

# City of Rock Island

## Program Year 2020 Annual Action Plan

Available for review and comment from May 7th through  
May 11th, 2020

The Community and Economic Development Department  
Is requesting public comment regarding  
Program Year 2020 Annual Action Plan to  
include the following projects for public review and  
comment:

- 1) Housing Rehabilitation \$419,215.00
- 2) Public Facility Improvements \$150,000.00
- 3) Public Service \$414,630.00

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 4:30 pm  
on May 11, 2020

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

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

When developing AAP, the City refers to the needs and priorities that have been outlined in the Consolidated Plan and then proposes strategies to meet those needs. Staff uses the Housing Needs Assessment and Market Analysis to outline levels of relative need in the areas of affordable housing, homelessness, special needs, and community development. This information is gathered through several methods, including consultation with local agencies, public outreach, a review of demographic and economic data sets, and the Housing Needs Assessment. Once finished, these portions of the Consolidated Plan form the basis of the Strategic Plan and the subsequent AAP. The AAP details the activities that will address and ameliorate the needs and priorities as set forth in 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.

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

The Consolidated Plan serves the following functions:

- A planning document for the City, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders;

- A submission for federal funds under HUD’s formula grant program for jurisdictions;
- A strategy to be followed in carrying out HUD programs; and
- A management tool for assessing performance, tracking success, and determining the course of future AAP’s.

The City of Rock Island’s AAP has outlined a series of Projects and Activities based on the goals and priorities outlined in the Consolidated Plan, input for citizens and stakeholders, consultation with housing providers, and public meetings. City staff identified the following goals, which will guide the use of CDBG funds throughout the year.

**Improve the Housing Conditions for LMI Residents**

The City will improve the residential housing stock through the Neighborhood Housing Programs. The City will continue to focus on improving the living environment of residents, helping to spur economic development/job growth, ensuring that housing for income qualified residents is safe, and continued investment in the City’s infrastructure and facilities. These programs will be made available to income qualified homeowners, but will benefit all residents in Rock Island through improved housing stock.

**Create a Suitable Living Environment**

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

**Provide Public Services**

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

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

**3. Evaluation of past performance**

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

The City continues to evaluate CDBG programs in Rock Island to ensure that money is being spent efficiently and provides that greatest benefit to residents.

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

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

Summary from citizen participation section of plan.

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

Due to the impacts of COVID-19, HUD has instructed communities receiving CDBG grants to amend the 2019 Annual Action Plans to incorporate COVID-19 response funding and activities. HUD suspensions, waivers and guidance issued on March 31, April 9, and April 10, 2020 direct that the Annual Action Plan should be amended as soon as possible without waiting for additional guidance from HUD, without need for amending the associated Consolidated Plan, and with the public comment period reduced from 30 days to 5 days along with a virtual public hearing. The waivers also include an amendment to the Citizen Participation Plan that allows a 5 day comment period and virtual public hearing, and that 5 day comment periods for both the PY 2019 and PY 2020 Annual Action Plans and the Citizen Participation Plan run concurrently with each other. Notice of the public comment period was published in the Dispatch Argus on May 3, 2020 and the required 5 day comment period will run from May 7 through May 11, 2020.

This substantial amendment to the 2019 Annual Action Plan the Citizen Participation Plan will enable the City to do the following:

- Revise the Citizen Participation Plan at the direction of HUD to include flexibilities, suspensions and waivers granted by HUD in response to the CARES Act. The revised Citizen Participation Plan enacts a

comment period for substantial amendments of not less than 5 days and enables virtual public hearings.

- Receive and administer \$649,119 in Community Development Block Grant (CDBG-CV) funding from the U.S. Department of Housing and Urban Development (HUD) made available through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) for the purpose of preparing for, preventing, and responding to the COVID-19 pandemic.

Additional CDBG funding made available to the City by HUD through the CARES Act is unknown at this time but will be used for the same purpose of the initial allocations indicated above, which is to prepare for, prevent and respond to the spread of coronavirus 19 (COVID-19) and facilitate assistance to eligible households and persons economically impacted by COVID-19. In addition, the City may utilize FY 2019-2020 CDBG funding currently on hand as needed to respond to COVID-19. Specific proposed activities to respond to COVID-19 utilizing CDBG-CV are provided in this PY 2020 Annual Action Plan.

