

# Executive Summary

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

### 1. Introduction

The City of Rock Island receives an annual block grant for community development and affordable housing from the U.S. Department of Housing and Urban Development (HUD). A key feature of this grant is the city's ability to choose how the funds will be used. HUD provides a broad range of eligible activities that can be utilized with CDBG funding. The city must determine which of the eligible activities will best serve the needs of the community. In order to determine the most pressing needs and develop effective, place-based market-driven strategies to meet those needs, HUD requires grantees to develop a Five-Year Consolidated Plan.

When developing a Consolidated Plan, the city must first analyze the needs within Rock Island and then propose strategies to meet those needs. First, the Needs Assessment and Market Analysis outline levels of relative need in the areas of affordable housing, homelessness, special needs, and community development. This information is gathered through several methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and a housing market analysis. Once finished, these portions of the Consolidated Plan form the basis of the Strategic Plan. The Strategic Plan details how the grantee will address its priority needs. The strategies must reflect the current condition of the market, expected availability of funds, and local capacity to administer the plan.

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

The City of Rock Island's 2019-2023 Consolidated Plan is a five-year strategic plan that provides an outline of action for the community as it works toward meeting the housing and community development needs of its low and moderate income and special needs households. The plan's development includes a profile of the community and its economy, and an assessment of housing and community development needs, and the development of long-range strategies to meet those needs.

The Consolidated Plan serves the following functions:

- A planning document for the City, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;
- A submission for federal funds under HUD's formula grant program for jurisdictions;

- A strategy to be followed in carrying out HUD programs; and
- A management tool for assessing performance, tracking success, and determining the course of future Consolidated Plans.

The Consolidated Plan for the fiscal year 2019-2023 was prepared in accordance with Sections 91.100 through 91.230 of HUD's Consolidated Plan Final Rule.

The City of Rock Island developed a series of goals based upon available data, input for citizens and stakeholders, consultation with housing providers, and public meetings. City staff identified the following goals, which will guide the use of CDBG funds over the course of the next five-years.

### **Improve the Housing Conditions for LMI Residents**

The City will improve the residential housing stock through the Neighborhood Housing Program. The continued focus on improving the living environment of residents will help spur economic development/job growth, ensure that housing for low- and moderate-income residents is safe, and invest in the continued City infrastructure that provides a good living environment. These programs will be made available to low- and moderate-income homeowners and renters, but will benefit all residents in Rock Island through improved housing stock.

### **Create a Suitable Living Environment**

The city will demolish buildings in LMI areas that pose a risk for the health and safety of the neighborhood residents and that are not candidates for rehabilitation. Additionally, the City will provide code enforcement activities in targeted LMI areas that help improve the area along with investment of city resources through improved infrastructure projects.

### **Provide Public Services**

The City will provide funding to the Martin Luther King Center and other area non-profits to provide services that benefit the health and safety of LMI residents.

**Reduce the Impact of Exposure to Lead Based Paints**The City will provide assistance for lead based paint remediation by leveraging funding through a Lead Based Paint Hazard Reduction grant and Healthy Homes Supplemental funding. The project will address lead hazards in housing units providing safer homes for low and very low-income families with children.

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

The City continues to evaluate CDBG programs in Rock Island to ensure that money is being spent efficiently and provides that greatest benefit to residents. This five-year consolidated plan has some noted changes from previous years.

- Code enforcement activities will be conducted in a targeted area that overlaps with the RECAP that was identified in the 2019 Analysis of Impediments to Fair and Affordable Housing. Two additional smaller target areas are included for initial code enforcement activities. Code enforcement activities will be coupled with investment in improved infrastructure projects in those identified neighborhoods. These areas also meet the legal definition of deteriorating or deteriorated as outlined in Illinois Municipal Code (65 ILCS 5/ART. 11 Div. 74.4) Tax Increment Allocation Redevelopment Act Sec. 11-74.4.2.
- The Neighborhood Housing Program is a forgivable loan program that will be made available to residents of owner-occupied housing and to the landlords who have LMI renters. The City recognizes that improving the living environments of LMI residents is a top priority to help ensure a safe, healthy, and livable housing is available to all residents. The landlord loan program will be a pilot that begins in the second year of this Consolidated Plan.
- If significant improvement is seen in initial target areas, additional areas may be designated for CDBG code enforcement activities. The city will ensure areas meet legal definition of deteriorating or deteriorated prior to designation.

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

The City of Rock Island seeks to include the input of residents in all stages of development of the CDBG Comprehensive Plan and One-Year Annual Action Plan. The effectiveness of this process is essential in delivering the services and programs to residents, while ensuring that the overall direction of the work is consistent with the expectations of residents and is responsive to neighborhood concerns.

A series of listening sessions were held in December 2018 and January 2019 to help the city determine the needs of the community. Sessions were held at two township halls and the Esperanza Center. Flyers were available in English and Spanish. Onsite translation was available at each session in Spanish, Swahili, Kinyarwanda, Kirundi, Nyanja, Lingala, and French. A total of 25 residents attend the sessions and filled out a questionnaire on determining priorities for funding for CDBG programs in the city.

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

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

The City did not receive any comments during the 30 day comment period or at the May 20th or June 10th Public Hearings. Council approved the consolidated Plan as submitted after the June 10th Public Hearing.

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

Throughout the citizen participation process, all members of the community were invited and encouraged to participate. All comments received orally or written were noted and accepted. Participants of the stakeholder round table and the listening session filled out questionnaires. All public comments are attached in the appendix of this document.

## **7. Summary**

The Consolidated Plan reflects coordinated planning and citizen participation in the development of the City's goals and proposed actions. It provides information that will help the City's citizens, stakeholders, and organizations better understand the existing needs and proposed solutions. Working in better coordination, the community of Rock Island can provide a better strategic and effective response to reduce poverty and improve affordable housing opportunities in the area.

## The Process

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

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

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

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

**Table 1 – Responsible Agencies**

### Narrative

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

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

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

The City held a stakeholders forum in December of 2018 to listen and ask questions on the formation of the 2019-2023 Consolidated Plan. Agencies throughout the Metropolitan Statistical Area attended and provided feedback on their agency's services, funding challenges, future initiatives, and priorities for Rock Island. The meeting offered great feedback to the city in the formation of the Consolidated Plan, but also allowed agencies to network with each other and share initiatives that might benefit their unique clientele.

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

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

The following organizations attended: Alternatives to Aging, Christian Care, City of Rock Island staff, City of Rock Island elected officials, Community Housing Services, DeLaCerta House, Doris and Victor Day Foundation, Economic Growth Corp, Martin Luther King Center, Rock Island Housing Authority, Salvation Army, Rock Island Health Department, Spring Forward Learning Center, The Arc of Quad Cities, The House – A Local Church, Transitions Mental Health, Western Illinois Area Agency on Aging, and YWCA of Quad Cities.

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

The City of Rock Island is a member of the Homelessness Connections of NW Illinois which is the Continuum of Care provider led by Project NOW. City staff works with Project Now, Rock Island Housing Authority, and other key stakeholders to help support low- and moderate-income residents in need of housing. The City administers an annual grant program funded through gaming dollars that help support public services activities like reducing and preventing homelessness.

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

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

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

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

Broadband access in communities helps provide economic growth, improved educational opportunities, access to better healthcare, greater employment opportunities, improving public safety, and increased global competitiveness for businesses.

Research among Organization for Economic Co-operation and Development (OECD) countries shows that a 4 Mbps increase in household broadband speed is associated with a roughly 4 percent increase in household income. Research shows that businesses who begin utilizing broadbands increase their employees' labor productivity of an average 5 percent in the manufacturing sector and 10 percent in the services sector.

The current standard for broadband in the U.S. is internet with a 25 Mbps (Megabits per second) download speed. Though Netflix says it needs only 5 Mbps to stream video, the 25 Mbps threshold is intended to satisfy the different needs; high-quality downloads, video communication, and multiple demands of a single household's network.

However, there are still a large number of Americans unable to access broadband at the speeds necessary to make full use of its benefits. Federal Communications Commission (FCC) and National Telecommunications and Information Administration (NTIA) datasets clearly demonstrate these significant gaps in access to broadband infrastructure:

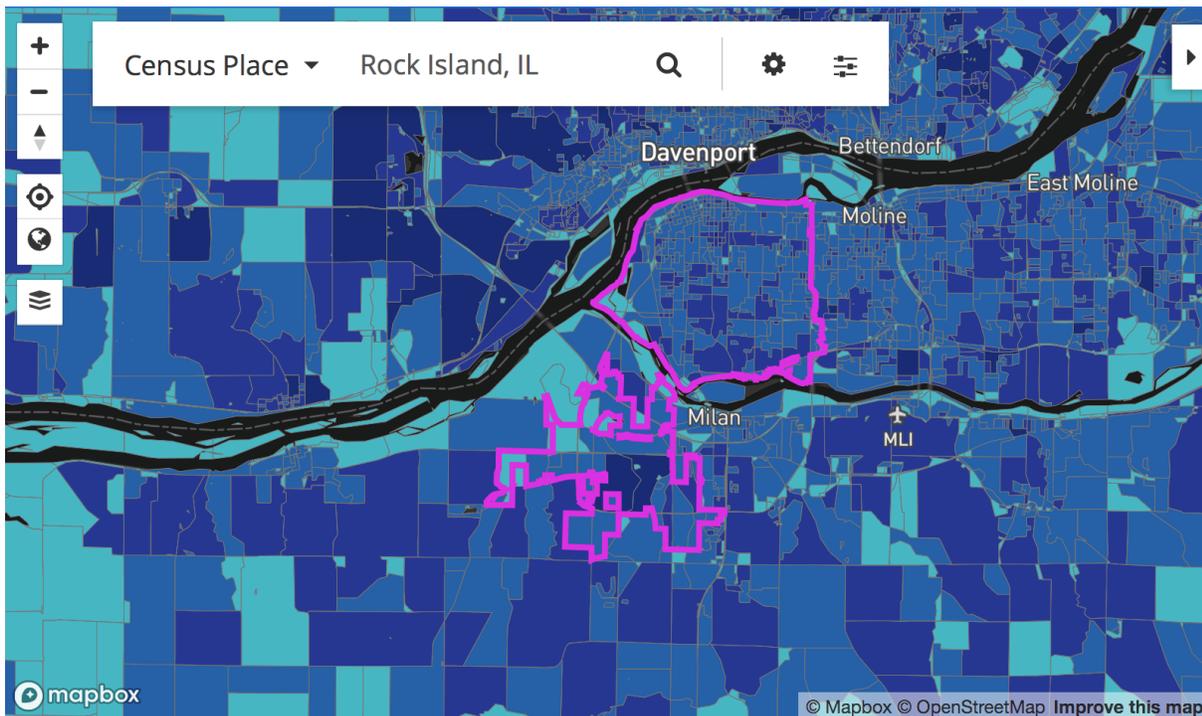
- 10 percent of all Americans (34 million people) lack access to 25 Mbps/3 Mbps service.
- 39 percent of rural Americans (23 million people) lack access to 25 Mbps/3 Mbps.
  - By contrast, only 4 percent of urban Americans lack access to 25 Mbps/3 Mbps broadband.

