

Tri-Cities

**2020 Housing
Needs Assessment**

TRI-CITIES

HOUSING NEEDS ASSESSMENT

Final Report
April 8, 2020

Prepared for:
Tri-Cities Communities:
City of Davenport
City of Rock Island
City of Moline

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Executive Summary

A. OVERVIEW

In response to the concerns about current and future housing needs, the Cities of Davenport, Moline, and Rock Island are developing a comprehensive housing strategy, encompassing the Tri-Cities area. This Housing Needs Assessment is designed to inform local governments, agencies, and citizens and suggest strategies to better meet the housing needs of current and future residents. This area will be referred to as the Tri-Cities.

This analysis has been based upon the collection and evaluation of quantitative data, such as examinations of current housing stock, housing prices, rental prices and vacancy rates, cost burdens, and the capacity of vacant properties to accommodate residential development. The evaluation was also influenced by the expected increase in households in the future. An overview of these findings is summarized here.

B. RESEARCH FINDINGS

DEMOGRAPHIC AND ECONOMIC BACKGROUND

Tri-Cities Region

The population in the Tri-Cities remained relatively steady the last decade, rising from 182,186 people in 2010 to 183,036 in 2018. The racial and ethnic blend of the region did not change significantly during this time. While the white population still represents 80 percent of the population, the black population accounts for 12 percent. In terms of ethnicity, the Hispanic population accounts for 11 percent. There are two areas with disproportionate shares of Asian households in western Rock Island and one in eastern Moline. There are disproportionate shares of black households in central Rock Island, as well as southern and central Davenport in 2018. The areas with disproportionate shares of Hispanic households in northern Moline in 2018.

Limited English Proficiency and the language spoken at home. An estimated 2 percent of the population speaks Spanish at home.

The disability rate for females was 13 percent, compared to 13 percent for males. The disability rate grew precipitously higher with age, with 48 percent of those over 75 experiencing a disability. While there are areas throughout the Tri-Cities area with higher rates of disabilities there are no areas with a disproportionate share, however, there are areas with higher concentrations of persons aged 65 and older with disabilities in central Davenport, central Moline, and central Rock Island.

The older population has grown as a percentage of the population while all other age cohorts have declined or stayed the same between 2010 and 2018. This indicates that the population overall is aging and may have some implications on the future of the housing stock, as more housing may need accessibility and other features in the coming years.

Some 30 percent of the population had a high school diploma or equivalent, another 36 percent have some college, 16 percent have a Bachelor's Degree, and 8 percent of the population had a graduate or professional degree in 2018.

The labor force in the Tri-Cities has increased from around 89,000 in 1990 to 90,425 in 2018. Unemployment reached a high of 8.2 percent in 2009, but has dropped to 4.2 percent in 2018.

The Tri-Cities MSA has seen a higher real average earnings per job than the overall State of Iowa. While the per capita income for the Tri-Cities MSA was higher than the State of Iowa average for most of the reporting period, it dropped below the state average in 2013.

Households with incomes above 100,000 dollars grew as a percentage of the population while all over income ranges stayed about the same or declined. However, poverty accounted for 17.0 percent of the population in 2018. Poverty was most heavily concentrated in western Rock Island and southern Davenport. It was seen in these areas at rates between 36.8 and 40.8 percent.

City of Davenport

The population in the City of Davenport city increased from 99,685 persons in 2010 to 102,085 persons in 2018, or by 2.4 percent. However, the population has been declining since 2016, falling from 102,395 in 2016 to 102,085 in 2018.

In the 2018 the white population represented 81.9 percent of the total population, or 83,748 persons, which was an increase over 80.7 percent reported in the 2010 Census. The African American population was the second largest racial cohort at 11,216 persons, accounting for 11.0 percent of the total population in 2018, which was an increase over the 10.8 percent seen in the 2010 Census. The Hispanic population also saw an increase in the percentage share of the population from 2010 to 2018, rising from 7.3 percent to 8.5 percent of the total population at 8,676 persons. There are disproportionate shares of black households in as well as southern and central Davenport in 2018.

Limited English Proficiency and the language spoken at home. An estimated 1.6 percent of the population speaks Spanish at home, with an additional 0.9 percent speaking Vietnamese.

The disability rate for females was 11.9 percent, compared to 12.0 percent for males. The disability rate grew precipitously higher with age, with 46.5 percent of those over 75 experiencing a disability. There are areas with higher concentrations of persons aged 65 and older with disabilities in central Davenport, but no disproportionate shares.

The older population has grown as a percentage of the population while all other age cohorts have declined or stayed the same between 2010 and 2018. This indicates that the population overall is aging and may have some implications on the future of the housing stock, as more housing may need accessibility and other features in the coming years.

Some 32.2 percent of the population had a high school diploma or equivalent, another 33.7 percent have some college, 16.6 percent have a Bachelor's Degree, and 7.7 percent of the population had a graduate or professional degree in 2018.

The labor force in the City of Davenport has decreased from around 51,305 in 2010 to 50,325 in 2018. Unemployment reached a high of 6.4 percent in 2009, but has dropped to 2.5 percent in 2018.

Scott County has seen a lower real average earnings per job than the overall in the State of Iowa. The per capita income for Scott County was higher than the State of Iowa average.

Households with incomes above 100,000 dollars and those in the range of 50,000 to 74,999 dollars grew as a percentage of the population while all over income ranges stayed about the same or declined. However, poverty accounted for 16.6 percent of the population in 2018. Poverty was most heavily concentrated in southern Davenport.

City of Moline

The population in the City of Moline city decreased from 43,483 persons in 2010 to 41,902 persons in 2018, or by 3.6 percent.

In the 2018 the white population represented 84.4 percent of the total population, or 35,764 persons, which was an increase over 83.0 percent reported in the 2010 Census. The African American population was the second largest racial cohort at 2,616 persons, accounting for 6.2 percent of the total population in 2018, which was an increase over the 5.2 percent seen in the 2010 Census. The Hispanic population also saw an increase in the percentage share of the population from 2010 to 2018, rising from 15.6 percent to 17.1 percent of the total population at 7,232 persons. There are areas with disproportionate shares of Hispanic households in northern Moline in 2018.

Limited English Proficiency and the language spoken at home. An estimated 4.3 percent of the population speaks Spanish at home, with an additional 0.7 percent speaking French Haitian or Cajun.

The disability rate for females was 12.3 percent, compared to 12.4 percent for males. The disability rate grew precipitously higher with age, with 43.8 percent of those over 75 experiencing a disability. There are areas with higher concentrations of persons aged 65 and older with disabilities in central Moline, but no disproportionate shares.

The older population has grown as a percentage of the population, as well as those under 5 and between 20 and 24, while all other age cohorts have declined or stayed the same between 2010 and 2018.

Some 26.6 percent of the population had a high school diploma or equivalent, another 38.3 percent have some college, 15.3 percent have a Bachelor's Degree, and 8.9 percent of the population had a graduate or professional degree in 2018.

The labor force in the City of Moline has decreased from 23,398 in 2010 to 21,870 in 2018. Unemployment reached a high of 8.8 percent in 2010, but has dropped to 5.0 percent in 2018.

Rock Island County has seen a higher real average earnings per job than the overall in the State of Illinois. However, the per capita income for Rock Island County was higher lower than the State of Illinois average.

Households with incomes of 75,000 dollars and up grew as a percentage of the population while all over income ranges stayed about the same or declined. However, poverty accounted for 13.5 percent of the population in 2018.

City of Rock Island

The population in the City of Rock Island city decreased from 39,018 persons in 2010 to 37,678 persons in 2018, or by 3.6 percent.

In the 2018 the white population represented 70.1 percent of the total population, or 26,867 persons, which was a decrease from the 72.3 percent reported in the 2010 Census. The African American population was the second largest racial cohort at 7,464 persons, accounting for 19.5 percent of the total population in 2018, which was an increase over the 18.3 percent seen in the 2010 Census. The Hispanic population also saw an increase in the percentage share of the population from 2010 to 2018, rising from 9.4 percent to 11.3 percent of the total population at 4,329 persons. There are disproportionate shares of African-American households in central Rock Island

Limited English Proficiency and the language spoken at home. An estimated 2.2 percent of the population speaks Spanish at home.

The disability rate for females was 14.8 percent, compared to 15.2 percent for males. The disability rate grew precipitously higher with age, with 56.0 percent of those over 75 experiencing a disability. There are areas with higher concentrations of persons aged 65 and older with disabilities in central Rock Island, but no disproportionate shares.

The older population has grown as a percentage of the population, as well as those between 5 and 19, while all other age cohorts have declined or stayed the same between 2010 and 2018.

Some 28.4 percent of the population had a high school diploma or equivalent, another 40.3 percent have some college, 13.9 percent have a Bachelor's Degree, and 6.4 percent of the population had a graduate or professional degree in 2018.

The labor force in the Rock Island County has decreased from 19,549 in 2010 to 18,240 in 2018. Unemployment reached a high of 10.0 percent in 2010, but has dropped to 5.5 percent in 2018.

Rock Island County has seen a higher real average earnings per job than the overall in the State of Illinois. However, the per capita income for Rock Island County was higher lower than the State of Illinois average.

Households with incomes of 75,000 dollars and up grew as a percentage of the population while all over income ranges stayed about the same or declined. However, poverty accounted for 20.5 percent of the population in 2018. Poverty was most heavily concentrated in western Rock Island.

HOUSING NEEDS ASSESSMENT

Tri-Cities Region

The housing stock in the Tri-Cities rose 1.1 percent between 2010 and 2018, from 81,444 units in 2010 to 82,346 units in 2018. Homeownership in the area declined slightly over the period, from 64 percent to 63 percent. There was an increase in the number of vacant housing units, which rose from 6,242 vacant units to 8,166 vacant units. However, the more concerning component of vacant housing units are those that are considered as "other vacant" by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges

in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 3,131 such units empty in 2018, they comprise 38 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the Tri-Cities with higher concentrations of these units. These were seen in southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline.

In terms of housing production, the number of permits issued for construction for all units in the area peaked in 2007 before declining sharply. The majority of these newly permitted units were single family homes. The median home value was 241,785 dollars in 2018. Median Home Values were highest in eastern and northern Davenport, and eastern Moline. The median contract rent was 1,785 dollars in 2018. The highest median contract rents were seen in central Moline and Rock Island, as well as central and eastern Davenport.

Households that experience one or more housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. There were 21,794 households with unmet housing needs, which represented 29.3 percent of the households in the Tri-Cities. The most common type of housing problem was cost burden, or households that spend more than 30 percent of their income on housing. This accounted for over 20,000 households in the Tri-Cities.

Racial or ethnic groups experiencing housing problems at a rate of ten percentage points or higher than the jurisdictional average are considered to have a disproportionate share of housing problems. Black and American Indian households experience housing problems at a disproportionate rate, at rates of 41.7 percent and 67.2 percent, respectively, compared to the jurisdiction average of 29.3 percent.

City of Davenport

Homeownership in the City of Davenport declined slightly over the period, falling from 63.2 percent to 62.3 percent. There was an increase in the percentage of vacant housing units, which rose to 10.7 percent of units to 4,802 vacant units. However, the more concerning component of vacant housing units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 1,750 such units empty in 2018, they comprise 36.4 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the Tri-Cities with higher concentrations of these units. These were seen in southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline.

In terms of housing production, the number of permits issued for construction for all units in the city peaked in 2003 before declining sharply. The majority of these newly permitted units were a mix of single family and apartment homes. The median home value was 127,100 dollars in 2018. Median Home Values were highest in eastern and northern Davenport.

Households that experience one or more housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. There

were 12,274 households with unmet housing needs, which represented 30.1 percent of the households in the City of Davenport. The most common type of housing problem was cost burden, or households that spend more than 30 percent of their income on housing. This accounted for over 5,845 households in the City of Davenport, with an additional 5,465 experiencing a severe cost burden, which is defined as spending more than 50.0 percent of income on housing cost.

Racial or ethnic groups experiencing housing problems at a rate of ten percentage points or higher than the jurisdictional average are considered to have a disproportionate share of housing problems. Black, Asian and American Indian households experience housing problems at a disproportionate rate, at rates of 44.8 percent, 43.4 percent and 66.7 percent, respectively, compared to the jurisdiction average of 30.1 percent.

City of Moline

Homeownership in the City of Moline declined slightly over the period, falling from 66.8 percent to 65.0 percent. There was an increase in the percentage of vacant housing units, which rose to 9.2 percent of units to 1,843 vacant units. However, the more concerning component of vacant housing units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 829 such units empty in 2018, they comprise 45.0 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the Tri-Cities with higher concentrations of these units. These were seen in southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline.

In terms of housing production, the number of permits issued for construction for all units in the city peaked in 2007 before declining sharply. The majority of these newly permitted units were a mix of multi-family units. The median home value was 119,600 dollars in 2018.

Households that experience one or more housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. There were 4,660 households with unmet housing needs, which represented 25.7 percent of the households in the City of Moline. The most common type of housing problem was cost burden, or households that spend more than 30 percent of their income on housing. This accounted for over 2,260 households in the City of Moline, with an additional 1,780 experiencing a severe cost burden, which is defined as spending more than 50.0 percent of income on housing cost.

Racial or ethnic groups experiencing housing problems at a rate of ten percentage points or higher than the jurisdictional average are considered to have a disproportionate share of housing problems. American Indian households experience housing problems at a disproportionate rate, at rates of 36.4 percent compared to the jurisdiction average of 25.7 percent.

City of Rock Island

Homeownership in the City of Rock Island rose slightly over the period, rising from 64.5 percent to 64.9 percent. There was an increase in the percentage of vacant housing units, which rose to 10.5 percent of units to 1,806 vacant units. However, the more concerning component of vacant housing

units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 957 such units empty in 2018, they comprise 53.0 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the Tri-Cities with higher concentrations of these units. These were seen in southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline.

In terms of housing production, the number of permits issued for construction for all units in the city peaked in 2010 before declining sharply. The majority of these newly permitted units were multi-family units. The median home value was 102,200 dollars in 2018.

Households that experience one or more housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. There were 4,854 households with unmet housing needs, which represented 31.4 percent of the households in the City of Rock Island. The most common type of housing problem was cost burden, or households that spend more than 30 percent of their income on housing. This accounted for over 2,385 households in the City of Rock Island, with an additional 1,930 experiencing a severe cost burden, which is defined as spending more than 50.0 percent of income on housing cost.

Racial or ethnic groups experiencing housing problems at a rate of ten percentage points or higher than the jurisdictional average are considered to have a disproportionate share of housing problems. African-American, American Indian and Hispanic households experience housing problems at a disproportionate rate, at rates of 40.9 percent, 83.0 percent, and 43.7 percent, respectively, compared to the jurisdiction average of 31.4 percent.

COMMUNITY INPUT

Tri-Cities Region

The 2020 Housing Needs Survey demonstrated the highest rated needs were supportive housing for homeless and special needs is rated highest, followed by emergency housing for homeless and special needs. This is followed by rental housing rehab and homebuyer education. The survey also indicated that the highest importance of proximity of housing to amenities included quality schools and employment opportunities. The highest need for special needs housing included shelters for youth, emergency shelters, and services with supportive housing.

Three focus group meetings were held in November, 2019 to gather additional information and comments on the housing needs in the Tri-Cities. The focus group comments focused on the lack of resources for developing affordable housing, the number of households that have difficulty affording both rental and homeowner housing, and the need for increased education opportunities.

Public input meetings were held on February 11 and 12, 2020 for general public to comment on preliminary findings of the Housing Needs Assessment. A public meeting will be held in March, 2020 to allow for comments on the draft release of the Tri-Cities Housing Needs Assessment.

City of Davenport

There were a total of 193 responses in the Housing Needs Assessment Survey for the City of Davenport. According to the survey the highest rated needs for renter and homeowners were: Housing Rehabilitation, First Time Homebuyer Assistance/Homebuyer Education, and Rental Housing Rehabilitations. The highest rated need for the special needs population was Supportive housing for the homeless and emergency housing. The highest “other” housing needs were removal of blighted buildings and the creation of family friendly housing.

When respondents were asked to rate barriers to the development of housing, the three most cited reasons were the cost of labor, materials and land.

City of Moline

There were a total of 85 responses in the Housing Needs Assessment Survey for the City of Moline. According to the survey the highest rated needs for renter and homeowners were: Housing Rehabilitation, First Time Homebuyer Assistance/Homebuyer Education, and Rental Housing Rehabilitations. The highest rated need for the special needs population was supportive housing for the homeless and emergency housing. The highest “other” housing needs were removal of blighted buildings and the creation of family friendly housing.

When respondents were asked to rate barriers to the development of housing, the three most cited reasons were the cost of labor, materials and land.

City of Rock Island

There were a total of 103 responses in the Housing Needs Assessment Survey for the City of Rock Island. According to the survey the highest rated needs for renter and homeowners were: Housing Rehabilitation, First Time Homebuyer Assistance/Homebuyer Education, and Rental Housing Rehabilitations. The highest rated need for the special needs population was supportive housing for the homeless and emergency housing. The highest “other” housing needs were removal of blighted buildings and the creation of family friendly housing.

When respondents were asked to rate barriers to the development of housing, the three most cited reasons were the cost of labor, materials and the current status of the housing market.

C. HOUSING CHALLENGES AND RECOMMENDATIONS

HOUSING CHALLENGES

The primary housing challenges facing the Tri-Cities, as identified in the study, fell into the following categories:

1. **Unmet housing needs for many households.** This represents existing households with a housing problem, especially those with cost burdens. Over 20,000 households had a cost burden (housing costs greater than 30 percent of household income) or severe cost burden (housing costs greater than 50 percent of household income) in 2018, representing 27.5 percent of the population. Renters are even more strongly hit, with 9,000 households experiencing a cost burden at a rate of 41.7 percent.
2. **Highly rated need for rental/multifamily housing.** Rental housing production has dropped off in recent years, and rising prices have resulted in many renter households experiencing cost burdens. Public input also expressed the need for rental housing.
3. **Need for homeless housing.** Results from survey and stakeholder input have indicated a continued need for homeless housing. Homeless households continue to be a high priority for the Tri-Cities.
4. **Disproportionate Housing Needs.** Black households face a disproportionate share of housing problems at a rate of 41.7 percent.
5. **Need to rehabilitate or redevelop existing housing.** Public input, the age of the housing stock, and the number of households with housing problems indicate the need for homeowner and rental housing rehabilitation in the Tri-Cities.

RECOMMENDATIONS TO ADDRESS HOUSING NEEDS

These housing challenges present the Tri-Cities with the opportunity to plan for future housing needs of area residents. The area's dynamic housing needs can be addressed through several strategies to promote successful stability of housing access. Through housing redevelopment in vacant properties, encouraging low to moderate income housing, and finding support for homeless households within the area, the Tri-Cities will be able to meet the housing needs of current and future residents.

Recommendation 1: Encourage Low to Moderate Income Housing

The Tri-Cities has over 19,000 low to moderate income households with housing problems. Encouraging development of housing to accommodate lower income households will accommodate the needs of Tri-City residents.

Actions:

1. Encourage affordable housing development through density bonus, fee deferments or waivers, and other forms of cost benefits to developers.
2. Increase the density of housing in some communities, to maximize the use of existing infrastructure. Review maximum density restrictions for multifamily housing in residential zoning districts for areas that could accommodate higher density rental development.
3. Seek out funding opportunities from local and state sources.
4. Utilize CPD funding sources for housing development, including CDBG and HOME funds as available.

Recommendation 2: Encourage Rental-Multifamily Housing Development/Rehabilitation

There are over 11,000 low to moderate income renter households with housing problems, primarily cost burdens. The production of rental/multifamily units has decreased dramatically in the area in the past few years and the low rental vacancy rate indicates a strong need for additional rental units. By encouraging the development of additional rental/multifamily units throughout the Tri-Cities, and the rehabilitation or redevelopment of existing units, the area will be better prepared to accept the influx of additional renter households.

Actions:

1. Assess areas with established infrastructure that can accommodate additional rental/multifamily development.
2. Encourage rental developments through development incentives and fee waivers.
3. Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.
4. Review the availability and need for additional amenities, such as public K-12 schools, grocery stores and public transportation within the vicinity for new developments.
5. Identify existing multifamily housing developments that may be candidates for redevelopment or rehabilitation, work to secure or commit funding for these activities.

Recommendation 3: Encourage Development of Vacant and Underdeveloped Parcels within the Tri-Cities

The “other” vacant units in the Tri-Cities have increased in recent years resulting in over 3,000 “other” vacant units in 2018. These units are concentrated in to southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline. These areas with higher concentrations of “other” vacant units may present an opportunity for the Tri-Cities to promote rehabilitation and redevelopment.

Actions:

1. Encourage the development of vacant and underdeveloped parcels in close proximity to existing services and infrastructure through development incentives and fee waivers or deferments.
2. Review existing zoning requirements for lot size and density restrictions that may limit the amount of development of vacant or underdeveloped parcels over the course of the next several decades.
3. Evaluate the prospect of using CDBG and HOME funds to develop these areas in conjunction with the Cities’ Consolidated Plans.

Recommendation 4: Encourage Support for Homeless Housing and Services

The need for additional services and housing options are needed in order to meet the continued needs of the homeless in the Tri-Cities.

Actions:

1. Seek out funding through federal, state, and local homeless funding sources, including government agencies and charitable foundations. Investigate the availability of State Emergency Solutions Grant (ESG) funds, and other local funding.
2. Continue to keep accounting of the local homeless population in order to supplement regional Point-in-Time counts.

Recommendation 5: Encourage additional production of housing units suitable for special needs populations, such as the elderly, the disabled, transitional housing and those needing care with services.

With the growth of the population comes additional demand for housing for a selection of special populations, such as the disabled or those needing care with services. This is acutely true for the aging population, with its rapidly rising share of seniors.

Actions:

1. Emphasize small scale facility development that can more easily be sited throughout the Tri-Cities, taking into consideration the proximity of relevant and pertinent services and transportation options.
2. Research and determine sources of additional funding that will aid in securing the development of small scale facility development, taking into consideration the proximity of pertinent services and transportation options.
3. Identify avenues to promote the ability of senior citizens to age in place.

Recommendation 6: Encourage Activities for Homeowners/Homebuyers

Homeownership is an important piece of any housing market. Supporting current homebuyers to maintain existing housing stock through rehabilitation programs decreases blight and maintains neighborhood livability. Homeownership is also a key aspect for many households to achieve long term financial stability. Segments of the population may not have the institutional knowledge about how to buy a home.

Actions:

1. Conduct first time homebuyer education classes and provide housing counseling services for potential homebuyers.
2. Offer first time home buyer assistance.
3. Encourage homeowners to main the existing housing stock through homeownership rehabilitation programs.
4. Encourage the production of owner-occupied affordable housing construction to help moderate income renters transition to homeowners.

I. Introduction

A. BACKGROUND

As the Tri-Cities looks to meet the needs of current and future residents, it is preparing for the future. This study serves as a resource to survey the current conditions of the area's demographics, economy, and housing, as well a tool to help develop future guidelines for development within the Tri-Cities.

STUDY AREA

The area of study for this Housing Needs Assessment is referred to as the Tri-Cities throughout this document. The study includes the Cities of Davenport, Moline, and Rock Island.

B. RESEARCH METHODOLOGY

The 2020 Tri-Cities Housing Needs Assessment represents a thorough examination of a variety of sources related to housing within these three cities. This study involved primary research and secondary research. This research was compiled to provide the area with sufficient data to analyze the current housing situation in the area and the tools to create strategies to meet future needs.

Primary research was the creation and analysis of new data for this study. The 2020 Housing Needs Survey asked respondents various questions about the perceived housing needs in the Tri-Cities. As of the publishing of this report, 418 respondents had replied.

Secondary research included the collection and analysis of previously constructed data. This existing data includes 2000 and 2010 Census data, 2014-2018 American Community Survey (ACS) data, Bureau of Labor Statistics (BLS) data, and Bureau of Economic Analysis (BEA) data.

All of these data are included in the following narrative and will be explored in greater detail throughout the study.

II. Demographic and Economic Influences

This section presents demographic and economic information collected from the Census Bureau, the Bureau of Economic Analysis (BEA), the Bureau of Labor Statistics (BLS), and other sources in regard to the Tri-Cities. Data were used to analyze a broad range of socio-economic characteristics, including population growth, race and ethnic distribution and concentrations, disability, employment, income, and poverty. Ultimately, the information presented in this section helps to illustrate the underlying conditions that have shaped housing market behavior in the Tri-Cities.

To supplement 2000 and 2010 Census data, information for this analysis was also gathered from the Census Bureau's American Community Survey (ACS), as well as intercensal estimates. The ACS data cover similar topics to the decennial counts but include data not appearing in the 2010 Census, such as household income and poverty. The key difference of these data sets is that ACS data represent a five-year average of annual data estimates as opposed to a point in time 100 percent count; the ACS data reported herein span the years from 2014 through 2018.

A. DEMOGRAPHICS

Census Demographic Data

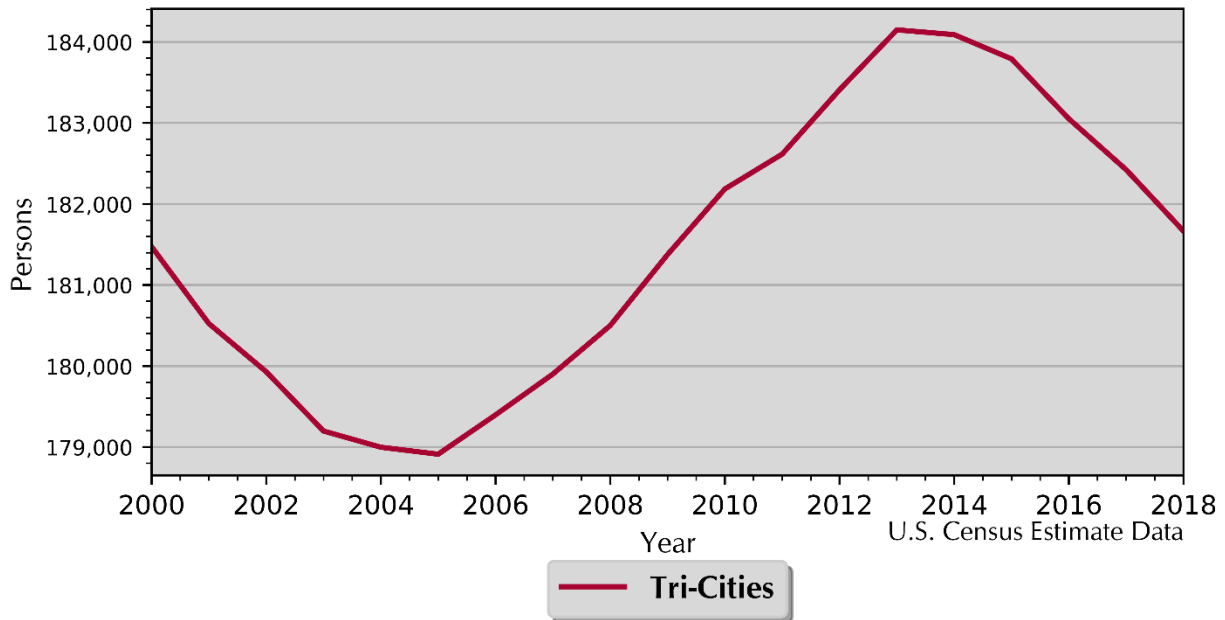
In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

The population in the Tri-Cities is shown in Diagram II.1, on the following page. The population saw a slight increase beginning in 2006 through 2013, but has declined since that time. The peak population was over 184,000, but has since declined to 183,036 in 2018, which is just slightly over the population in 2010 of 182,186.

Diagram II.1
Population

Tri-Cities
2000 – 2018 Census Estimate Data



Population Estimates

Population by race and ethnicity through 2018 is shown in Table II.1. The white population represented 80 percent of the population in 2018, compared with black populations accounting for 12 percent of the population in 2018. Hispanic households represented 11 percent of the population in 2018.

Table II.1 Population by Race and Ethnicity Tri-Cities 2010 Census & 2018 Five-Year ACS				
Race	2010 Census		2018 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	144,728	79%	146,379	80%
Black	20,132	11%	21,296	12%
American Indian	597	0%	706	0%
Asian	3,891	2%	5,313	3%
Native Hawaiian/ Pacific Islander	63	0%	62	0%
Other	6,066	3%	3,107	2%
Two or More Races	6,709	4%	6,173	3%
Total	182,186	100.0%	183,036	100.0%
Non-Hispanic	164,503	90%	162,799	89%
Hispanic	17,683	10%	20,237	11%

The change in race and ethnicity between 2010 and 2018 is shown in Table II.2. During this time, the total non-Hispanic population was 162,799 persons in 2018. The Hispanic population was 20,237.

Table II.2
Population by Race and Ethnicity
 Tri-Cities
 2010 Census & 2018 Five-Year ACS

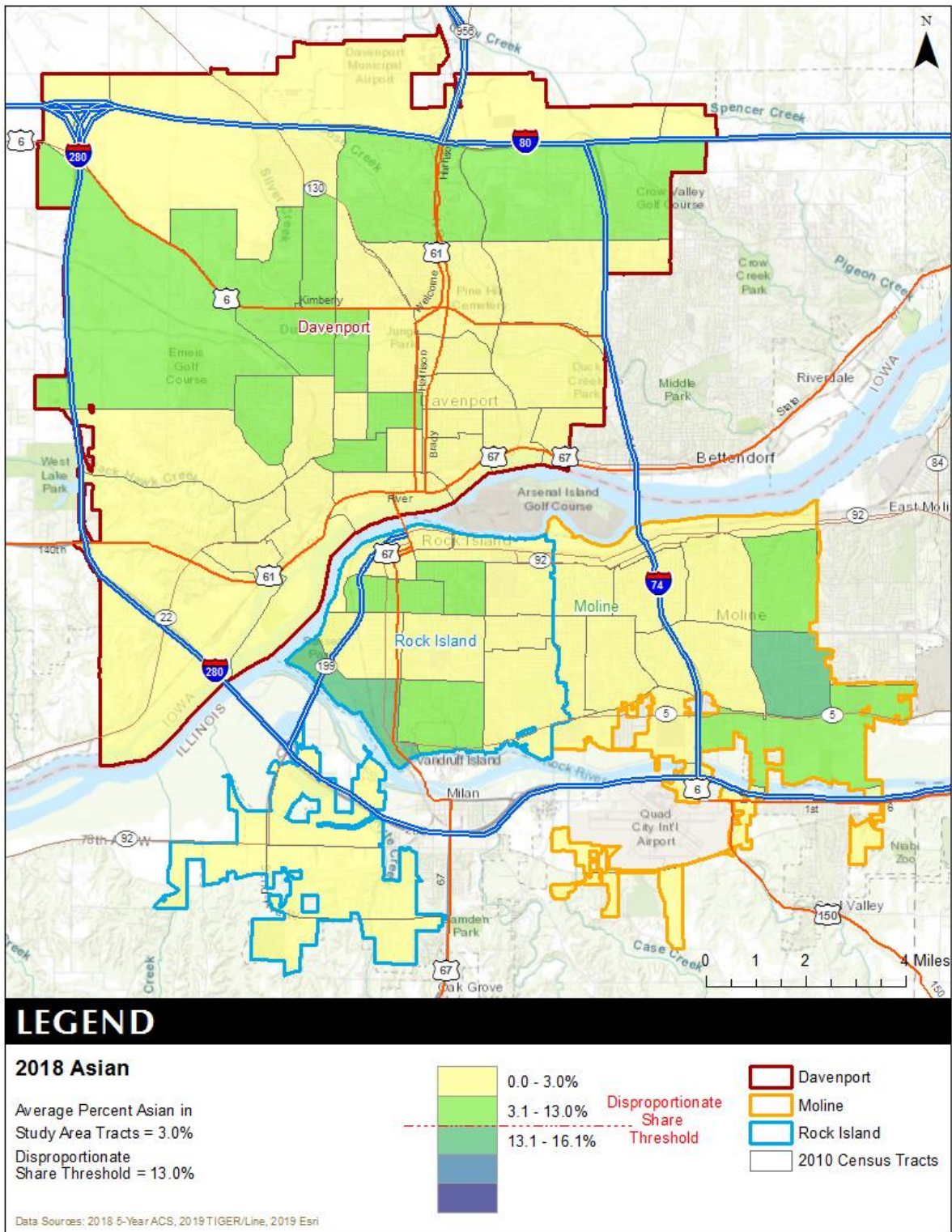
Race	2010 Census		2018 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	135,542	82%	130,769	80%
Black	19,620	12%	20,816	13%
American Indian	426	0%	457	0%
Asian	3,843	2%	5,279	3%
Native Hawaiian/ Pacific Islander	51	0%	62	0%
Other	217	0%	297	0%
Two or More Races	4,804	3%	5,119	3%
Total Non-Hispanic	164,503	100.0%	162,799	100.0%
Hispanic				
White	9,186	52%	15,610	77%
Black	512	3%	480	2%
American Indian	171	1%	249	1%
Asian	48	0%	34	0%
Native Hawaiian/ Pacific Islander	12	0%	0	0%
Other	5,849	33%	2,810	14%
Two or More Races	1,905	11%	1,054	5%
Total Hispanic	17,683	100.0	20,237	100.0%
Total Population	182,186	100.0%	183,036	100.0%

The following pages have geographic maps showing the distribution of racial and ethnic groups in the Tri-Cities. These maps can be used to determine if there are any areas with a disproportionate share of racial or ethnic groups. A disproportionate share exists if any one area sees a racial or ethnic group at a rate at least ten percentage points higher than the jurisdiction average. For example, the Asian population accounts for 3.0 percent of the population in the Tri-Cities, so an area would see a disproportionate share of Asian households if it is at a rate of 13.0 percent or higher. As seen in Map II.1, there are two areas with disproportionate shares of Asian households. One is seen in western Rock Island and one is in eastern Moline.

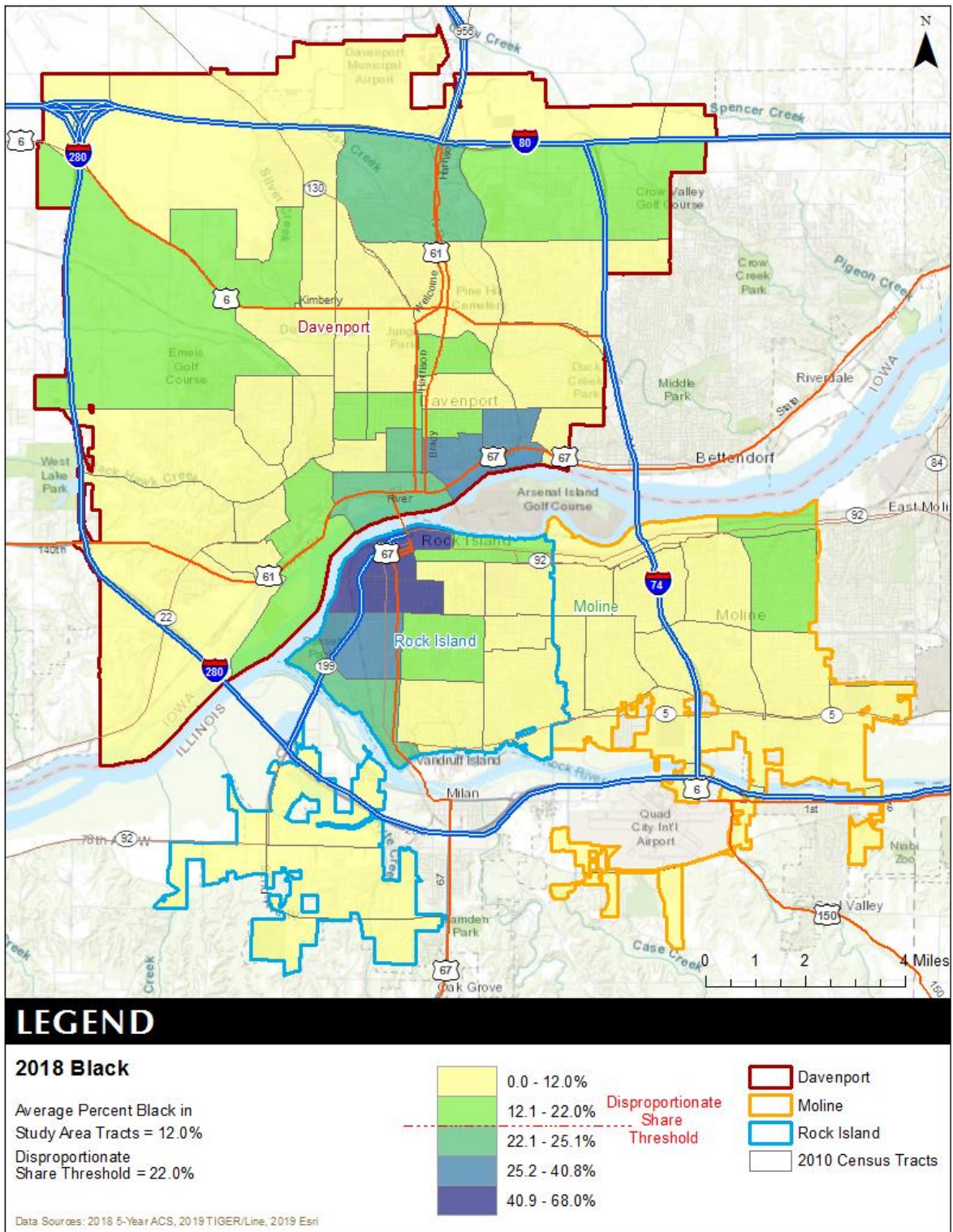
Map II.2 shows the black population in 2018. There are disproportionate shares of black households in central Rock Island, as well as southern and central Davenport in 2018.

The Hispanic population is shown in Map II.3. There are areas with disproportionate shares of Hispanic households in northern Moline in 2018.

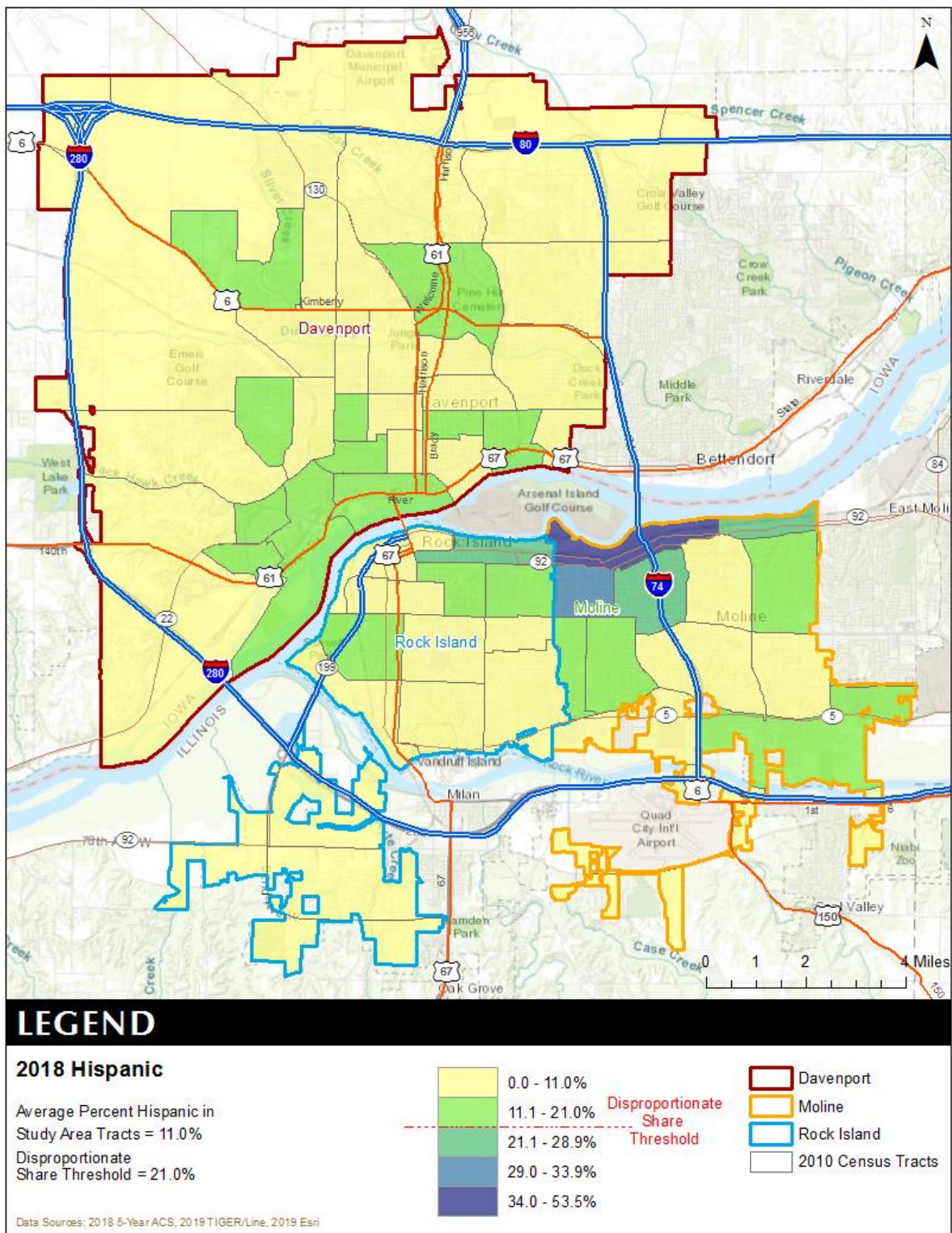
Map II.1
Asian Population
 Tri-Cities
 2018 ACS, Tigerline



Map II.2
Black Population
 Tri-Cities
 2018 ACS, Tigerline



Map II.3
Hispanic Population
 Tri-Cities
 2018 ACS, Tigerline



The group quarters population was 5,874 in 2010, compared to 5,662 in 2000. Institutionalized populations experienced a -8 percent change between 2000 and 2010. Non-Institutionalized populations experienced a 12 percent change during this same time period.

Table II.3 Group Quarters Population Tri-Cities 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	478	20%	643	29%	35%
Juvenile Facilities	.	.	86	4%	.
Nursing Homes	1,541	64%	1,483	67%	-4%
Other Institutions	374	16%	0	0%	-100%
Total	2,393	100.0%	2,212	100.0%	-8%
Non-Institutionalized					
College Dormitories	2,510	77%	2,796	76%	11%
Military Quarters	0	0%	0	0%	nan%
Other Non-Institutionalized	759	23%	866	24%	14%
Total	3,269	100.0%	3,662	100.0%	12%
Group Quarters Population	5,662	100.0%	5,874	100.0%	4%

The number of foreign born persons is shown in Table II.4. An estimated 2 percent of the population was born in Mexico.

Table II.4 Place of Birth for the Foreign-Born Population Tri-Cities 2018 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	4,522	2%
#2 country of origin	Vietnam	871	0%
#3 country of origin	India	625	0%
#4 country of origin	Philippines	589	0%
#5 country of origin	Africa n.e.c	485	0%
#6 country of origin	Burma	463	0%
#7 country of origin	Other Western Africa	343	0%
#8 country of origin	Other Middle Africa	304	0%
#9 country of origin	Other Eastern Africa	302	0%
#10 country of origin	Korea	252	0%

Limited English Proficiency and the language spoken at home are shown in Table II.5. An estimated 2 percent of the population speaks Spanish at home.

Table II.5
Limited English Proficiency and Language Spoken at Home
 Tri-Cities
 2018 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	4,081	2%
#2 LEP Language	Vietnamese	839	0%
#3 LEP Language	Other Asian and Pacific Island languages	647	0%
#4 LEP Language	Other and unspecified languages	503	0%
#5 LEP Language	French, Haitian, or Cajun	426	0%
#6 LEP Language	Other Indo-European languages	195	0%
#7 LEP Language	Korean	185	0%
#8 LEP Language	Tagalog	135	0%
#9 LEP Language	German or other West Germanic languages	111	0%
#10 LEP Language	Arabic	110	0%

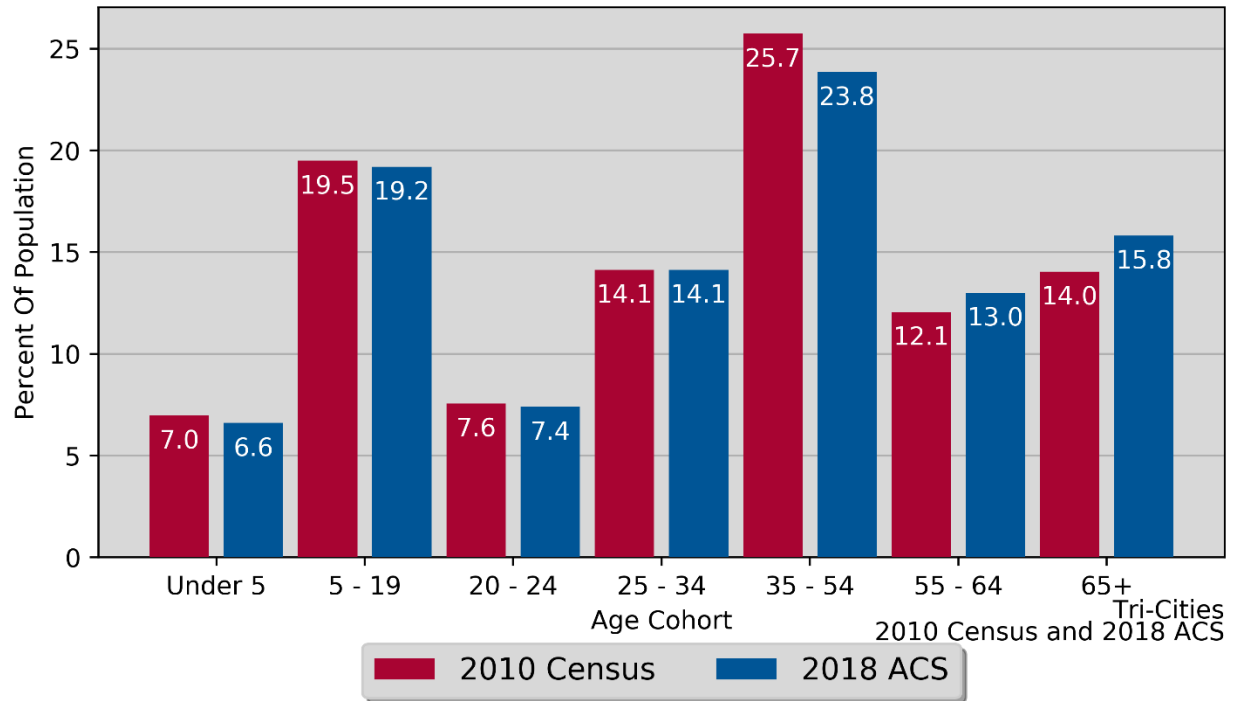
Age Cohorts

Table II.6 shows the population distribution in Tri-Cities by age. In 2010, children under the age of 5 accounted for 21 percent of the total population, which compared to 20 percent in 2018. The older population has grown as a percentage of the population while all over age cohorts have declined or stayed the same between 2010 and 2018. This indicates that the population overall is aging and may have some implications on the future of the housing stock, as more housing may need accessibility and other features in the coming years.

Table II.6
Population Distribution by Age
 Tri-Cities
 2018 Five-Year ACS Data

Age	2010 Census		2018 Five-Year ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	12,702	21	12,092	20
5 to 19	35,518	58	35,130	58
20 to 24	13,772	23	13,530	22
25 to 34	25,754	41	25,879	41
35 to 54	46,900	77	43,651	71
55 to 64	21,963	37	23,811	40
65 or Older	25,577	44	28,943	49
Total	182,186	100%	183,036	100%

Diagram II.2
Population Distribution by Age
 Tri-Cities



Disability

Disability by age, as estimated by the 2018 ACS, is shown in Table II.7. The disability rate for females was 13 percent, compared to 13 percent for males. The disability rate grew precipitously higher with age, with 48 percent of those over 75 experiencing a disability. This is important when bearing in mind the aging population as demonstrated on the previous pages.

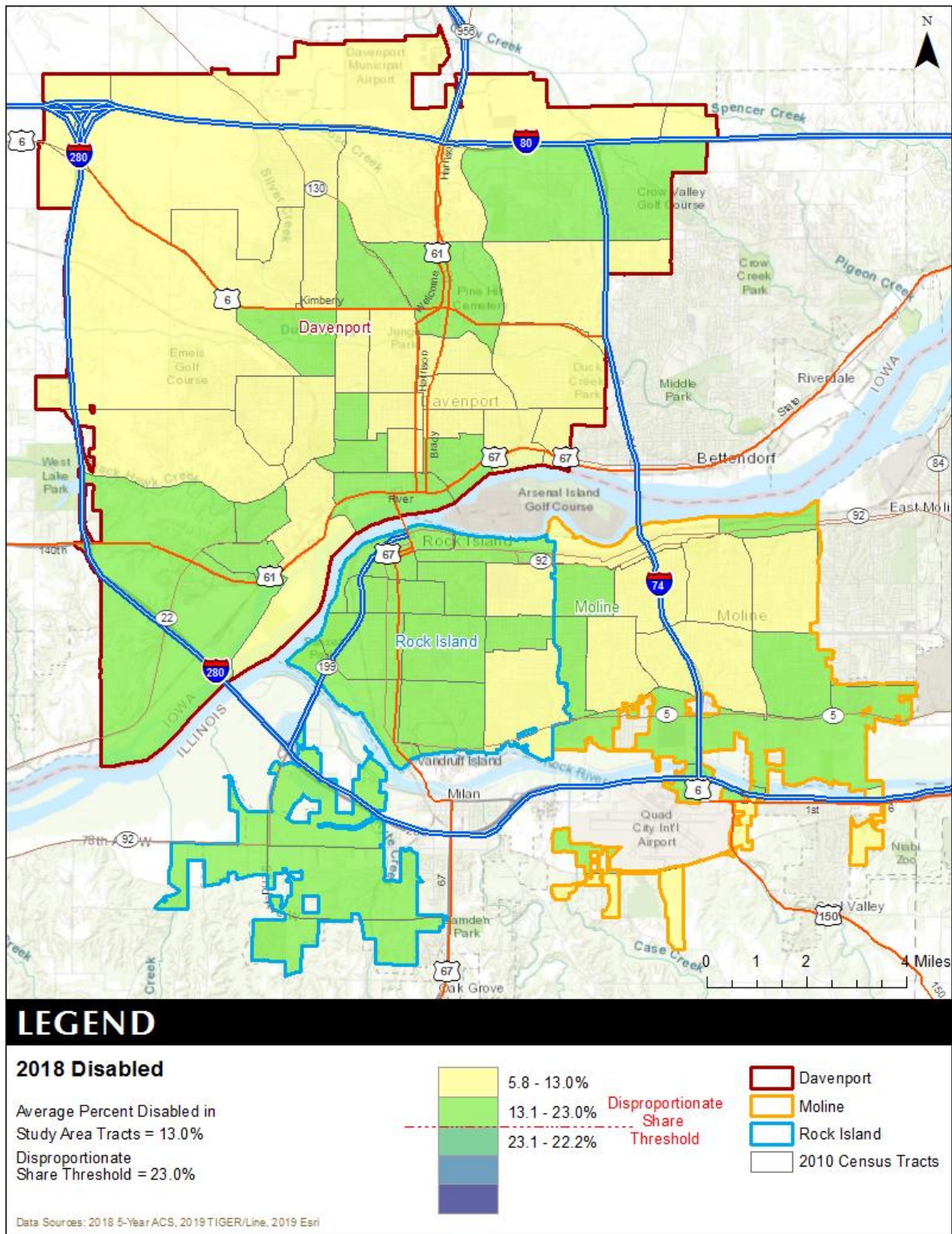
Table II.7 Disability by Age Tri-Cities 2018 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	20	0%	8	0%	28	0%
5 to 17	1,125	8%	735	5%	1,860	6%
18 to 34	1,075	5%	1,123	5%	2,198	5%
35 to 64	4,827	15%	4,383	13%	9,210	14%
65 to 74	1,875	25%	1,928	24%	3,803	24%
75 or Older	2,290	46%	3,516	49%	5,806	48%
Total	11,212	13%	11,693	13%	22,905	13%

The number of disabilities by type, as estimated by the 2018 ACS, is shown in Table II.8. Some 7 percent have an ambulatory disability, 6 percent have an independent living disability, and 2 percent have a self-care disability.

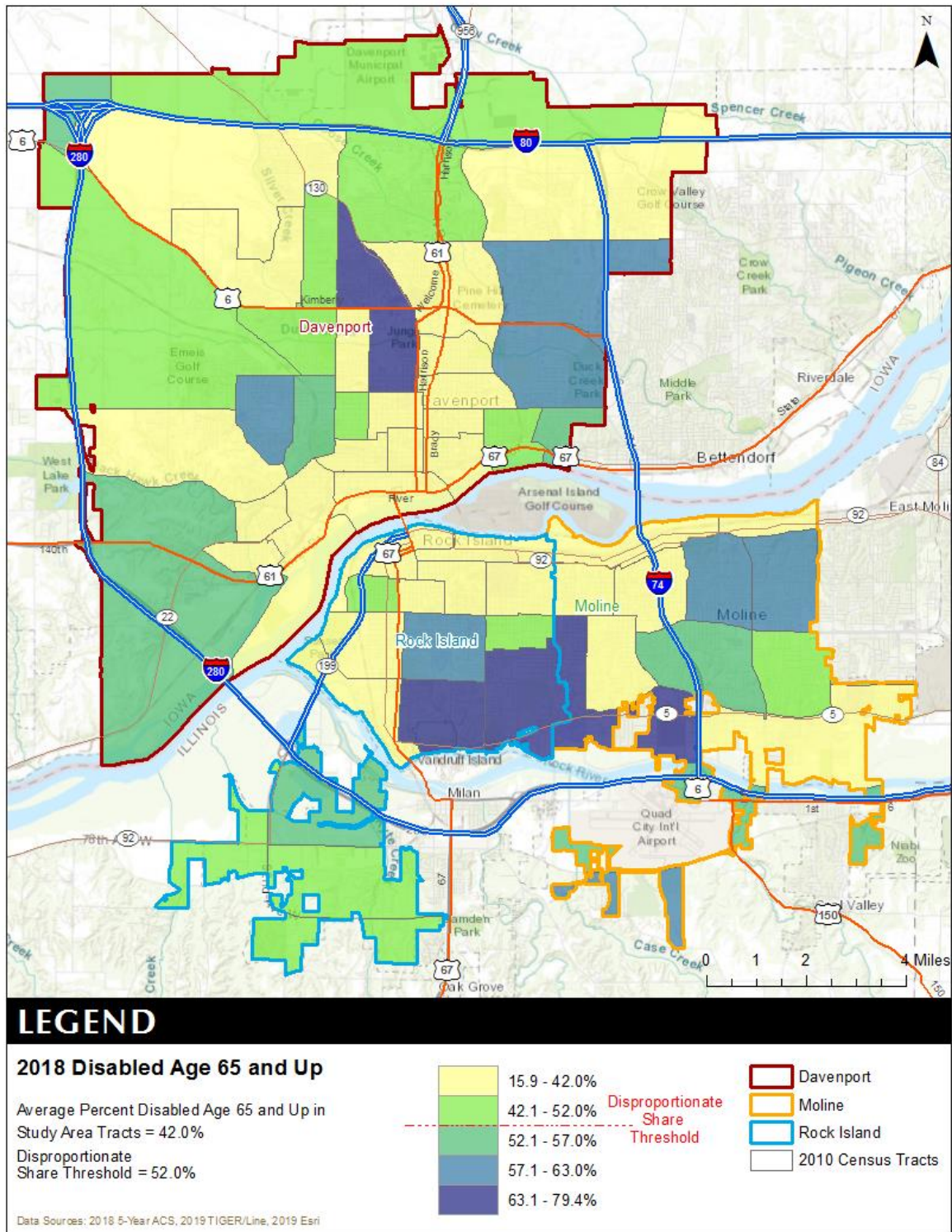
Table II.8 Total Disabilities Tallied: Aged 5 and Older Tri-Cities 2018 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	5,688	3%
Vision disability	3,443	2%
Cognitive disability	9,278	6%
Ambulatory disability	11,835	7%
Self-Care disability	3,962	2%
Independent living disability	7,845	6%

The geographic distribution of persons with disabilities is shown in Map II.4, on the following page. While there are areas throughout the Tri-Cities area with higher rates of disabilities there are no areas with a disproportionate share. The distribution of persons with disabilities aged 65 and older is shown in Map II.5. There are areas with higher concentrations of these population in central Davenport, central Moline, and central Rock Island.

Map II.4
Persons with Disabilities
 Tri-Cities
 2018 ACS, Tigerline



Map II.5
Persons with Disabilities Aged 65 and Older
 Tri-Cities
 2018 ACS, Tigerline



Education

Education and employment data, as estimated by the 2018 ACS, is presented in Table II.9. In 2018, some 88,357 persons were employed and 5,160 were unemployed. This totaled a labor force of 93,517 persons. The unemployment rate for Tri-Cities was estimated to be 6 percent in 2018.

Table II.9 Employment, Labor Force and Unemployment Tri-Cities 2018 Five-Year ACS Data	
Employment Status	2018 Five-Year ACS
Employed	88,357
Unemployed	5,160
Labor Force	93,517
Unemployment Rate	6%

In 2018, 91 percent of households in Tri-Cities had a high school education or greater.

Table II.10 High School or Greater Education Tri-Cities 2018 Five-Year ACS Data	
Education Level	Households
High School or Greater	67,315
Total Households	73,939
Percent High School or Above	91%

As seen in Table II.11, some 30 percent of the population had a high school diploma or equivalent, another 36 percent have some college, 16 percent have a Bachelor's Degree, and 8 percent of the population had a graduate or professional degree.

Table II.11 Educational Attainment Tri-Cities 2018 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	14,537	10%
High School or Equivalent	42,646	30%
Some College or Associates Degree	51,197	36%
Bachelor's Degree	22,239	16%
Graduate or Professional Degree	10,916	8%
Total Population Above 18 years	141,535	100.0%

B. ECONOMICS

The following section describes the economic context for the Tri-Cities. The data presented here is from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS). BLS data is available down to the city level and therefore is presented for the Tri-Cities. BEA data is only available down to the county level and is therefore presented for the Davenport-Moline-Rock Island MSA.

Labor Force

Table II.12 shows labor force statistics for Tri-Cities between 1990 and 2018. The unemployment rate in Tri-Cities was 4.2 percent in 2018, with 3,802 unemployed persons and 90,435 in the labor force.

Table II.12 Labor Force Statistics Tri-Cities 1990 - 2018 BLS Data				
Year	Tri-Cities			
	Unemployment	Employment	Labor Force	Unemployment Rate
1990	4,536	85,321	89,857	5.0%
1991	5,356	86,026	91,382	5.9%
1992	6,166	87,345	93,511	6.6%
1993	5,530	88,536	94,066	5.9%
1994	4,473	87,773	92,246	4.8%
1995	4,056	87,445	91,501	4.4%
1996	3,964	88,560	92,524	4.3%
1997	3,389	90,110	93,499	3.6%
1998	3,097	91,630	94,727	3.3%
1999	4,028	90,736	94,764	4.3%
2000	3,697	91,191	94,888	3.9%
2001	4,239	89,617	93,856	4.5%
2002	4,958	89,106	94,064	5.3%
2003	5,248	87,441	92,689	5.7%
2004	5,027	88,168	93,195	5.4%
2005	4,004	90,988	94,992	4.2%
2006	3,836	92,370	96,206	4.0%
2007	3,917	92,577	96,494	4.1%
2008	4,822	92,676	97,498	4.9%
2009	7,946	88,457	96,403	8.2%
2010	7,614	86,638	94,252	8.1%
2011	6,918	86,940	93,858	7.4%
2012	6,541	87,017	93,558	7.0%
2013	6,506	86,346	92,852	7.0%
2014	5,698	86,930	92,628	6.2%
2015	5,160	86,589	91,749	5.6%
2016	4,946	85,652	90,598	5.5%
2017	4,032	85,615	89,647	4.5%
2018	3,802	86,633	90,435	4.2%

Diagram II.2 shows the employment and labor force for Tri-Cities. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 86,633 persons, with the labor force reaching 90,435, indicating there were a total of 3,802 unemployed persons

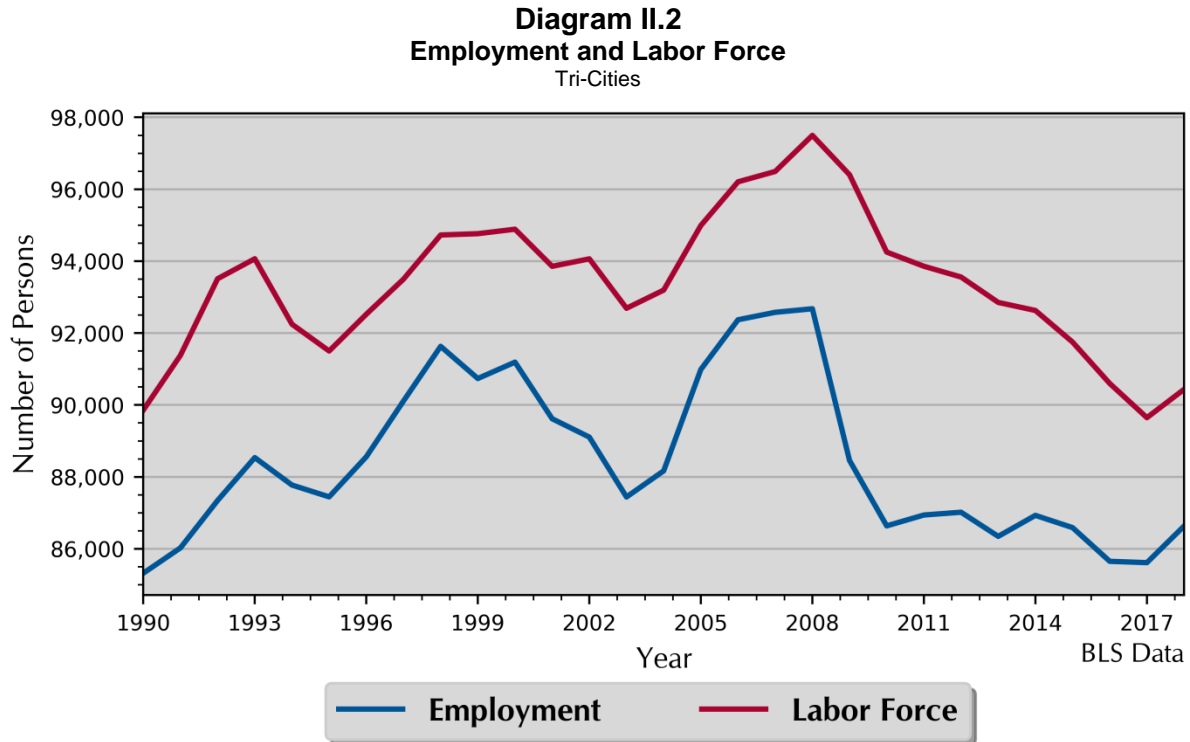
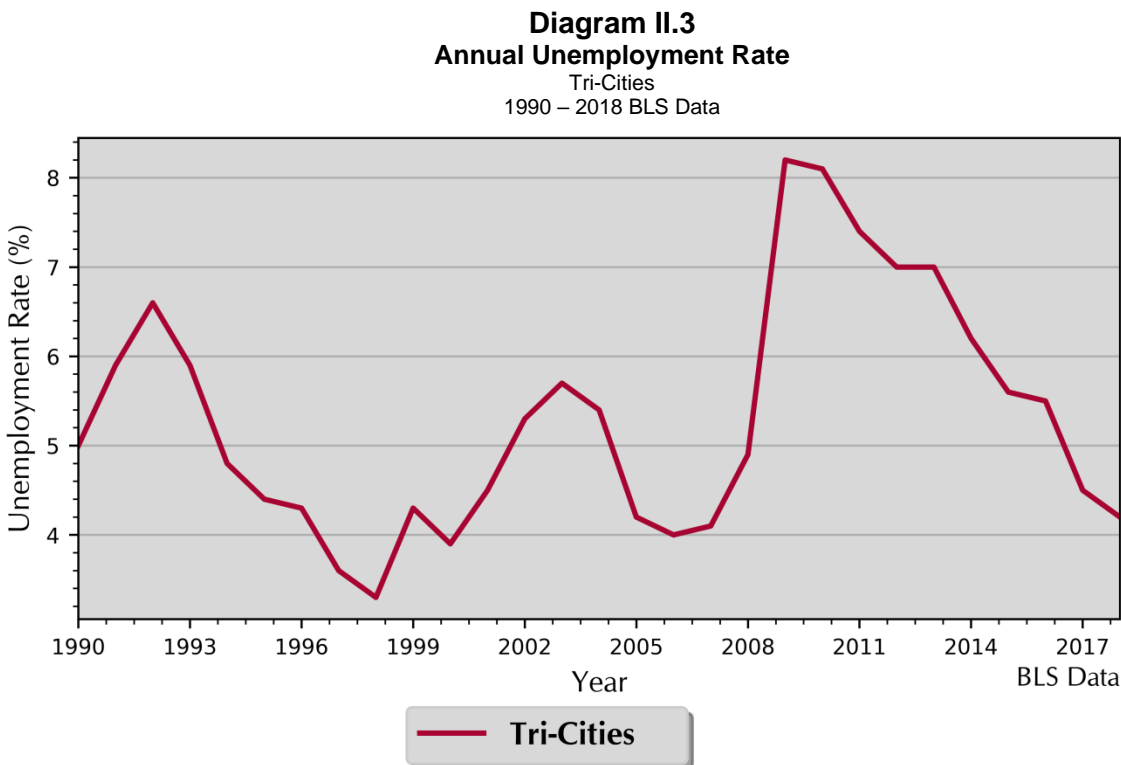


Diagram II.3 shows the unemployment rate for the Tri-Cities. The Tri-Cities saw a sharp increase in the unemployment rate during the recent recession, which has come down significantly. The unemployment rate reached over 8 percent in 2009, but was down to 4.2 percent in 2018.



Earnings and Employment

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.13 shows total real earnings by industry for Davenport-Moline-Rock Island MSA. Government and government enterprises and manufacturing had the highest total earnings in 2018.

Table II.13
Real Earnings by Industry
Davenport-Moline-Rock Island MSA
BEA Table CA-5N Data (1,000's of 2018 Dollars)

NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	2018	% Change 17-18
Farm earnings	76,409	279,208	173,384	350,445	114,938	20,041	65,507	83,752	58,203	-30.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	32,790	0.0
Mining	0	0	0	0	0	0	0	0	19,942	0.0
Utilities	0	0	0	219,200	213,222	216,354	223,289	226,203	218,463	-3.4
Construction	801,252	829,841	831,104	839,410	876,211	941,201	928,815	946,402	955,468	1.0
Manufacturing	1,874,966	2,014,496	2,070,535	2,065,254	2,024,055	1,978,335	1,866,901	1,937,633	1,926,639	-0.6
Wholesale trade	1,034,688	1,055,754	1,057,436	1,008,736	818,777	738,900	835,507	871,143	872,555	0.2
Retail trade	858,864	854,989	847,440	844,881	843,065	811,856	836,283	826,058	816,069	-1.2
Transportation and warehousing	0	0	0	448,640	465,414	495,783	457,395	448,720	463,362	3.3
Information	190,606	163,965	189,798	174,891	182,561	150,128	128,501	141,438	144,590	2.2
Finance and insurance	595,657	594,150	629,636	605,559	598,134	537,476	521,835	530,117	536,302	1.2
Real estate and rental and leasing	86,972	119,527	136,484	196,392	167,299	184,573	197,531	173,741	168,562	-3.0
Professional and technical services	691,733	744,836	716,397	630,593	0	0	695,398	0	0	0.0
Management of companies and enterprises	880,105	906,667	1,068,111	1,045,162	0	0	0	0	0	0.0
Administrative and waste services	480,265	504,764	494,391	498,323	518,387	509,519	0	614,312	626,231	1.9
Educational services	185,843	184,569	182,887	179,201	183,439	181,549	184,380	181,999	0	-100.0
Health care and social assistance	1,456,469	1,461,080	1,482,660	1,483,636	1,472,293	1,551,807	1,606,591	0	0	0.0
Arts, entertainment, and recreation	90,668	111,972	80,110	0	77,795	84,016	75,644	64,021	66,797	4.3
Accommodation and food services	325,949	339,612	415,037	0	370,198	384,819	400,245	408,501	409,271	0.2
Other services, except public administration	442,530	445,154	461,749	453,132	468,039	478,029	480,568	477,977	485,222	1.5
Government and government enterprises	2,421,782	2,381,017	2,222,748	2,175,793	2,164,988	2,160,324	2,157,206	2,151,408	2,111,932	-1.8
Total	13,135,331	13,677,965	13,757,171	13,707,918	13,248,521	13,163,806	13,215,024	13,459,140	13,450,170	-0.1

Table II.14 shows the total employment by industry for the Davenport-Moline-Rock Island MSA. Government and government enterprises, retail trade, and manufacturing were the largest employment sectors in 2018. Transportation and warehousing and real estate and rental and leasing saw the largest growth between 2017 and 2018.

Table II.14 Employment by Industry Davenport-Moline-Rock Island MSA BEA Table CA25 Data										
NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	2018	% Change 17-18
Farm earnings	3,522	3,470	3,360	3,359	3,299	3,395	3,342	3,280	3,284	0.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	681	0.0
Mining	0	0	0	0	0	0	0	0	231	0.0
Utilities	0	0	0	1,279	1,208	1,220	1,218	1,186	1,204	1.5
Construction	11,676	11,476	11,606	11,662	12,182	12,661	12,875	13,125	13,338	1.6
Manufacturing	22,877	24,216	24,755	24,973	24,716	24,229	23,599	23,502	24,569	4.5
Wholesale trade	9,587	9,796	10,447	10,402	10,046	9,168	8,676	8,508	8,428	-0.9
Retail trade	26,072	26,438	26,210	26,307	26,781	26,672	26,669	26,660	25,939	-2.7
Transportation and warehousing	0	0	0	7,171	7,506	7,625	7,671	8,050	8,590	6.7
Information	3,109	2,942	2,890	2,830	2,759	2,632	2,335	2,163	1,998	-7.6
Finance and insurance	11,020	11,418	11,179	11,074	10,697	9,980	10,024	9,904	10,084	1.8
Real estate and rental and leasing	6,182	6,357	6,242	6,489	6,782	6,944	7,157	7,254	7,483	3.2
Professional and technical services	8,963	9,249	9,413	9,384	0	0	9,916	0	0	0.0
Management of companies and enterprises	4,639	4,778	5,624	5,641	0	0	0	0	0	0.0
Administrative and waste services	13,744	14,283	14,227	13,972	14,633	14,461	0	14,169	14,247	0.6
Educational services	5,323	5,131	5,086	5,001	5,224	5,099	4,981	6,087	0	-100.0
Health care and social assistance	25,672	26,010	26,175	26,503	26,086	26,873	26,973	0	0	0.0
Arts, entertainment, and recreation	4,305	4,461	4,172	0	4,092	3,967	3,884	3,667	3,812	4.0
Accommodation and food services	16,055	16,148	16,487	0	16,517	16,587	16,899	17,556	17,669	0.6
Other services, except public administration	12,788	13,041	13,145	13,139	13,418	13,796	13,424	13,242	13,338	0.7
Government and government enterprises	29,996	29,533	28,702	28,128	27,945	27,629	27,706	28,116	27,830	-1.0
Total	223,989	227,447	228,828	228,835	230,129	229,890	228,283	230,323	231,770	0.6

Table II.15 shows the real average earnings per job by industry for Davenport-Moline-Rock Island MSA. Utilities and wholesale trade had the highest real earnings per job in 2018, at 181,447 dollars and 103,530 dollars, respectively. Information saw the biggest growth in real earnings per job between 2016 and 2017, at 10.7 percent.

Table II.15
Real Earnings Per Job by Industry
Davenport-Moline-Rock Island MSA
BEA Table CA5N and CA25 Data

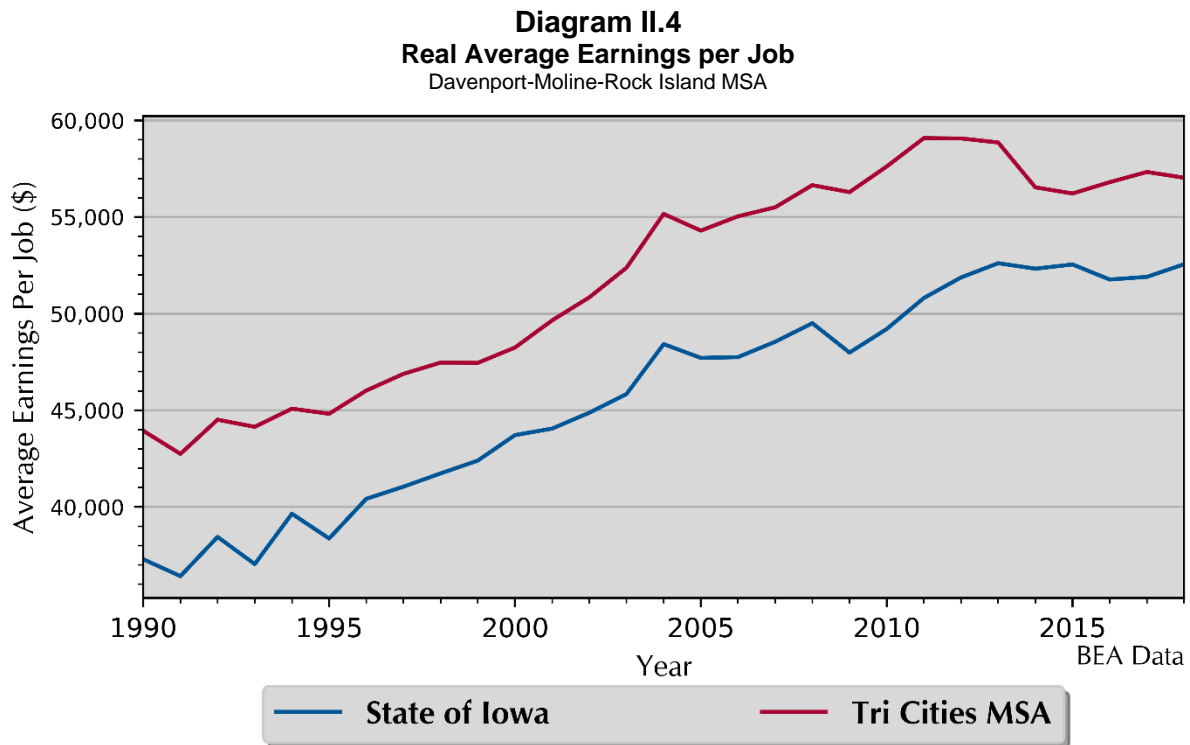
NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	2018	% Change 17-18
Farm earnings	21,695	80,463	51,602	104,330	34,840	5,903	19,601	25,534	17,723	-30.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	48,150	0.0
Mining	0	0	0	0	0	0	0	0	86,329	0.0
Utilities	0	0	0	171,384	176,508	177,339	183,324	190,728	181,447	-4.9
Construction	68,624	72,311	71,610	71,978	71,927	74,339	72,141	72,107	71,635	-0.7
Manufacturing	81,959	83,189	83,641	82,699	81,892	81,652	79,109	82,445	78,417	-4.9
Wholesale trade	107,926	107,774	101,219	96,975	81,503	80,596	96,301	102,391	103,530	1.1
Retail trade	32,942	32,339	32,333	32,116	31,480	30,439	31,358	30,985	31,461	1.5
Transportation and warehousing	0	0	0	62,563	62,006	65,021	59,627	55,742	53,942	-3.2
Information	61,308	55,733	65,674	61,799	66,169	57,039	55,032	65,390	72,367	10.7
Finance and insurance	54,052	52,036	56,323	54,683	55,916	53,855	52,059	53,526	53,183	-0.6
Real estate and rental and leasing	14,069	18,802	21,865	30,265	24,668	26,580	27,600	23,951	22,526	-5.9
Professional and technical services	77,176	80,531	76,107	67,199	0	0	70,129	0	0	0.0
Management of companies and enterprises	189,719	189,759	189,920	185,280	0	0	0	0	0	0.0
Administrative and waste services	34,944	35,340	34,750	35,666	35,426	35,234	0	43,356	43,955	1.4
Educational services	34,913	35,971	35,959	35,833	35,115	35,605	37,017	29,900	0	0.0
Health care and social assistance	56,734	56,174	56,644	55,980	56,440	57,746	59,563	0	0	0.0
Arts, entertainment, and recreation	21,061	25,100	19,202	0	19,011	21,179	19,476	17,459	17,523	0.4
Accommodation and food services	20,302	21,031	25,174	0	22,413	23,200	23,685	23,268	23,163	-0.5
Other services, except public administration	34,605	34,135	35,127	34,488	34,881	34,650	35,799	36,096	36,379	0.8
Government and government enterprises	80,737	80,622	77,442	77,353	77,473	78,190	77,861	76,519	75,887	-0.8
Total	58,643	60,137	60,120	59,903	57,570	57,261	57,889	58,436	58,032	-0.7

Table II.16 shows total employment and real personal income for the years of 1969 to 2018. Real per capita income was 50,033 dollars in 2018, up from 45,953 dollars in 2010. Average earnings per job was down to 58,032 in 2018 from 59,082 dollars in 2011.

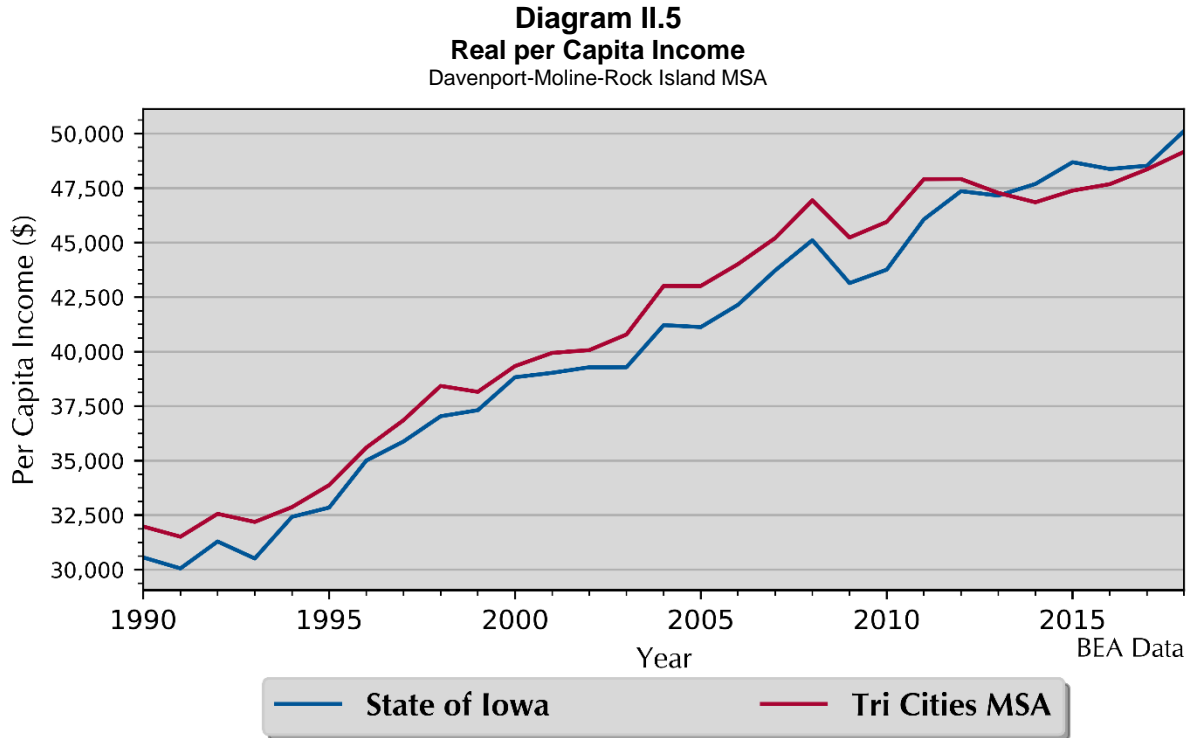
Table II.16
Total Employment and Real Personal Income
 Davenport-Moline-Rock Island MSA
 BEA Data 1969 Through 2018

Year	1,000s of 2018 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	7,013,544	446,268	-139,887	1,210,252	558,595	8,196,236	21,796	170,634	41,822
1970	6,941,512	437,928	-122,021	1,262,408	614,786	8,258,758	21,746	169,173	41,778
1971	6,916,457	453,020	-119,341	1,298,492	683,059	8,325,647	21,837	167,145	42,116
1972	7,352,894	505,685	-126,921	1,338,983	709,085	8,768,356	22,954	171,157	43,730
1973	8,119,524	639,181	-152,232	1,451,779	783,769	9,563,659	24,870	183,158	45,128
1974	8,383,713	702,166	-183,729	1,523,172	809,329	9,830,319	25,168	193,442	44,126
1975	8,365,411	675,392	-185,004	1,542,300	927,837	9,975,152	25,181	192,380	44,253
1976	8,561,689	725,503	-217,031	1,554,182	985,521	10,158,857	25,471	194,882	44,716
1977	8,956,759	769,350	-263,396	1,615,234	985,363	10,524,611	26,294	199,126	45,781
1978	9,235,165	818,208	-288,865	1,679,426	995,575	10,803,093	26,855	202,184	46,494
1979	9,598,810	897,822	-317,859	1,738,961	1,024,188	11,146,278	27,617	207,010	47,189
1980	9,233,204	874,875	-324,786	1,948,569	1,132,441	11,114,554	27,483	202,488	46,422
1981	9,129,000	907,242	-297,159	2,173,251	1,213,683	11,311,534	27,917	201,299	46,166
1982	8,269,840	813,673	-244,552	2,445,012	1,360,613	11,017,241	27,405	190,760	44,125
1983	7,694,973	782,210	-221,581	2,417,371	1,441,181	10,549,734	26,575	186,120	42,082
1984	8,335,760	842,671	-230,674	2,585,599	1,373,170	11,221,183	28,560	190,977	44,427
1985	8,421,515	861,893	-225,989	2,544,385	1,385,332	11,263,350	29,118	191,204	44,834
1986	8,151,884	849,857	-201,660	2,548,834	1,406,524	11,055,725	29,092	188,955	43,907
1987	8,562,297	881,397	-209,400	2,458,603	1,387,881	11,317,984	30,234	191,033	45,625
1988	8,525,321	915,211	-193,770	2,451,645	1,403,080	11,271,065	30,424	194,882	44,528
1989	8,716,268	942,871	-189,486	2,632,876	1,426,281	11,643,068	31,565	199,096	44,556
1990	8,961,702	976,543	-192,158	2,500,496	1,485,371	11,778,868	31,980	203,953	44,724
1991	8,881,873	992,006	-192,448	2,450,132	1,542,824	11,690,376	31,513	207,790	43,504
1992	9,254,704	1,014,730	-196,603	2,436,752	1,683,920	12,164,043	32,563	207,908	45,309
1993	9,106,584	1,026,610	-182,968	2,435,275	1,713,523	12,045,806	32,191	206,295	44,935
1994	9,448,156	1,076,277	-196,008	2,431,311	1,699,882	12,307,064	32,870	209,569	45,890
1995	9,597,100	1,106,650	-200,359	2,630,260	1,783,950	12,704,300	33,880	214,131	45,618
1996	10,055,686	1,114,988	-193,080	2,782,466	1,809,207	13,339,291	35,599	218,500	46,841
1997	10,475,227	1,178,250	-218,611	2,951,603	1,792,174	13,822,143	36,858	223,429	47,720
1998	10,902,279	1,226,359	-218,095	3,124,865	1,849,762	14,432,452	38,430	229,670	48,319
1999	10,911,172	1,220,390	-202,990	2,985,189	1,900,779	14,373,759	38,159	229,932	48,305
2000	11,178,637	1,232,666	-199,919	3,060,696	1,975,264	14,782,010	39,338	231,704	49,106
2001	11,335,872	1,237,206	-211,851	2,979,371	2,095,583	14,961,769	39,945	228,307	50,539
2002	11,424,489	1,243,319	-229,553	2,789,059	2,236,177	14,976,853	40,074	224,701	51,752
2003	11,705,245	1,263,840	-235,645	2,764,412	2,242,931	15,213,103	40,789	223,492	53,308
2004	12,514,912	1,329,408	-246,730	2,817,444	2,278,439	16,034,658	43,018	226,886	56,146
2005	12,557,028	1,371,126	-258,213	2,720,152	2,391,980	16,039,819	43,016	231,269	55,267
2006	12,755,623	1,381,319	-260,516	2,854,966	2,483,983	16,452,738	44,019	231,766	56,018
2007	12,986,063	1,409,705	-193,373	2,963,073	2,614,097	16,960,155	45,213	233,972	56,494
2008	13,276,645	1,449,053	-181,820	3,132,160	2,894,871	17,672,803	46,943	234,372	57,661
2009	12,712,780	1,408,844	-208,358	2,795,140	3,213,498	17,104,216	45,236	225,854	57,293
2010	12,904,516	1,439,310	-260,565	2,747,190	3,498,645	17,450,475	45,953	223,989	58,643
2011	13,437,920	1,333,529	-293,905	3,084,927	3,343,720	18,239,134	47,913	227,447	60,137
2012	13,515,710	1,339,583	-308,939	3,236,130	3,223,489	18,326,808	47,919	228,828	60,120
2013	13,468,498	1,483,810	-306,470	3,201,942	3,272,109	18,152,268	47,285	228,835	59,903
2014	13,010,152	1,451,852	-270,042	3,385,174	3,324,877	17,998,309	46,854	230,129	57,570
2015	12,923,909	1,451,380	-257,384	3,509,681	3,453,278	18,178,104	47,389	229,890	57,262
2016	12,967,165	1,466,558	-211,963	3,507,177	3,445,994	18,241,814	47,684	228,283	57,889
2017	13,204,519	1,499,906	-267,563	3,631,748	3,399,090	18,467,887	48,364	230,323	58,435
2018	13,450,170	1,536,061	-287,091	3,898,708	3,559,119	19,084,844	50,033	231,770	58,032

Diagram II.4 shows real average earnings per job for Davenport-Moline-Rock Island MSA from 1990 to 2018. The Tri-Cities MSA has seen a higher real average earnings per job than the State of Iowa. There was a dip in earning after the recent recession, which has remained stagnant since that time.



Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Diagram II.5 shows real per capita income for Davenport-Moline-Rock Island MSA from 1990 to 2018. While the per capita income for the Tri-Cities MSA was higher than the State of Iowa average for most of the reporting period, it dropped below the state average in 2013.



