

City of Rock Island

Program Year 2024 Annual Action Plan

Each year, the City must submit an Annual Action Plan (AAP) to the Department of Housing and Urban Development (HUD). This plan is required to receive Community Development Block Grant (CDBG) funds. The total budget for the Program Year 2024 is \$1,113,401.00. Here is a summary of how the funds will be used.

1) Housing Rehabilitation	\$458,976.86
<i>a. Emergency Program</i>	\$229,488.43
<i>b. Non-Emergency</i>	\$229,488.43
2) Housing Rehabilitation Service Delivery	\$230,000.00
3) Demolition	\$160,000.00
4) Public Service	\$167,000.00
5) Public Facilities/Infrastructure	\$577,728.00
6) Economic Development (CIRLF)	\$457,234.00
7) Program Administration	\$222,000.00

The above programs and activities were developed to align with the goals of the five-year Consolidated Plan with input from other City departments, stakeholder agencies, and the general public. Leftover funds from previous program years are also addressed by this Plan, but more detailed descriptions for older projects can be found in the earlier Plans in which they first appeared.

For more information about HUD, CDBG, the Annual Action Plan, or any of the projects or programs contained herein, please contact:

Nichole Mata, Community Development Manager
Community & Economic Development Department
mata.nichole@rigov.org
309-732-2907



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

This is the 2024 Annual Action Plan (AAP). Staff prepare this planning document every year for the US Department of Housing & Urban Development (HUD). The AAP lays out the budget for activities that will use Community Development Block Grant (CDBG) funds. This is funding the City of Rock Island receives every year from HUD as an entitlement community. The funds are intended to be used for a wide range of different activities that benefit low- and moderate-income residents. Unfortunately, the document format required by HUD makes the AAP somewhat difficult to read. In an effort to improve transparency, staff have prepared this executive summary for use by the City Council, the Community Development Commission, and the general public.

One important thing to note that is different about this year is the use of an estimated funding allocation. Congress was delayed in approving HUD's budget and at the time this year's AAP is being prepared, an official CDBG allocation for the City is not yet available. HUD staff has recommended that the City proceed with the AAP approval process using last year's allocation as the baseline. That amount is \$1,113,401. It is anticipated that the 2024 allocation will be very similar to the 2023 allocation. Once the AAP approval process is complete, staff will wait to submit it to HUD until the allocation is finally announced. If the allocation is different than last year, staff will adjust the budget accordingly. Staff will not make any substantive changes.

Here is the proposed 2024 AAP budget. It is divided into several categories, some of which are capped at a maximum percentage by HUD. The Administration category includes things like software costs, interpreter services, paper publications, membership dues, professional development, consultant services, and so on. Administration is capped at twenty percent (20%) of the budget. The Public Service category is capped at fifteen percent (15%) of the budget. It includes funding to non-profit subrecipients providing community services. In addition to new funds, there is also \$307,167.86 in unexpended funds from program years 2021, 2022, and 2023 plus \$135,725.35 in program income.

Administration	\$222,000.00
Demolition/Property Maintenance	\$160,000.00
Neighborhood Housing Service Delivery	\$230,000.00
Neighborhood Housing Rehabilitation	\$458,976.21
Public Facilities	\$198,318.00
Public Service	\$167,000.00
Site Assembly & Readiness	\$120,000.00

The Housing Rehabilitation Program is a substantial part of the CDBG budget every year. The City has had a program of this kind in one form or another for as long as the community has received CDBG funds. The goal of the program is to extend the useful life of owner-occupied housing units and improve code compliance. Typical projects include roof replacements, mechanical repairs, and accessibility improvements. For 2024, staff intend to complete a minimum of thirty-five housing rehabilitation projects. The Service Delivery category is primarily staff salaries associated with running the program. Additionally, working with the Building Official and the Inspections Division, staff will identify four to six blighted houses to demolish. Such houses are identified using a structural scoring system and must have been determined beyond the point of feasible rehabilitation.

The Public Facilities projects were submitted by other City departments. They include an ADA sidewalk project in Hodge Park, an ADA bathroom renovation at the downtown public library, and siding repairs for the Martin Luther King Junior Community Center. In each of these three projects, CDBG funds are being used to fill a remaining funding gap. There is one other project included in the AAP this year, however, that is different. The Central Fire Station needs a new roof. Staff have proposed using CDBG dollars to fund that entire project which is estimated to cost \$259,410. There are two reasons for funding the whole project without a match. One is that this particular public facility is essential for the provision of emergency services in the community. The other reason is that too much money has built up in CIRLF.