- The availability of fixed terrestrial services in rural America continues to lag behind urban America at all speeds: 20 percent lack access even to service at 4 Mbps/1 Mbps, down only 1 percent from 2011, and 31 percent lack access to 10 Mbps/1 Mbps, down only 4 percent from 2011.
- Americans living in rural and urban areas adopt broadband at similar rates where 25 Mbps/ 3 Mbps service is available, 28 percent in rural areas and 30 percent in urban areas.

In December of 2017, HUD published the final rule, **Narrowing the Digital Divide Through Installation of Broadband Infrastructure in HUD-Funded New Construction and Substantial Rehabilitation of Multifamily Rental Housing.** HUD is actively working to bridge the digital divide in low-income communities served by HUD by providing helping with the expansion of broadband infrastructure to low- and moderate-income communities. The final ruling requires installation of broadband infrastructure at the time of new construction or substantial rehabilitation of multifamily rental housing that is funded or supported by HUD. Additionally, CDBG entitlement communities are required to provide an analysis of the needs of the broadband needs of housing occupied by low- and moderate-income households.

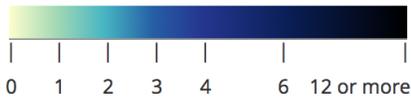
## Mapping for Broadband

This map displays data showing the number of providers reporting residential fixed broadband service around the country.



**Map 1: Residential Fixed Internet Access Service Connections per 1000 Households by Census Tract As of December, 2017**

**Number of Fixed Residential Broadband Providers**



**Broadcom Providers in Rock Island**

**Technology** ADSL, Cable, Fiber, Fixed Wireless, Satellite, Other

**Speed** ≥ 25/3 Mbps

**Date** Dec. 2017 (*latest public release*)

<b>Provider</b>	<b>Tech</b>	<b>Down (Mbps)</b>	<b>Up (Mbps)</b>
Mediacom Communications Corp.	Cable	1000	50
Mediacom Communications Corp.	Cable	100	10
Comelec Services, Inc.	Fixed Wireless	40	10
ViaSat, Inc.	Satellite	30	3
dishNET Holding, LLC	Satellite	25	3
AT&T Inc.	ADSL	18	0.768
VSAT Systems, LLC	Satellite	2	1.3
AT&T Inc.	ADSL	0.768	0.128

Providers and download/upload speeds vary throughout the City. The above list shows broadband service providers who submitted their coverage maps based upon census block groups and data to the FCC in December of 2017.

Rock Island is considered to have a wide variety of broadband providers who have a variety of high-speed internet options available to all census block groups.

According to the policy group BroadbandNow, the average download speed in Rock Island is 50.63 Mbps. This is 1.3% faster than the average in Illinois and 15.6% faster than the national average.

- There are 15 internet providers in Rock Island with 9 of those offering residential service.
- Rock Island is the 300th most connected city in Illinois ahead of Milan and Taylor Ridge, but behind Davenport, Coal Valley, and Moline.
- There are 351 internet providers in all of Illinois.
- The average internet download speed in Illinois is 49.99 mbps.
- Residential fiber service is available to only 6% of people living in Rock Island.
- Fiber optic internet is available to just 4% of Rock Island County residents.
- Illinois is the 18th most connected state in the U.S.
- 6% of Rock Island residents are still severely limited in wired broadband choices.
- The fastest zip code in Rock Island for April 2019 is 61201.

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

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

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

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

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

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

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

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Alternatives promotes the independence and quality of life for older adults, adults with disabilities, and their families. Transitions Mental Health participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

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

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

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

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

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

The City worked with the Cities of Davenport and Moline in the completion of a regional Assessment of Impediments to Fair and Affordable Housing. Rock Island is also working with the City of Moline in the implementation of a Lead-Based Paint Hazard Reduction Grant (\$2,240,000) and Healthy Homes Supplemental (\$160,000) funding grant. The CDBG program staff in the Quad Cities shares best practices, program information, and often attends training together.

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

**Narrative (optional):**

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

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

The City reached out to the community and held four listening sessions to help determine the goals and activities for the Consolidated Plan. The listening sessions were published in the most widely circulated newspaper, flyers were available in English, Kinyarwanda, Swahili, and Spanish, and translation services were available at each session.

A series of listening sessions were held in December 2018 and January 2019 to help the city determine the needs of the community. Sessions were held at two township halls and the Esperanza Center. Flyers were available in English and Spanish. Onsite translation was available at each session in Spanish, Swahili, Kinyarwanda, Kirundi, Nyanja, Lingala, and French. A total of 25 residents attend the sessions and filled out a questionnaire on determining priorities for funding for CDBG programs in the city.

The public was notified of all meetings with a notice published in local paper one week (eight days) prior to the first event and with an event notice on the City's website and bulletin boards. All meeting locations were ADA compliant, and translation services were provided.

The draft Consolidated Plan and 1st Year Action Plan were available for public comment starting May 8, 2019, and continuing 30-days until June 7, 2019. A Public Notice was published in the Dispatch Argus on April 30, 2019 notifying Rock Island Citizens that Consolidated Plan (CP) for 2019-2023 and 2019 Annual Action Plan (AAP) is being submitted by the City of Rock Island to the Department of Housing and Urban Development as part of the city's compliance measures for the Community Development Block Grant Entitlement funding received annually by the city.

CED staff made a presentation to the council during a study session to gain input and direction from the council and the public and held a second public meeting in an effort to gain additional public input on **May 20, 2019**. City council adopted the PY 2018 Annual Action Plan as written on **June 10, 2019**.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	There was no one in attendance at either Public Hearing	There were no comments received during the 30 day public comment period or at the Public Hearings		

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

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

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

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

In 1990, Congress passed the National Affordable Housing Act, which required that State and local governments participating in selected HUD grant programs prepare a Comprehensive Housing Affordability Strategy (CHAS). The CHAS was meant to serve as the strategic guide for housing and community development activities, particularly activities funded by HUD grants and targeted to low- and moderate-income households. To support this analysis, HUD and The Census Bureau produced custom tabulations of the 1990 Census that provided grantees with information about the housing needs of low- and moderate-income households. As a planning document, the CHAS was superseded in 1995 by the Consolidated Plan, but the custom tabulations of Census data continue to be known as the "CHAS data." The CHAS data were updated following the Census 2000, and in 2009 they were updated to rely on the American Community Survey (ACS), the Census Bureau's new annual survey that replaced the long form of the decennial Census. The CHAS data combine ACS microdata with HUD-adjusted median family incomes (HAMFI) to create estimates of the number of households that would qualify for HUD assistance. The CHAS data also incorporate household characteristics (such as race/ethnicity, age, family size, disability status) and housing unit characteristics (such as the number of bedrooms and rent/owner costs).

HAMFI – HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made. If the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS, assume it refers to HAMFI.

The Community Housing Affordability Strategy (CHAS) evaluates the conditions of families in the lower 50% of the Housing Affordability Median Income for the area.

#### Income Category

- Extremely low-income            0 - 30% HAMFI
- Very low-income                >30% - 50% HAMFI
- Low income                        >50% - 80% HAMFI
- Low- and middle-income        <100% HAMFI
- Upper income                     >100% HAMFI

The most relevant thresholds are 50% and 80% of HAMFI because most HUD programs base eligibility on these thresholds (which are generally referred to as "very low-income" and "low-income," respectively).

Housing Problems – There are four housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4)

household is cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems.

- Overcrowding – More than 1 person per room.
- Severe overcrowding – More than 1.5 persons per room.
- Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	39,018	38,945	-0%
Households	15,443	15,455	0%
Median Income	\$40,053.00	\$41,243.00	3%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,825	2,135	3,110	1,410	5,970
Small Family Households	825	695	1,000	575	2,810
Large Family Households	280	125	145	115	369
Household contains at least one person 62-74 years of age	540	315	735	240	1,345
Household contains at least one person age 75 or older	425	600	565	184	515
Households with one or more children 6 years old or younger	605	454	360	229	474

**Table 6 - Total Households Table**

Data Source: 2011-2015 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	14	40	15	4	73	8	10	4	20	42
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	55	19	0	99	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	85	100	25	10	220	8	4	4	39	55
Housing cost burden greater than 50% of income (and none of the above problems)	1,030	195	40	0	1,265	500	215	105	55	875

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	320	425	305	24	1,074	210	365	460	160	1,195
Zero/negative Income (and none of the above problems)	159	0	0	0	159	43	0	0	0	43

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,155	390	100	14	1,659	525	230	110	120	985
Having none of four housing problems	610	675	1,005	340	2,630	325	835	1,890	935	3,985
Household has negative income, but none of the other housing problems	159	0	0	0	159	43	0	0	0	43

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	535	235	139	909	110	210	190	510
Large Related	185	80	0	265	70	0	35	105
Elderly	295	179	130	604	454	250	175	879
Other	460	265	90	815	85	119	159	363
Total need by income	1,475	759	359	2,593	719	579	559	1,857

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	470	35	4	509	85	55	20	160
Large Related	125	15	0	140	70	0	0	70
Elderly	170	84	50	304	305	60	55	420
Other	340	155	0	495	60	95	19	174
Total need by income	1,105	289	54	1,448	520	210	94	824

**Table 10 – Cost Burden > 50%**

Data 2011-2015 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	100	155	44	4	303	8	0	4	24	36

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	4	4	0	4	0	15	19
Other, non-family households	10	0	0	0	10	0	0	0	4	4
Total need by income	110	155	44	8	317	8	4	4	43	59

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

Data 2011-2015 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

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

Data Source  
Comments:

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

Single family households in Rock Island make up a total of 229 households were renters according to the 2009-2013 CHAS. This group has a disproportionate representation of persons who are 0-30% AMI and have crowding. A total of 54 household in the 0-30% AMI group, representing 23% of that group.

Data for single persons households in Rock Island is not currently available beyond the data tables listed above.