Household Income and Poverty

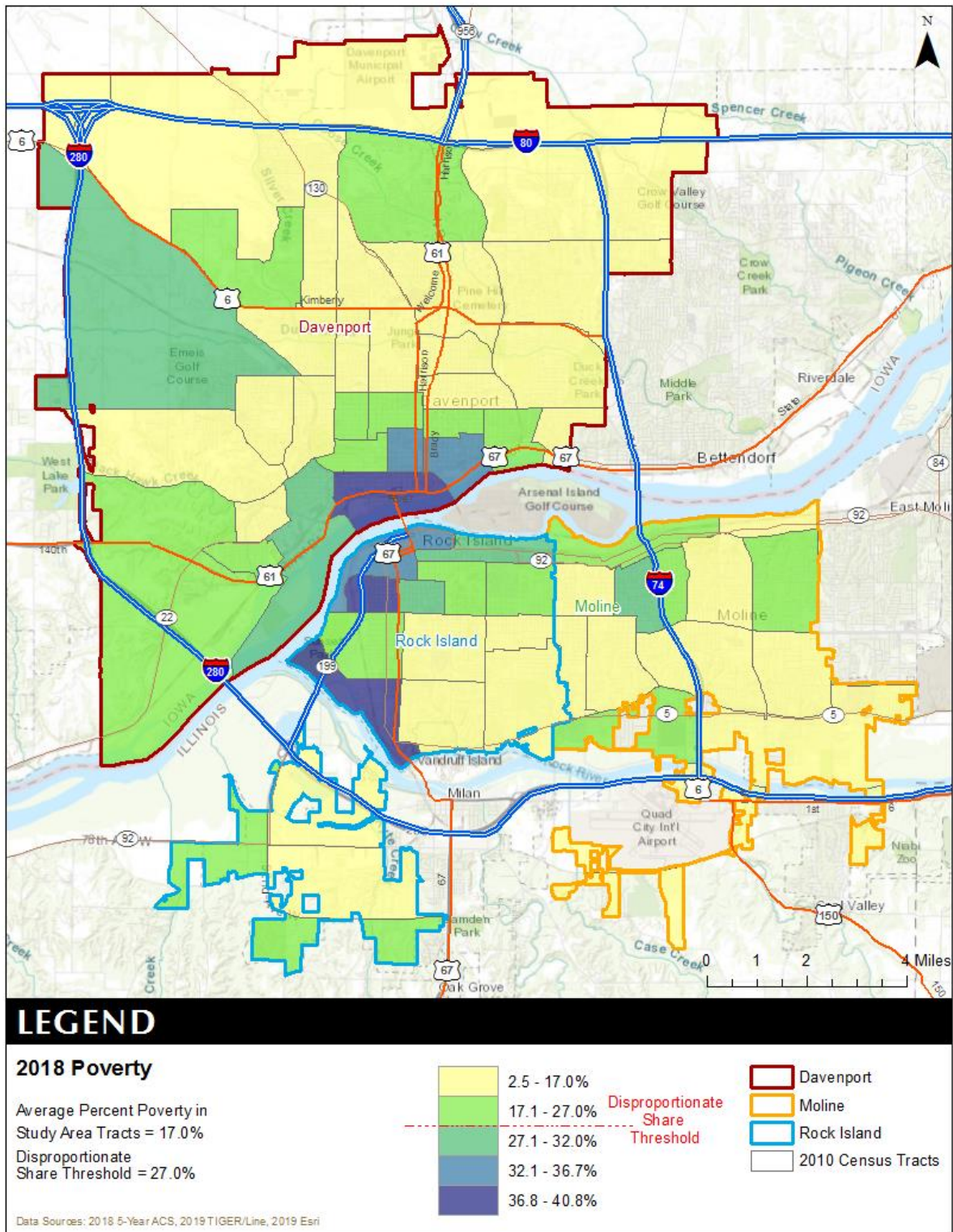
Households by income for the 2010 and 2018 5-year ACS are shown in Table II.17. Households earning more than 100,000 dollars per year represented 18 percent of households in 2018, compared to 13 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 13 percent of households in 2018, compared to 15 percent in 2000. Households with incomes above 100,000 dollars grew as a percentage of the population while all over income ranges stayed about the same or declined.

Table II.17 Households by Income Tri-Cities 2010 & 2018 Five-Year ACS Data				
Income	2010 Five-Year ACS		2018 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	10,960	15%	9,286	13%
\$15,000 to \$19,999	4,650	6%	4,001	5%
\$20,000 to \$24,999	5,053	7%	3,913	5%
\$25,000 to \$34,999	9,256	12%	8,243	11%
\$35,000 to \$49,999	12,010	16%	11,336	15%
\$50,000 to \$74,999	13,887	19%	14,422	20%
\$75,000 to \$99,999	9,077	12%	9,219	12%
\$100,000 or More	9,709	13%	13,519	18%
Total	74,602	100.0%	73,939	100.0%

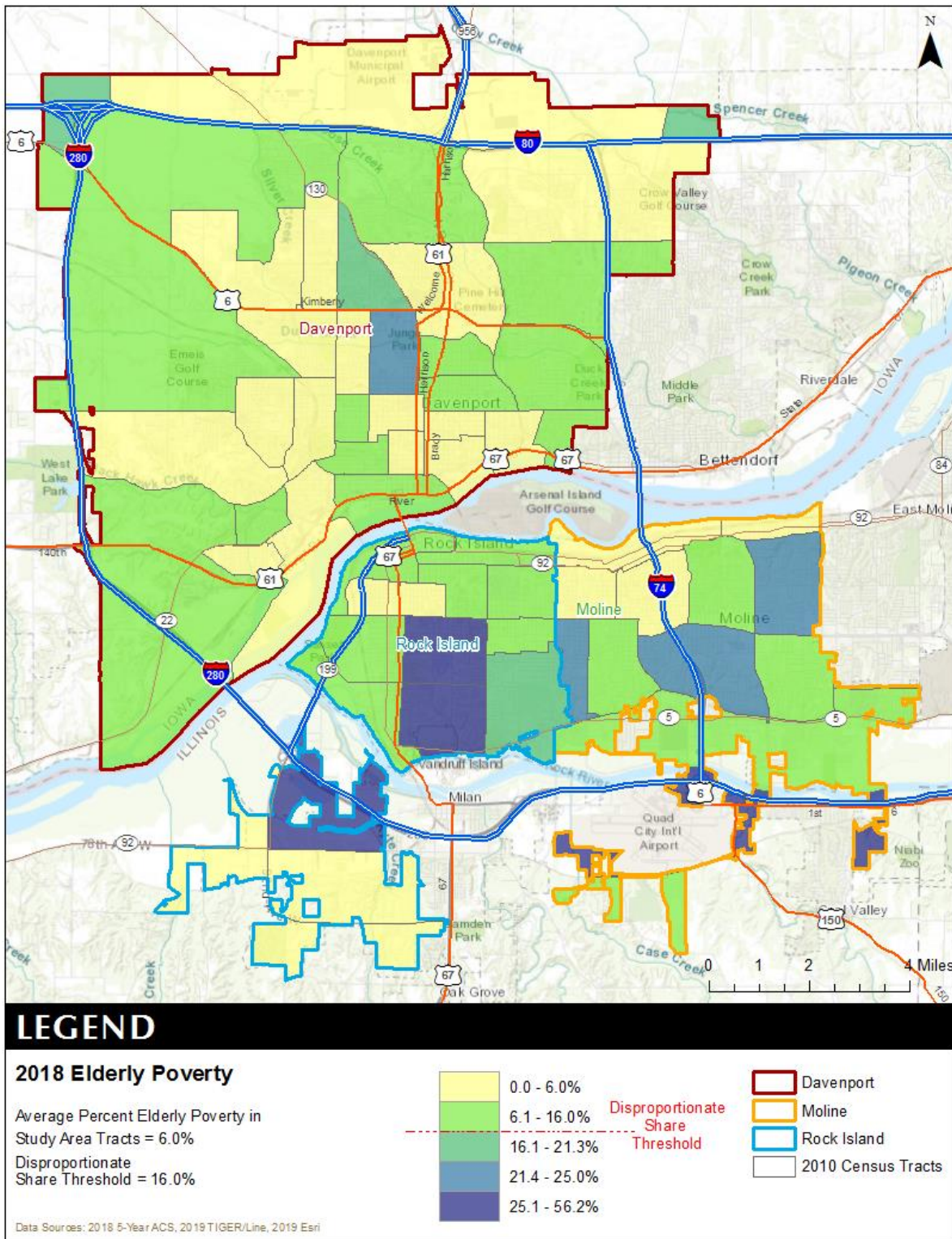
However, poverty accounted for 17.0 percent of the population in 2018. As seen in Map II.6 on the following page, poverty was most heavily concentrated in western Rock Island and southern Davenport. It was seen in these areas at rates between 36.8 and 40.8 percent.

Map II.7 shows elderly poverty in 2018. Elderly poverty was more heavily concentrated in central and Southern Rock Island at rates between 25.1 and 56.2 percent.

Map II.6
2018 Poverty
 Tri-Cities
 2018 ACS, Tigerline



Map II.7
2018 Elderly Poverty
 Tri-Cities
 2018 ACS, Tigerline



C. SUMMARY

The population in the Tri-Cities remained relatively steady the last decade, rising from 182,186 people in 2010 to 183,036 in 2018. The racial and ethnic blend of the region did not change significantly during this time. While the white population still represents 80 percent of the population, the black population accounts for 12 percent. In terms of ethnicity, the Hispanic population accounts for 11 percent. There are two areas with disproportionate shares of Asian households in western Rock Island and one in eastern Moline. There are disproportionate shares of black households in central Rock Island, as well as southern and central Davenport in 2018. There are areas with disproportionate shares of Hispanic households in northern Moline in 2018.

Limited English Proficiency and the language spoken at home. An estimated 2 percent of the population speaks Spanish at home.

The disability rate for females was 13 percent, compared to 13 percent for males. The disability rate grew precipitously higher with age, with 48 percent of those over 75 experiencing a disability. While there are areas throughout the Tri-Cities area with higher rates of disabilities there are no areas with a disproportionate share, however, there are areas with higher concentrations of persons aged 65 and older with disabilities in central Davenport, central Moline, and central Rock Island.

The older population has grown as a percentage of the population while all over age cohorts have declined or stayed the same between 2010 and 2018. This indicates that the population overall is aging and may have some implications on the future of the housing stock, as more housing may need accessibility and other features in the coming years.

Some 30 percent of the population had a high school diploma or equivalent, another 36 percent have some college, 16 percent have a Bachelor's Degree, and 8 percent of the population had a graduate or professional degree in 2018.

The labor force in the Tri-Cities has increased from around 89,000 in 1990 to 90,425 in 2018. Unemployment reached a high of 8.2 percent in 2009, but has dropped to 4.2 percent in 2018.

The Tri-Cities MSA has seen a higher real average earnings per job than the overall state of Iowa. While the per capita income for the Tri-Cities MSA was higher than the State of Iowa average for most of the reporting period, it dropped below the state average in 2013.

Households with incomes above 100,000 dollars grew as a percentage of the population while all over income ranges stayed about the same or declined. However, poverty accounted for 17.0 percent of the population in 2018. Poverty was most heavily concentrated in western Rock Island and southern Davenport. It was seen in these areas at rates between 36.8 and 40.8 percent.

III. Housing Evaluation

A. HOUSING STOCK

Housing Characteristics

Households by type and tenure are shown in Table III.1. Family households represented 59 percent of households, while non-family households accounted for 41 percent. These changed from 60 and 40 percent, respectively.

Table III.1 Household Type by Tenure Tri-Cities 2010 Census SF1 & 2018 Five-Year ACS Data				
Household Type	2010 Census		2018 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	45,060	60%	43,483	59%
Married-Couple Family	30,967	69%	30,245	70%
Owner-Occupied	26,302	85%	24,929	82%
Renter-Occupied	4,665	15%	5,316	18%
Other Family	14,093	31%	13,238	32%
Male Householder, No Spouse Present	3,587	25%	3,445	27%
Owner-Occupied	2,075	58%	2,005	58%
Renter-Occupied	1,512	42%	1,440	42%
Female Householder, No Spouse Present	10,506	75%	9,793	79%
Owner-Occupied	4,854	46%	4,302	44%
Renter-Occupied	5,652	54%	5,491	56%
Non-Family Households	30,063	40%	30,456	41%
Owner-Occupied	15,134	50%	15,714	52%
Renter-Occupied	14,929	50%	14,742	48%
Total	75,123	100.0%	73,939	100.0%

Table III.2, below, shows housing units by type in 2010 and 2018. In 2010, there were 81,444 housing units, compared with 82,390 in 2018. Single-family units accounted for 71 percent of units in 2018, compared to 71 percent in 2010. Apartment units accounted for 18 percent in 2018, compared to 17 percent in 2010.

Table III.2 Housing Units by Type Tri-Cities 2010 & 2018 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	58,122	71%	58,437	71%
Duplex	4,222	5%	4,013	5%
Tri- or Four-Plex	3,725	5%	3,860	5%
Apartment	13,713	17%	14,446	18%
Mobile Home	1,646	2%	1,634	2%
Boat, RV, Van, Etc.	16	0%	0	0%
Total	81,444	100.0%	82,390	100.0%

Table III.3 shows housing units by tenure from 2010 to 2018. By 2018, there were 82,390 housing units. An estimated 63 percent were owner-occupied, and 10 percent were vacant.

Table III.3 Housing Units by Tenure Tri-Cities 2010 Census & 2018 Five-Year ACS Data				
Tenure	2010 Census		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	75,123	92%	73,939	90%
Owner-Occupied	48,365	64%	46,950	63%
Renter-Occupied	26,758	36%	26,989	37%
Vacant Housing Units	6,242	8%	8,451	10%
Total Housing Units	81,365	100.0%	82,390	100.0%

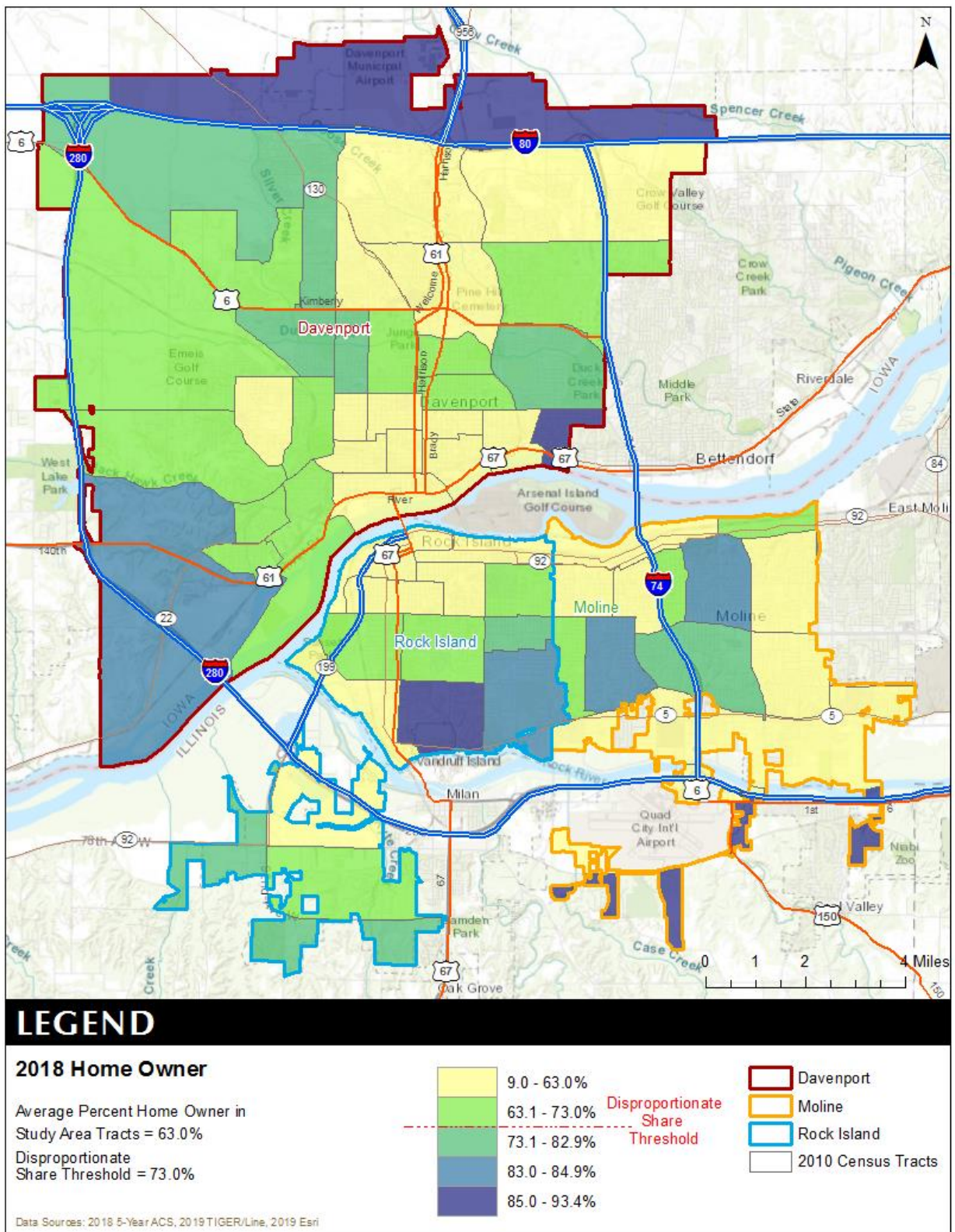
Homeowner housing units tended to be most heavily concentrated in northern Davenport and southern Moline and Rock Island. These areas saw homeownership rates above 85 percent, while other areas in central Davenport, northern Rock Island, and eastern Moline saw homeownership rates below 63 percent.

Conversely, renter housing units tended to be concentrated in southern Davenport and northern Moline and Rock Island, at rates above 69.1 percent.

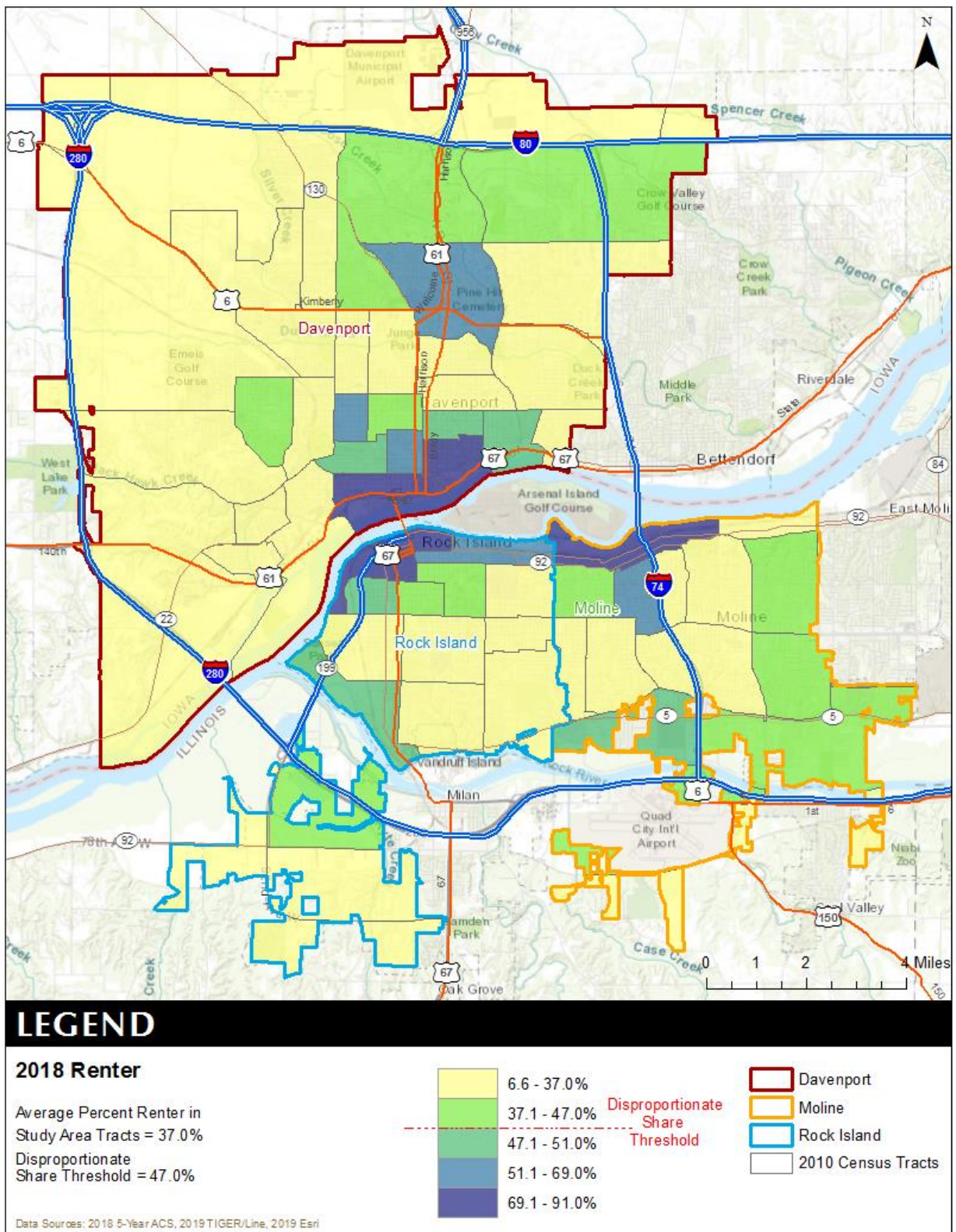
Table III.4 shows households by year home built for the 2010 and 2018 5-year ACS data. Housing units built between 2000 and 2009, account for 6 percent of households in 2010 and 6 percent of households in 2018. Housing units built in 1939 or earlier represented 29 percent of households in 2018 and 27 percent of households in 2010.

Table III.4 Households by Year Home Built Tri-Cities 2010 & 2018 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2018 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	20,316	27%	21,230	29%
1940 to 1949	9,883	13%	6,782	9%
1950 to 1959	12,113	16%	10,325	14%
1960 to 1969	10,292	14%	10,160	14%
1970 to 1979	9,647	13%	10,190	14%
1980 to 1989	3,936	5%	4,485	6%
1990 to 1999	4,194	6%	4,506	6%
2000 to 2009	4,221	6%	4,636	6%
2010 or Later	.	.	1,625	2%
Total	74,602	100.0%	73,939	100.0%

Map III.1
Homeowner Housing
 Tri-Cities
 2018 ACD, Tiglerline



Map III.2
Renter Housing
 Tri-Cities
 2018 ACD, Tiglerline



The distribution of unit types by race are shown in Table III.5. An estimated 76 percent of white households occupy single-family homes, while 51 percent of black households do. Some 15 percent of white households occupied apartments, while 27 percent of black households do. An estimated 63 percent of Asian, and 55 percent of American Indian households occupy single-family homes.

Table III.5 Distribution of Units in Structure by Race Tri-Cities 2018 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	76%	51%	55%	63%	0%	74%	70%
Duplex	4%	10%	3%	1%	36%	9%	2%
Tri- or Four-Plex	3%	12%	14%	6%	7%	7%	6%
Apartment	15%	27%	28%	31%	57%	10%	20%
Mobile Home	2%	0%	0%	0%	0%	0%	2%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2018 are shown in Table III.6. An estimated 40 percent of vacant units were for rent in 2010. In addition, some 16 percent of vacant units were for sale. “Other” vacant units represented 34 percent of vacant units in 2010. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

By 2018, for rent units accounted for 36 percent of vacant units, while for sale units accounted for 12 percent. “Other” vacant units accounted for 42 percent of vacant units, representing a total of 3,536 “other” vacant units.

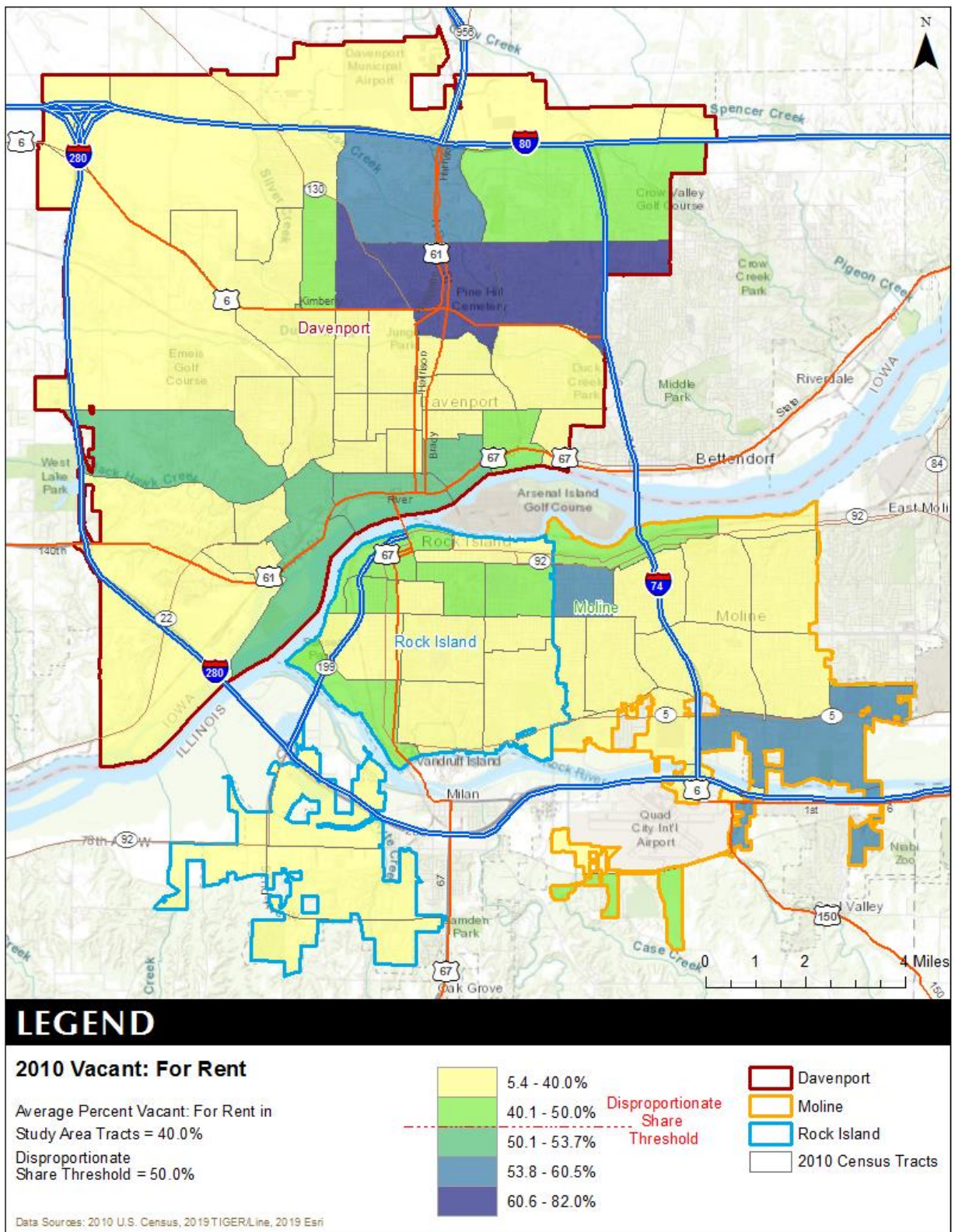
Table III.6 Disposition of Vacant Housing Units Tri-Cities 2010 Census & 2018 Five-Year ACS Data				
Disposition	2010 Census		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	2,479	40%	3,048	36%
For Sale	1,024	16%	1,029	12%
Rented Not Occupied	99	2%	196	2%
Sold Not Occupied	244	4%	235	3%
For Seasonal, Recreational, or Occasional Use	275	4%	389	5%
For Migrant Workers	3	0%	18	0%
Other Vacant	2,118	34%	3,536	42%
Total	6,242	100.0%	8,451	100.0%

The geographic distribution of vacant housing is shown in the maps on the following pages. As seen in Map III.3, vacant for rent housing was found more heavily in eastern Davenport in 2010, and in both eastern and western Davenport in 2018. Vacant for sale housing was more heavily concentrated in central Davenport, Moline, and Rock Island in both 2010 and 2018. “Other” vacant housing, which can be more problematic, shifted somewhat between 2010 and 2018. In 2010, “other” vacant units were more heavily concentrated in central Davenport and Moline. By 2018, this had shifted to southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline. These areas with higher concentrations of “other” vacant units may present an opportunity for the Tri-Cities to promote rehabilitation and redevelopment.

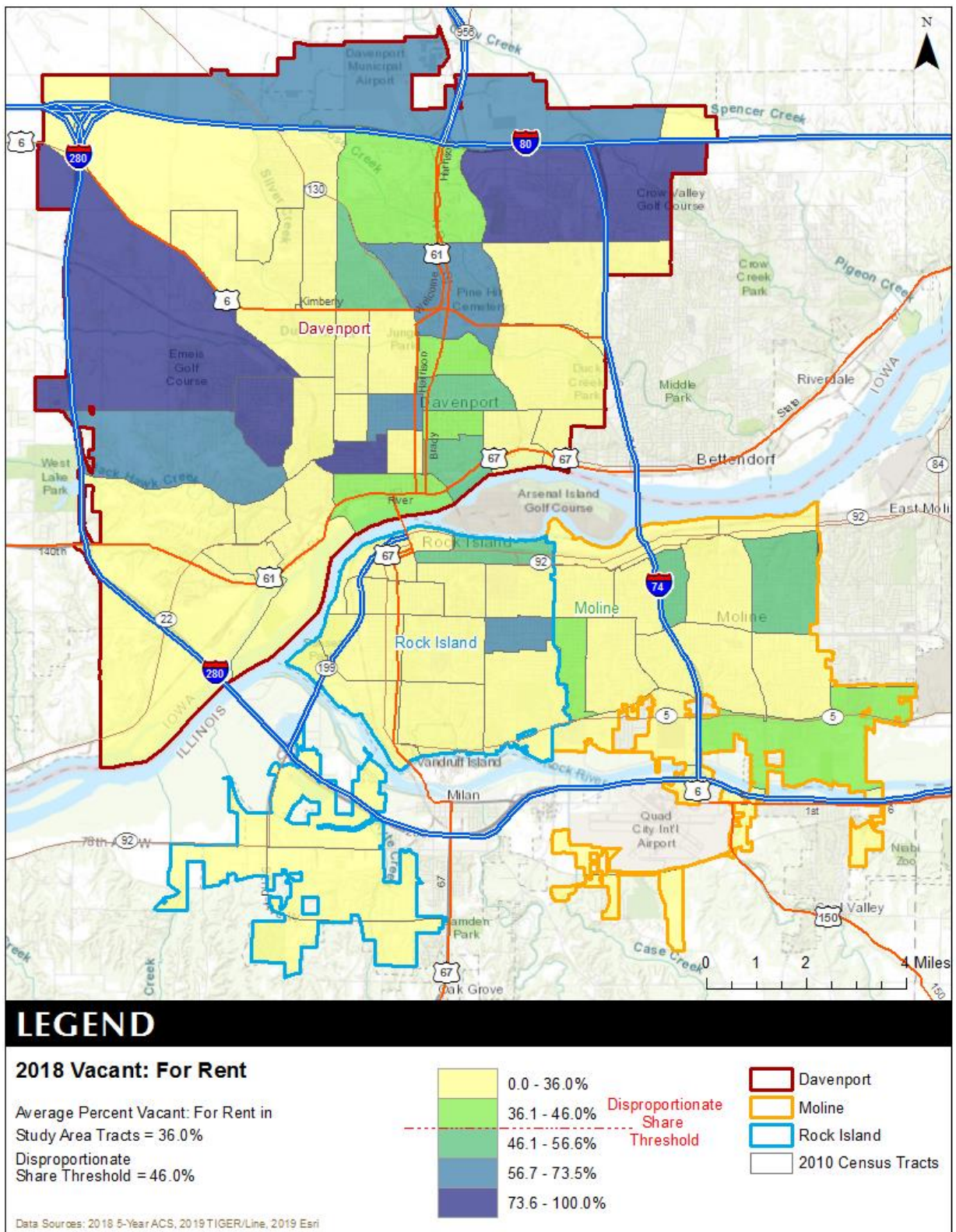
Table III.7, below, shows the number of households in the Tri-Cities by number of bedrooms and tenure. There were 1,364 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 34 percent of total households in Tri-Cities. In Tri-Cities the 29,036 households with three bedrooms accounted for 35 percent of all households and there were only 2,130 five-bedroom or more households, which accounted for 3 percent of all households.

Table III.7 Households by Number of Bedrooms Tri-Cities 2018 5-Year ACS Data				
Number of Bedrooms	Tenure		Total	% of Total
	Own	Rent		
None	62	1,364	1,988	2%
One	898	7,207	9,969	12%
Two	12,964	11,872	27,870	34%
Three	22,002	4,954	29,036	35%
Four	9,352	1,334	11,397	14%
Five or more	1,672	258	2,130	3%
Total	73,939	26,989	82,390	100.0%

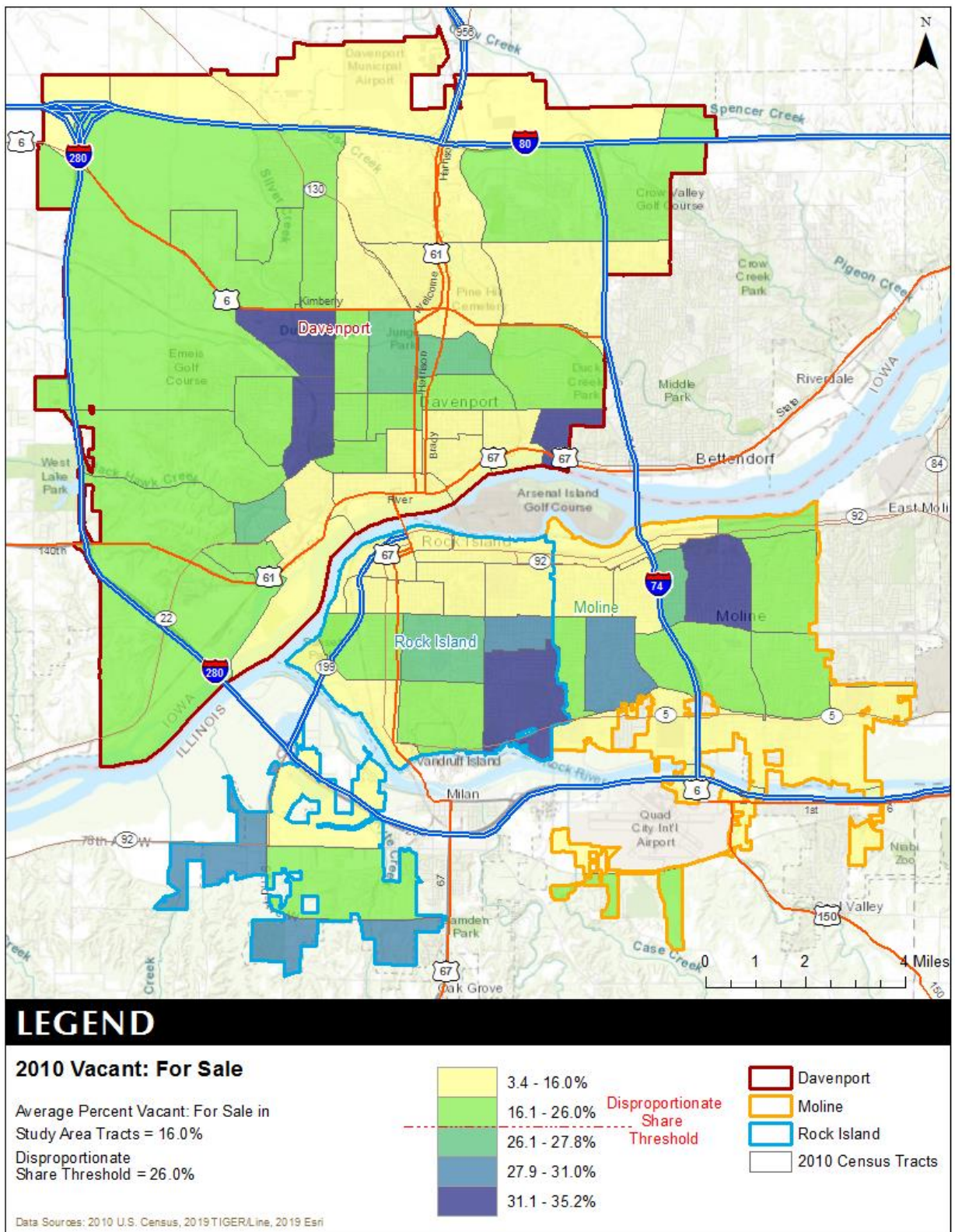
Map III.3
2010 Vacant for Rent
 Tri-Cities
 2010 Census, Tigerline



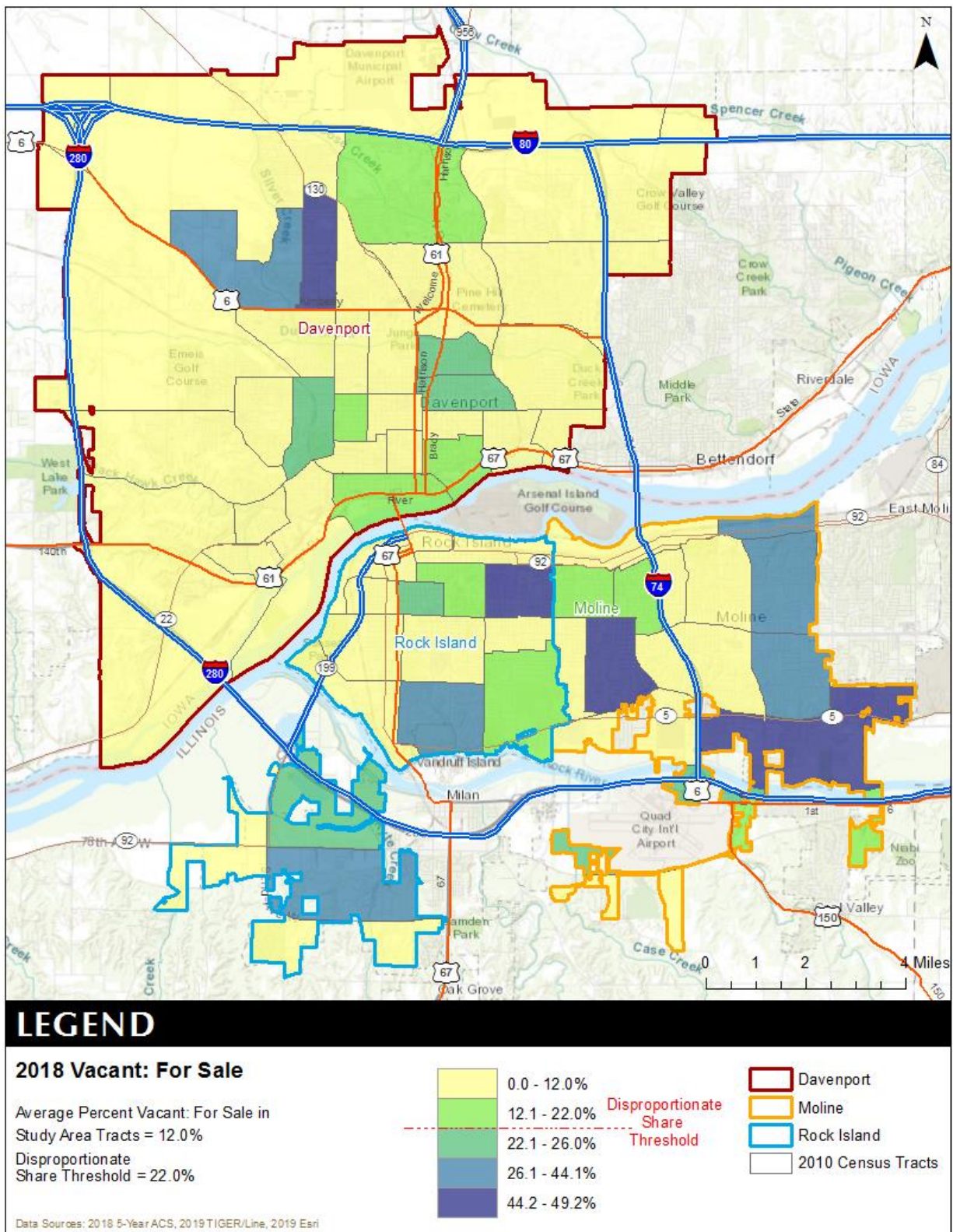
Map III.4
2018 Vacant for Rent
 Tri-Cities
 2018 ACS, Tiglerline



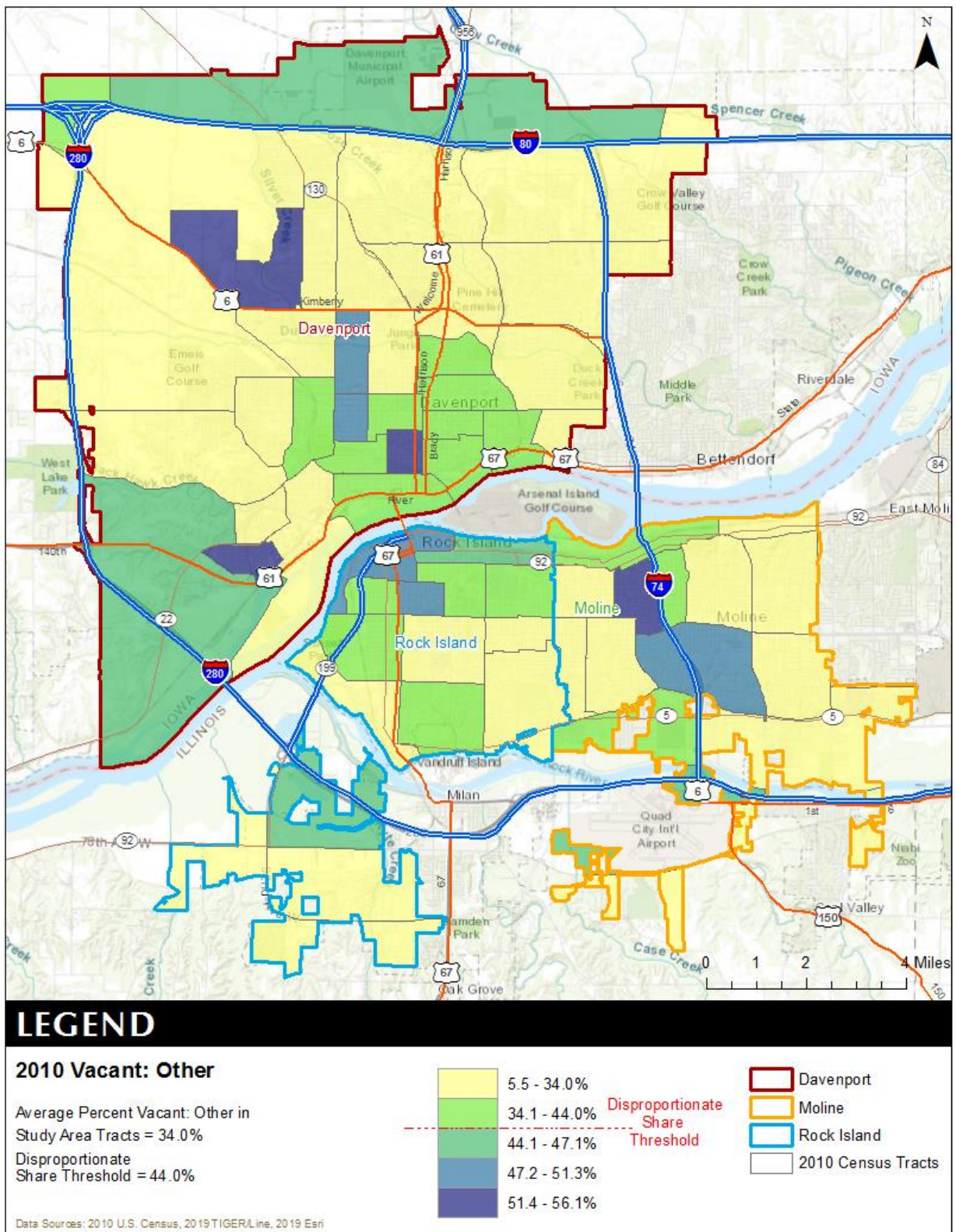
Map III.5
2010 Vacant for Sale
 Tri-Cities
 2010 Census, Tigerline



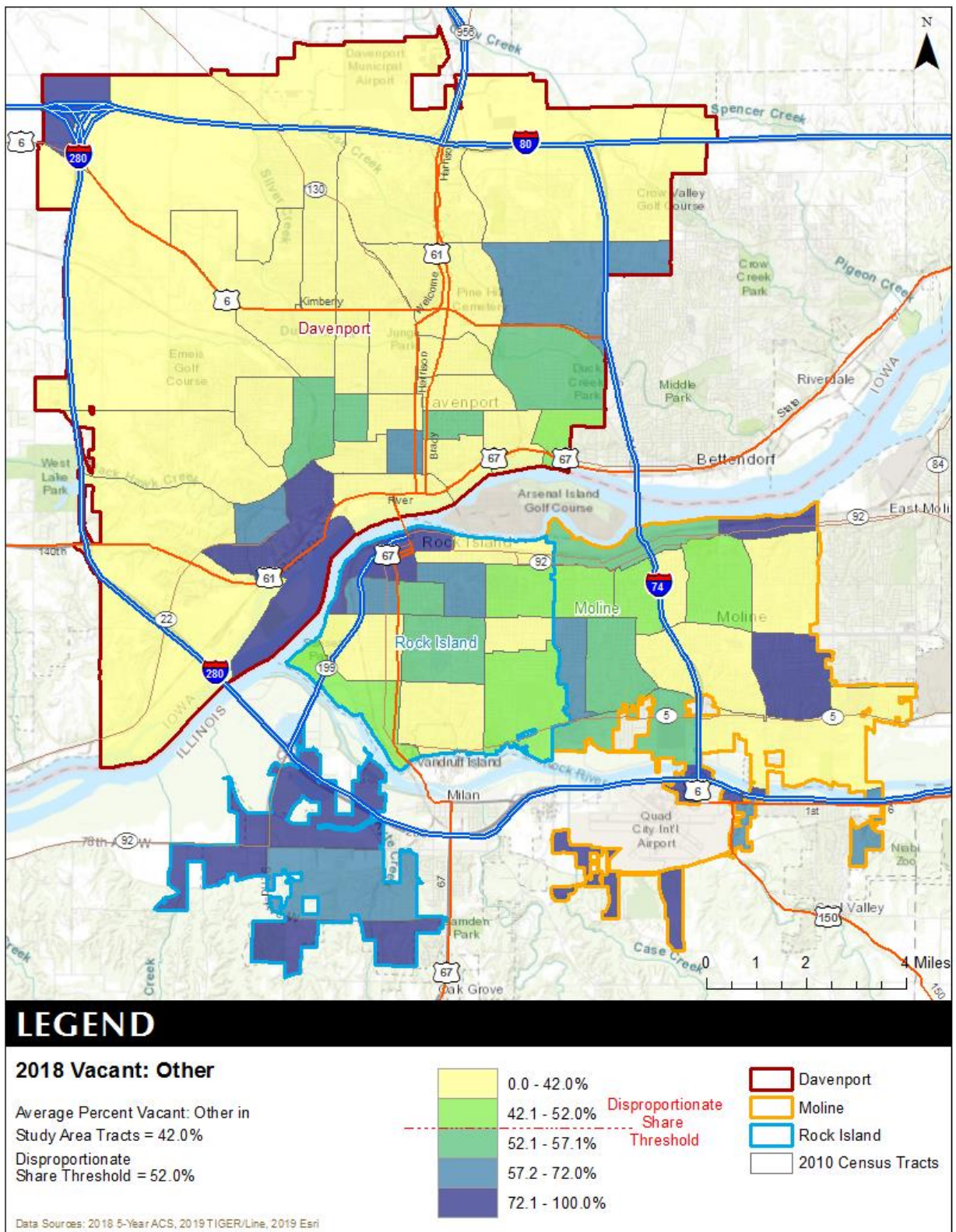
Map III.6
2018 Vacant for Sale
 Tri-Cities
 2018 ACS, TIGERline



Map III.7
2010 “Other” Vacant
 Tri-Cities
 2010 Census, Tigerline



Map III.8
2018 “Other” Vacant
 Tri-Cities
 2018 ACS, Tigrerline



B. HOUSING PRODUCTION AND AFFORDABILITY

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Tri-Cities fell from 121 authorizations in 2017 to 86 authorizations in 2018.

The real value of single-family building permits decreased from 185,802 dollars in 2017 to 171,391 dollars in 2018. Additional details are given in Table III.8 as well as in Diagram III.1 and Diagram III.2.

Table III.8 Building Permits and Valuation Tri-Cities Census Bureau Data, 1980–2018							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2018\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	276	62	48	227	613	134,105	66,082
1981	225	42	27	200	494	111,935	59,279
1982	159	16	23	145	343	95,401	41,803
1983	262	10	14	38	324	114,454	73,752
1984	220	10	34	18	282	112,109	63,781
1985	101	0	14	110	225	133,368	68,380
1986	90	0	10	44	144	160,213	118,473
1987	124	6	0	0	130	194,826	0
1988	143	6	10	0	159	194,008	0
1989	165	6	6	100	277	185,772	73,804
1990	204	2	0	0	206	200,381	0
1991	209	6	6	0	221	210,794	0
1992	265	6	10	5	286	198,027	56,304
1993	330	10	9	52	401	166,909	47,085
1994	197	14	0	0	211	190,850	0
1995	194	14	0	97	305	207,160	55,271
1996	224	20	0	96	340	171,384	42,555
1997	231	2	20	243	496	172,891	48,467
1998	284	10	12	112	418	178,542	64,552
1999	299	4	12	28	343	187,535	98,901
2000	250	14	6	119	389	184,289	71,623
2001	259	12	0	78	349	183,341	62,232
2002	260	4	48	267	579	178,456	57,121
2003	340	8	4	294	646	191,264	89,690
2004	341	8	8	172	529	187,067	79,607
2005	285	6	36	149	476	184,963	86,250
2006	205	14	12	184	415	197,351	68,666
2007	165	4	0	448	617	184,536	57,998
2008	108	2	20	24	154	188,145	89,948
2009	97	10	0	204	311	170,157	62,841
2010	88	8	0	167	263	158,693	89,686
2011	139	0	0	30	169	229,713	81,186
2012	167	0	4	75	246	123,062	101,409
2013	126	10	19	62	217	200,873	122,700
2014	114	54	12	116	296	235,421	141,943
2015	105	2	11	180	298	211,574	79,979
2016	131	0	10	67	208	211,594	131,763
2017	121	0	10	21	152	185,802	107,229
2018	86	0	14	17	117	171,391	104,859

Single family unit production dropped off during the recent recession, and has remained around 100 units per year since that time. Meanwhile, the value of single-family permits increased until 2015 until dropping sharply to 171,391 dollars in 2018.

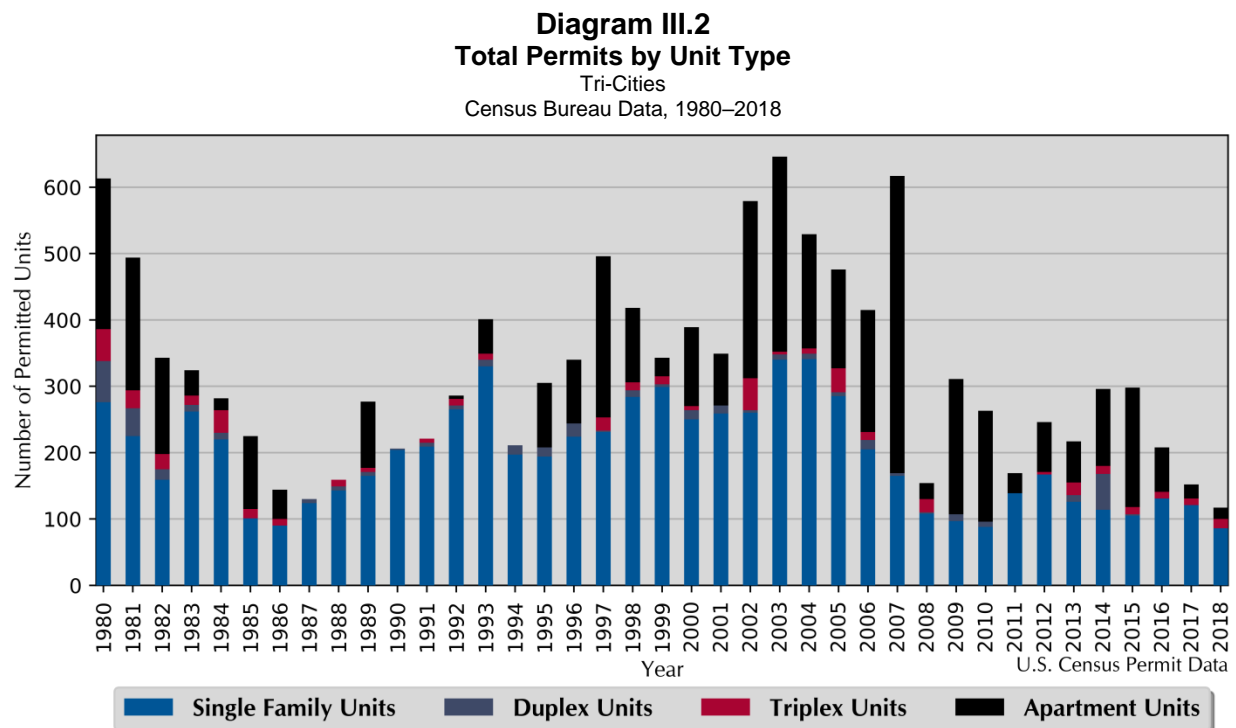
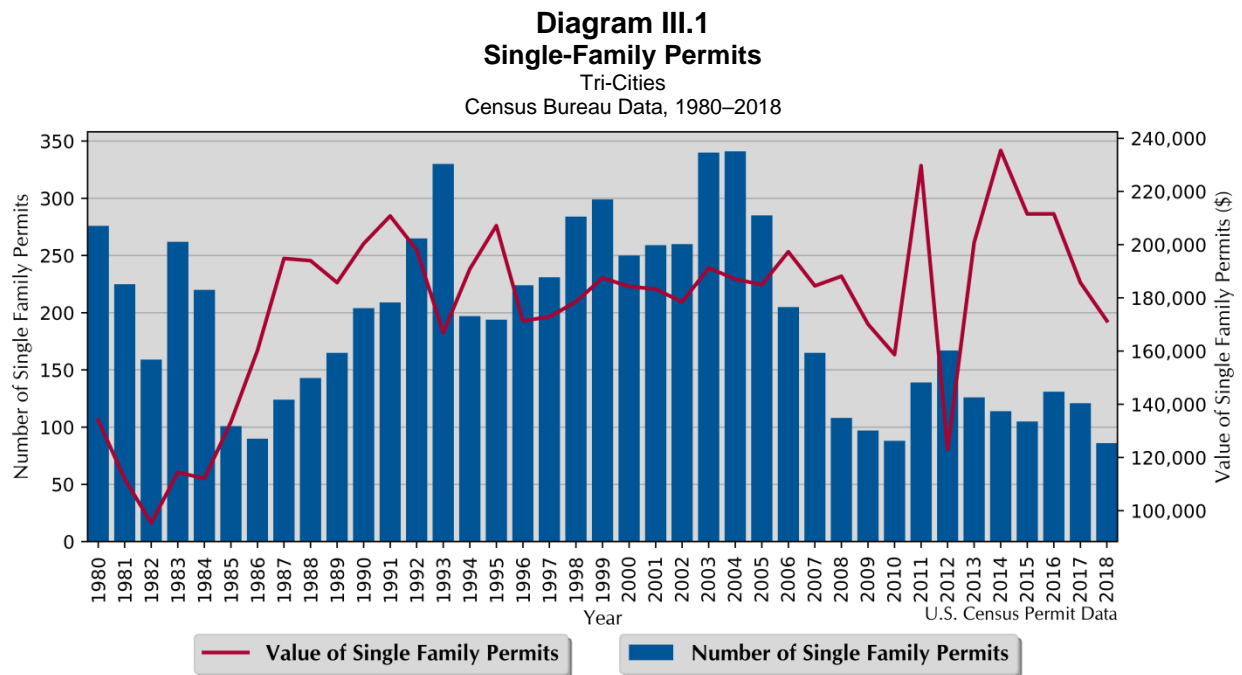


Table III.9 lists the Tri-Cities median rent as \$1,867 and the median home value as \$348,900.

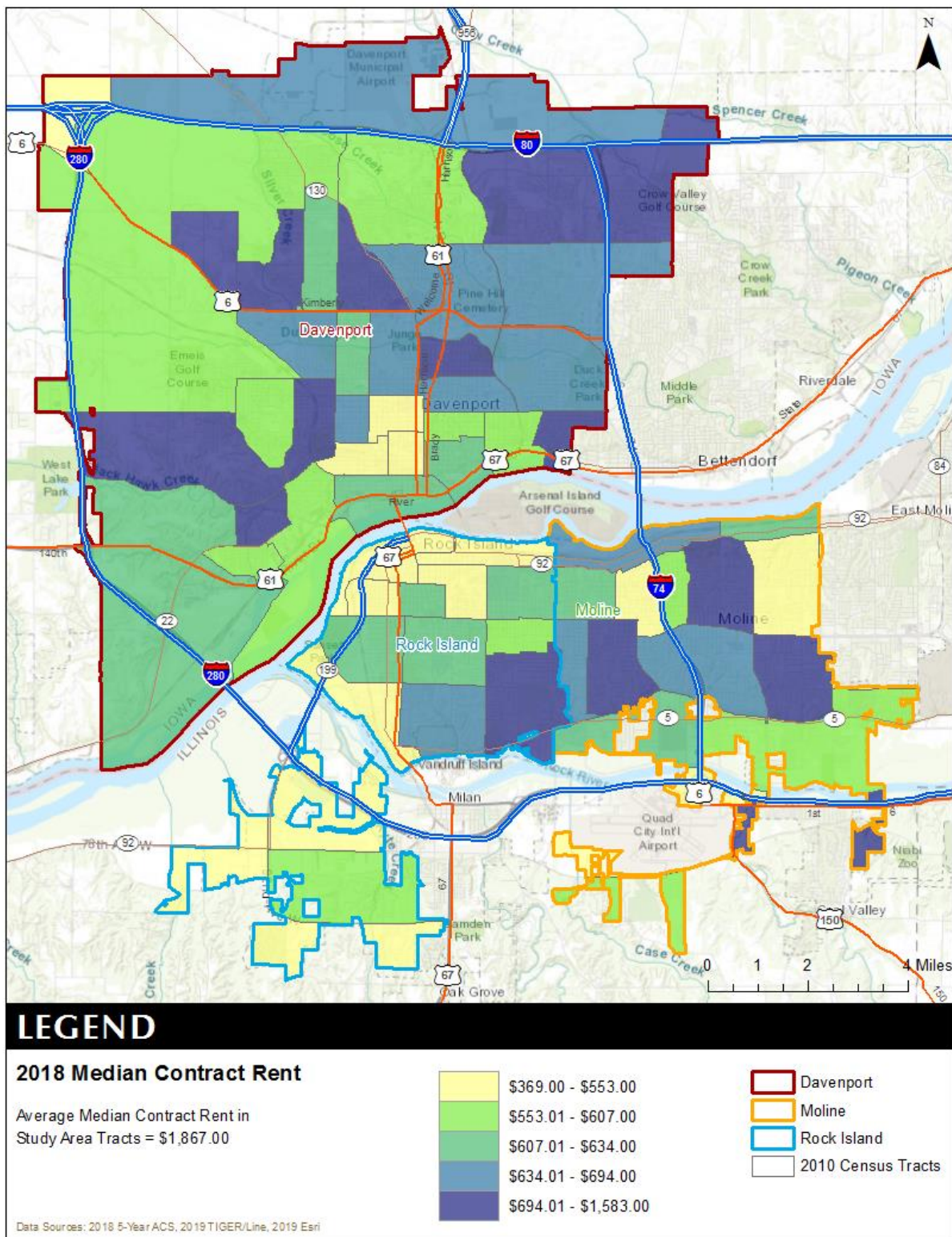
Table III.9 Median Rent Tri-Cities 2018 5-Year ACS Data	
Place	Rent
Median Rent	\$1,867
Median Home Value	\$348,900

Household mortgage status is reported in Table III.10. In, Tri-Cities households with a mortgage accounted for 64 percent of all households or 30,077 housing units, and the remaining 36 percent or 16,873 units had no mortgage. Of those units with a mortgage, 3,705 had either a second mortgage or home equity loan, 81 had both a second mortgage and home equity loan, and 26,291 or 56 percent had no second mortgage or no home equity loan.

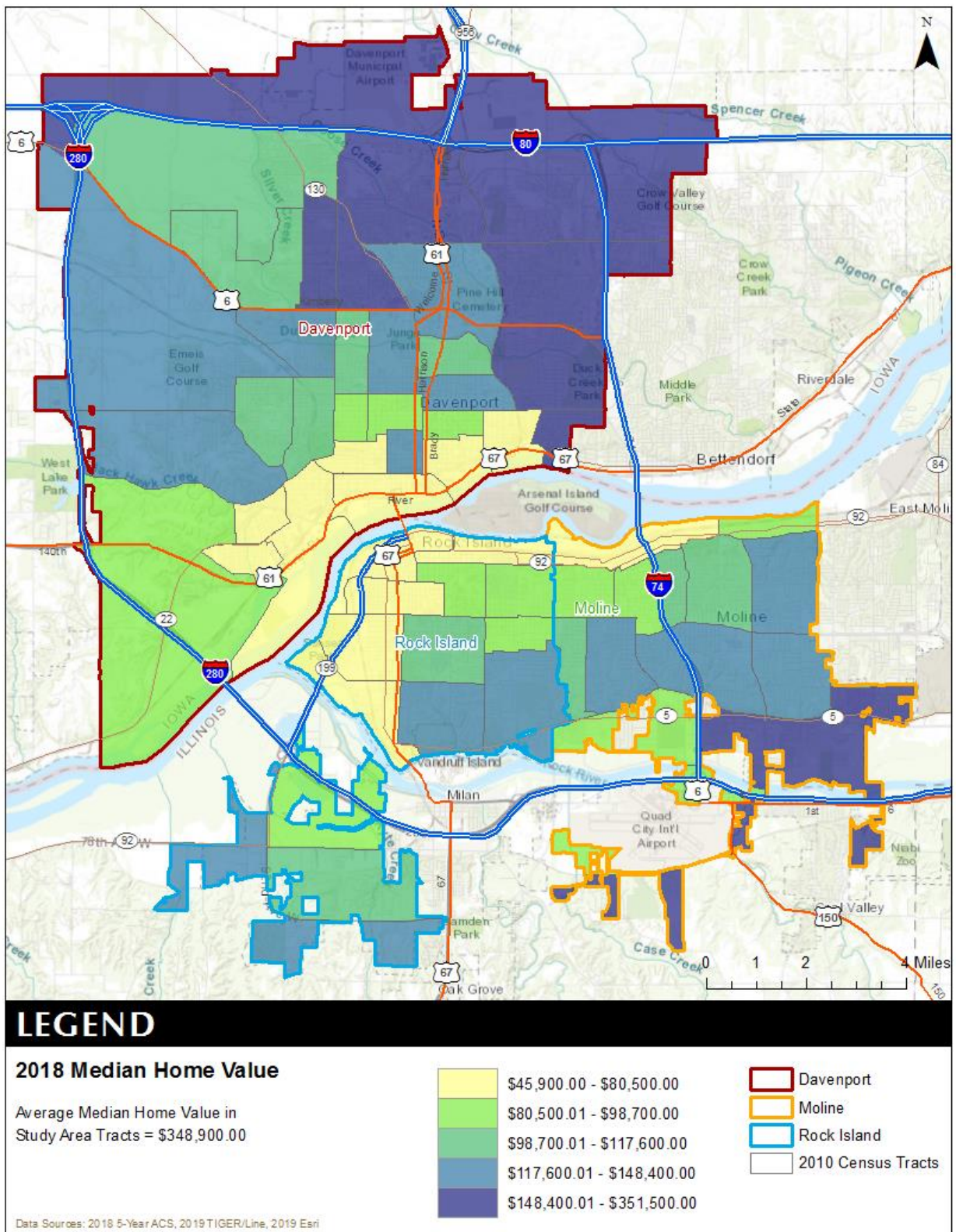
Table III.10 Mortgage Status Tri-Cities 2018 5-Year ACS Data		
Mortgage Status	Tri-Cities	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	30,077	64%
With either a second mortgage or home equity loan, but not both	3,705	8%
Second mortgage only	786	2%
Home equity loan only	2,919	6%
Both second mortgage and home equity loan	81	0%
No second mortgage and no home equity loan	26,291	56%
Housing units without a mortgage	16,873	36%
Total	46,950	100.0%

Median Contract Rents are shown in Map III.9, on the following page. The highest median contract rents were seen in central Moline and Rock Island, as well as central and eastern Davenport. Median Home Values, as seen in Map III.10, were highest in eastern and northern Davenport, and eastern Moline. These areas saw median home values above \$148,400, while other areas in the Tri-Cities saw median home values below \$80,500.

Map III.9
2018 Median Contract Rent
 Tri-Cities
 2018 ACS, TIGERline



Map III.10
2018 Median Home Value
 Tri-Cities
 2018 ACS, Tiglerline



C. HOUSING PROBLEMS

The following section utilizes Comprehensive Housing Affordability Strategy (CHAS) Data. CHAS data demonstrates the extent of housing problems and needs, which is estimated by the number of households with housing problems and incomes low enough to qualify for HUD programs. Households are defined by HUD to include all people living in the housing unit, regardless of whether they are related. Additionally, the CHAS data estimates issues like lead paint risks, “affordability mismatch”, and the interaction of affordability with variables such as the age of homes, number of bedrooms, and the type of building.¹

There are four housing problems in the CHAS data:

1. **Incomplete kitchen facilities** (lacking a sink with piped hot and cold water, a range or cook top and oven, or a refrigerator).
2. **Incomplete plumbing facilities** (lacking piped hot and cold water, a flush toilet, or a bathtub or shower).
3. **Overcrowding** (more than 1 person per room) **or severe overcrowding** (more than 1.5 people per room).
4. **Cost burdened** (monthly housing costs including utilities exceeding 30 percent of monthly income) **or severely cost burdened** (monthly housing costs exceeding 50 percent of monthly income).

Table III.11 shows the number of households with each type of housing problem. There are 670 households lacking complete plumbing or kitchen facilities, 482 households that are severely overcrowded, 977 households that are overcrowded, 9,175 households that are cost burdened, and 10,490 households that are severely cost burdened.

¹HUD Office of Policy Development and Research, CHAS: Background. https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html

Table III.11
Housing Problems by Income and Tenure
 Tri-Cities
 2012–2016 HUD CHAS Data

Housing Problem	Under 30% MFI	30% to 50% MFI	50.1% to 80% MFI	80.1% to 100% MFI	Above 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	90	30	19	35	70	244
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	14	0	4	0	55	73
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	29	33	85	40	160	347
Housing cost burden greater than 50% of income (and none of the above problems)	2,025	840	500	70	120	3,555
Housing cost burden greater than 30% of income (and none of the above problems)	605	1,435	1,940	665	660	5,305
Zero/negative income (and none of the above problems)	250	0	0	0	0	250
Has none of the 4 housing problems	365	1,985	5,645	4,620	24,520	37,135
Total	3,378	4,323	8,193	5,430	25,585	46,909
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	69	155	54	23	125	426
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	165	130	20	45	49	409
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	130	170	145	50	135	630
Housing cost burden greater than 50% of income (and none of the above problems)	4,455	815	315	10	25	5,620
Housing cost burden greater than 30% of income (and none of the above problems)	935	2,610	1,370	85	185	5,185
Zero/negative income (and none of the above problems)	970	0	0	0	0	970
Has none of the 4 housing problems	785	1,335	4,395	2,325	5,370	14,210
Total	7,509	5,215	6,299	2,538	5,889	27,450
Total						
Lacking complete plumbing or kitchen facilities	159	185	73	58	195	670
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	179	130	24	45	104	482
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	159	203	230	90	295	977
Housing cost burden greater than 50% of income (and none of the above problems)	6,480	1,655	815	80	145	9,175
Housing cost burden greater than 30% of income (and none of the above problems)	1,540	4,045	3,310	750	845	10,490
Zero/negative income (and none of the above problems)	1,220	0	0	0	0	1,220
Has none of the 4 housing problems	1,150	3,320	10,040	6,945	29,890	51,345
Total	10,887	9,538	14,492	7,968	31,474	74,359

Table III.12
Percent of Housing Problems by Income and Tenure

Tri-Cities
 2012–2016 HUD CHAS Data

Housing Problem	Under 30% MFI	30% to 50% MFI	50.1% to 80% MFI	80.1% to 100% MFI	Above 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	56.6%	16.2%	26%	60.3%	35.9%	36.4%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	7.8%	0%	16.7%	0%	52.9%	15.1%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	18.2%	16.3%	37%	44.4%	54.2%	35.5%
Housing cost burden greater than 50% of income (and none of the above problems)	31.2%	50.8%	61.3%	87.5%	82.8%	38.7%
Housing cost burden greater than 30% of income (and none of the above problems)	39.3%	35.5%	58.6%	88.7%	78.1%	50.6%
Zero/negative income (and none of the above problems)	20.5%	%	%	%	%	20.5%
Has none of the 4 housing problems	31.7%	59.8%	56.2%	66.5%	82%	72.3%
Total	31%	45.3%	56.5%	68.1%	81.3%	63.1%
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	43.4%	83.8%	74%	39.7%	64.1%	63.6%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	92.2%	100%	83.3%	100%	47.1%	84.9%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	81.8%	83.7%	63%	55.6%	45.8%	64.5%
Housing cost burden greater than 50% of income (and none of the above problems)	68.8%	49.2%	38.7%	12.5%	17.2%	61.3%
Housing cost burden greater than 30% of income (and none of the above problems)	60.7%	64.5%	41.4%	11.3%	21.9%	49.4%
Zero/negative income (and none of the above problems)	79.5%	%	%	%	%	79.5%
Has none of the 4 housing problems	68.3%	40.2%	43.8%	33.5%	18%	27.7%
Total	69%	54.7%	43.5%	31.9%	18.7%	36.9%

Cost Burdens

Table III.13 shows the number and Table III.14 shows the percent of households with cost burdens by tenure and race. Of the 46,915 homeowner households, 49.9 percent or 5,350 households experience cost burdens and 37.5 percent or 3,649 households experience severe cost burdens. Of the 27,448 renter households, 50.1 percent or 5,379 households experience cost burdens and 62.5 percent or 6,084 households experience severe cost burdens. A severe cost burden is experienced by 80.6 percent of black or 1,160 households, 54.3 percent of Hispanic or 570 households, and 86.7 percent of Other Race or 65 households.

Table III.13
Households with Cost Burden by Tenure and Race
 Tri-Cities
 2012–2016 HUD CHAS Data

Race	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Owner-Occupied					
White	32,560	4,425	2,950	205	40,140
Black	1,775	280	255	8	2,318
Asian	545	120	194	15	874
American Indian	49	35	0	0	84
Pacific Islander	0	0	0	0	0
Other Race	295	10	20	20	345
Hispanic	2,440	480	230	4	3,154
Total	37,664	5,350	3,649	252	46,915
Renter-Occupied					
White	10,440	3,530	3,970	565	18,505
Black	2,595	1,160	1,420	370	5,545
Asian	460	14	105	40	619
American Indian	24	40	29	0	93
Pacific Islander	4	0	0	4	8
Other Race	395	65	75	0	535
Hispanic	1,080	570	485	8	2,143
Total	14,998	5,379	6,084	987	27,448
Total					
White	43,000	7,955	6,920	770	58,645
Black	4,370	1,440	1,675	378	7,863
Asian	1,005	134	299	55	1,493
American Indian	73	75	29	0	177
Pacific Islander	4	0	0	4	8
Other Race	690	75	95	20	880
Hispanic	3,520	1,050	715	12	5,297
Total	52,662	10,729	9,733	1,239	74,363

Table III.14
Percent of Households with Cost Burden by Tenure and Race
 Tri-Cities
 2012–2016 HUD CHAS Data

Race	No Cost Burden	Cost Burden	Severe Cost Burden	Total
Owner-Occupied				
White	75.7%	55.6%	42.6%	68.4%
Black	40.6%	19.4%	15.2%	29.5%
Asian	54.2%	89.6%	64.9%	58.5%
American Indian	67.1%	46.7%	0%	47.5%
Pacific Islander	0%	%	%	0%
Other Race	42.8%	13.3%	21.1%	39.2%
Hispanic	69.3%	45.7%	32.2%	59.5%
Total	71.5%	49.9%	37.5%	63.1%
Renter-Occupied				
White	24.3%	44.4%	57.4%	31.6%
Black	59.4%	80.6%	84.8%	70.5%
Asian	45.8%	10.4%	35.1%	41.5%
American Indian	32.9%	53.3%	100%	52.5%
Pacific Islander	100%	%	%	100%
Other Race	57.2%	86.7%	78.9%	60.8%
Hispanic	30.7%	54.3%	67.8%	40.5%
Total	28.5%	50.1%	62.5%	36.9%

Table III.15 shows the number and Table III.16 shows the percent of owner-occupied households by cost burden, income, and family status. Cost burdens are experienced by 5,364 households, which includes 830 elderly family or 9.2 percent, 1,930 small family or 9.9 percent, 374 large family or 10.9 percent, 1,275 elderly non-family or 17.8 percent, and 955 other or 12.3 percent households. Severe cost burdens are experienced by 3,654 households or 7.8 percent, including 555 elderly family or 9.2 percent, 845 small family or 9.9 percent, 239 large family or 10.9 percent, 1,060 elderly non-family or 17.8 percent, and 955 other or 12.3 percent households.

Table III.15
Owner-Occupied Households by Income and Family Status and Cost Burden
 Tri-Cities
 2012–2016 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Cost Burden						
Under 30% MFI	85	90	30	305	95	605
30% to 50% MFI	195	475	100	520	160	1,450
50.1% to 80% MFI	210	910	150	250	450	1,970
80.1% to 100% MFI	120	235	75	125	115	670
Above 100% MFI	220	220	19	75	135	669
Total	830	1,930	374	1,275	955	5,364
Severe Cost Burden						
Under 30% MFI	370	425	140	640	550	2,125
30% to 50% MFI	80	265	49	190	260	844
50.1% to 80% MFI	85	95	15	205	100	500
80.1% to 100% MFI	0	25	0	0	45	70
Above 100% MFI	20	35	35	25	0	115
Total	555	845	239	1,060	955	3,654
Total						
Under 30% MFI	483	720	190	1,179	805	3,377
30% to 50% MFI	650	1,170	204	1,665	640	4,329
50.1% to 80% MFI	1,615	2,595	625	1,805	1,565	8,205
80.1% to 100% MFI	1,260	2,115	385	825	855	5,440
Above 100% MFI	5,040	12,950	2,019	1,690	3,885	25,584
Total	9,048	19,550	3,423	7,164	7,750	46,935

Table III.16 Percent of Owner-Occupied Households by Income and Family Status and Cost Burden Tri-Cities 2012–2016 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Cost Burden						
Under 30% MFI	17.6%	12.5%	15.8%	25.9%	11.8%	17.9%
30% to 50% MFI	30%	40.6%	49%	31.2%	25%	33.5%
50.1% to 80% MFI	13%	35.1%	24%	13.9%	28.8%	24%
80.1% to 100% MFI	9.5%	11.1%	19.5%	15.2%	13.5%	12.3%
Above 100% MFI	4.4%	1.7%	0.9%	4.4%	3.5%	2.6%
Total	9.2%	9.9%	10.9%	17.8%	12.3%	11.4%
Severe Cost Burden						
Under 30% MFI	76.6%	59%	73.7%	54.3%	68.3%	62.9%
30% to 50% MFI	12.3%	22.6%	24%	11.4%	40.6%	19.5%
50.1% to 80% MFI	5.3%	3.7%	2.4%	11.4%	6.4%	6.1%
80.1% to 100% MFI	0%	1.2%	0%	0%	5.3%	1.3%
Above 100% MFI	0.4%	0.3%	1.7%	1.5%	0%	0.4%
Total	6.1%	4.3%	7%	14.8%	12.3%	7.8%

Table III. 17 shows the number and Table III.18 shows the percent of renter-occupied households by cost burden, income, and family status. Cost burdens are experienced by 5,398 renter households or 19.7 percent, which includes 270 elderly family or 23.2 percent, 1,760 small family or 18.6 percent, 360 large family or 20.3 percent, 994 elderly non-family or 24.1 percent, and 2,014 other or 18.5 percent households. Severe cost burdens are experienced by 6,067 renter households or 22.1 percent, including 154 elderly family or 13.2 percent, 1,944 small family or 20.6 percent, 335 large family or 18.9 percent, 1,184 elderly non-family or 28.6 percent, and 2,450 other or 22.4 percent households.

Table 17
Renter-Occupied Households by Income and Family Status and Cost Burden
 Tri-Cities
 2012–2016 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Cost Burden						
Under 30% MFI	35	305	115	255	305	1,015
30% to 50% MFI	125	945	215	395	1,035	2,715
50.1% to 80% MFI	60	445	30	255	600	1,390
80.1% to 100% MFI	0	45	0	19	24	88
Above 100% MFI	50	20	0	70	50	190
Total	270	1,760	360	994	2,014	5,398
Severe Cost Burden						
Under 30% MFI	95	1,660	310	625	2,030	4,720
30% to 50% MFI	35	245	25	275	370	950
50.1% to 80% MFI	20	39	0	235	50	344
80.1% to 100% MFI	4	0	0	14	0	18
Above 100% MFI	0	0	0	35	0	35
Total	154	1,944	335	1,184	2,450	6,067
Total						
Under 30% MFI	175	2,314	635	1,165	3,195	7,484
30% to 50% MFI	195	1,715	330	1,210	1,765	5,215
50.1% to 80% MFI	280	2,089	480	970	2,495	6,314
80.1% to 100% MFI	104	1,025	125	228	1,059	2,541
Above 100% MFI	410	2,310	200	560	2,400	5,880
Total	1,164	9,453	1,770	4,133	10,914	27,434

Table III.18
Percent of Renter-Occupied Households by Income and Family Status and Cost Burden
 Tri-Cities
 2012–2016 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
Cost Burden						
Under 30% MFI	20%	13.2%	18.1%	21.9%	9.5%	13.6%
30% to 50% MFI	64.1%	55.1%	65.2%	32.6%	58.6%	52.1%
50.1% to 80% MFI	21.4%	21.3%	6.2%	26.3%	24%	22%
80.1% to 100% MFI	0%	4.4%	0%	8.3%	2.3%	3.5%
Above 100% MFI	12.2%	0.9%	0%	12.5%	2.1%	3.2%
Total	23.2%	18.6%	20.3%	24.1%	18.5%	19.7%
Severe Cost Burden						
Under 30% MFI	54.3%	71.7%	48.8%	53.6%	63.5%	63.1%
30% to 50% MFI	17.9%	14.3%	7.6%	22.7%	21%	18.2%
50.1% to 80% MFI	7.1%	1.9%	0%	24.2%	2%	5.4%
80.1% to 100% MFI	3.8%	0%	0%	6.1%	0%	0.7%
Above 100% MFI	0%	0%	0%	6.2%	0%	0.6%
Total	13.2%	20.6%	18.9%	28.6%	22.4%	22.1%

Lead-Based Paint Risks

The federal government banned the use of lead-based paint in homes in 1978 after several long-term studies found that lead can damage the nervous system, even before birth. Lead is especially dangerous to children since children absorb more lead than adults and their growing brains are more sensitive to the damaging effects of lead. Homes built before 1940 are 87 percent more likely to contain lead-based paint, homes built between 1940 and 1959 are 69 percent more likely, and homes built between 1960 and 1975 are 24 percent more likely to contain lead-based paint.²

Table III.19 shows the vintage of home by household income and presence of young children. Of owner-occupied households, there were 11,517 total households with children present, including 3,253 households in homes built earlier than 1939, 5,790 households with children present in homes built between 1940 and 1979, and 2,474 households in homes built in 1980 and later.

² U.S. Environmental Protection Agency. "Protect Your Family from Exposures to Lead". <https://www.epa.gov/lead/protect-your-family-exposures-lead#sl-home>

Table III.19 Vintage of Households by Income and Presence of Young Children Tri-Cities 2012–2016 HUD CHAS Data			
Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
Under 30% MFI	619	2,470	3,089
30% to 50% MFI	495	2,300	2,795
50.1% to 80% MFI	820	3,525	4,345
80.1% to 100% MFI	339	1,760	2,099
Above 100% MFI	980	6,905	7,885
Total	3,253	16,960	20,213
Built 1940 to 1979			
Under 30% MFI	1,230	4,450	5,680
30% to 50% MFI	595	4,050	4,645
50.1% to 80% MFI	1,260	6,440	7,700
80.1% to 100% MFI	630	3,950	4,580
Above 100% MFI	2,075	14,035	16,110
Total	5,790	32,925	38,715
Built 1980 or Later			
Under 30% MFI	335	1,780	2,115
30% to 50% MFI	445	1,645	2,090
50.1% to 80% MFI	350	2,095	2,445
80.1% to 100% MFI	199	1,085	1,284
Above 100% MFI	1,145	6,325	7,470
Total	2,474	12,930	15,404
Total			
Under 30% MFI	2,184	8,700	10,884
30% to 50% MFI	1,535	7,995	9,530
50.1% to 80% MFI	2,430	12,060	14,490
80.1% to 100% MFI	1,168	6,795	7,963
Above 100% MFI	4,200	27,265	31,465
Total	11,517	62,815	74,332

Elderly Housing Needs

Elderly and family households face unique challenges with regard to housing affordability, physical accessibility, access to medical facilities, and access to services. CHAS data defines a family as related individuals living in the same home, elderly is defined to include people aged 62 and up, and extra-elderly is defined as individuals age 75 and older. Table III.20 shows housing problems by income and elderly status and shows that out of the 21,794 elderly households with housing problems, there are 3,910 elderly, 3,109 extra-elderly, and 14,775 non-elderly households.

Table III.20
Households with Housing Problems by Income and Elderly Status
 Tri-Cities
 2012–2016 HUD CHAS Data

Income	Elderly	Extra-Elderly	Non-Elderly	Total
With Housing Problems				
Under 30% MFI	1,390	1,150	5,980	8,520
30% to 50% MFI	1,055	930	4,240	6,225
50.1% to 80% MFI	890	570	2,985	4,445
80.1% to 100% MFI	220	119	685	1,024
Above 100% MFI	355	340	885	1,580
Total	3,910	3,109	14,775	21,794
Total				
Under 30% MFI	1,739	1,454	7,695	10,888
30% to 50% MFI	1,900	2,020	5,615	9,535
50.1% to 80% MFI	2,790	2,240	9,455	14,485
80.1% to 100% MFI	1,485	1,239	5,240	7,964
Above 100% MFI	6,835	2,210	22,415	31,460
Total	14,749	9,163	50,420	74,332

D. DISPROPORTIONATE HOUSING NEEDS

Racial or ethnic groups experiencing housing problems at a rate of ten percentage points or higher than the jurisdictional average are considered to have a disproportionate share of housing problems.

Table III.21 shows the total number of households and Table III.22 shows the percentage of Tri-Cities households experiencing housing problems by income and race. There are 74,353 households in Tri-Cities, of which 29.3 percent or 21,788 households experience housing problems. Housing problems are experienced by 26.7 percent of white or 15,680 households, 41.7 percent of black or 3,272 households, 35.7 of Asian or 529 households, 67.2 percent of Asian or 529 households, 67.2 percent of American Indian or 117 households, 20 percent of Other Race or 175 households, and 38 percent of Hispanic or 2,015 households. This indicates that black and American Indian households experience housing problems at a disproportionate rate. There are 8 Pacific Islander households, of which 0 percent are experience housing problems.

Table III.21
Total Households with Housing Problems by Income and Race
 Tri-Cities
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
Under 30% MFI	5,820	1,785	214	49	0	60	580	8,508
30% to 50% MFI	4,445	700	138	60	0	95	780	6,218
50.1% to 80% MFI	3,395	594	29	4	0	20	410	4,452
80.1% to 100% MFI	810	134	28	4	0	0	50	1,026
Above 100% MFI	1,210	59	120	0	0	0	195	1,584
Total	15,680	3,272	529	117	0	175	2,015	21,788
Total								
Under 30% MFI	7,405	2,352	298	53	4	119	642	10,873
30% to 50% MFI	7,000	1,150	208	60	0	103	1,015	9,536
50.1% to 80% MFI	11,045	1,984	159	12	0	104	1,205	14,509
80.1% to 100% MFI	6,560	584	66	4	0	108	635	7,957
Above 100% MFI	26,655	1,784	750	45	4	440	1,800	31,478
Total	58,665	7,854	1,481	174	8	874	5,297	74,353

Table III.22
Percent of Total Households with Housing Problems by Income and Race
 Tri-Cities
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
Under 30% MFI	78.6%	75.9%	71.8%	92.5%	0%	50.4%	90.3%	78.2%
30% to 50% MFI	63.5%	60.9%	66.3%	100%	%	92.2%	76.8%	65.2%
50.1% to 80% MFI	30.7%	29.9%	18.2%	33.3%	%	19.2%	34%	30.7%
80.1% to 100% MFI	12.3%	22.9%	42.4%	100%	%	0%	7.9%	12.9%
Above 100% MFI	4.5%	3.3%	16%	0%	0%	0%	10.8%	5%
Total	26.7%	41.7%	35.7%	67.2%	0%	20%	38%	29.3%
Without Housing Problems								
Under 30% MFI	11%	8%	14.8%	7.5%	0%	32.8%	8.4%	10.5%
30% to 50% MFI	36.5%	39.1%	33.7%	0%	%	7.8%	23.2%	34.8%
50.1% to 80% MFI	69.3%	70.1%	81.8%	66.7%	%	80.8%	66%	69.3%
80.1% to 100% MFI	87.7%	77.1%	57.6%	0%	%	100%	92.1%	87.1%
Above 100% MFI	95.5%	96.7%	84%	100%	100%	100%	89.2%	95%
Total	72%	53.5%	61.6%	32.8%	50%	77.7%	61.8%	69.1%

The red line in Diagram III.4, below, represents the mean percent of total households experiencing housing problems. As can be seen, American Indian, Hispanic, Black, and Asian households experience housing problems at a higher rate than the mean.

Diagram III.4
Total Housing Problems by Race

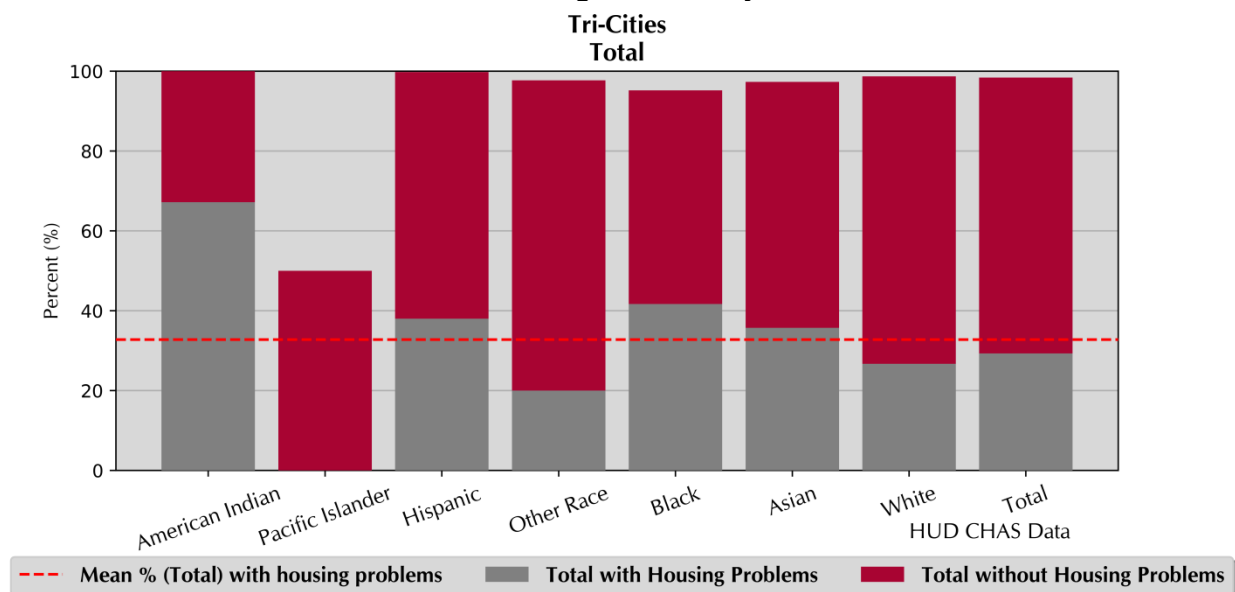


Table III.23 shows the total number and Table III.24 shows the percent of homeowner households with housing problems by income and race. In Tri-Cities, 9,514 or 20.3 percent out of 46,915 homeowner households experience housing problems, which includes 7,680 white or 19.1 percent, 549 black or 23.7 percent, 351 Asian or 40.1 percent, 44 American Indian or 53 percent, 30 Other Race or 8.7 percent, and 860 Hispanic or 27.3 percent homeowner households. There were 0 Pacific Islander homeowner households.