CIRLF has a balance of \$761,644. The fund has grown this large primarily because no new loans have been issued in recent years. Staff are working on making changes to the fund that will make it more attractive to borrowers in the current higher-interest market, but it will still be a while before new loans are issued. In the meantime, the fund is so large that it now threatens the City's ability to pass the CDBG timeliness test. An entitlement community must not have more than one and a half times its annual allocation on hand at any given time to pass the test. Transferring \$259,410 out of the fund to be used on a single, one-time project like the Central Fire Station roof replacement will act as a pressure release on the fund and allow the City to pass the timeliness test. The changes to CIRLF that staff are working on include reducing the interest rate, increasing the maximum loan amount, and making it so borrowers can qualify both by creating jobs and retaining them. These changes are not the subject of the AAP, but will be discussed elsewhere later in calendar year 2024.

Funds set aside for Site Assembly and Readiness are for the Solomon Site. This City-owned property along 11th Street north of 7th Avenue is intended for future mixed-use development. The proposal from a developer is to build a set of townhomes as well as an apartment building with first-floor retail. The residential units would initially be rentals for low- and moderate-income persons, but eventually would transition to owner-occupied. Funds in this category will be used for environmental remediation of the site. They will also be used to raise the general elevation of the site so it is no longer a ponding area. CDBG funds cannot be used for new construction, but can be used to make the site shovel-ready.

As always, all of the activities in the AAP are required to meet the National Objectives laid out by HUD. These include benefiting low- and moderate-income persons; aiding in the prevention or elimination of slums and blight; and meeting a need having a particular urgency (an emergency). The above described projects all meet these objectives. Important too, they are all

projects which can be undertaken in compliance with all other applicable Federal regulations and documented as such.

More details about activities and allocations are provided within the full-length 2024 AAP which will be available for citizen review for thirty (30) days, April 12 through May 13, 2024, at the following locations:

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

The City invites citizens to comment on the AAP, verbally or in writing, until 4:30 PM on May 13, 2024. All comments will be considered and included in the final AAP document. Written comments may be sent to the Community Development Manager whose contact information is listed below. Verbal comments may be placed at the in-person public hearing held by the Community Development Commission on April 30, 2024. Comments may also be placed at the second public hearing held virtually by the Community Development Manager. The two hearings are described below, one in-person and one virtual.

April 30, 2023 from 5:30 PM – 6:30 PM. This meeting will be held in the basement conference room of City Hall at 1528 Third Avenue Rock Island, IL 61201.

May 6, 2023 from 5:30 PM – 6:30 PM. This meeting will be held virtually and can be accessed as an online meeting via the link below or by phone at the number below.

meet.google.com/hxa-idya-njv

(US) +1 385-325-1268

PIN: 993 082 515#

The City Council will vote to approve the AAP at their May 20, 2024 regular meeting. To make a comment, get additional information, or receive copies of this notice for persons with disabilities, please use the following contact.

Nichole Mata, Community Development Manager
City of Rock Island
1528 Third Avenue
Rock Island, IL 61201
Mata.nichole@rigov.org
(309) 732-2907

Executive Summary

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

1. Introduction

The City of Rock Island is an Entitlement Grantee community. The City receives an annual funding award from the Department of Housing and Urban Development Community Development Block Grant Program (The city does not compete for CDBG funds).

The funds help address the needs identified in the current Five-Year Consolidated Plan (2019-2023), the Housing Needs Assessment (2020-2025) and the Regional Analysis of Impediments to Fair Housing Choice (July 2019) as well as stakeholder and citizen input. Proposed activities must meet HUD National Objectives and the Public Benefit test, all activities that are considered for funding must be eligible HUD activities. Each activity must meet one of the following National Objectives:

- Benefit to low and moderate income (LMI) persons;
- Aid in the prevention or elimination of slum or blighted conditions; and
- Meet a need having an urgency

The City is required to follow the guidance of the Five-Year Consolidated Plan. This plan establishes a set of priority needs based on data from the current studies: 1) Analysis of Impediments to Fair Housing Choice, and 2) The Housing Needs Assessment as well as input from public and stakeholder input.

The primary objective of Title 1 of the Housing and Community Development act of 1974 as amended is the development and sustainability of urban communities. The objectives include but are not limited to providing a suitable living environment, affordable housing, and expanded economic opportunities for citizens that meet the low to moderate income thresholds. To achieve these goals the Community Development Block Grant (CDBG) statutes and regulations established eligible activities and national objectives for proposed projects and activities. As an Entitlement Grantee, the City of Rock Island is required to ensure that the identified projects and activities comply with all of HUD's established rules and regulations.

The City of Rock Island uses CDBG Entitlement funds to address needs within the community using two of the three National Objectives and their associated categories:

- Benefit to Low- and Moderate-Income Persons or Households Low Mod Area Benefit (LMA)Low Mod Limited Clientele (LMC)Low Mod Housing Activities (LMH)Low Mod Job Creation or Retention Activities (LMJ)
- Elimination of Slum and Blight Slum Blight Area Basis (SBA)Slum Blight Spot Basis (SBS)Slum Blight Urban Renewal Area (SBR)

The City's affordable housing, community development, and economic development needs are outlined in the current five-year Consolidated Plan; the intended uses that are described in the AAP have been developed and implemented to meet those needs. The Consolidated Plan also contains information relevant to lead-based paint, project monitoring, citizen participation, fair housing, and performance measures. Additional activities that are not included in the current consolidated plan will be completed through a substantial amendment to the consolidated plan.

