

# City of Rock Island

## Program Year 2017 Annual Action Plan

**Available for review and comment from August 4 through September 4, 2017**

The Community and Economic Development Department is requesting public comment regarding amending the Program Year 2017-2018 Annual Action Plan to include the following projects for public review and comment:

- 1) Glenhurst court Fiber Optic and Safety Camera Installation \$60,000.00
- 2) Old Mill Street Reconstruction \$370,000.00
- 3) Douglas Park Concession Renovation \$43,000.00
- 4) Goldman Block Renovations \$575,000.00

Please forward all comments and suggestions to:

City of Rock Island  
Community and Economic Development Dept.  
1528 3<sup>rd</sup> Avenue  
2<sup>nd</sup> floor of City Hall

Comments must be provided in writing by letter  
Or by email ([small-vollman.colleen@rigov.org](mailto:small-vollman.colleen@rigov.org)).

All comments must be received by 5:00 pm  
on September 4, 2017

For further information please call:  
Colleen Small-Vollman  
Budget and Grant Manager  
(309) 732-2904



## **Executive Summary**

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

#### **1. Introduction**

This Annual Action Plan (AAP) for Program Year 2017 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 Grant received annually by the City.

This AAP outlines the initiatives and goals that the City plans to achieve during the program year through the projects and activities that have been identified in the City's five year 2013 – 2017 Consolidated Plan. The projects and activities identified in this plan focus on the needs of the City's low to moderate income residents. The projects and activities will include: Neighborhood Housing rehabilitation, Code Enforcement - Inspections, business development, job creation and retention, and slum and blight removal. This plan will discuss the process the City has undertaken to determine community needs, established goals and outcomes to be achieved over the course of Program Year 2017.

All of the City's initiatives are addressed in the City's Consolidated Plan in effect from 2013 – 2017 and are implemented through the AAP. The 2017 Action Plan will become effective on April 1, 2017 and cover the program year period through December 31, 2017.

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**

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

**Goal 1: Provide decent affordable housing for low to moderate income households**

**Goal 2: Create a suitable living environment**

**Goal 3: Create and expanded economic opportunities**

**Goal 4: Continued public service programming**

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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

#### **Evaluation of past performance**

In Program Year 2016 the City of Rock Island completed 24 Neighborhood Housing rehabilitation projects and has obligated \$90,690.00 to assist an additional 15 households by the end of the program year, addressing the LMA and LMH National Objectives.

During Program Year 2016 the City provided 450,000.00 CIRLF loans to promote and assist business development and job creation (LMJ).

During Program Year 2016 the city demolished 6 structures within qualifying census tracts in an effort to address blighted conditions. This addressed quality of life issues and provided suitable living environments for citizens in the affected neighborhoods.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

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

The current Citizen Participation Plan was amended in 2013 coinciding with the beginning of the 2013-2017 Consolidated Plan. The Citizen Advisory Committee (CAC) is comprised of ten Rock Island citizens that serve different social service/public functions within the community. Annually the CAC, with the assistance of CED staff, determine the CDBG funding allocations for projects and activities that have been identified as needs within the City that meet the HUD National Objectives. The CAC met in August

2016 to hear presentation from the CED divisions and MLK regarding program needs and benefits as well as funding requests. The CAC scored the presentations and determined funding amounts based on the CAC determined priority needs. The CAC recommendations were presented to the public through a presentation and public hearing to City Council on October 17, 2016.

The Council approved recommendations on October 24, 2016 and are compiled and presented in the PY 2017 Annual Action Plan (AAP) that is presented to the public through a 30 day comment period and a public hearing before the AAP is presented to the designated HUD Region V CPD representative for review and comment prior to final approval.

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

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

There were on comments received

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

No comments were received

## **7. Summary**

### **Summary**

The City will continue to address Low/ Mod housing issues through the Neighborhood Housing Programs and address slum and blight through the Inspection Program and the demolition programs as well as continued business development and job creation opportunities through the CIRLF loan program. These activities are consistent with the 2013-2017 Consolidated Plan.

The City will complete Substantial Amendments to the current Consolidated Plan in order to address Public Infrastructure activities that have been identified as needs in order to provide business expansion, job creation and suitable living environments within the City.

**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 Administrator charged with implementing and overseeing the projects and activities outlined and undertaken in the PY 2017 AAP. This ensures that the funding is used according to the HUD guidelines and meets the National Objectives.

**Consolidated Plan Public Contact Information**

City of Rock Island

Colleen Small-Vollman

Budget and Grant Manager

Community and Economic Development Department

1528 3rd Avenue

Rock Island, Illinois 61201

## **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 held a public meeting in an effort to gain input from Rock Island citizens and from other community resources. In order to identify and collect the required data from service providers City staff sent Resource Inventory questionnaires to all of the identified providers in the Quad Cities and Rock Island County. The returned questionnaires helped the City identify gaps and duplicated services.

### **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))**

Public Service organizations receiving direct HUD-CDBG funds from the City are monitored by the City throughout the year to ensure compliance. Other Public Service organizations serving Rock Island and other Quad City communities are consulted with and engaged on an as needed basis or are a part of a wider City initiative.

The Citizens Advisory Committee (CAC) engages the public service sector entities on an annual basis through the Gaming Grant fund allocations. The City allocates \$50,000.00 annually from gaming revenue for the purpose of funding public service organizations that provide direct access services to Rock Island residents. The primary target groups receiving these funds are Rock Island youth. In CY 2016 the CAC awarded \$50,000.00 in funding to fifteen social services providers and for CY 2017 funding the CAC awarded \$50,000.00 to fourteen providers.

