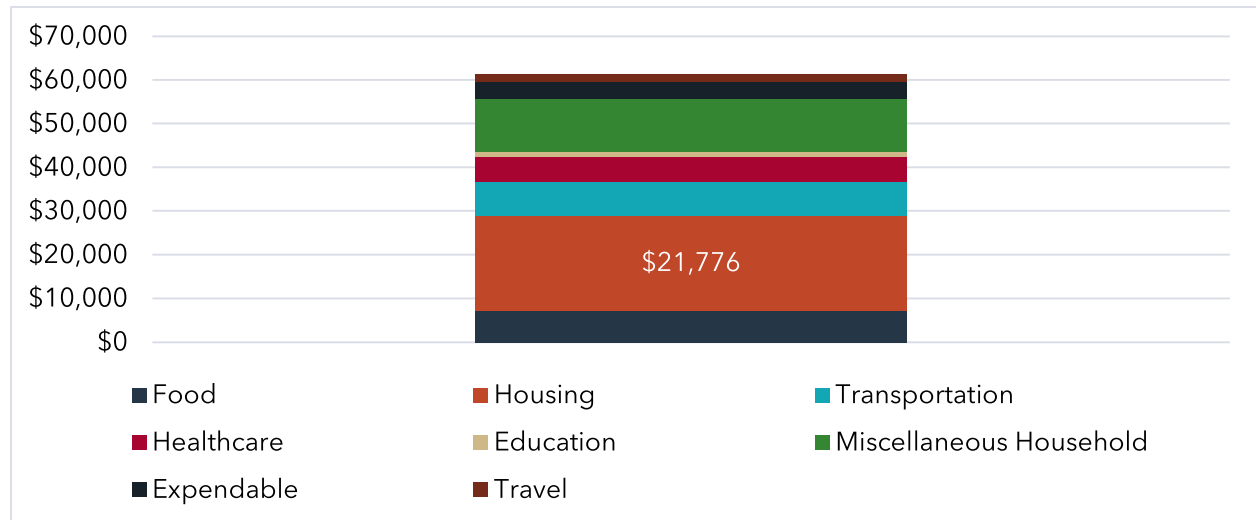
This section covers monthly budget expenditures (Figures 10.29-10.30) and income (Figures 10.31-10.32)

Figure 10.29: Illinois Monthly Household Budget Expenditures



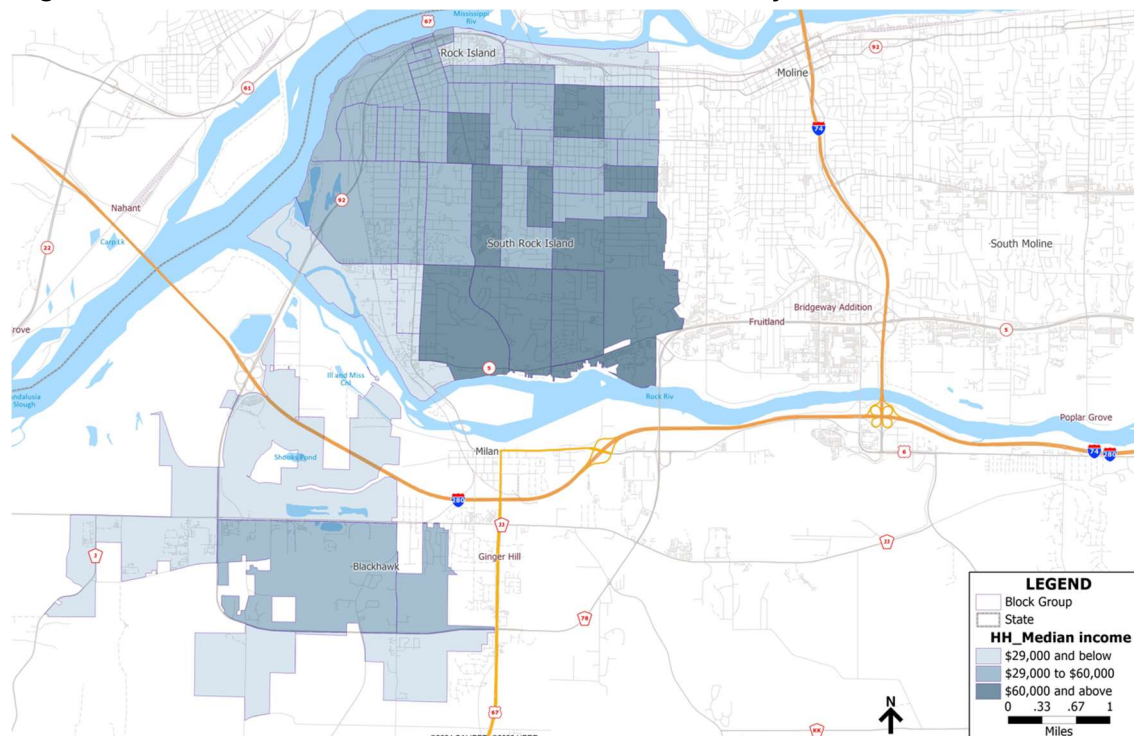
Source: Esri Business Analyst, 2024

Figure 10.30: Rock Island County Monthly Household Budget Expenditures



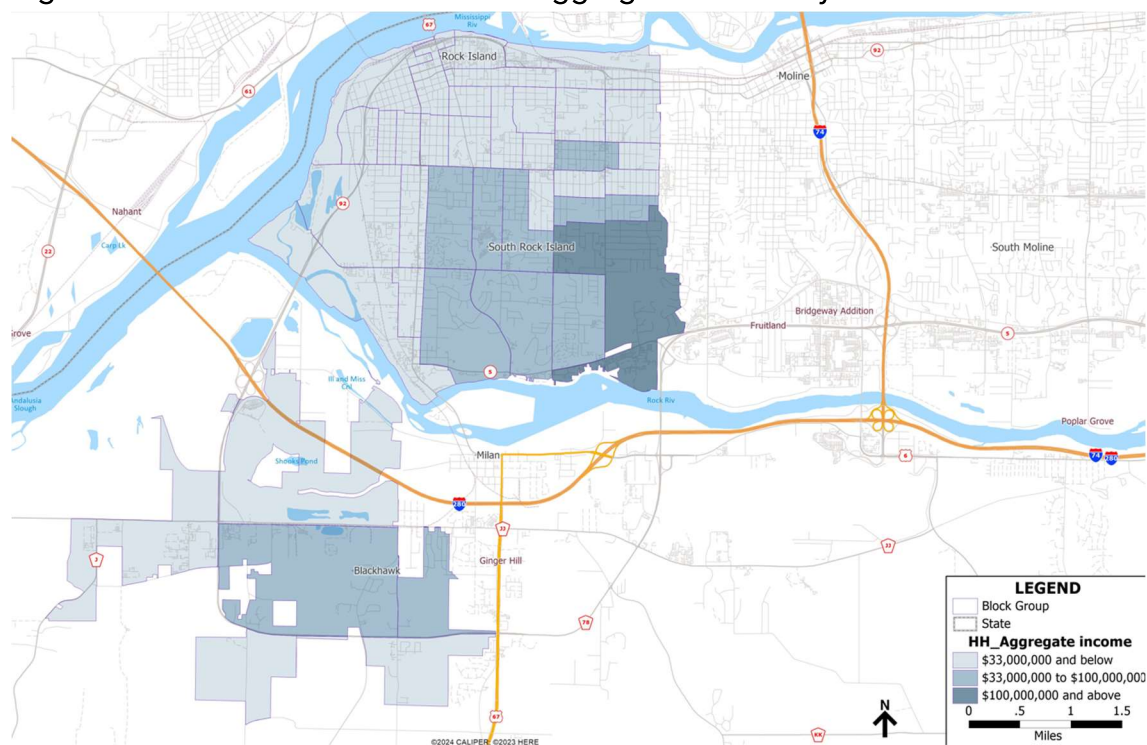
Source: Esri Business Analyst, 2024

Figure 10.31: Rock Island Household Median Income by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.32: Rock Island Household Aggregate Income by Census Block

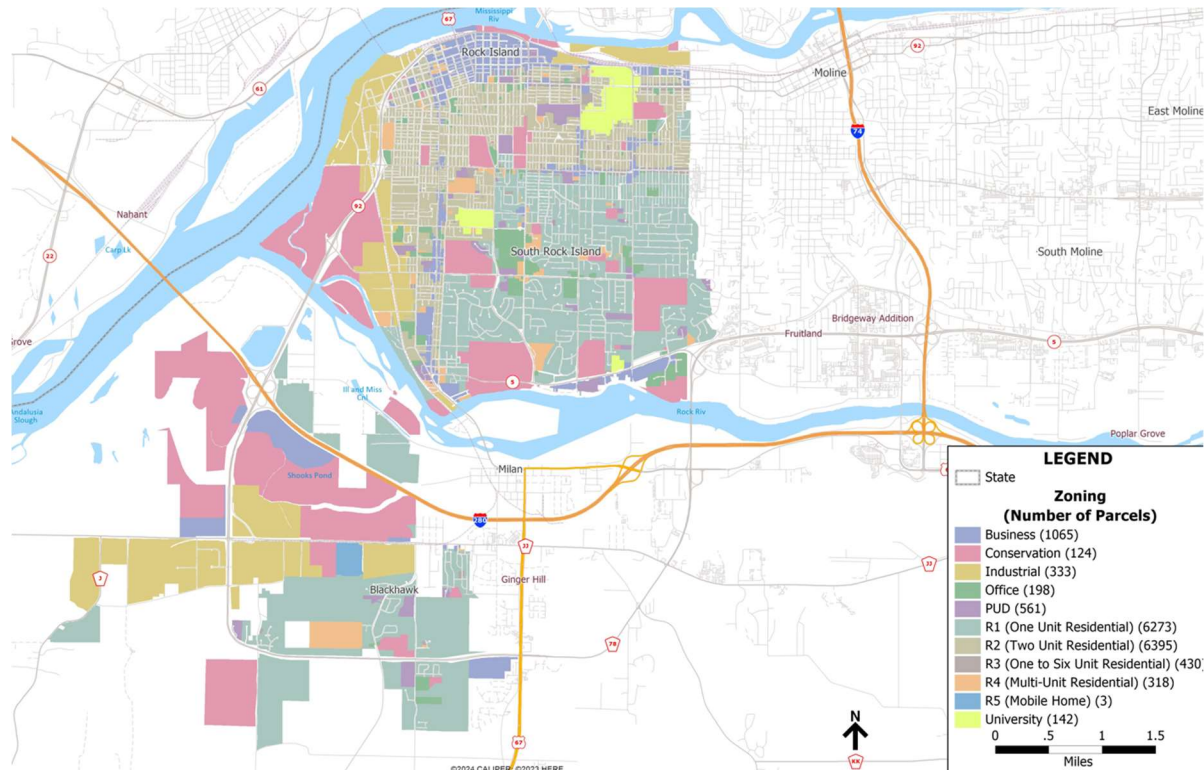


Source: Points Consulting using Census ACS 5-Year, 2019-2022

Rock Island Zoning

The City of Rock Island currently occupies 10,784 acres. Of that land, 45.88% is zoned for primarily residential use. Districts that are primarily residential include: R-1, R-2, R-3, R-4, and R-5 (Figure 10.33).

Figure 10.33: Zoning Map for the City of Rock Island



Source: Points Consulting using shapefile data from the City of Rock Island

The City of Rock Island allows for low and medium density in its R-1 and R-2 districts, with the main difference being that R-2 allows for two-unit (duplex style) dwellings. One logical step towards increasing density would be for R-2 districts to allow for three-family dwellings.

Given the age of much of Rock Island's housing stock, and the need for more housing, there is flexibility in the zoning ordinance for converting any building into a dwelling, or for converting any dwelling into one with more units. Converting houses from single family to a duplex or triplex use, for example, can provide beneficial medium density to a neighborhood without drastically changing its character. Allowing property owners to change their property's "unit count" can also accommodate the needs of a changing community. The same can be said for adaptive reuse of commercial buildings into residential. However, such reuse projects can also be constrained by the need to comply with new construction requirements.

Table 10.7: Rock Island's Zoning Ordinance, R-1 One Unit Residential District

Intent and Purpose	To provide for detached single-unit housing opportunities in an urban setting at a low to medium density level. Other low impact residential uses and some home occupations are appropriate.
Permitted Uses (res.)	One unit detached dwellings, day care home, foster family homes, unrelated group uses, municipal fire and police station, care home small residential, essential services and municipal administrative or public service buildings, public parks and playgrounds, existing railroad right-of-way, short-term rentals.
Conditional Uses (res.)	Major home occupations, community center, utility stations without service yards or storage, outdoor recreational facilities such as golf courses, country clubs, and tennis courts, public and parochial schools as well as religious institutions not less than 20 feet from any lot in an "R" District, municipal buildings and libraries.
Min. Lot Area	-
Max. Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Min. Width	50 feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.8: Rock Island's Zoning Ordinance, R-2 One and Two Unit Residential District

Intent and Purpose	To provide housing opportunities that can also establish duplexes on a single lot in an urban setting at a low to medium density level. Other low impact residential uses and some home occupations are appropriate.
Permitted Uses (res.)	All permitted uses in an "R-1" District, two-unit dwellings.
Conditional Uses (res.)	Bed and breakfast inns, boarding and lodging houses, any other similar uses deemed to be consistent by the Board of Zoning Appeals.
Min. Lot Area	-
Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Width	50 Feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.9: Rock Island's Zoning Ordinance, R-3 One to Six Unit Residential District

Intent and Purpose	To provide for multiple unit housing opportunities at lower to moderate multiunit densities. Housing in this district is to be compatible with surrounding housing types, which may include single-unit, and meet the needs of a range of community residents.
Permitted Uses (res.)	All permitted uses allowed in an "R-2" District, boarding and lodging houses.
Conditional Uses (res.)	Care home, large residential at least one thousand feet (1,000') from an existing similar use, nursing homes at least fifty feet (50') from any lot line, halfway house/group home at least one thousand feet (1,000') from an existing similar use, day care centers licensed by the State of Illinois, private clubs, lodges, union halls, parking lots accessory to use in an adjoining or less restrictive district when abutting or directly across an alley.

Min. Lot Area	-
Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Width	50 feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.10: Rock Island's Zoning Ordinance, R-4 Multi-Unit Residential Zoning District

Intent and Purpose	The R-4 Multi-Unit Residential District is established to provide for multi-unit residential uses, including apartments and condominiums, at higher densities.
Permitted Uses (res.)	All permitted uses allowed in an "R-3" District. Any other similar uses deemed to be consistent by the appropriate authority.
Conditional Uses (res.)	Any use authorized by the appropriate authority in an "R-3" District. Any other similar use deemed to be consistent by the Board of Zoning Appeals
Min. Lot Area per Unit	2,000 square feet
Height	No principal structure shall exceed twelve (12) stories or one hundred fifty feet (150') in height at the required front, side and rear yard lines, other than as provided in Section 9.1. No accessory building shall exceed one (1) story.

Source: City of Rock Island 2020 Zoning Code

Table 10.11: Rock Island's Zoning Ordinance, R-4 Multi-Unit Residential Zoning District, Number of Stories, Lot Width, and Setbacks

Number of Stories	Front Lot Width	Front Yard Depth	Side Yard Width	Rear Yard Depth
1	50	30	6	30
2	52	30	6	30
3	55	30	8	35
4	65	30	10	40
5	75	30	12	45
6	85	30	14	50
7	95	30	18	55
8	105	30	22	60
9	115	30	26	65
10	125	30	30	70
11	135	30	34	75
12	150	30	38	80

Source: City of Rock Island 2020 Zoning Code

Table 10.12: Rock Island's Zoning Ordinance, R-5 Mobile Home District

Intent and Purpose	To provide for an alternative living style and dwelling type to conventional single-unit housing. The purpose of this district is to provide a grouping of home sites within the setting of a residential area for manufactured housing units, which is designed in a unified manner so as to establish a neighborhood character for the development.
Permitted Uses (res.)	Foster family homes, Mobile home parks, any other similar uses deemed to be consistent

Source: City of Rock Island 2020 Zoning Code

Accessory dwelling units (ADUs) are allowed in Rock Island, but they still must comply with the same setbacks. Though some yards might be able to fit larger or perhaps even multiple ADUs, the size limit is 400 square feet, and only one is allowed per lot.

Table 10.13: Rock Island's Zoning Ordinance, Accessory Dwellings in Residential Districts

Requirement	Detail
Construction Timing	Must be built after main house.
Attachment	Can be attached or detached but must meet main house yard rules.
Number Allowed	One ADU allowed per residential lot.
Occupancy	Owner must live in one unit.
Size and Location	Max 400 sq ft, rear yard only.
Utilities	Shared main utility service, separate meters.
Amenities	Separate kitchen and bathroom.
Garage Conversion	Allowed with enough parking maintained.
Parking	One additional off-street parking space required
Front Yard	No accessory buildings allowed.
Side Yard	Must meet main building setbacks, at least 6 feet from other structures.
Rear Yard	Maximum 30% of yard, cannot exceed main building size (exceptions for pools).
Setbacks	3 feet from "R" zoned lot lines, 6 feet from alleys and other structures.
Height	15 feet for flat, shed, or mansard roofs; 20 feet for hip, gable, or gambrel roofs.

Source: City of Rock Island 2020 Zoning Code

Rock Island allows short term rentals in both residential and business districts, but operators must live in the area, and annual inspections are required to maintain the necessary license.

Table 10.14: Rock Island's Zoning Ordinance, Short Term Rentals

Requirement	Details
Definition	Applies to rentals less than 30 days, excluding hotels, motels.
Permitted Use	Allowed in residential and business zones, special use in others.
Parking	Minimum one off-street parking spot per unit in residential districts.
Owner Residency	Operator must reside within Rock Island or 10 miles.
Signage	Maximum one square foot.
Licensing	Required, issued by Chief Building Official.
Inspection	Annual property inspection required for health and safety.

License Fee	\$100 annual fee.
Renewal	Annual renewal with reinspection.
Revocation	License can be revoked for violations.
Record Keeping	Chief Building Official maintains license records.

Source: City of Rock Island 2020 Zoning Code

Table 10.15: Rock Island's Planning and Zoning Fee Schedule

Service	Fee
Special Use Permit	\$100
Rezoning (Less Than One Acre)	\$200
Rezoning (One Acre or More)	\$300
Variance (One- and Two-Unit Residential Properties)	\$125
Variance (All Other Properties Less Than One Acre)	\$150
Variance (All Other Properties One Acre or More)	\$175
Minor Subdivision	\$50
Major Subdivision (Less Than One Acre)	\$100
Major Subdivision (One Acre or More)	\$150

Source: City of Rock Island 2020 Zoning Code

Key Survey Themes

Rock Island residents are the least likely to report difficulty finding housing within their budget, with 46.3% indicating challenges. Responses from Rock Island are the most varied concerning the addition of new housing. Notably, 14.9% of respondents in Rock Island feel that housing stock does not need to increase. The sentiment is shared by a smaller percentage of Davenport and Moline respondents. Compared to respondents from these two cities, Rock Island residents are more in favor of placing townhomes on vacant land, in mixed-use areas, or in commercial zones (32% support). Only 13.5% of Rock Island respondents perceived an excess of short-term rentals, the lowest percentage among the three cities. Like Davenport, Rock Island respondents prefer to locate condominiums or townhomes on or near commercial corridors or vacant lands.

11. City Specific Survey Results

This section highlights differences in responses across the Tri-Cities. For additional context, the aggregate responses from all respondents are included. Charts are provided for the fixed-response questions showing the most notable differences. The project team will make the complete raw dataset available to City representatives upon request, allowing them to analyze the data by other categories if desired.