2. Summarize the objectives and outcomes identified in the Plan

Data from the current Five-Year Consolidated Plan public and stakeholder input meetings indicated that improving housing conditions and creating suitable living environments were the top two priorities. In addition to the identified priorities, the collected data was used to establish ranked goals.

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

Improve the Housing Conditions for LMI Residents.

The City will improve the residential housing stock through the Neighborhood Housing Program. The City will continue to focus on improving the living environment of residents, helping to spur economic development/job growth, ensuring that housing for low- and moderate-income residents is safe, and investing in the continued City infrastructure. 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 rehabilitate housing stock that is in a dilapidated condition and is structurally sound. 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 improve the investment of city resources through improved infrastructure projects. These activities will be undertaken in an effort to support and encourage neighborhood revitalization within Rock Island.

Provide Public Services

The City will provide funding to 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 of Moline worked 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 grant was set up as a coalition that ended in December of 2023 and Moline was the lead entity of the grant. The projects addressed lead hazards in housing units providing safer homes for low and very low-income families with children. The City also performed healthy homes assessments. A total of 28 projects were completed with a goal of 50 homes to have lead paint remediation completed over the course of the 3.5-year grant period. The grant has come to end in December 2023.

In response to the program ending City staff has updated the Emergency program's policy and procedures list of potential emergency situations in 2023 to include lead-poisoned child under the age of six (6) confirmed through a blood test ordered by a qualified medical professional. This allows the City to continue addressing lead safe hazards and providing safer home for families.

3. Evaluation of past performance

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

- In Program Years 2020 and 2021, code enforcement activities paid through CDBG were conducted in targeted areas within the City, which included Census Tract 236. That Tract was identified in the 2019 Analysis of Impediments to Fair and Affordable Housing as a Racially or Ethnically Concentrated Area of Poverty (RECAP). Two smaller target areas were also included for CDBG funded code enforcement activities. Those areas met 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). Code enforcement activities were meant to be coupled with housing rehabilitation assistance to improve the housing stock and neighborhoods in the identified target areas. Following a review of this effort, however, it was determined that most residents in the targeted areas were seeking assistance on their own without a code enforcement officer's assistance. As such, it has been determined that there is insufficient justification for use of CDBG funding for code enforcement activities. Program policies and procedures will be updated to reflect this change.
- The Housing Rehabilitation Program is a forgivable loan program that is available to LMI residents of owner-occupied housing. The City recognizes that improving the living environments of LMI residents is a top priority to help ensure safe, healthy, and livable housing is available to all residents.

4. Summary of Citizen Participation Process and consultation process

The City of Rock Island seeks to include the input of residents prior to the development of the 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.

The City ran a “Notice of Public Meetings” in the Dispatch Argus Newspaper, the city posted the meetings on the city website, Facebook page, and Instagram account. In addition to the social media posts the city posted flyers at the following locations: City Hall Lobby, both library branches, RI Growth Corporation, MLK Center, both Township Halls, Heart of Hope Outreach Center and IL/IA Center for Independent Living.

The public input meetings will be conducted on April 30th, 2024 from 5:30- 6:30 pm in person at the regular schedule Community Development Meeting and the second meeting will be completed virtually on May 7th, 2024 from 5:30 to 6:30 pm. The City also accepted public comment on the DRAFT PY 2024 Annual Action Plan for thirty (30) days.

5. Summary of public comments

The following is a brief synopsis of the public comments received during the public input meetings:

To be added after public input meetings and 30-day comment period ends.

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

All of the public input received to date have been accepted.

7. Summary

This Annual Action Plan reflects coordinated planning and citizen participation in the development of the City's goals and proposed actions for Program Year 2024. It provides information that will help the City's citizens, stakeholders, and organizations better understand the current 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 Rock Island.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Rock Island is the entity responsible for overseeing the process and development of the Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance Evaluation Reports. The City acts on behalf of all the partners providing services in and to Rock Island residents. As the Jurisdiction, the city completes environmental review records for our partners and administers grants on behalf of agencies and organizations providing services in Rock Island.

Consolidated Plan Public Contact Information

Nichole Mata, Community Economic Development Manager

City of Rock Island

Mata.nichole@rigov.org

309-732-2907

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

1. Introduction

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

The City will hold a public meeting on April 30th and May 6th to gain input from Rock Island citizens and from other community resources. The purpose of the public meetings meeting is to gain input from citizens and organizations providing services in Rock Island.