The City works with Project NOW and Rebuild Together Quad Cities. These organizations also assist homeowners with repair and replacement initiatives. To date the City’s biggest housing partner has been Rock Island Economic GROWTH Corp. The City has donated property and City funds to assist in the development of housing that supports low income residents.

### **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.**



In the past the City of Rock Island has participated with the Homeless Connections of Northwest Illinois. This Continuum of Care (CoC) consortia is led by Project NOW. The City's most recent efforts to coordinate with housing providers serving Rock Island citizens include Christian Care, Bethany Children and Families, ARC of the Quad Cities, and Rebuilding Together Quad Cities. These providers serve homeless persons, persons who were recently homeless but now live in permanent housing, and housing rehabilitation efforts that allow persons to remain in their homes.

**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 of Rock Island is not an ESG recipient. The CoC consortia determined that Community Action Agencies (CAA) could best distribute funds throughout the CoC service area while ensuring that services are not duplicated. 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. This decision was made by the CoC consortia Board of Directors. Funding was based on population and geographic area, as determined by the board.

In December 2013 the Illinois State Plan to Reduce Chronic Homelessness was submitted to the U.S. Substance Abuse and Mental Health Services Administration. This plan affirmed six core values and adopted goals that mirror the federal strategic plan. Through this process the Illinois Cooperative Agreement to Benefit Homeless Individuals (CABHI) program was initiated. The program is designed to "enhance or develop the Illinois infrastructure and treatment service systems in order to increase capacity to provide accessible, effective, comprehensive, coordinated/integrated and evidence based treatment services." [1] The CABHI program was granted a program extension to September 2017.

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

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

1	<b>Agency/Group/Organization</b>	The ARC of the Quad Cities Area
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Rock Island awarded the ARC of the Quad Cities Area a \$2,000 grant from the Gaming Grant revenue funds for CY 2017 and consults with them on a quarterly basis throughout the year. The City requests the Annual Resource Inventory and will refer citizens to them throughout the year.

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

All identified agencies were consulted but may not have returned the Resources Inventory questionnaire.

**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		

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

**Narrative (optional)**

## **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’s Citizen Participation Plan as amended in 2013 encourages all Rock Island citizens to participate in the planning and project identification process. The City Public Service organizations that are not a direct beneficiary of City entitlement funds are consulted with on an as needed basis. The following is the citizen outreach and participation process undertaken by the City for the PY 2017 AAP.

**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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Swahili</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The City of Rock Island held one public meeting at the MLK Center to gain input from residents regarding needs that have the potential to be addressed through the City's annual HUD-CDBG funding.</p>	<p>Four people attended the public meeting. Although attendance was low the meeting was production, CED staff had the opportunity to discuss what types of projects can be funded with HUD-CDBG dollars and meeting National Objectives. No comments were received.</p>	<p>No comments were received</p>	<p>All comments were accepted.</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Minorities  Non-English Speaking - Specify other language: Swahili  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	City Council Hearings: Two public hearings provided an opportunity for citizens and others to give feedback to City Council on the allocation amounts and programs recommended by the CAC for both CDBG & social services.	No comments were received.	Not Applicable	

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)
3	Public Hearing	Minorities  Non-English Speaking - Specify other language: Swahili  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	AAP: Public Hearing provides a final opportunity for residents and others to provide feedback on the Consolidated Plan before submitted to HUD.	Not Applicable	Not Applicable	

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)
4	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The City places the Consolidated Plan and Annual Action Plan on the City's website: www.rigov.org	No comments were received	Not Applicable	www.rigov.org

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

Funding resources include annual formula allocations from HUD, Program Income, and RLF as well as remaining resources from prior years.

#### 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	971,183	1,011,342	1,007,594	2,990,118	0	Funding for PY 2017\$2,990,118.18

Table 5 - Expected Resources – Priority Table

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



The City of Rock Island uses federal, state and local funds together to support a wide range of housing and community development projects and activities. Funding that will be used to leverage federal HUD funding will be TIF funds for projects located within TIF Districts, state resources as funding becomes available, and private sector investment when applicable.

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

**Discussion**

## 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	Provide decent Affordable Housing	2017	2017	Affordable Housing	City of Rock Island		CDBG: \$1,424,601	Rental units rehabilitated: 52 Household Housing Unit Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Create a suitable living environment	2017	2017	Code Enforcement & Demolition	City of Rock Island		CDBG: \$384,151	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 18 Households Assisted Buildings Demolished: 4 Buildings Housing Code Enforcement/Foreclosed Property Care: 800 Household Housing Unit
3	Create and expanded economic opportunity	2017	2017	Non-Housing Community Development	City of Rock Island		CDBG: \$1,035,690	Jobs created/retained: 300 Jobs Businesses assisted: 9 Businesses Assisted
4	Continued Public Service Programs	2017	2017	Public Service	City of Rock Island		CDBG: \$145,677	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted

**Table 6 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Provide decent Affordable Housing
	<b>Goal Description</b>	The City plans to fund 40 owner occupied homes through the neighborhood housing program and provide funds for the renovation of 52 rental units
2	<b>Goal Name</b>	Create a suitable living environment
	<b>Goal Description</b>	Glenhurst Court Fiber Optic and Safety Camera Installation Provide a suitable living environment \$60,000.00
3	<b>Goal Name</b>	Create and expanded economic opportunity
	<b>Goal Description</b>	The City will expend funds for business development and expansion through the CIRLF program and through other identified projects.
4	<b>Goal Name</b>	Continued Public Service Programs
	<b>Goal Description</b>	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City uses CDBG funds for program administration and service delivery of the individual activities that are undertaken throughout the program year. The projects and associated funds provide a direct service to clients.