Table III.23
Homeowner Households with Housing Problems by Income and Race

Tri-Cities
2012–2016 HUD CHAS Data

2012-2015 HUD CHRS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
Under 30% MFI	2,305	215	99	20	0	10	115	2,764
30% to 50% MFI	1,815	85	109	20	0	20	285	2,334
50.1% to 80% MFI	2,135	134	29	0	0	0	250	2,548
80.1% to 100% MFI	670	60	24	4	0	0	50	808
Above 100% MFI	755	55	90	0	0	0	160	1,060
Total	7,680	549	351	44	0	30	860	9,514
Total								
Under 30% MFI	2,815	247	118	24	0	30	148	3,382
30% to 50% MFI	3,525	175	154	20	0	20	425	4,319
50.1% to 80% MFI	6,835	489	99	0	0	4	775	8,202
80.1% to 100% MFI	4,650	300	54	4	0	44	375	5,427
Above 100% MFI	22,320	1,105	450	35	0	245	1,430	25,585
Total	40,145	2,316	875	83	0	343	3,153	46,915

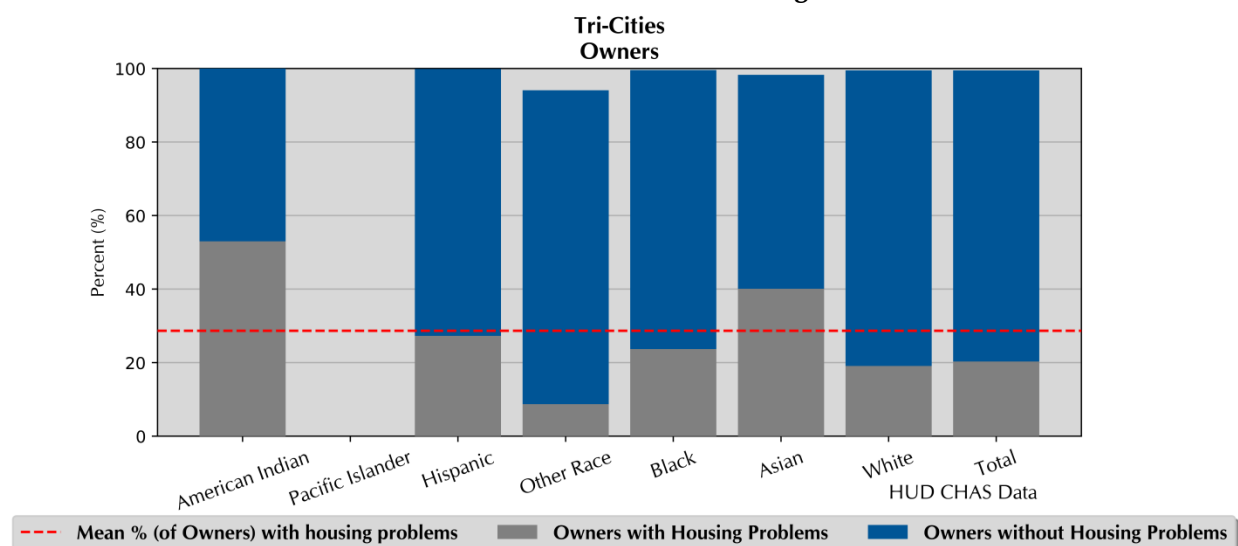
Table III.24
Percent of Homeowner Households with Housing Problems by Income and Race

Tri-Cities
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
Under 30% MFI	81.9%	87%	83.9%	83.3%	%	33.3%	77.7%	81.7%
30% to 50% MFI	51.5%	48.6%	70.8%	100%	%	100%	67.1%	54%
50.1% to 80% MFI	31.2%	27.4%	29.3%	%	%	0%	32.3%	31.1%
80.1% to 100% MFI	14.4%	20%	44.4%	100%	%	0%	13.3%	14.9%
Above 100% MFI	3.4%	5%	20%	0%	%	0%	11.2%	4.1%
Total	19.1%	23.7%	40.1%	53%	%	8.7%	27.3%	20.3%
Without Housing Problems								
Under 30% MFI	10.8%	9.7%	3.4%	16.7%	%	0%	19.6%	10.8%
30% to 50% MFI	48.5%	51.4%	29.2%	0%	%	0%	32.9%	46%
50.1% to 80% MFI	68.8%	72.6%	70.7%	%	%	100%	67.7%	68.9%
80.1% to 100% MFI	85.6%	80%	55.6%	0%	%	100%	86.7%	85.1%
Above 100% MFI	96.6%	95%	80%	100%	%	100%	88.8%	95.9%
Total	80.4%	75.9%	58.2%	47%	%	85.4%	72.6%	79.2%

The red line in Diagram III.5, below, represents the mean percent of homeowner households experiencing housing problems. As can be seen, American Indian and Asian homeowner households experience housing problems at a higher rate than the mean.

Diagram III.5
Homeowner Households with Housing Problems



Renters typically experience housing problems at a higher rate than homeowner households. Table III.25 shows the total number and Table III.26 shows the percent of renter households with housing problems by income and race. In Tri-Cities, 44.7 percent of renters or 12,274 households experience housing problems, compared to 20.3 percent of homeowner households. The distribution of renter households experiencing housing problems by race is 43.2 percent white or 8,000 households, 49.2 percent black or 2,723 households, 29.4 percent Asian or 178 households, 80.2 percent American Indian or 73 households, 27.3 percent Other Race or 145 households, and 53.9 percent of Hispanic or 1,155 households.

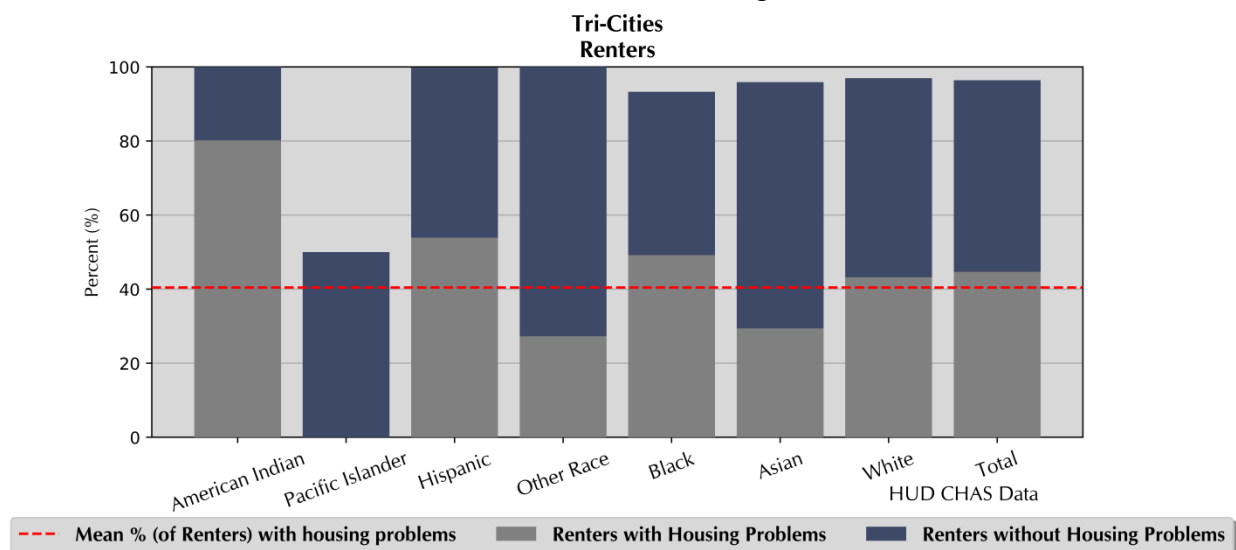
Table III.25 Renter Households with Housing Problems by Income and Race Tri-Cities 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
Under 30% MFI	3,515	1,570	115	29	0	50	465	5,744
30% to 50% MFI	2,630	615	29	40	0	75	495	3,884
50.1% to 80% MFI	1,260	460	0	4	0	20	160	1,904
80.1% to 100% MFI	140	74	4	0	0	0	0	218
Above 100% MFI	455	4	30	0	0	0	35	524
Total	8,000	2,723	178	73	0	145	1,155	12,274
Total								
Under 30% MFI	4,590	2,105	180	29	4	89	494	7,491
30% to 50% MFI	3,475	975	54	40	0	83	590	5,217
50.1% to 80% MFI	4,210	1,495	60	12	0	100	430	6,307
80.1% to 100% MFI	1,910	284	12	0	0	64	260	2,530
Above 100% MFI	4,335	679	300	10	4	195	370	5,893
Total	18,520	5,538	606	91	8	531	2,144	27,438

Table III.26
Percent of Renter Households with Housing Problems by Income and Race

Tri-Cities
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
Under 30% MFI	76.6%	74.6%	63.9%	100%	0%	56.2%	94.1%	76.7%
30% to 50% MFI	75.7%	63.1%	53.7%	100%	%	90.4%	83.9%	74.4%
50.1% to 80% MFI	29.9%	30.8%	0%	33.3%	%	20%	37.2%	30.2%
80.1% to 100% MFI	7.3%	26.1%	33.3%	%	%	0%	0%	8.6%
Above 100% MFI	10.5%	0.6%	10%	0%	0%	0%	9.5%	8.9%
Total	43.2%	49.2%	29.4%	80.2%	0%	27.3%	53.9%	44.7%
Without Housing Problems								
Under 30% MFI	11.1%	7.8%	22.2%	0%	0%	43.8%	5.1%	10.4%
30% to 50% MFI	24.3%	36.9%	46.3%	0%	%	9.6%	16.1%	25.6%
50.1% to 80% MFI	70.1%	69.2%	100%	66.7%	%	80%	62.8%	69.8%
80.1% to 100% MFI	92.7%	73.9%	66.7%	%	%	100%	100%	91.4%
Above 100% MFI	89.5%	99.4%	90%	100%	100%	100%	90.5%	91.1%
Total	53.8%	44.1%	66.5%	19.8%	50%	72.7%	45.9%	51.7%

Diagram 3
Renter Households with Housing Problems



Severe Housing Problems

Table III.29 shows the total number and Table III.30 shows the percent of households with severe housing problems by income and race. In Tri-Cities, 15.2 percent of households (11,296 households) experience severe housing problems. By income, severe housing problems are experienced by 0 percent of Pacific Islanders with incomes between Under 30% MFI (0 households), 40.5 percent of Asians with incomes between 30% to 50% MFI (85 households), as well as 33.3 percent of American Indian (4 households) and 6.5 percent of Asian households (10 households) with incomes between 50.1% to 80% MFI.

Table III.29 Total Households with Severe Housing Problems by Income and Race Tri-Cities 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
Under 30% MFI	4,755	1,410	209	39	0	60	505	6,978
30% to 50% MFI	1,490	264	85	0	0	30	305	2,174
50.1% to 80% MFI	900	105	10	4	0	10	103	1,132
80.1% to 100% MFI	150	90	14	0	0	0	30	284
Above 100% MFI	510	18	90	0	0	0	110	728
Total	7,805	1,887	408	43	0	100	1,053	11,296
Total								
Under 30% MFI	7,410	2,348	303	54	4	119	643	10,881
30% to 50% MFI	7,005	1,154	210	60	0	104	1,020	9,553
50.1% to 80% MFI	11,035	1,985	154	12	0	109	1,198	14,493
80.1% to 100% MFI	6,565	590	61	4	0	108	630	7,958
Above 100% MFI	26,650	1,783	750	45	4	440	1,800	31,472
Total	58,665	7,860	1,478	175	8	880	5,291	74,357

Table III.30 Percent of Total Households with Severe Housing Problems by Income and Race Tri-Cities 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
Under 30% MFI	64.2%	60.1%	69%	72.2%	0%	50.4%	78.5%	64.1%
30% to 50% MFI	21.3%	22.9%	40.5%	0%	%	28.8%	29.9%	22.8%
50.1% to 80% MFI	8.2%	5.3%	6.5%	33.3%	%	9.2%	8.6%	7.8%
80.1% to 100% MFI	2.3%	15.3%	23%	0%	%	0%	4.8%	3.6%
Above 100% MFI	1.9%	1%	12%	0%	0%	0%	6.1%	2.3%
Total	13.3%	24%	27.6%	24.6%	0%	11.4%	19.9%	15.2%
Without A Severe Housing Problems								
Under 30% MFI	25.4%	23.9%	17.8%	27.8%	0%	32.8%	20.2%	24.7%
30% to 50% MFI	78.7%	77.1%	59.5%	100%	%	71.2%	70.1%	77.2%
50.1% to 80% MFI	91.8%	94.7%	93.5%	66.7%	%	90.8%	91.4%	92.2%
80.1% to 100% MFI	97.7%	84.7%	77%	100%	%	100%	95.2%	96.4%
Above 100% MFI	98.1%	99%	88%	100%	100%	100%	93.9%	97.7%
Total	85.4%	71.2%	69.7%	75.4%	50%	86.4%	79.9%	83.2%

Table III.31 shows the percent of homeowner households with severe housing problems by income and race. There are 9 percent of homeowner households experiencing severe housing problems. We see that severe housing problems are experienced by Other Race (50 percent), black (13.8 percent), and Asian (38.7 percent) households with incomes between 30% to 50% MFI, American Indian (percent) and Asian (10.6 percent) households with incomes between 50.1% to 80% MFI, and Other Race (0 percent) households with incomes between 80.1% to 100% MFI.

Table III.31 Percent of Homeowner Households with Severe Housing Problems by Income and Race Tri-Cities 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
Under 30% MFI	63.1%	74.1%	83.9%	40%	%	33.3%	53.7%	63.8%
30% to 50% MFI	18.4%	13.8%	38.7%	0%	%	50%	37.6%	20.9%
50.1% to 80% MFI	7.5%	4.1%	10.6%	%	%	0%	8.3%	7.4%
80.1% to 100% MFI	1.8%	8.3%	20.4%	0%	%	0%	8.1%	2.8%
Above 100% MFI	1%	1.3%	13.3%	0%	%	0%	5.9%	1.5%
Total	8.1%	11.4	27.6%	11.9%	%	5.8%	13.3%	9%
Without A Severe Housing Problems								
Under 30% MFI	29.6%	22.6%	3.4%	60%	%	0%	43.6%	28.8%
30% to 50% MFI	81.6%	86.2%	61.3%	100%	%	50%	62.4%	79.1%
50.1% to 80% MFI	92.5%	95.9%	89.4%	%	%	100%	91.7%	92.6%
80.1% to 100% MFI	98.2%	91.7%	79.6%	100%	%	100%	91.9%	97.2%
Above 100% MFI	99%	98.7%	86.7%	100%	%	100%	94.1%	98.5%
Total	91.4%	88.2%	70.7%	88.1%	%	88.3%	86.6%	90.5%

Table III.32 shows the percent of renter households with severe housing problems by income and race. Severe housing problems are experienced by 25.8 percent of renter households, which again, is higher than the 9 percent of homeowner households with severe housing problems. We can see that severe housing problems are experienced by Other Race (50 percent), Asian (38.7 percent), and black (13.8 percent) renter households with incomes between 30% to 50% MFI, American Indian (0 percent) and Asian (10.6 percent) households with incomes between 50.1% to 80% MFI, and Other race (0 percent) renter households with incomes between 80.1% to 100% MFI.

Table III.32 Percent of Renter Households with Severe Housing Problems by Income and Race Tri-Cities 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
Under 30% MFI	64.8%	58.4%	59.5%	100%	0%	56.2%	86%	64.3%
30% to 50% MFI	24.2%	24.5%	45.5%	0%	%	23.8%	24.4%	24.3%
50.1% to 80% MFI	9.3%	5.7%	0%	33.3%	%	9.5%	9.2%	8.4%
80.1% to 100% MFI	3.4%	22.4%	33.3%	%	%	0%	0%	5.3%
Above 100% MFI	6.5%	0.6%	10%	0%	0%	0%	6.8%	5.8%
Total	24.6%	29.2%	27.6%	36.3%	0%	14.9%	29.6%	25.8%
Without A Severe Housing Problems								
Under 30% MFI	22.9%	24%	27%	0%	0%	43.8%	13.2%	22.8%
30% to 50% MFI	75.8%	75.5%	54.5%	100%	%	76.2%	75.6%	75.7%
50.1% to 80% MFI	90.7%	94.3%	100%	66.7%	%	90.5%	90.8%	91.6%
80.1% to 100% MFI	96.6%	77.6%	66.7%	%	%	100%	100%	94.7%
Above 100% MFI	93.5%	99.4%	90%	100%	100%	100%	93.2%	94.2%
Total	72.4%	64.1%	68.3%	63.7%	0%	85.1%	70.2%	70.7%

City Specific Housing Problems

The preceding sections shows housing problems over the entire three city region. However, each city faces its own set of unique challenges. Table III.33, at right shows housing problems by City. Davenport had the largest total number of housing problems, with 12,274 households experiencing a housing problem, compared to 4,854 in Rock Island and 4,660 in Moline. As a percentage of all households, Rock Island had the highest share of households experiencing a housing problem, at 31.4 percent. The City of Moline had the lowest share of households with a housing problem, at 25.7 percent.

When looking at housing problems by income, the City of Moline had the largest share of households between 0-30% of MFI, with a housing problem compared to 77.5 percent in Davenport, and 76.5 percent in Rock Island. For households with incomes at 80-100% of MFI, Rock Island had the highest percentage share of households with housing problems in this income range.

Table III.33 Housing Problems by City Tri-Cities 2012 - 2016 HUD CHAS Data			
Income	Davenport	Moline	Rock Island
Total Number of Households with Housing Problems			
0-30% MFI	4,705	1,709	2,094
30-50% MFI	3,689	1,290	1,239
50-80% MFI	2,525	892	1,035
80 - 100% MFI	490	330	206
Above 100% MFI	865	439	280
Total	12,274	4,660	4,854
Percent with Housing Problems			
0-30% MFI	77.7%	82.2%	76.5%
30-50% MFI	69.8%	57.1%	62.1%
50-80% MFI	32.9%	26.0%	30.5%
80 - 100% MFI	11.2%	14.2%	16.3%
Above 100% MFI	5.0%	5.5%	4.6%
Total	30.1%	25.7%	31.4%

Overall Davenport has the largest number of households experiencing a housing problem, Moline has a higher share of extremely low income households with a housing problem and Rock Island has the highest overall share of housing problem, as well as for those in the income range of 80-100 percent MFI.

Table III.34, shows housing problem by problem type by city. All three cities have relatively low instances of overcrowding or incomplete plumbing or kitchen facilities. The large share of housing problems is cost burden and severe cost burden. In the City of Rock Island, 15.4 percent of all households are experiencing a cost burden, this compares to 14.3 percent of households in Davenport and 12.5 percent of households in Moline. However, of the three city region, Davenport has the highest percentage share of households with a severe cost burden, at 13.4 percent, compared to 9.8 percent in Moline and 12.5 percent in Rock Island.

Table III.34
Housing Problem by Problem Type by City
 Tri-Cities

2012 - 2016 HUD CHAS Data

Housing Problem Type	Davenport	Moline	Rock Island
Lacking complete plumbing or kitchen facilities	329	193	148
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	193	154	135
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	434	275	268
Housing cost burden greater than 50% of income (and none of the above problems)	5,465	1,780	1,930
Housing cost burden greater than 30% of income (and none of the above problems)	5,845	2,260	2,385
Zero/negative income (and none of the above problems)	830	130	260
Has none of the 4 housing problems	27,665	13,335	10,345
Total	40,761	18,127	15,471
Percentage			
Lacking complete plumbing or kitchen facilities	0.8%	1.1%	1.0%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0.5%	0.8%	0.9%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1.1%	1.5%	1.7%
Housing cost burden greater than 50% of income (and none of the above problems)	13.4%	9.8%	12.5%
Housing cost burden greater than 30% of income (and none of the above problems)	14.3%	12.5%	15.4%
Zero/negative income (and none of the above problems)	2.0%	0.7%	1.7%
Has none of the 4 housing problems	67.9%	73.6%	66.9%
Total	100.0%	100.0%	100.0%

Table III.35, at right shows owner occupied households with a cost or severe cost burden by race and city. The City of Davenport has 275 African-American owner occupied households with a cost or severe cost burden, which accounts for 27.7 percent of all African American Households owner households. This is the largest share in the three city region, with only 18.8 of African-American owner occupied households experiencing a housing problem in Moline and 19.8 percent in Rock Island.

There were 260 Asian owner households in Davenport with a cost or severe cost burden, which accounted for 45.2 percent of all Asian owner households. Of the 19 American Indian households in Rock Island, 78.9 percent or 15 households had a cost or severe cost burden.

Table III.35
Owner Occupied Households with a Cost or Server Cost burden by Race
 Tri-City

2012 - 2016 HUD CHAS Data

Race	Davenport	Moline	Rock Island
White	4,065	1,830	1,480
Black	275	30	230
Asian	260	40	14
American Indian	20	0	15
Pacific Islander	0	0	0
Other Race	20	0	10
Hispanic	225	270	215
Total	4,865	2,170	1,964
Percent			
White	18.6%	17.7%	18.8%
Black	27.7%	18.8%	19.8%
Asian	45.2%	25.0%	10.1%
American Indian	30.8%	.	78.9%
Pacific Islander	.	.	.
Other Race	9.1%	0.0%	10.5%
Hispanic	18.8%	22.1%	29.1%
Total	19.5%	18.2%	19.6%

Table III.36 Renter Occupied Households with a Cost or Server Cost burden by Race Tri-City 2012 - 2016 HUD CHAS Data			
	Davenport	Moline	Rock Island
White	4,590	1,480	1,430
Black	1,490	190	900
Asian	74	25	20
American Indian	40	4	25
Pacific Islander	0	0	0
Other Race	95	0	45
Hispanic	510	335	210
Total	6,799	2,034	2,630
Percent			
White	41.3%	33.3%	48.6%
Black	48.9%	24.5%	52.3%
Asian	28.6%	13.2%	11.8%
American Indian	100.0%	16.7%	86.2%
Pacific Islander	.	.	0.0%
Other Race	29.7%	0.0%	29.0%
Hispanic	48.2%	48.2%	54.0%
Total	42.9%	32.9%	48.6%

Table III.36, at right shows renter occupied households with a cost or severe cost burden by race and city. As can be seen 42.9 percent of renters in Davenport are experiencing a cost or severe cost burden, compared to 32.9 percent in Moline and 48.6 percent in Rock Island. When looking at the data by race, 48.9 percent of all African American renter households in Davenport, and 52.3 percent of African American renter households in Rock Island have a cost or severe cost burden. This compares to only 24.5 percent in Moline. Hispanic renter householder also saw high rates of cost or severe cost burden, with 48.2 percent in Davenport, 48.2 percent in Moline and 54.0 percent in Rock Island experiencing a cost or severe cost burden.

E. SUMMARY

The housing stock in the Tri-Cities rose 1.1 percent between 2010 and 2018, from 81,444 units in 2010 to 82,346 units in 2018. Homeownership in the area declined slightly over the period, from 92 percent to 90 percent. There was an increase in the number of vacant housing units, which rose from 10 percent or 6,242 vacant units to 10 percent or 8,166 vacant units. However, the more concerning component of vacant housing units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 3,131 such units empty in 2018, they comprise 38 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the Tri-Cities with higher concentrations of these units. These were seen in southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline.

In terms of housing production, the number of permits issued for construction for all units in the area peaked in 2007 before declining sharply. The majority of these newly permitted units were single family homes. The median home value was 241,785 dollars in 2018. Median Home Values were highest in eastern and northern Davenport, and eastern Moline. The median contract rent was 1,785 dollars in 2018. The highest median contract rents were seen in central Moline and Rock Island, as well as central and eastern Davenport.

Households that experience one or more housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. There were 21,794 households with unmet housing needs, which represented 29.3

percent of the households in the Tri-Cities. The most common type of housing problem was cost burden, or households that spend more than 30 percent of their income on housing. This accounted for over 20,000 households in the Tri-Cities.

Racial or ethnic groups experiencing housing problems at a rate of ten percentage points or higher than the jurisdictional average are considered to have a disproportionate share of housing problems. Black and American Indian households experience housing problems at a disproportionate rate, at rates of 41.7 percent and 67.2 percent, respectively, compared to the jurisdiction average of 29.3 percent.

IV. Community Input

This section addresses housing needs in the region, as identified through stakeholder input. At the release of this draft, this included a housing needs survey, three focus groups, and public input sessions. A summary of each of these input opportunities is included below.

A. 2020 HOUSING NEEDS SURVEY

To date, we have had a total of 449 survey responses to the 2020 Housing Needs Survey. The following narrative primarily describes the responses for the Tri-Cities overall. Survey responses broken down by individual communities are included in the Technical Appendix.

Table IV.1 What Community do you live in? Tri-Cities Housing Needs Assessment Survey	
Community	Number of Respondents:
Davenport	193
Moline	85
Rock Island	103
Other	68
Total	449

The role of respondents is shown in Table IV.2. The most frequent respondents are advocates, accounting for 252 respondents. Respondents representing the banking or finance industry were the next most common, at 52 responses.

Table IV.2 What is your primary role in the housing industry Tri-Cities Housing Needs Assessment Survey	
Role	Total
Advocate/Service Provider/ Housing Agency	252
Banking/Finance	52
Construction/Development	4
Insurance Industry	7
Law/Legal Services	2
Local or State Government	3
Property Manager	13
Real Estate	7
Other	38
Missing	1
Total	449

Respondents were most likely to be homeowners, accounting for 312 respondents, while renters accounted for 119 respondents.

Table IV.3 Tenure of Respondent? Tri-Cities Housing Needs Assessment Survey	
Role	Total
Homeowner	312
Renter	119
Other	17
Missing	1
Total	449

Table IV.4 shows how respondents rated the need for various housing activities. Supportive housing for homeless and special needs is rated highest, followed by emergency housing for homeless and special needs. This is followed by rental housing rehab and homebuyer education.

Table IV.4 Neighborhood/Development Tri-Cities Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Please rate the need for the following HOUSING activities in these categories:						
Home Owner						
Housing Rehab (repair/remodel)	13	25	93	133	185	449
Energy Efficiency retrofits	12	44	106	103	184	449
Home Buyer						
First Time Home Buyer Assistance	23	24	79	139	184	449
Homebuyer education	19	22	88	136	184	449
Diversity in Housing types	26	44	92	107	180	449
Construction of new for sale housing	53	99	62	54	181	449
Renter						
Rental Housing rehab	24	27	73	146	179	449
Rental Assistance	35	36	72	126	180	449
Construction of new rental housing	47	67	74	82	179	449
Homeless/ Special Needs						
Supportive Housing	20	31	58	158	182	449
Emergency Housing	19	29	65	151	185	449
Homeless Shelters	25	29	71	136	188	449
Transitional Housing	20	31	77	134	187	449
Single room occupancy	30	52	83	98	186	449
Other						
Removal of blighted/ dilapidated buildings	14	41	78	139	177	449
Family friendly housing	16	37	97	122	177	449
Preservation of existing federally subsidized	34	43	91	102	179	449
Retrofitting existing housing to meet senior/ ADA	16	57	103	96	177	449
Senior friendly housing	21	54	101	94	179	449
Mixed use housing	30	76	100	64	179	449
Downtown housing	35	103	91	42	178	449

One of the survey questions asked to check from a list of barriers to housing production the respondent saw in the Tri-Cities. The responses are shown in Table IV.5. The highest rated responses are the cost of labor, cost of materials, and the cost of land or lot. These factors are typically outside the control of local governments. The next highest rated responses included the current state of the housing market and a lack of adequate public transportation.

Table IV.5 Do any of the following items act as barriers to the development or preservation of housing? Tri-Cities Housing Needs Assessment Survey	
Reasons	Total
Cost of labor	133
Cost of materials	126
Cost of land or lot	122
Current state of the housing market	96
Lack of adequate public transportation	88
Lack of quality public schools	80
Construction fees	74
Community resistance	74
Lack of available land	67
Permitting fees	67
Permitting process	58
Building codes	56
Other local government policies or practices	54
Other affordable housing development policies	54
Lack of other infrastructure	48
Density or other zoning requirements	48
Lack of adequate public safety services	46
Encroachment by commercial or industrial land uses	44
Zoning codes	42
Lack of qualified contractors or builders	39
Impact fees	38
ADA codes (Americans with Disabilities)	38
Lot size	31
Lack of water/sewer systems	21

Table IV.6 shows how the various infrastructure components affect housing production. Water system capacity and water system quality saw the highest rates of strongly positive relationships. City road conditions, sidewalk conditions and pedestrian-friendly places/walkability, however, saw the highest rate of strongly negative responses.

Table IV.6 Housing Development Tri-Cities Housing Needs Assessment Survey							
Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
7. Please rate what type(s) of infrastructure affect housing development:							
Water system quality	12	21	72	78	72	194	449
Water system capacity	8	18	83	80	65	195	449
Sewer system quality	15	40	67	74	55	198	449
Sewer system capacity	14	38	73	71	52	201	449
Pedestrian-friendly places (easily walkable areas-good lighting, safe areas)	60	67	44	50	40	188	449
Quality of the Public transit system (Example: Do the buses run on time)	25	53	73	73	39	186	449
Need for Bike ways/ Path ways	27	41	99	51	39	192	449
City road conditions (Example: Are there a lot of pot holes, etc.)	96	82	18	28	37	188	449
East access to Public transit	22	68	74	49	34	202	449
Storm water run-off capacity (Example: roads flooding)	41	86	43	53	33	193	449
Capacity of Public transit (Example: Do the bus lines reach enough areas)	41	63	58	67	32	188	449
Capacity of Bridges (enough lanes for traffic)	51	60	75	42	30	191	449
Sidewalk conditions (lack of or poor condition)	73	86	36	35	27	192	449
Conditions of Bridges	48	65	74	47	25	190	449
Other	7	5	38	2	4	393	449

The importance of various amenities being in close proximity to housing is shown in Table IV.7. Quality public schools and employment opportunities had the highest rates of extremely important. This was followed by current employment and grocery stores. Retail shopping and pharmacies were more likely to be rates as not important in their proximity to housing.

Table IV.7 Housing Choice Tri-Cities Housing Needs Assessment Survey							
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
8. Please rate the importance of your housing choice of being in close proximity to the following amenities:							
Quality public schools	28	10	30	76	124	181	449
Employment Opportunities	19	15	55	76	101	183	449
Current Employment	23	11	70	74	87	184	449
Grocery Stores	9	18	63	107	70	182	449
Day care	76	29	46	59	58	181	449
Public transportation	57	44	71	43	55	179	449
Park and recreational facilities	21	34	87	71	54	182	449
Medical facilities	24	50	97	53	44	181	449
Highway access	33	59	93	55	29	180	449
Restaurants	40	59	93	49	26	182	449
Pharmacies	31	60	90	62	24	182	449
Retail shopping	44	65	93	42	21	184	449
Other	22	1	4	4	10	408	449
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
9. Please rate the importance of "aging in place" - finding housing that allows you to live in your area of town through various life stages. (i.e. family housing to assisted living facilities)							
Housing Choice	12	11	71	94	85	176	449

The survey also asked additional questions about the need for housing for special needs populations. The results are shown in Table IV.8. Emergency shelters, and shelters for youth housing, and transitional housing were seen to have the highest need. This was followed by services with supportive housing and senior housing.

Table IV.8 Housing Types Tri-Cities Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
10. Please rate the need for the following HOUSING TYPES for special needs populations:						
Emergency shelters	12	37	82	127	191	449
Shelters for youth	15	35	80	126	193	449
Transitional housing	12	49	83	114	191	449
Services with supportive housing	14	37	92	114	192	449
Senior housing	9	50	86	110	194	449
Housing designed for persons with disabilities	11	32	106	108	192	449
Nursing homes or assisted living facilities	15	57	98	86	193	449
AIDS/HIV housing	33	97	77	45	197	449
Other	21	5	3	19	401	449

As seen in Table IV.9, the need for services and facilities were also rates for various special needs groups. Homeless families were seen to have the highest amount of need, followed by homeless persons and persons with severe mental illness.

Table IV.9 Services and Facilities Tri-Cities Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
11. Please rate the need for SERVICES AND FACILITIES for each of the following special needs groups: (* indicates HUD defined Special Needs Population)						
Homeless families	10	28	44	171	196	449
Homeless persons	11	29	57	156	196	449
Persons with severe mental illness	6	23	75	148	197	449
Veterans	6	24	82	139	198	449
Victims of domestic violence*	7	38	69	137	198	449
Persons with physical disabilities*	7	33	103	108	198	449
Persons with developmental disabilities*	5	35	102	108	199	449
The frail elderly (age 85+)*	7	35	101	107	199	449
Persons with substance abuse addictions*	15	38	93	106	197	449
Public Housing Residents*	27	50	71	99	202	449
Persons recently released from prison	24	53	79	91	202	449
The elderly (age 65+)*	6	43	113	90	197	449
Persons with HIV/AIDS*	24	92	80	52	201	449
Other	19	4	6	7	413	449

B. FOCUS GROUPS

Three focus group meetings were held on November 5 and 6, 2019. These focus groups included topics targeted local professionals, stakeholders, and advocates. A summary of comments are included below. A complete set of transcripts are in the Appendix.

Focus Group 1:

- Rentals are unaffordable for many households
- Younger households are unaware of how to buy a house
- Current incomes do not support the housing options
- Tiny houses may offer additional affordable housing options

Focus Group 2:

- Davenport eviction rates are higher than Rock Island
- Rock Island lowered permitting fees, but isn't seeing an increase in development
- Housing prices are rising much faster than incomes

Focus Group 3:

- The cost of labor and materials limits building
- There is a large need for rehabilitation
- Education is a big factor in accessing housing options
- There is a need for increased education options so persons can access better employment opportunities

C. PUBLIC INPUT MEETINGS

Public Input meetings were held on February 11 and 12, 2020 to gather additional feedback from the public. A complete set of transcripts from these meetings are included in the Appendix. A summary of the comments received are included below:

- Difficult to develop affordable units without a loss of investment
- Absentee landlords and dilapidated housing are a concern
- Housing is unaffordable to many households, both homeowners and renters

D. SUMMARY

The 2020 Housing Needs Survey demonstrated the highest rated needs were supportive housing for homeless and special needs is rated highest, followed by emergency housing for homeless and special needs. This is followed by rental housing rehab and homebuyer education. The survey also indicated that the highest importance of proximity of housing to amenities included quality schools and employment opportunities. The highest need for special needs housing included shelters for youth, emergency shelters, and services with supportive housing.

Three focus group meetings were held in November, 2019 to gather additional information and comments on the housing needs in the Tri-Cities. The focus group comments focused on the lack of resources for developing affordable housing, the number of households that have difficulty

affording both rental and homeowner housing, and the need for increased education opportunities.

Public input meetings were held on February 11 and 12, 2020 for general public to comment on preliminary findings of the Housing Needs Assessment. A public meeting will be held in March, 2020 to allow for comments on the draft release of the Tri-Cities Housing Needs Assessment.

V. Research Conclusions

This analysis of the Tri-Cities Housing Needs Assessment has been based upon the collection and evaluation of both quantitative data, such as examinations of current housing stock, its use, current vacancy rates, as well as the current level of housing need. The evaluation was also influenced by, the housing needs demonstrated by the housing needs survey and perceived housing needs in the Focus Groups and Public Input opportunities. An overview of these findings is summarized here, with this narrative drawn from the Housing Needs Assessment. All of the data reference the Tri-Cities.

DEMOGRAPHIC AND ECONOMIC BACKGROUND

The population in the Tri-Cities remained relatively steady the last decade, rising from 182,186 people in 2010 to 183,036 in 2018. The racial and ethnic blend of the region did not change significantly during this time. While the white population still represents 80 percent of the population, the black population accounts for 12 percent. In terms of ethnicity, the Hispanic population accounts for 11 percent. There are two areas with disproportionate shares of Asian households in western Rock Island and one is in eastern Moline. There are disproportionate shares of black households in central Rock Island, as well as southern and central Davenport in 2018. There are areas with disproportionate shares of Hispanic households in northern Moline in 2018.

Limited English Proficiency and the language spoken at home. An estimated 2 percent of the population speaks Spanish at home.

The disability rate for females was 13 percent, compared to 13 percent for males. The disability rate grew precipitously higher with age, with 48 percent of those over 75 experiencing a disability. While there are areas throughout the Tri-Cities area with higher rates of disabilities there are no areas with a disproportionate share, however, there are areas with higher concentrations of persons aged 65 and older with disabilities in central Davenport, central Moline, and central Rock Island.

The older population has grown as a percentage of the population while all over age cohorts have declined or stayed the same between 2010 and 2018. This indicates that the population overall is aging and may have some implications on the future of the housing stock, as more housing may need accessibility and other features in the coming years.

Some 30 percent of the population had a high school diploma or equivalent, another 36 percent have some college, 16 percent have a Bachelor's Degree, and 8 percent of the population had a graduate or professional degree in 2018.

The labor force in the Tri-Cities has increased from around 89,000 in 1990 to 90,425 in 2018. Unemployment reached a high of 8.2 percent in 2009, but has dropped to 4.2 percent in 2018.

The Tri-Cities MSA has seen a higher real average earnings per job than the overall State of Iowa. While the per capita income for the Tri-Cities MSA was higher than the State of Iowa average for most of the reporting period, it dropped below the state average in 2013.

Households with incomes above 100,000 dollars grew as a percentage of the population while all over income ranges stayed about the same or declined. However, poverty accounted for 17.0 percent of the population in 2018. Poverty was most heavily concentrated in western Rock Island and southern Davenport. It was seen in these areas at rates between 36.8 and 40.8 percent.

HOUSING NEEDS ASSESSMENT

The housing stock in the Tri-Cities rose 1.1 percent between 2010 and 2018, from 81,444 units in 2010 to 82,346 units in 2018. Homeownership in the area declined slightly over the period, from 92 percent to 90 percent. There was an increase in the number of vacant housing units, which rose from 10 percent or 6,242 vacant units to 10 percent or 8,166 vacant units. However, the more concerning component of vacant housing units are those that are considered as “other vacant” by the Census. These types of units are not for-rent, nor are they for-sale; and are not available to the market place. There may be challenges in ownership; they may be abandoned or foreclosed upon; they may be too dilapidated to be considered habitable. With 3,131 such units empty in 2018, they comprise 38 percent of all vacant units. When located in close proximity to one another, they may be considered a blighting influence, and there were several areas throughout the Tri-Cities with higher concentrations of these units. These were seen in southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline.

In terms of housing production, the number of permits issued for construction for all units in the area peaked in 2007 before declining sharply. The majority of these newly permitted units were single family homes. The median home value was 241,785 dollars in 2018. Median Home Values were highest in eastern and northern Davenport, and eastern Moline. The median contract rent was 1,785 dollars in 2018. The highest median contract rents were seen in central Moline and Rock Island, as well as central and eastern Davenport.

Households that experience one or more housing problems are considered to have unmet housing needs, including overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. There were 21,794 households with unmet housing needs, which represented 29.3 percent of the households in the Tri-Cities. The most common type of housing problem was cost burden, or households that spend more than 30 percent of their income on housing. This accounted for over 20,000 households in the Tri-Cities.

Racial or ethnic groups experiencing housing problems at a rate of ten percentage points or higher than the jurisdictional average are considered to have a disproportionate share of housing problems. Black and American Indian households experience housing problems at a disproportionate rate, at rates of 41.7 percent and 67.2 percent, respectively, compared to the jurisdiction average of 29.3 percent.

COMMUNITY INPUT

The 2020 Housing Needs Survey demonstrated the highest rated needs were supportive housing for homeless and special needs is rated highest, followed by emergency housing for homeless and special needs. This is followed by rental housing rehab and homebuyer education. The survey also indicated that the highest importance of proximity of housing to amenities included

quality schools and employment opportunities. The highest need for special needs housing included shelters for youth, emergency shelters, and services with supportive housing.

Three focus group meetings were held in November, 2019 to gather additional information and comments on the housing needs in the Tri-Cities. The focus group comments focused on the lack of resources for developing affordable housing, the number of households that have difficulty affording both rental and homeowner housing, and the need for increased education opportunities.

Public input meetings were held on February 11 and 12, 2020 for general public to comment on preliminary findings of the Housing Needs Assessment. A public meeting will be held in March, 2020 to allow for comments on the draft release of the Tri-Cities Housing Needs Assessment.

A. HOUSING CHALLENGES AND RECOMMENDATIONS FOR THE TRI-CITIES

HOUSING CHALLENGES

The primary housing challenges facing the Tri-Cities, as identified in the study, fell into the following categories:

1. **Unmet housing needs for many households.** This represents existing households with a housing problem, especially those with cost burdens. Over 20,000 households had a cost burden (housing costs greater than 30 percent of household income) or severe cost burden (housing costs greater than 50 percent of household income) in 2018, representing 27.5 percent of the population. Renters are even more strongly hit, with 9,000 households experiencing a cost burden at a rate of 41.7 percent.
2. **Highly rated need for rental/multifamily housing.** Rental housing production has dropped off in recent years, and rising prices have resulted in many renter households experiencing cost burdens. Public input also expressed the need for rental housing.
3. **Need for homeless housing.** Results from survey and stakeholder input have indicated a continued need for homeless housing. Homeless households continue to be a high priority for the Tri-Cities.
4. **Disproportionate Housing Needs.** Black households face a disproportionate share of housing problems at a rate of 41.7 percent.
5. **Need to rehabilitate or redevelop existing housing.** Public input, the age of the housing stock, and the number of households with housing problems indicate the need for homeowner and rental housing rehabilitation in the Tri-Cities.

RECOMMENDATIONS TO ADDRESS HOUSING NEEDS

These housing challenges present the Tri-Cities with the opportunity to plan for future housing needs of area residents. The area's dynamic housing needs can be addressed through several strategies to promote successful stability of housing access. Through housing redevelopment in vacant properties, encouraging low to moderate income housing, and finding support for homeless households within the area, the Tri-Cities will be able to meet the housing needs of current and future residents.

Recommendation 1: Encourage Low to Moderate Income Housing

The Tri-Cities has over 19,000 low to moderate income households with housing problems. Encouraging development of housing to accommodate lower income households will accommodate the needs of Tri-City residents.

Actions:

1. Encourage affordable housing development through density bonus, fee deferments or waivers, and other forms of cost benefits to developers.
2. Increase the density of housing in some communities, to maximize the use of existing infrastructure. Review maximum density restrictions for multifamily housing in residential zoning districts for areas that could accommodate higher density rental development.
3. Seek out funding opportunities from local and state sources.
4. Utilize CPD funding sources for housing development, including CDBG and HOME funds as available.

Recommendation 2: Encourage Rental-Multifamily Housing Development/Rehabilitation

There are over 11,000 low to moderate income renter households with housing problems, primarily cost burdens. The production of rental/multifamily units has decreased dramatically in the area in the past few years and the low rental vacancy rate indicates a strong need for additional rental units. By encouraging the development of additional rental/multifamily units throughout the Tri-Cities, and the rehabilitation or redevelopment of existing units, the area will be better prepared to accept the influx of additional renter households.

Actions:

1. Assess areas with established infrastructure that can accommodate additional rental/multifamily development.
2. Encourage rental developments through development incentives and fee waivers.
3. Review zoning requirements that may limit rental/multifamily developments and areas of increased density, especially in areas adjacent to existing amenities and infrastructure.
4. Review the availability and need for additional amenities, such as public K-12 schools, grocery stores and public transportation within the vicinity for new developments.
5. Identify existing multifamily housing developments that may be candidates for redevelopment or rehabilitation, work to secure or commit funding for these activities.

Recommendation 3: Encourage Development of Vacant and Underdeveloped Parcels within the Tri-Cities

The “other” vacant units in the Tri-Cities have increased in recent years resulting in over 3,000 “other” vacant units in 2018. These units are concentrated in to southern Davenport, parts of southern and northern Rock Island, and parts of southern and northern Moline. These areas with higher concentrations of “other” vacant units may present an opportunity for the Tri-Cities to promote rehabilitation and redevelopment.

Actions:

1. Encourage the development of vacant and underdeveloped parcels in close proximity to existing services and infrastructure through development incentives and fee waivers or deferments.
2. Review existing zoning requirements for lot size and density restrictions that may limit the amount of development of vacant or underdeveloped parcels over the course of the next several decades.
3. Evaluate the prospect of using CDBG and HOME funds to develop these areas in conjunction with the Cities’ Consolidated Plans.

Recommendation 4: Encourage Support for Homeless Housing and Services

The need for additional services and housing options are needed in order to meet the continued needs of the homeless in the Tri-Cities.

Actions:

1. Seek out funding through federal, state, and local homeless funding sources, including government agencies and charitable foundations. Investigate the availability of State Emergency Solutions Grant (ESG) funds, and other local funding.
2. Continue to keep accounting of the local homeless population in order to supplement regional Point-in-Time counts.

Recommendation 5: Encourage additional production of housing units suitable for special needs populations, such as the elderly, the disabled, transitional housing and those needing care with services.

With the growth of the population comes additional demand for housing for a selection of special populations, such as the disabled or those needing care with services. This is acutely true for the aging population, with its rapidly rising share of seniors.

Actions:

1. Emphasize small scale facility development that can more easily be sited throughout the Tri-Cities, taking into consideration the proximity of relevant and pertinent services and transportation options.
2. Research and determine sources of additional funding that will aid in securing the development of small scale facility development, taking into consideration the proximity of pertinent services and transportation options.
3. Identify avenues to promote the ability of senior citizens to age in place.

Recommendation 6: Encourage Activities for Homeowners/Homebuyers

Homeownership is an important piece of any housing market. Supporting current homebuyers to maintain existing housing stock through rehabilitation programs decreases blight and maintains neighborhood livability. Homeownership is also a key aspect for many households to achieve long term financial stability. Segments of the population may not have the institutional knowledge about how to buy a home, or the benefits of homeownership. In some cases, owning your own home is more cost effective than renting.

Actions:

1. Conduct first time homebuyer education classes and provide housing counseling services for potential homebuyers.
2. Offer first time home buyer assistance.
3. Encourage homeowners to main the existing housing stock through homeownership rehabilitation programs.
4. Encourage the production of owner-occupied affordable housing construction to help moderate income renters transition to homeowners.

B. HOUSING CHALLENGES AND RECOMMENDATIONS FOR SPECIFIC CITIES

City of Davenport

HOUSING CHALLENGES

Along with all the challenges listed above, several challenges specific to the City of Davenport were uncovered during the study.

1. Aging Rental Housing Stock

According to the 2018 5-year ACS, 41.8 percent of all rental households were built between 1950 and 1979. In many cases the required upkeep on these rental units has been deferred or neglected, resulting in conditions that may not meet living standards. During the public input meetings, several respondents indicated that the available rental housing stock in the City of Davenport was below standards and in need of rehabilitation. The survey results also re-enforce this finding. The majority of respondents indicated “Rental Housing Rehabilitation” as the top need for indicated in the rental market.

2. High Eviction Rates

During the public input process, many respondents indicated the high eviction rate in the City of Davenport was causing a burden on renter households. According to the eviction lab, the City of Davenport had an eviction rate of 4.72 percent, compared to 2.01 percent seen in the State of Iowa³. The public input participants also indicated a disconnect between renters facing evictions and legal service providers who could potentially help with mitigating these issues. Also, due to the higher rates of evictions, many residents in Davenport, have an eviction on record, which makes finding another housing solution very difficult. Often only landlords with lower quality apartments will accept people with evictions.

RECOMMENDED ACTIONS

Both these unique challenges are somewhat interconnected. If the Davenport were to increase the monitoring of the substandard rental stock and enforce code violations with fines, it could have the unintended consequence of decreasing the rental stock. If substandard units are too expensive to fix, the landlord may elect to vacant the unit and take it off the market. Since many of these units are occupied by renters who have little other choice but to inhabit these units, such as those who have evictions on their records, then heightening monitoring may actually make the problems worse. However, by educating the landlords on available programs they can access for rental rehabilitation and helping them through the process of obtaining these funds, the rental housing stock can be rehabilitated while keeping tenants housed and making economic sense for the landlord.

³ <https://evictionlab.org/>

Tenants who face evictions usually do not know that there are service providers they can call for assistance. Or if they do, they call too late in the eviction process. When landlords issue an eviction notice it should be accompanied by information on available resources for those facing evictions. Homelessness is a serious problem across the entire country, and it is far more resource efficient to keep people housed, than to go through the eviction and re-housing process.

City of Rock Island

HOUSING CHALLENGES

Along with all the challenges listed above, several challenges specific to the City of Rock Island were uncovered during the study.

1. Lack of Developers

The City of Rock Island has available lots ready for development and has instituted creative means to make these lots available at a low cost. However, even available land the creation of new single family units has lagged behind Davenport and Moline, with only three single family units authorized in 2018. Public input participants indicated the building newer homes among older housing stock in poor condition makes little economic sense for developers. It was also expressed a mix of both affordable and market rate new housing is needed.

2. Prevalence of Blighted Property

During both the public input meetings, focus group and survey it was commented there is a portion of the housing stock in Rock Island that is in dire need of rehabilitation or demolition. According to the 2018 5-year ACS 53.0 percent of all vacant housing stock is considered “Other Vacant”, which includes uninhabited blighted housing. The largest perceived need the survey out of any category with the “Removal of Blighted/dilapidated building”.

RECOMMENDED ACTIONS

Housing production is a market driven process. To encourage development of housing in Rock Island, the city must find a way to create an economic environment where development makes economic sense. The availability of affordable building parcels is a great place to start, but these parcels must be in an area where new homes would be comparable to the existing housing stock. Since there are many areas with blighted property and available lots may be in these areas, it might make sense to attempt to redevelop large areas all at once, instead of piecemeal production of new homes among structures in need of demolishing. However this kind of housing production requires large outlays of capital and community support. Large scale anchor developments may be more difficult to bring to fruition, but their overall effects tend to multiply outside of their immediate area.

City of Moline

HOUSING CHALLENGES

The housing challenges in the City of Moline are expressed in the main challenges identified above.

Davenport city

Davenport city

DEMOGRAPHICS

Population Estimates

Table I.1.1, at right shows the population for Davenport city. As can be seen, the population in Davenport city increased from 99,685 persons in 2010 to 102,085 persons in 2018, or by 2.4 percent.

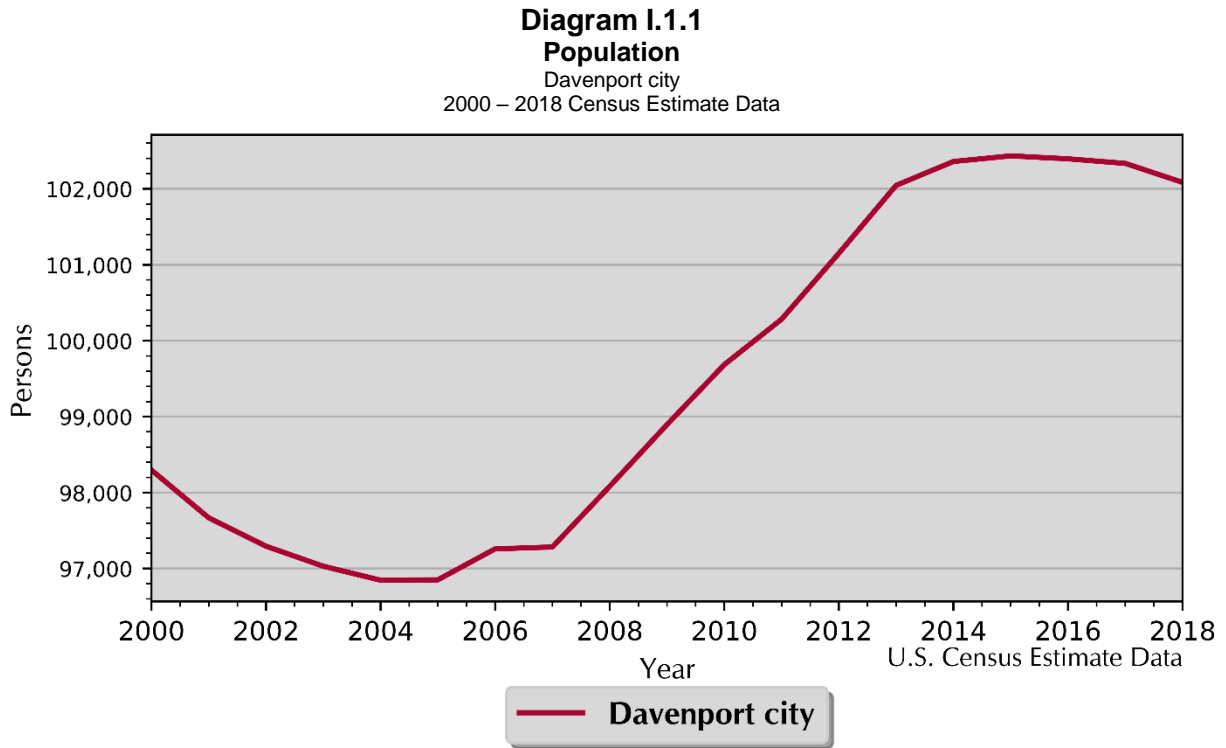
Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Davenport city. Although a city may span several counties, for the county level data pieces, Scott County was selected.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Table I.1.1 Population Estimates Davenport city Census Population Estimates		
Year	Population	Percent Yearly Change
2000	98,298	.
2001	97,669	-0.6%
2002	97,295	-0.4%
2003	97,031	-0.3%
2004	96,847	-0.2%
2005	96,852	0%
2006	97,259	0.4%
2007	97,284	0%
2008	98,083	0.8%
2009	98,895	0.8%
2010	99,685	0.8%
2011	100,283	0.6%
2012	101,151	0.9%
2013	102,046	0.9%
2014	102,360	0.3%
2015	102,434	0.1%
2016	102,395	-0.0%
2017	102,335	-0.1%
2018	102,085	-0.2%



Population Estimates

Population by race and ethnicity through 2018 is shown in Table I.1.2. The white population represented 81.9 percent of the population in 2018, compared with black populations accounting for 11.0 percent of the population in 2018. Hispanic households represented 8.5 percent of the population in 2018.

Table I.1.2 Population by Race and Ethnicity Davenport city 2010 Census & 2018 Five-Year ACS				
Race	2010 Census		2018 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	80,401	80.7%	83,748	81.9%
Black	10,759	10.8%	11,216	11.0%
American Indian	380	0.4%	422	0.4%
Asian	2,170	2.2%	2,697	2.6%
Native Hawaiian/ Pacific Islander	46	0%	30	0%
Other	2,089	2.1%	926	0.9%
Two or More Races	3,840	3.9%	3,279	3.2%
Total	99,685	100.0%	102,318	100.0%
Non-Hispanic	92,430	92.7%	93,642	91.5%
Hispanic	7,255	7.3%	8,676	8.5%

The change in race and ethnicity between 2010 and 2018 is shown in Table I.1.3. During this time, the total non-Hispanic population was 93,642 persons in 2018. The Hispanic population was 8,676.

Table I.1.3 Population by Race and Ethnicity Davenport city 2010 Census & 2018 Five-Year ACS				
Race	2010 Census		2018 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	76,404	82.7%	76,405	81.6%
Black	10,465	11.3%	11,174	11.9%
American Indian	270	0.3%	298	0.3%
Asian	2,140	2.3%	2,669	2.9%
Native Hawaiian/ Pacific Islander	36	0%	30	0%
Other	128	0.1%	182	0.2%
Two or More Races	2,987	3.2%	2,884	3.1%
Total Non-Hispanic	92,430	100.0%	93,642	100.0%
Hispanic				
White	3,997	55.1%	7,343	84.6%
Black	294	4.1%	42	0.5%
American Indian	110	1.5%	124	1.4%
Asian	30.0	0.4%	28.0	0.3%
Native Hawaiian/ Pacific Islander	10.0	0.1%	0	0%
Other	1,961	27.0%	744	8.6%
Two or More Races	853	11.8%	395	4.6%
Total Hispanic	7,255	100.0	8,676	100.0%
Total Population	99,685	100.0%	102,318	100.0%

The group quarters population was 3,111 in 2010, compared to 2,877 in 2000. Institutionalized populations experienced a -15.2 percent change between 2000 and 2010. Non-Institutionalized populations experienced a 32.6 percent change during this same time period.

Table I.1.4 Group Quarters Population Davenport city 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	343	23.3%	410	32.9%	19.5%
Juvenile Facilities	.	.	86	6.9%	.
Nursing Homes	875	59.5%	751	60.2%	-14.2%
Other Institutions	253	17.2%	0	0%	-100.0%
Total	1,471	100.0%	1,247	100.0%	-15.2%
Non-Institutionalized					
College Dormitories	955	67.9%	1,201	64.4%	25.8%
Military Quarters	0	0%	0	0%	0%
Other Non -Institutionalized	451	32.1%	663	35.6%	47.0%
Total	1,406	100.0%	1,864	100.0%	32.6%
Group Quarters Population	2,877	100.0%	3,111	100.0%	8.1%

The number of foreign born persons is shown in Table I.1.5. An estimated 1.5 percent of the population was born in Mexico , some 0.7 percent were born in Vietnam , and another 0.3 percent were born in Philippines .

Table I.1.5 Place of Birth for the Foreign-Born Population Davenport city 2018 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	1,560	1.5%
#2 country of origin	Vietnam	757	0.7%
#3 country of origin	Philippines	326	0.3%
#4 country of origin	India	222	0.2%
#5 country of origin	Haiti	210	0.2%
#6 country of origin	Korea	163	0.2%
#7 country of origin	Germany	124	0.1%
#8 country of origin	Canada	87	0.1%
#9 country of origin	Laos	82	0.1%
#10 country of origin	Other Caribbean	71	0.1%

Limited English Proficiency and the language spoken at home are shown in Table I.1.6. An estimated 1.6 percent of the population speaks Spanish at home, followed by 0.9 percent speaking Vietnamese

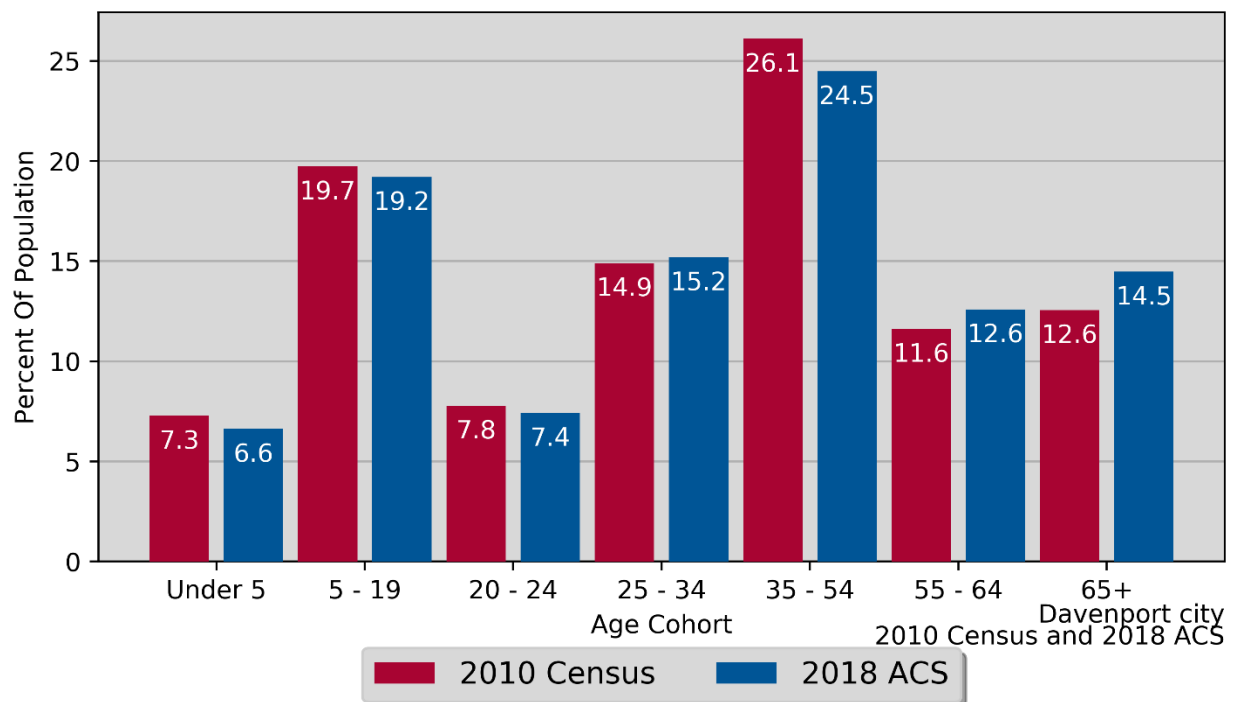
Table I.1.6 Limited English Proficiency and Language Spoken at Home Davenport city 2018 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	1,575	1.6%
#2 LEP Language	Vietnamese	830	0.9%
#3 LEP Language	Other Asian and Pacific Island languages	123	0.1%
#4 LEP Language	Tagalog	108	0.1%
#5 LEP Language	Other Indo-European languages	104	0.1%
#6 LEP Language	Korean	93	0.1%
#7 LEP Language	French, Haitian, or Cajun	75	0.1%
#8 LEP Language	German or other West Germanic languages	60	0.1%
#9 LEP Language	Chinese	35	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	22	0%

Age Cohorts

Table I.1.7 shows the population distribution in Davenport city by age. In 2010, children under the age of 5 accounted for 7.3 percent of the total population, which compared to 6.6 percent in 2018.

Age	2010 Census		2018 ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	7,257	7.3	6,781	6.6
5 to 19	19,671	19.7	19,648	19.2
20 to 24	7,756	7.8	7,595	7.4
25 to 34	14,857	14.9	15,547	15.2
35 to 54	26,033	26.1	25,050	24.5
55 to 64	11,587	11.6	12,890	12.6
65 or Older	12,524	12.6	14,807	14.5
Total	99,685	100%	102,318	100%

Diagram I.1.2
Population Distribution by Age
Davenport city
2010 Census and 2018 ACS Data



Disability

Disability by age, as estimated by the 2018 ACS, is shown in Table I.1.8. The disability rate for females was 12.0 percent, compared to 11.9 percent for males. The disability rate grew precipitously higher with age, with 46.5 percent of those over 75 experiencing a disability.

Table I.1.8 Disability by Age Davenport city 2018 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	8.0	0.2%	8	0.1%
5 to 17	625	7.3%	348	4.2%	973	5.8%
18 to 34	496	4.0%	698	5.3%	1,194	4.7%
35 to 64	2,682	14.2%	2,412	12.8%	5,094	13.5%
65 to 74	957	25.5%	1,001	23.3%	1,958	24.4%
75 or Older	1,106	45.7%	1,720	46.9%	2,826	46.5%
Total	5,866	11.9%	6,187	12.0%	12,053	11.9%

The number of disabilities by type, as estimated by the 2018 ACS, is shown in Table I.1.9. Some 6.4 percent have an ambulatory disability, 5.8 percent have an independent living disability, and 2.5 percent have a self-care disability.

Table I.1.9 Total Disabilities Tallied: Aged 5 and Older Davenport city 2018 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	2,945	2.9%
Vision disability	1,764	1.7%
Cognitive disability	5,477	5.8%
Ambulatory disability	6,033	6.4%
Self-Care disability	2,327	2.5%
Independent living disability	4,469	5.8%

Education

Education and employment data, as estimated by the 2018 ACS, is presented in Table I.1.10. In 2018, some 49,661 persons were employed and 2,267 were unemployed. This totaled a labor force of 51,928 persons. The unemployment rate for Davenport city was estimated to be 4.4 percent in 2017.

Table I.1.10 Employment, Labor Force and Unemployment Davenport city 2018 Five-Year ACS Data	
Employment Status	2018 Five-Year ACS
Employed	49,661
Unemployed	2,267
Labor Force	51,928
Unemployment Rate	4.4%

In 2018, 91.7 percent of households in Davenport city had a high school education or greater.

Table I.1.11 High School or Greater Education Davenport city 2018 Five-Year ACS Data	
Education Level	Households
High School or Greater	36,939
Total Households	40,273
Percent High School or Above	91.7%

As seen in Table I.1.12, some 32.2 percent of the population had a high school diploma or equivalent, another 33.7 percent have some college, 16.6 percent have a Bachelor's Degree, and 7.7 percent of the population had a graduate or professional degree.

Table I.1.12 Educational Attainment Davenport city 2018 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	7,696	9.8%
High School or Equivalent	25,362	32.2%
Some College or Associates Degree	26,506	33.7%
Bachelor's Degree	13,055	16.6%
Graduate or Professional Degree	6,079	7.7%
Total Population Above 18 years	78,698	100.0%

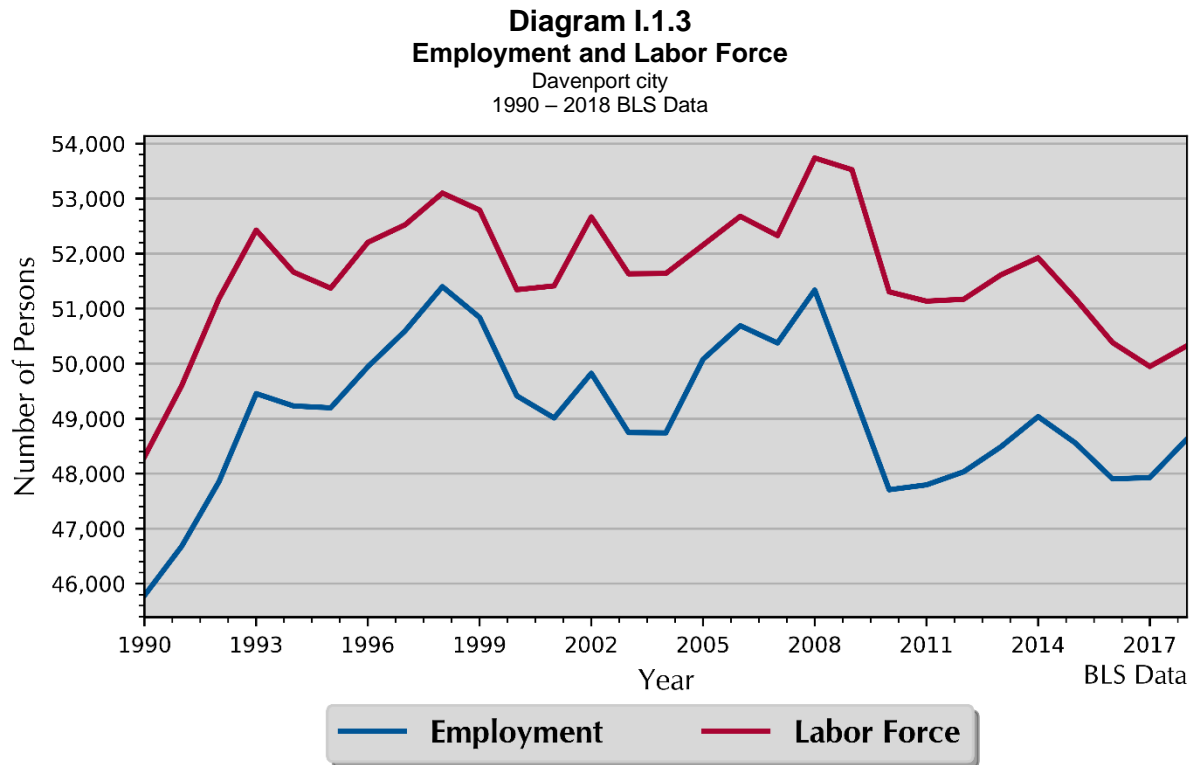
ECONOMICS

Labor Force

Table I.1.13, shows the labor force statistics for Davenport city from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 3.2 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.5 percent. This compared to a statewide low of 2.5 in 2018 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Davenport city decreased from 4.0 percent in 2017 to 3.4 percent in 2018, which compared to a statewide decrease to 2.5 percent.

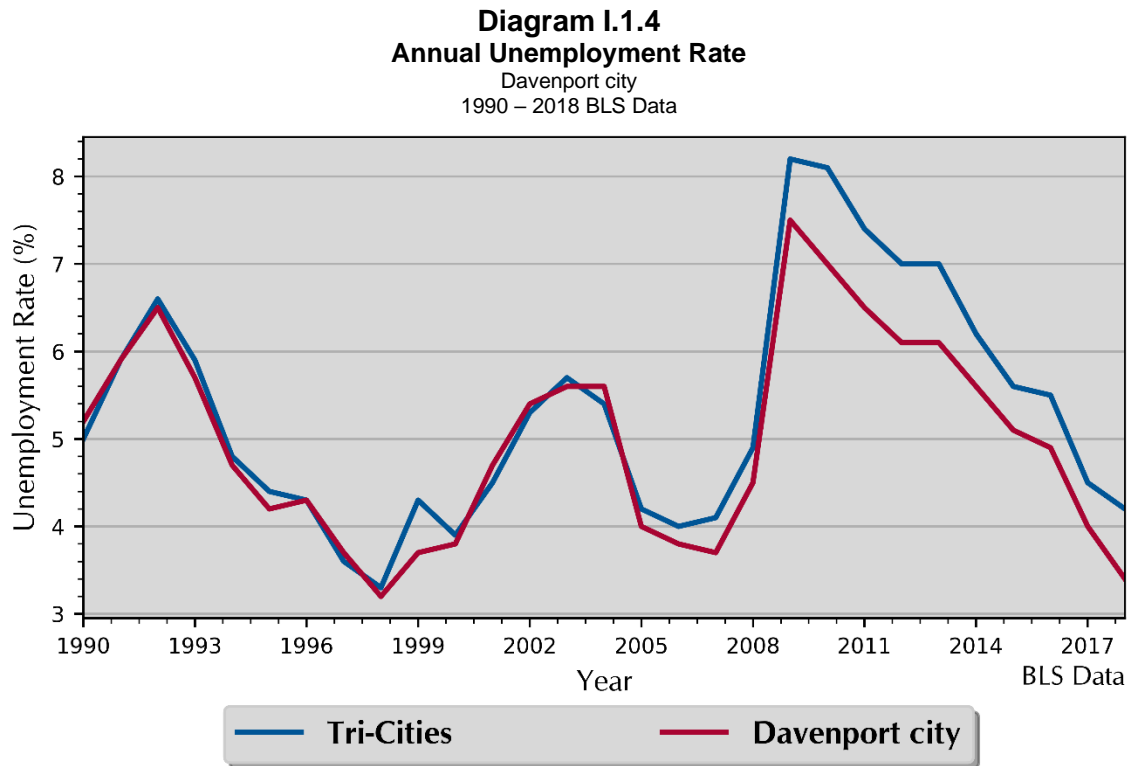
Table I.1.13 Labor Force Statistics Davenport city 1990 - 2018 BLS Data					
Year	Davenport city				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	2,521	45,787	48,308	5.2%	4.4%
1991	2,921	46,682	49,603	5.9%	4.7%
1992	3,327	47,855	51,182	6.5%	4.5%
1993	2,972	49,455	52,427	5.7%	4.0%
1994	2,433	49,231	51,664	4.7%	3.5%
1995	2,175	49,197	51,372	4.2%	3.4%
1996	2,261	49,944	52,205	4.3%	3.5%
1997	1,928	50,596	52,524	3.7%	3.1%
1998	1,701	51,399	53,100	3.2%	2.7%
1999	1,952	50,840	52,792	3.7%	2.6%
2000	1,930	49,414	51,344	3.8%	2.6%
2001	2,400	49,013	51,413	4.7%	3.3%
2002	2,842	49,825	52,667	5.4%	4.0%
2003	2,886	48,747	51,633	5.6%	4.5%
2004	2,897	48,741	51,638	5.6%	4.5%
2005	2,078	50,078	52,156	4.0%	4.3%
2006	1,988	50,690	52,678	3.8%	3.7%
2007	1,952	50,376	52,328	3.7%	3.7%
2008	2,401	51,337	53,738	4.5%	4.2%
2009	3,992	49,533	53,525	7.5%	6.4%
2010	3,597	47,708	51,305	7.0%	6.0%
2011	3,340	47,796	51,136	6.5%	5.5%
2012	3,136	48,034	51,170	6.1%	5.0%
2013	3,125	48,488	51,613	6.1%	4.7%
2014	2,887	49,037	51,924	5.6%	4.2%
2015	2,624	48,558	51,182	5.1%	3.8%
2016	2,478	47,904	50,382	4.9%	3.6%
2017	2,019	47,929	49,948	4.0%	3.1%
2018	1,693	48,632	50,325	3.4%	2.5%

Diagram I.1.3, shows the employment and labor force for Davenport city. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 48,632 persons, with the labor force reaching 50,325, indicating there were a total of 1,693 unemployed persons.



Unemployment

Diagram I.1.4, shows the unemployment rate for both the State and Davenport city. During the 1990's the average rate for Davenport city was 4.7 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.8 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.4 percent. Over the course of the entire period the Davenport city had an average unemployment rate that higher than the State, 5.0 percent for Davenport city, versus 4.0 statewide.

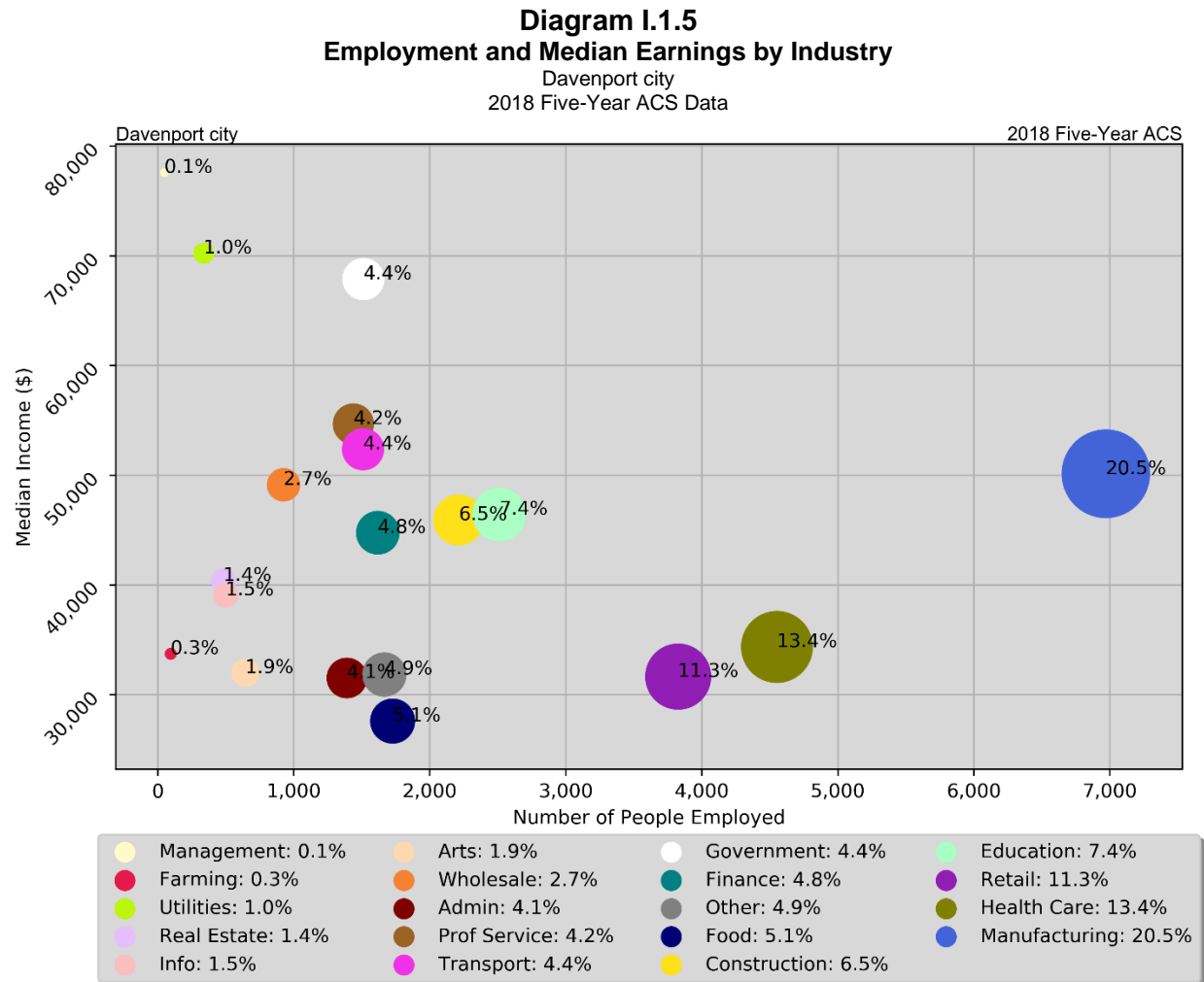


Employment

Table I.1.14 shows Employment and Median Earnings by industry for Davenport city from the 2018 Five-Year ACS. The top industry by number of people employed in Davenport city was Manufacturing in 2018. The Manufacturing industry employed 6,969 people in 2018, accounting for 21 percent of all employment in Davenport city, with industry-wide median earnings of \$50,135.

Table I.1.14 Employment by Industry Davenport city 2018 Five Year ACS Data			
Industry	Total Employment	Percent of Employment	Median Earnings
Admin	1,388	4%	\$31,548
Arts	643	2%	\$31,997
Construction	2,211	7%	\$45,926
Education	2,510	7%	\$46,442
Farming	93	0%	\$33,750
Finance	1,616	5%	\$44,787
Food	1,726	5%	\$27,616
Government	1,511	4%	\$67,877
Health Care	4,551	13%	\$34,351
Info	499	1%	\$39,083
Management	48	0%	\$77,600
Manufacturing	6,969	21%	\$50,135
Mining	14	0%	\$0
Other	1,664	5%	\$31,862
Prof Service	1,437	4%	\$54,678
Real Estate	481	1%	\$40,386
Retail	3,826	11%	\$31,667
Transport	1,509	4%	\$52,386
Utilities	337	1%	\$70,250
Wholesale	924	3%	\$49,145

Diagram I.1.5 displays employment and earnings data for 2018 in Davenport city.



Earnings: Scott County

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram I.1.6, shows real average earnings per job for Scott County from 1990 to 2018. Over this period the average earning per job for Scott County was 48,304 dollars, which was higher than the statewide average of 46,575 dollars over the same period.

Diagram I.1.6
Real Average Earnings Per Job

Scott County
BEA Data 1990 - 2018

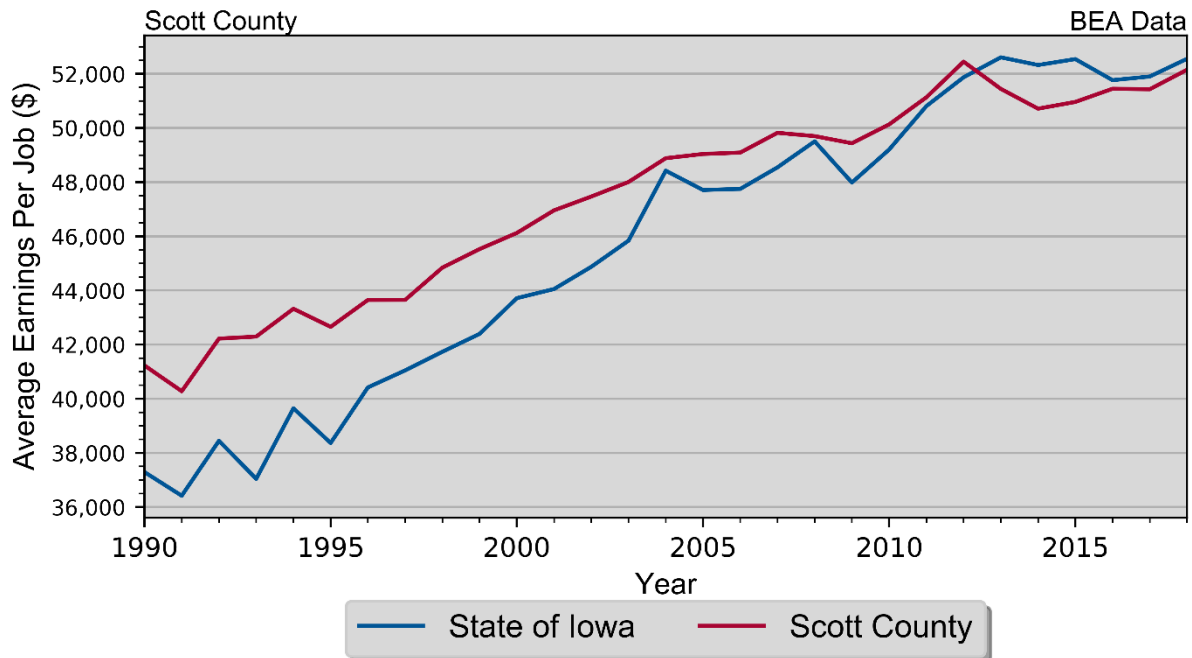
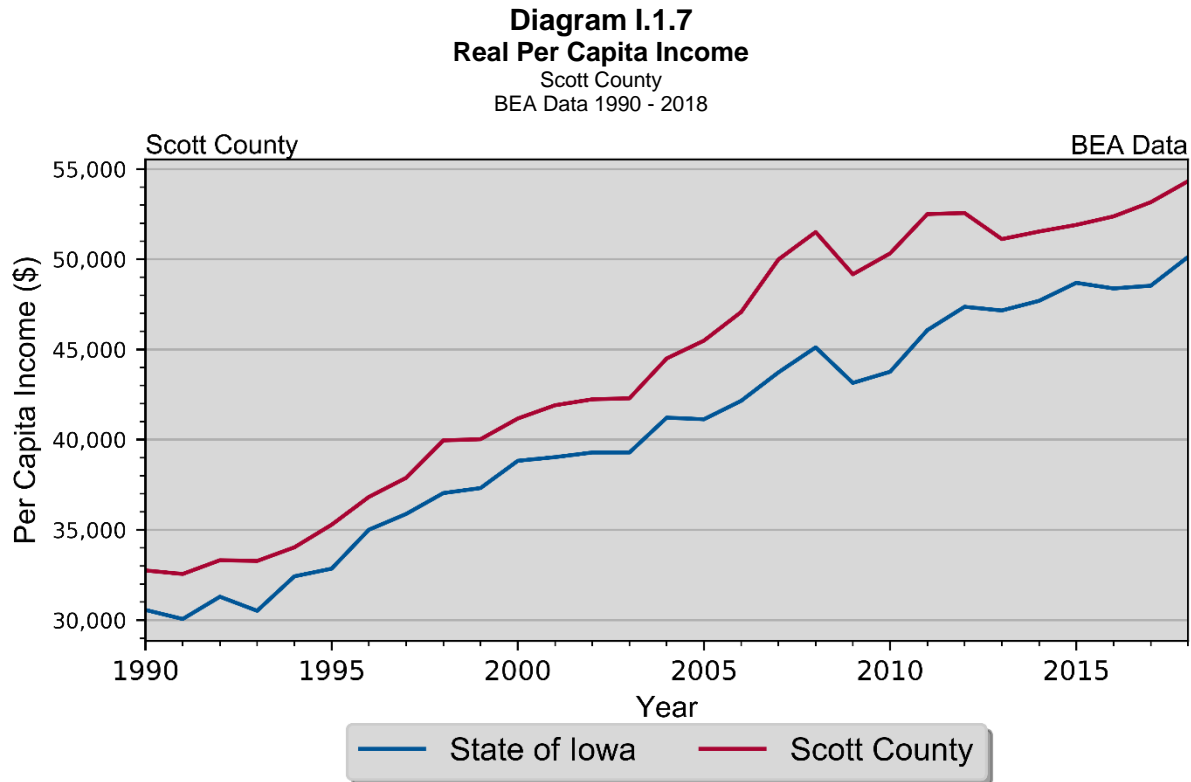


Diagram I.1.7, shows real per capita income for the Scott County from 1990 to 2018, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Scott County was 44,969 dollars, which was higher than the statewide average of 41,199 dollars over the same period.



Poverty

The rate of poverty for Davenport city is shown in Table I.1.15. In 2018, there were an estimated 16,476 persons living in poverty. This represented a 16.6 percent poverty rate, compared to 14.1 percent poverty in 2000. In 2018, some 12.9 percent of those in poverty were under age 6, and 7.4 percent were 65 or older.

Table I.1.15 Poverty by Age Davenport city 2000 Census SF3 & 2018 Five-Year ACS Data				
Age	2000 Census		2018 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	2,060	15.3%	2,128	12.9%
6 to 17	2,837	21.1%	3,355	20.4%
18 to 64	7,828	58.2%	9,773	59.3%
65 or Older	727	5.4%	1,220	7.4%
Total	13,452	100.0%	16,476	100.0%
Poverty Rate	14.1%	.	16.6%	.

HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Scott County decreased from 104 authorizations in 2017 to 68 in 2018.

The real value of single-family building permits decreased from 206,059 dollars in 2017 to 192,470 dollars in 2018. Additional details are given in Table I.1.16.