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

In Program Years 2020-2023 the City completed the process of a pilot project to determine the feasibility of a Homestead Program. The Program took two vacant houses and fully rehabilitate them as affordable, single-family dwelling units. This diversified the suite of housing rehabilitation activities undertaken by the City and created two new units of affordable housing in the community. The pilot projects have both been completed, and the rehabilitated houses were sold to LMI households. Overall, the two pilot projects were a success. However, local elected officials have expressed concerns about the proposed program and City staff continue to evaluate its feasibility. Staff is in the process to developing program policies and procedures for consideration by the City Council.

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

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

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

The City of Rock Island is a member of the Homelessness Connections of Northwestern Illinois Continuum of Care provider led by Project NOW. City staff works with Project Now, Rock Island Housing Authority, and other key stakeholders engaged in rapid rehousing and permanent supportive housing to help support low- and moderate-income individuals and families.

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

The City is a participating member of Northwestern Illinois Continuum of Care. Staff attend the bi-monthly regional work group meetings, assisting in the development of coordinated services to homeless individuals and families in the Quad Cities.

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

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

The City is an important resource for public and social service agencies providing services to Rock Island residents. Conversely the city depends on these groups and agencies to help residents. Every year staff invite the agencies and groups providing services to attend the public meetings, the table below lists the agencies and organizations that have been invited to the PY 2024 meetings.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	The Clock Inc.
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Services - Victims Foundation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Clock Inc. attends stakeholder meetings and provides input on issues that concern the LGBT community. Clock Inc. has received CDBG public service funding to support programing and outreach activities.
2	Agency/Group/Organization	Christian Care
	Agency/Group/Organization Type	Housing Services-homeless Services-Health Services-Education Services-Employment Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Christian Care participates in stakeholder meetings and provides input on the priority needs for addressing and reducing poverty and homelessness in Rock Island. Christian Care is an active member of the CoC.

3	Agency/Group/Organization	Heart of Hope Ministries
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-Health Services-Education Services - Victims Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Heart of Hope helps to revitalize Rock Island neighborhoods, provide opportunity that empower individuals to become self-sufficient, and equip future generations for success. Heart of Hope provides input on the priority needs for addressing and reducing poverty and homelessness in Rock Island.
4	Agency/Group/Organization	DeLacerda House
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-Health Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy

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

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Services-Children Services-Education
7	Agency/Group/Organization	Spring Forward Learning Center
	Agency/Group/Organization Type	Services-Children Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	YWCA Quad Cities helps empower women and families, offering educational programs, childcare, fitness activities and more to help people reach their potential in Rock Island.
8	Agency/Group/Organization	Rock Island Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	RIHA provides homes for over 700 families nearly 1,700 citizens living in the City of Rock Island.
9	Agency/Group/Organization	Quad Cities Housing Cluster
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Quad Cities Housing Cluster (Cluster) is a consortium of bi-state not-for-profit and for-profit housing service providers and developers, lenders, funders, local governments and members of the housing industry. Cluster members work collaboratively to address the overall housing needs and opportunities of the Quad City communities.
10	Agency/Group/Organization	The ARC of the Quad Cities Area
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Education Services-Employment Foundation

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Arc's programs are designed to meet a range of needs. As intellectual and developmental disabilities exist across a broad spectrum, so too do The Arc's services and supports. From 24-hour residential care to intermittent job coaching, our programs are designed to meet the varied and changing needs of the individuals served in Rock Island.
11	Agency/Group/Organization	Safer Foundation
	Agency/Group/Organization Type	Services-Education Services-Employment Foundation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Safer Foundation is a new stakeholder for the city, providing input on job creation priority needs to reduce prison recidivism.
12	Agency/Group/Organization	Community Caring Conference
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Caring Conference is a grass roots organization that provides support to neighborhoods through the creation of Neighborhood Block Groups, National Night Out events. The Community Caring Conference staff assist the city with the Citizen Participation process, distributing information, contacting neighborhood groups about public meetings and assisting with accessing locations for meetings.
13	Agency/Group/Organization	Humility of Mary Shelter, Inc. d/b/a Humility Homes and Services Inc.
	Agency/Group/Organization Type	Services-homeless Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Humility Homes is a member of the CoC and the QC Housing Cluster, the city consults with Humility Homes as a stakeholder and helps as needed.

14	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services - Victims Foundation
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army participated in the stakeholder meeting and provided input on the priority needs for addressing the housing needs in Rock Island. The Salvation Army is a member of the CoC and the Housing Cluster. CDBG-CV funding was provided to the Salvation Army in conjunction with Project Now for rental assistance during the Pandemic.

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

All the agencies providing public or social services to Rock Island Residents were invited to participate in both the public input and stakeholder meetings.

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 income qualified 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

AP-12 Participation – 91.105, 91.200(c)

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

The City of Rock Island posted a survey in October of 2023 to seek feedback from residents on how best to use the roughly \$1 million in CDBG funding. The process was completed with the assistance of Augustana students who volunteered to help complete this process. There were four community input meetings set up on Tuesday, Oct. 17, from 9 to 10am or 5:30 to 6:30 p.m. at the South Rock Island Township Office, 4330 11th Street; or Oct. 24 from 9 to 10 a.m. or 5:30 to 6:30 p.m. at the Rock Island Police Department, 1212 5th Ave.