### Projects

#	Project Name
1	Commercial/ Industrial RLF
2	Neighborhood Housing Standard Loan Repayment Program
3	Neighborhood Housing Deferred Payment Loan Program
4	Program Administration
5	Neighborhood Housing Program Service Delivery
6	Code Enforcement/ Inspections
7	Demolition
8	Economic Development Technical Assistance
9	Martin Luther King Center Youth Programs
10	Glenhurst Court Fiber Optics and Safety Camera Installation
11	Old Mill Street Reconstruction
12	Douglas Park Concession Renovation
13	Renaissance Gold Renovations

**Table 7 - Project Information**

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

Data from the Joint Center for Housing Studies at Harvard University, “The State of the Nation’s Housing 2016” has estimated that of the estimated 39 million US households, homeowners and renters, pay more than 30% of their total income for housing. In 2014 research showed that a record 11.4 million renters were paying more than 50% of their income for housing. The Illinois Housing Development Authority 2015 – 2019 Consolidated Plan Housing Needs Assessment estimates that 49% of Illinois households are cost burdened and 8% of Illinois renter households pay half of their income on housing and 7% of renter households pay between 30% to 50% or more of their household income for housing. The housing cost burden creates additional hardships within the family unit when paying for other necessities – food, child care, clothing, health care, education, and transportation increasing the overall financial hardship experienced by the family.

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.

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

1	<b>Project Name</b>	Commercial/ Industrial RLF
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create and expanded economic opportunity
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$582,189
	<b>Description</b>	The CIRLF Program provides loan funds for the purposes of business start up and expansion and retains and creates jobs, 51% are provided to low_mod income persons.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 FTE's will be created or retained for low to moderate income persons.
	<b>Location Description</b>	
	<b>Planned Activities</b>	Business creation and expansion.
2	<b>Project Name</b>	Neighborhood Housing Standard Loan Repayment Program
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Provide decent Affordable Housing Create a suitable living environment
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$242,600
	<b>Description</b>	The Standard Loan Repayment program is for owner occupied housing rehabilitation programs. The recipients of the loans meet the 80 to 50% AMI. The loans are initiates at an interest rate of 3% for 60 months.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 moderate income households will benefit from this program.
	<b>Location Description</b>	City of Rock Island
	<b>Planned Activities</b>	Roofs, furnaces, water heaters, gutters, handicap accessibility improvements, water and sewer repairs.



<b>3</b>	<b>Project Name</b>	Neighborhood Housing Deferred Payment Loan Program
	<b>Target Area</b>	City of Rock Island
	<b>Goals Supported</b>	Create a suitable living environment
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$242,600
	<b>Description</b>	The Neighborhood Housing Deferred Payment Loan Program is provided to Rock Island residents that have an income 50% or lower of the AMI. 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 funds used for this program are allocated from the annual entitlement funding received by the City.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 owner occupied housing units will berehabilitated for very low to low income persons
	<b>Location Description</b>	City of Rock Island
	<b>Planned Activities</b>	Roofs, furnaces, water heaters, gutters, handicap accessibility improvements, water and sewer repairs.
<b>4</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$178,332
	<b>Description</b>	Coordination and administration of the CDBG program projects and activities. Preparation of reports, plans, and monitoring. Additional duties will include Section 106 Review and the audit of the ERR when complete.
	<b>Target Date</b>	12/31/2017
	<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>5</b>	<b>Project Name</b>	Neighborhood Housing Program Service Delivery
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create a suitable living environment
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$186,068
	<b>Description</b>	Funding will be used for service delivery of the Neighborhood Housing rehabilitation programs. It is estimated that approximately 40 households will be rehabilitated
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The estimated that 40 households will benefit from the Neighborhood Housing Rehabilitation Programs
	<b>Location Description</b>	City of Rock Island
	<b>Planned Activities</b>	Application intake, Environmental Review Record completion, inspections, contractor bid preparation, project monitoring, Loan documentation preparation.
<b>6</b>	<b>Project Name</b>	Code Enforcement/ Inspections
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create a suitable living environment
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$194,935
	<b>Description</b>	The City of Rock Island has approximately 1,750 vacant, substandard structures. These structures do not meet Housing and Urban Development's Housing Quality Standards and has more than one major/ critical structural defect that precludes the structure from undergoing rehabilitation. Other factors that can cause a residence to be considered substandard are the absence of adequate plumbing, electric, and heating.
	<b>Target Date</b>	12/31/2017

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated the 12,000 families will benefit from the results of inspections and code enforcement activities in the target areas.
	<b>Location Description</b>	Inspection and code enforcement is a city wide activity but CDBG funds will only be used for these activities in Census Tracts 226/ 235/ 236/ 237/ 244/ & 245
	<b>Planned Activities</b>	Code enforcement, Rental inspection, weed and grass citations
<b>7</b>	<b>Project Name</b>	Demolition
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create a suitable living environment
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$129,215
	<b>Description</b>	The removal of blighted conditions to provide safe and healthy neighborhoods.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Families that live in qualifying census tracts will benefit.
	<b>Location Description</b>	Demolition is a city wide activity but CDBG funds will only be used for these activities in Census Tracts 226/ 235/ 236/ 237/ 244/ & 245
	<b>Planned Activities</b>	The removal of blighted conditions
<b>8</b>	<b>Project Name</b>	Economic Development Technical Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create and expanded economic opportunity
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$40,500