Figure 11.1: Have you had difficulty finding suitable housing within your budget in the QC?, Responses by Community

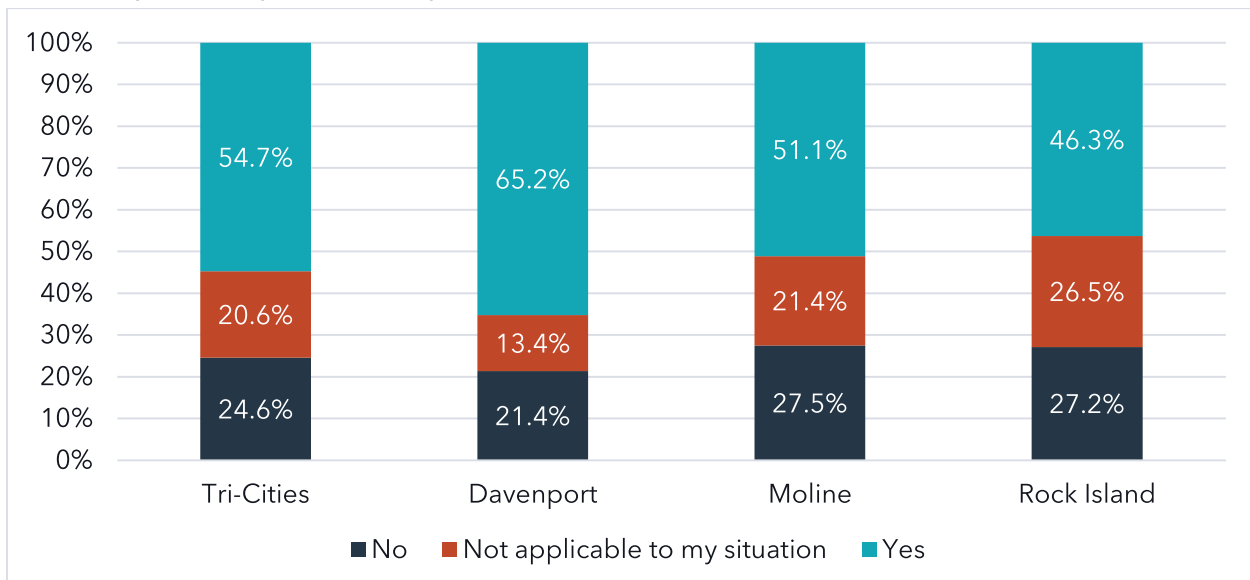


Figure 11.2: Have you or anyone you personally know been displaced from their housing in the past year due to rising housing costs?, Responses by Community

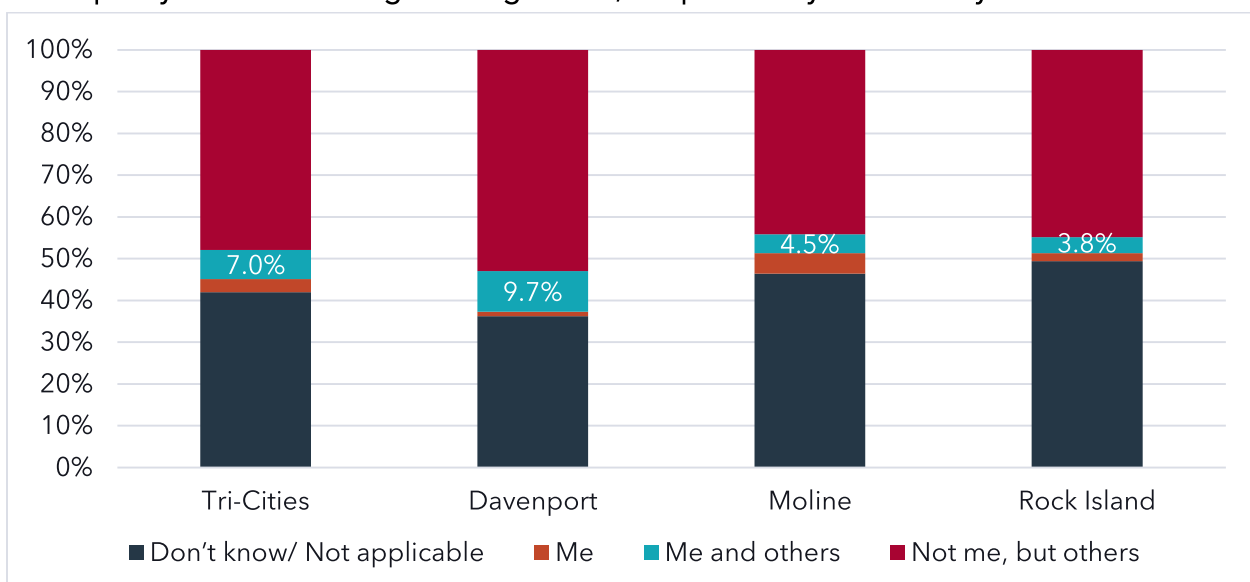


Figure 11.3: Are you being forced to move due to expenses or other reasons?, "Yes" Responses by Community

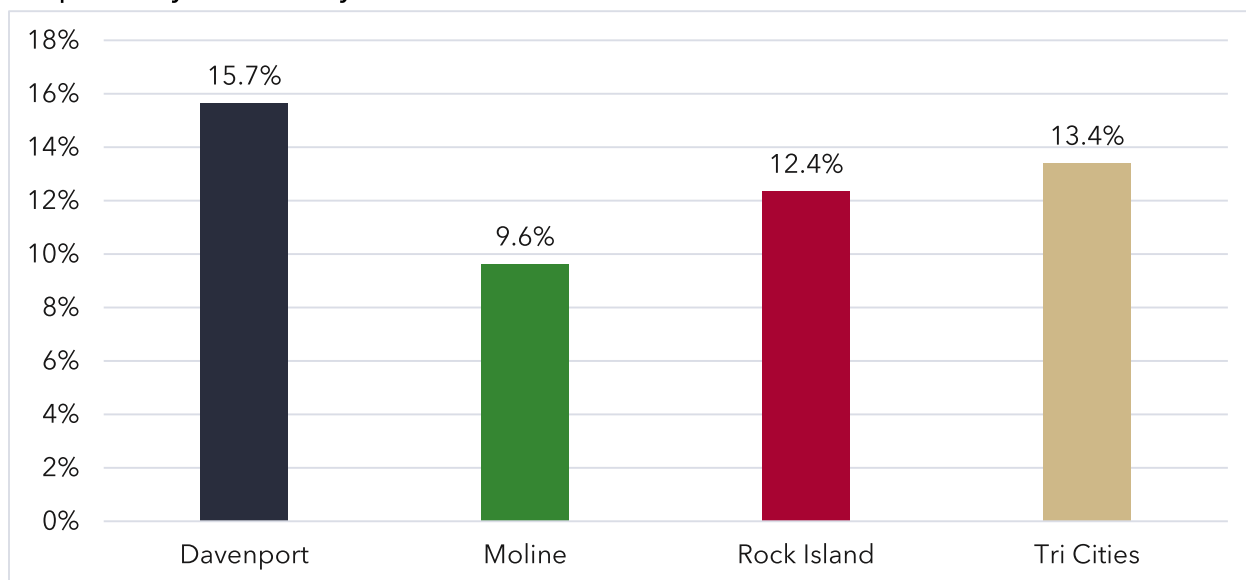


Figure 11.4: Why are you being forced to move? (select all that apply), Responses by Community

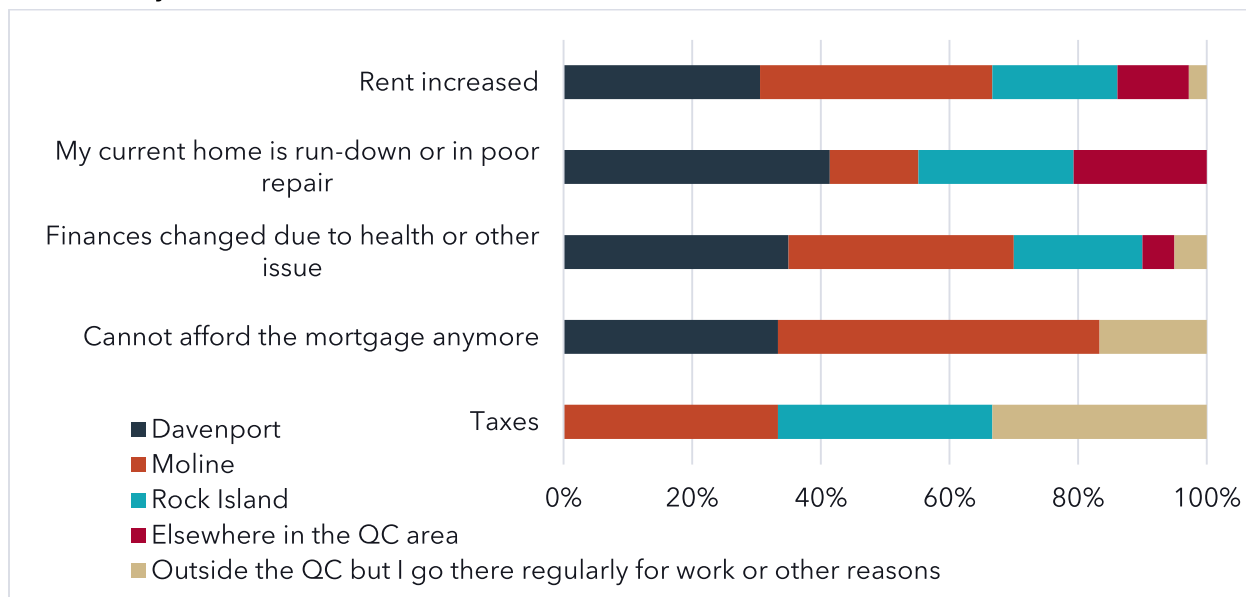


Figure 11.5: What are the main reasons you are interested in moving? (select all that apply), Responses by Community

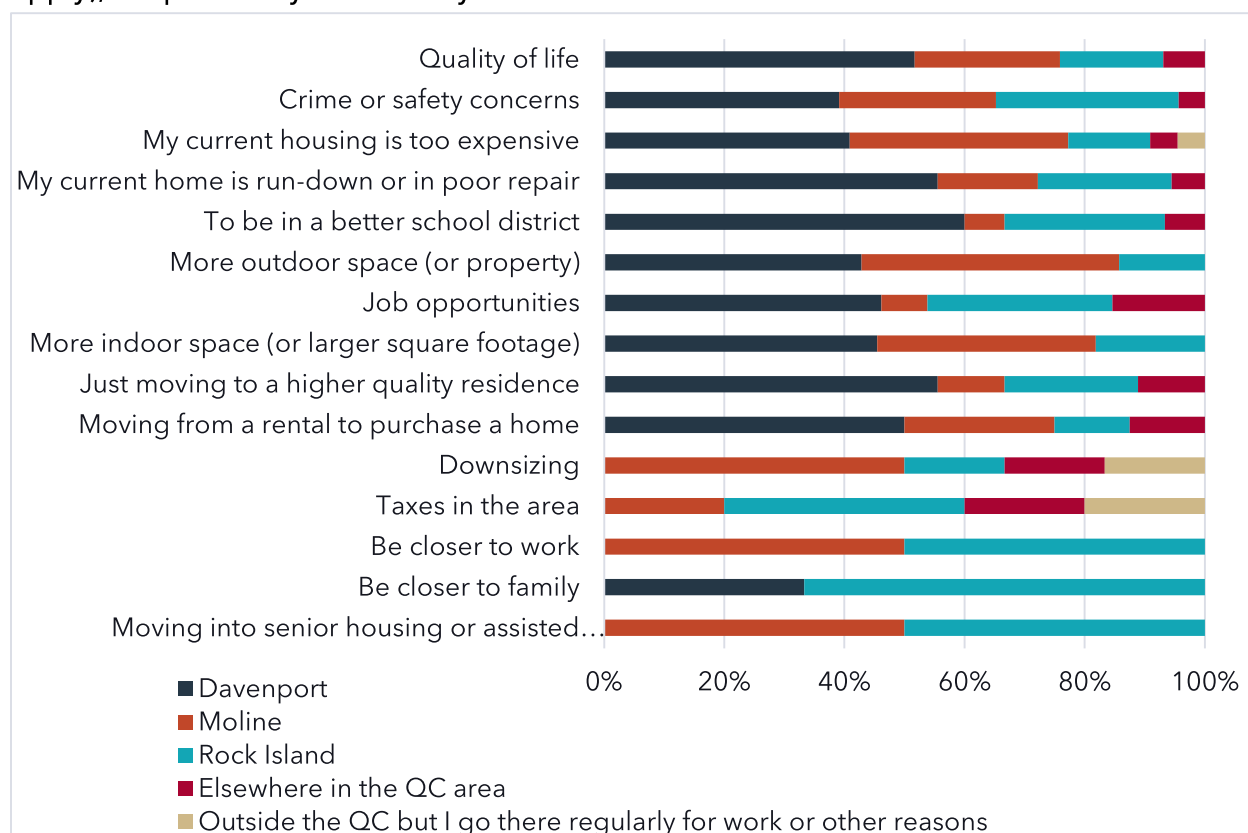


Figure 11.6: Please rate your perceptions of purchasing a home in the QC, Responses by Community

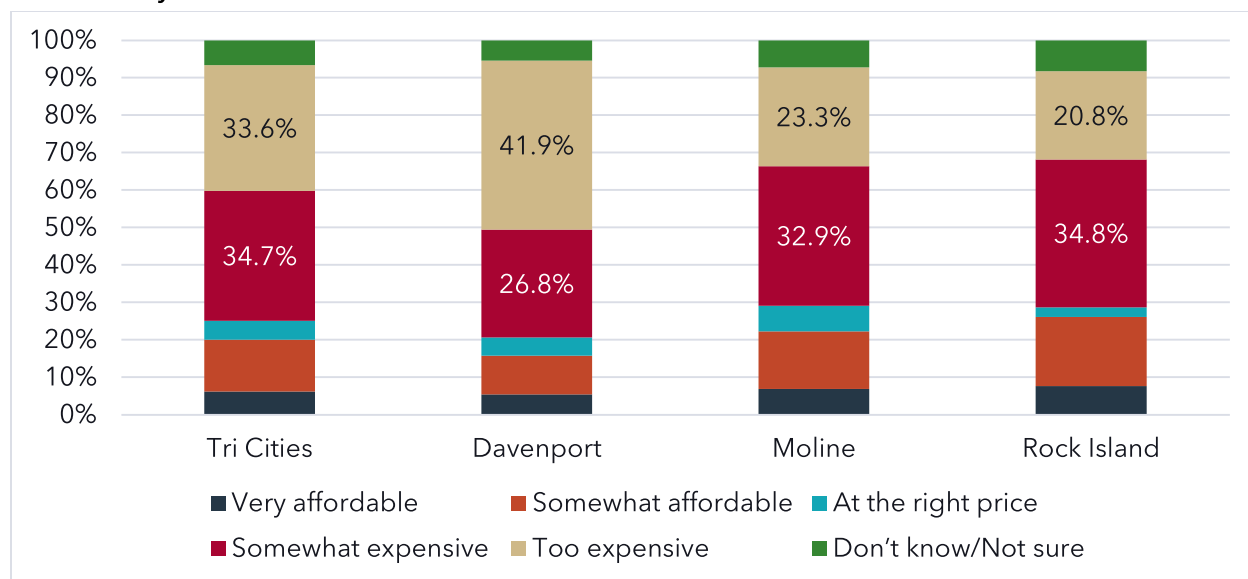


Figure 11.7: Please rate your perceptions of renting a home in the QC, Responses by Community

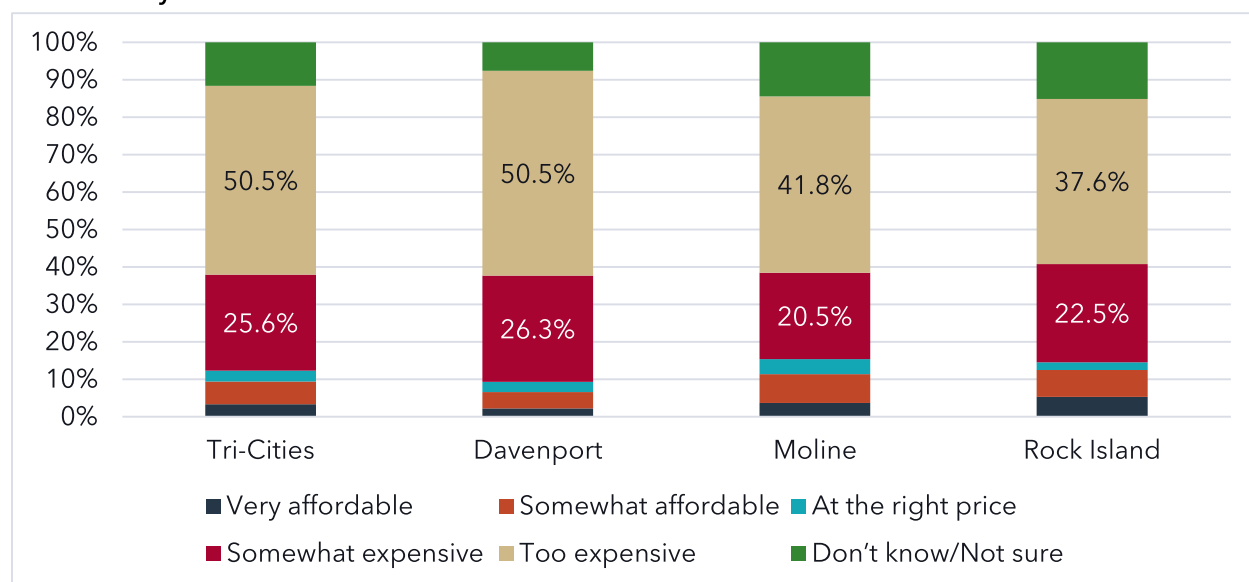


Figure 11.8: Which, if any, of the following housing aspects are you dissatisfied with in your community? (Select all that apply), Responses by Community

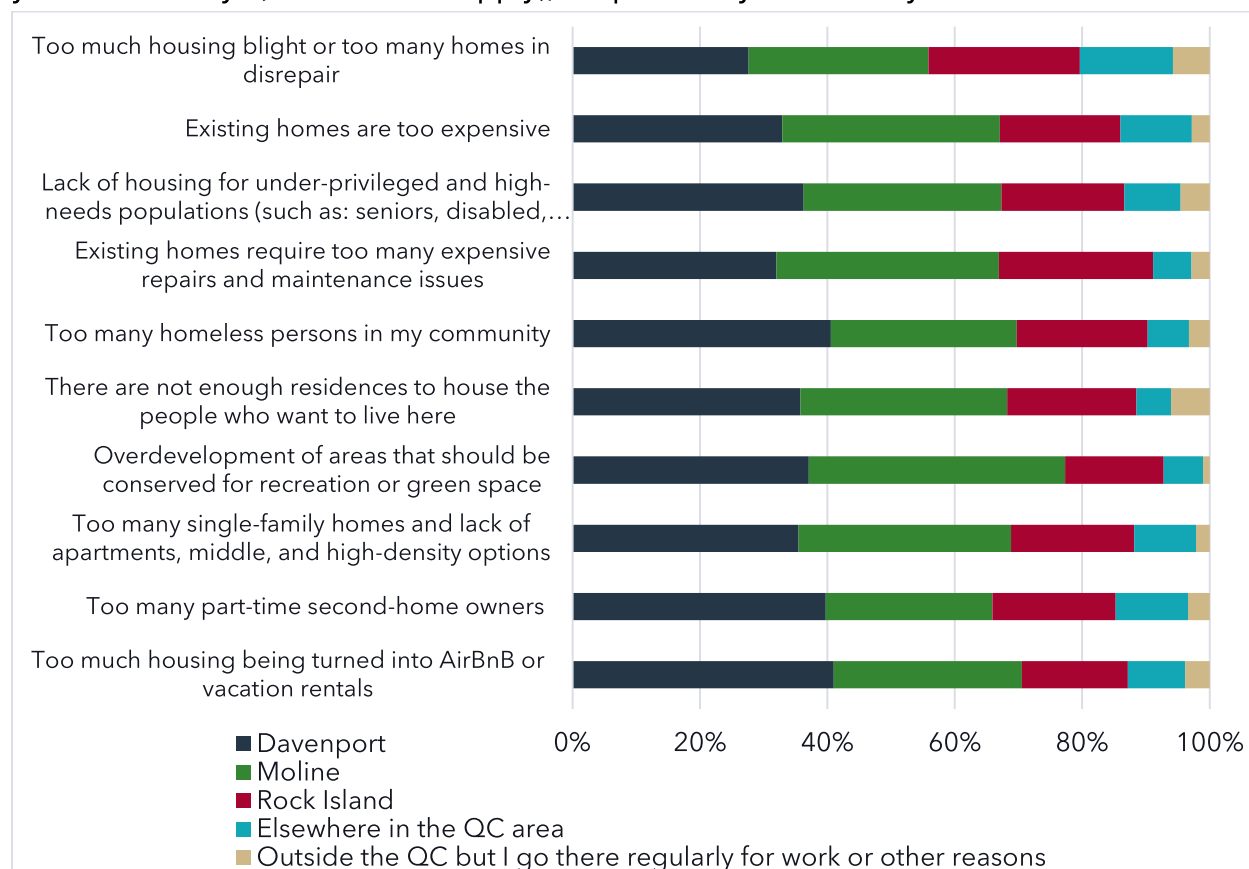


Figure 11.9: According to Davenport Respondents, Local Government should...