A public listening session will be held on May 7, 2020 at 2 pm to help the City gain input on the regular CDBG entitlement and the CDBG-CV funding to determine the needs of the community. The meeting will be held as an online meeting in an effort to social distance during the Governor of Illinois Shelter in Place Order. The meeting will be recorded.

A stakeholder online meeting will be held on May 7, 2020 at 10 am to gain input from public service agencies to gain input on the regular CDBG entitlement and the CDBG-CV funding to assess the needs of the agencies and the people they serve. The meeting will be held as an online meeting in an effort to social distance during the Governor of Illinois Shelter in Place Order. The meeting will be recorded.

## **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.

Comments received from the public and stakeholders will be included at the conclusion of the process.

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

Throughout the citizen participation process, all members of the community are invited and encouraged to participate. All comments received orally or written will be noted and accepted. All public comments will be attached in the appendix of this document.

## **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 2020. 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 the area.

2nd DRAFT

**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.

**Consolidated Plan Public Contact Information**

Colleen Small-Vollman

Budget and Grant Manager

City of Rock Island

small-vollman.colleen@rigov.org

(309) 732-2904

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

### **1. Introduction**

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

The City will hold a stakeholders online meeting on May 7, 2020 to listen and ask questions on the formation of the PY 2020 Annual Action Plan. Agencies from the Quad Cities will attend to provide feedback on their agency's services, funding challenges, future initiatives, and priorities for Rock Island. The discussion will also include needs arising from the COVID-19 Pandemic, and best management practices to address the

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

The results of this meeting will be provided in the final version of this Annual Action Plan.

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

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

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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**



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

The CoC determined that Community Action Agencies (CAA) could best distribute 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.**

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

1	<b>Agency/Group/Organization</b>	Martin Luther King Community Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Foundation
	<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 Martin Luther King Center receives financial support through HUD CDBG funding to provide after-school and summer activities for LMI children. The MLK Center participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
2	<b>Agency/Group/Organization</b>	Western Illinois Area Agency on Aging
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Foundation

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

4	<b>Agency/Group/Organization</b>	The Salvation Army
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services - Victims Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<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 Salvation Army participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.

5	<b>Agency/Group/Organization</b>	Rock Island Economic Growth Corporation
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Community Development Financial Institution Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Economic Growth Corporation (GROWTH) is a national 501(c)3 community-based development organization dedicated to enhancing the overall image and economic vitality of underserved communities. GROWTH accomplishes this by improving housing market dynamics, providing fair and equal housing access, encouraging homeownership, providing homeownership counseling, financial literacy, and foreclosure prevention counseling. The Economic Growth Corp participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
6	<b>Agency/Group/Organization</b>	DeLacerda House
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with HIV/AIDS Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	DeLaCerde House provides housing and health assistance to those individuals diagnosed with HIV/AIDS. DeLaCerde House participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
7	<b>Agency/Group/Organization</b>	YWCA of the Quad Cities
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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 YWCA runs Theplace2b . This program is geared to help displaced, homeless or at-risk youth. Theplace2b provides meals, job skills, and a safe place to hang out. Youth are connected with the resources that are available in the Quad City community, such as housing programs and referrals to other agencies. Additionally, the YWCA runs the Empowerment Center, which is focused on creating long term self-sufficiency. This is achieved through improving financial literacy support, problem solving and communication skills, and education. YWCA programs also include childcare programs for teen parents. The YWCA participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.

8	<b>Agency/Group/Organization</b>	Rock Island County Health Department
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Services-Health Services-Education Other government - County Major Employer
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Lead-based Paint Strategy
	<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 Rock Island County Health Department participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
9	<b>Agency/Group/Organization</b>	Spring Forward Learning Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education English as a Second Language classes for adults Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<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 Spring Forward Learning Center participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.

10	<b>Agency/Group/Organization</b>	Rock Island Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing 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>	RIHA owns and manages 243 units of conventional public housing and operates a Housing Choice Voucher Program (HCV) with 283 units of subsidized Section 8 housing. The Agency also operates a Rental Housing Support Program (RHSP) funded through the Illinois Housing Development Association (IHDA). In total, RIHA provides homes for over 700 families nearly 1,700 citizens living in the City of Rock Island. RIHA participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
11	<b>Agency/Group/Organization</b>	Transitions Mental Health Services
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Employment Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment 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>	Transitions Mental Health Services is a recovery-based organization dedicated to promoting, enhancing, and improving the health and well-being of individuals, families and the community impacted by mental health issues. Transitions Mental Health participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
12	<b>Agency/Group/Organization</b>	The ARC of the Quad Cities Area
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-Health Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<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 Arc of the Quad Cities Area's mission is to empower people with disabilities to believe in their unique abilities and achieve their full potential by providing quality, innovative services that focus on advocacy, independence, employment, meaningful community life, and personal happiness. Arc of Quad Cities participated in a round-table discussion for area stakeholders and provided input on the priority needs for addressing and reducing poverty in Rock Island.
13	<b>Agency/Group/Organization</b>	Alternatives for Older Adults Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Persons with Disabilities Foundation