	<b>Description</b>	Formulation, coordination, and implementation of local economic development strategies, and continued monitoring. Provides economic development assistance through loans provided through the CIRLF. 51% or more of the jobs created or retained must be made available to low/mod income persons,
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 6 businesses will be assisted through the CIRLF and 30 FTE's will be created or retained.
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Formulation, coordination, and implementation of local economic development strategies, and continued monitoring. Provides economic development assistance through loans provided through the CIRLF. 51% or more of the jobs created or retained must be made available to low/mod income persons.
<b>9</b>	<b>Project Name</b>	Martin Luther King Center Youth Programs
	<b>Target Area</b>	
	<b>Goals Supported</b>	Continued Public Service Programs
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$145,677
	<b>Description</b>	Organized and educational activities for youth to be provided after school and during the summer..
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200
	<b>Location Description</b>	Funding will be used to serve families that reside in Census Tracts 226/ 235/ 236/ 237/ 244/ & 245
	<b>Planned Activities</b>	Organized and educational activities for youth.
<b>10</b>	<b>Project Name</b>	Glenhurst Court Fiber Optics and Safety Camera Installation
	<b>Target Area</b>	

	<b>Goals Supported</b>	Create a suitable living environment
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	The residents of Glenhurst Court met with CED and police staff in early spring 2017 and requested that the City provide a public safety program in order to help curb negative activity on this street. At this meeting the group as a whole (i.e. CED staff, Glenhurst Court residents, and Police Department staff) agreed to the installation of safety cameras mounted on existing poles at various locations on Glenhurst Court. The Rock Island Police Department continues to search for effective public safety interventions that will reduce crime through policing strategies that enhance community policing efforts. It is believed that neighborhood cameras can enhance problem solving strategies, aid in arrests and investigations, and ultimately increase offender's perceptions that they will be both caught and prosecuted. Glenhurst Court has been continually plagued with drug activity and crimes of violence, including homicide, robberies, and arsons. Residents live in a continual state of fear of crime. Neighborhood cameras will potentially yield a secondary impact by serving to increase resident's perception of safety and thus their presence in the neighborhood, which in turn will hopefully increase a sense of ownership, improve police community partnerships, and reduce overall crime.
	<b>Target Date</b>	10/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	There are 18 households on Glenhurst Court that will benefit from the safety camera project.
	<b>Location Description</b>	Glenhurst Court is located in census tract 235 blk grp 2
	<b>Planned Activities</b>	The installation of fiber optic cable and ten safety cameras located on Glenhurst Court and the associated allys
<b>11</b>	<b>Project Name</b>	Old Mill Street Reconstruction
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create and expanded economic opportunity
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$370,000

	<b>Description</b>	The City plans to allocate \$370,000.00 of HUD-CDBG funds for the reconstruction of Old Mill Street in order to provide improved access to Pac Source and Crawford Company. This project will assist these companies expand and create and retain jobs of which 51% will be available to low to moderate income persons. This project meets the HUD National Objective benefiting LMI Persons through job creation or retention.
	<b>Target Date</b>	11/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project outcome is expected to retain and create 160 jobs over a two year period.
	<b>Location Description</b>	The project is located in the oldest industrial part of Rock Island. Old Mill Street is in census tract 226 blk grp 2.
	<b>Planned Activities</b>	The removal of existing street material and the installation of new concrete and drainage system.
<b>12</b>	<b>Project Name</b>	Douglas Park Concession Renovation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Create a suitable living environment Create and expanded economic opportunity
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$43,000
	<b>Description</b>	The Douglas Park Concession and Press Box has been under utilized for many years. The park has undergone many upgrades and improvements to the baseball fields and other areas within the park (i.e. lighting, irrigation). One of the remaining areas to be addressed is the concession and press box building. The building will be updated with new plumbing, electric, and ADA accessible concession windows.
	<b>Target Date</b>	11/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 500 households will benefit from the proposed improvements to the park.

	<b>Location Description</b>	This park is located in census tract 236 blk grp 1, 85% of the residents in this census tract are LMI households.
	<b>Planned Activities</b>	Renovations that include electrical & plumbing updates, and ADA accessible improvements to the concession windows and access to the building.
13	<b>Project Name</b>	Renaissance Gold Renovations
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide decent Affordable Housing
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$575,000
	<b>Description</b>	Funding will be used to renovate existing LMI rental housing units.
	<b>Target Date</b>	12/31/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project will renovate approximately 52 units of which 28 units will be provided to households that are low to moderate income persons.
	<b>Location Description</b>	Renaissance Gold Apartments are located in census tract 226 Blk Grp 2. 92.1% of the households in this census tract are low to moderate income households.
<b>Planned Activities</b>	The project includes updates to bathrooms and kitchens as well as floor coverings throughout the unit	

## 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

Funding for all projects is available citywide. However, there are some activities that can only be carried out in qualifying census tracts (226-235-236-237-244-245) due to the nature of the activity and the funding used to carry out the activity.