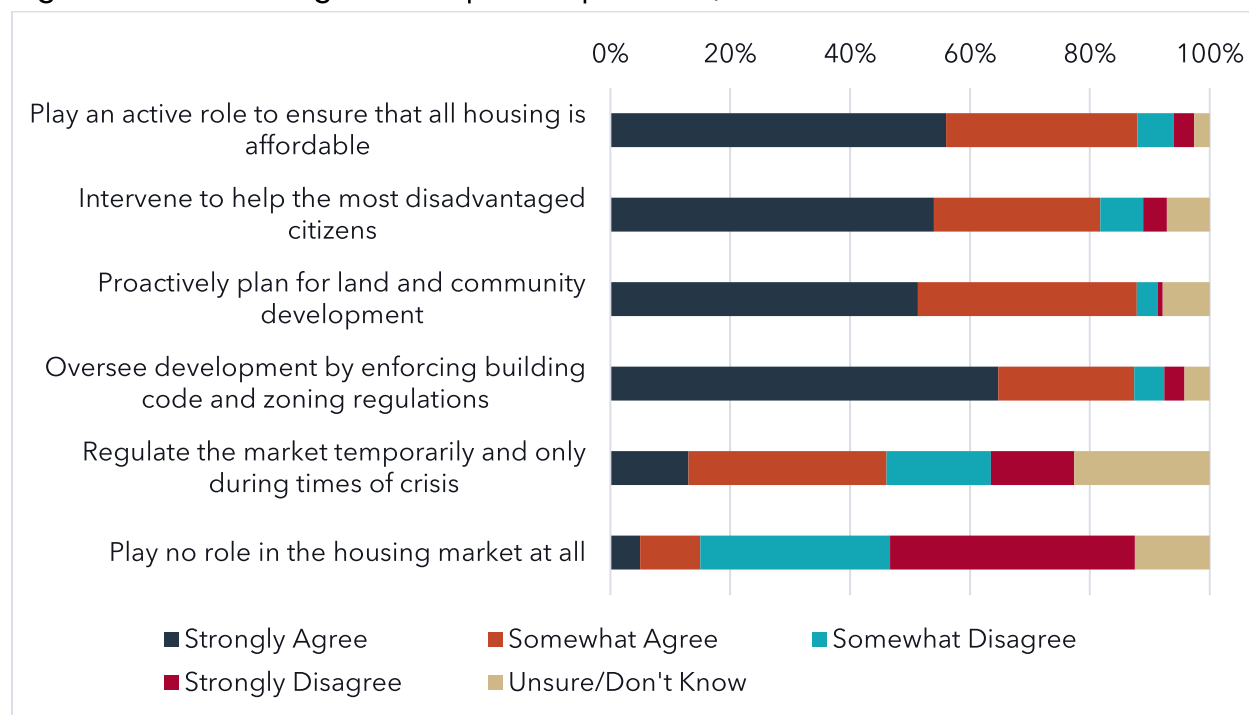


Figure 11.10: According to Moline Respondents, Local Government should...

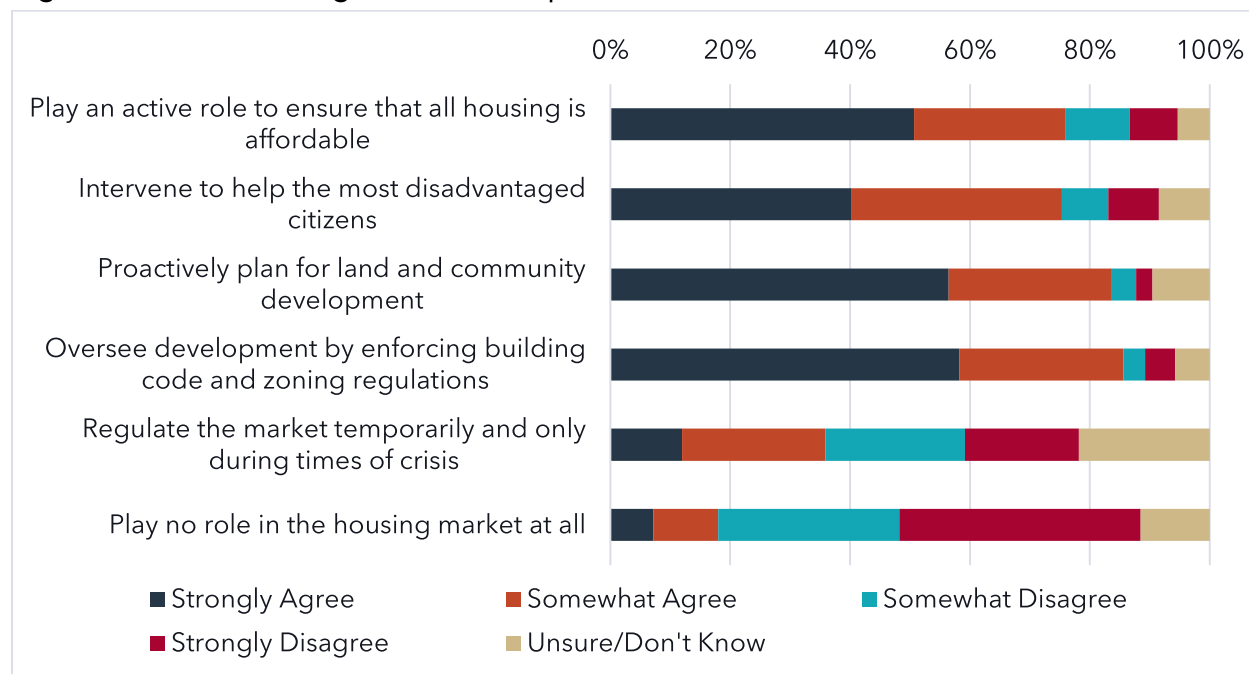


Figure 11.12: According to Rock Island Respondents, Local Government should...

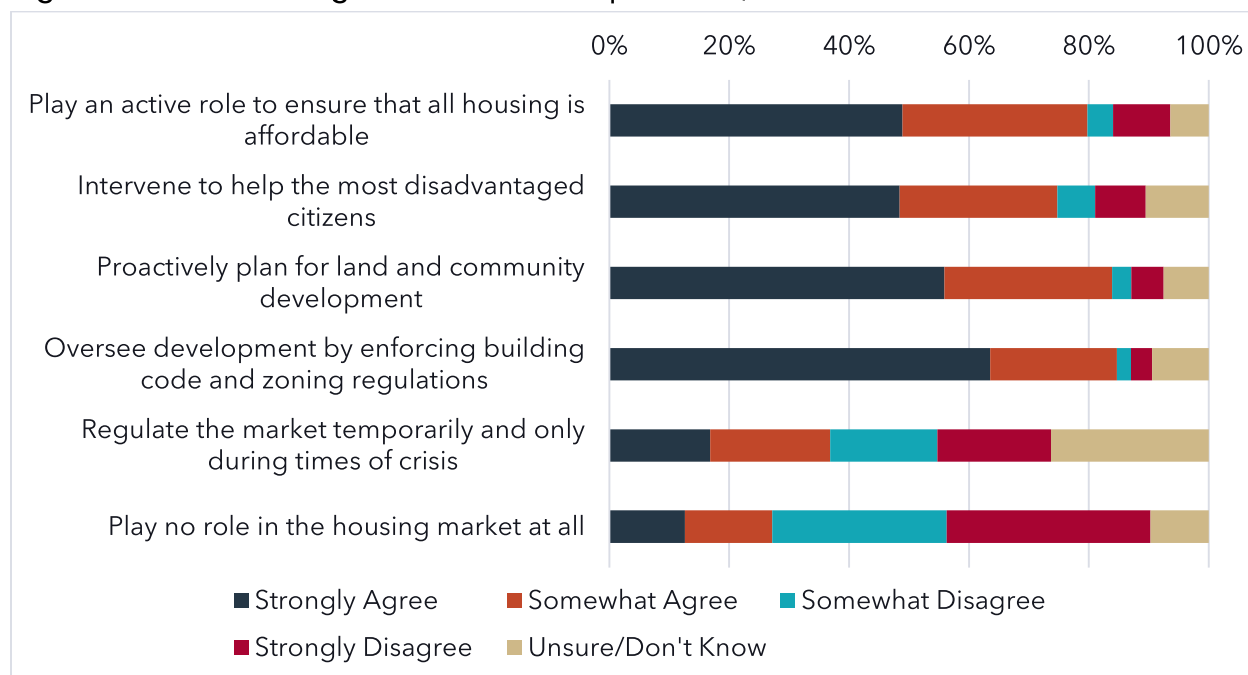


Figure 11.13: Do you believe there are too many short-term rentals (such as Airbnb, VRBO, or vacation rentals) in the QC?, Responses by Community

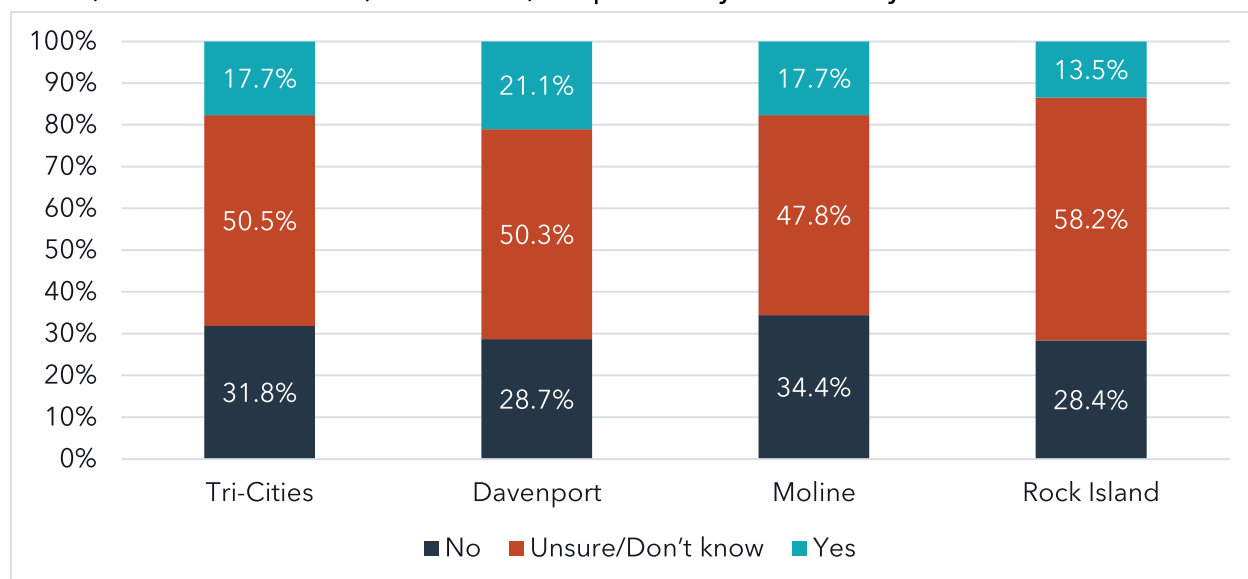


Figure 11.14: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood?, Responses by Community

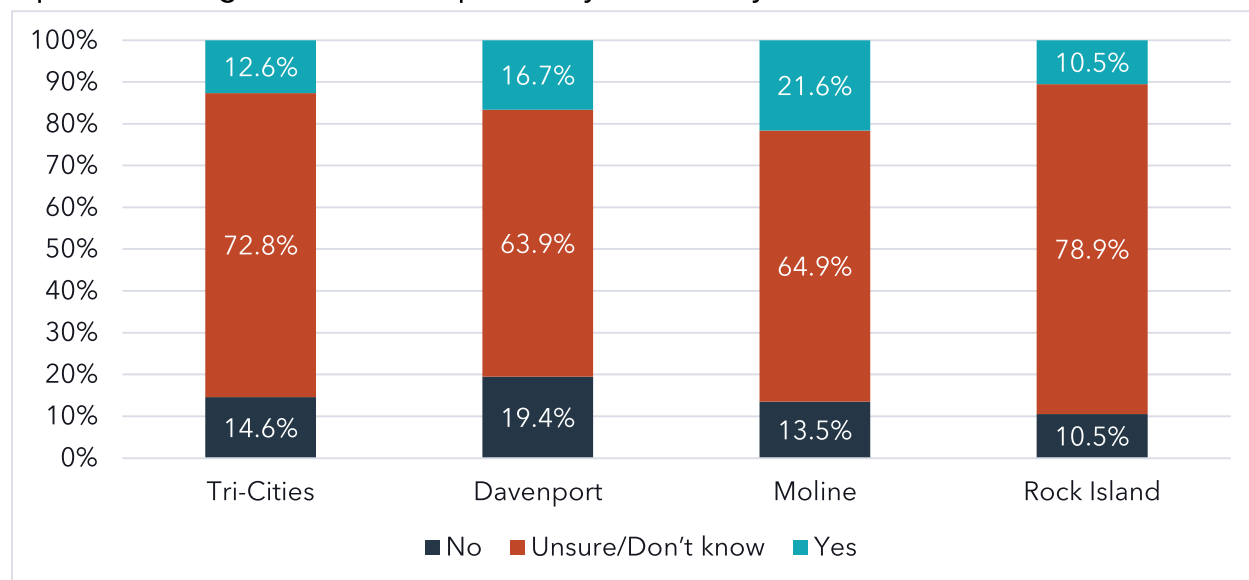


Figure 11.15: Would you like to see additional housing added to the QC?

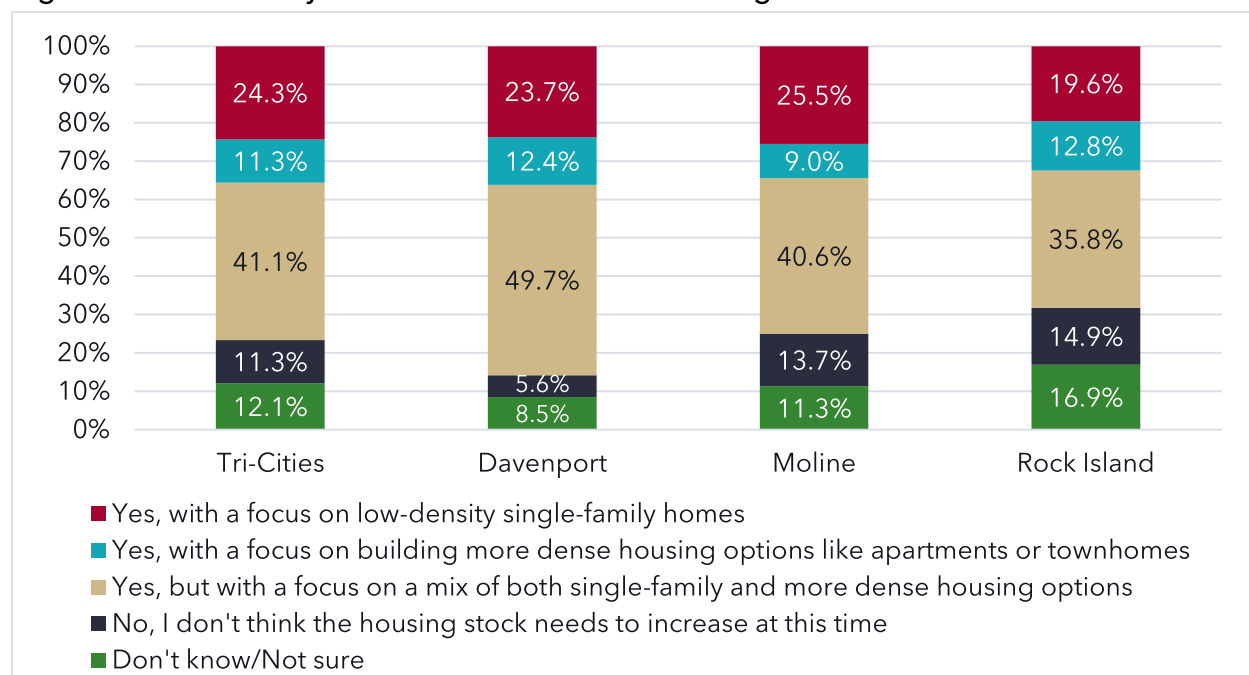


Figure 11.16: What type of neighborhoods in the QC would be most suitable for the duplex and triplex housing type?, Responses by Community

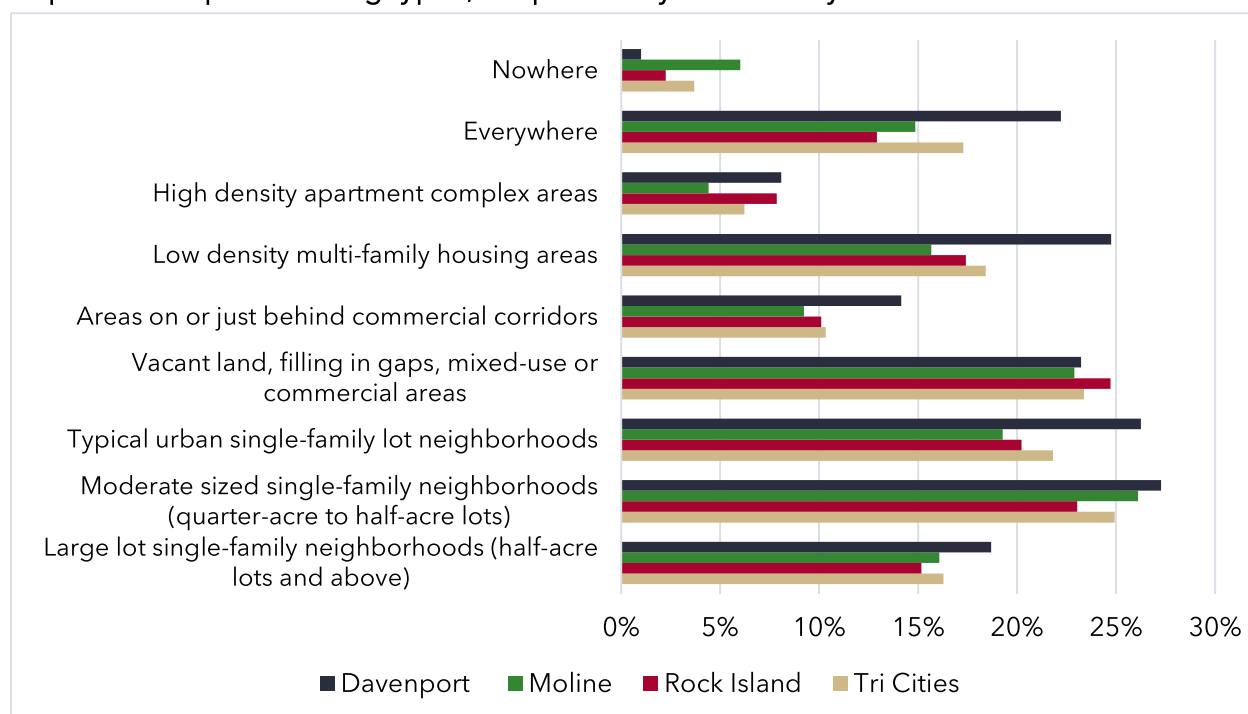


Figure 11.17: What type of neighborhoods in the QC would be most suitable for cottage neighborhoods?, Responses by Community

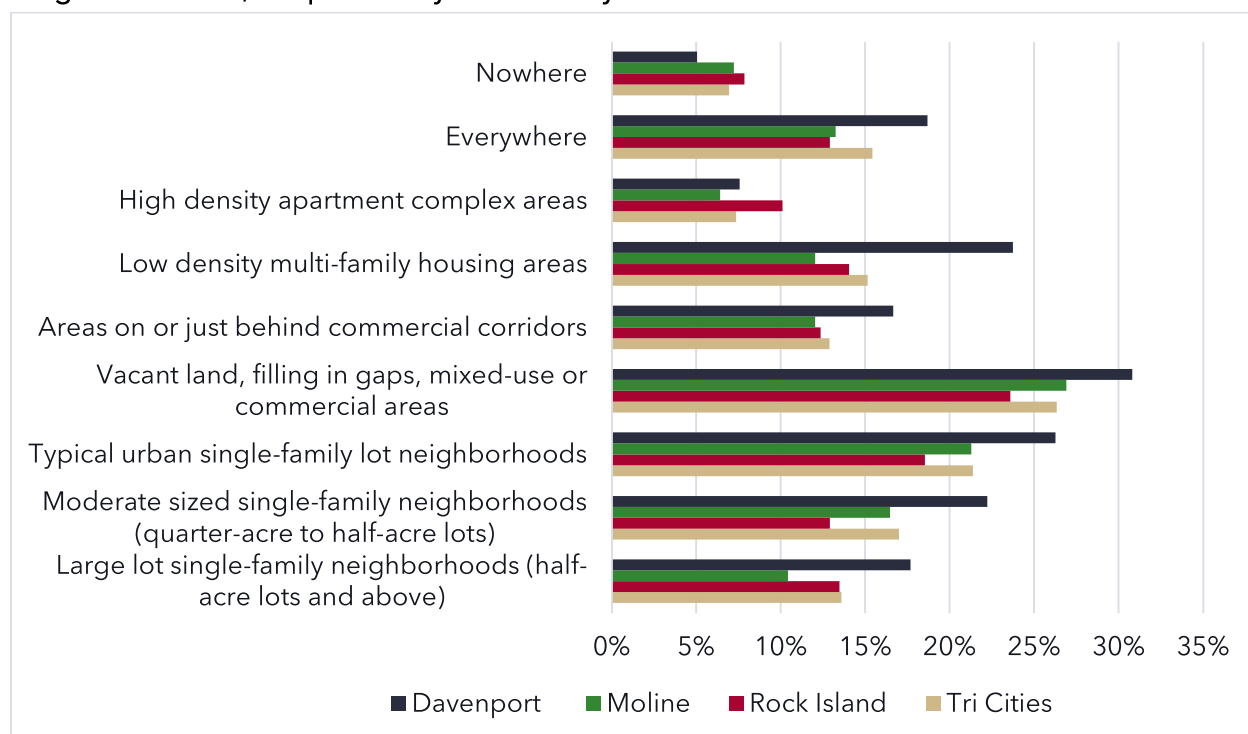


Figure 11.18: What type of neighborhoods in the QC would be most suitable for the multi-family/apartment housing type?, Responses by Community