	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Alternatives promotes the independence and quality of life for older adults, adults with disabilities, and their families through money management assistance, Assistance with monthly bill paying and elder abuse advocacy.
14	<b>Agency/Group/Organization</b>	School Health Link
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health Health Agency Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	School Health Link provides health and welfare serves to children age 0 to 18 years old. Families pay on a sliding scale based on household income. Many families receive services at no cost due to income constraints. School Health Link serves the whole of Rock Island County. Over the course of one year they will provide services to over 4000 children.

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

All agencies providing services to Rock island residents were invited to participate in in the consultation process.

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

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

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

**Narrative (optional)**

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

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

**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**

**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	Virtual Public Hearing	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing				

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

#### 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	1,103,407	324,283	692,294	2,119,984	4,207,472	Program Year 2020 funding is currently being allocated for activities and projects outlined in the Consolidated Plan. In light of the COVID-1 Pandemic the city may determine that program year funding will have to be re-allocated to address any unforeseen issues that arise from the pandemic.

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: \$		
Other	public - federal	Economic Development Housing Public Improvements Public Services	649,119	0	0	649,119	649,119	On March 15, 2020 The Governor of Illinois proclaimed a COVID 19 Pandemic state of emergency. The order required all non-essential workers to Shelter-in-Place Through March 31, and extended the order through April 30 <sup>th</sup> and again through May 30 <sup>th</sup> . The Shelter in Place order required all non-essential businesses to shutter and left people without employment. Public services have been reduced, causing a delay in some services that have been deemed non-essential, but could have a deleterious effect on resident life safety.

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**

**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**

As the City of Rock Island's Annual Action Plan was being developed as the Coronavirus was migrating across the United States. On March 15, 2020 the Governor of Illinois announced that a proclamation requiring all non-essential business be shuttered and a Shelter in Place order was implemented requiring residents to remain at home until further notice.

The city has received an additional \$649,119.00 to address CDBG-CV related needs. Funding will be used by the city to address the needs of the businesses with small grants and residents through public service agencies as well as property maintenance issues that are causing unsanitary conditions in certain neighborhoods.

The city has launched the CDBG-CV Emergency Small business Grant program. This program is providing gap assistance in the amount up to and not to exceed \$2,500.00 to businesses with 10 or less employees. The gap funding is designed to provide short term relief until such time as other forms of assistance can be obtained. The funding reimburses the business for the following expenses:

- Monthly utility bills
- Payroll
- Other monthly expenses that can be verified through monthly statements etc.
- Rent/lease or mortgage payments

The city is also launching a Public Service Grant Program that will assist the agency with monthly financial obligations. This program will provide gap assistance in the amount up to and not to exceed \$2,500.00. The gap funding is designed to provide short term relief until such time as other forms of assistance can be obtained. The funding reimburses the business for the following expenses:

- Monthly utility bills
- Payroll
- Other monthly expenses that can be verified through monthly statements etc.
- Rent/lease or mortgage payments

The remaining funds will be utilized by public service organizations and property maintenance needs as they are brought to the city.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2019	2023	Affordable Housing	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$419,215	Homeowner Housing Rehabilitated: 25 Household Housing Unit. Funding amount includes NHP Service Delivery.
2	Property Maintenance	2019	2023	Affordable Housing	Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment	CDBG: \$388,000	Housing Code Enforcement / Property Maintenance/Demolition: 108 Household Housing Unit will be addressed using both CDBG and CDBG-CV funding
3	Public Service	2019	2023	Non-Housing Community Development	City of Rock Island	Create a Suitable Living Environment	CDBG: \$414,630	Public service activities other than Low/Moderate Income Housing Benefit: 2000 persons will be assisted with CDBG and CDBG-CV funding