The first set of meetings were at the South Rock Island Township. During the first meeting in the morning staff had 10 people engage and participate to take the survey on a laptop while at the Township. The second meeting only had person in attendance and had questions on the CILF loan process and if any loans had been made in the current year. Staff discussed the CILF loan process and confirmed that no loans have been made in 2023. Staff also discussed the process of updating the CILF policies and procedures in hopes to bring in more applicants for the loan program.

The second set of meetings were held at the Rock Island Police Department. The first meeting in the morning had 8 people in attendance who all took the survey on the computer provided at the meeting. City staff received several comments and questions. A local landlord attended the meeting and asked about services for tenants that are removed from their apartment with no where to go. Staff discussed different local agencies that may be able to assist and offered contact information. There was also a question of having staff come into certain parts of the community to discuss current services and programs the city has to offer and the need for an interpreter in different languages to also be present. Staff provided contact information to schedule meetings to provide information to all parts of the community in person. The second meeting had no one from the public in attendance.

Staff received 114 responses to the survey and 69.3% of residents would like to see the CDBG funds spent city-wide. Residents responses to where funding should be prioritized.

- Low income to moderate income (about 24%) - most people say low to moderate income, some say income-based funding
- Infrastructure, roads, vacant housing, housing in general, city services (about 18%) - people talk about the structure of the roads, the abandoned buildings, community services
- Economic development / Downtown in general (about 11%) - local business help,
- Eliminating slums and blights (about 7%)
- Many people mentioned 11th Street, West end of Rock Island

The City will hold two public input meetings using in person for one meeting on April 30, 2024 at 5:30pm and the second meeting will be held virtual on May 7, 2024, at 5:30 pm. Comments will be provided after the public input period ends and the public input meetings are completed.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish, Swahili, French, Kinyarwanda Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	To be updated after public comment period ends.	To be updated after public comment period ends.	To be updated after public comment period ends.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The city has been awarded \$1,113,401 to undertake priority activities as outlined in the current Consolidated Plan. In addition, the city will allocate a total of \$442,893.20 of unexpended previous program year funding and program income, this includes funds remaining from PY, 2021 through 2023. The city will leverage the CDBG funds with other grants to complete projects and activities proposed for PY 2024.

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.	\$1,113,401	\$897,369.35	\$307,167.86	\$2,317,938.21		Program Year 2024 funding is currently being allocated for activities and projects outlined in the Consolidated Plan.

Table 5 - Expected Resources – Priority Table

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

The City does not require matching funds for public service or public infrastructure projects. The City applies for grants through the Illinois Housing Development Authority to leverage CDBG funds that address affordable housing activities and blighted conditions of certain properties in the community.

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

In Program Years 2020 through 2023, the City completed two pilot projects to determine the feasibility of a Homestead Program. The Program would take vacant or abandoned houses and fully rehabilitate them as affordable, single-family dwelling units. This would diversify the suite of housing rehabilitation activities undertaken by the City and create new units of affordable housing in the community. The pilot projects were funded through both HUD CDBG funds and a Strong Community Grant from the Illinois Housing Development Authority (IHDA). Both houses that staff rehabilitated were owned by the City. They were purchased from the County which repossessed the property for nonpayment of taxes.

The pilot projects were completed, and the rehabilitated houses were sold to an LMI households. Overall, both pilot projects were a success. Staff is in the process to develop program policies and procedures for consideration by the City Council to continue the program in 2025. The City seeks to demonstrate a capacity for whole-house rehabilitation projects.

Discussion

The proposed Homestead Program addresses a HUD requirement for the creation of affordable housing. Creation of affordable housing is a required matrix that the city must meet under Public Law 93-383; 88 Stat 633; 42 U.S.C. 5301-5321, Sec 101(c)(3) of the Housing and Community Development Act of 1974. This section states the following: "the conservation and expansion of the Nation's housing stock in order to provide a decent home and suitable living environment for all persons, but principally those of low to moderate income."