Table I.1.16
Building Permits and Valuation
Davenport city
Census Bureau Data, 1980–2018

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	183	42	36	83	344	116,009	65,187
1981	145	32.0	20	108	305	98,947	61,116
1982	98	16.0	20.0	102	236	96,341	48,990
1983	195	8	0	12	215	93,559	41,261
1984	171	10	3	10	194	100,703	68,865
1985	80	0	7	105	192	125,195	67,619
1986	69	0	4	44	117	142,371	118,473
1987	92	0	0	0	92	155,405	0
1988	119	0	0	0	119	170,848	0
1989	124	0	0	100	224	169,639	73,804
1990	136	0	0	0	136	162,159	0
1991	140	0	0	0	140	182,186	0
1992	186	0	0	5	191	169,888	56,304
1993	265	0	0	52	317	142,272	47,085
1994	151	0	0	0	151	180,631	0
1995	130	10	0	97	237	182,592	55,271
1996	150	20	0	96	266	167,569	42,555
1997	182	2	12	202	398	166,540	49,999
1998	231	10	0	72	313	169,466	80,073
1999	252	4	12	28	296	171,219	98,901
2000	196	6	6	119	327	166,809	71,623
2001	208	12	0	78	298	179,416	62,232
2002	214	4	48	244	510	168,733	46,014
2003	286	8	0	294	588	185,324	89,690
2004	288	8	0	156	452	184,329	72,202
2005	255	6	36	89	386	183,891	56,438
2006	150	14	12	52	228	191,070	63,736
2007	109	4.0	0	256	369	181,526	54,102
2008	85	2.0	20	24	131	191,075	89,948
2009	78	10.0	0	144	232	165,081	52,081
2010	79	8.0	0	97	184	159,051	51,483
2011	125	0	0	30	155	236,346	81,186
2012	128	0	0	60	188	108,112	103,028
2013	114	0	0	16	130	198,747	73,226
2014	90	4.0	0	26	120	222,971	66,334
2015	76	0	0	157	233	228,365	76,963
2016	112	0	0	48	160	228,145	140,669
2017	104	0	0	0	104	206,059	0
2018	68	0	0	0	68	192,470	0

Diagram I.1.8
Single-Family Permits

Davenport city
Census Bureau Data, 1980–2017

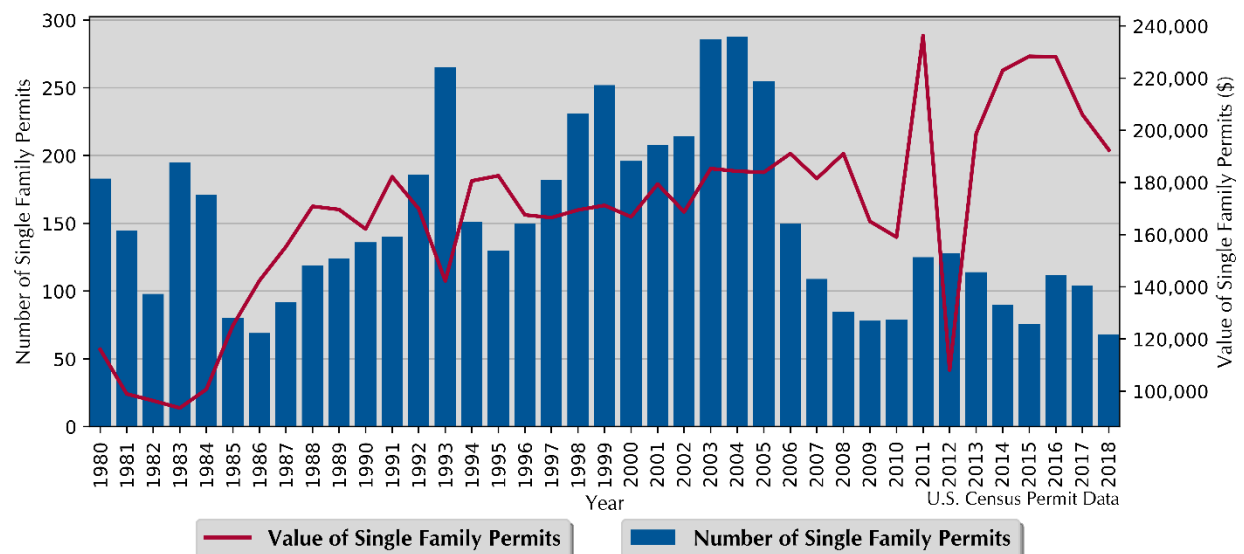
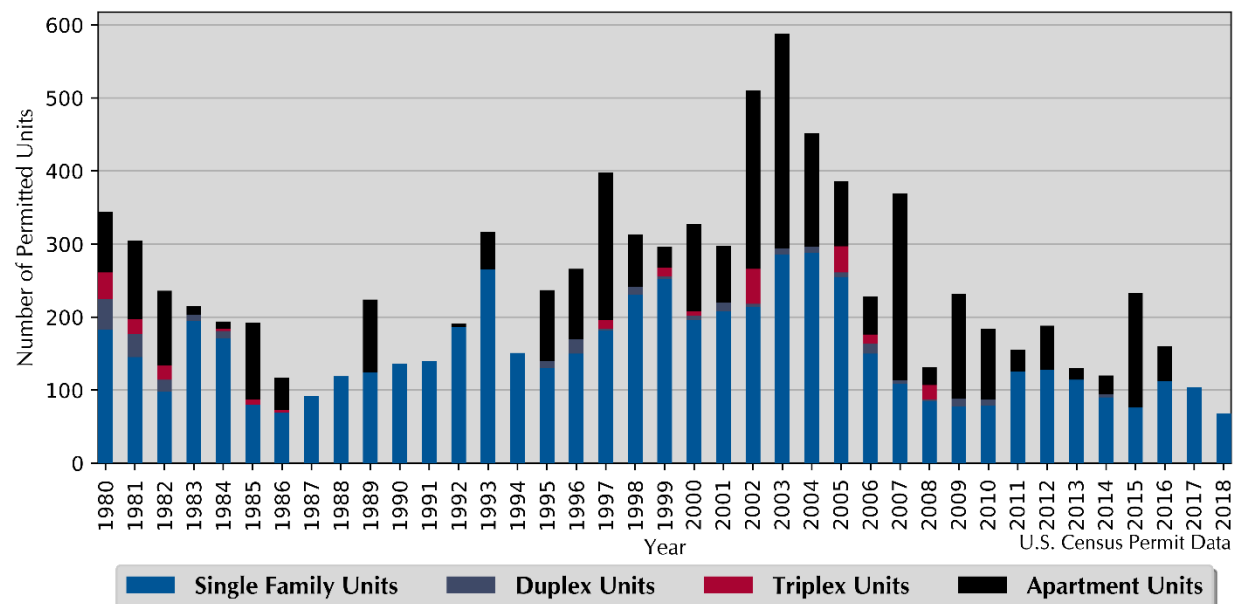


Diagram I.1.9
Total Permits by Unit Type

Davenport city
Census Bureau Data, 1980–2017



Housing Characteristics

Households by type and tenure are shown in Table I.1.17. Family households represented 57.3 percent of households, while non-family households accounted for 42.7 percent. These changed from 60.3 percent and 39.7 percent, respectively.

Table I.1.17 Household Type by Tenure Davenport city 2010 Census SF1 & 2018 Five-Year ACS Data				
Household Type	2010 Census		2018 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	24,491	60.3%	23,066	57.3%
Married-Couple Family	16,682	68.1%	16,493	71.5%
Owner-Occupied	14,138	84.8%	13,609	82.5%
Renter-Occupied	2,544	15.2%	2,884	17.5%
Other Family	7,809	31.9%	6,573	33.9%
Male Householder, No Spouse	1,985	25.4%	1,636	30.2%
Present				
Owner-Occupied	1,112	56.0%	922	56.4%
Renter-Occupied	873	44.0%	714	43.6%
Female Householder, No Spouse	5,824	74.6%	4,937	88.6%
Present				
Owner-Occupied	2,587	44.4%	2,149	43.5%
Renter-Occupied	3,237	55.6%	2,788	56.5%
Non-Family Households	16,129	39.7%	17,207	42.7%
Owner-Occupied	7,843	48.6%	8,393	48.8%
Renter-Occupied	8,286	51.4%	8,814	51.2%
Total	40,620	100.0%	40,273	100.0%

Table I.1.18 below shows housing units by type in 2010 and 2018. In 2010, there were 44,348 housing units, compared with 45,075 in 2018. Single-family units accounted for 68.3 percent of units in 2018, compared to 68.6 in 2010. Apartment units accounted for 18.6 percent in 2018, compared to 19.4 percent in 2010.

Table I.1.18 Housing Units by Type Davenport city 2010 & 2018 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	30,411	68.6%	30,792	68.3%
Duplex	2,372	5.3%	2,278	5.1%
Tri- or Four-Plex	1,780	4.0%	2,454	5.4%
Apartment	8,619	19.4%	8,377	18.6%
Mobile Home	1,150	2.6%	1,174	2.6%
Boat, RV, Van, Etc.	16.0	0%	0	0%
Total	44,348	100.0%	45,075	100.0%

Table I.1.19, shows housing units by tenure from 2010 to 2018. By 2018, there were 45,075 housing units. An estimated 62.3 percent were owner-occupied, and 10.7 percent were vacant.

Table I.1.19 Housing Units by Tenure Davenport city 2010 Census & 2018 Five-Year ACS Data				
Tenure	2010 Census		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	40,620	92.1%	40,273	89.3%
Owner-Occupied	25,680	63.2%	25,073	62.3%
Renter-Occupied	14,940	36.8%	15,200	37.7%
Vacant Housing Units	3,467	7.9%	4,802	10.7%
Total Housing Units	44,087	100.0%	45,075	100.0%

Households by income for the 2010 and 2018 5-year ACS are shown in Table I.1.20. Households earning more than 100,000 dollars per year represented 17.9 percent of households in 2018, compared to 12.4 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 12.5 percent of households in 2018, compared to 15.7 percent in 2000.

Table I.1.20 Households by Income Davenport city 2010 & 2018 Five-Year ACS Data				
Income	2010 Five-Year ACS		2018 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	6,419	15.7%	5,041	12.5%
\$15,000 to \$19,999	2,574	6.3%	2,178	5.4%
\$20,000 to \$24,999	2,839	7.0%	2,254	5.6%
\$25,000 to \$34,999	5,148	12.6%	4,737	11.8%
\$35,000 to \$49,999	6,712	16.4%	5,926	14.7%
\$50,000 to \$74,999	7,047	17.3%	8,028	19.9%
\$75,000 to \$99,999	5,011	12.3%	4,888	12.1%
\$100,000 or More	5,078	12.4%	7,221	17.9%
Total	40,828	100.0%	40,273	100.0%

Table I.1.21 shows households by year home built for the 2010 and 2018 5-year ACS data. Housing units built between 2000 and 2009, account for 8.6 percent of households in 2010 and 9.2 percent of households in 2018. Housing units built in 1939 or earlier represented 25.7 percent of households in 2018 and 22.5 percent of households in 2010.

Table I.1.21 Households by Year Home Built Davenport city 2010 & 2018 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2018 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	9,201	22.5%	10,351	25.7%
1940 to 1949	5,233	12.8%	2,499	6.2%
1950 to 1959	6,145	15.1%	4,732	11.7%
1960 to 1969	5,293	13.0%	5,718	14.2%
1970 to 1979	6,375	15.6%	6,517	16.2%
1980 to 1989	2,376	5.8%	2,562	6.4%
1990 to 1999	2,700	6.6%	3,012	7.5%
2000 to 2009	3,505	8.6%	3,711	9.2%
2010 or Later	.	.	1,171	2.9%
Total	40,828	100.0%	40,273	100.0%

The distribution of unit types by race are shown in Table I.1.22. An estimated 74.2 percent of white households occupy single-family homes, while 46.4 percent of black households do. Some 16.2 percent of white households occupied apartments, while 22.5 percent of black households do. An estimated 70.9 percent of Asian, and 68.5 percent of American Indian households occupy single-family homes.

Table I.1.22 Distribution of Units in Structure by Race Davenport city 2018 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	74.2%	46.4%	68.5%	70.9%	0%	69.6%	62.9%
Duplex	3.5%	11.6%	0%	1.8%	0%	9.1%	3.4%
Tri- or Four-Plex	3.1%	18.9%	0%	4.3%	0%	2.0%	6.2%
Apartment	16.2%	22.5%	31.5%	22.9%	0%	19.3%	25.6%
Mobile Home	3.0%	0.6%	0%	0%	0%	0%	1.9%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2018 are shown in Table I.1.23. By 2018, for rent units accounted for 42.8 percent of vacant units, while for sale units accounted for 9.6 percent. "Other" vacant units accounted for 36.4 percent of vacant units, representing a total of 1,750 "other" vacant units.

Table I.1.23 Disposition of Vacant Housing Units Davenport city 2010 Census & 2018 Five-Year ACS Data				
Disposition	2010 Census		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	1,450	41.8%	2,054	42.8%
For Sale	542	15.6%	460	9.6%
Rented Not Occupied	68	2.0%	124	2.6%
Sold Not Occupied	137	4.0%	137	2.9%
For Seasonal, Recreational, or Occasional Use	147	4.2%	277	5.8%
For Migrant Workers	2.0	0.1%	0	0%
Other Vacant	1,121	32.3%	1,750	36.4%
Total	3,467	100.0%	4,802	100.0%

The age of a structure influences its value. As shown in Table I.1.24, structures built in 1939 or earlier had a median value of, 96,600 while structures built between 1950 and 1959 had a median value of 100,200 and those built between 1990 to 1999 had a median value of 221,900. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of 229,400 and, 327,700 respectively. The total median value in Davenport city was, 127,100.

Table I.1.24 Owner Occupied Median Value by Year Structure Built Davenport city 2018 Five-Year ACS Data	
Year Structure Built	Median Value
1939 or earlier	96,600
1940 to 1949	107,200
1950 to 1959	100,200
1960 to 1969	127,500
1970 to 1979	140,000
1980 to 1989	166,100
1990 to 1999	221,900
2000 to 2009	250,700
2010 to 2013	229,400
2014 or later	327,700
Median Value	127,100

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table I.1.25. In 2018, an estimated 1.1 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.

Table I.1.25
Overcrowding and Severe Overcrowding
Davenport city
2010 & 2018 Five-Year ACS Data

2010 & 2018 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	25,890	99.1%	170	0.7%	61	0.2%	26,121
2018 Five-Year ACS	24,837	99.1%	179	0.7%	57	0.2%	25,073
Renter							
2010 Five-Year ACS	14,333	97.5%	324	2.2%	50	0.3%	14,707
2018 Five-Year ACS	14,787	97.3%	253	1.7%	160	1.1%	15,200
Total							
2010 Five-Year ACS	40,223	98.5%	494	1.2%	111	0.3%	40,828
2018 Five-Year ACS	39,624	98.4%	432	1.1%	217	0.5%	40,273

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 129 households with incomplete plumbing facilities in 2018, representing 0.3 percent of households in Davenport city. This is compared to 0.1 percent of households lacking complete plumbing facilities in 2010.

Table I.1.26 Households with Incomplete Plumbing Facilities Davenport city 2010 and 2018 Five-Year ACS Data		
Households	2010 Five-Year ACS	2018 Five-Year ACS
With Complete Plumbing Facilities	40,784	40,144
Lacking Complete Plumbing Facilities	44	129
Total Households	40,828	40,273
Percent Lacking	0.1%	0.3%

There were 215 households lacking complete kitchen facilities in 2018, compared to 40,828 households in 2010. This was a change from 0.6 percent of households in 2010 to 0.5 percent in 2018.

Table I.1.27 Households with Incomplete Kitchen Facilities Davenport city 2010 and 2018 Five-Year ACS Data		
Households	2010 Five-Year ACS	2018 Five-Year ACS
With Complete Kitchen Facilities	40,600	40,058
Lacking Complete Kitchen Facilities	228	215
Total Households	40,828	40,273
Percent Lacking	0.6%	0.5%

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Davenport city 16.3 percent of households had a cost burden and 14.0 percent had a severe cost burden. Some 22.3 percent of renters were cost burdened, and 23.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.4 percent and a severe cost burden rate of 4.7 percent. Owner occupied households with a mortgage had a cost burden rate of 14.7 percent, and severe cost burden at 10.1 percent.

Table I.1.28
Cost Burden and Severe Cost Burden by Tenure
 Davenport city
 2010 & 2018 Five-Year ACS Data

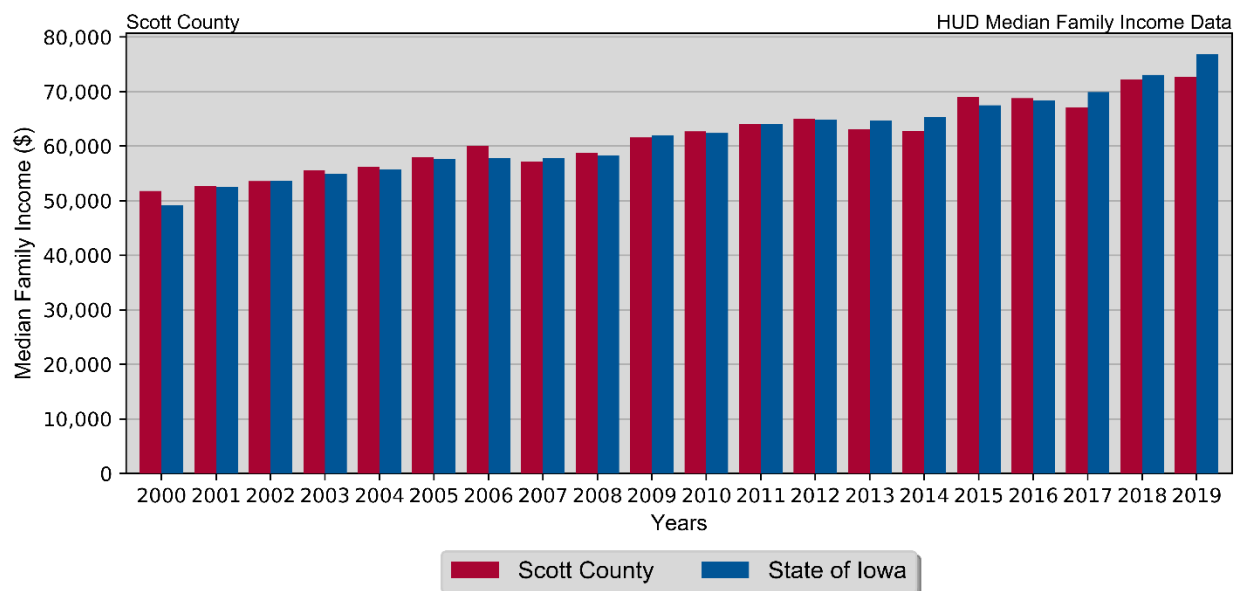
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	12,807	72.2%	3,057	17.2%	1,757	9.9%	114	0.6%	17,735
2018 Five-Year ACS	12,538	74.6%	2,463	14.7%	1,689	10.1%	115	0.7%	16,805
Owner Without a Mortgage									
2010 Five-Year ACS	7,278	86.8%	727	8.7%	354	4.2%	27	0.3%	8,386
2018 Five-Year ACS	7,075	85.6%	698	8.4%	389	4.7%	106	1.3%	8,268
Renter									
2010 Five-Year ACS	7,052	47.9%	2,838	19.3%	3,667	24.9%	1,150	7.8%	14,707
2018 Five-Year ACS	7,235	47.6%	3,384	22.3%	3,562	23.4%	1,019	6.7%	15,200
Total									
2010 Five-Year ACS	27,137	66.5%	6,622	16.2%	5,778	14.2%	1,291	3.2%	40,828
2018 Five-Year ACS	26,848	66.7%	6,545	16.3%	5,640	14.0%	1,240	3.1%	40,273

Housing Problems by Income

Table I.1.29 shows the HUD calculated Median Family Income (MFI) for a family of four for Scott County. As can be seen in 2019 the MFI was 72,700 dollars, which compares to 76,900 dollars for the State of Iowa.

Year	MFI	State of Iowa MFI
2000	51,800	49,100
2001	52,700	52,500
2002	53,600	53,700
2003	55,600	54,900
2004	56,200	55,800
2005	57,950	57,650
2006	60,100	57,800
2007	57,200	57,800
2008	58,800	58,300
2009	61,600	62,000
2010	62,700	62,400
2011	64,100	64,000
2012	65,000	64,800
2013	63,100	64,700
2014	62,800	65,300
2015	69,000	67,500
2016	68,800	68,400
2017	67,100	69,900
2018	72,300	73,100
2019	72,700	76,900

Diagram I.1.10
Estimated Median Family Income
Scott County vs. Iowa
HUD Data: 2000 – 2019



Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data.

Housing Problems by Income, Race, and Tenure

Table I.1.30 through Table I.1.35 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In Davenport city, housing problems are faced by 4,215 white homeowner households, 270 black homeowner households, 290 Asian homeowner households, and 270 Hispanic homeowner households.

Table I.1.30 Percent of Homeowner Households with Housing Problems by Income and Race Davenport city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	81.2%	85.8%	86.4%	100.0%	0%	100.0%	84.9%	82.2%
\$21,811 to \$36,350	54.0%	27.3%	81.0%	100.0%	0%	100.0%	68.2%	56.0%
\$36,351 to \$58,160	31.8%	33.3%	62.5%	0%	0%	0%	35.6%	32.4%
\$58,161 to \$72,700	12.5%	16.7%	40.0%	0%	0%	0%	10.0%	13.0%
Above \$72,700	3.6%	4.9%	23.6%	0%	0%	0%	8.5%	4.2%
Total	19.3%	27.2%	50.0%	46.2%	0%	9.1%	22.7%	20.4%
Without Housing Problems								
\$0 to \$21,810	9.4%	11.8%	0%	0%	0%	0%	7.5%	8.9%
\$21,811 to \$36,350	46.0%	72.7%	19.0%	0%	0%	0%	31.8%	44.0%
\$36,351 to \$58,160	68.2%	66.7%	37.5%	0%	0%	0%	64.4%	67.6%
\$58,161 to \$72,700	87.5%	83.3%	60.0%	0%	0%	100.0%	90.0%	87.0%
Above \$72,700	96.4%	95.1%	76.4%	100.0%	0%	100.0%	91.5%	95.8%
Total	80.1%	72.4%	47.4%	53.8%	0%	90.9%	76.9%	78.9%

Table I.1.31
Homeowner Households with Housing Problems by Income and Race
Davenport city
2012–2016 HUD CHAS Data

2012-2013 HOV CHRS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	1,295	145	95	10	0	10	45	1,600
\$21,811 to \$36,350	1,035	15	85	20	0	10	75	1,240
\$36,351 to \$58,160	1,120	60	25	0	0	0	80	1,285
\$58,161 to \$72,700	325	30	20	0	0	0	15	390
Above \$72,700	440	20	65	0	0	0	55	580
Total	4,215	270	290	30	0	20	270	5,095
Without Housing Problems								
\$0 to \$21,810	150	20	0	0	0	0	4	174
\$21,811 to \$36,350	880	40	20	0	0	0	35	975
\$36,351 to \$58,160	2,405	120	15	0	0	0	145	2,685
\$58,161 to \$72,700	2,270	150	30	0	0	30	135	2,615
Above \$72,700	11,815	390	210	35	0	170	595	13,215
Total	17,520	720	275	35	0	200	914	19,664
Not Computed								
\$0 to \$21,810	150	4	15	0	0	0	4	173
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	150	4	15	0	0	0	4	173
Total								
\$0 to \$21,810	1,595	169	110	10	0	10	53	1,947
\$21,811 to \$36,350	1,915	55	105	20	0	10	110	2,215
\$36,351 to \$58,160	3,525	180	40	0	0	0	225	3,970
\$58,161 to \$72,700	2,595	180	50	0	0	30	150	3,005
Above \$72,700	12,255	410	275	35	0	170	650	13,795
Total	21,885	994	580	65	0	220	1,188	24,932

In total, some 7,179 renter households face housing problems in Davenport city. Of these, some 4,905 white renter households, 1,545 black renter households, 74 Asian renter households, and 525 Hispanic renter households face housing problems.

Table I.1.32
Renter Households with Housing Problems by Income and Race
 Davenport city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	1,945	855	70	0	0	25	210	3,105
\$21,811 to \$36,350	1,790	330	4	40	0	65	220	2,449
\$36,351 to \$58,160	820	335	0	0	0	0	85	1,240
\$58,161 to \$72,700	75	25	0	0	0	0	0	100
Above \$72,700	275	0	0	0	0	0	10	285
Total	4,905	1,545	74	40	0	90	525	7,179
Without Housing Problems								
\$0 to \$21,810	220	65	15	0	0	20	25	345
\$21,811 to \$36,350	460	125	15	0	0	4	15	619
\$36,351 to \$58,160	1,695	590	20	0	0	30	140	2,475
\$58,161 to \$72,700	1,040	120	4	0	0	4	100	1,268
Above \$72,700	2,355	395	120	0	0	165	250	3,285
Total	5,770	1,295	174	0	0	223	530	7,992
Not Computed								
\$0 to \$21,810	435	215	10	0	0	0	0	660
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	435	215	10	0	0	0	0	660
Total								
\$0 to \$21,810	2,600	1,135	95	0	0	45	235	4,110
\$21,811 to \$36,350	2,250	455	19	40	0	69	235	3,068
\$36,351 to \$58,160	2,515	925	20	0	0	30	225	3,715
\$58,161 to \$72,700	1,115	145	4	0	0	4	100	1,368
Above \$72,700	2,630	395	120	0	0	165	260	3,570
Total	11,110	3,055	258	40	0	313	1,055	15,831

Table I.1.33
Percent of Renter Households with Housing Problems by Income and Race
 Davenport city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	74.8%	75.3%	73.7%	0%	0%	55.6%	89.4%	75.5%
\$21,811 to \$36,350	79.6%	72.5%	21.1%	100.0%	0%	94.2%	93.6%	79.8%
\$36,351 to \$58,160	32.6%	36.2%	0%	0%	0%	0%	37.8%	33.4%
\$58,161 to \$72,700	6.7%	17.2%	0%	0%	0%	0%	0%	7.3%
Above \$72,700	10.5%	0%	0%	0%	0%	0%	3.8%	8.0%
Total	44.1%	50.6%	28.7%	100.0%	0%	28.8%	49.8%	45.3%
Without Housing Problems								
\$0 to \$21,810	8.5%	5.7%	15.8%	0%	0%	44.4%	10.6%	8.4%
\$21,811 to \$36,350	20.4%	27.5%	78.9%	0%	0%	5.8%	6.4%	20.2%
\$36,351 to \$58,160	67.4%	63.8%	100.0%	0%	0%	100.0%	62.2%	66.6%
\$58,161 to \$72,700	93.3%	82.8%	100.0%	0%	0%	100.0%	100.0%	92.7%
Above \$72,700	89.5%	100.0%	100.0%	0%	0%	100.0%	96.2%	92.0%
Total	51.9%	42.4%	67.4%	0%	0%	71.2%	50.2%	50.5%

Table I.1.34
Percent of Total Households with Housing Problems by Income and Race
 Davenport city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	77.2%	76.7%	80.5%	100.0%	0%	63.6%	88.5%	77.7%
\$21,811 to \$36,350	67.8%	67.6%	71.8%	100.0%	0%	94.9%	85.5%	69.8%
\$36,351 to \$58,160	32.1%	35.7%	41.7%	0%	0%	0%	36.7%	32.9%
\$58,161 to \$72,700	10.8%	16.9%	37.0%	0%	0%	0%	6.0%	11.2%
Above \$72,700	4.8%	2.5%	16.5%	0%	0%	0%	7.1%	5.0%
Total	27.6%	44.8%	43.4%	66.7%	0%	20.6%	35.4%	30.1%
Without Housing Problems								
\$0 to \$21,810	8.8%	6.5%	7.3%	0%	0%	36.4%	10.1%	8.6%
\$21,811 to \$36,350	32.2%	32.4%	28.2%	0%	0%	5.1%	14.5%	30.2%
\$36,351 to \$58,160	67.9%	64.3%	58.3%	0%	0%	100.0%	63.3%	67.1%
\$58,161 to \$72,700	89.2%	83.1%	63.0%	0%	0%	100.0%	94.0%	88.8%
Above \$72,700	95.2%	97.5%	83.5%	100.0%	0%	100.0%	92.9%	95.0%
Total	70.6%	49.8%	53.6%	33.3%	0%	79.4%	64.4%	67.8%

Overall, there are 12,274 households, or 30.1% of households with housing problems in Davenport city. This includes 9,120 white households, 1,815 black households, 364 Asian households, 70 American Indian, 0 Pacific Islander, and 110 "other" race households with housing problems. In addition, there are 795 Hispanic households with housing problems. This is shown in Table I.1.35.

Table I.1.35 Total Households with Housing Problems by Income and Race Davenport city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	3,240	1,000	165	10	0	35	255	4,705
\$21,811 to \$36,350	2,825	345	89	60	0	75	295	3,689
\$36,351 to \$58,160	1,940	395	25	0	0	0	165	2,525
\$58,161 to \$72,700	400	55	20	0	0	0	15	490
Above \$72,700	715	20	65	0	0	0	65	865
Total	9,120	1,815	364	70	0	110	795	12,274
Without Housing Problems								
\$0 to \$21,810	370	85	15	0	0	20	29	519
\$21,811 to \$36,350	1,340	165	35	0	0	4	50	1,594
\$36,351 to \$58,160	4,100	710	35	0	0	30	285	5,160
\$58,161 to \$72,700	3,310	270	34	0	0	34	235	3,883
Above \$72,700	14,170	785	330	35	0	335	845	16,500
Total	23,290	2,015	449	35	0	423	1,444	27,656
Not Computed								
\$0 to \$21,810	585	219	25	0	0	0	4	833
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	585	219	25	0	0	0	4	833
Total								
\$0 to \$21,810	4,195	1,304	205	10	0	55	288	6,057
\$21,811 to \$36,350	4,165	510	124	60	0	79	345	5,283
\$36,351 to \$58,160	6,040	1,105	60	0	0	30	450	7,685
\$58,161 to \$72,700	3,710	325	54	0	0	34	250	4,373
Above \$72,700	14,885	805	395	35	0	335	910	17,365
Total	32,995	4,049	838	105	0	533	2,243	40,763

Table I.1.36 through Table I.1.38 show the percent of households with a severe housing problem by tenure and race.

Table I.1.36 Percent of Homeowner Households with Severe Housing Problems by Income and Race Davenport city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	66.1%	76.2%	86.4%	100.0%	0%	100.0%	27.8%	67.4%
\$21,811 to \$36,350	16.1%	7.4%	57.1%	0%	0%	100.0%	59.1%	20.2%
\$36,351 to \$58,160	7.7%	5.6%	28.6%	0%	0%	0%	21.7%	8.6%
\$58,161 to \$72,700	1.2%	8.3%	22.2%	0%	0%	0%	6.7%	2.2%
Above \$72,700	0.9%	0%	16.4%	0%	0%	0%	3.8%	1.3%
Total	8.1%	15.6	38.6%	15.4%	0%	9.1%	13.8%	9.4%
Without A Severe Housing Problems								
\$0 to \$21,810	24.5%	21.3%	0%	0%	0%	0%	64.8%	23.7%
\$21,811 to \$36,350	83.9%	92.6%	42.9%	100.0%	0%	0%	40.9%	79.8%
\$36,351 to \$58,160	92.3%	94.4%	71.4%	0%	0%	0%	78.3%	91.4%
\$58,161 to \$72,700	98.8%	91.7%	77.8%	0%	0%	100.0%	93.3%	97.8%
Above \$72,700	99.1%	100.0%	83.6%	100.0%	0%	100.0%	96.2%	98.7%
Total	91.2%	84.0%	58.8%	84.6%	0%	90.9%	85.8%	89.9%

Table I.1.37 Percent of Renter Households with Severe Housing Problems by Income and Race Davenport city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	66.6%	60.8%	73.7%	0%	0%	55.6%	83.0%	66.0%
\$21,811 to \$36,350	25.8%	16.5%	0%	0%	0%	28.6%	33.3%	24.6%
\$36,351 to \$58,160	12.7%	7.0%	0%	0%	0%	0%	4.5%	10.6%
\$58,161 to \$72,700	2.2%	13.3%	0%	0%	0%	0%	0%	3.3%
Above \$72,700	6.8%	0%	0%	0%	0%	0%	0%	5.0%
Total	25.5%	27.8%	27.0%	0%	0%	14.3%	27.0%	25.8%
Without A Severe Housing Problems								
\$0 to \$21,810	16.7%	20.3%	15.8%	0%	0%	44.4%	17.0%	18.0%
\$21,811 to \$36,350	74.2%	83.5%	100.0%	100.0%	0%	71.4%	66.7%	75.4%
\$36,351 to \$58,160	87.3%	93.0%	100.0%	0%	0%	100.0%	95.5%	89.4%
\$58,161 to \$72,700	97.8%	86.7%	100.0%	0%	0%	100.0%	100.0%	96.7%
Above \$72,700	93.2%	100.0%	100.0%	0%	0%	100.0%	100.0%	95.0%
Total	70.5%	65.2%	69.1%	100.0%	0%	85.7%	73.0%	70.0%

Table I.1.38
Percent of Total Households with Severe Housing Problems by Income and Race
 Davenport city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	66.4%	62.7%	80.5%	100.0%	0%	63.6%	72.7%	66.4%
\$21,811 to \$36,350	21.3%	15.5%	48.0%	0%	0%	37.5%	41.4%	22.7%
\$36,351 to \$58,160	9.8%	6.8%	18.2%	0%	0%	0%	13.3%	9.6%
\$58,161 to \$72,700	1.5%	10.6%	20.4%	0%	0%	0%	4.0%	2.5%
Above \$72,700	1.9%	0%	11.4%	0%	0%	0%	2.7%	2.1%
Total	14.0%	24.8%	35.0%	9.5%	0%	12.2%	20.0%	15.8%
Without A Severe Housing Problems								
\$0 to \$21,810	19.6%	20.4%	7.3%	0%	0%	36.4%	26.0%	19.8%
\$21,811 to \$36,350	78.7%	84.5%	52.0%	100.0%	0%	62.5%	58.6%	77.3%
\$36,351 to \$58,160	90.2%	93.2%	81.8%	0%	0%	100.0%	86.7%	90.4%
\$58,161 to \$72,700	98.5%	89.4%	79.6%	0%	0%	100.0%	96.0%	97.5%
Above \$72,700	98.1%	100.0%	88.6%	100.0%	0%	100.0%	97.3%	97.9%
Total	84.2%	69.8%	62.0%	90.5%	0%	87.8%	79.8%	82.2%

These racial/ethnic groups were also disproportionately impacted by severe housing problems, as seen in Table I.1.39. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Some 1,004 black homeowner households face severe housing problems, as well as 290 Asian homeowner households, and 165 Hispanic homeowner households.

Table I.1.39
Total Households with Severe Housing Problems by Income and Race
 Davenport city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	2,790	815	165	10	0	35	210	4,025
\$21,811 to \$36,350	890	79	60	0	0	30	145	1,204
\$36,351 to \$58,160	590	75	10	0	0	0	60	735
\$58,161 to \$72,700	55	35	10	0	0	0	10	110
Above \$72,700	290	0	45	0	0	0	25	360
Total	4,615	1,004	290	10	0	65	450	6,434
Without A Severe Housing Problems								
\$0 to \$21,810	825	265	15	0	0	20	75	1,200
\$21,811 to \$36,350	3,280	430	65	60	0	50	205	4,090
\$36,351 to \$58,160	5,455	1,030	45	0	0	30	390	6,950
\$58,161 to \$72,700	3,655	295	39	0	0	34	240	4,263
Above \$72,700	14,595	805	350	35	0	335	885	17,005
Total	27,810	2,825	514	95	0	469	1,795	33,508
Not Computed								
\$0 to \$21,810	585	219	25	0	0	0	4	833
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	585	219	25	0	0	0	4	833
Total								
\$0 to \$21,810	4,200	1,299	205	10	0	55	289	6,058
\$21,811 to \$36,350	4,170	509	125	60	0	80	350	5,294
\$36,351 to \$58,160	6,045	1,105	55	0	0	30	450	7,685
\$58,161 to \$72,700	3,710	330	49	0	0	34	250	4,373
Above \$72,700	14,885	805	395	35	0	335	910	17,365
Total	33,010	4,048	829	105	0	534	2,249	40,775

As seen in Table I.1.40 and Table I.1.41, the most common housing problem tends to be housing cost burdens. More than 5,845 households have a cost burden and 5,465 have a severe cost burden. Some 3,095 renter households are impacted by cost burdens, and 3,460 are impacted by severe cost burdens. On the other hand, some 2,750 owner-occupied households have cost burdens, and 2,005 have severe cost burdens. Overall, there are 27,665 households without a housing problem.

Table I.1.40 Percent of Housing Problems by Income and Tenure Davenport city 2012–2016 HUD CHAS Data						
Housing Problem	\$0 to \$21,810	\$21,811 to \$36,350	\$36,351 to \$58,160	\$58,161 to \$72,700	Above \$72,700	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	94.2%	0%	27.3%	57.1%	41.2%	41.0%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	6.2%	0%	100.0%	0%	60.0%	19.7%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50.0%	5.4%	48.4%	42.9%	33.3%	36.6%
Housing cost burden greater than 50% of income (and none of the above problems)	31.6%	45.6%	47.1%	71.4%	76.2%	36.7%
Housing cost burden greater than 30% of income (and none of the above problems)	41.9%	31.9%	52.8%	85.7%	79.0%	47.0%
Zero/negative income (and none of the above problems)	20.5%	0%	0%	0%	0%	20.5%
has none of the 4 housing problems	33.3%	60.9%	52.1%	67.1%	80.1%	71.1%
Total	32.0%	41.9%	51.7%	68.5%	79.5%	61.1%
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	5.8%	100.0%	72.7%	42.9%	58.8%	59.0%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	93.8%	100.0%	0%	0%	40.0%	80.3%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50.0%	94.6%	51.6%	57.1%	66.7%	63.4%
Housing cost burden greater than 50% of income (and none of the above problems)	68.4%	54.4%	52.9%	28.6%	23.8%	63.3%
Housing cost burden greater than 30% of income (and none of the above problems)	58.1%	68.1%	47.2%	14.3%	21.0%	53.0%
Zero/negative income (and none of the above problems)	79.5%	0%	0%	0%	0%	79.5%
has none of the 4 housing problems	66.7%	39.1%	47.9%	32.9%	19.9%	28.9%
Total	68.0%	58.1%	48.3%	31.5%	20.5%	38.9%

Table I.1.41
Housing Problems by Income and Tenure
Davenport city
2012–2016 HUD CHAS Data

Housing Problem	\$0 to \$21,810	\$21,811 to \$36,350	\$36,351 to \$58,160	\$58,161 to \$72,700	Above \$72,700	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	65	0	15	20	35	135
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	4	0	30	38
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	4	75	15	40	159
Housing cost burden greater than 50% of income (and none of the above problems)	1,215	440	245	25	80	2,005
Housing cost burden greater than 30% of income (and none of the above problems)	285	795	945	330	395	2,750
Zero/negative income (and none of the above problems)	170	0	0	0	0	170
has none of the 4 housing problems	175	975	2,685	2,610	13,215	19,660
Total	1,939	2,214	3,969	3,000	13,795	24,917
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	85	40	15	50	194
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	60	75	0	0	20	155
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	70	80	20	80	275
Housing cost burden greater than 50% of income (and none of the above problems)	2,625	525	275	10	25	3,460
Housing cost burden greater than 30% of income (and none of the above problems)	395	1,695	845	55	105	3,095
Zero/negative income (and none of the above problems)	660	0	0	0	0	660
has none of the 4 housing problems	350	625	2,470	1,280	3,280	8,005
Total	4,119	3,075	3,710	1,380	3,560	15,844
Total						
Lacking complete plumbing or kitchen facilities	69	85	55	35	85	329
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	64	75	4	0	50	193
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	74	155	35	120	434
Housing cost burden greater than 50% of income (and none of the above problems)	3,840	965	520	35	105	5,465
Housing cost burden greater than 30% of income (and none of the above problems)	680	2,490	1,790	385	500	5,845
Zero/negative income (and none of the above problems)	830	0	0	0	0	830
has none of the 4 housing problems	525	1,600	5,155	3,890	16,495	27,665
Total	6,058	5,289	7,679	4,380	17,355	40,761

Cost Burdens

For owner occupied housing, elderly non-family households are most likely to be impacted by housing cost burdens, with 33.5 percent of these households having a cost burden or severe cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 81.0 percent of elderly non-family and 66.7 percent of large family households below 30 percent HAMFI face cost burdens or severe cost burdens. These data are shown in Table I.1.42

Table I.1.43 displays cost burden in renter-occupied households by family status and income. Renter households tend to be impacted at a higher rate by cost burdens than owner households. Some 3,169 renter occupied households faced cost burdens, compared to 2,800 owner occupied households. Of these, there are 415 renter households with incomes less than 30 percent HAMFI facing housing problems.

Table I.1.42 Owner-Occupied Households by Income and Family Status and Cost Burden Davenport city 2012–2016 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$21,810	4	105	20	75	0	204
\$21,811 to \$36,350	225	150	10	515	75	975
\$36,351 to \$58,160	675	690	265	545	580	2,755
\$58,161 to \$72,700	635	1,050	185	370	410	2,650
Above \$72,700	2,315	7,040	1,145	715	2,105	13,320
Total	3,854	9,035	1,625	2,220	3,170	19,904
Cost Burden						
\$0 to \$21,810	50	35	10	110	80	285
\$21,811 to \$36,350	130	250	60	275	90	805
\$36,351 to \$58,160	110	420	105	140	200	975
\$58,161 to \$72,700	55	85	50	70	75	335
Above \$72,700	145	140	15	45	55	400
Total	490	930	240	640	500	2,800
Severe Cost Burden						
\$0 to \$21,810	230	270	30	315	435	1,280
\$21,811 to \$36,350	45	160	4	100	135	444
\$36,351 to \$58,160	40	75	15	60	55	245
\$58,161 to \$72,700	0	10	0	0	15	25
Above \$72,700	0	25	35	15	0	75
Total	315	540	84	490	640	2,069
Cost Burden Not Computed						
\$0 to \$21,810	0	75	0	25	70	170
\$21,811 to \$36,350	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0
Total	0	75	0	25	70	170
Total						
\$0 to \$21,810	284	485	60	525	585	1,939
\$21,811 to \$36,350	400	560	74	890	300	2,224
\$36,351 to \$58,160	825	1,185	385	745	835	3,975
\$58,161 to \$72,700	690	1,145	235	440	500	3,010
Above \$72,700	2,460	7,205	1,195	775	2,160	13,795
Total	4,659	10,580	1,949	3,375	4,380	24,943

Table I.1.43 Renter-Occupied Households by Income and Family Status and Cost Burden Davenport city 2012–2016 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$21,810	20	35	90	130	75	350
\$21,811 to \$36,350	15	175	40	265	245	740
\$36,351 to \$58,160	75	990	285	330	880	2,560
\$58,161 to \$72,700	75	425	70	130	615	1,315
Above \$72,700	140	1,305	175	215	1,575	3,410
Total	325	2,930	660	1,070	3,390	8,375
Cost Burden						
\$0 to \$21,810	0	170	50	80	115	415
\$21,811 to \$36,350	85	610	80	230	720	1,725
\$36,351 to \$58,160	40	270	20	125	400	855
\$58,161 to \$72,700	0	35	0	4	20	59
Above \$72,700	25	10	0	50	30	115
Total	150	1,095	150	489	1,285	3,169
Severe Cost Burden						
\$0 to \$21,810	40	870	135	310	1,325	2,680
\$21,811 to \$36,350	35	160	15	170	220	600
\$36,351 to \$58,160	20	35	0	195	50	300
\$58,161 to \$72,700	0	0	0	10	0	10
Above \$72,700	0	0	0	35	0	35
Total	95	1,065	150	720	1,595	3,625
Cost Burden Not Computed						
\$0 to \$21,810	0	115	80	0	465	660
\$21,811 to \$36,350	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0
Total	0	115	80	0	465	660
Total						
\$0 to \$21,810	60	1,190	355	520	1,980	4,105
\$21,811 to \$36,350	135	945	135	665	1,185	3,065
\$36,351 to \$58,160	135	1,295	305	650	1,330	3,715
\$58,161 to \$72,700	75	460	70	144	635	1,384
Above \$72,700	165	1,315	175	300	1,605	3,560
Total	570	5,205	1,040	2,279	6,735	15,829

In total, some 5,959 households face cost burdens, and 5,705 face severe cost burdens. This includes 2,795 owner households and 3,164 renter households facing cost burdens and 2,070 owner households and 3,635 renter households facing, as seen in Table I.1.44.

Table I.1.44 Households with Cost Burden by Tenure and Race Davenport city 2012–2016 HUD CHAS Data					
Race	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Owner-Occupied					
White	17,675	2,440	1,625	150	21,890
Black	715	115	160	4	994
Asian	300	70	190	15	575
American Indian	45	20	0	0	65
Pacific Islander	0	0	0	0	0
Other Race	200	0	20	0	220
Hispanic	965	150	75	4	1,194
Total	19,900	2,795	2,070	173	24,938
Renter-Occupied					
White	6,090	2,105	2,485	435	11,115
Black	1,345	720	770	215	3,050
Asian	175	4	70	10	259
American Indian	0	40	0	0	40
Pacific Islander	0	0	0	0	0
Other Race	225	45	50	0	320
Hispanic	545	250	260	4	1,059
Total	8,380	3,164	3,635	664	15,843
Total					
White	23,765	4,545	4,110	585	33,005
Black	2,060	835	930	219	4,044
Asian	475	74	260	25	834
American Indian	45	60	0	0	105
Pacific Islander	0	0	0	0	0
Other Race	425	45	70	0	540
Hispanic	1,510	400	335	8	2,253
Total	28,280	5,959	5,705	837	40,781

Lead-Based Paint Risks

According to the Environmental Protection Agency (EPA), older homes are more likely to contain lead-based paint, which is one of the most common causes of lead poisoning. A home built between 1960 and 1977 has a 24 percent chance of containing lead-based paint, while a home built from 1940 to 1959 has a 69 percent chance of containing lead-based paint. Homes built before 1940 have the highest rate of lead-based paint at 87 percent⁴.

Table I.1.45 shows the risk of lead-based paint for households with young children present. As seen therein, there are an estimated 3,280 households built between 1940 and 1979 with young children present, and 1,464 built prior to 1939.

⁴ <https://www.epa.gov/lead/protect-your-family-exposures-lead#sl-home>

Table I.1.45 Vintage of Households by Income and Presence of Young Children Davenport city 2012–2016 HUD CHAS Data			
Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
\$0 to \$21,810	184	1,285	1,469
\$21,811 to \$36,350	220	1,180	1,400
\$36,351 to \$58,160	375	1,625	2,000
\$58,161 to \$72,700	195	885	1,080
Above \$72,700	490	3,250	3,740
Total	1,464	8,225	9,689
Built 1940 to 1979			
\$0 to \$21,810	720	2,400	3,120
\$21,811 to \$36,350	310	2,175	2,485
\$36,351 to \$58,160	705	3,260	3,965
\$58,161 to \$72,700	350	2,075	2,425
Above \$72,700	1,195	7,280	8,475
Total	3,280	17,190	20,470
Built 1980 or Later			
\$0 to \$21,810	275	1,195	1,470
\$21,811 to \$36,350	220	1,180	1,400
\$36,351 to \$58,160	270	1,445	1,715
\$58,161 to \$72,700	165	710	875
Above \$72,700	935	4,210	5,145
Total	1,865	8,740	10,605
Total			
\$0 to \$21,810	1,179	4,880	6,059
\$21,811 to \$36,350	750	4,535	5,285
\$36,351 to \$58,160	1,350	6,330	7,680
\$58,161 to \$72,700	710	3,670	4,380
Above \$72,700	2,620	14,740	17,360
Total	6,609	34,155	40,764

Elderly Housing Needs

Table I.1.46 shows the rate of housing problems for elderly households. Some 2,250 elderly and 1,495 extra-elderly households have housing problems. Of these, some 740 elderly households with housing problems have incomes less than 30 percent HAMFI, and 455 extra-elderly households have incomes below 30 percent HAMFI.

Table I.1.46 Households with Housing Problems by Income and Elderly Status Davenport city 2012–2016 HUD CHAS Data				
Income	Elderly	Extra-Elderly	Non-Elderly	Total
With Housing Problems				
\$0 to \$21,810	740	455	3,505	4,700
\$21,811 to \$36,350	635	520	2,545	3,700
\$36,351 to \$58,160	510	310	1,700	2,520
\$58,161 to \$72,700	140	50	305	495
Above \$72,700	225	160	480	865
Total	2,250	1,495	8,535	12,280
Without Housing Problems				
\$0 to \$21,810	175	115	240	530
\$21,811 to \$36,350	405	615	575	1,595
\$36,351 to \$58,160	910	810	3,435	5,155
\$58,161 to \$72,700	770	625	2,490	3,885
Above \$72,700	3,120	825	12,540	16,485
Total	5,380	2,990	19,280	27,650
Not Computed				
\$0 to \$21,810	15	10	805	830
\$21,811 to \$36,350	0	0	0	0
\$36,351 to \$58,160	0	0	0	0
\$58,161 to \$72,700	0	0	0	0
Above \$72,700	0	0	0	0
Total	15	10	805	830
Total				
\$0 to \$21,810	930	580	4,550	6,060
\$21,811 to \$36,350	1,040	1,135	3,120	5,295
\$36,351 to \$58,160	1,420	1,120	5,135	7,675
\$58,161 to \$72,700	910	675	2,795	4,380
Above \$72,700	3,345	985	13,020	17,350
Total	7,645	4,495	28,620	40,760

APPENDIX

IDIS CHAS Tables

NA - 15: Table 1 0% - 30% of Area Median Income Davenport city 2012–2016 HUD CHAS Data			
0% - 30% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	4,705	519	833
White	3,240	370	585
Black	1,000	85.0	219.0
Asian	165	15.0	25.0
American Indian	10.0	0	0
Pacific Islander	0	0	0
Other Race	35	20.0	0
Hispanic	255	29.0	4.0

NA - 15: Table 2 30.1% - 50% of Area Median Income Davenport city 2012–2016 HUD CHAS Data			
30.1% - 50% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	3,689	1,594	0
White	2,825	1,340	0
Black	345	165	0
Asian	89	35.0	0
American Indian	60.0	0	0
Pacific Islander	0	0	0
Other Race	75	4.0	0
Hispanic	295	50	0

NA - 15: Table 3 50.1% - 80% of Area Median Income Davenport city 2012–2016 HUD CHAS Data			
50.1% - 80% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	2,525	5,160	0
White	1,940	4,100	0
Black	395	710	0
Asian	25	35	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	0	30	0
Hispanic	165	285	0

NA - 15: Table 4 80.1% - 100% of Area Median Income Davenport city 2012–2016 HUD CHAS Data			
80.1% - 100% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	490	5,160	0
White	400	3,310	0
Black	55.0	270	0
Asian	20.0	34	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	0	34	0
Hispanic	15.0	235	0

NA - 20: Table 1 (Severe Housing Problems) 0% - 30% of Area Median Income Davenport city 2012–2016 HUD CHAS Data			
0% - 30% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	4,025	1,200	833
White	2,790	825	585
Black	815	265	219.0
Asian	165	15.0	25.0
American Indian	10.0	0	0
Pacific Islander	0	0	0
Other Race	210	75	4.0
Hispanic	35	20.0	0

NA - 20: Table 2 (Severe Housing Problems) 30.1% - 50% of Area Median Income Davenport city 2012–2016 HUD CHAS Data			
30.1% - 50% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	1,204	4,090	0
White	890	3,280	0
Black	79	430	0
Asian	60.0	65	0
American Indian	0	60.0	0
Pacific Islander	0	0	0
Other Race	145	205	0
Hispanic	30.0	50	0

NA - 20: Table 3 (Severe Housing Problems) 50.1% - 80% of Area Median Income Davenport city 2012–2016 HUD CHAS Data			
50.1% - 80% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	735	4,090	0
White	590	5,455	0
Black	75.0	1,030	0
Asian	10.0	45	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	60	390	0
Hispanic	0	30	0

NA - 20: Table 4 (Severe Housing Problems) 80.1% - 100% of Area Median Income Davenport city 2012–2016 HUD CHAS Data			
80.1% - 100% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	110	6,950	0
White	55	3,655	0
Black	35.0	295	0
Asian	10.0	39	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	10.0	240	0
Hispanic	0	34	0

NA – 25 Davenport city 2012–2016 HUD CHAS Data				
Housing Cost Burden	<=30%	30-50%	>50%	Not Computed
Total	28,280	5,959	5,705	837
White	23,765	4,545	4,110	585
Black / African American	2,060	835	930	219.0
Asian	475	74	260	25
American Indian	45	60.0	0	0
Pacific Islander	0	0	0	0
Other Race	425	45	70	0
Hispanic	1,510	400	335	8.0

NA-10 Davenport city 2012–2016 HUD CHAS Data										
Housing Problems with one or more Severe Housing Problems	Renter					Owner				
Number of Households	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
Having 1 or more of four housing problems	2,715	755	395	45	3,910	1,310	449	340	65	2,164
Having none of four housing problems	740	2,320	3,320	1,328	7,708	460	1,770	3,630	2,935	8,795
Household has negative income, but none of the other housing problems	660	0	0	0	660	173	0	0	0	173

NA-10 Table Davenport city 2012–2016 HUD CHAS Data										
Housing Problems (Households with one of the listed needs)	Renter					Owner				
Number of Households	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
Lacking complete plumbing or kitchen facilities	4	85	40	15.0	144	65	0	15.0	20.0	100
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	60.0	75.0	0	0	135	4.0	0	4.0	0	8.0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	70	80	20.0	195	25.0	4.0	75	15	119
Housing cost burden greater that 50% of income (and none of the above problems)	2,625	525	275	10.0	3,435	1,215	440	245	25	1,925
Housing cost burden greater than 30% of income (and none of the above problems)	395	1,695	845	55	2,990	285	795	945	330	2,355
Zero/negative income (and none of the above problems)	660	0	0	0	660	170	0	0	0	170

NA-10 Table B Davenport city 2012–2016 HUD CHAS Data					
Number of Households	0%-30% HAMFI	30.1% - 50.0% HAMFI	50.1% - 80.0% HAMFI	80.0% - 100.0% HAMFI	Above 100.0% HAMFI
Total Households	6,044	5,289	7,690	4,394	17,355
Small Family Households	1,675	1,505	2,480	1,605	8,520
Large Family Households	415	209	690	305	1,370
Household contains at least one person 62-74 years of age	930	1,040	1,420	910	3,345
Household contains at least one person are 75 or older	580	1,135	1,120	675	985
Households with one or more children 6 years old or younger	1,179	750	1,350	710	2,620

MA-15 Housing Affordability Davenport city 2012–2016 HUD CHAS Data		
Units affordable to households earning:	Renter	Owner
30% HAMFI or less	350	204
30.1-50% HAMFI	740	975
50.1-80% HAMFI	2,560	2,755
80.1% -100.0% HAMFI	1,315	2,650

NA-10 Davenport city 2012–2016 HUD CHAS Data										
Households with Children Present	Renter					Owner				
	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
One or more children age 6 or younger	1,045	570	785	230	2,630	570	785	230	480	1,359

Moline city

Moline city

DEMOGRAPHICS

Population Estimates

Table I.1.1, at right shows the population for Moline city. As can be seen, the population in Moline city decreased from 43,483 persons in 2010 to 41,902 persons in 2018, or by -3.6 percent.

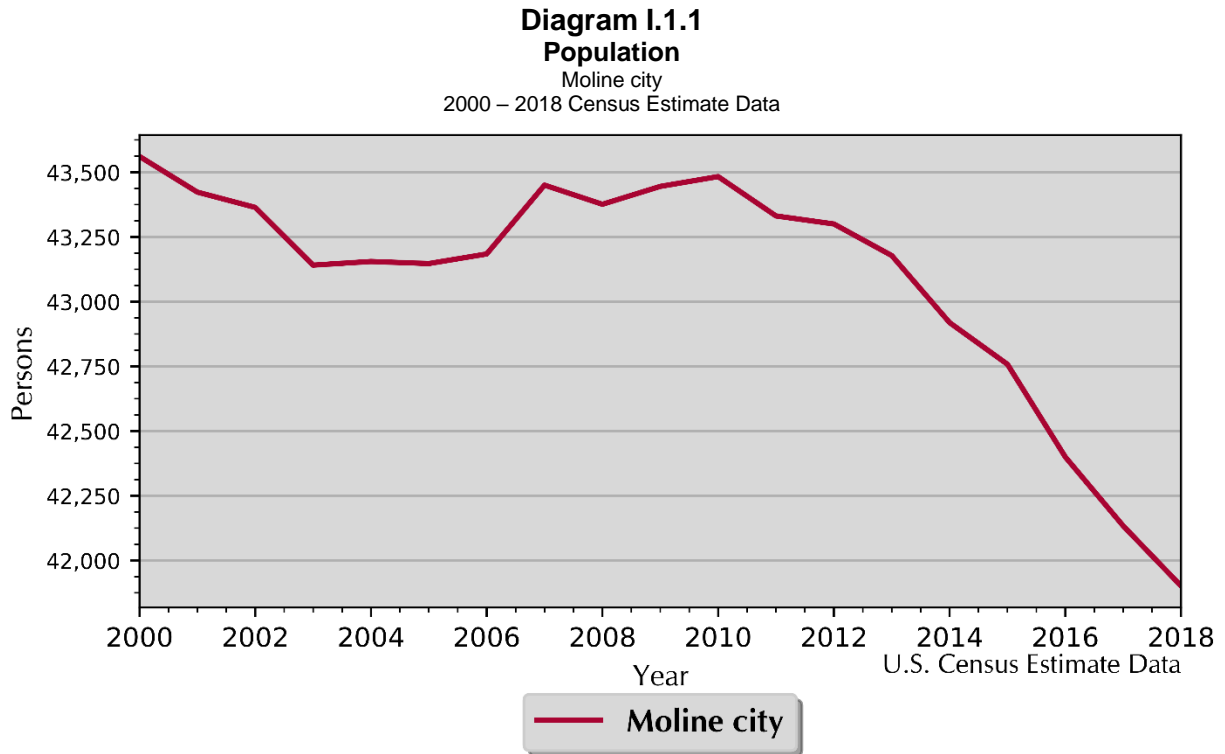
Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Moline city. Although a city may span several counties, for the county level data pieces, Rock Island County was selected.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Table I.1.1 Population Estimates Moline city Census Population Estimates		
Year	Population	Percent Yearly Change
2000	43,561	.
2001	43,423	-0.3%
2002	43,364	-0.1%
2003	43,141	-0.5%
2004	43,155	0%
2005	43,147	-0.0%
2006	43,184	0.1%
2007	43,450	0.6%
2008	43,376	-0.2%
2009	43,445	0.2%
2010	43,483	0.1%
2011	43,331	-0.3%
2012	43,300	-0.1%
2013	43,178	-0.3%
2014	42,919	-0.6%
2015	42,758	-0.4%
2016	42,400	-0.8%
2017	42,134	-0.6%
2018	41,902	-0.6%



Population Estimates

Population by race and ethnicity through 2018 is shown in Table I.1.2. The white population represented 84.4 percent of the population in 2018, compared with black populations accounting for 6.2 percent of the population in 2018. Hispanic households represented 17.1 percent of the population in 2018.

Table I.1.2 Population by Race and Ethnicity Moline city 2010 Census & 2018 Five-Year ACS				
Race	2010 Census		2018 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	36,103	83.0%	35,764	84.4%
Black	2,251	5.2%	2,616	6.2%
American Indian	113	0.3%	154	0.4%
Asian	1,034	2.4%	1,108	2.6%
Native Hawaiian/ Pacific Islander	9	0%	3	0%
Other	2,554	5.9%	1,522	3.6%
Two or More Races	1,419	3.3%	1,197	2.8%
Total	43,483	100.0%	42,364	100.0%
Non-Hispanic	36,719	84.4%	35,132	82.9%
Hispanic	6,764	15.6%	7,232	17.1%

The change in race and ethnicity between 2010 and 2018 is shown in Table I.1.3. During this time, the total non-Hispanic population was 35,132 persons in 2018. The Hispanic population was 7,232.

Table I.1.3 Population by Race and Ethnicity Moline city 2010 Census & 2018 Five-Year ACS				
Race	2010 Census		2018 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	32,674	89.0%	30,582	87.0%
Black	2,168	5.9%	2,567	7.3%
American Indian	72	0.2%	65	0.2%
Asian	1,023	2.8%	1,108	3.2%
Native Hawaiian/ Pacific Islander	7	0%	3	0%
Other	23	0.1%	0	0%
Two or More Races	752	2.0%	807	2.3%
Total Non-Hispanic	36,719	100.0%	35,132	100.0%
Hispanic				
White	3,429	50.7%	5,182	71.7%
Black	83	1.2%	49	0.7%
American Indian	41	0.6%	89	1.2%
Asian	11	0.2%	0	0%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	2,531	37.4%	1,522	21.0%
Two or More Races	667	9.9%	390	5.4%
Total Hispanic	6,764	100.0	7,232	100.0%
Total Population	43,483	100.0%	42,364	100.0%

The group quarters population was 322 in 2010, compared to 350 in 2000. Institutionalized populations experienced a -3.4 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -30.0 percent change during this same time period.

Table I.1.4 Group Quarters Population Moline city 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	0%	0	0%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	222	76.6%	280	100.0%	26.1%
Other Institutions	68	23.4%	0	0%	-100.0%
Total	290	100.0%	280	100.0%	-3.4%
Non-Institutionalized					
College Dormitories	7	11.7%	0	0%	-100.0%
Military Quarters	0	0%	0	0%	0%
Other Non-Institutionalized	53	88.3%	42	100.0%	-20.8%
Total	60	100.0%	42	100.0%	-30.0%
Group Quarters Population	350	100.0%	322	100.0%	-8.0%

The number of foreign born persons is shown in Table I.1.5. An estimated 5.0 percent of the population was born in Mexico , some 0.9 percent were born in India , and another 0.6 percent were born in Other Western Africa .

Table I.1.5 Place of Birth for the Foreign-Born Population Moline city 2018 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	2,110	5.0%
#2 country of origin	India	376	0.9%
#3 country of origin	Other Western Africa	269	0.6%
#4 country of origin	Africa n.e.c	139	0.3%
#5 country of origin	Philippines	104	0.2%
#6 country of origin	Uzbekistan	83	0.2%
#7 country of origin	Korea	78	0.2%
#8 country of origin	El Salvador	54	0.1%
#9 country of origin	Iraq	38	0.1%
#10 country of origin	Canada	35	0.1%

Limited English Proficiency and the language spoken at home are shown in Table I.1.6. An estimated 4.3 percent of the population speaks Spanish at home, followed by 0.7 percent speaking French, Haitian, or Cajun .

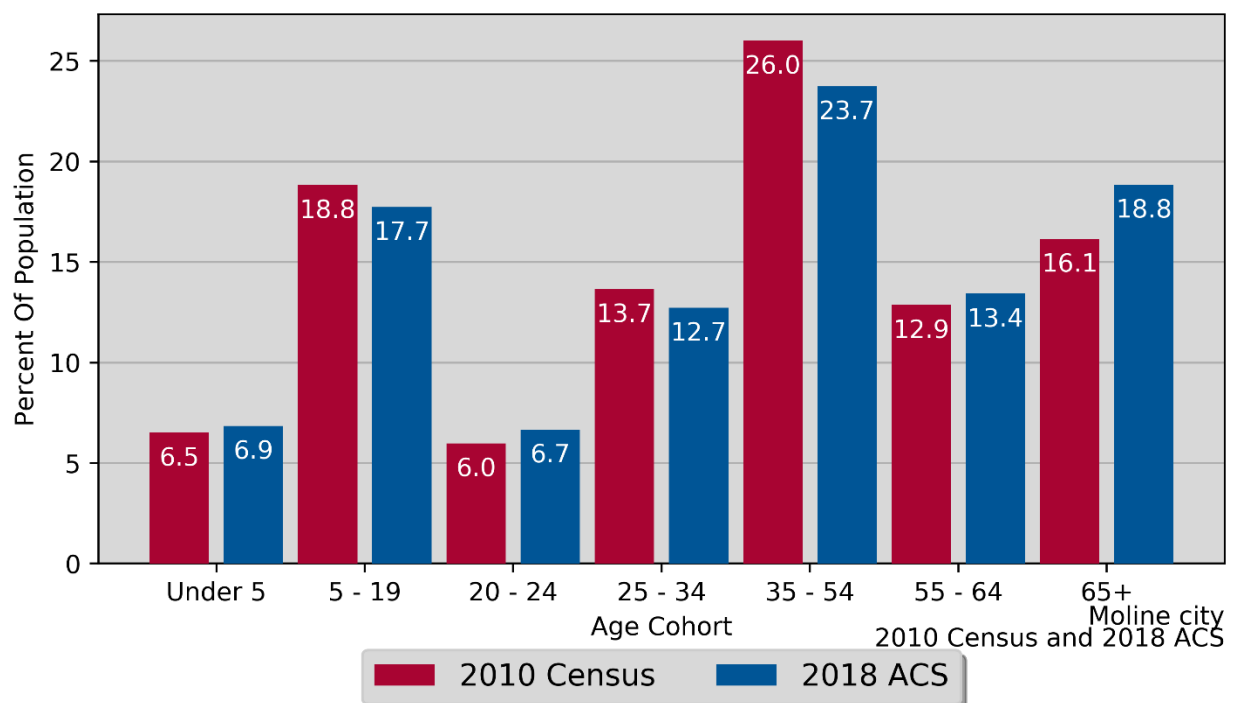
Table I.1.6 Limited English Proficiency and Language Spoken at Home Moline city 2018 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	1,707	4.3%
#2 LEP Language	French, Haitian, or Cajun	265	0.7%
#3 LEP Language	Other Asian and Pacific Island languages	181	0.5%
#4 LEP Language	Arabic	53	0.1%
#5 LEP Language	Other and unspecified languages	44	0.1%
#6 LEP Language	German or other West Germanic languages	34	0.1%
#7 LEP Language	Other Indo-European languages	22	0.1%
#8 LEP Language	Russian, Polish, or other Slavic languages	6	0%
#9 LEP Language	Chinese	0	0%
#10 LEP Language	Korean	0	0%

Age Cohorts

Table I.1.7 shows the population distribution in Moline city by age. In 2010, children under the age of 5 accounted for 6.5 percent of the total population, which compared to 6.9 percent in 2018.

Table I.1.7 Population Distribution by Age Moline city 2017 Five-Year ACS Data				
Age	2010 Census		2018 ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	2,832	6.5	2,903	6.9
5 to 19	8,189	18.8	7,517	17.7
20 to 24	2,599	6.0	2,824	6.7
25 to 34	5,936	13.7	5,392	12.7
35 to 54	11,313	26.0	10,057	23.7
55 to 64	5,594	12.9	5,687	13.4
65 or Older	7,020	16.1	7,984	18.8
Total	43,483	100%	42,364	100%

Diagram I.1.2
Population Distribution by Age
Moline city
2010 Census and 2018 ACS Data



Disability

Disability by age, as estimated by the 2018 ACS, is shown in Table I.1.8. The disability rate for females was 12.3 percent, compared to 12.4 percent for males. The disability rate grew precipitously higher with age, with 43.8 percent of those over 75 experiencing a disability.

Table I.1.8 Disability by Age Moline city 2018 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	20	1.4%	0	0%	20	0.7%
5 to 17	194	5.6%	151	4.6%	345	5.1%
18 to 34	293	6.4%	225	5.1%	518	5.7%
35 to 64	954	12.3%	968	12.2%	1,922	12.2%
65 to 74	492	23.2%	429	19.0%	921	21.0%
75 or Older	627	42.5%	850	44.9%	1,477	43.8%
Total	2,580	12.4%	2,623	12.3%	5,203	12.4%

The number of disabilities by type, as estimated by the 2018 ACS, is shown in Table I.1.9. Some 6.8 percent have an ambulatory disability, 4.2 percent have an independent living disability, and 2.0 percent have a self-care disability.

Table I.1.9 Total Disabilities Tallied: Aged 5 and Older Moline city 2018 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,454	3.5%
Vision disability	895	2.1%
Cognitive disability	1,562	4.0%
Ambulatory disability	2,652	6.8%
Self-Care disability	791	2.0%
Independent living disability	1,369	4.2%

Education

Education and employment data, as estimated by the 2018 ACS, is presented in Table I.1.10. In 2018, some 20,746 persons were employed and 1,260 were unemployed. This totaled a labor force of 22,006 persons. The unemployment rate for Moline city was estimated to be 5.7 percent in 2017.

Table I.1.10 Employment, Labor Force and Unemployment Moline city 2018 Five-Year ACS Data	
Employment Status	2018 Five-Year ACS
Employed	20,746
Unemployed	1,260
Labor Force	22,006
Unemployment Rate	5.7%

In 2018, 91.0 percent of households in Moline city had a high school education or greater.

Table I.1.11 High School or Greater Education Moline city 2018 Five-Year ACS Data	
Education Level	Households
High School or Greater	16,614
Total Households	18,254
Percent High School or Above	91.0%

As seen in Table I.1.12, some 26.6 percent of the population had a high school diploma or equivalent, another 38.3 percent have some college, 15.3 percent have a Bachelor's Degree, and 8.9 percent of the population had a graduate or professional degree.

Table I.1.12 Educational Attainment Moline city 2018 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	3,540	10.8%
High School or Equivalent	8,727	26.6%
Some College or Associates Degree	12,558	38.3%
Bachelor's Degree	5,012	15.3%
Graduate or Professional Degree	2,913	8.9%
Total Population Above 18 years	32,750	100.0%

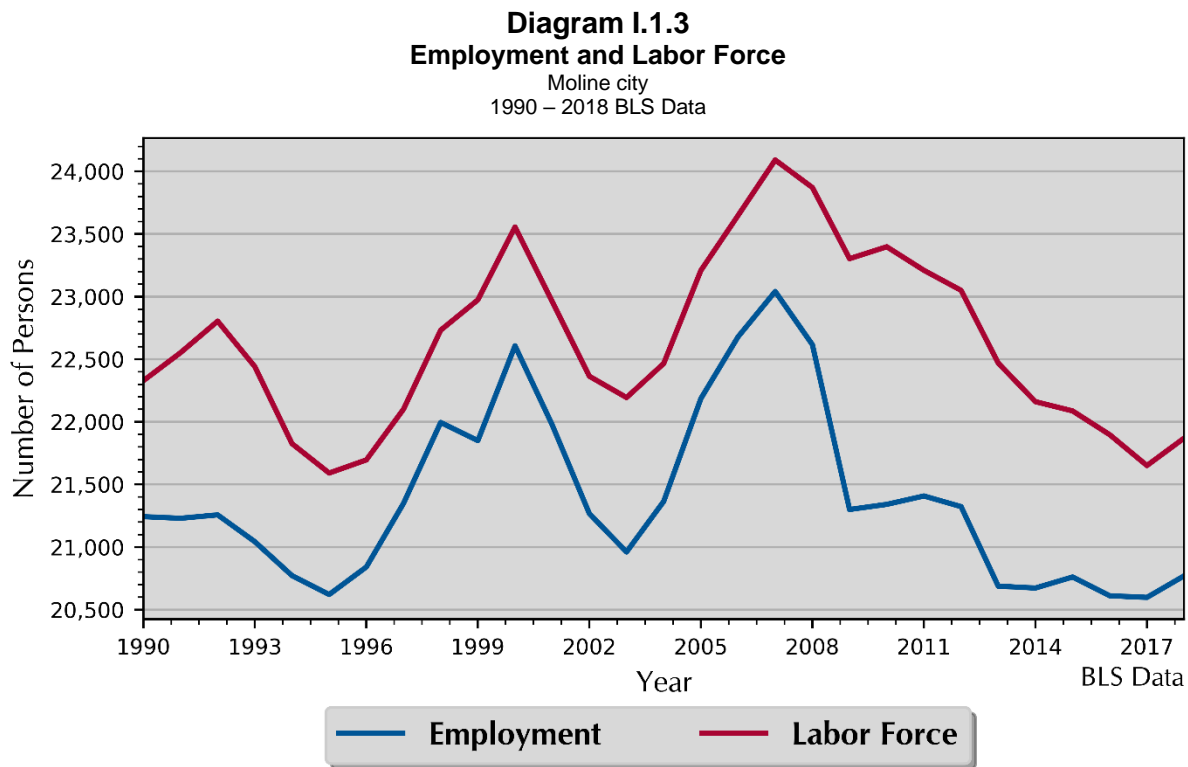
ECONOMICS

Labor Force

Table I.1.13, shows the labor force statistics for Moline city from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 3.2 percent. The highest level of unemployment occurred during 2010 rising to a rate of 8.8 percent. This compared to a statewide low of 4.3 in 2000 and statewide high of 10.4 percent in 2010. Over the last year, the unemployment rate in Moline rose from 4.9 percent in 2017 to 5.0 percent in 2018, which compared to a statewide rate of 4.3 percent.

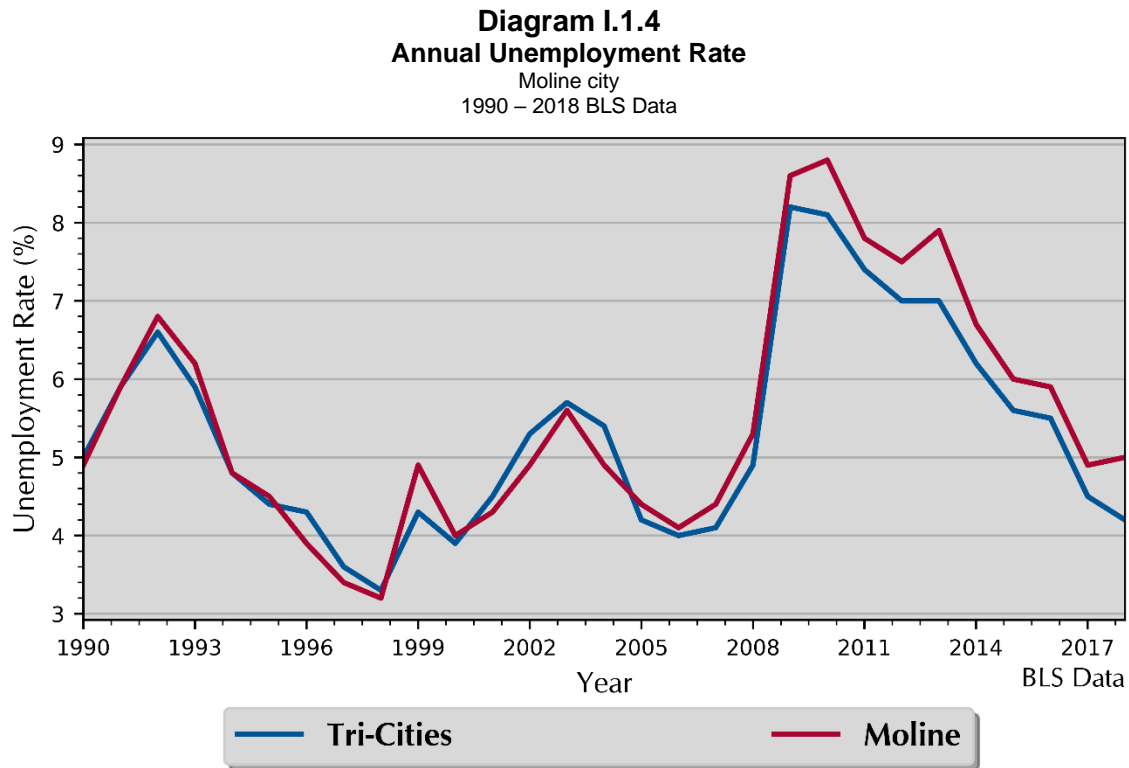
Table I.1.13 Labor Force Statistics Moline city 1990 - 2018 BLS Data					
Year	Moline city				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	1,085	21,243	22,328	4.9%	6.1%
1991	1,322	21,230	22,552	5.9%	7.3%
1992	1,547	21,257	22,804	6.8%	7.9%
1993	1,398	21,043	22,441	6.2%	7.4%
1994	1,054	20,772	21,826	4.8%	5.8%
1995	970	20,621	21,591	4.5%	5.2%
1996	855	20,841	21,696	3.9%	5.3%
1997	752	21,349	22,101	3.4%	4.8%
1998	737	21,995	22,732	3.2%	4.4%
1999	1,124	21,850	22,974	4.9%	4.4%
2000	949	22,607	23,556	4.0%	4.3%
2001	985	21,976	22,961	4.3%	5.3%
2002	1,097	21,267	22,364	4.9%	6.5%
2003	1,233	20,961	22,194	5.6%	6.8%
2004	1,101	21,365	22,466	4.9%	6.2%
2005	1,023	22,186	23,209	4.4%	5.7%
2006	969	22,679	23,648	4.1%	4.5%
2007	1,050	23,041	24,091	4.4%	5.0%
2008	1,255	22,616	23,871	5.3%	6.3%
2009	2,003	21,300	23,303	8.6%	10.2%
2010	2,057	21,341	23,398	8.8%	10.4%
2011	1,802	21,408	23,210	7.8%	9.7%
2012	1,727	21,323	23,050	7.5%	9.0%
2013	1,781	20,688	22,469	7.9%	9.0%
2014	1,488	20,673	22,161	6.7%	7.1%
2015	1,326	20,761	22,087	6.0%	6.0%
2016	1,286	20,611	21,897	5.9%	5.8%
2017	1,053	20,598	21,651	4.9%	4.9%
2018	1,100	20,770	21,870	5.0%	4.3%

Diagram I.1.3, shows the employment and labor force for Moline city. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 20,770 persons, with the labor force reaching 21,870, indicating there were a total of 1,100 unemployed persons.



Unemployment

Diagram I.1.4, shows the unemployment rate for both the State and Moline city. During the 1990's the average rate for Moline city was 5.1 percent, which compared to 5.8 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.3 percent, which compared to 6.1 percent statewide. Since 2010, the average unemployment rate was 7.2 percent. Over the course of the entire period the Moline city had an average unemployment rate that lower than the State, 5.8 percent for Moline city, versus 6.4 statewide.

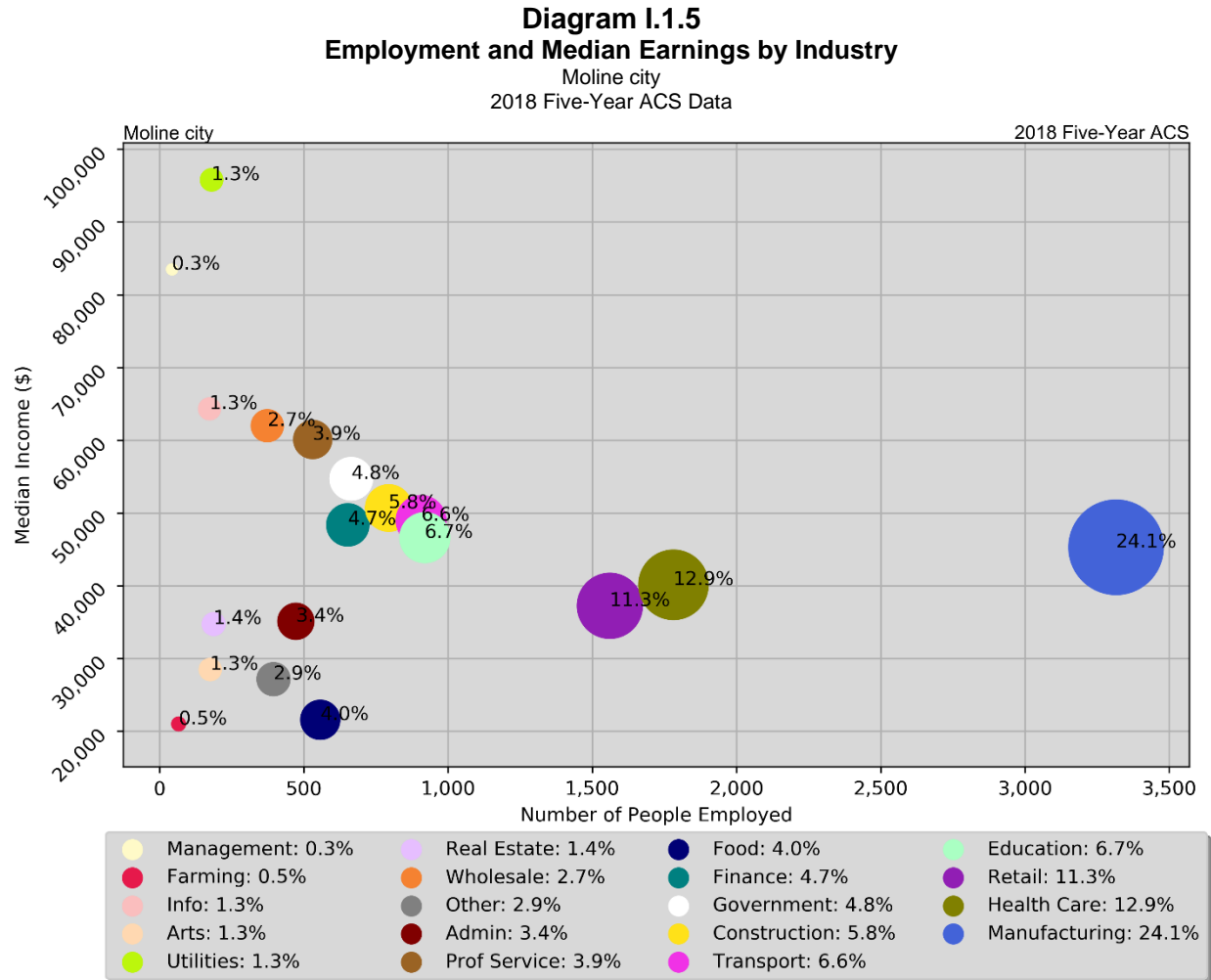


Employment

Table I.1.14 shows Employment and Median Earnings by industry for Moline city from the 2018 Five-Year ACS. The top industry by number of people employed in Moline city was Manufacturing in 2018. The Manufacturing industry employed 3,315 people in 2018, accounting for 24% of all employment in Moline city, with industry-wide median earnings of \$45,354.

Table I.1.14 Employment by Industry Moline city 2018 Five Year ACS Data			
Industry	Total Employment	Percent of Employment	Median Earnings
Admin	472	3%	\$35,174
Arts	175	1%	\$28,550
Construction	793	6%	\$50,731
Education	918	7%	\$46,648
Farming	65	0%	\$21,042
Finance	652	5%	\$48,438
Food	556	4%	\$21,640
Government	664	5%	\$54,756
Health Care	1,780	13%	\$40,184
Info	172	1%	\$64,342
Management	42	0%	\$83,529
Manufacturing	3,315	24%	\$45,354
Mining	21	0%	\$0
Other	394	3%	\$27,230
Prof Service	530	4%	\$60,139
Real Estate	186	1%	\$34,808
Retail	1,560	11%	\$37,276
Transport	906	7%	\$49,010
Utilities	179	1%	\$95,817
Wholesale	373	3%	\$62,039

Diagram I.1.5 displays employment and earnings data for 2018 in Moline city.



Earnings: Rock Island County

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram I.1.6, shows real average earnings per job for Rock Island County from 1990 to 2018. Over this period the average earning per job for Rock Island County was 62,191 dollars, which was higher than the statewide average of 61,803 dollars over the same period.

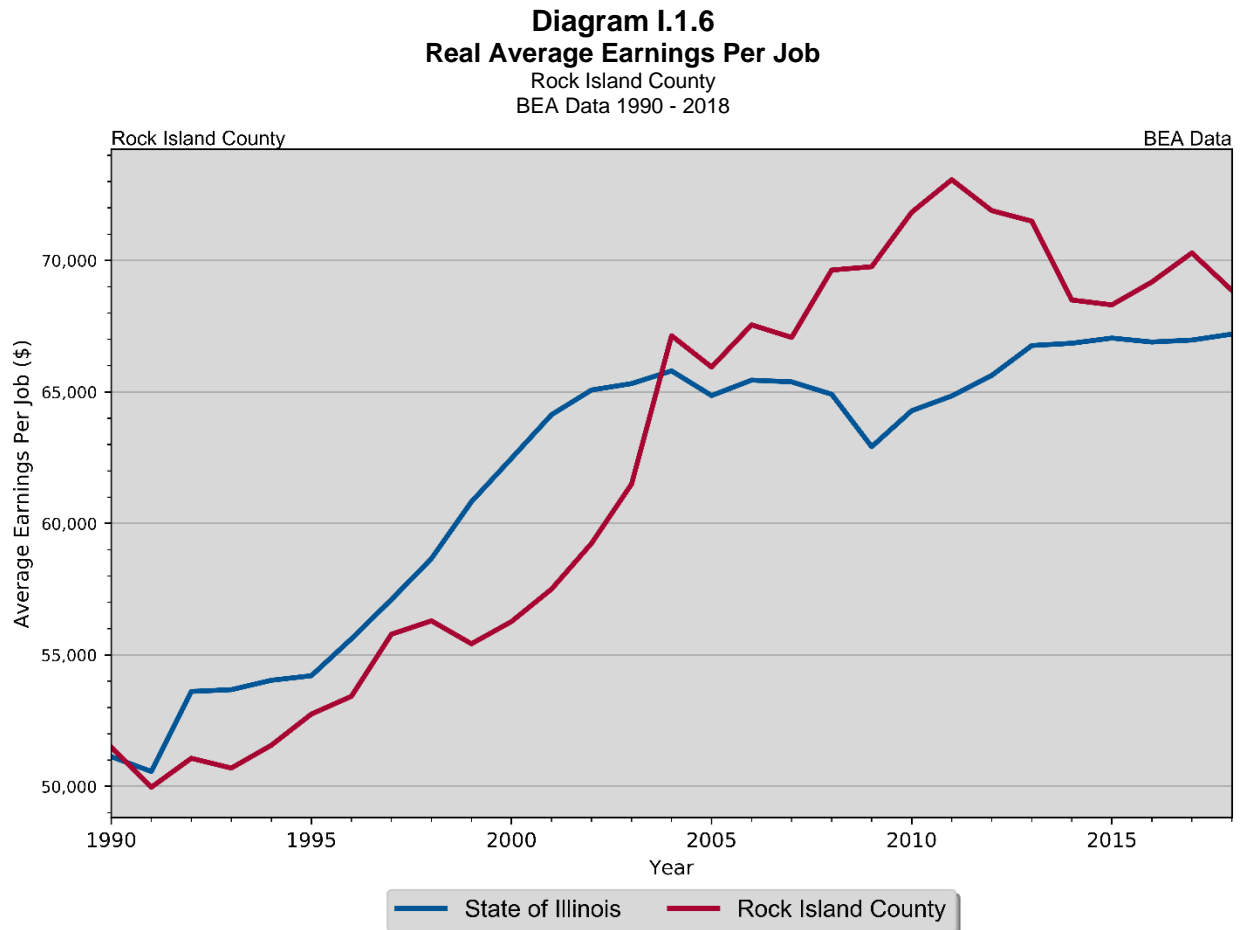
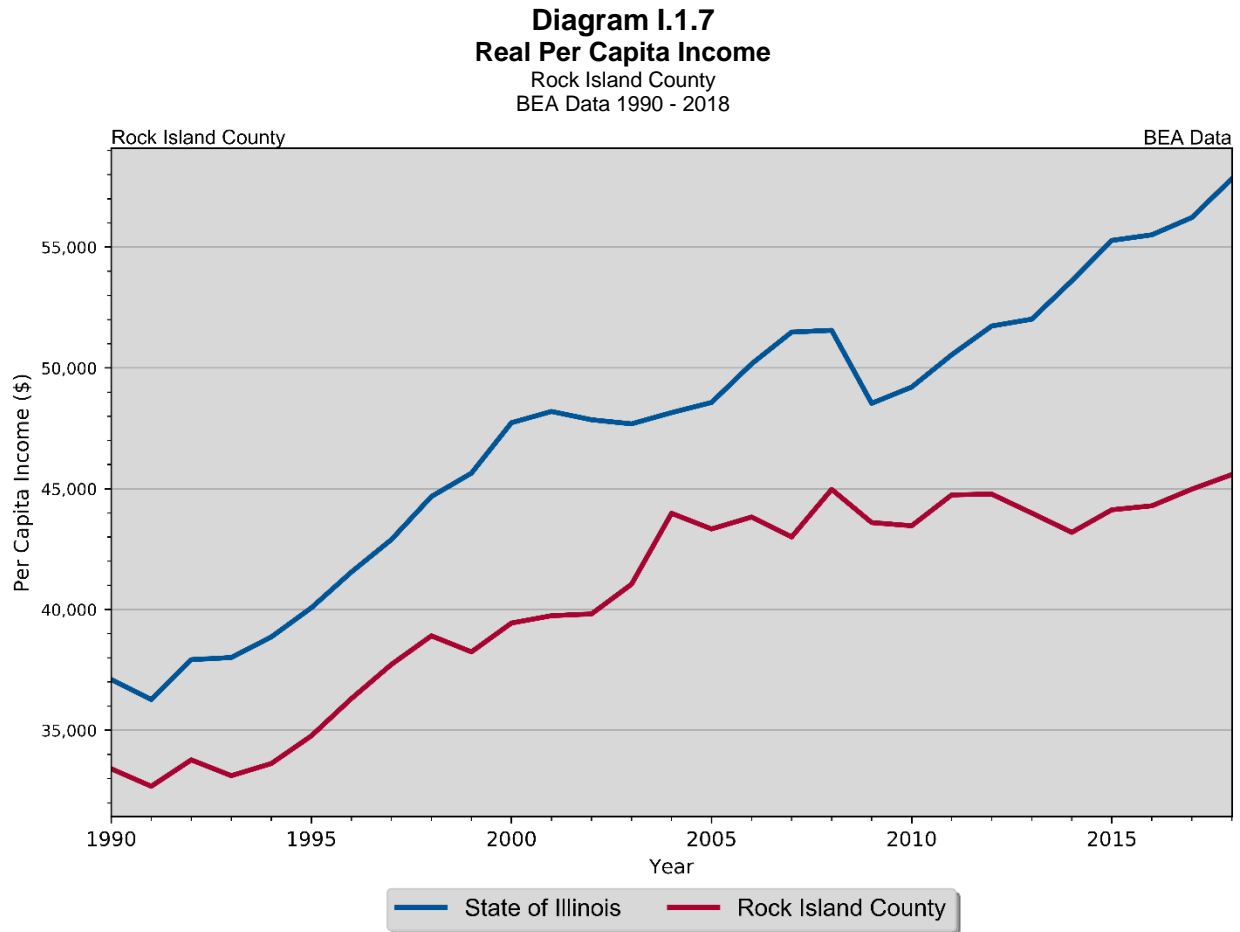


Diagram I.1.7, shows real per capita income for the Rock Island County from 1990 to 2018, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Rock Island County was 40,500 dollars, which was lower than the statewide average of 47,410 dollars over the same period.