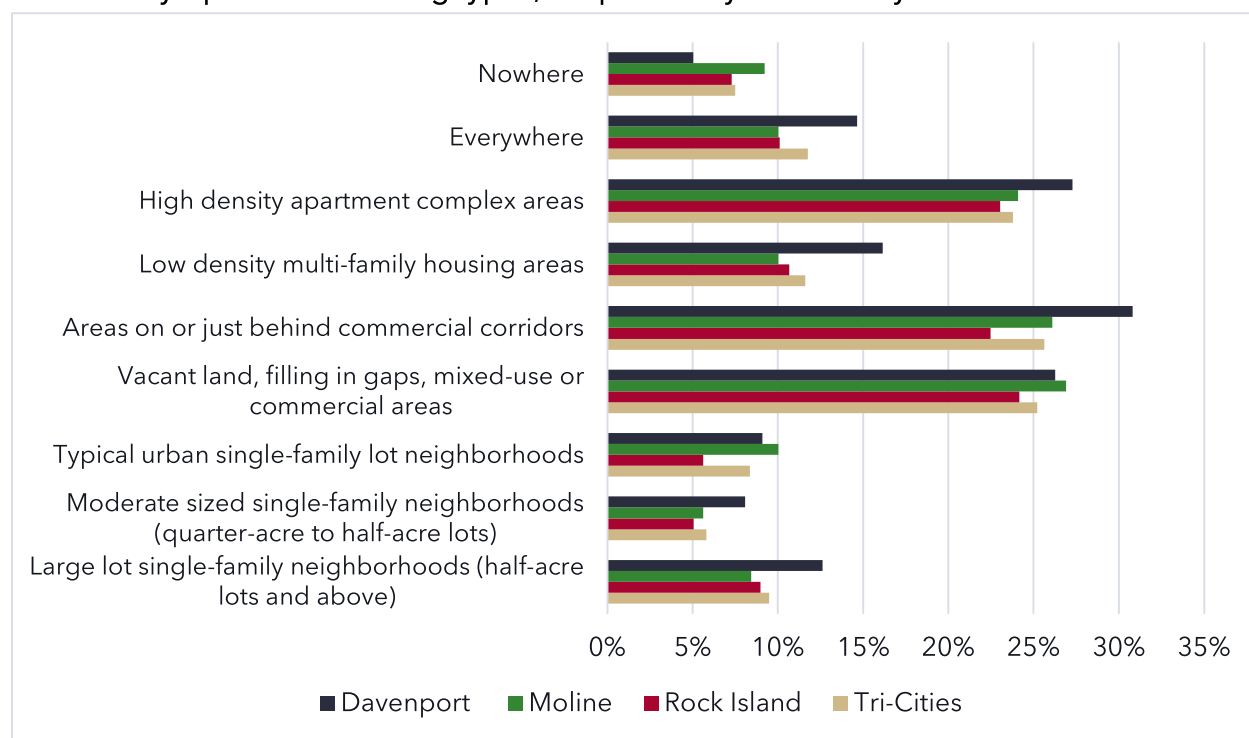


Figure 11.19: What type of neighborhoods in the QC would be most suitable for the condominium housing type?, Responses by Community

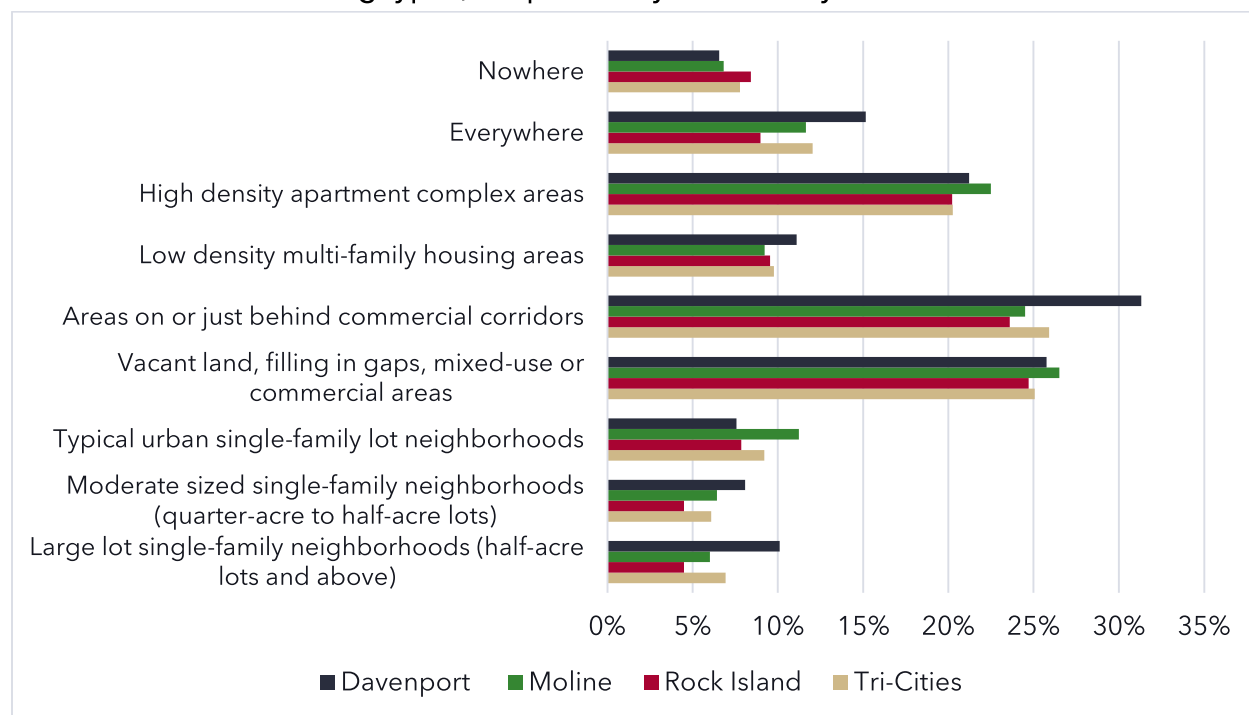


Figure 11.20: What type of neighborhoods in the QC would be most suitable for the accessory dwelling unit (ADU) housing type?, Responses by Community

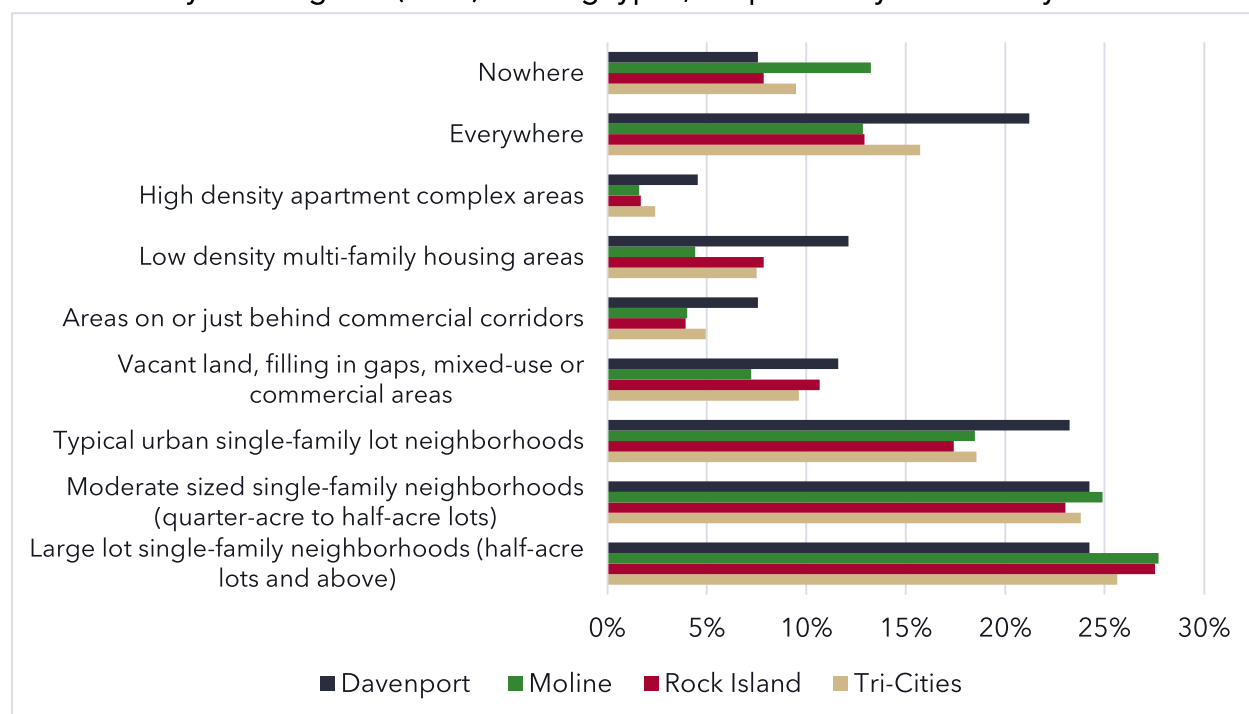
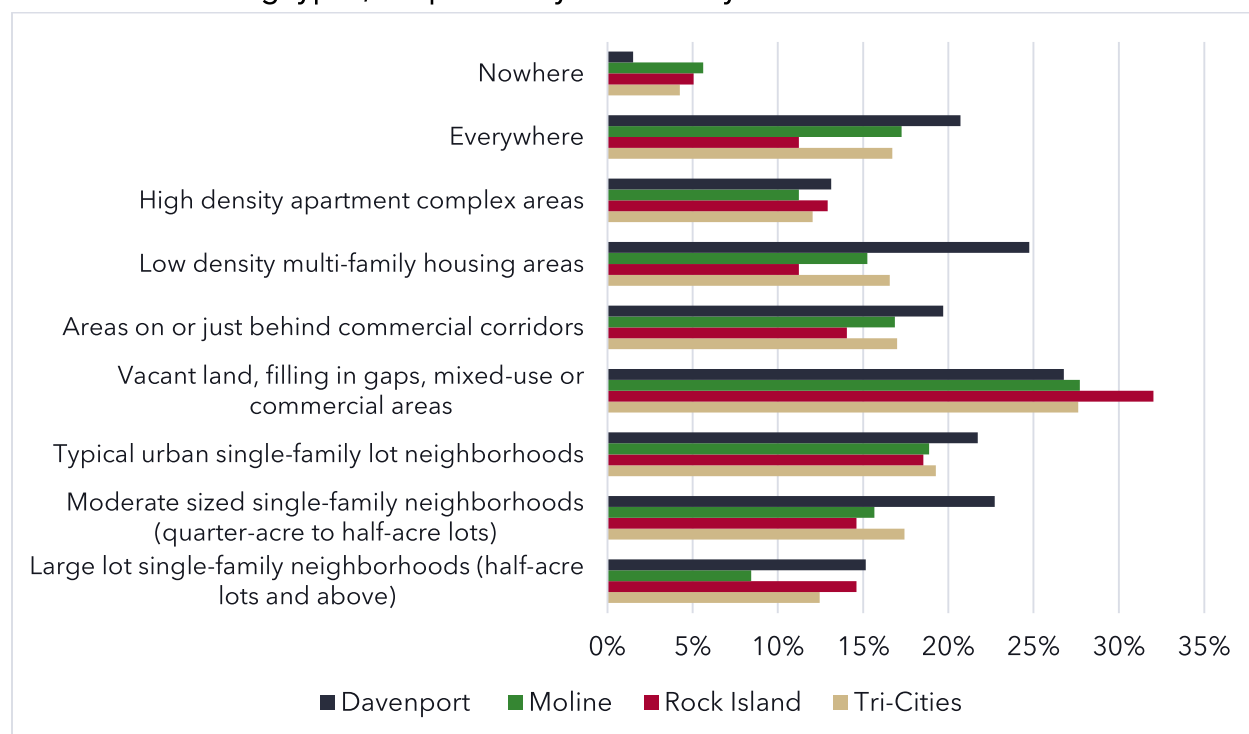


Figure 11.21: What type of neighborhoods in the QC would be most suitable for the townhome housing type?, Responses by Community



Appendix A: Open Ended Survey Reponses

Figure 1A: What type of housing do you reside in? (Other and/or Temporary housing)

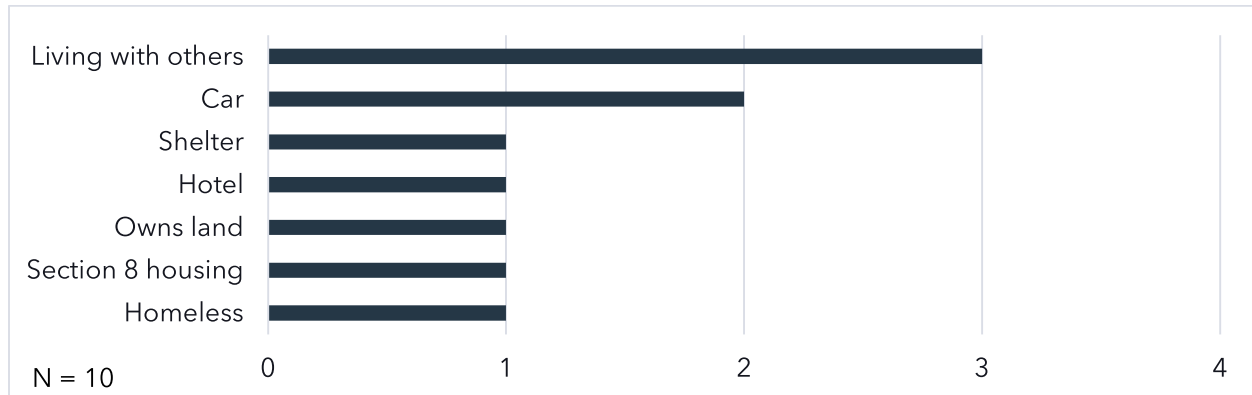


Figure 2A: What are your current intentions related to housing in the next 3-6 months? (Open Ended/'Other' Responses)

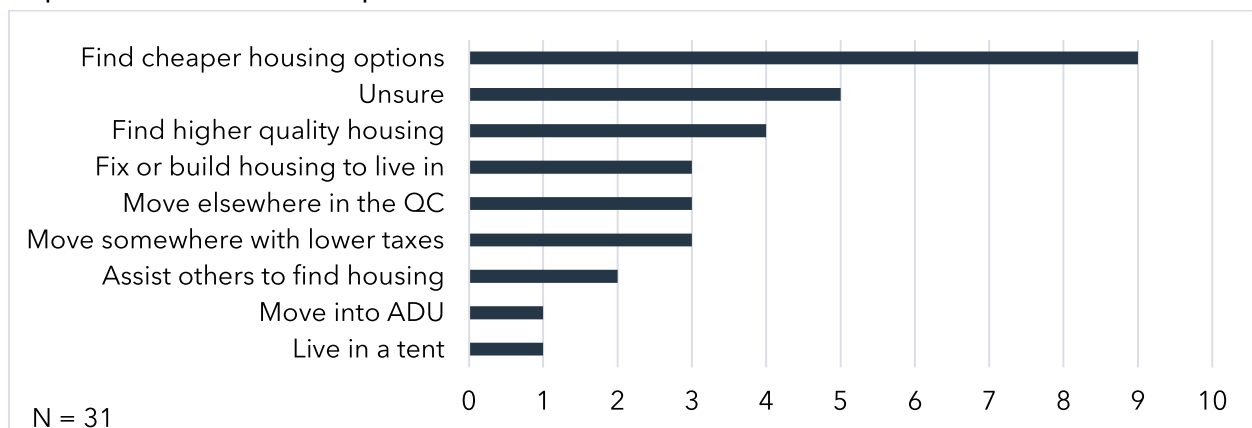


Table 1A: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood? (Open Ended Responses)

Where?	Count
30th st., Rock Island	1
Davenport	1
Downtown Davenport	1
Heritage	1
Hilltop	1
Moline	3
Palmer College is buying up all properties in a 8 square. miles and displacing low-income ppl on the street or North Davenport	1
Rock Island	1
This is ruining opportunities for the lower and medium middle class to have safe, blight free and stable home ownership opportunities. It's important to take care of the poor but the middle class holds our nation together the problems rental properties bring are forcing the middle class to live in blight unsafe areas or push up into housing that causes them to be in housing that causes them to be house poor to the middle class choices are	1

to live in blight, unsafe areas or purchase housing they can barely afford to feel safe and quality living. Moline neighborhoods.	
Too many monopoly minded people in this city. Renting out multiple houses with little to no repairs or monthly/yearly maintenance. I came from a big city, at least those landlords/ city cared for me and property.	1
Too many short AND long term rentals in general.	1

Figure 3B: What tools would you be in favor of local government using in order to facilitate more housing? (Open Ended/Other Responses)

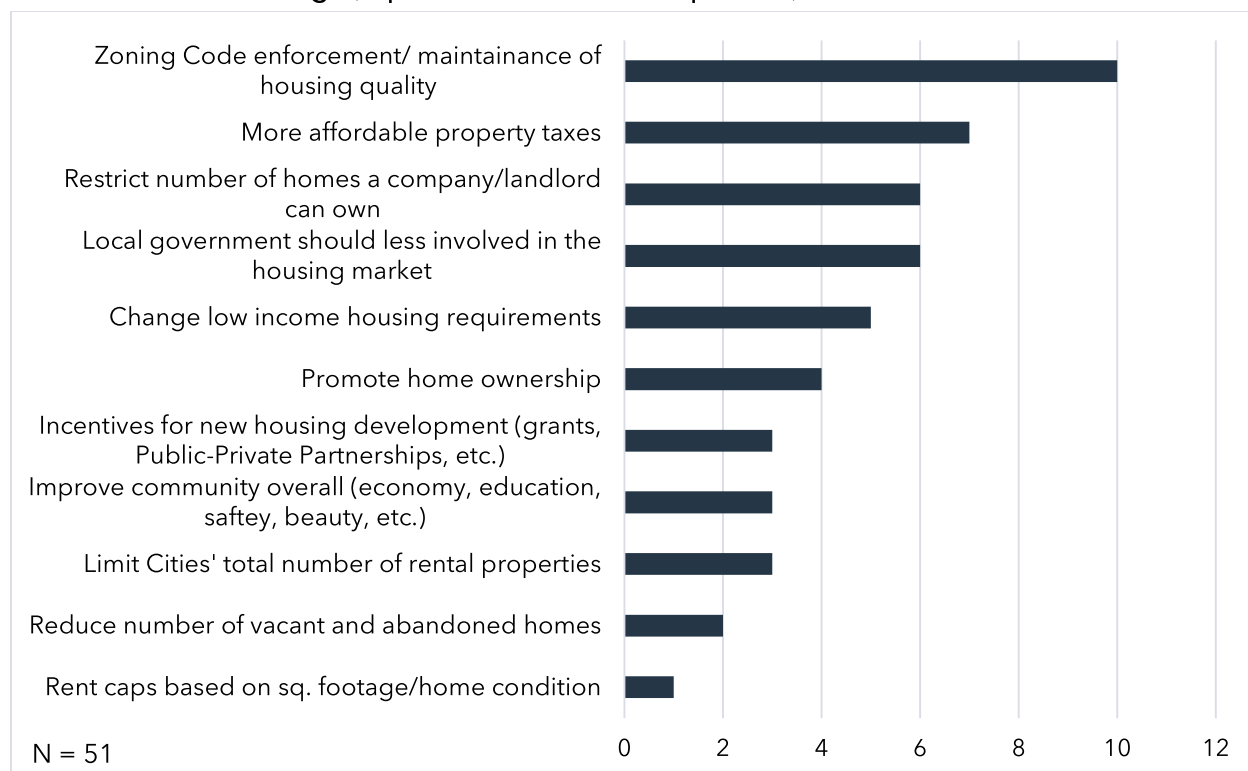


Table 2B: Which, if any, of the following housing aspects are you dissatisfied with in your community? (Open Ended/Other Responses)

Section 8 people move here and there is not enough. Also application fees have people spending a lot applying at numerous places
Other: irresponsible landlords, traffic too loud/fast near houses
Slum landlord/ out of town
Lack of housing choice for lower middle class people. We are suffering trying to find affordable housing. All the apartments in the area and income based, with today's prices we are having a hard time to stay above water and ahead of bills.
Income to rent or buy ratio knocks out many. Low income individuals do not have incomes of 3 times their desired rent/ mortgage payment.