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

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

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

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

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

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

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

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

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

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

**Discussion**

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

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

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

### Introduction

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

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

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

- Overcrowding – More than 1 person per room.
- Severe overcrowding – More than 1.5 persons per room.
- Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

### Income Category

- Extremely low-income      0 - 30% HAMFI
- Very low-income            >30% - 50% HAMFI
- Low income                  >50% - 80% HAMFI
- Low- and middle-income   <100% HAMFI
- Upper income                >100% HAMFI

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,205	410	202
White	1,250	275	62
Black / African American	645	79	88
Asian	65	24	10
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	4
Hispanic	220	25	4

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

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,410	725	0
White	950	450	0
Black / African American	255	149	0
Asian	19	30	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	150	84	0

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

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	975	2,130	0
White	635	1,480	0
Black / African American	165	435	0
Asian	0	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	150	175	0

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

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	315	1,090	0
White	229	825	0
Black / African American	44	180	0
Asian	8	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	30	45	0

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

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### Discussion

The four tables capture the number of housing problems by income, race, and ethnicity. The US Census QuickFacts V2018 provides population estimates for the City of Rock Island. Race and Hispanic origin are broken down to white alone 69.5%, Black or African American alone 20.3%, American Indian and Alaska Native alone 0.5%, Two or more races 4.4%, Hispanic or Latino 10.7%, Asian alone 3.5%, Native Hawaiian and Other Pacific Islander alone 0.1%, Hispanic or Latino 10.7%.

Evaluating the CHAS data shows that Black/African American residents who are extremely low-income (0% -30% of AMI) are disproportionately represented, this accounts for 33% of the households having one or more housing problems.

The data also shows that the Hispanic population has housing problems relatively proportional to or less than the overall population percentage of the Hispanic population (10.7%).

One statistically smaller group did show a higher percentage of housing problems than their overall percentage of the Rock Island population. Residents who are American Indian or Alaska Native account for 0.5% of the population of Rock Island. However, 1% of extremely low-income households having one or more of the four housing problems, 1.7% of very low-income households with one or more of four housing problems, and 2.5% of low- and middle-income households having one or more of four housing problems.

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

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

### Introduction

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

Severe housing problems include:

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

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,680	935	202
White	885	635	62
Black / African American	505	214	88
Asian	55	34	10
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	4
Hispanic	210	30	4

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	620	1,510	0
White	385	1,010	0
Black / African American	170	240	0
Asian	15	35	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	49	189	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	210	2,895	0
White	140	1,980	0
Black / African American	25	580	0
Asian	0	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	39	290	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	134	1,275	0
White	93	970	0
Black / African American	4	215	0
Asian	4	4	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	30	45	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

## Discussion

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

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

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

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

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

### Introduction:

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

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

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

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

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,305	2,580	2,350	215
White	7,795	1,829	1,380	62
Black / African American	1,490	445	620	88
Asian	174	20	45	20
American Indian, Alaska Native	8	4	30	0
Pacific Islander	0	0	0	4
Hispanic	669	234	255	4

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

Data Source: 2011-2015 CHAS

### Discussion:

The housing cost burden data for Rock Island shows that white residents are disproportionately less likely to have a severe cost housing burden. White residents account for 69.5% of the population and only 59% of the households experiencing a severe housing cost burden. Additionally, only 13% of Black and African American residents have no cost burden while accounting for 28% who have a severe cost burden. Black and African American residents are 20% of the population, so this variance does not fit the HUD definition of disproportionate. However, it does indicate a significant difference and should be monitored in future reporting.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

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

The data shows that Black and African American residents have a disproportionately higher severe housing cost burden and are disproportionately more likely to have extremely low-income with a severe housing problem.

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

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

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

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

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

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

Overall, several protected classes including people of color, foreign-born residents, and households with children live in the high-poverty tract at disproportionate rates relative to their population shares throughout the city.

## NA-35 Public Housing – 91.205(b)

### Introduction

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

RIHA owns and manages 243 units of conventional public housing and operates a Housing Choice Voucher Program (HCV) with 283 units of subsidized Section 8 housing. The Agency also operates a Rental Housing Support Program (RHSP) funded through the Illinois Housing Development Authority (IHDA). In total, RIHA provides homes for over 700 families – nearly 1,700 citizens living in the City of Rock Island.

In accordance with its Asset Management Plan, RIHA has demolished 163 - units of obsolete public housing since 2004. Between 2004 and 2015, RIHA and its non-profit affiliate, Community Housing Services (CHS), have constructed 186 units of new mixed-income for sale and rental homes and invested over \$47 million in new construction and development within the City of Rock Island. RIHA/CHS housing has been constructed to create neighborhoods of choice, improving the community's sense of place and helping to restore hope and equal opportunities for all of our residents.

### Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

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

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

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

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	175	82	0	78	0	0	0
Black/African American	0	0	234	134	0	131	0	0	0
Asian	0	0	55	3	0	3	0	0	0
American Indian/Alaska Native	0	0	4	1	0	1	0	0	0
Pacific Islander	0	0	3	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

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

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	17	15	0	15	0	0	0
Not Hispanic	0	0	454	205	0	198	0	0	0

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

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

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

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

Rock Island Housing Authority (RIHA) has stated that most of the applicants that are in need of accessible housing and looking for units that are all on one floor or at least have one bedroom with an accessible bathroom on the 1st floor. While many of them do not require handicapped accessibility, a large number of applicants cannot climb stairs easily. This challenge continues to be the biggest need for both people who are currently on the waiting lists and existing tenants that are living in townhouses or upstairs units requesting transfers.

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

The most immediate need is to find housing for persons who are currently on the waiting lists and may be living in a tenuous housing position that puts them at risk for homelessness or living in substandard or overcrowded housing.

Currently RIHA has 73- 1 BR applicants on the Public Housing waiting list; 37-2BR applicants; 33- 3 BR applicants; and 6- 4 BR applicants. RIHA's applicant numbers have decreased dramatically over the past few years as they have been converting our properties from Public Housing to Tax Credit. As of today RIHA only has 232- 1 BR units; 3- 2 BR units ; and 4- 3 BR units. Of the 1 BR applicants that have applied for housing, approximately 40% are either elderly or disabled in some way. Contrast this to the less than 2% that have claimed either of these statuses on the 2, 3 or 4 BR units.

For the Section 8 program, RIHA currently has 1251 applicants. These break down as 620- 1BR units; 320- 2BR units; 251- 3 BR units; and 50- 4 BR units. Of the 1 BR units we have 162 that claim elderly or disabled status (most of these are disabled). There are another 47 families claiming a disability that are on the 2, 3 and 4 BR unit waiting lists.

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

Rock Island residents struggle with the challenge of balancing the cost of housing with living in a crowded/substandard housing units. Accessibility and the general housing conditions continues to be a concern for many Rock Island residents.

### **Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The U.S Department of Housing and Urban Development (HUD) funds local homeless assistance and prevention networks called Continuum of Care (CoC). In addition to organizing, delivering, and reporting on housing services for people who are experiencing homelessness, CoC's are required to complete a one-night point-in-time count of homeless persons during the last ten days in January. Northwest Illinois Continuum of Care's Point-In-Time count was held on January 23, 2019, and covered the area of Rock Island and Moline, Illinois. The data from this count helps determine the amount of funding awarded for homeless programs across the state, as well as report changes among the homeless population and raise public awareness of homelessness. Data from the one-night PIT count and the longitudinal data collected by the Homeless Management Information System (HMIS) are the primary sources used to measure the progress of meeting the national strategic goal of preventing and ending homelessness. Using HUD's definition of homelessness for the PIT count, CoC's are instructed to count all adults, children in households, and unaccompanied youth who, on the night of the count, reside in one of the defined areas. An unsheltered homeless person resides in a place not meant for human habitation, a vehicle or on the street. Included in this count are people in temporary tents, encampments, and warming centers. A sheltered homeless person resides in an emergency shelter, transitional housing or supportive housing for homeless persons who originally came from the streets or emergency shelter. HUD's definition of homelessness for the PIT count does not include persons who may be staying with friends or relatives, in a hotel/motel, in a treatment facility or jail. Persons in these circumstances are defined as precariously housed and are often characterized as being in imminent risk of becoming homeless. The Northwestern Illinois Continuum of Care includes Rock Island. There is no specific data available to describe the amount or demographics of homelessness specifically within the city limits of Rock Island. On the night of January 23, 2019, there were 198 homeless men, women, and children in the Northwest CoC area.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	60	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	6	0	0	0	0
Persons in Households with Only Adults	16	116	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	8	0	0	0	0
Unaccompanied Child	1	15	0	0	0	0
Persons with HIV	2	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is:  Has No Rural Homeless

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

The 2019 PIT did not count any persons who were chronically homeless in any sheltered or unsheltered housing.

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	119	16
Black or African American	56	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	20	0
Not Hispanic	162	16

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The 2019 PIT homeless count found 26 households families comprised of at least one adult and one child and only children who were in an emergency shelter or transitional housing. No families were reported to be unsheltered. There were 10 persons who were in transitional housing and were victims of domestic violence. Parenting youth was sizable with 15 persons under 24 years of age in a shelter/transitional housing. From this group, there were a total of 17 children of parenting youth.

Veterans were accounted for 8 persons in an emergency shelter.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Black or African American persons who accounted for 28% of the persons in emergency shelter and 38% of transitional housing. Black or African Americans are 20% of the Rock Island population and are counted as 28% of the overall population of persons experiencing homelessness on the night of January 23, 2019.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The point-in-time count conducted annually in January has sheltered and unsheltered populations that likely reflect the seasonal inclement weather. The PIT counted 198 individuals with 182 in emergency/transitional housing and 16 unsheltered.

**Discussion:**

Households with children or households with only children continue to be a sizable population of homeless persons. The PIT counted 26 household, accounting for 17% of the households, who were only children or an adult with children. These family units are often comprised of parenting youth. Parenting youth under 18 years comprised 12 households in a shelter and had a total of 17 children as part of the household units.

Severely mentally ill persons accounted for 6 persons in emergency shelter and 4 in transitional housing.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

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

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

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

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

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

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

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

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

The Illinois HIV/AIDS Monthly Surveillance Update outlines HIV incident cases and AIDS cases for each county and provides demographic and behavioral characteristics at a state level. The most recent published update is from September 2018.

**Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

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

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

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

### **How were these needs determined?**

The City assessed community needs by consulting with city staff and non-profit agencies, reviewing facility plans, and reviewing needs identified by the public identified through stakeholder sessions.