Poverty

The rate of poverty for Moline city is shown in Table I.1.15. In 2018, there were an estimated 5,686 persons living in poverty. This represented a 13.5 percent poverty rate, compared to 9.5 percent poverty in 2000. In 2018, some 15.8 percent of those in poverty were under age 6, and 9.8 percent were 65 or older.

Table I.1.15 Poverty by Age Moline city 2000 Census SF3 & 2018 Five-Year ACS Data				
Age	2000 Census		2018 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	570	13.9%	900	15.8%
6 to 17	941	23.0%	1,349	23.7%
18 to 64	2,250	54.9%	2,881	50.7%
65 or Older	334	8.2%	556	9.8%
Total	4,095	100.0%	5,686	100.0%
Poverty Rate	9.5%	.	13.5%	.

HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Rock Island County decreased from 16 authorizations in 2017 to 15 in 2018.

The real value of single-family building permits decreased from 47,926 dollars in 2017 to 46,785 dollars in 2018. Additional details are given in Table I.1.16.

Table I.1.16
Building Permits and Valuation
Moline city
Census Bureau Data, 1980–2018

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	64	18	12	81	175	184,270	70,212
1981	52	10	7	50	119	159,030	55,998
1982	18	0	3	43	64	142,167	25,197
1983	41	2	14	13	70	201,039	115,114
1984	28	0	31	8	67	173,431	58,450
1985	15	0	7	5	27	170,687	85,876
1986	15	0	6	0	21	214,337	0
1987	18	6	0	0	24	328,598	0
1988	14	6	10	0	30	242,815	0
1989	21	6	6	0	33	236,920	0
1990	51	0	0	0	51	258,671	0
1991	39	6	6	0	51	271,792	0
1992	62	6	10	0	78	294,560	0
1993	44	10	9	0	63	275,587	0
1994	32	14	0	0	46	256,230	0
1995	47	4	0	0	51	219,408	0
1996	57	0	0	0	57	189,116	0
1997	32	0	8	41	81	222,931	41,648
1998	36	0	12	40	88	274,773	37,270
1999	30	0	0	0	30	325,262	0
2000	37	8	0	0	45	278,132	0
2001	34	0	0	0	34	208,676	0
2002	27	0	0	23	50	255,313	178,083
2003	34	0	4	0	38	251,229	0
2004	33	0	8	16	57	220,964	154,519
2005	11	0	0	60	71	236,980	132,802
2006	41	0	0	132	173	234,946	71,868
2007	46	0	0	192	238	200,028	64,321
2008	17	0	0	0	17	187,018	0
2009	13	0	0	60	73	161,139	90,248
2010	0	0	0	0	0	0	0
2011	10	0	0	0	10	168,424	0
2012	10	0	4	0	14	235,567	0
2013	5	0	8	0	13	190,339	0
2014	10	0	8	90	108	312,483	166,787
2015	15	0	11	17	43	49,335	112,509
2016	15	0	10	19	44	48,827	111,351
2017	16	0	10	21	47	47,926	109,296
2018	15	0	14	17	46	46,785	106,694

Diagram I.1.8
Single-Family Permits

Moline city
Census Bureau Data, 1980–2018

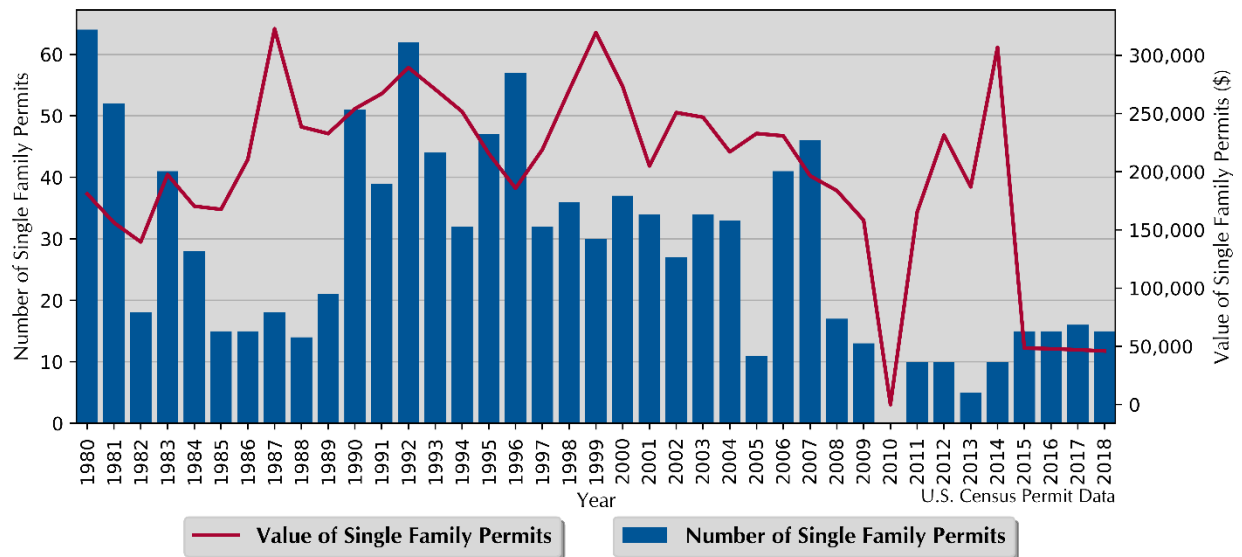
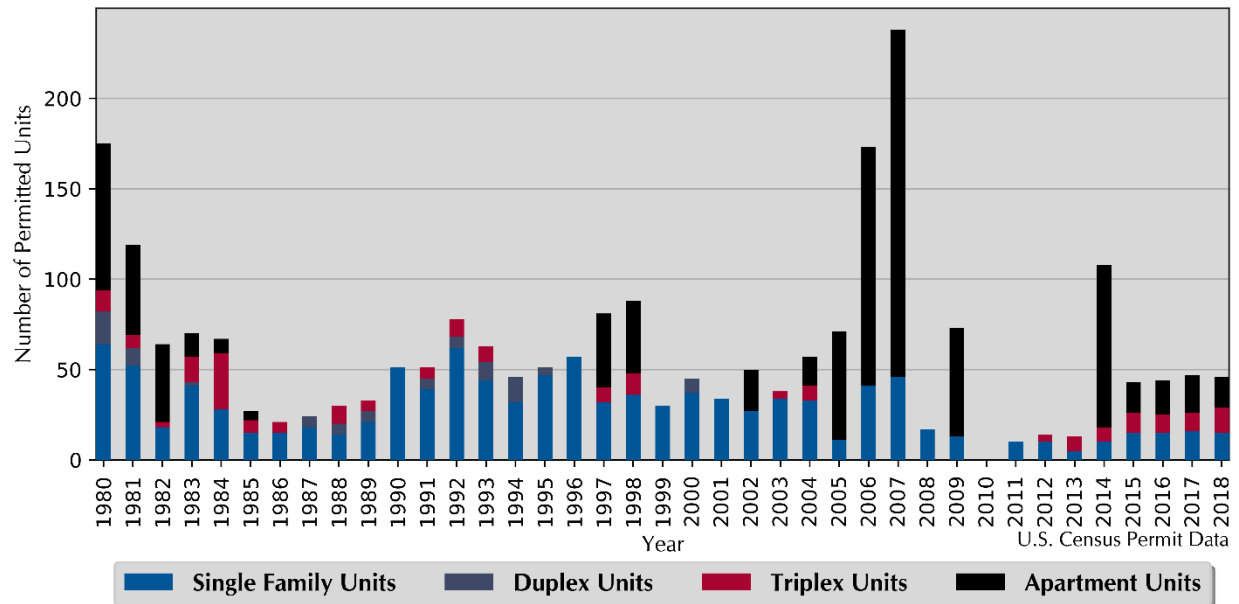


Diagram I.1.9
Total Permits by Unit Type

Moline city
Census Bureau Data, 1980–2018



Housing Characteristics

Households by type and tenure are shown in Table I.1.17. Family households represented 61.6 percent of households, while non-family households accounted for 38.4 percent. These changed from 61.2 percent and 38.8 percent, respectively.

Table I.1.17 Household Type by Tenure Moline city 2010 Census SF1 & 2018 Five-Year ACS Data				
Household Type	2010 Census		2018 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	11,358	61.2%	11,253	61.6%
Married-Couple Family	8,229	72.5%	7,816	69.5%
Owner-Occupied	6,941	84.3%	6,426	82.2%
Renter-Occupied	1,288	15.7%	1,390	17.8%
Other Family	3,129	27.5%	3,437	27.8%
Male Householder, No Spouse	877	28.0%	975	25.5%
Present				
Owner-Occupied	510	58.2%	597	61.2%
Renter-Occupied	367	41.8%	378	38.8%
Female Householder, No Spouse	2,252	72.0%	2,462	65.5%
Present				
Owner-Occupied	1,165	51.7%	1,095	44.5%
Renter-Occupied	1,087	48.3%	1,367	55.5%
Non-Family Households	7,215	38.8%	7,001	38.4%
Owner-Occupied	3,797	52.6%	3,749	53.5%
Renter-Occupied	3,418	47.4%	3,252	46.5%
Total	18,573	100.0%	18,254	100.0%

Table I.1.18 below shows housing units by type in 2010 and 2018. In 2010, there were 19,907 housing units, compared with 20,097 in 2018. Single-family units accounted for 73.1 percent of units in 2018, compared to 75.4 in 2010. Apartment units accounted for 17.1 percent in 2018, compared to 12.8 percent in 2010.

Table I.1.18 Housing Units by Type Moline city 2010 & 2018 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	15,004	75.4%	14,699	73.1%
Duplex	1,058	5.3%	1,023	5.1%
Tri- or Four-Plex	959	4.8%	642	3.2%
Apartment	2,540	12.8%	3,429	17.1%
Mobile Home	346	1.7%	304	1.5%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	19,907	100.0%	20,097	100.0%

Table I.1.19, shows housing units by tenure from 2010 to 2018. By 2018, there were 20,097 housing units. An estimated 65.0 percent were owner-occupied, and 9.2 percent were vacant.

Table I.1.19 Housing Units by Tenure Moline city 2010 Census & 2018 Five-Year ACS Data				
Tenure	2010 Census		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	18,573	93.5%	18,254	90.8%
Owner-Occupied	12,413	66.8%	11,867	65.0%
Renter-Occupied	6,160	33.2%	6,387	35.0%
Vacant Housing Units	1,283	6.5%	1,843	9.2%
Total Housing Units	19,856	100.0%	20,097	100.0%

Households by income for the 2010 and 2018 5-year ACS are shown in Table I.1.20. Households earning more than 100,000 dollars per year represented 19.2 percent of households in 2018, compared to 14.8 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 10.0 percent of households in 2018, compared to 10.5 percent in 2000.

Table I.1.20 Households by Income Moline city 2010 & 2018 Five-Year ACS Data				
Income	2010 Five-Year ACS		2018 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,913	10.5%	1,832	10.0%
\$15,000 to \$19,999	841	4.6%	912	5.0%
\$20,000 to \$24,999	1,205	6.6%	908	5.0%
\$25,000 to \$34,999	2,298	12.6%	1,967	10.8%
\$35,000 to \$49,999	2,969	16.3%	2,968	16.3%
\$50,000 to \$74,999	3,855	21.1%	3,560	19.5%
\$75,000 to \$99,999	2,455	13.5%	2,602	14.3%
\$100,000 or More	2,702	14.8%	3,505	19.2%
Total	18,238	100.0%	18,254	100.0%

Table I.1.21 shows households by year home built for the 2010 and 2018 5-year ACS data. Housing units built between 2000 and 2009, account for 2.6 percent of households in 2010 and 3.5 percent of households in 2018. Housing units built in 1939 or earlier represented 29.7 percent of households in 2018 and 30.6 percent of households in 2010.

Table I.1.21 Households by Year Home Built Moline city 2010 & 2018 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2018 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	5,584	30.6%	5,422	29.7%
1940 to 1949	2,673	14.7%	2,189	12.0%
1950 to 1959	2,753	15.1%	2,764	15.1%
1960 to 1969	2,813	15.4%	2,640	14.5%
1970 to 1979	1,941	10.6%	2,245	12.3%
1980 to 1989	977	5.4%	1,052	5.8%
1990 to 1999	1,028	5.6%	1,000	5.5%
2000 to 2009	469	2.6%	633	3.5%
2010 or Later	.	.	309	1.7%
Total	18,238	100.0%	18,254	100.0%

The distribution of unit types by race are shown in Table I.1.22. An estimated 78.3 percent of white households occupy single-family homes, while 36.7 percent of black households do. Some 13.1 percent of white households occupied apartments, while 48.1 percent of black households do. An estimated 37.5 percent of Asian, and 27.1 percent of American Indian households occupy single-family homes.

Table I.1.22 Distribution of Units in Structure by Race Moline city 2018 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	78.3%	36.7%	27.1%	37.5%	0%	74.3%	65.7%
Duplex	4.8%	10.8%	10.0%	0%	0%	9.7%	0%
Tri- or Four-Plex	2.6%	4.3%	44.3%	5.2%	0%	7.2%	6.7%
Apartment	13.1%	48.1%	18.6%	57.3%	0%	8.8%	27.6%
Mobile Home	1.3%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2018 are shown in Table I.1.23. By 2018, for rent units accounted for 30.1 percent of vacant units, while for sale units accounted for 19.2 percent. "Other" vacant units accounted for 45.0 percent of vacant units, representing a total of 829 "other" vacant units.

Table I.1.23 Disposition of Vacant Housing Units Moline city 2010 Census & 2018 Five-Year ACS Data				
Disposition	2010 Census		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	474	36.9%	554	30.1%
For Sale	241	18.8%	354	19.2%
Rented Not Occupied	13	1.0%	32	1.7%
Sold Not Occupied	47	3.7%	22	1.2%
For Seasonal, Recreational, or Occasional Use	73	5.7%	34	1.8%
For Migrant Workers	1	0.1%	18	1.0%
Other Vacant	434	33.8%	829	45.0%
Total	1,283	100.0%	1,843	100.0%

The age of a structure influences its value. As shown in Table I.1.24, structures built in 1939 or earlier had a median value of, 95,600 while structures built between 1950 and 1959 had a median value of 120,700 and those built between 1990 to 1999 had a median value of 277,200. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of 355,700 and, 0 respectively. The total median value in Moline city was, 119,600.

Table I.1.24 Owner Occupied Median Value by Year Structure Built Moline city 2018 Five-Year ACS Data	
Year Structure Built	Median Value
1939 or earlier	95,600
1940 to 1949	95,000
1950 to 1959	120,700
1960 to 1969	146,600
1970 to 1979	148,700
1980 to 1989	155,200
1990 to 1999	277,200
2000 to 2009	204,700
2010 to 2013	355,700
2014 or later	0
Median Value	119,600

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table I.1.25. In 2018, an estimated 1.8 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.

Table I.1.25
Overcrowding and Severe Overcrowding
Moline city
2010 & 2018 Five-Year ACS Data

2010 & 2018 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	12,714	99.3%	65	0.5%	24	0.2%	12,803
2018 Five-Year ACS	11,704	98.6%	163	1.4%	0	0%	11,867
Renter							
2010 Five-Year ACS	5,264	96.9%	165	3.0%	6	0.1%	5,435
2018 Five-Year ACS	6,108	95.6%	164	2.6%	115	1.8%	6,387
Total							
2010 Five-Year ACS	17,978	98.6%	230	1.3%	30	0.2%	18,238
2018 Five-Year ACS	17,812	97.6%	327	1.8%	115	0.6%	18,254

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 38 households with incomplete plumbing facilities in 2018, representing 0.2 percent of households in Moline city. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2010.

Table I.1.26 Households with Incomplete Plumbing Facilities Moline city 2010 and 2018 Five-Year ACS Data		
Households	2010 Five-Year ACS	2018 Five-Year ACS
With Complete Plumbing Facilities	18,199	18,216
Lacking Complete Plumbing Facilities	39	38
Total Households	18,238	18,254
Percent Lacking	0.2%	0.2%

There were 217 households lacking complete kitchen facilities in 2018, compared to 18,238 households in 2010. This was a change from 0.5 percent of households in 2010 to 1.2 percent in 2018.

Table I.1.27 Households with Incomplete Kitchen Facilities Moline city 2010 and 2018 Five-Year ACS Data		
Households	2010 Five-Year ACS	2018 Five-Year ACS
With Complete Kitchen Facilities	18,148	18,037
Lacking Complete Kitchen Facilities	90	217
Total Households	18,238	18,254
Percent Lacking	0.5%	1.2%

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Moline city 13.7 percent of households had a cost burden and 10.9 percent had a severe cost burden. Some 19.2 percent of renters were cost burdened, and 16.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.4 percent and a severe cost burden rate of 6.8 percent. Owner occupied households with a mortgage had a cost burden rate of 13.7 percent, and severe cost burden at 8.6 percent.

Table I.1.28
Cost Burden and Severe Cost Burden by Tenure
Moline city
2010 & 2018 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	5,665	73.3%	1,399	18.1%	624	8.1%	38	0.5%	7,726
2018 Five-Year ACS	5,580	77.8%	980	13.7%	615	8.6%	0	0%	7,175
Owner Without a Mortgage									
2010 Five-Year ACS	4,605	90.7%	267	5.3%	205	4.0%	0	0%	5,077
2018 Five-Year ACS	4,055	86.4%	300	6.4%	321	6.8%	16	0.3%	4,692
Renter									
2010 Five-Year ACS	3,050	56.1%	1,268	23.3%	813	15.0%	304	5.6%	5,435
2018 Five-Year ACS	3,805	59.6%	1,229	19.2%	1,050	16.4%	303	4.7%	6,387
Total									
2010 Five-Year ACS	13,320	73.0%	2,934	16.1%	1,642	9.0%	342	1.9%	18,238
2018 Five-Year ACS	13,440	73.6%	2,509	13.7%	1,986	10.9%	319	1.7%	18,254

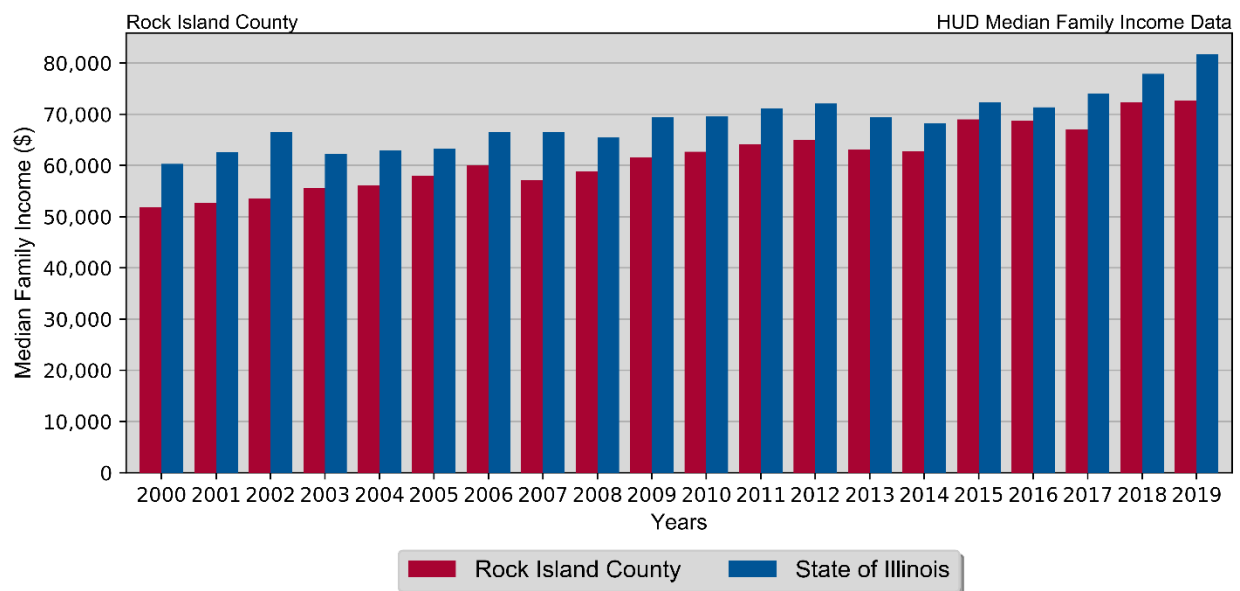
Housing Problems by Income

Table I.1.29 shows the HUD calculated Median Family Income (MFI) for a family of four for Rock Island County. As can be seen in 2019 the MFI was 72,700 dollars, which compared to 81,800 dollars for the State of Illinois.

Year	MFI	State of Illinois MFI
2000	51,800	60,300
2001	52,700	62,600
2002	53,600	66,500
2003	55,600	62,200
2004	56,200	62,900
2005	57,950	63,300
2006	60,100	66,600
2007	57,200	66,600
2008	58,800	65,450
2009	61,600	69,400
2010	62,700	69,600
2011	64,100	71,100
2012	65,000	72,100
2013	63,100	69,500
2014	62,800	68,200
2015	69,000	72,300
2016	68,800	71,400
2017	67,100	74,100
2018	72,300	77,900
2019	72,700	81,800

Diagram I.1.10
Estimated Median Family Income

Rock Island County vs. Illinois
HUD Data: 2000 – 2019



Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data.

Housing Problems by Income, Race, and Tenure

Table I.1.30 through Table I.1.35 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In Moline city, housing problems are faced by 1,935 white homeowner households, 29 black homeowner households, 49 Asian homeowner households, and 340 Hispanic homeowner households.

Table I.1.30
Percent of Homeowner Households with Housing Problems by Income and Race
Moline city
2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	86.4%	0%	0%	0%	0%	0%	85.7%	85.8%
\$21,811 to \$36,350	42.7%	0%	100.0%	0%	0%	0%	86.5%	50.5%
\$36,351 to \$58,160	34.7%	21.1%	100.0%	0%	0%	0%	11.9%	30.9%
\$58,161 to \$72,700	16.8%	0%	0%	0%	0%	0%	10.0%	16.0%
Above \$72,700	3.3%	22.7%	19.2%	0%	0%	0%	13.4%	4.7%
Total	18.7%	18.2%	31.0%	0%	0%	0%	27.8%	19.7%
Without Housing Problems								
\$0 to \$21,810	9.8%	0%	100.0%	0%	0%	0%	14.3%	10.8%
\$21,811 to \$36,350	57.3%	100.0%	0%	0%	0%	0%	13.5%	49.5%
\$36,351 to \$58,160	65.3%	78.9%	0%	0%	0%	100.0%	88.1%	69.1%
\$58,161 to \$72,700	83.2%	100.0%	0%	0%	0%	100.0%	90.0%	84.0%
Above \$72,700	96.7%	77.3%	80.8%	0%	0%	100.0%	86.6%	95.3%
Total	81.1%	81.8%	69.0%	0%	0%	100.0%	72.2%	80.1%

Table I.1.31
Homeowner Households with Housing Problems by Income and Race
 Moline city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	570	0	0	0	0	0	60	630
\$21,811 to \$36,350	365	0	20	0	0	0	160	545
\$36,351 to \$58,160	575	4	4	0	0	0	40	623
\$58,161 to \$72,700	235	0	0	0	0	0	15	250
Above \$72,700	190	25	25	0	0	0	65	305
Total	1,935	29	49	0	0	0	340	2,353
Without Housing Problems								
\$0 to \$21,810	65	0	4	0	0	0	10	79
\$21,811 to \$36,350	490	20	0	0	0	0	25	535
\$36,351 to \$58,160	1,080	15	0	0	0	4	295	1,394
\$58,161 to \$72,700	1,160	10	0	0	0	10	135	1,315
Above \$72,700	5,610	85	105	0	0	15	420	6,235
Total	8,405	130	109	0	0	29	885	9,558
Not Computed								
\$0 to \$21,810	25	0	0	0	0	0	0	25
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	25	0	0	0	0	0	0	25
Total								
\$0 to \$21,810	660	0	4	0	0	0	70	734
\$21,811 to \$36,350	855	20	20	0	0	0	185	1,080
\$36,351 to \$58,160	1,655	19	4	0	0	4	335	2,017
\$58,161 to \$72,700	1,395	10	0	0	0	10	150	1,565
Above \$72,700	5,800	110	130	0	0	15	485	6,540
Total	10,365	159	158	0	0	29	1,225	11,936

In total, some 2,307 renter households face housing problems in Moline city. Of these, some 1,605 white renter households, 254 black renter households, 55 Asian renter households, and 385 Hispanic renter households face housing problems.

Table I.1.32
Renter Households with Housing Problems by Income and Race
 Moline city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	855	75	15	4	0	0	130	1,079
\$21,811 to \$36,350	430	100	10	0	0	0	205	745
\$36,351 to \$58,160	210	30	0	4	0	0	25	269
\$58,161 to \$72,700	35	45	0	0	0	0	0	80
Above \$72,700	75	4	30	0	0	0	25	134
Total	1,605	254	55	8	0	0	385	2,307
Without Housing Problems								
\$0 to \$21,810	125	20	0	0	0	15	0	160
\$21,811 to \$36,350	250	115	0	0	0	4	65	434
\$36,351 to \$58,160	780	245	40	4	0	10	70	1,149
\$58,161 to \$72,700	505	15	0	0	0	30	125	675
Above \$72,700	1,140	70	95	10	0	0	50	1,365
Total	2,800	465	135	14	0	59	310	3,783
Not Computed								
\$0 to \$21,810	50	55	0	0	0	0	0	105
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	50	55	0	0	0	0	0	105
Total								
\$0 to \$21,810	1,030	150	15	4	0	15	130	1,344
\$21,811 to \$36,350	680	215	10	0	0	4	270	1,179
\$36,351 to \$58,160	990	275	40	8	0	10	95	1,418
\$58,161 to \$72,700	540	60	0	0	0	30	125	755
Above \$72,700	1,215	74	125	10	0	0	75	1,499
Total	4,455	774	190	22	0	59	695	6,195

Table I.1.33
Percent of Renter Households with Housing Problems by Income and Race
 Moline city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	83.0%	50.0%	100.0%	100.0%	0%	0%	100.0%	80.3%
\$21,811 to \$36,350	63.2%	46.5%	100.0%	0%	0%	0%	75.9%	63.2%
\$36,351 to \$58,160	21.2%	10.9%	0%	50.0%	0%	0%	26.3%	19.0%
\$58,161 to \$72,700	6.5%	75.0%	0%	0%	0%	0%	0%	10.6%
Above \$72,700	6.2%	5.4%	24.0%	0%	0%	0%	33.3%	8.9%
Total	36.0%	32.8%	28.9%	36.4%	0%	0%	55.4%	37.2%
Without Housing Problems								
\$0 to \$21,810	12.1%	13.3%	0%	0%	0%	100.0%	0%	11.9%
\$21,811 to \$36,350	36.8%	53.5%	0%	0%	0%	100.0%	24.1%	36.8%
\$36,351 to \$58,160	78.8%	89.1%	100.0%	50.0%	0%	100.0%	73.7%	81.0%
\$58,161 to \$72,700	93.5%	25.0%	0%	0%	0%	100.0%	100.0%	89.4%
Above \$72,700	93.8%	94.6%	76.0%	100.0%	0%	0%	66.7%	91.1%
Total	62.9%	60.1%	71.1%	63.6%	0%	100.0%	44.6%	61.1%

Table I.1.34
Percent of Total Households with Housing Problems by Income and Race
 Moline city
 2012–2016 HUD CHAS Data

2012-2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	84.3%	50.0%	78.9%	100.0%	0%	0%	95.0%	82.2%
\$21,811 to \$36,350	51.8%	42.6%	100.0%	0%	0%	0%	80.2%	57.1%
\$36,351 to \$58,160	29.7%	11.6%	9.1%	50.0%	0%	0%	15.1%	26.0%
\$58,161 to \$72,700	14.0%	64.3%	0%	0%	0%	0%	5.5%	14.2%
Above \$72,700	3.8%	15.8%	21.6%	0%	0%	0%	16.1%	5.5%
Total	23.9%	30.3%	29.9%	36.4%	0%	0%	37.8%	25.7%
Without Housing Problems								
\$0 to \$21,810	11.2%	13.3%	21.1%	0%	0%	100.0%	5.0%	11.5%
\$21,811 to \$36,350	48.2%	57.4%	0%	0%	0%	100.0%	19.8%	42.9%
\$36,351 to \$58,160	70.3%	88.4%	90.9%	50.0%	0%	100.0%	84.9%	74.0%
\$58,161 to \$72,700	86.0%	35.7%	0%	0%	0%	100.0%	94.5%	85.8%
Above \$72,700	96.2%	84.2%	78.4%	100.0%	0%	100.0%	83.9%	94.5%
Total	75.6%	63.8%	70.1%	63.6%	0%	100.0%	62.2%	73.6%

Overall, there are 4,660 households, or 25.7 percent of households with housing problems in Moline city. This includes 3,540 white households, 283 black households, 104 Asian households, 8 American Indian, 0 Pacific Islander, and 0 “other” race households with housing problems. In addition, there are 725 Hispanic households with housing problems. This is shown in Table I.1.35.

Table I.1.35 Total Households with Housing Problems by Income and Race Moline city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	1,425	75	15	4	0	0	190	1,709
\$21,811 to \$36,350	795	100	30	0	0	0	365	1,290
\$36,351 to \$58,160	785	34	4	4	0	0	65	892
\$58,161 to \$72,700	270	45	0	0	0	0	15	330
Above \$72,700	265	29	55	0	0	0	90	439
Total	3,540	283	104	8	0	0	725	4,660
Without Housing Problems								
\$0 to \$21,810	190	20	4	0	0	15	10	239
\$21,811 to \$36,350	740	135	0	0	0	4	90	969
\$36,351 to \$58,160	1,860	260	40	4	0	14	365	2,543
\$58,161 to \$72,700	1,665	25	0	0	0	40	260	1,990
Above \$72,700	6,750	155	200	10	0	15	470	7,600
Total	11,205	595	244	14	0	88	1,195	13,341
Not Computed								
\$0 to \$21,810	75	55	0	0	0	0	0	130
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	75	55	0	0	0	0	0	130
Total								
\$0 to \$21,810	1,690	150	19	4	0	15	200	2,078
\$21,811 to \$36,350	1,535	235	30	0	0	4	455	2,259
\$36,351 to \$58,160	2,645	294	44	8	0	14	430	3,435
\$58,161 to \$72,700	1,935	70	0	0	0	40	275	2,320
Above \$72,700	7,015	184	255	10	0	15	560	8,039
Total	14,820	933	348	22	0	88	1,920	18,131

Table I.1.36 through Table I.1.38 show the percent of households with a severe housing problem by tenure and race.

Table I.1.36 Percent of Homeowner Households with Severe Housing Problems by Income and Race Moline city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	62.4%	0%	0%	0%	0%	0%	78.6%	63.6%
\$21,811 to \$36,350	20.5%	0%	0%	0%	0%	0%	43.2%	23.6%
\$36,351 to \$58,160	7.9%	0%	0%	0%	0%	0%	1.2%	6.7%
\$58,161 to \$72,700	1.1%	0%	0%	0%	0%	0%	0%	1.0%
Above \$72,700	1.7%	9.1%	11.5%	0%	0%	0%	9.3%	2.6%
Total	8.1%	6.2	9.5%	0%	0%	0%	15.1%	8.7%
Without A Severe Housing Problems								
\$0 to \$21,810	33.8%	0%	100.0%	0%	0%	0%	21.4%	33.0%
\$21,811 to \$36,350	79.5%	100.0%	100.0%	0%	0%	0%	56.8%	76.4%
\$36,351 to \$58,160	92.1%	100.0%	100.0%	0%	0%	100.0%	98.8%	93.3%
\$58,161 to \$72,700	98.9%	100.0%	0%	0%	0%	100.0%	100.0%	99.0%
Above \$72,700	98.3%	90.9%	88.5%	0%	0%	100.0%	90.7%	97.4%
Total	91.7%	93.8%	90.5%	0%	0%	100.0%	84.9%	91.0%

Table I.1.37 Percent of Renter Households with Severe Housing Problems by Income and Race Moline city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	68.0%	37.9%	100.0%	100.0%	0%	0%	88.5%	66.4%
\$21,811 to \$36,350	13.2%	36.4%	100.0%	0%	0%	0%	18.5%	19.4%
\$36,351 to \$58,160	2.5%	0%	0%	50.0%	0%	0%	4.3%	2.3%
\$58,161 to \$72,700	4.6%	75.0%	0%	0%	0%	0%	0%	9.3%
Above \$72,700	6.2%	5.4%	24.0%	0%	0%	0%	33.3%	8.9%
Total	20.6%	23.8%	28.9%	36.4%	0%	0%	28.0%	21.9%
Without A Severe Housing Problems								
\$0 to \$21,810	27.2%	24.1%	0%	0%	0%	100.0%	11.5%	25.8%
\$21,811 to \$36,350	86.8%	63.6%	0%	0%	0%	100.0%	81.5%	80.6%
\$36,351 to \$58,160	97.5%	100.0%	100.0%	50.0%	0%	100.0%	95.7%	97.7%
\$58,161 to \$72,700	95.4%	25.0%	0%	0%	0%	100.0%	100.0%	90.7%
Above \$72,700	93.8%	94.6%	76.0%	100.0%	0%	0%	66.7%	91.1%
Total	78.3%	69.1%	71.1%	63.6%	0%	100.0%	72.0%	76.4%

Table I.1.38
Percent of Total Households with Severe Housing Problems by Income and Race
 Moline city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	65.8%	37.9%	78.9%	100.0%	0%	0%	85.0%	65.4%
\$21,811 to \$36,350	17.3%	33.3%	33.3%	0%	0%	0%	28.6%	21.4%
\$36,351 to \$58,160	5.9%	0%	0%	50.0%	0%	0%	1.9%	4.9%
\$58,161 to \$72,700	2.1%	64.3%	0%	0%	0%	0%	0%	3.7%
Above \$72,700	2.5%	7.6%	17.6%	0%	0%	0%	12.5%	3.8%
Total	11.8%	20.8%	20.1%	36.4%	0%	0%	19.8%	13.2%
Without A Severe Housing Problems								
\$0 to \$21,810	29.8%	24.1%	21.1%	0%	0%	100.0%	15.0%	28.3%
\$21,811 to \$36,350	82.7%	66.7%	66.7%	0%	0%	100.0%	71.4%	78.6%
\$36,351 to \$58,160	94.1%	100.0%	100.0%	50.0%	0%	100.0%	98.1%	95.1%
\$58,161 to \$72,700	97.9%	35.7%	0%	0%	0%	100.0%	100.0%	96.3%
Above \$72,700	97.5%	92.4%	82.4%	100.0%	0%	100.0%	87.5%	96.2%
Total	87.7%	73.3%	79.9%	63.6%	0%	100.0%	80.2%	86.0%

These racial/ethnic groups were also disproportionately impacted by severe housing problems, as seen in Table I.1.39. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Some 194 black homeowner households face severe housing problems, as well as 70 Asian homeowner households, and 184 Hispanic homeowner households.

Table I.1.39 Total Households with Severe Housing Problems by Income and Race Moline city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	1,115	55	15	4	0	0	170	1,359
\$21,811 to \$36,350	265	80	10	0	0	0	130	485
\$36,351 to \$58,160	155	0	0	4.0	0	0	8	167
\$58,161 to \$72,700	40	45	0	0	0	0	0	85
Above \$72,700	175	14	45	0	0	0	70	304
Total	1,750	194	70	8	0	0	378	2,400
Without A Severe Housing Problems								
\$0 to \$21,810	505	35	4	0	0	15	30	589
\$21,811 to \$36,350	1,270	160	20	0	0	4	325	1,779
\$36,351 to \$58,160	2,480	295	44	4	0	14	420	3,257
\$58,161 to \$72,700	1,900	25	0	0	0	40	270	2,235
Above \$72,700	6,840	170	210	10	0	15	490	7,735
Total	12,995	685	278	14	0	88	1,535	15,595
Not Computed								
\$0 to \$21,810	75	55	0	0	0	0	0	130
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	75	55	0	0	0	0	0	130
Total								
\$0 to \$21,810	1,695	145	19	4	0	15	200	2,078
\$21,811 to \$36,350	1,535	240	30	0	0	4	455	2,264
\$36,351 to \$58,160	2,635	295	44	8	0	14	428	3,424
\$58,161 to \$72,700	1,940	70	0	0	0	40	270	2,320
Above \$72,700	7,015	184	255	10	0	15	560	8,039
Total	14,820	934	348	22	0	88	1,913	18,125

As seen in Table I.1.40 and Table I.1.41, the most common housing problem tends to be housing cost burdens. More than 2,260 households have a cost burden and 1,780 have a severe cost burden. Some 950 renter households are impacted by cost burdens, and 935 are impacted by severe cost burdens. On the other hand, some 1,310 owner-occupied households have cost burdens, and 845 have severe cost burdens. Overall, there are 13,335 households without a housing problem.

Table I.1.40 Percent of Housing Problems by Income and Tenure Moline city 2012–2016 HUD CHAS Data						
Housing Problem	\$0 to \$21,810	\$21,811 to \$36,350	\$36,351 to \$58,160	\$58,161 to \$72,700	Above \$72,700	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	33.3%	40.0%	0%	0%	16.7%	25.9%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0%	0%	0%	0%	86.2%	16.2%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0%	50.0%	22.2%	0%	63.3%	47.3%
Housing cost burden greater than 50% of income (and none of the above problems)	36.1%	61.8%	100.0%	100.0%	100.0%	47.5%
Housing cost burden greater than 30% of income (and none of the above problems)	45.8%	35.6%	68.1%	95.9%	100.0%	58.0%
Zero/negative income (and none of the above problems)	19.2%	0%	0%	0%	0%	19.2%
has none of the 4 housing problems	33.3%	55.2%	54.8%	66.2%	82.0%	71.7%
Total	35.5%	47.8%	58.8%	67.6%	81.4%	65.9%
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	66.7%	60.0%	100.0%	100.0%	83.3%	74.1%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	100.0%	100.0%	0%	100.0%	13.8%	83.8%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	100.0%	50.0%	77.8%	100.0%	36.7%	52.7%
Housing cost burden greater than 50% of income (and none of the above problems)	63.9%	38.2%	0%	0%	0%	52.5%
Housing cost burden greater than 30% of income (and none of the above problems)	54.2%	64.4%	31.9%	4.1%	0%	42.0%
Zero/negative income (and none of the above problems)	80.8%	0%	0%	0%	0%	80.8%
has none of the 4 housing problems	66.7%	44.8%	45.2%	33.8%	18.0%	28.3%
Total	64.5%	52.2%	41.2%	32.4%	18.6%	34.1%

Table I.1.41
Housing Problems by Income and Tenure
Moline city
2012–2016 HUD CHAS Data

Housing Problem	\$0 to \$21,810	\$21,811 to \$36,350	\$36,351 to \$58,160	\$58,161 to \$72,700	Above \$72,700	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	15	20	0	0	15	50
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	25	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	25	10	0	95	130
Housing cost burden greater than 50% of income (and none of the above problems)	455	210	125	15	40	845
Housing cost burden greater than 30% of income (and none of the above problems)	165	285	490	235	135	1,310
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	80	535	1,390	1,320	6,230	9,555
Total	740	1,075	2,015	1,570	6,540	11,940
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	30	30	4	4	75	143
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	40	40	0	45	4	129
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	25	35	20	55	145
Housing cost burden greater than 50% of income (and none of the above problems)	805	130	0	0	0	935
Housing cost burden greater than 30% of income (and none of the above problems)	195	515	230	10	0	950
Zero/negative income (and none of the above problems)	105	0	0	0	0	105
has none of the 4 housing problems	160	435	1,145	675	1,365	3,780
Total	1,345	1,175	1,414	754	1,499	6,187
Total						
Lacking complete plumbing or kitchen facilities	45	50	4	4	90	193
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	40	40	0	45	29	154
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	50	45	20	150	275
Housing cost burden greater than 50% of income (and none of the above problems)	1,260	340	125	15	40	1,780
Housing cost burden greater than 30% of income (and none of the above problems)	360	800	720	245	135	2,260
Zero/negative income (and none of the above problems)	130	0	0	0	0	130
has none of the 4 housing problems	240	970	2,535	1,995	7,595	13,335
Total	2,085	2,250	3,429	2,324	8,039	18,127

Cost Burdens

For owner occupied housing, elderly non-family households are most likely to be impacted by housing cost burdens, with 30.4 percent of these households having a cost burden or severe cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 83.6 percent of elderly non-family and 100.0 percent of large family households below 30 percent HAMFI face cost burdens or severe cost burdens. These data are shown in Table I.1.42

Table I.1.43 displays cost burden in renter-occupied households by family status and income. Renter households tend to be impacted at a higher rate by cost burdens than owner households. Some 1,010 renter occupied households faced cost burdens, compared to 1,324 owner occupied households. Of these, there are 205 renter households with incomes less than 30 percent HAMFI facing housing problems.

Table I.1.42 Owner-Occupied Households by Income and Family Status and Cost Burden Moline city 2012–2016 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$21,810	20	0	0	45	15	80
\$21,811 to \$36,350	100	120	30	245	85	580
\$36,351 to \$58,160	220	420	125	445	195	1,405
\$58,161 to \$72,700	365	455	75	205	215	1,315
Above \$72,700	1,445	3,200	525	455	735	6,360
Total	2,150	4,195	755	1,395	1,245	9,740
Cost Burden						
\$0 to \$21,810	15	35	20	80	15	165
\$21,811 to \$36,350	35	100	40	70	45	290
\$36,351 to \$58,160	70	255	10	55	100	490
\$58,161 to \$72,700	55	105	15	55	10	240
Above \$72,700	55	45	4	10	25	139
Total	230	540	89	270	195	1,324
Severe Cost Burden						
\$0 to \$21,810	60	115	50	170	75	470
\$21,811 to \$36,350	10	70	45	70	20	215
\$36,351 to \$58,160	15	0	0	90	20	125
\$58,161 to \$72,700	0	15	0	0	0	15
Above \$72,700	20	10	0	10	0	40
Total	105	210	95	340	115	865
Cost Burden Not Computed						
\$0 to \$21,810	0	0	0	4	20	24
\$21,811 to \$36,350	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0
Total	0	0	0	4	20	24
Total						
\$0 to \$21,810	95	150	70	299	125	739
\$21,811 to \$36,350	145	290	115	385	150	1,085
\$36,351 to \$58,160	305	675	135	590	315	2,020
\$58,161 to \$72,700	420	575	90	260	225	1,570
Above \$72,700	1,520	3,255	529	475	760	6,539
Total	2,485	4,945	939	2,009	1,575	11,953

Table I.1.43 Renter-Occupied Households by Income and Family Status and Cost Burden Moline city 2012–2016 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$21,810	0	45	0	35	75	155
\$21,811 to \$36,350	0	260	15	150	50	475
\$36,351 to \$58,160	90	300	115	80	605	1,190
\$58,161 to \$72,700	0	400	20	45	275	740
Above \$72,700	175	550	10	210	555	1,500
Total	265	1,555	160	520	1,560	4,060
Cost Burden						
\$0 to \$21,810	0	30	10	105	60	205
\$21,811 to \$36,350	15	145	85	100	215	560
\$36,351 to \$58,160	0	65	0	85	85	235
\$58,161 to \$72,700	0	10	0	0	0	10
Above \$72,700	0	0	0	0	0	0
Total	15	250	95	290	360	1,010
Severe Cost Burden						
\$0 to \$21,810	0	310	40	150	375	875
\$21,811 to \$36,350	0	65	0	45	40	150
\$36,351 to \$58,160	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	4.0	0	4
Above \$72,700	0	0	0	0	0	0
Total	0	375	40	199	415	1,029
Cost Burden Not Computed						
\$0 to \$21,810	0	4	0	15	80	99
\$21,811 to \$36,350	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0
Total	0	4	0	15	80	99
Total						
\$0 to \$21,810	0	389	50	305	590	1,334
\$21,811 to \$36,350	15	470	100	295	305	1,185
\$36,351 to \$58,160	90	365	115	165	690	1,425
\$58,161 to \$72,700	0	410	20	49	275	754
Above \$72,700	175	550	10	210	555	1,500
Total	280	2,184	295	1,024	2,415	6,198

In total, some 2,305 households face cost burdens, and 1,899 face severe cost burdens. This includes 1,310 owner households and 995 renter households facing cost burdens and 860 owner households and 1,039 renter households facing, as seen in Table I.1.44.

Table I.1.44 Households with Cost Burden by Tenure and Race Moline city 2012–2016 HUD CHAS Data					
Race	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Owner-Occupied					
White	8,510	1,100	730	25	10,365
Black	130	20	10	0	160
Asian	120	40	0	0	160
American Indian	0	0	0	0	0
Pacific Islander	0	0	0	0	0
Other Race	30	0	0	0	30
Hispanic	950	150	120	0	1,220
Total	9,740	1,310	860	25	11,935
Renter-Occupied					
White	2,915	695	785	50	4,445
Black	530	70	120	55	775
Asian	165	0	25	0	190
American Indian	20	0	4	0	24
Pacific Islander	0	0	0	0	0
Other Race	60	0	0	0	60
Hispanic	360	230	105	0	695
Total	4,050	995	1,039	105	6,189
Total					
White	11,425	1,795	1,515	75	14,810
Black	660	90	130	55	935
Asian	285	40	25	0	350
American Indian	20	0	4	0	24
Pacific Islander	0	0	0	0	0
Other Race	90	0	0	0	90
Hispanic	1,310	380	225	0	1,915
Total	13,790	2,305	1,899	130	18,124

Lead-Based Paint Risks

According to the Environmental Protection Agency (EPA), older homes are more likely to contain lead-based paint, which is one of the most common causes of lead poisoning. A home built between 1960 and 1977 has a 24 percent chance of containing lead-based paint, while a home built from 1940 to 1959 has a 69 percent chance of containing lead-based paint. Homes built before 1940 have the highest rate of lead-based paint at 87 percent⁵.

Table I.1.45 shows the risk of lead-based paint for households with young children present. As seen therein, there are an estimated 1,355 households built between 1940 and 1979 with young children present, and 835 built prior to 1939.

⁵ <https://www.epa.gov/lead/protect-your-family-exposures-lead#sl-home>

Table I.1.45 Vintage of Households by Income and Presence of Young Children Moline city 2012–2016 HUD CHAS Data			
Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
\$0 to \$21,810	120	530	650
\$21,811 to \$36,350	115	525	640
\$36,351 to \$58,160	235	725	960
\$58,161 to \$72,700	120	465	585
Above \$72,700	245	1,975	2,220
Total	835	4,220	5,055
Built 1940 to 1979			
\$0 to \$21,810	235	870	1,105
\$21,811 to \$36,350	90	1,030	1,120
\$36,351 to \$58,160	320	1,655	1,975
\$58,161 to \$72,700	135	1,280	1,415
Above \$72,700	575	3,755	4,330
Total	1,355	8,590	9,945
Built 1980 or Later			
\$0 to \$21,810	20	310	330
\$21,811 to \$36,350	180	315	495
\$36,351 to \$58,160	50	445	495
\$58,161 to \$72,700	30	290	320
Above \$72,700	130	1,365	1,495
Total	410	2,725	3,135
Total			
\$0 to \$21,810	375	1,710	2,085
\$21,811 to \$36,350	385	1,870	2,255
\$36,351 to \$58,160	605	2,825	3,430
\$58,161 to \$72,700	285	2,035	2,320
Above \$72,700	950	7,095	8,045
Total	2,600	15,535	18,135

Elderly Housing Needs

Table I.1.46 shows the rate of housing problems for elderly households. Some 825 elderly and 829 extra-elderly households have housing problems. Of these, some 220 elderly households with housing problems have incomes less than 30 percent HAMFI, and 390 extra-elderly households have incomes below 30 percent HAMFI.

Table I.1.46 Households with Housing Problems by Income and Elderly Status Moline city 2012–2016 HUD CHAS Data				
Income	Elderly	Extra-Elderly	Non-Elderly	Total
With Housing Problems				
\$0 to \$21,810	220	390	1,105	1,715
\$21,811 to \$36,350	230	165	890	1,285
\$36,351 to \$58,160	200	125	570	895
\$58,161 to \$72,700	80	29	220	329
Above \$72,700	95	120	225	440
Total	825	829	3,010	4,664
Without Housing Problems				
\$0 to \$21,810	35	70	135	240
\$21,811 to \$36,350	255	255	455	965
\$36,351 to \$58,160	425	455	1,660	2,540
\$58,161 to \$72,700	285	350	1,360	1,995
Above \$72,700	2,030	550	5,020	7,600
Total	3,030	1,680	8,630	13,340
Not Computed				
\$0 to \$21,810	19	0	110	129
\$21,811 to \$36,350	0	0	0	0
\$36,351 to \$58,160	0	0	0	0
\$58,161 to \$72,700	0	0	0	0
Above \$72,700	0	0	0	0
Total	19	0	110	129
Total				
\$0 to \$21,810	274	460	1,350	2,084
\$21,811 to \$36,350	485	420	1,345	2,250
\$36,351 to \$58,160	625	580	2,230	3,435
\$58,161 to \$72,700	365	379	1,580	2,324
Above \$72,700	2,125	670	5,245	8,040
Total	3,874	2,509	11,750	18,133

APPENDIX

IDIS CHAS Tables

NA - 15: Table 1 0% - 30% of Area Median Income Moline city 2012–2016 HUD CHAS Data			
0% - 30% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	1,709	239	130
White	1,425	190	75
Black	75	20	55
Asian	15	4	0
American Indian	4	0	0
Pacific Islander	0	0	0
Other Race	0	15	0
Hispanic	190	10	0

NA - 15: Table 2 30.1% - 50% of Area Median Income Moline city 2012–2016 HUD CHAS Data			
30.1% - 50% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	1,290	969	0
White	795	740	0
Black	100	135	0
Asian	30	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	0	4	0
Hispanic	365	90	0

NA - 15: Table 3 50.1% - 80% of Area Median Income Moline city 2012–2016 HUD CHAS Data			
50.1% - 80% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	892	2,543	0
White	785	1,860	0
Black	34	260	0
Asian	4	40	0
American Indian	4.0	4.0	0
Pacific Islander	0	0	0
Other Race	0	14	0
Hispanic	65	365	0

NA - 15: Table 4 80.1% - 100% of Area Median Income Moline city 2012–2016 HUD CHAS Data			
80.1% - 100% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	330	2,543	0
White	270	1,665	0
Black	45	25	0
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	0	40	0
Hispanic	15	260	0

NA - 20: Table 1 (Severe Housing Problems) 0% - 30% of Area Median Income Moline city 2012–2016 HUD CHAS Data			
0% - 30% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	1,359	589	130
White	1,115	505	75
Black	55	35	55
Asian	15	4	0
American Indian	4	0	0
Pacific Islander	0	0	0
Other Race	170	30	0
Hispanic	0	15	0

NA - 20: Table 2 (Severe Housing Problems) 30.1% - 50% of Area Median Income Moline city 2012–2016 HUD CHAS Data			
30.1% - 50% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	485	1,779	0
White	265	1,270	0
Black	80	160	0
Asian	10	20	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	130	325	0
Hispanic	0	4	0

NA - 20: Table 3 (Severe Housing Problems) 50.1% - 80% of Area Median Income Moline city 2012–2016 HUD CHAS Data			
50.1% - 80% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	167	1,779	0
White	155	2,480	0
Black	0	295	0
Asian	0	44	0
American Indian	4.0	4	0
Pacific Islander	0	0	0
Other Race	8	420	0
Hispanic	0	14	0

NA - 20: Table 4 (Severe Housing Problems) 80.1% - 100% of Area Median Income Moline city 2012–2016 HUD CHAS Data			
80.1% - 100% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	85	3,257	0
White	40	1,900	0
Black	45	25	0
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	0	270	0
Hispanic	0	40	0

NA – 25 Moline city 2012–2016 HUD CHAS Data				
Housing Cost Burden	<=30%	30-50%	>50%	Not Computed
Total	13,790	2,305	1,899	130
White	11,425	1,795	1,515	75
Black / African American	660	90	130	55
Asian	285	40	25	0
American Indian	20	0	4	0
Pacific Islander	0	0	0	0
Other Race	90	0	0	0
Hispanic	1,310	380	225	0

NA-10 Moline city 2012–2016 HUD CHAS Data										
Housing Problems with one or more Severe Housing Problems	Renter					Owner				
Number of Households	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
Having 1 or more of four housing problems	889	230	33	70	1,222	470	255	134	15	874
Having none of four housing problems	345	954	1,379	685	3,363	244	825	1,878	1,550	4,497
Household has negative income, but none of the other housing problems	105	0	0	0	105	25	0	0	0	25

NA-10 Table Moline city 2012–2016 HUD CHAS Data										
Housing Problems (Households with one of the listed needs)	Renter					Owner				
Number of Households	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
Lacking complete plumbing or kitchen facilities	30	30	4	4	68	15	20	0	0	35
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	40	40	0	45	125	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	25	35	20	90	0	25	10	0	35
Housing cost burden greater that 50% of income (and none of the above problems)	805	130	0	0	935	455	210	125	15	805
Housing cost burden greater than 30% of income (and none of the above problems)	195	515	230	10	950	165	285	490	235	1,175
Zero/negative income (and none of the above problems)	105	0	0	0	105	25	0	0	0	25

NA-10 Table B Moline city 2012–2016 HUD CHAS Data					
Number of Households	0%-30% HAMFI	30.1% - 50.0% HAMFI	50.1% - 80.0% HAMFI	80.0% - 100.0% HAMFI	Above 100.0% HAMFI
Total Households	2,073	2,270	3,445	2,324	8,039
Small Family Households	539	760	1,040	985	3,805
Large Family Households	120	215	250	110	539
Household contains at least one person 62-74 years of age	274	485	625	365	2,125
Household contains at least one person are 75 or older	460	420	580	379	670
Households with one or more children 6 years old or younger	375	385	605	285	950

MA-15 Housing Affordability Moline city 2012–2016 HUD CHAS Data		
Units affordable to households earning:	Renter	Owner
30% HAMFI or less	155	80
30.1-50% HAMFI	475	580
50.1-80% HAMFI	1,190	1,405
80.1% -100.0% HAMFI	740	1,315

NA-10 Moline city 2012–2016 HUD CHAS Data										
Households with Children Present	Renter					Owner				
	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
One or more children age 6 or younger	270	230	235	70	805	230	235	70	215	845

Rock Island city

Rock Island city

DEMOGRAPHICS

Population Estimates

Table I.2.1, at right shows the population for Rock Island city. As can be seen, the population in Rock Island city decreased from 39,018 persons in 2010 to 37,678 persons in 2018, or by -3.4 percent.

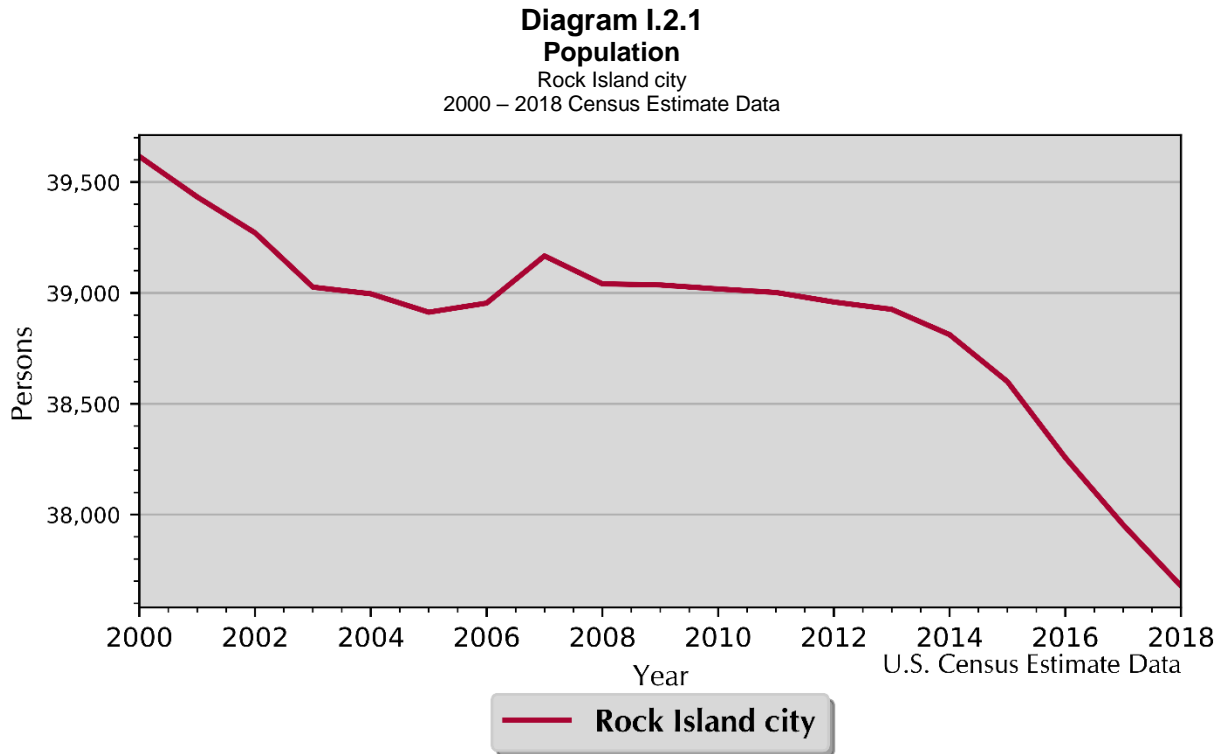
Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Rock Island city. Although a city may span several counties, for the county level data pieces, Rock Island County was selected.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Table I.2.1 Population Estimates Rock Island city Census Population Estimates		
Year	Population	Percent Yearly Change
2000	39,616	.
2001	39,433	-0.5%
2002	39,271	-0.4%
2003	39,026	-0.6%
2004	38,996	-0.1%
2005	38,913	-0.2%
2006	38,954	0.1%
2007	39,167	0.5%
2008	39,041	-0.3%
2009	39,036	-0.0%
2010	39,018	-0.0%
2011	39,002	-0.0%
2012	38,959	-0.1%
2013	38,926	-0.1%
2014	38,812	-0.3%
2015	38,600	-0.5%
2016	38,257	-0.9%
2017	37,954	-0.8%
2018	37,678	-0.7%



Population Estimates

Population by race and ethnicity through 2018 is shown in Table I.2.2. The white population represented 70.1 percent of the population in 2018, compared with black populations accounting for 19.5 percent of the population in 2018. Hispanic households represented 11.3 percent of the population in 2018.

Table I.2.2 Population by Race and Ethnicity Rock Island city 2010 Census & 2018 Five-Year ACS				
Race	2010 Census		2018 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	28,224	72.3%	26,867	70.1%
Black	7,122	18.3%	7,464	19.5%
American Indian	104	0.3%	130	0.3%
Asian	687	1.8%	1,508	3.9%
Native Hawaiian/ Pacific Islander	8	0%	29	0.1%
Other	1,423	3.6%	659	1.7%
Two or More Races	1,450	3.7%	1,697	4.4%
Total	39,018	100.0%	38,354	100.0%
Non-Hispanic	35,354	90.6%	34,025	88.7%
Hispanic	3,664	9.4%	4,329	11.3%

The change in race and ethnicity between 2010 and 2018 is shown in Table I.2.3. During this time, the total non-Hispanic population was 34,025 persons in 2018. The Hispanic population was 4,329.

Table I.2.3 Population by Race and Ethnicity Rock Island city 2010 Census & 2018 Five-Year ACS				
Race	2010 Census		2018 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	26,464	74.9%	23,782	69.9%
Black	6,987	19.8%	7,075	20.8%
American Indian	84	0.2%	94	0.3%
Asian	680	1.9%	1,502	4.4%
Native Hawaiian/ Pacific Islander	8	0%	29	0.1%
Other	66	0.2%	115	0.3%
Two or More Races	1,065	3.0%	1,428	4.2%
Total Non-Hispanic	35,354	100.0%	34,025	100.0%
Hispanic				
White	1,760	48.0%	3,085	71.3%
Black	135	3.7%	389	9.0%
American Indian	20	0.5%	36	0.8%
Asian	7	0.2%	6	0.1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	1,357	37.0%	544	12.6%
Two or More Races	385	10.5%	269	6.2%
Total Hispanic	3,664	100.0	4,329	100.0%
Total Population	39,018	100.0%	38,354	100.0%

The group quarters population was 2,441 in 2010, compared to 2,435 in 2000. Institutionalized populations experienced an 8.4 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -2.6 percent change during this same time period.

Table I.2.4 Group Quarters Population Rock Island city 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	135	21.4%	233	34.0%	72.6%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	444	70.3%	452	66.0%	1.8%
Other Institutions	53	8.4%	0	0%	-100.0%
Total	632	100.0%	685	100.0%	8.4%
Non-Institutionalized					
College Dormitories	1,548	85.9%	1,595	90.8%	3.0%
Military Quarters	0	0%	0	0%	0%
Other Non -Institutionalized	255	14.1%	161	9.2%	-36.9%
Total	1,803	100.0%	1,756	100.0%	-2.6%
Group Quarters Population	2,435	100.0%	2,441	100.0%	0.2%

The number of foreign born persons is shown in Table I.2.5. An estimated 2.2 percent of the population was born in Mexico , some 1.1 percent were born in Burma , and another 0.8 percent were born in Africa n.e.c .

Table I.2.5 Place of Birth for the Foreign-Born Population Rock Island city 2018 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	852	2.2%
#2 country of origin	Burma	425	1.1%
#3 country of origin	Africa n.e.c	308	0.8%
#4 country of origin	Other Eastern Africa	295	0.8%
#5 country of origin	Other Middle Africa	257	0.7%
#6 country of origin	Philippines	159	0.4%
#7 country of origin	Thailand	147	0.4%
#8 country of origin	Vietnam	109	0.3%
#9 country of origin	Bolivia	92	0.2%
#10 country of origin	Iraq	91	0.2%

Limited English Proficiency and the language spoken at home are shown in Table I.2.6. An estimated 2.2 percent of the population speaks Spanish at home, followed by 1.2 percent speaking Other and unspecified languages .

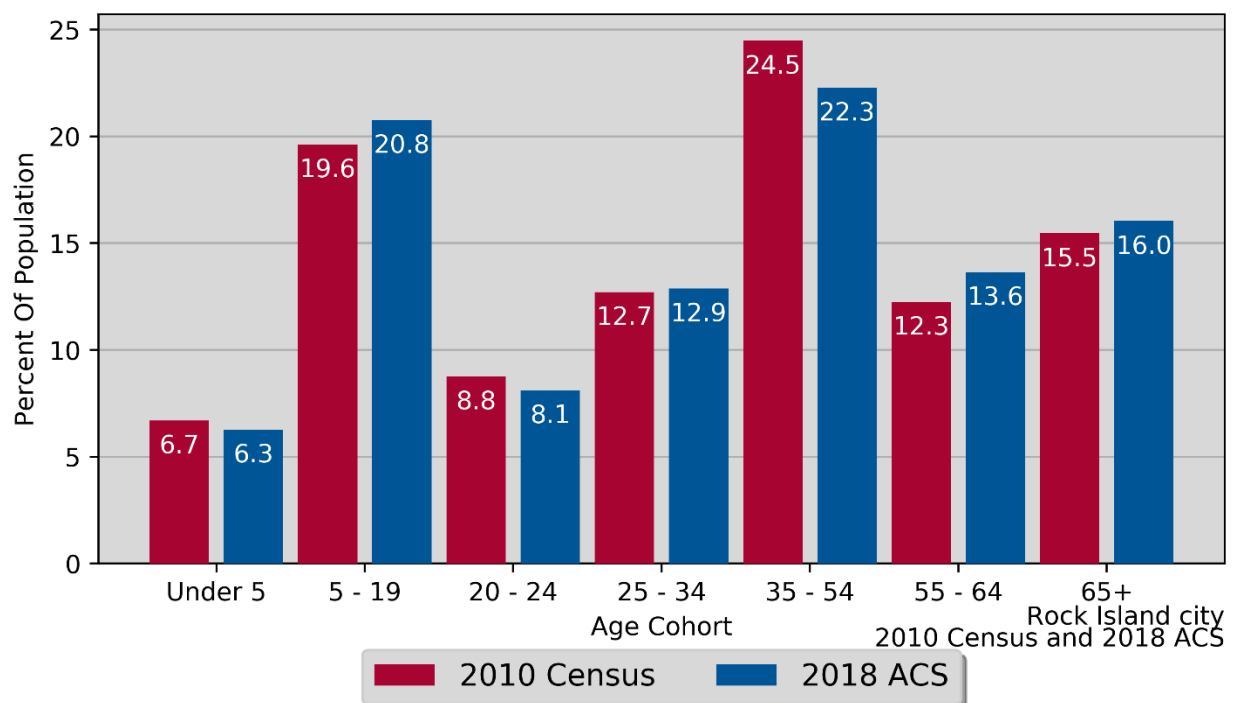
Table I.2.6 Limited English Proficiency and Language Spoken at Home Rock Island city 2018 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	799	2.2%
#2 LEP Language	Other and unspecified languages	445	1.2%
#3 LEP Language	Other Asian and Pacific Island languages	343	1.0%
#4 LEP Language	Korean	92	0.3%
#5 LEP Language	French, Haitian, or Cajun	86	0.2%
#6 LEP Language	Other Indo-European languages	69	0.2%
#7 LEP Language	Arabic	57	0.2%
#8 LEP Language	Russian, Polish, or other Slavic languages	42	0.1%
#9 LEP Language	Chinese	40	0.1%
#10 LEP Language	Tagalog	27	0.1%

Age Cohorts

Table I.2.7 shows the population distribution in Rock Island city by age. In 2010, children under the age of 5 accounted for 6.7 percent of the total population, which compared to 6.3 percent in 2018.

Table I.2.7 Population Distribution by Age Rock Island city 2017 Five-Year ACS Data				
Age	2010 Census		2018 ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	2,613	6.7	2,408	6.3
5 to 19	7,658	19.6	7,965	20.8
20 to 24	3,417	8.8	3,111	8.1
25 to 34	4,961	12.7	4,940	12.9
35 to 54	9,554	24.5	8,544	22.3
55 to 64	4,782	12.3	5,234	13.6
65 or Older	6,033	15.5	6,152	16.0
Total	39,018	100%	38,354	100%

Diagram I.2.2
Population Distribution by Age
 Rock Island city
 2010 Census and 2018 ACS Data



Disability

Disability by age, as estimated by the 2018 ACS, is shown in Table I.2.8. The disability rate for females was 14.8 percent, compared to 15.2 percent for males. The disability rate grew precipitously higher with age, with 56.0 percent of those over 75 experiencing a disability.

Table I.2.8 Disability by Age Rock Island city 2018 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	306	10.8%	236	7.8%	542	9.3%
18 to 34	286	5.6%	200	4.1%	486	4.8%
35 to 64	1,191	18.4%	1,003	14.2%	2,194	16.2%
65 to 74	426	27.9%	498	30.2%	924	29.1%
75 or Older	557	53.8%	946	57.4%	1,503	56.0%
Total	2,766	15.2%	2,883	14.8%	5,649	15.0%

The number of disabilities by type, as estimated by the 2018 ACS, is shown in Table I.2.9. Some 8.9 percent have an ambulatory disability, 6.8 percent have an independent living disability, and 2.4 percent have a self-care disability.

Table I.2.9 Total Disabilities Tallied: Aged 5 and Older Rock Island city 2018 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,289	3.4%
Vision disability	784	2.1%
Cognitive disability	2,239	6.3%
Ambulatory disability	3,150	8.9%
Self-Care disability	844	2.4%
Independent living disability	2,007	6.8%

Education

Education and employment data, as estimated by the 2018 ACS, is presented in Table I.2.10. In 2018, some 17,950 persons were employed and 1,633 were unemployed. This totaled a labor force of 19,583 persons. The unemployment rate for Rock Island city was estimated to be 8.3 percent in 2017.

Table I.2.10 Employment, Labor Force and Unemployment Rock Island city 2018 Five-Year ACS Data	
Employment Status	2018 Five-Year ACS
Employed	17,950
Unemployed	1,633
Labor Force	19,583
Unemployment Rate	8.3%

In 2018, 89.3 percent of households in Rock Island city had a high school education or greater.

Table I.2.11 High School or Greater Education Rock Island city 2018 Five-Year ACS Data	
Education Level	Households
High School or Greater	13,762
Total Households	15,412
Percent High School or Above	89.3%

As seen in Table I.2.12, some 28.4 percent of the population had a high school diploma or equivalent, another 40.3 percent have some college, 13.9 percent have a Bachelor's Degree, and 6.4 percent of the population had a graduate or professional degree.

Table I.2.12 Educational Attainment Rock Island city 2018 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	3,301	11.0%
High School or Equivalent	8,557	28.4%
Some College or Associates Degree	12,133	40.3%
Bachelor's Degree	4,172	13.9%
Graduate or Professional Degree	1,924	6.4%
Total Population Above 18 years	30,087	100.0%

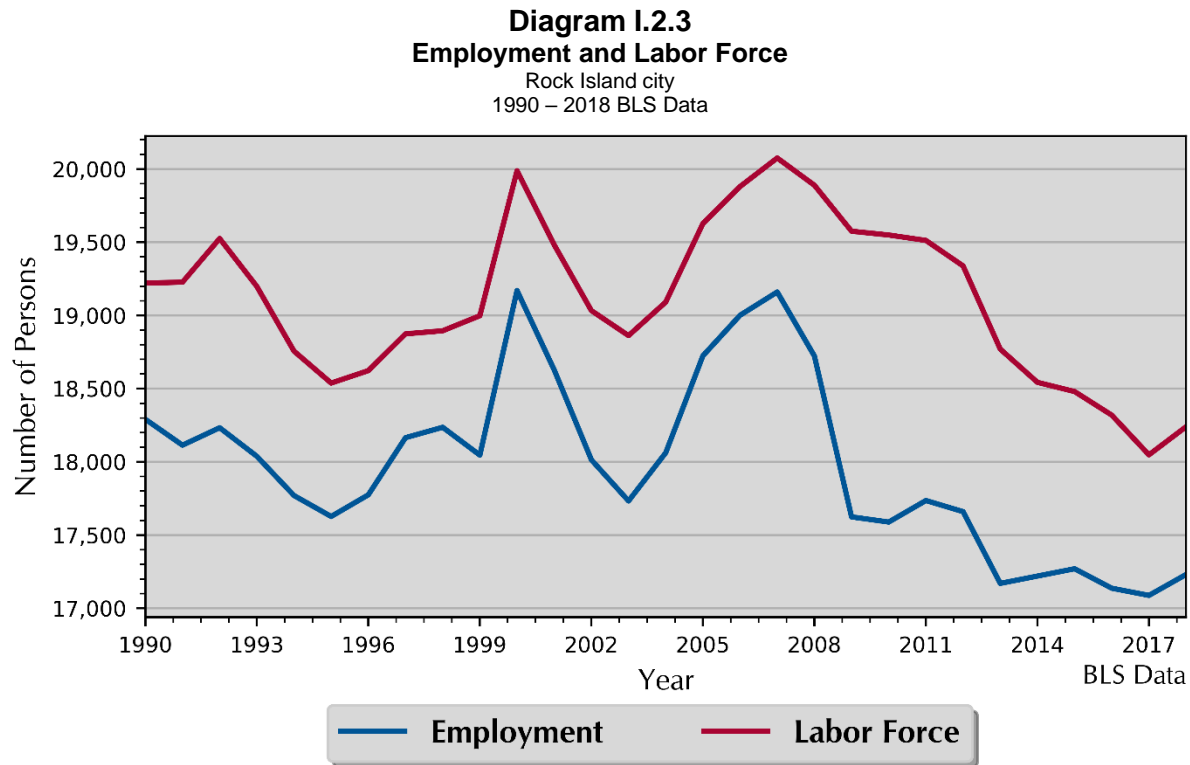
ECONOMICS

Labor Force

Table I.2.13, shows the labor force statistics for Rock Island city from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 3.5 percent. The highest level of unemployment occurred during 2010 rising to a rate of 9.5 percent. This compared to a statewide low of 4.3 in 2000 and statewide high of 10.0 percent in 2010. Over the last year, the unemployment rate in Rock Island city rose from 5.3 percent in 2017 to 5.5 percent in 2018, which compared to a statewide rate of 4.3 percent.

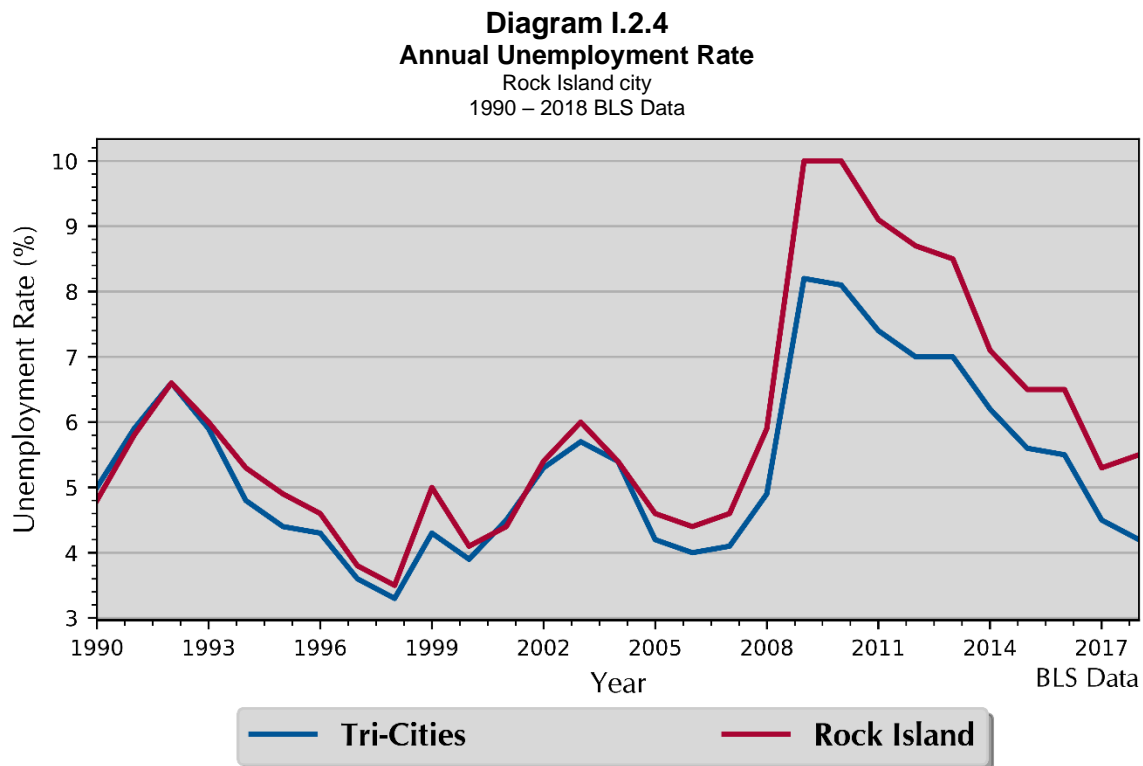
Table I.2.13 Labor Force Statistics Rock Island city 1990 - 2018 BLS Data					
Year	Rock Island city				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	930	18,291	19,221	4.8%	6.1%
1991	1,113	18,114	19,227	5.8%	7.3%
1992	1,292	18,233	19,525	6.6%	7.9%
1993	1,160	18,038	19,198	6.0%	7.4%
1994	986	17,770	18,756	5.3%	5.8%
1995	911	17,627	18,538	4.9%	5.2%
1996	848	17,775	18,623	4.6%	5.3%
1997	709	18,165	18,874	3.8%	4.8%
1998	659	18,236	18,895	3.5%	4.4%
1999	952	18,046	18,998	5.0%	4.4%
2000	818	19,170	19,988	4.1%	4.3%
2001	854	18,628	19,482	4.4%	5.3%
2002	1,019	18,014	19,033	5.4%	6.5%
2003	1,129	17,733	18,862	6.0%	6.8%
2004	1,029	18,062	19,091	5.4%	6.2%
2005	903	18,724	19,627	4.6%	5.7%
2006	879	19,001	19,880	4.4%	4.5%
2007	915	19,160	20,075	4.6%	5.0%
2008	1,166	18,723	19,889	5.9%	6.3%
2009	1,951	17,624	19,575	10.0%	10.2%
2010	1,960	17,589	19,549	10.0%	10.4%
2011	1,776	17,736	19,512	9.1%	9.7%
2012	1,678	17,660	19,338	8.7%	9.0%
2013	1,600	17,170	18,770	8.5%	9.0%
2014	1,323	17,220	18,543	7.1%	7.1%
2015	1,210	17,270	18,480	6.5%	6.0%
2016	1,182	17,137	18,319	6.5%	5.8%
2017	960	17,088	18,048	5.3%	4.9%
2018	1,009	17,231	18,240	5.5%	4.3%

Diagram I.2.3, shows the employment and labor force for Rock Island city. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 17,231 persons, with the labor force reaching 18,240, indicating there were a total of 1,009 unemployed persons.



Unemployment

Diagram I.2.4, shows the unemployment rate for both the Tri-Cities and Rock Island city. During the 1990's the average rate for Rock Island city was 5.1 percent, which compared to 5.8 percent Tri-Cities. Between 2000 and 2010 the unemployment rate had an average of 5.3 percent, which compared to 6.1 percent for the Tri-Cities. Since 2010, the average unemployment rate was 7.2 percent. Over the course of the entire period the Rock Island city had an average unemployment rate that lower than the State, 5.8 percent for Rock Island city, versus 6.4 statewide.

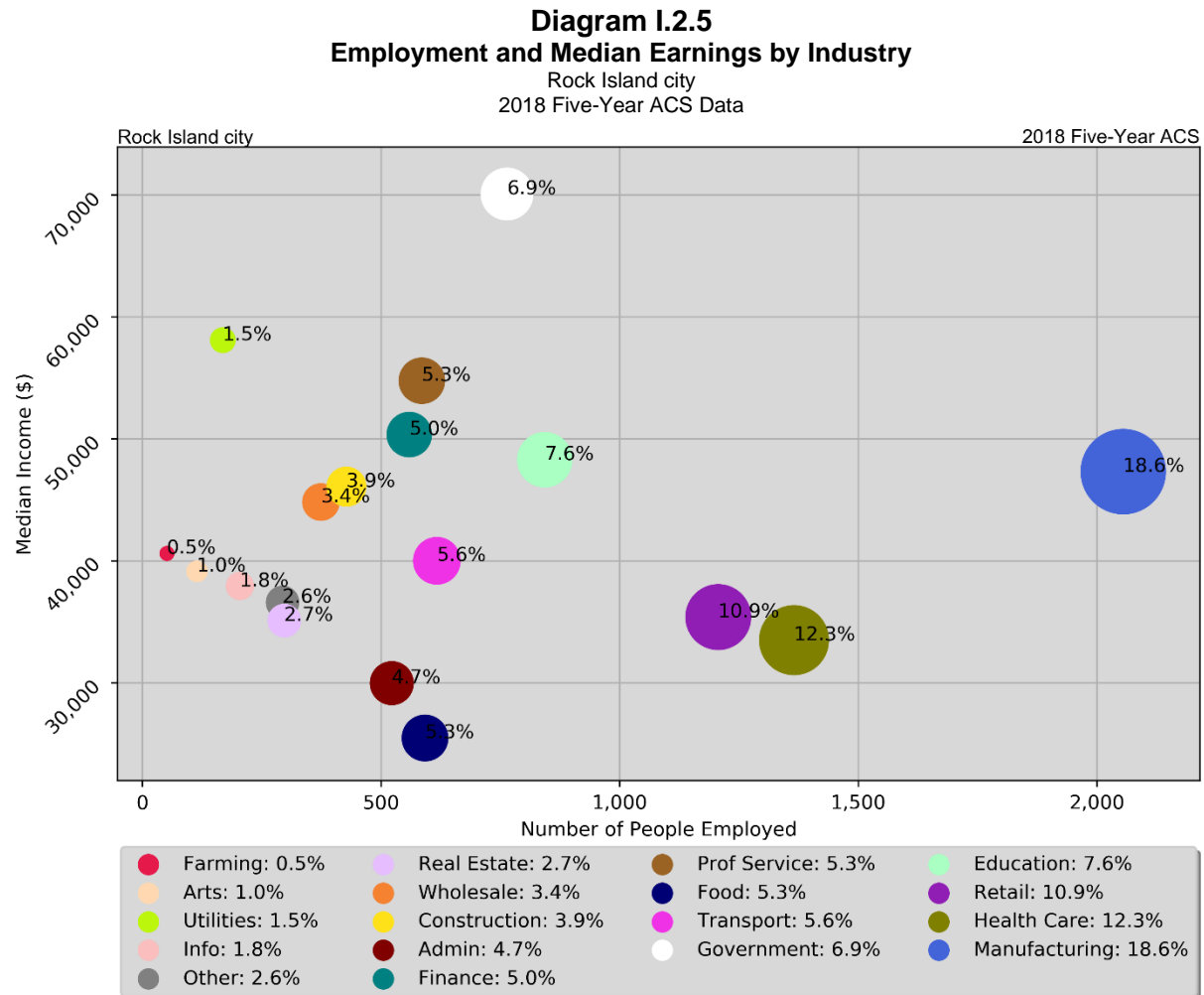


Employment

Table I.2.14 shows Employment and Median Earnings by industry for Rock Island city from the 2018 Five-Year ACS. The top industry by number of people employed in Rock Island city was Manufacturing in 2018. The Manufacturing industry employed 2,055 people in 2018, accounting for 19 percent of all employment in Rock Island city, with industry-wide median earnings of \$47,327.

Table I.2.14 Employment by Industry Rock Island city 2018 Five Year ACS Data			
Industry	Total Employment	Percent of Employment	Median Earnings
Admin	522	5%	\$30,000
Arts	114	1%	\$39,167
Construction	427	4%	\$46,094
Education	843	8%	\$48,309
Farming	51	0%	\$40,625
Finance	559	5%	\$50,371
Food	592	5%	\$25,506
Health Care	1,365	12%	\$33,523
Info	204	2%	\$37,955
Management	26	0%	\$0
Manufacturing	2,055	19%	\$47,327
Mining	11	0%	\$0
Other	293	3%	\$36,629
Prof Service	585	5%	\$54,787
Government	764	7%	\$70,089
Real Estate	297	3%	\$35,125
Retail	1,206	11%	\$35,417
Transport	617	6%	\$40,034
Utilities	168	2%	\$58,125
Wholesale	374	3%	\$44,833

Diagram I.1.5 displays employment and earnings data for 2018 in Rock Island city.



Earnings: Rock Island County

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram I.2.6, shows real average earnings per job for Rock Island County from 1990 to 2018. Over this period the average earning per job for Rock Island County was 62,191 dollars, which was higher than the statewide average of 61,803 dollars over the same period.