Table 3B: What tools would you be in favor of local government using in order to facilitate more housing? (Open Ended Responses)

Don't fix up housing if it's going to cost too much for low income people to buy it
Apts. in S P. Mall 2-3-4 floors
Affordable housing or apartment for lower middle class citizens. Change the low income requirements.
I think the government should not be so big. If people own their own property and paying for it. And not handed it they will take better care of there own investment. Not to say help for the disable or the elderly. But a lot of young people are more than able to work. The sad part they make more by not working and living off the government. So there no incentive.
Limit corporation's ability to purchase single family homes
A process for moving homes the city defines as vacant to defining them as abandoned, to allow for action to be taken. There should be benchmarks built into the vacant property registration that require a property owner to move towards activating the property rather than leaving it vacant for long periods of time. If a property owner cannot do that, then the property should be considered abandoned and action should be taken based on that.
I think that rent should be capped by square footage or condition of the home in my opinion. Perhaps incentives for home owners to rent single family properties under a certain amount.
None. Let the market dictate housing.
More affordable property taxes
Forbid Airbnbs like Atlanta did. Discourage building big homes that will sit empty because no one can afford them.
Add limit to number of rental properties in the community
Grants for beautification for low income and elderly residents
Lower property taxes and removal of storm water "fee"
Upgrade housing in Rock Island, Davenport, Moline. Less small home. More of 3 bedroom ones. Bring families to qca. d
Proper code enforcement for building codes and rental units. Moline needs to take housing seriously.
Making it illegal for companies who don't take care of their properties to purchase anymore properties and also not allowing monopolies
This "survey" is incredibly slanted. My preference would be to restructure the housing units in cities where the lower income population has been has been kept out. Build some affordable housing in places like Bettendorf, pleasant valley, Geneseo
Limit units a company or land lord can buy
Housing from the cities to the local housing trust fund, or agencies that can develop and maintain affordable units
Lowering taxes on landlords so they can then pass that savings down to the tenants. Rising rent prices are a problem. Every time taxes and insurance go up, this cost is passed on to the tenants. There needs to be more incentives for property investors in this community. They also need to remove the "inspection fee" for landlords. I truly believe that the main cause of everything going up is because the government keeps getting involved, which causes unnecessary fees and taxes. For once, let's not try to pull some special "lever" to try and fix things.
Requirements for affordable housing in new housing developments
Stop giving money to people who will build things to make other people money. We need affordable options.
Rents are to expensive for below and average wage worker
Doing their job of enforcing safety codes so housing options don't get condemned or fall down and kill residents
Some mixed commercial /residential not limited to strip malls.

Please ensure that there is proper zoning for land that should only be allowed to be used for single family dwellings that are similar to the single family dwelling surrounding that land. Do not zone to mix single family homes and multiple family homes.

No property taxes on seniors.

Remove the Susie slots and smoke shops

Lower property taxes

Offer grants to apartments if they become ADA compliant

Restrict how many houses rental companies can own

More assertive rental inspections inside and out, background checks for tenants of rental properties, licensing of all rental and limiting the amount of rental in a city, more encouragement of home ownership, more action taken on blight and cars parked in the wrong areas, more enforcement of laws such as smoking

Higher expectations on rental properties inside and outside inspections, large fines problematic situations and blight. Better enforcements of rules and regulations set forth to make better communities such as too many people live in the same home illegal parking, etc.

There are so many grants available that the city is clearly not taking advantage of for helping existing homeowners and we can't ever get sunshine from the city to actually respond.

Make restrictions against large corporations purchasing any homes

Stop allowing section 8 housing in the city. Let them market function like a market.

moratorium on high density, 2 or more units built or remodeled, & low income housing units.

Lower taxes on existing homes

Get rid of slum lords

Some sort of assistance/grant/tax credit for first time home buyers

Stronger regulations on rental properties to address nuisances such as garbage from dumpsters, entry doors and windows repaired/maintained and landscape maintenance.

Stay out of the market

Stay out of the market the local government needs to focus on infrastructure and law and order social engineering is not the governments responsibility

Restrictions on how many units a LL can own until they have a proven track record of passing inspections/ Gradually increase as they show they deserve and can handle owning multiple properties. / The city should not be allowed to "shut down" multiple buildings at the same time. Having hundreds of people all competing for limited available apartment options and all of them have a 30-day window should be illegal. Putting already disadvantaged people in this situation exasperates the housing crisis, creates homeless and displaced families and it is all the fault of bad property managers and the history of lax city inspections.

make low income housing available for persons with evictions depending on the circumstances.

Rock island will not allow us to insure our sewer lateral. We believe it is close to failing and we DO NOT have 22k to fix it. We are terrified of this expense, this is another reason we plan to move. ALL residents should be allowed the insurance, even if the line goes through a ravine.

Not such large houses. More affordable smaller houses. 3 bedroom, 2 bath, ranches

We have a local chapter of QCHC that does numerous grants for maintaining but they need to focus on adding if they want to continue to say we are 6,700 homes short for our homeless population. So why are they not stepping up and writing grants that are for new additional housing instead of only maintaining. The other local non profits continue to get draws for maintaining. When does the housing cluster step in and actually create a solution instead of being part of the problem?

Dilapidated housing is an epidemic in the Illinois Quad Cities. Something must be done or our neighborhoods will be devalued:

Stop allowing funds to help those that are dishonest about their needs and help people that are seniors or actually having health issues . I've been on a waiting list for section 8 for years & try to work as much as I can with chronic pain and neuropathy/I see people in my building who are lying and living almost free. My rent keeps getting raised and forcing me out . (Enterprise Lofts)

These are examples of neighborhoods that have turned around through sustained effort, collaboration, and strategic investment. Here's how some of these improvements have been achieved:

- 1. Community-Led Revitalization: Case Study: Harlem, New York City** What Happened: Harlem experienced a significant decline in the mid-20th century due to crime, poverty, and disinvestment. However, over time, the community began to rebuild itself. Local organizations, such as the Harlem Children's Zone, played a key role in providing education, job training, and family support services. Lesson: Grassroots organizations that focus on community empowerment, education, and economic development can be catalysts for change. Empowering residents to take ownership of their community and providing them with resources can help drive long-term improvement.
- 2. Public-Private Partnerships: Case Study: The Dudley Street Neighborhood, Boston** What Happened: In the 1980s, the Dudley Street neighborhood in Boston was characterized by vacant lots, abandoned buildings, and high crime rates. The community came together and formed a coalition that worked with the city to acquire vacant land and develop affordable housing, community centers, and public spaces. Lesson: Collaboration between residents, local government, and private investors can lead to successful revitalization efforts. These partnerships can attract funding and resources that might not be available through public means alone.
- 3. Targeted Crime Reduction Initiatives: Case Study: Camden, New Jersey** What Happened: Camden was once known as one of the most dangerous cities in America. The city undertook a comprehensive approach to reduce crime, including restructuring the police force to focus on community policing, investing in technology like surveillance cameras, and engaging the community in crime prevention efforts. Lesson: Crime reduction is crucial to revitalization. A strong, community-focused police presence and the involvement of residents in safety initiatives can make neighborhoods safer and more attractive to potential investors and residents.
- 4. Economic Development and Investment: Case Study: The South Bronx, New York City** What Happened: The South Bronx was once synonymous with urban decay. The turnaround began with investments in affordable housing, small business development, and public infrastructure. The area saw the creation of green spaces, new schools, and transportation improvements, which attracted new residents and businesses. Lesson: Strategic investments in housing, infrastructure, and economic development can attract both businesses and residents, leading to a virtuous cycle of improvement. Economic opportunities are key to revitalizing distressed neighborhoods.
- 5. Education and Youth Programs: Case Study: Compton, California** What Happened: Known for gang violence in the 1980s and 1990s, Compton has seen significant improvements due in part to investments in education and youth programs. The city implemented initiatives to improve schools, provide job training for young people, and create safe recreational spaces. Lesson: Providing young people with education and employment opportunities can steer them away from crime and contribute to the long-term stability and growth of a community.

Table 4B: Please share any additional thoughts or comments related to housing in the Cities of Moline, Davenport, and Rock Island. (Open Ended Responses)

The housing in these cities are very dated and needs upgraded
too expensive and complicated
require inspections on rentals to ensure they're safe and up to code rather than adding new buildings. make housing more affordable, not more abundant
I support cities providing assistance and guidance in affordable housing but respectfully believe working with existing entities is a better solution than municipalities providing programs themselves which compete with nonprofits and retain all available funding themselves.
Need more housing that help people that not disabled but 60plus
I will have to move because landlord keeps raising rent but maintenance is poor
Better protect tenants from landlord violations and support tenants who get displaced due to landlord property neglect
I make a little over \$20hr. So I don't qualify for low income but rent is so expensive. And having to make 3x the rent and rent is min \$1000 for a 2bd put my ability in rent in the lowest economic of the

city. Yet I get paid pretty decent for what I do. My daughter with 3 kids is a CNA and makes a little more than me yet doesn't qualify for income based but doesn't make enough for a place that is 3x her income. Something needs to happen for those that are above the income that receives help, yet not enough to survive.

Too much taxez

The interest rate isn't the problem, it's what people are trying to sell their houses for that's the problem. Price gouging is in renting and purchasing which is setting everyone up to fail or be stuck in a rental property that no longer suits their needs. I would love to buy a house, but I don't want to be immediately house poor trying to repair a house I had to put an extra \$50,00 in repairs into it up front. The market in the QC is an absolute joke right now.

Need to crack down on slumlords too.

City should allow people to fix their houses on their own that way they do jot decay

Property tax in Illinois is so high. Everything is rising so fast it's hard and only getting harder to keep a home. I fear future generations may not get to be home owners

Brng down the taxes. And more people would have money to invest in there homes.

I believe if rent in moline for single family homes was slightly more affordable it could improve our economy here in the city greatly. Myself and several woman like myself stay home with young children because daycare is so expensive and it's extremely difficult for both parents to afford rent and daycare, leaving many of us to make the difficult decisions to either stay home and save on daycare or go to work and try and afford both. If we had a more affordable rent we can afford for me to work part time and there for we as a family would spend more money in town. I could work and contribute to society whilst also being able to provide a more fun and stable life for my children. We pay 1200 for a two bedroom house with no air conditioning and constant issues. My husband works two jobs, he is rarely home and we live our life extremely pay check to pay check. Even an extra 200\$ a month would make an extraordinary difference in our lives

Someone close to me is Age 60 and disabled, has section 8- needs more options for that that are not run down, not supervised well enough what kind of residents/ activity is going on in these buildings that makes them feel not safe

Houses are falling apart. Prices to fix are too high. Corporations take advantage of this and buy up all the properties, fix them up, then rent for a high price. It leaves nothing for regular people like me. I'm looking to buy a first home but anything that's move in ready is way too expensive, even in poorer areas. If you look for a fixer upper, you will drain your entire bank account to get buildings up to code. It's ridiculous!

We need more neighborhoods that feel like neighborhoods, that people can live and work in. We need neighborhoods that are walkable, that have parks, no more McMansion style subdivisions. They do nothing for cities and cost MORE to maintain.

This should not come at the expense of the homeless like gentrification usually does. Protect the most vulnerable in our community!!!

Please stop Gorman & Co from hiding the truth and continuing to raise rent

ADUs are horrible for neighborhoods

Inflation AND High interest rates are both doom for the cities. Local governments need to lower property taxes and sales taxes through rebates for all low income people.

Stop or limi investors from purchasing all of the single family houses

Make owners of homes care for their homes. Unkempt lawns and poorly maintained homes, yards and streets make Moline undesirable for those searching. I would not live in moline if my elderly mother did not. We plan to move as soon as our children graduate college and settle somewhere.

Need affordable housing for those who don't qualify for low income because they make just over that amount. Make too much for low income housing. Need more "middle income" housing

Landlords must be held accountable for unsafe housing. Rent abatement in the case of condemned buildings would help, as would building more rental units and ADUs.

Misuse of city funds everywhere.

There not enough housing for young single mothers with 3 or more kids. Rents not [affordable].. Hard to purchase a home. Housing cost to high. Shortage of home.
Perhaps a recondition and repair incentive on existing hmes for first time buyers...with clarifications...
There is not enough senior living apartments in the quad cities. Waiting lists are way too long. Other options like apartments are way way too expensive.
The housing situation in Moline is dire. The city needs to address the excess of slumlords and rental housing plight. The historic properties are in the same condition, no regulation, no consideration of lead paint issues, etc. The workers in the position of code enforcement should they their work as serious as ithookd be and stop turning a blind eye to the slumlords.
Please make regulations about how much landlords are allowed to raise rent and make them show itemized lists with why.
Rock Island housing choices are absolutely ridiculous. I purposely choose to the stay in RI but am considering going elsewhere.
I would really love to see tiny house communities. I am retired. Rent is very high in safe neighborhoods. As a single, retired person, I would love a small area to build a tiny house, plant a little garden, and socialize with like minded people. The carbon footprint is minimal and hopefully affordable. Too many people are purchasing homes and turning them into rentals. To find affordable housing, one must live outside of the Quad Cities.
I don't necessarily see a need to increasing the amount of housing in our communities, more increasing the quality of the rental housing available while maintaining affordability.
Get more people to take section 8.
Not enough affordable Apts for Seniors.
Rental prices for single family homes are far too high. Renters are essentially paying 100% of the landlord's mortgage and then some.
Defensible space. Green space. Trees on boulevards need to happen
The IL side needs to take a look at why residents are not staying in neighborhoods. Property taxes need to decrease. All areas need to realize that the majority of people in low income housing already qualify for every program and instead of offering more to those who already get everything at extremely reduced rates shift focus to those in the middle class that are struggling to make ends meet as the middle class are the ones working and getting no help with any housing expenses from anywhere.
The zoning on empty lots should be reconsidered to allow multiple smaller homes, rather than requiring single home on large lot
Rental prices need to be regulated
Rent is too high, unrealistic expectations from landlords to qualify a renter. More low income apartments, or section 8 vouchers. No one should be without a home.
Moline desperately needs new single family homes to attract young families. But affordable ones. 350,000 and under. A lot of young professionals with families are seeking this type of newer home, which moline is not providing.
We need more affordable single-family housing options for purchase. Between \$100-200k 1200-1500 sq ft would be great. There is a huge deficit in the QCA in this price/size range.
Davenport
No more apartments. Need more incentive and breaks to upkeep older homes in Davenport.
More help with repairs , just because I make \$40000 don't mean I can afford repairs . Jason Marchant did work for us and well it's no good
I am reasonably privileged and own my home. Davenport needs to have more options for low income residents and people with disabilities. That apartment building that collapsed highlighted that low income people do not have many safe affordable options and the city needs to hold apartment complex/building owners responsible maintaining safe housing for the people that live there.

I don't agree with ADUs as a main solution. This doesn't actually add affordable housing. It just allows current homeowners to turn a garage or shed into an "apartment" and charge a lot.

More Dream grants,

Home ownership is unattainable for many people. Homeownership shouldn't be limited to cottages, townhouses, and duplexes. Those aren't homes that people want to own. Davenport needs to do something the areas that are falling apart. Homes that are in complete disrepair and commercial buildings that look like crap too. So many areas of Davenport look terrible. Homeless people are everywhere downtown and even in areas like 5 points. Pan handling needs to be outlawed! So many areas look rundown and Davenport only seems to want the Elmore/53rd area to look nice.

More affordable housing

More handicapped accessible needed for elderly people at reasonable cost

Cottage style areas are a big winner!

Single family homes are way to expensive to rent/buy

Keep multi family housing out of single family dwelling neighborhoods!

No garage revamps for rental property

Property taxes out of control for seen many people to lose their homes Maintaining existing homes has got unbelievably expensive

Affordable, I'm leaving in apartment that use to be 650 is now 850 for a one bedroom apartment
Ridiculous

The costs of housing in this area for the quality and location of homes is hugely disproportionate. The "affordable" or income based homes are overpriced as well.

These large complexes will destroy the integrity of our neighborhoods. The cities can't take care of the unkept housing in neighborhoods already. This devalues the property of homeowners who maintain their homes. Take care of the uninhabitable properties as well as the poorly cared for housing first. Adding more housing will just exasperate the pile that aren't being addressed in a timely manner.

Let people live in their campers. It is not that hard to use a compostable bathroom to stay clean and use indoor showers of houses. Stop policing and penalizing the most vulnerable homeless population lucky enough to afford a camper and the generosity of taxpaying insured homeowners willing to help.

I will love to purchase a 3 or 4 bedroom home

I would love to see the use of a tiny home community, where they have smaller lot sizes, and homes but maybe other amenities like a shared pool, exercise facility and play area.

I am an aging-in-place housing subject matter expert and heavily involved in advocating for appropriate ACCESSIBLE AND AFFORDABLE HOUSING. Accessibility was never mentioned in this survey and it provides the largest number of options for all types of housing.

The area needs restrictions against predatory rental companies that are buying up reasonably priced homes, not maintaining the property, and renting out at high prices

There is a need for low income housing but recognize it can't be in the older neighborhoods that already have their own challenges if you want people to invest in these older homes to bring them back to life their needs to be a promise of the neighborhoods being safe and free of blight so when people invest their money they feel it's an investment and they're not throwing their money out the window. If they needed to sell their home they could get their investment back putting low income housing in neighborhoods does not allow that to happen

Homeowners that already own are very neglected as a demographic. Having city people that actually respond to inquiries would be helpful for a start, but there is so much focus on things like making the district pretty, they funny care at all about helping current residents with old building problems and that's a big reason we're all looking to leave.

Everywhere should be developed and pricing should be focused on affordability not profits for owners

I'm sorry but this survey is poorly written. It's too convoluted for the average citizen. I want to know why the leaders of the Tri-Cities are paying for another survey when they haven't taken the recommendations of the 2019 Tri-Cities assessment?

I believe there needs to be supervision of landlords. Also concerned about cities changing zoning from residential to commercial.

Most affordable homes in Davenport will not pass a mortgage inspection due to condition of property and needed repairs.

No more section 8 housing and Moline. The landlords are absentee and the corporate landlords are just abusing the city. Keep it up and I'm moving To Iowa

Get rid of triple security fee for rental properties and make them more affordable

keep government out of any business . high density & low income housing make crime worse. stop all government help. place moratoriums on low income & high density housing. renter have no stake in the city

Moline needs more new development for luxury homes

Stop allowing \$300k Single Family homes to be built in communities that can't afford it. Force row housing and cottage homes everywhere in the QC. There are too many parking lots and not enough homes.

Build more ADU's and build apartment condos

Some planners may argue that some types of housing shouldn't be built in certain areas, but these are the designers, builders and planning that create urban sprawl. These are the people that make public transit impossible and the need for a car imperative. Concerning more density housing: build them high, build them wide and build them everywhere

I'm concerned about high rent prices even though I own my home. Younger folks cannot afford even small shabby apts. I have friends in their 40's that pay sky high rents yet can't obtain mortgages for small starter homes. Small home prices are very high too. Would love to see actual affordable rent, and out of town landlords should not be able as many houses as they want, that should be capped. Slumlords are everywhere now. Would like to see down payment grants offered so more people can own homes.

Try enforcing current ordinances first.

Property taxes in Rock Island county are shameful! The housing, combined with the interest rates and ridiculous pricing market. It's a wonder anyone can buy a house anywhere! Low income housing can be housed anywhere else on the planet. There are too many of those choices around here already.

We need a serious crackdown on multi-home owners renting existing homes out instead of allowing people to purchase them with intent to live there. Rental homes seriously diminish the quality of our neighborhoods. They are allowed to fall into disrepair and discourage community building in neighborhoods. Build apartments for people to rent, save homes for those that actually want to live in them.

People who are disabled and live on \$800 a month can not find housing to live in. Would like to see more affordable housing for people like me.

Property taxes continue to rise & will price people out of home ownership

In many areas I think it could be beneficial if older houses that may start to have structural issues soon were torn down and rebuilt. It's a huge budget issue that home owners can't afford but I believe could improve the housing situation

Would like to see more green options in addition to housing: better incentives to utilize land and infrastructure for renewable energy and for homeowners to benefit from putting back into the grid

There are few townhomes or modest scale condos in Rock Island for those shifting from a SF home to desire for less yard. Would still like garage option which might be accommodated underneath the building but this presents some ADA challenges. Champaign has examples, some better than others.