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Infrastructure	2019	2023	Non-Housing Community Development	City of Rock Island Targeted Reinvestment Area	Create a Suitable Living Environment	CDBG: \$692,294	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
5	Healthy Homes Lead Paint	2019	2023	Affordable Housing	City of Rock Island	Reduce Impact of Lead Based Paints	CDBG: \$60,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit. These funds will be used to provide gap funding for remediations over \$24,999
6	Job Creation	2019	2023	Non-Housing Community Development	City of Rock Island Targeted Reinvestment Area	Create a Suitable Living Environment	CDBG: \$574,283	Jobs created/retained: 15 Jobs, \$324,283.00 will be Commercial /Industrial Revolving Loan Fund.  \$250,000.00 of CDBG-CV funding will be used to provide Emergency Small Business Grants to Rock Island business wones.
7	Program Administration	2019	2023	Program Administration	City of Rock Island Targeted Reinvestment Area	Improve the Housing Conditions for LMI Residents Create a Suitable Living Environment Provide Public Services Reduce Impact of Lead Based Paints	CDBG: \$220,681	Other: 1 Other



**Table 6 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	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 resident 1) The Emergency Housing Rehabilitation Program, this program is available city wide; 2) The General Housing Rehabilitation Program, also available city wide; and the Targeted Area Repair and Rehabilitation Program. This program is designed to address code enforcement violations with repair and rehabilitation assistance for the amelioration of deteriorated or deteriorating conditions within the boundaries of the targeted areas.  Service delivery of the programs is also included in the annual allocation.
<b>2</b>	<b>Goal Name</b>	Property Maintenance
	<b>Goal Description</b>	Property Maintenance/Code Enforcement activities undertaken in the target areas to identify deteriorated conditions and provide assistance through the Targeted Area Repair and Rehabilitation Program in an effort to ameliorate deteriorated conditions in the targeted areas.
<b>3</b>	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	The city annually allocates funding to the Martin Luther King Center for the after school and summer day camp programs. In addition to MLK funding the city will be providing \$7,755.50 each to The Clock Inc. and School Health Link. The city will be using \$249,119.00 of CDBG-CV funding to address public service activities that are a response to the issues arising from COVID-19.

4	<b>Goal Name</b>	Public Infrastructure/Public Facilities
	<b>Goal Description</b>	Public infrastructure projects may include ADA improvements, sidewalks, water, sewer, street, and park improvements. These projects will be completed based on funding availability. This funding may be diverted to address the COVID-19 needs as they are revealed. (\$150,000.00 has been allocated to the completion of Douglas Park and Fire House #5, these funds will be spent as allocated.
5	<b>Goal Name</b>	Healthy Homes Lead Paint
	<b>Goal Description</b>	The City of Rock Island has received funding through the Healthy Homes Program to mitigate the affects of lead based paint in owner occupied and rental housing. The grant is a three year grant, beginning in 2019 and ending in 2022. In some instances, remediation costs have exceeded the \$25,000.00 cap and the city is allocation CDBG funds to provide gap funding for the cap overage.
6	<b>Goal Name</b>	Job Creation
	<b>Goal Description</b>	The City of Rock Island will roll out the retooled Economic Development Revolving Loan Program in the summer of 2020. The program will address larger economic development needs in the community with minimum loans starting at \$50,000.00 and not to exceed \$100,000.00. The program will be delivered through the Community and Economic Development Department.
7	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	The city provides staff to oversee the Administration of CDBG funds for the HUD CDBG programs. This year the city will hire a Fair Housing consultant to assist the city with the development of a Fair Housing guide/document and provide training to Rock Island stakeholders as well providing trainings for Rock Island residents that rent.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The strategies listed in this plan address the second-year allocation for the City of Rock Island in PY 2020. The City will be managing the bulk of the CDBG funding directly with the projects improving access to improving the existing housing stock and helping to create safer and more livable environments.

### Projects

#	Project Name

Table 7 - Project Information

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

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

## **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. A portion of CDBG funding has been allocated to the rehabilitation of owner-occupied housing units for income qualified households. These projects are located throughout the City and are not limited in geography.