- Neighborhood Housing: Funding for the Neighborhood funding programs by the City and its not-for-profit partners is available city wide. However, due to the concentration of low/mod income households and older housing stock in older areas of the City, it is expected that the majority of housing rehabilitation activities will take place in the older areas of the City. Housing rehabilitation funding is contingent on income qualification no matter where the applicant lives.
- Economic Development: Funding for economic development activities is available city wide.
- Code Enforcement/ Inspections/ Demolition: Funding for inspection/ code enforcement/ demolition is city wide but CDBG funds are used only in qualifying census tracts for these activities.

**Rental Inspection:** In an effort to address the slum or blighted conditions within the City the CED Department has a staff of housing inspectors that work with home owners and rental units to ensure that suitable living environments are created and maintained.

**Demolition:** City oversees a demolition program using CDBG funding for properties located in HUD qualified census tracts in order to remove and reduce slum and blighted conditions in low mod areas.

**Public Service:** Funding for public service activities are capped at 15% of the total allocation. The public service funds are provided to MLK in order to provide after school and summer day camp programs to Rock Island youth. The funds benefit 100% LMI

### Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution



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

CDBG funds allocated for housing rehabilitation are available to any resident that meets the low/mod income limits no matter where they live within the Rock Island city limits. CDBG funds allocated for inspections/ code enforcement/ and demolition are only spent in qualified census tracts (226, 235, 236, 237, 244, & 245).

## **Discussion**

# Affordable Housing

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

### Introduction

Data from the Joint Center for Housing Studies at Harvard University, “The State of the Nation’s Housing 2016” has estimated that of the estimated 39 million US households, homeowners and renters, pay more than 30% of their total income for housing. In 2014 research showed that a record 11.4 million renters were paying more than 50% of their income for housing. The Illinois Housing Development Authority 2015 – 2019 Consolidated Plan Housing Needs Assessment estimates that 49% of Illinois households are cost burdened and 8% of Illinois renter households pay half of their income on housing and 7% of renter households pay between 30% to 50% or more of their household income for housing. The housing cost burden creates additional hardships within the family unit when paying for other necessities – food, child care, clothing, health care, education, and transportation increasing the overall financial hardship experienced by the family.

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 build, rehabilitate, and preserve affordable housing units. The following is a brief synopsis of programs:

- **Emergency and Roof Deferred Payment Loans and Non-Emergency Deferred Payment Loans:** The Deferred Payment Loan programs (EDPL, RDPL, & NEDPL) assist qualifying homeowners with replacement furnaces, water heaters, ADA accessibility assistance, roofs, and outside water and sewer line replacement. These loans are provided to Rock Island homeowners that have a household income of 50% and below the Median Household Income. The loans are forgivable after five years as long as the homeowner remains in the home for the duration of the five years. Although the loans are forgivable

there is an interest rate of 3% that is triggered should the house be sold prior to the five year forgivable period of the loan.

- **Emergency and Roof Standard Payment Loan and Non Emergency Standard Payment Loans:** The Standard Payment Loan programs (ESPL, RSPL, & NESPL) assist qualifying homeowners with assistance replacing furnaces, water heaters, ADA accessibility assistance, roofs, and outside water and sewer line replacement. These loans are provided to Rock Island homeowners that have a household income of 50% to 80% of the Median Household Income. The loans are payable for 60 months with a 3% interest rate.

The Deferred Payment Loan programs are funded directly through the annual entitlement allocation while the Standard Payment Loan program is funded through the Neighborhood Housing Revolving Loan Fund. These activities are consistent with the City of Rock Islands 2013-2017 Consolidated Plan.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	40
Special-Needs	0
Total	40

**Table 9 - 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	40
Acquisition of Existing Units	0
Total	40

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

## Discussion

The 40 units to be rehabilitated will be accomplished through the City's rehabilitation programs offered by the Community & Economic Development Department.

## **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 completed construction on the 7-unit in-fill town house known as 3rd & 11th Townhomes. The Townhomes continue to be utilized as part of RIHA's Homebuyer Incentive Program which is a mechanism by which low-income families can learn about and prepare to become homebuyers.

RIHA submitted an application for the demolition and redevelopment of Lincoln Homes in 2016-2017 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.

Sunset Heights is a 141 unity high-rise apartment building consisting of studio, one- and two-bedroom apartments.

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.

### **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**

N/A - 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**

In the past the City of Rock Island has participated with the Homeless Connections of Northwest Illinois. This Continuum of Care (CoC) consortia is led by Project NOW. The City's most recent efforts to coordinate with housing providers serving Rock Island citizens include Christian Care, Bethany Children and Families, ARC of the Quad Cities, and Rebuilding Together Quad Cities. These providers serve homeless persons, persons who were recently homeless but now live in permanent housing, and housing rehabilitation efforts that allow persons to remain in their homes.

### **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**

While no CDBG funds were allocated in the 2013-2018 Consolidated Plan to address housing or 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.

Project NOW, Inc. of Rock Island serves as the Lead Applicant for CoC funding. Project NOW has been successful in organizing housing and service providers to develop strategies that assist homeless persons in the region. Continuum goals for 2016-2017 are listed below, as found in the Homeless Connections of Northwestern Illinois Continuum of Care 10 Year Plan to End Homelessness:

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

While no CDBG funds were allocated in the 2013-2018 Consolidated Plan to address housing or 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.