Areas of the cities look old and tired. Tax incentives would allow people to stay in their homes longer & would improve the neighborhoods at the same time.
Cleaning, remodeling, and improving existing buildings. Repurposing vacant buildings into housing. More thorough requirements and background checks for management and staff of public housing. Safety improvements regarding building structure as well as the renters and community of people. Better security for the buildings themselves to keep entry secure. More resources, caseworkers, and assistance for homeless to be housed according to their needs.
The Illinois side needs to have a change in state government if they want the housing starts to change or there will have to be an even more significant gap in price to incent people to build there
Rock Island Has The less Housings vacant area no Houses nor Apartments
Tiny Home Transitional Housing for homeless and displaced people is necessary, especially if the city inspectors continue to flood the market by shutting down multiple buildings all at once. Or maybe stop putting decades worth of overlooked inspection issues on the LL all at once. If the city passes something 10y in a row and now all of a sudden its a problem, LLs should have a 6-12 month probation to resolve and not tight deadlines. Also please inspect private rentals in SFHs, this is where most of the housing crisis comes from. LLs poorly maintain homes and prey on individuals with background/credit issues to slumlord. Then sell when the home is in such disrepair they won't pay to fix it. Leaving limited options for 1st time owners. An ol poorly maintained rental wont pass 1st time owner inspections, but another LL could buy it and start renting as is without many hurdles.
Too many landlords not upholding their maintenance agreements. Also, some are simply "slumlords" and do not treat their tenants properly and some are bullying and threatening their tenants who do pay rent on time and are not problem tenants.
More affordable house for those on fixed income
We love rock island, but 2 years after we purchased our house our property taxes DRAMATICALLY increased. Unless our wage is increased to match this (we have good jobs, but an increase for us is unlikely this year), but we can't overcome the property tax increase, which is about \$200/month. Will either move to Bettendorf, or completely out of the area. Please do something about property taxes in rock island! It's insane.
More affordable homes for families that have 4+ plus in a home with a garage, basement
The city can't take care of the run down unoccupied homes in the neighborhoods already. Increasing cramped housing will destroy neighborhoods.
Improve water and air quality
We need more flexibility from the city inspectors
Decent rentals are too far from Downtown
We seem to lose families that start earning more money to other cities. There seems to be a lack of middle income housing.
I work in social services, and almost every day I am working with a family who can not afford the housing they currently reside in. This especially affects families with children, and people end up living in places not meant for human habitation. This is an emergency-level need for our community, especially for the children in our community. No child should have to live in a car with a leaky roof because the community doesn't have housing for the child to live in.
Houses are still selling for more than assessed at. In turn taxes keep going up.
Houses not being built in RI due to sprinkler systems. somehow this needs improvement.
there are houses but they're owned by owner out of state w minimal contact info so they stay vacant. the houses they can afford are run down. we want nice houses that are affordable and clean.
I, RI need more programs to help w improvements for those who can't afford
I worked at the women's homeless shelter for 2 years - need more low income/affordable housing for felons
too much slum lording and not enough govt. involvement to regulate it. not enough housing that's affordable.

Table 5B: Within the neighborhood where you live, should your city work to maintain lower density housing or increase housing density? (Open Ended/Other Responses)

Should your city work to maintain lower density housing or increase housing density?	Count
"I think the city should keep a mix of different types of homes. It's good to have both small houses and some bigger buildings with more homes. This way, more people can move in, and the neighborhood can get better. But we should make sure there are enough parks, schools, and other things people need if more people move in."	1
...lower...	1
? Not sure. Quality affordable housing not falling down and fixing streets so foundations don't crumble houses down from earthquake like traffic vibrations are important. Make tiny home communities for campers. I don't know how many people from all over the US come here with campers to find there are no affordable options to live in those very homes they invested in. leaving so many homeless. An affordable 10 dollars a night is still 300 a month that even some cannot afford as a monthly rent payment. But seems fair. 15 or 20 a night or more currently with restrictions of the very minimal camp sites and limit of 14 days is disappointing. We need better answers. Help those who try to help themselves and stay out of the system. Stop preventing our most vulnerable from doing their best which is not your best. It takes all kinds. not just your kind. Give people that chance.	1
Houses not being built in RI due to sprinkler systems. somehow this needs improvement.	1
????????	1
Am I current location, we do not have space for additional housing	1
As a person with mental health issues I struggle to work full time and am homeless with my son unless living with family. More options need to be available for me and others like me.	1
Beautiful area	1
Both	5
Build more dense housing. Too many expensive apartments and homes. Why are we paying \$1k to rent 2 bed apartments in the QC? We don't have anything here that justifies the price we all pay to live here. Build an MLB or MLS stadium and maybe bring in more companies (other than Deere) and the price would be worth what we get. But right now? Most of our downtowns are empty offices and parking spaces. We need more housing that isn't single family and we need it now.	1
City should work with agencies like habitat and housing cluster to offer opportunities within neighborhoods.	1
cleaner streets and yards, require homeowners to keep their yards clean and more security because there is a lot of vandalism	1
Density in my area is ok the area is mostly developed not much to complain about.	1
Density isn't the issue here, it's slumlords buying up every home around me and letting them rot away because the people living in them have no personal incentive to keep the place looking nice.	1
either is ok as long as it is well planned	1
Eldridge/North Scott area needs to work on more affordable options. Smaller more economical homes would be a great option anywhere in the QCA but especially out this way when \$300k is considered a discount home.	1
Fill in empty lots with houses of a similar style, i.e front porches and at least two story.	1
First remove the blighted properties and see what we have left. They are a clear danger to the neighborhood, especially kids.	1
Grants to improve and beautify existing housing. Do not like to see modern buildings in historic neighborhoods.	1

Hold rental property owners responsible for grounds of their property! Home owners who take pride are affected by renters not caring for property!!!! Neighborhood city official for Moline does a horrible job. Drive thru streets and alleys of older neighborhoods and see for yourself!! Owners and Renters need to be accountable by city officials. CLEAN UP MOLINE! WEEDS ARE EVERYWHERE!! DOWNTOWN BUILDINGS SITTING TO LONG IN DISREPAIR	1
Houses are already close together. We need more apartments and townhomes for younger people starting out and those looking to downsize.	1
Housing density could definitely be increased. There are several buildings in the downtown Rock Island area that are sitting vacant, specifically 1701 2 Avenue. A large multi-unit building that has sat vacant for many years.	1
I am in Villa Park area, no issues really on any blight or need for more houses in the area. Maybe old Coolidge HS could be reinvented into apartments?	1
I am struggling to locate any reasonably priced apartment that is wheelchair accessible. Everything is income based, so I make too much. And all the others are \$1200+ a month which is most of my income!	1
I currently live in Five Seasons Mobile Home Park in Davenport. There is no way to increase housing in that area.	1
I don't know what this question means.	1
I don't know. But too many are being left to stay in motels rather than suitable housing.	1
I have no issues with the density of my neighborhood - W 49th Street area.	1
I live in a highly developed neighborhood. I would not be opposed to increased housing density, but don't see the opportunity for the city to do so.	1
I live in a stable neighborhood	1
I live in an area with too many rentals-lack of pride of place. Turn over f destabilizing community building. Horrible sidewalks limit stroller use etc. 4th of July was a nightmare of bad air /noise/dying birds -so disturbing	1
I live in downtown davenport so it's pretty dense, could go either way. Really, i'd like to see looser zoning laws throughout the city, not just downtown	1
I live on a very busy traffic corridor and don't know what constitutes my "neighborhood" or its housing density (a mixture of single family, apartments, duplexes, condos, and multi-unit housing)	1
I lived in a mixed neighborhood with duplexes, 2 12-plexes and older SF homes. I like the mature trees and boulevard walkable nature of the neighborhood. I can walk to Longview Park and have access to the 18th Ave. corridor in Rock Island and well as being near a historic home district. Smaller scale development in context with the neighborhood(s) would be desirable.	1
I lived in a mixed use neighborhood where some homes are over 100 years old, so we have duplexes, rentals, single family and other structures already in place. We DO NOT have ADUs yet, which are vital as the number of seniors explodes by 2050.	1
I love my neighborhood there are many decent homes that sit vacant in this area that could easily be fixed up and turned into single family housing. I would like to see moline adopt a similar program as Des Moines has. Where the city buys up these old properties, fixes them up to livable conditions and the rents them house to family's that meet the criteria. It incentivizes younger lower/middle class families with children to put down roots in the area. Sometimes giving them the option to rent to own the home. It gives the renter a sense of responsibility and can really help people pull themselves out of difficult situations where they are unable to receive the credit needed purchase the home outright. The city could get tax breaks from these properties and actually possibly even turn some kind of profit	1
I think the neighborhood my workplace is in should just be left alone.	1
I understand that as a single-family home owner, I want my property value to stay high. But, this is a community EMERGENCY. We need to put housing anywhere and everywhere we	1

can build it, because the need in the community is that high. Children, people with disabilities, and the elderly are being impacted at high levels. It is our responsibility as a community to help care for those who don't have the rights to care for themselves, such as children. We need to make sure every child in the Quad Cities has a home.	
I would be happy with the city inspecting the rental next door as I have requested multiple times for 2 years. (Rotted window frames, broken windows, mold through the siding, porch is not sturdy and the police activity is nearly daily) It's astonishing to me that home is allowed to be occupied much less rented to families.	1
I would prefer multiple well cared for higher density affordable homes instead of run down and abandoned rentals	1
I'd prefer increased housing density; I'd like to buy a condo in Rock Island, but there aren't a lot of options.	1
I'm happy with my neighborhood that I live in now. You need to look at landlords running as slumlords and require them to keep their properties up to code. It should also be illegal for landlords to charge fees when they come to do maintenance on their own property when nothing was the fault of the renter.	1
I'd like for my Neighborhood to stay lower density. It's one of the things I love about my neighborhood in Rock Island. However, there are other places, that this may work.	1
Increase	18
Increase - Pro Housing! Multi-unit	1
Increase affordable housing	1
Increase and make more walkable/public transport/bicycle friendly	1
Increase density - near West end	1
Increase Density and Decrease Structural Violence on People	1
Increase density everywhere. Our family has outgrown our current home, plus we'd like to live in a community more in line with our values, but home prices and mortgage rates have us trapped here.	1
Increase density, please! Our neighbors are renovating to make space in their home for their grown kids - we all love our neighborhood, and I would like more folks to be able to live here.	1
Increase high density	1
Increase housing	2
Increase housing concern	1
Increase housing density	6
Increase housing density and make my Moline community more walkable	1
Increase housing density and variety but also very importantly including access to safe and or protected forms of transportation beyond a personal automobile.	1
Increase Housing Density in the greenbush neighborhood of rock island and bring more shopping and food	1
Increase housing density where space permits.	1
Increase housing density!	1
Increase housing everywhere	1
Increase housing everywhere if it means a roof over everyone's head	1
Increase housing there are so many people in need of a home make the places affordable so people can live and have a quality of life. I was so disgusted with how I saw a building being for recreational purposes but not enough housing option for people to live in	1
Increase housing. We just had a car wash built on land that once had homes on it. It could have been a great lot for a small apartment building.	1
Increase it	1
Increase the housing density	1

increase the housing density in my neighborhood.	1
Increase via allowing accessory dwellings. I'd love an apartment above my garage.	1
Increase.	3
Increase. It is a very affordable area.	1
Increasing housing density. Old large homes can often provide 2 units successfully if well managed.	1
It seems to be the right amount now.	1
It should stay the same. We need more grocery stores on this side of town. (11th st in rock island near Edison Jr High	1
It's fine how it is.	1
Keep as is	1
Keep it how it is	1
Keep same	1
Keep the density the same. Just provide programs to improve these older neighborhoods. Whether they be owner-occupied or rentals.	1
Keep the same. Houses are still selling for more than assessed at. In turn taxes keep going up.	1
Keep the same. Have mix of single family & duplexes in neighborhood already.	1
Leave as is	1
Leave it alone	1
Less low income rental	1
Live in a small residential neighborhood with several apartment buildings nearby so nothing more needs to be done.	1
low density housing	2
Low density housing only! Please no multiple family dwellings! Does not fit and is not welcome in our area	1
Low density only	1
Lower	14
Lower . Have someone check the weeds in front and back yards . clean up the cities	1
Lower density	4
Lower density and maintenance of existing housing	1
Lower density and work on fixing up what already exists	1
Lower density housing	5
Lower density housing but stop letting giant corporations or LLCs purchase homes and rent them out at ridiculous prices	1
Lower density housing improvements need made all across the city of Rock Island below the hill. Don't stack ppl on top of ppl. Stress is already too high dealing with addicts, dealers, unruly teens, gun crimes, theft & slumlords renting substandard properties. You can't stack ppl on top of ppl when there's no accountability for criminal behavior. All it does is add even more stress to an already stressful situation. Allowing ppl to live in truly independent & separate spaces is the best case scenario to reduce friction.	1
Lower density housing that is properly maintained	1
Lower density housing. The city should not mix high medium and low density housing together.	1
Lower density of housing. Houses are way too close.	1
Lower density with removal of vacant rundown properties	1
Lower density. Already issues with density.	1
Lower density. Moline is not properly handling the issues with the housing inventory they already have	1

Lower density. I prefer to own a home near other home owners. Renters and landlords are less committed to the quality of life in a neighborhood.	1
Lower.	1
Lower-There's no room left where I live to build any more houses.	1
Maintain	12
Maintain as is, lower density,	1
maintain density but improve conditions of houses/units and public infrastructure	1
Maintain existing	1
Maintain existing density	1
Maintain housing density	1
Maintain low density	1
Maintain low density housing. No areas for larger units in my surrounding neighborhood.	1
Maintain lower density	10
Maintain lower density house. Attract more talent/jobs to the QC. Thank you	1
Maintain lower density housing	6
Maintain lower density housing as I live in a neighborhood with single family homes	1
Maintain lower density housing in my single family home neighborhood.	1
Maintain lower density housing, single family unsubsidized housing.	1
Maintain lower density housing.	7
Maintain lower density, but build on vacant land.	1
maintain lower density.	4
Maintain lower density. I purchased my home in lower density neighborhood and expect it to stay that way.	1
Maintain lower density. It is older with small lots and limited parking. In all the multi dwelling units available parking and public transportation must be accounted for.	1
Maintain lower housing density	1
Maintain the current density.	1
Maintain.	2
Maintain. We have no vacant lots for more density in my neighborhood. Increasing density should be done to address affordability. The city should work with developers and make the process of building more affordable by reducing or eliminating permits fees, utility hookups charges for new builds, etc. your roi will come through more future property taxes. Increasing density should also include conformity, building density without considering how it fits in the neighborhood would be foolish and short sighted. More localized studies and research on gentrification should be considered to help address possible future issues with unintended steering due to neighborhoods lacking diverse affordability.	1
Maintain. It's a great neighborhood and a mix of old and newer housing.	1
Maintain. Lots are small and full	1
maintain. there are houses but they're owned by owner out of state w minimal contact info so they stay vacant. the houses they can afford are run down. we want nice houses that are affordable and clean.	1
Moderate increase in density	1
Moline is already very densely populated. It needs to look for ways to upgrade the blighted areas. Tear down old and replace with single family new homes that are inline with the existing neighborhoods. All the younger families cannot find the updated housing amenities that new homes provide.	1
More	1
More housing density built in a way that utilizes space efficiently to maximize the number of people who can be housed, with more dwelling units, while still allowing for ample green	1

spaces. Units would ideally be small to modest in size to make them more energy efficient, affordable, easier to maintain, and to allow for more room on a lot to house more families.	
Most Definitely needs lots of work in the qc I was raised here it has went down So very much its Sad to see it like this no stores as well nor Restaurant shopp stores	1
My concern is neighbors respecting neighbors. When this fails, the neighborhood fails. Either works if accountability and respect is practiced.	1
My neighborhood (E 53rd St) is doing fine. It's mostly businesses and apartments here and it seems nice. If anything more higher density housing would be good to balance out the big businesses.	1
My neighborhood is a mix of single family, duplex and triplex homes mostly built in the early 1900s. It feels dense for the type of housing because properties are close together and there is not adequate parking for modern lifestyles. The lots are quite small so many of the options above would not work here, so maintaining density is probably best. But I would welcome increased density if it was quality housing that gave consideration to parking. There are many opportunities to increase housing in our community and the need seems high!	1
My neighborhood is all single family housing. All the homes are owner occupied	1
My neighborhood is built out, but near us there is duplex type housing being built, and I would think more is needed.	1
My neighborhood is just very nice just the way it is! Don't ruin it!!	1
My neighborhood is Kimberly Village, Davenport's first neighborhood association. Pretty much everything looks O.K. Our three condos provide multi-unit housing, and the rest is single family. There is a ravine, which precludes any more building. The first houses went up in the 1960's. I do think it's time to do something about Davenport's urban sprawl. I'm pleased to see fill-in housing, such as Habitat for Humanity. Down with 3 car garages!	1
My neighborhood is trying to rebuild due to poor regulation of housing stock. The area had to be downzoned to discourage mining every penny from existing properties without reinvestment. When I moved in, there were few home owners with children, but that is changing. Increasing the density would discourage those who have worked hard to downzone, and invest in the neighborhood. There are still many homes in the neighborhood where the city should encourage major improvements and more livable neighborhoods that would make existing housing stock more desirable to buyers looking for affordable housing. New higher density housing has not been particularly successful in my neighborhood. Higher density town homes in my neighborhood have been the places where owners don't want to have to maintain their property, or figure someone else should be doing the work. There is an expectation that new = maintenance free, no work required.	1
My recommendation would be to keep current residential zoning standards as they are currently in low density single family neighborhoods, as higher density housing in these areas would lead to higher insurance rates, risk of crime, and would be detrimental to the property values and quality of life of established homeowners.	1
Need to work on the housing and building we have already and not build new. Way to many short term renter around me and they don't take care of the houses.	1
Neither	2
Neither -- the density in my neighborhood is just about right.	1
neither, keep the same	1
Neither, my neighborhood is full.	1
Neither. They need to focus on lowering property taxes and understanding why people are moving out of IL	1
Neither. No room in my neighborhood for more housing	1
Neither. They should work to make sure the houses that are there are maintained.	1
Neutral, need to work on houses that are there already	1

no	9
No available space where I currently live	1
No change needed no more room for anything	1
No our neighborhood had no open lots.	1
No, but definitely in other areas of the city	1
No, repairs need help with repairs	1
No, there's no room.	1
No. I live by the airport and they buy houses and tear them down.	1
None	1
not in my neighborhood, but as an employee in RI I say yes in RI I worked at the womens homeless shelter for 2 years - need more low income/affordable housing for felons	1
Not sure, but I don't see many new construction, so I think lower density housing.	1
Our neighborhood is a mix of starter homes up to mansions with apartments and multiple apartment complexes with rental assistance. I appreciate the diversity of housing in my neighborhood. It's one of my favorite things about where we live.	1
Our neighborhood is already densely built. I think it should stay the same.	1
Residential neighborhood. However some of homes owned by people who rent out properties but have owned houses for 5+ years & not made them suitable for renting out. They stay vacant and sometimes used for owners storage.	1
Stay the same. We have a mix of single family homes and condo's.	1
Stop the rentals. They don't take care of things like people who own do.	1
The city doesn't need to involve itself in our neighborhood. The neighbors here maintain their properties and look out for each other.	1
The city should fix the dilapidated abandoned homes and sell them. They should also make the purchasets take a class on how to be a homeowner and good neighbor	1
The city should work on affordability for lower incomes. The low income rent is still barely affordable for the income levels they cover. After taxes and child support payments/insurance I make around 1600 per month. After bills it is closer to 1000. This is barely enough for a 2 bedroom apartment for myself and my son. That doesn't include grocery costs (which have nearly quadrupled in the last 2 years) and utilities.	1
The city should work on maintaining lower density housing. The city mainly needs to focus more on lowering the cost of rent, especially in old homes and apartments that are clearly outdated, in disrepair and dangerous to live in.	1
The city should work to lower property taxes	1
The neighborhood I live in is densely populated, however, townhome or split level homes for rent are either unaffordable or hard to find at a reasonable rate. A lot of older & larger homes are in my area that could be converted to split level housing.	1
There are areas suitable for higher density housing, but the schools would need to be upgraded to accommodate additional students.	1
There are not alot of vacant lots in my area. I live in the Overlook community.	1
There are opportunities to increase housing density in my neighborhood. There are also too many non-owner occupied homes in disrepair	1
There are so many vacant houses in my neighborhood. We need to encourage people to fix or sell these houses to improve the neighborhood.	1
There is no room in my area to add more housing . Maybe it's time to take down the homeless hotel, South park mall and Denny's and add apartments.	1
There is no room to add homes in this neighborhood. There are a lot of homes that need to be repaired as they are not liveable.	1

There is no space to increase housing density where I live, but I would love to see more housing options, especially affordable housing in any area that it can fit.	1
There isn't a lot of extra space where I live. The city should work to leave it alone.	1
They should work to maintain the current housing situation and repair the infrastructure in addition to reducing crime.	1
They shouldn't be working on any of that; they should be working on the crap already there. For example, we just had city inspections. Our wonderful management team came out and "fixed" those issues found in the city inspection..... And I CERTAINLY wouldn't consider them corrected fixes. For example, all but three windows in our 3 bedroom/up and downstairs unit had screens on the windows. You should see the spit they "fixed" our units with. Seriously, feel free to send the city back out for another inspection (townhouses on w 35th street). They ignored one window entirely and the others that they "fix", the screens don't even fit/cover the whole window. Paying \$1,100 a month/for something that is no where near worth it, but that's a problem everywhere. And don't get me started on how many times we've had RAW sewage back up into our basements.	1
Unsure, in a trailer court	1
Unsure. Live near farmland.	1
Utilize space where buildings that are vacant - also the old Speigal building next to interstate should be torn down. Areas of Moline are becoming dangerous because of these	1
Very dense single family homes, some with multiple families living together. More low incomes home and apartments needed.	1
We are in an HOA. The city cannot decide.	1
We are living in a repurchased building	1
We don't need to live on top of each other, but we need a mix of housing. We should prioritize single family homes and keep townhomes, zero lots, condos, and apartments in specific areas.	1
We need affordable single-family homes. Garages need to be taller to accommodate for newer vehicles that are much bigger than cars in the early 1900's. And even 10 years ago.	1
We need strong rent abatement like they have in Iowa City	1
Whatever works best	1
When the space between homes is so close that people can reach out the window, to hand a cup of sugar to their neighbor in the kitchen next door, the neighborhood is too densely built.	1
Where I live it is good the way it is.	1
I, RI need more programs to help w improvements for those who can't afford	1
Within the area I live, housing should be left as is. It is a moderately dense area.	1
Work for mixed use developments with moderate to high density while reinvesting in the existing aging single family detached housing stock across the City of Moline (and the rest of the QC).	1
work to maintain lower density	1
Work to maintain lower density housing in McClellan heights and east village.	1
Work to maintain lower density housing.	1
Yes	12
Yes use taxpayer funds to help owners clean or paint their properties. Paint is very affordable!	1
Yes work to build and maintain	1
Yes, there's a lot of homeless.	1
Yes. Our neighborhood is ideal for us. Houses are lots are not overly huge, but all well kept and a friendly neighborhood.	1

Appendix B: Methodology

Forecast Methodology

The population forecast features two methods of calculating population growth over time. The first method utilized is a Cohort Component Population Method (CCPM). This methodology focuses on the birth and death rates of the population, and factors in migration after the expected population each year has been identified. The next method utilized was a time-series linear regression analysis. Time-series regression analyses forecast a time series as a linear relationship with the independent variables. An equation is derived that builds the remainder of the model:

- $y_t = X_t \beta + \epsilon_t$

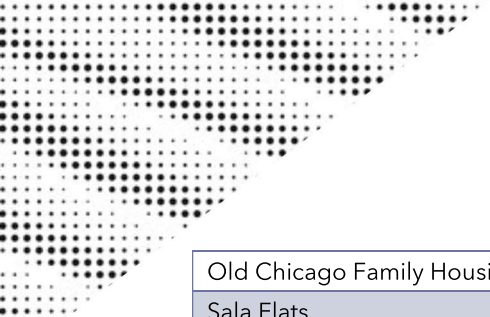
The housing forecast was built using a machine learning forecast model called ARIMA (autoregressive integrated moving average), which uses previous housing trends to predict future values. The values given to the model included U.S. Census Bureau housing unit estimates from 2010-2022. The ARIMA model projects an upper bound, lower bound, and status quo scenario on its own. However, due to inconsistencies in Census Bureau data collection and occasional low correlations between time periods and housing unit counts, Points Consulting has elected to use a combination of the ARIMA model with average persons per household (PPHH) estimates.

PC found that PPHH data showed either flat or downward trends (depending on city) that helped build the housing projections when the ARIMA model's projections were too weak. Using the projected population numbers and the PPHH trends, the Points Consulting team was provided with enough context to calculate the housing units demanded by scenario.

Appendix C: Subsidized Housing Locations

Property Name	Address	Units	Type
Westview Terrace	7218 Hillandale Rd, Davenport, IA 52806	56	HUD Multifamily
Luther Crest	5430 N Gaines St, Davenport, IA 52806	77	HUD Multifamily
Fairmount Pines	3525 W 42Nd St, Davenport, IA 52806	110	HUD Multifamily
Brady Village	1928 E 38Th St, Davenport, IA 52807	44	HUD Multifamily
Vera French Commons	211 E 37Th St, Davenport, IA 52806	10	HUD Multifamily
Castlewood Apartments	2130 Emerald Dr, Davenport, IA 52804	96	HUD Multifamily, LIHTC (1987 to 2021)
Emeis Park Apartments	1731 Emerald Dr, Davenport, IA 52804	67	HUD Multifamily
Spring Village	3320 Spring St, Davenport, IA 52807	120	HUD Multifamily, LIHTC (1987 to 2021)
Spruce Hills Village	2380 Tech Dr, Bettendorf, IA 52722	63	HUD Multifamily, LIHTC (1987 to 2021)
Luther Manor-Luther Towers	3118 Devils Glen Rd, Luther Manor, Bettendorf, IA 52722	109	HUD Multifamily
Luther Heights	3116 Devils Glen Road, Bettendorf, IA 52722	47	HUD Multifamily
Luther Knoll	3264 Palmer Hills Ct, Bettendorf, IA 52722	46	HUD Multifamily
The Heritage	501 W 3Rd St, Davenport, IA 52801	120	HUD Multifamily
Edgewater On Third	401 W 3Rd St, Davenport, IA 52801	100	HUD Multifamily
Coventry	1900 S. 6Th Avenue, Rock Island, IL 61201	147	HUD Multifamily
Century Woods Apartments	1400 5Th, Rock Island, IL 61201	230	HUD Multifamily
Westwood Terrace	2200 First St, Moline, IL 61265	97	HUD Multifamily
Morningstar Senior Residence	3601 6Th Avenue, Moline, IL 61265	60	HUD Multifamily
Watch Hill Tower	3705 9Th St, Rock Island, IL 61201	140	HUD Multifamily
Highland Manor	4200 22Nd Ave, Moline, IL 61265	78	HUD Multifamily
Sanders Apts.	4201 22Nd Ave, Moline, IL 61265	40	HUD Multifamily, LIHTC (1987 to 2021)
Colona House	54 41St Ave, East Moline, IL 61244	153	HUD Multifamily
Maple Ridge Apartments	3700 5Th Street, Rock Island, IL 61201	152	HUD Multifamily, LIHTC (1987 to 2021)
Milan Manor	2000 W 4Th St, Milan, IL 61264	72	HUD Multifamily
Heather Ridge Apartments	9500Ba1 14 St W, Rock Island, IL 61201	169	HUD Multifamily
Langman Apts.	2301 E 1St St, Milan, IL 61264	100	HUD Multifamily
Blackhawk Hills Apartments	5100 Kennedy Drive, East Moline, IL 61244	164	HUD Multifamily
Ridgewood Towers	545 42Nd Ave, East Moline, IL 61244	140	HUD Multifamily, LIHTC (1987 to 2021)
Deerfield Woods Apartments	1053 51St Avenue, East Moline, IL 61244	78	HUD Multifamily
Deerfield Woods Phase II	1053 51St Avenue, East Moline, IL 61244	168	HUD Multifamily
Spencer Towers	111 20Th St, Rock Island, IL 61201	199	HUD Public Housing
Missing	1020 3Rd Ave, Rock Island, IL 61201	7	HUD Public Housing
Missing	314 11Th St, Rock Island, IL 61201	2	HUD Public Housing
Hillside Heights	825 17Th St, Moline, IL 61265	120	HUD Public Housing

Spring Brook/Spring Valley	1150 41st St Apt 121, Moline, IL 61265	366	HUD Public Housing
Cascade Garden	655 Cascade Garden Dr, Rock Island, IL 61201	33	HUD Public Housing
Streed Tower	647 16th Ave, East Moline, IL 61244	79	HUD Public Housing
Meadow Crest Gardens	2501 W 53RD ST, Davenport, IA 52806	48	LIHTC (1987 to 2021)
Meadow Crest Phase II	2501 W 53RD ST, Davenport, IA 52806	36	LIHTC (1987 to 2021)
Jersey Ridge Apts I	5600 JERSEY RIDGE RD, Davenport, IA 52807	100	LIHTC (1987 to 2021)
Fairmont Pines	3525 W 42ND ST, Davenport, IA 52806	112	LIHTC (1987 to 2021)
Jersey Ridge Apts II	5600 Jersey Ridge RD, Davenport, IA 52807	8	LIHTC (1987 to 2021)
Jersey Ridge Apts III	5600 Jersey Ridge RD, Davenport, IA 52807	18	LIHTC (1987 to 2021)
Cross Creek Apts of Davenport	5901 ELMORE AVE, Davenport, IA 52807	192	LIHTC (1987 to 2021)
Cross Creek Apts of Davenport Phase II	5901 Elmore AVE, Davenport, IA 52807	144	LIHTC (1987 to 2021)
Courtyards I, II, III & EDGEH	3831 Bridge AVE, Davenport, IA 52807	145	LIHTC (1987 to 2021)
Brookside Senior Housing I	3575 Marquette ST, Davenport, IA 52806	45	LIHTC (1987 to 2021)
Vera French Terrace	227 E 37TH ST, Davenport, IA 52806	10	LIHTC (1987 to 2021)
Brookside Senior Housing II	3525 Marquette ST, Davenport, IA 52806	32	LIHTC (1987 to 2021)
Cumberland House	2365 Tech Dr, Bettendorf, IA 52722	32	LIHTC (1987 to 2021)
Hometown Harbor Bettendorf	2205 KIMBERLY RD, Bettendorf, IA 52722	116	LIHTC (1987 to 2021)
Vera French Holiday Court	3465 Holiday CT, Bettendorf, IA 52722	13	LIHTC (1987 to 2021)
Vera French Manor	215 E 37TH ST, Davenport, IA 52806	10	LIHTC (1987 to 2021)
Marycrest	1607 W 12TH ST, Davenport, IA 52804	50	LIHTC (1987 to 2021)
Marycrest Senior Campus II	1607 W 12TH ST, Davenport, IA 52804	51	LIHTC (1987 to 2021)
Marycrest Senior Campus III	1607 W 12TH ST, Davenport, IA 52804	31	LIHTC (1987 to 2021)
The Jackson Renaissance	1420 W 16TH ST, Davenport, IA 52804	48	LIHTC (1987 to 2021)
The Taylor Renaissance	1430 Warren ST, Davenport, IA 52804	41	LIHTC (1987 to 2021)
Harrison Lofts	1420 N Harrison ST, Davenport, IA 52803	60	LIHTC (1987 to 2021)
Cobblestone Terrace	1102 W 12TH ST, Davenport, IA 52804	10	LIHTC (1987 to 2021)
Marycrest Senior Campus IV	1601 E 12TH ST, Davenport, IA 52803	20	LIHTC (1987 to 2021)
St Katherine's	901 Tremont Ave, Davenport, IA 52803	38	LIHTC (1987 to 2021)
Courtland Apts	321 E Seventh ST, Davenport, IA 52803	36	LIHTC (1987 to 2021)
Francis Housing Llp	501 N Marquette ST, Davenport, IA 52802	21	LIHTC (1987 to 2021)
Cobblestone Place	1212 W Third ST, Davenport, IA 52802	28	LIHTC (1987 to 2021)
Afayette Square	625 W 4TH ST, Davenport, IA 52801-1002	48	LIHTC (1987 to 2021)
Riverwalk Lofts	420 W RIVER DR, Davenport, IA 52801	42	LIHTC (1987 to 2021)
Mississippi Lofts	106 E Third ST, Davenport, IA 52801	56	LIHTC (1987 to 2021)
Sieg Iron Lofts	320 E Fourth ST, Davenport, IA 52801	53	LIHTC (1987 to 2021)
Davenport Lofts	427 Iowa ST, Davenport, IA 52801	72	LIHTC (1987 to 2021)
Voss Brothers Lofts	2125 Third AVE, Rock Island, IL 61201	35	LIHTC (1987 to 2021)
Renaissance Apts	1723 Second AVE, Rock Island, IL 61201	24	LIHTC (1987 to 2021)
Goldman Apts	1629 Second AVE, Rock Island, IL 61201	28	LIHTC (1987 to 2021)



Old Chicago Family Housing	1216 Fourth AVE, Rock Island, IL 61201	11	LIHTC (1987 to 2021)
Sala Flats	1829 Fourth AVE, Rock Island, IL 61201	33	LIHTC (1987 to 2021)
Rock Island - Special Needs	655 Cascade Garden Dr, Rock Island, IL 61201	70	LIHTC (1987 to 2021)
Cotton Mill Living Center	1220 51ST AVE, Rock Island, IL 61201	31	LIHTC (1987 to 2021)
Moline Enterprise Live-Work Lofts	1809 River Dr, Moline, IL 61265	69	LIHTC (1987 to 2021)
Le Clair Apts	421 19TH ST, Moline, IL 61265	110	LIHTC (1987 to 2021)
Moline High School Loft Apts	1001 16TH ST, Moline, IL 61265	60	LIHTC (1987 to 2021)
Garfield School Senior Residences	1518 25TH AVE, Moline, IL 61265	57	LIHTC (1987 to 2021)
Heartland Park Elderly Living Center	1424 36TH AVE, Moline, IL 61265	101	LIHTC (1987 to 2021)
Hometown Harbor East Moline	1011 49TH AVE, East Moline, IA 61244	82	LIHTC (1987 to 2021)
Moline Apts	1275 49TH AVE CT, East Moline, IA 61244	120	LIHTC (1987 to 2021)
Pheasant Ridge Apts	3500 70TH ST, Moline, IL 61265	216	LIHTC (1987 to 2021)

Source: PolicyMap based on HUD data

Parkway/I-280 Tax Increment Financing District Redevelopment Project Area

AMENDED TIF DISTRICT FEASIBILITY STUDY, REDEVELOPMENT PLAN DRAFT

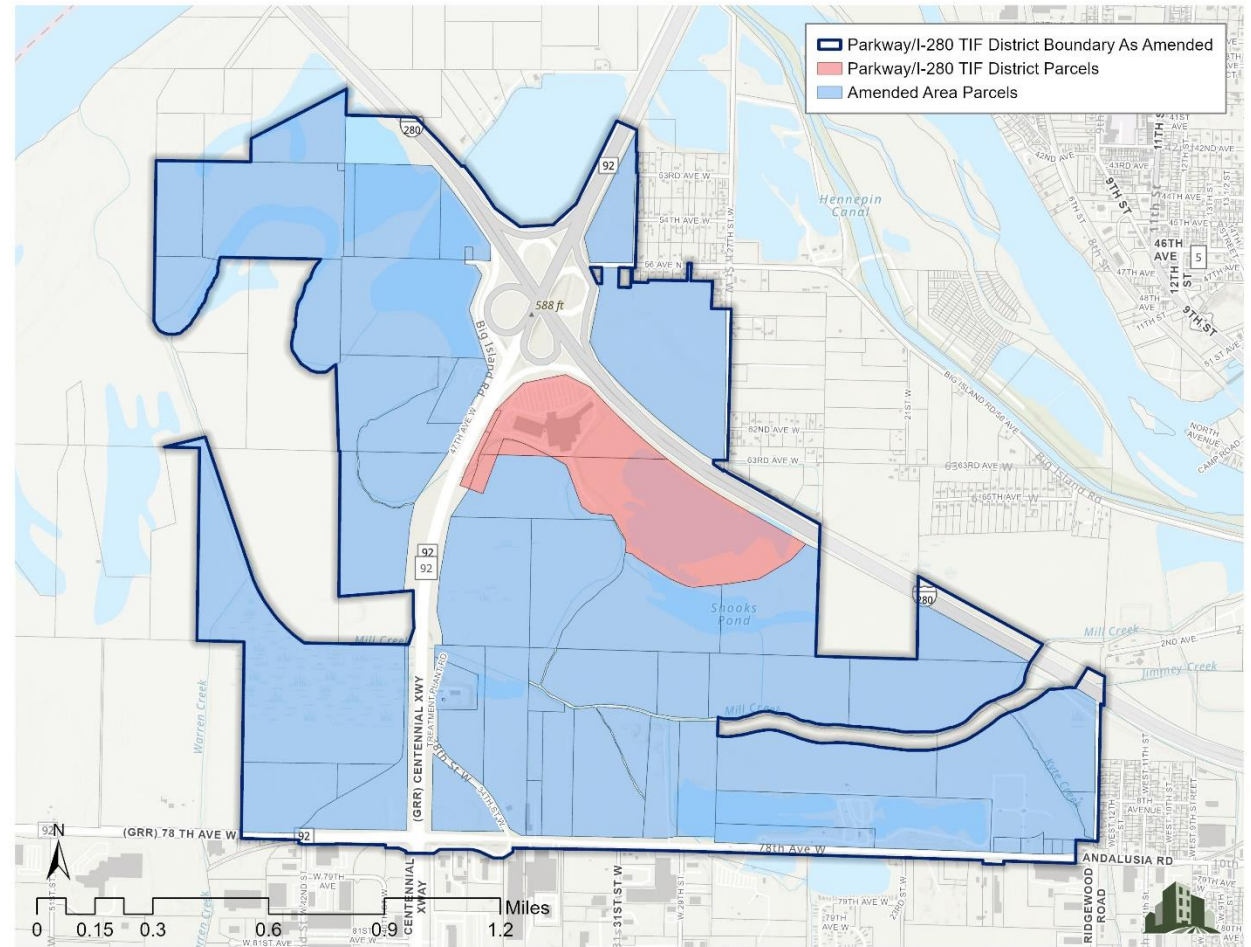
Parkway/I-280 Business District Redevelopment Project Area

BUSINESS DISTRICT REDEVELOPMENT PLAN DRAFT

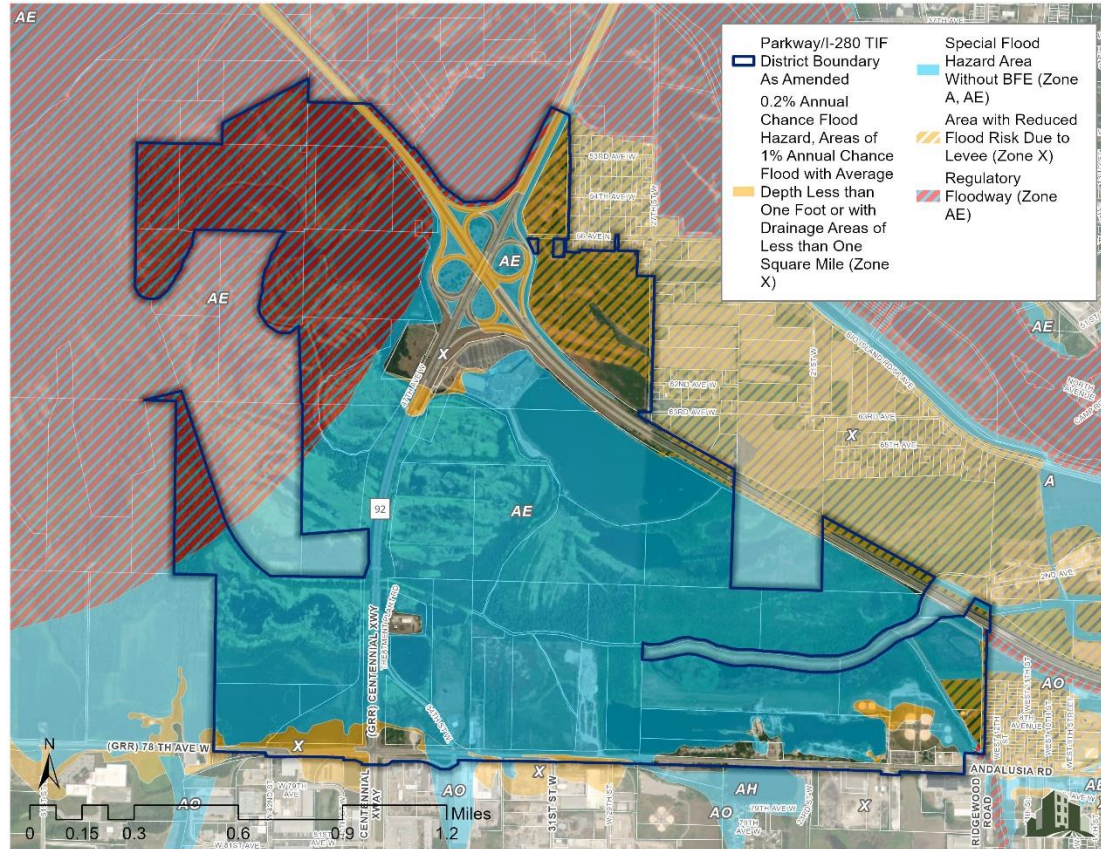


January 13, 2025

The Proposed Amended Area encompasses 57 parcels of property and rights-of-way in the southwest portion of the City, generally located around the I-280/IL-92 interchange area.



PARKWAY/I-280 AMENDED TIF DISTRICT FEASIBILITY STUDY

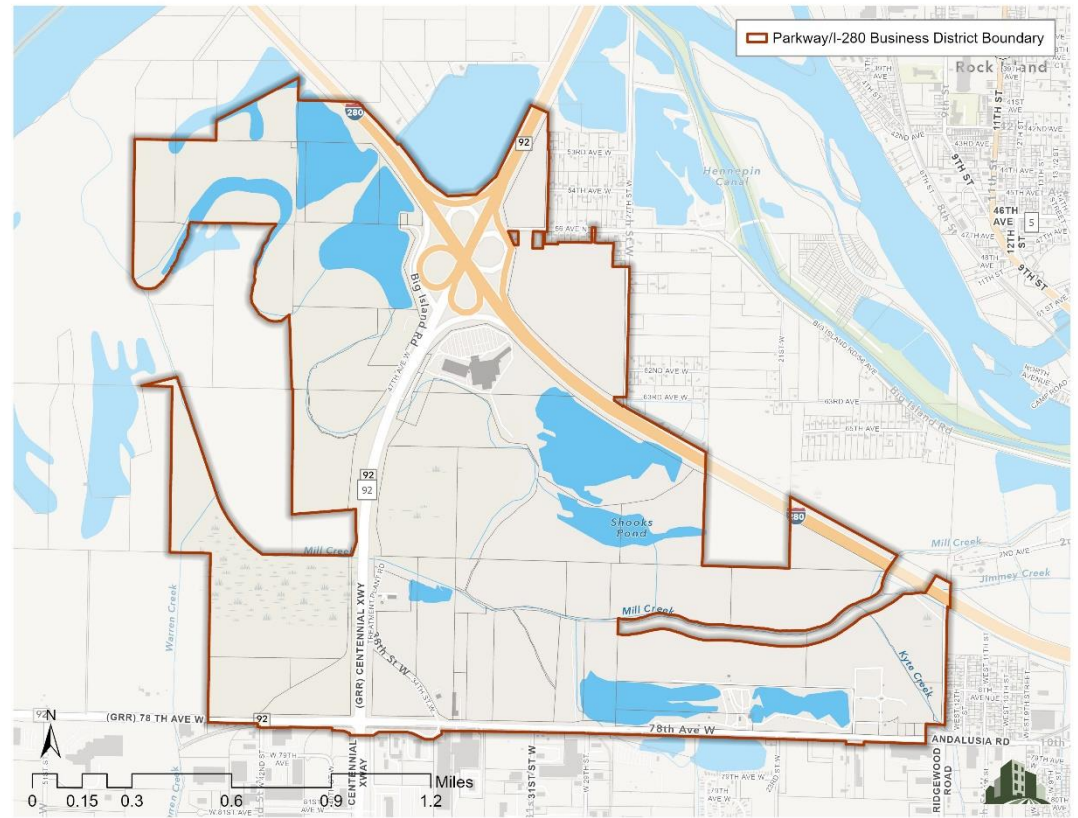


In determining the basis for eligibility, the qualifying factors set forth by the Illinois Tax Increment Allocation Redevelopment Act (the “Act” or the “TIF Act”), which is found at 65 ILCS 5/11-74.4-1 et. seq. were reviewed.

The results of the analysis were that there are conditions that would qualify the Amended Area as a combination of “conservation area” and “blighted area.” The developed portion of the Amended Area exhibits conditions including deterioration of site improvements, inadequate utilities, and a lack of community planning. The undeveloped portion exhibits conditions such as obsolete platting and deterioration of site improvements in neighboring properties. Also, there were stand-alone factors present in the form of properties being impacted by the floodplain.

The conditions that exist are detrimental to the Area as a whole, to the long-term interests of the City, and to the other taxing districts. The expansion of tax increment financing for these areas should serve to reduce or eliminate the factors which cause the Amended Area to qualify under the TIF Act, as well as to provide a necessary resource for the future development of the Area as a whole.

It was found that there are conditions in the proposed Business District which contribute to the Area being an economic liability to the City, as well as being economically underutilized. These conditions include deteriorated site improvements, obsolete platting, non-existent street layout, and potential endangerment of property due to flooding. One indication of the economic liability is that the Area has had lower annual growth rates than the CPI for four of the previous five years, meeting the statutory threshold to be considered stagnant or in decline. The study also detailed high traffic counts and significant retail market opportunity gaps in the region, pointing to the economic underutilization of the Area.



PARKWAY/I-280 AMENDED TIF DISTRICT REDEVELOPMENT PLAN

PARKWAY/I-280 BUSINESS DISTRICT REDEVELOPMENT PLAN

The proposed Amended Parkway/I-280 TIF District boundary is an overlay of the Parkway/I-280 Business District, and as such both draft plans share similar goals and objectives which include, but are not limited to, the following:

- Upgrade the utilities and infrastructure throughout the Area.
- Extension of the existing utility and infrastructure network to facilitate new development.
- Extension of the existing street network to facilitate new development.
- Enhance the sales tax base of the District.
- Retain and assist existing businesses in the District.
- Enhance the property tax base of the District.
- Facilitate new development and encourage redevelopment to increase the EAV of the properties in the Area, which in turn creates new property tax revenues for all associated taxing districts.

Prior planning documents from the City, including the City's Comprehensive Plan and the Southwest Plan, were referenced in the creation of the draft Redevelopment Plans. Both plans identified this portion of the City as a future growth sector while acknowledging the challenges present in the future development of these properties. The continued use of tax increment financing and the establishment of a Business District to assist with those challenges are in accordance with those plans. With input from City officials both plans will be further refined throughout the establishment process prior to consideration for official adoption and approval.

PARKWAY/I-280 AMENDED TIF DISTRICT REDEVELOPMENT PLAN & PROJECT

PARKWAY/I-280 BUSINESS DISTRICT REDEVELOPMENT PLAN & PROJECT

NEXT STEPS

1/27/25 CITY COUNCIL MEETING

TIF DISTRICT - Ordinance establishing the TIF Public Hearing date/time.

BUSINESS DISTRICT - Ordinance setting Business District Public Hearing date/time.

2/5/25 JOINT REVIEW BOARD MEETING

TIF DISTRICT - Meeting of the Joint Review Board for the TIF District.

3/17/25 PUBLIC HEARING

TIF DISTRICT - TIF Public Hearing set for 5:30 PM.

BUSINESS DISTRICT – Business District Public Hearing set for 5:45 PM.

3/24/25 CITY COUNCIL MEETING

BUSINESS DISTRICT - Ordinance establishing Business District.

4/14/25 CITY COUNCIL MEETING

TIF DISTRICT – Ordinances establishing amended TIF District.

Parkway/I-280 Tax Increment Financing Redevelopment Project Area

PARKWAY/I-280 AMENDED TIF DISTRICT REDEVELOPMENT PLAN & PROJECT

Parkway/I-280 Business District Redevelopment Project Area

PARKWAY/I-280 BUSINESS DISTRICT REDEVELOPMENT PLAN & PROJECT



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January 13, 2025

Parkway/I-280 Tax Increment Financing District Redevelopment Project Area

AMENDED TIF DISTRICT FEASIBILITY STUDY, REDEVELOPMENT PLAN DRAFT

Parkway/I-280 Business District Redevelopment Project Area

BUSINESS DISTRICT REDEVELOPMENT PLAN DRAFT

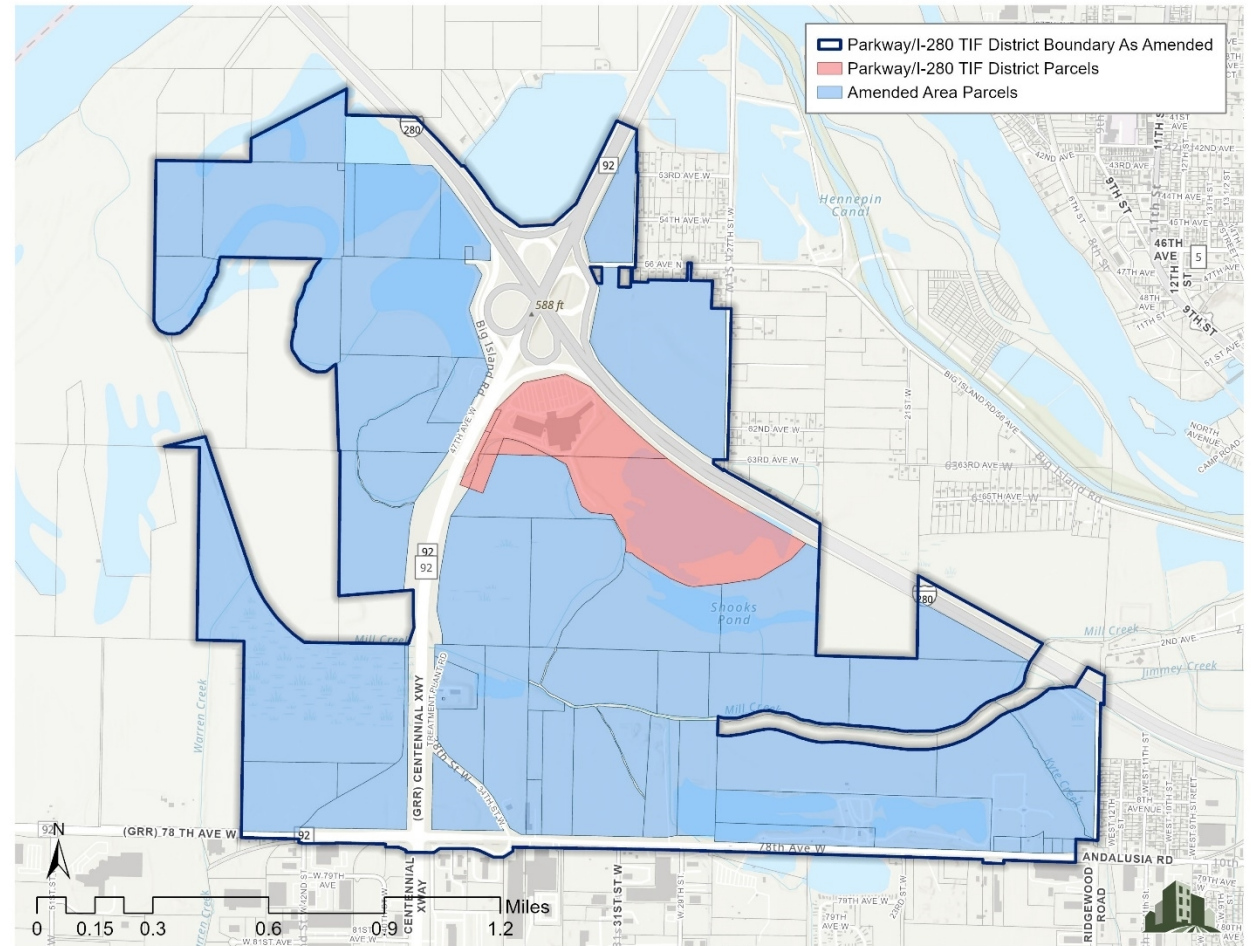


January 13, 2025

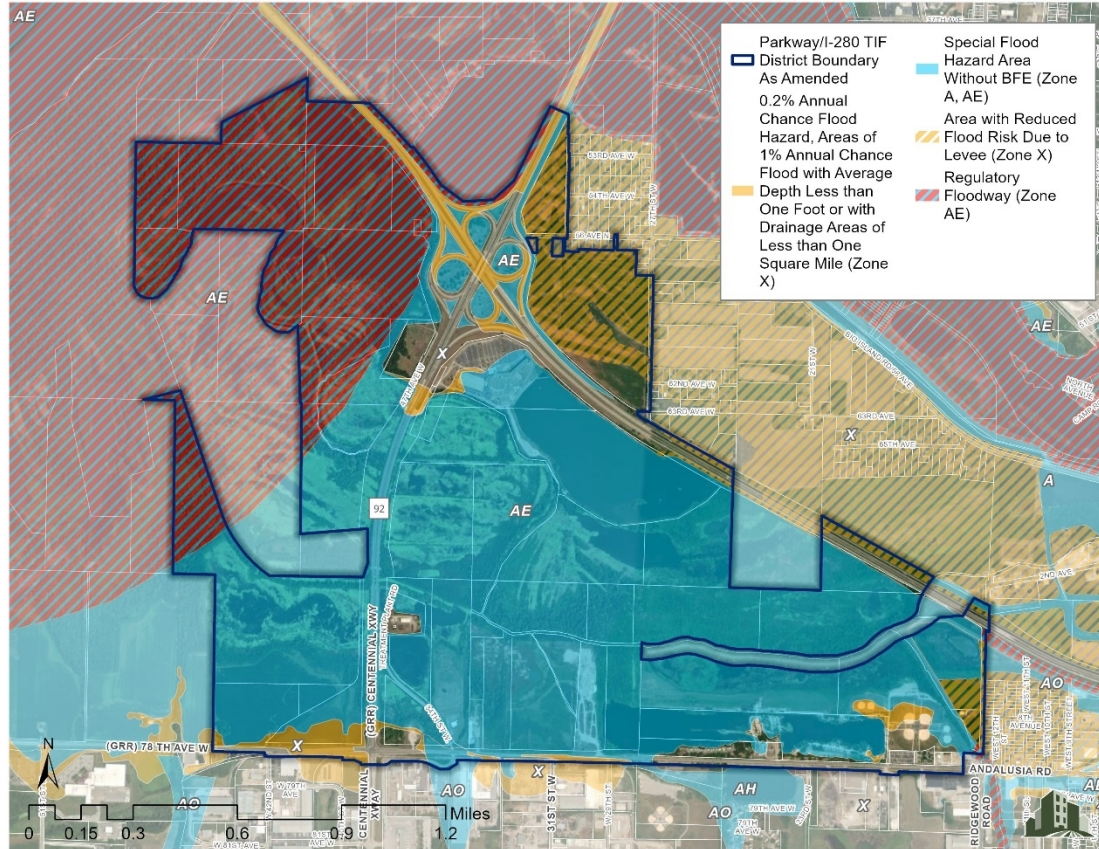
PARKWAY/I-280 AMENDED TIF DISTRICT FEASIBILITY STUDY

The purpose of the Tax Increment Financing Feasibility Study is to determine whether tax increment financing is appropriate for effective redevelopment of the proposed Amended Redevelopment Project Area, and to provide in reasonable detail the basis for the eligibility of the proposed Amended Area.

The Proposed Amended Area encompasses 57 parcels of property and rights-of-way in the southwest portion of the City, generally located around the I-280/IL-92 interchange area.



PARKWAY/I-280 AMENDED TIF DISTRICT FEASIBILITY STUDY



In determining the basis for eligibility, the qualifying factors set forth by the Illinois Tax Increment Allocation Redevelopment Act (the “Act” or the “TIF Act”), which is found at 65 ILCS 5/11-74.4-1 et. seq. were reviewed.

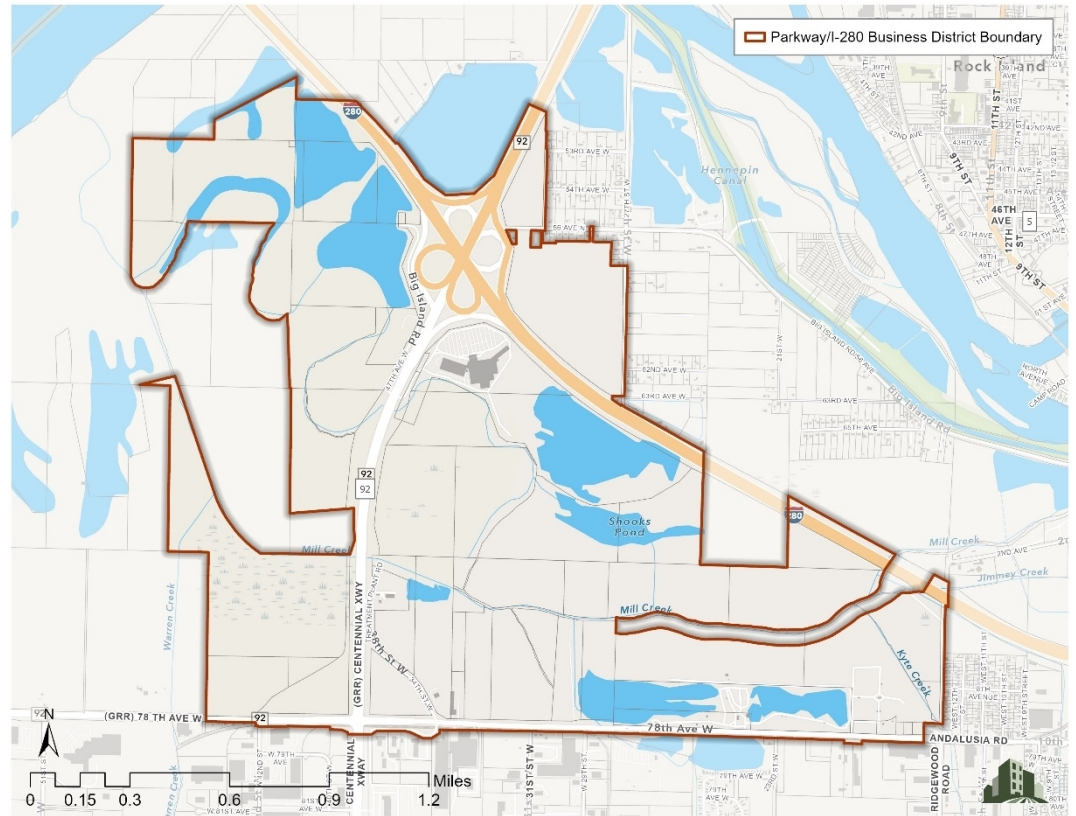
The results of the analysis were that there are conditions that would qualify the Amended Area as a combination of “conservation area” and “blighted area.” The developed portion of the Amended Area exhibits conditions including deterioration of site improvements, inadequate utilities, and a lack of community planning. The undeveloped portion exhibits conditions such as obsolete platting and deterioration of site improvements in neighboring properties. Also, there were stand-alone factors present in the form of properties being impacted by the floodplain.

The conditions that exist are detrimental to the Area as a whole, to the long-term interests of the City, and to the other taxing districts. The expansion of tax increment financing for these areas should serve to reduce or eliminate the factors which cause the Amended Area to qualify under the TIF Act, as well as to provide a necessary resource for the future development of the Area as a whole.

PARKWAY/I-280 BUSINESS DISTRICT REDEVELOPMENT PLAN

Municipalities are authorized to create Business Districts by the Illinois Municipal Code, specifically in 65 ILCS 5/11-74.3 et seq. (the “Act”). The Act sets forth the requirements and procedures for establishing a Business District Redevelopment Project. The proposed Business District (the “District”) encompasses 63 parcels of property and rights-of-way in the City and overlays the proposed Amended Parkway/I-280 TIF District Redevelopment Project Area boundary.

It was found that there are conditions in the proposed Business District which contribute to the Area being an economic liability to the City, as well as being economically underutilized. These conditions include deteriorated site improvements, obsolete platting, non-existent street layout, and potential endangerment of property due to flooding. One indication of the economic liability is that the Area has had lower annual growth rates than the CPI for four of the previous five years, meeting the statutory threshold to be considered stagnant or in decline. The study also detailed high traffic counts and significant retail market opportunity gaps in the region, pointing to the economic underutilization of the Area.



PARKWAY/I-280 AMENDED TIF DISTRICT REDEVELOPMENT PLAN

PARKWAY/I-280 BUSINESS DISTRICT REDEVELOPMENT PLAN

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Prior planning documents from the City, including the City's Comprehensive Plan and the Southwest Plan, were referenced in the creation of the draft Redevelopment Plans. Both plans identified this portion of the City as a future growth sector while acknowledging the challenges present in the future development of these properties. The continued use of tax increment financing and the establishment of a Business District to assist with those challenges are in accordance with those plans. With input from City officials both plans will be further refined throughout the establishment process prior to consideration for official adoption and approval.

PARKWAY/I-280 AMENDED TIF DISTRICT REDEVELOPMENT PLAN & PROJECT

PARKWAY/I-280 BUSINESS DISTRICT REDEVELOPMENT PLAN & PROJECT

NEXT STEPS

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Parkway/I-280 Tax Increment Financing Redevelopment Project Area

PARKWAY/I-280 AMENDED TIF DISTRICT REDEVELOPMENT PLAN & PROJECT

Parkway/I-280 Business District Redevelopment Project Area

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