The City will conduct code enforcement in the Target Areas as identified on the attached maps. Census tract 236 (blk grp's 1,2,&3), Census tract 245 (blk grp's 1 & 2), Census tract 233 (Blk grp 3), and Census tract 228 (blk grp 1) are primarily residential and 51% of area residents meet the HUD income qualification guidelines. These areas have been designated as "deteriorated or deteriorating" through a council resolution. The City will also be providing funding to improve the infrastructure of these neighborhoods. The city has implemented Targeted Area Repair and Rehabilitation Program, a forgivable loan for the purposes of ameliorating the deteriorated conditions.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City of Rock Island	55
Targeted Reinvestment Area	45

**Table 8 - Geographic Distribution**

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

The investment in the targeted areas provides an area benefit for the neighborhoods, helps to reduce the impact of deteriorated conditions, and ensures that the residents have access to to suitable living environments and a healthy and safe living environment.

### **Discussion**

The city will expend approximately \$930,294.00 in the targeted areas. Activities will include Douglas Park improvements, infrastructure improvements and housing rehabilitation activities. The remainder of the funding will be provided to city wide activities that improve the conditions of income qualified residents.

# 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 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 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.

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

**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	35
Acquisition of Existing Units	0
Total	35

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

## **Discussion**

The city has three Neighborhood Housing Programs to address rehabilitation needs in the community. All three of the programs are provided as a forgivable loan if the homeowner remains in the home for a term of five years.

The programs address emergency needs, general housing rehabilitation and the newest program is a repair and rehabilitation program exclusively for the exterior improvements in the target areas. The city has allocated \$100,000.00 for each program for a total rehabilitation budget of \$300,000.00. In addition to the rehabilitation programs the city has allocated an additional \$60,000.00 as gap funding for the lead healthy home grant.

The consortium has completed the first year of a 42 month grant cycle. The grant funding limit for lead remediation is \$24,999.00. In some circumstances the cost of remediation exceeds the funding limit. In an effort to meet the milestones of the grant and help lead poisoned children the gap funding is necessary.

## **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 its most vulnerable neighborhoods.

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

RIHA has demolished Lincoln Homes and is in the new construction development stage for the creation of Lincoln Residences. This new affordable housing development will effectively meet the needs of current and future residents and is compatible with the overall redevelopment plans for the area.

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

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

The city completed the ERRS for these projects.

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

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

- **Homebuyer Incentive program:** Through this program Public Housing families participate in the program as new residents living at the 3rd & 11th Townhomes. RIHA also identified additional individuals who have expressed an interest in homeownership in the Homebuyer Incentive program. As part of the program, participants learn how to care for and maintain a home including interior and exterior care and maintenance. They also receive counseling and training in all aspects of household financial management. Pre-purchase workshops assist with new homeownership.
- **Escrow Account program:** This program currently includes 24 participants with an annual goal of 30 total participants. An escrow credit is based on the earned income increases of the family and is credited to the Escrow Account by RIHA during the term of the FSS contract. The more money an individual earns, the more money deposited into the escrow account. The escrow is not counted as an individual asset until the FSS contract is completed and only when the money



is paid directly to the individual. A portion of this escrow account can be made available to the family during the term of the contract to enable the family to complete an interim goal such as education or other employment related needs.

- **Family Self-Sufficiency (FSS) program:** This program assists public housing residents in their efforts to become financially self-sufficient, economically independent and less dependent upon government assistance. There are currently 80 RIHA families participating in the program. RIHA intends to increase that number to 85 participants in 2016.
- **YouthBuild program** provides, at-risk youth 16 to 24 years of age the opportunity to earn their GED or high school diploma while learning soft job skills and receiving on the job training in carpentry and other trade skills, while also providing community service.

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

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

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

### **Introduction**

The City does not currently receive other HUD funds, i.e. 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.

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

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

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

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

ProjectNow, Continuum of Care provider for Rock Island, reports that 355 individuals have entered their system requesting immediate shelter since January 2020. They currently have 73 households/93 individuals who are currently receiving services for emergency shelter in Rock Island. The need within the community is great, and the City, working with community leaders is working to address the root causes residents to experience homelessness. ProjectNow reports that funding for rapid rehousing and homelessness prevention programs are stretched thin because of the rising cost of housing Rock Island. The City is actively helping to address homelessness by providing funding to public service organizations through the city's gaming grant programs. Each year, the City has supported non-profit providing homelessness services, like Winnie's Place, Bethany Children Services, and Stephen's Place (Christian Care).

#### **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. 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.

## **Discussion**

The City of Rock Island has been asked by DelaCerde House to be the grantee for their Permanent Supportive Housing Grant. The city has the capacity to fulfill this role on the sub-grantee's behalf. The city expects to take the grant over some time this year. Both the city and DelaCerde House are waiting for the grant to be transferred from the Rock Island Housing Authority to the city by HUD CPD Region 5.