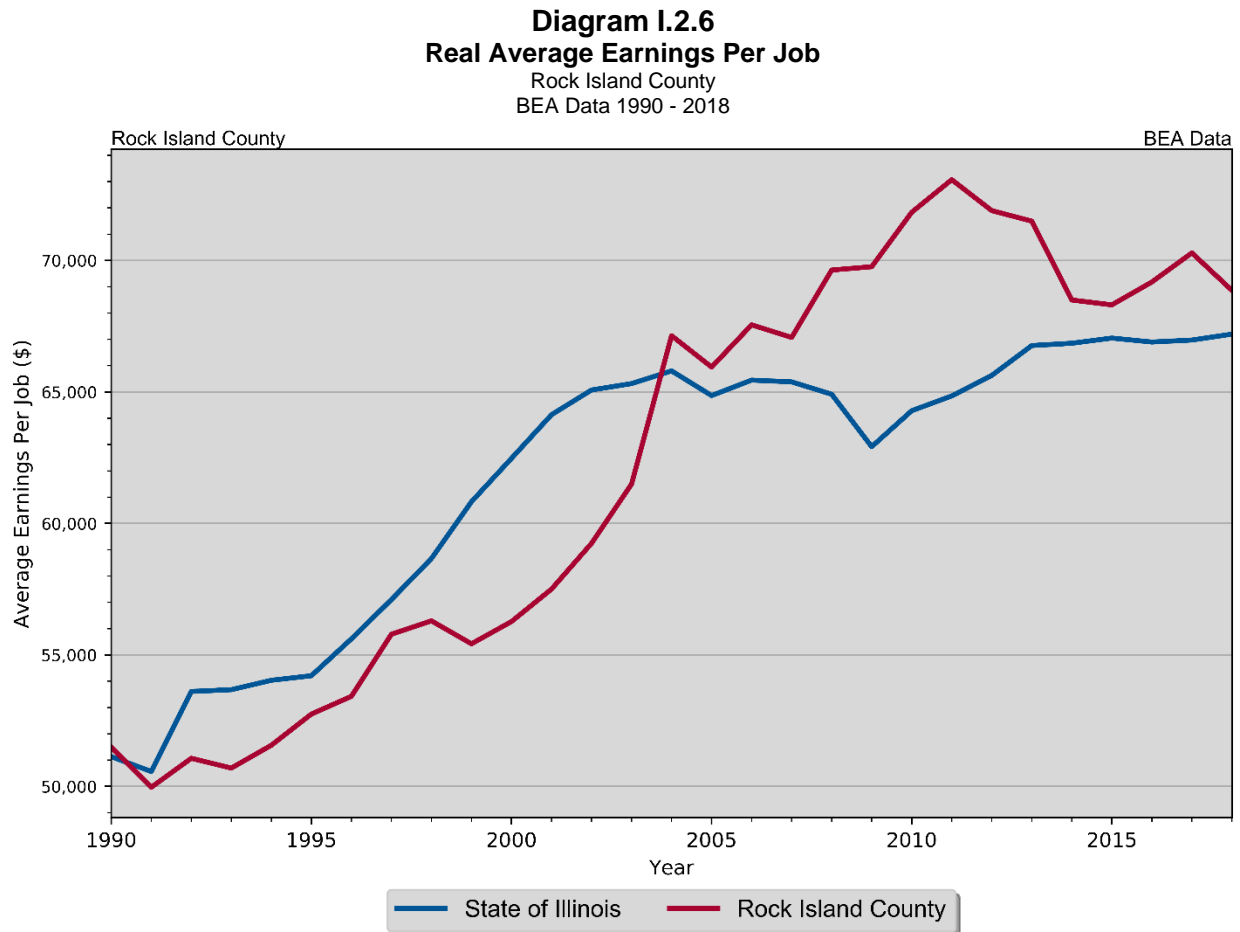
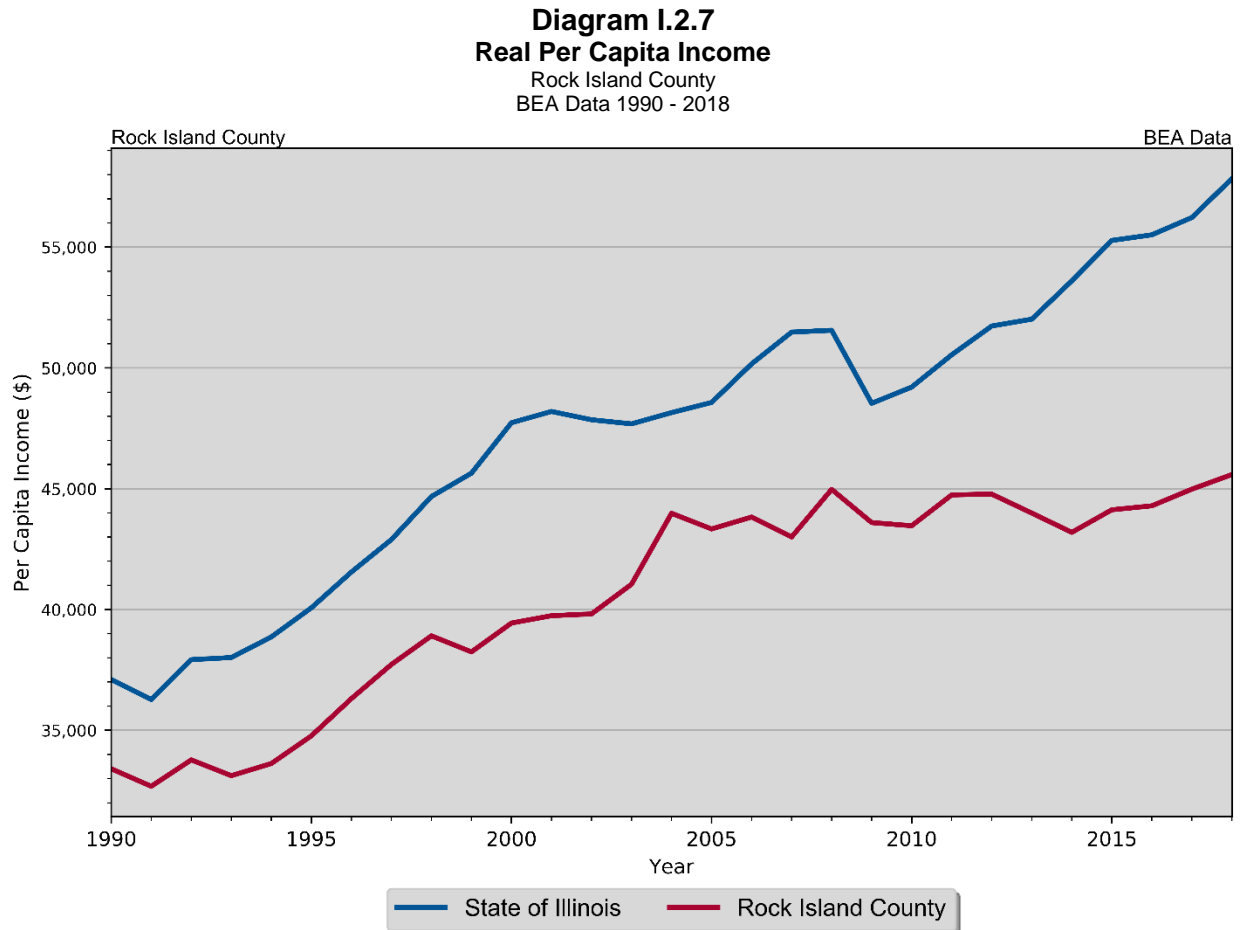


Diagram I.2.7, shows real per capita income for the Rock Island County from 1990 to 2018, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Rock Island County was 40,500 dollars, which was lower than the statewide average of 47,410 dollars over the same period.



Poverty

The rate of poverty for Rock Island city is shown in Table I.2.15. In 2018, there were an estimated 7,317 persons living in poverty. This represented a 20.5 percent poverty rate, compared to 14.5 percent poverty in 2000. In 2018, some 10.6 percent of those in poverty were under age 6, and 10.6 percent were 65 or older.

Table I.2.15 Poverty by Age Rock Island city 2000 Census SF3 & 2018 Five-Year ACS Data				
Age	2000 Census		2018 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	867	16.0%	775	10.6%
6 to 17	1,183	21.8%	1,829	25.0%
18 to 64	2,861	52.8%	3,936	53.8%
65 or Older	512	9.4%	777	10.6%
Total	5,423	100.0%	7,317	100.0%
Poverty Rate	14.5%	.	20.5%	.

HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Rock Island County increased from 1 authorization in 2017 to 3 authorizations in 2018.

The real value of single-family building permits increased from 305,399 dollars in 2017 to 326,279 dollars in 2018. Additional details are given in Table I.2.16.

Table I.2.16
Building Permits and Valuation
Rock Island city
Census Bureau Data, 1980–2018

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	29	2	0	63	94	147,429	64,703
1981	28	0	0	42	70	98,690	60,709
1982	43	0	0	0	43	76,057	0
1983	26	0	0	13	39	142,677	65,547
1984	21	0	0	0	21	129,552	0
1985	6	0	0	0	6	159,358	0
1986	6	0	0	0	6	243,688	0
1987	14	0	0	0	14	294,513	0
1988	10	0	0	0	10	414,539	0
1989	20	0	0	0	20	240,630	0
1990	17	2	0	0	19	351,023	0
1991	30	0	0	0	30	275,975	0
1992	17	0	0	0	17	175,761	0
1993	21	0	0	0	21	264,944	0
1994	14	0	0	0	14	164,811	0
1995	17	0	0	0	17	378,415	0
1996	17	0	0	0	17	159,476	0
1997	17	0	0	0	17	156,780	0
1998	17	0	0	0	17	110,265	0
1999	17	0	0	0	17	199,991	0
2000	17	0	0	0	17	195,617	0
2001	17	0	0	0	17	191,402	0
2002	19	0	0	0	19	188,431	0
2003	20	0	0	0	20	184,995	0
2004	20	0	0	0	20	180,140	0
2005	19	0	0	0	19	174,700	0
2006	14	0	0	0	14	169,578	0
2007	10	0	0	0	10	165,129	0
2008	6	0	0	0	6	161,980	0
2009	6	0	0	0	6	266,480	0
2010	9	0	0	70	79	158,332	145,176
2011	4	0	0	0	4	186,318	0
2012	29	0	0	15	44	154,392	96,629
2013	7	10.0	11.0	46	74	249,762	142,395
2014	14	50.0	4.0	0	68	269,267	0
2015	14	2.0	0	6	22	300,688	73,873
2016	4	0	0	0	4	368,890	0
2017	1	0	0	0	1	305,399	0
2018	3	0	0	0	3	326,279	0

Diagram I.2.8
Single-Family Permits

Rock Island city
Census Bureau Data, 1980–2018

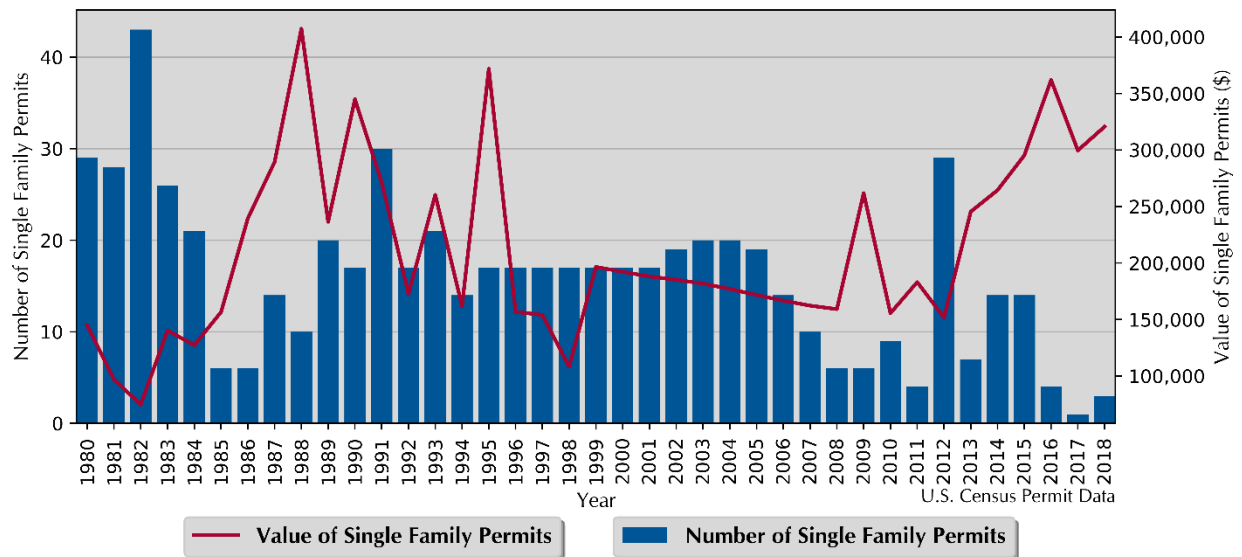
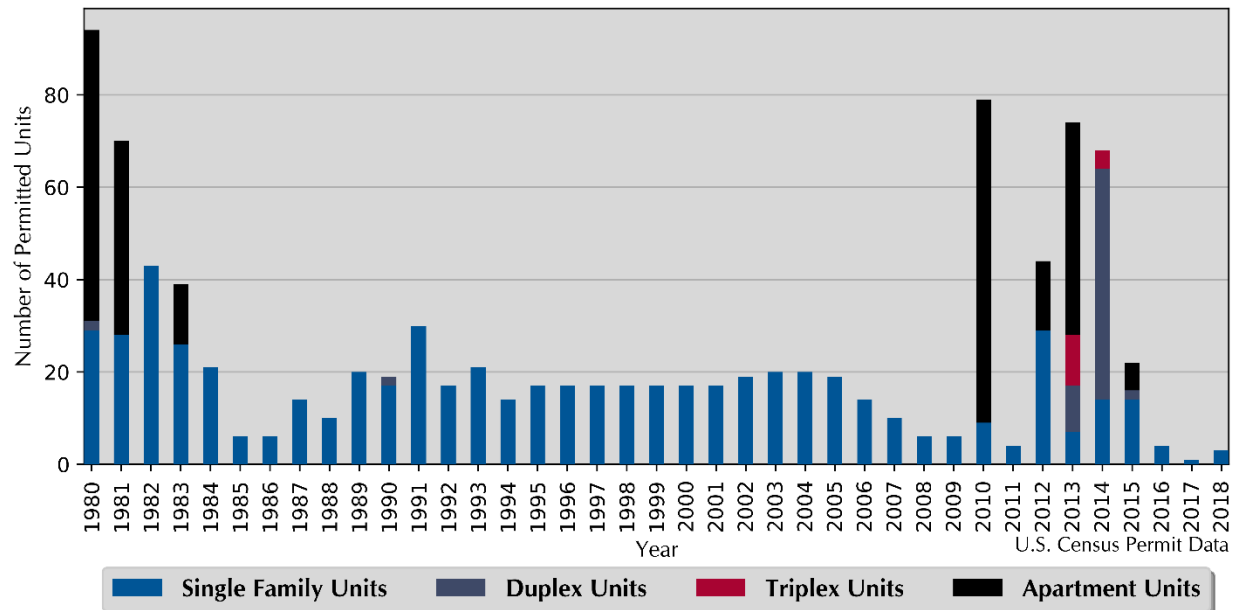


Diagram I.2.9
Total Permits by Unit Type

Rock Island city
Census Bureau Data, 1980–2018



Housing Characteristics

Households by type and tenure are shown in Table I.2.17. Family households represented 59.5 percent of households, while non-family households accounted for 40.5 percent. These changed from 57.8 percent and 42.2 percent, respectively.

Table I.2.17 Household Type by Tenure Rock Island city 2010 Census SF1 & 2018 Five-Year ACS Data				
Household Type	2010 Census		2018 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	9,211	57.8%	9,164	59.5%
Married-Couple Family	6,056	65.7%	5,936	64.8%
Owner-Occupied	5,223	86.2%	4,894	82.4%
Renter-Occupied	833	13.8%	1,042	17.6%
Other Family	3,155	34.3%	3,228	34.4%
Male Householder, No Spouse	725	23.0%	834	22.5%
Present	453	62.5%	486	58.3%
Owner-Occupied	272	37.5%	348	41.7%
Renter-Occupied	2,430	77.0%	2,394	75.3%
Female Householder, No Spouse	1,102	45.3%	1,058	44.2%
Present	1,328	54.7%	1,336	55.8%
Owner-Occupied	1,328	54.7%	1,336	55.8%
Renter-Occupied	6,719	42.2%	6,248	40.5%
Non-Family Households	3,494	52.0%	3,572	57.2%
Owner-Occupied	3,225	48.0%	2,676	42.8%
Renter-Occupied				
Total	15,930	100.0%	15,412	100.0%

Table I.2.18 below shows housing units by type in 2010 and 2018. In 2010, there were 17,189 housing units, compared with 17,218 in 2018. Single-family units accounted for 75.2 percent of units in 2018, compared to 73.9 in 2010. Apartment units accounted for 15.3 percent in 2018, compared to 14.9 percent in 2010.

Table I.2.18 Housing Units by Type Rock Island city 2010 & 2018 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	12,707	73.9%	12,946	75.2%
Duplex	792	4.6%	712	4.1%
Tri- or Four-Plex	986	5.7%	764	4.4%
Apartment	2,554	14.9%	2,640	15.3%
Mobile Home	150	0.9%	156	0.9%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	17,189	100.0%	17,218	100.0%

Table I.2.19, shows housing units by tenure from 2010 to 2018. By 2018, there were 17,218 housing units. An estimated 64.9 percent were owner-occupied, and 10.5 percent were vacant.

Table I.2.19 Housing Units by Tenure Rock Island city 2010 Census & 2018 Five-Year ACS Data				
Tenure	2010 Census		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	15,930	91.4%	15,412	89.5%
Owner-Occupied	10,272	64.5%	10,010	64.9%
Renter-Occupied	5,658	35.5%	5,402	35.1%
Vacant Housing Units	1,492	8.6%	1,806	10.5%
Total Housing Units	17,422	100.0%	17,218	100.0%

Households by income for the 2010 and 2018 5-year ACS are shown in Table I.2.20. Households earning more than 100,000 dollars per year represented 18.1 percent of households in 2018, compared to 12.4 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 15.7 percent of households in 2018, compared to 16.9 percent in 2000.

Table I.2.20 Households by Income Rock Island city 2010 & 2018 Five-Year ACS Data				
Income	2010 Five-Year ACS		2018 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,628	16.9%	2,413	15.7%
\$15,000 to \$19,999	1,235	7.9%	911	5.9%
\$20,000 to \$24,999	1,009	6.5%	751	4.9%
\$25,000 to \$34,999	1,810	11.7%	1,539	10.0%
\$35,000 to \$49,999	2,329	15.0%	2,442	15.8%
\$50,000 to \$74,999	2,985	19.2%	2,834	18.4%
\$75,000 to \$99,999	1,611	10.4%	1,729	11.2%
\$100,000 or More	1,929	12.4%	2,793	18.1%
Total	15,536	100.0%	15,412	100.0%

Table I.2.21 shows households by year home built for the 2010 and 2018 5-year ACS data. Housing units built between 2000 and 2009, account for 1.6 percent of households in 2010 and 1.9 percent of households in 2018. Housing units built in 1939 or earlier represented 35.4 percent of households in 2018 and 35.6 percent of households in 2010.

Table I.2.21 Households by Year Home Built Rock Island city 2010 & 2018 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2018 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	5,531	35.6%	5,457	35.4%
1940 to 1949	1,977	12.7%	2,094	13.6%
1950 to 1959	3,215	20.7%	2,829	18.4%
1960 to 1969	2,186	14.1%	1,802	11.7%
1970 to 1979	1,331	8.6%	1,428	9.3%
1980 to 1989	583	3.8%	871	5.7%
1990 to 1999	466	3.0%	494	3.2%
2000 to 2009	247	1.6%	292	1.9%
2010 or Later	.	.	145	0.9%
Total	15,536	100.0%	15,412	100.0%

The distribution of unit types by race are shown in Table I.2.22. An estimated 79.5 percent of white households occupy single-family homes, while 61.8 percent of black households do. Some 13.2 percent of white households occupied apartments, while 25.6 percent of black households do. An estimated 67.0 percent of Asian, and 62.2 percent of American Indian households occupy single-family homes.

Table I.2.22 Distribution of Units in Structure by Race Rock Island city 2018 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	79.5%	61.8%	62.2%	67.0%	0%	79.1%	87.2%
Duplex	3.2%	7.2%	0%	0%	35.7%	7.1%	0%
Tri- or Four-Plex	2.8%	5.1%	5.4%	10.4%	7.1%	11.5%	6.7%
Apartment	13.2%	25.6%	32.4%	22.6%	57.1%	2.4%	3.4%
Mobile Home	1.2%	0.3%	0%	0%	0%	0%	2.7%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2018 are shown in Table I.2.23. By 2018, for rent units accounted for 24.4 percent of vacant units, while for sale units accounted for 11.9 percent. “Other” vacant units accounted for 53.0 percent of vacant units, representing a total of 957 “other” vacant units.

Table I.2.23 Disposition of Vacant Housing Units Rock Island city 2010 Census & 2018 Five-Year ACS Data				
Disposition	2010 Census		2018 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	555	37.2%	440	24.4%
For Sale	241	16.2%	215	11.9%
Rented Not Occupied	18	1.2%	40	2.2%
Sold Not Occupied	60	4.0%	76	4.2%
For Seasonal, Recreational, or Occasional Use	55	3.7%	78	4.3%
For Migrant Workers	0	0%	0	0%
Other Vacant	563	37.7%	957	53.0%
Total	1,492	100.0%	1,806	100.0%

The age of a structure influences its value. As shown in Table I.2.24, structures built in 1939 or earlier had a median value of, 82,500 while structures built between 1950 and 1959 had a median value of 107,900 and those built between 1990 to 1999 had a median value of 176,400. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of 0 and, 0 respectively. The total median value in Rock Island city was, 102,200.

Table I.2.24 Owner Occupied Median Value by Year Structure Built Rock Island city 2018 Five-Year ACS Data	
Year Structure Built	Median Value
1939 or earlier	82,500
1940 to 1949	88,500
1950 to 1959	107,900
1960 to 1969	135,300
1970 to 1979	150,600
1980 to 1989	112,500
1990 to 1999	176,400
2000 to 2009	163,600
2010 to 2013	0
2014 or later	0
Median Value	102,200

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table I.2.25. In 2018, an estimated 1.5 percent of households were overcrowded, and an additional 0.7 percent were severely overcrowded.

Table I.2.25
Overcrowding and Severe Overcrowding
Rock Island city
2010 & 2018 Five-Year ACS Data

2010 & 2018 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	10,661	99.5%	34	0.3%	16	0.1%	10,711
2018 Five-Year ACS	9,954	99.4%	49	0.5%	7	0.1%	10,010
Renter							
2010 Five-Year ACS	4,710	97.6%	72	1.5%	43	0.9%	4,825
2018 Five-Year ACS	5,123	94.8%	180	3.3%	99	1.8%	5,402
Total							
2010 Five-Year ACS	15,371	98.9%	106	0.7%	59	0.4%	15,536
2018 Five-Year ACS	15,077	97.8%	229	1.5%	106	0.7%	15,412

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 74 households with incomplete plumbing facilities in 2018, representing 0.5 percent of households in Rock Island city. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2010.

Table I.2.26 Households with Incomplete Plumbing Facilities Rock Island city 2010 and 2018 Five-Year ACS Data		
Households	2010 Five-Year ACS	2018 Five-Year ACS
With Complete Plumbing Facilities	15,508	15,338
Lacking Complete Plumbing Facilities	28	74
Total Households	15,536	15,412
Percent Lacking	0.2%	0.5%

There were 235 households lacking complete kitchen facilities in 2018, compared to 15,536 households in 2010. This was a change from 0.9 percent of households in 2010 to 1.5 percent in 2018.

Table I.2.27 Households with Incomplete Kitchen Facilities Rock Island city 2010 and 2018 Five-Year ACS Data		
Households	2010 Five-Year ACS	2018 Five-Year ACS
With Complete Kitchen Facilities	15,400	15,177
Lacking Complete Kitchen Facilities	136	235
Total Households	15,536	15,412
Percent Lacking	0.9%	1.5%

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Rock Island city 15.8 percent of households had a cost burden and 13.6 percent had a severe cost burden. Some 21.8 percent of renters were cost burdened, and 26.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.9 percent and a severe cost burden rate of 6.1 percent. Owner occupied households with a mortgage had a cost burden rate of 16.2 percent, and severe cost burden at 7.1 percent.

Table I.2.28
Cost Burden and Severe Cost Burden by Tenure
 Rock Island city
 2010 & 2018 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	4,532	69.1%	1,309	19.9%	675	10.3%	46	0.7%	6,562
2018 Five-Year ACS	4,660	76.4%	987	16.2%	435	7.1%	15	0.2%	6,097
Owner Without a Mortgage									
2010 Five-Year ACS	3,552	85.6%	293	7.1%	266	6.4%	38	0.9%	4,149
2018 Five-Year ACS	3,349	85.6%	269	6.9%	239	6.1%	56	1.4%	3,913
Renter									
2010 Five-Year ACS	2,293	47.5%	1,074	22.3%	1,128	23.4%	330	6.8%	4,825
2018 Five-Year ACS	2,434	45.1%	1,180	21.8%	1,426	26.4%	362	6.7%	5,402
Total									
2010 Five-Year ACS	10,377	66.8%	2,676	17.2%	2,069	13.3%	414	2.7%	15,536
2018 Five-Year ACS	10,443	67.8%	2,436	15.8%	2,100	13.6%	433	2.8%	15,412

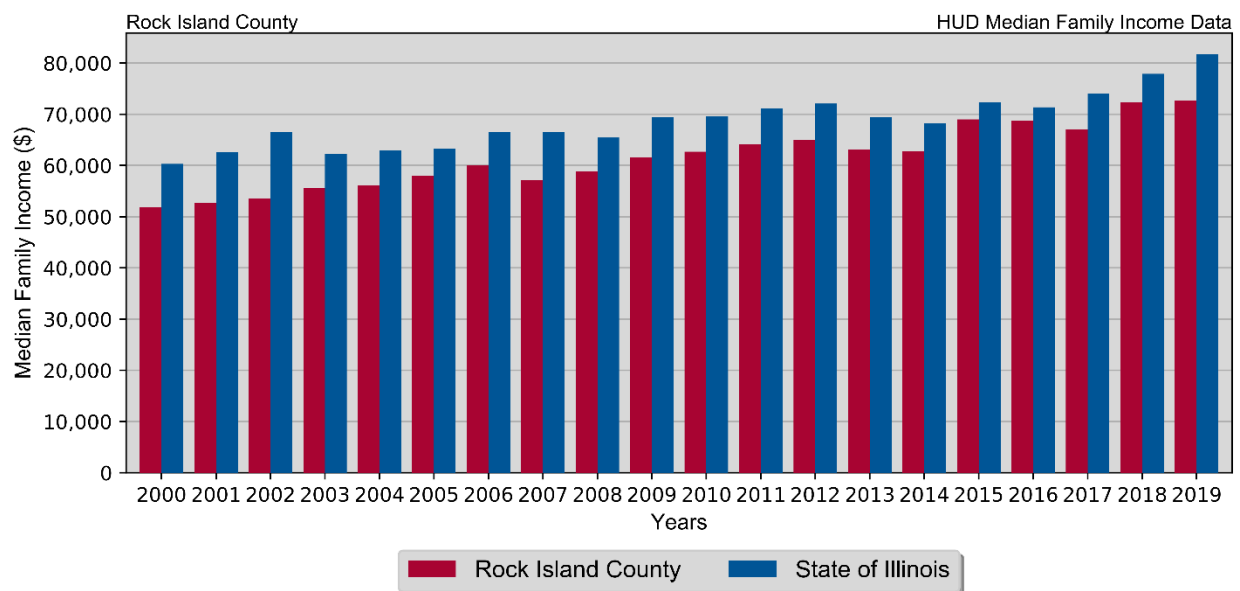
Housing Problems by Income

Table I.2.29 shows the HUD calculated Median Family Income (MFI) for a family of four for Rock Island County. As can be seen in 2019 the MFI was 72,700 dollars, which compared to 81,800 dollars for the State of Illinois.

Year	MFI	State of Illinois MFI
2000	51,800	60,300
2001	52,700	62,600
2002	53,600	66,500
2003	55,600	62,200
2004	56,200	62,900
2005	57,950	63,300
2006	60,100	66,600
2007	57,200	66,600
2008	58,800	65,450
2009	61,600	69,400
2010	62,700	69,600
2011	64,100	71,100
2012	65,000	72,100
2013	63,100	69,500
2014	62,800	68,200
2015	69,000	72,300
2016	68,800	71,400
2017	67,100	74,100
2018	72,300	77,900
2019	72,700	81,800

Diagram I.2.10
Estimated Median Family Income

Rock Island County vs. Illinois
HUD Data: 2000 – 2019



Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data.

Housing Problems by Income, Race, and Tenure

Table I.2.30 through Table I.2.35 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In Rock Island city, housing problems are faced by 1,530 white homeowner households, 250 black homeowner households, 12 Asian homeowner households, and 250 Hispanic homeowner households.

Table I.2.30
Percent of Homeowner Households with Housing Problems by Income and Race
Rock Island city
2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	78.6%	89.7%	100.0%	71.4%	0%	0%	40.0%	76.2%
\$21,811 to \$36,350	55.0%	70.0%	13.8%	0%	0%	100.0%	38.5%	53.6%
\$36,351 to \$58,160	26.6%	24.1%	0%	0%	0%	0%	60.5%	28.9%
\$58,161 to \$72,700	16.7%	27.3%	100.0%	100.0%	0%	0%	26.7%	19.6%
Above \$72,700	2.9%	1.7%	0%	0%	0%	0%	13.6%	3.3%
Total	19.4%	21.5%	8.8%	77.8%	0%	10.6%	33.8%	20.6%
Without Housing Problems								
\$0 to \$21,810	16.1%	5.1%	0%	28.6%	0%	0%	60.0%	16.1%
\$21,811 to \$36,350	45.0%	30.0%	86.2%	0%	0%	0%	61.5%	46.4%
\$36,351 to \$58,160	73.4%	75.9%	100.0%	0%	0%	0%	39.5%	71.1%
\$58,161 to \$72,700	83.3%	72.7%	0%	0%	0%	100.0%	73.3%	80.4%
Above \$72,700	97.1%	98.3%	100.0%	0%	0%	100.0%	86.4%	96.7%
Total	80.2%	78.2%	91.2%	22.2%	0%	68.1%	66.2%	78.9%

Table I.2.31
Homeowner Households with Housing Problems by Income and Race
 Rock Island city
 2012–2016 HUD CHAS Data

2012-2016 ACS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	440	70	4	10.0	0	0	10	534
\$21,811 to \$36,350	415	70	4	0	0	10	50	549
\$36,351 to \$58,160	440	70	0	0	0	0	130	640
\$58,161 to \$72,700	110	30	4	4.0	0	0	20	168
Above \$72,700	125	10	0	0	0	0	40	175
Total	1,530	250	12	14	0	10	250	2,066
Without Housing Problems								
\$0 to \$21,810	90	4	0	4.0	0	0	15	113
\$21,811 to \$36,350	340	30	25	0	0	0	80	475
\$36,351 to \$58,160	1,215	220	55	0	0	0	85	1,575
\$58,161 to \$72,700	550	80	0	0	0	4	55	689
Above \$72,700	4,140	575	45	0	0	60	255	5,075
Total	6,335	909	125	4	0	64	490	7,927
Not Computed								
\$0 to \$21,810	30	4	0	0	0	20	0	54
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	30	4	0	0	0	20	0	54
Total								
\$0 to \$21,810	560	78	4	14.0	0	20	25	701
\$21,811 to \$36,350	755	100	29	0	0	10	130	1,024
\$36,351 to \$58,160	1,655	290	55	0	0	0	215	2,215
\$58,161 to \$72,700	660	110	4	4.0	0	4	75	857
Above \$72,700	4,265	585	45	0	0	60	295	5,250
Total	7,895	1,163	137	18	0	94	740	10,047

In total, some 2,788 renter households face housing problems in Rock Island city. Of these, some 1,490 white renter households, 924 black renter households, 49 Asian renter households, and 245 Hispanic renter households face housing problems.

Table I.2.32
Renter Households with Housing Problems by Income and Race
 Rock Island city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	715	640	30	25	0	25	125	1,560
\$21,811 to \$36,350	410	185	15	0	0	10	70	690
\$36,351 to \$58,160	230	95	0	0	0	20	50	395
\$58,161 to \$72,700	30	4	4	0	0	0	0	38
Above \$72,700	105	0	0	0	0	0	0	105
Total	1,490	924	49	25	0	55	245	2,788
Without Housing Problems								
\$0 to \$21,810	165	80	25	0	0	4	0	274
\$21,811 to \$36,350	135	120	10	0	0	0	15	280
\$36,351 to \$58,160	475	200	0	4	0	40	60	779
\$58,161 to \$72,700	225	75	4	0	0	30	35	369
Above \$72,700	385	210	55	0	4	30	35	719
Total	1,385	685	94	4	4	104	145	2,421
Not Computed								
\$0 to \$21,810	80	100	15	0	4	0	4	203
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	80	100	15	0	4	0	4	203
Total								
\$0 to \$21,810	960	820	70	25	4	29	129	2,037
\$21,811 to \$36,350	545	305	25	0	0	10	85	970
\$36,351 to \$58,160	705	295	0	4	0	60	110	1,174
\$58,161 to \$72,700	255	79	8	0	0	30	35	407
Above \$72,700	490	210	55	0	4	30	35	824
Total	2,955	1,709	158	29	8	159	394	5,412

Table I.2.33
Percent of Renter Households with Housing Problems by Income and Race
 Rock Island city
 2012–2016 HUD CHAS Data

2012-2013 HUD Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	74.5%	78.0%	42.9%	100.0%	0%	86.2%	96.9%	76.6%
\$21,811 to \$36,350	75.2%	60.7%	60.0%	0%	0%	100.0%	82.4%	71.1%
\$36,351 to \$58,160	32.6%	32.2%	0%	0%	0%	33.3%	45.5%	33.6%
\$58,161 to \$72,700	11.8%	5.1%	50.0%	0%	0%	0%	0%	9.3%
Above \$72,700	21.4%	0%	0%	0%	0%	0%	0%	12.7%
Total	50.4%	54.1%	31.0%	86.2%	0%	34.6%	62.2%	51.5%
Without Housing Problems								
\$0 to \$21,810	17.2%	9.8%	35.7%	0%	0%	13.8%	0%	13.5%
\$21,811 to \$36,350	24.8%	39.3%	40.0%	0%	0%	0%	17.6%	28.9%
\$36,351 to \$58,160	67.4%	67.8%	0%	100.0%	0%	66.7%	54.5%	66.4%
\$58,161 to \$72,700	88.2%	94.9%	50.0%	0%	0%	100.0%	100.0%	90.7%
Above \$72,700	78.6%	100.0%	100.0%	0%	100.0%	100.0%	100.0%	87.3%
Total	46.9%	40.1%	59.5%	13.8%	50.0%	65.4%	36.8%	44.7%

Table I.2.34
Percent of Total Households with Housing Problems by Income and Race
 Rock Island city
 2012–2016 HUD CHAS Data

2012-2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	76.0%	79.1%	45.9%	89.7%	0%	51.0%	87.7%	76.5%
\$21,811 to \$36,350	63.5%	63.0%	35.2%	0%	0%	100.0%	55.8%	62.1%
\$36,351 to \$58,160	28.4%	28.2%	0%	0%	0%	33.3%	55.4%	30.5%
\$58,161 to \$72,700	15.3%	18.0%	66.7%	100.0%	0%	0%	18.2%	16.3%
Above \$72,700	4.8%	1.3%	0%	0%	0%	0%	12.1%	4.6%
Total	27.8%	40.9%	20.7%	83.0%	0%	25.7%	43.7%	31.4%
Without Housing Problems								
\$0 to \$21,810	16.8%	9.4%	33.8%	10.3%	0%	8.2%	9.7%	14.1%
\$21,811 to \$36,350	36.5%	37.0%	64.8%	0%	0%	0%	44.2%	37.9%
\$36,351 to \$58,160	71.6%	71.8%	100.0%	100.0%	0%	66.7%	44.6%	69.5%
\$58,161 to \$72,700	84.7%	82.0%	33.3%	0%	0%	100.0%	81.8%	83.7%
Above \$72,700	95.2%	98.7%	100.0%	0%	100.0%	100.0%	87.9%	95.4%
Total	71.2%	55.5%	74.2%	17.0%	50.0%	66.4%	56.0%	66.9%

Overall, there are 4,854 households, or 31.4% of households with housing problems in Rock Island city. This includes 3,020 white households, 1,174 black households, 61 Asian households, 39 American Indian, 0 Pacific Islander, and 65 “other” race households with housing problems. In addition, there are 495 Hispanic households with housing problems. This is shown in Table I.2.35.

Table I.2.35 Total Households with Housing Problems by Income and Race Rock Island city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,810	1,155	710	34	35	0	25	135	2,094
\$21,811 to \$36,350	825	255	19	0	0	20	120	1,239
\$36,351 to \$58,160	670	165	0	0	0	20	180	1,035
\$58,161 to \$72,700	140	34	8	4	0	0	20	206
Above \$72,700	230	10	0	0	0	0	40	280
Total	3,020	1,174	61	39	0	65	495	4,854
Without Housing Problems								
\$0 to \$21,810	255	84	25	4	0	4	15	387
\$21,811 to \$36,350	475	150	35	0	0	0	95	755
\$36,351 to \$58,160	1,690	420	55	4	0	40	145	2,354
\$58,161 to \$72,700	775	155	4	0	0	34	90	1,058
Above \$72,700	4,525	785	100	0	4	90	290	5,794
Total	7,720	1,594	219	8	4	168	635	10,348
Not Computed								
\$0 to \$21,810	110	104	15	0	4	20	4	257
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	110	104	15	0	4	20	4	257
Total								
\$0 to \$21,810	1,520	898	74	39	4	49	154	2,738
\$21,811 to \$36,350	1,300	405	54	0	0	20	215	1,994
\$36,351 to \$58,160	2,360	585	55	4	0	60	325	3,389
\$58,161 to \$72,700	915	189	12	4	0	34	110	1,264
Above \$72,700	4,755	795	100	0	4	90	330	6,074
Total	10,850	2,872	295	47	8	253	1,134	15,459

Table I.2.36 through Table I.2.38 show the percent of households with a severe housing problem by tenure and race.

Table I.2.36 Percent of Homeowner Households with Severe Housing Problems by Income and Race Rock Island city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	55.4%	69.6%	100.0%	0%	0%	0%	40.0%	53.9%
\$21,811 to \$36,350	21.9%	20.0%	0%	0%	0%	0%	11.5%	19.5%
\$36,351 to \$58,160	6.7%	3.5%	0%	0%	0%	0%	4.8%	5.9%
\$58,161 to \$72,700	6.1%	9.1%	0%	0%	0%	0%	26.7%	8.2%
Above \$72,700	0.5%	0.7%	0%	0%	0%	0%	5.1%	0.7%
Total	8.2%	8.5	2.9%	0%	0%	0%	9.5%	8.2%
Without A Severe Housing Problems								
\$0 to \$21,810	39.3%	25.3%	0%	100.0%	0%	0%	60.0%	38.4%
\$21,811 to \$36,350	78.1%	80.0%	100.0%	0%	0%	100.0%	88.5%	80.5%
\$36,351 to \$58,160	93.3%	96.5%	100.0%	0%	0%	0%	95.2%	94.1%
\$58,161 to \$72,700	93.9%	90.9%	100.0%	100.0%	0%	100.0%	73.3%	91.8%
Above \$72,700	99.5%	99.3%	100.0%	0%	0%	100.0%	94.9%	99.3%
Total	91.4%	91.1%	97.1%	100.0%	0%	78.7%	90.5%	91.3%

Table I.2.37 Percent of Renter Households with Severe Housing Problems by Income and Race Rock Island city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	56.5%	58.8%	33.3%	100.0%	0%	86.2%	89.1%	59.5%
\$21,811 to \$36,350	31.2%	27.9%	60.0%	0%	0%	0%	17.6%	29.4%
\$36,351 to \$58,160	6.4%	6.7%	0%	0%	0%	15.4%	22.7%	8.4%
\$58,161 to \$72,700	5.9%	0%	50.0%	0%	0%	0%	0%	4.7%
Above \$72,700	5.1%	0%	0%	0%	0%	0%	0%	3.0%
Total	26.9%	34.3%	27.0%	86.2%	0%	21.3%	39.3%	30.3%
Without A Severe Housing Problems								
\$0 to \$21,810	35.1%	29.1%	46.7%	0%	0%	13.8%	7.8%	30.6%
\$21,811 to \$36,350	68.8%	72.1%	40.0%	0%	0%	100.0%	82.4%	70.6%
\$36,351 to \$58,160	93.6%	93.3%	0%	100.0%	0%	84.6%	77.3%	91.6%
\$58,161 to \$72,700	94.1%	100.0%	50.0%	0%	0%	100.0%	100.0%	95.3%
Above \$72,700	94.9%	100.0%	100.0%	0%	100.0%	100.0%	100.0%	97.0%
Total	70.3%	59.9%	63.8%	13.8%	0%	78.7%	59.6%	66.0%

Table I.2.38
Percent of Total Households with Severe Housing Problems by Income and Race
 Rock Island city
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	56.1%	59.7%	36.7%	62.5%	0%	51.0%	81.2%	58.1%
\$21,811 to \$36,350	25.8%	25.9%	27.3%	0%	0%	0%	14.0%	24.3%
\$36,351 to \$58,160	6.6%	5.1%	0%	0%	0%	15.4%	10.9%	6.8%
\$58,161 to \$72,700	6.0%	5.3%	33.3%	0%	0%	0%	18.2%	7.0%
Above \$72,700	0.9%	0.5%	0%	0%	0%	0%	4.5%	1.1%
Total	13.3%	23.9%	15.9%	52.1%	0%	13.6%	19.9%	15.9%
Without A Severe Housing Problems								
\$0 to \$21,810	36.6%	28.8%	44.3%	37.5%	0%	8.2%	16.2%	32.6%
\$21,811 to \$36,350	74.2%	74.1%	72.7%	0%	0%	100.0%	86.0%	75.7%
\$36,351 to \$58,160	93.4%	94.9%	100.0%	100.0%	0%	84.6%	89.1%	93.2%
\$58,161 to \$72,700	94.0%	94.7%	66.7%	100.0%	0%	100.0%	81.8%	93.0%
Above \$72,700	99.1%	99.5%	100.0%	0%	100.0%	100.0%	95.5%	98.9%
Total	85.7%	72.4%	79.1%	47.9%	50.0%	78.7%	79.7%	82.4%

These racial/ethnic groups were also disproportionately impacted by severe housing problems, as seen in Table I.2.39. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Some 689 black homeowner households face severe housing problems, as well as 48 Asian homeowner households, and 70 Hispanic homeowner households.

Table I.2.39 Total Households with Severe Housing Problems by Income and Race Rock Island city 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$21,810	850	540	29	25	0	25	125	1,594
\$21,811 to \$36,350	335	105	15	0	0	0	30	485
\$36,351 to \$58,160	155	30	0	0	0	10	35	230
\$58,161 to \$72,700	55	10	4	0	0	0	20	89
Above \$72,700	45	4	0	0	0	0	15	64
Total	1,440	689	48	25	0	35	225	2,462
Without A Severe Housing Problems								
\$0 to \$21,810	555	260	35	15	0	4	25	894
\$21,811 to \$36,350	965	300	40	0	0	20	185	1,510
\$36,351 to \$58,160	2,200	555	55	4	0	55	285	3,154
\$58,161 to \$72,700	860	180	8	4	0	34	90	1,176
Above \$72,700	4,705	790	100	0	4	90	315	6,004
Total	9,285	2,085	238	23	4	203	900	12,738
Not Computed								
\$0 to \$21,810	110	104	15	0	4	20	4	257
\$21,811 to \$36,350	0	0	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0	0	0
Total	110	104	15	0	4	20	4	257
Total								
\$0 to \$21,810	1,515	904	79	40	4	49	154	2,745
\$21,811 to \$36,350	1,300	405	55	0	0	20	215	1,995
\$36,351 to \$58,160	2,355	585	55	4	0	65	320	3,384
\$58,161 to \$72,700	915	190	12	4	0	34	110	1,265
Above \$72,700	4,750	794	100	0	4	90	330	6,068
Total	10,835	2,878	301	48	8	258	1,129	15,457

As seen in Table I.2.40 and Table I.2.41, the most common housing problem tends to be housing cost burdens. More than 2,385 households have a cost burden and 1,930 have a severe cost burden. Some 1,140 renter households are impacted by cost burdens, and 1,225 are impacted by severe cost burdens. On the other hand, some 1,245 owner-occupied households have cost burdens, and 705 have severe cost burdens. Overall, there are 10,345 households without a housing problem.

Table I.2.40 Percent of Housing Problems by Income and Tenure Rock Island city 2012–2016 HUD CHAS Data						
Housing Problem	\$0 to \$21,810	\$21,811 to \$36,350	\$36,351 to \$58,160	\$58,161 to \$72,700	Above \$72,700	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	22.2%	20.0%	28.6%	78.9%	100.0%	39.9%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	13.3%	0%	0%	0%	0%	7.4%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4.0%	5.1%	0%	71.4%	100.0%	21.6%
Housing cost burden greater than 50% of income (and none of the above problems)	25.7%	54.3%	76.5%	100.0%	0%	36.5%
Housing cost burden greater than 30% of income (and none of the above problems)	31.0%	47.0%	63.1%	83.3%	61.9%	52.2%
Zero/negative income (and none of the above problems)	21.2%	0%	0%	0%	0%	21.2%
Has none of the 4 housing problems	28.6%	63.3%	66.8%	65.1%	87.5%	76.6%
Total	25.5%	51.7%	65.3%	68.0%	86.3%	65.0%
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	77.8%	80.0%	71.4%	21.1%	0%	60.1%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	86.7%	100.0%	100.0%	0%	100.0%	92.6%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	96.0%	94.9%	100.0%	28.6%	0%	78.4%
Housing cost burden greater than 50% of income (and none of the above problems)	74.3%	45.7%	23.5%	0%	0%	63.5%
Housing cost burden greater than 30% of income (and none of the above problems)	69.0%	53.0%	36.9%	16.7%	38.1%	47.8%
Zero/negative income (and none of the above problems)	78.8%	0%	0%	0%	0%	78.8%
Has none of the 4 housing problems	71.4%	36.7%	33.2%	34.9%	12.5%	23.4%
Total	74.5%	48.3%	34.7%	32.0%	13.7%	35.0%

Table I.2.41
Housing Problems by Income and Tenure
 Rock Island city
 2012–2016 HUD CHAS Data

Housing Problem	\$0 to \$21,810	\$21,811 to \$36,350	\$36,351 to \$58,160	\$58,161 to \$72,700	Above \$72,700	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	10	10	4	15	20	59
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	0	25	25	58
Housing cost burden greater than 50% of income (and none of the above problems)	355	190	130	30	0	705
Housing cost burden greater than 30% of income (and none of the above problems)	155	355	505	100	130	1,245
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
Has none of the 4 housing problems	110	475	1,570	690	5,075	7,920
Total	699	1,034	2,209	860	5,250	10,052
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	35	40	10	4	0	89
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	65	15	20	0	25	125
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	75	30	10	0	210
Housing cost burden greater than 50% of income (and none of the above problems)	1,025	160	40	0	0	1,225
Housing cost burden greater than 30% of income (and none of the above problems)	345	400	295	20	80	1,140
Zero/negative income (and none of the above problems)	205	0	0	0	0	205
Has none of the 4 housing problems	275	275	780	370	725	2,425
Total	2,045	965	1,175	404	830	5,419
Total						
Lacking complete plumbing or kitchen facilities	45	50	14	19	20	148
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	75	15	20	0	25	135
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	99	79	30	35	25	268
Housing cost burden greater than 50% of income (and none of the above problems)	1,380	350	170	30	0	1,930
Housing cost burden greater than 30% of income (and none of the above problems)	500	755	800	120	210	2,385
Zero/negative income (and none of the above problems)	260	0	0	0	0	260
Has none of the 4 housing problems	385	750	2,350	1,060	5,800	10,345
Total	2,744	1,999	3,384	1,264	6,080	15,471

Cost Burdens

For owner occupied housing, elderly non-family households are most likely to be impacted by housing cost burdens, with 33.4 percent of these households having a cost burden or severe cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 76.1 percent of elderly non-family and 100.0 percent of large family households below 30 percent HAMFI face cost burdens or severe cost burdens. These data are shown in Table I.2.42

Table I.2.43 displays cost burden in renter-occupied households by family status and income. Renter households tend to be impacted at a higher rate by cost burdens than owner households. Some 1,219 renter occupied households faced cost burdens, compared to 1,240 owner occupied households. Of these, there are 395 renter households with incomes less than 30 percent HAMFI facing housing problems.

Table I.2.42 Owner-Occupied Households by Income and Family Status and Cost Burden Rock Island city 2012–2016 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$21,810	4	25	0	60	25	114
\$21,811 to \$36,350	50	160	15	195	60	480
\$36,351 to \$58,160	425	480	70	360	240	1,575
\$58,161 to \$72,700	140	350	50	125	70	735
Above \$72,700	1,040	2,455	295	420	910	5,120
Total	1,659	3,470	430	1,160	1,305	8,024
Cost Burden						
\$0 to \$21,810	20	20	0	115	0	155
\$21,811 to \$36,350	30	125	0	175	25	355
\$36,351 to \$58,160	30	235	35	55	150	505
\$58,161 to \$72,700	10	45	10	0	30	95
Above \$72,700	20	35	0	20	55	130
Total	110	460	45	365	260	1,240
Severe Cost Burden						
\$0 to \$21,810	80	40	60	155	40	375
\$21,811 to \$36,350	25	35	0	20	105	185
\$36,351 to \$58,160	30	20	0	55	25	130
\$58,161 to \$72,700	0	0	0	0	30	30
Above \$72,700	0	0	0	0	0	0
Total	135	95	60	230	200	720
Cost Burden Not Computed						
\$0 to \$21,810	0	0	0	25	30	55
\$21,811 to \$36,350	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0
Total	0	0	0	25	30	55
Total						
\$0 to \$21,810	104	85	60	355	95	699
\$21,811 to \$36,350	105	320	15	390	190	1,020
\$36,351 to \$58,160	485	735	105	470	415	2,210
\$58,161 to \$72,700	150	395	60	125	130	860
Above \$72,700	1,060	2,490	295	440	965	5,250
Total	1,904	4,025	535	1,780	1,795	10,039

Table I.2.43 Renter-Occupied Households by Income and Family Status and Cost Burden Rock Island city 2012–2016 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$21,810	25	35	25	90	100	275
\$21,811 to \$36,350	20	90	35	125	65	335
\$36,351 to \$58,160	35	315	50	70	360	830
\$58,161 to \$72,700	25	155	35	20	145	380
Above \$72,700	45	435	15	30	220	745
Total	150	1,030	160	335	890	2,565
Cost Burden						
\$0 to \$21,810	35	105	55	70	130	395
\$21,811 to \$36,350	25	190	50	65	100	430
\$36,351 to \$58,160	20	110	10	45	115	300
\$58,161 to \$72,700	0	0	0	15	4	19
Above \$72,700	25	10	0	20	20	75
Total	105	415	115	215	369	1,219
Severe Cost Burden						
\$0 to \$21,810	55	480	135	165	330	1,165
\$21,811 to \$36,350	0	20	10	60	110	200
\$36,351 to \$58,160	0	4	0	40	0	44
\$58,161 to \$72,700	4.0	0	0	0	0	4
Above \$72,700	0	0	0	0	0	0
Total	59	504	145	265	440	1,413
Cost Burden Not Computed						
\$0 to \$21,810	0	115	15	15	65	210
\$21,811 to \$36,350	0	0	0	0	0	0
\$36,351 to \$58,160	0	0	0	0	0	0
\$58,161 to \$72,700	0	0	0	0	0	0
Above \$72,700	0	0	0	0	0	0
Total	0	115	15	15	65	210
Total						
\$0 to \$21,810	115	735	230	340	625	2,045
\$21,811 to \$36,350	45	300	95	250	275	965
\$36,351 to \$58,160	55	429	60	155	475	1,174
\$58,161 to \$72,700	29	155	35	35	149	403
Above \$72,700	70	445	15	50	240	820
Total	314	2,064	435	830	1,764	5,407

In total, some 2,465 households face cost burdens, and 2,129 face severe cost burdens. This includes 1,245 owner households and 1,220 renter households facing cost burdens and 719 owner households and 1,410 renter households facing, as seen in Table I.2.44.

Table I.2.44 Households with Cost Burden by Tenure and Race Rock Island city 2012–2016 HUD CHAS Data					
Race	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Owner-Occupied					
White	6,375	885	595	30	7,885
Black	930	145	85	4	1,164
Asian	125	10	4	0	139
American Indian	4	15	0	0	19
Pacific Islander	0	0	0	0	0
Other Race	65	10	0	20	95
Hispanic	525	180	35	0	740
Total	8,024	1,245	719	54	10,042
Renter-Occupied					
White	1,435	730	700	80	2,945
Black	720	370	530	100	1,720
Asian	120	10	10	30	170
American Indian	4	0	25	0	29
Pacific Islander	4	0	0	4	8
Other Race	110	20	25	0	155
Hispanic	175	90	120	4	389
Total	2,568	1,220	1,410	218	5,416
Total					
White	7,810	1,615	1,295	110	10,830
Black	1,650	515	615	104	2,884
Asian	245	20	14	30	309
American Indian	8	15	25	0	48
Pacific Islander	4	0	0	4	8
Other Race	175	30	25	20	250
Hispanic	700	270	155	4	1,129
Total	10,592	2,465	2,129	272	15,458

Lead-Based Paint Risks

According to the Environmental Protection Agency (EPA), older homes are more likely to contain lead-based paint, which is one of the most common causes of lead poisoning. A home built between 1960 and 1977 has a 24 percent chance of containing lead-based paint, while a home built from 1940 to 1959 has a 69 percent chance of containing lead-based paint. Homes built before 1940 have the highest rate of lead-based paint at 87 percent⁶.

Table I.2.45 shows the risk of lead-based paint for households with young children present. As seen therein, there are an estimated 1,155 households built between 1940 and 1979 with young children present, and 954 built prior to 1939.

⁶ <https://www.epa.gov/lead/protect-your-family-exposures-lead#sl-home>

Table I.2.45 Vintage of Households by Income and Presence of Young Children Rock Island city 2012–2016 HUD CHAS Data			
Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
\$0 to \$21,810	315	655	970
\$21,811 to \$36,350	160	595	755
\$36,351 to \$58,160	210	1,175	1,385
\$58,161 to \$72,700	24	410	434
Above \$72,700	245	1,680	1,925
Total	954	4,515	5,469
Built 1940 to 1979			
\$0 to \$21,810	275	1,180	1,455
\$21,811 to \$36,350	195	845	1,040
\$36,351 to \$58,160	235	1,525	1,760
\$58,161 to \$72,700	145	595	740
Above \$72,700	305	3,000	3,305
Total	1,155	7,145	8,300
Built 1980 or Later			
\$0 to \$21,810	40	275	315
\$21,811 to \$36,350	45	150	195
\$36,351 to \$58,160	30	205	235
\$58,161 to \$72,700	4	85	89
Above \$72,700	80	750	830
Total	199	1,465	1,664
Total			
\$0 to \$21,810	630	2,110	2,740
\$21,811 to \$36,350	400	1,590	1,990
\$36,351 to \$58,160	475	2,905	3,380
\$58,161 to \$72,700	173	1,090	1,263
Above \$72,700	630	5,430	6,060
Total	2,308	13,125	15,433

Elderly Housing Needs

Table I.2.46 shows the rate of housing problems for elderly households. Some 835 elderly and 785 extra-elderly households have housing problems. Of these, some 430 elderly households with housing problems have incomes less than 30 percent HAMFI, and 305 extra-elderly households have incomes below 30 percent HAMFI.

Table I.2.46 Households with Housing Problems by Income and Elderly Status Rock Island city 2012–2016 HUD CHAS Data				
Income	Elderly	Extra-Elderly	Non-Elderly	Total
With Housing Problems				
\$0 to \$21,810	430	305	1,370	2,105
\$21,811 to \$36,350	190	245	805	1,240
\$36,351 to \$58,160	180	135	715	1,030
\$58,161 to \$72,700	0	40	160	200
Above \$72,700	35	60	180	275
Total	835	785	3,230	4,850
Without Housing Problems				
\$0 to \$21,810	70	105	210	385
\$21,811 to \$36,350	185	220	345	750
\$36,351 to \$58,160	565	405	1,375	2,345
\$58,161 to \$72,700	210	145	705	1,060
Above \$72,700	1,330	495	3,970	5,795
Total	2,360	1,370	6,605	10,335
Not Computed				
\$0 to \$21,810	35	4	215	254
\$21,811 to \$36,350	0	0	0	0
\$36,351 to \$58,160	0	0	0	0
\$58,161 to \$72,700	0	0	0	0
Above \$72,700	0	0	0	0
Total	35	4	215	254
Total				
\$0 to \$21,810	535	414	1,795	2,744
\$21,811 to \$36,350	375	465	1,150	1,990
\$36,351 to \$58,160	745	540	2,090	3,375
\$58,161 to \$72,700	210	185	865	1,260
Above \$72,700	1,365	555	4,150	6,070
Total	3,230	2,159	10,050	15,439

APPENDIX

IDIS CHAS Tables

NA - 15: Table 1 0% - 30% of Area Median Income Rock Island city 2012–2016 HUD CHAS Data			
0% - 30% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	2,094	387	257
White	1,155	255	110
Black	710	84	104
Asian	34	25	15
American Indian	35	4.0	0
Pacific Islander	0	0	4.0
Other Race	25	4	20
Hispanic	135	15	4

NA - 15: Table 2 30.1% - 50% of Area Median Income Rock Island city 2012–2016 HUD CHAS Data			
30.1% - 50% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	1,239	755	0
White	825	475	0
Black	255	150	0
Asian	19	35	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	20	0	0
Hispanic	120	95	0

NA - 15: Table 3 50.1% - 80% of Area Median Income Rock Island city 2012–2016 HUD CHAS Data			
50.1% - 80% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	1,035	2,354	0
White	670	1,690	0
Black	165	420	0
Asian	0	55	0
American Indian	0	4.0	0
Pacific Islander	0	0	0
Other Race	20	40	0
Hispanic	180	145	0

NA - 15: Table 4 80.1% - 100% of Area Median Income Rock Island city 2012–2016 HUD CHAS Data			
80.1% - 100% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	206	2,354	0
White	140	775	0
Black	34	155	0
Asian	8	4	0
American Indian	4.0	0	0
Pacific Islander	0	0	0
Other Race	0	34	0
Hispanic	20	90	0

NA - 20: Table 1 (Severe Housing Problems) 0% - 30% of Area Median Income Rock Island city 2012–2016 HUD CHAS Data			
0% - 30% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	1,594	894	257
White	850	555	110
Black	540	260	104
Asian	29	35	15
American Indian	25	15.0	0
Pacific Islander	0	0	4.0
Other Race	125	25	4
Hispanic	25	4	20

NA - 20: Table 2 (Severe Housing Problems) 30.1% - 50% of Area Median Income Rock Island city 2012–2016 HUD CHAS Data			
30.1% - 50% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	485	1,510	0
White	335	965	0
Black	105	300	0
Asian	15	40	0
American Indian	0	0	0
Pacific Islander	0	0	0
Other Race	30	185	0
Hispanic	0	20	0

NA - 20: Table 3 (Severe Housing Problems) 50.1% - 80% of Area Median Income Rock Island city 2012–2016 HUD CHAS Data			
50.1% - 80% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	230	1,510	0
White	155	2,200	0
Black	30	555	0
Asian	0	55	0
American Indian	0	4	0
Pacific Islander	0	0	0
Other Race	35	285	0
Hispanic	10	55	0

NA - 20: Table 4 (Severe Housing Problems) 80.1% - 100% of Area Median Income Rock Island city 2012–2016 HUD CHAS Data			
80.1% - 100% of Area Median Income	Has one or more of four housing problems	Has none or more of four housing problems	Household has no/negative income, but non of the other housing problems
Total	89	3,154	0
White	55	860	0
Black	10	180	0
Asian	4	8	0
American Indian	0	4.0	0
Pacific Islander	0	0	0
Other Race	20	90	0
Hispanic	0	34	0

NA – 25 Rock Island city 2012–2016 HUD CHAS Data				
Housing Cost Burden	<=30%	30-50%	>50%	Not Computed
Total	10,592	2,465	2,129	272
White	7,810	1,615	1,295	110
Black / African American	1,650	515	615	104
Asian	245	20	14	30
American Indian	8	15	25	0
Pacific Islander	4.0	0	0	4.0
Other Race	175	30	25	20
Hispanic	700	270	155	4

NA-10 Rock Island city 2012–2016 HUD CHAS Data										
Housing Problems with one or more Severe Housing Problems	Renter					Owner				
Number of Households	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
Having 1 or more of four housing problems	1,215	285	100	19	1,619	379	200	130	70	779
Having none of four housing problems	624	685	1,084	389	2,782	270	825	2,070	787	3,952
Household has negative income, but none of the other housing problems	203	0	0	0	203	54	0	0	0	54

NA-10 Table Rock Island city 2012–2016 HUD CHAS Data										
Housing Problems (Households with one of the listed needs)	Renter					Owner				
Number of Households	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
Lacking complete plumbing or kitchen facilities	35	40	10	4	89	10	10	4	15	39
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	65	15	20	0	100	10.0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	75	30	10	210	4	4	0	25	33
Housing cost burden greater that 50% of income (and none of the above problems)	1,025	160	40	0	1,225	355	190	130	30	705
Housing cost burden greater than 30% of income (and none of the above problems)	345	400	295	20	1,060	155	355	505	100	1,115
Zero/negative income (and none of the above problems)	205	0	0	0	205	55	0	0	0	55

NA-10 Table B Rock Island city 2012–2016 HUD CHAS Data					
Number of Households	0%-30% HAMFI	30.1% - 50.0% HAMFI	50.1% - 80.0% HAMFI	80.0% - 100.0% HAMFI	Above 100.0% HAMFI
Total Households	2,744	1,985	3,384	1,263	6,070
Small Family Households	820	620	1,164	550	2,935
Large Family Households	290	110	165	95	310
Household contains at least one person 62-74 years of age	535	375	745	210	1,365
Household contains at least one person are 75 or older	414	465	540	185	555
Households with one or more children 6 years old or younger	630	400	475	173	630

MA-15 Housing Affordability Rock Island city 2012–2016 HUD CHAS Data		
Units affordable to households earning:	Renter	Owner
30% HAMFI or less	275	114
30.1-50% HAMFI	335	480
50.1-80% HAMFI	830	1,575
80.1% -100.0% HAMFI	380	735

NA-10 Rock Island city 2012–2016 HUD CHAS Data										
Households with Children Present	Renter					Owner				
	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Total
One or more children age 6 or younger	535	290	225	34	1,084	290	225	34	139	594

Appendix B: Community Input Data

FOCUS GROUPS

FOCUS GROUP 1: CITY OF MOLINE

Presentation

Comment: Why do I see Arsenal suffering.

Presenter: That's just that's the Census. So it's Census designated place. It's not technically included in the Rock Island city boundary, according to the Census.

Comment: No one lives there basically.

Presenter: Yeah, that. Yeah. So we, you know, when we first started the study, we were like, what's up with Arsenal, but we double checked because there were some issues raised at our first meeting, whether that was in or out, apparently, they use fire and police services from Rock Island, but at the same time, it's like, you know, we want the data to be consistent with what the Census said. So yeah, you know, so it's a it's a, it's not a city. It's a CDP, Census Designated Place. So there is a data set for but it's not technically in our study area here.

Presentation

Comment: Yeah, we just finished our AI. Have you seen it?

Presenter: No, I have not.

Comment: Are these maps going to be included?

Presenter: Oh, yeah. Yes, we and you know, I try to keep I try to keep this down to 45 slides, but we have I have so many maps.

(Crosstalk)

Comment: The company called Mosaic. I'm not sure where they are out of.

Presenter: We do AIs as well as Con Plans.

Comment: That spot there on the right side to be said, why is that 95% white? Is that white flight or why?

Presenter: Well if you jump ahead to the median home values it looks like there's some expensive housing there.

Comment: Where is it?

Presenter: Yeah, that's good question. Um it's really hard to...

Comment: Is that Rock Island or...

Presenter: That is Moline. So, this is the airport here. So yeah, so this is like a, you know, a road an offshoot run the airport kind of just building up.

Presentation

Comment: What is the definition of labor force.

Presenter: The labor force is you know, if you are if you're, you know, above, above 16, and your civilian non-institutionalized, non-institutionalized labor force, you're not in the military or anything, and you're looking for a job or want to be employed.

Comment: 16 to what?

Presenter: 16 to whatever Yeah, whatever you know, I guess, yeah.

Presentation

Comment: That's the three cities combined.

Presenter: Yes, that's correct.

Comment: Do you have that same math, that same chart for each city?

Presenter: Yes, I do. That's that the one you're holding is just Moline. Yeah.

Presentation

Presenter: As a question for you guys, is it more helpful to have the income breakdown here or just the zero to 30%? Just as that's just feedback for me. Does make it more or less understand. Well, I know it's I know it's highly technical stuff anyway.

Comment: For Consolidated Planning purposes, zero to 30, mod, low, very low, that helps us in terms of communicating to HUD. But sometimes it's helpful to see the actual number, we run into that sometimes trying to convert Census data into HUD reporting type data.

Presenter: Yeah, yeah, that's why I wish there was a button. I could you know press and like flip it. You know what I mean?

Presentation

Comment: This is just City of Davenport, right?

Presenter: Yes, Yes, that's correct.

Comment: So that's just all that new stuff.

Presenter: Is just new development, new developments. So yeah, that's the other trend that's been happening the newer homes have just been bigger and also more expensive which you know doesn't help housing affordability you know what I mean? Because if you give if there's a contractor and he's got a piece of land and he wants developed, then you know, he's going to try to build the biggest or he or she is going to try to build this most.

Comment: It's bizarre, a three car garage how you know Gone with the Wind.

(Crosstalk)

Comment: My house is half garage.

Presenter: Like, are they building McMansion type thing?

Comment: Oh my gosh is often, first we have Bettendorf is out there by homeschool. It's just phenomenal how large they are.

Presenter: Really?

Comment: Yeah, we're talking three car garage, split levels. It's just like it's just phenomenal like Dynasty.

Presenter: Wow. Wow. Yeah, again, that would be you know, they're not we're not in our study area. You've probably seen interesting numbers up there.

Presentation

Comment: The rents are higher; the rents are very high.

Presenter: Yeah, yeah. So yeah, so that I mean, that's the problem, but we should have really good rental data when we start calling on them their rental survey.

Comment: Go on Craigslist.

Presenter: Yeah, we actually do we it's funny. We order all the newspapers I mean you know in town system too many and then we do we do Craigslist and Facebook. Facebook has a large marketplace for some reason.

(Not Discernible)

Presenter: And then would you say they've been going up?

Comment: Those who serve in long term care, SSDI getting \$800 a month they have the public housing. And so you go on Craigslist to find something that's decent, and you're going to spend your entire checked on rent. So they have no option but the public housing.

Presentation

(Discussion of Survey)

Comment: This report that combines all three cities together is going to substitute for the individual report, because I have been reading the 2015 City of Davenport housing Needs Assessment and there was pretty explicit recommendation and findings in that report. What happens to those? And are we just moving on to the 2020 2025 Assessment without having much review of how we did in the previous Housing Needs Assessment?

Presenter: So, theoretically, I wasn't here in 2015, but the idea is that these housing reports, you know, inform your consolidate planning process, which then inform your like Annual Action Plan, so your actual projects that are funded with CDBG funds.

Comment: But each City has their own CDBG.

Presenter: Yes. So that's why so, but the way that the way that the contract the Consortium got together, you know, so they get one, one housing, one housing study, but then each they get like a big technical appendix with all the data.

Comment: (Not Discernable) CDBG money.

Presenter: No, they're not but they but they but they do get, they do get all the data that will be presented as a summary, you know, as whole will be provided individually as well.

Comment: If you happen to be looking for a way to try and benchmark the data, as I mentioned, goes into the Consolidated Plan that's annually updated by each of the three cities in the Annual Action Plan, kind of tell HUD what we're going to do over five years and tell HUD what we're going to do each year. And then at the end of each year, we submit the CAPER, Consolidated, and Actual Plan evaluation reviews. That kind of benchmarks out of your goals and projects and activities, what you got done, how much money was allocated to the various activities, what was spent for what, and I believe that report is on their website that might be helpful to look at that, look at that. This is kind of kicking off a new iteration of that kind of Consolidated Plan going into the next five years. So it kind of on the very, very much of the front end of that process. But if you google Davenport CAPER formerly Rock Island, it should bring up the document and that's what HUD uses to measure performance on an annual basis.

Presenter: So, so theoretically, yes, like these, these will be tracked, you know, the, the findings will be recommended and then there will be projects built out and then those projects will be tracked in the CAPER. So that's, that's the that's the hope in the plan.

Presentation

Comment: The floodwall as one problem, floods every spring This is past when those funky little barrier things just collapse now downtown Davenport became Lake Erie. It stayed; how long how many weeks are four?

Comment: Three months.

Comment: Yeah, underwater for a long time. several businesses are going to relocate now downtown Davenport, there are several bars, couple of restaurants have opted not to relocate or reopen. And they were a nice little niche have downtown. Like it's past the ballpark somewhere in there, they're not gonna to reopen. Some of them higher up from the because you know used to be, they were okay, but you went too far down River Drive where the topography shifted that you're close to the water it was too flat. If you're on this thing that you're okay if you were like this, you kind of got screwed. And so several are not going to be built and the Garden District always floods make Marie McGinnis my older woman she's always having flood issues under her precinct but it's so low. The ground the topography is so low, the waters is flooded. But that's what that is. That's Davenport. The flood wall and fight for years.

Presenter: I mean, it happens every year.

Comment: More often than not it happened in 93. And then it happened again, and it happened just again three or four years ago but again after this year, but probably the worst was this year worse than 93 was this flood

(Crosstalk)

Comment: A little bit right there. Were you a little bit further north.

Comment: Wherever the wall diamond is and keep going down that road going west you're going to find people underwater. How's that going east because the topography changes.

Presenter: Rental housing stock.

Comment: It is higher and change it but going west direction. The ground lowers and the water floods.

Comment: Have you seen those two main north, south arterials. Those are Brady and Harrison to the right of those right next to the river. Right in there. That was the worst of the flooding.

Comment: Well, you know, one of the things that I think we struggle with is housing is people who have some are vulnerable for different reasons and end up in basically slumlord housing. And, and get evicted. I mean they lose their housing and then they kind of develop more of a stigma or a bad rental history. And then they really have a hard time getting back into rental housing, so they end up living with family friends, couch surfing.

Presenter: Essentially homeless.

Comment: Yeah, and then finally they'll land somewhere, but it was even worse than wherever they were before. And it's just a lot of those folks, you know either one or like if it's a couple of one or both will have mental illness and you know, just for various reasons, you know, they can lose out on that on a maybe fairly okay spot and then it just gets worse from there.

Presenter: It just keeps going.

Comment: I think that a housing instability just that constant threat exacerbates and maybe an existing mental health issue or even...

Comment: Yeah, affordable housing is not good; it's generally very mediocre.

Presenter: Yeah. I mean you want to you know, you want to build ideally you want to build, you know, adequate affordable housing.

Comment: A livable minimum wage, you can't live on 10 bucks an hour and have been paid the rent to a nice apartment. Even two of you trying to do that it becomes more difficult to have a nice apartment two bedrooms or more a townhouse on \$10 an hour. And maybe 50 years ago that not this day and age. And that's why it's living wage issues in Davenport and Rock Island. I want to buy a house, I want to buy a house, you could buy a house on 20 grand a year.

Comment: I think one of the things that I was really hoping to hear learn is what, how the 2015 Housing Needs Assessment.

Presenter: The process?

Comment: I mean I've page 37 talks about a shortage of 2,623 units of affordable housing for folks at 30% AMI and below at the same time, there's almost the same shortage for folks at 100% AMI.

So, we, the city recognized back in 2015, we're way short of affordable housing, way short for work, you know, attracting young people or young professionals who want to have a good, nice condo along the river. We've been tracking this, and we've done really, really well. And increasing the number of units at \$650 per month and above and we've lost even more of the lower end. And so our hope is that your report is going to show that that gap has been almost satisfied.

Presenter: On the high the higher, Okay.

Comment: We've completely ignored the 30% AML and below and in Davenport and the AI talks a little bit about that. I'm hoping that your Needs Assessments...

Comment: This gentleman said the rents just keep going up because they can. But there's nothing changing in terms of wages and good paying jobs. So we're just forcing people into doubling and tripling up experiences, or, you know, having the 44th highest eviction rate in the country. Forcing people into mental health issues. I mean, it's just bad. And we need your you know, and that's all anecdotal. I'm hoping that your record is gonna be able to take some data to all that anecdotal information.

Presenter: Yeah. So I do I don't know if you want that. I do have Davenport table set. Yeah.

Comment: Well, you'll get into that. Tomorrow, right?

Presenter: Yes, yeah. Well, if you guys aren't if you guys aren't coming tomorrow.

(Crosstalk)

Comment: But we want to also make sure that our data is correct. We're doing it all on ACS. Everything you shown so far looks like we're on target.

Presenter: Great. Yeah, yeah, this is all ACS and everything and like it you know, if you're, if you're working in Davenport, Iowa, like the Iowa dashboard is pretty is a super great tool and see if I'm going to it's going to be even more powerful coming up. But I yeah, we can see your housing problems?

Presentation

Comment: With the affordable housing, what happens when people have been evicted? And when they do try to go get affordable housing, because they have those evictions that are on the records. I know like with myself, there's some things that were obstacles for me to get into housing. So I'm just curious to see like how that's possible.

Presenter: Yeah, just housing in general.

Comment: Yeah, we're doing nothing to break that vicious cycle. Rents keep going up, people getting evicted, and three evictions you can't rent anymore. Where people supposed to go? How are they supposed to raise their families?

Presenter: Is there any like, Is there a no cause eviction rule here?

Comment: It is pretty easy. In Iowa anyway it's a little harder.

Presenter: Because I know just, you know, like said I'm from Portland, Portland is also experiencing a massive housing affordability crisis. And they've passed no cause eviction, like, it's very hard to evict someone that had that, unless it's egregious. They've capped rent increases, you can increase the rent for percentage, you know, over like 5% or 10% a year. Because what was happening was like, you know, your lease came up and all of a sudden, the landlord could get \$300 more for the same apartment. And you know, these are these are people that have been living, like older folks that have been living on fixed incomes in these units for decades or something and they've been you know, and then all of a sudden the rents jump up so they, so you can legislate that kind of thing but that's you know, that's, that's a different that's a different conversation. Not different is just a, you know.

Comment: A fixed income you were locked the public housing, during a fixed income as to my deal with two people in long term here on fixed income, they leave long term care, they're getting SSI and it's \$770. That's supposed to pay your rent and hopefully your public housing will pay them utilities. But if you want cable or have a cell phone? There's money you might get SNAP, but it's SNAP if you're paying if you're always not, you get less SNAP. So your SNAP you must cover your food, your rent, and you might get Medicaid, you might not get Medicaid. So you're living on that check each month and hoping the rent will not up a lot every couple years.

Presenter: Yeah, that's a you know, we included this elderly table, because...

(Not Discernable)

Presenter: So, this dataset that also has elderly 62 to 75, 75 plus, and you can see you know, there's a big these are with housing problems again, you know, this is always...

Comment: Senior, a lot of fixed income, you have your house taxes, your house insurance, you have to upkeep your house.

Presenter: And the property values are increasing and you're on a fixed income and your property taxes going up. You know, at some point you're going to start being cost burdened. I wish there was a really easy way to solve this because I, you know, every week, I'm in a different room in a different part of the country here in the same problems, and I'm surrounded by professionals in the industry. And no one's got a solution. You know, I mean...

Comment: Well, the issue of, you know, building affordable housing is you want to build something nice. But because it's affordable, you're not gonna make any money off. It's not a it's not a winning proposition. And so you gotta have tax credit. You know, the low income housing tax credits and, and those are very, very limited, you know, for the state. And, you know, they just started changing some of the rules in Iowa, for low income housing developers to make it a little bit easier to get in. Because before it was sort of once you're in it's easier to stay, you know, keep developing, but it's hard to break into it because there's so many points given for experience. Yeah. And just, you know, trying to see those kinds of developments happen in the in the Quad Cities is, you know, something that we don't see a lot. We see people developing, taking old schools and old buildings and turning them into high end market rate apartments, but they're not doing that a lot with the lower end. Because you got to get those low income housing tax credits to make that happen. It's super competitive

Presenter: Yeah, you need to you know, we're in a free market system and you have to model you have to you have to offer incentives to change the market behavior, where a developer where all of a sudden pencils out, you know.

Comment:

I would say Garfield school, it's not that not bad like 650. It could be a lot more. They want to charge you more. They are quite nice. They are accessible to a certain extent.

Comment: But 650 is still out of reach so somebody's making \$770.

Comment: I know, but then I can't find right now anywhere in the county in Rock Island is two bedroom with one accessible bathroom, it doesn't exist in the County. We can find two to three never all three. And all we're remodeling done locally remodeling done these buildings so accessibility is still a step in tub. A step in tub is not accessible just building a high shower or high toilet or low counter and bathroom is fine, but a step in tub is not and you can't bring in your wheelchair. That's my big bugaboo. Yeah, my life is right now finding a roll-in showers.

Presenter: Well, you know, if fair most fair housing basis or you know are based in disability and reasonable to make fair accommodation, so if you are in a spot and you, you know, often the landlord to modify it to be accessible. And they say no, that might be a fair housing issue that you could raise with someone.

Comment: Doing that.

Presenter: Okay, great, as long...

Comment: They have done remodeling locally and Rock Island, and so created all these step in tubs. You know, I love all the low counters and high toilets but that still does not help somebody in a wheelchair can't bear weight.

(Not Discernable)

Comment: What's the next step?

Presentation

Comment: So in your travels where have you seen cities or jurisdictions approach this national crisis a little more creatively.

Presenter: So yeah, low at low income housing tax credits are a big one. Sometimes, you know, in the five year plan, you know, you're doing a five year plan, but really, you know, hopefully we'll be around for longer than five years. So maybe the first five years you find vacant housing stock, and, you know, take that over and bank the land, land banking. So you spent five years banking land, second five years, when the next Consolidated Plan rolled around, then you have land, and then you can develop that land. You know, the mean, so it's, but that's a 10 year solution, you know, we need there's problems now, you know, inclusionary zoning is something that people have looked at, that's where you say, okay, cool, you can build, if you build 50 units, five or seven of them have to be affordable. But again, that changes the math for a developer. So you have to you have to offer some sort of incentive there. You can increasing density. So, you know, shrinking lot sizes. You can so you can put more units on the same space. That's that that one's an easier fix, because that's just a law on a book somewhere, you know, I mean, so you can say, Okay, well, let's change density requirements, instead of instead of only putting a duplex here, you can put a four plex.

Comment: So Minneapolis, I think is doing that right now.

Presenter: Okay. Yeah. I haven't worked out there in a bit. But, um, yeah, I mean, that that's, you know, because land, you know, there's only so much land, you know, and it's a function of, you know, how much you can put on it supply and demand. If you increase the supply. The demand is always, you know, if you increase supply, you know, prices will go down. I was in I was in Salem, Oregon, and there was a homeless service provider and she was just said, affordable housing is too expensive to build. Just build as much regular housing you can, and prices will fall. And some of that's true because also in that on that contract, they came out, there was a great, beautiful, beautiful, like maybe 250 affordable housing unit, or you know, in these people needed it, but it was a beautiful space, but it costs \$30 million to build for over 10 years, you know, and because like so you have to get the developer to come in and build it. And then you have to have someone that manages it for, you know, 10 years, so it's \$30 million for 200 units or something. So it's like, yeah, is like okay.

Comment: How many houses?

Presenter: Yeah, exactly. So like, he's like, okay, we're trying to make affordable housing, but affordable housing is expensive. That doesn't make any sense.

Comment: (Not Discernible) but only I can't remember how many pieces of land they had, but so many people bought it, but only like you maybe two or three have actually built on the land and they only have like a certain period of time to do something, like six months but they sold land for like \$1 or something.

Presenter: What happens if they don't build?

Comment: I have no idea but it's interesting to me because those are ways too, To build something in that space where...

Presenter: Yeah, or like if you like so, you know if you're trying to work with a developer to come and build a house like you know, yeah, you can you build it if you build some affordable land over here will give you this other land to build whatever you want. You know what I mean? Like, there's ways you could do something like

Comment: Build a tiny houses. I've seen that all over Facebook. The small houses, it's like a bedroom and a bathroom and a kitchen and a small porch, a closet maybe. It's very accessible and it's very, but there but then they take like two months to build. It's not fancy a few, but it's a house. It's yours. There are basic build one like you just met a week? There's like 10 of them. So on X number of blocks, well, tiny houses. If you're homeless? I think Yes.

Comment: There's only one problem with tiny house. I think those work better in places south of us. Because when you talk about a house that's that small or cold, the cold is really going to be a problem because all your plumbing is going to be on outside walls and can just, you know, lots of issues with it, I mean, I know that there's like one lady is doing it in our in Davenport. But I wonder if that's gonna be an issue because when you open that door, your entire house is frozen out right away because it's only one room.

Comment: there is a whole community in Detroit.

Comment: Is there really, a tiny home? Well, they figured it out.

Comment: They figured it out.

(Crosstalk)

Comment: Tiny Homes are all across a city or county.

Presenter: Yeah. And then so on the flip side is like, okay, yeah, you know, we know we have an issue we have it hasn't. We know we need affordable housing? But like, you know, in my mind, like, what is the price tag? Like, if I gave you 100 million dollars, would you? Would you be able to solve affordable housing? Would I give you if I gave you 50 million, you know, I mean, like, there's at some, at some point, there, there's a number out there that you will be able to solve affordable housing. Now, you know, finding that money is a different thing and what do you do with this different thing, but and the other thing is in this process, the CDBG, Community Block Grant, are highly restricted. So not now. You're trying to now you're trying to solve a huge crisis. You know, with one hand tied behind your back, you know.

Comment: So for the feds the money is nothing. (Not Discernable) And yeah you could find 10 communities \$10 million each and do a pilot program once you have that much money What can you build with \$10 million over the next two or three years and small tiny and small and when you do show us and suddenly you have 4,000 houses to build all across four or five six states.

Presenter: That that's working.

Comment: That that it can be done. Yeah, but again CDBG has to be given loosen their purse rings, stick out from where you know where and can get it done. (Not Discernable) You and your friends have housing ideas, you have built the houses that show you do in a couple of year with as much money and do it, maybe.

Presenter: Tiny Homes that could...

Comment: Even less tiny, just a small home.

Presenter: High density apartments. Yeah. It's a difficult problem I wish I had the answer. But I'm like we'll get there I mean we have to you know what I mean? Like there's no other choice.

Comment: Because people how old are you?

Presenter: I'm almost 40.

Comment: People 25 have no idea how to buy a house they have no clue and they don't they don't even ponder buying a house at 25.

Presenter: Yeah, right, then you know if you live in a more urbanized area where your home values are so outrageous you know you're not even it's not even possible to buy a house.

(Crosstalk) (Not Discernible)

FOCUS GROUP 2: CITY OF ROCK ISLAND

Presentation

Comment: When you have the unemployment rate, do you have are able to tell how many minorities versus whites unemployed?

Presenter: No, no, no, that's not that's not in the data. That's in I wish it was. Yes, just reported as a straight figure that the Bureau of Labor Statistics reports just the three columns, like employment, unemployed, labor force and then you can create the math off that. I wish it did. That would be nice.

Presentation

Comment: Do they break out the vacant by owner occupied or renter?

Presenter: No, because if the vacant if it's just a vacant house it's not occupied so it can't be owned, or you know it's there's not a homeowner or a renter. There's just it's just a house. But yeah, I can I think I have the map on that one. So we can take a look at that.

Presentation

Comment: But it's not too expensive. That's the west end. That was built in the, really after World War II. It's really old, old stock and there's been a lot of flooding and a lot of that housing has already been taken out.

Comment: That area north just south of I-80 is ((Crosstalk) generally stuff higher end, higher end stuff.

Presenter: I wonder what is going on with that tract then.

Comment: Would you guys see that there is more blue collar?

Comment: Yeah, those were built after World War II for vets, for the soldiers.

Presenter: Well this is housing problems, so it could be other issues. It might not be cost burden it could be lack in the kitchen or plumbing or overcrowding.

Comment: Those are the ones that as we were trying to do lead abatement on and we're now starting to be historic because they were over 50 years old.

Presentation

Comment: So you mentioned the other reason. There was the no plumbing, no kitchen, do we have the numbers?

Presenter: Yes, I'm so sorry on that same sort of handout. If you look at page eight, this breaks it down housing problems by income and tenure owner renter and type of problem. So you can see you can see their actual households by housing problems. I apologize if I didn't print out enough copies you have exceeded my expectations for turned out. Congratulations.

Comment: Is this handout for Rock Island?

Presenter: Yes, but I do have Moline, I have a lot of Moline and Davenport, cleaned me out. So, but like I said, if you put your email down on that signup sheet, you'll get a copy of all three of these plus the presentation sometime tomorrow. Absolutely. So, yes.

Presentation

Comment: Davenports eviction rates are higher than Rock Island.

Presenter: Yeah, I was on a board earlier today that they were saying that.

Comment: Rock Island, they're getting ready in the beginning of next year to launch a rental rehabilitation program. We will match the landlord based on but only in targeted areas, and based on the deficiencies that code enforcement identifies .

Presenter: Great, great. I hope I hope that that's great.

Presentation

Presenter: Last night someone was saying city Rock Island was selling plots of land for dollar. Is that true?

Comment: Yes, we do. But to do that you have to do something.

Presenter: Yes, yeah within a certain timeframe. Well, that makes sense. I think so. I think it's a great that's a great.

Comment: We also have the HOME program. So for \$5 to buy a parcel for five, you have six months to get all of your financing for new construction.

Presentation

Comment: I want to make a point that Rock Island permitting fees, were the lowest in the Quad Cities. And we still didn't get a lot of developers coming to build. So we can change those fees to be competitive. And you know, just because they are lower it doesn't mean you are going to get the result.

Presenter: Yes, yeah. I mean, like, you With a permanent fee on what you know, \$250,000 house, it's probably a very small percentage of that, you know? Absolutely.

Presentation

Comment: So you're looking for statistics on the current state of the housing market google homes. And it's Googlehomes.com puts out a quarterly publication, statistical analysis of the current state of housing.

Comment: That's the facts, facts and ...

Comment: It's called facts and trends.

Presenter: Facts and trends. Awesome. Thank you. I'm always looking for that. I had a realtor, my last session I should have, I should have got his card.

Presentation

Comment: We know that because we have homelessness. And we know that the rents are very high. So the one of the greatest needs is having when we talk about affordable housing when I'm not looking at firefighters, school teachers, I'm looking at someone who's working at McDonald's downtown and they can't afford \$585 a month for a loft apartment. That's what's being built. And so we're not addressing the needs of those whose incomes are lower than...

Presenter: Like the average zero to 30% income. You know, they break it down by income, you know, so, zero percent, extremely low.

Comment: We're doing, the Housing Council and the cluster actually doing a long term affordable housing study ourselves. You might want to get a copy.

Presenter: Yes, I'd love that.

Comment: Yes. It's not official yet but at that point in time, we're really looking at a kind of gearing and at the extremely low and we determined that we need about 6,600 units of affordable housing just for individuals that are extremely low.

Presenter: Is that renter or all tenured?

Comment: Well, we are looking at renter. You know, we know that they're homeowners, but again, there they have a home. It's more looking at what the needs are for renters that are just extremely low. And most of those are going to be renters anyway.

Comment: So what's the area?

Comment: Quad Cities.

(Crosstalk)

Comment: Yeah, technically, I mean, that's where a lot of our data and that's why, you know, I'm looking at some of your numbers.

Presenter: You said 6,600.

Comment: Yeah.

Presenter: That's pretty close and severe cost burden and renter. So it's always good when the numbers match.

Comment: Again, it depends on what data we're using. And I think we're going back and utilizing, and I think he is using the data from National Housing Coalition and the Gap reports.

Presenter: Yeah. Great. Well, I mean, it's nice to sound nice to hear but it's good to hear that the numbers are at least, in the same ballpark. You know, it would be disheartening if they were magnitudes are just too different. So I would love to see that the survey please. Yeah, though, the so the report will be published later in March the public so we can get something by then.

Comment: We're hoping to finalize it in December.

Presenter: Oh, right. Cool. Perfect. So that'll be made public that that'd be that'd be wonderful. Are there any you not want to spill the secrets of strategies to combat, to address affordable.

Comment: A lot of the stuff that you've already talked about. And I think, you know, one of the interesting things about the Quad Cities is the fact that again, we're divided by a river. So things we can't do back...

Presenter: And state lines.

Comment: And, but we're Metropolitan that we don't have some of the issues or can do things that you might be able to do in a larger urban area, you know, the development agreements and different things along that line. We've been looking at what they've been able to do in Boston, what they able to do in Denver, and when you have those major population concentrations, and where there is such a tight pressure on rentals, and affordable housing and stuff, you can do things with developers that point in time that we really can't do and so we feel kind of stymied by that, you know, you could do a development agreement with somebody in an area like that to say that if you're going to build an apartment complex, you've got to put 20% of the units, you have to be affordable, you know, or, you know, you have to put money into another pot, that's going to be able to create affordable housing, and stuff along that line, but the development, those types of development agreements and stuff we don't see as being, we'd love to do them. We'd like we're going to make them as a part of our overall plan, but are they going to be as effective here in the Quad Cities? Probably not.

Presenter: Because they can just go across the city boundaries.

Comment: Rock Island would love to have more development, there's no doubt about it. And, you know, what are the benefits of developing in Rock Island over developing in Davenport? You know that type of thing.

Comment: One of the things that becomes excruciating clear is that in big metropolitan areas like Boston, Milwaukee, Colorado, they have a huge CDBG budget. They also have other HUD or other like development programs, federal programs that they're piggybacking off of, that we do not have access to. You know, City of Rock Island would love to do HOME. But we've already been told by HUD, and you know, and so, you know, those are the other things just because we're considered a metropolitan area, we don't have access to the kind of funding and the programs that big metropolitan areas actually have.

Comment: Because at that point in time that breaks down by cities.

Presenter: I see instead of an MSA.

Comment: Right, they break this thing down by cities and our populations are not in a city, Davenport is. The City of Davenport is an entitlement city. Is Molina?

Comment: All three of them are.

Presenter: You know, then it doesn't matter. It doesn't pencil out to the right requirements. Yeah, that's tricky.

Comment: And then when you have somebody like the City of Davenport, that takes all of their CDBG funding their HOME funds to build new houses and spends \$227,000 on a house that sells them for \$110.

(Crosstalk)

Comment: Humanity is not benefiting from those CDBG funds. Humility of Mary is not benefiting from those CDBG funds because the City of Davenport is using all of them for themselves. I mean, we have talked to them about the possibility of trying to redo an area down on East 6th street which is in one of your darker areas, almost about everything there and utilizing the CDBG funds for rebuilding the street, putting in new sewer lines, and doing the connections from the city and from the street to map the property line and stuff, you know, to where we benefit, excuse me, the low income individuals in that area, but nothing, nothing like that has been done.

Presenter: That's, that's a very unique thing to this program.

Comment: You know, not for profits don't have access to the federal dollars that they should be able to get access to. You know, and I have no problem with the building three homes \$227,000 apiece. It's three new homes down in but they sold over 110 and did nothing to the property values of any of the surrounding area, because they sold them for 100. They have a mortgage on for 110. They don't have a mortgage on them for \$227,000. And our other problem is trying to do new development on a lot in East Davenport or anywhere in the city downward, where it's going to cost you at least \$150,000 to build the home, but the property values are going from \$87 to \$95,000. Again, (Crosstalk) And right now all of our concrete going into our bridge. And so foundation and what is the price on a foundation now?

Comment: \$10,000, \$15,000?

Presenter: Really just a lack of concrete.

Comment: Lack of concrete.

Comment: Well, the competition for the concrete contractors.

(Crosstalk)

Comment: Small developers are finding if they could put a foundation for 15 to 20 and it's now 25 to \$30,000 because of the lack of concrete. That's what we know. We need a bridge, but at the same time, it's the resources and are often compromised because of some of the other stuff that's going on.

Presenter: That's why we're here to get it, get it down to the public input. Wow. Okay. And also, like I said, I learned a lot from these meetings as well.

Comment: So one of the other things that came out of the work that we've been doing is just the recognition that the number of affordable units has declined, that are available for rent or are just available while in 9Not Discernable) rents are increasing. (Not Discernible) then squeeze in actual lower, lower end.

Presenter: Housing costs are rising much faster than incomes nationally as well.

Comment: So it seems we need some policy changes at the federal level. You need some policy changes at the state level. And because it does take a long time to overcome, why we have those little areas, I mean, you know, de facto segregation. And so when you talk about developers, why would they want to build here rather than, you know, up on the hill, so that how do you overcome that? Some kind of legislation, I guess, which provides the funds to the cities, targets really intent in overcoming these barriers, but you know over the years it's just seems to be accepted that that's the way it is. And that's how finance works. So those areas are going to continue to suffer.

Comment: The downtown development areas with their building on the high end apartments.

Comment: I'd like to go back to the rental one that you don't have to, but I mean the rent or whatever and what 2014. I got the rental was the other one was that the stuff going to be developed in downtown Davenport?

Comment: Well, I think there was enough housing for the first...

(Crosstalk)

Presenter: These are all great comments. Absolutely. Yeah, it is a tricky game. You know, it takes a, it takes a coalition, it takes a broad, it takes a community to address these issues. It takes more than operating through Community Development Block Grants, but you know, that's why I'm here. And you know, that's the start of the conversation. At least it jump starts the conversation, you know what I mean? So, like I said, everyone in this room is a stakeholder, you know, say hello, after this meeting, you know what I mean? This is going to take more than just a report to solve this issue, especially with the CDBG funds have a lot of strings attached. They do, you know, they just do so. It's not good. Like I said, it's not going to be the magic bullet.

Comment: Well, no, absolutely not. No, they're not insurmountable. I mean, it's doable because people do it. You know, they make it happen with Development Block Grant money. You know, so in my mind, it's like, we have to look at all of the different opportunities, funding opportunities that are out there and then craft something that work to get in front of HUD and say, here, this is what we want to do help us figure out how to fund this. You know, what do we have to do to get you to look at it seriously. You know, I mean, it's there. You know? I feel like, I'm speaking for our panel. We have great bones. We have a way to launch you know, but for us, it doesn't come down to just housing. That's a huge and great need, and no one can deny that. We also have to look at how do we start to provide job opportunities, which we are, you know, because you can have all the housing you want. But if you don't have people who are using buses and everything where they can get from their home to their work in a short amount of time, they're not going to stay in Rock Island. If Rock Island can't provide the jobs, then Rock Island providing housing is, in some ways superfluous, you know. So it's a it has to go hand in hand. How do we get the jobs and how do we get the housing and how do we make this work and mesh it together so that everybody has access?

Presenter: Yeah, it's a very intertwined issue.

Comment: So a one of the strategies that's going to be coming up over this report is bringing, making people more aware that there is a problem and then appealing to nontraditional funders an attempt to broaden that base of funding for affordable housing.

Comment: And we're looking at a, Humility of Mary is looking at (Not Discernable).

Comment: What does that mean?

Comment: Technically what you do is, that's going to be the end. This is a real condensed version of it. In public statement would be like I wanted to; I want to reduce homelessness by a certain amount over a certain period of time. Maybe that's because we develop so many more units of affordable housing. So we go out and we promote this to foundations, funders, along the line, who would be socially responsible and say, alright, we'll give you the money to do that as a loan or something along that line. But then the monies that say, save at the shelter, and only when you search to save at the shelter, go to pay those loans off. So that's the real condensed version? The problem is

if you never build those units, you never save money in the shelter, then those units never get paid off. So it's paid for success is and that's a real roundabout way. If there's much it's more technical, that we just went through a day and a half process with the consultant on trying to develop our plan and policy.

Comment: The policy needs to be changed. When we talk about saying have a job well, a lot of policy is that you may work for the City of Rock Island, but you don't have to live in the city. So, when you say jobs should come first, that's why I want to live in Rock Island. Yeah, but you know, when you have policy says, you don't necessarily have to live in Rock Island. So when you're giving a job to somebody, and they happen to be working for the city, or even the school system, they don't have to live in that city.

(Crosstalk)

Comment: Because I'm looking at like, the jobs and creating jobs in the industrial section. You know, growing those kinds of jobs, you know, so that people can become skilled laborers, they can, you know, they have something to work towards, you know, and historically Rock Island was that, people worked blocks away from where they lived, you know, I not saying that we should create this big nostalgic thing, but I think that it's a good model. And I don't think that we shouldn't just throw that model out and so.

Comment: So great businesses that are going to create jobs.

Comment: Right, that's what I'm saying create those industrial opportunities to come in and make those jobs, make that housing. are but you know.

Comment: If we create the housing people are going to say well, alright, there's housing here, but I work all the way over there. You know, there's always that in finding that balance. And it's not to say that there won't always people, you know, but...

Comment: Our work at John Deere doesn't necessarily I use the (Not Discernable) I mean, it becomes for an executive, I mean, their company itself tells people and if they're, the higher up, they are in the echelon, the better off if you're living where many of our other folks are living from the company rather than on the west end of Rock Island. I think some barriers to change and it's only by some policy if you make some changes and some policies that I'm saying that talk about Rock Island, the city itself has to change some of its policies. If it's okay to work for the city, code enforcement and (Not Discernable) you know, I mean what how does that really affect what we're trying to do?

Comment: Moline is the same way.

Comment: I know, but I must say if you want to make a better change you got to change those policies.

Comment: I see this one question up there so, the (Not Discernable) I know we've run into as I know, we've got areas that we've got a lot of areas that are listed as the Special Flood Hazard areas, and it's hard to get funding for any of those areas. Some of that property I would love to turn into low-income housing, supportive housing, things like that we can't get and funding, but it has never flooded.

Presenter: It is just in a flood zone.

Comment: It is the regulations that I think haven't been changed for years but the flood levels.

Comment: But we've been having regular hundred year floods you know, so you.

(Not Discernable)

Comment: Build the wall and then it shoves it all the way over to the Davenport side. So, yeah, that's where you know, that's one area where you showed and had a question about that was the Garden Edition. It flooded on a regular basis and FEMA has come in in the through the city of Davenport have taken out I don't know, the lower one. Have taken out dozens of houses and turned it all back into greens. Okay, yeah. So we've tried to ameliorate the problem of having these homes continue to flood and having to go into FEMA and rehab them and redo them. So a lot of instances we've alleviated that problem. Now, the bigger problem this year was with the loft apartments in downtown that got flooded once the barrier broke. Some people were out of their homes for what, six weeks, six, seven weeks.

Comment: Such as another there's another barrier is the lack of supportive housing. We need more supportive housing to get those addictions, people that or the landlords evict (Not Discernable)

Comment: We would benefit greatly from a really strong Rapid Rehousing program around the entire Quad Cities because any monies that we would get for ,we did get some money from the Community Foundation and they raised another \$150,000 wait, I have or no we had 100 we've raised another 50 to \$150,000 total and within a matter of six weeks or six months, almost all that was gone. Every agency was almost then, can do it. project now could do it. Utilize those funds.

Comment: And 80% of the them just used them once.

Comment: But then the problem was trying to keep this one's going. We know the way to do it. I mean, we've got the program, we can do it easily if we had regular funding for it. And that, again is one of the strategies that we've been coming through on 10 years affordable housing.

Presenter: Great, but I'm looking forward to that report.

Presentation

FOCUS GROUP 3: CITY OF DAVENPORT

Presentation

Comment: I have a question. When people talk about labor, labor force versus employment, labor force, are we talking about qualified personnel?

Presenter: It's just like it, you just have to be looking for a job. Yeah, you just if you want to, if you, yeah, it's almost self-identified. It's like, okay, you're either working, or you're looking for a job, you want to work.

Presentation

Comment: You said housing stock is that existing built, people are actually living?

Presenter: This is just it's something on the ground, no one needs to be in there this is just it could be a vacant house, it could be a vacant apartment. This is just the physical structure.

Presentation

Comment: So, the 10,705 that is extremely cost burdened?

Presenter: Yeah, this is just 30% but not 50. So there's 30 to 50% of your income on a rent or mortgage.

Comment: Then the number to the right.

Presenter: This one is 50 plus, yes, this one's 50 plus, this is the number that you're like, Okay. We really need to figure out how to bring some housing costs.

Presentation

Comment: So it was bad if you were a part of that tract.

Presenter: We were talking about that last night. It was a it was this tract. This is your two thoroughfares.

Comment: And it's a lot more commercial than residential.

Presenter: Okay, well, y'all came here. I'm sure you have something to say. Yes, sir.

Comment: I think one of the needs is by number of households that are cost burdened or severely cost burdened and the number of homes that are available, there is not enough housing available for low income residents they can afford.

Presenter: Yes, sir. I mean housing affordability is an issue throughout.

Comment: Or rent either one.

Comment: The cost to rehab houses. We have a lot of them and properties that need rehab. The costs are prohibitive. (Not Discernable)

Presenter: Is that because, do you know do you have an idea why?

Comment: The contractors, the cost of the work, all of the labor, all of that and I know the city has been changes dome things to make it turn around more quickly and get houses in a better state but some of them are quite dilapidated. So it is just the amount of work.

Presenter: Would it be easier to just demolish them?

Comment: In some cases, but not all. I'm a believer in rehab, but to get them when they are in such a dilapidated state, it's harder to and a lot more money to.

Comment: That's an issue that all three of these cities face. The State of Iowa last year past a bill over to get properties back quicker. Because otherwise, it's three, two to three years before we get properties back. And when we get into such terrible condition, the only recourse is to demolish it and that cost a lot of money. All that and from a building perspective today, land cost is outrageous. Try and find a lot in the Quad Cities that's \$60, \$70,000 per and in north davenport that is \$45 to \$250, \$300,000 houses that is not affordable to workforce housing. That's one of the issues that we deal with all the time trying to find good safe, affordable houses for teachers, firemen, policemen, and so forth, not available. Then you add to that the restrictions that are put on by this by the codes. And you know, being an ex-builder, and in touch with the building business, student built projects recently, some of the codes get a little bit restrictive, we can do, and you have that restrictiveness, to the rebuilding of the inner city, then that drives the price right back up to unaffordable. So, there are a number of issues going up. And one of the things that we're working on today from a state perspective, in fact that the meeting after this is to create a land bank loans in the State of Iowa. It was brought on board last session very late, didn't get any legs. Right now it's got a lot of legs throughout the whole state. So hoping that we can come up with some type of the land bank law that allows us to take these and make them more accessible to developers, individuals, that want to improve on and then now we've got to get our cities to work with us. A little bit more and a little bit more leniency so we can bring that cost down so they can be reintroduced into the market at an affordable rate. I have a new alderman here that's waiting to talk.

Comment: Two things, can you go back to the talking points, please.

Presenter: Oh, yes, absolutely.

Comment: Alright, so as I listen is two things that really came out and we talking about the high percentage of African Americans and Hispanics renting. However, though, you show another chart that says who was who are not reverses the homeownership, I think there's education thing too about you pay this amount of money on the rent when you can also own the property. I know a lot of people who pay at least over 30% of their income renting when they could own a property. Full disclosure, I'm a realtor.

Presenter: So okay, well then, you know, you know the numbers.

Presentation

Comment: So I think there's not enough details about it, but the eviction policies that we have, are, are challenging. I heard somewhere that Davenport may be the highest in the state in terms of eviction rates.

Presenter: We talked about that was like 45, 45th in the country, right?

Comment: So I think just the whole eviction piece, and that's a policy barrier that has less to do with stock, but it creates a lot of problems.

Presenter: Yeah. And that that that came up last night as well.

Comment: I just have a question. Do you have data that shows you showed this side of the apartments being built? Do you have data that shows how much of those apartments being built are above that average monthly rent? And how much of those are below?

Presenter: In 2016 the average value of the unit, \$140,000 from one apartment unit, so yeah, so then you run the math and that's like, okay, what's the is to that game? So yeah, so those are pretty. The closest we can get as average value per unit, which, you know, 140 can't be affordable. That can't be workforce. You know, but yeah, so that's a good question.

Comment: The value of the unit is what the assessed value?

Presenter: That's just what you put down on the permit. So it doesn't include cost of land. Oh, yeah, that's what it costs to build. It doesn't really cost of land. So yeah, so that's, you know, there are 48 at 140. That's pretty big.

Comment: You mentioned you use the word, community land bank today and last night as potential solutions, but there's also something called community land trust. And I want to are you familiar with the differences between community land banks and trusts?

Presenter: Like I said I am the data guy and am not a policy analyst, but if you are?

Comment: I'm not.

(Crosstalk)

Comment: When they're used together, they help each other grow communities economically and bring affordability down.

Comment: So what actually that's one of the things that we have a committee that what we started meeting three years ago in the city of Davenport, what we call the group together and some of the people in this group today and this one of the things that we pursuing. In fact, the land bank issue was an item that that Alderman Rossum brought to my attention, so I started doing some investigating around country. And there are some areas in the country that have combined land bank, with the land trust, began working in opposite directions. And what happened is, is they've increased the affordability of apartments and ownership tenfold over a period of about 10 years. And so that's one of the issues that we're working on now is trying to create first of all, a law, Illinois has a place for land banks, to get one in Iowa well, that's workable. And then the follow up on that is to create a land trust of networks in conjunction with it, keeping in mind that they're just exactly opposites of each other. So, I think you hear and see more about that in the coming months as the legislature gets involved in passing that.

Presenter: You mentioned 10 years. This is this is a five year planning process, but hopefully, we'll all be for longer than five years, so you know, if you can set yourself up for next year's or next, the next round of facilitated planning process where you see some of these issues coming, and you kind of think of a 10 year plan, you know, your five, we're going to do this next time it comes back, we'd like to do this to kind of capitalize on that, that might be worth thinking about as well in the medium

term such as the five year, but the way it's structured now, you have to put a five year plan in place. But you know, you can kind of imagine the 10 year plan.

Comment: I really believe that what the City of Davenport has going on right now with the green program, because its combination, we don't want to. We don't want to tear down these houses and if they can be restructured, we want to we want to improve them, but we also want to give the present homeowners there an opportunity to improve their properties. Here's the difficult point of view. I try and build a house in the inner city. And even if the city gives me the lot, and it's 1,200 square foot house, it's going to cost me \$225,000 to develop it on free land, okay, now the house is around it, only worth maybe 100. Now the problem is going out and getting a bank that will trust me in my judgment that I'm going to be able to sell this for a 240 or 250, which is somewhat of an affordable price range for our teachers, or teachers, firemen, policemen and so forth. That's part of the difficulty. So what we've talked about is using some of the CDBG funding to improve some of the infrastructure in the city that doesn't put restrictions on the outcome of the borrowing of that of that property. And by the time we give money to the Dream Program to improve the properties around which brings up the sets value with the valuation of the property, all of a sudden, we can come together, but it's not it doesn't happen overnight. It takes years, the city's already been working in that venue as we speak and we got a group of realtors, home builders, and city people that are considering what we need to be doing because that is part of what our group has been working on over the course. But I think the Green Program is a great start for helping bring the neighborhoods back to rejuvenate those neighborhoods.

Presenter: That's really the point.

Comment: I say from I am a lender. I think a big part to is education. A great point that you brought up earlier was I think people don't realize you'd be surprised how many times we're saving people money when they go from renting to owning a house, because you always think it's cheaper to rent. But with the affordable a lot of renting some of the newer properties is more than a lot of time to the mortgages. And what I think we see now too, is a lot of the rate, middle city, inner city housing has great starter houses. You're seeing more of them become rentals, which is great, but it's taken more affordable first time homebuyer houses off the market that people buy. We see that as an issue and then you get in the part where we see if you want to build a new house for someone says 200,000, well good luck. But that's the thought is that you can't really go from being a first time homebuyer into a \$225,000 house. There's less opportunities for those steps that you take up in the home buying process.

Comment: We do have a couple of lenders that work in the Quad Cities that that have come up with developing a Quad City development loan, which is kind of piggybacking on the Dream Program and Gap report, which will help all of the Quad City area go in and maybe improve their property or maybe give us an opportunity to build some of the houses. We hope that that's going to be rolled out is that involved, and we hope that program will be rolled out. Chamber has gotten behind it and picked up on it. So that these are all things that are in the inner workings and they all got to work together. Here's what I see, because I live in Davenport. I grew up in the State of Illinois, I see the problems. I worked with both the legislators in the State of Illinois and Iowa, for the realtor organization. And the problem that I see as we've got all of us out here in these different communities, doing the same thing and fractions groups. (Not Discernible) And of course, we've got to get together and do this as one Quad Cities. I'm old enough that I lived through many years ago, the idea of possibly joining all the Illinois side Quad Cities and I get that that's kind of the NIMBYism, I get that nobody wanted to do that didn't want to lose their identity, but guess what would have been the best thing for us to do that. Same thing in Davenport. One of the things that I liked about the Mayor when

he was when he first took over is, he had a goal and he's accomplished some of it and combining that, I believe correct me if I'm wrong city people, the garbage pickup between Bettendorf and Davenport are now one. These are things that we need to look at as cities and communities to get our tax basis down and to bring in draw new people in here, we still are very economical place to live, and work. I believe that we have some of the best schools in the country. I just did a survey on the schools. So some of our high schools are outstanding in what they provide our students. We just need to start working more together instead of individual entities, City of Rock Island, City of Davenport., Moline, and so forth. That's one of the biggest issues that we have to deal with.

Presenter: That's another reason why, you know, they did a housing study, hopefully together and we're all in the same room now. We're in different areas. And I hope I hope this continues. I hope you all make some connections here or come back to the public input and kind of follow that through.

Comment: Does any of that data include those people that are families that are living in hotels long term?

Presenter: No, that data is hard to get homeless data in a transitional shelter data. There's one Point-in-Time countless conducted early January every year. And that's probably the one data point that we have on homelessness it within the consolidated planning process. So unfortunately, I wish I did. I wish that data would be more attainable.

Comment: Another existing stock issue, so to speak would be the lead abatement, emerging lead initiative. We are starting to know how many houses we have and evidently, it's another number for the Quad Cities that we have a high number because of when our houses were built. The impact on kids.

Presenter: The last page of, page 11, of that handout flyer kind of looks at sets that conversation up. It's vintage of households by income and the presence of young children. So you can see how many, you know, households that are built 1939 or earlier, definitely all blend in and have a presence of children 1949 to 79, 1980 or later, think 48 to 79 there's an equation you apply to this the estimated lead households.

Comment: That's when you look at the impact on kids. It's a massive growth.

Comment: (Not Discernable) I think it's going to be really important to areas like that. I think that is probably tied to the eviction issues.

Presenter: This this one yes. Yeah, the eviction issues have come up like I said last night. It seems to be something we need to address in this study.

Comment: There's a public awareness to about the realities of cost because I saw a chart once it said, and it wasn't for this area, but it was like five or six other major cities that said, over the last eight years, I think was the frame, the cost of housing has gone up over 100%. Incomes have only gained like 10 to 12%. So if you look at that, there's no way I mean, all of us in this room, if it continues on that trend, are going to be housing challenged. So there's a reality that something needs changed fundamentally and when you look at data like that.

Presenter: Yeah, a lot of I'm sure part of it is how free money has been over the last, you know, since the Great Recession, interest rates were at zero for a long time, at or near zero so that's just pushing up. You know, people can, people can take out more because they don't have to pay it back the interest rates have that drives up housing costs just because money, you know, cheaper. So that's

nothing that we can control as a Federal Reserve issue. But, you know, if they start increasing the interest rates, prices will come down. That that's part that's part of it. The other thing is, I don't know if you know, something that I heard happening, I'm from Portland, Oregon, we have massive amount of housing issues. Well, first time homebuyers are stuck in their first time home, because they bought and now their homes are so expensive, they can't move into the next level of their home. And that basically freezes all the other potential first time homebuyers. There's no homes for them to move into because no one's moving up to the housing ladder, that you know what I mean, like first time homebuyer is his or her home has doubled or increase over 100% and then doesn't want to take on more, you know, \$600,000 mortgage to get into the next level. They'd rather just rehab the house that they're going to be so that also adds to the problem. First time homebuyers affordability. You know, people aren't moving up the steps like they used to. I don't know if that's also because interest rates have been so low that, you know, people just keep driving up prices. That's certainly part of it. Yeah.

Comment: I can speak on behalf of low income tenants. I think education just in general, is huge for these people to take on. We see more and more generations of families trying to stay in the low income housing. Whereas if they would, if education more affordable for them to better themselves individually. Maybe we would see more ownership and less.

Presenter: Are you talking about the homeowner education or just education in general?

Comment: Education as far as careers and such.

Comment: Education is the key earlier and I was fortunate enough to work in Des Moines and create it was and I am not looking for accolades, but I wanted to get this right, so the first time buyer market has been dwindling around the country for a number of years. And the reason of course is because of the high college debt that they coming up with a number of issues here that Iowa have been a top over the last 10 years. We created through the Association of Realtors a program called first time buyer home savings account. Took me four years to get through the legislature but we finally got it passed. And what that does is allow them to save money for a down payment. It's designated for that period for that only And it's somewhat interest free. So that when they use it and they get 10 years to use it and they can save up to \$2,000 a year on an individual basis \$4,000 as a couple, but we combine that with some education with it in look at programs like you said and the programs because IFA have several good programs. I just had a stepson two years ago that that I introduced him to the IFA program. He didn't have enough down payment, but with what IFA could save up, it took him into a position of buying a \$90,000 house in Davenport and his payment was actually cheaper than the rent which is an issue that we in the business know that can have made it more affordable for him and guess what he is very proud home owner and as a young man growing up he never thought he could do that. So I think we need to as a society and educate our kids more from it needs to start in school. When I was in school, we got a segment on owning a home and the responsibility. What we can educate the public is there are funds out there and help out there and it's not free money, it's money that that is available to you buy a house. We can convert some what could be your lifelong renters in your homeowners a person of a sudden you'll see homeownership become more available. Iowa is one of the leading states pushing to about 64% Iowa was pushing your 70% in the good times before the peak of the good times Iowa was at 75%. So we're down a little bit. But there's lots of programs out there they just need to be aware of you know, I put a plug in for the realtors and builders They know these programs and they are not all greedy money hungry people that are out there advocate and help their communities grow. That's what realtors do. So still the only people in the country that are fighting for private property rights and homeownership, the only group that and I am almost 50 years involved in it, but public needs to hear that from us more often.

Presenter: It certainly takes community.

Comment: I acknowledge that we have housing stock issues (Not Discernable)

Comment: There's I think there's a lot of nonprofits and religious based organizations in the room also that appreciate the private sector but also see the benefits of really a community approach. So I would really like for us to look, and there's only so much CDBG monies out there. But there's a 2015 City of Davenport Needs Assessment that shows in 2015, we had a shortage a gap of 2,600 units for our extremely low income households in 2015. Over the last four years, we've done a lot to breach a similar gap on the higher end, but have done nothing or very little and closing that gap for the extremely low income. So I think a real balanced approach to community ownership. Plus private sector ownership is going to be really important for our community and with our newly elected Alderman in the room like there's gonna be a lot of pressure on our elected officials to find that balance.

Comment: I would like to add affordable quality childcare (Not Discernible) costs between the middle class that that borderline and oftentimes (Not Discernable). So we see a lot of individuals come in and families come in and they're pulling up to a three part time or less than part time jobs because our business systems themselves and so benefits are hard, but adding to medicine, food, affordable housing, education, our children, our children in quality schools, but also quality childcare. And that's a barrier or something that all classes face.

Comment: Yeah, I think in addition to you know, one of the things people talking about for renters and homeownership, I think that there needs to be more ways to hold these property managers and these renters accountable because I think that a lot of times there is property management companies that renters can't really access or can't get much done. And we saw that high percentage of people living with housing issues and especially for you know, in regards to the eviction rate, I know oftentimes when you're living eviction month after month after month, you have no say to you're just afraid of losing your house you have no say to, you know, get repairs done or things fixed in the apartment. So I think You know, not just focusing on the renters themselves, but these property managers and these apartment owners, we need to have some more regulations are in regard to that.

Comment: I just because I get calls all the time people the apartment, I am living in didn't pass inspections, so the landlord is choosing not to lease it. So, I think holding landlords accountable and casting aspersions, I'm just saying what can we do as a community to hold landlords accountable or get them out of the business or incentivize them to maintain properties because more and more I've seen, anecdotally, I'm getting calls from people saying they didn't pass inspection. There's just a ton of stuff that has to happen and instead of fixing them they are just throwing people out.

Comment: And unfortunately, those are the landlords that accept people with evictions.

(Crosstalk)

Comment: One of the things the Census tract or block group that had really relatively high rent but relatively low incomes it's because the landlord there will accept people with eviction, they will except people who people who keep to their utilities in their own name. So they, they charge a premium for that. They're not gonna look closely at your background or your income, or your history and your utilities are included but you're gonna pay a lot for that. So that is, I think that is probably the biggest issue.

Presenter: Rental rehab is rehab is definitely within this community block group sphere, you know, there, there is there is that as part of this. So that's something we could mitigate for sure. All these comments that you've been saying, basically, you know, there are checkboxes on the survey. Take it so we can actually say evictions are not on here I will add it.

(Discussion of Survey)

PUBLIC INPUT MEETINGS

PUBLIC INPUT 1: CITY OF ROCK ISLAND

Presentation

Comment: Well the thing for Rock Island our greatest need is new housing. And it is we need affordable and we need market rate we need a blend of both. We need multifamily housing. So that is for the City of Rock Island in our department becomes a critical issue and we're you know, constantly striving to find those opportunities. And we've had them, you know, we kind of have ups and downs developers coming developers going. One of the biggest things that we face is that the west side town has a lot of open land, because a lot of things were demolished. That is also the area that we have a RCAP Census tract there. And so, you know, we know we need to put affordable housing there, but we also need to put market rate there HUD gets very touchy, when you start to just flood an area with affordable housing, because they want to see it spread out across the community, you know, and so we have to figure out what our what the formula is and what it's going to be to be able to do that. I mean, we have a great need on the west side of town. Our folks will tell you that they do, you know? And how will we address that need, not get in trouble with HUD, because we're not, you know, making that blend in and putting it in all the throughout the community. So, from housing standpoint, that's what I see.

Presenter: Thank you just to let you know, RCAP stands for racially concentrated area of poverty. That's a Census tract that both has a poverty rate of above 40% and a non-white population of above 50%. And the reason HUD doesn't like putting concentrated more affordable housing in those regions is because it just concentrates more poverty and more it exacerbates the RCAP problem. So, you know, so they want to blend it out to kind of just, you know, dis distribute those RCAPs. If there is a need there and that's what the land you know, we see cost of land is the highest barrier, you know, and if there's an open land so yeah, so that is that is a tricky tightrope to walk.

Comment: You see here in the survey, topic choices are calculated purposes, looking at housing our quality of schools. Right. And with the west end, talking about (Not Discernable) school and those three things there. The west end is more of a housing place, a housing area, right. I'm fortunate to live. I came back home I intentionally went back to the west end and that's where I grew up. I am fortunate to work two minutes form where I stay, that's not the case. So I think it's a problem with being affordable now I don't think is the sole reason of that, so I'm gonna give the space I think we will again and HUD not ideally wanting the public housing , the affordable housing in one area. I think we need to concentrate on the fact that we don't necessarily need just housing there. You know, I mean.

Presenter: You need public schools and employment opportunities not just a housing issue.

Comment: More that and schools are taking out of that area before I was born and while I was here. It was high quality. They based on, but it this question with all of us, I guess. And once we go back to employment, if you drive down 11th street, that is right near the west end, I think is we can maximize the potential there for some kind of employment, which may also result in some housing, people moving into some areas and work toward investing in local goals.

Comment: So, I want to qualify one of the statements I made because this young man, right, we need the jobs on the west end, we need those things. I think we need quality housing that is affordable for you know, for everybody. You know, and one of the things that I am working very hard to do is change the face of what I don't use low to moderate income. I think HUD did everybody a disservice by coming up with that, if you income qualify because 80% of the area median income can be, you know, women and men working in the healthcare field, they can be college students right out of college, you know, the face of what income qualifying means, has a stigma and it's not real and it's not true. You know, because people think, oh, they're LMI, they're poor. You know, while there are people in poverty, but the people who qualify income qualify for HUD programs are they're working 40 hours a week. They could be working two jobs. So the face of that person, you know, is it is not real. I mean, there's a stigma there. And it's one that I've been trying desperately to start to change.

Presenter: Just because, okay, it's not on this list. I was just looking for the Not In My Backyard Mentality, which is kind of like, people hear the word affordable housing. And then they have this picture. That's not at all true. Who was that housing actually servicing? And then they don't want that in their backyard. So when you hear Nimbyism, that's kind of what it's alluding to. Yeah. We didn't have that on this one. Yes, but yeah. Yeah. I like the idea of, you know, almost, you know, if you build it, they will come, you know, with schools and employment, the housing will follow, you know, so that kind of that makes sense.

Comment: Well, I will say that I, you know, I don't have a child in the school system. She's 22 years old, but from what I see of our schools, our teachers are dedicated. Our kids are committed. You know, I think that Rock Island has pretty great schools, you know, and they're doing a great job, you know, with teaching kids and you know, we have a large immigrant population. And I have an interpreter, friend, he speaks eight languages, and I need him to speak at least eight languages. I mean, that's how diverse our population is, you know. And so I think that kind of becomes a stigma for us too, is because we're a sanctuary community. And you know, but I'll tell you what, those folks they do amazing things and you know, we saw it in council last night we talked about the amount of food grown in our urban gardens in Rock Island. Was it 72 tons of food that are grown and 25 garden lots in Rock Island. And so, I mean, we have some pretty amazing things going on in this community that, you know, one they don't get talked about. And, you know, the other part of our problem is our immigrant population is a silent majority minority. They're a silent minority, you know, and, but they have a lot to offer to offer and they bring a lot to the table.

Comment: What's the definition of market rate?

Presenter: That's a great question. I mean, I would probably rustle up a realtor and see if I get some MLS data and that would be market rate. Maybe an average of over the last six months for you know, three bedroom, two bedroom house that

Comment: I think that sometimes a problem, most of the construction in empty space construction costs to build a modest home can easily be \$200,000. And you're putting that in amongst homes that are, you know, valued at 50,000 or whatever it is. And so the people wanting to make that investment versus saying now how can I hold the value of my home, number one; number two, even if I'm putting into rent, to know what the rent to have to charge to get some type of a payback on that ends up being is it is it market rate or not? And it really ends up maybe being above market rate and so there is a deterrent for development and or even if you take some homes and renovate them, the cost of renovating can exceed, I think what market rate is so there's not an incentive to do that. And so once again, I'll go back, and I don't want to criticize HUD but everything else is that they want this mixing affordable and market rate together. But for the most part what's That?

Comment: Go ahead, go ahead and criticize HUD.

Comment: But the issue that we issues become is that they don't give the any financial advantage or help to make it market rate, to help that was it by that down if you want to call it that to work so I've spent \$200,000 on a home can you know, can I get some help to take 70,000 of that away. Now I can afford to build it and rent it to get my pay back. If that makes any sense. And so that the inadequate there's it's always will give him money, but it's got to be low income or subsidized. And it's hard to get the diversity of different markets. So if I found, say HUD or I had to do those things more in multiple housing, larger buildings associated with familiar with market economic growth does, the third of this building is market rate, a third of its going to be X subsidized and another third is even deeply more subsidized. Which is fine. But for single homes or duplexes or everything else, you don't see that. At least I haven't seen that opportunity through HUD of the financing. And help neighborhoods rejuvenate themselves. That making sense?

Presenter: I mean, yeah, so yes, because, you know, we live in a market, market based system. Developers are there to make profit. And if there's a piece of land somewhere and the developer comes in. They're not their goal is to make money, not make housing, their goal is to make housing, you know, make for housing to make money. So to, to you, so you actually, you know, but it's market based system. So you have to work within that system to change the market rate dynamics where for profit driven developer, it makes sense to make different in mixed income. So like you're saying, like get to a different, you know, change the market so the market can respond, you know what I mean? So I, I, I'm picking up what you are putting down.

Comment: I'd love to raise that that level, but don't get me wrong, but it's difficult to break through that barrier to be able to say, now your house is worth more. So now I can afford to build a house that's worth that much. It's chicken the egg and which is going to happen first. So I guess that's my observation to answer some of your questions. And so in turn default is let's do more affordable housing there, because we get the assistance and everything else which then the spirals that I hate to say down, but it defeats the purpose of trying to increase your average median income to increase the average value of a home. Increase the tax base of it is the problem. So how do you break that cycle?

Presenter: So that's a very good question.

Comment: So one of the things that we that we get with at work with a local nonprofit, so we've got 90 affordable units that are significantly under fair market rent. However, we take a bath on almost every single one every year, but because of our nonprofit status, we're willing to do that. So the issue that you run into is yes, you can say you want affordable rental units. But you've got to have somebody that's willing to at least initially, understand I'm going to take a hit. The other thing is, you know, when you look at your survey results, and it's homeless families, homeless persons, persons with severe mental illness, and they're looking for shelters for youths, emergency shelter services, everybody thinks that's a great idea. But it goes back to not here. You know. So here in Rock Island, we really have one kind of official shelter, and that couple smaller shelters. So, I think a lot of people would agree we need a shelter, but where are we going to put it? And the one thing that HUD kind of does is they do consider Quad Cities as an MSA. So you're looking not only in Scott County and Rock Island County, but when you look at most of the shelters are for Davenport. Davenport doesn't want more shelters. They don't want more shelters downtown. So where do you look? So they've got to be to where the homeless population get to them. But at the same point people don't want to live next to a homeless shelter. So they're also very expensive projects, very expensive. We used to run a youth shelter. We got out just solely because anytime you're dealing with a minor, you have all

kinds of legal issues that you run into. And it obviously was a hassle and quite frankly, we had police there on a regular basis. So we just got out of the business it wasn't, they're still need, does it for us it wasn't worth the risk that we were taking something would happen and then we're on the hook legally. And the other problem becomes you talking about Davenport doesn't want anymore. If Quad Cities is works together with a lot of things. This is one that I think that they do not. Bettendorf was not part of this, more higher end, it was a higher end deal, bedroom community, you know, what are the chances of them accepting immigrants and refugees or lowering the subsidized housing is slim or encouraging them? And so what it does is it slowly squeezes to one or two cities that are willing. And now you end up with that concentration. And it has happened over the years with Rock Island; it was very welcoming to this sit back and read about the era that but not that it was that long ago. We've known each other for a while but he had his at whether it be called a sympathetic City Council, staff, and every else is kind of a guess. Let's fill that need. There's a need. There still is a need. And if Rock Island was the only one that felt to build it, and work, where does that get us? As they say everything's fine in moderation. You can't be a city that's all takes care works with subsidized housing. You need otherwise you have a problem, property tax values, home values, income, etc. Getting retail is that dominion deal? How do you get people to attract businesses and everything else? So you need to, I'll say everybody needs to take their fair share and work on it. And we don't have that in the Quad Cities I don't feel. So that becomes a problem. And when you got a state issue here, you know, once again, again, border sometimes is can be a barrier. HUD is federal, but each state does things differently even with that and what regulations I have with some of those things, how they administrative, there's a lot of runs through some of the runs through the state. So I don't know once again if I'm making sense or not. But that's where I think that once again, a problem the Rock Island did way back when is sympathetic, let's build it. There's a need. And unfortunately don't have a good mix.

(Crosstalk)

Comment: I would make the argument that at least Rock Island and Davenport are leaning towards working. So the social service agencies in cities now work together, and we meet on a regular basis. So it is slow going, but I don't think either city is saying, Oh, no, absolutely, we're not going to get involved in this right. It's just how did the city's fit into the social service agencies work? To go back to what you're saying is, yet HUD is definitely, that river might as well be North Korea and Iran because it's not too different HUD regions. We have at point about 5 years ago, maybe 10, between five to 10 years ago, we had considered kind of forming a Quad City Continuum of Care to help alleviate the whole, this is an Iowa problem versus an Illinois problem. The issue is dealing with the dynamics of Des Moines handles Iowa's money. In at least in Illinois, we have local control, we decide where that money is going to go based off our continuum. So I think we'd be open to the idea. However, Iowa was coming to Illinois, we are not letting Chicago or Des Moines or Springfield, decide what we locally are going to do with this money.

Comment: The thing is, I don't live in this area. I work in this area. But one of the things that always strikes me uniquely is the amount of blighted homes and I'm a big proponent for choice and when people have limited income or they have a certain income range, we don't want them to be cost burdened, which I work at a housing program. I got I know all that. We don't give them a lot of choice. And I have worked for many years in social service. And I've had people say, I really want to live in Bettendorf. But they can't afford that. So we've limited choices to where they can go. So then they end up maybe in a place that has more concentration, they're not necessarily maybe as happy as they wouldn't be somewhere else. But we are we're kind of missing the point. But with all this housing, that's sitting around, it's there's a concept that I've just been, you know, besides fixing up

the housing, which I know takes dollars to do that. But we've gotten away from also shared housing concepts of you know, there are cultural differences of people that live together, multi-generational live together and they take care of each other. Well, if you can't afford to be on your own, and there's not a specific program for you. It wouldn't be kind of neat to take some of those blighted homes and flip them. And then that can be shared housing in terms of you've got people negotiating space and probably have a private bedroom. And they almost when you think of like sleeping rooms, almost that type of concept, where you're trying to maximize the dollars of the space that you have, but that be practical for people that can't do it on their own, because they have limited income. The last thing I want to do is a housing provider is evict people that causes problems throughout. It's a ripple effect that causes a whole bunch of issues I don't need. But the realization that the if you have X amount of income, you are going to be very limited on your housing choices. And that seems unfair. I'm not necessarily one that wants to level the playing field, but it sure would be nice to give people more choice that they could, you know, have a say where they want to live.

Comment: I don't want to dominate conversation here, but part of the problem we find, at least in attributable places absentee landlords. When one lives in Peoria, in Chicago, Wisconsin, wherever and whenever they use a cliché and slumlords, they're looking at how can I make money and so they don't put the money in the home. And so the quality of home that they have available out there is you know is shit, to be able to have any kind of leverage with those individuals, there isn't the law. The law is out there and very restricted in a lot of cases or difficult to push those upon to make sure that this is good quality homes, then and I say gonna be new house, but...

(Crosstalk)

Comment: I'm not gonna walk on the front porch and fall through a rotten board type of situation. Yeah, that's exactly the lead.

Comment: some of them are like that.

Comment: Yes, they are. You're exactly right. And so that's another problem we have is just the nonprofit organizations in the Quad Cities do a pretty good job of maintaining and doing things. Because they can get the financing and they have access to the, whether it be HUD or other monies that are available out there. For the private individuals that's a little more either difficult, or they just don't care. Buy a house, rent it till the thing dies. It's it, you know, and then the city's condemned it. And so I give my house up, I'm not gonna sell anything else. But I already made my money because I got that rent. And so see you later. Moving on to the next. And that mentality, once again, trying to work with that is not easy.

Comment: And then one of the things that it's come very clear to me. All right, so I don't know in other states, but now Illinois, people can buy properties sight unseen through tax auction. They hang on to them for three years, those properties are vacant. They've probably already been in a state of serious disrepair. Now they're going to sit for another three years, vacant without any maintenance. And then what I'm what I'm going through this right now, is that one of the tax auction buyers, he's notorious for this. He will pay the taxes for three years and then he's going to file sale and errors. And he wants his money back. So he is contributing to the issue that we are trying to ameliorate. And it is a cycle and I have noticed this over the last several years, this whole thing cycles through and but that's the county, the county does that and I feel like we need to find out work with the county to stop that. I don't know.

Comment: I don't know how to do that either. Exactly. approach that one. Hence the sometimes the city is better off doing the demolition. So that doesn't continue to cycle. Now you're got an empty lot, it's hard to build on because the cost of building it go back to that story that I told. And so we just continue to demo blighted things just to get rid of either crime or somebody taking advantage of the system. And who gains off of that? Then we turn it into gardens or trying to give it to habitat to turn some positive out of it.

(Not Discernable)

Comment: Nobody wants to move here. I mean, they should become the cost of building it is just me here. I'm going to build and nobody else here and says I'm not going to build anything. My money that will be worth, it's not worth it in here, you know that. But on the other side of it you know coming from as a homeowner. I had the choice to live in low income, but I had a choice to buy a home that I couldn't afford to live in low-income apartments anymore. So I had to go buy a home as opposed to paying (Not Discernable) that would cost me to buy. Now I'm at the end to the to the point, you know, as a homeowner down just trying to stay above water, just trying to keep my head above. To make ends meet just to live there. I can't afford to put any money into the house to do what I want to do to renovate it, to do upkeep to it, and whatever. But now, I'm at the income level where now I'm just above it. The income limit we can't get any help. At the same time we just below the limit. We you don't qualify. I'm right there in that middle. I can't get income for anything. So now our economic property taxes keep going up, the cities that slapping tax on college level tax, estate tax. Okay. And then you say my house is more valuable. Okay, I've been in this house for over 10 years. And I hadn't done nothing to it because I can't, I can't get any money to do anything to it. But yet, this is more valuable if I haven't done anything to it?

Comment: It's not your correct.

Comment: You know, and now I can't get any money and you're talking about a problem. Yes. for homeowners who love to stay in their own home, and put work into it when for not for profit agency, working people with disabilities, I see people in their own homes, aging, who want to stay in their own home now in the home, they, as we get older we all become have become the disabled we ever had problems we can get in and out of the home, we fall in the house or whatever. Now the house is not assessible for me, but now I can now there's not enough programs out there to help me make my house accessible try to stay in, otherwise I have to go to a nursing home. So, we see a lot of a lot of people calling us wanting their money out there to get around. Is their money to renovate my bath and make it accessible. Put in a bathroom, grab bar, stuff like that, you know, they're looking for that kind of assistance. It's not out there, no program, no money's out there, whatever money does come in, it goes away. Somebody takes it away and they don't they will put it back, no give back and they will, and this could be beneficial. I see we see a lot of problems with that. Now, the other thing I see a problem with is you got like this young man talking about this isn't just a housing issue, you got employment, you got development, you got all these other different that goes into the fact that people wanting to come in and live here. Not only that, coming back to the area where they grew up, where they thought it was no, a good places to live. Everything was there and now it is falling out and now it is all gone. You got people n with the crime, people are getting out of the criminal system, getting out of jail, prison. They served their time. They want to get back into the into the workforce, get back to life or whatever they know to change. But the problem because now they can't even get a house, they can't get an apartment. They don't have any income. They can't get a job. All these factors because they have a record. Nobody's actually willing to help you. We got these different events, outreach events where they can come so yeah, but still to help these people but the bottom line with it, how can you help them? You say you want to help them, but you can't, because you get all the

restrictions that prevent these people from trying to make change, trying to get above, move forward. You know, when you got already broke that they can't move forward. The next go back to doing what they do best and end up in the prison system where they get taken care of. We see a lot of them, they can't get a home cuz they gotta record. They can't get a job because they got a record. Nobody is willing to hire them. You got some that is willing to hire them, but it is not enough and then at the same time, now at quality pay, you know, someone might have excellent talents, but they can get jobs in; at the same time they can get the pay, you know, you can get the home. So where are they going to go? We're talking about housing yet that's the only problem. You get development, work employment, and all these other issues, all these different things. You know, what if I stay here to the apartment, great. What's that? What's what else is out here for me for me to stay here and enjoy life. You know nothing. People like we talked about Rika and back here where they said Walmart was going to go in. (Not Discernable) no, but again there is nothing there. Everything is on top of the hill at the top of the hear somebody talk about their legacy as a kid growing up and I remember there used to be all kinds of stuff. I hear people talking about all kinds of stuff on 9th Street. Now I ain't nothing there are on 9th Street or 11th Street. No kind of development, no, nothing, you know, so it becomes a problem and then go back to this. Go back to gotta go back to those issues .

Comment: And try to change that cycle. How do we stop the cycle and move forward? That's the trick that we need to try to say we in this room, the city, but even state and the feds? How do we stop that cycle?

Comment: So what we're talking about the challenges to us anything about people with disabilities, and we try to the people not wanting to stay in their own home, but you are talking about development, making these assessable for people with disabilities and all kinds of disabilities. Move into apartment, it's got to be accessible for them. That is another factor. A lot of these places are trying to turn people with disabilities. We can't do this. We can't do that because I don't have too. (Not Discernable) Yes, you can do this, and you know, let's compromise but you talk to a person with a low income compromise you will know they can't afford it. It's not their place you know. Again go back to home ownership. People have been becoming disabled they know the market is getting bigger more and more people have gone on a disability check and they get no more can work maybe the market is getting big and now they know you got a problem you know with limited income. I don't have enough now I'm on a more limited income now I can do all this other stuff. I still can get no help. When I even when I have money, I still can get it. You know, like I said, well, for example for me, I'm right here in the middle. (Not Discernable) Now I'm a person with a disability. So now, we talked about a few months away from being 55.

Comment: There is a housing program or a housing study that you're talking about? But obviously, it's the biggest issue that we're dealing with. It's an economic issue. It's an educational issue. It's a quality issue. And I think overall with some of the demographics, you're looking at the concern that I've gotten is we've got this population group that that school age that we had seen shift out of the market area as they were in the workforce, and not like this young man come back into the Quad Cities that are potentially going to graduate and go elsewhere and not come back, which is going to cause the local population to continue to decline. So, what is it that we can do to make sure that there are resources and amenities here that get people back Quad Cities or keep them here. So they don't decide when they go if it's away to college, to go to college and then not come back here but to relocate back to their hometown. And it's a matter of, in my mind growing local economy where it's an economic enhancement issue. And the creation of job the quality jobs that we have through the through the chamber or through whatever it may be whatever efforts maybe to grow the economic

market, and the quality of jobs and the income levels associated with those jobs that we're not seeing. There's some stagnation there, there's growth, but overall, it's relatively stagnant, and we're not seeing necessarily a huge growth in the job, the job market and I don't see we've got some major players here in the Arsenal, and health care community. And all three of those are probably going to go through some fairly significant systemic change. based on conditions that are that are beyond our control, because they're international conditions, and I've got no answer for that, because they're bigger minds, greater minds than there are greater but then nobody controls that system, despite what some people may think is control state. But getting back to the housing side of it, it's a balance. And again, like you said, moderation and all things moderation you get, it's a balance between renovating existing houses and needing to subsidize that because the wage rates for the folks that are doing the renovation are not going to go down. So you're gonna have to look at some means to subsidize the cost of doing that whether it's purchasing materials for the labor costs being subsidized and some way to make that happen. And that's a huge economic challenge. We know that the federal government is not in a position to do that, because they've been trying that for what was it the Fair Housing is going back to the Housing Act of 1939. I wasn't around. The other component is new construction and the balance of the market and affordable housing and accessible housing, means people with different demand different needs over time as they age, as we age. So there's another component that I want to give to one of your specific example. We were talking about absentee owners. The other thing that we're seeing a lot of in Rock Island township is you've got out of town buyers. Buying sight unseen, of properties that are in the market for relatively low costs. I'm talking real joke, it's a between 15 and \$45,000. They're buying them. And then someone else is immediately flipping them, like on the same day, the recording deeds the two deeds the same day 40, they have \$30,000 purchase to an 80 or 90 or \$100,000 purchase. And so there are people out of the margin area. They're taking money from higher value housing markets, investing in here because they think it's a hot market. But the housing values joined don't support that. And they're not good sales from an assessment standpoint, or an appraisal standpoint. But they're causing the value of other nearby homes to have to come up to meet those sales values. And I think quite frankly, what's going on is money laundering. That's out there that's going on from illegal means of people that are taking excess cash and dumping it into a market like ours and creating these bad sales and these artificial housing conditions. And I don't know what you can do about that lets you try to research who it is that we're all of the money by follow where it is coming from, and what real estate investment trust that may be from what the source of those investors are? It's a huge issue, because you can you get local buyers that are flipping them. And, yes, they're getting mortgages. I'm not sure why they're getting a mortgage because the housing markets don't support the value that they're mortgaging the at and that's bad. That's an issue for bankers to come to grips with.

Presenter: That's one I have not heard.

Comment: One other thing is education. I mean, on an educational side, we've got some great support programs for kids. As they're entering the educational system, the network continues to be strong to support them as they, as they age, as they learn, so that they can be employable with skills and not just not necessarily college skills, college oriented skills, the trade related skills or and or tech related skills, they do demand a higher degree of education and knowledge. And we need to make sure that's reinforced because that has clearly impacts on the quality of life and healthy market and how sustainable life is in the Quad Cities. Because at some point, we are going to see energy costs skyrocket again, and cost of travel is going to be a burden again and because of the relative accessibility of the Quad Cities as a place and the technology to live, where your job is, and I'm talking not about commuting, I'm talking about having a job that's, that's connected to somebody in the major metropolitan area or around the other side of the globe. It's irrelevant to where you are,

where you're living as to what your job or work may be. And that's going to continue to change. And that's a big part can be tied to that those changes and energy costs. So we need to support the educational component City wide and I don't know how much compensation there is among the school districts. Again, dealing with multiple states, multiple jurisdictions and different programs that are focusing on different communities in different cities that don't talk to that don't necessarily talk to one another.

PUBLIC INPUT 2 : CITY OF DAVENPORT

Presentation

Comment: So does that mean that there are fewer people, Hispanic people who have homes in those areas, the higher percentage of those have housing problems.

Presenter: For this for this one, I think it's like, there's a lot of Hispanic households there but not but they don't have a higher rate of housing problems.

Comment: (Not Discernable) they have done a lot of work in that area and the other areas the problem so that's just lower concentrations of Hispanics, but of those living there much higher with housing problems.

Presenter: Yes, that is correct. That is correct.

Presentation

Comment: So we're a shelter and emergency shelters for housing for individuals with chronic illness, chronic mental health. We serve veterans, we serve families. So seeing the need for where they are saying residents need the most, we feel that and we see that and we know that we need to also expand, because our waitlist for coordinated entry to get in and be there the pretty long. Even our shelter you have to open up another winter shelter during this time because the shelter services in this area do not cover everybody that needs shelter. So the greatest need I would say, and they are spot on and it is not just our world that is seeing it, but others too. We've been working on a long term plan as Scott County Housing Council to really address kind of a vision of what it need for like extremely low income. So these will be very helpful also, to bring more data back. It's done. The plan is done, and she will get it together so she can also share with you.

Comment: I'm with the Family Resources Department and we end up like, especially family shelters, we're one of the family shelters, still, like has available space. We have our own like qualifications and stuff like that. So like, and we're a very short term program like our programs only 21 days. So if you like can't find a job and housing and get your rent deposit paid and I have to pay double just to move it. And like if you can do that in three, maybe four weeks, if you get extended like, now you have to call other shelters. We can't just like hold you here forever. But there's no other family shelters in the area so we look at relocation except now you're away from the job that you just got. And so like, yeah, it's just...

Comment: Even housing, we don't have programming for long term housing. We have this issue where people are becoming homeless so rapidly, but even the shelters can't hold them. When they do get housing, even if we can help them for short term. They can't stay in housing. So we don't have a long term program.

Comment: What's interesting on the slides that you showed where that neighborhood is, is that it's the highest concentration of Hispanic population, but they're the less cost burdened, and I think part of it also is like the support like that has been completely it's been very intensive. It has been redone over the last 10 years or so, really. And so they did their own thing with the support of her here, but shows lots of work and habitat.

Comment: So, again, concerted effort. Habitat made an effort to work in that area with a long term plan.

(Crosstalk)

Presenter: You could said you could show them a worksheet. Oh, yeah, that's great.

Comment: The housing there is also very inexpensive when you live in a place where the housing costs are if it isn't high value housing, easier to not be cost burdened when you're in very low value housing. So I'm here for the Diocese of Davenport for half time a project (Not Discernible) Lot of different challenges primarily poverty and I'm not sure where ranks as far as greatest, I think there are too many problems that could all be kind of right up there. And we can't just deal with one, we have to address many, and a lot of what I see our families, a lot of addictions, a lot of, if not addicted, forced to move and families whose kids might get moved once a year, twice a year and change their school. So, I would love to see something done to assist people with if they do like an intervention as some of you work with them, because you're much less likely to be evicted if you have legal representation and I would also like to see something done. My understanding I haven't done a lot of research on this, but my understanding is a lot of our families are paying rents or places that are substandard that they could pay that same rent for a house somewhere else in the community that's better neighborhood, maybe more stable school, same rent, but they are not even considered because of income and eviction history. So, I would like to see something done about that.

Presenter: Thank you. That's good comments. Yeah. Unfortunately, I don't think in fair housing, like the source of income, it's not necessarily a protected class. You know, a criminal history or eviction history is not necessarily a protected class which is which is a shame.

Comment: we are just going to have to get really creative with our solutions.

Presenter: The top down, bottom up yeah, but I have heard, you know, of, you know, rental housing throughout the cities being could be substandard. I had heard that, during my several other people had mentioned it. So, that's why we, you know, it's nice to see the rental housing rehab needs is also highly, highly, highly expressed need. Yes.

Comment: One thing I've run into with some of my clients recently is to rent at, like a complex like a property management complex. There's application fees are nonrefundable, which like I work at a shelter, and we're conditioned not to have disposable money typically. Like, that's a huge barrier that a lot of my clients face and then a lot of the property management want to see like three times the income or three times the rent or whatever. So a lot of my clients end up trying to go through like private landlords, and they run into slumlords and then if they do find a good private landlord, like a lot of them have been, like, burned so many times by clients coming from our shelter that they won't be like I don't really want to even accept that application form your client because they are in your shelter right now.

Presenter: Yeah, that's rough. I mean, especially because, you know, and that's, again, that's not necessarily a protected class and a fair housing issue, which would be nice to see.

Comment: I work at it Legal Aid. So we see a lot of evictions with people left homeless. They have got housing issues and really, I mean, the best time to call is not after you have had your eviction. It's you know, when you get a three day notice or whatever the reason is when they are trying to evict somebody, because we can get involved earlier sometimes, we can prevent and you know we can negotiate, sometimes people don't know that they have defenses. And so they need to really call

us and it at least helps because like you said an eviction order can be very detrimental, even years, even decades down the road and even if it happened 30 years ago, a landlord would rather rent to someone who's never had a record as opposed to somebody who had on 30 years ago and turned their life around. Which kind of goes with criminal records too. But the problem is, is that Iowa doesn't allow for expungement. We have expungement of certain eligible criminal cases. We don't have anything like that for evictions. For example, we can't advocate for that stuff so especially if someone has an eviction that is five or ten years old and they have turned their life around they can't get it expunged.

(Not Discernible)

Comment: I think that's an area that could be addressed. Even just like budgeting workshops, you know, so that people don't get caught up in being overburdened. You know through a rental property.

Comment: And I mean even through legal efforts, I help with young women and children and she just said she says I've talked to the landlords with the problem of my children getting sick and she said that I am not getting any responses and she said that I can't wait any more I have to move. So she moved out which (Not Discernible) and I think also she was afraid of retribution. I think she was afraid that there was a list somewhere. But I just wonder if, if we educated more renters and said you still have to pay your rent, but you can file. I feel like they don't have the information and do not feel empowered.

Comment: I know for landlords, there's a very good program (Not Discernible) police station where they do regular landlord education, or they want to call it.

Comment: It's the City of Davenport called Landlord Education.

Comment: All sorts of forms. I know it's my office, certainly interested in doing something like that with renters and then you know, because we were told that the City of davenport did have something for renters, but they didn't show up to it. (Not Discernible) It seems like we would love to get more involved with our position in educating, but our experience has been is when people don't want to call us (Not Discernible)

Comment: A lot of a lot of my clients I've worked with custom clients so a lot of my clients will feel like if they try to get legal help they are just going to be put on the back burner because there's so many more other people that need help. So, they are looking for this free help it's probably not going to be available to them because they don't, and they think there is going to be somebody else that needs it.

Comment: I wonder if there was a partnership with organizations like (Not Discernible) ask us to have families that (Crosstalk)

Comment: (Not Discernible) verses advertising saying everybody is welcome.

Comment: Maybe like targeted (Not Discernible)

Comment: There's gonna be like a community talk about things. The Housing Council is to say like what are you doing? What are your ideas? (Not Discernible) But yeah, there's like a forum for that.

(Not Discernible)

Comment: Yes, yeah. And some aren't ready to fully launch it.

Comment: The family friendly housing is that just in general? Is that what that is saying like the overall it's not specific to any of the other needs so it could be homeowner, it could be supportive housing.

Presenter: And yeah, this is the other the other category? Yes.

Comment: Because we hear a lot about that there's not enough like family shelters or family housing that meets standards that they can afford. I was just kind of curious if that covered all of that.

Presenter: Yeah, this kind of just the other, good question. But you know, we do see the was the family shelters. Yeah, family. It was somewhere.

Comment: Where was your meeting last night?

Presenter: Yeah, we're in the township building a Rock Island. Yeah. Yeah. And you know, they kept bringing up I mean, this Tri Cities area, there's three cities but they're separated by not only a river but state jurisdictions. So it's like

Comment: I would say that is something that is very unique for our area. How do we do that when Illinois does it's funding this way and rest of the funding is this way what can we do? Laws are different on things, So, I think that is very unique for our area that we struggle also trying to navigate and these individuals which we serve and that is one of the barriers and we get overloaded and I don't know what to do.

Presenter: Yeah, that that is certainly a barrier. And that is a real barrier, because you can pool your resources because they're kind of allocated differently.

Comment: I think sometimes people we serve some understand what fair housing actually means and (Not Discernable) think that fair housing will be different.

Presenter: Yeah, Fair Housing. Education was a big is a big need everywhere. That that was something that they were saying, as well. So that certainly presents its own challenges. But I did hear there was a decent amount of coordination in spite of that between the city I mean, you know, this report that was commissioned by the three cities, so that is that is nice to hear.

Survey Discussion

(Dashboard Presentation)

PUBLIC INPUT 3: CITY OF MOLINE

Presentation

Comment: It's hard to find housing, low income housing for people who have bad backgrounds in criminal backgrounds, or landlord reference or poor credit. Need low income housing, population.

Presenter: Yes. And that I've heard that at every single meeting that I've been on the same comment of, you know, persons that have been evicted or have some sort of criminal or eviction record on their past or having it's almost impossible for them to find housing, returning citizens coming out of, you know, jails, also incredibly difficult to find housing. Unfortunately, those are not protected classes under fair housing law. That's a different story. That, that would help you that something we you know, that's a different kind of meeting.

Comment: But yes and HUD is a dog and bone. You have a bad rent debt and five, seven years ago apply for housing again public housing that rent at haunts you five years or seven years down the road. I mean the city itself could care less about five years ago but HUD no, dog and a bone and they have no reason why to do that, but I just do it and that will haunt you for housing. About three years ago somebody had a health issue several years earlier had to be had lost her apartment. Went to rent, had to money, better now, had to move on. No. HUD says no, because you owe us rent from five years ago. We didn't care but HUD cared. That's ties in with bad credit history.

Presenter: Yeah, yeah. And I've heard that is a big concern across the all communities. Do we have any recommendations of how to solve that?

(Crosstalk)

Presenter: Or even hosting a, you know, landlord training sessions, you know, but you know, I mean, because sometimes landlords or property management companies, I mean, they, you know, they want to deny you based on criminal background history. There's no law. It's, you know, it's not a fair it's not a protected class or anything, but just maybe opening the conversation. I don't know. I don't know.

Comment: Chicago was doing think about that, though. In Chicago, they have their R filing legislation in Springfield. We saw that in the workshop getting into about trying to fight that, but you have a criminal background three or four years ago, that can't be your impediment to renting a property or buying a house. That's in Springfield right now.

Presenter: That would be a big help here, because I've heard that a lot of places it's you. And then you know, once you know, you get out, you've done you've done your time or you know, whatever. You've got it, you've got it back together, and you run into a barrier, and then you kind of slip back into old ways. How do you break that cycle? So that that is a big need that I heard.

Comment: Well, I think it goes, the need also goes to and you showed in the data, a lot of people saying supportive housing is a big need and I think it's the need to get the service providers involved. So it's not just an eviction notice, but there's maybe a service provider that can help the person. I feel like we're usually in the fair, current market, service providers are blocked out of helping people are knowing people that need help.

Presenter: Yeah, and I've also heard my earlier meeting, like there's someone there from legal aid there and whenever they get a call, for, you know, people experiencing eviction or something, it's, it's too late in the process. They need to call early, they need to call as soon as they get to know or something like that, but people just don't know that. So having a you know, tenant, you know, renter workshops, then we're talking about, okay, yeah, you have renter workshops, and you have public, you know, classes, but then no one shows up, you know, and so then that dries up, because so it's, it's, it's a tricky issue.

Comment: That's what I mean, supportive housing, usually you're connected to provider up front more. So you can avoid those issues.

Comment: So how's all this information used?

(Explanation of Consolidated Plan Funding)

Comment: So HUD uses this to determine how much money each community is going to get?

Presenter: You know, the allocations are based on different formula? This is more like, where are you going to spend what you can spend

Comment: This is how you then decision your decision making. (Crosstalk) How scientific are these number do you feel?

Presenter: I mean, anytime you do survey analysis, so we don't have margin of error, you know, you know, I wouldn't, I wouldn't necessarily, you know, market like, you know, pharmaceutical drugs on this data.

Comment: (Crosstalk) numbers come up high, but I know for a fact that this survey, we, you know, because we're involved with city, you know, we get told about the survey, so we go out and do it, or maybe we don't, or I don't know, but the only other group that I've seen really pushing the survey are the are the groups that work with the homeless. So those are the people who are doing the survey so then that's the number that's going to be...

Presenter: There is kind of like the loudest voice kind of thing.

Comment: And then you get the other like, okay, going back to a couple of maps you have you have a map that shows like, where people live that are in trouble. I didn't know that map was, but it was like a, like there was a Hispanic group over on the east end of Moline, like a college area.

Comment: So yeah, like, like these maps here so you start to see, like a high percentages.

Comment: Well, I just wonder, you know, wouldn't be more helpful to know how many people are in trouble as opposed to I don't know....

(Crosstalk)

Presenter: And we do have all...

Comment: The Native American population. It's not a very big population. So if they if they all live in one area, you're going to get up area that looks big on that map, but it's not going to be a significant number. Whereas so I don't know.

Presenter: I get exactly what you're saying because we didn't see you anytime you saw American Indian households, we saw massive amounts of housing problems. But you're right. They're very small sample size. There's only, you know, of all American and there's only 75. So, you know, you see, you see, you know, it's a small sample size. All right I get what you're saying.

Comment: So you could get a different color. So there could be there could be many more Hispanic families in trouble in an area that has a lighter shade. But just because the percentage of. So I would rather see where we're populations in general are struggling and because when we start talking about services,

Presenter: Yeah, that's why we add this map in this is just total of all households.

Comment: But this is by...

Presenter: This is by no race, this is just total

Comment: My question is, is the cost burden structure. Part of this is I would imagine is because although, you know, median income doesn't look all that bad in the Quad Cities. And they're there you know, there are different ways to you know, analyzing data for that certain in there a lot of low income jobs. I mean, you know, and

Comment: Retail.

Comment: Those of us who've been yeah, exactly. Those of us who've lived here for a long time understand that, you know, the trend started in the 80s when all the 15,000 manufacturing jobs left, that work.

Presenter: Yeah, if you had this overtime, you can probably see this bubble. Go like that way.

Comment: Yeah. And I mean, so part of the problem for the cost burden effect that it's not so much an issue of the housing is it is an income based issue.

Comment: So, you're saying if I have a house that costs me \$1,000 a month, but my income has dropped a little bit suddenly now I'm on the chart, whereas I wasn't before maybe?

Presenter: Yes. Yeah, it's a it's housing.

Comment: We all know that there's, you know, the attempts to find good paying jobs in this area, just, you know, hard, hard to come by. You know, there you know, I mean, it started creep up. I mean, just like not long ago, I saw this data set where they were talking about how one of the they're claiming that that low income people are actually seeing, this is national data, that they're doing well under some of the tax burden. They're going no, it's not because of the tax restructuring. It's because of the push to elevate the minimum wage. (Crosstalk) this push for 15 \$15 minimum wage. (Crosstalk) Here, but I'm I mean, how do how does that how does that income part deal with the cost burden analysis?

Presenter: Yesterday, so housing is, you know, the equation for determining housing is, you know, there is nobody knows the right equation, you know, it's vast and you move one thing on one side moves the other side, but certainly economic development and schools and you know, just being you know, non-quantifiable neighborhood pleasantries, and you know, HUD uses this access opportunity and this kind of thing certainly has a huge impact on housing. Yes, you can actually spend some CDBG funds on economic development so that you can kind of get at the problem that

way. But, you know, how you gonna do that, you know, what I mean? I mean, I, you know, you know, with the global economy changing, you know, if you have a high speed internet access, you could have high paying tech jobs, you know, people working in their, in their kitchen or their loft or whatever, you guys, I mean, it's, you have so much cool old housing stock, not in housing stock, just cool old retail stock, you know, it's just yeah, I think it's, I think you have a lot of cool stock here. It's just, you know, get that getting the year like I said, the economic development to trend upwards because you see population decreasing and then that's a whole cycle as population decreases and wants to bring more jobs, retail, retail falls off. Because when people are buying, food falls off because people aren't here. So it's a whole spiral and how you how do you alter the trend from down to up? That's, that's a big conversation.

Comment: When you're doing when you're trying to determine the affordable apartments or what you're trying to get those prices do you do you account for like some apartments provide heating electricity and some don't. And how do you factor all that together?

Presenter: That is just I'd have to double check that we pull that data straight from HUD so there's probably something somewhere in a footnote in a very big document somewhere.

Comment: But what we had to do for Washington Square we get the numbers from HUD and then like if they pay the gas, if they pay their heat, they pay water, if they have an electric stove. So what Moline Housing Authority charges so we get numbers from them. And then so say there it was 700 and they paid \$200 of other things, then you can only charge them 500 so that's how that was developed.

Comment: Rent here is high in the Quad City area. I mean, they took Garfield school and it's probably nice now Garfield School Apartments, but they run \$650, \$700 a month. If you only pull down \$850 or \$770 a month on SSI, you ain't live in there.

Comment: It's frustrating.

Comment: You're going to go where the rents (Crosstalk) and it's just you know, and even then, you get again, because your rent is so low, and your Snap is shot down to like 40 bucks a month. And if you don't pay heat, water, gas, was still I'm paying a third of my check in rent, and at least be maybe 500 dollars left. I'm not getting my Snap benefit at all. I'm paying more for groceries and my transportation and stuff, so it really affects you. You can't save money to buy to put money for a down payment on a house. You know, I rented it for seven years I rent went every single year I got charged for rent. I'm like, you know, paint, the carpet. How about new carpeting? Well can afford that? Well, I'll go buy a house and have that money (Crosstalk).

Comment: Have this conversation. A lot of people you know, my son pays my son has a two bedroom upstairs apartment in a house. It's a duplex I guess 600 bucks a month he could be you know, he could have a house at 550, 650 a month, but you know, and you know for us he doesn't get it. But now his income probably gonna fall on this chart, maybe very close, but he's got two roommates who are on the lease both pay a couple hundred dollars a month. So he's only paying like 200 a month. So how do people like that? They're all over the place. And then you know, you talk about people who are in trouble who are needing service there's not a lot of lot of service organizations that can help meet those.

Comment: Project Now.

Comment: That is only one time a year that money fast it's only a couple hundred bucks so boom you help maybe somebody for one month and then they can't get help for a year.

Comment: I had to call around a couple years ago somebody and we got their rent paid twice but not much no one time and then jumped in for me that last minute paid over again but Project Now that money comes in July 1, it's gone by November 1. It gets called so fast. So pay that back rent debt or that utility bill. It's just gone as fast as it comes in. Then they are stuck for six months or eight months without any money.

Comment: I do think there's a high homeless right here. Just feel a little early when I see a lot of people that are homeless.

Comment: Well, it's a bit unusual. Our last you know, we have a Point-in-Time count each year that the Northwestern Illinois Homeless Coalition on housing, Continuum of Care Coalition runs the project now. And that has showed up zero the last several years. I think...

Comment: No, that's not accurate.

Comment: Anecdotally speaking, it's becoming more visible in Moline with the specific to Moline, but with the bridge work, there was the woods and shrub area cut down between River Drive and the river and people moved out of there and have been showing up in our some of our parking decks downtown. So we can anecdotally say, I think there's been 12 to 18 or so that the police department is aware of the kind of move around in and out of Moline. And you know if there's 12 to 18 that the police are running into regularly, there's bound to be more couch surfing or whatever. It's a long way of saying I don't think we through the city's means are our partners means have a real good handle on it. There was a push up until about two three years ago to spend some more resources through HUD on homelessness. I'm not sure where that is right now. But as part of the Con Plan that was mentioned our Consolidated Plan, we're obliged to communicate with the Continuum of Care folks, again, lead to Project Now pull the latest data that they have and then share that with HUD and others through the Con Plan. So I would guess in the next 60 to 90 days is Kj and her staff work through that A little better idea, but I don't think that's all together uncommon for a community like the Quad Cities for that Point-in-Time count to come up with a significantly low if not zero population.

Presenter: They're always very under counted. Yes, the Point-in-Time counts because they do it in January. You know, it's cold out, you know.

Comment: Past Kings Harvest at six in the morning or 9 o'clock at night, people are lined up to get in.

Comment: Where?

Comment: Kings Harvest in Davenport, waiting six to eight, or 9pm. That's the line to get in or it's just crowded with people. You know, you can tell that there's an issue coming and if you're out surfing or with a friend or relative or that you're homeless, technically you're on a couch or someone's basement or garage. If you're in your car, you're homeless, and that's not gonna be counted in a hard count, you can't count those people.

Comment: Like something related to that that I didn't mention. Thank you for bringing up Kings Harvest is that to my understanding that for the Point-in-Time count shelters especially in January are kind of the go to spot or first spot and without formal shelters in Moline they default to looking in

Rock Island, in Davenport primarily. So if you look at those numbers, you may capture a little bit more of that population.

Presenter: Yeah, that that I mean that is that is the reason they do it in January because it's cold and they think people will go to a shelter so you can count them more in a shelter.

Comment: but people won't go. (Crosstalk). drugs are...in that old church on 12th and 10th.

Comment: In one of the house when you saw on the presentation last night. Maybe, maybe used to some extent.

DRAFT REPORT FOR PUBLIC REVIEW COMMENTS

After the Draft Report for Public Review was release additional input was solicited. The following input was received during the public comment period.

PUBLIC COMMENT 1:

I wanted to send along comments from the Housing Cluster regarding the Housing Needs Assessment Study, in the form of the Silos to Solutions document the QC Housing Cluster worked on and compiled this past year regarding what providers, funders, govt, developers, and community envision as priorities to address affording housing needs in the Quad Cities. When this pandemic has subsided, we will be holding a public event to unpack these 6 strategies. And the work to take next steps is moving forward.

Thanks for your work. Hopefully this provides funders, municipalities and the general public the information they need so our community can work to increase funding for affordable housing.

You will see in the doc where much of what you report on is in keeping with our findings.

These are our six strategies.

1. **Production** – Address the gap of 6,645 affordable units for households identified as Extremely Low Income, through new constructions, rehabilitation of existing properties no longer on the market or fit for habitation, and bringing affordability through rental subsidies.
 - a. Promote diverse types of housing to improve housing choice, including but not limited to: Tiny homes, multi-family units, Community Land Trusts, Intergenerational housing, Single-Room Occupancy Units, and more.
 - b. Maximize zoning practices to encourage diverse housing types.
 - c. Promote strategic placement of affordable housing. Distributing affordable housing throughout the Quad Cities in a variety of neighborhoods that provides access to strong public schools and proximity to jobs, services, and public transportation.
 - d. **Policy Recommendation** – Require all new multi-family developments to include a minimum of 33% of units to be considered affordable for extremely low income households at 30% Area Median Income and below.
 - e. **Policy Recommendation** – As an alternative to item 1d, developers may opt to participate in a Community Benefit Agreement, or a contract between community groups and developers that requires the developer provide specific amenities and/or

mitigations to the local community or neighborhood. In exchange, the community groups agree to support the project.

f. **Policy Recommendation** – Reduce barriers to affordable housing development, including expediting the review process, waiving non-essential fees, and other cost-saving measures.

g. **Tracking Progress** – National Low Income Housing Coalition GAP report; local provider data

2. **Preservation** – Maintain, improve and/or rehabilitate 95% of existing affordable units to ensure availability and quality.

a. Engage QC Lead Free in identifying funding to pursue lead abatement of priority units.

b. Connect property owners to home repair resources that are both educational and financial in nature.

c. Continue and expand use of Local Housing Trust Fund to support maintenance of existing affordable rental units.

d. **Policy Recommendation** – Implement ordinances that would make it easier and more cost effective to rehabilitate abandoned properties.

e. **Tracking Progress** – Bi-State Regional Commission; American Community Survey

3. **Protection** – Reduce the eviction rate by 0.5 in Illinois and 3.0 in Iowa evictions per 100 renter households.

a. Create a Community Alliance of Tenants that provides education and resources to local tenants, including a website and/or call center, educational resources, and legal rights of tenants.

b. QC Housing Cluster – Develop and implement process for soliciting and distributing homeless prevention funds to service organizations to prevent evictions, including rental assistance and utility payments.

c. Coordinate with existing resources, including Care Link and Supplemental Emergency Assistance Program funds to leverage resources for eviction prevention.

d. **Policy Recommendation** – Strengthen Rental Certificate Ordinance similar to the City of Des Moines, IA, for holding landlords accountable to code enforcements.

e. **Policy Recommendation** – Implement proactive inspections that prevent unsafe living conditions from arising, by providing financial incentives to landlords.

f. **Policy Recommendation** – Provide tenants first opportunity to purchase home they are renting if it is being sold, similar to Boston's Right of First Refusal, Washington DC's Tenant Opportunity to Purchase Act, and Polk County's Strategy.

- g. **Policy Recommendation** – Enact landlord tenant mediation programs to resolve disputes before escalating to eviction.
 - h. **Tracking Progress** – Eviction filings; Eviction Lab
4. **Provision** – Provide services that help individuals and families maintain housing stability.
- a. QC Housing Cluster will support the ongoing service provisions that help households maintain housing stability, including Coordinated Entry, QC Open Network, Permanent Supportive Housing, and Rapid Rehousing.
 - b. QC Housing Cluster will lead the development of new service opportunities, including Moving On and Rental Assistance for Families Transitioning, which address housing instability.
 - c. Support the expansion of funding for these services, including new mechanisms, such as Pay For Success.
 - d. **Tracking Progress** – Coordinated Entry
5. **Payment** – Increase our Local Housing Trust Fund to provide \$1,000,000 annually, available to both the Illinois and Iowa Quad Cities.
- a. QC Housing Cluster will solicit new funding and align existing housing funds to distribute towards projects that meet these identified outcomes in both Illinois and Iowa communities.
 - b. QC Housing Cluster will provide consultation to funders on how best to direct or align their dollars if affordable housing or its related services are a priority for them.
 - c. Identify and seek funding through regional, national, and federal funding opportunities and the local resources to leverage them.
 - d. **Policy Recommendation** – Cities will make CDBG and HOME funding available to support QC Housing Cluster Trust Fund projects.
 - e. **Policy Recommendation** – Counties will allocate funds either through fees or general fund commitments to the QC Housing Cluster Trust Fund.
 - f. **Tracking Progress** – Fundraising efforts; aligned funding
6. **Partnership** – Engage community partnerships, program participants, and citizens to foster dialogue and generate action on affordable housing.
- a. Engage existing community partnerships, program participants, and citizens through marketing strategies and educational campaign.
 - b. Foster dialogue among above entities, and promote personal investment in neighborhoods and communities.

- c. Create opportunities to empower and inform populations impacted by the affordable housing crisis.
- d. Explore Employer Assisted Housing opportunities to expand access to affordable housing.
- e. **Tracking Progress** – Output of events and participants

PUBLIC COMMENT 2:

Having reviewed the report and recommendations, I find that the situation described reflects a reality that is well-known to those who have been working on housing issues in this region over recent years. There is little that is surprising, although it is good to have the data and analysis to support some of the clear reality:

- a. a shortage of affordable housing is systemic and worsening, with the possible exception of Moline (closer analysis would be needed to determine the cause of a recent uptick in supply;
- b. even beyond supply, the issue of cost-burdened households is paramount, particularly on the Iowa side;
- c. the need for emergency family shelter and youth shelter is largely neglected and must get priority in moving forward.

The recommendations of the draft report are disappointing. While there is nothing in them that is inaccurate or misdirected, they are bland and self-evident. If we aren't already doing those things, we are not only not creative, we are negligent.

More specific needs moving forward include the following and should be among the report's recommendations:

1. a specific, actionable, and achievable plan for mitigating the disproportionate number of evictions in Davenport, particularly in regard to tenant rights and resources when temporary household financial setbacks occur;
2. creation of a housing trust fund and supporting staffing to accomplish the transformation of thousands of recoverable vacant homes into affordable low-income housing;

3. more effective organization of civic, non-profit, business, and philanthropic entities to ensure efficiency and best-practice performance in addressing housing needs; and,

4. recognition in strategic planning processes such as Q2030 and the QC Regional Authority that housing stability is foundational for all sustainable economic and civic growth.

Thank you for the opportunity to submit this comment, and for your continuing work on this vital contribution to the future of the region and our cities.

PUBLIC COMMENT 3:

Humility Homes and Services, Inc., (HHSI) is a leading resource to ending homelessness in the Quad Cities. Since 1990, HHSI has ended homelessness for thousands of Quad Citizens by offering emergency low-barrier shelter for single adults, scattered site homes for adults, families, and Veterans families, and supportive services. Besides increasing the individual's quality of life, these actions are for the best social and fiscal benefit of the entire community. When all experience stable housing, there are numerous benefits shared by all the residents of the region.

The simultaneous release of the Tri – Cities 2020 Housing Assessment with the COVID-19/coronavirus pandemic is timely. The report exposes the underlying, well-documented housing disparities that have been growing in the Quad Cities. The most significant housing challenge that residents are struggling with is being cost burdened. The report amplifies the findings of the “2019 Analysis to Impediments to Fair Housing Choice” presented to the cities of Davenport, Moline, and Rock Island last year.

Immediate action is essential. If not, we are certain that cost-burdened households will experience greater housing instability with the persistence of the COVID-19 pandemic.

With billions of federal dollars coming to state and local governments over the next several weeks, the recipients of this report will surely feel called to bring relief to hundreds already facing homelessness and reduce the probable tragedy lying ahead for thousands. In other words, there is an opportunity to “flatten the curve” of the number of Quad Cities’ households entering the homeless system.

The economic impact of the COVID-19 pandemic will be long lasting. While impacting everyone, Quad Cities’ rental households already cost burdened will be particularly vulnerable to losing their homes and being forced into homelessness. The Housing Assessment estimates over 20,000 Quad Cities’ rental households could be impacted.

HHSI’s Board of Directors supports the Assessment’s 6 recommendations. While the recommendations inform the development of a “comprehensive housing strategy”, we believe the development of such a strategy will take years. However, the good news is that our community does not need to ‘reinvent the wheel’ when other communities have provided successful roadmaps from which to work. Additionally, the QC Housing Cluster has researched and prepared a Silos to Solutions report that aligns to many of the recommendations noted in this report. Now is the time for the community to converge around affordable housing and attack this gap.

We believe the recommendations are appropriate in ordinary times but these are not ordinary times. Immediate action by each city government is required to protect households most at risk of eviction now and after the shelter in place mandate is lifted. It would also preserve existing housing and supportive services for those who are homeless now.

We call on the Scott and Rock Island County governments, the QC Chamber of Commerce, and the philanthropic community of the Quad Cities to join Davenport, Moline, and Rock Island in adopting the 6

recommendations listed in this assessment. We propose the following specific actions to protect, preserve, and produce healthy and affordable housing in the Quad Cities through the creation of an annual \$1,000,000 affordable housing contingency fund:

Protect:

1. Establish an Office of Tenant Advocacy to address the imbalance of power between tenants and landlords in our legal system. Use best practices to fund an annual \$300,000 centralized eviction prevention/legal assistance center.
2. Establish an annual \$300,000 emergency contingency fund for hotel vouchers and/or emergency shelter for single adults, families, and young people separated from their families.

Preserve:

3. Establish a \$500,000 fund to expand existing rental assistance programs supporting transition to permanent housing for anyone coming from the existing shelter systems.

Provision:

4. Invest in permanent supportive housing for individuals and self-identified family units who are high utilizers of the justice system and the hospital systems. Investment should consider a Pay for Success funding model.

Produce:

5. Include Housing Stability as a core pillar of the proposed QC Regional Authority proposal.
6. Establish a \$10 million QC Housing Trust Fund utilizing funding outlined in the Housing Needs Assessment to develop housing options for households earning less than \$21,000.

HOUSING NEEDS ASSESSMENT SURVEY

TRI-CITIES

Table 1.1 What Community do you live in? Tri-Cities Housing Needs Assessment Survey	
Community	Number of Respondents:
Davenport	193
Moline	85
Rock Island	103
Other	68
Total	449

Table 1.2 What is your primary role in the housing industry Tri-Cities Housing Needs Assessment Survey	
Role	Total
Advocate/Service Provider/ Housing Agency	252
Banking/Finance	52
Construction/Development	4
Insurance Industry	7
Law/Legal Services	2
Local or State Government	3
Property Manager	13
Real Estate	7
Other	38
Missing	1
Total	449

Table 1.3 Tenure of Respondent? Tri-Cities Housing Needs Assessment Survey	
Role	Total
Homeowner	312
Renter	119
Other	17
Missing	1
Total	449

Table 1.4 Neighborhood/Development Tri-Cities Fair Housing Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Please rate the need for the following HOUSING activities in these categories:						
Home Owner						
Housing Rehab (repair/remodel)	13	25	93	133	185	449
Energy Efficiency retrofits	12	44	106	103	184	449
Home Buyer						
Construction of new for sale housing	53	99	62	54	181	449
First Time Home Buyer Assistance	23	24	79	139	184	449
Diversity in Housing types	26	44	92	107	180	449
Homebuyer education	19	22	88	136	184	449
Renter						
Construction of new rental housing	47	67	74	82	179	449
Rental Housing rehab	24	27	73	146	179	449
Rental Assistance	35	36	72	126	180	449
Homeless/ Special Needs						
Supportive Housing	20	31	58	158	182	449
Transitional Housing	20	31	77	134	187	449
Emergency Housing	19	29	65	151	185	449
Homeless Shelters	25	29	71	136	188	449
Single room occupancy	30	52	83	98	186	449
Other						
Removal of blighted/ dilapidated buildings	14	41	78	139	177	449
Downtown housing	35	103	91	42	178	449
Retrofitting existing housing to meet senior/ ADA	16	57	103	96	177	449
Mixed use housing	30	76	100	64	179	449
Senior friendly housing	21	54	101	94	179	449
Family friendly housing	16	37	97	122	177	449
Preservation of existing federally subsidized	34	43	91	102	179	449

Table 1.5 Do any of the following items act as barriers to the development or preservation of housing? Tri-Cities Housing Needs Assessment Survey	
Reasons	Total
Cost of labor	133
Cost of materials	126
Cost of land or lot	122
Current state of the housing market	96
Lack of adequate public transportation	88
Lack of quality public schools	80
Construction fees	74
Community resistance	74
Lack of available land	67
Permitting fees	67
Permitting process	58
Building codes	56
Other local government policies or practices	54
Other affordable housing development policies	54
Lack of other infrastructure	48
Density or other zoning requirements	48
Lack of adequate public safety services	46
Encroachment by commercial or industrial land uses	44
Zoning codes	42
Lack of qualified contractors or builders	39
Impact fees	38
ADA codes (Americans with Disabilities)	38
Lot size	31
Lack of water/sewer systems	21

Table 1.6
Housing Development
Tri-Cities

Housing Needs Assessment Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
7. Please rate what type(s) of infrastructure affect housing development:							
Quality of the Public transit system (Example: Do the buses run on time)	25	53	73	73	39	186	449
Capacity of Public transit (Example: Do the bus lines reach enough areas)	41	63	58	67	32	188	449
East access to Public transit	22	68	74	49	34	202	449
Water system quality	12	21	72	78	72	194	449
Water system capacity	8	18	83	80	65	195	449
Sewer system quality	15	40	67	74	55	198	449
Sewer system capacity	14	38	73	71	52	201	449
Storm water run-off capacity (Example: roads flooding)	41	86	43	53	33	193	449
City road conditions (Example: Are there a lot of pot holes, etc.)	96	82	18	28	37	188	449
Sidewalk conditions (lack of or poor condition)	73	86	36	35	27	192	449
Pedestrian-friendly places (easily walkable areas-good lighting, safe areas)	60	67	44	50	40	188	449
Conditions of Bridges	48	65	74	47	25	190	449
Capacity of Bridges (enough lanes for traffic)	51	60	75	42	30	191	449
Need for Bike ways/ Path ways	27	41	99	51	39	192	449
Other	7	5	38	2	4	393	449

Table 1.7 Housing Choice Tri-Cities Housing Needs Assessment Survey							
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
8. Please rate the importance of your housing choice of being in close proximity to the following amenities:							
Medical facilities	24	50	97	53	44	181	449
Pharmacies	31	60	90	62	24	182	449
Restaurants	40	59	93	49	26	182	449
Public transportation	57	44	71	43	55	179	449
Quality public schools	28	10	30	76	124	181	449
Day care	76	29	46	59	58	181	449
Retail shopping	44	65	93	42	21	184	449
Grocery Stores	9	18	63	107	70	182	449
Park and recreational facilities	21	34	87	71	54	182	449
Current Employment	23	11	70	74	87	184	449
Employment Opportunities	19	15	55	76	101	183	449
Highway access	33	59	93	55	29	180	449
Other	22	1	4	4	10	408	449
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
9. Please rate the importance of "aging in place" - finding housing that allows you to live in your area of town through various life stages. (i.e. family housing to assisted living facilities)							
Housing Choice	12	11	71	94	85	176	449

Table 1.8 Housing Types Tri-Cities Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
10. Please rate the need for the following HOUSING TYPES for special needs populations:						
Emergency shelters	12	37	82	127	191	449
Transitional housing	12	49	83	114	191	449
Shelters for youth	15	35	80	126	193	449
Senior housing	9	50	86	110	194	449
Nursing homes or assisted living facilities	15	57	98	86	193	449
Housing designed for persons with disabilities	11	32	106	108	192	449
Services with supportive housing	14	37	92	114	192	449
AIDS/HIV housing	33	97	77	45	197	449
Other	21	5	3	19	401	449

Table 1.9 Services and Facilities Tri-Cities Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
11. Please rate the need for SERVICES AND FACILITIES for each of the following special needs groups: (* indicates HUD defined Special Needs Population)						
The elderly (age 65+)*	6	43	113	90	197	449
The frail elderly (age 85+)*	7	35	101	107	199	449
Persons with severe mental illness	6	23	75	148	197	449
Persons with physical disabilities*	7	33	103	108	198	449
Persons with developmental disabilities*	5	35	102	108	199	449
Persons with substance abuse addictions*	15	38	93	106	197	449
Persons with HIV/AIDS*	24	92	80	52	201	449
Victims of domestic violence*	7	38	69	137	198	449
Veterans	6	24	82	139	198	449
Homeless persons	11	29	57	156	196	449
Homeless families	10	28	44	171	196	449
Persons recently released from prison	24	53	79	91	202	449
Public Housing Residents*	27	50	71	99	202	449
Other	19	4	6	7	413	449

CITY OF DAVENPORT

Table 2.1 What Community do you live in? Davenport Housing Needs Assessment Survey	
Community	Number of Respondents:
Davenport	193
Moline	0
Rock Island	0
Other	0
Total	193

Table 2.2 What is your primary role in the housing industry Davenport Housing Needs Assessment Survey	
Role	Total
Advocate/Service Provider/ Housing Agency	117
Banking/Finance	23
Construction/Development	2
Insurance Industry	2
Law/Legal Services	1
Local or State Government	2
Property Manager	0
Real Estate	2
Other	11
Missing	0
Total	193

Table 2.3 Tenure of Respondent? Davenport Housing Needs Assessment Survey	
Role	Total
Homeowner	119
Renter	68
Other	6
Missing	0
Total	193

Table 2.4 Neighborhood/Development Davenport Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Please rate the need for the following HOUSING activities in these categories:						
Home Owner						
Housing Rehab (repair/remodel)	9	10	41	61	72	193
Energy Efficiency retrofits	7	15	52	44	75	193
Home Buyer						
Construction of new for sale housing	26	42	33	20	72	193
First Time Home Buyer Assistance	8	11	30	70	74	193
Diversity in Housing types	8	17	42	55	71	193
Homebuyer education	8	10	36	66	73	193
Renter						
Construction of new rental housing	20	29	35	41	68	193
Rental Housing rehab	9	11	32	72	69	193
Rental Assistance	12	16	34	63	68	193
Homeless/ Special Needs						
Supportive Housing	6	12	21	82	72	193
Transitional Housing	7	12	29	70	75	193
Emergency Housing	7	9	27	75	75	193
Homeless Shelters	9	13	26	70	75	193
Single room occupancy	11	25	32	50	75	193
Other						
Removal of blighted/ dilapidated buildings	7	15	37	62	72	193
Downtown housing	18	43	42	18	72	193
Retrofitting existing housing to meet senior/ ADA	6	27	48	41	71	193
Mixed use housing	10	34	47	30	72	193
Senior friendly housing	8	27	44	42	72	193
Family friendly housing	4	14	42	63	70	193
Preservation of existing federally subsidized	16	19	35	51	72	193

Table 2.5 Do any of the following items act as barriers to the development or preservation of housing? Davenport Housing Needs Assessment Survey	
Reasons	Total
Cost of land or lot	59
Cost of materials	56
Cost of labor	56
Lack of quality public schools	50
Lack of adequate public transportation	47
Current state of the housing market	44
Construction fees	32
Community resistance	31
Permitting fees	30
Permitting process	30
Lack of adequate public safety services	30
Other affordable housing development policies	30
Other local government policies or practices	28
Density or other zoning requirements	25
Building codes	25
Encroachment by commercial or industrial land uses	23
Lack of other infrastructure	22
Lack of available land	20
Lack of qualified contractors or builders	15
Zoning codes	15
ADA codes (Americans with Disabilities)	15
Impact fees	12
Lot size	10
Lack of water/sewer systems	8

Table 2.6
Housing Development
Davenport

Housing Needs Assessment Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
7. Please rate what type(s) of infrastructure affect housing development:							
Quality of the Public transit system (Example: Do the buses run on time)	13	33	36	22	13	76	193
Capacity of Public transit (Example: Do the bus lines reach enough areas)	22	33	28	20	13	77	193
East access to Public transit	9	41	33	15	13	82	193
Water system quality	6	11	37	40	18	81	193
Water system capacity	4	10	44	36	18	81	193
Sewer system quality	7	24	33	30	17	82	193
Sewer system capacity	7	22	37	29	15	83	193
Storm water run-off capacity (Example: roads flooding)	27	42	14	17	14	79	193
City road conditions (Example: Are there a lot of pot holes, etc.)	51	35	6	9	16	76	193
Sidewalk conditions (lack of or poor condition)	35	36	19	15	10	78	193
Pedestrian-friendly places (easily walkable areas-good lighting, safe areas)	30	29	21	19	17	77	193
Conditions of Bridges	21	31	39	16	9	77	193
Capacity of Bridges (enough lanes for traffic)	19	32	37	12	14	79	193
Need for Bike ways/ Path ways	12	21	46	22	13	79	193
Other	2	3	18	0	3	167	193

Table 2.7 Housing Choice Davenport Housing Needs Assessment Survey							
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
8. Please rate the importance of your housing choice of being in close proximity to the following amenities:							
Medical facilities	14	24	45	17	19	74	193
Pharmacies	18	26	42	22	11	74	193
Restaurants	24	32	37	18	7	75	193
Public transportation	27	24	28	15	27	72	193
Quality public schools	9	6	14	34	56	74	193
Day care	29	16	20	31	24	73	193
Retail shopping	26	34	38	12	7	76	193
Grocery Stores	5	11	31	46	26	74	193
Park and recreational facilities	9	19	40	29	22	74	193
Current Employment	10	6	37	29	36	75	193
Employment Opportunities	8	7	29	32	42	75	193
Highway access	19	26	42	19	13	74	193
Other	12	1	0	2	4	174	193
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
9. Please rate the importance of "aging in place" - finding housing that allows you to live in your area of town through various life stages. (i.e. family housing to assisted living facilities)							
Housing Choice	6	7	28	46	35	71	193

Table 2.8 Housing Types Davenport Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
10. Please rate the need for the following HOUSING TYPES for special needs populations:						
Emergency shelters	4	17	29	65	78	193
Transitional housing	4	20	32	59	78	193
Shelters for youth	6	15	27	66	79	193
Senior housing	3	20	40	51	79	193
Nursing homes or assisted living facilities	4	30	37	42	80	193
Housing designed for persons with disabilities	4	9	54	47	79	193
Services with supportive housing	4	13	38	59	79	193
AIDS/HIV housing	13	40	36	23	81	193
Other	12	2	1	10	168	193

Table 2.9 Services and Facilities Davenport Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
11. Please rate the need for SERVICES AND FACILITIES for each of the following special needs groups: (* indicates HUD defined Special Needs Population)						
The elderly (age 65+)*	1	17	59	36	80	193
The frail elderly (age 85+)*	1	14	52	44	82	193
Persons with severe mental illness	2	10	33	68	80	193
Persons with physical disabilities*	2	11	51	49	80	193
Persons with developmental disabilities*	1	14	43	54	81	193
Persons with substance abuse addictions*	5	19	38	51	80	193
Persons with HIV/AIDS*	11	35	39	26	82	193
Victims of domestic violence*	3	11	28	71	80	193
Veterans	2	10	34	66	81	193
Homeless persons	3	11	23	77	79	193
Homeless families	3	9	18	84	79	193
Persons recently released from prison	9	20	40	42	82	193
Public Housing Residents*	8	24	30	48	83	193
Other	12	3	2	5	171	193

CITY OF MOLINE

Table 3.1 What Community do you live in? Moline Housing Needs Assessment Survey	
Community	Number of Respondents:
Davenport	0
Moline	85
Rock Island	0
Other	0
Total	85

Table 3.2 What is your primary role in the housing industry Moline Housing Needs Assessment Survey	
Role	Total
Advocate/Service Provider/ Housing Agency	60
Banking/Finance	10
Construction/Development	0
Insurance Industry	3
Law/Legal Services	0
Local or State Government	0
Property Manager	3
Real Estate	1
Other	2
Missing	0
Total	85

Table 3.3 Tenure of Respondent? Moline Housing Needs Assessment Survey	
Role	Total
Homeowner	63
Renter	17
Other	4
Missing	1
Total	85

Table 3.4 Neighborhood/Development Moline Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Please rate the need for the following HOUSING activities in these categories:						
Home Owner						
Housing Rehab (repair/remodel)	1	4	15	25	40	85
Energy Efficiency retrofits	1	11	14	19	40	85
Home Buyer						
Construction of new for sale housing	8	25	6	8	38	85
First Time Home Buyer Assistance	7	9	8	22	39	85
Diversity in Housing types	8	9	14	17	37	85
Homebuyer education	6	4	14	21	40	85
Renter						
Construction of new rental housing	11	12	12	11	39	85
Rental Housing rehab	6	3	16	20	40	85
Rental Assistance	9	7	12	17	40	85
Homeless/ Special Needs						
Supportive Housing	3	8	13	22	39	85
Transitional Housing	3	7	14	21	40	85
Emergency Housing	3	7	11	25	39	85
Homeless Shelters	4	6	15	19	41	85
Single room occupancy	7	11	12	16	39	85
Other						
Removal of blighted/ dilapidated buildings	2	14	13	18	38	85
Downtown housing	4	18	14	10	39	85
Retrofitting existing housing to meet senior/ ADA	2	12	14	19	38	85
Mixed use housing	8	13	13	13	38	85
Senior friendly housing	3	13	12	18	39	85
Family friendly housing	3	8	16	19	39	85
Preservation of existing federally subsidized	7	7	18	15	38	85

Table 3.5 Do any of the following items act as barriers to the development or preservation of housing? Moline Housing Needs Assessment Survey	
Reasons	Total
Cost of land or lot	22
Cost of materials	22
Cost of labor	22
Lack of available land	18
Current state of the housing market	17
Construction fees	13
Lack of adequate public transportation	12
Permitting process	11
Permitting fees	10
Community resistance	9
ADA codes (Americans with Disabilities)	9
Density or other zoning requirements	8
Impact fees	7
Lot size	7
Building codes	7
Other local government policies or practices	7
Lack of other infrastructure	6
Zoning codes	6
Lack of quality public schools	6
Encroachment by commercial or industrial land uses	6
Lack of water/sewer systems	4
Lack of qualified contractors or builders	4
Other affordable housing development policies	4
Lack of adequate public safety services	3

Table 3.6
Housing Development
 Moline

Housing Needs Assessment Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
7. Please rate what type(s) of infrastructure affect housing development:							
Quality of the Public transit system (Example: Do the buses run on time)	4	5	11	15	9	41	85
Capacity of Public transit (Example: Do the bus lines reach enough areas)	4	9	12	15	4	41	85
East access to Public transit	4	10	15	8	5	43	85
Water system quality	2	1	7	13	21	41	85
Water system capacity	2	1	7	17	17	41	85
Sewer system quality	4	6	5	16	11	43	85
Sewer system capacity	5	5	6	16	11	42	85
Storm water run-off capacity (Example: roads flooding)	7	13	8	13	3	41	85
City road conditions (Example: Are there a lot of pot holes, etc.)	15	14	2	8	5	41	85
Sidewalk conditions (lack of or poor condition)	13	14	6	8	2	42	85
Pedestrian-friendly places (easily walkable areas-good lighting, safe areas)	13	9	6	13	3	41	85
Conditions of Bridges	14	8	10	7	4	42	85
Capacity of Bridges (enough lanes for traffic)	16	7	10	6	5	41	85
Need for Bike ways/ Path ways	6	6	16	8	8	41	85
Other	1	2	8	0	0	74	85

Table 3.7 Housing Choice Moline Housing Needs Assessment Survey							
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
8. Please rate the importance of your housing choice of being in close proximity to the following amenities:							
Medical facilities	4	7	13	10	10	41	85
Pharmacies	5	9	11	13	5	42	85
Restaurants	7	7	17	7	6	41	85
Public transportation	11	6	12	6	9	41	85
Quality public schools	3	2	2	12	25	41	85
Day care	12	5	4	10	13	41	85
Retail shopping	6	11	16	8	3	41	85
Grocery Stores	0	4	12	17	11	41	85
Park and recreational facilities	3	3	15	12	12	40	85
Current Employment	2	1	10	11	20	41	85
Employment Opportunities	1	2	6	14	21	41	85
Highway access	0	10	18	10	6	41	85
Other	3	0	2	1	3	76	85
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
9. Please rate the importance of "aging in place" - finding housing that allows you to live in your area of town through various life stages. (i.e. family housing to assisted living facilities)							
Housing Choice	2	2	12	12	16	41	85

Table 3.8 Housing Types Moline Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
10. Please rate the need for the following HOUSING TYPES for special needs populations:						
Emergency shelters	1	9	11	19	45	85
Transitional housing	3	8	11	18	45	85
Shelters for youth	2	6	13	19	45	85
Senior housing	1	9	12	16	47	85
Nursing homes or assisted living facilities	2	11	16	11	45	85
Housing designed for persons with disabilities	2	9	15	14	45	85
Services with supportive housing	3	8	15	14	45	85
AIDS/HIV housing	7	17	12	4	45	85
Other	5	0	1	5	74	85

Table 3.9 Services and Facilities Moline Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
11. Please rate the need for SERVICES AND FACILITIES for each of the following special needs groups: (* indicates HUD defined Special Needs Population)						
The elderly (age 65+)*	1	9	14	16	45	85
The frail elderly (age 85+)*	1	6	14	19	45	85
Persons with severe mental illness	1	4	17	19	44	85
Persons with physical disabilities*	1	7	19	13	45	85
Persons with developmental disabilities*	1	8	16	14	46	85
Persons with substance abuse addictions*	2	8	13	18	44	85
Persons with HIV/AIDS*	2	22	12	4	45	85
Victims of domestic violence*	1	8	13	18	45	85
Veterans	0	4	13	24	44	85
Homeless persons	2	7	12	20	44	85
Homeless families	1	9	6	25	44	85
Persons recently released from prison	5	12	11	12	45	85
Public Housing Residents*	6	5	11	17	46	85
Other	4	0	2	1	78	85

CITY OF ROCK ISLAND

Table 4.1 What Community do you live in? Rock Island Housing Needs Assessment Survey	
Community	Number of Respondents:
Davenport	0
Moline	0
Rock Island	103
Other	0
Total	103

Table 4.2 What is your primary role in the housing industry Rock Island Housing Needs Assessment Survey	
Role	Total
Advocate/Service Provider/ Housing Agency	68
Banking/Finance	11
Construction/Development	2
Insurance Industry	0
Law/Legal Services	0
Local or State Government	0
Property Manager	6
Real Estate	1
Other	7
Missing	0
Total	103

Table 4.3 Tenure of Respondent? Rock Island Housing Needs Assessment Survey	
Role	Total
Homeowner	81
Renter	20
Other	2
Missing	0
Total	103

Table 4.4 Neighborhood/Development Rock Island Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Please rate the need for the following HOUSING activities in these categories:						
Home Owner						
Housing Rehab (repair/remodel)	1	6	21	31	44	103
Energy Efficiency retrofits	3	9	22	29	40	103
Home Buyer						
Construction of new for sale housing	12	17	13	19	42	103
First Time Home Buyer Assistance	7	4	17	33	42	103
Diversity in Housing types	8	9	23	21	42	103
Homebuyer education	3	5	22	31	42	103
Renter						
Construction of new rental housing	13	11	17	20	42	103
Rental Housing rehab	6	8	14	34	41	103
Rental Assistance	10	8	15	28	42	103
Homeless/ Special Needs						
Supportive Housing	8	7	15	31	42	103
Transitional Housing	7	9	21	23	43	103
Emergency Housing	7	7	16	31	42	103
Homeless Shelters	9	7	16	28	43	103
Single room occupancy	9	7	26	19	42	103
Other						
Removal of blighted/ dilapidated buildings	2	9	11	43	38	103
Downtown housing	10	23	22	9	39	103
Retrofitting existing housing to meet senior/ ADA	5	11	26	21	40	103
Mixed use housing	8	18	23	14	40	103
Senior friendly housing	7	8	29	19	40	103
Family friendly housing	6	8	25	25	39	103
Preservation of existing federally subsidized	6	10	24	23	40	103

Table 4.5 Do any of the following items act as barriers to the development or preservation of housing? Rock Island Housing Needs Assessment Survey	
Reasons	Total
Cost of labor	31
Cost of materials	24
Current state of the housing market	22
Cost of land or lot	20
Community resistance	20
Lack of available land	19
Lack of adequate public transportation	16
Building codes	15
Lack of quality public schools	14
Permitting fees	13
Zoning codes	13
Other local government policies or practices	13
Lack of qualified contractors or builders	12
Construction fees	12
Other affordable housing development policies	11
Lack of other infrastructure	10
Lot size	9
Density or other zoning requirements	9
Encroachment by commercial or industrial land uses	9
Impact fees	8
Permitting process	7
ADA codes (Americans with Disabilities)	7
Lack of adequate public safety services	7
Lack of water/sewer systems	3

Table 4.6
Housing Development
 Rock Island

Housing Needs Assessment Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
7. Please rate what type(s) of infrastructure affect housing development:							
Quality of the Public transit system (Example: Do the buses run on time)	5	9	14	21	15	39	103
Capacity of Public transit (Example: Do the bus lines reach enough areas)	9	12	9	21	12	40	103
East access to Public transit	7	10	14	17	12	43	103
Water system quality	2	5	14	16	26	40	103
Water system capacity	1	3	18	19	21	41	103
Sewer system quality	3	4	17	17	21	41	103
Sewer system capacity	1	5	18	17	20	42	103
Storm water run-off capacity (Example: roads flooding)	6	13	15	19	9	41	103
City road conditions (Example: Are there a lot of pot holes, etc.)	19	21	4	7	11	41	103
Sidewalk conditions (lack of or poor condition)	17	21	6	6	12	41	103
Pedestrian-friendly places (easily walkable areas-good lighting, safe areas)	11	16	12	8	16	40	103
Conditions of Bridges	6	17	17	15	7	41	103
Capacity of Bridges (enough lanes for traffic)	8	12	21	16	5	41	103
Need for Bike ways/ Path ways	5	7	22	14	15	40	103
Other	3	0	8	0	1	91	103

Table 4.7 Housing Choice Rock Island Housing Needs Assessment Survey							
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
8. Please rate the importance of your housing choice of being in close proximity to the following amenities:							
Medical facilities	5	8	27	15	9	39	103
Pharmacies	6	14	24	13	7	39	103
Restaurants	2	9	25	15	13	39	103
Public transportation	10	13	18	13	10	39	103
Quality public schools	12	1	9	17	25	39	103
Day care	26	5	13	5	15	39	103
Retail shopping	8	10	20	16	10	39	103
Grocery Stores	2	2	13	23	24	39	103
Park and recreational facilities	5	4	18	18	18	40	103
Current Employment	6	2	14	20	21	40	103
Employment Opportunities	5	3	11	22	22	40	103
Highway access	8	11	24	14	8	38	103
Other	4	0	0	1	2	96	103
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
9. Please rate the importance of "aging in place" - finding housing that allows you to live in your area of town through various life stages. (i.e. family housing to assisted living facilities)							
Housing Choice	3	1	22	18	22	37	103

Table 4.8 Housing Types Rock Island Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
10. Please rate the need for the following HOUSING TYPES for special needs populations:						
Emergency shelters	4	6	28	25	40	103
Transitional housing	4	12	26	21	40	103
Shelters for youth	5	7	22	28	41	103
Senior housing	4	13	18	28	40	103
Nursing homes or assisted living facilities	8	8	24	23	40	103
Housing designed for persons with disabilities	4	10	21	28	40	103
Services with supportive housing	5	9	24	25	40	103
AIDS/HIV housing	8	20	19	14	42	103
Other	2	1	1	2	97	103

Table 4.9 Services and Facilities Rock Island Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
11. Please rate the need for SERVICES AND FACILITIES for each of the following special needs groups: (* indicates HUD defined Special Needs Population)						
The elderly (age 65+)*	4	9	25	23	42	103
The frail elderly (age 85+)*	5	7	18	31	42	103
Persons with severe mental illness	3	3	16	38	43	103
Persons with physical disabilities*	4	8	20	29	42	103
Persons with developmental disabilities*	3	7	27	24	42	103
Persons with substance abuse addictions*	7	5	23	26	42	103
Persons with HIV/AIDS*	8	16	19	17	43	103
Victims of domestic violence*	3	11	15	32	42	103
Veterans	4	4	19	34	42	103
Homeless persons	5	5	12	39	42	103
Homeless families	5	5	12	39	42	103
Persons recently released from prison	8	8	18	26	43	103
Public Housing Residents*	10	10	18	23	42	103
Other	1	0	1	1	100	103

OTHER

Table 5.1 What Community do you live in? Other Housing Needs Assessment Survey	
Community	Number of Respondents:
Davenport	0
Moline	0
Rock Island	0
Other	68
Total	68

Table 5.2 What is your primary role in the housing industry Other Housing Needs Assessment Survey	
Role	Total
Advocate/Service Provider/ Housing Agency	7
Banking/Finance	8
Construction/Development	0
Insurance Industry	2
Law/Legal Services	1
Local or State Government	1
Property Manager	4
Real Estate	3
Other	18
Missing	1
Total	68

Table 5.3 Tenure of Respondent? Other Housing Needs Assessment Survey	
Role	Total
Homeowner	49
Renter	14
Other	5
Missing	0
Total	68

Table 5.4 Neighborhood/Development Other Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
Please rate the need for the following HOUSING activities in these categories:						
Home Owner						
Housing Rehab (repair/remodel)	2	5	16	16	29	68
Energy Efficiency retrofits	1	9	18	11	29	68
Home Buyer						
Construction of new for sale housing	7	15	10	7	29	68
First Time Home Buyer Assistance	1	0	24	14	29	68
Diversity in Housing types	2	9	13	14	30	68
Homebuyer education	2	3	16	18	29	68
Renter						
Construction of new rental housing	3	15	10	10	30	68
Rental Housing rehab	3	5	11	20	29	68
Rental Assistance	4	5	11	18	30	68
Homeless/ Special Needs						
Supportive Housing	3	4	9	23	29	68
Transitional Housing	3	3	13	20	29	68
Emergency Housing	2	6	11	20	29	68
Homeless Shelters	3	3	14	19	29	68
Single room occupancy	3	9	13	13	30	68
Other						
Removal of blighted/ dilapidated buildings	3	3	17	16	29	68
Downtown housing	3	19	13	5	28	68
Retrofitting existing housing to meet senior/ ADA	3	7	15	15	28	68
Mixed use housing	4	11	17	7	29	68
Senior friendly housing	3	6	16	15	28	68
Family friendly housing	3	7	14	15	29	68
Preservation of existing federally subsidized	5	7	14	13	29	68

Table 5.5 Do any of the following items act as barriers to the development or preservation of housing? Other Housing Needs Assessment Survey	
Reasons	Total
Lack of water/sewer systems	6
Lack of other infrastructure	10
Lack of qualified contractors or builders	8
Lack of available land	10
Cost of land or lot	21
Cost of materials	24
Cost of labor	24
Permitting fees	14
Permitting process	10
Impact fees	11
Construction fees	17
Lot size	5
Density or other zoning requirements	6
Community resistance	14
Current state of the housing market	13
Building codes	9
Zoning codes	8
ADA codes (Americans with Disabilities)	7
Lack of adequate public transportation	13
Lack of adequate public safety services	6
Lack of quality public schools	10
Encroachment by commercial or industrial land uses	6
Other local government policies or practices	6
Other affordable housing development policies	9

Table 5.6
Housing Development
 Other

Housing Needs Assessment Survey

Question	Strongly Negative	Moderately Negative	No Affect	Moderately Positive	Strongly Positive	Missing	Total
7. Please rate what type(s) of infrastructure affect housing development:							
Quality of the Public transit system (Example: Do the buses run on time)	3	6	12	15	2	30	68
Capacity of Public transit (Example: Do the bus lines reach enough areas)	6	9	9	11	3	30	68
East access to Public transit	2	7	12	9	4	34	68
Water system quality	2	4	14	9	7	32	68
Water system capacity	1	4	14	8	9	32	68
Sewer system quality	1	6	12	11	6	32	68
Sewer system capacity	1	6	12	9	6	34	68
Storm water run-off capacity (Example: roads flooding)	1	18	6	4	7	32	68
City road conditions (Example: Are there a lot of pot holes, etc.)	11	12	6	4	5	30	68
Sidewalk conditions (lack of or poor condition)	8	15	5	6	3	31	68
Pedestrian-friendly places (easily walkable areas-good lighting, safe areas)	6	13	5	10	4	30	68
Conditions of Bridges	7	9	8	9	5	30	68
Capacity of Bridges (enough lanes for traffic)	8	9	7	8	6	30	68
Need for Bike ways/ Path ways	4	7	15	7	3	32	68
Other	1	0	4	2	0	61	68

Table 5.7 Housing Choice Other Housing Needs Assessment Survey							
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
8. Please rate the importance of your housing choice of being in close proximity to the following amenities:							
Medical facilities	1	11	12	11	6	27	68
Pharmacies	2	11	13	14	1	27	68
Restaurants	7	11	14	9	0	27	68
Public transportation	9	1	13	9	9	27	68
Quality public schools	4	1	5	13	18	27	68
Day care	9	3	9	13	6	28	68
Retail shopping	4	10	19	6	1	28	68
Grocery Stores	2	1	7	21	9	28	68
Park and recreational facilities	4	8	14	12	2	28	68
Current Employment	5	2	9	14	10	28	68
Employment Opportunities	5	3	9	8	16	27	68
Highway access	6	12	9	12	2	27	68
Other	3	0	2	0	1	62	68
Question	Not Important	Slightly Important	Moderately Important	Very Important	Extremely Important	Missing	Total
9. Please rate the importance of "aging in place" - finding housing that allows you to live in your area of town through various life stages. (i.e. family housing to assisted living facilities)							
Housing Choice	1	1	9	18	12	27	68

Table 5.8 Housing Types Other Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
10. Please rate the need for the following HOUSING TYPES for special needs populations:						
Emergency shelters	3	5	14	18	28	68
Transitional housing	1	9	14	16	28	68
Shelters for youth	2	7	18	13	28	68
Senior housing	1	8	16	15	28	68
Nursing homes or assisted living facilities	1	8	21	10	28	68
Housing designed for persons with disabilities	1	4	16	19	28	68
Services with supportive housing	2	7	15	16	28	68
AIDS/HIV housing	5	20	10	4	29	68
Other	2	2	0	2	62	68

Table 5.9 Services and Facilities Other Housing Needs Assessment Survey						
Question	No Need	Low Need	Medium Need	High Need	Missing	Total
11. Please rate the need for SERVICES AND FACILITIES for each of the following special needs groups: (* indicates HUD defined Special Needs Population)						
The elderly (age 65+)*	0	8	15	15	30	68
The frail elderly (age 85+)*	0	8	17	13	30	68
Persons with severe mental illness	0	6	9	23	30	68
Persons with physical disabilities*	0	7	13	17	31	68
Persons with developmental disabilities*	0	6	16	16	30	68
Persons with substance abuse addictions*	1	6	19	11	31	68
Persons with HIV/AIDS*	3	19	10	5	31	68
Victims of domestic violence*	0	8	13	16	31	68
Veterans	0	6	16	15	31	68
Homeless persons	1	6	10	20	31	68
Homeless families	1	5	8	23	31	68
Persons recently released from prison	2	13	10	11	32	68
Public Housing Residents*	3	11	12	11	31	68
Other	2	1	1	0	64	68

HOUSING NEEDS ASSESSMENT SURVEY COMMENTS

What City do you live in? Other (please specify)

- Bettendorf
- Buffalo
- Bettendorf
- Milan
- Milan
- Outlying
- Bettendorf
- Bettendorf
- Silvis
- Taylor Ridge
- Bettendorf
- blue grass
- Bettendorf
- Bettendorf
- Silvis
- Hampton
- Bettendorf
- East moline
- Rural Milan
- Bettendorf
- Milan
- Davenport
- Colona
- Bettendorf
- Sherrard
- Clinton,IA
- Silvis
- East Moline
- Bettendorf
- Colona, IL
- Milan
- East Moline
- Bettendorf
- Bettendorf
- Bettendorf
- Eldridge
- Bettendorf
- Eldridge
- Reynolds
- Coal Valley

- Bettendorf
- Bettendorf
- Scott County
- Bettendorf
- Bettendorf
- Bettendorf
- Le Claire Iowa
- Aledo, work in Quad Cities
- Princeton
- Maquoketa
- Bettendorf
- Bettendorf
- Coal valley
- Bettendorf
- Bettendorf
- Stanwood
- Andalusia
- LeClaire
- Blue Grass
- Bettendorf
- East Moline
- Silvis
- East Moline
- Eldridge
- Milan
- Coal Valley
- East Moline
- Aledo

What is your primary role in the housing industry: Some other role (please specify)

- Electric distribution
- Resident of buffalo but want to move to Davenport but can't afford rent anywhere
- Homeowner in Milan
- Office Admin for Not for Profit
- Work for a non-profit
- caregiver
- Live and work in Rock Island
- Recognized Neighborhood Group Leader
- Engineering
- non-profit
- Resident of Silvis, IL
- resident
- Residence of bettendorf
- Healthcare worker
- Retired
- Manufacturing
- Concerned taxpayer
- Serve/Outreach Coordinator; Riverside UMC
- Resident of Davenport
- Real Estate and Construction
- Teaching
- Advocate psjcqc.org
- Residential Appraiser
- Federal Government
- Counselor
- Veteran Case manager
- YMCA employee
- Resident of Andalusia
- Retired
- medical
- Family that rents from Ruhl Property Management
- Line cook
- Retail
- Resident of The Quad Cities
- Elected Official - Municipal
- Economic Development

Are you a: Other (please specify)

- Living with family
- retirement center resident
- I am currently renting a room from a family member

- Owner trailer- Lot Rent
- Live with relative
- office building tenant
- Homeless
- Homeowner
- na
- realtor
- Homeowner primary residence & rental properties
- Living with family
- Senior seeking rental but currently own
- Living with homeowner
- Live with mother
- Paraonage

If you selected “Other” above, what other type of housing activity are you considering? Other (please specify)

- Units to address disabled or mentally impaired
- Shelters for families so they can stay together
- FAMILY homeless shelters
- rental housing can pay 700-800 per month with utilities paid
- No more high desity, low income housing
- Emergency family housing. As it stands now itâ€™s unacceptable. If you have a male child over 10 years old you cannot stay together in most womenâ€™s shelters. Boys are considered threatening just because of their age.
- Remove homeless shelter from downtown areas
- Homeless shelters for families
- There is no low housing in Bettendorf and it is needed there also
- Affordable housing in badly needed!!! :(
- low-income family housing
- help is needed to get some people back on track, Job training ect.
- No step housing or handicap ramps. Senior housing with 3-4 BR 2-3BA
- Affordable Senior Housing
- Realistic & affordable rents.

If you selected “Other” above, what other type of housing activity are you considering? Other (please specify)

- Get government out of housing
- Senior housing has to be made AFFORDABLE
- Tear down the million vacant and falling apart buildings in DT RI.
- new alleyways
- Dilapidated buildings should be rehabbed, not removed!
- affordable housing

- low-income family housing
- If possible, don't remove dilapidated housing. Repair and rehab and use as low income rental property. If too far gone, tear down, but immediately rebuild as low income rental.

Do any of the following items act as barriers: Other (Please Specify)

- Inability to qualify for financing.
- There are not nearly enough affordable housing , especially in hood neighborhoods
- supportive services for maintaining residents in short- and long-term housing 2. low prevailing wages for unskilled work 3. available medical insurance
- Huge waiting list for Section 8 support
- Poor maintenance of rental properties and privately owned properties!
- Very few, if any, new housing opportunities in Moline. I would like to build in Moline, but there are no new additions being built because there is no land available.
- need tons more housing for homeless and for those with little to no income such as ssi only or ssdi or ssa.
- we need more affordable rentals in this area and need better landlords easy street property management is horrible
- Taxes
- High property taxes On the Illinois side.
- segregation maintained by realtor practices
- There's a huge amount of poorly maintained rental properties that make it difficult for first time home buyers to leave the rental scheme.
- Customer steering and/or redlining from private real estate sector.
- There is to much affordable housing need more market rate In the city of rock Island.
- Lack of competent, caring landlords
- High taxes and negative perception of Rock Island County.
- Government is the problem, Not the solution.
- high property taxes
- Too may blighted and abandoned properties in Rock Island. They need torn down to make way for new development. Property values can be appreciated by eliminating blight.
- Do not feel they apply to me - no kids, and am not looking to build.
- Illinois and their tax and spend policies. What small business in their right mind would open up shop in the state of Illinois? As businesses and residents leave it forced the burden onto those of us left.
- Too many bums and degenerates hanging around DT RI who scare off regular ppl. Very terrible snow removal practices.
- Lack of useful internet connectivity. (Mediacom hasn't updated parts of their infrastructure in years, and their monopoly on the area holds the whole Quad Cities hostage, keeping us back.)
- Sundays are worse day ever
- Ability to create tiny homes on existing property in order to allow elderly parents live independently with family. Also allows for creating affordable housing within existing neighborhoods.

- People don't want to move into areas with high amounts of rental properties as these properties have the highest amounts of drugs, gangs and problems.
- DAVENPORT public Schools are a huge reason DAVENPORT will never get the growth that they could have. It is a city issue that needs to be dealt with.
- To much regulation from the cities. For instance in Rock Island sprinklers in residential.
- High property taxes
- There are to many properties that only offer income restricted housing. The options that they have for market rate is very slim.
- Not Renewing the Davenport NOW program
- I feel some of the local property management companies are not monitored appropriately and it is a disservice to the local consumers/rental applicants. Older neighborhoods are being neglected when it comes to sidewalks and roads. Kids are walking in the streets because sidewalks are covered in dirt weeds and overgrowth. City cannot keep up as a lot of those homes are abandoned and have out of state owners. Not any accountability.
- High property taxes are causing the residents if Illinois to move to another less taxed state.
- THE DAVENPORT SCHOOL BOARD HAS BAD BEHAVIOR AND HAVE RESULTS ON THE DAVENPORT SCHOOLS AND THEIR FAILURES TO EDUCATE THE STUDENTS PROPERLY.
- The lack of entry level homes in safe and secure neighborhoods, impede the investment by first-time buyers, rehabbers and investors. Which affects the markets in move-up and new home buyer markets.
- Family of 6 - 1 66yrs took early retiemment co-caregiver, 2 65yrs mentally & physically handicap, 1 60yrs physically disabled co-caregiver, 1 55yrs self employed parttime & co-caregiver, 1 21yrs mentally disabled.
- Funny taxes isn't an option here.
- Property taxes
- INSANE property taxes that just keep getting hiked without homeowners getting a say so.

Other local government policies or practices: Open-Ended Response

- Medical insurance: remove or prevent loss of insurance during periods of irregular income levels especially where person has chronic medical conditions
- City of Davenport unwilling/unable to apply for 811 Vouchers to get this available federal funding for housing those with disabilities.
- need tons more housing for homeless and for those with little to no income such as ssi only or ssdi or ssa. too many hoops to jump through with paperwork forms and credit background checks, no smoking, good ventilation, and being able to have a quiet safe place for someone with autism to live with a service dog or dog not qualified as a service dog but used as one.
- Too many rules. Rents are too high
- Lack of incentives for buyers to purchase homes in neighborhoods that have high rental occupancy with high tolerance from the city for landlords who allow their properties to deteriorate contributing to neighborhood blight. Huge issue. Our city of Davenport roads in all of the older neighborhoods are in constant disrepair; street lane line stripe painting faded; alleys nearly unnavigable.
- County and IL state governments not being able to live within their means - constantly coming to the taxpayer for more - this drives people out of the area - we have plenty of housing in IL - many up for sale
- Stop All high density housing.
- Property taxes are too high in Illinois.
- Zoning board here zones properties I assume based on how much they get paid. People don't want large day care centers across the street from the home they own.
- Contractors don't want to work in Davenport because of the bonding and approval process they need to complete in order to pull a permit, so they are avoiding working in Davenport.
- The buildings that have market rate are majority owned by the same property company leaving people that are not happy with them to move into single units that are not as well maintained. They are also increasing the market rate farther then then income of residents.
- Need more personnel to focus on older homes and Proper rehabs and not lipstick on the properties. That is only going to create false inflation of rents and cause more problems in the future with the structures.
- Rock Island's sprinkler system mandate
- Rock Island specific. Water sprinklers in all real estate? Should be new or remodeling homes.
- High property taxes are a bar to building/buying in the IL Quad Cities
- Davenport city permitting and inspection process is cumbersome and makes it difficult for rehab and construction projects stay on time. There needs to be more inspectors and the goal should be safety of end user, not imposing so many frivolous construction standards that are beyond accepted trade practice and state regulations regarding plumbing/electrical for example. The Davenport rental inspection is tougher than a typical home inspection, as it is pass/fail. A home inspection when you buy a home doesn't hold up the purchase until every single thing on it is completed.
- Taxes, taxes and more taxes

- Favoritism in contracting.
- Zoning laws are too strict. Should be able to build all residential types in residential zones.
- Code process and restrictions over the last 10 years have increased and have eliminated families out of the market. New land development restrictions have done the same. Land and building costs too high to build affordable housing for our teachers, police, firemen etc workforce housing. more encouragement and help for existing Owners to restore their properties (Dream Program) a great example. multiple groups working on same project, combine efforts Quad City wide.
- Property taxes
- Davenport is not investing their CDBG funding in where it should go. Agencies who receive this funding keeps getting cut year after year: their cost for administrative funds is outrageous and the money is not being spent properly. Their Housing Authority is also not willing to help expand on funding for low income housing such as Housing Choice Vouchers as they report the inability to manage more vouchers. This seems reasonable as their administrative costs is high. The city should be putting money into housing costs and into the local Housing Trust Fund to help their residents have safe affordable housing rather than paying over \$500,000 a year to the Figgee Art Museum.
- In Davenport they hate contractors and homeowners with permits. Building department service level is terrible
- Illinois property taxes are too high!
- Increased support and hiring of law enforcement personnel, first responders, and agencies that protect citizens and their properties.

Other affordable housing development policies: Open-Ended Response

- need tons more housing for homeless and for those with little to no income such as ssi only or ssdi or ssa. too many hoops to jump through with paperwork forms and credit background checks, no smoking, good ventilation, and being able to have a quiet safe place for someone with autism to live with a service dog or dog not qualified as a service dog but used as one. also stopping people is bus routes jobs within reach of those bus routes child care within reach of job hours and bus routes as well as homes in the ssi price range or low income price range that are child safe and clean for families too.
- Small units or dorm style living. Pay to stay
- Limited funds for grants for home improvement projects for existing older homes in need of repair for those with limited/low/fixed income.
- Stop All low income housing.
- We lived in a high rental area of the city and it was an eye sore and public safety issue Not to mention dragging the price of my home down. I choose to live away from rental property as much as I can control.
- More accountability for those with housing subsidies. Some are really not in need and I have seen those that need it not get the help.
- Cdbgf funds can be a problem because they are usually tied to income requirements. In the past I believe the use of these funds has been abused to the extent that little significant positive change in the affected neighborhoods have taken place.

- The use of "one way" Streets and limited access/ regress from troubled neighborhoods increases the security and policing and therefore the market value of the homes, which leads to increased investment in improvements to the housing stock.
- There isn't any, its all wealthy housing plans for condos and homes for rich people.
- Tax incentives needed to prioritize low income housing.
- similar to what I have stated in Government policies, we need to encourage more education for our renters, as well as owners programs that are available to them again through a consolidated effort. Building codes need to be more uniform throughout the QCA.
- Tiny houses
- There should be a policy that all new housing builds have a 30% AMI housing built into all projects at a certain percent. Johnson County has this and their housing stock for all income levels is expanding.
- Make houses smaller. Less labor less materials, why would you build so many houses and sell them for \$200,000 or more when birth rates are at an all time low? Not everyone has kids or plans on having any soon. I wish I could site the article, but it says the U.S. Has the biggest houses in the world. For what? Think outside the box.
- Limit the price of rent per square feet per unit.
- Over regulation in these cities causes housing costs to rise canâ€™t see how they never realize it
- There are many burned and abandoned priorities that are creating community problems.
- We have to find ways to support the homeless and families that are without food and shelter and provide a path to independent living.
- For any of the barriers you selected above, please describe the barrier and the best way you think we can overcome it. Open-Ended Response
- Get out and hold town halls, public talks and LISTEN to what people are saying
- Low income housing
- Public transit is a huge barrier. Most individuals work 2nd and 3rd shift and need transportation and child care. If we don't have adequate transportation in the community individuals will never reach self sufficiency. We also nee people who are in Sec. 8 to work towards some kind of self suff. is they are not disabled or 55 and over. They to should work toward some kind self suff. so it opens up vouchers for other seniors, disabled, mental health, survivors. or families that need it.
- Community resistance and lack of quality schools can be overcome.
- We need more funds for like section 8
- Other 2: Increase the minimum wage in Iowa.
- Get more administrative help for City of Davenport Housing Department so they can apply for and administer 811 funds. This help could be funded as part of the 811 grant proposal.
- Providing assistance to families in need
- Purchase more land for development or work with local developers and set forth tax benefits for building new homes.
- New housing is restricted to south of the Airport. Because it is expensive to start more housing in a new area it should be subsidized until it makes financial sense.

- There should be active enforceable policies about maintenance of rental and private property.
- Development of the land south of the airport that will be in the City of Moline.
- Costs of land, materials and labor. concentrate on land that is already developed, resist new construction in suburban areas. Establish incentives for labor (engage labor unions in process of construction, offering a piece of the development pie in exchange for labor).
- need tons more housing for homeless and for those with little to no income such as ssi only or ssdi or ssa. too many hoops to jump through with paperwork forms and credit background checks, no smoking, good ventilation, and being able to have a quiet safe place for someone with autism to live with a service dog or dog not qualified as a service dog but used as one. need tons more housing for homeless and for those with little to no income such as ssi only or ssdi or ssa. too many hoops to jump through with paperwork forms and credit background checks, no smoking, good ventilation, and being able to have a quiet safe place for someone with autism to live with a service dog or dog not qualified as a service dog but used as one. also stopping people is bus routes jobs within reach of those bus routes child care within reach of job hours and bus routes as well as homes in the ssi price range or low income price range that are child safe and clean for families too. application fees and deposits are too much when people already have no to low income. fees should be waived in these situations as many rely on family or begging strangers for the fees and deposits.
- Zoning codes. In Moline it is difficult to create an extra living space for elderly or other family members. For example, we would not be able to create an additional independent living space (like a tiny home) attached to our garage or on our property. There is no incentive for us to add this space to our house. We would like to create a space for elderly parents and adult children going to college and/or pursuing first out of college job.
- Ease up restrictions
- Or taxes are already so high and they keep going up
- Equalize the playing field with Iowa side.
- Need more frequent bus routes - every 30 minutes instead of every hour. Davenport needs bus service past 6pm.
- We need actual affordable housing for families living on the low wages offered in this area. We absolutely do not need more quarter million houses. Most people in this area are not wealthy Deere employees but underemployed and struggling. Public transit is scarce, schools are woefully underfunded and unfairly funded by property taxes, driving families to buy homes they can't really afford in a desperate effort to secure a better education for their children. We need equally funded schools for all children and safe houses that families can afford.
- While there may be more affordable or low-income or income-based housing, they are not always located on a bus route or if they are located on a bus route, may require transfers that would extend commute time and could make it impossible for a person to arrive to work on time, which could affect a persons employment and ability to afford their housing.
- Implement a program for those with older, "coeshabbier" homes with funding for renovations/improvements

- The largest issue I see is the spike in rent costs that devastate renters and potential buyers who are currently saving up but renting a property currently. The best way to address this is for cities in the QCA to pass rent control ordinances to help control outrageous rent spikes.
- There already is too much affordable housing in the city of Rock Island.
- -Invest funding in creating and developing affordable housing for renters and offer assistance to homeowners in all parts of the city to rehab their home. -Invest funding in the local Housing Trust Fund in order for non-profit developers and non-profits to access this funding to continue/expand their work. -When vouchers from the Federal Government become available for Section 8 or other Housing Choice Vouchers, have your Housing Authorities, specifically Davenport, apply in it and not say you do not have the capacity to manage as the new vouchers came with funding dollars to pay staff. -invest in racially diverse housing
- More code enforcement in neighborhoods
- The city of Rock Island does not have the available land to build new single family homes. The city must maintain and improve its' current housing stock to draw single families to the city. The current housing stock is deteriorating and being sold to landlords and HUD which directly affects the quality of the public schools.
- There needs to be strict governance for investors who buy properties on the cheap and do not make effort to improve property and exploit individuals who can only rent. Investors must be held accountable for property maintenance as well as property safety. I live in central Davenport and am appalled - can drive around and these properties so obvious that they are investment properties. St. Ambrose also is included - the condition of the housing properties they own around the area of the campus near where I live is embarrassing.
- Sell the RI County Hope Creek Retirement Home. Reverse the \$15 min wage - this min wage will ultimately hurt businesses and drive up costs for IL citizens. Reduce the burden on IL business owners - make workman's comp law comparable to IA.
- Need more teeth in laws/policies for rentals. All rentals need to be registered and legal. Reduce the large number of homes being converted to rental.
- The largest barrier for us buying a home is the down payment/ no assistance for first time home buyers. Houses cost less in IL but the property taxes are higher than IA so it's really a rock and hard place. Additionally, just talking to a bank to start the process is very confusing and intimidating and there is usually not much help outside of trying to figure out what the terms mean and how best to go about the process.
- CRIME - Not one of the listed barriers. End All public housing, Welfare, Food stamps (EBT) cards, & W.I.C. In short get rid of the federal government. Government destroyed the family unit and created our crime problems.
- Rock Island does not have a lot of development land. The land that is available should not be used for more low income housing. We have enough low income housing. We need more residents with higher incomes living in this town to aid in bringing in new/better businesses.
- There should be standardized building codes across all of Rock Island county to make us more competitive with Iowa. Rock Island, Moline, Milan, Silvis and East Moline should consolidate their building inspections departments into one code enforcement district. Standardize the codes. This would make us more competitive with Iowa.

- Too expensive to buy a quality house and homes that need so much repair are too costly as well. Lead pipes should be a responsibility of the cities to remove from all homes!! And low income neighborhoods should not be neglected such as repairing roads and sidewalks!!!
- Welp...fix the overspending problems. Such as \$100,000 plus pensions left for the taxpayer to pick up the tab.
- Force Mediacom to a certain minimum standard as a condition of their usage of the public right-of-way for their infrastructure. They should be required to deliver the bandwidth they claim they sell. They should remove congestion controls when there isn't congestion. (There should be NO data caps off peak hours, for example. There should be no data caps for sending data cross town.) They should be required to support IPv6, the current standard protocol of the internet, in all neighborhoods. Some neighborhoods are falling behind. Mediacom's own contractors talk about how there has been no investment in infrastructure since Cox owned some of the lines. They should improve, or lose their monopoly status. Allow competitors to come in. Encourage rapid deployment of 5G backhaul in any way possible.
- Moline is a landlocked town and doesn't have much available land to develop. Lots that are available are not affordable. Many people in Moline do not understand the need for affordable housing in our city and believe mixed income housing will lower their property values. Housing in Moline is high. It is difficult to find a home under \$100,000 that doesn't need work or is large enough for a family. The transportation system here in the Quad-Cities as a whole, is very inconvenient. The time it takes to move from one area to the other is usually double (or more) than if someone was able to drive.
- Poor people who are willing and able could rehab old/abandoned homes or build on vacant land within the city if help was available. It would benefit the recipient as well as the whole neighborhood.
- Lack of adequate public transportation - more frequent transportation and stops much closer together. Easy connections between Davenport and Bettendorf for people who live in Davenport but work in Bettendorf, etc. Lack of quality public schools - quality of public school should not be based on the income of those who live in the area
- The city needs to hold these rental companies and rent to own companies responsible for dragging our neighborhood down. They should pay double the taxes to begin, since they use the majority of law enforcement and emergency services in the area. Tenant names of who is living at the properties needs to be available and updated monthly by these companies.
- Fix DAVENPORT public schools it is a city problem.
- Lower the costs of land, building supplies & the permit fees, time to get permits, reinspections from the city inspectors
- I'm not sure
- I feel we have a lack of infrastructure to work with in regards to having the properties up to code for renting. I see many rental units, for subsidized housing (i.e. Section 8) being repaired in a very minimal way. We can't continue allowing families and individuals to reside in minimally kept housing. In the long run, this impacts many things, including someone's overall health. I've seen many times where units might have mold and/or water damage, stairs that are unsafe, Band-Aid fixes used as permanent for larger issues. Often times when speaking with landlords/owners, the costs to fix such issues are high

and often times they are left only doing what they can to get it repaired enough. Maybe some type of fund or partnership with local contractors to aid in the overall costs to help keep them more affordable for owners. Second, some owners/landlords just don't do the right thing, which is really unfair to the tenant, who may not even know their rights with a housing issue. An agency to work with tenant/landlord rights and responsibilities could be helpful. When I lived in Des Moines, there was an agency called Home Inc. that would do just that and could be reached out to for issues someone was having. They could inform the person of their rights and give resources (such as template letters) so they could take action in accordance with any laws and regulations. Many just seem to not understand their rights and put up with substandard living environments just simply because they don't want to be kicked out. "Well they can just move" is something I hear a lot...but that is easier said than done when someone may already be living in low income type housing. It's very difficult to find a new place, pay application fees, pay a deposit, find help to move, etc . It's not cheap.

- The Davenport DREAM program is a good start, but it's not enough. It's going to take businesses investing into neighborhoods to make a large enough impact for it to be fruitful, but this program restricts businesses from taking advantage of that. There should be an additional program for contractors and property investors to invest into these areas.
- Remove it
- Homeownership would be the only way to over come but the homes that are affordable are in areas of Davenport that raising a family could be dangerous.
- Mandating sprinkler systems in new construction is costly and largely ineffective and unnecessary. It is an impediment to new construction in Rock Island. Can be overcome by eliminating the requirement.
- Historic preservation Regulation on small to midsize sized properties. They are too small to receive funding but too large to finance privately and earn a profit.
- Living in low income housing We can't afford to move anywhere else. Our apartment has mold in the walls has had the same leak in the ceiling for 3 years and I think prices and management and repairs are a big issue in this city. We have buildings falling apart but rent cost so much. You can't even live in a safe neighborhood without paying a fortune. Prices, management, protocols, repairs and laws on repairs on rentals need to be fixed. Nobody should have to live in an apartment or house that is falling apart all around them and not afford to fix it or have the power to do it themselves because there renters. The whole state of this city is falling apart.
- Rental rates cannot fully cover the cost of building new housing. Tax rates in Illinois and Iowa are too high. New Minimum wage rates in Illinois are going to drive up cost of labor across all pay levels which causes additional burden to builders and owners. The government needs to subsidies through property tax incentives that encourage builders and investors to meet these needs. The federal programs in place are too complicated for the average investor.
- Allow residents to make use of subsidized improvements in targeted areas regardless of income. Particularly for infrastructure (water / sewer), lead removal, roofs, siding, demolition, concrete.
- need government incentive/assistance to offset lower prices of new subdivisions. When costs move to \$45k-\$65k a lot for 1/10thA - 1/3rdA its difficult to keep the housing prices low, which trickles down to the final consumer, whether it be owner or tenant.

- Biggest issue for home buyers for homes under \$100,000 is finding houses that do not need a lot of repairs. These buyers often have little payment funds and, therefore, little money for fix up when purchased. A lot of this price range has deferred maintenance of roofs, furnaces, paint, etc. A public program to assist with repairs is very important to provide for entry level priced homes.
- Reduce property taxes by decreasing pension costs, union interference, salary
- Get the city codes in line with uniform practices in each trade and what's accepted at state level. Make the building codes uniform between all Quad Cities so it's easier to higher contractors because they aren't scared of getting hung up on Davenport's expanded building code requirements.
- Lower property, lower state income tax. Lower spending. Stop taking from the normal taxpayers and giving our money to people who refuse to work. Too much politics.
- Educate the community as well as potential renter.
- Lack of open subdivisions with lots for sale. Costs of land are high and construction costs are high.
- Public Transportation should be available for individuals who work nights. Individuals can take a bus to work, but have a problem getting home after work, as there is no evening bus service in the QCA.
- Take the needs of the poor and homeless seriously. Rent is too high. and there aren't enough units.
- cost, buses free for Veterans,
- Cost of land, materials and labor. Give federal dollars, CDBG and HOME, to not for profits so they can leverage those dollars into numerous units of affordable housing rather than the City using all the monies to create only three units which did little to solve the shortage problem and very little to raise property values of the surrounding areas.
- I believe the best way to overcome many barriers within housing related concerns is within education. Educating individuals early about housing rights, building credit, and purchasing a home (rather than renting) could help individuals have the ability to overcome these barriers. If they are able to utilize credit as means of paying for housing and housing repairs, they would be able to better manage costs and budgeting. Many, if not all, of the individuals I have worked with struggle to obtain/maintain a credit rating that is sufficient enough for an affordable mortgage/loan. Many times, individuals that would like to purchase a home are unable to due to a low credit score. These credit scores are often damaged before they are able to really identify purchasing a home as an effective/more affordable means of housing. Many of those I have worked with do wish to buy homes locally, but are unable to due to credit related issues and/or high rental costs that inhibit them from having the ability to save money.
- Homeless shelter/housing for families is very limited. A shelter that actively assists families with finding housing and other resources to prevent future homelessness is needed. Also not nearly enough low-income properties. HUD in Davenport has a 10+ year waiting list.
- Housing affordability. With no rent cap the prices of rent do not reflect the average income limit.
- Land in town is quickly snapped up for large, expensive housing. Schools are going down the wrong path - behaviorism doesn't work in the long term. Children need to feel safe, loved, and have time to develop friendships and work through social situations

before they can be 'taught.' Less emotional dysregulation in students = calmer classrooms, calmer teachers, and an easier time for everyone. Get rid of teaching to the test at the polls.

- The davenport bureaucrats will use this opportunity to create more slums which they alone will profit from.
- Fixed incomes don't always cover all basic necessities yet assistance programs do not take into account high cost of utilities, paper goods, medications, OTC meds, caregiver, etc for elderly mentally & physically disabled members. What can you do? Build 55+ housing with enough bedrooms 3-5 & 2-3 baths for additional family caregivers with no steps or ramps, bathtubs with walk-in/roll-in showers, open concept living areas. Possibly co-op style housing. Rents no more than 30% of income including utilities or for purchase no down payments and mortgage payments no more than 30% of income adjusted if one or more family member passes away.
- Real Estate investors, don't do it for charity, they do it to make money. Just like school teachers go to work to make money. If you raise the taxes they have to raise rent to keep their margins. They won't do it for free. Because of this raising the property tax is hurting the ones it is supposed to help
- In building I previously lived in, roof leaked. Has been repaired over six times and still is leaking. Where are the qualified contractors. Additionally, windows were in poor condition in both my downtown Davenport rentals.
- You have property management companies like Easy Street who are buying properties, kicking out existing renters so they can do a shoddy remodel and then jack up the rents! Then they don't even repair the houses if something goes wrong once they have a tenant in them! This is happening all over the QC! Please put an end to this.
- Property taxes need decreased
- Ability to be a homeowner and the non-stop high costs of utilities causing community to be forced to choose between their rent or heat and water.
- I would like to see land in Moline where tiny homes can be built in a good neighborhood and affordable!!!! My son is a veteran and was given a 465 sq foot tiny home on its own property in Mt. Sterling, Illinois. It is PERFECT!!!! I would love to see a piece of land in Moline where housing permits a community of permanent tiny homes where people can build a tiny home and have their own place! Not like a mobile home! They are building them like crazy in Texas!!!!
- Local Banking Institutions and Real Estate Firms have conspired to inflate the price of homes relative to low and median income, in order to allow high income individuals to scoop up multiple properties and rent or flip them at inflated cost to control the market taking away affordable housing to the majority of metropolitan residents.
- Focus on street repair and improved schools in Davenport
- Lack of decent high quality schools in Davenport. Better schools draw more stable residents who buy homes to send their kids to those schools. Our Davenport school scores totally suck!
- Develop infill lots with modular homes.
- See above in each Box.
- Learn what regulations are needed and not needed. Learn to work as a service in building department not as a problem

- Abandoned properties need to be rehabbed by the city or taken down and lots sold at auction. Borderline communities get squatters, people trashing the area, and complete inability to sell property because these eyesores are dragging down the neighborhood property value.
- Improve roads, bring retail back to Rock Island, annex some land on the outskirts and create a lake. People love living by lakes. Merge Rock Island & Moline governments.
- Cost....all of them....it costs more to improve/rehab than is ever reflected in overall housing value. Our RI housing market is terrible. Many simply cannot afford apartments and landlords aren't making a killing because expenses are so high. Poorly marked public schools keep higher income people and those with upward aspirations from moving here.
- Commercial encroachment Try to develop commercial from the major intersections outward to retain intact neighborhoods as long as possible. Historic neighborhoods should be protected or WW1 neighborhood where it exists along 18th Ave. oo
- Prevent red-lining in the private sector. Increased public policies & investment in underserved neighborhoods.
- If you selected "Other" above, what other type of housing activity are you considering?
- Previous lack of tax supports for historic housing rehab has put Illinois behind Iowa
- Library
- the questions i put negative on are what affect the qc area currently. bad potholes poor sidewalks low lightig unsafe crosswalks poor bus and taxi system with low reach to where people need busses and short hours of when it is needed.
- Incentivising improvements for older homes.
- Demolition of high density, low income, housing.
- Quality Water and Sewer is a given. This is America not a third world country.
- Bus system is pretty ok as to where I live. However, if I want to go to area where Target, etc., is - forget it. It will take AT LEAST 3-4 , possible 5-6 HOURS to get there do something QUICKLY & get back to where I live - I avoid it completely!
- This question doesn't really make any sense as-worded.
- Public school problems school start times lack of public school busing
- Just to be clear since the wording of this questions was confusing...my answers for number 7 are rated at where I feel things stand currently. I feel that all of these types of infrastructure are very important and that we definitely have a lot of room for improvements.
- Adequate street lighting within subdivisions/alleys.
- What does East Access mean?
- Walkable communities where you can access a pharmacy, grocery store, without having to walk along a busy & congested street.
- Affordable housing for the wages being offered
- Buying a tiny home!!!!!!
- Good schools. Convenient grocery stores and medical access. Activities for youth through teens
- This is a confusing question.
- More recycling containers and incentives
- If you selected "Other" above, what other type of housing activity are you considering?
- Affordability, pet friendly rental

- Fire Stations
- Affordable housing
- places of worship
- Clean homes/ neighborhoods
- Crime, gun shots, robberies, etc.
- Ride the bus, so want quick access to grocery, drug store, maybe dollar stores type areas, somewhat to medical, dr's
- This area needs higher paying jobs
- Bike paths that are well kept and safe.
- Safety/ crimes statistics
- Access to bike paths
- single family home for working people only! no housing authority subsidized slums
- Close to libraries, senior centers like CASI, and Y's
- If your city is a desirable place to live, it solves itself

If you selected "Other" above, what other type of housing activity are you considering?

- Affordable
- Domestic violence human trafficking
- Affordable
- housing where people w disabled live alone but with inhome support visits. this is essential for independence.
- Lgbtqia+ housing
- Income based housing
- Public hou
- LGBT affirming/friendly housing for homeless
- more prisons for kids and adults.
- Family Emergency Shelters
- VA housing
- Safe housing in good neighborhoods that are affordable for single/divorced parents.
- Mental health
- Permanent Supportive housing and affordable housing
- Emergency shelters for families
- Single mothers housing
- Affordable for families
- very large families headed by single women.
- If you selected "Other" above, what groups are you considering?
- Average income housing make to much for restricted
- Housing is needed for middle class families that is affordable. Everything is so far to the left or right it falls short for those in the middle. I don't feel people who don't work should get free housing while those who do go without. Subsidies for those who have zero reason for not working needs to stop. Help elderly, veterans, disabled and those who work.

- Safe spaces for the LGBTQ+
- Single mothers
- Please share any comments you have about housing needs or barriers: Open-Ended Response
- Strong need for age in place housing
- Try to find a quality 1 to 3 BR apartment that doesn't allow for outrageous deposits or a rent of higher than \$800/mo not including utilities. I think apartment complexes should be liable for electricity Bill's and the renter for water bill. House cats should be free of charge.
- Rock Island doesn't have a lot of housing available with spacious, usable, land. For someone looking for usable acreage (not just ravines), it is near impossible.
- Need more than one Domestic violence shelter in the quad cities
- barriers in funding for home modification. people with disabilities and/or the age populations who are homeowners needs help with making their homes more accessible to live in so they can permanently stay in their own homes.
- This survey is not for an average citizen - many residents will not know what the needs of our city are (like for water usage or sewer) because we aren't qualified to make those type of determinations. I don't know if there is a need for Emergency Shelter areas; or if there is a need for HIV/AIDS housing. I hope we are targeting the right people to ask these questions to.
- Every setback or expense or life event in someone's life can be a barrier to maintaining housing. For example, affordable child care is limited and hard to access, without child care a parent is unable to work, therefore unable to afford rent. Most people are 3 very bad months away from being homeless. Assessing the availability and accessibility of community resources overall would greatly influence the ability to maintain housing
- Rental rates have been rising faster than wage growth making housing a greater burden to a budget.
- Rent is way too damn high !!!! I have a slumlord but it's all I can afford , I'm on disability and get my late hubby's pension , rent should not take more than half your income , and I shouldn't have to live in a ghetto neighborhood because that's all I can afford !!!
- Statistics demonstrate a great need for affordable housing in the QC area. The brick and mortar housing and the economic conditions to maintain a roof-over-one's-head.
- There are so many houses that are empty why can't you help others by giving people a chance at having a house
- Best way to help with income burden (housing costs exceed 30%) is to attract businesses that pay a living wage
- The area needs a facelift and adequate facilities to accommodate those who need help and want to get back on their feet, rather than those who choose not help themselves through the services provided by local government and tax payers.
- Moline has a wonderful variety of affordable housing options. There is more of a shortage at the higher cost, new construction end of the market.
- I feel that any new construction should be devoted to making new construction for homes in the \$60,000-\$120,000 range. I feel that most people that end up renting want to become homeowners, could afford buying but the housing available in the market above is sparse to find that is 1. Not older than 70 years old and 2. Not already deteriorating.

- Housing should be smaller, able to fit on smaller lots. Much of the two-story product in older neighborhoods is hard to maintain. Many multi-family units do not have appropriate number of garages, causing parking shortage.
- I work at a shelter, WE NED AFFORDABLE HOUSING. clients will be working making money but housing is so expensive they can even pay the rental application.
- costs to get in maintenance costs not enough housing for those in need. application fees deposits rents based higher than what people can afford which leaves little for upkeep rentals falling apart with no help to landlords in upkeep and repairs... too high of taxes for rentals not enough supports for those wanting to own. the more home owners the less homeless etc...
- We do not have any homeless shelters for families in the Quad-Cities. We also do not have enough wrap around services for people transitioning out of homelessness or wrap around services for people who do not qualify for assistance but are struggling to make ends meet. Our bus system in the Quad-Cities has to improve. There is little incentive for people to choose the bus system over their own vehicle. For those who have no transportation, the time spent on a bus to get to and from place to place is unproductive.
- Unattainable costs for renting and buying. Bad public transit systems. Poor quality public education in specific poor zones of davenport. Potholes in similarly poor zones of davenport.
- Affordable housing is not more giant 200k+ houses and 1500+ apartments. This entire area needs apartments and homes that are financially and physically accessible to a much broader portion of the population.
- Its pretty clear based on available opportunity that the disabled are not welcome in Davenport.
- Not enough affordable housing. Too much housing costing \$500,000 and up is being built. Not enough for lower income people who make \$30,000/yr and under who really can't afford those higher priced homes.
- I work in the shelter/housing dept at Family Resources in Davenport and the barrier we most often run into with our short-term emergency based facility is the lack of space in other shelters, transitional housing, and income-based living. Most other shelters in the Quad Cities are always at their capacity. Through the coordinated entry system, the most high need/high barrier people are receiving services that aren't appropriate for them and will likely not provide enough support for that person to sustain housing while others who fit into a certain category such as transitional housing/rapid rehousing may not be pulled from the coordinated entry list because the spaces in those programs are going to people who really would benefit most from permanent supportive housing, but we do not have that type of resource here in the Quad Cities.
- Comment about the survey: If you want people of all backgrounds (age, education, etc.) to take this survey, it needs to be more clear. I was unsure of what many questions were asking about, and people may be unfamiliar with many terms. Make the questions more explicit and use 3rd-grade level writing (standard)
- Downtown area has no grocery or pharmacy, just an overpriced (but nice) mini mart. Sidewalks are terrible. People with disabilities have a VERY difficult time with most doors to banks & shops, due to the ADA being ignored from the "historic status" of the buildings. Not safe here at night, panhandlers during day. Need more housing for elderly & disabled away from downtown area so we are safer, closer to stores, & can maneuver our walkers

& wheelchairs on the sidewalks safely. Homeless need shelters, they have to be outside all day or in businesses.

- Local governments should better use HUD money to address barriers. All need proactive, fully funded, staffed and high quality Fair Housing Boards.
- We continue to lose affordable units for extremely low income individuals throughout the Quad Cities area. We have lost 6,645 since 2010. All new housing construction will not allow individuals in this income range to be not cost burden. Cities and counties need to invest in housing justice and housing stability in order to help current residents and to grow the Quad Cities population.
- The city of Rock Island needs to improve its current single family houses and neighborhoods before adding any special needs or subsidized housing. If the livable neighborhoods that consist of single family homes continue to deteriorate, being sold to landlords or HUD it will make the housing issues worse which directly affects the quality of the public schools.
- Public perception for the City of Davenport is negative. The City does nothing to market / promote our City in it's best light. There are many positives yet many challenges. Why are not positives not being promoted?
- Rent too Damm high
- Currently there is not enough affordable housing for all of the homeless in the community.
- Need more transitional housing for felons getting out of jail or prison. Judicial system putting more people on probation or parole but lack of housing options for those trying to start over limits their potential or causes a burden on others who are allowing them to illegally live with them.
- Government is the source of our crime problems by destroying the family unit and allowing life long welfare Queens.
- The barriers to housing are the abundance of title loan places in low income areas. These places destroy people credit and they cannot get home loans after.
- Senior housing/renting needs to be made more avail. for \$400-\$500/month. The rate of \$700 on up is WAY too much for many. How abt. 1-level homes for seniors? And close to bus routes? Some of us seniors are even willing to still shovel, mow, etc. in place of higher rent!
- Better land Lords.
- we need less rentals and more housing that's affordable for people to buy and own...if they own they tend to take care of it better
- Too much mental health issues infecting affordable housing units (Spencer Tower). Get the crazy ppl out of there so the elderly poor can live in peace and the police can focus on other parts of their job.
- There is only one agency able to provide shelter for families experiencing homelessness (Salvation Army). Their ability to provide funding beyond a month is VERY limited. Most families must split up or stay homeless together. The Quad-Cities communities as a whole do not understand there are these types of needs right now.
- Land and available homes sit vacant and declining, when they could be used for housing for low income people, if there was sufficient assistance.

- As a social worker on the Iowa side I can tell you, there is a lack of quality low/reasonable income housing. Rent has become very high, and not always for good places for children and families to live.
- The taxes are too high for the services and amenities we have in Davenport as well as the QCA. We should have the best roads, streetscape, alleyway and parks as some major cities with beaches in California. Too many potholes. Too much red tape and not a lot but slow initiatives on laying out a citywide plan to address these concerns which also drives people away from the market.
- Building some ADA qualified housing or group structures would be very helpful in the QCA.
- The community needs more affordable housing for individuals and families.
- I tend to see that most affordable housing, that is also in good repair, have more strict regulations on who they accept as a tenant. I find that anyone who has had an eviction more recently (in the past 2-3 years) really struggle with finding a place due to that. However, I have also seen where someone is living in substandard housing and refuse to pay rent because the owner/landlord is not completing any type of repair. Every time, that tenant did not understand the tenant/landlord rights and responsibilities and/or how to take care of the situation in a lawful manner. Additionally, I also see many barriers for people who have certain things on their criminal record which makes it difficult to find suitable housing.
- I think a big need is landlord and renter education to ensure all homes are being well taken care of.
- Barriers are those using the system take from those who need it. Local agencies allow this to happen. Maybe assist those who need help intermittently and not just give to those who have zero reason not to work other than they do not want to.
- Oppressive property taxes, income taxes and all other forms of taxes in Illinois have hurt housing markets in the Illinois Quad Cities.
- Lots of entry level service jobs in east end of town but few housing choices based on the wages those jobs provide.
- As a property manager / owner / investor my biggest issue is cost of ownership. Employees are not getting cheaper; Taxes continue to rise; quality individuals that will not trash the units are increasingly hard to find. Court systems make it extremely difficult to evict and collect monies owed.
- Rock Island residents and surrounding Illinois area residents suffer from very high property taxes which creates a barrier to home ownership. Some current homeowners have significant jumps in taxes that can lead to foreclosure. These foreclosures are left empty for too long and fall into disrepair. Programs to help bridge or bring down property taxes would lead to a better occupancy rate and reduce the number of foreclosures. In the end this will leave more rentals open at a fair price to lower income or people who prefer not to own.
- Affordable housing for renters and 1st time home buyers is absolutely critical in our market.
- A big barrier for housing is the amount of drug/alcohol addiction and mental health issues. Most average landlords, like myself who may just have a couple properties can't afford to deal with the drama/damage that often accompanies these types of tenants. They need more than just a roof over their head. They need homes, where their problems can

be assessed and the right staff is available to help them deal with mental/physical issues they have as a result of their addiction/illness. They need a safe place for themselves to feel at home without feeling like they're in prison. At the same time educating neighbors to understand how to help this population without jeopardizing their own safety.

- Currently good first time buyer homes are getting priced out of the first time home buyers available budget due to rising home costs. The home prices are raising faster then the wage increase.
- The shelters in the Quad Cities have been at capacity most days in 2019, so there is need for additional beds for those who are homeless.
- Not everyone is rich
- Affordable housing would be great.
- We need more mental health services/ housing for this population. Permanent supportive housing, better bus system for people to reach self sufficiency. Also more affordable housing!!!!!!!!!! We have none
- All cities need more affordable handicap accessible housing.
- Affordable housing is becoming more and more difficult to obtain. More often than not people in need of affordable housing are being pushed out of their communities.
- Emergency housing/shelter for families is much needed. Low-income long-term housing with supportive services to address poverty issues is much needed.
- We need housing for homeless families. There are no shelters for families experiencing homelessness either. We need more affordable housing!
- We need quality low income housing.
- The rental companies in this area are known scammers. There needs to be a overhaul in the rental businesses to make things affordable for everyone. You can spend double what a home is worth, never being able to save to purchase a home and live in the endless cycle of renting because many people cant get out of it.
- Housing costs have risen with the price of land and is going to take a multi-pronged effort to fix. * Wages haven't risen with the price of land and rent * People are spending quite a bit of their take home pay on health insurance and then health care on top of that. * College degrees don't mitigate the turmoil of manufacturing sector - think about tax breaks in return for maintaining employees? * There is a lot of older property that is going to need asbestos mitigation. Rather than waiting for older buildings to languish on the market, perhaps there can be some incentive for purchasing.
- look at the large amount of empty homes that exist right now
- Really need affordable adiquate housing for family of 6 mostly seniors and disabled members.
- It is hard to save up to get a down payment for a home when all of our money is going for rent. So even though we have lived in the same place for 10 years, never missing a payment that means nothing because we canâ€™t afford a down payment to get a house. It is really discouraging for those of us who want to be home owners.
- Real Estate investors are the ones buying distressed properties and turning eyesores into beautiful houses, we are providing homes to people who can't buy, we are helping people avoid foreclosure, we are helping people get back on their feet. Work with us, and we will help improve the city for you.
- Stop companies like East Street property management from doing shoddy remodels and jacking up rents! Make them accountable for making repairs to their properties with

renters in them! So many people who are struggling are being ripped off by these kids of companies!

- The cost of renting has become way to high.
- Child support not adequately helping only hurting families. One person can pay .33 cents and another pays 1200 in a month. The one paying 33 cents has 5 kids while partying every weekend. the other paying 1200 only has 2 and barely survives.
- I pay \$600 for 1bedroom apartment if I made minimum wage I wouldn't be able to afford to have my own place
- We need a tiny home community!
- It took over 1.5 YEARS to find affordable adequate housing for our needs in Davenport. We moved here from Iowa and had to live with my son while searching for our needs. All we wanted was a decent home in a safe neighborhood with extra parking. Lots of crappy quick flip homes or expensive new construction were on the market but nothing decent for middle income under \$200,000.
- I have a good but not great job at Arconic, but am above the line for any assistance and struggle finding housing for our family that isn't out of price range, in a safe area. 3 bedrooms is usually \$900 plus a month with no utilities. 4 people, no daycare, school lunch, food, insurance or housing assistance available is incredibly hard. We shouldn't be punished for having decent jobs, but that's how it feels every time we start looking for a new place. We don't want to buy as we don't know if we will stay in the area our entire lives (we are 27-29) and just starting our lives with our kids together.
- As a landlord, I will not rent to people with no income or those who have criminal records as well. I also will not rent to those with children under 6 - not because I have a problem but because I own older properties which certainly have lead based paint outside. And landlords are considered liable for any lead poisoning, even though such may be a result of terrible housekeeping.
- The lack of affordability for housing is a complex problem we can address together.
- Need to continue to support and fund our post office on 2nd avenue in downtown in order to support the growing housing and business population that rely upon it for services.
- Affordable Housing is needed in all places in the Quad Cities. Working to assist affordable housing developers is greatly needed and will greatly improve the community.

What are ways your area can better address housing challenges? Open-Ended Response

- Supportive services for older people who want to stay in home. Creative solutions - co-housing, mixed generations, etc
- Get quality building material instead of cheap and get more apartment buildings.
- More funding
- Target the appropriate service agencies to talk to about senior housing, emergency shelters, HIV/AIDS needs, etc. A blanket survey is not going to give you the answers you need. It helps to hold focus groups.
- More permanent supportive housing and transitional housing programs that are equipped to serve the chronically homeless population, those with severe substance abuse or

mental health needs, etc so that less supportive programs like Rapid Rehousing which will likely not be sufficient enough support for these populations will be used for populations that would most benefit from them. Currently, this region is unable to serve the most high-barrier people with PSH or TH and those people are being assessed for RRH when they will likely not be successful long-term and have a greater risk of becoming homeless again.

- All of the various housing agencies and/or organizations need to meet and compare their various studies. There has been a fair amount of work or studies completed on housing - but it appears that those involved have not connected to know what has been done.
- Putting more money into housing organizations that address these needs.
- Pass some kind of laws / guidelines so that rent is made to be affordable !!!!!
- The increasing direction of the distribution of wealth demands major adjustments to our model of capitalism. Will it take a revolution?
- Funding
- At a forum it was discussed that a community/county out east spent 30 million dollars on a relatively small number of apartment complexes. You can build small/tiny houses for less than 60,000 dollars. That would be 500 or more home owners.
- Purchase old buildings that can be converted to housing. Give incentives to local developers. Enforce local codes to help keep the area a nice place to live and feel safe.
- Support residential growth south of the Airport
- City regulations about how rental housing must be maintained. This is a problem in Moline.
- Renovating very old homes/in specific areas - this idea is kind of a stretch, but if funding was found for something like this. 2. Making new construction for affordable houses (Think college students, new families). There's only so much \$300,000 houses the surrounding areas can make that people will actually fill or stay.
- Provide latitude to builders with respect to lot size and need to meet ADA requirements. Enter into partnerships with unions to build and rehab in older neighborhoods.
- Create more rental assistance, reform coordinated entry program we currently have, place limits in deposit and application fees, create me transitional housing opportunities.
- fix sidewalks and potholes. offer bonuses incentives to those who maintain rentals. open up more affordable housing. get rid of homeless population by getting them into homes that are affordable.
- It would be great to have a family shelter that provided intensive wrap around services to move families into housing. It would also help if there were classes for renters. This would include basic cleaning and maintenance.
- Infrastructure improvements and improving equity amongst all davenport public schools, not just those in richer areas. Improve public transit from affordable rentals to major low wage employers, all of whom (target, walmart and all factories/commercial areas) are incredibly distant from public transit routes.
- Create housing for disabled. Have ADA complaint sidewalks. Have better public transit. Have better education for disabled kids.
- Build more affordable housing.
- Homeowner/rental education
- Invest in long term quality and maintenance of roads and sewer system, rent control.

- Increase collaboration between local governments & non-profit partners, such as Project Now, Community Housing Partners, etc.
- A long range plan encompassing this is being released in January 2020 from the Scott County Housing Council that will give plans on what can be done including preserving, creating and investing.
- Start by improving on the livable neighborhoods and build slowly out from them. There is nothing wrong with providing people in need a roof over their head, but it cannot be at the expense of livable neighborhoods / homes.
- The amount of single people living in a single family residence. (ie. Single family dwelling with 8 unrelated residents) This issue impacts the neighborhood and residents around them. Parking in front of other people's homes. Being noisy. Inconsiderate of those around them.
- Create safer neighborhoods. Reduce or cap numbers of rental properties.
- If abandoned properties could be rehabbed by using sweat equity from future owners (Like Habitat for Humanity) this would resolve multiple issues within the community.
- More homeless shelters and inpatient mental health and substance abuse treatment centers.
- Demolish existing high density, low income housing.
- Ease the burden of taxation off of property owners. Tear down blight and abandoned properties. Stabilize neighborhoods so peoples properties actually appreciate in value. Standardize building codes. Crack down on slumlords.
- I'd love to have a house, but there is no way I can buy one - I could make the house payments, manage a very SMALL unexpected expense - but if the heater goes out, a tree falls on the house, the water heater goes out -- many of us cannot reasonably afford those types of expenses - partly because of possible medical expenses we may be hit with.
- Stop having slum lords buying up homes with minimal rehab work to the home and charging high rent to families! Roads and sidewalks need repair in the neighborhoods just outside of downtown east moline, especially 18th Ave!
- enforce code violations
- Real Mental health treatment
- It is important to educate the public on the housing issues and the socio-economic changes taking place in Moline. Most people do not realize there is an issue and do not believe there is a homeless issue in the Quad-Cities, let alone Moline. These are issues that affect housing.
- Fix the broken public school systems that is failing our residents. We should have public school busing, we should have updated jr highs and high schools and we should be able to have cross walks at all schools. I pay taxes and it should help support the run down schools.
- Fix the roads and lighting. Enforce the codes and start fining people for the smallest things until the message is clear. We allow them to mortgage the community by giving the casinos their money vs. fixing up their houses or making necessary repairs. We also need to give incentives to those living in the Historic Districts. We need tax breaks to increase the value/ maintain and preserve the relics we live in. Without incentives, it's harder and harder to do then eventually they too will be dilapidated on the national historic registers. We need the federal funding to support the structures too not just low income people in average housing.

- Develop a program to assist/grant assistance to areas where houses and housing structures are becoming “run down” yet can be repaired and restored properly. Many of these are rentals with little to no care given by the landlord or owner. Accountability to preserve and upkeep properties is imperative to neighborhood prosperity.
- Taking pride to keep the houses maintained and up to date. Even in good neighborhoods there are houses that are not maintained and take away from the area.
- Create more subsidized and supportive housing opportunities for individuals and families to transition into, and then eventually into market rate housing.
- I feel we as a community really need to rally around our homeless and housing challenged population. We need to hear feedback from them as to what the major challenges are...because my current feedback is based off of my own knowledge, but we need to go straight to the source. We need to identify the MAJOR issues and start to work on them first. We need to inform the community about all the benefits of addressing these issues. The large, overall benefits as a community. Studies show that addressing housing and ensuring people's basic needs are met, in return lowers costs in other areas. Where simply the costs (on the community) of housing the homeless are lower than leaving them homeless. I would encourage anyone and everyone to read up on these issues.
- Easy accessible education programs with incentives.
- Help rebuild homes we have in the community.
- Repeal these taxes and level the playing field between Iowa and Illinois
- Grants and financing for contractors.
- I make around 8% to 15% on an investment property. The tax burden for these investments before income tax is around 20%. If the government wants to fix these issues they need to reduce the property tax burden or incentives investors that will fix the issue for you. The private sector will and can fix all of the for mentioned issues if the margin is large enough to make it worth the investment.
- Demolish homes that are in disrepair. Clean up industrial areas that are overflowing with junk. Inform the public better to programs and grants offered by the city, county and state.
- City needs to create opportunity zones for re-development in areas where there are old dilapidated and abandoned homes and commercial buildings. This will get rid of blight and re-vitalize parts of town that need it the most.
- Housing challenges start early with free or low cost birth control offered at neighborhood medical centers or through the schools. Programs that teach potential homeowners how to properly maintain their homes and what is expected to be a good neighbor, this should start in the schools. Kids learning how to do the basics of picking up trash in the yard, raking leaves, cleaning gutters, small home repairs. Programs to couple younger people in need of housing with older folks who need some young to mow and keep the house up. Build more homes in lower price ranges and with smaller footprints. More tax incentives to buy in blighted areas and put money into housing. Put a cap on property taxes. It's a kick in the pants to want to improve your home knowing that it's just going to cost you more money in taxes. It's a bad system.
- It would be beneficial if there was a way to incentivize the city of Davenport to work with any federal monies available and the citizens of Davenport (especially the West end) to start rehabbing the neighborhood. This not only improves the area as a whole for housing, it can also have an impact on crime. (especially looking at youth crime in the area)

- Address emergency shelter, bus transportation for evening schedules and low income housing needs.
- Low income housing
- Dealing with criminal activity
- more affordable, safe housing and single bedroom rentals
- A coordinated and concentrated effort to address the issues of affordable housing throughout the Quad Cities, which I hope this needs assessment will lead to.
- One of the ways that housing needs/challenges could potentially be better met could be through assembling a committee or group of individuals that are homeless, live within public housing, and/or have faced housing issues. This would provide the opportunity to explore the realities those have faced when navigating housing challenges and asking them directly what would have helped them. A similar project was done in the state of Texas and it seemed have a positive effect on not only helping those with housing concerns, but also to help the community better understand how to accommodate and meet their needs more effectively.
- Increase availability of low-income housing and/or rental assistance to low-income families. Increase access to employment services.
- Permanent supportive housing is so important. We have a serious shortage.
- Rental companies in the area need a overhaul, and an overhaul on guild lines to follow.
- Work with the unions - perhaps the city can offer some incentive in return for labor. Reclaiming one-bedroom housing and adding a room may be an option, as there are quite a few smaller homes on decent lots in the area.
- If the people are able bodied and can not contribute to the local economy Philadelphia and Chicago can always take more
- Daily transportation to QC and Muscatine. More senior housing. Delivery from QC,
- Get involved with your local real estate investors.
- Utility companies barbaric ways and limited funding 4 families that are expected to pay high costs. Colleges forcing people into degrees that have absolutely no positive outcome and end up owing more money while still paying for the college degree that they do not use. No home buying programs that aren't set up to ensure that you will not actually keep your home it's only a way for investors to make quick money at a higher rate almost promising failure.
- Provide help to full time students without children.
- Offer new construction tiny homes for affordable prices. Banks would finance them because they are perms the structures!
- There is an obvious, institutionalized symbiotic collusion between modern day "landowners" and banking institutions to control housing as a commodity. This prevents low and middle income residents to reasonably obtain it as a necessity.
- Force rental owners to keep up their property so surrounding homes don't decrease the surrounding property values. Invest in our schools and teaching staff. Smaller class sizes. Incentivize teachers. Bring up our school scores. Bring in new business to employ and keep residents in Davenport. Not email jobs like Sterling or Heize - do a information technology corridor. Build on our hospitals and get some scientific and medical research companies to locate here. Bring in the right type of industry to help Davenport not the day labor type of work that only offers low pay and keeps people renting instead of

buying. Work closer with the Arsenal housing office. Clean up five points!!! Make Davenport the city of choice - not Bettendorf.

- get rid of some the junk houses and building traditional housing for people
- Have the cities believe investing in their most at risk individuals and believe in investing in affordable housing across the board rather than items for tourism. Citizens are leaving due to this. Our population needs to grow and really has not grown since 1990.
- Limit the price per square foot of rental properties.
- Address the social problems of fatherless families with multiple children; find a way for people to make money legitimately without leaving children alone; EDUCATE people, even those who can afford it, on maintenance needs.
- Representatives from the housing cluster in the Quad Cities could answer that question a lot better than I can. They are being proactive in trying to reduce the number of people in the winter emergency shelter by offering services and information about housing to people about one month before King's Harvest opens the winter emergency shelter. That is an excellent start.
- Meaningful government support to address the findings of the analysis of Impediments to Fair Housing
- Address the youth crimes in Davenport. People are flocking away from Davenport to Bettendorf and then Davenport will be left with a small percentage of contributing citizens and a bunch of people with underage criminals.
- We need to find ways to encourage the arsenal population to visit and use the businesses and the housing in downtown Rock Island and the surrounding neighborhoods.
- Cities can develop strategies and ideas on how to pair with developers to improve areas with blighted properties and neighborhoods. Funding set a side from Cities can assist with the funding of developments with costs being at an all time high.