

CITY OF MOLINE

CONSOLIDATED PLAN AMENDMENT

SUBMITTED TO:

THE U.S. DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT FISCAL YEARS
JANUARY 1, 2010- DECEMBER 31, 2014

Department of Planning and Development
619 16th Street
Moline, Illinois 61265
309-524-2042

City of Moline

CONSOLIDATED PLAN 619 16th Street Moline, IL 61265

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CONSOLIDATED PLAN
City of Moline, Illinois
 Federal Fiscal Years 2010 to 2014

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EXECUTIVE SUMMARY

City of Moline, Illinois
Department of Planning & Development
Community Development Division

619 16th Street

Moline, Illinois

309-524-2042

2010-2014 CONSOLIDATED PLAN EXECUTIVE SUMMARY

Pursuant to Chapter 24 of the Code of Federal Regulations Part 91, the Department Of Housing and Urban Development (HUD) requires any jurisdiction that receives funding from any of the formula grant programs (CDBG, ESG, HOME, or HOPWA) prepare a plan that will serve as the planning document and application for funding under HUD's formula grant programs. The overall goal of the programs identified in 24CFR Part 91, is to develop viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. It is these goals against which the plan and the City of Moline's performance under the plan will be evaluated by HUD.

The City of Moline Consolidated Plan is intended to serve the following functions:

- A long range planning document, which builds on a participatory process, addressing issues of affordable housing, homelessness, health and human services, jobs and job training, and open space and recreation in the City of Moline.
- An application for federal funds under the U.S. Department of Housing and Development's (HUD) formula grant programs
- A five-year strategy for the City to follow in carrying out HUD programs and other community development initiatives that provides the basis for assessing performance.
- A report informing the general public how the City of Moline intends to utilize federal funds under the HUD's formula grant programs.

The City of Moline Consolidated Plan primarily addresses the needs of low to moderate income persons in accordance with the overall performance measurement goals/objectives as defined under 24CFR 91:

Provide decent housing - - which includes:

- assisting homeless persons to obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retention of affordable housing stock;
- increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families; and
- increasing the supply of supportive housing for people with special needs.

Provide a suitable living environment - - which includes:

- improving the safety and livability of neighborhoods;
- increasing the access to quality public and private facilities and services;
- reducing the geographic isolation of lower income groups;
- revitalizing deteriorating neighborhoods;

- restoring and preserving properties of special historic, architectural or aesthetic value;
- conservation of energy resources.

Expand economic opportunities - - which includes:

- Job creation and retention; establishment, stabilization and expansion of small businesses;
- The provision of public services concerned with employment;
- Availability of mortgage financing for low-income persons at reasonable rates;
- Access to capital and credit for development activities; and
- Empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

Through the Citizens Participation process and from responses received on the Consolidated Plan Needs Survey, The City of Moline has identified the following community development objectives as priority needs:

a. Housing

- Provide safe affordable rental housing to meet low-income residents' most urgent needs, including housing for families with children and single-room occupancy units for individuals now living in shelters or at risk of homelessness.
- Provide funds for repairs to owner occupied households for low to moderate/low income homeowners
- Provide downpayment assistance to qualified low income, first-time home buyers. These householders will have completed a HUD sponsored Homebuyer Education class.
- Provide funds for rental housing rehabilitation. The requirement is that families are low to moderate/low income.
- Prevent and/or eliminate vacant properties that blight Moline's neighborhoods, through rehabilitation and strategic demolition where rehab is not structurally or economically feasible.

b. Health and Human Service

- Enhance the capacity of various human service agencies to meet the needs of families and individuals in the city's neediest neighborhoods.
- Provide supportive services to low-income senior citizens.

c. Economic Opportunity and Development

- Improve the overall quality of life in Moline to stimulate increased economic development; attract new residents, visitors and businesses; and retain existing residents and businesses.
- Develop a vibrant, diverse economy in Moline, which will provide jobs, create tax revenue, and contribute directly to the commercial and industrial health of the city.

d. Open Space and Recreation Objectives

- Provide fun, safe, educational and healthy recreational opportunities for Moline residents, with particular emphasis on youth programs.

The City of Moline's 2010-2014 Consolidated Plan for Housing and Community Development, is a five year plan designed to address Moline's housing and community development needs. The City submits the Plan to the U.S. Department of Housing and Urban Development (HUD) in order to be eligible to apply for funds under the Community Development Block Grant (CDBG) program. Beginning January 2010 through December 2014 the City of Moline will incorporate the priority objectives of the CDBG and HOME programs as identified by HUD.

91.10 PURPOSE OF THE CONSOLIDATED PLAN

PURPOSE OF THE CONSOLIDATED PLAN

The Consolidated Plan is a prerequisite for funding from the U.S. Department of Housing & Urban Development (HUD). The intention of the plan is to be an action-oriented management tool that identifies local housing needs and provides a plan for how a jurisdiction will use its own resources, improve its policies, invest federal assistance and leverage private investment to expand the supply of affordable housing. In accordance with the abovementioned, the City of Moline Consolidated Plan has been developed as an ongoing evolving document that is updated annually when necessary.

The City of Moline 2010-2014 Consolidated Plan used the Comprehensive Housing Affordability Strategy (CHAS) data, which provided the basic framework around which the Consolidated Plan was built. However, since then the U.S. Census Bureau has performed its data collection for 2000, which has provided more up to date data for use in the development of the 2010-2014 Consolidated Plan. The City has consulted with numerous housing players and non-profits to identify and priorities various needs and objectives which are addressed in this document. Furthermore, the public hearings and public comment periods (discussed in the Citizen Participation Summary) provided the opportunity for additional input, feedback and recommendations.

As a CDBG recipient since 1974, the City has developed a good understanding of housing and supportive service needs in the community, and has addressed these needs with the use of CDBG funds. The use of these funds has increased the number of decent affordable housing units in the City of Moline and the continued expansion of economic opportunities. CDBG funds also provide non-government entities and social service agencies the opportunity to apply for program funding covered in the Plan.

Entitlement Grantees are required to submit a Consolidated Plan to HUD every five years. The Consolidated Plan is a document that outlines needs of the jurisdiction and provides a vision of how the jurisdiction will use the federal funds to address these needs during a 3-5 year period. In addition to the Consolidated Plan, each year the grantee is required to submit an Action Plan that specifies the activities to be undertaken during each fiscal year.

Functions of the Consolidated Plan

The Consolidated Plan serves the following functions:

- A planning document for the City, which builds on a participatory process at the lowest levels;
- An application for federal funds under HUD's formula grant programs;
- A strategy to be followed in carrying out HUD Programs; and
- An action plan that provides a basis for assessing performance.

**91.10, 91.15, CONSOLIDATED
PROGRAM YEAR**

CONSOLIDATED PROGRAM YEAR

This four-year Consolidated Plan covers the City of Moline's fiscal years, 2010 through 2014 (January 1, 2010 through December 31, 2014). Federal funds described in the one-year Action Plan are for federal fiscal year 2010.

SUBMISSION DATE

The Submission date for the original City of Moline Consolidated plan was December 11, 2009, with HUD approval on April 16, 2010. The Amended Consolidated Plan will be submitted on September 3, 2010 with HUD approval no later than October 18, 2010.

91.20 APPLICABILITY

APPPLICABILITY

Programs Covered by the Consolidated Plan

The Consolidated Plan covers the following formula grant programs:

- Community Development Block Grant Programs (CDBG)
- HOME Investment Partnership Program (HOME)
- Emergency Shelter Grants Program (ESG)
- Housing Opportunities for Persons with Aids (HOPWA)
- HOPE I Public Housing Home Ownership
- HOPE II Homeownership of Multifamily Units
- HOPE III Homeownership of Single Family Homes
- Low Income Housing Preservation
- Supportive Housing for the Elderly
- Supportive Housing for Persons with Disabilities
- Supportive Housing Program
- Single Room Occupancy Housing
- Shelter Plus Care
- Revitalization of Severely Distressed Public Housing
- Hope for Youth
- Lead Based Paint Hazard Reduction Program
- Grants for Regulatory Barrier Removal Program

91.50 DEFINITIONS

Definitions

Glossary of Terms Used With the Consolidated Plan

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS & Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Assisted Household or Person: For the purpose of identification of goals, an assisted household or person is on which during the period covered by the annual plan will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds. The program funds providing the benefit(s) may be from any funding year or combined funding years. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or received rental assistance through new budget authority. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered to be benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards.

Committed: Generally, means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Consistent with the Consolidated Plan: A determination made by the City that a program application meets the following criterion: The Annual Plan for that fiscal year's funding indicates the City planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas as specified in the plan; and the activities benefit a category of residents of which the City's five-year strategy shows a priority.

Cost Burden > 30 percent: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on U.S. Census data.

Cost Burden > 50 percent (Severe Cost Burden): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on U.S. Census data.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental

disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006).

Elderly Households: For HUD rental programs, a one or two person household in which the head of the household or spouse is at least 62 years old.

Elderly Person: A person aged 62 years or older.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who used the property as his/her principal residence.

First-Time Homebuyer: An individual or family who has not owned a home during the 3 year period preceding the purchase, except any individual who is a displaced homemaker or single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

For Rent: Year round housing units, which are vacant, and offered/available for rent (Census definition).

For Sale: Year round housing units, which are vacant, and offered/available for sale only (Census definition).

Frail Elderly: An elderly person who is unable to perform at least 3 activities of daily living (i.e. eating, dressing, bathing, grooming, and household management activities).

Group Quarters: Facilities providing living quarters that are not classified as housing units. (Census definition). Examples include: prisons, nursing homes, dormitories, military barracks and shelters.

HOME: The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

Homeless Family: Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual: An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth: Unaccompanied person 17 year of age or younger who is living in situation described by terms "sheltered" or "unsheltered".

HOPE 1: The HOPE for Public & Indian Housing Homeownership Program, which is authorized by Title IV, subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multifamily Units Program, which is authorized by Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single Family Home Program, which is authorized by Title IV, Subtitle C of the National Affordable Housing Act.

Household: One or more persons occupying a housing unit (Census definition).

Housing Problems: Households with housing problems include those that: (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden greater than 30 percent. HUD's CHAS Table 1C request non-duplicative counts of households that meet one or more of these criteria.

Housing Unit: A occupied or vacant house, apartment, or single room (SRO housing) that is intended as separate living quarters (Census definition).

Large Related: A household of 5 or more persons, which includes at least one person, related to the householder by blood, marriage or adoption.

Lead-Based Paint Hazard: Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

Low Income: Households whose incomes do not exceed 80 percent of the median income for the City, as determined by HUD with adjustments for smaller and larger families.

MFI: Median family income.

Moderate Income: Households whose incomes are between 81 percent and 95 percent of the median income for the City, as determined by HUD with adjustments for smaller and larger families.

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

Other Household: A household of one or more persons that does not meet the definition of a Small Related household, Large Related households or Elderly household.

Other Low-Income: Households whose income are between 50 percent and 80 percent of the median income for the City, as determined by HUD, with adjustments for smaller and larger families.

Overcrowded: A housing unit containing more than one person per room (Census definition).

Owner: A household that owns the housing unit it occupies (Census definition).

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities (Census definition).

Rental Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Severe Cost Burden: See "Cost Burden > 50 percent"

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter.

Small Related: A household of 2 to 4 persons which includes at least one person related to the householder by birth, marriage, or adoption.

Substandard Condition and not Suitable for Rehab: By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

Supportive Services: Services provided to resident of supportive housing for the purpose of facilitating the independence of residents. (i.e. case management, medical or psychological counseling and supervision, childcare, transportation, and job training).

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from dwelling until with a right to continued assistance. The assistance is provided for the tenant, not the project.

Unsheltered: Families and individuals whose primary nighttime residence is a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g. streets, parks, alleys).

Very-Low Income: Households whose incomes do not exceed 50 percent of the median area income for the City, as determined by HUD with adjustments for smaller and larger families.

91.100 & 91.105 CITIZEN PARTICIPATION & CONSULTATION

CITIZEN PARTICIPATION & CONSULTATION

To ensure ample opportunity for meaningful public input, the City's Consolidated Planning process builds on citizen participation mechanisms that have historically fostered effective input into Moline's community development planning and programming. In addition, the City is continuing special efforts to reach lower-income and special-needs populations through the following:

A. Citizen Advisory Council on Urban Policy

Appointed by the Mayor to work directly with City staff on all major aspects of the CDBG program. The Citizen Advisory Committee on Urban Policy (CACUP) advises the City on the CDBG citizen participation process, the City's annual program submission to HUD, and promotes neighborhood participation in identifying needs and priorities. The committee's seven members are representative of minorities and low- and moderate-income persons.

B. Direct Citizen Input

To foster direct citizen input into the planning process, the City conducted three public hearings during 2009 for public comments and suggestions on the 2010-2014 Consolidated Plan.

The public hearings were held at two different stages in the planning process. The first public hearing in November provided an opportunity for community groups, not-for-profit organizations and concerned citizens to comment on the city's efforts and fiscal year 2004 allocations in the areas of housing, economic development, community improvements and public services.

A third public hearing, held November 12, 2009, provided the opportunity for the public to comment on this document, which includes a preliminary 2010 budget, various needs assessments and a summary of the City's goals and strategies for implementing programs covered in the Consolidated Plan. The Draft 2010-2014 Consolidated Plan was released for public review and comment on October 19, 2009.

Representatives of the Moline Housing Authority were integral players in the development and production of the Consolidated Plan. Copies of the draft 2010-2014 Consolidated Plan were made available in the local public library and the City of Moline Planning & Development Department. Input received at the public hearing and comments received by December 4, 2009 were incorporated into the 2010-2014 Draft Consolidated Plan.

The public hearings were publicized through notices in major newspapers (including publications targeted at Spanish-speaking communities), as well as mass mailings to several community organizations. At each public hearing, an interpreter for Spanish-speaking was present. All meeting sites are wheelchair-accessible.

Public participation has long been a key component in the City of Moline's planning process. The development of the Consolidated Plan was no exception.

The Advisory group made a deliberate effort to include input from citizens and organizations throughout the City. Two major meetings were held for the express purpose of listening to the community and getting additional perspectives on the housing needs in communities across the city. The first major

meeting was held with all CACUP members in attendance with limited discussion on the investment in affordable housing, economic development, job creation and funding of social and community agencies. The second meeting was a public meeting held at City Hall during City Council Committee of the Whole meeting and Council meeting.

91.200 GENERAL

GENERAL

Consultations with social service agencies and other housing providers occur almost on a daily basis. From time to time, the City has contact with a variety of housing/community development agencies and related service providers. Organizations that receive direct CDBG funding are in continuous contact with the City. Other organizations are consulted on a need basis. To receive input from various housing services providers, the City has had contact with the following organizations:

Federal Government Agencies

U.S. Department of Housing and Urban Development (HUD) - Chicago Field Office
U.S. Census Bureau

State of Illinois Agencies

Illinois Department of Housing Development Authority
Illinois Environmental Protection Agency
Illinois Department of Public Health

Other Jurisdictions and Municipalities

City of Rock Island, Illinois
City of Davenport, Iowa
Rock Island County
Bi-State Regional Commission

Homeless Services and Shelter Agencies

Quad Cities Shelter and Transitional Housing Council
Humility of Mary Shelter
John Lewis Coffee Shop - Cottage House

Social Services and Persons with Disabilities

Community Caring Conference
Council on Community Services of the Quad Cities
Habitat for Humanity
Project NOW Community Action Agency
Association for Retarded Citizens (ARC) of Rock Island County
Catholic Social Services of Rock Island County
Illinois Iowa Independent Living Center
Safer Foundation
Salvation Army
Youth Service Bureau of Illinois
Children's Therapy Center

Child Care and Family Services

Family Resources – Domestic Violence Program
Bethany Home
Christian Family Care Center
Illinois Department of Child & Family Services

Senior Care, Housing and Services
Western Illinois Area Agency on Aging Inc

City Agencies
Moline Public Housing Authority
Planning & Development Department
Finance Department
Police Department
Department of Public works

News Agencies
Argus Dispatch
Quad City Times
Hola America

Other Agencies and Organizations
Rock Island County Health Department
AIDS Project Quad-Cities
Illinois Board of Realtors
Illinois Chamber of Commerce
Illinois Migrant Council
Quad Cities Housing Bureau
Quad City Advocates
Robert Young Mental Health Center
Small Business Association
Trinity Health Information & Referral
Various Area Banks & Lending Institutions
Rock Island Rescue Mission

Schools
Black Hawk Community College

Community Centers
Floreciente Neighborhood Center
Casa Guanajuato Cultural Center
Boys & Girls Club
Overlook Neighborhood Association

Religious Organizations
Lutheran Social Services of Illinois

LEAD-BASED PAINT

Lead poisoning, the number one environmental illness of children, is caused by lead based paint in homes built before 1978. According to the 2000 census, of 19,495 housing units 90% were built prior to 1979 with 32% built before 1939. Therefore, the estimated number of low-moderate-income units with the potential of lead-based paint hazards is 17,545 housing units.

The City of Moline has consulted with the Rock Island County Health Department and Bi-State Regional Commission. Both agencies and the City of Moline worked to provide blood level information for Rock Island County. During calendar year 2001, the Rock Island County Health Department conducted lead blood screenings on 834 children age 6 or under who live within the cities of Moline and Rock Island. Of these children tested, 117 or 14% had elevated blood levels. Of the 600 children tested in the targeted project area, 104 or 17.3% were identified as having elevated blood level of 10ug/dl or higher area. What is of more concern is the fact that almost 40% of the targeted area's children tested had elevated blood level of 15ug/dl or greater, which is considered higher risk and requires intervention by the Rock Island County Health Department.

In an effort to protect families or persons from lead-based paint, the city has pamphlets and brochures readily available for those interested in finding out more information. The information is available in Spanish and English.

Lead Agency

The lead agency will be the City of Moline Planning and Development Department, specifically; the Community Development Division will be responsible for the drafting of the Consolidated Plan. The City also makes available technical assistance to persons requesting such assistance as it relates to housing and community development needs and Grant requests.

Access to Information

During each public hearing, all participants will be informed about the amount of funding and the range of activities that can be undertaken.

Anti-displacement

The City of Moline does not expect any displacement to occur at this time. In the unlikely event that there is displacement, The City of Moline will refer to its Relocation Plan and determine the level of assistance available to the person affected.

Publishing the Plan

The Consolidated Plan will be available for review following a review of the final draft by HUD. A reasonable number of copies will be available for the public. Final copies will also be available at the Moline Public Library, Planning and Development Department and the Mayor's office.

The final draft will be presented to the public at least thirty- (30) days prior to it being submitted to HUD.

Public Hearings

The City of Moline will hold three public hearings in preparation of the Consolidated Plan. Each following year the City will hold two public hearings in the preparation of the yearly Action Plan. The

first hearing will be to evaluate the needs of the community; the second meeting will be to review the Action Plan.

The hearings will be held at the City of Moline Community-of-the-Whole room on weekday evenings to facilitate the attendance of residents. The building is accessible to persons with disabilities.

Notice of Hearings

The City of Moline will use three forms of notification:

- A) Mailing:** The City of Moline has compiled a preliminary priority mailing list of agencies, organizations, media and city departments. This list will be used to send information and notify the public of upcoming hearings. The City has made an effort to include underrepresented groups, particularly those living in slum and blighted areas and in areas where CDBG funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods, as defined by the City of Moline pursuant to section 91.105 (a) I-iii of the Consolidated Plan Regulations.
- B) Public Notice:** The City of Moline will publish public notices in the Dispatch and Hola American (Spanish Language)
- C) Flyers:** Flyers announcing the public hearing will be mailed to local agencies and businesses to encourage attendance.

Access to Meetings

Meetings will be held at the City Hall Committee -of-the-Whole Room. If needed at a neighborhood community center. City staff will insure that the community center is accessible to persons with disabilities. The flyers and public hearing notices will provide contact information to call if accommodations are needed.

Comments

During the second public hearing, the public will be presented with a final draft to be submitted to HUD. Following this, the City will provide a period of no less than thirty - (30) days to receive comments from residents and other interested parties. After the review period, the Consolidated Plan will be submitted to HUD. Citizen comments will be included in the Plan.

Substantial Amendments

The City of Moline will consider a substantial amendment to the following:

- A. If the general location of the activity has changed.
- B. If the purpose of the activity is substantially changed
- C. If the funding level is increased more than 10%
- D. If a particular activity becomes defunct

The City will provide a period of at least thirty- (30) days to receive comments on a substantial amendment prior to the amendment being implemented.

Performance Reports

The City of Moline will provide citizens with reasonable notice and an opportunity to comment on Performance Reports. The Performance Report (Annual Report, HUD Review) will be presented to the public during an initial public hearing at least fifteen days prior to it being submitted to HUD. Any comments received along with any responses will be included in the report.

Availability to the Public

The City of Moline will make the Consolidated Plan, substantial amendments to the Plan, Action Plan and Performance Reports available to the residents and interested parties to review. These documents will be present at 619 16th Street, Moline, IL 61265, and will be provided to any person upon written or oral request.

Access to Records

The City of Moline will provide citizens and public agencies, and other interested parties with reasonable and timely access to information and records relating to the Consolidated Plan and the City's use of assistance under the programs covered by the Plan.

Technical Assistance

The Community Development Manager will provide technical assistance in developing proposals for funding under the Community Development Block Grant Program. Particular assistance will be provided to groups representative of persons of low-and-moderate income that may request assistance in developing proposals for funding assistance under the Consolidated Plan.

Complaints

The City of Moline will respond within ten (10) business days to any complaint related to the Consolidated Plan, amendments to the Plan, Action Plans or Performance Reports.

91.205 HOUSING & HOMELESS NEEDS ASSESSMENT

HOUSING AND HOMELESS NEEDS ASSESSMENT

A. General

The Federal Government Defines “homeless as”:

1. An individual who lacks a fixed, regular, and adequate night time residence; and
2. An individual who has a primary nighttime residency that is:
 - I. A supervised publicly or private operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters and transitional housing for the mentally ill).
 - II. An institution that provides a temporary residence for individuals intended to be institutionalized.
 - III. A public or private place not designed for, or ordinarily used as a, regular sleeping accommodation for human beings.
3. This term does not include any individual imprisoned or otherwise detained under an Act of Congress or a State law (Stewart B. McKinney Homeless Assistance Act of 1987).

According to the National Coalition for the Homeless, the major reasons for which persons become homeless are the following:

- Poverty – This is caused in part by the shifting economy from production oriented to service oriented and the decline of the availability of public assistance.
- Housing – The loss of rental unit stock to condominium conversion
- Other factors: Lack of affordable health care, domestic violence, mental illness and drug addiction.

TABLE 1 Population Trends CITY OF MOLINE		
Year	Population	Percentage Change
1900	17,248	n/a
1910	24,199	+40%
1920	30,734	+27%
1930	32,236	+5%
1940	34,608	+7%
1950	37,397	+8%
1960	42,705	+13%
1970	46,237	+8%
1980	45,709	-2%
1990	43,202	-6%
2000	43,768	+1.3%

Source: Bureau of the Census 2000

1. Population Overview (General)

Since the 1950 Census, the City has had a fluctuation in its net population. From 1950 to 1970 the City of Moline has increased from 37,397 persons to 46,237 persons a 23.5% increase in population. However, 2000 Census reported that 566 more people were living in the City than in 1990. With the continued construction of new housing units and homeowner’s assistance to low to moderate-income persons, the city of Moline may continue to have an increase in population.

During the 1980s, the Quad City metropolitan area lost over 20,000 manufacturing jobs. A significant loss in itself, but to a community of 375,000, it was a devastating blow. This economic downturn and population loss of the 1980s had a tremendous negative impact upon housing conditions in the City and metropolitan area.

However, the city of Moline has continued its efforts to recover and introduce new ideas for economic resurgence. The City's current economic base is predominately characterized by employment in the wholesale, education, health and social services. Persons employed in manufacturing increased from 18% in 1990 to 20% in 2000. The percentage of persons employed in Education, health and social services have increased to 17.8%

TABLE 2 Percent Employed By Industry CITY OF MOLINE		
Industry	1990	2000
Wholesale	1%	3%
Retail Trade	19%	11.6%
Manufacturing	18%	20%

Source: Bureau of the Census 1990 & 2000

Bi-State Regional Commission reports in *Annual Update of the Overall Economic Development Program for the Bi-State Region-1997*, that between 1980 and 1996 the number of jobs in the manufacturing sector decreased 41% while the number of non-professional services positions increased 121.1% and the number of retail trade jobs increased 15.8%

2. Demographics

The population of the City has decreased since the 1970 Census by over 3,000 persons, but has increased from 1990 to 2000. Table 3 provides brief demographic data on the population of each of the major cities in the Quad City area and the percent each of them has changed over the previous decade from 1990-2000. Table 4 (HUD's CHAS Table), on the following page, shows current data as of 2000.

TABLE 3 Quad City Population MAJOR CITIES			
City	1990	2000	Change
Davenport, IA	95,333	98,359	3.1%
Moline, IL	43,202	43,768	1.3%
Rock Island, IL	40,552	39,684	-2.1%
Bettendorf, IA	28,132	31,275	11.17%
East Moline, IL	20,150	20,333	0.9%
TOTAL	227,369	233,419	2.6%

Source: Bureau of the Census 2000

The table provides information on renters and owners with specific household incomes and housing problems. The City of Moline population accounts for 18.75 percent of the Quad City major cities' population. The following table illustrates the aforementioned:

TABLE 4
Housing Problems Output for -All Households

Name of Jurisdiction: Moline (CDBG), Illinois		Source of Data: CHAS Data Book		Data Current as of: 2000							
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Household s	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Household s	Total Own ers	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Very Low Income(Household Income <=50% MFI)	517	667	171	891	2,246	881	328	72	245	1,526	3,772
2. Household Income <=30% MFI	224	357	98	494	1,173	292	153	24	97	566	1,739
3. % with any housing problems	65.6	69.5	70.4	63.4	66.2	56.2	85	100	71.1	68.4	66.9
4. % Cost Burden >50% and other housing problems	0	3.9	12.2	0.8	2.6	3.4	0	0	4.1	2.5	2.5
5. % Cost Burden >30% to <=50% and other housing problems	0	2.2	4.1	0	1	0	0	33.3	0	1.4	1.2
6. % Cost Burden <=30% and other housing problems	0	5.6	20.4	0.8	3.8	0	0	0	0	0	2.5
7. % Cost Burden >50% only	46.4	33.9	19.4	41.1	38.1	44.5	71.9	50	67	56	43.9
8. % Cost Burden >30% to <=50% only	19.2	23.8	14.3	20.6	20.8	8.2	13.1	16.7	0	8.5	16.8
9. Household Income >30% to <=50% MFI	293	310	73	397	1,073	589	175	48	148	960	2,033
10. % with any housing problems	62.5	47.4	83.6	65.2	60.6	28.2	73.7	100	47.3	43	52.3
11. % Cost Burden >50% and other housing problems	0	0	0	0	0	0	0	29.2	0	1.5	0.7
12. % Cost Burden >30% to <=50% and other housing problems	0	1.3	5.5	2	1.5	0	0	0	0	0	0.8
13. % Cost Burden <=30% and other housing problems	0	5.8	47.9	4.8	6.7	0	2.3	37.5	0	2.3	4.6
14. % Cost Burden >50% only	10.9	6.5	0	15.1	10.4	9.5	26.3	8.3	25.7	15	12.6
15. % Cost Burden >30% to <=50% only	51.5	33.9	30.1	43.3	41.9	18.7	45.1	25	21.6	24.3	33.6
16. Household Income >50 to <=80% MFI	268	510	125	535	1,438	1,089	614	230	322	2,255	3,693

17. % with any housing problems	29.1	7.5	42.4	9.7	15.4	12.2	33.9	43.5	40.4	25.3	21.4
18. % Cost Burden >50% and other housing problems	0	0	0	0	0	0	0.7	0	0	0.2	0.1
18. % Cost Burden >30% to <=50% and other housing problems	0	0	3.2	0	0.3	0	1.6	4.3	0	0.9	0.6
19. % Cost Burden <=30% and other housing problems	1.5	3.5	29.6	2.6	5.1	0.4	2.3	20.4	0	2.9	3.7
20. % Cost Burden >50% only	0	0	0	0	0	5.2	2	6.1	4.3	4.3	2.6
21. % Cost Burden >30% to <=50% only	27.6	3.9	9.6	7.1	10	6.6	27.4	12.6	36	17.1	14.3
22. Household Income >80% MFI	216	959	92	884	2,151	1,859	4,669	695	1,165	8,388	10,539
23. % with any housing problems	6.5	13.2	26.1	0.9	8	4.4	5.2	8.9	9.9	6	6.4
24. % Cost Burden >50% and other housing problems	0	0	0	0	0	0	0	0	0	0	0
25. % Cost Burden >30% to <=50% and other housing problems	0	0	0	0	0	0	0	0	0	0	0
26. % Cost Burden <=30% and other housing problems	0	13.2	26.1	0.9	7.4	0.4	0.7	4.9	1.2	1.1	2.4
27. % Cost Burden >50% only	0	0	0	0	0	0	0.3	2.9	1.7	0.6	0.5
28. % Cost Burden >30% to <=50% only	6.5	0	0	0	0.7	3.9	4.2	1.2	7	4.3	3.5
29. Total Households	1,001	2,136	388	2,310	5,835	3,829	5,611	997	1,732	12,169	18,004
30. % with any housing problems	42.2	26.2	53.4	27.4	31.2	14.2	12.7	23.5	22.2	15.4	20.5
Source: Bureau of the Census, CHAS Data											

The median age of Moline's population increased from 35.4 years to 37.9 years between 1990 and 2000. As the following table illustrates, the City of Moline reflects an older median age than the State and metropolitan area. However, the City, State and metropolitan area comprise nearly the same percentage of persons under the age of 18.

TABLE 5			
Age of Population by Percentage			
CITY OF MOLINE			
	Moline	Quad-City Area	State of Illinois
Median Age	38	37	35
Persons Under 18	24%	25%	26%
Persons Over 65	15%	14%	13%
Source: Bureau of the Census 2000			

According to the 2000 Census, 4,095 persons in the City had incomes below the poverty level. One out of every 10 persons in the City is reported to be living in poverty. These individuals represent 9.5 percent of all persons for whom poverty status was determined. Almost 14 percent (1,439) of persons living in poverty were children under the age of 18 in families. Of persons aged 65 and older, five percent (334) had incomes below the poverty level. Despite the fact that the economy has improved since 1990, recent indicators show that poverty continues to be a problem in the community. In 1999, the River Bend Food bank provided 93 charitable food assistance programs in the region, and reports that they have experienced a 17% increase in requests for food from 1999 when compared with requests for food in 1998.

3. Concentrations: Racial/Ethnic, Low-Income, Poverty Level

a. Racial/Ethnic Groups

Approximately twelve percent of the population in the City is non-white. The racial/ethnic population of the City is as follows: White 38,682 (88 percent of the City's population); Hispanic 5,212 (12 percent); African-American 1,603 (4 percent); some other race 2,598 (6 percent). Five census tracts in the City exceed the minority population percentage as a whole. The table below lists the percentage of minority population in the City's census tracts. Caution should be exercised when using these numbers as they are approximately a decade old, and there is indications that the non-white percentage of minorities in the City has increased in several census tracts.

TABLE 6	
Percentage of Minority Population by Census Tracts	
CITY OF MOLINE	
Census Tract	Percent
223	85%
222	41%
221	12%
220	13%
219	12%
218	10%
217	31%
216	18%
215	10%
214	28%
213	16%
212	14%
Source: Bureau of Census 2000	

b. Low Income

Nearly 40 percent of the City's households range from moderate to extremely low-income. A household is considered moderate income if the total household income falls between 51 and 80 percent median household income (MFI). Low-income households (between 31 and 50 percent MFI) and extremely low-income (0 to 50 percent MFI) are represented by 21 percent of the City's households.

c. Poverty

As previously stated, approximately 4,095 persons, or 10 percent of the City's population, are living in poverty. Seven census tracts in the City have percentages of persons in poverty that exceed the overall City level. There are geographic concentrations of persons living in poverty in the City. The following table depicts the census tracts with concentrated percentages (over the 10 percent average) of persons living in poverty.

TABLE 7 Concentrations of Persons Below the Poverty Level CITY OF MOLINE	
Census Tract	Percentage in Poverty
223	29.8%
213	18.6%
219	18.3%
214	17.5%
222	13.1%
217	11.3%
Source: Bureau of the Census 2000	

B. CATEGORIES OF PERSONS AFFECTED

1. Housing Needs Assessment

a. CHAS Table 1 C

The following housing assistance needs analysis is based on the CHAS Table 1C on the following page. It should be noted that the following estimates are derived from 2002 projection data. The data project the following:

- The change in the number of households in this jurisdiction from 1990 to 2002 is estimated at -0.62%.
- The renter occupied households in 2002 is estimated at 35.55% of all occupied units. The owner occupied households in 2002 is estimated at 64.45% of all occupied units.

- The change in elderly is estimated to be +1.79% from 1990 to 2002.

CHAS Definitions are as follows:

- Very low income = 0 to 30% MFI
- Very low income = 31% to 50% MFI
- Low income = 51 to 80% MFI
- Moderate income = 81-95% MFI

Consolidated Plan Definitions are as follows:

- Extremely low income = 0 to 30% MFI
- Low income = 31 to 50% MFI
- Moderate income = 51 to 80% MFI
- Middle income = 81 to 95% MFI

CHAS Table 1C – All Households									
Name of Jurisdiction: Moline City, IL		Source of Data CHAS Data Book			Data is Adjusted per Community 2020 Projections for the Year: 2002				
	Renters					Owners			
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	All Other Owners	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Very Low Income (0 to 50% MFI)	598	885	104	709	2,296	1,073	533	1,606	3,902
2. 0 to 30% MFI	319	517	65	402	1,303	419	191	610	1,913
6. 31 to 50% MFI	279	368	39	307	993	654	342	996	1,989
10. Other Low-Income (51 to 80% MFI)	364	433	155	675	1,627	896	838	1,734	3,361
14. Moderate Income (81 to 95% MFI)	115	246	16	251	628	419	597	1,016	1,644
18. Total Households**	1,370	2,283	342	2,457	6,452	4,145	7,553	11,698	18,150

Analysis

The following analysis uses the new Consolidated Plan income definitions.

(1) Extremely Low Income Households

Households with incomes less than 30 percent of median family income (MFI) are classified as extremely low income. In 2008 the MFI for the City of Moline was \$48,341. This income group experienced the most housing problems. Seventy-seven percent of extremely low-income owners and 69 percent of renters experienced housing problems.

A vast majority, 72 percent, of households in this income group pay more than 30 percent of their income to housing costs while almost two-thirds pay over 50 percent of their income on housing costs.

(2) Low Income Households

At this income level (31 to 50 percent MFI), renters bear more housing problems and cost burdens than owners. Fifty-eight percent of renters and 36 percent of owners reported having housing problems.

In this income group, costs burdens are higher for non-elderly households. The Census reported that 55 percent of low incomes, non-elderly homeowners have housing costs over 30 percent of their income; 24 percent of the low-income elderly households reported the same cost burden. Sixty percent of small-related households who rented had housing costs exceeding 30 percent of their income; 53 percent of elderly renters experienced related costs. In the category of Low Income, costs burdens were more frequent upon small-related renters (two to four members) and non-elderly homeowners.

(3) Moderate Income Households

The Census reported 707 moderate-income households have at least one housing problem. Of these household, 52 percent of the large related renters indicated problems while other renters averaged 25 percent. Twenty-three percent of the non-elderly owners experienced housing problems. For elderly owners, this was at eight percent.

The percentage of these households that have a severe cost burden is two percent, but 18 percent have some cost burden. Among all households, five percent of the large related renters and five percent of the non-elderly owners experienced cost burdens in excess of 50 percent of their income. Households' paying more than 30 percent of their income was greatest for elderly renters and non-elderly owners.

(4) Middle Income Households

Middle-income households have incomes between 81 and 95 percent of median family income. Eleven percent of these households have housing problems. There is an apparent disparity between large-related households and other households in this category. Forty-seven percent of large-related renters have housing problems. This data is in comparison with seven percent of total number of renters that reported at least one housing problem. Eighteen percent of non-elderly owners reported housing problems. The Census reported six percent of elderly owners as having housing problem.

Eight percent of these households have housing costs burdens. It is presumed that this group is not overburdened by housing costs as zero percent was reported. Non-elderly homeowners (13 percent) are more than twice more likely to have a cost burden than elderly homeowners (six percent). Only one percent of the total middle-income households (owners & renters) have a severe cost burden.

2. Needs of Selected Population Groups

a. Minority Race / Ethnic Groups

TABLE 8 Owner and Renter Housing Problems CITY OF MOLINE				
	All Households	Minority Households	African-American Households	Hispanic Households
Owners: Percentage with Housing Problems	12%	18.4%	32.1%	18.0%
Renters: Percentage with Housing Problems	30%	40.5%	46.2%	39.4%
Source: 2000 Census				

Minority groups bear a disproportionate share of household problems. Forty-six percent of all African Americans and 40 percent of Hispanics renters have at least one housing problem, compared to 31 percent of all renter households. Among owners, 32 percent of African-Americans and 18 percent of Hispanics have at least one housing problem. The average percentage for citywide owner occupied households is 12 percent. African-American and Hispanic households carry a disproportionate share of

housing problems due to the disproportional share of very-low income households.

Moline's African-American households represent only three percent of the City's total population but are 37 percent of the very-low income residents; Hispanics are five percent of the population and carry 35 percent of very-low income residents. In comparison, the White population consists of 88 percent of the City's population and 19 percent of the very-low income residents. These statistics indicate a disproportionate difference between race/ethnicity and income.

b. Large Household

According to the Comprehensive Housing Affordability Strategy (CHAS) 2000 updates of all the housing types, large households had the greatest percentage of problems at 23.5 percent. While larger rental, housing units experienced 53.4 percent of any housing problems. Large renter household's problems increase as income levels decrease. Households with greater than 30% and less than 50% of the median income experience considerable housing problems. However, low-income groups indicate no extreme cost burden, however, five percent of the next higher income group reported extreme burdens.

TABLE 9 Very Low Income Population Households with a Median Family Income of 50% or lower by Race CITY OF MOLINE		
Household	Percentage of Total Population	Percentage of Low Income Residents
African American	3%	37%
Hispanic	12%	35%
White	88%	19%

50-80% of median family income households listed no housing cost burdens exceeding 30 percent. Cost comparisons with the other rental groups shows that large households had more cost burdens than the extremely low-income elderly renters.

c. Elderly Households

Elderly households, specifically renters, are more than likely to have a housing problem. Thirty-one percent of elderly renters in all income groups have at least one housing problem, while only 14 percent of elderly owners have the same. However, those with the least income reported the highest incidence of elderly housing problems. Extremely low-income households totaled 57 percent with housing problems. Nearly 60 percent of the extremely low incomes households are paying over 30 percent of their incomes on housing, and 25 percent have cost burdens of over 50 percent.

d. People With Disabilities

Disabled persons battle with vast housing related problems. Some of these issues are: an inaccessible housing stock, discrimination, and incomes that impede the choice of suitable housing. Furthermore, most persons with disabilities require supportive services. According to the U.S. Bureau of the Census, 16% of the City of Moline population has some sort of disability. Of those with some sort of disability, 63% between the ages of 21 and 64 are employed within the labor force.

e. Persons Diagnosed with AIDS and Related Diseases

The Quad Cities AIDS Coalition located in Davenport, Iowa, provides a variety of services in the metropolitan community such as: community education, information, HIV testing referrals, and supportive services. The Coalition is the primary clearing house for HIV and AIDS education, services and information. There are no known housing units exclusively occupied by persons with AIDS or related diseases.

C. NATURE & EXTENT OF HOMELESSNESS

1. Needs of Sheltered and Unsheltered Homeless

a. Homeless Counts

It is difficult to ascertain an accurate count of homeless persons in the City or the Quad City metropolitan area. The 2000 Census provided a count of the City's homeless population as zero. However, the Census results reported from the enumeration of emergency shelters and visible in the street location are not a count of the total population of homeless presented at the national, state and local level. The data does not represent a complete count. Counts of persons in shelters and on the street represent one of the Census Bureau's efforts to include homeless persons in the 2000 Census.

In the Quad Cities metropolitan area, homeless data is collected on a countywide basis, which includes Rock

TABLE 10	
Emergency Shelter Homeless Count	
QUAD CITY AREA - ILLINOIS & IOWA	
Location	Count
SHELTERS	7
TRANSITIONAL HOUSING SITES	408
DETOX UNITS/HOSPITAL EMERGENCY ROOMS	20
TOTAL	435
<i>Source: The Cottage Family Resource Center</i>	

Island County, Illinois and Scott County, Iowa. Currently, the most comprehensive information is provided through the Cottage Family Resource Center in Davenport, Iowa and Project NOW Community Action Agency in Rock Island, Illinois. More accurate and reliable statistics are now available as a result of the point in time homeless count that was sponsored by *The Quad Cities Shelter and Transitional Housing Council*. This count of homeless was conducted in a two-stage process. The first took place on the evening of February 24th and the early morning hours of February 25th 1999. The second stage took place the following month, when a group of Council volunteers conducted interviews with 58 homeless adults located in shelters, transitional housing units, as well as on the street. Of those interviewed, 60.3% were men and 39.7% were women. Table 1A on the next page is the result of the homeless count conducted on 2-24 & 25-1999.

While statistics that point directly to numbers of cases from only Moline are yet unavailable, the numbers can be used as an indicator of daily conditions at area facilities. The Cottage Family Resource Center updates shelter availability on a daily basis and has found that the shelters are generally at capacity with very few vacancies on any given day. Because of the second stage interview process, it was revealed that clearly, Caucasians and African Americans take the lead in the homeless count. Caucasians represent 67.2%, African Americans 24.1% and Hispanics 5.2%. It is important to note that whites and Hispanics are under-represented while blacks and American Indians are over-represented.

**Table 1A
Homeless and Special Needs Population**

		Estimated Need	Current Inventory	Unmet Need / Gap	Relative Priority
Individuals					
Example	Emergency Shelter	115	89	26	M
Beds / Units	Emergency Shelter	188	99	89	HIGH
	Transitional Housing	85	37	48	HIGH
	Permanent Housing	95	50	45	MED
	Total	368	186	182	
Estimated Supportive Services Slots	Job Training	95	35	60	MED
	Case Management	188	99	89	MED
	Substance Abuse Treatment	65	26	39	MED
	Mental Health Care	95	40	55	MED
	Housing Placement	188	99	89	MED
	Life Skills Training	100	45	55	MED
	Other				
Estimated Sub- populations	Chronic Substance Abusers	75	57	18	MED
	Seriously Mentally Ill	60	34	26	MED
	Dually - Diagnosed	30	43	0	MED
	Veterans	64	33	31	MED
	Persons with HIV/AIDS	20	9	11	MED

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	Victims of Domestic Violence	60	30	30	MED
	Youth	40	21	19	HIGH
	Other				

Persons in Families with Children

Example	Emergency Shelter	115	89	26	M
Beds / Units	Emergency Shelter	220	94	126	HIGH
	Transitional Housing	165	60	105	HIGH
	Permanent Housing	150	49	101	MED
	Total	535	203	332	
Estimated Supportive Services Slots	Job Training	150	45	105	MED
	Case Management	220	94	126	MED
	Substance Abuse Treatment	80	40	40	MED
	Mental Health Care	130	80	50	MED
	Housing Placement	220	40	180	MED
	Life Skills Training	180	50	130	MED
	Other	140	25	115	MED
Estimated Sub-Populations	Chronic Substance Abusers	156	57	99	MED
	Seriously Mentally Ill	160	35	125	MED
	Dually - Diagnosed	70	26	44	MED
	Veterans	25	15	10	MED
	Persons with HIV/AIDS	10	6	4	MED
	Victims of Domestic Violence	118	65	53	MED
	Youth	40	21	19	HIGH
	Other				

It is important to note, given the significance of alcoholism, drug use, mental illness and domestic violence as factors contributing to homelessness, that the homeless themselves do not seem to view them as the primary cause of their situation.

b. Homeless Needs Analysis

Homeless individuals and families have many needs and need many services. To better meet these needs, the Quad Cities Shelter and Transitional Housing Council have devised a continuum of care system. Existing services were inventoried and categorized. Gaps in services were identified. The Council continues to meet and work towards improvements on a regular basis. (Please refer to the Appendix of the hardcopy for the Continuum of Care System flowchart.)

c. Specific Needs of Sheltered Homeless Populations

The following subsections on population categories, as represented on the HUD Homeless Populations and Subpopulations table, describe the nature and extent of homelessness. This information was contributed by service providers.

(1) Families with Children

Figures from the Quad Cities Shelter and Transitional Housing Council point in time Homeless Count indicate that approximately 32% of the families were with children. According to the 2000 Census, there were 1,239 non-married family households with children under the age of 18. This represents 22% of all family households with children under 18. Single female headed 10% of family households in this category. These single parent families are often paid low wages or encounter crisis such as a falling behind on rent and utilities or the loss of a job. Without assistance, these families are at significant risk for becoming homeless.

It is predicted that single parent family needs will increase due to decreased assistance from state and federal levels for all social service needs, lack of affordable housing, and lack of adequate jobs. This places greater responsibility on local assistance efforts. Reduced state and federal assistance along with the movement on self-sufficiency, places more responsibility on local efforts, requiring additional time for the community and service system to respond. Self-sufficiency requires housing, education, adequate jobs, and childcare.

Decent and affordable housing is lacking and difficult to obtain, which creates an even higher demand. Because of this demand, single parent households have an even greater difficulty in finding affordable units to rent. Often the available affordable units are in deplorable conditions. To further compound the

TABLE 11				
Unduplicated Reasons for Homelessness in Order of Occurrence				
February 24th & 25th 1999 - QUAD CITY AREA - ILLINOIS				
Cause		Single Male	Single Female	TOTAL
HOUSING PROBLEM	Count	9	6	15
	Percent	21.8%	30.0%	28.8%
UNEMPLOYMENT	Count	5	1	6
	Percent	15.6%	5.0%	11.5%
INADEQUATE PAY OR BENEFITS	Count	1	1	2
	Percent	3.1%	5.0%	11.5%
MENTAL ILLNESS	Count	3	3	6
	Percent	9.4%	15.0%	11.5%
ALCOHOL PROBLEM	Count	5		5
	Percent	15.6%		9.6%
DRUG PROBLEM	Count	2	3	5
	Percent	6.3%	15.0%	9.6%
DOMESTIC VIOLENCE	Count		4	4
	Percent		20.0%	7.7%
MARITAL/RELATIONSHIP PROBLEMS	Count	1	1	2
	Percent	3.1%	5.0%	3.8%
LIKES TO MOVE AROUND	Count	3		3
	Percent	9.4%		5.8%
OTHER	Count	3	1	4
	Percent	9.4%	5.0%	7.7%
TOTAL	Count	32	20	52
	Percent	100.0%	100.0%	100.0%

Source: Quad Cities Shelter and transitional Council

rental problem, some single parent families must overcome negative credit histories that were generated by an absent family member.

Along with the fact that adequate paying jobs are lacking, many of these parents become employed in lower paying positions. Employment earnings for one-income families are often inadequate to provide for food, rent, utilities, childcare, transportation, medical care, etc. It can be extremely difficult to maintain employment when children or the parent become sick and work time must be missed. Often the lower paying jobs have few benefits; so missed work can create a financial nightmare. Some single parent families need education or job training with support to meet specialized needs.

(2) Adults

Twenty-seven percent of The Quad-Cities Shelter and Transitional Housing Council's homeless population were women, forty-one percent were men and thirty-two percent were children. There were 149 individuals staying in shelters, 408 individuals residing in transitional housing sites, 20 individuals in detox units or hospital emergency rooms. Even though they were without a home at the time of the interview, 60.3% of the respondents answered yes when the interviewer asked if they did have a home. The interviews revealed that a majority of the homeless do not appear to be so adrift that they view themselves as permanently homeless. Women were more likely to contend that they have a home (77.3%) than men (54.4%), which might show the impact of domestic abuse where women left their homes by choice in order to end violent, or dysfunctional relationships support services were given adults without children.

It was also discovered by the interviews conducted by the Quad Cities Shelter and Housing Council that 37.9% of the homeless were high school graduates or equal, 34.5% had some college or post secondary training but unfortunately, 21.4% had never completed high school. No major differences were noted in terms of race or gender as it relates to education. Further, that 40% of the males, and that 13% of females had had served in the military.

(3) Persons with Service Needs

(a) SEVERE MENTAL ILLNESS ONLY

A serious mental illness includes disorders such as schizophrenia, major depression, bipolar disorder, panic attacks, obsessive-compulsive disorder, and post-traumatic stress disorder. These conditions often require individuals to engage long term care to manage their illness and achieve the greatest level of independent functioning as allowed by their condition.

Serious mental illness is a prevalent cause of homelessness. Nationally, 20-25% of the homeless population is believed to suffer from an illness of this type. Local estimates report this as a lower estimate of 10% of the homeless population; however, many will neither seek nor receive treatment because their illness makes them difficult to engage. In addition to housing, persons experiencing serious mental illness benefit from employment programs such as compensated work therapy, supported employment, or vocational rehabilitation. Individualized support services in these competitive employment settings also help individuals achieve positive outcomes including job retention, improvements in quality of life and self-sufficiency, and less dependence on entitlements.

(b) ALCOHOL/OTHER DRUG ABUSE ONLY

The Quad Cities Shelter and Transitional Housing Council estimate that about 32 percent of homeless persons have needs related to alcohol and other drug abuse only. Both men and women reported substance abuse to Project NOW at a similar rate as they did for mental illness. For men, it was 33 percent, and for women it was 17 percent.

In the homeless count interviews of March 1999, 11.5% of the subjects indicated that mental illness was the cause of their homelessness, while 19.2% pointed out that substance abuse was the predominant cause of their homelessness. This represents the second largest category of special needs for men. At Riverside, a substance abuse program of the Robert Young Center for Community Mental Health in Rock Island, Illinois, report indicated that 60 percent of its long-term chemically dependent treatment clients were homeless upon arrival. Further, those 1,239 unduplicated persons were treated at Robert Young for chronic substance abuse from during fiscal year 1999, and of that number, 197 were homeless.

Provider needs entail greater funding for case management services due to the complex nature of substance abuse. For more effective treatment, there is a need for more bed spaces for homeless women with children involved in long-term treatment. These families could become stabilized. Childcare and transportation are also needed. Addicted youth are in need of increased bed space, and all categories have a need for more transitional housing upon leaving treatment.

(c) SEVERE MENTAL ILLNESS AND ALCOHOL/OTHER DRUG ABUSE

The Quad Cities Shelter and Transitional Housing Council estimates that about 10 percent of homeless persons have needs related to severe mental illness (SMI) and other drug abuse. Low numbers of homeless classified themselves with a dual diagnosis at Project NOW; it was seven percent for men and four percent for women.

Provisions for homeless persons with SMI and substance abuse require a more comprehensive service system. Needs consist of: linkages with services; health care; substance abuse treatment; mental health services; transitional housing; affordable housing; opportunities for education/skills training and employment; and transportation.

TABLE 12		
Homeless Subpopulation Counts		
Need	Male	Female
Substance Abuse (SA)	9	21
Alcohol Abuse (AA)	6	5
Severe Mental Illness (MI)	21	28
Developmental Disability (DD)	10	10
Physical Disability	13	6
HIV / AIDs	0	0
Chronic Physical Health	23	27
Dual Diagnosis – SA / MI	0	2
Dual Diagnosis – MI / DD	0	0
Dual Diagnosis – AA / MI	0	0
Domestic Violence	0	52
Unaccompanied Youth	5	18
Pregnant / Parenting Teen	5	31
Veteran	16	1
Source: Project NOW Community Action Agency		

(d) DOMESTIC VIOLENCE

During fiscal year 1999, the Domestic Violence Advocacy Program Shelter experienced a 221percent increase persons served over the previous year. In addition, during fiscal year 1999, there was a 300% increase in Moline residents requesting services. It is believed the numbers of persons experiencing domestic violence is a growing problem and demand for services will continue to increase. Females reporting special needs to Project NOW identified domestic violence as their greatest special need, with 37 percent identified as such. Men with special needs, on the other hand, only reported this seven percent of the time. The HUD Homeless Populations and Subpopulations table reveals 16 percent of the total homeless count to be persons with service needs related to domestic violence.

Domestic violence victims often enter the homeless state fleeing, leaving behind essential resources such as food; clothing; personal items; subsidized housing; affordable housing; child care; advocacy; counseling; case management; specialized children’s services; and transportation. For some, education/skills training and/or employment are needed. Affordable housing in particular is lacking in availability. Service providers report an increased need for funding to meet the growing demands.

(e) AIDS/RELATED DISEASES

The Quad Cities Shelter and Transitional Housing Council estimates that about six percent of homeless persons have needs related to AIDS and related diseases. Needs of persons with aids and related diseases involve outreach services, medical care and supportive housing.

Unsheltered Homeless Needs Analysis

The Quad Cities Shelter and Transitional Housing Council estimate that there are about 50 persons unsheltered or on the street each night. Homeless persons exist in all population categories including individuals, families, children, and those suffering with substance abuse, mental illness, and other health problems. Outreach and assessment, shelter, and previously identified needs for particular populations and subpopulations are needed.

Need for Facilities

The Quad Cities Shelter and Transitional Housing Council have cited the need for additional facilities and programs. The facility needs include:

1. TRANSITIONAL HOUSING: Transitional housing that attends to -
 - Those who are chemically dependent, both for families and individuals;
 - Single women; and
 - Families.
2. PERMANENT HOUSING: Units that are decent and affordable.
3. SUPPORTIVE PERMANENT HOUSING: Programs need to meet the needs of
 - Chronic substance abusers and
 - Chronically mental ill.

Every provider interviewed stressed the need for an emergency shelter for the homeless in the Illinois Quad Cities. In addition, Bethany For Children and Families stated that there was great need for

transitional housing for youth 15-17years, at that age they tend to fall through the cracks as they are quickly approaching adulthood.

Need for Services

The Quad Cities Shelter and Transitional Housing Council have identified gaps in services and programs. Service gaps include lack of street outreach and lack of outreach to substance abusers. Specific services provided by various agencies need to be expanded. These are:

- | | |
|--------------------------------|---------------------------|
| Crisis Prevention/Intervention | Day Care Assistance |
| Job/Training/Placement | Money Management |
| Chemical Dependency Treatment | Voice Mail/Free Phones |
| Family Support | Living Skills |
| Volunteerism | Legal Advocacy |
| Computer Training | Educational Opportunities |

Furthermore, to address the lack of above minimum wage paying jobs, economic development that includes job-training, placement, and retention of skills aimed at under skilled persons is needed. To increase quality of affordable housing, support (financial, technical assistance, legislative, and otherwise) for the implementation of rehabilitation and new construction of housing units aimed at low income persons attempting to move forward with their lives is necessary. Overcoming lack of transportation involves development of a comprehensive transportation project aimed at addressing the need for transportation in the evenings and weekends. Increasing financial ability requires expanding on present services, which could include consistent training, and support to low income/homeless persons to address financial issues, such as mentor type programs and could be provided by financial institutions.

Needs of Persons Threatened with Homelessness

To ascertain the needs of near-homelessness in the City, thought should be given to conditions that affect low-income individuals and households. Some factors that threaten homelessness encompass data on cost burden, housing problems, overcrowded conditions, and poverty.

Across the City, 45 percent of all households had incomes below the median family income. Of all Moline renter households, 31 percent had at least one housing problem. However, for very-low income renter households, this number increases to 69 percent. For owner households, 12 percent had housing problems. For those households with 30 percent or less of median family income, 77 percent had housing problems.

Large, low-income families are much more likely to have housing problems (83 percent) than are small-families (75 percent), and elderly persons (57 percent). According to the 2000 Census, three percent of all renters in the City were overcrowded. Overcrowded is defined by HUD as having more than 1.01 persons per room. In comparison, 44 percent of large-households reported being overcrowded. The occurrence of overcrowded owner households was minimal at two percent across the City.

In addition, the 2000 Census reported that 4,418 individuals or 10.3 percent of the City's population was living below the poverty level. According to the Illinois Department of Public Aid, 3,943 persons in the City were receiving food stamps and Aid to Dependant Children (ADC). Nearly one out of every ten persons living in Moline were reported to be living below the poverty level and/or receiving food stamps or other public assistance.