Project NOW, Inc. of Rock Island serves as the Lead Applicant for CoC funding. Project NOW has been successful in organizing housing and service providers to develop strategies that assist homeless persons in the region. Continuum goals for 2016-2017 are listed below, as found in the Homeless Connections of Northwestern Illinois Continuum of Care 10 Year Plan to End Homelessness:

#### **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 Analysis of Impediments to Fair Housing (AI) in December of 2005 and again in 2012. The 2012 study was completed by Mullin, Lonergan & Associates.

The following impediments to fair housing were identified in the 2012 AI:

1. Predatory lending practices with limited local enforcement of existing laws and resources
2. Lack of coordinated public transportation in the Quad Cities region
3. Income disparity among racial groups
4. Characteristics of redlining in certain areas
5. Limited availability of affordable housing
6. Limited accessible housing units
7. Lack of developable land
8. Aging housing containing lead-based paint
9. Lack of local fair housing law and education efforts
10. Regulatory issues such as zoning and historic compatibility compliance

These identified impediments continue to be the basis for initiatives supported by and provided by the City of Rock Island. City of Rock Island employees involved in Planning & Development continue to attend conferences regarding furthering fair housing practices held by the Illinois Department of Human Rights in order to stay abreast of current issues and emerging trends in the area of affordable housing.

### **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 following remedial actions have been identified as targets to address these identified impediments in PY2017 (note: the number at the end of each action correlates to the impediments described above):

- One-on-one housing counseling provided in house by Loan Program Officer. Recommendations for refinancing options as well as contacts in the banking industry to reliable, non-discriminatory lenders are

also provided (1).

- National Fair Housing Alliance fair housing posters are posted at various locations throughout the City of Rock Island (1).

- City of Rock Island maintains a strong relationship with Metrolink, the Quad Cities public transit agency. Planning staff works closely with MetroLink transit planners to develop new and improved routes for home, work, and school service. This process is ongoing (2).

- Current discussions include increasing transit to Southwest area of Rock Island, which is a non-residential, industrial area, thus providing a way for people to get to and from work in that area as well as potentially modifying two routes that access the new Wal-Mart development location in order to serve the community and future employees (2).

- City of Rock Island is a supporting partner of Project NOW. Project NOW offers homebuyer education classes monthly that are free and open to the public, housing counseling services, a forgivable mortgage loan program that helps with down payment, closing costs and needed repairs, and a foreclosure prevention program. They also offer transitional housing programs for homeless persons (3).

- The City of Rock Island currently provides, and will continue to provide letters of zoning approval to banks and other lending institutions for property owners to rebuild single-family residential dwellings on existing lots that otherwise would be unbuildable without first going through a long and potentially drawn-out public hearing process (4).

- The City of Rock Island provides letters of support to lenders to help rebuild housing in traditional neighborhoods on existing vacant lots (4).

- The City of Rock Island will continue to work closely with local Community Development Corporations for the development of City owned land and lots for the construction of affordable single-family residential homes.

- City of Rock Island established a Human Rights Commission that can advise or mediate housing, employment, or discrimination disputes (7).

- The City recently applied for a HUD Healthy Homes Lead Grant with the lead grant consortium. The City has proposed clearance of 44 units of lead-based paint hazards particularly directed to family dwellings with children under the age of 6 (8).

- The City of Rock Island rewriting the zoning ordinances. One of the goals is to enable the redevelopment of vacant and infill residential lots for affordable, single- and multi-family residential housing, for both public and private development. This is a lengthy process will be ongoing for approximately 18 - 24 months,

**Discussion:**

The City is currently adhering to the affordable housing goals which were approved by Rock Island City Council in January 2013 and will expire in December 2017. The City is once again preparing to complete the 2018-2023 Affordable Housing Plan in conjunction with The Cities of Moline and Davenport through an Intergovernmental Agreement.

## AP-85 Other Actions – 91.220(k)

### Introduction:

This section allows the City to describe the planned actions to carry out the following strategies:

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Develop institutional structure; and
- Enhance coordination.

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

Throughout the next program year, the City of Rock Island and area providers will address the following underserved populations.

**Elderly:** While CDBG funds are not invested to solely target elderly households, elderly residents are often served by the City's multiple housing programs that address home repairs. Other agencies assisting seniors include the Rock Island Senior Center (operated by Project NOW), Area Agencies on the Aging, Rock Island Township, South Rock Island Township, area churches and the Martin Luther King Center's A.C.T.I.V.E. Club. These agencies provide home delivered meals, adult day care programs, bus fare and other transportation, and social outlets and activities.

**Disabled:** As earlier referenced in the activities to address "special needs" populations, individuals with disabilities will be provided with vocational rehabilitation, independent living arrangements, community based care, mental health care, advocacy, and care coordination services through a variety of provider agencies that serve the Rock Island community.

**Persons with HIV/AIDS:** Three local agencies will continue their role as the primary provider of 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.

**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.

**Rock Island County Health Department (RICHD):** Provides a number of programs to educate people about HIV/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 meet monthly with representatives from twelve Quad City health agencies to coordinate HIV/AIDS prevention activities.

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

CDBG funds allocated for 2017-2018, coupled with funding from additional federal, state, and local programs, will help the city prioritize programs to increase homeownership and maintain quality affordable rental housing.