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

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

### **How were these needs determined?**

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

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

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

The City has placed a high priority on using CDBG funds for services that target youth, seniors, and childcare. CDBG public service funds are primarily used to support the Martin Luther King Jr. Community Center in its role in meeting the needs of all Rock Island residents and youth. The King Center provides programming and services to a broad segment of Rock Island residents.

### **How were these needs determined?**

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

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

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

The Housing Market Analysis provides information on:

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

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

### Introduction

The City utilized the most current data available on housing conditions for the Market Analysis. Data is from the 2013-2017 American Community Survey (ACS) 5-Year Estimates - Physical Housing Characteristics for Occupied Housing Units. The overall distribution of housing types remains unchanged since the previous Consolidated Plan. Residential properties are primarily comprised of traditional 1-unit detached units (69%) and apartment complexes of 5 or more units (15%). Most owner-occupied (90%) and rental units (70%) have two or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,880	69%
1-unit, attached structure	595	3%
2-4 units	1,965	11%
5-19 units	1,420	8%
20 or more units	1,245	7%
Mobile Home, boat, RV, van, etc	120	1%
<b>Total</b>	<b>17,225</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	4	0%	305	6%
1 bedroom	295	3%	1,470	28%
2 bedrooms	3,285	32%	2,215	42%
3 or more bedrooms	6,535	65%	1,340	25%
<b>Total</b>	<b>10,119</b>	<b>100%</b>	<b>5,330</b>	<b>101%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Assistance provided under HUD programs falls into three categories: public housing, tenant-based, and privately owned, project-based.

In public housing, local housing agencies receive allocations of HUD funding to build, operate or make improvements to housing. The housing is owned by the local agencies. Public housing is a form of project-based subsidy because households may receive assistance only if they agree to live at a particular public housing project.

Currently, tenant based assistance is the most prevalent form of housing assistance provided. Historically, tenant based assistance began with the Section 8 certificate and voucher programs, which were created in 1974 and 1983, respectively. These programs were replaced by the Housing Choice Voucher program, under legislation enacted in 1998. Tenant based programs allow participants to find and lease housing in the private market. Local public housing agencies (PHAs) and some state agencies serving as PHAs enter into contracts with HUD to administer the programs. The PHAs then enter into contracts with private landlords.

The third major type of HUD rental assistance is a collection of programs generally referred to as multifamily assisted, or, privately-owned, project-based housing. These types of housing assistance fall under a collection of programs created during the last four decades. What these programs have in common is that they provide rental housing that is owned by private landlords who enter into contracts with HUD in order to receive housing subsidies. The subsidies pay the difference between tenant rent and total rental costs. The subsidy arrangement is termed project-based because the assisted household may not take the subsidy and move to another location.

### **Public Housing**

Rock Island Manor	37 units for family households
Sunset Heights	141 units for family households
Spencer Towers	199 units for elderly and disabled households

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

Heather Ridge Apartments	169 for family households
Century Woods Apartments	230 for family households
The Coventry	147 for elderly persons
Maple Ridge Apartments	152 for family households
Watch Hill Apartments	140 for family households

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

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

Rock Island Housing Authority has been working to demolish and rebuild housing that does not meet the needs of residents to do to initial design, safety, or cost of maintenance.

RIHA submitted an application for the demolition and redevelopment of Lincoln Homes in 2016-2018 based on available funding. Lincoln Homes is a 55-unit family site comprised of two-, three- and four-bedroom townhouse units in six buildings. HUD does not consider renovation of a property to be viable when costs exceed 90% of the Total Development Cost (TDC) for new construction. The renovation of the 50-year old development would be 173% of the total development cost for new construction, therefore renovating the property is not feasible. Based on available funding, RIHA plans to redevelop the property creating new housing that more effectively meets the needs of current and future residents and is compatible with the overall redevelopment plans for the area.

Two Rivers Point (AKA Sunset Heights) is a 141-unit high-rise apartment building consisting of studio, one- and two-bedroom apartments. Currently 57 units are vacant and undergoing renovation.

Spencer Towers is a nine-floor low-income high-rise comprised of 199 1-bedroom units. Spencer underwent an elevator modernization and a new parking lot in 2016.

Rock Island Housing Authority is in the process of voluntarily converting the remainder of the public housing to Section 8 project based vouchers. There are no know projects that have expiring Section 8 contracts.

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

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

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

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

**Discussion**

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

### Introduction

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	96,000	97,400	1%
Median Contract Rent	444	561	26%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,169	40.7%
\$500-999	2,660	49.9%
\$1,000-1,499	270	5.1%
\$1,500-1,999	130	2.4%
\$2,000 or more	107	2.0%
<b>Total</b>	<b>5,336</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	740	No Data
50% HAMFI	2,450	1,805
80% HAMFI	4,300	3,933
100% HAMFI	No Data	5,111
<b>Total</b>	<b>7,490</b>	<b>10,849</b>

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	515	607	778	1,013	1,137
High HOME Rent	515	607	778	1,137	1,308

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	515	607	778	1,048	1,157

**Table 32 – Monthly Rent**

**Data Source Comments:** FY 2018 Fair Market RFY 2018 Fair Market Rent Documentation System- Davenport-Moline-Rocking, IA-ILFY2018 Home Program Rents - Davenport-Moline-Rock Island, IA-IL MSA

**Is there sufficient housing for households at all income levels?**

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

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

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

As the economy improves, rental prices continue to increase. The trend over the past decade has been a rental increase that is higher than the increase in monthly wages. As this trend continues, it puts a more significant financial pressure on low- and moderate-income families who are spending an ever-increasing percentage of their income on housing costs. Median contract rent has risen 63% over the past four years.

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

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

**Discussion**

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

## **MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)**

### **Introduction**

#### **Definitions**

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

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

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

#### **Definitions**

Substandard is defined as unfit for human occupancy.

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

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,325	23%	2,590	49%
With two selected Conditions	25	0%	280	5%
With three selected Conditions	4	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,760	77%	2,465	46%
<b>Total</b>	<b>10,114</b>	<b>100%</b>	<b>5,335</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	218	2%	218	4%
1980-1999	670	7%	555	10%
1950-1979	4,230	42%	2,235	42%
Before 1950	5,000	49%	2,310	43%
<b>Total</b>	<b>10,118</b>	<b>100%</b>	<b>5,318</b>	<b>99%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,230	91%	4,545	85%
Housing Units build before 1980 with children present	228	2%	99	2%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

Over 90% of both owner-occupied homes and 87% renter-occupied homes were built before 1980. As these homes continue to age, repair and maintenance costs also increase. The Needs Assessment identified cost burden as the most common housing problem for Rock Island citizens. Cost burden does not include the cost of repair and maintenance on the home. Consequently, if families are struggling financially, they will defer maintenance of their homes causing future need for standard and emergency residential rehabilitation.

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

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

## Discussion

In conclusion, there is an overwhelming need for both owner-occupied and renter-occupied housing rehabilitation in the City of Rock Island. There are also a substantial number of homes in need of participation in lead-based paint abatement programs to keep their families and children safe from lead hazards.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

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

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

### Totals Number of Units

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

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

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

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

The Rock Island Housing Authority

## Public Housing Condition

Public Housing Development	Average Inspection Score
Cascade Garden	97
3rd and 11th Townhouses	94
Spencer Towers	94
Rock Island Manor	71

Table 38 - Public Housing Condition

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

Rock Island Housing Authority has been working to demolish and rebuild housing that does not meet the needs of residents to do to initial design, safety, or cost of maintenance.

RIHA submitted an application for the demolition and redevelopment of Lincoln Homes in 2016-2018 based on available funding. Lincoln Homes is a 55-unit family site comprised of two-, three- and four-bedroom townhouse units in six buildings. HUD does not consider renovation of a property to be viable when costs exceed 90% of the Total Development Cost (TDC) for new construction. The renovation of the 50-year old development would be 173% of the total development cost for new construction, therefore renovating the property is not feasible. Based on available funding, RIHA plans to redevelop the property creating new housing that more effectively meets the needs of current and future residents and is compatible with the overall redevelopment plans for the area.

Two Rivers Point (AKA Sunset Heights) is a 141-unit high-rise apartment building consisting of studio, one- and two-bedroom apartments. Currently 57 units are vacant and undergoing renovation.

Spencer Towers is a nine-floor low-income high-rise comprised of 199 1-bedroom units. Spencer underwent an elevator modernization and a new parking lot in 2016.

The city completed the ERRS for these projects.

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

The housing authority has provided newly constructed rental units and continues to plan for more new units. The high rise facilities have been rehabilitated with new updates and modified to accommodate ADA accessibility.

### Discussion:

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

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

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

**Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	24	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

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

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

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

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

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

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

Valley Shelter Homes Homeless Youth Outreach: Helps homeless youth in the Quad Cities to find homes or return home.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

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

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

### **Elderly/Frail Elderly**

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

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

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

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

## **Persons with Disabilities**

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

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

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

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

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

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

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

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

- Robert Young Center For Community Mental Health: Provides diagnostic, treatment, preventative, consultative, and educational services for all area residents suffering from mental illness, emotional disorders, or chemical dependency problems. The organization also offers residential care for persons with severe and persistent mental illnesses.
- Douglas Park Place: Serves women coming out of an intense in-patient substance abuse treatment program.
- Cascade Garden: Provides housing for households that include one person with a disability.
- DeLaCerde House, Inc.: A transitional group home for persons living with HIV/AIDS. This is the only housing program in the Quad Cities area that provides transitional housing, advocacy, case management, and referral services for persons with HIV/AIDS. The facility can house up to six persons.

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

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

Additionally, the City a gaming grant program which allocates \$50,000 toward key public service organizations. In the past, the City has provided financial support to several homeless shelters, homelessness prevention programs, and programs designed to help ensure that low- and moderate-income residents have access to services which will reduce their risk of becoming homeless.

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

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

prevention by funding the housing repair programs, child care assistance at Marting Luther King, Jr. Center, and working to improve the local economy and create new jobs.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

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

The City of Rock Island, in conjunction with its Metropolitan Statistical Area partners - Moline, Illinois and Davenport, Iowa - completed an updated Analysis of Impediments to Fair and Affordable Housing (AI) in January 2019. The 2019 study was completed by Mosaic Community Planning.

The following impediments were identified in the 2019 AI:

- Continued need for an increased supply of decent affordable housing
- Lack of geographic diversity in affordable housing options
- Accessible housing for people with disabilities in short supply
- Community development planning lacks an equity focus
- Protected classes face a barrier to fairly accessing housing
- Community perceptions influence housing choice.