Based upon the available data, employment, rental assistance and housing rehabilitation are likely the greatest issues in regard to preventing and eliminating homelessness.

D. POPULATIONS WITH SPECIAL NEEDS OTHER THAN HOMELESS

1. Need for Supportive Housing

a. Elderly & Frail Elderly

The most prominent factor for elderly renters is heavy and severe cost burden for rent. For those who own their home, lack of finances to afford taxes, insurance and major repairs cause the decline of housing quality. Estimates are not available on what percentages of these types of households need supportive housing. However, the White Paper report written by the Illinois Department of Aging (IDOA), cited several

recommendations: furnishing on-site counseling services for public housing; supporting the religious community to construct affordable housing; furnishing information on reverse mortgages; increasing assistance for paying energy costs; and controlling property taxes for the elderly.

TABLE 13	
<i>Elderly, Non-homeless Population</i>	
CITY OF MOLINE	
	Households in Need of Supportive Housing
Elderly	450
Frail Elderly	160
Source: Western Illinois Area Agency on Aging	

TABLE 1B
Special Needs (Non-Homeless) Population

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Multi-year Goals	Annual Goals
Elderly	H	20	\$300,000	100	20
Frail Elderly	H	20	\$255,000	100	20
Severe Mental Illness	M	15	\$613,000	75	15
Developmentally Disabled	M	15	\$300,000	75	15
Physically Disabled	H	15	\$1,200,000	75	15
Persons w/ Alcohol/Other Drug Addictions	M	200	\$23,000,000	1,000	200
Persons w/HIV/AIDS	M	100	\$31,800,000	500	100
Victims of Domestic Violence	M	25	\$300,000	120	25
Other					
TOTAL			\$57,468,000		

b. Disabilities

The 2000 Census considered persons with disabilities to include: sensory disabilities such as blindness, deafness, or a severe vision or hearing impairment; physical disabilities including a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying. Physical, mental, or emotional conditions lasting six months or more that make it difficult to perform certain activities.

Persons age 65 and over represent the age group most likely to have a disability. According to the Quad Cities Health Initiative Survey, 19.8% of community residents in Rock Island County reported being limited in some activity due to a physical impairment or health problem. The most common problems reported were limited activity due to back and neck problems, followed by arthritis, and breathing problems.

(1) Persons with Mental Disabilities

Based upon the 2000 Census, the estimated number of persons in the City with mental disabilities was 1,590. These estimates are based upon 2000 Census. Estimates for the need of supportive housing are not available.

(2) Persons with Physical Disabilities

2000 Census estimates on the number of persons in the City with physical disabilities are 2,966. There are no current estimates on the need for supportive housing for persons with physical disabilities. It is assumed that at least 10 percent (296) are in need of supportive housing

d. Persons Diagnosed with AIDS or Related Diseases

A primary issue for persons with AIDS and supportive housing is the additional need for supportive services: medical and nutritional care, and counseling and treatment. The Aids Project Quad Cities reported 26 cases of AIDS in 1999. www.apqc4life.org.

The AIDS Project Quad Cities assists persons and their families by providing limited supportive services, such as rental and nutritional assistance. Primary financial resources are provided through fundraising activities, such as the We Care Weekend, foundations and individual donations. The Ryan White Care Bill provides money for educational purposes and books dealing with the issues of HIV and AIDS. The Coalition estimates that there are 1,400 HIV/AIDS cases in the Quad Cities, with the number steadily increasing. It is suggested that at least 20 percent (280 persons) are in need of supportive housing.

TABLE 14		
Population Estimates By Disability Group		
CITY OF MOLINE		
Disability Group	Ages	Total Persons
Mild to severe mental retardation	all	1,097
Chronic mental illness	all	320 to 449
Severe physical impairments	all	2,506
Legally blind	all	86
Profoundly deaf	all	436
Severely hard of hearing	all	700
Severe speech impairments	15 years +	445
Mobility impaired using assistive devices	all	1,231
Children at risk due to physical and/or mental impairments	0 to 5 yrs.	281 to 423
Transitioning from school to work/community due to physical and/or mental impairments	15 to 24 yrs.	402
Elderly with physical disabilities	65 years +	942
MINORITIES WITH DISABILITIES		
African-American	all	129
Hispanic	all	441
Source: Illinois Iowa Independent Living Center; Based on 1990 Census		

e. Migrant Farm Workers

There are no current estimates on the need for supportive housing for migrant farm workers.

f. Public or Assisted Housing Residents

There is an estimated waiting list of 109 households for conventional family public housing and 155 households for Section 8 voucher housing. This suggests a demand for additional public housing and Section 8 housing opportunities.

Residents of the Moline Housing Authority are participating in a variety of programs through the Resident Service Department. It can be assumed that the programs exist out of need. These opportunities involve education, youth activities, Bible studies, parenting support, food program, before and after school programs, Head Start, safety classes, recreation, and Alcoholic Anonymous meetings. Based on the fact there is a large waiting list for housing of this type, approximately 300 households are in need of supportive housing.

TABLE 15			
Moline Housing Authority			
Section 8 Tenant-Based Assistance			
	# of families	% of total families	Annual Turnover
Waiting list total	162		
Extremely low Income <=30% AMI	121	.75	
Very low income (>30% but <+50% AMI)	13	.08	
Low income (>50% but <80% AMI)	28	.17	
Families with children	113	.70	
Elderly families	28	.17	
Families with Disabilities	21	.13	
Race/ethnicity	White =219	59	
Race/ethnicity	Black = 89	99	
Race/ethnicity	Hispanic 22	6	
Race/ethnicity	Asian = 1	1	
Source: Moline Housing Authority			

The City of Moline certifies that it has addressed housing needs by collaborating with the Moline Housing Authority, and is aware of the Moline Housing Authority’s PHA Plan (5-year plan for fiscal years 2010-2014), and have partnered with MHA on several projects in the past.

E. LEAD BASED PAINT HAZARDS

Childhood lead poisoning has been called an epidemic. From 10 percent to 15 percent of all preschoolers in the United States are affected. Studies have shown that 90 percent of youth law-offenders have elevated levels of lead in the blood. Lead's health effects are destructive and irreversible. Lead poisoning causes: IQ reductions; reading and learning disabilities; decreased attention span; and hyperactivity and aggressive behavior.

In Rock Island County, all children who enter daycare or pre-school, and are between the ages of 6 months and 6 years are tested for lead poisoning. Information provided by the Rock Island County Health Department confirmed that 18 children in the City of Moline had dangerous levels of lead paint poisoning in 1999. Officials expect lead paint poisoning to be an increasing concern for young children as the lead based paint is sweet to the taste, which increases the likelihood that toddlers will continue to ingest the paint once they have tasted it.

The chief source of lead poisoning in children is lead-based paint. Lead paint was used in housing units until 1978 when it was banned from residential use. However, the presence of lead-based paint in a home does not, in itself, encompass a hazard. Generally, a house has a hazardous condition if lead-based paint is likely to be inhaled or eaten by children. Lead dust is the most common source of lead exposure.

Various types of hazardous conditions involve:

- Peeling, chipping, flaking or other deterioration
- Dust composed of lead-based paint
- Soil consisting of lead
- Lead-based paint on friction surfaces
- Lead-based paint disturbed by rehabilitation
- Lead-based paint on impact surfaces (door jambs, stairs)
- Lead-based paint on surfaces where children can chew

The following tables were prepared for the Lead Hazard Control Grant Application. The tables provide blood lead levels in target census tracts that have a majority of its homes built prior to 1978.

Table 16		
Blood Lead Level (BLL) Information		
Blood Lead Level for		
Name of TARGET AREA (S): City of Moline – Census Tract 214, 217, 220, 223		
Total Number of Children < 6 Years (72 months) of Age in Target Area: 1,357 % of Total Population: 3.1		
Total Number of Children < 6 Years Tested for Blood Lead Levels: 26 % of Children < 6 years of age Tested: 2.2		
Blood Lead Level	Number of Children Under 6 Years (72 mo) of Age with following BLL Results	% Of Total
< 10 µg/dL	140	84.3
≥ 10 µg/dL and < 15 µg/dL	17	10.3
≥ 15 µg/dL and < 20 µg/dL	6	3.6
≥ 20 µg/dL	3	1.8
Total Tested	166	100%
Source and Date of Estimate (Indicate Period Covered)	1990 Census; Rock Island County Health Department Test 2001	
Blood Lead Level (BLL) Information		
Blood Lead Level for		
Name of JURISDICTION: City of Moline		
Total Number of Children < 6 Years (72 months) of Age in Target Area: 3,022 % of Total Population: 7%		
Total Number of Children < 6 Years Tested for Blood Lead Levels: 42 % of Children < 6 years of age Tested: 1.4%		
Blood Lead Level	Number of Children Under 6 Years (72 mo) of Age with following BLL Results	% Of Total

< 10 µg/dL	298	89.4
≥ 10 µg/dL and < 15 µg/dL	25	7.6
≥ 15 µg/dL and < 20 µg/dL	6	1.8
≥ 20 µg/Dl	4	1.2
Total Tested	333	100 %
Source and Date of Estimate (Indicate Period Covered)	1990 Census; Rock Island County Health Dept Test 2001	

TABLE 17			
Housing Age and Condition			
Housing data for <u>City of Moline</u>			TARGET
AREAS			
Name of TARGET AREA(S): <u>Moline Census Tracts 214, 217, 220, 222, 223</u>			
Year Built	Number	% Of Total	Condition of Housing Stock Interior/Exterior
Pre-1940	3,790	58%	Satisfactory (S) 0% Fair (F) 45% Deteriorated (De) 35% Dilapidated (D) 20%
1940-1949	1,083	16%	S-0%; F-45%; De-45%; Di-10%
1950-1959	786	12%	S-0%; F-55%; De-38%; Di-7%
1960-1969	534	8%	S-0%; F-66%; De-34%; Di-0%
1970-1977	243	4%	S-23%; F-48%; De-29%; Di-0%
1978 or newer	140	2%	S-68%; F-32%; De-0%; Di-0%
Total	6,576	100%	S-5%; F-48%; De-36%; Di-11%
Source and Date of Estimate 1990 Census; Consolidated Plan, Comprehensive Plan, CHAS			
Housing Age and Condition			
Housing data for <u>City of Moline</u>			JURISDICTION WIDE
Name of JURISDICTION: <u>Moline, Illinois</u>			
Year Built	Number	% Of Total	Condition of Housing Stock Interior/Exterior
Pre-1940	6,068	31%	S-0%; F-60 De-30 Di-10%

1940-1949	3,227	17%	S-0%; F-55%De-40; Di-5%
1950-1959	2,825	15%	S-0%; F-65%; De-33%; Di-2%
1960-1969	3,453	18%	S-0%; F-75%; De-25%; Di-0%
1970-1977	2,525	13%	S-20%; F-60%; De-20%; Di-0%
1978 or newer	1,137	6%	S-75%; F-25%; De-0%; Di-0%
Total	19,235	100%	S-8%; F-60%; De-28%; Di-4%
Source and Date of Estimate 1990 Census Data, Consolidated Plan, Comprehensive Plan, CHAS			

Housing Market Analysis

A. MARKET & INVENTORY CONDITIONS

1. General Market and Inventory

Many aspects of the City's housing vary: prices, styles and condition. Housing prices, housing construction and housing conditions differ widely across the City. Moline has a sound supply of decent housing many of them built prior to 1978. However, just as in other Midwestern city the City of Moline has its share of housing units that are poor or dilapidated.

Housing Stock Inventory

Housing units increased in the City of Moline by 252 units to 19,487 from 1990 to 2000. According to the 2000 Census, 18,492 units were occupied and the remaining 995 were vacant. According to the 2000 Census, the City of Moline Homeowner Vacancy Rate is 1.1% with a rental vacancy rate of 6.4%. These numbers represent the total housing units in Moline.

TABLE 18			
Number of Housing Units			
CITY OF MOLINE			
Occupancy Type	0 & 1 Bedrooms	2 Bedrooms	3+ Bedrooms
Owner-occupied	292 (2%)	3,419 (29%)	8,035 (68%)
Rental	2,156 (33%)	3,119 (48%)	1,244 (19%)
Source: Bureau of the Census			

Owner occupied units have increased from 1990 to 2000. The number of owner occupied dwelling units in Moline as reported by the 2000 Bureau of the Census was 12,448. In 1990, the Bureau reported the number of occupied housing units 11,746, which represents a 5.6% increase in owner, occupied housing units in Moline. According to Bi-State Regional Commission, 1,021 permits were issued for construction of single-family dwelling units in the Bi-State region in 1998, a 12% increase over the previous year.

The bulk of homes in Moline have three or more bedrooms. In the analysis of owner-occupied units and rental units, there is a substantial difference in the number of bedrooms per unit. A mere two percent of owner-occupied units have one or no bedrooms. In comparison, 33 percent of rental units have one or no bedrooms. A significant majority of owner-occupied units, 68 percent, have three or more bedrooms, while only 19 percent of rental units have the same.

Affordability:

Bi-State Regional Commission and Ruhl & Ruhl Realtors reported that the Quad City Area the second most affordable housing market in the nation for third quarter 2002 based on the National Association of Home Builders "Housing Affordability Index". The Quad Cities has consistently ranked in the top ten in housing affordability surveys, and the average home sale price in the Illinois Quad-Cities increased from \$85,800 in 1998 to \$89,600 in 1999. (See appendix)

Members of the Illinois Quad City Area Realtors Association sold 1,976 single-family homes in 2001, a 6 percent decrease from the 2,106 sold in 2000, according to Realtor board data. However, the average selling price was \$93,085, an increase from \$90,621, the average selling price in 2000. Scott County IA,

Realtors sold 2,321 single-family homes in 2001 compared to 2,180 in 2000, he said. The average selling price was \$130,702 compared to \$128,096 the prior year.

TABLE 19						
Inventory of Public Housing Units						
CITY OF MOLINE						
Location	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Total Units
SPRING VALLEY (Elderly, disabled and single persons)	130	52	0	0	0	182
HILLSIDE (Elderly, disabled and single persons)	77	43	0	0	0	120
SPRING BROOK (Family)	0	54	87	31	12	184
Totals	207	148	87	31	12	486
Source: Moline Public Housing Authority						

The Moline Public Housing Authority (MHA) estimates that public housing rehabilitation, management, non-dwelling structural, and administration needs through the Comprehensive Grant Program will require over \$5,000,000 for Federal Fiscal Years 2004 through 2009.

MHA'S PLANS FOR IMPROVING MANAGEMENT AND OPERATION OF THE UNITS

As outlined in the 5year PHA Plan for fiscal years 2000-2004, the Moline Housing Authority has set forth the following goals and objectives:

Moline Housing Authority Maintenance Issues Goals:

1. Maintain the Moline Housing Authority's real estate in a decent condition.
2. Deliver timely and high quality maintenance service to the residents of the Moline Housing Authority.

Objectives:

1. The Moline Housing Authority shall have all of its units in compliance by December 31, 2004.
2. The Moline Housing Authority shall create and implement a preventative maintenance plan by December 31, 2000
3. The Moline Housing Authority shall create an appealing, up-to-date environment in its developments by December 31, 2004.
4. The Moline Housing Authority will continue to maintain an average response time of three hours in responding to emergency work orders through the consolidated program year.
5. The Moline Housing Authority will continue to maintain an average response time of two days in responding to routine work orders through the consolidated program year.

The Modernization Department of the Moline Housing Authority has the overall responsibility for management and supervision of Community Programs, Inventory, Resident Job Training, and Staff Development Training. Items of responsibility include the development of position descriptions for staff positions funded by Management Improvements and time management of those positions. Financial management of the account is also the direct responsibility of the department. The Modernization Department also has the responsibility for technical inspection of the construction projects funded under the Comprehensive Grant Program (CGP) and CIAP.

In the PHA Plan, the Moline Housing Authority proposes to spend \$71,080 in maintaining and improving its management operation by the end of Federal Fiscal Year 2004.

MHA'S PLANS FOR IMPROVING LIVING ENVIRONMENT OF THE FAMILIES RESIDING IN THE UNITS

The Resident Service Department of the Moline Housing Authority reported the following resident activities provided by this department on its own initiative and with the cooperation and support of other community agencies:

RESIDENT ACTIVITIES –

- GED classes, operated with Black Hawk Community College, Moline, IL
- Summer Youth Program
- 4-H Program, operated with the Cooperative Extension Service
- After School Bible class, operated with Christian Friendliness
- Young Mothers Club
- Teen Night
- Movie Night
- After School Program for Youth
- Summer Food Program
- School-Community Meetings
- Literacy Connection
- Before School Prep Program
- Field Trip to Black Hawk Youth Conference
- Niabi Zoo animal seminar
- Head Start, operated with Project NOW Head Start/Home Start
- Mini-Olympics
- Bicycle safety and repair programs, operated with the Moline Police liaison officers and The Moline Fire Department
- Fingerprint Program, operated with the Moline Police Department
- Holiday celebrations, operated with the assistance of the Liaison officers of the Moline Police Department
- ACT Program, a family literacy program operated with Black Hawk Community
- Alcoholics Anonymous meetings, held three times a week at Hillside Heights, operated by tenants
- A Senior Meal Site at Spring Valley Apartments is currently in the planning stage with Project NOW. It will be implemented when funding is secured.
- Girl Scout Troop
- Even Start

Family Development Program

The Moline Police Department Community Oriented Policing Program (COP), which locates two officers at Spring Brook Courts, has been an invaluable asset to staffs' efforts to assist tenants develops the skills necessary to lead productive, self-sufficient lives. These officers are directly involved in the daily lives of the tenants, serving as positive role models for the children and helping them to recognize legal authority as a friend and benefactor to them. Prior to the beginning of this program, most of the resident children perceived police officers as persons patrolling in cars who occasionally arrested family members. Officers were seen as the enemy. Since the advent of the COP program, the attitudes of many of the children and adults have changed dramatically. The officers are seen as friends and protectors, as they are known to fix bikes or present awards at parties.

The Liaison Officers assist the Moline Housing Authority in making the areas of Spring Brook and Spring Valley safe places to live. With their help, the neighborhoods have been able to eliminate drug dealers and gang organizers. The Liaison Officers have worked with Resident Councils and the Occupancy and Resident Service Departments to help provide a safe, clean environment for the children and adults in the developments. They have assisted the Housing Authority in making more advised choices in the admission of new residents and have provided assistance to tenants in the proper conduct necessary to live in a neighborhood. Working closely with the Housing Authority, they have also assisted in removing those persons who refuse to live within the rules and regulations.

The officers work out of a one-bedroom apartment that the housing authority donated for police department use. It is centrally located in the complex next to a park. The C.O.P. Program has been in operation full time since 1994. During this time, the officers have worked to become part of the community, assisting with the planning and activities that occur on the MHA premises, even sponsoring Easter Egg Hunts, Christmas and Halloween Parties.

TABLE 20		
Assisted Housing Inventory		
CITY OF MOLINE		
Type of Assistance	Elderly	Family
Public Housing	303	184
Section 8 - Project-Based	97	121
	Certificates	Housing Vouchers
Section 8 - Tenant-based	176	58
Low Income Housing Tax Credit	92 Affordable Units	
Source: Moline Public Housing Authority		

Frequently the City of Moline has contributed tickets to various entertainment events in the Quad Cities. The Authority and C.O.P. provides activities, transportation and supervision for the tenants to attend these events. Often these activities open new doors for the tenants, affording them the opportunity to experience things not usually available to persons of limited income, for example, museum and zoos and cultural events. In addition, the City has provided CDBG funding to Springbrook C.O.P. to assist with

equipment and activities, and has hosted annual authentic “Mexican Luncheons”, which provided the funds that enable the youth at the MHA to purchase holiday gifts for their families.

UNITS EXPECTED TO BE LOST

The jurisdiction does not expect to eliminate any number of public housing units.

2) Assisted Housing

There are currently 240 households receiving subsidized rental assistance through the Moline Public Housing Authority with only three addresses outside the City of Moline. The 237 Moline only addresses represent 116 different landlords. One hundred units are apartments; 137 are rental houses.

Inventory of Facilities & Services for Homeless Persons

The Cottage House Family Resource Center, Davenport, IA, A one stop source for individuals and families to gain access to a complete continuum of support services and programs to assist them to become self-sufficient. The programs include including crisis intervention, initial intake and assessment, referral, connecting with shelters, transitional living programs, education/training (GED, literacy, life skills), jobs and/or career training, self-employment/ entrepreneurship training, mental health and/or chemical dependency counseling and/or treatment, health services, voice mail services, and free phone service. Operates as a day drop in center year-round and is open 24 hours a day during adverse weather conditions.

United Way InfoLINK, Davenport, IA

Telephone information line and guide to community resources. Provides information and referral to area agencies and services for persons who are in crisis or need assistance.

Quad Cities Advocates for the Homeless, (office) Davenport, IA

A network of area agencies, municipalities, private businesses and concerned citizens that meet regularly to address area of concern regarding homelessness.

Quad Cities Shelter and Transitional Housing Council, (office) Davenport, IA

Mission: To effectively meet the needs of homeless and challenge the root causes of homelessness by working together. Members consist of area service providers.

Salvation Army/Community Center, Davenport, Moline & Rock Island

Short term services, clothing, lodging, food.

Salvation Army Quad Cities Family Services Center, Davenport, IA

Temporary shelter for families and couples in Iowa/Illinois Quad Cities.

Salvation Army Adult Rehabilitation Center, Davenport, IA

Shelter and rehabilitation for men with substance abuse problems in metropolitan area.

Project NOW, various Rock Island County locations

Provides outreach, information referral and advocacy; administers various housing and meal programs; operates senior programs; operates shelter, transitional, rental, and home buyer housing programs.

Christian Family Care Center, Rock Island, IL

Temporary shelter and counseling to battered women and children, 9 beds available.

Rock Island Rescue Mission, Rock Island, IL

Shelter, food and clothing for homeless, 21 beds available.

Dorothy Day Hospitality House, Rock Island, IL
Provides shelter for women and children, 7 beds available.

Quad City Red Cross, Rock Island, IL
Emergency shelter for persons homeless due to natural disasters or fire, 5 day maximum.

Community Health Care Homeless Program, Davenport, IA
Basic medical care for homeless, staff travels to shelters in Quad Cities.

Neighborhood Place Inc., Davenport, IA
Provides transitional, 24 month housing.

Humility of Mary Shelter, Davenport, IA
Provides transitional housing and counseling for single parent families.

Miriam House, Davenport, IA
Shelter and meal site.

Sojourner House, Rock Island, IL
Supportive, transitional housing for single women, 6 persons.

Neighborhood Place, Inc. Family Crisis Prevention Program
Program for families aims to prevent homelessness through intervention and follow up services.

Family Resources Domestic Violence Shelter, Davenport, IA
Provides emergency shelter, support services, legal advocacy and counseling for women and children.

A Woman's Place, Davenport, IA
Residence for women released from jail providing a program of assessment and action to help women move forward with their lives.

Vera French Mental Health Center and Vera French Housing Corporation, Davenport, IA
Vera French Homeless Program provides outreach to those who are homeless in Scott County. Services include: evaluations, therapy, case management. An affordable permanent housing program for SMI is developing.

Iowa East Central T.R.A.I.N, Community Action Agency, Davenport, IA
Provides a family preservation program, FEMA rent assistance and some utility assistance.

The Lighthouse, Davenport, IA
An alcohol and drug free affordable living space for recovering homeless substance abusers.

Friendly House, Davenport, IA
Provides a multitude of programs and services for low income and homeless persons, including: emergency assistance, day care, food pantry, youth programs, and advocacy.

United Neighbors, Inc., Davenport, IA
A neighborhood-organizing agency that provides services for low-income persons, including: emergency assistance, youth programs, voice mail, and advocacy.

Bethany Home, Moline, IL
Provides assistance to youth in a variety of circumstances, including homeless youth.

Beacon House, Moline, IL
Provides case management services to about 300 families annually through its Veterans Family Assistance Program.

Rock Island County Council on Addictions, East Moline, IL

Not a homeless shelter per se, however, homeless persons is treated for substance abuse, and long-term residential facilities provide supportive environment; treatment program helps prevent homelessness.

Robert Young Center for Community Mental Health, Rock Island, IL

Not a homeless shelter per se, however, homeless persons are treated for substance abuse and mental illnesses, and long-term residential facilities provide supportive environment; treatment programs and follow up services help prevent homelessness.

Center for Alcohol and Drug Services, Inc., Davenport, IA

Not homeless shelters per se, however, homeless persons are treated for substance abuse, and long-term residential facilities provide supportive environment; treatment program helps prevent homelessness.

Inventory of Facilities & Services for Non-Homeless Persons with Special Needs

The attempt to build an accurate count of facilities and services for special needs housing is an extremely difficult task. Depending upon the population, such data may be limited to a count of the actual number of clients served by a public or private program, etc. The following inventory described herein represents the City's best attempt to obtain such data from known and available sources.

(1) Public Housing

The following table illustrates the Moline Public Housing inventory of housing that is available for non-homeless persons with special needs (elderly, disabled and homeless persons).

TABLE 21						
<i>Inventory of Public Housing Units for Elderly, Disabled and Homeless Persons</i>						
CITY OF MOLINE						
Location	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Total Units
SPRING VALLEY (elderly, disabled and single persons)	130	52	0	0	0	182
HILLSIDE (elderly, disabled and single persons)	77	43	0	0	0	120
SPRING BROOK (family)	0	54	87	31	12	184
Totals	207	148	87	31	12	486
Source: Moline Public Housing Authority <u>(2) Elderly/Frail Elderly</u>						

Within the metropolitan Quad Cities area, several organizations provide services to the elderly population. The following table indicates some services available:

TABLE 22 Elderly Supportive Services Illinois Quad Cities Area		
Program	Operator	Activities
Congregate Meal Program for the Elderly	Project NOW	Provides low cost meals to persons 60 years & over
Illinois Dept of Public Aid	IL Dept. of Public Aid	Assist in the prevention of poverty, health and welfare of citizens, including the elderly
In Touch Day Care Center	Lutheran Social Services	Adult Day Care
Project NOW Senior Center	Project NOW	Provides transportation, information, and recreational activities for elderly
Western IL Area Agency on Aging	SAME	Coordinates activities for senior citizens
CASI	SAME	Multi-services for elderly population

(3) Persons With Disabilities

As with most providers in the Quad City area, services are provided on a metropolitan basis. The following table illustrates available services and the corresponding providers for persons with disabilities.

TABLE 23 Supportive Services Inventory for Persons with Disabilities QUAD CITY AREA - ILLINOIS	
Agency	Services Offered
Association for Retarded Citizens	Work activities, developmental training, social services, residential opportunities
City of Moline-Home Improvement Program	Provides renovation assistance to homeowners needing structural changes due to disability, i.e. ramps, doorways, showers.
IL Association for the Deaf	Advocacy
IL Dept. of Public Aid	Advocacy
IL Dept. of Rehabilitation Services	Vocational rehabilitation, education, counseling, and placement
IL/IA Independent Living Center	Skills training, advocacy, counseling, housing referrals, TTD relay system
Protection & Advocacy	Advocacy
Agency	Services Offered
Robert Young Center for Community Mental Health	Diagnose and treat mental illness and substance abuse; case management
United Cerebral Palsy of Mississippi Valley	Advocacy, support employment

(4) Persons with Alcohol or Other Drug Addictions

TABLE 24 Substance Abuse Service Providers QUAD CITY AREA - ILLINOIS	
Agency	Services Offered
Alcohol & Drug Educational Services	Evaluations, education, counseling, prevention, intervention, information, community outreach
Center for Alcohol & Drug Services	Program to treat substance abuse, outpatient detoxification program
Rock Island County Council on Alcoholism	Program to treat substance abuse, outpatient program, transitional housing
Robert Young Center for Community Mental Health	Diagnose, treat, prevent, counsel and educate persons with substance abuse problems
Treatment Alternatives for Special Clients	Assessment, court advocacy, treatment referral

Age of Housing Units

The age of the City's housing inventory may provide a rough indication of housing that may be in need of repair because of deterioration over time. However, it should be noted that the age of a housing unit, is *not* in itself an indicator of substandard housing. The 2000 Census reported that 31.5 percent of the City's housing units were constructed before 1939. 1990 to 2000, 757 units were added in the City's housing inventory.

TABLE 25 Year Structure Built CITY OF MOLINE	
Years	Number of Units
1999 to 2000	106 units
1995 to 1998	297 units
1990 to 1994	354 units
1980 to 1989	1,041 units
1970 to 1979	2,521 units
1960 or earlier	15,176 units
Source: Bureau of the Census	

B. HOUSING DEMAND

With lowered interest rates, indicators reveal a strong demand for single-family housing should continue, however, with the expectation that interest rates may began to climb higher, homeownership for low and extremely low income persons may become out of reach.

The total number of persons on the Moline Public Housing Authority waiting lists for conventional family and elderly public housing were 109. The Section 8 voucher list had 155 applicants waiting placement. These figures suggest a lack of affordable housing for low-income households in the City.

C. BARRIERS TO AFFORDABLE HOUSING

1. Background

Since the development of the first Consolidated Plan in 1995, the City of Moline has conducted an Analysis of Impediments to Fair Housing. This analysis was completed at the local and metropolitan levels in cooperation with the City of Davenport, Iowa, and the City of Rock Island, Illinois. During the 2004-2009, Consolidated Plan year. Since the creation of the 1995 plan, and as updated in each Annual Action Plan, the City of Moline and its partners have developed programs and policies in an effort to address these challenges. These efforts are noted in the "Fair Housing Impediments or Remedial Action" column of Table 27.

The single most problematic factor to affordable housing is the limited supply of decent, affordable housing. New construction is far out of reach for low income and most moderate-income households. Thus, the older housing stock must be maintained in sound condition. The two prevalent factors concerning the lack of affordable housing is the cost of new construction and the lack of finances to incur rehabilitation of existing housing.

Throughout 2000, nationally and at the state level there was a decreasing supply of low-cost rental housing and affordable single-family housing for persons with low to moderate incomes. The primary components that caused the decline of affordable rental housing are due in part to demolition of single room occupancy units, conversions of subdivided houses to single-family units and, huge reductions in funds previously available for low-income housing

In 1990, the median value of owner-occupied housing in Moline was \$49,600. The median value in 2000 was \$80,500, representing a net increase of more than sixty percent in housing values. The Metropolitan area had a median home value of \$115,950 according to the 2009 Comprehensive Economic Development Strategy (CEDS) developed by Bi-State regional Commission. However, the 1990 and 2000 median monthly mortgage payments increased by 35 percent from \$598 to \$810 per month. In addition, the median monthly rental payments increased by 35 percent from \$350 to \$475 per month. The metropolitan area median monthly mortgage payments were \$1,106 and monthly rent was \$588 as reported in the 2009 CEDS.

In summary, while the median value of owner-occupied housing has increased, monthly mortgage and rent payments have increased significantly clearly demonstrating the immense burden being placed on very low, low and moderate income families in Moline and Rock Island County.

2. Research Method

In summary, the City of Moline will continue to coordinate the research methodology during the study conducted for programs years 2004-2009. The methodology for obtaining information in Table 27 and consulting with city staff and others will most likely continue.

City Staff:

Community Development Manager

Housing Manager
Housing & Neighborhood Services Asst.
Planning Director
Land Development Manager

Other:

Rock Island Planning and Redevelopment Administrator
City of Rock Island Grant Coordinator
City of Rock Island Housing Coordinator
City of Davenport Human Rights Director
City of Davenport Community Development Coordinator
J-Quad and Associates (Consultants)

<p align="center">TABLE 26 Research Methodology of Fair Housing Analysis CITY OF MOLINE</p>		
Source of Information	Technique	Area of Analysis
Community Development Manager Land Development Manager Housing Manager Housing & Neighborhood Services Asst. Planning Director City of Davenport Community Development Coordinator Rock Island Planning and Redevelopment Administrator J-Quad and Associates (Consultants) City of Rock Island Grant Coordinator City of Rock Island Housing Coordinator City of Davenport Human Rights Director	Discussion Discussion Reviewed document	<ul style="list-style-type: none"> • Zoning & Site Selection • Neighborhood Revitalization: City Services - trash, infrastructure, transportation, citizen participation, assisted housing, code enforcement, sale of subsidized housing, international building code, realtors lenders

Other Housing Assistance provided by the City of Moline

The City of Moline has continued to implement its housing rehabilitation program to provide incentives and assistance for homeowners who meet income guidelines. Over the past five years, the program has assisted over 500 families and individuals. Rehabilitation of qualified units may vary within the confines of the Moline Housing Neighborhood Services Program regulations. The City's Home Improvement Program is not designed to target specific housing units or persons; the program operates on income qualifications based on HUD annual income limits.

In addition to the Moline Housing neighborhood Services Program, the City is a participant in the state funded Small Rentals Property program (SRPP) and the Single Family Owner Occupied Rehabilitation program (SFOOR), in which the city received funding from 2000-2009 and is presently operating. The City of Moline has and will continue upon the availability of funds, to offer the First Time Home Buyers program. In the past five years numerous individuals and families received assistance to purchase existing homes through this program. Most of these households are still living in these units.

The City of Moline does not expect to eliminate any number of public housing units.

3. Findings

TABLE 27 Analysis of Impediments to Fair Housing Choice: Impediment Identification and Remedial Actions CITY OF MOLINE	
Fair Housing Impediments	Remedial Actions
1. Lack of Section 8 Vouchers and certificates.	A. Request increases from Congress.
2. Inadequate number of decent, safe, affordable housing units (both rental and owner) in good condition.	A. Increase supply: 1) mitigate rehab problem through continuation of Housing Neighborhood Services Program (HNSP); 2) encourage new construction with tax credits and/or donating lots; and 3) encourage rental rehab by designing local program and/or giving tax credits.
3. Limited housing choice available for low-income residents.	A. Increase incomes and numbers of jobs through economic development - provide loans to businesses to increase number of businesses, develop jobs, increase salaries. B. Continue preserving current housing choices through HNSP.
4. Requirements of state/local housing codes and ordinances, i.e., building, plumbing, mechanical, electrical, etc.	A. Further research needed. B. Illinois roofing regulations governing layers of allowable shingles increases housing costs. Those that can't afford appropriate re-roofing are patching and water damage is beginning to erode this portion of the housing stock. Action is to write the State Department and Legislators to alter regulations, without

	sacrificing quality and safety, to bring roofing rehab cost down.
5. Stringent qualification standards of existing programs which make it difficult to buy a home.	A. Increase lenders' knowledge of HNRP. B. Conduct homebuyer seminars: 1) increase lender participation with seminars and 2) educate possible home buyers on lending opportunities. C. Increase incomes and numbers of jobs through economic development - provide loans to businesses to increase number of businesses, develop jobs, increase salaries.
6. Requirements by insurance companies of a homeowner's housing choice to meet certain construction standards.	A. Notify lenders to refer homeowners to HNRP as appropriate. B. Provide rehab funding as appropriate. C. Increase community awareness of HNRP.
7. Lack of knowledge/awareness of home ownership programs or informational/educational opportunities that lead to home ownership	A. Conduct homebuyer seminars and include the real estate agencies, banks and loan institutions.
8. Lack of knowledge/awareness of housing rehabilitation programs.	A. Increase community awareness by distributing HNRP brochure and how to obtain credit. B. Continue efforts to educate public through Quad City Housing Bureau (QCHB).
9. Poor or no credit histories/inadequate budgeting capabilities.	A. Conduct homebuyer seminars include education on financial management.
10. Inability to obtain financing/refinancing/down payment.	A. Conduct homebuyer seminars include education on financial management. B. Increase incomes and numbers of jobs through economic development - provide loans to businesses to increase number of businesses develop jobs, increase salaries.
11. Limited local underwriting.	A. Research further.
12. Increase in property taxes after rehabilitation.	A. More research needed. B. Conduct homebuyer seminars and include education to Increase awareness of City's 4-year tax deferred moratorium.
13. Lack of financing and other housing programs that will allow low-income individuals, minority residents and other special-needs populations to attain home ownership.	A. Continue HNRP. B. Conduct homebuyer seminars include lender education on HNRP. C. Request increased program funding from State Legislature and Congress.
14. Traditional methods of leveraging private monies with limited public funds to meet affordable housing initiatives are not getting the job done.	A. Research further. B. Encourage new construction with tax credits and/or donating lots. C. Request increased program funding from State Legislature and Congress.

15. Multiplicity of organizations who provide housing and housing related information.	A. Continue supporting InfoLINK.
16. Census tracts having large concentrations of minority or low-income residents have fewer loans originated than do tracts with less minority or low-income residents.	A. Research further. B. Assure CRA awareness of issue.
17. Perception of low-income homeowners by citizens, i.e., NIMBY.	A. QCHB educates community. B. Support special needs population's advocacy, i.e., Alliance for the Mentally Ill dispelling mental illness myths to community/neighborhoods.
18. High costs associated with lead-based paint abatement.	A. Continue providing homeowners abatement information. B. Conduct homebuyer seminars include lower-costing abatement methods (do-it-yourself techniques). C. Request increased program funding from State Legislature and Congress.
19. Need for more aggressive marketing by Realtors, especially for those properties, which are lower, cost but provide decent, affordable housing.	A. Increase realtor participation in conducting homebuyer seminars.
20. Lack of new construction in some of the area's older neighborhoods.	A. Encourage new development: 1) tax credits and 2) donate building lots.

Cities and counties in the State of Illinois have broad authority to help advance affordable housing. With zoning and subdivision regulations, the City directly affects the location, type and price of housing in a community. Through decisions on public water and sewer line extensions, the pace of residential development is directly influenced. By providing publicly controlled surplus land and other resources, the City can be a catalyst in the community to encourage financial institutions and other groups to address unmet affordable housing needs.

The City of Moline is a Home Rule community. Home rule status provides a broad grant of local authority, including, but not limited to, the power to regulate, license, tax and incur debt. This City invested rule directly affects the intergovernmental aspects of structuring policies that affect the provision of affordable housing.

The State and local taxes generate revenue to provide a wide-range of public facilities and services. Although not specifically aimed at the advancement of affordable housing, tax law and policy can also encourage or limit the development of such housing.

Local property tax abatements can provide incentives that stimulate the rehabilitation of affordable housing for low-income households. Local and State sales tax exemptions on building

materials used for rehabilitated real estate similarly can encourage the development of affordable housing. Utilizing the State's Circuit Breaker program, low-income persons 65 years or older or totally disabled (16 years or older) receive a reimbursement of a portion of amount paid in property taxes, rent or nursing home charges, thus reducing their costs of homeownership.

In turn, State and local tax law and policy can hinder residential rehabilitation. Often, owners are hesitant to make property improvements because such improvements can raise real estate taxes. In most cases, there are low rates of return on the rehabilitation investment to low-income housing. Without public subsidies or tax credits, most often the rehabilitation will not occur.

91.215 STRATEGIC PLAN

A. GENERAL

The City established a five-year strategic plan that assessed the available resources and the housing and community development needs. Priorities have been determined from a variety of information and data including but not limited to: current community and housing conditions, citizen input, social service consultations, and staff recommendations. The strategy must primarily benefit low-income residents with various issues: safe and decent housing and provide economic opportunities.

The City's reputation in administering housing rehabilitation includes a *Certificate of National Recognition* (1988) and a *Certificate of Special Achievement for Minority Business Enterprise* (1991). Three were given by the U.S. Department of Housing & Urban Development; also the City received a National Community Development Association Achievement Award (2009) for the innovative use of CDBG funds.

1. Administrative Strategy

The City of Moline will address the following:

- Increase the supply of affordable housing through the Moline Housing Neighborhood Services Program
- Provide housing rehabilitation funds to alleviate or prevent homelessness
- Provide or promote rental assistance through the HOME Program tenant-based rental assistance program
- Promote homeownership opportunities
- Provide housing modifications for elderly persons and persons with disabilities
- Reduce the potential for lead based paint poisoning
- Provide partial funding to social service agencies whose focus is on employment, drug abuse prevention, crime prevention, youth programs, and neighborhood programs
- Pursue preparation of a Fair Housing Analysis with the city of Rock Island, Illinois and implement remedial actions to impediments.
- Pursue homeless continuum of care concept with existing non-profit providers
- Conduct at least four Saturday seminars for potential first time homebuyers and small business entrepreneurs
- Provide educational seminar (English/Spanish) on the topics of drug and alcohol abuse, gangs and AIDS/HIV education and prevention, and other important health issues.
- Provide home purchase assistance to approximately 75 first-time buyers (translations, counseling, accompany to lenders, Realtors, HNSP, etc.)
- Research implementation of a mortgage credit certificate program and/or a mortgage revenue bond program with investment bankers, Illinois Housing Development Authority, and lenders.
- Serve on board and or participation in the Quad Cities Housing Cluster to enrich and expand affordable housing opportunities
- Provide technical assistance to neighborhood organizations and assist with the coordination of new committees
- Serve on advisory board of the Project NOW Community Housing Development Organization (CHDO)

- Coordinate/collaborate with other related community projects and organizations as needs arise
- Develop and implement a neighborhood improvement and revitalization program
- Implement Performance Measures Monitoring System for CDBG funded activities

2. Leveraging

Leveraging with private resources is accomplished with the City's Housing Neighborhood Services Program. According to certain income qualifications, individuals and families are required to pay a portion of rehabilitation expenses from their own funds. These funds can come from personal savings or in the form of private loans.

The City shares the costs of various neighborhood and supportive service projects. In many cases, there are several project financiers (non-profit agencies, private foundations, local government) used as a method to stretch the CDBG dollar for dollar impact. The City provided the funds to purchase a building for the Boys & Girls Club, while the organization will assume the renovation costs and continued operating expenses.

B. Affordable Housing Strategy

This portion of the Consolidated Plan describes the City's strategy over the next five years for meeting the housing needs of low and moderate income households. Strategies to address homelessness and to address the specific housing needs of persons with special needs (such as seniors and disabled persons) are included within this strategy.

The housing needs assessment and the market analysis contained in previous sections have shown the tremendous magnitude of unmet housing needs in the City of Moline, and the gap between market cost and the ability of low and moderate income households to pay for housing.

The City has only limited resources with which to address these needs. Only a small fraction of the total needs can be addressed. The City attempts to maximize the impact of these resources by leveraging other funds wherever possible, particularly from private sources and other public sources.

To the extent possible, the City also provides local resources to address housing needs.

1. General basis for assigning priorities

HUD requires that the City assign priorities for assistance to various groups, broken out by the following categories:

- Tenure (owner vs. rental)
- Income Level (extremely low, low and moderate income)
- Household Type (small family, large family, elderly and other)
- Persons with Special Needs

HUD has provided cities with the following definitions of priority:

High Priority: Activities to address this need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds during the period of time designated in the strategy portion of this document.

Medium Priority: If funds are available, activities to address this need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds during the period of time designated in the strategy portion of this document. Also, the locality will take other actions to help this group locate other sources of funds.

Low Priority: The locality will not fund activities to address this need during the period of time designated in the strategy portion of this document. The locality will consider certifications of consistency for other entities' applications for Federal assistance.

For purposes of the priority definitions, the City has included assistance to be provided by the Moline Housing Authority within the meaning of "activities will be funded by the locality."

As a general rule, the City grants funds to applicants that are low to moderate income and are on the Housing Neighborhood Services Program waiting list. If an applicant has a need qualifying as an emergency, the emergency will be addressed excluding any other pressing needs.

The amount of assistance required per household is much higher for those with the lowest incomes. This is particularly true for housing programs that produce housing that will remain affordable for many years.

The City's strategy will address the following priorities:

1. Preservation and Expansion of the Supply of Affordable Housing
2. Prevention and Reduction of Homelessness
3. Expansion of Housing Opportunities for Seniors and Persons with Special Needs
4. Assistance to First Time Homebuyers
5. Encouragement of Housing Rehabilitation and Neighborhood Improvement
6. Rental Assistance for Low Income Families through the state funded Small Rentals Property Program (SRPP)

The following sections discuss each of these strategy areas, and include the resources that will be used, the types of households to be assisted, and goals and objectives for the five year period. Each section also includes a brief narrative that links the strategy to the needs and market conditions identified earlier in this Plan.

In determining performance goals for the next five years, the City has assumed (as instructed by HUD) that Federal grant levels will remain at or near the FY 2009 level for the entire five year Period. The City has also estimated (5 years) that it will have available approximately \$1-5 million in redevelopment funds that can be used to support low and moderate income housing activities.

2. Obstacles to Meeting Underserved Needs

Obstacles to meeting underserved needs have been identified through the Housing and Homeless needs assessment, and input from the citizen participation process. Some of these needs were identified in the previous Consolidated Plan, while others are identified in the 2010-2014 Consolidated Plan.

People and Neighborhoods

- Growing gaps between financially secure and impoverished households and neighborhoods.
- Increased competition between low-income neighborhoods needing housing and community development revitalization.
- Multiple, complex obstacles, and barriers facing people in poverty.
- More single parents and children in poverty.
- Growing populations with chronic substance abuse, severe mental illness, multiply diagnosed.
- Growing senior population.
- Diverse cross-cultural and language barriers.
- General public not aware of affordable housing and community development needs.

Economy

- Economic growth masks poverty problems.
- Imbalance growth in minimum wage and low wage service and retail sector jobs.
- More at-risk households with short-term financial crises.
- Turnover and job retention problems.

Housing and Services

Housing market characteristics having the greatest influence on the Municipality's use of funds to support affordable housing or the average purchase price of a home in Moline, the extremely low rental vacancy rate, and the lack of new multi-family rental construction. Based on these factors, funds have been targeted for home ownership program (1st Time Homebuyers Program), rental assistance (Small Rental Property Program, Illinois Housing Development Authority), and emergency repair assistance for low-and moderate-income homeowners.

Other factors that may influence future funding decisions are:

- Insufficient services capacity to address simultaneous homeless, working poor, and welfare reform initiatives.
- Insufficient affordable childcare coupled with increase competition between working poor and welfare-to-work.

Resources, Regulations, Policies

- Shifting Federal/State programs and policies; uncertainty about future program availability and funding streams.
- Federal regulations that limit flexibility or prohibit use of resources otherwise available

- to meet priority needs.
- Local policies and code restrictions/requirements that constrain affordable housing development and increase costs.
- Resource/regulatory/policy impediments to housing and services for persons with mental illness or multiply diagnosed and exiting medical or correctional institutions.
- Inadequate strategic interfaces/collaboration between programs, projects, providers, and funders.

(HUD Table 2C)
Summary of Specific Housing/ Community Development Objectives
(Table2A/2B Continuations Sheet)

#	Specific Objective	Source of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/ Objective*
	Rental Housing Objectives					
	Emergency rent Payment Program offered through Project Now Community Action Agency	CSBG	Small Related Housing Units	20		DH-1
	Section 8 Voucher/Certificate Program benefits extremely low income residents in securing decent affordable rental units	Moline Public Housing Authority	Housing Units	300		DH-1
	Owner Housing Objectives					
	Provide rehabilitation assistance to home owners who are seniors, disabled or are other low/moderate income individuals through the Housing and Neighborhood Services Program & Neighborhood Stabilization Program.	CDBG/NSP	Housing Units	350		DH-1,2
	Provide rehabilitation assistance to homeowners who are seniors, disabled or are other low/Moderate income individuals through the IHDA Single Family Owner Occupied Rehab program.	HOME	Housing Units	50		DH-1,2
	Provide Homebuyer assistance through the Homebuyer Down Payment initiative program via the Illinois Housing Development Authority.	HOME/ Housing Trust Fund	Housing Units Purchased/Residence Served	20		DH-2
	Community Development Objectives					
	Bass Street Landing Redevelopment	Section 108 Loan	Jobs/Economic Development	50/100 Jobs/10 Office Retail		EO-1
	Infrastructure Objectives					

5 th Avenue – Replaced Sewer 5 th Avenue – Replaced Water 5 th Avenue – Reconstruction/Streetscape Valley View Village – Sewer and Water Extensions Replace Roof – City Hall Amtrak Platform Amtrak Depot Replace Storm water – 1 st Street River to River Multi-Use Trail Construction Water Main Loops to Eliminate Dead End Lines	CDBG/IDOT	Jobs/Economic Development	150/300 Jobs		EO-3
Public Facilities Objectives					
Neighborhood Facilities/Associations	CDBG	Number of Associations Served	6		SL-1
Health Facilities	CDBG	Number of Clients Served	100		SL-2
Public Services Objectives					
Senior/Handicapped Services	CDBG	Number of Seniors/handi capped Served	300		SL-1
Youth Services	CDBG	Number of Youth Served	60		SL-2
Economic Development Objectives					
Economic Development loan Program	CDBG	Number of Jobs Created	15		EO-1
Other Objectives					
Neighborhood Revitalization Strategy	CDBG	Citizen/ Neighborhood Participation	6		SL-3

***Outcome/Objective Codes**

	<i>Availability/Accessibility</i>	<i>Affordability</i>	<i>Sustainability</i>
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

(Table 3A)
Summary of Specific Annual Objectives

#	Specific Annual Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	Rental Housing					
	Emergency rent Payment Program offered through Project Now Community Action Agency	CSBG	Small Related Housing Units	20		DH-1
	Section 8 Voucher/Certificate Program benefits extremely low income residents in securing decent affordable rental units	Public Housing Authority	Housing Units	300		DH-1
	Owner Housing					
	Provide rehabilitation assistance to home owners who are seniors, disabled or are other low/moderate income individuals through the Housing and Neighborhood Services Program	CDBG	Housing Units	350		DH-1,2
	Provide rehabilitation assistance to homeowners who are seniors, disabled or are other low/Moderate income individuals through the IHDA Single Family Owner Occupied Rehab program.	HOME	Housing Units	50		DH-1,2
	Provide Homebuyer assistance through the American Dream Down Payment initiative program via the Illinois Housing Development Authority.	ADDI	Housing Units Purchased/Residence Served	10		DH-2
	Special Needs					
	Provide needed assistance to persons with disabilities with affordable supportive housing	CDBG/CSBG	Number of persons/families served	40		DH-2
	Provide needed assistance to persons with disabilities with affordable supportive housing that are elderly	CSBG	Number of persons served	30		DH-2
	Persons with alcohol and substance abuse problems	CDBG/CSBG	Number of Persons	30		DH-1
	Provide emergency, transitional, permanent and other service-rich	CSBG	Number of persons/families	10		DH-2,3

	housing to persons living with HIV/Aids and their families		es served			
	Infrastructure					
-	Provide needed assistance to low and moderate income areas of the City that are in need of infrastructure repairs (i.e., sewer, water, street reconstruction etc.)	CDBG/IDOT	Number of persons /families served	5		EO-3
	Public Facilities					
	Neighborhood Facilities/Associations	CDBG	Number of Associations Served	6		SL-1
	Health Facilities	CDBG	Number of Clients Served	100		SL-2
	Public Services					
	Senior/Handicapped Services	CDBG	Number of Seniors/handicapped Served	300		SL-1
	Youth Services	CDBG	Number of Youth Served	10		SL-2
	Economic Development					
	Economic Development loan Program	CDBG	Number of Jobs Created	15		EO-1
	Neighborhood Revitalization/Other					
	Neighborhood Revitalization Strategy	CDBG	Citizen/ Neighborhood Participation	6		SL-3

***Outcome/Objective Codes**

	<i>Availability/Accessibility</i>	<i>Affordability</i>	<i>Sustainability</i>
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

3. Priority: Preservation and Expansion of Supply of Affordable Housing

a. Priority Analysis of Renters and Owners

Preservation and Expansion of Supply of Affordable Housing is a high priority for the City. The City will undertake efforts to expand the supply of both rental and ownership housing affordable to lower income households. These efforts will include new construction, substantial

rehabilitation of existing housing, and conversion of non-residential structures to residential use where appropriate.

The City will also prioritize the maintenance of the existing supply of affordable housing. Working with HUD, the Moline Housing Authority, property owners, non-profit developers and other groups, the City will strive to minimize any reductions in the supply of affordable housing due to prepayment of subsidized loans or termination of Section 8 contracts.

Priority: Strategy for the Preservation and Expansion of the Supply of Affordable Housing

Activity	Resources	Target Population	Five Year Goal
R-1 Small Rental Property Program	Illinois Housing Development Authority Funding	Rental: Low income Families	15 Units
R-2 Emergency Rent Payment Program	Project NOW Community Action Agency	Low and moderate income renters	20 Units
R-3 Section 8 Vouchers/Certificate Program	HUD	Extremely low income	300 Units
O-1 Single Family Housing Rehab Program	CDBG Housing Neighborhood Services Program	Low and moderate income owners	350 units
O-2 Single Family Owner Occupied Rehab Program	IHDA funding	Low and moderate income home owners	50 Units

4. Priority: Prevention and Reduction of Homelessness

The City of Moline’s strategy for addressing homelessness is concentrated in five priority areas:

- Outreach and Information/Referral
- Emergency Shelters and Stand Alone Services
- Transitional Housing
- Permanent Housing with Supportive Services
- Prevention of Homelessness

a. Priority (H-1): Outreach and Information/Referral

1. Priority Analysis

The City of Moline’s strategy to address homelessness begins with outreach to homeless persons and those at risk of homelessness, and referrals to housing and services. Outreach and information and referral services are often the first point of contact between service providers and homeless people in need of services. Outreach is critical, especially for people who are too ill or confused to seek out and access services by themselves. In addition, some homeless people

distrust institutions or have had negative experiences with service providers in the past; for this group it is often necessary to rebuild trust through contact in the field before they are willing to engage in needed services. Outreach also benefits those people who simple are not aware that services are available to help them.

Another tool for outreach and assessment is a network of community-based organizations which provide daytime drop-in services which include case management, needs assessments, development of individualized personal care plans, and referrals and placement into support services and emergency, transitional and permanent housing.

b. Priority (H-2): Emergency Shelters and Services

a. Priority Analysis

The needs analysis contained in the Community Profile shows that the availability of shelter beds, even when hotel/motel vouchers are included, is grossly inadequate to meet the demand. The current year around emergency shelter system provides roughly 100 beds. Several subpopulations are served by a number of emergency shelter beds, including persons with HIV/AIDS, physical and mental disability, domestic violence, families with children, single adults, etc.

The need for emergency shelter increases during the winter months. During the spring of 2009, John Lewis Coffee an emergency shelter in Davenport, Iowa closed. The shelter had 100 beds, and was dedicated to serving the single adult population, both males and females. The shelter had been operating at 100% capacity since opening in 2003. Funding for the shelter was provided jointly by the City of Moline CDBG program and the City of Davenport, Iowa ESG program.

c. Priority (H-3): Transitional Housing

a. Priority Analysis

Transitional housing provides a bridge between emergency shelter and permanent housing. Residents can stay in transitional housing from four to twenty-four months, and even longer in some cases. Transitional housing linked with services is a necessary step for many homeless people to break the cycle of homelessness and achieve self-sufficiency. It provides an environment where the person can receive job training, financial planning assistance, and counseling for drug and alcohol problems, while at the same time rebuild self-esteem and connect with a network of people who understand and experienced the same situation.

Transitional housing is a particular need for families, who are struggling with chronic problems, such as alcohol or drug dependence, domestic violence, or those just trying to save enough money to afford permanent housing. People just finishing residential treatment often also requires the structure and support of transitional housing in order to remain clean and sober.

Young adults can also benefit from transitional housing situations. Humility of Mary Transitional Housing seeks to intervene in the early stages of homelessness in order to assist single parent families in overcoming the causes of homelessness. Linking this sub-population to housing with accompanying services helps to prevent recurring homelessness.

d. Priority (H-4): Permanent Housing with Supportive Services

a. Priority Analysis

The goal of the Continuum of Care is to improve the long-term health, social and economic conditions of homeless people, helping them to achieve self-sufficiency and obtain permanent housing. For some, especially those with severe disabilities or multiple diagnoses, this goal would be unattainable without the availability of long-term supportive services. Housing alone is not an adequate solution for persons with chronic health, mental health, and AOD problems. Supportive housing provides persons having little or no income with access to a range of services designed to help residents retain housing and achieve personal stability. The intent of supportive housing is to provide services that are not intrusive, but available on a voluntary basis in a manner that is culturally competent and non-threatening. Should a resident face an occasional crisis or changes in circumstances; services are available to assist them in resolving the problem, which might otherwise place them at risk for a repeat episode of homelessness.

e. Priority (H-5): Homeless Prevention

a. Priority Analysis

Homeless prevention activities constitute one of the most cost-effective ways to address the problem of homelessness, by assisting people to obtain or retain permanent housing. By avoiding the high cost of emergency intervention, and preventing the incidence of homelessness, homeless prevention programs are able to serve more clients, and maintain their stability. In attempting to address the problems of those families most at-risk of homelessness, a homeless prevention program must have several complementary components.

First, a rental assistance program, which assists tenants with move-in costs. Second, an eviction prevention program, which assists tenants facing eviction for failure to pay rent due to an emergency situation, by paying back rent. Third, a legal assistance component, which helps tenants to mediate disputes with landlords, and ensures fair housing policies. Fourth, a housing counseling component, which assists homeowners who have fallen behind in their mortgage payments to arrange a debt stabilization and payment program. Fifth, a tenant education program, which advises tenants of their rights in the areas of landlord/tenant relations, code compliance, decent housing standards, and other pertinent information.

f. Priority (H-6): Housing & Neighborhood Services Program

a. Priority Analysis

The Housing & Neighborhood Services Program (HNSP) provides incentives/assistance for reinvestment in the City's existing owner-occupied housing stock. The program is designed to assist persons of low to moderate income rehabilitate their homes thus preserving the affordable housing stock in the City of Moline. Cumulatively, over 2,000 housing units have been upgraded since the program's inception. Many of the homes that are rehabilitated under this program, were built prior to 1978, and may contain lead based paint. As a requirement in Title 24 of the Code of federal regulations the City of Moline provides lead assessment work to insure a safe livable home and environment for families/individuals that participate in the HNSP program.

**(HUD Table 1C)
Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)**

#	Specific Objectives	Sources of Funds	Performance indicators	Expected Numbers	Actual Numbers	Outcome/Objective
	Homeless Objectives					
	Outreach and Information Referral	CDBG	Number of persons served	50		DH-1
	Emergency Shelters and Stand Alone Services	CDBG/CSBG	Persons served	100		DH-1
	Transitional Housing	CSBG	Number of persons served	20		DH-1
	Permanent Housing With Supportive Services	CSBG	Number of persons served	50		DH-1,2
	Prevention of Homelessness	CDBG	Number of persons and families served	30		DH-1,3
	Housing and Neighborhood Services Program	CDBG	Number of units rehabbed	350 served over five years		DH-1, 2, 3
	Special Needs Objectives					
	Provide needed assistance to persons with disabilities with affordable supportive housing	CDBG/CSBG	Number of persons/families served	40		DH-2
	Provide needed assistance to persons with disabilities with affordable supportive housing that are elderly	CSBG	Number of persons served	30		DH-2

	Persons with alcohol and substance abuse problems	CDBG/CSBG	Number of Persons	30		DH-1
	Provide emergency, transitional, permanent and other service-rich housing to persons living with HIV/Aids and their families	CSBG	Number of persons/families served	10		DH-2,3

***Outcome/Objective Codes**

	<i>Availability/Accessibility</i>	<i>Affordability</i>	<i>Sustainability</i>
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

5. Priority: Housing for Seniors and Other Persons with Special Needs

a. Priority Analysis

Seniors and other persons with special needs for housing with supportive services, including the physically and mentally disabled and persons with AIDS/HIV, have extremely pressing housing needs. Many of these households have extremely low incomes, and find it difficult to secure affordable housing in either the private market or in assisted housing that does not include some form of Section 8 rental assistance. A substantial number also require a variety of supportive services to help them live independently, as described in the needs assessment section.

There are over 1,500 units of assisted housing for seniors in Moline (not counting Public Housing or Section 8 certificates/vouchers). Nonetheless, service providers continue to report that securing affordable housing is a major obstacle for seniors.

There are very few assisted housing developments earmarked exclusively for persons with disabilities. Persons with physical disabilities who also require supportive services have few housing options. Those who do not require supportive services still face difficulties in finding affordable housing that is physically accessible. Although recently developed projects have some units that are designed to be accessible, it may take many months before a vacancy occurs.

(Table 2A)
Priority Housing Needs/Investment Plan Table

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
RENTERS						
0 - 30 of MFI	15	3	3	3	3	3
31 - 50% of MFI	50	10	10	10	10	10
51 - 80% of MFI	10	2	2	2	2	2
OWNERS						
0 - 30 of MFI	70	14	14	14	14	14
31 - 50 of MFI	160	32	32	32	32	32
51 - 80% of MFI	70	14	14	14	14	14
Homeless*						
Individuals	-	-	-	-	-	-
Families	-	-	-	-	-	-
Non-Homeless Special Needs						
Elderly	40	8	8	8	8	8
Frail elderly	-	-	-	-	-	-
Severe Mental Illness	-	-	-	-	-	-
Physical Disability	-	-	-	-	-	-
Developmental Disability	40	8	8	8	8	8
Alcohol or Drug Addiction	-	-	-	-	-	-
HIV/AIDS	-	-	-	-	-	-
Victims of Domestic Violence	-	-	-	-	-	-
TOTAL	455	91	91	91	91	91
TOTAL SECTION 215	-	-	-	-	-	-
215 RENTER	75	15	15	15	15	15
215 OWNER	300	60	60	60	60	60
CDBG						
Acquisition of existing rental units	-	-	-	-	-	-
Production of new rental units	-	-	-	-	-	-
Rehabilitation of existing rental units	-	-	-	-	-	-
Rental assistance	-	-	-	-	-	-
Acquisition of existing owner units	5	1	1	1	1	1
Production of new owner units	-	-	-	-	-	-

Rehabilitation of existing owner units	300	60	60	60	60	60
Homeownership assistance	-	-	-	-	-	-
HOME						
Acquisition of existing rental units	-	-	-	-	-	-
Production of new rental units	-	-	-	-	-	-
Rehabilitation of existing rental units	75	15	15	15	15	15
Rental assistance	-	-	-	-	-	-
Acquisition of existing owner units	-	-	-	-	-	-
Production of new owner units	-	-	-	-	-	-
Rehabilitation of existing owner units	50	10	10	10	10	10
Homeownership assistance	25	5	5	5	5	5
HOPWA						
Rental assistance	-	-	-	-	-	-
Short term rent/mortgage utility payments	-	-	-	-	-	-
Facility based housing development	-	-	-	-	-	-
Facility based housing operations	-	-	-	-	-	-
Supportive services	-	-	-	-	-	-
Other						
STATE TRUST FUNDS (HOME BUYER)	25	5	5	5	5	5
FIRST TIME HOME BUYER (PAB)	100	20	20	20	20	20

* Homeless individuals and families assisted with transitional and permanent housing

(Table 3B)
Annual Housing Completion Goals

Grantee Name: Program Year:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	<i>Resources used during the period</i>			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households	-	-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	70	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	-	-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	70	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	-	-	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	-	-	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	10	-	<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	-	-	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	10	-	<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	5	-	X	<input type="checkbox"/>		
Production of new units	-	-	<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	70	-	X	X		
Homebuyer Assistance	20	-	<input type="checkbox"/>	X		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	95	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	5	-	X	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	-	-	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	80	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	-	-	<input type="checkbox"/>	X		<input type="checkbox"/>
Homebuyer Assistance	20	-	<input type="checkbox"/>	X		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	105	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	10		<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	70		X	X	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	175		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. Community Needs

The priority community development needs were developed based upon the input provided during the citizen input, consultation survey and public hearings held by the City of Moline.

Public Facilities

Estimated Federal funds to expend for Public Facilities Needs over the next five years: **\$437,500**

Needs Assessment of Public Facilities

Citizen input identified the need for youth, senior and other public facilities. Development of community centers providing social and human services, or service information and referral are a key neighborhood needs. The aspiration for these centers is that they would be neighborhood focal points offering a multitude of services to local residents which meet the needs of all residents as they progress through the life cycle, and become actively empowered within their communities to carry out neighborhood revitalization activities. The Florecente Neighborhood Center has continued to be a catalyst in the continued community service provided to neighborhoods of low/moderate income families and individuals.

Childcare centers are considered an essential component of job training and job placement programs. Considering the prevalence of female-headed households and the lack of access to free or inexpensive childcare is a major detriment to those willing to take advantage of job training and placement programs.

Other activities identified as priorities include increasing the number of neighborhood parks, improving both equipment and safety in existing parks, developing and expanding community recreational centers, opening schools after hours for recreational and educational activities.

During the next five years the City of Moline will be constructive in providing the needed services to older areas of the City that have dilapidated water mains and other urgent facility improvements that are in need of repairs.

Strategy: Provide the needed services to older areas of the City that have dilapidated water mains and other urgent facility improvements that are in need of repairs.

Short-Term Objectives: Investigate infrastructure of older neighborhoods in Moline.

Long-Term Objectives: Provide needed repairs and upgrade of infrastructure in low income and older neighborhoods in Moline.

Infrastructure Improvements

Estimated Federal funds to expend for Infrastructure Improvements over the next five years: **\$16,745,000**

Needs Assessment of Infrastructure Improvements

Infrastructure includes transportation facilities such as roads, bridges and sidewalks, sewers, and storm drainage systems. The installation of infrastructure is dependent upon development

wherein fees proportionate to the usage attributed to such development are collected to pay for needed improvements. However, in those portions of low-income census tracts that coincide with the older sections of the city, infrastructure is aging and new development lacking. Therefore, the City of Moline must look to alternative funding sources to construct or reconstruct components of the infrastructure system.

City of Moline will continue to work on improving the image of older neighborhoods through clean ups, improving existing streets and sidewalks and street lighting. Also identified as needs that will be addressed in revitalization areas are housing and commercial rehabilitation which are considered necessary if the neighborhoods are to attract private investment and encourage local residents to participate in rehabilitation efforts.

Many public facilities require design modifications to accommodate the accessibility needs of disabled persons. Local jurisdictions are required to comply with un-funded Federal mandates including handicap accessibility requirements for public sidewalks, while Sections 10 and 11 of The Uniform Building Code contain accessibility requirements for on-site structures, facilities and paths used by the public.

Strategy: Repair, replace, and upgrade the infrastructure in Moline’s neighborhoods and provide infrastructure in other areas to ensure balanced development.

Short-Term Objectives: Investigate infrastructure of older neighborhoods in Moline.

Long-Term Objectives: Provide needed repairs and upgrade of infrastructure in low income and older neighborhoods in Moline.

Public Services

Estimated Federal funds to expend for Public Facilities Needs over the next five years: **\$683,000**

Needs Assessment of Public Services

The human and social service needs identified during the strategic planning process are as varied as the population, and range from improved health care to assisting the homeless, to family planning. In general, the issues run the entire life cycle, beginning with the issue of teen pregnancy prevention.

The first issue is to ensure that people who have children are equipped to provide loving, nurturing environment that lay the groundwork to end the cycle of poverty. Parenting classes should be available to ensure that the parent(s) effectively cope with the responsibilities of parenthood. As children grow, varieties of programs are necessary to positively channel their energies into their school, family and social environments.

Special services are needed for the mentally challenged, physically and developmentally disabled, the homeless, people with HIV and other debilitating afflictions, people who are addicted to gambling, and people who immigrate to the area from other countries and who do not speak English. Within those areas with an increasing Hispanic population, the need for translation services and assistance in accessing existing human services is considered a high

priority. These areas also need programs that would assist residents in receiving US citizenship classes and immigration services. Throughout this entire life cycle and encompassing the demands of the special populations listed above, is the need for quality and affordable health care services, including dental and mental health care.

Human service needs identified by community residents include programs which strengthen family support structure by providing a broad array of family services, including parenting classes, family planning counseling, child abuse and neglect prevention and neighborhood health clinics. Drug abuse by parents and youth is a deterrent to family unity and a problem that must be treated through a number of venues, including drug prevention programs for youth and treatment program for youth and adults. There continues to be a need for youth activity programs to divert young people from drug experimentation and abuse, and membership in neighborhood gangs. The need for senior services, including respite care and transportation, continues to grow with the population of senior citizens increasing in Rock Island County and the City of Moline.

Because health information is not aggregated by census tract, it is difficult to precisely document the conditions of distress in lower income areas. However, as a rule, available data clearly substantiates that impoverished children and their families, the elderly and adolescents experience higher rates of acute medical conditions, debilitating chronic diseases, accidents and psychological problems.

Barriers that limit access to basic health services exacerbate these problems. These include educational barriers (lack of knowledge about preventative medical techniques), financial barriers (lack of discretionary income or insurance), socio-cultural barriers (language), transportation barriers (limited or no access to private vehicles and public transportation), and system/institutional barriers (bureaucratic policies). Additional problems that limit availability and accessibility to health care for the lower income relate to the fragmented nature of services delivered by both public and private health service providers.

Strategy: Provide the needed services to older areas of the City that have dilapidated water mains and other urgent facility improvements that are in need of repairs.

Short-Term Objectives: Investigate infrastructure of older neighborhoods in Moline.

Long-Term Objectives: Provide needed repairs and upgrade of infrastructure in low income and older neighborhoods in Moline.

Anti Crime Program

Estimated Federal funds to expend for Anti Crime program over the next five years: **\$60,000**

Needs Assessment of Anti Crime programs

The Moline Police Department operates the D.A.R.E. program along with police-sponsored youth recreation programs to help keep youth aware of crime issues. Neighborhood Watch and Block Parent programs also operate.

Strategy: Provision of Crime Awareness and Prevention Programs

Short/Long-Term Objective: Support the Police Department in its efforts to promote crime awareness and prevention through programs such as DARE, drug abuse prevention, police-sponsored recreation, and other community-based programs.

Economic Development

Estimated Federal funds to expend for Economic Development Needs over the next five years:
\$600,000

Needs Assessment of Economic Development

Throughout the 1990's, Moline has experienced a rebound from the economic downturn of the 1980's. The slow upturn is primarily fueled by the new development along John Deere Road, widening of 23rd Avenue and the Section 108 Loan that fueled an extensive downtown redevelopment.

The issues identified through the citizen participation process ranged from macro (large-scale development projects creating significant high quality employment opportunities) to the micro (small, startup entrepreneurial-based enterprises) scale economic development. The predominant theme intertwined among many of the issues is that the government should act as a catalyst for economic development through the provision of infrastructure necessary to support development.

For example, incentives could be offered that encourage development such as low interest financing, site assembly and technical assistance to small businesses. Economic development activities will focus on providing opportunities for business expansion, as well as increasing needed neighborhood retail shopping and services in order to provide much needed jobs while addressing the current lack of essential services (grocery and drug stores) within neighborhoods. Other means of promoting economic opportunities include offering micro-business loans, small business education and skills training, as well as office and warehouse space for start-up businesses, or incubation facilities. The need to attract private, as well as public, investment is noted, with the realization that improving the area image must be accomplished before private investment would likely occur.

Employment of area youth through summer job programs, on-the-job training, job placement, and cultural and recreational programs are methods to motivate youth to stay in school. These programs, working in tandem with job skills and life skills training, have been successfully initiated by neighborhood organizations, the Moline School District, Moline Police Department and the Moline Housing Authority.

Strategy: Provide Employment, Employment Training, Education and private investment to strengthen the tax base and stimulate commercial activity

Short-Term Objectives: Continue with expanding job opportunities and employment training programs, support education opportunities including basic skill development (e.g. GED programs, adult literacy programs, vocational programs), stimulate private investment to foster Moline's business growth, revitalize neighborhood commercial areas and redevelop vacant and underutilized industrial and commercial areas.

Long-Term Objectives: Investigate how to best coordinate job-training programs, research work force and local employment opportunities to determine needed skills, continue to attract new businesses in the downtown Tax Increment Financing District (TIF), and to provide jobs to persons of low to moderate income

7. Anti-Poverty Strategy

Within the City of Moline, the Planning and Development Office, Community Development Division is primarily responsible for coordinating the City's efforts to reduce poverty. The Planning Department administers the City's Community Development Block Grant and State Grant programs and works in partnership with citizens, the public and private sector, and other city departments to:

- develop housing opportunities, particularly affordable housing;
- maintain and improve the vitality of downtown
- foster job growth and employment opportunities;
- encourage a thriving small business sector;
- support the delivery of human services;
- strengthen the quality of life in Moline's neighborhoods; and
- increase civic engagement and citizen participation.

The Planning and Development Department coordinates its housing programs with other anti-poverty programs and services (many of which are referenced throughout the Consolidated Plan) by ensuring that information on a variety of programs and services (through staff and in brochures, postings, and other literature) is readily accessible to residents at the Planning office and online.

a. Resource Allocation

The Housing Neighborhood Services Program (HNSP) is a significant resource for the City's efforts in reducing poverty. The HNSP program assists those with incomes of moderate, low and very-low incomes. These households are eligible for rehabilitation and emergency repairs to their owner-occupied residence.

In most cases, households with low and very-low income levels would not be able to undertake emergency repairs such as a furnace replacement or electrical re-wire. The Housing Neighborhood Services Program continues to ensure safe and decent housing for low-income

households by providing the means to make critical housing repairs. By making available financial assistance, the Program reduces the number of households at risk of homelessness.

Other anti-poverty strategies are through job creation with the City's Economic Development Loan Program. Low and moderate-income persons receive priority when applications are made for employment with this Program.

Additionally, supporting the continuum of care strategy in the Quad Cities and providing funding to social service agencies helps provide those support services that help persons move from poverty. A list of the agencies funded to assist this effort is located in the Annual Action Plan section of the Consolidated Plan.

(Table 2B)
Priority Community Development Activities

Priority Need	5-Yr. Goal <i>PLAN/ACT</i>	Yr. 1 Goal <i>Plan/Act</i>	Yr. 2 Goal <i>Plan/Act</i>	Yr. 3 Goal <i>Plan/Act</i>	Yr. 4 Goal <i>Plan/Act</i>	Yr. 5 Goal <i>PLAN/ACT</i>
Acquisition of Real Property	-	-	-	-	-	-
Disposition	-	-	-	-	-	-
Clearance and Demolition	7	2	1	2	1	1
Clearance of Contaminated Sites	-	-	-	-	-	-
Code Enforcement	-	-	-	-	-	-
Public Facility (General)						
Senior Centers	5	1	1	1	1	1
Handicapped Centers	-	-	-	-	-	-
Homeless Facilities	3	1	1	1	-	-
Youth Centers	4	-	1	1	1	1
Neighborhood Facilities	5	1	1	1	1	1
Child Care Centers	-	-	-	-	-	-
Health Facilities	3	1	1	-	-	1
Mental Health Facilities	-	-	-	-	-	-
Parks and/or Recreation Facilities	3	1	1	-	-	1
Parking Facilities	-	-	-	-	-	-
Tree Planting	-	-	-	-	-	-
Abused/Neglected Children Facilities	-	-	-	-	-	-
Asbestos Removal	-	-	-	-	-	-
Non-Residential Historic Preservation	-	-	-	-	-	-
Other Public Facility Needs	5	1	1	1	1	1
Infrastructure (General)						
Water/Sewer Improvements	-	-	-	-	-	-
Street Improvements	-	-	-	-	-	-

Sidewalks	-	-	-	-	-	-
Solid Waste Disposal Improvements	-	-	-	-	-	-
Flood Drainage Improvements	-	-	-	-	-	-
Other Infrastructure	-	-	-	-	-	-
Public Services (General)						
Senior Services	8	1	1	2	2	2
Handicapped Services	8	1	1	2	2	2
Legal Services	-	-	-	-	-	-
Youth Services	10	2	2	2	2	2
Child Care Services	5	1	1	1	1	1
Transportation Services	10	2	2	2	2	2
Substance Abuse Services	-	-	-	-	-	-
Employment/Training Services	-	-	-	-	-	-
Health Services	4	1	1	1	1	-
Lead Hazard Screening	75	15	15	15	15	15
Crime Awareness	10	2	2	2	2	2
Fair Housing Activities	5	1	1	1	1	1
Tenant Landlord Counseling	-	-	-	-	-	-
Other Services	-	-	-	-	-	-
Economic Development (General)						
C/I Land Acquisition/Disposition	-	-	-	-	-	-
C/I Infrastructure Development	6	-	-	2	2	2
C/I Building Acq/Const/Rehab	10	2	2	2	2	2
Other C/I	-	-	-	-	-	-
ED Assistance to For-Profit	-	-	-	-	-	-
ED Technical Assistance	-	-	-	-	-	-
Micro-enterprise Assistance	-	-	-	-	-	-
Other						

* Commercial or Industrial Improvements by Grantee or Non-profit

Consolidated Plan Needs Survey

In efforts to increase citizen participation in updating the Consolidated Plan, the City developed a survey to solicit input from residents on community needs. The survey focused on needs and objectives of the Plan and priority community development activities. A copy of the plan is attached in the appendices section of this document.

8. Strategies to Address Barriers to Affordable Housing

Over the past five years, the City has examined regulatory and other barriers in an on-going effort to streamline local processes for efficiency and remove regulations that unduly burden

development. The City will continue to advocate for improvements in State and Federal regulations. Specific actions the City plans to undertake during the next five years include the following:

a. Permit Processing

The City has taken significant steps to improve its permitting processes in the last several years. During the coming five years, the City will continue to analyze those processes and seek to improve upon them. As has been past practice, the City will continue to actively solicit suggestions for improvement and enhanced performance from Moline residents and local developers. Moline has recently committed to create a more streamlined permit process, which is expected to improve permit processing. In addition, the Code Compliance Department utilized an enormous amount of staff time to expedite the processing of multiple permits for major projects. Over the past five years the following has been established and constructed to address and remove barriers to affordable housing:

- Adopted 2003 International codes
- Policy and Procedure Plan Review
- Adopted International Property Maintenance Code
- Updated current Building Permit Application/Streamlined process
- Proactive in guiding Habitat for Humanity
- Creation of a Neighborhood Improvement Officer Position
- Quarterly Division meeting with Code Compliance and Community Development to address housing and neighborhood issues
- Updated of Housing Code
- Membership to various state councils and building associations

b. Local Development and Real Estate Fees

The City will also continue to examine development fees and will work to reduce those fees where possible. Toward that end, the City will support efforts to allow waivers of local utility hook-up fees for non-profit sponsored affordable housing developments, and will examine the feasibility of reducing or waiving City fees for non-profit sponsored affordable housing developments.

c. Local Zoning

The City is in the process of completing its zoning code. The Zoning Code update should result in more certainty in the development process. In addition, and as part of the rezoning effort, the City will analyze mechanisms to encourage higher density residential or mixed-use development in some major transportation corridors. It should be noted, however, that the process has not addressed all of the City's zoning barriers; re-zoning the City on a neighborhood-by-neighborhood basis in order to update the Code could, for example, result in an overall reduction in housing density allowed within the City. The new zones will provide mixed-use development, and allow residential development in all areas except industrial zones. The enhanced zoning code will also address the issue of existing incompatible land uses, such as housing in proximity to industrial uses.

d. Streamlining Governmental Regulatory Requirements

The City will work with State and Federal agencies and local housing organizations to better coordinate State, Federal, and local programs and regulatory requirements. The City has a long history of attempting to streamline and improve the compatibility and effectiveness of different State and Federal programs, both on its own and in conjunction with other non-profit associations in the metro area.

e. Neighborhood Opposition

The City will continue to work with community groups and local housing associations to gain acceptance at the neighborhood level about affordable housing. At the same time, the City does require that projects seeking City funding provide evidence of neighborhood support.

f. Court Orders and HUD Sanctions

There are no court orders or consent decrees currently in effect, which will affect the City's housing strategy, targeting of resources, or program implementation. The City is attempting to work closely with HUD in the administration of federally funded housing programs to ensure that all HUD and other regulations are satisfactorily met.

9. Lead-Based Paint Hazards

The City of Moline, Rock Island, Rock Island County Health department, Project NOW, and Rock Island Economic Growth in cooperation applied for a Department of Housing & Urban Development Lead Hazard Control Grant to provide hazard reduction and lead poisoning prevention services by establishing partnerships between local governmental entities and numerous not-for-profit organizations. The collaboration between partners is to provide a comprehensive lead poisoning prevention service that responds to children already lead poisoned and proactively addresses lead hazards in housing units before children become poisoned. The lead prevention is a part of the City of Moline Commitment to the revitalization of its older neighborhoods. The City has invested over \$9.5 million dollars, with both public and private dollars, for the housing programs targeted primarily for low-income families. CDBG and HOME programs have all been administered in a manner compliant with applicable federal regulations. Through recent experience the, Moline staff has gained valuable knowledge and hands on management capacity in lead based paint requirements.

TABLE 28		
Estimated Number of housing units in Moline		
With Lead Hazards and Low Income Residents		
Age of Housing	Moline Housing	Rock Island
	Units	County
Built 1970 to 1979	2,521	9,940
Built 1960 to 1969	2,955	11,210
Built 1940 to 1959	6,013	18,714
Built 1930 or earlier	6,208	16,820
Total # of Units	19,495	64,489
Total Units possible lead	17,697	56,684
Percent of Pop. Below AMI*	0.09%	11%
Total High-Risk Units	6,576	16,122
Percent High-Risk units	34%	25%
*AMI-Area Median Income		
Data Source U.S. Census Bureau		

The City will continue to inform its clients about the hazards of lead based paint poisoning by distribution the HUD notification, "Watch out for Lead Based Paint Poisoning." The City will continue to act upon inquiries about lead-based paint hazards in residential homes. Through the Home Improvement Program, the City may modify, repair or abate homes of lead-based painting if deemed necessary.

Blood Levels

During calendar year 2001, the Rock Island County Health Department conducted lead blood screenings on 834 children age 6 or under who live within the cities of Moline and Rock Island. Of these children tested, 117 or 14% had elevated blood levels. Of the 600 children tested in the targeted project area, 104 or 17.3% were identified as having elevated blood levels of 10ug/dl or greater, which is considered higher risk and requires intervention by the Rock Island County Health Department.

Income Levels

Poverty has been shown to be a key factor in determining risk for lead poisoning. Low household income is often associated with poor childhood nutrition and housing that is substandard and in need of repair, two factors that are also considered to play heavily into the risk of lead poisoning.

In Moline, there are 4,504 (38%) families who are less than 80% of the area median income (AMI), while 18% are less than 50% of the AMI. Within the Moline target area, 1,819 or 50% of the families are less than 80% of the AMI and 25.3% are at or below 50% of the AMI.

Lead Hazard Control Outreach and Testing

In July 1992, the Rock Island County Health Department (RICHD) became a Delegate Agency of the Illinois Department of Public Health and was granted funds to do lead screening, case management, and education. In January 1993, each day care center, day care home, preschool, nursery school, kindergarten or other licensed or approved child care facility, including those operated by the public schools, was mandated to show proof upon admission that the child had been screened for lead. Every physician, nurse, hospital administrator, director of a clinical laboratory or public health officer who has verified information about a child with a blood level is required to report information about that child to the Illinois Department of Public Health (IDPH), which maintains a reporting system for surveillance. IDPH reports to the Rock Island County so further care can be given.

The Rock Island County Health Department has established an Education and Community Outreach Program that that will work in coordination with the City's housing rehab, which includes the following:

- 1.) Education/community outreach includes making families, physicians, and other health care providers and communities more aware of the hazards of lead exposure. Consumer consciousness is necessary to help homeowners, renters, and investment property owners appreciate the dangers of childhood lead poisoning. Education/community outreach is an essential element of RICHD's Childhood Lead Poisoning Prevention Program. Education is presented in a form appropriate for different audiences in various situations. Education and educational materials are multicultural and sensitive to the educational background and values of the communities and culture in our community.
- 2.) RICHD has developed and maintains educational material which provide:
 - Information to Early Childhood Programs serving children ages 0-6 years
 - Comprehensive ongoing education about lead poisoning to targeted populations as part of lead screening activities. Presentations on lead poisoning to DCFS, Catholic Social Services and Foster Care Programs, Casa Guanajuato, Project NOW, targeted neighborhood organizations, health fairs, and at other community organizations.
 - Case Managers in the Healthy Moms/Healthy Kids program at RICHD have been taught to "think lead" as they visit families at their homes. They encourage screening, look for hazards, report problems, assist with referrals and follow-ups if necessary.
 - Health Fairs held in local churches, schools, housing authorities, and neighborhood watch groups are targeted by the case manage for presentations.
 - Parenting fairs are conducted in schools and literature, display, lectures and one-on-one education are offered.

Tracking System: Rock Island County Health Department uses the Stellar Software Program for tracking blood lead results, documentation, contracts and inspections. This program was

written by the CDC and used by the Illinois State Health Department as well. This allows communication to and from the state.

Risk Assessment

A risk assessment will be conducted in accordance with the HUD, EPA and State of Illinois requirements, resulting in lead paint testing and analysis, a written risk assessment report and work write up specifications for lead hazard controls utilizing interim controls and safe work practices. A risk assessor will be contracted to provide inspections (i.e., XRF, paint chip and soil samples), risk assessments and clearance testing. The information gathered will allow the risk assessor to prepare a combination lead inspection/risk assessment and work write-up. At this time, a relocation assessment will be developed.

Contractors

All contractors, staff and sub-contractors will be monitored to ensure they have met and are keeping their lead certifications, licensing and insurance in proper order. All contractors must be licensed and certified to conduct lead based paint hazard activity and provide a licensed supervisor to be on site during hazard control activities. A pool of qualified lead contractors, supervisors and workers will be developed. Competitive bid will be solicited from the contractor pool.

Clearance Testing and Follow-up

Clearance dust testing will be conducted according to the EPA work practice standards rule at 40CFR 745.227 and HUD Guidelines. Post hazard control dust-wipe clearance thresholds contained in the EPA rule will be used as a standard. Illinois Department of Public Health standards will be used (40ug/ft² for floors, 200 ug/ft² for all other horizontal surfaces). The Lead Poisoning Prevention Code will remain at the more protective standard of 400 ppm on high contact areas and 1,000 ppm for other accessible areas. Dust wipe, soil, and paint samples will be collected by a certified person. The lab used for analysis is approved by EPA National Lead Laboratory Accreditation Program for lead testing and clearance analysis. Clearance will be achieved before re-occupancy is allowed. Currently the City of Moline is using, Matteson Associates, Graves Environmental and PV Construction.

Homeowner Education

The City of Moline Community Development Division will continue to provide information on the importance of lead poisoning prevention and the hazards of lead in homes built prior to 1978.

Integration of Lead-Based Paint Abatement into the City's Housing Programs

Over the five-year period covered by this Consolidated Plan, the City plans to expand its activities in the area of education and outreach on lead-based paint hazards, to further integrate lead-based paint hazard abatement into its housing rehabilitation programs. In addition to its continued coordination with Rock Island County Health Department, the City will take the following actions:

1. To meet the need for more trained contractors and workers who provide lead hazard reduction services, refer rehabilitation contractors to Rock Island Economic Growth Corporation, City of Rock Island & Project NOW that provides access to training, low-cost lead liability insurance and technical assistance to contractors
2. Community Development staff will detect and quantify the extent of lead-based paint hazards on each home inspected for rehabilitation as well as painting
3. Community Development staff will continue to write project specifications, which provide protection for occupants during rehabilitation and maximum, cost effective control over LBP as required
4. Community Development staff will increase monitoring of LBP hazard reduction activities within the scope of rehabilitation projects for compliance with new HUD regulations

10. Public Housing Resident Initiatives

(a) MHA's Plans for Improving Management and Operation of the Units

The Modernization Department of the Moline Housing Authority has the overall responsibility for management and supervision of Community Programs, Inventory, Resident Job Training, and Staff Development Training. Items of responsibility include the development of position descriptions for staff positions funded by Management Improvements and time management of those positions. Financial management of the account is also the direct responsibility of the department. The Modernization Department also has the responsibility for technical inspection of the construction projects funded under the Comprehensive Grant Program (CGP) and CIAP.

(b) MHA's Plans for Improving Living Environment of the Families Residing in the Units

The Moline Housing Authority has resident participation in the application process for CIAP and other policy issues requiring decision-making. The Resident Service Department of the MHA reported the following additional resident activities provided by this department on its own initiative and with the cooperation and support of other community agencies:

RESIDENT ACTIVITIES -

- GED classes, operated with Black Hawk Community College, Moline, IL
- Summer Youth Program
- 4-H Program, operated with the Cooperative Extension Service
- After School Bible class, operated with Christian Friendliness
- Young Mothers Club
- Teen Night
- Movie Night
- After School Program for Youth
- Summer Food Program
- School-Community Meetings
- Literacy Connection

Before School Prep Program
Field Trip to Black Hawk Youth Conference
Niabi Zoo animal seminar
Head Start, operated with Project NOW Head Start/Home Start
Mini-Olympics
Bicycle safety and repair programs, operated with the Moline Police liaison officers and the Moline Fire Department
Fingerprint Program, operated with the Moline Police Department
Holiday celebrations, operated with the assistance of the Liaison officers of the Moline Police Department
ACT Program, a family literacy program operated with Black Hawk Community
Alcoholics Anonymous meetings, held three times a week at Hillside Heights, operated by tenants
Senior Meal Site at Spring Valley Apartments is currently in the planning stage with Project NOW. It will be implemented when funding is secured.
Girl Scout Troop

The Moline Police Department Community Oriented Policing Program (COP), which locates two officers at Spring Brook Courts, has continued to be an invaluable asset to staffs' efforts to assist tenants develop the skills necessary to lead productive, self-sufficient lives. These officers are directly involved in the daily lives of the tenants, serving as positive role models for the children and helping them to recognize legal authority as a friend and benefactor to them. Prior to the beginning of this program, most of the resident children perceived police officers as persons patrolling in cars who occasionally arrested family members. Officers were seen as the enemy. Since the advent of the COP program, the attitudes of many of the children and adults have changed dramatically. The officers are seen as friends and protectors, as they are known to fix bikes or present awards at parties.

The Liaison Officers assist the Moline Housing Authority in making the areas of Spring Brook and Spring Valley safe places to live. With their help, the neighborhoods have been able to eliminate drug dealers and gang organizers. The Liaison Officers have worked with Resident Councils and the Occupancy and Resident Service Departments to help provide a safe, clean environment for the children and adults in the developments. They have assisted the Housing Authority in making more advised choices in the admission of new residents and have provided assistance to tenants in the proper conduct necessary to live in a neighborhood. Working closely with the Housing Authority, they have also assisted in removing those persons who refuse to live within the bounds of society. The Liaison Officers and the Housing Authority share the belief that the level of a person's income should not be a factor in his or her right to live in a safe neighborhood.

Frequently the City of Moline has contributed tickets to various entertainment events in the Quad Cities. The Authority provides transportation and supervision for the tenants to attend these events. Often these activities open new doors for the tenants, affording them the opportunity to experience things not usually available to persons of limited income. The

Authority believes that broadening a person's worldview is a valuable tool in assisting that person to aspire for more than mere survival.

11. Institutional Structure

General Description of the Institutional Structure for Housing Services

This section addresses the general structure of the housing delivery system and the institutional actors within that system, including public agencies, non-profit organizations, and private institutions. After a general introduction to the housing delivery system, the roles, strengths, and weaknesses of the institutions involved are discussed. The section concludes with an assessment of gaps in the housing delivery system and the City's strategy to overcome those gaps.

Affordable housing production and services within the City of Moline are driven primarily by the actions and interactions of three groups of actors: government agencies; non-profit and for-profit organizations (especially developers and social service providers); and private lenders, corporations and landlords. The Federal, State, and local government agencies provide a significant portion of funding and support for affordable housing and guide affordable housing and community development activities through their policies, program guidelines, and, in the case of the Housing Authority, the direct provision of housing units and services. These government entities often act as principal funders of the housing services provided by the non-profit and for-profit organizations. The non-profit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services, and influence the type of affordable housing projects built, the services offered, and the specific location of the housing services. Private lenders also play an important institutional role within the delivery system by providing additional financing and by providing a conduit for the delivery of housing services such as subsidized first-time homebuyer loans to low and moderate income households.

The relationship among these three groups of actors forms the basis of the housing delivery system and a significant component of community development efforts within the City. The Community Development Division (CD) of the Planning and Development Department is the City department responsible for housing and other neighborhood development activities. CD works closely with local groups of non-profit agencies to carry out individual affordable housing development projects; to develop housing goals and strategies; to resolve problems in the systematic delivery of housing services; and to improve the delivery of those services by individual organizations.

CD works closely with the two major housing-related umbrella groups in the Quad City Area: Project NOW Community Action Agency, a non-profit association of housing developers, service providers, and professionals; Habitat for Humanity, a non-profit association.

The City works with other local public agencies, Bi State Regional Commission, the State, and the Federal government to coordinate housing delivery. The City and the Moline Housing Authority, for example, coordinate resources to combine City-funded housing development activities with

Housing Authority-funded rental assistance. The City and MHA recently formed a joint committee to address issues of common concern. The Housing Authority also works closely with a variety of social service agencies to provide supportive services to MHA residents.

Specific Organizations

HUD guidelines require that the City describe the institutional structure and roles that each institution will assume in carrying out the housing strategy presented in this Consolidated Plan. In addition to describing the structure, it is important to identify any strengths or weaknesses that will affect the ability of each institution to provide services and will affect the ability of the housing delivery system to achieve its goals.

a. Public Institutions

1. State

The Illinois Housing Development Authority (IHDA), manages the bulk of affordable housing activities for the State of Illinois. In 1967, the Illinois legislature created the Illinois Housing Development Authority (IHDA) to make low-cost mortgage financing more readily available and thus increase the state's affordable housing stock. IHDA sells tax-exempt and taxable bonds on the national markets and uses proceeds to offer low-interest mortgages to first-time homebuyers and to finance the development of rental housing. IHDA also

TABLE 29 Institutional Structure CITY OF MOLINE		
INSTITUTIONS - PUBLIC	STRENGTHS	WEAKNESSES
City of Moline Department of Planning & Development	Proven, productive rehabilitation program; neighborhood outreach; social coordination/referral	Development finance
Moline Public Housing Authority	Tenant assistance; Property management	Rehabilitation; limited development experience
Illinois Housing Development Authority (IHDA)	Housing programs and tenant assistance	Minimum Funding
Department of Commerce and Economic Opportunity (DCEO)	Technical and Financial Assistance	Minimum funding, competitive grant process
INSTITUTIONS - PRIVATE	STRENGTHS	WEAKNESSES
Lending Institutions	Underwriting; Loan servicing; Interest in participation	Limited low-moderate income experience; limited neighborhood outreach
Foundations	Funding	Limited housing experience
Businesses	Quality of life concern; tax credit potential	Limited housing experience
Developers	New construction; single family homes; development finance; tax credit potential	Rehabilitation; multi-family rental construction
Contractors	New construction; rehabilitation	Development finance
Realtors	Purchase financing	Limited low-moderate income experience
INSTITUTIONS - NONPROFIT	STRENGTHS	WEAKNESSES
Project Now Community Action Agency	Outreach; health care; job training; education; shelters; special needs experience	Development finance
Western Illinois Area Agency on Aging	Outreach; referrals, community care, homemaker, adult day care, housekeeping	Development finance
The Association for Retarded Citizens	Care treatment; training developmental and support services for mentally developmentally disabled citizens	Development finance
Habitat for Humanity	Home ownership opportunities	Development finance; Limited low-moderate income experience

administers several federal & state affordable housing programs. All of IHDA's programs help create affordable housing for Illinoisans who could not otherwise afford it -- thus bridging the gap between affordable housing and its availability.

The Department of Commerce and Economic Opportunity (DCEO), The Department of Commerce and Economic Opportunity (DCEO) is charged with enhancing Illinois' economic competitiveness by providing technical and financial assistance to businesses, local governments, workers and families. As the state's lead economic development agency, DCEO works to capitalize on Illinois' strengths as a center of transportation, manufacturing and technology development. DCEO also offers the Community Development Assistance Program (CDAP), which is a federally funded program that assists smaller Illinois local governments in financing public facilities, housing rehabilitation projects or economic development needs. Grants are made to units of local government and may be used for improvements to public infrastructure that directly support economic development.

Grant funds also may be awarded to communities that utilize the funds to make loans to businesses for projects that will create or retain jobs in the community. (See text under Business Development section.) Under the public facilities component, grants are provided to assist communities with planning, engineering and construction costs associated with public works improvements, primarily water and sewer improvements. Under the housing component, grants are provided to communities to assist with rehabilitating substandard housing and/or renovations needed to meet accessibility standards. CDAP grants also may be provided to assist with emergency public facilities needs. The program is limited to communities with populations under 50,000 that are not located within an entitlement city or one of the eight large urban counties that receive funds directly from the federal government. Funds are targeted toward projects that primarily benefit low to moderate-income people.

2. City of Moline/Planning and Development Department

The City of Moline Planning and Development Department, which includes: the Community Development Division (the lead agency for the Consolidated Plan); the Economic Development Department, and the Planning and Zoning Division. These agencies bring together City organizational units that directly affect the provision of housing, neighborhood development, and economic development activities.

The **Community Development Division (CD)** has primary responsibility for operating and administering city housing and neighborhood improvement programs, including those funded by CDBG, and IHDA. CD is organized into two principal sections: Community Development (CD) Programs; and, Community Housing Services. CD also acts as the Redevelopment Agency staff for the City on all housing projects. Programs include: housing development; housing policy; affordable housing for renters and homeowners; IHDA Small Rentals Property Program; Single Family Owner Occupied Program; Low-Mod Housing program; Housing rehabilitation; First Time Homebuyers Program; Citizen participation; homeless services and prevention programs; monitoring and evaluation.

The **Economic Development Department (EDD)** has primary responsibility for economic development activities in the City, including small business assistance, neighborhood commercial revitalization, and large-scale redevelopment projects. Programs include: retention, expansion, and attraction of businesses; revitalization of neighborhood commercial corridors; marketing; special events; business financial guidance; and coordinates workforce development services for businesses, job training/placement agencies, and potential employees.

The **Planning and Zoning Division (PZD)** of the Planning and Development Division manages the City's zoning, long-range land use planning and comprehensive planning efforts. It is comprised of three sections: Zoning; Strategic and Land Use Planning.

3. Moline Housing Authority

The Moline Housing Authority (MHA) manages housing programs which include the Low-Rent Public Housing Program, Section 8 Existing Housing and Moderate Rehabilitation Programs.

The Housing Authority is a legal entity separate and distinct from the City of Moline. The Housing Authority's Board of Commissioners is appointed by the Mayor, subject to City Council approval. Budget, contracting, procurement and personnel matters are handled independently by the Authority itself.

There are a number of areas in which there is inter-agency cooperation between the City and the Housing Authority:

- The City provides a police officer to serve as Security for the Housing Authority's security service.
- Tenant Assistance
- Property Management

b. Private, For-Profit Industry

1. Developers

Numerous for-profit developers have worked with the City to produce both single family and multifamily affordable housing. These developers have utilized the Mortgage Revenue Bond Program, the Community Development Block Grant program, to assist them in housing development.

2. Lenders

Several local and national lending institutions have actively participated in affordable housing projects in Moline. Participation has included provision of below market interest rate construction and permanent loans and investment in tax credit projects. In addition, several banks have been equity investors in tax credit projects. The City has been pursuing efforts to

organize lender compliance with the Community Reinvestment Act and to encourage private investments in local community development efforts.

3. Private, For-Profit Landlords

Private landlords provide the bulk of rental housing in Moline and are therefore a significant component of the housing delivery system. Although there are substantial affordable housing activities by the Housing Authority and non-profit groups, private landlords continue to operate the vast majority of rental housing in the City. In addition, private landlords operate developments used by Section 8 voucher and certificate holders and therefore also play a role in the provision of affordable housing.

c. Private, Non-profit Organizations

There are two non-profit development organizations whose activities are targeted to the provision of affordable housing in Moline and surrounding counties; Project Now Community Action Agency and Habitat for Humanity. They have constructed new affordable housing or undertaken rehabilitation projects in Moline, and during the past ten years, affordable housing development or redevelopment has been carried out primarily by these non-profit developers and the City of Moline Home Improvement Program.

The City also has a strong network of social service providers providing shelter and other services for the homeless and other low-income residents. Among the many services these agencies provide are case management, food, legal services, and counseling. Non-profit developers are increasingly drawing on the expertise of these agencies in their attempts to link service providers to their client population through the provision of on-site services in affordable housing developments.

Strengths and Gaps

The City of Moline benefits from being located in the midst of a relatively active affordable housing delivery system. The complex affordable housing system has many resources at its disposal, including state and local government, and private non-profit and for-profit developers. However, strategic planning and coordination among various parts of the system is difficult, due to external factors such as varying funding cycles and program restrictions, as well as factors internal to the system such as differing objectives. The following chart provides a brief outline of the housing delivery system in the City of Moline and covers public, private non-profit and for-profit organizations.

Overcoming Gaps

a. Assessment of the Housing Delivery System

Many of the strengths and weaknesses of individual actors within the housing delivery system are described above in the table overview. Moline's housing delivery system as a whole is well established and effective in meeting the goals of its components. The system has strengths that stem in large part from the many skilled, committed, and effective non-profit organizations

providing services and advocacy, and from the commitment of the City, housing service providers, and HUD staff to producing affordable housing units, encouraging supportive services, and supporting neighborhood revitalization activities.

There are, however, numerous areas in which the housing delivery system requires improvement, and the City is considering ways in which delivery problems can be addressed. The following subsection describes the most important of these problems and the City's strategy to address these gaps in the delivery system.

1. Lack of Resources

The most significant gap in the housing delivery system is the lack of resources to meet the housing needs in an efficient, long-term, and effective manner. As noted in the Community Profile, the need for housing services far outstrips the currently available resources. The absence of a short-term or long-term financing mechanism for affordable housing development programs at the State level is a particular handicap to Illinois localities attempting to meet low and moderate income housing needs.

Funding cuts in social service programs also severely impact the need for and delivery of housing services. The Project NOW Community Action Agency administers income assistance programs which provide assistance to low and moderate income households that is clearly insufficient to enable these households to purchase housing in Moline.

The general lack of resources affects not only the ability of the delivery system to meet the direct needs of low and moderate income households, it also affects the efficiency of the system and its actors as they attempt to carry out daily housing activities. Lack of financial resources for nonprofit and public agencies; for example, result in a lack of staff and equipment to work as efficiently and productively as possible.

2. Coordination of Resources

b. Multiple Financing Sources and Monitoring Requirements

Housing development and service provision are often carried out by developers who must secure financing from numerous different sources. Such multi-layered financing structures require additional time and funds to administer, and drive up the cost of producing housing units. Moreover, many financing sources are often accompanied by different regulatory requirements, which force developers and owners to monitor the project for numerous different criteria and several different agencies. Multi-layered project monitoring can be excessive, cumbersome, and duplicative, adds to the operating costs for affordable housing developments, and requires additional City and project developer staff resources. Moreover, the required multi-layered financing creates problems in coordinating resources. For example, some new HUD programs require that housing funds be combined with matching funds for supportive services, but there are few sources of funds available for such services.

c. Matching Accessible Units to Those in Need

One problem with the diversified housing delivery system of Moline is the difficulty of getting information on the availability of particular services and/or housing units to those in need. A number of landlords with units accessible to the disabled have noted a difficulty in finding disabled tenants. At the same time, many disabled persons have extreme difficulty in finding accessible units.

d. Local Public Agencies

CD is the most critical City agency in the housing delivery system. However, CD does not have responsibility for all housing planning and programs that operate in the City. For example, rental assistance programs are managed by CD and Project NOW handles many of the supportive services. This fragmentation sometimes hampers effective coordination. In addition, because CD operates as part of a larger public bureaucracy, it is not always able to respond quickly to meet the needs for rehabilitation.

3. Capacity and Character of Private, Non-profit Organizations

Non-profit housing developers vary in the level of the skills and experience of their staff and board members. Many of them lack sufficient funds for their ongoing operations or for the predevelopment expenses they must incur in launching new projects. Not all non-profit developers are equally competent in developing low-income housing. The City now carefully considers the track record of non-profit developers applying for assistance and does not work with developers whom they feel are not able to carry a project through to completion or requires that they joint venture with a more experienced entity.

4. Participation of Private, For-Profit Organizations

Many for-profit developers are reluctant to work with the City in developing affordable housing. In the case of large-scale developers, they may find they have market-rate development opportunities, which do not entail as many restrictions as those, which are undertaken in conjunction with public sector financing. Small contractors may not participate in City-assisted affordable housing development due to the bonding and prevailing wage requirements with which they find difficult to comply. The City is continually re-examining these requirements, especially to minimize the negative effect they might have on minority or women-owned contractors.

Full lender participation in community development efforts also continues to be a problem. Particularly, discrimination in residential lending continues to hamper community revitalization efforts. Many local lenders have participated in affordable housing projects in Moline; however, there continue to be unmet credit needs.

Discrimination against individuals by private landlords and others in the real estate industry continues to be a problem. Fair housing agencies funded by the City receive numerous

discrimination complaints each year. These complaints allege discrimination based on race, disability, gender, and other factors. Discrimination by landlords can represent a serious barrier to obtaining housing. It should also be noted that many landlords refuse to rent to low and moderate income tenants, particularly those receiving some form of public assistance. Although not illegal, this practice severely hampers the ability of many low and moderate-income households to obtain the housing within a reasonable timeframe and to obtain the housing of their choice.

Overview of Gaps in Housing Delivery System
<p>Lack of Resources</p> <ul style="list-style-type: none"> • Insufficient resources for housing prohibits delivery of sufficient services • Insufficient resources for housing strains the capacity of organizations to deliver services and thereby creates inefficiencies within the delivery system
<p>Coordination of Resources</p> <ul style="list-style-type: none"> • Multi-Layered financing and regulatory systems drive up affordable housing costs and thereby reduce the number of units provided • Better coordination required to match services available to the disabled with those in need of services
<p>Capacity and Character of Non-Profit Housing Organizations</p> <ul style="list-style-type: none"> • Non-profit housing organizations vary in skill level • Lack of representation and participation in non-profit housing developer decision-making process by low income beneficiaries of housing services
<p>Participation of For-Profit organizations</p> <ul style="list-style-type: none"> • Lack of significant corporate participation in the provision of affordable housing • Discrimination by lenders result in further under-investment in many Moline neighborhoods • Discrimination by insurance companies in the sale of insurance to individuals and/or within certain neighborhoods makes development more difficult and/or more expensive • Discrimination by landlords in renting units to individuals • Regulatory requirements discourage private sector participation

e. Strategy to Overcome Gaps in the Housing Delivery System

During the five years covered by this Consolidated Plan, the City will continuously monitor the housing delivery system and work with local associations of housing organizations, private institutions, and other local public agencies to improve housing delivery. Specific activities that the City intends to carry out to improve this system are listed below.

1. Increasing Available Resources

- Continued attempts to expand the amount of resources available. In particular, the City will actively support efforts to secure State funding for affordable housing. Permanent source of funds for affordable housing at the State level is needed.

- The City has created a Community Development Corporation to assist in securing funds for affordable housing.
- Support the attempts of local non-profit developers and service organizations to secure funds for service delivery and organizational operations from governmental and non-governmental sources.

2. Coordinating Resources

- Improve coordination required to match accessible housing units available for the disabled with those in need of such units through better referral mechanisms.
- Improve coordination of housing activities and other activities.
- Continue to coordinate housing programs with Project NOW, Habitat for humanity and the Moline Housing Authority to the extent possible.

3. Capacity and Character of Non-profit Housing Organizations

- Develop mechanisms to increase the capacity of non-profit affordable housing developers and actively encourage non-profit developers to take advantage of the City of Moline CDBG Programs.
- Encourage developers to increase the representation of low and moderate-income persons in their decision-making processes and thereby to become eligible for receipt of IHDA funds targeted to CHDO organizations.

4. Participation of For-Profit Organizations

- Explore programs to encourage corporate participation in the provision of affordable housing, particularly employer participation in first-time homebuyer programs.
- Attempt to overcome housing discrimination by encouraging financial institution participation in mortgage lending to low and moderate-income individuals and in low and moderate-income communities.
- Develop community reinvestment programs. The City will explore programs to encourage private, for-profit lending and investment practices that meet the needs of all Moline households and neighborhoods and discourage discrimination in lending and in the provision of insurance.

12. Outcome Measures

Priority Objectives and Performance Goals for CDBG Programs:

The City of Moline intends to make available CDBG funds to eligible recipients based on the priorities set forth in the 2010-2014 Consolidated Plan and this document.

The Performance Outcome Measurement System associated with the 2010-14 Consolidated Plan includes objectives, outcome measures and indicators (outputs) derived from HUD. It has three overarching program objectives under which all CDBG program activities, outcome indicators and measures will be grouped. The Consolidated Plan Outcome Measurement Objectives are as follows:

A. Encouraging Homeownership (Decent Housing)

- Improve the ability of low and moderate-income residents to access homeownership opportunities.

B. Expanding the Supply of Quality Affordable Housing (Suitable living Environment)

- Preserve and increase the supply of quality affordable housing available to all low and moderate-income households, and help identify and develop available resources to assist in the development of housing.
- Improve the ability of low and moderate-income residents to access rental housing opportunities.
- Assist in addressing the shelter, housing, and service needs of the homeless poor and others with special needs.

C. Revitalizing Communities (Economic Opportunity)

- Provide communities with assistance to undertake economic development initiatives.
- Provide assistance to help communities undertake community infrastructure, facility, and service projects affecting public health, safety and welfare.

These three objectives incorporate the statutory objectives for the CDBG, program. In some cases, activities will fall under more than one program objective, depending upon the purpose/type of the program.

The measures, used in the Consolidated Plan's Performance Outcome Measurement System, are designed to clearly gauge whether or not the activities being funded under the CDBG program, governed by the plan, are meeting the plan's priorities and objectives.

As stated in Section 91.215 "Strategic Plan" of the Consolidated Plan, there are six priorities supporting the plan's three overarching goals. Each goal is supported by specific objectives. Each objective has specific measures associated with it.

Performance Measurement Methodology:

The ultimate purpose of the Performance Outcome Measurement System of the Consolidated Plan is to clearly demonstrate whether Moline is achieving the statutory objectives of the CDBG

program. The strategic plan section of the Consolidated Plan has been designed to link the statutory goals of these four programs to the specific activities carried out by the Moline.

Therefore:

- If the majority of a goal's stated objectives are achieved, then that goal will be considered accomplished.
- If the majority of the goals that support one of the plan's overarching goals are achieved, then that overarching goal will be considered accomplished.
- As the three overarching goals of Moline's Consolidated Plan incorporate the statutory objectives for the CDBG program, the statutory objectives for the program will be considered accomplished if the overarching goals of this plan have been accomplished.

Performance Measures:

The metrics (outcome measures and indicators/outputs) used to gauge the success or failure of the Consolidated Plan must be tangible and obtainable. They must be clearly understandable and easily flow through a hierarchical construct, which links actions to the ultimate goals of the federal programs governed by the plan. Each specific objective has been assigned one or more measures designed to clearly identify whether or not that objective has been met. As mentioned above, a goal will be considered successfully fulfilled if the majority of its associated specific objectives have been accomplished and, as such, the success or failure in meeting a goal's specific objectives acts as the metric for measuring the City's performance in meeting the plan's goals.

Development of Specific Objectives and Proposed Accomplishments;

The specific objectives and proposed accomplishments described in Section 91.215 "Strategic Plan" of the Consolidated Plan were derived from a thorough review of the various needs within the state, a review of the resources available to address those needs, an assessment of the capacity of the state, local jurisdictions, housing authorities and private and not-for-profit organizations to meet those needs, and through a review of the City's historic achievements in meeting those needs in the past and the costs associated with those achievements.

Prioritization of Funding and Need:

The Consolidated Plan recognizes that the housing and community development needs of the City are many while the resources to address these issues are limited. As such, this plan attempts to maximize all available state and federal resources by focusing the City's efforts.

Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Achieved	
DH1.1	Emergency rent Payment Program, Section 8 Voucher/Certificate Program, Housing and Neighborhood Services Program, Transitional Housing	CSBG, Public Housing Authority	2010	Small	320		%
			2011	Related			%
			2012	Housing			%
			2013	Units and			%
			2014	number of families served			%
			MULTI-YEAR GOAL		320		%
Affordability of Decent Housing (DH-2)							
DH2.1	Housing and Neighborhood Services Program, Single Family Owner Occupied Rehab program, American Dream Down Payment initiative program	CDBG, HOME	2010	Housing	350		%
			2011	Units			%
			2012	Purchased/			%
			2013	Residence			%
			2014	Served			%
			MULTI-YEAR GOAL		350		%
Sustainability of Decent Housing (DH-3)							
DH3.1	Emergency rent Payment Program, Section 8 Voucher/Certificate Program, Housing and Neighborhood Services Program, Transitional Housing, Single Family Owner Occupied Rehab program.	CSBG, Public Housing Authority, CDBG, HOME	2010	Small	845		%
			2011	Related			%
			2012	Housing			%
			2013	Units			%
			2014	assisted and purchased and number of families served			%
			MULTI-YEAR GOAL		845		%
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.1	Emergency rent Payment Program, Section 8 Voucher/Certificate Program, Housing and Neighborhood Services Program, Transitional Housing	CSBG, Public Housing Authority,	2010	Small	320		%
			2011	Related			%
			2012	Housing			%
			2013	Units and			%
			2014	number of families served			%
			MULTI-YEAR GOAL		320		%

Affordability of Suitable Living Environment (SL-2)							
SL2.1	Housing and Neighborhood Services Program, Single Family Owner Occupied Rehab program	CDBG, HOME	2010	Housing Units Purchased/R esidence Served	320		%
			2011				%
			2012				%
			2013				%
			2014				%
<i>MULTI-YEAR GOAL</i>					320		%
Sustainability of Suitable Living Environment (SL-3)							
SL3.1	Emergency rent Payment Program, Section 8 Voucher/Certificate Program, Housing and Neighborhood Services Program, Transitional Housing, Single Family Owner Occupied Rehab program	CSBG, Public Housing Authority, CDBG, HOME	2010	Small Related Housing Units and number of families served	845		%
			2011				%
			2012				%
			2013				%
			2014				%
<i>MULTI-YEAR GOAL</i>					845		%

OUTCOME PERFORMANCE MEASUREMENTS

(Table 1C, 2C, 3A)

Availability/Accessibility of Economic Opportunity (EO-1)							
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Achieved	
EO1.1	Bass Street Landing Redevelopment	Section 108 funds	2010	Jobs/Economic Development	10/20 Jobs/10 Office Retail		%
			2011				%
			2012				%
			2013				%
			2014				%
<i>MULTI-YEAR GOAL</i>							%
Affordability of Economic Opportunity (EO-2)							
EO2.1	Bass Street Landing Redevelopment, Downtown Business Corridor Investment	Section 108 funds	2010	Jobs/Economic Development	10/20 Jobs/10 Office Retail		%
			2011				%
			2012				%
			2013				%
			2014				%
<i>MULTI-YEAR GOAL</i>							%

Sustainability of Economic Opportunity (EO-3)							
EO3.1	Bass Street Landing Redevelopment, Downtown Business Corridor Investment	Section 108 funds	2010	Jobs/Economic Development	10/20 Jobs/10 Office Retail		%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Neighborhood Revitalization (NR-1)							
NR1.1	Neighborhood Partnership Committee	CDBG, City General Fund	2010	Neighborhood Groups assisted, number residence assisted	Six Neighborhood Groups		%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Other (O-1)							
O1.1	-	-	2010	-	-	-	%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%

C. Coordination Efforts

Section one, above describes the Institutional Structures for carrying out Moline's housing, public services, and community development efforts. In addition to working with individual agencies, nonprofits, and for-profits, there are many committees and/or associations for the coordination of programs and solutions to problems. These groups cover the continuum of issues, facilities, services, and organizations in Moline and Rock Island County. The City works continuously to improve channels of communication and improve the housing, economic, and neighborhood development environment.

The City will continue to consult with various housing players within the City and the metropolitan area. On a constant basis, staff is in contact with various agencies, governmental entities, various citizens, advocacy groups, and their concerns with community development and housing. The City will continue membership with the Bi-State Regional Commission, a regional planning agency. The City will continue to sponsor and hold various neighborhood workshops dealing with housing and social service issues.

The City is a member of the Quad-Cities Housing Cluster, a task force created to coordinate housing related services in the Quad City area. In addition, the City has a cooperative relationship with Project NOW, which provides services and housing to transitional persons.

Project NOW and the City have addressed various community improvement projects, such as low/moderate infill housing projects and transitional/homeless housing.

To further coordinate available resources, the City will continue to work closely with lending institutions and first-time homebuyers. In many cases, a first-time buyer may secure a mortgage with stipulations that repairs be made to the home. For qualified applicants, the buyer may apply to the Home Improvement Program to assist making the essential repairs. This enables a renter to own affordable housing, thereby increasing the stock of owner-occupied housing in the City.

The cities of Moline and Rock Island, along with various housing providers and agencies confer regularly on issues of housing and community development needs within the community. These coordinated efforts will continue.

**91.220 ACTION PLAN-ONE-YEAR
USE OF FUNDS**

City of Moline, Illinois
Department of Planning & Development
Community Development Division

619 16th Street

Moline, Illinois

309-524-2042

2010 Action Plan Executive Summary

U.S. Department of Housing and Urban Development

Overview:

The Annual Action Plan is part of the City of Moline's 2010-2014 Consolidated Plan for Housing and Community Development, a five year plan addressing Moline's housing and community development needs. The City submits the Plan to the U.S. Department of Housing and Urban Development (HUD) in order to be eligible to apply for funds under the Community Development Block Grant (CDBG), program. This Annual Action Plan covers the program year from January 1, 2010 to December 1, 2010.

This Action Plan provides a plan for expending FFY 2010 funds in the following program:

- Community Development Block Grant (CDBG) **\$ 975,981**

This document provides information on:

Resources: funding sources available to address the City's needs and objectives.

Activities: method for distributing funds for activities that address needs and objectives;

Geographic Distribution: housing and community development programs within the City are not restricted to geographic boundaries. However, a significant portion of housing rehabilitation funds are spent in areas of the City and corresponding census tracts that have higher than average low income and minority households. The City will continue to offer programs to all qualified households regardless of geographic location.

Homeless and Special Needs Activities: plans to address homelessness and assist persons with special needs.

Other Actions: strategies to address underserved populations, foster and maintain affordable housing, remove barriers, and assist families in poverty.

Summary of Public Comments: comments made on the Action Plan (Appendices).

Applications for Assistance: HUD Form 424 for the CDBG program.

Certifications: general and program specific certifications as required by HUD.

Summary of Objective and Outcome Expectations

The Consolidated Plan provided an estimate of output measures in compliance with HUD's required performance measurement data system. The Plan includes measures of performance to quantify longer-term goals by incorporating projected outcome measures. Quantifiable results-oriented goals for capital programs are tied to a unified framework for the benefit of low- and moderate-income residents. 2009 is the fourth year the City of Moline has included the performance based framework for all its Consolidated Plan activities. The outcome

measurement system enables HUD to report program accomplishments at the national level, thereby enhancing the budget process. A description of this system and outcome results, can be found, on HUD’s website:

<http://www.hud.gov/offices/cpd/about/performance/index.cfm>

The accomplishments of each HUD-funded program are measured, based on a combination of national objectives and outcomes, shown here, and in Chart A, below.

Objectives:

1. creating suitable living environments
2. providing decent housing, and
3. expanding economic opportunities

Outcomes:

1. availability/accessibility
2. affordability, and
3. sustainability

The City’s Community Development Manager provides the outcome expected from each HUD funded activity. Table A is a summary of outcomes and past performance the City achieved with its HUD funded programs benefiting low- and moderate-income residents.

**City of Moline 2009 HUD Program Outcomes and Past Performance
(Chart A)**

Outcome/Objectives for Public Service and Capital Projects	Outcome #1 Availability/ Accessibility	Outcome #2 Affordability	Outcome #3 Sustainability
Objective #1 Suitable Living Environment	359	107	429
Objective #2 Decent Housing	357	105	427
Objective #3 Economic Opportunity	5	-	5

Numbers include but not limited to: Section 8 funding, CDBG, HOME and CSBG funds.

As indicated in Chart A, the City provided housing with improved/new affordability, for 100 low- and moderate-income beneficiaries, by leveraging \$959,236 dollars through additional State and local resources. Of those, as noted in Chart A, 212 beneficiaries have new access to affordable housing, 716 have improved access to housing, and 856 will have housing that is no longer substandard. In addition, the City’s investment of \$899,106 million in CDBG funding provided economic opportunity through improved/new sustainability which includes developing strategies for linking low-income residents with job openings, and funding for Youth Employment Training, suitable living environments, through availability/accessibility, affordability, or sustainability (including foreclosure prevention), for low-income beneficiaries;

and, over 100 residents in targeted areas benefit indirectly from CDBG-funded security lighting, tree planting and sidewalk replacement.

Evaluation of Past Performance

The Consolidated Plan is a five-year strategic plan that describes the housing needs of low and moderate-income residents, examines the housing market, outlines strategies to meet the needs and lists all resources available to implement those strategies, and outlines goals, objectives consistent with HUD regulatory standards. The ConPlan sets a unified vision, long-term strategies and short-term action steps to meet priority needs. The Annual Action Plan is the annual implementation plan for the goals, objectives and strategies outlined in the City's ConPlan. The Action Plan describes how the City will use allocated funds for the federal program governed by the ConPlan for a given fiscal year.

Over the 2009 program year, the City continued to provide about \$60,000 in CDBG funding for 15 social service programs/agencies, and \$10,000 for neighborhood improvement projects. City also provided funding for the rehabilitation of a 52 unit complex for persons with disabilities. The City also provided assistance through approved state funding from the HOME program, which assisted with the rehabilitation of 20 owner occupied housing units and 10 low income rental units. The City is currently working with housing developers on securing Low Income Housing Tax Credits (LIHTC) for mixed use development projects in the downtown area. The City was also recognized by the National Community Development Association (NCDA) for its efforts to leverage other private and federal funding to assist with the development and rehabilitation of affordable housing.

91.220(b) Consultation & Citizen Participation

PURPOSE

The Consolidated Plan is a U.S. Department of Housing and Urban Development (HUD) requirement that combines the planning and application process for four existing HUD grants: The Community Development Block Grant (CDBG), the Emergency Shelter Grant (ESG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA).

In effect, the Consolidated Plan examines the current housing situation, explores the housing and community development needs of the City, and sets priorities for spending the HUD grant funds. Public comment is a vital component of exploring the City's housing and community development needs and setting spending priorities. The Consolidated Plan offers the opportunity for strategic Citywide planning to occur alongside citizen participation.

HUD requires development of a Citizen Participation Plan that outlines policies and procedures of how the City intends to solicit citizen participation. The purpose of the Citizen Participation Plan is to outline and define the citizen participation process.

CONSULTATION

When preparing the Consolidated Plan, consultation is made with public and private agencies that provide housing, health and social services. Rock Island County health Department is also consulted concerning lead-based paint hazards.

ENCOURAGEMENT OF CITIZEN PARTICIPATION

Citizen participation by low-income individuals, minorities and non-English speaking persons is encouraged throughout the creation of and amendments to the Consolidated Plan and Annual Performance Report process. In the event that there are any substantial amendments to the Consolidated Plan or Annual Performance Report, citizen comment on the proposed amendments will be sought.

COMMENT ON THE CITIZEN PARTICIPATION PLAN AND AMENDMENTS

City of Moline will receive comments on the proposed Citizen Participation Plan during a 15-day comment period. In the event that there are substantial amendments to this Citizen Participation Plan, an additional comment period of at least 15 days will be allotted. This proposed Citizen Participation Plan (and, if necessary, the substantially amended Citizen Participation Plan) will be made available to the public before the 15-day comment period begins.

Upon request, this Citizen Participation Plan will be made available in a format accessible to persons with disabilities upon request.

PUBLIC COMMENT ON THE PROPOSED CONSOLIDATED PLAN

Before the Consolidated Plan is drafted, it will be advertised and a public meeting will be held to gather input from citizens regarding proposed changes. Generally, this meeting will be held in Moline City Hall Committee of the Whole Room. If for some reason the advertised sites are not available, the meeting will be held at the Moline Township Hall the public will be encouraged to send their comments in writing. Written comments are encouraged at any time.

Notices of the meeting will be published in the Dispatch/Argus newspaper no less than 15 days prior to the meeting and a press release will be forwarded to all local newspapers.

Once drafted and before the Consolidated Plan is adopted, it will be made available to interested parties for a comment period no less than 30 days. This comment period will begin between 90 and 120 days before the Consolidated Plan's submission date to HUD, which is approximately January 1st of each year.

A public meeting will be conducted during the 30-day comment period to gather comments on the proposed plan.

Citizens will be notified of the Consolidated Plan's availability through newspaper notification. A display ad will be published in the daily newspapers at the beginning of the comment period along with a press release that will be forwarded to all newspapers in English and Spanish in the Metro Area.

Along with the notification that the proposed Consolidated Plan is available for public comment, a summary of the Consolidated Plan's contents and the Consolidated Plan's purpose will be published. The notification will be published on the day the Consolidated Plan comment period begins. Locations where copies of the entire proposed consolidated plan may be obtained will also be stated in the notice.

The proposed Consolidated Plan will be available at The City of Moline's website at www.moline.il.us for the full public comment period. Copies of the Consolidated Plan will also be available from City of Moline Community Development Division during the public comment period. Citizens or groups that have attended the public hearings will receive a letter notifying them of the Consolidated Plan's availability for comment if their address is provided to the Planning Department at the time of the hearing.

PUBLIC HEARINGS

As stated in the previous section, two public hearings will be held to gather comments on the Consolidated Plan. The first will be held prior to drafting of the plan. The second will be held during the 30-day comment period.

Comments from individuals or groups received in writing or at the public meetings will be considered. A summary of the written and oral public comments and a summary of those not accepted and the reasons therefore, will be included in the final Consolidated Plan.

AMENDMENT CRITERIA

The following criteria will constitute a substantial amendment to the Consolidated Plan.

1. If changes need to be made in the allocation priorities or changes in the method of distribution of federal funds that is not discussed in the Consolidated Plan.
2. A decision to carry out an activity, using funds from any federal program covered in the Consolidated Plan not previously described in the action plan.
3. A decision to change the purpose, scope, location, or beneficiaries of an activity that is funded by federal funds.

CITIZEN PARTICIPATION IN THE EVENT OF AN AMENDMENT

In the event of an amendment to the Consolidated Plan, the proposed amended Consolidated Plan will be made available to interested parties for a comment period of no less than 30 days.

Citizens will be notified of the amended Consolidated Plan's availability through newspaper notification. The notification will appear in at least two newspapers that are circulated through the Metro Area. The notification will be published the day the amended Consolidated Plan comment period begins.

The amended sections will be available for viewing on The City of Moline's website www.moline.il.us or copies may be obtained from the City of Moline Planning and Development Department during the public comment period.

CONSIDERATION OF PUBLIC COMMENT ON THE AMENDED PLAN

Comments on the amended Consolidated Plan by individuals or groups received in writing or at public meetings will be considered. A summary of the written and oral public comments on the amendments, and a summary of those not accepted and the reasons therefore, will be included in the addendum to the final Consolidated Plan.

CONSOLIDATED PLAN ANNUAL PERFORMANCE REPORT

Before the Consolidated Plan Annual Performance Report (APR) is submitted to HUD, it will be made available to interested parties for a comment period of no less than 15 days. This comment period will begin between 20 and 45 days before the APR's submission date to HUD, which is March 30th.

Citizens will be notified of the APR's availability through newspaper notification. The notification will appear in at least two newspapers that are circulated throughout the Metro Area and on The City of Moline's website. The notification will be published the day the APR comment period begins.

The APR will be available at The City of Moline's website for the full public comment period. Copies of the APR will be available from the City of Moline's Planning Department by mail during the public comment period.

Comments will be considered from individuals or groups received in writing. A summary of the written comments and a summary of those not accepted and the reasons therefore, will be included in the final APR.

AVAILABILITY TO THE PUBLIC

The approved Consolidated Plan, APR, and any substantial amendments will be available to the public within 30 days of HUD's approval of the document. Copies of the Consolidated Plan and APR will be available through the City of Moline's website. Copies may be requested from the City of Moline Planning Department.

Upon request, the Consolidated Plan and APR will be made available in a form accessible to persons with disabilities.

ACCESS TO RECORDS

Interested parties will be provided access to information and records relating to the Consolidated Plan and any other uses of assistance under the programs covered by this part during the preceding five years. The public will be provided reasonable access to housing assistance records, subject to City and local laws regarding privacy and obligations of confidentiality, during the APR public comment period.

COMPLAINTS

Substantive written response to every written citizen complaint will be provided within 15 working days of receiving the comment.

COMMENT PERIOD

The comment period on this Citizen Participation Plan will be from June 1, 2004 through June 30, 2004. Comments may be sent to the:

*City of Moline
Planning Department
Community Development Division
619 16th Street
Moline, IL 61265*

or by accessing The City of Moline's website at www.moline.il.us

Development and approval of the Action Plan involved three public hearings. The City of Moline Citizens Advisory Council on Urban Policy (CACUP) held a public hearing on October 4 2006, to obtain input on the housing and community development needs and strengths in the City. A public hearing to review CACUP's recommendations for expending the 2009 CDBG funds and the 2009 Consolidated Action Plan was held on October 1, 2008, October 21, 2008 and October 28, 2008. All events were advertised in the local newspapers and were printed in English and Spanish.

91.220(c)(1) Resources

In the following section, the City will identify available resources and address the priorities and a specific objective identified in the Strategic Plan. The resources will improve the supply of decent housing and decrease the supply of substandard housing. There are no geographic limitations to the following programs within the City. Utilizing a consolidated effort, the City has consulted with numerous housing players and has identified the following one-year strategy.

1. Federal and State Resources

TABLE 30 FEDERAL PROGRAMS CITY OF MOLINE			
Program	Administrator	Services	Approx. Amount
Community Development Block Grant Program	City of Moline	Annual grant allocated for housing rehab, social services, infrastructure improvements, youth services, etc.	\$975,851
Weatherization Assistance Program	Project NOW	Weatherization; energy efficiency	\$660,960 (tri-county)
Low-Income Energy Assistance Program	Project NOW	Utility bill assistance	\$1,741,518 (tri-county)
Project NOW, Inc – CHDO	Project NOW	Provide funding to support housing programs and administrative operations	\$30,000
Homebuyer’s Assistance Program (HOME)	City of Moline	Assist first time homebuyers to purchase and repair home	\$480,000*
Section 8 Vouchers	Moline Public housing Authority	Tenant based rental assistance	\$330,000
Emergency Food & Shelter Program	Project NOW	Food, Shelter, and preventative services	\$84,341
Transitional Housing Program (Reduced Rent) Continuum of Care Program	Project NOW	Provides reduced rent, for six families and single women and assists homeless individuals and families.	\$383,544
Congregate Meals	Project NOW	Provides daily meals to seniors	\$170,056
Home Delivered Meals	Project NOW	Provides daily meals to seniors	\$254,953
Transportation	Project NOW	Provides transportation for seniors to and from community facilities	\$89,305
Senior Services	Project NOW	Provides transportation health services, and admin costs	\$82,225
Head Start Program	Project NOW	Provides preschool children of low-income families with a comprehensive program that	\$2,448,088

		addresses the child's needs in all areas of development.	
Single Family Owner Occupied Rehab Program	City of Moline	Assistance for very low-income households to make necessary improvements	\$350,000

* Cumulative total for two year funding.

A. Narrative Descriptions

Community Development Block Grant Program

The City will administer \$975,851 during the 2010 fiscal year. Many community development and housing needs will be met with this program such as: housing rehabilitation, downtown redevelopment, parks & recreation, social services, infrastructure improvements.

Weatherization Assistance Program

Project NOW have received and are administering through June of 2010 \$669,960 to weatherize low-income homes. The program is designed to increase energy efficiency, thereby reducing energy costs for heating and cooling. This is a tri-county area program: Rock Island, Mercer and Henry counties. Funding may change following approval of funding from the State of Illinois

Low-Income Energy Assistance Program

Project NOW have received and are administering through April of 2010 \$2,909,018 to provide assistance with the payment of utility bills. The program is offered to persons under 80% median family income. This is a tri-county area program: Rock Island, Mercer and Henry counties.

Project Now-CHDO: Project NOW have received and are administering through May of 2010 \$30,000 in State (Illinois Housing Development Authority (IHDA) and federal (U.S. Department of Housing and Urban Development) (HUD) funds to support housing program operations and administrative support.

Homebuyers Assistance Program (Home): City of Moline has received and are administering through May of 2010 \$240,000 in state (IHDA) and federal (HUD & HOME) funds to assist low-income first time homebuyers to purchase a home and make needed repairs at the time of purchase. Buyers repay first mortgage on a monthly basis; repair funds and other assistance provided as a 0% deferred forgivable loan.

Section 8 Voucher & Certificates

The Moline Public Housing Authority administers the Section 8 Program in the city. Currently, there are 176 Certificates and 58 Vouchers tenant based. Very low-income families (0 to 30% MFI) benefit from this program.

Emergency Food and Shelter Program

Project NOW have received and are administering through September of 2010 a combined total of \$84,341 from the Illinois Department of Public Aid and from the Illinois Department of

Commerce and Community Affairs to meet the following: outreach, counseling referral, advocacy and transportation for persons and families who are homeless or at risk of becoming homeless.

Transitional Housing Program (Reduced Rent)/Continuum of Care Program: Project NOW will administer this program, which provides reduced rent, 30% of income. Also, the Continuum of Care Program will continue to coordinate with homeless service providers, other local governments, and others to help alleviate homelessness through the existing Quad City continuum of care system. Project NOW will administer the Northwest Continuum of Care process to assist homeless individuals and families and the Transitional Housing Program through a funding amount of \$383,544.

Congregate Meals: Project NOW has received and are administering through September of 2010 \$170,056 in federal (U.S. Department of Health & Human Services) and state (Illinois Department on Aging), to provide daily meals to seniors at 15 sites in Rock Island and Mercer Counties.

Home Delivered Meals: Project NOW have received and are administering through September of 2010 \$254,953 in federal (U.S. Department of Health & human Services) and state (Illinois Department on Aging) funding to provide daily meals to home bound low income elderly age 60 and over, who reside in Rock Island and Mercer Counties.

Transportation: Project NOW have received and are administering through September of 2010, \$89,305 in federal (U.S. Department of Health & human Services) and state (Illinois Department on Aging) funding to provide transportation for low-income seniors who reside in Rock Island County, to and from community facilities and resources in an effort to promote successful independent living.

Senior Services: Project NOW have received and are administering through September of 2010 \$82,225 in federal (HUD – CDBG (Rock Island and Moline)) funds to provide transportation, health services, and support administrative costs for residents of Rock Island and Mercer Counties who are 60 years of age or older.

Single Family Owner Occupied Rehab Program (HOME): City of Moline have received and are administering through April of 2010 \$410,000 in state (IHDA) and federal (HUD) funds to assist very low-income households to make necessary improvements to bring their home up to code.

Head Start Program: Project NOW have received and are administering through October of 2010 \$2,448,088 in federal funds to help break the cycle of poverty by providing preschool children of low-income families with a comprehensive program that addresses the child's needs in all areas of development: educational, emotional, social, health, nutritional, physical, and mental health.

Moline Housing Authority will address the housing needs by working with and complimenting the Consolidated Plan with the City of Moline, Illinois and working with other local partners such as Project NOW Housing Services and the local banks to try an meet identified needs.

TABLE 31 Moline Public Housing Authority Physical Improvements FY 2010	
IMPROVEMENTS	ESTIMATE INVESTMENT
Management Improvements	\$65,000
Administration	\$115,700
Contingency	\$50,000
Fees & Cost	\$60,000
Site Improvements	\$59,000
Appliances	\$20,000
Dwelling Structures	\$767,300
Vehicles, Tools & Equipment	\$20,000
TOTAL IMPROVEMENTS	\$1,157,000
Source: Moline Public Housing Authority	

2. Proposed Projects/Local Resources

TABLE 32 Proposed Projects/Local Resources Fiscal Year 2010			
PROGRAM	ADMINISTRATOR	DESCRIPTION	AMOUNT
Housing and Neighborhood Services Program	City of Moline	Single-family rehabilitation	\$306,745
Moline Center Redevelopment Section 108 Loan Repayment	City of Moline	Downtown redevelopment and job creation. Loan repayment.	\$266,089.50
Housing and Neighborhood Services Program Delivery	City of Moline	Program soft costs for the City of Moline Housing and Neighborhood Services Program.	\$118,341.77
Program Administration	City of Moline	Staffing, management and monitoring costs etc.	\$169,637.77
Alley Cat Boxing Club	Alley Cat	Youth Fitness program	\$2,000
ARC of Rock Island County	ARC of Rock Island County	Services to disabled persons	\$4,000
Boys & Girls Club	Boys and Girls Club	Teen Center Activity	\$5,000
Children's Therapy Center	Children's therapy Center	Children's pediatric therapy	\$5,000
Christian Care	Christian Care	Children's Programs	\$2,000
Churches United	Churches United	Homeless women shelter	\$6,000
Cloverleaf Community Committee	Cloverleaf Community Committee	Youth program activities	\$2,550
Code Compliance	City of Moline	Neighborhood Inspections/Code violations	\$25,800
Florecciente C.O.P.	Floreicieinte C.O.P.	Funding for youth activities	\$8,000
Marriage and Family Counseling	Marriage and Family Counseling	Family marriage counseling	\$5,000
Neighborhood partnership Committee	City of Moline	Neighborhood Programs	20,000
Non-profit Organization Capacity	City of Moline	Neighborhood support and Capacity Building	\$1,183.23
Planning Activities	City of Moline	Program Planning Activities	\$1,183.23
Quad City Arts	Quad City Arts	Metro Arts Program for youth	\$1,500
Safer Foundation	Safer Foundation	Job coaching and placement	\$2,500
Salvation Army	Salvation Army(Emergency Family Assistance)	Emergency needs for poor	\$6,321.50
Salvation Army	Salvation Army (Camp)	Children Summer Day Camp	\$2,000

Springbrook C.O.P.	Springbrook C.O.P.	Educational classes on child safety	\$5,000
Two Rivers YMCA	Two Rivers YMCA	Scholarship Program	\$3,000
WVIK	WVIK	APRIS reading service	\$3,000
Youth Service Bureau	Youth Service Bureau	Membership scholarship program	\$4,000
TOTAL			\$975,851

B. Narrative Descriptions

PARKS & RECREATION (\$2,000)

1. Alley Cat Boxing Club (\$2,000)

Alley Cat Boxing Club is an amateur boxing club that provides an alternative to delinquent activities, and developing the technical skills and conditioning level required to compete in the sport of amateur boxing. The recommended allocation will help pay club expenses for hosting their annual boxing show, and help raise funds to cover club expenses incurred through out the year.

HUMAN SERVICES (\$28,000)

1. ARC of Rock Island County (\$4,000)

The Arc of Rock Island County is an independent nonprofit organization providing services and supports to over 300 individuals with developmental disabilities and their families. The recommended allocation will assist with the renovation of Opportunity Park a neighborhood park located on 52nd avenue in Moline.

2. Boys & Girls Club (\$5,000)

Through the years the Boys & Girls Club professionalism have recognized a trend that youth most in need of comprehensive services are frequently the very same youth who are at least likely to participate in a meaningful manner. The recommended allocation will assist the Club in the purchase of property to build a teen center. The Teen Center will provide teens ages 13-18 with a safe place to learn and to grow; ongoing relationships with caring adult professionals; life enhancing programs and character development experiences; and hope opportunities. The Teen Center will operate six days per week and focus on those hours that teens are most in need of social outlets and opportunities.

3. Children's Therapy (\$5,000)

The Children's Therapy Center of the Quad Cities provided pediatric therapy services to 61 disabled children from Moline last fiscal year, exceeding its goal of 40 children. Currently, the Children's Therapy Center of the Quad Cities is serving 29 disabled children from Moline. The services offered by the Children's Therapy Center of the Quad Cities include physical therapy, occupational therapy, speech therapy, and family support services. The recommended allocation will assist with the purchase of medical rehabilitation therapy equipment for children with developmental disabilities.

4. Churches United of the Quad Cities (\$6,000)

The Churches United Winnie’s Place fills the gap of services for those homeless women and children who find themselves turned way from area shelters. There is not a shelter for homeless women (with or without children) that are not victims of Domestic Violence in the Illinois Quad City Area. Winnie place is open to any homeless women with or without children regardless of previous address, economic level, race, nationality, age or religion. The recommended allocation will assist with providing direct services to homeless women.

5. Christian Care (\$2,000)

Christian Care is a non-profit organization committed to ending homelessness and violence, using Christian values to minister to those in crisis and providing the tools necessary to achieve positive change. The recommended allocation will provide a safe and comfortable setting and materials for Christian Care children’s programs.

6. Marriage and Family Counseling (\$5,000)

Marriage and Family Counseling is a community resource for counseling and education in marriage and family life. Since 1999, Marriage and Family Counseling Service has provided the only Spanish-speaking licensed therapist in the Quad City area. Recommended allocation will be used to provide rent, utilities and local mileage reimbursement for the Single Family Therapy Program.

7. Quad City Arts (\$1,500)

The Quad City Arts Metro Arts Program is designed to provide employment in the arts for area youth. The recent “No Child Left behind” mandate in our schools has put youth arts programs at risk. The focus on reading and math scores has placed arts programs on the back burner or has eliminated them altogether. The recommended allocation will assist the Metro Arts summer youth employment program aimed at talented area student, regardless of socioeconomic background with project supplies and materials to recruit and employ Moline youth.

8. Safer Foundation (\$2,500)

The mission of the Safer Foundation is to reduce recidivism by supporting through a full spectrum of services the efforts of people with criminal records to become employed law abiding members of the community. Funding will be used to provide employment services including assessment, job coaching and placement into employment for eligible residents of Moline.

9. Salvation Army (Family Emergency) (\$6,321.50)

The objectives of the Family Emergency Program is to fill the basic needs of the poor of Moline as a point-in-time by providing supplemental food and clothing, assistance with rent/utility payments to prevent homelessness and/or avoid utility shutoff and/or evictions. The recommended allocation will assist with the aforementioned during the program year.

10. Salvation Army (Camp) (\$2,000)

The Salvation Army Summer Day Camp is for children entering K-5th grades. The recommended allocation will assist with the purchase of equipment, field trip expenses, craft supplies and transportation cost.

11. WVIK Reading Service (\$3,000)

WVIK Public Radio provides the APRIS Reading Service as their social services program. APRIS serves more than 1,000 individuals every day who listen to a specially tuned receiver. Individuals who can no longer hold or read printed materials, such as a newspaper, can stay in touch with their community. The recommended allocation will assist WVIK in better serving listeners who use this free service by providing special radio receivers at no charge for distribution to an estimated 30 individuals (including group settings) who are visually/mobility impaired in the City of Moline.

12. YMCA (\$3,000)

The Two Rivers YMCA has served the Illinois Quad Cities for more than 115 years, providing services, teaching values, and offering recreation opportunities. The recommended allocation will assist with the YMCA Membership Scholarship Program. The program helps to meet many of the developmental needs such as improving relationships among families, providing a positive environment and offering supervised activities with other youth.

13. Youth Service Bureau (\$4,000)

During fiscal year 2010 Youth Service Bureau will provide intervention and case management activities for youth in Moline. The Youth Service Bureau will work in coordination with the City of Moline Police Department in assisting youth in the area. The recommended allocation will assist with office space rent.

NEIGHBORHOODS (\$61,350)

1. Cloverleaf Community Committee (\$2,550)

The Cloverleaf Youth Group is operated by the Cloverleaf Community Committee and provides positive program alternatives for youth living in and around Cloverleaf Village for the purpose of reducing juvenile delinquency and negative activities. The recommended allocation will help fund programming, community service, and activities for kids.

2. Floreciente C.O.P. (\$8,000)

Since 1994, the Floreciente C.O.P. Office has worked towards the goal of improving the quality of life for neighborhood residents. The officers involved in the C.O.P. program have developed programs for residents and worked closely with the community on service-related issues. The recommended allocation will assist with classes for the Floreciente neighborhood, professional development, recreation activities for youth, and additional accessories for the police substation.

3. Neighborhood Partnership Committee (\$20,000)

The Neighborhood Grant Program is a proactive approach outreach and technical assistance to Moline neighborhoods for the purpose of strengthening our community's neighborhoods by building active neighborhood associations. The Neighborhood Partnership Committee administers this program. The recommended allocation will provide funding to support this effort.

4. Springbrook C.O.P. (\$5,000)

Since 1994, the C.O.P. office at Springbrook Courts has improved the neighborhood's quality of life through positive interaction and reduced crime. The recommended allocation will assist with the purchase of equipment and youth activities.

5. Code Compliance (\$25,800)

The City's Neighborhood Improvement Officer (NIO) performs the lead role in the prevention, enforcement and abatement of housing; nuisance, vegetation, zoning and sign code violations. The NIO serves as the City's liaison to neighborhood groups and residents for problem identification and solutions.

6. Non-Profit Organizational Capacity building (\$1,183.23)

The recommended allocation is provided to increase capacity of the newly formed Moline Community Development Corporation, neighborhood organizations and increase the economic viability of businesses that reside within the City's designated low to moderate income target area. Increasing capacity of organizations within the target area will assist with stabilizing economically and distressed neighborhoods thus increasing economic opportunity, sustainability of affordable housing and provide for a suitable living environment.

HOUSING (\$455,086.77)

1. Housing and Neighborhood Services Program (\$306,745)

This program provides assistance for re-investment in the City's existing housing stock, and preserving that valuable asset for future generations. It also revitalizes neighborhoods, maintains/increases property values, and funds emergency repairs for low-income residents.

2. HNRP Service Delivery (\$148,341.77)

Customer assistance with the Housing and Neighborhood Services program requires significant staff time. Working with contractors, homeowners, inspectors, and lenders on bidding, income verification, specification clarification, project progress, payouts, etc. as well as equipment and supplies utilized which are all identified as program soft costs.

ECONOMIC DEVELOPMENT (\$266,089.50)

1. Moline Centre/Section 108 Loan Repayment (\$266,089.50)

Payment of the \$3,000,000 loan began in 1992 and is amortized over a 20-year term. CDGB funds are pledged as security on the loan. Principal funds were used to acquire and clear

blighted properties in the project area and fund other activities in the redevelopment plan, thus leveraging approximately \$200,000,000 in public/private investment.

PLANNING (\$1,183.23)

1. Planning (\$1,183.23)

This program supports the development of the Consolidated Plan, Comprehensive Plan, community development plans, and capacity building for neighborhood groups within the City designated low to moderate income target area. This program also supports the development and implementation of the Analysis of Impediments to Fair Housing, a study recommended by the U.S. Department of Housing and Urban Development.

ADMINISTRATION (\$139,636.77)

1. General Operating/Compliance Expenses (\$139,636.77)

The recommended allocation will help provide funding for at least three (3) of the Planning and Development Department employees. The recommended allocation will also reimburse the City for any clerical expenses required to maintain a continuing capacity for planning, managing, monitoring, and evaluating the CDBG Program pursuant to Federal statutes and regulations, thereby ensuring compliance with said program requirements.

91.220 (c)(3) Summary of Specific Annual Needs & Objectives

HOUSING NEEDS

Analysis: Renters - Census data reveals that 50 percent of very low-income renters pay one-half of their income for rent. In addition, almost 70 percent of these renters encounter problems with the quality of housing. The high levels of housing problems and evidence of mismatches between housing costs and the ability to pay lead to assigning a relative numerical priority of medium to high for all renter households costs burden with particular emphasis on households in the extremely low income category. Owners – The high levels of housing problems and evidence of mismatches between housing costs and the ability to pay lead to assigning a relative numerical priority of medium to high for exiting homeowners' cost burdens with particular emphasis on households in the extremely low income category. Statistical data provides that continued rehabilitation of existing housing supply is critical in maintaining and increasing the supply of decent, affordable housing.

Priority Need: **Affordable Standards Housing**

Objectives: The following programs will address homeowner and rental needs:

- Home Owner-Occupied Rehabilitation Program
- Comprehensive Grant Program
- Weatherization Program
- Section 8 Vouchers & Certificate Program
- Low-Income Energy Assistance Program
- Housing and Neighborhood Services Program

- Homebuyer Program
- Illinois Housing Trust Fund
- New in-fill Construction Project
- Technical Assistance to First-Time Homebuyers
- Incorporation of Lead Based Paint Regulations
- Housing Counseling Services

HOMELESS NEEDS

Analysis: Comparing the number of units or capacity in facilities with the number or persons served and those threatened with homelessness indicates a wide discrepancy between supportive housing need and available resources. Due to the large gap, a medium priority has been assigned to the homeless person's category for individuals, families and persons with special needs.

Priority Needs: **Supportive Housing for the At Risk & Homeless**

Objectives: The City plans to utilize the following methods to prevent and alleviate homelessness:

- Housing and Neighborhood Services Program
- Section 8 Vouchers & Certificate Program
- Continuum of Care Program
- Project NOW's Homeless Services
- Salvation Army Homeless Shelter
- Continued Coordination with homeless services providers, other local governments, and organizations using Quad City continuum of care system
- Illinois Housing Development Authority Single Family Owner Occupied Rehabilitation (SFOOR) Program

PUBLIC SERVICE NEEDS

Analysis: Youth Services, crime, drug abuse prevention, and health services will receive emphasis.

Priority Needs: **Public Service Enhancement**

Objectives: The City will support the enhancement of numerous public service providers with the following types of programs:

- Youth programs
- Elderly services
- Crime awareness and prevention programs
- Affordable health center
- Education and/or assistance on lead based paint abatement
-

ACCESSIBILITY NEEDS

Analysis: Although most ideas on special populations are based upon estimates, the numbers illustrate considerable supportive housing needs. These estimates as compared with the current available inventory of support housing direct the assignment

of a medium priority. Accessibility to public facilities is another area needing improvement.

Priority Needs: **Accessible Housing & Public Facilities**

Objectives:

- Housing and Neighborhood Services Program handicapped accessibility projects
- Public facility accessibility projects to meet ADA requirements

ECONOMIC DEVELOPMENT NEEDS

Analysis: The Moline City Council, Citizen's Advisory Board on Urban Policy (CACUP), City Staff and various citizen and community groups have determined to continue funding existing programs and develop Neighborhood Revitalization Strategies.

Priority Needs: **Economic Development**

Objectives:

- Downtown Redevelopment - Moline Centre
- Economic Development Revolving Loan Program for new business creation or the expansion of existing businesses
- Neighborhood revitalization Strategies (residential & commercial)
- Façade Improvement Program provides funding for exterior renovation of buildings that have existing businesses.

Strategic Planning Initiative

A. GENERAL

The City established a five-year strategic plan that assessed the available resources and the housing and community development needs. Priorities have been determined from a variety of information and data including but not limited to: current community and housing conditions, citizen input, social service consultations, and staff recommendations. The strategy must primarily benefit low-income residents with various issues: safe and decent housing and provide economic opportunities.

The City's reputation in administering housing rehabilitation includes a *Certificate of National Recognition* (1988) and a *Certificate of Special Achievement for Minority Business Enterprise* (1991). Both were given by the U.S. Department of Housing & Urban Development, also the City shared a National Community Development Association Achievement Award with Davenport, Rock Island and Moline for the innovative use of CDBG funds.

1. Administrative Strategy

The City of Moline will address the following:

- Increase the supply of affordable housing through the Housing and Neighborhood Services Program
- Provide housing rehabilitation funds to alleviate or prevent homelessness

- Promote homeownership opportunities
- Provide housing modifications for elderly persons and persons with disabilities
- Reduce the potential for lead based paint poisoning
- Provide partial funding to social service agencies whose focus is on employment, drug abuse prevention, crime prevention, youth programs, and neighborhood programs
- Pursue homeless continuum of care concept with existing non-profit providers
- Conduct at least two Saturday seminars for potential first time homebuyers and small business entrepreneurs
- Provide home purchase assistance to approximately 25 first-time buyers (translations, counseling, accompany to lenders, Realtors, HNRP, etc.)
- Research implementation of a mortgage credit certificate program and/or a mortgage revenue bond program with investment bankers, Illinois Housing Development Authority, and lenders.
- Serve on board and or participation in the Quad Cities Housing Cluster to enrich and expand affordable housing opportunities
- Provide technical assistance to neighborhood organizations and assist with the coordination of new committees
- Serve on advisory board of the Project NOW Community Housing Development Organization (CHDO)
- Coordinate/collaborate with other related community projects and organizations as needs arise
- Develop and implement a neighborhood improvement and revitalization program
- Develop & Implement Performance Measures Monitoring System for CDBG funded activities

2. Leveraging

Leveraging with private resources is accomplished with the City's Home Improvement Program. According to certain income qualifications, individuals and families are required to pay a portion of rehabilitation expenses from their own funds. These funds can come from personal savings or in the form of private loans.

The City shares the costs of various neighborhood and supportive service projects. In many cases, financiers (non-profit agencies, private foundations, local government) used several project as a method to stretch the CDBG dollar for dollar impact. The City provided the funds to purchase a building for the Boys & Girls Club, while the organization will assume the renovation costs and continued operating expenses.

91.220(e) Outcome Measures

1. Priority Objectives and Performance Goals for CDBG Programs:

The City of Moline intends to make available CDBG funds to eligible recipients based on the priorities set forth in the 2010-2014 Consolidated Plan and this document.

The Performance Outcome Measurement System associated with the 2010-14 Consolidated Plan includes objectives, outcome measures and indicators (outputs). It has three overarching program objectives under which all CDBG program activities, outcome indicators and measures will be grouped. They are as follows:

2. Encouraging Homeownership (Decent Housing)

- Improve the ability of low and moderate-income residents to access homeownership opportunities.

3. Expanding the Supply of Quality Affordable Housing (Suitable living Environment)

- Preserve and increase the supply of quality affordable housing available to all low and moderate-income households, and help identify and develop available resources to assist in the development of housing.
- Improve the ability of low and moderate-income residents to access rental housing opportunities.
- Assist in addressing the shelter, housing, and service needs of the homeless poor and others with special needs.

4. Revitalizing Communities (Economic Opportunity)

- Provide communities with assistance to undertake economic development initiatives.
- Provide assistance to help communities undertake community infrastructure, facility, and service projects affecting public health, safety and welfare.

These three objectives incorporate the statutory objectives for the CDBG, program. In some cases, activities will fall under more than one program objective, depending upon the purpose/type of the program.

The measures, used in the Consolidated Plan’s Performance Outcome Measurement System, are designed to clearly gauge whether or not the activities being funded under the CDBG program, governed by the plan, are meeting the plan’s priorities and objectives.

As stated in Section 91.215 “Strategic Plan” of the Consolidated Plan, there are six priorities supporting the plan’s three overarching goals. Each goal is supported by specific objectives. Each objective has specific measures associated with it.

Performance Measurement Methodology:

The ultimate purpose of the Performance Outcome Measurement System of the Consolidated Plan is to clearly demonstrate whether Moline is achieving the statutory objectives of the CDBG program. The strategic plan section of the Consolidated Plan has been designed to link the statutory goals of these four programs to the specific activities carried out by the Moline.

Therefore:

If the majority of a goal’s stated objectives are achieved, then that goal will be considered accomplished.

If the majority of the goals that support one of the plan's overarching goals are achieved, then that overarching goal will be considered accomplished.

As the three overarching goals of Moline's Consolidated Plan incorporate the statutory objectives for the CDBG program, the statutory objectives for the program will be considered accomplished if the overarching goals of this plan have been accomplished.

Performance Measures:

The metrics (outcome measures and indicators/outputs) used to gauge the success or failure of the Consolidated Plan must be tangible and obtainable. They must be clearly understandable and easily flow through a hierarchical construct, which links actions to the ultimate goals of the federal programs governed by the plan. Each specific objective has been assigned one or more measures designed to clearly identify whether or not that objective has been met. As mentioned above, a goal will be considered successfully fulfilled if the majority of its associated specific objectives have been accomplished and, as such, the success or failure in meeting a goal's specific objectives acts as the metric for measuring the City's performance in meeting the plan's goals.

Development of Specific Objectives and Proposed Accomplishments;

The specific objectives and proposed accomplishments described in Section 91.215 "Strategic Plan" of the Consolidated Plan were derived from a thorough review of the various needs within the state, a review of the resources available to address those needs, an assessment of the capacity of the state, local jurisdictions, housing authorities and private and not-for-profit organizations to meet those needs, and through a review of the City's historic achievements in meeting those needs in the past and the costs associated with those achievements.

Prioritization of Funding and Need:

The Consolidated Plan recognizes that the housing and community development needs of the City are many while the resources to address these issues are limited. As such, this plan attempts to maximize all available state and federal resources by focusing the City's efforts.

Objectives, Accomplishments and Measures:

Each priority is followed by specific objectives (objectives are either specific actions to be taken or specific milestones to be achieved). A corresponding proposed accomplishment follows each of these objectives. The accomplishments are designed to serve as the metric that will gauge the performance of the state in meeting the objectives and ultimately the goal to which they relate.

Basis for Assigning Priority:

Each objective and accomplishment also has a proposed funding source (or sources), a population and geographic target, and a priority rating. Each objective is supported by a brief discussion of the need/basis for assigning the priority and of obstacles to meeting underserved needs summarized from the Homeless and Special Needs Assessment and Housing Market Analysis sections of the Consolidated Plan.

Priority ratings were established after a thorough examination of Moline's housing and community development needs. Issues chosen to be assigned high priority funding status within

this plan were selected based on three overarching factors: (1) the issue's relative demonstrated need (as identified in the needs assessment), (2) the availability of other funds to address the need and (3) the eligibility criteria of the Community Development Block grant program governed by this plan.

5. HUD Outcome Performance Measurement System:

Below is the key based on the HUD Outcome Performance Measurement System for Community Planning and Development Formula Grant Programs as contained in Federal Register/ Vol. 71, No. 44 dated March 7, 2006.

Objectives:

I. Suitable Living Environment: in general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.

II. Decent Housing: the activities that are typically found under this objective are designed to cover the wide range of housing possible under HOME, CDBG, HOPWA, or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.

III. Creating Economic Opportunities: this objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

Outcomes:

A. Availability/Accessibility: this outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low and moderate-income people, including persons with disabilities. In this category, accessibility refers not only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate-income people where they live.

B. Affordability: this outcome category applies to activities that provide affordability in a variety of ways in the lives of low and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

C. Sustainability/Promoting Livable or Viable Communities: this outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Each outcome category can be connected to each of the overarching objectives, resulting in a total of nine groups of outcome/objective statements under which grantees would report the activity or project data to document the results of their activities or projects. They are activities or projects that provide:

- Accessibility for the purpose of creating suitable living environments
- Accessibility for the purpose of providing decent housing
- Accessibility for the purpose of creating economic opportunities
- Affordability for the purpose of creating suitable living environments
- Affordability for the purpose of providing decent housing
- Affordability for the purpose of creating economic opportunities
- Sustainability for the purpose of creating suitable living environments
- Sustainability for the purpose of providing decent housing
- Sustainability for the purpose of creating economic opportunity

Output Indicators:

For each activity, applicants report on:

1. Amount of money leveraged (from other federal, state, local, and private sources) per activity;
2. Number of persons, households, units, or beds assisted, as appropriate;
3. Income levels of persons or households by: 30%, 50%, 60%, or 80% of area median income, per applicable program requirements. However, if a CDBG activity benefits a target area, that activity will show the total number of persons served and the percentage of low and moderate-income persons served. Note that this requirement is not applicable for economic development activities awarding funding on a "made available basis;"
4. Race, ethnicity, and disability (for activities in programs that currently report these data elements)

Specific Indicators, As Applicable:

1. Public facility or infrastructure activities
 - a. Number of persons assisted:
 - With new access to a facility or infrastructure benefit
 - With improved access to a facility or infrastructure benefit
 - Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to a substandard facility or infrastructure
2. Public service activities
 - a. Number of persons assisted:
 - With new access to a service
 - With improved access to a service
 - Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service
3. Activities are part of a geographically targeted revitalization effort (Y/N)

If Yes (check one)

 - a. Comprehensive
 - b. Commercial
 - c. Housing
 - d. Other

Choose all the indicators that apply, or at least 3 indicators if the effort is (a) Comprehensive.

- Number of new businesses assisted
 - Number of businesses retained
 - Number of jobs created or retained in target area
 - Amount of money leveraged (from other public or private sources)
 - Number of low or moderate-income (LMI) persons served
 - Slum/blight demolition
 - Number of LMI households assisted
 - Number of acres of remediated brownfields
 - Number of households with new or improved access to public facilities/services
 - Number of commercial facade treatment/business building rehab
 - Optional indicators: numbers on crime rates, property value change, housing code violations, business occupancy rates, employment rates, homeownership rates
4. Number of commercial facade treatment/business building rehab (site, not target area based)
 5. Number of acres of brownfields remediated (site, not target area based)
 6. New rental units constructed per project or activity
 - Total number of units:
 - Of total:
 - Number affordable
 - Number section 504 accessible
 - Number qualified as Energy Star
 - Of the affordable units:
 - Number occupied by elderly
 - Number subsidized with project-based rental assistance (federal, state, or local program)
 - Number of years of affordability
 - Number of housing units designated for persons with HIV/AIDS, including those units receiving assistance for operations
 - Of those, number of units for the chronically homeless:
 - Number of units of permanent housing designated for homeless persons and families, including those units receiving assistance for operations
 - Of those, number of units for the chronically homeless
 7. Rental units rehabilitated
 - Total number of units:
 - Of total:
 - Number affordable
 - Number section 504 accessible
 - Number of units created through conversion of nonresidential buildings to residential buildings
 - Number brought from substandard to standard condition (HQS or local code)
 - Number qualified as Energy Star
 - Number brought into compliance with lead safe housing rule (24 CFR part 35)

Of those affordable:

Number occupied by elderly

Number subsidized with project-based rental assistance (federal, state or local program)

Number of years of affordability

Number of housing units designated for persons with HIV/AIDS, including those units receiving assistance for operations

Of those, the number of units for the chronically homeless

Number of units of permanent housing for homeless persons and families, including those units receiving assistance for operations

Of those, number of units for the chronically homeless

8. Homeownership units constructed, acquired, and/or acquired with rehabilitation (per project or activity)

Total number of units:

Of those:

Number of affordable units

Number of years of affordability

Number qualified as Energy Star

Number section 504 accessible

Number of households previously living in subsidized housing

Of those affordable:

Number occupied by elderly

Number specifically designated for persons with HIV/AIDS

Of those, the number specifically for chronically homeless

Number specifically designated for homeless

Of those, number specifically for chronically homeless

9. Owner occupied units rehabilitated or improved

Total number of units

Number occupied by elderly

Number of units brought from substandard to standard condition (HQS or local code)

Number qualified as Energy Star

Number of units brought into compliance with lead safe housing rule (24 CFR part 35)

Number of units made accessible for persons with disabilities

10. Direct financial assistance to homebuyers

Number of first-time homebuyers

Of those, number receiving housing counseling

Number receiving downpayment assistance/closing costs

- 11. Number of homeless persons given overnight shelter
- 12. Number of beds created in overnight shelter or other emergency housing
- 13. Homelessness Prevention
 - Number of households that received emergency financial assistance to prevent homelessness
 - Number of households that received emergency legal assistance to prevent homelessness

- 14. Jobs created
 - Total number of jobs:

- Employer-sponsored health care (Y/N)
- Type of jobs created (use existing Economic Development Administration (EDA) classification)
- Employment status before taking job created:
 - Number of unemployed

- 15. Jobs retained
 - Total number of jobs:

- Employer-sponsored health care benefits

- 16. Businesses assisted
 - Total businesses assisted

- New businesses assisted
- Existing businesses assisted
- Of those:
 - Business expansions
 - Business relocations
- DUNS number(s) of businesses assisted

(HUD will use the DUNS numbers to track number of new businesses that remain operational for 3 years after assistance)

- 17. Does assisted business provide a good service to meet needs of service area/neighborhood/community (to be determined by community)?

OUTCOME PERFORMANCE MEASUREMENTS (Single Year)

(Table 1C, 2C, 3A)

Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Achieved
DH1.1	Emergency rent Payment Program, Section 8 Voucher/Certificate Program, Housing and Neighborhood Services Program, Transitional Housing, Community Development Purchase Rehab Program, Multi Unit Residential Rehab	CSBG, Public Housing Authority	2010	Small Related Housing Units and number of families served	75		% % % %
			MULTI-YEAR GOAL		375		%
Affordability of Decent Housing (DH-2)							
DH2.1	Housing and Neighborhood Services Program, Single Family Owner Occupied Rehab program, Community Development Purchase Rehab Program	CDBG, HOME	2010	Housing Units Purchased/ Residence Served	60		% % % %
			MULTI-YEAR GOAL		300		%
Sustainability of Decent Housing (DH-3)							
DH3.1	Emergency rent Payment Program, Section 8 Voucher/Certificate Program, Housing and Neighborhood Services Program, Transitional Housing, Single Family Owner Occupied Rehab program, Community Development Purchase Rehab Program	CSBG, Public Housing Authority, CDBG, HOME	2010	Small Related Housing Units assisted and purchased and number of families served	169		% % % %
			MULTI-YEAR GOAL		845		%
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL1.1	Emergency rent Payment Program, Section 8 Voucher/Certificate Program, Housing and Neighborhood Services Program, Transitional Housing, Community Development Purchase Rehab Program, Youth Services, Homeless Shelters, Senior Housing, Crime Prevention Programs	CSBG, Public Housing Authority, Project NOW	2010	Small Related Housing Units and number of families served	64		% % % %
			MULTI-YEAR GOAL		320		%

Affordability of Suitable Living Environment (SL-2)							
SL2.1	Housing and Neighborhood Services Program, Single Family Owner Occupied Rehab program, Community Development Purchase Rehab Program	CDBG, HOME	2010	Housing Units Purchased/Residence Served	65		% % % %
MULTI-YEAR GOAL					325		%

Sustainability of Suitable Living Environment (SL-3)							
SL3.1	Emergency rent Payment Program, Section 8 Voucher/Certificate Program, Housing and Neighborhood Services Program, Transitional Housing, Single Family Owner Occupied Rehab program, Community Development Purchase Rehab Program	CSBG, Public Housing Authority, CDBG, HOME	2010	Small Related Housing Units and number of families served	169		% % % %
MULTI-YEAR GOAL					845		%

Availability/Accessibility of Economic Opportunity (EO-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Achieved
EO1.1	Bass Street Landing Redevelopment, Neighborhood Business District Façade Improvement Program	Section 108 funds	2010	Jobs/Economic Development	10/20 Jobs/10 Office Retail		% % % %
MULTI-YEAR GOAL							%

Affordability of Economic Opportunity (EO-2)							
EO2.1	Bass Street Landing Redevelopment, Downtown Business Corridor Investment	Section 108 funds	2010	Jobs/Economic Development	10/20 Jobs/10 Office Retail		% % % %
MULTI-YEAR GOAL							%

Sustainability of Economic Opportunity (EO-3)							
EO3.1	Bass Street Landing Redevelopment, Downtown Business Corridor Investment, Neighborhood Business District Façade Improvement Program	Section 108 funds	2010	Jobs/Economic Development	10/20 Jobs/10 Office Retail		% % % %
MULTI-YEAR GOAL							%

Neighborhood Revitalization (NR-1)							
NR1.1	Neighborhood Partnership Committee	CDBG, City General Fund	2010	Neighborhood Groups assisted, number residence assisted	Six Neighborhood Groups		% % % %
				MULTI-YEAR GOAL			%
Other (O-1)							
O1.1	-	-	2010	-	-	-	% % % %
				MULTI-YEAR GOAL			%

91.220(f) Priority Community Development Needs

The priority community development needs were developed based upon the input provided during the citizen input, Consolidated Plan Needs Survey, consultation and public hearings held by the City of Moline in reference to the 2010-2014 Consolidated Plan.

Geographic Distribution: housing and community development programs within the City are not restricted to geographic boundaries. However, a significant portion of housing rehabilitation funds are spent in areas of the City and corresponding census tracts that have higher than average low income and minority households. The City will continue to offer programs to all qualified households regardless of geographic location.

1. Public Facilities

Estimated Federal funds to expend for Public Facilities Needs over the next five years: **\$437,500**

Needs Assessment of Public Facilities

Citizen input identified the need for youth, senior and other public facilities. Development of community centers providing social and human services, or service information and referral are a key neighborhood needs. The aspiration for these centers is that they would be neighborhood focal points offering a multitude of services to local residents which meet the needs of all residents as they progress through the life cycle, and become actively empowered within their communities to carry out neighborhood revitalization activities. The Floreciente Neighborhood Center has continued to be a catalyst in the continued community service provided to neighborhoods of low/moderate income families and individuals.

Childcare centers are considered an essential component of job training and job placement programs. Considering the prevalence of female-headed households and the lack of access to free or inexpensive childcare is a major detriment to those willing to take advantage of job training and placement programs.

Other activities identified as priorities include increasing the number of neighborhood parks, improving both equipment and safety in existing parks, developing and expanding community recreational centers, opening schools after hours for recreational and educational activities.

During the next five years the City of Moline will be constructive in providing the needed services to older areas of the City that have dilapidated water mains and other urgent facility improvements that are in need of repairs.

Strategy: Provide the needed services to older areas of the City that have dilapidated water mains and other urgent facility improvements that are in need of repairs.

Short-Term Objectives: Investigate infrastructure of older neighborhoods in Moline.

Long-Term Objectives: Provide needed repairs and upgrade of infrastructure in low income and older neighborhoods in Moline.

2. Infrastructure Improvements

Estimated Federal funds to expend for Infrastructure Improvements over the next five years: \$330,000

Needs Assessment of Infrastructure Improvements

Infrastructure includes transportation facilities such as roads, bridges and sidewalks, sewers, and storm drainage systems. The installation of infrastructure is dependent upon development wherein fees proportionate to the usage attributed to such development are collected to pay for needed improvements. However, in those portions of low-income census tracts that coincide with the older sections of the city, infrastructure is aging and new development lacking. Therefore, the City of Moline must look to alternative funding sources to construct or reconstruct components of the infrastructure system.

City of Moline will continue to work on improving the image of older neighborhoods through clean ups, improving existing streets and sidewalks and street lighting. Also identified as needs that will be addressed in revitalization areas are housing and commercial rehabilitation which are considered necessary if the neighborhoods are to attract private investment and encourage local residents to participate in rehabilitation efforts.

Many public facilities require design modifications to accommodate the accessibility needs of disabled persons. Local jurisdictions are required to comply with un-funded Federal mandates including handicap accessibility requirements for public sidewalks, while Sections 10 and 11 of The Uniform Building Code contain accessibility requirements for on-site structures, facilities and paths used by the public.

Strategy: Repair, replaces, and upgrades the infrastructure in Moline's neighborhoods and provide infrastructure in other areas to ensure balanced development.

Short-Term Objectives: Investigate infrastructure of older neighborhoods in Moline.

Long-Term Objectives: Provide needed repairs and upgrade of infrastructure in low income and older neighborhoods in Moline.

Public Services

Estimated Federal funds to expend for Public Facilities Needs over the next five years: **\$683,000 (FY '10 \$42,500)**

Needs Assessment of Public Services

The human and social service needs identified during the strategic planning process are as varied as the population, and range from improved health care to assisting the homeless, to family planning. In general, the issues run the entire life cycle, beginning with the issue of teen pregnancy prevention. The first issue is to ensure that people who have children are equipped to provide loving, nurturing environment that lay the groundwork to end the cycle of poverty. Parenting classes should be available to ensure that the parent(s) effectively cope with the responsibilities of parenthood. As children grow, varieties of programs are necessary to positively channel their energies into their school, family and social environments.

Special services are needed for the mentally challenged, physically and developmentally disabled, the homeless, people with HIV and other debilitating afflictions, people who are addicted to gambling, and people who immigrate to the area from other countries and who do not speak English. Within those areas with an increasing Hispanic population, the need for translation services and assistance in accessing existing human services is considered a high priority. These areas also need programs that would assist residents in receiving US citizenship classes and immigration services. Throughout this entire life cycle and encompassing the demands of the special populations listed above, is the need for quality and affordable health care services, including dental and mental health care.

Human service needs identified by community residents include programs which strengthen family support structure by providing a broad array of family services, including parenting classes, family planning counseling, child abuse and neglect prevention and neighborhood health clinics. Drug abuse by parents and youth is a deterrent to family unity and a problem that must be treated through a number of venues, including drug prevention programs for youth and treatment program for youth and adults. There continues to be a need for youth activity programs to divert young people from drug experimentation and abuse, and membership in neighborhood gangs. The need for senior services, including respite care and transportation, continues to grow with the population of senior citizens increasing in Rock Island County and the City of Moline.

Because health information is not aggregated by census tract, it is difficult to precisely document the conditions of distress in lower income areas. However, as a rule, available data clearly substantiates that impoverished children and their families, the elderly and adolescents experience higher rates of acute medical conditions, debilitating chronic diseases, accidents and psychological problems.

Barriers that limit access to basic health services exacerbate these problems. These include educational barriers (lack of knowledge about preventative medical techniques), financial barriers (lack of discretionary income or insurance), socio-cultural barriers (language), transportation barriers (limited or no access to private vehicles and public transportation), and system/institutional barriers (bureaucratic policies). Additional problems that limit availability and accessibility to health care for the lower income relate to the fragmented nature of services delivered by both public and private health service providers.

Strategy: Provide the needed services to older areas of the City that have dilapidated water mains and other urgent facility improvements that are in need of repairs.

Short-Term Objectives: Investigate infrastructure of older neighborhoods in Moline.

Long-Term Objectives: Provide needed repairs and upgrade of infrastructure in low income and older neighborhoods in Moline.

4. Anti Crime Program

Estimated Federal funds to expend for Anti Crime program over the next five years: \$60,000
Needs Assessment of Anti Crime programs

The Moline Police Department operates the D.A.R.E. program along with police-sponsored youth recreation programs to help keep youth aware of crime issues. Neighborhood Watch and Block Parent programs also operate.

Strategy: Provision of Crime Awareness and Prevention Programs

Short/Long-Term Objective: Support the Police Department in its efforts to promote crime awareness and prevention through programs such as DARE, drug abuse prevention, police-sponsored recreation, and other community-based programs.

5. Economic Development

Estimated Federal funds to expend for Economic Development Needs over the next five years: \$600,000

Needs Assessment of Economic Development

Throughout the 1990's, Moline has experienced a rebound from the economic downturn of the 1980's. The slow upturn is primarily fueled by the new development along John Deere Road, widening of 23rd Avenue and the Section 108 Loan that fueled an extensive downtown redevelopment.

The issues identified through the citizen participation process ranged from macro (large-scale development projects creating significant high quality employment opportunities) to the micro (small, startup entrepreneurial-based enterprises) scale economic development. The predominant theme intertwined among many of the issues is that the government should act as a catalyst for economic development through the provision of infrastructure necessary to support development.

For example, incentives could be offered that encourage development such as low interest financing, site assembly and technical assistance to small businesses. Economic development activities will focus on providing opportunities for business expansion, as well as increasing needed neighborhood retail shopping and services in order to provide much needed jobs while addressing the current lack of essential services (grocery and drug stores) within neighborhoods. Other means of promoting economic opportunities include offering micro-business loans, small business education and skills training, as well as office and warehouse space for start-up businesses, or incubation facilities. The need to attract private, as well as public, investment is noted, with the realization that improving the area image must be accomplished before private investment would likely occur.

Employment of area youth through summer job programs, on-the-job training, job placement, and cultural and recreational programs are methods to motivate youth to stay in school. These programs, working in tandem with job skills and life skills training, have been successfully initiated by neighborhood organizations, the Moline School District, Moline Police Department and the Moline Housing Authority.

Strategy: Provide Employment, Employment Training, Education and private investment to strengthen the tax base and stimulate commercial activity

Short-Term Objectives: Continue with expanding job opportunities and employment training programs, support education opportunities including basic skill development (e.g. GED programs, adult literacy programs, vocational programs), stimulate private investment to foster Moline's business growth, revitalize neighborhood commercial areas and redevelop vacant and underutilized industrial and commercial areas.

Long-Term Objectives: Investigate how to best coordinate job-training programs, Research work force and local employment opportunities to determine needed skills, continue to attract new businesses in the downtown Tax Increment Financing District (TIF), Continue to provide jobs to persons of low to moderate income

6. Anti-Poverty Strategy

Within the City of Moline, the Planning and Development Office, Community Development Division) is primarily responsible for coordinating the City's efforts to reduce poverty. The Planning Department administers the City's Community Development Block Grant and State Grant programs and works in partnership with citizens, the public and private sector, and other city departments to:

- develop housing opportunities, particularly affordable housing;
- maintain and improve the vitality of downtown
- foster job growth and employment opportunities;
- encourage a thriving small business sector;
- support the delivery of human services;
- strengthen the quality of life in Moline's neighborhoods; and
- increase civic engagement and citizen participation.

The Planning and Development Department coordinates its housing programs with other anti-poverty programs and services (many of which are referenced throughout the Consolidated Plan) by ensuring that information on a variety of programs and services (through staff and in brochures, postings, and other literature) is readily accessible to residents at the Planning office and online.

a. Resource Allocation

The Housing and Neighborhood Services Program (HNSP) is a significant resource for the City's efforts in reducing poverty. The HNSP program assists those with incomes of moderate, low and very-low incomes. These households are eligible for rehabilitation and emergency repairs to their owner-occupied residence.

In most cases, households with low and very-low income levels would not be able to undertake emergency repairs such as a furnace replacement or electrical re-wire. The Housing and Neighborhood Services Program continues to ensure safe and decent housing for low-income households by providing the means to make critical housing repairs. By making available financial assistance, the program reduces the number of households at risk of homelessness.

Other anti-poverty strategies are through job creation with the City's Economic Development Loan Program. Low and moderate-income persons receive priority when applications are made for employment with this Program.

Additionally, supporting the continuum of care strategy in the Quad Cities and providing funding to social service agencies helps provide those support services that help persons move from poverty. A list of the agencies funded to assist this effort is located in the Annual Action Plan section of the Consolidated Plan.

**Priority Community Development Activities
(HUD Table 2B)**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Acquisition of Real Property	-	-	-	-	-	-
Disposition	-	-	-	-	-	-
Clearance and Demolition	7	2	1	2	1	1
Clearance of Contaminated Sites	-	-	-	-	-	-
Code Enforcement	-	-	-	-	-	-
Public Facility (General)						
Senior Centers	5	1	1	1	1	1
Handicapped Centers	-	-	-	-	-	-
Homeless Facilities	3	1	1	1	-	-
Youth Centers	4	-	1	1	1	1
Neighborhood Facilities	5	1	1	1	1	1
Child Care Centers	-	-	-	-	-	-
Health Facilities	3	1	1	-	-	1
Mental Health Facilities	-	-	-	-	-	-
Parks and/or Recreation Facilities	3	1	1	-	-	1
Parking Facilities	-	-	-	-	-	-
Tree Planting	-	-	-	-	-	-
Abused/Neglected Children Facilities	-	-	-	-	-	-
Asbestos Removal	-	-	-	-	-	-
Non-Residential Historic Preservation	-	-	-	-	-	-
Other Public Facility Needs	5	1	1	1	1	1
Infrastructure (General)						
Water/Sewer Improvements	-	-	-	-	-	-
Street Improvements	-	-	-	-	-	-
Sidewalks	-	-	-	-	-	-
Solid Waste Disposal Improvements	-	-	-	-	-	-
Flood Drainage Improvements	-	-	-	-	-	-
Other Infrastructure	-	-	-	-	-	-
Public Services (General)						
Senior Services	8	1	1	2	2	2
Handicapped Services	8	1	1	2	2	2
Legal Services	-	-	-	-	-	-
Youth Services	10	2	2	2	2	2

Child Care Services	4	1	1	1	1	-
Transportation Services	10	2	2	2	2	2
Substance Abuse Services	-	-	-	-	-	-
Employment/Training Services	-	-	-	-	-	-
Health Services	4	1	1	1	1	-
Lead Hazard Screening	75	15	15	15	15	15
Crime Awareness	10	2	2	2	2	2
Fair Housing Activities	5	1	1	1	1	1
Tenant Landlord Counseling	-	-	-	-	-	-
Other Services	-	-	-	-	-	-
Economic Development (General)						
C/I Land Acquisition/Disposition	-	-	-	-	-	-
C/I Infrastructure Development	6	-	-	2	2	2
C/I Building Acq/Const/Rehab	10	2	2	2	2	2
Other C/I	-	-	-	-	-	-
ED Assistance to For-Profit	-	-	-	-	-	-
ED Technical Assistance	-	-	-	-	-	-
Micro-enterprise Assistance	-	-	-	-	-	-
Other						

91.220 (g) Affordable Housing Strategy

This portion of the Action Plan describes the City's affordable housing strategy for program year 2008 to meet the housing needs of low and moderate income households, and to address homelessness and specific housing needs of persons with special needs (such as seniors and disabled persons) are included within this strategy.

The housing needs assessment and the market analysis contained in the consolidated plan have shown the tremendous magnitude of unmet housing needs in the City of Moline, and the gap between market cost and the ability of low and moderate income households to pay for housing.

The City has only limited resources with which to address these needs. Only a small fraction of the total needs can be addressed. The City attempts to maximize the impact of these resources by leveraging other funds wherever possible, particularly from private sources and other public sources. To the extent possible, the City also provides local resources to address housing needs.

1. General basis for assigning priorities

HUD requires that the City assign priorities for assistance to various groups, broken out by the following categories:

- Tenure (owner vs. rental)
- Income Level (extremely low, low and moderate income)
- Household Type (small family, large family, elderly and other)
- Persons with Special Needs

HUD has provided cities with the following definitions of priority:

High Priority: Activities to address this need will be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds during the period of time designated in the strategy portion of this document.

Medium Priority: If funds are available, activities to address this need may be funded by the locality with federal funds, either alone or in conjunction with the investment of other public or private funds during the period of time designated in the strategy portion of this document. Also, the locality will take other actions to help this group locate other sources of funds.

Low Priority: The locality will not fund activities to address this need during the period of time designated in the strategy portion of this document. The locality will consider certifications of consistency for other entities' applications for Federal assistance.

For purposes of the priority definitions, the City has included assistance to be provided by the Moline Housing Authority within the meaning of "activities will be funded by the locality."

As a general rule, the City grants funds to applicants that are low to moderate income and are on the Housing and Neighborhood Services Program waiting list. If an applicant has a need qualifying as an emergency, the emergency will be addressed excluding any other pressing needs.

The amount of assistance required per household is much higher for those with the lowest incomes. This is particularly true for housing programs that produce housing that will remain affordable for many years.

The City's strategy will address the following priorities:

1. Preservation and Expansion of the Supply of Affordable Housing
2. Prevention and Reduction of Homelessness
3. Expansion of Housing Opportunities for Seniors and Persons with Special Needs
4. Assistance to First Time Homebuyers
5. Encouragement of Housing Rehabilitation and Neighborhood Improvement
6. Homebuyer Assistance Program

The following sections discuss each of these strategy areas, and include the resources that will be used, the types of households to be assisted, and goals and objectives for the five year period. Each section also includes a brief narrative that links the strategy to the needs and market conditions identified earlier in this Plan.

In determining performance goals for the next five years, the City has assumed (as instructed by HUD) that Federal grant levels will remain at or near the FY 2004 level for the entire five year Period. The City has also estimated (5 years) that it will have available approximately \$1-5 million in redevelopment funds that can be used to support low and moderate income housing activities.

2. Obstacles to Meeting Underserved Needs

Obstacles to meeting underserved needs have been identified through the Housing and Homeless needs assessment and input from the citizen participation process. Some of these needs were identified in the previous Consolidated Plan, while others are identified in the 2004-2009 Consolidated Plan.

People and Neighborhoods

- Growing gaps between financially secure and impoverished households and neighborhoods.
- Increased competition between low-income neighborhoods needing housing and community development revitalization.
- Multiple, complex obstacles, and barriers facing people in poverty.

- More single parents and children in poverty.
- Growing populations with chronic substance abuse, severe mental illness, multiply diagnosed.
- Growing senior population.
- Diverse cross-cultural and language barriers.
- General public not aware of affordable housing and community development needs.

Economy

- Economic growth masks poverty problems.
- Imbalance growth in minimum wage and low wage service and retail sector jobs.
- More at-risk households with short-term financial crises.
- Turnover and job retention problems.

Housing and Services

Housing market characteristics having the greatest influence on the Municipality's use of funds to support affordable housing or the average purchase price of a home in Moline, the extremely low rental vacancy rate, and the lack of new multi-family rental construction. Based on these factors, funds have been targeted for home ownership program (1st Time Homebuyers Program) and emergency repair assistance for low-and moderate-income homeowners.

Other factors that may influence future funding decisions are:

- Insufficient services capacity to address simultaneous homeless, working poor, and welfare reform initiatives.
- Insufficient affordable childcare coupled with increase competition between working poor and welfare-to-work.

Resources, Regulations, Policies

- Shifting Federal/State programs and policies; uncertainty about future program availability and funding streams.
- Federal regulations that limit flexibility or prohibit use of resources otherwise available to meet priority needs.
- Local policies and code restrictions/requirements that constrain affordable housing development and increase costs.
- Resource/regulatory/policy impediments to housing and services for persons with mental illness or multiply diagnosed and exiting medical or correctional institutions.
- Inadequate strategic interfaces/collaboration between programs, projects, providers, and funders.

(HUD Table 2C)

Summary of Specific Housing/ Community Development Objectives (Table2A/2B Continuations Sheet)

Obj #	Specific Objective	Source of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective
	Rental Housing Objectives					
	Emergency rent Payment Program offered through Project Now Community Action Agency	CSBG	Small Related Housing Units	20		DH-1
	Section 8 Voucher/Certificate Program benefits extremely low income residents in securing decent affordable rental units	Public Housing Authority	Housing Units	300		DH-1
	Owner Housing Objectives					
	Provide rehabilitation assistance to home owners who are seniors, disabled or are other low/moderate income individuals through the Housing and Neighborhood Services Program	CDBG	Housing Units	70		DH-1,2
	Provide rehabilitation assistance to homeowners who are seniors, disabled or are other low/Moderate income individuals through the IHDA Single Family Owner Occupied Rehab program.	HOME	Housing Units	15		DH-1,2
	Community Development Objectives					
	Bass Street Landing Redevelopment	Section 108 Loan	Jobs/Economic Development	10/20 Jobs/10 Office Retail		EO-1
	Infrastructure Objectives					
	Public Facilities Objectives					
	Neighborhood Facilities/Associations	CDBG	Number of Associations Served	6		SL-1
	Health Facilities	CDBG	Number of Clients Served	3		SL-2
	Public Services Objectives					
	Senior/Handicapped Services	CDBG	Number of Seniors/handicapped Served	5		SL-1
	Youth Services	CDBG	Number of Youth Served	5		SL-2
	Economic Development Objectives					
	Economic Development loan Program	CDBG	Number of Jobs Created	10		EO-1
	Other Objectives					
	Neighborhood Revitalization Strategy	CDBG	Citizen/ Neighborhood Participation	0		SL-3

3. Priority: Preservation and Expansion of Supply of Affordable Housing

a. Priority Analysis of Renters and Owners

As noted in the market analysis, housing demand has risen sharply in recent years, and there is an extreme shortage of affordable housing in the City. Preservation and Expansion of Supply of Affordable Housing is a high priority for the City. The City will undertake efforts to expand the supply of both rental and ownership housing affordable to lower income households. These efforts will include new construction, substantial rehabilitation of existing housing, and conversion of non-residential structures to residential use where appropriate.

The City will also prioritize the maintenance of the existing supply of affordable housing. Working with HUD, the Moline Housing Authority, property owners, non-profit developers and other groups, the City will strive to minimize any reductions in the supply of affordable housing due to prepayment of subsidized loans or termination of Section 8 contracts.

Table 33 Priority: Strategy for the Preservation and Expansion of the Supply of Affordable Housing			
Activity	Resources	Target Population	Five Year Goal
R-1 Small Rental Property Program	Illinois Housing Development Authority Funding	Rental: Low income Families	15 Units
R-2 Emergency Rent Payment Program	Project NOW Community Action Agency	Low and moderate income renters	20 Units
R-3 Section 8 Vouchers/Certificate Program	HUD	Extremely low income	300 Units
O-1 Single Family Housing Rehab Program	CDBG Housing and Neighborhood Services Program	Low and moderate income owners	300 units
O-2 Single Family Owner Occupied Rehab Program	IHDA funding	Low and moderate income home owners	50 Units
O-3 Homebuyer	Illinois Housing Development Authority	Very-Low income and Low to moderate income	25 Units

4. Priority: Prevention and Reduction of Homelessness

The City of Moline's strategy for addressing homelessness is concentrated in five priority areas:

- Outreach and Information/Referral
- Emergency Shelters and Stand Alone Services
- Transitional Housing
- Permanent Housing with Supportive Services
- Prevention of Homelessness

Outcome/Objective Codes

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

*a. Priority (DH-1): Outreach and Information/Referral**1. Priority Analysis*

The City of Moline’s strategy to address homelessness begins with outreach to homeless persons and those at risk of homelessness, and referrals to housing and services. Outreach and information and referral services are often the first point of contact between service providers and homeless people in need of services. Outreach is critical, especially for people who are too ill or confused to seek out and access services by themselves. In addition, some homeless people distrust institutions or have had negative experiences with service providers in the past; for this group it is often necessary to rebuild trust through contact in the field before they are willing to engage in needed services. Outreach also benefits those people who simply are not aware that services are available to help them.

Another tool for outreach and assessment is a network of community-based organizations which provide daytime drop-in services which include case management, needs assessments, development of individualized personal care plans, and referrals and placement into support services and emergency, transitional and permanent housing.

*b. Priority (DH-1): Emergency Shelters and Services**1. Priority Analysis*

The needs analysis contained in the Community Profile shows that the availability of shelter beds, even when hotel/motel vouchers are included, is grossly inadequate to meet the demand. The current year around emergency shelter system provides roughly 100 beds. Several subpopulations are served by a number of emergency shelter beds, including persons with HIV/AIDS, physical and mental disability, domestic violence, families with children, single adults, etc.

The need for emergency shelter increases during the winter months. During the spring of 2003, John Lewis Coffee Shop opened a new emergency shelter in Davenport, Iowa. The shelter has 100 beds, and is dedicated to serving the single adult population, both males and females. The shelter has been operating at 100% capacity since opening in 2003. Funding for the shelter was provided jointly by the City of Moline CDBG program and the City of Davenport, Iowa ESG program.

*c. Priority (DH-1): Transitional Housing**1. Priority Analysis*

Transitional housing provides a bridge between emergency shelter and permanent housing. Residents can stay in transitional housing from four to twenty-four months, and even longer in some cases. Transitional housing linked with services is a necessary step for many homeless people to break the cycle of homelessness and achieve self-sufficiency. It provides an environment where the person can receive job training, financial planning assistance, and counseling for drug and alcohol problems, while

at the same time rebuild self-esteem and connect with a network of people who understand and experienced the same situation.

Transitional housing is a particular need for families, who are struggling with chronic problems, such as alcohol or drug dependence, domestic violence, or those just trying to save enough money to afford permanent housing. People just finishing residential treatment often also requires the structure and support of transitional housing in order to remain clean and sober.

Young adults can also benefit from transitional housing situations. Humility of Mary Transitional Housing seeks to intervene in the early stages of homelessness in order to assist youth and young adults in overcoming the causes of homelessness. When they leave the foster care or the juvenile justice system, young adults often have nowhere to go and lack the life skills to live independently. Linking these sub-populations to housing with accompanying services helps to prevent recurring homelessness.

d. Priority (DH-1, 2): Permanent Housing with Supportive Services

1. Priority Analysis

The goal of the Continuum of Care is to improve the long-term health, social and economic conditions of homeless people, helping them to achieve self-sufficiency and obtain permanent housing. For some, especially those with severe disabilities or multiple diagnoses, this goal would be unattainable without the availability of long-term supportive services. Housing alone is not an adequate solution for persons with chronic and mental health problems. Supportive housing provides persons having little or no income with access to a range of services designed to help residents retain housing and achieve personal stability. The intent of supportive housing is to provide services that are not intrusive, but available on a voluntary basis in a manner that is culturally competent and non-threatening. Should a resident face an occasional crisis or changes in circumstances; services are available to assist them in resolving the problem, which might otherwise place them at risk for a repeat episode of homelessness.

e. Priority (DH-1, 3): Homeless Prevention

1. Priority Analysis

Homeless prevention activities constitute one of the most cost-effective ways to address the problem of homelessness, by assisting people to obtain or retain permanent housing. By avoiding the high cost of emergency intervention, and preventing the incidence of homelessness, homeless prevention programs are able to serve more clients, and maintain their stability. In attempting to address the problems of those families most at-risk of homelessness, a homeless prevention program must have several complementary components.

First, a rental assistance program, which assists tenants with move-in costs. Second, an eviction prevention program, which assists tenants facing eviction for failure to pay rent due to an emergency situation, by paying back rent. Third, a legal assistance component, which helps tenants to mediate disputes with landlords, and ensures fair housing policies. Fourth, a housing counseling component, which assists homeowners who have fallen behind in their mortgage payments to arrange a debt stabilization and payment program. Fifth, a tenant education program, which advises tenants of their rights in the areas of landlord/tenant relations, code compliance, decent housing standards, and other pertinent information.

f. Priority (DH-1, 2, 3; SL,1,2,3): Housing and Neighborhood Services Program

1. Priority Analysis

The Housing and Neighborhood Services Program provides incentives/assistance for reinvestment in the City's existing owner-occupied housing stock. The program is designed to assist persons of low to moderate income rehabilitate their homes thus preserving the affordable housing stock in the City of Moline. Cumulatively, over 2,000 housing units have been upgraded since the program's inception. Many of the homes that are rehabilitated under this program, were built prior to 1979, and may contain lead based paint. As a requirement in Title 24 of the Code of federal regulations, the City of Moline provides lead assessment work to insure a safe livable home and environment for homes that participate in the HNSP program.

g. Priority (DH-1,2,3; SL 1,2,3): Community Development Purchase Rehabilitation Program

1. Priority Analysis

The Purchase/Rehabilitation program is designed to acquire and rehabilitate foreclosed, abandoned single family units and sell them to income eligible home buyers (Purchaser must have total household annual income at or below 80% of the median income level for the area MSA). The units will be rehabilitated to HUD Lead Safety Levels and HUD Housing Quality Standards (HQS). The program will provide homeownership opportunities to low-and moderate-income first time home buyers, and assist with removing vacant and nuisance properties, and have a significant impact on aging neighborhoods. The program will also focus on the acquisition and rehabilitation of foreclosed and abandoned single family units. In certain instances, the condition of specific units may warrant demolition instead of rehabilitation. A primary basis would be the proposed cost of rehabilitation. In such cases where the rehabilitation costs exceed the acquisition costs, staff would consult with the City's Deputy Attorney and Code Compliance Division regarding the structural soundness of the house. If deemed appropriate, demolition would occur.

It is anticipated that most, if not all of the units acquired/rehabilitated and sold to first time homebuyers will require some form of subsidy to ensure affordability. The standard practice will be to acquire the unit, have it rehabilitated and then sold to the homebuyer for total investment in the property less the fair market value.

h. Priority (DH-1, 2, 3; SL 1, 2, 3): Neighborhood Stabilization Program Section 230(c)(2) of the Housing Economic Recovery Act

1. Priority Analysis

The U.S. Congress adopted the Housing and Economic Recovery Act of 2008, appropriating \$3.8 billion to address foreclosed and/or abandoned housing units. The City of Moline will apply to the Illinois Housing Development Authority (IHDA) to receive an allocation of these funds, now known as the Neighborhood Stabilization Program (NSP) grants. NSP funds may be used for the acquisition and rehabilitation of foreclosed, abandoned units; acquisition and demolition of foreclosed, abandoned units that are beyond reasonable repair and further allows for new construction on building sites acquired in this manner, similar to the City's Community Development Purchase Rehabilitation program.

NSP funds may also be used in financing mechanisms in down payment assistance programs. The grant also requires that 25% of these funds must be used to assist very low income households (households earning below 50% of the area median income). The balance of the NSP funds may be used to assist households earning up to 120% of area median income. The units acquired may be sold or rented to

income-eligible homebuyers at affordable rates, which means that for renters, the total housing costs do not exceed 30% of the household's monthly income, and for owners, the total housing costs do not exceed 35% of the household's monthly income.

Another requirement of NSP grant is that all funds must be committed within an 18-month period. The 18-month clock begins upon approval of IHDA's NSP plan by the U.S. Department of Housing and Urban Development (HUD). A map of the City of Moline Foreclosure Locations & Foreclosure Risk is located on page 109.

**(HUD Table 1C)
Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)**

Obj #	Specific Objectives	Sources of Funds	Performance indicators	Year	Expected Numbers	Actual Numbers	Outcome/Objective
	Homeless Objectives						
	Outreach and Information Referral	CDBG	Number of persons served	2010	10		DH-1
	Emergency Shelters and Stand Alone Services	CDBG/CSBG	Persons served	2010	100		DH-1
	Transitional Housing	CSBG	Number of persons served	2010	20		DH-1
	Permanent Housing With Supportive Services	CSBG	Number of persons served	2010	50		DH-1,2
	Prevention of Homelessness	CDBG	Number of persons and families served	2010	20		DH-1,3
	Housing and Neighborhood Services Program	CDBG	Number of units rehabbed	2010	70		DH-1, 2, 3
	Special Needs Objectives						
	Provide needed assistance to persons with disabilities with affordable supportive housing	CDBG/CSBG	Number of persons/families served	2010	40		DH-2
	Provide needed assistance to persons with disabilities with affordable supportive housing that are elderly	CSBG	Number of persons served	2010	30		DH-2
	Persons with alcohol and substance abuse problems	CDBG/CSBG	Number of Persons	2010	30		DH-1
	Provide emergency, transitional, permanent and other service-rich housing to persons living with HIV/Aids and their families	CSBG	Number of persons/families served	2010	10		DH-2,3

5. Priority: Housing for Seniors and Other Persons with Special Needs

a. Priority Analysis

Seniors and other persons with special needs for housing with supportive services, including the physically and mentally disabled and persons with AIDS/HIV, have extremely pressing housing needs. Many of these households have extremely low incomes, and find it difficult to secure affordable housing in either the private market or in assisted housing that does not include some form of Section 8 rental assistance. A substantial number also require a variety of supportive services to help them live independently, as described in the needs assessment section.

There are over 1,500 units of assisted housing for seniors in Moline (not counting Public Housing or Section 8 certificates/vouchers). Nonetheless, service providers continue to report that securing affordable housing is a major obstacle for seniors. There are very few assisted housing developments earmarked exclusively for persons with disabilities. Persons with physical disabilities who also require supportive services have few housing options. Those who do not require supportive services still face difficulties in finding affordable housing that is physically accessible. Although recently developed projects have some units that are designed to be accessible, it may take many months before a vacancy occurs.

**Priority Housing Needs/Investment Plan Table
(Table 2A)**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters						
0 - 30 of MFI	15	3	3	3	3	3
31 - 50% of MFI	50	10	10	10	10	10
51 - 80% of MFI	10	2	2	2	2	2
Owners						
0 - 30 of MFI	75	15	15	15	15	15
31 - 50 of MFI	160	32	32	32	32	32
51 - 80% of MFI	75	15	15	15	15	15
Homeless*						
Individuals	-	-	-	-	-	-
Families	-	-	-	-	-	-
Non-Homeless Special Needs						
Elderly	40	8	8	8	8	8
Frail elderly	-	-	-	-	-	-
Severe Mental Illness	-	-	-	-	-	-
Physical Disability	-	-	-	-	-	-
Developmental Disability	40	8	8	8	8	8
Alcohol or Drug Addiction	-	-	-	-	-	-
HIV/AIDS	-	-	-	-	-	-
Victims of Domestic Violence	-	-	-	-	-	-
Total	465	93	93	93	93	93
Total Section 215	-	-	-	-	-	-
215 Renter	75	15	15	15	15	15
215 Owner	310	62	62	62	62	62

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units	-	-	-	-	-	-
Production of new rental units	-	-	-	-	-	-
Rehabilitation of existing rental units	-	-	-	-	-	-
Rental assistance	-	-	-	-	-	-
Acquisition of existing owner units	5	1	1	1	1	1
Production of new owner units	-	-	-	-	-	-
Rehabilitation of existing owner units	310	62	62	62	62	62
Homeownership assistance	-	-	-	-	-	-
HOME						

Acquisition of existing rental units	-	-	-	-	-	-
Production of new rental units	-	-	-	-	-	-
Rehabilitation of existing rental units	75	15	15	15	15	15
Rental assistance	-	-	-	-	-	-
Acquisition of existing owner units	-	-	-	-	-	-
Production of new owner units	-	-	-	-	-	-
Rehabilitation of existing owner units	50	10	10	10	10	10
Homeownership assistance	25	5	5	5	5	5
HOPWA						
Rental assistance	-	-	-	-	-	-
Short term rent/mortgage utility payments	-	-	-	-	-	-
Facility based housing development	-	-	-	-	-	-
Facility based housing operations	-	-	-	-	-	-
Supportive services	-	-	-	-	-	-
Other						
State Trust Funds (Home Buyer)	25	5	5	5	5	5
First Time Home Buyer (PAB)	100	20	20	20	20	20

* Homeless individuals and families assisted with transitional and permanent housing

6. Strategies to Address Barriers to Affordable Housing

Over the past five years, the City has examined regulatory and other barriers in an on-going effort to streamline local processes for efficiency and remove regulations that unduly burden development. The City will continue to advocate for improvements in State and Federal regulations. Specific actions the City plans to undertake during the next five years include the following:

A. Permit Processing

The City has taken significant steps to improve its permitting processes in the last several years. During the coming five years, the City will continue to analyze those processes and seek to improve upon them. As has been past practice, the City will continue to actively solicit suggestions for improvement and enhanced performance from Moline residents and local developers. Moline has recently committed to create a more streamlined permit process, which is expected to improve permit processing. In addition, the Code Compliance Department utilized an enormous amount of staff time to expedite the processing of multiple permits for major projects. Over the past five years, the following has been established and constructed to address and remove barriers to affordable housing:

Adopted 2003 International codes

Policy and Procedure Plan Review

Adopted International Property Maintenance Code

Updated current Building Permit Application/Streamlined process

Proactive in guiding Habitat for Humanity

Creation of a Neighborhood Improvement Officer Position

Quarterly Division meeting with Code Compliance and Community Development to address housing and neighborhood issues

Updated of Housing Code

Membership to various state councils and building associations

B. Local Development and Real Estate Fees

The City will also continue to examine development fees and will work to reduce those fees where possible. Toward that end, the City will support efforts to allow waivers of local utility hook-up fees for non-profit sponsored affordable housing developments, and will examine the feasibility of reducing or waiving City fees for non-profit sponsored affordable housing developments.

C. Local Zoning

The City is in the process of completing its zoning code. The Zoning Code update should result in more certainty in the development process. In addition, and as part of the rezoning effort, the City will analyze mechanisms to encourage higher density residential or mixed-use development in some major transportation corridors. It should be noted, however, that the process has not addressed all of the City's zoning barriers; re-zoning the City on a neighborhood-by-neighborhood basis in order to update the Code could, for example, result in an overall reduction in housing density allowed within the City. The new zones will provide mixed-use development, and allow residential development in all areas except industrial zones. The enhanced zoning code will also address the issue of existing incompatible land uses, such as housing in proximity to industrial uses.

D. Streamlining Governmental Regulatory Requirements

The City will work with State and Federal agencies and local housing organizations to better coordinate State, Federal, and local programs and regulatory requirements. The City has a long history of attempting to streamline and improve the compatibility and effectiveness of different State and Federal programs, both on its own and in conjunction with other non-profit associations in the metro area.

E. Neighborhood Opposition

The City will continue to work with community groups and local housing associations to gain acceptance at the neighborhood level about affordable housing. At the same time, the City does require that projects seeking City funding provide evidence of neighborhood support.

F. Court Orders and HUD Sanctions

There are no court orders or consent decrees currently in effect, which will affect the City's housing strategy, targeting of resources, or program implementation. The City is attempting to work closely with HUD in the administration of federally funded housing programs to ensure that all HUD and other regulations are satisfactorily met.

ANNUAL AFFORDABLE HOUSING COMPLETION GOALS
(Table 3B)

Grantee Name: Program Year:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households	-	-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	70	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	-	-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	70	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	-	-	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	-	-	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	10	-	<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	-	-	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	10	-	<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	5	-	X	<input type="checkbox"/>		
Production of new units	-	-	<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	70	-	X	X		
Homebuyer Assistance	20	-	<input type="checkbox"/>	X		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	95	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	5	-	X	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	-	-	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	80	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	-	-	<input type="checkbox"/>	X		<input type="checkbox"/>
Homebuyer Assistance	20	-	<input type="checkbox"/>	X		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	105	-	X	X	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	10		<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	70		X	X	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	175		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

91.220 (h) Public Housing Resident Initiatives

(a) MHA's Plans for Improving Management and Operation of the Units

The Modernization Department of the Moline Housing Authority has the overall responsibility for management and supervision of Community Programs, Inventory, Resident Job Training, and Staff Development Training. Items of responsibility include the development of position descriptions for staff positions funded by Management Improvements and time management of those positions. Financial management of the account is also the direct responsibility of the department. The Modernization Department also has the responsibility for technical inspection of the construction projects funded under the Comprehensive Grant Program (CGP) and CIAP.

(b) MHA's Plans for Improving Living Environment of the Families Residing in the Units

The Moline Housing Authority has resident participation in the application process for CIAP and other policy issues requiring decision-making. The Resident Service Department of the MHA reported the following additional resident activities provided by this department on its own initiative and with the cooperation and support of other community agencies:

RESIDENT ACTIVITIES -

- GED classes, operated with Black Hawk Community College, Moline, IL
- Summer Youth Program
- 4-H Program, operated with the Cooperative Extension Service
- After School Bible class, operated with Christian Friendliness
- Young Mothers Club
- Teen Night
- Movie Night
- After School Program for Youth
- Summer Food Program
- School-Community Meetings
- Literacy Connection
- Before School Prep Program
- Field Trip to Black Hawk Youth Conference
- Niabi Zoo animal seminar
- Head Start, operated with Project NOW Head Start/Home Start
- Mini-Olympics
- Bicycle safety and repair programs, operated with the Moline Police liaison officers and the Moline Fire Department
- Fingerprint Program, operated with the Moline Police Department
- Holiday celebrations, operated with the assistance of the Liaison officers of the Moline Police Department
- ACT Program, a family literacy program operated with Black Hawk Community
- Alcoholics Anonymous meetings, held three times a week at Hillside Heights, operated by tenants
- Senior Meal Site at Spring Valley Apartments is currently in the planning stage with Project NOW. It will be implemented when funding is secured.
- Girl Scout Troop

The Moline Police Department Community Oriented Policing Program (COP), which locates two officers at Spring Brook Courts, has continued to be an invaluable asset to staffs' efforts to assist tenants with developing the skills necessary to lead productive, self-sufficient lives. These officers are directly

involved in the daily lives of the tenants, serving as positive role models for the children and helping them to recognize legal authority as a friend and benefactor to them. Prior to the beginning of this program, most of the resident children perceived police officers as persons patrolling in cars who occasionally arrested family members. Officers were seen as the enemy. Since the advent of the COP program, the attitudes of many of the children and adults have changed dramatically. The officers are seen as friends and protectors, as they are known to fix bikes or present awards at parties.

The Liaison Officers assist the Moline Housing Authority in making the areas of Spring Brook and Spring Valley safe places to live. With their help, the neighborhoods have been able to eliminate drug dealers and gang organizers. The Liaison Officers have worked with Resident Councils and the Occupancy and Resident Service Departments to help provide a safe, clean environment for the children and adults in the developments. They have assisted the Housing Authority in making more advised choices in the admission of new residents and have provided assistance to tenants in the proper conduct necessary to live in a neighborhood. Working closely with the Housing Authority, they have also assisted in removing those persons who refuse to live within the bounds of society. The Liaison Officers and the Housing Authority share the belief that the level of a person's income should not be a factor in his or her right to live in a safe neighborhood.

Frequently the City of Moline has contributed tickets to various entertainment events in the Quad Cities. The Authority provides transportation and supervision for the tenants to attend these events. Often these activities open new doors for the tenants, affording them the opportunity to experience things not usually available to persons of limited income. The Authority believes that broadening a person's worldview is a valuable tool in assisting that person to aspire for more than mere survival.

Institutional Structure

1. General Description of the Institutional Structure for Housing Services

This section addresses the general structure of the housing delivery system and the institutional actors within that system, including public agencies, non-profit organizations, and private institutions. After a general introduction to the housing delivery system, the roles, strengths, and weaknesses of the institutions involved are discussed. The section concludes with an assessment of gaps in the housing delivery system and the City's strategy to overcome those gaps.

Affordable housing production and services within the City of Moline are driven primarily by the actions and interactions of three groups of actors: government agencies; non-profit and for-profit organizations (especially developers and social service providers); and private lenders, corporations and landlords. The Federal, State, and local government agencies provide a significant portion of funding and support for affordable housing and guide affordable housing and community development activities through their policies, program guidelines, and, in the case of the Housing Authority, the direct provision of housing units and services. These government entities often act as principal funders of the housing services provided by the non-profit and for-profit organizations. The non-profit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services, and influence the type of affordable housing projects built, the services offered, and the specific location of the housing services. Private lenders also play an important institutional role within the delivery system by providing additional financing and by providing a conduit for the delivery of housing services such as subsidized first-time homebuyer loans to low and moderate income households.

The relationship among these three groups of actors forms the basis of the housing delivery system and a significant component of community development efforts within the City. The Community

Development Division (CD) of the Planning and Development Department is the City department responsible for housing and other neighborhood development activities. CD works closely with local groups of non-profit agencies to carry out individual affordable housing development projects; to develop housing goals and strategies; to resolve problems in the systematic delivery of housing services; and to improve the delivery of those services by individual organizations.

CD works closely with the two major housing-related umbrella groups in the Quad City Area: Project NOW Community Action Agency, a non-profit association of housing developers, service providers, and professionals; Habitat for Humanity, a non-profit association.

The City works with other local public agencies, Bi State Regional Commission, the State, and the Federal government to coordinate housing delivery. The City and the Moline Housing Authority, for example, coordinate resources to combine City-funded housing development activities with Housing Authority-funded rental assistance. The City and MHA recently formed a joint committee to address issues of common concern. The Housing Authority also works closely with a variety of social service agencies to provide supportive services to MHA residents.

TABLE 34 Institutional Structure CITY OF MOLINE		
INSTITUTIONS - PUBLIC	STRENGTHS	WEAKNESSES
City of Moline Department of Planning & Development	Proven, productive rehabilitation program; neighborhood outreach; social coordination/referral	Development finance
Moline Public Housing Authority	Tenant assistance; Property management	Rehabilitation; limited development experience
Illinois Housing Development Authority (IHDA)	Housing programs and tenant assistance	Minimum Funding
Department of Commerce and Economic Opportunity (DCEO)	Technical and Financial Assistance	Minimum funding, competitive grant process
INSTITUTIONS - PRIVATE	STRENGTHS	WEAKNESSES
Lending Institutions	Underwriting; Loan servicing; Interest in participation	Limited low-moderate income experience; limited neighborhood outreach
Foundations	Funding	Limited housing experience
Businesses	Quality of life concern; tax credit potential	Limited housing experience
Developers	New construction; single family homes; development finance; tax credit potential	Rehabilitation; multi-family rental construction
Contractors	New construction; rehabilitation	Development finance
Realtors	Purchase financing	Limited low-moderate income experience
INSTITUTIONS - NONPROFIT	STRENGTHS	WEAKNESSES
Project Now Community Action Agency	Outreach; health care; job training; education; shelters; special needs experience	Development finance
Western Illinois Area Agency	Outreach; referrals, community care,	Development finance

on Aging	homemaker, adult day care, housekeeping	
The Association for Retarded Citizens	Care treatment; training developmental and support services for mentally developmentally disabled citizens	Development finance
Habitat for Humanity	Home ownership opportunities	Development finance; Limited low-moderate income experience

Specific Organizations

HUD guidelines require that the City describe the institutional structure and roles that each institution will assume in carrying out the housing strategy presented in this Consolidated Plan. In addition to describing the structure, it is important to identify any strengths or weaknesses that will affect the ability of each institution to provide services and will affect the ability of the housing delivery system to achieve its goals.

a. Public Institutions

1. State

The Illinois Housing Development Authority (IHDA), manages the bulk of affordable housing activities for the State of Illinois. In 1967, the Illinois legislature created the Illinois Housing Development Authority (IHDA) to make low-cost mortgage financing more readily available and thus increase the state's affordable housing stock. IHDA sells tax-exempt and taxable bonds on the national markets and uses proceeds to offer low-interest mortgages to first-time homebuyers and to finance the development of rental housing. IHDA also administers several federal & state affordable housing programs. All of IHDA's programs help create affordable housing for Illinoisans who could not otherwise afford it, thus bridging the gap between affordable housing and its availability.

The Department of Commerce and Economic Opportunity (DCEO), The Department of Commerce and Economic Opportunity (DCEO) is charged with enhancing Illinois' economic competitiveness by providing technical and financial assistance to businesses, local governments, workers and families. As the state's lead economic development agency, DCEO works to capitalize on Illinois' strengths as a center of transportation, manufacturing and technology development. DCEO also offers the Community Development Assistance Program (CDAP), which is a federally funded program that assists smaller Illinois local governments in financing public facilities, housing rehabilitation projects or economic development needs. Grants are made to units of local government and may be used for improvements to public infrastructure that directly support economic development.

Grant funds also may be awarded to communities that utilize the funds to make loans to businesses for projects that will create or retain jobs in the community. (See text under Business Development section.) Under the public facilities component, grants are provided to assist communities with planning, engineering and construction costs associated with public works improvements, primarily water and sewer improvements. Under the housing component, grants are provided to communities to assist with rehabilitating substandard housing and/or renovations needed to meet accessibility standards. CDAP grants also may be provided to assist with emergency public facilities needs. The program is limited to communities with populations under 50,000 that are not located within an entitlement city or one of

the eight large urban counties that receive funds directly from the federal government. Funds are targeted toward projects that primarily benefit low to moderate-income people.

2. City of Moline/Planning and Development Department

The City of Moline Planning and Development Department, which includes: the Community Development Division (the lead agency for the Consolidated Plan); the Economic Development Department and the Planning and Zoning Division. These agencies bring together City organizational units that directly affect the provision of housing, neighborhood development, and economic development activities.

The **Community Development Division (CD)** has primary responsibility for operating and administering city housing and neighborhood improvement programs, including those funded by CDBG, and IHDA. CD is organized into two principal sections: Community Development (CD) Programs; and, Community Housing Services. CD also acts as the Redevelopment Agency staff for the City on all housing projects. Programs include: housing development; housing policy; Single Family Owner Occupied Program; Low-Mod Housing program; Housing rehabilitation; First Time Homebuyers Program; Citizen participation; homeless services and prevention programs; monitoring and evaluation.

The **Economic Development Department (EDD)** has primary responsibility for economic development activities in the City, including small business assistance, neighborhood commercial revitalization, and large-scale redevelopment projects. Programs include: retention, expansion, and attraction of businesses; revitalization of neighborhood commercial corridors; marketing; special events; business financial guidance; and coordinates workforce development services for businesses, job training/placement agencies, and potential employees.

The **Planning and Zoning Division (PZD)** of the Planning and Development Department manages the City's zoning, long-range land use planning and comprehensive planning efforts. It is comprised of three sections: Zoning; Strategic and Land Use Planning; (which facilitates, plans, and processes major development projects).

The **Code Compliance Division (CCD)** is responsible for the issuance of building permits, and provides building inspection and code compliance services. The Code Compliance Department also enforces and abates blight and hazardous conditions on residential and commercial properties.

3. Moline Housing Authority

The **Moline Housing Authority (MHA)** manages housing programs which include the Low-Rent Public Housing Program, Section 8 Existing Housing and Moderate Rehabilitation Programs.

The Housing Authority is a legal entity separate and distinct from the City of Moline. The Housing Authority's Board of Commissioners is appointed by the Mayor, subject to City Council approval. Budget, contracting, procurement and personnel matters are handled independently by the Authority itself.

There are a number of areas in which there is inter-agency cooperation between the City and the Housing Authority:

- The City provides a police officer to serve as Security for the Housing Authority's security service.

- Tenant Assistance
- Property Management

b. Private, For-Profit Industry

1. Developers

Numerous for-profit developers have worked with the City to produce both single family and multifamily affordable housing. These developers have utilized the Mortgage Revenue Bond Program, the Community Development Block Grant program, to assist them in housing development.

2. Lenders

Several local and national lending institutions have actively participated in affordable housing projects in Moline. Participation has included provision of below market interest rate construction and permanent loans and investment in tax credit projects. In addition, several banks have been equity investors in tax credit projects. The City has been pursuing efforts to organize lender compliance with the Community Reinvestment Act and to encourage private investments in local community development efforts.

3. Private, For-Profit Landlords

Private landlords provide the bulk of rental housing in Moline and are therefore a significant component of the housing delivery system. Although there are substantial affordable housing activities by the Housing Authority and non-profit groups, private landlords continue to operate the vast majority of rental housing in the City. In addition, private landlords operate developments used by Section 8 voucher and certificate holders and therefore also play a role in the provision of affordable housing.

c. Private, Non-profit Organizations

There are two non-profit development organizations whose activities are targeted to the provision of affordable housing in Moline and surrounding counties; Project Now Community Action Agency and Habitat for Humanity. They have constructed new affordable housing or undertaken rehabilitation projects in Moline, and during the past ten years, affordable housing development or redevelopment has been carried out primarily by these non-profit developers and the City of Housing and Neighborhood Services Program.

The City also has a strong network of social service providers providing shelter and other services for the homeless and other low-income residents. Among the many services these agencies provide are case management, food, legal services, and counseling. Non-profit developers are increasingly drawing on the expertise of these agencies in their attempts to link service providers to their client population through the provision of on-site services in affordable housing developments.

Strengths and Gaps

The City of Moline benefits from being located in the midst of a relatively active affordable housing delivery system. The complex affordable housing system has many resources at its disposal, including state and local government, and private non-profit and for-profit developers. However, strategic planning and coordination among various parts of the system is difficult, due to external factors such as varying funding cycles and program restrictions, as well as factors internal to the system such as

differing objectives. The following chart provides a brief outline of the housing delivery system in the City of Moline and covers public, private non-profit and for-profit organizations.

Overcoming Gaps

a. Assessment of the Housing Delivery System

Many of the strengths and weaknesses of individual actors within the housing delivery system are described above in the table overview. Moline's housing delivery system as a whole is well established and effective in meeting the goals of its components. The system has strengths that stem in large part from the many skilled, committed, and effective non-profit organizations providing services and advocacy, and from the commitment of the City, housing service providers, and HUD staff to producing affordable housing units, encouraging supportive services, and supporting neighborhood revitalization activities.

There are, however, numerous areas in which the housing delivery system requires improvement, and the City is considering ways in which delivery problems can be addressed. The following subsection describes the most important of these problems and the City's strategy to address these gaps in the delivery system.

1. Lack of Resources

The most significant gap in the housing delivery system is the lack of resources to meet the housing needs in an efficient, long-term, and effective manner. As noted in the Community Profile, the need for housing services far outstrips the currently available resources. The absence of a short-term or long-term financing mechanism for affordable housing development programs at the State level is a particular handicap to Illinois localities attempting to meet low and moderate income housing needs.

Funding cuts in social service programs also severely impact the need for and delivery of housing services. The Project NOW Community Action Agency administers income assistance programs which provide assistance to low and moderate income households that is clearly insufficient to enable these households to purchase housing in Moline.

The general lack of resources affects not only the ability of the delivery system to meet the direct needs of low and moderate income households, it also affects the efficiency of the system and its actors as they attempt to carry out daily housing activities. Lack of financial resources for nonprofit and public agencies; for example, result in a lack of staff and equipment to work as efficiently and productively as possible.

2. Coordination of Resources

b. Multiple Financing Sources and Monitoring Requirements

Housing development and service provision are often carried out by developers who must secure financing from numerous different sources. Such multi-layered financing structures require additional time and funds to administer, and drive up the cost of producing housing units. Moreover, many financing sources are often accompanied by different regulatory requirements, which force developers and owners to monitor the project for numerous different criteria and several different agencies. Multi-layered project monitoring can be excessive, cumbersome, and duplicative, adds to the operating costs for affordable housing developments, and requires additional City and project developer staff resources.

Moreover, the required multi-layered financing creates problems in coordinating resources. For example, some new HUD programs require that housing funds be combined with matching funds for supportive services, but there are few sources of funds available for such services.

c. Matching Accessible Units to Those in Need

One problem with the diversified housing delivery system of Moline is the difficulty of getting information on the availability of particular services and/or housing units to those in need. A number of landlords with units accessible to the disabled have noted a difficulty in finding disabled tenants. At the same time, many disabled persons have extreme difficulty in finding accessible units.

d. Local Public Agencies

CD is the most critical City agency in the housing delivery system. However, CD does not have responsibility for all housing planning and programs that operate in the City. The rental assistance programs are managed by Project NOW CAA Inc. This fragmentation sometimes hampers effective coordination. In addition, because CD operates as part of a larger public bureaucracy, it is not always able to respond quickly to meet the needs for rehabilitation.

3. Capacity and Character of Private, Non-profit Organizations

Non-profit housing developers vary in the level of the skills and experience of their staff and board members. Many of them lack sufficient funds for their ongoing operations or for the predevelopment expenses they must incur in launching new projects. Not all non-profit developers are equally competent in developing low-income housing. The City now carefully considers the track record of non-profit developers applying for assistance and does not work with developers whom they feel are not able to carry a project through to completion or requires that they joint venture with a more experienced entity.

4. Participation of Private, For-Profit Organizations

Many for-profit developers are reluctant to work with the City in developing affordable housing. In the case of large-scale developers, they may find they have market-rate development opportunities, which do not entail as many restrictions as those, which are undertaken in conjunction with public sector financing. Small contractors may not participate in City-assisted affordable housing development due to the bonding and prevailing wage requirements with which they find difficult to comply. The City is continually re-examining these requirements, especially to minimize the negative effect they might have on minority or women-owned contractors.

Full lender participation in community development efforts also continues to be a problem. Particularly, discrimination in residential lending continues to hamper community revitalization efforts. Many local lenders have participated in affordable housing projects in Moline; however, there continue to be unmet credit needs.

Discrimination against individuals by private landlords and others in the real estate industry continues to be a problem. Fair housing agencies funded by the City receive numerous discrimination complaints each year. These complaints allege discrimination based on race, disability, gender, and other factors. Discrimination by landlords can represent a serious barrier to obtaining housing. It should also be noted that many landlords refuse to rent to low and moderate income tenants, particularly those receiving some form of public assistance. Although not illegal, this practice severely hampers the ability of many

low and moderate-income households to obtain the housing within a reasonable timeframe and to obtain the housing of their choice.

Overview of Gaps in Housing Delivery System
<p>Lack of Resources Insufficient resources for housing prohibits delivery of sufficient services Insufficient resources for housing strains the capacity of organizations to deliver services and thereby creates inefficiencies within the delivery system</p>
<p>Coordination of Resources Multi-Layered financing and regulatory systems drive up affordable housing costs and thereby reduce the number of units provided Better coordination required to match services available to the disabled with those in need of services</p>
<p>Capacity and Character of Non-Profit Housing Organizations Non-profit housing organizations vary in skill level Lack of representation and participation in non-profit housing developer decision-making process by low income beneficiaries of housing services</p>
<p>Participation of For-Profit organizations Lack of significant corporate participation in the provision of affordable housing Discrimination by lenders result in further under-investment in many Moline neighborhoods Discrimination by insurance companies in the sale of insurance to individuals and/or within certain neighborhoods makes development more difficult and/or more expensive Discrimination by landlords in renting units to individuals Regulatory requirements discourage private sector participation</p>

e. Strategy to Overcome Gaps in the Housing Delivery System

As part of the five years covered by this Consolidated Plan, the City will continuously monitor the housing delivery system and work with local associations of housing organizations, private institutions, and other local public agencies to improve housing delivery. Specific activities that the City intends to carry out to improve this system are listed below.

1. Increasing Available Resources

- Continued attempts to expand the amount of resources available. In particular, the City will actively support efforts to secure State funding for affordable housing. Permanent source of funds for affordable housing at the State level is needed.
- The City is in the process of developing a Community Development Corporation to assist in securing funds for affordable housing.
- Encourage and support the attempts of local non-profit developers and service organizations to secure funds for service delivery and organizational operations from governmental and non-governmental sources.

2. Coordinating Resources

- Improve coordination required to match accessible housing units available for the disabled with those in need of such units through better referral mechanisms.

- Improve coordination of housing activities and other activities.
- Continue to coordinate housing programs with Project NOW, Habitat for humanity and the Moline Housing Authority to the extent possible.

3. Capacity and Character of Non-profit Housing Organizations

- Develop mechanisms to increase the capacity of non-profit affordable housing developers and actively encourage non-profit developers to take advantage of the City of Moline CDBG Programs.
- Encourage developers to increase the representation of low and moderate-income persons in their decision-making processes and thereby to become eligible for receipt of IHDA funds targeted to CHDO organizations.

4. Participation of For-Profit Organizations

- Explore programs to encourage corporate participation in the provision of affordable housing, particularly employer participation in first-time homebuyer programs.
- Attempt to overcome housing discrimination by encouraging financial institution participation in mortgage lending to low and moderate-income individuals and in low and moderate-income communities.
- Develop community reinvestment programs. The City will explore programs to encourage private, for-profit lending and investment practices that meet the needs of all Moline households and neighborhoods and discourage discrimination in lending and in the provision of insurance.

Coordination Efforts

In addition to working with individual agencies, nonprofits, and for-profits, there are many committees and/or associations for the coordination of programs and solutions to problems. These groups cover the continuum of issues, facilities, services, and organizations in Moline and Rock Island County. The City works continuously to improve channels of communication and improve the housing, economic, and neighborhood development environment.

The City will continue to consult with various housing players within the City and the metropolitan area. On a constant basis, staff is in contact with various agencies, governmental entities, various citizens, advocacy groups, and their concerns with community development and housing. The City will continue membership with the Bi-State Regional Commission, a regional planning agency. The City will continue to sponsor and hold various neighborhood workshops dealing with housing and social service issues.

The City is a member of the Quad-Cities Housing Cluster, a task force created to coordinate housing related services in the Quad City area. In addition, the City has a cooperative relationship with Project NOW, which provides services and housing to transitional persons. Project NOW and the City have addressed various community improvement projects, such as low/moderate infill housing projects and transitional/homeless housing.

To further coordinate available resources, the City will continue to work closely with lending institutions and first-time homebuyers. In many cases, a first-time buyer may secure a mortgage with stipulations that repairs be made to the home. For qualified applicants, the buyer may apply to the Home Improvement Program to assist making the essential repairs. This enables a renter to own affordable housing, thereby increasing the stock of owner-occupied housing in the City.

The cities of Moline and Rock Island, along with various housing providers and agencies confer regularly on issues of housing and community development needs within the community. These coordinated efforts will continue.

The City of Moline is currently pursuing the formation of a HOME Consortium with the cities of Rock Island and East Moline, to increase funding, accessibility for housing affordability projects.

91.220 (i) Homeless and Other Special Needs Activities

Population groups with special needs will continue to be addressed through the Housing and Neighborhood Services Program by providing housing modifications due to accessibility issues. In addition, the various groups and agencies listed in the General Market and Inventory section of this report will continue to offer services to special needs population groups: homeless, elderly, physically and mentally disabled, victims of domestic violence and persons suffering from substance abuse.

1. Inventory of Facilities & Services for Homeless Persons

The Cottage House Family Resources Center, Davenport, IA

A one stop source for individual and families to gain access to complete continuum of support services and programs to assists them to become self-sufficient, including crisis intervention, initial intake and assessment referral, connecting with shelters, transitional living programs, education/training (GED, literacy, life skills), jobs and/or career training, health services, voice mail services, and free phone service. Operates as a day-in center year-round and is open 24 hours a day during adverse weather conditions.

United Way InfoLINK, Davenport, IA

Telephone information line and guide to community resources. Provides information and referral to area agencies and services for persons who are in crisis or need assistance.

Quad Cities Advocates for the Homeless, (office) Davenport, IA

A network of area agencies, municipalities, private businesses and concerned citizens that meet regularly to address area of concern regarding homelessness.

Quad Cities Shelter and Transitional Housing Council, (office) Davenport, IA

Mission: To effectively meet the needs of homeless and challenge the root causes of homelessness by working together. Members consist of area services providers.

Salvation Army/Community Center, Davenport, Moline & Rock Island

Short-term services, clothing, lodging, and food.

Salvation Army Quad Cities Family Services Center, Davenport, IA

Temporary shelter for families and couples in Iowa/Illinois Quad Cities.

Salvation Army Adult Rehabilitation Center, Davenport, IA

Shelter and rehabilitation for men with substance abuse problems in metropolitan areas.

Project NOW, various Rock Island County locations

Provides outreach, information referral and advocacy: administers various housing and meal programs, operates senior programs, operates shelter, transitional, rental, and homebuyer housing programs.

Dorothy Day Hospitality House, Rock Island, IL

Provides shelter for women and children, 7 beds available.

Quad City Red Cross, Rock Island, IL

Emergency shelter for persons homeless due to natural disasters or fire, 5 day maximum.

Community Health Care Homeless Program, Davenport, IA

Basic medical care for homeless, staff travels to shelters in Quad Cities.

Neighborhood Place Inc., Davenport, IA

Provides transitional, 24 month housing.

Humility of Mary Shelter, Davenport, IA

Provides transitional housing and counseling for single parent families.

John Lewis Coffee Shop, Davenport, IA

Overnight shelter for single men and meal site.

Miriam House, Davenport, IA

Shelter and meal site.

Sojourner House, Rock Island, IL

Supportive, transitional housing for single women, 6 persons.

Neighborhood Place, Inc. Family Crisis Prevention Program

Program for families aims to prevent homelessness through intervention and follow up services.

Family Resources Domestic Violence Shelter, Davenport, IA

Provides emergency shelter, support services, legal advocacy and counseling for women and children.

A Women's Place, Davenport, IA

Residence for women released from jail providing a program of assessment and action to help women move forward with their lives.

Vera French Mental Health Center and Vera French Housing Corporation, Davenport, IA

Vera French Homeless Program provides outreach to those who are homeless in Scott County. Services include: evaluation, therapy, and case management. An affordable permanent housing program for SMI is developing.

Iowa East Central T.R.A.I.N., Community Action Agency, Davenport, IA

Provides a family preservation program, FEMA rent assistance and some utility assistance.

The Lighthouse, Davenport, IA

An alcohol and drug free affordable living space for recovering homeless substance abusers.

Friendly House, Davenport, IA

Provides a multitude of programs and services for low income and homeless persons, including: emergency assistance, day care, food pantry, youth programs and advocacy.

United Neighbors, Inc., Davenport, IA

A neighborhood organization agency that provides services for low-income persons, including: emergency assistance, youth programs, voice mail, and advocacy.

Bethany Home, Moline, IL

Provides assistance to youth in a variety of circumstances, including homeless youth.

Rock Island County Council on Alcoholism, East Moline, IL

Not a homeless shelter per se, however, homeless persons are treated for substance abuse, and long-term residential facilities provide a supportive environment; treatment program helps prevent homelessness.

Robert Young Center for Community Mental Health, Rock Island, IL

Not a homeless shelter per se, however, homeless persons are treated for mental illnesses, substance abuse, and long-term residential facilities provide a supportive environment; treatment program and follow up services help prevent homelessness.

Center for Alcohol and Drug Services, Inc., Davenport, IA

Not a homeless shelter per se, however, homeless persons are treated for substance abuse, and long-term residential facilities provide a supportive environment; treatment program and follow up services help prevent homelessness.

2. Inventory of Facilities & Services for Non-Homeless Persons with Special Needs

The attempt to build an accurate count of facilities and services for special needs housing is an extremely difficult task. Depending upon the population, such data may be limited to a count of the actual number of clients served by a public or private program, etc. The following inventory described herein represents the City's best attempt to obtain such data from known and available sources.

A. Public Housing

The following table illustrates the Moline Public Housing inventory of housing that is available for non-homeless persons with special needs (elderly, disabled and homeless persons).

TABLE 35 Inventory of Public Housing Units for Elderly, Disabled and Homeless Persons City of Moline						
Location	Efficiency	1 bedroom	2 bedroom	3bedroom	4bedroom	Total Units
Spring Valley (elderly, disabled and single persons)	130	52	0	0	0	182
Hill Side (elderly, disabled and single persons)	77	43	0	0	0	120
Spring Brook (family)	0	54	87	31	12	184
Total	207	184	87	31	12	486

Source: Moline Public Housing Authority

B. Elderly/Frail Elderly

Within the metropolitan Quad Cities area, several organizations provide services to the elderly population. The following table indicates some services available:

TABLE 36 Elderly Supportive Services Illinois Quad Cities Area		
Program	Operator	Activities
Congregate Meal Program for the Elderly	Project NOW	Provides low cost meals to persons 60 years & over
Illinois Dept. of Public Aid	IL Dept. of Public Aid	Assist in the prevention of poverty, health and welfare of citizens, including the elderly
In Touch Day Care Center	Lutheran Social Services	Adult Day Care
Project NOW Senior Center	Project NOW	Provides transportation, information, and recreational activities for elderly.
Western IL Area Agency on Aging	Project NOW	Coordinates Activities for senior citizens
CASI	Project NOW	Multi-Services for elderly population

C. Persons with Disabilities

As with most provides in the Quad City area, services are provided on a metropolitan basis. The following table illustrates available services and the corresponding providers for persons with disabilities.

TABLE 37 Supportive Services Inventory for Persons with Disabilities Quad City Area- Illinois	
Agency	Services Offered
Association for Retarded Citizens	Work activities, development training, social services, and residential opportunities.
City of Moline-Home Improvement Program	Provides renovation assistance to homeowners needing structural changes due to disability, i.e. Ramps, doorways, showers.
IL Association for the Deaf	Advocacy
IL Dept. of Public Aid	Advocacy
IL Dept. of Rehabilitation Services	Vocational rehabilitation, education, counseling, and placement
IL/IA independent Living Center	Skills training, advocacy, counseling, housing referrals, TTD relay system.
Protection & Advocacy	Advocacy
Robert Young Center for Community Mental Health	Diagnose and treat mental illness and substance abuse; case management.
United Cerebral Palsy of Mississippi Valley	Advocacy, support employment.

D. Persons with Alcohol or Other Drug Addictions

TABLE 38	
Substance Abuse Service Providers	
Quad City Area-Illinois	
Agency	Service Offered
Alcohol & Drug Educational Services	Evaluation, education, counseling, prevention, intervention, information community outreach
Center for Alcohol & Drug Services	Program to treat substance abuse, outpatient detoxification program
Rock Island County Council on Alcoholism	Program to treat substance abuse, outpatient program, transitional housing.
Robert Young Center for Community Mental Health	Diagnose, treat, prevent, counsel, and educate persons with substance abuse problems.
Treatment Alternatives for Special Clients	Assessment, court advocacy, treatment referral

91.220 (k)Other Actions

1. Decent/Affordable Housing

The single most problematic factor to affordable housing is the limited supply of decent, affordable housing. New construction is far out of reach for low income and most moderate-income households. Thus, the older housing stock must be maintained in sound condition. The two most prevalent factors concerning the lack of affordable housing is the cost of new construction and the lack of finances to incur rehabilitation of existing housing. Over the next five years, the City will continue to offer the Home Improvement Program to address the needs of creating/maintaining affordable housing. First-time homebuyer counseling assistance will continue to be offered. A mortgage-credit certificate program and/or a mortgage revenue bond program will be pursued with the City, bankers, Illinois Housing Development Authority and lenders.

2. Lead Based-Paint Hazards

The City will continue to inform its clients about the hazards of lead based paint poisoning by distribution the HUD notification, "Watch Out For Lead Based Paint Poisoning," and will request technical inspections from the Rock Island County Health Department when appropriate. The City will continue to act upon inquiries about lead-based paint hazards in residential homes. Through the Home Improvement Program, the City may modify, repair or abate homes of lead-based paint if deemed necessary. Lower costing methods of abatement will be a topic at the homeownership seminars.

3. Reducing the Number of Families Living In Poverty

The primary anti-poverty strategy the City undertakes is through the Housing and Neighborhood Services Program. This housing rehabilitation program assists those with incomes of moderate, low and very-low incomes. These households are eligible for rehabilitation and emergency repairs to their owner-occupied residence.

In most cases, households with incomes levels at the low and very-low income levels would not be able to undertake emergency repairs such as a furnace replacement or electrical re-wire. The Housing and Neighborhood Services Program continues to ensure safe and decent housing for low-income households by providing the means to make critical housing repairs. By making available financial assistance, the Program continues to reduce the number of households at risk of homelessness.

4. Coordination Efforts

The City will continue to consult with various housing players within the City and the metropolitan area. On a constant basis, staff is in contact with various agencies, government entities and various citizens and advocacy groups and their concerns with community development and housing. The City will continue membership with the Bi-State Regional Commission, a regional planning agency. The City will continue to sponsor and hold various neighborhood workshops dealing with housing and social service issues.

The City of Moline is a member of the Quad-Cities Housing Bureau, a task force created to coordinate housing related services in the Quad City area. In addition, the City and Project NOW have cooperated to address various community improvement projects, such as Amigos Park (a micro-playground developed on a vacant lot), transitional/homeless housing.

To further coordinate available resources, the City will continue to work closely with lending institutions and first-time homebuyers. In many cases, a first-time buyer may secure a mortgage with stipulations that repairs are made to the home. For qualified applicants, the buyer may apply to the Home

Improvement Program to assist making the essential repairs. This enables a renter to own affordable housing, thereby increasing the number of owner-occupied housing stock in the City.

The cities of Moline and Rock Island, along with various housing providers and agencies confer regularly on issues of housing and community development needs within the community. These coordinated efforts will continue.

5. Public Housing

With the PHA Plans, the Moline Public Housing Authority will continue to improve the physical condition of the housing sites. In addition, the Housing Authority and the Housing Authority Board with an appointed public housing resident representative will continue to improve the management and living conditions for the residents.

2010 Activities Summary

A. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

The City will utilize Community Development Block Grant (CDBG) funding for **\$975,851** to meet housing and community development needs through the following programs: *(These programs are not restricted to geographic boundaries within the City).*

Housing/Neighborhoods (\$517,620)

- Housing and Neighborhood Services Program (\$306,745)
- HNSP Service Delivery (\$118,341.77)
- Cloverleaf Community Committee (\$2,550)
- Florecente C.O.P. (\$8,000)
- Springbrook C.O.P. (\$5,000)
- Neighborhood Partnership Committee (\$20,000)
- Code Compliance (\$25,800)
- Non-profit Organization Capacity Building (\$1,183.23)

Human Services (\$49,321.50)

- ARC of Rock Island County (\$4,000)
- Boys & girls Club (\$5,000)
- Children's Therapy Center (\$5,000)
- Christian Care (\$2,000)
- Churches United (\$6,000)
- Marriage and Family Counseling (\$5,000)
- Quad City Arts (\$1,500)
- Safer Foundation (\$2,500)
- Salvation Army Family Emergency (\$6,321.50)
- Salvation Army Children's Summer Camp (\$2,000)
- WVIK Reading Services (\$3,000)
- YMCA (\$3,000)
- Youth Service Bureau (\$4,000)

Park & Recreation (\$2,000)

- Alley Cat Boxing Club (\$2,000)

Economic Development (\$266,089.50)

- Moline Centre/Section 108 Loan Repayment (\$266,089.50)

Planning (\$1,183.23)

Program Administration (\$169,637.77)

PLANNING

In addition to objectives listed previously, the City of Moline administrative staff will address the following:

- Conduct at least two (2) Saturday seminars for potential first-time homebuyers and small business entrepreneurs.
- Provide educational seminars (English/Spanish) on the topics of Drug and alcohol abuse, gangs and AIDS/HIV education and prevention.
- Provide home purchase assistance to approximately (25) first-time buyers (translations, counseling, accompany to lenders, Realtors, HNRP, etc.).
- Research implementation of a mortgage credit certificate program and/or a mortgage revenue bond program with investment bankers, Illinois Housing Development Authority, and lenders.
- Working with Black Hawk College Outreach Programs.
- Serve on board for the Chamber of Commerce Leadership Training.
- Participate in Project NOW's First-Time Homebuyer's housing seminars.
- Provide technical assistance to neighborhood organizations and assist with the coordination of new committees.
- Provide service to small businesses, including technical assistance and translations.
- Investigate abandoned houses to identify structures feasible for Rehabilitation and First-Time Homebuyer demonstration project.
- Develop neighborhood plans.
- Serve on Project NOW's Board of Directors.
- Conduct a CDBG mandatory subrecipient training/workshop for agencies and neighborhood groups that were awarded CDBG funds or that are interested in applying.

B. Purpose of the Consolidated Action Plan

GENERAL

The Consolidated Action Plan is a result of an effort by the U.S. Department of Housing & Urban Development (HUD) to streamline the application and planning requirements of six separate grant programs into one comprehensive document. The City of Moline developed the Consolidated Action Plan as an action-oriented management tool to analyze implement local housing and community development activities. To identify local priority needs, the City consulted with numerous groups, including other government entities, non-profit housing providers, social service agencies, lending institutions, neighboring groups, and citizens. Subsequently a strategy for the use of City resources, federal assistance and private investment was designed to maximize housing and community development efforts.

FUNCTIONS OF THE PLAN

The Consolidated Action Plan serves the following functions:

1. A planning document for the City, which builds on a participatory process at the lowest levels;
2. An application for federal funds under HUD's formula grant programs;
3. A strategy to be followed in carrying out HUD programs;
4. An action plan that provides a basis for evaluating performance.

ACTION PLAN

The City submits an updated Action Plan each year as an application for the Community Development Block Grant (CDBG) funds. The Action Plan identifies the federal, state, and local resources anticipated during the fiscal year to address the priority housing and community development needs. In addition, the activities to be performed by the City staff and participating organizations to satisfy these local objectives are listed.

CITIZEN PARTICIPATION PROCESS

The public notice was advertised in the Dispatch and The Rock Island Argus newspapers. The notice was printed in English and Spanish. The 2010 CDBG funding recommendations were on the September 30, 2009 Citizen Advisory Committee Agenda, and the November 3, 2009 City Council Agenda, which provided an additional opportunity for any public discussion.

All written and oral comments received by the public are valuable input and taken into consideration in the development of the City's Action Plan. To encourage continued participation, the Consolidated Plan and updated Action Plan will be made available to the public at Moline Public library. Additional assistance will be provided throughout the year by the Planning & Development Department. Please send written comments, questions, or request for assistance to:

City of Moline
Planning & Development Department
Community Development Division
City Hall
619 16th Street
Moline, IL 61265

Please see Appendices for Citizen Participation Plan

C. ACTION PLAN

1. Administration

The City of Moline will address the following:

- Leverage of resources to reduce blight and poverty.
- Implementation of Neighborhood Improvement Plans
- Pursue homeless continuum of care concepts with existing non-profit providers.
- Conduct at least two Saturday seminars for potential first time homebuyers, small business entrepreneurs or neighborhood improvement.
- Provide home purchase assistance to at least 25 first time home buyers (translations, counseling, accompany to lenders, Realtors, etc.)
- Continue to promote programs, evaluate and implement when feasible a mortgage revenue bond program with investment bankers, IHDA, and lenders for first time homebuyers.
- Provide technical assistance to neighborhood organizations and assistance with the coordination of new committees.
- Serve on advisory board of the Project NOW Community Housing Development Organization (CHDO)
- Provide technical assistance to educational cultural community associations that promote goals compatible with Community Development Block Grant program.
- Provide Certification of Consistency and support letters to other housing provider's application as appropriate.
- Participant in the Quad City Housing Cluster.
- Administration of the City of Moline Revolving loan fund.
- Continued support of the Small Business Administration.
- Continued support of the Neighborhood Partnership Committee through technical assistance to neighborhood associations, provide a rental inspection program and the inclusion of a Neighborhood Indicators Program.

2. Lead-Based Paint Hazards

The City of Moline, Rock Island, Project NOW, Renaissance Rock Island and the Rock Island County Health Department in cooperation applied for a Department of Housing & Urban Development Lead Hazard Control Grant to provide hazard reduction and lead poisoning prevention services, by establishing partnerships between local governmental entities and numerous not-for-profit organizations. The collaboration between partners was successful in receiving 1.8 million from the Department of Housing and Urban Development to assist the consortiums efforts of the Illinois Quad Cities to educate the community about lead hazards, prevention and provide a comprehensive lead poisoning prevention service that responds to children already lead poisoned.

The grant will also assist with the consortiums efforts to proactively address lead hazards in housing units before children become poisoned. The lead prevention is a part of the City of Moline Commitment to the revitalization of its older neighborhoods. The City has invested over \$9.5 million dollars, with both public and private dollars, for the housing programs targeted primarily for low-income families. CDBG and HOME programs have all been administered in a manner compliant with applicable federal regulations. Through recent experience Moline staff has gained valuable knowledge and hands on management capacity in lead based paint requirements.

The City will continue to inform its clients about the hazards of lead based paint poisoning by distribution the HUD notification, "Watch out for Lead Based Paint Poisoning." The City will continue to act upon inquiries about lead-based paint hazards in residential homes. Through the Home Improvement Program, the City may modify, repair or abate homes of lead-based painting if deemed necessary.

Blood Levels

During calendar year 2001, the Rock Island County Health Department conducted lead blood screenings on 834 children age 6 or under who live within the cities of Moline and Rock Island. Of these children tested, 117 or 14% had elevated blood levels. Of the 600 children tested in the targeted project area, 104 or 17.3% were identified as having elevated blood levels of 10ug/dl or greater, which is considered higher risk and requires intervention by the Rock Island County Health Department.

Income Levels

Poverty has been shown to be a key factor in determining risk for lead poisoning. Low household income is often associated with poor childhood nutrition and housing that is substandard and in need of repair, two factors that are also considered to play heavily into the risk of lead poisoning. In Moline, there are 4,504 (38%) families who are less than 80% of the area median income (AMI), while 18% are less than 50% of the AMI. Within the Moline target area, 1,819 or 50% of the families are less than 80% of the AMI and 25.3% are at or below 50% of the AMI.

TABLE 39		
Estimated Number of Housing Units in Moline With Lead Hazards and Low Income Residents		
Age of Housing	Moline Housing Units	Rock Island County
Built 1970 to 1979	2,521	9,940
Built 1960 to 1969	2,955	11,210
Built 1940 to 1959	6,013	18,714
Built 1930 or earlier	6,208	16,820
Total # of Units	19,495	64,489
Total Units possible lead	17,697	56,684
Percent of Pop. Below AMI*	0.09%	11%
Total High-Risk Units	6,576	16,122
Percent High-Risk Units	34%	25%
*AMI-Area Median Income		
Data Source U.S. Census Bureau		

Lead Hazard Control Outreach and Testing

In July 1992, the Rock Island County Health Department (RICHD) became a Delegate Agency of the Illinois Department of Public Health and was granted funds to do lead screening, case management, and education. In January 1993, each day care center, day care home, preschool, nursery school, kindergarten or other licensed or approved child care facility, including those operated by the public schools, was mandated to show proof upon admission that the child had been screened for lead. Every physician, nurse, hospital administrator, director of a clinical laboratory or public health officer who has verified information about a child with a blood level is required to report information about that child to the Illinois Department of Public Health (IDPH), which maintains a reporting system for surveillance. IDPH reports to the Rock Island County so further care can be given.

The Rock Island County Health Department has established an Education and Community Outreach Program that that will work in coordination with the City's Home Improvement Program, which includes the following:

1. Education/community outreach includes making families, physicians, and other health care providers and communities more aware of the hazards of lead exposure. Consumer consciousness is necessary to help homeowners, renters, and investment property owners appreciate the dangers of childhood lead poisoning. Education/community outreach is an essential element of RICHD's Childhood Lead Poisoning Prevention Program. Education is presented in a form appropriate for different audiences in various situations. Education and educational materials are multicultural and sensitive to the educational background and values of the communities and culture in our community.
2. RICHD has developed and maintains educational material which provide:
 - Information to Early Childhood Programs serving children ages 0-6 years
 - Comprehensive ongoing education about lead poisoning to targeted populations as part of lead screening activities. Presentations on lead poisoning to DCFS, Catholic Social Services and Foster Care Programs, Casa Guanajuato, Project NOW, targeted neighborhood organizations, health fairs, and at other community organizations.
 - Case Managers in the Healthy Moms/Healthy Kids program at RICHD have been taught to "think lead" as they visit families at their homes. They encourage screening, look for hazards, report problems, assist with referrals and follow-ups if necessary.
 - Health Fairs held in local churches, schools, housing authorities, and neighborhood watch groups are targeted by the case manage for presentations.
 - Parenting fairs are conducted in schools and literature, display, lectures and one-on-one education are offered.

Tracking System: Rock Island County Health Department uses the Stellar Software Program for tracking blood lead results, documentation, contracts and inspections. This program was written by the CDC and used by the Illinois State Health Department as well. This allows communication to and from the state.

Risk Assessment

A risk assessment will be conducted in accordance with the HUD, EPA and State of Illinois requirements, resulting in lead paint testing and analysis, a written risk assessment report and work write up specifications for lead hazard controls utilizing interim controls and safe work practices. A risk assessor will be contracted to provide inspections (i.e XRF, paint chip and soil samples), risk assessments and

clearance testing. The information gathered will allow the risk assessor to prepare a combination lead inspection/risk assessment and work write-up. At this time, a relocation assessment will be developed.

Contractors

All contractors, staff and sub-contractors will be monitored to ensure they have met and are keeping their lead certifications, licensing and insurance in proper order. All contractors must be licensed and certified to conduct lead based paint hazard activity and provide a licensed supervisor to be on site during hazard control activities. A pool of qualified lead contractors, supervisors and workers will be developed. Competitive bid will be solicited from the contractor pool.

Clearance Testing and Follow-up

Clearance dust testing will be conducted according to the EPA work practice standards rule at 40CFR 745.227 and HUD Guidelines. Post hazard control dust-wipe clearance thresholds contained in the EPA rule will be used as a standard. Illinois Department of Public Health standards will be used (40ug/ft² for floors, 200 ug/ft² for all other horizontal surfaces). The Lead Poisoning Prevention Code will remain at the more protective standard of 400 ppm on high contact areas and 1,000 ppm for other accessible areas. Dust wipe, soil, and paint samples will be collected by a certified person. The lab used for analysis is approved by EPA National Lead Laboratory Accreditation Program for lead testing and clearance analysis. Clearance will be achieved before re-occupancy is allowed. Currently the City of Moline is using BTS labs located in Richmond, Virginia to perform lead sampling and clearance testing and several local qualified lead abatement contractors. The City currently has a certified lead risk assessor on staff.

Homeowner Education

The City of Moline Community Development Division will continue to provide information on the importance of lead poisoning prevention and the hazards of lead in homes built prior to 1978.

Integration of Lead-Based Paint Abatement into the City's Housing Programs

Over the five-year period covered by this Consolidated Plan incorporated through fiscal year 2009, the City plans to expand its activities in the area of education and outreach on lead-based paint hazards, to further integrate lead-based paint hazard abatement into its housing rehabilitation programs. In addition to its continued coordination with The City of Rock Island, Project NOW Community Action Association, Renaissance Rock Island and the Rock Island County Health Department, the City will take the following actions:

1. Community Development staff will detect and quantify the extent of lead-based paint hazards on each home inspected for rehabilitation as well as painting
2. Community Development staff will continue to write project specifications, which provide protection for occupants during rehabilitation and maximum, cost effective control over LBP as required
3. Community Development staff will increase monitoring of LBP hazard reduction activities within the scope of rehabilitation projects for compliance with new HUD regulations

3. IMPEDIMENTS TO AFFORDABLE HOUSING (Analysis to Fair Housing Study)

A. Background

The latest Fair Housing Analysis of Impediments (FHA) study for the City of Moline was completed in 2005. It was conducted in lieu of J-Quad and associates at a local and metropolitan level in collaboration and cooperation with the Cities of Davenport, Iowa and Rock Island, Illinois. The FHA is an ongoing process of planning actions, implementing action plans, monitoring, and further assessing for potential impediments.

B. Methodology

Fair housing choice for Moline, Rock Island, and Davenport was identified and grouped by similarity through information revealed from the focus group sessions, demographic profile, fair housing index, and analysis of the Home Mortgage Disclosure Act (HMDA) data for each city.

The focus group participants voiced many concerns relating to fair housing choice that they perceived as impediments. Primary among the participants' concerns was a lack of affordable housing. Further issues of concern included concerns about predatory lending, coordinated public transit, NIMBY (Not In My Back Yard) issues, and the inability for individuals to qualify for mortgages.

The fair housing index highlights geographic areas indicating a concentration of attributes prevalent in fair housing issues. These attributes include high minority concentrations, older housing stock, reliance on public transportation, low incomes, low housing values and contract rents, a high percentage of female headed households with children, a high ratio of loans denied to loans originated high unemployment rates, and high rates of high school dropouts. The collective concentration of these issues is often indicative of neighborhood deterioration and market conditions that tend to impede fair housing choice. Our analysis and confirmation received in the focus group sessions indicate that residents in areas along the Mississippi River had a "high risk" of experiencing problems with fair housing choice.

The HMDA data analysis indicates that there are issues of concern in mortgage lending. Loan denials to minority populations tend to run at much higher rates than to white applicants and there is some evidence to suggest that there are characteristics consistent with redlining occurring in the community.

Several impediments were identified as barriers to fair housing. They include predatory lending, income disparity among racial groups, lack of coordinated transportation services, characteristics of redlining, limited accessible housing, lack of developable land, NIMBY issues, aging housing stock and lead-based paint, lack of local fair housing enforcement and outreach, and regulatory issues.

Focus Group Sessions and Interviews

Focus group sessions and interviews were held in Moline and Rock Island, IL and Davenport, IA. A total of five sessions were scheduled, including one public session in each of the three communities, one combined session for City staff, and one combined session for industry leaders. Attendees were invited based on their knowledge of the local housing environment.

Prior to the focus group sessions, key person interviews were conducted to provide a preview of issues that might be introduced during the focus group sessions and to get a better perspective of housing issues in the cities. A list of attendees and key leaders interviewed is included at the end of this section. It should be noted that the methodology employed in the focus group sessions was not designed to provide a statistically representative set of observations about the area's housing market. Conclusions drawn here are to be recognized as the observations of a select group of individuals selected for their knowledge of the local market.

Findings

Discussion during the fair housing focus group sessions spanned numerous topics, but the more prevalent issues are described below.

Moline, IL:

Housing availability was identified as a key issue in Moline. Participants felt that there was not enough decent affordable housing available in the city. Many residents indicated that they had relatives and friends who wanted to live in Moline, but sought housing elsewhere because of the shortage of decent, affordable housing in the city. Moline does have some new residential developments underway, but the city's affordable housing needs are greater than the current rate of housing production. Even City operated housing programs, such as Section 8, have long waiting lists. The Moline Housing Authority has used all its Section 8 vouchers; therefore, clients must wait until a voucher becomes available before they can be placed. Approximately 400 citizens are waiting to be placed in Section 8 housing. In some instances, the wait for housing may be up to three years. Participants felt that the waiting list was too long and that not enough was being done to find appropriate housing for clients.

A lack of jobs was cited as another issue in Moline. Moline, like most of the region, still relies heavily on the manufacturing sector. Factories have downsized and wages and benefits have been cut in recent years. A loss of jobs in the industrial sector over the last two decades has caused many residents to relocate to other areas of the country or to change jobs. While the service sector continues to grow in Moline, many occupations in the service industry pay just above minimum wage. Residents sometimes work two and three jobs to provide the basic needs for their families.

Deteriorating neighborhoods was cited as another issue in Moline. Participants mentioned that some neighborhoods have a large number of renters. Since renters have no equity in the property, their obligation to maintain the housing unit is minimal. Landlords sometimes do not provide sufficient upkeep on property so the condition of the housing unit declines, having a negative impact on neighborhoods. Participants mentioned that limited code enforcement does not address the issue during the initial stages, so blight and neglect settle in and the neighborhood continues to decline.

Immigrant issues were cited as a major problem in Moline. It was reported that in many instances Hispanic immigrants do not possess the proper documentation to obtain housing. Many immigrants do not have social security cards, driver's licenses, or birth certificates. This makes it difficult for residents to qualify for housing. While some social service organizations are set up to help the immigrant population, a large number of immigrants have a distrust of the government and governmental agencies. In addition, there are language barriers that limit

some residents' ability to communicate with non-Spanish speaking residents. This language barrier often causes immigrants to distrust those who are non-Spanish speaking.

Incidences of racial steering were also reported during the Moline Focus Group session. Minorities in the group shared personal experiences of being steered to "all Black communities" when they were in search of housing in Moline. Specifically, they mentioned that their real estate agent showed listings in Black neighborhoods only. Other parts of the city were considered off limits to minorities, so the areas were not included in the tour.

Home rehabilitation costs were cited as another issue in Moline. Many residents who own their homes do not earn enough money for proper maintenance. Programs operated by the City have been cut back in recent years, so fewer residents receive assistance for home repair. Participants mentioned that many of the older homes are occupied by senior citizens and that they lack the income to maintain the units and are physically unable to perform some of the needed maintenance.

Several issues were mentioned regarding the City's Building Inspection program. Participants felt that the inspectors' availability was limited and this made it difficult to schedule appointments. Some participants commented that inspectors missed scheduled appointment times. Others questioned the quality of inspections performed by staff.

Impediments Applicable to all Three Municipalities

(The following excerpt is derived from the Impediments to Fair Housing Study, all foot notes reference the study document for which staff currently has on file).

Impediment: *Predatory Lending Practices with limited Local Enforcement of Existing Laws and Resources*

Issue: Predatory lending activities have become a widespread concern in the Quad Cities region. Several cases were cited by residents who suggested that unfavorable lending practices exist in all three communities. Area residents mentioned some non-traditional lenders charged high, exorbitant interest rates which sometimes results in residents losing their automobiles or homes, or remaining in financial debt to the lender for an extended period of time.¹ To complicate matters, in many minority neighborhoods traditional lending institutions have a marginal presence in the community. Typically, banks avoid these locations and shy away from investing in low-income census tracts, which makes it inconvenient for area residents to conduct business. To serve this population, an abundance of pay-day loan, check-cashing, and title-loan stores have opened throughout low-income neighborhoods. These businesses charge high interest rates which further reduces the disposable income of residents. Some residents that rely on these non-traditional lenders find themselves dedicating future earnings to pay off debts with high interest rates.

The State of Illinois recently passed a state-wide predatory lending law, but the law has little enforcement on the local level and provides limited outreach. The High Risk Home Loan Act prevents financing single premium credit insurance, flipping (repeated, unnecessary refinancing), and prepayment penalties over three years.² Borrowers can take some legal

¹ Focus Group Report, Page 124

² <http://www.ntic-us.org/issues/predatorylending/pred-fighting-in-illinois.htm>

action against the lender who holds the loan during a foreclosure or default or within five years of the loan origination. The Illinois Attorney General can prosecute lenders for making or buying predatory loans, but citizens must identify potential predatory lenders and report them to the Attorney General's Office.³ Information is included on the State's website for residents who have access to the Internet or brochures may be mailed, but the State provides limited outreach and education on predatory lending. Residents may report any predatory lending activity to the State Attorney General's Office which initiates the investigation process. But if residents are unfamiliar with predatory lending activities, how would they know if they are being victimized? Many residents become victims without realizing the consequences of these practices or they learn about the consequences once they begin to repay the loans.

The State of Iowa recently proposed two bills concerning predatory lending, the Iowa High Cost Mortgage Act and the Home Loan Protection Act. The High Cost Mortgage Act would protect residents against high cost activities such as prepayment penalties, balloon payments, late payment charges, and excessive closing fees⁴. The Home Loan Protection Act would add strength to the High Cost Mortgage Act by further restricting creditors from financing insurance premiums or debt cancellation fees; "flipping" a home loan (i.e., refinancing a home loan with no net benefit to a borrower); encouraging default on an existing loan prior to closing on a refinancing loan; imposing a late payment charge; and accelerating indebtedness.⁵ Both bills have been stalled in legislative subcommittees and will not be reconsidered until January 2006.⁶ There are a limited number of organizations providing education on predatory lending in Moline and Rock Island. As a result many residents in both cities still remain unaware of and vulnerable to the consequences of using these lenders.

The Davenport Civil Rights Commission (DCRC) has partnered with several entities in the community to combat predatory lending. Several groups in Davenport provided education and training on predatory lending including DCRC, Wells Fargo Home Mortgage, Quad Cities Interfaith, and John Marshall School of Law. The DCRC has partnered with Wells Fargo Home Mortgage to put on a presentation to Hispanic community members in January 2003 about the home-buying process and information about the dangers of predatory lending. A DCRC staff member has chaired Quad Cities Interfaith's Predatory lending Task Force since approximately November 2004. This task force is examining the problem of predatory lending in the Quad Cities and developing ways to combat predatory lending among other activities. Despite Davenport's activities there is still no statewide law to protect residents against predatory lending.

Impact: Low-income populations may be subject to predatory lending because of a poor credit rating, no or limited credit history, limited access to traditional lenders, or lack of proper identification. Predatory lending practices often result in a lower-income household (it is primarily lower-income households that need to borrow from this type of lender) dedicating future earnings or losing a home or automobile in an attempt to pay back high interest loans. In some cases, homeowners who had already paid off their original mortgage could lose their home on a loan for a small fraction of the home's value. With the lack of access to local banks and credit unions, residents are more likely to utilize the services of convenient sub-prime lenders and check-cashing stores who charge exorbitant interest rates and have severe default

³ Illinois State Attorney General's Office.

⁴ Iowa State Attorney General's Office.

⁵ Ibid

⁶ Ibid

penalties. Predatory lending may further impair an individual's credit and monopolize more of a low-income person's monthly income with high interest payments and finance charges, leaving less money for other necessities.

Remedial Solutions: The City of Rock Island's "Knowledge Through Neighbors (KTN)" Task Force of Neighborhood Partners has been working in the past year to promote financial education resources available to citizens. This includes imparting knowledge to neighbors about the dangers of predatory lenders. In 2005 Rock Island, through its KTN Task Force, signed on as a "DollarWi\$e" community (www.dollarwiseonline.org). As part of DollarWi\$e program, the Task Force and City of Rock Island and its partners planned activities for a financial literacy week, including holding a financial education seminar where predatory lending issue are addressed. The KTN Task Force will continue to evaluate its role in providing financial education resources that best meet neighborhood needs.

The City of Moline has over the past several years provided a housing seminar for its residents to address predatory lending practices, mortgage financing education, affordable housing programs and sustainable housing rehab assistance. The City has also been very active in providing support to affordable housing developments for low to moderate income families and new affordable housing construction projects. The City of Moline is in the process of completing a neighborhood structural condition survey which will identify neighborhood and housing conditions for the purpose of understanding issues facing Moline's neighborhoods and developing action strategies to confront the issues and housing needs.

Programs like DollarWi\$e and the Moline housing seminars need to be expanded to reach a broader audience and ensure that awareness is occurring on every level. In addition, the Cities of Moline and Rock Island should help enforce existing legislation that regulates predatory lenders, particularly those in low-income census tracts. This will help to decrease predatory lending activity that strips away the borrower's equity through high fees and expensive, unnecessary terms.

Part of the recommended strategy should be to train City staff on the provisions of the Illinois Predatory Lending Law. Staff should set up a fair lending campaign seeking to educate residents on fair lending activities, issues regarding predatory lending, and the provisions for protection under the law.

The City of Davenport should encourage residents to lobby their Iowa State Representatives to pass the proposed predatory lending bills. Emphasis should be given to reaching target populations in neighborhoods where predatory lending is occurring most often. Until the bills concerning predatory lending are passed, the City of Davenport should work closely with State of Iowa Attorney General's Office to regulate and monitor lending activity in the city. Most recently, Davenport Civil Rights Commission (DCRC) has partnered with several entities such as Wells Fargo Home Mortgage, John Marshall School of Law, and Quad Cities Interfaith to combat predatory lending. Programs such as the Coalition Against Abusive Lending, DollarWi\$e, and the Quad Cities Credit Association presentation are helping to educate the general public on consequences of predatory lending. The City of Davenport recently held a DollarWi\$e event of its own, which the Davenport Civil Rights Commission co-sponsored with Quad Cities Interfaith, the City of Davenport and other sponsors. This event consisted of a free financial education seminar for community members, and it reached out to minority communities by providing Spanish and Vietnamese translations of the seminar.

A benefit of Rock Island's and Davenport's participation in the recent DollarWi\$e campaign is the opportunity to apply for a DollarWi\$e capacity grant to further financial education. Davenport is partnering with Rock Island, the lead city in this grant application, Moline and Bettendorf in applying for this grant which would fund a financial education coordinator to identify where financial education in these communities can be enhanced and implement those changes.

Each municipality should encourage lending institutions to locate in low-income census tracts to provide residents with traditional banking and lending services. Cities should assist lending institutions in their expansion of facilities by conveying city-owned land and by eliminating permit fees where appropriate.

These lending institutions should be encouraged to establish or reestablish checking, saving, and credit accounts for residents that commonly utilize check cashing services or those residents who have had closed accounts in the past. Lending institutions should tailor products to meet past financial deficiencies of residents.

Impediment: Income Disparities Among Racial Groups

Issue: There is a common disparity regarding income among racial groups in Moline, Rock Island, and Davenport, particularly between White and African-American populations. In each municipality, African-Americans earned far less income than other racial groups. In 2000, half of African-Americans in Moline, Rock Island, and Davenport earned less than \$25,000. Considering the median housing costs for all three cities at \$78,000, the issue of affordable housing becomes critical for African-American residents.⁷ In Moline, over 59.6 percent of African-Americans earned less than \$25,000.⁸ In contrast, 28.3 percent of Whites were in that same income group.⁹ In Rock Island, 57.7 percent of its African-American population earned less than \$25,000.¹⁰ In Davenport, 54.6 percent of African-Americans earned less than \$25,000.¹¹ Approximately 31.0 percent of Whites in Rock Island and 30.1 percent in Davenport earned less than \$25,000.¹² In all three cities, more than 20 percent of all African-Americans earned less than \$10,000 annually - 26.5 percent in Moline, 28.8 percent in Rock Island, and 22.6 percent in Davenport respectively.¹³ There were smaller percentages of White households earning less than \$10,000, at 6.8 percent for Moline, 7.6 percent for Rock Island, and 9.0 percent for Davenport.¹⁴

Two important factors appear to influence income for Quad-Cities residents. First, educational attainment was lower among minorities. According to the 2000 U.S. Census, 19.6 percent of the U.S. population earned less than a high school diploma.¹⁵ Hispanics in Moline, Rock Island, and

⁷Median Housing Value for Moline, Rock Island, and Davenport, U.S Census, 2000

⁸ Table 1.2.1A Households by race/ethnicity by income class for Moline, 2000, Page 21.

⁹ Ibid

¹⁰ Table 1.2.1B Households by race/ethnicity by income class for Rock Island, 2000, Page 23.

¹¹ Table 1.2.1C Households by race/ethnicity by income class for Davenport, 2000, Page 25.

¹² Ibid

¹³Table 1.2.1A Households by race/ethnicity by income class for Moline, 2000, Page 21.

Table 1.2.1B Households by race/ethnicity by income class for Rock Island, 2000, Page 23.

Table 1.2.1C Households by race/ethnicity by income class for Davenport, 2000, Page 25.

¹⁴ Ibid

¹⁵ 2000 U.S. Census

Davenport displayed high percentages of residents that earned less than a high school diploma. Approximately 46.2 percent of Moline’s Hispanic population, 37.6 percent of Rock Island’s Hispanic population, and 36.9 percent of Davenport Hispanic population earned less than a high school diploma.¹⁶ African-Americans also displayed a high percentage of residents with less than a high school education in Rock Island at 28.9 percent and in Davenport 25.8 percent.¹⁷ African-Americans in Moline fared better, closing the gap of educational attainment to Whites.¹⁸ 16.5 percent of African-Americans in Moline earned less than a high school education compared to 13.0 percent of Whites in Moline.¹⁹

Second, unemployment was significantly higher for African-Americans than other groups. In Rock Island, African-Americans reported a 15.6 percent unemployment rate.²⁰ This percentage is almost double what was reported for Hispanics and Whites at 8.4 percent and 7.3 percent, respectively.²¹ In Davenport, African-Americans displayed a high unemployment rate at 15.7 percent as compared to just 6.1 percent for Hispanics and 4.9 percent for Whites.²² Of the three Cities, only Moline demonstrated a fairly comparable unemployment rate among all groups, with 5.4 percent for Whites, 5.9 percent for African-Americans, and 5.8 percent for Hispanics.²³ These two factors contribute significantly to minorities earning less income in the Quad Cities region.

Impact: African-Americans and Hispanics find it increasingly difficult to secure housing that is affordable and decent within their income ranges. A number of these residents live below the poverty line so their housing resources are limited. Households with severely low incomes are typically limited in their housing choices. They fall prey to slumlords that do not maintain their housing and charge high rents for substandard units. Since much of their income is dedicated to housing related expenses, there is less disposable income for other family needs.

Remedial Solutions: The Cities of Moline and Davenport should form partnerships with major employers to encourage more affordable housing opportunities and create training programs to establish a more stable and skilled workforce. This effort should provide additional opportunities for minorities who typically live in low-income census tracts with a chance to enhance their skills and obtain a better paying job. Rock Island currently has a housing program named Live and Work Rock Island that provides this function.

Impediment: Coordinated Public Transportation in the Quad Cities Region.

Issue: Coordinated bus service is a problem in the Quad Cities. Moline and Rock Island operate Metrolink which services communities in Rock Island County, IL. Davenport operates Citibus which services Davenport and neighboring communities in Iowa. Both transit organizations share some coordinated services, but navigation throughout the region can become time-consuming and cumbersome for riders. Focus group participants mentioned that it takes an extended period of time in some instances to take a bus between Cities in the Quad Cities region.²⁴ A query into a bus ride from South Park Mall in Moline to downtown Davenport

¹⁶ Employment and Education Section, Pages 34 and 35.

¹⁷ Ibid

¹⁸ Ibid

¹⁹ Ibid

²⁰ Table 1.3.3B Employment Status by race/ethnicity for Rock Island, 2000, Pages 32.

²¹ Ibid

²² Table 1.3.3C Employment Status by race/ethnicity for Davenport, 2000, Pages 34.

²³ Table 1.3.3A Employment Status by race/ethnicity for Moline, 2000, Pages 30.

²⁴ Focus Group Report, Page 125.

revealed that a minimum of 1.5 hours was needed to complete the one-way trip.²⁵ This includes a transfer in Rock Island and a change of bus service to Citibus to travel into Davenport. The same trip usually takes no more than 25 minutes by automobile. Citibus provides standard bus service from 6:00 a.m. – 6:00 p.m., Monday – Friday.²⁶ Saturday bus service operates from 9:00 a.m. – 6:00 p.m. No bus service is available on Sunday. Metrolink provides service during the hours of 5:30 a.m. – 9:00 p.m. on the weekdays.²⁷ On Saturday, Metrolink operates from 7:45 a.m. to 6:00 p.m. On Sunday, high-demand residential and commercial corridors in Cities are available between 8:00 a.m. – 5:00 p.m. Bus service is not available on major holidays.

The Bi-State Regional Commission helps to streamline public transit in the region by offering coordinated route maps to certain destinations, rider information, fare costs, and hours of service. The public transit systems in the Quad Cities region created a \$25 monthly pass that allows unlimited access to public bus services in the area.²⁸

Impact: Restricted transportation options imposed by limited bus services subject people without access to automobiles to inadequate means of travel in the community. These residents, including those having disabilities, are especially impacted since they rely primarily on the public transit system to get to and from work, school, medical appointments, and shopping centers. Limited transit operating hours present further challenges for the working class that relies on public transit for work or business trips. Residents find it difficult to work jobs that include late night shift work because public transit shuts down after 9:00 p.m. in the region. These residents must seek other means of transportation to accommodate late shift work, such as the use of taxis or imposing on relatives and friends with automobiles. In some instances, residents resort to walking to reach their destination.

Remedial Solutions: Moline, Rock Island, and Davenport should consider ways to expand and coordinate public transportation services. By studying the mobility patterns of each city, transit strategies should be developed that will meet the transit needs of the low and moderate-income workers, the disabled, and the elderly population.

Creating a marketing campaign is another solution to highlight the reorganization of the transit services in the region. The campaign should seek to make public transit a more viable and realistic option for all residents in all cities, even those with access to automobiles. Once sufficient marketing has been conducted, each transit service should explore additional funding options such as a tax increase, bonds, fare increase, and additional state and federal Department of Transportation grants to maintain the enhancement to the coordinated transit service.

Impediment: Characteristics of Redlining.

Issue: Redlining is the practice of denying or increasing the cost of banking services to residents of certain areas. These areas are often minority neighborhoods and residents become victims of racial discrimination. While the HMDA analyses of Moline, Rock Island, and Davenport do not provide conclusive evidence that redlining exists, it does show that loans in low-income census

²⁵ <http://www.qcmetrolink.com/routes>

²⁶ <http://www.cityofdavenportiowa.com/publicworks/citibus/index.htm>

²⁷ <http://www.qcmetrolink.com/routes/hoursofservice.php>

²⁸ <http://www.qcmetrolink.com/routes/fares.php>

tracts are less likely to be granted than loans in higher income census tracts regardless of the applicant's income level.

Loan origination rates vary from city to city in low-income census tracts. These percentages are typically much lower than percentages in high-income census tracts. In Moline, only 44.3 percent of high-income households (>120 % median) in very low-income census tracts have their loans approved.²⁹ This compares to 70.2 percent of high-income households (>120 % median) in high-income census tracts.³⁰ Similar disparities exist for the other income groups except for very low-income households, which have a higher origination rate in very low-income census tracts at 51.3 percent (<51% median) compared to 45.1 percent (<45% median) in high-income census tracts.³¹

In Rock Island, 35.2 percent of middle-income households (96-120% median) in very-low income census tracts have their loans approved.³² In high-income census tracts, 60.9 percent of middle-income households (96-120% median) have their loans approved.³³ In fact, in all income groups in Rock Island, households in high-income census tracts have higher origination rates than households in very-low income census tracts.³⁴

In Davenport, 28.0 percent of low-income households (51-80% median) in very low-income census tracts have their loans approved.³⁵ In high-income census tracts, 53.5 percent of low-income households (51-80% median) have loan originations.³⁶ Like Rock Island, Davenport households in high-income census tracts have higher origination rates than households in very-low income census tracts. Disparities in origination rates show characteristics that are consistent with redlining in low-income census tracts.

Impact: Redlining limits potential investment in blighted and stagnant areas. Developers find lending institutions are less likely to fund development projects in these areas making it less attractive to redevelop. Blight and abandonment in these areas begin to increase as investment continues to bypass these neighborhoods. Decline is inevitable, causing some families to move out and seek housing elsewhere. The community fabric that once held the neighborhood together is dissipating, in part due the lack of investment from lending institutions.

Remedial Solutions: Each city should consider developing a Neighborhood Revitalization Strategy Area (NRSA) to assist in rehabilitating blighted neighborhoods. The goal of a NRSA is to coordinate resources from federal and local governments, the private sector, community organizations, and neighborhood residents which will result in stimulating growth and development. The spin offs of a NRSA are multiple positive factors: job creation, new housing and commercial developments, increasing property values, and sustainability. The strategy should at a minimum include a plan to rehabilitate existing housing units, construct infill housing units on vacant lots, and encourage community-based economic development projects that will provide new job opportunities for area residents.

²⁹ Table 3.3.3A HMDA Analysis of Redlining in Very Low-income Census Tracts, Moline, 1997 -2003, Page 166.

³⁰ Ibid

³¹ Ibid

³² Table 3.3.3B HMDA Analysis of Redlining in Very Low -income Census Tracts, Rock Island, 1997 -2003, Page 184.

³³ Ibid

³⁴ Ibid

³⁵ Table 3.3.C HMDA Analysis of Redlining in Very Low-income Census Tracts, Davenport, 1997 -2003,

³⁶ IBID

In addition, each city should host a roundtable discussion with lending institutions to share data from the HMDA analysis, specifically highlighting loan originations in low-income census tracts. Part of the discussion should be to emphasize the need to invest in low-income census tracts to stimulate growth and stabilize existing neighborhoods.

Impediment: Availability of Affordable Housing.

Issue: The availability of affordable housing remains a serious issue throughout the Quad Cities region. The lack of affordable housing reduces housing choice for individuals with limited incomes. In each city, a limited supply of affordable housing units exists. Two factors were reviewed to determine the need for additional affordable housing: Cost burden tables and housing waiting lists.

Cost burden tables for Moline, Rock Island, and Davenport suggest that many households are spending too much income on housing expenses. Cost burden is defined as 30 percent or more of household income dedicated to housing related expenses. An analysis of all three Cities revealed that cost burden was an issue for a large number of very low-income and other low-income households, regardless of their demographic make-up. Cost burden was an issue in Davenport where 77.3 percent of very low-income rental and 75.1 percent of very low-income owner households were cost burdened.³⁷ In the same income category, 58.2 percent of renter and 54.8 percent of owner households experienced cost burdens greater than 50 percent.³⁸ In Moline, very low-income and other low-income households displayed high cost burdens as well. Approximately 63 percent of very low-income rental households and 64 percent of very low-income owner households had cost burdens.³⁹ Similarly, in Rock Island, 69.7 percent of very low-income rental households and 73.0 percent of very low-income owner households had 30 percent cost burden.⁴⁰ In "Other" low-income rental households in Rock Island, 51.1 percent of rental households spent 30 percent of income on housing related expenses, 48.0 percent spent 50 percent of their income on housing related expenses.⁴¹

The length of the waiting lists for public housing units and Section 8 vouchers also suggests there is a need for more affordable housing. The Moline Housing Authority administers public housing units and Section 8 vouchers. The waiting lists for the combined programs included 294 households.⁴² In Rock Island, the waiting lists were even longer. Approximately 151 households were on the waiting list for public housing units.⁴³ Of these families, approximately 145 were extremely very low-income households (>30% but ≤ 50% AMI). According to the latest Public Housing Authority Plan, the waiting list for public housing is closed. In addition, 265 households were on the waiting list for Section 8 tenant-based assistance in Rock Island. This figure included 57 households for persons with disabilities.⁴⁴ Twenty-four households were on the waiting list for scattered site housing units in Rock Island.⁴⁵ In Davenport, more than 2,000 households were on the waiting list for Section 8 tenant-based assistance.⁴⁶ This figure

³⁷ Table 1.5.4C, Davenport Cost Burden by Income and Tenure, 2000, Page 66.

³⁸ Ibid

³⁹ Table 1.5.4A, Moline Cost Burden by Income and Tenure, 2000, Page 61.

⁴⁰ Table 1.5.4B, Rock Island Cost Burden by Income and Tenure, 2000, Page 64.

⁴¹ Ibid

⁴² Moline Housing Authority 2004 Annual PHA Plan, Page 13.

⁴³ Rock Island Housing Authority FY 2004 Annual PHA Plan, Pages 12-14.

⁴⁴ Ibid

⁴⁵ Ibid

⁴⁶ Davenport Housing Commission FY 2003 Annual PHA Plan, Page 7.

includes 1,912 households with extremely low-income (>30% but <=50% AMI) and 1,254 households classified as families with children. The waiting list numbers may include duplicate requests since some individuals may have applied for housing in more than one municipality. The current supply of affordable housing does not meet the need for residents with limited income in the area. Although each community continues to fund housing opportunities for very low and low-income residents, these housing initiatives provide limited housing choices for families most in need.

Impact: The availability of affordable housing units limits housing choice for many residents with limited incomes. Because affordable housing opportunities are limited, some residents are forced to spend more of their income on housing related costs, resulting in high cost burdens. These households have less money to spend on other basic needs such as food, transportation, and clothing. Households with low incomes are often relegated to declining neighborhoods as their primary source of affordable housing.

Remedial Solutions: The Cities of Moline, Rock Island, and Davenport should continue to support and work to expand activities that promote affordable housing opportunities. Efforts should be made to increase the production of affordable housing through Community Housing Development Organizations (CHDOs), for-profit developers, other non-profit organizations, and the cities' rehabilitation and downpayment assistance programs. This increase in production can be achieved by exploring other private funding sources to help leverage public dollars, such as the Federal Home Loan Bank Affordable Housing Grant Program.

To be effective in increasing the availability of affordable housing, the cities should create a regional strategy to address affordable housing need. Moline, Rock Island, and Davenport should develop a strategic affordable housing plan, spreading units across the region and creating an opportunity for public-private partnerships to help implement the plan. This plan should address development issues, such as land-use barriers, regulatory changes, tax abatements, and financial incentives. A study on a regional housing strategy was conducted for the Greater NY, Connecticut, and New Jersey area. Conducted by the Regional Plan Association (CT, NJ, and NY) and Citizens Housing and Planning Council (CHPC), the study assessed the current housing crisis in America's largest metropolitan area and provides techniques to address regional housing issues. The following techniques were identified in the study:

Inclusionary zoning: There are many variations on inclusionary zoning, but it usually entails asking or requiring developers to facilitate building affordable housing in exchange for permission to develop market rate housing or for zoning variances. Programs may be mandatory or voluntary, while some are incentive based. Affordable housing development may be site restricted or there may be a cash-out option⁸¹. Inclusionary zoning can also be used to further larger planning goals, such as increasing high density development near transit stations.

Commercial linkage fees or jobs-housing linkage fees: There are a number of strategies for gaining contributions toward affordable housing development from nonresidential development.

Regional housing trust funds: These are financial mechanisms which allow nonprofit or public-private partnerships to set aside land in a multi-jurisdictional area for affordable housing development and environmental conservation.

Employer assisted housing: There are a variety of programs which let employers directly assist residents and low income developers with costs such as down payments as well as technical expertise during closings.

Property tax reform: In many places tax reform can ease municipalities' burden to pay for municipal services such as schools, thereby creating housing development markets friendlier to affordable housing.

Regional tax base sharing: This is another variation of a multi-jurisdictional reform which can encourage more affordable housing as part of larger planning efforts.

Source: **Out of Balance: The Housing Crisis from a Regional Perspective** April 2004
These techniques may be useful in addressing regional housing strategies across state boundaries. Further research should be conducted to determine which recommendations will work best for the Quad Cities region.

Impediments Applicable to Two Municipalities

Moline and Rock Island

Impediment: *Lack of Developable Land*

Issue: Moline and Rock Island are both landlocked communities. Developable land is scarce in many areas of both Cities. The Cities have difficulty assisting developers with assembling parcels large enough to construct new housing. Because of a shortage of land, the areas that are developable are sold at a premium price in Moline and Rock Island. This, in turn, increases the costs of housing production which are then passed on to the buyer, making housing less affordable.

Brownfield sites present additional obstacles to assemble land for development. Both Moline and Rock Island have a number of brownfield sites that act as a detriment to each city's potential for growth and development.⁴⁷ These sites contain environmental conditions that must be addressed through identification and remediation; which are time consuming and costly procedures. Developers often seek other areas to develop that present fewer challenges than brownfield sites. Without the potential of future investment, these areas often remain dormant, adding blight and contributing to health concerns in the community.

Impact: The lack of developable land decreases the opportunity to construct affordable housing units. Land available for residential development is often used to construct market rate housing units, which typically yield greater profits for developers. Residents seeking housing are limited to stock that already exists in the community or more expensive housing, which may cause financial burdens.

To combat issues of blight and abandonment, both communities have implemented programs to address neighborhood stabilization. Rock Island recently adopted the International Property Maintenance Code and created a Rental Property Inspection Program to combat blight and abandonment of rental properties. Moline has a Rental Inspection Program for residential buildings with three or more units. The common areas in these units are inspected for code

⁴⁷ Community and Economic Development Department, City of Rock Island.
City of Moline 2010-2014 Consolidated Plan

violations. In addition, Moline has hired a Neighborhood Improvement Officer who is responsible for code enforcement throughout the city.

Brownfield sites need remediation and funding to prepare for potential development. Their presence in the community casts a negative perception and devalues adjacent properties. In addition, these sites can pose a serious health concern to the general public if not addressed.

Remedial Solutions: Each city should continue to identify abandoned, vacant housing units and provide support to acquire and rehabilitate these vacant units. When rehabilitation is in excess of the home value, the city should use the site for an infill housing opportunity. Moline had over 900 vacant housing units and Rock Island had over 1,300 vacant units in 2000.⁴⁸ These units, if abandoned, should be brought up to building code and offered as affordable housing alternatives to increase housing availability.

Each city should continue to support Brownfield Redevelopment Initiatives that provide funding for clean-up and result in preparing sites for development. Moline and Rock Island should continue to work with the Illinois Environmental Protection Agency (IEPA) to identify potential sites, funding opportunities, and prospective developers willing to redevelop sites. One goal should be to obtain pre-commitments from developers to demonstrate that a viable project has been proposed. These commitments should assist communities in obtaining additional funding from the U.S. Environmental Protection Agency and lending institutions. If the brownfield site has any historic significance, Historic Tax Credits should be explored as an additional funding source for redevelopment.

Moline and Rock Island should encourage developers to increase residential density on proposed development sites as a means of producing more units. They should explore the use of Inclusionary Zoning, which has set-aside provisions for affordable housing. This could help ensure that while more market rate units are constructed throughout the Cities that a certain number of units will be set aside for residents with limited incomes and who are in need of affordable housing.

Moline and Davenport

Impediment: *Not In My BackYard (NIMBY) Issues*

Issue: The label “affordable housing” has helped contribute to misconceptions of residents that are living in these properties. The fact is most of the families residing in low to moderate-income housing are law abiding, productive citizens who deserve the right to live in decent and safe housing. Too often the face of affordable housing has been tainted with a grim and negative perception, causing uproar in many neighborhoods and a further misinterpretation of affordable housing objectives. During the focus group sessions, residents from Moline and Davenport mentioned that these NIMBY attitudes exist in their communities. Residents indicate their support for the development of housing for very-low, low, and moderate-income families, but the reality is low to moderate-income residents are not welcomed into the community when new affordable housing developments are proposed.

⁴⁸ Table 1.5.1A Tenure for Housing for Moline, 2000 Page 41.

Table 1.5.1B Tenure for Housing for Rock Island, 2000 Page 47.

Moline recently experienced NIMBY attitudes from neighboring residents who opposed the City's letter of support for a local developer requesting support for a tax credit designation on an existing multi-family development.⁴⁹ Neighboring residents complained the proposed project would affect nearby property values or bring the "wrong element" into the neighborhood.⁵⁰

In Davenport, there have been incidences of NIMBY with regard to the redevelopment of Marycrest College.⁵¹ The college closed in 2002 and a developer started converting the campus into a senior living facility. Area residents assumed the development of the campus would be in the form of public housing as opposed to assisted living and senior housing, which are the objectives of the redevelopment initiatives.⁵² Many residents assumed affordable housing developments would create a similar environment to former large public housing complexes like Cabrini-Green in Chicago. In both instances, residents in Moline and Davenport had the wrong perception of affordable housing. This leads to a lack of support and understanding of what affordable housing objectives can achieve and the intended purposes.

Impact: NIMBY attitudes send the wrong message concerning residents of affordable housing. The focus is centered more on the residents' negative contributions to the neighborhood, instead of creating an environment that encourages intermingling of income groups. The fact remains that low-income residents have fewer housing choices. Often they are relegated to poor housing stock, sometimes located in the most undesirable areas of the city. Encouraging mixed-income neighborhoods is a starting point in giving low-income residents a choice in housing.

Remedial Solutions: The City of Moline has recently worked with the Illinois Housing Development Authority (IHDA), American Opportunities for Housing and Moline residents of Orchard Hills (single family residential subdivision) to educate them on low to moderate-income housing developments and to dissolve the misperception of affordable housing. The efforts by the City of Moline negated the development of a NIMBY attitude in the neighborhood. Education is the primary tool to combat NIMBY attitudes. Each community should engage in a city-wide outreach program to educate residents on the goals and objectives of affordable housing. The focus should be centered on consensus building efforts to combat NIMBY issues. The goal should be to address the importance of affordable housing programs by discussing the intent of the initiative, sharing success stories, and offering field visits to affordable housing sites. Moline and Davenport should model their program to include other Best Practice strategies to eradicate NIMBY issues. The Long Island Housing Partnership successfully avoids NIMBY battles by building consensus in the communities before the agency starts work on a development project. The consensus building exercise should be centered on the principle that affordable housing is appropriate to be located in every neighborhood. Educational outreach may also be conducted through an Anti-NIMBY campaign to heighten awareness to residents regarding affordable housing initiatives. This should help in dispelling myths and stereotypes of the residents who rely on this type of housing for survival.

Moline and Davenport should support the development of mixed-income neighborhoods. Several models around the country can serve as an example to plan mixed-income

⁴⁹ Community Development Department, City of Moline.

⁵⁰ Ibid.

⁵¹ Community and Economic Development Department, City of Davenport.

⁵² Ibid.

neighborhoods. Conceptually, these types of communities exemplify how people of varying incomes can live together.

Moline and Rock Island

Impediment: Aging Housing Stock Containing Lead-Based Paint

Issue: Housing stock in Moline and Rock Island is fairly old. According to the 2000 Census, approximately 94 percent of housing units in Rock Island were constructed before 1980.⁵³ In fact, almost 70 percent of Rock Island's housing stock was built before 1960.⁵⁴ In Moline, approximately 81 percent of the housing stock was constructed before 1980.⁵⁵ Housing units built before 1978 may contain lead-based paint. Many low to moderate-income residents reside in older housing units because of the availability and affordable rents. Both Moline and Rock Island have enacted programs to address lead-based paint, but the need is greater than the resources available.⁵⁶

Impact: Lead-based paint can cause serious health problems in young children who breathe dust or swallow paint chips. This eventually causes elevated blood lead levels, which could lead to learning problems and nerve damage. In many instances, there are no symptoms of sickness. In addition to health concerns, houses containing lead-based paint may depreciate the value of the house. Addressing lead-based paint requires certified professionals skilled in handling lead-based environmental hazards.

Remedial Solutions: The City of Rock Island recently was awarded a \$1,896,834 lead hazard control grant. Funds will be used to reduce lead hazards in 140 housing units in Rock Island and Moline over a three year period. Rock Island is partnering with the City of Moline, the Rock Island Economic Growth Corporation, Project NOW, and the Rock Island County Health Department to implement the program. Funds will also be used to conduct education and outreach activities to the community about lead hazards. Moline and Rock Island should continue to support these program that address lead-based paint issues. The effort could be done collectively or individually, but with the intended purpose of decreasing lead-based paint in both communities.

Moline and Rock Island should continue to seek additional funding to combat lead-based paint issues. Several new public and private grant programs are available to support abatement activities. In addition to funding from the U.S. Department of Housing and Urban Development there are several other funding sources. Several private funding sources are also available including; the Alliance for Healthy Homes, American Public Health Association, National Center for Healthy Housing, National Low Income Housing Coalition, and United Parents Against Lead. Public and private funds should be leveraged to foster the greatest impact possible in the neighborhoods.

Impediment: *Lack of Local Fair Housing Law and Education Efforts*

⁵³ Table 1.5.3B, Age of Housing Stock, Rock Island, 2000, Page 47.

⁵⁴ Ibid.

⁵⁵ Table 1.5.3A, Age of Housing Stock, Moline, 2000, Page 41.

⁵⁶ Community Development Departments, Cities of Moline and Rock Island.

Issue: The lack of local enforcement of fair housing law is a concern in both Moline and Rock Island. All fair housing complaints and violations are referred to the HUD regional office in Chicago. Education concerning law, rights, resources, and enforcement seems to be a major barrier impeding fair housing choice in both Cities. Currently, education and outreach efforts are handled by the State of Illinois and public housing authorities. While efforts have been made by these agencies, the attempts are sporadic and limited. There are no local investigation, outreach, or enforcement agencies. Some non-profit housing organizations provide education to their clients on fair housing and Section 8 recipients are required to attend an introduction to the program, which covers fair housing law. However, the vast majority of the population is not educated on the law and their rights granted under the law. Those aware of their rights may not be aware of how or where to file a complaint.

Impact: Inadequate fair housing outreach generally results in an uneducated public who are unaware of their rights and are easy prey to unscrupulous real estate professionals or uneducated landlords who think that the only effect of their actions is to protect their own property. With little knowledge of their rights, potential buyers or tenants do not realize when they are being taken advantage of. Without knowing a place to call upon when their rights have been violated, many may feel helpless and continue to suffer the effects of discrimination.

Remedial Solutions: A local fair housing program needs to be established in Moline and Rock Island to educate consumers and housing suppliers about fair housing rights, and to monitor and enforce fair housing laws. Sufficient funding must be appropriated. The first step should be to establish a local fair housing ordinance. The ordinance should, at a minimum, contain all the protected classes and be substantially equivalent to the federal Fair Housing Act. The communities should use the Davenport Civil Rights Ordinance or the State of Illinois Human Rights Act as a model.

Each city should look for ways to coordinate fair housing activities, outreach, and enforcement for residents. Moline and Rock Island should establish a regional fair housing agency or support a local, non-profit that can serve in a regional capacity by conducting outreach, education, and enforcement. The coordination of services should eliminate duplication of efforts and confusion of reporting, while stretching the local budgets for additional fair housing activities at the same time.

In addition, Moline and Rock Island should encourage their respective neighborhood organizations to conduct fair housing activities. These organizations understand their community needs and have direct contact with their constituents. Providing more fair housing education and outreach through community-wide educational events helps residents develop an increased understanding of their rights and the many forms of discrimination that exist. An establishment of a local fair housing program will make it much easier for residents to file a complaint.

The Cities of Moline and Rock Island should work closely with the Illinois Department of Human Rights to monitor local fair housing activity until a local ordinance is passed and fair housing agency is designated. This should include training City employees and community groups on fair housing issues.

Home Mortgage Disclosure Act (HMDA) Data Analysis- Moline, Illinois

The Federal Financial Institutions Examination Council (FFIEC) gathers data on home mortgage activity from the federal agencies that regulate the home mortgage industry. The data contain variables that facilitate analysis of mortgage lending activity, such as race, income, census tract, loan type, and loan purpose. The FFIEC provides the HMDA databases and retrieval software on compact disk. Data can be summarized within the software package or downloaded in its raw form for analysis. For this analysis, the FFIEC databases were utilized for 1997 through 2003.

The data reported here are summarized by tables, charts, and maps provided at the end of this section. Tables 3.3.1A-C, 3.3.2A-C, and 3.3.4A-C show the loan activity in Moline, Rock Island, and Davenport. Tables 3.3.3A-C show the loan activity by income group of census tract in the city. The maps, provided at the end of each city's section, present data according to income group by census tract for Moline, Rock Island, and Davenport. The analysis will focus on the tracts within Moline, Rock Island, and Davenport and provide a description of lending activity specific to each city. As census tracts do not exactly coincide with the city limits and in some cases extend beyond the city limits, the numbers provided as the estimates for the city exceed the actual magnitudes in this analysis.

City of Moline

Analysis

Table 3.3.1A examines home loan activities in Moline. Data are presented by loan type, ethnicity, income of the census tract, and loan purpose. White applicants represented the largest number of loan applicants at 21,911. Origination rates (the percentage of applications that result in loans being made) for Whites were 68.6 percent. Hispanics were the next largest applicant group with 1,412 applications submitted and an origination rate of 63.0 percent. African-American origination rates were 57.6 percent, but with only 408 applications reported. Conventional loans accounted for the largest number of applications by loan type, with 31,018 applications, but, had the lowest origination rate, 56.4 percent. The VA Loans showed the highest origination rate by loan type, 61.5 percent. Refinance loans showed the highest number of applications for loan purpose at 52.5 percent. Home Purchase loans showed the origination rate of 61.3 percent. Home Improvement loans showed the highest origination rate of 64.0 percent.

Table 3.3.2A displays the HMDA data for the same data categories (Loan Type, Ethnicity, Income, and Loan Purpose). On this table, however, percentages were taken within each category of ethnicity, comparing the number of originations to the percentage of applications that result in loan originations for the entire population. For example, the first percentage shown under loan type in the "Percent" column indicates that 92.5 percent of originations in Moline were conventional loan originations. For comparison, ethnic percentages were included under the "Pop." column to compare the percentage of originations by ethnic group to their percentage representation in the population.

For Loan Type, "Conventional" showed the highest percentages, with 92.5 percent of all originations. FHA loans, which are government insured and have more stringent lending criteria, were 5.8 percent of the originations. Referencing back to Table 3.3.1A, government

insured loans had an origination rate of 57.0 percent for government insured versus an estimated 56.4 percent for conventional.

For Ethnicity, “White” showed the highest percentage of origination of 90.9 percent of the total. The percentage of Whites in the population was 82.3 percent. Hispanic applicants accounted for 5.4 percent of originations, while their presence in the population was 11.9 percent of all residents. African-American applicants represented 1.4 percent of originations with 3.0 percent of the total population. This analysis suggests that African-Americans and Hispanics were more likely to fall within lower-income groups and, therefore, less likely to qualify for mortgage financing.

Loan Purpose data showed that home purchase loans accounted for 29.9 percent of the originations. Refinance loans were cited as the most frequent purpose loans, at 54.5 percent. Home improvement loans accounted for 15.4 percent of all originations.

Table 3.3.3A examines the HMDA data more closely with respect to the possibility of redlining within the city. Redlining relates to the avoidance of certain locations by mortgage lenders in response to undesirable characteristics of the area. Assuming that these negative characteristics can be represented by the lowest income census tracts (<51% median in the tables), a comparison of origination rates within these tracts to higher income tracts should shed some light on the probability of redlining. Origination rates for the city indicate that Very Low-Income applicants (<51% median) were successful 43.7 percent of the time, Low-Income applicants (51-80% median) 54.2 percent of the time, Moderate-Income applicants (81-95% median) 58.7 percent of the time, Middle- Income applicants (96-120% median) 58.5 percent of the time, and High-Income applicants (>120% median) 66.4 percent of the time. When isolating the Very Low-Income census tracts, the origination rates change, dramatically in the case of High-Income applicants. Very Low-Income applicants were successful 51.3 percent of the time, a 7.6 percentage point increase from their overall success in the city. Comparing low-income applicants, the origination rate in Very Low-Income tracts was 8.6 percentage points less than the overall success in the city. While it might be expected that low-income applicants may have low success rates, higher-income applicants in very low-income tracts experienced much lower rates, as well. High-Income applicants in very low-income tracts had a 44.3 percent origination rate, 22.3 percentage points lower than in the city overall.

Comparing Very Low-Income tracts to High-Income tracts, large differences are noted between origination rates. Within High-Income tracts, Very Low-Income applicants were successful over 45 percent of the time, 6.2 percentage points lower than Very Low-Income applicants in the Very Low-Income tracts. Low-income applicants in Very Low-income tracts had origination rates 10.1 percentage points lower than those in High-Income tracts. High-Income applicants were successful 70.2 percent of the time in High-Income tracts, 25.9 percentage points higher than in Very Low-Income tracts. Origination rates for Middle-Income applicants in High-Income tracts were 26.9 percentage points higher than in the Very Low-Income tracts. While this analysis does not provide conclusive proof that redlining exists, the expectation for higher-income applicants would be for relatively equal origination rates across all census tracts. The large differences in origination rates between Very Low- and High-Income tracts suggest that some redlining may be occurring.

Table 3.3.4A compares origination rates between minorities and White applicants for the various loan purposes. For all loan purposes shown, White origination rates were much higher

than minorities. For home purchase loans, origination rates were 71.1 percent for Whites and 69.3 percent for minorities, a difference of 1.8 percentage points. White applicants for home improvement loans were successful about 10.7 percentage points more often than minorities. The rates for refinance loans showed that White applicants were successful 8.1 percentage points more often than minorities.

Chart 3.3.1A provides a look at origination rates by census tract income for the loan types: conventional, FHA, and VA. VA loans have the highest origination rates in all income tracts except middle-income. All loan types showed almost equal origination rates in middle-income income tracts. Conventional loans exceeded FHA loans only in high-income tracts.

Chart 3.3.2A shows origination rates by ethnicity and income of the census tract. In all income groups of tracts except Very Low- and Low- income tracts, Native origination rates were the highest. In Low-income tracts, Asian rates exceeded Native and African-American rates. While Native and Asian rates are sometimes higher than White rates, these numbers are based on relatively low number of applications. Hispanic rates exceeded African-Americans in all income groups of tracts.

Chart 3.3.3A looks at origination rates by the income of the applicant and the income of census tract the loan is applied in. Ideally, origination rates should be similar among same income groups across different income group of tracts. In all income group tracts, the origination rates of all the income groups increase as the tract income increases. The origination rates of high-income applicants in very-income tracts are almost equal to the origination rates of very low-income applicants in high-income tracts. This suggests that redlining may be occurring in lower income tracts in the city.

Chart 3.3.4A looks at origination rates by loan purpose and income of the census tract. Applications for all loan types have a higher success rate as the tract income increases, as do home improvement loans, with 68.4 percent for the High Income tracts. Refinance loans have the lowest origination rates, in all income groups of tracts. Home improvement loans show the highest origination rates in all Income groups of tracts except Moderate-Income tracts. In Moderate-income tracts, the origination rates of home purchase loans marginally exceed those of home improvement loans. Ideally, origination rates should remain constant regardless of the tract income level.

Maps 3.3.1A through 3.3.6A look at loan activity by census tract. The ratio of denials to originations was calculated for each loan purpose and loan type. For example, in Map 3.1.A, tracts shown in the darkest red indicate those areas where at least 95 to 100 applications are denied for every 100 applications that are originated. The medium red areas indicate those areas where between 65 and 94 applications are denied for every 100 applications originated. The mauve areas show 35 to 64 applications denied for every 100 applications originated. The pink areas show 0 to 34 applications denied for every 100 applications originated.

Map 3.3.2A shows the total number of loan originations by census tract. Less active areas are shown in the lighter colors, with the most active areas in dark red. Unlike the other maps, the light areas are meant to indicate areas of concern, either for a lack of loan activity or for their low rate of application originations in relation to denials. Maps 3.3.3A and 3.3.4A compare the ratio of loan denials to originations for Conventional loans and Government Backed loans. Maps 3.3.5A and 3.3.6A compare the ratio for home purchase loans and home improvement loans.

A look at reasons for denial in the HMDA data showed that the majority were related to the applicants' credit history or their debt-to-income ratio. Over 1,690 denials were related to the applicants' credit history in the seven years of the study. Nearly 730 denials were blamed on the applicants' debt-to-income ratio and 660 denials were based on collateral in those same years. Other possible reasons for not originating a loan included incomplete applications, employment history, mortgage insurance denied, unverifiable information, and insufficient cash for downpayment and/or closing costs.

Conclusions

The highest success was in the home purchase and home improvement loan sectors with origination rates at 61.3 percent. Origination rates in the refinancing loan sector, which accounted for more than half of loan activity, was 52.5 percent. During the period between 1997 and 2003, the majority of loan denials were related to the applicants' credit history.

The number of applications and the percentage of loans originated among Whites are higher than minorities. These disparities in loan originations show that minorities are less likely to obtain a loan for home purchase, home improvement, or refinancing, resulting in more limited housing choices for that group. In all income group tracts, the origination rates of all the income groups increase as the tract income increases. The origination rates of high-income applicants in very-income tracts are almost equal to the origination rates of very low-income applicants in high-income tracts. This indicates that redlining may be occurring in lower income tracts in the city.

Overall, the mortgage markets in Moline seem to be growing vigorously, providing new opportunities for borrowers to buy housing or refinance existing higher interest loans. Low interest rates coupled with a positive business environment appear to have had a large positive impact on lending activity in the city.

**Home Mortgage Disclosure Act (HMDA) Analysis
Comparison of Number of Loan Applications and Origination Rates
Moline, Illinois
1997-2003**

	Number of Applications	Origination Rate
Loan Type		
Conventional	31,018	56.4%
FHA-insured	1,941	57.0%
VA & Other	506	61.5%
Ethnicity		
White (non-Hispanic)	21,911	68.6%
Hispanic	1,412	63.0%
African-American	408	57.6%
Asian	256	69.9%
Native	104	79.8%
Unknown	2,420	2.4%
Other	230	55.2%
Not Provided	6,724	34.6%
Income		
<51% median	1,816	43.7%
51-80% median	4,711	54.2%
81-95% median	2,622	58.7%
96-120% median	4,244	58.5%
>120% median	16,255	66.4%
Loan Purpose		
Home Purchase	9,236	61.3%
Home Improvement	4,556	64.0%
Refinancing	19,634	52.5%
Multifamily Dwelling	39	84.6%
Totals	33,465	56.6%

**Home Mortgage Disclosure Act (HMDA) Analysis
Comparison of Origination within Categories
Moline, Illinois
1997-2003**

	Number of Originations	Percent of Originations	Percent of Population
Loan Type			
Conventional	17,506	92.5%	
FHA-insured	1,106	5.8%	
VA & Other	311	1.6%	
Ethnicity			
White (Non-Hispanic)	15,025	90.9%	82.3%
Hispanic	890	5.4%	11.9%
African-American	235	1.4%	3.0%
Asian	179	1.1%	1.4%
Native	83	0.5%	1.2%
Other	127	0.8%	
Unknown	57	*	
Not Provided	2,327	*	
Income			
<51% median	794	4.4%	
51-80% median	2,552	14.1%	
81-95% median	1,540	8.5%	
96-120% median	2,483	13.7%	
>120% median	10,786	59.4%	
Loan Purpose			
Home Purchase	5,662	29.9%	
Home Improvement	2,916	15.4%	
Refinancing	10,312	54.5%	
Multifamily Dwelling	33	0.2%	
Totals	18,923		

* Percentage of Originations for each race or ethnic group is calculated excluding "Not Provided" and "Unknown" categories.

**Home Mortgage Disclosure Act (HMDA) Analysis
Analysis of Redlining in Very Low Income Census Tracts
Moline, Illinois
1997-2003**

	# of Apps.	Orig. Rate	% Denied
Very Low Income Tracts			
<51% median	39	51.3%	25.7%
51-80% median	57	45.6%	19.3%
81-95% median	17	23.5%	23.5%
96-120% median	26	34.6%	38.5%
>120% median	61	44.3%	19.7%
Unknown	16	37.5%	6.3%
High Income Tracts			
<51% median	213	45.1%	29.6%
51-80% median	654	55.7%	18.0%
81-95% median	411	62.8%	15.6%
96-120% median	714	61.5%	14.3%
>120% median	3,560	70.2%	9.6%
Unknown	746	21.3%	7.0%
Difference Between High and Very Low Income Tracts (percentage point difference)			
<51% median		-6.2%	
51-80% median		10.1%	
81-95% median		39.2%	
96-120% median		26.9%	
>120% median		25.9%	
Citywide			
<51% median		43.7%	
51-80% median		54.2%	
81-95% median		58.7%	
96-120% median		58.5%	
>120% median		66.4%	

**HMDA Activity for Moline, Illinois
1997-2003**

	# Apps.	% of Apps.	% Denied	% Orig.
Home Purchase Loans				
Minorities	887	9.6%	12.6%	69.3%
White	6,441	69.7%	10.3%	71.1%
Not Provided	1,908	20.7%	13.8%	24.5%
Home Improvement Loans				
Minorities	334	7.3%	24.0%	64.1%
White	2,929	64.3%	14.2%	74.7%
Not Provided	1,293	28.4%	33.5%	39.7%
Refinance Loans				
Minorities	1,188	6.1%	19.7%	57.7%
White	12,516	63.8%	11.6%	65.8%
Not Provided	5,930	30.2%	26.2%	23.5%
Multifamily Dwelling				
Minorities	1	2.6%	0.0%	0.0%
White	25	64.1%	4.0%	88.0%
Not Provided	13	33.3%	0.0%	84.6%
All Loan Purposes				
Minorities	2,410	7.2%	17.7%	62.8%
White	21,911	65.5%	11.6%	68.6%
Not Provided	9,144	27.3%	24.6%	26.1%
Income Groups				
<51% MFI				
Minorities	206	11.3%	27.2%	56.8%
White	1,161	63.9%	26.5%	49.0%
Not Provided	449	24.7%	45.9%	24.1%
51 to 80% MFI				
Minorities	509	10.8%	20.0%	60.5%
White	3,186	67.6%	16.5%	60.5%
Not Provided	1,016	21.6%	36.5%	31.1%
81 to 95% MFI				
Minorities	229	8.7%	19.7%	62.0%
White	1,802	68.7%	14.7%	66.7%
Not Provided	591	22.5%	33.7%	33.2%
96 to 120 MFI				
Minorities	290	6.8%	20.7%	60.0%
White	3,006	70.8%	13.0%	66.5%
Not Provided	948	22.3%	35.2%	32.7%

Chart 1

Origination Rates by Loan Type by Income of Tracts

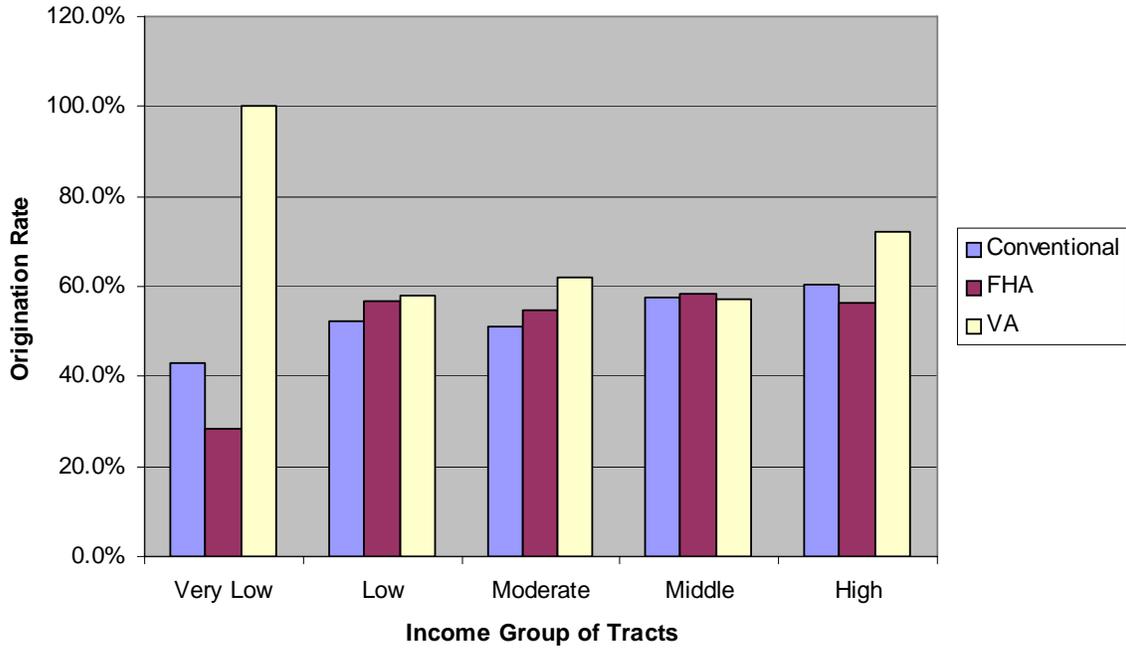


Chart 2

Origination Rates by Ethnicity by Income of Census Tract

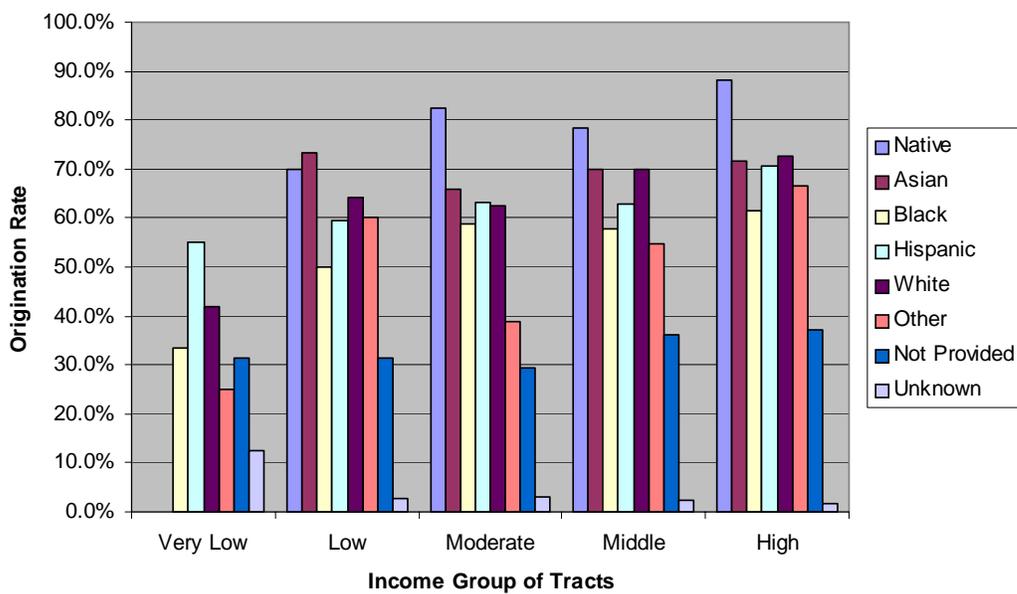


Chart 3

Origination Rates by Applicant Income by Income of Census Tract

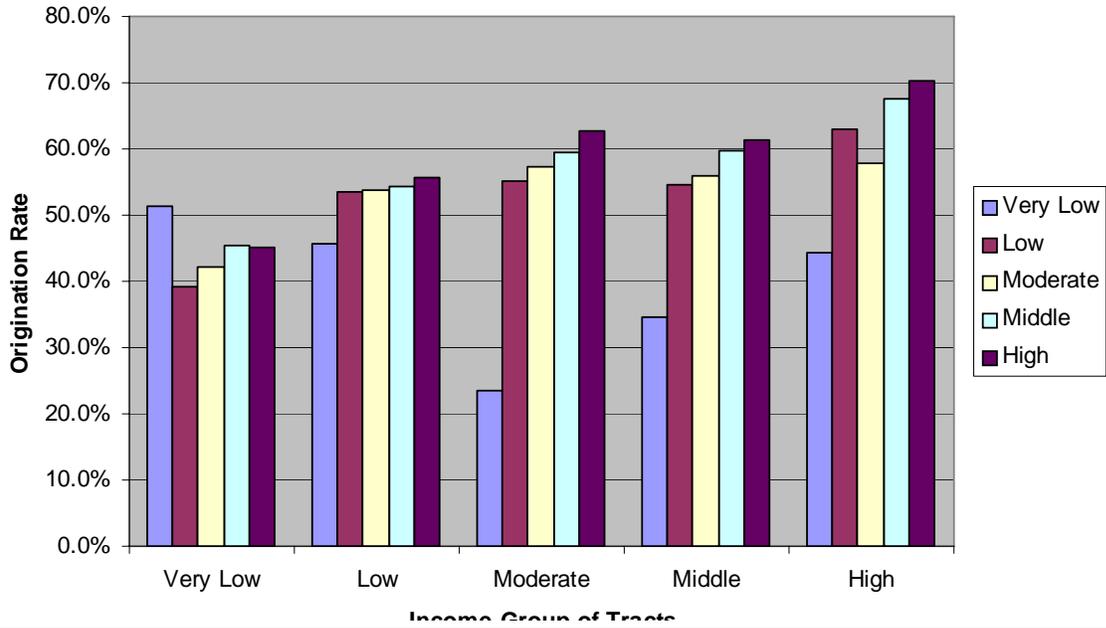
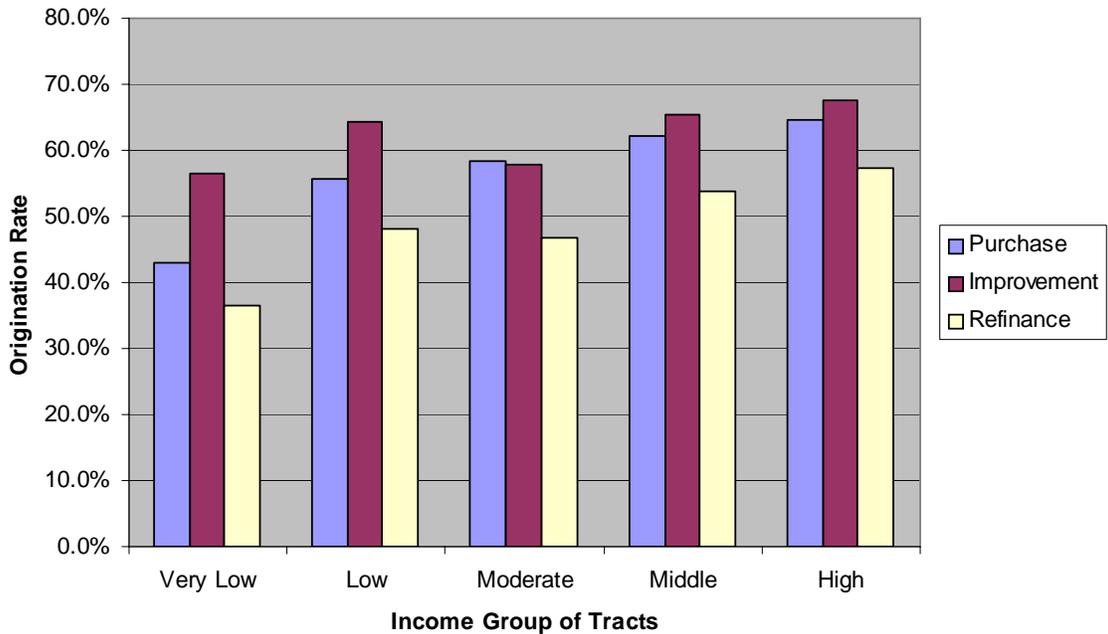
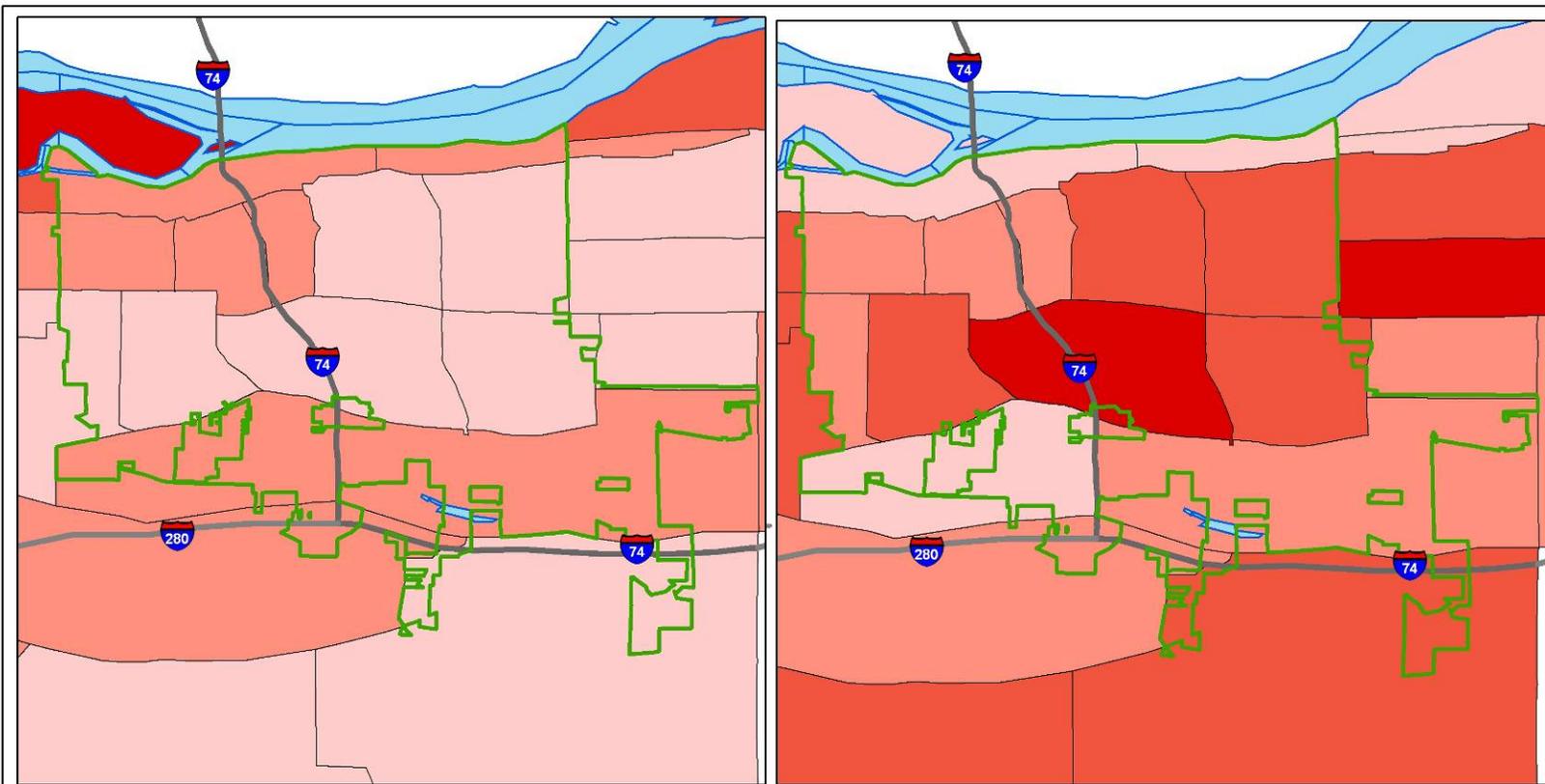


Chart 4

Origination Rates by Loan Purpose by Income of Census Tract





Map 3.3.1A:

**Ratio of All Loan Types
Denials to Originations, 1997-2003**

Moline, Illinois

Legend

— Moline City Limits

— Major Streets

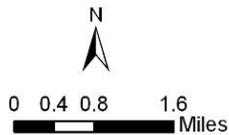
Census Tracts

0.1 - 0.3

0.4 - 0.6

0.7 - 0.9

1.0 - 1.7



Map 3.3.2A:

**Total Number of Loan
Applications, 1997-2003**

Moline, Illinois

Legend

— Moline City Limits

— Major Streets

Number of Loans

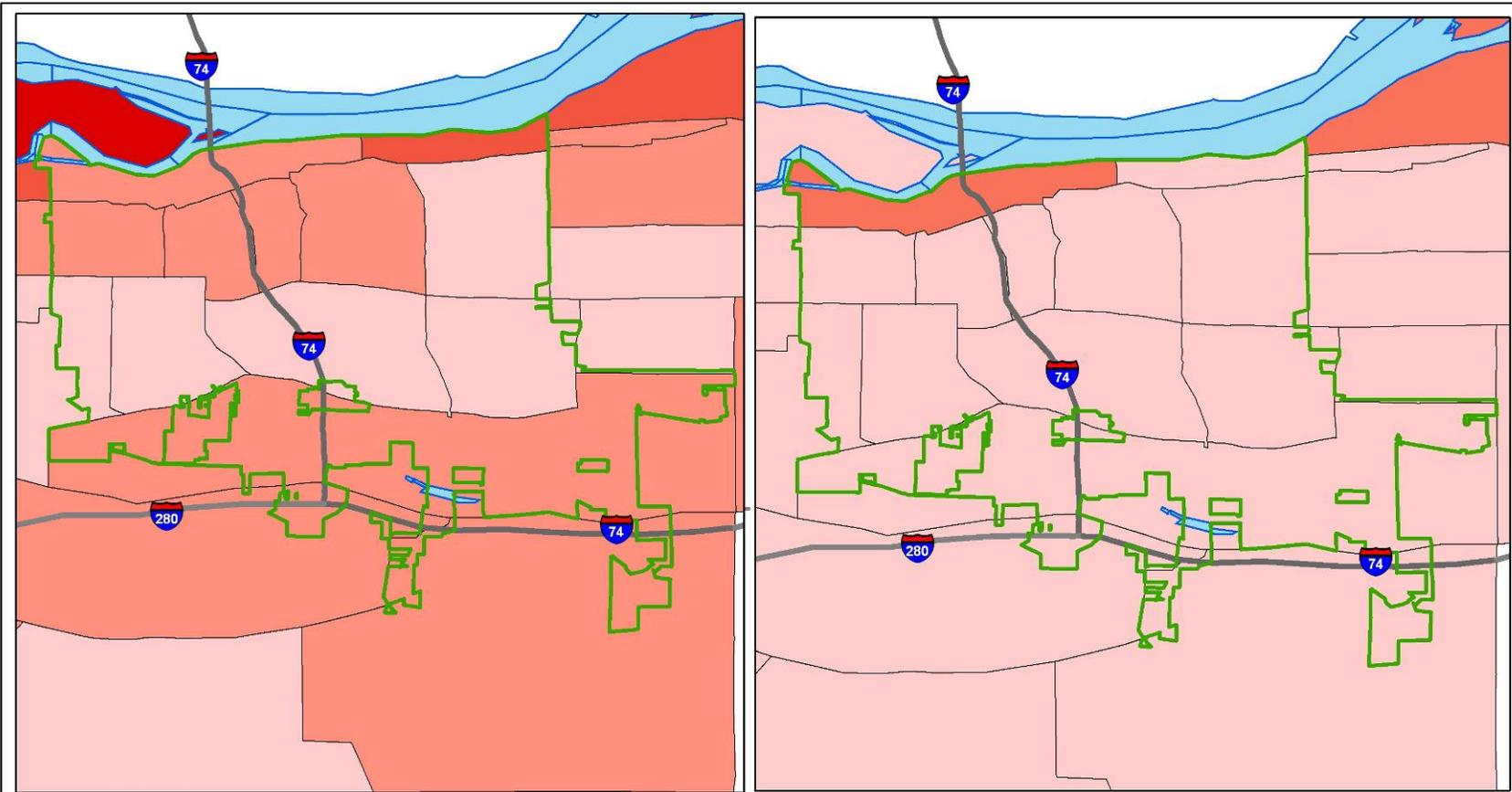
3 - 600

601 - 1,200

1,201 - 2,000

2,001 - 2,809

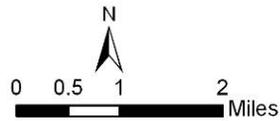




Map 3

Ratio of Conventional Loan Denials to Originations, 1997-2003
Moline, Illinois

- Legend**
- Moline City Limits
 - Major Streets
- Census Tracts**
- 0.2 - 0.3
 - 0.4 - 0.6
 - 0.7 - 0.9
 - 1.0 - 1.7

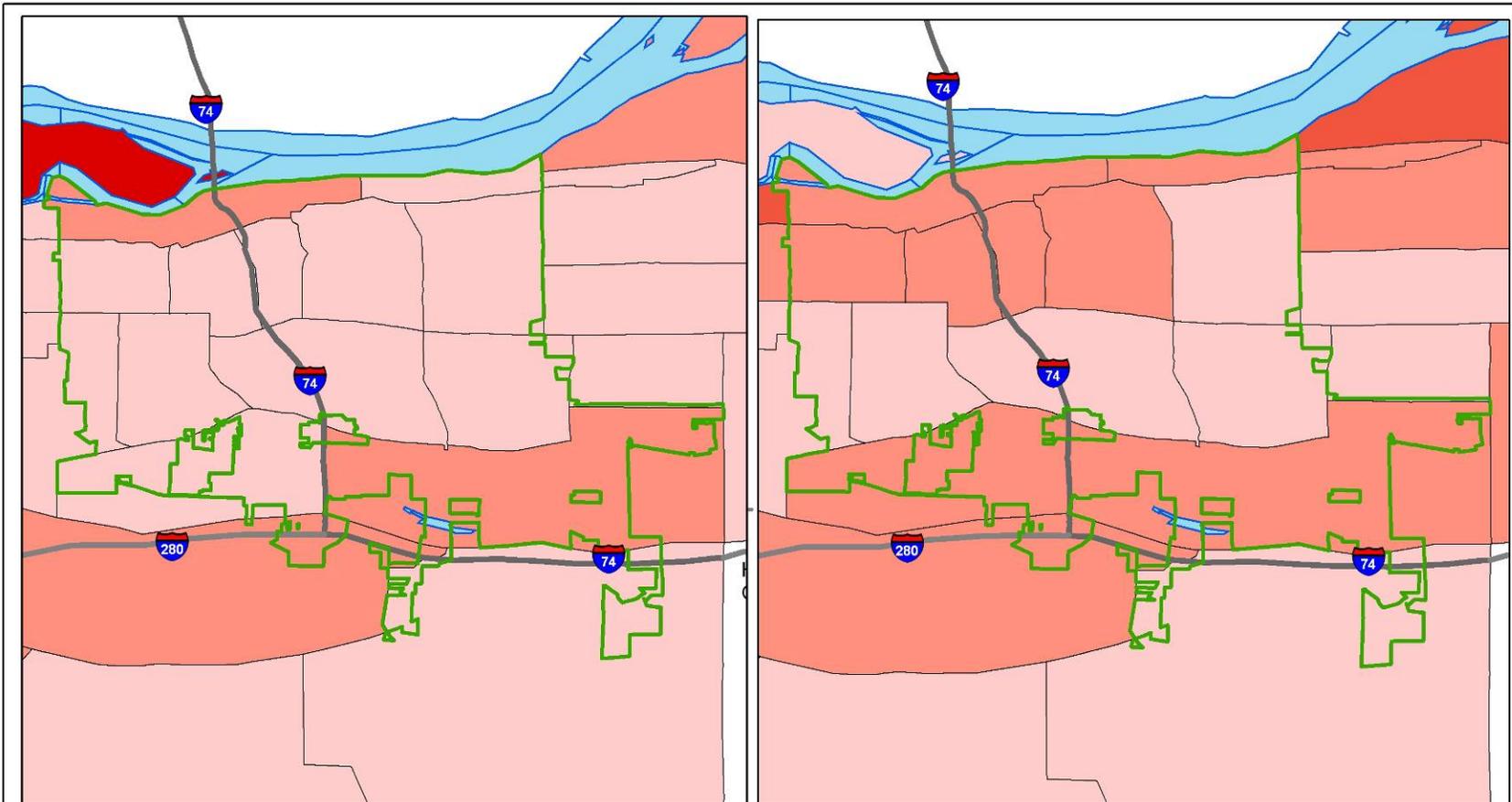


Map 4

Ratio of Government Backed Loan Denials to Originations, 1997-2003
Moline, Illinois

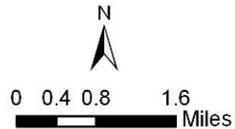
- Legend**
- Moline City Limits
 - Major Streets
- Census Tracts**
- 0.0 - 0.3
 - 0.4 - 0.6
 - 0.7 - 0.8





Map 5 3.3.5A:
 Percentage of Home Purchase Loan
 Denials to Originations, 1997-2003
 Moline, Illinois

- Legend**
- Moline City Limits
 - Major Streets
- Census Tracts**
- 0.1 - 0.3
 - 0.4 - 0.6
 - 0.7 - 0.9
 - 1.0 - 1.5



Map 6 3.3.6A:
 Percentage of Home Improvement Loan
 Denials to Originations, 1997-2003
 Moline, Illinois

- Legend**
- Moline City Limits
 - Major Streets
- Census Tracts**
- 0.0 - 0.3
 - 0.4 - 0.6
 - 0.7 - 0.9
 - 1.0 - 1.5



Efforts to Overcome Effects of Impediments

The city will continue to consult with various housing players within the City and the metropolitan area. On a constant basis, staff is in contact with various agencies, government's entities, various citizens, advocacy groups, and their concerns with community development and housing. The City will continue membership with the Bi-State Regional Commission, a regional planning agency. The City will continue to sponsor and hold various neighborhood workshops dealing with housing and social service issues.

The City is a member of the Quad Cities Housing Bureau, a task force created to coordinate housing related services in the Quad City area. In addition, the City has a cooperative relationship with Project NOW, which provides services and housing to transitional persons. Project NOW and the City have addresses various community improvements projects, and transitional/homeless housing, predatory lending practices and affordable housing development.

To further coordinate available resources, the city will continue to work closely with lending institutions and first time homebuyers. In many cases, a first time-buyer may secure a mortgage with stipulations that repairs are made to the home. For qualified applicants, the buyer may apply to the Home Improvement Program to assist making the essential repairs. This enables a renter to own affordable housing, thereby increasing the stock of owner-occupied housing in the City.

D. CONFORMANCE WITH STRATEGIC PLAN (5 year)

Housing and Community Development Needs

The City established a five-year strategic plan that assessed available resources of housing and community development needs. Priorities have been determined from a variety of information and data including but not limited to current community and housing conditions, citizen input, social service consultations, and staff recommendations. The strategy must primarily benefit low-income residents with various issues, safe decent housing and provide economic opportunities.

Administrative Strategy

The City of Moline will address the following for fiscal year 2009:

- Increase the supply of affordable housing through the Housing and Neighborhood Services Program
- Provide housing rehabilitation funds to alleviate or prevent homelessness
- Provide rental assistance through the HOME Program tenant-based rental assistance program
- Promote homeownership opportunities
- Provide housing modifications for elderly persons and persons with disabilities
- Reduce the potential for lead based paint poisoning
- Conducted at least two Saturday seminars for potential first time homebuyers and small business entrepreneurs
- Provide educational seminars (English/Spanish) on the topics of drug and alcohol abuse, gangs and AIDS/HIV education and prevention
- Provide Home purchase assistance to first-time home buyers (translation, counseling accompany to lenders, Realtors, HNSP, etc.)
- Serve on Board of the Quad Cities Housing Bureau to enrich and expand affordable housing opportunities
- Provide technical assistance to neighborhood organizations and assist with the coordination of new committees
- Serve on advisory board of the project NOW Community Housing Development Organization (CHDO)
- Conduct a CDBG training /workshop for agencies who were awarded 2008 CDBG funds or that are interested in applying for 2008 funds.

LEAD BASED PAINT HAZARDS

The City will continue to inform its clients about the hazards of lead based paint poisoning by distributing the HUD notification, "Watch Out For Lead Based Paint Poisoning". The City will continue to act upon inquiries about lead-based paint hazards in residential homes. Through the Housing and Neighborhood Services Program, the City may modify, repair or abate homes of lead-based painting if deemed necessary. During program year 2005, the City of Moline in conjunction with the City of Rock Island, Project NOW Community Action Agency, Rock Island County Health Department and Renaissance Rock Island received a Lead Hazard Control Grant from the Department of Housing and Urban Development to address lead hazards in homes within Rock Island County. The funding will assist 140 households with a priority of serving households with children under the age of six

CONCLUDING SUMMARY

The median value of owner-occupied housing has stagnated; monthly mortgage and rent payments have increased significantly clearly demonstrating the immense burden being placed on very low, low and moderate-income families in Moline and Rock Island County.

According to the National Association of Home Builders 2006 national affordable housing rankings, the Quad Cities Metropolitan area is the second most affordable housing market in the nation. The Quad Cities market includes Rock Island and Moline, Illinois Davenport and Bettendorf, Iowa. According to the survey, 92.3 percent of the homes sold were within reach of the typical median household. However, for low and very low-income households, affordable housing is limited.

Cities and Counties in the State of Illinois have broad authority to help advance affordable housing. With zoning and subdivision regulations, the City directly affects the location, type and price of housing in a community. Through decisions on the public water and sewer line extensions, the pace of residential development is directly influenced. By providing publicly controlled surplus land and other resources, the City can be a catalyst in the community to encourage financial institutions and other groups to address unmet affordable housing needs.

The City of Moline is a Home Rule community. Home rule status provides a broad grant of local authority, including, but not limited to, the power to regulate, license, tax and insure debt. This City invested rule directly affects the intergovernmental aspects of structuring policies that affect the provision of affordable housing.

The State and local taxes generate revenue to provide a wide-range of public facilities and services. Although not specifically aimed at the advancement of affordable housing, tax law and policy can also encourage or limit the development of such housing.

Local property tax abatements can provide incentives that stimulate the rehabilitation of affordable housing for low-income households. Local and State sales tax exemptions on building materials used for rehabilitated real estate similarly can encourage the development of affordable housing. Utilizing the State's Circuit Breaker program, low-income persons 65 years or older or totally disabled (16 years or older) receive a reimbursement of a portion of amount paid in property taxes, rent or nursing home charges, thus reducing their costs of homeownership.

In turn, State and local tax law and policy can hinder residential rehabilitation. Often, owners are hesitant to make property improvements because such improvements can raise real estate taxes. In most cases, there are low rates of return on the rehabilitation investment to low-income housing. Without public subsidies or tax credits, most often the rehabilitation will not occur.

1. Funding

a. Community Development Block Grant Program (CDBG)

CDBG funding expected to be available is shown on Table 21.

2. Listing of Proposed Projects

The projects proposed for the upcoming fiscal year are listed on Table 22.

3. Support of Applications by Other Entities

The City of Moline will consider supporting projects applied for by other entities for funding sources listed in Table 24.

91.220(l)(1)(iv) Low/Moderate Benefit

Table 21 provides the estimated funds that will be used for activities that benefit persons of low-and moderate income.

TABLE 40
U.S. Department of Housing and Urban Development
CPD Consolidated Plan
Funding Sources

Entitlement Grant (includes reallocated funds)		
CDBG	\$975,851	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$975,851
Prior Years Program Income NOT previously programmed or reported		
CDBG	\$0	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$0
Reprogrammed Prior Years' Funds		
CDBG	\$0	
ESG	\$0	
HOME	\$0	
HOPWA	\$0	
Total		\$0
Total Estimated Program Income		
Economic Development RLF	\$20,977.20	
Total		\$20,977.20
Section 108 Loan Guarantee Fund	\$0	
TOTAL FUNDING SOURCES		\$996,828.20
Other Funds		\$0
Submitted Proposed Projects Total		\$996,828.20
Un-Submitted Proposed Projects Totals		\$0

**TABLE 41
Proposed Projects
Fiscal Year 2010**

PROGRAM	ADMINISTRATOR	DESCRIPTION	AMOUNT
Housing and Neighborhood Services Program	City of Moline	Single-family rehabilitation	\$306,745
Moline Center Redevelopment Section 108 Loan Repayment	City of Moline	Downtown redevelopment and job creation. Loan repayment.	\$266,089.50
Housing and Neighborhood Services Program Delivery	City of Moline	Program soft costs for the City of Moline Housing and Neighborhood Services Program.	\$118,341.77
Program Administration	City of Moline	Staffing, management and monitoring costs etc.	\$169,637.77
Alley Cat Boxing Club	Alley Cat	Youth Fitness program	\$2,000
ARC of Rock Island County	ARC of Rock Island County	Services to disabled persons	\$4,000
Boys & Girls Club	Boys and Girls Club	Teen Center Activity	\$5,000
Children's Therapy Center	Children's therapy Center	Children's pediatric therapy	\$5,000
Christian Care	Christian Care	Children's Programs	\$2,000
Churches United	Churches United	Homeless women shelter	\$6,000
Cloverleaf Community Committee	Cloverleaf Community Committee	Youth program activities	\$2,550
Code Compliance	City of Moline	Neighborhood Inspections/Code Violations	\$25,800
Florecciente C.O.P.	Florecieinte C.O.P.	Funding for youth activities	\$8,000
Marriage and Family Counseling	Marriage and Family Counseling	Family marriage counseling	\$5,000
Neighborhood partnership Committee	City of Moline	Neighborhood Programs	20,000
Non-profit Organization Capacity	City of Moline	Neighborhood Support and Capacity building	\$1,183.23
Planning Activities	City of Moline	Program Planning Activities	\$1,183.23
Quad City Arts	Quad City Arts	Metro Arts Program for youth	\$1,500
Safer Foundation	Safer Foundation	Job Coaching and placement	\$2,500
Salvation Army	Salvation Army(Emergency Family Assistance)	Emergency needs for poor	\$6,321.50
Salvation Army	Salvation Army (Camp)	Children's Summer Day Camp	\$2,000
Springbrook C.O.P.	Springbrook C.O.P.	Educational classes on child safety	\$5,000
Two Rivers YMCA	Two Rivers YMCA	Scholarship Program	\$3,000
WVIK	WVIK	APRIS reading service	\$3,000
Youth Service Bureau	Youth Service Bureau	Membership scholarship program	\$4,000
TOTAL			\$975,851

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Moline

Priority Need

Planning/Administration

Project Title

Administration - General

Description

The recommended allocation will help provide funding for at least three (3) of the Planning and Development Department employees. The recommended allocation will also reimburse the City for any clerical expenses required to maintain a continuing capacity for planning, managing, monitoring, and evaluating the CDBG Program pursuant to Federal statutes and regulations, thereby ensuring compliance with said program requirements.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area
N/A

Objective Number	Project ID 001
HUD Matrix Code 21A	CDBG Citation 570.206
Type of Recipient Local Government	CDBG National Objective N/A
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator	Annual Units N/A
Local ID Planning & Administration	Units Upon Completion N/A

Funding Sources:

CDBG	139,636.77
ESG	0
HOME	0
HOPWA	0
Total Formula	139,636.77
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	139,636.77

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Owner Occupied Housing

Project Title

Housing and Neighborhood Services Program Administration

Description

Customer assistance with the Housing and Neighborhood Services program requires significant staff time. Working with contractors, homeowners, inspectors, and lenders on bidding, income verification, specification clarification, project progress, payouts, etc. as well as equipment and supplies utilized which are all identified as program soft costs.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area

N/A

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion
Planning & Administration	

Funding Sources:

CDBG	118,341.77
ESG	0
HOME	0
HOPWA	0
Total Formula	118,341.77
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	118,341.77

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Owner Occupied Housing

Project Title

Housing and Neighborhood Services Program

Description

This program provides assistance for re-investment in the City's existing housing stock, and preserving that valuable asset for future generations. It also revitalizes neighborhoods, maintains/increases property values, and funds emergency repairs for low-income residents.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number DH1.1	Project ID 003
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Local Government	CDBG National Objective LMH
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Number of Units Rehab	Annual Units 70
Local ID Housing	Units Upon Completion 70

Funding Sources:

CDBG	306,745
ESG	0
HOME	0
HOPWA	0
Total Formula	306,745
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	306,745

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Economic Development

Project Title

Section 108 Loan repayment

Description

Payment of the \$3,000,000 loan began in 1992 and is amortized over a 20-year term. CDGB funds are pledged as security on the loan. Principal funds were used to acquire and clear blighted properties in the project area and fund other activities in the redevelopment plan, thus leveraging approximately \$200,000,000 in public/private investment.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area Bass Street Landing Site
CT: 223 BG: 1 County: 17161

Objective Number EO1.1	Project ID 004
HUD Matrix Code 19F	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective LMJ
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Jobs Created	Annual Units 10
Local ID Economic Development	Units Upon Completion 10

Funding Sources:

CDBG	266,089.50
ESG	0
HOME	0
HOPWA	0
Total Formula	266,089.50
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	266,089.50

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Neighborhood Partnership Committee

Project Title

Neighborhood Grant Program

Description

The Neighborhood Grant Program is a proactive approach outreach and technical assistance to Moline neighborhoods for the purpose of strengthening our community's neighborhoods by building active neighborhood associations. The Neighborhood Partnership Committee administers this program. The recommended allocation will provide funding to support this effort.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area Neighborhood Target Area

Objective Number SL3.1	Project ID 005
HUD Matrix Code 05	CDBG Citation 570.201(E)
Type of Recipient Local Government	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Person served	Annual Units 6
Local ID Neighborhoods	Units Upon Completion 6

Funding Sources:

CDBG	20,000
ESG	0
HOME	0
HOPWA	0
Total Formula	20,000
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	20,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Youth Service

Project Title

Alley Cat Boxing Club

Description

Alley Cat Boxing Club is an amateur boxing club that provides an alternative to delinquent activities, and developing the technical skills and conditioning level required to compete in the sport of amateur boxing. The recommended allocation will help pay club expenses for hosting their annual boxing show, and help raise funds to cover club expenses incurred throughout the year.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number SL1.2	Project ID 006
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Youth Served	Annual Units N/A
Local ID Youth Programs	Units Upon Completion N/A

Funding Sources:

CDBG	2,000
ESG	0
HOME	0
HOPWA	0
Total Formula	2,000
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	2,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Special Needs/Non-Homeless

Project Title

ARC of Rock Island County

Description

The Arc of Rock Island County is an independent nonprofit organization providing services and supports to over 300 individuals with developmental disabilities and their families. The recommended allocation will assist with the renovation of Opportunity Park a neighborhood park located on 52nd avenue in Moline.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number SL1.2	Project ID 007
HUD Matrix Code 03E	CDBG Citation 570.201(c)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Persons Served	Annual Units N/A
Local ID ARC of Rock Island	Units Upon Completion N/A

Funding Sources:

CDBG	4,000
ESG	0
HOME	0
HOPWA	0
Total Formula	4,000
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	4,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need
Youth programs

Project Title
Boys & Girls Club

Description
Through the years the Boys & Girls Club professionalism have recognized a trend that youth most in need of comprehensive services are frequently the very same youth who are at least likely to participate in a meaningful manner. The recommended allocation will assist the Club in the purchase of property to build a teen center. The Teen Center will provide teens ages 13-18 with a safe place to learn and to grow; ongoing relationships with caring adult professionals; life enhancing programs and character development experiences; and hope opportunities. The Teen Center will operate six days per week and focus on those hours that teens are most in need of social outlets and opportunities.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number SL1.1	Project ID 008
HUD Matrix Code 03D	CDBG Citation 570.201(C)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Youth Served	Annual Units N/A
Local ID Youth Programs	Units Upon Completion N/A

Funding Sources:

CDBG	5,000
ESG	0
HOME	0
HOPWA	0
Total Formula	5,000
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	5,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need
Youth Programs

Project Title
Childrens Therapy Center

Description
The Children's Therapy Center of the Quad Cities provided pediatric therapy services to 61 disabled children from Moline last fiscal year, exceeding its goal of 40 children. Currently, the Children's Therapy Center of the Quad Cities is serving 29 disabled children from Moline. The services offered by the Children's Therapy Center of the Quad Cities include physical therapy, occupational therapy, speech therapy, and family support services. The recommended allocation will assist in providing 40 Moline Children with medical rehabilitation therapy (physical therapy, occupational therapy, speech therapy).

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number SL1.1	Project ID 009	Funding Sources: CDBG 5,000 ESG 0 HOME 0 HOPWA 0 Total Formula 5,000 Prior Year Funds Assisted Housing 0 PHA 0 Other Funding 0 Total 5,000
HUD Matrix Code 05B	CDBG Citation 570.201(e)	
Type of Recipient Subrecipient	CDBG National Objective LMC	
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010	
Performance Indicator Unites Rehabbed	Annual Units N/A	
Local ID Multi-Unit Res. Rehab	Units Upon Completion N/A	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Domestic Violence Shelter

Project Title

Christian Care Domestic Violence Shelter

Description

Churches United was established to unite Christian churches, empower them for service and, always, honor diversity. Issues of wellness are addressed and quality of life is strengthened for those individuals who are most needful. The recommended allocation will provide a safe and comfortable setting and materials for Christian Care children's programs.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number DH1.1	Project ID 010	Funding Sources:	CDBG	2,000
HUD Matrix Code 05N	CDBG Citation 570.201(e)		ESG	0
Type of Recipient Subrecipient	CDBG National Objective LMC		HOME	0
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010		HOPWA	0
Performance Indicator Families Served	Annual Units N/A		Total Formula	2,000
Local ID Christian Care	Units Upon Completion N/A		Prior Year Funds	0
			Assisted Housing	0
		PHA	0	
		Other Funding	0	
		Total	2,000	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Homeless Shelter

Project Title

Churches United Quad Cities

Description

The Churches United Winnie's Place fills the gap of services for those homeless women and children who find themselves turned away from area shelters. There is not a shelter for homeless women (with or without children) that are not victims of Domestic Violence in the Illinois Quad City Area. Winnie place is open to any homeless women with or without children regardless of previous address, economic level, race, nationality, age or religion. The recommended allocation will assist with providing direct services to homeless women.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number DH-1.3	Project ID 011
HUD Matrix Code 03C	CDBG Citation 570.201(C)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Persons Served	Annual Units N/A
Local ID Public Services	Units Upon Completion N/A

Funding Sources:

CDBG	6,000
ESG	0
HOME	0
HOPWA	0
Total Formula	6,000
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	6,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need
Youth Programs

Project Title
Quad City Arts

Description

The Quad City Arts Metro Arts Program is designed to provide employment in the arts for area youth. The recent "No Child Left behind" mandate in our schools has put youth arts programs at risk. The focus on reading and math scores has placed arts programs on the back burner or has eliminated them altogether. The recommended allocation will assist the Metro Arts summer youth employment program aimed at talented area student, regardless of socioeconomic background. For five weeks, area high school students serve as paid apprentices under professional artists, creating works of public art in genres of visual, performing and literary arts.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number SL1.2	Project ID 012
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Youth Served	Annual Units N/A
Local ID Youth Programs	Units Upon Completion N/A

Funding Sources:

CDBG	1,500
ESG	0
HOME	0
HOPWA	0
Total Formula	1,500
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	1,500

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need
Youth Programs

Project Title
Cloverleaf Community Committee

Description
The Cloverleaf Youth Group is operated by the Cloverleaf Community Committee and provides positive program alternatives for youth living in and around Cloverleaf Village for the purpose of reducing juvenile delinquency and negative activities. The recommended allocation will help fund programming, community service, and activities for kids.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number SL1.2	Project ID 013
HUD Matrix Code 05D	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Youth Served	Annual Units N/A
Local ID Youth Programs	Units Upon Completion N/A

Funding Sources:

CDBG	2,550
ESG	0
HOME	0
HOPWA	0
Total Formula	2,550
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	2,550

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Public Service

Project Title

Marriage & Family Counseling

Description

Marriage and Family Counseling is a community resource for counseling and education in marriage and family life. Since 1999, Marriage and Family Counseling Service has provided the only Spanish-speaking licensed therapist in the Quad City area. Recommended allocation will be used to provide rent, utilities and local mileage reimbursement for the Single Family Therapy Program.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number DH-1.3	Project ID 014
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Persons Served	Annual Units N/A
Local ID Public Services	Units Upon Completion N/A

Funding Sources:

CDBG	5,000
ESG	0
HOME	0
HOPWA	0
Total Formula	5,000
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	5,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Public Service

Project Title

Safer Foundation

Description

The mission of the Safer Foundation is to reduce recidivism by supporting through a full spectrum of services the efforts of people with criminal records to become employed law abiding members of the community. Funding will be used to provide employment services including assessment, job coaching and placement into employment for eligible residents of Moline.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number	Project ID
HUD Matrix Code	CDBG Citation
Type of Recipient	CDBG National Objective
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)
Performance Indicator	Annual Units
Local ID	Units Upon Completion
Public Services	N/A
05	570.201(e)
Subrecipient	LMC
01/01/2010	12/31/2010
Persons Served	N/A

Funding Sources:

CDBG	2,500
ESG	0
HOME	0
HOPWA	0
Total Formula	2,500
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	2,500

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Public Service

Project Title

Salvation Army (Family Emergency)

Description

The objectives of the Family Emergency Program is to fill the basic needs of the poor of Moline as a point-in-time by providing supplemental food and clothing, assistance with rent/utility payments to prevent homelessness and/or avoid utility shutoff and/or evictions. The recommended allocation will assist with the aforementioned during the program year.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number	Project ID 016
HUD Matrix Code 05	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Persons Served	Annual Units N/A
Local ID Public Services	Units Upon Completion N/A

Funding Sources:

CDBG	6,321.50
ESG	0
HOME	0
HOPWA	0
Total Formula	6,321.50
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	6,321.50

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Public Service

Project Title

Salvation Army (Children's Camp)

Description

The Salvation Army Summer Day Camp is for children entering K-5th grades. The recommended allocation will assist with the purchase of equipment, field trip expenses, craft supplies and transportation cost.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number	Project ID 017	Funding Sources: CDBG 2,000 ESG 0 HOME 0 HOPWA 0 Total Formula 2,000 Prior Year Funds Assisted Housing 0 PHA 0 Other Funding 0 Total 2,000
HUD Matrix Code 05	CDBG Citation 570.201(e)	
Type of Recipient Subrecipient	CDBG National Objective LMC	
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010	
Performance Indicator Persons Served	Annual Units N/A	
Local ID Public Services	Units Upon Completion N/A	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Public Service

Project Title

WVIK

Description

WVIK Public Radio provides the APRIS Reading Service as their social services program. APRIS serves more than 1,000 individuals every day who listen to a specially tuned receiver. Individuals who can no longer hold or read printed materials, such as a newspaper, can stay in touch with their community. The recommended allocation will assist WVIK in better serving listeners who use this free service by providing special radio receivers at no charge for distribution to an estimated 30 individuals (including group settings) who are visually/mobility impaired in the City of Moline.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number	Project ID	Funding Sources:		
	018		CDBG	3,000
HUD Matrix Code	CDBG Citation		ESG	0
05	570.201(e)		HOME	0
Type of Recipient	CDBG National Objective		HOPWA	0
Subrecipient	LMC		Total Formula	3,000
Start Date (mm/dd/yyyy)	Completion Date (mm/dd/yyyy)		Prior Year Funds	
01/01/2010	12/31/2010	Assisted Housing	0	
Performance Indicator	Annual Units	PHA	0	
Persons Served	N/A	Other Funding	0	
Local ID	Units Upon Completion	Total	3,000	
Public Services	N/A			

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Public Service

Project Title

YMCA

Description

The Two Rivers YMCA has served the Illinois Quad Cities for more than 115 years, providing services, teaching values, and offering recreation opportunities. The recommended allocation will assist with the YMCA Membership Scholarship Program. The program helps to meet many of the developmental needs such as improving relationships among families, providing a positive environment and offering supervised activities with other youth.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number	Project ID 019	Funding Sources:	CDBG	3,000
HUD Matrix Code 05	CDBG Citation 570.201(e)		ESG	0
Type of Recipient Subrecipient	CDBG National Objective LMC		HOME	0
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010		HOPWA	0
Performance Indicator Persons Served	Annual Units N/A		Total Formula	3,000
Local ID Public Services	Units Upon Completion N/A		Prior Year Funds	0
			Assisted Housing	0
		PHA	0	
		Other Funding	0	
		Total	3,000	

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Public Service

Project Title

Youth Service Bureau

Description

During fiscal year 2010 Youth Service Bureau will provide intervention and case management activities for youth in Moline. The Youth Service Bureau will work in coordination with the City of Moline Police Department in assisting youth in the area. The recommended allocation will assist with office space rent.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area City Wide

Objective Number	Project ID 020	Funding Sources:	
HUD Matrix Code 05	CDBG Citation 570.201(e)	CDBG	4,000
Type of Recipient Subrecipient	CDBG National Objective LMC	ESG	0
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010	HOME	0
Performance Indicator Persons Served	Annual Units N/A	HOPWA	0
Local ID Public Services	Units Upon Completion N/A	Total Formula	4,000
		Prior Year Funds	
		Assisted Housing	0
		PHA	0
		Other Funding	0
		Total	4,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Moline

Priority Need

Anti Crime Programs

Project Title

Florecente C.O.P

Description

Since 1994, the Florecente C.O.P. Office has worked towards the goal of improving the quality of life for neighborhood residents. The officers involved in the C.O.P. program have developed programs for residents and worked closely with the community on service-related issues. The recommended allocation will assist with classes for the Florecente neighborhood, professional development, recreation activities for youth, and additional accessories for the police substation.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area Ct & BG

CT223: BG: 2 Cty: 17161

Objective Number SL1.1	Project ID 021
HUD Matrix Code 05I	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMC
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Persons Served	Annual Units N/A
Local ID Anti-Crime Programs	Units Upon Completion N/A

Funding Sources:

CDBG	8,000
ESG	0
HOME	0
HOPWA	0
Total Formula	8,000
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	8,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Anti-Crime Programs

Project Title

Springbrook C.O.P

Description

Since 1994, the C.O.P. office at Springbrook Courts has improved the neighborhood's quality of life through positive interaction and reduced crime. The recommended allocation will assist with the purchase of equipment and youth activities.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area CT & BG

CT213 BG: 2 County17161

Objective Number SL1.1	Project ID 022
HUD Matrix Code 05I	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Youth Served	Annual Units N/A
Local ID Anti-Crime Programs	Units Upon Completion N/A

Funding Sources:

CDBG	5,000
ESG	0
HOME	0
HOPWA	0
Total Formula	5,000
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	5,000

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Code Enforcement

Project Title

Neighborhood Improvement Officer

Description

The City's Neighborhood Improvement Officer (NIO) performs the lead role in the prevention, enforcement and abatement of housing; nuisance, vegetation, zoning and sign code violations. The NIO serves as the City's liaison to neighborhood groups and residents for problem identification and solutions.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area Neighborhood Target Area

Objective Number SL3.1	Project ID 023
HUD Matrix Code 15	CDBG Citation 570.202(c)
Type of Recipient Local Government	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Person served	Annual Units N/A
Local ID Neighborhoods	Units Upon Completion N/A

Funding Sources:

CDBG	25,800
ESG	0
HOME	0
HOPWA	0
Total Formula	25,800
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	25,800

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Capacity Building

Project Title

Non-profit Organization Capacity Building

Description

The recommended allocation is provided to increase capacity of the newly formed Moline Community Development Corporation, neighborhood organizations and increase the economic viability of businesses that reside within the City's designated low to moderate income target area. Increasing capacity of organizations within the target area will assist with stabilizing economically and distressed neighborhoods thus increasing economic opportunity, sustainability of affordable housing and provide for a suitable living environment.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area Neighborhood Target Area

Objective Number SL3.1	Project ID 024
HUD Matrix Code 19C	CDBG Citation
Type of Recipient Local Government	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Persons Served	Annual Units N/A
Local ID Neighborhoods	Units Upon Completion N/A

Funding Sources:

CDBG	1,183.23
ESG	0
HOME	0
HOPWA	0
Total Formula	1,183.23
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	1,183.23

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs

Table 3C
Consolidated Plan Listing of Projects

Jurisdiction's Name City of Moline

Priority Need

Program Planning Activities

Project Title

Planning

Description

This program supports the development of the Consolidated Plan, Comprehensive Plan, community development plans, and capacity building for neighborhood groups within the City designated low to moderate income target area. This program also supports the development and implementation of the Analysis of Impediments to Fair Housing, a study recommended by the U.S. Department of Housing and Urban Development.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

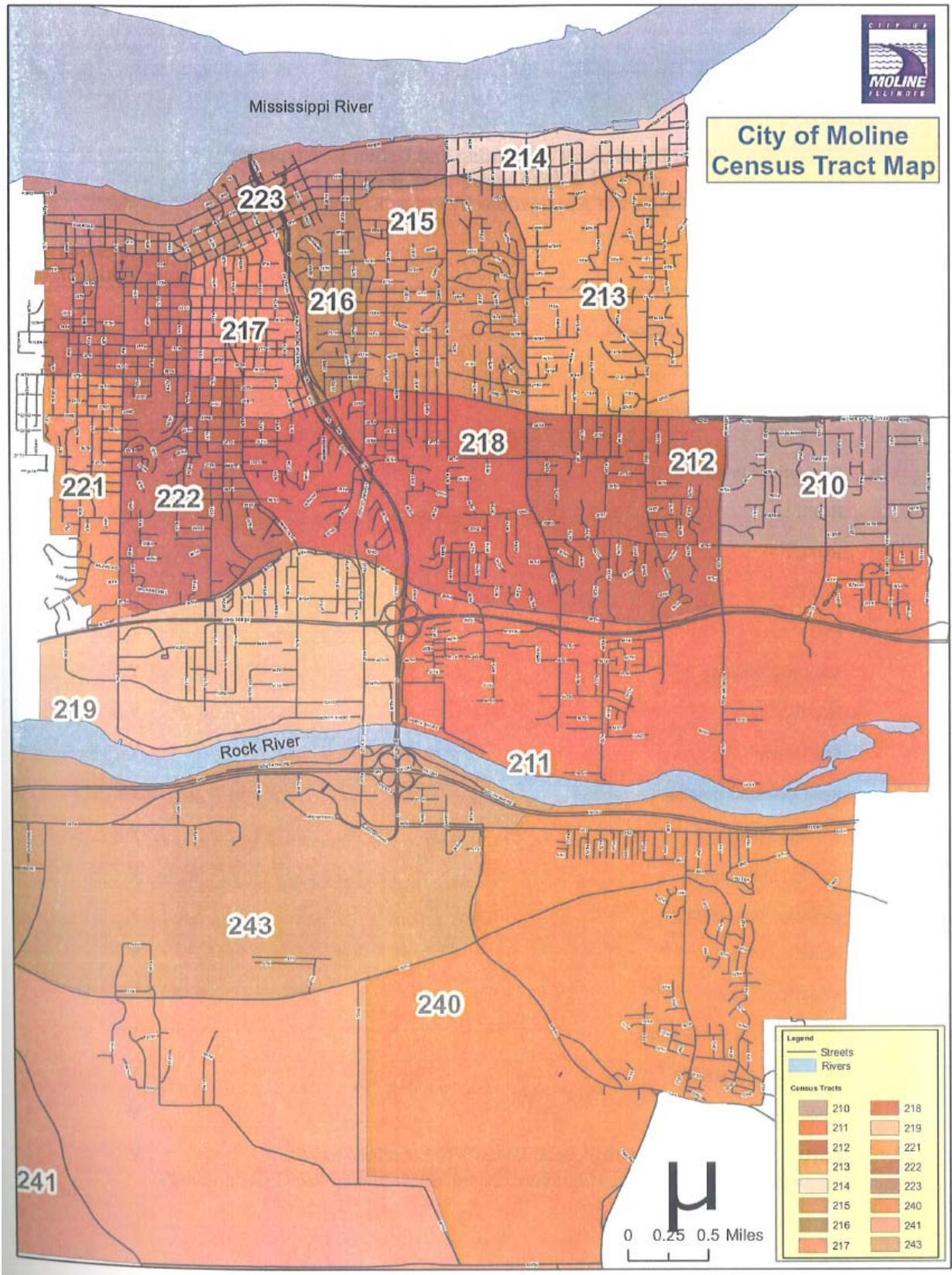
Location/Target Area

Objective Number SL3.1	Project ID 025
HUD Matrix Code 20	CDBG Citation 570.205
Type of Recipient Local Government	CDBG National Objective LMA
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator Persons Served	Annual Units N/A
Local ID Neighborhoods	Units Upon Completion N/A

Funding Sources:

CDBG	1,183.23
ESG	0
HOME	0
HOPWA	0
Total Formula	1,183.23
Prior Year Funds	
Assisted Housing	0
PHA	0
Other Funding	0
Total	1,183.23

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities
 Public Housing Needs



City of Moline 2010-2014 Consolidated Plan
 Planning and Development Department, Community Development Division

TABLE 42

U.S. Department of Housing and Urban Development
CPD Consolidated Plan
Support of Applications by Other Entities Report
Support Application

Funding	Source by Other Entities?
A. Formula/Entitlement Programs	
ESG	Y
Public Housing Comprehensive Grant	Y
B. Competitive Programs	
HOPE 1	Y
HOPE 2	Y
HOPE 3	N
ESG	Y
Supportive Housing	Y
HOPWA	Y
Safe Havens	Y
Rural Homeless Housing	Y
Sec. 202 Elderly	Y
Sec. 811 Handicapped	Y
Moderate Rehab SRO	Y
Rental Vouchers	Y
Rental Certificates	Y
Public Housing Development	Y
Public Housing MROP	Y
Public Housing CIAP	Y
LIHTC	Y

91.225 CERTIFICATIONS

91.225 Certifications

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the

- convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official Date

Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2005-2009, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized

Official Date

Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized

Official Date

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized

Official Date

Title

ESG Certifications

The Emergency Shelter Grantee certifies that:

Major rehabilitation/conversion -- It will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the jurisdiction plans to use funds for purposes less than tenant-based rental assistance, the applicant will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services -- It will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance.

Matching Funds -- It will obtain matching amounts required under §576.71 of this title.

Confidentiality -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, operating facilities, and providing services assisted through this program.

Consolidated Plan -- It is following a current HUD-approved Consolidated Plan or CHAS.

Signature/Authorized

Official Date

Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized

Official Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.

2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug- Free Workplace Act.

3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).

5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).

6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

City Hall
619 16th Street
Moline, Rock Island County, IL 61265

Check__ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 21.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

**91.230 MONITORING STANDARDS
AND PROCEDURES**

91.230 Monitoring Standards and Procedures

The City received direct HUD funding under the Community Development Block Grant (CDBG) Program. The City is an entitlement community and is guaranteed an annual, non-competitive grant.

Sub-grantees and/or project sponsors are responsible for selecting, planning, and implementing approved programs, projects and activities in accordance with Federal Law and regulations and with the contracts executed between each sub-grantee and the City.

OBJECTIVES:

The objectives of monitoring and reporting on programs are to determine if the sub-grantees and program sponsors:

- Are carrying out their program/project as described.
- Are implementing the program/project in a timely manner.
- Are assessing costs to the program/project, which are eligible under regulations and the agreement.
- Are conforming to other applicable laws, regulations, and terms of the agreement.
- Are operating the project/program in a manner which minimizes the opportunity for fraud, waste and mismanagement; and
- Have the capacity to carry out the approved project/program.

City staff performs two types of monitoring: desk monitoring and field monitoring. Desk monitoring occurs in the City's offices and consists of a continuing process of reviewing the sub-grantee's achievements. It involves analyzing available information and making judgments about expected achievements. In addition, on-site monitoring is performed, generally at random throughout to project/program time-line and at the completion of the project/program. A copy of the monitoring forms used for desk monitoring and onsite are located on the following page.

MONITORING

In the Housing and Neighborhood Services Program (the City's CDBG-funded single-family owner-occupied housing rehabilitation program), long-term code-compliance is ensured by:

- (a) A comprehensive initial pre-inspection which specifies any housing conditions currently deficient or which are likely to fail / become deficient during the next 5 years;
- (b) Performance of a lead-based paint risk assessment to identify potential hazards;
- (c) Preparation of a work-write-up/bidding specifications which include those items;
- (d) Performance of the bided work items by licensed, bonded contractors (and in the case of lead-paint work, a State certification);
- (e) Certification of Final Inspection by City Inspector;
- (f) A lead Clearance Inspection. By being proactive on (a), the City anticipates and repairs/replaces systems, which are, near the end of their useful life and ensure long-term compliance. In addition, by excellent public information and outreach, assisted homeowners know that they can rely on the program if an unanticipated item fails.

In the HOME-funded Small Rental Properties Program, all the above steps are followed and assisted properties are re-inspected annually for compliance / proper maintenance as part of the overall 5-year affordability/compliance monitoring plan.

**CDBG SUBRECIPIENT DESK MONITORING
REPORT**

Subrecipient: _____

Subrecipient Contact Person: _____

Others: _____

Type of Project: _____

Date: _____ Time: _____

Start and Ending Dates of Project

From: January 1, 2010 To: December 31, 2010

I. Who is your intended Client group?

Does your agency maintain a client file?

II. Quarterly Reporting:

II. Problems/Deficiencies: (Compliance)

IV. Issues for Follow-Up:

V. Other Comments:

Executive Director

Liliana Rodriguez
Housing Neighborhood Services Assistant
City of Moline
Community Development Division



**Community Development Block Grant (CDBG) Program
Subrecipient Monitoring Checklist**

I. Subrecipient Information

Date of Monitoring Visit: _____ Time: _____

Subrecipient: _____

Address: _____

Phone: _____

Person(s) Interviewed: _____

Project Location: _____

Project Name: _____

Funding Amount: _____ Reviewer: _____

**Sample Monitoring
Form**

Project Description: The purchase of a office computer for patient education programs and the ability for physicians to view hospital records in real time.

II. Performance Evaluation Review

ACTIVITY ELIGIBILITY: _____

1. Public Facilities and Improvements of:

- | | |
|--|---|
| <input type="checkbox"/> Senior Housing | <input type="checkbox"/> Handicapped Centers |
| <input type="checkbox"/> Homeless Centers | <input type="checkbox"/> Youth Centers |
| <input type="checkbox"/> Neighborhood Facilities | <input type="checkbox"/> Sidewalks |
| <input type="checkbox"/> Streets | <input type="checkbox"/> Parks, Recreational Facilities |

2. Providing Public or Community Services for:

- Seniors
- Handicapped
- Homeless
- Youth
- Housing
- Tenant/Landlord Counseling
- Substance Abuse
- Battered & Abused Spouses
- Employment Training
- Crime Awareness
- Transportation

B. NATIONAL OBJECTIVE CFR 570.208

LOW/MOD: _____

SLUM/BLIGHT: _____

URGENT NEED- Reason: _____

National Objective	Verification Source/Comments
<p>LOW/MOD</p> <p>1. How does project comply with applicable project criteria & record keeping requirements for serving the needs of low/mod income persons?</p> <p>a. Area Benefit 570.208(a)(1)</p> <p>b. Limited Clientele – Type 570.208(a)(2)</p> <p>c. Housing Activity 570.208(a)(3)</p>	
<p>SLUM/BLIGHT 570.208(b)(1) pg 570.506 (b)(17)</p> <p>2. How does this project eliminate area slum/blight or spot slum/blight complies with sections 570.208(b)(1)(page c-29) and 570.506(b)(7)(page J-13)</p> <p>a. Area Basis</p> <p>b. Spot</p>	

Sample Monitoring Form

**Verification
Source/Comments**

National Objective

URGENT NEED 570.208(c)

3. How does this project address the condition of urgency?

Compliance	Verification
Yes No N/A	Source/Comments

C. ENVIRONMENTAL REVIEWS

1. Environmental review in the City File?
2. Funds obligated only after release of funds notice?

D. PROJECT PERFORMANCE

Project/contract Results/objectives

1. What are the contract objectives? 570.501 (6) & 85.401(a)
2. Is subrecipient carrying out eligible activities through its own employees? 570.201(7) & 570.501 (b) & 85.40(a)
3. Describe subrecipient's system/procedure for periodically assessing effectiveness of each activity funded.
4. What are planned vs. actual results? 570.501(b) & 85.40(a)
5. When is project to be completed?

Timeliness

1. Is project proceeding according to established time line?
2. What is the current status of the project?

Policy

1. Were there any activities that violate prohibition against religious activities? 570.200(j)

Sample Monitoring Form

D. PROJECT PERFORMANCE

- 2. Were there any activities that violate prohibition against political activities?
- 3. Is there a drug free workplace policy?
- 4. City file includes copies of nonprofit status and current list of Board of Directors?

Compliance			Verification
Yes	No	N/A	Source/Comments

E. RECORD KEEPING

- 1. Is the filing system orderly, comprehensive? 570.506
- 2. Are records available for review by the public and appropriate agencies as regards to CDBG activities? 570.508
- 3. Are security procedures in place to assure confidentiality and safety?
Are information systems in place to collect performance report data where required? 570.506
 - a. Physical
 - b. low/mod income
 - c. fair housing action (g)
 - d. minority data(g)(2)
 - e. housing data
 - f. citizen participation
- 5. Separate file for each client?
- 6. Are client files in agreement with reports submitted?
- 7. Are reports maintained for 3 years after project completion? 84.53
- 8. Have performance reports been submitted with drawdowns and quarterly; if not, how will this be remedied? 570.503

Sample Monitoring Form

III. Anti-Discrimination

	Compliance			Verification
	Yes	No	N/A	Source/Comments

A. EQUAL EMPLOYMENT OPPORTUNITY 570.506(g)(3) & 570.601 & 570.602

Non-discrimination policy and practice in employment.

B. NON-DISCRIMINATION IN SERVICES 570.506(g) & 570.601 & 570.602 & 570.607

Are there policies and procedures for non-discrimination in the provision of services?

C. WOMEN & MINORITY BUSINESS ENTERPRISES 85.36(e) & 570.506(g)(6)

Describe subrecipient action to meet 24 CFR 85.36(e) that affirmative steps are taken to assure use of small, minority and women owned businesses when possible. N/A

	Compliance			Verification
	Yes	No	N/A	Source/Comments

D. SECTION 3 OF THE HUD ACT OF 1968 (570.506(g)(5) & 570.607(a))

1. Has subrecipient attempted to the greatest extent feasible, to award contracts to eligible business concerns located in or owned in substantial part by persons residing in the same area as program activities are being carried out?
2. If construction contract, were reports submitted?

IV. Financial Management

FINANCIAL SYSTEMS: (Purpose is to provide control and accountability over funds and assets, identify source and application of federal funds to activities, and to allow for accurate and timely financial reporting.)

	Compliance			Verification
	Yes	No	N/A	Source/Comments

A. CASH MANAGEMENT 85.20(6)(7)

Can the subrecipient support actual data in reports from documentation on hand?

B. PROGRAM INCOME 84.24 & 85.25 & 570.504

1. If revenue generating activities are being undertaken, are there established procedures to record program income?
2. Is there a procedure to ensure all program income is recorded in revenue accounts?
3. Is program income on hand used before additional draws are made?

C. BUDGET CONTROL - Comparison of actual expenditure with budgeted amounts for each grant. Confirm with Final Statement amounts. 85.20(b)(4) & Attachment E (2)(d), OMB A-110

1. Is there a current budget for the project?
2. Does budget match expenditures?

D. ACCOUNTING RECORDS - Records that identify the source and application of funds.

1. Does subrecipient identify CDBG expenditures?
2. Does subrecipient identify expenditures by specific grant year?
3. Do accounting records include unexpended/unobligated balances (remaining balances)?
4. Is there a ...

chart of accounts?
cash receipts journal?
cash disbursements journal?
payroll journal?
general ledger?
6. Posting and trial balances performed on a regular basis?

E. INTERNAL CONTROL 85.20(b)(3) & Attachment F OMB A-110

Is there a system of internal control, checks and balances? Describe.
Is there an organizational chart?
Are duties separated?

Sample Monitoring Form

B. PROGRAM INCOME 84.24 & 85.25 & 570.504

Is there control over access to assets, blank forms, and confidential documents?

F. COST ALLOWABILITY - Review the subrecipient's allocation of cost to verify that its procedures fully comply with OMB Circular A-122 and 24CFR Sec. 85.22 using the following guidance.

1. Are direct salaries/wages chargeable to more than one grant program or other cost objectives supported by time distribution records?

Note: If such costs are charged on an indirect basis, the grantee must have prepared an Indirect Cost Allocation Plan in accordance with OMB Circular A-122.

2. Any unallowable costs as itemized in OMB Circ. A-122, including:

- a. entertainment
- b. contributions/donations
- c. fines/penalties
- d. general governmental expenditures including salary/expense of CEO

Sample Monitoring Form

3. Have any costs related to political activities been charged to the grant program?

4. Are costs charged to this grant project not allowable to or included as a cost of any other financed/funded program in either the current or any prior period?

5. Does a review of the personnel roster of staff being paid from program resources reveal any obvious instances of personnel being paid from but not working on program activities?

G. SOURCE DOCUMENTATION - To support accounting records. 85.20(b) & Attachment F OMB A-110

1. Are expenditures supported by invoices, contracts, POs, time cards, DE3, etc.?

2. Source documents available?

F. COST ALLOWABILITY - Review the subrecipient's allocation of cost to verify that its procedures fully comply with OMB Circular A-122 and 24CFR Sec. 85.22 using the following guidance.

H. AUDIT

1. If federal funding received was over \$300,000, was a single agency audit conducted? Describe.

2. If funding received was under \$300,000 was an audit conducted? Describe

3. Were all audit findings resolved?

I. Review of PROCUREMENT

The monitor should review the subrecipient’s procurement policies and procedures to verify compliance with 24CFR 85.40-84.48 using the following guidance. (Applicable only when the subrecipient expends federal funds for the purchase of supplies, other expendable property, equipment, real property or other services.)

1. Written procurement procedures? 84.44 & 85.36 & Attachment O OMB A-110

2. What procurement method was used for this project and why was this method selected?

3. What is the procurement process and how is fair competition ensured for-
- small purchases <\$25,000 (85.36(d)(1))
 - competitive sealed bids/formal ad >\$25,000 (85.36(d)(2))
 - noncompetitive (85.36(d)(4) N/A

4. Was list of debarred or suspended contractors excluded from Federal procurement used to verify contractor/sub eligibility? 85.35 & 570.60(a)

5. Are procurement procedures in place to ensure that:

a. purchase orders and contracts are signed by an authorized program official.

b. Items delivered and paid for are consistent with items contained in the corresponding PO and/or contract.

6. Does subrecipient have a written code of conduct/conflict of interest policy for those engaged in award / administration of contracts supported by grant funds. (24 CFR 84.42; 24 CFR 85.36; and 24 CFR 570.611)

7. Can subrecipient document a system of contract administration for determining contractor performance?

Sample Monitoring Form

8. If the subrecipient uses prequalified lists, are they current, developed through open solicitation without overly restrictive criteria and include adequate # of qualified sources?

J. BONDING AND INSURANCE 85.36(h)

1. If contracts have been awarded for construction or facility improvements under the grant program(s) does the grantee:
 - a. follow its own requirements relating to bid guarantees, performance/payment bonds for construction contracts or subcontracts valued +\< \$100,000?
 - b. Do requirements protect the City's interest? OMB A-128 & OMB A-133

V. Labor Standards 570.603

	Compliance			Verification
	Yes	No	N/A	Source/Comments
A. Complied with DAVIS BACON				
➤ Prevailing wages?				
➤ Notices posted?				
➤ Documentation in files of payroll?				
➤ Notices posted?				
➤ Field inspections?				

VI. Fair Housing Compliance 570.904 & 570.601(b) & 570.601(a)

	Compliance			Verification
	Yes	No	N/A	Source/Comments
If housing, was an affirmative marketing plan developed?				

VII. Equipment/Real Property Management Attachment N OMB 85.31-3

	Compliance			Verification
	Yes	No	N/A	Source/Comments
Sample Monitoring Form				
A. Has subrecipient purchased equipment with CDBG funds? If yes, list:				
84.34				Computer equipment

Compliance			Verification
Yes	No	N/A	Source/Comments

B. Does subrecipient maintain records on equipment/property (valued >\$25,000) which contain all information required. 85.32

C. Has physical inventory of equipment been taken and the results reconciled with property records within the last 2 years?

D. If within 5 years of project completion, subrecipient sold equipment/property purchased with CDBG funds, were sale proceeds kept as program income?

E. If subrecipient has disposed of equipment by sale, do sales procedures indicate efforts were made to obtain highest possible return. 85.32(d)(5)

VIII. Relocation and Anti-Displacement 570.606

	Compliance			Verification
	Yes	No	N/A	Source/Comments
A. Describe steps taken to meet requirements URA.				
➤ All notices sent?				
➤ Comparable found?				
➤ All payments made?				

IX. Public Facilities or Acquisition 570.201(a)(b)(I) & 570.201(c) & 570.208(d)(I)

	Compliance			Verification
	Yes	No	N/A	Source/Comments
A. Meets prohibition against excessive fees?				
B. Met requirement for continuity of use (5 years)				
C. Requirements for appraisals under 24 CRF 84 met? Attachment N OMB A-110				
D. Was there a change of use? 570.505				
E. New use?				
F. Meet national objectives?				
G. If project closed reversion of assets meet 570.505?				

Sample Monitoring Form

X. Additional Notes on Project/Agency

XI. Summary

1. Is subrecipient fulfilling all requirements and meeting regulations?

2. Summary of corrective actions, if any.

3. Identification of high-risk problems, if any.

Additional comments by monitor.

Sample Monitoring Form

Monitor Signature: _____

Date: _____

APPENDICES

PUBLIC HEARING – The City of Moline fiscal year 2010-2014 Consolidated Plan Public Hearing

**CONSOLIDATED PLAN
Public Hearing
Summary of Public Comments
City of Moline
Thursday, September 30, 2009 – 6:00 p.m.
Committee-of-the-Whole room**

Others Present: Matt Puck, Florencio Mier, Mary Lorensen, Lynn Segura, Richard Clark

STAFF: F. Atwater, Liliana Rodriguez

The meeting began at 6:00 p.m. in the City of Moline’s Committee-of-the-Whole room located on the second floor of City Hall. Staff presented information on the Consolidated Plan process, the needs survey and The U.S. Department of Housing and Urban Development plan requirements to receive Community Development Block Grant funding. The meeting concluded at 6:30 p.m.

PUBLIC HEARING – The City of Moline fiscal year 2010 - 2014 Consolidated Plan Public Comment

The City of Moline will hold a public hearing to review a draft of the 2010- 2014 Consolidated Plan on Thursday November 12, 2009 at 4:00 p.m. in the Committee-of-the-Whole room at City Hall, 619-16th Street, Moline, Illinois. Please note that this hearing is not to submit specific funding requests for 2010 Community Development Block Grant (CDBG) funds; rather it is to obtain general comments on the 2010-2014 Consolidated Plan. City hall is a handicapped accessible facility. Individuals who require special accommodations should contact Frankie L. Atwater, Community Development Manager, (309) 797-0710, at least 24 hours prior to the scheduled hearing. The City of Moline Planning Department will accept comments on the draft prior to submitting to the Department of Housing and Urban Development (HUD) from Tuesday, November 3, 2009 through December 3, 2009. Printed drafts will be available on the first floor of City Hall Planning Department. Comments should be submitted to:

The City of Moline
Department of Planning
Community Development Division
619 16th Street
Moline, Illinois 61265 or via e-mail fatwater@moline.il.us

AVISO PÚBLICO – El año fiscal 2010-2014 de la Ciudad de Moline Comentario Público Sobre el Plan Consolidado

La ciudad de Moline sostendrá una audiencia pública el Jueves, 12 de Noviembre del 2009 a las 4:00 pm. en el Committee-of-the-Whole Room del Departamento de Planeamiento en el Ayuntamiento de la Ciudad, 619 16th Street, Moline, Illinois 61265. Por favor tomen nota, esta audiencia no es para presentar solicitudes específicas para fondos del año 2010 del Desarrollo en la Comunidad (CDBG); sino es para obtener comentarios generales referente al Plan Consolidado del año 2010-2014. El ayuntamiento de Moline es accesible. Personas o individuales que requieren atención especial deberían de ponerse en contacto con Frankie L. Atwater, Community Development Manager, (309) 797-0710, por lo menos 24 horas antes de la hora de la audiencia. El periodo de comentario público empieza el día 3 de Noviembre del 2009 y terminará el día 3 de Diciembre del 2009. Muestras impresas estarán disponibles en el primer piso del Ayuntamiento. Comentarios deben ser mandados a:

The City of Moline
Department of Planning
Community Development División,
619 16th Street
Moline, Illinois 61265 ó por e-mail a la dirección fatwater@moline.il.us.

DRAFT CONSOLIDATED PLAN
Public Hearing
Summary of Public Comments
City of Moline
Thursday, November 12, 2009 – 6:00 p.m.
Committee-of-the-Whole room

Others Present:

STAFF: F. Atwater

The meeting began at 6:00 p.m. in the City of Moline’s Committee-of-the-Whole room located on the second floor of City Hall. Being that there was no one in attendance the meeting concluded at 6:15 p.m.

NOTICE
PUBLIC HEARING

The City of Moline Community Development Division will hold a public hearing on September 30, 2009 at 6:00 p.m. at Moline City Hall 619 16th Street, Moline, Illinois, 61265. The purpose of the hearing is to obtain comments from citizens groups, agencies and other interested parties to discuss housing and community development needs, review development of proposed activities and review of five-

year program performance. Moline City Hall is a handicapped accessible facility. Individuals who require a special accommodation in attending the hearing should notify Frankie Atwater, Community Development Manager, at 797-0710, at least 24 hours prior to the scheduled hearing time.

The proposed use of funds is to primarily benefit low-and-moderate-income persons, prevent/eliminate slums and blight, or address an urgent community need through housing and neighborhood revitalization strategies supported by essential social services, and in conjunction with economic development and infrastructure improvements.

AVISO PUBLICO

La Ciudad de Moline sostendrá una audiencia pública el 30 de Septiembre del 2009 a las 6:00 p.m. en el Salón de Comités en el Ayuntamiento de la Ciudad de Moline localizado en el 619 Calle 16, Moline, Illinois, 61265. El propósito de esta audiencia es para obtener comentarios de los ciudadanos, grupos y agencias o personas individuales sobre el uso de Fondos Federales para el Año Fiscal de 2009. El Ayuntamiento de la Ciudad de Moline es accesible para personas discapacitadas. Personas que requieren atención especial para asistir a esta audiencia por favor llamen al Sr. Frankie Atwater, al teléfono (309) 797-0710, por lo menos 24 horas antes de la audiencia.

El propósito de los fondos, es para beneficiar a personas de moderados y bajos ingresos, prevenir el deterioro de áreas y ayudar las necesidades de las comunidades rehabilitando la vivienda y los vecindarios con estrategias que respalden agencias de servicios sociales en conjunto con el desarrollo económico y mejoramiento de obras públicas.

NOTICE
PUBLIC HEARING - The City of Moline fiscal year 2010 - 2014 Consolidated Plan Public Comment

The City of Moline will hold a public hearing to review a draft of the 2010-2014 Consolidated Plan on Thursday November 12, 2009 at 4:00 p.m. in the Committee-of-the-Whole room at City Hall, 619-16th Street, Moline, Illinois. Please note that this hearing is not to submit specific funding requests for 2010 Community Development Block Grant (CDBG) funds; rather it is to obtain general comments on the 2010-2014 Consolidated Plan. City hall is a handicapped accessible facility. Individuals who require special accommodations should contact Frankie L. Atwater, Community Development Manager, (309) 797-0710, at least 24 hours prior to the scheduled hearing. The City of Moline Planning Department will accept comments on the draft prior to submitting to the Department of Housing and Urban Development (HUD) from Tuesday, November 3, 2009 through December 3, 2009. Printed drafts will be available on the first floor of City Hall Planning Department. Comments should be submitted to:

The City of Moline
Department of Planning
Community Development
Division

619 16th Street
Moline, Illinois 61265 or via e-mail fatwater@moline.il.us

AVISO PUBLICO - El año fiscal 2010-2014 de la Ciudad de Moline Comentario Público Sobre el Plan Consolidado La ciudad de Moline sostendrá una audiencia pública el Jueves, 12 de Noviembre del 2009 a las 4:00 pm. en el Committee-of-the-Whole Room del Departamento de Planeamiento en el Ayuntamiento de la Ciudad, 619

16th Street, Moline, Illinois 61265. Por favor tomen nota, esta audiencia no es para presentar solicitudes específicas para fondos del año 2010 del Desarrollo en la Comunidad (CDBG); sino es para obtener comentarios generales referente al Plan Consolidado del año 2010-2014. El ayuntamiento de Moline es accesible. Personas o individuos que requieren atención especial deberían de ponerse en contacto con Frankie L. Atwater, Community Development Manager, (309) 797-0710, por lo menos 24 horas antes de la hora de la audiencia. El periodo de comentario público empieza el día 3 de Noviembre del 2009 y terminará el día 3 de Diciembre del 2009. Muestras impresas estarán disponibles en el primer piso del Ayuntamiento. Comentarios deben ser mandados a: The City of Moline
Department of Planning
Community Development
Division.
619 16th Street
Moline, Illinois 61265 ó por e-mail a la dirección fatwater@moline.il.us.

AMENDED CONSOLIDATED PLAN PUBLIC NOTICE

PUBLIC HEARING – THE CITY OF MOLINE FISCAL YEAR 2010 - 2014 AMENDED CONSOLIDATED PLAN PUBLIC COMMENT

The City of Moline will hold a public hearing to review a draft of the Amended 2010- 2014 Consolidated Plan on Monday July 26, 2010 at 4:00 p.m. in the Committee-of-the-Whole room at City Hall, 619-16th Street, Moline, Illinois. Please note that this hearing is not to submit specific funding requests for 2010 Community Development Block Grant (CDBG) funds; rather it is to obtain general comments on the 2010-2014 Amended Consolidated Plan. City hall is a handicapped accessible facility. Individuals who require special accommodations should contact Frankie L. Atwater, Community Development Grant Manager, at (309) 524-2042, at least 24 hours prior to the scheduled hearing. The City of Moline Planning Department will accept comments on the amended Consolidated Plan for fifteen (15) days prior to submitting to the Department of Housing and Urban Development (HUD). Comments will be accepted beginning on Monday July 26, 2010 through Friday August 13, 2010. Printed drafts will be available on the first floor of City Hall Planning Department and the Moline Public Library. Comments should be submitted to:

The City of Moline
Department of Planning and Development
619 16th Street
Moline, Illinois 61265 or via e-mail fatwater@moline.il.us

AUDICIÓN PÚBLICO –EL AÑO FISCAL DE 2010 – 2014 DE LA CIUDAD DE MOLINE COMENTARIO PÚBLICO DEL PLAN CONSOLIDADO ENMENDADO

La Ciudad de Moline tendrá una audición público para revisar un redacto del Plan Consolidado Enmendado de 2010 – 2014 el Lunes 26 de Julio, 2010 a las 4:00 p.m. en el Salon de “Committee-of-the-Whole” en La Municipalidad de Moline, 619 – 16th Street, Moline, Illinois. Favor de notar que ésta audición no es para someter peticiones específicas para fondos del “2010 Community Development Block Grant (CDBG); mas bién es para obtener comentarios generales del Plan Consolidado Enmendado de 2010-2014. La Municipalidad es una edificio accesible a los deshabilitados. Individuos que requieren acomodaciones especiales deben de hablar con Frankie L. Atwater, Manager de Fondos del Departamento de Desarrollo Comunitario, a (309) 524-2042, al menos 24 horas antes de la audición.

El Departamento de Planear de la Ciudad de Moline aceptará comentarios del Plan Consolidado Enmendado quince (15) días antes de someterlo al Departamento de Desarrollo de Vivienda & Urbano (HUD). Los comentarios serán aceptados empezando el Lunes, el 26 de Julio, 2010 hasta el Viernes, el 13 de Agosto, 2010. Redactos enprenta estarán disponibles en el primer piso de La Municipalidad de Moline, Departamento de Planear y en La Biblioteca Pública de Moline. Los comentarios deben ser sometidos a:

The City of Moline
Department of Planning and Development
619 16th Street
Moline, Illinois 61265 o via e-mail fatwater@moline.il.us

DRAFT AMENDMENT OF THE 2010-2014 CONSOLIDATED PLAN
Summary of Public Comments
City of Moline

There were no comments received during the public comment period for the Amendment of the 2010-2014 Consolidated Plan beginning on Monday July 26th through Friday September 3rd of 2010.

**NOTICE
PUBLIC HEARING**
The City of Moline Fiscal Year
2010 - 2014 Amended Con-
solidated Plan Public Com-
ment

The City of Moline will hold a public hearing to review a draft of the Amended 2010-2014 Consolidated Plan on Monday, July 26, 2010, at 4:00 p.m. in the Committee-of-the-Whole room at City Hall, 619-16th Street, Moline, Illinois. Please note that this hearing is not to submit specific funding requests for 2010 Community Development Block Grant (CDBG) funds; rather it is to obtain general comments on the 2010-2014 Amended Consolidated Plan. City hall is a handicapped accessible facility. Individuals who require special accommodations should contact Frankie L. Atwater, Community Development Grant Manager, at (309) 524-2042, at least 24 hours prior to the scheduled hearing. The City of Moline Planning Department will accept comments on the amended Consolidated Plan for fifteen (15) days prior to submitting to the Department of Housing and Urban Development (HUD). Comments will be accepted beginning on Monday July 26, 2010 through Friday August 13, 2010. Printed drafts will be available on the first floor of City Hall Planning Department and the Moline Public Library. Comments should be submitted to: The City of Moline
Department of Planning and
Development
619 16th Street

Moline, Illinois 61265 or via e-mail fatwater@moline.il.us

AUDICIÓN PÚBLICO -El año fiscal de 2010 - 2014 de La Ciudad de Moline Comentario Público del Plan Consolidado Enmendado.

La Ciudad de Moline tendrá una audición público para revisar un redacto del Plan Consolidado Enmendado de 2010 - 2014 el Lunes 26 de Julio, 2010 a las 4:00 p.m. en el Salon de "Committee-of-the-Whole" en La Municipalidad de Moline, 619 - 16th Street, Moline, Illinois. Favor de notar que ésta audición no es para someter peticiones específicas para fondos del "2010 Community Development Block Grant (CDBG); mas bien es para obtener comentarios generales del Plan Consolidado Enmendado de 2010-2014. La Municipalidad es una edificio accesible a los deshabilitados. Individuos que requieren acomodaciones especiales deben de hablar con Frankie L. Atwater, Manager de Fondos del Departamento de Desarrollo Comunitario, a (309) 524-2042, al menos 24 horas antes de la audición. El Departamento de Planear de la Ciudad de Moline aceptará comentarios del Plan Consolidado Enmendado quince (15) días antes de someterlo al Departamento de Desarrollo de Vivienda & Urbano (HUD). Los comentarios serán aceptados empezando el Lunes, el 26 de Julio, 2010 hasta el Viernes, el 13 de Agosto, 2010. Redactos enprenta estarán disponibles en el primer piso de La Municipalidad de Moline, Departamento de Planear y en La Biblioteca Pública de Moline. Los comentarios deben ser sometidos a:

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