The City of Rock Island will work to maintain affordable housing through its Neighborhood Housing rehabilitation programs, code enforcement, inspection program, and demolition activities. CDBG funding will support housing rehabilitation programs for low and moderate-income homeowners. Collectively, these programs will result in improvements to approximately 850 properties between April 1, 2017 and March 31, 2018.

**Rock Island Economic Growth Corporation (GROWTH)** will utilize a variety of funding sources to continue to provide services to low and moderate-income households in Rock Island. In 2017 GROWTH will undertake several housing activities as described below, using a combination of funding sources.

- Renovate existing residential structures;
- Create new owner-occupied units;
- Place low and moderate-income households into homeownership;
- Coordinate homebuyer education and credit counseling;
- Provide individuals with employer assisted down payment and closing cost assistance; and
- Provide foreclosure prevention counseling.

**Project NOW** will utilize a variety of funding sources to continue providing

- Services to low and moderate-income households.
- Education and counseling for potential homebuyers on qualifying for a mortgage and the home purchase process;
- Down payment and closing cost assistance to mortgage-ready buyers including a 0%, no payment loan for repairs at the time of purchase;
- Rehabilitation of single family owner occupied units for households at or below 50% of the area median income;
- Pre-purchase counseling for low and moderate-income residents at or below 80% of the area median income;
- Lead abatement as part of the Illinois Quad Cities Healthy Homes Coalition; and
- Weatherization activities to assist low and moderate-income homeowners in reducing their energy costs.

- RI Economic Growth will undertake the rehabilitation of Star Block - Phase I and create a total of 22 affordable housing units.

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

Addressing lead hazards is a high priority in the Rock Island community. The Illinois Department of Public Health has identified Rock Island County as a “high risk” area for childhood lead poisoning, with the City of Rock Island designated as a high-risk zip code within the county.

Nearly 84% of all housing units in Rock Island were built prior to 1969 and are therefore likely to contain lead-based paint. The condition of the housing stock is also a strong indicator for the presence of lead hazards. It is estimated that approximately 78% of the housing stock in the targeted areas is also in need of repairs. Consequently, a high percentage of low and moderate-income families occupy housing in these targeted areas. Additional resources are needed to more comprehensively respond to the housing and health problems experienced by low-income families living in poor housing conditions.

From 2005-2008, Rock Island was the lead agency on a \$1.9 million three-year Lead Hazard Control Grant from the U.S. Department of Housing and Urban Development (HUD). This grant was successful in making 142 units in Rock Island and Moline lead-safe. The City partnered with the following four subrecipients to conduct the lead work and to educate the community about lead hazards: City of Moline, Project NOW, GROWTH, and the Rock Island County Health Department. When feasible, lead work was combined with a subrecipient’s existing housing rehabilitation program. Each partner, including the City of Rock Island, committed to HUD’s annual unit clearance goals. Due to the exceptional efforts of all partners, the commitment to HUD was exceeded by two units and over 165 children under the age of six now live in lead-safe homes.

The City of Rock Island is a member of the Illinois Quad Cities Healthy Homes Coalition. This coalition, led by the City of Moline, was awarded \$2.5 million in additional funding from the HUD Healthy Homes “Lead Hazard Reduction Control” grant in 2013. Partners include the City of Rock Island, GROWTH, City of Sterling, City of East Moline, Project NOW, and the Rock Island County Health Department. The three year grant cycle extended from August 1, 2013 - July 31. Rock Island completed 42 units of lead abatement work during this timeframe. The City, as a member of the Healthy Homes coalition, submitted a grant application for another three year funding round in March of 2017.

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

The City of Rock Island is devoted to improving the local economy by creating new jobs. One successful program the City will continue to provide is the Commercial/Industrial Revolving Loan Fund (CIRLF) which provides gap financing for business start-ups or for business expansion projects. The City also provides incentives through its Enterprise Zone including property tax rebates for qualifying projects and sales tax exemption for the purchase of building materials. These incentive programs attract new businesses, retain existing businesses, and create more jobs in the City of Rock Island. In addition to

CIRLF, the City will also continue to advance the New/Old Chicago Initiative to leverage private investment and revitalize the neighborhood.

### **Youth Development Activities**

The City of Rock Island and the Rock Island City Council place a high priority on using CDBG public service funds to support youth activities. In 2017-2018, the City will provide \$131,614.00 in new CDBG Entitlement funds to the Martin Luther King, Jr. Center; this agency has a direct role in providing resources and opportunities to low income and disadvantaged youths that live in Rock Island.

### **Financial Education Opportunities**

The City of Rock Island will continue working with neighboring DollarWi\$e cities through the Quad City DollarWi\$e Partnership which seeks to identify and better coordinate the existing financial literacy programs available throughout the Quad Cities. Also, the City has committed to recommending individuals in need of financial education to local churches where courses such as Financial Peace University are held.

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

In the past, a weakness identified by the City of Rock Island was the lack of coordination among community service agencies, funding agencies, government, and citizens. While the coordination issue may always exist, the City has made a continuous effort to address the need for effective communication. Working with the Homeless Connections of Northwest Illinois has helped the City play an active role in coordinating of local housing and social service agency efforts.

The City continues to offer annual funding grants derived from the City's gaming funds to support social service agencies providing services to Rock Island residents. The Gaming Grant provides an opportunity for communication between the City and the agency to discuss the services provided by the agency, their capacity, and their current needs in order to continue operation.

Lastly, continued partnerships with GROWTH, RIHA, Project NOW, Bi-State Regional Commission, Quad City Chamber of Commerce and neighboring local governments have all created ease for coordination between housing and social service agencies.