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

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

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

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

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

### Introduction

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

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	32	4	0	0	0
Arts, Entertainment, Accommodations	1,862	1,094	13	7	-6
Construction	723	789	5	5	0
Education and Health Care Services	2,967	5,811	21	37	16
Finance, Insurance, and Real Estate	700	672	5	4	-1
Information	231	105	2	1	-1
Manufacturing	2,352	1,373	17	9	-8
Other Services	581	521	4	3	-1
Professional, Scientific, Management Services	1,169	1,594	8	10	2
Public Administration	0	0	0	0	0
Retail Trade	1,992	1,227	14	8	-6
Transportation and Warehousing	630	1,417	5	9	4
Wholesale Trade	698	1,004	5	6	1
Total	13,937	15,611	--	--	--

**Table 40 - Business Activity**

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	19,528
Civilian Employed Population 16 years and over	17,729
Unemployment Rate	9.33
Unemployment Rate for Ages 16-24	19.02
Unemployment Rate for Ages 25-65	6.65

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	2,920
Farming, fisheries and forestry occupations	685
Service	2,675
Sales and office	4,220
Construction, extraction, maintenance and repair	1,165
Production, transportation and material moving	989

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,329	86%
30-59 Minutes	1,923	12%
60 or More Minutes	395	2%
<b>Total</b>	<b>16,647</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,040	260	884

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,540	485	1,405
Some college or Associate's degree	5,050	420	1,395
Bachelor's degree or higher	3,880	85	510

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	70	255	123	275	305
9th to 12th grade, no diploma	410	394	445	695	785
High school graduate, GED, or alternative	1,214	1,125	1,120	3,195	2,369
Some college, no degree	2,914	1,530	1,040	2,545	1,177
Associate's degree	160	625	375	755	343
Bachelor's degree	275	1,240	660	1,270	703
Graduate or professional degree	4	264	330	735	400

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	69,493
High school graduate (includes equivalency)	69,665
Some college or Associate's degree	95,512
Bachelor's degree	261,559
Graduate or professional degree	378,044

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

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

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

The most needed workforce need is skilled labor and trades. Rock Island has a high unemployment rate of 9.2%. Particularly concerning is the high rate of residents who have either not completed high school or have completed high school and are no longer part of the work force. Over 39% of residents who have not completed high school are not in the labor force. Over 25% of residents who have completed high school are no longer part of the workforce. Growing the local economy relies upon having skilled labor.

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

The city refers entrepreneurs to the SBDC center for assistance in the development of business skills. Over the next year the city will be developing and implementing a Minority Business Enterprise/Woman Business Enterprise/Section 3 Initiative as part of the Disadvantaged Business Enterprise Program. Because the city is an entitlement community and we annually receive and expend federal dollars we are required under Section 281 of the National Affordable Housing Act to develop procedures acceptable to the Secretary to establish and oversee a minority outreach program. In addition, Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u and the Economic Opportunity Regulation (24 CFR Part 135) requires that the Jurisdiction put in place a system that allows residents receiving public funding an opportunity to compete and have access to contract and bid opportunities. Community Economic Development staff will Work with the City Manager to develop a system for data collection and bid opportunities to be used by DBE/MBE/WBE/Section 3 contractors and construction providers when bids are posted.

Rock Island High School and United Township High School have trade programs. Scott Community College offers trade programs. All of the participants have continued employment opportunities with the local unions and other industrial and manufacturing businesses in Rock Island.

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

The Rock Island workforce has a long tradition of factories and skills associated with the manufacturing and construction industries. The warehousing and distribution industry has also had a historic presence since the days of river boats and steam locomotives. As teh employment needs continue to shift and diversify towards more service and retail-based economy, these skills sets may need to be updated.

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

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

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

Yes

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

The Bi-State Regional CEDS was updated in 2016 and reflects many of the goals the City of Rock Island has set forth in the 5-year Consolidated Plan.

1. Attract, retain, and expand business within the region.
2. Promote the redevelopment of blighted, underused, or vacant and environmentally-challenged sites with high market potential.
3. Attract and retain a talented and diverse workforce by providing and improving the quality of life in the region.
4. Make the Bi-State Region more economically-resilient to both natural disasters and economic downturns.
5. Invest in infrastructure improvements, such as roads, bridges, sewers, water facilities, and broadband, as well as multi-modal transportation systems that will strengthen and diversify the regional economy.
6. Leverage resources available through the workforce development and university/community college systems to address the growing skill needs of the business community and regional workforce.
7. Foster public-private and intergovernmental partnerships to address economic development needs in the region while emphasizing cooperation and competition.

## Discussion

## **MA-50 Needs and Market Analysis Discussion**

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

The City of Rock Island, in conjunction with its Metropolitan Statistical Area partners - Moline, Illinois and Davenport, Iowa - completed an updated Analysis of Impediments to Fair and Affordable Housing (AI) in January 2019. The 2019 study was completed by Mosaic Community Planning.

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

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

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

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

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

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

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

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

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

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

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

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

The City of Rock Island utilizes CDBG funding to assist the MLK Center in providing childcare and summer camp services to low- and moderate-income families.

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

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

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

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

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

Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's five Tax Increment Financing (TIF) districts. The TIF districts are

adjacent to the RECAP area identified in the 2019 Assessment of Impediments to Fair Affordable Housing. Improving these commercial areas has a direct economic impact of the low- and moderate-income residents in the RECAP area. The TIF district, since it is adjacent to the RECAP area, also abuts the Targeted Reinvestment Area identified in the Consolidated Plan and 2019 Action Plan.

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

### **Enterprise Zone**

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

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

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Rock Island's 2019-2023 Consolidated Plan is a five-year strategic plan to provide an outline of action for the community as it works toward meeting the housing and community development needs of its low- and moderate-income and special needs households. The plan's development includes a profile of the community and its economy, and an assessment of housing and community development needs, and the development of long-range strategies to meet those needs.

Priorities were determined through analysis of multiple data sources including:

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

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

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

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	City of Rock Island
	<b>Area Type:</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
	<b>Other Target Area Description:</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Targeted Reinvestment Area
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	

<b>Identify the neighborhood boundaries for this target area.</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 241.01
<b>Include specific housing and commercial characteristics of this target area.</b>	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>	
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	

**General Allocation Priorities**

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

Funding from the Community Development Block Grant (CDBG) has been a critical resource utilized by the City and partners to improve the housing and livability for low- and moderate-income residents in Rock Island for over 40 years. The majority of the City's housing programs are made available to all Rock Island households based on income and are not targeted to certain census tracts. Although housing rehabilitation activities have taken place throughout the City in all neighborhoods, the greatest concentration tends to occur in lower income census tracts and neighborhoods.

The City has defined a Targeted Reinvestment Area that closely overlaps with the ReCAP identified in the Regional Analysis of Impediments to Fair and Affordable Housing. This area is deteriorated and meets the necessary concentration of low- and moderate-income housing. The City is actively working to improve this identified area by providing a combination of targeted investments, code enforcement activities, and rehabilitation projects.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

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

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI Targeted Reinvestment Area
	<b>Associated Goals</b>	Housing Rehabilitation Property Maintenance Public Infrastructure Job Creation
	<b>Description</b>	The City has approximately 1,750 vacant and substandard buildings. These structures do not meet HUD Housing Quality Standards and have more than one major/critical structural defect that precludes the structure from undergoing rehabilitation. The City will demolish buildings in LMI areas that pose a risk for the health and safety of the neighborhood and that are not candidates for rehabilitation.  Additionally, the City will provide code enforcement activities in LMI areas that help to improve the area along with an investment of City resources through improved infrastructure. Code enforcement activities will be limited to the Targeted Reinvestment Area.
	<b>Basis for Relative Priority</b>	The City is committed to removing blighted buildings and improving the health of the housing stock in the community with a focus on safety, health, and overall livability.
<b>3</b>	<b>Priority Need Name</b>	Provide Public Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
	<b>Associated Goals</b>	Public Service
	<b>Description</b>	The City supports programming through the Martin Luther King Center Youth Programs and other areas non-profits to provide services to area residents that benefit the health and safety of the LMI residents.
	<b>Basis for Relative Priority</b>	The City has historically utilized CDBG funding to provide public services to LMI residents.
4	<b>Priority Need Name</b>	Reduce Impact of Lead Based Paints
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children
	<b>Geographic Areas Affected</b>	Census tracts 226, 228, 229, 233, 235, 236, 237, 244, 243, 241.02 and City Wide based on LMI
	<b>Associated Goals</b>	Healthy Homes Lead Paint
	<b>Description</b>	The City will provide assistance for lead based paint remediation by leveraging funding through a Lead Based Paint Hazard Reduction grant and Healthy Homes Supplemental funding. The project will address lead hazards in housing units providing safer homes for low and very low-income families with children.

<b>Basis for Relative Priority</b>	Exposure to lead based paints continues to have a serious health impact on residents, particularly children under 5, living in Rock Island. The aging housing stock and lack of lead paint remediation has led to a high risk of exposure for children.
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**Narrative (Optional)**

The City's focus for CDBG priority needs focus around improving the safety, health, and livability in low- and moderate-income neighborhoods and for LMI residents.

The City of Rock Island is working to reduce homelessness within the City, and it remains a top priority. The City has \$50,000 in annual gaming grants that are for public service organizations. These grants in 2018 helped to provide financial support to the following homeless programs: Winnie's Place (domestic violence shelter) and Christian Care (men's shelter). Providing City funding allows for a greater flexibility and efficiency with funding for smaller allocations to public service organizations.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

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

**Table 49 – Influence of Market Conditions**

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

**Introduction**

The City of Rock Island prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate income residents, and help to reduce or eliminate slum or blight. The City expects partners to leverage CDBG funding to the fullest extent possible to implement robust programs that will help further the needs of area residents.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,051,868	0	553,179	1,605,047	4,207,472	

**Table 50 - Anticipated Resources**

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

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

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

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

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

**Discussion**

The City is converting all existing CDBG funded loan programs to forgivable grants. Future program income will be in the form of existing loans that will be paid over the next five years. In addition, Code Enforcement fees (rental licenses) collected in the designated targeted areas will be recieved to program income. The City will not have any program income in excess of \$25,000 a year during the consolidated plan period.

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

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

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

**Table 51 - Institutional Delivery Structure**

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

Rock Island has a variety of service providers who provide targeted assistance and mainstream services, such as health, mental health, and employment services to homeless persons and persons with HIV. The City supports these programs through their annual grant program funded through gaming revenue.