As a recipient of the CDBG-CV funding the city will be working with Public Service agencies to determine needs that have and are arising from the coronavirus. The city will be distributing the funds to the Public Service agencies as sub-recipients to address the most critical needs in the community.

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

### **Introduction:**

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

The following impediments were identified in the 2019 AI:

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

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

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

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

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

The city has begun working with a new housing developer that is currently in the process of gaining LIHTC through IHDA to build 50 affordable units through their Townhomes Home Owner Initiative. The initiative will fill vacant lots, help restore the physical appearance of the neighborhood, and provide stability to the neighborhood through homeownership

opportunities. The townhomes will be 100% affordable rental units for a period of fifteen years, with rents limited to households making less than 80% of the area median income. At the end of the fifteen years the tenant will have the right of first refusal for the purchase of the townhome unit.

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

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

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

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

**Discussion:**

The city will be releasing a Request for Qualifications to Illinois firms that provide Fair Housing consultation this year. The consultant will assist with the development of Fair Housing action steps for the city to address and or implement in the intervening years. In addition, the consultant will provide Fair Housing training to stakeholders, landlords, and lenders in the region and provide classes to residents regarding their rights to fair housing choice. The process may overlap into Program Year 2021.

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

### **Introduction:**

In addition to the efforts outlined in the 2020 Annual Action Plan, the City of Rock Island continues to be involved in a number of efforts to address the needs of the underserved and promote efforts to coordinate the many components related to affordable housing, suitable living environments, and improving the livability of the community as a whole.

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

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

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

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

The City's concerted effort to address challenges and housing deficiencies in the RECAP area will address a population whose needs are often unmet and underserved. In addition to the targeted code enforcement activities in the Target Areas, low- and moderate-income residents will also be able to participate in the new TARRP as well as the citywide NHP's. The programs are forgivable loan program that allows for much needed home rehabilitation projects. Additionally, the city will work to improve the infrastructure of the neighborhoods through public infrastructure projects.

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

The affordability and availability of housing continues to be a top priority for Rock Island. The aging stock of housing, coupled with increased rental costs, have left many homes in disrepair.

#### **Neighborhood Housing Program**

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

opportunities for income qualified residents to rehabilitate their homes. The assistance is provided in the form of a forgivable loan to homeowners residing within the municipal boundaries of Rock Island. Approved rehabilitation activities 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 Street TIF Districts. The reimbursement is for 10 years, with 100% rebated the first year, 90% the second year, 80% the third year, etc. This program is aimed at increasing homeownership opportunities throughout the city, which helps to increase the community livability, economic opportunity, and support a LMI neighborhood.

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

The City's Home Ownership Made Easy (HOME) program encourages the development of vacant city lots for new residential homes. The City has lots available for \$5.00, pays for the real estate transactions, and fees are waived for permits. Buyers also may qualify for the New Housing Construction Tax Rebate Program. The buyer must secure financing, build within 6 months, and live in the home for a minimum of five years. There are currently 27 parcels available for purchase through the HOME program.

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



livability of the neighborhoods.

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

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

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

Activities to be funded under the grant include:

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

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

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

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

Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's five Tax Increment Financing (TIF) districts. Part of the North 11<sup>th</sup> Street TIF district is within 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 districts may assist developers with assessment and cleanup of contaminated soil, building rehabilitation, construction of engineered barriers, demolition/site preparation and land assembly costs.

### **Enterprise Zone**

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

### **Business Incentive Programs**

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

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

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

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

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

The City of Rock Island participates in regional groups and coalitions that address homelessness, affordable and fair housing, and economic development. The city will continue to explore ways to coordinate CDBG activities with other regional CDBG entitlement communities. The city will work with

other communities in the Quad Cities in implementing the activities outlined in the Lead Based Paint Hazard Reduction grant and Healthy Homes Supplemental funding.

**Discussion:**

The city continues to address worst case housing needs through the above mentioned programs and through available grant opportunities that will assist in addressing larger housing rehabilitation projects. It has become apparent that many of the senior members of Rock Island have a greater need based on lack of physical capabilities and financial resources to address housing maintenance issues. The city utilizes the information in the various plans and reports to understand worst case needs, but also has a day to day understanding of the needs of the most vulnerable citizens.

## Program Specific Requirements

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

#### Introduction:

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

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

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

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%