There are needs of the community that are not addressed with the limited CDBG funding, however, the



City of Rock Island has other organizations that specialize and support these needs. The three main needs that are not addressed with CDBG funding are elderly households, disabled households, and persons with HIV/AIDS households. The following paragraphs describe how these growing population needs are currently being addressed.

- **Elderly** – While CDBG funds are not invested to solely target elderly households, elderly residents are often served by the City’s multiple housing programs that address home repairs. Other agencies assisting seniors include the Rock Island Senior Center (operated by Project NOW), Area Agencies on the Aging, Rock Island Township, South Rock Island Township, area churches and the Martin Luther King Center’s A.C.T.I.V.E. Club. These agencies provide home delivered meals, adult day care programs, bus fare and other transportation, and social outlets and activities.
- **Disabled** – Individuals with disabilities receive vocational rehabilitation, independent living arrangements, community based care, mental health care, advocacy, and care coordination services through a variety of provider agencies that serve the Rock Island community.
- **Persons with HIV/AIDS** – Three local agencies take the role as the primary provider of HIV/AIDS related services. These agencies include AIDS Project Quad Cities, Inc (APQC), DeLaCerde House, Inc, and the Rock Island County Health Department. These agencies serve this population by providing educational information, transitional group homes, and awareness/prevention efforts through health agencies.

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

In an effort to enhance coordination, the City created Neighborhood Partners in 1996. It is a cooperative effort among residents, neighborhood organizations, private citizens and the City to coordinate the implementation of more than 400 strategies identified in five neighborhood plans.

Neighborhood Partners developed a Task Force system to address neighborhood issues and concerns. The School Community Task Force works with the Rock Island School District to identify and develop safe routes to school at various schools around the City. The Community Solutions Task Force works closely with several City departments to address property maintenance issues.

Other means by which the City plans to enhance coordination among housing and social service

agencies is to continue participating as a member of the Homeless Connections of Northwestern Illinois Continuum of Care. The Continuum of Care is a regional way to coordinate housing and services for persons who are homeless.

**Discussion:**

## **Program Specific Requirements**

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

#### **Introduction:**

The City expects to expend the program income in 2017 on projects that will assist 100% LMI persons in Rock Island. The overall entitlement funding will meet or exceed the 70% benefit to LMI persons.

#### **Emergency Solutions Grant (ESG) Reference 91.220(I)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

**Housing Trust Fund (HTF)**  
**Reference 24 CFR 91.220(I)(5)**

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
  
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
  
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
  
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
  
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
  
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
  
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.
  
- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or

employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

**4. Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

**5. Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

**6. Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the

guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**7. HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

**8. Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

**9. Refinancing of Existing Debt.** Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

## **Discussion:**

The data contained in this Annual Action Plan cover The Period April 1, 2017 through March 31, 2017.



**The Dispatch Argus Classified Connection, 1720 Fifth Avenue, Moline, IL 61265**

Account: <b>204146</b>	Ad ID: <b>1051795</b>
Name:	Description: <b>ANNUAL ACTION PLAN</b>
Company: <b>RI CITY COMMUNITY &amp; ECONOMIC</b>	Run Dates: <b>08/03/17 to 08/03/17</b>
Address: <b>1528 3RD AVE</b>	Inserts: <b>1</b>
<b>1528 3RD AVE</b>	Class: <b>2627</b>
<b>ROCK ISLAND, IL 61201</b>	Orig User: <b>CPAPAGEORGIO</b>
Telephone: <b>(309) 732-2920</b>	Agate Lines: <b>67</b>
	Depth: <b>5.639</b>
	Ad Cost: <b>\$77.82</b>

**NOTICE  
PUBLIC NOTICE  
TO THE RESIDENTS OF THE CITY  
OF ROCK ISLAND**

The City of Rock Island is amending the Program Year 2017-2018 Annual Action Plan to include the following projects for public review and comment.

- 1) Glenhurst court Fiber Optic and Safety Camera Installation  
\$60,000.00
- 2) Old Mill Street Reconstruction  
\$370,000.00
- 3) Douglas Park Concession Renovation \$43,000.00
- 4) Goldman Block Renovations  
\$575,000.00

The Annual Action Plan outlines how HUD-CDBG funds will be used to address the City's needs and priorities as they apply to the HUD-CDBG requirements. The Annual Action Plan also serves as the City's annual funding application for the Community Development Block Grant program. The amended PY 2017-2018 Annual Action Plan will be available for citizen review at the City's Planning and Redevelopment Division, 1528 3rd Avenue, Rock Island (2nd floor of City Hall) and the City's website at [www.rigov.org](http://www.rigov.org).

The City is interested in hearing public comments to the proposed additional activities to be included in the PY 2017-2018 Annual Action Plan.

The City will be accepting all verbal and written comments in reference to the amended PY 2017-2018 Annual Action Plan from August 4 until September 4, 2017 at 5:00 p.m. All comments and views will be considered and included as part of the final Annual Action Plan document. Written comments may be sent to Colleen Small-Vollman, Budget and Grants Manager, City of Rock Island, 1528 3rd Avenue Rock Island, IL 61201.

Copies of this notice may be obtained by persons with a qualifying disability by contacting:

Colleen Small-Vollman  
Budget and Grants Manager  
City of Rock Island  
1528 Third Avenue  
Rock Island, IL 61201  
(309) 732-2904