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		X
Legal Assistance	X		
Mortgage Assistance	X		

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

**Table 52 - Homeless Prevention Services Summary**

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

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

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

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

services and case management to individuals with serious mental illness and developmental disabilities. Additionally, services for veterans and the unique challenges that they may face are provided.

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

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

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

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

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

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

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

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

The City of Rock Island has an annual grant program funded through gaming revenue that helps to supports public services in the community. These funds help to augment the priorities that are unfunded through CDBG funding but have aligning goals. Past recipients provided services for homeless persons, LMI families and children, health care services for LMI residents, and many others.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2019	2023	Affordable Housing	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$2,337,229	Rental units rehabilitated: 75 Household Housing Unit  Homeowner Housing Rehabilitated: 125 Household Housing Unit
2	Property Maintenance	2019	2023	Affordable Housing	Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$1,049,521	Buildings Demolished: 10 Buildings  Housing Code Enforcement/Foreclosed Property Care: 300 Household Housing Unit
3	Public Service	2019	2023	Non-Housing Community Development	City of Rock Island	Provide Public Services	CDBG: \$788,901	Public service activities other than Low/Moderate Income Housing Benefit: 875 Persons Assisted
4	Public Infrastructure	2019	2023	Non-Housing Community Development	Targeted Reinvestment Area	Create a Suitable Living Environment	CDBG: \$515,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Healthy Homes Lead Paint	2019	2023	Affordable Housing	City of Rock Island Targeted Reinvestment Area	Reduce Impact of Lead Based Paints	CDBG: \$75,000	Rental units rehabilitated: 10 Household Housing Unit  Homeowner Housing Rehabilitated: 40 Household Housing Unit
6	Job Creation	2019	2023	Non-Housing Community Development	City of Rock Island Targeted Reinvestment Area	Create a Suitable Living Environment	CDBG: \$0	Jobs created/retained: 50 Jobs

Table 53 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	The City of Rock Island provides deffered loans to LMI residents to repair and rehabilitate single family owner occupied housing. The loans are forgiven if the home owner remains in the home for five years. The allocated funding will be available to qualifying residents city wide with emphasis on the identified target areas.  The city is provideing matching forgivable loans to owners of multifamily housing. This program will begin in 2020. Service delivery of the programs is also included in the five year allocation.
2	<b>Goal Name</b>	Property Maintenance
	<b>Goal Description</b>	Property Maintenance includes Code Enforcement activities in the target areas and demolition of substandard housing.

3	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	The city allocates funding to the Martin Luther King Center for the after school and summer day camp programs.
4	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	Public infrastructure projects may include ADA improvements, sidewalks, water, sewer, street, and park improvements. These projects will be completed based on funding availability.
5	<b>Goal Name</b>	Healthy Homes Lead Paint
	<b>Goal Description</b>	the City of Rock Island has received funding through the Healthy Homes Program to mitigate the affects of lead based paint in owner occupied and rental housing. The grant is a three year grant, beginning in 2019 and ending in 2022.
6	<b>Goal Name</b>	Job Creation
	<b>Goal Description</b>	In 2019 the City of Rock Island will be granting the Commercial/Industrial Revolving Loan Fund over to a Community Development Financial Institution. The CDFI will be responsible for underwriting the loans and assisting the city to monitor the progress of business for new job creation.

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

The city does not receive HOME funds. All CDBG funded projects focus on improving the safety, health, and livability of the existing housing stock. The city has not allocated any CDBG funds to the construction of new rental or owner occupied housing. The city would like to work with a developer in the future to add new construction to the existing housing stock. When the city has a plan to go forward the Consolidated Plan will be amended to include the activity.

The City plans on assisting low- and moderate-income families with 75 rental unit rehabilitation projects, 125 homeowner housing rehabilitation project. Additionally, a total of 50 homes for low- and moderate-income families will have lead based paint rehabilitation.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

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

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

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

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

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

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

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

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

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

No

**Plan to remove the ‘troubled’ designation**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The City of Rock Island, in conjunction with its Metropolitan Statistical Area partners - Moline, Illinois and Davenport, Iowa - completed an updated Analysis of Impediments to Fair and Affordable Housing (AI) in January 2019. The 2019 study was completed by Mosaic Community Planning.

The following impediments were identified in the 2019 AI:

- Continued need for an increased supply of decent affordable housing
- Lack of geographic diversity in affordable housing options
- Accessible housing for people with disabilities in short supply
- Community development planning lacks an equity focus
- Protected classes face a barrier to fairly accessing housing
- Community perceptions influence housing choice.

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

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

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

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

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

The 2019 Regional Assessment of Impediments to Fair and Affordable Housing identified six (6) fair housing impediments that affect the residents of Rock Island, Moline, and Davenport. The City of Rock Island will work to address each of these identified impediments.

### **Impediment 1: Continued need for an increased supply of decent and affordable housing.**

Rock Island will continue to work to rehabilitate housing for low- and moderate-income residents who are both renting and own their home. The need is great with close to 90% of the housing stock in Rock Island built prior to 1980.

### **Impediment 2: Lack of Geographics Diversity in Affordable Housing Choices**

The AI stated that affordable and publicly subsidized housing options in the Quad Cities tend to cluster in certain neighborhoods. In Rock Island, the public housing authority is voluntarily working to transition all public housing units to section 8 vouchers. This will allow residents greater mobility and help to decrease clustering of affordable housing to particular neighborhoods.

### **Impediment 3: Accessible Housing for People with Disabilities is in Short Supply**

Rock Island's rehabilitation program continues to be committed to increasing accessibility and has a home rehabilitation program that is often used to provide accessibility improvements in low- and moderate-income homes and rental units.

### **Impediment 4: Community Development Planning Lacks an Equity Focus**

Rock Island has Human Rights Commission to help address equity issues with the City. The purpose of the Human Rights Commission is to help eliminate prejudice and discrimination due to race, sex, religion, age, or disability and to safeguard the rights of all citizens as defined by law. The Human Rights Commission also serves as the City's Fair Housing Board with respect to discrimination complaints as they relate to housing issues. Additionally, the City is investing in the neighborhoods with the greatest economic challenges and in the identified ReCAP area with infrastructure improvements, housing rehabilitation, and code enforcement.

### **Impediment 5: Protected Classes Face Barriers to Fairly Accessing Housing**

The Rock Island Human Rights Commission is chartered with taking complaints on fair housing violations. The Human Rights Commission has three primary roles:

1. To receive and review complaints regarding alleged discriminatory actions and to mediate disputes that arise from those complaints.
2. Serve as a clearing house for information and referral to State and Federal agencies which deal with human rights matters.
3. Review City related policies and procedures regarding Affirmative Action/Equal Employment Opportunity practices, contracting/procurement procedures, and other areas related to human rights issues and city policies.

### **Impediment 6: Community Perceptions Influence Housing Choice**

The City is working with community leaders, areas public service providers, and civic organizations to change the perception of neighborhoods within Rock Island. The City's innovative tax credit incentives.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

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

Many of the activities the City will support in FY2019 are intended to assist low- and moderate-income households at the greatest risk of becoming homeless.

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

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

ProjectNow, Continuum of Care provider for Rock Island, reports that 355 individual have entered their system requesting immediate shelter since January 2019. They currently have 73 households/93 individuals who are currently receiving services for emergency shelter in Rock Island. The need within the community is great, and the City, working with community leaders is working to address the root causes residents to experience homelessness. ProjectNow reports that funding for rapid rehousing and homelessness prevention programs are stretched thin because of the rising cost of housing Rock Island. The City is actively helping to address homelessness by providing funding to public service organizations through the city's gaming grant programs. Each year, the City has supported non-profit providing homelessness services, like Winnie's Place, Bethany Children Services, and Stephen's Place (Christian Care).

#### **Goals to End Homelessness:**

- Expand access to housing for persons earning 0-30% of the MFI
- Pilot a housing first program in shelters to rapidly re-house families

- Increase the supply of permanent supportive housing
- Prevent homelessness among at-risk households and persons exiting from institutional care
- Provide access to supportive services under a single plan of care

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

While no CDBG funds were allocated in the 2019-2023 Consolidated Plan to address services for homeless persons, the City of Rock Island continues to respond to this need by serving as an active partner in the Homeless Connections of Northwestern Illinois Continuum of Care (CoC). In this capacity, staff shares program level information and assists in CoC decision making. Additionally, the City provides direct funding to homelessness prevention providers through the City's gaming grant program.

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

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

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

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

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being**

**discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

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

Additionally, the City continues to strongly support the child care programs at the Martin Luther King Community Center. Reducing the cost of child care for low- and moderate-income families helps many families have more resources to afford to stay in their current housing and reduces the risk of a family with young children from becoming homeless.

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

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

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

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

Rock Island will provide lead paint remediation to 50 houses over the next 3.5 years.

The City of Moline will be working with the Rock Island County Health Department, the City of Rock Island, the City of East Moline, and the City of Silvis to administer \$2,240,000 for 2019 Lead-Based Paint Hazard Reduction grant program funding and \$160,000 in Healthy Homes Supplemental funding. The project will address lead hazards in housing units providing safer homes for low and very low-income families with children. The City will also perform healthy homes assessments. A total of 50 homes will have lead paint remediation in Rock Island over the course of the 3.5-year grant period.

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

The grant provides a valuable source of supplemental funding to address housing renovation costs and complies with the Federal lead-based paint regulations.

Activities to be funded under the grant include:

- Lead-based paint treatment and control – this would include eliminating, containing, encapsulating or otherwise reducing exposure to lead in windows, doors, walls, exterior surfaces (walls, window sills, porches, eaves, soil, etc.) as part of property renovation. Expenses for testing and clearance would also be included.
- Training and Education – for contractors and their employees so they can become proficient in lead-safe renovation and treatment techniques and therefore comply with state licensing requirements. Required insurance coverage could be paid for, in whole or part, by the grant. Funding could also be provided to augment the County Health Department's public education efforts related to lead hazards.
- Relocation / Supplies – funds would be available for temporary relocation of residents and their possessions while lead mitigation is being completed.
- service delivery costs related to program are covered through as match to the Healthy Homes grant.

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

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



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

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

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

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

Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's five Tax Increment Financing (TIF) districts. The North 11th Street TIF district is within the RECAP area identified in the 2019 Assessment of Impediments to Fair Affordable Housing. Improving the commercial area has a direct economic impact of the low- and moderate-income residents in the RECAP area.

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

#### **Enterprise Zone**

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

#### **Business Incentive Programs**

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

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

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

The City's projects for the 2019-2023 Consolidated Plan all help to reduce poverty and encourage the development of affordable housing for low- and moderate-income residents. The overarching concept is that residents who have a healthy, safe, and improved livability in their homes and communities are more likely to be able to not be living in poverty.