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	2024	Affordable Housing	City of Rock Island	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Reduce Impact of Lead Based Paints	CDBG: \$688,976.86	Household Housing Unit Rehabilitated: 35 Rehabilitation by Program: <ul style="list-style-type: none"> • Emergency: \$229,488.43 • Non-Emergency: \$229,488.43 • Neighborhood Housing Service Delivery: \$230,000.00
2	Property Maintenance	2019	2024	Affordable Housing	City of Rock Island Targeted Reinvestment Area	Create a Suitable Living Environment	CDBG: \$160,00.00	Buildings Demolished: 6 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities/Infrastructure	2019	2024	Non-Housing Community Development	City of Rock Island	Create a Suitable Living Environment	CDBG: \$318,318.00 CDBG Revolving Loan Fund: \$259,410.00.	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted. Martin Luther King Junior Community Center Facility Repairs (MLK): \$86,480.00. Hodge Park Facility Improvements (Parks): \$54,438.00 Rock Island Public Library Restroom Facility Improvements: \$57,400.00. Solomon Homes Environmental Remediation: \$120,000. Central Fire Station Roof replacement: \$259,410.00.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Service	2019	2024	Non-Housing Community Development	City of Rock Island	Provide Public Services	CDBG: \$167,000.00	Public service activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
5	Job Creation	2019	2024	Non-Housing Community Development	City of Rock Island Targeted Reinvestment Area	Create a Suitable Living Environment	CDBG: \$457,234.00	Jobs created/retained: 12 Jobs Businesses assisted: 3
6	Program Administration	2019	2024	Program Administration	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Provide Public Services	CDBG: \$222,000.00	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Homeowner Housing Rehabilitated: 35 household housing units. Funding amount includes NHP Service Delivery. Rehabilitation Costs by specific program: (emergency prog: \$229,488.43, non-emergency: \$229,488.43 total \$458,976.86. NHP Service Delivery: 240,000.00 Total obligation: \$698,976.86.
2	Goal Name	Demolition
	Goal Description	Property Maintenance/Code Enforcement activities undertaken in low/mod census tracts to identify deteriorated conditions and help through the Rehabilitation Program to ameliorate deteriorated conditions. The City will demolish properties that are in neighborhoods that are actively being revitalized or are attractive nuisance and being used for illegal activity. Code Enforcement Service Delivery and Demolition: \$160,000.00.
3	Goal Name	Public Service
	Goal Description	Public service activities other than Low/Moderate Income Housing Benefit: The City will provide funding to area non-profits to provide services that benefit the health and safety of LMI residents.

4	Goal Name	Public Facility/Infrastructure
	Goal Description	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted. Martin Luther King Junior Community Center Facility Repairs: \$86,480.00, Solomon Homes Environmental Remediation: \$120,000, Rock Island Public Library, ADA Bathrooms: \$57,400, Hodge Park Facility Improvements (Parks): \$54,438.00, Central Fire station, Roof replacement: \$259,410.00(Commercial /Industrial Revolving Loan Fund). Public Facilities: \$577,728.00.
5	Goal Name	Job Creation
	Goal Description	Jobs created/retained: 4 Jobs, \$457,234.00 will be Commercial /Industrial Revolving Loan Fund.
6	Goal Name	Program Administration
	Goal Description	The City provides staff to oversee the Administration of CDBG funds for the HUD CDBG programs. \$222,000.00.

Projects

AP-35 Projects – 91.220(d)

Introduction

The strategies listed in this plan address the forth-year allocation for the City of Rock Island for PY 2024. The City will be managing the majority of the CDBG funding directly with the projects improving access to the existing housing stock and helping to create safer and more livable environments.

Projects

#	Project Name
1	-Single-Family Owner-Occupied Housing Maintenance
2	Code Enforcement
3	Public Service
4	Public Infrastructure/Public Facilities
5	Job Creation Business Development
6	Administration

Table 5 - Project Information

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

The City allocates CDBG funds based on HUD formula "B". Fifty percent of the annual funding is allocated to address the age of the housing stock, 20% is allocated toward Growth Lag through public infrastructure and public facility improvement projects, and 30% is allocated to address population needs.

The funding formula is consistent with the priority needs outlined in the current Needs Assessment, the Regional Analysis of Impediments of Fair Housing Choice, and the Five-Year Consolidated Plan.

The issue that the City faces when addressing the underserved needs of the community is the 15% cap on public service activities. There is more need that can be addressed with the available public service funding that the city can allocate.

AP-38 Project Summary

Project Summary Information

1	Project Name	-Single-Family Owner-Occupied Housing Maintenance
	Target Area	City of Rock Island Reinvestment and Services Area
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment
	Funding	CDBG: \$698,976.86
	Description	Housing Rehabilitation Activities: The City of Rock Island provides deferred loans to LMI residents to repair and rehabilitate single-family owner-occupied housing. The loans are forgiven if the home owner remains in the home for five years. There are three housing rehabilitation programs administered by the city and available to qualifying residents 1) The Emergency Housing Rehabilitation Program (total obligated \$229,488.43), this program is available city wide; 2) The General Housing Rehabilitation Program (total obligated \$229,488.43), also available city wide.
	Target Date	12/31/2024

	Estimate the number and type of families that will benefit from the proposed activities	At least 35 income qualified families will directly benefit from the housing rehabilitation programs. The programs have an indirect effect throughout neighborhoods considered low to moderate income areas where rehabilitation activities are occurring. When a house undergoes some form of rehabilitation, awareness is raised throughout the neighborhood about the programs and residents make inquiries to staff regarding services for their home. In addition to other rehabilitation efforts through the programs, neighbors work on their own homes, sprucing and cleaning up yards and completing other maintenance needs. The cumulative effect that the programs have in Rock Island neighborhoods far exceeds the amount spent on a single rehabilitation.
	Location Description	The Neighborhood Housing Emergency and General Rehabilitation programs are available city wide to income qualified homeowners.
	Planned Activities	Repair and rehabilitate single-family owner-occupied housing. The loans are forgiven if the home owner remains in the home for five years. There are two housing rehabilitation programs administered by the city and available to qualifying resident 1) The Emergency Housing Rehabilitation Program, this program is available city wide; 2) The General Housing Rehabilitation Program, also available city wide.
2	Project Name	Demolition/ Property Maintenance/Code Enforcement

	Target Area	City Wide
	Goals Supported	Removal of Slum and Blight
	Needs Addressed	Create a Suitable Living Environment
	Funding	\$160,00.00
	Description	The City will demolish properties that are in neighborhoods that are actively being revitalized or are attractive nuisance and being used for illegal activity.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	The planned activity is property maintenance inspections within designated areas the demolition of 6 substandard properties.
	Location Description	City Wide
	Planned Activities	Demolition: \$160,000.00
3.	Project Name	Public Infrastructure/Public Facilities
	Target Area	City of Rock Island Reinvestment and Services Area
	Goals Supported	Public Infrastructure
	Needs Addressed	Create a Suitable Living Environment

	Funding	CDBG: \$\$577,728.00. \$259,410.00 RLF funds.
	Description	Public infrastructure projects may include ADA improvements, park improvements, site assembly and rehabilitation.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Public Infrastructure and Public Facility projects is estimated to assist 600 people.
	Location Description	Projects will benefit neighborhoods located in the RECAP census tract and other income qualifying census tracts and facilities that provide a direct benefit to LMI individuals and families.
	Planned Activities	Martin Luther King Junior Community Center Facility Repairs: \$86,480.00, Solomon Homes Environmental Remediation: \$120,000, Rock Island Public Library, ADA Bathrooms: \$57,400, Hodge Park Facility Improvements (Parks): \$54,438.00: The Central Fire Station Roof Replacement: \$259,410.00. Public Facilities: \$577,728.00 (259,410.00 from the RLF).
4	Project Name	Public Service
	Target Area	City of Rock Island Reinvestment and Services Area Targeted Reinvestment Area
	Goals Supported	Public Service

	Needs Addressed	Provide Public Services
	Funding	CDBG: \$167,000
	Description	The City annually allocates funding to eligible public service activities.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	200 people will be assisted in LMI populated areas.
	Location Description	City of Rock Island
	Planned Activities	To be determined.
5	Project Name	Job Creation Business Development
	Target Area	City of Rock Island Reinvestment and Services Area
	Goals Supported	Job Creation
	Needs Addressed	Create a Suitable Living Environment
	Funding	CDBG: \$457,234.00
	Description	Job creation/Small business expansion

	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	At least 51% of the business' assisted and the jobs created will meet the HUD income qualifications for assistance.
	Location Description	Business development/expansion and job creation will be carried out throughout the city. Staff will make a concerted effort to promote activity in the Opportunity Zones.
	Planned Activities	Business Development/ expansion and job creation
6	Project Name	Administration
	Target Area	City of Rock Island Reinvestment and Services Area Targeted Reinvestment Area
	Goals Supported	Program Administration
	Needs Addressed	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Provide Public Services Reduce Impact of Lead Based Paints
	Funding	CDBG: \$222.00.00.
	Description	The City will use a portion of the annual award to administer the grant. Funds will cover salaries; consultant costs and basic program needs.

	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	The activity will manage and address all the programs that assist the residents of Rock Island.
	Location Description	Program Administration assist activities throughout the city and in the targeted and reinvestment areas.
	Planned Activities	Budget creation and reconciliation, report development, public meetings, stakeholder networking.

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 for the rehabilitation of income qualified owner-occupied housing units. These projects fall throughout the City and are not limited in geography.

The City provides funding to improve the infrastructure and housing of these neighborhoods through a Neighborhood Housing Program forgivable loan for residential home rehabilitation.

Geographic Distribution

Target Area	Percentage of Funds
City of Rock Island	50
Reinvestment and Services Area	50

Rationale for the priorities for allocating investments geographically

The investment for the neighborhoods, helps to reduce the impact of deteriorated conditions, and ensures that LMI residents have access to suitable living environments and a healthy and safe living environment. In addition, the funds obligated to housing improvements, enhances the neighborhoods and surrounding environs. This promotes other investment in surrounding homes and neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The availability of decent, safe, and sanitary affordable housing is a priority need 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 Programs provide a way for income qualified residents to access rehabilitation funding to improve the safety and livability of their home.