**Goal: Improve the Housing Conditions for LMI Residents**

This goal helps to support projects for the Housing Rehabilitation Program Deferred loan forgiveness for home rehabilitation projects for low- and moderate-income residents.

Homes that are healthy, safe, and meet building code standards help ensure that residents are able to meet the challenges of their lives without illness caused by lack of facilities, lack of heat, and other deficiencies. Children are better able to learn when their physical home environment is not stressful on their system, has clean indoor air, and allows the adults in their lives to best care for them.

Additionally, homes that are healthy and meet building code standards present a better financial investment for owner-occupied residents and reduce the number of time and subsequent costs for renters trying to find a more suitable living environment.

**Goal: Create a Suitable Living Environment**

This goal helps to support demolition activities and code enforcement within the Targeted Reinvestment Area.

Vacant properties impact the adjacent homeowners and neighborhood by depressing home values, increasing crime and fires, and contributing to slum/blight. Each of these attributes depresses a resident who is a homeowner from access the real value of their home through sale of property or home equity line of credit (HELOC). When these blighted buildings are demolished and new housing is constructed in benefits the entire neighborhood.

Additionally, code enforcement activities also help to reduce poverty by ensuring that residents, especially renters, are not living in substandard housing. The age of the housing stock in Rock Island, economic challenges, and a portion of the population living in poverty creates a unique challenge homes in certain areas of the city have not received necessary updates to maintain the safety and livability of the property.

**Goal: Provide Public Services**

Rock Island is a strong supporter of area non-profits and partners who provide services to low- and moderate-income residents. The city has set aside funding in the Consolidated Plan for public service, like supporting the after-care and summer camp programs at the Martin Luther King, Jr. Center. This program helps children have a safe and positive environment while they are not at school or in the care of their families. Lack of affordable and reliable childcare is one of the largest challenges low- and

moderate-income families juggle as they try to meet their work and family obligations. Reducing poverty means supporting families with tools and services so that their children are safe while they are not at home.

**Goal: Reduce the Impact of Exposure to Lead Based Paint**

Perhaps, one of the most profound and long-term strategies to reducing poverty is to ensure that children have healthy environments so that they have all the capabilities and potential that is possible in their situation. Exposure to lead based paints has irreversible damage to the developing brain of a child and impacts cognition. Reducing exposure to lead is imperative to reducing poverty.

## **SP-80 Monitoring – 91.230**

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

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

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

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

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

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

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

## Expected Resources

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

#### Introduction

The City of Rock Island prioritized goals and objectives for using CDBG funding to strategically and effectively benefit low- and moderate income residents, and help to reduce or eliminate slum or blight. The City expects partners to leverage CDBG funding to the fullest extent possible to implement robust programs that will help further the needs of area residents.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,051,868	0	553,179	1,605,047	4,207,472	

Table 54 - Expected Resources – Priority Table

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

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

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

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

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

**Discussion**

The City is converting all existing CDBG funded loan programs to forgivable grants. Future program income will be in the form of existing loans that will be paid over the next five years. In addition, Code Enforcement fees (rental licenses) collected in the designated targeted areas will be recieved to program income. The City will not have any program income in excess of \$25,000 a year during the consolidated plan period.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2019	2023	Affordable Housing	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$498,255	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Property Maintenance	2019	2023	Affordable Housing	Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$233,904	Buildings Demolished: 4 Buildings Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
3	Public Service	2019	2023	Non-Housing Community Development	City of Rock Island Targeted Reinvestment Area	Provide Public Services	CDBG: \$157,780	Public service activities other than Low/Moderate Income Housing Benefit: 175 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Infrastructure	2019	2023	Non-Housing Community Development	Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$515,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Table 55 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Funding will be provided to LMI residents living in single family owner occupied housing in the targeted areas and city wide. Service delivery costs are also included in the total funding allocation.
2	<b>Goal Name</b>	Property Maintenance
	<b>Goal Description</b>	Funds allocated to this goal will be for Code Enforcement and demolition activities.
3	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	Funds will be provided for public service activities
4	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	Funding will be used for public infrastructure in the targeted areas to ameliorate the decline of the area.



# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The strategies listed in this plan address the first-year allocation for the City of Rock Island in FY 2019. The City will be managing the bulk of the CDBG funding directly with the projects improving access to improving the existing housing stock and helping to create safer and more livable environments

### Projects

#	Project Name
1	Single Family Owner Occupied Housing Maintenance
2	Program Administration
3	Demolition
4	Code Enforcement
5	Public Service
6	Public Facilities/Infrastructure
7	Single Family Owner Occupied Housing Maintenance Service Delivery

Table 56 – Project Information

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

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

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Single Family Owner Occupied Housing Maintenance
	<b>Target Area</b>	City of Rock Island Targeted Reinvestment Area
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment
	<b>Funding</b>	CDBG: \$276,546
	<b>Description</b>	The Single Family Owner Occupied Housing Maintenance Programs include Non-Emergency Housing Property Maintenance, Emergency Housing Property Maintenance, and Targeted Housing Property Maintenance. These programs are provided to Rock Island residents that have an income 51% or lower of the AMI. All of the loans are forgivable after five years as long as the homeowner resides in the house for the full five year length of the loan. The NEHPM and EHPM programs are provided to eligible residents outside of the "targeted areas." The THPM program funding is utilized in conjunction with Code Enforcement activities and is used to ameliorate the substandard conditions of identified code enforcement violations in the targeted neighborhoods.
	<b>Target Date</b>	1/1/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner housing rehabilitated: 25 household housing units.
	<b>Location Description</b>	City of Rock Island and Targetted Reinvestment Area
	<b>Planned Activities</b>	Activities will include application intake, environmental review, inspection, contractor bin preparation, loan document preparation, and other eligible activities. Rehabilitation may include, but is not limited to, upgrades to meet building code, accessibility measures, emergency repairs, and other eligible rehabilitation measures.
<b>2</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$210,373

	<b>Description</b>	The city allocates funding for staff costs to administer the entire program. Other activities funded in this project include consultant fees for studies, planning documents, and on site trainings.
	<b>Target Date</b>	1/1/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Adminstration includes funding for City staff to adminster and plan the CDBG program including but not limited to the creation and updates of the Consolidated Plan and Annual Action Plan. This also includes fees for consultants, studies, and Fair Housing activities that are not subject to the Public Service category including compliance, monitoring, and plan development.
<b>3</b>	<b>Project Name</b>	Demolition
	<b>Target Area</b>	Targeted Reinvestment Area
	<b>Goals Supported</b>	Property Maintenance
	<b>Needs Addressed</b>	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	Funding is used to remove unattractive nuisances and structures that have been determined by the Chief Building Officer to be sub-standard and beyond repair.
	<b>Target Date</b>	1/1/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Household Housing Units Buildings Demolished: 2 Buildings
	<b>Location Description</b>	Targeted Reinvestment Area
	<b>Planned Activities</b>	This project will include the removal of blighted substandard buildings.
<b>4</b>	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	Targeted Reinvestment Area

	<b>Goals Supported</b>	Property Maintenance
	<b>Needs Addressed</b>	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment
	<b>Funding</b>	CDBG: \$152,904
	<b>Description</b>	Code Enforcement paid through HUD-CDBG funds is spent in areas that have been targeted to ameliorate deteriorated and deteriorating conditions. This area was highlighted as a RECap in the 2019 Assessment of Impediments to Fair and Affordable Housing has over 51% of area residents who are LMI, and meets the City's definition of "deteriorated or deteriorating." The City will also be providing funding to improve the infrastructure of this neighborhood. Additionally, the City will provide support through a targeted Neighborhood Services loan program for LMI residents with owner-occupied housing in need of rehabilitation.
	<b>Target Date</b>	1/1/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Housing Code Enforcement/Foreclosed Property Care: 60 Household Housing Units
	<b>Location Description</b>	Targeted Reinvestment Area
	<b>Planned Activities</b>	Code enforcement and other eligible activities.
5	<b>Project Name</b>	Public Service
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Public Service
	<b>Needs Addressed</b>	Provide Public Services
	<b>Funding</b>	CDBG: \$157,780
	<b>Description</b>	The Martin Luther King Center will receive \$147,750.00 for the After School Program and the Summer Day Camp Program. The remainder of the funding will be used for other Public Service entities that serve LMI individuals and families.
	<b>Target Date</b>	1/1/2020

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 200 low- and moderate-income households will benefit from public services activities.
	<b>Location Description</b>	Activities will primarily be at the Martin Luther King Community Center.
	<b>Planned Activities</b>	Activities may include after-school care and summer camp activities for low- and moderate-income children and other eligible public service activities.
<b>6</b>	<b>Project Name</b>	Public Facilities/Infrastructure
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Create a Suitable Living Environment
	<b>Funding</b>	CDBG: \$727,444
	<b>Description</b>	Public Facility/Infrastructure projects may include ADA improvements, sidewalks, water, sewer, street, and park improvements. These projects will be completed based on funding availability.
	<b>Target Date</b>	1/1/2020
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	Single Family Owner Occupied Housing Maintenance Service Delivery
	<b>Target Area</b>	City of Rock Island Targeted Reinvestment Area
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Improve the Housing Conditions for LMI Residents
	<b>Funding</b>	:
	<b>Description</b>	Funding covers staff costs for the EHPM, NEHPM, and THPM programs. Activities conducted include application and intake processing, loan underwriting, and contractor payment process.

<b>Target Date</b>	1/1/2020
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This project is for administering the housing rehabilitation programs. There are a total of 25 households that will benefit from housing rehab activities.
<b>Location Description</b>	This project is for administering the housing rehabilitation programs.
<b>Planned Activities</b>	This project is for administration of housing rehabilitation programs.

## **AP-50 Geographic Distribution – 91.220(f)**

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

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

The City will conduct code enforcement in the Targeted Reinvestment Area. This area was highlighted as a RECap in the 2019 Assessment of Impediments to Fair and Affordable Housing has over 51% of area residents who are LMI, and meets the City's definition of "deteriorated or deteriorating." The City will also be providing funding to improve the infrastructure of this neighborhood and a Neighborhood Housing Program forgivable loan for residential home rehabilitation.

A total of \$153,904 is allocated for targeted code enforcement out of the entitlement amount of \$1,051,868 for FY2019.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Rock Island	85
Targeted Reinvestment Area	15

**Table 57 - Geographic Distribution**

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

The investment in the Code Enforcement Zone provides an area benefit for the neighborhood, helps to reduce the impact of RECap, and ensures that LMI residents are a healthy and safe living environment.