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

The City of Rock Island addresses and promotes affordable housing through the Neighborhood Housing Programs 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.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	35
Special-Needs	0
Total	35

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	35

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

AP-60 Public Housing – 91.220(h)

Introduction

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

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

The Rock Island Housing Authority, through its non-profit affiliate Community Home Partners (CHP), is the primary developer and manager of public housing in the City. In order to assist them in the development of new public housing, the City provides a range of site assembly and site readiness services using CDBG funds. This typically includes environmental remediation and associated activities. In program year 2023, there were two developments that Community Home Partners sought assistance from the City for.

On a site off 25th Street, CHP is seeking to develop senior housing. The development would include an apartment building, duplexes, and a community center. Given that parts of the site are previously undisturbed, the City anticipates that it will need to assist with archeological investigations in addition to other environmental investigation. Tax credits from the Illinois Housing Development Authority will be required for the project to proceed, but once awarded the City will move forward in providing the assistance as described.

On a site off 31st Avenue, CHP plans to develop permanent supportive housing for veterans. The development would include a collection of very small houses clustered together with a community center where services can be provided. The concept is similar to a “tiny house village” and is intended to provide veterans with a community environment. As with the senior housing development described above, the City will provide site readiness assistance once tax credits are secured. The City is completing 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.
- **Youth Build program** provides, at-risk youth 16 to 24 years of age the opportunity to earn their GED or high school diploma while learning soft job skills and receiving on the job training in carpentry and other trade skills, while also providing community service.

If the PHA is designated as troubled, describe the way financial assistance will be provided or other assistance

The Rock Island Housing Authority (Community Home Partners) 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 has demolished and redevelop Lincoln Homes, redeveloped the former Valley Homes site, and redeveloped 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 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 re-evaluate the 2003 Asset Management Plan and

2008 Implementation Plan and updating it to reflect current housing.

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.

The City will support activities in FY2024 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 services 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 resources 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

Project NOW, the Continuum of Care provider for Rock Island, reports that 546 individuals and 346 households have entered their system requesting immediate shelter since January 2024. 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 are working to address the root causes causing residents to experience homelessness. Project NOW reports that funding for rapid rehousing and homelessness prevention programs are stretched thin because of the rising cost of housing throughout the continuum. 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, and Christian Care.

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.

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. Habitat for Humanity 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.

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 Choice (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 Racially/Ethnically Concentrated Areas of Poverty (RECAP) was identified in Rock Island, it is the only one in the regional MSA. 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 which, 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 represented 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 represented.

The City is addressing issues identified in the RECAP tract by investing in improving the neighborhoods. The City provides investment through improved infrastructure in the neighborhoods with the home rehabilitation programs. These measures will help ensure that the neighborhood's

housing supply and overall livability improves.

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 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 greatest barrier to improvement in income qualifying areas within the city is private investment and development. City staff are currently investigating avenues of investment and development.

Discussion:

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.

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to the efforts outlined in the Five-Year Consolidated Plan, the City of Rock Island continues to be involved in several 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 continues to actively pursue creative partnerships, both financially and in structuring projects that leverage the available funds (Douglas Park). In addition, it is the goal of the city 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 are 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, when budgeted, for annual grants that provide public service benefits to underserved residents. Past grants 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, code enforcement activities for low- and moderate-income residents will also be able to participate in the Neighborhood Housing Program. The programs provide forgivable loans 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 blighted conditions.

Neighborhood Housing Program

The City's Neighborhood Housing Program is funded through CDBG entitlement allocation and provides

opportunities for low- and moderate-income residents to rehabilitate their homes. The assistance is provided in the form of a forgivable loan. The rehabilitation programs are 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 an 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 offers available lots for \$1.00 and 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.

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

The City of Moline worked 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 grant was set up as a coalition that ended in December of 2023 and Moline was the lead entity of the grant. The projects addressed lead hazards in housing units providing safer homes for low and very low-income families with children. The City also performed healthy homes assessments. A total of 28 projects were completed with a goal of 50 homes to have lead paint remediation completed over the course of the 3.5-year grant period. The grant has come to end in December 2023.

In response to the program ending City staff has updated the Emergency program's policy and procedures list of potential emergency situations in 2023 to include lead-poisoned child under the age of six (6) confirmed through a blood test ordered by a qualified medical professional. This allows the City to continue addressing lead safe hazards and providing safer home for families.

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

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

Actions planned to develop institutional structure

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

In an effort to follow this directive staff evaluated the Code Enforcement Program to determine compliance with HUD regulations. After the assessment was reviewed, a determination was made that the program was not functioning according to the regulations and the code enforcement program was no longer funded with CDBG dollars

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

Program Specific Requirements

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

Introduction: The City attempts to focus at least 90% of the annual CDBG grant award on meeting the direct needs of income qualified individuals and families.

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

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

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

Total Program Income:

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.

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.

20% will go towards Slum and Blight.

80% low Mod National Objective