### **Discussion**

# Affordable Housing

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

### Introduction

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

The City's Neighborhood Housing Program provides a way to LMI residents who are renting or owner-occupy their home to have rehabilitation projects that improve the safety and livability of their home.

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

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

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	50
Special-Needs	0
Total	50

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	50
Acquisition of Existing Units	0
Total	50

**Table 59 - One Year Goals for Affordable Housing by Support Type**

## Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

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

RIHA submitted an application for the demolition and redevelopment of Lincoln Homes in 2016-2018 based on available funding. Lincoln Homes is a 55-unit family site comprised of two-, three- and four-bedroom townhouse units in six buildings. HUD does not consider renovation of a property to be viable when costs exceed 90% of the Total Development Cost (TDC) for new construction. The renovation of the 50-year old development would be 173% of the total development cost for new construction, therefore renovating the property is not feasible. Based on available funding, RIHA plans to redevelop the property creating new housing that more effectively meets the needs of current and future residents and is compatible with the overall redevelopment plans for the area.

Two Rivers Point (AKA Sunset Heights) is a 141-unit high-rise apartment building consisting of studio, one- and two-bedroom apartments. Currently 57 units are vacant and undergoing renovation.

Spencer Towers is a nine-floor low-income high-rise comprised of 199 1-bedroom units. Spencer underwent an elevator modernization and a new parking lot in 2016.

The city completed the ERRS for these projects.

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

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

- **Homebuyer Incentive program:** Through this program Public Housing families participate in the program as new residents living at the 3rd & 11th Townhomes. RIHA also identified additional individuals who have expressed an interest in homeownership in the Homebuyer Incentive program. As part of the program, participants learn how to care for and maintain a home including interior and exterior care and maintenance. They also receive counseling and training in all aspects of household financial management. Pre-purchase workshops assist with new

homeownership.

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

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

Rock Island Housing Authority is not designated as troubled.

**Discussion**

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

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

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

gaps.

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

### **Introduction**

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

Many of the activities the City will support in FY2019 are intended to assist low- and moderate-income households at the greatest risk of becoming homeless.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

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

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

ProjectNow, Continuum of Care provider for Rock Island, reports that 355 individual have entered their system requesting immediate shelter since January 2019. They currently have 73 households/93 individuals who are currently receiving services for emergency shelter in Rock Island. The need within the community is great, and the City, working with community leaders is working to address the root causes residents to experience homelessness. ProjectNow reports that funding for rapid rehousing and homelessness prevention programs are stretched thin because of the rising cost of housing Rock Island. The City is actively helping to address homelessness by providing funding to public service organizations through the city's gaming grant programs. Each year, the City has supported non-profit providing homelessness services, like Winnie's Place, Bethany Children Services, and Stephen's Place

(Christian Care).

**Goals to End Homelessness:**

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

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

While no CDBG funds were allocated in the 2019-2023 Consolidated Plan to address services for homeless persons, the City of Rock Island continues to respond to this need by serving as an active partner in the Homeless Connections of Northwestern Illinois Continuum of Care (CoC). In this capacity, staff shares program level information and assists in CoC decision making. Additionally, the City provides direct funding to homelessness prevention providers through the City's gaming grant program.

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

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

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

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

services to persons who have a developmental disability and John Lewis Community Services provides permanent supportive housing to veterans.

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

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

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

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

## **Discussion**

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

### **Introduction:**

The City of Rock Island, in conjunction with its Metropolitan Statistical Area partners - Moline, Illinois and Davenport, Iowa - completed an updated Analysis of Impediments to Fair and Affordable Housing (AI) in January 2019. The 2019 study was completed by Mosaic Community Planning.

The following impediments were identified in the 2019 AI:

- Continued need for an increased supply of decent affordable housing
- Lack of geographic diversity in affordable housing options
- Accessible housing for people with disabilities in short supply
- Community development planning lacks an equity focus
- Protected classes face a barrier to fairly accessing housing
- Community perceptions influence housing choice.

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

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

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

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

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

## **return on residential investment**

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

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

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

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

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

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

## **Enterprise Zone**

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

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

- National Fair Housing posters are posted throughout various locations within the City of Rock Island.
- City staff work closely with Metrolink, the Quad Cities public transit agency, to develop new and

improved routes to better link residents to home, work, and school.

- The city supports Project NOW (CoC). They provide homebuyer education classes, housing counseling services, a foreclosure prevention program, and a forgivable home mortgage loan program that that helps with down payment, closing costs, and needed repairs.
- The city provides letters of zoning approval for property owners working with lenders to finance the rebuild of single-family residential dwellings on existing lots.
- The city works closely with community development corporations for the development of city owned land and lots for the construction of affordable single-family residential homes.
- The City has established a Human Rights Commission tasked with advising and mediating housing, employment, and discrimination disputes.

**Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In addition to the efforts outlined in the 2019 Action Plan, the City of Rock Island continues to be involved in a number of efforts to address the needs of the underserved and promote efforts to coordinate the many components related to affordable housing, suitable living environments, and improving the livability of the community as a whole.

### **Actions planned to address obstacles to meeting underserved needs**

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

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

The City continues to utilize gaming revenue for annual grants that provide public service benefits to underserved residents. Past grant recipients have included projects aimed at assisting homeless persons, providing childcare for low-income families, and increasing access to health care service for low-income persons.

The City's concerted effort to address challenges and housing deficiencies in the RECAP area will address a population whose needs are often unmet and underserved. In addition of targeted code enforcement activities in the Targeted Reinvestment Area, low- and moderate-income residents will also be able to participate in the Neighborhood Housing Program (NSP). The NSP is a forgivable loan program that allows for much needed home rehabilitation projects. Additionally, the city will work to improve the infrastructure of the neighborhood.

### **Actions planned to foster and maintain affordable housing**

The affordability and availability of housing continues to be a top priority for Rock Island. The aging

stock of housing, coupled with increased rental costs, have left many homes in disrepair.

### **Neighborhood Housing Program**

The City's Neighborhood Housing Program is funded through CDBG entitlement allocation and provides a way for low- and moderate-income residents to rehabilitate their homes. The assistance is provided in the form of a forgivable loan. To qualified low-to-moderate income homeowners residing within the corporate limits of the City of Rock Island. Approved rehabilitation designed to bring owner-occupied homes into compliance with property standards as specified in the City's Building Codes and Ordinances.

The Housing Rehabilitation Program also addresses emergency needs on a case by case basis. Emergency rehabilitation items are limited to inoperable furnaces/boilers, water heaters, broken water/sewer lines, non-compliant weather head, severely damaged roofs, and exterior accessibility issues for elderly and disabled persons.

### **New Housing Construction Tax Rebate Program**

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

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

### **Home Ownership Made Easy Program**

The City's Home Ownership Made Easy (HOME) program encourages the development of vacant city lots for new residential homes. The City has lots available for \$5.00, pays for the real estate transactions, and fees are waived for permits. Buyers also may qualify for the New Housing Construction Tax Rebate Program. The buyer must secure financing, build within 6 months, and live in the home for a minimum

of five years. There are currently 27 parcels available for purchase through the HOME program.

This program helps to reduce vacant/abandoned lots that are owned by the City. Some of these lots benefited from the demolition program funded through CDBG. This ensures that new housing stock, especially in blighted neighborhoods, is constructed in Rock Island. Traditionally, vacant housing was left alone and resulted in an increase in crime, decrease in adjacent home value, and decreased the livability of the neighborhood.

### **Actions planned to reduce lead-based paint hazards**

Rock Island will provide lead paint remediation to 50 houses over the next 3.5 years. The City of Moline will be working with the Rock Island County Health Department, the City of Rock Island, the City of East Moline, and the City of Silvis to administer \$2,240,000 for 2019 Lead-Based Paint Hazard Reduction grant program funding and \$160,000 in Healthy Homes Supplemental funding. The project will address lead hazards in housing units providing safer homes for low and very low-income families with children. The City will also perform healthy homes assessments. A total of 50 homes will have lead paint remediation in Rock Island over the course of the 3.5-year grant period.

The grant provides a valuable source of supplemental funding to address housing renovation costs and comply with the Federal lead-based paint regulations

Activities to be funded under the grant include:

- Lead-based paint treatment and control – this would include eliminating, containing, encapsulating or otherwise reducing exposure to lead in windows, doors, walls, exterior surfaces (walls, window sills, porches, eaves, soil, etc.) as part of property renovation. Expenses for testing and clearance would also be included.
- Training and Education – for contractors and their employees so they can become proficient in lead-safe renovation and treatment techniques and therefore comply with state licensing requirements. Required insurance coverage could be paid for, in whole or part, by the grant. Funding could also be provided to augment the County Health Department's public education efforts related to lead hazards.
- Relocation / Supplies – funds would available for temporary relocation of residents and their possessions while home repairs are being made.
- Administration – costs related to program administration and coordination of various program components would be covered through the grant.

### **Actions planned to reduce the number of poverty-level families**

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

wage jobs to the community.

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

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

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

### **Enterprise Zone**

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

### **Business Incentive Programs**

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

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

### **Actions planned to develop institutional structure**

The city is committed to continuing their education and understanding of CDBG funding to the community and working closely with HUD. When reasonable, the city will send staff to training and participate in webinars. The city will continue to update and receive feedback from the City Council on the status of projects and the progress of meeting program goals. Institutional transparency and

communication with the community are a top priority for all city projects. City staff will continue evaluating and improving programs to ensure the needs of the community are being met with the available funding and resources.

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

The City of Rock Island participates in regional groups and coalitions that address homelessness, affordable and fair housing, and economic development. The city will continue to explore ways to coordinate CDBG activities with other regional CDBG entitlement communities. The city will work with other communities in the Quad Cities in implementing the activities outlined in the Lead Based Paint Hazard Reduction grant and Healthy Homes Supplemental funding.

**Discussion:**

## Program Specific Requirements

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

#### Introduction:

The City of Rock Island does not have any activities funded with float-funds and does not have any income from float-funds. The City will not have any program income over \$25,000.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%



## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Rock Island Housing Authority Tenant Database
	<b>List the name of the organization or individual who originated the data set.</b> Rock Island Housing Authority.
	<b>Provide a brief summary of the data set.</b> Total Housing Units & Characteristics of Residents.
	<b>What was the purpose for developing this data set?</b> Administrative Use.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Rock Island Housing Authority's population and clientele.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> As of December 31, 2012.
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete.