COMMITTEE OF THE WHOLE MEETING

CITY OF DAVENPORT, IOWA

Wednesday, May 7, 2025; 5:30 PM

City Hall | 226 West 4th Street | Council Chambers

I. Moment of Silence

II. Pledge of Allegiance

III. Roll Call

IV. Meeting Protocol and Decorum

V. City Administrator Update

VI. Public Hearings

A. Community Development

1. Public Hearing on the updated Analysis of Impediments to Fair Housing Choice by Mosaic Community Planning, LLC. [All Wards]

2. Public Hearing on the updated Housing Needs Assessment by Points Consulting, LLC. [All Wards]

B. Finance

1. Public Hearing on amending the FY 2025 Operating and Capital Improvement Budgets [All Wards]

VII. Proclamations

1. Military Appreciation Week | May 11-17, 2025

2. National Police Week | May 11-17, 2025 and Peace Officer Memorial Day | May 15, 2025

VIII. Petitions and Communications from Council Members and the Mayor

IX. Action items for Discussion

<u>COMMUNITY DEVELOPMENT</u>

Kyle Gripp, Chair; Paul Reinartz, Vice Chair

X. COMMUNITY DEVELOPMENT

1. Resolution accepting the updated Analysis of Impediments to Fair Housing Choice by Mosaic Community Planning, LLC. [All Wards]

2. Resolution accepting the updated Housing Needs Assessment by Points Consulting, LLC. [All Wards]

3. Resolution approving Case F25-03 being the request of D&D Property Holding, LLC for a final plat of Northside Industrial Park, a 3-lot subdivision on 28.3-acre located on Lot 1 of Iowa Research Commerce & Technology Park Third Addition. [Ward 8]

4. Resolution placing a moratorium upon solar farms as a principal use and freestanding solar panels as an accessory use until November 14, 2025. [All Wards]

XI. Motion recommending discussion or consent for Community Development items

PUBLIC SAFETY

Ben Jobgen, Chair; Tim Dunn, Vice Chair

XII. PUBLIC SAFETY

1. Third Consideration: Ordinance amending Schedule XV Pedestrian Traffic Signals of Chapter 10.96 entitled "Schedules" of the Municipal Code of Davenport, Iowa by removing Fairmount Street at Buchanan School. [Ward 2]

2. First Consideration: Ordinance amending Schedule XI Resident Parking Only of Chapter 10.96 entitled "Schedules" by adding 16th Street along the south side from 140 feet east of Division Street, east 25 feet. [Ward 4]

3. Resolution approving street, lane, and public ground closure requests on the listed dates and times for outdoor events.

   QC Pride; Quad Cities Unity Pride Parade; Downtown; 9:00 a.m. - 12:30 p.m. Saturday, June 14, 2025; **Closures:** 2nd Street from Iowa Street to the Centennial Bridge; Iowa Street from East 3rd Street to East River Drive. [Ward 3]

   Hope at the BRICK House; Block Party; 1431 Ripley Street; 5:00 p.m. - 8:00 p.m. every Friday June 13, 2025 - August 22, 2025 (full schedule attached); **Closure:** Ripley Street from West 14th Street to West 15th Street. [Ward 5]

   Child Protection Response Center; Summer Family Day; 415 East George Washington Boulevard; 8:00 a.m. - 4:00 p.m. Saturday, June 21, 2025; **Closure:** East George Washington Boulevard from Brady Street to east of the parking lot of 3303 Brady Street. [Ward 5]

4. Motion approving noise variance requests on the listed dates and times for outdoor events.

   Mt. Sinai Fellowship; Praise-A-Thon; 4706 Northwest Boulevard; 11:00 a.m. - 4:00

p.m. Saturday, May 17, 2025; Outdoor music, over 50 dBA. [Ward 7]

Hope at the BRICK House; Block Party; 1431 Ripley Street; 5:00 p.m. - 8:00 p.m. every Friday June 13, 2025 - August 22, 2025 (full schedule attached); Outdoor music, over 50 dBA. [Ward 5]

QC Pride; Quad Cities Unity Pride Parade; Downtown (see attached parade route); 11:00 a.m. - 12:30 p.m. Saturday, June 14, 2025; Outdoor music, over 50 dBA. [Ward 3]

The Meat Market; Party; 1629 Washington Street; 4:00 p.m. - 7:00 p.m. Saturday, June 14, 2025; Outdoor music/band, over 50 dBA. [Ward 4]

5. Motion approving beer and liquor license applications.

A. New license, new owner, temporary permit, temporary outdoor area, location transfer, etc. (as noted):

Ward 5

Wide River Winery (Wide River Winery, LLC) – 1128 Mound Street – Temporary Event with Outdoor Area May 24th – License Type: Special Class C Beer/Wine (On-Premises)

B. Annual license renewals (with outdoor area as noted):

Ward 1

Frackie’s (Frackie’s Pub, Inc) - 2820 Rockingham Road - License Type: Class C Liquor (On-Premises)

Ward 3

Antonellas II, LLC (Antonellas II, LLC) - 421 West River Drive #5 - Outdoor Area - License Type: Special Class C Beer/Wine (On-Premises)

Embers Of Phoenix (Jai Mata Lakshmi, Inc) - 111 West 2nd Street - License Type: Class C Liquor (On-Premises)

Front Street Brewery, Inc. (Front Street Brewery, Inc) - 421 West River Drive #3,4 - Outdoor Area - License Type: Class C Liquor (On-Premises)

Geezer's Drafthouse (Geezers, Inc) - 1654 West 3rd Street - Outdoor Area - License Type: Class C Liquor (On-Premises)

Half Nelson (Bucktown Restaurant Company, LLC) - 321 East 2nd Street #100 - Outdoor Area - License Type: Class C Liquor (On-Premises)

Sippi's Restaurant (Sippi's, Inc) - 406 West 2nd Street - Outdoor Area - License Type: Class C Liquor (On-Premises)

Ward 6

QC Marts (Bethany Enterprises, Inc) - 2845 East 53rd Street - License Type: Class B Beer/Wine (Carry-out)

Red Robin America's Gourmet Burgers & Spirits (Red Robin International, Inc) - 3903 East 53rd Street - Outdoor Area - License Type: Class C Liquor (On-Premises)

Ward 7

Lunardi's (TS Lunardi, Inc) - 102 East Kimberly Road Unit E - License Type: Class C Liquor (On-Premises)

Sanchos (Lorbil Enterprises Inc) - 307 East George Washington Boulevard - License Type: Class C Liquor (On-Premises)

Ward 8

Thunder Bay Grille (Thunder Bay Grille, LLC) - 6511 Brady St - Outdoor Area - License Type: Class C Liquor (On-Premises)

XIII. Motion recommending discussion or consent for Public Safety items

PUBLIC WORKS

Rick Dunn, Chair; Tim Kelly, Vice Chair

XIV. PUBLIC WORKS

1. Third Consideration: Ordinance amending Chapter 13.16 entitled "Wastewater Facilities" of the Municipal Code of Davenport, Iowa to revise local discharge limits. [All Wards]

2. Resolution accepting work completed under the Modern Woodmen Park Field Renovation Project by Bush Sports Turf LLC of Milan, Illinois in the amount of $740,597, CIP # 23098. [Ward 3]

3. Resolution accepting work completed under the FY 2023 Contract Sewer Repair Program by Hagerty Earthworks LLC of Muscatine, Iowa in the amount of $683,469.65, CIP #30060 and #33001. [All Wards]

4. Resolution accepting work completed under the Forest Road (East Kimberly Road to East 39th Street) Reconstruction project by NJ Miller Inc of Bettendorf, Iowa in the amount of $453,855.45, CIP #35062. [Ward 6]

5. Resolution accepting work completed under the Compost Facility Floor Modification

project by Ihrig Works, LLC of Long Grove, Iowa in the amount of $370,547.81, CIP #39016. [Ward 1]

6. Resolution accepting work completed under the Freight House Roof Replacement project by White Roofing Co, Inc of Eldridge, Iowa in the amount of $266,063, CIP #23073. [Ward 3]

7. Resolution awarding a contract for the East 53rd Street and Utica Ridge Road Intersection Improvements project to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $1,068,859.40, subject to Iowa Department of Transportation concurrence, CIP #35065. [Ward 6]

8. Resolution awarding a contract for the 2025 High Volume Roadway Resurfacing project to CDMI Concrete Contractors Inc of Port Byron, Illinois in the amount of $804,577.45, CIP #35061. [Wards 1, 2, 3, 5, & 8]

9. Resolution awarding a contract for the Oak Street (2804 Oak Street to West 29th Street) Reconstruction project to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $289,626.16, CIP #35062. [Ward 2]

10. Resolution awarding a contract for the demolition of 711 West 3rd Street to Valley Construction Company of Rock Island, Illinois in the amount of $209,900. [Ward 3]

11. Resolution awarding a one-year contract, with two possible one-year renewals, for the Root Control Program to Duke's Root Control, Inc of Elgin, Illinois. [All Wards]

12. Resolution authorizing submission of a grant application to the Iowa Department of Transportation's Transportation Alternatives Program (TAP) for financial assistance to reroute the Duck Creek Recreational Trail under Division Street. [Wards 2 & 7]

13. Resolution approving the purchase of five police interceptor utility vehicles from Stivers Ford of Waukee, Iowa in the amount of $233,045 using State of Iowa Department of Administrative Services contract #24051, CIP #24032. [All Wards]

14. Motion awarding a contract for the Main Library Chiller Glycol Conversion to Hometown Mechanical of Davenport, Iowa in the amount of $66,990 CIP #23094. [Ward 3]

15. Motion awarding a contract for asbestos abatement at the Junior Theatre – Davenport Learning Center facility to Environmental Management Services of Iowa, Inc of Dubuque, Iowa in an amount not to exceed $62,000, CIP #64130. [Ward 7]

XV. Motion recommending discussion or consent for Public Works items

FINANCE

Jazmin Newton, Chair; Mhisho Lynch, Vice Chair

XVI. FINANCE

1. Second Consideration: Ordinance repealing and replacing Chapter 6.04 entitled "Animals" of the Municipal Code of Davenport, Iowa to incorporate recommendations from the joint task force between the Humane Society of Scott County and the City of Davenport and to update language throughout for clarity. [All Wards]

2. Resolution amending the FY 2025 Operating and Capital Improvement Budgets. [All Wards]

3. Resolution approving a payment of $146,472 to Forensic Technology Inc of Largo, Florida for a 5-year renewal of the NIBIN IBIS warranty and protection plan, CIP #63023. [All Wards]

4. Motion approving a payment of an amount not to exceed $97,000 to Legacy Fire Apparatus of Shorewood, Illinois for repairs to fire truck T-3. [All Wards]

XVII. Motion recommending discussion or consent for Finance items

XVIII. PURCHASE ORDERS OF $10,000 TO $50,000 ENTERED APRIL 1-15, 2025 (For Information Only)

1. Grisham Industries Inc | duct modifications at Compost Facility | Amount: $10,499.28
2. Veenstra & Kimm Inc | riverfront sewer investigation | Amount: $10,867.65
3. Tech Logic Corp Inc | hardware renewal (antenna and gates) for Library | Amount: $10,976.22
4. American Industrial Door Co Inc | RM25-180 LeClaire Bandshell door replacement | Amount: $11,778.01
5. Assured Partners Capital Inc | FY 2023 addtl audited work comp premium | Amount: $14,047
6. Scott County Emergency Communications Center | radio access fee - SECC911 | Amount: $14,400
7. Carrico Aquatic Resources, Inc | 2025 pool chemicals | Amount: $15,985.65
8. Willett Hofmann & Associates, Inc | 5th & Division retaining wall engineering services | Amount: $16,321.50
9. Visu-Sewer LLC | emergency sewer lining | Amount: $29,775
10. Wesley Swayze | flow channel covers at Water Pollution Control Plant | Amount: $40,007.40
11. Landscape Structures Inc | shade structures for Centennial splash pad | Amount: $43,186.48

XIX. Other Ordinances, Resolutions and Motions

XX. Public with Business

PLEASE NOTE: At this time individuals may address the City Council on any matters of City business not appearing on this agenda. This is not an opportunity to discuss issues with the Council members or get information. In accordance with Open Meetings law, the Council

cannot take action on any complaint or suggestions tonight and cannot respond to any allegations at this time.

Please state your name and ward for the record. There is a three (3) minute time limit. Please end your comments promptly.

XXI. Reports of City Officials

XXII. Adjourn

City of Davenport

Department: Community & Economic Development **Action / Date**
Contact Info: Bruce Berger | 563-326-7769 **5/7/2025**

Subject:
Public Hearing on the updated Analysis of Impediments to Fair Housing Choice by Mosaic Community Planning, LLC. [All Wards]

Recommendation:
Hold the Hearing.

Background:
Pursuant to Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as a recipient of federal funding through the Department of Housing and Urban Development (HUD), the City prepares an Analysis of Impediments to Fair Housing Choice every five years. As done in the past, the City of Davenport collaborated with the cities of Rock Island and Moline through an intergovernmental agreement approved by City Council on March 27, 2024. Mosaic Community Planning, LLC was hired by the City of Moline (acting as the lead entity) to complete the necessary update and have completed the document.

The scope of work included reviewing and comparing HUD, Census, and local data; housing market activity (residential sales, building permits, zoning actions, etc) and bank lending information based on Community Reinvestment Act and Home Mortgage Disclosure Act data. The scope also included a survey, multiple in-person and virtual input opportunities, and focus groups with stakeholders. A public comment period was held for the Analysis of Impediments from March 19-April 18, 2025. No comments were received.

The final draft of the Analysis of Impediments to Fair Housing Choice is attached and also available at https://bit.ly/437gvQC.

Attachments:
1. Analysis of Impediments to Fair Housing Choice

Davenport, IA | Moline, IL | Rock Island, IL

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

NOVEMBER 2024

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CHAPTER 1. INTRODUCTION

Fair Housing Planning

Equal access to housing choice is crucial to America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs. The AFFH requirements are derived from Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.[1]

Jurisdictions (such as Davenport, Moline, and Rock Island), that receive grant funds from HUD through its entitlement process satisfy this obligation by performing an "Analysis of Impediments to Fair Housing Choice" (AI). In an AI, local communities that receive HUD entitlement grant funds evaluate barriers to fair housing choice and develop and implement strategies and actions to overcome any identified impediments based on their individual histories, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choices for all persons, including classes protected under the Fair Housing Act, and provide opportunities for racially and ethnically inclusive patterns of housing occupancy, identify structural and systemic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities.

HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

- Analyzing and eliminating housing discrimination within the jurisdiction;

[1] U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13). March 1996.

- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

In 2015, HUD published a final rule on Affirmatively Furthering Fair Housing, which outlined procedures that jurisdictions and public housing authorities who participate in HUD programs must take to promote access to fair housing and equal opportunity. This rule stipulated that grantees and housing authorities take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class characteristics. Under this new regulation, grantees were required to:

- Address disparities in housing need;
- Replace segregated living patterns with integrated and balanced living patterns;
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity; and
- Foster and maintain compliance with civil rights and fair housing laws.

To assist grantees and housing authorities in affirmatively furthering fair housing, HUD provided publicly available data, maps, and an assessment tool to use to evaluate the state of fair housing within their communities and set locally-determined priorities and goals. HUD's final rule mandated that, beginning in 2017, most grantees would use the new tool to prepare and submit to HUD an Assessment of Fair Housing; however, a 2018 HUD notice withdrew the requirement to prepare such assessments. A subsequent notice further required that grantees instead prepare and keep on file a current Analysis of Impediments to Fair Housing Choice. In 2020, HUD further relaxed requirements to complete an AI, allowing grantees to instead simply certify that they were affirmatively furthering fair housing, without prescribing any specific method for documenting compliance.

As of the time this report was drafted, HUD had published a new proposed regulation describing yet another new process for grantees to evaluate and document compliance with their obligations to affirmatively further fair housing. Reverting to an approach similar to the Assessment of Fair Housing model that was briefly implemented in 2017, this latest regulatory proposal calls for what will be known as an

Equity Plan. Until that new regulation is finalized and phased in, grantees must still affirmatively further fair housing but are not bound to any particular guidelines for doing so. Given the uncertainty, many grantees have opted to continue using the longstanding Analysis of Impediments format that was required prior to the flurry of regulatory changes beginning in 2015.

Mosaic Community Planning partnered with the cities of Davenport, Moline, and Rock Island to develop this Analysis of Impediments to Fair Housing Choice. This AI follows HUD's *Fair Housing Planning Guide* but also incorporates elements of HUD's assessment tool established in the 2015 final rule. In some places, it uses data developed by HUD for use by grantees as part of the Affirmatively Furthering Fair Housing final rule.

Definitions

Affirmatively Further Fair Housing

In keeping with current HUD regulations, Affirmatively Furthering Fair Housing (AFFH) is defined as "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics." Specifically, this means "taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws."[2]

Affordable Housing

Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

> HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

Fair Housing Choice

This Analysis of Impediments to Fair Housing Choice uses the following definition of Fair Housing Choice:

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[2] 24 CFR Part 5.151.

> "Individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:
>
> (1) Actual choice, which means the existence of realistic housing options;
>
> (2) Protected choice, which means housing that can be accessed without discrimination; and
>
> (3) Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing."[3]

Impediments to Fair Housing Choice

As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:[4]

- Any actions, omissions, or decisions taken *because of* race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which *have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Protected Classes

The following definition of federally protected classes is used in this document:

> Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

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[3] 24 CFR Part 5.151.

[4] U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17). March 1996.

Affordable

Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

> HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners' insurance, and any homeowners' association fees.

Data Sources

Decennial Census Data

Data collected by the Decennial Census for 2020, 2010, and 2000 is used in this study (older Census data is only used in conjunction with more recent data to illustrate trends). This study uses several Census datasets:

2020 Decennial Census Demographic and Housing Characteristics File (DHC)

The 2020 Census Demographic and Housing Characteristics File (DHC) includes detailed data tables on the following:

- Subjects: Age, sex, race, Hispanic or Latino origin, household type, family type, relationship to householder, group quarters population, housing occupancy, and housing tenure
- Lowest level of geography: Varies, with many tables at the census block level
- Many of the DHC tables are also available for ZIP Code Tabulation Areas (ZCTA) generalized representations of U.S. Postal Service ZIP Code service routes.

2010 and 2000 Census Summary File 1 (SF 1)

This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

American Community Survey (ACS)

The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with annually updated population and housing data throughout each of the 10 years

between censuses. ACS data is compiled from an annual sample of approximately three million addresses rather than an actual count (like the Decennial Census's data) and therefore is susceptible to sampling errors, however, the sampled ACS data involves a much more detailed questionnaire and provides data for many more demographic and housing variables than the Decennial Census. ACS data is released in two different formats: single-year estimates and multi-year estimates. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2018-2022 ACS 5-year estimates are used most often in this housing study.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

HUD's AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD's latest data and maps, AFFHT0006, which was released in July 2020. HUD's source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD's Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation available online at:

https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf

CHAPTER 2.
COMMUNITY PARTICIPATION PROCESS

Community Engagement Overview

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in the Moline, Davenport, and Rock Island region. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including public meetings, focus groups, interviews, pop-up information tables, and a communitywide survey.

Public Meetings

Two in-person meetings open to the general public were held to inform the public about and gather information for the Analysis of Impediments to Fair Housing Choice. One additional virtual meeting was also held for those who could not attend in-person. Each meeting began with a short presentation providing an overview of the AI followed by an interactive discussion of fair housing, neighborhood conditions, and community resources in the region. Translation services and sign language interpretation were offered, however, were not requested by attendees. A total of 17 members of the public attended one of the three meetings. Meeting dates, times, and locations are shown below:

Virtual Meeting: August 8, 2024

6:00-7:00pm, via Zoom

Moline Public Meeting: August 14, 2024

5:30pm-6:30pm, Mercado on Fifth, Moline

423 12th St., Moline, IL 61265

Davenport Public Meeting: August 15, 2024

5:30-6:30pm, Davenport City Hall

226 W 4th St, Davenport, IA 52801

Focus Groups

In addition to the public meetings, four focus groups were held to collect input from groups of residents and professionals with specific backgrounds and unique perspectives on fair housing. As with the public meetings, these groups typically began with an explanation of the Analysis of Impediments to Fair Housing Choice. The focus group leader then facilitated a discussion of fair and affordable housing needs, neighborhood conditions, and community resources in the region. In most cases, the AI project team worked with local agencies and organizations to host and promote the focus groups to their respective members or clients, resulting in a total of 39 participants. A list of the focus groups with their sponsoring organizations is provided below.

- Seniors and Aging Adults – coordinated by the Center for Active Seniors, Inc.
- Service Providers for People with Disabilities – coordinated by Vera French Mental Health for Healthy Living
- Immigrants and Refugees – coordinated by World Relief Quad Cities
- Non-profit Housing Service Providers, Developers, Lenders, and other Housing Industry Professionals – coordinated by the Quad Cities Housing Cluster

Pop-Up Engagement

The planning team conducted 4 pop-up engagement activities wherein facilitators informally engaged with residents in community locations, generally coinciding with an existing event. Pop-up engagement is useful for raising awareness around the project and obtaining input from residents who may not be sufficiently tuned into fair housing issues that they would attend a meeting on the subject, but who have opinions to share nonetheless. By canvassing at high-traffic locations such as job fairs, clothing giveaways, and community festivals, the planning team engaged 92 residents in the AI.

- Pop-Up #1: North Park Mall Success Fair
  Wednesday, August 14; 10:00 AM – 12:00 PM
- Pop-Up #2: South Rock Island Township Giveaway
  Thursday, August 15; 9:00 – 11:00 AM
- Pop-Up #3: Mercado on 5th
  Friday, August 16; 5:00 – 10:00 PM
- Pop-Up #4: Rock Island Soul of the City Festival
  Saturday, August 17; 10:00 AM – 3:00 PM

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual interviews. These telephone interviews were

held during the month of September 2024. Stakeholders were identified by the local government staff and represented a variety of viewpoints including fair housing/legal advocacy, housing, affordable housing, community development and planning, education, employment, homelessness, people with disabilities, and others.

Interview invitations were made by email and/or phone to a list of stakeholders compiled by the project team with input from staff at the Cities of Moline, Davenport, and Rock Island. Twelve people participated in an interview, and many other invitees participated in other manners, such as by attending a public meeting, hosting a focus group, or taking the community survey. Organizations from which one or more representatives participated in the development of this AI include:

- Build to Suit Inc.
- Center for Active Seniors
- Christian Care Quad Cities
- Churches United
- City of Davenport Development and Planning
- Davenport Civil Rights Commission
- Ecumenical Housing Development Group
- Habitat for Humanity Quad Cities
- Hilltop Campus Village
- HOPE Fair Housing Center
- Humility Homes
- Mercado on 5th
- Quad Cities Community Foundation
- Quad Cities Housing Cluster
- Quad Cities Land Bank Authority
- The Rafferty Group, LLC
- Vera French Mental Health
- World Relief Quad Cities

Community Survey

The fourth method for obtaining community input was an electronic and paper-based survey available to the general public, including people living or working in the region, and other stakeholders. The survey was available online and in hard copy, in English and Spanish, from June through August 2024. Paper copies were available at the public meetings and other related events held throughout the study area. A total of 706 survey responses were received, of which 492 were fully complete.

Publicity for Community Engagement Activities

A variety of approaches were used to advertise the AI planning process and related participation opportunities to as broad an audience as possible. The survey and public meeting information were shared on the project website (qchousingplans.com) and through flyers placed in public places. Flyers were also emailed to all stakeholder organizations invited to participate in interviews. In all meeting advertisements,

information for anyone needing special accommodations was provided, but none were requested.

FIGURE 1. ADVERTISEMENT FOR COMMUNITY MEETINGS

Community Engagement Results

For the community participation process, the consulting team developed a standard question set for use in public meetings, focus groups, and interviews. Listed below are the summarized comments from interview participants and meeting/focus group attendees, as well as a summary of survey results. All input was considered in the development of this AI. Note that these comments do not necessarily reflect the views of the Cities of Moline, Davenport, or Rock Island.

Public Meetings

1. **Please share some background on the work of your organization and the clients you serve. What issues and challenges do they commonly face?**
    - Attendees included various community representatives, city staff, and civil rights investigators who discussed pressing local issues related to housing and public resources.

2. **What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers, rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?**
    - Attendees pointed out significant challenges in housing, such as deteriorating buildings and the need for stricter oversight of landlords. There was a call for more affordable housing options that extend beyond minimal affordability to deeply supportive housing with nearby essential services. Accessibility and proximity to healthcare, social, and maintenance services were emphasized as necessary components for livable housing.
    - The discussion highlighted ongoing fears related to unsafe living conditions following a past building collapse, coupled with high rental costs and limited resources for repair or mediation. Attendees mentioned the detrimental impact of criminal records on securing housing and the long-lasting consequences of evictions, which remain on records indefinitely, creating barriers for those trying to find stable housing.
    - The attendees expressed significant frustration and concern during the meeting. One attendee, living in Moline since 2013 after giving up an apartment in Davenport, highlighted their long-standing experience with rental issues. Another attendee emphasized tenant advocacy, questioning why only two individuals were present to address the severe housing crisis. They described issues such as mold, pests, negligent landlords, and called for city officials to intervene and reduce profit-driven practices like house flipping. The high costs of finding new housing and the inadequacies in inspection programs were noted, along with personal accounts of poor living conditions, including apartments without basic facilities and mold. Concerns were raised about the systemic issues in Davenport and the potential repercussions for tenants flagged with evictions. It was mentioned that progress on affordable housing projects has been made by one attendee with experience in this sector.
    - Attendees discussed the pressing need for safe, affordable rental housing, particularly for those earning 30-50% of the median income and for larger families requiring four or more bedrooms. The lack of accessible units for individuals with disabilities was highlighted as a significant gap. The importance of affordable housing also extends to the maintenance and repair programs, as homeowners often struggle to afford necessary repairs, risking property value loss. The conversation emphasized the necessity for more flexible financial resources to promote housing stability and prevent evictions, which can lead to costly and disruptive mass displacements. These flexible funds could assist

renters facing emergencies, such as car troubles, helping them stay current on rent and avoid a downward financial spiral.

- Attendees discussed the importance of balancing homeownership programs with support for landlords to maintain rental housing, ensuring neighborhoods remain stable and thriving. Suggestions included funding to help landlords keep units available for lower-income tenants and incentives for repairs to prevent units from becoming unoccupied or offline. Attendees emphasized the value of partnerships that enable the purchase, renovation, and resale of units for affordable homeownership. A resident shared experiences from a neighborhood with many rentals, noting the need for support for both landlords and first-time homebuyers who struggle with repair costs. Ensuring that rental units remain safe, affordable, and well-maintained was highlighted as crucial for community stability.

3. **What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?**

    - Programs that combine transitional housing with supportive services, such as those offered by Vera French and Humility Homes, were highlighted as successful examples. Attendees stressed that funding should extend beyond housing itself to include essential support services, enabling residents to maintain stable living conditions.

4. **What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

    - Attendees discussed the factors considered when purchasing a home, such as proximity to schools, workplaces, and neighborhood amenities. One attendee noted that in various cities across the Quad Cities area, certain places or neighborhoods carry distinct reputations—both positive and negative—that residents are familiar with and consider when choosing where to live. This underscores the importance of community knowledge and perception in making housing decisions.

    - Attendees highlighted that cost is a significant barrier in choosing where to live, with communities in the area having widely differing house prices. One attendee mentioned moving from an expensive city to a more affordable one and finding a warmer community there. Concerns were raised about the unwelcoming nature of some neighborhoods toward people of color and the growing impact of political divisions between Iowa and Illinois, which may affect how certain groups, such as the LGBTQ population, perceive their safety and acceptance. Factors that make a place attractive include unique, character-filled houses, the presence of sidewalks, and natural elements like trees and parks.

5. **Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?**

    - The attendees voiced deep frustration over the ongoing affordable housing crisis, highlighting the poor conditions in many rental properties and the

systemic issues contributing to it. One attendee pointed out the outdated nature of current research and expressed concern over the potential for homelessness and fatalities due to the lack of housing. The conversation stressed the power imbalance between landlords and tenants, with corporate landlords primarily focused on raising rents and ignoring other responsibilities. Renters face challenges such as background check fees, stagnant wages, rising living costs, and the risk of eviction for complaints. The meeting underscored the disparities in property affordability and the economic divide between Iowa and Illinois. Attendees called for city officials to take action, create protective measures for tenants, and invest in programs like those run by Habitat for Humanity. The need for better competition, infrastructure, and quicker development of affordable housing projects was emphasized, alongside personal accounts of discrimination against renters and struggles with predatory practices by landlords.

6. **Are people in the area segregated in where they live? What causes this segregation to occur?**

- Attendees confirmed that redlining continues to affect local communities, perpetuating racial and economic segregation. They noted instances of nimbyism where neighbors and sellers obstruct efforts to create supportive housing. Discrimination based on race, physical and mental disabilities, and gender, particularly through harassment by landlords, was acknowledged as pervasive.

- Attendees discussed the tendency for refugees to settle in areas with communities that share their language and cultural practices, with one attendee highlighting the work of World Relief in assisting refugees. Many newcomers prefer to live near people from their own culture, as it helps them adjust and feel more at home. Some have even requested relocation to cities with larger populations from their cultural background. This phenomenon, while sometimes seen as segregation, is often driven by personal choice, as it provides comfort and a sense of familiarity for individuals adjusting to a new environment.

- Attendees discussed various forms of housing discrimination in the Quad Cities. One attendee highlighted challenges faced by single mothers, who often struggle to secure housing due to disruptive behaviors from their children, requiring professional assistance to work with landlords. Another attendee noted issues related to language barriers and immigration status, with some tenants fearing retaliation from landlords, including threats to call immigration authorities. Discrimination based on past criminal records or evictions, even if dismissed, was also raised as a concern. The topic of "white flight" and its impact on property values and neighborhood diversity was also discussed, with one attendee observing that as more minorities moved into their neighborhood, some expressed fears about declining property values. Another shared frustration over receiving complaints about neighbors that were often racially motivated, such as complaints about property conditions that were actually unfounded. Additionally, a personal account was shared of harassment from neighbors, which was addressed fairly by the city when reported.

7. **What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?**

   - Efforts to educate tenants on their rights were noted, including seminars and advocacy by local organizations like Quad Cities Interfaith. Attendees acknowledged that existing legal aid and civil rights resources are overwhelmed, limiting their ability to assist all complaints. The need for more local civil rights commissions to handle cases effectively was emphasized.

   - Attendees discussed the challenges and efforts related to housing discrimination and tenant advocacy in the Quad Cities. One attendee, representing the NAACP, mentioned the housing subcommittee's role in addressing complaints. Another highlighted the work of the MLK Center and the tenants association, acknowledging the ongoing challenges in meeting community needs. The director of the Davenport Civil Rights Commission shared that their office handles a significant number of housing discrimination complaints, far exceeding the expected workload, with many complaints going unresolved due to limited resources. She emphasized the prevalence of housing discrimination in Davenport and the lack of awareness among tenants about their rights or available agencies. Despite these efforts, tenants often fear retaliation and do not follow through with complaints. This fear of eviction is so strong that many continue to live in substandard conditions, such as housing with caved-in ceilings, due to the risk of becoming homeless. The need for a more reliable system that tenants can trust to address these issues was also discussed.

8. **Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?**

   - There was consensus that public resources are unevenly distributed, with areas like West Davenport often neglected. Attendees cited a need for better sidewalk and street infrastructure, consistent snow removal, and increased police presence. An ADA coordinator and more resource coordinators were recommended to bridge service gaps across the city.

   - Attendees discussed the growing diversity of grocery stores in the Quad Cities, particularly in Rock Island and Moline, where efforts have been made to open stores offering food from various cultures. One attendee noted the significant immigrant and refugee populations in Rock Island, with more ethnic food stores emerging in response. While not as familiar with Davenport, they observed that Moline also has seen an increase in such businesses, highlighting the push on the Illinois side to establish stores catering to diverse communities.

   - Attendees discussed disparities in community investment and resource distribution. One attendee noted that West Davenport, being one of the oldest parts of the city, has received less investment in parks compared to newer areas, though an alderman has been advocating for improvement. Another attendee observed that while essential resources like police and fire services are well distributed, there are challenges in Rock Island, particularly in Ward 1, where the roads are in the worst condition. The city has created a five-year plan to address

the issue, with 60% of the worst roads set to be fixed in the first year. The attendee shared that despite initial campaign promises to fix all roads, the cost proved prohibitive, leading to a more focused approach on addressing the most urgent needs.

9. **Is there anything we haven't discussed that you feel is important to our research?**

    - Attendees discussed the challenges cities face in implementing regulations to protect housing sales, such as restrictions on all-cash offers, noting that it requires strong political will but is often opposed by high-profit interests. Differences in state laws between Iowa and Illinois were mentioned as potential obstacles. There was a call for stronger policies to hold landlords accountable, emphasizing the lack of options for displaced tenants if apartment complexes close. Concerns were raised about renters being dehumanized to benefit landlords and the complex issues surrounding tenant rights. The difficulty smaller communities face in establishing rent control was highlighted, with economic effects on property values and homeowner financial stress outlined. The conversation pointed out that while the community is often regarded as "generally affordable," rising costs, increasing property values, and tracking developers are becoming significant challenges. Attendees noted that modest homes in Moline, once valued at $30-40k, now sell for $100k-200k, posing a financial strain for local residents compared to larger cities like Chicago.

Focus Groups

1. **What do you believe are the area's greatest community development needs (e.g. job training, homeless prevention, parks/playgrounds, youth activities, senior centers, sidewalks, etc.)?**

    - Participants expressed a range of concerns, primarily focusing on transportation and housing issues. One attendee working in Iowa noted difficulties with commuting, relying on a friend's carpool due to not having a driver's license, which impacts punctuality and job security. Concerns were also raised about neighborhood maintenance, such as uncollected tree debris causing safety and hygiene issues. Other housing challenges included repair needs and unresolved landlord responses despite involving World Relief. Infrastructure issues like leaking roofs and outdated plumbing were also highlighted.

    - Some participants were employed, while three were still searching for work. Although World Relief assists in job placement, finding stable employment in Illinois can be challenging. Participants mentioned the uncertainty of job callbacks, particularly from Amazon. Community support was acknowledged in accessing grocery stores and services, with attendees stating that local support is beneficial for meeting basic needs.

    - Participants confirmed that their children are in good schools that provide after-school homework assistance. There were no major complaints about educational access, implying general satisfaction with school programs and transportation options for children.

2. **What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers,**

rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?

- The responses highlight several key concerns about housing in the area, with an emphasis on the need for accessible, affordable, and private living spaces. One participant stressed the importance of handicap-accessible housing, mentioning that many buildings lack essential features like accessible bathrooms and stairs. Another participant advocates for more affordable housing options, particularly duplexes and townhouses, as they offer more privacy and space compared to high-rise apartments. Participants criticized the trend of building luxury apartments that are unaffordable for many residents. Many agreed with the preference for duplexes, and all the respondents express concern over the impact of Palmer College's expansion, which has driven up rents and displaced residents in the area, leaving many without access to affordable housing.

- The greatest housing needs in the community include affordable housing, particularly in Moline, where zoning restrictions hinder development. There's a significant lack of affordable housing options due to the high cost of construction and low profitability for investors, as building affordable units often doesn't provide a return on investment. There is also a demand for supportive housing, as many households, especially those experiencing homelessness, require permanent supportive housing solutions. The state's housing analysis indicates a severe shortage, with a need for 120,000 units statewide and many renters paying more than half of their income on housing. The vacancy rate is low, particularly for units at affordable rents, making it difficult for people to find housing. The increase in homelessness, evictions, and housing instability, particularly post-pandemic, highlights the urgent need for better support systems and more affordable units. Additionally, the community faces challenges in developing luxury retirement homes and supportive living options due to opposition from local neighborhoods and zoning conflicts. Effective models for assisted living and permanent supportive housing need adequate staffing and scattered-site solutions to meet demand.

- Participants expressed a need for quality, affordable housing and raised issues like rising costs for homeowners and renters alike. Suggestions included transitional housing with flexible financial assistance and subsidies. Some participants recounted the difficulties of losing belongings due to homelessness and the need for government support when unable to cover rent. They also noted the repurposing of unused buildings as potential housing solutions.

- Accessibility features such as handicap accommodations and allowance for support animals were emphasized. Participants also discussed credit score and background check requirements as barriers to housing, proposing a fairer system where older records wouldn't heavily impact current applications. The importance of nuanced screening and support for individuals with past legal issues or disabilities was stressed.

3. **How big an issue is homelessness in your community? What does homelessness look like? What steps could be taken to address needs related to homelessness?**

- The responses emphasized the significant impact homelessness has on both individuals and the broader community, highlighting a range of challenges faced by unhoused people. One participant noted that homelessness often leads to crime, either as victims or perpetrators, while another pointed out the specific struggles faced by veterans and others with trauma-related conditions, like PTSD. Staff highlights mental health issues, substance abuse, and the difficulty of securing stable housing and employment as key factors contributing to homelessness. Another participant added that the stress of not having a permanent address makes it nearly impossible to maintain a job. Two participants criticized the bureaucratic red tape and discriminatory processes that make it harder for people, especially those with past criminal records, to secure housing. One participant suggests looking into models like the one in LA, where the city temporarily housed homeless people in hotels to provide stability while they addressed their issues. The overall sentiment is that the system criminalizes homelessness and fails to address the root causes, with a call for more supportive housing options and less emphasis on parks or other non-essential developments.

- Participants highlight the several challenges that contribute to housing instability, including eviction records and mental illness. People with eviction marks on their record often find it nearly impossible to rent a place, despite having the financial means, due to landlords' reluctance to accept tenants with past evictions. Advocates suggest appealing to landlords to consider individuals with eviction histories. Additionally, mental health issues are a significant barrier to stable housing, as individuals struggling with mental illness may be unable to work or afford necessary medication, leading to situations like couch surfing or prolonged instability. Case managers, particularly at organizations like Humility, often witness this cycle, where individuals who were doing well face setbacks that result in eviction, forcing them to navigate a lengthy and difficult process of rebuilding their housing stability.

- Participants highlighted struggles with housing stability and the slow processing of social security disability claims, which left some uncertainty about temporary housing solutions. One attendee shared concern about safety at shelters due to personal conflicts, emphasizing the preference for staying at the center. The discussion set the tone for broader challenges related to housing, support, and safety.

- Attendees discussed the growing homeless population and the need for the city to repurpose vacant buildings for temporary shelters. Frustration was voiced over the prioritization of luxury housing while basic needs were unmet. Participants called for more housing developments specifically for the homeless and suggested better coordination of services to assist individuals in transition.

4. **What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?**

    - There are several aspects of housing in the cities that are working, but challenges remain. Participants acknowledge the rise in new housing developments, though they are mostly unaffordable, with rents exceeding $1700 a month. There is a strong call for more affordable options, like duplexes,

and for the renovation of outdated buildings. Programs like CARY and services such as social workers and service coordinators in buildings are seen as vital for helping people navigate the housing system. Organizations like CASI and Humility Homes are praised for their efforts in providing affordable housing and supporting the homeless population, with the suggestion that if they were given more funding, they could significantly reduce homelessness. The HUD voucher program has also been expanding, helping more people access housing, though there is recognition that more help is needed. There is a push for better-maintained housing and less bureaucratic red tape, as participants believe that when people live in quality, well-maintained homes, they are more likely to take care of their living spaces, which can reduce crime. Additionally, Rock Island is mentioned as making positive strides in housing.

- Several housing initiatives are showing potential but still face limitations due to insufficient funding. Programs like CDBG (Community Development Block Grant), IDHA, and the Attorney General's grant have provided small amounts of financial support, but they are not enough to make a significant, lasting impact on housing needs. While older neighborhoods contribute heavily through taxes, they are often left behind in terms of infrastructure, such as waterlines and street repairs. Neighborhood revitalization grants are available, but the $2 million allocated is seen as inadequate for the scale of the problem. Some hope is seen in utilizing cannabis tax revenue for housing, similar to how Colorado funds education and infrastructure, with the belief that this model could bring more substantial funding to housing initiatives.

5. **What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

    - The discussion highlighted several key barriers to finding housing, primarily centered around affordability, access to stable jobs, and housing maintenance issues. One participant mentioned that a lack of education or a degree can limit housing options, with some landlords unwilling to rent to individuals without higher qualifications. Other participants stress the rising cost of living, with rent prices increasing and wages not keeping up, making it difficult for many to afford housing. One participant also points out that, despite paying high rents, basic living expenses like food become secondary. Staff discusses how the revolving door of corporate ownership in housing complexes leads to poor maintenance and neglect, especially in senior housing, where corporations often sell properties after a few years and stop investing in upkeep. Participants also mention how some properties remain vacant or underutilized, suggesting that more effort should be made to renovate and repurpose these spaces into affordable housing options like duplexes.

    - The main issue with finding housing in the cities revolves around a lack of affordable housing and bureaucratic hurdles. There is not enough available housing to meet the demand, and the process to secure a place is often complicated by red tape, making it difficult for people, especially those with children, to find stable housing and employment. Additionally, while many unhoused individuals don't want handouts, they are seeking support and

assistance to get back on their feet, underscoring the need for more proactive help.

6. **Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?**

   - The responses indicated strong agreement that new housing is not affordable, with a focus on the struggles faced by low-income individuals. One participant pointed out that much of the new housing is targeted at higher-income groups, such as John Deere employees and Palmer College students, leaving others behind. Another participant expressed frustration at the difficulty many people face in securing affordable housing, citing the suffering of an elderly woman as an example. Other personal perspectives were shared, mentioning the loss of friends to homelessness. Participants highlighted the visible reality of poverty, referencing people begging for money as a sign of the growing disparity in housing accessibility.

   - Residents face numerous challenges when trying to find housing, primarily due to high costs and limited availability. Homeownership is increasingly out of reach for many, with astronomical prices and interest rates, and renting is similarly difficult, especially for those with poor rental histories or a series of evictions. Many landlords are no longer conducting credit checks, and even those with stable income struggle to secure a place. Additionally, the issue of vacant or abandoned properties remains a significant barrier, with absentee owners often unwilling to sell or repair their homes, creating further housing shortages. Policies and bureaucratic delays, such as lengthy title clearance processes and the lack of vacant property registration, exacerbate the situation. The demand for affordable housing is particularly high for larger families, with limited availability of 4-bedroom homes or apartments, and refugees face additional hurdles due to language barriers and limited resources for large family housing. Environmental concerns, such as mold, asbestos, and radon, add significant costs to rehabilitation efforts, often making demolition a more feasible option. Overall, the combination of rising costs, regulatory inefficiencies, and scarcity of suitable housing options is creating severe difficulties for residents in securing affordable and stable living arrangements.

   - Participants reported issues in securing housing after World Relief leases ended, particularly due to income requirements by landlords despite having sufficient savings. Some experienced delays in repair responses from landlords, though not everyone faced this issue. The group did not report any significant discrimination experiences when seeking housing.

   - While personal discrimination among residents was less of an issue, class- and history-based discrimination in housing was notable. Landlords' subjective decisions based on appearance or perceived background were highlighted as unjust practices. Participants with disabilities shared experiences of being marginalized, underlining the systemic barriers they face in securing housing and resources.

7. **Are people in the area segregated in where they live? What causes this segregation to occur?**

- The responses suggest that while some areas are segregated based on income, people largely live where they can afford to, and the primary issue is providing opportunities for all. One participant notes that some neighborhoods are more segregated than others, but overall, people live within their means. Another participant adds that wealthier individuals tend to live farther out, and he highlights the challenge of accessing 55-and-older housing. Another participant points out that the growing unhoused population is becoming more visible, with people sleeping in public spaces, but he feels the system fails to offer hope or support to those struggling. Another participant reflects on how society has shifted from caring about community to focusing on money and power, noting that without stable housing, it's nearly impossible for people to focus on improving their lives. He also shares his experience working with homeless individuals, many of whom had once been highly capable but fell into hardship due to factors like addiction and loss of family, emphasizing that homelessness is not a choice but a consequence of financial instability.

- The community experiences significant segregation, largely driven by socioeconomic factors. In areas like Moline, neighborhoods are divided by income, with low- to moderate-income schools clustered in certain districts and wealthier schools in others. This creates a cycle of disadvantage, where children from poorer neighborhoods often lack exposure to opportunities that could change their circumstances. The closure of parks and schools, as well as the absence of basic services like grocery stores, exacerbates these disparities. The lack of investment in older neighborhoods, where many residents are "house poor" and struggle to afford basic home repairs, further entrenches inequality. The pandemic has accelerated these issues, and there is a noticeable shift towards disinvestment in certain areas, with more attention given to new developments in wealthier parts of town. Programs to stabilize neighborhoods, such as forgivable loans for home repairs, could help, but bureaucratic hurdles and insufficient resources continue to prevent meaningful change. The result is a community where access to resources and opportunities is often dictated by where you live.

8. **What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?**

    - Participants are not aware of many specific fair housing resources, although one mentions the Director at the Center of Albany as someone who might have knowledge of such resources. Social security income has been helpful for some in covering rent, and one participant was able to quickly secure housing at Edgewater with the help of the Mayor. However, there are challenges, such as longer waitlists for handicap-accessible units and issues with landlords not maintaining their properties. One participant highlights their involvement in the homeless network, suggesting it is well-connected and informed about available resources for those in need.

    - Participants mentioned receiving information on tenant rights through pamphlets or brochures when signing leases. This indicated an awareness of

basic rights among tenants, even though practical issues with landlords persisted.

9. **Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?**

- Transportation support was praised, with attendees highlighting the helpful nature of buses and community cooperation.
- Challenges included delays in receiving SNAP benefits and IDHS assistance.
- Participants called for more thoughtful urban planning, including grocery stores and parks within walkable distances, while noting high crime rates and poor public transportation. The lack of nearby amenities in some areas forced residents to rely on buses or long commutes. Concerns were raised about school closures and unequal distribution of resources within the city, further complicating daily life for residents.
- The Carol Center was praised for providing a sense of belonging and mental health support. Participants suggested expanding such centers to more locations for better access to assistance. They advocated for integrated housing with on-site support for those with mental health challenges, enabling quick access to help during episodes and assistance with practical tasks like paperwork.

10. **Is there anything we haven't discussed that you feel is important to our research?**

- There is uncertainty about the future availability of homes, as current data on housing is outdated and unreliable. Efforts are being made, such as the Transformation Grant's data task, which will work on creating a framework for annual reports on affordable housing. However, much of the existing data, such as Fair Market Rent (FMR) figures and home values, comes from sources like the Census and community surveys that are five years old and have large margins of error. The pandemic has further disrupted the accuracy of this data, making pre-2020 figures nearly obsolete. HUD is attempting to address these issues by contracting companies to gather more up-to-date information, but budget constraints and outdated figures for programs like Section 8 mean fewer people are being served, even as rents and housing costs continue to rise.
- Children with intermittent trauma or explosive behavioral disorders often face significant challenges in housing, as a single incident can lead to eviction, making it difficult for families to maintain stable living situations. Parents find it hard to navigate these situations, as there's little tolerance for such behaviors in housing settings, even when the child's actions stem from their condition. For example, a 15-year-old exhibiting a tantrum may function like a younger child, creating uncomfortable and disruptive situations for other residents. There is a strong need for more support for both parents and children with these needs, including understanding and tolerance from housing providers to help prevent evictions and provide a stable environment for families facing these challenges.
- A significant concern was the slow process of reuniting with families still in Afghanistan, which takes several years despite federal funding. Some

participants, who held professional occupations/skills in their home country, struggled to find comparable jobs and expressed a desire for career development and respect for their skills. They questioned why they were often pushed into low-skilled positions, calling for trade programs and city support to match their expertise.

- More educational programs and literacy support were recommended for those struggling with understanding documents or lacking reading skills. Participants underscored the importance of supportive environments where individuals could access help, learn, and build trust within the community.

Stakeholder Interviews

1. **What do you believe are the area's greatest community development needs (e.g. job training, homeless prevention, parks/playgrounds, youth activities, senior centers, sidewalks, etc.)?**

    - The community's housing challenges are deeply intertwined with economic growth, as a lack of housing stifles job opportunities and overall neighborhood quality of life. Lower-income areas, particularly in Davenport and Rock Island, lack essential infrastructure and amenities, contributing to these difficulties. Zoning restrictions also play a significant role, with most areas designated for single-family homes, limiting multifamily developments and driving up prices. Although efforts to relax these restrictions are underway, barriers like high parking requirements and limited unit numbers deter developers. Compounding these issues are absentee landlords who often maintain rental properties at minimal standards, despite recent ordinances aimed at improving conditions.

    - Solutions discussed include targeted homeownership programs to make better use of city investments, exploring innovative options like tiny homes for affordable housing, and providing mortgages through traditional lenders. Workforce housing is especially crucial to ease market pressure and create opportunities for people to move into more affordable units. The community currently faces a shortage of about 6,600 affordable rental units for low-income residents, underscoring the need for accessible, reasonably priced housing to support individuals across various income levels and alleviate systemic strain.

2. **What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers, rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?**

    - Insufficient Affordable Housing: There is a severe lack of housing units for individuals earning at or below 50% of the area median income. The need for affordable rental units has increased, particularly after the pandemic, which exacerbated housing instability.

    - Substandard and Aging Housing Stock: A significant portion of the existing housing is in poor condition, often due to absentee landlords who fail to maintain their properties. This contributes to unsafe living conditions and deteriorating neighborhoods.

- Weak Code Enforcement: Many properties suffer from inadequate enforcement of housing codes, leading to persistent issues such as malfunctioning elevators and general disrepair. This particularly impacts residents using housing vouchers, who face challenges when landlords neglect upkeep.
- Housing Instability and Eviction Risks: Many residents live with the constant threat of eviction, unable to afford their housing or recover from financial crises. The community's safety net has not been robust enough post-pandemic to mitigate these issues.
- Barriers for Special Populations: There is a noted need for housing tailored to people with disabilities, larger families, and returning citizens (individuals exiting prison). The existing shelters, especially for domestic violence survivors, often do not provide sufficient long-term support for comprehensive recovery.
- Absentee Landlords: Properties are frequently purchased and neglected or transformed for non-residential purposes, which reduces the stock of affordable housing. This practice is sometimes seen with stakeholders such as colleges, which prioritize campus development.
- Need for Homeownership and Transitional Housing: There's a shortage of affordable homes for purchase that would allow residents to build wealth. Nonprofits are attempting to renovate and convert rental units into single-family homes but face funding challenges.
- Concentration of Shelters and Services: Homeless shelters are often grouped in specific areas while supportive services are spread across the region, causing inefficiencies and issues like loitering.
- Funding Gaps for Nonprofits: Nonprofit landlords who provide quality, affordable housing often struggle to access funding that could help them maintain and expand their properties.
- Importance of Renovation and Repair: Many once-viable affordable units have fallen into such disrepair that they are no longer habitable, underscoring the need for renovation programs.

3. **How big an issue is homelessness in your community? What does homelessness look like? What steps could be taken to address needs related to homelessness?**
    - Homelessness and housing instability have become increasingly visible issues in the Quad Cities, affecting more families and individuals who are struggling to stay housed. The rise in evictions, particularly for those with eviction records, and the challenge of paying high rent is making many households one crisis away from homelessness. Organizations like QC Air and World Relief, which support refugees and immigrants, and community groups that hear directly from residents, are key in addressing these challenges. Municipalities are urged to go beyond passive communication methods like websites and engage more directly with residents to ensure they receive the help they need. There is also a growing concern about homelessness among veterans and the need for greater access to healthcare and supportive services.

- Local shelters, such as Christian Care, are operating at full capacity, and many properties in cities like Moline and Rock Island could be renovated to provide housing for the unhoused or victims of domestic violence. However, there is resistance from some property owners and neighborhoods, especially when new shelters or supportive housing initiatives are proposed. Despite this, there is a consensus that more needs to be done, with some advocates pushing for the spread of housing support and resources more evenly across the community, rather than concentrated in a few areas. The region's approach to housing, particularly in Davenport, is seen as a model, but more support from neighboring cities is needed to address the issue comprehensively.

- The rise in family homelessness, with a significant number of families in shelters like the Salvation Army, highlights the need for more affordable housing for families, particularly larger units. Many local organizations, including those providing rapid rehousing services, are overwhelmed by the demand. The lack of affordable housing for very low-income households (30% AMI and below) remains a pressing issue, and current funding often falls short by targeting higher-income brackets (50-80% AMI). Housing strategies need to focus more on the most vulnerable populations, especially families and those who are in housing situations that do not meet the federal definition of homelessness but still experience significant instability. Collaborative efforts between organizations are key, with some groups stepping in to provide services like furnishing apartments for those transitioning out of homelessness, helping to stabilize individuals and families once they have a place to live.

4. **What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?**

    - In the Quad Cities, significant strides have been made in addressing housing issues, particularly through the use of low-income housing tax credits. Agencies like the Rock Island and Moline Housing Authorities, along with smaller organizations on the Iowa side, are spearheading various initiatives. These include projects like the HG development, which is bringing more affordable units back online, and a new affordable housing development in Moline set to break ground soon. While there has been notable development on the Iowa side, the Illinois side has seen less progress, though there are efforts underway, such as Moline's project-based housing for homeless individuals and veterans. The Rock Island community is also collaborating with health and housing partners to address these challenges.

    - Efforts to prevent homelessness, such as eviction diversion programs, have proven effective, particularly on the Illinois side where collaboration with the court system has been stronger. These programs, which coordinate legal representation and financial assistance, have been vital in preventing evictions, but the cessation of COVID relief funds has created funding challenges. The Housing Council, along with organizations like Prairie State Legal, Project Now, and the Salvation Army, plays a crucial role in addressing housing needs through a comprehensive approach. This includes the preservation of existing units, the development of new ones, and the provision of services aimed at preventing

homelessness. Continued collaboration and increased funding are essential to ensuring that these efforts can have a lasting impact.

5. **What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

    - People I work with prioritize locations with easy access to public transportation, schools, and job opportunities, with a focus on practical needs like proximity to bus routes, grocery stores, and essential services. The LINK bus system is generally well-regarded, and access to transportation isn't a major issue for most, as long as buses run nearby. While schools are important, they are just one aspect of the bigger picture. Many residents tend to stay in Illinois, though some prefer living in Iowa due to access to specific services available only to Iowans. However, most individuals are flexible about location as long as they can access the services they need.

6. **Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?**

    - Issues like prison records, eviction histories, and the inability to provide good references or rental history significantly impact tenants' ability to secure housing. Additionally, restrictions related to income qualifications for tax credit-funded housing can further limit options. Some people are disqualified for making too much money, while others are unable to meet the minimum requirements. This creates confusion, as many renters are unaware of housing laws and tenant protections, and there's limited information available to help them navigate the system. This lack of knowledge, especially among low-income and migrant communities, leads to further difficulties when trying to access housing.

    - Another significant challenge is the shortage of accessible housing, particularly for individuals with disabilities. Approximately 60% of those served by local shelters have physical or mental health disabilities and finding ADA-compliant housing or units without stairs is a constant struggle. Many landlords fail to honor accommodation requests, ignoring tenants' needs and not providing necessary adjustments. While maintenance of rental properties is a concern, particularly for those with vouchers or low incomes, the more pressing issue is that many rental units are substandard or not suited to individuals with disabilities. This problem is especially prevalent in Davenport, where neglected buildings are worsening the housing crisis. The lack of resources, alongside these structural and regulatory barriers, makes securing stable housing even more difficult for those most in need.

7. **Are people in the area segregated in where they live? What causes this segregation to occur?**

    - Food deserts and neighborhood segregation continue to impact communities, particularly in downtown areas where there is limited access to grocery stores offering healthy food options. While some areas have improved with new developments, historical redlining persists in certain parts of Davenport, where Black and Hispanic communities still face economic disparities despite

educational achievements. These patterns are often tied to a lack of investment in certain neighborhoods, creating clear distinctions between more affluent areas and lower-income ones. In neighborhoods like Kirkwood Boulevard, there is a stark contrast between well-maintained homes and areas that feel neglected. The level of investment, rather than race or ethnicity, plays a significant role in the condition and appeal of a neighborhood.

- Although there is no active segregation, some areas of Davenport remain disinvested and predominantly low-income, while others have seen more diversity and economic growth. For example, the east side of Davenport, historically known for its challenges, has undergone improvements with investment in downtown areas. Despite the changes, there is still a noticeable divide between neighborhoods, with certain areas still carrying reputations of being less desirable. However, it is more difficult to pinpoint clear racial or cultural divisions in Davenport compared to other cities, as transitions between neighborhoods aren't as pronounced. In general, the disparities between neighborhoods are driven by investment and property conditions rather than racial or ethnic segregation.

8. **What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?**

    - There are a few organizations, like the Salvation Army, Humility Homes, and the Housing Council, that act as resources for individuals seeking housing assistance, but people often struggle to find them. Many individuals in need, including those referred to by community leaders, lack knowledge of where to begin the process of securing housing. While federal law mandates fair housing practices, there is a general lack of specific programs or education on housing rights and responsibilities. Moline has started offering rental assistance programs and tenant education through the Community Development Corporation, while Davenport lacks similar initiatives. There is also a critical need for larger family housing, especially for families dealing with disabilities, as these families face increasing financial pressures. Despite these challenges, the availability of information and resources seems sufficient, though there is room for greater education on tenant rights, especially in addressing issues like landlord noncompliance.

9. **Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?**

    - Transportation continues to be a significant issue in the area, especially for seniors and individuals with disabilities who have limited access to reliable transportation. The local bus system lacks frequent service, runs only during daytime hours, and has limited routes that do not always serve areas where people need them. Accessibility is also a concern, with routes not being clear or safe for people using mobility devices. While healthcare services are available and major bus routes pass by healthcare centers, affordability remains a challenge for many. Additionally, there are complaints about street maintenance, flooding issues, and uneven access to city resources, with some

neighborhoods, particularly those in lower-income areas, facing inadequate city support during adverse conditions like floods.

- Food deserts are another concern, particularly in the west end of Davenport, where residents have limited access to grocery stores, relying on small convenience stores or Dollar General for basic food needs. New development has been focused on the eastern and northern parts of the city, leaving parts of the west side underdeveloped. The closure of schools has also created a burden, as students from the affected areas are now bussed to distant locations. While transportation options are better on the Illinois side of the Quad Cities, they still fall short in addressing the needs of people trying to access work, healthcare, and essential services across the region.

10. **Are there uses of CDBG funds you wish the City would consider (e.g., public facilities and/ or improvements, public services, rehabilitation of housing, job creation/ retention, addressing blight)?**

Concerns:

- CDBG Funding Process: The application process for Community Development Block Grant (CDBG) funding is seen as overly complex, requiring burdensome documentation, particularly for shelter providers. Many agencies report that the process is discouraging, especially when they lack the staff to handle the paperwork or assist those in need of housing.
- Limited Access to Funds: Agencies are often unable to access CDBG funds due to competitive processes and strict regulations. Even when eligible, many report that their applications are discouraged or rejected. There is also a perception that the funds are often redirected for other city projects, like road improvements, rather than addressing housing and community needs.
- Insufficient Affordable Housing: There is a shortage of affordable rental units, and existing funding options, like HOME dollars and IFA (Iowa Finance Authority) funding, are difficult to access and do not address the pressing demand. Developers and agencies struggle to cobble together resources for housing projects, particularly with limited state funding and competition from larger cities.
- Regional Imbalance: The region, particularly Rock Island, faces an inequitable distribution of resources for housing and social services. Rock Island has a food desert, lacks adequate housing support, and struggles with projects being sidelined in favor of other priorities. Cities in the region are not investing enough in housing and infrastructure, leading to gaps in services and resources.

Recommendations:

- Simplify CDBG Application Process: Streamline the paperwork and documentation requirements for CDBG funding to make it more accessible for smaller agencies and shelters. Reducing the burden on providers could encourage more agencies to apply and use the funds effectively.

- Increase Funding for Housing Development: Allocate more funding for building affordable housing, particularly rental properties, through partnerships with local agencies. Providing more resources for rehabbing existing properties could be a viable solution for increasing the housing stock.
- Focus CDBG Funds on Housing: Ensure that CDBG funds are used strictly for housing and housing-related services, rather than being redirected to unrelated city projects. This would ensure that the funds are being utilized as originally intended to support low-income communities.
- Regional Collaboration and Fair Housing Investment: Address the homelessness and housing crisis more regionally, ensuring that Davenport does not shoulder the entire burden. Cities like Rock Island should prioritize community needs, including food security and affordable housing, and collaborate with agencies to support development projects like senior housing and grocery stores.
- Improve Housing Repair Programs: Expand the scope and timeframes for programs like the Dream program to include rental properties and larger areas. This would help address the affordability and quality of housing in more areas of the city, benefiting a larger number of residents.

11. Is there anything we haven't discussed that you feel is important to our research?

- About six years ago, Kings Harvest, which had been running a local overflow shelter for people facing homelessness, could no longer continue its operations. With just six weeks' notice, the housing cluster scrambled to take over the shelter, raising $75,000 to keep it running. Humility Homes and Services took charge, and a five-year plan to eliminate the need for overflow shelters was developed. However, the COVID-19 pandemic complicated the timeline, though it did reduce the number of people needing the shelter. This was achieved by year-round outreach workers who helped individuals before winter, addressing their needs such as bus tickets to reunite with family. The program showed that targeted, individualized support was effective, but the lack of community financial support made it unsustainable.
- The housing cluster's experience highlighted the need for both more housing units and sustainable support to ensure people maintain housing once they find it. While this model helped reduce homelessness during winter, it relied heavily on funding from limited municipal contributions, with some cities contributing as little as $3,500. This meant that significant portions of the funding came from other sources, and Humility ended up losing money. The goal is to replicate this model, but sustainable support from municipalities is critical. Effective collaboration among cities is also essential to address housing challenges, which often require a coordinated approach to create long-term solutions.
- The development of new housing also faces challenges, especially when public opposition or zoning restrictions delay projects. In one instance, a housing development faced 13 public hearings before receiving approval, delaying the project by several months. This can be discouraging for developers, particularly when the local community resists projects that could potentially help address housing shortages. Public buy-in remains a major hurdle, as residents often

organize to oppose new housing developments, especially in neighborhoods already experiencing poverty or with a concentration of social services. Many communities, particularly Davenport, need to shift their mindset and work together to address these issues equitably across the region.

- Funders such as community foundations play a crucial role in supporting housing projects. Many local foundations are supported by endowments that provide long-term, reliable funding for nonprofits, including those focused on housing and homelessness. These foundations also offer competitive grants to organizations working on housing solutions, though demand far outstrips the available funds. In addition to funding local nonprofits directly, community foundations can help leverage larger federal funds by providing local matching grants. This strategy helps organizations demonstrate success and become eligible for larger investments. However, the ongoing gap in funding and competition for limited resources remains a significant challenge for addressing the region's affordable housing crisis.

CHAPTER 3.
SOCIOECONOMIC PROFILE

Demographic Profile

The three-city study area is home to an estimated 181,164 residents according to the 2018-2022 5-Year American Community Survey (ACS). The most populous of the three communities, Davenport accounts for 55.9% of that population, or 101,448 residents. Moline and Rock Island are somewhat similar in size, with populations of 42,452 and 37,264, respectively.

Since 2000, both Moline and Rock Island have lost about 3% of their population. In contrast, Davenport added residents, growing by about 4%. Population in the Davenport-Moline-Rock Island Metropolitan Statistical Area (MSA), which includes Scott County in Iowa and Rock Island, Henry, and Mercer Counties in Illinois, grew by about 2% since 2000 to reach 382,983 residents per the most recent ACS estimate. This section more closely examines population characteristics and trends in Moline, Davenport, Rock Island, and the region using Census and ACS data provided in Tables 1 and 2.

Race/Ethnicity

About three quarters of residents in the Davenport-Moline-Rock Island MSA are non-Hispanic White (76.9%). Latino/Hispanic residents make up the second largest population share at 9.3%, followed by Black/African American residents at 7.3%. Other racial groups account for less than 4% of the population, such as residents of two or more races (3.8%), and residents who identify as Asian or Pacific Islander (2.4%). No other population segment comprises more than 2% of the population in the region. Moline, Davenport, and Rock Island, however, are somewhat more diverse than the region as a whole.

In Moline, White residents make up more than two-thirds of the population (67.3%), Hispanic/Latino residents comprise 17.4%, and Black/African American residents constitute 9.3%. Davenport has a slightly higher White population share at 72.3%, and Black/African American residents make up the second largest population segment there at 10.8%, followed by Hispanic/Latino residents at 9.1%. Of the three cities, Rock Island is the most diverse. About two-thirds of its population is White (62.3%), 16.0% is Black/African American, and 13.6% is Hispanic/Latino.

In all three cities, Asian, Native American, other races, and people of multiple races make up relatively small population shares. The Asian population share ranges from 4.4% in Rock Island to 2.3% in Moline, and 1.9% in Davenport. Multiple race residents range from 5.2% of the population in Davenport to 3.4% in Rock Island and 3.3% of the

population in Moline. No other racial or ethnic group comprises more than 0.4% of the population in any of the three cities.

From 1990 to 2022, all three cities and the region became more diverse. The MSA lost about 21,000 White residents during the 30-year period, and each city saw a decline in its White population, both numerically and as a share of the population. Between 1990-2022, declines in the White population share were 22.9 percentage points in Moline, 16.1 percentage points in Rock Island, and 14.9 percentage points in Davenport. Within the last decade alone, between 2010 and 2022, the White population in Moline has declined by 8.1 percentage points, 5.5 percentage points in Rock Island, and 4.4 percentage points in Davenport.

Certain population segments also saw an increase in population and population share from 1990 to 2022 in the three cities and the region. The number of Hispanic/Latino residents more than doubled in each city; increases in population share were 10.6 percentage points in Moline, 9.8 percentage points in Rock Island, and 5.7 percentage points in Davenport. However, certain groups have slightly decreased within the last decade. For example, in Moline, between 2010 and 2022, the Asian or Pacific Islander population decreased by -13.9% and the Native American population decreased by -85.6%. In Davenport, between 2010 and 2022, every racial group saw a decrease in population, except for the Hispanic/Latino population. For example, the Black/African American population decreased by -12.9%, the Asian or Pacific Islander decreased by -22.8%, and the Native American population decreased by -66.1%. In Rock Island, the Black/African American population decreased by -20%, and the Asian/Pacific Islander population decreased by -66.9%.

African American population growth rates varied more by geography. Black residents make up a larger share of Rock Island's population (16%) compared to the other cities, but Rock Island's Black population also declined by -12.5% from 1990 to 2022. Davenport's Black population saw a substantial increase of 48.3%, comprising 10.8% of the city's total residents by 2022. Moline's Black/African American population grew more rapidly than that of the other cities between 1990 and 2022, increasing by 393% however, by 2022, it makes up only 9.3% of the city's population, the smallest share of all three cities.

With the exception of the Asian/Pacific Islander population in Rock Island, Asian and Native American populations have declined in each geography within the last decade and continue to remain low as overall shares of the population.

National Origin

Foreign-born residents make up a small but significant share (5.2%) of the Davenport-Moline-Rock Island MSA. Looking by city, shares vary considerably. In Moline, 8.9% of residents are foreign-born. This figure is slightly higher in Rock Island (9.3%) and lower still in Davenport (4.7%). However, within the last decade, the foreign-born population

increased in both Davenport and Rock Island by 11.7% and 57.3%, respectively, while slightly decreasing by -7.2% in Moline.

In each city, the largest group of foreign-born residents were from Mexico (53.1% of all foreign-born residents in Moline, 39.7% in Davenport, and 30.3% in Rock Island). In the MSA, the three largest groups of foreign-born residents are from Mexico, India, and the Philippines.

LEP

Population dynamics for people with limited English proficiency (LEP) often resemble those of foreign-born residents in a community. This is true for the MSA and its cities, where the LEP population in each area typically grew at similar although slightly lower rates than the foreign-born population.

Shares of residents with limited English proficiency are 5.3% in Moline, 2.1% in Davenport, and 3.9% in Rock Island. In all three cities, the most common language for the LEP population is Spanish. While the rank of other languages varies by city, African, Serbo-Croatian, Polish, French, Arabic, Vietnamese, Korean, Thai, and other Asian language are common in all three.

Disability

According to the most recent ACS, there are 48,979 people with a disability in the Davenport-Moline-Rock Island MSA (12.8% of total population). A higher share of Moline and Davenport residents have a disability (13.6% or 5,772 residents in Moline and 13.5% or 13,670 residents in Davenport). The rate is slightly higher in Rock Island, where 5,518 people with a disability comprise 14.8% of the city's population.

While precise shares of the population in each geography impacted varies by type of disability, general patterns are similar. In all three cities, the most common disability type was ambulatory difficulty, which impacts 6.2% of people with disabilities in Davenport, and 7.6% in Rock Island. In Moline, the most common disability type was cognitive difficulty, which impacts 5.6% of the total population with a disability. Cognitive difficulties were the second-most-common disability type in the other two cities as well, affecting about 5.6% of residents in Davenport and 6.7% in Rock Island.

Hearing difficulties affect about 3.5% of the population in the MSA, and vision difficulties impact 1.8%. Disabilities that require extensive assistance, such as difficulties with independent living or self-care, make up 4.3% and 2.1% of the population in the MSA, respectively.

Age

The population in the Davenport-Moline-Rock Island MSA and each city is relatively normally distributed regarding age. In each area, the largest segment of the population is between the ages of 18 and 64. This age group's population share is 57.3% in Moline,

61.8% in Davenport, and 59.9% in Rock Island. Youth (under age 18) comprise just under one-quarter of residents in each area, with the lowest share of the population in Davenport. Seniors make up about 15-18% of the population in the cities and the region, with the lowest share in Davenport as well.

Since 1990, the most notable change in age distribution in the MSA is a decrease of residents under the age of 18 as well as those between 18 and 64 years of age, meanwhile, the share of residents over 65 years old has grown. However, since 2010, the share of residents under 18 in Moline has grown by 0.4 percentage points and has also increased by 0.02 percentage points in Rock Island.

Sex

In each geography, women make up slightly larger shares of the population than men (49.8-50.0% compared to 48.5-49.2%). These shares have not changed appreciably since 1990, when women comprised 52-53% of the population in each geography and men made up 47-48%.

Family Type

Regionally, about 45.5% of families have children. The shares of families with children in Moline and Davenport are nearly identical to that of the region at 45.8% and 45.5%, respectively. In Rock Island, the figure is slightly higher – 47.6% of families have children.

Between 2010 and 2022, shares grew by 2.4 percentage points in Moline and 4.8 percentage points in Rock Island. However, shares declined by 0.2 percentage points in Davenport. In comparison, the trends in the previous AI indicated there was an overall decline in families with children in the region which indicating families with children were leaving the MSA and/or that families are not having children at the same rate as they did 20 years ago. Current figures indicate that more families with children may be joining the MSA or there has been an increase in families having children.

TABLE 1A. DEMOGRAPHIC OVERVIEW FOR THE CITY OF MOLINE AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Moline			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		35,084	82.6%		347,335	90.7%
White		28,588	67.3%		294,524	76.9%
Black		3,959	9.3%		27,796	7.3%
Asian or Pacific Islander		978	2.3%		9,084	2.4%
Native American		26	0.1%		432	0.1%
Two or More Races		1,383	3.3%		4,399	3.8%
Other		150	0.4%		1,100	0.3%
Hispanic		7,368	17.4%		35,648	9.3%
Total Population		42,452	100.0%		382,983	100.0%
National Origin						
#1 country of origin	Mexico	2,001	4.7%	Mexico	6,639	1.7%
#2 country of origin	India	288	0.7%	India	1,460	0.4%
#3 country of origin	Philippines	211	0.5%	Philippines	838	0.2%
#4 country of origin	Togo	132	0.3%	Togo	835	0.2%
#5 country of origin	Burma (Myanmar)	73	0.2%	Burma (Myanmar)	786	0.2%
#6 country of origin	Morocco	41	0.1%	Vietnam	780	0.2%

#7 country of origin	Venezuela	38	0.1%	China:	647	0.2%
#8 country of origin	Vietnam	36	0.1%	Pakistan	426	0.1%
#9 country of origin	Germany	33	0.1%	Germany	355	0.1%
#10 country of origin	Syria	30	0.1%	Canada	319	0.1%
Total Foreign-Born Population		3,768	8.9%		19,934	5.2%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	1,747	9.6%	Spanish	8,905	5.4%
#2 LEP Language	Other Indo-European	257	1.4%	Other Indo-European	1,641	1.0%
#3 LEP Language	French, Haitian, or Cajun	240	1.3%	French, Haitian, or Cajun	1,445	0.9%

Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1A. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Moline			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		1,288	3.0%		13,546	3.5%
Vision difficulty		734	1.7%		6,884	1.8%
Cognitive difficulty		2,383	5.6%		19,309	5.0%
Ambulatory difficulty		2,349	5.5%		22,320	5.8%
Self-care difficulty		885	2.1%		7,885	2.1%
Independent living difficulty		1,881	4.4%		16,282	4.3%
Total Population with a Disability		**5,772**	**13.6%**		**48,979**	**12.8%**
Sex						
Male		20,896	49.2%		186,611	48.7%
Female		21,242	50.0%		191,234	49.9%
Age						
Under 18		9,832	23.2%		86,914	22.7%
18-64		24,306	57.3%		221,711	57.9%
65+		8,000	18.8%		69,220	18.1%

Family Type						
Households with one or more people under 18 years						
Married-couple with children		3,128	17.1%		30,295	18.4%
Female householder with children, no spouse present		1,517	8.3%		11,389	6.9%
Male householder with children, no spouse present		529	2.9%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		4,994	27.3%		46,513	28.3%
Female householder with no children, no spouse present		776	4.2%		5,159	3.1%
Male householder with no children, no spouse present		360	2.0%		2,785	1.7%
Total Households		18,267	100.0%		164,230	100.0%

Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1B. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Davenport			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		92,248	90.9%		347,335	90.7%
White		73,396	72.3%		294,524	76.9%
Black		10,994	10.8%		27,796	7.3%
Asian or Pacific Islander		1,960	1.9%		9,084	2.4%
Native American		236	0.2%		432	0.1%
Two or More Races		5,251	5.2%		14,399	3.8%
Other		411	0.4%		1,100	0.3%
Hispanic		9,200	9.1%		35,648	9.3%
Total Population		101,448	100.0%		382,983	100.0%
National Origin						
#1 coun1try of origin	Mexico	1,881	1.9%	Mexico	6,639	1.7%
#2 country of origin	Vietnam	638	0.6%	India	1,460	0.4%
#3 country of origin	Haiti	235	0.2%	Philippines	838	0.2%
#4 country of origin	Philippines	190	0.2%	Togo	835	0.2%
#5 country of origin	Bosnia and Herzegovina	175	0.2%	Burma (Myanmar)	786	0.2%
#6 country of origin	Togo	157	0.2%	Vietnam	780	0.2%
#7 country of origin	Korea	131	0.1%	China:	647	0.2%

#8 country of origin	Canada	121	0.1%	Pakistan	426	0.1%
#9 country of origin	Nepal	107	0.1%	Germany	355	0.1%
#10 country of origin	China:	101	0.1%	Canada	319	0.1%
Total Foreign-Born Population		4,732	4.7%		19,934	5.2%
Limited English Proficiency (LEP) Language Households						
#1 LEP Language	Spanish	1,597	3.7%	Spanish	8,905	5.4%
#2 LEP Language	Other Asian and Pacific Island Languages	275	0.6%	Other Indo-European	1,641	1.0%
#3 LEP Language	German or other West Germanic Languages	222	0.5%	French, Haitian, or Cajun	1,445	0.9%

Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1B. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Davenport			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		3,443	3.4%		13,546	3.5%
Vision difficulty		2,138	2.1%		6,884	1.8%
Cognitive difficulty		5,675	5.6%		19,309	5.0%
Ambulatory difficulty		6,336	6.2%		22,320	5.8%
Self-care difficulty		2,094	2.1%		7,885	2.1%
Independent living difficulty		4,539	4.5%		16,282	4.3%
Total Population with a Disability		**13,670**	**13.5%**		**48,979**	**12.8%**
Sex						
Male		49,516	48.8%		186,611	48.7%
Female		50,571	49.8%		191,234	49.9%
Age						
Under 18		21,631	21.3%		86,914	22.7%
18-64		62,691	61.8%		221,711	57.9%
65+		15,765	15.5%		69,220	18.1%
Family Type						

Households with one or more people under 18 years						
Married couple with children		6,228	14.6%		30,295	18.4%
Female householder with children, no spouse present		3,615	8.5%		11,389	6.9%
Male householder with children, no spouse present		1,122	2.6%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		10,745	25.2%		46,513	28.3%
Female householder with no children, no spouse present		1,761	4.1%		5,159	3.1%
Male householder with no children, no spouse present		633	1.5%		2,785	1.7%
Total Households		42,667	100.0%		164,230	100.0%

Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1C. DEMOGRAPHIC OVERVIEW FOR THE CITY OF ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Rock Island			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		32,186	86.4%		47,335	90.7%
White		23,211	62.3%		94,524	76.9%
Black		5,964	16.0%		27,796	7.3%
Asian or Pacific Islander		1,638	4.4%		9,084	2.4%
Native American		76	0.2%		432	0.1%
Two or More Races		1,265	3.4%		14,399	3.8%
Other		32	0.1%		1,100	0.3%
Hispanic		5,078	13.6%		35,648	9.3%
Total Population		37,264	100.0%		82,983	100.0%
National Origin						
#1 country of origin	Mexico	1,050	2.8%	Mexico	6,639	1.7%
#2 country of origin	China, excluding Hong Kong and Taiwan	156	0.4%	India	1,460	0.4%
#3 country of origin	Tanzania	150	0.4%	Philippines	838	0.2%
#4 country of origin	Thailand	122	0.3%	Togo	835	0.2%
#5 country of origin	Philippines	102	0.3%	Burma (Myanmar)	786	0.2%
#6 country of origin	Pakistan	83	0.2%	Vietnam	780	0.2%

#7 country of origin	India	74	0.2%	China:	647	0.2%
#8 country of origin	Vietnam	70	0.2%	Pakistan	426	0.1%
#9 country of origin	Ethiopia	55	0.1%	Germany	355	0.1%
#10 country of origin	Guyana	51	0.1%	Canada	319	0.1%
Total Foreign-Born Population		3,466	9.3%		19,934	5.2%
Limited English Proficiency (LEP) Language Households						
#1 LEP Language	Spanish	1,047	2.8%	Spanish	8,905	5.4%
#2 LEP Language	Other and unspecified languages	238	0.6%	Other Indo-European	1,641	1.0%
#3 LEP Language	French, Haitian, or Cajun	202	0.5%	French, Haitian, or Cajun	1,445	0.9%

Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1C. DEMOGRAPHIC OVERVIEW FOR THE CITY OF ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Rock Island			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		1,177	3.2%		13,546	3.5%
Vision difficulty		591	1.6%		6,884	1.8%
Cognitive difficulty		2,499	6.7%		19,309	5.0%
Ambulatory difficulty		2,845	7.6%		22,320	5.8%
Self-care difficulty		1,053	2.8%		7,885	2.1%
Independent living difficulty		1,869	5.0%		16,282	4.3%
Total Population with a Disability		5,518	14.8%		48,979	12.8%
Sex						
Male		18,085	48.5%		186,611	48.7%
Female		18,605	49.9%		191,234	49.9%
Age						
Under 18		8,281	22.2%		86,914	22.7%
18-64		22,304	59.9%		221,711	57.9%
65+		6,105	16.4%		69,220	18.1%
Family Type						

Households with one or more people under 18 years						
Married couple with children		1,908	12.5%		30,295	18.4%
Female householder with children, no spouse present		1,494	9.8%		11,389	6.9%
Male householder with children, no spouse present		392	2.6%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		3,268	21.4%		46,513	28.3%
Female householder with no children, no spouse present		642	4.2%		5,159	3.1%
Male householder with no children, no spouse present		270	1.8%		2,785	1.7%
Total Households		15,247	100.0%		164,230	100.0%

Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Moline							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	39,025	90.20%	35,667	82.40%	32,797	75.40%	28,588	67.34%
Black, Non-Hispanic	803	1.90%	1,479	3.40%	2,566	5.90%	3,959	9.33%
Hispanic	2,936	6.80%	5,189	12.00%	6,760	15.60%	7,368	17.36%
Asian or Pacific Islander, Non-Hispanic	333	0.80%	660	1.50%	1,137	2.60%	978	2.30%
Native American, Non-Hispanic	83	0.20%	170	0.40%	181	0.40%	26	0.06%
National Origin								
Foreign-born	1,534	3.50%	3,047	7.00%	4,062	9.30%	3,768	8.88%
LEP								
Limited English proficiency	1,011	2.30%	2,204	5.10%	2,822	6.50%	2,244	5.29%
Sex								
Male	20,440	47.20%	20,567	47.50%	20,962	48.20%	20,896	49.22%
Female	22,846	52.80%	22,742	52.50%	22,521	51.80%	21,242	50.04%
Age								
Under 18	10,814	25.00%	10,865	25.10%	9,903	22.80%	9,832	23.16%

18-64	25,510	58.90%	25,868	59.70%	26,386	60.70%	24,306	57.26%
65+	6,961	16.10%	6,576	15.20%	7,194	16.50%	8,000	18.84%
Family Type								
Families with children	5,692	47.60%	5,036	45.90%	4,902	43.40%	5,174	45.8%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Davenport							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	83,627	87.20%	79,949	81.30%	76,414	76.70%	73,396	72.35%
Black, Non-Hispanic	7,411	7.70%	9,938	10.10%	12,626	12.70%	10,994	10.84%
Hispanic	3,293	3.40%	5,267	5.40%	7,253	7.30%	9,200	9.07%
Asian or Pacific Islander, Non-Hispanic	965	1.00%	2,247	2.30%	2,539	2.60%	1,960	1.93%
Native American, Non-Hispanic	330	0.30%	679	0.70%	697	0.70%	236	0.23%

National Origin								
Foreign-born	2,356	2.50%	3,671	3.70%	4,237	4.30%	4,732	4.66%
LEP								
Limited English proficiency	1,739	1.80%	2,705	2.80%	3,038	3.10%	2,094	2.06%
Sex								
Male	45,784	47.70%	47,773	48.60%	48,553	48.70%	49,516	48.81%
Female	50,123	52.30%	50,571	51.40%	51,132	51.30%	50,571	49.85%
Age								
Under 18	26,287	27.40%	26,229	26.70%	23,946	24.00%	21,631	21.32%
18-64	57,490	59.90%	59,999	61.00%	63,216	63.40%	62,691	61.80%
65+	12,130	12.70%	12,115	12.30%	12,523	12.60%	15,765	15.54%
Family Type								
Families with children	12,688	51.10%	12,427	50.10%	11,185	45.70%	10,965	45.5%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Rock Island							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	31,560	78.40%	29,139	74.10%	26,061	67.80%	23,211	62.29%
Black, Non-Hispanic	6,813	16.90%	7,247	18.40%	7,672	20.00%	5,964	16.00%
Hispanic	1,530	3.80%	2,296	5.80%	3,601	9.40%	5,078	13.63%
Asian or Pacific Islander, Non-Hispanic	237	0.60%	384	1.00%	820	2.10%	1,638	4.40%
Native American, Non-Hispanic	78	0.20%	181	0.50%	230	0.60%	76	0.20%
National Origin								
Foreign-born	962	2.40%	1,267	3.20%	2,203	5.70%	3,466	9.30%
LEP								
Limited English proficiency	634	1.60%	803	2.00%	1,620	4.20%	1,487	3.99%
Sex								
Male	18,905	46.90%	18,776	47.70%	18,487	48.10%	18,085	48.53%
Female	21,385	53.10%	20,572	52.30%	19,970	51.90%	18,605	49.93%
Age								

Under 18	9,818	24.40%	9,250	23.50%	8,551	22.20%	8,281	22.22%
18-64	23,368	58.00%	23,666	60.20%	23,991	62.40%	22,304	59.85%
65+	7,104	17.60%	6,431	16.30%	5,915	15.40%	6,105	16.38%
Family Type								
Families with children	4,530	45.20%	3,791	45.70%	3,867	42.80%	3,794	47.6%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	Davenport-Moline-Rock Island MSA							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	332,490	90.30%	324,058	86.20%	311,053	81.90%	294,524	76.90%
Black, Non-Hispanic	18,776	5.10%	23,551	6.30%	29,904	7.90%	27,796	7.26%
Hispanic	13,196	3.60%	20,914	5.60%	29,024	7.60%	35,648	9.31%
Asian or Pacific Islander, Non-Hispanic	2,407	0.70%	4,925	1.30%	7,179	1.90%	9,084	2.37%

Native American, Non-Hispanic	778	0.20%	1,869	0.50%	2,092	0.60%	432	0.11%
National Origin								
Foreign-born	7,577	2.10%	12,733	3.40%	16,133	4.30%	19,934	5.20%
LEP								
Limited English proficiency	5,758	1.60%	9,142	2.40%	10,982	2.90%	11,991	3.13%
Sex								
Male	177,861	48.30%	183,403	48.80%	186,589	49.10%	186,611	48.73%
Female	190,290	51.70%	192,616	51.20%	193,101	50.90%	191,234	49.93%
Age								
Under 18	98,550	26.80%	97,174	25.80%	89,568	23.60%	86,914	22.69%
18-64	218,889	59.50%	226,523	60.20%	233,011	61.40%	221,711	57.89%
65+	50,712	13.80%	52,322	13.90%	57,111	15.00%	69,220	18.07%
Family Type								
Families with children	49,083	49.10%	42,772	46.90%	43,014	42.80%	45,119	45.5%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

CHAPTER 4.
SEGREGATION AND INTEGRATION

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.[5]

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and HOPE VI, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

Race and Ethnicity

As of 2022, the spatial distribution patterns of all racial and ethnic groups are relatively uniform and proportionate with population density throughout the cities of Moline, Rock Island, and Davenport. Although, all three cities tend to have more density along their intersection with the Mississippi River.

While the overall population in the city of Moline is evenly distributed with no significant differences in density among neighborhoods throughout the city, there is a higher concentration of Hispanic/Latino residents within its northwestern tracts. Black/African American residents also appear to concentrate in the city's north-western and north-eastern tracts in comparison to their sparse distribution throughout the rest of the city. The interspersed spatial distribution of racial and ethnic minority populations with certain concentrations of some groups indicates residential segregation is occurring. The other southern neighborhoods in Moline have less density while also containing fewer concentrations of minority groups. Similar to the residential patterns from 2010, the spatial data shown in Figure 2 indicates the Hispanic population as the largest minority group in the city. There is also a noticeable concentration of Asian residents in the southeast quadrant despite the southern half of the city being less racially and ethnically diverse.

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[5] Massey, D. (1990). American Apartheid: Segregation and the Making of the Underclass. *American Journal of Sociology, 96*(2), 329-357. Retrieved from http://www.jstor.org/stable/2781105

Since 2000, all three cities have experienced a significant influx of non-White residents similar to other cities in the Davenport-Moline-Rock Island MSA. The residential patterns of racial and ethnic minority groups since 2000 show less geographic concentration and segregation of specific groups. Although there is still some degree of residential segregation, there is less of a spatial divide between the groups, and the population as a whole is now more diverse and mixed.

The overall population distribution in the city of Davenport in 2022 is similar to residential patterns in Moline. Since 2000, the population has become less centralized and spread evenly to neighborhoods throughout the city. Racial and ethnic minority groups were mostly concentrated in dense, central neighborhoods and the south-west quadrant of the city, but have since moved progressively outwards following the residential patterns of the overall population. In addition to an overall population increase of non-White residents, the city of Davenport also experienced a noticeable growth in diversity among racial and ethnic minority populations. In 2000, the largest concentration of minority groups, particularly Black/African American and Hispanic/Latino residents, were mostly within the south-western tracts along the Mississippi River. As of 2022, as density has disbursed throughout the rest of the city, other neighborhoods have also become more diverse. However, the largest concentration of minority residents still remains within the same south-western tracts of the city where density is highest.

Compared to the cities of Davenport and Moline, the spatial distribution of the population by race and ethnicity in the city of Rock Island is similar, with higher concentration of minority groups in the north-west tracts at which the city meets the Mississippi River. Similar to residential patterns from 2000, the residential population in the northwest quadrant of the city is predominantly Black/African American and Hispanic/Latino. The northern half of the city is more densely populated and racially and ethnically diverse compared to the southern half.

Although the cities have become significantly more diverse over the last 20 years, racial and ethnic minority communities still tend to live in the most densely populated areas of the cities along the Mississippi River and are less prevalent in the less densely populated areas on the outer limits of the region.

FIGURE 2. POPULATION BY RACE AND ETHNICITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND, 2022

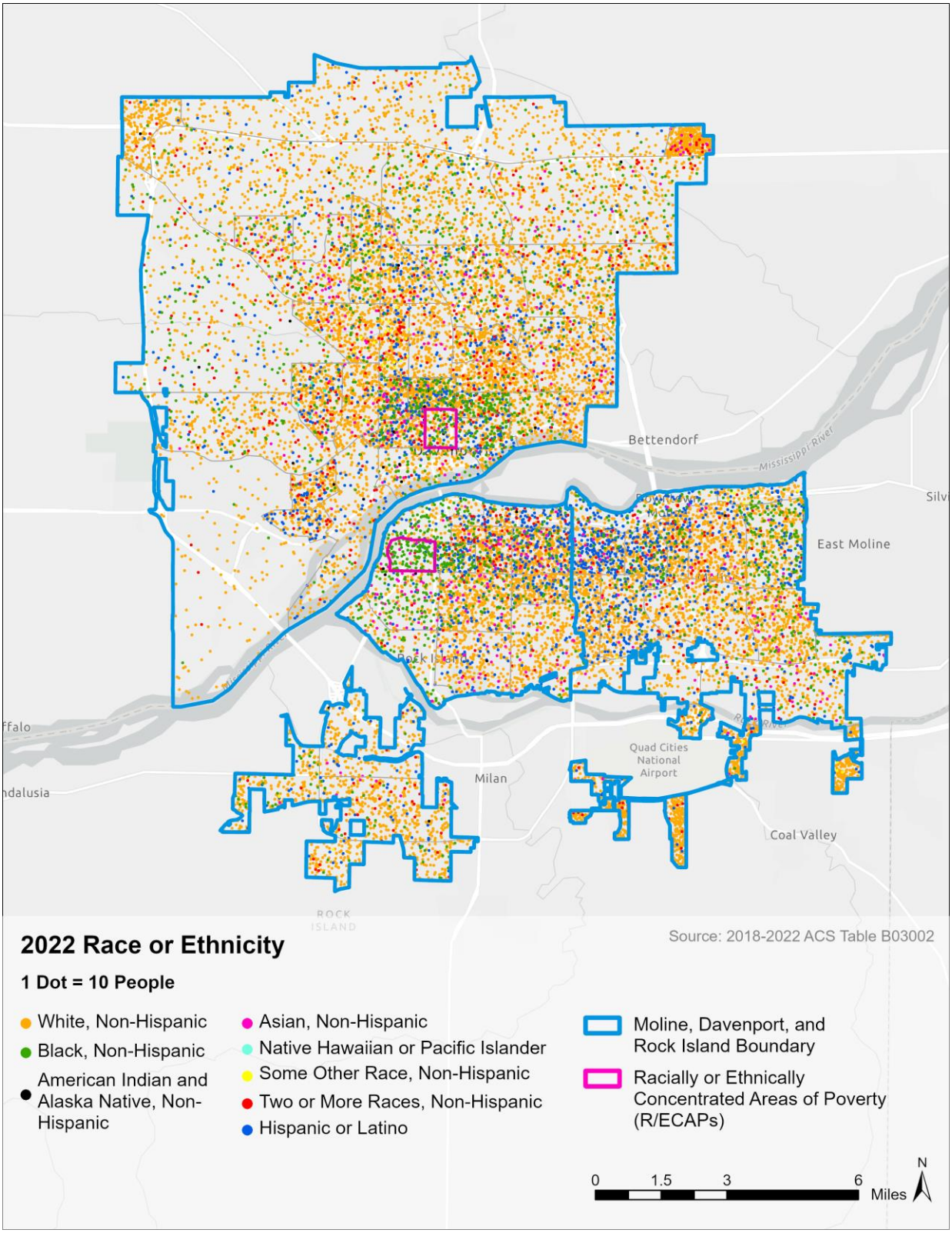


FIGURE 3. POPULATION BY RACE AND ETHNICITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND, 2010

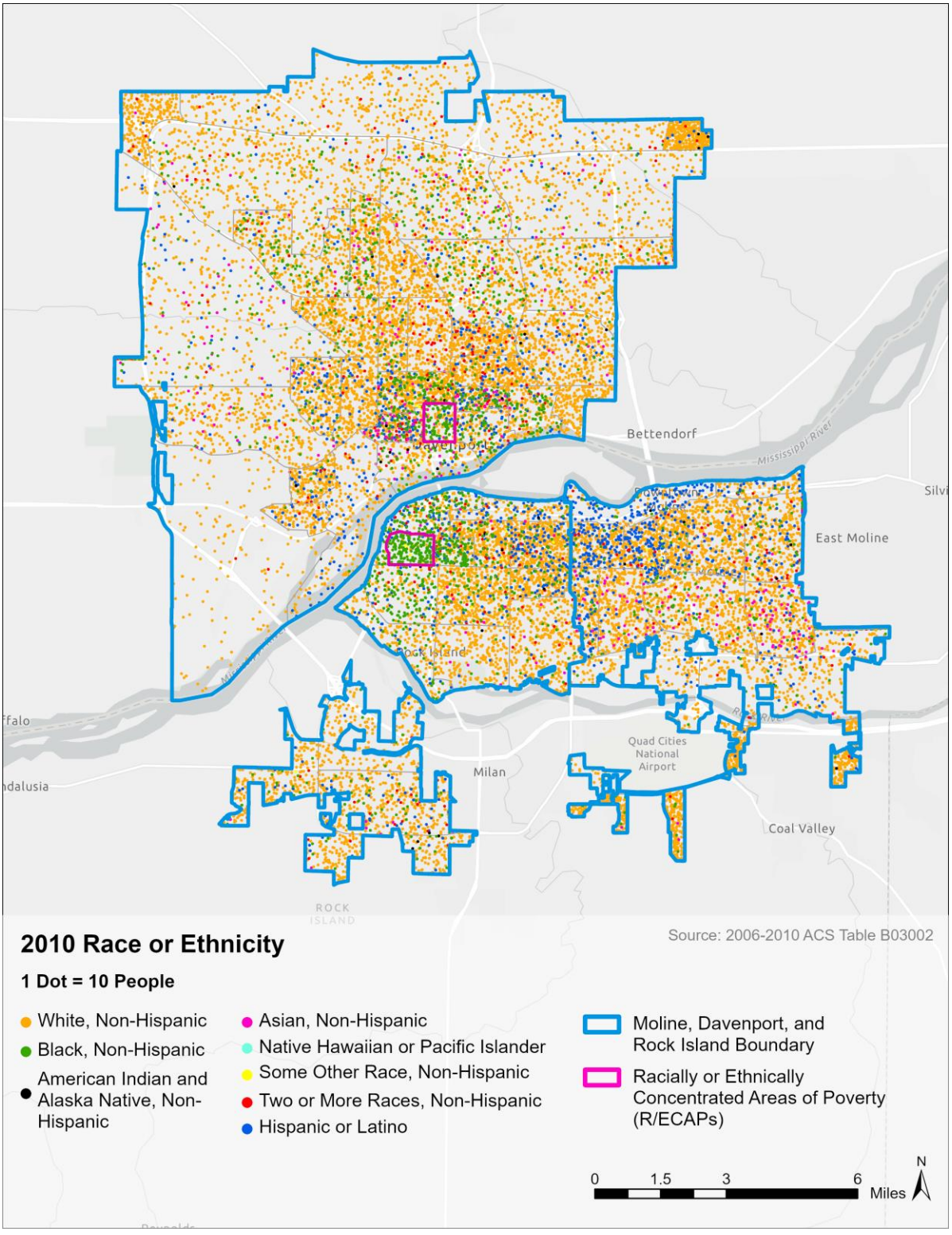
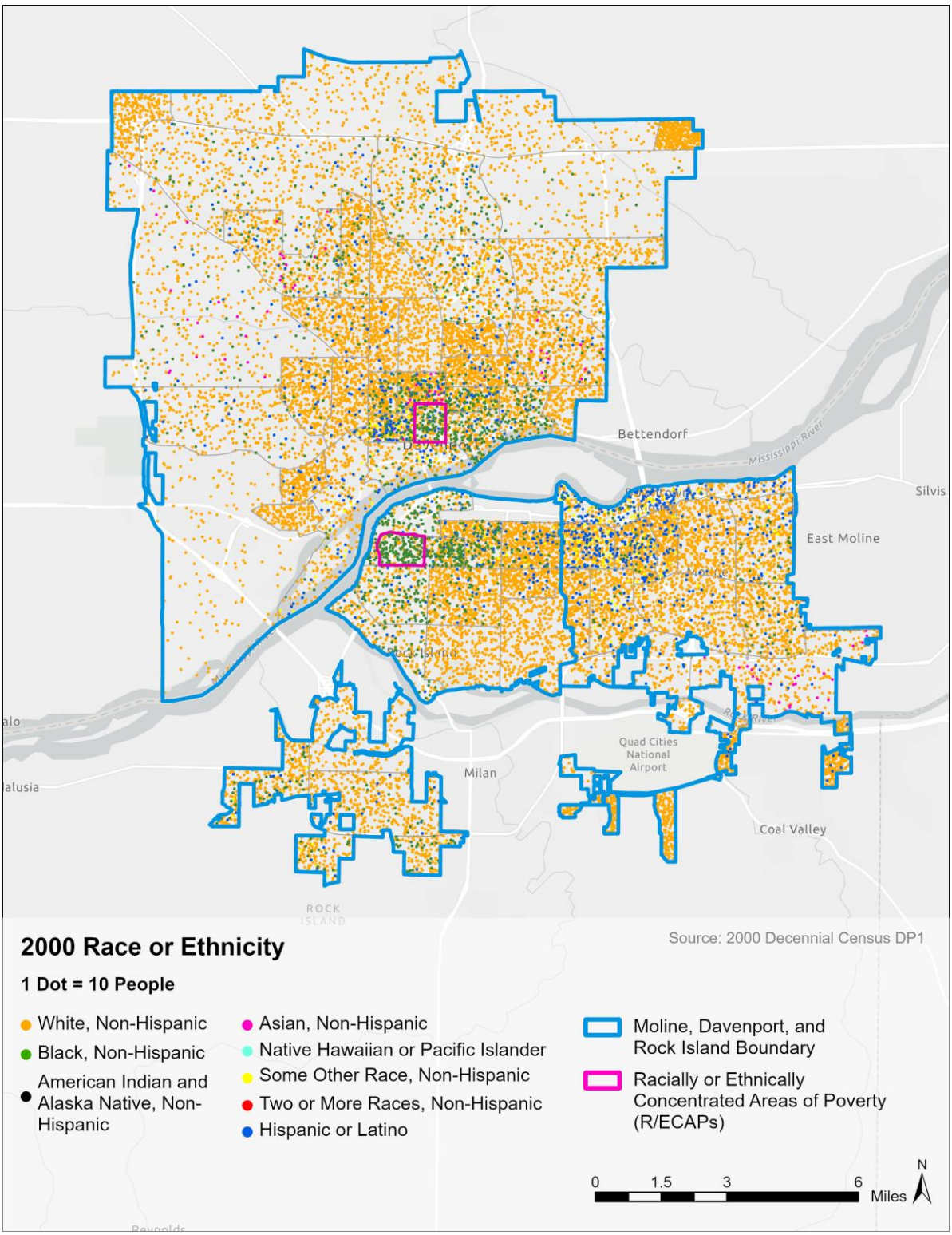


FIGURE 4. POPULATION BY RACE AND ETHNICITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND, 2000



Segregation Levels

In addition to visualizing racial and ethnic compositions of Davenport, Moline, and Rock Island with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology uses a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas have the same proportion of minority and majority members as the larger area in which they live. Evenness is not measured in an absolute sense but is scaled relative to the other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

The proportion of the minority population group can be small and still not segregated if evenly spread among tracts or block groups. Segregation is maximized when no minority and majority members occupy a common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of minority members that would have to change their area of residence to match the distribution of the majority, or vice versa.

The table on the following page shares the dissimilarity indices for four pairings in the cities of Davenport, Moline, Rock Island, and the region. This table presents values for 1990, 2000, and 2010, all calculated using census tracts as the area of measurement. The "current" figure is calculated using block groups. Because block groups are typically smaller geographies, they measure segregation at a finer grain than analyses that use census tracts and, as a result, often indicate slightly higher levels of segregation than tract-level calculations.[6] This assessment begins with a discussion of segregation at the tract-level from 1990 through 2010, and then examines the "current" figures calculated using block groups based on ACS 2018-2022 data.

The 2010 dissimilarity indices calculated for each pairing in the city of Davenport show low levels of segregation. The highest DI value of 33.93 was for the Black/White pairing. The Hispanic/White pairing resulted in the lowest DI of 21.29. DI for all pairings declined from 1990, however, the Black/White pairing experienced the most

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[6] Iceland, John and Erika Steinmetz. 2003. *The Effects of Using Block Groups Instead of Census Tracts When Examining Residential Housing Patterns.* U.S. Census Bureau, Washington DC: US. Accessed via https://www.census.gov/hhes/www/housing/resseg/pdf/unit_of_analysis.pdf.

This study of the effect of using census block groups instead of tracts to examine housing pattern in 331 metropolitan areas throughout the U.S. indicated that index scores were modestly higher when using block groups, by an average of 3.3 points for all metro area dissimilarity scores.

significant decrease moving from moderate to low segregation. DI for Hispanic/White and Asian or Pacific Islander/White pairings have remained in low segregation levels since 1990.

TABLE 3. DISSIMILARITY INDICES FOR THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Race/Ethnicity	Trends			Current (2022)
	1990	2000	2010	
City of Moline				
Non-White/White	28.7	29.3	23.7	30.7
Black/White	14.6	23.3	23.5	39.2
Hispanic/White	38.1	41.5	35.6	34.7
Asian or Pacific Islander/White	19.3	36.7	33.3	44.0
City of Davenport				
Non-White/White	33.3	31.2	25.7	32.8
Black/White	42.6	39.3	33.9	35.3
Hispanic/White	26.3	26.0	21.3	29.2
Asian or Pacific Islander/White	27.7	26.8	21.6	41.6
City of Rock Island				
Non-White/White	53.9	46.2	43.1	44.1
Black/White	60.8	54.8	51.1	50.3
Hispanic/White	35.4	31.4	31.6	31.3
Asian or Pacific Islander/White	23.4	14.8	34.4	32.8
Davenport-Moline-Rock Island MSA				
Non-White/White	44.1	40.4	37.5	43.8
Black/White	58.5	52.9	47.8	49.9
Hispanic/White	37.8	39.6	37.8	36.7
Asian or Pacific Islander/White	33.0	39.4	36.6	51.7

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0006, Released November 2020, https://egis.hud.gov/affht/. ACS 2018-2022 5-Year Data.

DI calculations in the city of Moline in 2010 also indicate low levels of segregation. However, DI for two pairings have increased since 1990. The Black/White pairing increased by nearly 9 points while the Asian or Pacific Islander/White pairing experienced the greatest of 14 points. The DI for the Hispanic/White decreased slightly

from moderate to low segregation levels in 2000 but remained the highest of all groups in 2010. In contrast to DI calculations in Davenport and Rock Island, the Black/White pairing in Moline had the lowest DI of 23.53 in 2010.

The dissimilarity indices calculated for each pairing in the city of Rock Island show moderate segregation among Black and White populations. Although the DI for the Black/White pairing decreased by nearly 10 points since 1990, the DI is significantly higher than the Hispanic/White and Asian or Pacific Islander/White pairing. The DI of 43.06 for non-White/White pairing also indicates moderate segregation between the two populations. Contrary to the overall decreases in DI for other pairings, the Asian or Pacific Islander/White pairing yielded a DI of 34.41 in 2010, 11 points higher than the calculated DI in 1990.

The "current" figures for dissimilarity indices show slightly higher levels of segregation compared to 2010 data, however, most of the pairings in all three cities are at low segregation levels. The Asian or Pacific Islander/White pairing has the highest DI (44.0) in the city of Moline slightly crossing the threshold of moderate segregation. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing where there is a 11-point discrepancy between "current" and 2010 figures.

"Current" figures in the city of Davenport indicate moderate segregation among Asian or Pacific Islander and White populations as well. Since 2010, calculations for all Non-White groups and White pairings yielded higher DI measurements but remained in low segregation levels. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing where there is a 20-point discrepancy between "current" and 2010 figures.

Among the three cities, the city of Rock Island experiences the highest levels of segregation between Non-White and White residents according to "current" DI figures. The highest DI value of 50.3 was for the Black/White pairing which indicates moderate segregation. The DI calculated for both the Hispanic/White and Asian or Pacific Islander/White pairings indicate low levels of segregation between these populations. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing, however, in this case there was a decrease of 1.6 percentage points between "current" and 2010 figures.

Overall, in the Davenport-Moline-Rock Island MSA, the dissimilarity indices show slightly moderate levels of segregation between Non-White and White residents, with a DI measurement of 43.8. The highest level of segregation is occurring between Asian or Pacific Islander/White residents, which scored at a high level of segregation at 51.7. The level of segregation between Black and White residents also increased since 2010 and is currently slightly below the threshold of moderate level segregation with a score of 49.9. While 2010 data showed an overall decrease in segregation levels compared

to previous decades, the current measurements indicate that levels of segregation have increased since 2010 and are also reaching higher levels of segregation again.

National Origin and Limited English Proficiency Population

Settlement patterns of immigrants significantly impact the composition and landscape of communities across the United States. Large central cities have the largest population of foreign-born residents, but suburban areas are experiencing rapid growth of foreign-born populations recently.[7] Clusters of immigrants of the same ethnicity form for a variety of reasons. Social capital in the form of kinship ties, social network connections, and shared cultural experiences often draw new immigrants to existing communities. Settling in neighborhoods with an abundance of social capital is less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment and other resources that would otherwise be unattainable.[8]

Populations with limited English proficiency (LEP) are typically composed of foreign-born residents that originate from countries where English is not the primary language, however, a substantial portion (19%) of the national LEP population is born in the United States. Nationally, the LEP population has lower levels of education and is more likely to live in poverty compared to the English proficient population.[9] Recent studies have also found that areas with high concentrations of LEP residents have lower rates of homeownership.[10]

Communities of people sharing the same ethnicity and informal networks are able to provide some resources and opportunities, but numerous barriers and limited financial capital influence residential patterns of foreign-born and LEP populations.

Figure 5 shows foreign-born residents are somewhat dispersed throughout the entirety of Moline and Rock Island. In Moline, there is a higher concentration of foreign-born residents within the northern half of the city. There is also some residential segregation occurring between residents born in Mexico who are concentrated on the west side of the city and residents from Vietnam, who are concentrated on the east

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[7] James, F., Romine, J., & Zwanzig, P. (1998). The Effects of Immigration on Urban Communities. Cityscape, 3(3), 171-192.

[8] Massey, D. (1999). Why Does Immigration Occur?: A Theoretical Synthesis. In Hirschman C., Kasinitz P., & DeWind J. (Eds.), *Handbook of International Migration, The: The American Experience* (pp. 34-52). Russell Sage Foundation.

[9] Zong, J. & Batalova, J. (2015). "The Limited English Proficient Population in the United States" ***Migration Information Source***. Retrieved: http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states

[10] Golding, E., Goodman, L., & Strochack, S. (2018). "Is Limited English Proficiency a Barrier to Homeownership." Urban Institute. Retrieved: https://www.urban.org/research/publication/limited-english-proficiency-barrier-homeownership

side. Residents originating from Mexico and Vietnam comprise the two largest groups among the foreign-born population in Moline. There is a slightly stronger residential pattern of Vietnamese residents in central Davenport compared to the other two cities. In Rock Island, there is a larger presence of residents originating from India and also appears to have the lowest levels of residential segregation amongst the foreign-born population.

Figure 6 shows the geographic distribution of residents with limited English proficiency (LEP) coincide with the locations of the foreign-born population in all three cities. The residential patterns of the Spanish-speaking and Vietnamese-speaking LEP populations closely mirror that of foreign-born residents originating from Mexico and Vietnam, respectively. LEP populations that speak French are concentrated in neighborhoods where residents from West African countries reside in the city of Moline. There is also some concentration of residents who speak Indo-European languages in the south-east quadrants of Moline and Davenport.

FIGURE 5. FOREIGN-BORN POPULATION BY NATIONALITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND

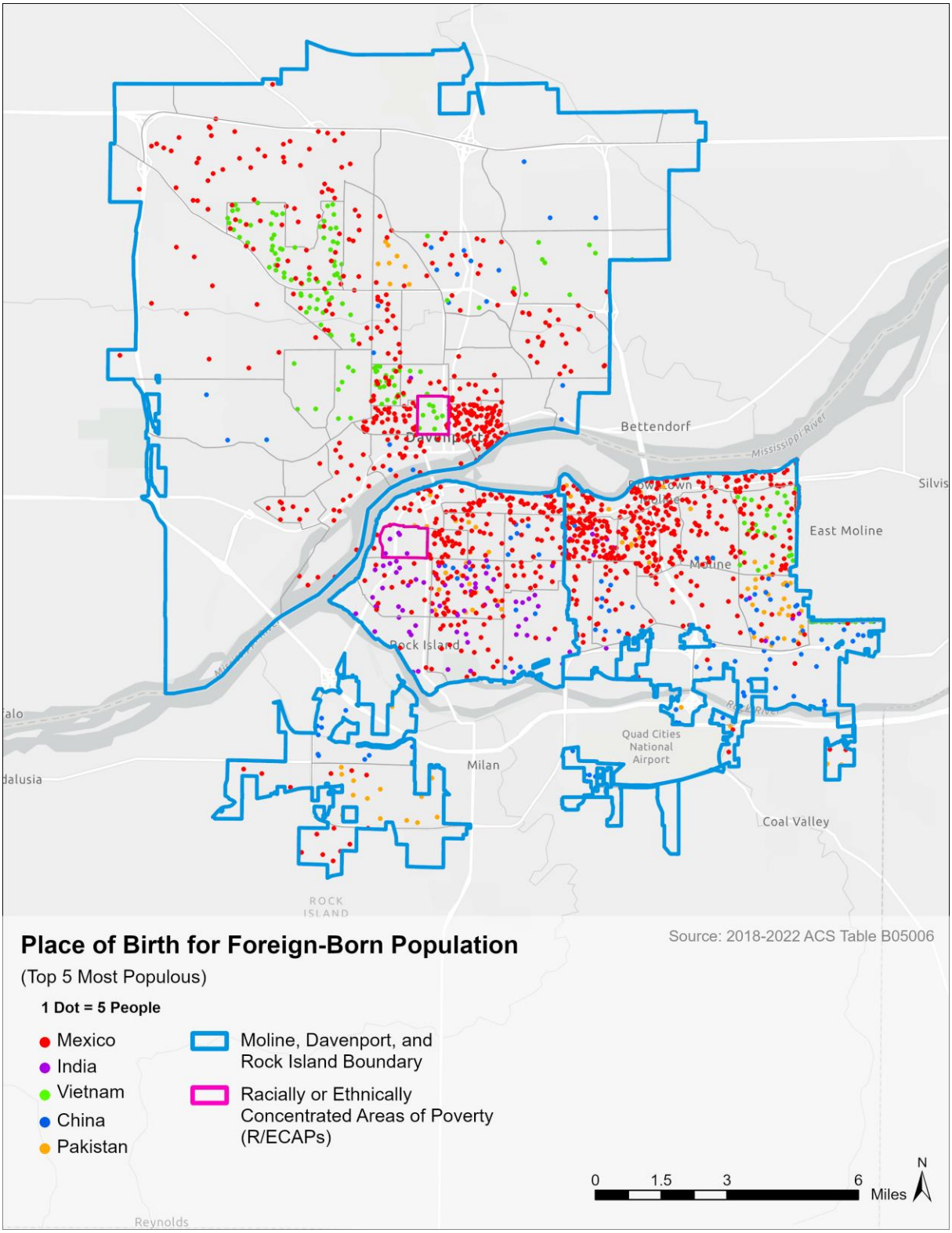
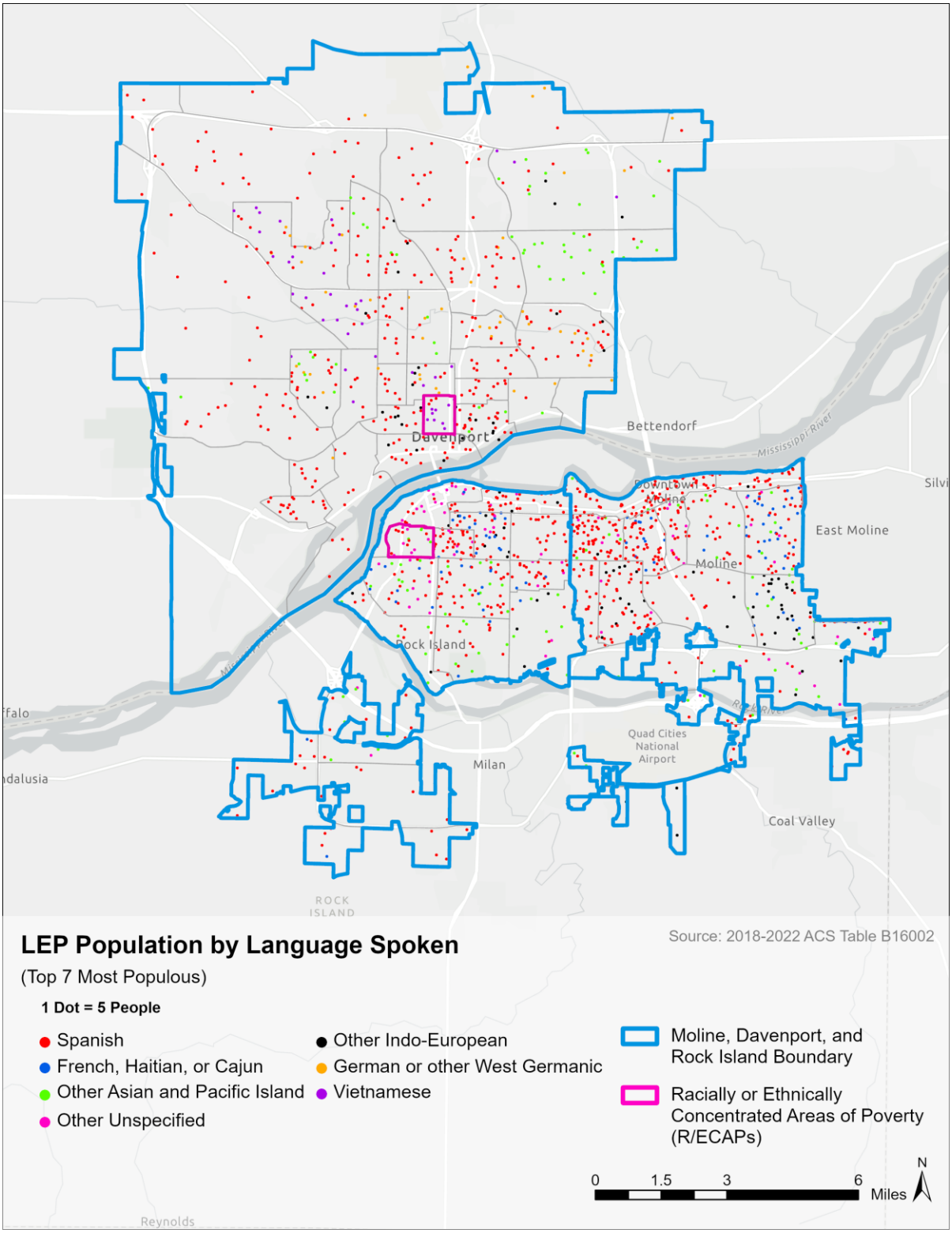


FIGURE 6. POPULATION WITH LIMITED ENGLISH PROFICIENCY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND



CHAPTER 5.
ACCESS TO OPPORTUNITY

Where people live shapes prospects for economic mobility, as well as access to quality education, affordable transportation, a healthy environment, and fresh, affordable food. For protected classes, such as people of color or with disabilities, neighborhood or housing choices are often limited by factors such as discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to proficient schools and jobs that pay a living wage. In this way, limited housing choice reduces access to opportunity for many protected classes.

It is important to understand opportunity, as used in this context, as a subjective quality. Typically, it refers to access to resources like employment, quality education, healthcare, childcare, and other services that allow individuals and communities to achieve a high quality of life. However, research on this subject has found perceptions of opportunity follow similar themes but are prioritized differently by different groups. Racial and ethnic minorities, low-income groups, and residents of distressed neighborhoods identified job access, employment, and training as important opportunities while white residents, higher income groups, and residents of wealthier neighborhoods more often identified sense of community, social connections among neighbors, freedom of choice, education, and retirement savings.

Proximity is often used to indicate levels of access to opportunity; however, it would be remiss to consider proximity as the only factor in determining level of access. Access to opportunity is also influenced by social, economic, and cultural factors, thus making it difficult to accurately identify and measure. HUD conducted research regarding Moving to Opportunity for Fair Housing (MTO) to understand the impact of increased access to opportunity. Researchers found residents who moved to lower-poverty neighborhoods experienced safer neighborhoods and better health outcomes, but there was no significant change in educational outcomes, employment, or income. However, recent studies show the long-term effects of MTO on the educational attainment of children who were under the age of 13 are overwhelmingly positive, including improved college attendance rates and higher incomes. On the other hand, children who were over the age of 13 show negative long-term impacts from MTO.

The strategy to improve access to opportunities through housing and community development programs has been two-pronged. Tenant-based housing vouchers allow recipients mobility to locate in lower-poverty areas, while programs such as the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in disadvantaged neighborhoods.

Overview of HUD-Defined Opportunity Factors

Among the many factors that drive housing choice for individuals and families are neighborhood factors including access to quality schools, jobs, and transit. To measure economic and educational conditions at a neighborhood level, HUD developed a methodology to quantify the degree to which a neighborhood provides such opportunities. For each block group in the U.S., HUD provides a score on several "opportunity dimensions," including school proficiency, poverty, labor market engagement, jobs proximity, transportation costs, transit trips, and environmental health. For each block group, a value is calculated for each index and results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area, state, or nation. For each opportunity dimension, a higher index score indicates more favorable neighborhood characteristics.

Average index values by race and ethnicity for the city and region are provided in Table 4 for the total population and the population living below the federal poverty line. These values can be used to assess whether some population subgroups tend to live in higher opportunity areas than others, and will be discussed in more detail by opportunity dimension throughout the remainder of this chapter. The Opportunity Index Disparity measures the difference between the scores for the White non-Hispanic group and other groups. A negative score indicates that the particular subgroup has a lower score on that dimension than the White non-Hispanic group. A positive score indicates that the subgroup has a higher score than the White non-Hispanic Group. Significant disparities of 10 points or more are denoted in yellow, while the most extreme disparities of 20 points or more are denoted in red.

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Moline – Total Population									
Low Poverty Index	56.14	50.81	49.66	64.25	52.99	-5.33	-6.48	8.11	-3.15
School Proficiency Index	37.82	41.54	24.17	51.97	39.02	3.72	-13.65	14.15	1.2
Labor Market Index	58.84	56.44	46.40	64.21	54.96	-2.4	-12.44	5.37	-3.88
Transit Index	71.22	69.71	75.44	69.31	72.05	-1.51	4.22	-1.91	0.83
Low Transportation Cost Index	49.55	51.18	52.15	51.05	51.14	1.63	2.6	1.5	1.59
Jobs Proximity Index	46.72	43.51	48.24	45.26	43.95	-3.21	1.52	-1.46	-2.77
Environmental Health Index	54.33	53.45	51.57	56.73	53.54	-0.88	-2.76	2.4	-0.79
City of Moline – Population below the Poverty Line									
Low Poverty Index	49.33	46.54	50.23	77.00	34.09	-2.79	0.9	27.67	-15.24
School Proficiency Index	26.93	35.18	31.95	56.34	43.84	8.25	5.02	29.41	16.91
Labor Market Index	49.37	54.85	47.33	75.00	67.03	5.48	-2.04	25.63	17.66
Transit Index	75.60	68.13	71.55	67.00	62.98	-7.47	-4.05	-8.6	-12.62
Low Transportation Cost Index	51.17	52.69	51.88	53.00	50.96	1.52	0.71	1.83	-0.21
Jobs Proximity Index	48.03	43.10	48.52	37.94	27.90	-4.93	0.49	-10.09	-20.13
Environmental Health Index	52.39	51.91	53.04	59.00	49.04	-0.48	0.65	6.61	-3.35

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Davenport - Total Population									
Low Poverty Index	46.90	35.24	38.64	43.91	40.23	-11.66	-8.26	-2.99	-6.67
School Proficiency Index	16.59	12.56	11.64	14.47	11.76	-4.03	-4.95	-2.12	-4.83
Labor Market Index	58.56	47.58	48.66	58.47	48.50	-10.98	-9.9	-0.09	-10.06
Transit Index	72.03	75.12	76.34	70.65	75.34	3.09	4.31	-1.38	3.31
Low Transportation Cost Index	53.64	56.65	56.24	53.40	55.51	3.01	2.6	-0.24	1.87
Jobs Proximity Index	68.48	73.07	70.31	65.89	69.17	4.59	1.83	-2.59	0.69
Environmental Health Index	64.63	63.34	63.37	65.73	63.83	-1.29	-1.26	1.1	-0.8
City of Davenport - Population below the Poverty Line									
Low Poverty Index	38.84	29.27	35.01	21.34	17.31	-9.57	-3.83	-17.5	-21.53
School Proficiency Index	11.79	8.45	8.72	3.92	1.40	-3.34	-3.07	-7.87	-10.39
Labor Market Index	50.06	42.21	44.73	29.71	19.07	-7.85	-5.33	-20.35	-30.99
Transit Index	74.35	75.35	79.58	81.02	87.56	1	5.23	6.67	13.21
Low Transportation Cost Index	55.06	56.30	59.68	61.74	61.07	1.24	4.62	6.68	6.01
Jobs Proximity Index	68.36	70.24	73.32	78.23	79.20	1.88	4.96	9.87	10.84
Environmental Health Index	63.89	63.72	61.51	58.33	62.47	-0.17	-2.38	-5.56	-1.42

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Rock Island – Total Population									
Low Poverty Index	43.83	19.00	28.10	28.07	34.77	-24.83	-15.73	-15.76	-9.06
School Proficiency Index	14.71	6.28	9.28	10.63	11.05	-8.43	-5.43	-4.08	-3.66
Labor Market Index	54.23	24.00	38.86	32.52	39.11	-30.23	-15.37	-21.71	-15.12
Transit Index	76.71	81.02	81.11	80.78	78.43	4.31	4.4	4.07	1.72
Low Transportation Cost Index	46.44	53.26	50.53	50.51	49.91	6.82	4.09	4.07	3.47
Jobs Proximity Index	61.87	77.55	69.52	73.17	70.01	15.68	7.65	11.3	8.14
Environmental Health Index	59.26	59.31	57.86	60.11	59.50	0.05	-1.4	0.85	0.24
City of Rock Island – Population below the Poverty Line									
Low Poverty Index	27.86	13.86	23.50	N/a	N/a	-14	-4.36	N/a	N/a
School Proficiency Index	9.30	5.25	7.37	N/a	N/a	-4.05	-1.93	N/a	N/a
Labor Market Index	44.32	15.42	28.38	N/a	N/a	-28.9	-15.94	N/a	N/a
Transit Index	81.12	82.56	81.59	N/a	N/a	1.44	0.47	N/a	N/a
Low Transportation Cost Index	51.33	55.79	51.07	N/a	N/a	4.46	-0.26	N/a	N/a
Jobs Proximity Index	71.62	81.85	74.82	N/a	N/a	10.23	3.2	N/a	N/a
Environmental Health Index	58.95	59.72	58.79	N/a	N/a	0.77	-0.16	N/a	N/a

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	Non-Hispanic White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
Davenport-Moline-Rock Island MSA – Total Population									
Low Poverty Index	58.45	34.42	44.36	53.60	49.18	-24.03	-14.09	-4.85	-9.27
School Proficiency Index	42.91	20.07	25.56	36.58	31.09	-22.84	-17.35	-6.33	-11.82
Labor Market Index	60.99	41.31	47.23	61.02	52.67	-19.68	-13.76	0.03	-8.32
Transit Index	56.23	71.96	66.94	66.77	64.28	15.73	10.71	10.54	8.05
Low Transportation Cost Index	40.72	51.79	47.85	48.34	46.66	11.07	7.13	7.62	5.94
Jobs Proximity Index	48.72	66.40	55.22	58.21	56.74	17.68	6.5	9.49	8.02
Environmental Health Index	67.53	60.79	58.83	61.60	63.26	-6.74	-8.7	-5.93	-4.27
Davenport-Moline-Rock Island MSA – Population below the Poverty Line									
Low Poverty Index	47.32	28.82	38.42	32.70	36.98	-18.5	-8.9	-14.62	-10.34
School Proficiency Index	30.00	14.45	20.45	17.96	23.48	-15.55	-9.55	-12.04	-6.52
Labor Market Index	51.70	36.53	41.86	36.75	49.86	-15.17	-9.84	-14.95	-1.84
Transit Index	59.81	72.66	70.07	74.68	51.07	12.85	10.26	14.87	-8.74
Low Transportation Cost Index	45.10	52.97	50.99	56.07	47.36	7.87	5.89	10.97	2.26
Jobs Proximity Index	53.46	66.20	59.75	67.65	35.17	12.74	6.29	14.19	-18.29
Environmental Health Index	65.46	62.68	57.72	60.28	68.18	-2.78	-7.74	-5.18	2.72

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/

Education

School proficiency is an indication of the quality of education that is available to residents of an area. High quality education is a vital community resource that can lead to more opportunities and improve quality of life. HUD's school proficiency index is calculated based on the performance of 4th grade students on state reading and math exams. For each block group, the index is calculated using test results in up to the three closest schools within 1.5 miles. Results are then standardized on a scale of 0 to 100 based on relative ranking within the state. A higher index score indicates greater access to high-performing elementary schools.[11]

SCHOOL PROFICIENCY INDEX: BASED ON 4TH GRADE STUDENTS' PERFORMANCE ON STATE READING AND MATH TESTS AT ELEMENTARY SCHOOLS IN OR NEAR EACH BLOCK GROUP

The map on the following page shows HUD-provided opportunity scores related to education for census tracts within the cities of Davenport, Moline, and Rock Island. Follow-up maps display the percentage of residents with completed high school and college educations by location, as well as the number of residents over age 3 enrolled in school by location (this includes college enrollment).

There are significant discrepancies in the levels of access to proficient schools among census tracts within all three cities, but most notably within the City of Davenport. Some tracts in the northern portion of the city score above the 75th percentile, while many tracts in the central and southern portions of the City score in the bottom 10th percentile. These discrepancies are also present in Moline and Rock Island, where no tracts score in the top 75th percentile but many tracts, especially those adjacent to Davenport, score in the bottom 10th percentile.

Table 4 displays significant disparities in access to proficient schools by race and ethnicity, with the most severe disparities noted among Hispanic students in the city of Moline. Disparities also exist by income level, with students living below the poverty line in all three Cities as well as in the MSA experiencing lower school proficiency index scores than their peers as a whole, with the exception of low-income Asian, Hispanic, and Native American students in Moline, who score slightly higher than their peers as a whole. The students with the lowest school proficiency index ratings are low-income

[11] HUD's data sources for its school proficiency index include attendance area zones from School Attendance Boundary Information System (SABINS) and Maponics, school proficiency data from Great Schools, and school addresses and attendance from Common Core of Data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

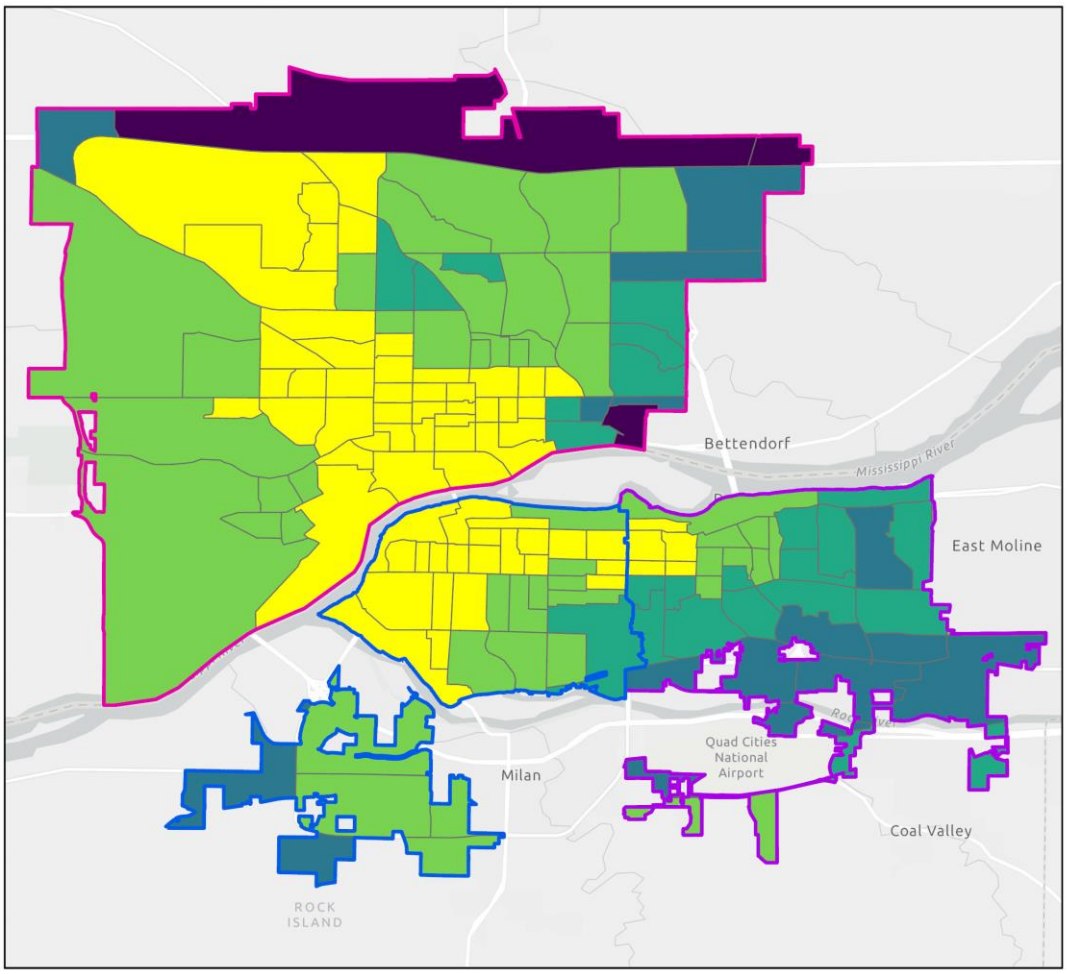
non-white students within the cities of Davenport and Rock Island, where all have scores of less than 10.

Image 9 depicts geographically the number of residents over age 3 enrolled in school in all three Cities, including college enrollment. Trends here coincide somewhat with school proficiency indices, with areas with higher scores generally seeing a higher student enrollment. Notable exceptions include small areas in central Davenport and eastern Rock Island, which have low proficiency indices but high student enrollment. This may be due to the location of high school or higher education facilities in these areas, as the school proficiency index is based on 4th grade performance.

Figure 10 depicts geographically the percentage of residents in all three Cities who hold a high school diploma or equivalent. This map also has significant overlap with the trends shown in Figure 7, with areas of higher school proficiency producing more high school graduates. This is a significant factor in access to opportunity, as residents without a completed high school education are often severely limited in employment and other economic opportunities. The Cities of Davenport and Rock Island have several areas where more than 95% of residents have a high school diploma, while the City of Moline has no areas where more than 95% of residents have a high school diploma. The lowest rates of a completed high school education are found in areas adjacent to the Mississippi River, where Rock Island has one neighborhood where less than 70% of residents have a high school education.

Finally, figure 11 depicts geographically the percentage of residents in all three Cities who hold a bachelor's degree or greater (including residents with Master's Degrees, Doctorates, and Law Degrees). Residents who have completed at least this level of higher education typically have significantly greater access to employment and economic opportunities than residents who have not, especially in comparison to residents without a completed high school education. Davenport has the highest concentration of residents with at least a bachelor's degree, with multiple neighborhoods where more than 50% of residents hold a degree. In contrast, Moline and Rock Island have no neighborhoods where more than 40% of residents hold such a degree.

FIGURE 7. SCHOOL PROFICIENCY INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



School Proficiency Rating

out of a total possible score of 100

10 or lower

11-25

26-50

51-75

76-100

Davenport

Moline

Rock Island

FIGURE 9. SCHOOL ENROLLMENT IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND

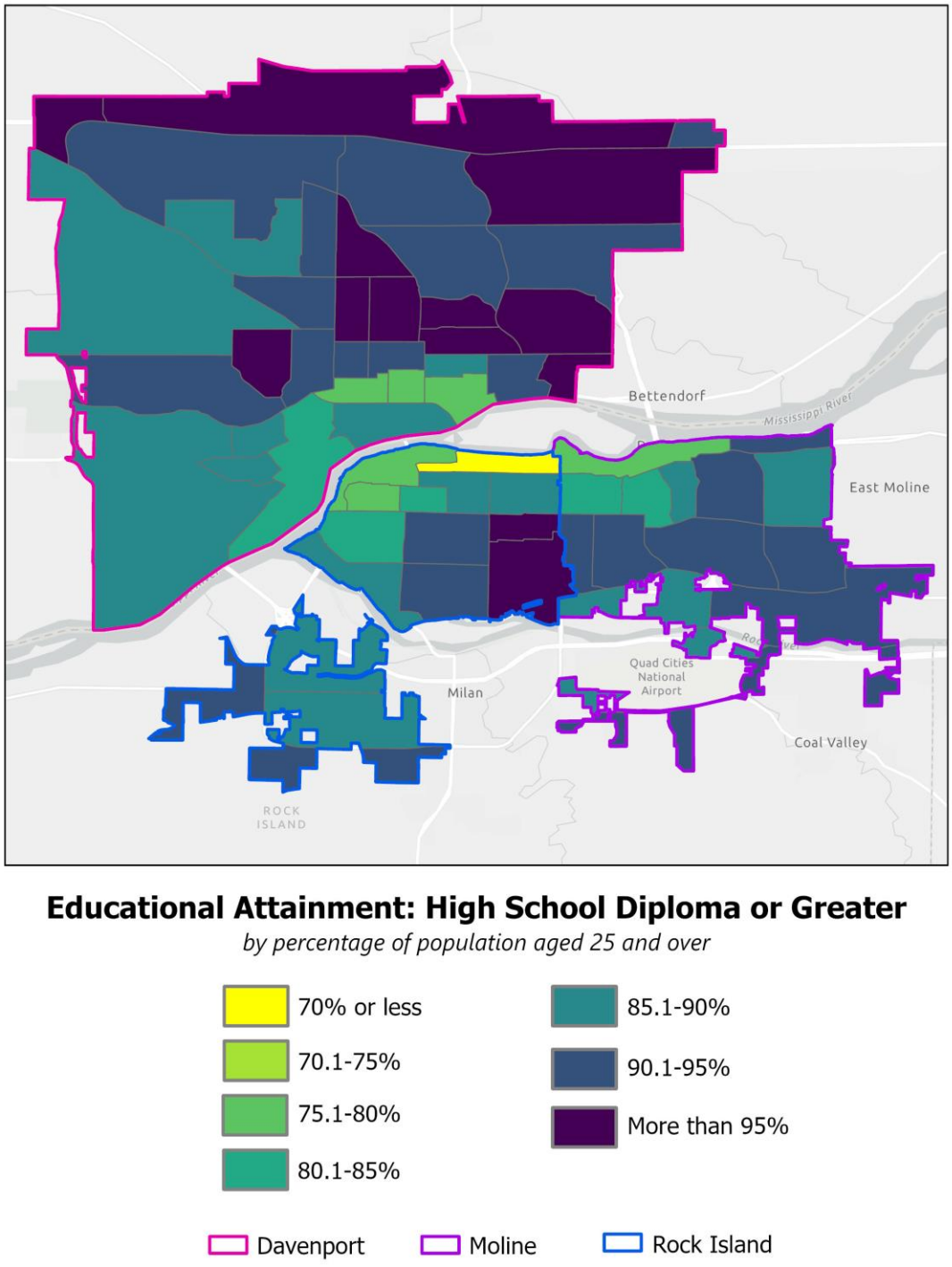
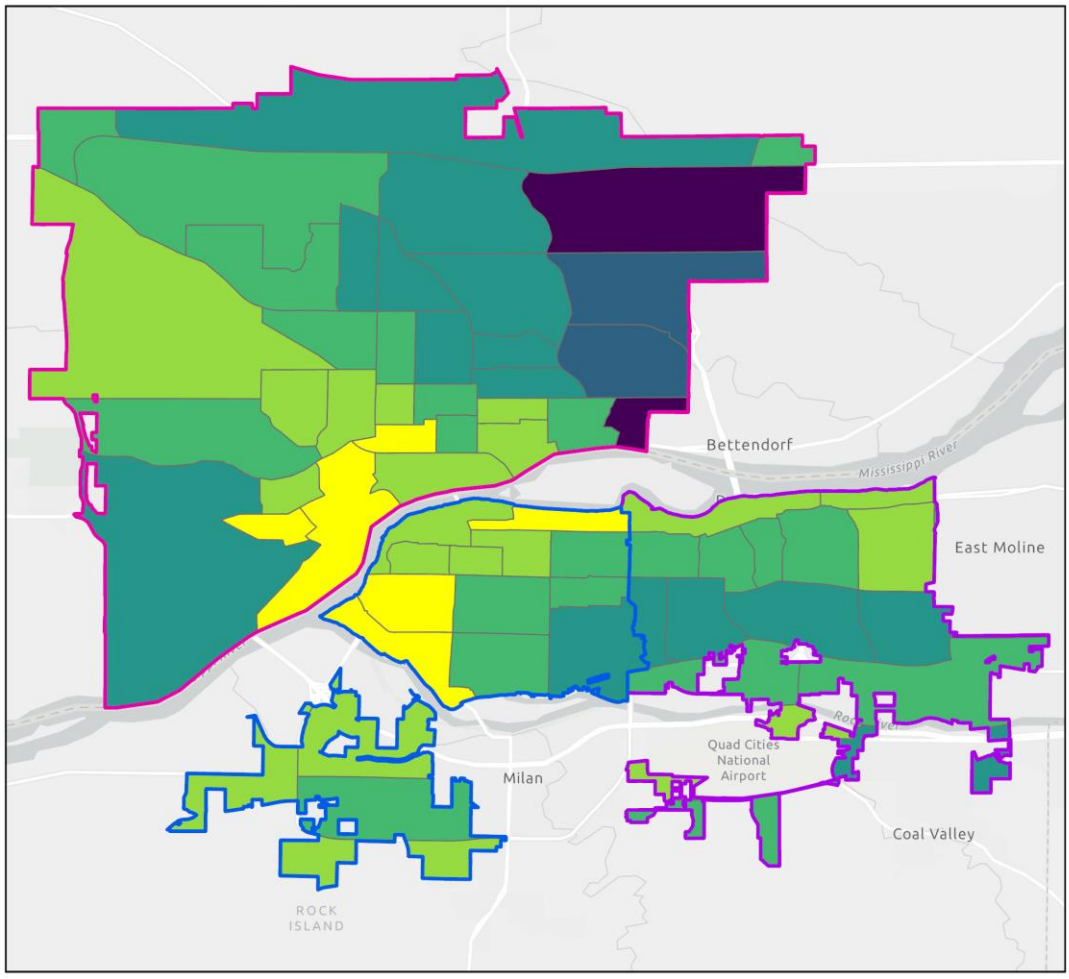


FIGURE 10. RESIDENTS WITH HIGH SCHOOL EDUCATIONS IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND

Map Source: 2018-2022 American Community Survey

Map Source: 2018-2022 American Community Survey

FIGURE 11. RESIDENTS WITH COLLEGE EDUCATIONS IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: 2018-2022 American Community Survey

Employment

Neighborhoods with jobs in close proximity are often assumed to have good access to jobs. However, distance alone does not capture any other factor such as transportation options, the type of jobs available in the area, or the education and training necessary to obtain them. There may be concentrations of jobs and low-income neighborhoods in urban centers, but many of the jobs are unattainable for residents of low-income neighborhoods. Therefore, this section analyzes both the labor market engagement and jobs proximity indices which, when considered together, offer a better indication of how accessible jobs are for residents of a specific area.

JOBS PROXIMITY INDEX: BASED ON DISTANCE TO REGIONAL EMPLOYMENT CENTERS AND THE LABOR SUPPLY SERVING THOSE CENTERS

The Jobs Proximity Index measures the physical distance between place of residence and job locations, with employment centers weighted more heavily. It also takes into account the local labor supply (i.e., competition for jobs) near such employment centers. Block group results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area. A higher index score indicates greater access to job locations.[12]

The Jobs Proximity Index scores of block groups in the cities of Davenport, Moline, and Rock Island are mapped in Figure 12. Census tracts adjacent to the Mississippi River tend to have a higher concentration of jobs in all three Cities, as do tracts in northern Davenport and southern Moline and Rock Island. The lowest job concentrations are found in west Davenport and east Moline.

LABOR MARKET ENGAGEMENT INDEX: BASED ON EMPLOYMENT LEVELS, LABOR FORCE PARTICIPATION RATES, AND EDUCATIONAL ATTAINMENT

The Labor Market Engagement Index is based on unemployment rate, labor force participation rate, and the percentage of the population age 25 and over with a bachelor's degree or higher.

[12] HUD's data source for its jobs proximity index includes the Longitudinal Employer-Household Dynamics (LEHD) database. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

Block group results are standardized on a scale of 0 to 100 based on relative ranking nationally. A higher index score indicates greater labor market engagement.[13]

Figure 13 maps Labor Market Engagement Index scores in Davenport, Moline, and Rock Island. The lowest scoring block groups are located along the Mississippi River in all three cities, with the highest labor market engagement found in northeast Davenport and southern Rock Island. Unemployment trends mirror this, as depicted in figure 14 – the areas with the highest unemployment rates are located along the Mississippi river and coincide with the areas of lowest labor market engagement.

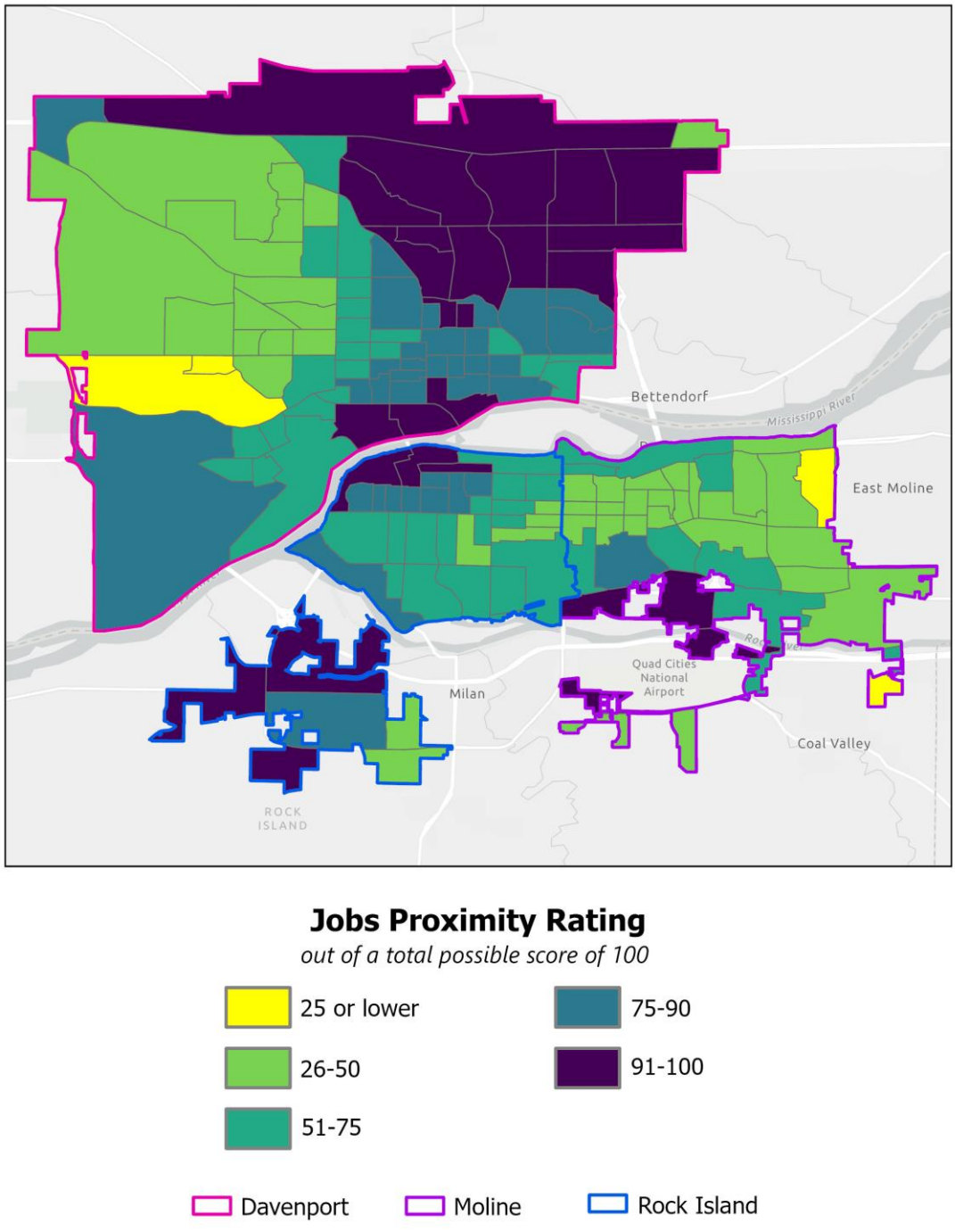
Table 4 depicts Labor Market and Job Proximity Index scores by race and ethnicity for all three Cities. White and Asian residents have the highest Labor Market scores in all areas except for Rock Island, where Asian residents have a significantly lower score than white residents. Significant disparities in labor market scores exist among Hispanic residents in Moline, Black, Hispanic, and Native American residents in Davenport, and all non-white residents in Rock Island. The most severe discrepancy is between Black and white residents of Rock Island, with Black residents having a Labor Market score 30 points lower than white residents.

Labor Market scores are also impacted by income, with residents of all three cities who live below the poverty line generally having scores of 5-10 points lower than their peer group as a whole. Larger discrepancies exist among Asian and Native American residents in Davenport, where those living below the poverty line have Labor Market scores of around 30 points below their groups as a whole, and among Hispanic, Asian, and Native American residents of Moline, where those living above the poverty line have higher Labor Market scores than their groups as a whole.

Job Proximity scores also vary by race and ethnicity, although somewhat less significantly and in different ways than Labor Market scores. Most non-white residents have Job Proximity scores equal to or higher than those of white residents, and residents of all races and ethnicities living below the poverty line tend to have higher Job Proximity scores than their group as a whole with the exception of Asian and Native American residents in Moline. While a higher Job Proximity score may seem on the surface to be a positive factor, it is complicated by the fact that low-income residents are often limited in the neighborhoods they can live in by a lack of transit options that may be available to higher-income residents and are therefore restricted to living near their place of work. This factor is examined in detail in the next chapter.

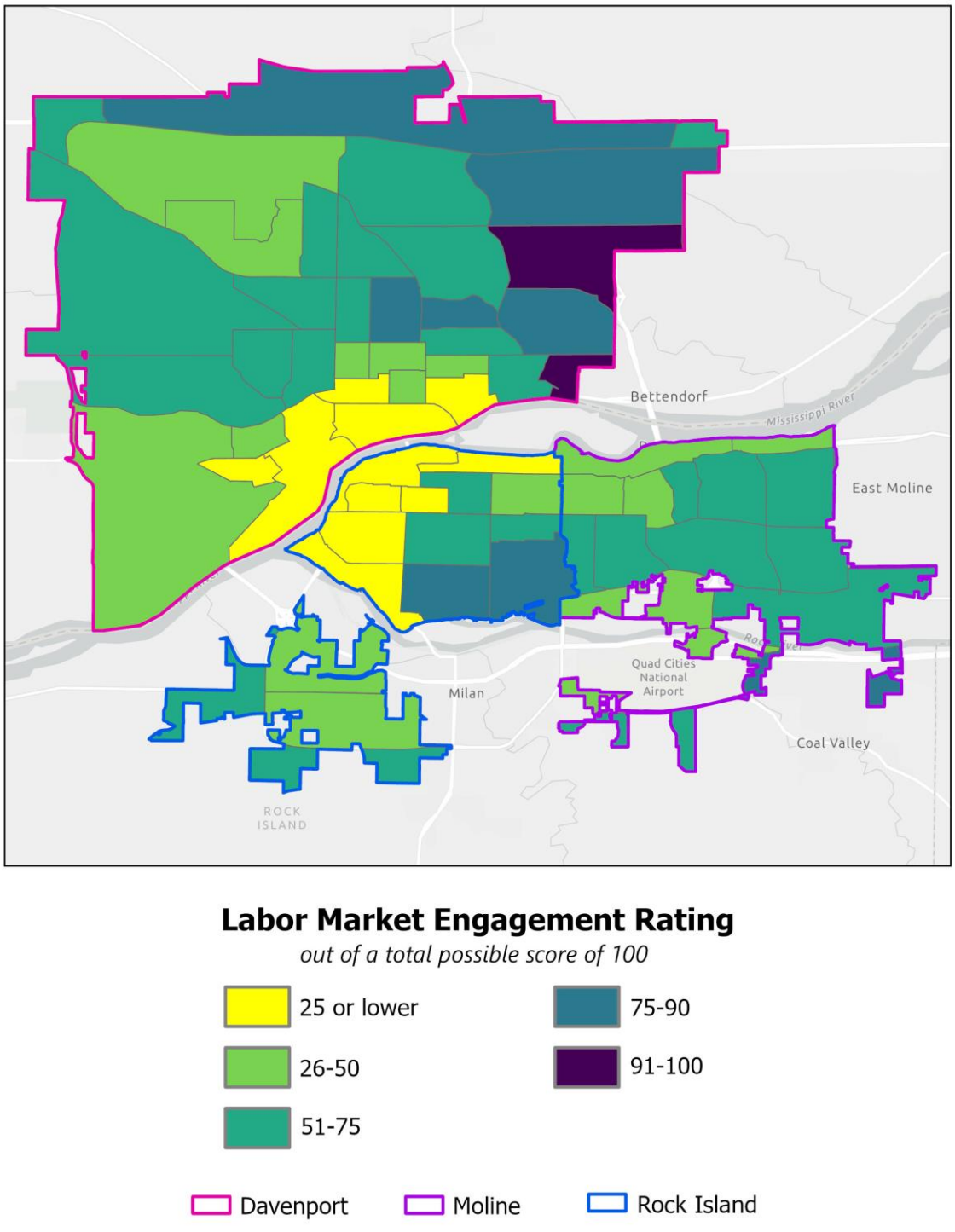
[13] HUD's data source for its labor market engagement index is the American Community Survey. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

FIGURE 12. JOBS PROXIMITY INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



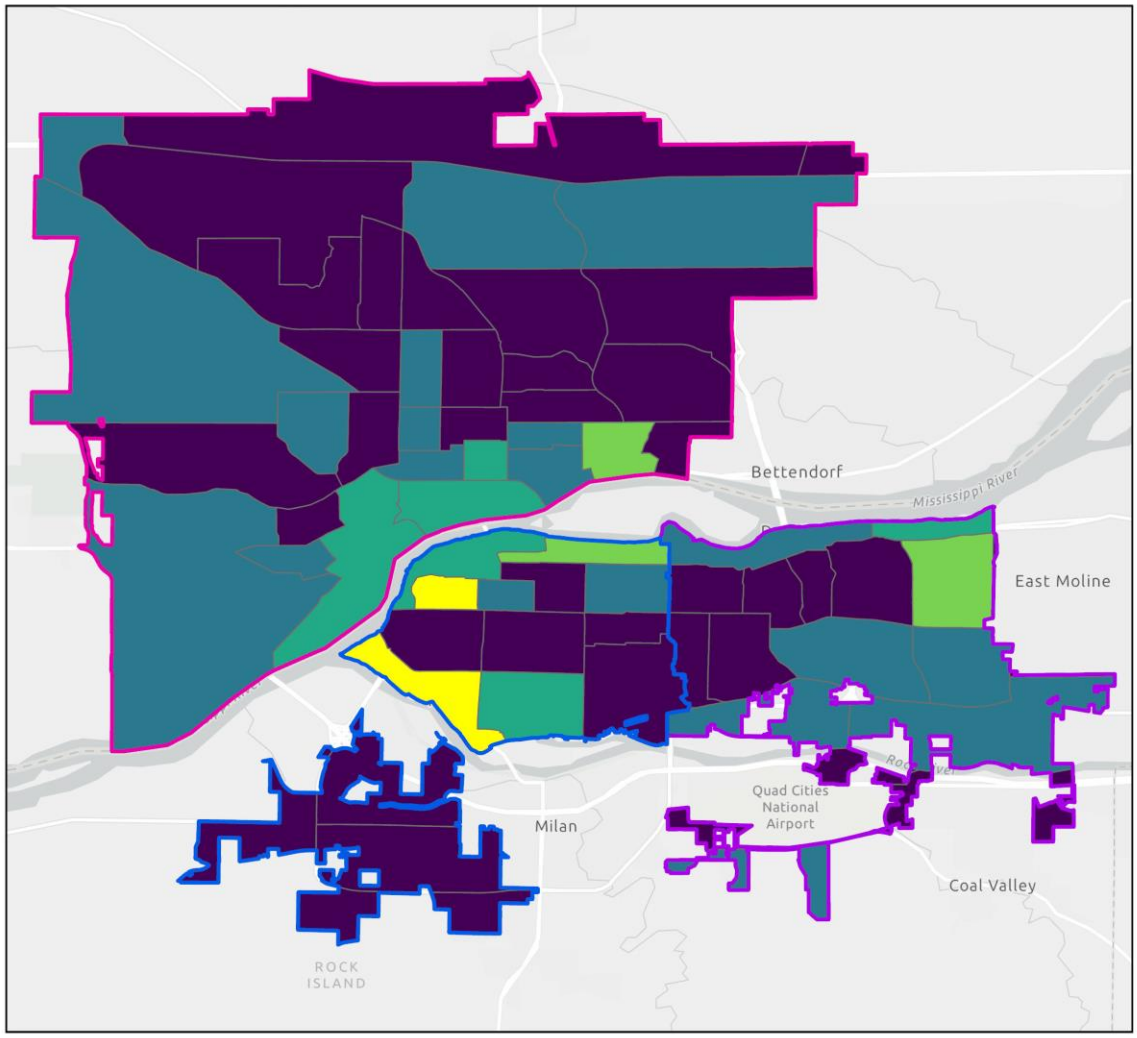
Map Source: HUD Jobs Proximity Index, updated August 2024, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::jobs-proximity-index/about

FIGURE 13. LABOR MARKET INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Labor Market Engagement Index, updated July 2023, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::labor-market-engagement-index-2023/about

FIGURE 14. UNEMPLOYMENT RATE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Unemployment Rate

- 5% or less
- 5.1-10%
- 10.1-15%
- 15.1-20%
- 20.1-25%

Davenport Moline Rock Island

Map Source: 2018-2022 American Community Survey

Transportation

The Low Transportation Cost Index is based on estimates of transportation costs as a percentage of income for low-income renter families in a given neighborhood. Results are standardized on a scale of 0 to 100 based on relative ranking nationally. The higher the Low Transportation Cost Index, the lower the cost of transportation in that neighborhood.[14] For clarity, this score will be referred to as a Transportation Affordability Score for the remainder of this section. Figure 16 maps Transportation Affordability Scores for Davenport, Moline, and Rock Island, while Figure 17 maps car access in all three cities by average number of cars per household.

LOW TRANSPORTATION COST INDEX: BASED ON TRANSPORTATION COSTS AS A SHARE OF INCOME FOR FAMILIES WITH INCOMES AT 50% OF MEDIAN INCOME FOR RETNERS IN THE REGION

TRANSIT TRIP INDEX: BASED ON ESTIMATED NUMBER OF TRANSIT TRIPS TAKEN BY FAMILIES WITH INCOMES AT 50% OF MEDIAN INCOME FOR RENTERS IN THE REGION

Figure 16 depicts that, in general areas with more affordable transit are located nearer to the Mississippi River, while areas with nigher transportation costs are located on the outskirts of Davenport and Moline. Notably, affordability ratings are low to moderate in all three cities, with no census tract in any city having an affordability rating of 75 or higher.

Table 4 depicts the Low Transportation Cost Index by race and ethnicity in all three cities. There are less significant disparities by race and ethnicity for this index than for others discussed, with most racial and ethnic groups having scores within 5 points of other groups and no groups having a discrepancy greater than 7 points in comparison to white residents. Residents living below the poverty line typically show slightly higher affordability scores than their racial or ethnic group as a whole. This is likely explained by the fact that low-income households are less likely to own a car, which is typically a more expensive mode of transportation than walking or using public transit services.

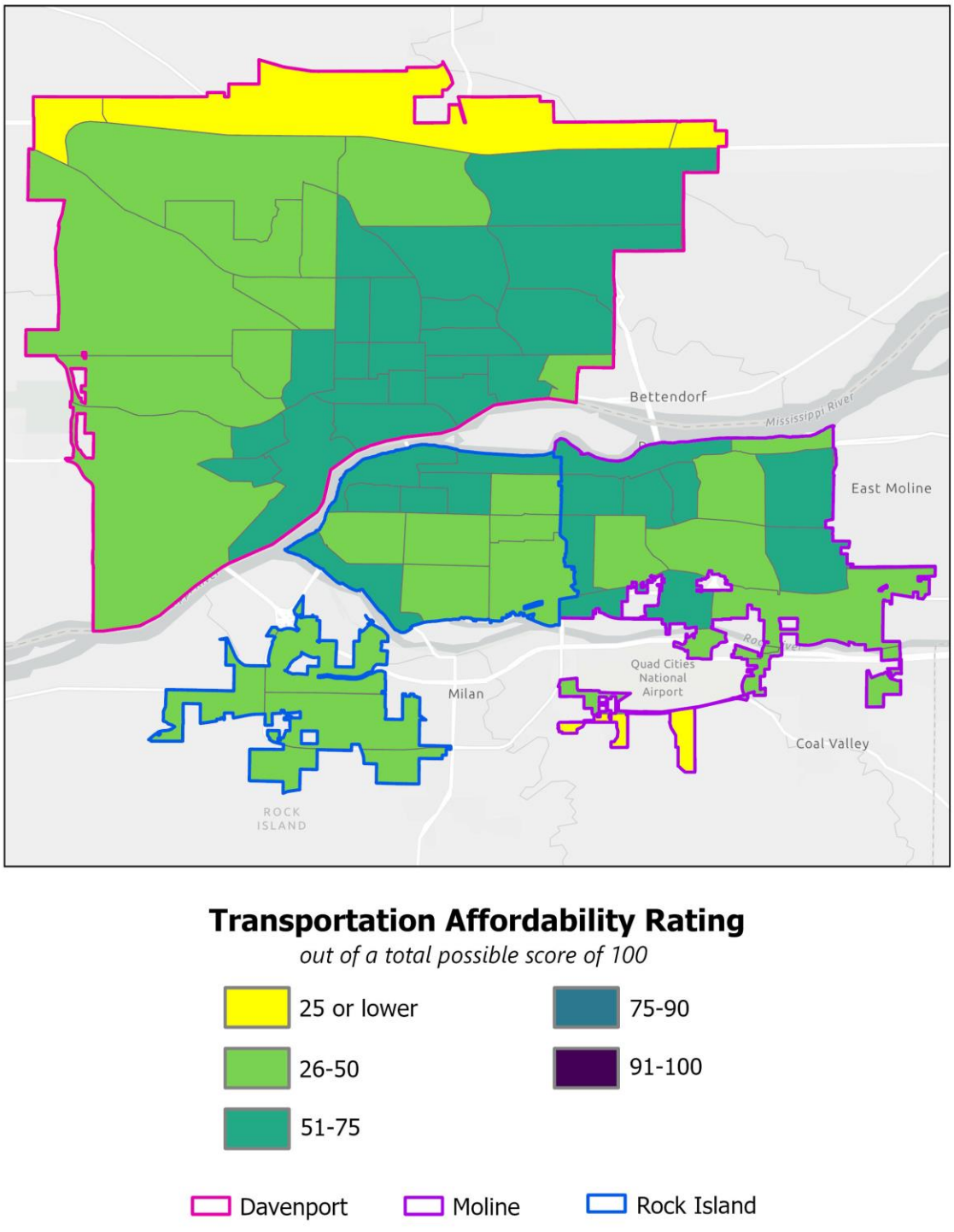
Table 4 also depicts the Transit Trip Index by race and ethnicity in all three cities. This index measures how often low-income renter families in a neighborhood use public transit. Values are then standardized on a scale of 0 to 100 based on relative ranking nationally. The higher the index value, the more likely residents in that neighborhood

[14] HUD's data source for its transit trip and low transportation costs indices is Location Affordability Index (LAI) data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

use public transit. Because of this, it would be expected that residents living below the poverty line would have Transit Trip scores equal to or higher than residents as a whole. While this is true for Davenport and Rock Island, non-white residents of Moline living below the poverty line actually have lower scores than their peer groups as a whole. This may indicate an inaccessibility to transit for Moline's low-income households due to factors such as price or location.

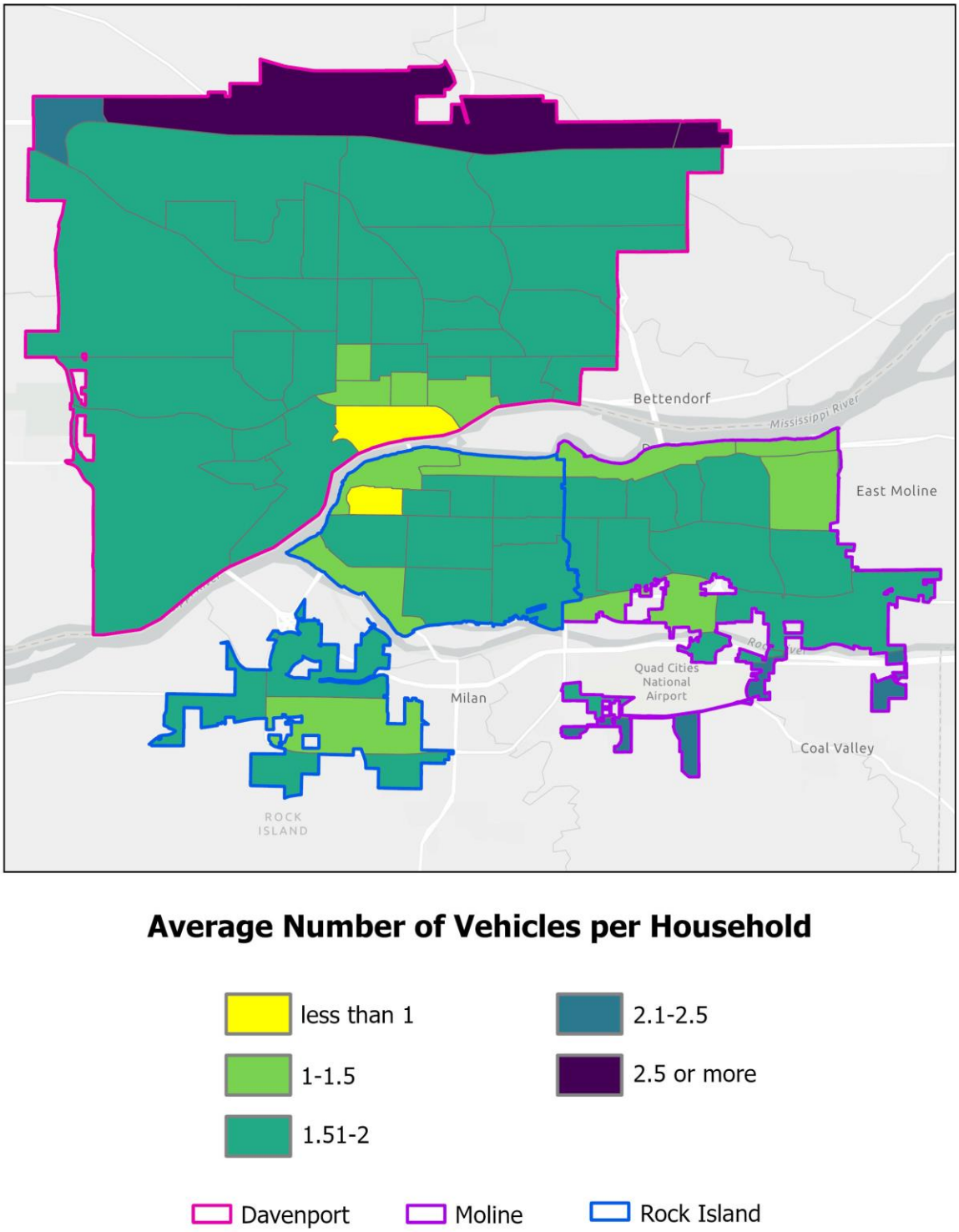
Finally, figure 17 maps vehicle access in all three cities by average number of cars per household. If the number is less than 1, this means that a significant number of households in the area do not have a vehicle. The lowest rates of vehicle access are seen adjacent to the Mississippi River, which correlates with areas of lower labor market engagement, lower educational attainment, and higher poverty rates. In contrast, the northernmost parts of Davenport have significantly higher vehicle access than the rest of the region.

FIGURE 16. LOW TRANSPORTATION COST INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Low Transportation Cost Index, updated August 2024, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::low-transportation-cost-index/about

FIGURE 17. AVERAGE NUMBER OF CARS PER HOUSEHOLD IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Location Affordability Index, updated June 2024, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::location-affordability-index-v-3/about

Walk Score measures the walkability of any address by analyzing hundreds of walking routes to nearby amenities using population density and road metrics such as block length and intersection density. Data sources include Google, Education.com, Open Street Map, the U.S. Census, Localeze, and places added by the Walk Score user community.

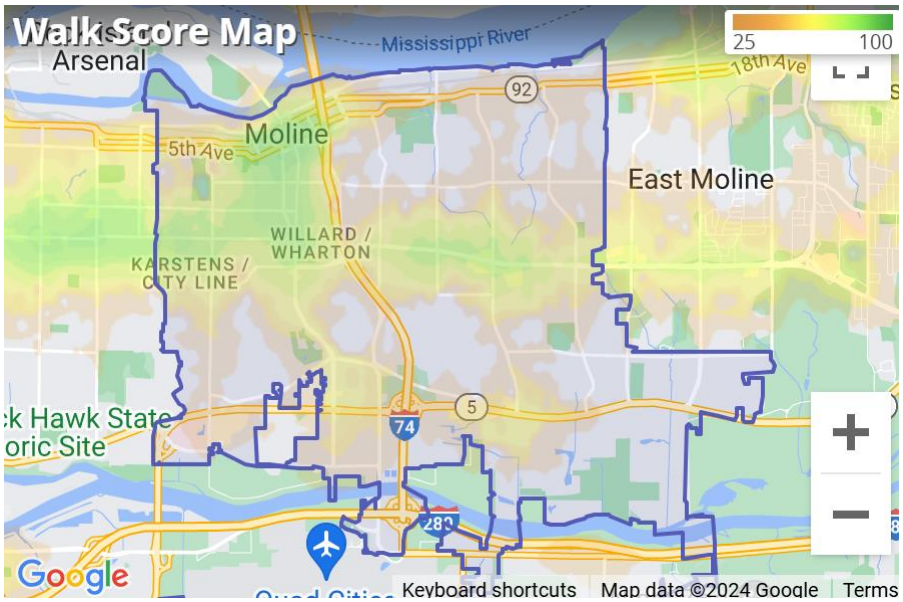
Points are awarded based on the distance to amenities in several categories including grocery stores, parks, restaurants, schools, and shopping. Not only is the measure useful for showing walkability but also access in general to critical facilities. Moline, Davenport, and Rock Island all received a Walk Score of 44, meaning that most errands require a car.

The Walk Score Map for the city of Moline shows neighborhoods in the northwest corner of the city as the most walkable areas. Similar to walkable areas in the city of Davenport, the northwest corner is the most densely populated.

The most walkable neighborhoods in the city of Davenport are in or around Downtown. Major thoroughfares throughout the city are also shown as somewhat conducive to walking. The block groups in the most walkable areas are also the most densely populated.

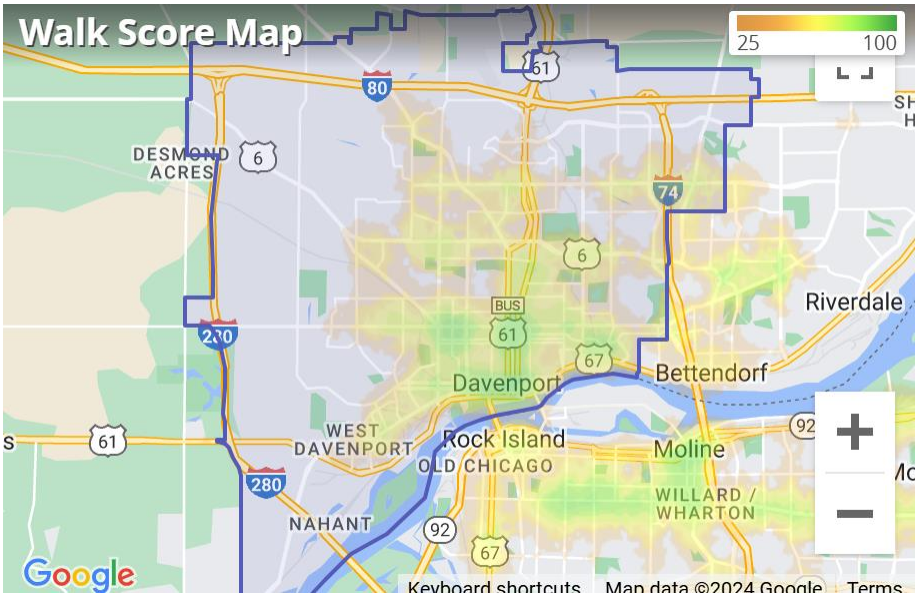
Walkable neighborhoods in the city of Rock Island are located along the Mississippi River between Centennial Bridge and 24th Street. Walk scores are also high in the areas surrounding the intersection of 18th Avenue and 30th Street.

FIGURE 18. WALKABILITY IN THE CITY OF MOLINE



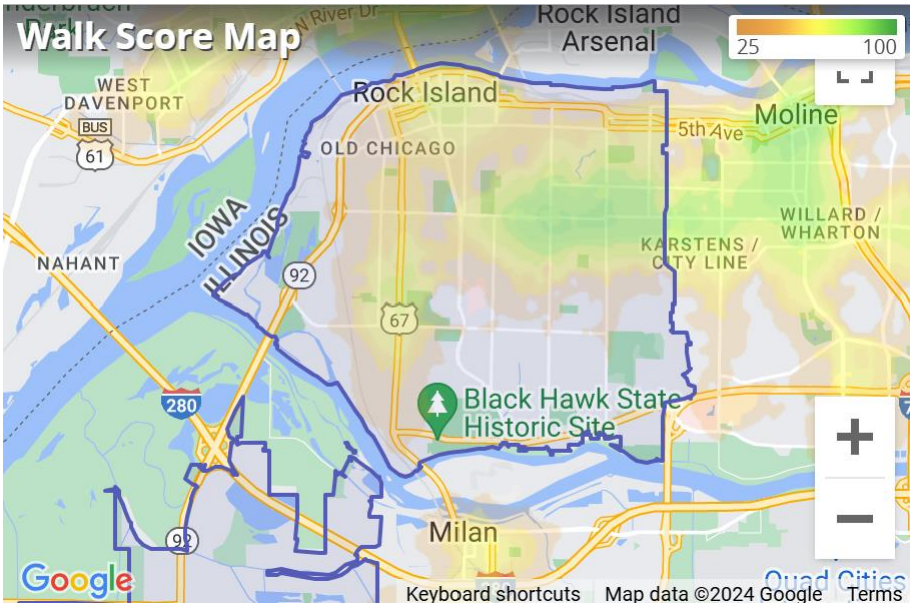
Map Source: Walkscore, Retrieved from: https://www.walkscore.com/IL/Moline

FIGURE 19. WALKABILITY IN THE CITY OF DAVENPORT



Map Source: Walkscore, Retrieved from: https://www.walkscore.com/IA/Davenport

FIGURE 20. WALKABILITY IN THE CITY OF ROCK ISLAND



Map Source: Walkscore, Retrieved from: https://www.walkscore.com/IL/Rock_island

Poverty

Residents in high poverty areas tend to have lower levels of access to opportunity due to the absence of critical resources and disinvestment in their communities. As poverty increases, disparities in access to opportunities often increase among population groups and disadvantaged communities become even more isolated. HUD's Low Poverty Index uses family poverty rates (based on the federal poverty line) to measure exposure to poverty by neighborhood. Values are standardized based on national ranking to produce scores ranging from 0 to 100 where a higher score indicates less exposure to poverty.[15] Table 4 depicts the Low Poverty Index scores for racial and ethnic groups in Moline, Davenport, and Rock Island, while Figure 21 maps poverty rates by depicting the number of households who had incomes below the poverty line in the last 12 months.

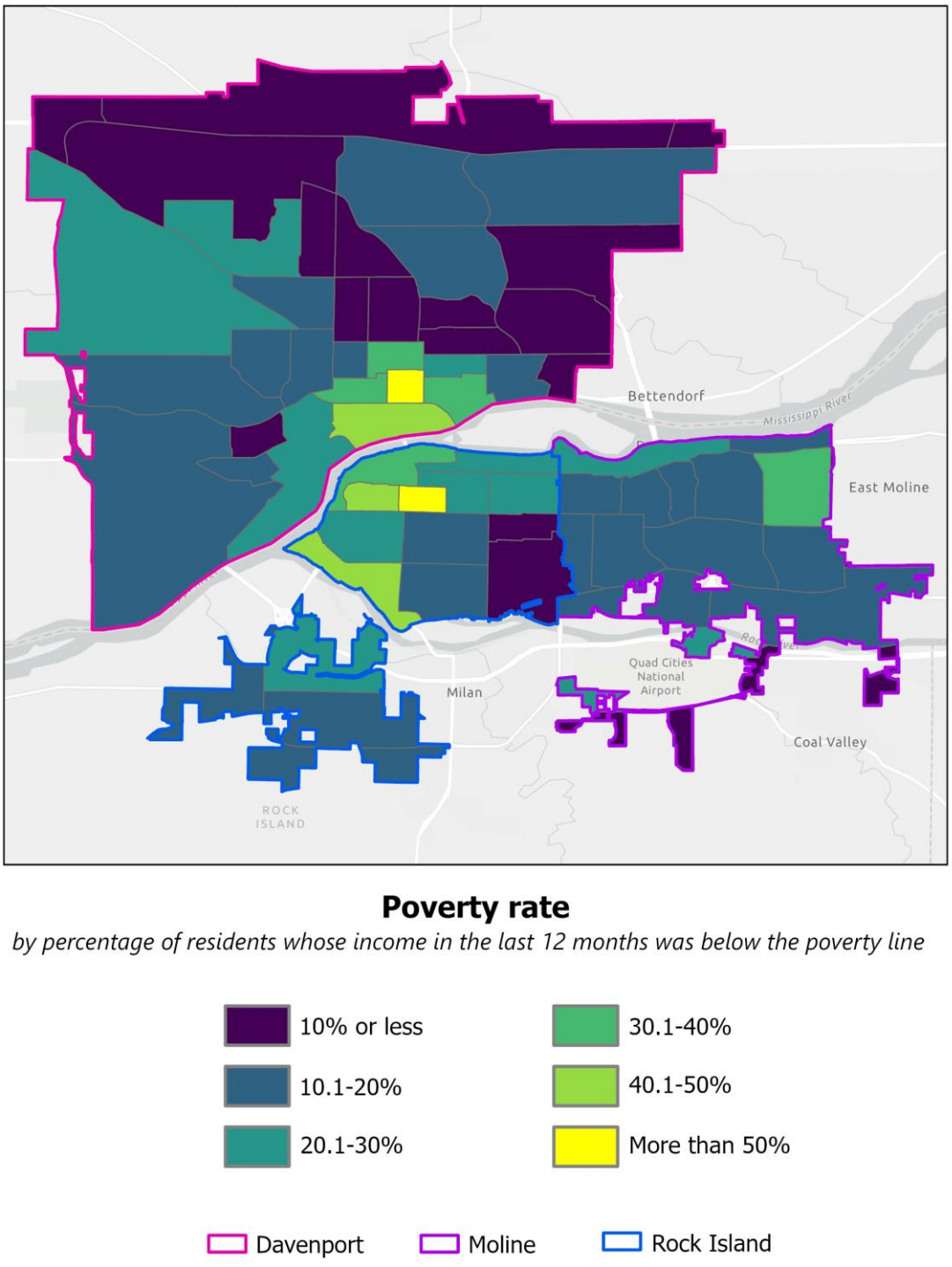
LOW POVERTY INDEX: BASED ON NEIGHBORHOOD POVERTY RATES

Figure 21 shows that the highest poverty areas are those adjacent to the Mississippi River in Davenport and Rock Island, with one tract in each City where more than 50% of households had an income below poverty level in the last 12 months. In contrast, Moline had no tracts where more than 50% of households experienced this. The lowest levels of poverty are found in northern Davenport and in southeastern Moline and Rock Island, where 10% of households or less earned an income below the poverty line in the last 12 months.

Low Poverty Index scores in Table 4 show the levels of exposure to poverty for each racial and ethnic population group in all three cities. In all three cities non-white residents had more exposure to poverty than white residents, with the exception of Asian residents in Moline. The largest discrepancies were present in Rock Island, where Black residents had a score nearly 25 points lower than white residents, Hispanic and Asian residents 15 points lower, and Native American residents 9 points lower. The lowest overall discrepancies between racial and ethnic groups were seen in Moline.

[15] HUD's data source for its low poverty index is the American Community Survey. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

FIGURE 21. PERCENT OF HOUSEHOLDS WITH INCOMES BELOW THE POVERTY LINE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: 2018-2022 American Community Survey

Environmental Health

HUD's Environmental Health Index measures exposure based on EPA estimates of air quality (considering carcinogenic, respiratory, and neurological toxins) by neighborhood. The index only measures issues related to air quality and not other factors impacting environmental health. Values are standardized based on national ranking to produce scores ranging from 0 to 100 where a higher score indicates less exposure to environmental hazards.[16]

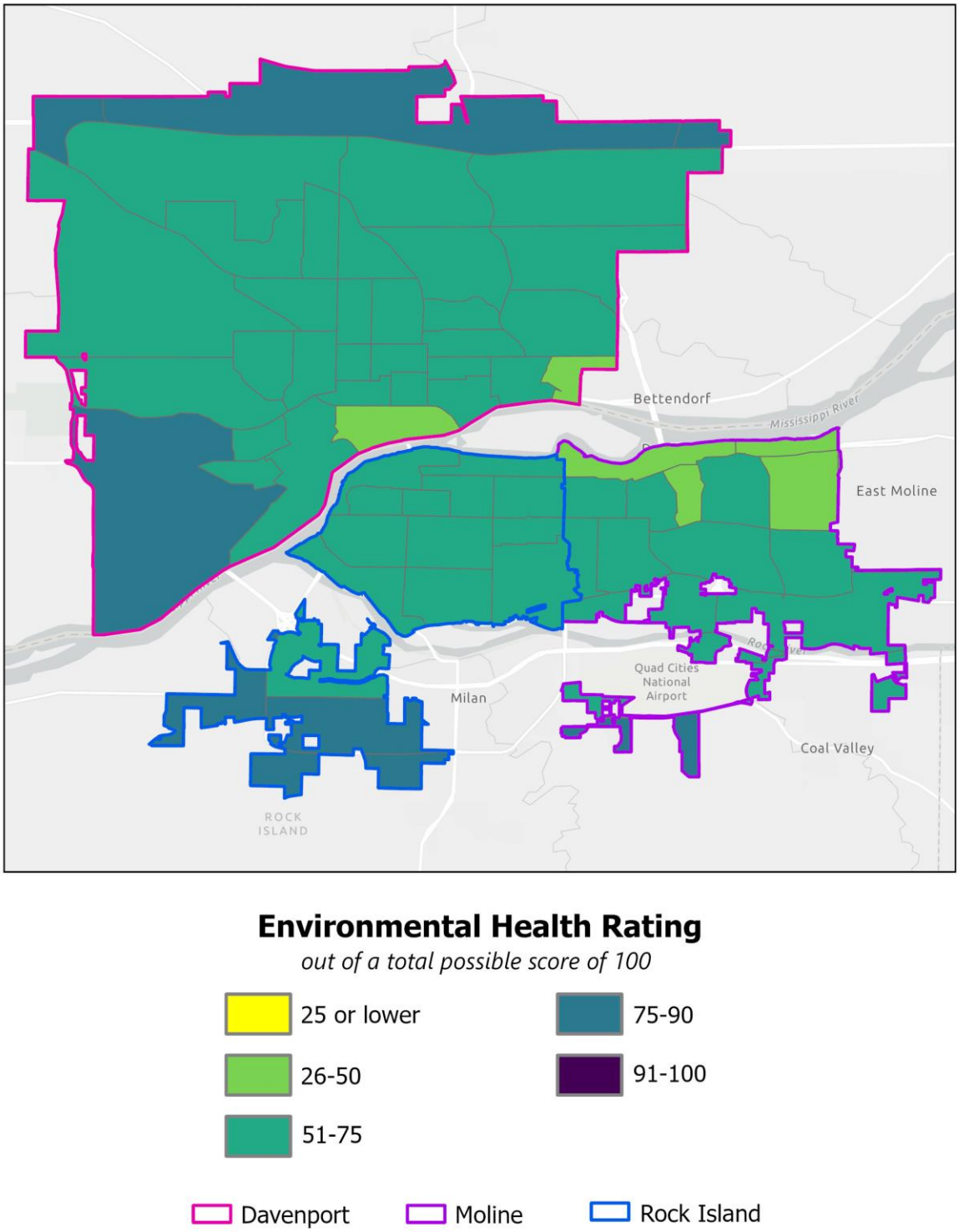
ENVIRONMENTAL HEALTH INDEX: BASED ON STANDARDIZED EPA ESTIMATES OF AIR QUALITY HAZARDS

Figure 22 maps Environmental Health Index scores for Moline, Davenport, and Rock Island. As depicted, areas with the lowest Environmental Health scores are located along the Mississippi River, coinciding with areas of higher poverty and lower educational attainment. Areas with higher environmental attainment scores are located along the outskirts of all three cities. No area in any city had a score below 25 or above 90, and Davenport has the largest area with scores above 75.

Table 4 depicts Environmental Health Index scores for all three cities by race and ethnicity. This is one of the lowest areas of disparity among all opportunity indices, with most racial and ethnic groups having scores within 4 points of each other. Outliers include low-income Asian residents in Moline, who have a score 6 points higher than white residents, and low-income Asian residents in Rock Island, who have a score 5 points lower than white residents. Notably, Rock Island, which has some of the highest score discrepancies in other areas, has the smallest discrepancies between racial and ethnic groups in the area of environmental health.

[16] HUD's data source for its environmental health index is the EPA's National Air Toxins Assessment (NATA) data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

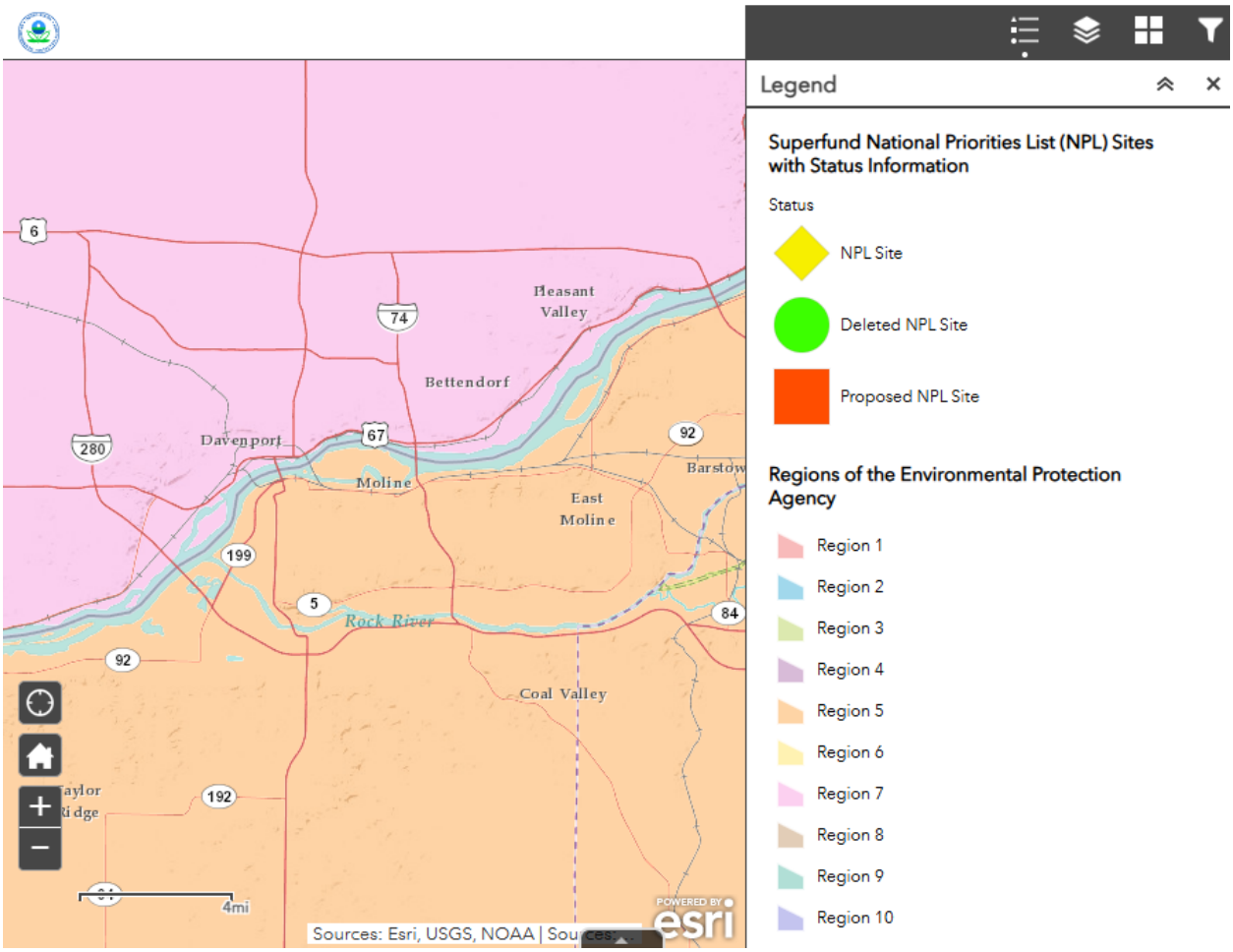
FIGURE 22. ENVIRONMENTAL HEALTH INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Environmental Health Hazard Index, updated August 2024, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::environmental-health-hazard-index/about

A Superfund site is any land in the United States that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment. These sites are placed on the National Priorities List (NPL). There are no Superfund sites in Davenport, Moline, Rock Island, or the region.

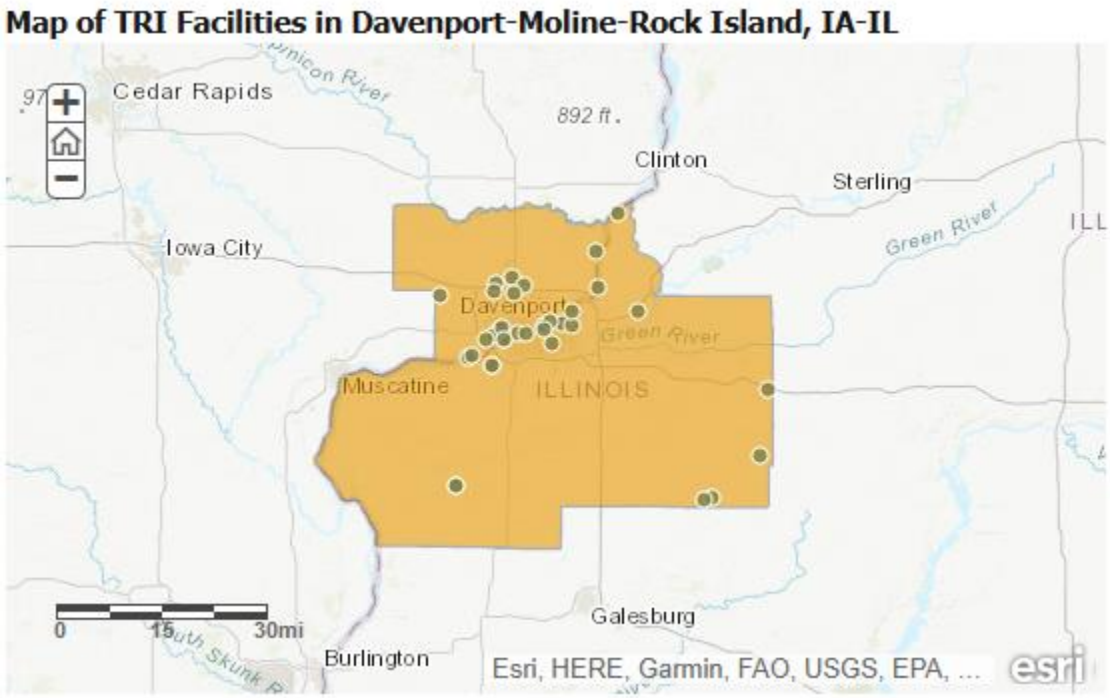
FIGURE 23. SUPERFUND NATIONAL PRIORITIES LIST (NPL) SITES IN THE DAVENPORT-MOLINE-ROCK ISLAND AREA



Map Source: Environmental Protection Agency GIS Data, Retrieved from: https://www.epa.gov/superfund/search-superfund-sites-where-you-live

The Toxics Release Inventory (TRI) tracks the management of certain toxic chemicals that may pose a threat to human health and the environment. Certain industrial facilities in the U.S. must report annually how much of each chemical is recycled, combusted for energy recovery, treated for destruction, and disposed of or otherwise released on- and off-site. This information is collectively referred to as production-related waste managed. There are several sites located within the cities of Davenport, Moline, and Rock Island. Sites are primarily located along the Mississippi River with a couple of sites in the northern section of the city of Davenport. There are several more sites outside the cities of Davenport, Moline, and Rock Island that are within the region.

FIGURE 24. TOXIC RELEASE INVENTORY (TRI) IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: Environmental Protection Agency GIS Data, Retrieved from: https://enviro.epa.gov/triexplorer/msa.html?pYear=2022&pLoc=19340&pParent=NAT

CHAPTER 6.
HOUSING PROFILE

The availability of quality, affordable housing plays a vital role in ensuring housing opportunities are equally accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies have shown that affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing.[17] Developing affordable housing is a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness.[18] Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.[19]

This section discusses the existing supply of housing in the study area. It also reviews housing costs, including affordability and other housing needs by householder income.

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[17] Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf.

[18] "State of the Nation's Housing 2015." Joint Center for Housing Studies of Harvard University, http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf

[19] Deirdre Oakley & Keri Burchfield (2009) Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." Journal of Urban Affairs, 31:5, 589-614.

Homeownership rates and access to lending for home purchases and mortgage refinancing are also assessed.

Housing Supply Summary

The Davenport-Moline-Rock Island, IA-IL metropolitan area has approximately 173,868 housing units, of which an estimated 46,830 are in Davenport, 19,795 are in Moline, and 16,985 are in Rock Island. While Davenport and the metro area have expanded their housing stock in recent years, the cities of Moline and Rock Island have not experienced the same growth in housing units. During the time period covered by the 2008-2012 American Community Survey five-year estimates (centered in 2010) to the 2018-2022 estimates (centered in 2020), Davenport experienced the largest increase in total housing units (5.5%), followed by the metro area (4.1%), while Moline and Rock Island experienced little growth or slight declines in housing units (0.1% and -1.0%, respectively).

The American Community Survey's definition of vacancy includes housing that is available for sale or rent, housing that has been rented or sold but not yet occupied, seasonal housing, and other vacant units. Using this definition, the vacancy rates in the tri-cities were 8.9% in Davenport, 7.7% in Moline, and 10.2% in Rock Island as of the 2018-2022 American Community Survey. These rates are similar to those of the MSA, Illinois, Iowa, and the United States overall (8.5%, 8.4%, 9.0%, and 10.8% as of the 2018-2022 ACS). Vacancy rates are up slightly in Davenport, Rock Island, and the metro area and slightly lower in Moline since the 2008-2012 estimates.

Shares of for-sale homeowner units are low, pointing to tight housing markets and high demand for homeownership. The share of owner units that are vacant and for sale (homeowner vacancy rate) is 1.7% in Davenport, 1.3% in Moline, 0.6% in Rock Island, and 1.0% in the MSA. These shares are similar to those of Illinois, Iowa, and the United States (1.0%, 1.3%, and 1.1%, respectively), indicating high demand for homeowner housing units.

The share of renter units that are vacant and for rent (renter vacancy rate) is 7.2% in Davenport, 4.7% in Moline, 7.4% in Rock Island, and 6.2% in the MSA. With the exception of Moline's low renter vacancy rate, these rates are slightly higher than those of Illinois, Iowa, and the United States (5.6%, 6.0%, and 5.5%, respectively), indicating lower demand for and greater availability of rental housing, particularly in Davenport and Rock Island.

About 4% to 5% of units in Davenport, Moline, and the MSA and 6.5% of units in Rock Island are vacant for reasons other than being available for sale or rent, being rented or sold but not yet occupied, or use as seasonal housing. These reasons include need for rehabilitation or repair, foreclosure, legal proceedings, abandonment, and other reasons. These rates are similar to those of Illinois and Iowa (about 4%) and slightly higher than that of the United States (3.9%).

The following analysis examines several features of housing supply, including structure type, size, tenure, and age of housing.

TABLE 5 – HOUSING UNITS BY OCCUPANCY STATUS

	2008-2012	2018-2022	2012-2022 % Change
Davenport			
Total Housing Units	44,394	46,830	5.5%
Occupied Housing Units	40,957	42,667	4.2%
Vacant Housing Units	3,437	4,163	21.1%
Vacancy Rate	7.7%	8.9%	+1.1
Moline			
Total Housing Units	19,778	19,795	0.1%
Occupied Housing Units	18,096	18,267	0.9%
Vacant Housing Units	1,682	1,528	-9.2%
Vacancy Rate	8.5%	7.7%	-0.8
Rock Island			
Total Housing Units	17,157	16,985	-1.0%
Occupied Housing Units	15,519	15,247	-1.8%
Vacant Housing Units	1,638	1,738	6.1%
Vacancy Rate	9.5%	10.2%	+0.7%
Davenport-Moline-Rock Island, IA-IL Metro Area			
Total Housing Units	167,099	173,868	4.1%
Occupied Housing Units	154,862	159,072	2.7%
Vacant Housing Units	12,237	14,796	20.9%
Vacancy Rate	7.3%	8.5%	+1.2

Data Source: 2008-2012 and 2018-2022 5-Year American Community Survey Table B25002

Housing Structure

Jurisdictions with a variety of housing structure types are better able to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable rental options than single-family homes for low- and moderate-income households, who are disproportionately likely to be non-white households. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

Table 6 shows housing units by structure types in Davenport, Moline, Rock Island, and the Davenport-Moline-Rock Island, IA-IL metropolitan area. Single family detached homes are the predominant housing type, making up about 66% to 74% of housing units in all four areas. Single-family detached units make up the greatest share of housing in the MSA and Moline (73.5% and 70.1%), while Davenport and Rock Island have slightly lower shares (65.7% and 68.5%, respectively). Davenport has the largest share of units that are not single-family detached (34.5%), followed by Rock Island (31.4%).

After single-family detached homes, units in large multifamily buildings of 10 or more units are the next most common housing type (about 10% to 15% of units across the four areas). Units in small multifamily buildings of five to nine units make up about 5% to 6% of units across Davenport, Moline, and Rock Island, while making up a slightly smaller share in the MSA as a whole (3.9%). Single-family attached homes, duplexes, and triplexes/quadruplexes each make up about 3% to 5% of units across the four areas, while mobile homes or other types of housing make up about 1% to 3% of housing units. Relative to the MSA, the tri-cities each have a slightly larger share of units in 'missing middle' housing types of two to nine units (about 12% to 13% compared to 9.5% in the MSA).

The high shares of single family-detached structures in the area may pose limitations on residents in obtaining housing in units of other housing types, including 'missing middle' housing, such as duplexes, triplexes, quadruplexes, units in small apartment buildings, or other housing types that may provide opportunities for increased affordability, variety in housing unit size, or specific amenities or opportunities for social connection. When neighborhoods contain a concentration of similar housing types, residents may find it difficult to obtain housing that meets their needs or to remain in their neighborhoods of choice as they experience life changes.

TABLE 6 – HOUSING UNITS BY STRUCTURE TYPE

Structure Type	Davenport		Moline		Rock Island		Davenport-Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Occupied housing units	42,667	100%	18,267	100%	15,247	100%	159,072	100%
1 unit, detached	28,014	65.7%	12,800	70.1%	10,448	68.5%	116,913	73.5%
1 unit, attached	1,825	4.3%	991	5.4%	608	4.0%	6,995	4.4%
2 units	1,479	3.5%	615	3.4%	738	4.8%	4,406	2.8%
3 or 4 units	1,141	2.7%	716	3.9%	462	3.0%	4,488	2.8%
5-9 units	2,723	6.4%	938	5.1%	768	5.0%	6,208	3.9%
10 or more units	6,426	15.1%	2,027	11.1%	2,039	13.4%	16,440	10.3%
Mobile home or other type of housing	1,059	2.5%	180	1.0%	184	1.2%	3,622	2.3%
Source: American Community Survey, 2018-2022 5-Year Estimates, Table S2504								

Housing Tenure and Size (by Number of Bedrooms)

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. However, market forces and affordability impact housing choice and the ability to obtain housing of a suitable size. Markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Table 7 details housing units by the number of bedrooms and resident tenure (renters or homeowners). In Davenport, Moline, Rock Island, and the MSA, the majority (about 66% to 77%) of owner-occupied units have three or more bedrooms. Another 21% to 26% of owner-occupied units have two bedrooms. Studio and one-bedroom units are the least common owner-occupied units in all four areas, together comprising about 2% to 4% of units.

Compared to owner-occupied units, rental units tend to have fewer bedrooms. Two-bedroom units are the most common renter-occupied housing size, comprising about 40% to 47% of unit. One-bedroom units are the next most common, comprising about 25% to 32% of renter-occupied units across the four areas. Three-bedroom units are significantly less common among renter-occupied units than homeowner units, making up about 16% to 20% of renter-occupied units. Studios and units with four or more bedrooms each make up about 4% to 8% of all rented units in the three areas.

The low shares of owner-occupied units with zero to two bedrooms across the Tri-Cities points to challenges for homebuyers seeking smaller housing units that may provide increased levels of affordability and have lower maintenance costs. Renter households with large families, to the contrary, may experience challenges securing housing with more than three bedrooms.

TABLE 7 – HOUSING UNITS BY SIZE AND TENURE

Number of Bedrooms	Davenport		Moline		Rock Island		Davenport-Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied Housing Units								
Zero	11	0.0%	54	0.4%	0	0.0%	241	0.2%
One	566	2.1%	286	2.4%	350	3.7%	2,292	2.0%
Two	5,863	22.1%	3,137	25.9%	2,933	30.8%	23,934	21.3%
Three	13,084	49.3%	6,095	50.3%	4,469	47.0%	55,049	49.0%
Four or more	7,012	26.4%	2,548	21.0%	1,758	18.5%	30,918	27.5%
Total	**26,536**	**100%**	**12,120**	**100%**	**9,510**	**100%**	**112,434**	**100%**
Renter-Occupied Housing Units								
Zero	795	4.9%	445	7.2%	343	6.0%	2,439	5.2%
One	4,641	28.8%	1,515	24.6%	1,838	32.0%	12,581	27.0%
Two	6,966	43.2%	2,825	46.0%	2,225	38.8%	19,497	41.8%
Three	2,932	18.2%	1,089	17.7%	893	15.6%	9,159	19.6%
Four or more	797	4.9%	273	4.4%	438	7.6%	2,962	6.4%
Total	**16,131**	**100%**	**6,147**	**100.0%**	**5,737**	**100%**	**46,638**	**100%**

Note: Unoccupied units are not included in this table because tenure data is not available for these units.
Data Source: 2018-2022 5-Year American Community Survey, Table B25042

Age of Housing

An assessment of the region's housing conditions can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of housing can have a substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Homes built prior to 1950 have a high likelihood of containing lead-based paint. However, the use of lead-based paint did not end until 1978 and may affect an even larger number of area households.

Development of new market-rate and subsidized housing units can support housing affordability and reduce displacement of lower-income residents. In contrast, areas with growing populations in which few new housing units are built tend to experience housing shortages and reduced affordability. Subsidized units, such as those built with low-income housing tax credits and other federal and state subsidies, have been found to be particularly protective in reducing displacement.

Data on age of housing points to an older housing stock in Moline and Rock Island relative to Davenport and the MSA and a decline in construction of new units since 2010 across the Tri-Cities and the region. An estimated 48.1% and 41.2% of units in Rock Island and Moline, respectively, are in structures built in 1949 or earlier, while in Davenport and the MSA these shares are much lower (about 30% to 31%). About 38% to 41% of units in the four areas were built between 1950 and 1979. Davenport and the MSA contain a greater share of newer housing, with about 29% of units built in 1980 and later, compared to just 13.7% in Rock Island and 17.8% in Moline. Slightly higher shares of units in Davenport and the region were built in 2010 or later (4.4% and 5.4%, or 2,051 and 9,355 units, respectively), than in Moline and Rock Island (2.4% in both areas, or 484 and 402 units, respectively). The older housing stock in the Tri-Cities, and in Rock Island and Moline in particular, may pose both economic and public health challenges, particularly for individuals and families living in older housing units.

TABLE 8 – AGE OF HOUSING STOCK

Year Structure Built	Davenport		Moline		Rock Island		Davenport-Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2010 to 2022	2,051	4.4%	484	2.4%	402	2.4%	9,355	5.4%
2000 to 2009	3,801	8.1%	633	3.2%	631	3.7%	13,455	7.7%
1990 to 1999	4,257	9.1%	884	4.5%	495	2.9%	14,641	8.4%
1980 to 1989	3,435	7.3%	1,513	7.6%	793	4.7%	12,485	7.2%
1970 to 1979	7,413	15.8%	2,519	12.7%	1,657	9.8%	27,763	16.0%
1960 to 1969	5,997	12.8%	2,649	13.4%	1,987	11.7%	23,315	13.4%
1950 1959	5,151	11.0%	2,965	15.0%	2,850	16.8%	20,886	12.0%
1949 or earlier	14,725	31.4%	8,148	41.2%	8,170	48.1%	51,968	29.9%
TOTAL	46,830	100%	19,795	100%	16,985	100%	173,868	100%

Data Source: 2018-2022 5-Year American Community Survey, Table B25034

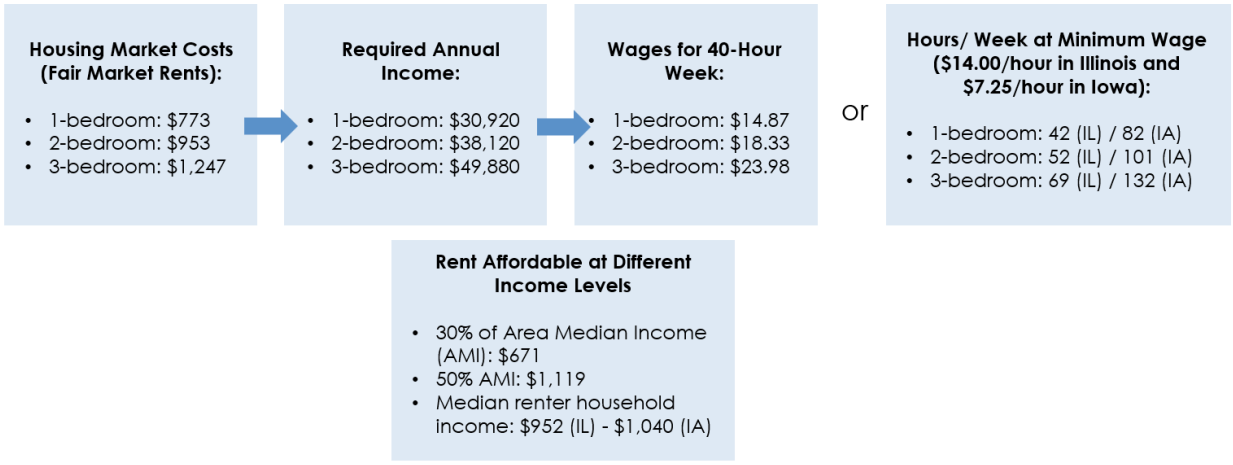
Housing Costs and Affordability

The most common housing needs identified by stakeholders are related to affordability, particularly for low- and moderate-income households. Many residents who participated in the community engagement process noted that housing costs frequently rise faster than wages, which creates affordability issues for households who already have tight budgets. A lack of affordable housing options frequently leads to cost burden, as described in the next section titled Housing Needs.

Housing Cost by Unit Size

The National Low Income Housing Coalition's annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. Figure 25 below shows annual household income and hourly wages needed to afford Fair Market Rents (FMRs) in the Davenport-Moline-Rock Island MSA for one-, two-, and three-bedroom rental units in 2024.

FIGURE 25– REQUIRED INCOME, WAGES, AND HOURS TO AFFORD FAIR MARKET RENTS IN BLACK HAWK COUNTY, IOWA



Housing Coalition Out of Reach 2024, Accessed from https://nlihc.org/oor/state/il

Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market.

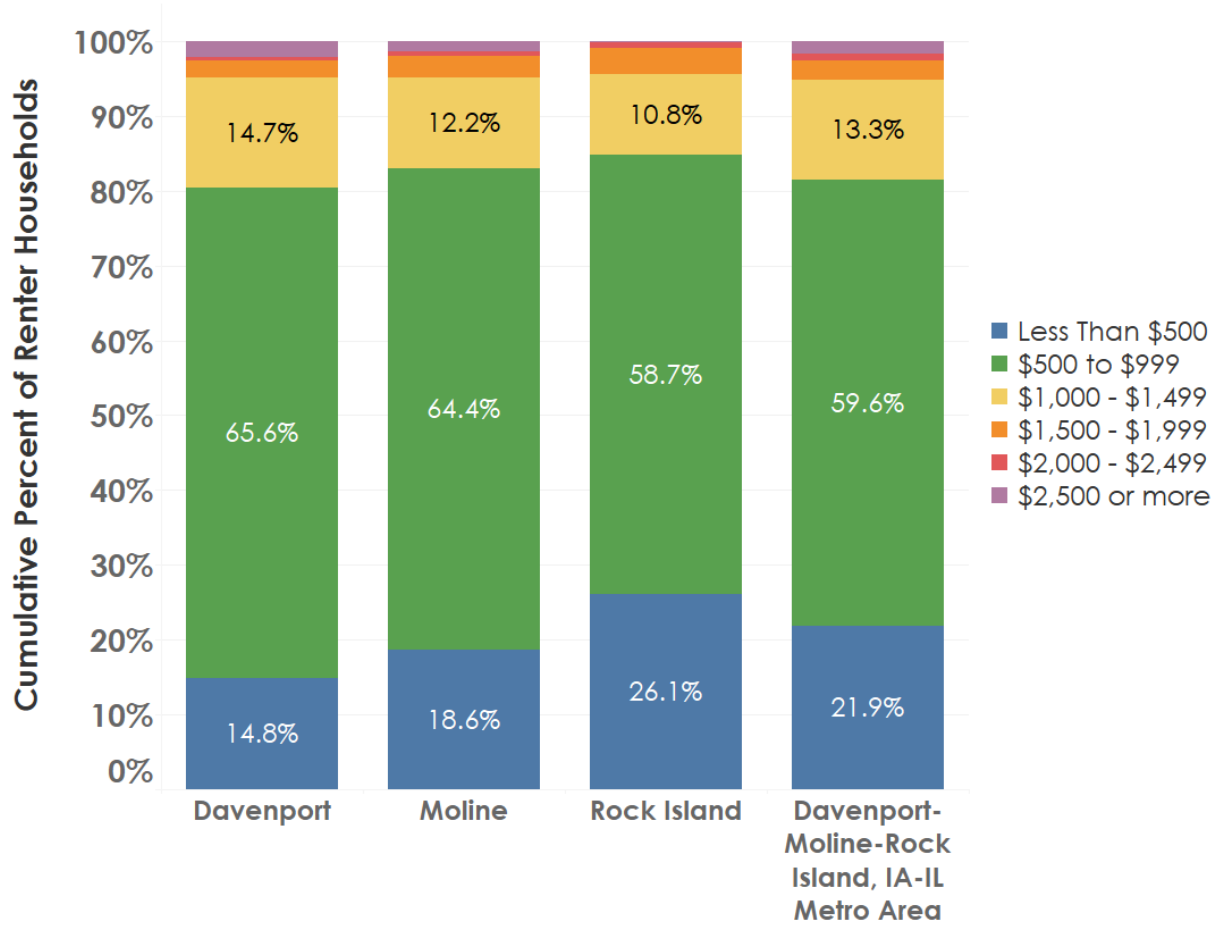
As shown in Table 7, the most common rental unit size in the Tri-Cities is a two-bedroom unit. In the Davenport-Moline-Rock Island MSA, the average rental cost for a two-bed unit was $953 per month in 2024. To afford this rent without being cost burdened (i.e. spending more than 30% of income on housing), a household would require an annual income of $38,120. This amount translates to a 52-hour work week

at a wage of $14 per hour (the minimum wage in Illinois) or 101-hour work week at a wage of $7.25 per hour (the minimum wage in Iowa). A household earning the median renter household income could afford a two-bedroom unit if available at the fair market rent of $953 but would have difficulty affording a three-bedroom unit at the fair market rent of $1,247.

Overall, this data indicates that low incomes make housing at fair market rents unaffordable to individuals earning the minimum wage and, in some cases, the average renter wage in the Davenport-Moline-Rock Island MSA. Individuals earning the median renter household income and working a 40-hour work week are unable to afford a three-bedroom housing unit at fair market rent, which has implications for families of all sizes, but especially larger families and single-parent families.

The American Community Survey also provides estimates on monthly renter and homeowner costs. This data indicates that rental housing in Rock Island and the MSA tends to be slightly more affordable relative to that in Davenport and Moline. As of the 2018-2022 American Community Survey five-year estimates, about 80% to 85% of renter households in the Tri-Cities and the MSA spend less than $1,000 per month on rent, with slightly greater shares of households in Rock Island and the MSA spending under $500 per month (26.1% and 21.9%, respectively, compared to 18.6% and 14.8% in Moline and Davenport, respectively). Across the four areas, about 14% to 17% of households spend $1,000 to $1,999 on rent, while only about 1% to 3% of households spend $2,000 or more. More recent data from the Zumper database shows average rents in Davenport at $875 to $1,066 for a two-bedroom unit and $1,252 to $1,580 for a three-bedroom unit as of November 2024, indicating sharp increases in rental costs in recent years. Renters earning the median renter household income may thus find it difficult to find housing in the Tri-Cities at an affordable rate for their income level.

FIGURE 26. CONTRACT RENT, 2018-2022

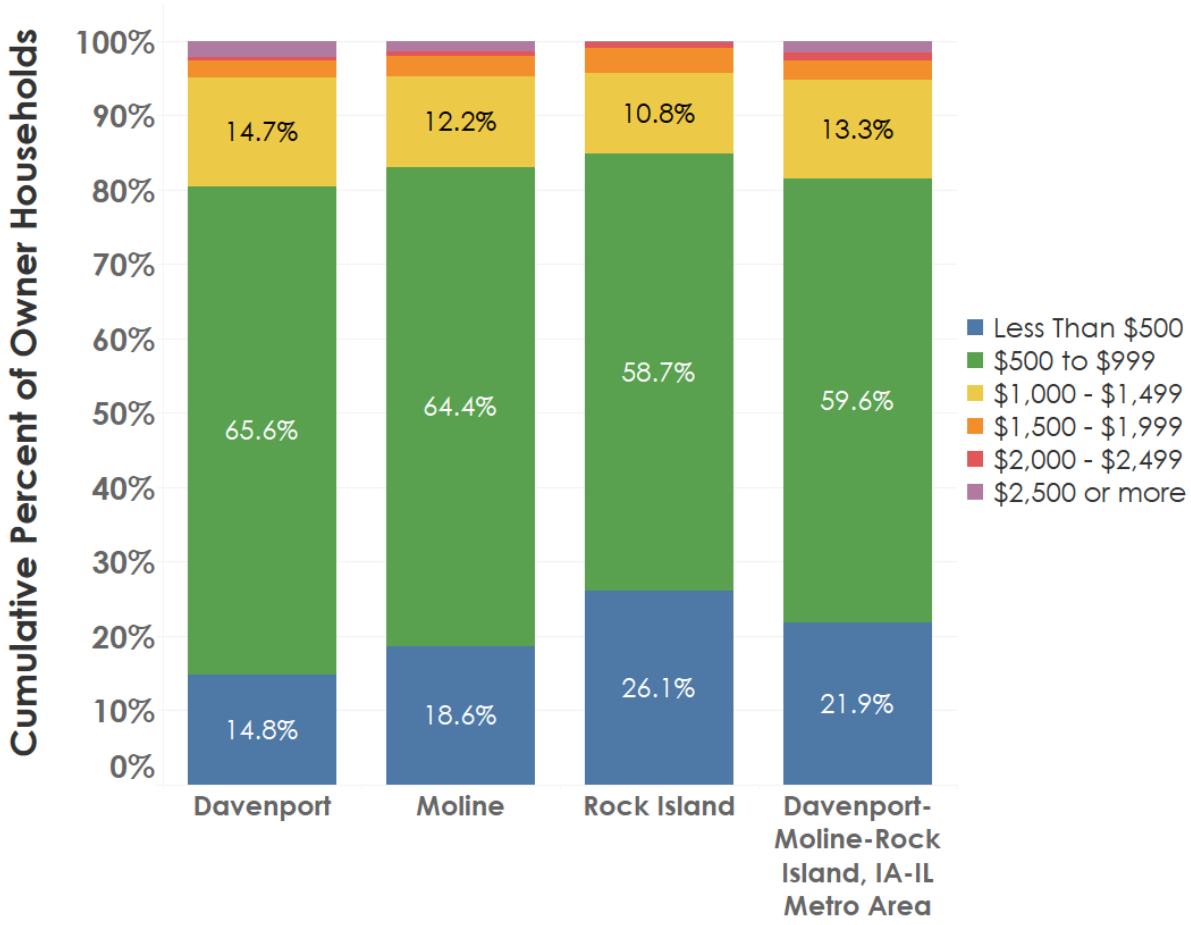


For many households in the area, homeownership is more expensive than renting. As of the American Community Survey five-year estimates for 2018-2022, the share of homeowners spending $1,500 or more per month on housing ranges from 17.7% in Rock Island to 26.5% in the MSA—larger shares than the estimated 4% to 5% of renter households spending within this same range. Owner households are also significantly more likely to spend $2,000 or more per month on housing costs than renters (about 8% to 13% of homeowner households, compared to about 1% to 3% of renter households).

More recent data from Zillow's Home Value Index (ZHVI) estimates the typical home value in Davenport as $172,876 as of September 2024, a 26.7% increase over the typical value of $136,466 in September 2019. Home values in the metro increased at a similar rate of 24.0%, from $141,400 in 2019 to $175,266 in 2024. Housing values in Moline and Rock Island started lower in 2019 and increased at slightly lower rates over the time period: Home values in Moline increased by 18.4%, from $119,589 in 2019 to $141,616 in 2024, and home values in Rock Island increased 22.3%, from $100,397 in 2019 to $122,770 in 2024.

While these values indicate greater affordability in Moline and Rock Island relative to Davenport and the metro area, they indicate steep increases in home prices in recent years that may serve as barriers to homeownership for lower-income residents. As home values and interest rates have increased, renting is generally more accessible to low-to-moderate income families than homeownership in the Tri-Cities.

FIGURE 27. MONTHLY OWNER COSTS, 2018-2022



Housing Needs

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.

2. A household is *overcrowded* if there is more than 1.0 people per room, not including kitchen or bathrooms.

3. A housing unit *lacks complete kitchen facilities* if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.

4. A housing unit *lacks complete plumbing facilities* if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for Davenport, Moline, and Rock Island is shown below in Tables 9 through 11. Table 9 shows overall likelihood of housing problems by race or ethnicity regardless of income, while Tables 10 and 11 show rates of housing problems and severe housing problems by race, ethnicity, and income band up to 100% HAMFI.

White, non-Hispanic households account for the majority of households across the Tri-Cities (about 71% to 81% of households in each area), followed by Black households (about 8% to 18%) and Hispanic households (about 7% to 13%). Other races and ethnicities make up much smaller shares of households across the cities (see Table 9).

Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates:[20] about 41% to 43% of Black

[20] HUD defines a group as having a disproportionate need if its members experience housing needs at a rate that is ten percentage points or more above that of the entire population at that income level.

households have at least one of the four housing problems, and 53% to 90% of Native American households have a housing problem. In Rock Island, Asian and Hispanic households also experience housing problems at disproportionate rates (52.7% and 39.6%, respectively). While the total numbers of households are small, the 20 Pacific Islander households in Moline and Rock Island all experience housing problems (100% of the 10 Pacific Islander households in each city).

Housing problems are more prevalent for households with lower incomes than for those with higher incomes. Across the three cities, about 75% to 78% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 11% to 16% of households with incomes of 81% to 100% HAMFI. Table 10 shows that the subgroups most likely to have a housing problem when accounting for income, race, and ethnicity are Native American households with incomes of 80% HAMFI or less and Asian, Pacific Islander, and Hispanic households with incomes of 30% HAMFI or less.

Severe housing problems are also significantly more common for households with lower incomes. Across the three cities, about 58% to 72% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 3% to 6% of households with incomes of 81% to 100% HAMFI. Table 11 shows that the subgroups most likely to have a severe housing problem are Pacific Islander households and Hispanic households with incomes of 30% HAMFI or less.

TABLE 9 – HOUSING PROBLEMS BY RACE OR ETHNICITY

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
Housing Problems									
White, non-Hispanic	32,830	7,990	24.3%	13,785	3,445	25.0%	10,645	2,465	23.2%
Black, non-Hispanic	4,219	1,800	42.7%	1,297	527	40.6%	2,689	1,154	42.9%
Asian, non-Hispanic	825	275	33.3%	358	48	13.4%	370	195	52.7%
American Indian or Alaska Native, non-Hispanic	94	50	53.2%	12	8	66.7%	40	36	90.0%
Pacific Islander, non-Hispanic	25	0	0.0%	10	10	100.0%	10	10	100.0%
Hispanic, any race	2,744	759	27.7%	2,389	810	33.9%	1,300	515	39.6%
Total	40,737	10,874	26.7%	17,851	4,848	27.2%	15,054	4,375	29.1%

Source: 2017-2021 CHAS Data

TABLE 10 –HOUSING PROBLEMS BY RACE AND ETHNICITY AND INCOME UP TO 100% HAMFI

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
0-30% HAMFI									
White, non-Hispanic	3,775	2,880	76.3%	1,740	1,430	82.2%	1,440	1,090	75.7%
Black, non-Hispanic	1,205	945	78.4%	350	140	40.0%	1,045	715	68.4%
Asian, non-Hispanic	165	140	84.8%	50	40	80.0%	75	75	100.0%
American Indian or Alaska Native, non-Hispanic	30	20	66.7%	4	4	100.0%	14	14	100.0%
Pacific Islander, non-Hispanic	0	0	--	10	10	100.0%	10	10	100.0%
Hispanic, any race	350	220	62.9%	314	300	95.5%	170	170	100.0%
Total	5,525	4,205	76.1%	2,468	1,924	78.0%	2,754	2,074	75.3%
31-50% HAMFI									
White, non-Hispanic	3,840	2,605	67.8%	1,585	1,020	64.4%	1,290	775	60.1%
Black, non-Hispanic	684	360	52.6%	465	285	61.3%	440	320	72.7%
Asian, non-Hispanic	65	35	53.8%	20	0	0.0%	55	25	45.5%
American Indian or Alaska Native, non-Hispanic	0	0	--	4	4	100.0%	10	10	100.0%
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	620	350	56.5%	545	255	46.8%	240	155	64.6%
Total	5,209	3,350	64.3%	2,619	1,564	59.7%	2,035	1,285	63.1%

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
51-80% HAMFI									
White, non-Hispanic	5,800	1,640	28.3%	2,070	615	29.7%	2,135	360	16.9%
Black, non-Hispanic	825	240	29.1%	144	64	44.4%	480	85	17.7%
Asian, non-Hispanic	230	70	30.4%	59	4	6.8%	115	80	69.6%
American Indian or Alaska Native, non-Hispanic	0	0	--	0	0	--	8	8	100.0%
Pacific Islander, non-Hispanic	25	0	0.0%	0	0	--	0	0	--
Hispanic, any race	370	125	33.8%	395	115	29.1%	295	70	23.7%
Total	**7,250**	**2,075**	**28.6%**	**2,668**	**798**	**29.9%**	**3,033**	**603**	**19.9%**
81-100% HAMFI									
White, non-Hispanic	4,060	495	12.2%	1,290	120	9.3%	1,055	65	6.2%
Black, non-Hispanic	520	230	44.2%	124	34	27.4%	260	0	0.0%
Asian, non-Hispanic	30	0	0.0%	0	0	--	40	0	0.0%
American Indian or Alaska Native, non-Hispanic	34	30	88.2%	0	0	--	0	0	--
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	239	4	1.7%	375	55	14.7%	250	110	44.0%
Total	**4,883**	**759**	**15.5%**	**1,789**	**209**	**11.7%**	**1,605**	**175**	**10.9%**

Source: 2017-2021 CHAS Data

TABLE 11 –SEVERE HOUSING PROBLEMS BY RACE AND ETHNICITY AND INCOME UP TO 100% HAMFI

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems
0-30% HAMFI									
White, non-Hispanic	3,775	2,490	66.0%	1,745	1,305	74.8%	1,440	840	58.3%
Black, non-Hispanic	12,05	790	65.6%	350	140	40.0%	1,045	550	52.6%
Asian, non-Hispanic	165	90	54.5%	50	40	80.0%	80	65	81.3%
American Indian or Alaska Native, non-Hispanic	29	4	13.8%	4	4	100.0%	14	14	100.0%
Pacific Islander, non-Hispanic	0	0	--	10	10	100.0%	10	10	100.0%
Hispanic, any race	350	205	58.6%	315	275	87.3%	170	125	73.5%
Total	**5,524**	**3,579**	**64.8%**	**2,474**	**1,774**	**71.7%**	**2,759**	**1,604**	**58.1%**
31-50% HAMFI									
White, non-Hispanic	3,845	840	21.8%	1,590	265	16.7%	1,285	355	27.6%
Black, non-Hispanic	679	44	6.5%	460	125	27.2%	450	215	47.8%
Asian, non-Hispanic	65	0	0.0%	20	0	0.0%	55	10	18.2%
American Indian or Alaska Native, non-Hispanic	0	0	--	4	0	0.0%	10	0	0.0%
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	615	80	13.0%	540	85	15.7%	240	50	20.8%
Total	**5,204**	**964**	**18.5%**	**2,614**	**475**	**18.2%**	**2,040**	**630**	**30.9%**
51-80% HAMFI									
White, non-Hispanic	5,795	305	5.3%	2,070	65	3.1%	2,130	30	1.4%

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems
Black, non-Hispanic	830	110	13.3%	145	45	31.0%	480	40	8.3%
Asian, non-Hispanic	230	40	17.4%	59	0	0.0%	115	55	47.8%
American Indian or Alaska Native, non-Hispanic	0	0	--	0	0	--	8	0	0.0%
Pacific Islander, non-Hispanic	25	0	0.0%	0	0	--	0	0	--
Hispanic, any race	370	45	12.2%	395	35	8.9%	294	4	1.4%
Total	**7,250**	**500**	**6.9%**	**2,669**	**145**	**5.4%**	**3,027**	**129**	**4.3%**
81-100% HAMFI									
White, non-Hispanic	4,055	225	5.5%	1,290	65	5.0%	1,055	35	3.3%
Black, non-Hispanic	515	0	0.0%	119	4	3.4%	260	0	0.0%
Asian, non-Hispanic	30	0	0.0%	0	0	--	40	0	0.0%
American Indian or Alaska Native, non-Hispanic	34	30	88.2%	0	0	--	0	0	--
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	235	0	0.0%	375	30	8.0%	250	10	4.0%
Total	**4,869**	**255**	**5.2%**	**1,784**	**99**	**5.5%**	**1,605**	**45**	**2.8%**

Source: 2017-2021 CHAS Data

Homeownership and Lending

Homeownership is vital to a community's economic well-being. It provides the opportunity to build wealth, is generally associated with higher levels of civic engagement,[21] and is correlated with positive cognitive and behavioral outcomes among children.[22]

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the white and Black homeownership rate is the largest among racial and ethnic groups. In 2022, the U.S. Census Bureau reported a 25.4 percentage point gap in homeownership rate between white and Black households, representing a slight widening of the gap since 2002 (24.3 percentage points). Over the same period, the gap in the homeownership rate between white and Hispanic households narrowed from 24.7 to 21.8 percentage points.[23]

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is eight percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference for urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable housing.[24]

Homeownership rates across Davenport, Moline, and Rock Island are highest among white households and households identifying as 'some other race' (about 65% to 75% across the three cities), and lowest among Black households (about 28% to 34%).

The map that follows shows the homeownership rate by census tract in Davenport, Moline, and Rock Island. Homeownership rates are highest in parts of east Davenport, west Moline, and central Rock Island, where they top 90% in five census tracts. Rates

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[21] Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." Urban Affairs Review. 2012;48(5):731–60.

[22] Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." Low-Income Homeownership Working Paper Series. Joint Center for Housing Studies of Harvard University. October 2001, http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf.

[23] U.S. Census Bureau. Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017.

[24] Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" The Urban Institute. July 2018. www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf.

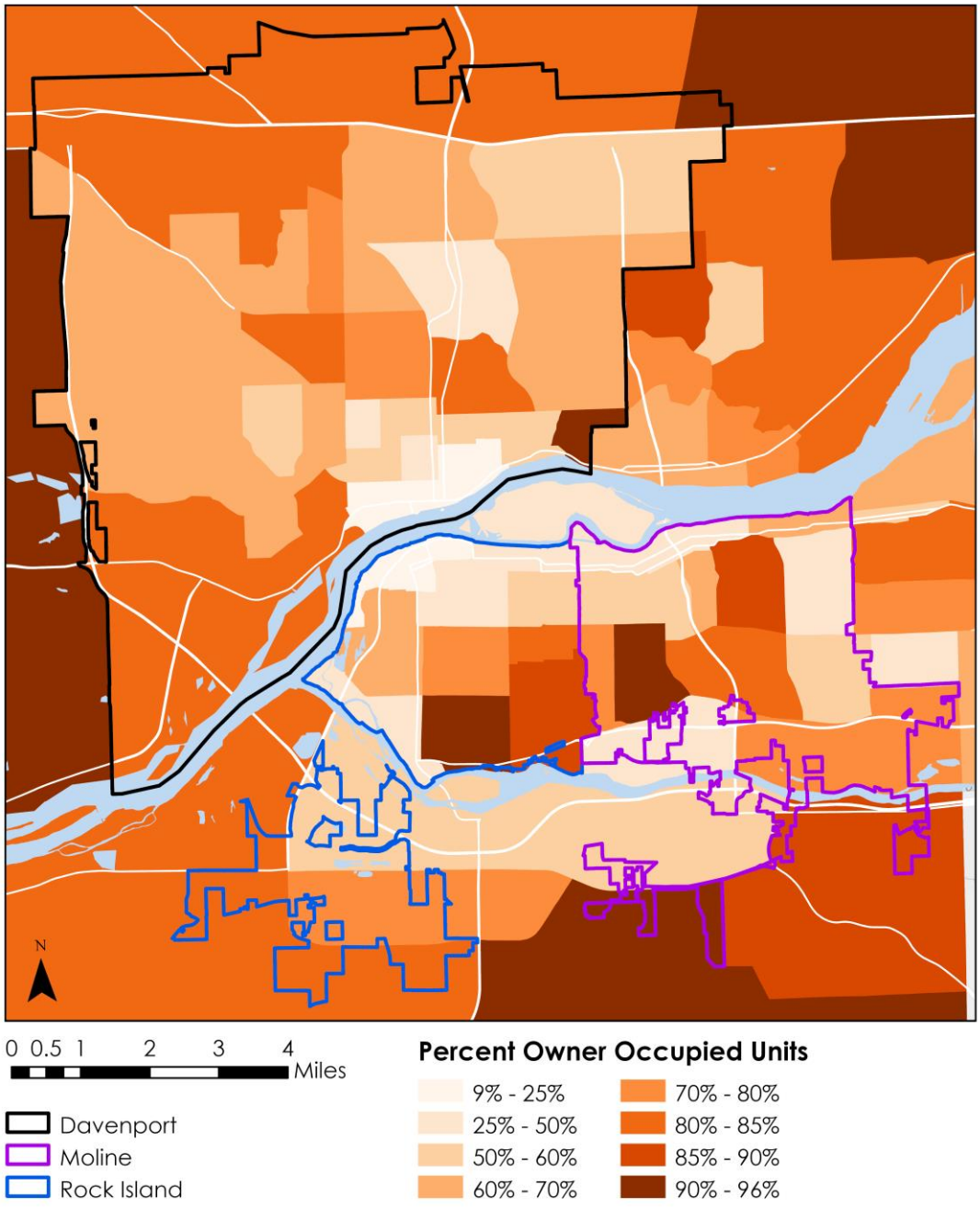
are lowest in south Davenport, north Moline, and north Rock Island along the Mississippi River, where they fall below 25% in four census tracts.

TABLE 12 – HOMEOWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY

Householder Race/Ethnicity	Davenport			Moline			Rock Island		
	Owner Households	Renter Households	Home-ownership Rate	Owner Households	Renter Households	Home-ownership Rate	Owner Households	Renter Households	Home-ownership Rate
Non-Hispanic									
White	23,449	11,629	66.8%	10,319	4,378	70.2%	7,806	3,527	68.9%
Black	1,191	3,095	27.8%	458	958	32.3%	875	1,677	34.3%
Asian/ Pacific Islander	392	379	50.8%	155	231	40.2%	220	171	56.3%
Native American	95	104	47.7%	15	0	100.0%	27	22	55.1%
2+ Races	986	779	55.9%	587	265	68.9%	348	228	60.4%
Other	423	145	74.5%	586	315	65.0%	234	112	67.6%
Hispanic	1,583	1,239	56.1%	1,538	776	66.5%	813	484	62.7%
Total	**26,536**	**16,131**	**62.2%**	**12,120**	**6,147**	**66.3%**	**9,510**	**5,737**	**62.4%**

Note: Data presented are number of households, not individuals.
Source: 2018-2022 American Community Survey, Table S2502

FIGURE 28 – HOMEOWNERSHIP RATE BY CENSUS TRACT IN DAVENPORT, MOLINE, AND ROCK ISLAND, 2018-2022



Source: 2018-2022 American Community Survey, Table DP05

Mortgage Lending

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home lending activities annually. The objectives of HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2023 HMDA data consists of information for 10 million home loan applications reported by 5,113 home lenders including banks, savings associations, credit unions, and mortgage companies.[25] HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income. 300 financial institutions reported HMDA data for Scott County, IA and Rock Island County, IL in 2023.

Applicants in the two counties submitted a total of 10,394 home purchase loan applications in 2023. The following analysis looks at 3,912 applications in the counties in which the mortgage was applied for as a first lien, including conventional, FHA-insured, VA-guaranteed, and FSA / RHS-guaranteed loans for single-family homes. Within each record, some data variables are 100% reported— "Loan Type," "Loan Amount," and "Action Taken," for example—but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant may have declined to identify their sex, race, and/or ethnicity. Records for applications with missing race and ethnicity data are included in a separate category entitled "No Race or Ethnicity Given." This data does not include seller-financed loans.

Looking at first-lien applications for single-family homes completed in 2023, about two-thirds of applications in the counties were completed by white applicants (2,578 applications, or 65.9%). Hispanic, Black, and Asian applicants each submitted about 3% to 9% of applications (360, 193, and 117 applications, respectively). 16.7% of applications were submitted jointly by applicants of different races, by applicants of two or more minority races, or by applicants who did not provide race or ethnicity

[25] Federal Financial Institutions Examination Council. "FFIEC Publishes 2023 Data on Mortgage Lending." July 11, 2024. https://www.ffiec.gov/press/pr071124.htm

data (653 applications). Native American applicants submitted 0.3% of all applications (11 applications).

The tables that follow show loan approval rates for completed loan applications by race and ethnicity at various income levels in Scott County and Rock Island County.[26] The Median Family Income in the Davenport-Moline-Rock Island, IA-IL HUD Metro FMR Area is $88,400, according to HUD's FY 2023 Income Limits. The income tiers below represent low-income applicants earning up to 80% AMI ($70,720), middle-income applicants earning 80% to 120% AMI ($70,720 to $106,080), and high-income applicants earning more than 120% AMI (over $106,080). In 2023, there were 297 applications for which income was not reported. These applications are included in the totals under "all applicants." Excluded from these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial.

Mortgage Denials

HMDA data indicates that 6.4% of first-lien mortgage applications for single-family homes in the county were denied in 2023. 9.8% of all applications from low-income earners were denied. Among middle-income earners, 5.9% of applicants were denied a loan, and 3.2% of applications from high-income earners were denied.

Looking at these figures by race and ethnicity, Asian, Black, and Hispanic applicants were denied mortgages at significantly higher rates (about 11% to 12%) than the counties' average rate of 6.4%. Native American applicants also experienced a higher rate of mortgage denial (9.1%), although total numbers of applicants were low (11). White applicants in the county experienced the lowest rates of denial (4.8%). Overall, Asian, Black, and Hispanic applicants in the counties were about 2.3 to 2.5 times as likely to be denied a loan as white applicants.

Low-Income Applicants

9.8% of low-income mortgage loan applicants were denied a mortgage loan. Low-income applicants identifying as Native American, Asian, and Hispanic experienced the highest rates of mortgage denial (25.0%, 16.2%, and 14.1%, respectively). White applicants were denied a mortgage at the lowest rates of all low-income applicants (7.4%).

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[26] The low-income category includes applicants with a household income at or below 80% of area median family income (MFI). The middle-income range includes applicants with household incomes from 81% to 120% MFI, and the upper income category consists of applicants with a household income above 120% MFI.

Middle-Income Applicants

Middle-income applicants, earning between 80% to 120% MFI, were denied mortgages at a rate of 5.9%. At this income level, Black applicants were denied at the highest rates (13.0%), while white and Native American households were least likely to be denied (4.3% and 0.0%, respectively).

High-Income Applicants

At high incomes, 3.2% of applicants experienced a mortgage loan denial. At this income level, Asian/ Pacific Islander and Hispanic/ Latino applicants experienced denials at the highest rates (11.7.% and 7.0%), while Black, Native American, and white applicants had the lowest rates of denial (0.0%, 0.0%, and 2.3%, respectively).

Reasons for Denial

Reasons for denial are shown in Table 14. White applicants had the largest number of denials (124), followed by Hispanic/Latino and Black applicants (39 and 21, respectively). The primary reason for mortgage loan denial was debt-to-income ratio (81 applicants). Other frequent reasons for loan denial include credit history (44 applicants), collateral (26 applicants), and insufficient cash (23 applicants).

These findings indicate disparities in access to mortgage loans in the service area, particularly for Asian/Pacific Islander, Black, and Hispanic/Latino applicants. Denials based on a high debt-to-income ratio and credit history indicate that many applicants struggle with long-term financial instability, which creates additional barriers to accessing a mortgage. Denials based on collateral indicate that the value of a requested loan is high relative to the appraised value of a home, creating loan-to-value ratios that fall above lenders' thresholds. The data suggests that additional resources are needed to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, down payment assistance programs, and wider-ranging social support for households to improve their chances of securing mortgage loans.

TABLE 13 – HOME PURCHASE LOAN APPROVAL RATES IN SCOTT COUNTY AND ROCK ISLAND COUNTY BY RACE AND ETHNICITY, 2023

Applicant Income		Applicant Race and Ethnicity						All Applicants
		Non-Latino					Latino/ Hispanic	
		White	Black	Asian/ Pacific Islander	Native American	Other/ Race Not Available		
Low Income	Completed Applications	1,061	116	37	4	143	184	1,545
	Denial Rate	7.4%	12.1%	16.2%	25.0%	17.5%	14.1%	9.8%
Middle Income	Completed Applications	630	54	18	2	108	102	914
	Denial Rate	4.3%	13.0%	5.6%	0.0%	10.2%	7.8%	5.9%
High Income	Completed Applications	862	22	60	5	136	71	1,156
	Denial Rate	2.0%	0.0%	11.7%	0.0%	5.9%	7.0%	3.2%
All Applicants	Completed Applications	2,578	193	117	11	653	360	**3,912**
	Denial Rate	4.8%	10.9%	12.0%	9.1%	7.8%	10.8%	**6.4%**

Note: Applications in which no income information was listed were excluded.
Data Source: FFIEC 2023 Home Mortgage Disclosure Act Data, Accessed via https://ffiec.cfpb.gov/data-browser/data/2023?category=counties&items=19163,17161

TABLE 14 – HOME PURCHASE LOAN DENIAL REASONS IN SCOTT COUNTY AND ROCK ISLAND COUNTY BY RACE AND ETHNICITY, 2023

Applicant Income	Applicant Race and Ethnicity								
	Non-Latino							Latino/ Hispanic	All Applicants
	White	Black	Asian	Native American	Other/ Race Not Available				
Denial Reason Provided									
Debt-to-income ratio	38	9	3	1	19			11	81
Employment History	1	1	1	0	2			0	5
Credit history	26	1	3	0	5			9	44
Collateral	16	3	0	0	4			3	26
Insufficient cash (down payment, closing costs)	7	2	1	0	7			6	23
Unverifiable information	5	2	2	0	2			1	12
Credit application incomplete	11	0	2	0	2			1	16
Mortgage insurance denied	0	0	0	0	0			0	0
Other	9	2	0	0	4			3	18
Reason not reported	11	1	2	0	6			5	25
Total denials	124	21	14	1	51			39	250

Note: Applications in which no income information was listed were excluded.

Data Source: FFIEC 2022 Home Mortgage Disclosure Act Data, Accessed via https://ffiec.cfpb.gov/data-browser/data/2022?category=counties&items=19013

Zoning, Affordability, and Housing Choice

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. "The land use decisions made by a community shape its very character – what it's like to walk through, what it's like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one."[27] Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region's potential diversity, growth, and opportunity for all. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

The following sections will explore (I) how Illinois and Iowa state law impacts local land use and zoning authority and decision-making and (II) how the zoning and land use codes of the Cities of Moline, Davenport, and Rock Island impact housing affordability and fair housing choice within those borders.

Intersection of Local Zoning with Federal and State Fair Housing Laws

One goal of zoning is to balance individual property rights with the power of government to promote and protect the health, safety, and general welfare of the overall community. Zoning codes regulate how a parcel of land in a community may be used and the density of development. Local governments may divide their jurisdiction into zoning districts by adopting a zoning map consistent with the comprehensive plan; define categories of permitted and special/conditional uses for those districts; and establish design or performance standards for those uses. Zoning may regulate the height, shape, and placement of structures and lot sizes or shapes. Jurisdictions also can expressly prohibit certain types of uses within zoning districts. In this way, local ordinances may define the type and density of housing resources available to residents, developers, and other organizations within certain areas, and as a result influence the availability and affordability of housing.

While local governments have the power to enact zoning and land use regulations, that power is limited by state and federal fair housing laws (e.g., the Illinois Human Rights Act, the Iowa Civil Rights Act, the federal FHAA, the Americans with Disabilities Act, constitutional due process and equal protection), which apply not only to private

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[27] John M. Levy. *Contemporary Urban Planning, Eighth Edition*. Upper Saddle River, NJ: Pearson Prentice Hall, 2009.

individuals but also to government actions. *See* H.R. Rep. No. 100–711, at 24 (1988), reprinted in 1988 U.S.C. C.A.N. 2173, 2185 (showing that Congress' intent was that the amendments "would also apply to state or local land use and health and safety laws, regulations, practices or decisions which discriminate against individuals with handicaps"). In a recent landmark disparate impact case under the FHA, the Supreme Court affirmed that part of the FHA's central purpose is to eradicate discriminatory housing practices, including specifically unlawful zoning laws and other housing restrictions. *Tex. Dep't of Hous. & Cmty. Affairs v. Inclusive Cmtys. Project, Inc.*, 135 S.Ct. 2507, 2521-2522 (2015) (citing multiple published court opinions involving challenges to local zoning and land use decisions and stating: "Suits targeting such practices reside at the heartland of disparate-impact liability.") Besides intentional discrimination and disparate treatment, discrimination under the FHA also includes

[A] refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling. FHA § 804(f)(3)(b).

This provision has been held to apply to zoning and land use decisions by local governments. *See, e.g.*, *Howard v. City of Beavercreek*, 276 F.3d 802 (6th Cir. 2001) (finding Section 804(f)(3)(b) "creates an affirmative duty on municipalities . . . to afford its disabled citizens reasonable accommodations in its municipal zoning practices if necessary to afford such persons equal opportunity in the use and enjoyment of their property"); *Smith & Lee Assocs., Inc. v. City of Taylor*, 102 F.3d 781, 794-795 (6th Cir. 1996) (holding that city had violated the FHAA by failing to allow adult foster care homes to operate in areas zoned only for single-family neighborhoods).

In 1979 the Illinois legislature passed the state's own fair housing protection in the Illinois Human Rights Act. The IHRA protects against discrimination in housing/real estate transactions as well as employment, education, public accommodations, and access to financial credit. The Act prohibits discrimination based on sex, age, race, color, religion, arrest record, marital status, sexual orientation, physical and mental disability, citizenship status (with regard to employment), national origin, ancestry, unfavorable military discharge, familial status (with respect to real estate transactions), military status, sexual harassment, and orders of protection.

Iowa passed its Civil Rights Act ("ICRA") in 1965, prohibiting discrimination in the sale, rental, and financing of dwellings, or to otherwise make housing unavailable, based on a person's sex, race, color, disability (physical and mental), religion, national origin, or familial status (families with children). In addition, Iowa protects persons based on creed, sexual orientation, and gender identity.

Fair housing laws do not preempt local zoning laws but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. And even where a specific zoning decision does not violate a fair

housing law, HUD entitlement communities must certify annually that they will set and implement standards and policies that protect and advance fair housing choice for all.

The City of Davenport adopted a local fair housing ordinance, which has been amended through the years to update protections for additional protected classes: in 2000, the ordinance was amended to include sexual orientation as a protected class, in 2005 to clarify provisions and add education as another area protected from discrimination; and in 2008 to bring the local ordinance into accord with the Iowa Civil Rights Act by adding gender identity and familial status to the list of protected classes. In addition to the protected classes under the FHAA and Iowa Civil Rights Act, the Davenport ordinance extends fair housing protections to persons on the basis of age and marital status.

As of 2024, aside from the Illinois Human Rights Act and the Fair Housing Act, Moline and Rock Island have not adopted their own local fair housing ordinance. However, the Illinois Human Rights Act currently extends protections for protected classes such as prohibiting discrimination in real estate transactions or the interference with fair housing rights. The Illinois Human Rights Act is in accordance with the Fair Housing Act in that it protects against discrimination based on race, color, national origin, religion, sex, familial status, and age.

Cities of Moline, Davenport, and Rock Island Zoning Ordinance Reviews

Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. Examples of zoning provisions that most commonly result in barriers to fair housing choice include:

- Restrictive forms of land use that exclude any specific form of housing, particularly multi-family housing, or that require large lot sizes or low-density that deter affordable housing development by limiting its economic feasibility;
- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit;
- Placing administrative and siting constraints on group homes for persons with disabilities;
- Restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing;
- Restrictions on occupancy of alternative sources of affordable housing such as accessory dwellings, mobile homes, and mixed-use structures.

The cities' treatment of these types of issues are explored and evaluated in the tables and narrative below.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the latest available zoning ordinances of Moline, Davenport, and Rock Island were reviewed and evaluated against a list of ten common fair housing issues. Taken together, these issues give a picture of (1) the degree to which exclusionary zoning provisions may impact affordable housing opportunities within those jurisdictions and (2) the degree to which the zoning code may impact housing opportunities for persons with disabilities. The zoning ordinance was assigned a risk score of either 1, 2, or 3 for each of the ten issues and was then given an aggregate score calculated by averaging the individual scores, with the possible scores defined as follows:

1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice, or is an affirmative action that intentionally promotes and/or protects affordable housing and fair housing choice;

2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread;

3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice or is an issue where the jurisdiction could take affirmative action to further affordable housing or fair housing choice but has not.

Research has shown that restricting housing choice for certain historically/socio-economically disadvantaged groups and protected classes can happen in any number of ways and should be viewed on a continuum. The zoning analysis matrix developed for this report and the narrative below are not designed to assert whether the cities' codes create a per se violation of the FHA or HUD regulations but are meant as a tool to highlight significant areas where zoning and land use ordinances may otherwise jeopardize the spirit and intent of fair housing protections and HUD's AFFH standards for its entitlement communities.

The issues chosen for discussion show where zoning ordinances and policies could go further to protect fair housing choice for protected and disadvantaged classes, and yet still fulfill the zoning objective of protecting the public's health, safety, and general welfare. Specifically, the issues highlighted by the matrix inform, first, the degree to which the zoning ordinance may be overly restrictive and exclusionary to the point of artificially limiting the affordable housing inventory and directly contributing to higher housing and rental costs. And secondly, the matrix helps inform the impact the local regulations may have on housing opportunities for persons with disabilities, a protected class under state and federal fair housing law.

The following table lists the ten issues reviewed and the cities' scores for each issue. A complete report for each jurisdiction, including citations to relevant statutes, code sections, and explanatory comments, is included as an appendix to this document.

TABLE 15. ZONING CODE RISK SCORES

Issue	Risk Scores		
	Moline	Davenport	Rock Island
1a. Does the jurisdiction's definition of "family" have the effect of preventing unrelated individuals from sharing the same residence? Is the definition unreasonably restrictive? 1b. Does the definition of "family" discriminate against or treat differently unrelated individuals with disabilities (or members of any other protected class)?	2	1	2
2a. Does the zoning code treat housing for individuals with disabilities (e.g. group homes, congregate living homes, supportive services housing, personal care homes, etc.) differently from other single family residential and multifamily residential uses? For example, is such housing only allowed in certain residential districts, must a special or conditional use permit be granted before siting such housing in certain residential districts, etc.? 2b. Does the zoning ordinance unreasonably restrict housing opportunities for individuals with disabilities who require onsite supportive services? Or is housing for individuals with disabilities allowed in the same manner as other housing in residential districts?	2	1	2
3a. Do the jurisdiction's policies, regulations, and/or zoning ordinances provide a process for persons with disabilities to seek reasonable modifications or reasonable accommodations to zoning, land use, or other regulatory requirements? 3b. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for applicants with disabilities? If so, is the public hearing process only required for applicants seeking housing for persons with disabilities or required for all applicants?	1	2	2
4. Does the ordinance impose spacing or dispersion requirements on certain protected housing types?	3	2	2
5. Does the jurisdiction restrict any inherently residential uses protected by fair housing laws (such as residential substance abuse treatment facilities) only to non-residential zones?	2	2	3

Issue	Risk Scores		
	Moline	Davenport	Rock Island
6. Does the jurisdiction's zoning and land use rules constitute exclusionary zoning that precludes development of affordable or low-income housing by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, and/or low maximum building heights)?	1	1	1
7a. Does the zoning ordinance fail to provide residential districts where multi-family housing is permitted as of right? Are multifamily dwellings excluded from all single-family dwelling districts? 7b. Do multi-family districts restrict development only to low-density housing types?	1	1	1
8. Are unreasonable restrictions placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured homes)?	2	2	2
9a. Are the jurisdiction's design and construction requirements (as contained in the zoning ordinance or building code) congruent with the Fair Housing Amendments Act's accessibility standards for design and construction? 9b. Is there any provision for monitoring compliance?	1	1	1
10. Does the zoning ordinance include an inclusionary zoning provision or provide any incentives for the development of affordable housing or housing for protected classes?	1	2	2
Average Risk Score	**1.6**	**1.5**	**1.8**

Risk scores for the three communities are similar, (calculated by taking the average of the 10 individual issue scores) ranging from 1.5 to 1.8, indicating that overall there is low to moderate risk of the zoning regulations contributing to discriminatory housing treatment or impeding fair housing choice. In most cases, the zoning and other land use code sections are reasonably permissive and allow for flexibility as to the most common fair housing issues.

Moline's cumulative scores averaged 1.6. It received a "3" (high risk) score on one issue (#4- spacing requirements) as well as several "2" (medium risk) scores.

Davenport's average risk score is 1.5. It received no "3" (high risk) scores but did receive several "2" (medium risk) scores on certain issues where the zoning regulations have the potential to negatively impact fair and affordable housing.

Rock Island's scores averaged 1.8. It received one "3" (high risk) score (on issue #5 - treatment facility restrictions) and several "2" (medium risk) scores.

These medium and high-risk scores could indicate the local governments may be vulnerable to fair housing complaints where the ordinance is applied in a way that impacts a protected class of persons. In such cases, improvements to the rules and policies could be made to more fully protect the fair housing rights of all the area's residents and to better fulfill the mandate to affirmatively further fair housing.

Impact of Zoning Provisions on Affordable Housing

Academic and market research have proven what also is intuitive: land use regulations can directly limit the supply of housing units within a given jurisdiction, and thus contribute to making housing more expensive, i.e. less affordable.[28] Zoning policies that impose barriers to housing development and artificially limit the supply of housing units in a given area by making developable land and construction costlier than they are inherently can take different forms and may include: high minimum lot sizes, low density allowances, wide street frontages, large setbacks, low floor area ratios, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, low maximum building heights, restrictions against infill development, restrictions on the types of housing that may be constructed in certain residential zones, arbitrary or antiquated historic preservation standards, minimum off-street parking requirements, restrictions against residential conversions to multi-unit buildings, lengthy permitting processes, development impact fees, and/or restrictions on accessory dwelling units. Where these zoning regulations are not congruent with the actual standards necessary to protect the health and safety of residents and prevent overcrowding, they may not be in express violation of fair housing laws but may nonetheless contribute to exclusionary zoning and have the effect of disproportionately reducing housing choice for moderate to low-income families,

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[28] See Gyourko, Joseph, Albert Saiz, and Anita A. Summers, A New Measure of the Local Regulatory Environment for Housing Markets: The Wharton Residential Land Use Regulatory Index (2007), available at real.wharton.upenn.edu; Randal O'Toole, The Planning Penalty: How Smart Growth Makes Housing Unaffordable (2006), available at independent.org/pdf/policy_reports/2006-04-03-housing.pdf; Edward L. Glaeser and Joseph Gyourko, The Impact of Zoning on Housing Affordability (2002), available at law.yale.edu/system/files/documents/pdf/hier1948.pdf; The White House's Housing Development Toolkit, 2016, available at whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf.

minorities, persons with disabilities on fixed incomes, families with children, and other protected classes by making the development of affordable housing cost prohibitive.

Missing Middle and Higher-Density Housing

Question 6 examines zoning and land use regulations that have the effect of limiting affordable housing. Large minimum lot sizes tend to increase the overall cost of housing, make it more difficult for residents to obtain housing, increase social segregation, and exacerbate sprawl. Large minimum living areas also tend to increase housing costs by prohibiting the development of smaller units, which tend to be more affordable.

None of the three cities' design standards, density allowances, and housing-type diversity appears facially exclusionary, and the cities all received "1" (low risk) score for Issue 6 and Issue 7 regarding exclusionary zoning regulations for single and multifamily housing types with one exception - Rock Island's relatively low limits on density and high minimum living area requirements resulted in a score of "2" (medium risk) for Issue 7. While the zoning ordinances may impact the feasibility of developing affordable housing in some cases, on the whole, the codes provide for lot sizes and densities that could accommodate affordable housing. But there are recommendations for how each city could use more flexible zoning and land use policy to support investment in its affordable housing stock.

Rezoning is a discretionary review process, which makes more sense for large, complex developments, but is less efficient or economical for smaller- scale, less complex projects which often can be effectively reviewed by planning staff in accordance with objective criteria, lowering the risk and cost to developers and making these projects more feasible. Jurisdiction-wide upzoning that opens more neighborhoods to townhomes, duplexes, and small apartment buildings by-right could substantially increase the supply of housing, while also making those communities financially accessible to more families. Smaller lots and homes near transportation and services should take priority. The Cities could also upzone more acreage to medium and high density multifamily and mixed-use zones; adopt minimum density requirements (especially around transit nodes and commercial and public services); and rezone underutilized industrial and/or commercial areas for adaptive residential use. Implementing regulatory changes and incentives to increase missing middle and higher density multifamily housing can ease price pressure on existing home sales as more housing makes it to market.

Multifamily Uses

Questions 7a and 7b inquire if the zoning ordinance allows multifamily uses by right.

Consistent with the adopted Moline Comprehensive Plan, Moline's zoning code and map divide the City's residential districts into a single-family district, R-2, a one to six family district, R-4, a multifamily district, R-6, and a manufactured home district, R-7.

The minimum lot size for R-2 is 6,000 square feet, and all other districts have a minimum of 5,000 square feet. R-4 requires 3,000 square feet per unit for multiple unit developments. Parking requirements are the same across all zoning districts, a minimum of three spaces per dwelling unit, which is fairly high. Front setbacks are 25 feet or more in all zoning districts. Height is limited to 2.5 stories in R-2 and R-4 and 12 stories in R-6 and R-7. Floor area ratio is limited but only for non-residential uses. There are no minimum bedroom or minimum livable floor area standards.

Multifamily dwellings are allowed in the R-4, R-6, and R-7 districts. In addition, several commercial districts, O-1, B-2, and B-3, and B-4, allow multifamily dwellings with a special use permit. The R-2, single-family district, allows twin houses by right and town houses and multiplexes by Special Use Permit.

Density is limited by a maximum number of units per acre of 14 for R-4 and 34 for R-6 and R-7. R-6 and R-7 also require a 1,250 square foot minimum area per unit. Height is restricted to 2.5 stories in R-4 and 12 stories in R-6 and R-7. Floor area ratio is limited but only for non-residential uses. The R-4 district is somewhat restrictive because of the height and maximum density requirements. The R-6 and R-7 districts allow for a fair amount of density, though the 34 units per acre maximum makes any development approaching the maximum 12 stories unlikely.

There are no minimum bedroom or minimum livable floor area standards. Parking minimums for multifamily are 2.5 spaces per 3-bedroom unit, 2 per 2-bedroom unit, and 1 per 1 bedroom or efficiency. The zoning map shows that the R-4, R-6, and R-7 districts are in use within the City.

Davenport's zoning code was updated in 2029, including amendments to its Zoning Map and additional amendments approved in 2024. Currently, the map divides the City's residential districts eight different districts, including, low density (R-1: Single-Family and R-2: Single-Family), moderate density (R-3: Single-Family and Two-Family and R-3C: Single-Family and Two-Family Central Residential District, R-4: Single-Family and Two-Family and R-4C: Single-Family and Two-Family Central Residential), high density (R-MF: Multi-family Residential), and a manufactured home park (R-MHP: Residential Manufactured Home Park District). Minimum single-family lot sizes range from 20,000 sq. ft. per unit in the R-1 district; 10,000 sq. ft. in the R-2 district; 7,500 sq. ft. in the R-3 districts; and 6,000 sq. ft. in the R-4 district. The R-4C districts are now limited to a minimum lot area of 4,000 sq. ft, and the R-MF district is limited to a minimum of 4,000 sq. ft. Although the minimum lot sizes for R-1 and R-2 are large and may make the construction of affordable housing in these districts challenging, the zoning map shows that these districts are not widespread throughout the city. R-3, with a 7,500 minimum, is more common, though this is still a fairly large lot on which to provide affordable housing. Front setbacks are 25 feet or more in all zoning districts except for R-4 districts which have a front setback minimum requirement between 15-20 feet. Building height appears to be limited to approximately 3 stories in all districts except R-MF, which allow up to 70 feet. Two-family units are allowed in all these

districts except R-1 and R-2 districts with a somewhat larger minimum lot area for two-family developments and other requirements. There are no floor area ratio, minimum bedroom, or minimum livable floor area standards.

Multifamily dwellings are allowed in the R-MF district in Davenport. In addition, several commercial districts, C-T, C-1, C-2, C-3, C-D, C-V, and C-E allow multifamily dwellings. Single family lots in R-MF are required to be a minimum of 4,000 square feet, but for multifamily housing in the R-MF zoning district, a minimum of 1,500 square feet per unit is required. This equates to about 29 units per acre. Though the R-MF district allows multifamily building heights up to 70 feet, the minimum 1,500 square feet per acre makes any development approaching the maximum height unlikely.

Rock Island's zoning code was updated in 2020 and divides the City's residential districts into four districts with minimum single-family lot sizes ranging from 7,500 square feet for the R-1 district, and 6,000 square feet for the R-2 district. The R-3 district, which allows one-to-six-unit residences, requires a 2,000 square foot lot area per dwelling unit. Front setbacks are 25 feet or more in all zoning districts. Height is limited to 2.5 stories in the R-1 - R-4 districts.

Multifamily dwellings are allowed in the R-4 district. These districts require a minimum of 2,000 square feet of lot area per dwelling unit, which results in approximately 22 units allowed per acre. This allows for only moderate density, despite the allowances for buildings to be up to 6 or 12 stories. In addition, several office and commercial districts, O-1, B-1, and B-2, allow dwellings above the ground floor and do not contain density restrictions.

Across all zoning districts, dwelling units must meet both the International Building Code floor area standards and must be at least 900 square feet, with the length of the unit being no more than the width. There are no floor area ratio or minimum bedroom standards. Parking requirements are the same across all zoning districts, a minimum of two spaces per dwelling unit, and for six-plexes or greater, guest parking equal to 10% of the total dwelling units. The zoning map shows that the multifamily zoning districts are applied to a number of properties on the ground.

Accessory Dwelling Units

Question 8 explores the Cities' restrictions on the construction, rental or occupancy of accessory dwelling units and mobile homes. The use of accessory structures as dwellings provides private market opportunities to incorporate smaller, more affordable housing units, with a very low impact to the zoning district's infrastructure or traffic, in neighborhoods of opportunity that otherwise would be expensive places to live.

Davenport's code defines "accessory dwelling unit" as an additional dwelling unit incidental to a principal single-family dwelling on the same lot with separate cooking and sanitary facilities, and with its own legal means of ingress and egress. These units

are expressly allowed in the R-1, R-2, R-3, and R-4 zoning districts; Accessory dwelling units are not listed as an allowable use in any other zoning district. Manufactured homes are allowed only in the MHP zoning district, but within that district do not necessarily have to be located within a manufactured home park.

Moline allows for accessory dwellings in only two scenarios: within a Commercial Apartment where dwelling units may be above the ground floor of a building used for a commercial land use or a Caretaker's Residence for permanent housing for a caretaker of the property. Except for these two, "in no instance shall an accessory use, cellar, basement, tent or recreational trailer be used as a residence." This broad statement appears to prohibit garage and basement apartments and other small accessory dwellings. Manufactured Homes are permitted in the C-2, AG-2, R-2, R-4, R-6, and R-7 zoning districts. Manufactured home parks are permitted in the R-7 zoning district.

In Rock Island, accessory dwelling units were not expressly discussed in the zoning ordinance in the 2019 AI. As of the 2020 Zoning Code, accessory dwelling units are discussed under "Accessory Buildings and Accessory Dwellings in Residence Districts". Accessory structures or buildings must be located away from the front yard and meet specific setback requirements in side and rear yards, with no more than 30% of the rear yard occupied. They must also maintain required distances from lot lines and other structures. Height limits are set based on roof type, ranging from 15 feet for certain roof styles to 20 feet for others. Accessory buildings cannot be built before the principal structure and may only be connected by a breezeway if at least 6 feet apart. An accessory dwelling unit (ADU) is allowed on residential lots but must be a detached structure no larger than 400 square feet, located in the rear yard, and meet setback and height regulations. The ADU requires one additional off-street parking space and must share utility services with the principal dwelling, though with separate meters. The principal dwelling and ADU must also maintain required off-street parking for both units.

Design and Construction Requirements

Questions 9a and 9b ask design and construction requirements as they pertain to the Fair Housing Act. HUD identifies the 2009, 2012, 2015 and 2018 editions of the International Building Code (IBC) as safe harbors under the Fair Housing Act, promoting the health, safety, and welfare of the public through building construction. Monitoring compliance with these codes is not required but is a good practice for ensuring safe and accessible housing products. The City of Moline[29] has adopted the 2021 International Building Code with local amendments to the Moline Code of

[29] City of Moline. Current Codes. Retrieved from: https://www.moline.il.us/427/Current-Codes

Ordinances. Both the City of Davenport[30] and the City of Rock Island[31] have adopted the 2015 International Building Code.

Incentives for Affordable Housing

Exclusionary zoning can happen on a continuum and each of the jurisdictions could do more to ease their zoning and land use policies to further remove artificial barriers to development of and access to affordable housing across all residential zones. For example, all three cities could encourage more infill development in traditionally low-density neighborhoods by reducing minimum lot sizes, front setbacks, and parking requirements. To encourage more and a greater variety of multifamily, allowable densities in multifamily zones could be increased. To allow additional affordable housing options, accessory dwelling units could be allowed outside the specific and limited areas in the cities in which they are now.

All together, these zoning tools could potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that moderate and low-income families have access to those neighborhoods and all the congruent benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural amenities and public accommodations.

Moreover, the cities' land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies (Issue 10). Currently, Davenport and Rock Island have not adopted specific development incentives like inclusionary zoning, reduced parking, design waivers, variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes. In Moline, within Planned Unit Developments, Council may allow deviation from default development standards for the provision of affordable housing for moderate, low, and very low-income households pursuant to HUD definitions for no less than 15 years.

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[30] City of Davenport, Building Codes. Retrieved from: https://www.davenportiowa.com/our_community/building_land_development/codes_and_regulations/building_codes

[31] City of Rock Island, Building Codes & Ordinances. Retrieved from: https://www.rigov.org/645/Building-Codes-Ordinances

CHAPTER 7.
PUBLICLY SUPPORTED HOUSING

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, now referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this clustering and recent

years have seen many states revising their allocation formulas to discourage this pattern in new developments. The reasons for clustering of HCVs is more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering. This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution across the region.

Supply and Occupancy

Low-income residents Moline, Davenport, and Rock Island receive publicly supported housing assistance from the Housing Authorities of their respective cities. Together, these authorities manage a total of 1,686 Housing Choice Vouchers, 1,788 Project-Based Section 8 units, 727 Public Housing units, 137 Section 202 units and 24 Section 811 units. The City of Moline has all five types of units, while Davenport has no public housing units and Rock Island has no Section 202 or Section 811 units.

TABLE 16. HOUSING UNITS BY PROGRAM CATEGORY FOR MOLINE, DAVENPORT, AND ROCK ISLAND HOUSING AUTHORITIES

Housing Authority	Public Housing Units	Housing Choice Vouchers (HCV)	Project-Based Section 8 Units	Section 202	Section 811
Moline	486	261	222	60	14
Davenport	0	865	734	77	10
Rock Island	241	560	832	0	0
Total	**727**	**1,686**	**1,788**	**137**	**24**

Note: Data presented are number of housing units or vouchers owned and/or administered by each housing authority.

Data Sources: PHA 5-Year Plans; HUD's A Picture of Subsidized Households, https://www.huduser.gov/portal/datasets/assthsg.html

Table 17 shows the residents of publicly supported housing in the three cities by race and ethnicity. White and Black residents are the primary residents served by publicly supported housing in all three cities, with Davenport having significant unreported data on the race or ethnicity of many publicly supported housing residents. In Moline, Black residents are the primary demographic served by Public Housing and Housing Choice Vouchers, while white residents are the primary demographic served by the Project-Based Section 8, Section 202, and Section 811 programs. In Rock Island, Black residents are the primary demographic served by all three available programs. In Davenport, among residents whose race and ethnicity is reported, white residents are

the primary demographic served by the Public Housing, Housing Choice Vouchers, and Project-Based Section 8 programs, with no data on the racial or ethnic makeup of Section 811 residents.

TABLE 17 – RACE AND ETHNICITY OF PUBLICLY SUPPORTED HOUSING RESIDENTS BY PROGRAM CATEGORY IN MOLINE, DAVENPORT, AND ROCK ISLAND

Race/Ethnicity	Public Housing	HCV Program	Project-Based Section 8	Section 202	Section 811
MOLINE					
White	42%	33%	55%	61%	50%
Black/African American	53%	59%	19%	2%	N/A
Asian/Pacific Islander	0%	1%	1%	N/A	N/A
American Indian/Alaska Native	N/A	N/A	N/A	N/A	N/A
Hispanic/Latino	5%	8%	14%	4%	0%
Other/Unknown	0%	0%	11%	23%	50%
Total	100%	100%	100%	100%	100%
DAVENPORT					
White		33%	48%	78%	N/A
Black/African American		1%	1%	N/A	N/A
Asian/Pacific Islander		1%	1%	1%	N/A
American Indian/Alaska Native		1%	1%	1%	N/A
Hispanic/Latino		4%	6%	6%	N/A
Other/Unknown		60%	47%	14%	N/A
Total		100%	100%	100%	100%
ROCK ISLAND					
White	37%	25%	38%		
Black/African American	58%	70%	47%		
Asian/Pacific Islander	0%	0%	3%		
American Indian/Alaska Native	0%	0%	0%		

Hispanic/Latino	4%	5%	4%		
Other/Unknown	1%	0%	8%		
Total	**100%**	**100%**	**100%**		

Geography of Supported Housing

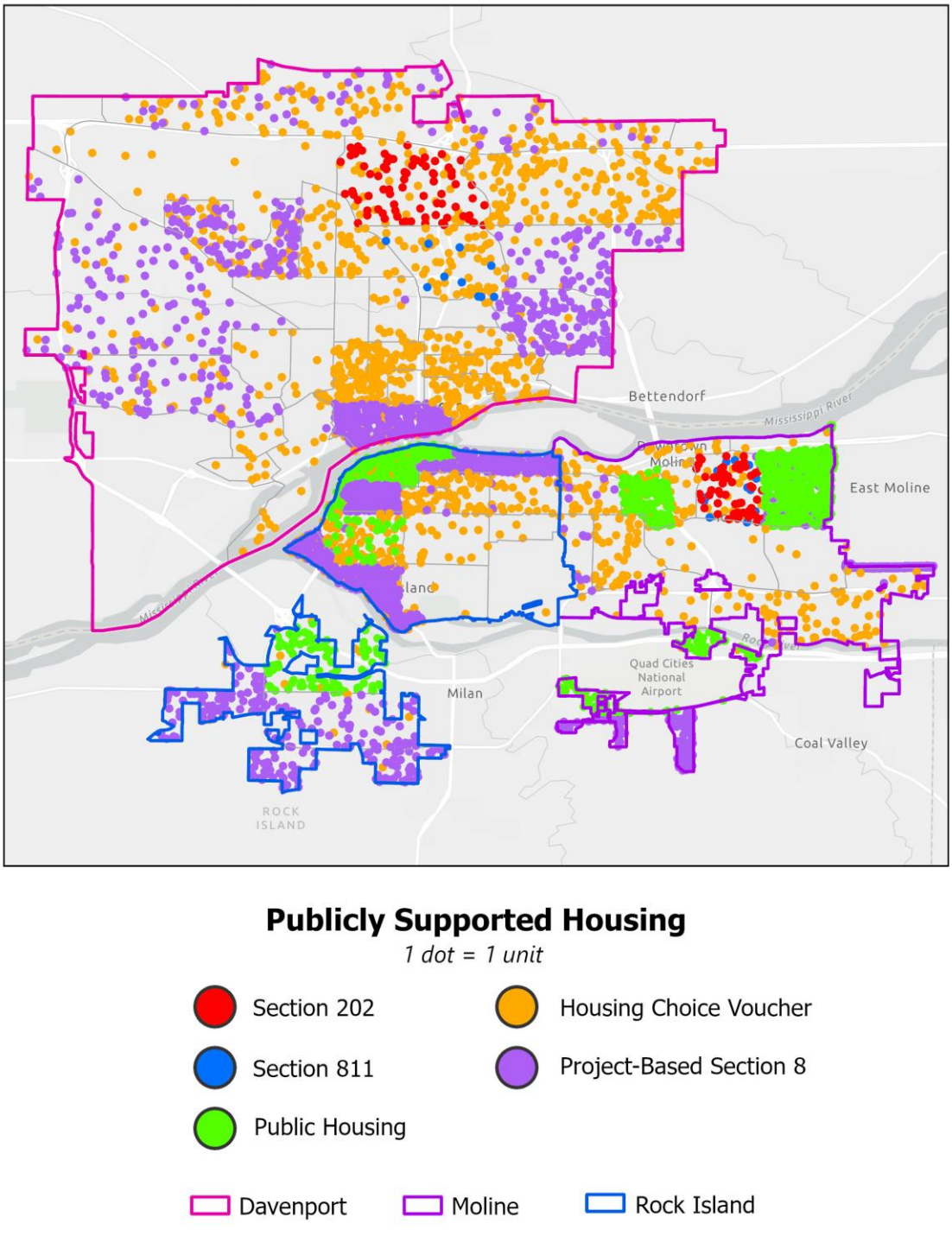
Figure 29 depicts the locations and prevalence of various types of publicly supported housing throughout Moline, Davenport, and Rock Island. As shown in table 16, Davenport has no Public Housing units, while Rock Island has no Section 202 or Section 811 units.

Publicly supported housing appears to be the most diversely located within Davenport, although some clustering is present near the Mississippi River. Housing Choice Voucher use is more widespread than Project-Based Section 8, which is expected due to the program nature. All Section 202 units are clustered within a single census tract, which likely indicates that there is only one Section 202 development within the City.

Moline shows diversely located Housing Choice Voucher usage, but all other types of publicly supported housing within the City are tightly clustered. The City's Section 202 and Section 811 developments are both located within the same census tract, while public housing is present in three tracts and Project-Based Section 8 units are only present in the southernmost portion of the City.

Publicly supported housing units are most tightly clustered in Rock Island, where even Housing Choice Voucher usage follows specific patterns and is largely absent from the southeastern portion of the City. The southwestern portion of the City contains many public housing and Project-Based Section 8 units, but few Housing Choice Vouchers. The northern and western portions of the City have significantly more publicly supported housing activity than the southeastern quadrant, which has almost none.

FIGURE 29. PUBLICLY SUPPORTED HOUSING BY TYPE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD APSH Data, 2023

CHAPTER 8.
HOUSING FOR PEOPLE WITH DISABILITIES

An estimated 12.9% of the U.S. population had a disability as of the American Community Survey Five-Year Estimates for 2018-2022. Research has found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users[32].

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. Unique housing requirements for people with ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships, as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Modifications and assisted living arrangements tend to pose significant costs for people with disabilities, who already experience more difficulty affording housing compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities[33].

Residential Patterns

In the City of Moline, an estimated 5,772 persons 5-years-old or older have a disability, representing 13.6% of the total population. People aged 65+ have the highest disability rate (6.1%), and the rate for those aged 18-64 is 5.8%. In contrast, less than 2% of

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[32] Chan, S., Bosher, L., Ellen, I., Karfunkel , B., & Liao, H. . L. (2015). Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

[33] America's Rental Housing 2017. (2017). Joint Center for Housing Studies of Harvard University.

children between the ages of 5 and 17 are disabled. In Davenport, an estimated 13,670 persons 5-years-old or older have a disability, representing 13.5% of the total population. Though this overall share of the population is similar to Moline's, the age distribution is different. People aged 18-64 have the highest disability rate (7.2%), followed by people aged 65+ (5.2%). In Rock Island, as in Davenport, those aged 18-64 had the highest rates of disability (7.4%), followed by those over 65 (5.9%), and also have the highest share of people under 5 with a disability (1.8%).

Ambulatory disabilities are the most common type in two of the three jurisdictions affecting 6.2% of Davenport and 7.6% of Rock Island residents. In Moline, the most common type of disability are cognitive difficulties, affecting 5.6% of the population. Independent living and cognitive disabilities are the two next most common across all jurisdictions. The three least common in all cities are hearing, self-care, and vision.

TABLE 18. DISABILITY BY TYPE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Disability Type	City of Moline		City of Davenport		City of Rock Island		Davenport-Moline-Rock Island MSA	
	#	%	#	%	#	%	#	%
Hearing difficulty	1,288	3.0%	3,443	3.4%	1,177	3.2%	13,546	3.5%
Vision difficulty	734	1.7%	2138	2.1%	591	1.6%	6,884	1.8%
Cognitive difficulty	2,383	5.6%	5,675	5.6%	2,499	6.7%	19,309	5.0%
Ambulatory difficulty	2,349	5.5%	6,336	6.2%	2,845	7.6%	22,320	5.8%
Self-care difficulty	885	2.1%	2094	2.1%	1053	2.8%	7,885	2.1%
Independent living difficulty	1,881	4.4%	4,539	4.5%	1,869	5.0%	16,282	4.3%
Total Population with a Disability	5,772	13.6%	13,670	13.5%	5,518	14.8%	48,979	12.8%

Note: All % represent a share of the total population within the jurisdiction or region.
Data Source: American Community Survey, 2018-2022, Table S1810

TABLE 19. DISABILITY BY AGE GROUP IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Age of People with Disabilities	City of Moline	City of Davenport	City of Rock Island	Davenport-Moline-Rock Island MSA

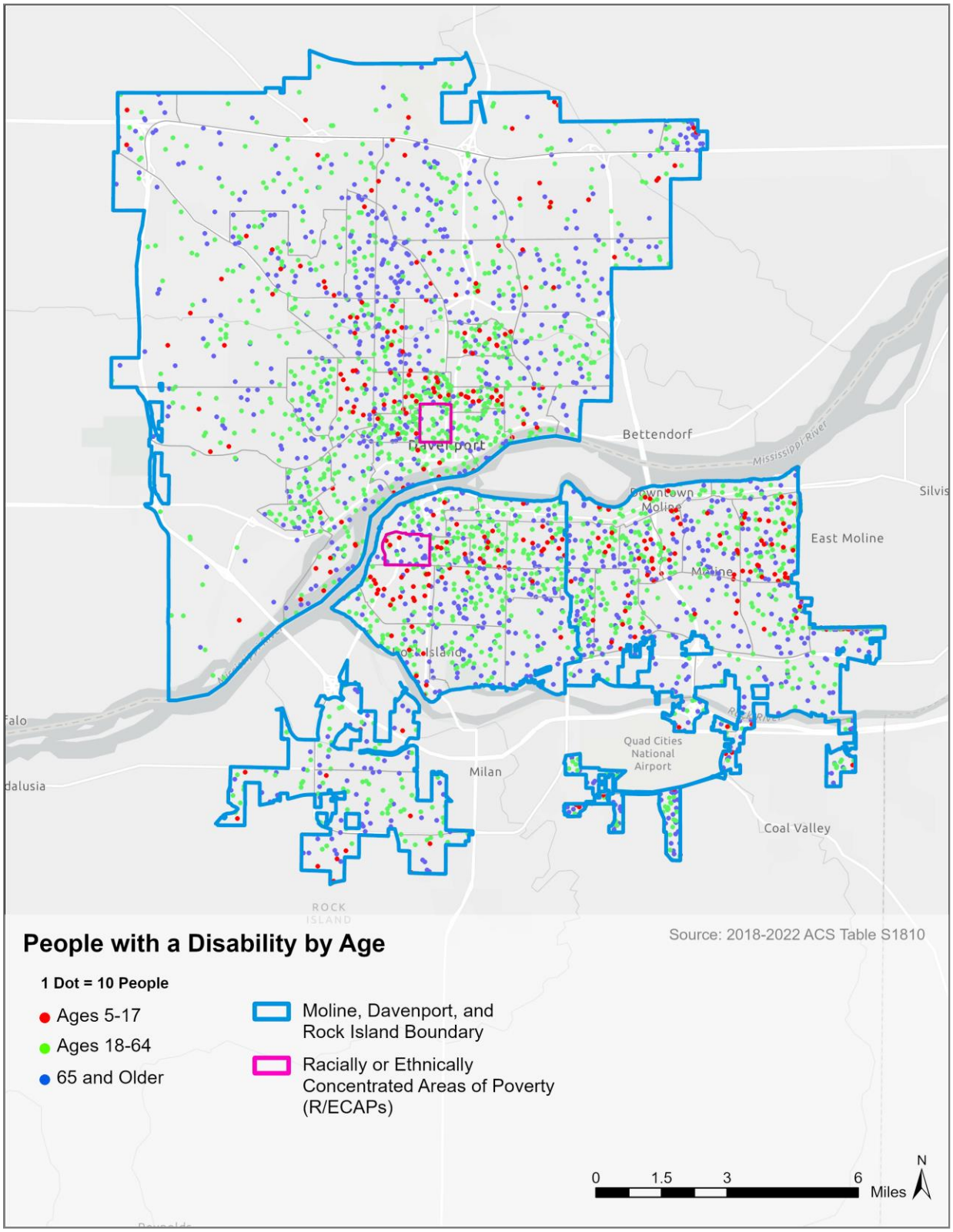
	#	%	#	%	#	%	#	%
Age 5-17 with disabilities	736	1.75%	1,252	1.25%	660	1.80%	4,863	1.29%
Age 18-64 with disabilities	2,461	5.84%	7,219	7.21%	2,708	7.38%	22,989	6.08%
Age 65+ with disabilities	2,575	6.11%	5,199	5.19%	2,150	5.86%	21,127	5.59%

Note: All % represent a share of the total population within the jurisdiction or region.

Data Source: American Community Survey, 2018-2022, Table S1810

The map that follows shows the geographic distribution of persons with disabilities throughout the study area. All three cities appear to have the highest concentration of people with disabilities in the tracts at which they all intersect with the Mississippi River. The higher percentage of those aged between 18 and 64 with disabilities is highlighted by the blue dots. Generally, people with disabilities are dispersed throughout the cities in a pattern similar to the population overall.

FIGURE 30. PEOPLE WITH A DISABILITY BY AGE IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND



Accessible Housing Supply and Affordability

Any new multifamily housing with five or more units constructed after 1988 using federal subsidies must include a minimum of 5% of units accessible to persons with mobility impairments and an additional 2% of units accessible to persons with vision / hearing impairments (or one unit of each type, whichever is greater). Additionally, HUD provides support for accessible housing through its Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs.

A search using HUD's Affordable Apartment Search Tool was conducted to identify affordable rental properties in the cities of Moline, Davenport, and Rock Island designed to serve people with disabilities. The search for Moline returned 5 results; one property specifically designated for low-income elderly people, four listed as serving low-income family households including special needs households. The search for Davenport returned 10 results, all listed as being for low-income households, three specifically for low-income elderly households, and one property specifically serving persons with disabilities. The search for Rock Island returned five results, all of which are designated to serve low-income, elderly, and special needs households.

According to the Social Security Administration, the standard Supplemental Security Income (SSI) payment for the year 2024 is $943.00 per month. Affordable rent for an individual receiving this monthly income would be $282.90. It is highly likely that people with disabilities who are unable to work and rely on SSI as their sole source of income face substantial cost burdens and difficulty locating affordable housing. Publicly supported housing is often a key source of accessible and affordable housing for people with disabilities, and in the study area, these subsidized housing options are much more likely to contain households with at least one member with a disability than the housing stock in general. The table below shows that persons with disabilities are able to access all types of publicly supported housing, except for other multifamily in the cities of Moline, Davenport, and Rock Island.

TABLE 20. DISABILITY BY HOUSING PROGRAM CATEGORY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Housing Type	People with a Disability									
	City of Moline		City of Davenport		City of Rock Island		Rock Island County		Scott County	
	#	%	#	%	#	%	#	%	#	%
Public Housing	486	18.0%	N/A	N/A	241	35.0%	1,213	21.0%	N/A	N/A
Project-Based Section 8*	222	15.0%	734	16.0%	832	15.0%	2,166	17.0%	884	19.0%
HCV Program	261	17.0%	865	28.0%	560	18.0%	1,162	16.0%	1,351	23.0%
All HUD Programs	1,044	17.0%	1,686	22.0%	1,632	18.0%	4,614	18.0%	2,415	21.0%

*Includes units with project-based Section 8 vouchers in properties that may be owned by public agencies (such as cities or housing authorities), non-profit organizations, or private entities.
**Includes multifamily housing units developed under HUD's Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs. These units may be in properties owned by public agencies (such as cities or housing authorities), non-profit organizations, or private entities.
Note: All % represent the share of total housing units of each housing type occupied by a person with a disability. The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Data Source: HUD A Picture of Subsidized Housing, 2023 Data Based on 2020 Census

Supportive housing, a typically subsidized long-term housing option combined with a program of wrap-around services designed to support the needs of people with disabilities, is another important source of housing for this population. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Zoning and Accessibility

From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes, subdivision codes, and housing and building codes, in concurrence with comprehensive plans. Local zoning authority is directed by the state enabling laws as part of the local government's police power but limited by superseding state laws related to specific land use, for example the regulation of public

property, flood plains, utilities, natural resources, airports, housing regulated by a state licensing authority for persons with disabilities, higher education institutions, etc.

Fair housing laws do not preempt local zoning laws but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. This includes a local government's affirmative obligation to provide reasonable accommodations to land use or zoning policies when such accommodations may be necessary to allow persons with disabilities to have an equal opportunity to use and enjoy housing. It also includes the affirmative obligation not to segregate housing for protected classes into lower-opportunity, less desirable areas of the jurisdiction. A jurisdiction's design and construction requirements (as contained in the zoning ordinance or building codes) also must be congruent with the Fair Housing Amendments Act's accessibility standards for design and construction.

Effective March 8, 2021, the 2018 IBC is a HUD-recognized safe harbor for compliance with the FHAA's accessibility design and construction requirements. Additionally, HUD identifies the 2009, 2012, 2015 editions of the International Building Code (IBC) as safe harbors under the Fair Housing Act, promoting the health, safety, and welfare of the public through building construction. Monitoring compliance with these codes is not required but is a good practice for ensuring safe and accessible housing products. The City of Moline[34] has adopted the 2021 International Building Code with local amendments to the Moline Code of Ordinances. Both the City of Davenport[35] and the City of Rock Island[36] have adopted the 2015 International Building Code.

Definition of "Family" and Group Housing for Persons with Disabilities

Often one of the most scrutinized provisions of a municipality's zoning code is its definition of "family." Local governments use this provision to limit the number of unrelated persons who may live together in a single dwelling. Unreasonably restrictive definitions may have the unintended or intended (depending on the motivations behind the drafting of the jurisdiction's definition) consequence of limiting housing for nontraditional families and for persons with disabilities who reside together in congregate living situations.

The City of Moline defines "family" to include one or more persons related by blood, marriage or adoption (including foster children), and in addition, any domestic servants and up to one gratuitous guest thereof, or a group of not more than three

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[34] City of Moline. Current Codes. Retrieved from: https://www.moline.il.us/427/Current-Codes

[35] City of Davenport, Building Codes. Retrieved from: https://www.davenportiowa.com/our_community/building_land_development/codes_and_regulations/building_codes

[36] City of Rock Island, Building Codes & Ordinances. Retrieved from: https://www.rigov.org/645/Building-Codes-Ordinances

persons who need not be so related, and in addition domestic servants or gratuitous guests thereof, who are living together in a single dwelling unit and maintaining a common household.

As of the 2019 AI, Davenport amended its ordinance to completely remove a "family" definition, so as to make no distinction or limitation on the number of people, related or unrelated, who may live together in a dwelling unit.

Rock Island defines "family" to include one or more persons related by blood, marriage or adoption (including foster children), and in addition, any domestic servants and up to one gratuitous guest thereof, or a group of not more than three persons who need not be so related, and in addition domestic servants or gratuitous guests thereof, who are living together in a single dwelling unit and maintaining a common household. An additional definition, "Unrelated Group Family" allows a group of no more than five unrelated adults living together as a common household by doing their own cooking and living together, as distinguished from a group occupying a boarding house, lodging house, club, fraternity, sorority, or hotel. Unrelated group families are permitted with administrative approval, provided that they submit an application, pay an application fee, comply with certain standards such as a spacing requirement, and pay for and pass bi-annual inspections.

Though the mechanics of each is different, both Moline and Rock Island define family based on the relationship and number of the residents. Limiting single family to no more than 5 unrelated individuals is neither the most permissive nor most restrictive under case precedent, but does fail to treat nontraditional, but functionally equivalent, household relationships equal with those related by blood or marriage, and may violate fair housing, privacy, and due process protections. More permissive and neutral definitions of family do not distinguish between related and unrelated occupants as long as the residents live together as a functionally or factually equivalent family or common household sharing common space, meals, and household responsibilities, and/or leaves maximum occupancy per dwelling as a matter of safety under occupancy standards rather than the zoning regulations. While the Supreme Court has recognized a local government's right to limit the number of unrelated individuals who may live together as constitutionally permissible, the restriction must be reasonable and not exclude a household which in every sense, but a biological one is a single family. An unreasonably, or arbitrarily, restrictive definition could violate state due process and/or the federal FHAA as it may have a disproportionate impact on people with disabilities, minorities, and families with children. Another option is to amend the ordinances to add an administrative process for rebutting the presumption that a group exceeding the permitted maximum number of unrelated persons is not otherwise residing together as a single housekeeping unit and functional family. Accordingly, Moline and Rock Island each received a "2" moderate risk score on Issue 1 of the matrix; Davenport received a "1" low risk score on this issue.

None of the cities' "Family" definitions distinguish between or treat persons with disabilities differently *because of* their disability. However, each contains additional requirements and location restrictions on certain types of housing for people with disabilities. In Davenport, group homes allowed by right in nearly all residential zoning districts provided that, when a group home is located within an existing residential structure, the location, design, and operation of such facility must not alter the residential character of the structure. Treatment facilities for drug and alcohol addiction, however, always require a special use permit and then can only be sited in commercial and industrial districts. Because of its permissive group home siting regulations, Davenport scored a "1" low risk on Issue #2 from the zoning review.

In Moline, Group and Institutional uses such as care homes are subject to location and capacity requirements and require a Special Use Permit in some districts. In Rock Island, none of the care home facilities are allowed in the SE residential districts. Group houses and Large Care Homes are subject to an additional discretionary approval from the Board of Zoning Appeals that other multifamily uses are not subject to. For these distinct reasons, Moline, and Rock Island each received a "2" medium risk score on Issue #2. None of the cities ban or functionally ban housing for people with disabilities, but regulations should be amended to make clear that housing for persons with disabilities may be sited equally with other single-family housing for unrelated persons.

Reasonable Accommodations

Adopting a reasonable accommodation ordinance is one specific way to address land use regulations' impact on housing for persons with disabilities. Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waive certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or "to afford persons with a disability the equal opportunity to use and enjoy a dwelling." (The requirements for reasonable accommodation under the Americans with Disabilities Act (ADA) are the same as those under the FHA. 42 U.S.C. 12131(2).) However, the FHA does not set forth a specific process that must be used to request, review, and decide on reasonable accommodation.

Neither Davenport nor Rock Island have adopted a clear and objective process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements. Rather both jurisdictions rely on the variance process for such matters. In Davenport, this is through the Board of Adjustments, and in Rock Island, it is the Board of Zoning Appeals. This is required for any applicant seeking a variance and is not limited to housing for persons with disabilities. The purpose of a variance is not congruent with the purpose of requesting a reasonable accommodation, as a variance requires a showing of special circumstances or conditions applying to the land. In contrast, a reasonable accommodation is to allow individuals with disabilities to have equal access to use and

enjoy housing. The jurisdiction does not comply with its duty to provide reasonable accommodation if it applies a standard based on the physical characteristics of the property rather than considering the need for modification based on the disabilities of the residents. Accordingly, both jurisdictions received a "2" on Issue #3. Moline has adopted a process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements. Notification of surrounding property owners is required, and the Plan Commission may receive citizen input at their discretion, but Moline was assessed a "1" low risk score for this issue. However, the accommodation is at the discretion of the Plan Commission, and as is true of the variance process in Davenport and Rock Island, subjecting the applicant to the public hearing process where there is the potential that community opposition based on stereotypical assumptions about people with disabilities and unfounded speculations about the impact on neighborhoods or threats to safety may impact the outcome.

Supportive Housing for Persons Recovering from Alcohol or Substance Addiction

Under federal law (e.g. FHA, ADA, Rehabilitation Act), it is discriminatory to deny an individual or entity the right to site a residential treatment program in a residential zone because it will serve individuals with alcohol or other drug problems or mental health disabilities.

In Davenport, residential drug or alcohol treatment facilities, halfway houses for people who have exited a correctional setting, and homeless shelters all require a special use permit to be located anywhere, and then must be sited in a commercial or industrial zoning district. These facilities must be spaced a minimum of 1,000 feet apart from one another and at least 300 feet from any residential area. Domestic violence shelters and residential care facilities are allowed as of right in multifamily residential, commercial, and industrial zoning districts. In Moline Halfway Houses and Group Homes are included along with other Group/Institutional Land Uses. Presumably treatment facilities would be defined as community based residential facilities though this is not explicit in the code. Small care facilities as defined by the City require a Special Use Permit in R-1, though they are allowed by right in the other residential districts, and large care facilities require a Special Use Permit in any residential zoning district. In Rock Island, "Halfway House/Group Homes" are allowed only in the R-3 and R-4 zoning districts and only when authorized by the Board of Zoning Appeals, so they are not allowed by right in any zoning districts and are effectively prohibited in single-family districts.

While housing for persons with disabilities may be subject to state and local regulations related to health and safety, they cannot be excluded from residential districts altogether, and such regulations must not be based on stereotypes or presumptions about specific types of disabilities. Accordingly, for treatment facilities which house three or fewer unrelated persons (consistent with the City's family definition) recovering from drug or alcohol addiction, this disparate treatment may

violate the FHA, and Rock Island received a “3” high risk score on Issue #5. Davenport and Moline do not prohibit these facilities but do enforce additional restrictions that are not applicable to other similar uses, so they each received a “2” medium risk score.

CHAPTER 9.
FAIR HOUSING ENFORCEMENT ACTIVITIES

Fair Housing Rights and Resources

Currently, the federal Fair Housing Act—Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §§ 3601 et seq. (the "FHA" or "FHAA")—protects persons from unlawful discrimination in the sale, rental, financing, advertising, and insurance of dwellings, and from actions or conditions that would otherwise deny or make housing unavailable on an equal basis because of a person's race, color, national origin, religion, sex, disability (mental or physical), or familial status (families with children). The FHA also makes it illegal to retaliate against someone who files a complaint, testifies, or assists in a fair housing proceeding. The FHA applies broadly to private, public, and subsidized dwellings though it contains some limited exemptions for certain single family home sales by owner, owner-occupied buildings of four or less units, religious and private clubs, and qualifying age-restricted housing for older persons. Specific to protections based on disability, the FHA requires housing providers to allow reasonable modifications to premises and reasonable accommodations to rules and policies, and requires "covered multifamily housing" (generally meaning ground floor units in buildings with four or more units or all units in buildings of four or more units serviced by an elevator and constructed after March 13, 1991) to meet minimum standards of accessible design and construction.

Although federal law sets the minimum standards for fair housing rights and enforcement, it does not preclude state legislatures and local county and city governing bodies from expanding the classes of protected persons and fair housing rights via state fair housing and antidiscrimination laws or county and city ordinances. Under the Iowa and Illinois state civil and human rights laws and the local code of ordinances for Davenport, additional classes of persons residing in Davenport, Moline, and Rock Island also are protected from discriminatory housing practices that would limit access to fair housing.

State and local fair housing laws deemed substantially equivalent to the FHA—with parallel provisions regarding rights, procedures, remedies, and judicial review and enforcement—may qualify the state or local fair housing enforcement agency for HUD-subsidized enforcement funding via grants or reimbursements, technical support, and cooperative and work-share agreements through HUD's Fair Housing Assistance Program (FHAP). All residents in the Davenport/Moline/Rock Island study jurisdictions are covered by state and local level fair housing laws substantially equivalent to the Fair Housing Act and the additional enforcement and support resources those bring.

Iowa's Civil Rights Act

Iowa's counterpart to the text of the Fair Housing Act is codified within the IOWA CIVIL RIGHTS ACT of 1965 (IOWA CODE § 216.8 et seq., as amended) and is substantively identical to the FHA in rights, remedies, and enforcement processes. The ICRA expands on the FHA's protected classes to include also creed, sexual orientation, and gender identity.[37] Like the FHA, unlawful actions under the ICRA include discriminatory terms, conditions, privileges, notices or advertising; a refusal to permit reasonable modifications of existing premises occupied or to be occupied by persons with disabilities; a refusal to make reasonable accommodations in rules, policies, practices, or services to give a person with disabilities equal opportunity to use and enjoy a dwelling; etc. Retaliation against someone exercising (or assisting) fair housing rights is illegal, which could look like evicting a tenant or refusing to renew a lease because the person filed a complaint, testified, assisted, or participated in a fair housing proceeding.

Under the ICRA and Iowa Administrative Code (Chapter 161.9.1 et seq.), the Iowa Civil Rights Commission (ICRC) is empowered to receive, investigate, mediate, conciliate, litigate, and finally determine the merits of complaints alleging unfair or discriminatory housing practices (as well as in the areas of employment, public accommodations, credit, and educational institutions). As of July 1, 2023, an agency realignment moved the ICRC to be part of the Iowa Department of Inspections, Appeals, and Licensing (DIAL). DIAL investigators now will conduct the initial intake and screenings of complaints to help improve case response times. The ICRC also provides education, training, and technical assistance to the public regarding their civil rights and responsibilities.

In 2021, Iowa passed legislation (Senate File 252) prohibiting its cities and counties from enacting and enforcing "source of income" regulatory protections, instead leaving it to landlords to decide whether or not to deny housing to renters who receive assistance through the federal housing choice voucher program. Although source of income is not an explicitly protected class under the FHA or ICRA (nor the DAVENPORT CIVIL RIGHTS ORDINANCE), housing and disability rights advocates have argued that fair housing law may require a housing provider to accept a housing choice voucher as a reasonable accommodation of a tenant's disabilities if accepting the voucher will not impose undue financial and administrative burdens on the landlord.[38] A case also could

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[37] In January 2024, members of an Iowa House panel rejected a proposed bill (House File 2082) to remove "gender identity" as a protected class under the IOWA CIVIL RIGHTS ACT and classify "gender dysphoria" as a disability.

[38] Lower courts are divided on whether the FHA's reasonable accommodation provisions require landlords to accept alternative methods of payment such as housing choice vouchers from someone who cannot earn income due to a disability. The Eighth Circuit Court of Appeals recently ruled, however, that the FHA's reasonable accommodation duty does not extend to accommodating a tenant's lack of income by accepting a government housing voucher nor compel landlords to make reasonable

be made that Iowa's law will likely have a disparate impact on low-income Iowans based on race, color, or disabilities as these classes disproportionately make up HCV program recipients and rely on housing subsidy aid.[39]

The fair housing provisions of Iowa's CIVIL RIGHTS ACT have been certified by HUD as "substantially equivalent" to the "rights, procedures, remedies, and the availability of judicial review" provided in the FHA, allowing the ICRC as the state fair housing enforcement agency to apply for federal funding under HUD's Fair Housing Assistance Program (FHAP). The ICRC is a HUD certified FHAP agency, giving it concurrent jurisdiction to receive, investigate, process, and adjudicate fair housing complaints under the state and federal acts and to receive reimbursement and grant funding through its work-share agreement with HUD for enforcement activities across the state. A complainant under the ICRA has 300 days from the alleged discriminatory conduct to file a complaint with the Commission.

Davenport Fair Housing Ordinance

The City of Davenport also has adopted local civil rights ordinances under its 2000 DAVENPORT MUNICIPAL CODE, Title 2 Ch. 58 et seq., in connection with housing, employment, public accommodations, education, and credit. The fair housing ordinance, MUNICIPAL CODE § 2.58.300 et seq., includes the protected classes found in the FHA and in the Iowa Civil Rights Act—*race, color, creed, religion, sex, national origin or ancestry, familial status, disability, gender identity, and sexual orientation*—and also extends protected status on the basis of *age* and *marital status*. The seven-member Davenport Civil Rights Commission, its director and commission staff, are empowered by ordinance to receive and investigate claims of discriminatory practices with power to issue subpoenas and discovery orders in aid of that investigation. The commission also may file its own complaint against an alleged offending party where an investigation shows an apparent pattern or practice of discrimination. A person has one year from the offense to file a complaint with the Commission. Before seeking redress in district court for an alleged violation of the local ordinance, the complainant must file a complaint with the Commission and receive a release. However, the local ordinance does not limit any right, procedure, or remedy available under federal or state law.

Davenport's local fair housing ordinance also has been certified by HUD as substantially equivalent to the FHA and qualifies the Civil Rights Commission to

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accommodations for the economic effects of a disability, only the physical effects. Klossner v. IADU Table Mound MHP, LLC, 65 F.4th 349 (8th Cir. 2023). The plaintiff in that case appealed, but the Supreme Court declined to review so the Circuit Court's ruling under these facts remains for Iowa and other Eighth Circuit jurisdictions.

39 According to U.S. Census Bureau data available at the time of the bill's passage, Black residents make up approximately 4% of Iowa's population but 27% of the state's voucher holders. Similarly, 29% of housing choice voucher households have at least one person with a disability.

receive FHAP funding for fair housing discrimination investigation, enforcement, and education activities. The Commission may cross-file complaints with HUD/FHEO.

Illinois Human Rights Act

The ILLINOIS HUMAN RIGHTS ACT, 775 ILCS 5 et seq. (IHRA), was enacted in 1979 and amended over the next decades to become one of the most comprehensive of state civil rights acts. Protected classes have been added and fair housing procedural rights and remedies have been updated to maintain substantial compliance with federal fair housing law. Currently, the IHRA prohibits discrimination in the areas of real estate transactions (residential and commercial), employment, financial credit, and public accommodations. Real estate transactions include renting or leasing, home sales, mortgage lending and insurance, advertising, restrictive covenants or deed restrictions, and housing construction activities. For real estate transactions, the fair housing provisions of the IHRA are more broad than the FHA, protecting people on the basis of race[40], color, ancestry, national origin, religion, sex (including sexual harassment), pregnancy, age (40 and over), order of protection status, marital status, sexual orientation (including gender-related identity), military status, unfavorable military discharge, disability, arrest record[41], familial status, immigration status, and source of income. Source of income protection—meaning lawful, verifiable non-wage income including but not limited to Section 8 Housing Choice Voucher payments, disability payments, veteran's benefits, Social Security income, child support, etc.—was added to the IHRA by amendment in 2022, becoming effective January 1, 2023. Immigration status as a protected class became effective January 1, 2024.

Retaliation, intimidation, interference, or coercion in connection with a person's enjoyment of any of the protected housing rights also are unlawful discriminatory practices. The IHRA applies to most housing in the state with exceptions for owner-occupied housing with four or fewer units or rental of a private room within a home where the owner or family resides.

The IHRA also grants authority for municipalities and counties to pass local antidiscrimination measures and establish a department or commission to address discrimination.

The IHRA bifurcates enforcement between two separate administrative agencies: the Department of Human Rights and the Human Rights Commission. The Department of Human Rights receives and investigates complaints of discrimination, seeks conciliation between the parties, undertakes affirmative actions and public education

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[40] Effective January 1, 2023, Illinois's Crown Act expanded and clarified the definition of race to include traits commonly associated with a race such as hairstyle and texture.

[41] Effective January 1, 2020, the Housing as a Human Right bill makes it illegal to discriminate against a person seeking housing based on records of arrest that did not lead to a conviction, juvenile records, and sealed/expunged records.

activities, and makes findings and recommendations to the Human Rights Commission. The Commission adjudicates charges via public hearings and may issue orders granting relief to parties harmed by discrimination. The IHRA empowers the state attorney general to investigate broad, systemic problems or incidents of discrimination, referred to as "patterns or practices" of discrimination, and to file suits to seek redress and remedy of such violations. The I Department of Human Rights was certified as a HUD FHAP agency on an interim basis in 2002, fully certified in 2006, and certifications renewed in 2012 and 2018.

Moline and Rock Island Local Fair Housing Ordinances

The City of Moline has not adopted a separate fair housing or civil rights ordinance, but it does maintain an active Human Rights Commission whose duties include educating the public, city staff, and elected officials about diversity and discrimination and notifying aggrieved persons about their rights under the ILLINOIS HUMAN RIGHTS ACT and the complaint process under state law. (MOLINE CODE OF ORDINANCES §2-4700 et seq.)[42]

Article VI of the City of Rock Island CODE OF ORDINANCES contains fair housing and antidiscrimination provisions and grants authority to a Fair Housing Board and the Human Rights Commission to promote and enforce fair housing for certain protected classes: *Fair Housing Board*, Sec. 2-256.1 et seq. (persons are protected from certain unfair practices on the basis of race, religion, or ancestry) and *Civil Rights Violations: Real Estate Transactions* Sec. 2-274.1 et seq. (persons are protected from certain unlawful discrimination based on familial status, arrest record, or disability; unlawful blockbusting based on present or prospective changes in the race, color, religion, national origin, ancestry, age, sex, sexual orientation, marital status, familial status or disability of residents). The rights, enforcement procedures, and remedies are not as comprehensive as found under the ILLINOIS HUMAN RIGHTS ACT or the FHA. Complaints must be filed within 90 days of the violation (or discovery of the violation but no more than one year from the violation). The Human Rights Commission also serves as the City's Fair Housing Board. The Fair Housing Board can attempt to resolve housing discrimination complaints between parties through mediation and can make referrals to the Illinois Department of Human Rights or HUD. For violations under Sec. 2-274.1 et seq., after investigation and a finding of probable cause but failure of conciliation efforts, the Commission can require a public hearing before an appointed independent hearing officer. If the hearing officer finds that the respondent has committed a civil rights violation of the city's ordinances related to unlawful housing discrimination, the

[42] More information about the Human Rights Commission, including its latest 2023 Annual Report, is available at: moline.il.us/190/Human-Rights-Commission

hearing officer may impose a fine up to $500 per violation, actual damages, and attorney's fees.

The Fair Housing Board is likely able to help the parties reach a settlement and resolve claims more quickly relative to the federal and state administrative complaint processes or litigation. Even cases that advance to the Human Rights Commission's public hearing procedures are required by ordinance also to have a shorter timeframe than the federal or state processes. However, the Fair Housing Board advises complainants that filing a local complaint should not replace filing a timely complaint with an appropriate court, HUD, and/or the Illinois Department of Human Rights to preserve the complainant's rights to remedies under state and federal fair housing laws. The City's ordinances have not been certified as "substantially equivalent" to the FHA and the Rock Island Human Rights Commission (Fair Housing Board) is not a certified FHAP agency.

Local FHIP Grantees

Under its Fair Housing Initiatives Program (FHIP), HUD administers multiple competitive grant categories to award money to local fair housing advocacy organizations who assist persons believed to have been harmed by discriminatory housing practices; to help people identify government agencies that handle complaints of housing discrimination; to conduct preliminary investigation of claims; to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices; and to educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws. Fortunately, several nonprofit housing advocacy organizations serving residents of Davenport, Moline, and Rock Island have been awarded FHIP grant funding to provide fair housing related services.

- The Fair Housing Organizations Initiative (FHOI) provides funding to start new housing advocacy organization in underserved communities or build the growth, capacity, and effectiveness of existing non-profit fair housing organizations to continue to serve the rights and needs of underserved groups, particularly persons with disabilities.
- The Private Enforcement Initiative (PEI) funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.
- The Education and Outreach Initiative (EOI) funds programs and initiatives that educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws.

Prairie State Legal Services

Prairie State Legal Services provides legal advice and representation, advocacy, education, and outreach to low-income, elderly, and other vulnerable groups across Illinois. Its Fair Housing Project investigates cases of discrimination by housing

providers; helps clients resolve fair housing disputes; and conducts community legal education on fair housing rights and responsibilities. PSLS may negotiate on behalf of an aggrieved tenant; conduct fair housing testing; and represent a client who files a complaint with HUD or the Illinois Department of Human Rights or in court.

PSLS is consistently a FHIP PEI grantee to build on and continue its fair housing testing program. For FY2024, PSLS was awarded a $425,000 multiyear grant, up from a $375,000 PEI award in 2021. Fair housing testing refers to the use of testers who pose as prospective renters, sellers, or buyers of residential real estate for the purpose of determining whether housing providers and others are complying with the Fair Housing Act or whether prospective tenants or buyers are treated differently based on a protected trait. PSLS trains testers and also offers a range of fair housing legal services that include complaint intake, disability accommodation advocacy, legal advice and representation, complaint filing with administrative agencies and courts, conciliation/mediation, settlement negotiation, and referrals. Other housing related services offered include eviction defense; housing protection for seniors, veterans, people living with HIV/AIDS; and subsidized housing eviction defense, termination of assistance, rent calculations, and admissions issues.

PSLS has multiple locations throughout the state and can be contacted through their website or through their Moline office:

1515 5th Avenue
Suite 200
Moline, IL 61265
Phone: 309-794-1328
Web: pslegal.org

HOPE Fair Housing Center

HOPE Fair Housing Center serves clients across 40+ counties in Illinois including Rock Island County (City of Moline and City of Rock Island). HOPE currently has 10 staff members, 1 AmeriCorps VISTA, and 2 social work interns on its team. HOPE has been awarded funds from several categories of FHIP grants over the past five-year period including PEI, EOI, American Rescue Plan, and Fair Housing Organizations Initiative (FHOI) awards: a $425,000 multiyear PEI award for FY2022, 2023, and 2024; $374,996 PEI award for FY2021; $125,000 PEI-ARP (American Rescue Plan) award for FY2021; $125,000 EOI award for FY2023; $100,000 EOI-ARP award for FY2023; $125,000 EOI award for FY2022; $100,000 EOI-Striving for Equity award for FY2022; $125,000 EOI award for FY2021; and $132,000 FHOI award for FY2021.

With PEI funds, HOPE staff conducts intake and screening of fair housing complaints, counsels clients regarding fair housing protections and options, and provides appropriate referrals for other housing issues. HOPE conducts investigations of systemic or complaint-based rental, sales, and lending housing discrimination matters

including through covert testing. HOPE helps mediate and resolve complaints between clients and housing providers. HOPE also assists clients in advocating for their fair housing rights, self-filing complaints with administrative agencies, and refers victims of discrimination to administrative agencies (HUD, DOJ, and IDHR/FHAP) or private counsel when evidence supports allegations of violations to fair housing laws.

With EOI funds, HOPE provides free educational materials and trainings across Illinois for community members, service providers, and housing industry professionals on topics ranging from general fair housing rights; housing providers' rights and responsibilities; realtors responsibilities under fair housing laws; housing rights granted to victims of domestic violence and abuse; understanding assistance animals; design and construction standards; protections based on specific protected classes such as source of income, national origin, individuals with disabilities, etc.; and protections and resources for those seeking housing with a previous arrest or conviction record. HOPE also hosts an annual conference open to community members, community organizations, housing industry, and local governments where participants receive comprehensive education on fair housing topics. HOPE additionally meets or collaborates with public and private partners to increase compliance with the Affirmatively Furthering Fair Housing Rule, and to increase housing opportunities to those groups historically harmed by housing discrimination, residential segregation, and exclusionary public policies.

Since 2020, HOPE has received 15 complaint intakes from Rock Island County residents. Five of those intakes were housing related but not fair housing issues. Seven intakes were connected to a fair housing complaint based on the person's disability. HOPE was able to assist three of those clients in direct advocacy resulting in reasonable accommodation/modification requests related to accessible services, accessible parking spaces, and ramp installation. Other matters involved allegations of housing discrimination based on sex and race in the rental context. HOPE did not file formal administrative or court complaints on any matters deriving from Rock Island County intakes from 2020 – YTD 2024.

IDHR's 2023 Annual Report indicated that only 7 charges of housing discrimination were filed from Rock Island County in one year. From the small number of intakes HOPE has received coming from Rock Island County and the few Rock Island County cases identified by IDHR, HOPE infers that more education on rights and responsibilities under Fair Housing laws and information on what organizations or agencies to contact for assistance would likely benefit Rock Island County residents.

In support of its core mission of ensuring communities and individuals can enjoy housing free from discrimination, specific priorities for 2024 and beyond include addressing inequitable tenant screening practices to prevent the discriminatory effects caused by blanket bans on eviction records, conviction/arrest records, and overly restrictive credit score requirements, and refusals to rent to subsidized renters. Further HOPE will continue to advocate for the dismantling of discriminatory policies

such as Crime Free/ Nuisance Free Ordinances, which disproportionately harm black households, persons with disabilities, and victims of domestic violence. HOPE will continue to advocate for accessible housing in new developments to support persons with disabilities and for occupancy codes and unit sizes that accommodate families with children.

Hope can be contacted via:

Phone: 630-690-6500
Email: info@hopefair.org
Web: hopefair.org/contact

A plethora of resources are available on HOPE's website, including self-advocacy toolkits based on discrimination on the emerging topics of real estate appraisal, eviction, source of income, and arrest and conviction records.

They can be found here: https://hopefair.org/toolkits/

Iowa Legal Aid

Residents of Davenport may receive housing-related legal services from Iowa Legal Aid, which provides free legal help for civil (not criminal) issues to low-income Iowans. ILA's Fair Housing Project addresses causes and complaints of illegal housing discrimination to help expand housing opportunities for vulnerable Iowans. ILA received a $133,183 FHOI grant in FY2021 to help build its housing discrimination enforcement capacity. In FY2023, ILA received $417,532 in PEI funds and in FY2024 was awarded a $422,457 PEI multiyear grant, which it will use to expand its fair housing testing program and representation of victims of housing discrimination.

Davenport residents can contact Iowa Legal Aid at:

736 Federal Street
Suite 2309
Davenport, IA 52803
Phone: 1-800-532-1275
Web: iowalegalaid.org

Fair Housing Complaints

The administrative processes for investigating and resolving housing discrimination complaints follow substantially similar tracks and procedures among the FHAP agencies identified above and the HUD/FHEO process. For victims in Davenport (and Iowa generally), an aggrieved party has 300 days from the alleged discriminatory conduct to file a formal complaint with the Iowa Civil Rights Commission or one year to file a complaint with the Davenport Civil Rights Commission. Complainants in Moline and Rock Island have 300 days to file a complaint with the Illinois Department of

Human Rights. In both states, aggrieved persons may file directly with the appropriate HUD Regional Office of Fair Housing and Equal Opportunity (FHEO) within one year of the alleged discriminatory conduct. The investigation, mediation, reasonable or probable cause findings, conciliation efforts, charge procedures, and public hearing decisions under the FHA, Iowa Civil Rights Act, Illinois Human Rights Act, and Davenport Fair Housing ordinance vary but are substantially similar, including the potential for a finding of liability by an administrative law judge or hearing officer with the availability of compensatory and injunctive relief for the aggrieved complainant. Cases that proceed after a probable cause finding will be adjudicated by the different fact-finding bodies (an ALJ for HUD, an ALJ at the Iowa Department of Inspection and Appeals, an ALJ at the Illinois Human Rights Commission, or a hearing officer with the Davenport Civil Rights Commission).[43]

If an administrative complaint is filed with the FHEO office, typically, once certified, HUD refers complaints of housing discrimination that it receives back to the state or local FHAP agency for investigation, conciliation, and enforcement activities. HUD policy favors having fair housing professionals based locally where the alleged discrimination occurred because it has found that a state or local agency's closer proximity to the site of the alleged discrimination provides greater familiarity with local housing stock and trends and may lead to greater efficiency in case processing.

Complaints filed with HUD

Region V of the FHEO receives and investigates complaints by households regarding alleged violations of the FHA for cities and counties throughout Illinois, including Moline and Rock Island (as well as Ohio, Indiana, Michigan, Minnesota, and Wisconsin). The FHEO Region VII office receives complaints for cities and counties throughout Iowa, including Davenport (as well as Kansas, Missouri, and Nebraska).

The respective FHEO Regional Offices maintain county-level data reflecting the number of complaints of housing discrimination received by HUD, whether the case is retained by the FHEO or referred to a state or local FHAP for investigation and processing, the status and closure reason of all such complaints, the basis/bases of discrimination and the discriminatory issues identified in each case, and the settlement/conciliation amounts, if any, awarded for each case. Region V and Region

[43] A detailed description of the complaint, charge, and hearing procedures under the respective Illinois Human Rights Act, Iowa Civil Rights Act, and Davenport fair housing ordinance are available at: (i) Illinois Department of Human Rights, Procedures for Housing Cases, accessed 11/1/2024, https://dhr.illinois.gov/content/dam/soi/en/web/dhr/filingacharge/documents/hc-proced.pdf; (ii) Iowa Civil Rights Commission, Outline of Complaint Process, accessed 11/1/2024, https://icrc.iowa.gov/file-complaint/outline-complaint-process; and (iii) Davenport Civil Rights Commission, Complaint Process, accessed 11/1/2024, https://www.davenportiowa.com/UserFiles/Servers/Server_6481372/File/Departments/Civil%20Rights/Complaint%20Process.pdf

VII personnel responded to requests for data regarding complaints received which concern alleged discriminatory housing practices having occurred in Davenport, Moline, or Rock Island for the previous five-year period from October 1, 2019, to October 1, 2024.

HUD reported the filing of 162 formal complaints alleging housing discrimination within the subject jurisdictions: 144 originating from the City of Davenport, 12 from the city of Rock Island, and 6 from the city of Moline.

Of the 144 Davenport cases, 133 cases were referred to a FHAP agency (either the Iowa Civil Rights Commission or the Davenport Civil Rights Commission) for investigation and processing and 11 cases were retained by HUD. For the Moline and Rock Island cases, 2 of the 18 cases were retained by HUD with the others referred to the state FHAP agency (the Illinois Department of Human Rights).

HUD's records showed that 4 of the Illinois cases and 41 of the Davenport cases were still pending/under investigation (as of 10/24/24); 9 Illinois cases (50%) and 69 Davenport cases (48%) were closed by the FHEO/FHAP agency for "no cause"—i.e. after a full investigation was conducted, the investigating agency did not find sufficient evidence to support the complainant's allegations of unlawful discrimination); 21 Davenport cases (15%) had been successfully resolved through conciliation and a settlement agreement negotiated between the parties; 1 Rock Island case and 5 Davenport cases were administratively closed after the complainant stopped cooperating; 1 Moline case and 3 Davenport cases were withdrawn by the respective complainant either after resolution or because the complainant no longer wanted to pursue; 1 Rock Island case was closed for lack of jurisdiction; and 1 Rock Island and 1 Moline case were charged or the FHAP found cause and were still open and pending next steps in the prosecution or conciliation efforts (as of 12/2/24). In 5 Davenport cases, HUD found reasonable cause to believe discrimination occurred and issued a Charge of Discrimination. After election by the parties of these cases to have their respective case then moved to federal district court for a final determination of liability, 3 of the 5 cases were still pending in the courts (as of 10/24/24) and 2 of the 5 charged cases had been dismissed by the district court after overruling the agency's investigative findings or conclusions of law.

In 21 Davenport cases resolved through conciliation/settlement and one case withdrawn after resolution by the complainant, respondents paid damages to the aggrieved party and/or into a victims' fund in amounts ranging from $500 to $7,500 and totaling $35,585. Details regarding whether and what form of equitable or injunctive remedies were also negotiated and approved as part of case settlements were not disclosed in HUD's data. In cases resolved by settlement/conciliation, the respondents did not necessarily admit liability, but may have settled to avoid further expense, time, and the uncertainty of litigation.

The following table shows the basis of discrimination, also understood as the protected class status, alleged in the 12 cases originating in Rock Island, 6 Moline cases, and 144

Davenport cases. More than one basis of discrimination may be cited in a single complaint, thus why there were 205 identified bases of discrimination alleged in the 162 complaints filed.

TABLE 21. BASIS/PROTECTED CLASS STATUS OF DISCRIMINATION COMPLAINTS

Basis of Discrimination Reported	Rock Island	Moline	Davenport
Disability	8	3	66
Race	5	1	64
Retaliation	1	1	25
Sex	0	1	15
National Origin	1	0	7
Familial Status	0	1	5
Religion	0	0	1
Color	0	0	0
Total	15	7	**183**

The City of Davenport was named as a respondent in 9 cases. One of those cases is still open/under investigation (as of 10/24/24); 6 cases were closed after a "no cause" determination; 1 case was withdrawn by the complainant without resolution; and 1 case was dismissed because the complainant failed to cooperate.

Complainants also may cite more than one discriminatory act or practice, recorded as the discriminatory "issue." HUD reported complainants identified the following discriminatory issues: "discrimination in terms/conditions/privileges relating to rental" was the most often cited issue in the Davenport cases, in 77 cases (~53% of cases), and cited in 1 Rock Island and 1 Moline case; failure to make reasonable accommodation or permit reasonable modification was cited in 51 Davenport cases (~35% of cases) and 11 Moline/Rock Island cases (~61% of those cases); discriminatory acts under Section 818 (coercion, etc.) was cited in 42 Davenport cases and 1 Moline case; discriminatory terms, conditions, privileges, or services and facilities in 27 Davenport cases and 6 Moline/Rock Island cases; discriminatory refusal to rent in 23 Davenport cases, 2 Moline cases, and 1 Rock Island case; otherwise deny or make housing unavailable in 20 Davenport cases and 2 Rock Island cases; discriminatory advertising, statements and notices in 13 Davenport cases and 2 Rock Island cases; discriminatory financing (includes real estate transactions) was cited in 1 Rock Island case. Finally, using ordinances to discriminate in zoning and land use was reported in 1 Rock Island case (dismissed for lack of jurisdiction).

Complaints filed with Iowa Civil Rights Commission

A request also was made to the Iowa Civil Rights Commission for data reflecting the number of housing discrimination related complaints received by the Commission regarding housing units in the City of Davenport. The Commission provided the following data for 42 cases it processed between October 1, 2019, and October 24, 2024:

TABLE 22. ICRC HOUSING DISCRIMINATION COMPLAINTS

Basis	Cause of Action	Result
National Origin (Hispanic), Retaliation	Terms and Conditions, Participation	No Probable Cause
Disability	Reasonable Accommodation	No Probable Cause
Disability	Refusal to Rent	No Probable Cause
Race (Black)	Terms and Conditions	No Probable Cause
Disability	Refusal to Rent, Reasonable Accommodation	No Probable Cause
Race (Black), Disability	Reasonable Accommodation, Terms and Conditions, Harassment	Satisfactory Adjustment ($500), plus waive all fees associated with early termination of lease.
Retaliation	Terms and Conditions	No Probable Cause
Sex (Female), Retaliation	Sexual Harassment, Eviction	Administrative Closure
Sex (Female), Retaliation	Sexual Harassment, Eviction	No Probable Cause
Race (Black)	Terms and Conditions	Local – Open
Retaliation	Eviction	No Probable Cause
Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Terms and Conditions, Harassment, Eviction	Local – Open

Basis	Cause of Action	Result
Familial Status	Terms and Conditions, Eviction	Local – Open
Retaliation	Terms and Conditions	Local – Open
Disability	Harassment	Local Administrative Closure
Race (Black), Sex (Female)	Harassment, Terms and Conditions	Local Administrative Closure
Race (Black)	Terms and Conditions	Local – Open
Race (Other)	Other	Local – Open
Race (White)	Harassment	No Probable Cause
Race (Other), Sex (Female)	Sexual Harassment, Other	Local – Open
Race (Other)	Harassment, Eviction	Local – Open
Race (Other)	Terms and Conditions	Local
Race (Black)	Terms and Conditions	No Probable Cause
National Origin (Mexican)	Terms and Conditions, Eviction	Local – Open
Familial Status, Retaliation	Terms and Conditions, Other	Local – Open
Race (Black)	Terms and Conditions, Other	Local – Open
Race (Black)	Refusal to Rent	No Probable Cause
Race (Black)	Refusal to Rent, Terms and Conditions	No Probable Cause
Race (Black)	Refusal to Rent	No Probable Cause
Race (Black), Familial Status, Disability	Terms and Conditions, Eviction	No Probable Cause
Race (Black)	Terms and Conditions, Harassment	No Probable Cause
National Origin (Mexican)	Terms and Conditions, Otherwise deny or make housing unavailable	No Probable Cause

Basis	Cause of Action	Result
Race (Black), Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Harassment	No Probable Cause
Race (Black), Sex (Female)	Terms and Conditions, Eviction	No Probable Cause
Disability	Terms and Conditions	No Probable Cause
Race (Black)	Harassment, Eviction	Open; investigation
Race (Black)	Harassment, Eviction	Open; investigation
Sex (Male), Gender Identity, Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Harassment, Terms and Conditions, Refusal to Rent	Administrative Closure
Race (White), Disability	Denied Accommodation, Harassment, Other	Open; mediation

Of the 42 cases processed by the Commission, 15 cases were still open at the time of reporting (12 open at the local level, 2 cases open in the investigation phase, and 1 case open in the mediation phase). Of the closed cases, a "no cause" finding was made in 22 cases (52%); 2 cases had been administratively closed by the Commission; 1 case closed administratively by the local fair housing enforcement authority; and 1 case reached an individualized settlement that included a satisfactory adjustment of $500 plus agreement by the respondent landlord to waive all fees associated with early termination of the lease.

Race was the most often cited basis of discrimination in the Davenport cases cited in 25 matters (~60%), followed by disability in 11 cases (~26%); retaliation in 7 cases; sex in 6 cases; national origin in 3 cases; familial status in 3 cases; and gender identity in one case. The most often cited issues ("cause of action") included discriminatory terms and conditions in 25 cases (~60%); harassment in 12 cases (~29%); eviction in 11 cases; reasonable accommodation or denied accommodation in 7 cases; discriminatory refusal to rent in 6 cases; and sexual harassment in 3 cases.

Complaints filed with Davenport Civil Rights Commission

The Commission reports data reflecting complaints it receives, investigates, and processes in each calendar year's Annual Report. As of the writing of this report, DCRC Annual Reports for CY2019—2021 were posted. The Commission received and opened

44 housing discrimination cases and closed 40 housing cases in CY2019; opened 14 housing discrimination cases and closed 22 in CY2020; and opened 29 housing discrimination cases and closed 29 cases in CY2021. Three cases were referred to HUD in 2021.

The Annual Reports provide data regarding the basis of discrimination (i.e. race, disability, sex, etc.) and the disposition of cases (i.e. settlement, no probable cause finding, probable cause, etc.), but the numbers are not broken down by whether the alleged discriminatory action occurred in the context of housing versus employment, public accommodation, education, credit, or transit. So, for example, in 2021, of the 105 total complaints that were filed with the Commission, race was cited 62 times as a basis of discrimination, but the report does not indicate how many of those were housing cases versus employment, public accommodation, etc. Annual Reports are available on the Commission's website.

The Commission's website also provides information on settlements it has secured stemming from housing discrimination complaints:

TABLE 23. DCRC HOUSING DISCRIMINATION COMPLAINTS RESOLVED BY SETTLEMENT

Davenport Civil Rights Commission Settlement Terms for Resolved Housing Discrimination Complaint Cases			
Closure Date	Basis	Trigger Event/Issue	Terms
7/10/2023	Disability	Failure to Accommodate	$2,500, Creation of Policy
6/30/2023	Race, Disability, Age	Harassment, Discriminatory Statements, Different Treatment	$1,750, Notification of Terms of Agreement
6/13/2023	Disability	Failure to Accommodate	Specific Performance, Notification of Fair Housing Policies, Posters
4/24/2023	Familial Status	Discriminatory Statements	$12,000 to Complainant, $6,422.13 to the Commission
4/3/2023	Disability	Failure to Accommodate	$500, Apology, Notification of Fair Housing Policies

3/20/2023	Disability	Failure to Accommodate	$2,500, Notification of Fair Housing Policies
11/7/2022	Disability	Failure to Accommodate	$1,000, Notification of Fair Housing Policies
2/28/2022	National Origin	Different Treatment	$2,000, Training
1/20/2022	Race, Disability	Failure to Accommodate, Different Treatment	$1,081, Specific Performances
10/29/2021	Race	Different Treatment	$3,500, Training
10/19/2021	Disability	Failure to Accommodate	$1,269, Notification of Fair Housing Policies
5/1/2021	Disability	Failure to Accommodate	Apology, Fair Housing Posters
2/12/2021	Disability	Failure to Accommodate	$1,000, Training
6/1/2020	Disability	Failure to Accommodate	$835, Letter of Reference, Specific Performances
5/27/2020	Race	Different Treatment	Apology, Fair Housing Logo on Applications, and Leases
3/20/2020	Disability	Failure to Accommodate	$4,700, Apology, Neutral Reference, Training
3/9/2020	Disability	Failure to Accommodate, Different Treatment	$4,900, Fair Housing Posters
10/30/2019	Disability	Harassment	Apology, Training

		Total Compensation	$45,957

For the 18 housing-related discrimination cases conciliated and settled between October 2019 through December 31, 2023 (the most current data available), disability was the most alleged basis of discrimination, occurring in 14 cases (~78%), followed by race in 4 cases and familial status, age, and national origin occurring in 1 case each. The Commission secured a total of $45,957 in damages to aggrieved parties and civil penalties. Relief also included fair housing training and terms requiring that housing providers adopt fair housing policies, communications, and notifications.

In its most recently published Annual Report, CY2021, the Commission illustrated its work in resolving fair housing disputes by describing the mediation process in one particular case: A Complainant filed a housing discrimination complaint alleging that the manager of the mobile home park where she leased a lot space for the trailer she owned was terminating her lot lease because of her household's national origin, though the manager's stated reason for termination was the complainant's failure to make repairs to the trailer. Complainant alleged that the manager would not allow her to make the needed repairs to bring the trailer up to standards and instead pressured her to sell the trailer to new owners. Respondents initially refused to cooperate with the investigation, but after going through the Commission's subpoena process, the respondents submitted the necessary information for the investigation. Prior to the completion of the investigation, the parties agreed to participate in Commission-led conciliation. The complainant ultimately settled in conciliation for $2,000 in relief and respondents agreed to attend fair housing training as relief in the public interest.

Complaints filed with the Illinois Department of Human Rights

A FOIA response from the IDHR reveals that between October 1, 2019, through October 1, 2024, the Department opened or closed 8 cases alleging housing discrimination related to properties or parties located in the City of Moline and 7 cases from the City of Rock Island.

TABLE 24. IDHR HOUSING DISCRIMINATION COMPLAINTS

Illinois Department of Human Rights					
Jurisdiction	Open and Closure Dates	Basis / Bases	Issues	Closure Reason	Respondent (if a city or city agency)

Moline	01/25/18 - 11/15/22	Sex	Terms	Adjusted Terms of Settlement	
Moline	12/20/18 – 10/24/19	Race	Additional Civil Rights	Lack of Substantial Evidence	Moline Housing Authority
Moline	02/22/19 – 12/18/19	Race	Terms	Lack of Substantial Evidence	Moline Housing Authority
Moline	05/10/19 – 4/15/20	Disability (Mental)	Terms	Failure to proceed	
Moline	04/09/20 – 4/5/21	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	Moline Housing Authority
Moline	11/15/21 – 3/14/23	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	
Moline	02/23/23 – 11/14/23	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	
Moline	05/29/24 - Open	Familial Status	Rental		Moline Housing Authority
Rock Island	09/18/17 – 5/13/21	Religion	Terms	Failure to Proceed	Rock Island Housing Authority
Rock Island	10/22/18 – 10/24/19	Race	Terms	Lack of Substantial Evidence	Rock Island Housing Authority
Rock Island	04/09/20 – 4/12/22	Disability (physical)		Lack of Substantial Evidence	
Rock Island	09/01/20 – open	Race	Terms	Lack of Jurisdiction	City of Rock Island
Rock Island	11/17/22 – open	Race	Terms		City of Rock Island

Rock Island	03/27/23 – open	Disability (Mental)		Lack of Substantial Evidence	
Rock Island	04/18/24 – open	Disability (Mental)	Terms		

For the cases that have been closed/resolved during this time period, the majority were closed after investigation and a finding of lack of substantial evidence ("no probable cause" finding) to proceed. Disability was most often cited as the basis of discrimination—in 7 out of 15 cases—followed by race in 5 cases, and religion, sex, and familial status being the basis of perceived discrimination in one case each.

The Moline Housing Authority was named as the respondent/offending party in 4 cases, the Rock Island Housing Authority in 2 cases, and the City of Rock Island in 2 cases. Two of those cases are still open and pending investigation (as of 10/28/24); however, the other six cases were closed for lack of substantial evidence or lack of jurisdiction without a finding of liability against the local government.

Fair Housing Enforcement through Civil Litigation

Under the FHA, the Iowa Civil Rights Act, and the Illinois Human Rights Act, in addition to or as an alternative to filing an administrative complaint, an aggrieved person may commence a civil action in an appropriate United States district court or state court (with proper jurisdiction and venue) not later than two years after the occurrence or the termination of an alleged discriminatory housing practice, thus maintaining control of the case and the potential to collect punitive damages. Victims do not have to first exhaust their administrative remedies before filing a lawsuit nor be issued a "right to sue" letter from the administrative enforcement agency. If an administrative action has already commenced, the parties still may elect to move the case to court for adjudication as long as the parties have not already entered into a conciliation agreement to resolve the alleged discriminatory housing practices or, following a charge of discrimination, an administrative hearing has not already commenced.

Fair housing lawsuits may be filed against local governments and zoning authorities and against private housing providers, mortgage lenders, developers, or real estate brokers. Because the ICRA and IHRA have been determined to be substantially similar to the FHA, court opinions interpreting the FHA are instructive in interpreting the state laws.

Under the FHA, a plaintiff may hire a private attorney or request a court-appointed attorney for assistance with litigating the case and may seek to prove actual or compensatory damages and request injunctive relief and punitive damages. Settlement amounts or jury awards often are much larger for cases prosecuted in court than victim compensation awards through the administrative process. In an election

case, the Department of Justice may prosecute the case on behalf of the aggrieved party. Additionally, the DOJ or the state attorney general may bring suit on behalf of individuals based on referrals from HUD/FHAP in the case of a "pattern or practice" of discriminatory actions, a case of particular importance to the public interest, or when there has been a breach of a conciliation agreement. In a pattern or practice case, the court may award preventative relief (permanent or temporary injunction, restraining order, or other order) and under the FHA, a civil penalty up to $50,000 for a first violation and up to $100,000 for a second or subsequent violation. An aggrieved party may intervene in any action filed by the DOJ.

For the recent five-year period studied—October 1, 2019, through October 31, 2024—only one lawsuit of significance was found regarding allegations of unlawful housing discrimination occurring in Davenport, Moline, or Rock Island that resulted in federal litigation, a published HUD ALJ decision/settlement, or a published state court opinion.

- ***United States v. Goitia,* 3:20-cv-56 (S.D. Iowa) (complaint filed June 29, 2020; consent order entered and case dismissed May 23, 2022).**

The United States DOJ brought this action on behalf of multiple female tenants of rental housing properties owned and managed by the defendants in Davenport, Iowa. The amended complaint alleged that the defendants engaged in a pattern or practice of discrimination on the basis of sex, specifically that the owner/manager Juan Goitia sexually harassed numerous female tenants since at least 2010 by making unwelcome sexual comments and advances, touching tenants' bodies without their consent, entering the homes of female tenants without their consent and without prior notice, and taking adverse actions against tenants who resisted his sexual overtures or complained about the harassment. The parties ultimately agreed to a settlement before trial resolving claims against the offending landlord and against 908 Bridge Cooperative which, along with Goitia, owned the properties where the harassment occurred. The consent order required defendants to pay $135,000 in monetary damages to compensate individuals harmed by the harassment and pay a civil penalty to the United States. Further, the consent order bars Goitia from continuing to manage rental housing; requires defendants to hire an independent manager to manage any rental properties that defendants own or manage now or in the future; and requires defendants to obtain fair housing training and implement comprehensive non-discrimination policies and complaint procedures to prevent sexual harassment at their properties in the future.

In a press release announcing the settlement, Assistant Attorney General Kristen Clarke for the Justice Department's Civil Rights Division stated, *"Sexual harassment by housing providers is an illegal and egregious abuse of power that deprives tenants of their right to be safe and secure in their homes."* The Justice Department's Sexual Harassment in Housing Initiative aims to address and raise awareness about this form of sex-based discrimination by landlords, property managers, maintenance workers, loan officers, or other people who have control over housing. Since launching the

initiative in October 2017, the Department of Justice has filed 23 lawsuits alleging sexual harassment in housing and recovered over $9.6 million for victims of such harassment.

CHAPTER 10.
IDENTIFICATION OF IMPEDIMENTS

Described below are the fair housing impediments identified in this Analysis of Impediments, along with associated contributing factors and supporting datapoints. Following these narrative descriptions is a table containing recommended actions, responsible parties, and potential partners for addressing the named impediments.

Impediment 1: Insufficient access to affordable housing

The persistent housing and affordability crisis, which was noted in the 2019 AI, has continued to grow in Moline, Davenport, and Rock Island and was the most common issue mentioned by stakeholders and community members in focus groups, public forums, and interviews. Many community engagement participants described poor building and unit conditions, and limited oversight has put many renters in unsafe situations. These conditions include aging buildings with mold, pests, and even structural risks, which were amplified by the deadly apartment building collapse[44] in downtown Davenport in 2023. Participants noted these problems are a result of landlords' neglect upkeep, focusing on profits over tenants' wellbeing. Many believe these issues have become overlooked due to weak code enforcement and inadequate city resources to check and fix housing in need of repair.

Vulnerable and marginalized populations, like those with disabilities, large families, or individuals reentering society after time in prison, are especially impacted by the lack of affordable, accessible housing options. There is a lack of homes and units specifically designed for individuals with disabilities who need accommodations such as ramps, wide doorways, elevators, and more. Families that need more space face high costs and restrictive zoning laws, while people with criminal records often face discrimination making it hard to secure housing. Stakeholder particularly noted the limited funding impacts coordination among housing services and resources. Representatives from local nonprofit housing assistance organizations and agencies also noted their intake capacity has become overwhelmed during and following the COVID-19 pandemic.

Systemic barriers have also resulted in mortgage denial disparities, which affect some minority groups who are two times as likely than non-Hispanic white households to face denial when seeking a loan. This further limits people of color from accessing homeownership opportunities while also widening economic divides. Stakeholder and community residents alike brought attention to the strict tenant requirements from

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[44] Langmaid, CNN, V. (2023). Multiple structural problems caused Davenport, Iowa, apartment building collapse that killed 3 residents, investigation finds. cnn.com. https://www.cnn.com/2023/09/07/us/davenport-iowa-building-collapse-investigation/index.html

landlords, like no tolerance for past evictions or credit issues, leave many people at risk of homelessness and further limit their access to affordable housing and housing in general. Many noted homelessness has increased in recent years, particularly as the cost of living and rents have increased across the cities and region. Different protected class members face additional barriers in accessing for-sale and rental housing.

Data about housing problems presented in Chapter 6 of this report shows that, in each city, affordability issues are more acute for households of color than for White households. Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates: about 41% to 43% of Black households have at least one of the four housing problems, and 53% to 90% of Native American households have a housing problem. In Rock Island, Asian and Hispanic households also experience housing problems at disproportionate rates (52.7% and 39.6%, respectively). While the total numbers of households are small, the 20 Pacific Islander households in Moline and Rock Island all experience housing problems (100% of the 10 Pacific Islander households in each city). Particularly, housing problems are more prevalent for households with lower incomes than for those with higher incomes. Across the three cities, about 75% to 78% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 11% to 16% of households with incomes of 81% to 100% HAMFI.

Together with input regarding housing condition, these rates show a continued need to expand the supply of affordable housing available in all three cities, along with improving and/or maintaining existing affordable housing. This may include development and preservation of affordable for-sale and rental product. Further, several stakeholders note the specific need for housing assistance directed toward lowest income groups (households with incomes under 30% of area median income) and people experiencing or at risk for homelessness.

Impediment 2: A lack of targeted investment in underserved areas resulting in increasing disparities in access to opportunity

Data and mapping analysis of Moline, Davenport, and Rock Island reveals that each City contains neighborhoods with significant disparities in access to opportunity, especially for protected class groups. A lack of targeted attention and investment to these areas results in widening disparities in access to many resources needed for residents to thrive and achieve upward mobility. The most severely impacted neighborhoods lack many different resources, compounding access issues for residents. The following factors contribute to this impediment to fair housing in Moline, Davenport, and Rock Island:

Low and inconsistent levels of school proficiency

Opportunity Index Disparities, as shown in Table 4, show that variations in school quality disproportionately impact residents living below the poverty line and, in Davenport and Rock Island, residents who are non-white. In addition, Davenport and Rock Island have significantly lower school proficiency scores as a whole than Moline, especially the latter. Residents who participated in the community feedback process additionally noted issues with recent school closures in Davenport.

School proficiency varies widely by location within the jurisdiction, as depicted in Figure 7. Most concerningly, school proficiency scores are 10 or less out of a possible total of 100 in roughly half of the area's census tracts. This is especially prominent in Rock Island, where more than half of all census tracts have proficiency scores this low. In addition, Davenport is the only City to have any schools with a proficiency score above 75, and these exist only in small areas of the City. As shown in Figure 10, there is significant correlation between areas with low school proficiency scores and low levels of residents who complete high school.

Limitations in transit options

Transit access and affordability both shape many other opportunity factors, such as access to jobs and good schools. This is especially true for areas in which fewer residents own or have access to a personal vehicle, as is true for neighborhoods along the Mississippi River in all three cities (see Figure 17).

As shown in Figure 16, Davenport has the largest proportion of land area with a transit affordability score under 50 (out of 100). This is likely due to heavier levels of car dependency within the City. Because of this, Davenport residents who do not have access to a personal vehicle may face more difficulties in accessing public transit than residents of Moline or Rock Island. Table 4 also shows that, as a whole, Davenport residents take fewer public transit trips than residents of Moline or Rock Island. This may indicate an increased need for transit options in Davenport.

A need for employment assistance and job training

Neighborhoods along the Mississippi River, especially in Davenport and Rock Island, have the lowest labor market engagement rates in the area. These same neighborhoods also face a lack of many other resources, and these disparities likely compound each other. Figures 12 and 13 show that some of the same neighborhoods with the highest job proximity scores – meaning the most available jobs – have the lowest labor market engagement scores, and Figures 10 and 11 show that these same neighborhoods are those with the lowest level of high school and college education in the jurisdiction. Table 4 shows that a lack of proximity to jobs and low labor market index scores disproportionately impact low-income and non-white residents. The largest discrepancies appear in Davenport, where low-income Asian and Native American residents have labor market index scores of 20 and 30 points lower,

respectively, than their white peers; and in Rock Island, where non-white residents have scores of 15 to 30 points lower than their white peers, with Black residents being most heavily impacted.

These statistics, especially in combination with low educational achievement rates in impacted areas, likely indicate a severe need for employment assistance and job training programs in the most impacted areas.

A need for holistic revitalization planning efforts in areas with many disparities

As previously stated there are many neighborhoods in the jurisdiction, particularly those located along the Mississippi River, which face significant disparities in access to most or all types of opportunity. The largest level of need overall exists in Rock Island. Davenport has perhaps the largest degree of disparity, containing the largest discrepancies in access to resources between different neighborhoods. Moline has fewer neighborhoods with intense levels of need, but also fewer neighborhoods with high levels of access on par with Davenport's most affluent neighborhoods.

For neighborhoods that face several compounding needs – such as neighborhoods with low labor market engagement scores, low school proficiency scores, and low levels of high school educational achievement – there is a significant need for targeted, holistic revitalization efforts following a strategic plan. The Cities may wish to investigate the possibility of designating these areas as opportunity or similar districts and developing a strategic plan for improving resources in these areas at a holistic level.

Impediment 3: Insufficient and unequally distributed publicly supported housing options

Data and mapping analysis indicate that both the supply and distribution of publicly supported housing options in Moline, Davenport, and Rock Island are inadequate. Maintaining a variety of decent and accessible publicly supported housing options is crucial to any community in order to support low-income, disabled, elderly, and other vulnerable populations. The following factors contribute to this impediment to fair housing in Moline, Davenport, and Rock Island:

Inadequate supply and utilization of publicly supported housing

Examining data on the average wait times and the utilization percentages for available publicly supported housing can help us to understand whether there is an adequate supply of publicly supported housing and whether it is being utilized effectively. Where data is available, average wait times for publicly supported housing units programs in Moline, Davenport, and Rock Island range from 8 months to 39 months. These extremely long wait times, particularly for Housing Choice Vouchers, indicate that demand for housing assistance far exceeds supply in all three Cities.

In addition, Moline is the only City that maintains all five types of publicly supported housing programs – Public Housing, Project-Based Section 8, Housing Choice Vouchers, Section 202 (elderly), and Section 811 (disabled). Davenport does not maintain Public Housing, and Rock Island does not maintain Section 202 or Section 811 housing. This means that residents of Davenport and Rock Island in need of such housing have more limited options than residents of Moline.

Despite wait times indicating intense demand, utilization data indicates that some programs are not being utilized as effectively as possible. This is especially in Rock Island, where HCV wait times are 17 months on average and yet only three-quarters of available vouchers are being utilized. This likely indicates that voucher holders are experiencing some form of barrier to using vouchers once approved, such as an inability to find a landlord who accepts vouchers.

Unequal clustering of publicly supported housing options

As depicted in Figure 29, publicly supported housing is clustered in all three Cities to some extent. Davenport has the least clustering, likely due to a higher prevalence of Housing Choice Vouchers, which are intended to allow residents greater choice in where to live. Rock Island displays the highest levels of clustering, particularly among Housing Choice Vouchers, which is unusual due to the aforementioned nature of the HCV Program. As shown in Figure 29, there are almost no HCV holders residing in the southeastern portion of Rock Island. In combination with low utilization rates of Rock Island HCVs, this may indicate a lack of landlords who are willing to accept Housing Choice Vouchers in Rock Island and, to a lesser extent, in Moline and Davenport

Impediment 4: Fair housing education and equitable enforcement

The report identified several challenges related to fair housing education and enforcement. Many community members shared while they are aware of a few fair housing laws and tenants' rights, many landlords do not abide by them and continue to withhold repairs, threaten tenants with eviction, and discriminate based on mental and physical disabilities. Many participants were also not aware of where to access information or resources when in need of help. Despite some educational efforts, such as training sessions and brochures, these resources remain limited, often reaching only those actively engaged with city or community organizations. There is also a lack of coordination among legal aid, civil rights resources, and local fair housing organizations, which hinders effective enforcement of fair housing regulations.

Planning for community development in general can greatly benefit from an equity lens applied to decision making processes. In this sense, there must be equitable enforcement, however, there are inconsistencies across city ordinances and zoning laws that may act as a barrier. For example, restrictive definitions of "family" and zoning policies that prevent group homes or multi-family housing contribute to

barriers in fair housing choices, particularly for vulnerable populations such as people with disabilities. Additionally, while “Not In My Back Yard” (NIMBY) attitudes were noted among community leaders as a potential fair housing barrier, this sentiment among the general public can also impact affordable housing construction and development of mixed-income neighborhoods and the inclusion of residents with different needs. These policies and attitudes can lead to segregation by limiting affordable housing development and making it difficult for individuals with disabilities to find suitable housing.

Community input also highlighted the cultural and language barriers that complicate fair housing education and enforcement. Populations with limited English proficiency (LEP), including immigrants and refugees, often struggle to access fair housing resources and navigate the legal landscape. Similarly, discriminatory lending practices and inconsistent enforcement across housing and rental markets contribute to disparities, further limiting housing choices for protected groups.

Additionally, stakeholder input suggests a need for training and community education focused on overcoming racism and ableism. Meeting participants cited several examples of prejudicial and “Not In My Backyard” or NIMBY attitudes among people in positions of local leadership as well as among some members of the public at large. A broad-based and respected local convening organization could consider a periodic fair housing training aimed first at community leaders as a starting point to help disseminate the message more widely to other groups.

Contributing Factors	Recommended Activities	Responsible Parties and Partners
Impediment #1: Insufficient access to affordable housing		
Limited new rental housing construction or rental rehabilitation in the region	• Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental and for-sale housing through new construction and rehabilitation. • Review the Qualified Allocation Plans issued by the Illinois Housing Development Authority and Iowa Finance Authority (as appropriate) under their respective Low Income Housing Tax Credit (LIHTC) programs to identify local government policies or actions that may positively impact the competitiveness of developers' applications. For developers proposing LIHTC projects in areas with access to key community resources/opportunity factors or areas experiencing a loss of affordable rental units, work with them to increase the competitiveness of their applications through letters of support, provision of data and information, gap financing, and other assistance.	• City of Moline • City of Davenport • City of Rock Island • Housing developers • LIHTC developers
Limited supply of affordable housing disproportionately impacts households of color	• Consider opportunities to support the work of nonprofit housing providers in order to improve quality affordable rental options. • Consider funding financial assistance programs to prevent evictions and support housing stability particularly for vulnerable and cost-burdened households including those who are low-income or who have disabilities.	• City of Moline • City of Davenport • City of Rock Island • Nonprofit housing providers • Social service organizations
Landlords are reluctant to maintain and improve rental properties	• The cities of Moline, Davenport and Rock Island all operate rental inspection programs to periodically assess the condition of the rental properties within their jurisdictions. The cities should assess their respective registration and inspection programs for opportunities to close loopholes and make them more effective,	• City of Moline • City of Davenport • City of Rock Island • Landlords

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	including consideration of increased staffing and resource allocations. • Organize a networking meeting between local government inspection staff and nonprofit housing assistance organizations to develop a referral protocol for situations where a tenant household may have to be displaced due to substandard housing conditions discovered in the course of an inspection.	• Nonprofit housing assistance organizations
Mortgage denial disparities disproportionately affect minority groups, particularly Black and Hispanic, who are twice as likely as non-Hispanic white households to face loan denials.	• Encourage CDBG public services funding applications from organizations providing homeownership counseling and financial literacy programs tailored to minority communities. Services may include guidance on credit building, budgeting, and navigating mortgage application requirements. Regular workshops and resources distributed in multiple languages could better prepare these households to meet lender criteria.	• City of Moline • City of Davenport • City of Rock Island • Financial counseling organizations
Impediment 2: A lack of targeted investment in underserved areas resulting in increasing disparities in access to opportunity		
Low and inconsistent levels of school proficiency	• Share school proficiency and related data from this report with school district officials to aid their planning and decision-making with regard to resource distribution in areas of greatest need. • Encourage investigation of creative opportunities to provide extra funding and resources to low-performing schools. • Consider whether resources like food and clothing pantries may be helpful in areas with low performing schools.	• City of Moline • City of Davenport • City of Rock Island • School districts
Limited transit options	• When proposed, and where possible, support local efforts to expand bus routes and covered shelters at existing bus stops in all three cities.	• City of Moline • City of Davenport • City of Rock Island

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	• Consider the possibility of subsidized or refundable rideshare costs for residents using rideshare for specific activities, such as school or employment activities.	• Transit providers
Need for employment assistance and job training	• Encourage CDBG public services funding applications from organizations that will provide job training and other employment assistance programs over the next few years. • Create or expand a centralized website or other resource hub where residents can access information on job training and employment assistance resources.	• City of Moline • City of Davenport • City of Rock Island • Job training and employment assistance organizations
Need for holistic revitalization planning efforts in areas with many disparities	• Create a task force to identify neighborhoods in all three Cities that face the most disparities in access to resources and opportunities. • Encourage collaborative work among the cities of Davenport, Moline, and Rock Island to coordinate and align where possible to the goals, strategies, and outcomes promoted in their respective community revitalization efforts. Consider including business, neighborhood, and other leaders from impacted areas in neighborhood revitalization planning. • Create metrics for measuring success in revitalization efforts, ensuring that business, neighborhood, and other leaders from impacted areas are involved in and agree with metric development.	• City of Moline • City of Davenport • City of Rock Island • Business leaders • Neighborhood leaders
Impediment 3: Insufficient and unequally distributed publicly supported housing options		
Inadequate supply and utilization of publicly supported housing	• Investigate the potential for dedicating new funding towards TBRA and other forms of housing assistance in order to meet demand. • Encourage public housing authorities to create a task force to identify and develop ideas to address barriers that residents may	• City of Moline • City of Davenport • City of Rock Island • Public housing authorities

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	face in accessing and using housing assistance, especially Housing Choice Vouchers.	• Nonprofit housing providers
Unequal clustering of publicly supported housing options	• Encourage public housing authorities and local civil rights commissions to monitor the prevalence of discrimination against voucher holders by landlords. • Support public housing authorities in developing an educational campaign focused on 1) informing residents of their fair housing rights, especially as voucher holders, and 2) educating landlords on participation in the HCV program. • Support the creation of incentive programs that would incentivize more landlords to accept vouchers (options may include tax breaks, subsidized repair costs, subsidized deposits, etc.). • Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental housing and its distribution in neighborhoods offering good access to opportunity.	• City of Moline • City of Davenport • City of Rock Island • Public housing authorities • Housing developers • LIHTC developers
Impediment 4: Fair Housing education and equitable enforcement		
Stakeholder input suggested that some community members have expressed racism and NIMBY attitudes	• Either using in-house staff or through a contracted provider, the cities should annually design and/or update and coordinate delivery of a regional fair housing education program that reaches the public with information about fair housing rights and responsibilities, how to recognize discrimination, and how and where to file a complaint. • Restrictive zoning laws that hinder affordable housing options and the development of housing for non-homeless and special-needs populations. The Cities should analyze their current code and amend restrictive zoning policies to promote diverse housing options, including group homes and multi-family developments.	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Fair housing organizations

Contributing Factors	Recommended Activities	Responsible Parties and Partners
Organizations with little personnel that have been overburdened in recent years by the rising demand for services are further burdened by the lack of coordination among fair housing organizations, legal aid services, and other institutions. Additionally, residents are unsure of where to find resources or assistance when seeking help.	• Participate in partnerships between legal aid, civil rights, and housing organizations to help streamline fair housing services and resources. • Recruit applications from fair housing agencies for CDBG funding that would support personnel expansion. • Develop a centralized network that allows fair housing organizations, legal aid services, and related institutions to share resources and communicate more effectively. This could include an online platform for case management, referrals, and updates on available services, helping reduce workload on organizations while also easing accessibility for residents in search of help.	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Fair housing organizations • Nonprofit housing assistance organizations
Data on housing discrimination complaint filings indicates that more fair housing education is needed for members of the general public. Immigrants, refugees, and people with	• Provide fair housing education in culturally appropriate ways, particularly to non-English speaking communities. • Recruit applications from fair housing agencies for CDBG funding that would support fair housing education in culturally appropriate ways, particularly to non-English speaking communities. • Adhere to established Language Access Plans to ensure that essential fair housing information, complaint processes, and tenant rights are available in multiple languages. This may include translating documents into the most common languages in the	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Public housing authorities

Contributing Factors	Recommended Activities	Responsible Parties and Partners
limited English proficiency are at heightened risk of housing discrimination	area and ensuring interpreters are available for consultations and workshops. • Collaborate with local community centers, immigrant support organizations, and refugee aid groups to provide culturally relevant and accessible fair housing education. • Utilize a range of communication channels, such as radio, community newspapers, and social media platforms in multiple languages, to spread awareness about fair housing rights and available resources. Visual aids, simple language, and examples relevant to LEP communities can make these materials more accessible as well. • Fair housing organizations should provide cultural competency training for staff and volunteers to better serve diverse and marginalized populations. This includes understanding cultural differences, avoiding biases, and recognizing potential challenges that immigrants and refugees face in accessing fair housing resources.	

City of Davenport

Department: Community & Economic Development **Action / Date**
Contact Info: Bruce Berger | 563-326-7769 **5/7/2025**

Subject:
Public Hearing on the updated Housing Needs Assessment by Points Consulting, LLC. [All Wards]

Recommendation:
Hold the Hearing.

Background:
As a recipient of federal funding through the Department of Housing and Urban Development (HUD), the City prepares a Housing Needs Assessment every five years. As done in the past, the City of Davenport collaborated with the cities of Rock Island and Moline through an intergovernmental agreement approved by City Council on March 27, 2024. Points Consulting, LLC was hired by the City of Moline (acting as the lead entity) to complete the necessary update and have completed the document.

The scope of work included reviewing and comparing HUD, Census, and local data; housing market activity (residential sales, building permits, zoning actions, etc) and bank lending information based on Community Reinvestment Act and Home Mortgage Disclosure Act data. The scope also included a survey, multiple in-person and virtual input opportunities, and focus groups with stakeholders. A public comment period was held for the Housing Needs Assessment from March 19-April 18, 2025. No comments were received.

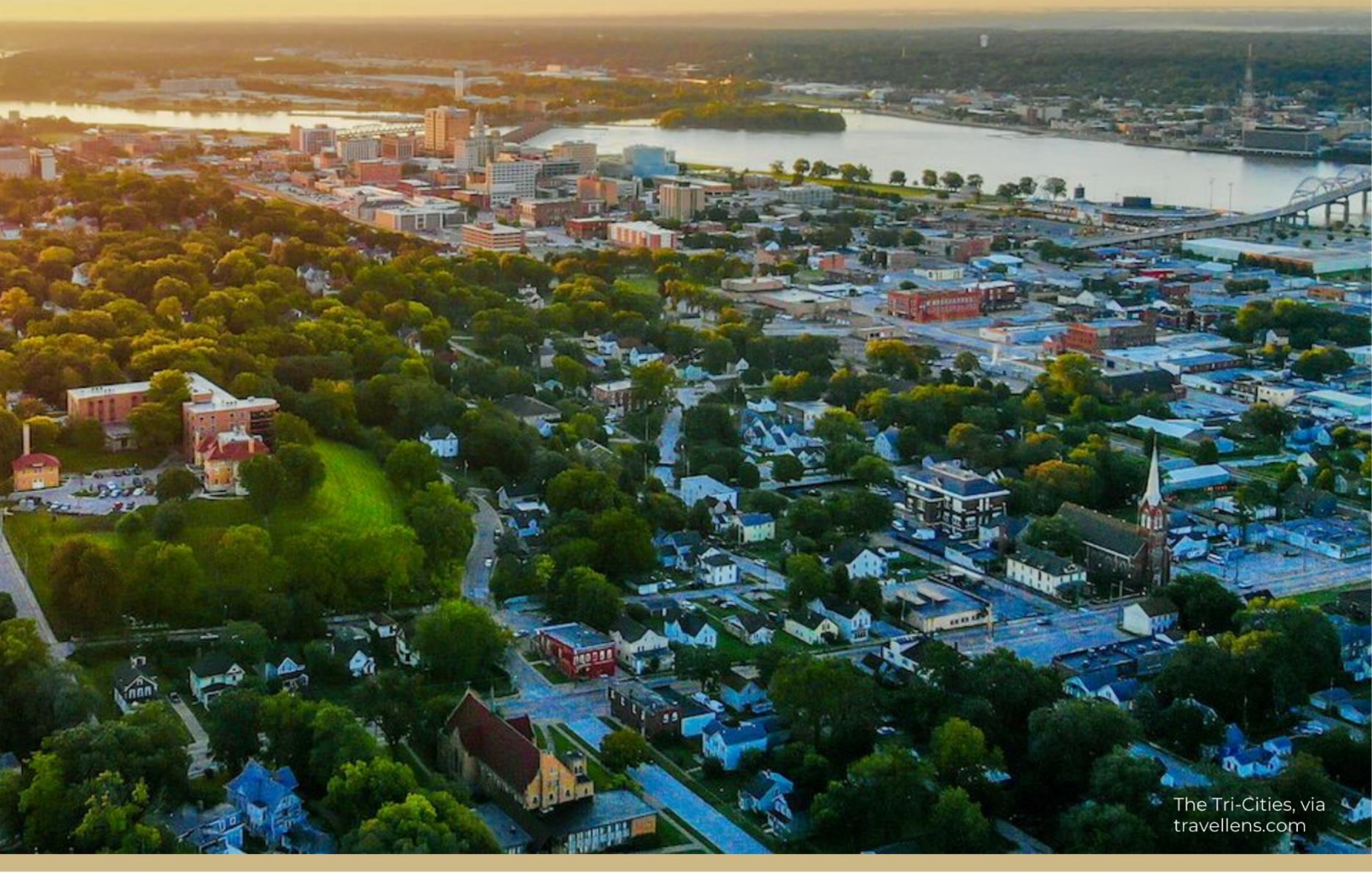
The final draft of the Housing Needs Assessment is attached and also available at https://bit.ly/3RMcziQ.

Attachments:
1. Housing Needs Assessment

HOUSING NEEDS ASSESSMENT

MOLINE, ROCK ISLAND, & DAVENPORT CONSORTIUM OF CITIES

FEB 2025



The Tri-Cities, via travellens.com

CITY OF MOLINE · ILLINOIS

ROCK ISLAND ILLINOIS

THE CITY OF DAVENPORT · IOWA · USA

Prepared by

POINTS CONSULTING

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Volume I: Tri-Cities Joint Assessment

1. Introduction & Executive Summary

Executive Summary

Population across the Tri Cities has shifted gradually in recent years with two cities in a downward direction and one headed upward. Moline's population has been declining at an annual growth rate of 0.3% reflecting a broader trend in the region. Rock Island is experiencing a comparable population decrease. In contrast, Davenport's population has increased gradually in the last 14 years. The recent John Deere layoffs, which affect workers in Moline, Davenport, and Rock Island, will result in a loss of 280 jobs. Moreover, according to each state's Department of Commerce, additional jobs have also been targeted through layoffs in these communities in 2024.

The Tri-Cities face unique opportunities: decreasing population has resulted in lower home prices compared to high-growth markets. Statistics on price and vacancies indicate each of the cities has an ample inventory of units primed for reinvestment. While private-sector investors are quick to seize these opportunities to create more market-rate rentals, there are tools available to cities and nonprofits to preserve some of this inventory for long-term affordability, as addressed in the recommendations of this report.

This study is broken down into two parts: Volume I and Volume II. Volume I covers the challenges and issues of housing in the Tri-Cities as a whole. Volume II assesses each of the three cities individually.

Housing Trends

Decreased housing demand has not necessarily lowered housing values in the Tri-Cities, though it has prevented them from skyrocketing as they have in other U.S. markets. Between 2020 and 2024, home values increased modestly by 21%, 19%, and 19% in Davenport, Moline, and Rock Island, respectively. In each market, most of this increase occurred during the last two quarters of 2020, in conjunction with the pandemic and related macroeconomic trends. Since then, prices have leveled off and, in some cases, even decreased.

Homeowners, reacting to recent interest rate shifts, have significantly reduced the number of homes for sale, stymieing potential buyers looking to enter the market. Listings across the Tri-Cities have declined 7% since June 2023, a trend consistent across all three cities. Months of supply, a metric indicating how long until the for-sale market is absorbed, was just 0.9 months and has risen only slightly to 1.3. Percent of price received gauges how "hot" the market is by measuring how closely sales price matches to list price. This metric has remained stable in the range of 99% to 102% across the past two years.

A key challenge in the single-family housing market is the increase in construction costs, with current data indicating a local cost of $139 per square foot. Additionally, housing stock data shows none of the Tri-Cities has experienced a significant development boom over the past 30 years. Builders appear to be responding to market trends by bringing fewer homes to market. In the past two years, Davenport, Moline, and Rock Island issued 260, 10, and 3 single-family home permits,

respectively, compared to 294, 27, and 7 permits in the two years preceding the pandemic (2017–2019).

Rental Trends

Economic theory might suggest decreases in demand would ripple down to rentals, leading to lower rental costs. However, this does not appear to be the case. Low-cost single-family units often do not stay affordable for long before investors transition these units to market-rate rentals. Between 2020 and 2023, rent for single-family one-bedroom units increased 15%, 8%, and 7% in Davenport, Moline, and Rock Island, respectively.

A combination of historic HUD data and recent Census data illustrates this trend, showing a significant portion of renter households as "cost-burdened" in 2024. HUD defines cost-burdened households as those spending 30% or more of household income on housing. In Davenport, Moline, and Rock Island, 24%, 22%, and 23% of rental households are cost-burdened, respectively. Maps of renter households within the Tri-Cities indicate east and central Rock Island and the western side of Moline are likely to be most affected by these rental trends.

The age and condition of the housing stock is a key concern in the Tri-Cities. In Points Consulting (PC)'s community survey, 54% of respondents identified "blight" or "housing conditions" as a primary issue, with the highest proportion in Moline, IL, at 35%. Housing stock in these communities is notably older, especially among rental units. While the median construction year for rental housing in the U.S. is 1979, it is 1973, 1963, and 1956 for Davenport, Moline, and Rock Island, respectively.

Options & Expectations for the Future

PC creates unique population and housing projections based on metrics collected by our team during housing needs assessments. Given the wide range of potential outcomes, the forecast presents three scenarios for each city, designated as "status quo," "moderate growth," and "optimistic growth." Each forecast is associated with several possible "density" patterns, which would not significantly alter the current housing landscape in the Tri-Cities but could help incentivize more attainable housing.

While further details are provided later in this report, unit projection highlights are listed below:

- Davenport: between 4,490 and 8,706 units | 9.5% to 18.4% growth
- Rock Island: between 11 and 3,702 units | 0.1% to 21.3% growth
- Moline: between –1,130 and 4,380 units | -5.8% to 22.6% growth

While many factors contributing to rising home costs are beyond local government control, a review of the Tri-Cities zoning and land-use policies reveals some regulatory adjustments that Planning Commissions and City Councils could make to encourage more affordable housing options. In each city, single-family zoning is predominant, making it challenging for developers to address shortages in multi-family and medium-density single-family housing. Moline and Rock Island are similar in this regard with 77% and 62% of residentially zoned land restricted to single-family homes. While R1 in Rock Island is one-unit residential, they do allow Accessory Dwelling Units (ADUs), with some restrictions. It is important to point out that ADUs on single-family lots also only slightly alters density, as opposed to altering code to favor more units per zoning district, or upzoning, more generally. Interestingly, Davenport is more permissive at just 26%. Each of the

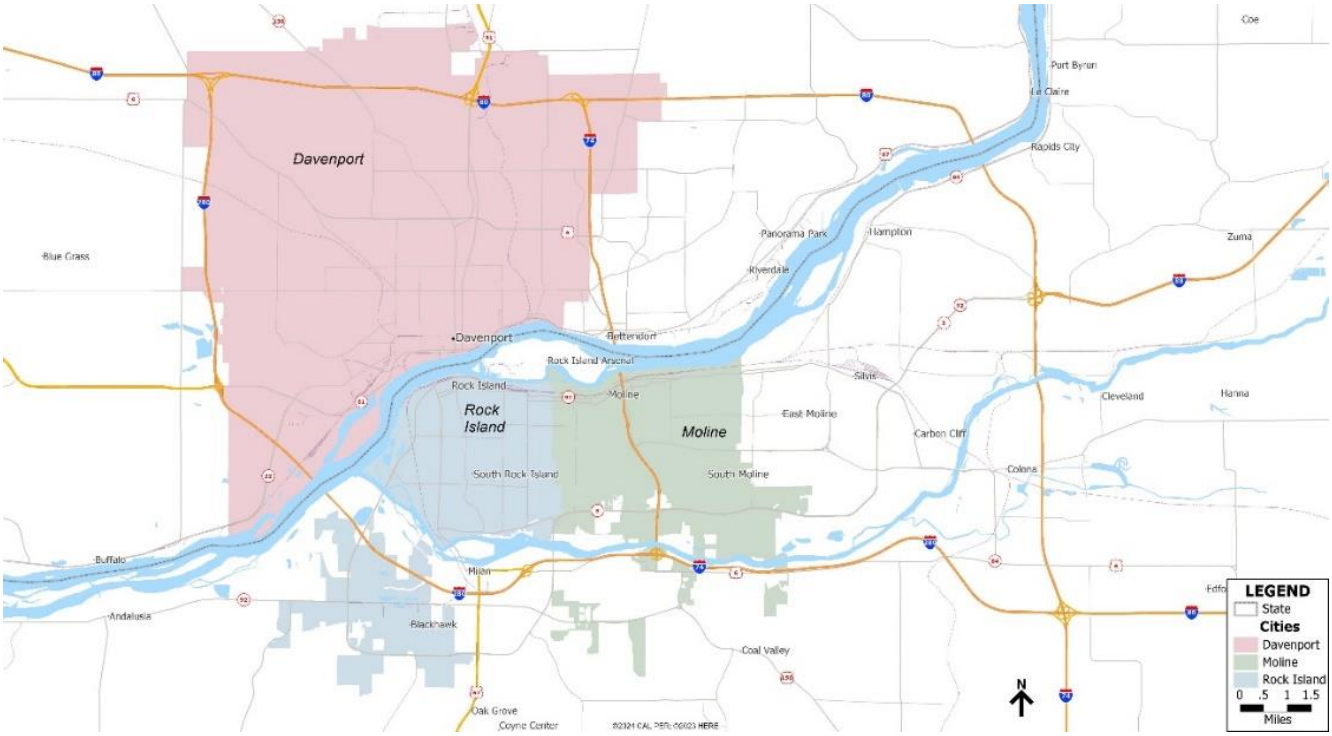
communities has room for improvement on this front. In particular, the R4C district in Davenport could accommodate up to 10,980 more units based on maximum density standards, and the R2 district in Moline could accommodate up to 16,868 more units. Meanwhile, Rock Island's density standards are difficult to discern at all, given the published code.

Housing stock follows zoning allowances, so it isn't surprising the majority of residential building types in the Tri-Cities are single-family, detached: 69% in Rock Island, 70% in Moline, and 66% in Davenport. While these proportions align with national averages, there is room for improvement in each community. Upzoning and rezoning are likely to be contentious issues, but PC's survey suggests there are specific housing types and locations where residents may be more receptive to change. Although most residents are understandably opposed to multi-family housing within predominantly single-family zones, they express more openness to cottage housing, accessory dwelling units, and duplex/triplex housing.

Geographic Terms & Definitions

In this report, we refer to Davenport, Moline, and Rock Island collectively as the "Tri-Cities." The boundaries of each city are shown in Figure 1.1. Since these cities are part of the larger "Quad Cities" or "QC" region, which includes Bettendorf, Iowa, we occasionally use this term instead when citing data that encompasses the broader four-city area.

Figure 1.1: Map of Tri-Cities[1]



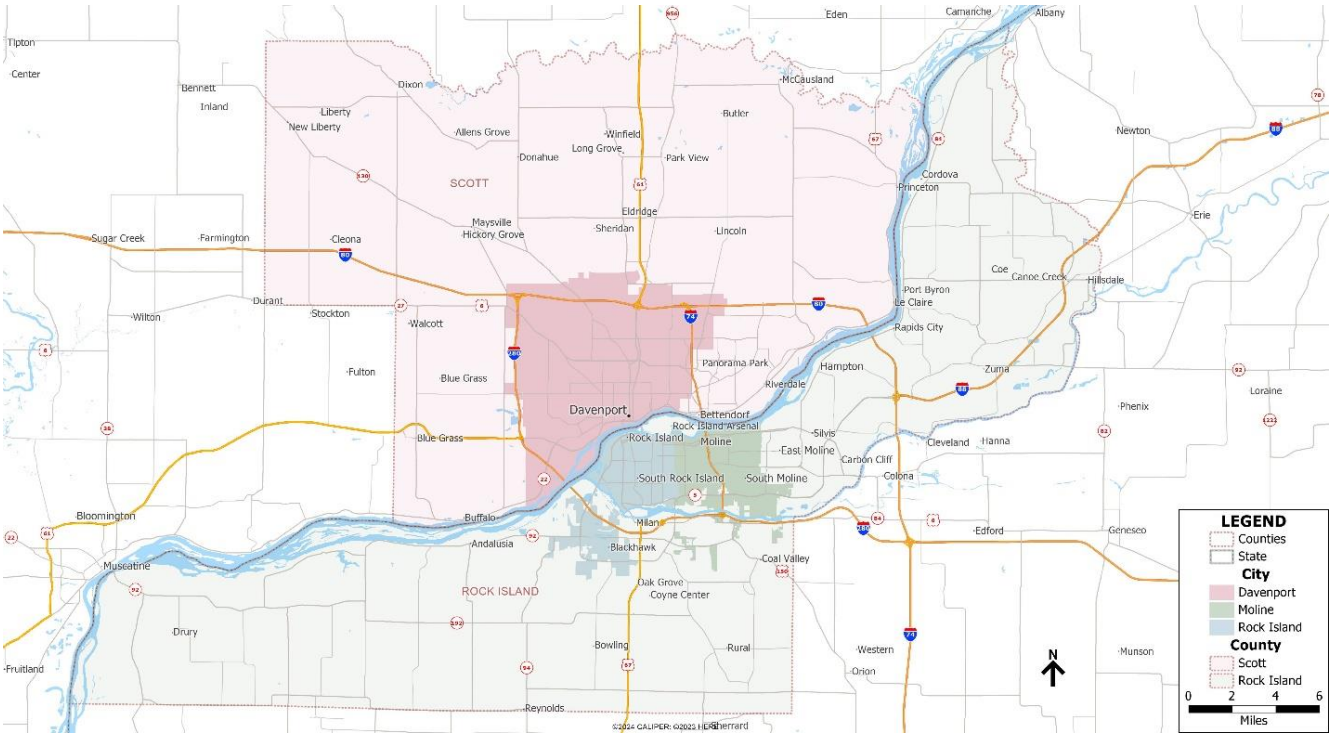
Source: County assessor parcel data & municipal zoning data from cities of Davenport, Moline & Rock Island, 2024

Throughout our analysis, we frequently compare the Tri-Cities to Scott County (Iowa) and Rock Island County (Illinois) which function as helpful benchmarks. Moline and Rock Island are located in

[1] Figures 1.1 and 1.2 represent the most recent city boundaries for Rock Island, with its most recent annexations.

Rock Island County, while Davenport is located in Scott County. Bettendorf, not directly referenced in this report, also comprises a portion of Scott County. Figure 1.2 shows the relationship between the Counties and the city boundaries within.

Figure 1.2: County and City Boundaries



Source: County assessor parcel data & municipal zoning data from cities of Davenport, Moline & Rock Island, 2024

Statistical Areas

- Davenport Metropolitan Statistical Area (Davenport MSA or Davenport Metro): Officially referred to as the Davenport-Moline-Rock Island MSA, this area includes Scott County in Iowa as well as Henry, Mercer, and Rock Island Counties in Illinois. MSAs are areas with a core population of 50k or more.
- Davenport-Moline major core based statistical area (Davenport-Moline CBSA): A broad term referring to the MSA, as well as any micropolitan (μSA) areas nearby. Micropolitan areas here would include Muscatine County Clinton County in Iowa.

Townships

Townships are listed below, as they manage property assessments on the Illinois side of the Mississippi River.

Moline Township includes a large portion of the City of Moline, with the Mississippi River as its northern boundary. The western boundary follows 1st St. south to 34th Ave., while the eastern boundary runs north along 17th St. Pl. to Avenue of the Cities, continuing northeast on Avenue of the Cities to 27th St., and then north along 27th St. to 12th Ave. From there, the southern boundary extends east along 12th Ave. to 34th St., turns northeast along sections of 11th Ave. and 38th St. to 10th Ave., and then follows 10th Ave. east to Kennedy Dr./3rd St., which forms the eastern boundary up to the Mississippi River.

South Moline Township is located south of Moline Township, covering areas to the south and southeast. Its southern border is the Rock River, and its western boundary is shared with Moline Township. The eastern boundary is 13th St., and the northern boundary, from 1st St. in the west to 13th St. in the east, follows the Mississippi River. South Moline includes less densely populated areas south of the more urbanized parts of Moline.

Rock Island Township covers the northwestern and central portions of Rock Island. The Mississippi River forms its northern and western boundaries, with 46th St. marking the eastern boundary and 18th Ave. forming its southern boundary.

South Rock Island Township lies south of Rock Island Township, encompassing neighborhoods and unincorporated areas south of the main city. Its northern boundary is 18th Ave., its eastern boundary is 1st St. A Dr., the Rock River forms its southern border, and the Mississippi River is the western boundary.

Other Terms:

- BiState region: Rock Island, Scott and Muscatine Counties

2. Gaps & Barriers Analysis

Zoning & Land Use

A growing body of research indicates that exclusionary zoning is part of the reason for rising housing costs across the country. Nationally, roughly 75% of residential areas are zoned for single-family homes. This contributes to supply shortages and cost escalation for middle- and high-density units.[2] The silver lining here is that zoning laws are largely untouched by the federal government and therefore fully under the jurisdiction of local agencies, such as City Council and Planning Commissions. For these reasons, it is worth examining the distribution of zoning in the Tri-Cities to determine how much space is allocated for each particular residential usage.

The highlights of this assessment are contained in Table 2.1 with a more detailed treatment in Volume II for each specific City. The variety of metrics provide different lenses for analyzing the efficiency of land use within the Cities. Percentage of Acreage Zoned for Single-Family is relatively self-explanatory, if this number is exceptionally high it could result in a difficult environment for builders to meet middle- and high-density housing needs. However, this just refers to what is legally permissible in these districts, not what types of residences actually exist. Percentage of Units that are Single-Family is a more empirical metric indicating how much diversity exists within existing housing stock.[3] Lastly, Average Lot Coverage accounts for the proportion of residential lots that contain a residential structure. Exceptionally low numbers here could indicate in-fill opportunity within existing parcels, even without the aid of altering zoning or dimensional standards.

Table 2.1: Zoning and Land Use Summary for Tri-Cities[4]

City	Total Acres Zoned Residential	% of Acreage Zoned for Single Family	% of Units that are Single Family	Average Lot Coverage
Davenport	7,459	25.5%	85.5%	14.0%
Moline	6,470	76.5%	N/A	6.2%
Rock Island	4,948	61.5%	46.7%	5.4%

Source: Points Consulting 2024 using data from Cities of Davenport, Moline & Rock Island

Rock Island and Moline are fairly similar in terms of exclusivity of zoning and average lot sizes. The implication for each city is the same, namely that zoning code should be carefully analyzed to determine if there are opportunities to allow more attached single-family and/or middle-density

[2] Emily Badger and Quoctrung Bui, "Cities Start to Question an American Ideal: A House With a Yard on Every Lot", New Your Times, 06/18/19, https://www.nytimes.com/interactive/2019/06/18/upshot/cities-across-america-question-single-family-zoning.html

[3] Some readers may notice that these values differ from the Census based housing stock values for each city (see Figures 8.7, 9.7, 10.6). It is not uncommon for Census definitions to conflict with local definitions of housing unit types. Since those definitions can vary widely from city to city, PC typically relies more on Census designations for comparison across communities.

[4] Primarily single-family districts are those with a clear orientation to detached single-family housing. For Davenport these include R-1 and R-2. For Moline this includes R-2, and for Rock Island this includes R1. The parcel data provided for Moline did not allow for an analysis of unit types, so this field is listed as N/A.

options within the core single family districts, or if there is an opportunity to upzone existing areas that are effectively on a path to urbanization.

Davenport's statistics tell a different story. On paper the zoning code is very permissible but in practice, very few middle-density and multi-family units are being developed in those permitted areas. This could be an issue of a lack of community knowledge or that the market simply has not demanded enough higher density housing in the City; this particularly could be the case in the Tri-Cities context if community members are accustomed to looking for higher density on the south side of the Mississippi river rather than the Iowa side.

Affordability Gaps

There is often an imbalance of supply and demand in the housing market. This can lead to an affordability gap. An affordability gap is the discrepancy in a community between the cost of housing, and what households can afford to pay for rent or a mortgage. Government agencies consider households who spend between 30-50% of household income on housing costs as cost burdened. Households who spend 50% or more of household income on housing costs are severely cost burdened.[5]

Renter Challenges

Renters in the Tri-Cities are generally cost burdened to the same extent as the average American. At the national level, 46.5% of renting households are experiencing at least some level of cost-burden. This percentage is nearly the same in Rock Island (46.3%) but slightly lower in Moline (44.6%). Out of the three Tri-Cities, Davenport reports the lowest percentage of households in this category (43.9%). Percentages at county levels are even lower: 42.3% of renters in Rock Island County and 42.1% in Scott County experience some degree of cost burden.

Tables in Volume II: Tri-Cities Individual Assessments show numbers and percentages of renting households in each of the three Tri-Cities that fall into cost-burdened and severely-cost-burdened categories. Volume II also contains figures for each city showing the three cost-burdened categories according to five area median income (AMI) levels.[6]

Home Ownership Challenges

Many homeowners are also now cost burdened. This burden places some at risk of foreclosure, threatening the potential loss of their greatest financial asset. Some homeowners may have purchased their home during periods when prices or interest rates were lower. However, many others face substantial barriers to homeownership today. Barriers include higher home prices, high

[5] By HUD definitions, "housing costs" include just rent or mortgage but not utilities such as water, sewer, refuse removal, and internet, which are generally excluded from rental costs in most leases. In short, if the amounts households pay to other housing-related costs were included the cost-burdened statistics would be driven even higher than what is published here.

[6]The statistics used for the affordability analysis are derived from a mix of data sources, including American Community Survey (ACS) 5-year, which averages data from 2018-2022, and U.S. Housing and Urban Development (HUD) 2017-2021. Given the drastic changes in both home costs and wages between 2020-2022, it would be preferable to use more recent statistics but, unfortunately, these are the best data available for small geographic regions. Whenever feasible, PC has adjusted these statistics to represent the current number of households estimated to be in cost-burdened housing situations.

interest rates, and limited affordable options. It's become increasingly challenging for new buyers to enter the housing market, or for existing owners to purchase a new home.

PC developed affordability estimates using current income levels, home prices (in Davenport, Moline, and Rock Island as of July 2024) and average current mortgage rates as of July 2024. Assuming an average credit rating on a conventional 30-year mortgage, the majority of households in the Tri-Cities are still able to compete in the home purchase market.

In Moline and Rock Island, purchasing an average-priced home requires at least $30,000 in household income. In Davenport, that number rises to $42,500. Table 2.2. show these income thresholds exclude 22.9% of households in Moline, 25.7% of households in Rock Island, and 34.8% of households in Davenport.

Table 2.2: Housing Affordability Model for Owner-Occupied Units

Region	% of Households Who are Likely to Afford a Single Family Home	Current Median Home Cost	Assumed Monthly Mortgage Payment
Davenport	65.2%	$182,500	$959.60
Moline	77.1%	$150,000	$788.72
Rock Island	74.3%	$130,000	$683.55
U.S.	42.1%	$404,500	$2,053.89

Source: Points Consulting Using Esri Business Analyst, MLS, National Association of Realtors, St. Louis Fed, and Realtor.com, 2024

The Tri-Cities' relative distance from metropolitan hubs like Chicago, IL and Des Moines, IA may offer some protection from upward pressure on home prices. However, as prices continue to increase across the nation the Tri-Cities will likely be impacted – particularly if supply lags behind demand.

Macroeconomic Forces Effecting Home Ownership

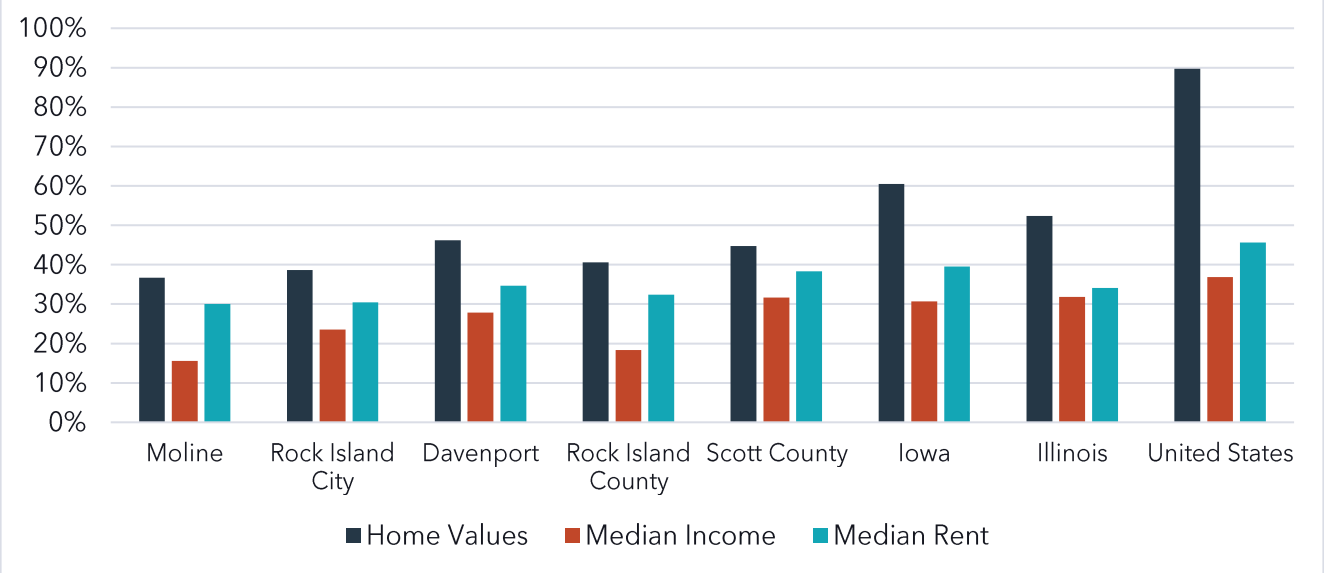
Economic forces at the national level impact homeowners and renters in every market, to a greater or lesser extent. Though many homeowners welcomed the increase in home equity during the bullish market of 2012 to 2020, sharp home price escalation in recent years has been one of the more painful signs of an upward inflationary spiral.

The Federal Housing Finance Agency (FHFA) Housing Price Index (HPI) tracks changes in sales price or refinance value using data sourced from securitized Fannie Mae and Freddie Mac mortgages. By using this data, FHFA can show price changes over long periods of time.[7]

Figure 2.1 shows the percent change in median income, median rent, and the FHFA HPI between 2010 and 2022. The visualization illustrates the disproportionate effect of home price and rent inflation on earners whose income has grown at a slower pace.

[7] The FHFA HPI is different than the previously shown Zillow Home Value Index (ZHVI), because the ZHVI considers the value of homes that aren't on the market, whereas the FHFA HPI tracks actual sales and refinance transactions.

Figure 2.1: Percent Change in Median Income, Rent, and FHFA Home Price Index, 2010-2022



Source: FHFA, U.S. Census Bureau, Esri Business

Household Debt-to-Income Ratios

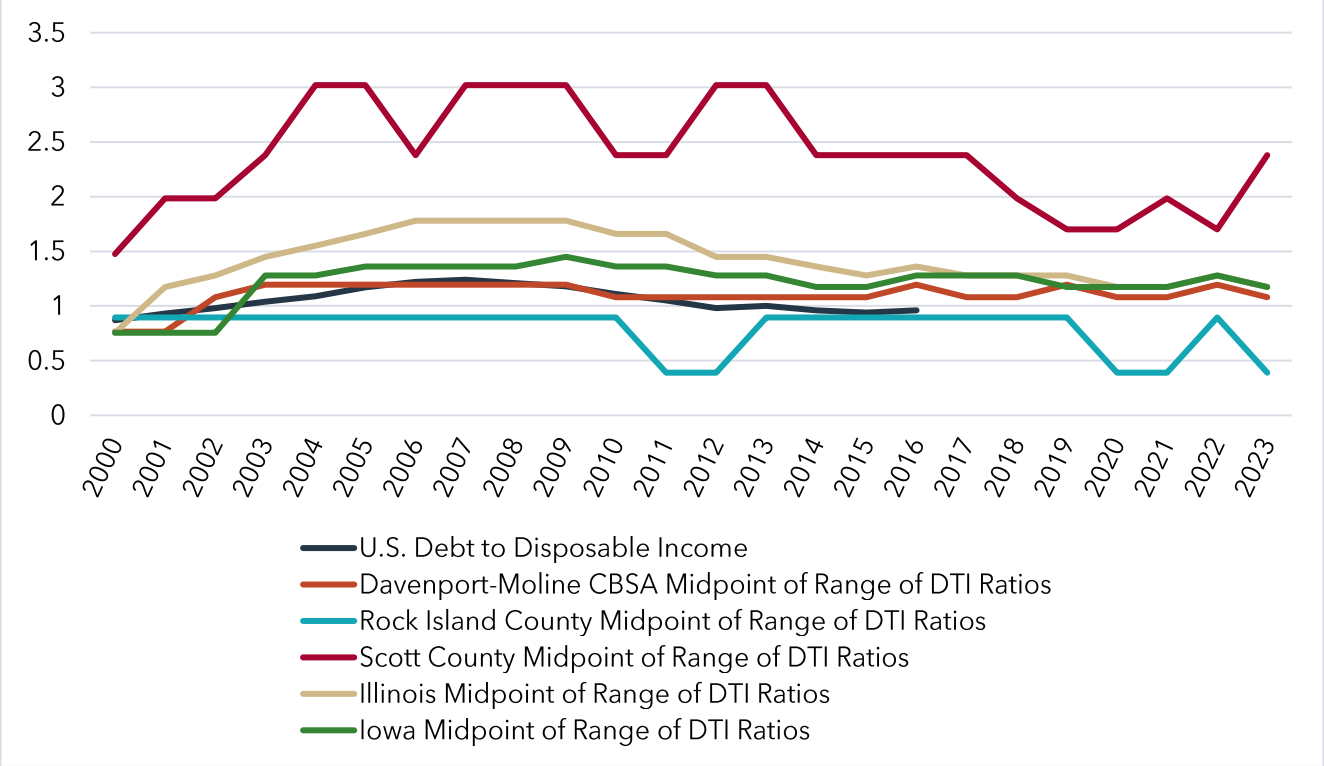
Household debt-to-income (DTI) is a key indicator of financial health. Monthly debt payment obligations can significantly constrain discretionary spending, as households may choose to delay, substitute, or cancel spending on non-discretionary items. One study found households with higher debt to income ratios prior to the 2008 Financial Crisis tended to spend less during the subsequent period of slow recovery.[8]

Figure 2.2 illustrates the varying magnitudes and rates of change in Debt-to-Income (DTI) ratios across the areas analyzed in this report. Due to differences in data aggregation methods between national, state, county, and core-based statistical area (CBSA) levels, a slightly different measure is used for the U.S. Debt-to-Disposable Income (DDI). Extending back beyond this chart, national DDI data shows a gradual upward trend from 1985 to 2002, followed by a sharper increase leading to a peak of 1.24 in 2007. This peak was then followed by a significant decline, reaching a 2016 low comparable to levels from 2002.

For state, county, and metropolitan data, Figure 2.2 presents the midpoint between published upper and lower bound values for the Davenport-Moline CBSA, Rock Island County, IL, Scott County, IA, Illinois, and Iowa. Among these, Rock Island County consistently has the lowest DTI, averaging around 0.90, while Scott County maintains the highest DTI across all years. The Davenport-Moline CBSA has shown relatively little change, with a gradual decrease from 1.28 in 2003 to 1.08 in 2023.

[8] Michael Ahn, Mike Batty, and Ralf R. Meisenzahl, "Household Debt-to-Income Ratios in the Enhanced Financial Accounts," FEDS Notes, Federal Reserve Board, January 11, 2018, https://www.federalreserve.gov/econres/notes/feds-notes/household-debt-to-income-ratios-in-the-enhanced-financial-accounts-20180109.html#fig1a

Figure 2.2: Household Debt to Income Ratio, U.S. Debt to Disposable Income Ratio 1999-2023



Source: The Federal Reserve Board, Enhanced Financial Accounts, Household Debt-to-Income Ratios, June 2024

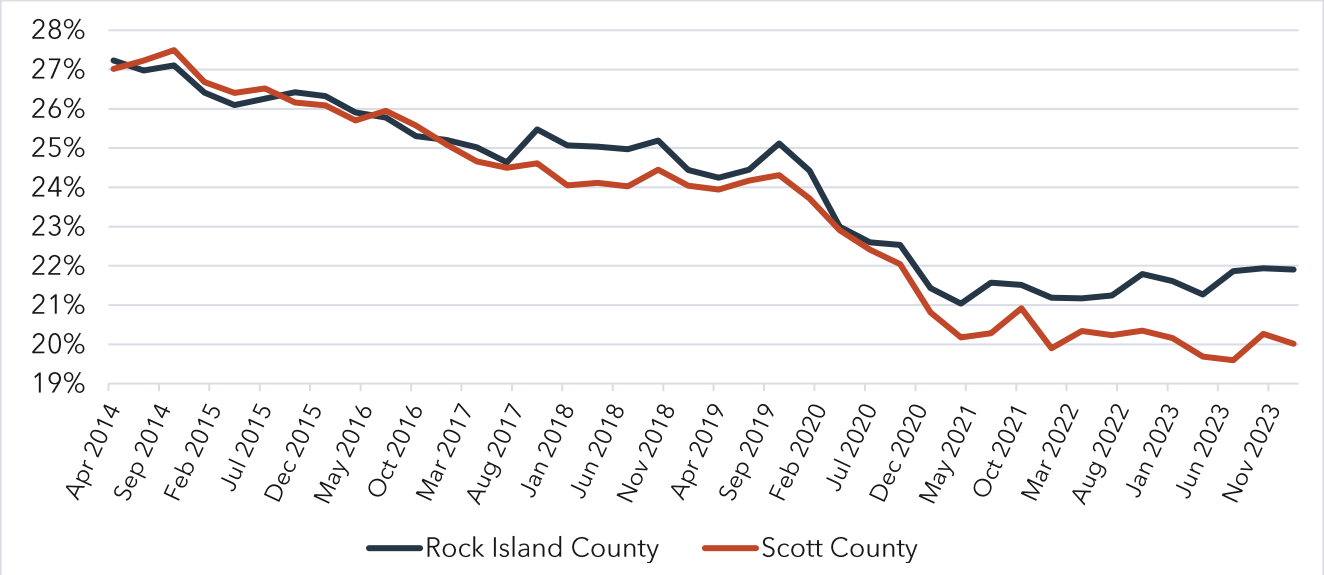
The Federal Reserve Board (FRB) publishes historical household debt-to-income ratios for every state and county, and major CBSA. These publications use aggregated data from Equifax, the New York Federal Reserve's Consumer Credit Panel, and the Bureau of Labor Statistics. Anonymized zip code level data reflects mortgages, home equity loans or lines of credit, auto loans, and credit cards. Student debts are excluded.

Access to Credit, Delinquencies, and Foreclosures

Access to credit, measured by credit score, is another indicator of household financial health. Lenders offer subprime borrowers (those with a credit score between 580 and 619) less favorable revolving credit or loan terms. Fortunately, the percentage of population with a subprime credit score has declined over the past 10 years in both Rock Island County and Scott County. Rock Island County showed a decrease from 27.2% to 21.9%, and Scott County an even greater drop from 27.0% to 20.0% (Figure 2.3).

Pandemic relief funds distributed in 2020 certainly contributed to this overall decline and help explain the steep decrease seen that year. Many fund recipients used the money to pay down existing debts, thus boosting their individual credit scores. By 2022, median credit scores were 709 in Rock Island County and 729 in Scott County. The lending industry would consider borrowers with a median score in Rock Island County "prime" and those with a median score in Scott County "super-prime."

Figure 2.3: Equifax Subprime Credit Population for Rock Island County and Scott County 2014 - 2024



Source: Federal Reserve Economic Data, Federal Reserve Bank of St. Louis, Equifax Subprime

As of 2022, 27.2% of Rock Island County households showed delinquent debt, as did 24.6% of Scott County households (Table 2.3). A clear sign of financial distress, delinquency happens when a household fails to make monthly mortgage payments on time. Eventually, the bank who issued the mortgage will declare a foreclosure and take possession of the house. While the exact timeline of delinquency varies from state to state, a borrower generally has multiple opportunities to resolve the delinquency and retain ownership of the home.

In addition to delinquent debt percentages, Table 2.3 shows the percentage of mortgage holders in Rock Island County and Scott County who experienced foreclosure sometime during the previous two years (roughly 2% in each county).

Table 2.3: Delinquent Debt, Past Foreclosures, Median Credit Score, 2022

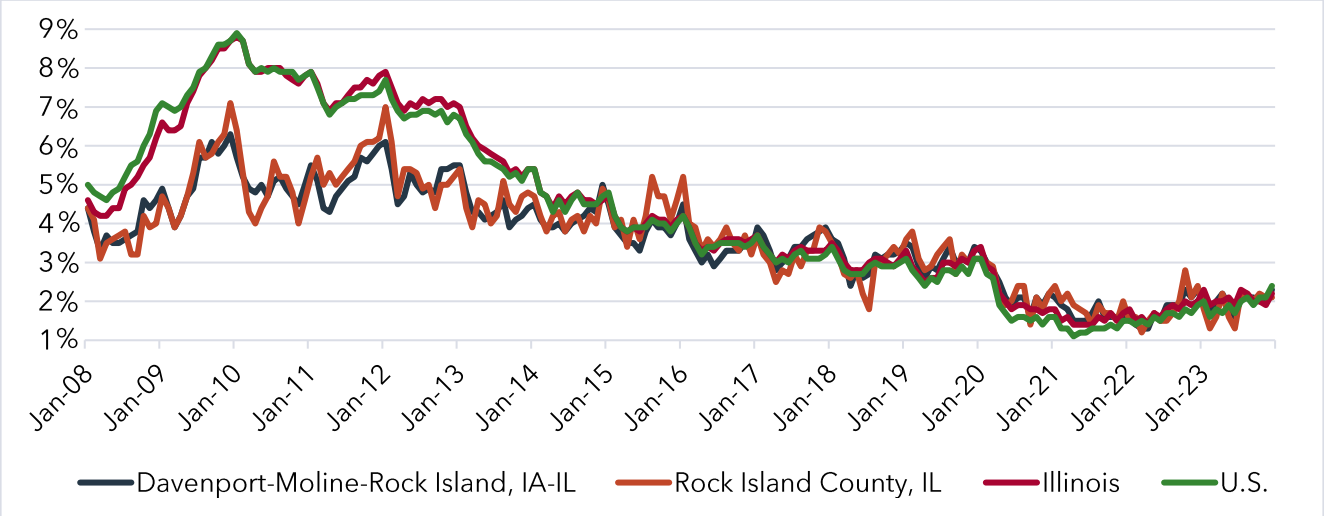
	Share of Residents with Delinquent Debt	Past 2-Years Foreclosures	Median Credit Score
Rock Island County	27.2%	0.2%	709
Scott County	24.6%	0.2%	729
Illinois	27.7%	N/A	716
Iowa	21.9%	N/A	732
U.S.	31.5%	N/A	692

Source: Urban Institute, Financial Health and Wealth Dashboard 2022

The Federal Housing Finance Agency (FHFA) tracks a representative sample of mortgages throughout the nation in their National Mortgage Database (NMD). Figure 2.4 and Figure 2.5 below show the percentage of delinquent or severely delinquent mortgages from 2008 to 2023 at the metro, state, county and national levels. (FHFA considers payments 30 days late delinquent and payments over 90 days late severely delinquent.)

Following the 2008 Financial Crisis, delinquent mortgages generally peaked around the end of 2009 or the beginning of 2010, and again in the first quarter of 2012. In the Davenport-Moline-Rock Island metro, 6.3% of mortgages were delinquent in December 2009. Compared to the last 10 years, from 2010 to 2012 we noticed a greater spread between the delinquency rates at the metro county, state, and national levels. A suspension of mortgage foreclosures in 2020 due to the Pandemic may partially explain a tightening of this spread in recent years.

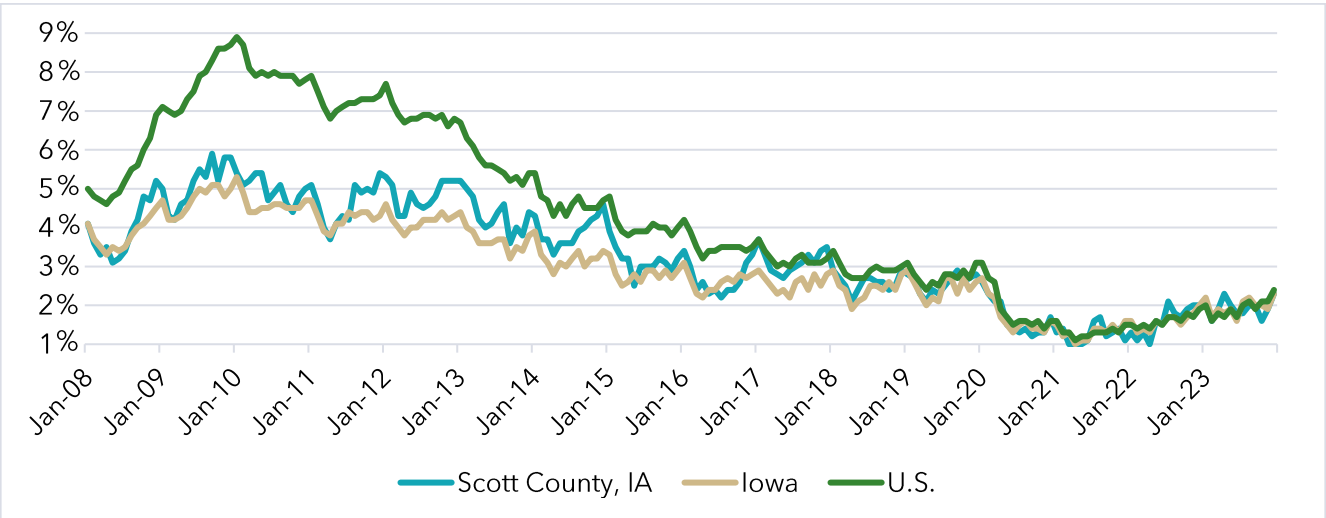
Figure 2.4: Percent of Mortgages Delinquent or Severely Delinquent, Davenport-Moline-Rock Island Metro, Rock Island County, Illinois, U.S.



Source: National Mortgage Database Program, Federal Housing Finance Agency, Consumer Financial Protection Bureau

Between March and April of 2022, the Davenport metro area reported its lowest percentage of delinquent mortgages (1.3%). Around the same time, mortgages started to become more expensive as the Federal Reserve rapidly raised interest rates. Unsurprisingly, delinquency rates across all areas of comparison began to rise again. By December 2023, the metro area reported a rate of 2.3%.

Figure 2.5: Percent of Mortgages Delinquent or Severely Delinquent, Scott County, Iowa, U.S.



Source: National Mortgage Database Program, Federal Housing Finance Agency, Consumer Financial Protection Bureau

Table 2.4 illustrates the Compound Annual Growth Rate (CAGR) of delinquent or severely delinquent mortgages between 2018 and 2020, and 2020 and 2023. Out of all areas of comparison, only Rock Island County shows a negative CAGR between 2010 and 2023.

Table 2.4: Change In Percent of Delinquent or Severely Delinquent Mortgages

% Delinquent or Severely Delinquent in	Dec. 2023	CAGR Dec. 2018 - Dec. 2023	CAGR Dec. 2020 - Dec. 2023
Davenport MSA	2.3%	(7.0%)	1.5%
Rock Island County	2.1%	(8.1%)	(1.5%)
Scott County	2.3%	(4.5%)	10.6%
Illinois	2.2%	(6.6%)	6.9%
Iowa	2.3%	(3.9%)	12.9%
U.S.	2.4%	(4.4%)	14.5%

Source: National Mortgage Database Program, Federal Housing Finance Agency, and Consumer Financial Protection Bureau

3. Forecast & Recommendations

Points Consulting (PC) designed customized population and housing forecasts for the Tri-Cities for the period from 2024 to 2044. Forecasts are informed by current socioeconomic and housing trends, along with our insights into the unique characteristics of each of the three cities. We base our models on standard econometric techniques and adjust them to account for unique conditions and opportunities within the area. For each forecast, we provide two scenarios: Status Quo and Optimistic. The Status Quo scenario assumes there will be little change in the current trajectory of each city, while the Optimistic scenario expects higher economic growth and potential multiplier effects resulting from an increase in economic well-being. To explore forecasts and scenarios for each of the three cities in more detail, please reference Volume II: Tri-Cities Individual Assessments. Detailed forecast methodology is located in Appendix B.

Population Forecast

PC's population forecast accounts for various components of change (births, deaths, and net migration) and analyzes trends by age groups over time. The Status Quo forecast assumes the Tri-City area will see no major changes in local industries, housing availability, and other factors that may indirectly influence the region's population.

Research indicates increasing housing supply can encourage in-migration. This suggests housing development may lead to a positive population trend, contrary to the negative one predicted by our model.[9] This forecast represents our best estimate, combined with projections provided by David Kovarik (Bi-State Regional Commission for the Tri-Cities) and Scott and Rock Island Counties.

Under the Status Quo forecast, we predict a 9.1% population increase in Davenport by 2044 (9,133 additional residents). However, we anticipate a 5.3% decrease in Moline (2,694 fewer residents) and a 3.2% decrease for Rock Island (968 fewer residents) under this scenario. Considering the Optimistic scenario, the population of Moline could increase 16.8% (8,428 new residents), while Rock Island might experience an increase of 26.3% (7,784 new residents). If the Optimistic Scenario does unfold, the population of Davenport would increase 15.7% (15,714 new residents) by 2044.

Table 3.1 shows these forecast numbers for all three cities, and Figure 3.1 illustrates projected growth and decline.

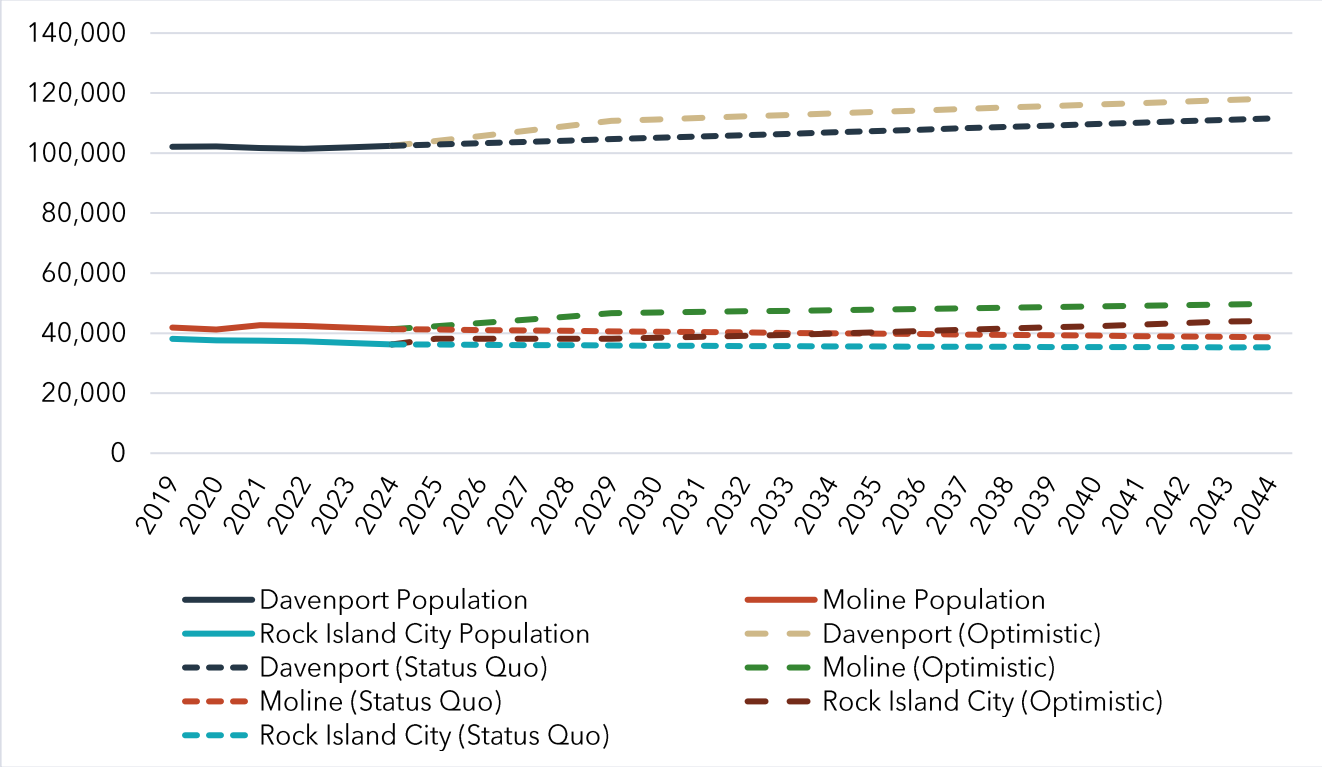
Table 3.1: Tri-Cities Population Forecast, 2024-2044

Year	---Davenport---		---Moline---		---Rock Island --	
	Status Quo	Optimistic	Status Quo	Optimistic	Status Quo	Optimistic
2024	102,440	102,440	41,334	41,334	36,252	36,252
2029	104,646	110,745	40,643	46,637	35,811	38,143
2034	106,899	113,215	39,964	47,678	35,593	39,890
2039	109,201	115,684	39,296	48,720	35,358	41,984
2040	109,668	116,178	39,164	48,928	35,358	42,292
2044	111,553	118,154	38,640	49,762	35,284	44,036

Source: Points Consulting, 2024

[9] C. Mulder, "The Relationship between Population and Housing," paper presented at the UNECE Committee on Housing and Land Management, September 2008, https://www.studocu.com/row/document/makerere-university/land-law-l2211/key-note-population-and-housing/37982728.

Figure 3.1: Tri-City Population Forecasts



Source: Points Consulting, 2024

Housing Forecast

In the housing forecast model described below, we assume the Tri-Cities will have sufficient land to develop to accommodate future housing units. We also assume the necessary infrastructure will be in place to support these future units. Like the population forecast, PC's housing forecast considers two scenarios: Status Quo and Optimistic. Considering both the needs of the previous population forecast scenarios and the historic average number of people per household, we built this housing forecast using an ARIMA model.[10] We do not provide a "lower" scenario than Status Quo in this analysis, since a decrease in housing running parallel to a population decrease is unlikely.

Under a Status Quo Scenario, we expect housing in Davenport to increase 9.5% (4,490 units) by 2044, while Moline would likely see a decrease of 5.8% (1,130 units). We project Rock Island housing would increase by less than one percentage point (11 units). Assuming an Optimistic Scenario, Davenport's housing would increase 18.4%, adding 8,706 units. Moline would add 4,380 units, representing an increase of 22.5%, while Rock Island would add 3,702 units, a 21.3% increase.

These data, along with employment trends noted elsewhere in this report, suggest those who work in Davenport may increasingly prefer to live in Moline and commute to work. Conversely, Moline may increasingly become a community where most residents work elsewhere. Table 3.2 shows housing forecast numbers for all three cities, and Figure 3.2 illustrates projected growth and decline.

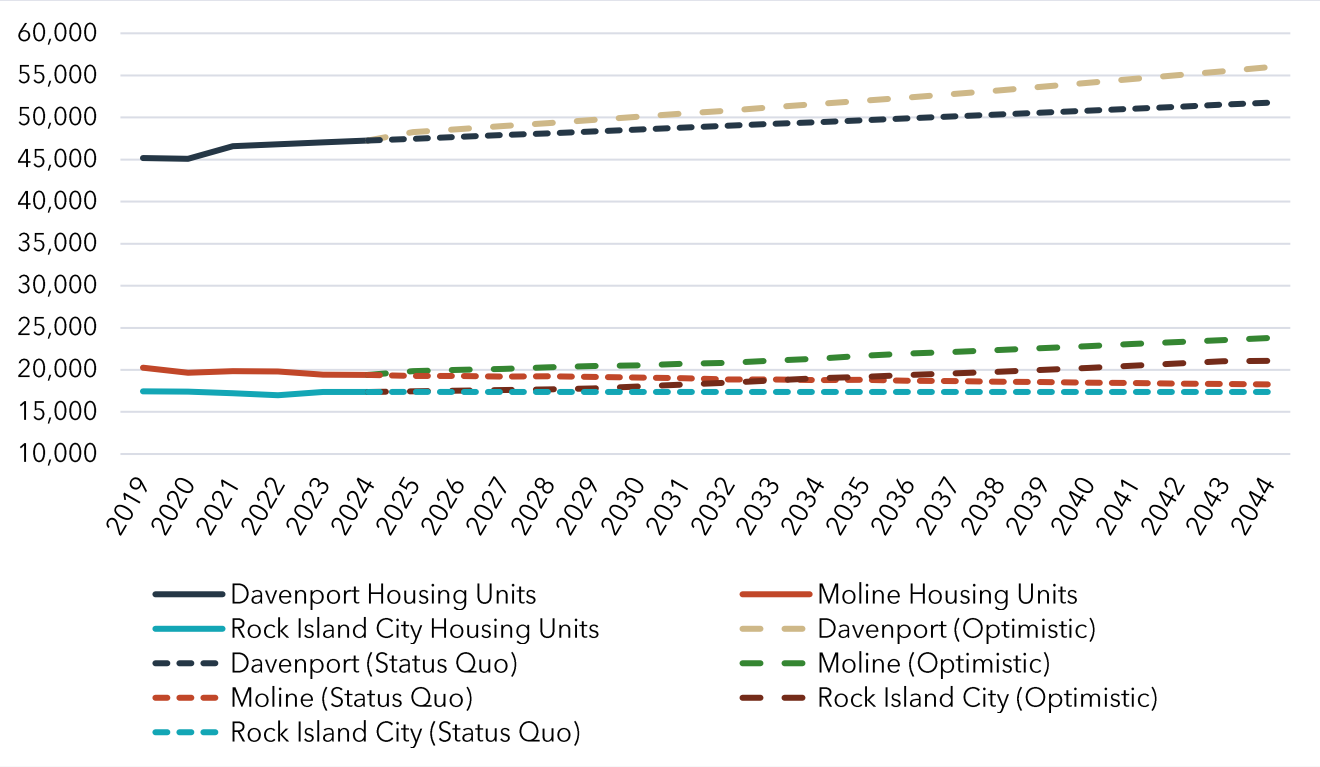
[10] See Methodology Section

Table 3.2: Tri-Cities Housing Forecast, 2024-2044

Year	---Davenport---		---Moline---		---Rock Island---	
	Status Quo	Optimistic	Status Quo	Optimistic	Status Quo	Optimistic
2024	47,257	47,257	19,400	19,400	17,368	17,368
2029	48,341	49,699	19,172	20,439	17,379	17,790
2034	49,451	51,601	18,801	21,346	17,376	18,995
2039	50,586	53,647	18,546	22,600	17,376	19,992
2040	50,816	54,102	18,491	22,831	17,377	20,235
2044	51,747	55,963	18,270	23,780	17,379	21,070

Source: Points Consulting, 2024

Figure 3.2: Tri-City Housing Forecasts



Source: Points Consulting, 2024

Recommendations

The infographic in this section associated with recommendations includes "$" icons to indicate the relative difficulty (and potential expense) of implementing each suggestion. These dollar signs do not directly represent out-of-pocket costs. In some cases, implementation may require direct spending, while in others, internal staff could manage the additional work. Either way, time and money are both finite resources and we consider both on a similar plane in this illustration. We do not explicitly provide cost estimates, partly because they would be highly imprecise and partly because costs can vary greatly depending on how an initiative is executed and funded. Nevertheless, the consulting team wanted to give each city a general sense of how challenging it might be to adopt the recommended changes.

1. Community Revitalization & Affordable Housing Development

1.1 Accelerate Land Banking Resources

Many in the Tri-Cities community strongly believe that too many potential homes are in disrepair. When asked, "What housing aspects are you dissatisfied with in your community?" 54% of respondents selected "Too much housing blight or too many homes in disrepair." Additionally, 46% indicated that "Existing homes require too many expensive repairs and maintenance issues." One potential solution to address blighted homes and high repair costs is to expand and accelerate the use of land banking resources.

Empirically, the Tri-Cities have a significant number of vacant residential units, totaling approximately 4,900 across Davenport, Moline, and Rock Island. In Davenport, 5% of residential units are vacant, with the highest concentrations near the intersection of Highway 61 and Freeway 74 and along the Mississippi River. Moline has the lowest vacancy rate at 3%, primarily concentrated in the Downtown area. In contrast, Rock Island experiences the highest residential vacancy rate at 7%, with most vacant units located in the Old Chicago, Douglas Park, and Longview neighborhoods.

Expanding land banking resources is one way to alleviate this issue. A land bank is a legal entity that acquires, manages, and holds properties for redevelopment, with the authority to attach specific conditions to redevelopment projects and address potential obstacles more efficiently. Unlike private entities, land banks are exempt from paying property taxes on unproductive properties. This reduces the costs of clearing and rehabilitating blighted or unsafe properties, allowing land banks to facilitate redevelopment more effectively. Additionally, land banks can acquire raw land and vacant units before prices become prohibitive or properties deteriorate beyond repair.

The Quad Cities Land Bank Authority (QCLBA) is an intergovernmental agency serving the Illinois cities of Rock Island, Moline, East Moline, and Silvis. The land bank is not currently operating in Iowa due to differences in property laws between the two states. However, according to organization officials, the QCLBA is not opposed to operating in Davenport in the future. The

QCLBA focuses on acquiring vacant, abandoned, or dilapidated properties, and working with community partners to revitalize properties before transferring ownership to new stakeholders.[11]

To provide some context, land banks have recently faced challenges in acquiring properties. This has made it more difficult for some municipalities to prioritize land banks when owners are delinquent on property taxes. The main issue stems from the 2023 Supreme Court ruling in *Tyler v. Hennepin County*.[12] The ruling's effects have been uneven nationwide, as its interpretation and application vary by jurisdiction. In Rock Island County (particularly in Rock Island and Moline) municipalities have struggled to channel desirable properties to the QCLBA. Nevertheless, PC's communications with the QCLBA suggest an optimistic future, despite this new legal framework.

Some of the Tri-Cities communities have already taken proactive steps to address blighted and abandoned properties. In 2020, Moline began preparing a list of vacant properties following the passage of the Vacant/Defaulted Mortgage Property Registration Ordinance. Moline maintains this list as part of their work with Hera Property Registration. Since the passage of the ordinance, 463 vacant properties have been identified. At least 319 are no longer vacant due to demolitions, sales and rehabilitations, or lack of registration. As of October 2024, only 126 unregistered properties remain listed as vacant.

The QCLBA or a similar organization could play a vital role in addressing this issue by acquiring these vacant properties and rehabilitating them, transforming them into productive assets that benefit the community. By prioritizing these properties for affordable housing or community development projects, a land bank might not only reduce blight but also support economic growth and improve neighborhood stability. Though city governments may no longer be able to directly channel properties to the QCLBA, the land bank can still bid on these properties alongside private citizens in the auction process. QCLBA officials also show a willingness to partner with private citizens who have an interest in rehabilitating derelict buildings.

Angles for Abandoned Properties in Iowa

In Iowa, there are currently no active land banking programs. However, legislation to allow such entities has been proposed in recent years. In 2018, a group of law students from the University of Iowa College of Law, in partnership with the Community Empowerment Law Project (CELP), explored the feasibility of creating a land bank program in Iowa. Their report identified a shortage of affordable housing and an abundance of blighted or abandoned properties as two of the most pressing issues in Eastern Iowa.[13] The report recommends that the Iowa State Legislature pass legislation to create a state land banking program. However, this may be a long-term solution, as there is no guarantee the legislation will pass or be implemented promptly.

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[11]Quad Cities Land Bank Authority, *FAQ Sheet*, June 24, 2024, accessed November 18, 2024, https://qclba.org/docs/6.24.QCLBA-FAQ-Sheet.pdf.

[12] The Center for Community Progress, "SCOTUS *Tyler v. Hennepin County* Ruling Poses Opportunities, Unintended Consequences for Communities Fighting Vacant and Abandoned Properties," *Center for Community Progress*, accessed February 3, 2025, https://communityprogress.org/press/tyler-hennepin-ruling-vacant-properties/.

[13] Evan McCarthy, Brandon Pezley, and Adam Ripp, *Community Blight to Community Benefit: Revitalizing Eastern Iowa through a Land Bank*, University of Iowa Office of Outreach and Engagement, Iowa Initiative, p. 6, accessed November 18, 2024, https://iisc.uiowa.edu/sites/iisc.uiowa.edu/files/2022-09/celp_ecia_final_report.pdf.

In the short term, as the report suggests, local governments in Iowa could collaborate with local organizations to pursue county- and city-level solutions. These include leasing problematic properties from local governments and acquiring properties as gifts from counties and cities to accelerate rehabilitation efforts.

Leasing problematic properties from counties or cities can be an effective strategy for gaining control over properties while keeping them tax-exempt under city or county ownership. The report recommends entering into renewable two-year leases, as leases shorter than three years avoid procedural requirements set by state law. These agreements could grant housing authorities such as the East Central Intergovernmental Association (ECIA) and the Eastern Iowa Regional Housing Authority (EIRHA) broad control to renovate or market the properties. A county or city would ultimately be responsible for selling the properties to private developers or transferring ownership directly to ECIA or EIRHA.

Another strategy recommended in the report is for counties and cities to gift abandoned or blighted properties to local housing authorities. These authorities could then utilize existing programs or partner with private developers to improve the properties. Alternatively, they could find buyers who commit to renovating the properties or converting them into affordable housing. While counties and cities can gift properties to private organizations or individuals, state law requires such transfers to serve a "public purpose."[14]

The Tyler v. Hennepin ruling may present challenges to this approach. However, no precedent against this process has been established in Iowa, and not all states have applied the ruling as stringently as Illinois. As a result, opportunities for partnerships may still exist.

1.2 Fixing Blight Before it Starts

One option that some cities are already using to prevent properties from becoming blighted and abandoned is deploying state resources to help low-income homeowners address maintenance issues. The programs currently used by Moline and Rock Island have been effective in this regard and should continue to be used as much as possible.

Both Moline and Rock Island receive funding from the Illinois Housing Development Authority's (IDHA) Home Repair and Accessibility Program (HRAP) rehabilitation program grant. This program provides financial assistance to low- and very low-income homeowners for essential health and safety repairs and accessibility improvements. Its goal is to preserve existing affordable housing, enhance residents' well-being, and help low-income and disabled or mobility-impaired individuals remain in their homes. Eligible homeowners may receive up to $45,000 in assistance for eligible repairs and/or accessibility improvements. Homeowners participating in the Roof Only option may receive up to $21,500. The program aids homeowners through a forgivable loan with a term of either five or three years. To qualify, total household income must be at or below 80% of the area median income (AMI).

Additionally, Moline has been awarded $1.5 Million from IDHA's Illinois Homeowner Assistance Fund Home Repair Program (HAFHR) grant. This program provides up to $60,000 to qualifying homeowners for rehabilitation, allowing them to address home maintenance needs that were delayed due to the COVID-19 pandemic. To be eligible, households must have a total income at or

[14]Ibid., p. 39.

below 150% of AMI, based on household size. Applicants must also certify a financial hardship related to the COVID-19 pandemic that occurred on or after January 21, 2020. They must also own and occupy the home. Home repair grants under this program carry a three-year forgivable recapture agreement.

Additionally, both Moline and Rock Island operate Community Development Block Grant (CDBG)-funded rehabilitation programs for owner-occupied properties.

An additional resource available to cities in Illinois is the Strong Communities Program (SCP), administered by the Illinois Housing Development Authority (IHDA). The SCP provides grants to municipalities, counties, and land banks to address affordable housing needs and support community revitalization.[15] Communities can use these grants to rehabilitate vacant residential properties – returning them to productive, taxable use – or to fund demolition when properties are beyond repair and negatively impact surrounding homes. By doing so, the program has the potential to increase property values, reduce crime, and generate additional tax revenue.

Both Moline and Rock Island are recipients of IDHA's SCP2 grant, having received funding in rounds one and two. In the most recent round, Rock Island applied for funding to acquire and demolish units in the Rock Island and East Moline areas. Moline's grant focused on acquiring, demolishing, and rehabilitating properties for sale to underserved, qualified homebuyers. Prior to this, Moline received four rounds of funding through IHDA's Abandoned Properties Program Grant to address abandoned properties.

1.3 Develop a Step-Up Housing Program for New Homeowners

As noted, there are some challenges for municipalities in recovering delinquent property taxes but there are fewer restrictions where for-profit and non-profit entities are involved. If the hands of Tri-Cities staff and officials are tied, opportunities still remain for innovative programs that combine public and individual interest.

A prime example of a successful Step-Up Housing Program is Step Up Bisbee/Naco (SUBN), a nonprofit organization in Bisbee, Arizona. SUBN is dedicated to assisting low-income, elderly, and disabled homeowners in the Bisbee and Naco communities by providing home repair and rehabilitation services. Among its initiatives, SUBN runs the Workforce Housing Initiative, a collaborative effort with the City of Bisbee and community partners.[16]

The Workforce Housing Initiative aims to revitalize blighted neighborhoods while offering affordable housing options for essential community workers. The program identifies and acquires neglected or abandoned properties within local neighborhoods. These properties are then refurbished or, if necessary, demolished and rebuilt to meet modern housing standards.

Essentially, SUBN collaborates with individuals, LLCs, or corporations to purchase a property at a discount with the goal of refurbishing it. While under the ownership of the LLC, the properties are renovated, the LLC donates it to a local government entity or a 501(c)(3). This donation provides the donor with a tax deduction based on the appraised value of the property capped at 30% of their Adjusted Gross Income (AGI). Depending on the donor's tax bracket this could amount to as

[15] Illinois Housing Development Authority, "Strong Communities Program", accessed November 18, 2024, https://www.ihda.org/my-community/revitalization-programs/#toggle-id-4.
[16]Step Up Bisbee/Naco, "About," accessed November 18, 2024, https://www.stepupbisbeenaco.com/about.

much as $50,000. Deductions are capped at 30% of AGI but can be carried forward for up to five years if unused. Once transfer of ownership is completed, SUBN offers them to moderate-income workers – such as educators, law enforcement officers, and city employees at up to a 20% discount from the appraised value. This initiative not only attracts vital community employees but also helps reduce housing costs for those seeking to purchase a home. Additionally, the proceeds from sales are reinvested into the program to support future renovations and donations.

2. Affordable Housing & Land Development Programs

2.1 Consider Sponsoring a Community Land Trust

A community land trust (CLT) is a private, non-profit, membership-based organization established to acquire and hold parcels of land in perpetuity, leasing the land for purposes such as housing, most commonly homeownership – and other community benefits aimed at low- and moderate-income families. Residents sign long-term leases for the land while living in homes built on it, with the CLT retaining ownership of the land. This model ensures housing remains affordable for the communities it serves. The Tri-Cities area could look to nearby CLTs for guidance on establishing their own, such as the Chicago Housing Trust and the Story County Community Housing Corporation (SCCHC).

The Chicago Housing Trust is a public-private partnership dedicated to expanding housing access, fostering stable residential communities, and ensuring long-term affordability in Chicago, Illinois. Its mission is to make homeownership attainable and sustainable for low- to moderate-income residents. The trust operates two key programs:

1. Affordable Requirements Ordinance (ARO): This ordinance mandates that residential developments with 10 or more units that receive City Council approval, a city land purchase, or financial assistance must allocate a portion of units as affordable housing.[17] Affordable units intended for sale are built by developers and later administered by the Chicago Housing Trust. These units are sold at subsidized prices and are subject to a renewable 30-year restrictive covenant with affordability resale restrictions. The maximum resale price is the original purchase price plus a percentage of market appreciation, keeping the homes priced below market value.
2. Affordable Homeownership and housing Program (AHHP) Acquisition and Rehab Program: This program collaborates with organizations to acquire and rehabilitate properties in neighborhoods vulnerable to gentrification. The goal is to preserve affordability and prevent displacement by reselling these homes to income-eligible buyers.

Finally, the SCCHC also employs the CLT model to facilitate affordable homeownership. In this case, the organization retains ownership of the land while the homeowner purchases the building. This method reduces the overall cost of homeownership and ensures long-term affordability.

[17]City of Chicago, "Affordable Requirements Ordinance (ARO)," accessed November 18, 2024, https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/aro.html#:~:text=The%20City%20of%20Chicago%27s%20Affordable%20Requirements%20Ordinance%20requires,provide%20a%20percentage%20of%20units%20at%20affordable%20prices.

2.2 Tap into IHDA Mortgage Program

The Illinois Housing Development Authority (IHDA) offers the IHDA Mortgage Program, designed to make homeownership more accessible and affordable for Illinois residents. Their program would apply to the cities of Rock Island and Moline. This program includes various mortgage options with down payment and closing cost assistance, available to both first-time and repeat homebuyers. Currently, IHDA offers three distinct programs: IHDAccess Forgivable, IHDAccess Deferred, and IHDAccess Repayable.[18]

3. IHDAccess Forgivable: This program provides 4% of the purchase price, up to a maximum of $6,000, to cover down payment and closing costs. The assistance is structured as a forgivable loan, meaning it does not require repayment if the borrower remains in the home for at least 10 years. The loan is forgiven incrementally over this period.
4. IHDAccess Deferred: Similar to the Forgivable program, this option provides down payment and close-cost assistance but with a different structure. It offers 5% of the purchase price, up to $7,500, as an interest-free loan with no monthly payments. Repayment is deferred until the home is sold, refinanced, or the mortgage is fully paid off.
5. IHDAccess Repayable: This program provides 10% of the purchase price, up to $10,000, for down payment and closing costs. The assistance is structured as an interest-free loan repayable over a 10-year period through monthly payments.

All three programs are paired with a 30-year fixed-rate mortgage, ensuring stable and predictable monthly payments. To quality for any of these programs, an applicant must have a minimum credit score of 640, complete a mandatory homeownership education course prior to closing, and meet specific income and purchase price limits. Applicants should verify these limits for the county in which they plan to buy a home.

3. Fully Utilize Property Tax Abatement

Additionally, we recommend that the City of Davenport, Iowa, continue to fully utilize property tax abatements under the Urban Revitalization Law to support the redevelopment of older neighborhoods and abandoned or blighted houses. This program is only relevant to cities located in Iowa.

Outlined in Chapter 404 of the Code of Iowa, this law identifies five types of areas eligible for urban revitalization, focusing primarily on locations with dilapidated or deteriorated buildings. Urban revitalization areas can include all real property within city limits or a more targeted subset of parcels. The purpose of this law is to encourage property owners to improve existing structures or construct new buildings, thereby stabilizing the tax base and fostering growth in areas that might otherwise stagnate. The specific rules for property tax exemptions vary depending on the type of property, including Residential and Abandoned Properties.

Under the code, Abandoned Properties qualify for property tax abatements as long as they meet eligibility requirements.[19] This exemption lasts for 15 years and is based on the value added by

[18]Illinois Housing Development Authority, "Lending Programs," accessed November 18, 2024, https://www.ihda.org/lenders-realtors/lending-programs/.
[19]Code of Iowa, *Urban Revitalization Tax Exemptions*, §404.3B, accessed November 18, 2024, https://www.legis.iowa.gov/docs/code/2017/404.3B.pdf.

improvements, starting with an 80% exemption in the first year and decreasing to 20% by the fifteenth year.

For residential properties, the tax exemption is structured differently. According to the Code of Iowa, eligible residential properties can receive an exemption from taxation on the first $75,000 of actual value added by improvements. This exemption lasts for five years. Although smaller in scope, these savings can help property owners make additional improvements that add value to their properties and enhance their quality of life.

In conclusion, by reducing property taxes for property owners who invest in improving their homes, this program provides a financial incentive to address issues such as outdated windows or inefficient heating systems. These upgrades not only enhance satisfaction and comfort but can also lower long-term costs for homeowners.

4. Encourage More High-Density, Low Maintenance Units in Urban Cores

Data indicates that 19% of households in the Tri-Cities are classified as "one-person households." Though circumstances vary, these households are typically most interested in housing options such as condos, townhomes, or market-rate apartment rentals. Developers often find these populations attractive because studio and one-bedroom units are more profitable on a per-square-foot basis compared to two- or three-bedroom units.

Rock Island City leads the Tri-Cities in the percentage of one-person households, presenting an opportunity for private-sector developers. However, developers may not be fully aware of the existing demand for these housing types. Building smaller units can also provide developers with greater value for their investment, as they can construct more units on the same parcel of land.

To promote high-density, low-maintenance housing units in the urban cores of the Tri-Cities, several zoning districts could be targeted to maximize residential development. There may be multiple opportunities for geographic areas in Davenport to address this demand. Though City Alderman feel that downtown area presents some challenges, areas on the urban fringe and near commercial districts could present ideal candidates. The city may need to examine average square footage requirements to allow for greater density in some zoning districts (such as R-4 and R-4C).

In Rock Island, business districts such as B-1,2, and 3 are partially amendable to mixed-use. In district B-1, the zoning is intended to permit personal sales and services. However, another principle permitted use that is allowed is dwellings above the first floor. Districts B-2 and B-3 allow for any additional use that B-1 has through review and approval by a zoning board. The R-4 district is classified as high density and is judged by the unit and not square footage. Rock Island could offer a density bonus in the R-4 district to developers that are building smaller high-density units. In Moline, urban business districts B-2 and B-3 are suited for mixed-use developments. R-5 zoning could support higher density multifamily housing if restrictions on minimum unit sizes were reduced. By making these zoning changes, Tri-Cities could encourage more high-density housing developments to better utilize core spaces.

Such housing options have proven popular in Midwestern cities, especially when located along appropriate urban corridors. Beyond meeting housing demand, these units can generate a positive multiplier effect, supporting growth in commercial areas and revitalizing downtown districts.

One developer we spoke with told us that bringing people back downtown is essential for generating revenue. This aligns with findings from our community survey, where respondents were asked, "what type of neighborhoods in the QC would be most suitable for the multi-family/apartment housing type?" Notably, 26% indicated that "areas on or just behind commercial corridors" would be the most suitable locations.

By encouraging high-density, low-maintenance housing units, the Tri-Cities could provide more affordable options for residents. These units are less expensive to maintain, making them a practical choice for individuals and families seeking cost-effective living arrangements.

4. Housing Supply Assessment

Housing supply trends can be measured using an array of metrics such as building permits, home values, and home sales data. This chapter examines building types and tenure, housing stock (market rate and subsidized), occupancy characteristics, new housing construction, cost of construction and home value trends. By collecting data from various sources, we are able to provide a comprehensive assessment of housing in the Davenport, Moline, and Rock Island region. For additional City-Specific tables and figures, please refer to Volume II: Tri-Cities Individual Assessments.

Building Types & Vacancy Rates

Types

Tables 4.1 and 4.2 provide a broad overview of housing in the Tri-Cities, the host counties, and the U.S. Generally, the housing stock in the Tri-Cities has a higher proportion of single-family, detached housing compared to the U.S. overall. Moline has the highest percentage of single-family, detached housing (70.1%), followed by Rock Island (68.5%) and Davenport (65.7%). Typically, housing density correlates with population density, so it isn't surprising that Davenport is more dense. However, it is noteworthy that even Davenport is lower density than the U.S. in general, where 62.6% of housing is single-family, detached.

Apartments in Davenport, IA, PC on-site visit, 2024.

On the other end of the density scale, considering 10+ unit apartments, the same pattern holds: Davenport leads the Tri-Cities, with 15.1% of units falling into this category. Rock Island follows at 13.4%, and Moline at 11.1%. Among the middle-density categories (1-unit, attached through 5-to 9-unit apartments), none of the Tri-Cities exceeds 18% of inventory, thereby remaining below the national average (18.3%). Notably, Table 8 shows Iowa has a lower percentage of units in this category (13.0%), while Illinois, owing to its large urban population, has a much higher percentage (23.6%). Within the Tri-Cities, Rock Island reports the highest percentage of middle-density inventory, driven by particularly high values in single-family attached units (usually duplexes), and 5–9 unit developments, which typically manifest as mid-sized apartments or condo buildings.

Manufactured homes play a relatively small role in the overall housing stock, remaining below 2.5% in every community. This is less than half of 5.3%, the national average for this housing type. Still, there are more than 1,4000 manufactured housing units across the Tri-Cities. Most manufactured housing units are located in Davenport.

Lastly, it's worth noting that when comparing the Tri-Cities to their host counties, it is clear that the urban pockets of each city push up the proportion of higher density housing types. Rock Island County (IL) and Scott County (IA) reflect lower density levels

Table 4.1: Tri-Cities Percent Housing by Type: Moline, Davenport, Rock Island

Housing Type	Davenport		Moline		Rock Island	
	#	%	#	%	#	%
Occupied housing units	42,667	--	18,267	--	15,247	--
1, detached	28,014	65.7%	12,800	70.1%	10,448	68.5%
1, attached	1,825	4.3%	991	5.4%	608	4.0%
2 apartments	1,479	3.5%	615	3.4%	738	4.8%
3 or 4 apartments	1,141	2.7%	716	3.9%	462	3.0%
5 to 9 apartments	2,723	6.4%	938	5.1%	768	5.0%
10 or more apartments	6,426	15.1%	2,027	11.1%	2,039	13.4%
Mobile home or other type of housing	1,059	2.5%	180	1.0%	184	1.2%

Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Table 4.2: Percent Housing by Type: Rock Island County, Scott County, Illinois, Iowa, U.S.

Housing Type	Rock Island County		Scott County		Illinois	Iowa	US
	#	%	#	%	%	%	%
Occupied housing units	61,014	--	71,436	13,717	4.97M	1.29M	125.74M
1, detached	43,658	71.6%	49,780	69.7%	59.6%	73.8%	62.6%
1, attached	2,503	4.1%	4,232	5.9%	6.2%	4.4%	6.3%
2 apartments	2,003	3.3%	1,708	2.4%	5.1%	2.0%	3.3%
3 or 4 apartments	2,023	3.3%	1,903	2.7%	6.1%	3.2%	4.2%
5 to 9 apartments	2,343	3.8%	3,523	4.9%	6.2%	3.4%	4.5%
10 or more apartments	7,013	11.5%	8,694	12.2%	14.7%	10.1%	13.8%
Mobile home/other type	1,471	2.41%	1,596	2.2%	2.2%	3.2%	5.3%

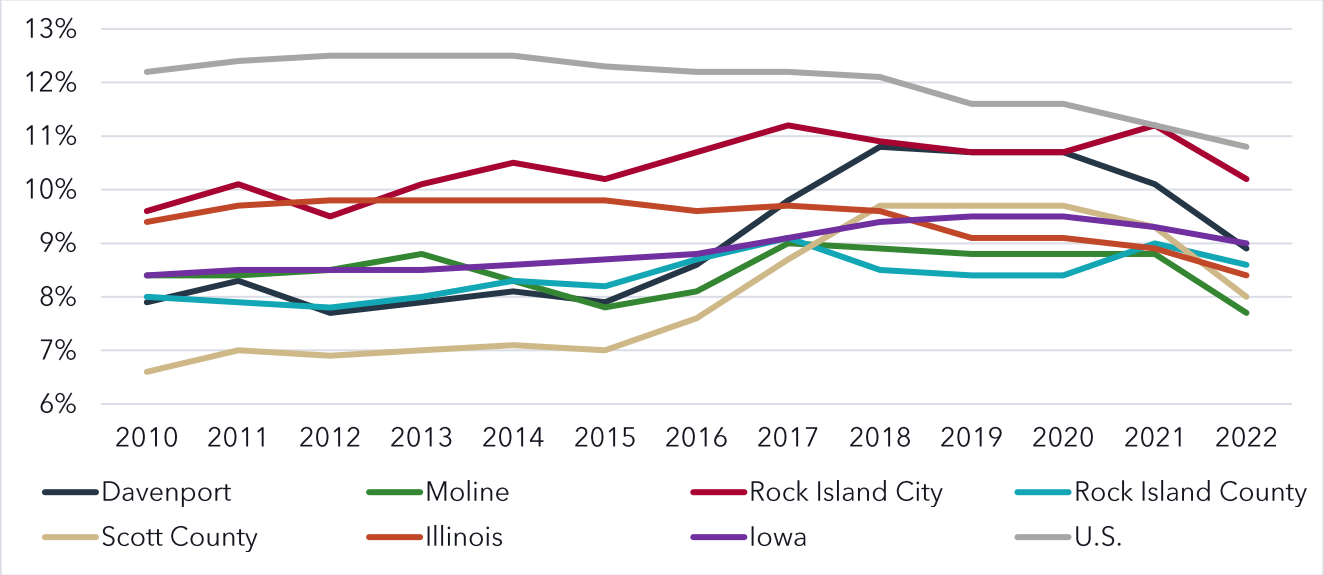
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Vacancy Rates

Vacancy rates are a clear signal of supply and demand in a housing market. Since 2014, national vacancy rates have trended downwards (Figure 4.1). Two observations are worth noting in the Tri-Cities data. First, vacancies rose from 2016 to 2018 in Moline, Rock Island, Davenport, and the respective Counties. Though Davenport showed a steep increase in vacancies during this period, Rock Island's vacancy rate remained the highest within the Tri-Cities throughout the 2010 to 2022 period (Davenport's rate matched that of Rock Island for a few years.)

More recently, we observed a marked decrease in vacancies following the 2020 Covid Pandemic shutdown. Though Rock Island City and County each experienced a short rise in vacancies from 2020 to 2021, vacancies have sharply declined across the Tri-Cities region. This is in part due to a shift in housing and location preferences among renters and owners alike. In 2022, Moline reported the lowest vacancy rate (7.7%), followed by Davenport (8.9%) and Rock Island (10.2%).

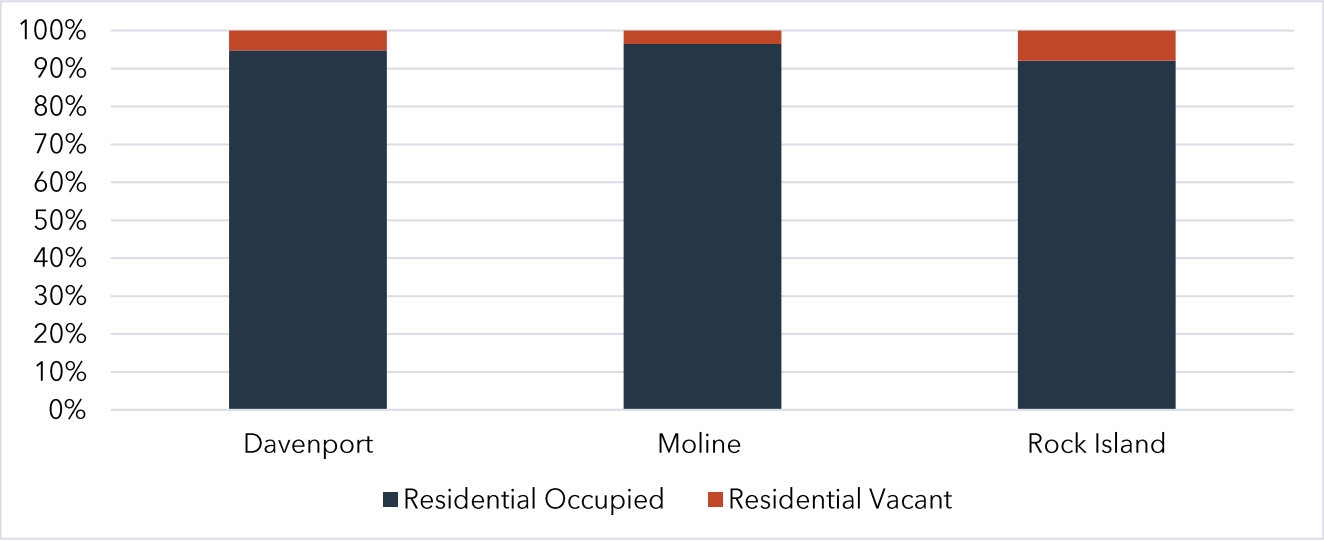
Figure 4.1: Vacancy Rates



Source: American Community Survey, 2010 - 2022 5-Year Estimates, Table DP04

Figure 4.2 shows the most recent data available pertaining to vacancy rates in the Tri-City area. The data provided comes from the United States Postal Service and shows the number of vacant units not served by the USPS in 2024. Similar to the historical trends in Figure 4.1, Rock Island has the highest number of vacant units, and Moline has the lowest. Davenport falls in the middle at around 5.3% of total units being vacant.

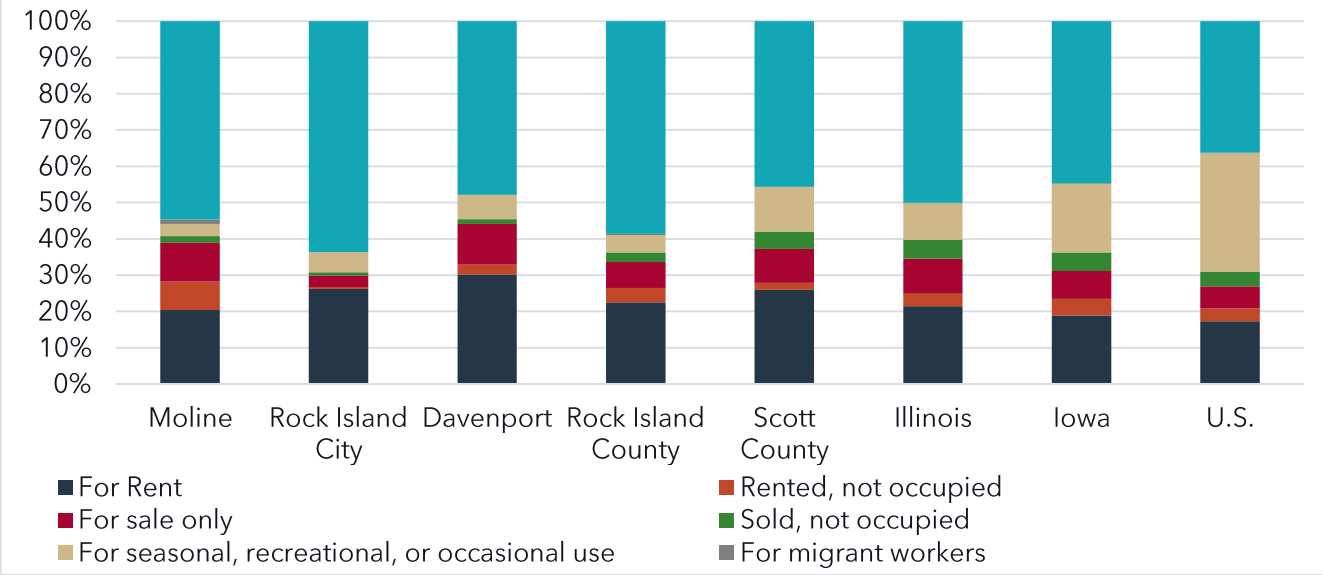
Figure 4.2: Vacancy Rates by City using USPS Data, 2024



Source: HUD Aggregated USPS Administrative Data on Address Vacancies

In Figure 4.3, Davenport has the highest percentage of vacancies listed "for rent" (30%), while Moline has the lowest at 20%. Moline is also the only city among the Tri-Cities where "for migrant workers" is a recorded vacancy reason, accounting for 1.2% of vacant units. Notably, each of the Tri-Cities has a much lower percentage of vacancies designated "for seasonal, recreational, or occasional use" compared to other areas, except Rock Island County, which stands at 4.7%.

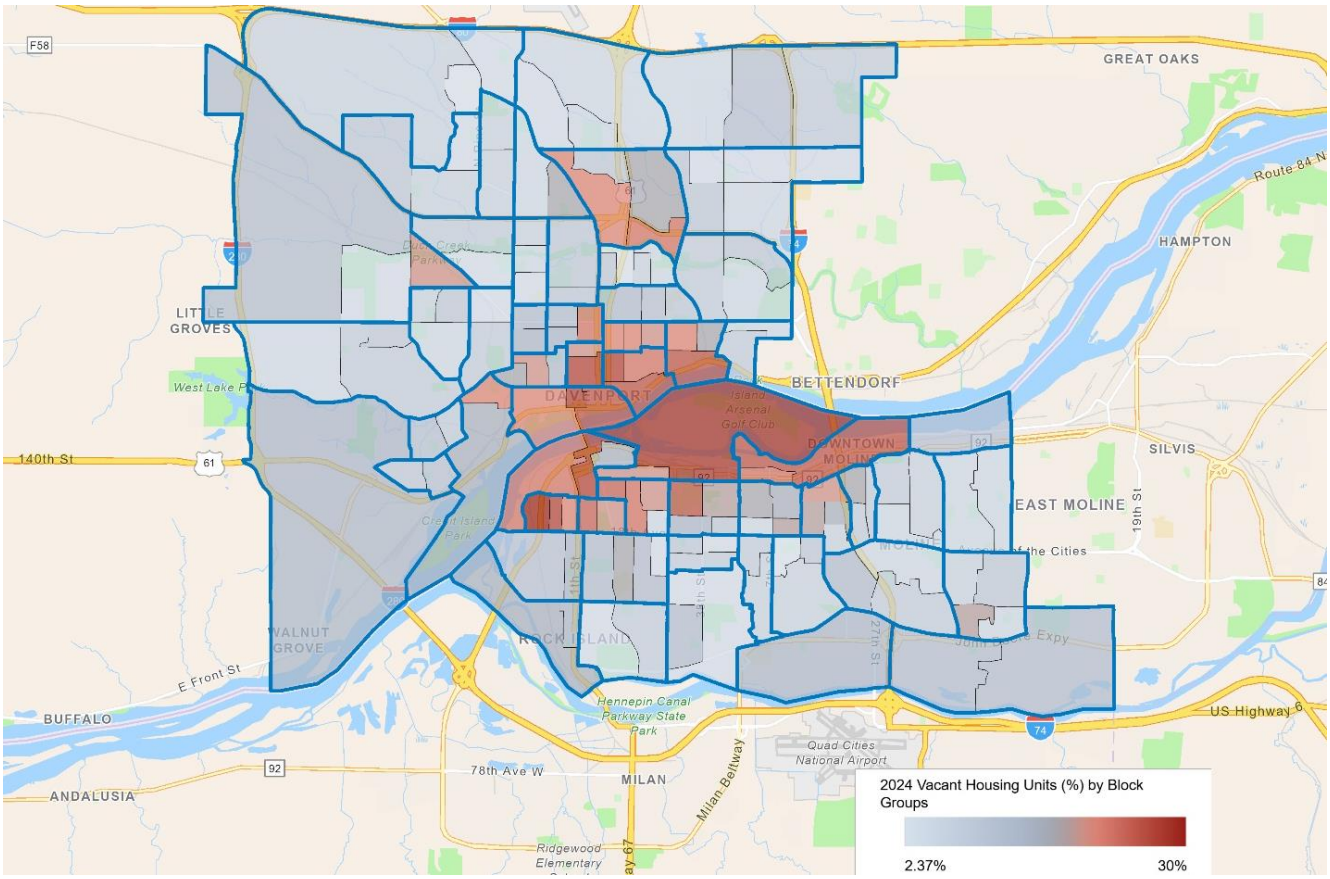
Figure 4.3: Reasons for Vacancy Rates



Source: U.S. Census Bureau, 2022 5-Year ACS B25004

Finally, Figure 4.4 displays a map of the exact locations of high and low vacancy rates. The region with the highest percentage of vacant units appears to be concentrated around the river.

Figure 4.3: Map of Vacancy Rates Across the Tri-Cities



Source: Points Consulting using Esri Business Analyst, 2024

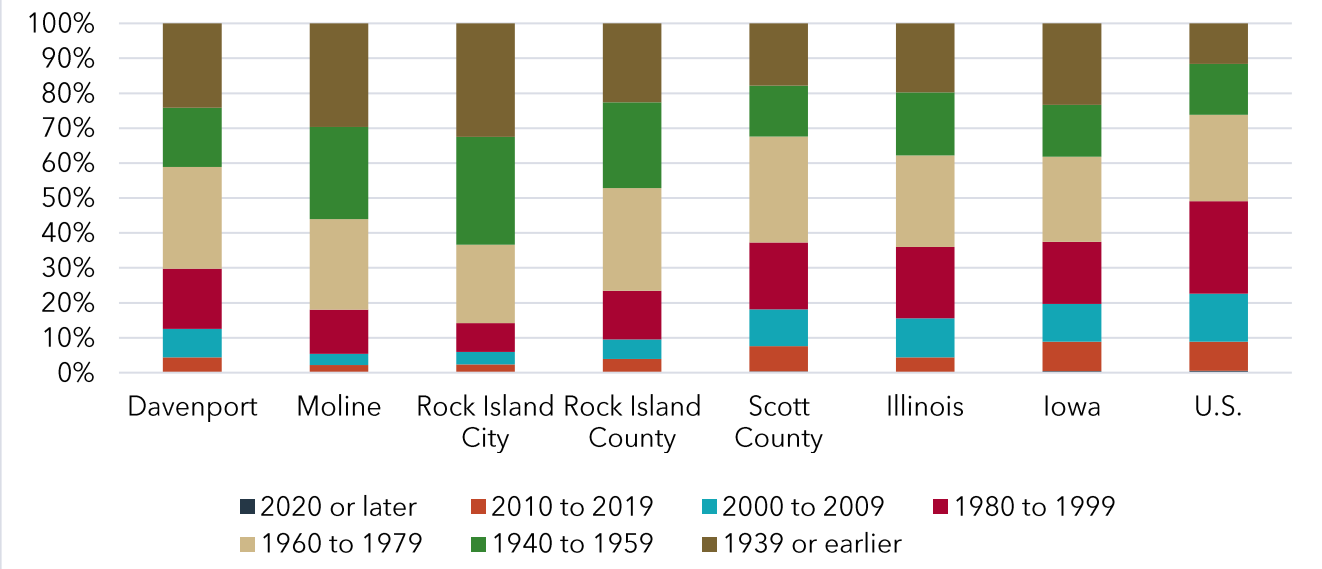
Housing Stock & Occupancy Rates

At a national level, 13.7% of housing stock was built between 2000 and 2009, and 8.9% was built after 2010 (Figure 4.5). Of the Tri-Cities, Davenport has the highest percentage of housing stock built between 2000 and 2009 at 8.1%, followed by Rock Island (3.6%) and Moline (3.3%). For this period Illinois and Iowa show percentages closer to the national level, at 11.2% and 10.9% respectively. Although Iowa's housing production since 2010 has nearly kept pace with national levels, Illinois and the Tri-Cities have lagged significantly, resulting in a relatively low percentage of housing stock built after the Great Recession. In Davenport, only 4.4% of the housing stock was built after 2010, compared to just 2.4% in Rock Island and 2.2% in Moline.

Roughly half of housing stock at national level was built before 1980. In Iowa and Illinois, this proportion rises to nearly two-thirds. However, in the Tri-Cities, the share of housing stock over 44 years old is even greater. Rock Island reveals the highest percentage (85.9%), followed by Moline (82.0%) and Davenport (70.2%). This is potentially concerning as communities with a higher share of aging housing stock may face more challenges related to deferred maintenance. Older homes are more likely to need significant repairs or costly updates.

Neighborhood in Moline, IL, PC on-site visit, 2024.

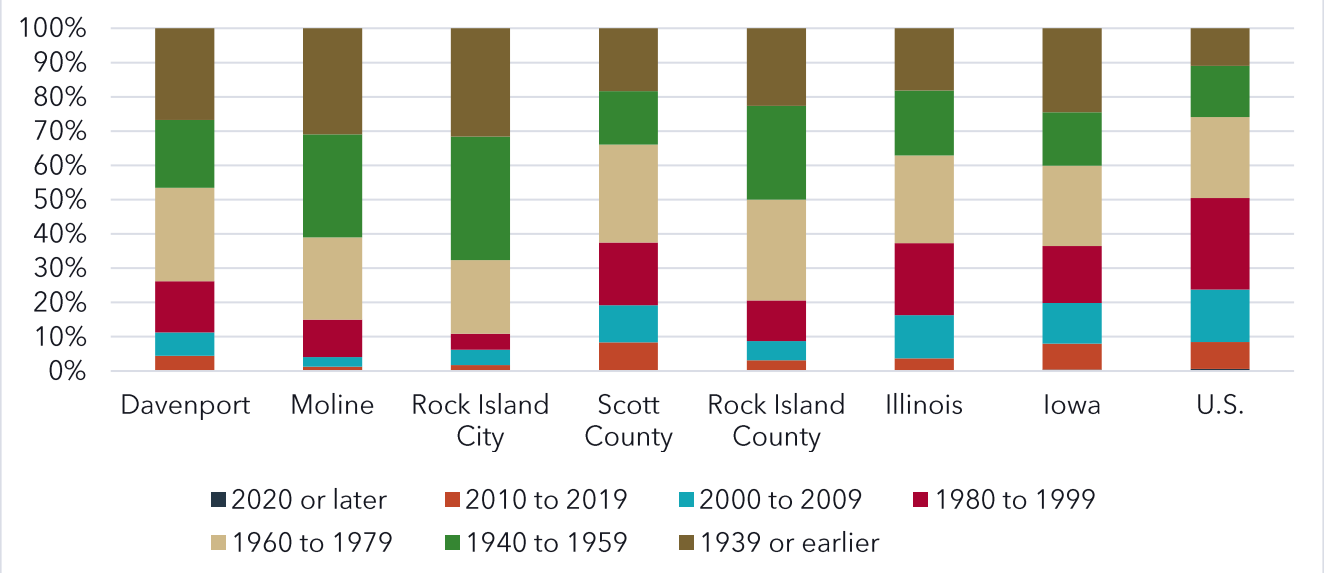
Figure 4.5: Age of Housing Stock



Source: American Community Survey, 2022 5-Year Estimates, Table S2504

The percentage of owner-occupied housing units built in Davenport after 1999 (11.3%) is nearly twice that of Rock Island (6.2%) and three times that of Moline (4.1%). Figure 4.6 shows these percentages are all notably lower than they are for Scott County (19.2%), Illinois (16.3%), Iowa (19.9%) and the U.S. (23.7%).

Figure 4.6: Tenure by Age of Housing Stock (Owner Occupied)

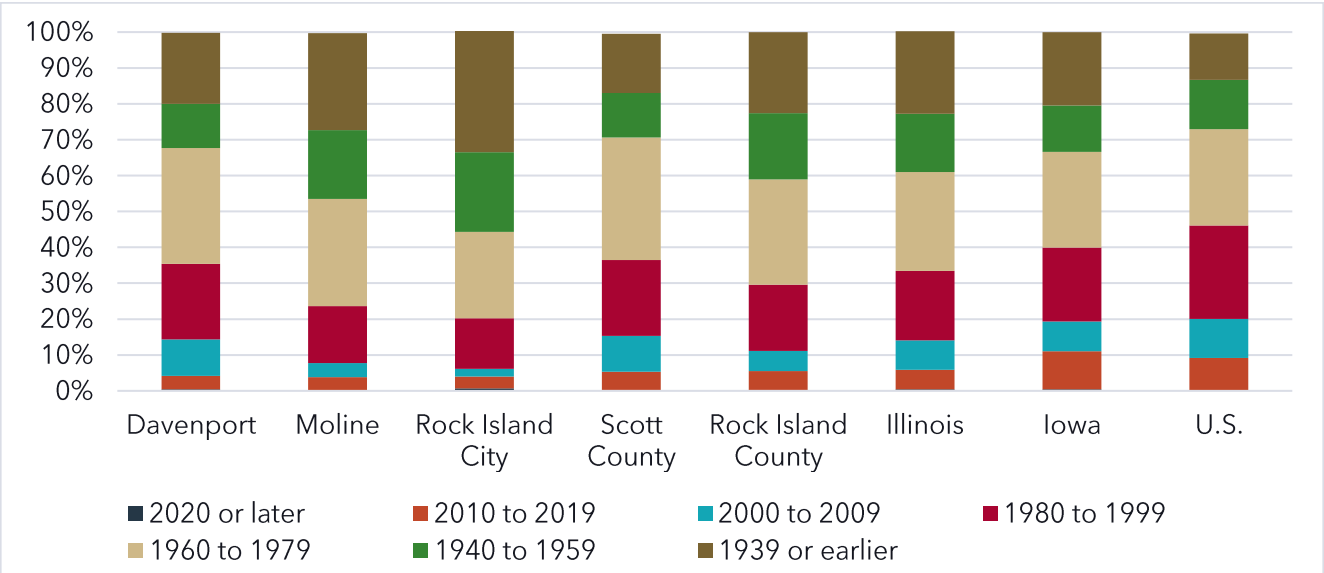


Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Examining the rental stock in the region in Figure 4.7, we note a similar pattern. Of the rentals in Davenport, 14.5% were built after 1999, compared to only 8.0% in Moline and 5.6% in Rock Island. Davenport's percentage of relatively newer rentals built in the last 24 years is comparable to Illinois (13.9%) but falls short of the national rate (20.5%) and Iowa's rate (19.4%).

While only 1.3% of total owner-occupied housing in Moline and 1.8% in Rock Island were built after 2009, slightly higher percentages of rental housing were built after the Great Recession (4.1% and 3.4% respectively). Davenport has a higher percentage of owner-occupied housing built after 2009 (4.5%), matching the percentage of rental housing built there over the past 14 years.

Figure 4.7: Tenure by Age of Housing Stock (Renter Occupied)



Source: American Community Survey, 2022 5-Year Estimates, Table S2504

The age of Tri-Cities housing stock is further illustrated by data on the median year built for both owner-occupied and renter-occupied units (Table 4.3). Across all areas of comparison, except for Illinois and the U.S., rental housing tends to be newer than owner-occupied housing. In Rock Island, the median year built is 1951 for owner-occupied units and 1956 for rental units. By contrast, Davenport's housing is much newer, with a median construction year of 1964 for owner-occupied units and 1973 for rental units. Though Moline's median construction year for owner-occupied units (1953) is closer to that of Rock Island, its median construction year for rental units is 1963. At the state and national levels, both types of housing tend to be much newer than in the Tri-Cities. Median construction years for owner-occupied units in Iowa, Illinois and the U.S. are all post-1970, while all median years for rental units are post-1969.

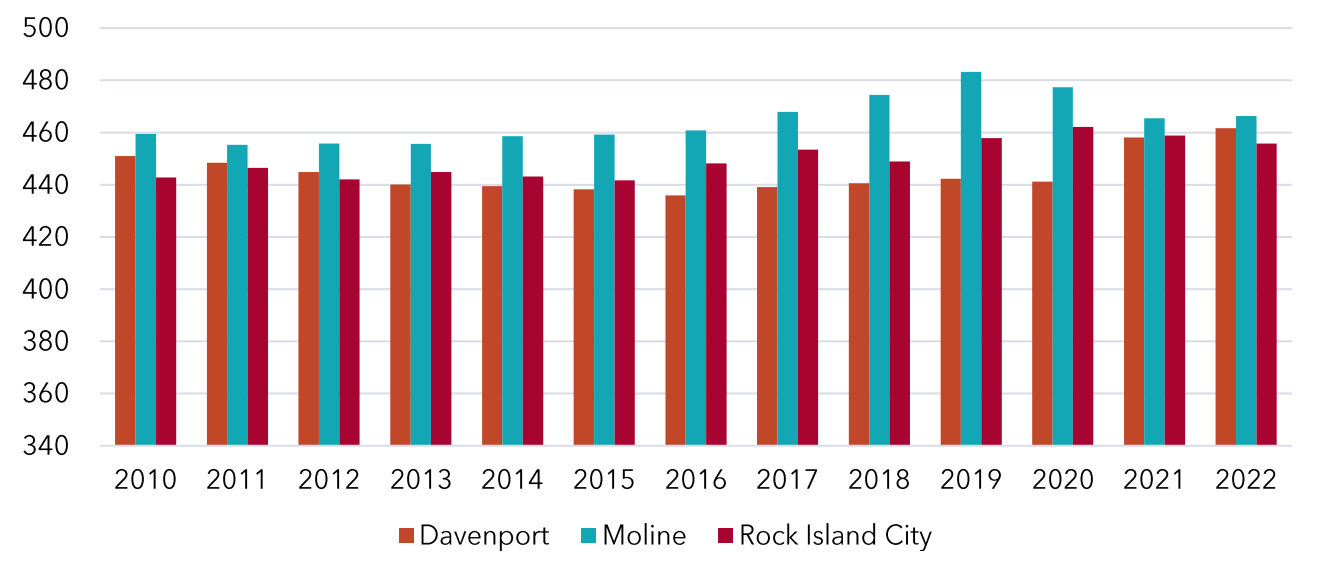
Table 4.3: Median Year Built by Tenure

Median Year Built	Davenport	Moline	Rock Island	Scott County	Rock Island County	Illinois	Iowa	U.S.
Owner occupied	1964	1953	1951	1972	1960	1971	1971	1982
Renter occupied	1973	1963	1956	1974	1968	1970	1976	1979
Total:	1967	1956	1953	1972	1962	1971	1973	1981

Source: ACS 2022 5-Year Table B25037

The number of housing units per 1,000 residents in the Tri-Cities region reflects the negative population trends in Moline and Rock Island and the positive population trend in Davenport between 2012 and 2022 (noted elsewhere in this report). Housing units per 1,000 residents is a statistic somewhat similar to vacancy data and provides another view of supply and demand for housing. Increases or decreases in the number of housing units per 1,000 residents are driven by population increases or decreases, as well as new housing development (Figure 4.8).

Figure 4.8: Housing Units Per 1,000 Residents, Moline, Rock Island, Davenport

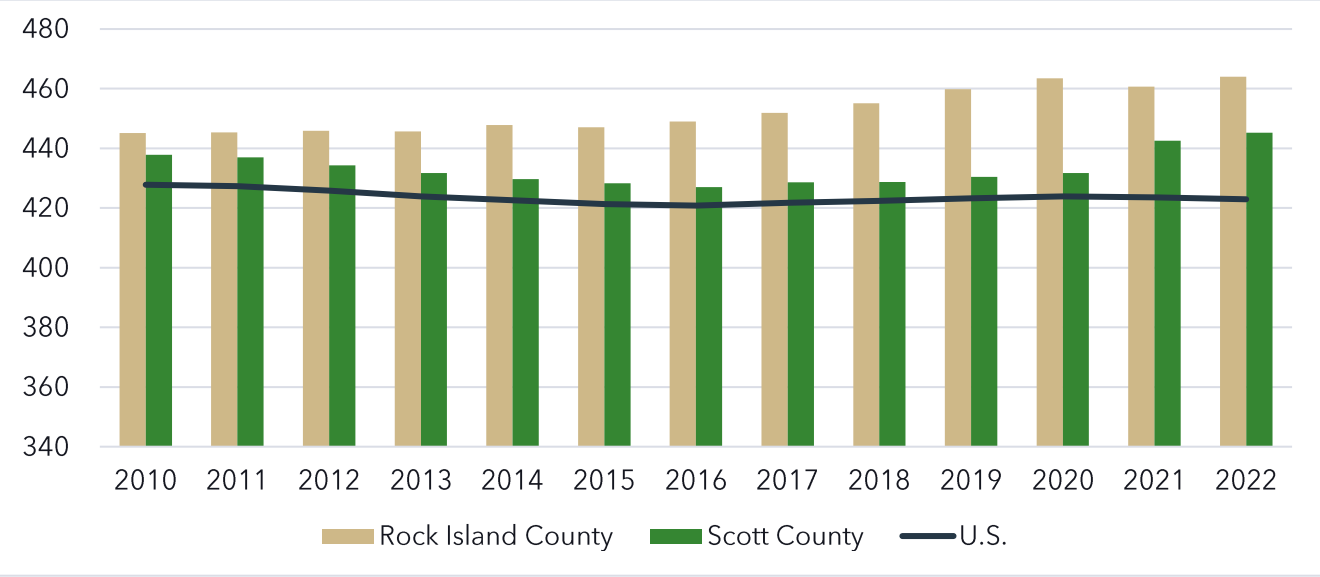


Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

Moline, which has reported the highest number of units per 1,000 residents since 2010, began to see a notable increase in 2017. After a peak in 2019 at 483, this number began to decline, falling to 466 in 2022. Rock Island and Davenport experienced a similar trend, with Rock Island peaking in 2020 at 462 and Davenport in 2022 at 462 (Davenport has yet to show a decline). A closer look at this rise shows that Davenport gained approximately 1,700 housing units between 2020 and 2022 while losing around 750 residents.

Numbers for Rock Island County and Scott County have consistently remained above the national average from 2010 to 2022. While the number of units per 1,000 residents in Scott County steadily declined between 2010 and 2016 and has been significantly lower than in Rock Island County, Scott County saw a sharp increase to 445 in 2022 (Figure 4.9).

Figure 4.9: Housing Units Per 1,000 Residents, Rock Island County, Scott County, U.S

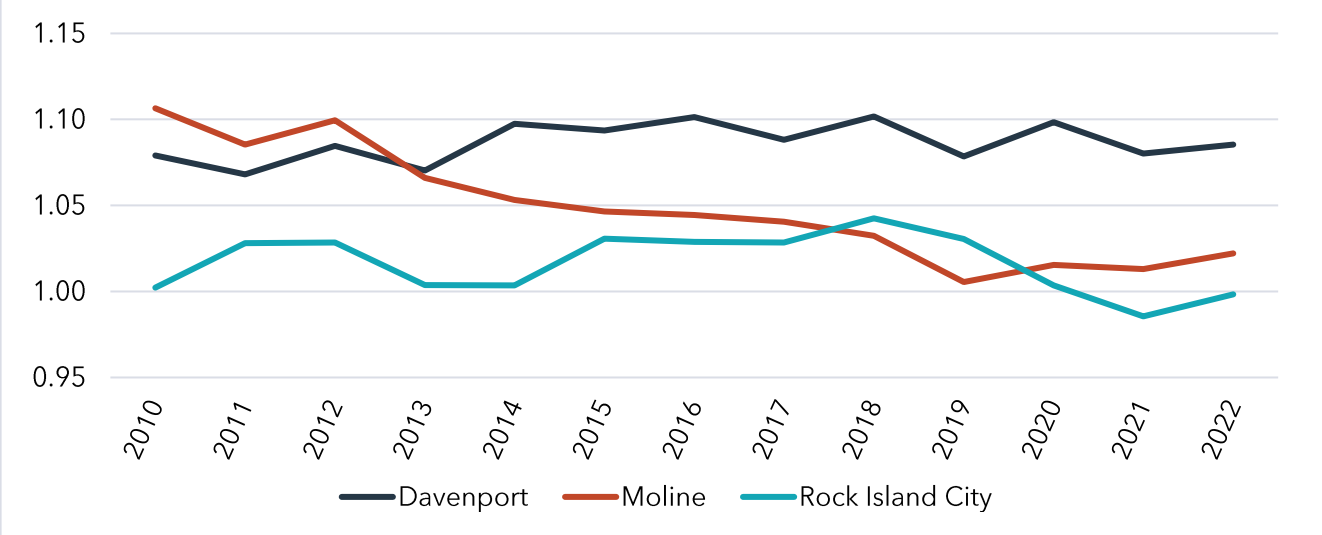


Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

With the jobs-to-housing ratio metric, a value of 1.0 means there are as many jobs as housing units in the area. Communities with a value below 1.0 are often more residential or "bedroom communities" rather than employment centers. A declining ratio indicates either jobs are decreasing faster than residents, or residents are increasing faster than jobs. Conversely, a rising ratio means either jobs are increasing faster than residents, or residents are decreasing faster than jobs.

According to the general guidelines above, all three of the Tri-Cities are, to some extent, in-commuter locations, though trends vary. As of 2022, Davenport has the strongest jobs-to-housing ratio, which has remained between 1.07 and 1.12 since 2010 (Figure 4.10). Moline's ratio, previously higher than Davenport's, began to decline in 2013, reflecting some of the job retention challenges the city has faced. Meanwhile, Rock Island's ratio has hovered around 1.00, with its steepest drop occurring between 2018 and 2021, followed by some recovery in 2022.

Figure 4.10: Jobs-to-Housing Ratio, Moline, Rock Island, Davenport



Source: U.S. Census Bureau,2022 5-Year ACS S2504, B25001, DP04, DP03

Occupancy Characteristics

None of the Tri-Cities show particularly high occupancy levels. Between 2012 and 2020, occupancy levels for both renter and owner-occupied units in each city have hovered around 0.5 persons per room (Tables 4.4-4.10). While most changes in occupancy from 2012 to 2020 were modest, Rock Island rental occupancy decreased 4.3%. In Davenport, it decreased 1.2% during the period. These decreases are likely due to new units with more square footage entering the market, as well as general population decreases within Rock Island.

Unusually high levels of occupancy (generally, more than one person per room) correlate with overcrowding, which can lead to health and safety issues. An increase in occupancy levels can be related to recent increases in rent, as higher rents often drive residents to save money by sharing rooms. Unusually low levels of occupancy typically correctly with population decline, or a large number of "empty nester" households that have not downsized their homes.

House in Rock Island, IL, PC on-site visit, 2024.

Table 4.4: Residence by Occupants Per Room, Davenport

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.5%
Renter-Occupied	0.53	0.52	(0.01)	(1.2%)
Occupants Per Room	0.51	0.51	0.00	(0.2%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.5: Residence by Occupants Per Room, Moline

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.6%
Renter-Occupied	0.54	0.55	0.00	0.2%
Occupants Per Room	0.52	0.52	0.00	0.4%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.6: Residence by Occupants Per Room, Rock Island

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.50	0.00	(0.3%)
Renter-Occupied	0.56	0.53	(0.02)	(4.3%)
Occupants Per Room	0.52	0.52	(0.01)	(1.6%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.7: Residence by Occupants Per Room, Scott County

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.7%
Renter-Occupied	0.52	0.52	0.00	(0.4%)
Occupants Per Room	0.51	0.51	0.00	0.3%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.8: Residence by Occupants Per Room, Rock Island County

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	(0.6%)
Renter-Occupied	0.54	0.53	(0.01)	(2.6%)
Occupants Per Room	0.52	0.51	(0.01)	(1.2%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.9: Residence by Occupants Per Room, Illinois

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.04	0.04	0.002	5.9%
Renter-Occupied	0.17	0.16	(0.01)	(6.1%)
Occupants Per Room	0.08	0.08	0.00	(2.6%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

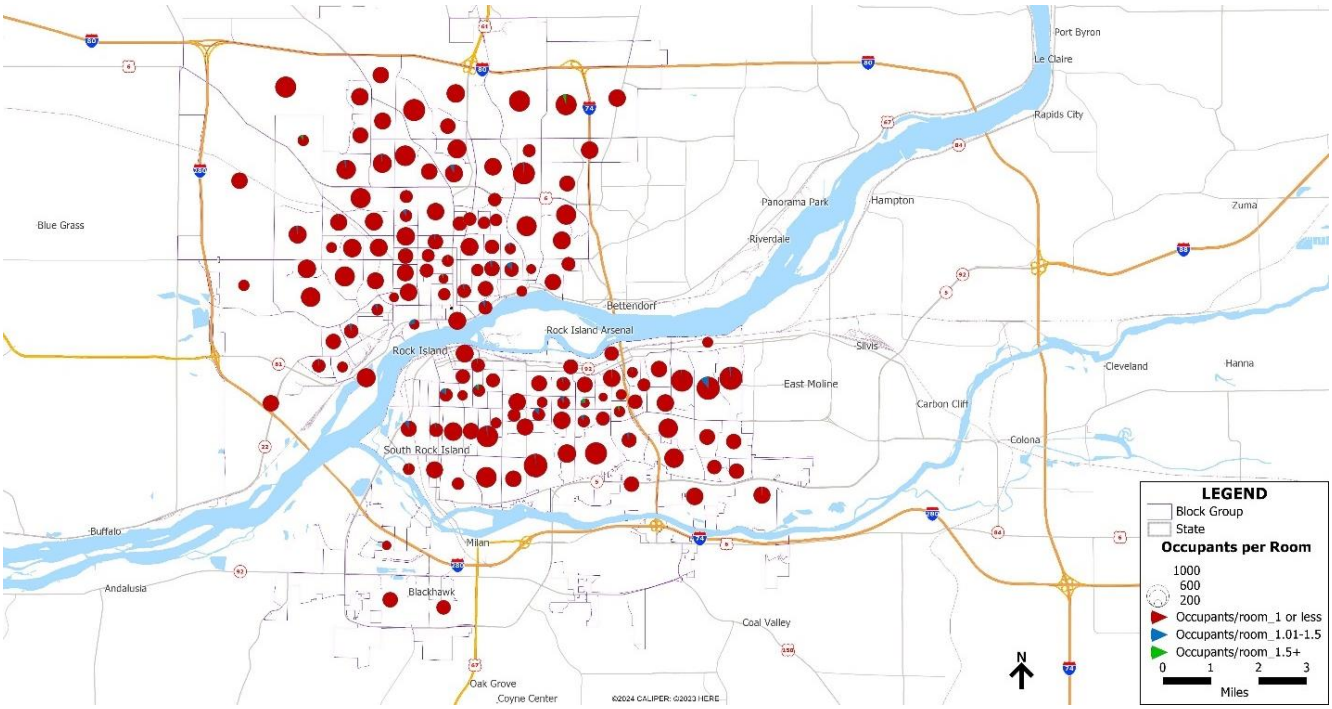
Table 4.10: Residence by Occupants Per Room, Iowa

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.03	0.03	0.00	0.1%
Renter-Occupied	0.15	0.14	0.00	(2.8%)
Occupants Per Room	0.07	0.06	0.00	(1.9%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Though none of the Tri-Cities have particularly high occupancy levels, some Census Tracts throughout the region do experience overcrowding (Figure 4.11).

Figure 4.11: Occupants per Room Tri-Cities



Source: Points Consulting using Census ACS 5-Year, 2019-2022

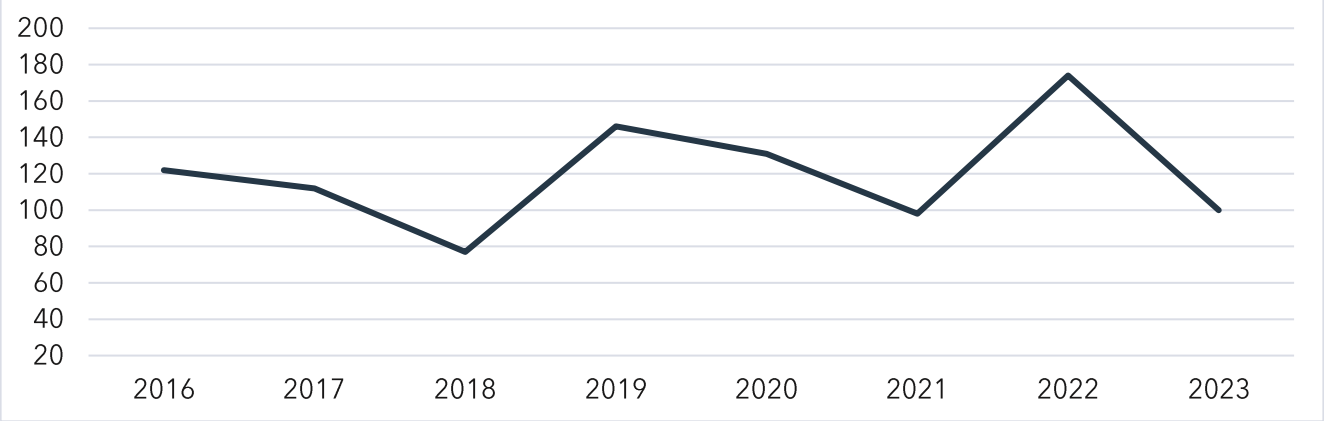
New Housing Production

Housing supply, the counterpart to housing demand, is best measured by tracking new housing permits at both city and county levels. Despite a lack of significant population growth in the past decade, the Tri-Cities still require new housing units. New units replace condemned and unusable properties, as well as provide options or amenities that may be more appealing to some residents who prefer newer styles of housing.

Figures 4.12-17 depict housing permitting trends for Moline, Davenport, and Rock Island between 2016 and 2023. It is challenging to determine if production is on an upward trend or following a somewhat random year-to-year pattern. Production was mixed, with some high-output years (2019 and 2022) and some lower ones (2018 and 2023). On average across the past eight years, the Tri-Cities generate 120 new units per year. We can also track permits by "tenure," distinguishing single-family from multi-family units. In this regard, single-family housing (SFH) permits far surpass multi-family housing (MFH), with both generally following the same cycle, rising and falling together. However, the SFH permit spike in 2022 was not matched by any increase in MFH permits.

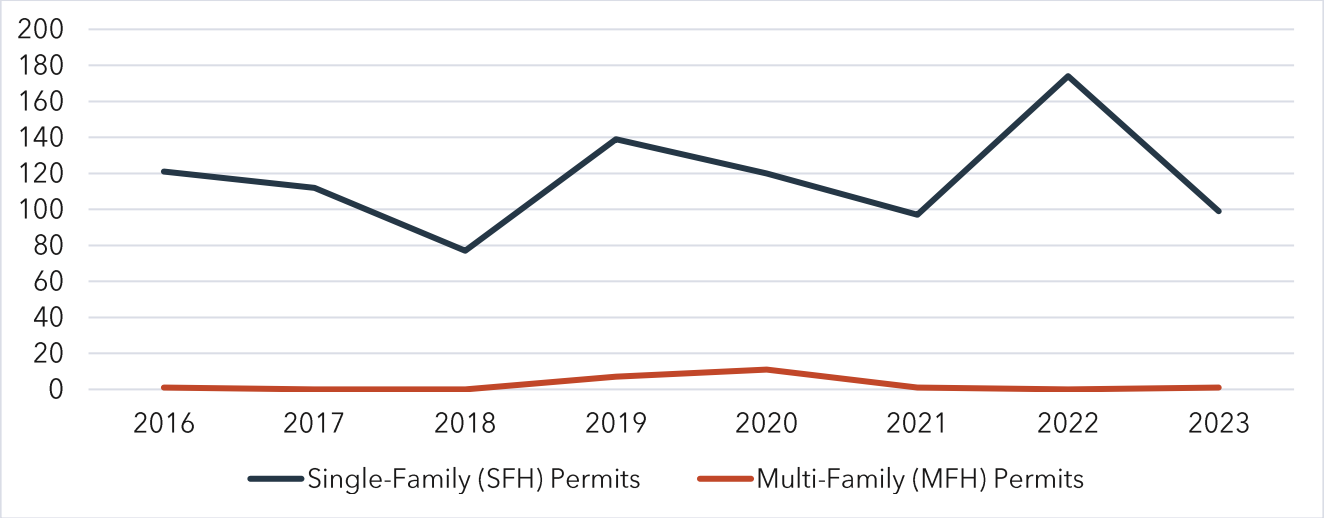
Over the past nine years, Davenport has generated the most housing permits (average of 100 per year). Figure 4.14 shows that most of these have been for SFH units. As Davenport is the largest of the Tri-Cities this isn't surprising, but population does not entirely account for development numbers.

Figure 4.12: Tri-Cities Total Housing Permit Units, 2016-2023



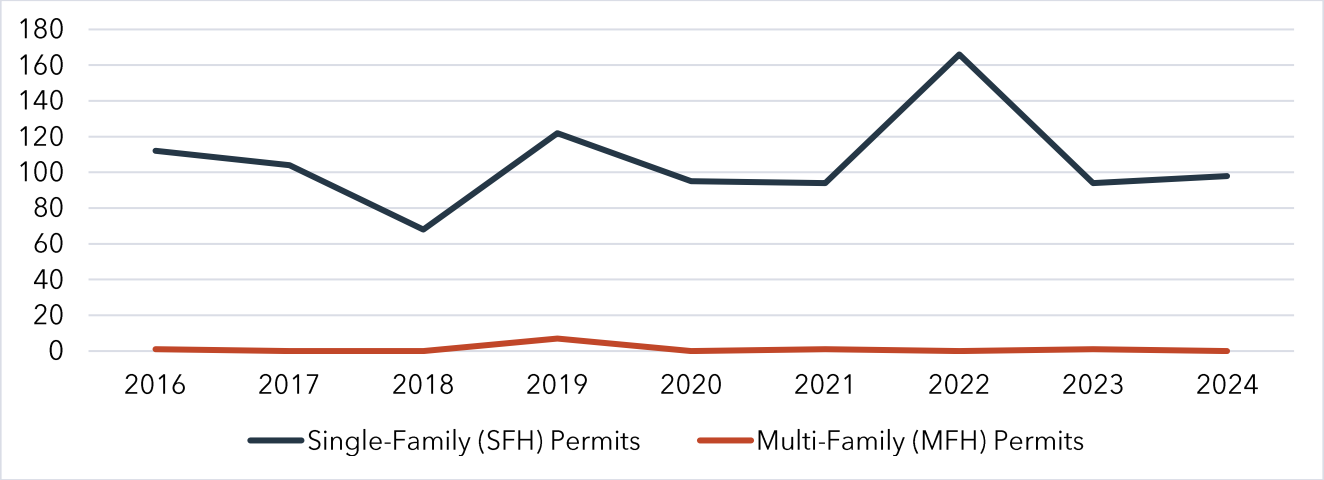
Source: City of Davenport Public Works Department, City of Moline, City of Rock Island

Figure 4.13: Tri-Cities Single and Multi-family Housing Permit Units, 2016-2023



Source: City of Davenport Public Works Department, City of Moline, City of Rock Island 2024

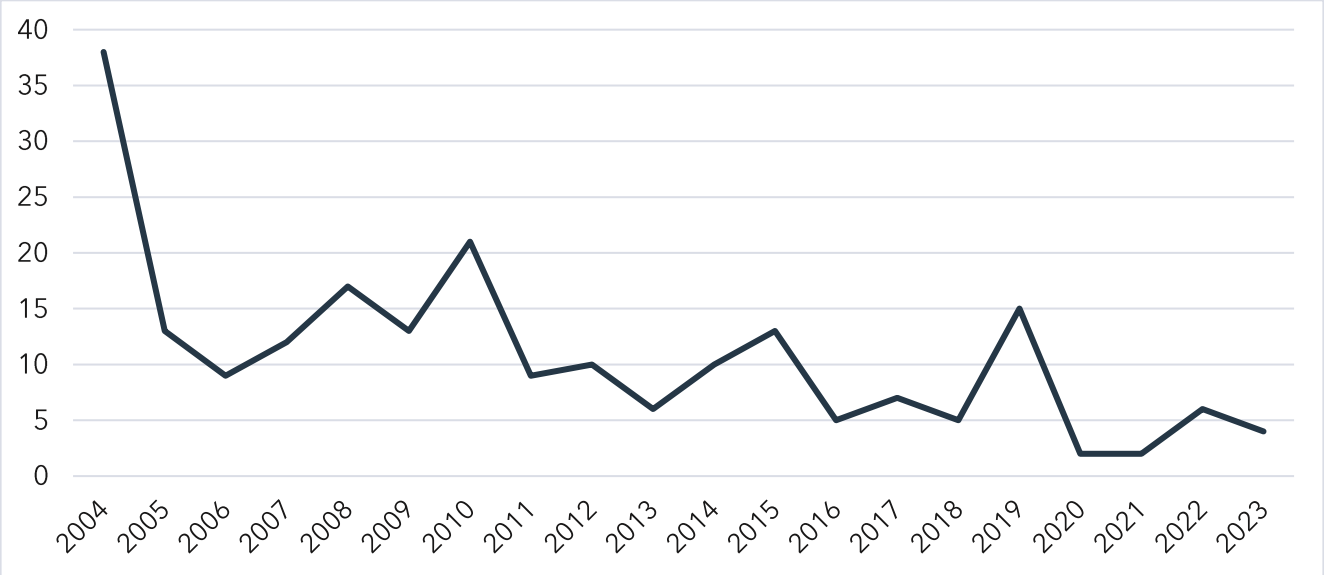
Figure 4.14: Single and Multi-family Housing Permit Units in Davenport, 2016-2023



Source: City of Davenport Public Works Department, Building Inspection Division, Monthly Activity Report 2024

Our project team was able to review slightly older permit data for both Moline and Rock Island. As MFH permit numbers for Moline were aggregated with other types of commercial development, we've chosen to only highlight SFH permits for Moline in this report. Moline permits issued between 2004 and 2023 are shown in Figure 4.15. Frequent peaks and valleys in Moline permitting seem to indicate a residential building pattern where slow years follow higher-production years. Since 2020, we have not observed any notable spikes in SFH permits.

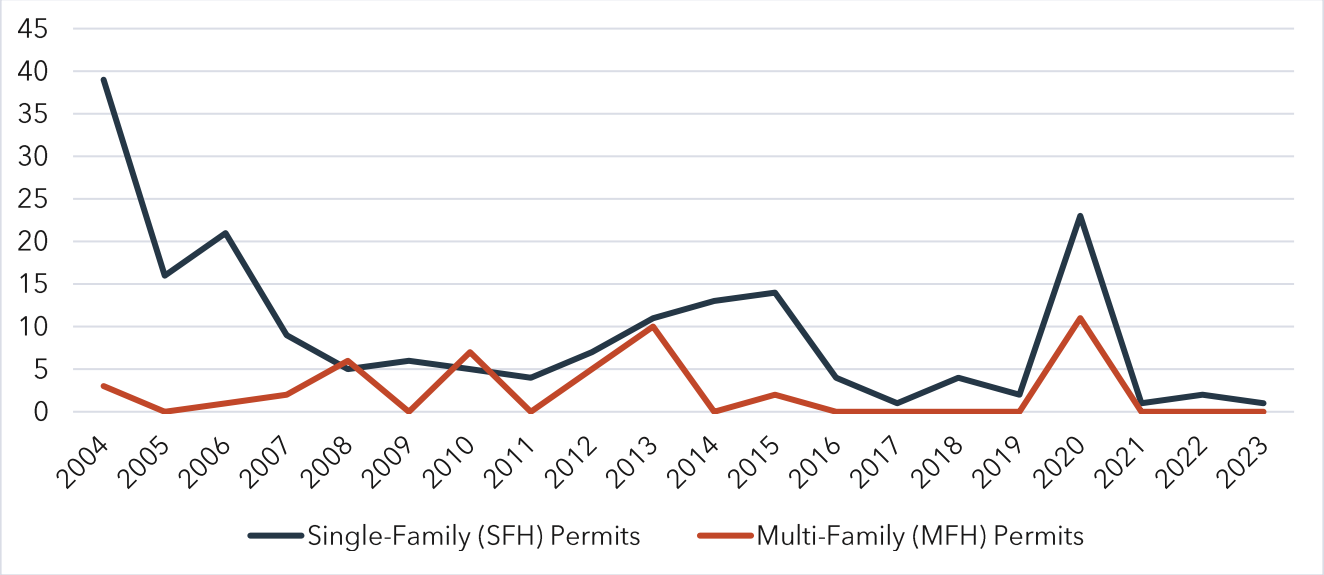
Figure 4.15: Single-family Housing Permit Units in Moline, 2004-2023



Source: City of Moline, Adopted Budget Fiscal Years 2024-2026 Summary

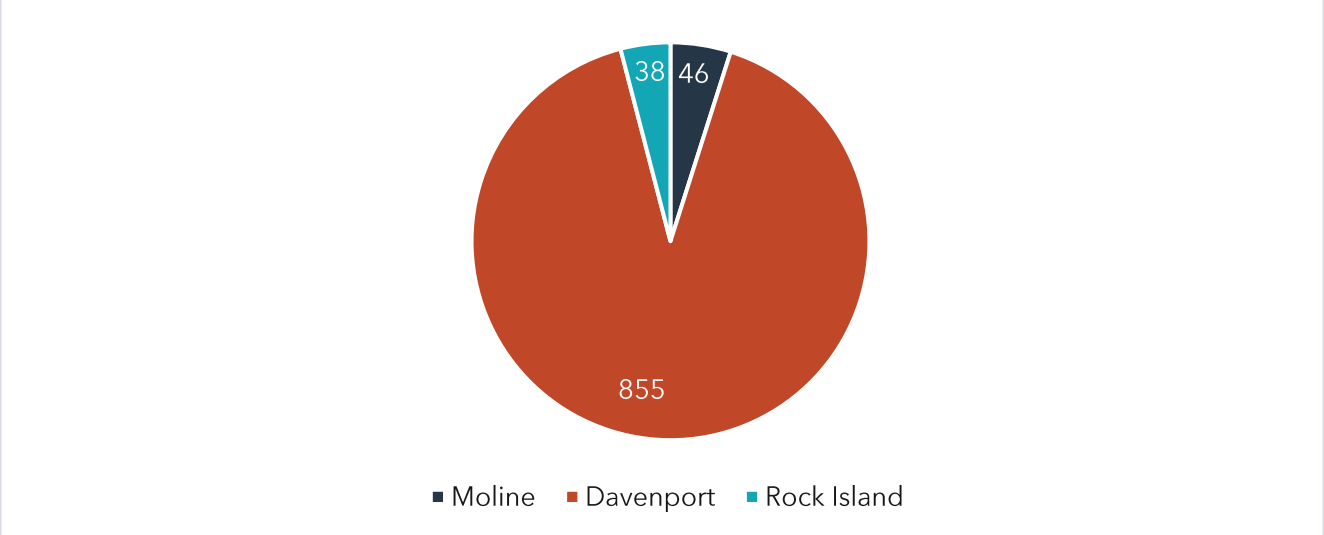
Rock Island averaged nearly 12 total permits per year between 2004 and 2023. MFH permits surpassed SF permits in 2008 and 2010. After a notable spike in both SFH and MFH permits in 2020, permitting activity has dropped significantly, indicating a lull in development (Figure 4.16).

Figure 4.16: Single and Multi-family Housing Permit Units in Rock Island, 2004-2023



Source: Rock Island, Historical Building Permit Data 2023

Figure 4.17: Tri-Cities Single Family Housing Permit Units, 2016-2023



Source: City of Davenport Public Works Department, City of Moline, City of Rock Island

Cost of Construction

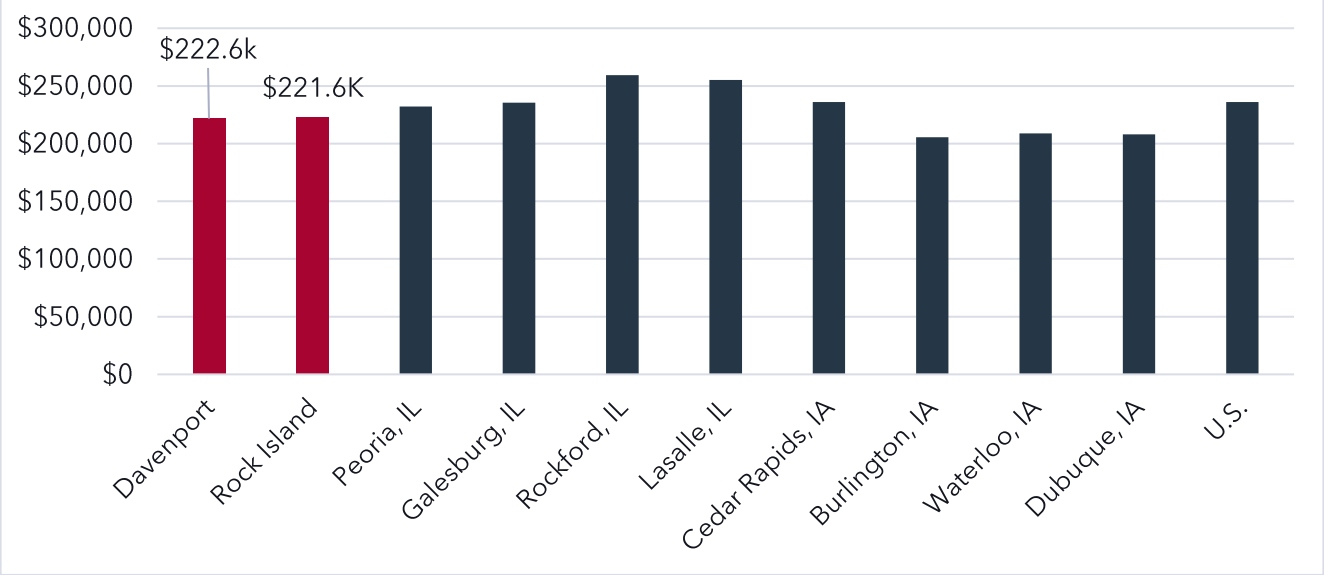
Construction cost is a crucial metric in any market. In communities with tepid home value, increased cost is particularly important to note. Every year macroeconomic and regulatory forces drive up the cost of construction, often at a rate exceeding general inflation. As a result, in markets like the Tri-Cities, the price gap between previously occupied homes and newly built units can be significantly wider than in booming growth markets. While affordability is highly valued in the Tri-Cities, if new units cannot be cost-competitive with existing inventory, builders may hesitate to bring additional homes to market.

Zillow and MLS data in this report show that, as of 2024, new and existing homes are valued similarly. However, the recent rise in home values could encourage builders to increase production in the coming years. As shown in Table 4.11, the project team gathered cost-per-square-foot estimates for an average one-story, single-family home using RSmeans data.[20] This data is updated quarterly and is based on a City Cost Index that compares local costs to national averages, and a Historical Cost Index that compares costs to a historical benchmark. These two indexes, allowing specific locations to be continually indexed over time, serve as a tool for forecasting and comparing construction costs across different locations. Results compare average new construction homes of similar style and size across various relevant locations within an approximate 100-mile radius of the Tri-Cities.

In Figure 4.18, the Tri-Cities are represented only by Rock Island and Davenport. In these cities, the cost of construction is comparable, averaging approximately $222,000 (or the equivalent of $139 per square foot). This means it is around 6% less expensive to build in the Tri-Cities than the U.S. in general, where average building cost is $148 per square foot. Benchmark areas highlighted below reveal construction is generally more costly in Illinois than Iowa.

[20] More specifically, the type of home used as the basis of these estimates is a 1,600 sq/ft single story home with wood siding and frame, built by non-union contractors.

Figure 4.18: Building Cost of Average One-Story Single-Family Home, 2024 Q3



Source: Points Consulting using RSMeans Square Footage Estimator, 2024 Q3

Focusing on the benchmark areas in detail, building cost in Davenport and Rock Island is $10,000 lower than in Peoria, a similar-sized Metropolitan Statistical Area (MSA). Costs in Rockford, IL, Lasalle, IL, and in the smaller Galesburg, IL are each higher than those in Peoria, with Rockford ($259,000) revealing the highest building cost within this group (Table 4.11). By comparison, construction costs in Iowa communities are generally lower. Grand Rapids ($236,000) has the highest cost of the Iowa cities represented, while costs in Burlington, IA, Waterloo, IA, and Dubuque, IA are lower than in the Tri-Cities by $13,000 to $17,000.

Table 4.11: Building Costs for Average One-Story Single-Family Home by Region, 2024 Q3

Region	Avg. SFH Building Cost	Cost per S.F.
Davenport, IA	$221,677	$139
Rock Island, IL	$222,627	$139
U.S.	$236,128	$148
Peoria, IL	$232,056	$145
Galesburg, IL	$235,486	$147
Rockford, IL	$259,442	$162
Lasalle, IL	$255,249	$160
Cedar Rapids, IA	$236,128	$148
Burlington, IA	$205,614	$129
Waterloo, IA	$208,953	$131
Dubuque, IA	$207,957	$130

Source: Points Consulting using RSMeans Square Footage Estimator, 2024 Q3

Home Value & Rental Trends

Value of All Homes

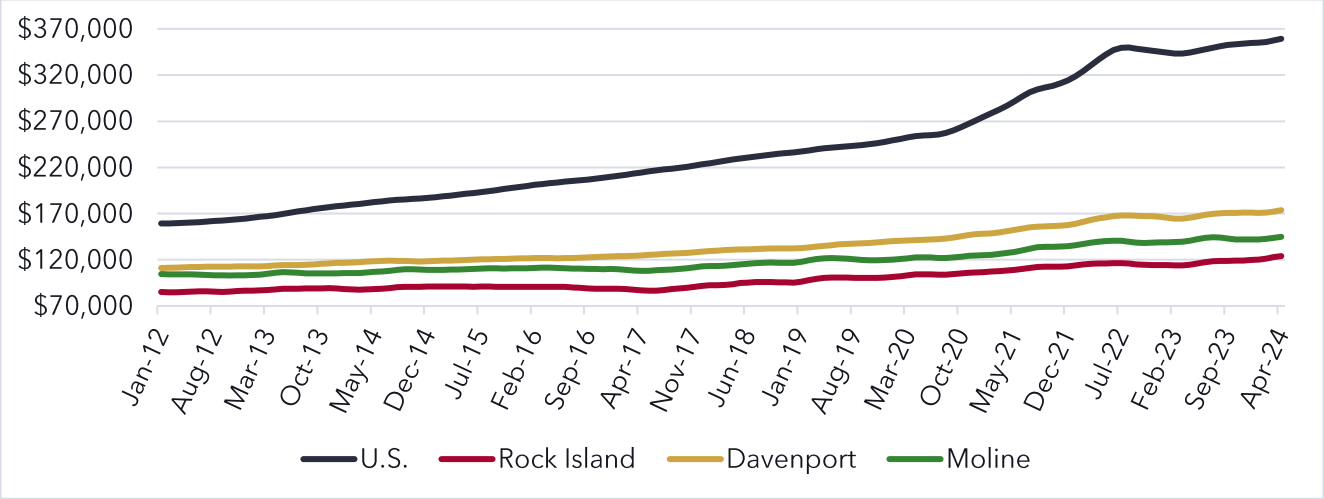
Since the summer of 2020, home values in the Tri-Cities have risen steeply, with Davenport experiencing the highest price appreciation (21.4%), followed by Rock Island (19.4%) and Moline (18.9%), as shown in Figure 4.19. Price growth here is represented through the Zillow Home Value

Index (ZHVI), which differs from the "median home value" by representing the value of the "typical" home. ZHVI calculations are based on a weighted average of the middle third of home values in a region, including estimates for homes that haven't recently sold.

The Tri-Cities' home prices began accelerating after 2017, with ZHVI values for each city running mostly parallel. However, since the fall of 2022, Davenport's ZHVI has been rising slightly faster than those of Rock Island and Moline. Despite these recent increases, home values at the national level remain significantly higher than in the Tri-Cities, where the cost of living is lower.

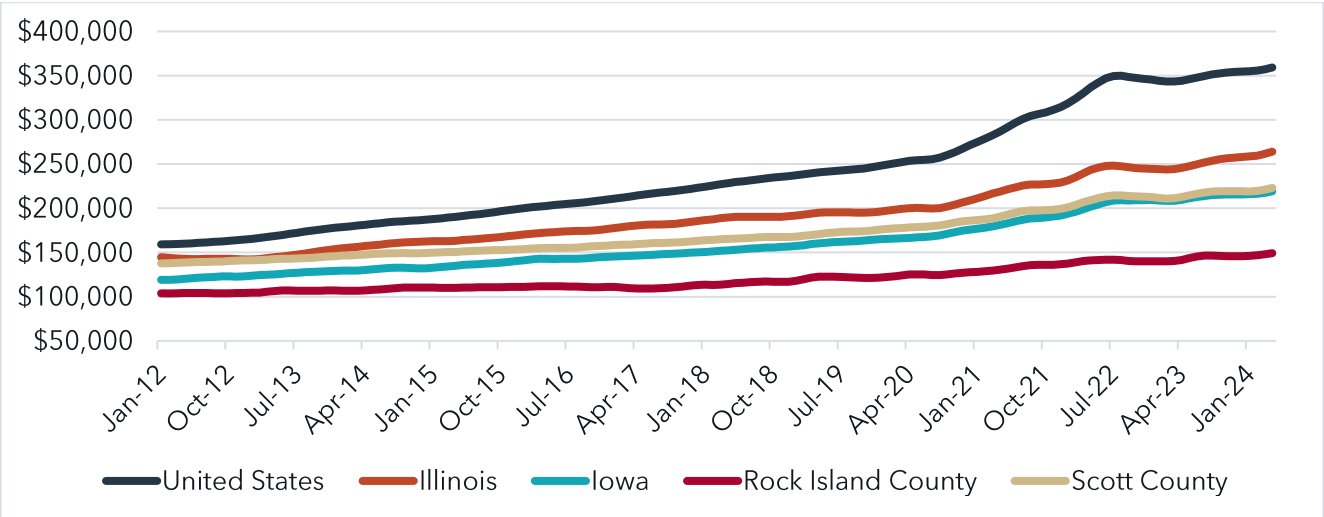
While home prices in Davenport have grown at a higher 10-year Compound Annual Growth Rate (CAGR) than those in Rock Island and Moline, they still lag behind the rates in Scott County (4.2%) and Iowa (5.4%). Moline and Rock Island have similar 3-, 5-, and 10-year CAGR figures to those of Rock Island County (Table 4.12).

Figure 4.19: Zillow Home Value Growth 2012–2024, Tri-Cities



Source: Points Consulting Using Zillow ZHVI

Figure 4.20: Zillow Home Value Growth 2012–2024, Rock Island County, Scott County, Illinois, & Iowa



Source: Points Consulting Using Zillow ZHVI

Table 4.12: Zillow Compound Annual Growth Rate (CAGR)

Region Name	ZHVI	Dollar Growth Past 12 Months	10-Year CAGR	5-Year CAGR	3-Year CAGR
Moline	$144,873	$4,425	3.1%	3.6%	4.4%
Rock Island	$123,982	$9,354	3.5%	4.3%	4.6%
Davenport	$173,727	$8,074	3.9%	5.1%	4.8%
Rock Island County	$149,231	$7,662	3.4%	4.0%	4.5%
Scott County	$223,029	$10,217	4.2%	5.5%	5.4%
Illinois	$264,026	$18,248	5.3%	6.3%	6.4%
Iowa	$219,265	$9,649	5.4%	6.5%	6.6%
U.S.	$359,240	$14,940	7.1%	8.3%	7.8%

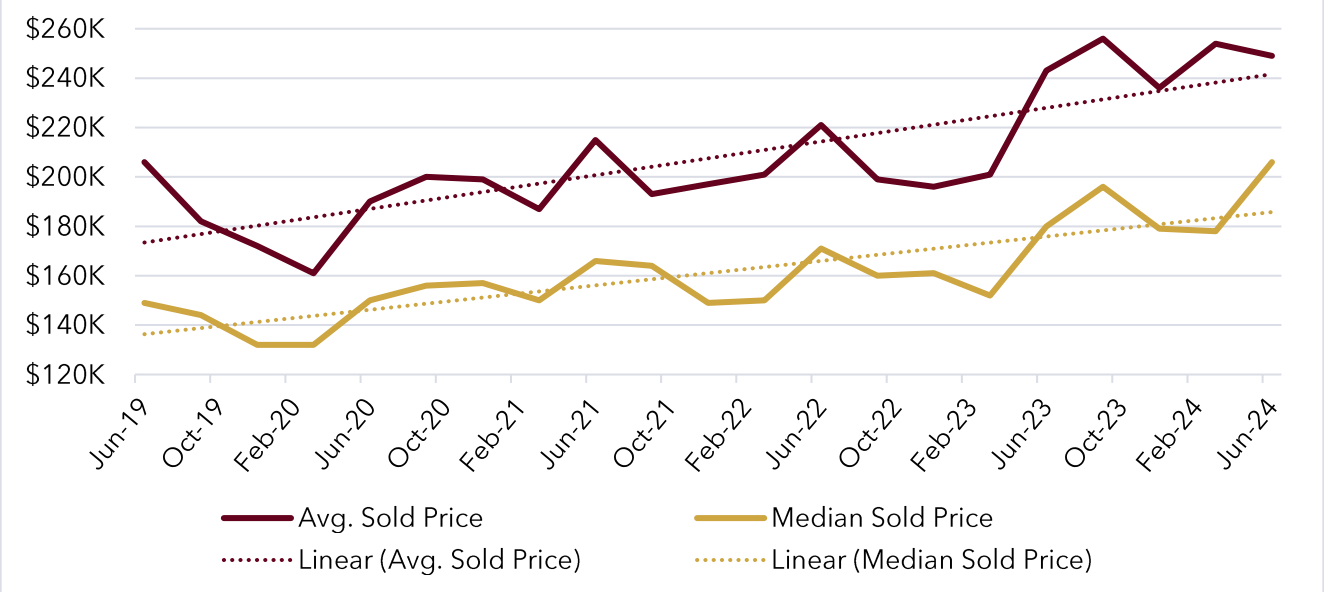
Source: Points Consulting Using Zillow ZHVI

Value of Homes for Sale

Zillow statistics are valuable for showing overall trends across *all* homes, while MLS statistics focus on trends specifically for homes officially on the market. There is a strong correlation between the two, however. As overall home values increase, the values of both listed and unlisted homes tend to rise.

The data provided by the Quad City Area Realtor Association indicate that over the past three years, the market has cooled; sales and prices have increased, while inventory (the number of units for sale) has decreased. More specifically, the average price in the region increased by $43,000 and the median price rose by $61,000 (Figure 4.21). This considerable difference between average and median indicates that there are more "low cost" homes on the market than there are higher cost units.

Figure 4.21: Recent Residential Sales, Quad Cities, 2019 – 2024



Source: Points Consulting using data from The Quad City Area Realtor Association

While home prices have increased over time residential sales have trended down (Table 4.13). New listings in the Quad Cities have plummeted by 45.1% over the past three years. During this

three-year period, active listings dropped by 24.4%, while total sales decreased by 41.5%. After inventory and listings spiked in the winter of 2020 due to buyers and sellers anticipating market shifts, the market experienced a shock from the pandemic shutdown (Figure 4.22). Following a neutral market with 3-6 months of inventory, a sharp drop in inventory and listings ushered in a seller's market. The subsequent interest rate hikes in 2022 triggered a prolonged, flat period in inventory and listings from the spring of 2022 through the summer of 2024. Many homeowners – locked into lower interest rates – have opted to stay in their current homes rather than sell and buy at higher rates.

As of December 2019, there were 3.4 months' worth of inventory listed In the Quad Cities, but that inventory began to steadily shrink over the following five years. By June 2024, there were 1.3 months of inventory available in the Quad Cities region. Though this is an increase of nearly 30% from the previous quarter's value, anything less than three months of supply is still considered low, and generally favors sellers more than buyers. Average days on the market, meanwhile, remained stable showing that whether the market is hot or cold, inventory tends to still sell at the same pace, overall.

Table 4.13: Percent Change Residential Sales, June 2021 – June 2024

Metric	Jun-21	Jun-24	Change	% Change
Total Sales	366	214	(152)	(41.5%)
Avg. Home Sale Price	$215k	$249k	$34k	15.8%
Median Home Sale Price	$166k	$206k	$40k	24.1%
Active Listings	365	276	(89)	(24.4%)
New Listings	468	257	(211)	(45.1%)
Months of Supply	1	1.3	0.3	30.0%
Avg. Days on Market	17	18	1	5.9%

Source: Points Consulting using data from Ruhl & Ruhl via The Quad City Area Realtor Association

Figure 4.22: Listing & Months of Supply Trends, Quad Cities 2019 – 2024

Source: Points Consulting using data from The Quad City Area Realtor Association

Assessor Data

Data from each Assessor's office offers valuable perspectives on home values. Although assessed values are typically lower than private-sector sale prices, they generally trend in the same direction, as Assessor's offices are motivated to maximize property tax revenue. Notably, each office provides property values by decade of construction and building square footage – metrics unavailable through Zillow or MLS.

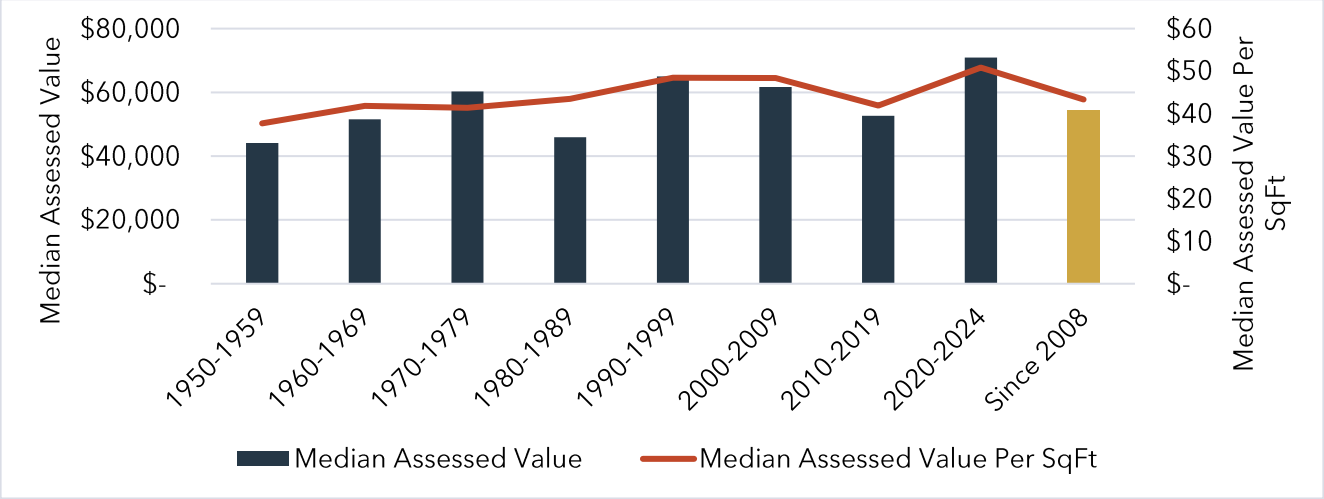
Assessed values also reflect maintenance levels, with well-maintained homes appraised higher than those in poor condition. This can indicate whether older homes are being preserved or falling into disrepair, potentially retaining some historic "charm." Figures 4.23-4.27 present data from each Tri-Cities Assessor's office.

As mentioned at the beginning of this report in Geographic Terms, townships manage property assessments on the Illinois side of the Mississippi River. Davenport has its own Assessor's Office, which handles assessments within the city's borders.

For context, the red lines in these charts show the median assessed value per square foot (SF) by decade. In the Tri-Cities, as nationwide, newly built homes have significantly increased in size over the past 100 years. The metric used below helps determine whether trends in assessed value are due to larger home sizes or other age-related factors influencing home values.

In Moline Township, assessed values generally increase with the decade of construction, though exceptions are observed in homes built in the 1980s and between 2010 and 2019 (Figure 4.23). A rise in assessed value per SF for homes from the 1980s, along with a lower total assessed value, suggests that these homes may be smaller than those built in previous or subsequent decades. Conversely, the drop in both total and per SF values for homes built in Moline Township after the Great Recession suggests these properties may be valued less by buyers, possibly due to maintenance issues, building material quality, or changing buyer preferences.

Figure 4.23: Median New Home Assessed Value and Assessed Value Per Square Foot by Decade Built, Moline Township

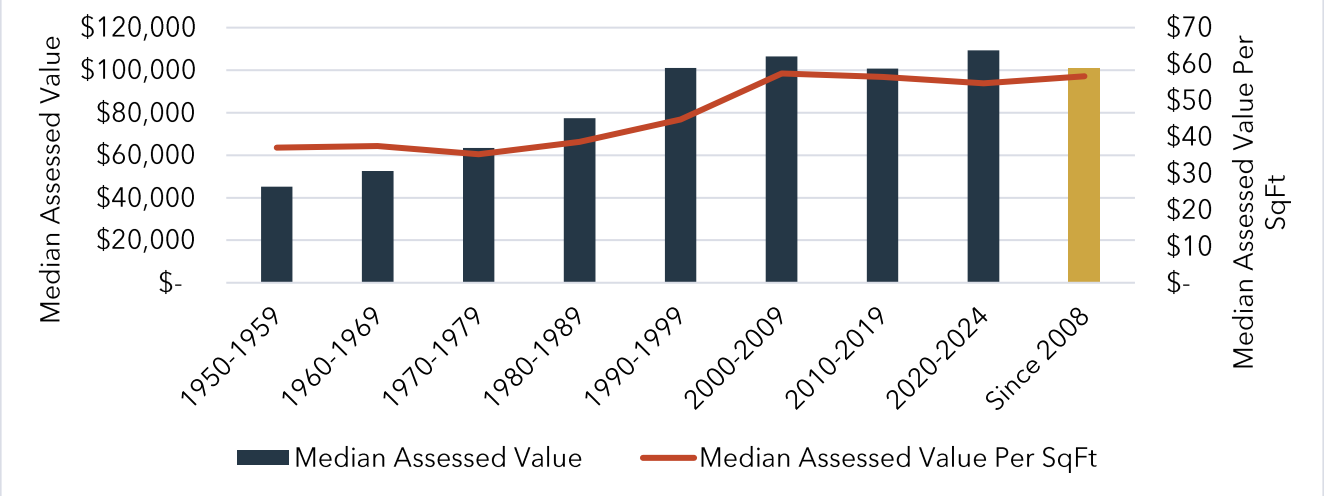


Source: Moline Township Assessor

In South Moline Township, the median assessed value for homes from the 1980s does not dip, but there is a slight decrease for homes built in the decade following the Great Recession (Figure 4.24).

Homes built in the 1990s have a high median assessed value but a relatively lower assessed value per square foot. This could reflect the larger size of many 1990s homes, which may have lower per SF assessments due to age and factors such as lower-quality finishes.

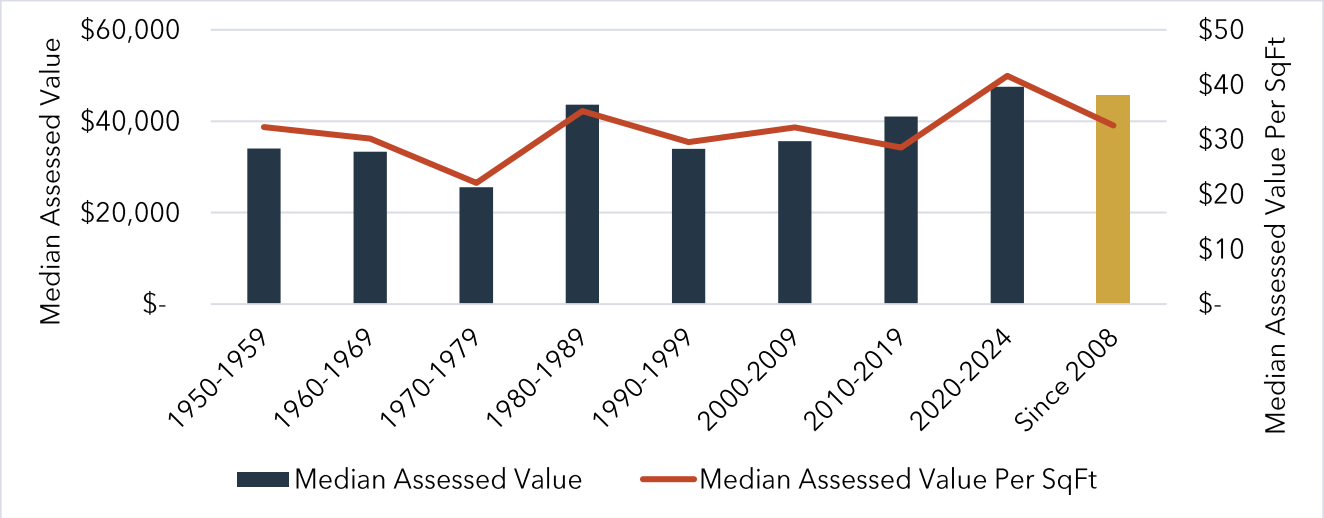
Figure 4.24: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, South Moline Township (Moline and Rock Island cities)



Source: South Moline Township Assessor

Assessed value per square foot by decade fluctuates more in Rock Island Township and South Rock Island Township than in the previous two townships (Figures 4.25 and 4.26). In Rock Island Township, homes built in the 1980s and after 2019 have the highest median assessed values, with an increase in value per SF for these periods as well. This suggests that these homes are particularly desirable, potentially more so than those built between 1990 and 2019.

Figure 4.25: Median New Home Assessed Value and Assessed Value Per Square Foot by Decade Built, Rock Island Township (Rock Island)

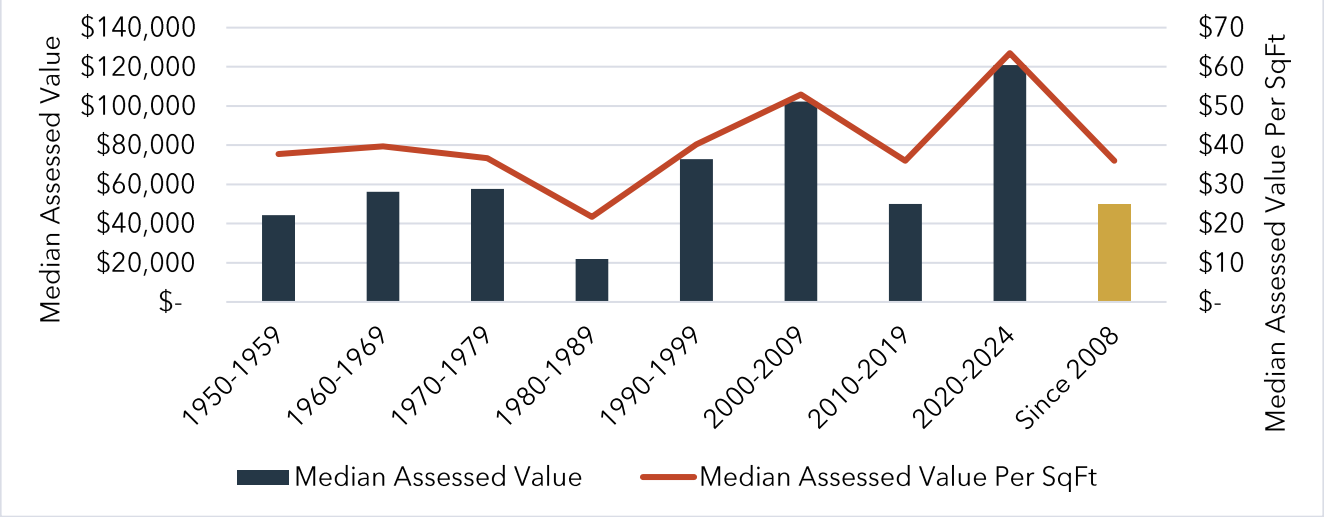


Source: Rock Island Township Assessor

In contrast, assessed values by decade in South Rock Island Township show a different trend. Homes built in the two decades before the Great Recession have higher total median assessed

values and higher assessed values per square foot. However, homes built in the 1980s and the 2010s show sharp declines in both median assessed value and value per square foot, which may reflect age-related issues rather than a decrease in home size during these periods.

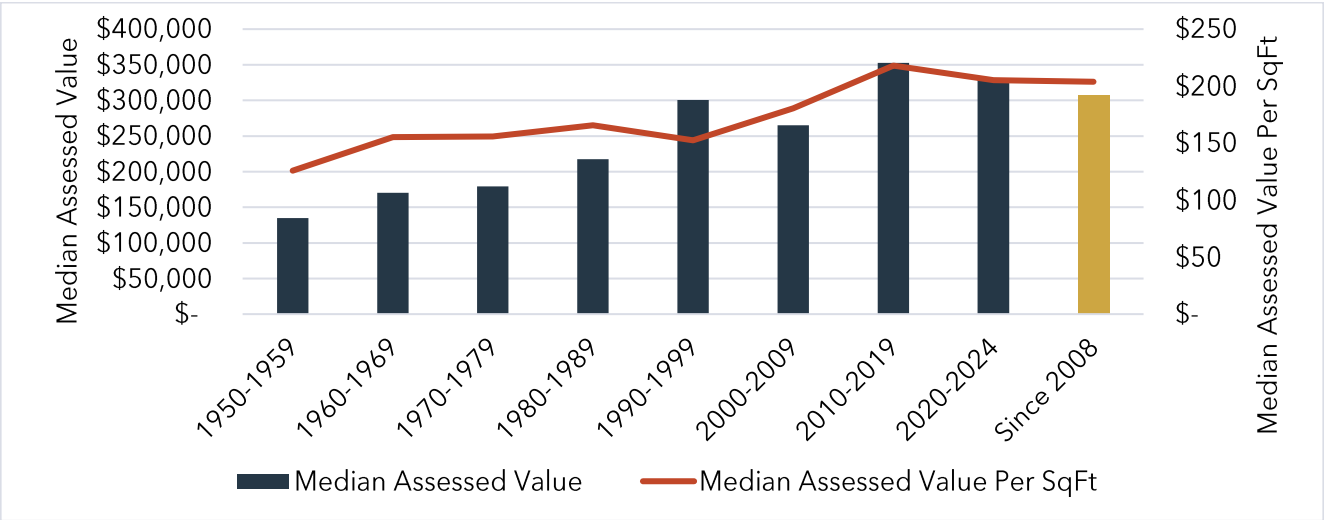
Figure 4.26: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, South Rock Island Township (Rock Island)



Source: South Rock Island Township Assessor

In Davenport, median assessed value generally increases by each decade, with exceptions for homes built in between 2000 and 2009 and homes built since 2019 (Figure 4.27). At the same time, median assessed value per SF generally increases by decade as well, with an exception for homes built in the 1990s, and homes built after 2019. These trend lines suggest homes built in the 1990's have not appreciated in value per SF as much as homes from other decades. For homes built after 2019, a decrease in assessed value per SF coupled with a decrease in overall median value might reflect the recent rise in building costs, among other things.

Figure 4.27: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, Davenport (City) Residential



Source: Davenport City Assessor's Office

Rental Trends

Since most low- to moderate-income households are renters rather than homeowners, tracking rental price trends is key to understanding housing affordability. Over the past three years, rents have risen across each of the Tri-Cities, with Davenport experiencing the sharpest increase, Moline the least, and Rock Island in between. Below are the median rents for two-bedroom units in each city, shown first for apartments and then for single-family homes:

- Davenport: $945 | $1,023
- Rock Island: $836 | $930
- Moline: $885 | $963

Davenport has seen a notable rise in median rent prices since 2020 across various types of rental housing, particularly for one-bedroom single-family homes (up 14.9%) and two-bedroom single-family homes (up 12.6%). In Moline, rents for three-bedroom single-family homes increased by 10%, outpacing similar rentals in Davenport (9.5%) and Rock Island (9.6%). In Rock Island, rent growth for two-bedroom apartments was modest (0.6%), while rents for three-bedroom apartments rose significantly (11.7%), hinting at a growing preference for larger living spaces.

Not all rental types show significant increases. In Moline, rent for two-bedroom apartments increased only 1.5%. Modest increases in rent may reflect a decrease in demand and may also indicate that landlords who are putting less into maintenance are pricing their units accordingly.

Tables 4.14 through 4.15 provide snapshots of May 2024 rental prices and three-year rent changes.[21]

Table 4.14: Apartment Rentals: Tri-Cities

	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Moline					
1 Bedroom	15	8	$740	+$62	8.4%
2 Bedroom	14	8	$885	+$13	1.5%
3 Bedroom	4	(1)	$1,286	+$114	8.9%
Rock Island					
1 Bedroom	7	2	$711	+$36	5.1%
2 Bedroom	7	3	$836	+$5	0.6%
3 Bedroom	5	1	$1,298	+$152	11.7%
Davenport					
1 Bedroom	45	7	$780	+$86	11.0%
2 Bedroom	31	1	$945	+$100	10.6%
3 Bedroom	27	(2)	$1,267	+$176	13.9%

Source: Points Consulting using RentRange

[21] The data, sourced from Rent Range, are collected from a network of property managers, real estate tech providers, rental aggregators, MLS, and real estate investment firms, representing a sample rather than all available rentals.

Table 4.15: Single-Family Rentals: Tri-Cities

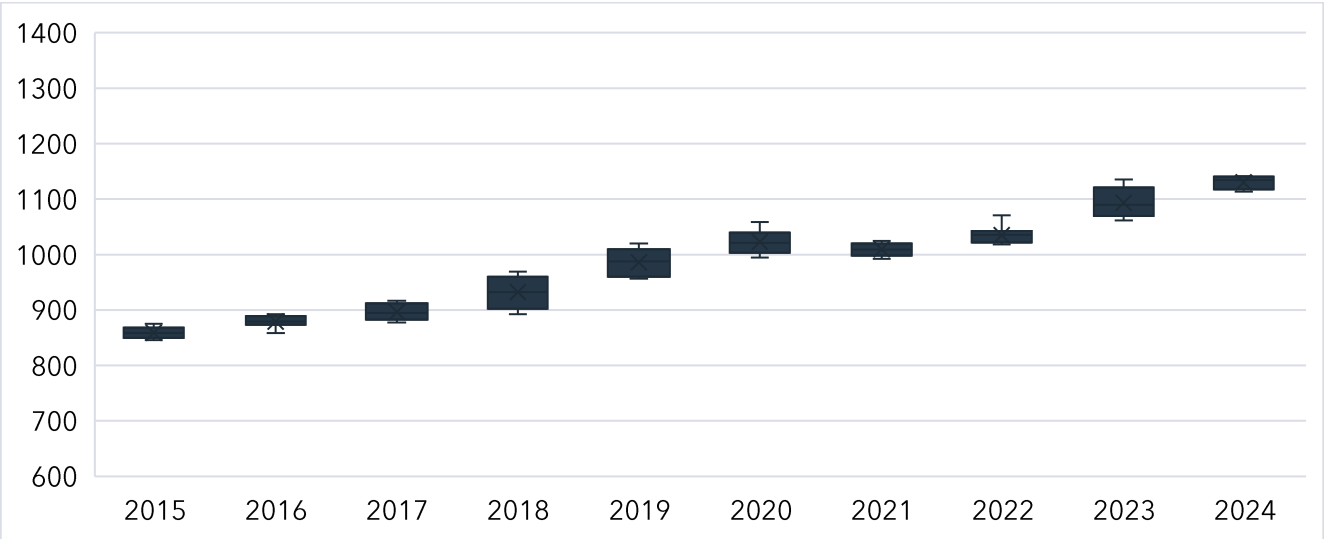
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Moline					
1 Bedroom	6	1	$768	+$60	7.8%
2 Bedroom	8	(3)	$963	+$115	11.9%
3 Bedroom	8	2	$1,253	+$125	10.0%
Rock Island					
1 Bedroom	6	2	$755	+$54	7.2%
2 Bedroom	14	5	$930	+$92	9.9%
3 Bedroom	10	4	$1,221	+$117	9.6%
Davenport					
1 Bedroom	27	2	$838	+$125	14.9%
2 Bedroom	38	7	$1,023	+$129	12.6%
3 Bedroom	43	15	$1,410	+$134	9.5%

Source: Points Consulting using RentRange

The rental price range figures listed below (Figures 4.28-4.30) track rent ranges over a longer period of time from 2015 to 2024. The box and whisker plots illustrate the high and low points for each year at the end of each "whisker". The box shapes include 50% of the data for each year. Though there are data available for single-family, condos/townhomes and apartments, since the trends are generally similar across each unit type, only the overall rent change for apartments are displayed.

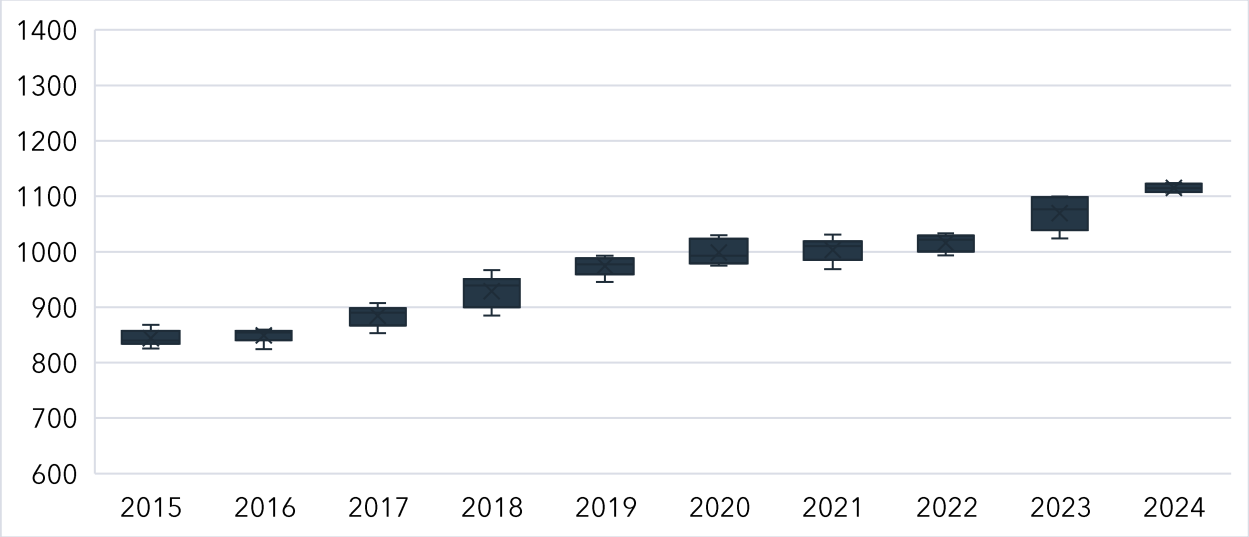
Rents have risen steadily for nearly all housing types in each city from 2015 to 2024. Across all three cities, SFH rental prices have increased by approximately 29.5% to 30.3% since 2015. For Condo and Townhouses that increase ranged from 34.2% to 39.6%, and for Apartments it was 30.6% to 32.1%. Each chart shows an inflection point where rents started rising at a steeper angle between 2020 and 2023.

Figure 4.28: Rental Price Range for Apartment Rentals, All Unit Sizes, Moline



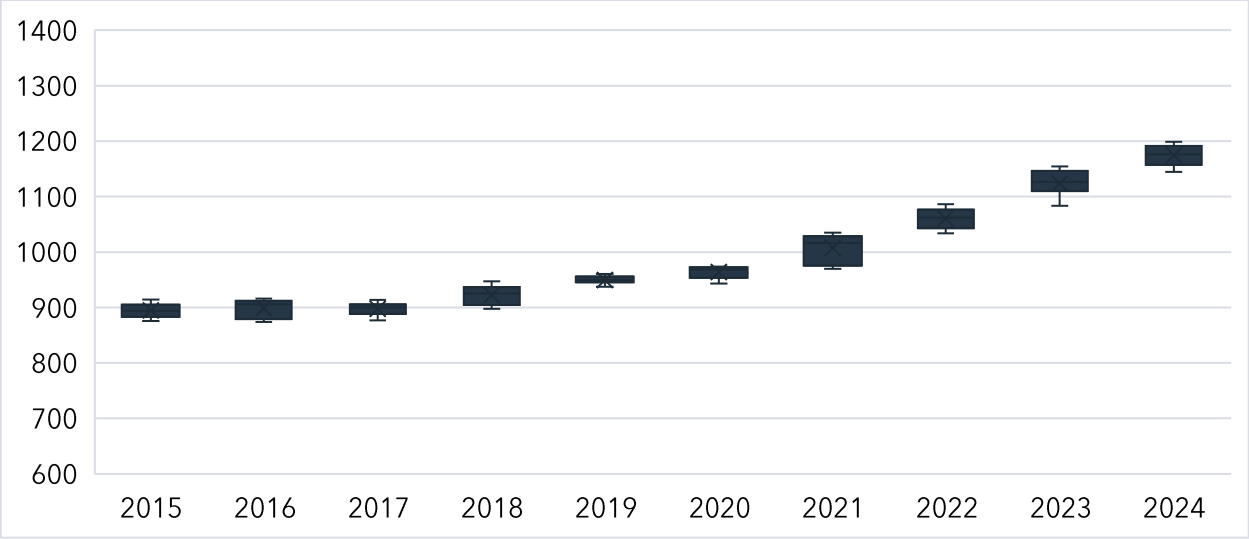
Source: Points Consulting using RentRange

Figure 4.29: Rental Price Range for Apartment Rentals, All Unit Sizes, Rock Island



Source: Points Consulting using RentRange

Figure 4.30: Rental Price Range for Apartment Rentals, All Unit Sizes, Davenport



Source: Points Consulting using RentRange

Subsidized Housing

The Tri-Cities contain 6,672 subsidized housing units distributed across 85 affordable housing locations (Table 4.16 and Figure 4.31). The total number of units per capita ranges from a high of 0.05 in Moline, to a low of 0.02 in Davenport. A more appropriate metric for determining how well served in each city is units per capita for low-income households. When considering only households earning less than $35K in disposable income per year, the number of subsidized units per capita ranges from 0.4 in Moline, 0.2 in Rock Island, and 0.2 in Davenport. According to this one simple metric it appears Moline is better served with low-income housing than either Rock Island or Davenport.

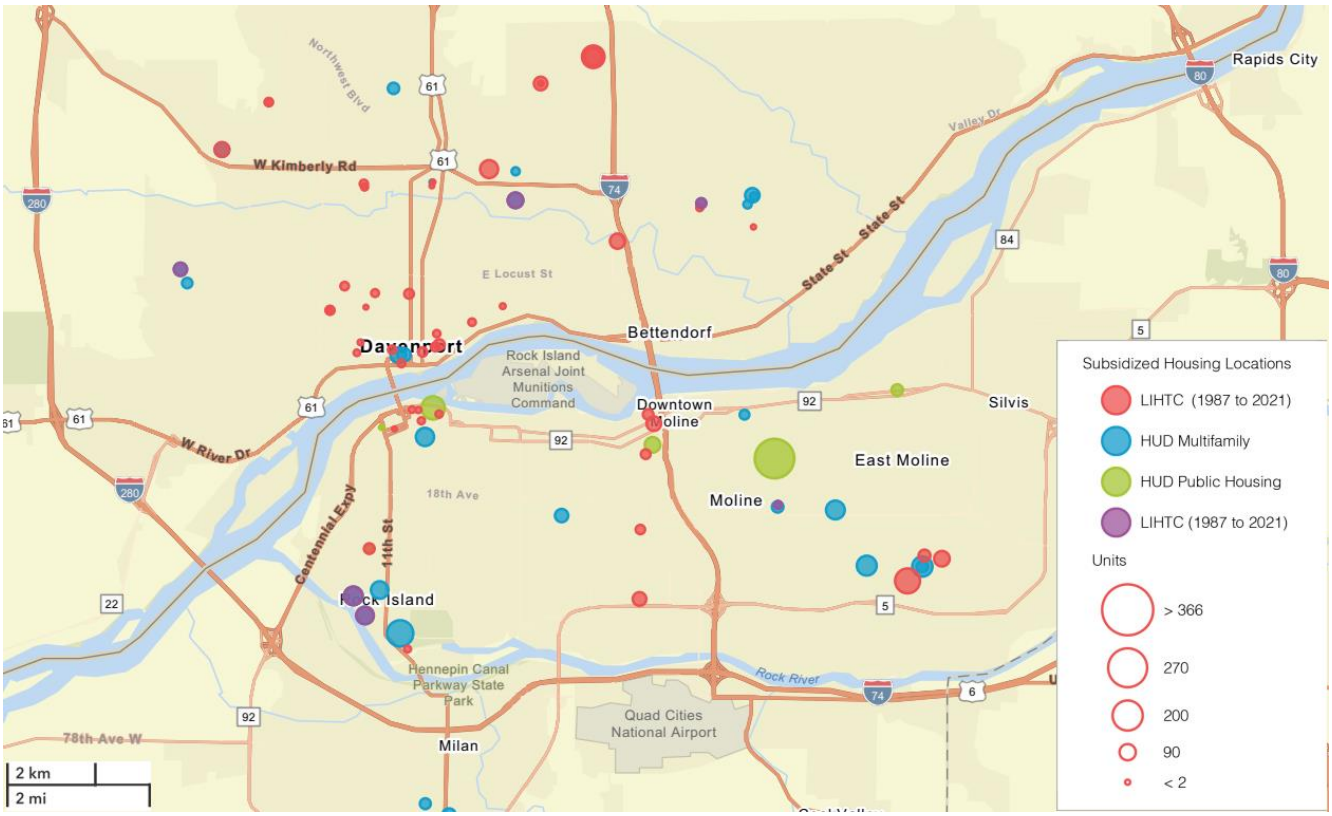
Please see Appendix C: Subsidized Housing Locations for a complete list of subsidized (HUD and LIHTC) housing developments in the Tri-Cities area.

Table 4.16: Subsidized Housing in Moline, Rock Island, & Davenport

	Total Number of Subsidized Units	Total Number of Units per Capita	Units per capita for Low-Income HH's
Moline	2,358	0.05	0.4
Rock Island	1,311	0.04	0.2
Davenport	2,405	0.02	0.2

Soure: Esri Business Analyst, 2024

Figure 4.31: Subsidized Housing



Source: PolicyMap based on HUD data

5. Housing Demand Assessment

Housing supply refers to the total quantity and variety of available housing units, while housing demand refers to the preferences and needs of the local population. Many factors including age, income and employment status impact housing demand. This section examines demographic and socioeconomic factors for the Tri-Cities. For additional City-Specific tables and figures, please refer to Volume II: Tri-Cities Individual Assessments.

Demographic & Socioeconomic Trends

Over the past decade (2012 to 2022), Moline and Rock Island decreased in population while Davenport increased slightly. Rock Island experienced the most significant decrease in population (4.0%). Moline's population decreased by 2.2%, while Davenport's increased 1.7%. Table 5.1 shows population change in the Tri-Cities compared to county, state and national changes during the period. Decreases in Rock Island and Moline are in line with trends for Rock Island County and the state of Illinois, overall. Each of the Tri-Cities trail the national +7.1% increase during the period.

Table 5.1: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Moline	43,390	42,452	(938)	(2.2%)
Rock Island	38,808	37,264	(1,544)	(4.0%)
Davenport	99,781	101,448	1,667	1.7%
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Scott County	165,432	174,315	8,883	5.4%
Illinois	12.82M	12.76M	(66,226)	(0.5%)
Iowa	3.05M	3.19M	141,190	4.6%
U.S.	309.14M	331.01M	21.96M	7.1%

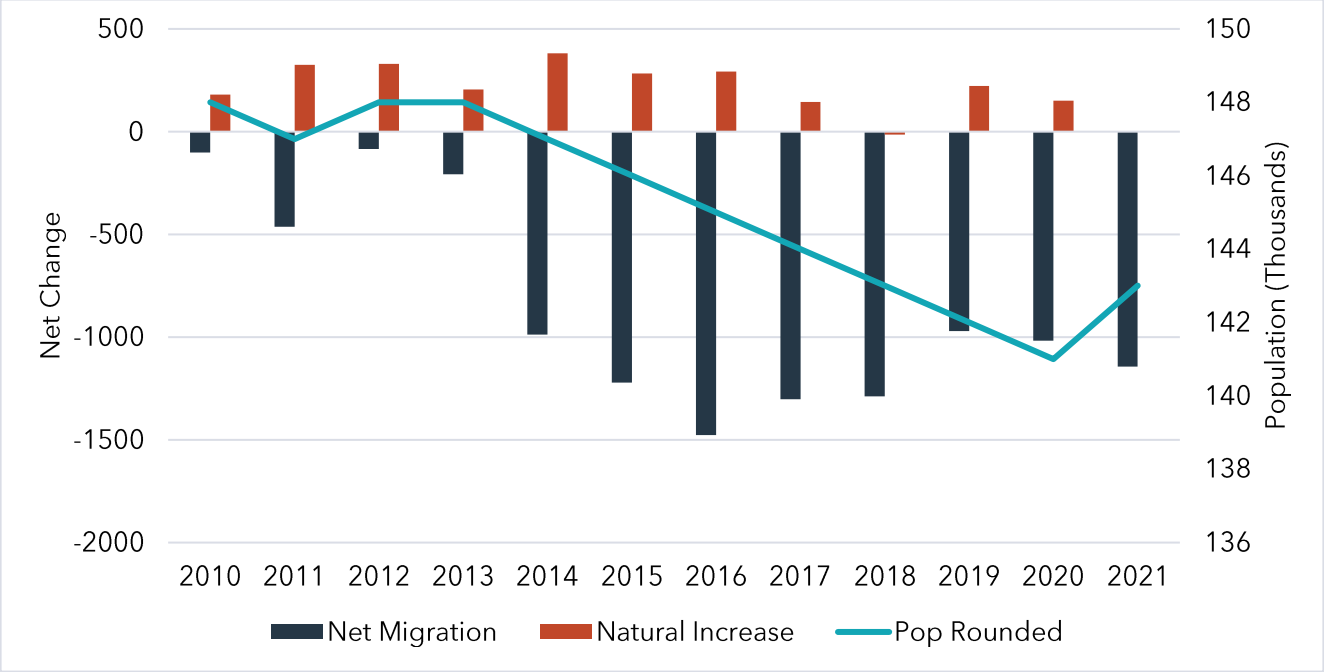
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

More detailed population change statistics, including reasons for population shifts, are available at the county level but not the city level. Rock Island County's population decrease is primarily driven by negative net migration each year (Figure 5.1). While the county occasionally saw a positive natural increase, this metric was generally negative as well.

As shown in Figure 5.2, Scott County experienced a consistent natural population increase, meaning it recorded more births than deaths each year. In terms of migration, Scott County had a net positive migration from 2010 to 2013, followed by a net negative in subsequent years. The combined effect of natural growth and positive migration made 2012 the peak year for population growth in the county, with an increase of 1,951 residents.

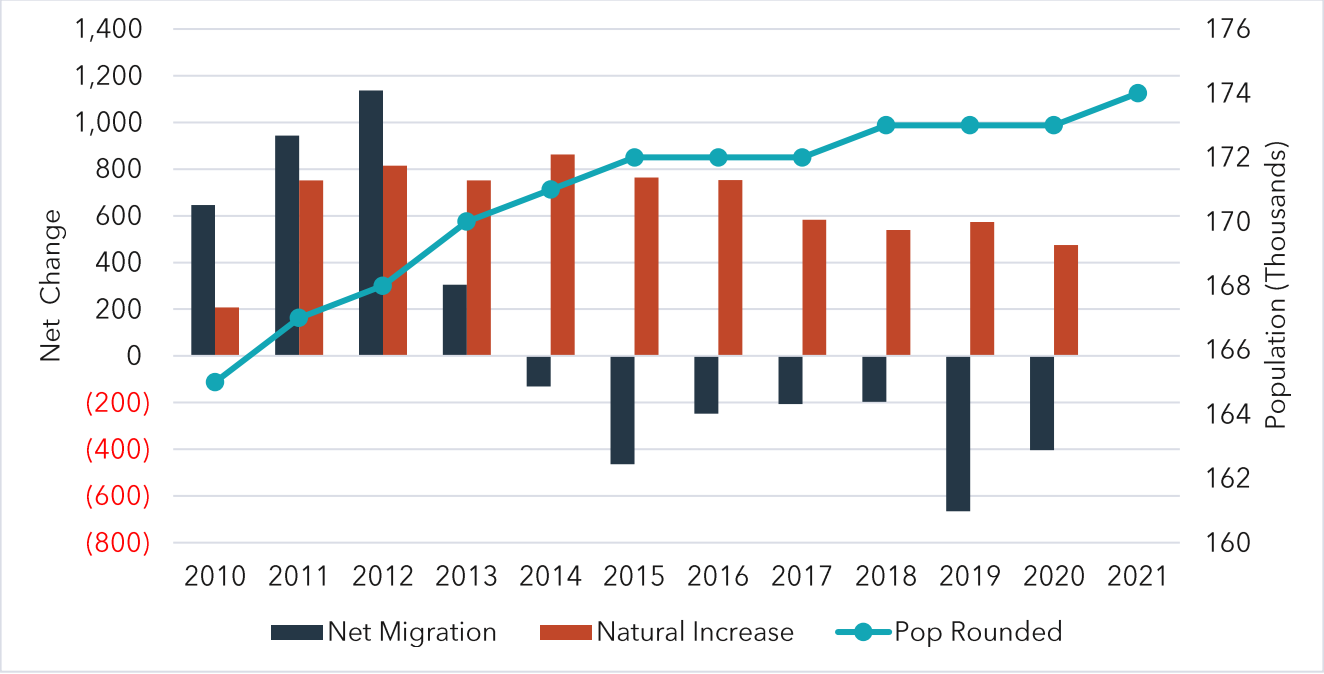
Population by Block Group in Davenport is higher in the central area, slightly westward, and in the northern part of the city (Figure 5.3). In contrast, the southern areas of Rock Island and Moline tend to be more densely populated.

Figure 5.1: Sources of Population Change in Rock Island County



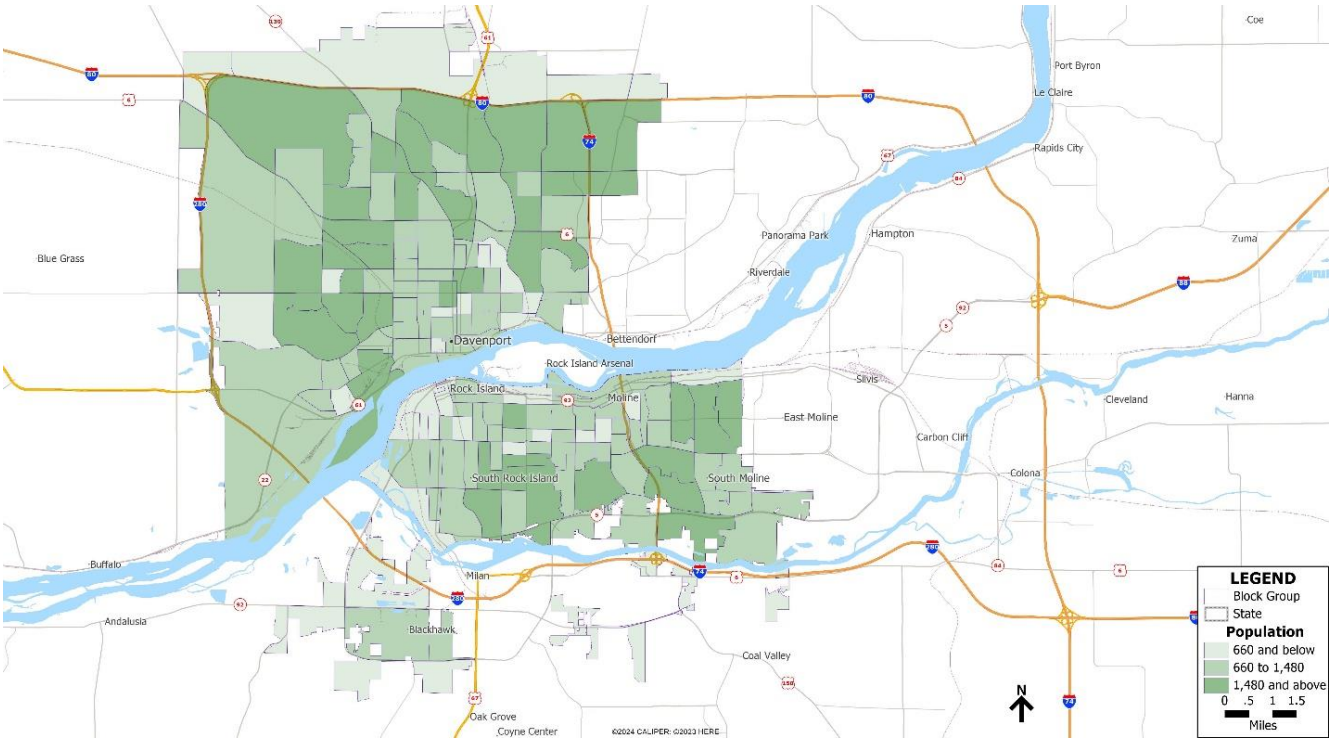
Source: U.S. Census Bureau, 2010-2021 Population and Housing Estimates

Figure 5.2: Sources of Population Change in Scott County



Source: U.S. Census Bureau, 2010-2021 Population and Housing Estimates

Figure 5.3: Population Tri-Cities

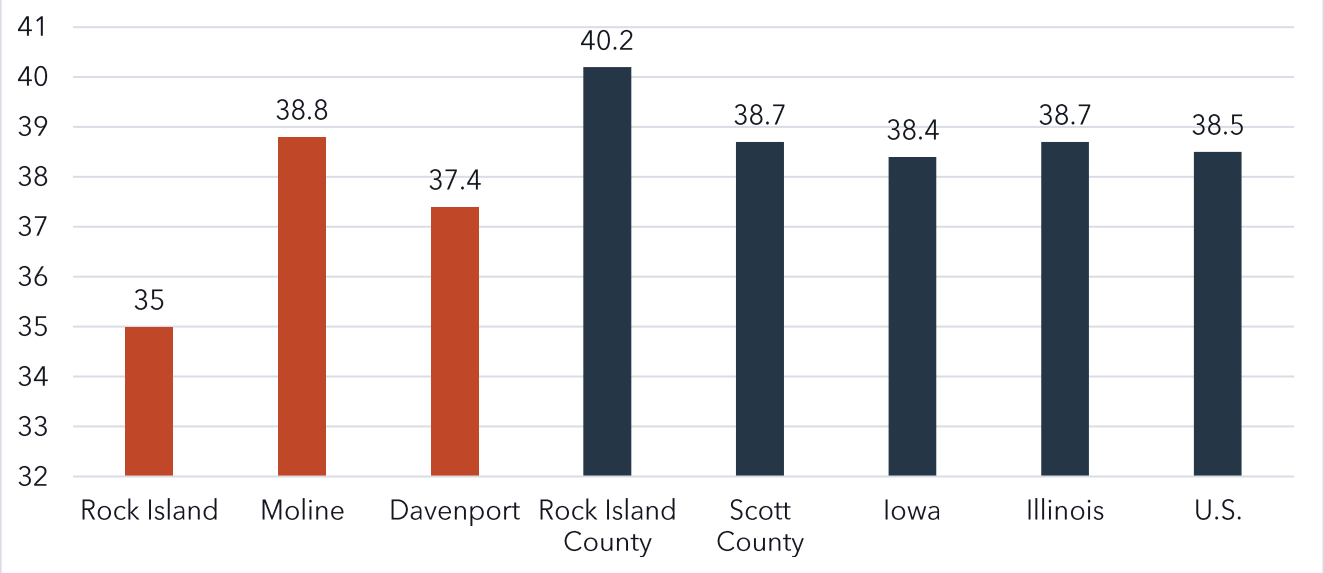


Source: Points Consulting using Census ACS 5-Year, 2019-2022

Population by Age

Different demographic groups require varied housing types, with age being a key factor. The age distribution in the Tri-Cities generally mirrors that of the U.S., with some notable differences. Rock Island has the lowest median age (35.0) among the Tri-Cities, followed by Davenport (37.4) and Moline (38.8). For comparison, the median age in the U.S. is 38.5 (Figure 5.4).

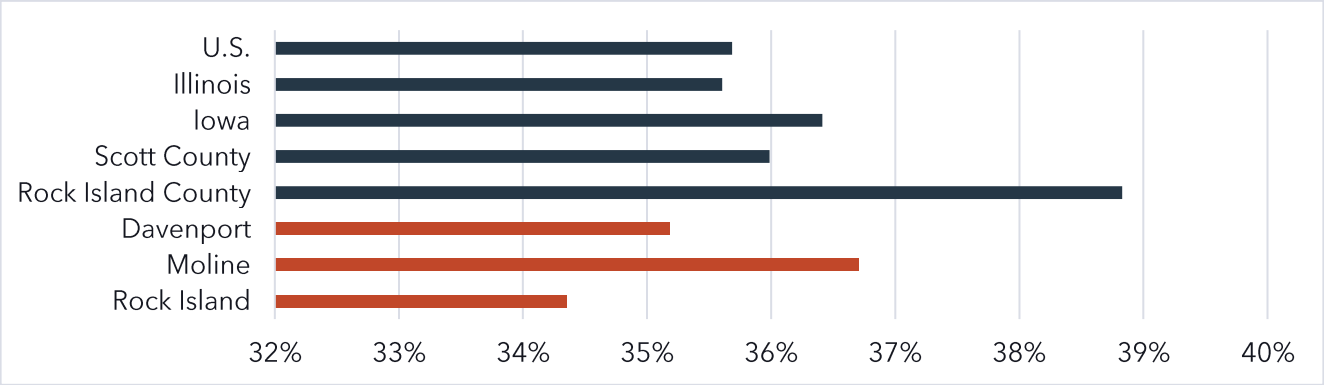
Figure 5.4: Median Age Comparison, 2022



Source: U.S. Census Bureau, American Community Survey, 2022, S0101

Older, more financially established households are typically interested in owner-occupied single-family housing. In each of the Tri-Cities, this cohort makes up at least 35% of the population (Figure 5.5). Interestingly, those aged 55 or older represent a slightly higher share of the population in Moline (36.7%) than at the Illinois state level (35.6%). Davenport, however, reports a lower percentage of this age group (35.2%) than Iowa does (36.4%).

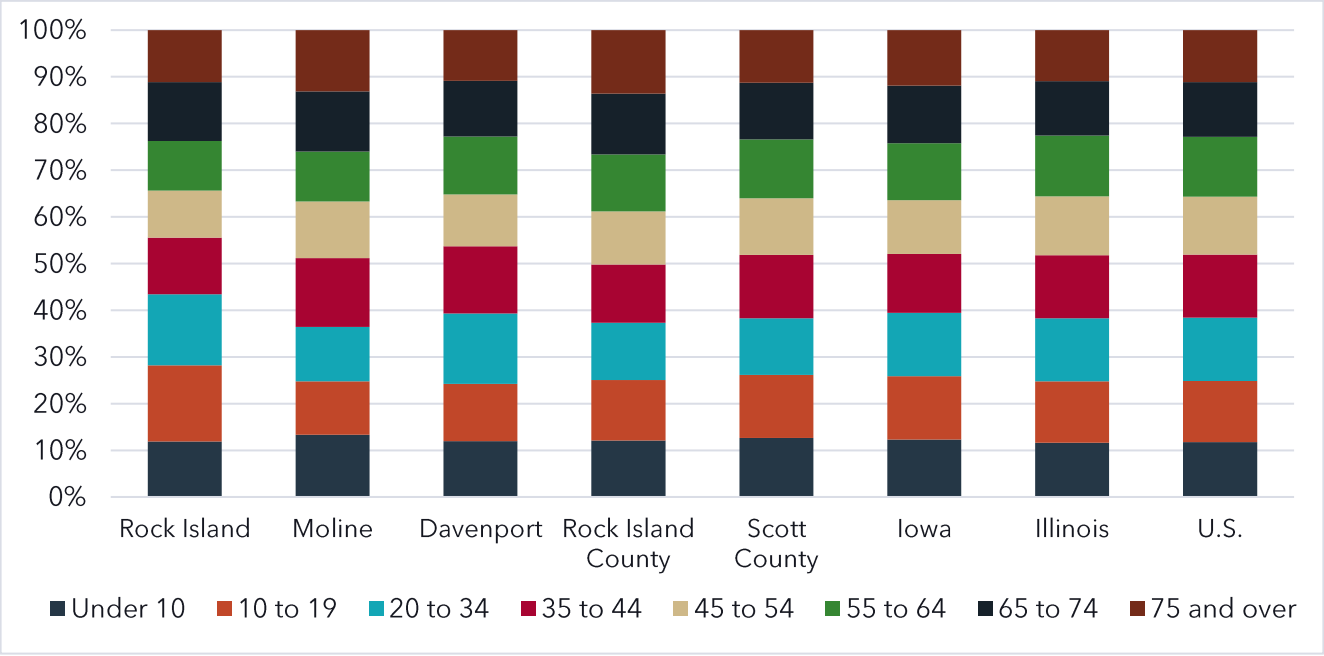
Figure 5.5: Population aged 55+, 2022



Source: U.S. Census Bureau, American Community Survey, 2022, S0101

At the other end of the population spectrum are younger households who rent or occupy owner-occupied starter homes. The relative youth of Rock Island and Davenport is apparent when looking at the 20 to 34-year-old cohort (Figure 5.6). This group is more prominently represented in Davenport and Rock Island (roughly 15%) than in Moline (11.7%). Within the slightly more mature age group of 35 to 44, Moline and Davenport report the highest percentages of the population (14.7% and 14.4%, respectively). For comparison, 13.5% of the U.S. population falls into this age cohort.

Figure 5.6: Population by Age



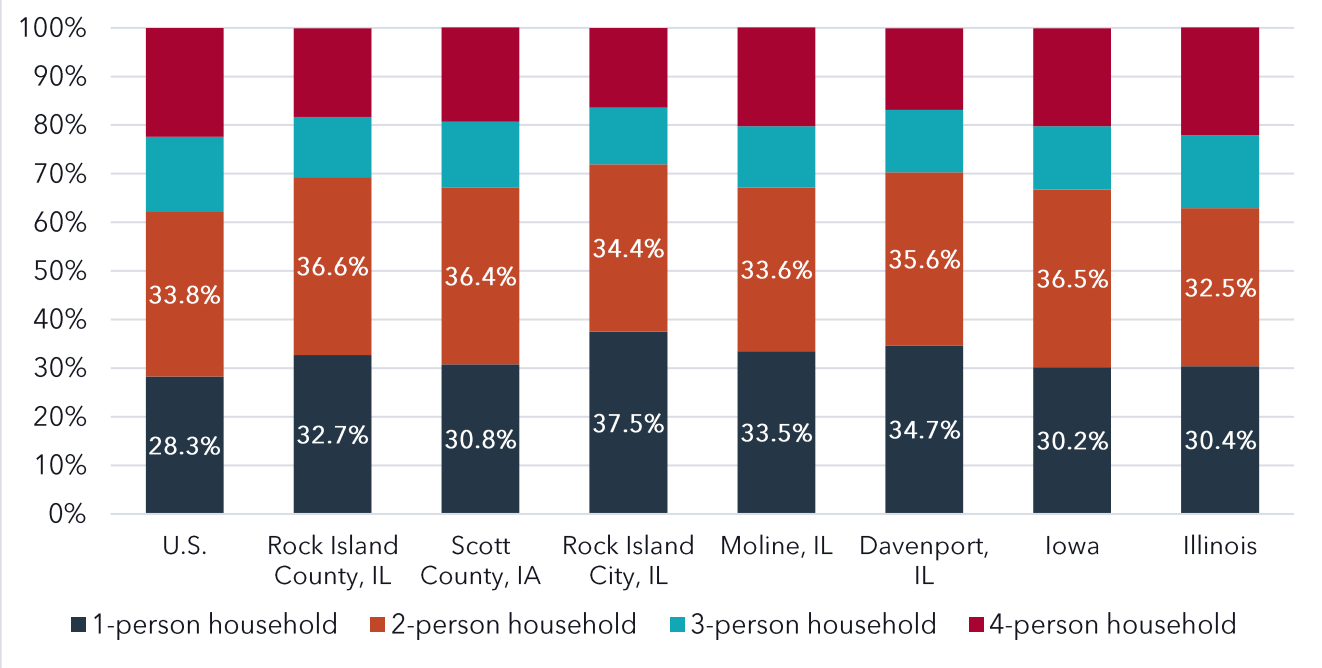
Source: U.S. Census Bureau, 2017-2022 American Community Survey, S0101

Population by Household Size

Household size is a good predictor of households' expectations for housing size (in terms of square footage). Census data provides a breakdown of households into four groups: one-person, two-person, three-person, and four-person-or-more households (Figure 5.7).

One- and two-person households are the most common, accounting for 60% of all households in each of the Tri-Cities. Notably, Rock Island has the highest percentage of one-person households (37.5%) among the areas compared. In contrast, Moline records the highest percentage of four-person households (20.3%).

Figure 5.7: Median Household Size

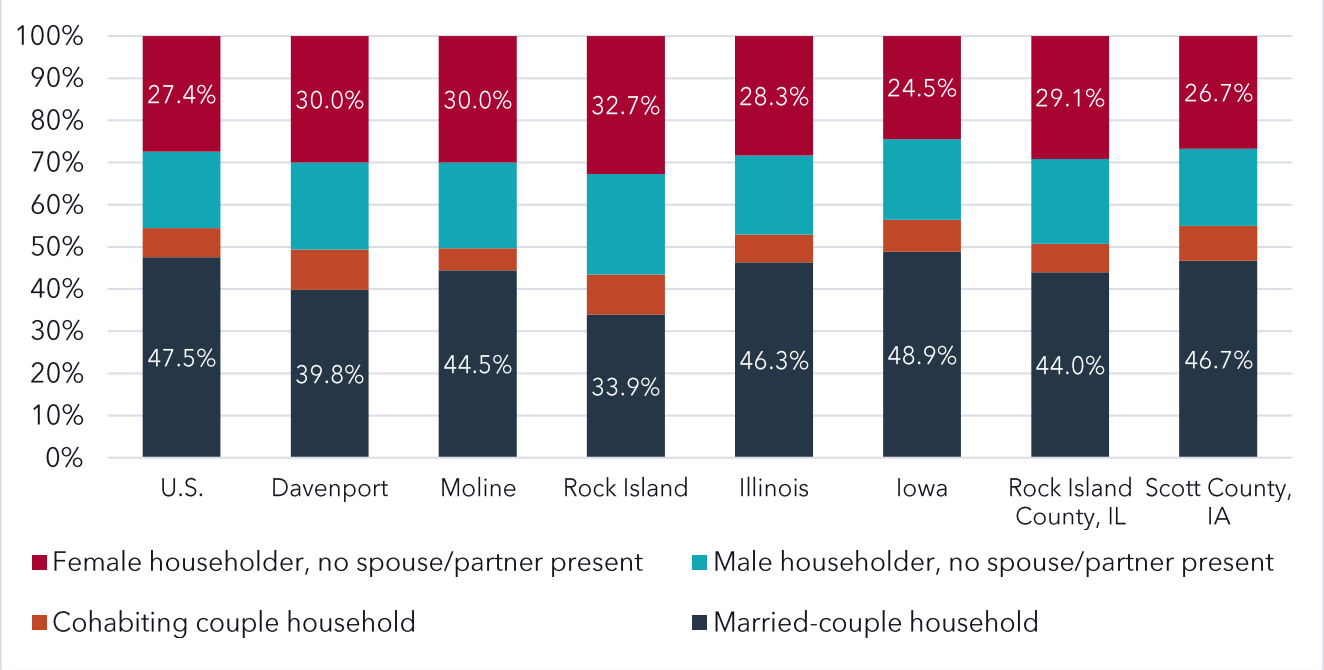


Source: U.S. Census Bureau, 2017-2022 American Community Survey, S2501

Population by Marriage Status

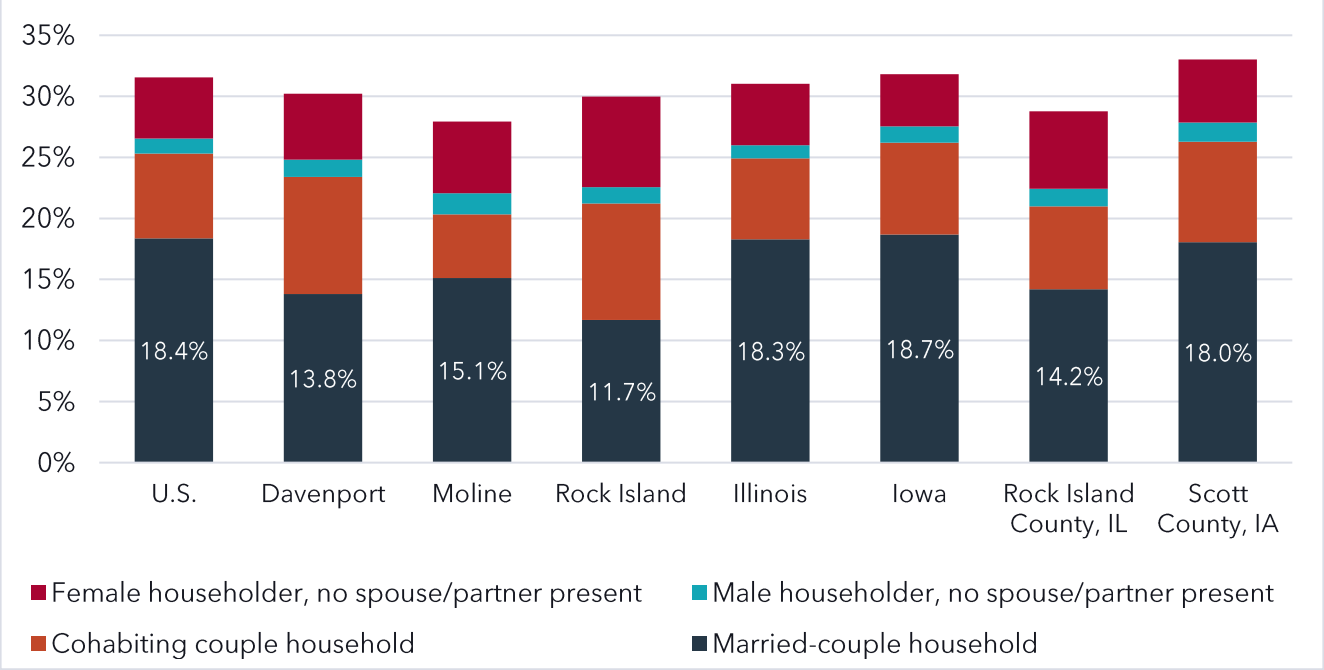
In Figure 5.8, Moline's percentage of married-couple households (44.5%) is close to that of the U.S. average (47.5%), while Rock Island reports a significantly lower percentage (33.9%). Among the Tri-Cities, Rock Island also has the highest percentage of households led by one female with no spouse or partner present (32.7%). When examining households with children, each of the Tri-Cities reports a lower percentage of married-couple households with children than the state averages for Iowa and Illinois, where this segment comprises approximately 18% of households. In Moline and Davenport, this group accounts for around 15% of households, while in Rock Island, it is 11.7% (Figure 5.9).

Figure 5.8: Family Composition by Household, 2022



Source: 2022 Census ACS 5-year Estimate, DP02

Figure 5.9: Percentage of Households with Children by Household Type, 2022



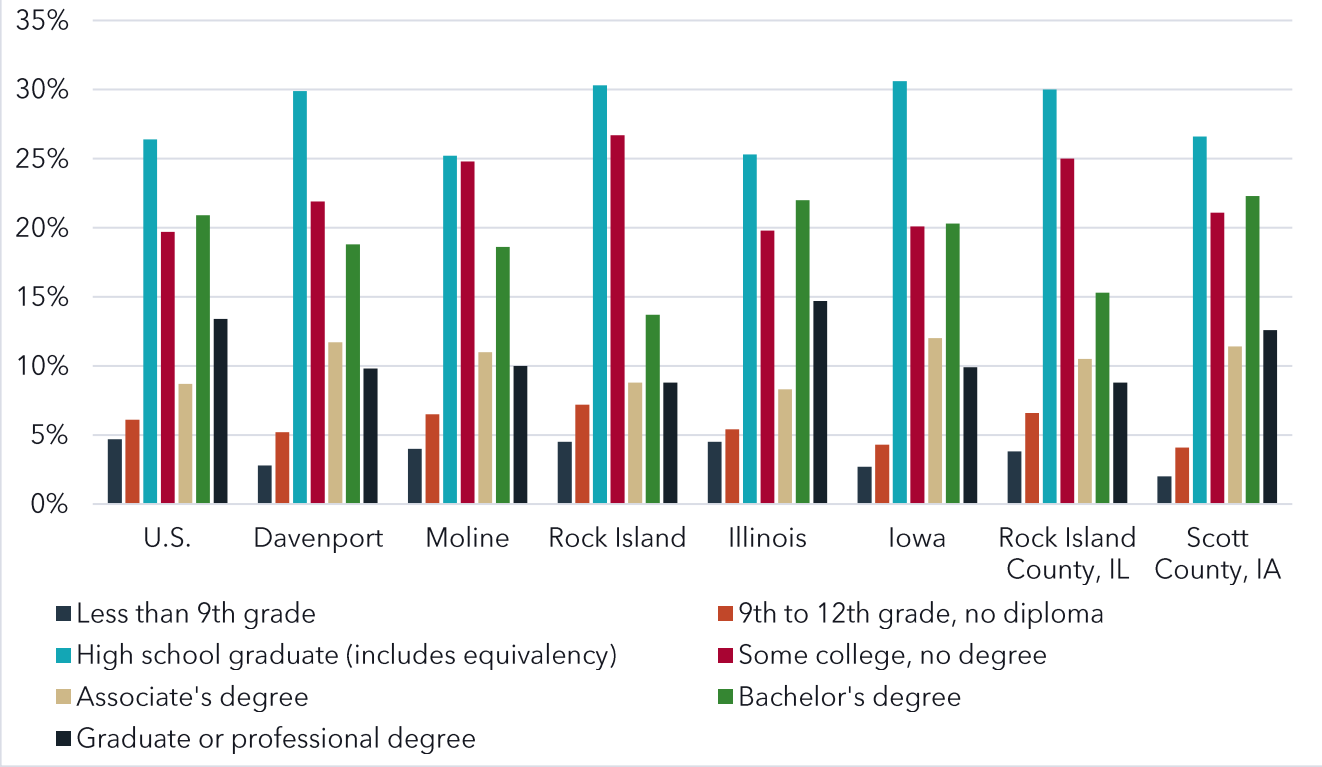
Source: 2022 Census ACS 5-year Estimate, DP02

Education

Educational statistics highlighted here are critical in evaluating a community's economic outlook, as education plays a significant role in poverty, employment, and disability rates.

The national average for bachelor's degree attainment is 20.9%. On this front, each of the Tri-Cities are below average, but Davenport and Moline are relatively close at 18%, compared to just 13.7% in Rock Island (Figure 5.10). For reference, Davenport and Moline also report slightly higher rates of graduate degrees than Rock Island (roughly 10% compared to 8.8%). While high school diplomas are the most common educational achievement across all three cities, Moline reports a lower high school graduation rate (25.2%) than Davenport, Rock Island, Iowa, and the U.S. (rates in these areas range between 26.4% and 30.3%). The high school graduation rate in Moline is roughly on par with that of Illinois.

Figure 5.10: Educational Attainment Population 25+, 2022



Source: U.S. Census Bureau, 5-year American Community Survey 2017-2022, Table S1501

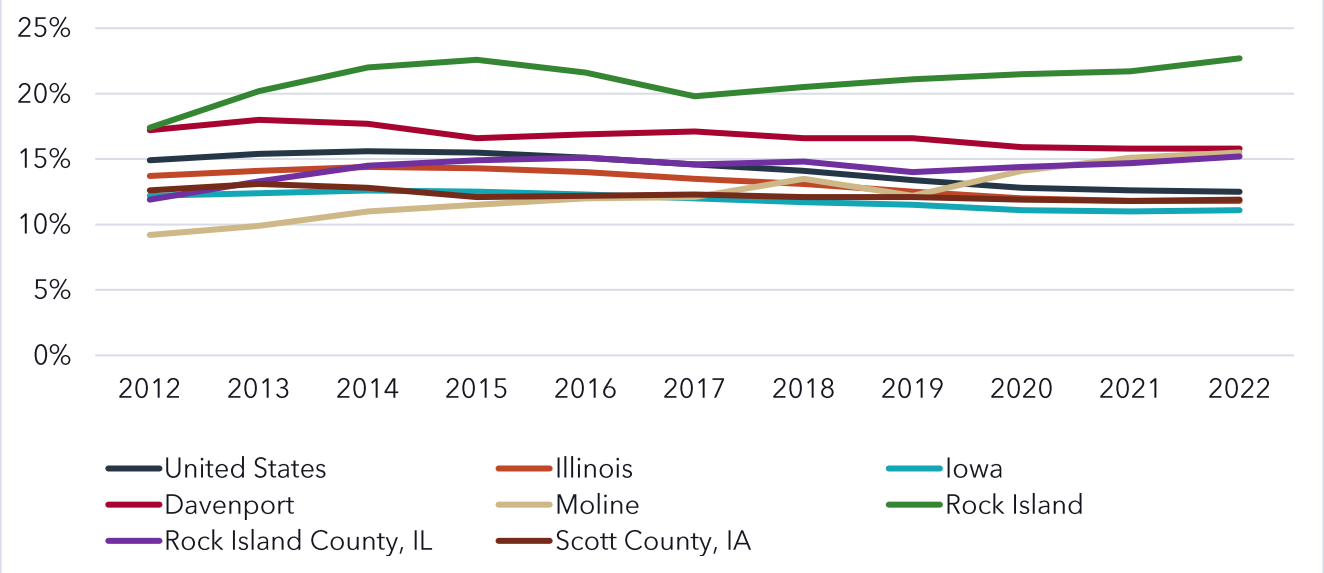
Underserved Populations

Underserved populations often struggle to afford market-rate housing, due to limited financial and social resources. Therefore, this section covers low-income, disabled, veteran and homeless populations in the Tri-Cities.

Population in Poverty

Between 2012 and 2022, Rock Island has consistently shown the highest percentage of population in poverty compared to Moline, Davenport, Iowa, Illinois, and the nation (Figure 5.11). Although Moline generally reported lower rates than the national average for most of the decade, it surpassed the national percentage starting in 2020 and peaked at 15.5% in 2022. Meanwhile, Davenport's poverty rate, while higher than the national average for much of the period, reached its low point in 2022 at 15.8%. Iowa consistently reported the lowest poverty rates among all regions compared, with Iowa, Illinois and Scott County showing similar rates in 2022 (around 11-12%), whereas Rock Island County was closer to the higher rates of the Tri-Cities at 15.2%.

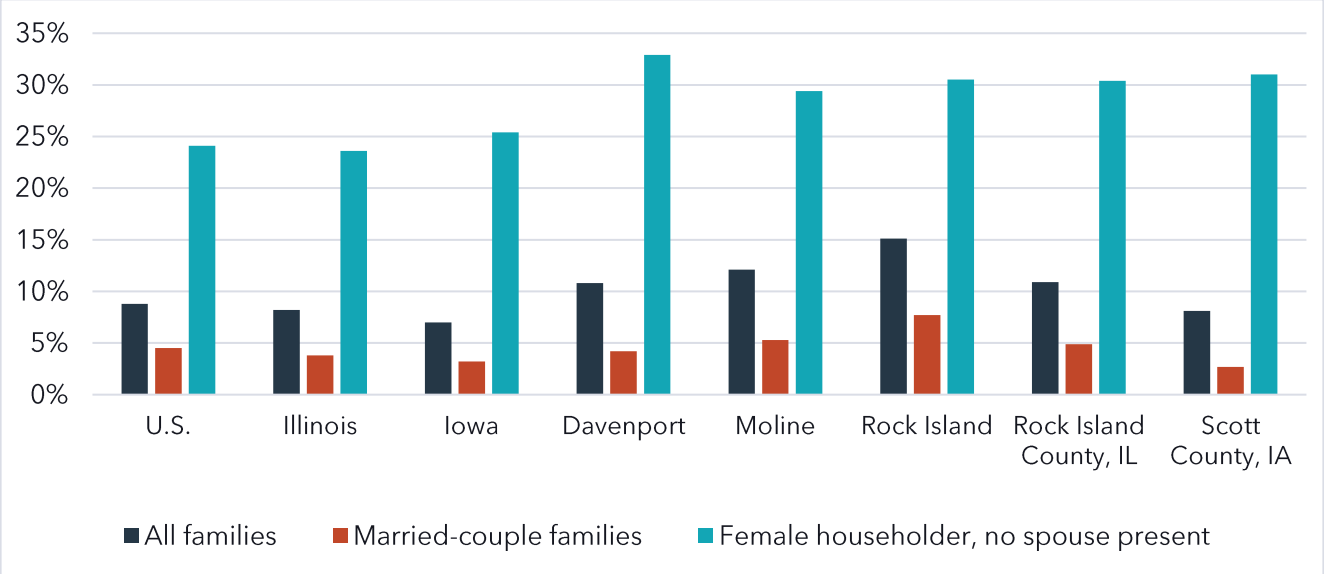
Figure 5.11: Percentage of Population in Poverty, 2012-2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S1701

The percentage of families in poverty led by a female householder with no spouse present ranges from 29.4% to 32.9% in the Tri-Cities (Figure 5.12). This range is notably higher than percentages noted in Illinois (23.6%), Iowa (25.4%) and the nation (24.1%). Around 80% of U.S. single-parent households are headed by single mothers, and almost a third of these live in poverty.[22]

Figure 5.12: Percentage of Families in Poverty by Composition, 2022



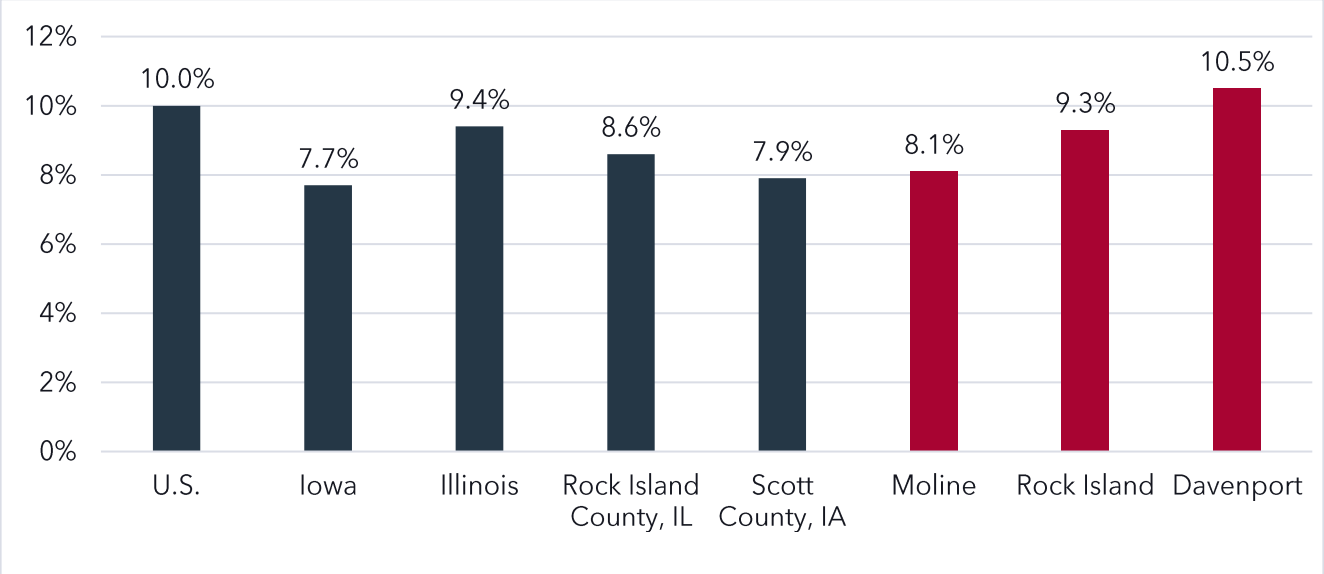
Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1702

Figure 5.13 shows the percentage of seniors in poverty. Out of all comparison areas – including the U.S. – Davenport has the highest percentage of this population in poverty (10.5%). Senior residents

[22] "America's Families and Living Arrangements: 2022", U.S. Census Bureau, 2022, https://www.census.gov/data/tables/2022/demo/families/cps-2022.html.

in Moline tend to fare better, with only 8.1% of seniors living in poverty. Iowa and Scott County report the lowest percentages shown in this figure, at 7.7% and 7.9%, respectively.

Figure 5.13: Percentage of Seniors (65 years +) in Poverty, 2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1701

Low Income Population Groups

The U.S. Department of Housing and Urban Development (HUD) typically classifies a household's income level based on the Area Median Income (AMI). AMI is used to establish Fair Market Rents (FMRs) and set income limits for HUD programs (Figure 5.14). A household at 30% of the Area Median Income (AMI), classified as Extremely Low Income, earns only 30% of the area's median income. The next category, Very Low Income, includes households earning between 30% and 50% of the area median income. Low Income households earn between 50% and 80% of the median, while Moderate Income households earn between 80% and 100%. Considering AMI levels, households can further be broken down by family type: Elderly Family, Elderly Living Along, Small Family, Large Family, and Other.

In Davenport, moderate-income Small Family households occupy 3.8% of the total housing units in the city, while Elderly Family households occupy only 2.0% (Figure 5.15). Large Family and Elderly Living Alone households each account for 1.0% of housing units. In Moline, Elderly Family and Elderly Living Alone households represent slightly larger shares, occupying 3.2% and 2.0% of Moline housing units respectively. In Rock Island, no moderate-income household type occupies more than 1% of the total housing units.

Household types in the Low, Very Low, or Extremely Low-Income categories generally occupy a larger share of housing in all three cities (Figure 5.16). In Davenport, Other households occupy 14.2% of units, while Elderly Living Alone households occupy 13.6%. In Moline, Elderly Living Alone households also represent a significant share (12.1%), and Small Family households occupy the highest share at 13.4%.

Figure 5.14: Area Median Income

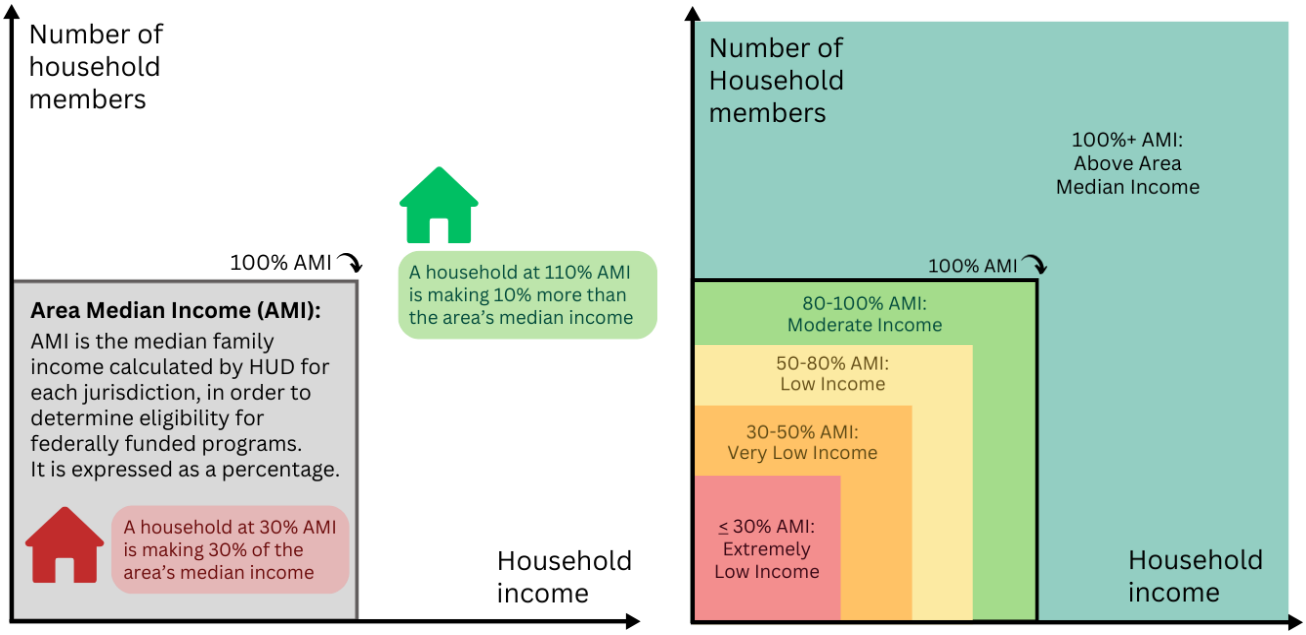
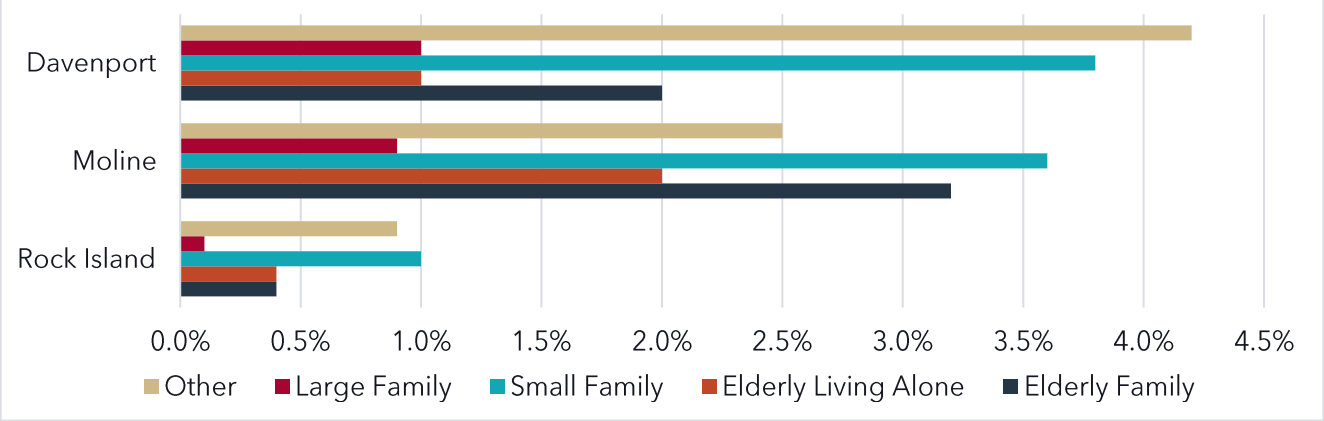
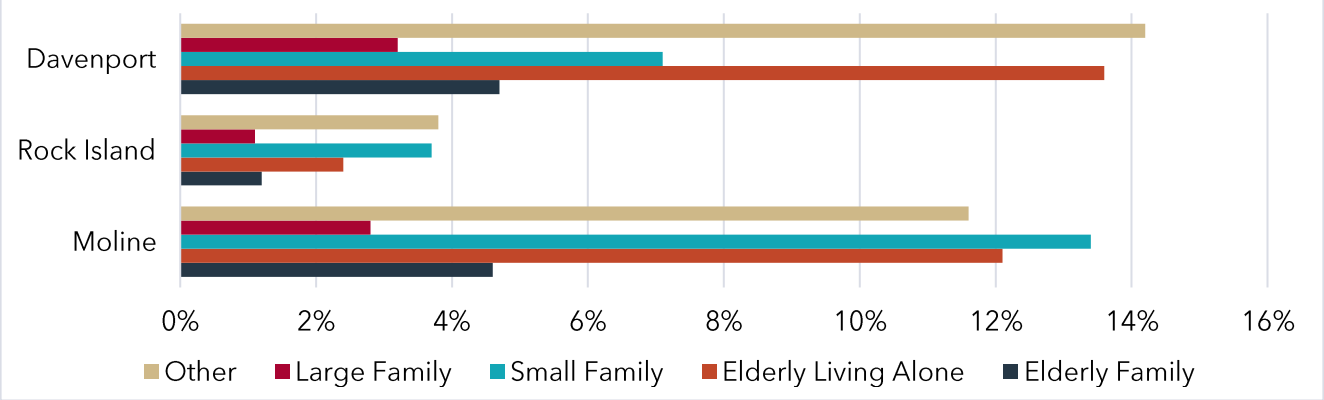


Figure 5.15: Moderate-Income Populations



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 5.16: Low, Very Low, and Extremely Low-Income Populations



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Disabilities

In 2022, each of the Tri-Cities reported a higher percentage of residents with at least one disability compared to Illinois, Iowa, and the U.S. (where 12.9% of the population report a disability). Rock Island had the highest percentage at 15.0%, followed by Davenport and Moline, each at 13.7%. Additionally, Rock Island County's disability rate (14.1%) was significantly higher than Scott County's (11.8%). Table 5.2 and Figure 5.17 show these metrics by each area of comparison. Disabilities broadly include difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

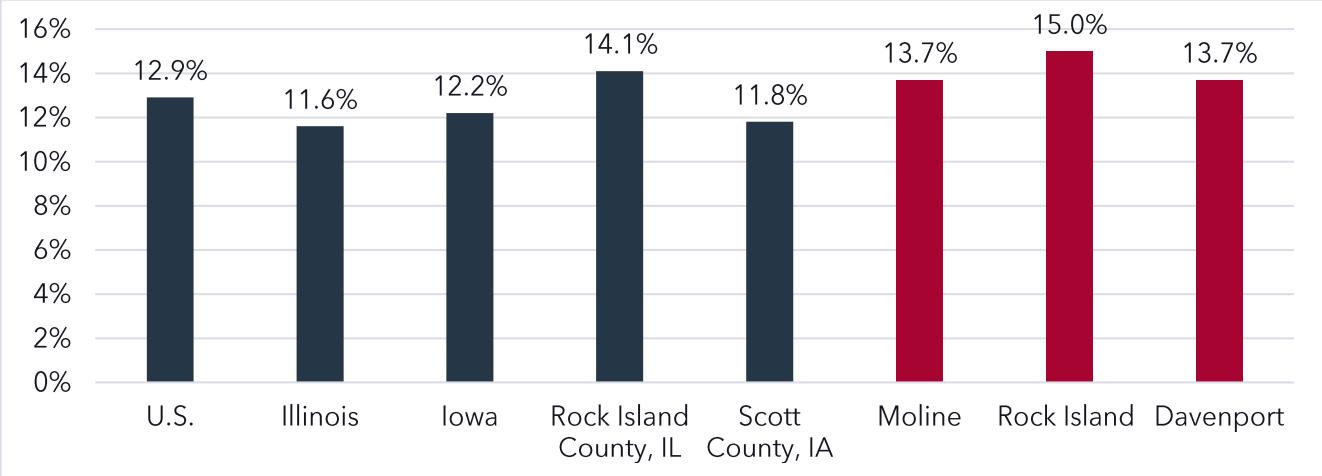
Disabled individuals are overrepresented in low-income populations and are less likely to participate in the labor force.[23] Just over a fifth (21%) of disabled persons in the U.S. report incomes below the poverty level.[24] Unfortunately, one family member's disability can negatively impact the economic well-being of an entire household, adding both financial and caregiving pressures. These challenges are often intensified by a lack of accessible housing, making it even more difficult for families to find suitable and affordable living arrangements.

Table 5.2: Population with Disabilities, 2022

Area	Population with a disability	Percentage with a disability
Davenport	13,670	13.7%
Moline	5,772	13.7%
Rock Island	5,518	15.0%
Rock Island County	19,864	14.1%
Scott County	20,370	11.8%
Iowa	382,163	12.2%
Illinois	1.45M	11.6%
U.S.	42M	12.9%

Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1810

Figure 5.17: Percentage of Population with Disabilities, 2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1810

[23] "Disability and Socioeconomic Status", American Psychological Association, 2010, https://www.apa.org/pi/ses/resources/publications/disability#:~:text=Despite%20these%20and%20other%20forms,age%20and%20want%20to%20work.

[24] U.S. Census Bureau, 2022 American Community Survey 1-Year Estimates, Table B18130.

Veterans

The veteran population is declining in the Tri-Cities region, mirroring a national trend. While Davenport's veteran population decreased by 10% – the same rate as the national average – the decline was more pronounced in Moline and Rock Island, where the veteran population dropped by two to three times that rate between 2017 and 2022 (Table 5.3).

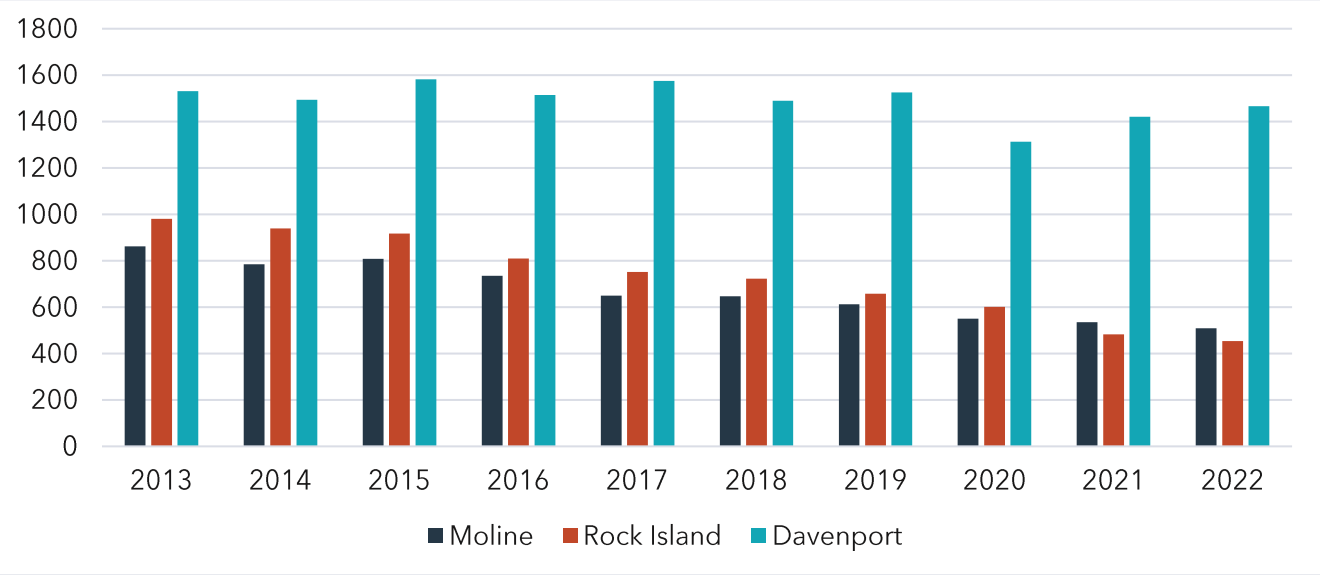
In 2022, the percentage of veterans with a disability was similar across the Tri-Cities: 23.1% in Moline, 26.3% in Rock Island, and 25.0% in Davenport (Figure 5.18).[25] The rates of veterans experiencing poverty followed a similar pattern, with 7.1% in Moline, 8.2% in Rock Island, and 10.4% in Davenport (Figure 5.19).[3]

Table 5.3: Veteran Population

Region	2017	2022	Numeric Change	Percent Change
Davenport	6,633	5,972	(661)	(10.0%)
Moline	2,959	2,225	(734)	(24.8%)
Rock Island	2,520	1,766	(754)	(29.9%)
Rock Island County	10,078	8,560	(1,518)	(15.1%)
Scott County	11,868	10,416	(1,452)	(12.2%)
Illinois	614,725	518,426	(96,299	(15.7%)
Iowa	193,451	171,836	(21,615)	(11.2%)
U.S.	19M	17M	(2M)	(10.0%)

Source: U.S. Census Bureau, 5-year American Community Survey, 2017- 2022, Table S2101

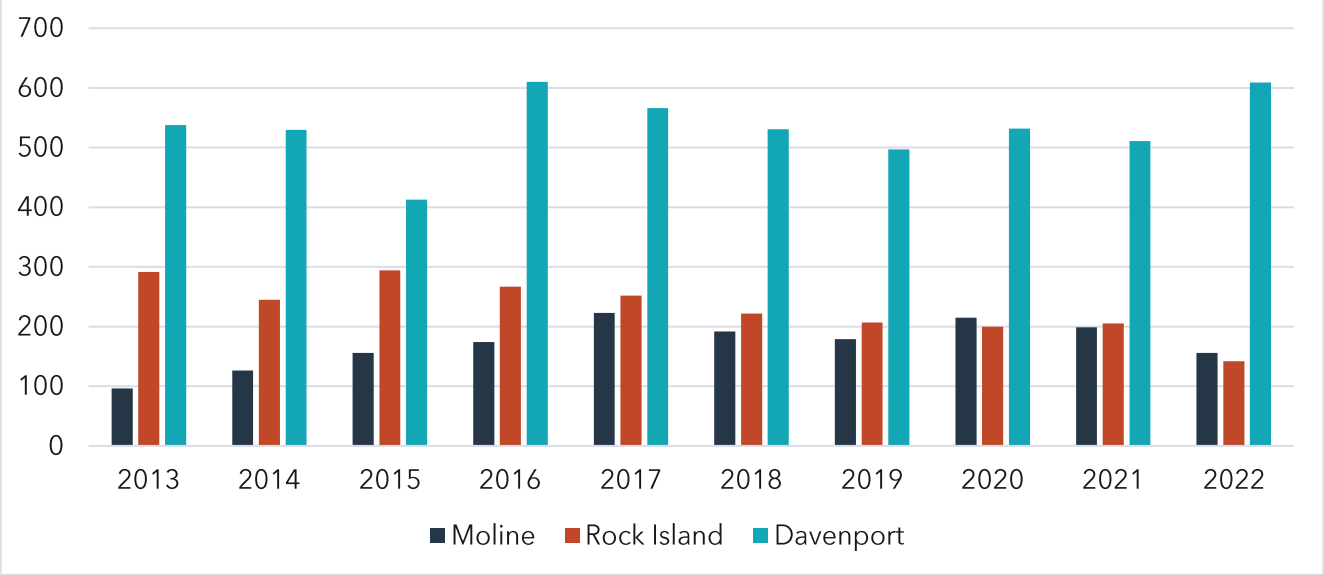
Figure 5.18: Disabled Veterans, 2013-2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2013-2022, Table S2101

[25] U.S. Census Bureau, 5-year American Community Survey, 2022, Table S2101.

Figure 5.19: Veterans in Poverty, 2013-2022

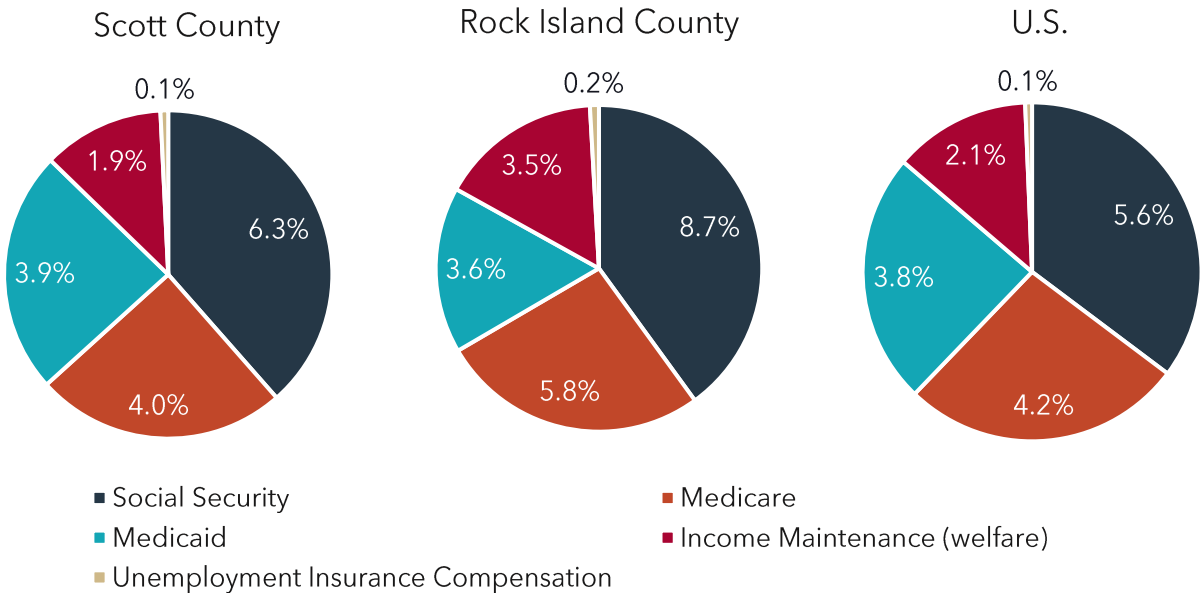


Source: U.S. Census Bureau, 5-year American Community Survey, 2013-2022, Table S2101

Transfer Payments

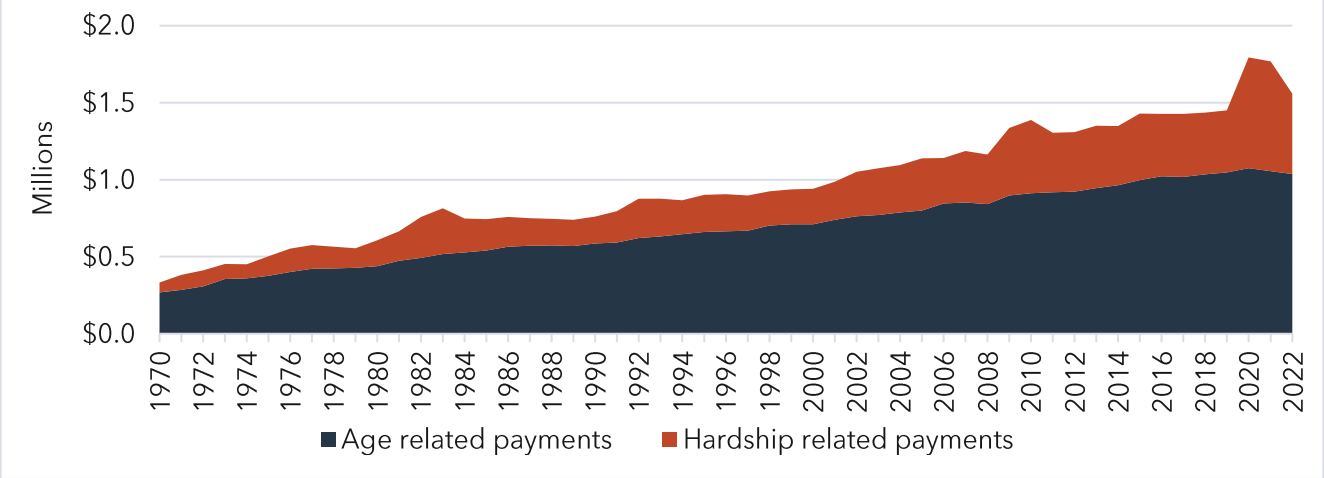
Age-related transfer payments (Medicare and Social Security) account for 10.3% of income in Scott County and 14.5% in Rock Island County, compared to 9.8% nationwide (Figure 5.20). Since 2008, both age-related and hardship-related payments have increased in both Counties. Between 2014 and 2019, hardship-related payments remained relatively stable in Rock Island County (Figure 5.21). In Scott County, however, these payments increased significantly, rising from around $1.6 million in 2014 to just under $1.8 million in 2019 (Figure 5.22). Both counties experienced a spike in hardship-related payments in 2020.

Figure 5.20: Percent of Total Personal Income from Transfer Payments, 2022



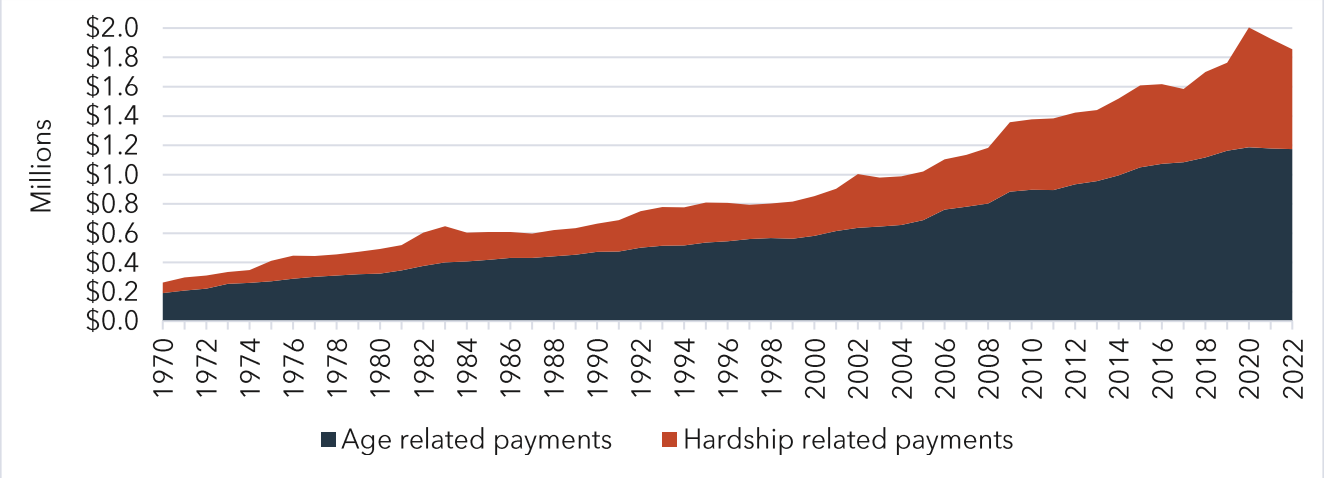
Source: Bureau of Economic Analysis, 2022

Figure 5.21: Income from Transfer Payments in Rock Island County, 1970-2022



Source: Bureau of Economic Analysis, 2022

Figure 5.22: Income from Transfer Payments in Scott County, 1970-2022



Source: Bureau of Economic Analysis, 2022

Homeless Population

Figures 5.23 and 5.24 show the Point In Time (PIT) Count for Scott County and the Northwestern Illinois Regions. This PIT Count, developed by the U.S. Department of Housing and Urban Development (HUD) and conducted on a single night each January, is the primary method used to analyze homelessness.[26] It tracks both sheltered and unsheltered individuals.

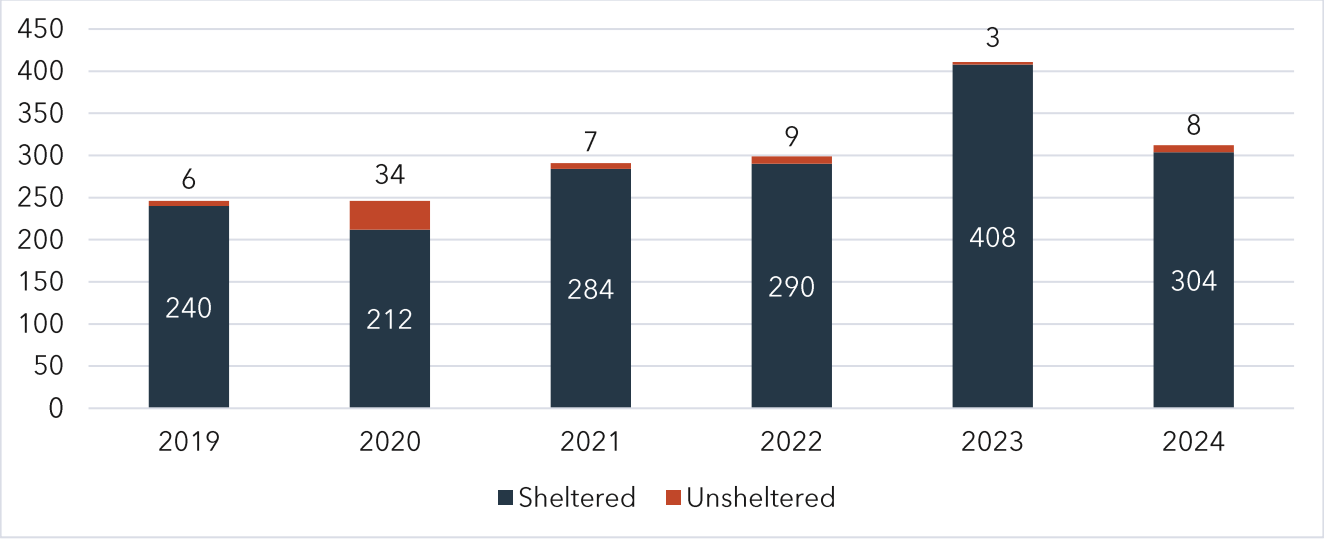
Homelessness is challenging to measure accurately, especially in non-metro areas, due to both reporting challenges and reluctance among individuals to disclose their status. As a result, actual homelessness figures may be underreported. Additionally, COVID-19 may have impacted the PIT

[26] The HUD PIT Count is conducted by Continuum of Care (CoC) regions, which often cover multiple counties. In Iowa, all counties except Polk, Pottawattamie, and Woodbury are covered by the Balance of State CoC, with data available by county from the Institute for Community Alliances since 2019 (https://icalliances.org/pit). For Illinois, the most granular homelessness data for the Tri-Cities region comes from the Northwestern Illinois CoC, which oversees 15 counties, including Rock Island and other neighboring counties.

counting process during 2020. However, it's worth noting that methods for counting homeless populations have likely improved over time. This may partially explain the higher numbers reported in recent years.

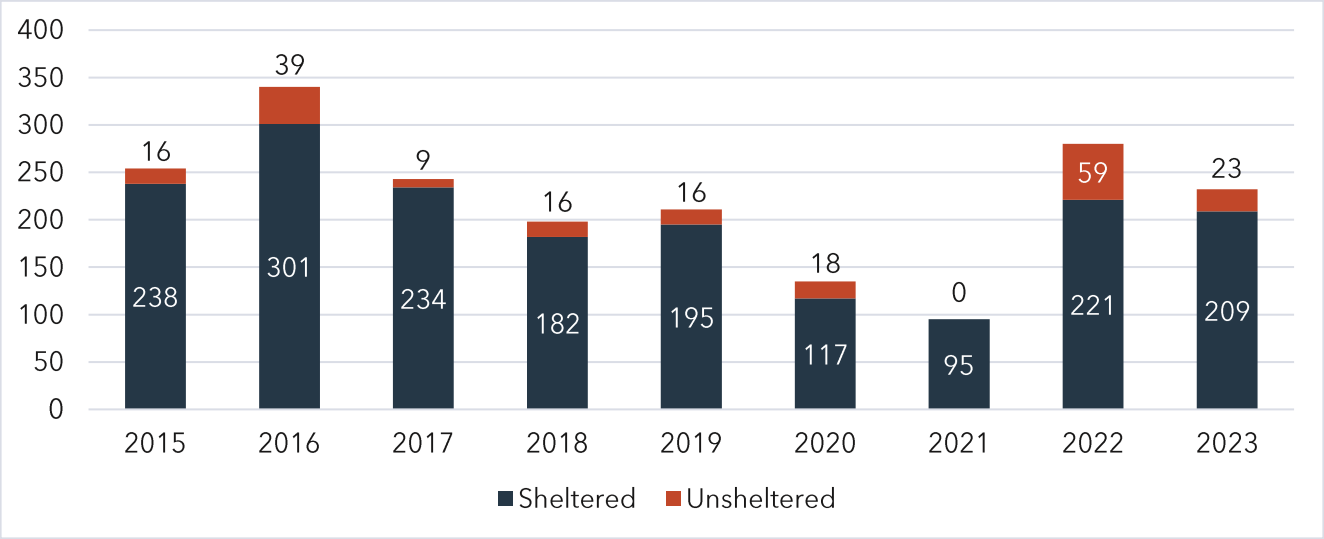
In Scott County, the number of sheltered individuals increased from 212 in 2020 to 284 in 2021 (Figure 5.23). Two years later, in 2023, this number surged to 408. Northwestern Illinois followed a slightly different trend (Figure 5.24). After 2020, the number of sheltered individuals decreased slightly from 117 to 95. However, in 2022, the number of unsheltered individuals spiked to 221. Although the white population has consistently represented the largest share of the homeless population in Northwestern Illinois since 2015 (Figure 5.25 and Table 5.4), the number of individuals identifying as Black, African American, or African surged in 2016 and again in 2022.

Figure 5.23: Scott County PIT Homeless Counts, 2019-2024



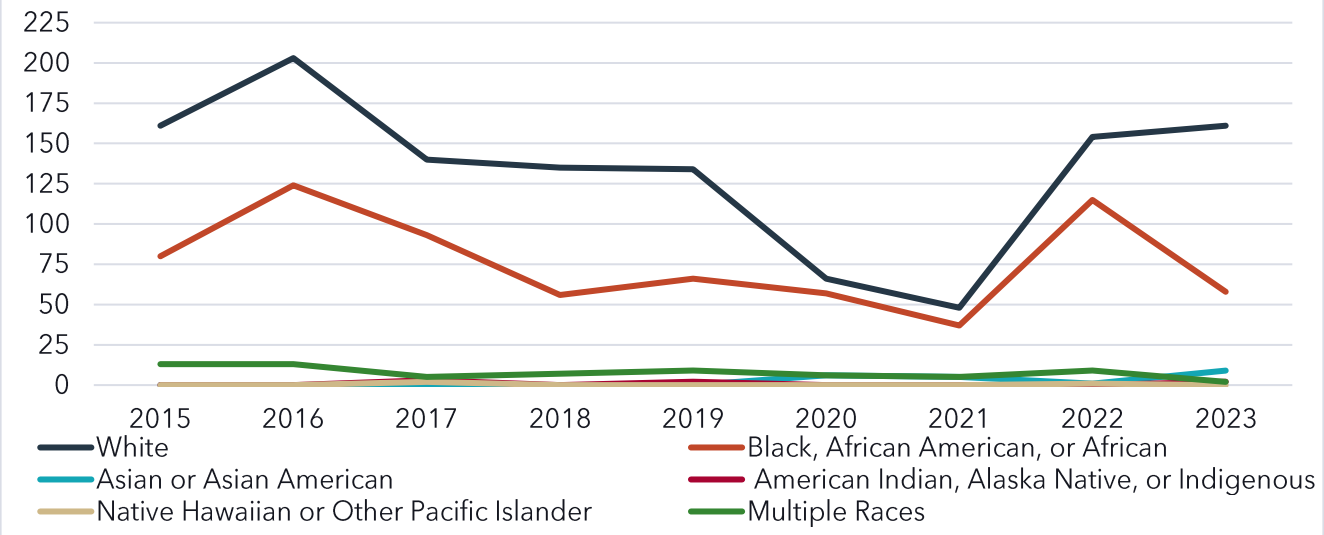
Source: Institute for Community Alliances using HUD PIT Data, Iowa Data Dashboards

Figure 5.24: Northwestern Illinois CoC PIT Homeless Counts, 2015-2023



Source: HUD 2007-2023 PIT Estimates by CoC

Figure 5.25: Demographics of Homeless in the Northwestern Illinois CoC, 2015-2023



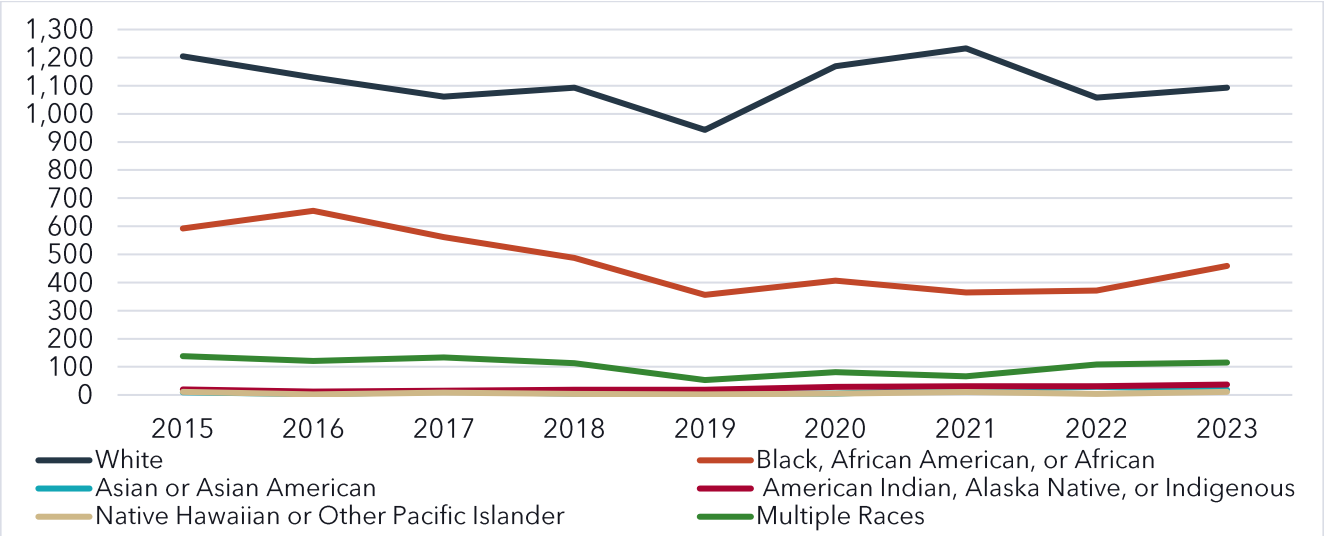
Source: HUD 2007-2023 PIT Estimates by CoC

Table 5.4: Demographics of Homeless in the Northwestern Illinois CoC, 2015-2023

	2015	2016	2017	2018	2019	2020	2021	2022	2023
White	161	203	140	135	134	66	48	154	161
Black, African American, or African	80	124	93	56	66	57	37	115	58
Asian or Asian American	0	0	0	0	0	6	5	1	9
American Indian, Alaska Native, or Indigenous	0	0	3	0	2	0	0	0	2
Native Hawaiian or Other Pacific Islander	0	0	2	0	0	0	0	1	0
Multiple Races	13	13	5	7	9	6	5	9	2

Source: HUD 2007-2023 PIT Estimates by CoC

Figure 5.25: Demographics of Homeless in the Iowa Balance of State CoC, 2014-2023



Source: HUD 2007-2023 PIT Estimates by CoC

Table 5.5: Demographics of Homeless in the Iowa Balance of State CoC, 2015-2023

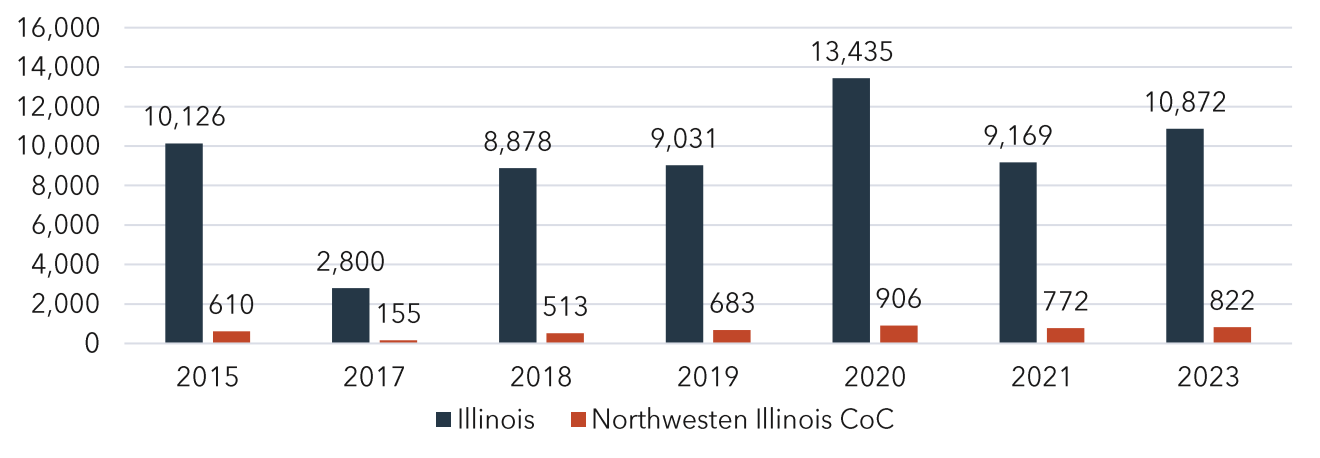
	2015	2016	2017	2018	2019	2020	2021	2022	2023
White	1,205	1,130	1,061	1,093	943	1,169	1,233	1,058	1,093
Black, African American, or African	592	655	562	488	356	407	365	371	459
Asian or Asian American	9	3	12	5	6	5	20	29	18
American Indian, Alaska Native, or Indigenous	20	12	15	18	19	29	31	31	37
Native Hawaiian or Other Pacific Islander	11	2	8	4	2	5	10	4	11
Multiple Races	138	121	134	113	53	81	66	108	115

Source: HUD 2007-2023 PIT Estimates by CoC

Because the PIT Count reflects data from only a single day each year, it doesn't capture the full scope of homelessness over time. To address this limitation, the Illinois Department of Human Services (IDHS) and the Institute for Community Alliances (ICA) in Iowa also use Homeless Management Information Systems (HMIS) – databases that track the characteristics and service needs of individuals experiencing or at risk of homelessness. In other words, while PIT Counts provide a snapshot of the homeless population on one day, HMIS data offer a more comprehensive view of those served by various homelessness programs and services.

IDHS reported that, in 2023, a total of 10,872 individuals in Illinois sought participation in Homeless Prevention Services, including 822 in the Northwestern Illinois CoC (Figure 5.26). This program offers rental, mortgage, and utility assistance to households facing immediate risk of eviction, foreclosure, or homelessness, as well as to those currently experiencing homelessness.

Figure 5.26: Illinois Counts of Individuals Served by Homelessness Prevention Services, 2015-2023

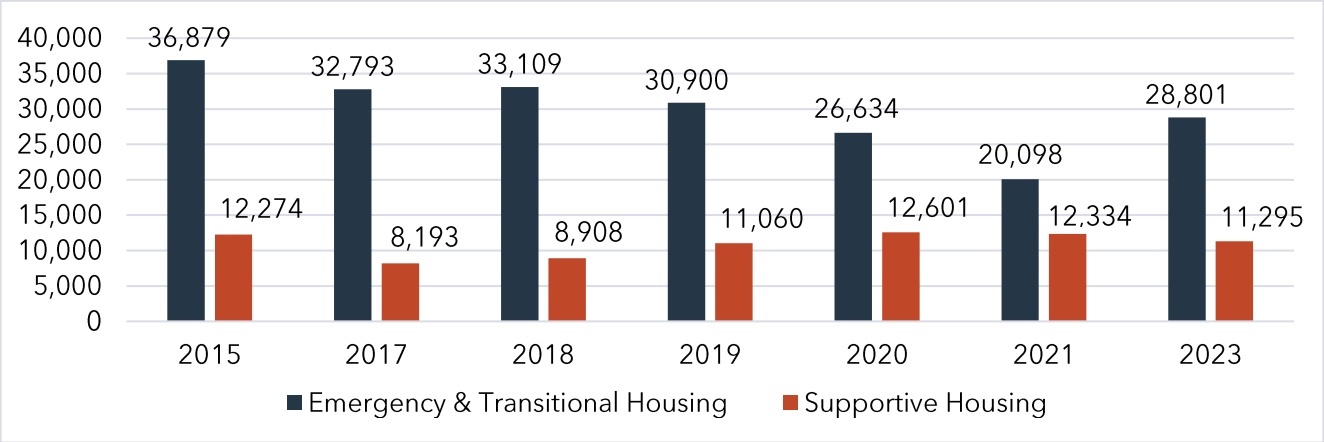


Source: Illinois Department of Human Services, Homeless Prevention Annual Reports 2015 – 2023 (note that data for 2022 and 2016 are missing from this dataset)

The Illinois Emergency and Transitional Housing Program was established to provide immediate food and shelter for homeless individuals (Figure 5.27). Since 2015, the number of individuals served by Emergency and Transitional Housing services has decreased, from 36,879 in 2015 to

28,801 in 2023. A much smaller proportion of individuals have participated in the Supportive Housing Program, which offers housing along with supportive services – such as financial counseling, mental health care, and substance abuse services – to help individuals in need maintain stable housing.

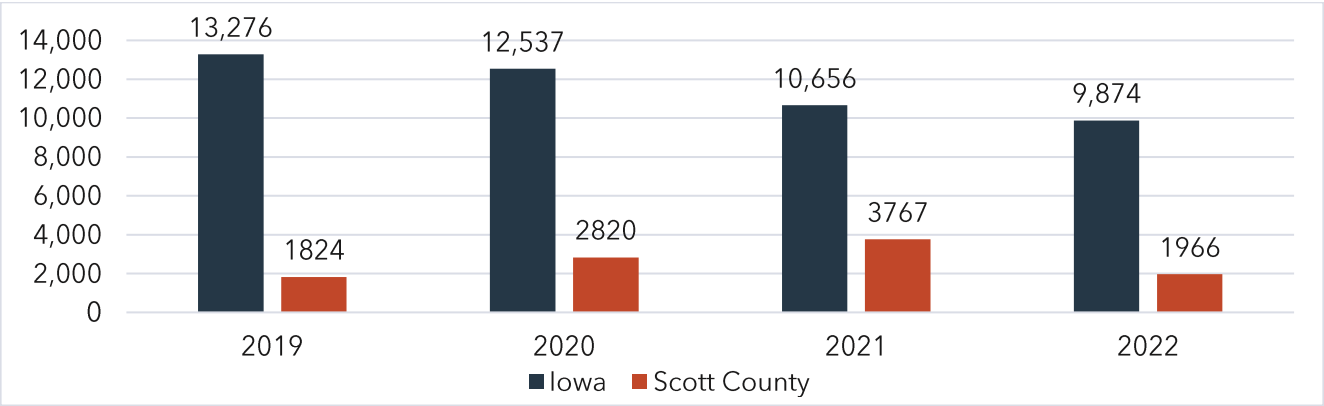
Figure 5.27: Illinois Counts of Individuals Served by Emergency, Transitional, and Supportive Housing Services, 2015-2023



Source: Illinois Department of Human Services, Emergency Housing Annual Reports, 2015 – 2023 (note that data for 2022 and 2016 are missing from this dataset)

ICA publishes annual *State of Homelessness in Iowa* reports, with data available by county from 2019 onward.[27] In 2022, agencies using the HMIS system in Iowa served 30,712 people, including 9,874 classified as "literally homeless or at immense risk," who received services such as emergency shelter, safe haven, outreach, and transitional housing (Figure 5.28). In Scott County, these figures were 4,064 and 1,966, respectively. It's important to note that HMIS data depends on the aid programs available in each region and the reporting practices of service providers; totals also vary with the number and capacity of providers assisting homeless individuals each year.

Figure 5.28: Iowa Counts of Individuals Served by Homelessness Services (literally homeless or at risk), 2019-2022



Source: Institute for Community Alliances, State of Homelessness in Iowa annual reports using HMIS Data

[27] Institute for Community Alliances, State of Homelessness in Iowa Annual Reports Using HMIS Data, accessed November 2024, https://icalliances.org/iowa-reports-archive.

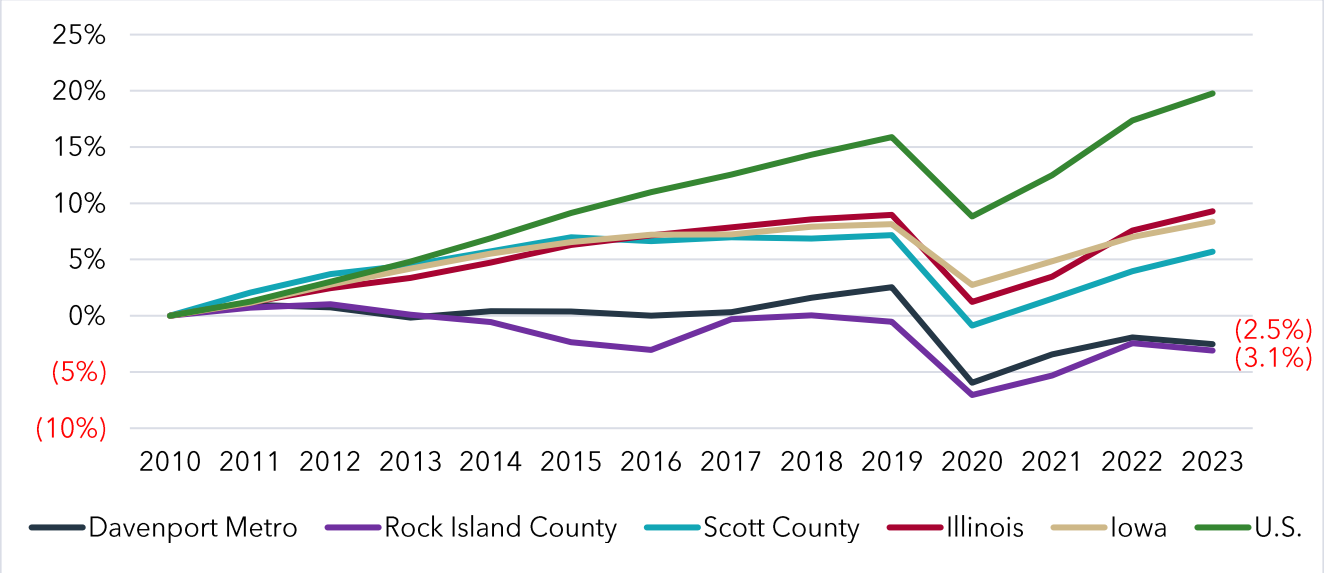
Economic Drivers

Labor Force, Earnings, and Establishments

This section covers a series of indicators that provide insight into the Tri-Cities region's economic health and employment trends. For additional City-Specific Tables and Figures, please refer to Volume II: Tri-Cities Individual Assessments.

Between 2010 and 2019, cumulative employment growth in the Davenport MSA was just 2.5% (Figure 5.29).[28] While the Tri-Cities saw minimal growth over this nine-year period, other areas experienced higher rates: 7.2% in Scott County, 8.1% in Iowa, 9.0% in Illinois, and 15.9% nationwide. By 2023, the Davenport MSA's growth rate had declined more sharply than any other region in this group, falling from 2.5% to -2.5%. Rock Island County was close behind, with a rate that dropped from -1.0% in 2019 to -3.1% in 2023. Of all regions shown, only the national employment rate came close to reaching the 2023 value predicted by its 2019 trajectory.

Figure 5.29: Cumulative Annual Employment Growth Rate, 2010-2023

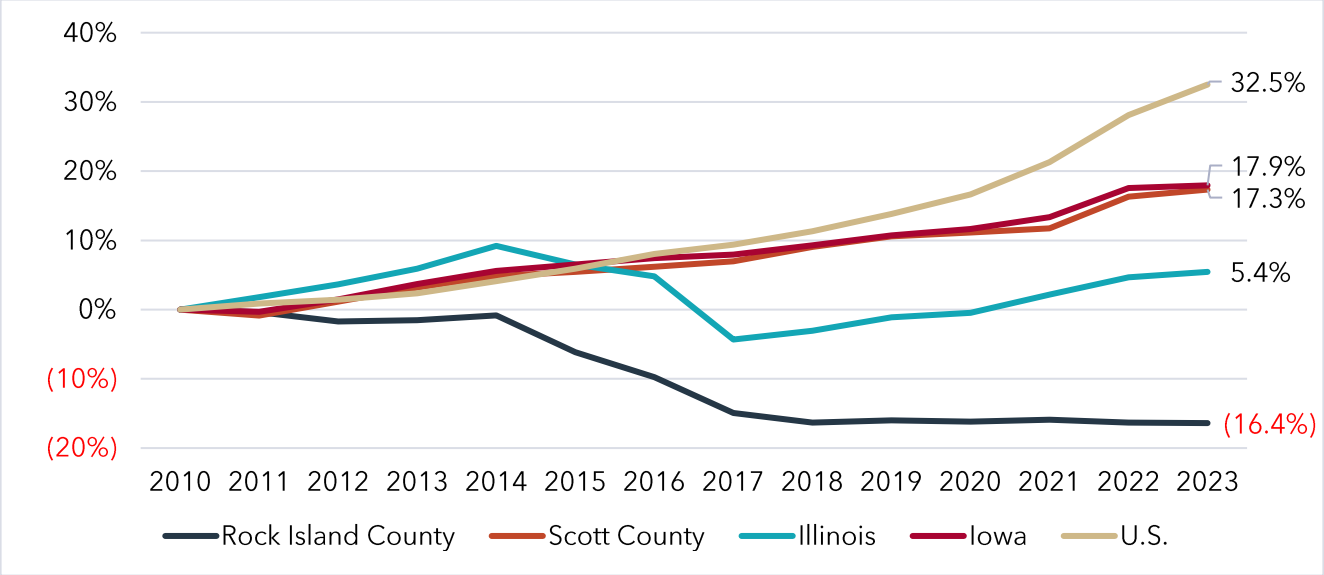


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Growth in the number of establishments is a strong indicator of a growing economy. Between 2010 and 2023, Rock Island County experienced a significant decline, losing 16.4% of its establishments (Figure 5.30). This loss is unique compared to other regions of comparison. Although Illinois (5.4%), Scott County (17.3%), and Iowa (17.9%) saw positive growth, they still trailed behind the national growth rate of 32.5%.

[28] The Cumulative Annual Employment Growth Rate tracks changes in employment over time. In Figure 68 the year 2010 Is treated as a base year, with each subsequent year's growth or decline represented as a percentage of Its 2010 value.

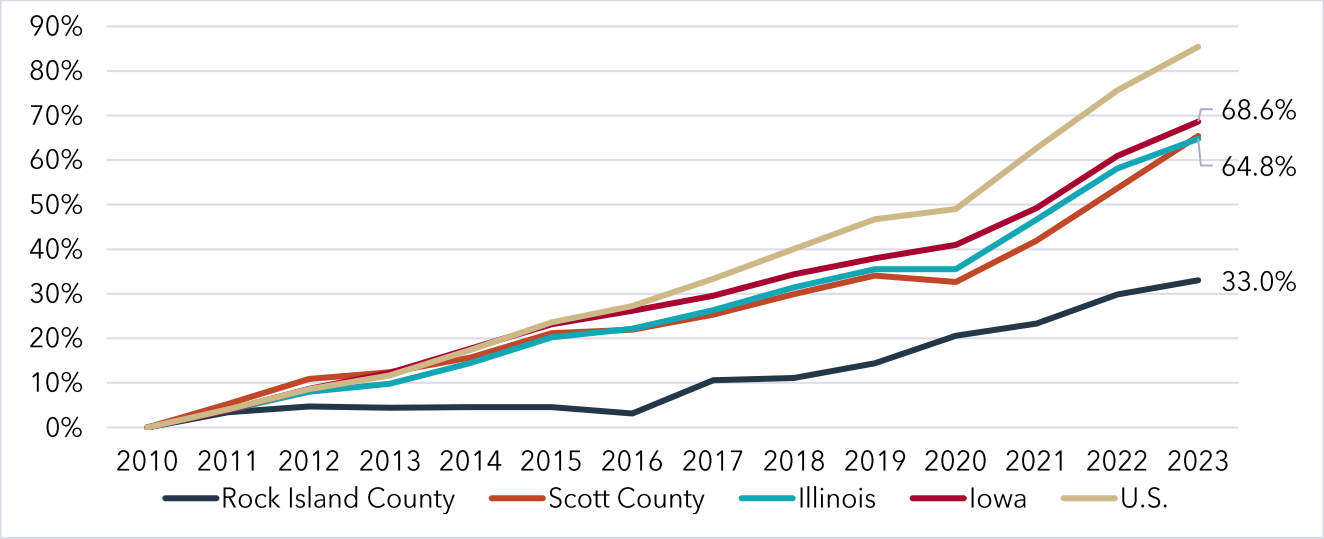
Figure 5.30: Cumulative Annual Establishment Growth Rate, 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Wage growth in Rock Island County has also lagged behind state and national rates over the same period (Figure 5.31). By 2019, cumulative wage growth in Rock Island County was only 14.4%, whereas in Illinois, Iowa, and Scott County growth ranged from 34% to 38%. National growth during the period (46.7%) was even higher, over three times higher than that of Rock Island County. While all regions of comparison experienced a noticeable increase in wage inflation starting in 2020, wage growth in Rock Island County has continued to increase at a slower rate. By 2023, the U.S. cumulative wage growth rate reached 85.4% since 2010, with the state and county rates only reaching between 65% and 69%. Rock Island County still trails far behind, at only 33.0% cumulative wage growth since 2010. This slow growth is concerning, as wage growth is an important indicator of the demand for workers and their skills in a region and reflects households' ability to keep up with inflation and climb the housing ladder.

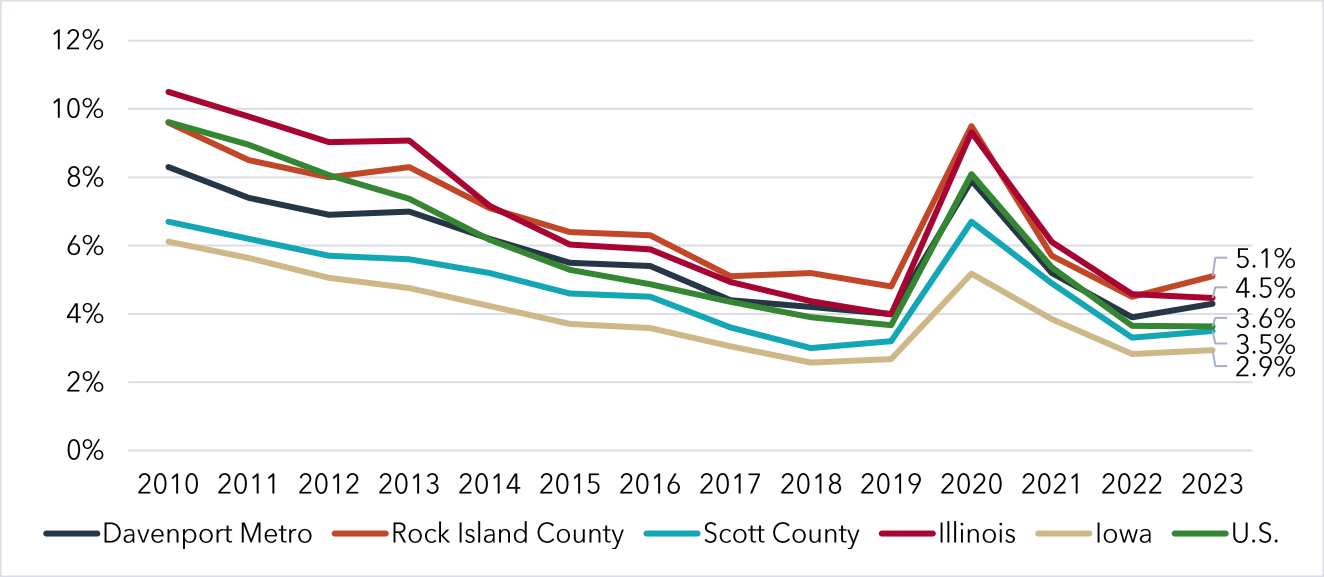
Figure 5.31: Annual Wage Growth Rate 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Unemployment rates in Rock Island County and Illinois have generally been higher than the national average and those in Scott County, Iowa, and the Davenport MSA (Figure 5.32). From 2010 to 2019, all compared regions generally experienced a downward trend in unemployment, with slight increases in Rock Island County and Illinois in 2013. The Covid-19 pandemic in 2020 caused unemployment to spike across all regions, but rates have mostly returned to pre-pandemic levels. In the Davenport MSA, unemployment dropped from just under 8% in 2020 to 3.9% in 2022, then rose slightly to 4.3% in 2023.

Figure 5.32: Annual Rate of Unemployment 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Employment & Earnings by Industry

Employment and earnings by industry data highlight economic shifts, geographical differences, and recent layoffs in the Tri-Cities (Tables 5.6-5.7).

Manufacturing, a significant part of the local economy, faced major challenges. Moline experienced the largest decline with a loss of 1,190 manufacturing jobs from 2017 to 2022. Rock Island experienced a smaller loss of 162 jobs, while Davenport gained 237 jobs. The negative trend has continued into 2024, with John Deere's recent announcements of layoffs due to job shifts and weak demand.

Beyond manufacturing, Moline experienced job losses in sectors such as Arts, Entertainment, and Recreation and Accommodation and Food Services (over 300 jobs lost between the two sectors) and Wholesale Trade (over 200 jobs lost). However, positive trends were observed in Public Administration (+527 jobs) and Other Services (+343 jobs), as well as Finance/ Insurance, Real Estate, and Agriculture.

Rock Island experienced significant job losses, including nearly 800 positions in Educational Services. Additional declines were seen in Health Care and Social Assistance (199 jobs lost) and Professional, Scientific, and Technical Services (213 jobs lost). On the positive side, job growth was recorded in Transportation and Warehousing (+362 jobs), Arts, Entertainment, and Recreation (+172 jobs), and Finance and Insurance (+154 jobs).

Losses in Davenport were less severe: 314 jobs were lost in Arts, Entertainment, and Recreation; 2016 jobs in Health Care and Social Services, and 180 jobs in Real Estate and Rental/Leasing. Increases in Construction (+891), Educational Services (+481), and Transportation and Warehousing (+230) were significant.

Table 5.6: Employment by Industry, 2024

	Moline	Rock Island	Davenport
Total Employed	20,299	17,196	51,106
Agriculture/Mining	0.5%	0.7%	0.4%
Construction	6.9%	5.0%	6.5%
Manufacturing	15.8%	15.3%	15.1%
Wholesale Trade	1.5%	1.7%	2.1%
Retail Trade	13.8%	11.0%	12.4%
Transportation/Utilities	6.0%	7.3%	5.2%
Information	0.8%	1.4%	1.5%
Finance/Insurance/Real Estate	5.6%	5.7%	4.8%
Services	43.3%	48.4%	47.7%
Public Administration	5.7%	3.7%	4.4%

Source: Esri Business Analyst

Table 5.7: Changes in Employment by Industry, 2017-2022

Industry	Moline		Rock Island		Davenport	
	2022	% Change Past 5-years	2022	% Change Past 5-years	2022	% Change Past 5-years
Civilian employed population	20,234	(2.6%)	16,958	(5.7%)	50,824	4.0%
Agriculture, forestry, fishing and hunting	275	287.3%	79	19.7%	187	78.1%
Mining, quarrying, and oil and gas extraction	20	11.1%	12	N/A	99	219.4%
Construction	1,270	6.7%	829	(8.4%)	3,600	32.9%
Manufacturing	3,039	(28.1%)	2,413	(6.3%)	8,145	3.0%
Wholesale trade	313	(41.3%)	401	(2.9%)	1,211	1.9%
Retail trade	2,761	(6.0%)	1,970	(6.2%)	6,440	1.6%
Transportation and warehousing	956	3.6%	1,228	41.8%	2,223	11.5%
Utilities	162	9.5%	99	(47.3%)	441	6.8%
Information	267	(35.0%)	225	(36.3%)	804	4.7%
Finance and insurance	815	29.6%	588	35.5%	1,980	(5.3%)
Real estate and rental/leasing	346	60.9%	322	17.5%	597	(23.2%)
Professional, scientific, and technical services	928	7.2%	605	-26.0%	1,996	6.7%
Management of companies and enterprises	20	(28.6%)	24	242.9%	71	51.1%
Administrative and support and waste management services	874	5.8%	980	11.2%	2,205	6.5%
Educational services	1,584	5.3%	1,806	(30.1%)	4,387	12.3%
Health care and social assistance	2,350	(6.8%)	2,314	(7.9%)	7,054	(3.0%)

Arts, entertainment, and recreation	241	(47.3%)	383	81.5%	971	(24.4%)
Accommodation and food services	1,447	(7.4%)	1,526	7.2%	4,157	3.5%
Other services, except public administration	1,285	36.4%	491	(10.7%)	2,494	6.9%
Public administration	1,281	69.9%	663	(19.3%)	1,762	1.0%

Source: U.S. Census Bureau, American Community Survey, 2017 5-year and 2022 5-year, S2403

Employment Projections

The BiState Commission provided our project team with a projection of changes in regional employment by industry from 2022 through 2040 (Table 5.8). In addition to Rock Island and Scott Counties, the BiState region includes Muscatine County.

Key insights from this projection indicate that there will be strong growth in certain industries. These industries include Management of Companies and Enterprises, which is expected to see the most substantial percentage increase of 75.3%. This would translate to an additional 6,196 jobs by 2040. Educational Services is expected to grow 32.5%, with an addition of 2,081 new jobs, while Professional and Technical Services is projected to grow 25.8% (3,065 new jobs). Finally, Health Care and Social Assistance will likely add the largest number of new jobs to the region (6,388, a 22.1% increase). Growth in these sectors is encouraging, as it may represent an increase in higher earning jobs and further economic prosperity in the region.

The projection does indicate job losses in certain sectors by 2040. These include the Federal Civilian Government, expected to decrease 5.9% (345 jobs lost), and the Information sector, projected to decline 14.2% (269 jobs lost). Other decreases are anticipated in Farm employment (5.3%) and State and Local Government jobs (1.5%).

Table 5.8: Regional Employment Projections by Industry 2022 - 2040

Industry	2022	2040	Numeric Change	% Change
Manufacturing	31,938	32,172	234	0.7%
Health Care and Social Assistance	28,855	35,243	6388	22.1%
Retail Trade	27,067	27,127	60	0.2%
State and Local Government	22,795	22,452	(343)	(1.5%)
Accommodation and Food Services	18,944	22,928	3984	21.0%
Administrative and Waste Services	15,752	15,975	223	1.4%
Other Services, Except Public Administration	14,519	15,416	897	6.2%
Construction	13,975	14,338	363	2.6%
Professional and Technical Services	11,862	14,918	3056	25.8%
Finance and Insurance	10,558	11,288	730	6.9%
Transportation and Warehousing	9,814	10,222	408	4.2%
Wholesale	9,015	8,898	(117)	(1.3%)
Real Estate and Rental and Lease	8,487	9,833	1346	15.9%
Management of Companies and Enterprises	8,227	14,423	6196	75.3%
Educational Services	6,405	8,486	2081	32.5%
Federal Civilian Government	5,828	5,483	(345)	(5.9%)
Farm	3,882	3,675	(207)	(5.3%)
Arts, Entertainment, and Recreation	3,755	3,967	212	5.6%

Information	1,894	1,625	(269)	(14.2%)
Utilities	1,804	1,854	50	2.8%
Federal Military	1,531	1,541	10	0.7%
Forestry, Fishing, Related Activities	462	393	(69)	(14.9%)
Mining	309	281	(28)	(9.1%)
All Industries	257,678	282,538	24860	171.6%

Source: Woods & Poole Economics, 2022 via BiState Commission

Location Quotients

The Location Quotient (LQ) metric compares the concentration of an occupation in a specific region to the national average (Table 5.9). It is a valuable tool for identifying regional industry specialization, and helps regional stakeholders form sound workforce development, economic strategy, and investment decisions. While an LQ above 1.0 signals a higher concentration of a given occupation in a region compared to the national average, an LQ below 1.0 reveals a lower concentration. An LQ of 1.0 indicates that an occupation's concentration in the region matches the national average.

As of 2022, Material Moving occupations were the highest-concentration occupation in Moline (1.77) and Rock Island (2.33). In Davenport, Material Moving was the third most concentrated (1.37), with Personal Care and Service occupations ranking highest (1.48). Production occupations were the second most concentrated in Moline (1.75) and Davenport (1.46) and the third most concentrated in Rock Island (1.49). In Rock Island, Food Preparation and Serving (1.58) ranked second, and Building and Grounds Cleaning and Maintenance (1.33) ranked fourth.

Notably, Law Enforcement Workers Including Supervisors ranked third in Moline (1.48) but only 20th in Rock Island (0.83) and 35th (last) in Davenport (0.23), depicting a much higher concentration in Moline. In fourth place in Moline were Architecture and Engineering (1.41) and Food Preparation and Serving in Davenport (1.24). Categories with the lowest concentrations included the aforementioned Law Enforcement Workers in Davenport, as well as Life, Physical, and Social Sciences in Moline (0.50) and Architecture and Engineering in Rock Island (0.41).

Table 5.9: Employment by Occupation, Location Quotient, 2022

	Moline		Rock Island		Davenport	
Occupation	% Employment	LQ	% Employment	LQ	% Employment	LQ
Management, business, science, and arts:	34.0%	0.83	29.8%	0.73	35.9%	0.88
Management, business, and financial:	13.9%	0.83	11.9%	0.71	15.5%	0.92
Management	8.0%	0.73	8.1%	0.73	9.7%	0.88
Business and financial operations	5.9%	1.03	3.9%	0.67	5.8%	1.00
Computer, engineering, and science:	6.0%	0.88	3.6%	0.53	4.7%	0.69
Computer and mathematical	2.4%	0.68	2.0%	0.56	2.4%	0.69
Architecture and engineering	3.0%	1.41	0.9%	0.41	1.7%	0.79
Life, physical, and social	0.5%	0.50	0.7%	0.64	0.5%	0.49

science						
Education, legal, community service, arts, and media:	9.9%	0.88	9.6%	0.85	10.2%	0.91
Community and social service	1.4%	0.79	1.6%	0.92	1.6%	0.91
Legal	0.7%	0.55	0.7%	0.59	0.5%	0.45
Educational instruction, and library	6.2%	1.01	5.9%	0.95	6.4%	1.04
Arts, design, entertainment, sports, and media	1.6%	0.76	1.3%	0.65	1.6%	0.76
Healthcare practitioners and technical:	4.2%	0.68	4.7%	0.76	5.6%	0.90
Health diagnosing and treating practitioners and other technical	2.9%	0.67	2.7%	0.62	3.8%	0.89
Health technologists and technicians	1.4%	0.71	2.1%	1.05	1.8%	0.90
Service:	18.3%	1.09	21.0%	1.25	17.2%	1.03
Healthcare support	3.1%	0.96	2.7%	0.82	2.7%	0.82
Protective service:	2.8%	1.29	2.3%	1.08	1.2%	0.54
Firefighting and prevention, and other protective service workers including supervisors	1.3%	1.14	1.5%	1.28	0.9%	0.80
Law enforcement workers including supervisors	1.4%	1.48	0.8%	0.83	0.2%	0.23
Food preparation and serving related	5.7%	1.08	8.4%	1.58	6.5%	1.24
Building and grounds cleaning and maintenance	3.7%	1.05	4.6%	1.33	3.0%	0.88
Personal care and service	3.0%	1.19	3.0%	1.19	3.8%	1.48
Sales and office:	19.9%	0.97	21.6%	1.06	20.7%	1.01
Sales and related	9.4%	0.97	8.6%	0.89	9.9%	1.03
Office and administrative support	10.5%	0.97	13.0%	1.20	10.8%	1.00
Natural resources, construction, and maintenance:	8.5%	0.98	7.3%	0.85	8.8%	1.02
Farming, fishing, and forestry	0.5%	0.82	0.3%	0.56	0.3%	0.45
Construction and extraction	4.9%	0.98	4.9%	0.97	4.8%	0.96
Installation, maintenance, and repair	3.1%	1.01	2.1%	0.7	3.8%	1.23
Production, transportation, and material moving:	19.3%	1.47	20.3%	1.55	17.3%	1.32
Production	9.5%	1.75	8.2%	1.49	8.0%	1.46
Transportation	3.0%	0.79	3.2%	0.85	4.0%	1.05
Material moving	6.8%	1.77	8.9%	2.33	5.3%	1.37

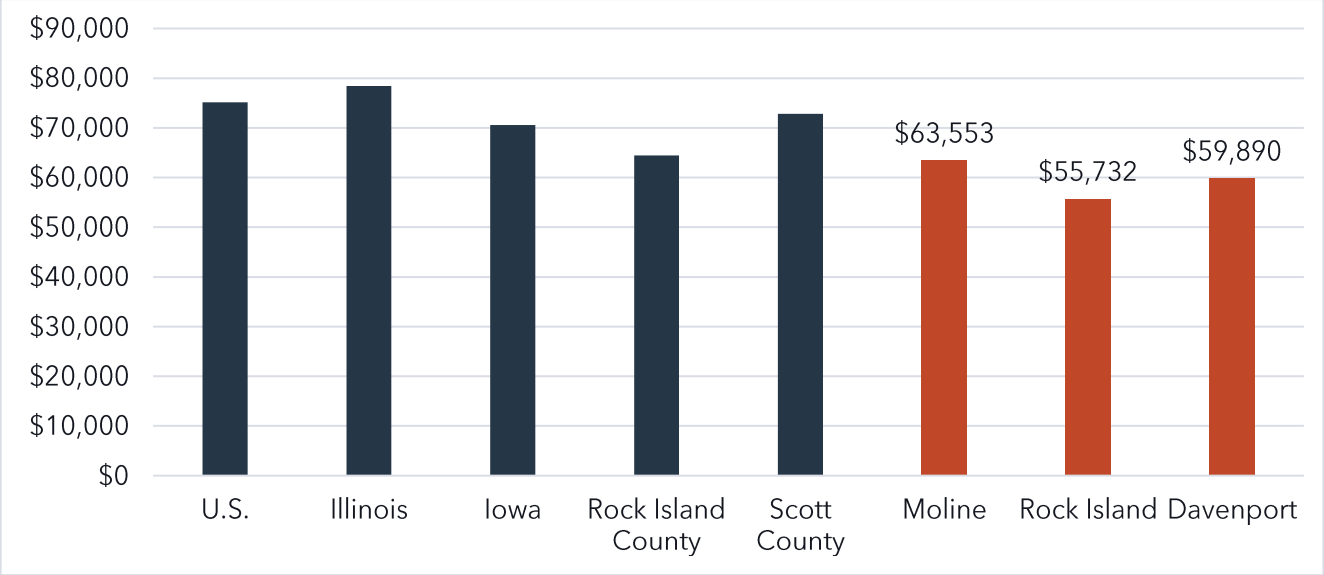
Source: U.S. Census Bureau, American Community Survey, 2022 5-year, S2401

Incomes & Expenditures

Median Household Income (MHI) serves as a key measure of housing affordability, reflecting local purchasing power. In a notable shift, the Federal Reserve Bank of Atlanta reported that, for the first time in a decade, the median income of first-time homebuyers has exceeded the national MHI – indicating that many lower-income households are increasingly priced out of the market. As of February 2024, households needed an income of $106,000 to afford a typical U.S. home, an 80% increase from the $59,000 required in 2020.[29] In contrast, the national median income has only risen by 23% during the same period. This rapid rise in housing costs relative to income growth has created a significant affordability gap, particularly affecting lower-income households as home prices and mortgage rates outpace wage gains.[30]

The MHI in each of the Tri-Cities is low compared to the MHI in Illinois, Iowa, and the nation (Figure 5.33). In Moline, the MHI is $11,600 below the national average and $14,900 below Illinois' MHI. Rock Island has an even lower MHI, at $19,400 below the national average and $22,700 below Illinois' MHI. Davenport's MHI is $15,200 below the national average and $10,700 below Iowa's MHI.

Figure 5.33: Median Household Income



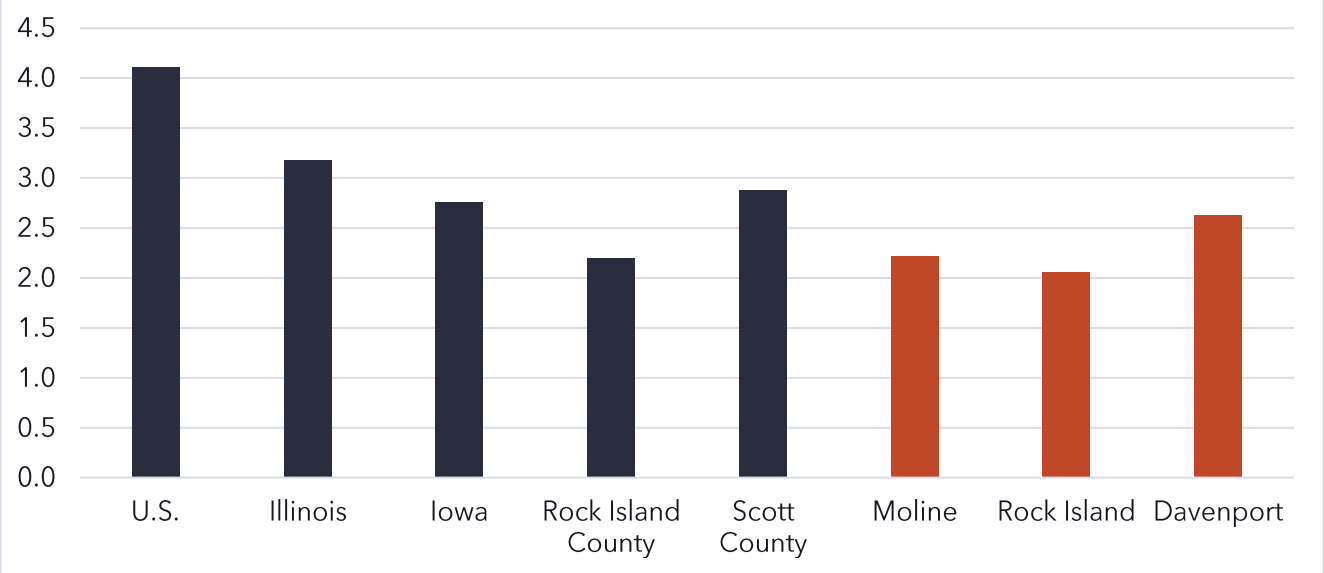
Source: Esri Business Analyst, 2024

Figure 5.34 illustrates the ratio of median home value (MHV) to median household income (MHI) in each of the Tri-Cities. The relatively low ratios – 2.2 in Moline, 2.1 in Rock Island, and 2.6 in Davenport – suggest that homes remain more affordable compared to the national level, where the MHV-to-MHI ratio is 4.1.

[29] Home Buyers Need to Earn $47,000 More Than in 2020," accessed July 4, 2024, https://www.zillow.com/research/buyers-income-needed-33755/

[30] Chicago Fed Letter. April 2023. Accessed July 4, 2024, https://www.chicagofed.org/publications/chicago-fed-letter/index.

Figure 5.34: Median Home Value to Median Household Income



Source: Esri Business Analyst, 2024

Though MHI in the region may be low, so is the cost of living (COL). Across the Tri-Cities, COL is well below the national average (Table 5.10). Using 100 as the national benchmark, Rock Island and Moline have a COL of 75.7, while Davenport's is slightly higher at 82.9 – above Iowa's COL of 80.1 but well below Illinois' COL of 93.7. Although the transportation burden is higher in Illinois (106.2) relative to the U.S. benchmark of 100, Transportation Burden figures for each of the Tri-Cities are below 80.

Table 5.10: Cost of Living

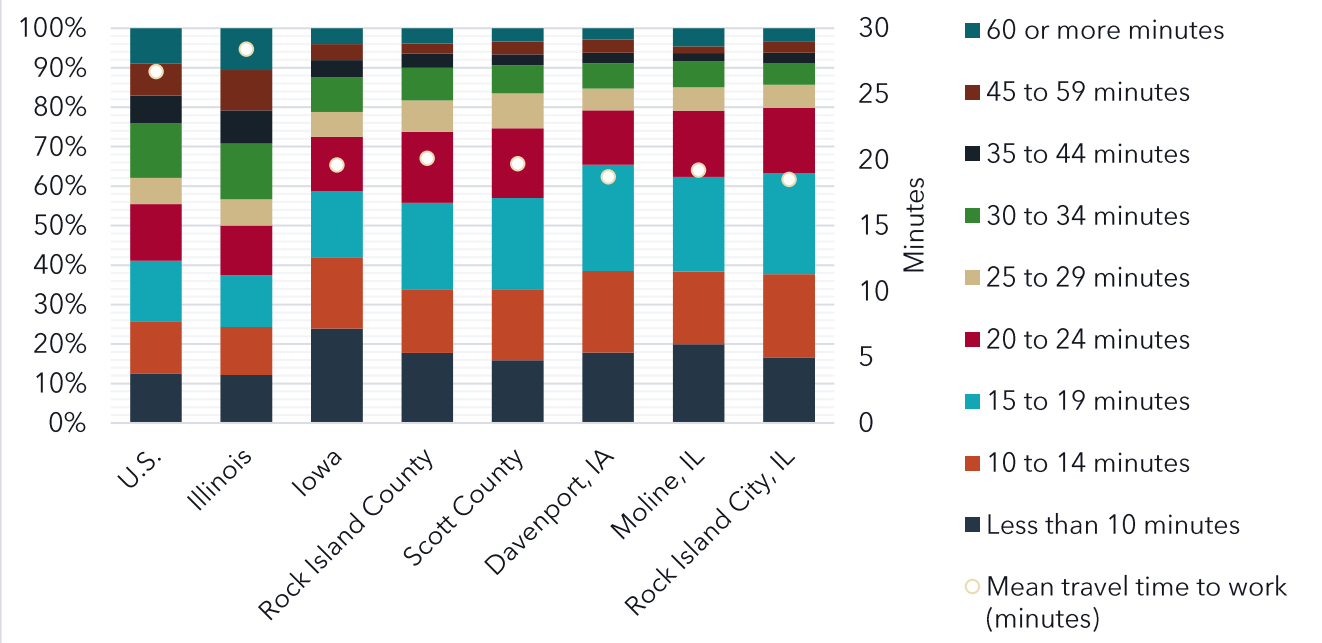
	Overall	Grocery	Health	Housing	Utilities	Transportation	Miscellaneous
Davenport	82.9	95.2	103.3	50.5	90.8	79.8	114
Moline	75.7	93.3	94.3	40.3	91.6	77.2	119.9
Rock Island	75.7	92.3	94.3	33.3	89.7	77.7	119.8
Iowa	80.1	94.4	108.2	55.4	98.5	71.4	96.3
Illinois	93.7	94	96.9	80.2	97.7	106.2	107.8
U.S.	100	100	100	100	100	100	100

Source: Sperlings Best Places, Cost of Living Comparison, 2024

Commuter & Transportation Data

In Davenport, Moline, and Rock Island, between 62.3% and 64.4% of commuters spend less than 20 minutes driving to work each day (Figure 5.35). Only 58.8% of Iowa residents and 37.5% of Illinois residents have commutes of this length. By comparison, even fewer Americans (41%) have a commute under 20 minutes. Nearly a quarter of Iowa residents (23.9%) have a commute less than 10 minutes. This is a notably higher percentage than in Davenport (17.8%), Moline (19.9%), and Rock Island (16.6%).

Figure 5.35: Commute Times



Source: U.S. Census Bureau, American Community Survey,2022 5-year, S0801

6. Community Engagement

As part of this study, Points Consulting (PC) completed multiple community engagement meetings, stakeholder interviews, and a widely distributed community survey.

Community Input

PC, together with Mosaic, led community engagement meetings in each city in August 2024. A variety of community stakeholders attended, including representatives from non-profit organizations and a civil rights organization, tenants, landlords and city officials. Key insights from these engagement meetings, as well as later interviews conducted with stakeholders over Zoom, are summarized below. A full list of formally interviewed individuals that PC met with directly can be found in Appendix D.

Housing Safety and Maintenance Concerns

The tragic 2023 collapse of a six-story apartment building in Davenport has intensified regional concern for housing safety. Stakeholders expressed concern about aging housing stock, mold, inadequate maintenance, and gaps in city code enforcement. Relations between tenants and landlords can be tense: some tenants have faced eviction threats after complaining about unaddressed maintenance issues and would like to see more stringent requirements placed on landlords. Stakeholders generally agree that after inspectors flag serious issues in a building, there is little subsequent enforcement. The Quad City Tenant Alliance's (QCTA) endorsement of rent abatement legislation suggests a proactive tenant response, aiming to hold landlords accountable by withholding rent when there are unaddressed code violations. QCTA's Landlord Background Check tool allows renters to see how landlords have performed on upkeep and in treatment of tenants.[31] People were generally glad to hear that Moline has been ramping up inspection requirements.

Recent positive developments include John Deere's partnership with Moline's Habitat for Humanity, which marked the company's first domestic collaboration with the organization. The initial effort focused primarily on home renovations, typically not an area of focus for Habitat locally. In September 2023, Deere subsequently donated $1 million to Habitat to launch a home construction and repair program targeting Davenport's Central City neighborhood. The four-year program will allocate $90,000 per home for critical repairs and $160,000 per home for new construction.

Housing Affordability and Availability

Housing affordability was a popular discussion topic in community engagement meetings. Stakeholders noted that the area is no longer as affordable as it once was. This has increasingly limited options for both tenants and homebuyers. Many renters have been forced to temporarily live in non-residential spaces. The challenge of finding affordable rental units is further exacerbated by difficulties in communication, with landlords often not responding to inquiries or applications.

[31] Quad Cities Tenant Alliance, "Landlord Background Check," accessed October 26, 2024, https://qctenantalliance.org/en/landlord-background-check.

Barriers to Homeownership

We heard from discussion participants that the high cost of renovating older homes (often estimated at around $40,000) limits local buyers, while "house flippers" who can afford renovations tend to install high-end features, driving prices beyond what many local residents can afford. Stakeholders noted rising competition from companies purchasing homes with cash over the past four to five years and expressed a general need for more downpayment assistance for prospective homeowners hoping to enter the market. Many renters “making good money” would like to become homeowners but find the goal daunting.

Cost Barriers for New Housing Construction

In Rock Island, regulatory requirements such as mandatory sprinkler systems add substantial costs (around $15,000) to new construction projects. This can substantially increase the financial burden for developers and overall reduces housing affordability.

To cite one specific case, tax incentives aimed at promoting affordable housing development are perceived as ineffective due to the lengthy approval processes, which often take three years and frequently deter developer interest. Some developers are opting for private financing instead to expedite projects, bypassing government programs. Even when “affordable” housing apartment projects are built, only one or two units might end up qualifying as affordable. In conclusion, Tri-Cities stakeholders would like to see faster, more accessible development processes for affordable housing.

Community Survey

The PC team conducted an electronic and paper-based survey of community residents from June 20th through August 22nd, 2024. A total of 706 responses were collected, of which 492 were fully complete. The survey was open to all citizens of the Quad-Cities region, as well as anyone with a vested interest in the community who may reside just outside these boundaries.

Questions included a mix of both fixed response questions (e.g. multiple-choice selection, and scaled responses), and open-ended questions. PC widely promoted the survey both online and offline using a variety of methods – such as flyers, email, and social media – in order to ensure the highest rate of participation possible. The project team also utilized a thematic coding method to group similar open-ended responses into categories.

To ensure quality, the project team identified and removed suspicious responses, flagged by indicators such as unusually fast response times, unusual IP addresses, and irrelevant input. We excluded responses from individuals who neither live in nor are seeking housing within the Tri-Cities or the Quad-Cities region. The team also carefully reviewed open-ended responses to ensure each was unique. The response rate for Quad Cities residents was 0.5%. Based on this sample size, we are moderately confident that the survey reflects the actual sentiments of the Quad Cities population, with a margin of error of ±3.6%.

The charts and tables highlighted in this chapter aggregate responses for the Tri-Cities, while City Specific Survey Results are available later in this report in Volume II: Tri-Cities Individual Assessments. In terms of engagement, response levels varied slightly among the Tri-Cities. Based

on the number of responses per city (shown in Figure 1), Moline had the highest response rate at 0.8% of the population, followed by Rock Island at 0.6%, and Davenport at 0.2%.[32]

Key Survey Themes

A few key themes emerged from the survey responses. Respondents strongly feel that existing housing in the region needs to be properly rehabilitated and maintained. This issue is the primary source of dissatisfaction among them and the second most-mentioned topic in open-ended comments. Compared to other communities across the nation, Tri-Cities respondents are notably more supportive of local government taking proactive steps to improve the housing market. Notably, 52.8% agree that local government should "play an active role in ensuring all housing is affordable." The most favored tools for local government include "grants or other incentives for removing blight and remodeling/upgrading existing housing." Survey responses echoed individual stakeholders interviewed, who recommended that local governments establish and fund affordable housing programs.

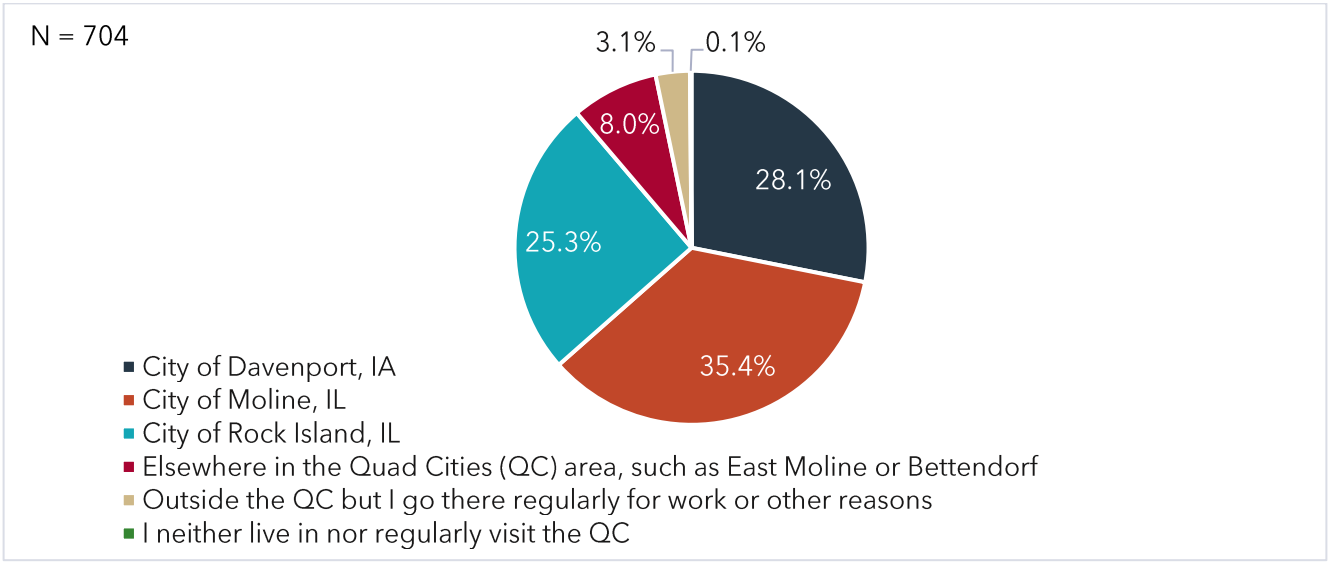
Our survey shows that, beyond renovation, respondents from all three cities largely support the addition of new housing. While 41.1% favor a mix of single-family and denser housing, 24.3% prefer only new single-family developments. Only 11.3% believe there is no need to increase the housing stock at this time. When asked whether their city should maintain low-density housing or increase density, most respondents favored preserving low-density housing.

Mimicking a national trend, 68.3% of respondents indicated that purchasing a home in the region is either somewhat expensive or too expensive. An even higher percentage (76.1%) feel that renting a home is similarly challenging. The gap between these figures is likely due to several factors, including the fact that many homeowners secured mortgages in a less expensive market, providing a buffering effect not available to renters. Additionally, renters generally report lower incomes than homeowners, making them more sensitive to the rising costs of rent. "Increased rent" is the most commonly cited reason for relocating due to housing issues, followed by "poor condition or dilapidation of current housing." Complete community survey response figures are shown in the following section of this report, while open ended responses are available in Appendix A.

[32] Based on estimated 18+ population for each City in 2024.

Full Community Survey Responses

Figure 6.1: Where do you live?



Cost Perception Questions

Figure 6.2: Please rate your perceptions of purchasing a home in the QC

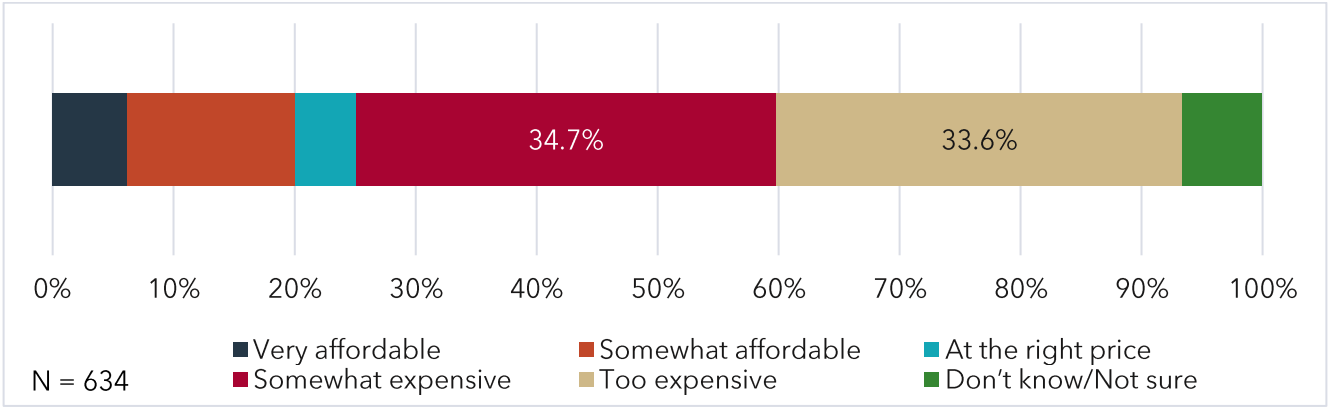
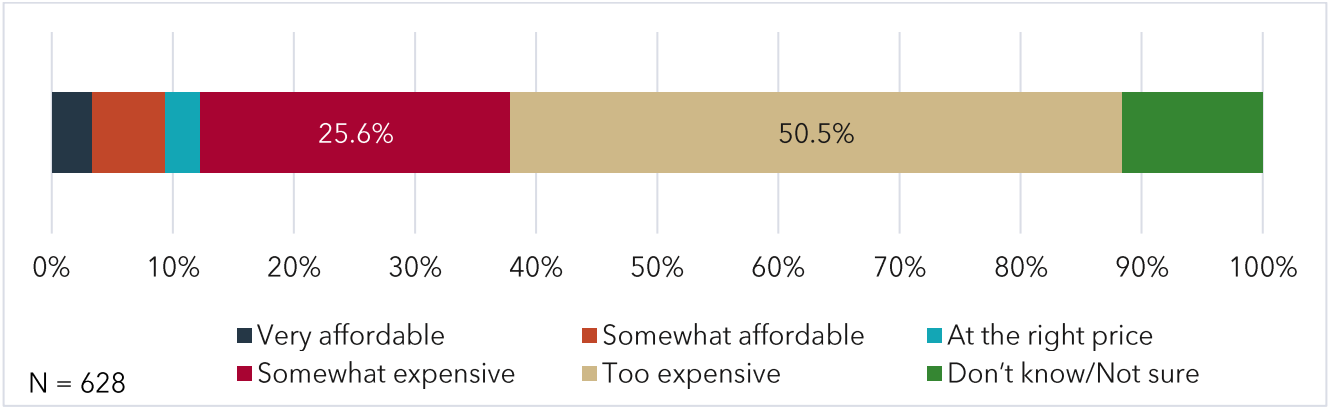


Figure 6.3: Please rate your perceptions of renting a home in the QC



Housing Stock Perceptions

Figure 6.4: Would you like to see additional housing added to the QC?

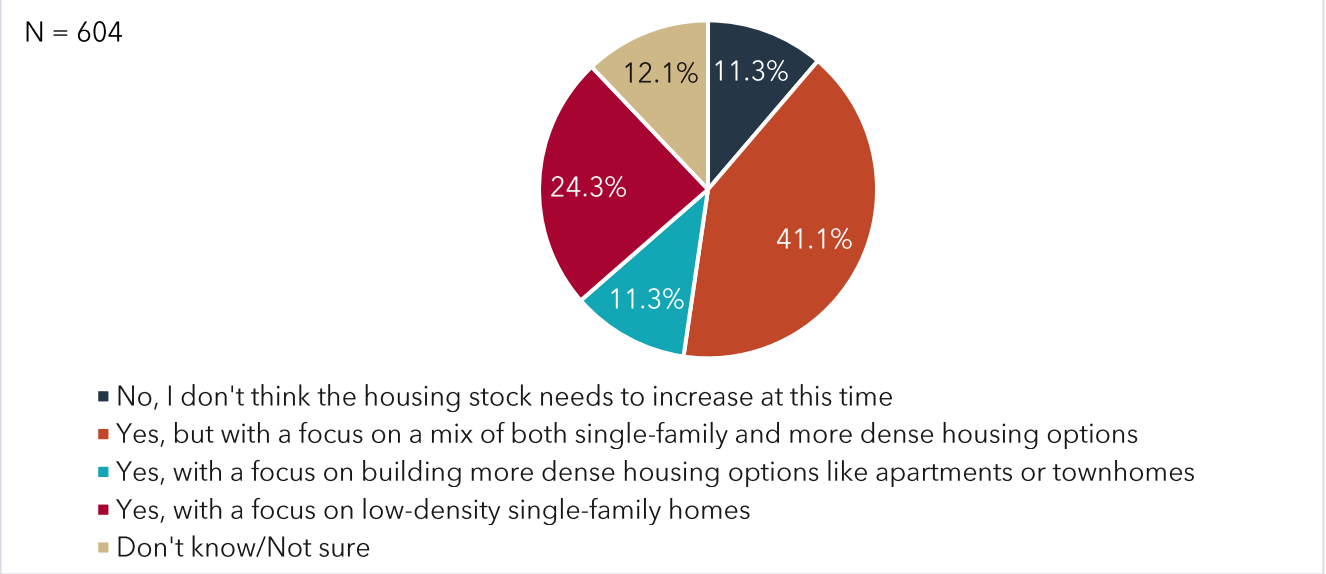
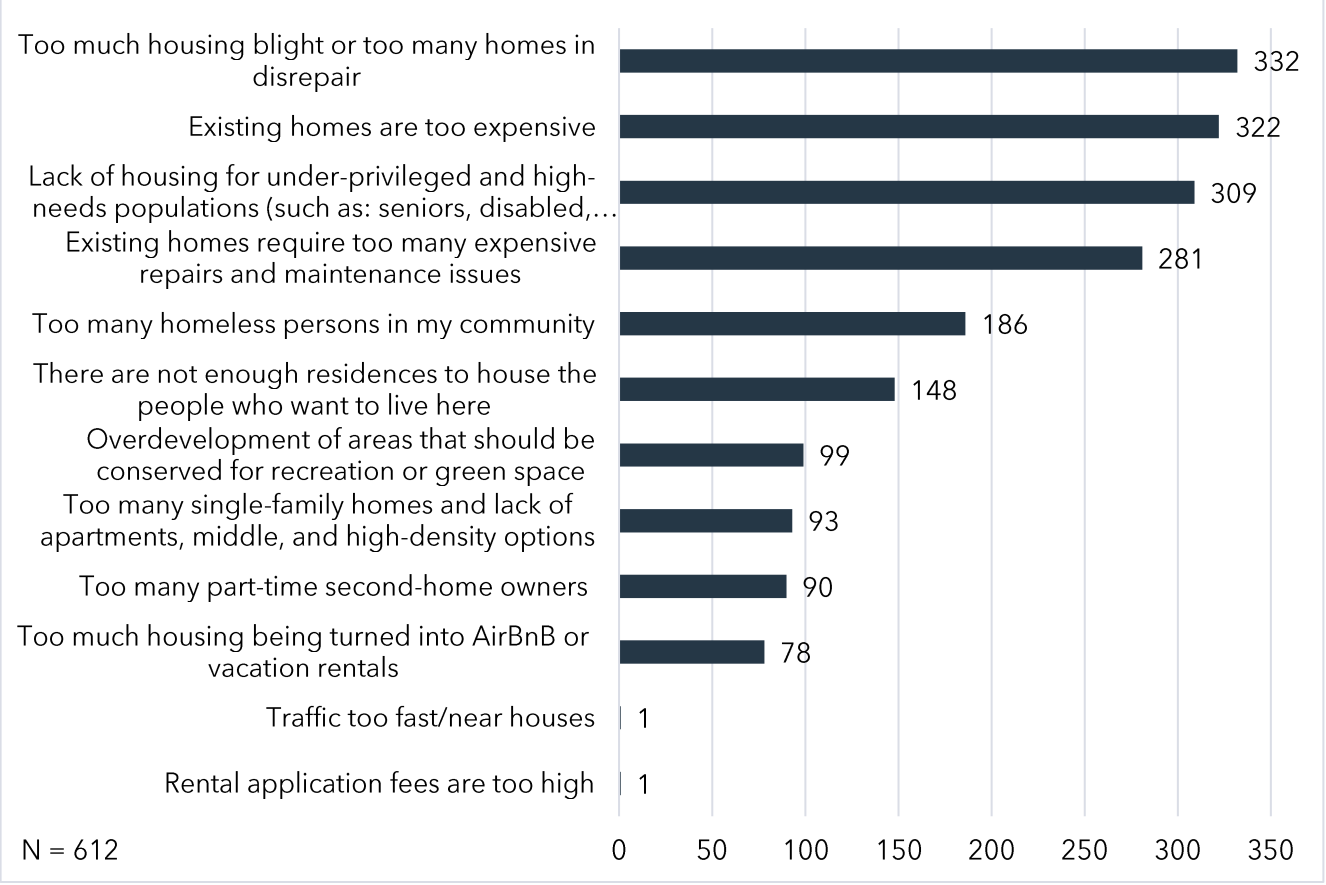


Figure 6.5: Which, if any, of the following housing aspects are you dissatisfied with in your community (Select all that apply)



Moving and Cost Displacement Questions

Figure 6.6: Are you being forced to move due to expenses or other reasons?

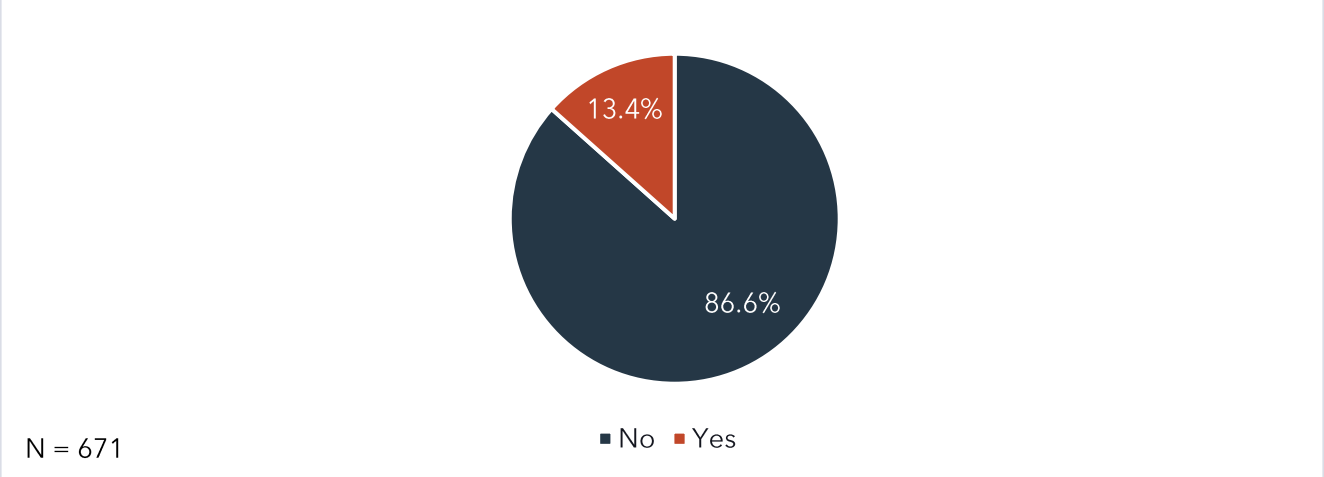


Figure 6.7: Why are you being forced to move? (Select all that apply)

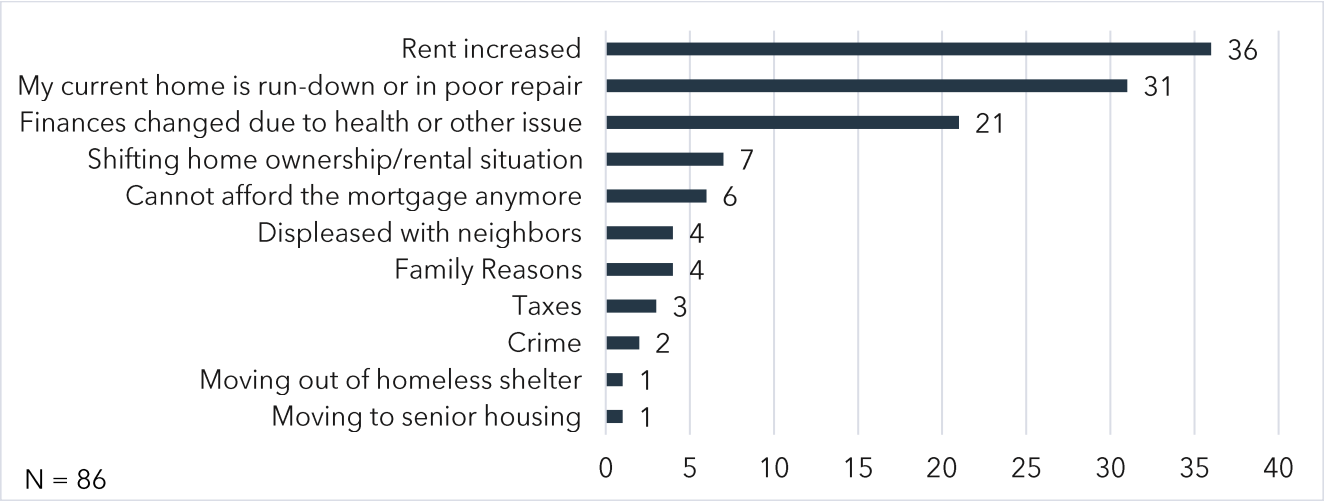


Figure 6.8: What are your current intentions related to housing in the next 3-6 months?

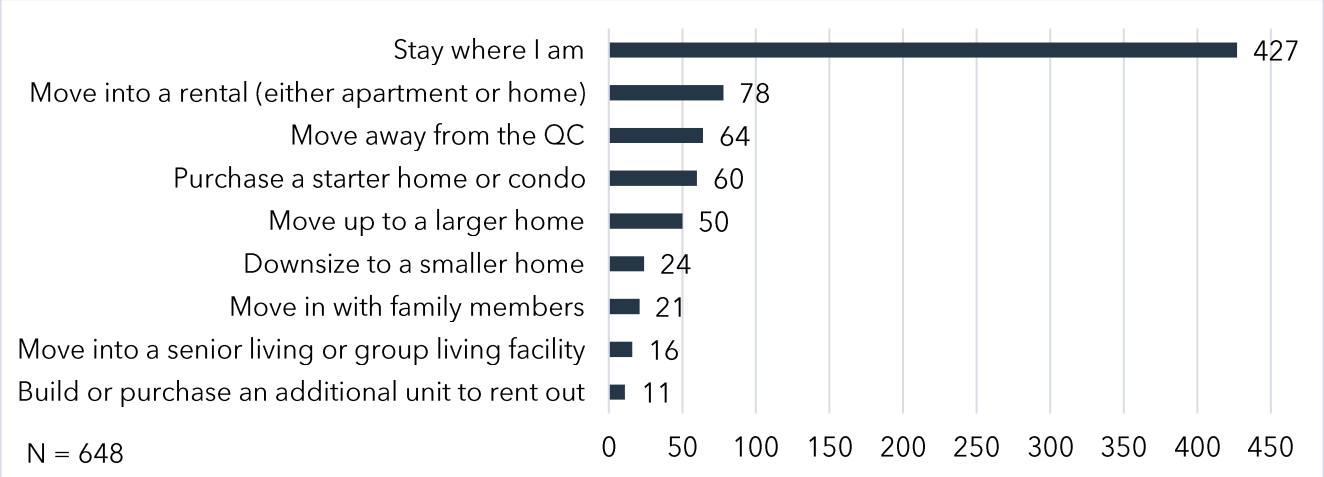


Figure 6.9: What are the main reasons you are interested in moving (select all that apply)

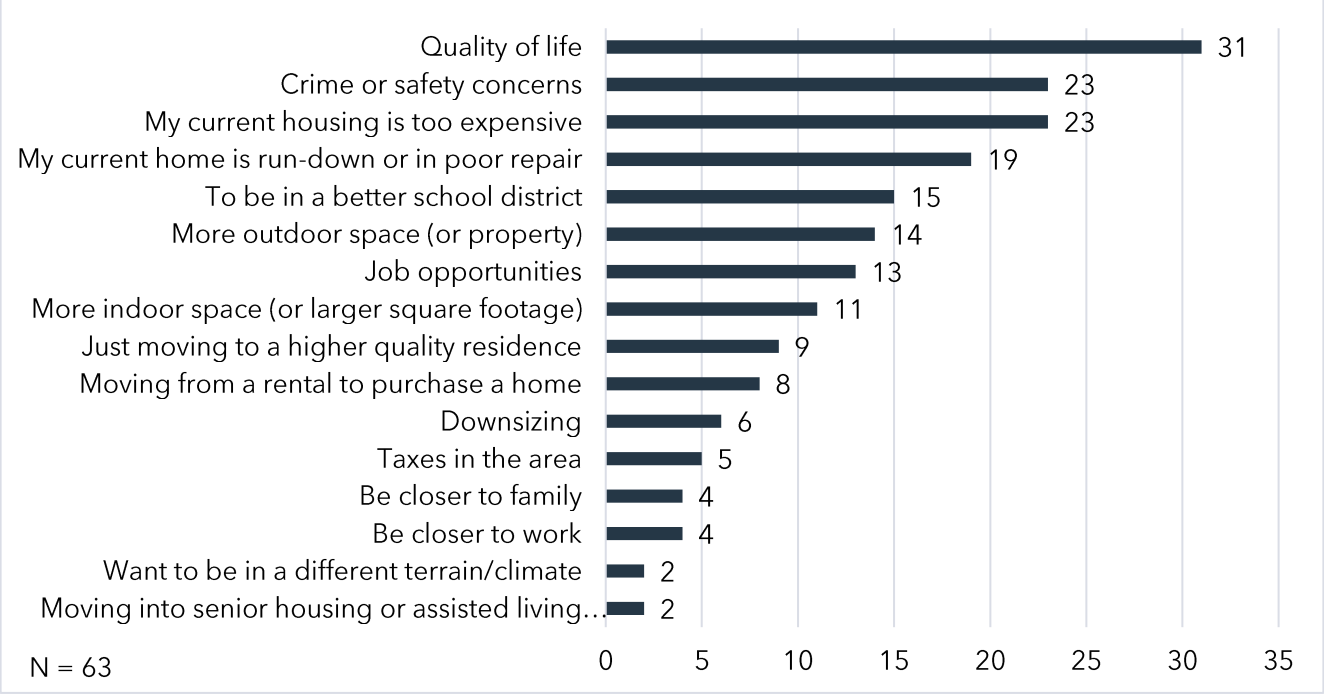


Figure 6.10: Have you had difficulty finding suitable housing within your budget in the QC?

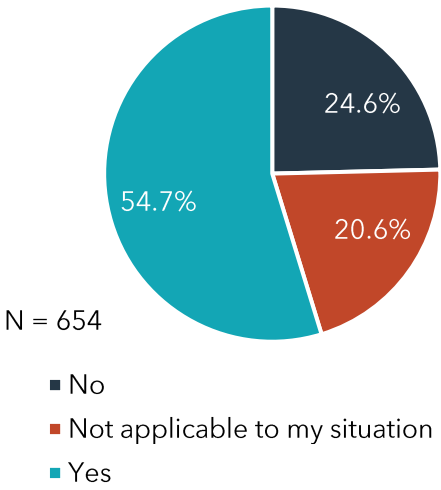
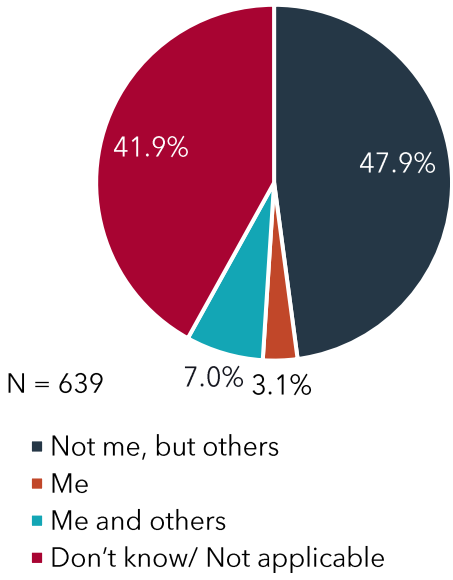


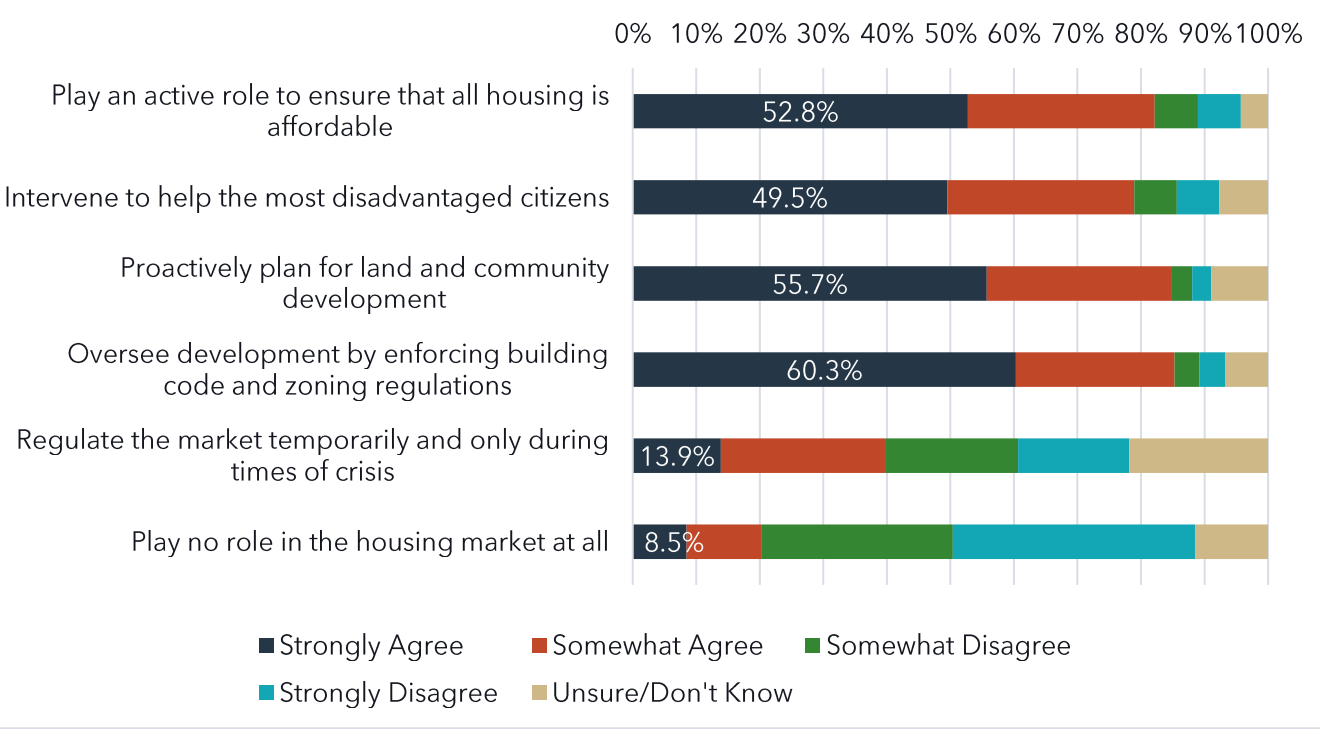
Figure 6.11: Have you or anyone you personally know been displaced from their housing in the past year due to rising house costs?



Perceptions of Government's Involvement in Housing

Please indicate your level of agreement with the following statements about local government's involvement in the housing market:

Figure 6.12: Local Government should…



Short Term Rental (STR) Perceptions

Figure 6.13: Do you believe there are too many short-term rentals (such as Airbnb, VBRO, or vacation rentals) in the QC?

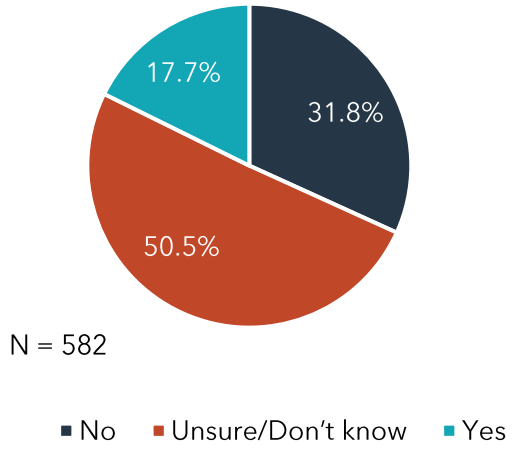
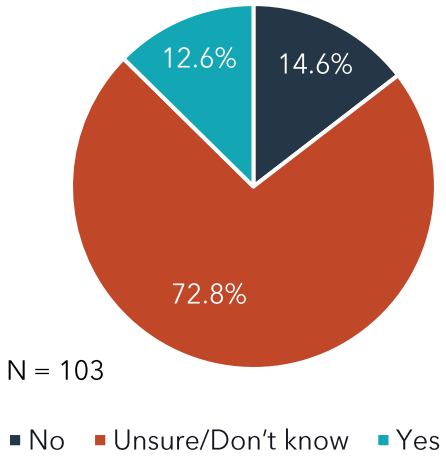
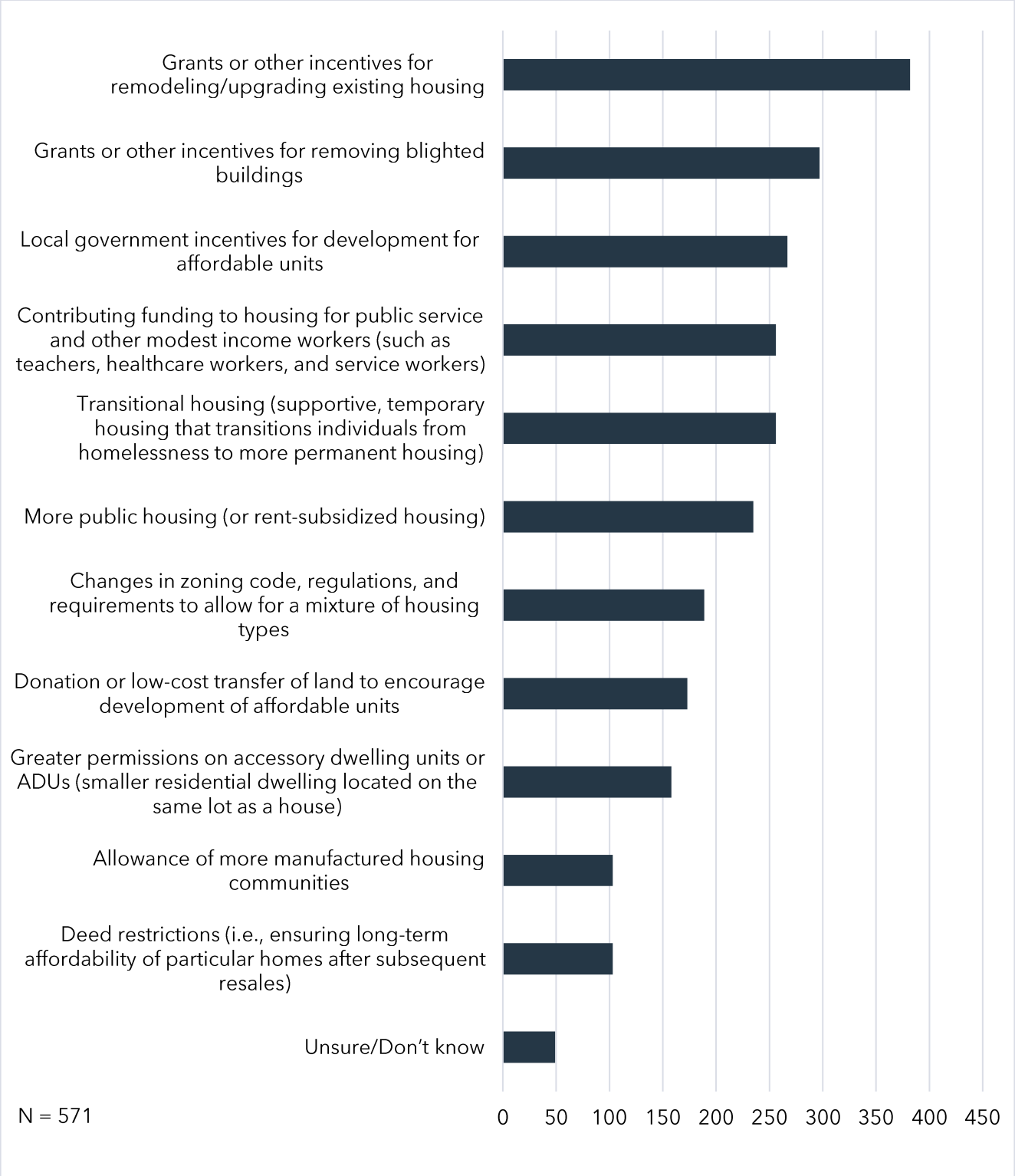


Figure 6.14: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood?[33]



[33] Respondents' comments on which neighborhood has "too many" short term rentals are shown in Table 1A of Appendix A.

Figure 6.15: What tools would you be in favor of local government using in order to facilitate more housing? (If you do not know what the option is, please leave the option blank. Select all that apply)



Suitability of Housing by Location in Tri-Cities

Figure 6.16: What type of neighborhoods in the QC would be most suitable for the *townhome* housing type? The pictures below show several concepts of this housing type.

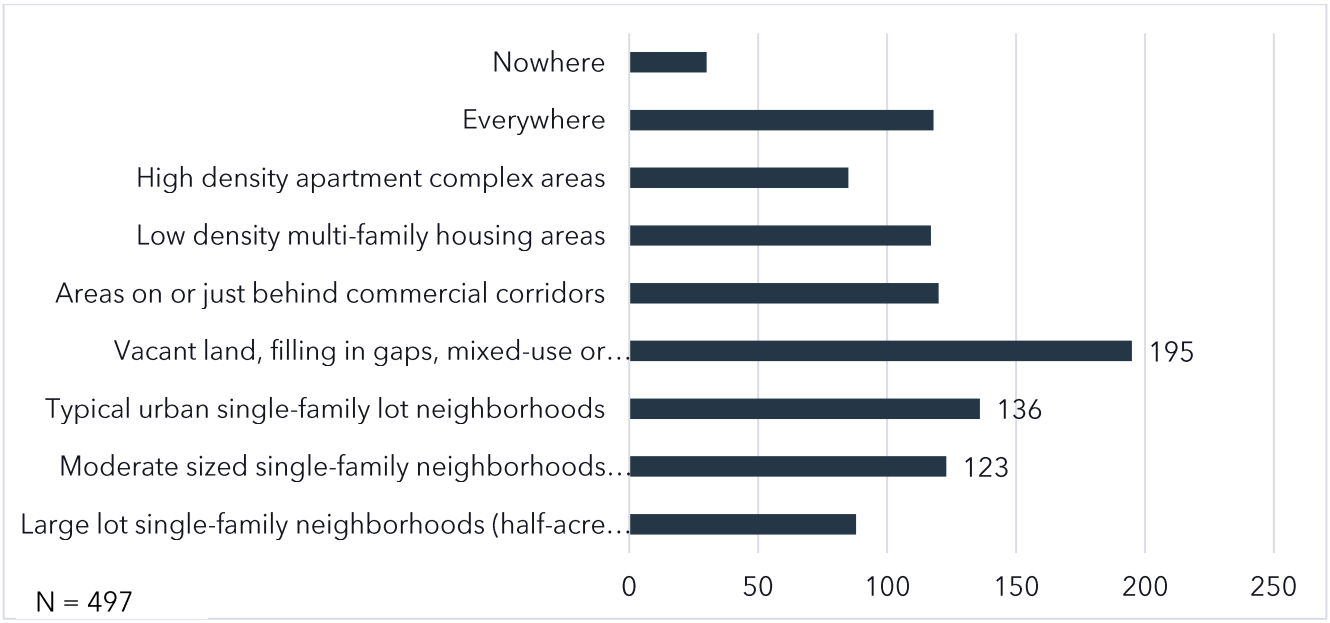


Figure 6.17: What type of neighborhoods in the QC would be most suitable for the *duplex and triplex* housing type? The pictures below show several concepts of this housing type.

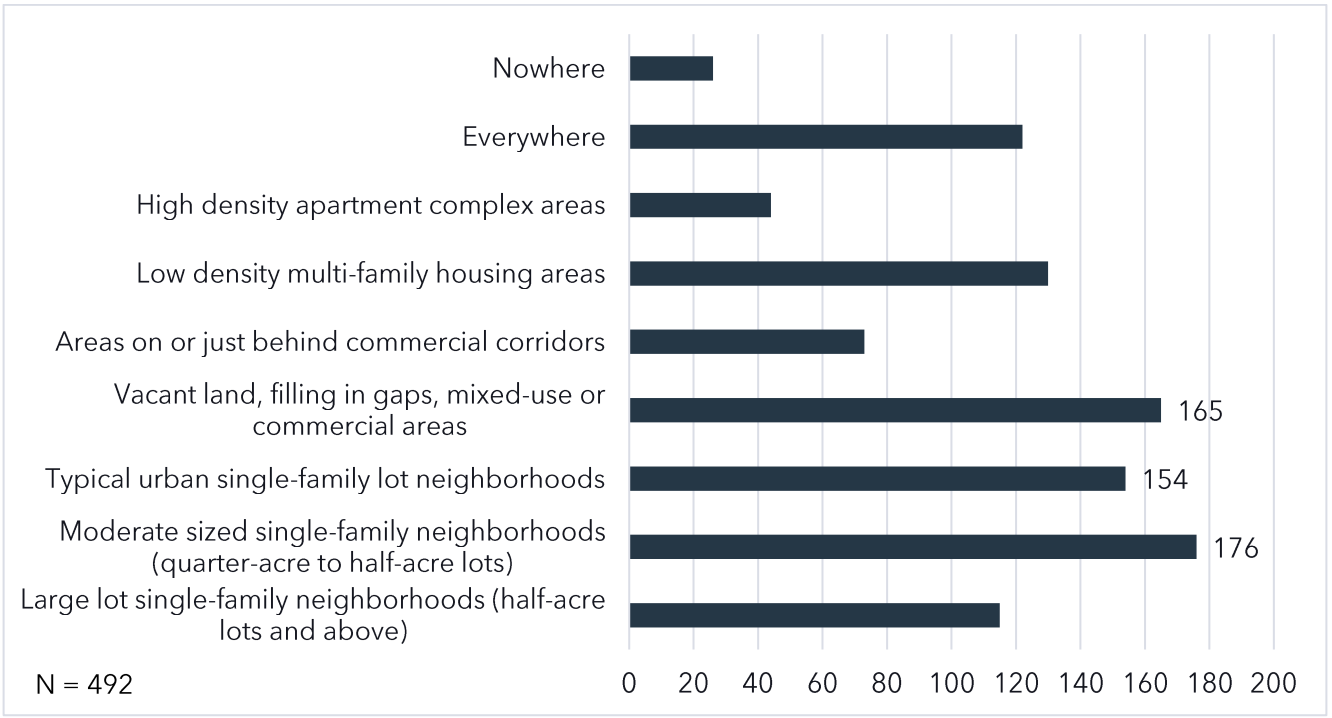


Figure 6.18: What type of neighborhoods in the QC would be most suitable for *cottage neighborhoods*? The picture below shows this housing concept

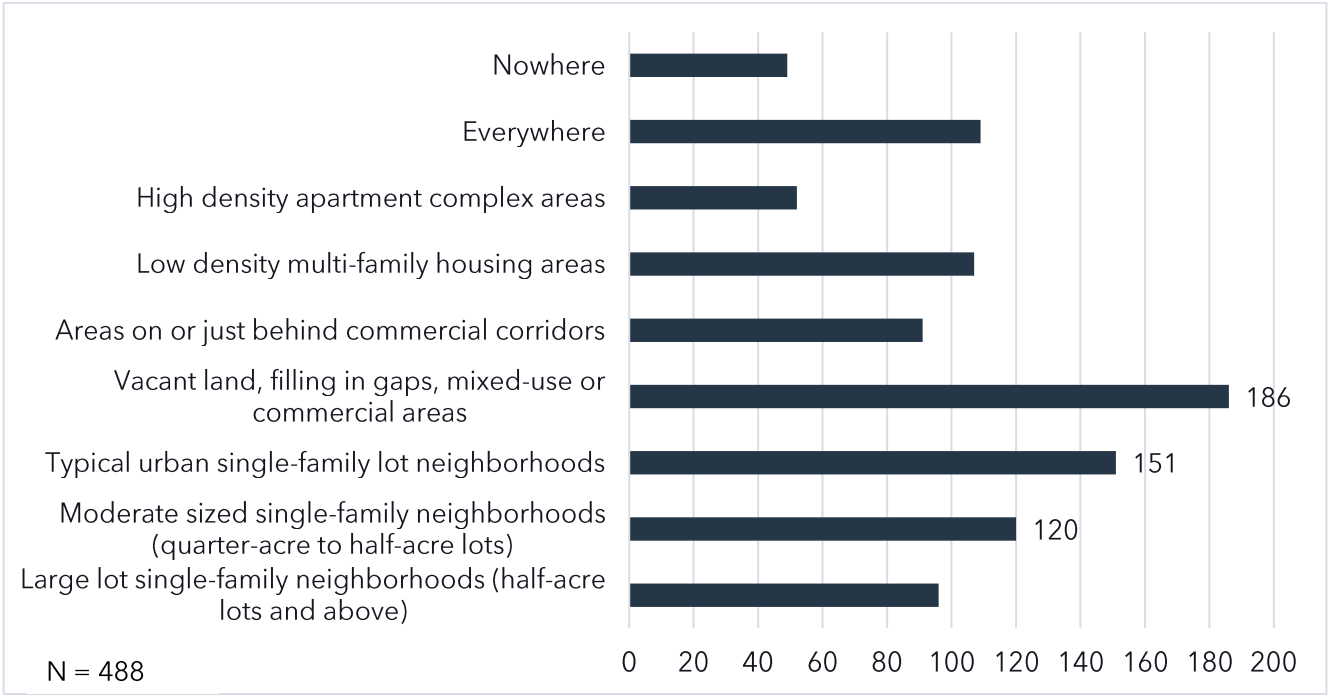


Figure 6.19: What type of neighborhoods in the QC would be most suitable for the *multi-family/apartment* housing type?

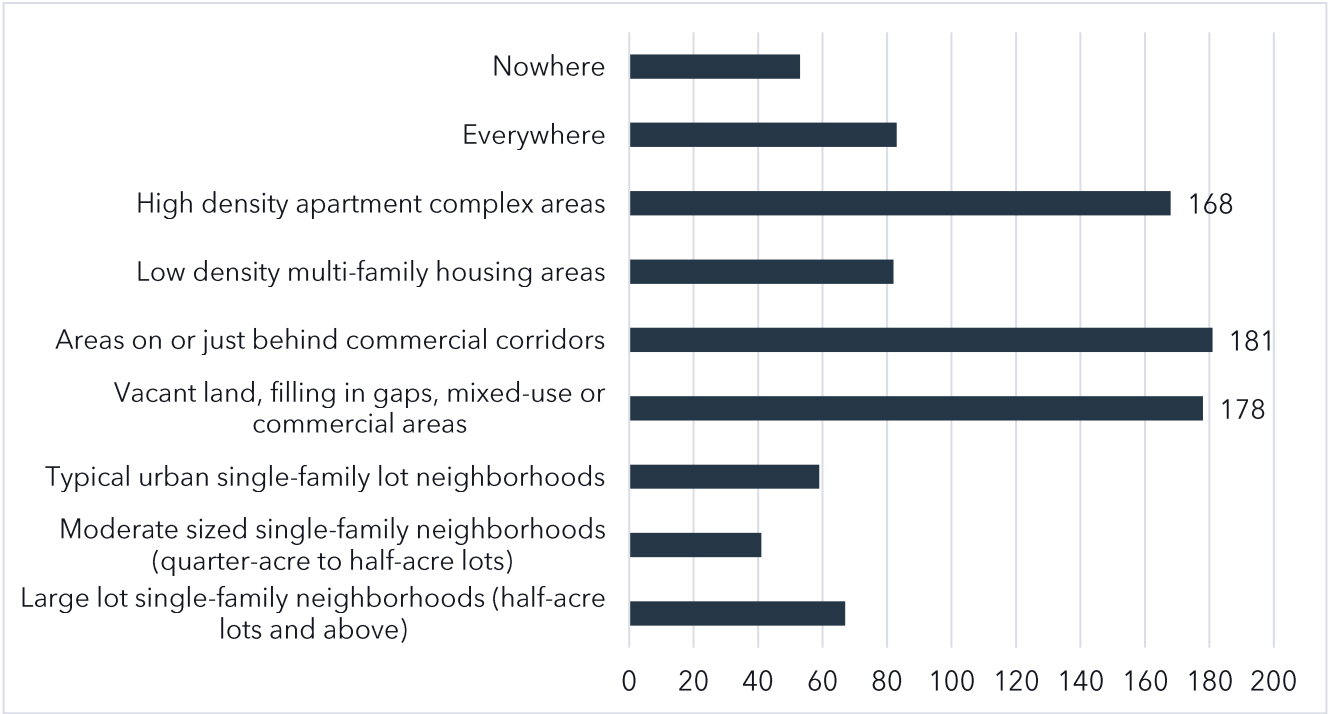


Figure 6.20: What type of neighborhoods in the QC would be most suitable for the *condominium* housing type? The picture below shows this housing concept

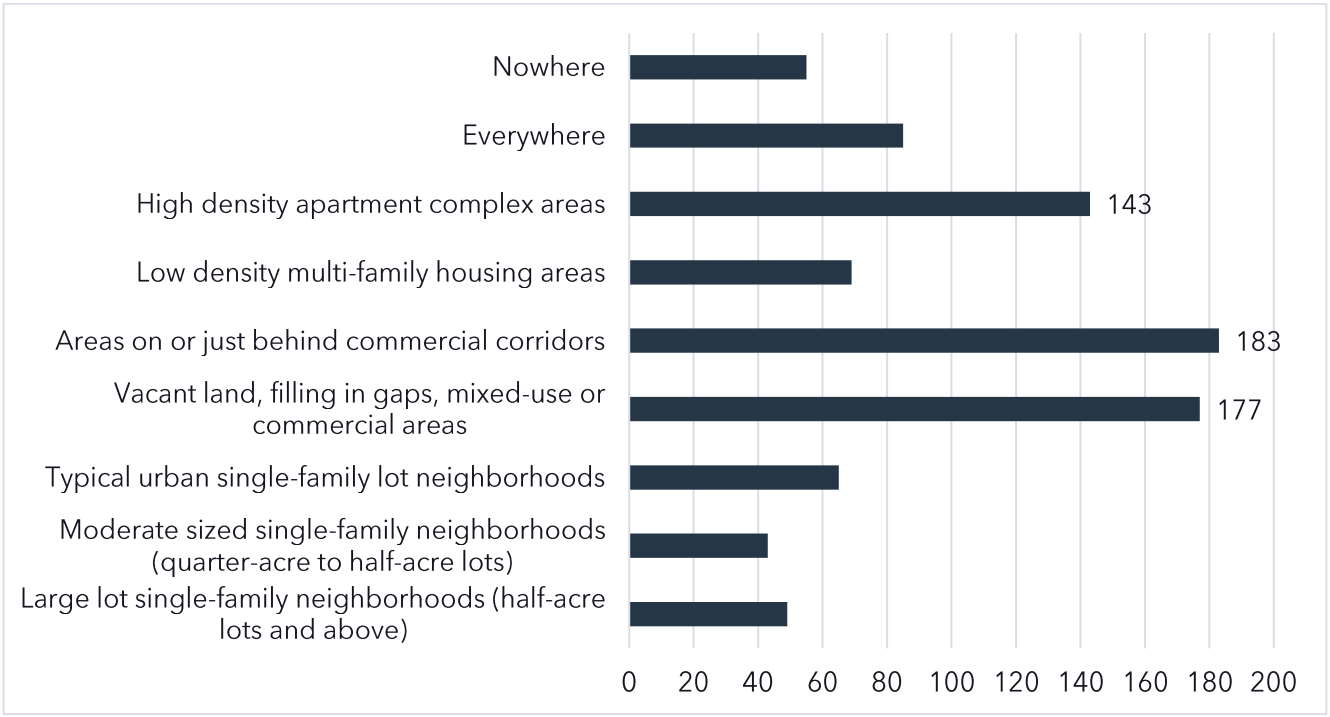
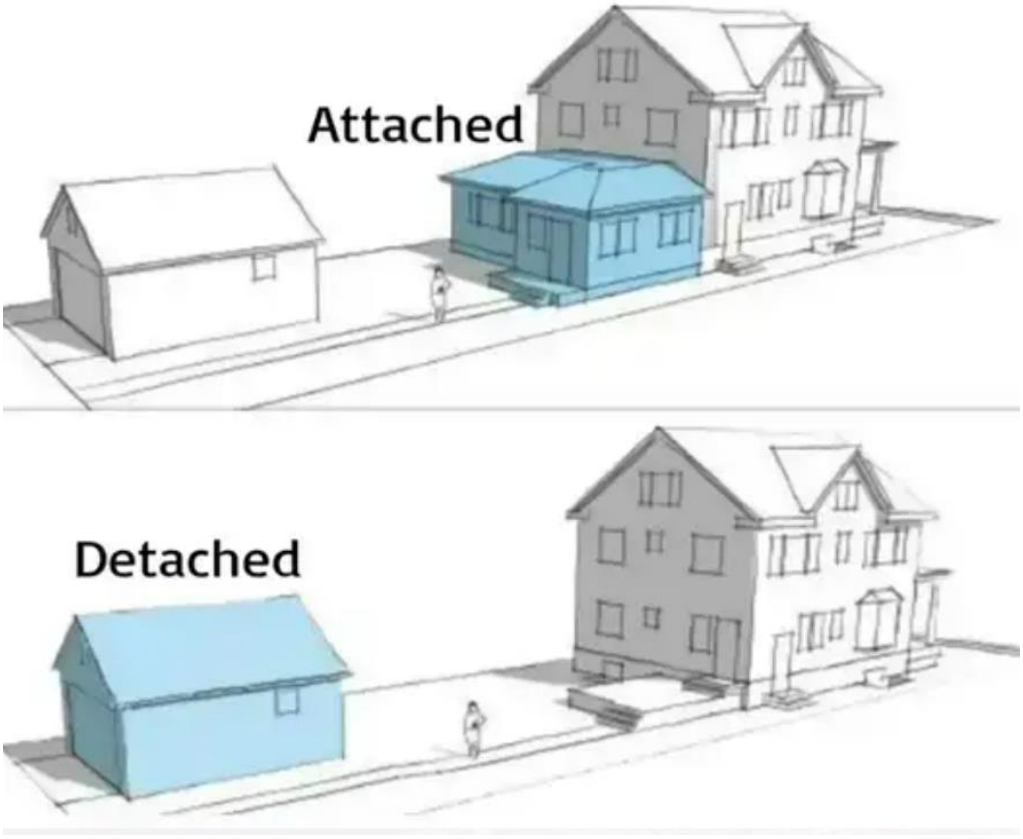


Figure 6.21: What type of neighborhoods in the QC would be most suitable for the *accessory dwelling unit (ADU)* housing type?



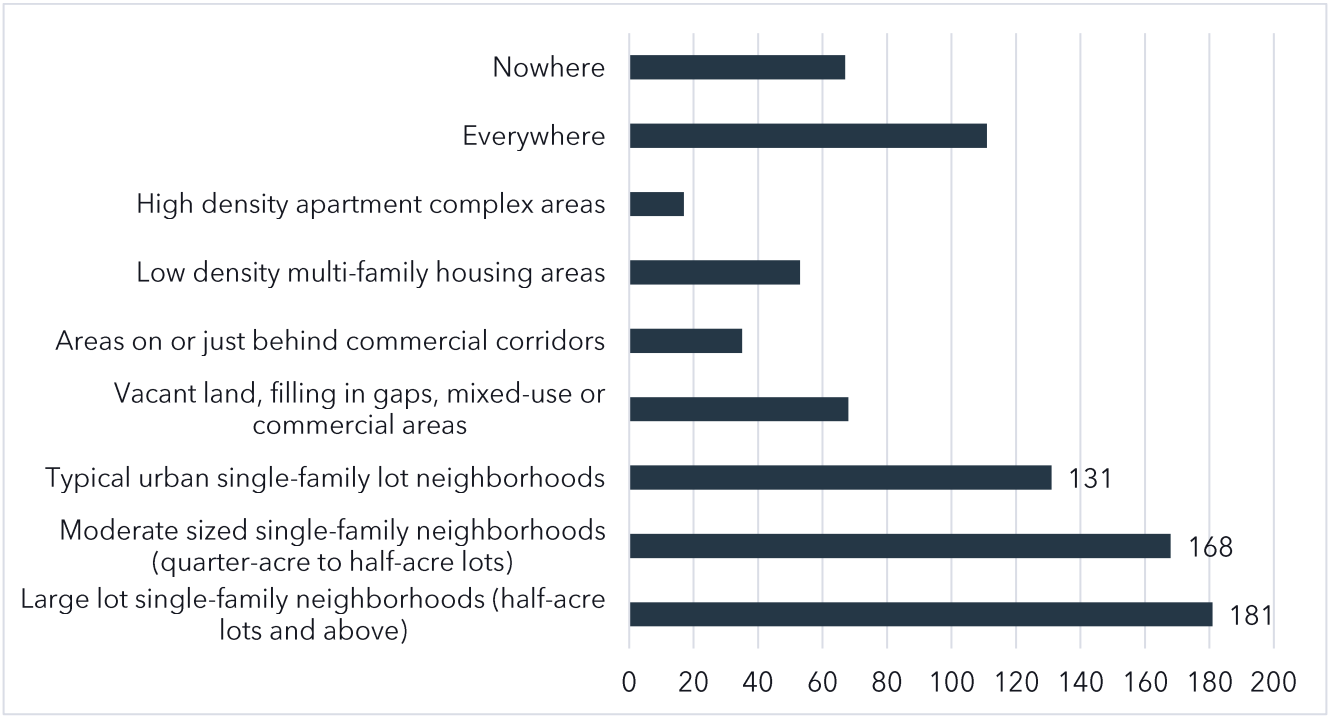


Figure 6.22: Within the neighborhood where you live, should your city work to maintain lower density housing or increase housing density?

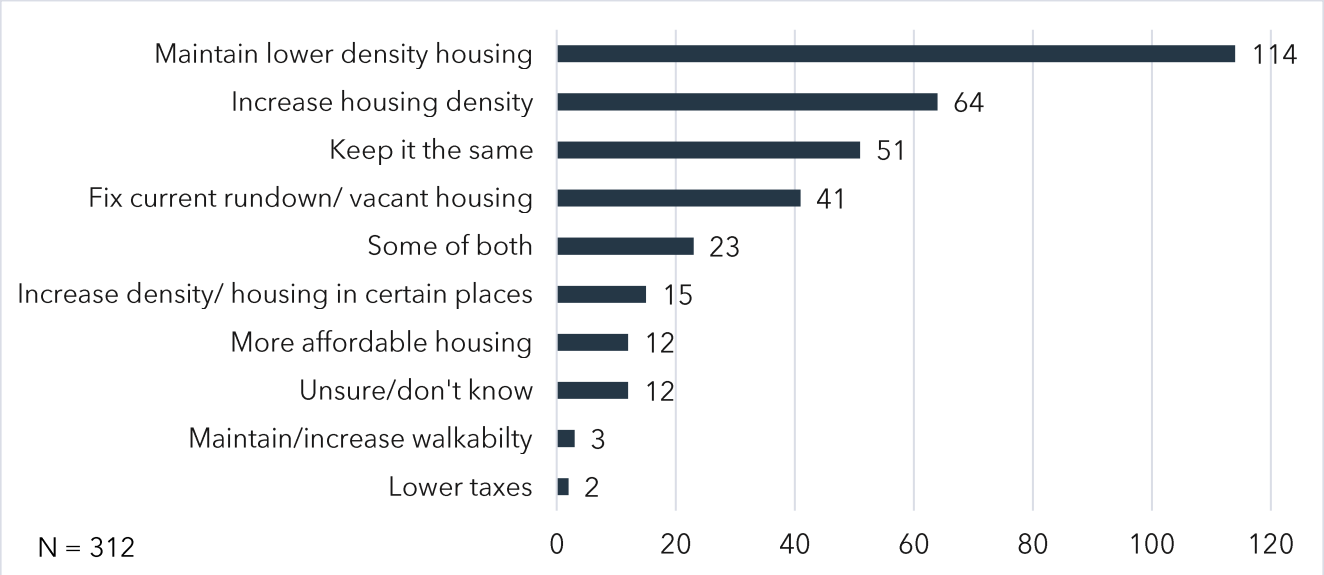
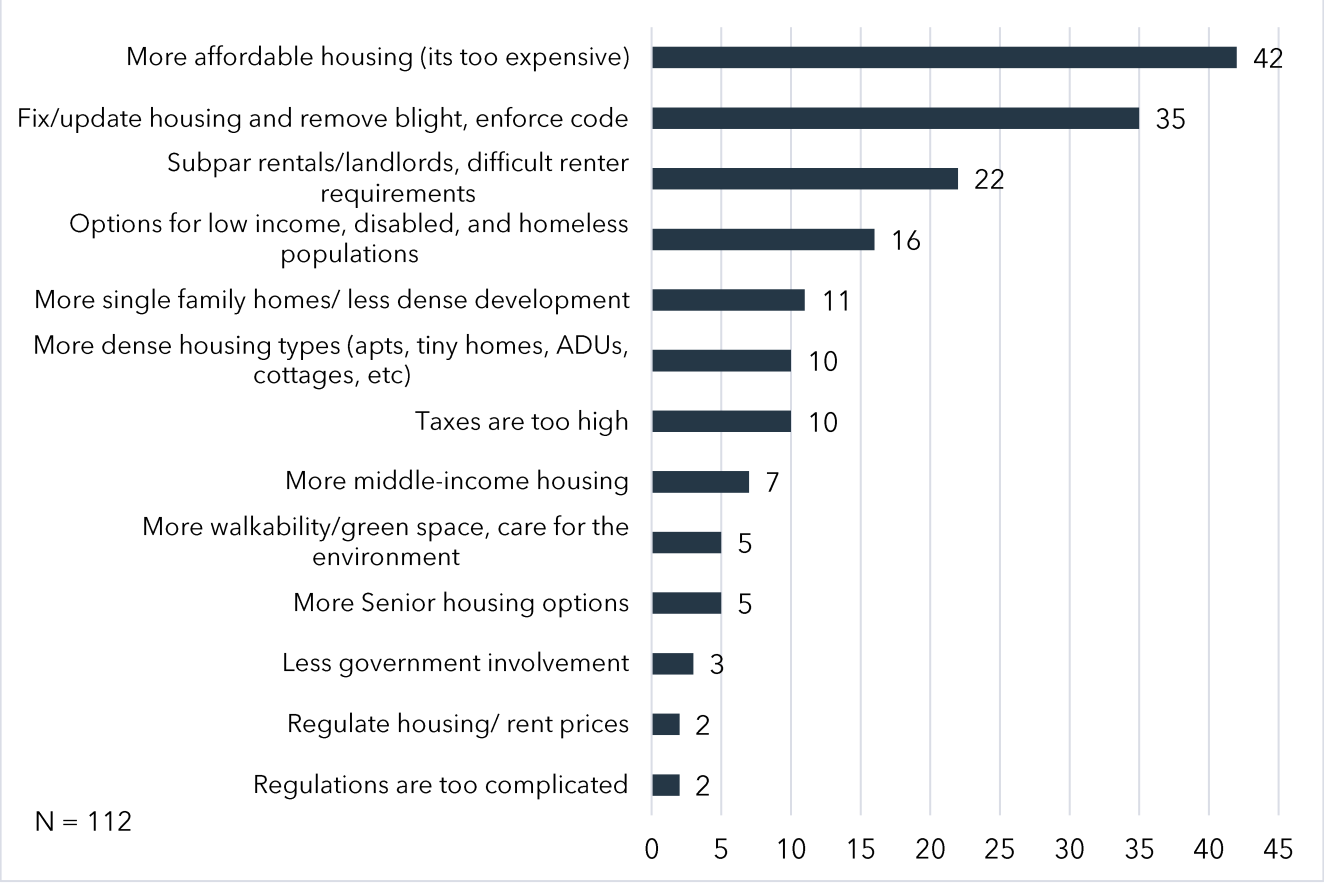


Figure 6.23: Please share any additional thoughts or comments related to housing in the Cities of Moline, Davenport, and Rock Island.



Demographic Questions

Figure 6.24: What is your age?

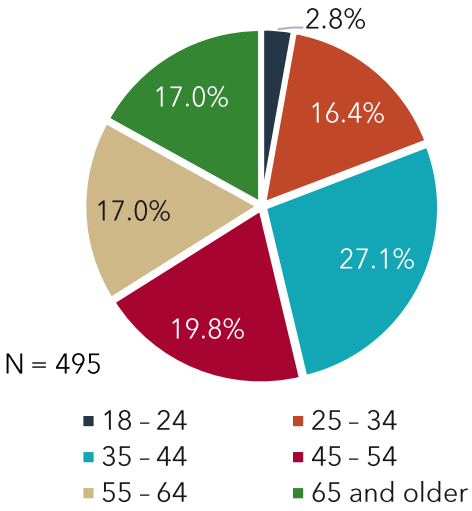


Figure 6.25: Who else resides in your residence?

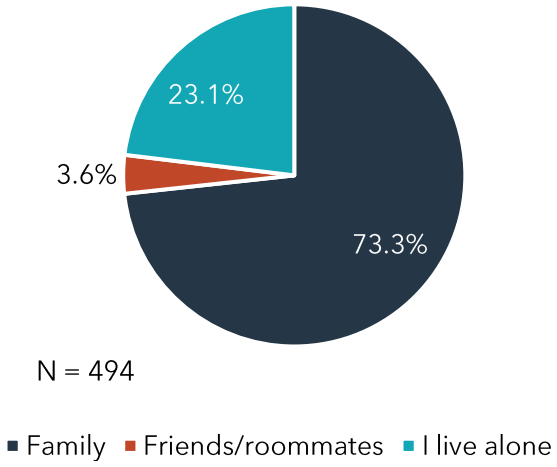


Figure 6.26: What is your employment situation? (Select all that apply)

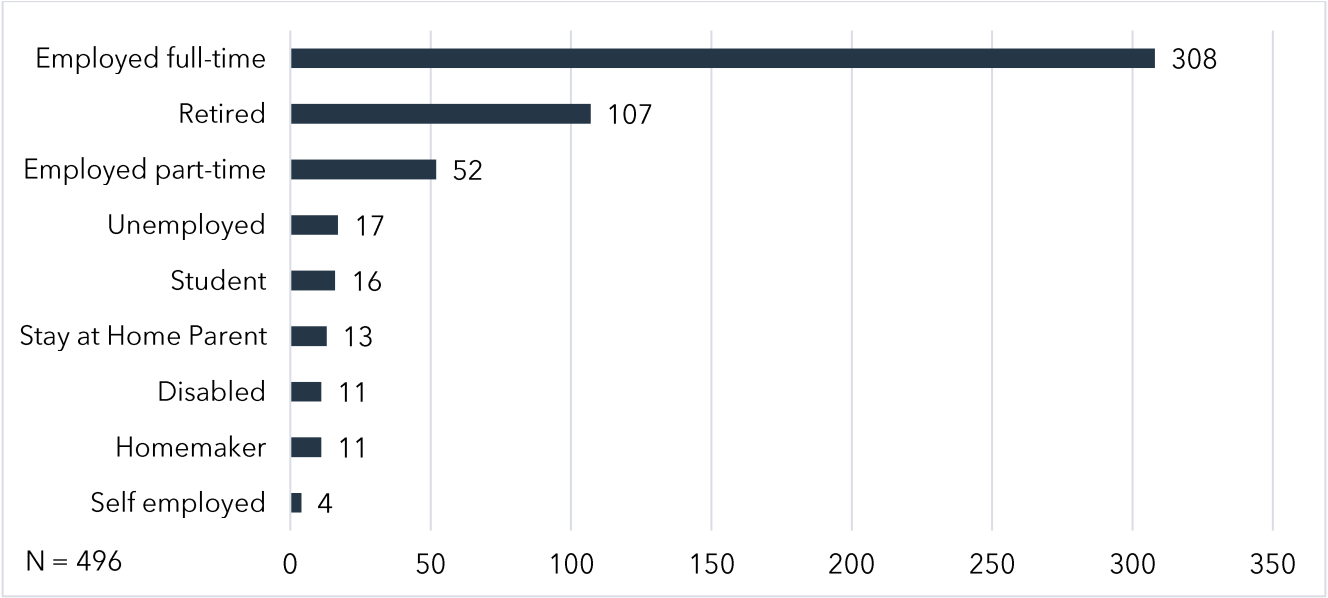


Figure 6.27: What is your race?

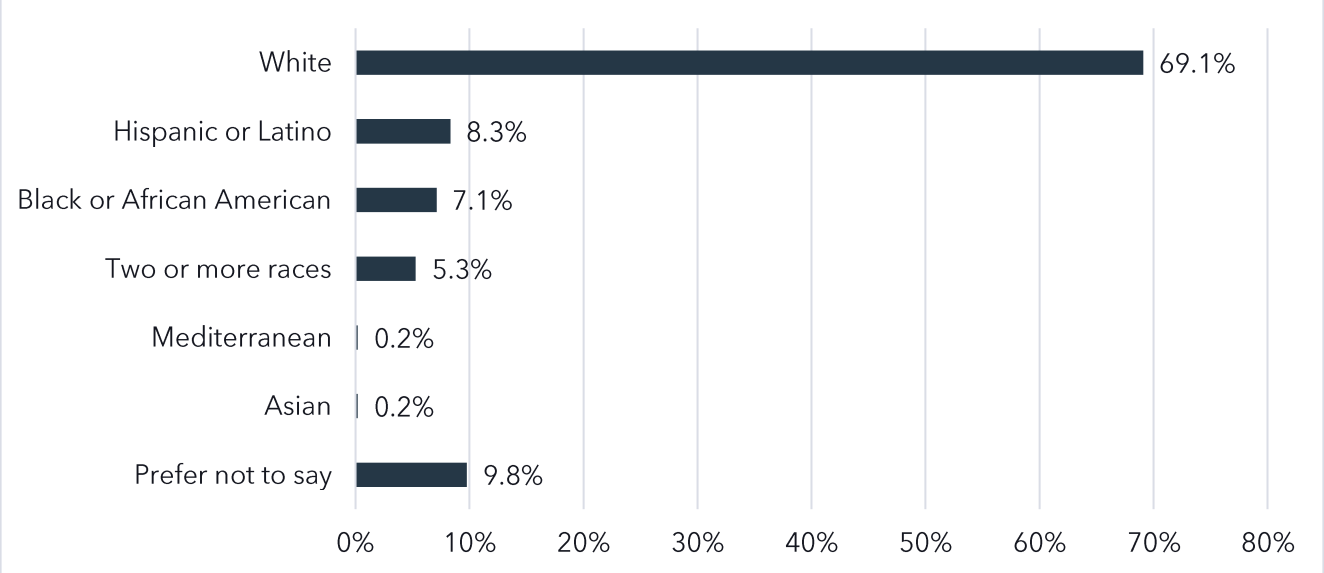


Figure 6.28: How long have you lived in the QC?

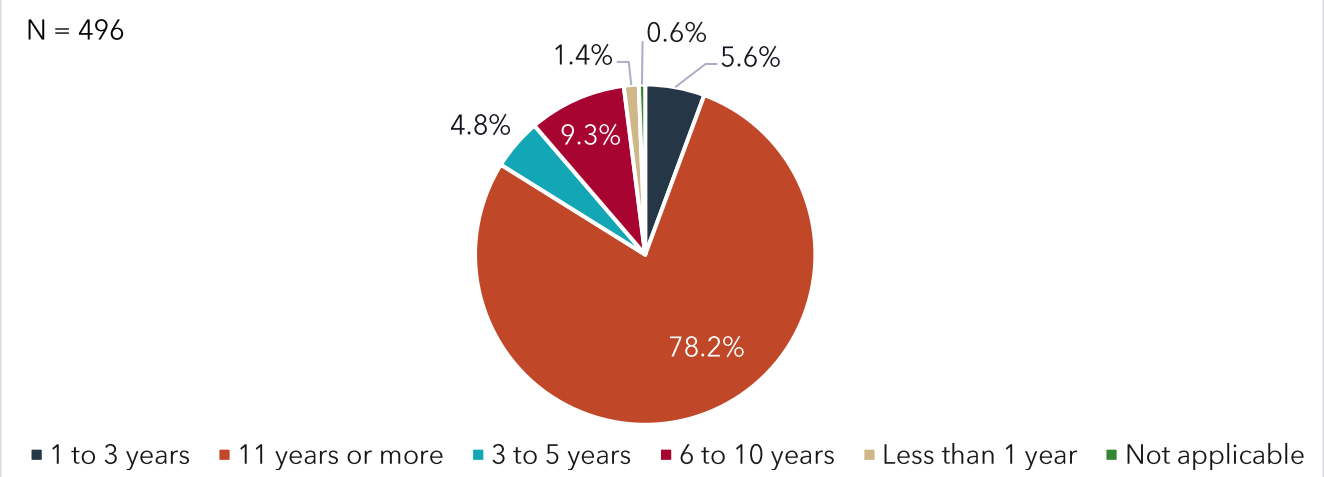


Figure 6.29: How long have you lived in your current residence?

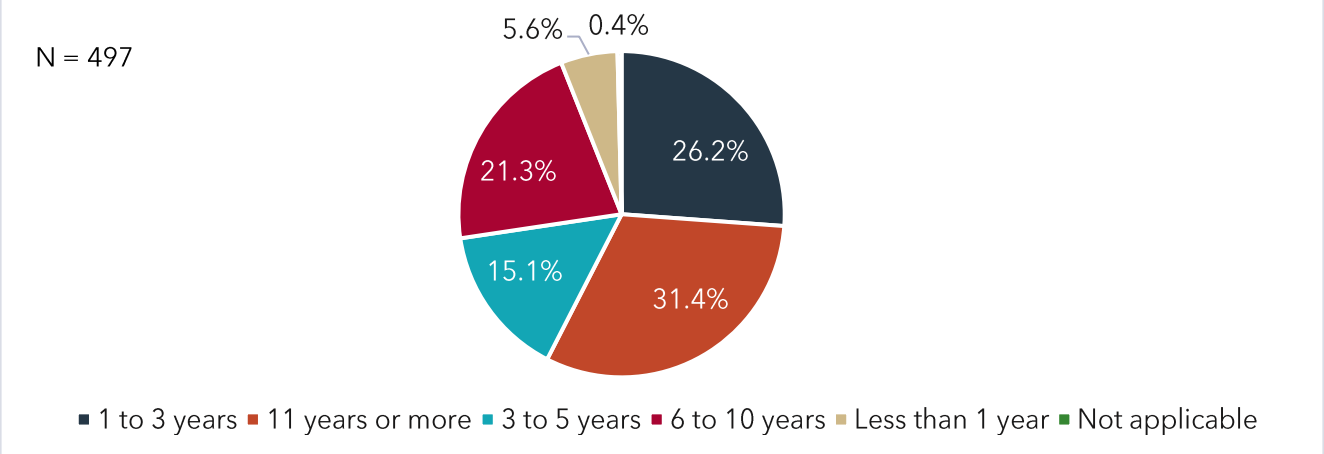


Figure 6.30: What is your current living situation?

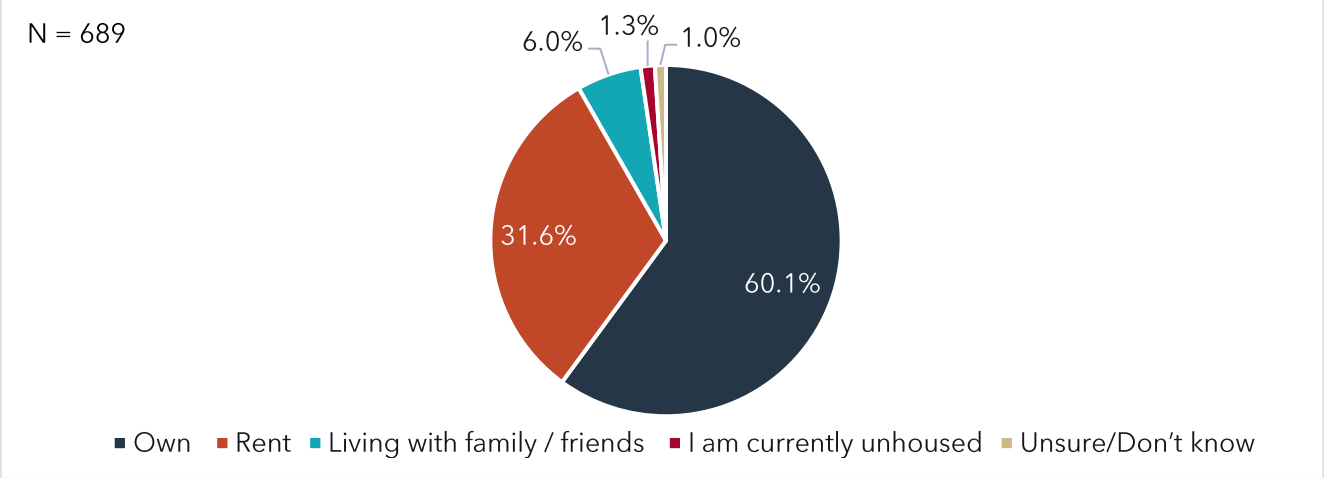
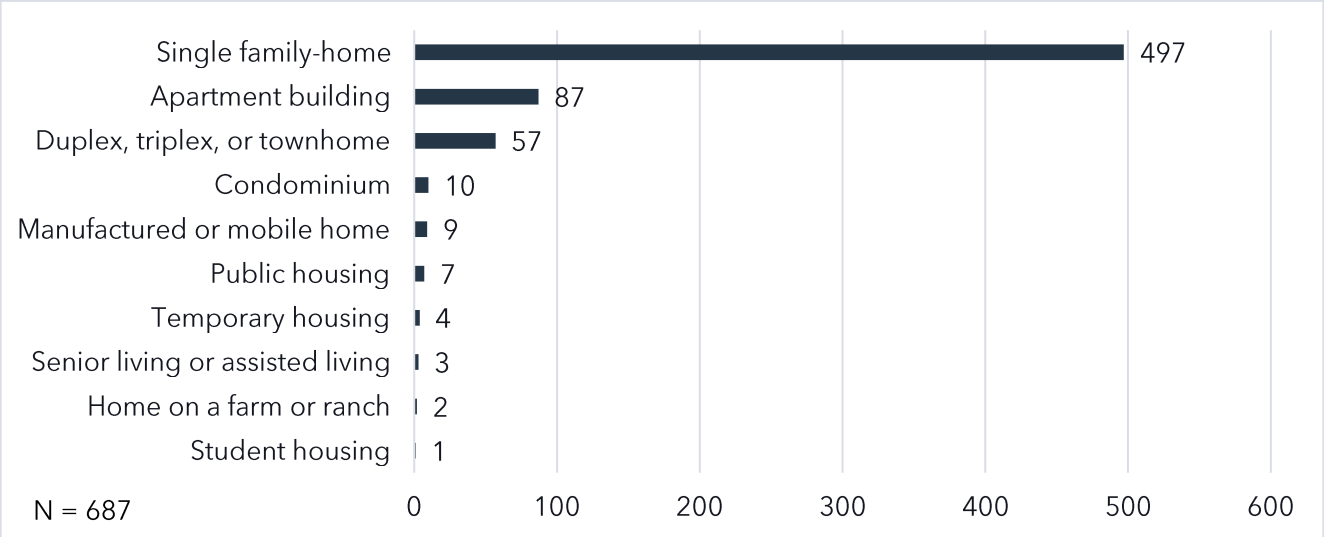


Figure 6.31: What type of housing do you reside in?'



7. Literature Review

Moline's 2001 Comprehensive Plan

Moline's 2001 Comprehensive Plan

Several natural and topographical challenges shape and constrain development in Moline, as recognized in the 2001 Plan. Steep slopes, ravines, stormwater drainage, floodplains, and soil conditions are often unsuitable for urban development. Abandoned coal mines define neighborhood boundaries and influence public- and private-sector decisions. Despite these obstacles, the 2001 plan identified opportunities for better wetland management and increased public access to stream corridors and river views.

Housing was flagged as a critical issue in the 2001 plan. Although the plan is over two decades old, some housing concerns remain relevant, such as the age and condition of the housing stock. Over the past 23 years, many owners have delayed maintenance, impacting the quality of the housing stock. Large or small capital expenditures, while unappealing to some owners and often lacking cosmetic impact, are crucial for long-term property preservation. After the 2008 Great Recession led to plummeting property values, many owners postponed necessary maintenance indefinitely, and recent inflation has further deterred investment in property upkeep.

Deferred maintenance affects individual buyers, who must ensure properties are in good condition, and the broader community, where neglected homes pose challenges to neighborhood beautification and historic preservation. The 2001 Plan supported enhanced maintenance inspections and code enforcement to promote regular upkeep, and stakeholders also advocated for public-private partnerships to address repair challenges, especially for elderly and low-income residents. The plan's goals included fostering high-rent areas, encouraging infill development, revitalizing apartments above storefronts, and increasing the appeal of housing within walking distance of downtown.

Since the 2021 Plan, some developers have pursued adaptive reuse solutions to address the housing shortage. The original plan's recommendation for a vacant commercial land reuse strategy remains relevant, though it may require zoning flexibility. Adaptive reuse projects can create land-use conflicts with neighboring parcels that lack adequate buffers.

In 2001, Moline's owner-occupancy was lower than the MSA average, and household sizes were smaller than in the county, the Quad Cities MSA, and nationally. However, household incomes were higher than in the MSA and county, indicating a strong workforce. Despite a low vacancy rate, the Household Index at the time showed slowed growth, with population density declining from 16.8 persons per acre in 1960 to 10 in 2000. Concurrently, Moline's industrial acreage fell by 34%, while single-family residential acreage expanded.

While the 2001 Plan noted an increase in low-cost housing, partly due to deteriorating stock, it also identified a gap in affordable mid-range housing, emphasizing the need to attract more families. The plan recommended strategies like bilingual education, support for local industries, expansion at John Deere, improved technology training, and redevelopment of older industrial properties to support this goal.

The plan also outlined goals for enhancing residents' quality of life through improved open space access and increased walkability. While some expansion hopes were realized – such as Trinity Medical Center's growth – other initiatives faced setbacks. South Park Mall saw 250,000 square feet demolished in 2014, and John Deere announced layoffs affecting 298 Moline employees in 2024. The 2001 Plan's recommendation to move retail and parking to the city's edges has also proven shortsighted in light of technological shifts reducing in-person shopping.

While infill development opportunities remain, the 2001 Plan concluded that Moline's core was largely built out, suggesting annexing unincorporated enclaves and developing agricultural land south of the Rock River for residential purposes. Since then, the city has adopted smaller plans, such as the 2014 Downtown Neighborhoods Plan, which led to significant improvements in the Floreciente Neighborhood, including enhanced pedestrian and streetscape infrastructure. Broadly, the 2014 Plan aimed to support the historic downtown district through renovation projects, small business support, and partnerships. Other goals included developing the Western Illinois University Quad Cities campus district and expanding open spaces and bicycle networks.

City of Rock Island's Comprehensive Plan 2014 - 2034

In this plan, Rock Island's housing goals focus on stabilizing, revitalizing, preserving, and enhancing traditional neighborhoods. By encouraging the development of diverse housing types and sizes for all income groups, ages, and household sizes, the city envisions strong neighborhoods that can meet residents' recreational and commercial needs. With many neighborhoods originally built in an era when traditional layouts were common, Rock Island's plan seeks to revitalize existing homes in need of repair and promote infill development of similarly sized homes on vacant lots within these areas. The plan includes a Traditional Area Zoning Overlay that ensures buffers between commercial and residential uses, prohibits the conversion of single-family homes to commercial use, and reconciles conflicting existing uses.

Recognizing that traditional housing does not suit every household, the city plan outlines a variety of other housing types to consider, including:

- Accessory Dwelling Units (ADU)
- Senior Living
- Life/Work Spaces
- Cooperative Housing
- Bungalow Courts/Pocket Neighborhoods

To create housing variety, the Land Use section of the 2014 plan designates the area southwest of the city center for new developments, specifically "planned neighborhoods" and "planned mixed-use" areas. Each development requires a detailed neighborhood plan, which would then be incorporated into the Comprehensive Plan.

Much of Rock Island's housing stock is old enough that repair, rehabilitation, and maintenance are critical issues. Over 80% of single-family homes were built before 1970. Houses in disrepair can lead to neighborhood disinvestment, blight, and increased crime. While the city has purchased and demolished some of these homes, the broader goal is to stabilize and strengthen neighborhoods by focusing on:

- Infrastructure improvements

- Maintenance and repair incentives
- Vigorous code enforcement
- Partnerships with rehabilitation-oriented and non-profit organizations for neighborhood cleanup
- Continued targeted removal of blighted homes

The plan promotes the formation of neighborhood organizations as essential channels for community voices and active participation in local initiatives. This approach aims to give neighborhoods a direct role in shaping their development.

In an August 2024 interview with PC, Rock Island's Community Economic Development office outlined city programs aimed at addressing issues like home repair. Funded by HUD's CDBG program, the city's Home Repair program, one of its largest, offers up to $24,999 in five-year forgivable loans to low- and moderate-income households. These funds help improve homes' essential infrastructure by covering repairs or replacements for siding, roofs, water service lines, furnaces, windows, water heaters, gutters, doors, foundations, and more. The program also handles critical needs like radon mitigation, lead abatement (especially in emergency child lead poisoning cases), and ADA compliance.

Continued funding for this program is expected as long as the city meets planning requirements, and additional support often comes from Illinois Housing Development Authority's HRAP program. A Construction Officer assesses each home to prioritize issues and match them with the best grants. Due to high demand, there's typically a one-year waitlist except for emergencies. The city completes about 35 HUD-funded home repairs annually, spending around $250,000 to $300,000. For 2024, an additional $160,000 from ARPA is expected to fund similar initiatives. However, team size and grant-dependent positions limit capacity; more staff would allow for securing additional grants. Constraints also include prioritizing costly lead abatement and radon mitigation, which can consume most of a project's budget, delaying other repairs. The city also faces a shortage of qualified contractors for lead abatement, despite training efforts hindered by training difficulty, low pass rates, and contractors' reluctance to take on small or neighborhood-based jobs.

In 2014, multifamily housing made up 29% of the city's housing. The city's plan aims to enhance multifamily design standards and end "over-zoning," where single- and multifamily housing are allowed in the same areas, which can lead to code and traffic issues. It also encourages public parks within a quarter mile of all neighborhoods, discourages new developments in Open Space and Conservation areas, and requires developers to identify the boundaries of these areas by features like wetlands, floodplains, or steep slopes.

The 2014 plan also recommended an updated zoning code to address gaps and lack of specificity in performance standards at the time. A spectrum of performance standards would better differentiate zoning districts with criteria beyond simple land use, enabling more confident rezoning even without a specific plan.

Davenport's 2005 – 2025 Comprehensive Plan

Davenport's 2005 plan shares some of the same themes, particularly household demographic changes, condition of the housing stock, and managing the anticipated need for geographic growth. Its Future Land Use changes compared to the previous plan are not sweeping, but targeted. In the core area of the city the only changes are to a couple of small areas along the river,

one to be for "Open Space" (OS), the other a "Commercial Neighborhood" (CN), which is a mixed-use designation appropriate in neighborhoods surrounding major arterial intersections with adjacent residential areas. The other changes are primarily located in the "Third Tier Development" area of the city. "Residential General" is the use given to most of the acreage of newly changed designations. It allows mostly residential with some neighborhood-compatible commercial within half a mile of the residential.

There are a few new swaths of RG in the updated Future Land Use Map, arranged in broken patches along the "curve" of the "Third Tier Development" area. Complementing those are numerous new OS and "Parks and Recreation" areas, as well as "Commercial Retail" (CR) areas at the eastern and western ends of the curve, and two CN designations at the eastern end. With expressed interest in promoting development in the northwest area, the Future Land Use Map does not feature any changes there. Most of that land was designated "Future Development" (FD) in the 2005 map and remains that way in the envisioned 2025 map. There are some newly added swaths of FD, however, one located near the western border of the city and three near the northern border.

The plan's projected population growth estimated approximately 0.4% annual growth to a 2025 population of 98,359, which falls just short of the current population of about 100,000. By contrast, the 2016 Land Use Plan forecasted a population of almost 110,000 by 2025. The average household size had fallen from 3.11 in 1970 to 2.51 in 2000. In that span of time, the city added a net of approximately 8,000 housing units, while vacancy rates changed only by about 1% in each of the three-tier areas of development.

The core tier did experience a spike in vacancies around 1990, but occupancy there picked up by 2000. Owner occupancy in the core dropped 8.0% from 1970 to 1990. In the second tier it dropped 6.7%, and in the third tier it rose by a whopping 38.6%. That's almost entirely due to the increase in homeownership in that third tier from 1970 - 1980, as most of the housing there was built in that decade. The largest portion of the city's single-family homes are in the second tier. Most of the multifamily homes are found in the core. Newer and costlier homes are mostly in the northeast, while mobile homes are mostly in the far western areas.

The housing stock was graded to be mostly in "fair" to "good" condition by a 1999 survey. The core area had more units that caused any concern. It also had almost twice the amount of overcrowded housing units as the other two tiers did. There were more than 150 abandoned properties, most of which were in the core. Efforts to study potential re-use and infill development to bring those properties back into circulation were underway.

Davenport's 2016 Land Use Plan Update, "Davenport +2035"

This plan is an amendment to the 2005 Comprehensive Plan, primarily intended to update the Future Land Use section. Unlike the 2005 Plan, which emphasized development and infrastructure, the 2016 plan focuses on existing neighborhoods and social well-being. It notes that only 1.2 square miles were developed between 2005 and 2015, compared to the nine square miles the Plan had projected by 2025, suggesting an 80-year supply of land at the current development rate. This supports the 2016 Plan's shift away from expansion.

The plan also highlights a trend in senior housing developments, including assisted living, townhouses, and nursing homes, which add density while using less land. One reason cited for

decaying infrastructure and housing is a lack of public and private funding. While infrastructure is generally funded publicly, home maintenance is rarely seen as a public responsibility, though some assistance programs exist.

The 2016 Land Use Plan expresses regret that poor housing conditions in the core have made outer areas more attractive for development than infill opportunities within the core.

The plan includes substantial criticism of the "outdated" zoning ordinance, describing it as fragmented and difficult to understand. Public comments indicate concerns that the ordinance favors suburban-style developments over the city's older, more urban areas. They also highlight a lack of support for higher-density development and call for simplifying the ordinance and "refining" the role of the Board of Zoning Adjustment.

With the condition of housing stock becoming a more widely held concern following recent local disasters, it is helpful to examine the 2016 Land Use Plan's count of houses in "poor" or "dilapidated" condition, broken down by planning area, as shown in Table 7.1.

Table 7.1: Estimated Number of Davenport Houses in Poor/Dilapidated Condition, 2016

Planning Area	Poor		Dilapidated	
	#	% Houses in Planning Area	#	% Houses in Planning Area
1	295	43%	14%	2%
2	509	23%	41%	2%
3	170	12%	13%	<1%
4	274	0	14%	0%
5	472	0	19%	0%
6	85	0	4%	0%
7	15	0	<1%	0%
8	10	0	<1%	0%
9	632	0	29%	0%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%

Source: Davenport Land Use Plan Update 2016

In areas where many houses are in poor or dilapidated condition, fixing one up first requires addressing the fundamental systems – such as the foundation, water mitigation, roof, plumbing, insulation, electrical, heating, and cooling systems. These are the elements that keep houses livable for decades. However, these improvements are typically not visible and do not enhance the cosmetic appeal of the house. From the street, a house may look the same even after significant upgrades to all these systems.

Many Midwest cities, unfortunately, have areas where entire blocks of houses are in poor or dilapidated condition. While updating a single house can make a significant difference for the family living there, it often does not boost the value of neighboring homes on the block (as some cosmetic exterior "rehab" efforts can). However, if all the homes on a block had their fundamental systems updated, it could increase property values across the board. This revitalization would reduce homeowners' maintenance expenses, allowing them to better address other budgetary

needs, and could even attract private investment to build on this momentum and improve nearby homes.

In some cases, well-funded investors have purchased entire small blocks of homes, reaping synergistic rewards as each renovated house increased the value of the others on the block. Although these investors benefited from capital gains, which may not directly relate to affordable housing goals, their approach is relevant in demonstrating the impact of creating a concentrated critical mass of improvements.

Quad Cities Housing Cluster's 2020 Silos to Solutions - Initial Phase to Solving Affordable Housing Long-Term

This document provides statistics on the affordable housing crisis in the MSA, alongside proposed solutions. It emphasizes building partnerships with local organizations and residents to foster community involvement, dialogue, and action. Key recommendations include offering homeowner education and resources. This could support homeowners in maintaining their properties. Township and non-profit staff assistance with paperwork may encourage more homeowners to apply for aid. The document also suggests funding lead abatement to make older homes more attractive to investors and buyers. This would reduce long-term risks and encourage investment. Finally, proactive inspections and tax incentives for landlords could promote safer living conditions. Mediation services between landlords and tenants, however, should avoid complicating eviction processes.

8. Davenport Highlights

Land Use Context

Understanding the in-fill potential within a community is an important first step for communities seeking to encourage development of more affordable housing. Low-density single-family housing is more expensive for communities to serve whereas in-fill development makes more optimal use of public works infrastructure. Table 8.1 displays some basic statistics on land use efficiency across Davenport's 8,580 acres. For context, the map in Figure 8.34 displays the locations of each zoning district within the City.

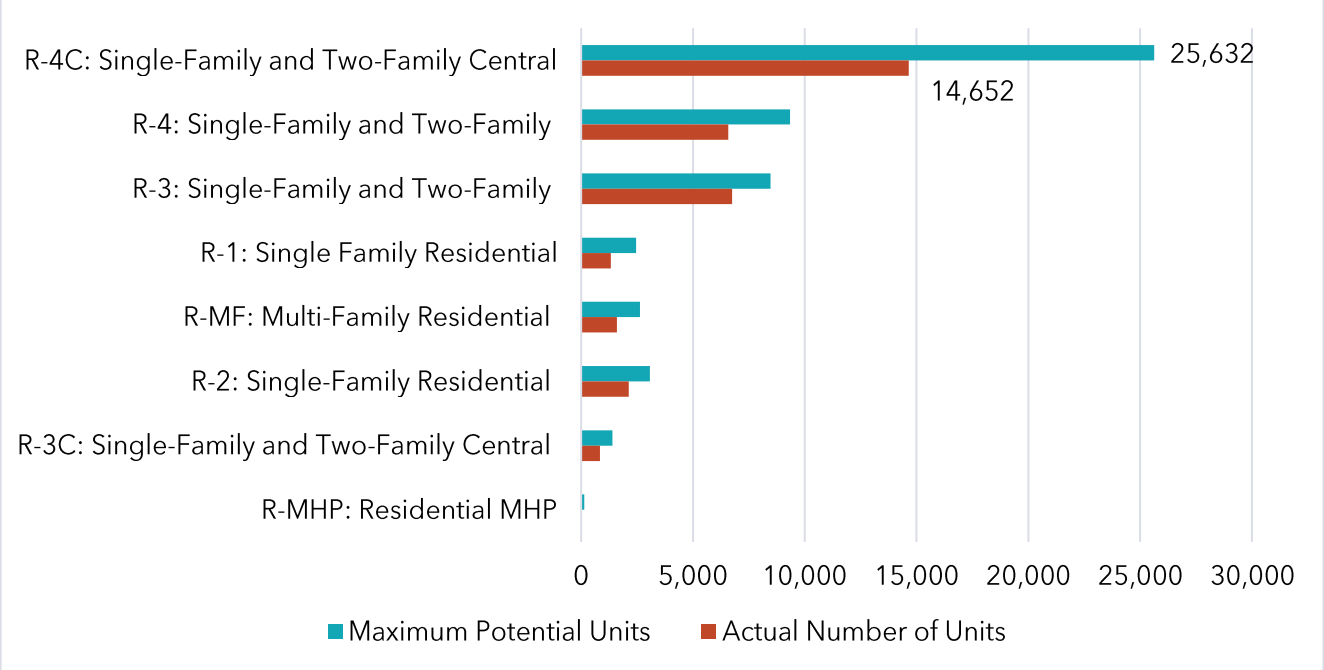
Values are not presented in this fashion to suggest that maximum density is to be desired, but simply to demonstrate where the greatest opportunities lie for increasing use of existing developed land in the City. The greatest number of additional units could be achieved in the R4C district, which permits up to 10.9 units per acre. This district composes a significant portion of the City, wrapping around the downtown area to the west, north, and east. Maximizing density in these areas could increase the number of units by 10,980. Following R4C, R4 also presents some opportunity with a potential for 2,760 additional units.

Table 8.1: Structure Square Footage and Unit Counts by Zoning District

Row Labels	Average Square Footage of Residential Structures	Maximum Potential Units	Actual Number of Units	Unit Difference	% Difference
R-1: Single Family Residential	1,752	2,461	1,334	1,127	84.5%
R-2: Single-Family Residential (Higher Density)	1,931	3,068	2,127	941	44.2%
R-3: Single-Family and Two-Family Residential	1,400	8,463	6,748	1,715	25.4%
R-3C: Single-Family and Two-Family Central Residential (Smaller Lot Widths)	1,874	1,394	847	547	64.6%
R-4: Single-Family and Two-Family Residential	1,112	9,336	6,576	2,760	42.0%
R-4C: Single-Family and Two-Family Central (Smaller Lot Widths)	1,303	25,632	14,652	10,980	74.9%
R-MF: Multi-Family Residential	979	2,626	1,601	1,025	64.0%
R-MHP: Residential Manufactured Home Park	359	145	21	124	590.5%
Grand Total	**1,341**	**53,125**	**33,906**	**19,219**	**56.7%**

Source: Points Consulting using Davenport Zoning Code and GIS data

Figure 8.1: Davenport Number of Potential and Actual Structures by Zoning District



Source: Points Consulting using Davenport Zoning Code and GIS data

Affordability Gaps

Out of the three Tri-Cities, Davenport reports the lowest percentage (43.9%) of households that are cost burdened, or severely cost burdened (Table 8.2).

Table 8.2: Renters' Housing Cost Burden: Davenport, Scott County, Iowa, U.S.

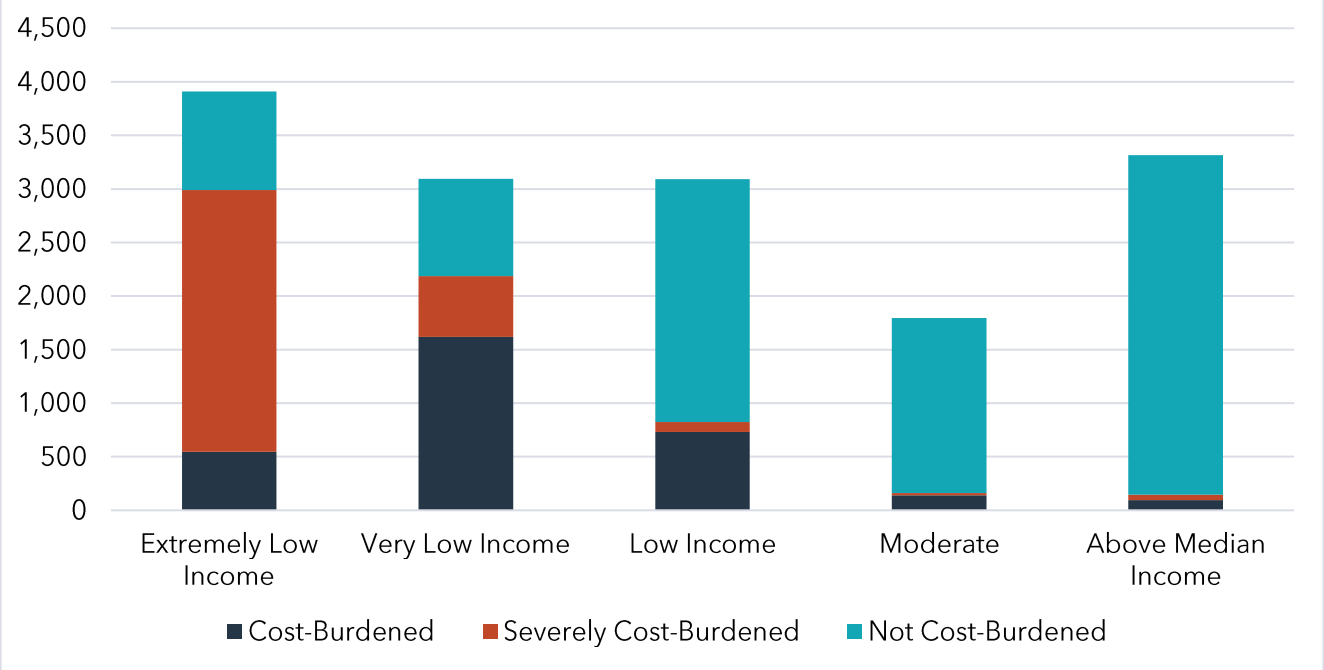
Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Cost-Burdened to Some Extent	Not Cost-Burdened
Davenport	16,131	20.4%	23.5%	43.9%	48.2%
Scott County	22,073	19.5%	22.6%	42.1%	50.3%
Iowa	367,455	19.9%	20.1%	40.0%	52.2%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

Figures 8.2 and 8.3 below show Cost Burden by Income Level for renters in Davenport, and Scott County, respectively. In Davenport, 26.7% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 73.5% are cost burdened in Davenport. In Scott County, 59.1% of renting households in one of the three low-income categories are cost burdened.

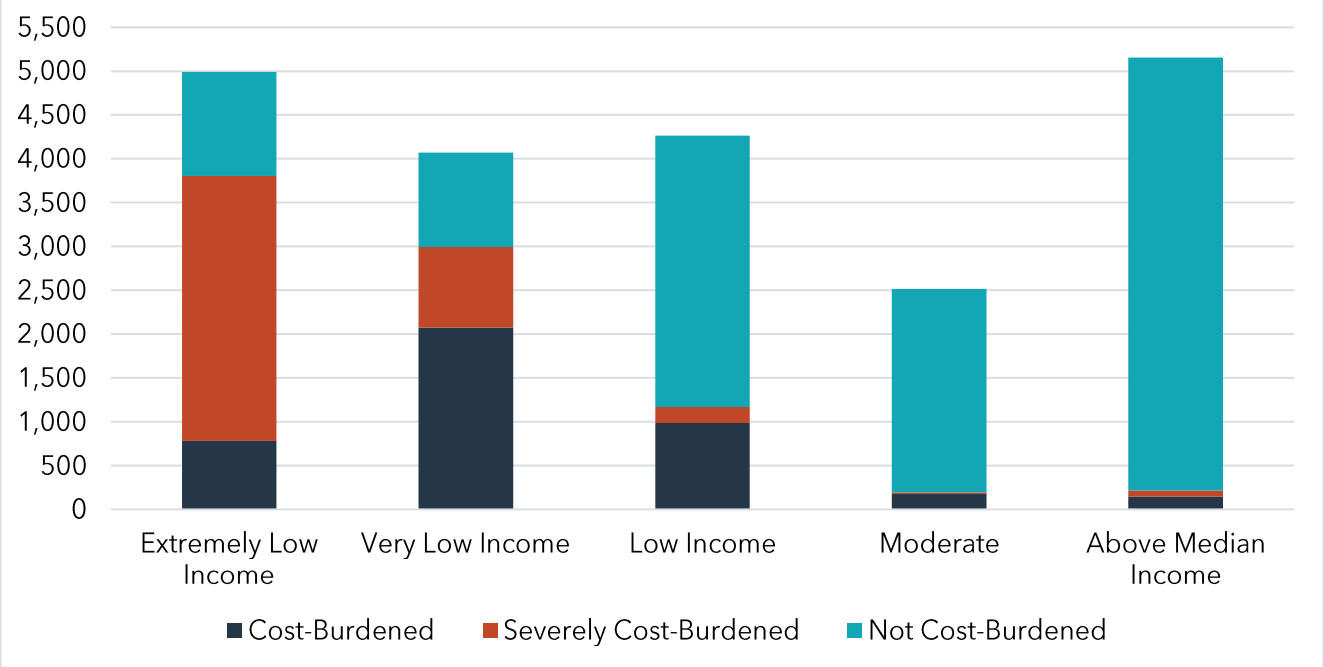
Figure 8.4 shows that 34.8% of households in Davenport are below the necessary income requirements to purchase an average-priced home. All households in the income brackets above $35K can afford an average-priced home in Davenport.

Figure 8.2: Davenport Renters' Cost Burden by Income Level



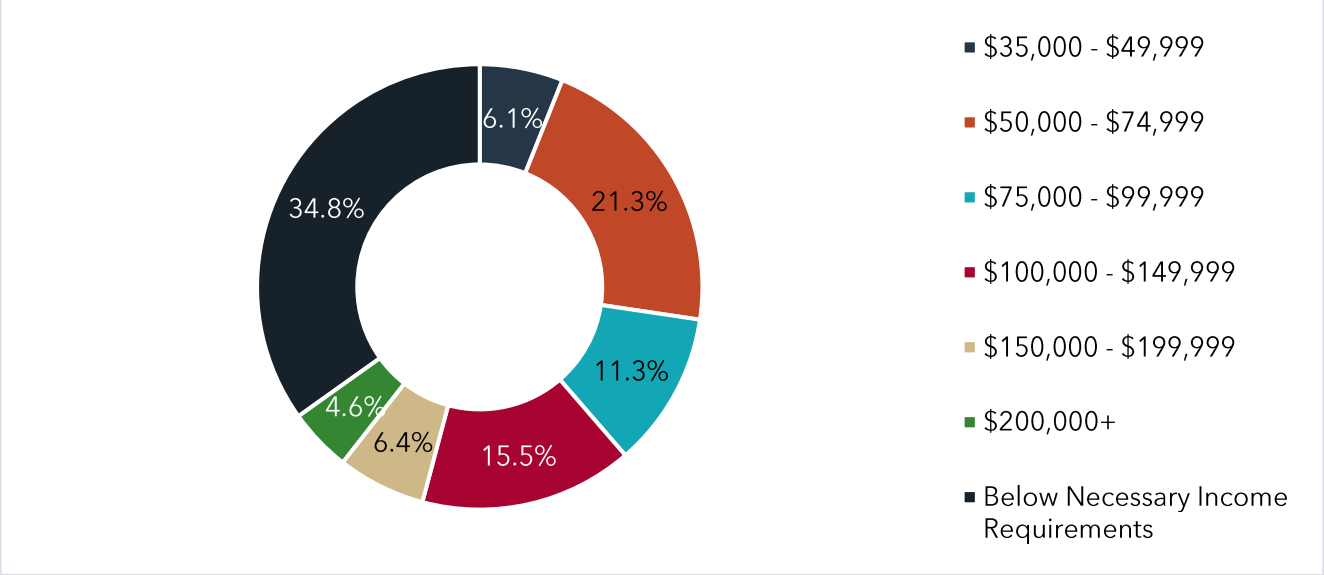
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 8.3: Scott County Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 8.4: Households that Can Afford to Buy an Average-Priced Home in Davenport



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

Population and Housing Forecasts

The City of Davenport experienced a gradual but steady population increase from 2010 to 2024, growing from 98,300 to 102,400 residents. Table 8.3 presents PC's forecast using the Cohort Component Methodology. Despite this growth, the forecast predicts an annual population decline of approximately 0.4% over the next 20 years. While this may seem counterintuitive, Table 2.2 does not account for Davenport's reliance on migration of residents over age 60.

Between 2014 and 2024, the population of residents aged 60+ grew from 18,800 to 24,300 (+5,500), while the 0-30 age group declined from 42,900 to 39,900 (-3,000). Although the U.S. Census Bureau's American Community Survey data has some inconsistencies, these changes exceed the margins of error for both years, suggesting they accurately reflect trends in the community.

The lack of growth (or stability) in younger age groups suggests that younger residents are leaving Davenport around working age, while older adults are either staying or relocating to the area. Mid-life residents aged 40-60 have also declined by about 2,000 since 2014.

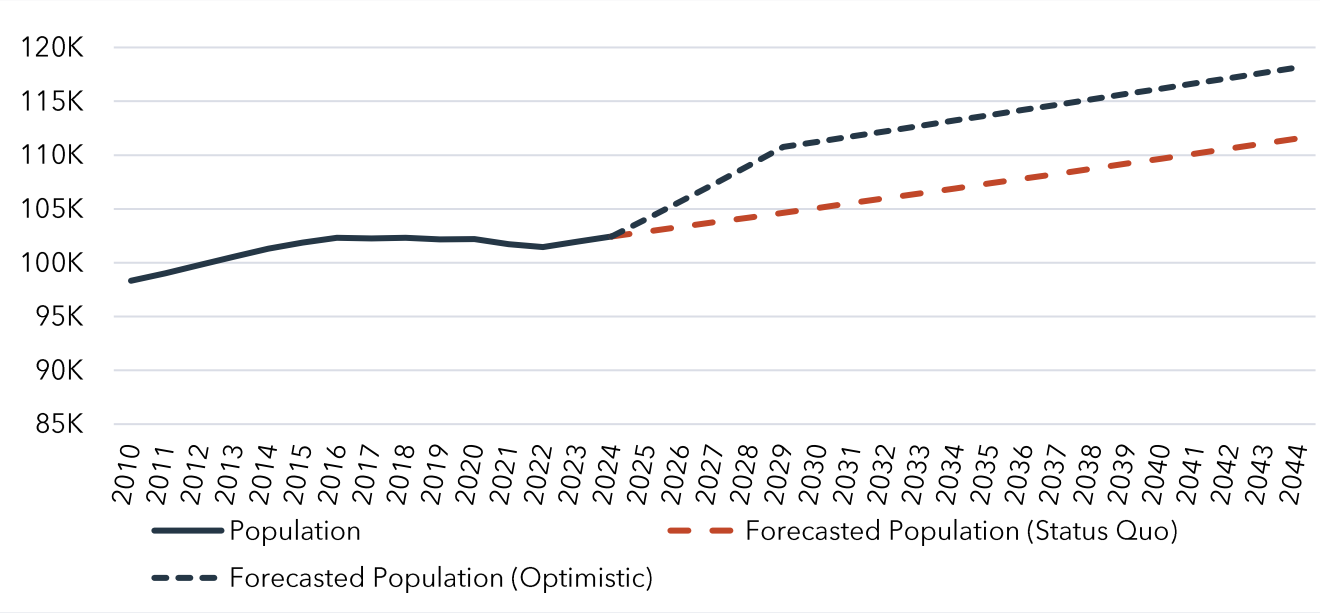
Overall, Davenport is an aging community with a shrinking youth population. Given these trends, PC projects that without consistent migration into the community, Davenport's population will likely decline over the next 20 years. Migration, however, is likely to remain a key driver of population growth in Davenport. PC finds no evidence that this trend will slow. The Status Quo forecast reflects this expectation, projecting a continued annual growth rate of about 0.4%. The Optimistic forecast, based on the Bi-State Regional Commission's regression analysis, predicts a more significant population increase. This optimistic growth could be fueled by expanded housing options for young people or an influx of new residents relocating to the area.

Table 8.3: Davenport Population Forecast, 2024-2044

Year	----Population----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	102,440	102,440	--	--
2029	104,646	110,745	2.2%	8.1%
2034	106,899	113,215	4.4%	10.5%
2039	109,201	115,684	6.6%	12.9%
2040	109,668	116,178	7.1%	13.4%
2044	111,553	118,154	9.0%	15.3%

Source: Points Consulting, 2024

Figure 8.5: Davenport Population Forecasts, 2024-2044



Source: Points Consulting & David Kovarik (Bi-State Regional Commission), 2024

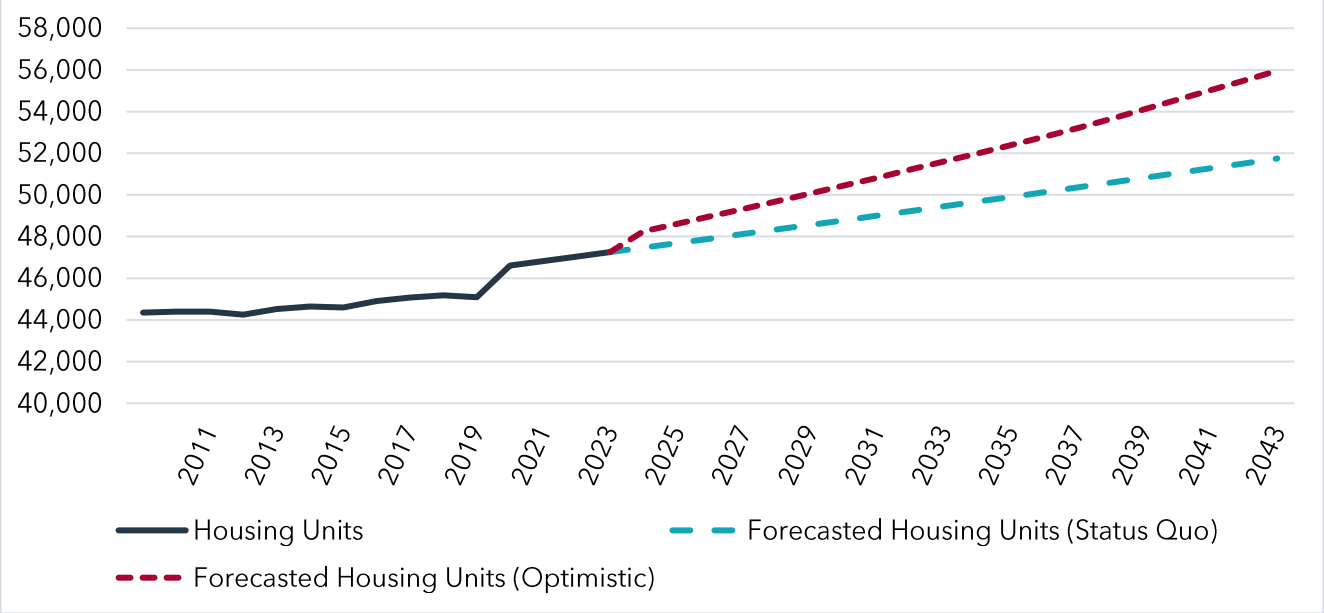
Davenport is projected to need 4,500 housing units per the Status Quo increase in population (Table 8.4 and Figure 8.6). In the Optimistic Growth Scenario, Davenport is expected to need 8,700 new housing units. The Forecast Methodology Section provides more information on how the housing forecasts were created.

Table 8.4: Davenport Housing Forecast, 2024-2044

Year	----Housing----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	47,257	47,257	--	--
2029	48,341	49,699	2.3%	5.2%
2034	49,451	51,601	4.6%	9.2%
2039	50,586	53,647	7.0%	13.5%
2040	50,816	54,102	7.5%	14.5%
2044	51,747	55,963	9.5%	18.4%

Source: Points Consulting, 2024

Figure 8.6: Davenport Housing Forecast, 2024-2044

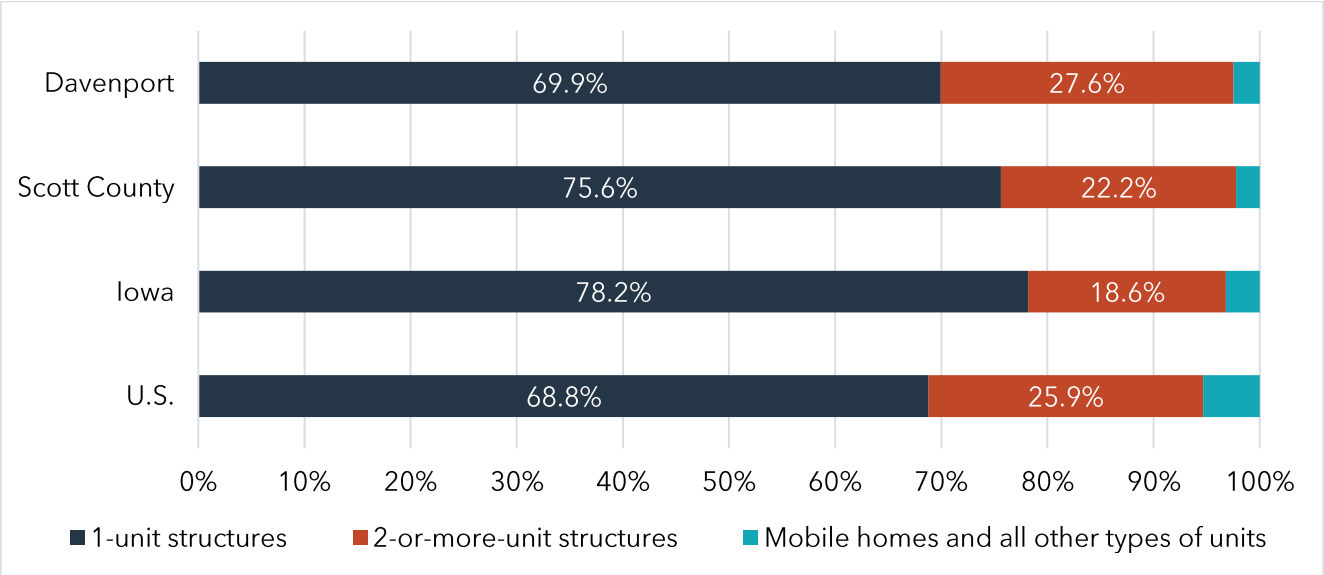


Source: Points Consulting, 2024

Housing Supply

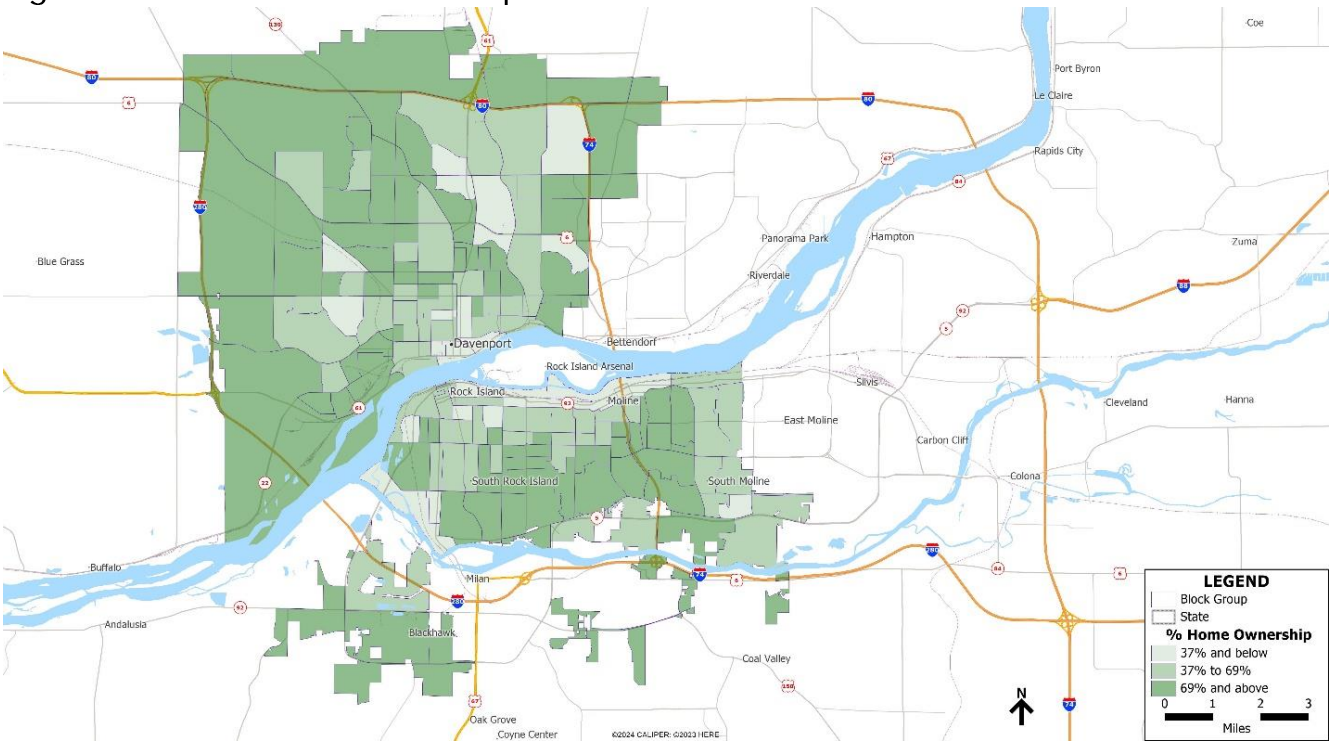
This section covers housing type and tenure (Figures 8.7-8.10), age of housing stock (Figures 8.11-8.14), vacancy (Figures 8.15-8.16), occupancy (Figures 8.17-8.18), new housing production (Figure 8.19), and rent trends (Table 8.5).

Figure 8.7: Percent Housing by Type



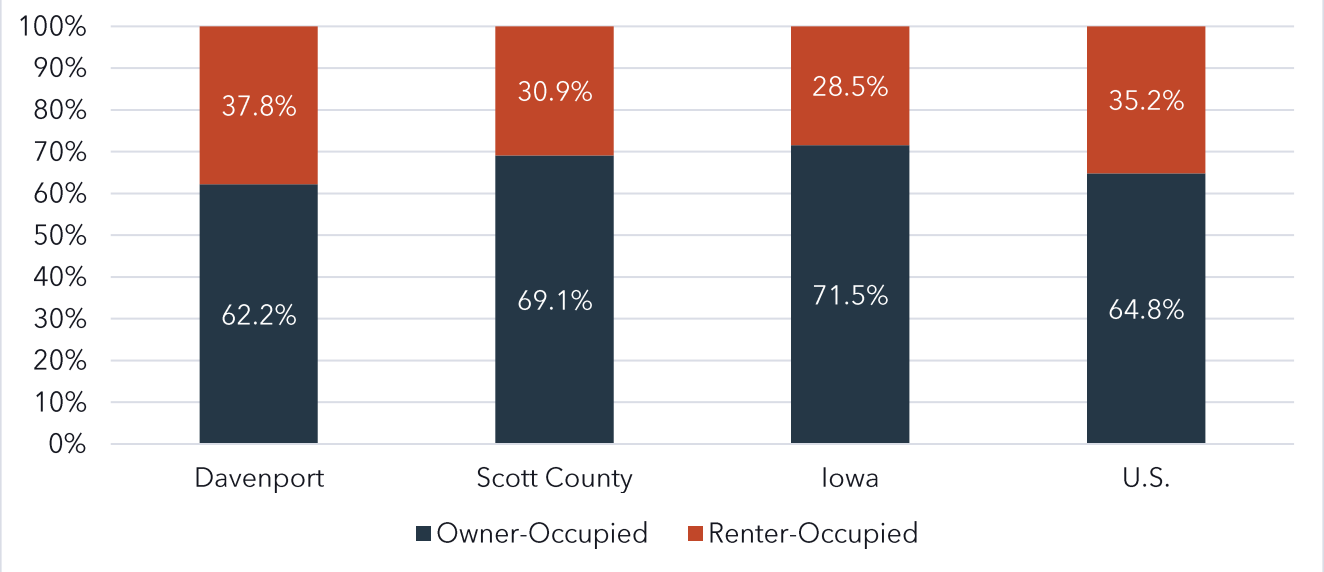
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.8: Percent Home Ownership Tri-Cities



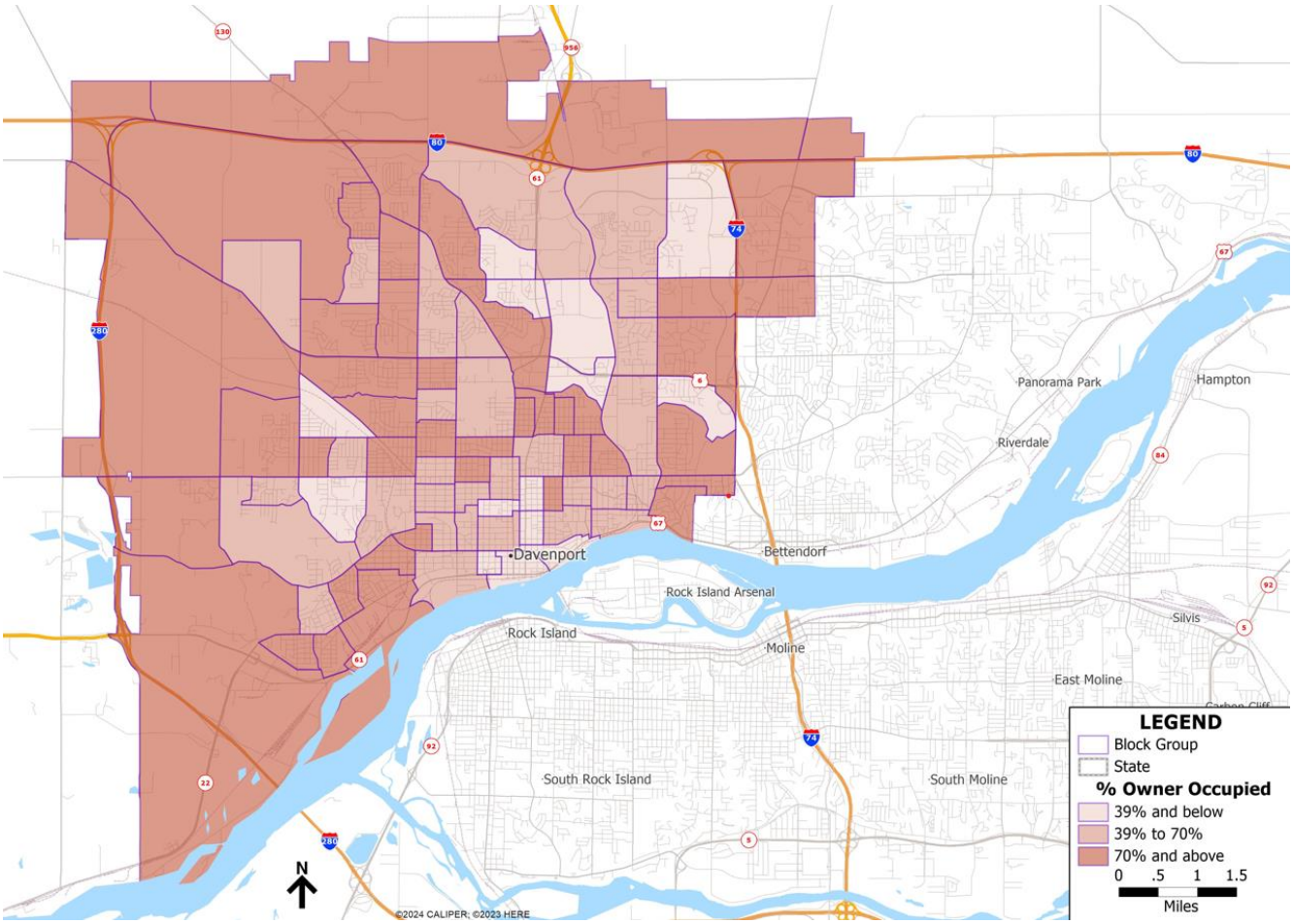
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.9: Percentage of Owner Occupied to Renter-Occupied Units, Davenport 2022



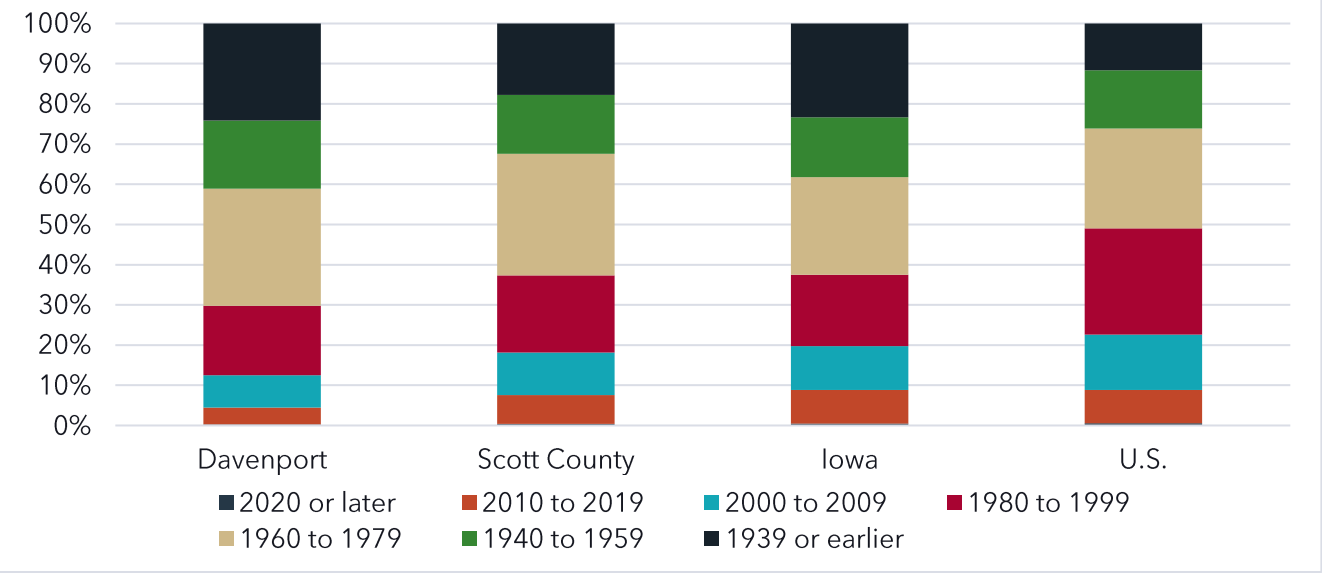
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.10: Davenport Percent Owner-Occupied by Census Block



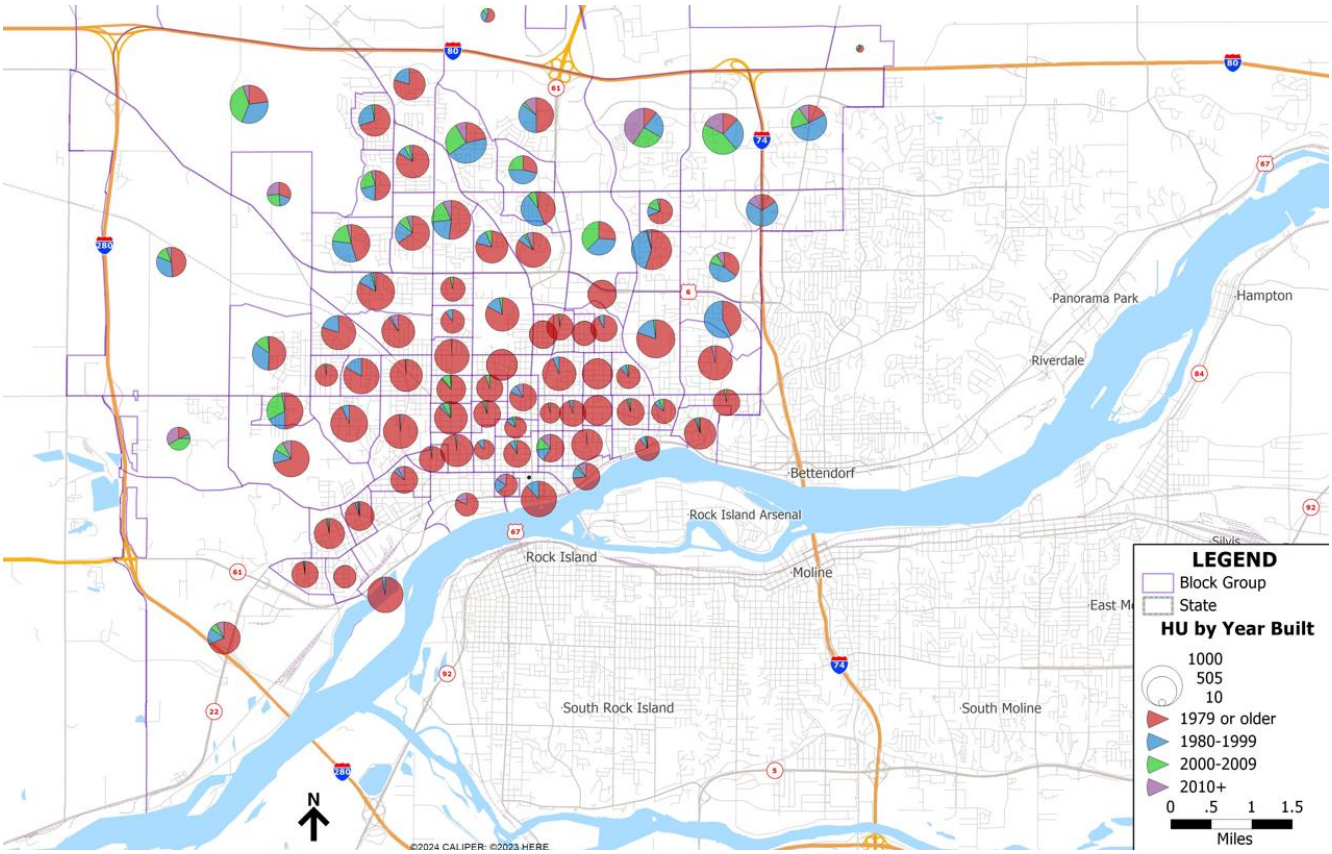
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.11: Age of Housing Stock



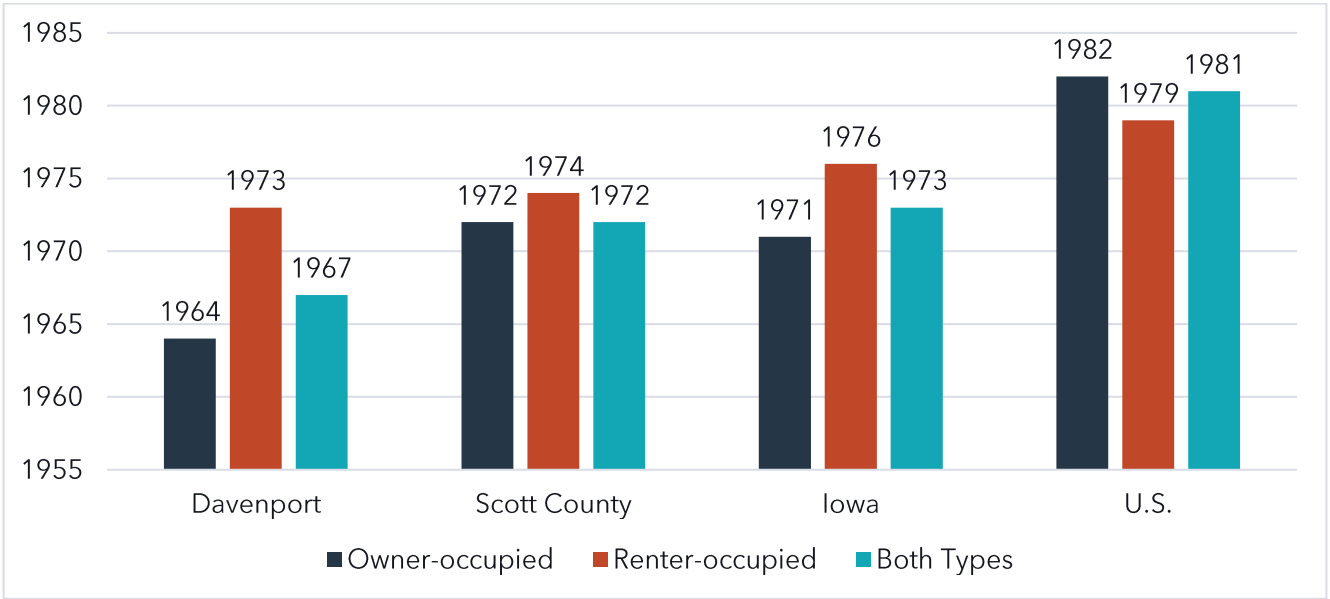
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.12: Davenport Housing Units Year Built by Census Block*



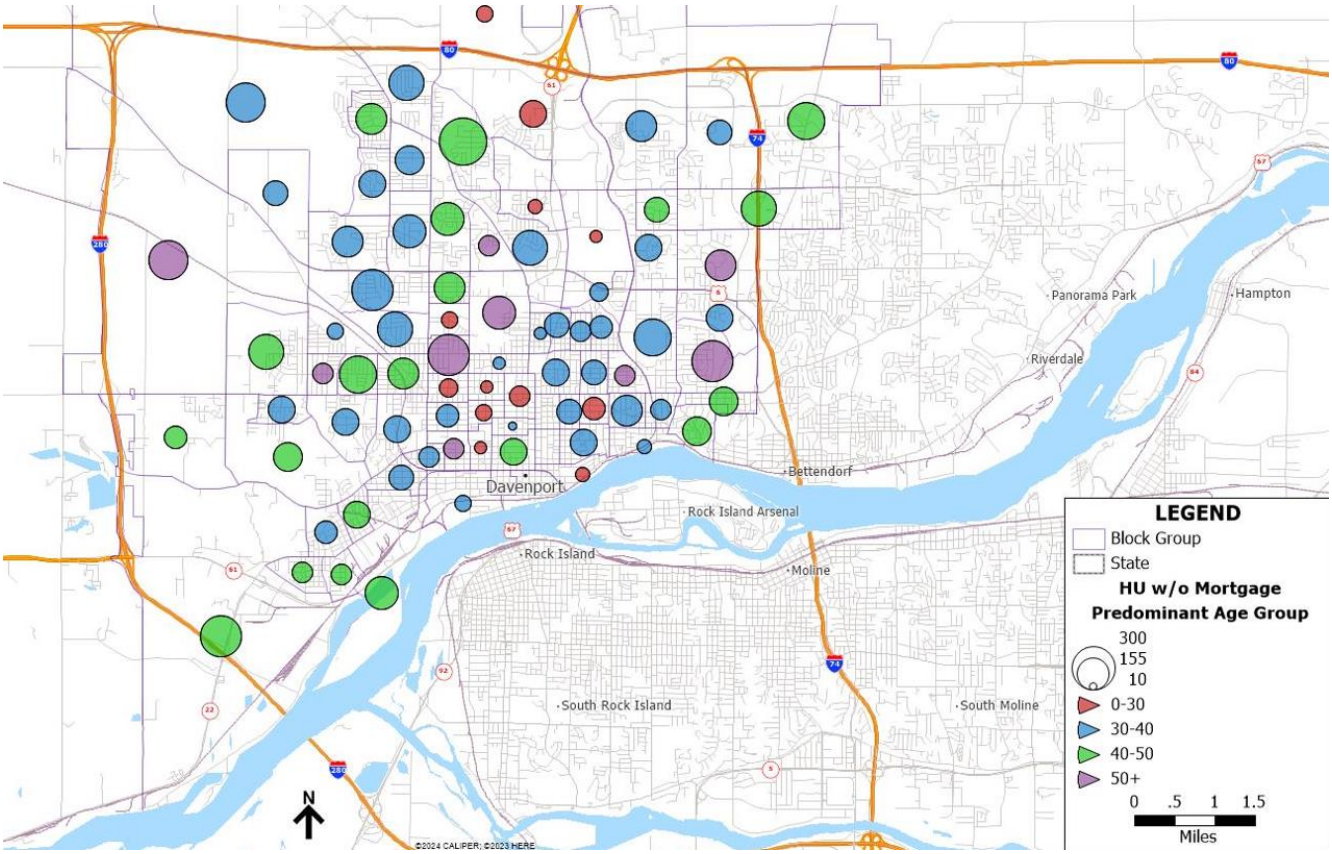
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.13: Median Year Built by Tenure



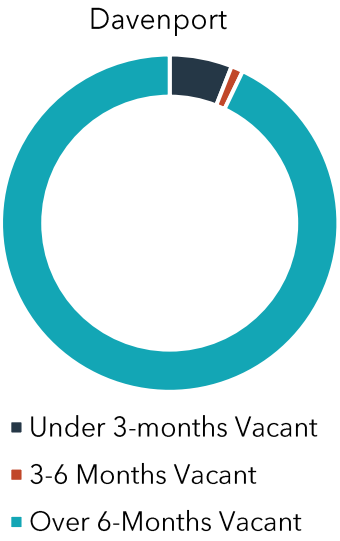
Source: ACS 2022 5-Year Table B25037

Figure 8.14: Davenport Housing Units Without Mortgage Predominant Age by Census Block



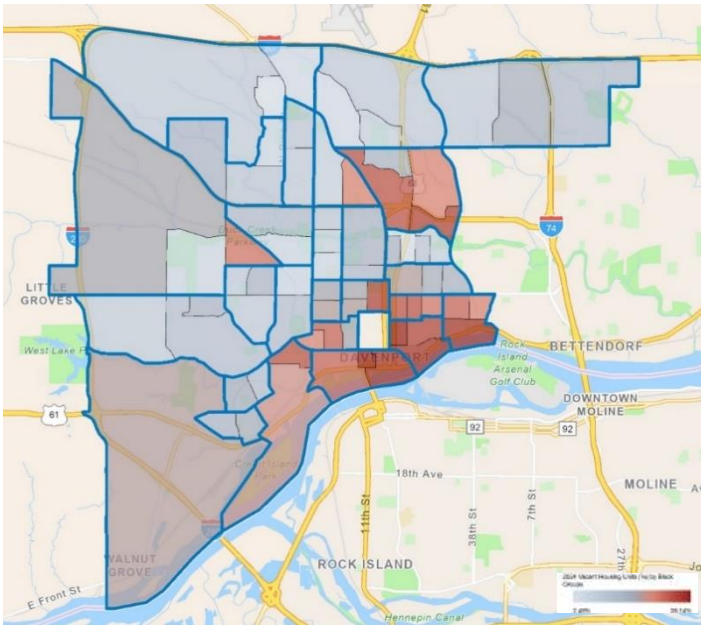
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.15: Duration of Vacancy for Residential Units



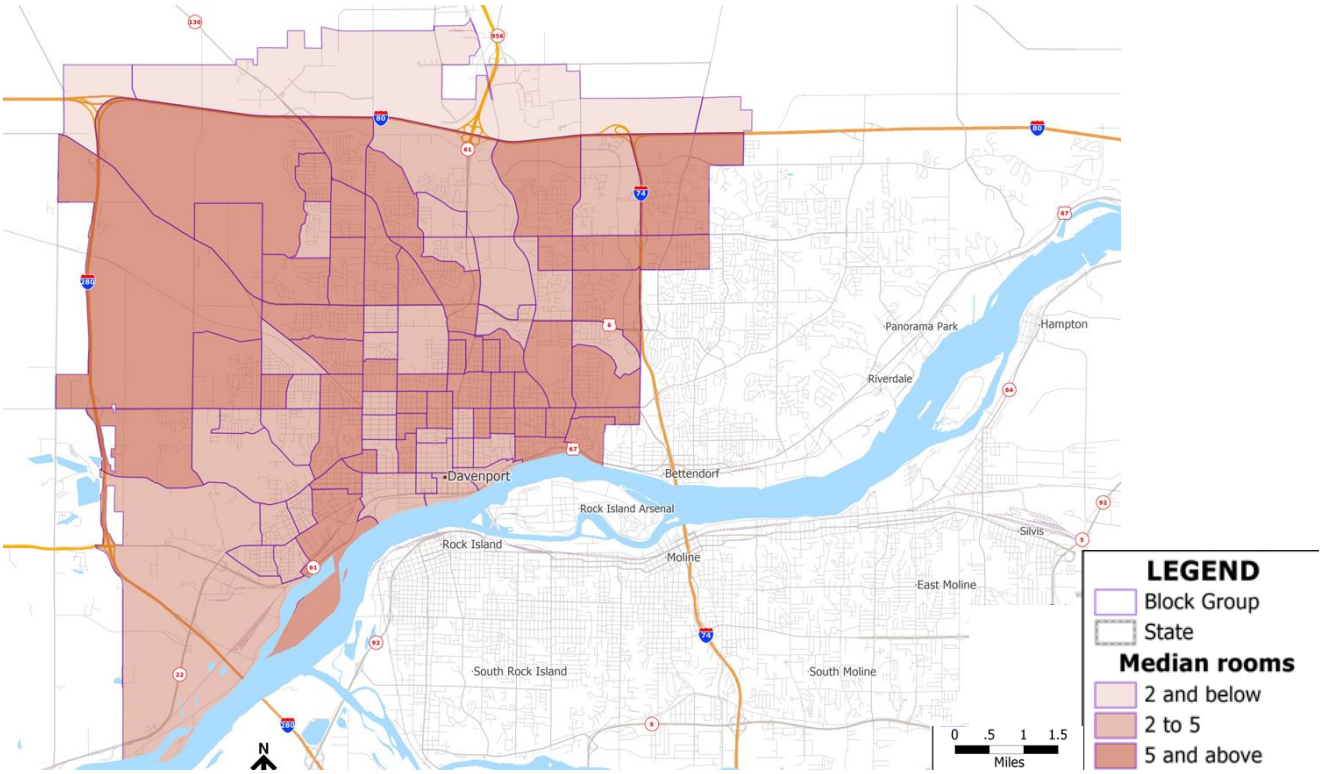
Source: HUD USPS Aggregated Administrative Data on Address Vacancies

Figure 8.16: Davenport Vacancy Rates by Census Tract, 2024



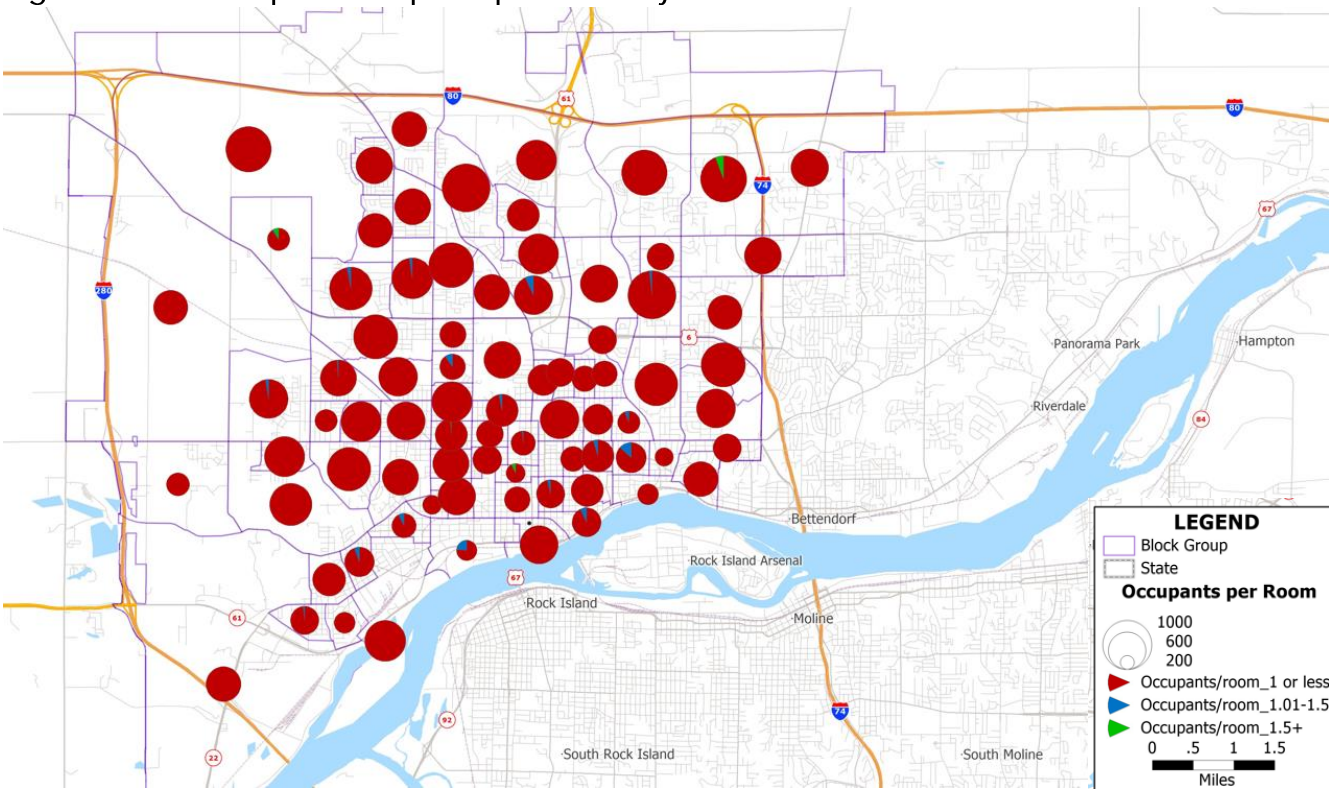
Source: Points Consulting using Esri Business Analyst, 2024

Figure 8.17: Davenport Median Number of Rooms by Census Block



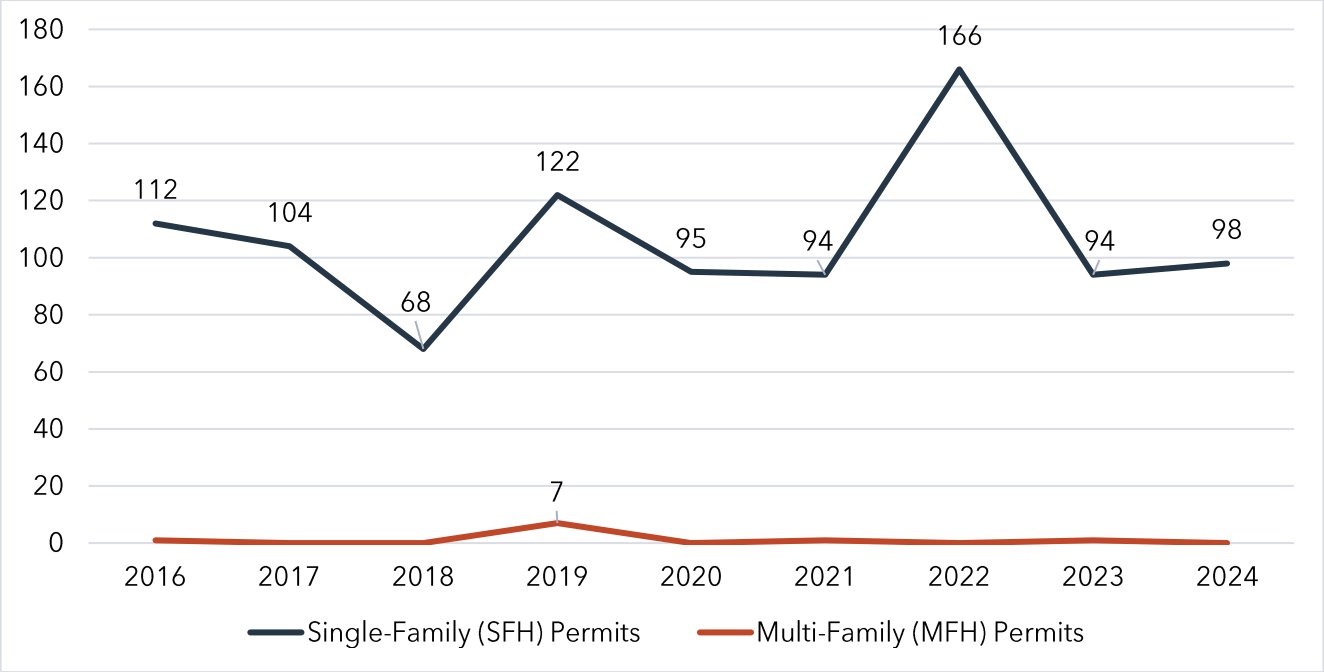
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.18: Davenport Occupants per Room by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.19: Single and Multi-family Housing Permit Units in Davenport, 2016-2023



Source: City of Davenport Public Works Department, Building Inspection Division, Monthly Activity Report

Table 8.5: Davenport Rentals

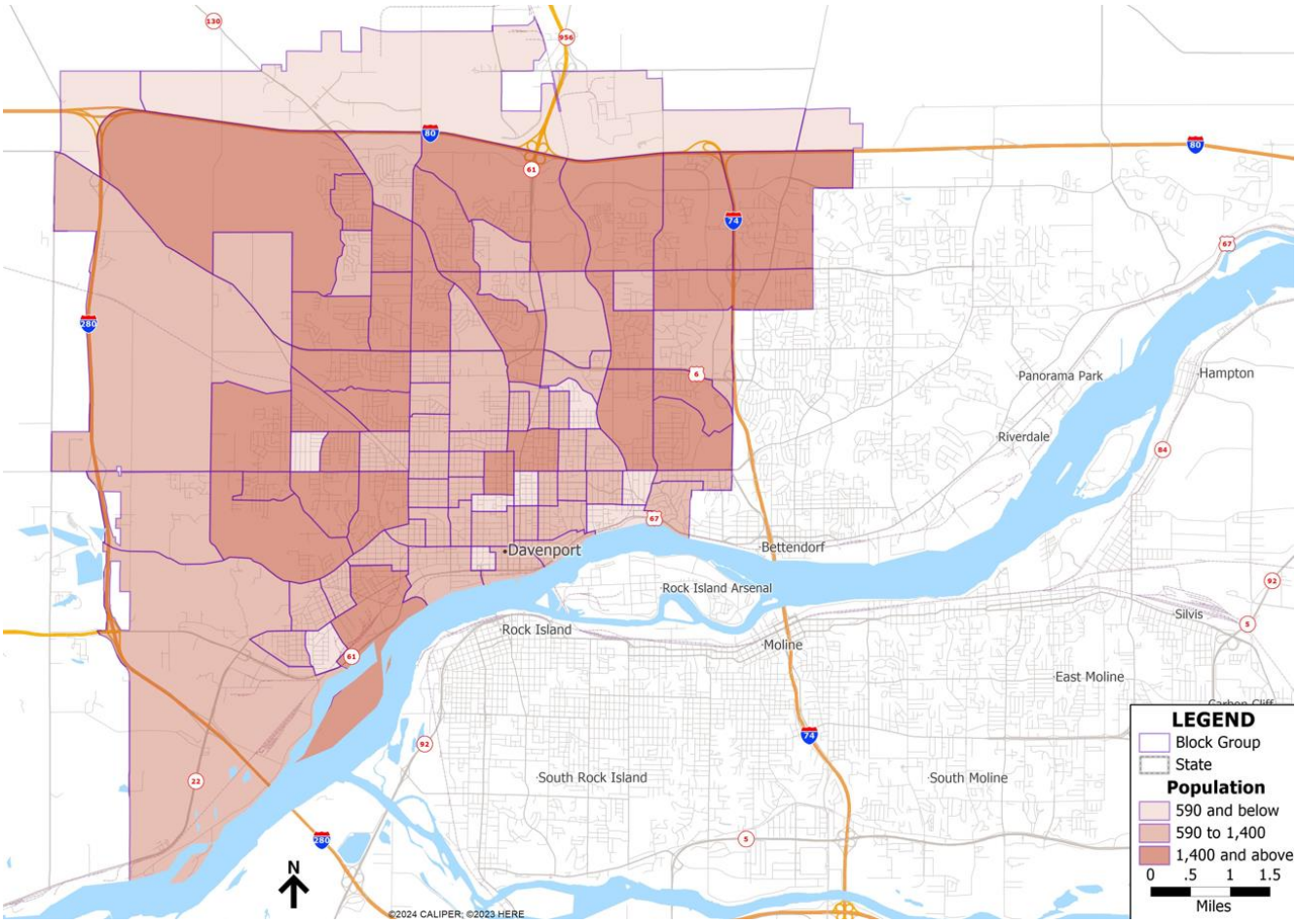
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	27	2	$838	+$125	14.9%
2 Bedroom	38	7	$1,023	+$129	12.6%
3 Bedroom	43	15	$1,410	+$134	9.5%
Condo and Townhouse Rentals					
1 Bedroom	30	(4)	$843	+$122	14.5%
2 Bedroom	36	3	$1,033	+$140	13.6%
3 Bedroom	26	(4)	$1369	+$229	16.7%
Apartment Rentals					
1 Bedroom	45	7	$780	+$86	11.0%
2 Bedroom	31	1	$945	+$100	10.6%
3 Bedroom	27	(2)	$1,267	+$176	13.9%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 8.20-8.23, Table 8.6), median age and household size (Figures 8.24-8.25), educational attainment (Figure 8.26), and underserved populations (Figures 8.27-8.29, Table 8.7).

Figure 8.20: Davenport Population by Census Block



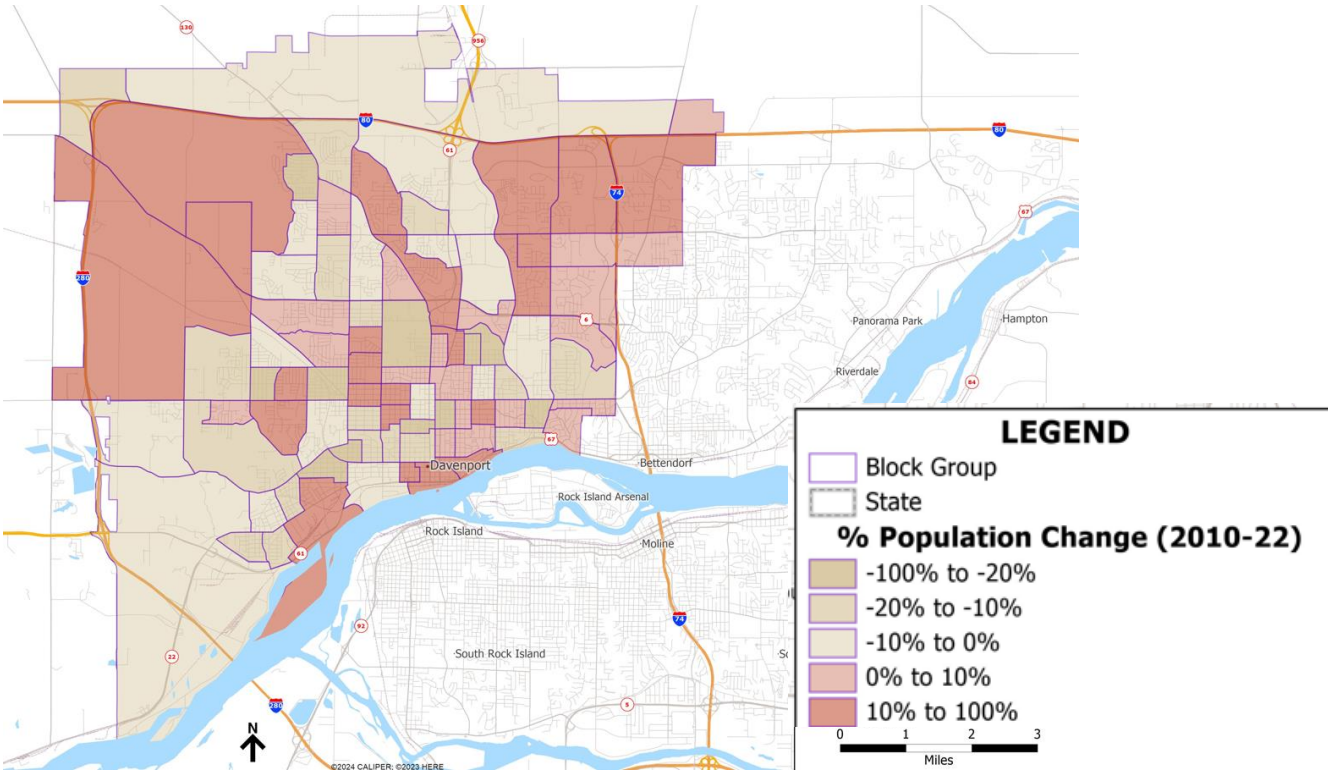
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 8.6: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Davenport	99,781	101,448	1,667	1.7%
Scott County	165,432	174,315	8,883	5.4%
Iowa	3.05M	3.19M	141,190	4.6%
U.S.	309.14M	331.01M	21.96M	7.1%

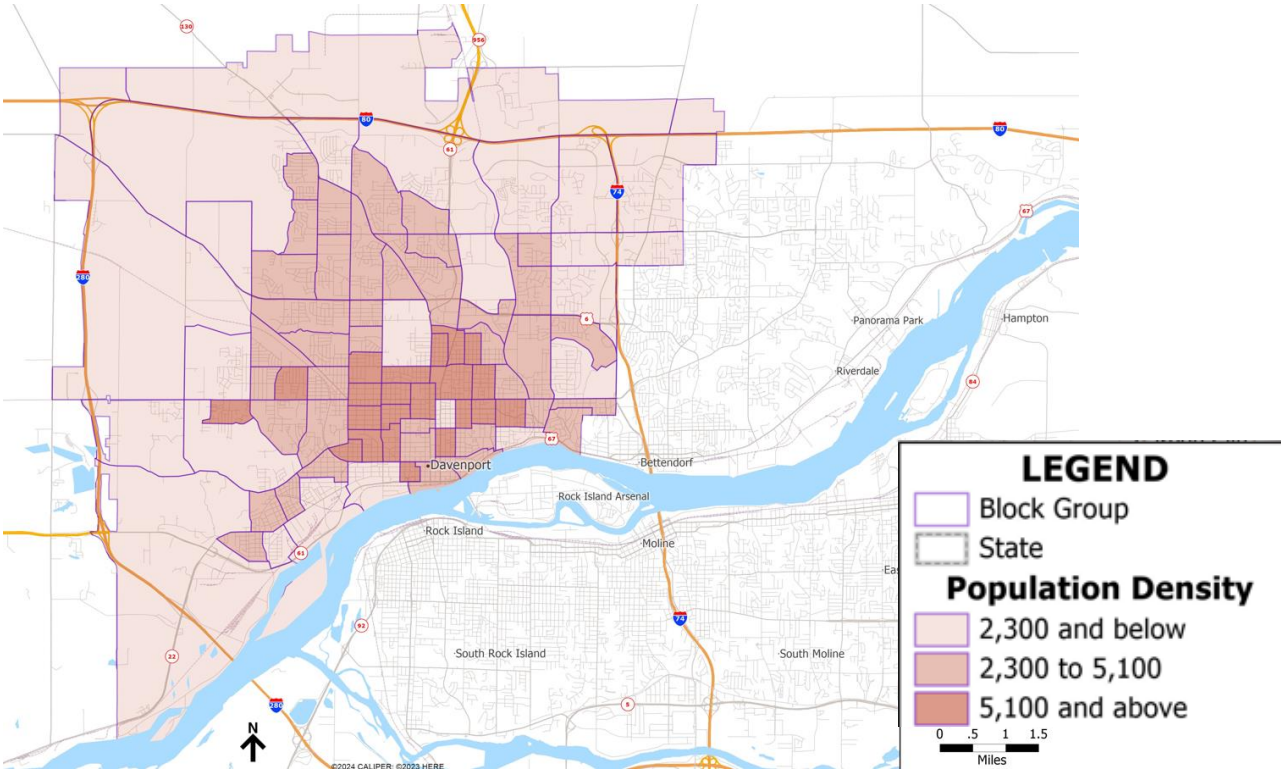
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 8.21: Davenport Percent Population Change by Census Block (2010-2022)



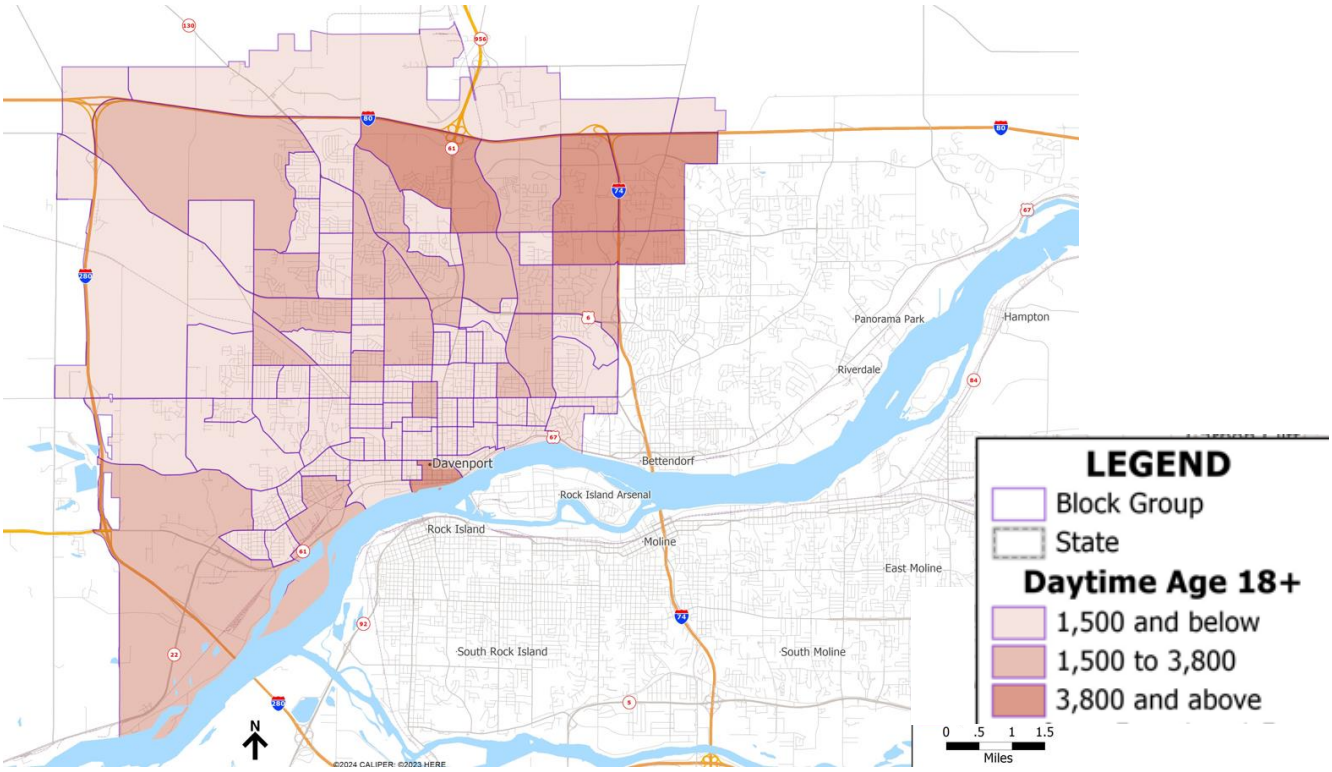
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.22: Davenport Population Density by Census Block



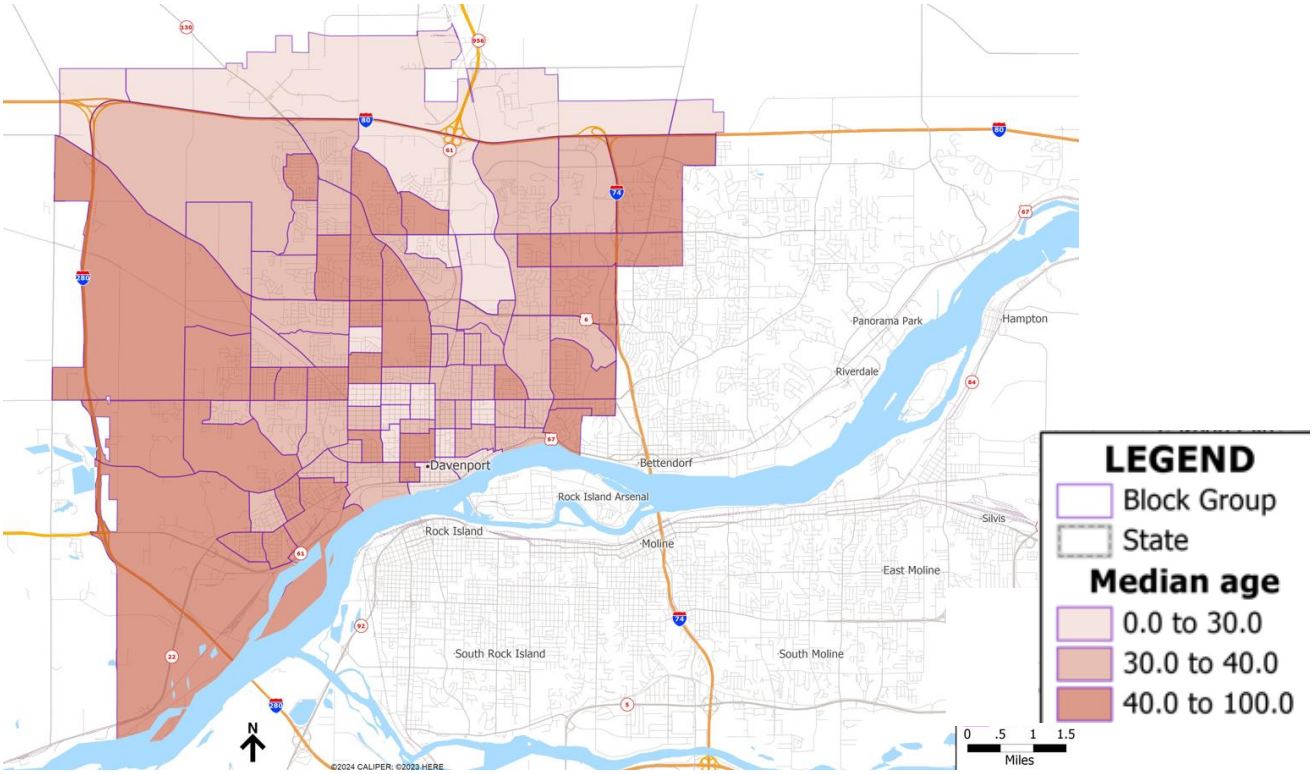
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.23: Davenport Daytime Population Age 18+ by Census Block



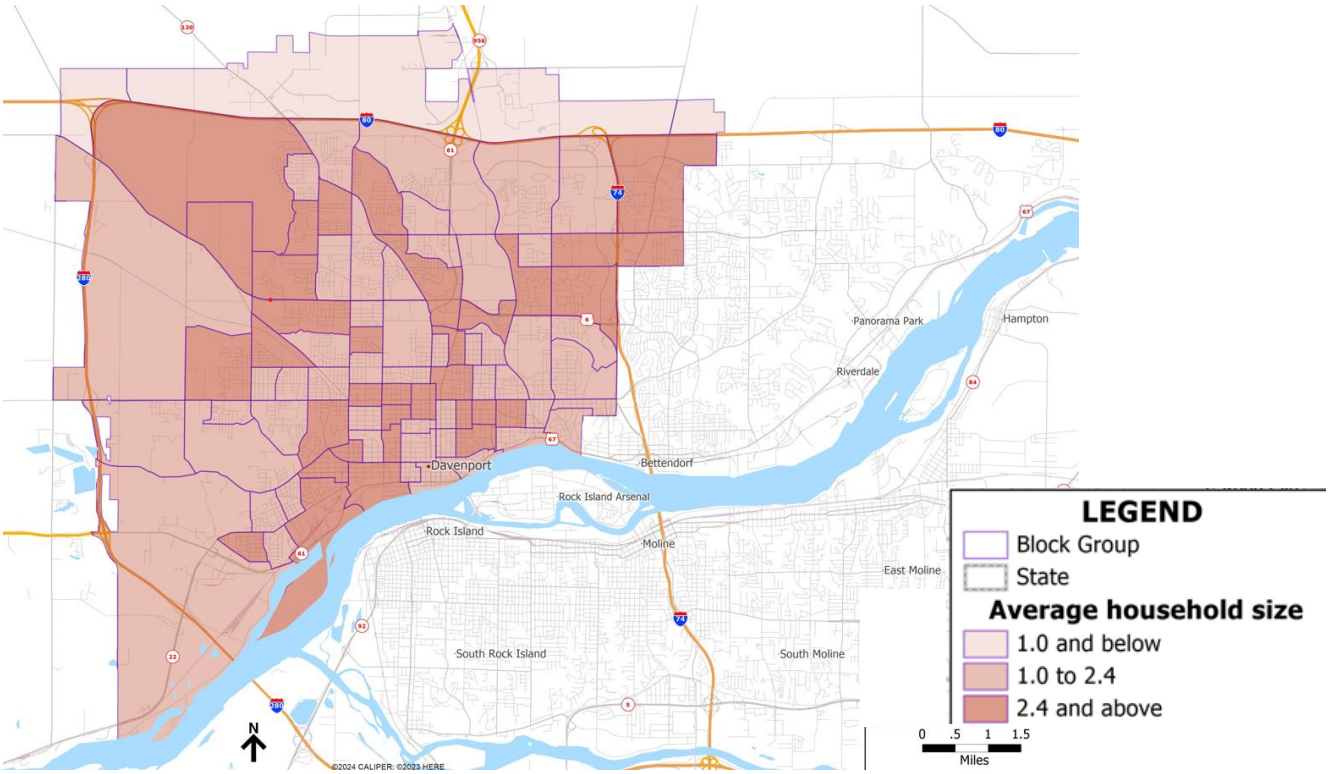
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.24: Davenport Median Age by Census Block



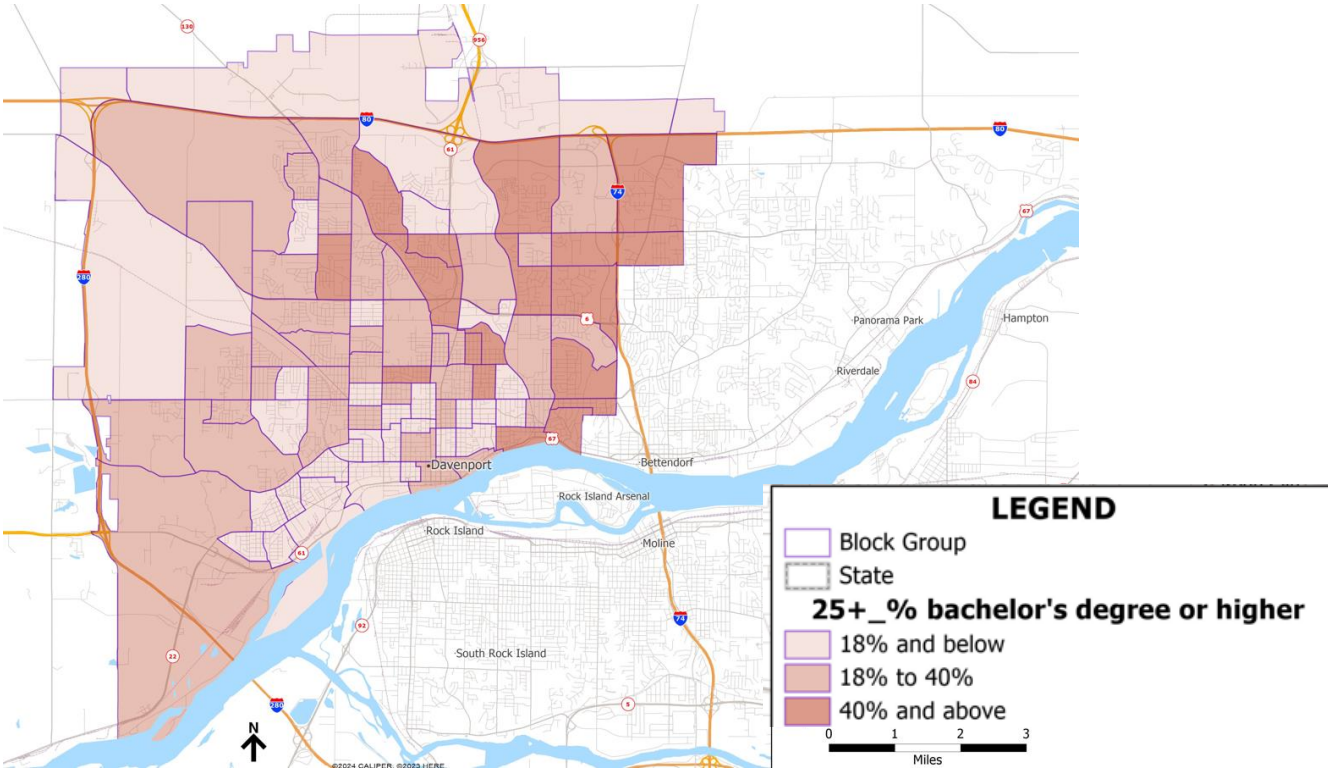
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.25: Davenport Average Household Size by Census Block



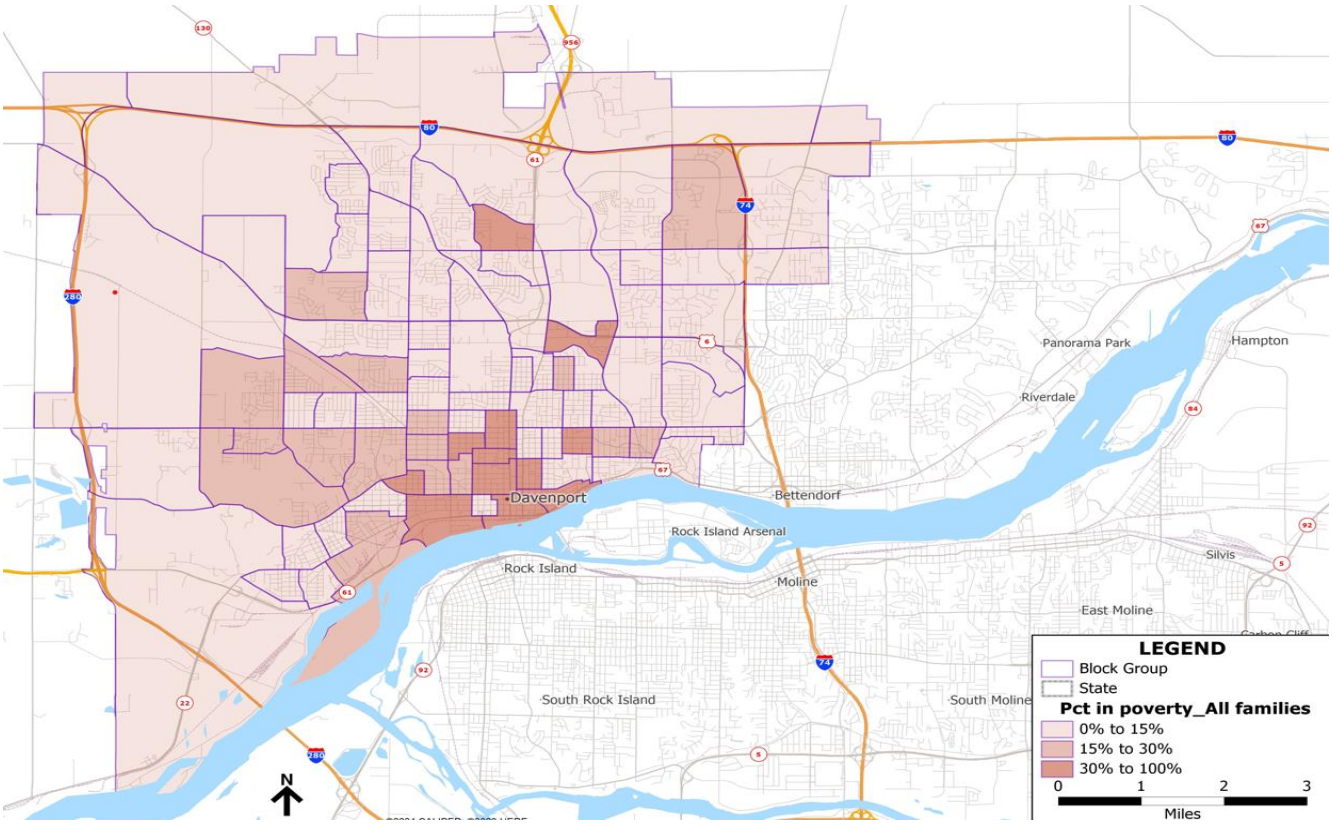
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.26: Davenport Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.27: Davenport Percent of Families in Poverty by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

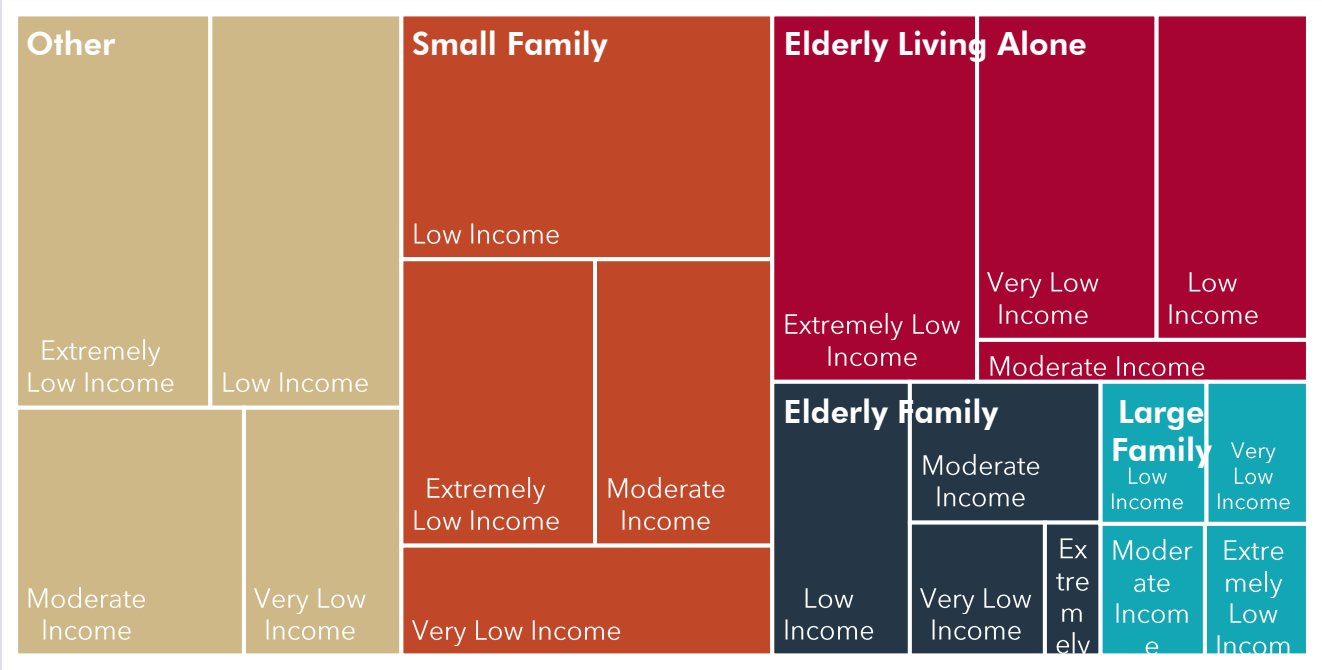
Table 8.7: Composition of Low-Income Households in Davenport

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units in Davenport
Elderly Family	Extremely Low Income	220	0.6%
Elderly Family	Very Low Income	535	1.3%
Elderly Family	Low Income	1,125	2.8%
Elderly Family	Moderate Income	800	2.0%
Small Family	Extremely Low Income	1,655	4.1%
Small Family	Very Low Income	1,215	3.0%
Small Family	Low Income	2,710	6.7%
Small Family	Moderate Income	1,515	3.8%
Large Family	Extremely Low Income	405	1.0%
Large Family	Very Low Income	430	1.1%
Large Family	Low Income	450	1.1%
Large Family	Moderate Income	410	1.0%
Elderly Living Alone	Extremely Low Income	2,245	5.6%
Elderly Living Alone	Very Low Income	1,745	4.3%
Elderly Living Alone	Low Income	1,470	3.7%
Elderly Living Alone	Moderate Income	415	1.0%
Other	Extremely Low Income	2,280	5.7%

Other	Very Low Income	1,165	2.9%
Other	Low Income	2,245	5.6%
Other	Moderate Income	1,685	4.2%

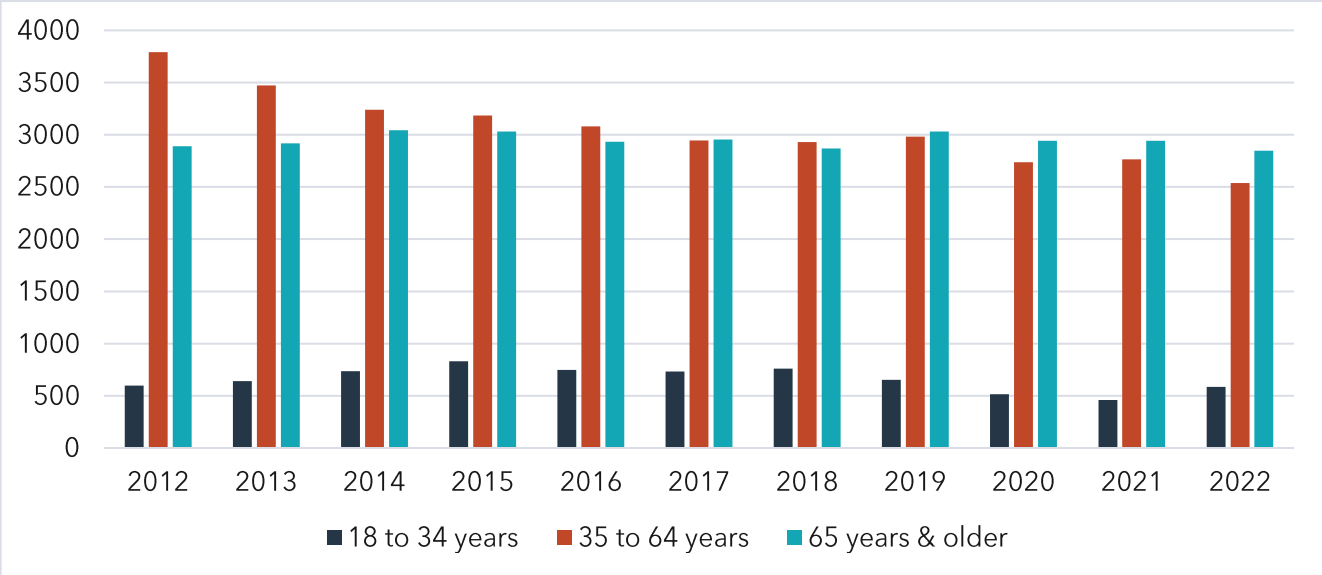
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 8.28: Composition of Low-Income Households in Davenport



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 8.29: Veterans by Age in Davenport, 2012-2022

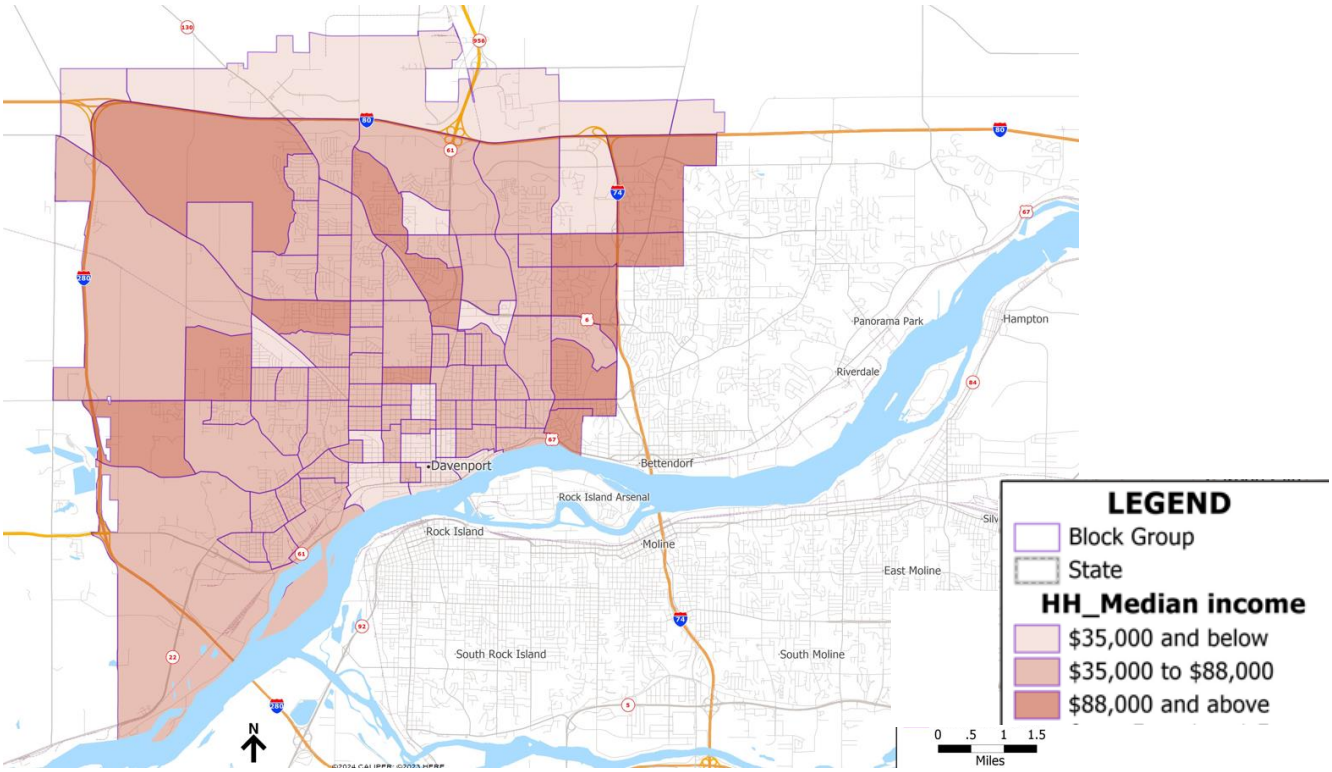


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income & Expenditures

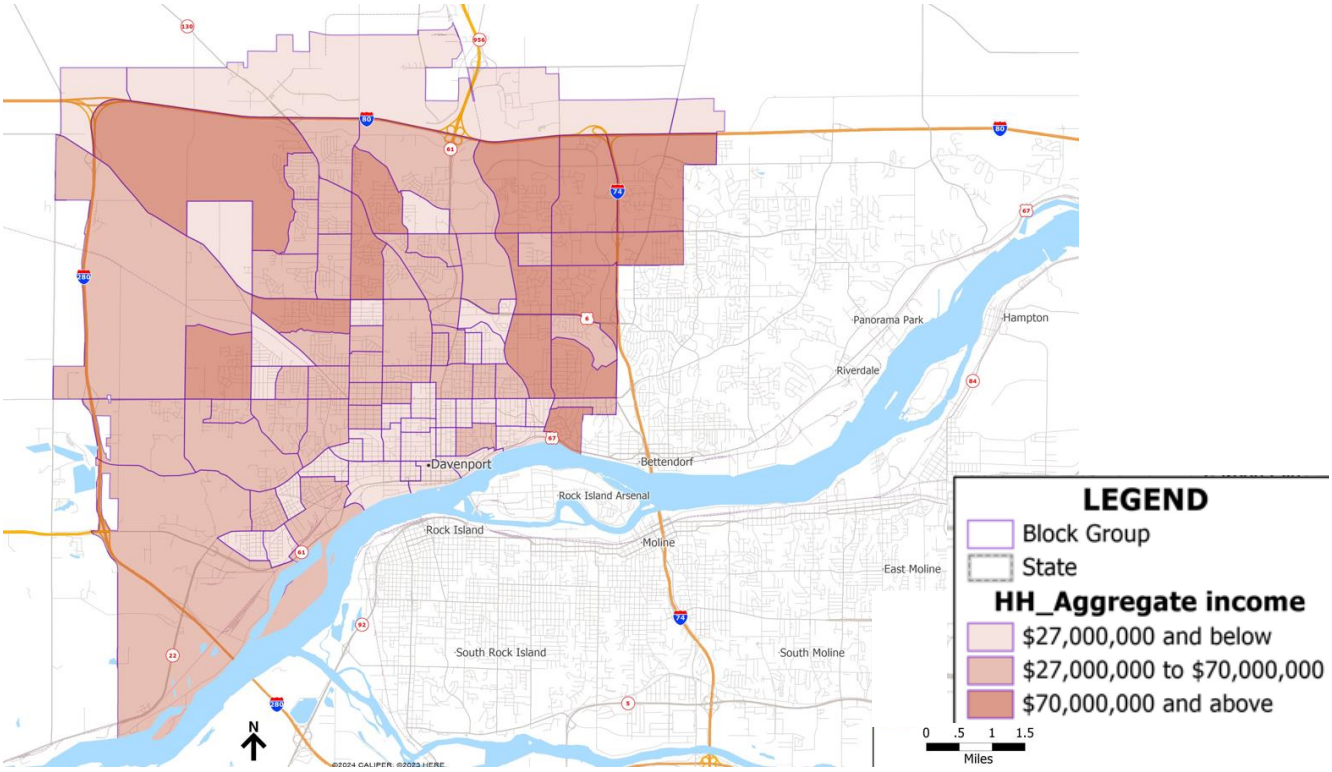
This section covers income (Figures 8.30-8.31) and budget expenditures (Figures 8.32-8.33).

Figure 8.30: Davenport Household Median Income by Census Block



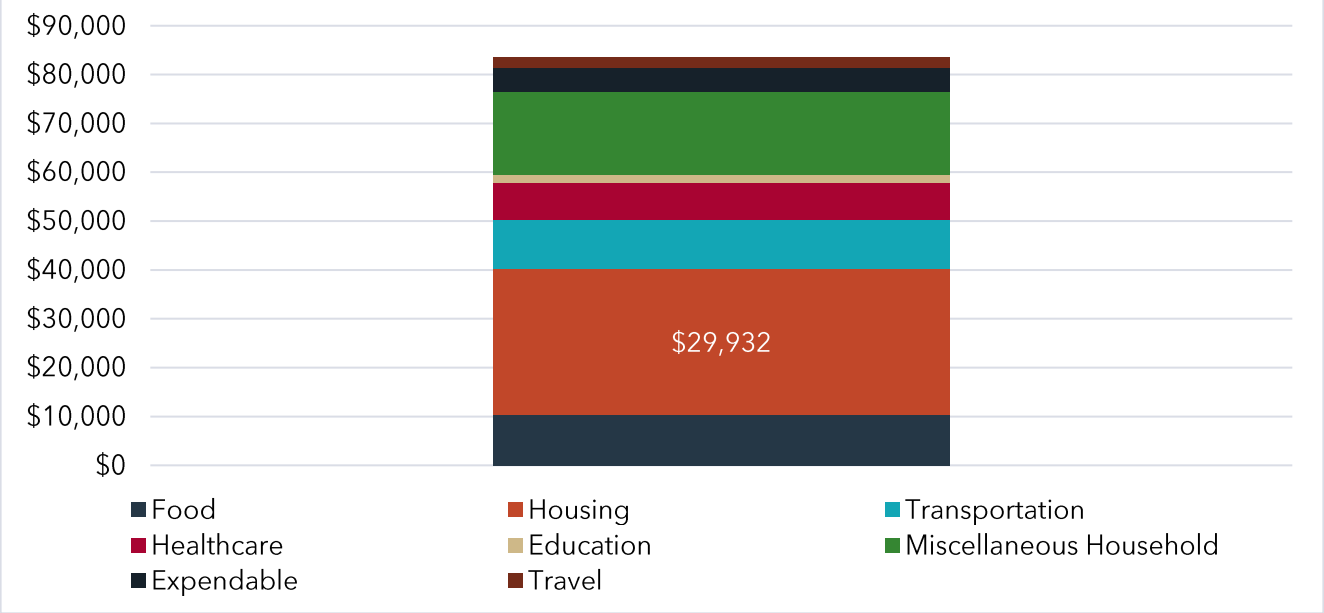
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.31: Davenport Household Aggregate Income by Census Block



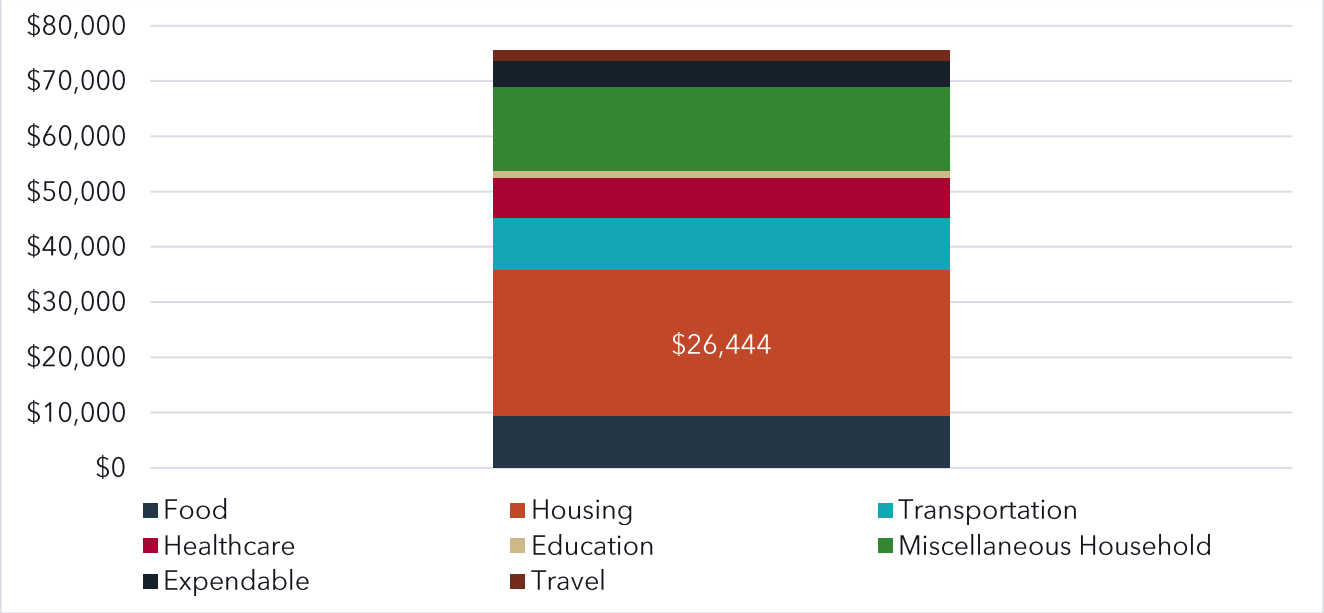
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.32: Scott County Monthly Budget Expenditures



Source: Esri Business Analyst, 2024

Figure 8.33: Iowa Monthly Household Budget Expenditures



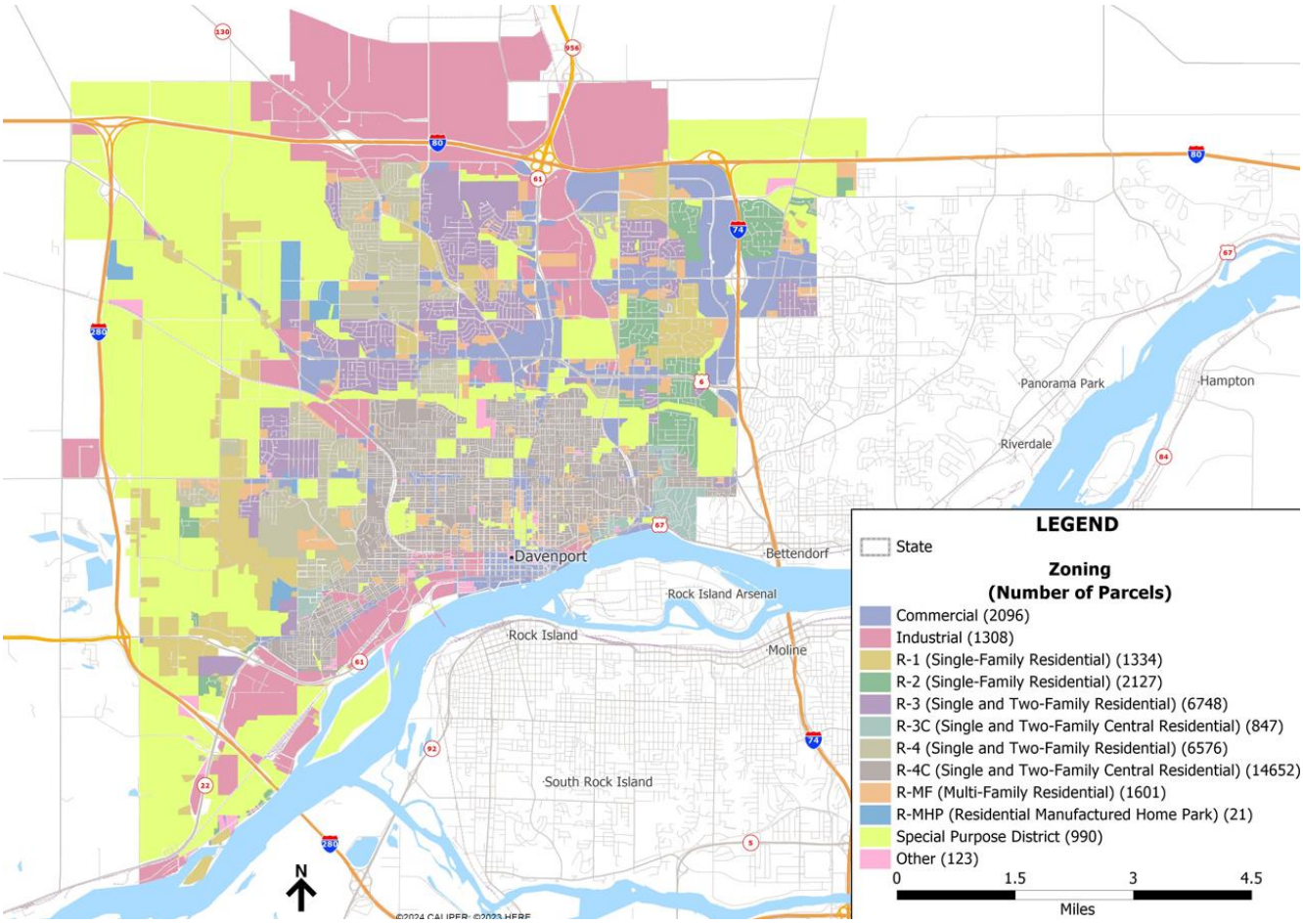
Source: Esri Business Analyst, 2024

Davenport Zoning

The City of Davenport currently occupies 40,832 acres of land. Of that land, 18.3% is zoned for primarily residential use. Districts that are primarily residential include: R-1, R-2, R-3, R-3C, R-4, R-4C, R-HF, and R-MHP (Figure 8.34).

The City of Davenport's R-1 is the lowest-density R-1 district in the Tri-Cities (minimum lot size is 20,000 square feet). Davenport's R-2 is for more urban but still allows for low-density neighborhoods.

Figure 8.34: Zoning Map for the City of Davenport



Source: Points Consulting using shapefile data from the City of Davenport

Table 8.8: Chapter 17 – "R-1" Single Family Residential Zoning District

Intent & Purpose	R-1 Single-Family Residential Zoning District. The R-1 Single-Family Residential Zoning District is intended to accommodate the lowest-density single-family neighborhoods within the City of Davenport, exhibiting a predominantly semi-suburban development pattern of large lots and generous yards.
Permitted Uses (res.)	Single Family Dwelling, Accessory Dwelling Unit. Group Home, Home Day Care. Place of Worship, Public Park, Community Center or Garden, Primary or Secondary Education, Equine Facility, Wireless Telecommunications - Stealth or DAS Co.
Conditional Uses (res.)	Bed and Breakfast, Lodge / Meeting Hall, Reception Facility, Other Wireless Telecommunications
Min Lot Size	20,000 sf
Max Height	35 feet
Min Lot Width	100 feet SF: 60 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 30 feet or average of front setbacks. R: 7 feet IS: 25 feet CS: 30 feet RCS: Lesser of 30 feet or 20% of lot depth

Source: City of Davenport 2023 Zoning Code

Table 8.9: Chapter 17 – "R-2" Single Family Residential Zoning District

Intent & Purpose	R-2 Single-Family Residential Zoning District. The R-2 Single-Family Residential Zoning District is intended to accommodate low-density single-family neighborhoods of a more urban character than the R-1 District.
Permitted Uses (res.)	Same as R-1 plus Single Family Dwelling Semi-Detached. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-2 District.
Conditional Uses (res.)	Bed and Breakfast, Lodge / Meeting Hall, Reception Facility, Wireless Telecommunications, Wireless Telecommunications - DAS New, Neighborhood Commercial Establishment.
Min Lot Size	SF: 10,000 sf SF-SD: 10,000 sf/ du
Max Height	35 feet
Min Lot Width	SF: 60 feet SF-SD: 60 feet/du
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 30 feet or average of front setbacks. R: 7 feet IS: 20 feet CS: 30 feet RCS: Lesser of 30 feet or 20% of lot depth

Source: City of Davenport 2023 Zoning Code

Table 8.10: Chapter 17 – "R-3" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-3 Single-Family and Two-Family Residential Zoning District. The R-3 Single-Family Residential Zoning District is intended to accommodate residential neighborhoods in the City of Davenport consisting of single-family and two-family homes in a moderately dense urban development pattern. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3 District.
Permitted Uses (res.)	Same as R-2 plus Two-Family Dwelling (New Construction). Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3 District.
Conditional Uses (res.)	Same as R-2.
Min Lot Size	SF: 7,500 sf, SF-SD: 4,000 sf/du 2F: 8,500 sf, 2F: 8,500 sf, Nonresidential: 10,000 sf
Max Height	35 feet
Min Lot Width	SF 2F: 60 feet SF-SD: 30 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 25 feet or average of front setbacks. R: 5 feet. IS: 15 feet. CS: 25 feet. RCS: Lesser of 25 feet or 20% of lot depth.

Source: City of Davenport 2023 Zoning Code

Table 8.11: Chapter 17 – "R-3C" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-3C Single-Family and Two-Family Central Residential Zoning District. The R-3C Single-Family and Two-Family Central Residential Zoning District is intended to preserve and protect Davenport's moderately dense, centrally located, established urban residential neighborhoods. Standards of the R-3C District are intended to ensure that new development is complementary to the existing developed character of these neighborhoods.
Permitted Uses (res.)	Same as R-3. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3C District.
Conditional Uses (res.)	Same as R-3.
Min Lot Size	SF: 7,500 sf, SF-SD: 4,000 sf/du 2F: 8,500 sf, 2F: 8,500 sf, Nonresidential: 10,000 sf
Max Height	
Min Lot Width	SF 2F: 50 feet SF-SD: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	Front: 25 feet or average of front setbacks, whichever is less. Rear: 25 feet or 20% of lot depth, whichever is less

Source: City of Davenport 2023 Zoning Code

Table 8.12: Chapter 17 – "R-4" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-4 Single-Family and Two-Family Residential Zoning District. The R-4 Single-Family and Two- Family Residential Zoning District is intended to accommodate residential neighborhoods in the City of Davenport consisting of single-family and two-family homes in a dense urban development pattern. The R-4 District may also serve as a transitional district between Davenport's single-family and two-family neighborhoods and more intense uses within the City.
Permitted Uses (res.)	Same as R-3. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4 District.
Conditional Uses (res.)	Same as R-3
Min Lot Size	SF: 6,000 sf SF-SD: 3,500 sf/du 2F: 7,000 sf Nonresidential: 10,000 sf
Max Height	35 feet
Min Lot Width	SF & 2F: 50 feet SF-SD: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 20 feet or average of front setbacks, whichever is less. R: 20 feet or 20% of lot depth, whichever is less. IS: 5 feet. CS: 15 feet. RCS: 20 feet.

Source: City of Davenport 2023 Zoning Code

Table 8.13: Chapter 17 – "R-4C" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-4C Single-Family and Two-Family Central Residential Zoning District. The R-4C Single-Family and Two-Family Central Residential Zoning District is intended to preserve and protect Davenport's dense, centrally located, established urban residential neighborhoods. Standards of the R-4C District are intended to ensure that new development is complementary to the existing developed character of these neighborhoods.
Permitted Uses (res.)	Same as R-4. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4C District.
Conditional Uses (res.)	Same as R-4. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4C District.
Min Lot Size	SF: 4,000 sf SF-SD: 2,500 sf/du 2F: 5,500 sf Nonresidential: 10,000 sf
Max Height	35 feet
Min. Lot Width	Single Family & Two-Family: 40 feet Single Family Semi-Detached: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 15 feet or average of front setbacks, whichever is less. R: 15 feet or 20% of lot depth, whichever is less. IS: 10% of lot width, or 5 feet, whichever is less In no case shall an interior side setback be less than 4 feet. CS: 10 feet. RCS: 15 feet.

Source: City of Davenport 2023 Zoning Code

Table 8.14: Chapter 17 – "R-MF" Multi-Family Residential Zoning District

Intent & Purpose	The R-MF Multi-Family Residential Zoning District is intended to accommodate a high-density neighborhood environment characterized by a mixture of housing types including single-family dwellings, semi-detached dwellings, two-family dwellings, townhomes, and multi-family dwellings.
Permitted Uses (res.)	Same as R-4 plus Children's Home, Domestic Violence Shelter, Multifamily Dwelling, Townhouse Dwelling, Tw-Family (Conversion) Dwelling, Public Safety Facility, Residential Care Facility. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-MF District. [Amended 1-11-2023 by Ord. No. 2023-05 ; 9-11-2019 by Ord. No. 2019-363]
Conditional Uses (res.)	Same as R-3
Min Lot Size	SF: 4,000 sf 2F: 6,000 sf SF-SD: 2,500 sf/du TH, MF: 1,500 sf/du Nonresidential: 10,000 sf
Max Height	35 Feet for Single Family, Two-Family, and Townhouse
Min Lot Width	Single Family: 40 feet, Two-Family: 50 feet, Single Family Semi-Detached: 25 feet/du Townhouse: 20 feet/du Multifamily: 80 feet, Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 25 Feet. R: 25 feet or 20% of site depth, whichever is less. IS: SF, 2F, SF-SD: 5 feet TH, MF: 10 feet - When abutting a residential district, structures over 45 feet in height require 1 foot additional setback for each 3 feet in height over 45 feet. CS: 20 feet. RCS: 25 Feet

Source: City of Davenport 2023 Zoning Code

Table 8.15: Chapter 17 – "R-MHP" Residential Manufactured Home Park Zoning District

Intent & Purpose	R-MHP Residential Manufactured Home Park Zoning District. The R-MHP District is intended to accommodate manufactured home parks, which are areas containing manufactured home sites arranged on a large tract, typically under single ownership, and designed to accommodate manufactured homes.
Permitted Uses (res.)	Manufactured Home Park, Dwelling - Manufactured Home, Community Garden, Public Park, Wireless Telecommunications - Stealth or DAS Co.
Conditional Uses (res.)	Wireless Telecommunications - DAS New
Min Lot Size	4,500 square feet for a site, 10 acres for a park
Max Height	20 Feet
Min Lot Width	45 feet for a site, 250 feet for a park
Setbacks (Front, Rear, Interior Side, Corner Side)	For a site, F: 20 feet from dedicated internal street, 10 feet from private access drive. R: 10 feet. IS: 10 feet. CS: 10. For a Park, F: 50 feet. R: 50 feet. S: 50 feet. CS: 50 feet

Source: City of Davenport 2023 Zoning Code

Key Survey Themes

Davenport residents perceive housing costs to be relatively high, with 68.7% of survey respondents rating home purchase costs as "somewhat expensive" or "expensive." Davenport respondents were the mostly likely to report challenges finding affordable housing, with 65.2% of Davenport respondents claiming it is difficult to find housing within their budget. While 21.1% of respondents felt there were too many short-term rentals, most did not perceive an excess.

Below are a few density preferences Davenport survey respondents express:

- Duplexes and Triplexes: Davenport residents are most open to seeing duplexes and triplexes in single-family neighborhoods (18.7% support).
- Condominiums: 31.3% of residents support locating condominiums near or behind commercial corridors.
- Multi-family Apartments: Demand for multi-family apartments is highest in Davenport, with 30.8% favoring placement near commercial corridors.
- Accessory Dwelling Units (ADUs): Although Moline leads in support for ADUs in single-family neighborhoods, Davenport residents support ADUs more broadly across various areas.
- Cottage Neighborhoods: Davenport respondents show the highest interest in cottage neighborhoods, with 30.8% supporting them in mixed-use or commercial areas and 26.3% in urban single-family lot neighborhoods.

9. Moline Highlights

Land Use Context

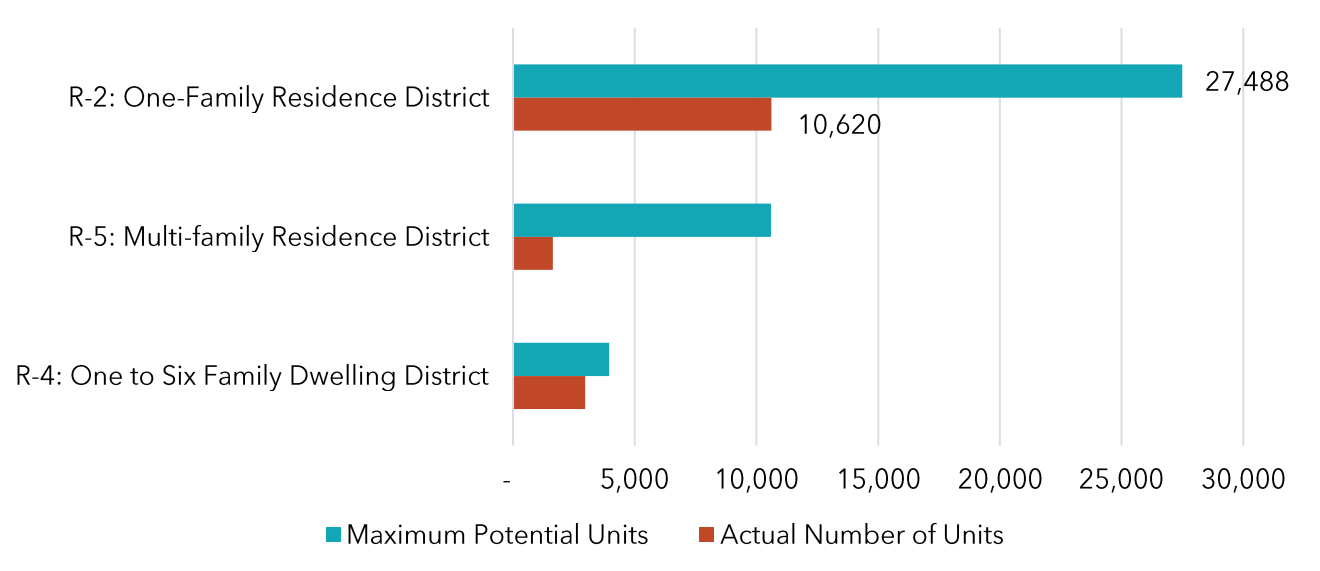
Understanding the in-fill potential within a community is an important first step for communities seeking to encourage development of more affordable housing. Low-density single-family housing is more expensive for communities to serve whereas in-fill development makes more optimal use of public works infrastructure. Table 9.1 displays some basic statistics on land use efficiency across Moline's 9,737 acres. For context, the map in Figure 9.34 displays the locations of each zoning district within the City.

Table 9.1: Structure Square Footage and Unit Counts by Zoning District[34]

Row Labels	Average Square Footage of Residential Structures	Maximum Potential Units	Actual Number of Units	Unit Difference	% Difference
R-2: One-Family Residence District	1,214	27,488	10,620	16,868	61.4%
R-4: One to Six Family Dwelling District	750	3,950	2,963	987	25.0%
R-5: Multi-family Residence District	1,393	10,604	1,633	8,971	84.6%
Grand Total	**1,143**	**42,042**	**15,221**	**26,821**	**63.8%**

Source: Points Consulting using Moline Zoning Code and GIS data

Figure 9.1: Moline Number of Potential and Actual Structures by Zoning District



Source: Points Consulting using Moline Zoning Code and GIS data

The values in Table 9.1 and Figure 9.1 represent the typical size of units and density of units within the given zoning district. The difference and percent difference columns indicate how many units could potentially be located on each tax lot if it were built to maximum density. This is not to

[34] Note: R-6: Mobile home park zoning district is excluded for Moline due to lack of reliable information.

suggest that maximum density is the ideal alternative but simply to show overall in-fill potential. The R1 district of Moline, which currently contains 10,620 units, could accommodate 27,488 if built out to maximum allowable density. This is not surprising given that R1 is by far the dominant district in the City. Though many of these lots could not accommodate additional dwellings without compromising the primary residence, it is worth considering whether accommodations such as attached ADUs or duplex conversions could help fill the existing housing gap within the community.

Affordability Gaps

Out of the three Tri-Cities, Moline reports the second-highest percentage (44.6%) of households that are cost burdened, or severely cost burdened (Table 9.2).

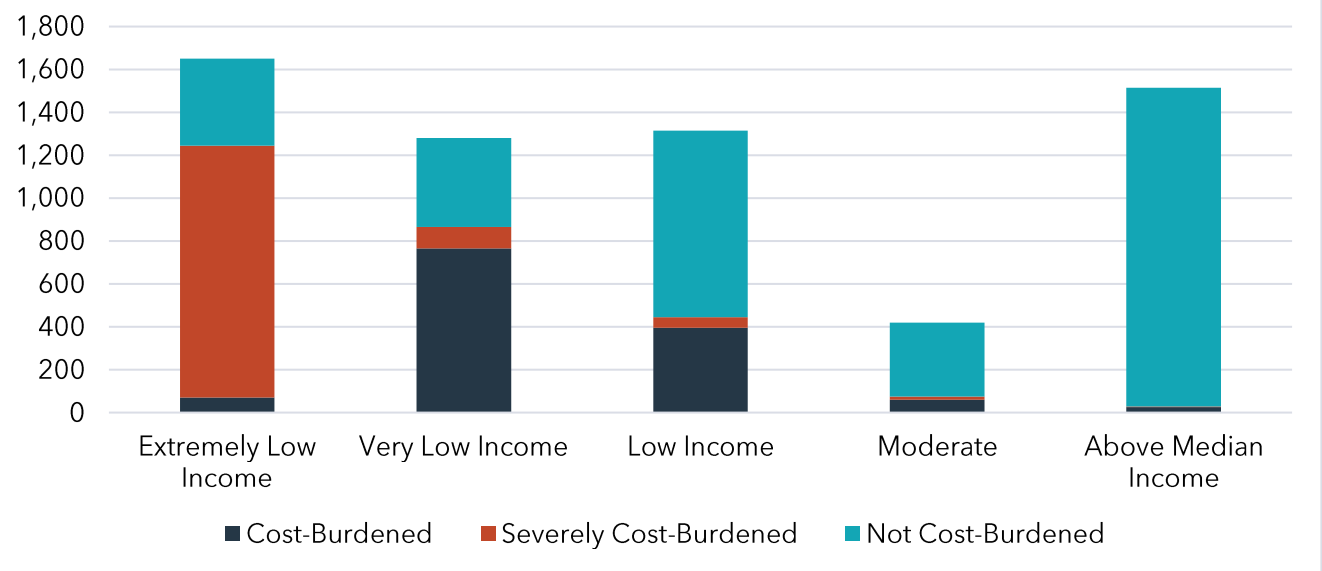
Table 9.2: Renters' Housing Cost Burden: Moline, Rock Island County, Illinois, U.S.

Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Moline	6,147	22.9%	21.7%	44.6%	49.6%
Rock Island County	19,161	20.2%	22.1%	42.3%	49.2%
Illinois	1,655,952	22.4%	21.5%	43.9%	48.9%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

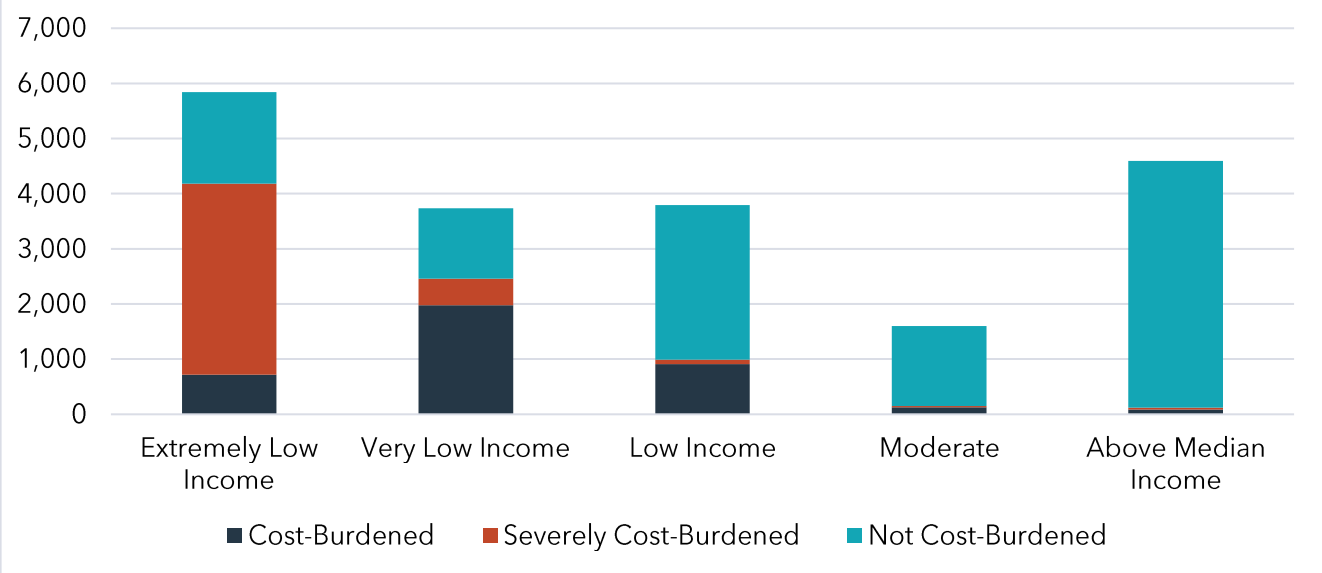
Figures 9.2 and 9.3 below show Cost Burden by Income Level for renters in Moline. In Moline, 33.8% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 71.5% are cost burdened in Moline. In Rock Island County, 54.5% of renting households in the three low-income categories are cost burdened.

Figure 9.2: Renters' Cost Burden by Income Level in Moline



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

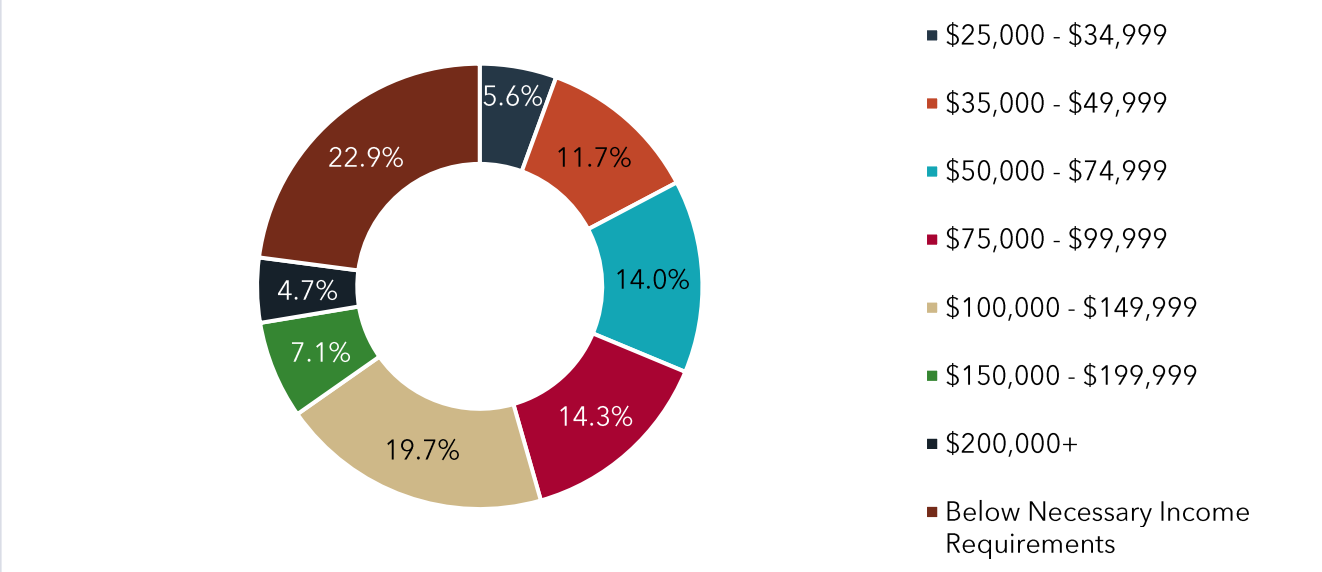
Figure 9.3: Renters' Cost Burden by Income Level in Rock Island County



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 9.4 shows that 22.9% of all households in Moline are cost-burdened to some degree. All households in the income brackets above $25K can afford an average-priced home in Moline.

Figure 9.4: Moline Households that Can Afford to Buy an Average-Priced Home



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

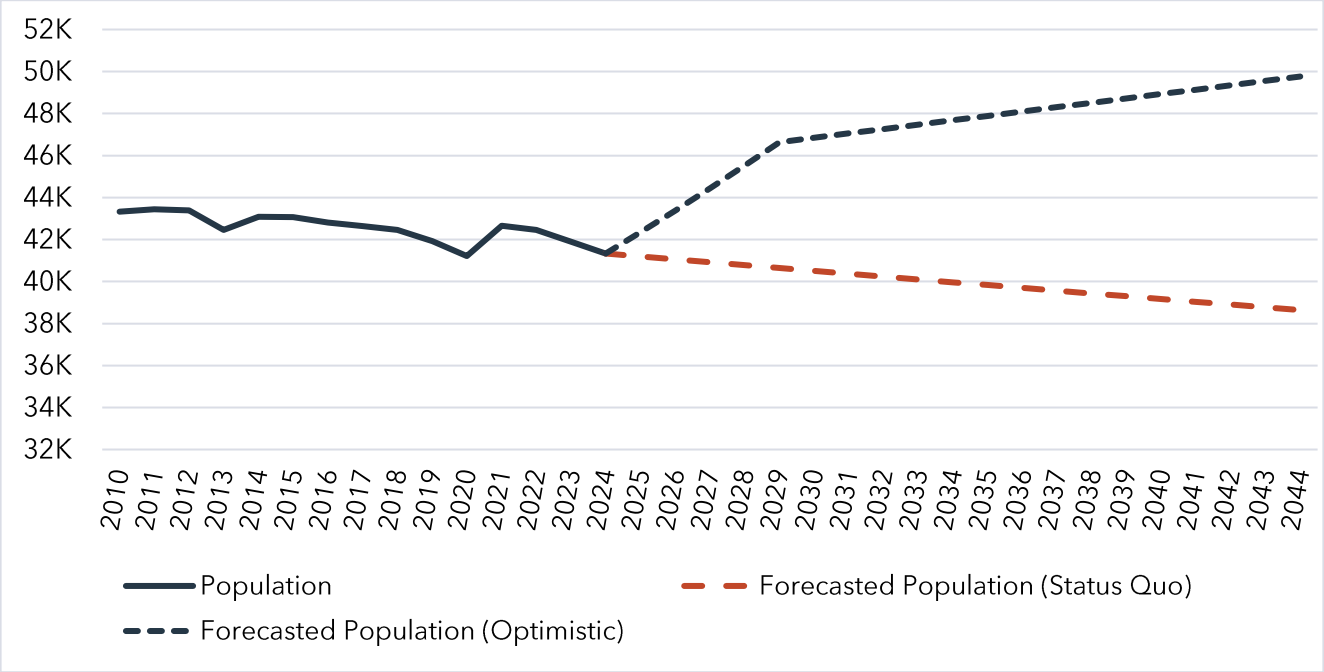
Population & Housing Forecasts

The population trend in Moline follows a pattern similar to that of Davenport (Table 9.3 and Figure 9.5). The number of Moline residents aged 0–30 fell from 16,300 to 15,400, while the population over 60 rose from 9,900 to 11,100 during the same period. Moline's population has steadily decreased at an annual rate of 0.3% from 2010 to 2024. Like Davenport, new housing could potentially help offset this population decline. PC projects that the aging population will have a similar impact on Moline over the next 20 years, potentially reducing the population to 33,000 by

2044. This assumes a worst-case scenario in which young residents continue moving out and no new housing is built to retain residents and attract new families.

Though Moline's population has fluctuated over the past 14 years, the overall trend suggests a gradual decline in population continuing to 2044 under the Status Quo projection. The Optimistic scenario, based on projections from the Bi-State Regional Commission, forecasts potential growth. PC agrees with this optimistic outlook, assuming that increased housing could spur economic development and attract new residents to Moline. However, it should be noted that the strength of the model, as indicated by R-squared values in the regression analysis, decreased with the Moline forecast, meaning that the Optimistic projection is less reliable.

Figure 9.5: Moline Population Forecasts, 2024-2044



Source: Points Consulting & David Kovarik (Bi-State Regional Commission), 2024

Table 9.3: Moline Population Forecast, 2024-2044

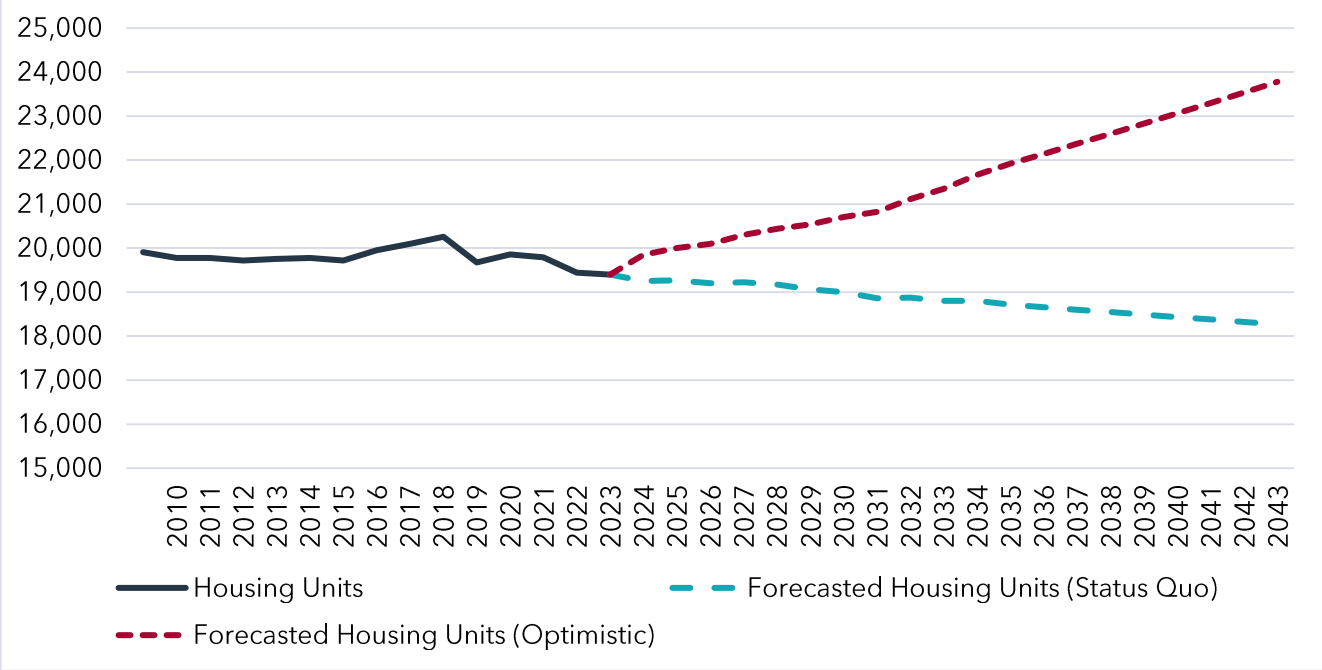
Year	----Population----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	41,334	41,334	--	--
2029	39,020	46,637	(1.7%)	12.8%
2034	37,885	47,678	(3.3%)	15.4%
2039	34,853	48,720	(4.9%)	17.9%
2040	34,462	48,928	(5.3%)	18.4%
2044	32,995	49,762	(6.5%)	20.4%

Source: Points Consulting, 2024

Under the Status Quo scenario in the Population Forecast section, Moline's population is expected to continue declining. The Housing Forecast reflects this trend (see Table 9.4 and Figure 9.6). With a potential decrease of around 2,700 residents, the demand for housing would drop significantly,

resulting in the need for 1,100 fewer units than currently required. Conversely, the Optimistic scenario anticipates an increase in population, leading to a demand for an additional 4,400 housing units.

Figure 9.6: Moline Housing Forecast, 2024-2044



Source: Points Consulting, 2024

Table 9.4: Moline Housing Forecast, 2024-2044

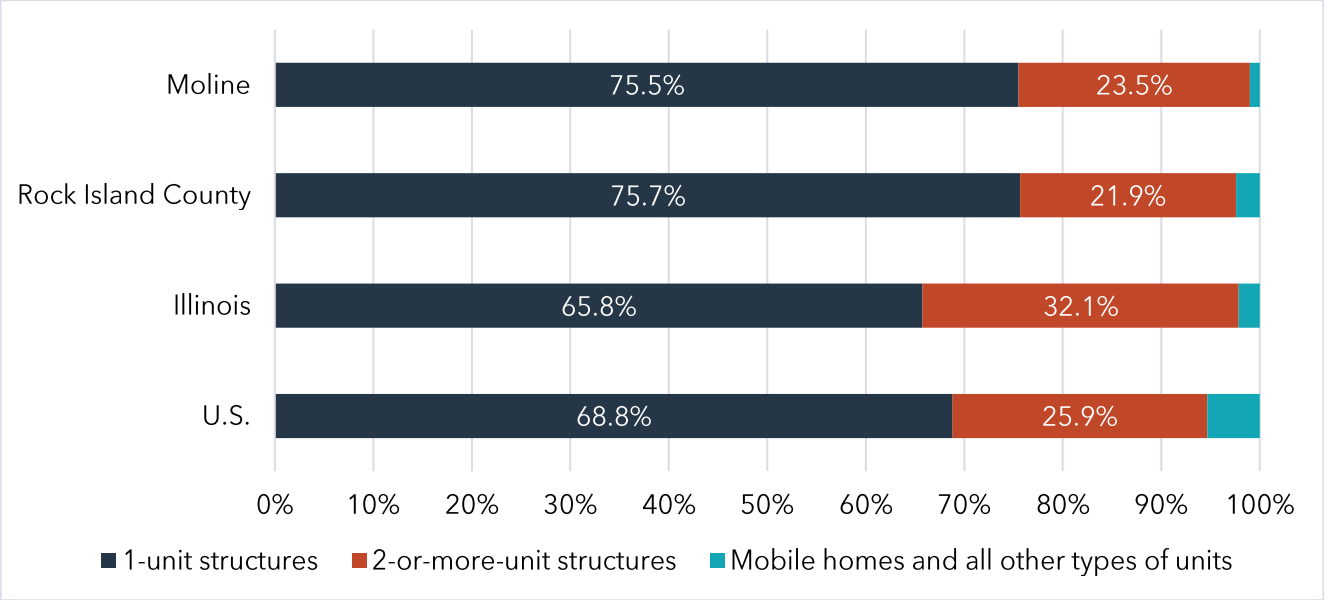
Year	----Housing----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	19,400	19,400	--	--
2029	19,172	20,439	(1.17%)	5.36%
2034	18,801	21,346	(3.09%)	10.03%
2039	18,546	22,600	(4.40%)	16.50%
2040	18,491	22,831	(4.68%)	17.69%
2044	18,270	23,780	(5.82%)	22.58%

Source: Points Consulting, 2024

Housing Supply

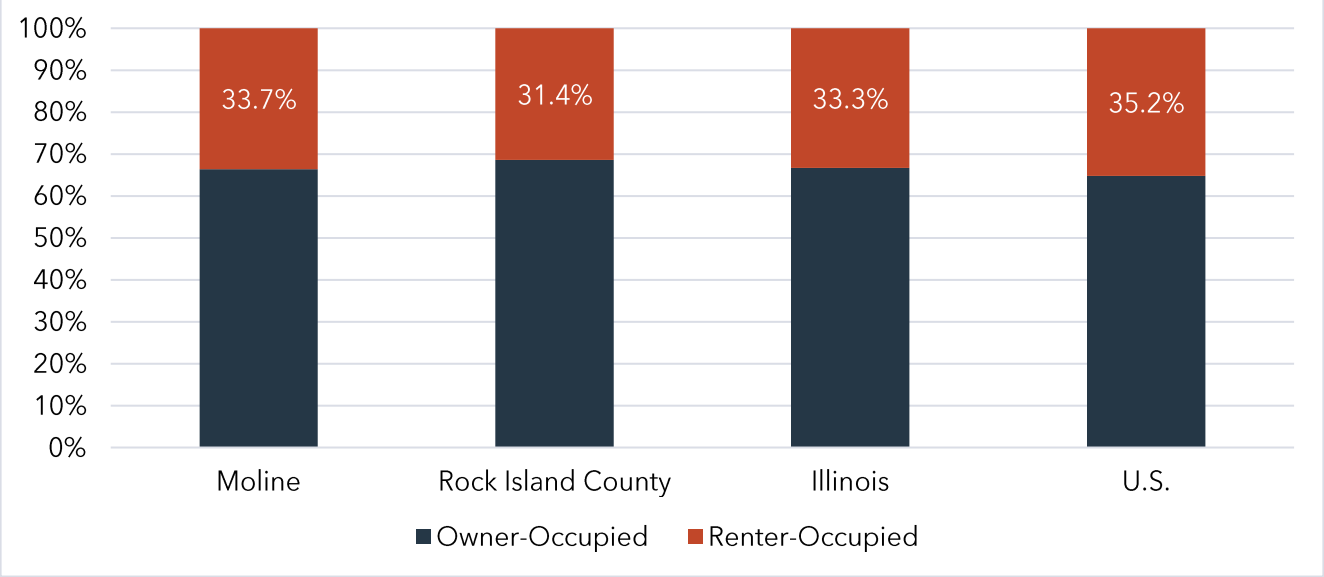
This section covers housing type and tenure (Figures 9.7-9.10), age of housing stock (Figures 9.11-9.14), vacancy (Figures 9.15-9.16), occupancy (Figures 9.17-9.18), new housing production (Figure 9.19), and rent trends (Table 9.5).

Figure 9.7: Percent Housing by Type: Moline, Rock Island County, Illinois, U.S.



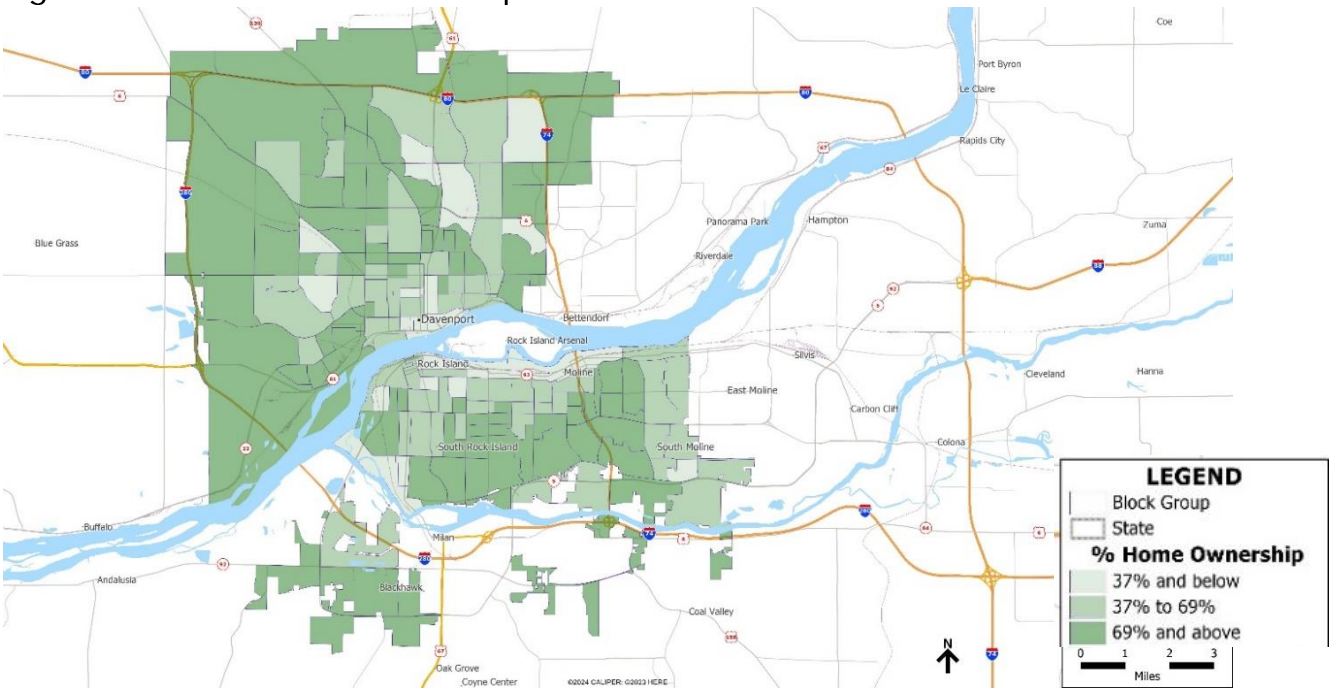
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.8: Percentage of Owner Occupied to Renter-Occupied Units, Moline, 2022



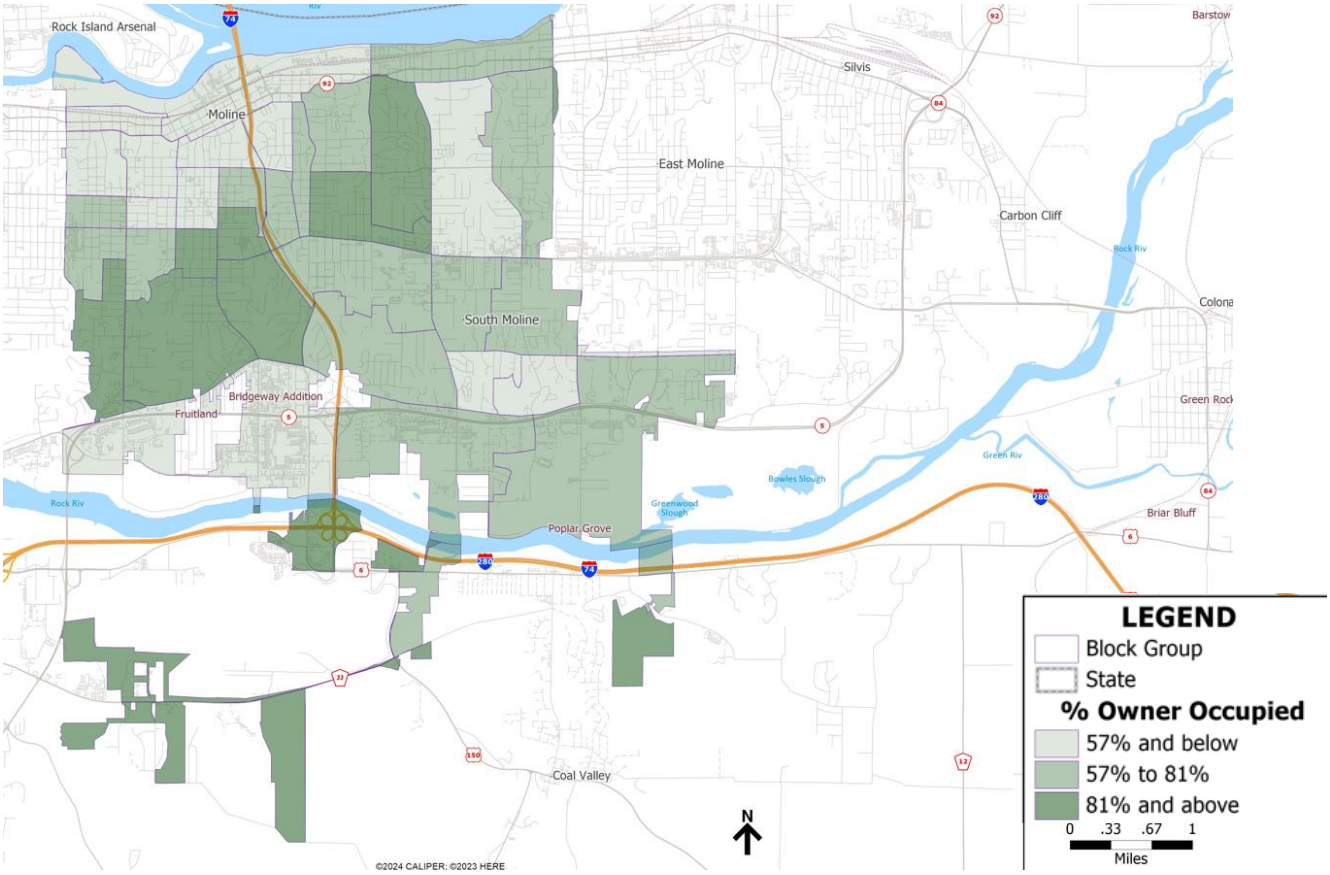
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.9: Percent Home Ownership Tri-Cities



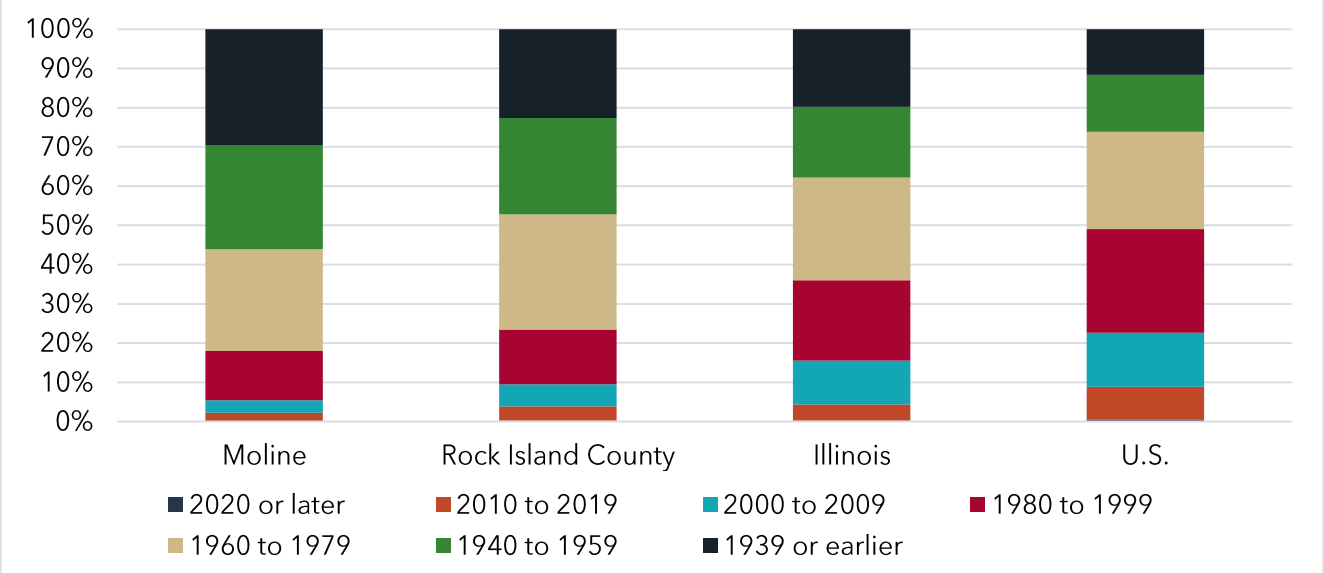
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.10: Moline Percent Owner Occupied by Census Block



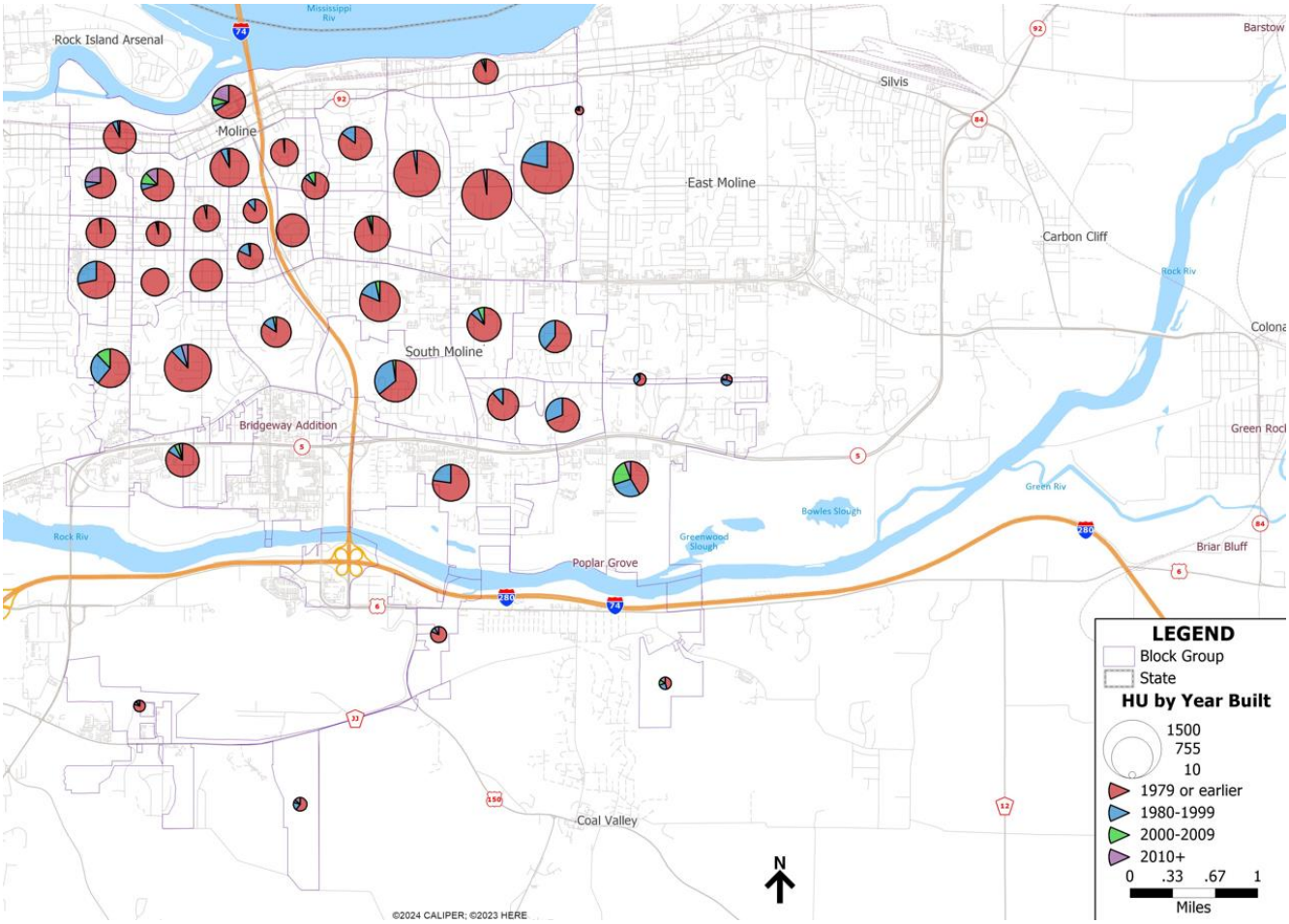
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.11: Age of Housing Stock in Moline



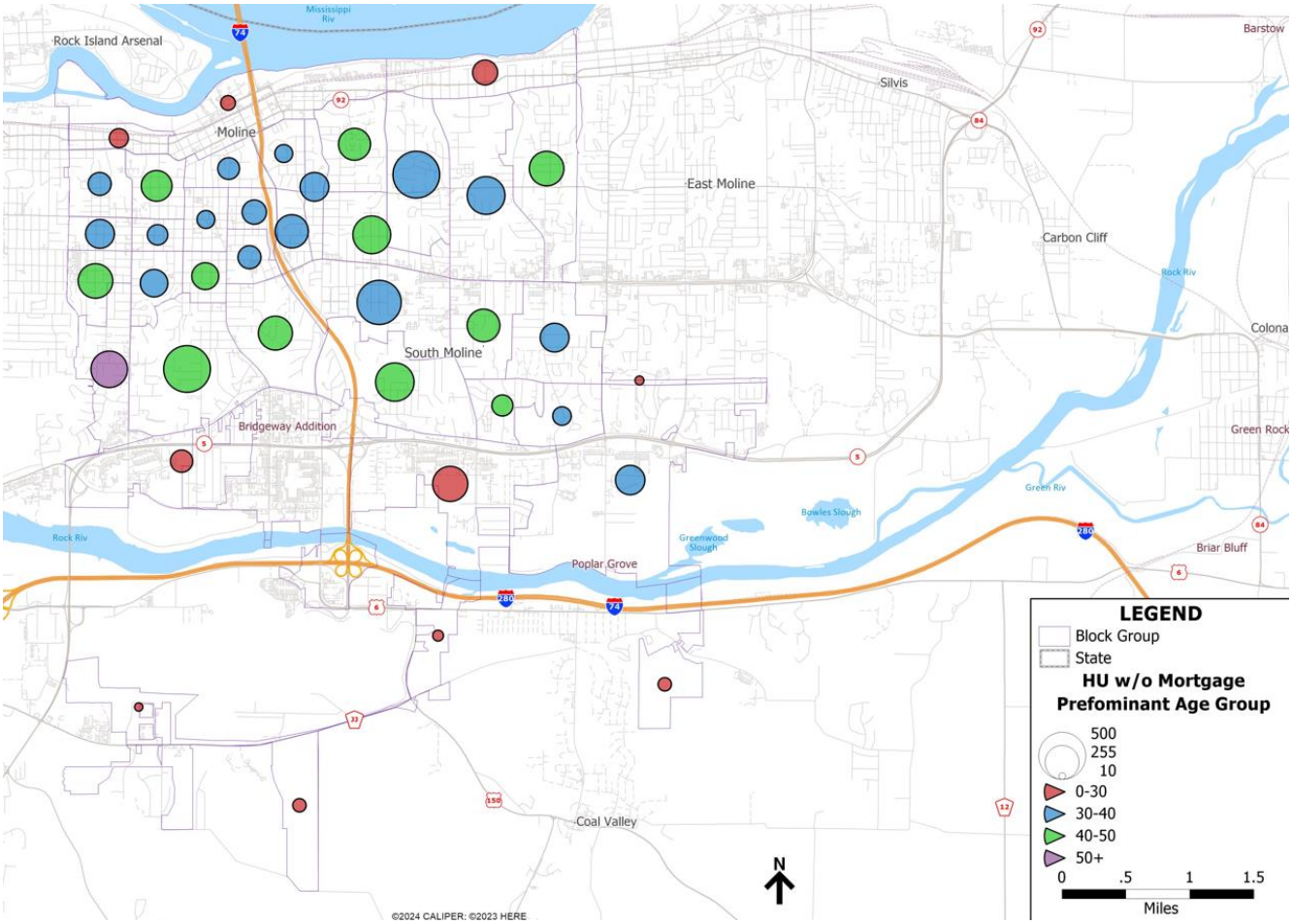
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.12: Moline Housing Units Year Built by Census Block



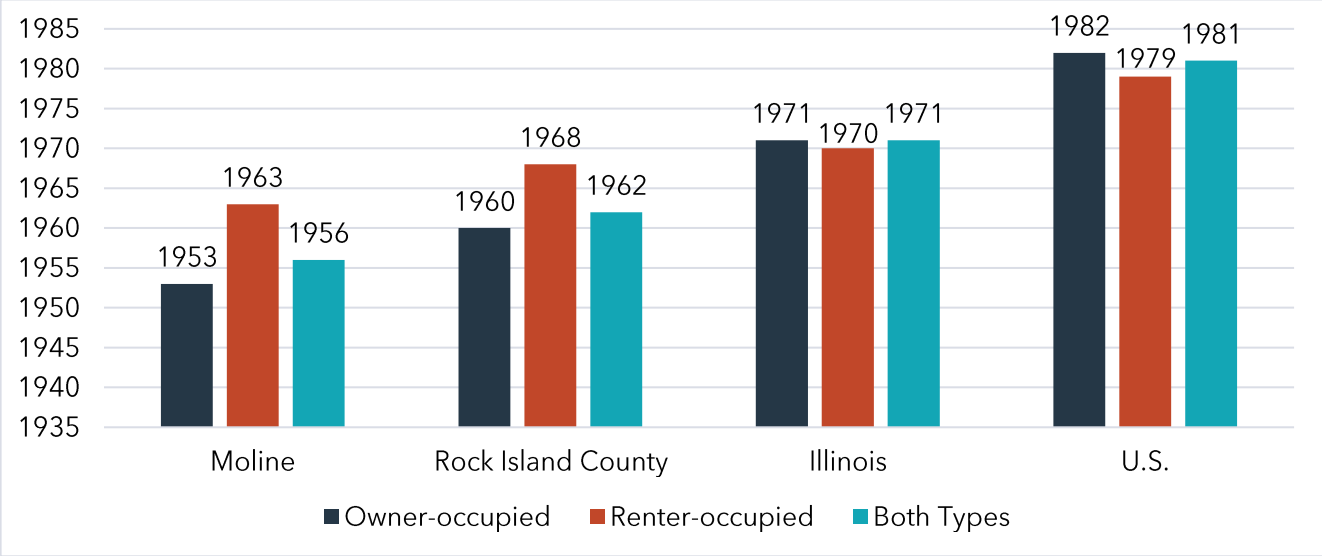
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.13: Moline Housing Units Without Mortgage Predominant Age Group by Census Block



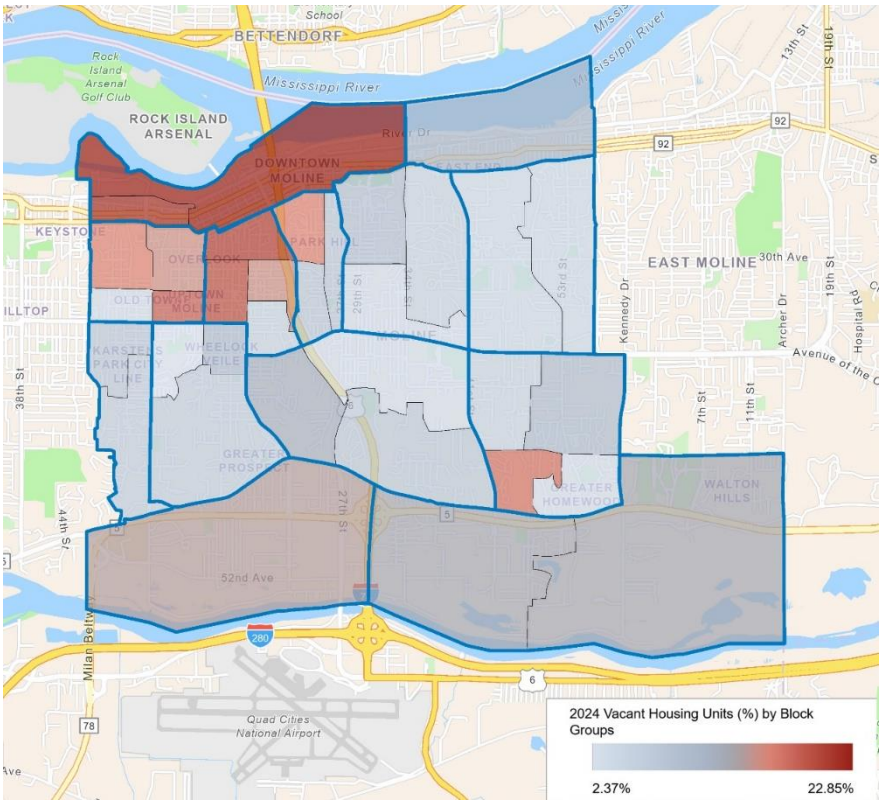
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.14: Median Year Built by Tenure in Moline



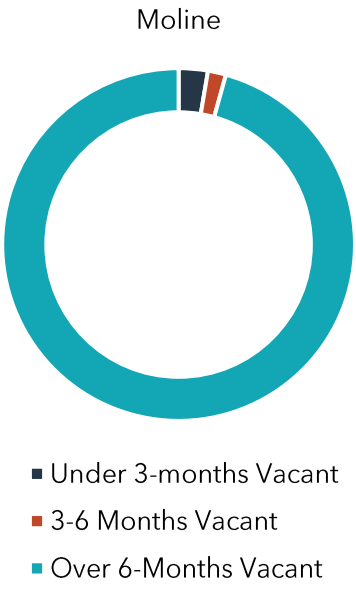
Source: ACS 2022 5-Year Table B25037

Figure 9.15: Moline Vacancy Rates by Census Tracts, 2024



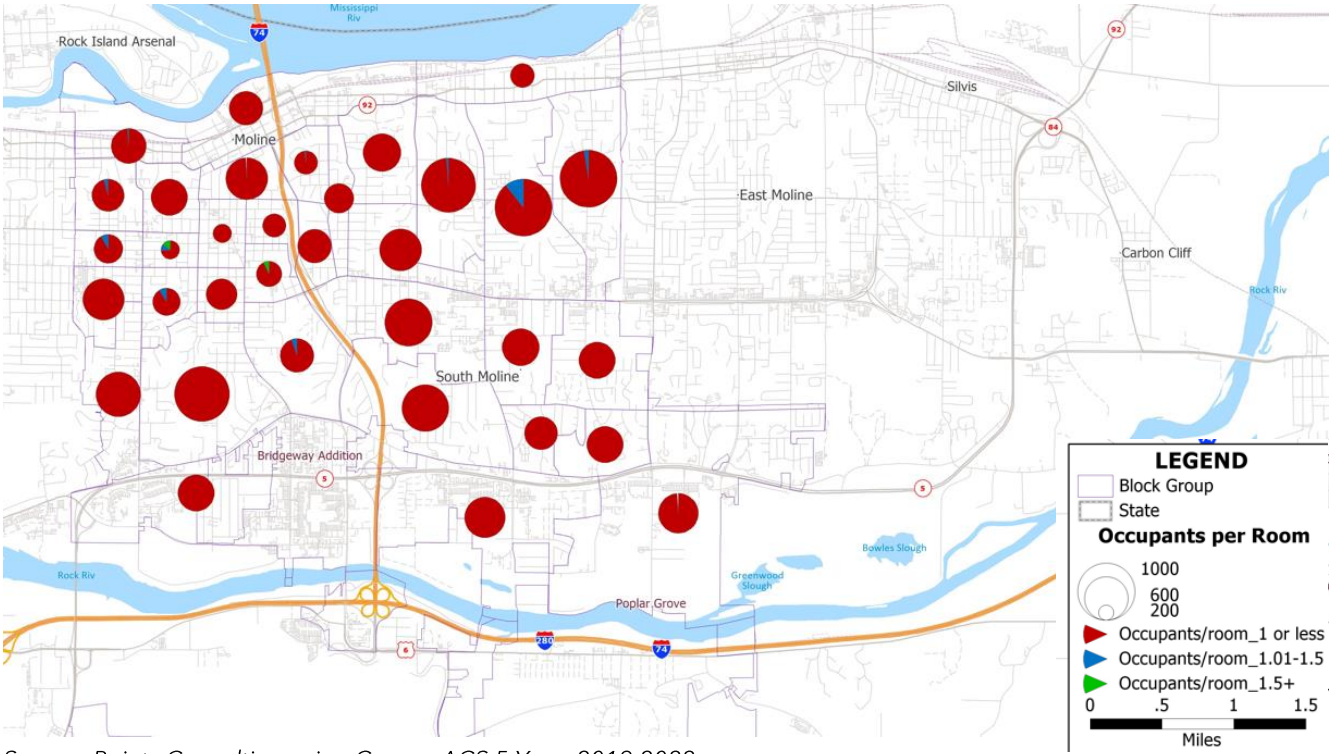
Source: Points Consulting using Esri Business Analyst, 2024

Figure 9.16: Duration of Vacancy for Residential Units



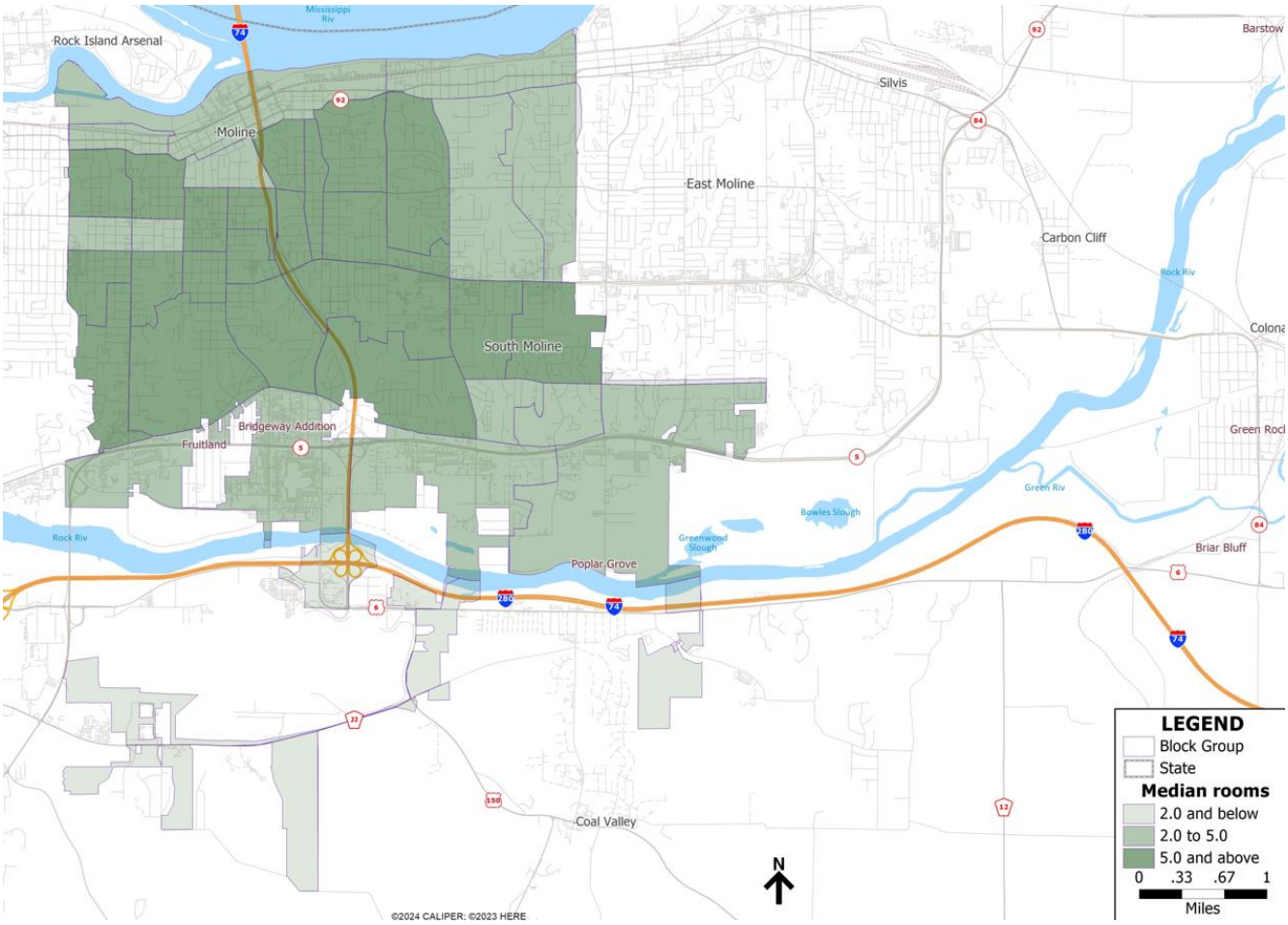
Source: HUD USPS Aggregated Administrative Data On Address Vacancies

Figure 9.17: Moline Occupants per Room by Census Block



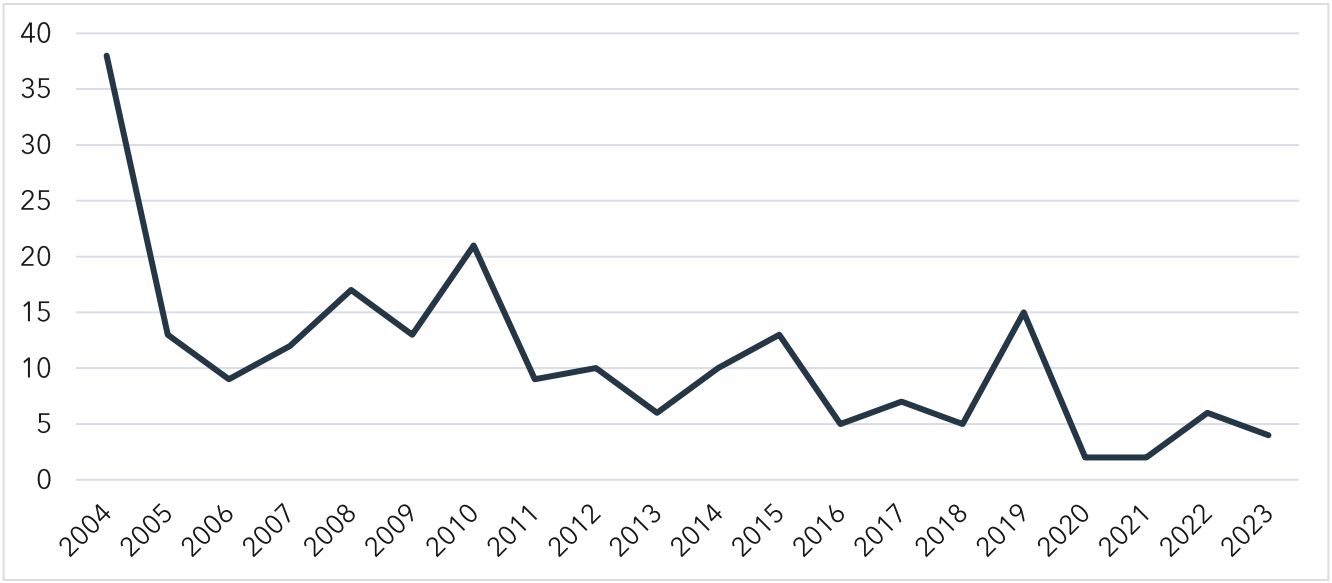
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.18: Moline Median Number of Rooms by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.19: Moline Single-family Housing Permit Units, 2004-2023



Source: City of Moline, Adopted Budget Fiscal Years 2024-2026 Summary

Table 9.5: Moline Rentals

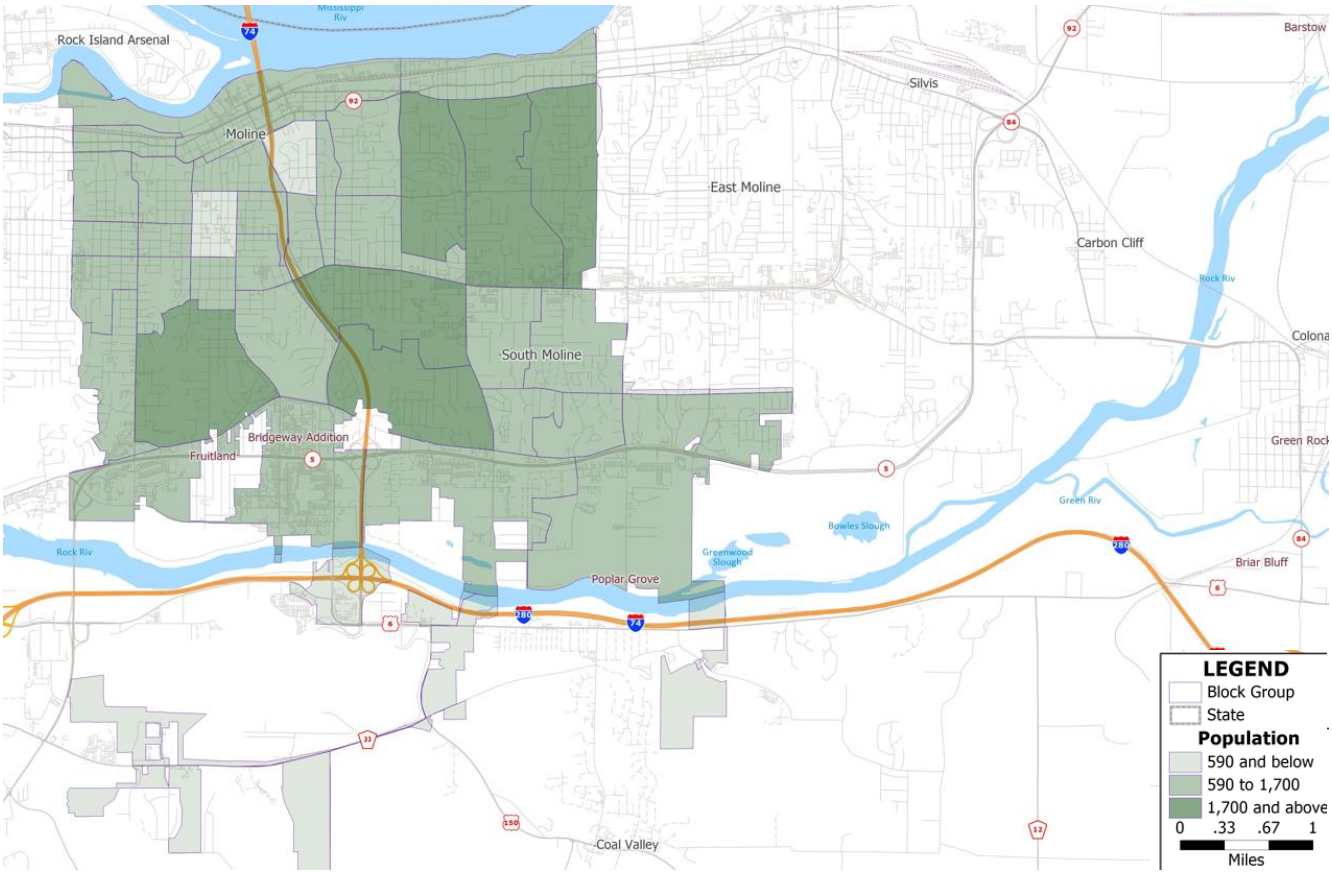
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	6	1	$768	+$60	7.8%
2 Bedroom	8	(3)	$963	+$115	11.9%
3 Bedroom	8	2	$1,253	+$125	10.0%
Condo and Townhouse Rentals					
1 Bedroom	6	0	$744	+$37	5.0%
2 Bedroom	37	11	$879	($36)	(4.1%)
3 Bedroom	4	0	$1,345	+$94	7.0%
Apartment Rentals					
1 Bedroom	15	8	$740	+$62	8.4%
2 Bedroom	14	8	$885	+$13	1.5%
3 Bedroom	4	(1)	$1,286	+$114	8.9%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 9.20-9.23, Table 9.6), median age and household size (Figures 9.24-9.25), educational attainment (Figure 9.26), and underserved populations (Figures 9.27-9.29, Table 9.7).

Figure 9.20: Moline Population by Census Block



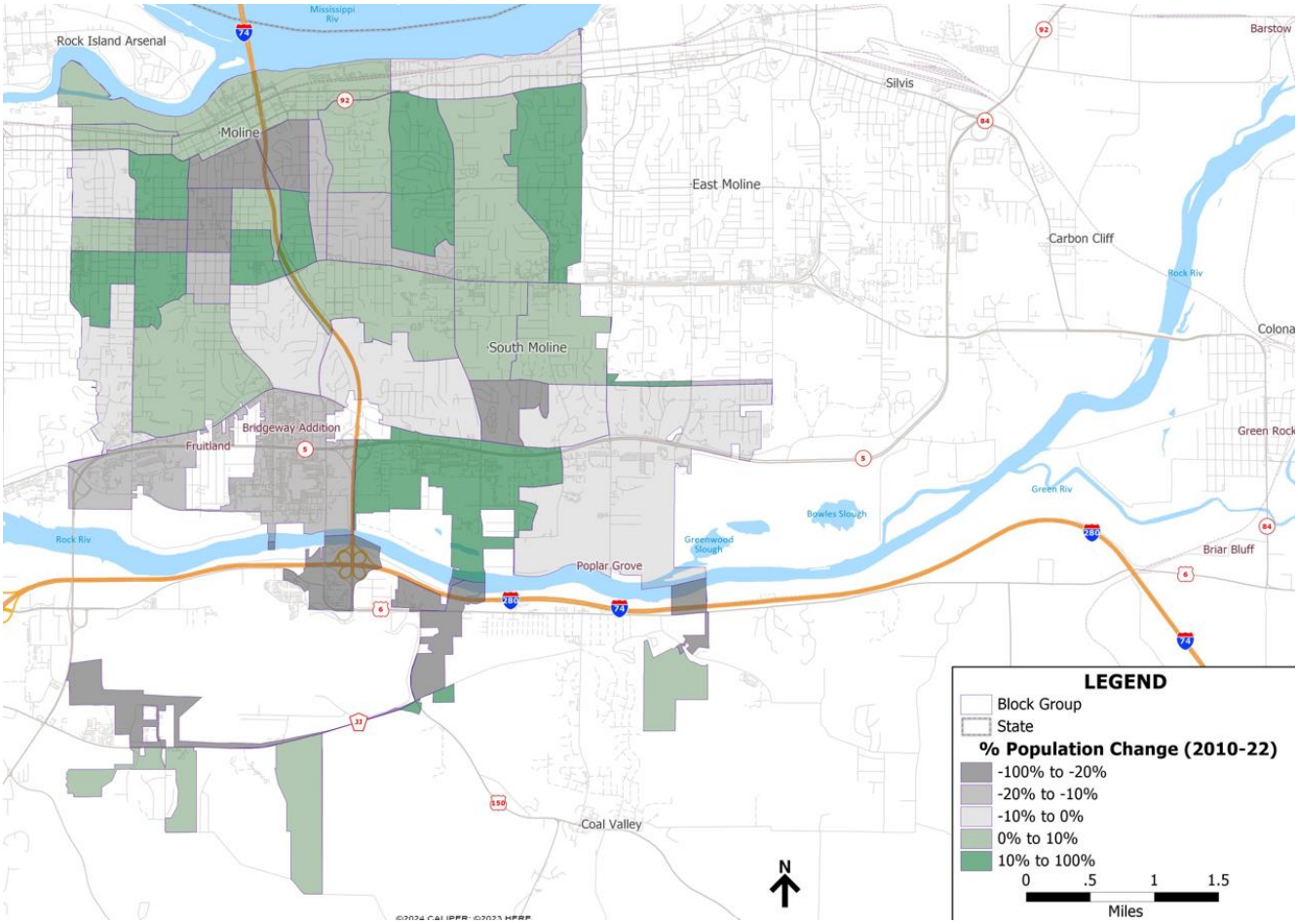
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 9.6: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Moline	43,390	42,452	(938)	(2.2%)
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Illinois	12.82M	12.76M	(66,226)	(0.5%)
U.S.	309.14M	331.01M	21.96M	7.1%

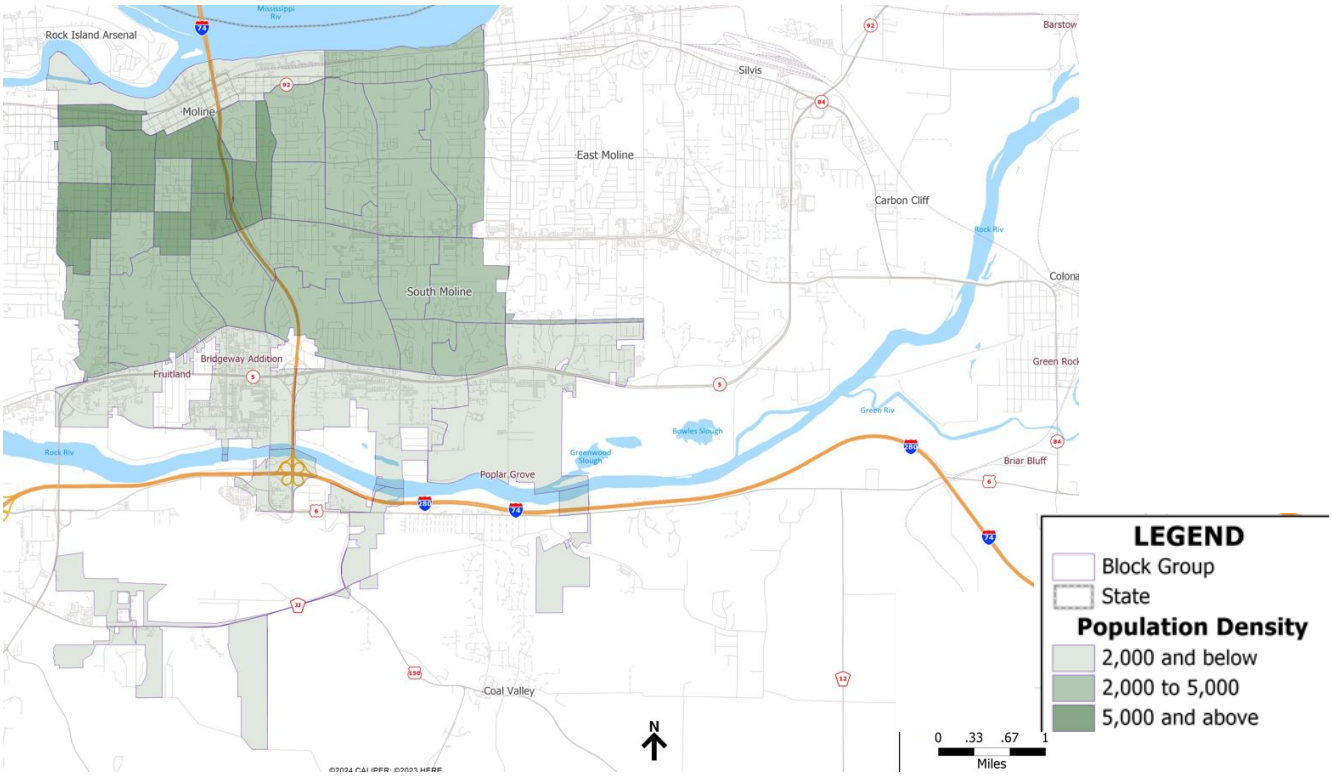
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 9.21: Moline Percent Population Change by Census Block (2010-2022)



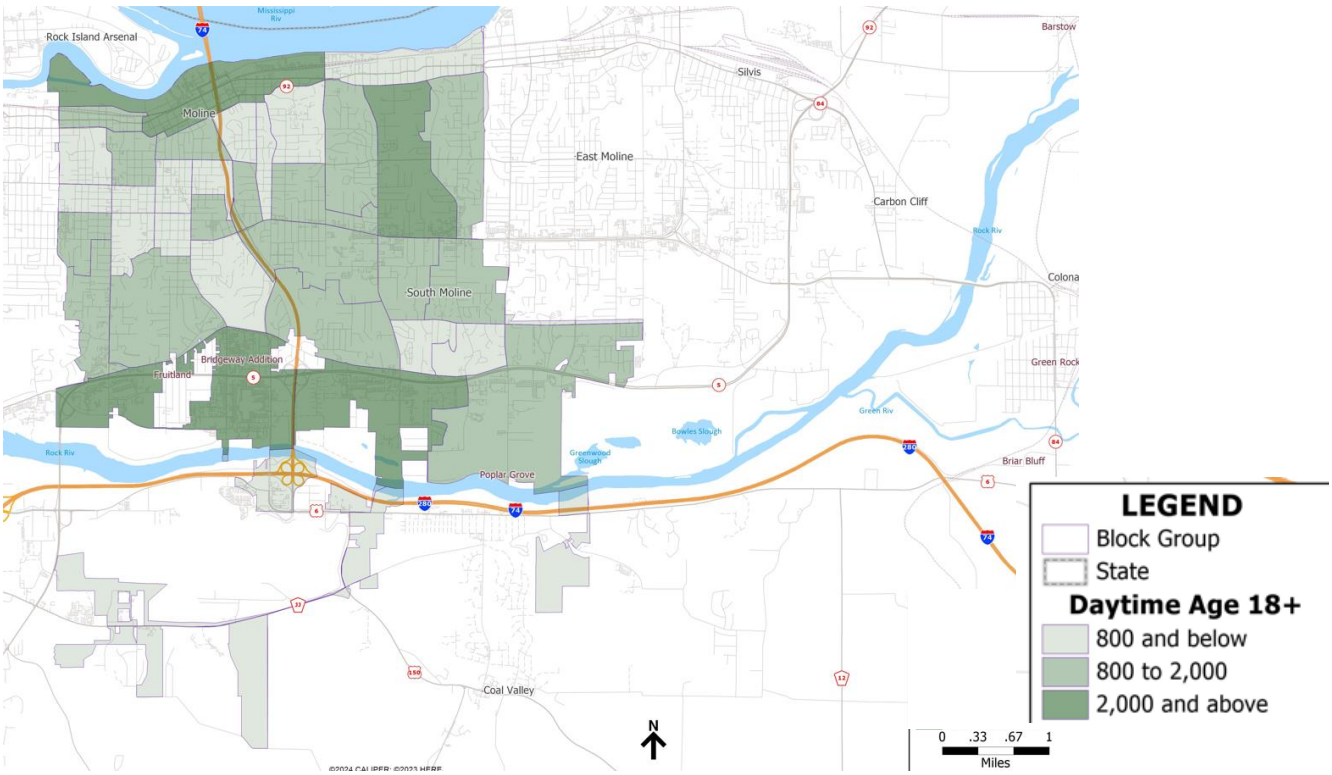
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.22: Moline Population Density by Census Block



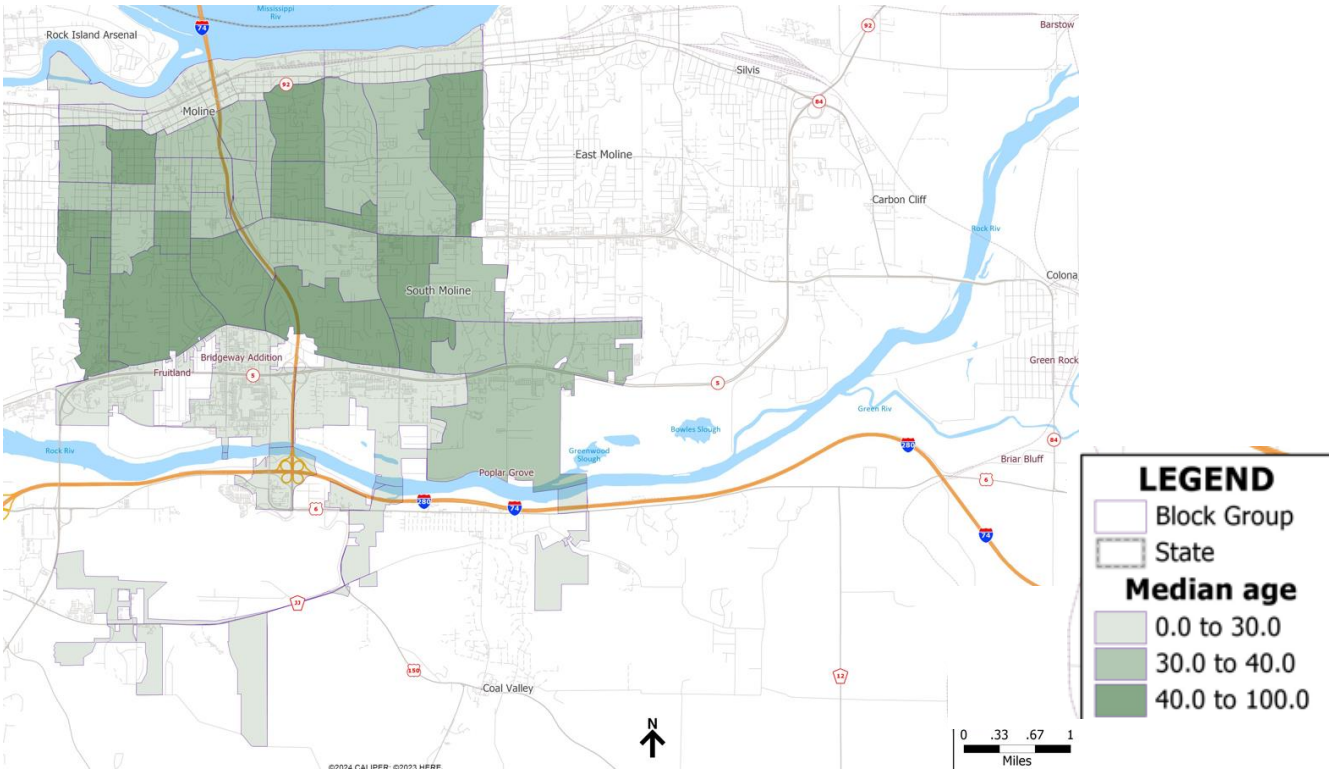
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.23: Moline Daytime Population Age 18+ by Census Block



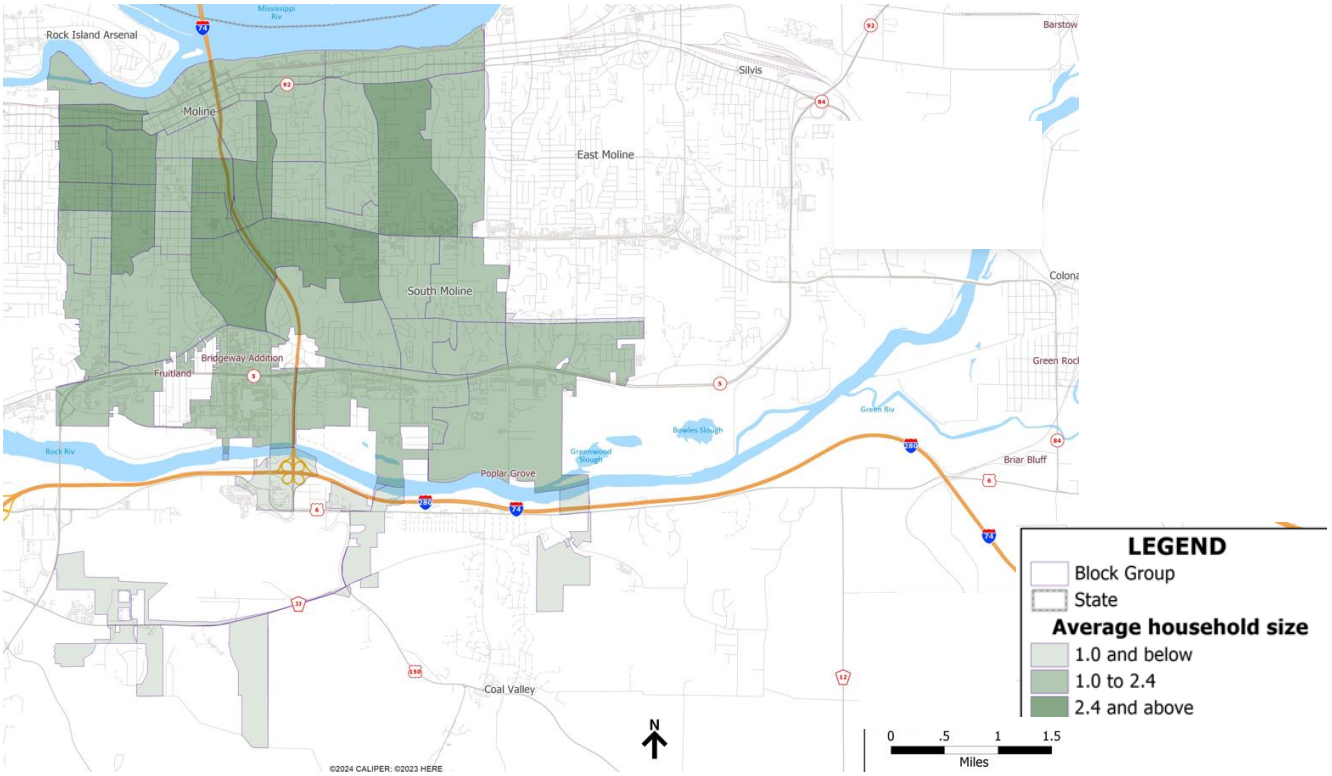
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.24: Moline Median Age by Census Block



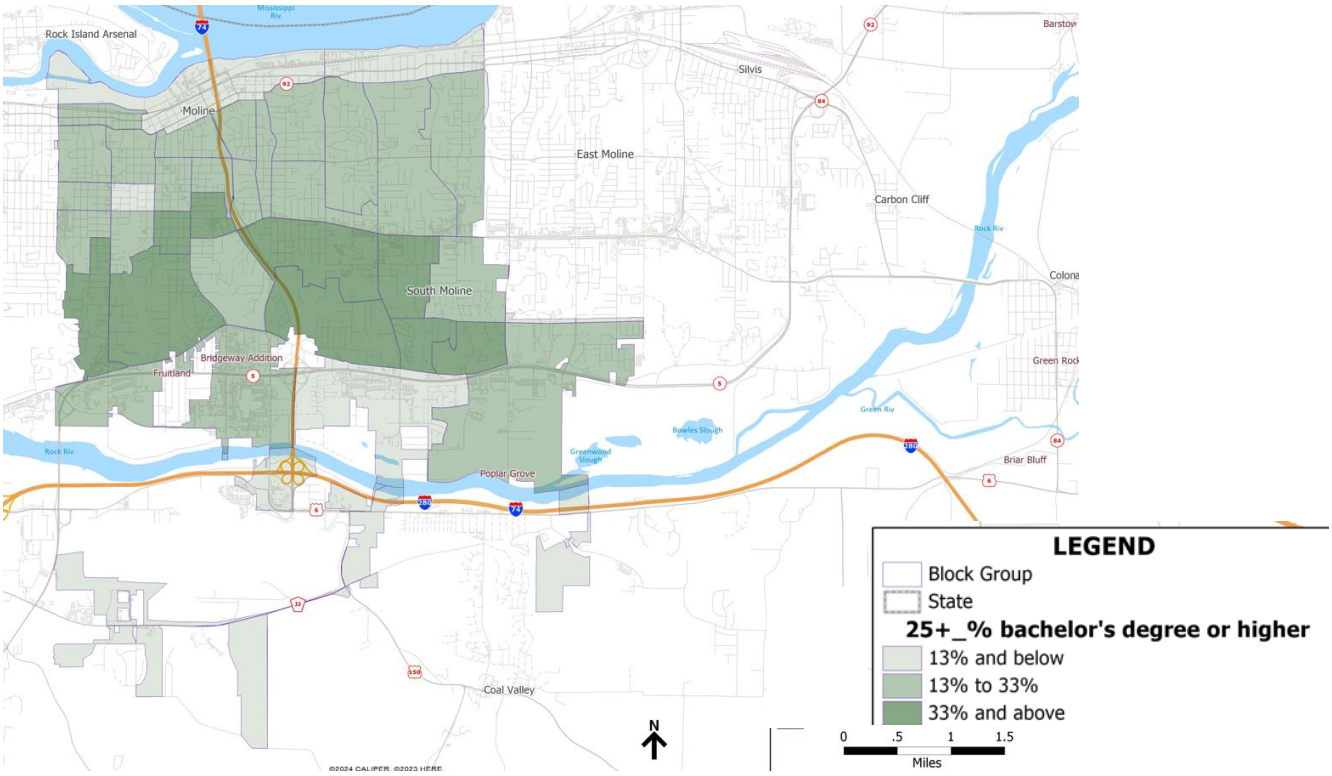
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.25: Moline Average Household Size by Census Block



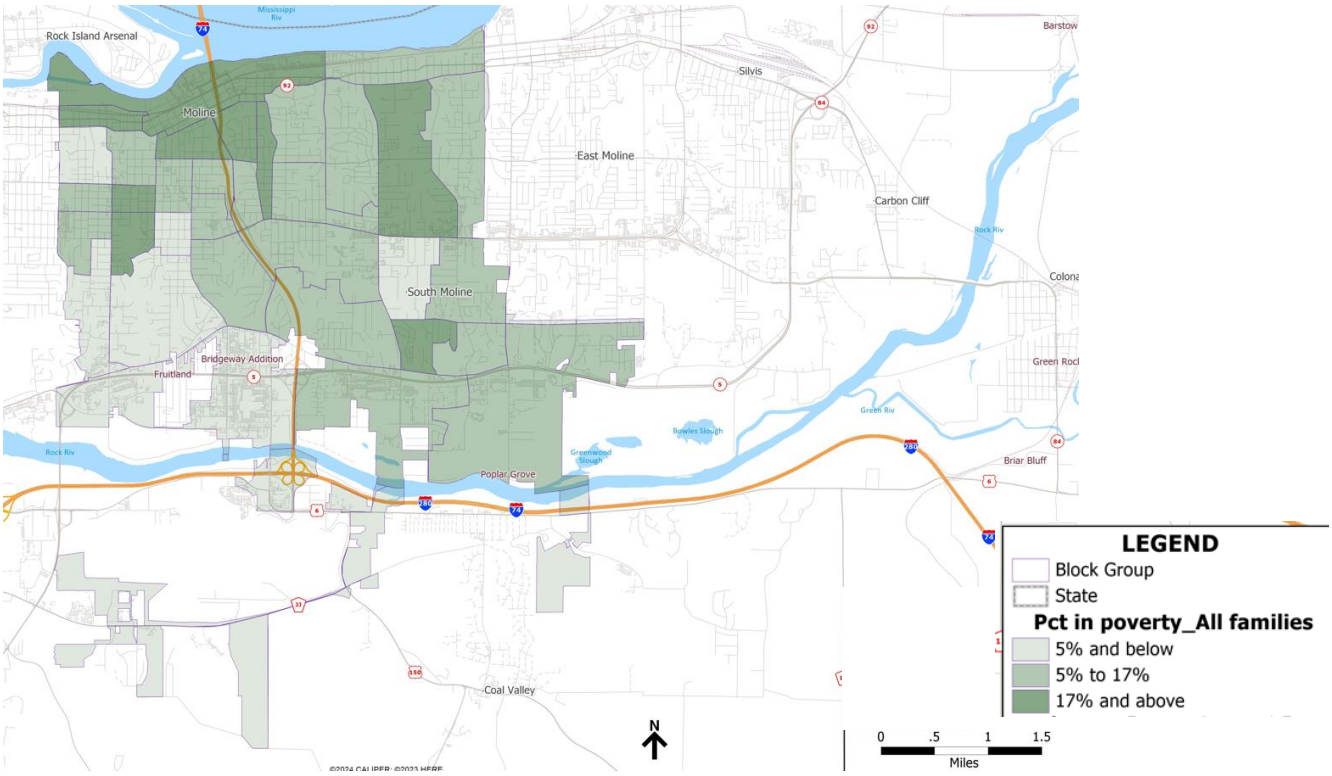
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.26: Moline Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.27: Moline Percent of Families in Poverty by Census Block



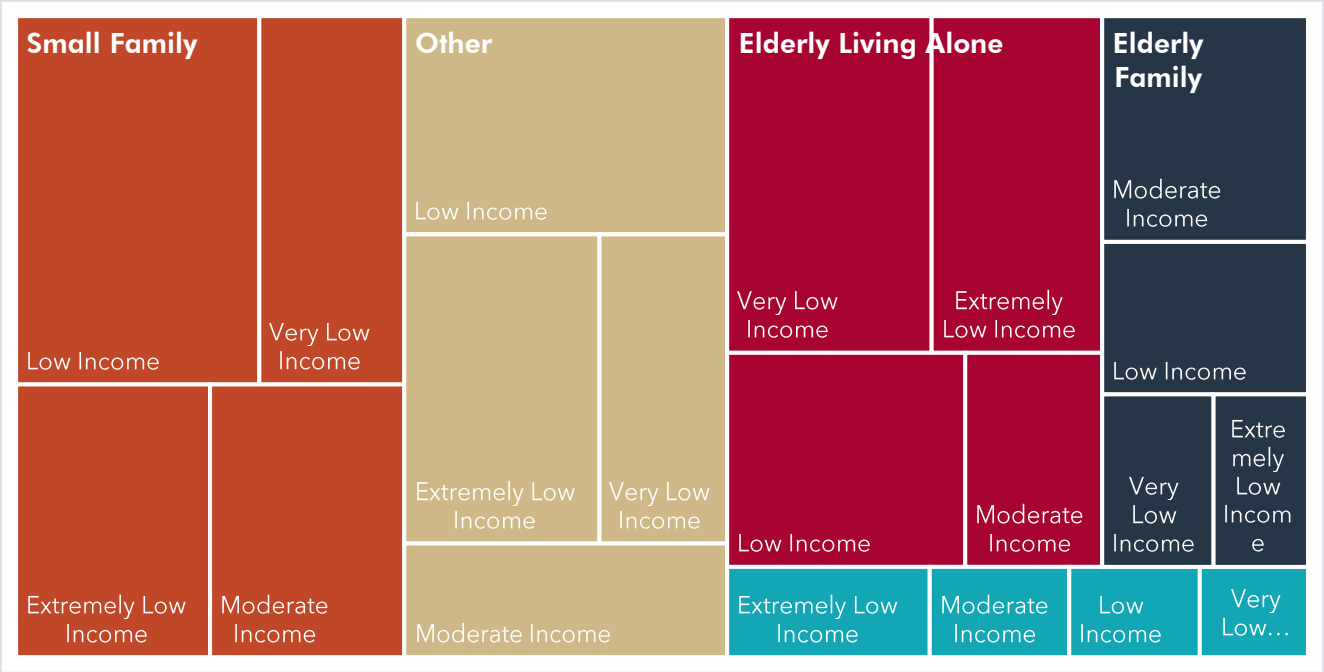
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 9.7: Composition of Low-Income Households in Moline

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units In Moline
Elderly Family	Extremely Low Income	200	1.1%
Elderly Family	Very Low Income	235	1.3%
Elderly Family	Low Income	385	2.2%
Elderly Family	Moderate Income	570	3.2%
Small Family	Extremely Low Income	650	3.6%
Small Family	Very Low Income	655	3.7%
Small Family	Low Income	1,100	6.1%
Small Family	Moderate Income	650	3.6%
Large Family	Extremely Low Income	225	1.3%
Large Family	Very Low Income	120	0.7%
Large Family	Low Income	145	0.8%
Large Family	Moderate Income	155	0.9%
Elderly Living Alone	Extremely Low Income	705	3.9%
Elderly Living Alone	Very Low Income	845	4.7%
Elderly Living Alone	Low Income	625	3.5%
Elderly Living Alone	Moderate Income	360	2.0%
Other	Extremely Low Income	740	4.1%
Other	Very Low Income	485	2.7%
Other	Low Income	865	4.8%
Other	Moderate Income	450	2.5%

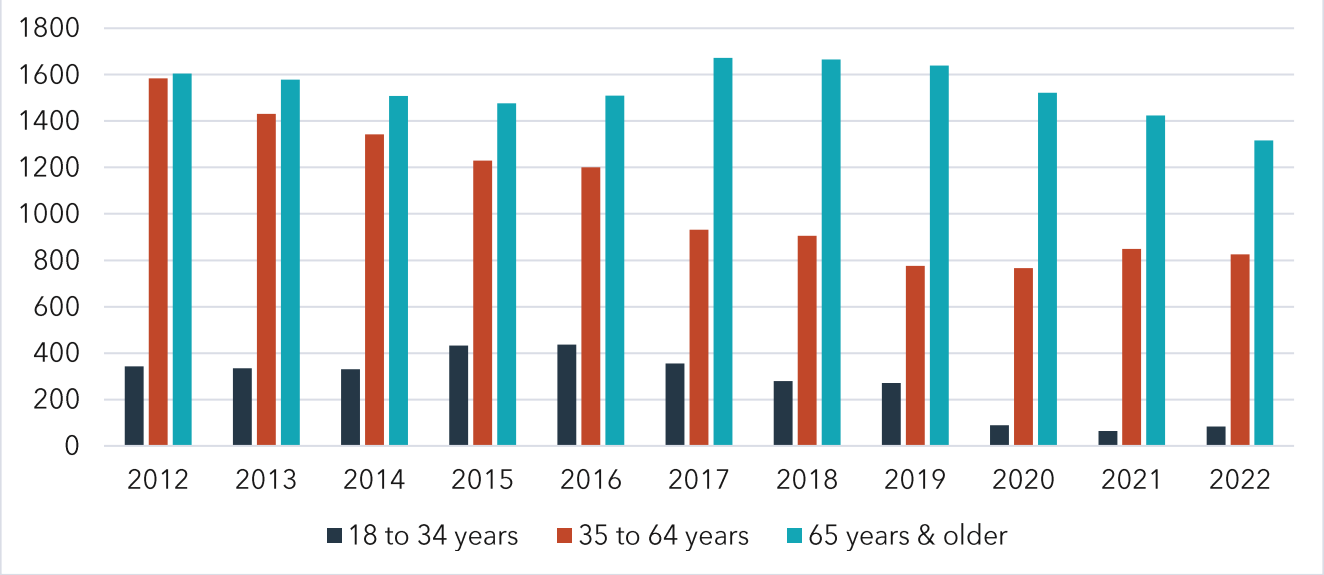
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 9.28: Composition of Low-Income Households in Moline



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 9.29: Veterans by Age in Moline, 2012-2022

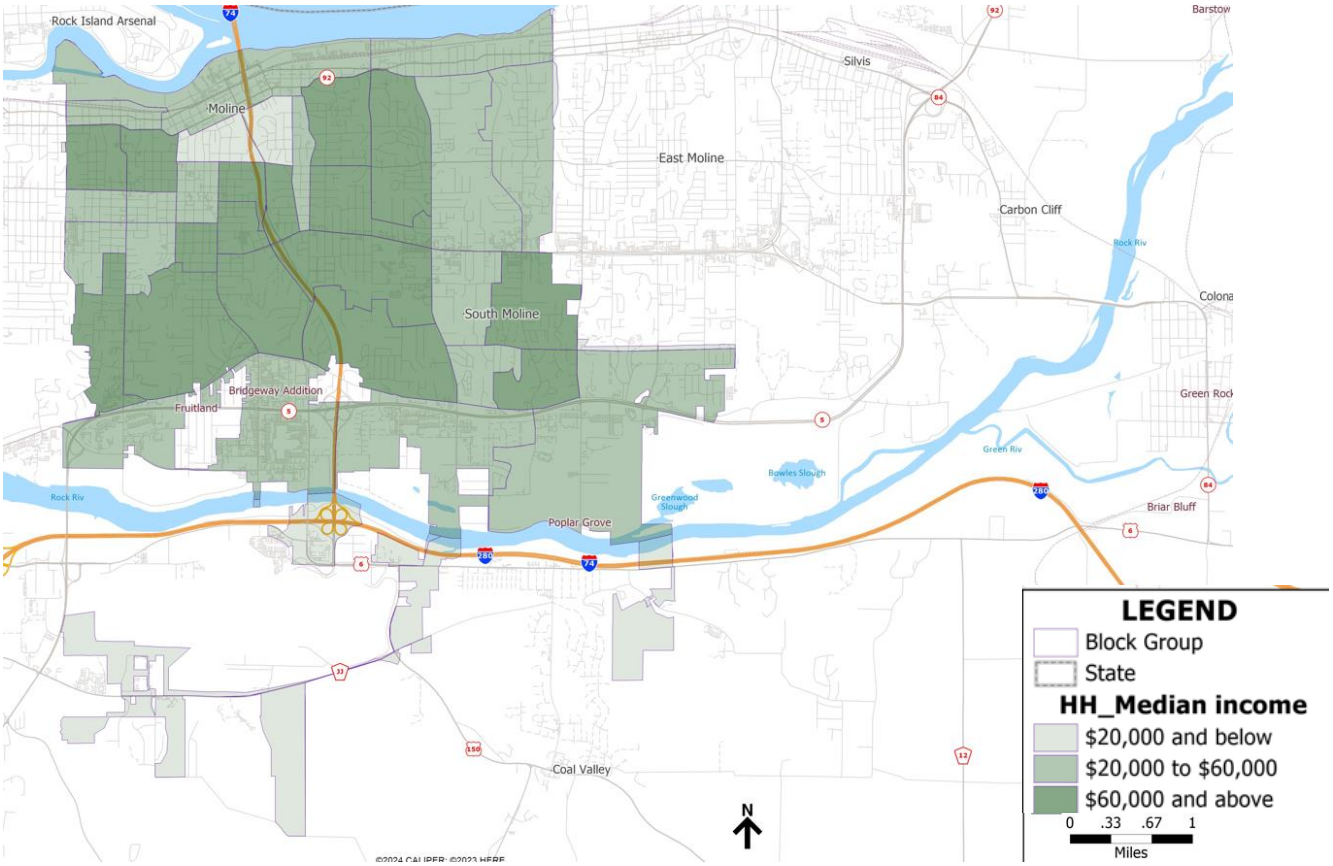


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income and Expenditures

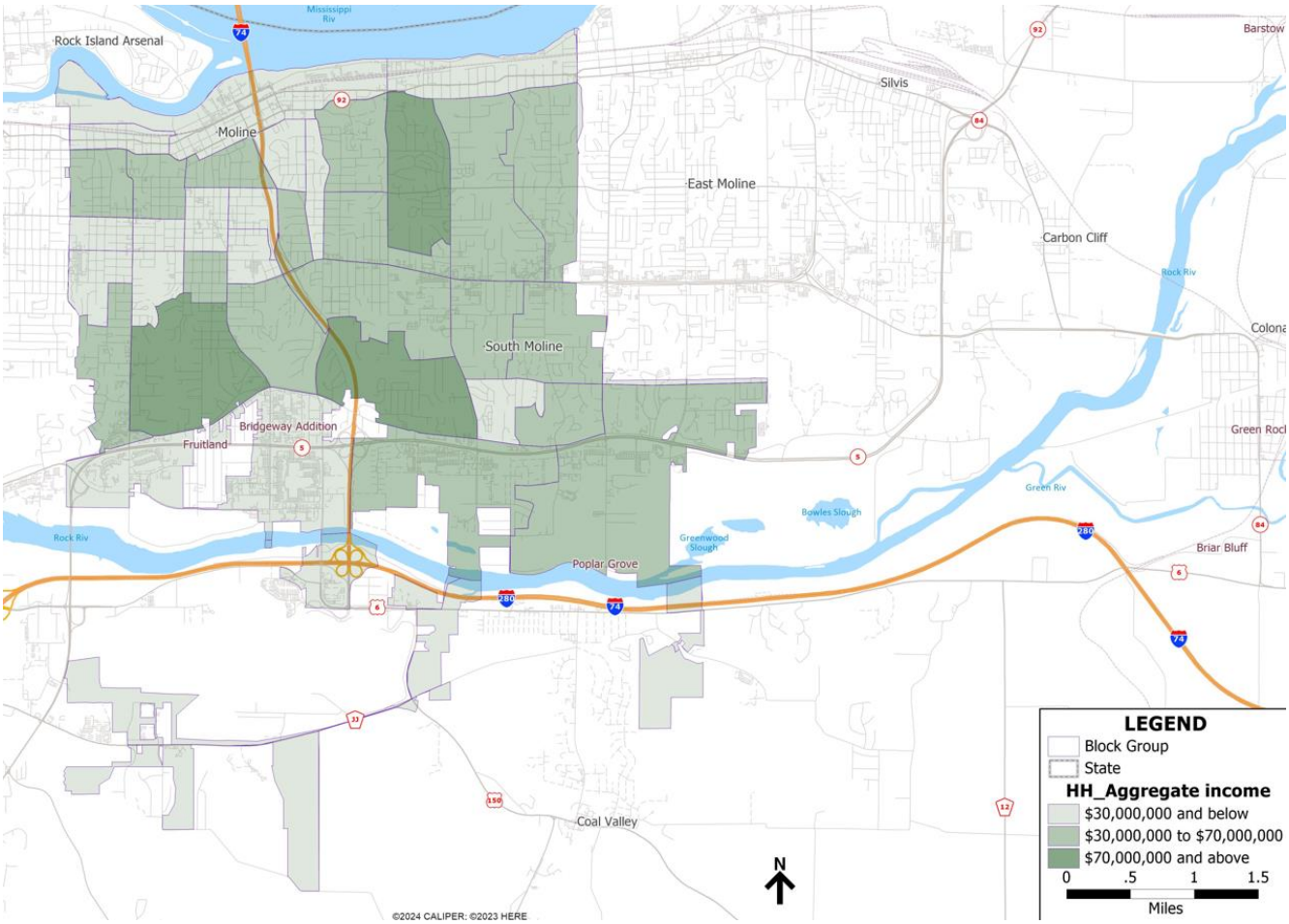
This section covers income (Figures 9.30-9.31) and budget expenditures (Figures 9.32-9.33).

Figure 9.30: Moline Household Median Income by Census Block



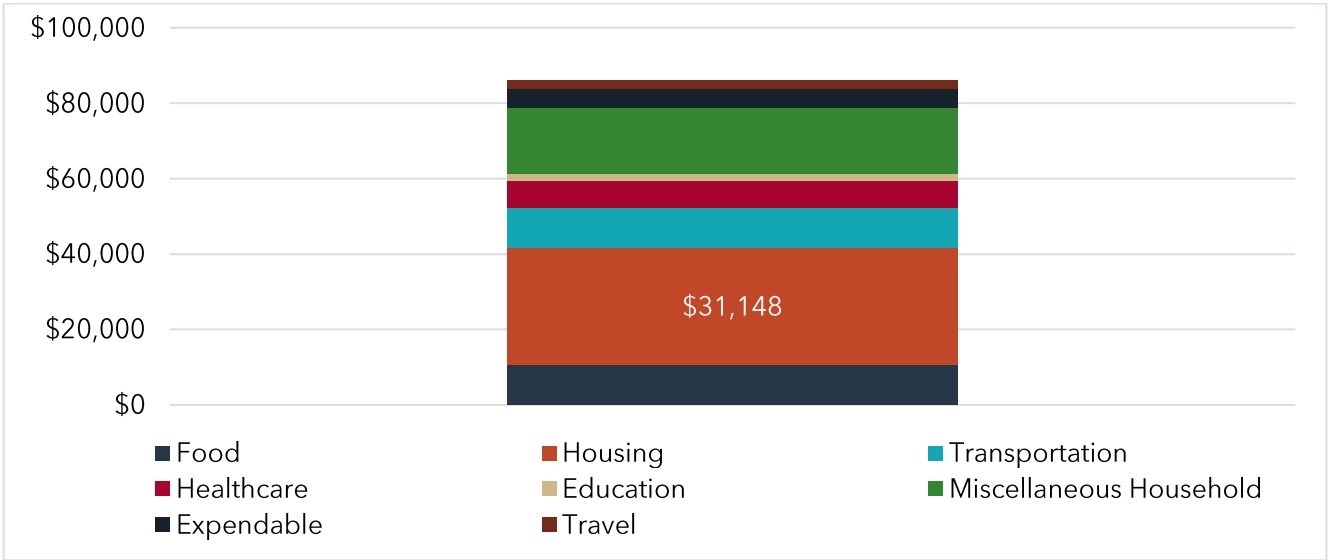
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.31: Moline Household Aggregate Income by Census Block



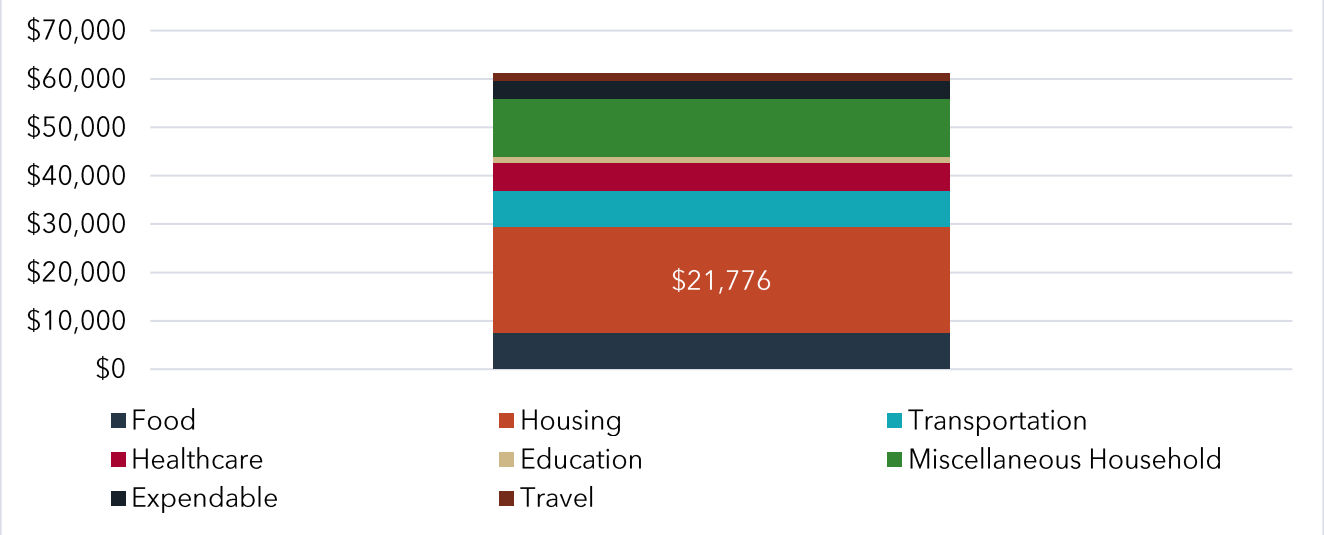
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.32: Illinois Monthly Household Budget Expenditures



Source: Esri Business Analyst, 2024

Figure 9.33: Rock Island County Monthly Household Budget Expenditures

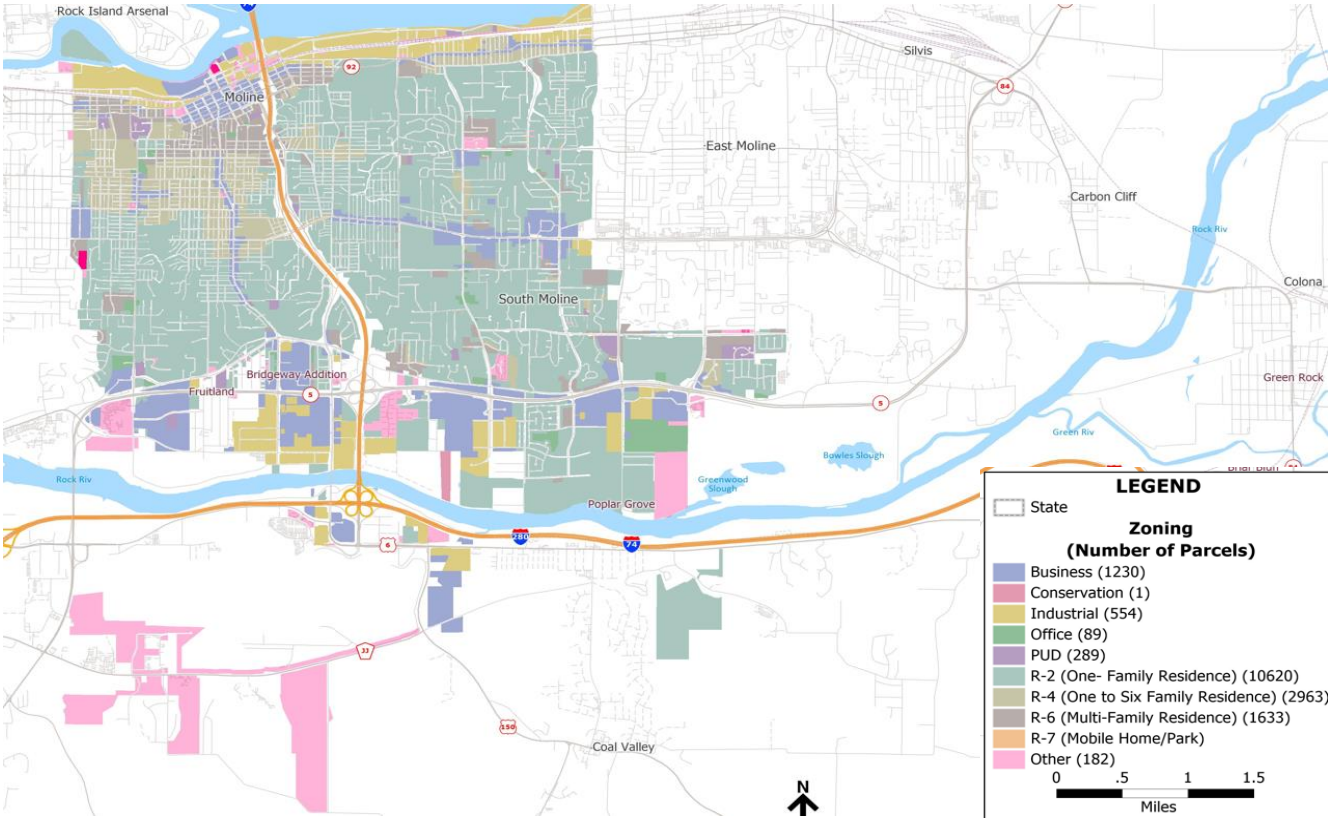


Source: Esri Business Analyst, 2024

Moline Zoning

The City of Moline currently occupies 10,515 acres of land. Of that land, 61.53% is zoned for primarily residential use. Districts that are primarily residential include: R-2, R-4, R-6, and R-7 (Figure 9.34).

Figure 9.34: Zoning Map for the City of Moline



Source: Points Consulting using shapefile data from the City of Moline

Table 9.8: Moline Zoning Ordinance, Residential Districts Purpose and Intent

District	Purpose and Intent
R-2	To provide areas for low density residential development (6 or less dwelling units per gross acre) consistent with the Low Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-4	To provide areas for medium density residential development (7 to 14 dwelling units per gross acre) consistent with the Medium Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-6	To provide areas for high density residential development (over 14 dwelling units per gross acre) consistent with the High Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-7	To provide areas for mobile home parks in accordance with Chapter 19 of the Moline Code of Ordinances, and well as other residential and institutional uses that are consistent with residential districts.

Source: Moline, IL Zoning Ordinance, Chapter 35

Table 9.9: Moline Zoning Ordinance, Residential and Resource Districts Principal Structure Bulk Standards, Sec 35-3201[35]

Bulk Standards												
Zoning District	Max Density (du/Ac)	Min Lot Dimensions				Min Yard Setbacks (ft) Side				Max Building Height (ft / stories)	Min Landscape Surface Ratio Front Setback	Max Floor Area Ratio (4)
		Area Per Unit (Sq Ft)	Lot Area (sq ft)	Width (ft)	Street front (ft)(3)	Front (9)	Least	Sum	Rear			
R-2(5)	6	6,000	6,000	60	20	25	5	12	30	35/2 1/2	0.5	0.25
R-4	14	3,000	5,000	50	20	25	5	12	B8	35/2 1/2	0.5	0.5
R-6 (6)	34	1,250	5,000	50	20	25	5+	15+	25+	150/12	0.5	1
R-7(7)	34	1,250	5,000	50		25	5+	15+	25+	150/12	0.5	1

Source: Moline, IL Zoning Ordinance, Chapter 35

[35] (a) PRINCIPAL STRUCTURES . Table 35-3201.1. lists the bulk standards for principal structures in all Residential and Resource Districts.
(1) Terms . Please see Sec. 35-3106 for an explanation of the terms used on Table 35-3201.1.
(2) Exceptions. Please see Sec. 35-3108 for exceptions to the bulk standards on Table 35-3201.1.

Table 9.10: Moline Zoning Ordinance, Residential and Resource Districts Major Accessory Structure Bulk Standards[36]

Zoning District	Minimum Yard Setbacks (feet)				Minimum Onsite Building Separation (ft)(4)	Maximum Height (ft.)
	Front(6)	Single Side(3)	Sum Sides(3)	Rear		
R-2	25	3	25% lot width	5	6	15
R-4	25	3	25% lot width	5	6	15
R-6	20	3	25% lot width	5	6	15
R-7(5)	20	3	25% lot width	5	6	15
(See Chapter 19 of the Moline Code of Ordinances)						

Source: Moline, IL Zoning Ordinance, Chapter 35

Table 9.11: Moline, Residential and Resource Districts Building Lot Coverage

Zoning District	% of Lot Coverage
R-2	35%
R-4	35%
R-6	40%
R-7	40%

Source: Moline, IL Zoning Ordinance, Chapter 35

Key Survey Themes

In our survey responses, Moline residents are slightly less likely than Davenport to find home purchase costs expensive, with 56.2% rating it as "somewhat expensive" or "expensive." Similar to Rock Island, 51.1% of Moline respondents report difficulties finding affordable housing. Moline respondents tend to express a higher interest in single-family housing development and are not heavily concerned about excess short-term-rentals.

Below are a few density preferences Moline survey respondents express:

- Accessory Dwelling Units (ADUs) in large lots: Moline residents are the most supportive of ADUs in large lot neighborhoods (27.7%).
- Townhomes: Moline residents favor townhomes in mixed-use, vacant, or commercial areas, similar to preferences expressed elsewhere.

[36] Subject to additional restrictions by the Zoning Administrator, Building Official, or Fire Marshall if needed for compliance with other codes.

10. Rock Island Highlights

Affordability Gaps

Out of the three Tri-Cities, Rock Island reports the highest percentage (46.3%) of households that are cost burdened, or severely cost burdened (Table 10.1).

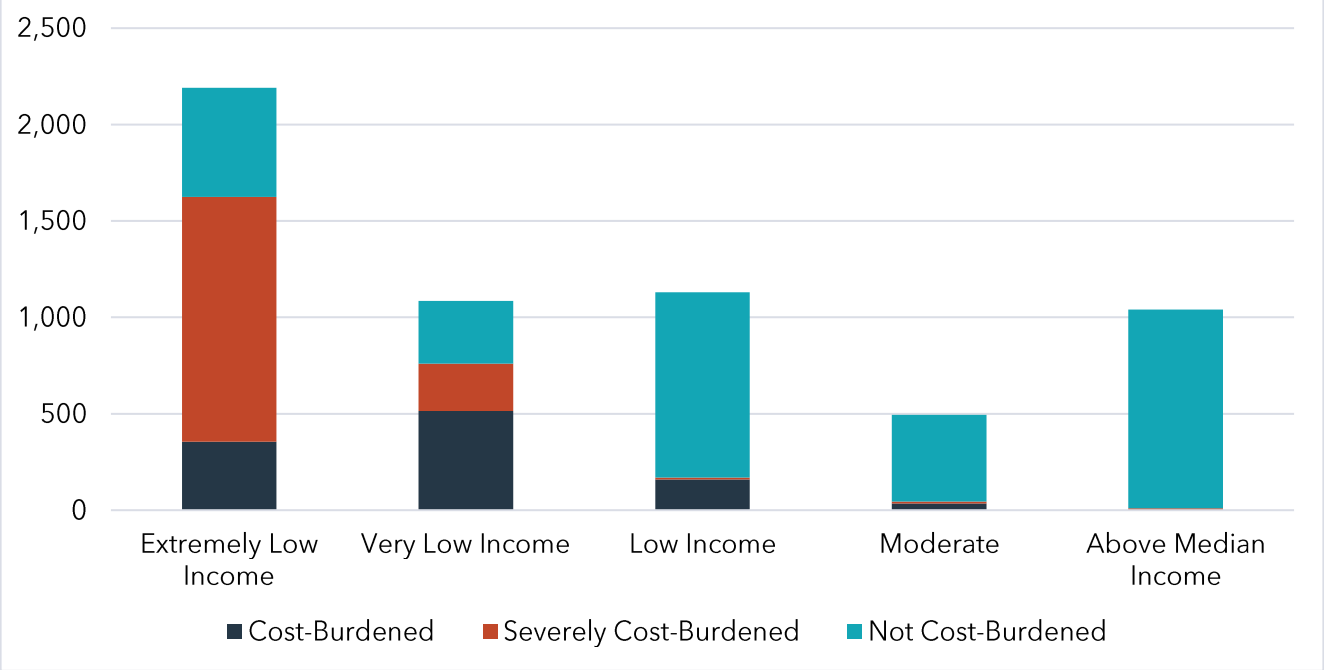
Figures 10.1 and 10.2 below show Cost Burden by Income Level for renters in Rock Island. In Rock Island, 15% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 72.1% are cost burdened in Rock Island. In Rock Island County, 54.5% of renting households in one of the three low-income categories are cost burdened.

Table 10.1: Renters' Housing Cost Burden: Rock Island, Rock Island County, Illinois, US

Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Rock Island	5,737	23.5%	22.8%	46.3%	44.5%
Rock Island County	19,161	20.2%	22.1%	42.3%	49.2%
Illinois	1,655,952	22.4%	21.5%	43.9%	48.9%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

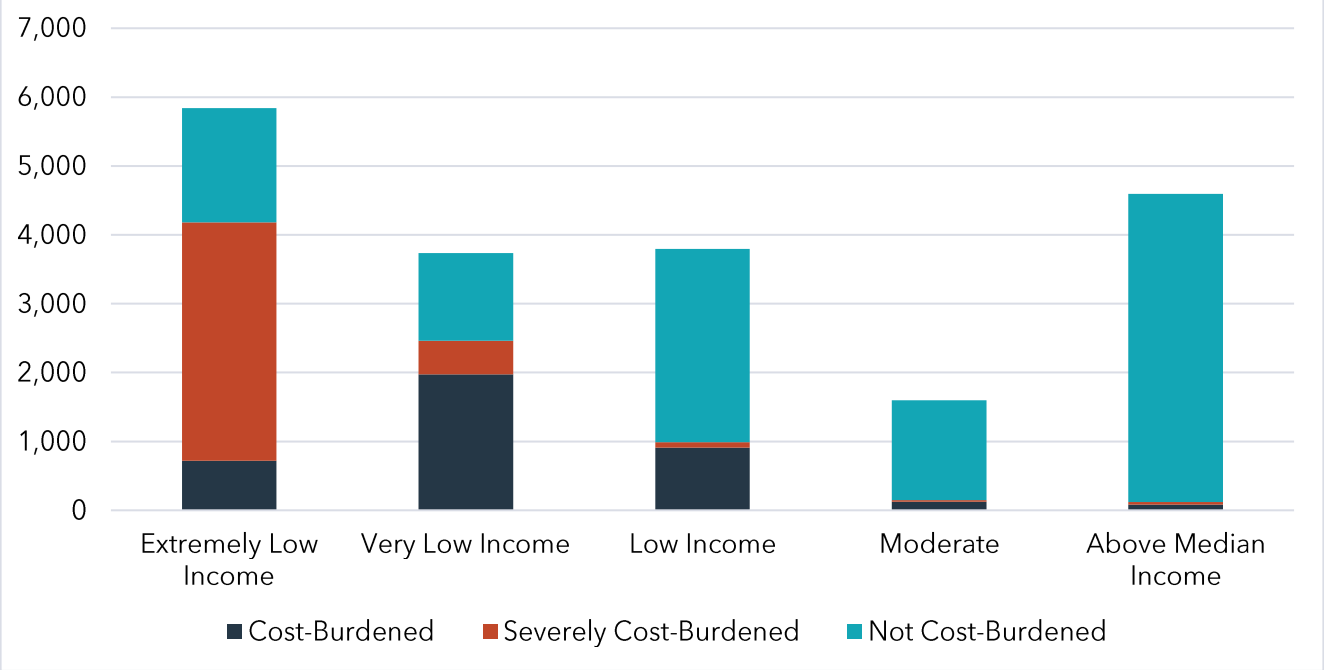
Source: ACS 2022 5-Year Table B25070

Figure 10.1: Rock Island Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2016-2020

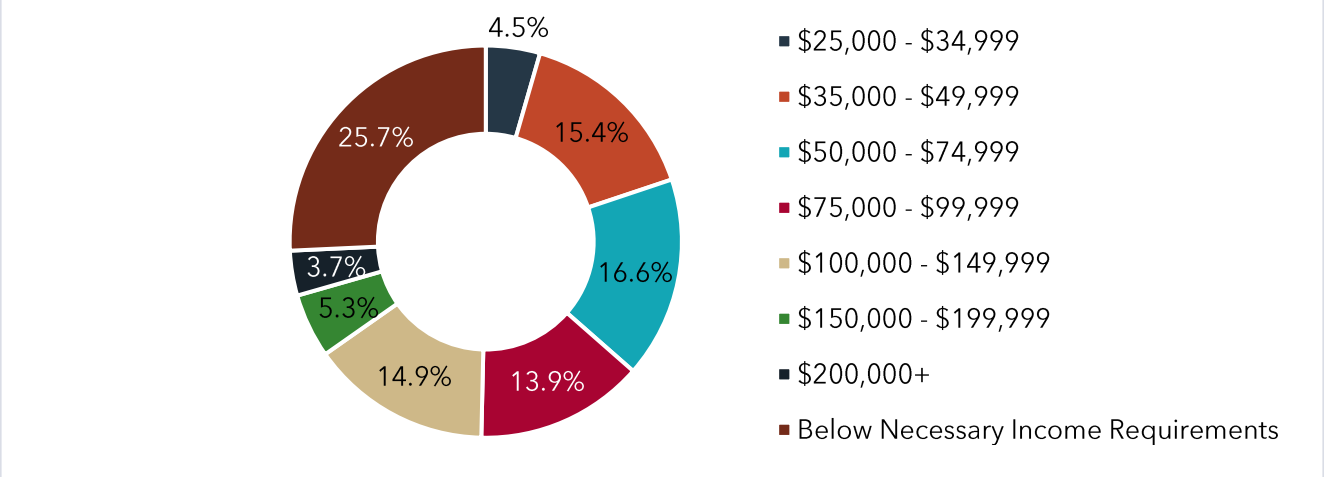
Figure 10.2: Rock Island County Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 10.3 shows that 25.7% of households in Rock Island are below the necessary income requirements to purchase an average-priced home in Rock Island. All households in the income brackets above $25K can afford an average-priced home in Rock Island.

Figure 10.3: Households that Can Afford to Buy an Average-Priced Home in Rock Island



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

Population & Housing Forecasts

Rock Island mirrors the population trends of both Davenport and Moline, which is unsurprising given the geographic layout of the Tri-Cities (Table 10.2 and Figure 10.4). In fact, Rock Island's population in the 0–30 age group fell even more than Moline's, decreasing from 16,300 to 14,600. This decline was somewhat offset by an 800-resident increase in the 60+ community, though it was not enough to counteract the overall effects of out-migration.

The Bi-State Regional Commission's forecast was excluded from the Rock Island projection due to the statistical insignificance of its regression model. While previous projections were statistically significant and showed strong correlations between years and population, the Rock Island model was deemed unsuitable for use by the PC team.[37] Instead, the PC team applied an optimistic population outlook based on average persons per household.

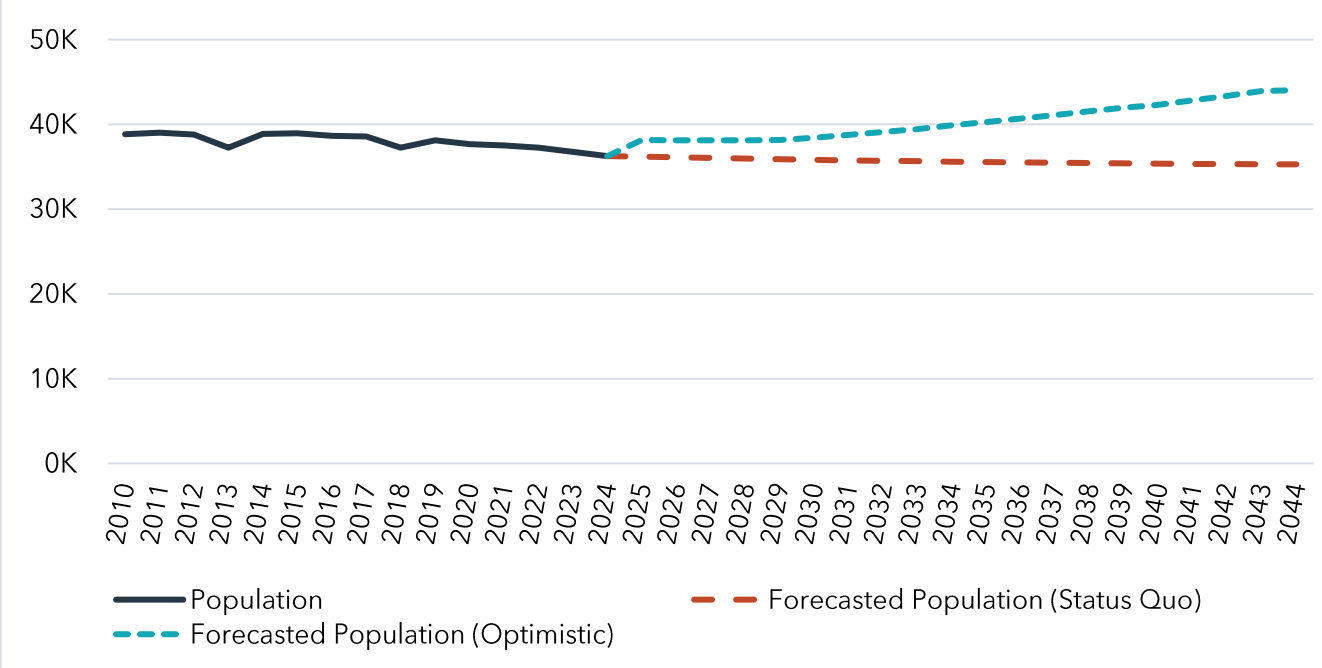
As with other forecasts, the Status Quo projection assumes a steady rate of population decline over the next 20 years, specifically anticipating worse out-migration and an increase in the aging population. Meanwhile, the Optimistic scenario projects a 21.5% increase in population by 2044.

Table 10.2: Rock Island Population Forecast, 2024-2044

Year	----Population----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	36,252	36,252	--	--
2029	35,055	38,143	(1.0%)	5.2%
2034	32,559	39,890	(1.8%)	10.0%
2039	30,762	41,984	(2.4%)	15.8%
2040	30,363	42,292	(2.5%)	16.7%
2044	29,102	44,036	(2.7%)	21.5%

Source: Points Consulting, 2024

Figure 10.4: Rock Island Population Forecasts, 2024-2044



Source: Points Consulting, 2024

[37] In regression analysis, models are considered "strong" if the p-value of the variables falls below 0.05. Also, the R-squared value should (generally) be above 0.8 to determine a strong correlation between the independent and dependent variables.

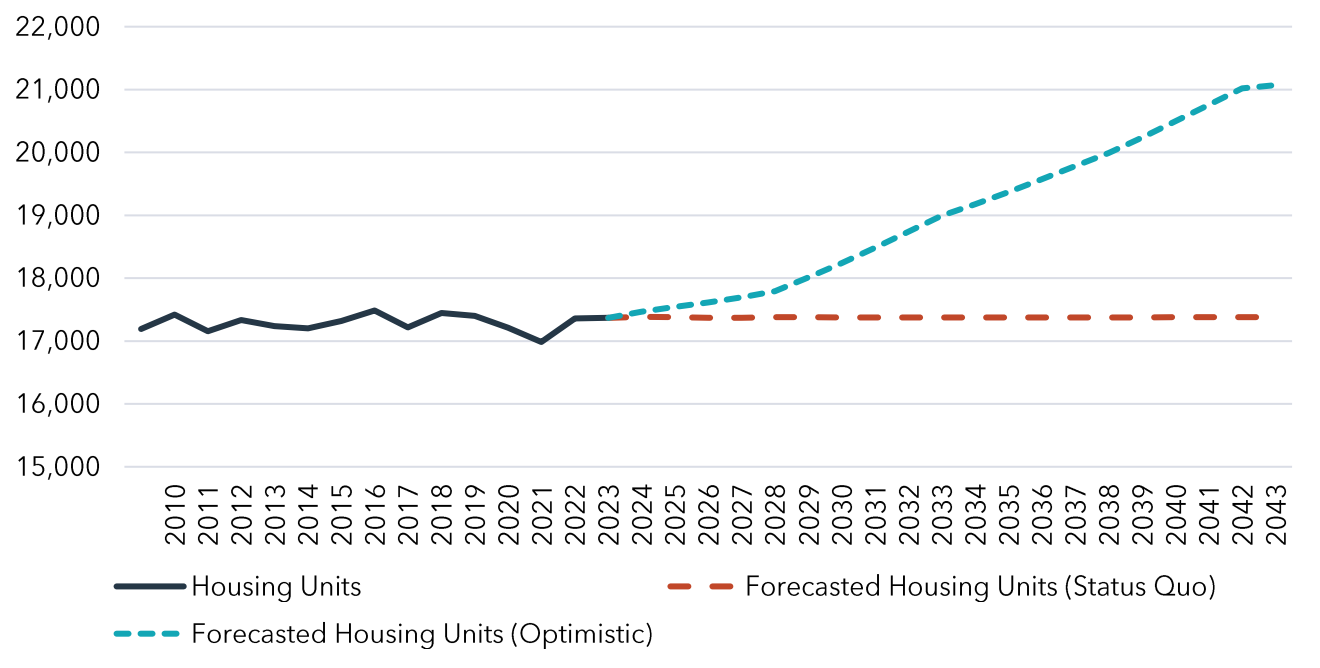
Similar to Moline, Rock Island is experiencing a gradual population decrease. Housing numbers have also declined, falling from 38,817 to 37,264 over the past 14 years (Table 10.3 and Figure 10.5). The Status Quo Scenario in the Housing Forecast projects a continuation of this downward trend. In contrast, the Optimistic Scenario anticipates the need for 3,700 additional housing units to accommodate population growth under the Population Forecast's Optimistic Scenario.

Table 10.3: Rock Island Housing Forecast, 2024-2044

Year	----Housing----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	17,368	17,368	--	--
2029	17,379	17,790	0.06%	2.4%
2034	17,376	18,995	0.05%	9.4%
2039	17,376	19,992	0.05%	15.1%
2040	17,377	20,235	0.05%	16.5%
2044	17,379	21,070	0.06%	21.3%

Source: Points Consulting, 2024

Figure 10.5: Rock Island Housing Forecast, 2024-2044

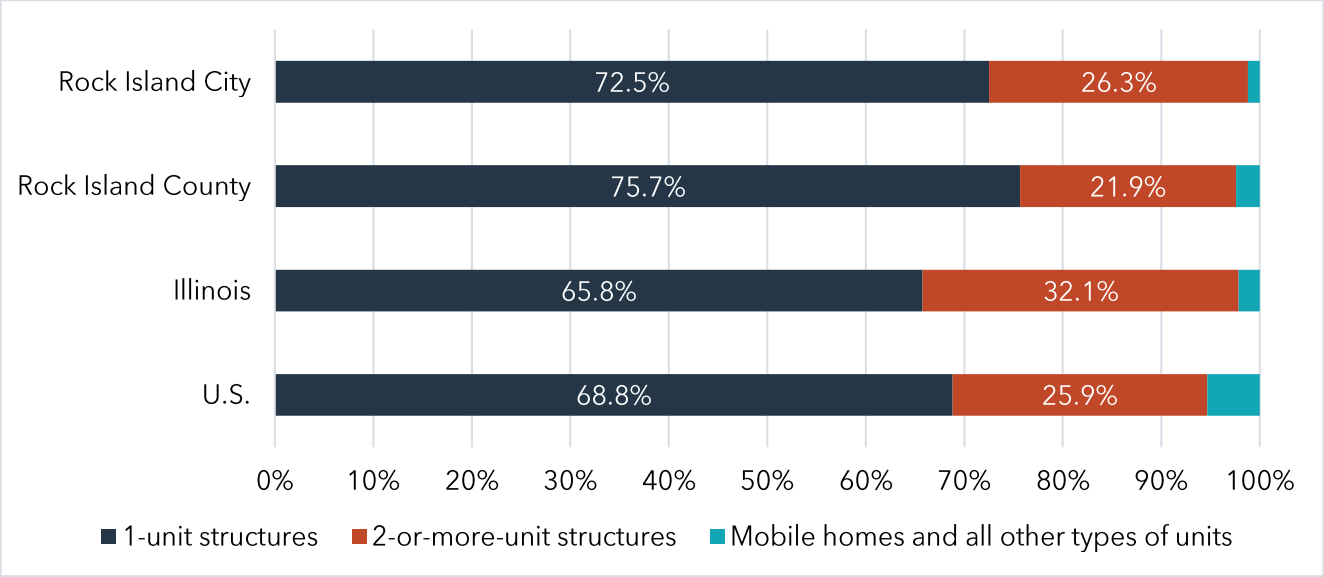


Source: Points Consulting, 2024

Housing Supply

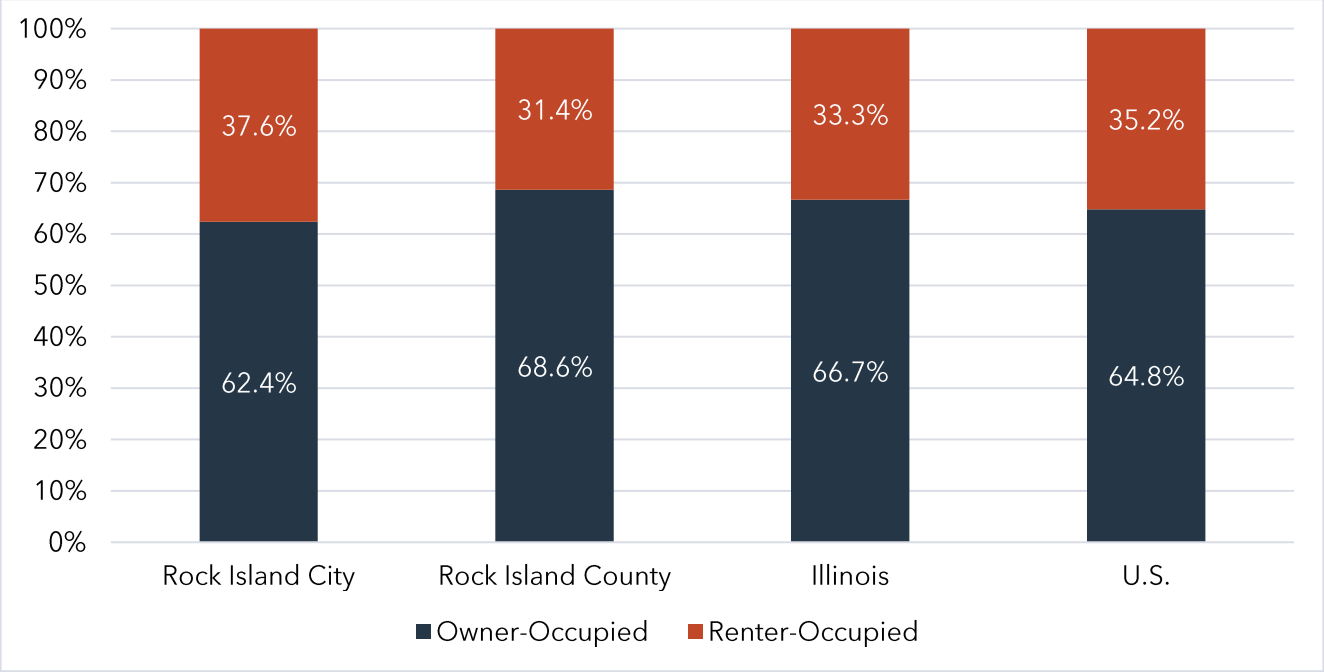
This section covers housing type and tenure (Figures 10.6-10.11), age of housing stock (Figures 10.12-10.13), vacancy (Figures 10.14-10.15), occupancy (Figures 10.16-10.17), new housing production (Figure 10.18), and rent trends (Table 10.4).

Figure 10.6: Percent Housing By Type in Rock Island



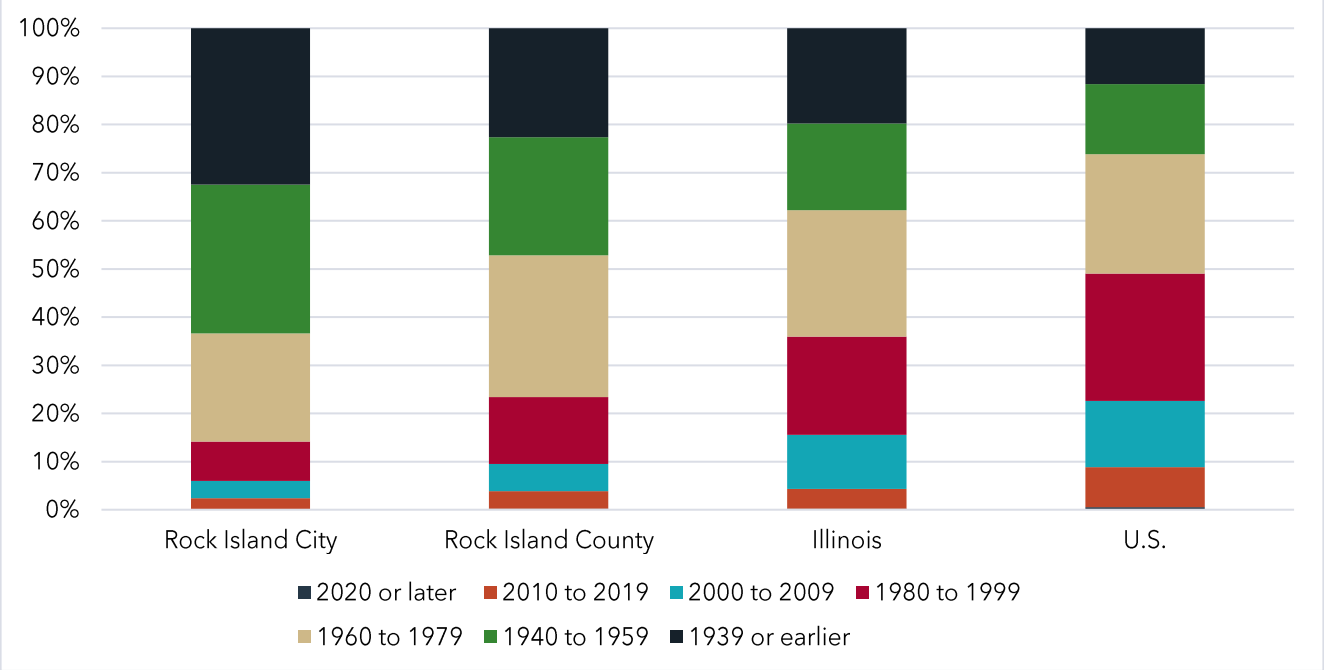
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.7: Percentage of Owner Occupied to Renter-Occupied Units, Rock Island, 2022



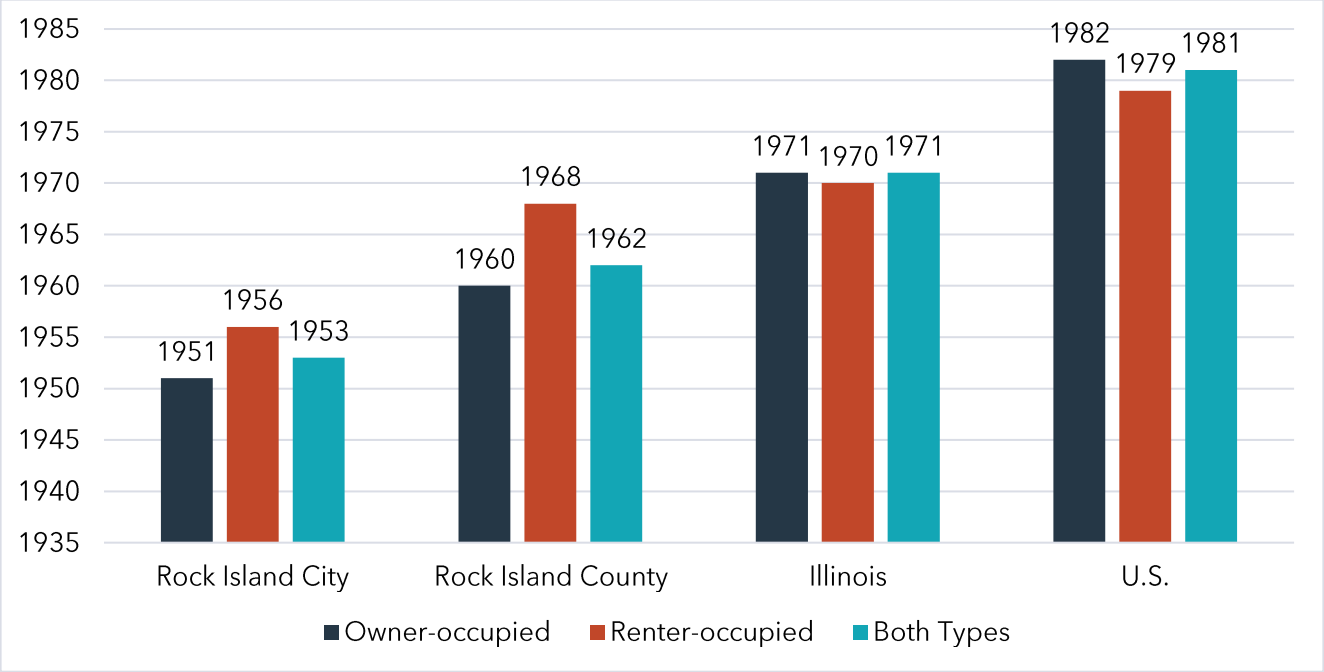
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.8: Age of Housing Stock in Rock Island



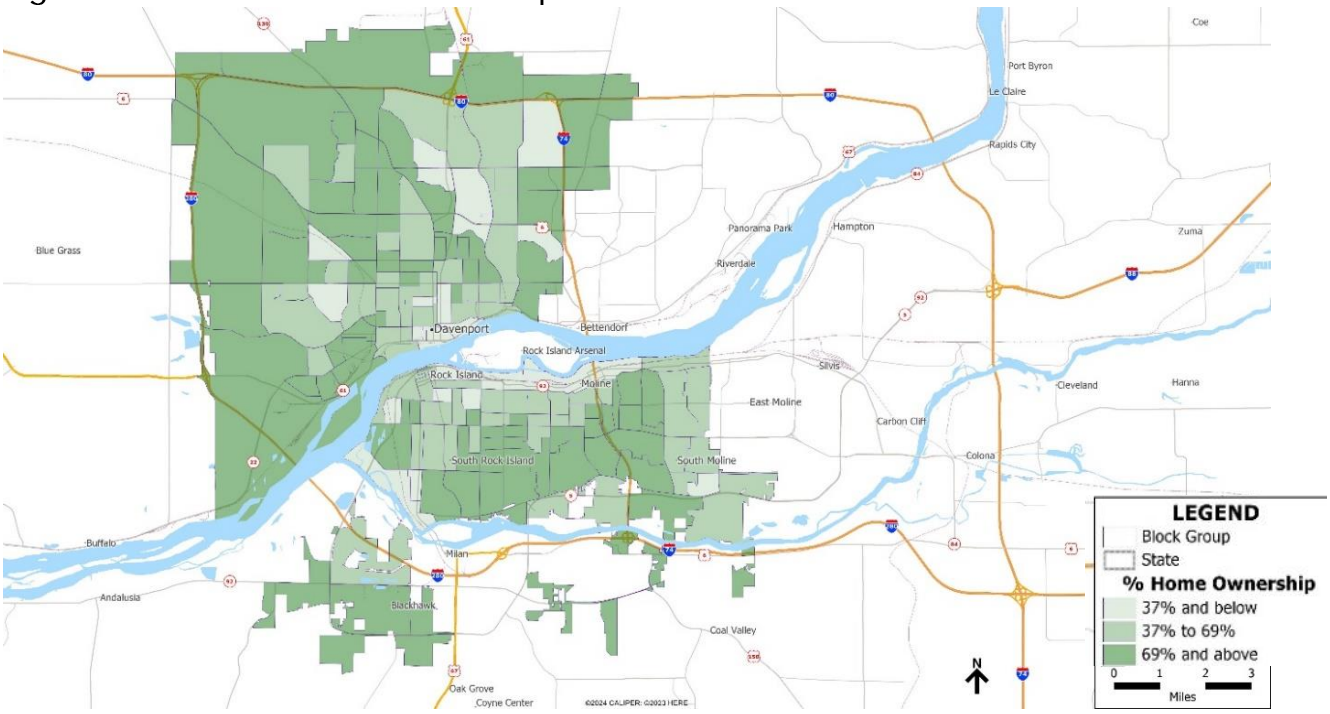
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.9: Median Year Built by Tenure in Rock Island



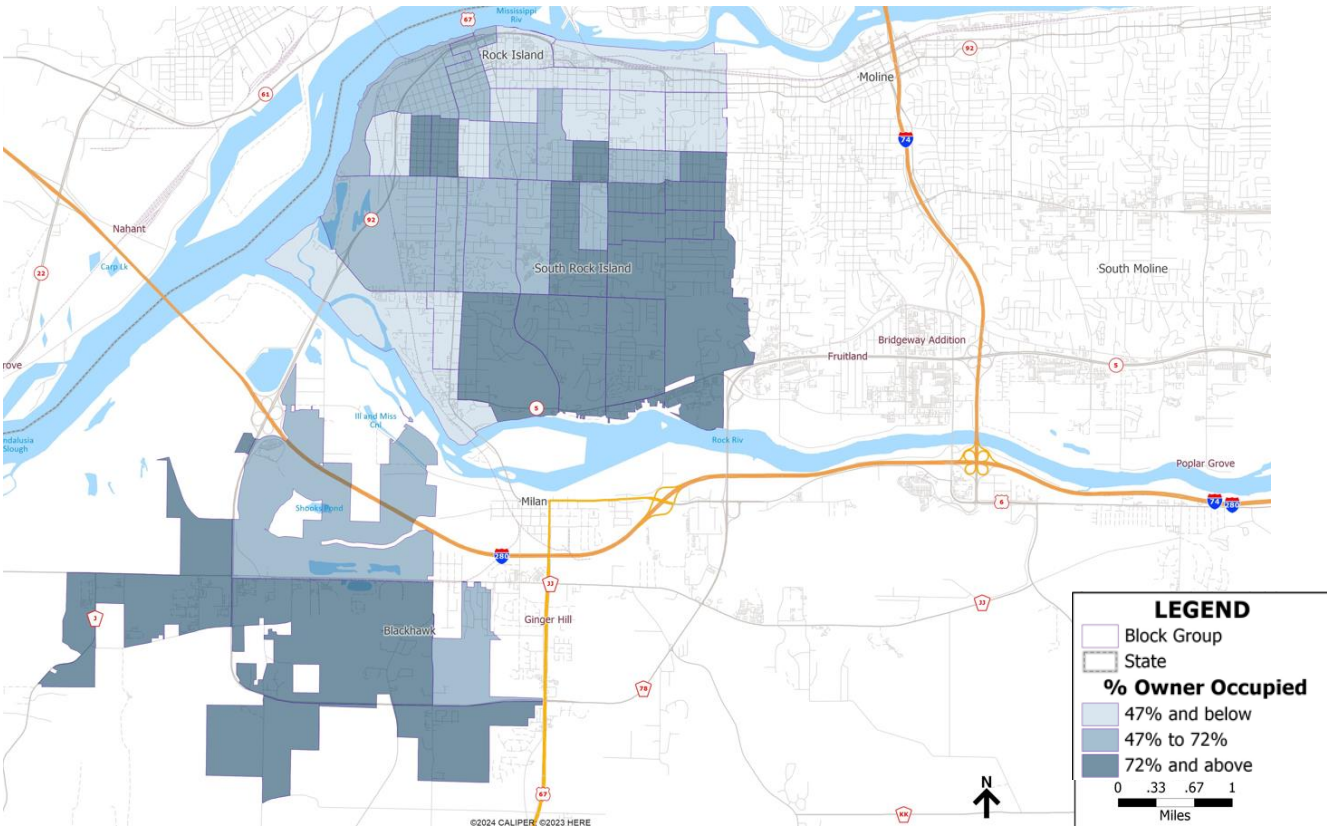
Source: ACS 2022 5-Year Table B25037

Figure 10.10: Percent Home Ownership Tri-Cities



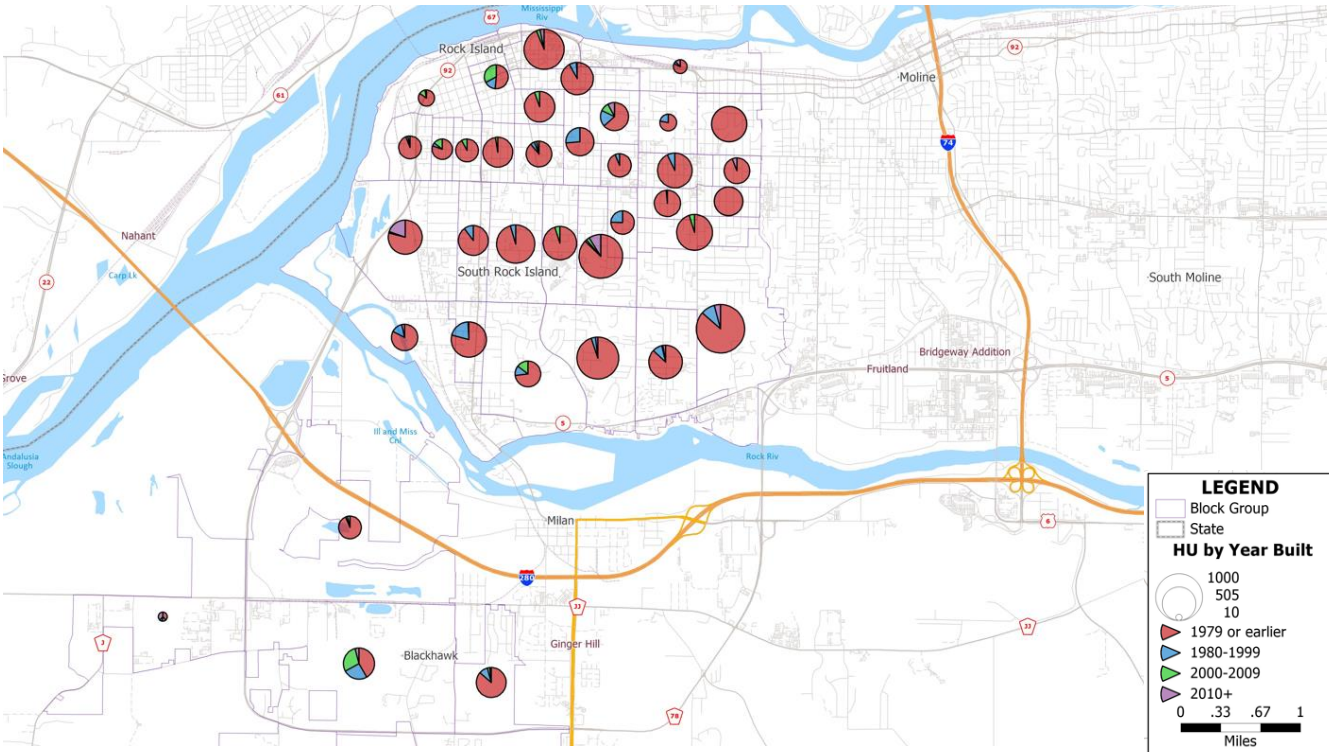
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.11: Rock Island Percent Owner Occupied by Census Block



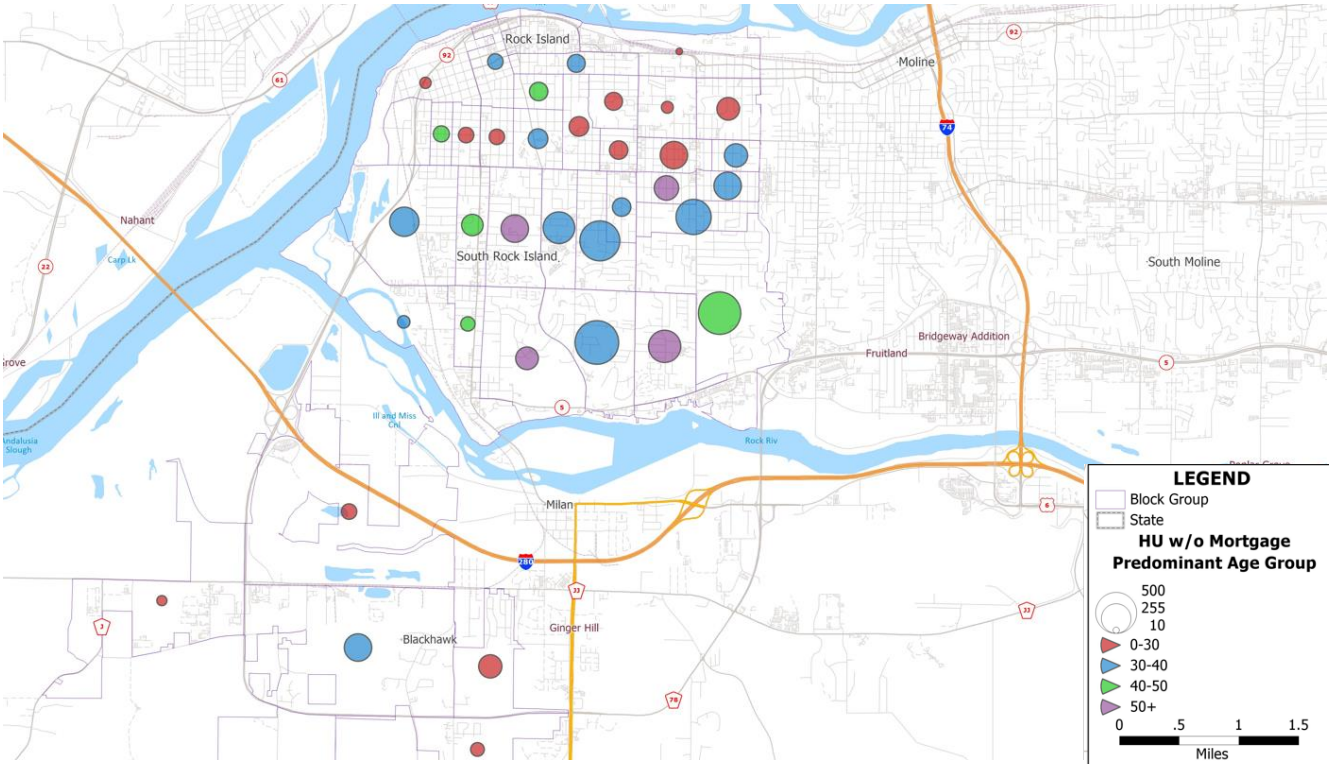
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.12: Rock Island Housing Units Year Built by Census Block



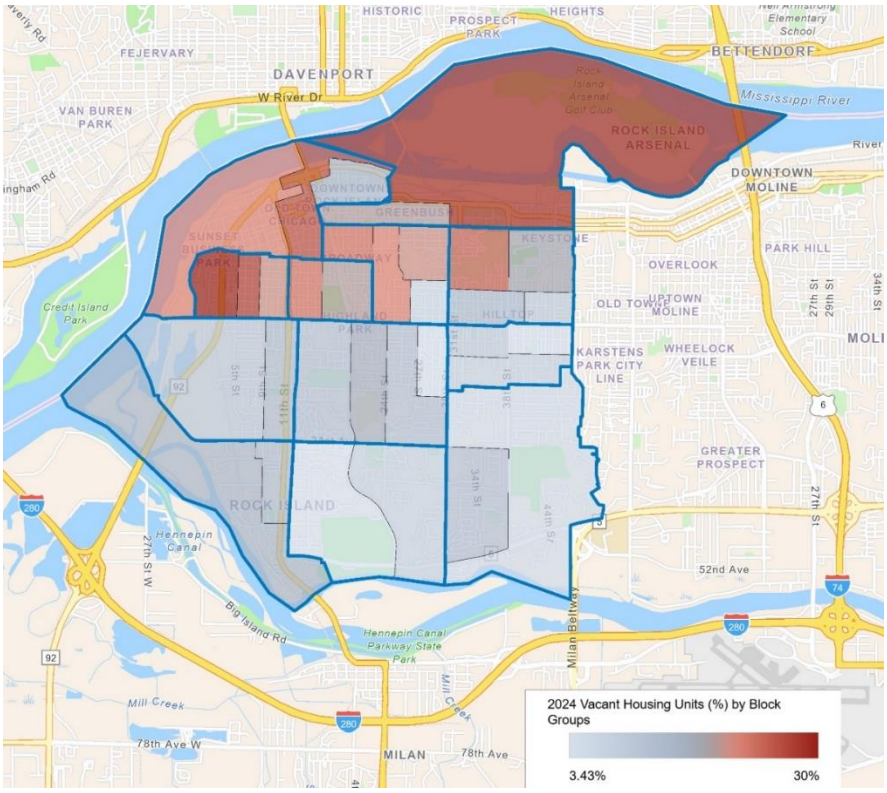
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.13: Rock Island Housing Units Without Mortgage Predominant Age Group by Census Block



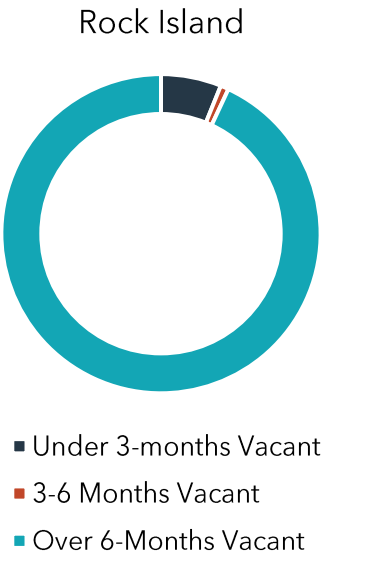
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.14: Rock Island Vacancy Rates by Census Tracts, 2024



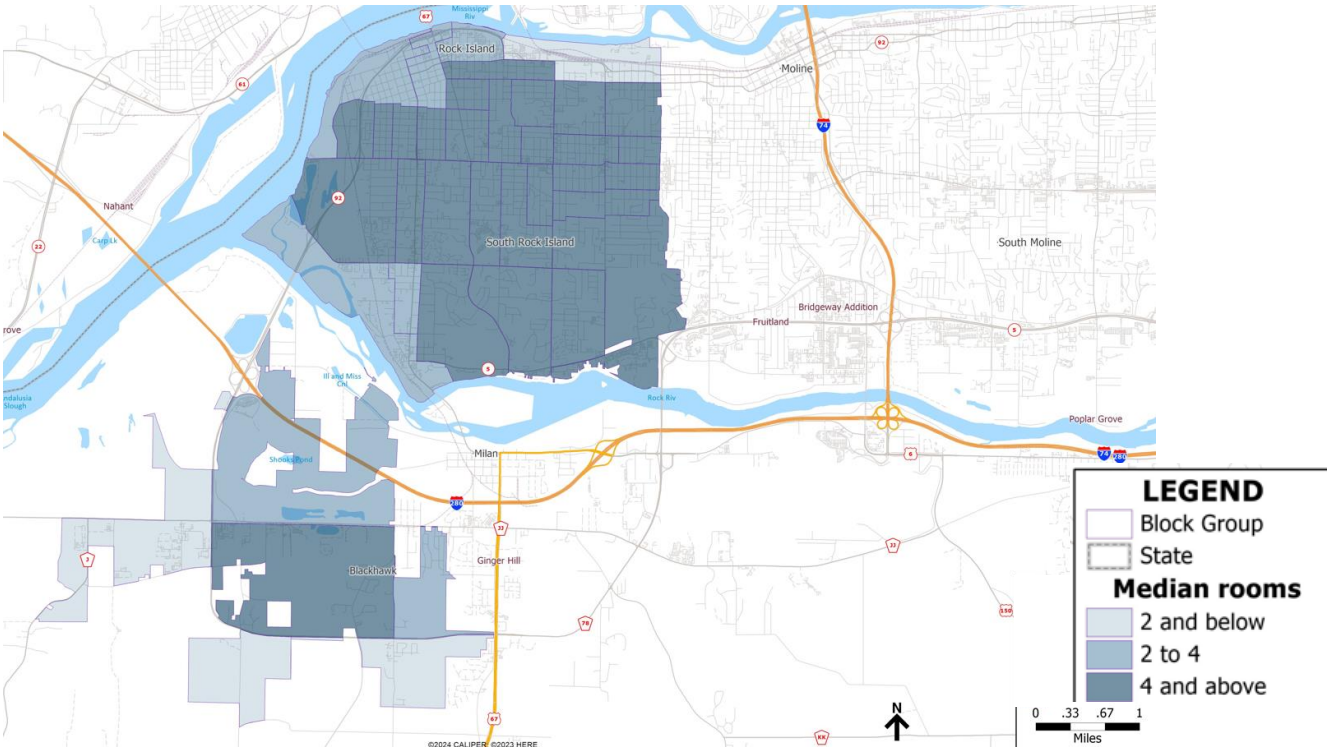
Source: Points Consulting using Esri Business Analyst, 2024

Figure 10.15: Duration of Vacancy for Residential Units



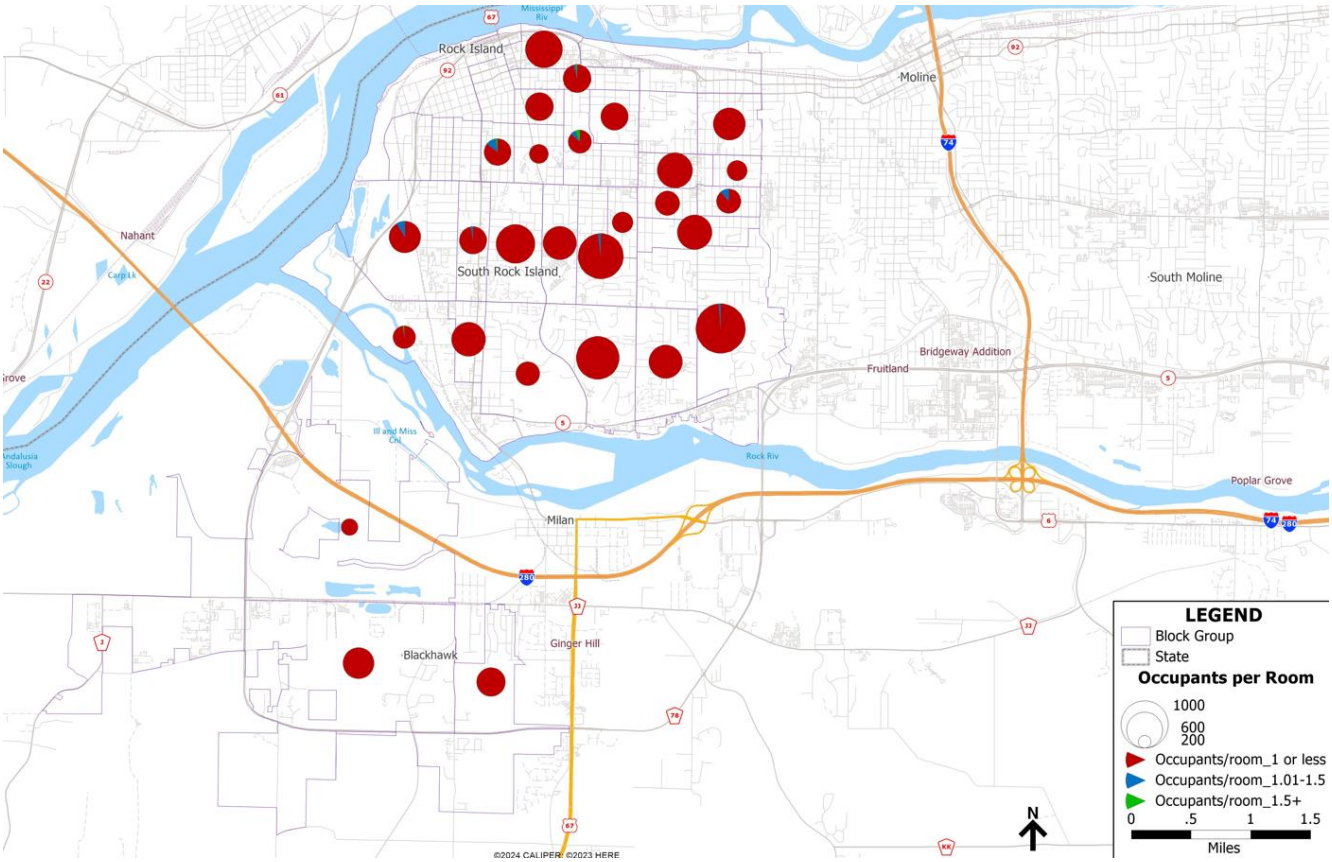
Source: HUD USPS Aggregated Administrative Data on Address Vacancies

Figure 10.16: Rock Island Median Number of Rooms by Census Block



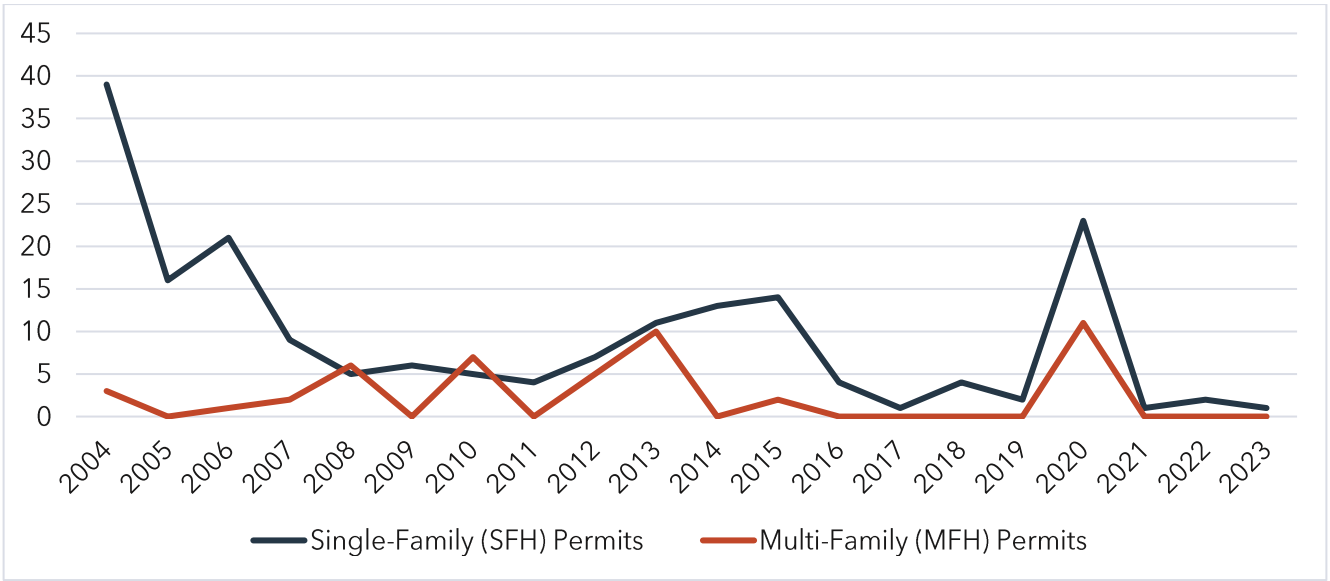
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.17: Rock Island Occupants per Room by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.18: Single and Multi-family Housing Permit Units in Rock Island, 2004-2023[38]



Source: Rock Island, Historical Building Permit Data

[38] The bump in housing permits in 2020 was due, in part, to the development of the Lincoln Residences.

Table 10.4: Rock Island Rentals

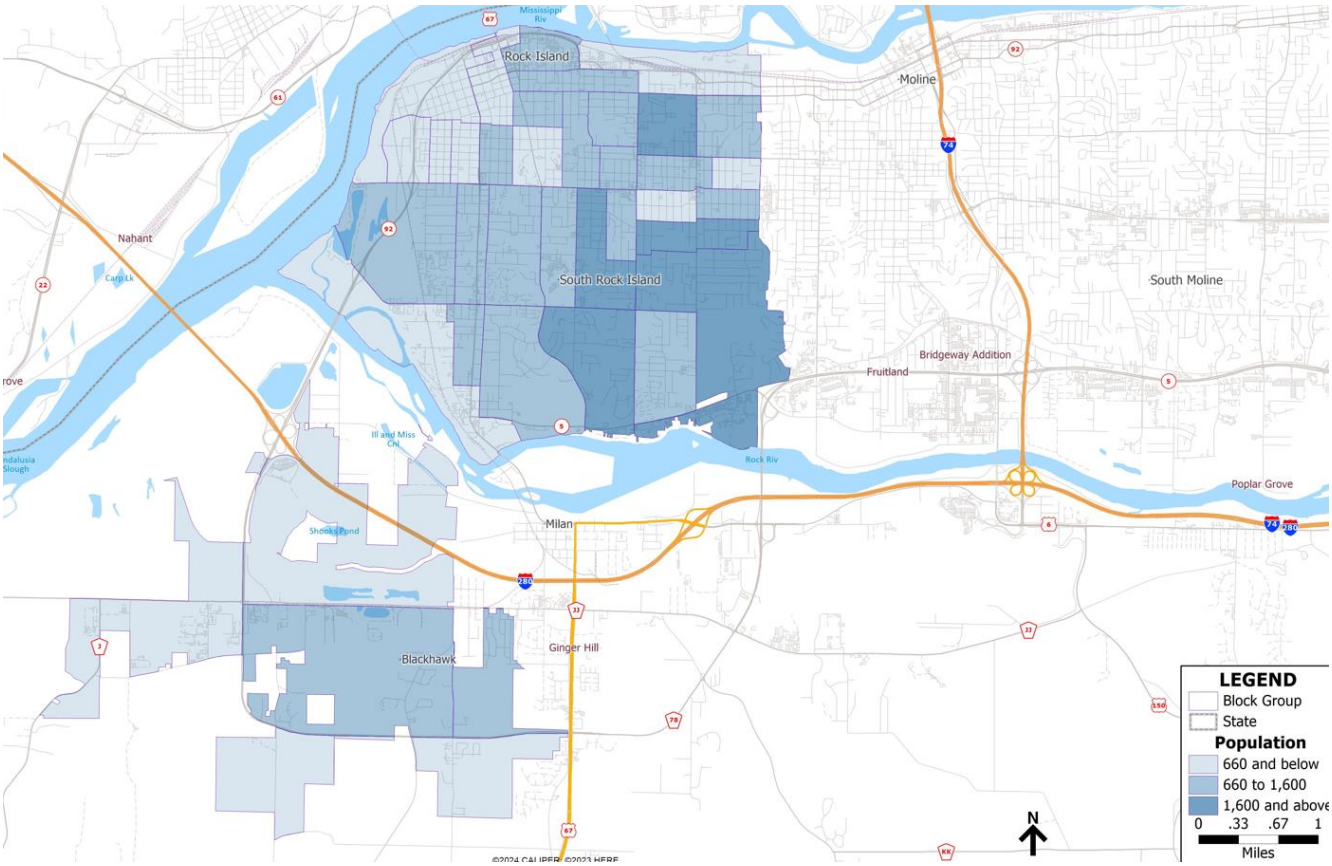
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	6	2	$755	+$54	7.2%
2 Bedroom	14	5	$930	+$92	9.9%
3 Bedroom	10	4	$1,221	+$117	9.6%
Condo and Townhouse Rentals					
1 Bedroom	5	(1)	$755	+$36	4.8%
2 Bedroom	5	1	$915	+$32	3.5%
3 Bedroom	4	0	$1,368	+$128	9.4%
Apartment Rentals					
1 Bedroom	7	2	$711	+$36	5.1%
2 Bedroom	7	3	$836	+$5	0.6%
3 Bedroom	5	1	$1,298	+$152	11.7%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 10.19-10.22, Table 10.5), median age and household size (Figures 10.23-10.24), educational attainment (Figures 10.25), and underserved populations (Figures 10.26-10.28, Table 10.6).

Figure 10.19: Rock Island Population by Census Block



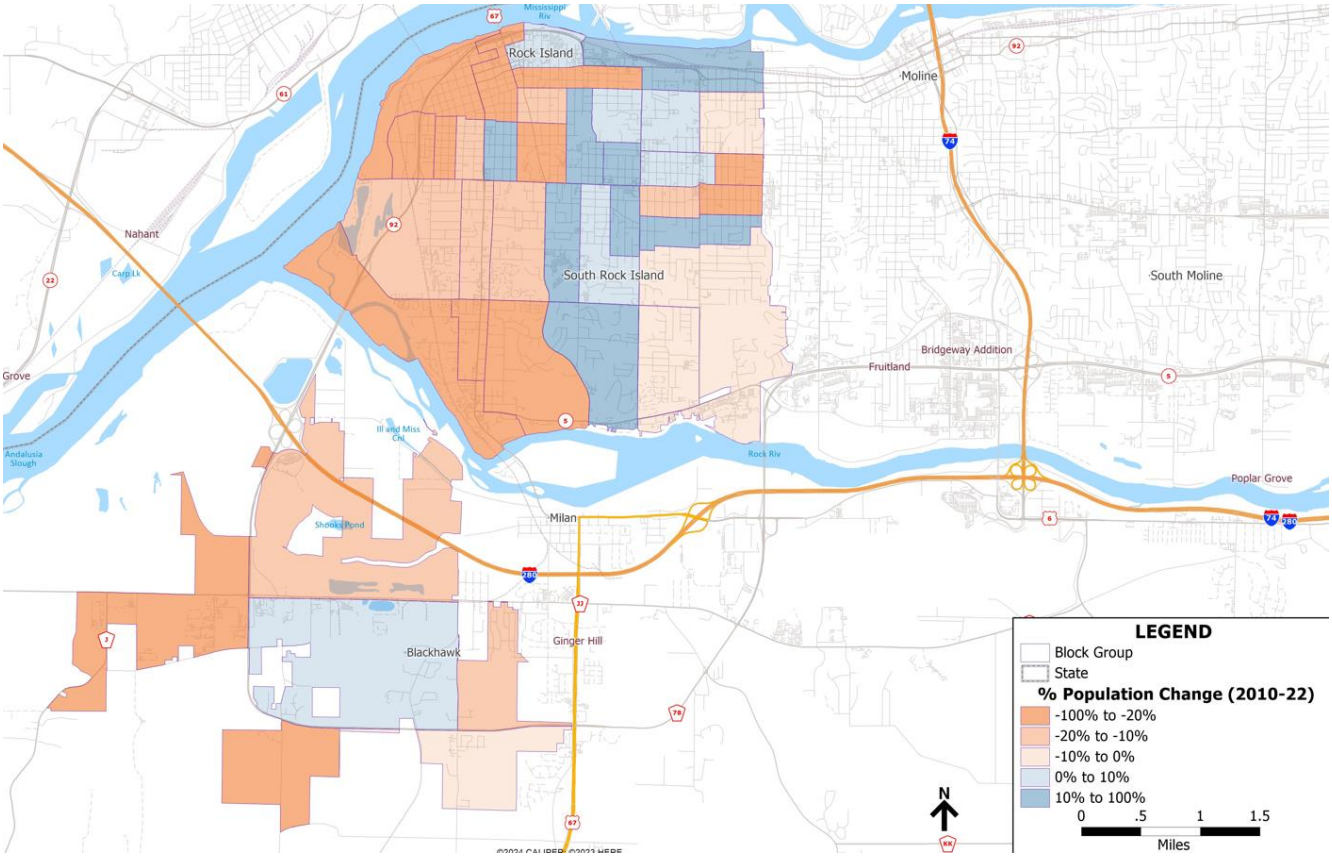
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 10.5: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Rock Island	38,808	37,264	(1,544)	(4.0%)
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Illinois	12.82M	12.76M	(66,226)	(0.5%)
U.S.	309.14M	331.01M	21.96M	7.1%

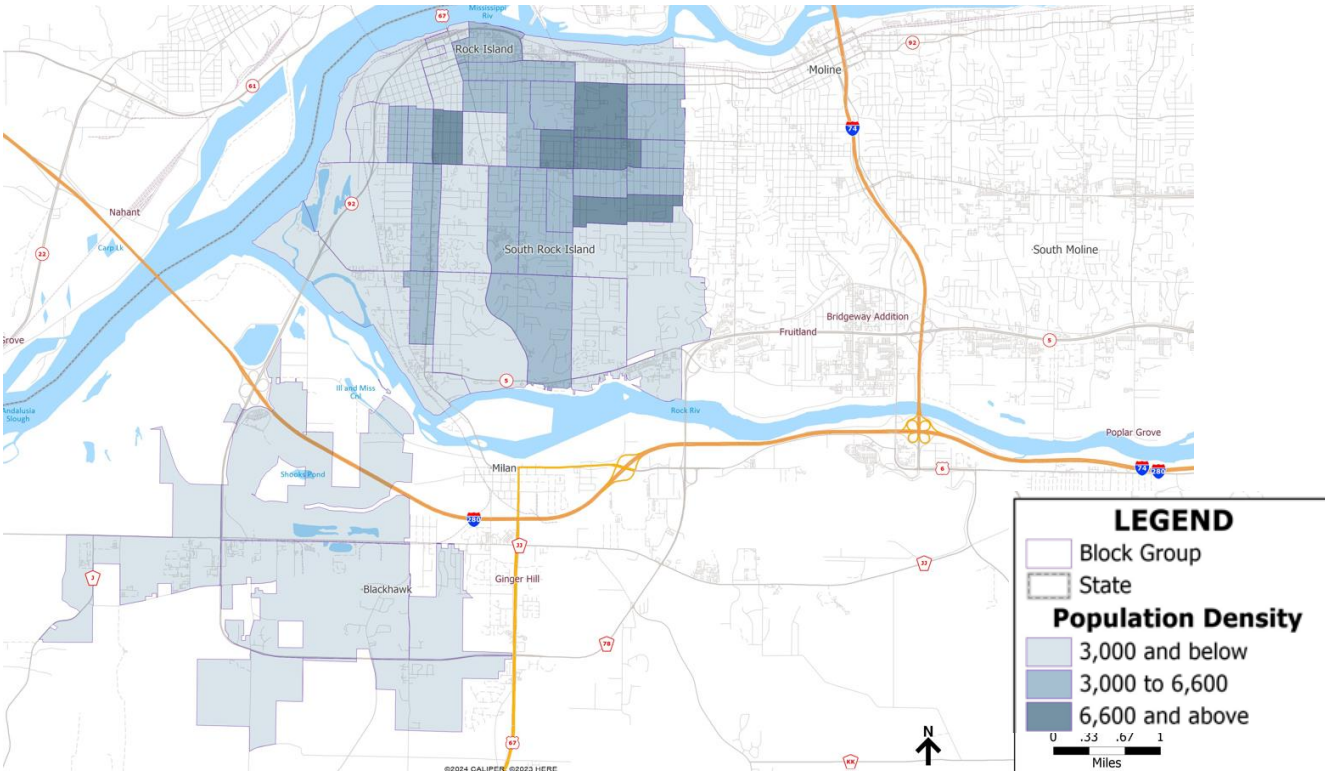
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 10.20: Rock Island Percent Population Change by Census Block (2010-2022)



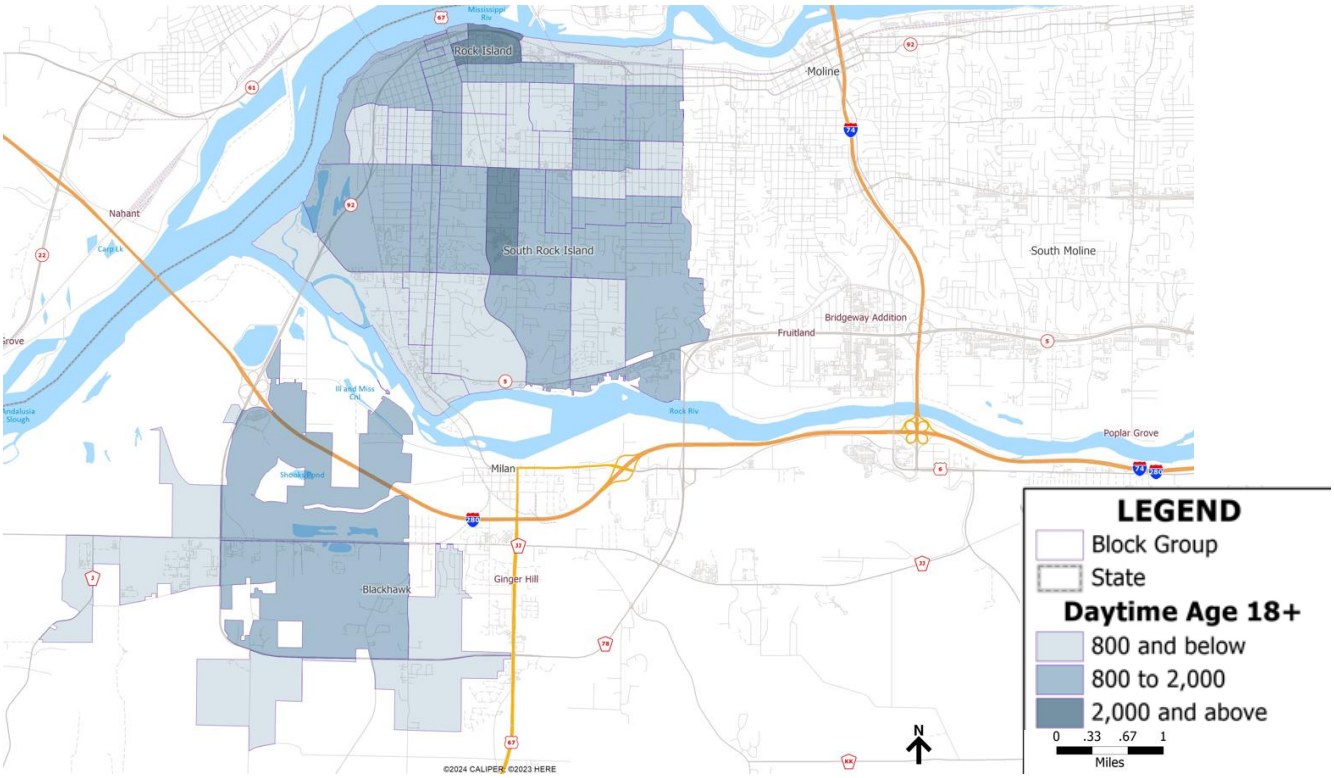
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.21: Rock Island Population Density by Census Block



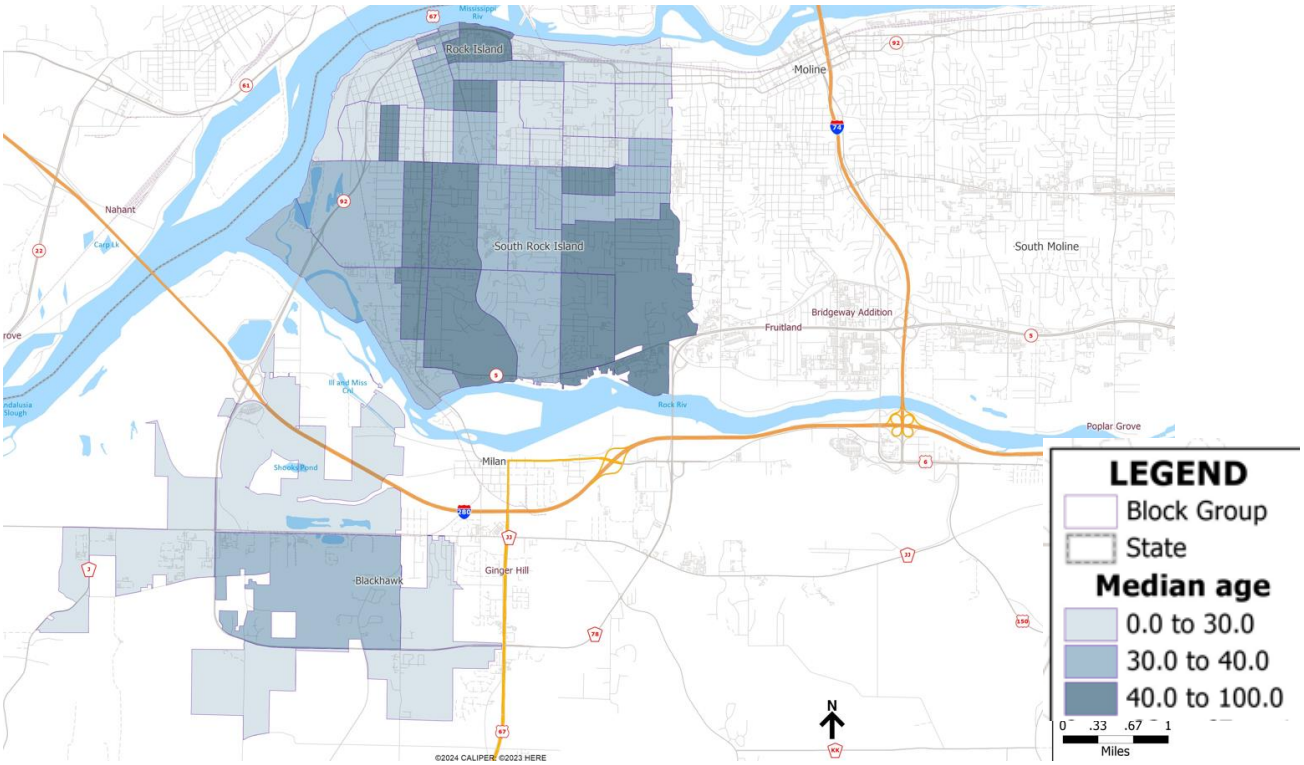
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.22: Rock Island Daytime Population Age 18+ by Census Block



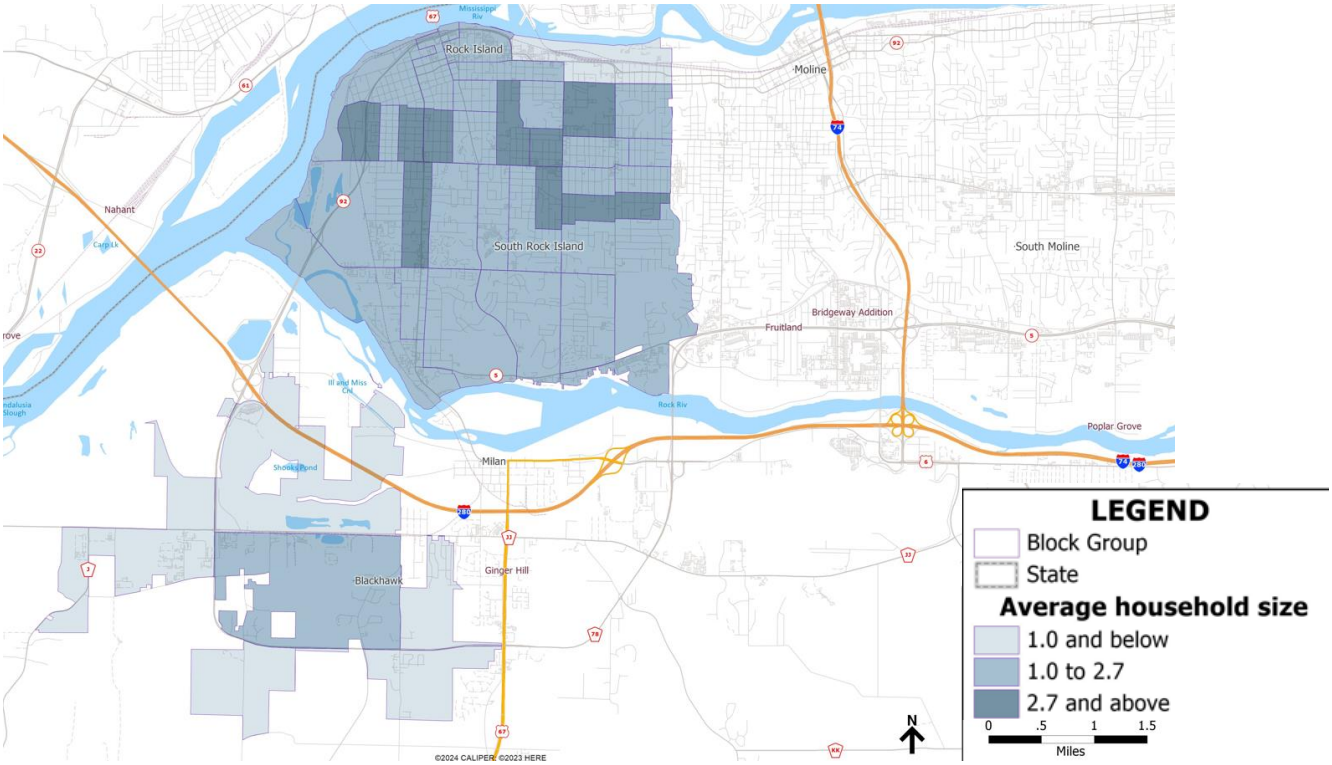
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.23: Rock Island Median Age by Census Block



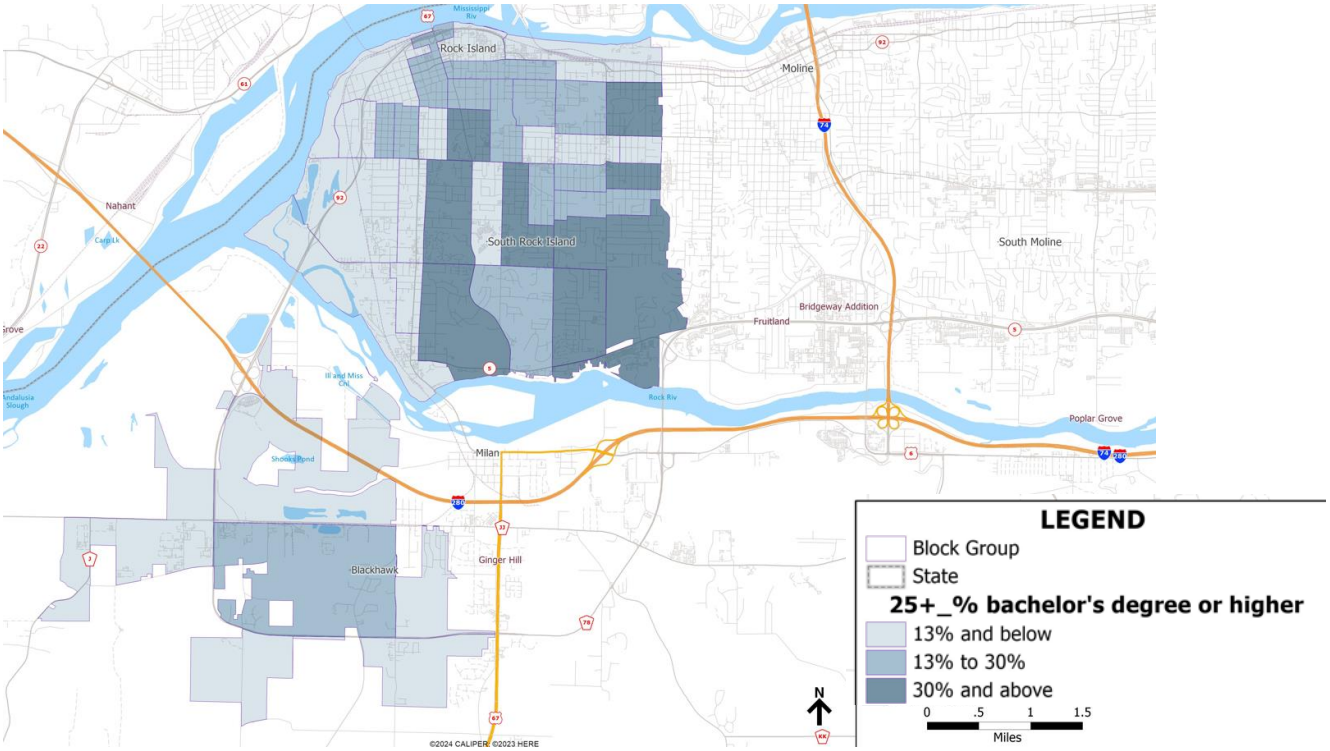
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.24: Rock Island Average Household Size by Census Block



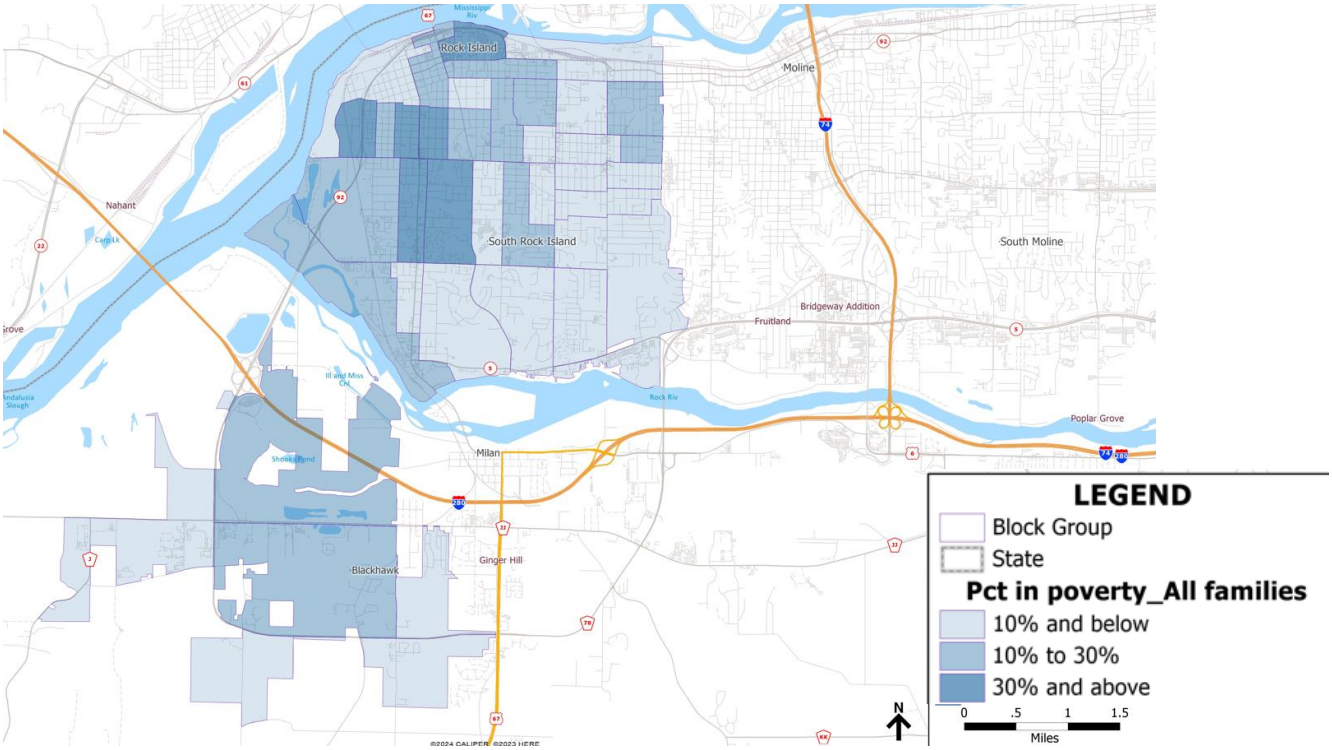
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.25: Rock Island Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.26: Rock Island Percent of Families in Poverty by Census Block



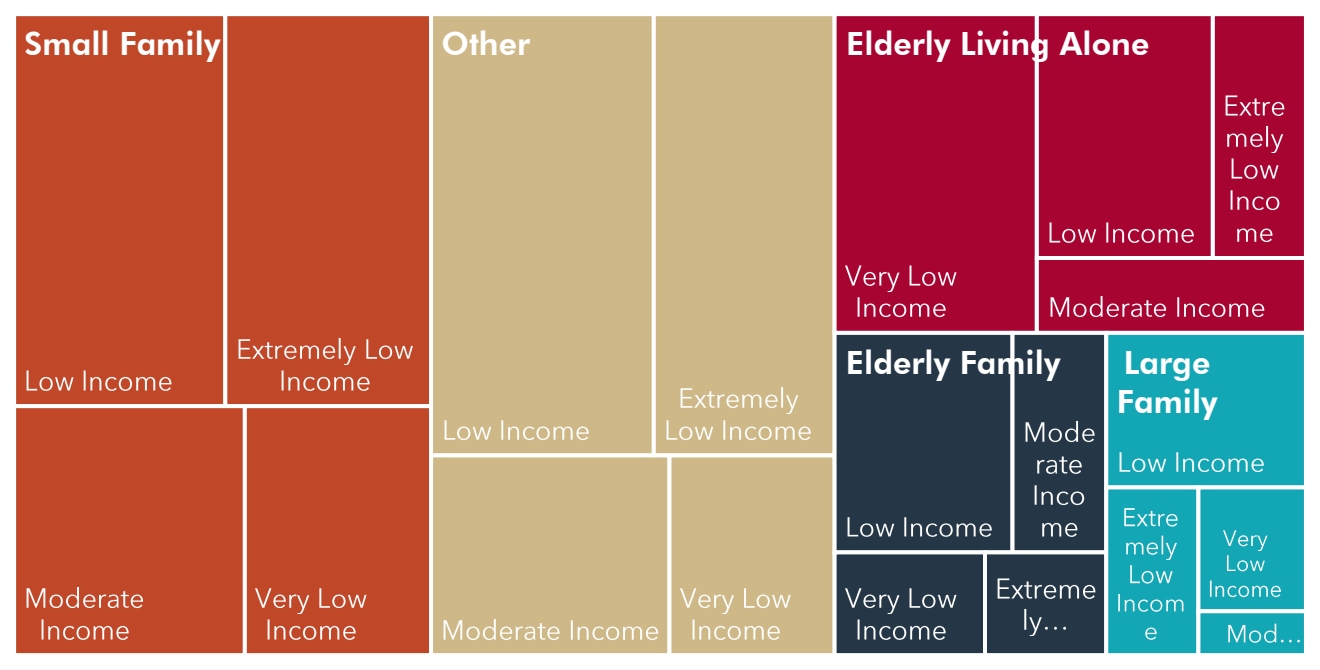
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 10.6: Composition of Low-Income Households in Rock Island

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units In Rock Island
Elderly Family	Extremely Low Income	145	0.2%
Elderly Family	Very Low Income	180	0.3%
Elderly Family	Low Income	455	0.7%
Elderly Family	Moderate Income	240	0.4%
Small Family	Extremely Low Income	940	1.4%
Small Family	Very Low Income	540	0.8%
Small Family	Low Income	965	1.5%
Small Family	Moderate Income	670	1.0%
Large Family	Extremely Low Income	180	0.3%
Large Family	Very Low Income	155	0.2%
Large Family	Low Income	360	0.6%
Large Family	Moderate Income	55	0.1%
Elderly Living Alone	Extremely Low Income	265	0.4%
Elderly Living Alone	Very Low Income	750	1.2%
Elderly Living Alone	Low Income	500	0.8%
Elderly Living Alone	Moderate Income	235	0.4%
Other	Extremely Low Income	930	1.4%
Other	Very Low Income	385	0.6%
Other	Low Income	1,145	1.8%
Other	Moderate Income	555	0.9%

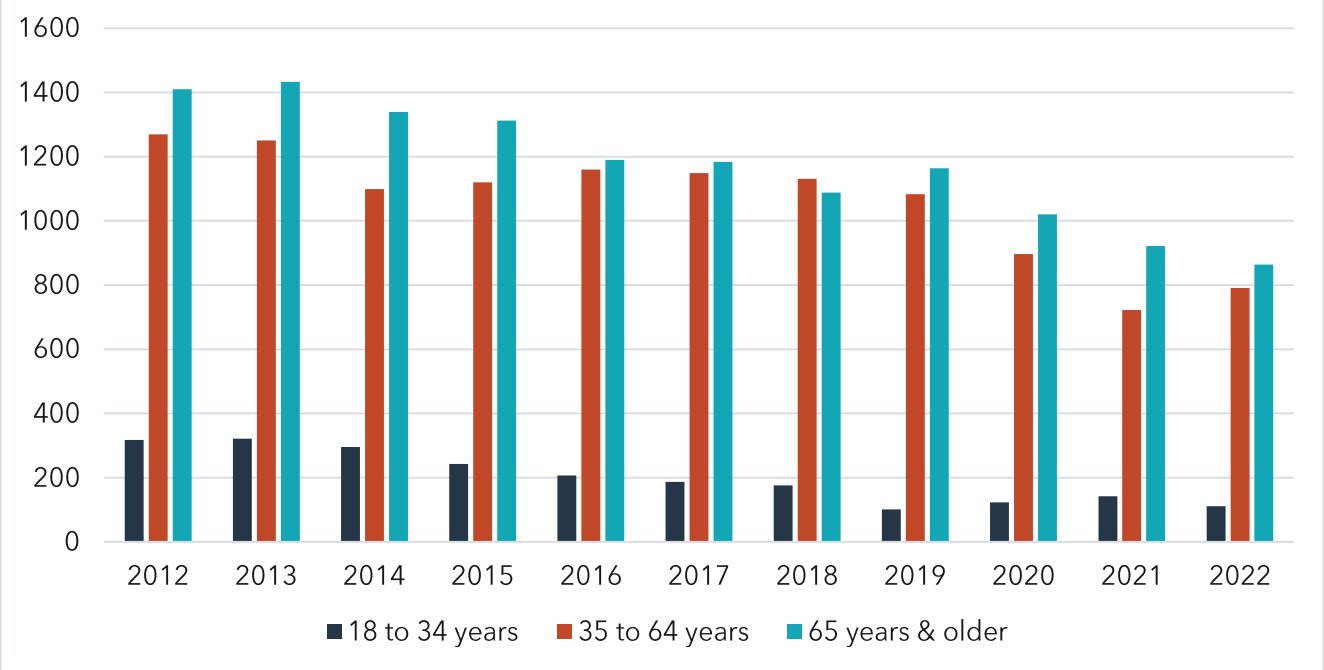
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 10.27: Composition of Low-Income Households in Rock Island



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 10.28: Veterans by Age in Rock Island, 2012-2022

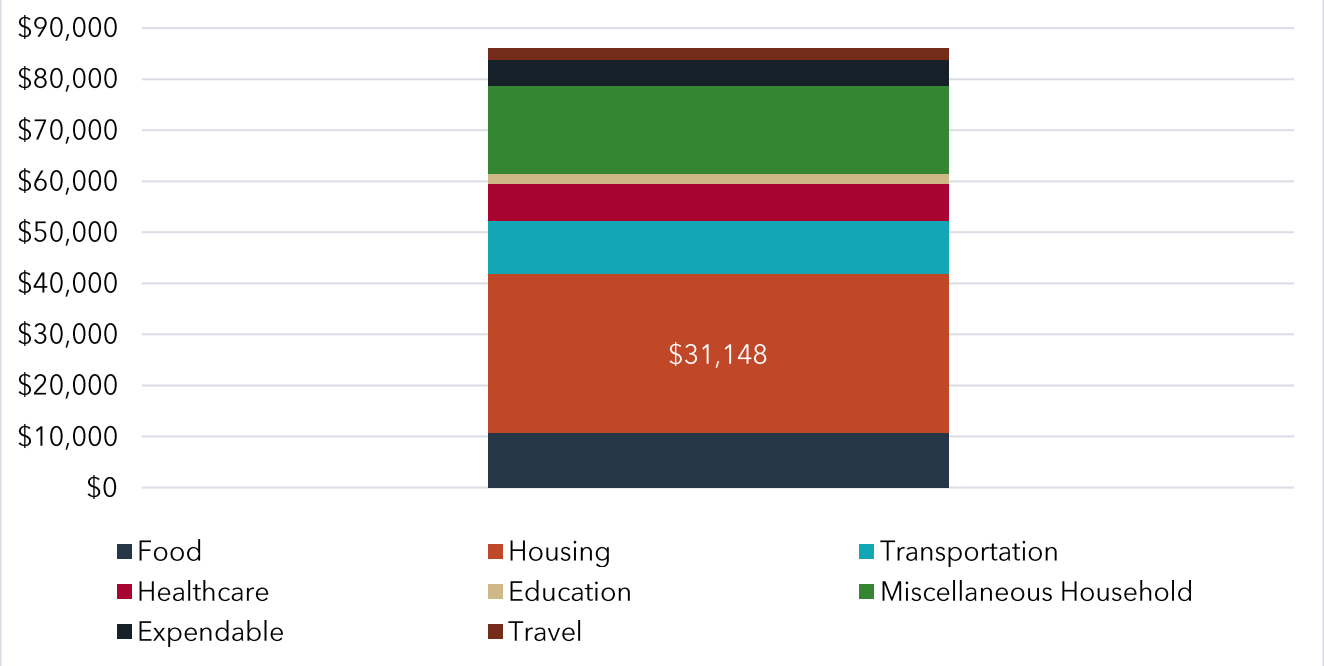


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income and Expenditures

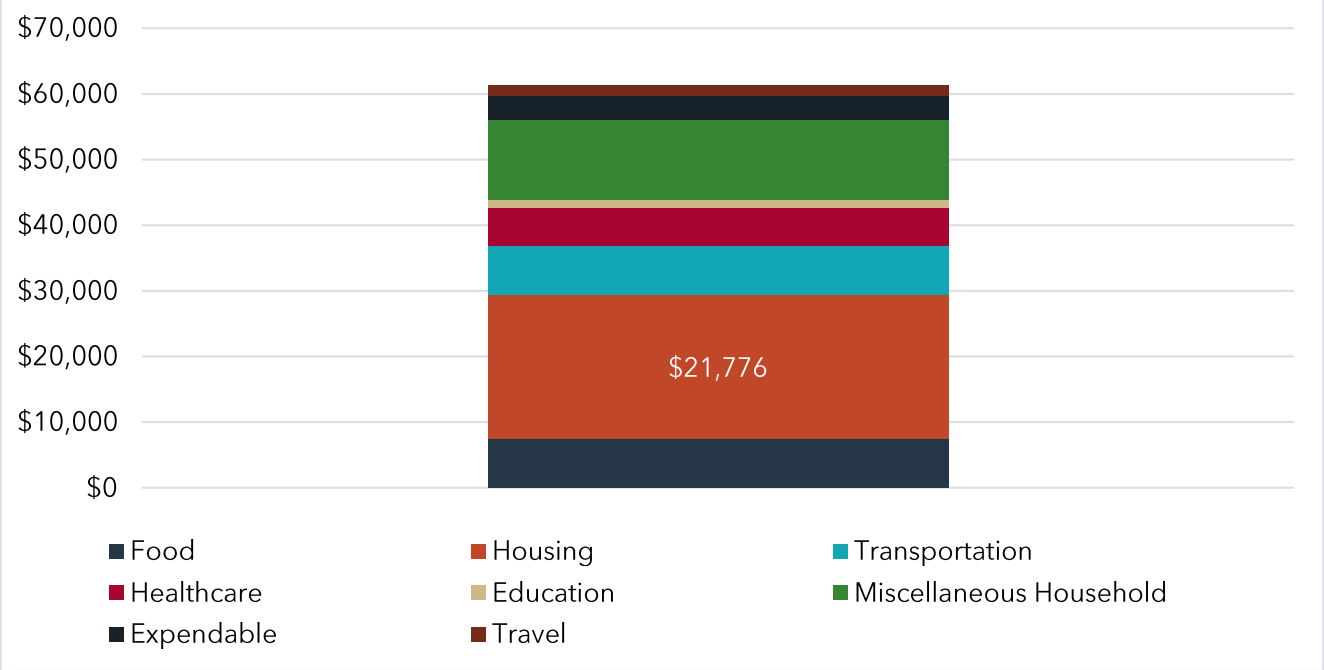
This section covers monthly budget expenditures (Figures 10.29-10.30) and income (Figures 10.31-10.32)

Figure 10.29: Illinois Monthly Household Budget Expenditures



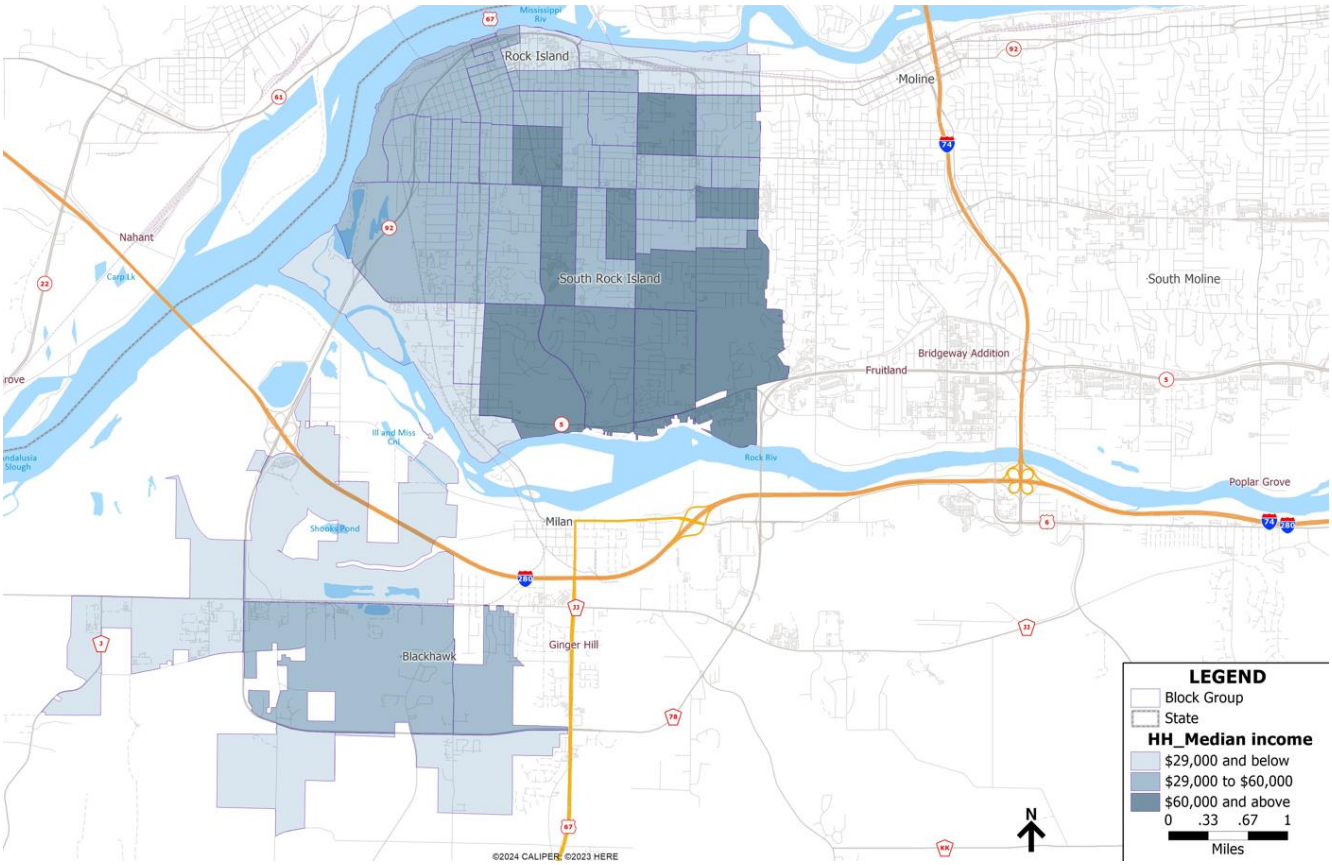
Source: Esri Business Analyst, 2024

Figure 10.30: Rock Island County Monthly Household Budget Expenditures



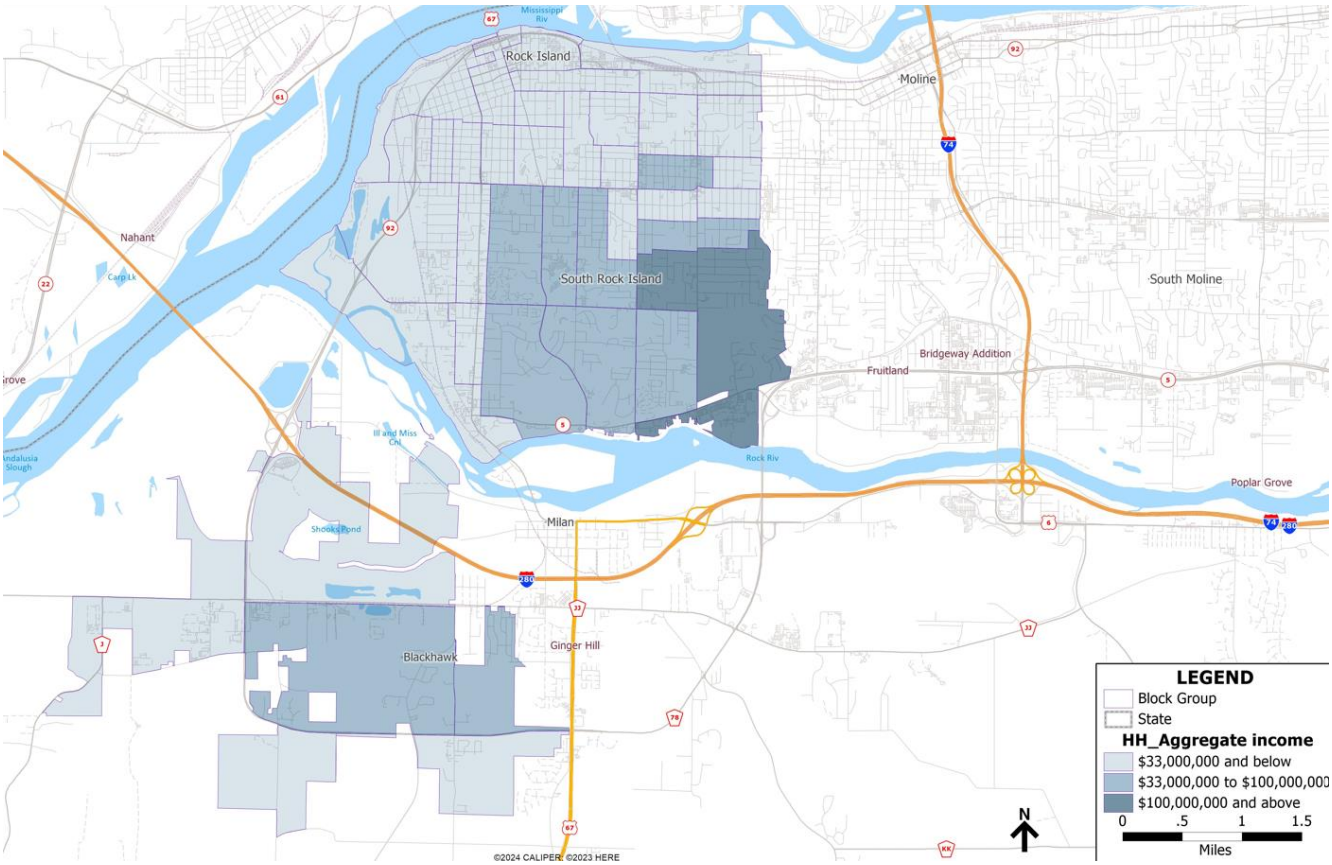
Source: Esri Business Analyst, 2024

Figure 10.31: Rock Island Household Median Income by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.32: Rock Island Household Aggregate Income by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

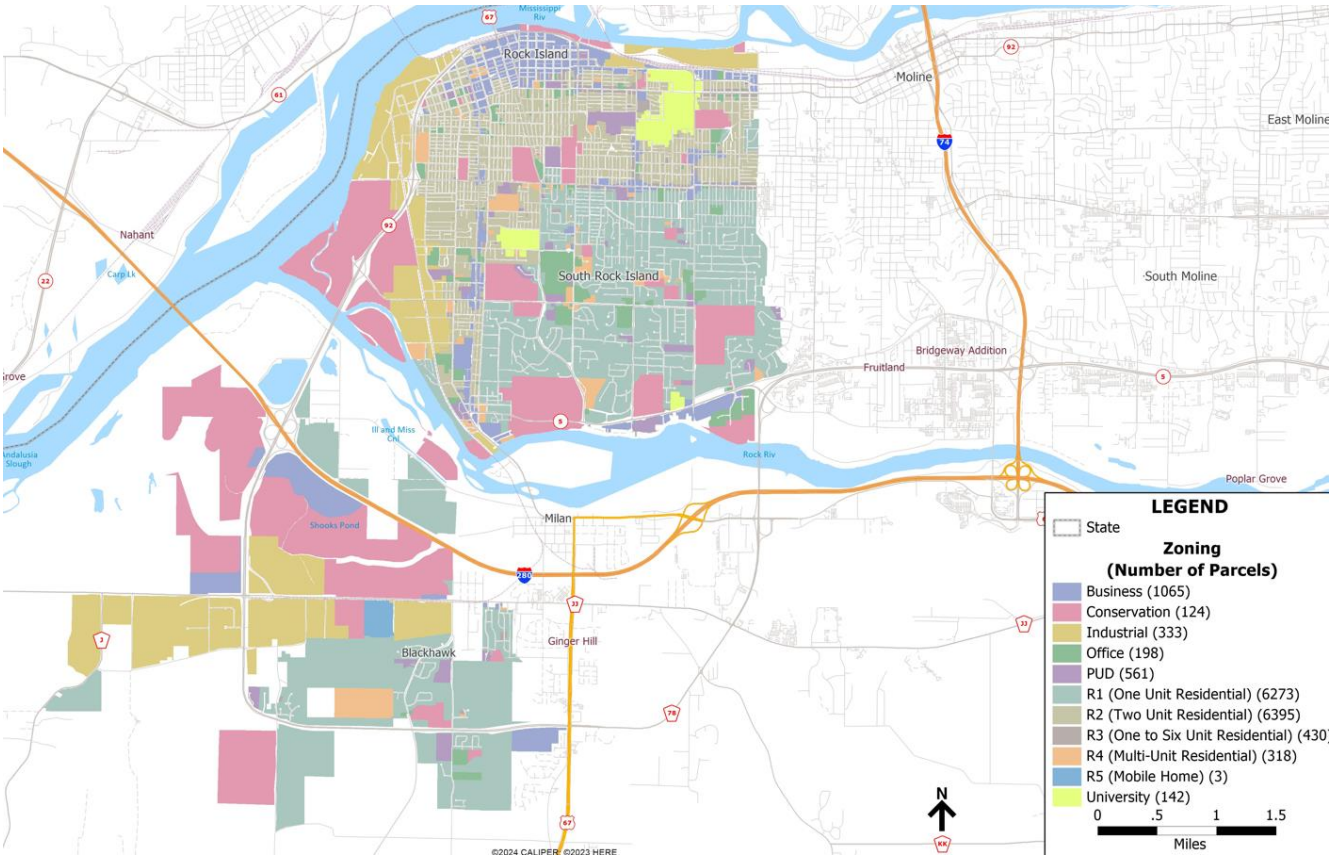
Rock Island Zoning

The City of Rock Island currently occupies 10,784 acres. Of that land, 45.88% is zoned for primarily residential use. Districts that are primarily residential include: R-1, R-2, R-3, R-4, and R-5 (Figure 10.33).

The City of Rock Island allows for low and medium density in its R-1 and R-2 districts, with the main difference between being that R-2 allows for two-unit (duplex style) dwellings. One logical step towards increasing density would be for R-2 districts to allow for three-family dwellings.

Given the age of much of Rock Island's housing stock, and the need for more housing, there is flexibility in the zoning ordinance for converting any building into a dwelling, or for converting any dwelling into one with more units. Converting houses from single family to a duplex or triplex use, for example, can provide beneficial medium density to a neighborhood without drastically changing its character. Allowing property owners to change their property's "unit count" can also accommodate the needs of a changing community. The same can be said for adaptive reuse of commercial buildings into residential. However, such reuse projects can also be constrained by the need to comply with new construction requirements.

Figure 10.33: Zoning Map for the City of Rock Island



Source: Points Consulting using shapefile data from the City of Rock Island

Table 10.7: Rock Island's Zoning Ordinance, R-1 One Unit Residential District

Intent and Purpose	To provide for detached single-unit housing opportunities in an urban setting at a low to medium density level. Other low impact residential uses and some home occupations are appropriate.
Permitted Uses (res.)	One unit detached dwellings, day care home, foster family homes, unrelated group uses, municipal fire and police station, care home small residential, essential services and municipal administrative or public service buildings, public parks and playgrounds, existing railroad right-of-way, short-term rentals.
Conditional Uses (res.)	Major home occupations, community center, utility stations without service yards or storage, outdoor recreational facilities such as golf courses, country clubs, and tennis courts, public and parochial schools as well as religious institutions not less than 20 feet from any lot in an "R" District, municipal buildings and libraries.
Min. Lot Area	-
Max. Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Min. Width	50 feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.8: Rock Island's Zoning Ordinance, R-2 One and Two Unit Residential District

Intent and Purpose	To provide housing opportunities that can also establish duplexes on a single lot in an urban setting at a low to medium density level. Other low impact residential uses and some home occupations are appropriate.
Permitted Uses (res.)	All permitted uses in an "R-1" District, two-unit dwellings.
Conditional Uses (res.)	Bed and breakfast inns, boarding and lodging houses, any other similar uses deemed to be consistent by the Board of Zoning Appeals.
Min. Lot Area	-
Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Width	50 Feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.9: Rock Island's Zoning Ordinance, R-3 One to Six Unit Residential District

Intent and Purpose	To provide for multiple unit housing opportunities at lower to moderate multiunit densities. Housing in this district is to be compatible with surrounding housing types, which may include single-unit, and meet the needs of a range of community residents.
Permitted Uses (res.)	All permitted uses allowed in an "R-2" District, boarding and lodging houses.
Conditional Uses (res.)	Care home, large residential at least one thousand feet (1,000') from an existing similar use, nursing homes at least fifty feet (50') from any lot line, halfway house/group home at least one thousand feet (1,000') from an existing similar use, day care centers licensed by the State of Illinois, private clubs, lodges, union halls, parking lots accessory to use in an adjoining or less restrictive district when abutting or directly across an alley.
Min. Lot Area	-
Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Width	50 feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.10: Rock Island's Zoning Ordinance, R-4 Multi-Unit Residential Zoning District

Intent and Purpose	The R-4 Multi-Unit Residential District is established to provide for multi-unit residential uses, including apartments and condominiums, at higher densities.
Permitted Uses (res.)	All permitted uses allowed in an "R-3" District. Any other similar uses deemed to be consistent by the appropriate authority.
Conditional Uses (res.)	Any use authorized by the appropriate authority in an "R-3" District. Any other similar use deemed to be consistent by the Board of Zoning Appeals
Min. Lot Area per Unit	2,000 square feet
Height	No principal structure shall exceed twelve (12) stories or one hundred fifty feet (150') in height at the required front, side and rear yard lines, other than as provided in Section 9.1. No accessory building shall exceed one (1) story.

Source: City of Rock Island 2020 Zoning Code

Table 10.11: Rock Island's Zoning Ordinance, R-4 Multi-Unit Residential Zoning District, Number of Stories, Lot Width, and Setbacks

Number of Stories	Front Lot Width	Front Yard Depth	Side Yard Width	Rear Yard Depth
1	50	30	6	30
2	52	30	6	30
3	55	30	8	35
4	65	30	10	40
5	75	30	12	45
6	85	30	14	50
7	95	30	18	55
8	105	30	22	60
9	115	30	26	65
10	125	30	30	70
11	135	30	34	75
12	150	30	38	80

Source: City of Rock Island 2020 Zoning Code

Table 10.12: Rock Island's Zoning Ordinance, R-5 Mobile Home District

Intent and Purpose	To provide for an alternative living style and dwelling type to conventional single-unit housing. The purpose of this district is to provide a grouping of home sites within the setting of a residential area for manufactured housing units, which is designed in a unified manner so as to establish a neighborhood character for the development.
Permitted Uses (res.)	Foster family homes, Mobile home parks, any other similar uses deemed to be consistent

Source: City of Rock Island 2020 Zoning Code

Rock Island allows short term rentals in both residential and business districts, but operators must live in the area, and annual inspections are required to maintain the necessary license.

Table 10.13: Rock Island's Zoning Ordinance, Short Term Rentals

Requirement	Details
Definition	Applies to rentals less than 30 days, excluding hotels, motels.
Permitted Use	Allowed in residential and business zones, special use in others.
Parking	Minimum one off-street parking spot per unit in residential districts.
Owner Residency	Operator must reside within Rock Island or 10 miles.
Signage	Maximum one square foot.
Licensing	Required, issued by Chief Building Official.
Inspection	Annual property inspection required for health and safety.
License Fee	$100 annual fee.
Renewal	Annual renewal with reinspection.
Revocation	License can be revoked for violations.
Record Keeping	Chief Building Official maintains license records.

Source: City of Rock Island 2020 Zoning Code

Accessory dwelling units (ADUs) are allowed in Rock Island, but they still must comply with the same setbacks. Though some yards might be able to fit larger or perhaps even multiple ADUs, the size limit is 400 square feet, and only one is allowed per lot.

Table 10.14: Rock Island's Zoning Ordinance, Accessory Dwellings in Residential Districts

Requirement	Detail
Construction Timing	Must be built after main house.
Attachment	Can be attached or detached but must meet main house yard rules.
Number Allowed	One ADU allowed per residential lot.
Occupancy	Owner must live in one unit.
Size and Location	Max 400 sq ft, rear yard only.
Utilities	Shared main utility service, separate meters.
Amenities	Separate kitchen and bathroom.
Garage Conversion	Allowed with enough parking maintained.
Parking	One additional off-street parking space required
Front Yard	No accessory buildings allowed.
Side Yard	Must meet main building setbacks, at least 6 feet from other structures.
Rear Yard	Maximum 30% of yard, cannot exceed main building size (exceptions for pools).
Setbacks	3 feet from "R" zoned lot lines, 6 feet from alleys and other structures.
Height	15 feet for flat, shed, or mansard roofs; 20 feet for hip, gable, or gambrel roofs.

Source: City of Rock Island 2020 Zoning Code

Table 10.15: Rock Island's Planning and Zoning Fee Schedule

Service	Fee
Special Use Permit	$100
Rezoning (Less Than One Acre)	$200
Rezoning (One Acre or More)	$300
Variance (One- and Two-Unit Residential Properties)	$125
Variance (All Other Properties Less Than One Acre)	$150
Variance (All Other Properties One Acre or More)	$175
Minor Subdivision	$50
Major Subdivision (Less Than One Acre)	$100
Major Subdivision (One Acre or More)	$150

Source: City of Rock Island 2020 Zoning Code

Key Survey Themes

Rock Island residents are the least likely to report difficulty finding housing within their budget, with 46.3% indicating challenges. Responses from Rock Island are the most varied concerning the addition of new housing. Notably, 14.9% of respondents in Rock Island feel that housing stock does not need to increase. The sentiment is shared by a smaller percentage of Davenport and Moline respondents. Compared to respondents from these two cities, Rock Island residents are more in favor of placing townhomes on vacant land, in mixed-use areas, or in commercial zones (32% support). Only 13.5% of Rock Island respondents perceived an excess of short-term rentals, the lowest percentage among the three cities. Like Davenport, Rock Island respondents prefer to locate condominiums or townhomes on or near commercial corridors or vacant lands.

11. City Specific Survey Results

This section highlights differences in responses across the Tri-Cities. For additional context, the aggregate responses from all respondents are included. Charts are provided for the fixed-response questions showing the most notable differences. The project team will make the complete raw dataset available to City representatives upon request, allowing them to analyze the data by other categories if desired.

Figure 11.1: Have you had difficulty finding suitable housing within your budget in the QC?, Responses by Community

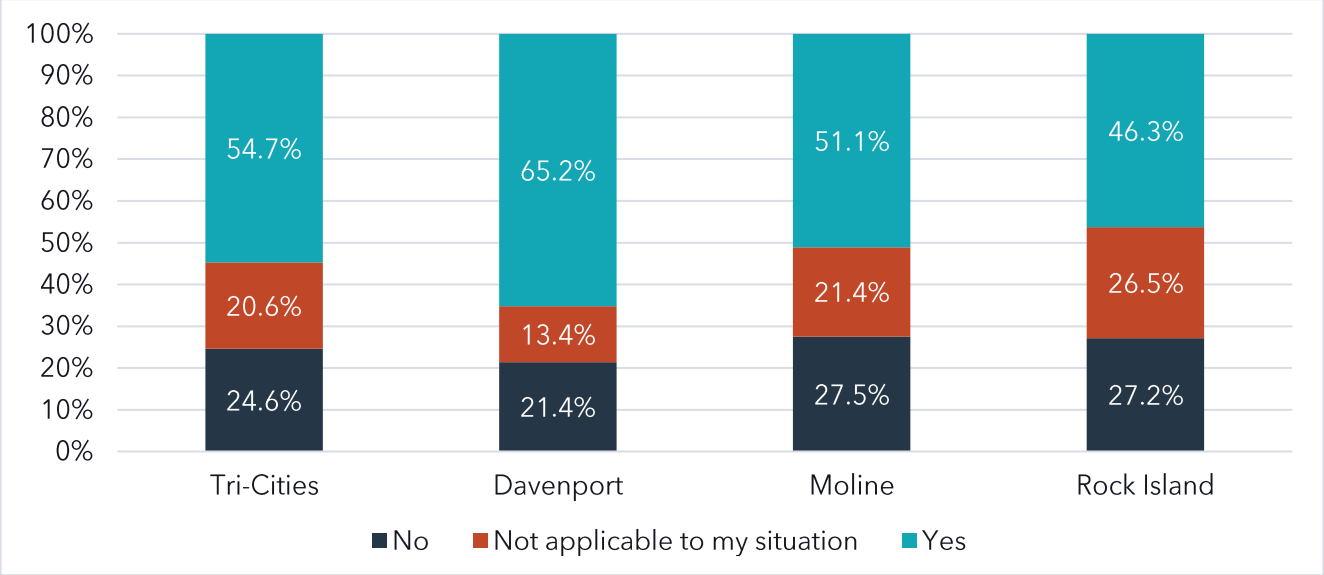


Figure 11.2: Have you or anyone you personally know been displaced from their housing in the past year due to rising housing costs?, Responses by Community

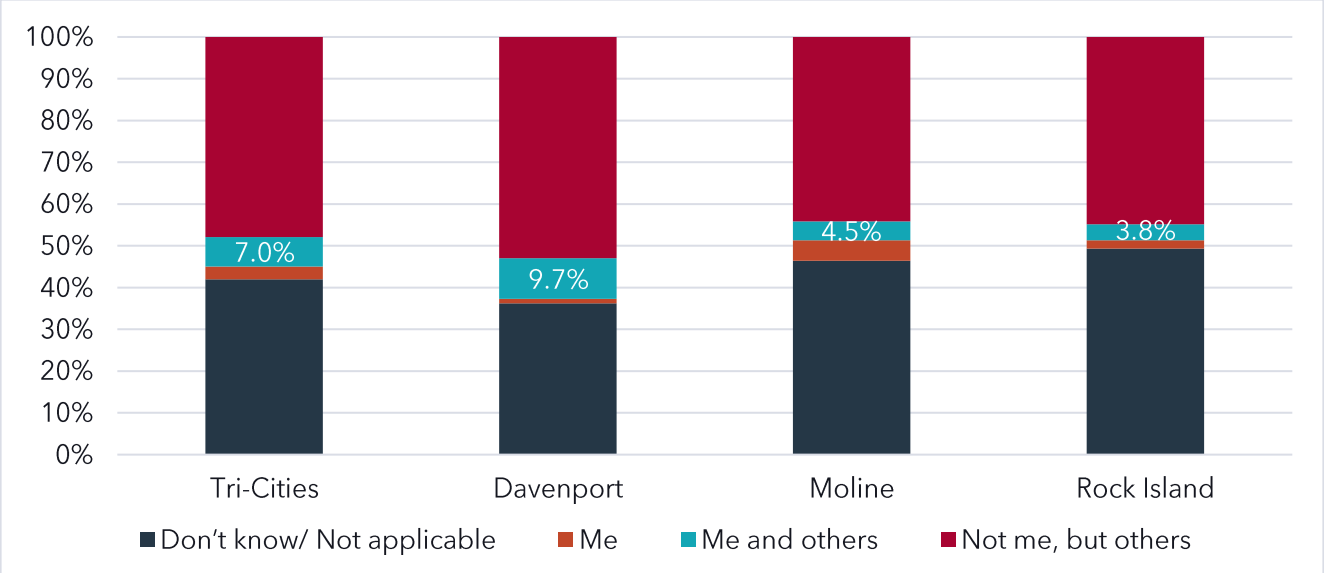


Figure 11.3: Are you being forced to move due to expenses or other reasons?, "Yes" Respones by Community

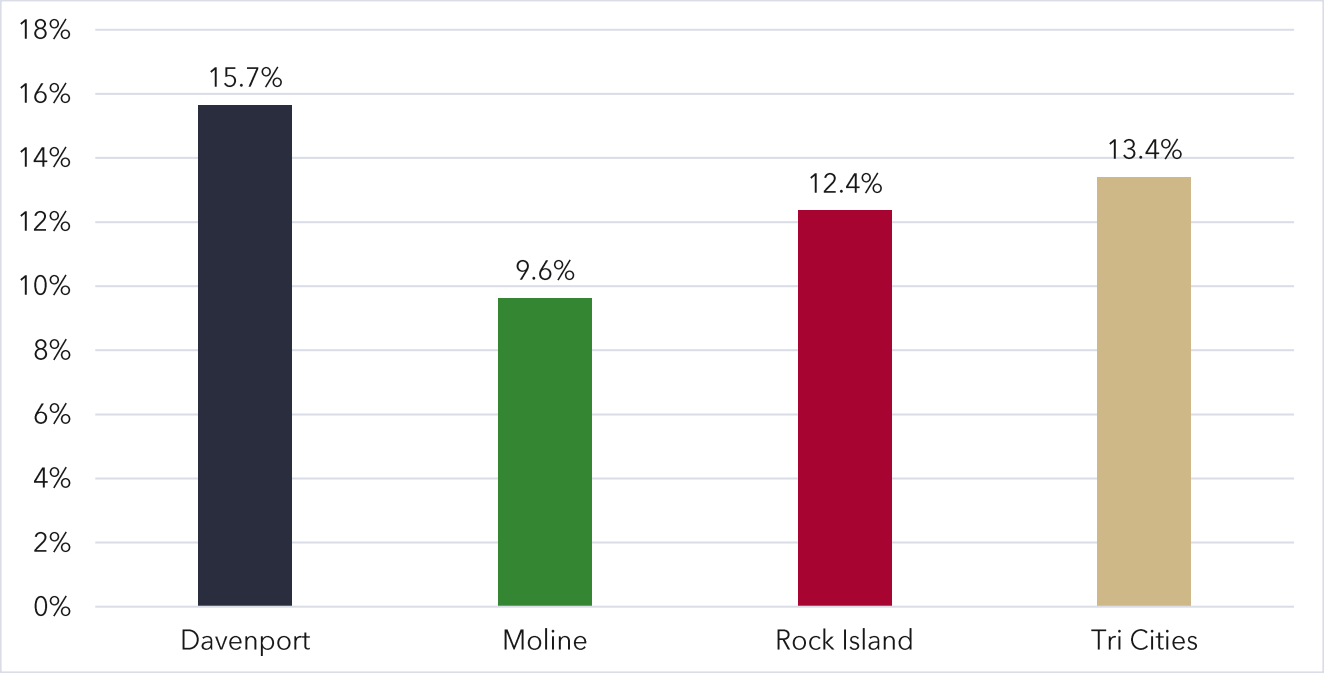


Figure 11.4: Why are you being forced to move? (select all that apply), Responses by Community

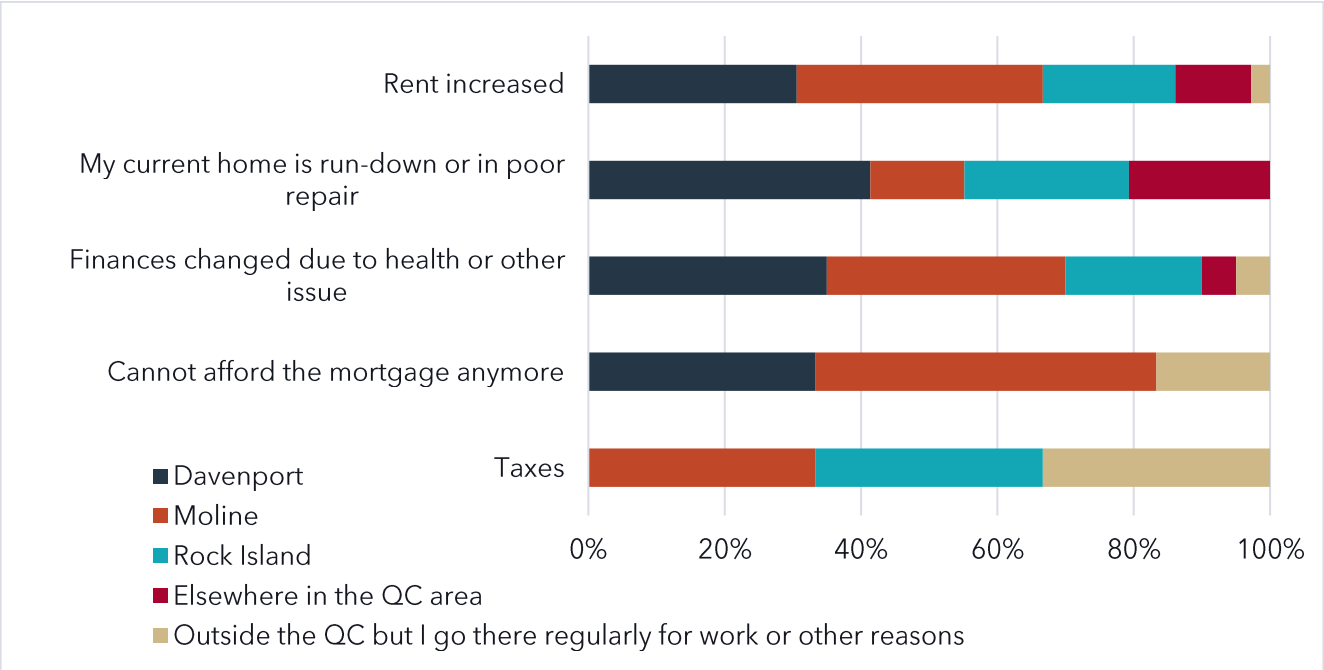


Figure 11.5: What are the main reasons you are interested in moving? (select all that apply), Responses by Community

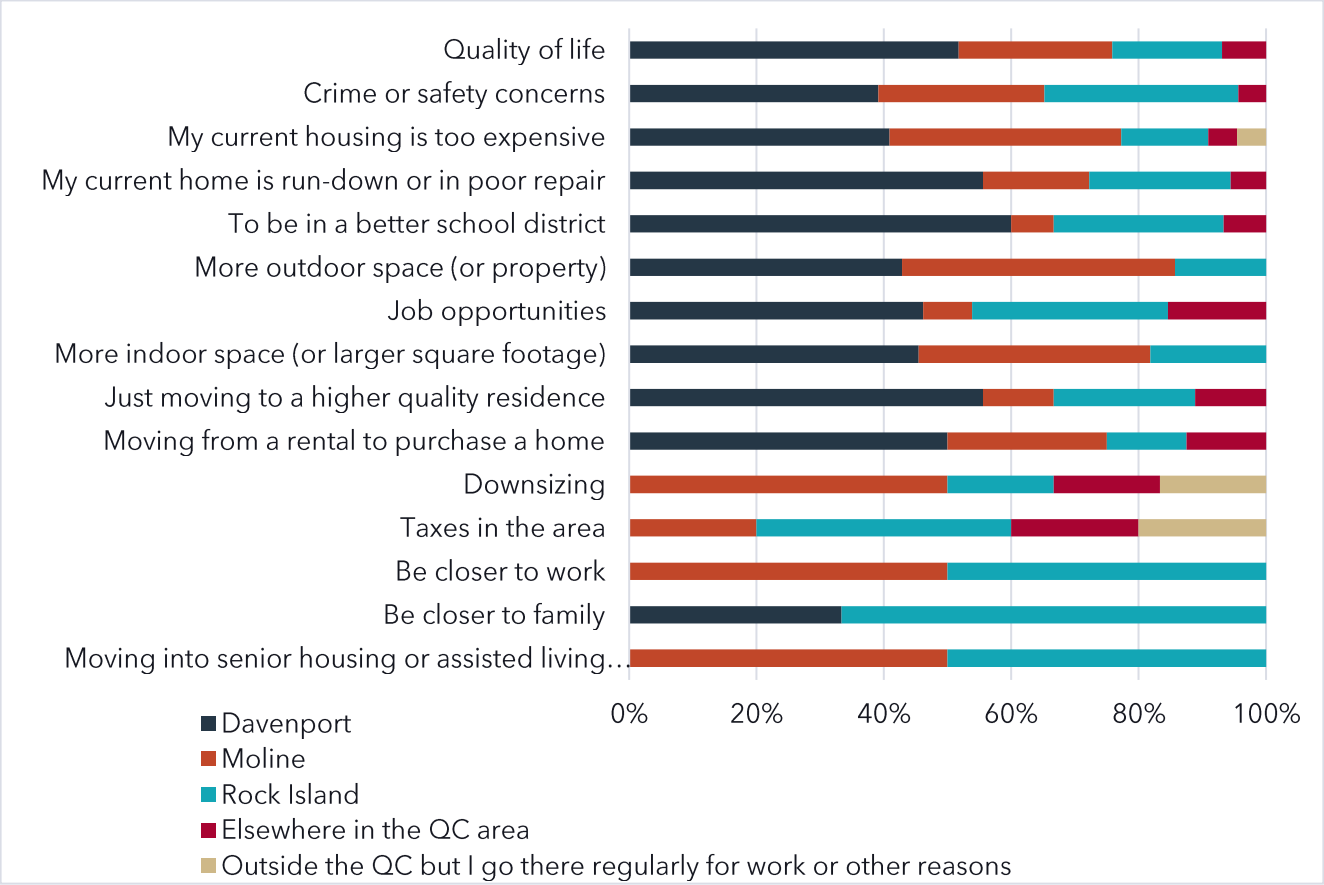


Figure 11.6: Please rate your perceptions of purchasing a home in the QC, Responses by Community

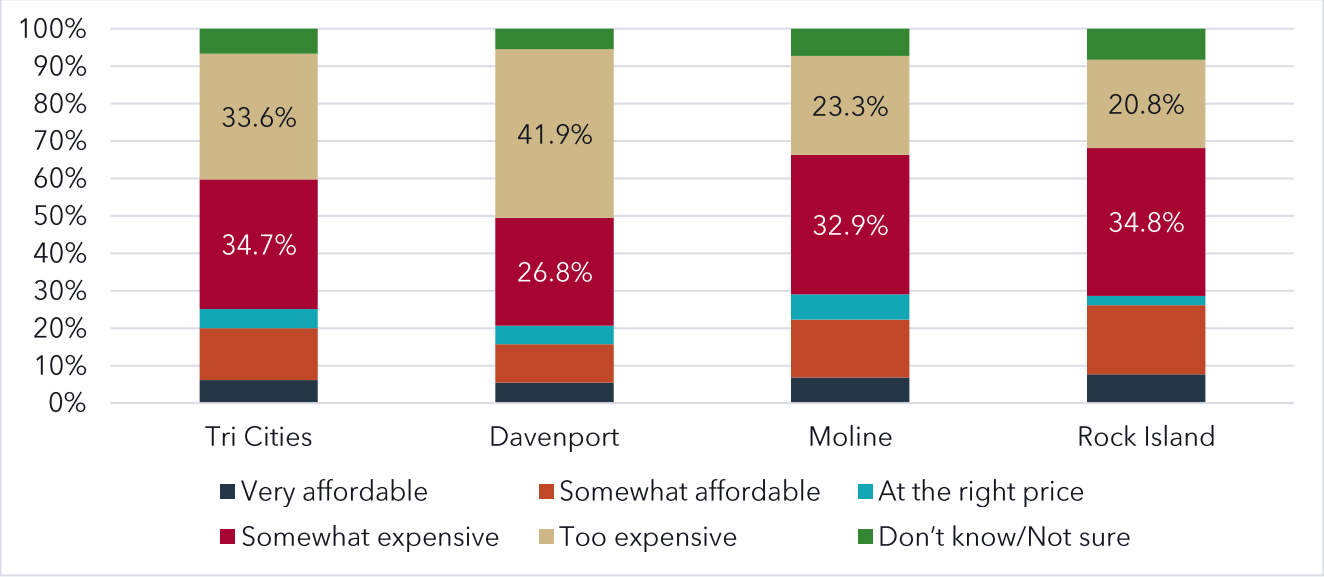


Figure 11.7: Please rate your perceptions of renting a home in the QC, Responses by Community

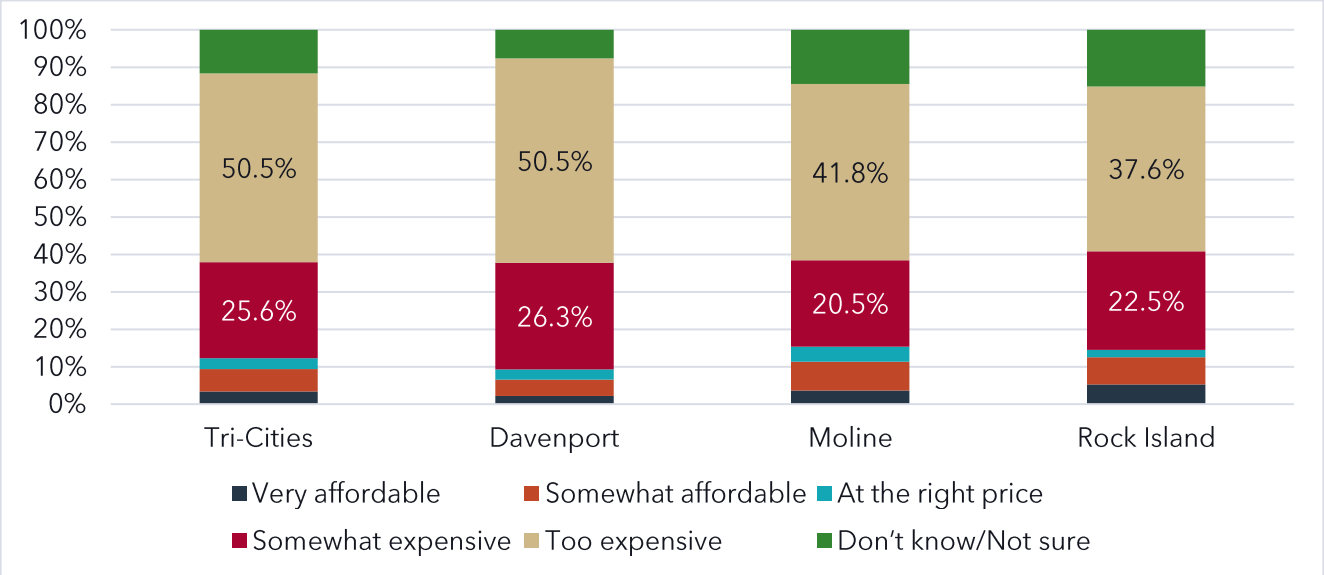


Figure 11.8: Which, if any, of the following housing aspects are you dissatisfied with in your community? (Select all that apply), Responses by Community

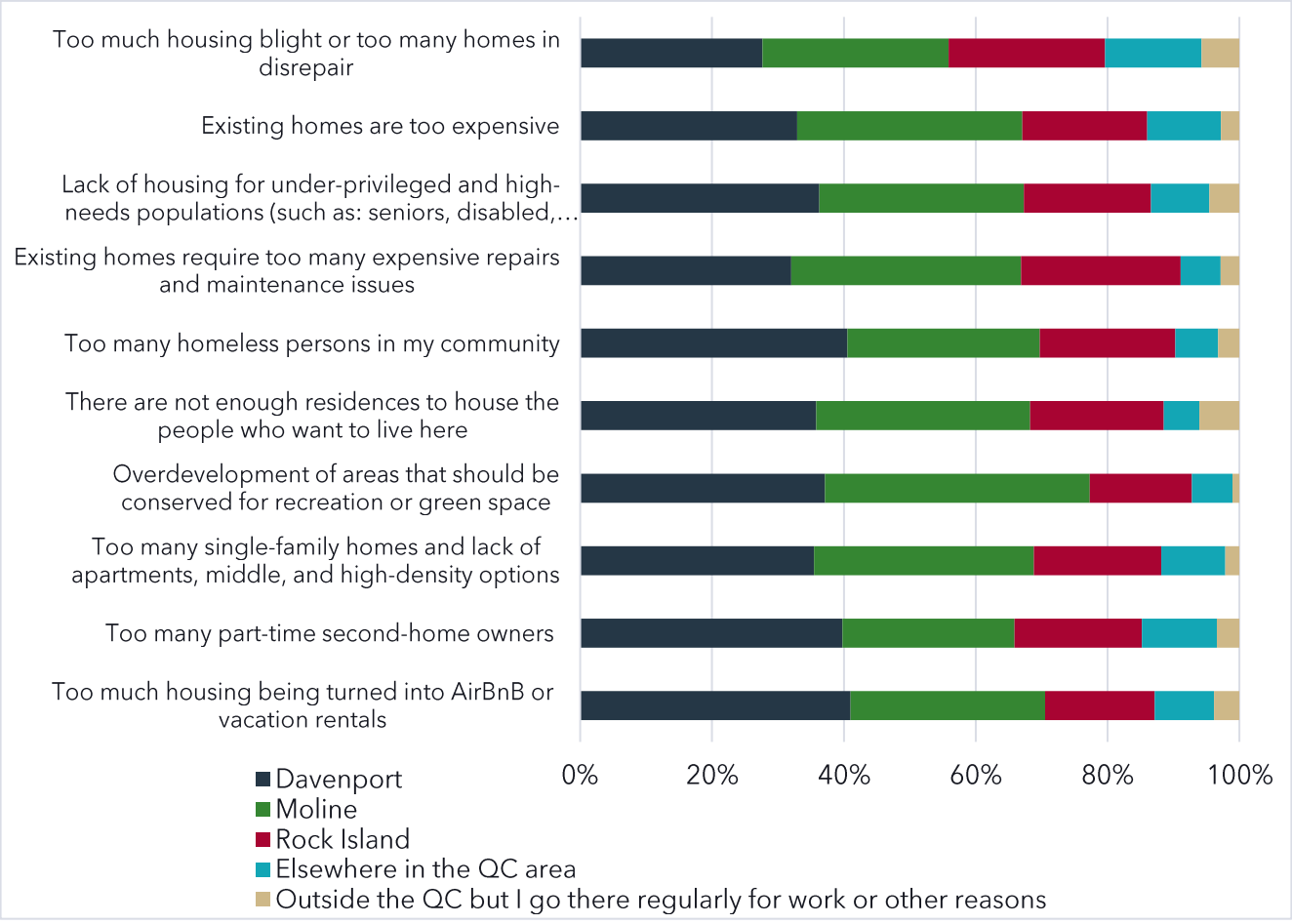


Figure 11.9: According to Davenport Respondents, Local Government should…

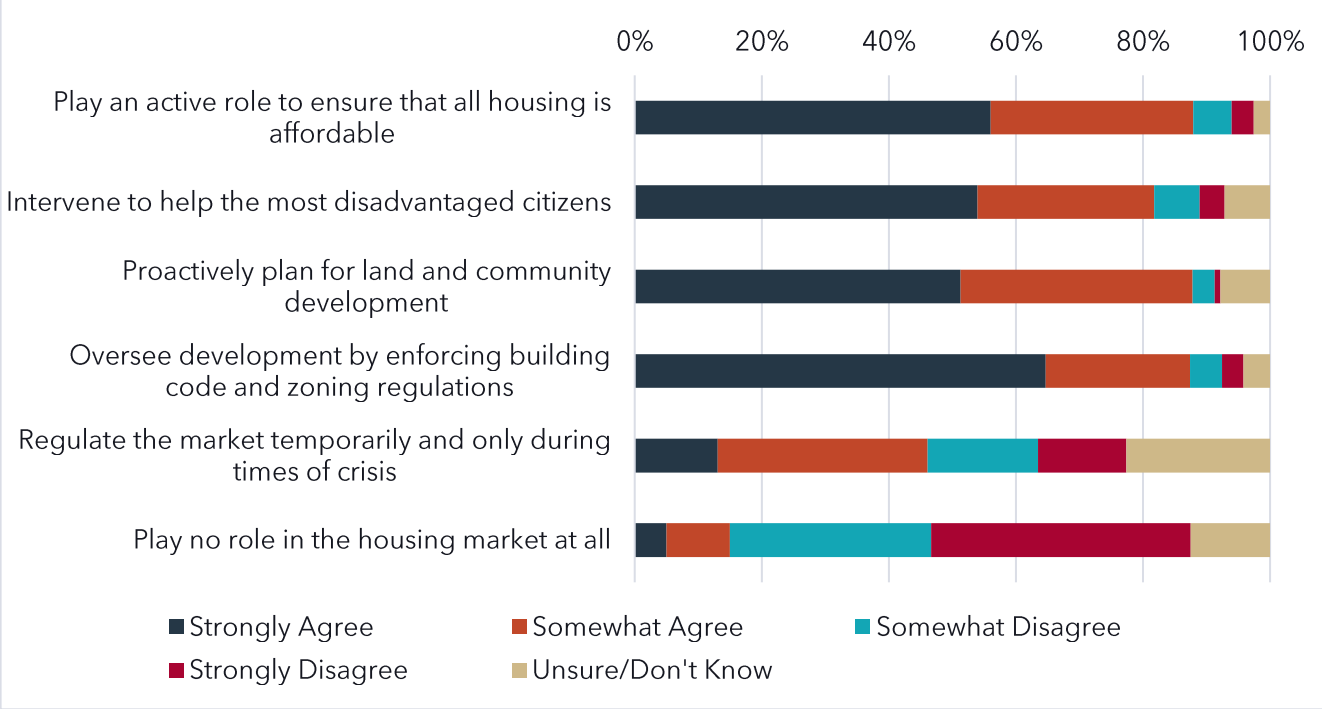


Figure 11.10: According to Moline Respondents, Local Government should…

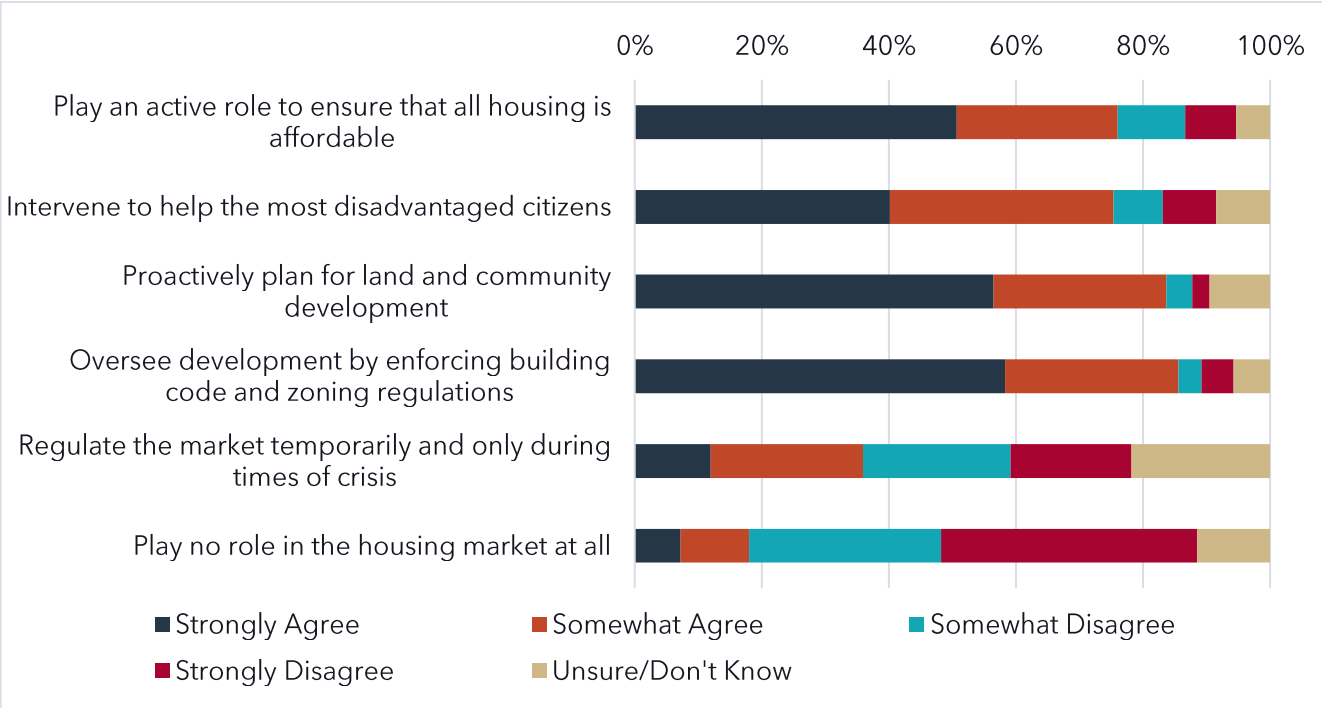


Figure 11.12: According to Rock Island Respondents, Local Government should…

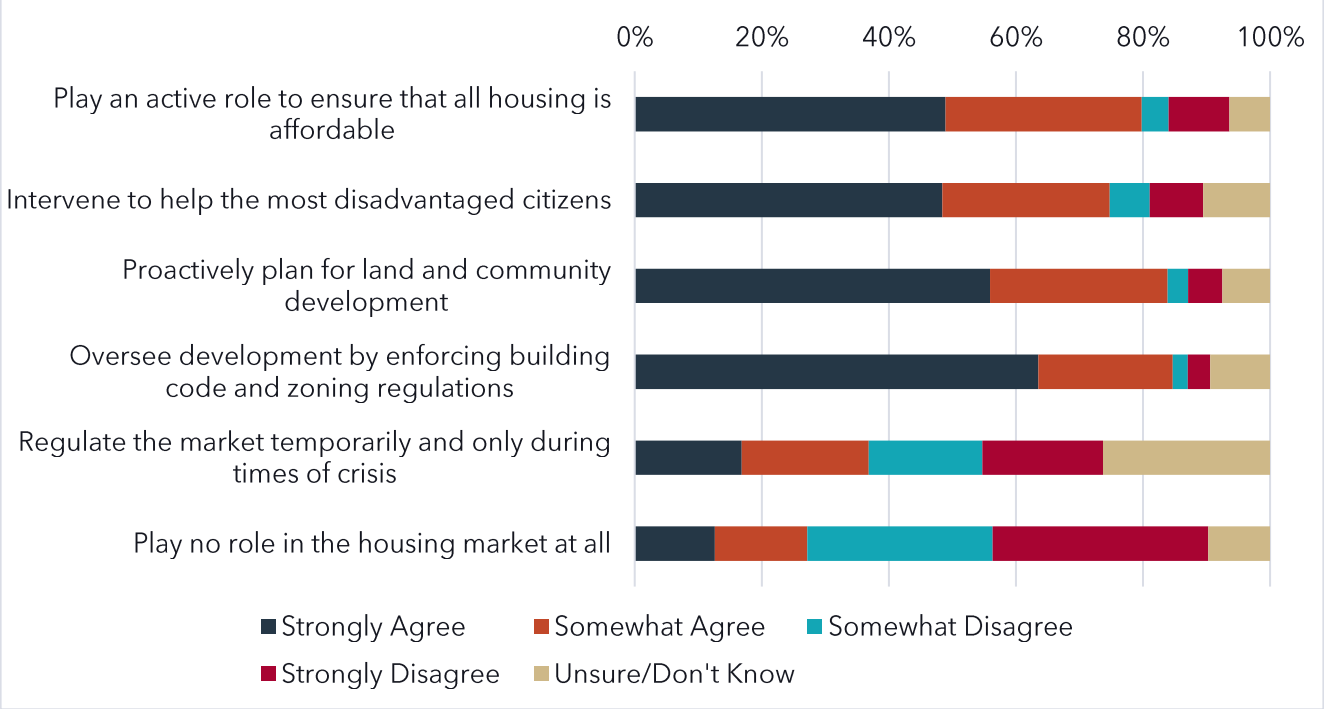


Figure 11.13: Do you believe there are too many short-term rentals (such as Airbnb, VRBO, or vacation rentals) in the QC?, Responses by Community

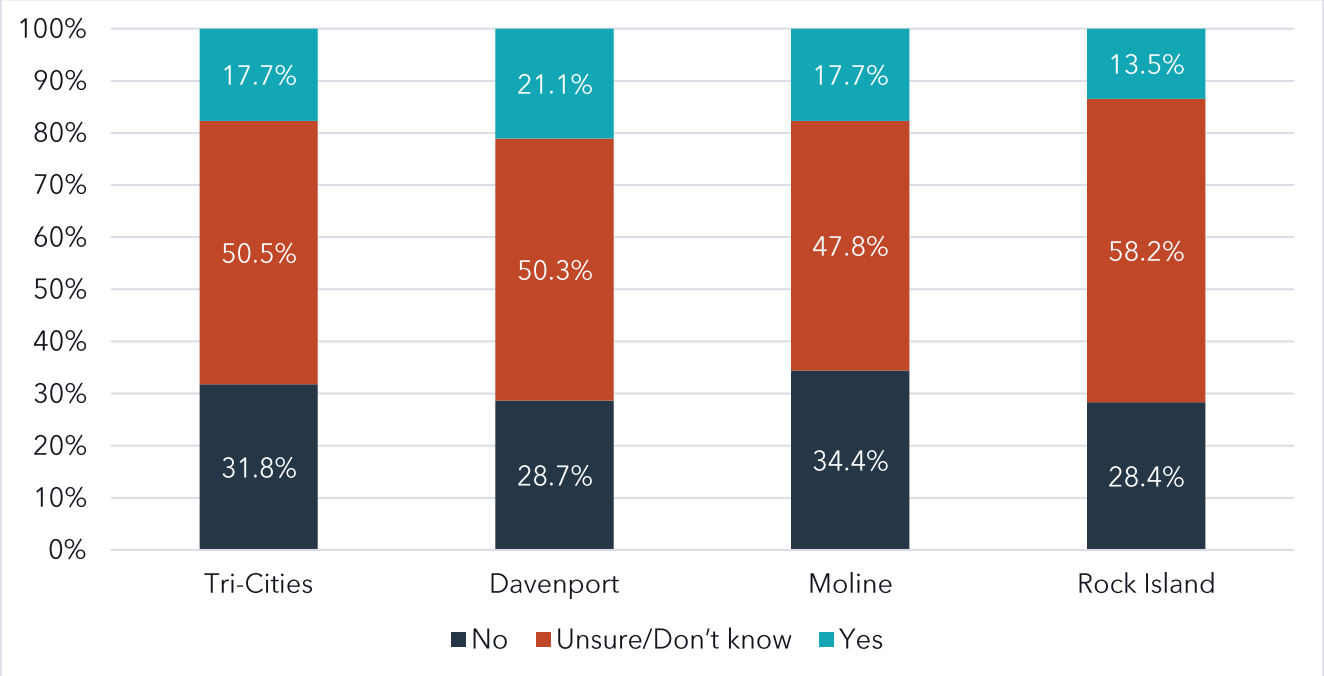


Figure 11.14: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood?, Responses by Community

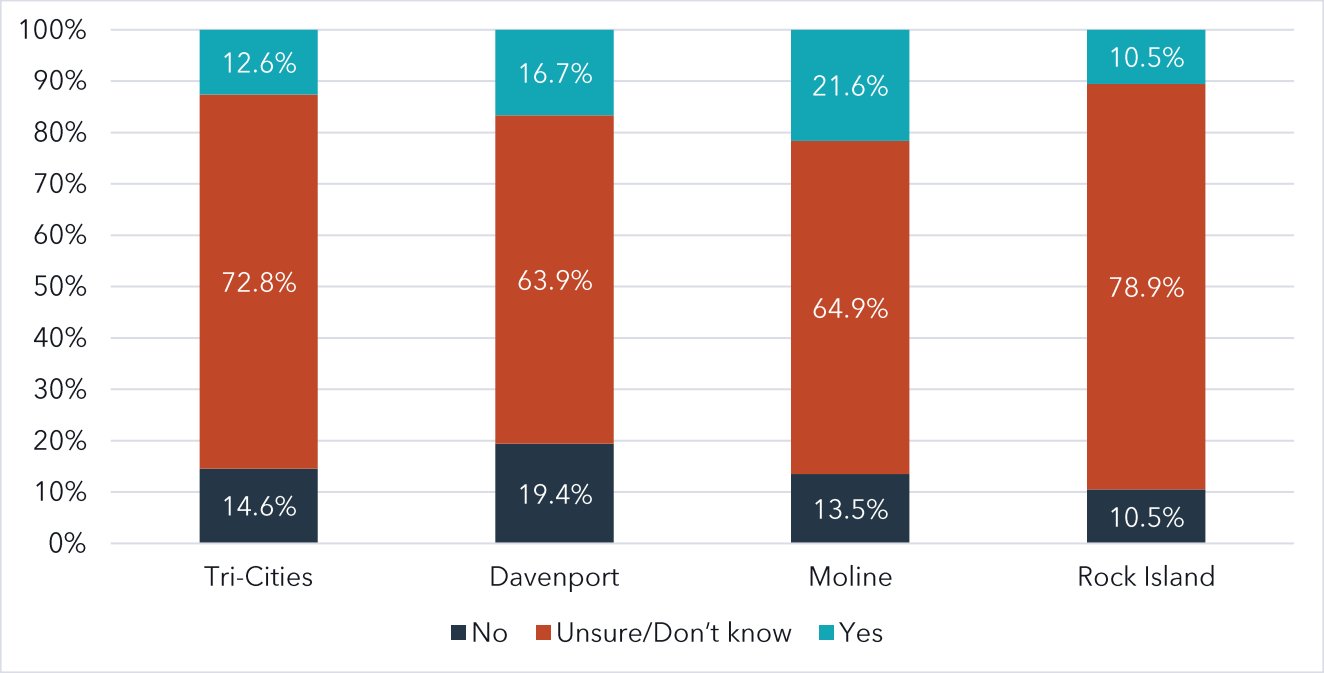


Figure 11.15: Would you like to see additional housing added to the QC?

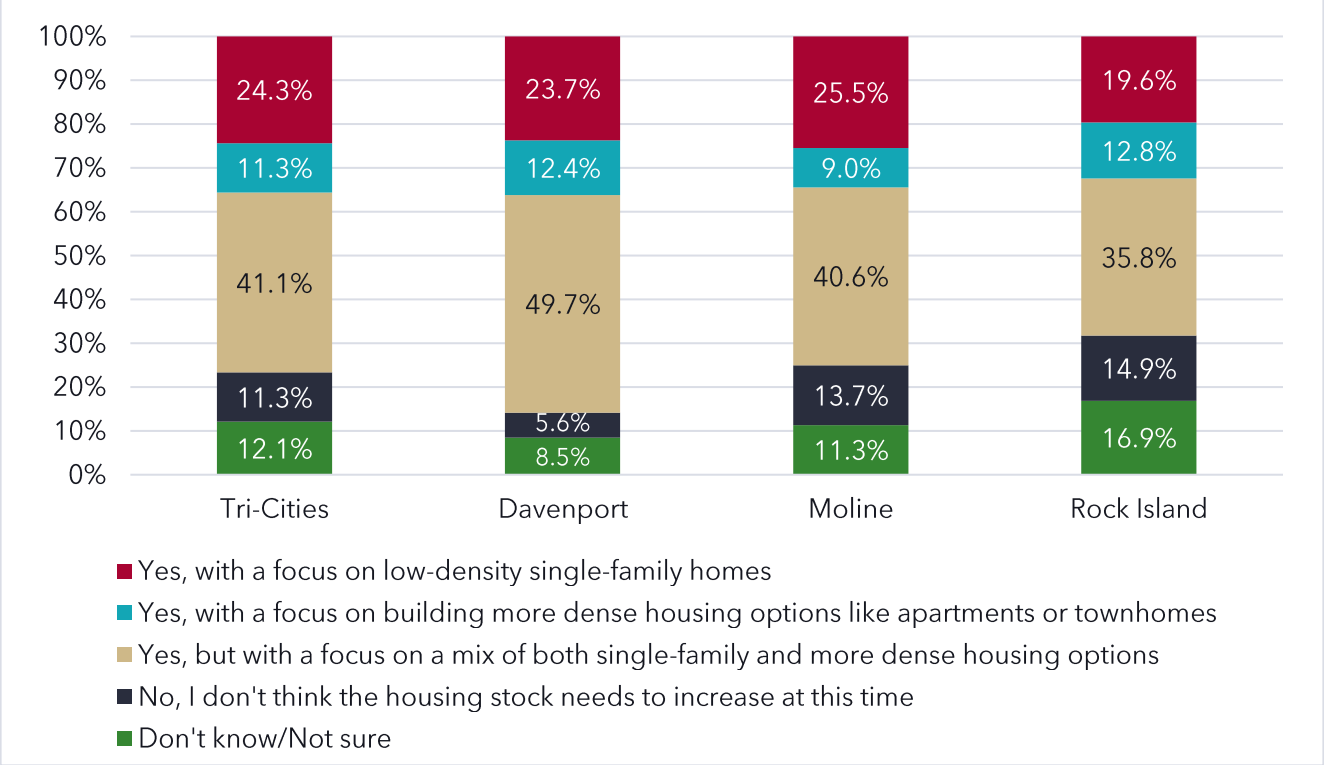


Figure 11.16: What type of neighborhoods in the QC would be most suitable for the duplex and triplex housing type?, Responses by Community

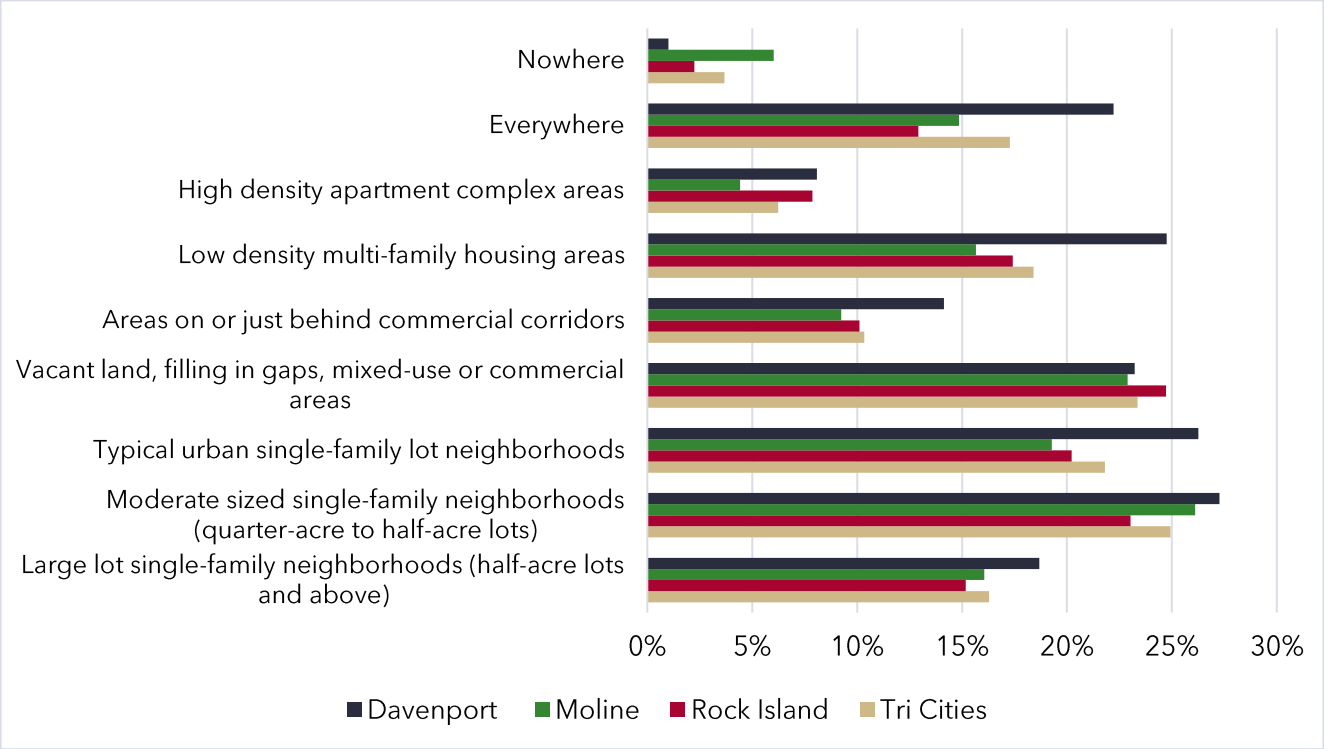


Figure 11.17: What type of neighborhoods in the QC would be most suitable for cottage neighborhoods?, Responses by Community

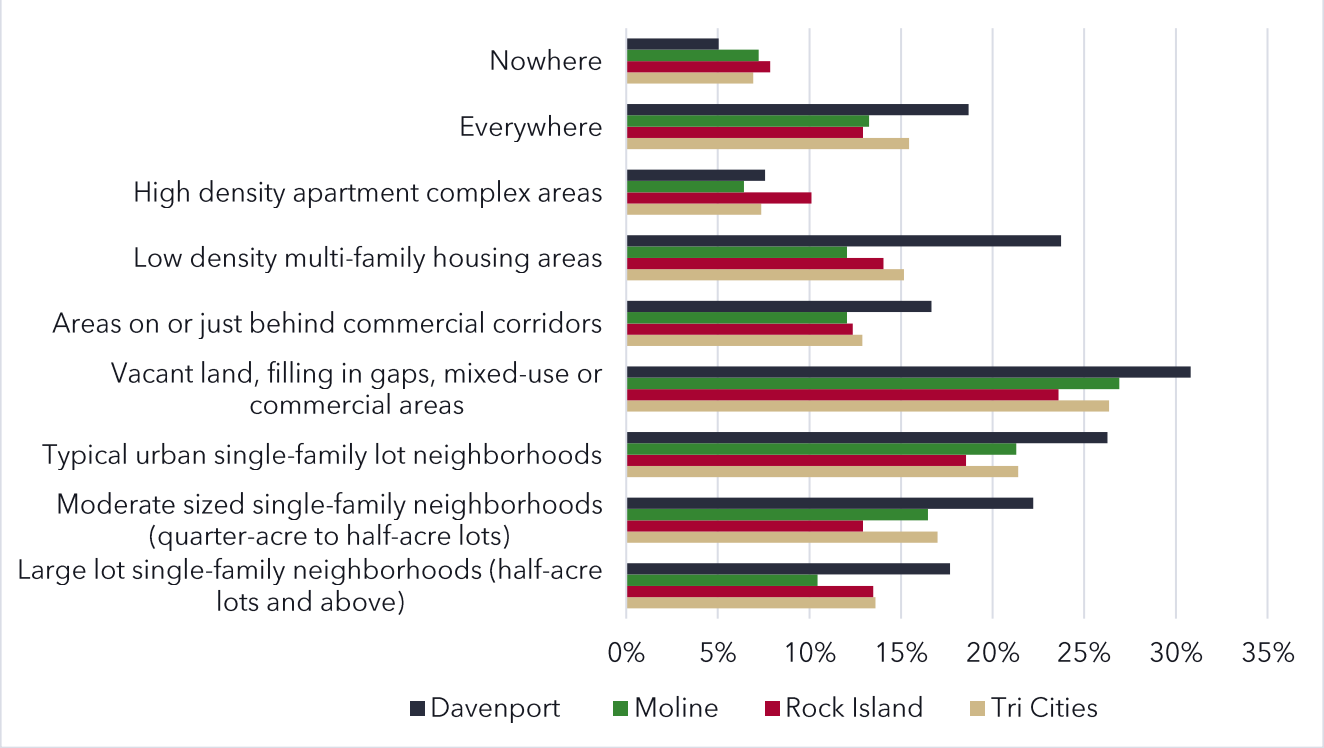


Figure 11.18: What type of neighborhoods in the QC would be most suitable for the multi-family/apartment housing type?, Responses by Community

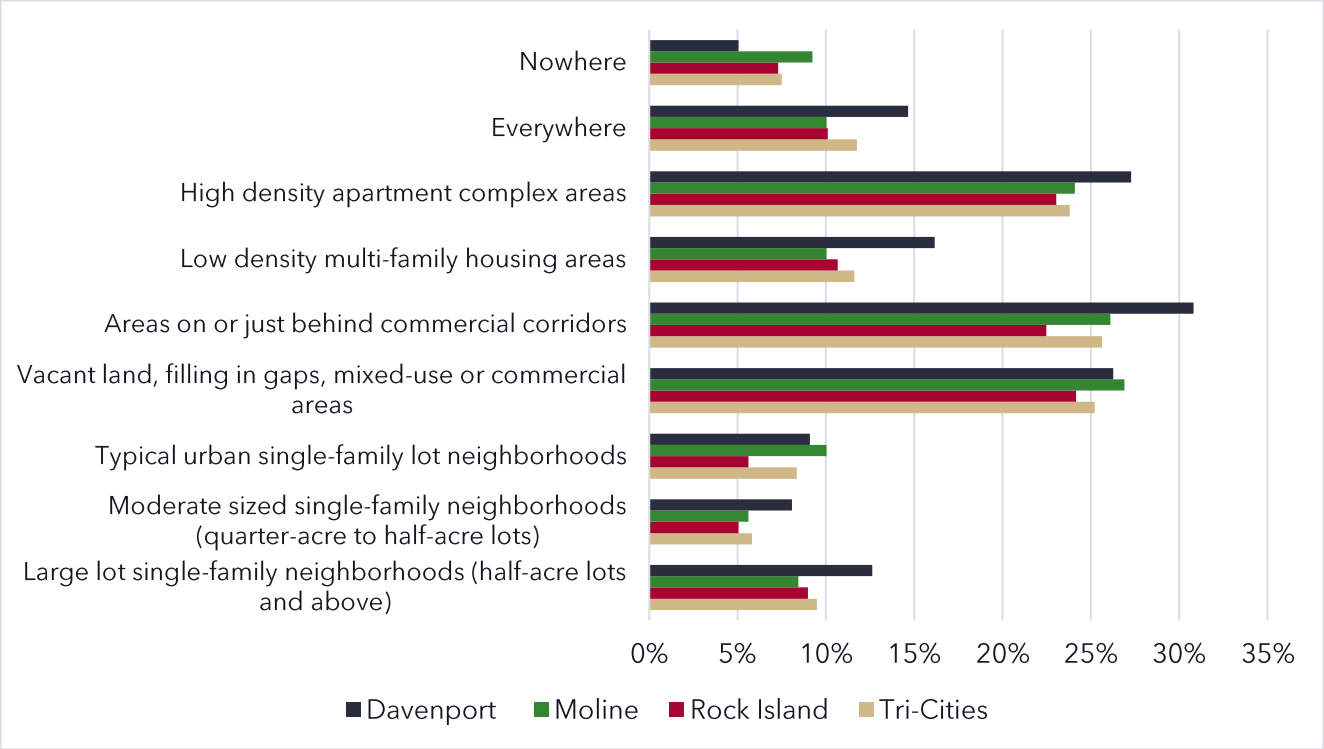


Figure 11.19: What type of neighborhoods in the QC would be most suitable for the condominium housing type?, Responses by Community

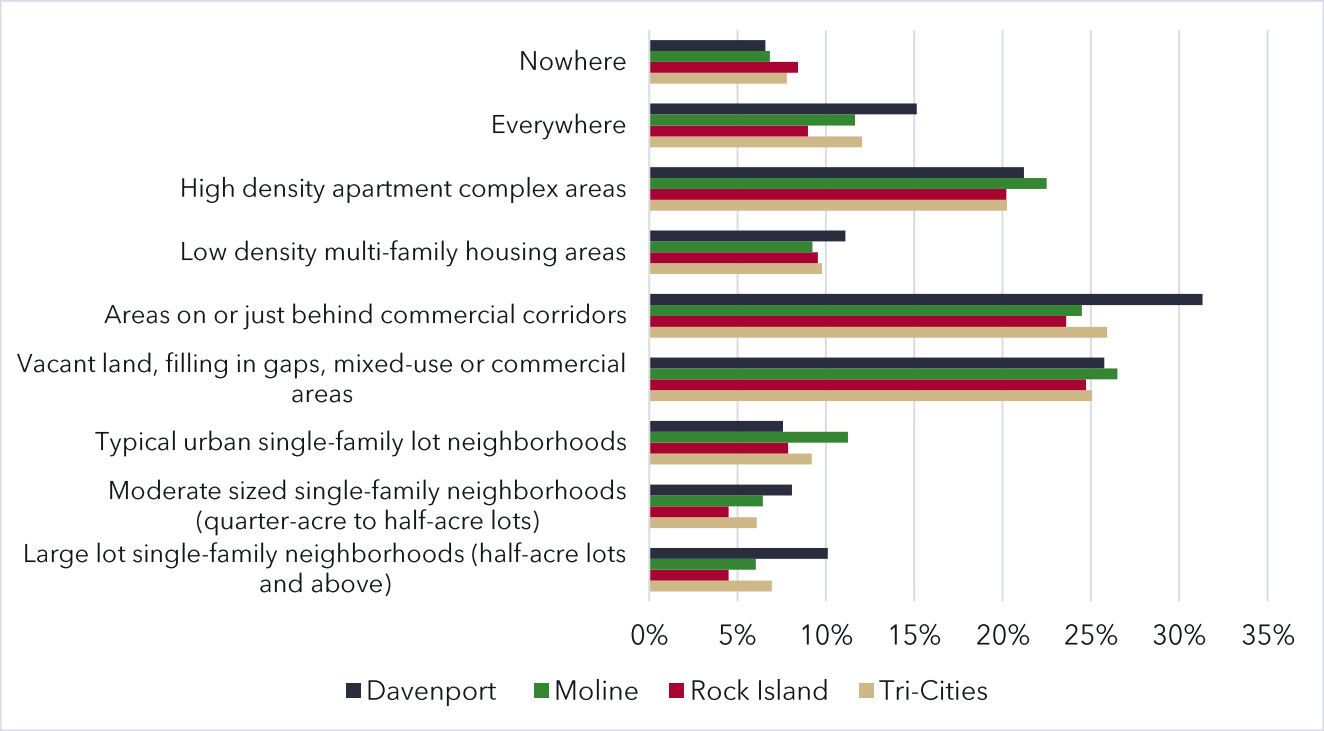


Figure 11.20: What type of neighborhoods in the QC would be most suitable for the accessory dwelling unit (ADU) housing type?, Responses by Community

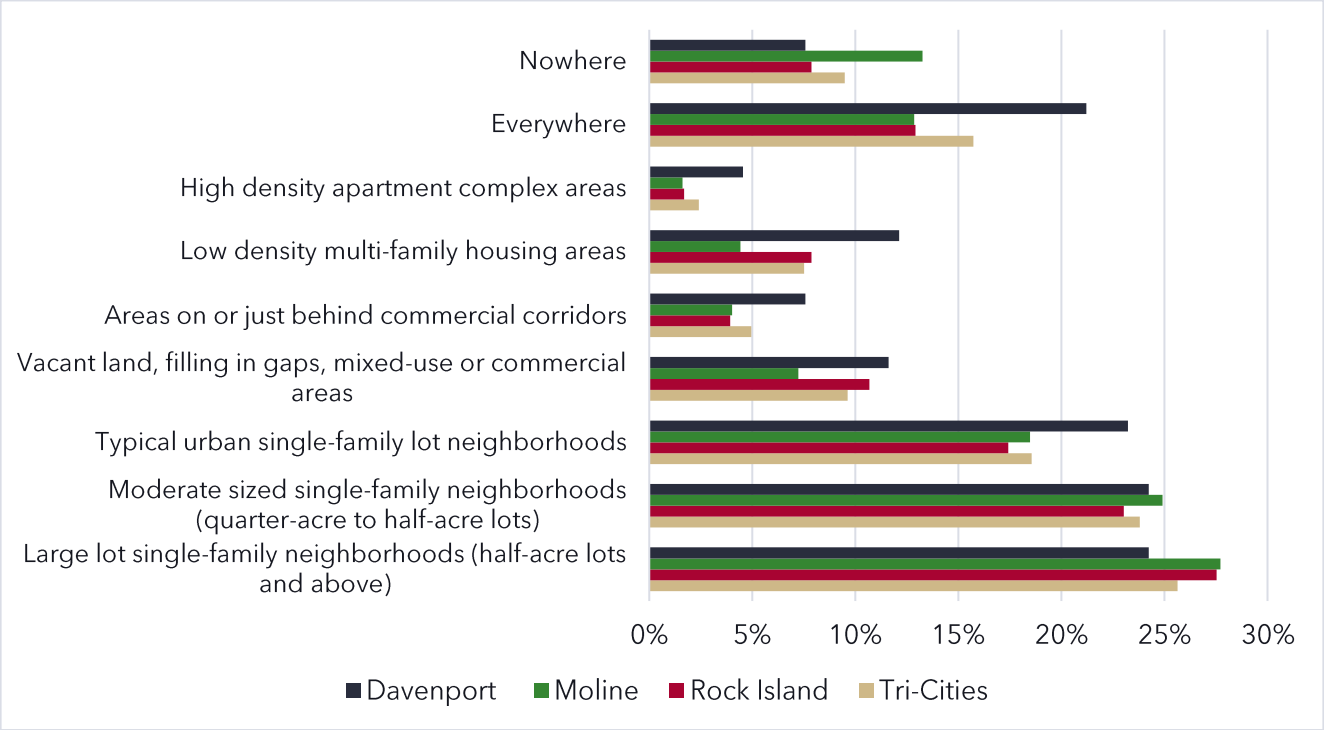
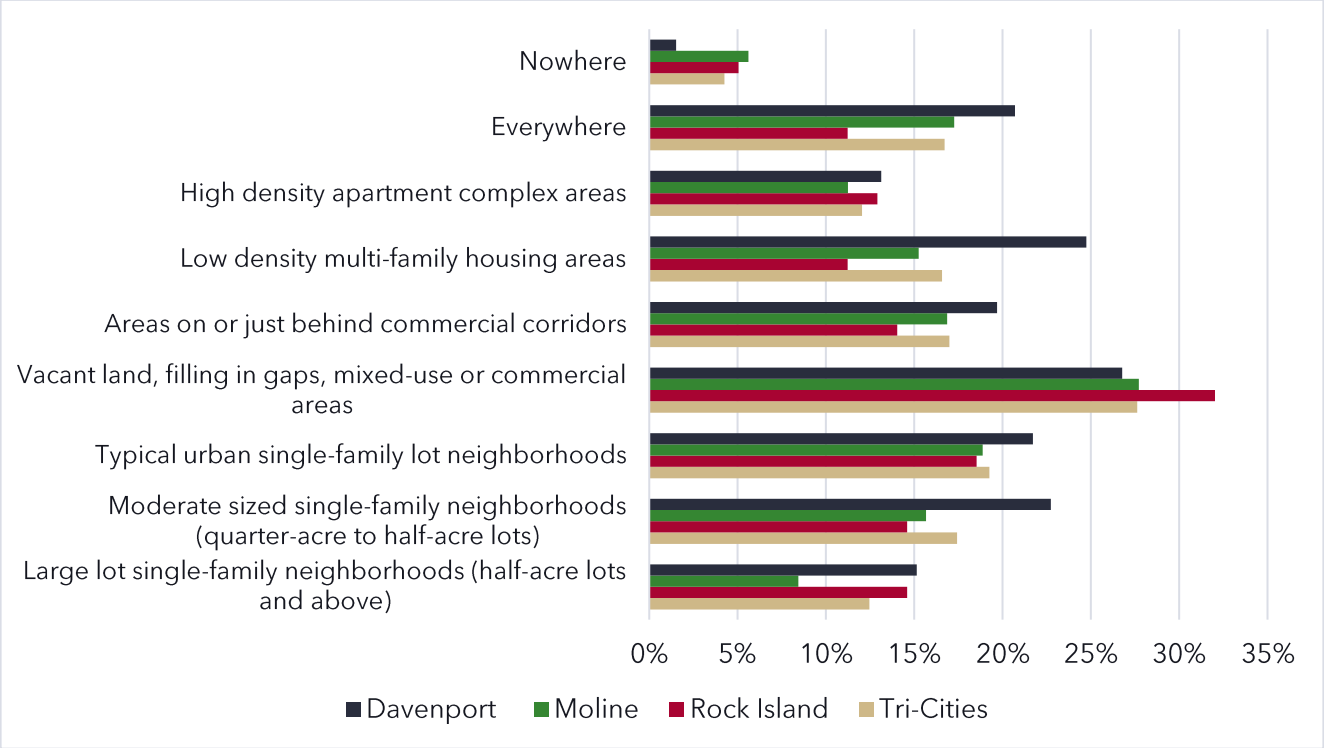


Figure 11.21: What type of neighborhoods in the QC would be most suitable for the townhome housing type?, Responses by Community



Appendix A: Open Ended Survey Reponses

Figure 1A: What type of housing do you reside in? (Other and/or Temporary housing)

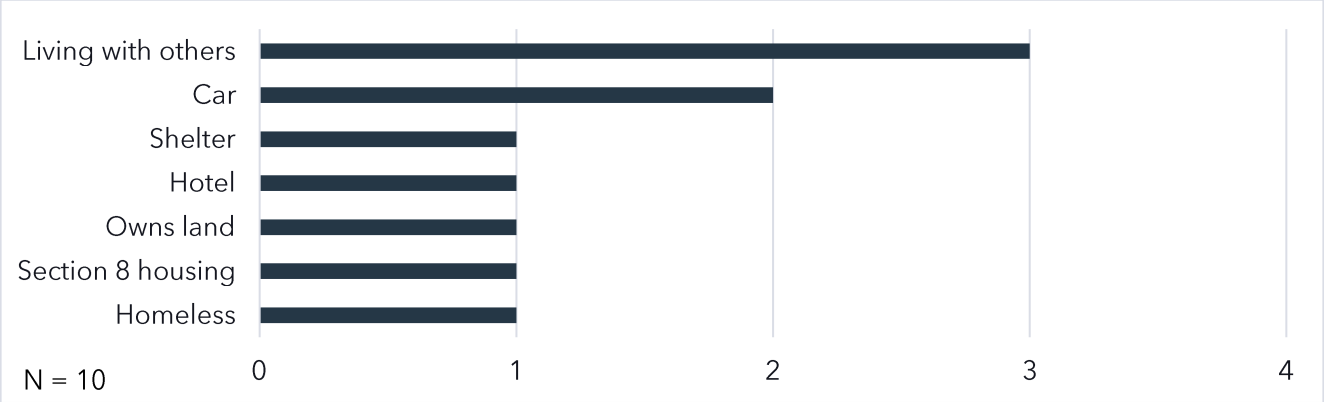


Figure 2A: What are your current intentions related to housing in the next 3-6 months? (Open Ended/'Other' Responses)

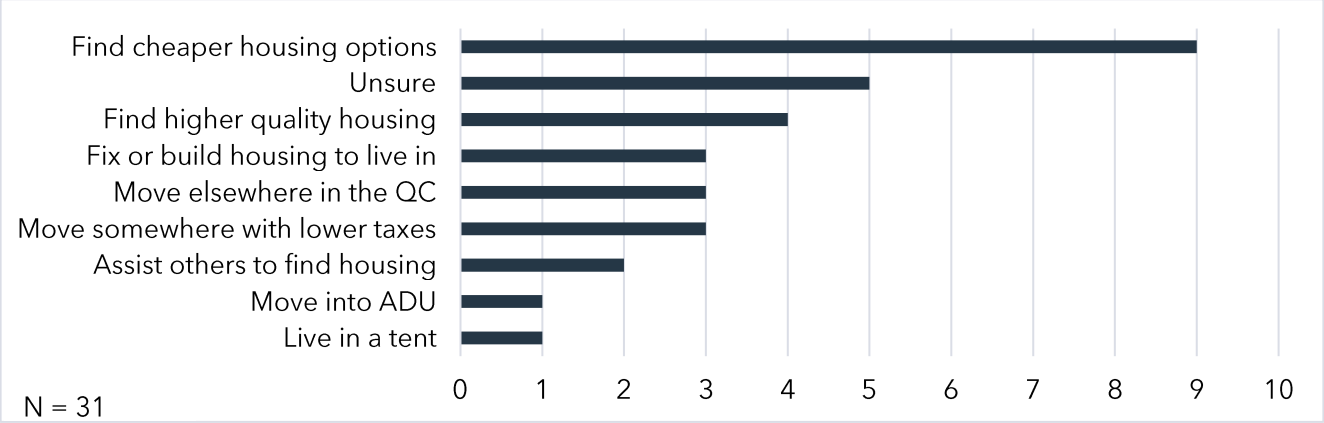


Table 1A: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood? (Open Ended Responses)

Where?	Count
30th st., Rock Island	1
Davenport	1
Downtown Davenport	1
Heritage	1
Hilltop	1
Moline	3
Palmer College is buying up all properties in a 8 square. miles and displacing low-income ppl on the street or North Davenport	1
Rock Island	1
This is ruining opportunities for the lower and medium middle class to have safe, blight free and stable home ownership opportunities. It's important to take care of the poor but the middle class holds our nation together the problems rental properties bring are forcing the middle class to live in blight unsafe areas or push up into housing that causes them to be in housing that causes them to be house poor to the middle class choices are to live in blight, unsafe areas or purchase housing they can barely afford to feel safe and quality living. Moline neighborhoods.	1

Too many monopoly minded people in this city. Renting out multiple houses with little to no repairs or monthly/yearly maintenance. I came from a big city, at least those landlords/ city cared for me and property.	1
Too many short AND long term rentals in general.	1

Figure 3B: What tools would you be in favor of local government using in order to facilitate more housing? (Open Ended/Other Responses)

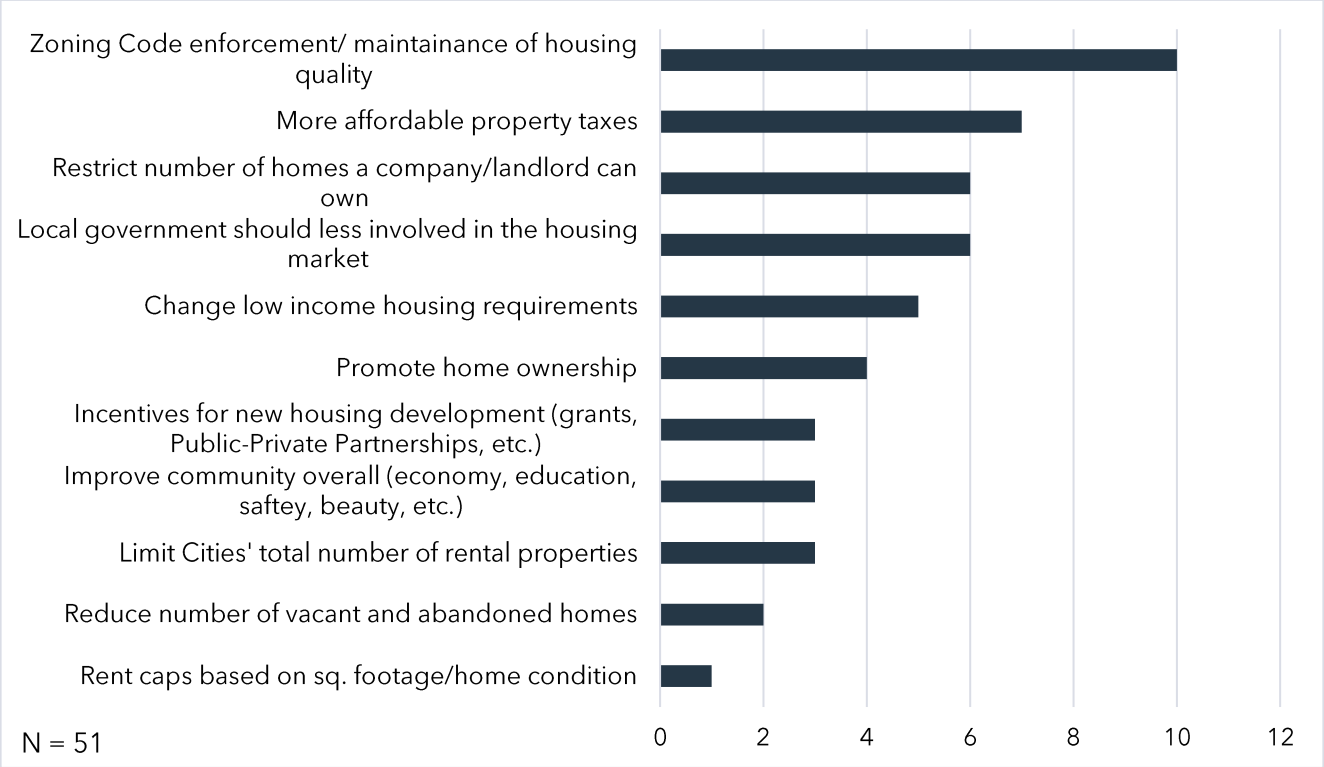


Table 2B: Which, if any, of the following housing aspects are you dissatisfied with in your community? (Open Ended/Other Responses)

Section 8 people move here and there is not enough. Also application fees have people spending a lot applying at numerous places
Other: irresponsible landlords, traffic too loud/fast near houses
Slum landlord/ out of town
Lack of housing choice for lower middle class people. We are suffering trying to find affordable housing. All the apartments in the area and income based, with today's prices we are having a hard time to stay above water and ahead of bills.
Income to rent or buy ratio knocks out many. Low income individuals do not have incomes of 3 times their desired rent/ mortgage payment.

Table 3B: What tools would you be in favor of local government using in order to facilitate more housing? (Open Ended Responses)

Don't fix up housing if it's going to cost too much for low income people to buy it
Apts. in S P. Mall 2-3-4 floors
Affordable housing or apartment for lower middle class citizens. Change the low income requirements.
I think the government should not be so big. If people own their own property and paying for it. And not handed it they will take better care of there own investment. Not to say help for the disable or the elderly. But a lot of young people are more than able to work. The sad part they make more by not working and living off the government. So there no incentive.
Limit corporation's ability to purchase single family homes
A process for moving homes the city defines as vacant to defining them as abandoned, to allow for action to be taken. There should be benchmarks built into the vacant property registration that require a property owner to move towards activating the property rather than leaving it vacant for long periods of time. If a property owner cannot do that, then the property should be considered abandoned and action should be taken based on that.
I think that rent should be capped by square footage or condition of the home in my opinion. Perhaps incentives for home owners to rent single family properties under a certain amount.
None. Let the market dictate housing.
More affordable property taxes
Forbid Airbnbs like Atlanta did. Discourage building big homes that will sit empty because no one can afford them.
Add limit to number of rental properties in the community
Grants for beautification for low income and elderly residents
Lower property taxes and removal of storm water "fee"
Upgrade housing in Rock Island, Davenport, Moline. Less small home. More of 3 bedroom ones. Bring families to qca. d
Proper code enforcement for building codes and rental units. Moline needs to take housing seriously.
Making it illegal for companies who don't take care of their properties to purchase anymore properties and also not allowing monopolies
This "survey" is incredibly slanted. My preference would be to restructure the housing units in cities where the lower income population has been has been kept out. Build some affordable housing in places like Bettendorf, pleasant valley, Geneseo
Limit units a company or land lord can buy
Housing from the cities to the local housing trust fund, or agencies that can develop and maintain affordable units
Lowering taxes on landlords so they can then pass that savings down to the tenants. Rising rent prices are a problem. Every time taxes and insurance go up, this cost is passed on to the tenants. There needs to be more incentives for property investors in this community. They also need to remove the "inspection fee" for landlords. I truly believe that the main cause of everything going up is because the government keeps getting involved, which causes unnecessary fees and taxes. For once, let's not try to pull some special "lever" to try and fix things.
Requirements for affordable housing in new housing developments
Stop giving money to people who will build things to make other people money. We need affordable options.
Rents are to expensive for below and average wage worker
Doing their job of enforcing safety codes so housing options don't get condemned or fall down and kill residents
Some mixed commercial /residential not limited to strip malls.
Please ensure that there is proper zoning for land that should only be allowed to be used for single family dwellings that are similar to the single family dwelling surrounding that land. Do not zone to mix single family homes and multiple family homes.
No property taxes on seniors.

Remove the Susie slots and smoke shops
Lower property taxes
Offer grants to apartments if they become ADA compliant
Restrict how many houses rental companies can own
More assertive rental inspections inside and out, background checks for tenants of rental properties, licensing of all rental and limiting the amount of rental in a city, more encouragement of home ownership, more action taken on blight and cars parked in the wrong areas, more enforcement of laws such as smoking
Higher expectations on rental properties inside and outside inspections, large fines problematic situations and blight. Better enforcements of rules and regulations set forth to make better communities such as too many people live in the same home illegal parking, etc.
There are so many grants available that the city is clearly not taking advantage of for helping existing homeowners and we can't ever get sunshine from the city to actually respond.
Make restrictions against large corporations purchasing any homes
Stop allowing section 8 housing in the city. Let them market function like a market.
moratorium on high density, 2 or more units built or remodeled, & low income housing units.
Lower taxes on existing homes
Get rid of slum lords
Some sort of assistance/grant/tax credit for first time hole buyers
Stronger regulations on rental properties to address nuisances such as garbage from dumpsters, entry doors and windows repaired/maintained and landscape maintenance.
Stay out of the market
Stay out of the market the local government needs to focus on infrastructure and law and order social engineering is not the governments responsibility
Restrictions on how many units a LL can own until they have a proven track record of passing inspections/ Gradually increase as they show they deserve and can handle owning multiple properties. / The city should not be allowed to "shut down" multiple buildings at the same time. Having hundreds of people all competing for limited available apartment options and all of them have a 30-day window should be illegal. Putting already disadvantaged people in this situation exasperates the housing crisis, creates homeless and displaced families and it is all the fault of bad property managers and the history of laxed city inspections.
make low income housing available for persons with evictions depending on the circumstances.
Rock island will not allow us to insure our sewer lateral. We believe it is close to failing and we DO NOT have 22k to fix it. We are terrified of this expense, this is another reason we plan to move. ALL residents should be allowed the insurance, even if the line goes through a ravine.
Not such large houses. More affordable smaller houses. 3 bedroom, 2 bath, ranches
We have a local chapter of QCHC that does numerous grants for maintaining but they need to focus on adding if they want to continue to say we are 6,700 homes short for our homeless population. So why are they not stepping up and writing grants that are for new additional housing instead of only maintaining. The other local non profits continue to get draws for maintaining. When does the housing cluster step in and actually create a solution instead of being part of the problem?
Dilapidated housing is an epidemic in the Illinois Quad Cities. Something must be done or our neighborhoods will be devalued:
Stop allowing funds to help those that are dishonest about their needs and help people that are seniors or actually having health issues . I've been on a waiting list for section 8 for years & try to work as much as I can with chronic pain and neuropathy/I see people in my building who are lying and living almost free. My rent keeps getting raised and forcing me out . (Enterprise Lofts)
These are examples of neighborhoods that have turned around through sustained effort, collaboration, and strategic investment. Here's how some of these improvements have been achieved: 1. Community-Led Revitalization: Case Study: Harlem, New York City What Happened: Harlem experienced a significant decline in the mid-20th century due to crime, poverty, and disinvestment. However, over time, the community began to rebuild itself. Local organizations, such as the Harlem Children's Zone, played a key role in providing education, job training, and family support services. Lesson: Grassroots organizations

that focus on community empowerment, education, and economic development can be catalysts for change. Empowering residents to take ownership of their community and providing them with resources can help drive long-term improvement. 2. Public-Private Partnerships: Case Study: The Dudley Street Neighborhood, Boston What Happened: In the 1980s, the Dudley Street neighborhood in Boston was characterized by vacant lots, abandoned buildings, and high crime rates. The community came together and formed a coalition that worked with the city to acquire vacant land and develop affordable housing, community centers, and public spaces. Lesson: Collaboration between residents, local government, and private investors can lead to successful revitalization efforts. These partnerships can attract funding and resources that might not be available through public means alone. 3. Targeted Crime Reduction Initiatives: Case Study: Camden, New Jersey What Happened: Camden was once known as one of the most dangerous cities in America. The city undertook a comprehensive approach to reduce crime, including restructuring the police force to focus on community policing, investing in technology like surveillance cameras, and engaging the community in crime prevention efforts. Lesson: Crime reduction is crucial to revitalization. A strong, community-focused police presence and the involvement of residents in safety initiatives can make neighborhoods safer and more attractive to potential investors and residents. 4. Economic Development and Investment: Case Study: The South Bronx, New York City What Happened: The South Bronx was once synonymous with urban decay. The turnaround began with investments in affordable housing, small business development, and public infrastructure. The area saw the creation of green spaces, new schools, and transportation improvements, which attracted new residents and businesses. Lesson: Strategic investments in housing, infrastructure, and economic development can attract both businesses and residents, leading to a virtuous cycle of improvement. Economic opportunities are key to revitalizing distressed neighborhoods. 5. Education and Youth Programs: Case Study: Compton, California What Happened: Known for gang violence in the 1980s and 1990s, Compton has seen significant improvements due in part to investments in education and youth programs. The city implemented initiatives to improve schools, provide job training for young people, and create safe recreational spaces. Lesson: Providing young people with education and employment opportunities can steer them away from crime and contribute to the long-term stability and growth of a community.

Table 4B: Please share any additional thoughts or comments related to housing in the Cities of Moline, Davenport, and Rock Island. (Open Ended Responses)

The housing in these cities are very dated and needs upgraded
too expensive and complicated
require inspections on rentals to ensure they're safe and up to code rather than adding new buildings. make housing more affordable, not more abundant
I support cities providing assistance and guidance in affordable housing but respectfully believe working with existing entities is a better solution than municipalities providing programs themselves which compete with nonprofits and retain all available funding themselves.
Need more housing that help people that not disabled but 60plus
I will have to move because landlord keeps raising rent but maintenance is poor
Better protect tenants from landlord violations and support tenants who get displaced due to landlord property neglect
I make a little over $20hr. So I don't qualify for low income but rent is so expensive. And having to make 3x the rent and rent is min $1000 for a 2bd put my ability in rent in the lowest economic of the city. Yet I get paid pretty decent for what I do. My daughter with 3 kids is a CNA and makes a little more than me yet doesn't qualify for income based but doesn't make enough for a place that is 3x her income. Something needs to happen for those that are above the income that receives help, yet not enough to survive.
Too much taxez
The interest rate isn't the problem, it's what people are trying to sell their houses for that's the problem. Price gouging is in renting and purchasing which is setting everyone up to fail or be stuck in a rental property that no longer suits their needs. I would love to buy a house, but I don't want to be immediately house poor trying to repair a house I had to put an extra $50,00 in repairs into it up front. The market in the QC is an absolute joke right now.
Need to crack down on slumlords too.

City should allow people to fix their houses on their own that way they do jot decay
Property tax in Illinois is so high. Everything is rising so fast it's hard and only getting harder to keep a home. I fear future generations may not get to be home owners
Brng down the taxes. And more people would have money to invest in there homes.
I believe if rent in moline for single family homes was slightly more affordable it could improve our economy here in the city greatly. Myself and several woman like myself stay home with young children because daycare is so expensive and it's extremely difficult for both parents to afford rent and daycare, leaving many of us to make the difficult decisions to either stay home and save on daycare or go to work and try and afford both. If we had a more affordable rent we can afford for me to work part time and there for we as a family would spend more money in town. I could work and contribute to society whilst also being able to provide a more fun and stable life for my children. We pay 1200 for a two bedroom house with no air conditioning and constant issues. My husband works two jobs, he is rarely home and we live our life extremely pay check to pay check. Even an extra 200$ a month would make an extraordinary difference in our lives
Someone close to me is Age 60 and disabled, has section 8- needs more options for that that are not run down, not supervised well enough what kind of residents/ activity is going on in these buildings that makes them feel not safe
Houses are falling apart. Prices to fix are too high. Corporations take advantage of this and buy up all the properties, fix them up, then rent for a high price. It leaves nothing for regular people like me. I'm looking to buy a first home but anything that's move in ready is way too expensive, even in poorer areas. If you look for a fixer upper, you will drain your entire bank account to get buildings up to code. It's ridiculous!
We need more neighborhoods that feel like neighborhoods, that people can live and work in. We need neighborhoods that are walkable, that have parks, no more McMansion style subdivisions. They do nothing for cities and cost MORE to maintain.
This should not come at the expense of the homeless like gentrification usually does. Protect the most vulnerable in our community!!!
Please stop Gorman & Co from hiding the truth and continuing to raise rent
ADUs are horrible for neighborhoods
Inflation AND High interest rates are both doom for the cities. Local governments need to lower property taxes and sales taxes through rebates for all low income people.
Stop or limi investors from purchasing all of the single family houses
Make owners of homes care for their homes. Unkempt lawns and poorly maintained homes, yards and streets make Moline undesirable for those searching. I would not live in moline if my elderly mother did not. We plan to move as soon as our children graduate college and settle somewhere.
Need affordable housing for those who don't qualify for low income because they make just over that amount. Make too much for low income housing. Need more "middle income" housing
Landlords must be held accountable for unsafe housing. Rent abatement in the case of condemned buildings would help, as would building more rental units and ADUs.
Misuse of city funds everywhere.
There not enough housing for young singe mothers with 3 or more kids. Rents not [affordable].. Hard to purchase a home. Housing cost to high. Shortage of home.
Perhaps a recondition and repair incentive on existing hmes for first time buyers...with clarifications...
There is not enough senior living apartments in the quad cities. Waiting lists are way too long. Other options like apartments are way way too expensive.
The housing situation in Moline is dire. The city needs to address the excess of slumlords and rental housing plight. The historic properties are in the same condition, no regulation, no consideration of lead paint issues, etc. The workers in the position of code enforcement should they their work as serious as ithookd be and stop turning a blind eye to the slumlords.
Please make regulations about how much landlords are allowed to raise rent and make them show itemized lists with why.
Rock Island housing choices are absolutely ridiculous. I purposely choose to the stay in RI but am considering going elsewhere.

I would really love to see tiny house communities. I am retired. Rent is very high in safe neighborhoods. As a single, retired person, I would love a small area to build a tiny house, plant a little garden, and socialize with like minded people. The carbon footprint is minimal and hopefully affordable. Too many people are purchasing homes and turning them into rentals. To find affordable housing, one must live outside of the Quad Cities.
I don't necessarily see a need to increasing the amount of housing in our communities, more increasing the quality of the rental housing available while maintaining affordability.
Get more people to take section 8.
Not enough affordable Apts for Seniors.
Rental prices for single family homes are far too high. Renters are essentially paying 100% of the landlord's mortgage and then some.
Defensible space. Green space. Trees on boulevards need to happen
The IL side needs to take a look at why residents are not staying in neighborhoods. Property taxes need to decrease. All areas need to realize that the majority of people in low income housing already qualify for every program and instead of offering more to those who already get everything at extremely reduced rates shift focus to those in the middle class that are struggling to make ends meet as the middle class are the ones working and getting no help with any housing expenses from anywhere.
The zoning on empty lots should be reconsidered to allow multiple smaller homes, rather than requiring single home on large lot
Rental prices need to be regulated
Rent is too high, unrealistic expectations from landlords to qualify a renter. More low income apartments, or section 8 vouchers. No one should be without a home.
Moline desperately needs new single family homes to attract young families. But affordable ones. 350,000 and under. A lot of young professionals with families are seeking this type of newer home, which moline is not providing.
We need more affordable single-family housing options for purchase. Between $100-200k 1200-1500 sq ft would be great. There is a huge deficit in the QCA in this price/size range.
Davenport
No more apartments. Need more incentive and breaks to upkeep older homes in Davenport.
More help with repairs , just because I make $40000 don't mean I can afford repairs . Jason Marchant did work for us and well it's no good
I am reasonably privileged and own my home. Davenport needs to have more options for low income residents and people with disabilities. That apartment building that collapsed highlighted that low income people do not have many safe affordable options and the city needs to hold apartment complex/building owners responsible maintaining safe housing for the people that live there.
I don't agree with ADUs as a main solution. This doesn't actually add affordable housing. It just allows current homeowners to turn a garage or shed into an "apartment" and charge a lot.
More Dream grants,
Home ownership is unattainable for many people. Homeownership shouldn't be limited to cottages, townhouses, and duplexes. Those aren't homes that people want to own. Davenport needs to do something the areas that are falling apart. Homes that are in complete disrepair and commercial buildings that look like crap too. So many areas of Davenport look terrible. Homeless people are everywhere downtown and even in areas like 5 points. Pan handling needs to be outlawed! So many areas look rundown and Davenport only seems to want the Elmore/53rd area to look nice.
More affordable housing
More handicapped accessible needed for elderly people at reasonable cost
Cottage style areas are a big winner!
Single family homes are way to expensive to rent/buy
Keep multi family housing out of single family dwelling neighborhoods!
No garage revamps for rental property
Property taxes out of control for seen many people to lose their homes Maintaining existing homes has got unbelievably expensive

Affordable, I'm leaving in apartment that use to be 650 is now 850 for a one bedroom apartment Ridiculous
The costs of housing in this area for the quality and location of homes is hugely disproportionate. The "affordable" or income based homes are overpriced as well.
These large complexes will destroy the integrity of our neighborhoods. The cities can't take care of the unkept housing in neighborhoods already. This devalues the property of homeowners who maintain their homes. Take care of the uninhabitable properties as well as the poorly cared for housing first. Adding more housing will just exasperate the prile that aren't being addressed in a timely manner.
Let people live in their campers. It is not that hard to use a compostable bathroom to stay clean and use indoor showers of houses. Stop policing qnd penalizing the most vulnerable homeless population lucky enough to afford a camper and the generosity of taxpaying insured homeowners willing to help.
I will love to purchase a 3 or 4 bedroom home
I would love to see the use of a tiny home community, where they have smaller lot sizes, and homes but maybe other amenities like a shared pool, exercise facility and play area.
I am an aging-in-place housing subject matter expert and heavily involved in advocating for appropriate ACCESSIBLE AND AFFORDABLE HOUSING. Accessibility was never mentioned in this survey and it provides the largest number of options for all types of housing.
The area needs restrictions against predatory rental companies that are buying up reasonably priced homes, not maintaining the property, and renting out at high prices
There is a need for low income housing but recognize it can't be in the older neighborhoods that already have their own challenges if you want people to invest in these older homes to bring them back to life their needs to be a promise of the neighborhoods being safe and free of blight so when people invest their money they feel it's and investment and they're not throwing their money out the window. If they needed to sell their home they could get their investment back putting low income housing in neighborhoods does not allow that to happen
Homeowners that already own are very neglected as a demographic. Having city people that actually respond to inquiries would be helpful for a start, but there is so much focus on things like making the district pretty, they funny care at all about helping current residents with old building problems and that's a big reason we're all looking to leave.
Everywhere should be developed and pricing should be focused on affordability not profits for owners
I'm sorry but this survey is poorly written. It's too convoluted for the average citizen. I want to know why the leaders of the Tri-Cities are paying for another survey when they haven't taken the recommendations of the 2019 Tri-Cities assessment?
I believe there needs to be supervision of landlords. Also concerned about cities changing zoning from residential to commercial.
Most affordable homes in Davenport will not pass a mortgage inspection due to condition of property and needed repairs.
No more section 8 housing and Moline. The landlords are absentee and the corporate landlords are just abusing the city. Keep it up and I'm moving To Iowa
Get rid of triple security fee for rental properties and make them more affordable
keep government out of any business . high density & low income housing make crime worse. stop all government help. place moritoriums on low income & high density housing. rentereave no stake in the city
Moline needs more new development for luxury homes
Stop allowing $300k Single Family homes to be built in communities that can't afford it. Force row housing and cottage homes everywhere in the QC. There are too many parking lots and not enough homes.
Build more ADU's and build apartment condos
Some planners may argue that some types of housing shouldn't be built in certain areas, but these are the designers, builders and planning that create urban sprawl. These are the people that make public transit impossible and the need for a car imperative. Concerning more density housing: build them high, build them wide and build them everywhere
I'm concerned about high rent prices even though I own my home. Younger folks cannot afford even small shabby apts. I have friends in their 40's that pay sky high rents yet can't obtain mortgages for small starter homes. Small home prices are very high too. Would love to see actual affordable rent, and out of town

landlords should not be able as many houses as they want, that should be capped. Slumlords are everywhere now. Would like to see down payment grants offered so more people can own homes.
Try enforcing current ordinances first.
Property taxes in Rock Island county are shameful! The housing, combined with the interest rates and ridiculous pricing market. IT's a wonder anyone can buy a house anywhere! Low income housing can be housed anywhere else on the planet. There are too many of those choices around here already.
We need a serious crackdown on multi-home owners renting existing homes out instead of allowing people to purchase them with intent to live there. Rental homes seriously diminish the quality of our neighborhoods. They are allowed to fall into disrepair and discourage community building in neighborhoods. Build apartments for people to rent, save homes for those that actually want to live in them.
People who are disabled and live on $800 a month can not find housing to live in. Would like to see more affordable housing for people like me.
Property taxes continue to rise & will price people out of home ownership
In may areas i think it could be beneficial if older houses that may start to have structural issues soon were torn down and rebuilt. It's a huge budget issue that home owners can't afford but I believe could improve the housing situation
Would like to see more green options in addition to housing: better incentives to utilize land and infrastructure for renewable energy and for homeowners to benefit from putting back into the grid
There are few townhomes or modest scale condos in Rock Island for those shifting from a SF home to desire for less yard. Would still like garage option which might be accommodated underneath the building but this presents some ADA challenges. Champaign has examples, some better than others.
Areas of the cities look old and tired. Tax incentives would allow people to stay in their homes longer & would improve the neighborhoods at the same time.
Cleaning, remodeling, and improving existing buildings. Repurposing vacant buildings into housing. More thorough requirements and background checks for management and staff of public housing. Safety improvements regarding building structure as well as the renters and community of people. Better security for the buildings themselves to keep entry secure. More resources, caseworkers, and assistance for homeless to be housed according to their needs.
The Illinois side needs to have a change in state government if they want the housing starts to change or there will have to be an even more significant gap in price to incent people to build there
Rock Island Has The less Housings vacant area no Houses nor Apartments
Tiny Home Transitional Housing for homeless and displaced people is necessary, especially if the city inspectors continue to flood the market by shutting down multiple buildings all at once. Or maybe stop putting decades worth of overlooked inspection issues on the LL all at once. If the city passes something 10y in a row and now all of a sudden its a problem, LLs should have a 6-12 month probation to resolve and not tight deadlines. Also please inspect private rentals in SFHs, this is where most of the housing crisis comes from. LLs poorly maintain homes and prey on individuals with background/credit issues to slumlord. Then sell when the home is in such disrepair they won't pay to fix it. Leaving limited options for 1st time owners. An ol poorly maintained rental wont pass 1st time owner inspections, but another LL could buy it and start renting as is without many hurdles.
Too many landlords not upholding their maintenance agreements. Also, some are simply "slumlords" and do not treat their tenants properly and some are bullying and threatening their tenants who do pay rent on time and are not problem tenants.
More affordable house for those on fixed income
We love rock island, but 2 years after we purchased our house our property taxes DRAMATICALLY increased. Unless our wage is increased to match this (we have good jobs, but an increase for us is unlikely this year), but we can't overcome the property tax increase, which is about $200/month. Will either move to Bettendorf, or completely out of the area. Please do something about property taxes in rock island! It's insane.
More affordable homes for families that have 4+ plus in a home with a garage, basement
The city can't take care of the run down unoccupied homes in the neighborhoods already. Increasing cramped housing will destroy neighborhoods.

Improve water and air quality
We need more flexibility from the city inspectors
Decent rentals are too far from Downtown
We seem to lose families that start earning more money to other cities. There seems to be a lack of middle income housing.
I work in social services, and almost every day I am working with a family who can not afford the housing they currently reside in. This especially affects families with children, and people end up living in places not meant for human habitation. This is an emergency-level need for our community, especially for the children in our community. No child should have to live in a car with a leaky roof because the community doesn't have housing for the child to live in.
Houses are still selling for more than assessed at. In turn taxes keep going up.
Houses not being built in RI due to sprinkler systems. somehow this needs improvement.
there are houses but they're owned by owner out of state w minimal contact info so they stay vacant. the houses they can afford are run down. we want nice houses that are affordable and clean.
I, RI need more programs to help w improvements for those who can't afford
I worked at the women's homeless shelter for 2 years - need more low income/affordable housing for felons
too much slum lording and not enough govt. involvement to regulate it. not enough housing that's affordable.

Table 5B: Within the neighborhood where you live, should your city work to maintain lower density housing or increase housing density? (Open Ended/Other Responses)

Should your city work to maintain lower density housing or increase housing density?	Count
"I think the city should keep a mix of different types of homes. It's good to have both small houses and some bigger buildings with more homes. This way, more people can move in, and the neighborhood can get better. But we should make sure there are enough parks, schools, and other things people need if more people move in."	1
...lower...	1
? Not sure. Quality affordable housing not falling down and fixing streets so foundations don't crumble houses down from earthquake like traffic vibrations are important. Make tiny home communities for campers. I don't know how many people from all over the US come here with campers to find there are no affordable options to live in those very homes they invested in. leaving so many homeless. An affordable 10 dollars a night is still 300 a month that even some cannot afford as a monthly rent payment. But seems fair. 15 or 20 a night or more currently with restrictions of the very minimal camp sites and limit of 14 days is disappointing. We need better answers. Help those who try to help themselves and stay out of the system. Stop preventing our most vulnerable from doing their best which is not your best. It takes all kinds. not just your kind. Give people that chance.	1
Houses not being built in RI due to sprinkler systems. somehow this needs improvement.	1
????????	1
Am I current location, we do not have space for additional housing	1
As a person with mental health issues I struggle to work full time and am homeless with my son unless living with family. More options need to be available for me and others like me.	1
Beautiful area	1
Both	5
Build more dense housing. Too many expensive apartments and homes. Why are we paying $1k to rent 2 bed apartments in the QC? We don't have anything here that justifies the price we all pay to live here. Build an MLB or MLS stadium and maybe bring in more companies (other than Deere) and the price would be worth what we get. But right now? Most of our downtowns are	1

empty offices and parking spaces. We need more housing that isn't single family and we need it now.	
City should work with agencies like habitat and housing cluster to offer opportunities within neighborhoods.	1
cleaner streets and yards, require homeowners to keep their yards clean and more security because there is a lot of vandalism	1
Density in my area is ok the area is mostly developed not much to complain about.	1
Density isn't the issue here, it's slumlords buying up every home around me and letting them rot away because the people living in them have no personal incentive to keep the place looking nice.	1
either is ok as long as it is well planned	1
Eldridge/North Scott area needs to work on more affordable options. Smaller more economical homes would be a great option anywhere in the QCA but especially out this way when $300k is considered a discount home.	1
Fill in empty lots with houses of a similar style, i.e front porches and at least two story.	1
First remove the blighted properties and see what we have left. They are a clear danger to the neighborhood, especially kids.	1
Grants to improve and beautify existing housing. Do not like to see modern buildings in historic neighborhoods.	1
Hold rental property owners responsible for grounds of their property! Home owners who take pride are affected by renters not caring for property!!!! Neighborhood city official for Moline does a horrible job. Drive thru streets and alleys of older neighborhoods and see for yourself!!Owners and Renters need to be accountable by city officials. CLEAN UP MOLINE! WEEDS ARE EVERYWHERE!! DOWNTOWN BUILDINGS SITTING TO LONG IN DISREPAIR	1
Houses are already close together. We need more apartments and townhomes for younger people starting out and those looking to downsize.	1
Housing density could definitely be increased. There are several buildings in the downtown Rock Island area that are sitting vacant, specifically 1701 2 Avenue. A large multi-unit building that has sat vacant for many years.	1
I am in Villa Park area, no issues really on any blight or need for more houses in the area. Maybe old Coolidge HS could be reinvented into apartments?	1
I am struggling to locate any reasonably priced apartment that is wheelchair accessible. Everything is income based, so I make too much. And all the others are $1200+ a month which is most of my income!	1
I currently live in Five Seasons Mobile Home Park in Davenport. There is no way to increase housing in that area.	1
I don’t know what this question means.	1
I don't know. But too many are being left to stay in motels rather than suitable housing.	1
I have no issues with the density of my neighborhood - W 49th Street area.	1
I live in a highly developed neighborhood. I would not be opposed to increased housing density, but don’t see the opportunity for the city to do so.	1
I live in a stable neighborhood	1
I live in an area with too many rentals-lack of pride of place. Turn over f destabilizing community building. Horrible sidewalks limit stroller use etc. 4th of July was a nightmare of bad air /noise/dying birds -so disturbing	1
I live in downtown davenport so it’s pretty dense, could go either way. Really, i’d like to see looser zoning laws throughout the city, not just downtown	1
I live on a very busy traffic corridor and don't know what constitutes my "neighborhood" or its housing density (a mixture of single family, apartments, duplexes, condos, and multi-unit housing)	1
I lived in a mixed neighborhood with duplexes, 2 12-plexes and older SF homes. I like the mature trees and boulevard walkable nature of the neighborhood. I can walk to Longview Park and have	1

access to the 18th Ave. corridor in Rock Island and well as being near a historic home district. Smaller scale development in context with the neighborhood(s) would be desirable.	
I lived in a mixed use neighborhood where some homes are over 100 years old, so we have duplexes, rentals, single family and other structures already in place. We DO NOT have ADUs yet, which are vital as the number of seniors explodes by 2050.	1
I love my neighborhood there are many decent homes that sit vacant in this area that could easily be fixed up and turned into single family housing. I would like to see moline adopt a similar program as Des Moines has. Where the city buys up these old properties, fixes them up to livable conditions and the rents them house to family's that meet the criteria. It incentivizes younger lower/middle class families with children to put down roots in the area. Sometimes giving them the option to rent to own the home. It gives the renter a sense of responsibility and can really help people pull themselves out of difficult situations where they are unable to receive the credit needed purchase the home outright. The city could get tax breaks from these properties and actually possibly even turn some kind of profit	1
I think the neighborhood my workplace is in should just be left alone.	1
I understand that as a single-family home owner, I want my property value to stay high. But, this is a community EMERGENCY. We need to put housing anywhere and everywhere we can build it, because the need in the community is that high. Children, people with disabilities, and the elderly are being impacted at high levels. It is our responsibility as a community to help care for those who don't have the rights to care for themselves, such as children. We need to make sure every child in the Quad Cities has a home.	1
I would be happy with the city inspecting the rental next door as I have requested multiple times for 2years. (Rotted window frames, broken windows, mold through the siding, porch is not sturdy and the police activity is nearly daily) It's astonishing to me that home is allowed to be occupied much less rented to families.	1
I would prefer multiple well cared for higher density affordable homes instead of run down and abandoned rentals	1
I'd prefer increased housing density; I'd like to buy a condo in Rock Island, but there aren't a lot of options.	1
I'm happy with my neighborhood that I live in now. You need to look at landlords running as slumlords and require them to keep their properties up to code. It should also be illegal for landlords to charge fees when they come to do maintenance on their own property when nothing was the fault of the renter.	1
I'd like for my Neighborhood to stay lower density. It's one of the things I love about my neighborhood in Rock Island. However, there are other places, that this may work.	1
Increase	18
Increase - Pro Housing! Multi-unit	1
Increase affordable housing	1
Increase and make more walkable/public transport/bicycle friendly	1
Increase density - near West end	1
Increase Density and Decrease Structural Violence on People	1
Increase density everywhere. Our family has outgrown our current home, plus we'd like to live in a community more in line with our values, but home prices and mortgage rates have us trapped here.	1
Increase density, please! Our neighbors are renovating to make space in their home for their grown kids - we all love our neighborhood, and I would like more folks to be able to live here.	1
Increase high density	1
Increase housing	2
Increase housing concern	1
Increase housing density	6
Increase housing density and make my Moline community more walkable	1
Increase housing density and variety but also very importantly including access to safe and or protected forms of transportation beyond a personal automobile.	1

Increase Housing Density in the greenbush neighborhood of rock island and bring more shopping and food	1
Increase housing density where space permits.	1
Increase housing density!	1
Increase housing everywhere	1
Increase housing everywhere if it means a roof over everyone's head	1
Increase housing there are so many people in need of a home make the places affordable so people can live and have a quality of life. I was so disgusted with how I saw a building being for recreational purposes but not enough housing option for people to live in	1
Increase housing. We just had a car wash built on land that once had homes on it. It could have been a great lot for a small apartment building.	1
Increase it	1
Increase the housing density	1
increase the housing density in my neighborhood.	1
Increase via allowing accessory dwellings. I'd love an apartment above my garage.	1
Increase.	3
Increase. It is a very affordable area.	1
Increasing housing density. Old large homes can often provide 2 units successfully if well managed.	1
It seems to be the right amount now.	1
It should stay the same. We need more grocery stores on this side of town. (11th st in rock island near Edison Jr High	1
It's fine how it is.	1
Keep as is	1
Keep it how it is	1
Keep same	1
Keep the density the same. Just provide programs to improve these older neighborhoods. Whether they be owner-occupied or rentals.	1
Keep the same. Houses are still selling for more than assessed at. In turn taxes keep going up.	1
Keep the same. Have mix of single family & duplexes in neighborhood already.	1
Leave as is	1
Leave it alone	1
Less low income rental	1
Live in a small residential neighborhood with several apartment buildings nearby so nothing more needs to be done.	1
low density housing	2
Low density housing only! Please no multiple family dwellings! Does not fit and is not welcome in our area	1
Low density only	1
Lower	14
Lower . Have someone check the weeds in front and back yards . clean up the cities	1
Lower density	4
Lower density and maintenance of existing housing	1
Lower density and work on fixing up what already exists	1
Lower density housing	5
Lower density housing but stop letting giant corporations or LLCs purchase homes and rent them out at ridiculous prices	1
Lower density housing improvements need made all across the city of Rock Island below the hill. Don't stack ppl on top of ppl. Stress is already too high dealing with addicts, dealers, unruly teens, gun crimes, theft & slumlords renting substandard properties. You can't stack ppl on top of ppl when there's no accountability for criminal behavior. All it does is add even more stress to an	1

already stressful situation. Allowing ppl to live in truly independent & separate spaces is the best case scenario to reduce friction.	
Lower density housing that is properly maintained	1
Lower density housing. The city should not mix high medium and low density housing together.	1
Lower density of housing. Houses are way too close.	1
Lower density with removal of vacant rundown properties	1
Lower density. Already issues with density.	1
Lower density. Moline is not properly handing the issues with the housing inventory they already have	1
Lower density. I prefer to own a home near other home owners. Renters and landlords are less committed to the quality of life in a neighborhood.	1
Lower.	1
Lower-There's no room left where I live to build any more houses.	1
Maintain	12
Maintain as is, lower density,	1
maintain density but improve conditions of houses/units and public infrastructure	1
Maintain existing	1
Maintain existing density	1
Maintain housing density	1
Maintain low density	1
Maintain low density housing. No areas for larger units in my surrounding neighborhood.	1
Maintain lower density	10
Maintain lower density house. Attract more talent/jobs to the QC. Thank you	1
Maintain lower density housing	6
Maintain lower density housing as I live in a neighborhood with single family homes	1
Maintain lower density housing in my single family home neighborhood.	1
Maintain lower density housing, single family unsubsidized housing.	1
Maintain lower density housing.	7
Maintain lower density, but build on vacant land.	1
maintain lower density.	4
Maintain lower density. I purchased my home in lower density neighborhood and expect it to stay that way.	1
Maintain lower density. It Is older with small lots and limited parking. In all the multi dwelling units available parking and public transportation must be accounted for.	1
Maintain lower housing density	1
Maintain the current density.	1
Maintain.	2
Maintain. We have no vacant lots for more density in my neighborhood. Increasing density should be done to address affordability. The city should work with developers and make the process of building more affordable by reducing or eliminating permits fees, utility hookups charges for new builds, etc. your roi will come through more future property taxes. Increasing density should also include conformity, building density without considering how it fits in the neighborhood would be foolish and short sighted. More localized studies and research on gentrification should be considered to help address possible future issues with unintended steering due to neighborhoods lacking diverse affordability.	1
Maintain. It's a great neighborhood and a mix of old and newer housing.	1
Maintain. Lots are small and full	1
maintain. there are houses but they're owned by owner out of state w minimal contact info so they stay vacant. the houses they can afford are run down. we want nice houses that are affodrable and clean.	1
Moderate increase in density	1

Moline is already very densely populated. It needs to look for ways to upgrade the blighted areas. Tear down old and replace with single family new homes that are inline with the existing neighborhoods. All the younger families cannot find the updated housing amenities that new homes provide.	1
More	1
More housing density built in a way that utilizes space efficiently to maximize the number of people who can be housed, with more dwelling units, while still allowing for ample green spaces. Units would ideally be small to modest in size to make them more energy efficient, affordable, easier to maintain, and to allow for more room on a lot to house more families.	1
Most Definitely needs lots of work in the qc I was raised here it has went down So very much its Sad to see it like this no stores as well nor Restaurant shopp stores	1
My concern is neighbors respecting neighbors. When this fails, the neighborhood fails. Either works if accountability and respect is practiced.	1
My neighborhood (E 53rd St) is doing fine. It's mostly businesses and apartments here and it seems nice. If anything more higher density housing would be good to balance out the big businesses.	1
My neighborhood is a mix of single family, duplex and triplex homes mostly built in the early 1900s. It feels dense for the type of housing because properties are close together and there is not adequate parking for modern lifestyles. The lots are quite small so many of the options above would not work here, so maintaining density is probably best. But I would welcome increased density if it was quality housing that gave consideration to parking. There are many opportunities to increase housing in our community and the need seems high!	1
My neighborhood is all single family housing. All the homes are owner occupied	1
My neighborhood is built out, but near us there is duplex type housing being built, and I would think more is needed.	1
My neighborhood is just very nice just the way it is! Don't ruin it!!	1
My neighborhood is Kimberly Village, Davenport's first neighborhood association. Pretty much everything looks O.K. Our three condos provide multi-unit housing, and the rest is single family. There is a ravine, which precludes any more building. The first houses went up in the 1960's. I do think it's time to do something about Davenport's urban sprawl. I'm pleased to see fill-in housing, such as Habitat for Humanity. Down with 3 car garages!	1
My neighborhood is trying to rebuild due to poor regulation of housing stock. The area had to be downzoned to discourage mining every penny from existing properties without reinvestment. When I moved in, there were few home owners with children, but that is changing. Increasing the density would discourage those who have worked hard to downzone, and invest in the neighborhood. There are still many homes in the neighborhood where the city should encourage major improvements and more livable neighborhoods that would make existing housing stock more desirable to buyers looking for affordable housing. New higher density housing has not been particularly successful in my neighborhood. Higher density town homes in my neighborhood have been the places where owners don't want to have to maintain their property, or figure someone else should be doing the work. There is an expectation that new = maintenance free, no work required.	1
My recommendation would be to keep current residential zoning standards as they are currently in low density single family neighborhoods, as higher density housing in these areas would lead to higher insurance rates, risk of crime, and would be detrimental to the property values and quality of life of established homeowners.	1
Need to work on the housing and building we have already and not build new. Way to many short term renter around me and they don't take care of the houses.	1
Neither	2
Neither -- the density in my neighborhood is just about right.	1
neither, keep the same	1
Neither, my neighborhood is full.	1

Neither. They need to focus on lowering property taxes and understanding why people are moving out of IL	1
Neither. No room in my neighborhood for more housing	1
Neither. They should work to make sure the houses that are there are maintained.	1
Neutral, need to work on houses that are there already	1
no	9
No available space where I currently live	1
No change needed no more room for anything	1
No our neighborhood had no open lots.	1
No, but definitely in other areas of the city	1
No, repairs need help with repairs	1
No, there's no room.	1
No. I live by the airport and they buy houses and tear them down.	1
None	1
not in my neighborhood, but as an employee in RI I say yes in RI I worked at the womens homeless shelter for 2 years - need more low income/affordable housing for felons	1
Not sure, but I don't see many new construction, so I think lower density housing.	1
Our neighborhood is a mix of starter homes up to mansions with apartments and multiple apartment complexes with rental assistance. I appreciate the diversity of housing in my neighborhood. It's one of my favorite things about where we live.	1
Our neighborhood is already densely built. I think it should stay the same.	1
Residential neighborhood. However some of homes owned by people who rent out properties but have owned houses for 5+ years & not made them suitable for renting out. They stay vacant and sometimes used for owners storage.	1
Stay the same. We have a mix of single family homes and condo's.	1
Stop the rentals. They don't take care of things like people who own do.	1
The city doesn't need to involve itself in our neighborhood. The neighbors here maintain their properties and look out for each other.	1
The city should fix the dilapidated abandoned homes and sell them. They should also make the purchasets take a class on how to be a homeowner and good neighbor	1
The city should work on affordability for lower incomes. The low income rent is still barely affordable for the income levels they cover. After taxes and child support payments/insurance I make around 1600 per month. After bills it is closer to 1000. This is barely enough for a 2 bedroom apartment for myself and my son. That doesn't include grocery costs (which have nearly quadrupled in the last 2 years) and utilities.	1
The city should work on maintaining lower density housing. The city mainly needs to focus more on lowering the cost of rent, especially in old homes and apartments that are clearly outdated, in disrepair and dangerous to live in.	1
The city should work to lower property taxes	1
The neighborhood I live in is densely populated, however, townhome or split level homes for rent are either unaffordable or hard to find at a reasonable rate. A lot of older & larger homes are in my area that could be converted to split level housing.	1
There are areas suitable for higher density housing, but the schools would need to be upgraded to accommodate additional students.	1
There are not alot of vacant lots in my area. I live in the Overlook community.	1
There are opportunities to increase housing density in my neighborhood. There are also too many non-owner occupied homes in disrepair	1
There are so many vacant houses in my neighborhood. We need to encourage people to fix or sell these houses to improve the neighborhood.	1
There is no room in my area to add more housing . Maybe it's time to take down the homeless hotel, South park mall and Denny's and add apartments.	1

There is no room to add homes in this neighborhood. There are a lot of homes that need to be repaired as they are not liveable.	1
There is no space to increase housing density where I live, but I would love to see more housing options, especially affordable housing in any area that it can fit.	1
There isn't a lot of extra space where I live. The city should work to leave it alone.	1
They should work to maintain the current housing situation and repair the infrastructure in addition to reducing crime.	1
They shouldn't be working on any of that; they should be working on the crap already there. For example, we just had city inspections. Our wonderful management team came out and "fixed" those issues found in the city inspection..... And I CERTAINLY wouldn't consider them corrected fixes. For example, all but three windows in our 3 bedroom/up and downstairs unit had screens on the windows. You should see the spit they "fixed" our units with. Seriously, feel free to send the city back out for another inspection (townhouses on w 35th street). They ignored one window entirely and the others that they "fix", the screens don't even fit/cover the whole window. Paying $1,100 a month/for something that is no where near worth it, but that's a problem everywhere. And don't get me started on how many times we've had RAW sewage back up into our basements.	1
Unsure, in a trailer court	1
Unsure. Live near farmland.	1
Utilize space where buildings that are vacant - also the old Speigal building next to interstate should be torn down. Areas of Moline are becoming dangerous because of these	1
Very dense single family homes, some with multiple families living together. More low incomes home and apartments needed.	1
We are in an HOA. The city cannot decide.	1
We are living in a repurchased building	1
We don’t need to live on top of each other, but we need a mix of housing. We should prioritize single family homes and keep townhomes, zero lots, condos, and apartments in specific areas.	1
We need affordable single-family homes. Garages need to be taller to accommodate for newer vehicles that are much bigger than cars in the early 1900's. And even 10 years ago.	1
We need strong rent abatement like they have in Iowa City	1
Whatever works best	1
When the space between homes is so close that people can reach out the window, to hand a cup of sugar to their neighbor in the kitchen next door, the neighborhood is too densely built.	1
Where I live it is good the way it is. I, RI need more programs to help w improvements for those who can't afford	1
Within the area I live, housing should be left as is. It is a moderately dense area.	1
Work for mixed use developments with moderate to high density while reinvesting in the existing aging single family detached housing stock across the City of Moline (and the rest of the QC).	1
work to maintain lower density	1
Work to maintain lower density housing in McClellan heights and east village.	1
Work to maintain lower density housing.	1
Yes	12
Yes use taxpayer funds to help owners clean or paint their properties. Paint is very affordable!	1
Yes work to build and maintain	1
Yes, there's a lot of homeless.	1
Yes. Our neighborhood is ideal for us. Houses are lots are not overly huge, but all well kept and a friendly neighborhood.	1

Appendix B: Methodology

Forecast Methodology

The population forecast features two methods of calculating population growth over time. The first method utilized is a Cohort Component Population Method (CCPM). This methodology focuses on the birth and death rates of the population, and factors in migration after the expected population each year has been identified. The next method utilized was a time-series linear regression analysis. Time-series regression analyses forecast a time series as a linear relationship with the independent variables. An equation is derived that builds the remainder of the model:

- $y_t = X_t \beta + \epsilon_t$

The housing forecast was built using a machine learning forecast model called ARIMA (autoregressive integrated moving average), which uses previous housing trends to predict future values. The values given to the model included U.S. Census Bureau housing unit estimates from 2010-2022. The ARIMA model projects an upper bound, lower bound, and status quo scenario on its own. However, due to inconsistencies in Census Bureau data collection and occasional low correlations between time periods and housing unit counts, Points Consulting has elected to use a combination of the ARIMA model with average persons per household (PPHH) estimates.

The PPHH methodology simply extrapolates previous years' housing density trends over the future period to find how many houses will be needed for increases (or decreases) in population. While simple, this method provides a linear vision of what housing demand may look like over the next 20 years. The PPHH method can also be altered by assuming there will be more or less persons per household as houses are built or destroyed.

Appendix C: Subsidized Housing Locations

Property Name	Address	Units	Type
Westview Terrace	7218 Hillandale Rd, Davenport, IA 52806	56	HUD Multifamily
Luther Crest	5430 N Gaines St, Davenport, IA 52806	77	HUD Multifamily
Fairmount Pines	3525 W 42Nd St, Davenport, IA 52806	110	HUD Multifamily
Brady Village	1928 E 38Th St, Davenport, IA 52807	44	HUD Multifamily
Vera French Commons	211 E 37Th St, Davenport, IA 52806	10	HUD Multifamily
Castlewood Apartments	2130 Emerald Dr, Davenport, IA 52804	96	HUD Multifamily, LIHTC (1987 to 2021)
Emeis Park Apartments	1731 Emerald Dr, Davenport, IA 52804	67	HUD Multifamily
Spring Village	3320 Spring St, Davenport, IA 52807	120	HUD Multifamily, LIHTC (1987 to 2021)
Spruce Hills Village	2380 Tech Dr, Bettendorf, IA 52722	63	HUD Multifamily, LIHTC (1987 to 2021)
Luther Manor-Luther Towers	3118 Devils Glen Rd, Luther Manor, Bettendorf, IA 52722	109	HUD Multifamily
Luther Heights	3116 Devils Glen Road, Bettendorf, IA 52722	47	HUD Multifamily
Luther Knoll	3264 Palmer Hills Ct, Bettendorf, IA 52722	46	HUD Multifamily
The Heritage	501 W 3Rd St, Davenport, IA 52801	120	HUD Multifamily
Edgewater On Third	401 W 3Rd St, Davenport, IA 52801	100	HUD Multifamily
Coventry	1900 S. 6Th Avenue, Rock Island, IL 61201	147	HUD Multifamily
Century Woods Apartments	1400 5Th, Rock Island, IL 61201	230	HUD Multifamily
Westwood Terrace	2200 First St, Moline, IL 61265	97	HUD Multifamily
Morningstar Senior Residence	3601 6Th Avenue, Moline, IL 61265	60	HUD Multifamily
Watch Hill Tower	3705 9Th St, Rock Island, IL 61201	140	HUD Multifamily
Highland Manor	4200 22Nd Ave, Moline, IL 61265	78	HUD Multifamily
Sanders Apts.	4201 22Nd Ave, Moline, IL 61265	40	HUD Multifamily, LIHTC (1987 to 2021)
Colona House	54 41St Ave, East Moline, IL 61244	153	HUD Multifamily
Maple Ridge Apartments	3700 5Th Street, Rock Island, IL 61201	152	HUD Multifamily, LIHTC (1987 to 2021)
Milan Manor	2000 W 4Th St, Milan, IL 61264	72	HUD Multifamily
Heather Ridge Apartments	9500Ba1 14 St W, Rock Island, IL 61201	169	HUD Multifamily
Langman Apts.	2301 E 1St St, Milan, IL 61264	100	HUD Multifamily
Blackhawk Hills Apartments	5100 Kennedy Drive, East Moline, IL 61244	164	HUD Multifamily

Ridgewood Towers	545 42Nd Ave, East Moline, IL 61244	140	HUD Multifamily, LIHTC (1987 to 2021)
Deerfield Woods Apartments	1053 51St Avenue, East Moline, IL 61244	78	HUD Multifamily
Deerfield Woods Phase II	1053 51St Avenue, East Moline, IL 61244	168	HUD Multifamily
Spencer Towers	111 20Th St, Rock Island, IL 61201	199	HUD Public Housing
Missing	1020 3Rd Ave, Rock Island, IL 61201	7	HUD Public Housing
Missing	314 11Th St, Rock Island, IL 61201	2	HUD Public Housing
Hillside Heights	825 17Th St, Moline, IL 61265	120	HUD Public Housing
Spring Brook/Spring Valley	1150 41St St Apt 121, Moline, IL 61265	366	HUD Public Housing
Cascade Garden	655 Cascade Garden Dr, Rock Island, IL 61201	33	HUD Public Housing
Streed Tower	647 16Th Ave, East Moline, IL 61244	79	HUD Public Housing
Meadow Crest Gardens	2501 W 53RD ST, Davenport, IA 52806	48	LIHTC (1987 to 2021)
Meadow Crest Phase II	2501 W 53RD ST, Davenport, IA 52806	36	LIHTC (1987 to 2021)
Jersey Ridge Apts I	5600 JERSEY RIDGE RD, Davenport, IA 52807	100	LIHTC (1987 to 2021)
Fairmont Pines	3525 W 42ND ST, Davenport, IA 52806	112	LIHTC (1987 to 2021)
Jersey Ridge Apts II	5600 Jersey Ridge RD, Davenport, IA 52807	8	LIHTC (1987 to 2021)
Jersey Ridge Apts III	5600 Jersey Ridge RD, Davenport, IA 52807	18	LIHTC (1987 to 2021)
Cross Creek Apts of Davenport	5901 ELMORE AVE, Davenport, IA 52807	192	LIHTC (1987 to 2021)
Cross Creek Apts of Davenport Phase II	5901 Elmore AVE, Davenport, IA 52807	144	LIHTC (1987 to 2021)
Courtyards I, II, III & EDGEH	3831 Bridge AVE, Davenport, IA 52807	145	LIHTC (1987 to 2021)
Brookside Senior Housing I	3575 Marquette ST, Davenport, IA 52806	45	LIHTC (1987 to 2021)
Vera French Terrace	227 E 37TH ST, Davenport, IA 52806	10	LIHTC (1987 to 2021)
Brookside Senior Housing II	3525 Marquette ST, Davenport, IA 52806	32	LIHTC (1987 to 2021)
Cumberland House	2365 Tech Dr, Bettondorf, IA 52722	32	LIHTC (1987 to 2021)
Hometown Harbor Bettendorf	2205 KIMBERLY RD, Bettendorf, IA 52722	116	LIHTC (1987 to 2021)
Vera French Holiday Court	3465 Holiday CT, Bettondorf, IA 52722	13	LIHTC (1987 to 2021)
Vera French Manor	215 E 37TH ST, Davenport, IA 52806	10	LIHTC (1987 to 2021)
Marycrest	1607 W 12TH ST, Davenport, IA 52804	50	LIHTC (1987 to 2021)
Marycrest Senior Campus II	1607 W 12TH ST, Davenport, IA 52804	51	LIHTC (1987 to 2021)

Marycrest Senior Campus III	1607 W 12TH ST, Davenport, IA 52804	31	LIHTC (1987 to 2021)
The Jackson Renaissance	1420 W 16TH ST, Davenport, IA 52804	48	LIHTC (1987 to 2021)
The Taylor Renaissance	1430 Warren ST, Davenport, IA 52804	41	LIHTC (1987 to 2021)
Harrison Lofts	1420 N Harrison ST, Davenport, IA 52803	60	LIHTC (1987 to 2021)
Cobblestone Terrace	1102 W 12TH ST, Davenport, IA 52804	10	LIHTC (1987 to 2021)
Marycrest Senior Campus IV	1601 E 12TH ST, Davenport, IA 52803	20	LIHTC (1987 to 2021)
St Katherine's	901 Tremont Ave, Davenport, IA 52803	38	LIHTC (1987 to 2021)
Courtland Apts	321 E Seventh ST, Davenport, IA 52803	36	LIHTC (1987 to 2021)
Francis Housing Lllp	501 N Marquette ST, Davenport, IA 52802	21	LIHTC (1987 to 2021)
Cobblestone Place	1212 W Third ST, Davenport, IA 52802	28	LIHTC (1987 to 2021)
Afayette Square	625 W 4TH ST, Davenport, IA 52801-1002	48	LIHTC (1987 to 2021)
Riverwalk Lofts	420 W RIVER DR, Davenport, IA 52801	42	LIHTC (1987 to 2021)
Mississippi Lofts	106 E Third ST, Davenport, IA 52801	56	LIHTC (1987 to 2021)
Sieg Iron Lofts	320 E Fourth ST, Davenport, IA 52801	53	LIHTC (1987 to 2021)
Davenport Lofts	427 Iowa ST, Davenport, IA 52801	72	LIHTC (1987 to 2021)
Voss Brothers Lofts	2125 Third AVE, Rock Island, IL 61201	35	LIHTC (1987 to 2021)
Renaissance Apts	1723 Second AVE, Rock Island, IL 61201	24	LIHTC (1987 to 2021)
Goldman Apts	1629 Second AVE, Rock Island, IL 61201	28	LIHTC (1987 to 2021)
Old Chicago Family Housing	1216 Fourth AVE, Rock Island, IL 61201	11	LIHTC (1987 to 2021)
Sala Flats	1829 Fourth AVE, Rock Island, IL 61201	33	LIHTC (1987 to 2021)
Rock Island - Special Needs	655 Cascade Garden Dr, Rock Island, IL 61201	70	LIHTC (1987 to 2021)
Cotton Mill Living Center	1220 51ST AVE, Rock Island, IL 61201	31	LIHTC (1987 to 2021)
Moline Enterprise Live-Work Lofts	1809 River Dr, Moline, IL 61265	69	LIHTC (1987 to 2021)
Le Clair Apts	421 19TH ST, Moline, IL 61265	110	LIHTC (1987 to 2021)
Moline High School Loft Apts	1001 16TH ST, Moline, IL 61265	60	LIHTC (1987 to 2021)
Garfield School Senior Residences	1518 25TH AVE, Moline, IL 61265	57	LIHTC (1987 to 2021)

Heartland Park Elderly Living Center	1424 36TH AVE, Moline, IL 61265	101	LIHTC (1987 to 2021)
Hometown Harbor East Moline	1011 49TH AVE, East Moline, IA 61244	82	LIHTC (1987 to 2021)
Moline Apts	1275 49TH AVE CT, East Moline, IA 61244	120	LIHTC (1987 to 2021)
Pheasant Ridge Apts	3500 70TH ST, Moline, IL 61265	216	LIHTC (1987 to 2021)

Source: PolicyMap based on HUD data

- Mary Chappell, Executive Director, Quad Cities Land Bank Authority
- Bob Rafferty, Principal, Rafferty Group
- Jon Davidshofer, Director of Development, Built to Suit Inc.
- Tom King, Executive Director, Habitat for Humanity Quad Cities

City of Davenport

Department: Finance **Action / Date**
Contact Info: Basia Gerlach | 563-326-7727 **5/7/2025**

Subject:
Public Hearing on amending the FY 2025 Operating and Capital Improvement Budgets [All Wards]

Recommendation:
Hold the Hearing.

Background:
The Operating Budget is amended to incorporate new programs, budget changes in revenue estimates, budget grant funding, transfer funding between programs, close out completed capital projects, move unspent bond financing sources forward to the current year, adjust spending allocations for unanticipated costs, and adopt personnel changes. It is necessary to update the budget to include previously unanticipated revenue increases and decreases, cost increases, and redistribution of funds.

The Capital Budget is amended to close out completed projects, fund over-expenditures in capital projects, and transfer balances between projects.

The budget amendment detail packet is attached.

Attachments:
1. FY 2025 Budget Amendment Packet

NOTICE OF PUBLIC HEARING - AMENDMENT OF CURRENT BUDGET
City of DAVENPORT
Fiscal Year July 1, 2024 - June 30, 2025

The City of DAVENPORT will conduct a public hearing for the purpose of amending the current budget for fiscal year ending June 30, 2025

Meeting Date/Time: 5/7/2025 05:30 PM	**Contact:** Barbara Gerlach	**Phone:** (563) 326-7727

Meeting Location: Davenport City Hall
Council Chambers
226 W 4th Street
Davenport, IA 52801

There will be no increase in taxes. Any residents or taxpayers will be heard for or against the proposed amendment at the time and place specified above. A detailed statement of: additional receipts, cash balances on hand at the close of the preceding fiscal year, and proposed disbursements, both past and anticipated, will be available at the hearing. Budget amendments are subject to protest. If protest petition requirements are met, the State Appeal Board will hold a local hearing. For more information, consult https://dom.iowa.gov/local-gov-appeals.

REVENUES & OTHER FINANCING SOURCES		**Total Budget as Certified or Last Amended**	**Current Amendment**	**Total Budget After Current Amendment**
Taxes Levied on Property	1	84,813,151	0	84,813,151
Less: Uncollected Delinquent Taxes - Levy Year	2	0	0	0
Net Current Property Tax	3	84,813,151	0	84,813,151
Delinquent Property Tax Revenue	4	0	0	0
TIF Revenues	5	8,227,659	0	8,227,659
Other City Taxes	6	26,509,386	196,369	26,705,755
Licenses & Permits	7	2,348,500	0	2,348,500
Use of Money & Property	8	2,476,940	255,000	2,731,940
Intergovernmental	9	33,059,015	71,485,789	104,544,804
Charges for Service	10	82,170,851	331,540	82,502,391
Special Assessments	11	7,500	0	7,500
Miscellaneous	12	4,185,800	5,102,424	9,288,224
Other Financing Sources	13	27,944,000	441,000	28,385,000
Transfers In	14	53,118,189	39,902,308	93,020,497
Total Revenues & Other Sources	15	324,860,991	117,714,430	442,575,421
EXPENDITURES & OTHER FINANCING USES				
Public Safety	16	55,364,498	2,570,338	57,934,836
Public Works	17	19,138,003	361,924	19,499,927
Health and Social Services	18	0	0	0
Culture and Recreation	19	12,985,122	2,698,130	15,683,252
Community and Economic Development	20	21,853,592	6,307,530	28,161,122
General Government	21	14,876,289	813,895	15,690,184
Debt Service	22	32,453,946	-9,651,912	22,802,034
Capital Projects	23	37,428,547	85,518,064	122,946,611
Total Government Activities Expenditures	24	194,099,997	88,617,969	282,717,966
Business Type/Enterprise	25	82,329,863	6,674,620	89,004,483
Total Gov Activities & Business Expenditures	26	276,429,860	95,292,589	371,722,449
Transfers Out	27	53,118,189	39,902,308	93,020,497
Total Expenditures/Transfers Out	28	329,548,049	135,194,897	464,742,946
Excess Revenues & Other Sources Over (Under) Expenditures/Transfers Out	29	-4,687,058	-17,480,467	-22,167,525
Beginning Fund Balance July 1, 2024	30	302,873,298	4,890,865	307,764,163
Ending Fund Balance June 30, 2025	31	298,186,240	-12,589,602	285,596,638

Explanation of Changes: The City of Davenport's FY 2025 Budget Amendment includes increases for new grant awards, CDBG funds, rolled-over capital projects, rolled-over forfeiture and seizure funds, liability coverage expenses, public safety personnel and contracts, and other miscellaneous operational items.

DAVENPORT
FINANCE

DATE: 30 April 2025

TO: Mayor & City Council
Doug Maxeiner, City Administrator

CC: Tom Linehan, Senior Budget & Financial Analyst
Clay Merritt, Director of Engineering and Capital

FROM: Basia Gerlach, CFO

RE: FY 2025 Budget Amendment Summary

OVERVIEW
Each year, the City is required to formally amend its budget and submit the amendment to the Iowa Department of Management. The primary purpose of the budget amendment is to incorporate new programs or initiatives, budget any adjustments to revenue estimates, formally budget the receipt of any grants, transfer funds between programs, close out completed capital projects, roll unspent bonded financing sources forward to the current year, incorporate full-time personnel changes into budget documents, and make any other necessary financial adjustments.

A summary of the FY 2025 Budget Amendment is provided below, and the full financial amendment details can be found as part of this packet.

ROLLOVER ITEMS
Some of the rollover items processed as part of the FY 2024 Budget Amendment include:

- SSMIDs, CED ($1,782,445)
- REIL, CED ($350,000)
- Community Growth, CED ($530,000)
- Radio/Fiber Replacement, Information Technology ($364,418)
- Gift Funding, Library ($682,072)
- Open Access, Library ($123,938)
- Forfeiture and Seizure, Police ($649,130)
- CDGB/CVXX (Roll/New), CED ($526,158)
- HOME/HOME ARP (Roll/New), CED ($1,504,339)

NEW GRANTS
Some of the new operational grants and revenue sources amended as part of this budget amendment include:

- SCRA Fire Rescue Training, Fire ($25,000)
- Open Access/Enrich Iowa, Library ($39,233)

OTHER AMENDMENT ITEMS

Highlights of other budget amendment items of note are provided below:

- Section 8, CED ($600,000)
- Revenue Processing Fees, Finance ($270,000)
- Fairmount Community Center, Parks ($80,000)
- Personnel Overtime, Fire ($600,000)
- REDFLEX, Police ($500,000)
- Heart of America Development Agreement, CED ($191,369)
- Risk Claims, Employee Health Claims, HR, Legal ($3.865M)
- American Rescue Plan Act, (Operating: $2,633,189)
- 2024 Flood, Public Works ($189,371)
- Software Renewals, IT ($200,000)

CONCLUSION

Recognizing that the City's financial position and specific line items are constantly evolving, this budget amendment positions the City to maintain its current financial trajectory, continues the practice of a balanced budget, does not negatively impact the City's overall position, and moves several of the goals outlined by the City Council and on the City Administrator's prior and current workplan forward. At the close of FY 2025, a full report will be provided to the City Council on the year-end condition, and that report will include final FY 2025 financial information.

Please let me know if you have any questions.

FY 2025 OPERATING BUDGET AMENDMENT

THE CITY OF DAVENPORT
IOWA | USA

Description	Fund	FTE Inc/(Dec)	Amendment Amount
Rollover Items			
Community and Economic Development			
CDBG/CVXX (Roll/New)	CDBG		526,158
HOME/HOME ARP (Roll/New)	HOME		1,504,339
SSMIDS	SSMID Funds		1,782,445
AFFH	General		5,500
Roll REIL	Reil		350,000
Budget Community Growth	Community Growth		530,000
Civil Rights			
Fair Housing Partnership Grant	Fair Housing		11,849
Fair Housing Training	Fair Housing		1,459
Roll EEOC Engagement Grant	General		3,215
CR Supply Donations	General		750
CR Anniversary	General		7,226
Partnership SEE Funding	Fair Housing		2,500
Fire Department			
Roll Fire Safety Account	General		1,566
Roll HazMat	General		3,908
Information Technology			
Radio/Fiber Replacement Budget	Info. Technology		364,418
Library Department			
Enrich Iowa	General		15,346
Open Access	General		123,938
Roll Library Gift	Library Levy		682,072
Parks & Recreation Department			
Roll Arthritis Grant/NRPA Grant	General		2,963
Roll Parks Donations	General		10,361
Healthy Foods Grant	General		6,196
Roll Achieve Grant	General		1,056
Police Department			
Crime Free Multi-Housing Program	General		12,138
Country Wide Financial Donation For Equipment	General		3,154
Bikes	General		758
Honor Guard Program	General		2,783
Roll Explorer Account	General		2,689
Forfeiture & Seizure	General		649,130
Police Training	General		495
Good Neighbor Project	General		2,330
Public Works Department			
Reforestation Program	General		10,905
New Grants/Donations			
Civil Rights			
Fair Housing	Fair Housing		19,400
RDA Civil Rights Training Grant	General		2,500
EEOC	General		3,500
Fire Department			
HazMat	General		9,210
Fire Training	General		2,448
SCRA Fire Rescue Training	General		25,000

Description	Fund	FTE Inc/(Dec)	Amendment Amount
RDA Fire Rescue Equipment	General		12,500
RDA Video Fire	General		12,000
MidAmerican Energy	General		3,650
Library Department			
Enrich Iowa	General		22,134
Open Access	General		39,233
Parks & Recreation Department			
AmeriCorps Grant	General	15	535,093
Volunteer Iowa	General		3,965
Police Department			
Senior Lights	General		5,000
Police Training	General		2,809
Friendly Thrift Good Neighbor	General		1,050
Other Amendment Items			
ARPA			
American Rescue Plan Act	ARPA		2,633,189
Administration			
Scott County Medic	LST		150,000
Levee-Property Tax	Levee		58,536
Finance			
Revenue Payment Processing Fees	Clean Water		20,000
Revenue Payment Processing Fees	Solid Waste		30,000
Revenue Payment Processing Fees	Sewer		200,000
Revenue Payment Processing Fees	General		20,000
Civil Rights			
Salaries	General		49,635
Fire			
Fire Donation	General		300
Fire Overtime	General		600,000
Police			
Bettendorf/Scott County Software Charges	General		1,000
Booking Fees	General		136,500
American Legion Donation	General		250
Verra Mobility	General		500,000
Ammunition (Lead Time)	General		13,960
Facilities Maintenance	General		10,000
Community and Economic Development			
Section 8	Section 8		600,000
Heart Of America Development Agreement	LST		191,369
Human Resources			
Risk Claims	Risk		1,500,000
Employee Health Claims	Employee Health		2,000,000
Attorney for Union Negotiations	General		25,000
Learning Management System	General		40,000
Legal			
Professional Services	Risk		300,000
Parks & Recreation			
Fairmount Community Center	General		80,000
Special Olympics	General		15,000
Donations	General		3,600
Golf Expenses	Golf		84,000
Neighborhood Ser			
Snow related costs	General		27,000
Public Works			
Mowing	Road Use Tax		60,500
2024 Flood	Disaster		189,371
Clean Water Dumping Fees	Clean Water		15,000

Description	Fund	FTE Inc/(Dec)	Amendment Amount
Annie Wittenmyer Expenditures	General		75,000
City Hall Maintenance	General		5,000
Modernwoodman Facilities Maintenance	General		10,000
Transload Facility Maintenance	Transload		5,500
Compost Facility Maintenance	WPCP		30,000
WPCP Equipment	WPCP		7,798
Fleet Equipment	Local Sales Tax		51,958
Street Equipment	Road Use Tax		115,000
Information Technology			
Software Renewals	IT		200,000
Mayor			
Metro Coalition Accounting	Metro		86,000
Non-Departmental			
Veterans Memorial Banner	General		10,000
Debt Service			
Special Debt Service Fund	Debt		2,358,089
Sewer Fund	Sewer		924,676
Solid Waste Fund	Solid Waste		203,775
WPCP Fund	WPCP		67,704
Clean Water Fund	Clean Water		196
RiverCenter Fund	RiverCenter		1,363
Arbitrage	General Debt		117,772

DAVENPORT
FINANCE

CAPITAL IMPROVEMENT BUDGET AMENDMENT

FISCAL YEAR 2025

SOURCE	PROGRAM	PROJECT	DESCRIPTION	DECREASE	INCREASE	COMMENTS
BOND	BRIDGES	21009	BRIDGE MAINTENANCE PROGRAM	(30,000)		TO PROJECT 60015
BOND	MULTI-MODAL TRANSP	28028	CREATING CONNECTIONS PROG	(40,000)		TO PROJECT 60015
BOND	RIVERFRONT	68015	FLOOD RESILIENCY PROGRAM	(50,000)		TO PROJECT 60015
BOND	GENERAL GOVERNMENT	60015	FEDERAL GRANT SERVICES		120,000	FROM PROJECTS 21009, 28028, & 68015
BOND	RIVERFRONT	68015	FLOOD RESILIENCY PROGRAM	(75,000)		TO PROJECT 68022
BOND	RIVERFRONT	68022	FLOOD MITIGATION | RIVER DR & MARQ		75,000	FROM PROJECT 68015
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG	(27,000)		TO PROJECT 39013
BOND	WPCP	39013	PH2 WPCP & COMPOST FLOOD MITIGATION		27,000	FROM PROJECT 30057
BOND	STREETS	35041	CONTRACT MILLING PROGRAM	(200,000)		TO PROJECT 35062
BOND	STREETS	35062	NEIGHBORHOOD STREET REPAIR PROGRAM		200,000	FROM PROJECT 35041
BOND	MULTI-MODAL TRANSP	28030	RECREATIONAL PATH RECONST	(46,911)		TO PROJECT 64071
BOND	PARKS & RECREATION	64071	PARK AMENITY ADA ACCESS PROGRAM		46,911	FROM PROJECT 28030
BOND	SANITARY SEWER	30038	1930'S SAN SEWER RIVERFRONT INTERCE	(291,944)		TO PROJECT 35061
BOND	STREETS	35061	HIGH VOLUME STREET REPAIR PROGRAM		291,944	FROM PROJECT 30038
BOND	SANITARY SEWER	30050	SANITARY SEWER LINING PROGRAM	(145,723)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		145,723	FROM PROJECT 30050
BOND	SANITARY SEWER	30055	SEWER LATERAL REPAIR PROG	(8,108)		TO PROJECT 30062
BOND	SANITARY SEWER	30062	SEWER LATERAL REPAIR PROGRAM		8,108	FROM PROJECT 30055
BOND	SANITARY SEWER	30061	SEWER LATERAL REPAIR PROGRAM	(7,350)		TO PROJECT 30062
BOND	SANITARY SEWER	30062	SEWER LATERAL REPAIR PROGRAM		7,350	FROM PROJECT 30061
BOND	SANITARY SEWER	30067	SEWER REHABILITATION PROGRAM	(13,900)		TO PROJECT 35061
BOND	STREETS	35061	HIGH VOLUME STREET REPAIR PROGRAM		13,900	FROM PROJECT 30067
BOND	SANITARY SEWER	30038	1930'S SAN SEWER RIVERFRONT INTERCE	(8,056)		TO PROJECT 35061
BOND	STREETS	35061	HIGH VOLUME STREET REPAIR PROGRAM		8,056	FROM PROJECT 30038
BOND	RIVERFRONT	68015	FLOOD RESILIENCY PROGRAM	(30,000)		TO PROJECT 68022
BOND	RIVERFRONT	68022	FLOOD MITIGATION | RIVER DR & MARQ		30,000	FROM PROJECT 68015
BOND	SANITARY SEWER	30038	1930'S SAN SEWER RIVERFRONT INTERCE	(840,684)		TO PROJECT ARP18
BOND	SANITARY SEWER	ARP18	DUCK CREEK EXTENSION		840,684	FROM PROJECT 30038
BOND	SANITARY SEWER	30048	SANITARY INTERCEPTOR | TREMONT	(184,750)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		184,750	FROM PROJECT 30048
BOND	SANITARY SEWER	30067	SEWER REHABILITATION PROGRAM	(400,000)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		400,000	FROM PROJECT 30067
BOND	STREETS	35031	53RD STREET RECONSTRUCTION	(175,000)		TO PROJECT 21009
BOND	BRIDGES	21009	BRIDGE MAINTENANCE PROGRAM		175,000	FROM PROJECT 35031
BOND	STREETS	35058	STREET IMPROVEMENTS/SCRABBLE	(73,342)		TO PROJECTS 21009, 21012, & 21014
BOND	BRIDGES	21009	BRIDGE MAINTENANCE PROGRAM		23,342	FROM PROJECT 35058
BOND	BRIDGES	21012	EASTERN AVE BRIDGE AT GOOSE CREEK		20,000	FROM PROJECT 35058
BOND	BRIDGES	21014	EASTERN AVE BRIDGE OVER DUCK CREEK		30,000	FROM PROJECT 35058
BOND	FACILITY MAINTENANCE	23083	CITY HALL | AIR HANDLER & ROOF	(10,000)		TO PROJECT 23087

SOURCE	PROGRAM	PROJECT	DESCRIPTION	DECREASE	INCREASE	COMMENTS
BOND	FACILITY MAINTENANCE	23087	MWP REPAIR PROJECTS		10,000	FROM PROJECT 23083
BOND	FACILITY MAINTENANCE	23083	CITY HALL | AIR HANDLER & ROOF	(5,000)		TO PROJECT 23093
BOND	FACILITY MAINTENANCE	23093	FAIRMOUNT LIBRARY | ROOF REPLACE		5,000	FROM PROJECT 23083
BOND	MULTI-MODAL TRANSP	28019	GOOSE CREEK TRAIL PHASE I	(12,574)		TO PROJECT 28027
BOND	MULTI-MODAL TRANSP	28027	VETERANS MEMORIAL PARKWAY TRAIL EXT		12,574	FROM PROJECT 28019
BOND	MULTI-MODAL TRANSP	28028	CREATING CONNECTIONS PROG	(100,000)		TO PROJECT 28027
BOND	MULTI-MODAL TRANSP	28027	VETERANS MEMORIAL PARKWAY TRAIL EXT		100,000	FROM PROJECT 28028
BOND	PUBLIC SAFETY	24027	PUBLIC SAFETY VEHICLE REPLACEMENT	(11,558)		TO PROJECT 23085
BOND	FACILITY MAINTENANCE	23085	PD RAMP WATER MITIGATION		11,558	FROM PROJECT 24027
BOND	SANITARY SEWER	30054	CONTRACT SEWER REPAIR PROG (SANITAR	(26,346)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		26,346	FROM PROJECT 30054
BOND	STREETS	35053	HIGH VOLUME STREET REPAIR PROG	(135,060)		TO PROJECT 35061
BOND	STREETS	35061	HIGH VOLUME STREET REPAIR PROGRAM		135,060	FROM PROJECT 35053
BOND	STREETS	35054	NEIGHBORHOOD STREET REPAIR PROG	(54,510)		TO PROJECT 35062
BOND	STREETS	35062	NEIGHBORHOOD STREET REPAIR PROGRAM		54,510	FROM PROJECT 35054
BOND	STREETS	35050	STURDEVANT STREET/STORM SEWER RECON	(15,000)		TO PROJECT 21011
BOND	BRIDGES	21011	UTAH AVENUE BRIDGE AT DUCK CREEK		15,000	FROM PROJECT 35050
BOND	SANITARY SEWER	30067	SEWER REHABILITATION PROGRAM	(300,000)		TO PROJECT 30062
BOND	SANITARY SEWER	30062	SEWER LATERAL REPAIR PROGRAM		300,000	FROM PROJECT 30067
BOND	RIVERFRONT	68015	FLOOD RESILIENCY PROGRAM	(358,977)		TO PROJECT 35067
BOND	STREETS	35067	PROTECTING RIVERFRONT TRANSP		358,977	FROM PROJECT 68015
BOND	PARKS & RECREATION	68010	RIVERFRONT FIXTURE REPLACEMENT	(20,546)		TO PROJECT 21011
BOND	BRIDGES	21011	UTAH AVENUE BRIDGE AT DUCK CREEK		20,546	FROM PROJECT 68010
BOND	FACILITY MAINTENANCE	23084	PUBLIC WORKS | HIGH BAY DOORS	(15,196)		TO PROJECT 23087
BOND	FACILITY MAINTENANCE	23087	MWP REPAIR PROJECTS		15,196	FROM PROJECT 23084
BOND	PARKS & RECREATION	64081	PRAIRIE HEIGHTS PLAYGROUND SURFACE	(15,000)		TO PROJECT 64072
BOND	PARKS & RECREATION	64072	SWIMMING POOL IMPROVEMENTS		15,000	FROM PROJECT 64081
BOND	PARKS & RECREATION	64112	WHALEN PARK WALKING PATH	(18,233)		TO PROJECT 64072
BOND	PARKS & RECREATION	64072	SWIMMING POOL IMPROVEMENTS		18,233	FROM PROJECT 64112
BOND	RIVERFRONT	68011	MAIN STREET LANDING IMPROVEMENTS	(60,000)		TO PROJECT 68022
BOND	RIVERFRONT	68022	FLOOD MITIGATION | RIVER DR & MARQ		60,000	FROM PROJECT 68011
BOND	FACILITY MAINTENANCE	23043	RIVER'S EDGE REMODEL	(451)		TO PROJECT 23031
BOND	FACILITY MAINTENANCE	23031	FACILITY EQUIPMENT REPLACEMENT		451	FROM PROJECT 23043
BOND	STORMWATER	33016	PS 106 DECOMMISIONING AND CONSTRUCT	(34)		TO PROJECT 23031
BOND	FACILITY MAINTENANCE	23031	FACILITY EQUIPMENT REPLACEMENT		34	FROM PROJECT 33016
BOND	STORMWATER	33025	LIFTSTATION REHABILITATION (STORM)	(13,287)		TO PROJECT 23031
BOND	FACILITY MAINTENANCE	23031	FACILITY EQUIPMENT REPLACEMENT		13,287	FROM PROJECT 33025
BOND	FACILITY MAINTENANCE	23053	SECURITY AT CITY HALL	(34,831)		TO PROJECT 28027
BOND	MULTI-MODAL TRANSP	28027	VETERANS MEMORIAL PARKWAY TRAIL EXT		34,831	FROM PROJECT 23053
BOND	FACILITY MAINTENANCE	23077	POLICE PARKING RAMP REPAIRS	(49,500)		TO PROJECT 23085
BOND	FACILITY MAINTENANCE	23085	PD RAMP WATER MITIGATION		49,500	FROM PROJECT 23077
BOND	SANITARY SEWER	30053	CONTRACT SEWER REPAIR PROGRAM (SANI	(11,076)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		11,076	FROM PROJECT 30053
BOND	GENERAL GOVERNMENT	10475	IDNR PROJECT MANAGEMENT	(1,248)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		1,248	FROM PROJECT 10475
BOND	SANITARY SEWER	30063	1970'S RIVERFRONT INVESTIGATION	(19,464)		TO PROJECT 30057

SOURCE	PROGRAM	PROJECT	DESCRIPTION	DECREASE	INCREASE	COMMENTS
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		19,464	FROM PROJECT 30063
BOND	FACILITY MAINTENANCE	23085	PD RAMP WATER MITIGATION		257,039	FROM PROJECT 52022
			TOTAL	**$ (3,935,660)**	**$ 4,192,698**	
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23064	LIBRARY BRANCHES FURNISHING REPLACE	(132)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23065	VANDERVEER CONSERVATORY REPAIR PROG	(1,790)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23087	MWP REPAIR PROJECTS	(3,146)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60017	WATER SERVICE REPAIR PROGRAM	(9,461)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60018	DOWNTOWN STREET LIGHT ELECTRIC SERV	(2,225)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60033	TREE MAINTENANCE PROGRAM	(55,649)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60039	DEMOLITION PROGRAM	(3,460)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67007	CITY FIBER EXPANSION PROGRAM	(150,000)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67012	MUNIS API	(63,000)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67014	IT STORAGE	(75)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	PARKS & RECREATION	64086	CITY CEMETERY IMPROVEMENTS	(1,244)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	PUBLIC SAFETY	63014	PUBLIC & TRAFFIC SAFETY CAMERA PROG	(2,735)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	STREETS	35060	FY23 NEIGHBORHOOD INTERNAL PROGRAM	(63,025)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	STREETS	35063	CY23 NEIGHBORHOOD INTERNAL STREET	(319,493)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60017	WATER SERVICE REPAIR PROGRAM	(8,000)		TO PROJECT 68016
LOCAL SALES TAX FUND	RIVERFRONT	68016	VETERANS MEMORIAL PARK IMPROVEMENTS		8,000	FROM PROJECT 60017
LOCAL SALES TAX FUND	STREETS	35062	NEIGHBORHOOD STREET REPAIR PROGRAM	(1,450,000)		TO PROJECT 35066
LOCAL SALES TAX FUND	STREETS	35066	FY25 NEIGHBORHOOD INTERNAL PROGRAM		1,450,000	FROM PROJECT 35062
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23080	FIRE STATIONS 5 AND 8 | HVAC REPLAC	(32,271)		TO PROJECT 24021
LOCAL SALES TAX FUND	PUBLIC SAFETY	24021	FIRE APPARATUS AND EQUIPMENT REPLAC		32,271	FROM PROJECT 23080
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67013	PARKS AND RECREATION SOFTWARE	(67,723)		TO PROJECT 64115
LOCAL SALES TAX FUND	PARKS & RECREATION	64115	SKATE PARK REPAIRS AND PUMP TRACK		67,723	FROM PROJECT 67013
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60017	WATER SERVICE REPAIR PROGRAM	(22,404)		TO PROJECT 23106
LOCAL SALES TAX FUND	PARKS & RECREATION	23106	MODERN WOODMEN PARK | NETTING EXPANSION		22,404	FROM PROJECT 60017
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67007	CITY FIBER EXPANSION PROGRAM	(36,667)		TO PROJECT 23098
LOCAL SALES TAX FUND	PARKS & RECREATION	23098	MODERN WOODMEN PARK | FIELD RENOVATION		36,667	FROM PROJECT 67007
LOCAL SALES TAX FUND	PARKS & RECREATION	02176	COMMUNITY IMPOVEMENT & SUPPORT PRO	(59,965)		TO OPERATING
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23098	MWP FIELD RENOVATION		709,000	NEW PROJECT
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23061	FACILITY REMODEL		150,000	NEW FUNDS
LOCAL SALES TAX FUND	PUBLIC SAFETY	24032	PUBLIC SAFETY VEHICLE REPLACEMENT		200,000	NEW FUNDS
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23061	FACILITY REMODEL		40,000	NEW FUNDS
LOCAL SALES TAX FUND	PARKS & RECREATION	64129	RIDGEVIEW BASEBALL LIGHTS		13,831	NEW FUNDS
LOCAL SALES TAX FUND	PUBLIC SAFETY	63022	TURNOUT GEAR REPLACEMENT		40,000	NEW FUNDS
LOCAL SALES TAX FUND	PARKS & RECREATION	23106	MODERN WOODMEN PARK | NETTING EXPANSION		59,071	NEW FUNDS
			TOTAL	**$ (2,352,464)**	**$ 2,828,966**	
SPECIAL PUBLIC SAFETY	PUBLIC SAFETY	63020	POLICE DEPARTMENT | TASERS	(392,813)	-	TO PROJECT 63021
SPECIAL PUBLIC SAFETY	PUBLIC SAFETY	63021	POLICE DEPARTMENT | BODY CAMERA SOFTWARE	-	392,813	FROM PROJECT 63020
SPECIAL PUBLIC SAFETY	PUBLIC SAFETY	63016	PROJECT SAFE NEIGHBORHOODS	-	20,000	NEW FUNDS
SPECIAL PUBLIC SAFETY	PUBLIC SAFETY	63020	POLICE DEPARTMENT | TASERS	-	70,490	NEW FUNDS
			TOTAL	**$ (392,813)**	**$ 483,303**	

SOURCE	PROGRAM	PROJECT	DESCRIPTION	DECREASE	INCREASE	COMMENTS
AMERICAN RESCUE PLAN ACT FUND	MULTI-MODAL TRANSP	ARP17	MULTI-MODAL N/S PATH		20,890	ADJUST TO ACTUAL
AMERICAN RESCUE PLAN ACT FUND	LIBRARY	ARP09	FAIRMOUNT LIBRARY COMMUNITY CENTER	(409,169)		TO PROJECT ARP10 (OPERATING)
AMERICAN RESCUE PLAN ACT FUND	MULTI-MODAL TRANSP	ARP17	MULTI-MODAL N/S PATH	(267,113)		TO PROJECT ARP10 (OPERATING)
AMERICAN RESCUE PLAN ACT FUND	GENERAL GOVERNMENT	60043	ARPA INTEREST		3,270,807	ARPA INTEREST
AMERICAN RESCUE PLAN ACT FUND	GENERAL GOVERNMENT	60043	ARPA INTEREST	(1,165,000)		TO PROJECT 64130
AMERICAN RESCUE PLAN ACT FUND	PARKS & RECREATION	64130	JUNIOR THEATRE RELOCATION		1,165,000	FROM PROJECT 60043
			TOTAL	**$ (1,841,282)**	**$ 4,456,697**	
CLEAN WATER FUND	STORMWATER	33054	PS 104 LIFT STATION REHABILITATION	(1,792)		REMOVE FY24 UNSPENT
CLEAN WATER FUND	STORMWATER	33056	DEVELOPMENT FEE IN LIEU OF ASSESSME		93,100	ADJUST TO ACTUAL
CLEAN WATER FUND	STREETS	35054	NEIGHBORHOOD STREET REPAIR PROG	(145,062)		TO PROJECT 35062
CLEAN WATER FUND	STREETS	35062	NEIGHBORHOOD STREET REPAIR PROGRAM		145,062	FROM PROJECT 35054
CLEAN WATER FUND	STORMWATER	33056	DEVELOPMENT FEE IN LIEU OF ASSESSME	(296,772)		TO PROJECT 33061
CLEAN WATER FUND	STORMWATER	33061	GOOSE CREEK PRK STREAM STABILIZATIO		296,772	FROM PROJECT 33056
			TOTAL	**$ (443,626)**	**$ 534,934**	
WPCP EQUIPMENT REPLACEMENT	WPCP	39005	UV DISINFECTION	(13,965)	-	TO PROJECT 39013
WPCP EQUIPMENT REPLACEMENT	WPCP	39009	CLARIFIER DRIVE REPAIR & REPLACEMENT	(46,972)	-	TO PROJECT 39013
WPCP EQUIPMENT REPLACEMENT	WPCP	39015	COMPOST | SCREEN REPLACEMENT	(1,750)	-	TO PROJECT 39013
WPCP EQUIPMENT REPLACEMENT	WPCP	39013	WPCP & COMPOST FLOOD MITIGATION | PHASE 2	-	62,687	FROM PROJECTS 39005, 39009, & 39015
WPCP EQUIPMENT REPLACEMENT	WPCP	39012	WPCP & COMPOST FLOOD MITIGATION	(30,000)	-	TO PROJECT 39013
WPCP EQUIPMENT REPLACEMENT	WPCP	39013	WPCP & COMPOST FLOOD MITIGATION | PHASE 2	-	30,000	FROM PROJECT 39012
			TOTAL	**$ (92,687)**	**$ 92,687**	
SEWER FUND	SANITARY SEWER	ARP18	DUCK CREEK EXTENSION	(3,000,000)	-	TO PROJECT 39012
SEWER FUND	WPCP	39012	WPCP & COMPOST FLOOD MITIGATION	-	3,000,000	FROM PROJECT ARP18
			TOTAL	**$ (3,000,000)**	**$ 3,000,000**	
GRANT	PUBLIC SAFETY	63016	PROJECT SAFE NEIGHBORHOODS		40,000	NEW GRANT
GRANT	SANITARY SEWER	30053	CONTRACT SEWER REPAIR PROGRAM (SANI		7,019	NEW GRANT
GRANT	SANITARY SEWER	33001	CONTRACT STORM SEWER REPAIR PROGRAM		88,484	NEW GRANT
GRANT	STREETS	35067	PROTECTING RIVERFRONT TRANSP		1,435,910	NEW GRANT
GRANT	WPCP	39013	PH2 WPCP & COMPOST FLOOD MITIGATION	(4,000,000)		ADJUST TO ACTUAL
GRANT	MULTI-MODAL TRANSP	28019	GOOSE CREEK TRAIL PHASE I	(27)		ADJUST TO ACTUAL
GRANT	STREETS	35058	STREET IMPROVEMENTS/SCRABBLE	(241,944)		ADJUST TO ACTUAL
GRANT	STREETS	35033	SLOPERTOWN RESURFACING	(859,378)		ADJUST TO ACTUAL
			TOTAL	**$ (5,101,349)**	**$ 1,571,413**	
MISCELLANEOUS	SANITARY SEWER	30038	1930'S SAN SEWER RIVERFRONT INTERCE	(661,846)		TO PROJECT ARP18
MISCELLANEOUS	SANITARY SEWER	ARP18	DUCK CREEK EXTENSION		661,846	FROM PROJECT 30038
MISCELLANEOUS	GENERAL GOVERNMENT	60036	BRADY & HARRISON TRAFFIC STUDY	(20,000)		ADJUST TO ACTUAL
MISCELLANEOUS	STREETS	35045	STATE DOT PATCHING PROGRAM		150,000	DOT FOR FULL DEPTH PATCHING
MISCELLANEOUS	GENERAL GOVERNMENT	60038	URBAN REVITALIZATION PROGRAM		3,000	DREAM REFUND
MISCELLANEOUS	PARKS & RECREATION	64129	RIDGEVIEW BASEBALL LIGHTS		98,466	NORTH LITTLE LEAGUE
MISCELLANEOUS	STORMWATER	33061	GOOSE CREEK PRK STREAM STABILIZATIO		70,000	ARCONIC FOUNDATION VIA NFWF
MISCELLANEOUS	STORMWATER	33061	GOOSE CREEK PRK STREAM STABILIZATIO		25,000	SCOTT COUNTY REGIONAL AUTHORITY
			TOTAL	**$ (681,846)**	**$ 1,008,313**	

FY 2025 PERSONNEL AMENDMENT

DIVISION(S)	ELIMINATED POSITION(S)	ADDED POSITION(S)
Administration	Communications Project Manager	Chief Communication Officer
	Senior Operations & Partnerships Manager	Comm. Partner & Special Projects Manager
	Management Analyst II	ASST to the City Administrator
Civil Rights	Assistant Director Civil Rights Civil Rights Investigator *(PT)*	(2) Civil Rights Investigators *(FT)*
	(2) Civil Rights Investigators *(FT)*	Civil Rights Investigator Manager
Information Technology	Administrative Assistant* *(Legal & IT)*	
	Systems & Security Engineer I	System & Security Engineer II
	Network & Desktop Support Technician	IT Helpdesk Intern
	Software Integration Developer	Administrative Assistant
Finance	CFO / Asst City Administrator	Chief Financial Officer
	Management Analyst II *(2)*	Senior Budget & Financial Analyst Assistant Buyer
	Senior Accountant	Accounting Supervisor
	Controller	Accounting Manager
	Revenue Intern	Public Service Cashier *(PT)*
Fire	Assistant Fire Chief	FD Assistant Chief - Operations
Community & Economic Development	Neighborhood Development Coordinator	Community Development Specialist
	Revitalization Supervisor	Housing Rehab Manager
	Senior Manager *(Moved to DNSD)*	
Human Resources	Management Analyst II	Recruitment Coordinator
	Benefits & Wellness Manager	Benefits & Occupational Health Manager
	Talent & Equity Administrator	Talent Acquisition Administrator / Legisative Liaison
Legal	Asst Corporate Council Senior Staff Attorney	Assistant City Attorney (2)
	Administrative Assistant* *(Legal & IT)*	Paralegal / Legal Assistant
Library	Business Office Manager	Library Office/ Facilities Manager
	Library Branch Manager	Library Facility Services Supervisor
	Early Learning Coordinator	
Parks		Communications Assistant *(PT)*
		Youth Sports Coordinator *(PT)*
	Americorps Management Analyst	Americorps Program Supervisor
	Dance Coordinator *(PT)*	Dance Coordinator Asst *(PT)*
	Camp Instructor *(PT)*	Asst. Camp Supervisor / Workshop Coordinator *(PT)*
Public Works, Engineering & Capital Projects, and Development & Neighborhood Services	Collections Systems Project Manager	Construction Project Manager
	Management Analyst I	Dev & Neighborhood Services Dept Analyst
	Code Enforcement Officer II	Code Enforcement Officer I
		Planner II *(Eliminated CED Position)*
	Sewer Heavy Equipment Operator	Sewer Equipment Operator
	Administrative Assistant Senior Clerk (FT) (2) Senior Clerk PT (PW)	Public Works Administrative Assistant (2) Administrative Support Specialist
	Plant Operator I	Plant Operator II
	Lead Plant Operator	Plant Operator I
	Pretreatment Inspector	Senior Mechanic
	Maintenance Specialist Clerk	Industrial Custodian
		Packer Loader Driver
		Seasonal Snowplow Driver *(PT)*

*Position is funded by multiple departments

City of Davenport

Department: Office of the Mayor
Contact Info: Brian Krup | 563-326-6163

Action / Date
5/7/2025

Subject:
Military Appreciation Week | May 11-17, 2025

City of Davenport

Department: Office of the Mayor **Action / Date**
Contact Info: Brian Krup | 563-326-6163 **5/7/2025**

Subject:
National Police Week | May 11-17, 2025 and Peace Officer Memorial Day | May 15, 2025

City of Davenport

Department: Community & Economic Development **Action / Date**
Contact Info: Bruce Berger | 563-326-7769 **5/7/2025**

Subject:
Resolution accepting the updated Analysis of Impediments to Fair Housing Choice by Mosaic Community Planning, LLC. [All Wards]

Recommendation:
Adopt the Resolution.

Background:
Pursuant to Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as a recipient of federal funding through the Department of Housing and Urban Development (HUD), the City prepares an Analysis of Impediments to Fair Housing Choice every five years. As done in the past, the City of Davenport collaborated with the cities of Rock Island and Moline through an intergovernmental agreement approved by City Council on March 27, 2024. Mosaic Community Planning, LLC was hired by the City of Moline (acting as the lead entity) to complete the necessary update and have completed the document.

The scope of work included reviewing and comparing HUD, Census, and local data; housing market activity (residential sales, building permits, zoning actions, etc) and bank lending information based on Community Reinvestment Act and Home Mortgage Disclosure Act data. The scope also included a survey, multiple in-person and virtual input opportunities, and focus groups with stakeholders. A public comment period was held for the Analysis of Impediments from March 19-April 18, 2025. No comments were received.

The final draft of the Analysis of Impediments to Fair Housing Choice is attached and also available at https://bit.ly/437gvQC.

Adoption of this Resolution authorizes the City Administrator to sign required CDBG certifications that accompany the Consolidated Plan and Annual Plan, which state that the jurisdiction will affirmatively further fair housing.

Attachments:
1. Resolution
2. Analysis of Impediments to Fair Housing Choice

Resolution No. _____

Resolution offered by Alderman Gripp.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION accepting the updated Analysis of Impediments to Fair Housing Choice by Mosaic Community Planning, LLC.

WHEREAS, on March 27th, 2024, the City of Davenport entered into an Intergovernmental Agreement with the City of Moline, Illinois and the City of Rock Island, Illinois to complete a regional Analysis of Impediments to Fair Housing Choice; and

WHEREAS, the City of Moline, acting in its capacity as lead entity of the collaboration, contracted Mosaic Community Planning, LLC to complete an updated regional Analysis of Impediments to Fair Housing Choice; and

WHEREAS, the work of completing the above-named project has been duly and fully completed by the contractor in accordance with the terms of the contract; and

WHEREAS, the final cost of the contract was $70,821 to be split in equal thirds among the cities.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that the updated Analysis of Impediments to Fair Housing Choice by Mosaic Community Planning, LLC is hereby accepted.

Passed and approved this 14th day of May, 2025.

Approved:

Mike Matson
Mayor

Attest:

Brian Krup
Deputy City Clerk

Davenport, IA | Moline, IL | Rock Island, IL

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

NOVEMBER 2024

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CHAPTER 1. INTRODUCTION

Fair Housing Planning

Equal access to housing choice is crucial to America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs. The AFFH requirements are derived from Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing.[1]

Jurisdictions (such as Davenport, Moline, and Rock Island), that receive grant funds from HUD through its entitlement process satisfy this obligation by performing an "Analysis of Impediments to Fair Housing Choice" (AI). In an AI, local communities that receive HUD entitlement grant funds evaluate barriers to fair housing choice and develop and implement strategies and actions to overcome any identified impediments based on their individual histories, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choices for all persons, including classes protected under the Fair Housing Act, and provide opportunities for racially and ethnically inclusive patterns of housing occupancy, identify structural and systemic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities.

HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

- Analyzing and eliminating housing discrimination within the jurisdiction;

[1] U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13). March 1996.

- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

In 2015, HUD published a final rule on Affirmatively Furthering Fair Housing, which outlined procedures that jurisdictions and public housing authorities who participate in HUD programs must take to promote access to fair housing and equal opportunity. This rule stipulated that grantees and housing authorities take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class characteristics. Under this new regulation, grantees were required to:

- Address disparities in housing need;
- Replace segregated living patterns with integrated and balanced living patterns;
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity; and
- Foster and maintain compliance with civil rights and fair housing laws.

To assist grantees and housing authorities in affirmatively furthering fair housing, HUD provided publicly available data, maps, and an assessment tool to use to evaluate the state of fair housing within their communities and set locally-determined priorities and goals. HUD's final rule mandated that, beginning in 2017, most grantees would use the new tool to prepare and submit to HUD an Assessment of Fair Housing; however, a 2018 HUD notice withdrew the requirement to prepare such assessments. A subsequent notice further required that grantees instead prepare and keep on file a current Analysis of Impediments to Fair Housing Choice. In 2020, HUD further relaxed requirements to complete an AI, allowing grantees to instead simply certify that they were affirmatively furthering fair housing, without prescribing any specific method for documenting compliance.

As of the time this report was drafted, HUD had published a new proposed regulation describing yet another new process for grantees to evaluate and document compliance with their obligations to affirmatively further fair housing. Reverting to an approach similar to the Assessment of Fair Housing model that was briefly implemented in 2017, this latest regulatory proposal calls for what will be known as an

Equity Plan. Until that new regulation is finalized and phased in, grantees must still affirmatively further fair housing but are not bound to any particular guidelines for doing so. Given the uncertainty, many grantees have opted to continue using the longstanding Analysis of Impediments format that was required prior to the flurry of regulatory changes beginning in 2015.

Mosaic Community Planning partnered with the cities of Davenport, Moline, and Rock Island to develop this Analysis of Impediments to Fair Housing Choice. This AI follows HUD's *Fair Housing Planning Guide* but also incorporates elements of HUD's assessment tool established in the 2015 final rule. In some places, it uses data developed by HUD for use by grantees as part of the Affirmatively Furthering Fair Housing final rule.

Definitions

Affirmatively Further Fair Housing

In keeping with current HUD regulations, Affirmatively Furthering Fair Housing (AFFH) is defined as "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics." Specifically, this means "taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws."[2]

Affordable Housing

Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

> HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

Fair Housing Choice

This Analysis of Impediments to Fair Housing Choice uses the following definition of Fair Housing Choice:

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[2] 24 CFR Part 5.151.

> "Individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:
>
> (1) Actual choice, which means the existence of realistic housing options;
>
> (2) Protected choice, which means housing that can be accessed without discrimination; and
>
> (3) Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing."[3]

Impediments to Fair Housing Choice

As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:[4]

- Any actions, omissions, or decisions taken *because of* race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which *have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Protected Classes

The following definition of federally protected classes is used in this document:

> Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

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[3] 24 CFR Part 5.151.

[4] U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17). March 1996.

Affordable

Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

> HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners' insurance, and any homeowners' association fees.

Data Sources

Decennial Census Data

Data collected by the Decennial Census for 2020, 2010, and 2000 is used in this study (older Census data is only used in conjunction with more recent data to illustrate trends). This study uses several Census datasets:

2020 Decennial Census Demographic and Housing Characteristics File (DHC)

The 2020 Census Demographic and Housing Characteristics File (DHC) includes detailed data tables on the following:

- Subjects: Age, sex, race, Hispanic or Latino origin, household type, family type, relationship to householder, group quarters population, housing occupancy, and housing tenure
- Lowest level of geography: Varies, with many tables at the census block level
- Many of the DHC tables are also available for ZIP Code Tabulation Areas (ZCTA) generalized representations of U.S. Postal Service ZIP Code service routes.

2010 and 2000 Census Summary File 1 (SF 1)

This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

American Community Survey (ACS)

The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with annually updated population and housing data throughout each of the 10 years

between censuses. ACS data is compiled from an annual sample of approximately three million addresses rather than an actual count (like the Decennial Census's data) and therefore is susceptible to sampling errors, however, the sampled ACS data involves a much more detailed questionnaire and provides data for many more demographic and housing variables than the Decennial Census. ACS data is released in two different formats: single-year estimates and multi-year estimates. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2018-2022 ACS 5-year estimates are used most often in this housing study.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

HUD's AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD's latest data and maps, AFFHT0006, which was released in July 2020. HUD's source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD's Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation available online at:

https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf

CHAPTER 2.
COMMUNITY PARTICIPATION PROCESS

Community Engagement Overview

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in the Moline, Davenport, and Rock Island region. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including public meetings, focus groups, interviews, pop-up information tables, and a communitywide survey.

Public Meetings

Two in-person meetings open to the general public were held to inform the public about and gather information for the Analysis of Impediments to Fair Housing Choice. One additional virtual meeting was also held for those who could not attend in-person. Each meeting began with a short presentation providing an overview of the AI followed by an interactive discussion of fair housing, neighborhood conditions, and community resources in the region. Translation services and sign language interpretation were offered, however, were not requested by attendees. A total of 17 members of the public attended one of the three meetings. Meeting dates, times, and locations are shown below:

Virtual Meeting: August 8, 2024

6:00-7:00pm, via Zoom

Moline Public Meeting: August 14, 2024

5:30pm-6:30pm, Mercado on Fifth, Moline

423 12th St., Moline, IL 61265

Davenport Public Meeting: August 15, 2024

5:30-6:30pm, Davenport City Hall

226 W 4th St, Davenport, IA 52801

Focus Groups

In addition to the public meetings, four focus groups were held to collect input from groups of residents and professionals with specific backgrounds and unique perspectives on fair housing. As with the public meetings, these groups typically began with an explanation of the Analysis of Impediments to Fair Housing Choice. The focus group leader then facilitated a discussion of fair and affordable housing needs, neighborhood conditions, and community resources in the region. In most cases, the AI project team worked with local agencies and organizations to host and promote the focus groups to their respective members or clients, resulting in a total of 39 participants. A list of the focus groups with their sponsoring organizations is provided below.

- Seniors and Aging Adults – coordinated by the Center for Active Seniors, Inc.
- Service Providers for People with Disabilities – coordinated by Vera French Mental Health for Healthy Living
- Immigrants and Refugees – coordinated by World Relief Quad Cities
- Non-profit Housing Service Providers, Developers, Lenders, and other Housing Industry Professionals – coordinated by the Quad Cities Housing Cluster

Pop-Up Engagement

The planning team conducted 4 pop-up engagement activities wherein facilitators informally engaged with residents in community locations, generally coinciding with an existing event. Pop-up engagement is useful for raising awareness around the project and obtaining input from residents who may not be sufficiently tuned into fair housing issues that they would attend a meeting on the subject, but who have opinions to share nonetheless. By canvassing at high-traffic locations such as job fairs, clothing giveaways, and community festivals, the planning team engaged 92 residents in the AI.

- Pop-Up #1: North Park Mall Success Fair
  Wednesday, August 14; 10:00 AM – 12:00 PM
- Pop-Up #2: South Rock Island Township Giveaway
  Thursday, August 15; 9:00 – 11:00 AM
- Pop-Up #3: Mercado on 5th
  Friday, August 16; 5:00 – 10:00 PM
- Pop-Up #4: Rock Island Soul of the City Festival
  Saturday, August 17; 10:00 AM – 3:00 PM

Stakeholder Interviews

The planning team also engaged with stakeholders representing a variety of perspectives through in-depth individual interviews. These telephone interviews were

held during the month of September 2024. Stakeholders were identified by the local government staff and represented a variety of viewpoints including fair housing/legal advocacy, housing, affordable housing, community development and planning, education, employment, homelessness, people with disabilities, and others.

Interview invitations were made by email and/or phone to a list of stakeholders compiled by the project team with input from staff at the Cities of Moline, Davenport, and Rock Island. Twelve people participated in an interview, and many other invitees participated in other manners, such as by attending a public meeting, hosting a focus group, or taking the community survey. Organizations from which one or more representatives participated in the development of this AI include:

- Build to Suit Inc.
- Center for Active Seniors
- Christian Care Quad Cities
- Churches United
- City of Davenport Development and Planning
- Davenport Civil Rights Commission
- Ecumenical Housing Development Group
- Habitat for Humanity Quad Cities
- Hilltop Campus Village
- HOPE Fair Housing Center
- Humility Homes
- Mercado on 5th
- Quad Cities Community Foundation
- Quad Cities Housing Cluster
- Quad Cities Land Bank Authority
- The Rafferty Group, LLC
- Vera French Mental Health
- World Relief Quad Cities

Community Survey

The fourth method for obtaining community input was an electronic and paper-based survey available to the general public, including people living or working in the region, and other stakeholders. The survey was available online and in hard copy, in English and Spanish, from June through August 2024. Paper copies were available at the public meetings and other related events held throughout the study area. A total of 706 survey responses were received, of which 492 were fully complete.

Publicity for Community Engagement Activities

A variety of approaches were used to advertise the AI planning process and related participation opportunities to as broad an audience as possible. The survey and public meeting information were shared on the project website (qchousingplans.com) and through flyers placed in public places. Flyers were also emailed to all stakeholder organizations invited to participate in interviews. In all meeting advertisements,

information for anyone needing special accommodations was provided, but none were requested.

FIGURE 1. ADVERTISEMENT FOR COMMUNITY MEETINGS

Community Engagement Results

For the community participation process, the consulting team developed a standard question set for use in public meetings, focus groups, and interviews. Listed below are the summarized comments from interview participants and meeting/focus group attendees, as well as a summary of survey results. All input was considered in the development of this AI. Note that these comments do not necessarily reflect the views of the Cities of Moline, Davenport, or Rock Island.

Public Meetings

1. **Please share some background on the work of your organization and the clients you serve. What issues and challenges do they commonly face?**
    - Attendees included various community representatives, city staff, and civil rights investigators who discussed pressing local issues related to housing and public resources.

2. **What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers, rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?**
    - Attendees pointed out significant challenges in housing, such as deteriorating buildings and the need for stricter oversight of landlords. There was a call for more affordable housing options that extend beyond minimal affordability to deeply supportive housing with nearby essential services. Accessibility and proximity to healthcare, social, and maintenance services were emphasized as necessary components for livable housing.
    - The discussion highlighted ongoing fears related to unsafe living conditions following a past building collapse, coupled with high rental costs and limited resources for repair or mediation. Attendees mentioned the detrimental impact of criminal records on securing housing and the long-lasting consequences of evictions, which remain on records indefinitely, creating barriers for those trying to find stable housing.
    - The attendees expressed significant frustration and concern during the meeting. One attendee, living in Moline since 2013 after giving up an apartment in Davenport, highlighted their long-standing experience with rental issues. Another attendee emphasized tenant advocacy, questioning why only two individuals were present to address the severe housing crisis. They described issues such as mold, pests, negligent landlords, and called for city officials to intervene and reduce profit-driven practices like house flipping. The high costs of finding new housing and the inadequacies in inspection programs were noted, along with personal accounts of poor living conditions, including apartments without basic facilities and mold. Concerns were raised about the systemic issues in Davenport and the potential repercussions for tenants flagged with evictions. It was mentioned that progress on affordable housing projects has been made by one attendee with experience in this sector.
    - Attendees discussed the pressing need for safe, affordable rental housing, particularly for those earning 30-50% of the median income and for larger families requiring four or more bedrooms. The lack of accessible units for individuals with disabilities was highlighted as a significant gap. The importance of affordable housing also extends to the maintenance and repair programs, as homeowners often struggle to afford necessary repairs, risking property value loss. The conversation emphasized the necessity for more flexible financial resources to promote housing stability and prevent evictions, which can lead to costly and disruptive mass displacements. These flexible funds could assist

renters facing emergencies, such as car troubles, helping them stay current on rent and avoid a downward financial spiral.

- Attendees discussed the importance of balancing homeownership programs with support for landlords to maintain rental housing, ensuring neighborhoods remain stable and thriving. Suggestions included funding to help landlords keep units available for lower-income tenants and incentives for repairs to prevent units from becoming unoccupied or offline. Attendees emphasized the value of partnerships that enable the purchase, renovation, and resale of units for affordable homeownership. A resident shared experiences from a neighborhood with many rentals, noting the need for support for both landlords and first-time homebuyers who struggle with repair costs. Ensuring that rental units remain safe, affordable, and well-maintained was highlighted as crucial for community stability.

3. **What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?**

    - Programs that combine transitional housing with supportive services, such as those offered by Vera French and Humility Homes, were highlighted as successful examples. Attendees stressed that funding should extend beyond housing itself to include essential support services, enabling residents to maintain stable living conditions.

4. **What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

    - Attendees discussed the factors considered when purchasing a home, such as proximity to schools, workplaces, and neighborhood amenities. One attendee noted that in various cities across the Quad Cities area, certain places or neighborhoods carry distinct reputations—both positive and negative—that residents are familiar with and consider when choosing where to live. This underscores the importance of community knowledge and perception in making housing decisions.

    - Attendees highlighted that cost is a significant barrier in choosing where to live, with communities in the area having widely differing house prices. One attendee mentioned moving from an expensive city to a more affordable one and finding a warmer community there. Concerns were raised about the unwelcoming nature of some neighborhoods toward people of color and the growing impact of political divisions between Iowa and Illinois, which may affect how certain groups, such as the LGBTQ population, perceive their safety and acceptance. Factors that make a place attractive include unique, character-filled houses, the presence of sidewalks, and natural elements like trees and parks.

5. **Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?**

    - The attendees voiced deep frustration over the ongoing affordable housing crisis, highlighting the poor conditions in many rental properties and the

systemic issues contributing to it. One attendee pointed out the outdated nature of current research and expressed concern over the potential for homelessness and fatalities due to the lack of housing. The conversation stressed the power imbalance between landlords and tenants, with corporate landlords primarily focused on raising rents and ignoring other responsibilities. Renters face challenges such as background check fees, stagnant wages, rising living costs, and the risk of eviction for complaints. The meeting underscored the disparities in property affordability and the economic divide between Iowa and Illinois. Attendees called for city officials to take action, create protective measures for tenants, and invest in programs like those run by Habitat for Humanity. The need for better competition, infrastructure, and quicker development of affordable housing projects was emphasized, alongside personal accounts of discrimination against renters and struggles with predatory practices by landlords.

6. **Are people in the area segregated in where they live? What causes this segregation to occur?**

- Attendees confirmed that redlining continues to affect local communities, perpetuating racial and economic segregation. They noted instances of nimbyism where neighbors and sellers obstruct efforts to create supportive housing. Discrimination based on race, physical and mental disabilities, and gender, particularly through harassment by landlords, was acknowledged as pervasive.

- Attendees discussed the tendency for refugees to settle in areas with communities that share their language and cultural practices, with one attendee highlighting the work of World Relief in assisting refugees. Many newcomers prefer to live near people from their own culture, as it helps them adjust and feel more at home. Some have even requested relocation to cities with larger populations from their cultural background. This phenomenon, while sometimes seen as segregation, is often driven by personal choice, as it provides comfort and a sense of familiarity for individuals adjusting to a new environment.

- Attendees discussed various forms of housing discrimination in the Quad Cities. One attendee highlighted challenges faced by single mothers, who often struggle to secure housing due to disruptive behaviors from their children, requiring professional assistance to work with landlords. Another attendee noted issues related to language barriers and immigration status, with some tenants fearing retaliation from landlords, including threats to call immigration authorities. Discrimination based on past criminal records or evictions, even if dismissed, was also raised as a concern. The topic of "white flight" and its impact on property values and neighborhood diversity was also discussed, with one attendee observing that as more minorities moved into their neighborhood, some expressed fears about declining property values. Another shared frustration over receiving complaints about neighbors that were often racially motivated, such as complaints about property conditions that were actually unfounded. Additionally, a personal account was shared of harassment from neighbors, which was addressed fairly by the city when reported.

7. **What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?**

   - Efforts to educate tenants on their rights were noted, including seminars and advocacy by local organizations like Quad Cities Interfaith. Attendees acknowledged that existing legal aid and civil rights resources are overwhelmed, limiting their ability to assist all complaints. The need for more local civil rights commissions to handle cases effectively was emphasized.

   - Attendees discussed the challenges and efforts related to housing discrimination and tenant advocacy in the Quad Cities. One attendee, representing the NAACP, mentioned the housing subcommittee's role in addressing complaints. Another highlighted the work of the MLK Center and the tenants association, acknowledging the ongoing challenges in meeting community needs. The director of the Davenport Civil Rights Commission shared that their office handles a significant number of housing discrimination complaints, far exceeding the expected workload, with many complaints going unresolved due to limited resources. She emphasized the prevalence of housing discrimination in Davenport and the lack of awareness among tenants about their rights or available agencies. Despite these efforts, tenants often fear retaliation and do not follow through with complaints. This fear of eviction is so strong that many continue to live in substandard conditions, such as housing with caved-in ceilings, due to the risk of becoming homeless. The need for a more reliable system that tenants can trust to address these issues was also discussed.

8. **Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?**

   - There was consensus that public resources are unevenly distributed, with areas like West Davenport often neglected. Attendees cited a need for better sidewalk and street infrastructure, consistent snow removal, and increased police presence. An ADA coordinator and more resource coordinators were recommended to bridge service gaps across the city.

   - Attendees discussed the growing diversity of grocery stores in the Quad Cities, particularly in Rock Island and Moline, where efforts have been made to open stores offering food from various cultures. One attendee noted the significant immigrant and refugee populations in Rock Island, with more ethnic food stores emerging in response. While not as familiar with Davenport, they observed that Moline also has seen an increase in such businesses, highlighting the push on the Illinois side to establish stores catering to diverse communities.

   - Attendees discussed disparities in community investment and resource distribution. One attendee noted that West Davenport, being one of the oldest parts of the city, has received less investment in parks compared to newer areas, though an alderman has been advocating for improvement. Another attendee observed that while essential resources like police and fire services are well distributed, there are challenges in Rock Island, particularly in Ward 1, where the roads are in the worst condition. The city has created a five-year plan to address

the issue, with 60% of the worst roads set to be fixed in the first year. The attendee shared that despite initial campaign promises to fix all roads, the cost proved prohibitive, leading to a more focused approach on addressing the most urgent needs.

9. **Is there anything we haven't discussed that you feel is important to our research?**

    - Attendees discussed the challenges cities face in implementing regulations to protect housing sales, such as restrictions on all-cash offers, noting that it requires strong political will but is often opposed by high-profit interests. Differences in state laws between Iowa and Illinois were mentioned as potential obstacles. There was a call for stronger policies to hold landlords accountable, emphasizing the lack of options for displaced tenants if apartment complexes close. Concerns were raised about renters being dehumanized to benefit landlords and the complex issues surrounding tenant rights. The difficulty smaller communities face in establishing rent control was highlighted, with economic effects on property values and homeowner financial stress outlined. The conversation pointed out that while the community is often regarded as "generally affordable," rising costs, increasing property values, and tracking developers are becoming significant challenges. Attendees noted that modest homes in Moline, once valued at $30-40k, now sell for $100k-200k, posing a financial strain for local residents compared to larger cities like Chicago.

Focus Groups

1. **What do you believe are the area's greatest community development needs (e.g. job training, homeless prevention, parks/playgrounds, youth activities, senior centers, sidewalks, etc.)?**

    - Participants expressed a range of concerns, primarily focusing on transportation and housing issues. One attendee working in Iowa noted difficulties with commuting, relying on a friend's carpool due to not having a driver's license, which impacts punctuality and job security. Concerns were also raised about neighborhood maintenance, such as uncollected tree debris causing safety and hygiene issues. Other housing challenges included repair needs and unresolved landlord responses despite involving World Relief. Infrastructure issues like leaking roofs and outdated plumbing were also highlighted.

    - Some participants were employed, while three were still searching for work. Although World Relief assists in job placement, finding stable employment in Illinois can be challenging. Participants mentioned the uncertainty of job callbacks, particularly from Amazon. Community support was acknowledged in accessing grocery stores and services, with attendees stating that local support is beneficial for meeting basic needs.

    - Participants confirmed that their children are in good schools that provide after-school homework assistance. There were no major complaints about educational access, implying general satisfaction with school programs and transportation options for children.

2. **What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers,**

rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?

- The responses highlight several key concerns about housing in the area, with an emphasis on the need for accessible, affordable, and private living spaces. One participant stressed the importance of handicap-accessible housing, mentioning that many buildings lack essential features like accessible bathrooms and stairs. Another participant advocates for more affordable housing options, particularly duplexes and townhouses, as they offer more privacy and space compared to high-rise apartments. Participants criticized the trend of building luxury apartments that are unaffordable for many residents. Many agreed with the preference for duplexes, and all the respondents express concern over the impact of Palmer College's expansion, which has driven up rents and displaced residents in the area, leaving many without access to affordable housing.

- The greatest housing needs in the community include affordable housing, particularly in Moline, where zoning restrictions hinder development. There's a significant lack of affordable housing options due to the high cost of construction and low profitability for investors, as building affordable units often doesn't provide a return on investment. There is also a demand for supportive housing, as many households, especially those experiencing homelessness, require permanent supportive housing solutions. The state's housing analysis indicates a severe shortage, with a need for 120,000 units statewide and many renters paying more than half of their income on housing. The vacancy rate is low, particularly for units at affordable rents, making it difficult for people to find housing. The increase in homelessness, evictions, and housing instability, particularly post-pandemic, highlights the urgent need for better support systems and more affordable units. Additionally, the community faces challenges in developing luxury retirement homes and supportive living options due to opposition from local neighborhoods and zoning conflicts. Effective models for assisted living and permanent supportive housing need adequate staffing and scattered-site solutions to meet demand.

- Participants expressed a need for quality, affordable housing and raised issues like rising costs for homeowners and renters alike. Suggestions included transitional housing with flexible financial assistance and subsidies. Some participants recounted the difficulties of losing belongings due to homelessness and the need for government support when unable to cover rent. They also noted the repurposing of unused buildings as potential housing solutions.

- Accessibility features such as handicap accommodations and allowance for support animals were emphasized. Participants also discussed credit score and background check requirements as barriers to housing, proposing a fairer system where older records wouldn't heavily impact current applications. The importance of nuanced screening and support for individuals with past legal issues or disabilities was stressed.

3. **How big an issue is homelessness in your community? What does homelessness look like? What steps could be taken to address needs related to homelessness?**

- The responses emphasized the significant impact homelessness has on both individuals and the broader community, highlighting a range of challenges faced by unhoused people. One participant noted that homelessness often leads to crime, either as victims or perpetrators, while another pointed out the specific struggles faced by veterans and others with trauma-related conditions, like PTSD. Staff highlights mental health issues, substance abuse, and the difficulty of securing stable housing and employment as key factors contributing to homelessness. Another participant added that the stress of not having a permanent address makes it nearly impossible to maintain a job. Two participants criticized the bureaucratic red tape and discriminatory processes that make it harder for people, especially those with past criminal records, to secure housing. One participant suggests looking into models like the one in LA, where the city temporarily housed homeless people in hotels to provide stability while they addressed their issues. The overall sentiment is that the system criminalizes homelessness and fails to address the root causes, with a call for more supportive housing options and less emphasis on parks or other non-essential developments.

- Participants highlight the several challenges that contribute to housing instability, including eviction records and mental illness. People with eviction marks on their record often find it nearly impossible to rent a place, despite having the financial means, due to landlords' reluctance to accept tenants with past evictions. Advocates suggest appealing to landlords to consider individuals with eviction histories. Additionally, mental health issues are a significant barrier to stable housing, as individuals struggling with mental illness may be unable to work or afford necessary medication, leading to situations like couch surfing or prolonged instability. Case managers, particularly at organizations like Humility, often witness this cycle, where individuals who were doing well face setbacks that result in eviction, forcing them to navigate a lengthy and difficult process of rebuilding their housing stability.

- Participants highlighted struggles with housing stability and the slow processing of social security disability claims, which left some uncertainty about temporary housing solutions. One attendee shared concern about safety at shelters due to personal conflicts, emphasizing the preference for staying at the center. The discussion set the tone for broader challenges related to housing, support, and safety.

- Attendees discussed the growing homeless population and the need for the city to repurpose vacant buildings for temporary shelters. Frustration was voiced over the prioritization of luxury housing while basic needs were unmet. Participants called for more housing developments specifically for the homeless and suggested better coordination of services to assist individuals in transition.

4. **What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?**

    - There are several aspects of housing in the cities that are working, but challenges remain. Participants acknowledge the rise in new housing developments, though they are mostly unaffordable, with rents exceeding $1700 a month. There is a strong call for more affordable options, like duplexes,

and for the renovation of outdated buildings. Programs like CARY and services such as social workers and service coordinators in buildings are seen as vital for helping people navigate the housing system. Organizations like CASI and Humility Homes are praised for their efforts in providing affordable housing and supporting the homeless population, with the suggestion that if they were given more funding, they could significantly reduce homelessness. The HUD voucher program has also been expanding, helping more people access housing, though there is recognition that more help is needed. There is a push for better-maintained housing and less bureaucratic red tape, as participants believe that when people live in quality, well-maintained homes, they are more likely to take care of their living spaces, which can reduce crime. Additionally, Rock Island is mentioned as making positive strides in housing.

- Several housing initiatives are showing potential but still face limitations due to insufficient funding. Programs like CDBG (Community Development Block Grant), IDHA, and the Attorney General's grant have provided small amounts of financial support, but they are not enough to make a significant, lasting impact on housing needs. While older neighborhoods contribute heavily through taxes, they are often left behind in terms of infrastructure, such as waterlines and street repairs. Neighborhood revitalization grants are available, but the $2 million allocated is seen as inadequate for the scale of the problem. Some hope is seen in utilizing cannabis tax revenue for housing, similar to how Colorado funds education and infrastructure, with the belief that this model could bring more substantial funding to housing initiatives.

5. **What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

    - The discussion highlighted several key barriers to finding housing, primarily centered around affordability, access to stable jobs, and housing maintenance issues. One participant mentioned that a lack of education or a degree can limit housing options, with some landlords unwilling to rent to individuals without higher qualifications. Other participants stress the rising cost of living, with rent prices increasing and wages not keeping up, making it difficult for many to afford housing. One participant also points out that, despite paying high rents, basic living expenses like food become secondary. Staff discusses how the revolving door of corporate ownership in housing complexes leads to poor maintenance and neglect, especially in senior housing, where corporations often sell properties after a few years and stop investing in upkeep. Participants also mention how some properties remain vacant or underutilized, suggesting that more effort should be made to renovate and repurpose these spaces into affordable housing options like duplexes.

    - The main issue with finding housing in the cities revolves around a lack of affordable housing and bureaucratic hurdles. There is not enough available housing to meet the demand, and the process to secure a place is often complicated by red tape, making it difficult for people, especially those with children, to find stable housing and employment. Additionally, while many unhoused individuals don't want handouts, they are seeking support and

assistance to get back on their feet, underscoring the need for more proactive help.

6. **Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?**

   - The responses indicated strong agreement that new housing is not affordable, with a focus on the struggles faced by low-income individuals. One participant pointed out that much of the new housing is targeted at higher-income groups, such as John Deere employees and Palmer College students, leaving others behind. Another participant expressed frustration at the difficulty many people face in securing affordable housing, citing the suffering of an elderly woman as an example. Other personal perspectives were shared, mentioning the loss of friends to homelessness. Participants highlighted the visible reality of poverty, referencing people begging for money as a sign of the growing disparity in housing accessibility.

   - Residents face numerous challenges when trying to find housing, primarily due to high costs and limited availability. Homeownership is increasingly out of reach for many, with astronomical prices and interest rates, and renting is similarly difficult, especially for those with poor rental histories or a series of evictions. Many landlords are no longer conducting credit checks, and even those with stable income struggle to secure a place. Additionally, the issue of vacant or abandoned properties remains a significant barrier, with absentee owners often unwilling to sell or repair their homes, creating further housing shortages. Policies and bureaucratic delays, such as lengthy title clearance processes and the lack of vacant property registration, exacerbate the situation. The demand for affordable housing is particularly high for larger families, with limited availability of 4-bedroom homes or apartments, and refugees face additional hurdles due to language barriers and limited resources for large family housing. Environmental concerns, such as mold, asbestos, and radon, add significant costs to rehabilitation efforts, often making demolition a more feasible option. Overall, the combination of rising costs, regulatory inefficiencies, and scarcity of suitable housing options is creating severe difficulties for residents in securing affordable and stable living arrangements.

   - Participants reported issues in securing housing after World Relief leases ended, particularly due to income requirements by landlords despite having sufficient savings. Some experienced delays in repair responses from landlords, though not everyone faced this issue. The group did not report any significant discrimination experiences when seeking housing.

   - While personal discrimination among residents was less of an issue, class- and history-based discrimination in housing was notable. Landlords' subjective decisions based on appearance or perceived background were highlighted as unjust practices. Participants with disabilities shared experiences of being marginalized, underlining the systemic barriers they face in securing housing and resources.

7. **Are people in the area segregated in where they live? What causes this segregation to occur?**

- The responses suggest that while some areas are segregated based on income, people largely live where they can afford to, and the primary issue is providing opportunities for all. One participant notes that some neighborhoods are more segregated than others, but overall, people live within their means. Another participant adds that wealthier individuals tend to live farther out, and he highlights the challenge of accessing 55-and-older housing. Another participant points out that the growing unhoused population is becoming more visible, with people sleeping in public spaces, but he feels the system fails to offer hope or support to those struggling. Another participant reflects on how society has shifted from caring about community to focusing on money and power, noting that without stable housing, it's nearly impossible for people to focus on improving their lives. He also shares his experience working with homeless individuals, many of whom had once been highly capable but fell into hardship due to factors like addiction and loss of family, emphasizing that homelessness is not a choice but a consequence of financial instability.

- The community experiences significant segregation, largely driven by socioeconomic factors. In areas like Moline, neighborhoods are divided by income, with low- to moderate-income schools clustered in certain districts and wealthier schools in others. This creates a cycle of disadvantage, where children from poorer neighborhoods often lack exposure to opportunities that could change their circumstances. The closure of parks and schools, as well as the absence of basic services like grocery stores, exacerbates these disparities. The lack of investment in older neighborhoods, where many residents are "house poor" and struggle to afford basic home repairs, further entrenches inequality. The pandemic has accelerated these issues, and there is a noticeable shift towards disinvestment in certain areas, with more attention given to new developments in wealthier parts of town. Programs to stabilize neighborhoods, such as forgivable loans for home repairs, could help, but bureaucratic hurdles and insufficient resources continue to prevent meaningful change. The result is a community where access to resources and opportunities is often dictated by where you live.

8. **What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?**

    - Participants are not aware of many specific fair housing resources, although one mentions the Director at the Center of Albany as someone who might have knowledge of such resources. Social security income has been helpful for some in covering rent, and one participant was able to quickly secure housing at Edgewater with the help of the Mayor. However, there are challenges, such as longer waitlists for handicap-accessible units and issues with landlords not maintaining their properties. One participant highlights their involvement in the homeless network, suggesting it is well-connected and informed about available resources for those in need.

    - Participants mentioned receiving information on tenant rights through pamphlets or brochures when signing leases. This indicated an awareness of

basic rights among tenants, even though practical issues with landlords persisted.

9. **Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?**

- Transportation support was praised, with attendees highlighting the helpful nature of buses and community cooperation.
- Challenges included delays in receiving SNAP benefits and IDHS assistance.
- Participants called for more thoughtful urban planning, including grocery stores and parks within walkable distances, while noting high crime rates and poor public transportation. The lack of nearby amenities in some areas forced residents to rely on buses or long commutes. Concerns were raised about school closures and unequal distribution of resources within the city, further complicating daily life for residents.
- The Carol Center was praised for providing a sense of belonging and mental health support. Participants suggested expanding such centers to more locations for better access to assistance. They advocated for integrated housing with on-site support for those with mental health challenges, enabling quick access to help during episodes and assistance with practical tasks like paperwork.

10. **Is there anything we haven't discussed that you feel is important to our research?**

- There is uncertainty about the future availability of homes, as current data on housing is outdated and unreliable. Efforts are being made, such as the Transformation Grant's data task, which will work on creating a framework for annual reports on affordable housing. However, much of the existing data, such as Fair Market Rent (FMR) figures and home values, comes from sources like the Census and community surveys that are five years old and have large margins of error. The pandemic has further disrupted the accuracy of this data, making pre-2020 figures nearly obsolete. HUD is attempting to address these issues by contracting companies to gather more up-to-date information, but budget constraints and outdated figures for programs like Section 8 mean fewer people are being served, even as rents and housing costs continue to rise.
- Children with intermittent trauma or explosive behavioral disorders often face significant challenges in housing, as a single incident can lead to eviction, making it difficult for families to maintain stable living situations. Parents find it hard to navigate these situations, as there's little tolerance for such behaviors in housing settings, even when the child's actions stem from their condition. For example, a 15-year-old exhibiting a tantrum may function like a younger child, creating uncomfortable and disruptive situations for other residents. There is a strong need for more support for both parents and children with these needs, including understanding and tolerance from housing providers to help prevent evictions and provide a stable environment for families facing these challenges.
- A significant concern was the slow process of reuniting with families still in Afghanistan, which takes several years despite federal funding. Some

participants, who held professional occupations/skills in their home country, struggled to find comparable jobs and expressed a desire for career development and respect for their skills. They questioned why they were often pushed into low-skilled positions, calling for trade programs and city support to match their expertise.

- More educational programs and literacy support were recommended for those struggling with understanding documents or lacking reading skills. Participants underscored the importance of supportive environments where individuals could access help, learn, and build trust within the community.

Stakeholder Interviews

1. **What do you believe are the area's greatest community development needs (e.g. job training, homeless prevention, parks/playgrounds, youth activities, senior centers, sidewalks, etc.)?**

    - The community's housing challenges are deeply intertwined with economic growth, as a lack of housing stifles job opportunities and overall neighborhood quality of life. Lower-income areas, particularly in Davenport and Rock Island, lack essential infrastructure and amenities, contributing to these difficulties. Zoning restrictions also play a significant role, with most areas designated for single-family homes, limiting multifamily developments and driving up prices. Although efforts to relax these restrictions are underway, barriers like high parking requirements and limited unit numbers deter developers. Compounding these issues are absentee landlords who often maintain rental properties at minimal standards, despite recent ordinances aimed at improving conditions.

    - Solutions discussed include targeted homeownership programs to make better use of city investments, exploring innovative options like tiny homes for affordable housing, and providing mortgages through traditional lenders. Workforce housing is especially crucial to ease market pressure and create opportunities for people to move into more affordable units. The community currently faces a shortage of about 6,600 affordable rental units for low-income residents, underscoring the need for accessible, reasonably priced housing to support individuals across various income levels and alleviate systemic strain.

2. **What types of housing needs are greatest in the community (e.g. workforce housing, affordable rental housing, housing for people who are homeless, assistance for first-time homebuyers, rehab/repair programs for homeowners, housing for seniors or people with disabilities, etc.)? How important a need is affordable multifamily rental housing?**

    - Insufficient Affordable Housing: There is a severe lack of housing units for individuals earning at or below 50% of the area median income. The need for affordable rental units has increased, particularly after the pandemic, which exacerbated housing instability.

    - Substandard and Aging Housing Stock: A significant portion of the existing housing is in poor condition, often due to absentee landlords who fail to maintain their properties. This contributes to unsafe living conditions and deteriorating neighborhoods.

- Weak Code Enforcement: Many properties suffer from inadequate enforcement of housing codes, leading to persistent issues such as malfunctioning elevators and general disrepair. This particularly impacts residents using housing vouchers, who face challenges when landlords neglect upkeep.
- Housing Instability and Eviction Risks: Many residents live with the constant threat of eviction, unable to afford their housing or recover from financial crises. The community's safety net has not been robust enough post-pandemic to mitigate these issues.
- Barriers for Special Populations: There is a noted need for housing tailored to people with disabilities, larger families, and returning citizens (individuals exiting prison). The existing shelters, especially for domestic violence survivors, often do not provide sufficient long-term support for comprehensive recovery.
- Absentee Landlords: Properties are frequently purchased and neglected or transformed for non-residential purposes, which reduces the stock of affordable housing. This practice is sometimes seen with stakeholders such as colleges, which prioritize campus development.
- Need for Homeownership and Transitional Housing: There's a shortage of affordable homes for purchase that would allow residents to build wealth. Nonprofits are attempting to renovate and convert rental units into single-family homes but face funding challenges.
- Concentration of Shelters and Services: Homeless shelters are often grouped in specific areas while supportive services are spread across the region, causing inefficiencies and issues like loitering.
- Funding Gaps for Nonprofits: Nonprofit landlords who provide quality, affordable housing often struggle to access funding that could help them maintain and expand their properties.
- Importance of Renovation and Repair: Many once-viable affordable units have fallen into such disrepair that they are no longer habitable, underscoring the need for renovation programs.

3. **How big an issue is homelessness in your community? What does homelessness look like? What steps could be taken to address needs related to homelessness?**
    - Homelessness and housing instability have become increasingly visible issues in the Quad Cities, affecting more families and individuals who are struggling to stay housed. The rise in evictions, particularly for those with eviction records, and the challenge of paying high rent is making many households one crisis away from homelessness. Organizations like QC Air and World Relief, which support refugees and immigrants, and community groups that hear directly from residents, are key in addressing these challenges. Municipalities are urged to go beyond passive communication methods like websites and engage more directly with residents to ensure they receive the help they need. There is also a growing concern about homelessness among veterans and the need for greater access to healthcare and supportive services.

- Local shelters, such as Christian Care, are operating at full capacity, and many properties in cities like Moline and Rock Island could be renovated to provide housing for the unhoused or victims of domestic violence. However, there is resistance from some property owners and neighborhoods, especially when new shelters or supportive housing initiatives are proposed. Despite this, there is a consensus that more needs to be done, with some advocates pushing for the spread of housing support and resources more evenly across the community, rather than concentrated in a few areas. The region's approach to housing, particularly in Davenport, is seen as a model, but more support from neighboring cities is needed to address the issue comprehensively.

- The rise in family homelessness, with a significant number of families in shelters like the Salvation Army, highlights the need for more affordable housing for families, particularly larger units. Many local organizations, including those providing rapid rehousing services, are overwhelmed by the demand. The lack of affordable housing for very low-income households (30% AMI and below) remains a pressing issue, and current funding often falls short by targeting higher-income brackets (50-80% AMI). Housing strategies need to focus more on the most vulnerable populations, especially families and those who are in housing situations that do not meet the federal definition of homelessness but still experience significant instability. Collaborative efforts between organizations are key, with some groups stepping in to provide services like furnishing apartments for those transitioning out of homelessness, helping to stabilize individuals and families once they have a place to live.

4. **What recent community development or housing initiatives have been especially successful in the area? What made them successful? How/where can they be replicated?**

    - In the Quad Cities, significant strides have been made in addressing housing issues, particularly through the use of low-income housing tax credits. Agencies like the Rock Island and Moline Housing Authorities, along with smaller organizations on the Iowa side, are spearheading various initiatives. These include projects like the HG development, which is bringing more affordable units back online, and a new affordable housing development in Moline set to break ground soon. While there has been notable development on the Iowa side, the Illinois side has seen less progress, though there are efforts underway, such as Moline's project-based housing for homeless individuals and veterans. The Rock Island community is also collaborating with health and housing partners to address these challenges.

    - Efforts to prevent homelessness, such as eviction diversion programs, have proven effective, particularly on the Illinois side where collaboration with the court system has been stronger. These programs, which coordinate legal representation and financial assistance, have been vital in preventing evictions, but the cessation of COVID relief funds has created funding challenges. The Housing Council, along with organizations like Prairie State Legal, Project Now, and the Salvation Army, plays a crucial role in addressing housing needs through a comprehensive approach. This includes the preservation of existing units, the development of new ones, and the provision of services aimed at preventing

homelessness. Continued collaboration and increased funding are essential to ensuring that these efforts can have a lasting impact.

5. **What parts of the city are generally seen as areas of opportunity (i.e. places people aspire to live, places that offer good access to schools, jobs, and other amenities)? What makes them attractive places to live? Are there barriers someone might face in moving to one of these areas?**

    - People I work with prioritize locations with easy access to public transportation, schools, and job opportunities, with a focus on practical needs like proximity to bus routes, grocery stores, and essential services. The LINK bus system is generally well-regarded, and access to transportation isn't a major issue for most, as long as buses run nearby. While schools are important, they are just one aspect of the bigger picture. Many residents tend to stay in Illinois, though some prefer living in Iowa due to access to specific services available only to Iowans. However, most individuals are flexible about location as long as they can access the services they need.

6. **Do residents of similar incomes generally have the same range of housing options? Are there any barriers other than income/savings that might impact housing choices? Are you aware of any housing discrimination?**

    - Issues like prison records, eviction histories, and the inability to provide good references or rental history significantly impact tenants' ability to secure housing. Additionally, restrictions related to income qualifications for tax credit-funded housing can further limit options. Some people are disqualified for making too much money, while others are unable to meet the minimum requirements. This creates confusion, as many renters are unaware of housing laws and tenant protections, and there's limited information available to help them navigate the system. This lack of knowledge, especially among low-income and migrant communities, leads to further difficulties when trying to access housing.

    - Another significant challenge is the shortage of accessible housing, particularly for individuals with disabilities. Approximately 60% of those served by local shelters have physical or mental health disabilities and finding ADA-compliant housing or units without stairs is a constant struggle. Many landlords fail to honor accommodation requests, ignoring tenants' needs and not providing necessary adjustments. While maintenance of rental properties is a concern, particularly for those with vouchers or low incomes, the more pressing issue is that many rental units are substandard or not suited to individuals with disabilities. This problem is especially prevalent in Davenport, where neglected buildings are worsening the housing crisis. The lack of resources, alongside these structural and regulatory barriers, makes securing stable housing even more difficult for those most in need.

7. **Are people in the area segregated in where they live? What causes this segregation to occur?**

    - Food deserts and neighborhood segregation continue to impact communities, particularly in downtown areas where there is limited access to grocery stores offering healthy food options. While some areas have improved with new developments, historical redlining persists in certain parts of Davenport, where Black and Hispanic communities still face economic disparities despite

educational achievements. These patterns are often tied to a lack of investment in certain neighborhoods, creating clear distinctions between more affluent areas and lower-income ones. In neighborhoods like Kirkwood Boulevard, there is a stark contrast between well-maintained homes and areas that feel neglected. The level of investment, rather than race or ethnicity, plays a significant role in the condition and appeal of a neighborhood.

- Although there is no active segregation, some areas of Davenport remain disinvested and predominantly low-income, while others have seen more diversity and economic growth. For example, the east side of Davenport, historically known for its challenges, has undergone improvements with investment in downtown areas. Despite the changes, there is still a noticeable divide between neighborhoods, with certain areas still carrying reputations of being less desirable. However, it is more difficult to pinpoint clear racial or cultural divisions in Davenport compared to other cities, as transitions between neighborhoods aren't as pronounced. In general, the disparities between neighborhoods are driven by investment and property conditions rather than racial or ethnic segregation.

8. **What types of fair housing services (education, complaint investigation, testing, etc.) are offered in the area? How well are they coordinated with the work of other organizations in the community?**

    - There are a few organizations, like the Salvation Army, Humility Homes, and the Housing Council, that act as resources for individuals seeking housing assistance, but people often struggle to find them. Many individuals in need, including those referred to by community leaders, lack knowledge of where to begin the process of securing housing. While federal law mandates fair housing practices, there is a general lack of specific programs or education on housing rights and responsibilities. Moline has started offering rental assistance programs and tenant education through the Community Development Corporation, while Davenport lacks similar initiatives. There is also a critical need for larger family housing, especially for families dealing with disabilities, as these families face increasing financial pressures. Despite these challenges, the availability of information and resources seems sufficient, though there is room for greater education on tenant rights, especially in addressing issues like landlord noncompliance.

9. **Are public resources (e.g. parks, schools, roads, police & fire services, etc.) available evenly throughout all neighborhoods in your community?**

    - Transportation continues to be a significant issue in the area, especially for seniors and individuals with disabilities who have limited access to reliable transportation. The local bus system lacks frequent service, runs only during daytime hours, and has limited routes that do not always serve areas where people need them. Accessibility is also a concern, with routes not being clear or safe for people using mobility devices. While healthcare services are available and major bus routes pass by healthcare centers, affordability remains a challenge for many. Additionally, there are complaints about street maintenance, flooding issues, and uneven access to city resources, with some

neighborhoods, particularly those in lower-income areas, facing inadequate city support during adverse conditions like floods.

- Food deserts are another concern, particularly in the west end of Davenport, where residents have limited access to grocery stores, relying on small convenience stores or Dollar General for basic food needs. New development has been focused on the eastern and northern parts of the city, leaving parts of the west side underdeveloped. The closure of schools has also created a burden, as students from the affected areas are now bussed to distant locations. While transportation options are better on the Illinois side of the Quad Cities, they still fall short in addressing the needs of people trying to access work, healthcare, and essential services across the region.

10. **Are there uses of CDBG funds you wish the City would consider (e.g., public facilities and/ or improvements, public services, rehabilitation of housing, job creation/ retention, addressing blight)?**

Concerns:

- CDBG Funding Process: The application process for Community Development Block Grant (CDBG) funding is seen as overly complex, requiring burdensome documentation, particularly for shelter providers. Many agencies report that the process is discouraging, especially when they lack the staff to handle the paperwork or assist those in need of housing.
- Limited Access to Funds: Agencies are often unable to access CDBG funds due to competitive processes and strict regulations. Even when eligible, many report that their applications are discouraged or rejected. There is also a perception that the funds are often redirected for other city projects, like road improvements, rather than addressing housing and community needs.
- Insufficient Affordable Housing: There is a shortage of affordable rental units, and existing funding options, like HOME dollars and IFA (Iowa Finance Authority) funding, are difficult to access and do not address the pressing demand. Developers and agencies struggle to cobble together resources for housing projects, particularly with limited state funding and competition from larger cities.
- Regional Imbalance: The region, particularly Rock Island, faces an inequitable distribution of resources for housing and social services. Rock Island has a food desert, lacks adequate housing support, and struggles with projects being sidelined in favor of other priorities. Cities in the region are not investing enough in housing and infrastructure, leading to gaps in services and resources.

Recommendations:

- Simplify CDBG Application Process: Streamline the paperwork and documentation requirements for CDBG funding to make it more accessible for smaller agencies and shelters. Reducing the burden on providers could encourage more agencies to apply and use the funds effectively.

- Increase Funding for Housing Development: Allocate more funding for building affordable housing, particularly rental properties, through partnerships with local agencies. Providing more resources for rehabbing existing properties could be a viable solution for increasing the housing stock.
- Focus CDBG Funds on Housing: Ensure that CDBG funds are used strictly for housing and housing-related services, rather than being redirected to unrelated city projects. This would ensure that the funds are being utilized as originally intended to support low-income communities.
- Regional Collaboration and Fair Housing Investment: Address the homelessness and housing crisis more regionally, ensuring that Davenport does not shoulder the entire burden. Cities like Rock Island should prioritize community needs, including food security and affordable housing, and collaborate with agencies to support development projects like senior housing and grocery stores.
- Improve Housing Repair Programs: Expand the scope and timeframes for programs like the Dream program to include rental properties and larger areas. This would help address the affordability and quality of housing in more areas of the city, benefiting a larger number of residents.

11. Is there anything we haven't discussed that you feel is important to our research?

- About six years ago, Kings Harvest, which had been running a local overflow shelter for people facing homelessness, could no longer continue its operations. With just six weeks' notice, the housing cluster scrambled to take over the shelter, raising $75,000 to keep it running. Humility Homes and Services took charge, and a five-year plan to eliminate the need for overflow shelters was developed. However, the COVID-19 pandemic complicated the timeline, though it did reduce the number of people needing the shelter. This was achieved by year-round outreach workers who helped individuals before winter, addressing their needs such as bus tickets to reunite with family. The program showed that targeted, individualized support was effective, but the lack of community financial support made it unsustainable.
- The housing cluster's experience highlighted the need for both more housing units and sustainable support to ensure people maintain housing once they find it. While this model helped reduce homelessness during winter, it relied heavily on funding from limited municipal contributions, with some cities contributing as little as $3,500. This meant that significant portions of the funding came from other sources, and Humility ended up losing money. The goal is to replicate this model, but sustainable support from municipalities is critical. Effective collaboration among cities is also essential to address housing challenges, which often require a coordinated approach to create long-term solutions.
- The development of new housing also faces challenges, especially when public opposition or zoning restrictions delay projects. In one instance, a housing development faced 13 public hearings before receiving approval, delaying the project by several months. This can be discouraging for developers, particularly when the local community resists projects that could potentially help address housing shortages. Public buy-in remains a major hurdle, as residents often

organize to oppose new housing developments, especially in neighborhoods already experiencing poverty or with a concentration of social services. Many communities, particularly Davenport, need to shift their mindset and work together to address these issues equitably across the region.

- Funders such as community foundations play a crucial role in supporting housing projects. Many local foundations are supported by endowments that provide long-term, reliable funding for nonprofits, including those focused on housing and homelessness. These foundations also offer competitive grants to organizations working on housing solutions, though demand far outstrips the available funds. In addition to funding local nonprofits directly, community foundations can help leverage larger federal funds by providing local matching grants. This strategy helps organizations demonstrate success and become eligible for larger investments. However, the ongoing gap in funding and competition for limited resources remains a significant challenge for addressing the region's affordable housing crisis.

CHAPTER 3.
SOCIOECONOMIC PROFILE

Demographic Profile

The three-city study area is home to an estimated 181,164 residents according to the 2018-2022 5-Year American Community Survey (ACS). The most populous of the three communities, Davenport accounts for 55.9% of that population, or 101,448 residents. Moline and Rock Island are somewhat similar in size, with populations of 42,452 and 37,264, respectively.

Since 2000, both Moline and Rock Island have lost about 3% of their population. In contrast, Davenport added residents, growing by about 4%. Population in the Davenport-Moline-Rock Island Metropolitan Statistical Area (MSA), which includes Scott County in Iowa and Rock Island, Henry, and Mercer Counties in Illinois, grew by about 2% since 2000 to reach 382,983 residents per the most recent ACS estimate. This section more closely examines population characteristics and trends in Moline, Davenport, Rock Island, and the region using Census and ACS data provided in Tables 1 and 2.

Race/Ethnicity

About three quarters of residents in the Davenport-Moline-Rock Island MSA are non-Hispanic White (76.9%). Latino/Hispanic residents make up the second largest population share at 9.3%, followed by Black/African American residents at 7.3%. Other racial groups account for less than 4% of the population, such as residents of two or more races (3.8%), and residents who identify as Asian or Pacific Islander (2.4%). No other population segment comprises more than 2% of the population in the region. Moline, Davenport, and Rock Island, however, are somewhat more diverse than the region as a whole.

In Moline, White residents make up more than two-thirds of the population (67.3%), Hispanic/Latino residents comprise 17.4%, and Black/African American residents constitute 9.3%. Davenport has a slightly higher White population share at 72.3%, and Black/African American residents make up the second largest population segment there at 10.8%, followed by Hispanic/Latino residents at 9.1%. Of the three cities, Rock Island is the most diverse. About two-thirds of its population is White (62.3%), 16.0% is Black/African American, and 13.6% is Hispanic/Latino.

In all three cities, Asian, Native American, other races, and people of multiple races make up relatively small population shares. The Asian population share ranges from 4.4% in Rock Island to 2.3% in Moline, and 1.9% in Davenport. Multiple race residents range from 5.2% of the population in Davenport to 3.4% in Rock Island and 3.3% of the

population in Moline. No other racial or ethnic group comprises more than 0.4% of the population in any of the three cities.

From 1990 to 2022, all three cities and the region became more diverse. The MSA lost about 21,000 White residents during the 30-year period, and each city saw a decline in its White population, both numerically and as a share of the population. Between 1990-2022, declines in the White population share were 22.9 percentage points in Moline, 16.1 percentage points in Rock Island, and 14.9 percentage points in Davenport. Within the last decade alone, between 2010 and 2022, the White population in Moline has declined by 8.1 percentage points, 5.5 percentage points in Rock Island, and 4.4 percentage points in Davenport.

Certain population segments also saw an increase in population and population share from 1990 to 2022 in the three cities and the region. The number of Hispanic/Latino residents more than doubled in each city; increases in population share were 10.6 percentage points in Moline, 9.8 percentage points in Rock Island, and 5.7 percentage points in Davenport. However, certain groups have slightly decreased within the last decade. For example, in Moline, between 2010 and 2022, the Asian or Pacific Islander population decreased by -13.9% and the Native American population decreased by -85.6%. In Davenport, between 2010 and 2022, every racial group saw a decrease in population, except for the Hispanic/Latino population. For example, the Black/African American population decreased by -12.9%, the Asian or Pacific Islander decreased by -22.8%, and the Native American population decreased by -66.1%. In Rock Island, the Black/African American population decreased by -20%, and the Asian/Pacific Islander population decreased by -66.9%.

African American population growth rates varied more by geography. Black residents make up a larger share of Rock Island's population (16%) compared to the other cities, but Rock Island's Black population also declined by -12.5% from 1990 to 2022. Davenport's Black population saw a substantial increase of 48.3%, comprising 10.8% of the city's total residents by 2022. Moline's Black/African American population grew more rapidly than that of the other cities between 1990 and 2022, increasing by 393% however, by 2022, it makes up only 9.3% of the city's population, the smallest share of all three cities.

With the exception of the Asian/Pacific Islander population in Rock Island, Asian and Native American populations have declined in each geography within the last decade and continue to remain low as overall shares of the population.

National Origin

Foreign-born residents make up a small but significant share (5.2%) of the Davenport-Moline-Rock Island MSA. Looking by city, shares vary considerably. In Moline, 8.9% of residents are foreign-born. This figure is slightly higher in Rock Island (9.3%) and lower still in Davenport (4.7%). However, within the last decade, the foreign-born population

increased in both Davenport and Rock Island by 11.7% and 57.3%, respectively, while slightly decreasing by -7.2% in Moline.

In each city, the largest group of foreign-born residents were from Mexico (53.1% of all foreign-born residents in Moline, 39.7% in Davenport, and 30.3% in Rock Island). In the MSA, the three largest groups of foreign-born residents are from Mexico, India, and the Philippines.

LEP

Population dynamics for people with limited English proficiency (LEP) often resemble those of foreign-born residents in a community. This is true for the MSA and its cities, where the LEP population in each area typically grew at similar although slightly lower rates than the foreign-born population.

Shares of residents with limited English proficiency are 5.3% in Moline, 2.1% in Davenport, and 3.9% in Rock Island. In all three cities, the most common language for the LEP population is Spanish. While the rank of other languages varies by city, African, Serbo-Croatian, Polish, French, Arabic, Vietnamese, Korean, Thai, and other Asian language are common in all three.

Disability

According to the most recent ACS, there are 48,979 people with a disability in the Davenport-Moline-Rock Island MSA (12.8% of total population). A higher share of Moline and Davenport residents have a disability (13.6% or 5,772 residents in Moline and 13.5% or 13,670 residents in Davenport). The rate is slightly higher in Rock Island, where 5,518 people with a disability comprise 14.8% of the city's population.

While precise shares of the population in each geography impacted varies by type of disability, general patterns are similar. In all three cities, the most common disability type was ambulatory difficulty, which impacts 6.2% of people with disabilities in Davenport, and 7.6% in Rock Island. In Moline, the most common disability type was cognitive difficulty, which impacts 5.6% of the total population with a disability. Cognitive difficulties were the second-most-common disability type in the other two cities as well, affecting about 5.6% of residents in Davenport and 6.7% in Rock Island.

Hearing difficulties affect about 3.5% of the population in the MSA, and vision difficulties impact 1.8%. Disabilities that require extensive assistance, such as difficulties with independent living or self-care, make up 4.3% and 2.1% of the population in the MSA, respectively.

Age

The population in the Davenport-Moline-Rock Island MSA and each city is relatively normally distributed regarding age. In each area, the largest segment of the population is between the ages of 18 and 64. This age group's population share is 57.3% in Moline,

61.8% in Davenport, and 59.9% in Rock Island. Youth (under age 18) comprise just under one-quarter of residents in each area, with the lowest share of the population in Davenport. Seniors make up about 15-18% of the population in the cities and the region, with the lowest share in Davenport as well.

Since 1990, the most notable change in age distribution in the MSA is a decrease of residents under the age of 18 as well as those between 18 and 64 years of age, meanwhile, the share of residents over 65 years old has grown. However, since 2010, the share of residents under 18 in Moline has grown by 0.4 percentage points and has also increased by 0.02 percentage points in Rock Island.

Sex

In each geography, women make up slightly larger shares of the population than men (49.8-50.0% compared to 48.5-49.2%). These shares have not changed appreciably since 1990, when women comprised 52-53% of the population in each geography and men made up 47-48%.

Family Type

Regionally, about 45.5% of families have children. The shares of families with children in Moline and Davenport are nearly identical to that of the region at 45.8% and 45.5%, respectively. In Rock Island, the figure is slightly higher – 47.6% of families have children.

Between 2010 and 2022, shares grew by 2.4 percentage points in Moline and 4.8 percentage points in Rock Island. However, shares declined by 0.2 percentage points in Davenport. In comparison, the trends in the previous AI indicated there was an overall decline in families with children in the region which indicating families with children were leaving the MSA and/or that families are not having children at the same rate as they did 20 years ago. Current figures indicate that more families with children may be joining the MSA or there has been an increase in families having children.

TABLE 1A. DEMOGRAPHIC OVERVIEW FOR THE CITY OF MOLINE AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Moline			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		35,084	82.6%		347,335	90.7%
White		28,588	67.3%		294,524	76.9%
Black		3,959	9.3%		27,796	7.3%
Asian or Pacific Islander		978	2.3%		9,084	2.4%
Native American		26	0.1%		432	0.1%
Two or More Races		1,383	3.3%		4,399	3.8%
Other		150	0.4%		1,100	0.3%
Hispanic		7,368	17.4%		35,648	9.3%
Total Population		42,452	100.0%		382,983	100.0%
National Origin						
#1 country of origin	Mexico	2,001	4.7%	Mexico	6,639	1.7%
#2 country of origin	India	288	0.7%	India	1,460	0.4%
#3 country of origin	Philippines	211	0.5%	Philippines	838	0.2%
#4 country of origin	Togo	132	0.3%	Togo	835	0.2%
#5 country of origin	Burma (Myanmar)	73	0.2%	Burma (Myanmar)	786	0.2%
#6 country of origin	Morocco	41	0.1%	Vietnam	780	0.2%

#7 country of origin	Venezuela	38	0.1%	China:	647	0.2%
#8 country of origin	Vietnam	36	0.1%	Pakistan	426	0.1%
#9 country of origin	Germany	33	0.1%	Germany	355	0.1%
#10 country of origin	Syria	30	0.1%	Canada	319	0.1%
Total Foreign-Born Population		3,768	8.9%		19,934	5.2%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	1,747	9.6%	Spanish	8,905	5.4%
#2 LEP Language	Other Indo-European	257	1.4%	Other Indo-European	1,641	1.0%
#3 LEP Language	French, Haitian, or Cajun	240	1.3%	French, Haitian, or Cajun	1,445	0.9%

Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1A. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Moline			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		1,288	3.0%		13,546	3.5%
Vision difficulty		734	1.7%		6,884	1.8%
Cognitive difficulty		2,383	5.6%		19,309	5.0%
Ambulatory difficulty		2,349	5.5%		22,320	5.8%
Self-care difficulty		885	2.1%		7,885	2.1%
Independent living difficulty		1,881	4.4%		16,282	4.3%
Total Population with a Disability		**5,772**	**13.6%**		**48,979**	**12.8%**
Sex						
Male		20,896	49.2%		186,611	48.7%
Female		21,242	50.0%		191,234	49.9%
Age						
Under 18		9,832	23.2%		86,914	22.7%
18-64		24,306	57.3%		221,711	57.9%
65+		8,000	18.8%		69,220	18.1%

Family Type						
Households with one or more people under 18 years						
Married-couple with children		3,128	17.1%		30,295	18.4%
Female householder with children, no spouse present		1,517	8.3%		11,389	6.9%
Male householder with children, no spouse present		529	2.9%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		4,994	27.3%		46,513	28.3%
Female householder with no children, no spouse present		776	4.2%		5,159	3.1%
Male householder with no children, no spouse present		360	2.0%		2,785	1.7%
Total Households		18,267	100.0%		164,230	100.0%

Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1B. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Davenport			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		92,248	90.9%		347,335	90.7%
White		73,396	72.3%		294,524	76.9%
Black		10,994	10.8%		27,796	7.3%
Asian or Pacific Islander		1,960	1.9%		9,084	2.4%
Native American		236	0.2%		432	0.1%
Two or More Races		5,251	5.2%		14,399	3.8%
Other		411	0.4%		1,100	0.3%
Hispanic		9,200	9.1%		35,648	9.3%
Total Population		101,448	100.0%		382,983	100.0%
National Origin						
#1 coun1try of origin	Mexico	1,881	1.9%	Mexico	6,639	1.7%
#2 country of origin	Vietnam	638	0.6%	India	1,460	0.4%
#3 country of origin	Haiti	235	0.2%	Philippines	838	0.2%
#4 country of origin	Philippines	190	0.2%	Togo	835	0.2%
#5 country of origin	Bosnia and Herzegovina	175	0.2%	Burma (Myanmar)	786	0.2%
#6 country of origin	Togo	157	0.2%	Vietnam	780	0.2%
#7 country of origin	Korea	131	0.1%	China:	647	0.2%

#8 country of origin	Canada	121	0.1%	Pakistan	426	0.1%
#9 country of origin	Nepal	107	0.1%	Germany	355	0.1%
#10 country of origin	China:	101	0.1%	Canada	319	0.1%
Total Foreign-Born Population		4,732	4.7%		19,934	5.2%
Limited English Proficiency (LEP) Language Households						
#1 LEP Language	Spanish	1,597	3.7%	Spanish	8,905	5.4%
#2 LEP Language	Other Asian and Pacific Island Languages	275	0.6%	Other Indo-European	1,641	1.0%
#3 LEP Language	German or other West Germanic Languages	222	0.5%	French, Haitian, or Cajun	1,445	0.9%

Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1B. DEMOGRAPHIC OVERVIEW FOR THE CITY OF DAVENPORT AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Davenport			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		3,443	3.4%		13,546	3.5%
Vision difficulty		2,138	2.1%		6,884	1.8%
Cognitive difficulty		5,675	5.6%		19,309	5.0%
Ambulatory difficulty		6,336	6.2%		22,320	5.8%
Self-care difficulty		2,094	2.1%		7,885	2.1%
Independent living difficulty		4,539	4.5%		16,282	4.3%
Total Population with a Disability		**13,670**	**13.5%**		**48,979**	**12.8%**
Sex						
Male		49,516	48.8%		186,611	48.7%
Female		50,571	49.8%		191,234	49.9%
Age						
Under 18		21,631	21.3%		86,914	22.7%
18-64		62,691	61.8%		221,711	57.9%
65+		15,765	15.5%		69,220	18.1%
Family Type						

Households with one or more people under 18 years						
Married couple with children		6,228	14.6%		30,295	18.4%
Female householder with children, no spouse present		3,615	8.5%		11,389	6.9%
Male householder with children, no spouse present		1,122	2.6%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		10,745	25.2%		46,513	28.3%
Female householder with no children, no spouse present		1,761	4.1%		5,159	3.1%
Male householder with no children, no spouse present		633	1.5%		2,785	1.7%
Total Households		42,667	100.0%		164,230	100.0%

Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1C. DEMOGRAPHIC OVERVIEW FOR THE CITY OF ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Rock Island			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Race/Ethnicity						
Non-Hispanic		32,186	86.4%		47,335	90.7%
White		23,211	62.3%		94,524	76.9%
Black		5,964	16.0%		27,796	7.3%
Asian or Pacific Islander		1,638	4.4%		9,084	2.4%
Native American		76	0.2%		432	0.1%
Two or More Races		1,265	3.4%		14,399	3.8%
Other		32	0.1%		1,100	0.3%
Hispanic		5,078	13.6%		35,648	9.3%
Total Population		37,264	100.0%		82,983	100.0%
National Origin						
#1 country of origin	Mexico	1,050	2.8%	Mexico	6,639	1.7%
#2 country of origin	China, excluding Hong Kong and Taiwan	156	0.4%	India	1,460	0.4%
#3 country of origin	Tanzania	150	0.4%	Philippines	838	0.2%
#4 country of origin	Thailand	122	0.3%	Togo	835	0.2%
#5 country of origin	Philippines	102	0.3%	Burma (Myanmar)	786	0.2%
#6 country of origin	Pakistan	83	0.2%	Vietnam	780	0.2%

#7 country of origin	India	74	0.2%	China:	647	0.2%
#8 country of origin	Vietnam	70	0.2%	Pakistan	426	0.1%
#9 country of origin	Ethiopia	55	0.1%	Germany	355	0.1%
#10 country of origin	Guyana	51	0.1%	Canada	319	0.1%
Total Foreign-Born Population		3,466	9.3%		19,934	5.2%
Limited English Proficiency (LEP) Language Households						
#1 LEP Language	Spanish	1,047	2.8%	Spanish	8,905	5.4%
#2 LEP Language	Other and unspecified languages	238	0.6%	Other Indo-European	1,641	1.0%
#3 LEP Language	French, Haitian, or Cajun	202	0.5%	French, Haitian, or Cajun	1,445	0.9%

Note: All % represent a share of the total population within the jurisdiction or region. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 1C. DEMOGRAPHIC OVERVIEW FOR THE CITY OF ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Rock Island			Davenport-Moline-Rock Island MSA		
		#	%		#	%
Disability Type						
Hearing difficulty		1,177	3.2%		13,546	3.5%
Vision difficulty		591	1.6%		6,884	1.8%
Cognitive difficulty		2,499	6.7%		19,309	5.0%
Ambulatory difficulty		2,845	7.6%		22,320	5.8%
Self-care difficulty		1,053	2.8%		7,885	2.1%
Independent living difficulty		1,869	5.0%		16,282	4.3%
Total Population with a Disability		5,518	14.8%		48,979	12.8%
Sex						
Male		18,085	48.5%		186,611	48.7%
Female		18,605	49.9%		191,234	49.9%
Age						
Under 18		8,281	22.2%		86,914	22.7%
18-64		22,304	59.9%		221,711	57.9%
65+		6,105	16.4%		69,220	18.1%
Family Type						

Households with one or more people under 18 years						
Married couple with children		1,908	12.5%		30,295	18.4%
Female householder with children, no spouse present		1,494	9.8%		11,389	6.9%
Male householder with children, no spouse present		392	2.6%		4,645	2.8%
Households with no people under 18 years						
Married couple with no children		3,268	21.4%		46,513	28.3%
Female householder with no children, no spouse present		642	4.2%		5,159	3.1%
Male householder with no children, no spouse present		270	1.8%		2,785	1.7%
Total Households		15,247	100.0%		164,230	100.0%

Note: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total households. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Demographic Indicator	City of Moline							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	39,025	90.20%	35,667	82.40%	32,797	75.40%	28,588	67.34%
Black, Non-Hispanic	803	1.90%	1,479	3.40%	2,566	5.90%	3,959	9.33%
Hispanic	2,936	6.80%	5,189	12.00%	6,760	15.60%	7,368	17.36%
Asian or Pacific Islander, Non-Hispanic	333	0.80%	660	1.50%	1,137	2.60%	978	2.30%
Native American, Non-Hispanic	83	0.20%	170	0.40%	181	0.40%	26	0.06%
National Origin								
Foreign-born	1,534	3.50%	3,047	7.00%	4,062	9.30%	3,768	8.88%
LEP								
Limited English proficiency	1,011	2.30%	2,204	5.10%	2,822	6.50%	2,244	5.29%
Sex								
Male	20,440	47.20%	20,567	47.50%	20,962	48.20%	20,896	49.22%
Female	22,846	52.80%	22,742	52.50%	22,521	51.80%	21,242	50.04%
Age								
Under 18	10,814	25.00%	10,865	25.10%	9,903	22.80%	9,832	23.16%

18-64	25,510	58.90%	25,868	59.70%	26,386	60.70%	24,306	57.26%
65+	6,961	16.10%	6,576	15.20%	7,194	16.50%	8,000	18.84%
Family Type								
Families with children	5,692	47.60%	5,036	45.90%	4,902	43.40%	5,174	45.8%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Davenport							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	83,627	87.20%	79,949	81.30%	76,414	76.70%	73,396	72.35%
Black, Non-Hispanic	7,411	7.70%	9,938	10.10%	12,626	12.70%	10,994	10.84%
Hispanic	3,293	3.40%	5,267	5.40%	7,253	7.30%	9,200	9.07%
Asian or Pacific Islander, Non-Hispanic	965	1.00%	2,247	2.30%	2,539	2.60%	1,960	1.93%
Native American, Non-Hispanic	330	0.30%	679	0.70%	697	0.70%	236	0.23%

National Origin								
Foreign-born	2,356	2.50%	3,671	3.70%	4,237	4.30%	4,732	4.66%
LEP								
Limited English proficiency	1,739	1.80%	2,705	2.80%	3,038	3.10%	2,094	2.06%
Sex								
Male	45,784	47.70%	47,773	48.60%	48,553	48.70%	49,516	48.81%
Female	50,123	52.30%	50,571	51.40%	51,132	51.30%	50,571	49.85%
Age								
Under 18	26,287	27.40%	26,229	26.70%	23,946	24.00%	21,631	21.32%
18-64	57,490	59.90%	59,999	61.00%	63,216	63.40%	62,691	61.80%
65+	12,130	12.70%	12,115	12.30%	12,523	12.60%	15,765	15.54%
Family Type								
Families with children	12,688	51.10%	12,427	50.10%	11,185	45.70%	10,965	45.5%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	City of Rock Island							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	31,560	78.40%	29,139	74.10%	26,061	67.80%	23,211	62.29%
Black, Non-Hispanic	6,813	16.90%	7,247	18.40%	7,672	20.00%	5,964	16.00%
Hispanic	1,530	3.80%	2,296	5.80%	3,601	9.40%	5,078	13.63%
Asian or Pacific Islander, Non-Hispanic	237	0.60%	384	1.00%	820	2.10%	1,638	4.40%
Native American, Non-Hispanic	78	0.20%	181	0.50%	230	0.60%	76	0.20%
National Origin								
Foreign-born	962	2.40%	1,267	3.20%	2,203	5.70%	3,466	9.30%
LEP								
Limited English proficiency	634	1.60%	803	2.00%	1,620	4.20%	1,487	3.99%
Sex								
Male	18,905	46.90%	18,776	47.70%	18,487	48.10%	18,085	48.53%
Female	21,385	53.10%	20,572	52.30%	19,970	51.90%	18,605	49.93%
Age								

Under 18	9,818	24.40%	9,250	23.50%	8,551	22.20%	8,281	22.22%
18-64	23,368	58.00%	23,666	60.20%	23,991	62.40%	22,304	59.85%
65+	7,104	17.60%	6,431	16.30%	5,915	15.40%	6,105	16.38%
Family Type								
Families with children	4,530	45.20%	3,791	45.70%	3,867	42.80%	3,794	47.6%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

TABLE 2. DEMOGRAPHIC TRENDS FOR THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Demographic Indicator	Davenport-Moline-Rock Island MSA							
	1990		2000		2010		Current (2022)	
	#	%	#	%	#	%	#	%
Race/Ethnicity								
White, Non-Hispanic	332,490	90.30%	324,058	86.20%	311,053	81.90%	294,524	76.90%
Black, Non-Hispanic	18,776	5.10%	23,551	6.30%	29,904	7.90%	27,796	7.26%
Hispanic	13,196	3.60%	20,914	5.60%	29,024	7.60%	35,648	9.31%
Asian or Pacific Islander, Non-Hispanic	2,407	0.70%	4,925	1.30%	7,179	1.90%	9,084	2.37%

Native American, Non-Hispanic	778	0.20%	1,869	0.50%	2,092	0.60%	432	0.11%
National Origin								
Foreign-born	7,577	2.10%	12,733	3.40%	16,133	4.30%	19,934	5.20%
LEP								
Limited English proficiency	5,758	1.60%	9,142	2.40%	10,982	2.90%	11,991	3.13%
Sex								
Male	177,861	48.30%	183,403	48.80%	186,589	49.10%	186,611	48.73%
Female	190,290	51.70%	192,616	51.20%	193,101	50.90%	191,234	49.93%
Age								
Under 18	98,550	26.80%	97,174	25.80%	89,568	23.60%	86,914	22.69%
18-64	218,889	59.50%	226,523	60.20%	233,011	61.40%	221,711	57.89%
65+	50,712	13.80%	52,322	13.90%	57,111	15.00%	69,220	18.07%
Family Type								
Families with children	49,083	49.10%	42,772	46.90%	43,014	42.80%	45,119	45.5%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released November 2017, https://egis.hud.gov/affht/. American Community Survey, 5-Year 2018-2022 Data.

CHAPTER 4.
SEGREGATION AND INTEGRATION

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.[5]

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and HOPE VI, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

Race and Ethnicity

As of 2022, the spatial distribution patterns of all racial and ethnic groups are relatively uniform and proportionate with population density throughout the cities of Moline, Rock Island, and Davenport. Although, all three cities tend to have more density along their intersection with the Mississippi River.

While the overall population in the city of Moline is evenly distributed with no significant differences in density among neighborhoods throughout the city, there is a higher concentration of Hispanic/Latino residents within its northwestern tracts. Black/African American residents also appear to concentrate in the city's north-western and north-eastern tracts in comparison to their sparse distribution throughout the rest of the city. The interspersed spatial distribution of racial and ethnic minority populations with certain concentrations of some groups indicates residential segregation is occurring. The other southern neighborhoods in Moline have less density while also containing fewer concentrations of minority groups. Similar to the residential patterns from 2010, the spatial data shown in Figure 2 indicates the Hispanic population as the largest minority group in the city. There is also a noticeable concentration of Asian residents in the southeast quadrant despite the southern half of the city being less racially and ethnically diverse.

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[5] Massey, D. (1990). American Apartheid: Segregation and the Making of the Underclass. *American Journal of Sociology, 96*(2), 329-357. Retrieved from http://www.jstor.org/stable/2781105

Since 2000, all three cities have experienced a significant influx of non-White residents similar to other cities in the Davenport-Moline-Rock Island MSA. The residential patterns of racial and ethnic minority groups since 2000 show less geographic concentration and segregation of specific groups. Although there is still some degree of residential segregation, there is less of a spatial divide between the groups, and the population as a whole is now more diverse and mixed.

The overall population distribution in the city of Davenport in 2022 is similar to residential patterns in Moline. Since 2000, the population has become less centralized and spread evenly to neighborhoods throughout the city. Racial and ethnic minority groups were mostly concentrated in dense, central neighborhoods and the south-west quadrant of the city, but have since moved progressively outwards following the residential patterns of the overall population. In addition to an overall population increase of non-White residents, the city of Davenport also experienced a noticeable growth in diversity among racial and ethnic minority populations. In 2000, the largest concentration of minority groups, particularly Black/African American and Hispanic/Latino residents, were mostly within the south-western tracts along the Mississippi River. As of 2022, as density has disbursed throughout the rest of the city, other neighborhoods have also become more diverse. However, the largest concentration of minority residents still remains within the same south-western tracts of the city where density is highest.

Compared to the cities of Davenport and Moline, the spatial distribution of the population by race and ethnicity in the city of Rock Island is similar, with higher concentration of minority groups in the north-west tracts at which the city meets the Mississippi River. Similar to residential patterns from 2000, the residential population in the northwest quadrant of the city is predominantly Black/African American and Hispanic/Latino. The northern half of the city is more densely populated and racially and ethnically diverse compared to the southern half.

Although the cities have become significantly more diverse over the last 20 years, racial and ethnic minority communities still tend to live in the most densely populated areas of the cities along the Mississippi River and are less prevalent in the less densely populated areas on the outer limits of the region.

FIGURE 2. POPULATION BY RACE AND ETHNICITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND, 2022

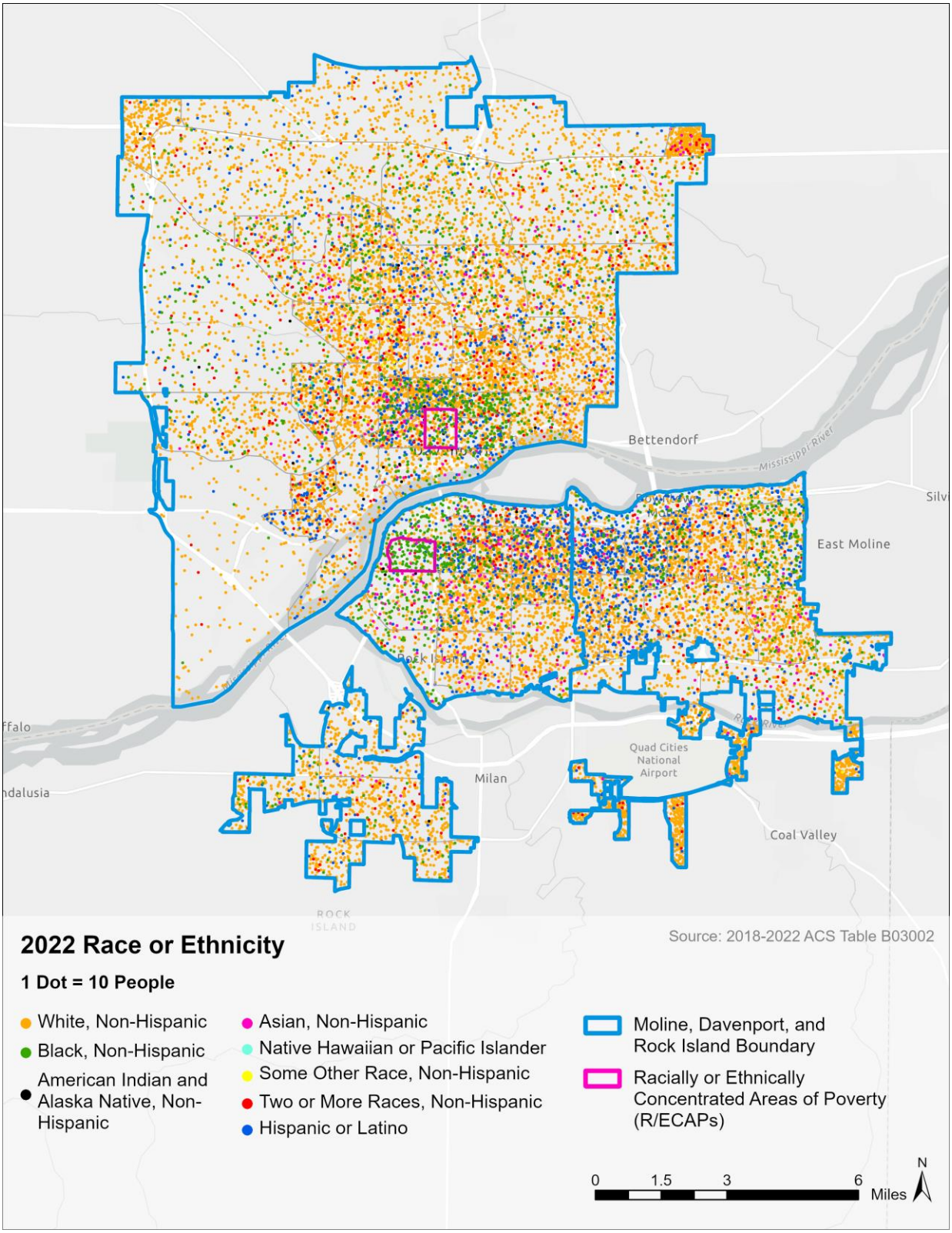


FIGURE 3. POPULATION BY RACE AND ETHNICITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND, 2010

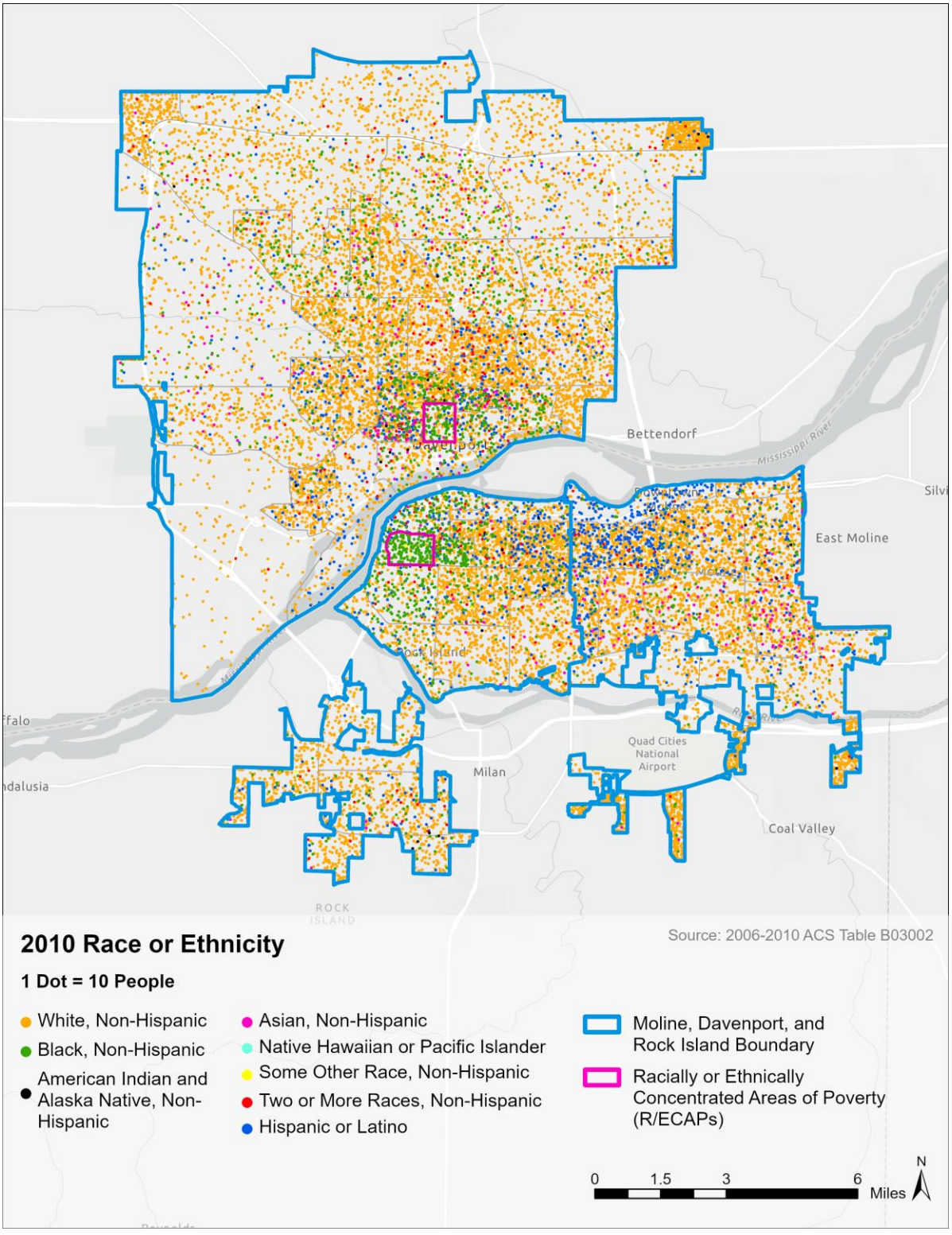
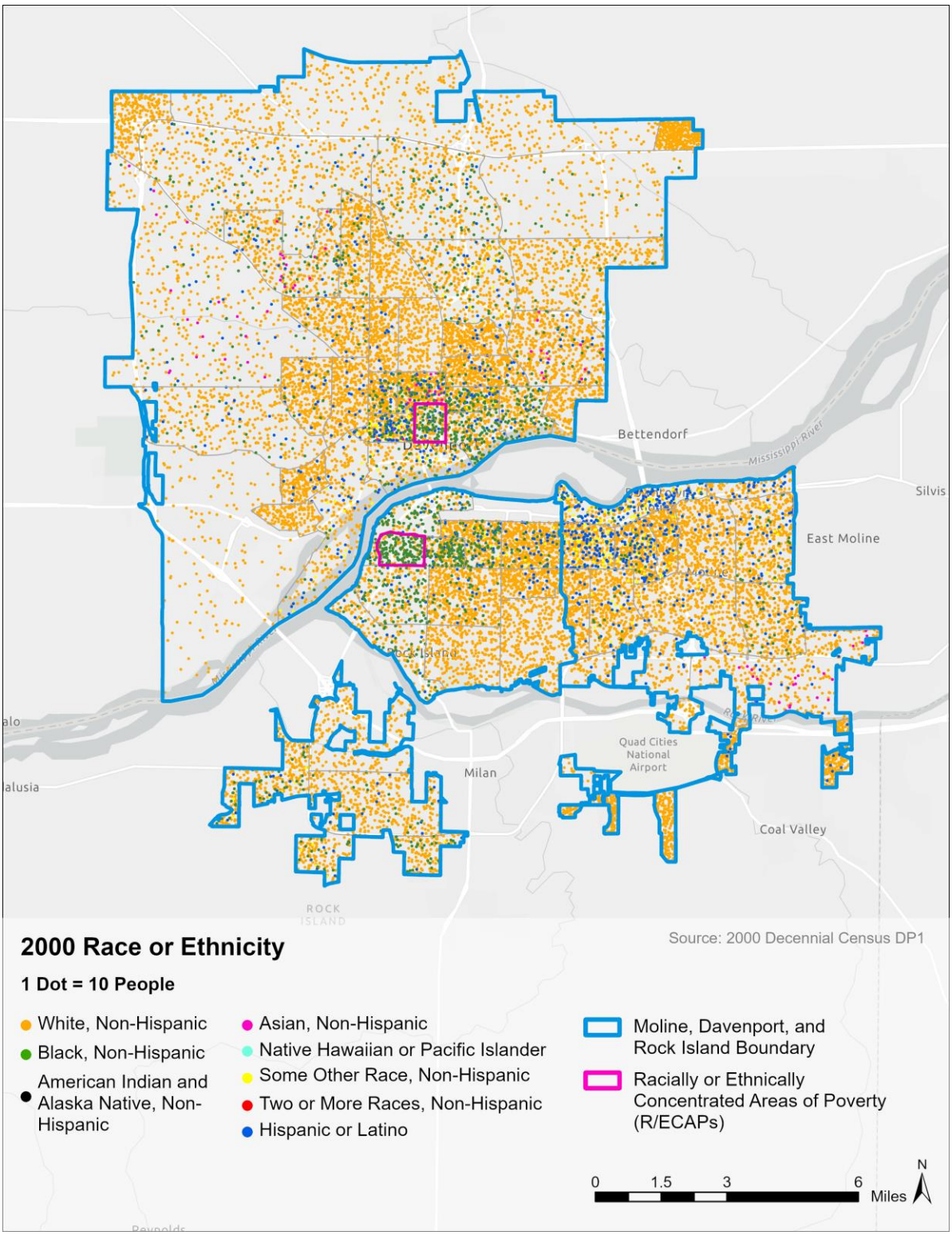


FIGURE 4. POPULATION BY RACE AND ETHNICITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND, 2000



Segregation Levels

In addition to visualizing racial and ethnic compositions of Davenport, Moline, and Rock Island with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology uses a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas have the same proportion of minority and majority members as the larger area in which they live. Evenness is not measured in an absolute sense but is scaled relative to the other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

The proportion of the minority population group can be small and still not segregated if evenly spread among tracts or block groups. Segregation is maximized when no minority and majority members occupy a common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of minority members that would have to change their area of residence to match the distribution of the majority, or vice versa.

The table on the following page shares the dissimilarity indices for four pairings in the cities of Davenport, Moline, Rock Island, and the region. This table presents values for 1990, 2000, and 2010, all calculated using census tracts as the area of measurement. The "current" figure is calculated using block groups. Because block groups are typically smaller geographies, they measure segregation at a finer grain than analyses that use census tracts and, as a result, often indicate slightly higher levels of segregation than tract-level calculations.[6] This assessment begins with a discussion of segregation at the tract-level from 1990 through 2010, and then examines the "current" figures calculated using block groups based on ACS 2018-2022 data.

The 2010 dissimilarity indices calculated for each pairing in the city of Davenport show low levels of segregation. The highest DI value of 33.93 was for the Black/White pairing. The Hispanic/White pairing resulted in the lowest DI of 21.29. DI for all pairings declined from 1990, however, the Black/White pairing experienced the most

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[6] Iceland, John and Erika Steinmetz. 2003. *The Effects of Using Block Groups Instead of Census Tracts When Examining Residential Housing Patterns.* U.S. Census Bureau, Washington DC: US. Accessed via https://www.census.gov/hhes/www/housing/resseg/pdf/unit_of_analysis.pdf.

This study of the effect of using census block groups instead of tracts to examine housing pattern in 331 metropolitan areas throughout the U.S. indicated that index scores were modestly higher when using block groups, by an average of 3.3 points for all metro area dissimilarity scores.

significant decrease moving from moderate to low segregation. DI for Hispanic/White and Asian or Pacific Islander/White pairings have remained in low segregation levels since 1990.

TABLE 3. DISSIMILARITY INDICES FOR THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Race/Ethnicity	Trends			Current (2022)
	1990	2000	2010	
City of Moline				
Non-White/White	28.7	29.3	23.7	30.7
Black/White	14.6	23.3	23.5	39.2
Hispanic/White	38.1	41.5	35.6	34.7
Asian or Pacific Islander/White	19.3	36.7	33.3	44.0
City of Davenport				
Non-White/White	33.3	31.2	25.7	32.8
Black/White	42.6	39.3	33.9	35.3
Hispanic/White	26.3	26.0	21.3	29.2
Asian or Pacific Islander/White	27.7	26.8	21.6	41.6
City of Rock Island				
Non-White/White	53.9	46.2	43.1	44.1
Black/White	60.8	54.8	51.1	50.3
Hispanic/White	35.4	31.4	31.6	31.3
Asian or Pacific Islander/White	23.4	14.8	34.4	32.8
Davenport-Moline-Rock Island MSA				
Non-White/White	44.1	40.4	37.5	43.8
Black/White	58.5	52.9	47.8	49.9
Hispanic/White	37.8	39.6	37.8	36.7
Asian or Pacific Islander/White	33.0	39.4	36.6	51.7

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0006, Released November 2020, https://egis.hud.gov/affht/. ACS 2018-2022 5-Year Data.

DI calculations in the city of Moline in 2010 also indicate low levels of segregation. However, DI for two pairings have increased since 1990. The Black/White pairing increased by nearly 9 points while the Asian or Pacific Islander/White pairing experienced the greatest of 14 points. The DI for the Hispanic/White decreased slightly

from moderate to low segregation levels in 2000 but remained the highest of all groups in 2010. In contrast to DI calculations in Davenport and Rock Island, the Black/White pairing in Moline had the lowest DI of 23.53 in 2010.

The dissimilarity indices calculated for each pairing in the city of Rock Island show moderate segregation among Black and White populations. Although the DI for the Black/White pairing decreased by nearly 10 points since 1990, the DI is significantly higher than the Hispanic/White and Asian or Pacific Islander/White pairing. The DI of 43.06 for non-White/White pairing also indicates moderate segregation between the two populations. Contrary to the overall decreases in DI for other pairings, the Asian or Pacific Islander/White pairing yielded a DI of 34.41 in 2010, 11 points higher than the calculated DI in 1990.

The "current" figures for dissimilarity indices show slightly higher levels of segregation compared to 2010 data, however, most of the pairings in all three cities are at low segregation levels. The Asian or Pacific Islander/White pairing has the highest DI (44.0) in the city of Moline slightly crossing the threshold of moderate segregation. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing where there is a 11-point discrepancy between "current" and 2010 figures.

"Current" figures in the city of Davenport indicate moderate segregation among Asian or Pacific Islander and White populations as well. Since 2010, calculations for all Non-White groups and White pairings yielded higher DI measurements but remained in low segregation levels. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing where there is a 20-point discrepancy between "current" and 2010 figures.

Among the three cities, the city of Rock Island experiences the highest levels of segregation between Non-White and White residents according to "current" DI figures. The highest DI value of 50.3 was for the Black/White pairing which indicates moderate segregation. The DI calculated for both the Hispanic/White and Asian or Pacific Islander/White pairings indicate low levels of segregation between these populations. The most significant difference in DI also occurs with the Asian or Pacific Islander/White pairing, however, in this case there was a decrease of 1.6 percentage points between "current" and 2010 figures.

Overall, in the Davenport-Moline-Rock Island MSA, the dissimilarity indices show slightly moderate levels of segregation between Non-White and White residents, with a DI measurement of 43.8. The highest level of segregation is occurring between Asian or Pacific Islander/White residents, which scored at a high level of segregation at 51.7. The level of segregation between Black and White residents also increased since 2010 and is currently slightly below the threshold of moderate level segregation with a score of 49.9. While 2010 data showed an overall decrease in segregation levels compared

to previous decades, the current measurements indicate that levels of segregation have increased since 2010 and are also reaching higher levels of segregation again.

National Origin and Limited English Proficiency Population

Settlement patterns of immigrants significantly impact the composition and landscape of communities across the United States. Large central cities have the largest population of foreign-born residents, but suburban areas are experiencing rapid growth of foreign-born populations recently.[7] Clusters of immigrants of the same ethnicity form for a variety of reasons. Social capital in the form of kinship ties, social network connections, and shared cultural experiences often draw new immigrants to existing communities. Settling in neighborhoods with an abundance of social capital is less financially burdensome for immigrants and provides opportunities to accumulate financial capital through employment and other resources that would otherwise be unattainable.[8]

Populations with limited English proficiency (LEP) are typically composed of foreign-born residents that originate from countries where English is not the primary language, however, a substantial portion (19%) of the national LEP population is born in the United States. Nationally, the LEP population has lower levels of education and is more likely to live in poverty compared to the English proficient population.[9] Recent studies have also found that areas with high concentrations of LEP residents have lower rates of homeownership.[10]

Communities of people sharing the same ethnicity and informal networks are able to provide some resources and opportunities, but numerous barriers and limited financial capital influence residential patterns of foreign-born and LEP populations.

Figure 5 shows foreign-born residents are somewhat dispersed throughout the entirety of Moline and Rock Island. In Moline, there is a higher concentration of foreign-born residents within the northern half of the city. There is also some residential segregation occurring between residents born in Mexico who are concentrated on the west side of the city and residents from Vietnam, who are concentrated on the east

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[7] James, F., Romine, J., & Zwanzig, P. (1998). The Effects of Immigration on Urban Communities. Cityscape, 3(3), 171-192.

[8] Massey, D. (1999). Why Does Immigration Occur?: A Theoretical Synthesis. In Hirschman C., Kasinitz P., & DeWind J. (Eds.), *Handbook of International Migration, The: The American Experience* (pp. 34-52). Russell Sage Foundation.

[9] Zong, J. & Batalova, J. (2015). "The Limited English Proficient Population in the United States" ***Migration Information Source***. Retrieved: http://www.migrationpolicy.org/article/limited-english-proficient-population-united-states

[10] Golding, E., Goodman, L., & Strochack, S. (2018). "Is Limited English Proficiency a Barrier to Homeownership." Urban Institute. Retrieved: https://www.urban.org/research/publication/limited-english-proficiency-barrier-homeownership

side. Residents originating from Mexico and Vietnam comprise the two largest groups among the foreign-born population in Moline. There is a slightly stronger residential pattern of Vietnamese residents in central Davenport compared to the other two cities. In Rock Island, there is a larger presence of residents originating from India and also appears to have the lowest levels of residential segregation amongst the foreign-born population.

Figure 6 shows the geographic distribution of residents with limited English proficiency (LEP) coincide with the locations of the foreign-born population in all three cities. The residential patterns of the Spanish-speaking and Vietnamese-speaking LEP populations closely mirror that of foreign-born residents originating from Mexico and Vietnam, respectively. LEP populations that speak French are concentrated in neighborhoods where residents from West African countries reside in the city of Moline. There is also some concentration of residents who speak Indo-European languages in the south-east quadrants of Moline and Davenport.

FIGURE 5. FOREIGN-BORN POPULATION BY NATIONALITY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND

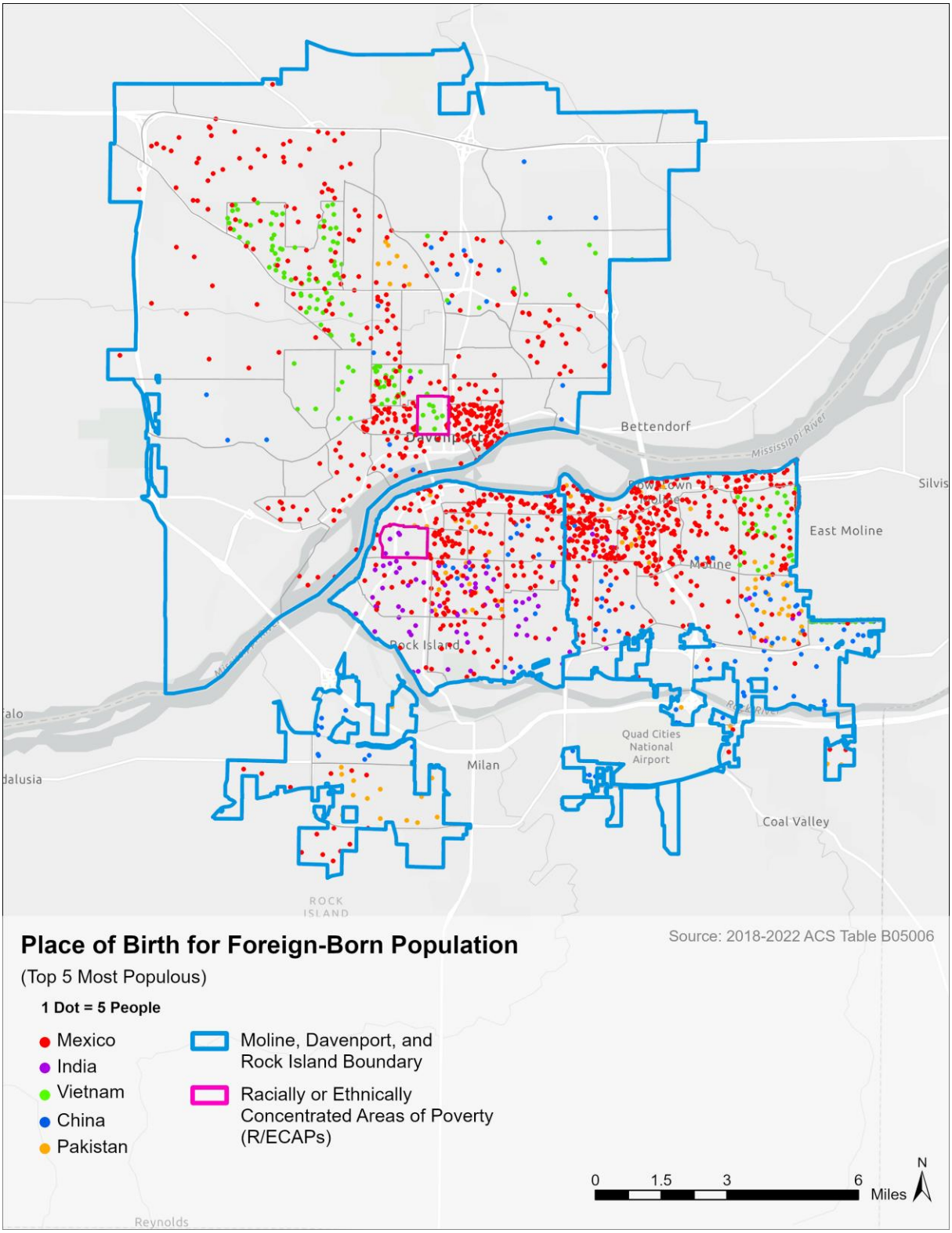
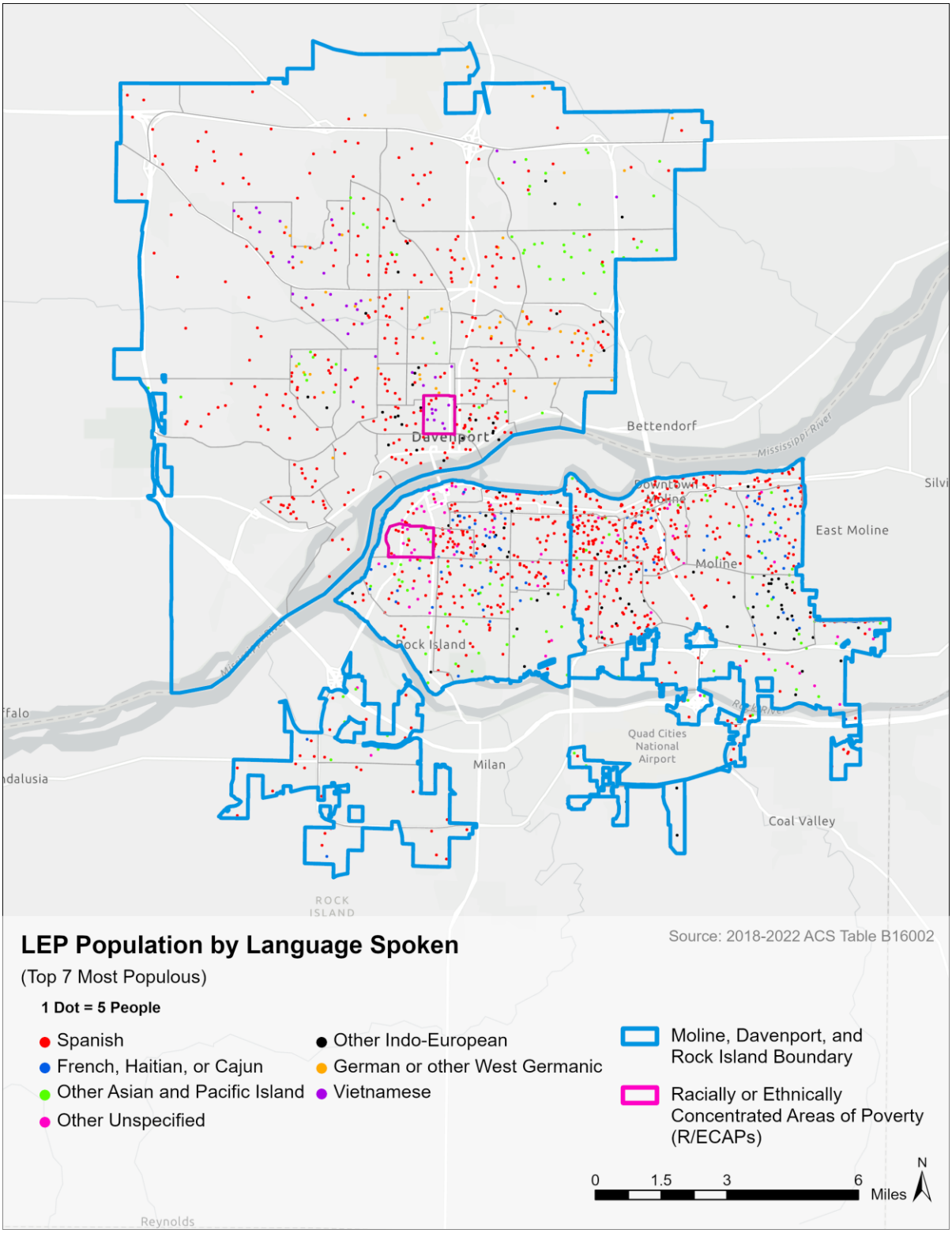


FIGURE 6. POPULATION WITH LIMITED ENGLISH PROFICIENCY IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND



CHAPTER 5.
ACCESS TO OPPORTUNITY

Where people live shapes prospects for economic mobility, as well as access to quality education, affordable transportation, a healthy environment, and fresh, affordable food. For protected classes, such as people of color or with disabilities, neighborhood or housing choices are often limited by factors such as discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to proficient schools and jobs that pay a living wage. In this way, limited housing choice reduces access to opportunity for many protected classes.

It is important to understand opportunity, as used in this context, as a subjective quality. Typically, it refers to access to resources like employment, quality education, healthcare, childcare, and other services that allow individuals and communities to achieve a high quality of life. However, research on this subject has found perceptions of opportunity follow similar themes but are prioritized differently by different groups. Racial and ethnic minorities, low-income groups, and residents of distressed neighborhoods identified job access, employment, and training as important opportunities while white residents, higher income groups, and residents of wealthier neighborhoods more often identified sense of community, social connections among neighbors, freedom of choice, education, and retirement savings.

Proximity is often used to indicate levels of access to opportunity; however, it would be remiss to consider proximity as the only factor in determining level of access. Access to opportunity is also influenced by social, economic, and cultural factors, thus making it difficult to accurately identify and measure. HUD conducted research regarding Moving to Opportunity for Fair Housing (MTO) to understand the impact of increased access to opportunity. Researchers found residents who moved to lower-poverty neighborhoods experienced safer neighborhoods and better health outcomes, but there was no significant change in educational outcomes, employment, or income. However, recent studies show the long-term effects of MTO on the educational attainment of children who were under the age of 13 are overwhelmingly positive, including improved college attendance rates and higher incomes. On the other hand, children who were over the age of 13 show negative long-term impacts from MTO.

The strategy to improve access to opportunities through housing and community development programs has been two-pronged. Tenant-based housing vouchers allow recipients mobility to locate in lower-poverty areas, while programs such as the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in disadvantaged neighborhoods.

Overview of HUD-Defined Opportunity Factors

Among the many factors that drive housing choice for individuals and families are neighborhood factors including access to quality schools, jobs, and transit. To measure economic and educational conditions at a neighborhood level, HUD developed a methodology to quantify the degree to which a neighborhood provides such opportunities. For each block group in the U.S., HUD provides a score on several "opportunity dimensions," including school proficiency, poverty, labor market engagement, jobs proximity, transportation costs, transit trips, and environmental health. For each block group, a value is calculated for each index and results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area, state, or nation. For each opportunity dimension, a higher index score indicates more favorable neighborhood characteristics.

Average index values by race and ethnicity for the city and region are provided in Table 4 for the total population and the population living below the federal poverty line. These values can be used to assess whether some population subgroups tend to live in higher opportunity areas than others, and will be discussed in more detail by opportunity dimension throughout the remainder of this chapter. The Opportunity Index Disparity measures the difference between the scores for the White non-Hispanic group and other groups. A negative score indicates that the particular subgroup has a lower score on that dimension than the White non-Hispanic group. A positive score indicates that the subgroup has a higher score than the White non-Hispanic Group. Significant disparities of 10 points or more are denoted in yellow, while the most extreme disparities of 20 points or more are denoted in red.

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Moline – Total Population									
Low Poverty Index	56.14	50.81	49.66	64.25	52.99	-5.33	-6.48	8.11	-3.15
School Proficiency Index	37.82	41.54	24.17	51.97	39.02	3.72	-13.65	14.15	1.2
Labor Market Index	58.84	56.44	46.40	64.21	54.96	-2.4	-12.44	5.37	-3.88
Transit Index	71.22	69.71	75.44	69.31	72.05	-1.51	4.22	-1.91	0.83
Low Transportation Cost Index	49.55	51.18	52.15	51.05	51.14	1.63	2.6	1.5	1.59
Jobs Proximity Index	46.72	43.51	48.24	45.26	43.95	-3.21	1.52	-1.46	-2.77
Environmental Health Index	54.33	53.45	51.57	56.73	53.54	-0.88	-2.76	2.4	-0.79
City of Moline – Population below the Poverty Line									
Low Poverty Index	49.33	46.54	50.23	77.00	34.09	-2.79	0.9	27.67	-15.24
School Proficiency Index	26.93	35.18	31.95	56.34	43.84	8.25	5.02	29.41	16.91
Labor Market Index	49.37	54.85	47.33	75.00	67.03	5.48	-2.04	25.63	17.66
Transit Index	75.60	68.13	71.55	67.00	62.98	-7.47	-4.05	-8.6	-12.62
Low Transportation Cost Index	51.17	52.69	51.88	53.00	50.96	1.52	0.71	1.83	-0.21
Jobs Proximity Index	48.03	43.10	48.52	37.94	27.90	-4.93	0.49	-10.09	-20.13
Environmental Health Index	52.39	51.91	53.04	59.00	49.04	-0.48	0.65	6.61	-3.35

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Davenport - Total Population									
Low Poverty Index	46.90	35.24	38.64	43.91	40.23	-11.66	-8.26	-2.99	-6.67
School Proficiency Index	16.59	12.56	11.64	14.47	11.76	-4.03	-4.95	-2.12	-4.83
Labor Market Index	58.56	47.58	48.66	58.47	48.50	-10.98	-9.9	-0.09	-10.06
Transit Index	72.03	75.12	76.34	70.65	75.34	3.09	4.31	-1.38	3.31
Low Transportation Cost Index	53.64	56.65	56.24	53.40	55.51	3.01	2.6	-0.24	1.87
Jobs Proximity Index	68.48	73.07	70.31	65.89	69.17	4.59	1.83	-2.59	0.69
Environmental Health Index	64.63	63.34	63.37	65.73	63.83	-1.29	-1.26	1.1	-0.8
City of Davenport - Population below the Poverty Line									
Low Poverty Index	38.84	29.27	35.01	21.34	17.31	-9.57	-3.83	-17.5	-21.53
School Proficiency Index	11.79	8.45	8.72	3.92	1.40	-3.34	-3.07	-7.87	-10.39
Labor Market Index	50.06	42.21	44.73	29.71	19.07	-7.85	-5.33	-20.35	-30.99
Transit Index	74.35	75.35	79.58	81.02	87.56	1	5.23	6.67	13.21
Low Transportation Cost Index	55.06	56.30	59.68	61.74	61.07	1.24	4.62	6.68	6.01
Jobs Proximity Index	68.36	70.24	73.32	78.23	79.20	1.88	4.96	9.87	10.84
Environmental Health Index	63.89	63.72	61.51	58.33	62.47	-0.17	-2.38	-5.56	-1.42

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
City of Rock Island – Total Population									
Low Poverty Index	43.83	19.00	28.10	28.07	34.77	-24.83	-15.73	-15.76	-9.06
School Proficiency Index	14.71	6.28	9.28	10.63	11.05	-8.43	-5.43	-4.08	-3.66
Labor Market Index	54.23	24.00	38.86	32.52	39.11	-30.23	-15.37	-21.71	-15.12
Transit Index	76.71	81.02	81.11	80.78	78.43	4.31	4.4	4.07	1.72
Low Transportation Cost Index	46.44	53.26	50.53	50.51	49.91	6.82	4.09	4.07	3.47
Jobs Proximity Index	61.87	77.55	69.52	73.17	70.01	15.68	7.65	11.3	8.14
Environmental Health Index	59.26	59.31	57.86	60.11	59.50	0.05	-1.4	0.85	0.24
City of Rock Island – Population below the Poverty Line									
Low Poverty Index	27.86	13.86	23.50	N/a	N/a	-14	-4.36	N/a	N/a
School Proficiency Index	9.30	5.25	7.37	N/a	N/a	-4.05	-1.93	N/a	N/a
Labor Market Index	44.32	15.42	28.38	N/a	N/a	-28.9	-15.94	N/a	N/a
Transit Index	81.12	82.56	81.59	N/a	N/a	1.44	0.47	N/a	N/a
Low Transportation Cost Index	51.33	55.79	51.07	N/a	N/a	4.46	-0.26	N/a	N/a
Jobs Proximity Index	71.62	81.85	74.82	N/a	N/a	10.23	3.2	N/a	N/a
Environmental Health Index	58.95	59.72	58.79	N/a	N/a	0.77	-0.16	N/a	N/a

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/

TABLE 4. DISPARITY IN ACCESS TO NEIGHBORHOOD OPPORTUNITY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA (CONTINUED)

Opportunity Dimension	Race / Ethnicity					Opportunity Index Disparity between White Non-Hispanic Population and Other Groups			
	Non-Hispanic White	Black	Hispanic	Asian/Pacific Islander	Native American	Black	Hispanic	Asian/Pacific Islander	Native American
Davenport-Moline-Rock Island MSA – Total Population									
Low Poverty Index	58.45	34.42	44.36	53.60	49.18	-24.03	-14.09	-4.85	-9.27
School Proficiency Index	42.91	20.07	25.56	36.58	31.09	-22.84	-17.35	-6.33	-11.82
Labor Market Index	60.99	41.31	47.23	61.02	52.67	-19.68	-13.76	0.03	-8.32
Transit Index	56.23	71.96	66.94	66.77	64.28	15.73	10.71	10.54	8.05
Low Transportation Cost Index	40.72	51.79	47.85	48.34	46.66	11.07	7.13	7.62	5.94
Jobs Proximity Index	48.72	66.40	55.22	58.21	56.74	17.68	6.5	9.49	8.02
Environmental Health Index	67.53	60.79	58.83	61.60	63.26	-6.74	-8.7	-5.93	-4.27
Davenport-Moline-Rock Island MSA – Population below the Poverty Line									
Low Poverty Index	47.32	28.82	38.42	32.70	36.98	-18.5	-8.9	-14.62	-10.34
School Proficiency Index	30.00	14.45	20.45	17.96	23.48	-15.55	-9.55	-12.04	-6.52
Labor Market Index	51.70	36.53	41.86	36.75	49.86	-15.17	-9.84	-14.95	-1.84
Transit Index	59.81	72.66	70.07	74.68	51.07	12.85	10.26	14.87	-8.74
Low Transportation Cost Index	45.10	52.97	50.99	56.07	47.36	7.87	5.89	10.97	2.26
Jobs Proximity Index	53.46	66.20	59.75	67.65	35.17	12.74	6.29	14.19	-18.29
Environmental Health Index	65.46	62.68	57.72	60.28	68.18	-2.78	-7.74	-5.18	2.72

Data Source: HUD Affirmatively Furthering Fair Housing Data and Mapping Tool, AFFHT0004, Released July 2020, https://egis.hud.gov/affht/

Education

School proficiency is an indication of the quality of education that is available to residents of an area. High quality education is a vital community resource that can lead to more opportunities and improve quality of life. HUD's school proficiency index is calculated based on the performance of 4th grade students on state reading and math exams. For each block group, the index is calculated using test results in up to the three closest schools within 1.5 miles. Results are then standardized on a scale of 0 to 100 based on relative ranking within the state. A higher index score indicates greater access to high-performing elementary schools.[11]

SCHOOL PROFICIENCY INDEX: BASED ON 4TH GRADE STUDENTS' PERFORMANCE ON STATE READING AND MATH TESTS AT ELEMENTARY SCHOOLS IN OR NEAR EACH BLOCK GROUP

The map on the following page shows HUD-provided opportunity scores related to education for census tracts within the cities of Davenport, Moline, and Rock Island. Follow-up maps display the percentage of residents with completed high school and college educations by location, as well as the number of residents over age 3 enrolled in school by location (this includes college enrollment).

There are significant discrepancies in the levels of access to proficient schools among census tracts within all three cities, but most notably within the City of Davenport. Some tracts in the northern portion of the city score above the 75th percentile, while many tracts in the central and southern portions of the City score in the bottom 10th percentile. These discrepancies are also present in Moline and Rock Island, where no tracts score in the top 75th percentile but many tracts, especially those adjacent to Davenport, score in the bottom 10th percentile.

Table 4 displays significant disparities in access to proficient schools by race and ethnicity, with the most severe disparities noted among Hispanic students in the city of Moline. Disparities also exist by income level, with students living below the poverty line in all three Cities as well as in the MSA experiencing lower school proficiency index scores than their peers as a whole, with the exception of low-income Asian, Hispanic, and Native American students in Moline, who score slightly higher than their peers as a whole. The students with the lowest school proficiency index ratings are low-income

[11] HUD's data sources for its school proficiency index include attendance area zones from School Attendance Boundary Information System (SABINS) and Maponics, school proficiency data from Great Schools, and school addresses and attendance from Common Core of Data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

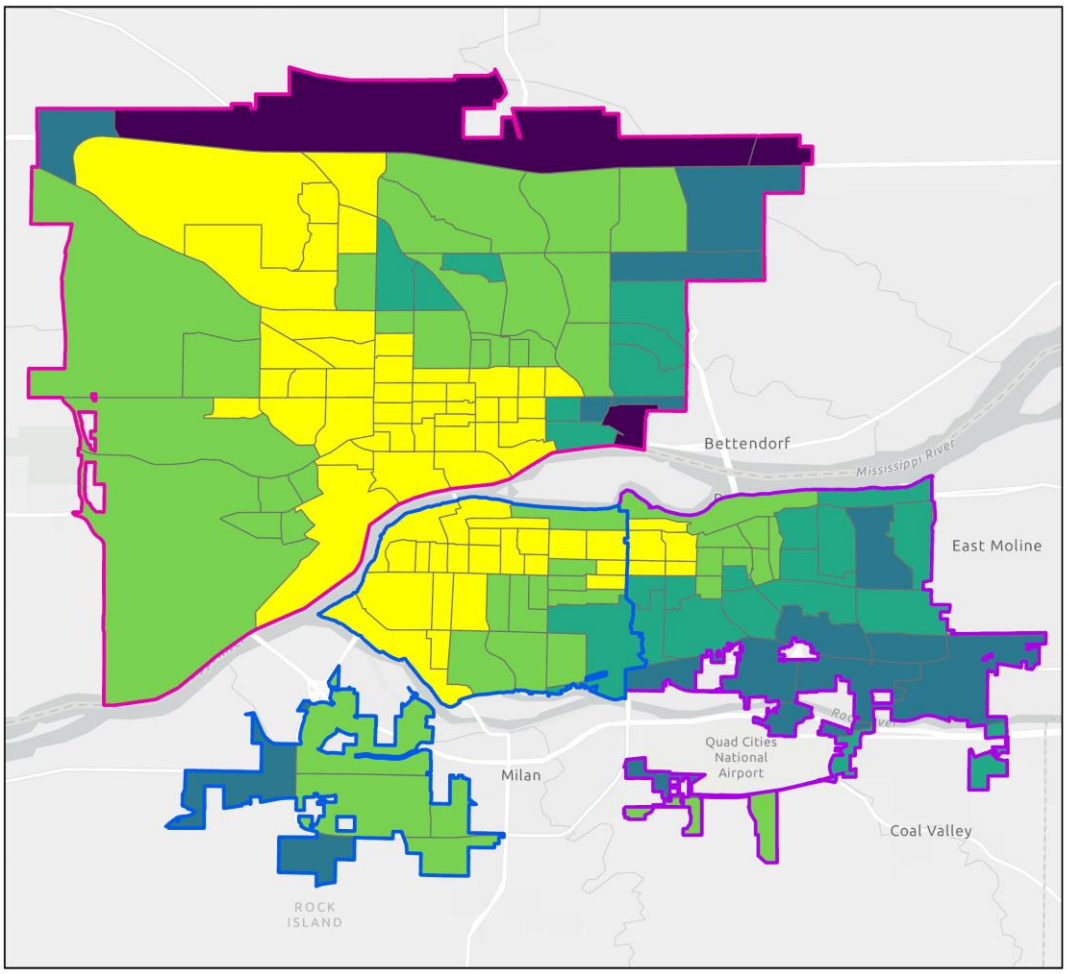
non-white students within the cities of Davenport and Rock Island, where all have scores of less than 10.

Image 9 depicts geographically the number of residents over age 3 enrolled in school in all three Cities, including college enrollment. Trends here coincide somewhat with school proficiency indices, with areas with higher scores generally seeing a higher student enrollment. Notable exceptions include small areas in central Davenport and eastern Rock Island, which have low proficiency indices but high student enrollment. This may be due to the location of high school or higher education facilities in these areas, as the school proficiency index is based on 4th grade performance.

Figure 10 depicts geographically the percentage of residents in all three Cities who hold a high school diploma or equivalent. This map also has significant overlap with the trends shown in Figure 7, with areas of higher school proficiency producing more high school graduates. This is a significant factor in access to opportunity, as residents without a completed high school education are often severely limited in employment and other economic opportunities. The Cities of Davenport and Rock Island have several areas where more than 95% of residents have a high school diploma, while the City of Moline has no areas where more than 95% of residents have a high school diploma. The lowest rates of a completed high school education are found in areas adjacent to the Mississippi River, where Rock Island has one neighborhood where less than 70% of residents have a high school education.

Finally, figure 11 depicts geographically the percentage of residents in all three Cities who hold a bachelor's degree or greater (including residents with Master's Degrees, Doctorates, and Law Degrees). Residents who have completed at least this level of higher education typically have significantly greater access to employment and economic opportunities than residents who have not, especially in comparison to residents without a completed high school education. Davenport has the highest concentration of residents with at least a bachelor's degree, with multiple neighborhoods where more than 50% of residents hold a degree. In contrast, Moline and Rock Island have no neighborhoods where more than 40% of residents hold such a degree.

FIGURE 7. SCHOOL PROFICIENCY INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



School Proficiency Rating

out of a total possible score of 100

10 or lower

11-25

26-50

51-75

76-100

Davenport

Moline

Rock Island

FIGURE 9. SCHOOL ENROLLMENT IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND

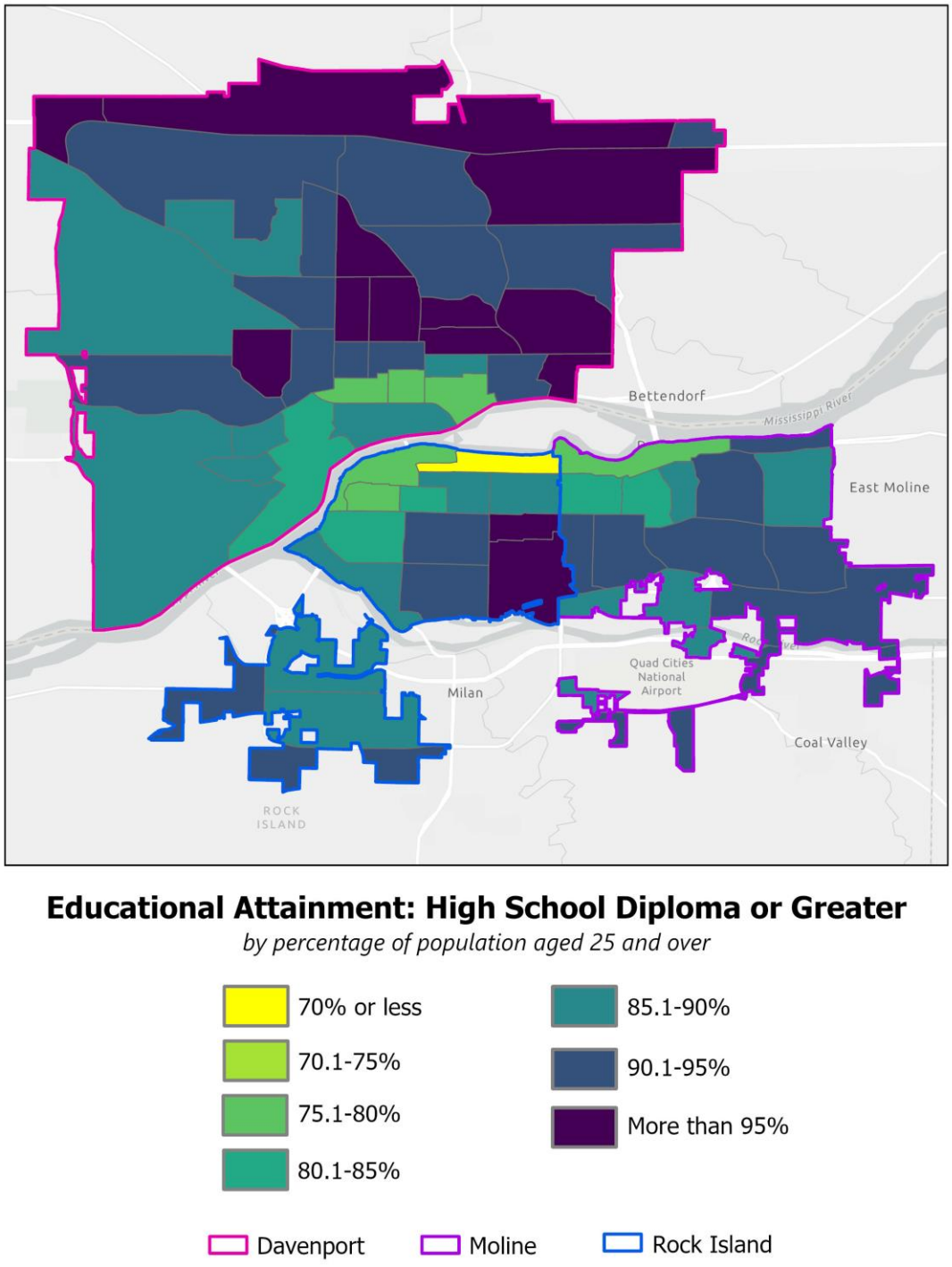
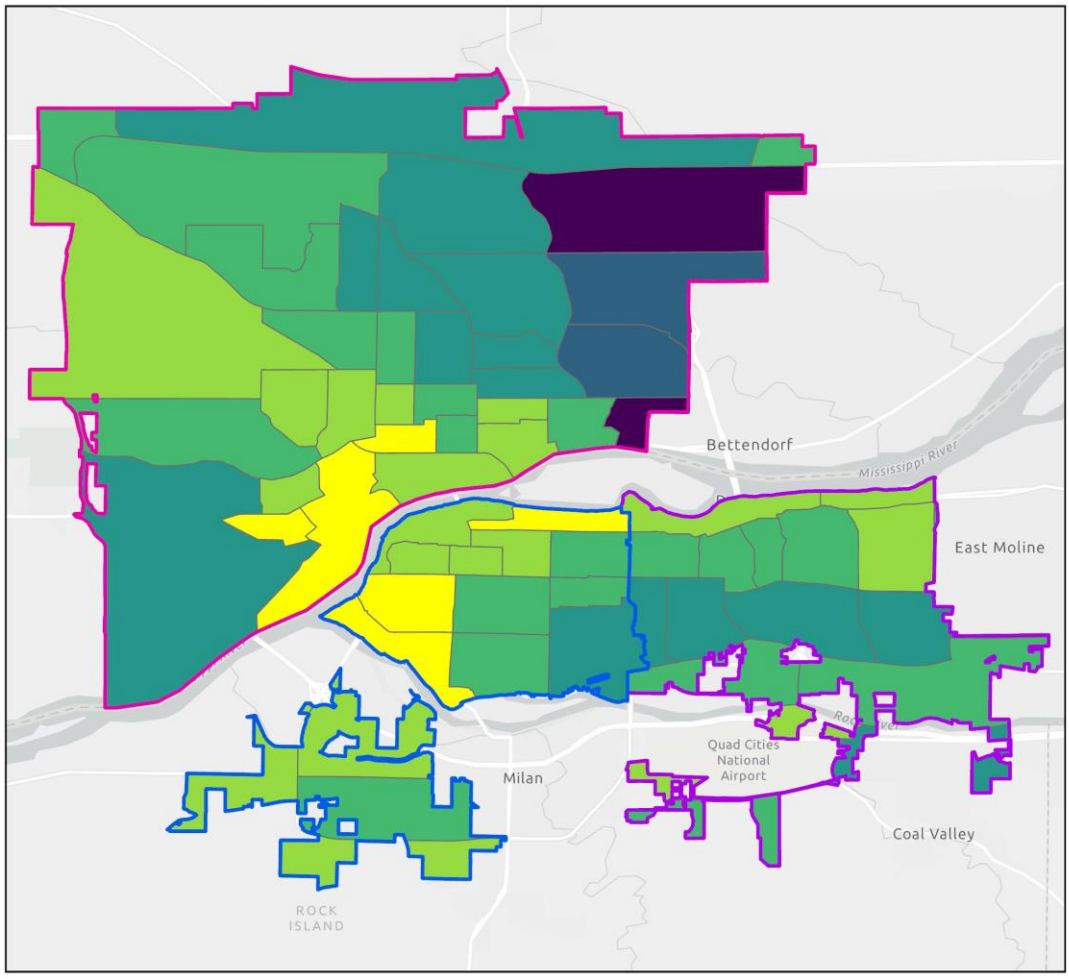


FIGURE 10. RESIDENTS WITH HIGH SCHOOL EDUCATIONS IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND

Map Source: 2018-2022 American Community Survey

Map Source: 2018-2022 American Community Survey

FIGURE 11. RESIDENTS WITH COLLEGE EDUCATIONS IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: 2018-2022 American Community Survey

Employment

Neighborhoods with jobs in close proximity are often assumed to have good access to jobs. However, distance alone does not capture any other factor such as transportation options, the type of jobs available in the area, or the education and training necessary to obtain them. There may be concentrations of jobs and low-income neighborhoods in urban centers, but many of the jobs are unattainable for residents of low-income neighborhoods. Therefore, this section analyzes both the labor market engagement and jobs proximity indices which, when considered together, offer a better indication of how accessible jobs are for residents of a specific area.

JOBS PROXIMITY INDEX: BASED ON DISTANCE TO REGIONAL EMPLOYMENT CENTERS AND THE LABOR SUPPLY SERVING THOSE CENTERS

The Jobs Proximity Index measures the physical distance between place of residence and job locations, with employment centers weighted more heavily. It also takes into account the local labor supply (i.e., competition for jobs) near such employment centers. Block group results are then standardized on a scale of 0 to 100 based on relative ranking within the metro area. A higher index score indicates greater access to job locations.[12]

The Jobs Proximity Index scores of block groups in the cities of Davenport, Moline, and Rock Island are mapped in Figure 12. Census tracts adjacent to the Mississippi River tend to have a higher concentration of jobs in all three Cities, as do tracts in northern Davenport and southern Moline and Rock Island. The lowest job concentrations are found in west Davenport and east Moline.

LABOR MARKET ENGAGEMENT INDEX: BASED ON EMPLOYMENT LEVELS, LABOR FORCE PARTICIPATION RATES, AND EDUCATIONAL ATTAINMENT

The Labor Market Engagement Index is based on unemployment rate, labor force participation rate, and the percentage of the population age 25 and over with a bachelor's degree or higher.

[12] HUD's data source for its jobs proximity index includes the Longitudinal Employer-Household Dynamics (LEHD) database. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

Block group results are standardized on a scale of 0 to 100 based on relative ranking nationally. A higher index score indicates greater labor market engagement.[13]

Figure 13 maps Labor Market Engagement Index scores in Davenport, Moline, and Rock Island. The lowest scoring block groups are located along the Mississippi River in all three cities, with the highest labor market engagement found in northeast Davenport and southern Rock Island. Unemployment trends mirror this, as depicted in figure 14 – the areas with the highest unemployment rates are located along the Mississippi river and coincide with the areas of lowest labor market engagement.

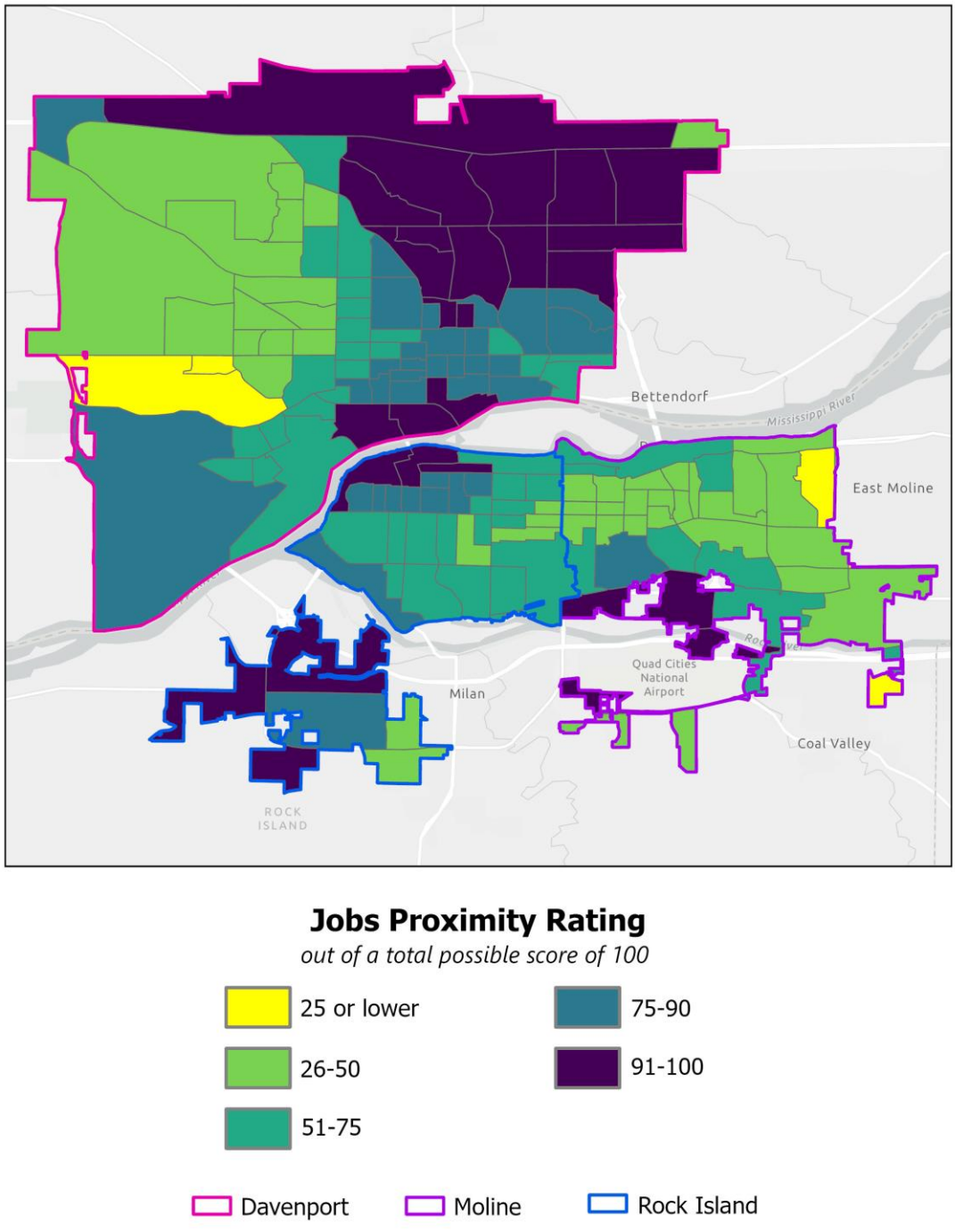
Table 4 depicts Labor Market and Job Proximity Index scores by race and ethnicity for all three Cities. White and Asian residents have the highest Labor Market scores in all areas except for Rock Island, where Asian residents have a significantly lower score than white residents. Significant disparities in labor market scores exist among Hispanic residents in Moline, Black, Hispanic, and Native American residents in Davenport, and all non-white residents in Rock Island. The most severe discrepancy is between Black and white residents of Rock Island, with Black residents having a Labor Market score 30 points lower than white residents.

Labor Market scores are also impacted by income, with residents of all three cities who live below the poverty line generally having scores of 5-10 points lower than their peer group as a whole. Larger discrepancies exist among Asian and Native American residents in Davenport, where those living below the poverty line have Labor Market scores of around 30 points below their groups as a whole, and among Hispanic, Asian, and Native American residents of Moline, where those living above the poverty line have higher Labor Market scores than their groups as a whole.

Job Proximity scores also vary by race and ethnicity, although somewhat less significantly and in different ways than Labor Market scores. Most non-white residents have Job Proximity scores equal to or higher than those of white residents, and residents of all races and ethnicities living below the poverty line tend to have higher Job Proximity scores than their group as a whole with the exception of Asian and Native American residents in Moline. While a higher Job Proximity score may seem on the surface to be a positive factor, it is complicated by the fact that low-income residents are often limited in the neighborhoods they can live in by a lack of transit options that may be available to higher-income residents and are therefore restricted to living near their place of work. This factor is examined in detail in the next chapter.

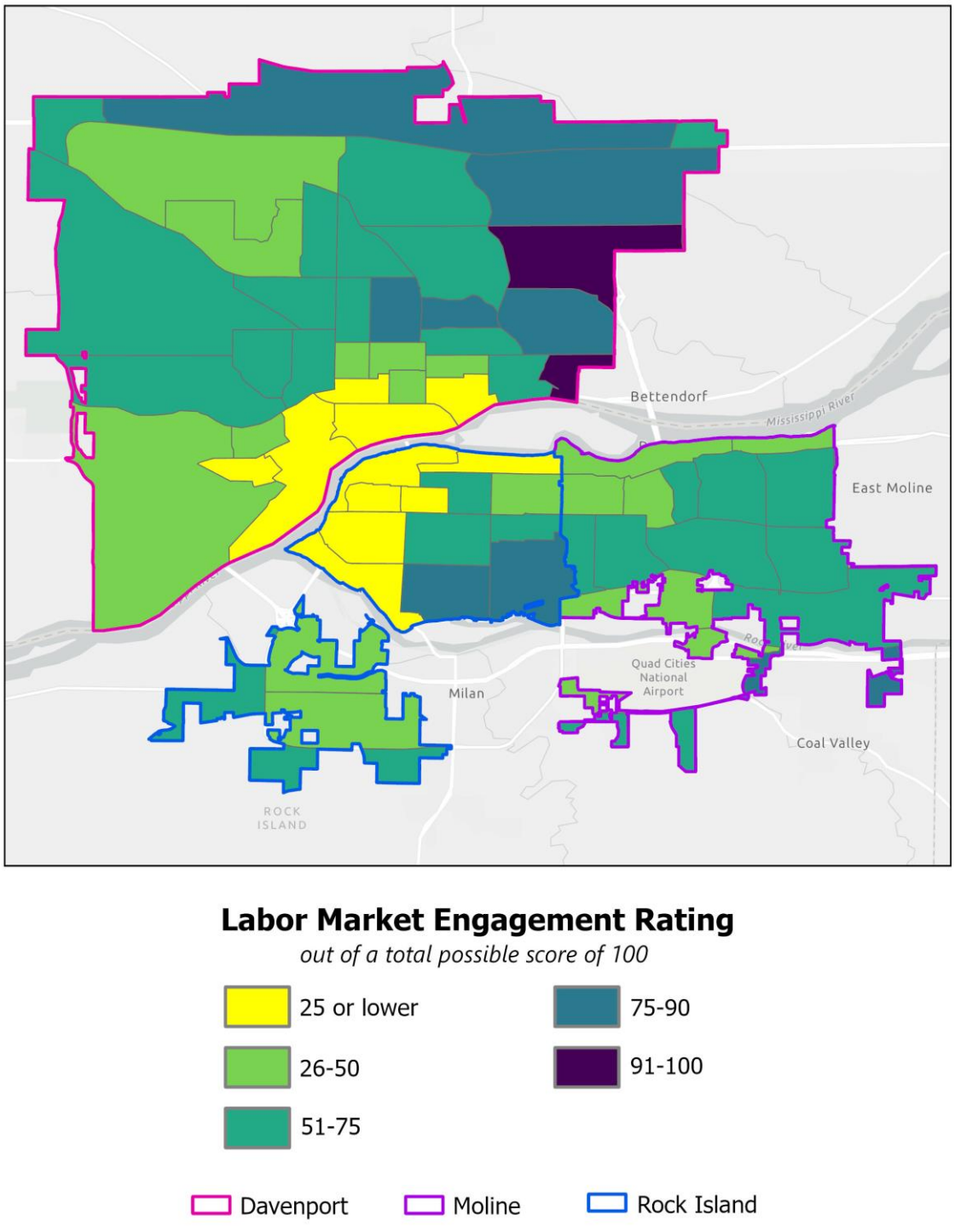
[13] HUD's data source for its labor market engagement index is the American Community Survey. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

FIGURE 12. JOBS PROXIMITY INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



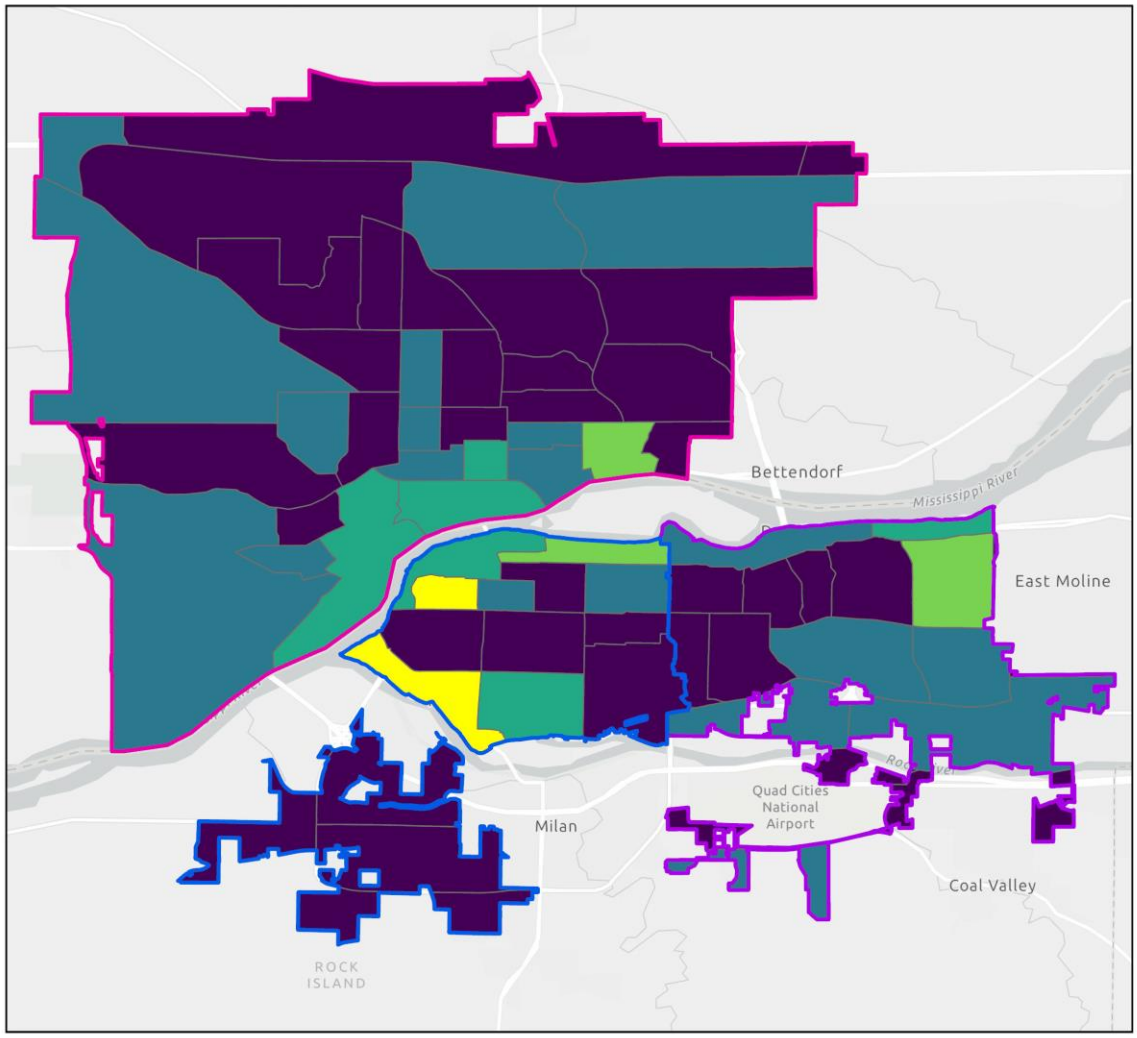
Map Source: HUD Jobs Proximity Index, updated August 2024, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::jobs-proximity-index/about

FIGURE 13. LABOR MARKET INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Labor Market Engagement Index, updated July 2023, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::labor-market-engagement-index-2023/about

FIGURE 14. UNEMPLOYMENT RATE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Unemployment Rate

- 5% or less
- 5.1-10%
- 10.1-15%
- 15.1-20%
- 20.1-25%

Davenport Moline Rock Island

Map Source: 2018-2022 American Community Survey

Transportation

The Low Transportation Cost Index is based on estimates of transportation costs as a percentage of income for low-income renter families in a given neighborhood. Results are standardized on a scale of 0 to 100 based on relative ranking nationally. The higher the Low Transportation Cost Index, the lower the cost of transportation in that neighborhood.[14] For clarity, this score will be referred to as a Transportation Affordability Score for the remainder of this section. Figure 16 maps Transportation Affordability Scores for Davenport, Moline, and Rock Island, while Figure 17 maps car access in all three cities by average number of cars per household.

LOW TRANSPORTATION COST INDEX: BASED ON TRANSPORTATION COSTS AS A SHARE OF INCOME FOR FAMILIES WITH INCOMES AT 50% OF MEDIAN INCOME FOR RETNERS IN THE REGION

TRANSIT TRIP INDEX: BASED ON ESTIMATED NUMBER OF TRANSIT TRIPS TAKEN BY FAMILIES WITH INCOMES AT 50% OF MEDIAN INCOME FOR RENTERS IN THE REGION

Figure 16 depicts that, in general areas with more affordable transit are located nearer to the Mississippi River, while areas with nigher transportation costs are located on the outskirts of Davenport and Moline. Notably, affordability ratings are low to moderate in all three cities, with no census tract in any city having an affordability rating of 75 or higher.

Table 4 depicts the Low Transportation Cost Index by race and ethnicity in all three cities. There are less significant disparities by race and ethnicity for this index than for others discussed, with most racial and ethnic groups having scores within 5 points of other groups and no groups having a discrepancy greater than 7 points in comparison to white residents. Residents living below the poverty line typically show slightly higher affordability scores than their racial or ethnic group as a whole. This is likely explained by the fact that low-income households are less likely to own a car, which is typically a more expensive mode of transportation than walking or using public transit services.

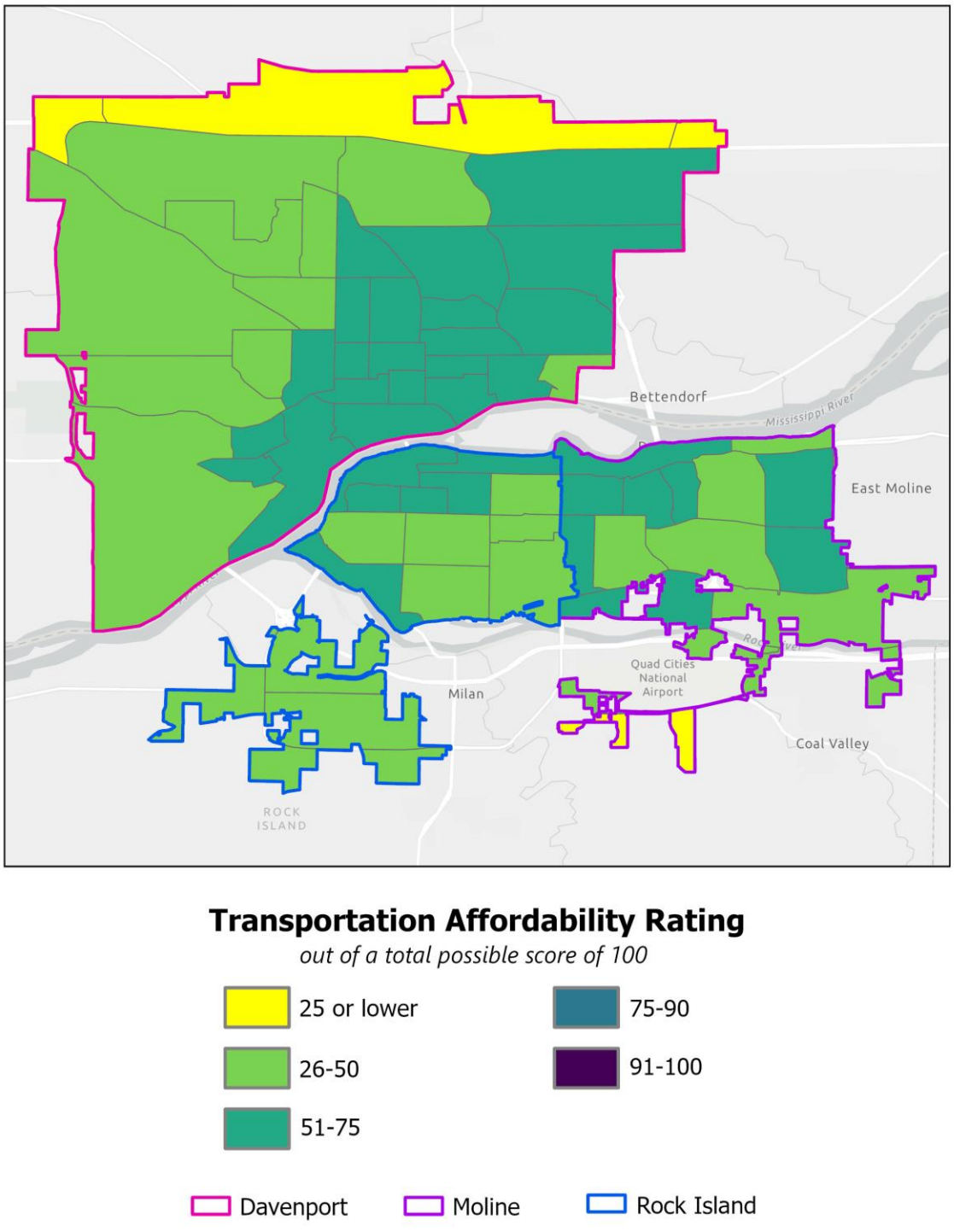
Table 4 also depicts the Transit Trip Index by race and ethnicity in all three cities. This index measures how often low-income renter families in a neighborhood use public transit. Values are then standardized on a scale of 0 to 100 based on relative ranking nationally. The higher the index value, the more likely residents in that neighborhood

[14] HUD's data source for its transit trip and low transportation costs indices is Location Affordability Index (LAI) data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

use public transit. Because of this, it would be expected that residents living below the poverty line would have Transit Trip scores equal to or higher than residents as a whole. While this is true for Davenport and Rock Island, non-white residents of Moline living below the poverty line actually have lower scores than their peer groups as a whole. This may indicate an inaccessibility to transit for Moline's low-income households due to factors such as price or location.

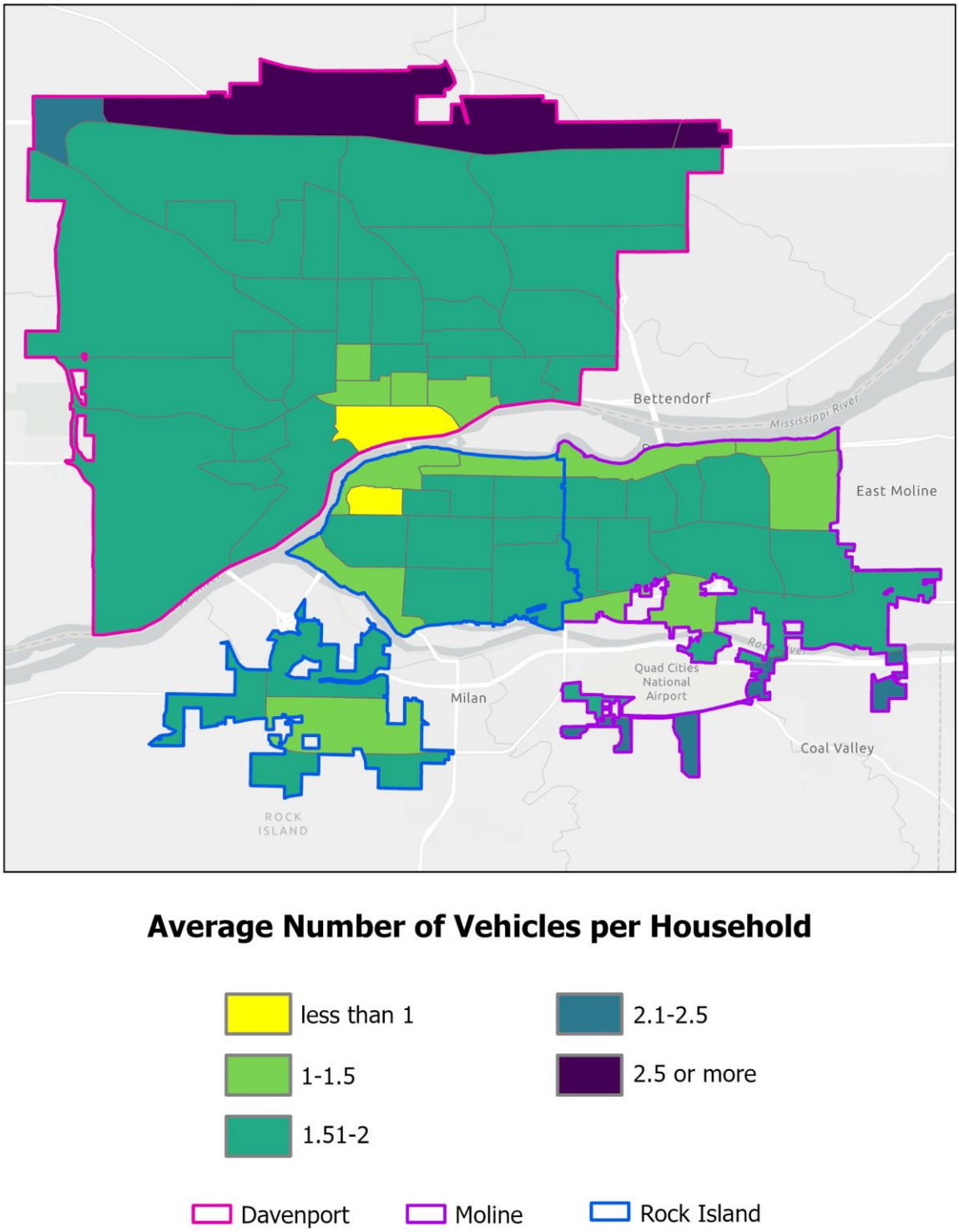
Finally, figure 17 maps vehicle access in all three cities by average number of cars per household. If the number is less than 1, this means that a significant number of households in the area do not have a vehicle. The lowest rates of vehicle access are seen adjacent to the Mississippi River, which correlates with areas of lower labor market engagement, lower educational attainment, and higher poverty rates. In contrast, the northernmost parts of Davenport have significantly higher vehicle access than the rest of the region.

FIGURE 16. LOW TRANSPORTATION COST INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Low Transportation Cost Index, updated August 2024, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::low-transportation-cost-index/about

FIGURE 17. AVERAGE NUMBER OF CARS PER HOUSEHOLD IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Location Affordability Index, updated June 2024, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::location-affordability-index-v-3/about

Walk Score measures the walkability of any address by analyzing hundreds of walking routes to nearby amenities using population density and road metrics such as block length and intersection density. Data sources include Google, Education.com, Open Street Map, the U.S. Census, Localeze, and places added by the Walk Score user community.

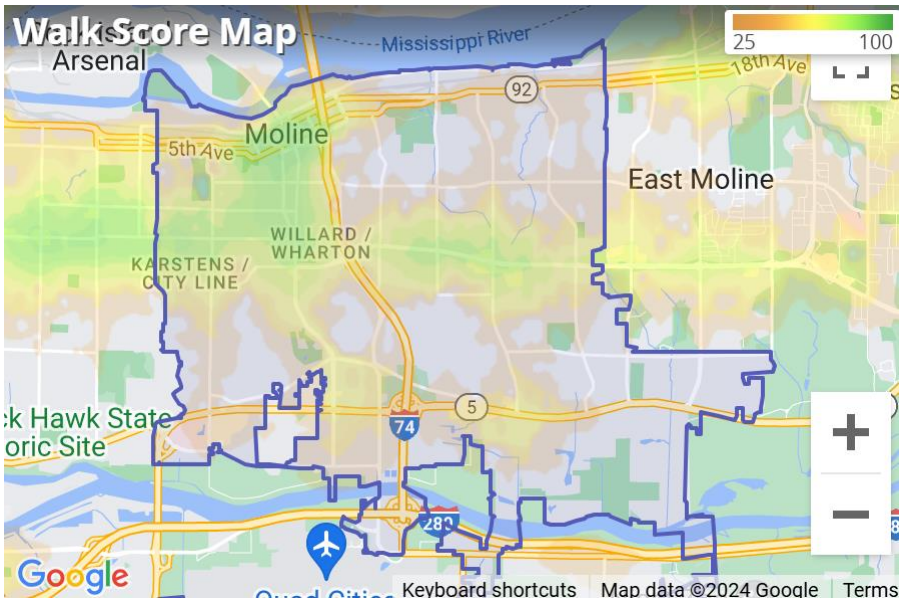
Points are awarded based on the distance to amenities in several categories including grocery stores, parks, restaurants, schools, and shopping. Not only is the measure useful for showing walkability but also access in general to critical facilities. Moline, Davenport, and Rock Island all received a Walk Score of 44, meaning that most errands require a car.

The Walk Score Map for the city of Moline shows neighborhoods in the northwest corner of the city as the most walkable areas. Similar to walkable areas in the city of Davenport, the northwest corner is the most densely populated.

The most walkable neighborhoods in the city of Davenport are in or around Downtown. Major thoroughfares throughout the city are also shown as somewhat conducive to walking. The block groups in the most walkable areas are also the most densely populated.

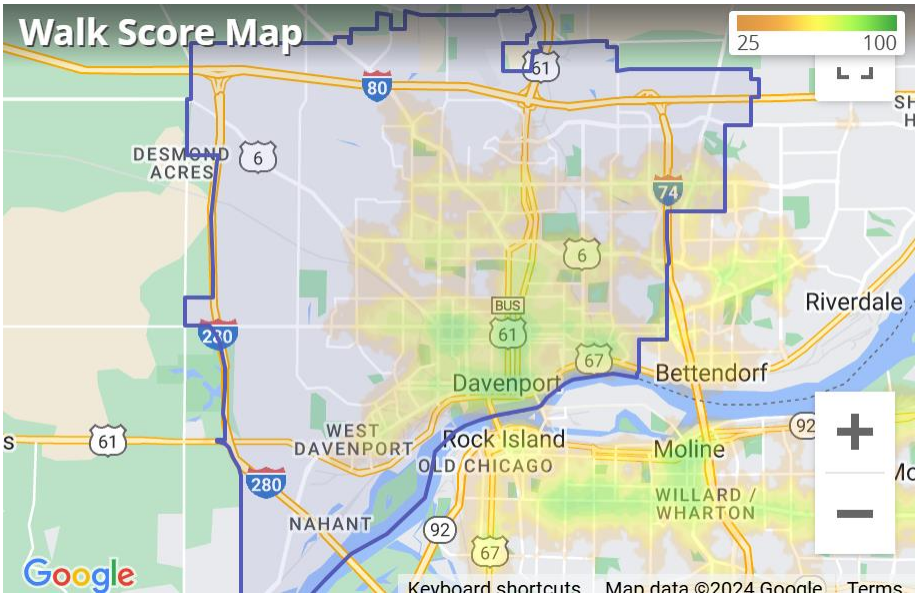
Walkable neighborhoods in the city of Rock Island are located along the Mississippi River between Centennial Bridge and 24th Street. Walk scores are also high in the areas surrounding the intersection of 18th Avenue and 30th Street.

FIGURE 18. WALKABILITY IN THE CITY OF MOLINE



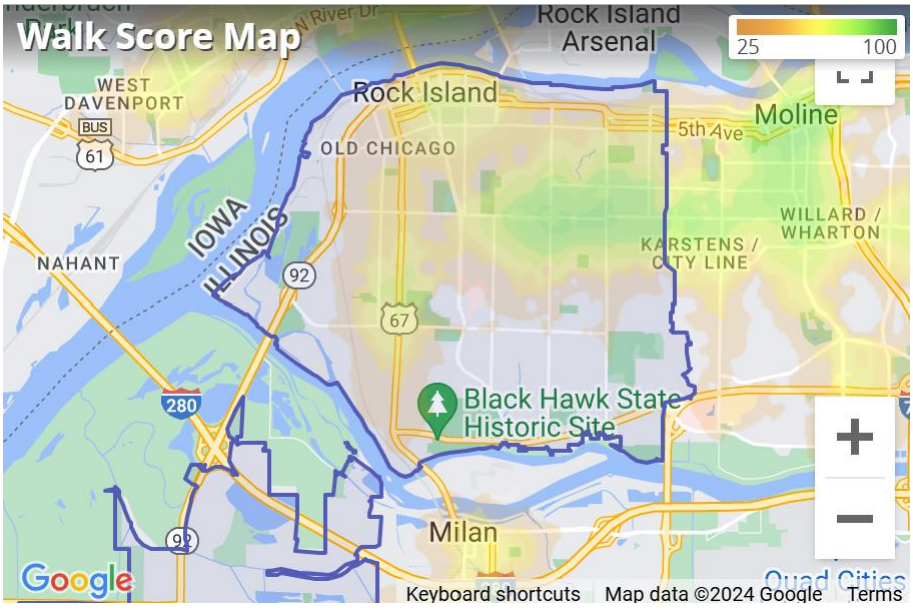
Map Source: Walkscore, Retrieved from: https://www.walkscore.com/IL/Moline

FIGURE 19. WALKABILITY IN THE CITY OF DAVENPORT



Map Source: Walkscore, Retrieved from: https://www.walkscore.com/IA/Davenport

FIGURE 20. WALKABILITY IN THE CITY OF ROCK ISLAND



Map Source: Walkscore, Retrieved from: https://www.walkscore.com/IL/Rock_island

Poverty

Residents in high poverty areas tend to have lower levels of access to opportunity due to the absence of critical resources and disinvestment in their communities. As poverty increases, disparities in access to opportunities often increase among population groups and disadvantaged communities become even more isolated. HUD's Low Poverty Index uses family poverty rates (based on the federal poverty line) to measure exposure to poverty by neighborhood. Values are standardized based on national ranking to produce scores ranging from 0 to 100 where a higher score indicates less exposure to poverty.[15] Table 4 depicts the Low Poverty Index scores for racial and ethnic groups in Moline, Davenport, and Rock Island, while Figure 21 maps poverty rates by depicting the number of households who had incomes below the poverty line in the last 12 months.

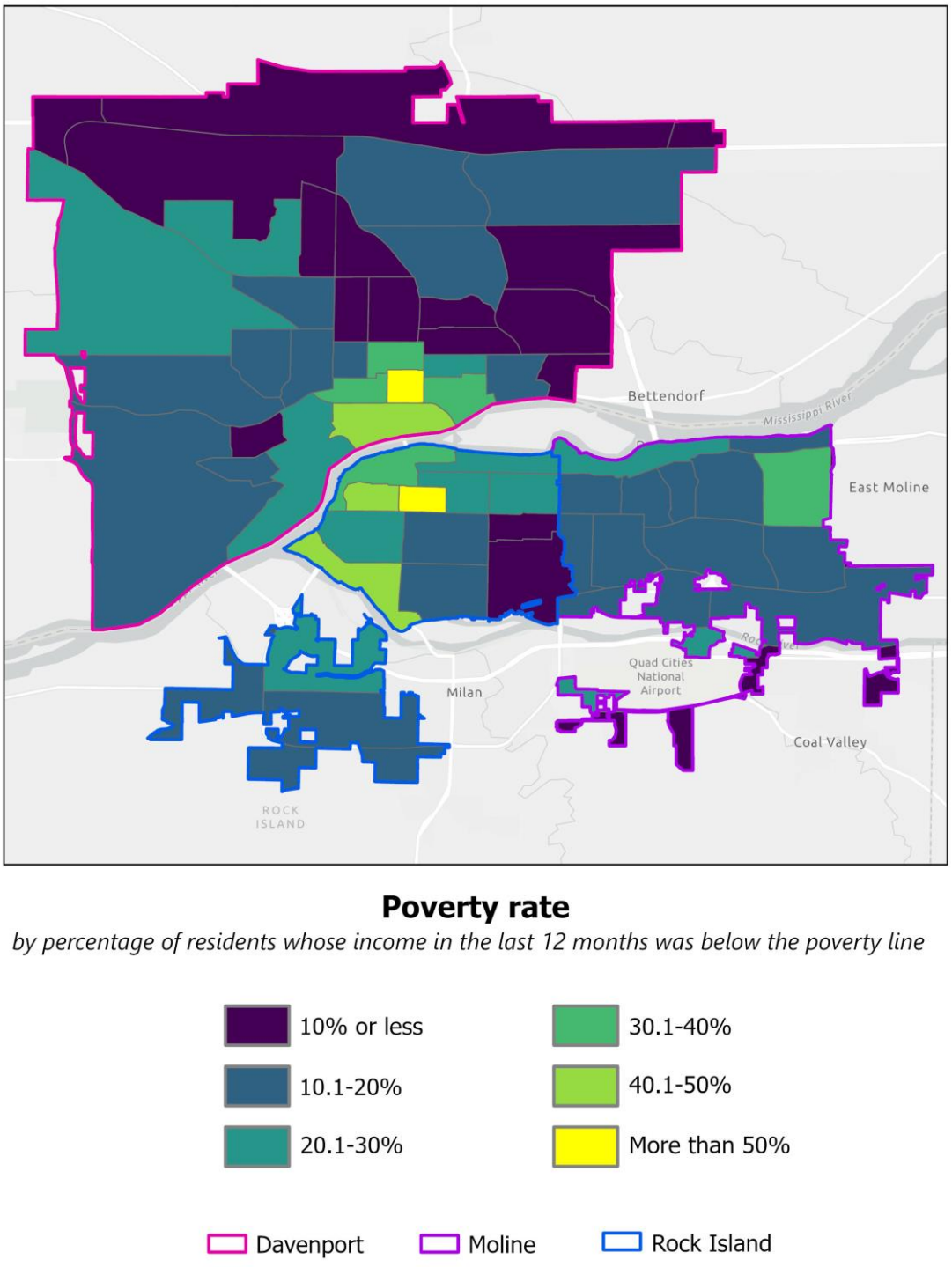
LOW POVERTY INDEX: BASED ON NEIGHBORHOOD POVERTY RATES

Figure 21 shows that the highest poverty areas are those adjacent to the Mississippi River in Davenport and Rock Island, with one tract in each City where more than 50% of households had an income below poverty level in the last 12 months. In contrast, Moline had no tracts where more than 50% of households experienced this. The lowest levels of poverty are found in northern Davenport and in southeastern Moline and Rock Island, where 10% of households or less earned an income below the poverty line in the last 12 months.

Low Poverty Index scores in Table 4 show the levels of exposure to poverty for each racial and ethnic population group in all three cities. In all three cities non-white residents had more exposure to poverty than white residents, with the exception of Asian residents in Moline. The largest discrepancies were present in Rock Island, where Black residents had a score nearly 25 points lower than white residents, Hispanic and Asian residents 15 points lower, and Native American residents 9 points lower. The lowest overall discrepancies between racial and ethnic groups were seen in Moline.

[15] HUD's data source for its low poverty index is the American Community Survey. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

FIGURE 21. PERCENT OF HOUSEHOLDS WITH INCOMES BELOW THE POVERTY LINE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: 2018-2022 American Community Survey

Environmental Health

HUD's Environmental Health Index measures exposure based on EPA estimates of air quality (considering carcinogenic, respiratory, and neurological toxins) by neighborhood. The index only measures issues related to air quality and not other factors impacting environmental health. Values are standardized based on national ranking to produce scores ranging from 0 to 100 where a higher score indicates less exposure to environmental hazards.[16]

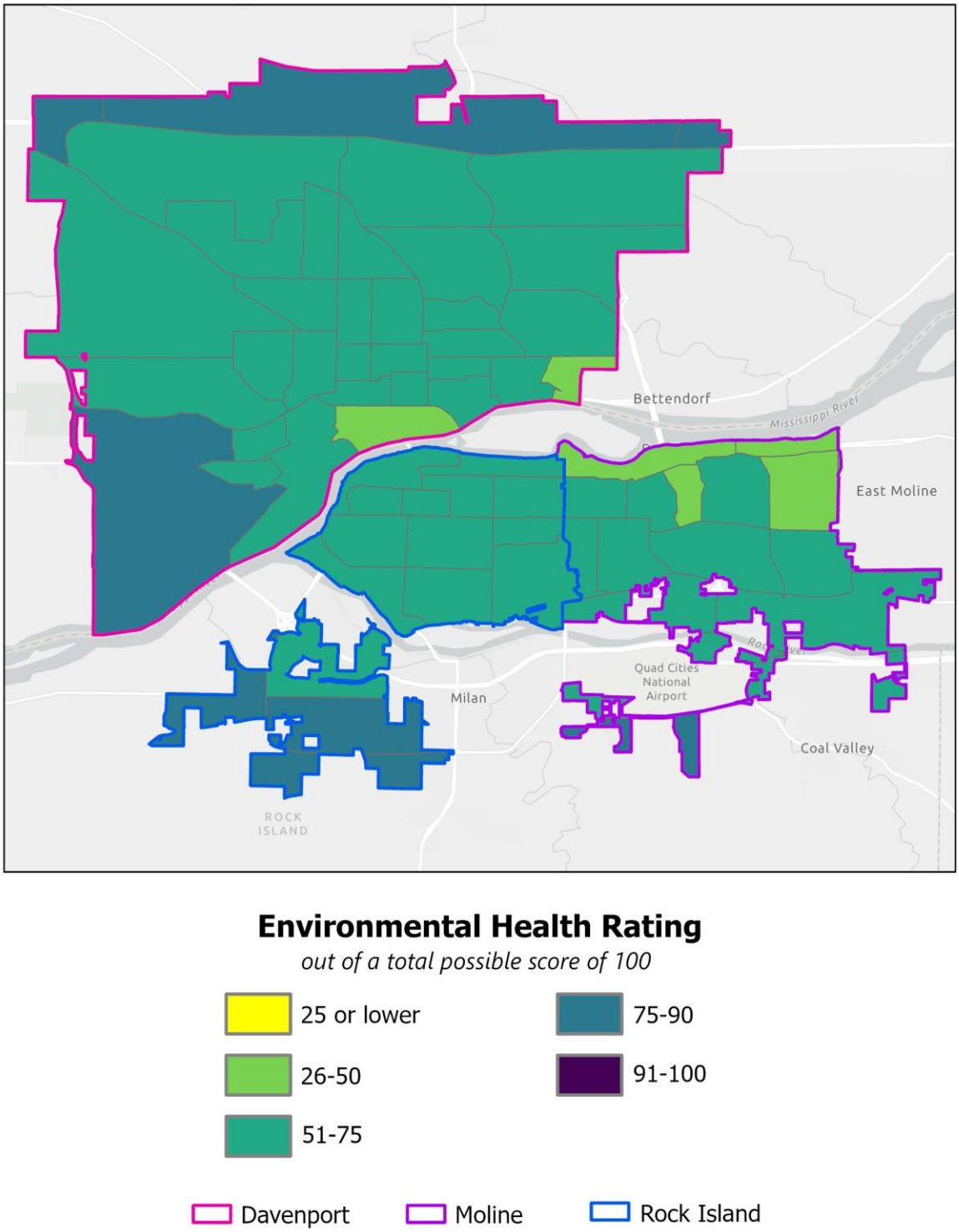
ENVIRONMENTAL HEALTH INDEX: BASED ON STANDARDIZED EPA ESTIMATES OF AIR QUALITY HAZARDS

Figure 22 maps Environmental Health Index scores for Moline, Davenport, and Rock Island. As depicted, areas with the lowest Environmental Health scores are located along the Mississippi River, coinciding with areas of higher poverty and lower educational attainment. Areas with higher environmental attainment scores are located along the outskirts of all three cities. No area in any city had a score below 25 or above 90, and Davenport has the largest area with scores above 75.

Table 4 depicts Environmental Health Index scores for all three cities by race and ethnicity. This is one of the lowest areas of disparity among all opportunity indices, with most racial and ethnic groups having scores within 4 points of each other. Outliers include low-income Asian residents in Moline, who have a score 6 points higher than white residents, and low-income Asian residents in Rock Island, who have a score 5 points lower than white residents. Notably, Rock Island, which has some of the highest score discrepancies in other areas, has the smallest discrepancies between racial and ethnic groups in the area of environmental health.

[16] HUD's data source for its environmental health index is the EPA's National Air Toxins Assessment (NATA) data. For a more detailed description of HUD's methodology and data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation appended to this report.

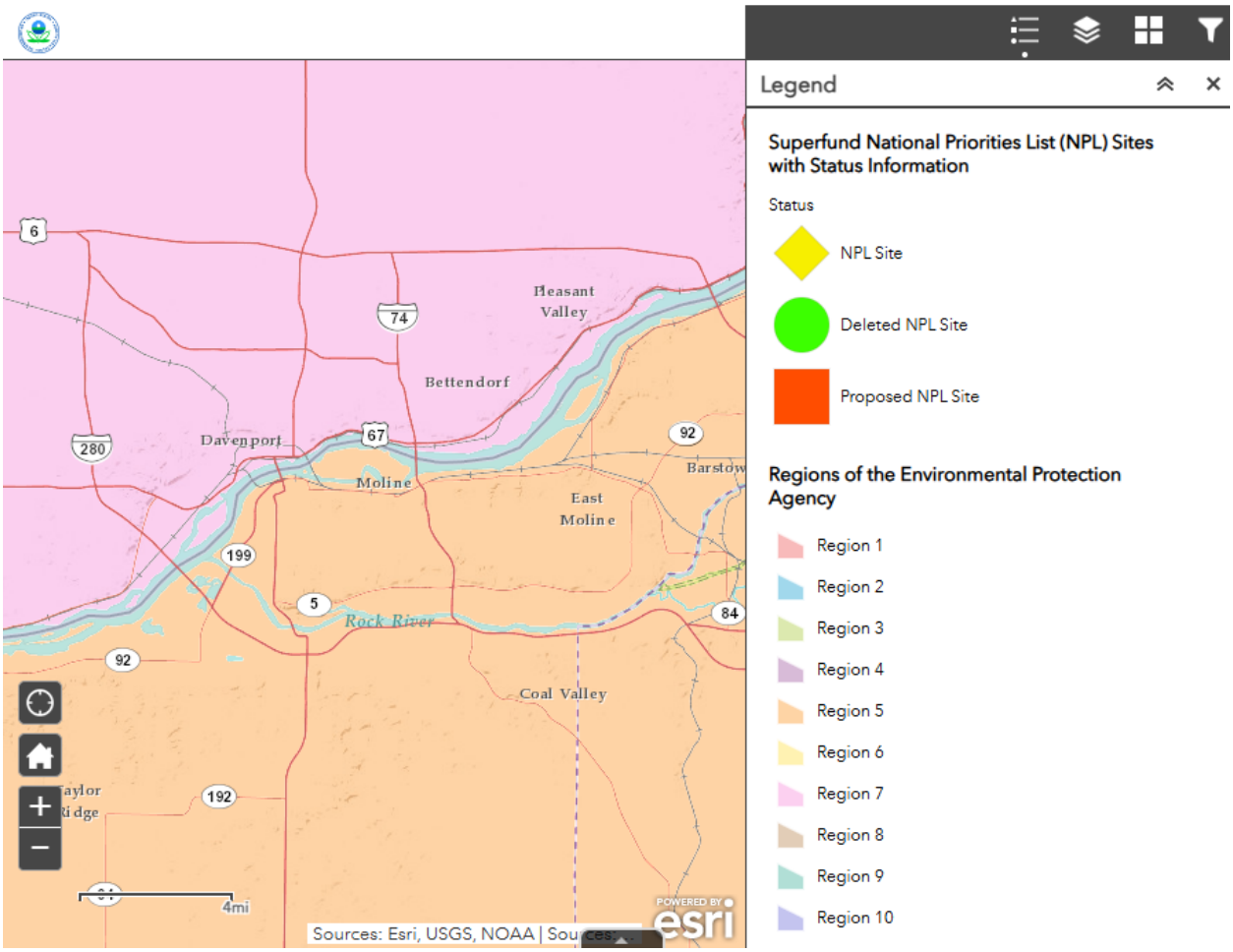
FIGURE 22. ENVIRONMENTAL HEALTH INDEX IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD Environmental Health Hazard Index, updated August 2024, accessed via https://hudgis-hud.opendata.arcgis.com/datasets/HUD::environmental-health-hazard-index/about

A Superfund site is any land in the United States that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and/or the environment. These sites are placed on the National Priorities List (NPL). There are no Superfund sites in Davenport, Moline, Rock Island, or the region.

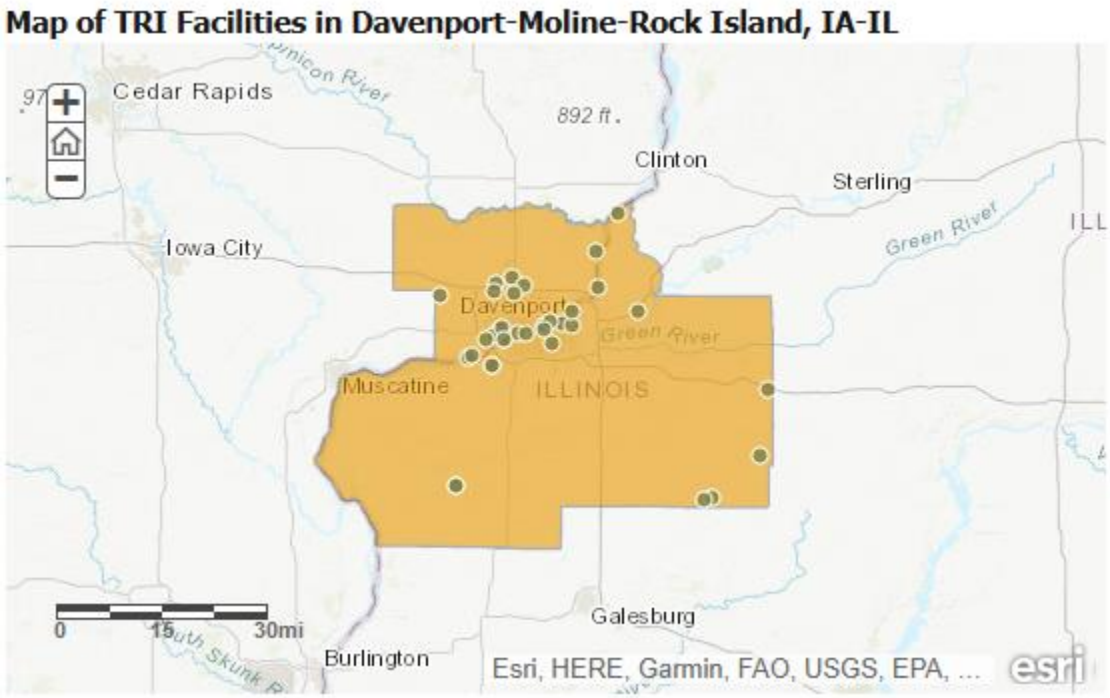
FIGURE 23. SUPERFUND NATIONAL PRIORITIES LIST (NPL) SITES IN THE DAVENPORT-MOLINE-ROCK ISLAND AREA



Map Source: Environmental Protection Agency GIS Data, Retrieved from: https://www.epa.gov/superfund/search-superfund-sites-where-you-live

The Toxics Release Inventory (TRI) tracks the management of certain toxic chemicals that may pose a threat to human health and the environment. Certain industrial facilities in the U.S. must report annually how much of each chemical is recycled, combusted for energy recovery, treated for destruction, and disposed of or otherwise released on- and off-site. This information is collectively referred to as production-related waste managed. There are several sites located within the cities of Davenport, Moline, and Rock Island. Sites are primarily located along the Mississippi River with a couple of sites in the northern section of the city of Davenport. There are several more sites outside the cities of Davenport, Moline, and Rock Island that are within the region.

FIGURE 24. TOXIC RELEASE INVENTORY (TRI) IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: Environmental Protection Agency GIS Data, Retrieved from: https://enviro.epa.gov/triexplorer/msa.html?pYear=2022&pLoc=19340&pParent=NAT

CHAPTER 6.
HOUSING PROFILE

The availability of quality, affordable housing plays a vital role in ensuring housing opportunities are equally accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies have shown that affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing.[17] Developing affordable housing is a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness.[18] Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.[19]

This section discusses the existing supply of housing in the study area. It also reviews housing costs, including affordability and other housing needs by householder income.

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[17] Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf.

[18] "State of the Nation's Housing 2015." Joint Center for Housing Studies of Harvard University, http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf

[19] Deirdre Oakley & Keri Burchfield (2009) Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." Journal of Urban Affairs, 31:5, 589-614.

Homeownership rates and access to lending for home purchases and mortgage refinancing are also assessed.

Housing Supply Summary

The Davenport-Moline-Rock Island, IA-IL metropolitan area has approximately 173,868 housing units, of which an estimated 46,830 are in Davenport, 19,795 are in Moline, and 16,985 are in Rock Island. While Davenport and the metro area have expanded their housing stock in recent years, the cities of Moline and Rock Island have not experienced the same growth in housing units. During the time period covered by the 2008-2012 American Community Survey five-year estimates (centered in 2010) to the 2018-2022 estimates (centered in 2020), Davenport experienced the largest increase in total housing units (5.5%), followed by the metro area (4.1%), while Moline and Rock Island experienced little growth or slight declines in housing units (0.1% and -1.0%, respectively).

The American Community Survey's definition of vacancy includes housing that is available for sale or rent, housing that has been rented or sold but not yet occupied, seasonal housing, and other vacant units. Using this definition, the vacancy rates in the tri-cities were 8.9% in Davenport, 7.7% in Moline, and 10.2% in Rock Island as of the 2018-2022 American Community Survey. These rates are similar to those of the MSA, Illinois, Iowa, and the United States overall (8.5%, 8.4%, 9.0%, and 10.8% as of the 2018-2022 ACS). Vacancy rates are up slightly in Davenport, Rock Island, and the metro area and slightly lower in Moline since the 2008-2012 estimates.

Shares of for-sale homeowner units are low, pointing to tight housing markets and high demand for homeownership. The share of owner units that are vacant and for sale (homeowner vacancy rate) is 1.7% in Davenport, 1.3% in Moline, 0.6% in Rock Island, and 1.0% in the MSA. These shares are similar to those of Illinois, Iowa, and the United States (1.0%, 1.3%, and 1.1%, respectively), indicating high demand for homeowner housing units.

The share of renter units that are vacant and for rent (renter vacancy rate) is 7.2% in Davenport, 4.7% in Moline, 7.4% in Rock Island, and 6.2% in the MSA. With the exception of Moline's low renter vacancy rate, these rates are slightly higher than those of Illinois, Iowa, and the United States (5.6%, 6.0%, and 5.5%, respectively), indicating lower demand for and greater availability of rental housing, particularly in Davenport and Rock Island.

About 4% to 5% of units in Davenport, Moline, and the MSA and 6.5% of units in Rock Island are vacant for reasons other than being available for sale or rent, being rented or sold but not yet occupied, or use as seasonal housing. These reasons include need for rehabilitation or repair, foreclosure, legal proceedings, abandonment, and other reasons. These rates are similar to those of Illinois and Iowa (about 4%) and slightly higher than that of the United States (3.9%).

The following analysis examines several features of housing supply, including structure type, size, tenure, and age of housing.

TABLE 5 – HOUSING UNITS BY OCCUPANCY STATUS

	2008-2012	2018-2022	2012-2022 % Change
Davenport			
Total Housing Units	44,394	46,830	5.5%
Occupied Housing Units	40,957	42,667	4.2%
Vacant Housing Units	3,437	4,163	21.1%
Vacancy Rate	7.7%	8.9%	+1.1
Moline			
Total Housing Units	19,778	19,795	0.1%
Occupied Housing Units	18,096	18,267	0.9%
Vacant Housing Units	1,682	1,528	-9.2%
Vacancy Rate	8.5%	7.7%	-0.8
Rock Island			
Total Housing Units	17,157	16,985	-1.0%
Occupied Housing Units	15,519	15,247	-1.8%
Vacant Housing Units	1,638	1,738	6.1%
Vacancy Rate	9.5%	10.2%	+0.7%
Davenport-Moline-Rock Island, IA-IL Metro Area			
Total Housing Units	167,099	173,868	4.1%
Occupied Housing Units	154,862	159,072	2.7%
Vacant Housing Units	12,237	14,796	20.9%
Vacancy Rate	7.3%	8.5%	+1.2

Data Source: 2008-2012 and 2018-2022 5-Year American Community Survey Table B25002

Housing Structure

Jurisdictions with a variety of housing structure types are better able to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable rental options than single-family homes for low- and moderate-income households, who are disproportionately likely to be non-white households. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

Table 6 shows housing units by structure types in Davenport, Moline, Rock Island, and the Davenport-Moline-Rock Island, IA-IL metropolitan area. Single family detached homes are the predominant housing type, making up about 66% to 74% of housing units in all four areas. Single-family detached units make up the greatest share of housing in the MSA and Moline (73.5% and 70.1%), while Davenport and Rock Island have slightly lower shares (65.7% and 68.5%, respectively). Davenport has the largest share of units that are not single-family detached (34.5%), followed by Rock Island (31.4%).

After single-family detached homes, units in large multifamily buildings of 10 or more units are the next most common housing type (about 10% to 15% of units across the four areas). Units in small multifamily buildings of five to nine units make up about 5% to 6% of units across Davenport, Moline, and Rock Island, while making up a slightly smaller share in the MSA as a whole (3.9%). Single-family attached homes, duplexes, and triplexes/quadruplexes each make up about 3% to 5% of units across the four areas, while mobile homes or other types of housing make up about 1% to 3% of housing units. Relative to the MSA, the tri-cities each have a slightly larger share of units in 'missing middle' housing types of two to nine units (about 12% to 13% compared to 9.5% in the MSA).

The high shares of single family-detached structures in the area may pose limitations on residents in obtaining housing in units of other housing types, including 'missing middle' housing, such as duplexes, triplexes, quadruplexes, units in small apartment buildings, or other housing types that may provide opportunities for increased affordability, variety in housing unit size, or specific amenities or opportunities for social connection. When neighborhoods contain a concentration of similar housing types, residents may find it difficult to obtain housing that meets their needs or to remain in their neighborhoods of choice as they experience life changes.

TABLE 6 – HOUSING UNITS BY STRUCTURE TYPE

Structure Type	Davenport		Moline		Rock Island		Davenport-Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Occupied housing units	42,667	100%	18,267	100%	15,247	100%	159,072	100%
1 unit, detached	28,014	65.7%	12,800	70.1%	10,448	68.5%	116,913	73.5%
1 unit, attached	1,825	4.3%	991	5.4%	608	4.0%	6,995	4.4%
2 units	1,479	3.5%	615	3.4%	738	4.8%	4,406	2.8%
3 or 4 units	1,141	2.7%	716	3.9%	462	3.0%	4,488	2.8%
5-9 units	2,723	6.4%	938	5.1%	768	5.0%	6,208	3.9%
10 or more units	6,426	15.1%	2,027	11.1%	2,039	13.4%	16,440	10.3%
Mobile home or other type of housing	1,059	2.5%	180	1.0%	184	1.2%	3,622	2.3%
Source: American Community Survey, 2018-2022 5-Year Estimates, Table S2504								

Housing Tenure and Size (by Number of Bedrooms)

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. However, market forces and affordability impact housing choice and the ability to obtain housing of a suitable size. Markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Table 7 details housing units by the number of bedrooms and resident tenure (renters or homeowners). In Davenport, Moline, Rock Island, and the MSA, the majority (about 66% to 77%) of owner-occupied units have three or more bedrooms. Another 21% to 26% of owner-occupied units have two bedrooms. Studio and one-bedroom units are the least common owner-occupied units in all four areas, together comprising about 2% to 4% of units.

Compared to owner-occupied units, rental units tend to have fewer bedrooms. Two-bedroom units are the most common renter-occupied housing size, comprising about 40% to 47% of unit. One-bedroom units are the next most common, comprising about 25% to 32% of renter-occupied units across the four areas. Three-bedroom units are significantly less common among renter-occupied units than homeowner units, making up about 16% to 20% of renter-occupied units. Studios and units with four or more bedrooms each make up about 4% to 8% of all rented units in the three areas.

The low shares of owner-occupied units with zero to two bedrooms across the Tri-Cities points to challenges for homebuyers seeking smaller housing units that may provide increased levels of affordability and have lower maintenance costs. Renter households with large families, to the contrary, may experience challenges securing housing with more than three bedrooms.

TABLE 7 – HOUSING UNITS BY SIZE AND TENURE

Number of Bedrooms	Davenport		Moline		Rock Island		Davenport-Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied Housing Units								
Zero	11	0.0%	54	0.4%	0	0.0%	241	0.2%
One	566	2.1%	286	2.4%	350	3.7%	2,292	2.0%
Two	5,863	22.1%	3,137	25.9%	2,933	30.8%	23,934	21.3%
Three	13,084	49.3%	6,095	50.3%	4,469	47.0%	55,049	49.0%
Four or more	7,012	26.4%	2,548	21.0%	1,758	18.5%	30,918	27.5%
Total	**26,536**	**100%**	**12,120**	**100%**	**9,510**	**100%**	**112,434**	**100%**
Renter-Occupied Housing Units								
Zero	795	4.9%	445	7.2%	343	6.0%	2,439	5.2%
One	4,641	28.8%	1,515	24.6%	1,838	32.0%	12,581	27.0%
Two	6,966	43.2%	2,825	46.0%	2,225	38.8%	19,497	41.8%
Three	2,932	18.2%	1,089	17.7%	893	15.6%	9,159	19.6%
Four or more	797	4.9%	273	4.4%	438	7.6%	2,962	6.4%
Total	**16,131**	**100%**	**6,147**	**100.0%**	**5,737**	**100%**	**46,638**	**100%**

Note: Unoccupied units are not included in this table because tenure data is not available for these units.
Data Source: 2018-2022 5-Year American Community Survey, Table B25042

Age of Housing

An assessment of the region's housing conditions can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of housing can have a substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Homes built prior to 1950 have a high likelihood of containing lead-based paint. However, the use of lead-based paint did not end until 1978 and may affect an even larger number of area households.

Development of new market-rate and subsidized housing units can support housing affordability and reduce displacement of lower-income residents. In contrast, areas with growing populations in which few new housing units are built tend to experience housing shortages and reduced affordability. Subsidized units, such as those built with low-income housing tax credits and other federal and state subsidies, have been found to be particularly protective in reducing displacement.

Data on age of housing points to an older housing stock in Moline and Rock Island relative to Davenport and the MSA and a decline in construction of new units since 2010 across the Tri-Cities and the region. An estimated 48.1% and 41.2% of units in Rock Island and Moline, respectively, are in structures built in 1949 or earlier, while in Davenport and the MSA these shares are much lower (about 30% to 31%). About 38% to 41% of units in the four areas were built between 1950 and 1979. Davenport and the MSA contain a greater share of newer housing, with about 29% of units built in 1980 and later, compared to just 13.7% in Rock Island and 17.8% in Moline. Slightly higher shares of units in Davenport and the region were built in 2010 or later (4.4% and 5.4%, or 2,051 and 9,355 units, respectively), than in Moline and Rock Island (2.4% in both areas, or 484 and 402 units, respectively). The older housing stock in the Tri-Cities, and in Rock Island and Moline in particular, may pose both economic and public health challenges, particularly for individuals and families living in older housing units.

TABLE 8 – AGE OF HOUSING STOCK

Year Structure Built	Davenport		Moline		Rock Island		Davenport-Moline-Rock Island, IA-IL Metro Area	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2010 to 2022	2,051	4.4%	484	2.4%	402	2.4%	9,355	5.4%
2000 to 2009	3,801	8.1%	633	3.2%	631	3.7%	13,455	7.7%
1990 to 1999	4,257	9.1%	884	4.5%	495	2.9%	14,641	8.4%
1980 to 1989	3,435	7.3%	1,513	7.6%	793	4.7%	12,485	7.2%
1970 to 1979	7,413	15.8%	2,519	12.7%	1,657	9.8%	27,763	16.0%
1960 to 1969	5,997	12.8%	2,649	13.4%	1,987	11.7%	23,315	13.4%
1950 1959	5,151	11.0%	2,965	15.0%	2,850	16.8%	20,886	12.0%
1949 or earlier	14,725	31.4%	8,148	41.2%	8,170	48.1%	51,968	29.9%
TOTAL	46,830	100%	19,795	100%	16,985	100%	173,868	100%

Data Source: 2018-2022 5-Year American Community Survey, Table B25034

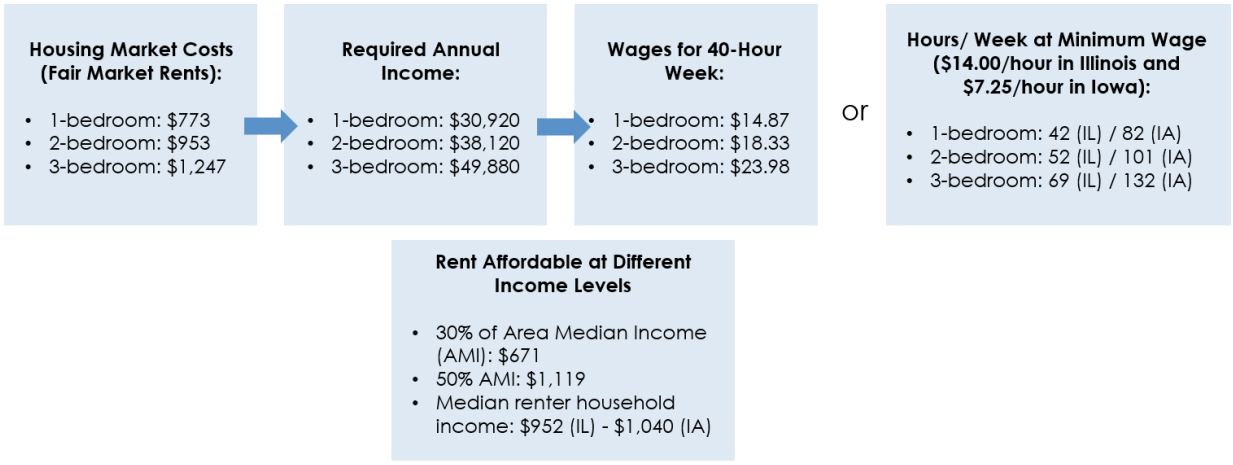
Housing Costs and Affordability

The most common housing needs identified by stakeholders are related to affordability, particularly for low- and moderate-income households. Many residents who participated in the community engagement process noted that housing costs frequently rise faster than wages, which creates affordability issues for households who already have tight budgets. A lack of affordable housing options frequently leads to cost burden, as described in the next section titled Housing Needs.

Housing Cost by Unit Size

The National Low Income Housing Coalition's annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. Figure 25 below shows annual household income and hourly wages needed to afford Fair Market Rents (FMRs) in the Davenport-Moline-Rock Island MSA for one-, two-, and three-bedroom rental units in 2024.

FIGURE 25– REQUIRED INCOME, WAGES, AND HOURS TO AFFORD FAIR MARKET RENTS IN BLACK HAWK COUNTY, IOWA



Housing Coalition Out of Reach 2024, Accessed from https://nlihc.org/oor/state/il

Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market.

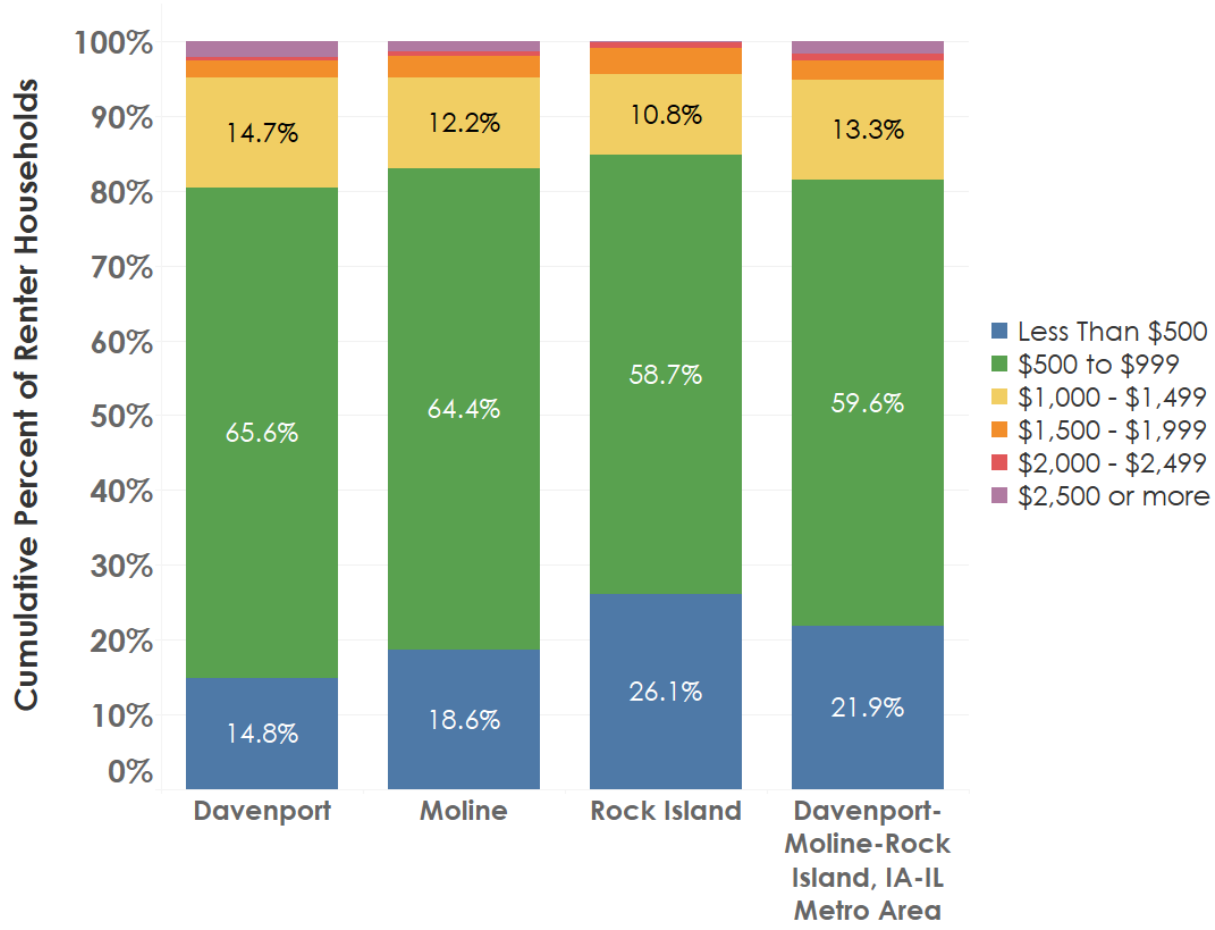
As shown in Table 7, the most common rental unit size in the Tri-Cities is a two-bedroom unit. In the Davenport-Moline-Rock Island MSA, the average rental cost for a two-bed unit was $953 per month in 2024. To afford this rent without being cost burdened (i.e. spending more than 30% of income on housing), a household would require an annual income of $38,120. This amount translates to a 52-hour work week

at a wage of $14 per hour (the minimum wage in Illinois) or 101-hour work week at a wage of $7.25 per hour (the minimum wage in Iowa). A household earning the median renter household income could afford a two-bedroom unit if available at the fair market rent of $953 but would have difficulty affording a three-bedroom unit at the fair market rent of $1,247.

Overall, this data indicates that low incomes make housing at fair market rents unaffordable to individuals earning the minimum wage and, in some cases, the average renter wage in the Davenport-Moline-Rock Island MSA. Individuals earning the median renter household income and working a 40-hour work week are unable to afford a three-bedroom housing unit at fair market rent, which has implications for families of all sizes, but especially larger families and single-parent families.

The American Community Survey also provides estimates on monthly renter and homeowner costs. This data indicates that rental housing in Rock Island and the MSA tends to be slightly more affordable relative to that in Davenport and Moline. As of the 2018-2022 American Community Survey five-year estimates, about 80% to 85% of renter households in the Tri-Cities and the MSA spend less than $1,000 per month on rent, with slightly greater shares of households in Rock Island and the MSA spending under $500 per month (26.1% and 21.9%, respectively, compared to 18.6% and 14.8% in Moline and Davenport, respectively). Across the four areas, about 14% to 17% of households spend $1,000 to $1,999 on rent, while only about 1% to 3% of households spend $2,000 or more. More recent data from the Zumper database shows average rents in Davenport at $875 to $1,066 for a two-bedroom unit and $1,252 to $1,580 for a three-bedroom unit as of November 2024, indicating sharp increases in rental costs in recent years. Renters earning the median renter household income may thus find it difficult to find housing in the Tri-Cities at an affordable rate for their income level.

FIGURE 26. CONTRACT RENT, 2018-2022

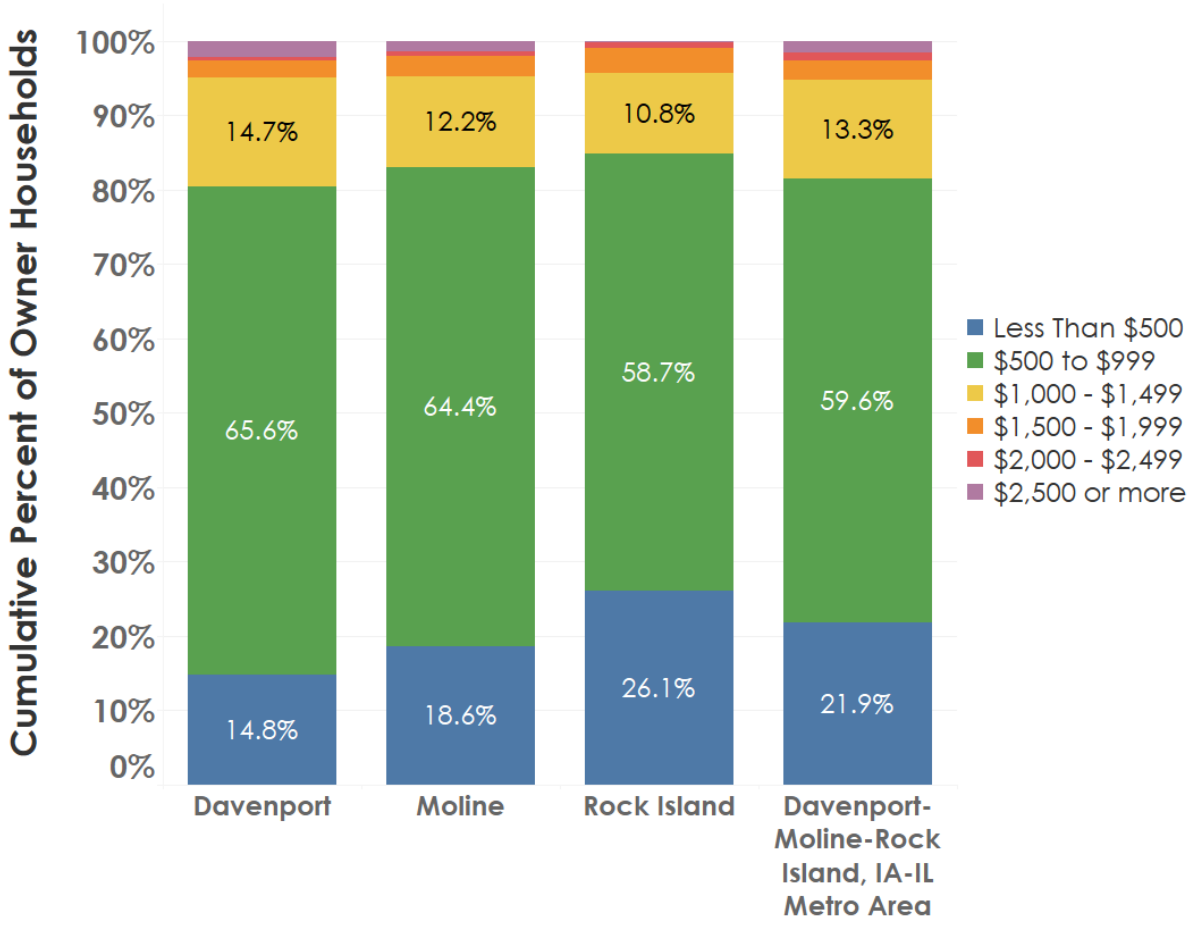


For many households in the area, homeownership is more expensive than renting. As of the American Community Survey five-year estimates for 2018-2022, the share of homeowners spending $1,500 or more per month on housing ranges from 17.7% in Rock Island to 26.5% in the MSA—larger shares than the estimated 4% to 5% of renter households spending within this same range. Owner households are also significantly more likely to spend $2,000 or more per month on housing costs than renters (about 8% to 13% of homeowner households, compared to about 1% to 3% of renter households).

More recent data from Zillow's Home Value Index (ZHVI) estimates the typical home value in Davenport as $172,876 as of September 2024, a 26.7% increase over the typical value of $136,466 in September 2019. Home values in the metro increased at a similar rate of 24.0%, from $141,400 in 2019 to $175,266 in 2024. Housing values in Moline and Rock Island started lower in 2019 and increased at slightly lower rates over the time period: Home values in Moline increased by 18.4%, from $119,589 in 2019 to $141,616 in 2024, and home values in Rock Island increased 22.3%, from $100,397 in 2019 to $122,770 in 2024.

While these values indicate greater affordability in Moline and Rock Island relative to Davenport and the metro area, they indicate steep increases in home prices in recent years that may serve as barriers to homeownership for lower-income residents. As home values and interest rates have increased, renting is generally more accessible to low-to-moderate income families than homeownership in the Tri-Cities.

FIGURE 27. MONTHLY OWNER COSTS, 2018-2022



Housing Needs

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.

2. A household is *overcrowded* if there is more than 1.0 people per room, not including kitchen or bathrooms.

3. A housing unit *lacks complete kitchen facilities* if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.

4. A housing unit *lacks complete plumbing facilities* if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for Davenport, Moline, and Rock Island is shown below in Tables 9 through 11. Table 9 shows overall likelihood of housing problems by race or ethnicity regardless of income, while Tables 10 and 11 show rates of housing problems and severe housing problems by race, ethnicity, and income band up to 100% HAMFI.

White, non-Hispanic households account for the majority of households across the Tri-Cities (about 71% to 81% of households in each area), followed by Black households (about 8% to 18%) and Hispanic households (about 7% to 13%). Other races and ethnicities make up much smaller shares of households across the cities (see Table 9).

Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates:[20] about 41% to 43% of Black

[20] HUD defines a group as having a disproportionate need if its members experience housing needs at a rate that is ten percentage points or more above that of the entire population at that income level.

households have at least one of the four housing problems, and 53% to 90% of Native American households have a housing problem. In Rock Island, Asian and Hispanic households also experience housing problems at disproportionate rates (52.7% and 39.6%, respectively). While the total numbers of households are small, the 20 Pacific Islander households in Moline and Rock Island all experience housing problems (100% of the 10 Pacific Islander households in each city).

Housing problems are more prevalent for households with lower incomes than for those with higher incomes. Across the three cities, about 75% to 78% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 11% to 16% of households with incomes of 81% to 100% HAMFI. Table 10 shows that the subgroups most likely to have a housing problem when accounting for income, race, and ethnicity are Native American households with incomes of 80% HAMFI or less and Asian, Pacific Islander, and Hispanic households with incomes of 30% HAMFI or less.

Severe housing problems are also significantly more common for households with lower incomes. Across the three cities, about 58% to 72% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 3% to 6% of households with incomes of 81% to 100% HAMFI. Table 11 shows that the subgroups most likely to have a severe housing problem are Pacific Islander households and Hispanic households with incomes of 30% HAMFI or less.

TABLE 9 – HOUSING PROBLEMS BY RACE OR ETHNICITY

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
Housing Problems									
White, non-Hispanic	32,830	7,990	24.3%	13,785	3,445	25.0%	10,645	2,465	23.2%
Black, non-Hispanic	4,219	1,800	42.7%	1,297	527	40.6%	2,689	1,154	42.9%
Asian, non-Hispanic	825	275	33.3%	358	48	13.4%	370	195	52.7%
American Indian or Alaska Native, non-Hispanic	94	50	53.2%	12	8	66.7%	40	36	90.0%
Pacific Islander, non-Hispanic	25	0	0.0%	10	10	100.0%	10	10	100.0%
Hispanic, any race	2,744	759	27.7%	2,389	810	33.9%	1,300	515	39.6%
Total	40,737	10,874	26.7%	17,851	4,848	27.2%	15,054	4,375	29.1%

Source: 2017-2021 CHAS Data

TABLE 10 –HOUSING PROBLEMS BY RACE AND ETHNICITY AND INCOME UP TO 100% HAMFI

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
0-30% HAMFI									
White, non-Hispanic	3,775	2,880	76.3%	1,740	1,430	82.2%	1,440	1,090	75.7%
Black, non-Hispanic	1,205	945	78.4%	350	140	40.0%	1,045	715	68.4%
Asian, non-Hispanic	165	140	84.8%	50	40	80.0%	75	75	100.0%
American Indian or Alaska Native, non-Hispanic	30	20	66.7%	4	4	100.0%	14	14	100.0%
Pacific Islander, non-Hispanic	0	0	--	10	10	100.0%	10	10	100.0%
Hispanic, any race	350	220	62.9%	314	300	95.5%	170	170	100.0%
Total	5,525	4,205	76.1%	2,468	1,924	78.0%	2,754	2,074	75.3%
31-50% HAMFI									
White, non-Hispanic	3,840	2,605	67.8%	1,585	1,020	64.4%	1,290	775	60.1%
Black, non-Hispanic	684	360	52.6%	465	285	61.3%	440	320	72.7%
Asian, non-Hispanic	65	35	53.8%	20	0	0.0%	55	25	45.5%
American Indian or Alaska Native, non-Hispanic	0	0	--	4	4	100.0%	10	10	100.0%
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	620	350	56.5%	545	255	46.8%	240	155	64.6%
Total	5,209	3,350	64.3%	2,619	1,564	59.7%	2,035	1,285	63.1%

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems	Total Households	# with Housing Problems	% with Housing Problems
51-80% HAMFI									
White, non-Hispanic	5,800	1,640	28.3%	2,070	615	29.7%	2,135	360	16.9%
Black, non-Hispanic	825	240	29.1%	144	64	44.4%	480	85	17.7%
Asian, non-Hispanic	230	70	30.4%	59	4	6.8%	115	80	69.6%
American Indian or Alaska Native, non-Hispanic	0	0	--	0	0	--	8	8	100.0%
Pacific Islander, non-Hispanic	25	0	0.0%	0	0	--	0	0	--
Hispanic, any race	370	125	33.8%	395	115	29.1%	295	70	23.7%
Total	**7,250**	**2,075**	**28.6%**	**2,668**	**798**	**29.9%**	**3,033**	**603**	**19.9%**
81-100% HAMFI									
White, non-Hispanic	4,060	495	12.2%	1,290	120	9.3%	1,055	65	6.2%
Black, non-Hispanic	520	230	44.2%	124	34	27.4%	260	0	0.0%
Asian, non-Hispanic	30	0	0.0%	0	0	--	40	0	0.0%
American Indian or Alaska Native, non-Hispanic	34	30	88.2%	0	0	--	0	0	--
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	239	4	1.7%	375	55	14.7%	250	110	44.0%
Total	**4,883**	**759**	**15.5%**	**1,789**	**209**	**11.7%**	**1,605**	**175**	**10.9%**

Source: 2017-2021 CHAS Data

TABLE 11 –SEVERE HOUSING PROBLEMS BY RACE AND ETHNICITY AND INCOME UP TO 100% HAMFI

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems
0-30% HAMFI									
White, non-Hispanic	3,775	2,490	66.0%	1,745	1,305	74.8%	1,440	840	58.3%
Black, non-Hispanic	12,05	790	65.6%	350	140	40.0%	1,045	550	52.6%
Asian, non-Hispanic	165	90	54.5%	50	40	80.0%	80	65	81.3%
American Indian or Alaska Native, non-Hispanic	29	4	13.8%	4	4	100.0%	14	14	100.0%
Pacific Islander, non-Hispanic	0	0	--	10	10	100.0%	10	10	100.0%
Hispanic, any race	350	205	58.6%	315	275	87.3%	170	125	73.5%
Total	**5,524**	**3,579**	**64.8%**	**2,474**	**1,774**	**71.7%**	**2,759**	**1,604**	**58.1%**
31-50% HAMFI									
White, non-Hispanic	3,845	840	21.8%	1,590	265	16.7%	1,285	355	27.6%
Black, non-Hispanic	679	44	6.5%	460	125	27.2%	450	215	47.8%
Asian, non-Hispanic	65	0	0.0%	20	0	0.0%	55	10	18.2%
American Indian or Alaska Native, non-Hispanic	0	0	--	4	0	0.0%	10	0	0.0%
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	615	80	13.0%	540	85	15.7%	240	50	20.8%
Total	**5,204**	**964**	**18.5%**	**2,614**	**475**	**18.2%**	**2,040**	**630**	**30.9%**
51-80% HAMFI									
White, non-Hispanic	5,795	305	5.3%	2,070	65	3.1%	2,130	30	1.4%

Household Demographics	Davenport			Moline			Rock Island		
	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems	Total Households	# with Severe Housing Problems	% with Housing Problems
Black, non-Hispanic	830	110	13.3%	145	45	31.0%	480	40	8.3%
Asian, non-Hispanic	230	40	17.4%	59	0	0.0%	115	55	47.8%
American Indian or Alaska Native, non-Hispanic	0	0	--	0	0	--	8	0	0.0%
Pacific Islander, non-Hispanic	25	0	0.0%	0	0	--	0	0	--
Hispanic, any race	370	45	12.2%	395	35	8.9%	294	4	1.4%
Total	**7,250**	**500**	**6.9%**	**2,669**	**145**	**5.4%**	**3,027**	**129**	**4.3%**
81-100% HAMFI									
White, non-Hispanic	4,055	225	5.5%	1,290	65	5.0%	1,055	35	3.3%
Black, non-Hispanic	515	0	0.0%	119	4	3.4%	260	0	0.0%
Asian, non-Hispanic	30	0	0.0%	0	0	--	40	0	0.0%
American Indian or Alaska Native, non-Hispanic	34	30	88.2%	0	0	--	0	0	--
Pacific Islander, non-Hispanic	0	0	--	0	0	--	0	0	--
Hispanic, any race	235	0	0.0%	375	30	8.0%	250	10	4.0%
Total	**4,869**	**255**	**5.2%**	**1,784**	**99**	**5.5%**	**1,605**	**45**	**2.8%**

Source: 2017-2021 CHAS Data

Homeownership and Lending

Homeownership is vital to a community's economic well-being. It provides the opportunity to build wealth, is generally associated with higher levels of civic engagement,[21] and is correlated with positive cognitive and behavioral outcomes among children.[22]

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the white and Black homeownership rate is the largest among racial and ethnic groups. In 2022, the U.S. Census Bureau reported a 25.4 percentage point gap in homeownership rate between white and Black households, representing a slight widening of the gap since 2002 (24.3 percentage points). Over the same period, the gap in the homeownership rate between white and Hispanic households narrowed from 24.7 to 21.8 percentage points.[23]

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is eight percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference for urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable housing.[24]

Homeownership rates across Davenport, Moline, and Rock Island are highest among white households and households identifying as 'some other race' (about 65% to 75% across the three cities), and lowest among Black households (about 28% to 34%).

The map that follows shows the homeownership rate by census tract in Davenport, Moline, and Rock Island. Homeownership rates are highest in parts of east Davenport, west Moline, and central Rock Island, where they top 90% in five census tracts. Rates

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[21] Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." Urban Affairs Review. 2012;48(5):731–60.

[22] Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." Low-Income Homeownership Working Paper Series. Joint Center for Housing Studies of Harvard University. October 2001, http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf.

[23] U.S. Census Bureau. Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017.

[24] Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" The Urban Institute. July 2018. www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf.

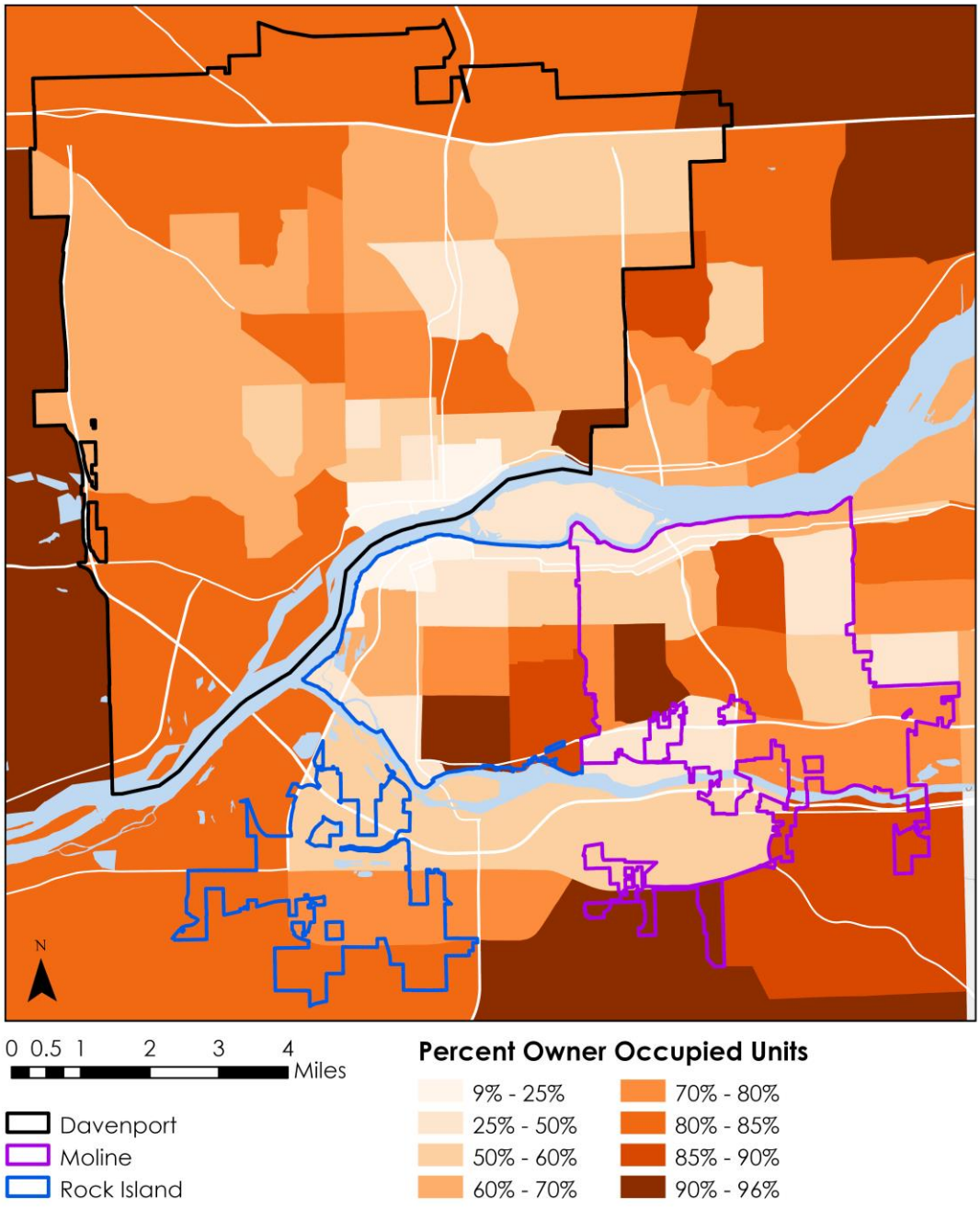
are lowest in south Davenport, north Moline, and north Rock Island along the Mississippi River, where they fall below 25% in four census tracts.

TABLE 12 – HOMEOWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY

Householder Race/Ethnicity	Davenport			Moline			Rock Island		
	Owner Households	Renter Households	Home-ownership Rate	Owner Households	Renter Households	Home-ownership Rate	Owner Households	Renter Households	Home-ownership Rate
Non-Hispanic									
White	23,449	11,629	66.8%	10,319	4,378	70.2%	7,806	3,527	68.9%
Black	1,191	3,095	27.8%	458	958	32.3%	875	1,677	34.3%
Asian/ Pacific Islander	392	379	50.8%	155	231	40.2%	220	171	56.3%
Native American	95	104	47.7%	15	0	100.0%	27	22	55.1%
2+ Races	986	779	55.9%	587	265	68.9%	348	228	60.4%
Other	423	145	74.5%	586	315	65.0%	234	112	67.6%
Hispanic	1,583	1,239	56.1%	1,538	776	66.5%	813	484	62.7%
Total	**26,536**	**16,131**	**62.2%**	**12,120**	**6,147**	**66.3%**	**9,510**	**5,737**	**62.4%**

Note: Data presented are number of households, not individuals.
Source: 2018-2022 American Community Survey, Table S2502

FIGURE 28 – HOMEOWNERSHIP RATE BY CENSUS TRACT IN DAVENPORT, MOLINE, AND ROCK ISLAND, 2018-2022



Source: 2018-2022 American Community Survey, Table DP05

Mortgage Lending

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home lending activities annually. The objectives of HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2023 HMDA data consists of information for 10 million home loan applications reported by 5,113 home lenders including banks, savings associations, credit unions, and mortgage companies.[25] HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income. 300 financial institutions reported HMDA data for Scott County, IA and Rock Island County, IL in 2023.

Applicants in the two counties submitted a total of 10,394 home purchase loan applications in 2023. The following analysis looks at 3,912 applications in the counties in which the mortgage was applied for as a first lien, including conventional, FHA-insured, VA-guaranteed, and FSA / RHS-guaranteed loans for single-family homes. Within each record, some data variables are 100% reported— "Loan Type," "Loan Amount," and "Action Taken," for example—but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant may have declined to identify their sex, race, and/or ethnicity. Records for applications with missing race and ethnicity data are included in a separate category entitled "No Race or Ethnicity Given." This data does not include seller-financed loans.

Looking at first-lien applications for single-family homes completed in 2023, about two-thirds of applications in the counties were completed by white applicants (2,578 applications, or 65.9%). Hispanic, Black, and Asian applicants each submitted about 3% to 9% of applications (360, 193, and 117 applications, respectively). 16.7% of applications were submitted jointly by applicants of different races, by applicants of two or more minority races, or by applicants who did not provide race or ethnicity

[25] Federal Financial Institutions Examination Council. "FFIEC Publishes 2023 Data on Mortgage Lending." July 11, 2024. https://www.ffiec.gov/press/pr071124.htm

data (653 applications). Native American applicants submitted 0.3% of all applications (11 applications).

The tables that follow show loan approval rates for completed loan applications by race and ethnicity at various income levels in Scott County and Rock Island County.[26] The Median Family Income in the Davenport-Moline-Rock Island, IA-IL HUD Metro FMR Area is $88,400, according to HUD's FY 2023 Income Limits. The income tiers below represent low-income applicants earning up to 80% AMI ($70,720), middle-income applicants earning 80% to 120% AMI ($70,720 to $106,080), and high-income applicants earning more than 120% AMI (over $106,080). In 2023, there were 297 applications for which income was not reported. These applications are included in the totals under "all applicants." Excluded from these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial.

Mortgage Denials

HMDA data indicates that 6.4% of first-lien mortgage applications for single-family homes in the county were denied in 2023. 9.8% of all applications from low-income earners were denied. Among middle-income earners, 5.9% of applicants were denied a loan, and 3.2% of applications from high-income earners were denied.

Looking at these figures by race and ethnicity, Asian, Black, and Hispanic applicants were denied mortgages at significantly higher rates (about 11% to 12%) than the counties' average rate of 6.4%. Native American applicants also experienced a higher rate of mortgage denial (9.1%), although total numbers of applicants were low (11). White applicants in the county experienced the lowest rates of denial (4.8%). Overall, Asian, Black, and Hispanic applicants in the counties were about 2.3 to 2.5 times as likely to be denied a loan as white applicants.

Low-Income Applicants

9.8% of low-income mortgage loan applicants were denied a mortgage loan. Low-income applicants identifying as Native American, Asian, and Hispanic experienced the highest rates of mortgage denial (25.0%, 16.2%, and 14.1%, respectively). White applicants were denied a mortgage at the lowest rates of all low-income applicants (7.4%).

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[26] The low-income category includes applicants with a household income at or below 80% of area median family income (MFI). The middle-income range includes applicants with household incomes from 81% to 120% MFI, and the upper income category consists of applicants with a household income above 120% MFI.

Middle-Income Applicants

Middle-income applicants, earning between 80% to 120% MFI, were denied mortgages at a rate of 5.9%. At this income level, Black applicants were denied at the highest rates (13.0%), while white and Native American households were least likely to be denied (4.3% and 0.0%, respectively).

High-Income Applicants

At high incomes, 3.2% of applicants experienced a mortgage loan denial. At this income level, Asian/ Pacific Islander and Hispanic/ Latino applicants experienced denials at the highest rates (11.7.% and 7.0%), while Black, Native American, and white applicants had the lowest rates of denial (0.0%, 0.0%, and 2.3%, respectively).

Reasons for Denial

Reasons for denial are shown in Table 14. White applicants had the largest number of denials (124), followed by Hispanic/Latino and Black applicants (39 and 21, respectively). The primary reason for mortgage loan denial was debt-to-income ratio (81 applicants). Other frequent reasons for loan denial include credit history (44 applicants), collateral (26 applicants), and insufficient cash (23 applicants).

These findings indicate disparities in access to mortgage loans in the service area, particularly for Asian/Pacific Islander, Black, and Hispanic/Latino applicants. Denials based on a high debt-to-income ratio and credit history indicate that many applicants struggle with long-term financial instability, which creates additional barriers to accessing a mortgage. Denials based on collateral indicate that the value of a requested loan is high relative to the appraised value of a home, creating loan-to-value ratios that fall above lenders' thresholds. The data suggests that additional resources are needed to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, down payment assistance programs, and wider-ranging social support for households to improve their chances of securing mortgage loans.

TABLE 13 – HOME PURCHASE LOAN APPROVAL RATES IN SCOTT COUNTY AND ROCK ISLAND COUNTY BY RACE AND ETHNICITY, 2023

Applicant Income		Applicant Race and Ethnicity						All Applicants
		Non-Latino					Latino/ Hispanic	
		White	Black	Asian/ Pacific Islander	Native American	Other/ Race Not Available		
Low Income	Completed Applications	1,061	116	37	4	143	184	1,545
	Denial Rate	7.4%	12.1%	16.2%	25.0%	17.5%	14.1%	9.8%
Middle Income	Completed Applications	630	54	18	2	108	102	914
	Denial Rate	4.3%	13.0%	5.6%	0.0%	10.2%	7.8%	5.9%
High Income	Completed Applications	862	22	60	5	136	71	1,156
	Denial Rate	2.0%	0.0%	11.7%	0.0%	5.9%	7.0%	3.2%
All Applicants	Completed Applications	2,578	193	117	11	653	360	**3,912**
	Denial Rate	4.8%	10.9%	12.0%	9.1%	7.8%	10.8%	**6.4%**

Note: Applications in which no income information was listed were excluded.
Data Source: FFIEC 2023 Home Mortgage Disclosure Act Data, Accessed via https://ffiec.cfpb.gov/data-browser/data/2023?category=counties&items=19163,17161

TABLE 14 – HOME PURCHASE LOAN DENIAL REASONS IN SCOTT COUNTY AND ROCK ISLAND COUNTY BY RACE AND ETHNICITY, 2023

Applicant Income	Applicant Race and Ethnicity								
	Non-Latino							Latino/ Hispanic	All Applicants
	White	Black	Asian	Native American	Other/ Race Not Available				
Denial Reason Provided									
Debt-to-income ratio	38	9	3	1	19			11	81
Employment History	1	1	1	0	2			0	5
Credit history	26	1	3	0	5			9	44
Collateral	16	3	0	0	4			3	26
Insufficient cash (down payment, closing costs)	7	2	1	0	7			6	23
Unverifiable information	5	2	2	0	2			1	12
Credit application incomplete	11	0	2	0	2			1	16
Mortgage insurance denied	0	0	0	0	0			0	0
Other	9	2	0	0	4			3	18
Reason not reported	11	1	2	0	6			5	25
Total denials	124	21	14	1	51			39	250

Note: Applications in which no income information was listed were excluded.

Data Source: FFIEC 2022 Home Mortgage Disclosure Act Data, Accessed via https://ffiec.cfpb.gov/data-browser/data/2022?category=counties&items=19013

Zoning, Affordability, and Housing Choice

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. "The land use decisions made by a community shape its very character – what it's like to walk through, what it's like to drive through, who lives in it, what kinds of jobs and businesses exist in it, how well the natural environment survives, and whether the community is an attractive one or an ugly one."[27] Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region's potential diversity, growth, and opportunity for all. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

The following sections will explore (I) how Illinois and Iowa state law impacts local land use and zoning authority and decision-making and (II) how the zoning and land use codes of the Cities of Moline, Davenport, and Rock Island impact housing affordability and fair housing choice within those borders.

Intersection of Local Zoning with Federal and State Fair Housing Laws

One goal of zoning is to balance individual property rights with the power of government to promote and protect the health, safety, and general welfare of the overall community. Zoning codes regulate how a parcel of land in a community may be used and the density of development. Local governments may divide their jurisdiction into zoning districts by adopting a zoning map consistent with the comprehensive plan; define categories of permitted and special/conditional uses for those districts; and establish design or performance standards for those uses. Zoning may regulate the height, shape, and placement of structures and lot sizes or shapes. Jurisdictions also can expressly prohibit certain types of uses within zoning districts. In this way, local ordinances may define the type and density of housing resources available to residents, developers, and other organizations within certain areas, and as a result influence the availability and affordability of housing.

While local governments have the power to enact zoning and land use regulations, that power is limited by state and federal fair housing laws (e.g., the Illinois Human Rights Act, the Iowa Civil Rights Act, the federal FHAA, the Americans with Disabilities Act, constitutional due process and equal protection), which apply not only to private

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[27] John M. Levy. *Contemporary Urban Planning, Eighth Edition*. Upper Saddle River, NJ: Pearson Prentice Hall, 2009.

individuals but also to government actions. *See* H.R. Rep. No. 100–711, at 24 (1988), reprinted in 1988 U.S.C. C.A.N. 2173, 2185 (showing that Congress' intent was that the amendments "would also apply to state or local land use and health and safety laws, regulations, practices or decisions which discriminate against individuals with handicaps"). In a recent landmark disparate impact case under the FHA, the Supreme Court affirmed that part of the FHA's central purpose is to eradicate discriminatory housing practices, including specifically unlawful zoning laws and other housing restrictions. *Tex. Dep't of Hous. & Cmty. Affairs v. Inclusive Cmtys. Project, Inc.*, 135 S.Ct. 2507, 2521-2522 (2015) (citing multiple published court opinions involving challenges to local zoning and land use decisions and stating: "Suits targeting such practices reside at the heartland of disparate-impact liability.") Besides intentional discrimination and disparate treatment, discrimination under the FHA also includes

[A] refusal to make reasonable accommodations in rules, policies, practices, or services, when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling. FHA § 804(f)(3)(b).

This provision has been held to apply to zoning and land use decisions by local governments. *See, e.g.*, *Howard v. City of Beavercreek*, 276 F.3d 802 (6th Cir. 2001) (finding Section 804(f)(3)(b) "creates an affirmative duty on municipalities . . . to afford its disabled citizens reasonable accommodations in its municipal zoning practices if necessary to afford such persons equal opportunity in the use and enjoyment of their property"); *Smith & Lee Assocs., Inc. v. City of Taylor*, 102 F.3d 781, 794-795 (6th Cir. 1996) (holding that city had violated the FHAA by failing to allow adult foster care homes to operate in areas zoned only for single-family neighborhoods).

In 1979 the Illinois legislature passed the state's own fair housing protection in the Illinois Human Rights Act. The IHRA protects against discrimination in housing/real estate transactions as well as employment, education, public accommodations, and access to financial credit. The Act prohibits discrimination based on sex, age, race, color, religion, arrest record, marital status, sexual orientation, physical and mental disability, citizenship status (with regard to employment), national origin, ancestry, unfavorable military discharge, familial status (with respect to real estate transactions), military status, sexual harassment, and orders of protection.

Iowa passed its Civil Rights Act ("ICRA") in 1965, prohibiting discrimination in the sale, rental, and financing of dwellings, or to otherwise make housing unavailable, based on a person's sex, race, color, disability (physical and mental), religion, national origin, or familial status (families with children). In addition, Iowa protects persons based on creed, sexual orientation, and gender identity.

Fair housing laws do not preempt local zoning laws but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. And even where a specific zoning decision does not violate a fair

housing law, HUD entitlement communities must certify annually that they will set and implement standards and policies that protect and advance fair housing choice for all.

The City of Davenport adopted a local fair housing ordinance, which has been amended through the years to update protections for additional protected classes: in 2000, the ordinance was amended to include sexual orientation as a protected class, in 2005 to clarify provisions and add education as another area protected from discrimination; and in 2008 to bring the local ordinance into accord with the Iowa Civil Rights Act by adding gender identity and familial status to the list of protected classes. In addition to the protected classes under the FHAA and Iowa Civil Rights Act, the Davenport ordinance extends fair housing protections to persons on the basis of age and marital status.

As of 2024, aside from the Illinois Human Rights Act and the Fair Housing Act, Moline and Rock Island have not adopted their own local fair housing ordinance. However, the Illinois Human Rights Act currently extends protections for protected classes such as prohibiting discrimination in real estate transactions or the interference with fair housing rights. The Illinois Human Rights Act is in accordance with the Fair Housing Act in that it protects against discrimination based on race, color, national origin, religion, sex, familial status, and age.

Cities of Moline, Davenport, and Rock Island Zoning Ordinance Reviews

Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. Examples of zoning provisions that most commonly result in barriers to fair housing choice include:

- Restrictive forms of land use that exclude any specific form of housing, particularly multi-family housing, or that require large lot sizes or low-density that deter affordable housing development by limiting its economic feasibility;
- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit;
- Placing administrative and siting constraints on group homes for persons with disabilities;
- Restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing;
- Restrictions on occupancy of alternative sources of affordable housing such as accessory dwellings, mobile homes, and mixed-use structures.

The cities' treatment of these types of issues are explored and evaluated in the tables and narrative below.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the latest available zoning ordinances of Moline, Davenport, and Rock Island were reviewed and evaluated against a list of ten common fair housing issues. Taken together, these issues give a picture of (1) the degree to which exclusionary zoning provisions may impact affordable housing opportunities within those jurisdictions and (2) the degree to which the zoning code may impact housing opportunities for persons with disabilities. The zoning ordinance was assigned a risk score of either 1, 2, or 3 for each of the ten issues and was then given an aggregate score calculated by averaging the individual scores, with the possible scores defined as follows:

1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice, or is an affirmative action that intentionally promotes and/or protects affordable housing and fair housing choice;

2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread;

3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice or is an issue where the jurisdiction could take affirmative action to further affordable housing or fair housing choice but has not.

Research has shown that restricting housing choice for certain historically/socio-economically disadvantaged groups and protected classes can happen in any number of ways and should be viewed on a continuum. The zoning analysis matrix developed for this report and the narrative below are not designed to assert whether the cities' codes create a per se violation of the FHA or HUD regulations but are meant as a tool to highlight significant areas where zoning and land use ordinances may otherwise jeopardize the spirit and intent of fair housing protections and HUD's AFFH standards for its entitlement communities.

The issues chosen for discussion show where zoning ordinances and policies could go further to protect fair housing choice for protected and disadvantaged classes, and yet still fulfill the zoning objective of protecting the public's health, safety, and general welfare. Specifically, the issues highlighted by the matrix inform, first, the degree to which the zoning ordinance may be overly restrictive and exclusionary to the point of artificially limiting the affordable housing inventory and directly contributing to higher housing and rental costs. And secondly, the matrix helps inform the impact the local regulations may have on housing opportunities for persons with disabilities, a protected class under state and federal fair housing law.

The following table lists the ten issues reviewed and the cities' scores for each issue. A complete report for each jurisdiction, including citations to relevant statutes, code sections, and explanatory comments, is included as an appendix to this document.

TABLE 15. ZONING CODE RISK SCORES

Issue	Risk Scores		
	Moline	Davenport	Rock Island
1a. Does the jurisdiction's definition of "family" have the effect of preventing unrelated individuals from sharing the same residence? Is the definition unreasonably restrictive? 1b. Does the definition of "family" discriminate against or treat differently unrelated individuals with disabilities (or members of any other protected class)?	2	1	2
2a. Does the zoning code treat housing for individuals with disabilities (e.g. group homes, congregate living homes, supportive services housing, personal care homes, etc.) differently from other single family residential and multifamily residential uses? For example, is such housing only allowed in certain residential districts, must a special or conditional use permit be granted before siting such housing in certain residential districts, etc.? 2b. Does the zoning ordinance unreasonably restrict housing opportunities for individuals with disabilities who require onsite supportive services? Or is housing for individuals with disabilities allowed in the same manner as other housing in residential districts?	2	1	2
3a. Do the jurisdiction's policies, regulations, and/or zoning ordinances provide a process for persons with disabilities to seek reasonable modifications or reasonable accommodations to zoning, land use, or other regulatory requirements? 3b. Does the jurisdiction require a public hearing to obtain public input for specific exceptions to zoning and land-use rules for applicants with disabilities? If so, is the public hearing process only required for applicants seeking housing for persons with disabilities or required for all applicants?	1	2	2
4. Does the ordinance impose spacing or dispersion requirements on certain protected housing types?	3	2	2
5. Does the jurisdiction restrict any inherently residential uses protected by fair housing laws (such as residential substance abuse treatment facilities) only to non-residential zones?	2	2	3

Issue	Risk Scores		
	Moline	Davenport	Rock Island
6. Does the jurisdiction's zoning and land use rules constitute exclusionary zoning that precludes development of affordable or low-income housing by imposing unreasonable residential design regulations (such as high minimum lot sizes, wide street frontages, large setbacks, low FARs, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, and/or low maximum building heights)?	1	1	1
7a. Does the zoning ordinance fail to provide residential districts where multi-family housing is permitted as of right? Are multifamily dwellings excluded from all single-family dwelling districts? 7b. Do multi-family districts restrict development only to low-density housing types?	1	1	1
8. Are unreasonable restrictions placed on the construction, rental, or occupancy of alternative types of affordable or low-income housing (for example, accessory dwellings or mobile/manufactured homes)?	2	2	2
9a. Are the jurisdiction's design and construction requirements (as contained in the zoning ordinance or building code) congruent with the Fair Housing Amendments Act's accessibility standards for design and construction? 9b. Is there any provision for monitoring compliance?	1	1	1
10. Does the zoning ordinance include an inclusionary zoning provision or provide any incentives for the development of affordable housing or housing for protected classes?	1	2	2
Average Risk Score	**1.6**	**1.5**	**1.8**

Risk scores for the three communities are similar, (calculated by taking the average of the 10 individual issue scores) ranging from 1.5 to 1.8, indicating that overall there is low to moderate risk of the zoning regulations contributing to discriminatory housing treatment or impeding fair housing choice. In most cases, the zoning and other land use code sections are reasonably permissive and allow for flexibility as to the most common fair housing issues.

Moline's cumulative scores averaged 1.6. It received a "3" (high risk) score on one issue (#4- spacing requirements) as well as several "2" (medium risk) scores.

Davenport's average risk score is 1.5. It received no "3" (high risk) scores but did receive several "2" (medium risk) scores on certain issues where the zoning regulations have the potential to negatively impact fair and affordable housing.

Rock Island's scores averaged 1.8. It received one "3" (high risk) score (on issue #5 - treatment facility restrictions) and several "2" (medium risk) scores.

These medium and high-risk scores could indicate the local governments may be vulnerable to fair housing complaints where the ordinance is applied in a way that impacts a protected class of persons. In such cases, improvements to the rules and policies could be made to more fully protect the fair housing rights of all the area's residents and to better fulfill the mandate to affirmatively further fair housing.

Impact of Zoning Provisions on Affordable Housing

Academic and market research have proven what also is intuitive: land use regulations can directly limit the supply of housing units within a given jurisdiction, and thus contribute to making housing more expensive, i.e. less affordable.[28] Zoning policies that impose barriers to housing development and artificially limit the supply of housing units in a given area by making developable land and construction costlier than they are inherently can take different forms and may include: high minimum lot sizes, low density allowances, wide street frontages, large setbacks, low floor area ratios, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, low maximum building heights, restrictions against infill development, restrictions on the types of housing that may be constructed in certain residential zones, arbitrary or antiquated historic preservation standards, minimum off-street parking requirements, restrictions against residential conversions to multi-unit buildings, lengthy permitting processes, development impact fees, and/or restrictions on accessory dwelling units. Where these zoning regulations are not congruent with the actual standards necessary to protect the health and safety of residents and prevent overcrowding, they may not be in express violation of fair housing laws but may nonetheless contribute to exclusionary zoning and have the effect of disproportionately reducing housing choice for moderate to low-income families,

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[28] See Gyourko, Joseph, Albert Saiz, and Anita A. Summers, A New Measure of the Local Regulatory Environment for Housing Markets: The Wharton Residential Land Use Regulatory Index (2007), available at real.wharton.upenn.edu; Randal O'Toole, The Planning Penalty: How Smart Growth Makes Housing Unaffordable (2006), available at independent.org/pdf/policy_reports/2006-04-03-housing.pdf; Edward L. Glaeser and Joseph Gyourko, The Impact of Zoning on Housing Affordability (2002), available at law.yale.edu/system/files/documents/pdf/hier1948.pdf; The White House's Housing Development Toolkit, 2016, available at whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf.

minorities, persons with disabilities on fixed incomes, families with children, and other protected classes by making the development of affordable housing cost prohibitive.

Missing Middle and Higher-Density Housing

Question 6 examines zoning and land use regulations that have the effect of limiting affordable housing. Large minimum lot sizes tend to increase the overall cost of housing, make it more difficult for residents to obtain housing, increase social segregation, and exacerbate sprawl. Large minimum living areas also tend to increase housing costs by prohibiting the development of smaller units, which tend to be more affordable.

None of the three cities' design standards, density allowances, and housing-type diversity appears facially exclusionary, and the cities all received "1" (low risk) score for Issue 6 and Issue 7 regarding exclusionary zoning regulations for single and multifamily housing types with one exception - Rock Island's relatively low limits on density and high minimum living area requirements resulted in a score of "2" (medium risk) for Issue 7. While the zoning ordinances may impact the feasibility of developing affordable housing in some cases, on the whole, the codes provide for lot sizes and densities that could accommodate affordable housing. But there are recommendations for how each city could use more flexible zoning and land use policy to support investment in its affordable housing stock.

Rezoning is a discretionary review process, which makes more sense for large, complex developments, but is less efficient or economical for smaller- scale, less complex projects which often can be effectively reviewed by planning staff in accordance with objective criteria, lowering the risk and cost to developers and making these projects more feasible. Jurisdiction-wide upzoning that opens more neighborhoods to townhomes, duplexes, and small apartment buildings by-right could substantially increase the supply of housing, while also making those communities financially accessible to more families. Smaller lots and homes near transportation and services should take priority. The Cities could also upzone more acreage to medium and high density multifamily and mixed-use zones; adopt minimum density requirements (especially around transit nodes and commercial and public services); and rezone underutilized industrial and/or commercial areas for adaptive residential use. Implementing regulatory changes and incentives to increase missing middle and higher density multifamily housing can ease price pressure on existing home sales as more housing makes it to market.

Multifamily Uses

Questions 7a and 7b inquire if the zoning ordinance allows multifamily uses by right.

Consistent with the adopted Moline Comprehensive Plan, Moline's zoning code and map divide the City's residential districts into a single-family district, R-2, a one to six family district, R-4, a multifamily district, R-6, and a manufactured home district, R-7.

The minimum lot size for R-2 is 6,000 square feet, and all other districts have a minimum of 5,000 square feet. R-4 requires 3,000 square feet per unit for multiple unit developments. Parking requirements are the same across all zoning districts, a minimum of three spaces per dwelling unit, which is fairly high. Front setbacks are 25 feet or more in all zoning districts. Height is limited to 2.5 stories in R-2 and R-4 and 12 stories in R-6 and R-7. Floor area ratio is limited but only for non-residential uses. There are no minimum bedroom or minimum livable floor area standards.

Multifamily dwellings are allowed in the R-4, R-6, and R-7 districts. In addition, several commercial districts, O-1, B-2, and B-3, and B-4, allow multifamily dwellings with a special use permit. The R-2, single-family district, allows twin houses by right and town houses and multiplexes by Special Use Permit.

Density is limited by a maximum number of units per acre of 14 for R-4 and 34 for R-6 and R-7. R-6 and R-7 also require a 1,250 square foot minimum area per unit. Height is restricted to 2.5 stories in R-4 and 12 stories in R-6 and R-7. Floor area ratio is limited but only for non-residential uses. The R-4 district is somewhat restrictive because of the height and maximum density requirements. The R-6 and R-7 districts allow for a fair amount of density, though the 34 units per acre maximum makes any development approaching the maximum 12 stories unlikely.

There are no minimum bedroom or minimum livable floor area standards. Parking minimums for multifamily are 2.5 spaces per 3-bedroom unit, 2 per 2-bedroom unit, and 1 per 1 bedroom or efficiency. The zoning map shows that the R-4, R-6, and R-7 districts are in use within the City.

Davenport's zoning code was updated in 2029, including amendments to its Zoning Map and additional amendments approved in 2024. Currently, the map divides the City's residential districts eight different districts, including, low density (R-1: Single-Family and R-2: Single-Family), moderate density (R-3: Single-Family and Two-Family and R-3C: Single-Family and Two-Family Central Residential District, R-4: Single-Family and Two-Family and R-4C: Single-Family and Two-Family Central Residential), high density (R-MF: Multi-family Residential), and a manufactured home park (R-MHP: Residential Manufactured Home Park District). Minimum single-family lot sizes range from 20,000 sq. ft. per unit in the R-1 district; 10,000 sq. ft. in the R-2 district; 7,500 sq. ft. in the R-3 districts; and 6,000 sq. ft. in the R-4 district. The R-4C districts are now limited to a minimum lot area of 4,000 sq. ft, and the R-MF district is limited to a minimum of 4,000 sq. ft. Although the minimum lot sizes for R-1 and R-2 are large and may make the construction of affordable housing in these districts challenging, the zoning map shows that these districts are not widespread throughout the city. R-3, with a 7,500 minimum, is more common, though this is still a fairly large lot on which to provide affordable housing. Front setbacks are 25 feet or more in all zoning districts except for R-4 districts which have a front setback minimum requirement between 15-20 feet. Building height appears to be limited to approximately 3 stories in all districts except R-MF, which allow up to 70 feet. Two-family units are allowed in all these

districts except R-1 and R-2 districts with a somewhat larger minimum lot area for two-family developments and other requirements. There are no floor area ratio, minimum bedroom, or minimum livable floor area standards.

Multifamily dwellings are allowed in the R-MF district in Davenport. In addition, several commercial districts, C-T, C-1, C-2, C-3, C-D, C-V, and C-E allow multifamily dwellings. Single family lots in R-MF are required to be a minimum of 4,000 square feet, but for multifamily housing in the R-MF zoning district, a minimum of 1,500 square feet per unit is required. This equates to about 29 units per acre. Though the R-MF district allows multifamily building heights up to 70 feet, the minimum 1,500 square feet per acre makes any development approaching the maximum height unlikely.

Rock Island's zoning code was updated in 2020 and divides the City's residential districts into four districts with minimum single-family lot sizes ranging from 7,500 square feet for the R-1 district, and 6,000 square feet for the R-2 district. The R-3 district, which allows one-to-six-unit residences, requires a 2,000 square foot lot area per dwelling unit. Front setbacks are 25 feet or more in all zoning districts. Height is limited to 2.5 stories in the R-1 - R-4 districts.

Multifamily dwellings are allowed in the R-4 district. These districts require a minimum of 2,000 square feet of lot area per dwelling unit, which results in approximately 22 units allowed per acre. This allows for only moderate density, despite the allowances for buildings to be up to 6 or 12 stories. In addition, several office and commercial districts, O-1, B-1, and B-2, allow dwellings above the ground floor and do not contain density restrictions.

Across all zoning districts, dwelling units must meet both the International Building Code floor area standards and must be at least 900 square feet, with the length of the unit being no more than the width. There are no floor area ratio or minimum bedroom standards. Parking requirements are the same across all zoning districts, a minimum of two spaces per dwelling unit, and for six-plexes or greater, guest parking equal to 10% of the total dwelling units. The zoning map shows that the multifamily zoning districts are applied to a number of properties on the ground.

Accessory Dwelling Units

Question 8 explores the Cities' restrictions on the construction, rental or occupancy of accessory dwelling units and mobile homes. The use of accessory structures as dwellings provides private market opportunities to incorporate smaller, more affordable housing units, with a very low impact to the zoning district's infrastructure or traffic, in neighborhoods of opportunity that otherwise would be expensive places to live.

Davenport's code defines "accessory dwelling unit" as an additional dwelling unit incidental to a principal single-family dwelling on the same lot with separate cooking and sanitary facilities, and with its own legal means of ingress and egress. These units

are expressly allowed in the R-1, R-2, R-3, and R-4 zoning districts; Accessory dwelling units are not listed as an allowable use in any other zoning district. Manufactured homes are allowed only in the MHP zoning district, but within that district do not necessarily have to be located within a manufactured home park.

Moline allows for accessory dwellings in only two scenarios: within a Commercial Apartment where dwelling units may be above the ground floor of a building used for a commercial land use or a Caretaker's Residence for permanent housing for a caretaker of the property. Except for these two, "in no instance shall an accessory use, cellar, basement, tent or recreational trailer be used as a residence." This broad statement appears to prohibit garage and basement apartments and other small accessory dwellings. Manufactured Homes are permitted in the C-2, AG-2, R-2, R-4, R-6, and R-7 zoning districts. Manufactured home parks are permitted in the R-7 zoning district.

In Rock Island, accessory dwelling units were not expressly discussed in the zoning ordinance in the 2019 AI. As of the 2020 Zoning Code, accessory dwelling units are discussed under "Accessory Buildings and Accessory Dwellings in Residence Districts". Accessory structures or buildings must be located away from the front yard and meet specific setback requirements in side and rear yards, with no more than 30% of the rear yard occupied. They must also maintain required distances from lot lines and other structures. Height limits are set based on roof type, ranging from 15 feet for certain roof styles to 20 feet for others. Accessory buildings cannot be built before the principal structure and may only be connected by a breezeway if at least 6 feet apart. An accessory dwelling unit (ADU) is allowed on residential lots but must be a detached structure no larger than 400 square feet, located in the rear yard, and meet setback and height regulations. The ADU requires one additional off-street parking space and must share utility services with the principal dwelling, though with separate meters. The principal dwelling and ADU must also maintain required off-street parking for both units.

Design and Construction Requirements

Questions 9a and 9b ask design and construction requirements as they pertain to the Fair Housing Act. HUD identifies the 2009, 2012, 2015 and 2018 editions of the International Building Code (IBC) as safe harbors under the Fair Housing Act, promoting the health, safety, and welfare of the public through building construction. Monitoring compliance with these codes is not required but is a good practice for ensuring safe and accessible housing products. The City of Moline[29] has adopted the 2021 International Building Code with local amendments to the Moline Code of

[29] City of Moline. Current Codes. Retrieved from: https://www.moline.il.us/427/Current-Codes

Ordinances. Both the City of Davenport[30] and the City of Rock Island[31] have adopted the 2015 International Building Code.

Incentives for Affordable Housing

Exclusionary zoning can happen on a continuum and each of the jurisdictions could do more to ease their zoning and land use policies to further remove artificial barriers to development of and access to affordable housing across all residential zones. For example, all three cities could encourage more infill development in traditionally low-density neighborhoods by reducing minimum lot sizes, front setbacks, and parking requirements. To encourage more and a greater variety of multifamily, allowable densities in multifamily zones could be increased. To allow additional affordable housing options, accessory dwelling units could be allowed outside the specific and limited areas in the cities in which they are now.

All together, these zoning tools could potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that moderate and low-income families have access to those neighborhoods and all the congruent benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural amenities and public accommodations.

Moreover, the cities' land use regulations could go beyond just meeting the minimum FHA standards and affirmatively further and incentivize the development of affordable housing with inclusionary zoning policies (Issue 10). Currently, Davenport and Rock Island have not adopted specific development incentives like inclusionary zoning, reduced parking, design waivers, variances, or expedited permitting for the development of affordable or low-income housing or housing for protected classes. In Moline, within Planned Unit Developments, Council may allow deviation from default development standards for the provision of affordable housing for moderate, low, and very low-income households pursuant to HUD definitions for no less than 15 years.

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[30] City of Davenport, Building Codes. Retrieved from: https://www.davenportiowa.com/our_community/building_land_development/codes_and_regulations/building_codes

[31] City of Rock Island, Building Codes & Ordinances. Retrieved from: https://www.rigov.org/645/Building-Codes-Ordinances

CHAPTER 7.
PUBLICLY SUPPORTED HOUSING

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, now referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this clustering and recent

years have seen many states revising their allocation formulas to discourage this pattern in new developments. The reasons for clustering of HCVs is more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering. This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution across the region.

Supply and Occupancy

Low-income residents Moline, Davenport, and Rock Island receive publicly supported housing assistance from the Housing Authorities of their respective cities. Together, these authorities manage a total of 1,686 Housing Choice Vouchers, 1,788 Project-Based Section 8 units, 727 Public Housing units, 137 Section 202 units and 24 Section 811 units. The City of Moline has all five types of units, while Davenport has no public housing units and Rock Island has no Section 202 or Section 811 units.

TABLE 16. HOUSING UNITS BY PROGRAM CATEGORY FOR MOLINE, DAVENPORT, AND ROCK ISLAND HOUSING AUTHORITIES

Housing Authority	Public Housing Units	Housing Choice Vouchers (HCV)	Project-Based Section 8 Units	Section 202	Section 811
Moline	486	261	222	60	14
Davenport	0	865	734	77	10
Rock Island	241	560	832	0	0
Total	**727**	**1,686**	**1,788**	**137**	**24**

Note: Data presented are number of housing units or vouchers owned and/or administered by each housing authority.

Data Sources: PHA 5-Year Plans; HUD's A Picture of Subsidized Households, https://www.huduser.gov/portal/datasets/assthsg.html

Table 17 shows the residents of publicly supported housing in the three cities by race and ethnicity. White and Black residents are the primary residents served by publicly supported housing in all three cities, with Davenport having significant unreported data on the race or ethnicity of many publicly supported housing residents. In Moline, Black residents are the primary demographic served by Public Housing and Housing Choice Vouchers, while white residents are the primary demographic served by the Project-Based Section 8, Section 202, and Section 811 programs. In Rock Island, Black residents are the primary demographic served by all three available programs. In Davenport, among residents whose race and ethnicity is reported, white residents are

the primary demographic served by the Public Housing, Housing Choice Vouchers, and Project-Based Section 8 programs, with no data on the racial or ethnic makeup of Section 811 residents.

TABLE 17 – RACE AND ETHNICITY OF PUBLICLY SUPPORTED HOUSING RESIDENTS BY PROGRAM CATEGORY IN MOLINE, DAVENPORT, AND ROCK ISLAND

Race/Ethnicity	Public Housing	HCV Program	Project-Based Section 8	Section 202	Section 811
MOLINE					
White	42%	33%	55%	61%	50%
Black/African American	53%	59%	19%	2%	N/A
Asian/Pacific Islander	0%	1%	1%	N/A	N/A
American Indian/Alaska Native	N/A	N/A	N/A	N/A	N/A
Hispanic/Latino	5%	8%	14%	4%	0%
Other/Unknown	0%	0%	11%	23%	50%
Total	100%	100%	100%	100%	100%
DAVENPORT					
White		33%	48%	78%	N/A
Black/African American		1%	1%	N/A	N/A
Asian/Pacific Islander		1%	1%	1%	N/A
American Indian/Alaska Native		1%	1%	1%	N/A
Hispanic/Latino		4%	6%	6%	N/A
Other/Unknown		60%	47%	14%	N/A
Total		100%	100%	100%	100%
ROCK ISLAND					
White	37%	25%	38%		
Black/African American	58%	70%	47%		
Asian/Pacific Islander	0%	0%	3%		
American Indian/Alaska Native	0%	0%	0%		

Hispanic/Latino	4%	5%	4%		
Other/Unknown	1%	0%	8%		
Total	**100%**	**100%**	**100%**		

Geography of Supported Housing

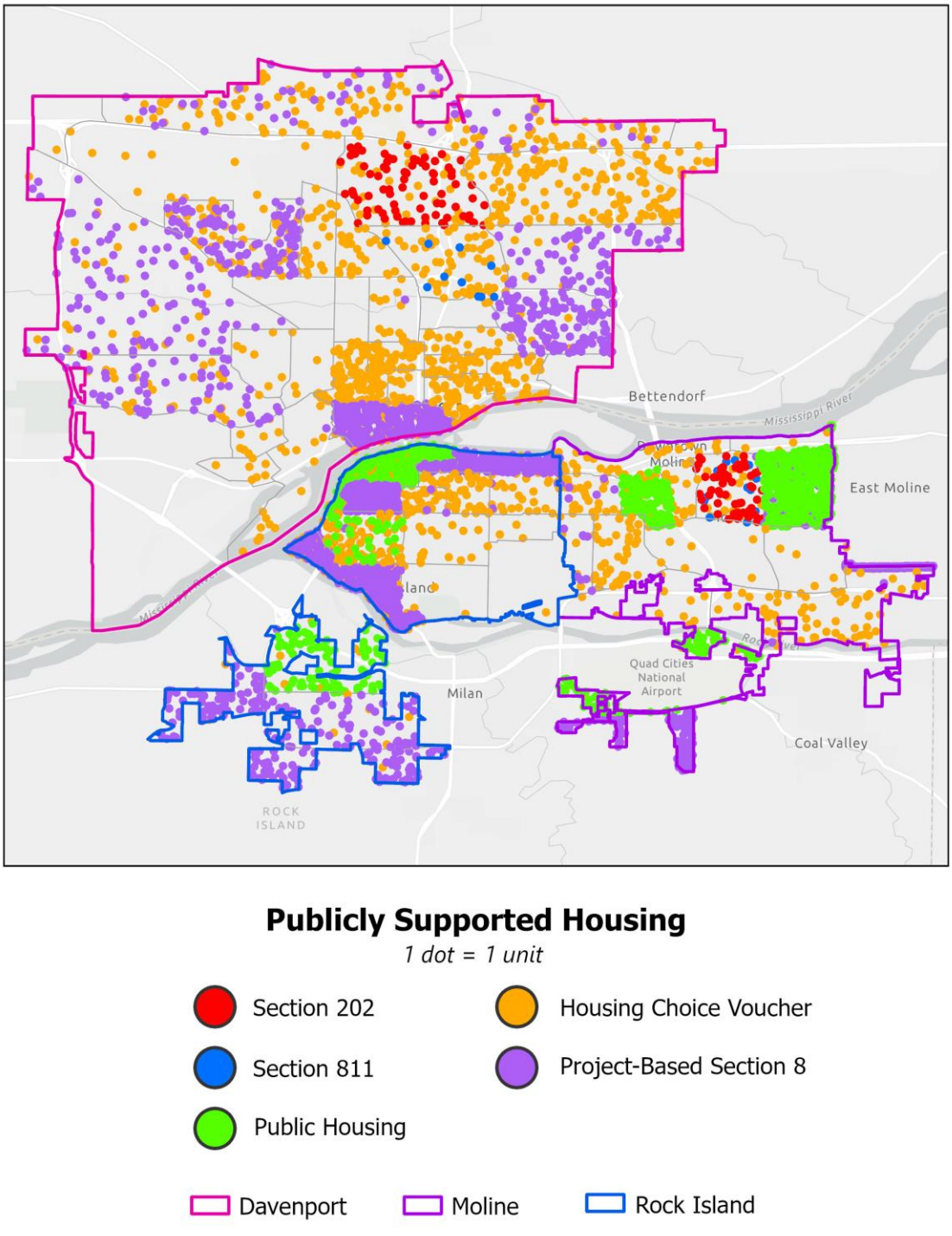
Figure 29 depicts the locations and prevalence of various types of publicly supported housing throughout Moline, Davenport, and Rock Island. As shown in table 16, Davenport has no Public Housing units, while Rock Island has no Section 202 or Section 811 units.

Publicly supported housing appears to be the most diversely located within Davenport, although some clustering is present near the Mississippi River. Housing Choice Voucher use is more widespread than Project-Based Section 8, which is expected due to the program nature. All Section 202 units are clustered within a single census tract, which likely indicates that there is only one Section 202 development within the City.

Moline shows diversely located Housing Choice Voucher usage, but all other types of publicly supported housing within the City are tightly clustered. The City's Section 202 and Section 811 developments are both located within the same census tract, while public housing is present in three tracts and Project-Based Section 8 units are only present in the southernmost portion of the City.

Publicly supported housing units are most tightly clustered in Rock Island, where even Housing Choice Voucher usage follows specific patterns and is largely absent from the southeastern portion of the City. The southwestern portion of the City contains many public housing and Project-Based Section 8 units, but few Housing Choice Vouchers. The northern and western portions of the City have significantly more publicly supported housing activity than the southeastern quadrant, which has almost none.

FIGURE 29. PUBLICLY SUPPORTED HOUSING BY TYPE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND



Map Source: HUD APSH Data, 2023

CHAPTER 8.
HOUSING FOR PEOPLE WITH DISABILITIES

An estimated 12.9% of the U.S. population had a disability as of the American Community Survey Five-Year Estimates for 2018-2022. Research has found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users[32].

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. Unique housing requirements for people with ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships, as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Modifications and assisted living arrangements tend to pose significant costs for people with disabilities, who already experience more difficulty affording housing compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities[33].

Residential Patterns

In the City of Moline, an estimated 5,772 persons 5-years-old or older have a disability, representing 13.6% of the total population. People aged 65+ have the highest disability rate (6.1%), and the rate for those aged 18-64 is 5.8%. In contrast, less than 2% of

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[32] Chan, S., Bosher, L., Ellen, I., Karfunkel , B., & Liao, H. . L. (2015). Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

[33] America's Rental Housing 2017. (2017). Joint Center for Housing Studies of Harvard University.

children between the ages of 5 and 17 are disabled. In Davenport, an estimated 13,670 persons 5-years-old or older have a disability, representing 13.5% of the total population. Though this overall share of the population is similar to Moline's, the age distribution is different. People aged 18-64 have the highest disability rate (7.2%), followed by people aged 65+ (5.2%). In Rock Island, as in Davenport, those aged 18-64 had the highest rates of disability (7.4%), followed by those over 65 (5.9%), and also have the highest share of people under 5 with a disability (1.8%).

Ambulatory disabilities are the most common type in two of the three jurisdictions affecting 6.2% of Davenport and 7.6% of Rock Island residents. In Moline, the most common type of disability are cognitive difficulties, affecting 5.6% of the population. Independent living and cognitive disabilities are the two next most common across all jurisdictions. The three least common in all cities are hearing, self-care, and vision.

TABLE 18. DISABILITY BY TYPE IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Disability Type	City of Moline		City of Davenport		City of Rock Island		Davenport-Moline-Rock Island MSA	
	#	%	#	%	#	%	#	%
Hearing difficulty	1,288	3.0%	3,443	3.4%	1,177	3.2%	13,546	3.5%
Vision difficulty	734	1.7%	2138	2.1%	591	1.6%	6,884	1.8%
Cognitive difficulty	2,383	5.6%	5,675	5.6%	2,499	6.7%	19,309	5.0%
Ambulatory difficulty	2,349	5.5%	6,336	6.2%	2,845	7.6%	22,320	5.8%
Self-care difficulty	885	2.1%	2094	2.1%	1053	2.8%	7,885	2.1%
Independent living difficulty	1,881	4.4%	4,539	4.5%	1,869	5.0%	16,282	4.3%
Total Population with a Disability	5,772	13.6%	13,670	13.5%	5,518	14.8%	48,979	12.8%

Note: All % represent a share of the total population within the jurisdiction or region.
Data Source: American Community Survey, 2018-2022, Table S1810

TABLE 19. DISABILITY BY AGE GROUP IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Age of People with Disabilities	City of Moline	City of Davenport	City of Rock Island	Davenport-Moline-Rock Island MSA

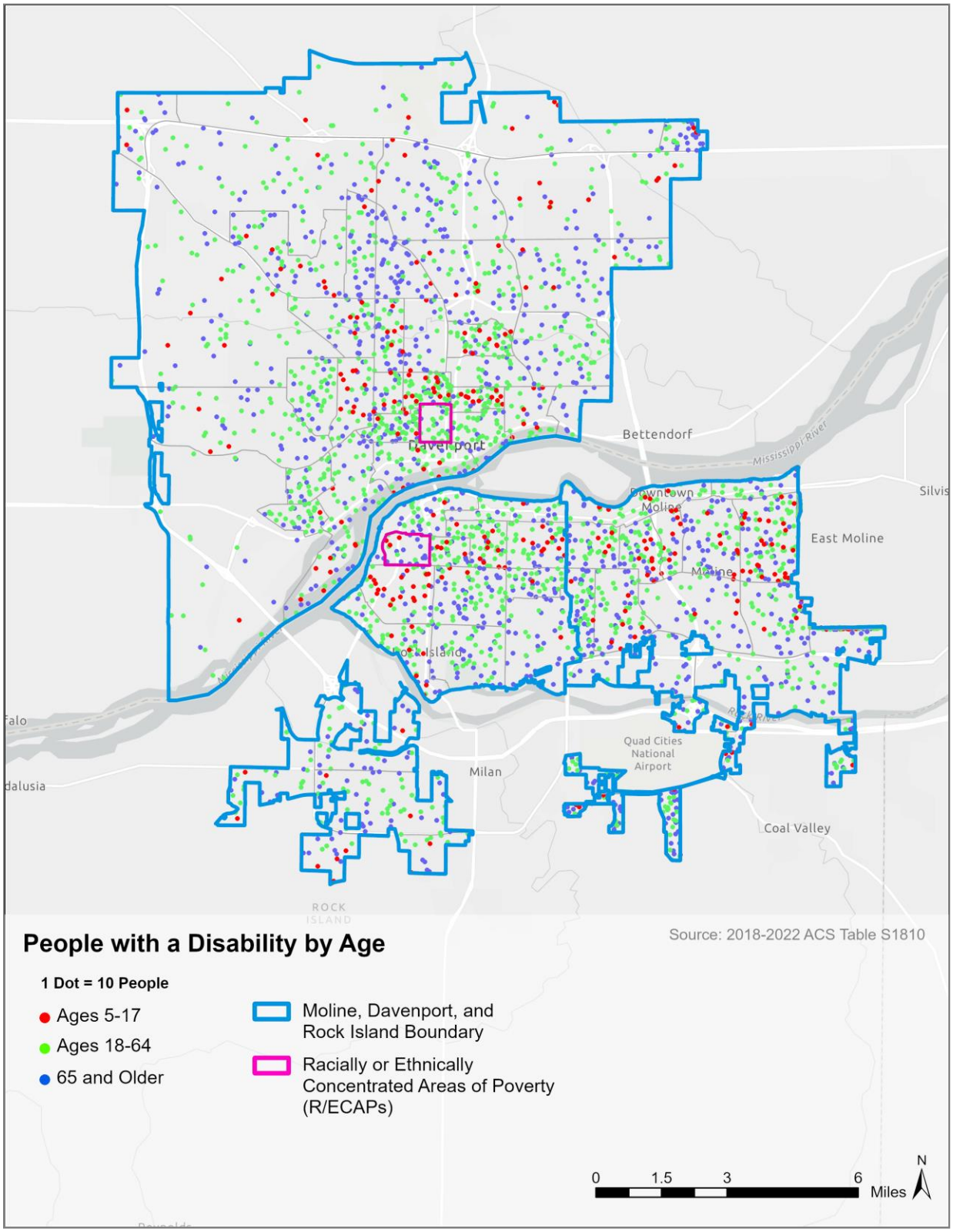
	#	%	#	%	#	%	#	%
Age 5-17 with disabilities	736	1.75%	1,252	1.25%	660	1.80%	4,863	1.29%
Age 18-64 with disabilities	2,461	5.84%	7,219	7.21%	2,708	7.38%	22,989	6.08%
Age 65+ with disabilities	2,575	6.11%	5,199	5.19%	2,150	5.86%	21,127	5.59%

Note: All % represent a share of the total population within the jurisdiction or region.

Data Source: American Community Survey, 2018-2022, Table S1810

The map that follows shows the geographic distribution of persons with disabilities throughout the study area. All three cities appear to have the highest concentration of people with disabilities in the tracts at which they all intersect with the Mississippi River. The higher percentage of those aged between 18 and 64 with disabilities is highlighted by the blue dots. Generally, people with disabilities are dispersed throughout the cities in a pattern similar to the population overall.

FIGURE 30. PEOPLE WITH A DISABILITY BY AGE IN THE CITIES OF MOLINE, DAVENPORT, AND ROCK ISLAND



Accessible Housing Supply and Affordability

Any new multifamily housing with five or more units constructed after 1988 using federal subsidies must include a minimum of 5% of units accessible to persons with mobility impairments and an additional 2% of units accessible to persons with vision / hearing impairments (or one unit of each type, whichever is greater). Additionally, HUD provides support for accessible housing through its Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs.

A search using HUD's Affordable Apartment Search Tool was conducted to identify affordable rental properties in the cities of Moline, Davenport, and Rock Island designed to serve people with disabilities. The search for Moline returned 5 results; one property specifically designated for low-income elderly people, four listed as serving low-income family households including special needs households. The search for Davenport returned 10 results, all listed as being for low-income households, three specifically for low-income elderly households, and one property specifically serving persons with disabilities. The search for Rock Island returned five results, all of which are designated to serve low-income, elderly, and special needs households.

According to the Social Security Administration, the standard Supplemental Security Income (SSI) payment for the year 2024 is $943.00 per month. Affordable rent for an individual receiving this monthly income would be $282.90. It is highly likely that people with disabilities who are unable to work and rely on SSI as their sole source of income face substantial cost burdens and difficulty locating affordable housing. Publicly supported housing is often a key source of accessible and affordable housing for people with disabilities, and in the study area, these subsidized housing options are much more likely to contain households with at least one member with a disability than the housing stock in general. The table below shows that persons with disabilities are able to access all types of publicly supported housing, except for other multifamily in the cities of Moline, Davenport, and Rock Island.

TABLE 20. DISABILITY BY HOUSING PROGRAM CATEGORY IN THE CITIES OF DAVENPORT, MOLINE, AND ROCK ISLAND AND THE DAVENPORT-MOLINE-ROCK ISLAND MSA

Housing Type	People with a Disability									
	City of Moline		City of Davenport		City of Rock Island		Rock Island County		Scott County	
	#	%	#	%	#	%	#	%	#	%
Public Housing	486	18.0%	N/A	N/A	241	35.0%	1,213	21.0%	N/A	N/A
Project-Based Section 8*	222	15.0%	734	16.0%	832	15.0%	2,166	17.0%	884	19.0%
HCV Program	261	17.0%	865	28.0%	560	18.0%	1,162	16.0%	1,351	23.0%
All HUD Programs	1,044	17.0%	1,686	22.0%	1,632	18.0%	4,614	18.0%	2,415	21.0%

*Includes units with project-based Section 8 vouchers in properties that may be owned by public agencies (such as cities or housing authorities), non-profit organizations, or private entities.
**Includes multifamily housing units developed under HUD's Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs. These units may be in properties owned by public agencies (such as cities or housing authorities), non-profit organizations, or private entities.
Note: All % represent the share of total housing units of each housing type occupied by a person with a disability. The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Data Source: HUD A Picture of Subsidized Housing, 2023 Data Based on 2020 Census

Supportive housing, a typically subsidized long-term housing option combined with a program of wrap-around services designed to support the needs of people with disabilities, is another important source of housing for this population. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Zoning and Accessibility

From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes, subdivision codes, and housing and building codes, in concurrence with comprehensive plans. Local zoning authority is directed by the state enabling laws as part of the local government's police power but limited by superseding state laws related to specific land use, for example the regulation of public

property, flood plains, utilities, natural resources, airports, housing regulated by a state licensing authority for persons with disabilities, higher education institutions, etc.

Fair housing laws do not preempt local zoning laws but do apply to municipalities and local government units and prohibit them from making zoning or land use decisions or implementing land use policies that exclude or otherwise discriminate against protected persons. This includes a local government's affirmative obligation to provide reasonable accommodations to land use or zoning policies when such accommodations may be necessary to allow persons with disabilities to have an equal opportunity to use and enjoy housing. It also includes the affirmative obligation not to segregate housing for protected classes into lower-opportunity, less desirable areas of the jurisdiction. A jurisdiction's design and construction requirements (as contained in the zoning ordinance or building codes) also must be congruent with the Fair Housing Amendments Act's accessibility standards for design and construction.

Effective March 8, 2021, the 2018 IBC is a HUD-recognized safe harbor for compliance with the FHAA's accessibility design and construction requirements. Additionally, HUD identifies the 2009, 2012, 2015 editions of the International Building Code (IBC) as safe harbors under the Fair Housing Act, promoting the health, safety, and welfare of the public through building construction. Monitoring compliance with these codes is not required but is a good practice for ensuring safe and accessible housing products. The City of Moline[34] has adopted the 2021 International Building Code with local amendments to the Moline Code of Ordinances. Both the City of Davenport[35] and the City of Rock Island[36] have adopted the 2015 International Building Code.

Definition of "Family" and Group Housing for Persons with Disabilities

Often one of the most scrutinized provisions of a municipality's zoning code is its definition of "family." Local governments use this provision to limit the number of unrelated persons who may live together in a single dwelling. Unreasonably restrictive definitions may have the unintended or intended (depending on the motivations behind the drafting of the jurisdiction's definition) consequence of limiting housing for nontraditional families and for persons with disabilities who reside together in congregate living situations.

The City of Moline defines "family" to include one or more persons related by blood, marriage or adoption (including foster children), and in addition, any domestic servants and up to one gratuitous guest thereof, or a group of not more than three

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[34] City of Moline. Current Codes. Retrieved from: https://www.moline.il.us/427/Current-Codes

[35] City of Davenport, Building Codes. Retrieved from: https://www.davenportiowa.com/our_community/building_land_development/codes_and_regulations/building_codes

[36] City of Rock Island, Building Codes & Ordinances. Retrieved from: https://www.rigov.org/645/Building-Codes-Ordinances

persons who need not be so related, and in addition domestic servants or gratuitous guests thereof, who are living together in a single dwelling unit and maintaining a common household.

As of the 2019 AI, Davenport amended its ordinance to completely remove a "family" definition, so as to make no distinction or limitation on the number of people, related or unrelated, who may live together in a dwelling unit.

Rock Island defines "family" to include one or more persons related by blood, marriage or adoption (including foster children), and in addition, any domestic servants and up to one gratuitous guest thereof, or a group of not more than three persons who need not be so related, and in addition domestic servants or gratuitous guests thereof, who are living together in a single dwelling unit and maintaining a common household. An additional definition, "Unrelated Group Family" allows a group of no more than five unrelated adults living together as a common household by doing their own cooking and living together, as distinguished from a group occupying a boarding house, lodging house, club, fraternity, sorority, or hotel. Unrelated group families are permitted with administrative approval, provided that they submit an application, pay an application fee, comply with certain standards such as a spacing requirement, and pay for and pass bi-annual inspections.

Though the mechanics of each is different, both Moline and Rock Island define family based on the relationship and number of the residents. Limiting single family to no more than 5 unrelated individuals is neither the most permissive nor most restrictive under case precedent, but does fail to treat nontraditional, but functionally equivalent, household relationships equal with those related by blood or marriage, and may violate fair housing, privacy, and due process protections. More permissive and neutral definitions of family do not distinguish between related and unrelated occupants as long as the residents live together as a functionally or factually equivalent family or common household sharing common space, meals, and household responsibilities, and/or leaves maximum occupancy per dwelling as a matter of safety under occupancy standards rather than the zoning regulations. While the Supreme Court has recognized a local government's right to limit the number of unrelated individuals who may live together as constitutionally permissible, the restriction must be reasonable and not exclude a household which in every sense, but a biological one is a single family. An unreasonably, or arbitrarily, restrictive definition could violate state due process and/or the federal FHAA as it may have a disproportionate impact on people with disabilities, minorities, and families with children. Another option is to amend the ordinances to add an administrative process for rebutting the presumption that a group exceeding the permitted maximum number of unrelated persons is not otherwise residing together as a single housekeeping unit and functional family. Accordingly, Moline and Rock Island each received a "2" moderate risk score on Issue 1 of the matrix; Davenport received a "1" low risk score on this issue.

None of the cities' "Family" definitions distinguish between or treat persons with disabilities differently *because of* their disability. However, each contains additional requirements and location restrictions on certain types of housing for people with disabilities. In Davenport, group homes allowed by right in nearly all residential zoning districts provided that, when a group home is located within an existing residential structure, the location, design, and operation of such facility must not alter the residential character of the structure. Treatment facilities for drug and alcohol addiction, however, always require a special use permit and then can only be sited in commercial and industrial districts. Because of its permissive group home siting regulations, Davenport scored a "1" low risk on Issue #2 from the zoning review.

In Moline, Group and Institutional uses such as care homes are subject to location and capacity requirements and require a Special Use Permit in some districts. In Rock Island, none of the care home facilities are allowed in the SE residential districts. Group houses and Large Care Homes are subject to an additional discretionary approval from the Board of Zoning Appeals that other multifamily uses are not subject to. For these distinct reasons, Moline, and Rock Island each received a "2" medium risk score on Issue #2. None of the cities ban or functionally ban housing for people with disabilities, but regulations should be amended to make clear that housing for persons with disabilities may be sited equally with other single-family housing for unrelated persons.

Reasonable Accommodations

Adopting a reasonable accommodation ordinance is one specific way to address land use regulations' impact on housing for persons with disabilities. Federal and state fair housing laws require that municipalities provide individuals with disabilities or developers of housing for people with disabilities flexibility in the application of land use and zoning and building regulations, practices, and procedures or even waive certain requirements, when it is reasonable and necessary to eliminate barriers to housing opportunities, or "to afford persons with a disability the equal opportunity to use and enjoy a dwelling." (The requirements for reasonable accommodation under the Americans with Disabilities Act (ADA) are the same as those under the FHA. 42 U.S.C. 12131(2).) However, the FHA does not set forth a specific process that must be used to request, review, and decide on reasonable accommodation.

Neither Davenport nor Rock Island have adopted a clear and objective process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements. Rather both jurisdictions rely on the variance process for such matters. In Davenport, this is through the Board of Adjustments, and in Rock Island, it is the Board of Zoning Appeals. This is required for any applicant seeking a variance and is not limited to housing for persons with disabilities. The purpose of a variance is not congruent with the purpose of requesting a reasonable accommodation, as a variance requires a showing of special circumstances or conditions applying to the land. In contrast, a reasonable accommodation is to allow individuals with disabilities to have equal access to use and

enjoy housing. The jurisdiction does not comply with its duty to provide reasonable accommodation if it applies a standard based on the physical characteristics of the property rather than considering the need for modification based on the disabilities of the residents. Accordingly, both jurisdictions received a "2" on Issue #3. Moline has adopted a process by which persons with disabilities may request a reasonable accommodation to zoning, land use, and other regulatory requirements. Notification of surrounding property owners is required, and the Plan Commission may receive citizen input at their discretion, but Moline was assessed a "1" low risk score for this issue. However, the accommodation is at the discretion of the Plan Commission, and as is true of the variance process in Davenport and Rock Island, subjecting the applicant to the public hearing process where there is the potential that community opposition based on stereotypical assumptions about people with disabilities and unfounded speculations about the impact on neighborhoods or threats to safety may impact the outcome.

Supportive Housing for Persons Recovering from Alcohol or Substance Addiction

Under federal law (e.g. FHA, ADA, Rehabilitation Act), it is discriminatory to deny an individual or entity the right to site a residential treatment program in a residential zone because it will serve individuals with alcohol or other drug problems or mental health disabilities.

In Davenport, residential drug or alcohol treatment facilities, halfway houses for people who have exited a correctional setting, and homeless shelters all require a special use permit to be located anywhere, and then must be sited in a commercial or industrial zoning district. These facilities must be spaced a minimum of 1,000 feet apart from one another and at least 300 feet from any residential area. Domestic violence shelters and residential care facilities are allowed as of right in multifamily residential, commercial, and industrial zoning districts. In Moline Halfway Houses and Group Homes are included along with other Group/Institutional Land Uses. Presumably treatment facilities would be defined as community based residential facilities though this is not explicit in the code. Small care facilities as defined by the City require a Special Use Permit in R-1, though they are allowed by right in the other residential districts, and large care facilities require a Special Use Permit in any residential zoning district. In Rock Island, "Halfway House/Group Homes" are allowed only in the R-3 and R-4 zoning districts and only when authorized by the Board of Zoning Appeals, so they are not allowed by right in any zoning districts and are effectively prohibited in single-family districts.

While housing for persons with disabilities may be subject to state and local regulations related to health and safety, they cannot be excluded from residential districts altogether, and such regulations must not be based on stereotypes or presumptions about specific types of disabilities. Accordingly, for treatment facilities which house three or fewer unrelated persons (consistent with the City's family definition) recovering from drug or alcohol addiction, this disparate treatment may

violate the FHA, and Rock Island received a “3” high risk score on Issue #5. Davenport and Moline do not prohibit these facilities but do enforce additional restrictions that are not applicable to other similar uses, so they each received a “2” medium risk score.

CHAPTER 9.
FAIR HOUSING ENFORCEMENT ACTIVITIES

Fair Housing Rights and Resources

Currently, the federal Fair Housing Act—Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §§ 3601 et seq. (the "FHA" or "FHAA")—protects persons from unlawful discrimination in the sale, rental, financing, advertising, and insurance of dwellings, and from actions or conditions that would otherwise deny or make housing unavailable on an equal basis because of a person's race, color, national origin, religion, sex, disability (mental or physical), or familial status (families with children). The FHA also makes it illegal to retaliate against someone who files a complaint, testifies, or assists in a fair housing proceeding. The FHA applies broadly to private, public, and subsidized dwellings though it contains some limited exemptions for certain single family home sales by owner, owner-occupied buildings of four or less units, religious and private clubs, and qualifying age-restricted housing for older persons. Specific to protections based on disability, the FHA requires housing providers to allow reasonable modifications to premises and reasonable accommodations to rules and policies, and requires "covered multifamily housing" (generally meaning ground floor units in buildings with four or more units or all units in buildings of four or more units serviced by an elevator and constructed after March 13, 1991) to meet minimum standards of accessible design and construction.

Although federal law sets the minimum standards for fair housing rights and enforcement, it does not preclude state legislatures and local county and city governing bodies from expanding the classes of protected persons and fair housing rights via state fair housing and antidiscrimination laws or county and city ordinances. Under the Iowa and Illinois state civil and human rights laws and the local code of ordinances for Davenport, additional classes of persons residing in Davenport, Moline, and Rock Island also are protected from discriminatory housing practices that would limit access to fair housing.

State and local fair housing laws deemed substantially equivalent to the FHA—with parallel provisions regarding rights, procedures, remedies, and judicial review and enforcement—may qualify the state or local fair housing enforcement agency for HUD-subsidized enforcement funding via grants or reimbursements, technical support, and cooperative and work-share agreements through HUD's Fair Housing Assistance Program (FHAP). All residents in the Davenport/Moline/Rock Island study jurisdictions are covered by state and local level fair housing laws substantially equivalent to the Fair Housing Act and the additional enforcement and support resources those bring.

Iowa's Civil Rights Act

Iowa's counterpart to the text of the Fair Housing Act is codified within the IOWA CIVIL RIGHTS ACT of 1965 (IOWA CODE § 216.8 et seq., as amended) and is substantively identical to the FHA in rights, remedies, and enforcement processes. The ICRA expands on the FHA's protected classes to include also creed, sexual orientation, and gender identity.[37] Like the FHA, unlawful actions under the ICRA include discriminatory terms, conditions, privileges, notices or advertising; a refusal to permit reasonable modifications of existing premises occupied or to be occupied by persons with disabilities; a refusal to make reasonable accommodations in rules, policies, practices, or services to give a person with disabilities equal opportunity to use and enjoy a dwelling; etc. Retaliation against someone exercising (or assisting) fair housing rights is illegal, which could look like evicting a tenant or refusing to renew a lease because the person filed a complaint, testified, assisted, or participated in a fair housing proceeding.

Under the ICRA and Iowa Administrative Code (Chapter 161.9.1 et seq.), the Iowa Civil Rights Commission (ICRC) is empowered to receive, investigate, mediate, conciliate, litigate, and finally determine the merits of complaints alleging unfair or discriminatory housing practices (as well as in the areas of employment, public accommodations, credit, and educational institutions). As of July 1, 2023, an agency realignment moved the ICRC to be part of the Iowa Department of Inspections, Appeals, and Licensing (DIAL). DIAL investigators now will conduct the initial intake and screenings of complaints to help improve case response times. The ICRC also provides education, training, and technical assistance to the public regarding their civil rights and responsibilities.

In 2021, Iowa passed legislation (Senate File 252) prohibiting its cities and counties from enacting and enforcing "source of income" regulatory protections, instead leaving it to landlords to decide whether or not to deny housing to renters who receive assistance through the federal housing choice voucher program. Although source of income is not an explicitly protected class under the FHA or ICRA (nor the DAVENPORT CIVIL RIGHTS ORDINANCE), housing and disability rights advocates have argued that fair housing law may require a housing provider to accept a housing choice voucher as a reasonable accommodation of a tenant's disabilities if accepting the voucher will not impose undue financial and administrative burdens on the landlord.[38] A case also could

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[37] In January 2024, members of an Iowa House panel rejected a proposed bill (House File 2082) to remove "gender identity" as a protected class under the IOWA CIVIL RIGHTS ACT and classify "gender dysphoria" as a disability.

[38] Lower courts are divided on whether the FHA's reasonable accommodation provisions require landlords to accept alternative methods of payment such as housing choice vouchers from someone who cannot earn income due to a disability. The Eighth Circuit Court of Appeals recently ruled, however, that the FHA's reasonable accommodation duty does not extend to accommodating a tenant's lack of income by accepting a government housing voucher nor compel landlords to make reasonable

be made that Iowa's law will likely have a disparate impact on low-income Iowans based on race, color, or disabilities as these classes disproportionately make up HCV program recipients and rely on housing subsidy aid.[39]

The fair housing provisions of Iowa's CIVIL RIGHTS ACT have been certified by HUD as "substantially equivalent" to the "rights, procedures, remedies, and the availability of judicial review" provided in the FHA, allowing the ICRC as the state fair housing enforcement agency to apply for federal funding under HUD's Fair Housing Assistance Program (FHAP). The ICRC is a HUD certified FHAP agency, giving it concurrent jurisdiction to receive, investigate, process, and adjudicate fair housing complaints under the state and federal acts and to receive reimbursement and grant funding through its work-share agreement with HUD for enforcement activities across the state. A complainant under the ICRA has 300 days from the alleged discriminatory conduct to file a complaint with the Commission.

Davenport Fair Housing Ordinance

The City of Davenport also has adopted local civil rights ordinances under its 2000 DAVENPORT MUNICIPAL CODE, Title 2 Ch. 58 et seq., in connection with housing, employment, public accommodations, education, and credit. The fair housing ordinance, MUNICIPAL CODE § 2.58.300 et seq., includes the protected classes found in the FHA and in the Iowa Civil Rights Act—*race, color, creed, religion, sex, national origin or ancestry, familial status, disability, gender identity, and sexual orientation*—and also extends protected status on the basis of *age* and *marital status*. The seven-member Davenport Civil Rights Commission, its director and commission staff, are empowered by ordinance to receive and investigate claims of discriminatory practices with power to issue subpoenas and discovery orders in aid of that investigation. The commission also may file its own complaint against an alleged offending party where an investigation shows an apparent pattern or practice of discrimination. A person has one year from the offense to file a complaint with the Commission. Before seeking redress in district court for an alleged violation of the local ordinance, the complainant must file a complaint with the Commission and receive a release. However, the local ordinance does not limit any right, procedure, or remedy available under federal or state law.

Davenport's local fair housing ordinance also has been certified by HUD as substantially equivalent to the FHA and qualifies the Civil Rights Commission to

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accommodations for the economic effects of a disability, only the physical effects. Klossner v. IADU Table Mound MHP, LLC, 65 F.4th 349 (8th Cir. 2023). The plaintiff in that case appealed, but the Supreme Court declined to review so the Circuit Court's ruling under these facts remains for Iowa and other Eighth Circuit jurisdictions.

39 According to U.S. Census Bureau data available at the time of the bill's passage, Black residents make up approximately 4% of Iowa's population but 27% of the state's voucher holders. Similarly, 29% of housing choice voucher households have at least one person with a disability.

receive FHAP funding for fair housing discrimination investigation, enforcement, and education activities. The Commission may cross-file complaints with HUD/FHEO.

Illinois Human Rights Act

The ILLINOIS HUMAN RIGHTS ACT, 775 ILCS 5 et seq. (IHRA), was enacted in 1979 and amended over the next decades to become one of the most comprehensive of state civil rights acts. Protected classes have been added and fair housing procedural rights and remedies have been updated to maintain substantial compliance with federal fair housing law. Currently, the IHRA prohibits discrimination in the areas of real estate transactions (residential and commercial), employment, financial credit, and public accommodations. Real estate transactions include renting or leasing, home sales, mortgage lending and insurance, advertising, restrictive covenants or deed restrictions, and housing construction activities. For real estate transactions, the fair housing provisions of the IHRA are more broad than the FHA, protecting people on the basis of race[40], color, ancestry, national origin, religion, sex (including sexual harassment), pregnancy, age (40 and over), order of protection status, marital status, sexual orientation (including gender-related identity), military status, unfavorable military discharge, disability, arrest record[41], familial status, immigration status, and source of income. Source of income protection—meaning lawful, verifiable non-wage income including but not limited to Section 8 Housing Choice Voucher payments, disability payments, veteran's benefits, Social Security income, child support, etc.—was added to the IHRA by amendment in 2022, becoming effective January 1, 2023. Immigration status as a protected class became effective January 1, 2024.

Retaliation, intimidation, interference, or coercion in connection with a person's enjoyment of any of the protected housing rights also are unlawful discriminatory practices. The IHRA applies to most housing in the state with exceptions for owner-occupied housing with four or fewer units or rental of a private room within a home where the owner or family resides.

The IHRA also grants authority for municipalities and counties to pass local antidiscrimination measures and establish a department or commission to address discrimination.

The IHRA bifurcates enforcement between two separate administrative agencies: the Department of Human Rights and the Human Rights Commission. The Department of Human Rights receives and investigates complaints of discrimination, seeks conciliation between the parties, undertakes affirmative actions and public education

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[40] Effective January 1, 2023, Illinois's Crown Act expanded and clarified the definition of race to include traits commonly associated with a race such as hairstyle and texture.

[41] Effective January 1, 2020, the Housing as a Human Right bill makes it illegal to discriminate against a person seeking housing based on records of arrest that did not lead to a conviction, juvenile records, and sealed/expunged records.

activities, and makes findings and recommendations to the Human Rights Commission. The Commission adjudicates charges via public hearings and may issue orders granting relief to parties harmed by discrimination. The IHRA empowers the state attorney general to investigate broad, systemic problems or incidents of discrimination, referred to as "patterns or practices" of discrimination, and to file suits to seek redress and remedy of such violations. The I Department of Human Rights was certified as a HUD FHAP agency on an interim basis in 2002, fully certified in 2006, and certifications renewed in 2012 and 2018.

Moline and Rock Island Local Fair Housing Ordinances

The City of Moline has not adopted a separate fair housing or civil rights ordinance, but it does maintain an active Human Rights Commission whose duties include educating the public, city staff, and elected officials about diversity and discrimination and notifying aggrieved persons about their rights under the ILLINOIS HUMAN RIGHTS ACT and the complaint process under state law. (MOLINE CODE OF ORDINANCES §2-4700 et seq.)[42]

Article VI of the City of Rock Island CODE OF ORDINANCES contains fair housing and antidiscrimination provisions and grants authority to a Fair Housing Board and the Human Rights Commission to promote and enforce fair housing for certain protected classes: *Fair Housing Board*, Sec. 2-256.1 et seq. (persons are protected from certain unfair practices on the basis of race, religion, or ancestry) and *Civil Rights Violations: Real Estate Transactions* Sec. 2-274.1 et seq. (persons are protected from certain unlawful discrimination based on familial status, arrest record, or disability; unlawful blockbusting based on present or prospective changes in the race, color, religion, national origin, ancestry, age, sex, sexual orientation, marital status, familial status or disability of residents). The rights, enforcement procedures, and remedies are not as comprehensive as found under the ILLINOIS HUMAN RIGHTS ACT or the FHA. Complaints must be filed within 90 days of the violation (or discovery of the violation but no more than one year from the violation). The Human Rights Commission also serves as the City's Fair Housing Board. The Fair Housing Board can attempt to resolve housing discrimination complaints between parties through mediation and can make referrals to the Illinois Department of Human Rights or HUD. For violations under Sec. 2-274.1 et seq., after investigation and a finding of probable cause but failure of conciliation efforts, the Commission can require a public hearing before an appointed independent hearing officer. If the hearing officer finds that the respondent has committed a civil rights violation of the city's ordinances related to unlawful housing discrimination, the

[42] More information about the Human Rights Commission, including its latest 2023 Annual Report, is available at: moline.il.us/190/Human-Rights-Commission

hearing officer may impose a fine up to $500 per violation, actual damages, and attorney's fees.

The Fair Housing Board is likely able to help the parties reach a settlement and resolve claims more quickly relative to the federal and state administrative complaint processes or litigation. Even cases that advance to the Human Rights Commission's public hearing procedures are required by ordinance also to have a shorter timeframe than the federal or state processes. However, the Fair Housing Board advises complainants that filing a local complaint should not replace filing a timely complaint with an appropriate court, HUD, and/or the Illinois Department of Human Rights to preserve the complainant's rights to remedies under state and federal fair housing laws. The City's ordinances have not been certified as "substantially equivalent" to the FHA and the Rock Island Human Rights Commission (Fair Housing Board) is not a certified FHAP agency.

Local FHIP Grantees

Under its Fair Housing Initiatives Program (FHIP), HUD administers multiple competitive grant categories to award money to local fair housing advocacy organizations who assist persons believed to have been harmed by discriminatory housing practices; to help people identify government agencies that handle complaints of housing discrimination; to conduct preliminary investigation of claims; to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices; and to educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws. Fortunately, several nonprofit housing advocacy organizations serving residents of Davenport, Moline, and Rock Island have been awarded FHIP grant funding to provide fair housing related services.

- The Fair Housing Organizations Initiative (FHOI) provides funding to start new housing advocacy organization in underserved communities or build the growth, capacity, and effectiveness of existing non-profit fair housing organizations to continue to serve the rights and needs of underserved groups, particularly persons with disabilities.
- The Private Enforcement Initiative (PEI) funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.
- The Education and Outreach Initiative (EOI) funds programs and initiatives that educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws.

Prairie State Legal Services

Prairie State Legal Services provides legal advice and representation, advocacy, education, and outreach to low-income, elderly, and other vulnerable groups across Illinois. Its Fair Housing Project investigates cases of discrimination by housing

providers; helps clients resolve fair housing disputes; and conducts community legal education on fair housing rights and responsibilities. PSLS may negotiate on behalf of an aggrieved tenant; conduct fair housing testing; and represent a client who files a complaint with HUD or the Illinois Department of Human Rights or in court.

PSLS is consistently a FHIP PEI grantee to build on and continue its fair housing testing program. For FY2024, PSLS was awarded a $425,000 multiyear grant, up from a $375,000 PEI award in 2021. Fair housing testing refers to the use of testers who pose as prospective renters, sellers, or buyers of residential real estate for the purpose of determining whether housing providers and others are complying with the Fair Housing Act or whether prospective tenants or buyers are treated differently based on a protected trait. PSLS trains testers and also offers a range of fair housing legal services that include complaint intake, disability accommodation advocacy, legal advice and representation, complaint filing with administrative agencies and courts, conciliation/mediation, settlement negotiation, and referrals. Other housing related services offered include eviction defense; housing protection for seniors, veterans, people living with HIV/AIDS; and subsidized housing eviction defense, termination of assistance, rent calculations, and admissions issues.

PSLS has multiple locations throughout the state and can be contacted through their website or through their Moline office:

1515 5th Avenue
Suite 200
Moline, IL 61265
Phone: 309-794-1328
Web: pslegal.org

HOPE Fair Housing Center

HOPE Fair Housing Center serves clients across 40+ counties in Illinois including Rock Island County (City of Moline and City of Rock Island). HOPE currently has 10 staff members, 1 AmeriCorps VISTA, and 2 social work interns on its team. HOPE has been awarded funds from several categories of FHIP grants over the past five-year period including PEI, EOI, American Rescue Plan, and Fair Housing Organizations Initiative (FHOI) awards: a $425,000 multiyear PEI award for FY2022, 2023, and 2024; $374,996 PEI award for FY2021; $125,000 PEI-ARP (American Rescue Plan) award for FY2021; $125,000 EOI award for FY2023; $100,000 EOI-ARP award for FY2023; $125,000 EOI award for FY2022; $100,000 EOI-Striving for Equity award for FY2022; $125,000 EOI award for FY2021; and $132,000 FHOI award for FY2021.

With PEI funds, HOPE staff conducts intake and screening of fair housing complaints, counsels clients regarding fair housing protections and options, and provides appropriate referrals for other housing issues. HOPE conducts investigations of systemic or complaint-based rental, sales, and lending housing discrimination matters

including through covert testing. HOPE helps mediate and resolve complaints between clients and housing providers. HOPE also assists clients in advocating for their fair housing rights, self-filing complaints with administrative agencies, and refers victims of discrimination to administrative agencies (HUD, DOJ, and IDHR/FHAP) or private counsel when evidence supports allegations of violations to fair housing laws.

With EOI funds, HOPE provides free educational materials and trainings across Illinois for community members, service providers, and housing industry professionals on topics ranging from general fair housing rights; housing providers' rights and responsibilities; realtors responsibilities under fair housing laws; housing rights granted to victims of domestic violence and abuse; understanding assistance animals; design and construction standards; protections based on specific protected classes such as source of income, national origin, individuals with disabilities, etc.; and protections and resources for those seeking housing with a previous arrest or conviction record. HOPE also hosts an annual conference open to community members, community organizations, housing industry, and local governments where participants receive comprehensive education on fair housing topics. HOPE additionally meets or collaborates with public and private partners to increase compliance with the Affirmatively Furthering Fair Housing Rule, and to increase housing opportunities to those groups historically harmed by housing discrimination, residential segregation, and exclusionary public policies.

Since 2020, HOPE has received 15 complaint intakes from Rock Island County residents. Five of those intakes were housing related but not fair housing issues. Seven intakes were connected to a fair housing complaint based on the person's disability. HOPE was able to assist three of those clients in direct advocacy resulting in reasonable accommodation/modification requests related to accessible services, accessible parking spaces, and ramp installation. Other matters involved allegations of housing discrimination based on sex and race in the rental context. HOPE did not file formal administrative or court complaints on any matters deriving from Rock Island County intakes from 2020 – YTD 2024.

IDHR's 2023 Annual Report indicated that only 7 charges of housing discrimination were filed from Rock Island County in one year. From the small number of intakes HOPE has received coming from Rock Island County and the few Rock Island County cases identified by IDHR, HOPE infers that more education on rights and responsibilities under Fair Housing laws and information on what organizations or agencies to contact for assistance would likely benefit Rock Island County residents.

In support of its core mission of ensuring communities and individuals can enjoy housing free from discrimination, specific priorities for 2024 and beyond include addressing inequitable tenant screening practices to prevent the discriminatory effects caused by blanket bans on eviction records, conviction/arrest records, and overly restrictive credit score requirements, and refusals to rent to subsidized renters. Further HOPE will continue to advocate for the dismantling of discriminatory policies

such as Crime Free/ Nuisance Free Ordinances, which disproportionately harm black households, persons with disabilities, and victims of domestic violence. HOPE will continue to advocate for accessible housing in new developments to support persons with disabilities and for occupancy codes and unit sizes that accommodate families with children.

Hope can be contacted via:

Phone: 630-690-6500
Email: info@hopefair.org
Web: hopefair.org/contact

A plethora of resources are available on HOPE's website, including self-advocacy toolkits based on discrimination on the emerging topics of real estate appraisal, eviction, source of income, and arrest and conviction records.

They can be found here: https://hopefair.org/toolkits/

Iowa Legal Aid

Residents of Davenport may receive housing-related legal services from Iowa Legal Aid, which provides free legal help for civil (not criminal) issues to low-income Iowans. ILA's Fair Housing Project addresses causes and complaints of illegal housing discrimination to help expand housing opportunities for vulnerable Iowans. ILA received a $133,183 FHOI grant in FY2021 to help build its housing discrimination enforcement capacity. In FY2023, ILA received $417,532 in PEI funds and in FY2024 was awarded a $422,457 PEI multiyear grant, which it will use to expand its fair housing testing program and representation of victims of housing discrimination.

Davenport residents can contact Iowa Legal Aid at:

736 Federal Street
Suite 2309
Davenport, IA 52803
Phone: 1-800-532-1275
Web: iowalegalaid.org

Fair Housing Complaints

The administrative processes for investigating and resolving housing discrimination complaints follow substantially similar tracks and procedures among the FHAP agencies identified above and the HUD/FHEO process. For victims in Davenport (and Iowa generally), an aggrieved party has 300 days from the alleged discriminatory conduct to file a formal complaint with the Iowa Civil Rights Commission or one year to file a complaint with the Davenport Civil Rights Commission. Complainants in Moline and Rock Island have 300 days to file a complaint with the Illinois Department of

Human Rights. In both states, aggrieved persons may file directly with the appropriate HUD Regional Office of Fair Housing and Equal Opportunity (FHEO) within one year of the alleged discriminatory conduct. The investigation, mediation, reasonable or probable cause findings, conciliation efforts, charge procedures, and public hearing decisions under the FHA, Iowa Civil Rights Act, Illinois Human Rights Act, and Davenport Fair Housing ordinance vary but are substantially similar, including the potential for a finding of liability by an administrative law judge or hearing officer with the availability of compensatory and injunctive relief for the aggrieved complainant. Cases that proceed after a probable cause finding will be adjudicated by the different fact-finding bodies (an ALJ for HUD, an ALJ at the Iowa Department of Inspection and Appeals, an ALJ at the Illinois Human Rights Commission, or a hearing officer with the Davenport Civil Rights Commission).[43]

If an administrative complaint is filed with the FHEO office, typically, once certified, HUD refers complaints of housing discrimination that it receives back to the state or local FHAP agency for investigation, conciliation, and enforcement activities. HUD policy favors having fair housing professionals based locally where the alleged discrimination occurred because it has found that a state or local agency's closer proximity to the site of the alleged discrimination provides greater familiarity with local housing stock and trends and may lead to greater efficiency in case processing.

Complaints filed with HUD

Region V of the FHEO receives and investigates complaints by households regarding alleged violations of the FHA for cities and counties throughout Illinois, including Moline and Rock Island (as well as Ohio, Indiana, Michigan, Minnesota, and Wisconsin). The FHEO Region VII office receives complaints for cities and counties throughout Iowa, including Davenport (as well as Kansas, Missouri, and Nebraska).

The respective FHEO Regional Offices maintain county-level data reflecting the number of complaints of housing discrimination received by HUD, whether the case is retained by the FHEO or referred to a state or local FHAP for investigation and processing, the status and closure reason of all such complaints, the basis/bases of discrimination and the discriminatory issues identified in each case, and the settlement/conciliation amounts, if any, awarded for each case. Region V and Region

[43] A detailed description of the complaint, charge, and hearing procedures under the respective Illinois Human Rights Act, Iowa Civil Rights Act, and Davenport fair housing ordinance are available at: (i) Illinois Department of Human Rights, Procedures for Housing Cases, accessed 11/1/2024, https://dhr.illinois.gov/content/dam/soi/en/web/dhr/filingacharge/documents/hc-proced.pdf; (ii) Iowa Civil Rights Commission, Outline of Complaint Process, accessed 11/1/2024, https://icrc.iowa.gov/file-complaint/outline-complaint-process; and (iii) Davenport Civil Rights Commission, Complaint Process, accessed 11/1/2024, https://www.davenportiowa.com/UserFiles/Servers/Server_6481372/File/Departments/Civil%20Rights/Complaint%20Process.pdf

VII personnel responded to requests for data regarding complaints received which concern alleged discriminatory housing practices having occurred in Davenport, Moline, or Rock Island for the previous five-year period from October 1, 2019, to October 1, 2024.

HUD reported the filing of 162 formal complaints alleging housing discrimination within the subject jurisdictions: 144 originating from the City of Davenport, 12 from the city of Rock Island, and 6 from the city of Moline.

Of the 144 Davenport cases, 133 cases were referred to a FHAP agency (either the Iowa Civil Rights Commission or the Davenport Civil Rights Commission) for investigation and processing and 11 cases were retained by HUD. For the Moline and Rock Island cases, 2 of the 18 cases were retained by HUD with the others referred to the state FHAP agency (the Illinois Department of Human Rights).

HUD's records showed that 4 of the Illinois cases and 41 of the Davenport cases were still pending/under investigation (as of 10/24/24); 9 Illinois cases (50%) and 69 Davenport cases (48%) were closed by the FHEO/FHAP agency for "no cause"—i.e. after a full investigation was conducted, the investigating agency did not find sufficient evidence to support the complainant's allegations of unlawful discrimination); 21 Davenport cases (15%) had been successfully resolved through conciliation and a settlement agreement negotiated between the parties; 1 Rock Island case and 5 Davenport cases were administratively closed after the complainant stopped cooperating; 1 Moline case and 3 Davenport cases were withdrawn by the respective complainant either after resolution or because the complainant no longer wanted to pursue; 1 Rock Island case was closed for lack of jurisdiction; and 1 Rock Island and 1 Moline case were charged or the FHAP found cause and were still open and pending next steps in the prosecution or conciliation efforts (as of 12/2/24). In 5 Davenport cases, HUD found reasonable cause to believe discrimination occurred and issued a Charge of Discrimination. After election by the parties of these cases to have their respective case then moved to federal district court for a final determination of liability, 3 of the 5 cases were still pending in the courts (as of 10/24/24) and 2 of the 5 charged cases had been dismissed by the district court after overruling the agency's investigative findings or conclusions of law.

In 21 Davenport cases resolved through conciliation/settlement and one case withdrawn after resolution by the complainant, respondents paid damages to the aggrieved party and/or into a victims' fund in amounts ranging from $500 to $7,500 and totaling $35,585. Details regarding whether and what form of equitable or injunctive remedies were also negotiated and approved as part of case settlements were not disclosed in HUD's data. In cases resolved by settlement/conciliation, the respondents did not necessarily admit liability, but may have settled to avoid further expense, time, and the uncertainty of litigation.

The following table shows the basis of discrimination, also understood as the protected class status, alleged in the 12 cases originating in Rock Island, 6 Moline cases, and 144

Davenport cases. More than one basis of discrimination may be cited in a single complaint, thus why there were 205 identified bases of discrimination alleged in the 162 complaints filed.

TABLE 21. BASIS/PROTECTED CLASS STATUS OF DISCRIMINATION COMPLAINTS

Basis of Discrimination Reported	Rock Island	Moline	Davenport
Disability	8	3	66
Race	5	1	64
Retaliation	1	1	25
Sex	0	1	15
National Origin	1	0	7
Familial Status	0	1	5
Religion	0	0	1
Color	0	0	0
Total	15	7	**183**

The City of Davenport was named as a respondent in 9 cases. One of those cases is still open/under investigation (as of 10/24/24); 6 cases were closed after a "no cause" determination; 1 case was withdrawn by the complainant without resolution; and 1 case was dismissed because the complainant failed to cooperate.

Complainants also may cite more than one discriminatory act or practice, recorded as the discriminatory "issue." HUD reported complainants identified the following discriminatory issues: "discrimination in terms/conditions/privileges relating to rental" was the most often cited issue in the Davenport cases, in 77 cases (~53% of cases), and cited in 1 Rock Island and 1 Moline case; failure to make reasonable accommodation or permit reasonable modification was cited in 51 Davenport cases (~35% of cases) and 11 Moline/Rock Island cases (~61% of those cases); discriminatory acts under Section 818 (coercion, etc.) was cited in 42 Davenport cases and 1 Moline case; discriminatory terms, conditions, privileges, or services and facilities in 27 Davenport cases and 6 Moline/Rock Island cases; discriminatory refusal to rent in 23 Davenport cases, 2 Moline cases, and 1 Rock Island case; otherwise deny or make housing unavailable in 20 Davenport cases and 2 Rock Island cases; discriminatory advertising, statements and notices in 13 Davenport cases and 2 Rock Island cases; discriminatory financing (includes real estate transactions) was cited in 1 Rock Island case. Finally, using ordinances to discriminate in zoning and land use was reported in 1 Rock Island case (dismissed for lack of jurisdiction).

Complaints filed with Iowa Civil Rights Commission

A request also was made to the Iowa Civil Rights Commission for data reflecting the number of housing discrimination related complaints received by the Commission regarding housing units in the City of Davenport. The Commission provided the following data for 42 cases it processed between October 1, 2019, and October 24, 2024:

TABLE 22. ICRC HOUSING DISCRIMINATION COMPLAINTS

Basis	Cause of Action	Result
National Origin (Hispanic), Retaliation	Terms and Conditions, Participation	No Probable Cause
Disability	Reasonable Accommodation	No Probable Cause
Disability	Refusal to Rent	No Probable Cause
Race (Black)	Terms and Conditions	No Probable Cause
Disability	Refusal to Rent, Reasonable Accommodation	No Probable Cause
Race (Black), Disability	Reasonable Accommodation, Terms and Conditions, Harassment	Satisfactory Adjustment ($500), plus waive all fees associated with early termination of lease.
Retaliation	Terms and Conditions	No Probable Cause
Sex (Female), Retaliation	Sexual Harassment, Eviction	Administrative Closure
Sex (Female), Retaliation	Sexual Harassment, Eviction	No Probable Cause
Race (Black)	Terms and Conditions	Local – Open
Retaliation	Eviction	No Probable Cause
Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Terms and Conditions, Harassment, Eviction	Local – Open

Basis	Cause of Action	Result
Familial Status	Terms and Conditions, Eviction	Local – Open
Retaliation	Terms and Conditions	Local – Open
Disability	Harassment	Local Administrative Closure
Race (Black), Sex (Female)	Harassment, Terms and Conditions	Local Administrative Closure
Race (Black)	Terms and Conditions	Local – Open
Race (Other)	Other	Local – Open
Race (White)	Harassment	No Probable Cause
Race (Other), Sex (Female)	Sexual Harassment, Other	Local – Open
Race (Other)	Harassment, Eviction	Local – Open
Race (Other)	Terms and Conditions	Local
Race (Black)	Terms and Conditions	No Probable Cause
National Origin (Mexican)	Terms and Conditions, Eviction	Local – Open
Familial Status, Retaliation	Terms and Conditions, Other	Local – Open
Race (Black)	Terms and Conditions, Other	Local – Open
Race (Black)	Refusal to Rent	No Probable Cause
Race (Black)	Refusal to Rent, Terms and Conditions	No Probable Cause
Race (Black)	Refusal to Rent	No Probable Cause
Race (Black), Familial Status, Disability	Terms and Conditions, Eviction	No Probable Cause
Race (Black)	Terms and Conditions, Harassment	No Probable Cause
National Origin (Mexican)	Terms and Conditions, Otherwise deny or make housing unavailable	No Probable Cause

Basis	Cause of Action	Result
Race (Black), Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Harassment	No Probable Cause
Race (Black), Sex (Female)	Terms and Conditions, Eviction	No Probable Cause
Disability	Terms and Conditions	No Probable Cause
Race (Black)	Harassment, Eviction	Open; investigation
Race (Black)	Harassment, Eviction	Open; investigation
Sex (Male), Gender Identity, Disability	Reasonable Accommodation, Terms and Conditions	No Probable Cause
Race (Black)	Harassment, Terms and Conditions, Refusal to Rent	Administrative Closure
Race (White), Disability	Denied Accommodation, Harassment, Other	Open; mediation

Of the 42 cases processed by the Commission, 15 cases were still open at the time of reporting (12 open at the local level, 2 cases open in the investigation phase, and 1 case open in the mediation phase). Of the closed cases, a "no cause" finding was made in 22 cases (52%); 2 cases had been administratively closed by the Commission; 1 case closed administratively by the local fair housing enforcement authority; and 1 case reached an individualized settlement that included a satisfactory adjustment of $500 plus agreement by the respondent landlord to waive all fees associated with early termination of the lease.

Race was the most often cited basis of discrimination in the Davenport cases cited in 25 matters (~60%), followed by disability in 11 cases (~26%); retaliation in 7 cases; sex in 6 cases; national origin in 3 cases; familial status in 3 cases; and gender identity in one case. The most often cited issues ("cause of action") included discriminatory terms and conditions in 25 cases (~60%); harassment in 12 cases (~29%); eviction in 11 cases; reasonable accommodation or denied accommodation in 7 cases; discriminatory refusal to rent in 6 cases; and sexual harassment in 3 cases.

Complaints filed with Davenport Civil Rights Commission

The Commission reports data reflecting complaints it receives, investigates, and processes in each calendar year's Annual Report. As of the writing of this report, DCRC Annual Reports for CY2019—2021 were posted. The Commission received and opened

44 housing discrimination cases and closed 40 housing cases in CY2019; opened 14 housing discrimination cases and closed 22 in CY2020; and opened 29 housing discrimination cases and closed 29 cases in CY2021. Three cases were referred to HUD in 2021.

The Annual Reports provide data regarding the basis of discrimination (i.e. race, disability, sex, etc.) and the disposition of cases (i.e. settlement, no probable cause finding, probable cause, etc.), but the numbers are not broken down by whether the alleged discriminatory action occurred in the context of housing versus employment, public accommodation, education, credit, or transit. So, for example, in 2021, of the 105 total complaints that were filed with the Commission, race was cited 62 times as a basis of discrimination, but the report does not indicate how many of those were housing cases versus employment, public accommodation, etc. Annual Reports are available on the Commission's website.

The Commission's website also provides information on settlements it has secured stemming from housing discrimination complaints:

TABLE 23. DCRC HOUSING DISCRIMINATION COMPLAINTS RESOLVED BY SETTLEMENT

Davenport Civil Rights Commission Settlement Terms for Resolved Housing Discrimination Complaint Cases			
Closure Date	Basis	Trigger Event/Issue	Terms
7/10/2023	Disability	Failure to Accommodate	$2,500, Creation of Policy
6/30/2023	Race, Disability, Age	Harassment, Discriminatory Statements, Different Treatment	$1,750, Notification of Terms of Agreement
6/13/2023	Disability	Failure to Accommodate	Specific Performance, Notification of Fair Housing Policies, Posters
4/24/2023	Familial Status	Discriminatory Statements	$12,000 to Complainant, $6,422.13 to the Commission
4/3/2023	Disability	Failure to Accommodate	$500, Apology, Notification of Fair Housing Policies

3/20/2023	Disability	Failure to Accommodate	$2,500, Notification of Fair Housing Policies
11/7/2022	Disability	Failure to Accommodate	$1,000, Notification of Fair Housing Policies
2/28/2022	National Origin	Different Treatment	$2,000, Training
1/20/2022	Race, Disability	Failure to Accommodate, Different Treatment	$1,081, Specific Performances
10/29/2021	Race	Different Treatment	$3,500, Training
10/19/2021	Disability	Failure to Accommodate	$1,269, Notification of Fair Housing Policies
5/1/2021	Disability	Failure to Accommodate	Apology, Fair Housing Posters
2/12/2021	Disability	Failure to Accommodate	$1,000, Training
6/1/2020	Disability	Failure to Accommodate	$835, Letter of Reference, Specific Performances
5/27/2020	Race	Different Treatment	Apology, Fair Housing Logo on Applications, and Leases
3/20/2020	Disability	Failure to Accommodate	$4,700, Apology, Neutral Reference, Training
3/9/2020	Disability	Failure to Accommodate, Different Treatment	$4,900, Fair Housing Posters
10/30/2019	Disability	Harassment	Apology, Training

		Total Compensation	$45,957

For the 18 housing-related discrimination cases conciliated and settled between October 2019 through December 31, 2023 (the most current data available), disability was the most alleged basis of discrimination, occurring in 14 cases (~78%), followed by race in 4 cases and familial status, age, and national origin occurring in 1 case each. The Commission secured a total of $45,957 in damages to aggrieved parties and civil penalties. Relief also included fair housing training and terms requiring that housing providers adopt fair housing policies, communications, and notifications.

In its most recently published Annual Report, CY2021, the Commission illustrated its work in resolving fair housing disputes by describing the mediation process in one particular case: A Complainant filed a housing discrimination complaint alleging that the manager of the mobile home park where she leased a lot space for the trailer she owned was terminating her lot lease because of her household's national origin, though the manager's stated reason for termination was the complainant's failure to make repairs to the trailer. Complainant alleged that the manager would not allow her to make the needed repairs to bring the trailer up to standards and instead pressured her to sell the trailer to new owners. Respondents initially refused to cooperate with the investigation, but after going through the Commission's subpoena process, the respondents submitted the necessary information for the investigation. Prior to the completion of the investigation, the parties agreed to participate in Commission-led conciliation. The complainant ultimately settled in conciliation for $2,000 in relief and respondents agreed to attend fair housing training as relief in the public interest.

Complaints filed with the Illinois Department of Human Rights

A FOIA response from the IDHR reveals that between October 1, 2019, through October 1, 2024, the Department opened or closed 8 cases alleging housing discrimination related to properties or parties located in the City of Moline and 7 cases from the City of Rock Island.

TABLE 24. IDHR HOUSING DISCRIMINATION COMPLAINTS

Illinois Department of Human Rights					
Jurisdiction	Open and Closure Dates	Basis / Bases	Issues	Closure Reason	Respondent (if a city or city agency)

Moline	01/25/18 - 11/15/22	Sex	Terms	Adjusted Terms of Settlement	
Moline	12/20/18 – 10/24/19	Race	Additional Civil Rights	Lack of Substantial Evidence	Moline Housing Authority
Moline	02/22/19 – 12/18/19	Race	Terms	Lack of Substantial Evidence	Moline Housing Authority
Moline	05/10/19 – 4/15/20	Disability (Mental)	Terms	Failure to proceed	
Moline	04/09/20 – 4/5/21	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	Moline Housing Authority
Moline	11/15/21 – 3/14/23	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	
Moline	02/23/23 – 11/14/23	Disability (Mental)	Failure to accommodate	Lack of Substantial Evidence	
Moline	05/29/24 - Open	Familial Status	Rental		Moline Housing Authority
Rock Island	09/18/17 – 5/13/21	Religion	Terms	Failure to Proceed	Rock Island Housing Authority
Rock Island	10/22/18 – 10/24/19	Race	Terms	Lack of Substantial Evidence	Rock Island Housing Authority
Rock Island	04/09/20 – 4/12/22	Disability (physical)		Lack of Substantial Evidence	
Rock Island	09/01/20 – open	Race	Terms	Lack of Jurisdiction	City of Rock Island
Rock Island	11/17/22 – open	Race	Terms		City of Rock Island

Rock Island	03/27/23 – open	Disability (Mental)		Lack of Substantial Evidence	
Rock Island	04/18/24 – open	Disability (Mental)	Terms		

For the cases that have been closed/resolved during this time period, the majority were closed after investigation and a finding of lack of substantial evidence ("no probable cause" finding) to proceed. Disability was most often cited as the basis of discrimination—in 7 out of 15 cases—followed by race in 5 cases, and religion, sex, and familial status being the basis of perceived discrimination in one case each.

The Moline Housing Authority was named as the respondent/offending party in 4 cases, the Rock Island Housing Authority in 2 cases, and the City of Rock Island in 2 cases. Two of those cases are still open and pending investigation (as of 10/28/24); however, the other six cases were closed for lack of substantial evidence or lack of jurisdiction without a finding of liability against the local government.

Fair Housing Enforcement through Civil Litigation

Under the FHA, the Iowa Civil Rights Act, and the Illinois Human Rights Act, in addition to or as an alternative to filing an administrative complaint, an aggrieved person may commence a civil action in an appropriate United States district court or state court (with proper jurisdiction and venue) not later than two years after the occurrence or the termination of an alleged discriminatory housing practice, thus maintaining control of the case and the potential to collect punitive damages. Victims do not have to first exhaust their administrative remedies before filing a lawsuit nor be issued a "right to sue" letter from the administrative enforcement agency. If an administrative action has already commenced, the parties still may elect to move the case to court for adjudication as long as the parties have not already entered into a conciliation agreement to resolve the alleged discriminatory housing practices or, following a charge of discrimination, an administrative hearing has not already commenced.

Fair housing lawsuits may be filed against local governments and zoning authorities and against private housing providers, mortgage lenders, developers, or real estate brokers. Because the ICRA and IHRA have been determined to be substantially similar to the FHA, court opinions interpreting the FHA are instructive in interpreting the state laws.

Under the FHA, a plaintiff may hire a private attorney or request a court-appointed attorney for assistance with litigating the case and may seek to prove actual or compensatory damages and request injunctive relief and punitive damages. Settlement amounts or jury awards often are much larger for cases prosecuted in court than victim compensation awards through the administrative process. In an election

case, the Department of Justice may prosecute the case on behalf of the aggrieved party. Additionally, the DOJ or the state attorney general may bring suit on behalf of individuals based on referrals from HUD/FHAP in the case of a "pattern or practice" of discriminatory actions, a case of particular importance to the public interest, or when there has been a breach of a conciliation agreement. In a pattern or practice case, the court may award preventative relief (permanent or temporary injunction, restraining order, or other order) and under the FHA, a civil penalty up to $50,000 for a first violation and up to $100,000 for a second or subsequent violation. An aggrieved party may intervene in any action filed by the DOJ.

For the recent five-year period studied—October 1, 2019, through October 31, 2024—only one lawsuit of significance was found regarding allegations of unlawful housing discrimination occurring in Davenport, Moline, or Rock Island that resulted in federal litigation, a published HUD ALJ decision/settlement, or a published state court opinion.

- ***United States v. Goitia,* 3:20-cv-56 (S.D. Iowa) (complaint filed June 29, 2020; consent order entered and case dismissed May 23, 2022).**

The United States DOJ brought this action on behalf of multiple female tenants of rental housing properties owned and managed by the defendants in Davenport, Iowa. The amended complaint alleged that the defendants engaged in a pattern or practice of discrimination on the basis of sex, specifically that the owner/manager Juan Goitia sexually harassed numerous female tenants since at least 2010 by making unwelcome sexual comments and advances, touching tenants' bodies without their consent, entering the homes of female tenants without their consent and without prior notice, and taking adverse actions against tenants who resisted his sexual overtures or complained about the harassment. The parties ultimately agreed to a settlement before trial resolving claims against the offending landlord and against 908 Bridge Cooperative which, along with Goitia, owned the properties where the harassment occurred. The consent order required defendants to pay $135,000 in monetary damages to compensate individuals harmed by the harassment and pay a civil penalty to the United States. Further, the consent order bars Goitia from continuing to manage rental housing; requires defendants to hire an independent manager to manage any rental properties that defendants own or manage now or in the future; and requires defendants to obtain fair housing training and implement comprehensive non-discrimination policies and complaint procedures to prevent sexual harassment at their properties in the future.

In a press release announcing the settlement, Assistant Attorney General Kristen Clarke for the Justice Department's Civil Rights Division stated, *"Sexual harassment by housing providers is an illegal and egregious abuse of power that deprives tenants of their right to be safe and secure in their homes."* The Justice Department's Sexual Harassment in Housing Initiative aims to address and raise awareness about this form of sex-based discrimination by landlords, property managers, maintenance workers, loan officers, or other people who have control over housing. Since launching the

initiative in October 2017, the Department of Justice has filed 23 lawsuits alleging sexual harassment in housing and recovered over $9.6 million for victims of such harassment.

CHAPTER 10.
IDENTIFICATION OF IMPEDIMENTS

Described below are the fair housing impediments identified in this Analysis of Impediments, along with associated contributing factors and supporting datapoints. Following these narrative descriptions is a table containing recommended actions, responsible parties, and potential partners for addressing the named impediments.

Impediment 1: Insufficient access to affordable housing

The persistent housing and affordability crisis, which was noted in the 2019 AI, has continued to grow in Moline, Davenport, and Rock Island and was the most common issue mentioned by stakeholders and community members in focus groups, public forums, and interviews. Many community engagement participants described poor building and unit conditions, and limited oversight has put many renters in unsafe situations. These conditions include aging buildings with mold, pests, and even structural risks, which were amplified by the deadly apartment building collapse[44] in downtown Davenport in 2023. Participants noted these problems are a result of landlords' neglect upkeep, focusing on profits over tenants' wellbeing. Many believe these issues have become overlooked due to weak code enforcement and inadequate city resources to check and fix housing in need of repair.

Vulnerable and marginalized populations, like those with disabilities, large families, or individuals reentering society after time in prison, are especially impacted by the lack of affordable, accessible housing options. There is a lack of homes and units specifically designed for individuals with disabilities who need accommodations such as ramps, wide doorways, elevators, and more. Families that need more space face high costs and restrictive zoning laws, while people with criminal records often face discrimination making it hard to secure housing. Stakeholder particularly noted the limited funding impacts coordination among housing services and resources. Representatives from local nonprofit housing assistance organizations and agencies also noted their intake capacity has become overwhelmed during and following the COVID-19 pandemic.

Systemic barriers have also resulted in mortgage denial disparities, which affect some minority groups who are two times as likely than non-Hispanic white households to face denial when seeking a loan. This further limits people of color from accessing homeownership opportunities while also widening economic divides. Stakeholder and community residents alike brought attention to the strict tenant requirements from

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[44] Langmaid, CNN, V. (2023). Multiple structural problems caused Davenport, Iowa, apartment building collapse that killed 3 residents, investigation finds. cnn.com. https://www.cnn.com/2023/09/07/us/davenport-iowa-building-collapse-investigation/index.html

landlords, like no tolerance for past evictions or credit issues, leave many people at risk of homelessness and further limit their access to affordable housing and housing in general. Many noted homelessness has increased in recent years, particularly as the cost of living and rents have increased across the cities and region. Different protected class members face additional barriers in accessing for-sale and rental housing.

Data about housing problems presented in Chapter 6 of this report shows that, in each city, affordability issues are more acute for households of color than for White households. Black and Native American households in Davenport, Moline, and Rock Island experience housing problems at disproportionate rates: about 41% to 43% of Black households have at least one of the four housing problems, and 53% to 90% of Native American households have a housing problem. In Rock Island, Asian and Hispanic households also experience housing problems at disproportionate rates (52.7% and 39.6%, respectively). While the total numbers of households are small, the 20 Pacific Islander households in Moline and Rock Island all experience housing problems (100% of the 10 Pacific Islander households in each city). Particularly, housing problems are more prevalent for households with lower incomes than for those with higher incomes. Across the three cities, about 75% to 78% of households with incomes of 30% HAMFI or below have one or more housing problems, while the same is true for only about 11% to 16% of households with incomes of 81% to 100% HAMFI.

Together with input regarding housing condition, these rates show a continued need to expand the supply of affordable housing available in all three cities, along with improving and/or maintaining existing affordable housing. This may include development and preservation of affordable for-sale and rental product. Further, several stakeholders note the specific need for housing assistance directed toward lowest income groups (households with incomes under 30% of area median income) and people experiencing or at risk for homelessness.

Impediment 2: A lack of targeted investment in underserved areas resulting in increasing disparities in access to opportunity

Data and mapping analysis of Moline, Davenport, and Rock Island reveals that each City contains neighborhoods with significant disparities in access to opportunity, especially for protected class groups. A lack of targeted attention and investment to these areas results in widening disparities in access to many resources needed for residents to thrive and achieve upward mobility. The most severely impacted neighborhoods lack many different resources, compounding access issues for residents. The following factors contribute to this impediment to fair housing in Moline, Davenport, and Rock Island:

Low and inconsistent levels of school proficiency

Opportunity Index Disparities, as shown in Table 4, show that variations in school quality disproportionately impact residents living below the poverty line and, in Davenport and Rock Island, residents who are non-white. In addition, Davenport and Rock Island have significantly lower school proficiency scores as a whole than Moline, especially the latter. Residents who participated in the community feedback process additionally noted issues with recent school closures in Davenport.

School proficiency varies widely by location within the jurisdiction, as depicted in Figure 7. Most concerningly, school proficiency scores are 10 or less out of a possible total of 100 in roughly half of the area's census tracts. This is especially prominent in Rock Island, where more than half of all census tracts have proficiency scores this low. In addition, Davenport is the only City to have any schools with a proficiency score above 75, and these exist only in small areas of the City. As shown in Figure 10, there is significant correlation between areas with low school proficiency scores and low levels of residents who complete high school.

Limitations in transit options

Transit access and affordability both shape many other opportunity factors, such as access to jobs and good schools. This is especially true for areas in which fewer residents own or have access to a personal vehicle, as is true for neighborhoods along the Mississippi River in all three cities (see Figure 17).

As shown in Figure 16, Davenport has the largest proportion of land area with a transit affordability score under 50 (out of 100). This is likely due to heavier levels of car dependency within the City. Because of this, Davenport residents who do not have access to a personal vehicle may face more difficulties in accessing public transit than residents of Moline or Rock Island. Table 4 also shows that, as a whole, Davenport residents take fewer public transit trips than residents of Moline or Rock Island. This may indicate an increased need for transit options in Davenport.

A need for employment assistance and job training

Neighborhoods along the Mississippi River, especially in Davenport and Rock Island, have the lowest labor market engagement rates in the area. These same neighborhoods also face a lack of many other resources, and these disparities likely compound each other. Figures 12 and 13 show that some of the same neighborhoods with the highest job proximity scores – meaning the most available jobs – have the lowest labor market engagement scores, and Figures 10 and 11 show that these same neighborhoods are those with the lowest level of high school and college education in the jurisdiction. Table 4 shows that a lack of proximity to jobs and low labor market index scores disproportionately impact low-income and non-white residents. The largest discrepancies appear in Davenport, where low-income Asian and Native American residents have labor market index scores of 20 and 30 points lower,

respectively, than their white peers; and in Rock Island, where non-white residents have scores of 15 to 30 points lower than their white peers, with Black residents being most heavily impacted.

These statistics, especially in combination with low educational achievement rates in impacted areas, likely indicate a severe need for employment assistance and job training programs in the most impacted areas.

A need for holistic revitalization planning efforts in areas with many disparities

As previously stated there are many neighborhoods in the jurisdiction, particularly those located along the Mississippi River, which face significant disparities in access to most or all types of opportunity. The largest level of need overall exists in Rock Island. Davenport has perhaps the largest degree of disparity, containing the largest discrepancies in access to resources between different neighborhoods. Moline has fewer neighborhoods with intense levels of need, but also fewer neighborhoods with high levels of access on par with Davenport's most affluent neighborhoods.

For neighborhoods that face several compounding needs – such as neighborhoods with low labor market engagement scores, low school proficiency scores, and low levels of high school educational achievement – there is a significant need for targeted, holistic revitalization efforts following a strategic plan. The Cities may wish to investigate the possibility of designating these areas as opportunity or similar districts and developing a strategic plan for improving resources in these areas at a holistic level.

Impediment 3: Insufficient and unequally distributed publicly supported housing options

Data and mapping analysis indicate that both the supply and distribution of publicly supported housing options in Moline, Davenport, and Rock Island are inadequate. Maintaining a variety of decent and accessible publicly supported housing options is crucial to any community in order to support low-income, disabled, elderly, and other vulnerable populations. The following factors contribute to this impediment to fair housing in Moline, Davenport, and Rock Island:

Inadequate supply and utilization of publicly supported housing

Examining data on the average wait times and the utilization percentages for available publicly supported housing can help us to understand whether there is an adequate supply of publicly supported housing and whether it is being utilized effectively. Where data is available, average wait times for publicly supported housing units programs in Moline, Davenport, and Rock Island range from 8 months to 39 months. These extremely long wait times, particularly for Housing Choice Vouchers, indicate that demand for housing assistance far exceeds supply in all three Cities.

In addition, Moline is the only City that maintains all five types of publicly supported housing programs – Public Housing, Project-Based Section 8, Housing Choice Vouchers, Section 202 (elderly), and Section 811 (disabled). Davenport does not maintain Public Housing, and Rock Island does not maintain Section 202 or Section 811 housing. This means that residents of Davenport and Rock Island in need of such housing have more limited options than residents of Moline.

Despite wait times indicating intense demand, utilization data indicates that some programs are not being utilized as effectively as possible. This is especially in Rock Island, where HCV wait times are 17 months on average and yet only three-quarters of available vouchers are being utilized. This likely indicates that voucher holders are experiencing some form of barrier to using vouchers once approved, such as an inability to find a landlord who accepts vouchers.

Unequal clustering of publicly supported housing options

As depicted in Figure 29, publicly supported housing is clustered in all three Cities to some extent. Davenport has the least clustering, likely due to a higher prevalence of Housing Choice Vouchers, which are intended to allow residents greater choice in where to live. Rock Island displays the highest levels of clustering, particularly among Housing Choice Vouchers, which is unusual due to the aforementioned nature of the HCV Program. As shown in Figure 29, there are almost no HCV holders residing in the southeastern portion of Rock Island. In combination with low utilization rates of Rock Island HCVs, this may indicate a lack of landlords who are willing to accept Housing Choice Vouchers in Rock Island and, to a lesser extent, in Moline and Davenport

Impediment 4: Fair housing education and equitable enforcement

The report identified several challenges related to fair housing education and enforcement. Many community members shared while they are aware of a few fair housing laws and tenants' rights, many landlords do not abide by them and continue to withhold repairs, threaten tenants with eviction, and discriminate based on mental and physical disabilities. Many participants were also not aware of where to access information or resources when in need of help. Despite some educational efforts, such as training sessions and brochures, these resources remain limited, often reaching only those actively engaged with city or community organizations. There is also a lack of coordination among legal aid, civil rights resources, and local fair housing organizations, which hinders effective enforcement of fair housing regulations.

Planning for community development in general can greatly benefit from an equity lens applied to decision making processes. In this sense, there must be equitable enforcement, however, there are inconsistencies across city ordinances and zoning laws that may act as a barrier. For example, restrictive definitions of "family" and zoning policies that prevent group homes or multi-family housing contribute to

barriers in fair housing choices, particularly for vulnerable populations such as people with disabilities. Additionally, while “Not In My Back Yard” (NIMBY) attitudes were noted among community leaders as a potential fair housing barrier, this sentiment among the general public can also impact affordable housing construction and development of mixed-income neighborhoods and the inclusion of residents with different needs. These policies and attitudes can lead to segregation by limiting affordable housing development and making it difficult for individuals with disabilities to find suitable housing.

Community input also highlighted the cultural and language barriers that complicate fair housing education and enforcement. Populations with limited English proficiency (LEP), including immigrants and refugees, often struggle to access fair housing resources and navigate the legal landscape. Similarly, discriminatory lending practices and inconsistent enforcement across housing and rental markets contribute to disparities, further limiting housing choices for protected groups.

Additionally, stakeholder input suggests a need for training and community education focused on overcoming racism and ableism. Meeting participants cited several examples of prejudicial and “Not In My Backyard” or NIMBY attitudes among people in positions of local leadership as well as among some members of the public at large. A broad-based and respected local convening organization could consider a periodic fair housing training aimed first at community leaders as a starting point to help disseminate the message more widely to other groups.

Contributing Factors	Recommended Activities	Responsible Parties and Partners
Impediment #1: Insufficient access to affordable housing		
Limited new rental housing construction or rental rehabilitation in the region	• Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental and for-sale housing through new construction and rehabilitation. • Review the Qualified Allocation Plans issued by the Illinois Housing Development Authority and Iowa Finance Authority (as appropriate) under their respective Low Income Housing Tax Credit (LIHTC) programs to identify local government policies or actions that may positively impact the competitiveness of developers' applications. For developers proposing LIHTC projects in areas with access to key community resources/opportunity factors or areas experiencing a loss of affordable rental units, work with them to increase the competitiveness of their applications through letters of support, provision of data and information, gap financing, and other assistance.	• City of Moline • City of Davenport • City of Rock Island • Housing developers • LIHTC developers
Limited supply of affordable housing disproportionately impacts households of color	• Consider opportunities to support the work of nonprofit housing providers in order to improve quality affordable rental options. • Consider funding financial assistance programs to prevent evictions and support housing stability particularly for vulnerable and cost-burdened households including those who are low-income or who have disabilities.	• City of Moline • City of Davenport • City of Rock Island • Nonprofit housing providers • Social service organizations
Landlords are reluctant to maintain and improve rental properties	• The cities of Moline, Davenport and Rock Island all operate rental inspection programs to periodically assess the condition of the rental properties within their jurisdictions. The cities should assess their respective registration and inspection programs for opportunities to close loopholes and make them more effective,	• City of Moline • City of Davenport • City of Rock Island • Landlords

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	including consideration of increased staffing and resource allocations. • Organize a networking meeting between local government inspection staff and nonprofit housing assistance organizations to develop a referral protocol for situations where a tenant household may have to be displaced due to substandard housing conditions discovered in the course of an inspection.	• Nonprofit housing assistance organizations
Mortgage denial disparities disproportionately affect minority groups, particularly Black and Hispanic, who are twice as likely as non-Hispanic white households to face loan denials.	• Encourage CDBG public services funding applications from organizations providing homeownership counseling and financial literacy programs tailored to minority communities. Services may include guidance on credit building, budgeting, and navigating mortgage application requirements. Regular workshops and resources distributed in multiple languages could better prepare these households to meet lender criteria.	• City of Moline • City of Davenport • City of Rock Island • Financial counseling organizations
Impediment 2: A lack of targeted investment in underserved areas resulting in increasing disparities in access to opportunity		
Low and inconsistent levels of school proficiency	• Share school proficiency and related data from this report with school district officials to aid their planning and decision-making with regard to resource distribution in areas of greatest need. • Encourage investigation of creative opportunities to provide extra funding and resources to low-performing schools. • Consider whether resources like food and clothing pantries may be helpful in areas with low performing schools.	• City of Moline • City of Davenport • City of Rock Island • School districts
Limited transit options	• When proposed, and where possible, support local efforts to expand bus routes and covered shelters at existing bus stops in all three cities.	• City of Moline • City of Davenport • City of Rock Island

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	• Consider the possibility of subsidized or refundable rideshare costs for residents using rideshare for specific activities, such as school or employment activities.	• Transit providers
Need for employment assistance and job training	• Encourage CDBG public services funding applications from organizations that will provide job training and other employment assistance programs over the next few years. • Create or expand a centralized website or other resource hub where residents can access information on job training and employment assistance resources.	• City of Moline • City of Davenport • City of Rock Island • Job training and employment assistance organizations
Need for holistic revitalization planning efforts in areas with many disparities	• Create a task force to identify neighborhoods in all three Cities that face the most disparities in access to resources and opportunities. • Encourage collaborative work among the cities of Davenport, Moline, and Rock Island to coordinate and align where possible to the goals, strategies, and outcomes promoted in their respective community revitalization efforts. Consider including business, neighborhood, and other leaders from impacted areas in neighborhood revitalization planning. • Create metrics for measuring success in revitalization efforts, ensuring that business, neighborhood, and other leaders from impacted areas are involved in and agree with metric development.	• City of Moline • City of Davenport • City of Rock Island • Business leaders • Neighborhood leaders
Impediment 3: Insufficient and unequally distributed publicly supported housing options		
Inadequate supply and utilization of publicly supported housing	• Investigate the potential for dedicating new funding towards TBRA and other forms of housing assistance in order to meet demand. • Encourage public housing authorities to create a task force to identify and develop ideas to address barriers that residents may	• City of Moline • City of Davenport • City of Rock Island • Public housing authorities

Contributing Factors	Recommended Activities	Responsible Parties and Partners
	face in accessing and using housing assistance, especially Housing Choice Vouchers.	• Nonprofit housing providers
Unequal clustering of publicly supported housing options	• Encourage public housing authorities and local civil rights commissions to monitor the prevalence of discrimination against voucher holders by landlords. • Support public housing authorities in developing an educational campaign focused on 1) informing residents of their fair housing rights, especially as voucher holders, and 2) educating landlords on participation in the HCV program. • Support the creation of incentive programs that would incentivize more landlords to accept vouchers (options may include tax breaks, subsidized repair costs, subsidized deposits, etc.). • Continue using CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental housing and its distribution in neighborhoods offering good access to opportunity.	• City of Moline • City of Davenport • City of Rock Island • Public housing authorities • Housing developers • LIHTC developers
Impediment 4: Fair Housing education and equitable enforcement		
Stakeholder input suggested that some community members have expressed racism and NIMBY attitudes	• Either using in-house staff or through a contracted provider, the cities should annually design and/or update and coordinate delivery of a regional fair housing education program that reaches the public with information about fair housing rights and responsibilities, how to recognize discrimination, and how and where to file a complaint. • Restrictive zoning laws that hinder affordable housing options and the development of housing for non-homeless and special-needs populations. The Cities should analyze their current code and amend restrictive zoning policies to promote diverse housing options, including group homes and multi-family developments.	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Fair housing organizations

Contributing Factors	Recommended Activities	Responsible Parties and Partners
Organizations with little personnel that have been overburdened in recent years by the rising demand for services are further burdened by the lack of coordination among fair housing organizations, legal aid services, and other institutions. Additionally, residents are unsure of where to find resources or assistance when seeking help.	• Participate in partnerships between legal aid, civil rights, and housing organizations to help streamline fair housing services and resources. • Recruit applications from fair housing agencies for CDBG funding that would support personnel expansion. • Develop a centralized network that allows fair housing organizations, legal aid services, and related institutions to share resources and communicate more effectively. This could include an online platform for case management, referrals, and updates on available services, helping reduce workload on organizations while also easing accessibility for residents in search of help.	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Fair housing organizations • Nonprofit housing assistance organizations
Data on housing discrimination complaint filings indicates that more fair housing education is needed for members of the general public. Immigrants, refugees, and people with	• Provide fair housing education in culturally appropriate ways, particularly to non-English speaking communities. • Recruit applications from fair housing agencies for CDBG funding that would support fair housing education in culturally appropriate ways, particularly to non-English speaking communities. • Adhere to established Language Access Plans to ensure that essential fair housing information, complaint processes, and tenant rights are available in multiple languages. This may include translating documents into the most common languages in the	• City of Moline • City of Davenport • City of Rock Island • Civil rights commissions • Public housing authorities

Contributing Factors	Recommended Activities	Responsible Parties and Partners
limited English proficiency are at heightened risk of housing discrimination	area and ensuring interpreters are available for consultations and workshops. • Collaborate with local community centers, immigrant support organizations, and refugee aid groups to provide culturally relevant and accessible fair housing education. • Utilize a range of communication channels, such as radio, community newspapers, and social media platforms in multiple languages, to spread awareness about fair housing rights and available resources. Visual aids, simple language, and examples relevant to LEP communities can make these materials more accessible as well. • Fair housing organizations should provide cultural competency training for staff and volunteers to better serve diverse and marginalized populations. This includes understanding cultural differences, avoiding biases, and recognizing potential challenges that immigrants and refugees face in accessing fair housing resources.	

City of Davenport

Department: Community & Economic Development **Action / Date**
Contact Info: Bruce Berger | 563-326-7769 **5/7/2025**

Subject:
Resolution accepting the updated Housing Needs Assessment by Points Consulting, LLC. [All Wards]

Recommendation:
Adopt the Resolution.

Background:
As a recipient of federal funding through the Department of Housing and Urban Development (HUD), the City prepares a Housing Needs Assessment every five years. As done in the past, the City of Davenport collaborated with the cities of Rock Island and Moline through an intergovernmental agreement approved by City Council on March 27, 2024. Points Consulting, LLC was hired by the City of Moline (acting as the lead entity) to complete the necessary update and have completed the document.

The scope of work included reviewing and comparing HUD, Census, and local data; housing market activity (residential sales, building permits, zoning actions, etc) and bank lending information based on Community Reinvestment Act and Home Mortgage Disclosure Act data. The scope also included a survey, multiple in-person and virtual input opportunities, and focus groups with stakeholders. A public comment period was held for the Housing Needs Assessment from March 19-April 18, 2025. No comments were received.

The final draft of the Housing Needs Assessment is attached and also available at https://bit.ly/3RMcziQ.

Adoption of this Resolution authorizes the City Administrator to sign required CDBG certifications that accompany the Consolidated Plan, which require a market analysis and needs assessment as part of the document.

Attachments:
1. Resolution
2. Housing Needs Assessment

Resolution No. _____

Resolution offered by Alderman Gripp.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION accepting the updated regional Housing Needs Assessment by Points Consulting, LLC.

WHEREAS, on March 27th, 2024, the City of Davenport entered into an Intergovernmental Agreement with the City of Moline, Illinois and the City of Rock Island, Illinois to complete a regional Housing Needs Assessment; and

WHEREAS, the City of Moline, acting in its capacity as lead entity of the collaboration, contracted Points Consulting, LLC to complete an updated Housing Needs Assessment; and

WHEREAS, work of completing the above-named project has been duly and fully completed by the contractor in accordance with the terms of the contract; and

WHEREAS, the final cost of the contract was $74,990 to be split into equal thirds amongst the Cities.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that the updated regional Housing Needs Assessment by Points Consulting, LLC is hereby accepted.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

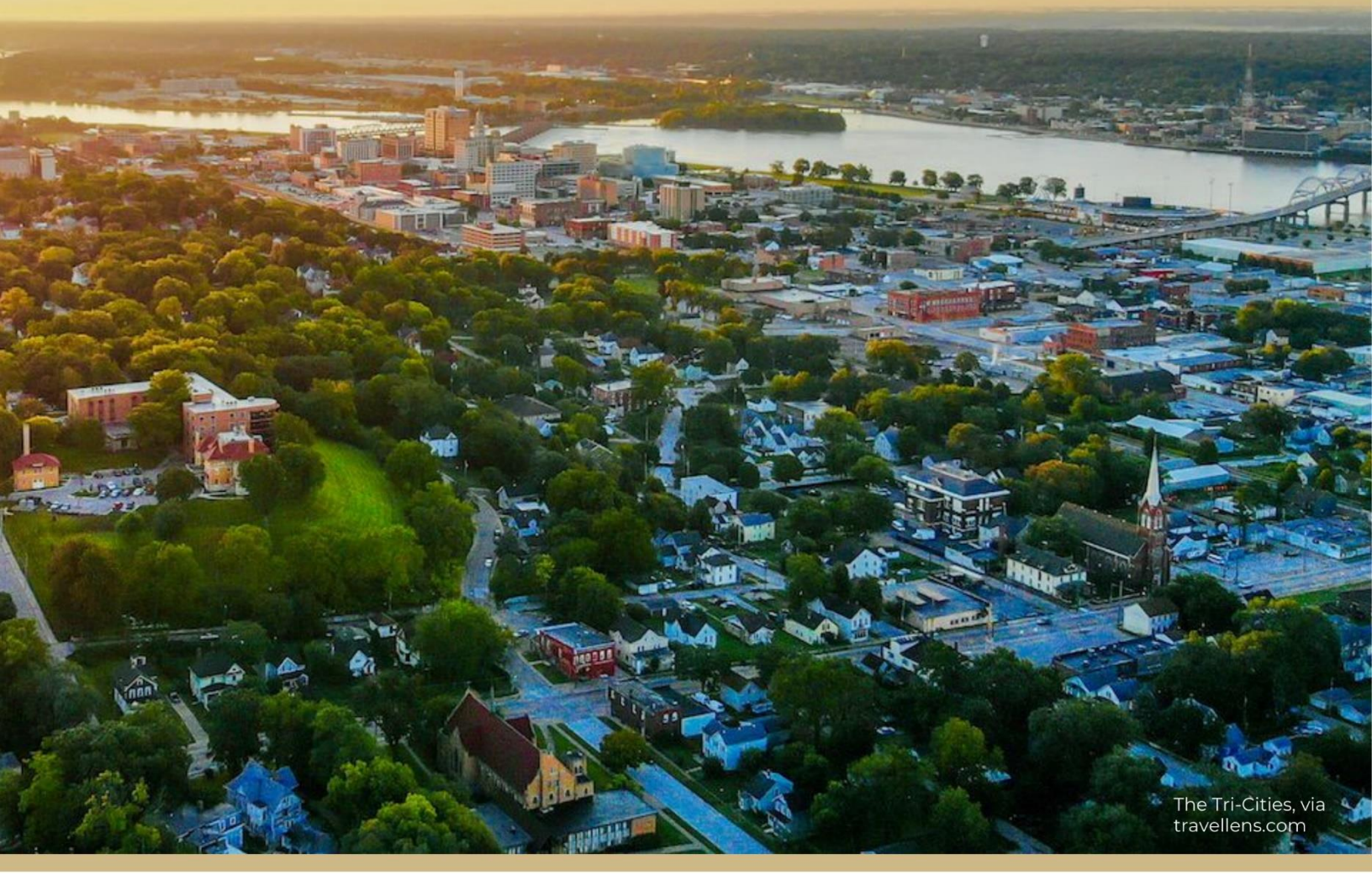
Attest:

_____
Brian Krup
Deputy City Clerk

HOUSING NEEDS ASSESSMENT

MOLINE, ROCK ISLAND, & DAVENPORT CONSORTIUM OF CITIES

FEB 2025



The Tri-Cities, via travellens.com

CITY OF MOLINE · ILLINOIS

ROCK ISLAND ILLINOIS

THE CITY OF DAVENPORT · IOWA · USA

Prepared by

POINTS CONSULTING

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Volume I: Tri-Cities Joint Assessment

1. Introduction & Executive Summary

Executive Summary

Population across the Tri Cities has shifted gradually in recent years with two cities in a downward direction and one headed upward. Moline's population has been declining at an annual growth rate of 0.3% reflecting a broader trend in the region. Rock Island is experiencing a comparable population decrease. In contrast, Davenport's population has increased gradually in the last 14 years. The recent John Deere layoffs, which affect workers in Moline, Davenport, and Rock Island, will result in a loss of 280 jobs. Moreover, according to each state's Department of Commerce, additional jobs have also been targeted through layoffs in these communities in 2024.

The Tri-Cities face unique opportunities: decreasing population has resulted in lower home prices compared to high-growth markets. Statistics on price and vacancies indicate each of the cities has an ample inventory of units primed for reinvestment. While private-sector investors are quick to seize these opportunities to create more market-rate rentals, there are tools available to cities and nonprofits to preserve some of this inventory for long-term affordability, as addressed in the recommendations of this report.

This study is broken down into two parts: Volume I and Volume II. Volume I covers the challenges and issues of housing in the Tri-Cities as a whole. Volume II assesses each of the three cities individually.

Housing Trends

Decreased housing demand has not necessarily lowered housing values in the Tri-Cities, though it has prevented them from skyrocketing as they have in other U.S. markets. Between 2020 and 2024, home values increased modestly by 21%, 19%, and 19% in Davenport, Moline, and Rock Island, respectively. In each market, most of this increase occurred during the last two quarters of 2020, in conjunction with the pandemic and related macroeconomic trends. Since then, prices have leveled off and, in some cases, even decreased.

Homeowners, reacting to recent interest rate shifts, have significantly reduced the number of homes for sale, stymieing potential buyers looking to enter the market. Listings across the Tri-Cities have declined 7% since June 2023, a trend consistent across all three cities. Months of supply, a metric indicating how long until the for-sale market is absorbed, was just 0.9 months and has risen only slightly to 1.3. Percent of price received gauges how "hot" the market is by measuring how closely sales price matches to list price. This metric has remained stable in the range of 99% to 102% across the past two years.

A key challenge in the single-family housing market is the increase in construction costs, with current data indicating a local cost of $139 per square foot. Additionally, housing stock data shows none of the Tri-Cities has experienced a significant development boom over the past 30 years. Builders appear to be responding to market trends by bringing fewer homes to market. In the past two years, Davenport, Moline, and Rock Island issued 260, 10, and 3 single-family home permits,

respectively, compared to 294, 27, and 7 permits in the two years preceding the pandemic (2017–2019).

Rental Trends

Economic theory might suggest decreases in demand would ripple down to rentals, leading to lower rental costs. However, this does not appear to be the case. Low-cost single-family units often do not stay affordable for long before investors transition these units to market-rate rentals. Between 2020 and 2023, rent for single-family one-bedroom units increased 15%, 8%, and 7% in Davenport, Moline, and Rock Island, respectively.

A combination of historic HUD data and recent Census data illustrates this trend, showing a significant portion of renter households as "cost-burdened" in 2024. HUD defines cost-burdened households as those spending 30% or more of household income on housing. In Davenport, Moline, and Rock Island, 24%, 22%, and 23% of rental households are cost-burdened, respectively. Maps of renter households within the Tri-Cities indicate east and central Rock Island and the western side of Moline are likely to be most affected by these rental trends.

The age and condition of the housing stock is a key concern in the Tri-Cities. In Points Consulting (PC)'s community survey, 54% of respondents identified "blight" or "housing conditions" as a primary issue, with the highest proportion in Moline, IL, at 35%. Housing stock in these communities is notably older, especially among rental units. While the median construction year for rental housing in the U.S. is 1979, it is 1973, 1963, and 1956 for Davenport, Moline, and Rock Island, respectively.

Options & Expectations for the Future

PC creates unique population and housing projections based on metrics collected by our team during housing needs assessments. Given the wide range of potential outcomes, the forecast presents three scenarios for each city, designated as "status quo," "moderate growth," and "optimistic growth." Each forecast is associated with several possible "density" patterns, which would not significantly alter the current housing landscape in the Tri-Cities but could help incentivize more attainable housing.

While further details are provided later in this report, unit projection highlights are listed below:

- Davenport: between 4,490 and 8,706 units | 9.5% to 18.4% growth
- Rock Island: between 11 and 3,702 units | 0.1% to 21.3% growth
- Moline: between –1,130 and 4,380 units | -5.8% to 22.6% growth

While many factors contributing to rising home costs are beyond local government control, a review of the Tri-Cities zoning and land-use policies reveals some regulatory adjustments that Planning Commissions and City Councils could make to encourage more affordable housing options. In each city, single-family zoning is predominant, making it challenging for developers to address shortages in multi-family and medium-density single-family housing. Moline and Rock Island are similar in this regard with 77% and 62% of residentially zoned land restricted to single-family homes. While R1 in Rock Island is one-unit residential, they do allow Accessory Dwelling Units (ADUs), with some restrictions. It is important to point out that ADUs on single-family lots also only slightly alters density, as opposed to altering code to favor more units per zoning district, or upzoning, more generally. Interestingly, Davenport is more permissive at just 26%. Each of the

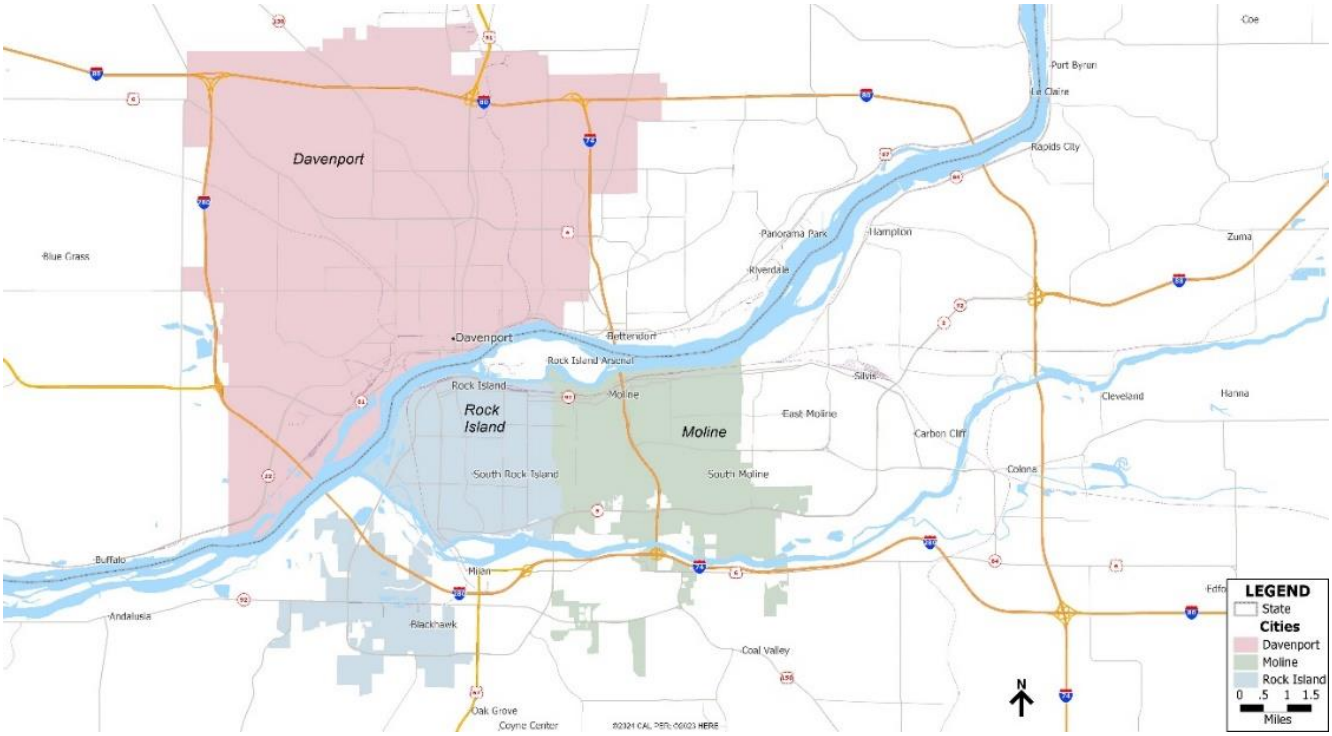
communities has room for improvement on this front. In particular, the R4C district in Davenport could accommodate up to 10,980 more units based on maximum density standards, and the R2 district in Moline could accommodate up to 16,868 more units. Meanwhile, Rock Island's density standards are difficult to discern at all, given the published code.

Housing stock follows zoning allowances, so it isn't surprising the majority of residential building types in the Tri-Cities are single-family, detached: 69% in Rock Island, 70% in Moline, and 66% in Davenport. While these proportions align with national averages, there is room for improvement in each community. Upzoning and rezoning are likely to be contentious issues, but PC's survey suggests there are specific housing types and locations where residents may be more receptive to change. Although most residents are understandably opposed to multi-family housing within predominantly single-family zones, they express more openness to cottage housing, accessory dwelling units, and duplex/triplex housing.

Geographic Terms & Definitions

In this report, we refer to Davenport, Moline, and Rock Island collectively as the "Tri-Cities." The boundaries of each city are shown in Figure 1.1. Since these cities are part of the larger "Quad Cities" or "QC" region, which includes Bettendorf, Iowa, we occasionally use this term instead when citing data that encompasses the broader four-city area.

Figure 1.1: Map of Tri-Cities[1]



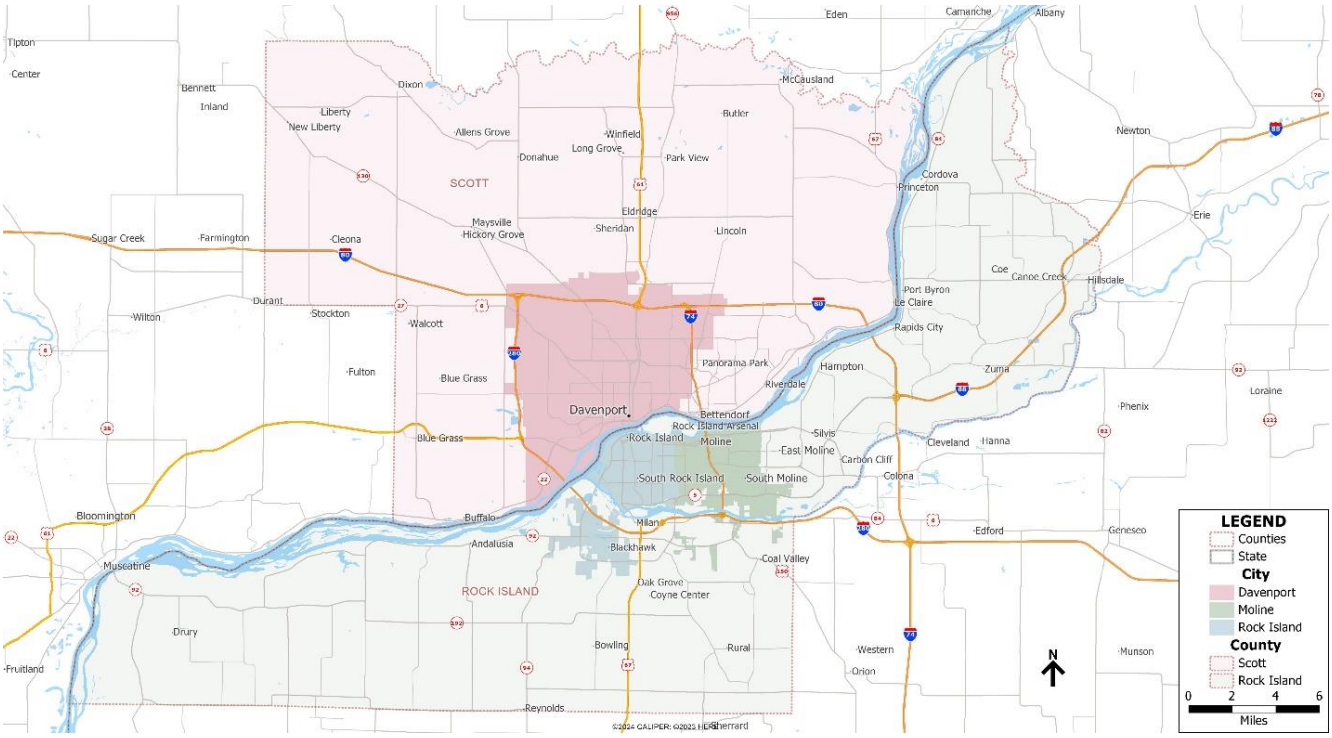
Source: County assessor parcel data & municipal zoning data from cities of Davenport, Moline & Rock Island, 2024

Throughout our analysis, we frequently compare the Tri-Cities to Scott County (Iowa) and Rock Island County (Illinois) which function as helpful benchmarks. Moline and Rock Island are located in

[1] Figures 1.1 and 1.2 represent the most recent city boundaries for Rock Island, with its most recent annexations.

Rock Island County, while Davenport is located in Scott County. Bettendorf, not directly referenced in this report, also comprises a portion of Scott County. Figure 1.2 shows the relationship between the Counties and the city boundaries within.

Figure 1.2: County and City Boundaries



Source: County assessor parcel data & municipal zoning data from cities of Davenport, Moline & Rock Island, 2024

Statistical Areas

- Davenport Metropolitan Statistical Area (Davenport MSA or Davenport Metro): Officially referred to as the Davenport-Moline-Rock Island MSA, this area includes Scott County in Iowa as well as Henry, Mercer, and Rock Island Counties in Illinois. MSAs are areas with a core population of 50k or more.
- Davenport-Moline major core based statistical area (Davenport-Moline CBSA): A broad term referring to the MSA, as well as any micropolitan (μSA) areas nearby. Micropolitan areas here would include Muscatine County Clinton County in Iowa.

Townships

Townships are listed below, as they manage property assessments on the Illinois side of the Mississippi River.

Moline Township includes a large portion of the City of Moline, with the Mississippi River as its northern boundary. The western boundary follows 1st St. south to 34th Ave., while the eastern boundary runs north along 17th St. Pl. to Avenue of the Cities, continuing northeast on Avenue of the Cities to 27th St., and then north along 27th St. to 12th Ave. From there, the southern boundary extends east along 12th Ave. to 34th St., turns northeast along sections of 11th Ave. and 38th St. to 10th Ave., and then follows 10th Ave. east to Kennedy Dr./3rd St., which forms the eastern boundary up to the Mississippi River.

South Moline Township is located south of Moline Township, covering areas to the south and southeast. Its southern border is the Rock River, and its western boundary is shared with Moline Township. The eastern boundary is 13th St., and the northern boundary, from 1st St. in the west to 13th St. in the east, follows the Mississippi River. South Moline includes less densely populated areas south of the more urbanized parts of Moline.

Rock Island Township covers the northwestern and central portions of Rock Island. The Mississippi River forms its northern and western boundaries, with 46th St. marking the eastern boundary and 18th Ave. forming its southern boundary.

South Rock Island Township lies south of Rock Island Township, encompassing neighborhoods and unincorporated areas south of the main city. Its northern boundary is 18th Ave., its eastern boundary is 1st St. A Dr., the Rock River forms its southern border, and the Mississippi River is the western boundary.

Other Terms:

- BiState region: Rock Island, Scott and Muscatine Counties

2. Gaps & Barriers Analysis

Zoning & Land Use

A growing body of research indicates that exclusionary zoning is part of the reason for rising housing costs across the country. Nationally, roughly 75% of residential areas are zoned for single-family homes. This contributes to supply shortages and cost escalation for middle- and high-density units.[2] The silver lining here is that zoning laws are largely untouched by the federal government and therefore fully under the jurisdiction of local agencies, such as City Council and Planning Commissions. For these reasons, it is worth examining the distribution of zoning in the Tri-Cities to determine how much space is allocated for each particular residential usage.

The highlights of this assessment are contained in Table 2.1 with a more detailed treatment in Volume II for each specific City. The variety of metrics provide different lenses for analyzing the efficiency of land use within the Cities. Percentage of Acreage Zoned for Single-Family is relatively self-explanatory, if this number is exceptionally high it could result in a difficult environment for builders to meet middle- and high-density housing needs. However, this just refers to what is legally permissible in these districts, not what types of residences actually exist. Percentage of Units that are Single-Family is a more empirical metric indicating how much diversity exists within existing housing stock.[3] Lastly, Average Lot Coverage accounts for the proportion of residential lots that contain a residential structure. Exceptionally low numbers here could indicate in-fill opportunity within existing parcels, even without the aid of altering zoning or dimensional standards.

Table 2.1: Zoning and Land Use Summary for Tri-Cities[4]

City	Total Acres Zoned Residential	% of Acreage Zoned for Single Family	% of Units that are Single Family	Average Lot Coverage
Davenport	7,459	25.5%	85.5%	14.0%
Moline	6,470	76.5%	N/A	6.2%
Rock Island	4,948	61.5%	46.7%	5.4%

Source: Points Consulting 2024 using data from Cities of Davenport, Moline & Rock Island

Rock Island and Moline are fairly similar in terms of exclusivity of zoning and average lot sizes. The implication for each city is the same, namely that zoning code should be carefully analyzed to determine if there are opportunities to allow more attached single-family and/or middle-density

[2] Emily Badger and Quoctrung Bui, "Cities Start to Question an American Ideal: A House With a Yard on Every Lot", New Your Times, 06/18/19, https://www.nytimes.com/interactive/2019/06/18/upshot/cities-across-america-question-single-family-zoning.html

[3] Some readers may notice that these values differ from the Census based housing stock values for each city (see Figures 8.7, 9.7, 10.6). It is not uncommon for Census definitions to conflict with local definitions of housing unit types. Since those definitions can vary widely from city to city, PC typically relies more on Census designations for comparison across communities.

[4] Primarily single-family districts are those with a clear orientation to detached single-family housing. For Davenport these include R-1 and R-2. For Moline this includes R-2, and for Rock Island this includes R1. The parcel data provided for Moline did not allow for an analysis of unit types, so this field is listed as N/A.

options within the core single family districts, or if there is an opportunity to upzone existing areas that are effectively on a path to urbanization.

Davenport's statistics tell a different story. On paper the zoning code is very permissible but in practice, very few middle-density and multi-family units are being developed in those permitted areas. This could be an issue of a lack of community knowledge or that the market simply has not demanded enough higher density housing in the City; this particularly could be the case in the Tri-Cities context if community members are accustomed to looking for higher density on the south side of the Mississippi river rather than the Iowa side.

Affordability Gaps

There is often an imbalance of supply and demand in the housing market. This can lead to an affordability gap. An affordability gap is the discrepancy in a community between the cost of housing, and what households can afford to pay for rent or a mortgage. Government agencies consider households who spend between 30-50% of household income on housing costs as cost burdened. Households who spend 50% or more of household income on housing costs are severely cost burdened.[5]

Renter Challenges

Renters in the Tri-Cities are generally cost burdened to the same extent as the average American. At the national level, 46.5% of renting households are experiencing at least some level of cost-burden. This percentage is nearly the same in Rock Island (46.3%) but slightly lower in Moline (44.6%). Out of the three Tri-Cities, Davenport reports the lowest percentage of households in this category (43.9%). Percentages at county levels are even lower: 42.3% of renters in Rock Island County and 42.1% in Scott County experience some degree of cost burden.

Tables in Volume II: Tri-Cities Individual Assessments show numbers and percentages of renting households in each of the three Tri-Cities that fall into cost-burdened and severely-cost-burdened categories. Volume II also contains figures for each city showing the three cost-burdened categories according to five area median income (AMI) levels.[6]

Home Ownership Challenges

Many homeowners are also now cost burdened. This burden places some at risk of foreclosure, threatening the potential loss of their greatest financial asset. Some homeowners may have purchased their home during periods when prices or interest rates were lower. However, many others face substantial barriers to homeownership today. Barriers include higher home prices, high

[5] By HUD definitions, "housing costs" include just rent or mortgage but not utilities such as water, sewer, refuse removal, and internet, which are generally excluded from rental costs in most leases. In short, if the amounts households pay to other housing-related costs were included the cost-burdened statistics would be driven even higher than what is published here.

[6]The statistics used for the affordability analysis are derived from a mix of data sources, including American Community Survey (ACS) 5-year, which averages data from 2018-2022, and U.S. Housing and Urban Development (HUD) 2017-2021. Given the drastic changes in both home costs and wages between 2020-2022, it would be preferable to use more recent statistics but, unfortunately, these are the best data available for small geographic regions. Whenever feasible, PC has adjusted these statistics to represent the current number of households estimated to be in cost-burdened housing situations.

interest rates, and limited affordable options. It's become increasingly challenging for new buyers to enter the housing market, or for existing owners to purchase a new home.

PC developed affordability estimates using current income levels, home prices (in Davenport, Moline, and Rock Island as of July 2024) and average current mortgage rates as of July 2024. Assuming an average credit rating on a conventional 30-year mortgage, the majority of households in the Tri-Cities are still able to compete in the home purchase market.

In Moline and Rock Island, purchasing an average-priced home requires at least $30,000 in household income. In Davenport, that number rises to $42,500. Table 2.2. show these income thresholds exclude 22.9% of households in Moline, 25.7% of households in Rock Island, and 34.8% of households in Davenport.

Table 2.2: Housing Affordability Model for Owner-Occupied Units

Region	% of Households Who are Likely to Afford a Single Family Home	Current Median Home Cost	Assumed Monthly Mortgage Payment
Davenport	65.2%	$182,500	$959.60
Moline	77.1%	$150,000	$788.72
Rock Island	74.3%	$130,000	$683.55
U.S.	42.1%	$404,500	$2,053.89

Source: Points Consulting Using Esri Business Analyst, MLS, National Association of Realtors, St. Louis Fed, and Realtor.com, 2024

The Tri-Cities' relative distance from metropolitan hubs like Chicago, IL and Des Moines, IA may offer some protection from upward pressure on home prices. However, as prices continue to increase across the nation the Tri-Cities will likely be impacted – particularly if supply lags behind demand.

Macroeconomic Forces Effecting Home Ownership

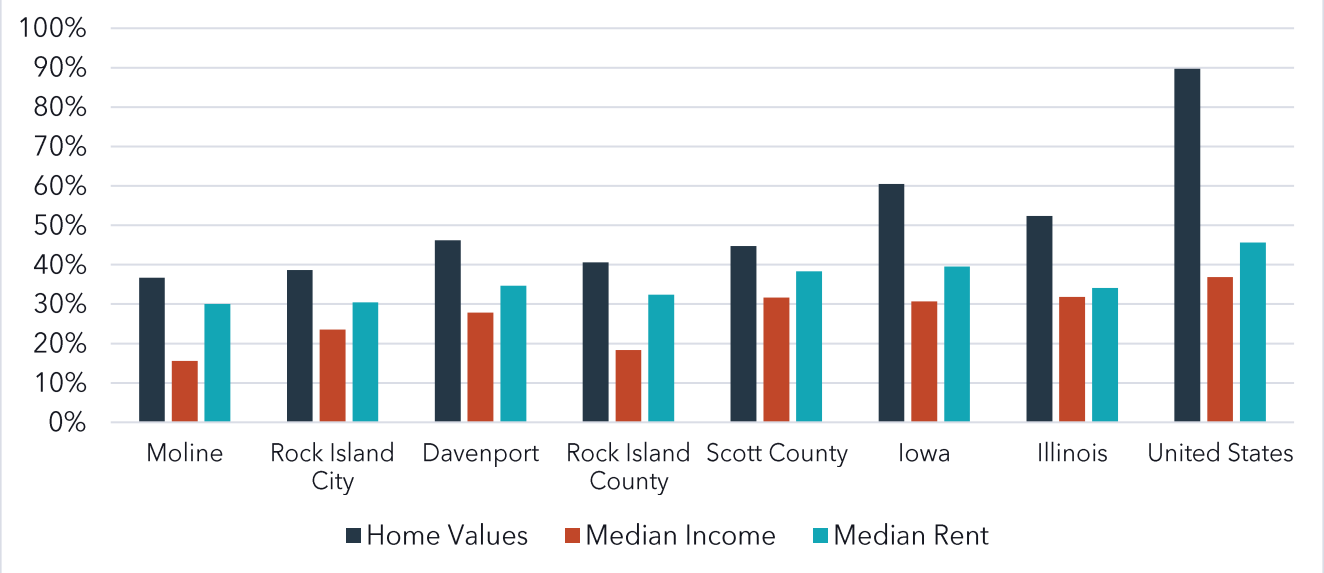
Economic forces at the national level impact homeowners and renters in every market, to a greater or lesser extent. Though many homeowners welcomed the increase in home equity during the bullish market of 2012 to 2020, sharp home price escalation in recent years has been one of the more painful signs of an upward inflationary spiral.

The Federal Housing Finance Agency (FHFA) Housing Price Index (HPI) tracks changes in sales price or refinance value using data sourced from securitized Fannie Mae and Freddie Mac mortgages. By using this data, FHFA can show price changes over long periods of time.[7]

Figure 2.1 shows the percent change in median income, median rent, and the FHFA HPI between 2010 and 2022. The visualization illustrates the disproportionate effect of home price and rent inflation on earners whose income has grown at a slower pace.

[7] The FHFA HPI is different than the previously shown Zillow Home Value Index (ZHVI), because the ZHVI considers the value of homes that aren't on the market, whereas the FHFA HPI tracks actual sales and refinance transactions.

Figure 2.1: Percent Change in Median Income, Rent, and FHFA Home Price Index, 2010-2022



Source: FHFA, U.S. Census Bureau, Esri Business

Household Debt-to-Income Ratios

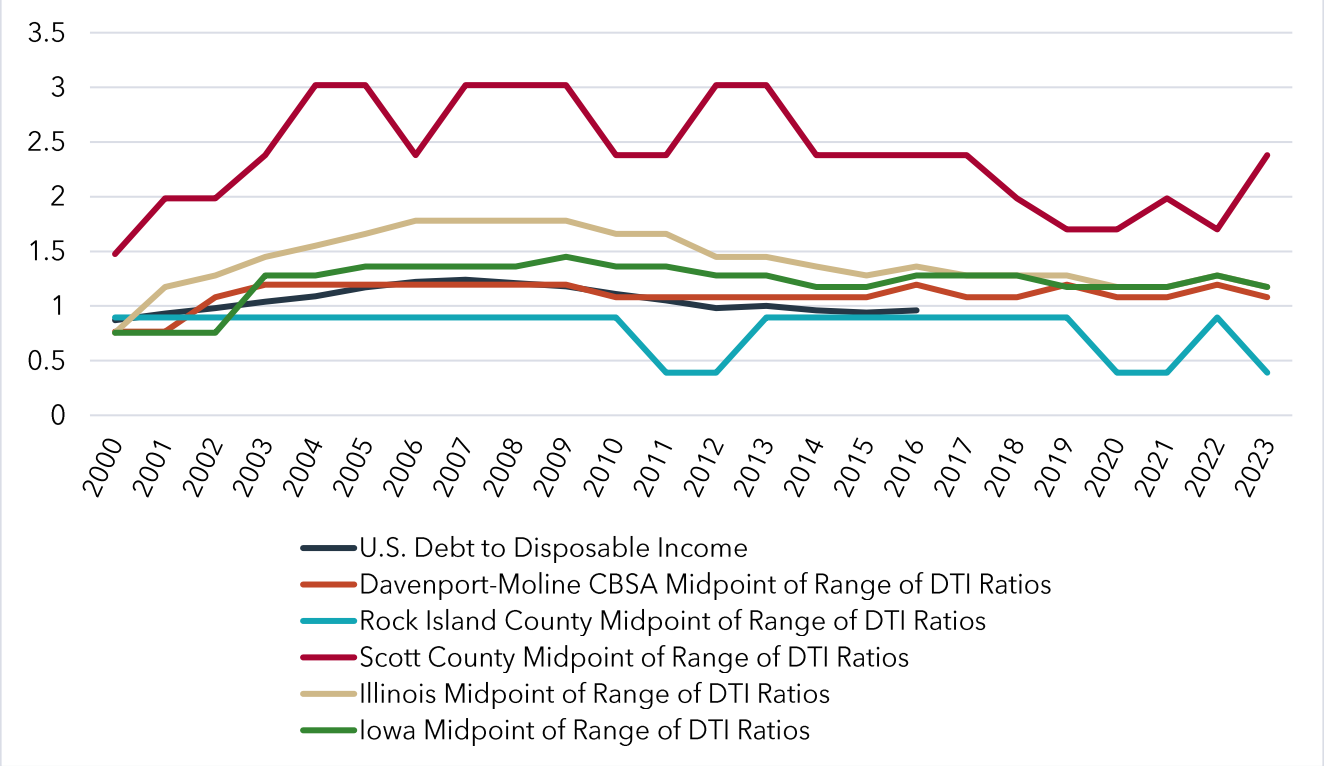
Household debt-to-income (DTI) is a key indicator of financial health. Monthly debt payment obligations can significantly constrain discretionary spending, as households may choose to delay, substitute, or cancel spending on non-discretionary items. One study found households with higher debt to income ratios prior to the 2008 Financial Crisis tended to spend less during the subsequent period of slow recovery.[8]

Figure 2.2 illustrates the varying magnitudes and rates of change in Debt-to-Income (DTI) ratios across the areas analyzed in this report. Due to differences in data aggregation methods between national, state, county, and core-based statistical area (CBSA) levels, a slightly different measure is used for the U.S. Debt-to-Disposable Income (DDI). Extending back beyond this chart, national DDI data shows a gradual upward trend from 1985 to 2002, followed by a sharper increase leading to a peak of 1.24 in 2007. This peak was then followed by a significant decline, reaching a 2016 low comparable to levels from 2002.

For state, county, and metropolitan data, Figure 2.2 presents the midpoint between published upper and lower bound values for the Davenport-Moline CBSA, Rock Island County, IL, Scott County, IA, Illinois, and Iowa. Among these, Rock Island County consistently has the lowest DTI, averaging around 0.90, while Scott County maintains the highest DTI across all years. The Davenport-Moline CBSA has shown relatively little change, with a gradual decrease from 1.28 in 2003 to 1.08 in 2023.

[8] Michael Ahn, Mike Batty, and Ralf R. Meisenzahl, "Household Debt-to-Income Ratios in the Enhanced Financial Accounts," FEDS Notes, Federal Reserve Board, January 11, 2018, https://www.federalreserve.gov/econres/notes/feds-notes/household-debt-to-income-ratios-in-the-enhanced-financial-accounts-20180109.html#fig1a

Figure 2.2: Household Debt to Income Ratio, U.S. Debt to Disposable Income Ratio 1999-2023



Source: The Federal Reserve Board, Enhanced Financial Accounts, Household Debt-to-Income Ratios, June 2024

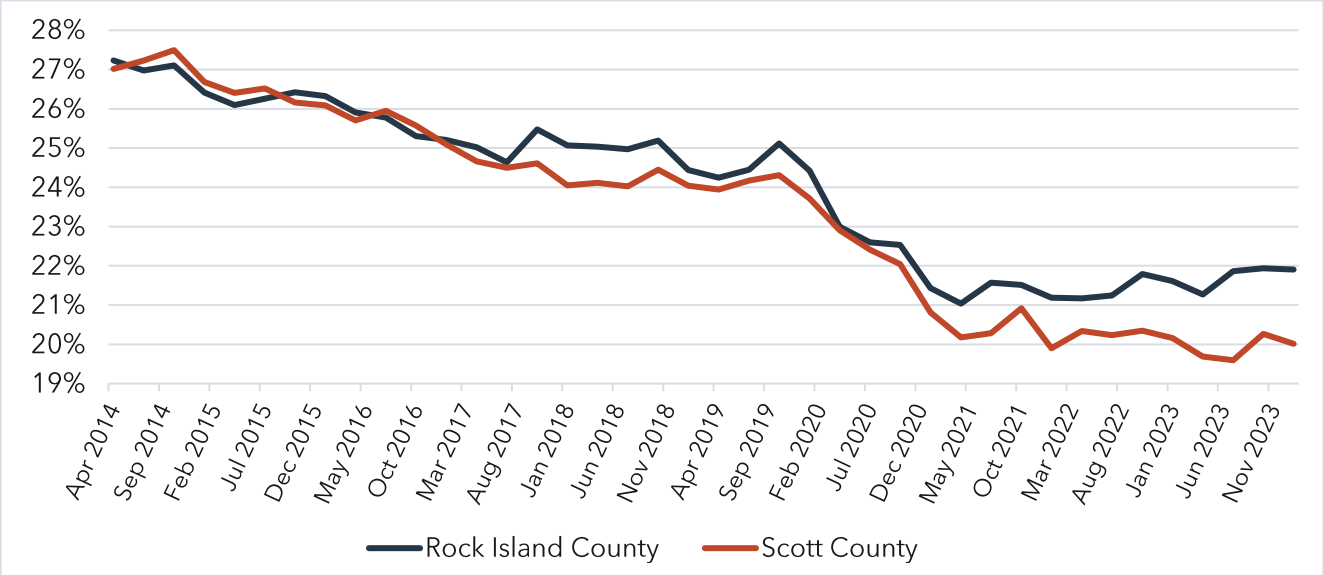
The Federal Reserve Board (FRB) publishes historical household debt-to-income ratios for every state and county, and major CBSA. These publications use aggregated data from Equifax, the New York Federal Reserve's Consumer Credit Panel, and the Bureau of Labor Statistics. Anonymized zip code level data reflects mortgages, home equity loans or lines of credit, auto loans, and credit cards. Student debts are excluded.

Access to Credit, Delinquencies, and Foreclosures

Access to credit, measured by credit score, is another indicator of household financial health. Lenders offer subprime borrowers (those with a credit score between 580 and 619) less favorable revolving credit or loan terms. Fortunately, the percentage of population with a subprime credit score has declined over the past 10 years in both Rock Island County and Scott County. Rock Island County showed a decrease from 27.2% to 21.9%, and Scott County an even greater drop from 27.0% to 20.0% (Figure 2.3).

Pandemic relief funds distributed in 2020 certainly contributed to this overall decline and help explain the steep decrease seen that year. Many fund recipients used the money to pay down existing debts, thus boosting their individual credit scores. By 2022, median credit scores were 709 in Rock Island County and 729 in Scott County. The lending industry would consider borrowers with a median score in Rock Island County "prime" and those with a median score in Scott County "super-prime."

Figure 2.3: Equifax Subprime Credit Population for Rock Island County and Scott County 2014 - 2024



Source: Federal Reserve Economic Data, Federal Reserve Bank of St. Louis, Equifax Subprime

As of 2022, 27.2% of Rock Island County households showed delinquent debt, as did 24.6% of Scott County households (Table 2.3). A clear sign of financial distress, delinquency happens when a household fails to make monthly mortgage payments on time. Eventually, the bank who issued the mortgage will declare a foreclosure and take possession of the house. While the exact timeline of delinquency varies from state to state, a borrower generally has multiple opportunities to resolve the delinquency and retain ownership of the home.

In addition to delinquent debt percentages, Table 2.3 shows the percentage of mortgage holders in Rock Island County and Scott County who experienced foreclosure sometime during the previous two years (roughly 2% in each county).

Table 2.3: Delinquent Debt, Past Foreclosures, Median Credit Score, 2022

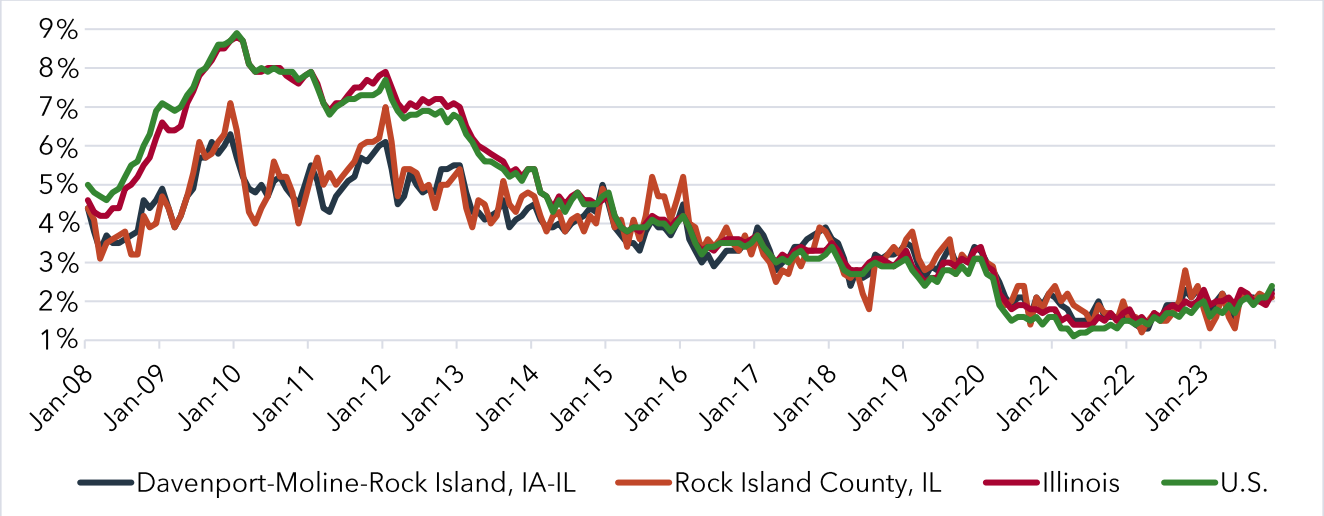
	Share of Residents with Delinquent Debt	Past 2-Years Foreclosures	Median Credit Score
Rock Island County	27.2%	0.2%	709
Scott County	24.6%	0.2%	729
Illinois	27.7%	N/A	716
Iowa	21.9%	N/A	732
U.S.	31.5%	N/A	692

Source: Urban Institute, Financial Health and Wealth Dashboard 2022

The Federal Housing Finance Agency (FHFA) tracks a representative sample of mortgages throughout the nation in their National Mortgage Database (NMD). Figure 2.4 and Figure 2.5 below show the percentage of delinquent or severely delinquent mortgages from 2008 to 2023 at the metro, state, county and national levels. (FHFA considers payments 30 days late delinquent and payments over 90 days late severely delinquent.)

Following the 2008 Financial Crisis, delinquent mortgages generally peaked around the end of 2009 or the beginning of 2010, and again in the first quarter of 2012. In the Davenport-Moline-Rock Island metro, 6.3% of mortgages were delinquent in December 2009. Compared to the last 10 years, from 2010 to 2012 we noticed a greater spread between the delinquency rates at the metro county, state, and national levels. A suspension of mortgage foreclosures in 2020 due to the Pandemic may partially explain a tightening of this spread in recent years.

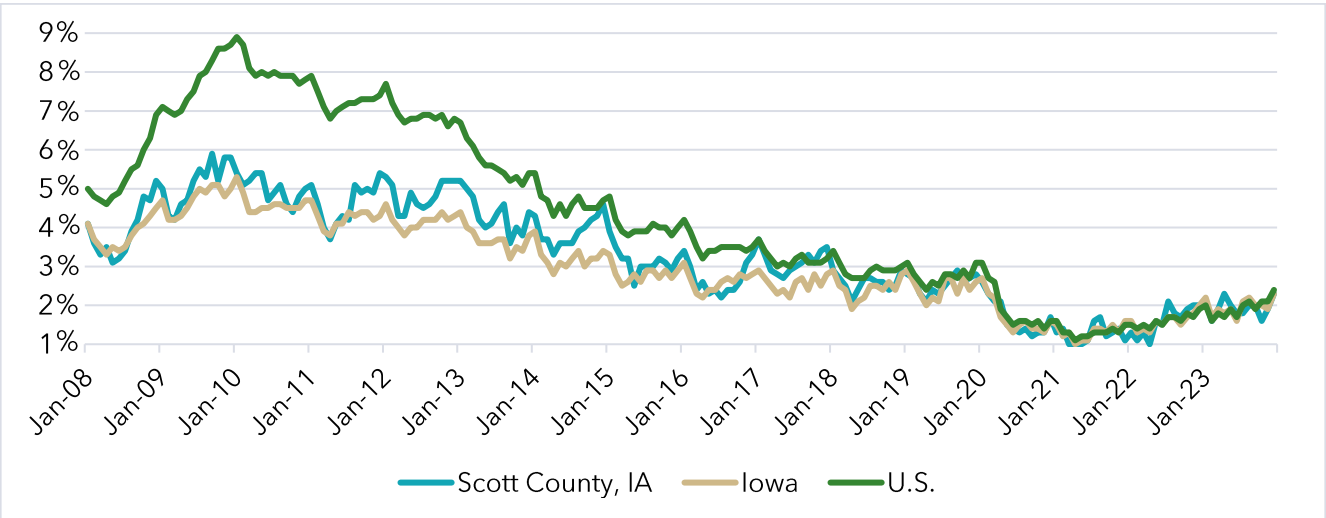
Figure 2.4: Percent of Mortgages Delinquent or Severely Delinquent, Davenport-Moline-Rock Island Metro, Rock Island County, Illinois, U.S.



Source: National Mortgage Database Program, Federal Housing Finance Agency, Consumer Financial Protection Bureau

Between March and April of 2022, the Davenport metro area reported its lowest percentage of delinquent mortgages (1.3%). Around the same time, mortgages started to become more expensive as the Federal Reserve rapidly raised interest rates. Unsurprisingly, delinquency rates across all areas of comparison began to rise again. By December 2023, the metro area reported a rate of 2.3%.

Figure 2.5: Percent of Mortgages Delinquent or Severely Delinquent, Scott County, Iowa, U.S.



Source: National Mortgage Database Program, Federal Housing Finance Agency, Consumer Financial Protection Bureau

Table 2.4 illustrates the Compound Annual Growth Rate (CAGR) of delinquent or severely delinquent mortgages between 2018 and 2020, and 2020 and 2023. Out of all areas of comparison, only Rock Island County shows a negative CAGR between 2010 and 2023.

Table 2.4: Change In Percent of Delinquent or Severely Delinquent Mortgages

% Delinquent or Severely Delinquent in	Dec. 2023	CAGR Dec. 2018 - Dec. 2023	CAGR Dec. 2020 - Dec. 2023
Davenport MSA	2.3%	(7.0%)	1.5%
Rock Island County	2.1%	(8.1%)	(1.5%)
Scott County	2.3%	(4.5%)	10.6%
Illinois	2.2%	(6.6%)	6.9%
Iowa	2.3%	(3.9%)	12.9%
U.S.	2.4%	(4.4%)	14.5%

Source: National Mortgage Database Program, Federal Housing Finance Agency, and Consumer Financial Protection Bureau

3. Forecast & Recommendations

Points Consulting (PC) designed customized population and housing forecasts for the Tri-Cities for the period from 2024 to 2044. Forecasts are informed by current socioeconomic and housing trends, along with our insights into the unique characteristics of each of the three cities. We base our models on standard econometric techniques and adjust them to account for unique conditions and opportunities within the area. For each forecast, we provide two scenarios: Status Quo and Optimistic. The Status Quo scenario assumes there will be little change in the current trajectory of each city, while the Optimistic scenario expects higher economic growth and potential multiplier effects resulting from an increase in economic well-being. To explore forecasts and scenarios for each of the three cities in more detail, please reference Volume II: Tri-Cities Individual Assessments. Detailed forecast methodology is located in Appendix B.

Population Forecast

PC's population forecast accounts for various components of change (births, deaths, and net migration) and analyzes trends by age groups over time. The Status Quo forecast assumes the Tri-City area will see no major changes in local industries, housing availability, and other factors that may indirectly influence the region's population.

Research indicates increasing housing supply can encourage in-migration. This suggests housing development may lead to a positive population trend, contrary to the negative one predicted by our model.[9] This forecast represents our best estimate, combined with projections provided by David Kovarik (Bi-State Regional Commission for the Tri-Cities) and Scott and Rock Island Counties.

Under the Status Quo forecast, we predict a 9.1% population increase in Davenport by 2044 (9,133 additional residents). However, we anticipate a 5.3% decrease in Moline (2,694 fewer residents) and a 3.2% decrease for Rock Island (968 fewer residents) under this scenario. Considering the Optimistic scenario, the population of Moline could increase 16.8% (8,428 new residents), while Rock Island might experience an increase of 26.3% (7,784 new residents). If the Optimistic Scenario does unfold, the population of Davenport would increase 15.7% (15,714 new residents) by 2044.

Table 3.1 shows these forecast numbers for all three cities, and Figure 3.1 illustrates projected growth and decline.

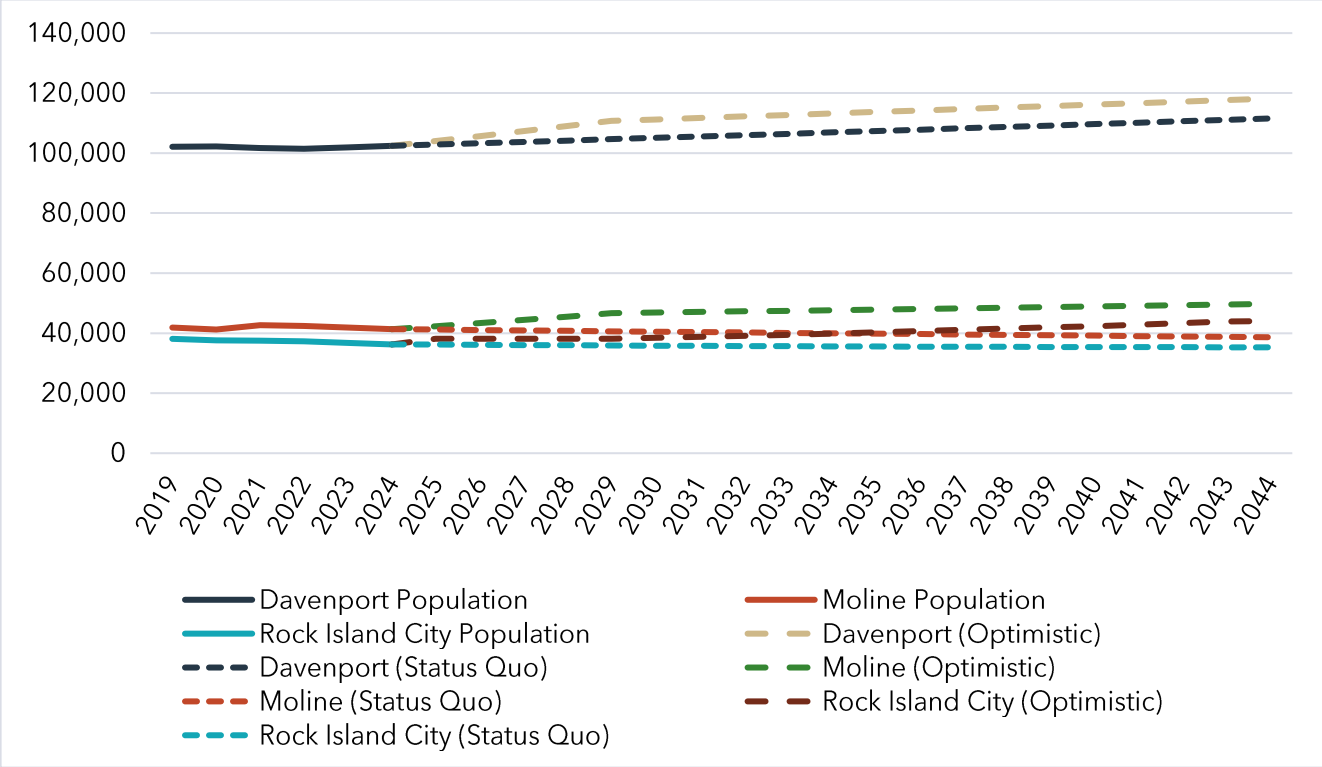
Table 3.1: Tri-Cities Population Forecast, 2024-2044

Year	---Davenport---		---Moline---		---Rock Island --	
	Status Quo	Optimistic	Status Quo	Optimistic	Status Quo	Optimistic
2024	102,440	102,440	41,334	41,334	36,252	36,252
2029	104,646	110,745	40,643	46,637	35,811	38,143
2034	106,899	113,215	39,964	47,678	35,593	39,890
2039	109,201	115,684	39,296	48,720	35,358	41,984
2040	109,668	116,178	39,164	48,928	35,358	42,292
2044	111,553	118,154	38,640	49,762	35,284	44,036

Source: Points Consulting, 2024

[9] C. Mulder, "The Relationship between Population and Housing," paper presented at the UNECE Committee on Housing and Land Management, September 2008, https://www.studocu.com/row/document/makerere-university/land-law-l2211/key-note-population-and-housing/37982728.

Figure 3.1: Tri-City Population Forecasts



Source: Points Consulting, 2024

Housing Forecast

In the housing forecast model described below, we assume the Tri-Cities will have sufficient land to develop to accommodate future housing units. We also assume the necessary infrastructure will be in place to support these future units. Like the population forecast, PC's housing forecast considers two scenarios: Status Quo and Optimistic. Considering both the needs of the previous population forecast scenarios and the historic average number of people per household, we built this housing forecast using an ARIMA model.[10] We do not provide a "lower" scenario than Status Quo in this analysis, since a decrease in housing running parallel to a population decrease is unlikely.

Under a Status Quo Scenario, we expect housing in Davenport to increase 9.5% (4,490 units) by 2044, while Moline would likely see a decrease of 5.8% (1,130 units). We project Rock Island housing would increase by less than one percentage point (11 units). Assuming an Optimistic Scenario, Davenport's housing would increase 18.4%, adding 8,706 units. Moline would add 4,380 units, representing an increase of 22.5%, while Rock Island would add 3,702 units, a 21.3% increase.

These data, along with employment trends noted elsewhere in this report, suggest those who work in Davenport may increasingly prefer to live in Moline and commute to work. Conversely, Moline may increasingly become a community where most residents work elsewhere. Table 3.2 shows housing forecast numbers for all three cities, and Figure 3.2 illustrates projected growth and decline.

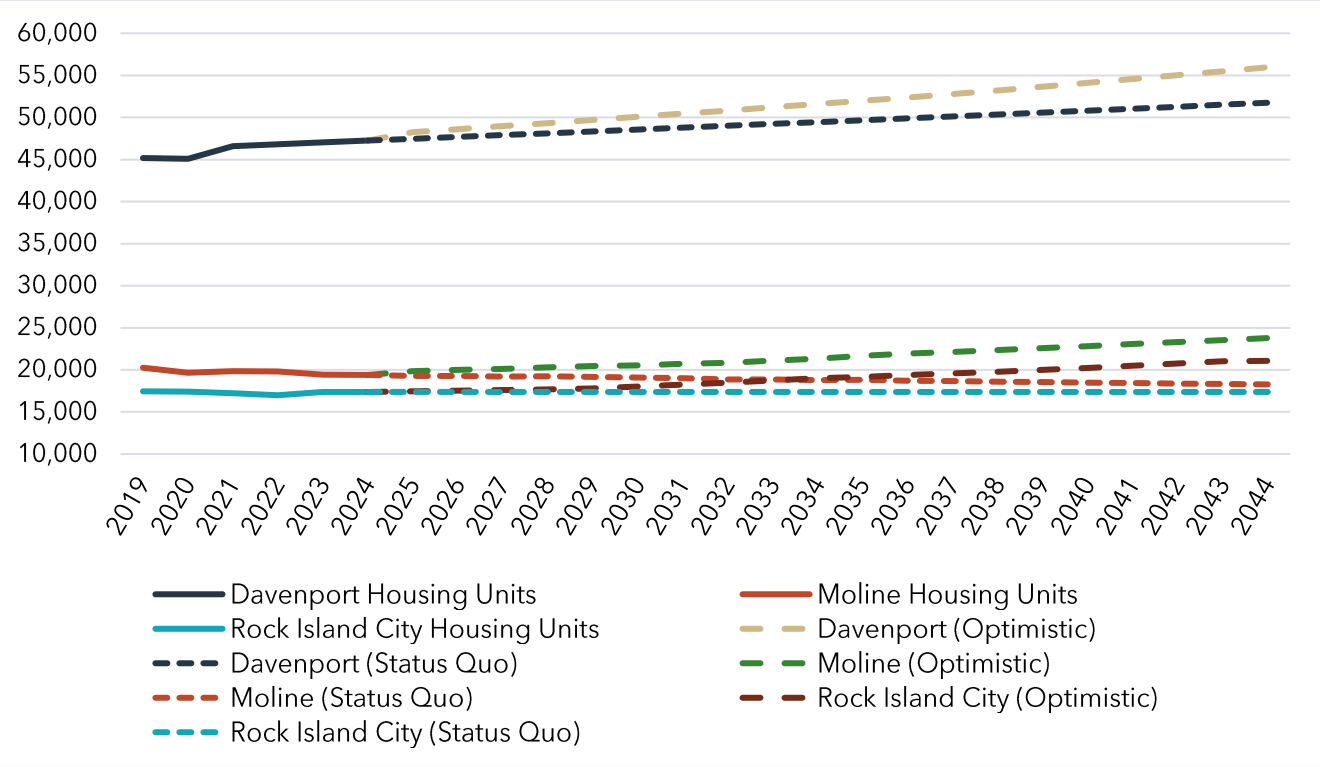
[10] See Methodology Section

Table 3.2: Tri-Cities Housing Forecast, 2024-2044

Year	---Davenport---		---Moline---		---Rock Island---	
	Status Quo	Optimistic	Status Quo	Optimistic	Status Quo	Optimistic
2024	47,257	47,257	19,400	19,400	17,368	17,368
2029	48,341	49,699	19,172	20,439	17,379	17,790
2034	49,451	51,601	18,801	21,346	17,376	18,995
2039	50,586	53,647	18,546	22,600	17,376	19,992
2040	50,816	54,102	18,491	22,831	17,377	20,235
2044	51,747	55,963	18,270	23,780	17,379	21,070

Source: Points Consulting, 2024

Figure 3.2: Tri-City Housing Forecasts



Source: Points Consulting, 2024

Recommendations

The infographic in this section associated with recommendations includes "$" icons to indicate the relative difficulty (and potential expense) of implementing each suggestion. These dollar signs do not directly represent out-of-pocket costs. In some cases, implementation may require direct spending, while in others, internal staff could manage the additional work. Either way, time and money are both finite resources and we consider both on a similar plane in this illustration. We do not explicitly provide cost estimates, partly because they would be highly imprecise and partly because costs can vary greatly depending on how an initiative is executed and funded. Nevertheless, the consulting team wanted to give each city a general sense of how challenging it might be to adopt the recommended changes.

1. Community Revitalization & Affordable Housing Development

1.1 Accelerate Land Banking Resources

Many in the Tri-Cities community strongly believe that too many potential homes are in disrepair. When asked, "What housing aspects are you dissatisfied with in your community?" 54% of respondents selected "Too much housing blight or too many homes in disrepair." Additionally, 46% indicated that "Existing homes require too many expensive repairs and maintenance issues." One potential solution to address blighted homes and high repair costs is to expand and accelerate the use of land banking resources.

Empirically, the Tri-Cities have a significant number of vacant residential units, totaling approximately 4,900 across Davenport, Moline, and Rock Island. In Davenport, 5% of residential units are vacant, with the highest concentrations near the intersection of Highway 61 and Freeway 74 and along the Mississippi River. Moline has the lowest vacancy rate at 3%, primarily concentrated in the Downtown area. In contrast, Rock Island experiences the highest residential vacancy rate at 7%, with most vacant units located in the Old Chicago, Douglas Park, and Longview neighborhoods.

Expanding land banking resources is one way to alleviate this issue. A land bank is a legal entity that acquires, manages, and holds properties for redevelopment, with the authority to attach specific conditions to redevelopment projects and address potential obstacles more efficiently. Unlike private entities, land banks are exempt from paying property taxes on unproductive properties. This reduces the costs of clearing and rehabilitating blighted or unsafe properties, allowing land banks to facilitate redevelopment more effectively. Additionally, land banks can acquire raw land and vacant units before prices become prohibitive or properties deteriorate beyond repair.

The Quad Cities Land Bank Authority (QCLBA) is an intergovernmental agency serving the Illinois cities of Rock Island, Moline, East Moline, and Silvis. The land bank is not currently operating in Iowa due to differences in property laws between the two states. However, according to organization officials, the QCLBA is not opposed to operating in Davenport in the future. The

QCLBA focuses on acquiring vacant, abandoned, or dilapidated properties, and working with community partners to revitalize properties before transferring ownership to new stakeholders.[11]

To provide some context, land banks have recently faced challenges in acquiring properties. This has made it more difficult for some municipalities to prioritize land banks when owners are delinquent on property taxes. The main issue stems from the 2023 Supreme Court ruling in *Tyler v. Hennepin County*.[12] The ruling's effects have been uneven nationwide, as its interpretation and application vary by jurisdiction. In Rock Island County (particularly in Rock Island and Moline) municipalities have struggled to channel desirable properties to the QCLBA. Nevertheless, PC's communications with the QCLBA suggest an optimistic future, despite this new legal framework.

Some of the Tri-Cities communities have already taken proactive steps to address blighted and abandoned properties. In 2020, Moline began preparing a list of vacant properties following the passage of the Vacant/Defaulted Mortgage Property Registration Ordinance. Moline maintains this list as part of their work with Hera Property Registration. Since the passage of the ordinance, 463 vacant properties have been identified. At least 319 are no longer vacant due to demolitions, sales and rehabilitations, or lack of registration. As of October 2024, only 126 unregistered properties remain listed as vacant.

The QCLBA or a similar organization could play a vital role in addressing this issue by acquiring these vacant properties and rehabilitating them, transforming them into productive assets that benefit the community. By prioritizing these properties for affordable housing or community development projects, a land bank might not only reduce blight but also support economic growth and improve neighborhood stability. Though city governments may no longer be able to directly channel properties to the QCLBA, the land bank can still bid on these properties alongside private citizens in the auction process. QCLBA officials also show a willingness to partner with private citizens who have an interest in rehabilitating derelict buildings.

Angles for Abandoned Properties in Iowa

In Iowa, there are currently no active land banking programs. However, legislation to allow such entities has been proposed in recent years. In 2018, a group of law students from the University of Iowa College of Law, in partnership with the Community Empowerment Law Project (CELP), explored the feasibility of creating a land bank program in Iowa. Their report identified a shortage of affordable housing and an abundance of blighted or abandoned properties as two of the most pressing issues in Eastern Iowa.[13] The report recommends that the Iowa State Legislature pass legislation to create a state land banking program. However, this may be a long-term solution, as there is no guarantee the legislation will pass or be implemented promptly.

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[11]Quad Cities Land Bank Authority, *FAQ Sheet*, June 24, 2024, accessed November 18, 2024, https://qclba.org/docs/6.24.QCLBA-FAQ-Sheet.pdf.

[12] The Center for Community Progress, "SCOTUS *Tyler v. Hennepin County* Ruling Poses Opportunities, Unintended Consequences for Communities Fighting Vacant and Abandoned Properties," *Center for Community Progress*, accessed February 3, 2025, https://communityprogress.org/press/tyler-hennepin-ruling-vacant-properties/.

[13] Evan McCarthy, Brandon Pezley, and Adam Ripp, *Community Blight to Community Benefit: Revitalizing Eastern Iowa through a Land Bank*, University of Iowa Office of Outreach and Engagement, Iowa Initiative, p. 6, accessed November 18, 2024, https://iisc.uiowa.edu/sites/iisc.uiowa.edu/files/2022-09/celp_ecia_final_report.pdf.

In the short term, as the report suggests, local governments in Iowa could collaborate with local organizations to pursue county- and city-level solutions. These include leasing problematic properties from local governments and acquiring properties as gifts from counties and cities to accelerate rehabilitation efforts.

Leasing problematic properties from counties or cities can be an effective strategy for gaining control over properties while keeping them tax-exempt under city or county ownership. The report recommends entering into renewable two-year leases, as leases shorter than three years avoid procedural requirements set by state law. These agreements could grant housing authorities such as the East Central Intergovernmental Association (ECIA) and the Eastern Iowa Regional Housing Authority (EIRHA) broad control to renovate or market the properties. A county or city would ultimately be responsible for selling the properties to private developers or transferring ownership directly to ECIA or EIRHA.

Another strategy recommended in the report is for counties and cities to gift abandoned or blighted properties to local housing authorities. These authorities could then utilize existing programs or partner with private developers to improve the properties. Alternatively, they could find buyers who commit to renovating the properties or converting them into affordable housing. While counties and cities can gift properties to private organizations or individuals, state law requires such transfers to serve a "public purpose."[14]

The Tyler v. Hennepin ruling may present challenges to this approach. However, no precedent against this process has been established in Iowa, and not all states have applied the ruling as stringently as Illinois. As a result, opportunities for partnerships may still exist.

1.2 Fixing Blight Before it Starts

One option that some cities are already using to prevent properties from becoming blighted and abandoned is deploying state resources to help low-income homeowners address maintenance issues. The programs currently used by Moline and Rock Island have been effective in this regard and should continue to be used as much as possible.

Both Moline and Rock Island receive funding from the Illinois Housing Development Authority's (IDHA) Home Repair and Accessibility Program (HRAP) rehabilitation program grant. This program provides financial assistance to low- and very low-income homeowners for essential health and safety repairs and accessibility improvements. Its goal is to preserve existing affordable housing, enhance residents' well-being, and help low-income and disabled or mobility-impaired individuals remain in their homes. Eligible homeowners may receive up to $45,000 in assistance for eligible repairs and/or accessibility improvements. Homeowners participating in the Roof Only option may receive up to $21,500. The program aids homeowners through a forgivable loan with a term of either five or three years. To qualify, total household income must be at or below 80% of the area median income (AMI).

Additionally, Moline has been awarded $1.5 Million from IDHA's Illinois Homeowner Assistance Fund Home Repair Program (HAFHR) grant. This program provides up to $60,000 to qualifying homeowners for rehabilitation, allowing them to address home maintenance needs that were delayed due to the COVID-19 pandemic. To be eligible, households must have a total income at or

[14]Ibid., p. 39.

below 150% of AMI, based on household size. Applicants must also certify a financial hardship related to the COVID-19 pandemic that occurred on or after January 21, 2020. They must also own and occupy the home. Home repair grants under this program carry a three-year forgivable recapture agreement.

Additionally, both Moline and Rock Island operate Community Development Block Grant (CDBG)-funded rehabilitation programs for owner-occupied properties.

An additional resource available to cities in Illinois is the Strong Communities Program (SCP), administered by the Illinois Housing Development Authority (IHDA). The SCP provides grants to municipalities, counties, and land banks to address affordable housing needs and support community revitalization.[15] Communities can use these grants to rehabilitate vacant residential properties – returning them to productive, taxable use – or to fund demolition when properties are beyond repair and negatively impact surrounding homes. By doing so, the program has the potential to increase property values, reduce crime, and generate additional tax revenue.

Both Moline and Rock Island are recipients of IDHA's SCP2 grant, having received funding in rounds one and two. In the most recent round, Rock Island applied for funding to acquire and demolish units in the Rock Island and East Moline areas. Moline's grant focused on acquiring, demolishing, and rehabilitating properties for sale to underserved, qualified homebuyers. Prior to this, Moline received four rounds of funding through IHDA's Abandoned Properties Program Grant to address abandoned properties.

1.3 Develop a Step-Up Housing Program for New Homeowners

As noted, there are some challenges for municipalities in recovering delinquent property taxes but there are fewer restrictions where for-profit and non-profit entities are involved. If the hands of Tri-Cities staff and officials are tied, opportunities still remain for innovative programs that combine public and individual interest.

A prime example of a successful Step-Up Housing Program is Step Up Bisbee/Naco (SUBN), a nonprofit organization in Bisbee, Arizona. SUBN is dedicated to assisting low-income, elderly, and disabled homeowners in the Bisbee and Naco communities by providing home repair and rehabilitation services. Among its initiatives, SUBN runs the Workforce Housing Initiative, a collaborative effort with the City of Bisbee and community partners.[16]

The Workforce Housing Initiative aims to revitalize blighted neighborhoods while offering affordable housing options for essential community workers. The program identifies and acquires neglected or abandoned properties within local neighborhoods. These properties are then refurbished or, if necessary, demolished and rebuilt to meet modern housing standards.

Essentially, SUBN collaborates with individuals, LLCs, or corporations to purchase a property at a discount with the goal of refurbishing it. While under the ownership of the LLC, the properties are renovated, the LLC donates it to a local government entity or a 501(c)(3). This donation provides the donor with a tax deduction based on the appraised value of the property capped at 30% of their Adjusted Gross Income (AGI). Depending on the donor's tax bracket this could amount to as

[15] Illinois Housing Development Authority, "Strong Communities Program", accessed November 18, 2024, https://www.ihda.org/my-community/revitalization-programs/#toggle-id-4.
[16]Step Up Bisbee/Naco, "About," accessed November 18, 2024, https://www.stepupbisbeenaco.com/about.

much as $50,000. Deductions are capped at 30% of AGI but can be carried forward for up to five years if unused. Once transfer of ownership is completed, SUBN offers them to moderate-income workers – such as educators, law enforcement officers, and city employees at up to a 20% discount from the appraised value. This initiative not only attracts vital community employees but also helps reduce housing costs for those seeking to purchase a home. Additionally, the proceeds from sales are reinvested into the program to support future renovations and donations.

2. Affordable Housing & Land Development Programs

2.1 Consider Sponsoring a Community Land Trust

A community land trust (CLT) is a private, non-profit, membership-based organization established to acquire and hold parcels of land in perpetuity, leasing the land for purposes such as housing, most commonly homeownership – and other community benefits aimed at low- and moderate-income families. Residents sign long-term leases for the land while living in homes built on it, with the CLT retaining ownership of the land. This model ensures housing remains affordable for the communities it serves. The Tri-Cities area could look to nearby CLTs for guidance on establishing their own, such as the Chicago Housing Trust and the Story County Community Housing Corporation (SCCHC).

The Chicago Housing Trust is a public-private partnership dedicated to expanding housing access, fostering stable residential communities, and ensuring long-term affordability in Chicago, Illinois. Its mission is to make homeownership attainable and sustainable for low- to moderate-income residents. The trust operates two key programs:

1. Affordable Requirements Ordinance (ARO): This ordinance mandates that residential developments with 10 or more units that receive City Council approval, a city land purchase, or financial assistance must allocate a portion of units as affordable housing.[17] Affordable units intended for sale are built by developers and later administered by the Chicago Housing Trust. These units are sold at subsidized prices and are subject to a renewable 30-year restrictive covenant with affordability resale restrictions. The maximum resale price is the original purchase price plus a percentage of market appreciation, keeping the homes priced below market value.
2. Affordable Homeownership and housing Program (AHHP) Acquisition and Rehab Program: This program collaborates with organizations to acquire and rehabilitate properties in neighborhoods vulnerable to gentrification. The goal is to preserve affordability and prevent displacement by reselling these homes to income-eligible buyers.

Finally, the SCCHC also employs the CLT model to facilitate affordable homeownership. In this case, the organization retains ownership of the land while the homeowner purchases the building. This method reduces the overall cost of homeownership and ensures long-term affordability.

[17]City of Chicago, "Affordable Requirements Ordinance (ARO)," accessed November 18, 2024, https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/aro.html#:~:text=The%20City%20of%20Chicago%27s%20Affordable%20Requirements%20Ordinance%20requires,provide%20a%20percentage%20of%20units%20at%20affordable%20prices.

2.2 Tap into IHDA Mortgage Program

The Illinois Housing Development Authority (IHDA) offers the IHDA Mortgage Program, designed to make homeownership more accessible and affordable for Illinois residents. Their program would apply to the cities of Rock Island and Moline. This program includes various mortgage options with down payment and closing cost assistance, available to both first-time and repeat homebuyers. Currently, IHDA offers three distinct programs: IHDAccess Forgivable, IHDAccess Deferred, and IHDAccess Repayable.[18]

3. IHDAccess Forgivable: This program provides 4% of the purchase price, up to a maximum of $6,000, to cover down payment and closing costs. The assistance is structured as a forgivable loan, meaning it does not require repayment if the borrower remains in the home for at least 10 years. The loan is forgiven incrementally over this period.
4. IHDAccess Deferred: Similar to the Forgivable program, this option provides down payment and close-cost assistance but with a different structure. It offers 5% of the purchase price, up to $7,500, as an interest-free loan with no monthly payments. Repayment is deferred until the home is sold, refinanced, or the mortgage is fully paid off.
5. IHDAccess Repayable: This program provides 10% of the purchase price, up to $10,000, for down payment and closing costs. The assistance is structured as an interest-free loan repayable over a 10-year period through monthly payments.

All three programs are paired with a 30-year fixed-rate mortgage, ensuring stable and predictable monthly payments. To quality for any of these programs, an applicant must have a minimum credit score of 640, complete a mandatory homeownership education course prior to closing, and meet specific income and purchase price limits. Applicants should verify these limits for the county in which they plan to buy a home.

3. Fully Utilize Property Tax Abatement

Additionally, we recommend that the City of Davenport, Iowa, continue to fully utilize property tax abatements under the Urban Revitalization Law to support the redevelopment of older neighborhoods and abandoned or blighted houses. This program is only relevant to cities located in Iowa.

Outlined in Chapter 404 of the Code of Iowa, this law identifies five types of areas eligible for urban revitalization, focusing primarily on locations with dilapidated or deteriorated buildings. Urban revitalization areas can include all real property within city limits or a more targeted subset of parcels. The purpose of this law is to encourage property owners to improve existing structures or construct new buildings, thereby stabilizing the tax base and fostering growth in areas that might otherwise stagnate. The specific rules for property tax exemptions vary depending on the type of property, including Residential and Abandoned Properties.

Under the code, Abandoned Properties qualify for property tax abatements as long as they meet eligibility requirements.[19] This exemption lasts for 15 years and is based on the value added by

[18]Illinois Housing Development Authority, "Lending Programs," accessed November 18, 2024, https://www.ihda.org/lenders-realtors/lending-programs/.
[19]Code of Iowa, *Urban Revitalization Tax Exemptions*, §404.3B, accessed November 18, 2024, https://www.legis.iowa.gov/docs/code/2017/404.3B.pdf.

improvements, starting with an 80% exemption in the first year and decreasing to 20% by the fifteenth year.

For residential properties, the tax exemption is structured differently. According to the Code of Iowa, eligible residential properties can receive an exemption from taxation on the first $75,000 of actual value added by improvements. This exemption lasts for five years. Although smaller in scope, these savings can help property owners make additional improvements that add value to their properties and enhance their quality of life.

In conclusion, by reducing property taxes for property owners who invest in improving their homes, this program provides a financial incentive to address issues such as outdated windows or inefficient heating systems. These upgrades not only enhance satisfaction and comfort but can also lower long-term costs for homeowners.

4. Encourage More High-Density, Low Maintenance Units in Urban Cores

Data indicates that 19% of households in the Tri-Cities are classified as "one-person households." Though circumstances vary, these households are typically most interested in housing options such as condos, townhomes, or market-rate apartment rentals. Developers often find these populations attractive because studio and one-bedroom units are more profitable on a per-square-foot basis compared to two- or three-bedroom units.

Rock Island City leads the Tri-Cities in the percentage of one-person households, presenting an opportunity for private-sector developers. However, developers may not be fully aware of the existing demand for these housing types. Building smaller units can also provide developers with greater value for their investment, as they can construct more units on the same parcel of land.

To promote high-density, low-maintenance housing units in the urban cores of the Tri-Cities, several zoning districts could be targeted to maximize residential development. There may be multiple opportunities for geographic areas in Davenport to address this demand. Though City Alderman feel that downtown area presents some challenges, areas on the urban fringe and near commercial districts could present ideal candidates. The city may need to examine average square footage requirements to allow for greater density in some zoning districts (such as R-4 and R-4C).

In Rock Island, business districts such as B-1,2, and 3 are partially amendable to mixed-use. In district B-1, the zoning is intended to permit personal sales and services. However, another principle permitted use that is allowed is dwellings above the first floor. Districts B-2 and B-3 allow for any additional use that B-1 has through review and approval by a zoning board. The R-4 district is classified as high density and is judged by the unit and not square footage. Rock Island could offer a density bonus in the R-4 district to developers that are building smaller high-density units. In Moline, urban business districts B-2 and B-3 are suited for mixed-use developments. R-5 zoning could support higher density multifamily housing if restrictions on minimum unit sizes were reduced. By making these zoning changes, Tri-Cities could encourage more high-density housing developments to better utilize core spaces.

Such housing options have proven popular in Midwestern cities, especially when located along appropriate urban corridors. Beyond meeting housing demand, these units can generate a positive multiplier effect, supporting growth in commercial areas and revitalizing downtown districts.

One developer we spoke with told us that bringing people back downtown is essential for generating revenue. This aligns with findings from our community survey, where respondents were asked, "what type of neighborhoods in the QC would be most suitable for the multi-family/apartment housing type?" Notably, 26% indicated that "areas on or just behind commercial corridors" would be the most suitable locations.

By encouraging high-density, low-maintenance housing units, the Tri-Cities could provide more affordable options for residents. These units are less expensive to maintain, making them a practical choice for individuals and families seeking cost-effective living arrangements.

4. Housing Supply Assessment

Housing supply trends can be measured using an array of metrics such as building permits, home values, and home sales data. This chapter examines building types and tenure, housing stock (market rate and subsidized), occupancy characteristics, new housing construction, cost of construction and home value trends. By collecting data from various sources, we are able to provide a comprehensive assessment of housing in the Davenport, Moline, and Rock Island region. For additional City-Specific tables and figures, please refer to Volume II: Tri-Cities Individual Assessments.

Building Types & Vacancy Rates

Types

Tables 4.1 and 4.2 provide a broad overview of housing in the Tri-Cities, the host counties, and the U.S. Generally, the housing stock in the Tri-Cities has a higher proportion of single-family, detached housing compared to the U.S. overall. Moline has the highest percentage of single-family, detached housing (70.1%), followed by Rock Island (68.5%) and Davenport (65.7%). Typically, housing density correlates with population density, so it isn't surprising that Davenport is more dense. However, it is noteworthy that even Davenport is lower density than the U.S. in general, where 62.6% of housing is single-family, detached.

Apartments in Davenport, IA, PC on-site visit, 2024.

On the other end of the density scale, considering 10+ unit apartments, the same pattern holds: Davenport leads the Tri-Cities, with 15.1% of units falling into this category. Rock Island follows at 13.4%, and Moline at 11.1%. Among the middle-density categories (1-unit, attached through 5-to 9-unit apartments), none of the Tri-Cities exceeds 18% of inventory, thereby remaining below the national average (18.3%). Notably, Table 8 shows Iowa has a lower percentage of units in this category (13.0%), while Illinois, owing to its large urban population, has a much higher percentage (23.6%). Within the Tri-Cities, Rock Island reports the highest percentage of middle-density inventory, driven by particularly high values in single-family attached units (usually duplexes), and 5–9 unit developments, which typically manifest as mid-sized apartments or condo buildings.

Manufactured homes play a relatively small role in the overall housing stock, remaining below 2.5% in every community. This is less than half of 5.3%, the national average for this housing type. Still, there are more than 1,4000 manufactured housing units across the Tri-Cities. Most manufactured housing units are located in Davenport.

Lastly, it's worth noting that when comparing the Tri-Cities to their host counties, it is clear that the urban pockets of each city push up the proportion of higher density housing types. Rock Island County (IL) and Scott County (IA) reflect lower density levels

Table 4.1: Tri-Cities Percent Housing by Type: Moline, Davenport, Rock Island

Housing Type	Davenport		Moline		Rock Island	
	#	%	#	%	#	%
Occupied housing units	42,667	--	18,267	--	15,247	--
1, detached	28,014	65.7%	12,800	70.1%	10,448	68.5%
1, attached	1,825	4.3%	991	5.4%	608	4.0%
2 apartments	1,479	3.5%	615	3.4%	738	4.8%
3 or 4 apartments	1,141	2.7%	716	3.9%	462	3.0%
5 to 9 apartments	2,723	6.4%	938	5.1%	768	5.0%
10 or more apartments	6,426	15.1%	2,027	11.1%	2,039	13.4%
Mobile home or other type of housing	1,059	2.5%	180	1.0%	184	1.2%

Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Table 4.2: Percent Housing by Type: Rock Island County, Scott County, Illinois, Iowa, U.S.

Housing Type	Rock Island County		Scott County		Illinois	Iowa	US
	#	%	#	%	%	%	%
Occupied housing units	61,014	--	71,436	13,717	4.97M	1.29M	125.74M
1, detached	43,658	71.6%	49,780	69.7%	59.6%	73.8%	62.6%
1, attached	2,503	4.1%	4,232	5.9%	6.2%	4.4%	6.3%
2 apartments	2,003	3.3%	1,708	2.4%	5.1%	2.0%	3.3%
3 or 4 apartments	2,023	3.3%	1,903	2.7%	6.1%	3.2%	4.2%
5 to 9 apartments	2,343	3.8%	3,523	4.9%	6.2%	3.4%	4.5%
10 or more apartments	7,013	11.5%	8,694	12.2%	14.7%	10.1%	13.8%
Mobile home/other type	1,471	2.41%	1,596	2.2%	2.2%	3.2%	5.3%

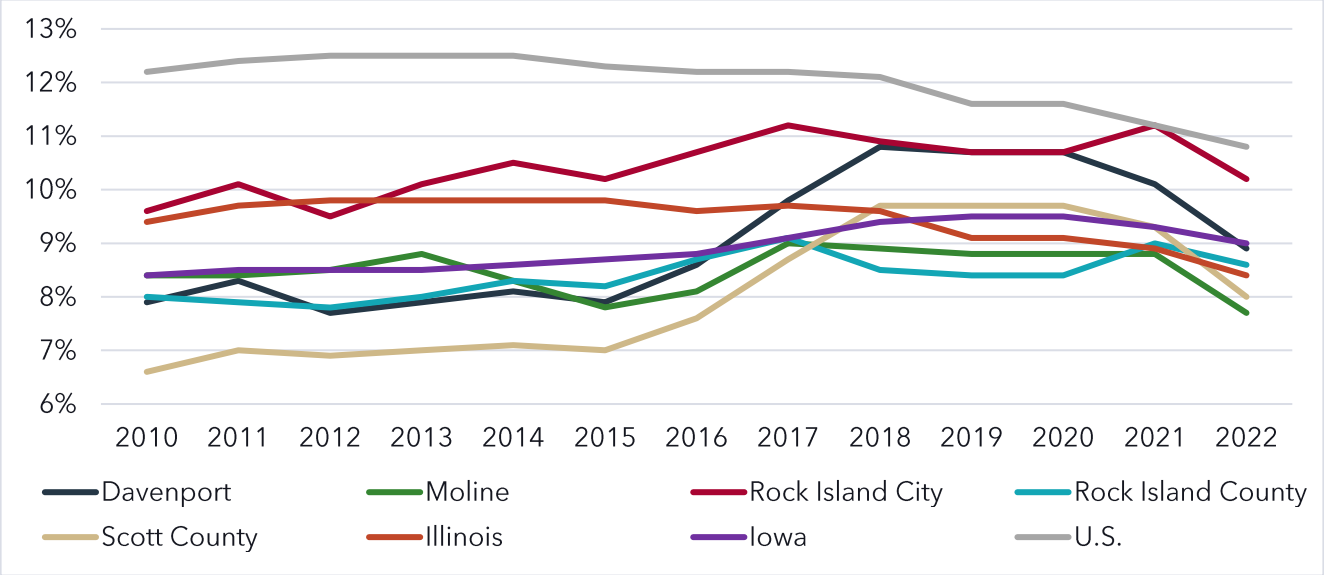
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Vacancy Rates

Vacancy rates are a clear signal of supply and demand in a housing market. Since 2014, national vacancy rates have trended downwards (Figure 4.1). Two observations are worth noting in the Tri-Cities data. First, vacancies rose from 2016 to 2018 in Moline, Rock Island, Davenport, and the respective Counties. Though Davenport showed a steep increase in vacancies during this period, Rock Island's vacancy rate remained the highest within the Tri-Cities throughout the 2010 to 2022 period (Davenport's rate matched that of Rock Island for a few years.)

More recently, we observed a marked decrease in vacancies following the 2020 Covid Pandemic shutdown. Though Rock Island City and County each experienced a short rise in vacancies from 2020 to 2021, vacancies have sharply declined across the Tri-Cities region. This is in part due to a shift in housing and location preferences among renters and owners alike. In 2022, Moline reported the lowest vacancy rate (7.7%), followed by Davenport (8.9%) and Rock Island (10.2%).

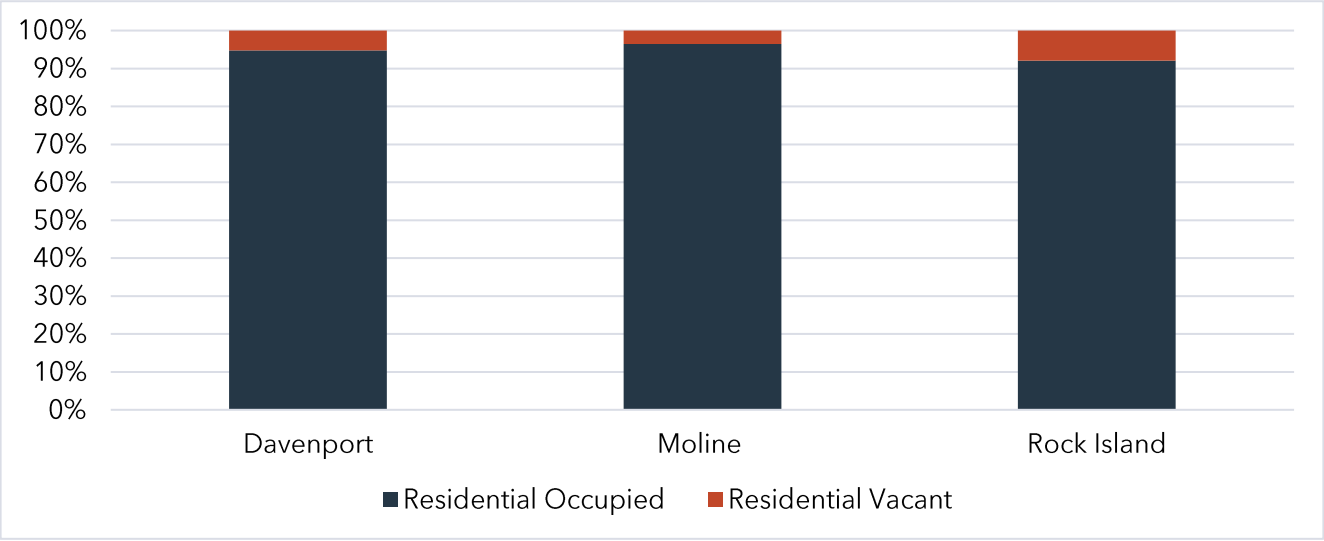
Figure 4.1: Vacancy Rates



Source: American Community Survey, 2010 - 2022 5-Year Estimates, Table DP04

Figure 4.2 shows the most recent data available pertaining to vacancy rates in the Tri-City area. The data provided comes from the United States Postal Service and shows the number of vacant units not served by the USPS in 2024. Similar to the historical trends in Figure 4.1, Rock Island has the highest number of vacant units, and Moline has the lowest. Davenport falls in the middle at around 5.3% of total units being vacant.

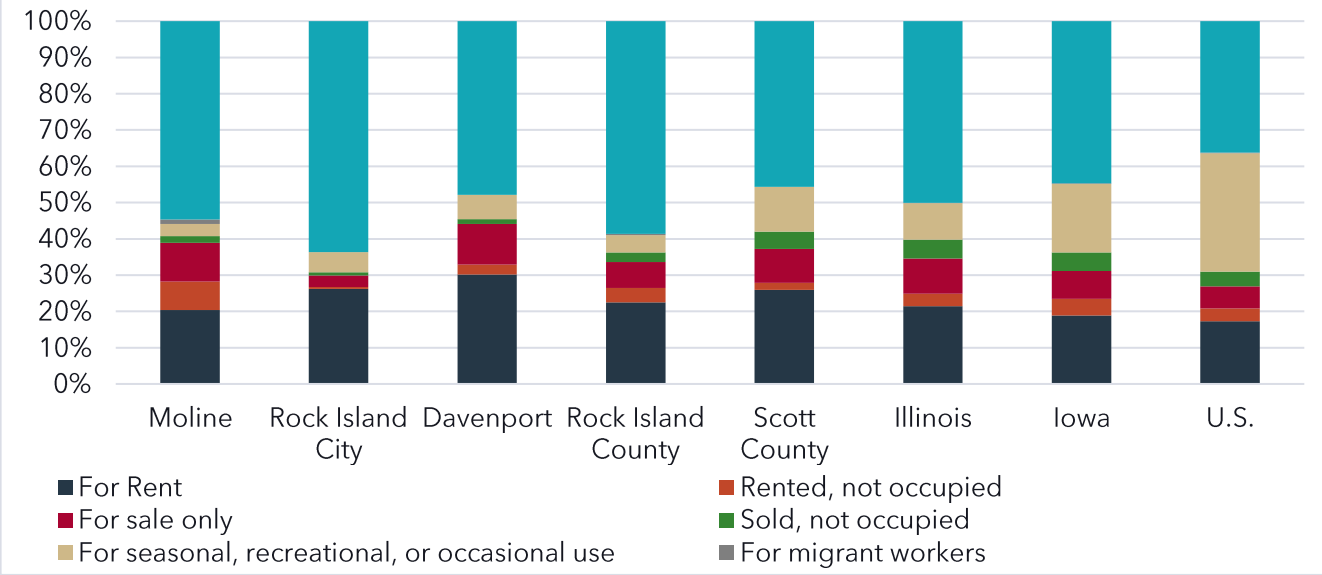
Figure 4.2: Vacancy Rates by City using USPS Data, 2024



Source: HUD Aggregated USPS Administrative Data on Address Vacancies

In Figure 4.3, Davenport has the highest percentage of vacancies listed "for rent" (30%), while Moline has the lowest at 20%. Moline is also the only city among the Tri-Cities where "for migrant workers" is a recorded vacancy reason, accounting for 1.2% of vacant units. Notably, each of the Tri-Cities has a much lower percentage of vacancies designated "for seasonal, recreational, or occasional use" compared to other areas, except Rock Island County, which stands at 4.7%.

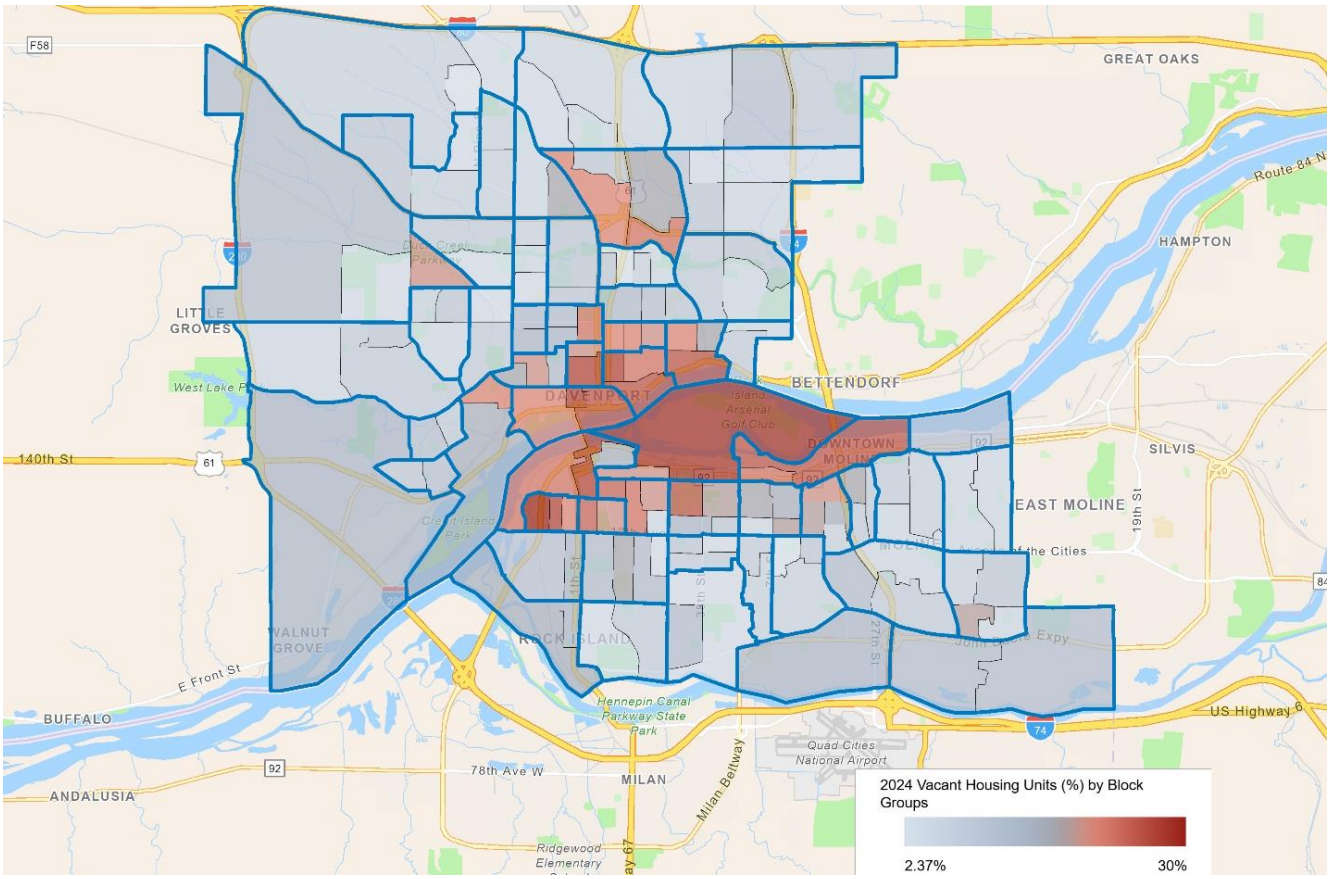
Figure 4.3: Reasons for Vacancy Rates



Source: U.S. Census Bureau, 2022 5-Year ACS B25004

Finally, Figure 4.4 displays a map of the exact locations of high and low vacancy rates. The region with the highest percentage of vacant units appears to be concentrated around the river.

Figure 4.3: Map of Vacancy Rates Across the Tri-Cities



Source: Points Consulting using Esri Business Analyst, 2024

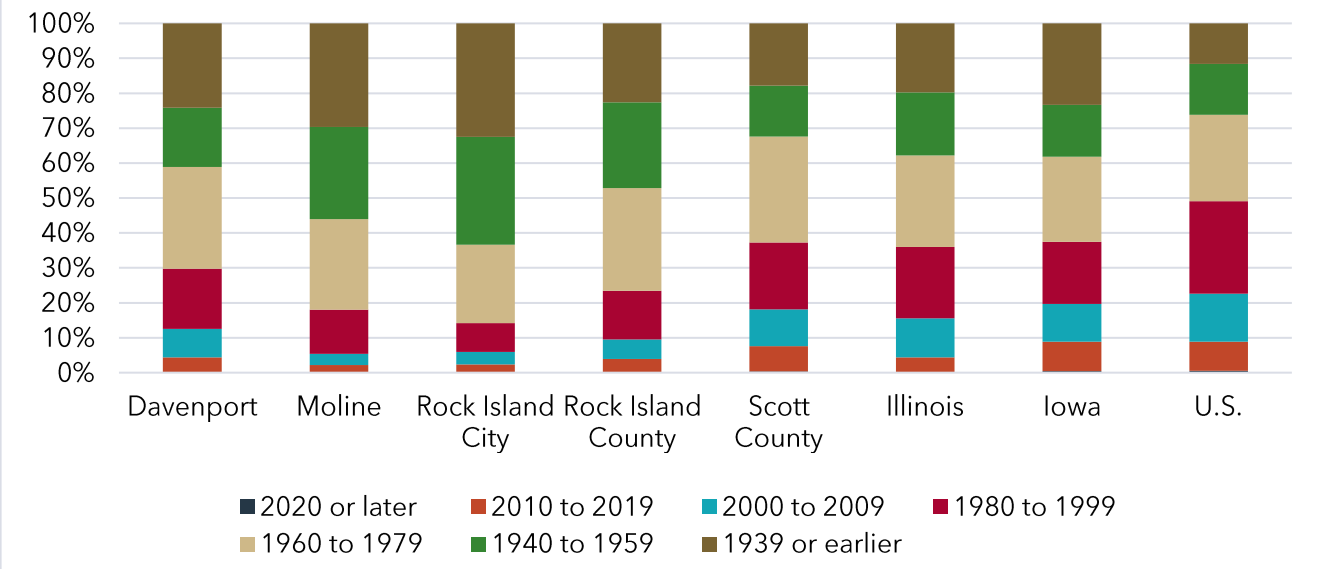
Housing Stock & Occupancy Rates

At a national level, 13.7% of housing stock was built between 2000 and 2009, and 8.9% was built after 2010 (Figure 4.5). Of the Tri-Cities, Davenport has the highest percentage of housing stock built between 2000 and 2009 at 8.1%, followed by Rock Island (3.6%) and Moline (3.3%). For this period Illinois and Iowa show percentages closer to the national level, at 11.2% and 10.9% respectively. Although Iowa's housing production since 2010 has nearly kept pace with national levels, Illinois and the Tri-Cities have lagged significantly, resulting in a relatively low percentage of housing stock built after the Great Recession. In Davenport, only 4.4% of the housing stock was built after 2010, compared to just 2.4% in Rock Island and 2.2% in Moline.

Roughly half of housing stock at national level was built before 1980. In Iowa and Illinois, this proportion rises to nearly two-thirds. However, in the Tri-Cities, the share of housing stock over 44 years old is even greater. Rock Island reveals the highest percentage (85.9%), followed by Moline (82.0%) and Davenport (70.2%). This is potentially concerning as communities with a higher share of aging housing stock may face more challenges related to deferred maintenance. Older homes are more likely to need significant repairs or costly updates.

Neighborhood in Moline, IL, PC on-site visit, 2024.

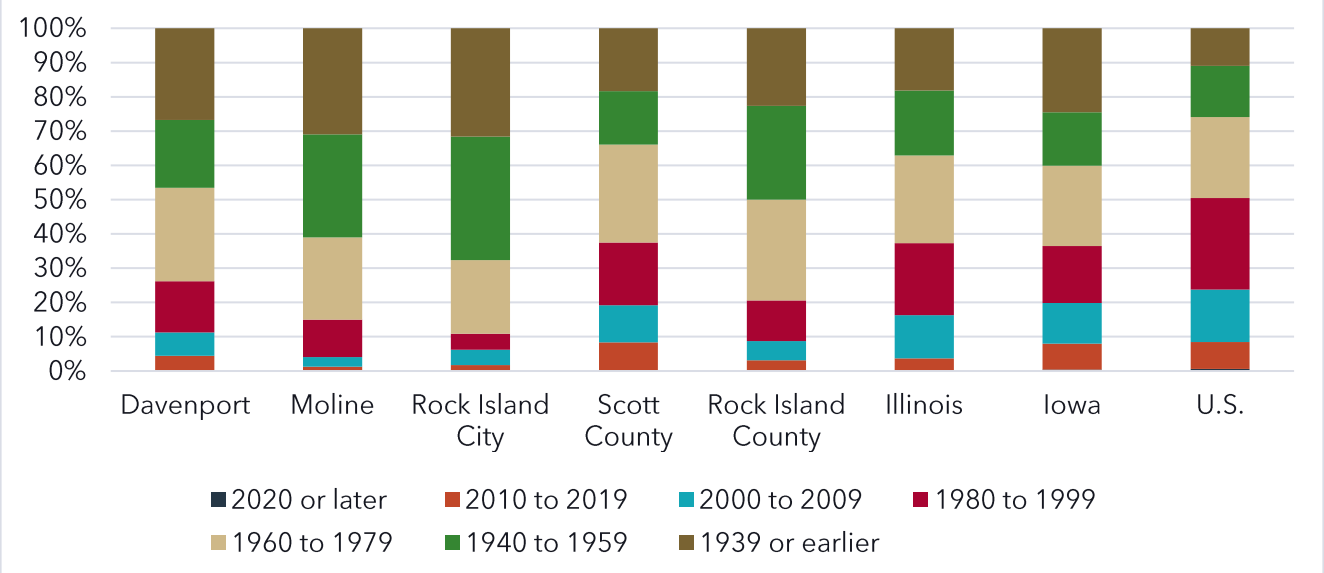
Figure 4.5: Age of Housing Stock



Source: American Community Survey, 2022 5-Year Estimates, Table S2504

The percentage of owner-occupied housing units built in Davenport after 1999 (11.3%) is nearly twice that of Rock Island (6.2%) and three times that of Moline (4.1%). Figure 4.6 shows these percentages are all notably lower than they are for Scott County (19.2%), Illinois (16.3%), Iowa (19.9%) and the U.S. (23.7%).

Figure 4.6: Tenure by Age of Housing Stock (Owner Occupied)

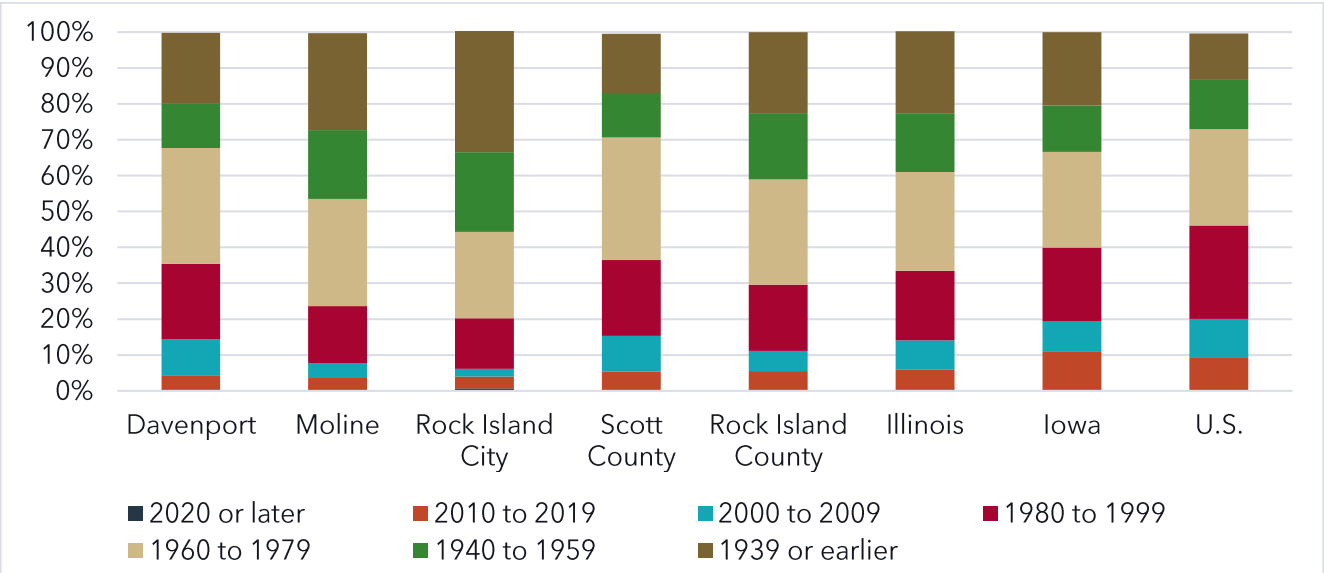


Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Examining the rental stock in the region in Figure 4.7, we note a similar pattern. Of the rentals in Davenport, 14.5% were built after 1999, compared to only 8.0% in Moline and 5.6% in Rock Island. Davenport's percentage of relatively newer rentals built in the last 24 years is comparable to Illinois (13.9%) but falls short of the national rate (20.5%) and Iowa's rate (19.4%).

While only 1.3% of total owner-occupied housing in Moline and 1.8% in Rock Island were built after 2009, slightly higher percentages of rental housing were built after the Great Recession (4.1% and 3.4% respectively). Davenport has a higher percentage of owner-occupied housing built after 2009 (4.5%), matching the percentage of rental housing built there over the past 14 years.

Figure 4.7: Tenure by Age of Housing Stock (Renter Occupied)



Source: American Community Survey, 2022 5-Year Estimates, Table S2504

The age of Tri-Cities housing stock is further illustrated by data on the median year built for both owner-occupied and renter-occupied units (Table 4.3). Across all areas of comparison, except for Illinois and the U.S., rental housing tends to be newer than owner-occupied housing. In Rock Island, the median year built is 1951 for owner-occupied units and 1956 for rental units. By contrast, Davenport's housing is much newer, with a median construction year of 1964 for owner-occupied units and 1973 for rental units. Though Moline's median construction year for owner-occupied units (1953) is closer to that of Rock Island, its median construction year for rental units is 1963. At the state and national levels, both types of housing tend to be much newer than in the Tri-Cities. Median construction years for owner-occupied units in Iowa, Illinois and the U.S. are all post-1970, while all median years for rental units are post-1969.

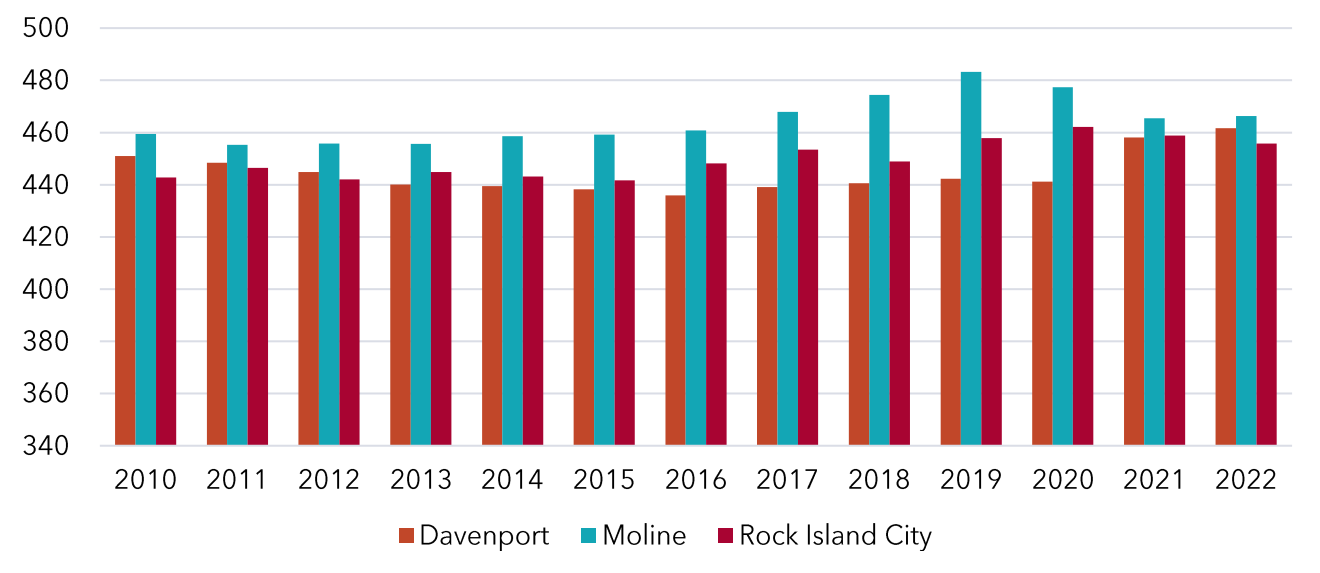
Table 4.3: Median Year Built by Tenure

Median Year Built	Davenport	Moline	Rock Island	Scott County	Rock Island County	Illinois	Iowa	U.S.
Owner occupied	1964	1953	1951	1972	1960	1971	1971	1982
Renter occupied	1973	1963	1956	1974	1968	1970	1976	1979
Total:	1967	1956	1953	1972	1962	1971	1973	1981

Source: ACS 2022 5-Year Table B25037

The number of housing units per 1,000 residents in the Tri-Cities region reflects the negative population trends in Moline and Rock Island and the positive population trend in Davenport between 2012 and 2022 (noted elsewhere in this report). Housing units per 1,000 residents is a statistic somewhat similar to vacancy data and provides another view of supply and demand for housing. Increases or decreases in the number of housing units per 1,000 residents are driven by population increases or decreases, as well as new housing development (Figure 4.8).

Figure 4.8: Housing Units Per 1,000 Residents, Moline, Rock Island, Davenport

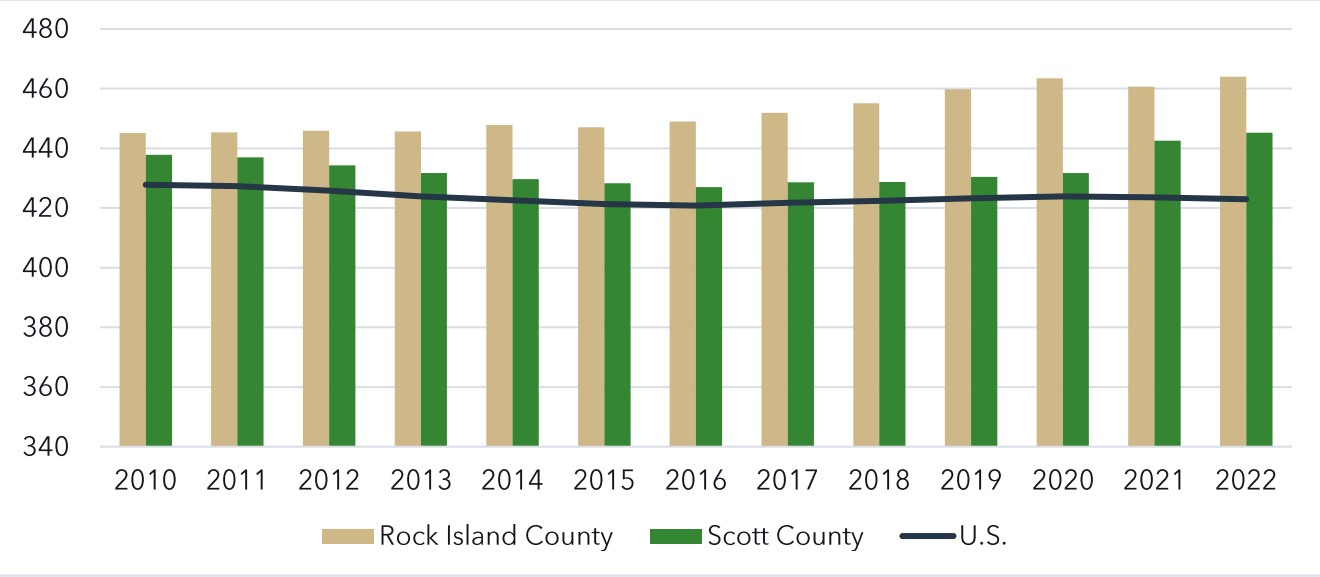


Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

Moline, which has reported the highest number of units per 1,000 residents since 2010, began to see a notable increase in 2017. After a peak in 2019 at 483, this number began to decline, falling to 466 in 2022. Rock Island and Davenport experienced a similar trend, with Rock Island peaking in 2020 at 462 and Davenport in 2022 at 462 (Davenport has yet to show a decline). A closer look at this rise shows that Davenport gained approximately 1,700 housing units between 2020 and 2022 while losing around 750 residents.

Numbers for Rock Island County and Scott County have consistently remained above the national average from 2010 to 2022. While the number of units per 1,000 residents in Scott County steadily declined between 2010 and 2016 and has been significantly lower than in Rock Island County, Scott County saw a sharp increase to 445 in 2022 (Figure 4.9).

Figure 4.9: Housing Units Per 1,000 Residents, Rock Island County, Scott County, U.S

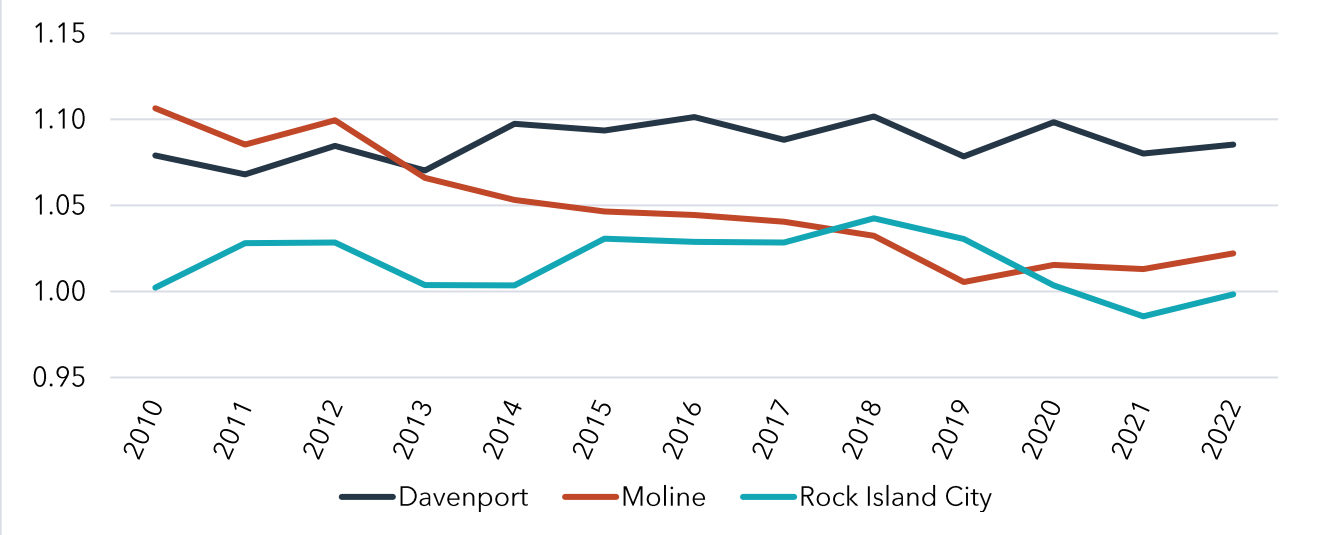


Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

With the jobs-to-housing ratio metric, a value of 1.0 means there are as many jobs as housing units in the area. Communities with a value below 1.0 are often more residential or "bedroom communities" rather than employment centers. A declining ratio indicates either jobs are decreasing faster than residents, or residents are increasing faster than jobs. Conversely, a rising ratio means either jobs are increasing faster than residents, or residents are decreasing faster than jobs.

According to the general guidelines above, all three of the Tri-Cities are, to some extent, in-commuter locations, though trends vary. As of 2022, Davenport has the strongest jobs-to-housing ratio, which has remained between 1.07 and 1.12 since 2010 (Figure 4.10). Moline's ratio, previously higher than Davenport's, began to decline in 2013, reflecting some of the job retention challenges the city has faced. Meanwhile, Rock Island's ratio has hovered around 1.00, with its steepest drop occurring between 2018 and 2021, followed by some recovery in 2022.

Figure 4.10: Jobs-to-Housing Ratio, Moline, Rock Island, Davenport



Source: U.S. Census Bureau,2022 5-Year ACS S2504, B25001, DP04, DP03

Occupancy Characteristics

None of the Tri-Cities show particularly high occupancy levels. Between 2012 and 2020, occupancy levels for both renter and owner-occupied units in each city have hovered around 0.5 persons per room (Tables 4.4-4.10). While most changes in occupancy from 2012 to 2020 were modest, Rock Island rental occupancy decreased 4.3%. In Davenport, it decreased 1.2% during the period. These decreases are likely due to new units with more square footage entering the market, as well as general population decreases within Rock Island.

Unusually high levels of occupancy (generally, more than one person per room) correlate with overcrowding, which can lead to health and safety issues. An increase in occupancy levels can be related to recent increases in rent, as higher rents often drive residents to save money by sharing rooms. Unusually low levels of occupancy typically correctly with population decline, or a large number of "empty nester" households that have not downsized their homes.

House in Rock Island, IL, PC on-site visit, 2024.

Table 4.4: Residence by Occupants Per Room, Davenport

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.5%
Renter-Occupied	0.53	0.52	(0.01)	(1.2%)
Occupants Per Room	0.51	0.51	0.00	(0.2%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.5: Residence by Occupants Per Room, Moline

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.6%
Renter-Occupied	0.54	0.55	0.00	0.2%
Occupants Per Room	0.52	0.52	0.00	0.4%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.6: Residence by Occupants Per Room, Rock Island

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.50	0.00	(0.3%)
Renter-Occupied	0.56	0.53	(0.02)	(4.3%)
Occupants Per Room	0.52	0.52	(0.01)	(1.6%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.7: Residence by Occupants Per Room, Scott County

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.7%
Renter-Occupied	0.52	0.52	0.00	(0.4%)
Occupants Per Room	0.51	0.51	0.00	0.3%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.8: Residence by Occupants Per Room, Rock Island County

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	(0.6%)
Renter-Occupied	0.54	0.53	(0.01)	(2.6%)
Occupants Per Room	0.52	0.51	(0.01)	(1.2%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Table 4.9: Residence by Occupants Per Room, Illinois

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.04	0.04	0.002	5.9%
Renter-Occupied	0.17	0.16	(0.01)	(6.1%)
Occupants Per Room	0.08	0.08	0.00	(2.6%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

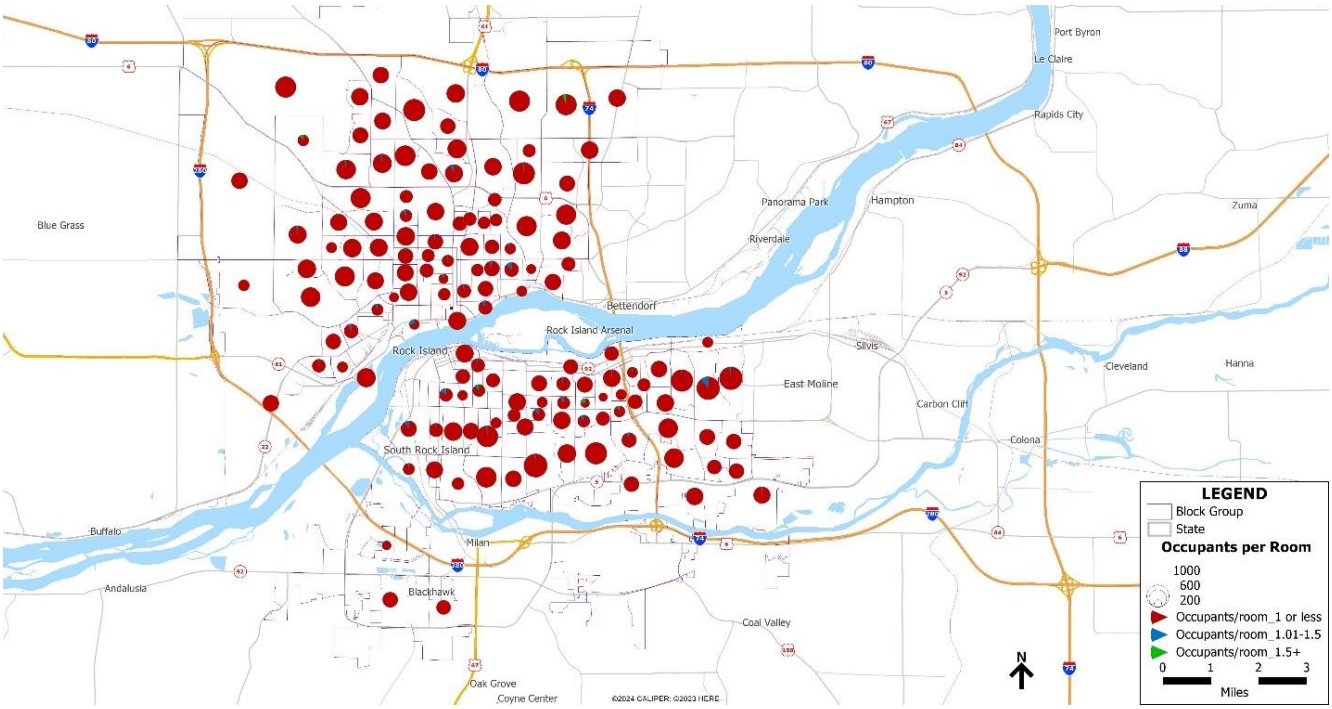
Table 4.10: Residence by Occupants Per Room, Iowa

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.03	0.03	0.00	0.1%
Renter-Occupied	0.15	0.14	0.00	(2.8%)
Occupants Per Room	0.07	0.06	0.00	(1.9%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Though none of the Tri-Cities have particularly high occupancy levels, some Census Tracts throughout the region do experience overcrowding (Figure 4.11).

Figure 4.11: Occupants per Room Tri-Cities



Source: Points Consulting using Census ACS 5-Year, 2019-2022

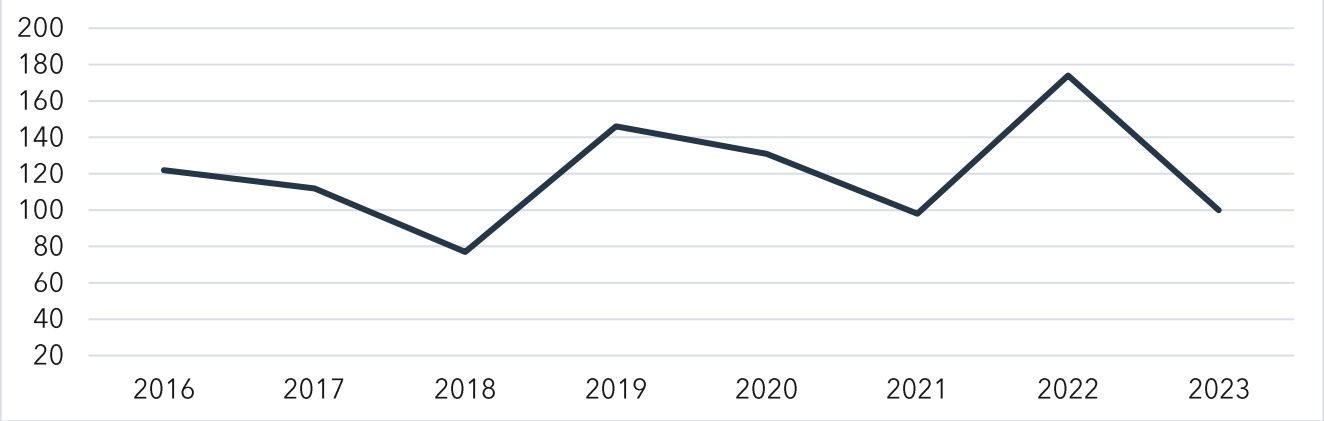
New Housing Production

Housing supply, the counterpart to housing demand, is best measured by tracking new housing permits at both city and county levels. Despite a lack of significant population growth in the past decade, the Tri-Cities still require new housing units. New units replace condemned and unusable properties, as well as provide options or amenities that may be more appealing to some residents who prefer newer styles of housing.

Figures 4.12-17 depict housing permitting trends for Moline, Davenport, and Rock Island between 2016 and 2023. It is challenging to determine if production is on an upward trend or following a somewhat random year-to-year pattern. Production was mixed, with some high-output years (2019 and 2022) and some lower ones (2018 and 2023). On average across the past eight years, the Tri-Cities generate 120 new units per year. We can also track permits by "tenure," distinguishing single-family from multi-family units. In this regard, single-family housing (SFH) permits far surpass multi-family housing (MFH), with both generally following the same cycle, rising and falling together. However, the SFH permit spike in 2022 was not matched by any increase in MFH permits.

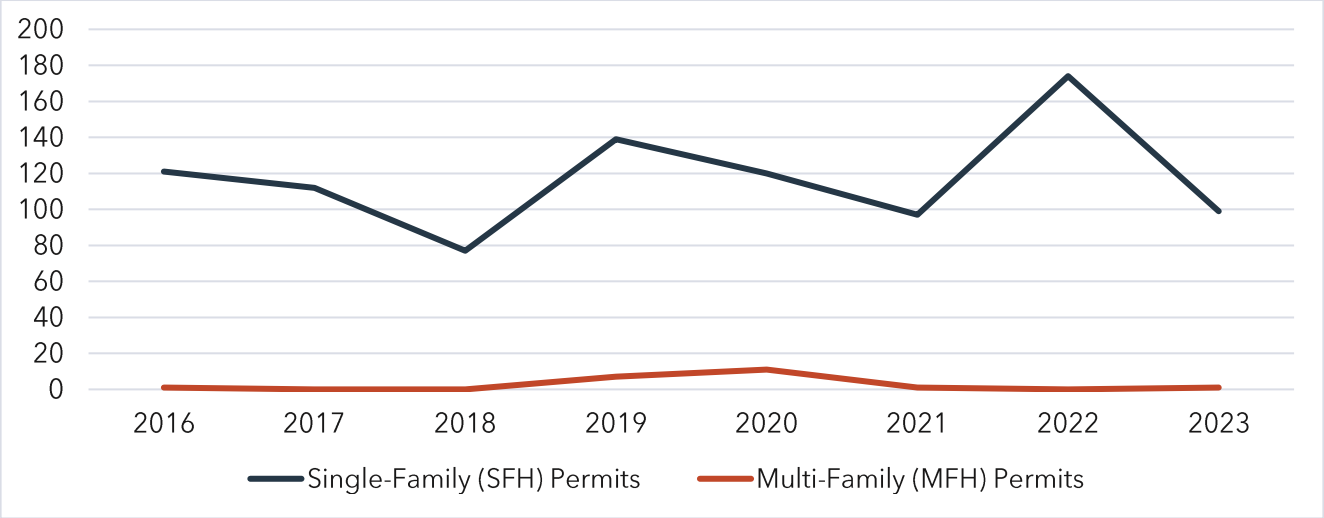
Over the past nine years, Davenport has generated the most housing permits (average of 100 per year). Figure 4.14 shows that most of these have been for SFH units. As Davenport is the largest of the Tri-Cities this isn't surprising, but population does not entirely account for development numbers.

Figure 4.12: Tri-Cities Total Housing Permit Units, 2016-2023



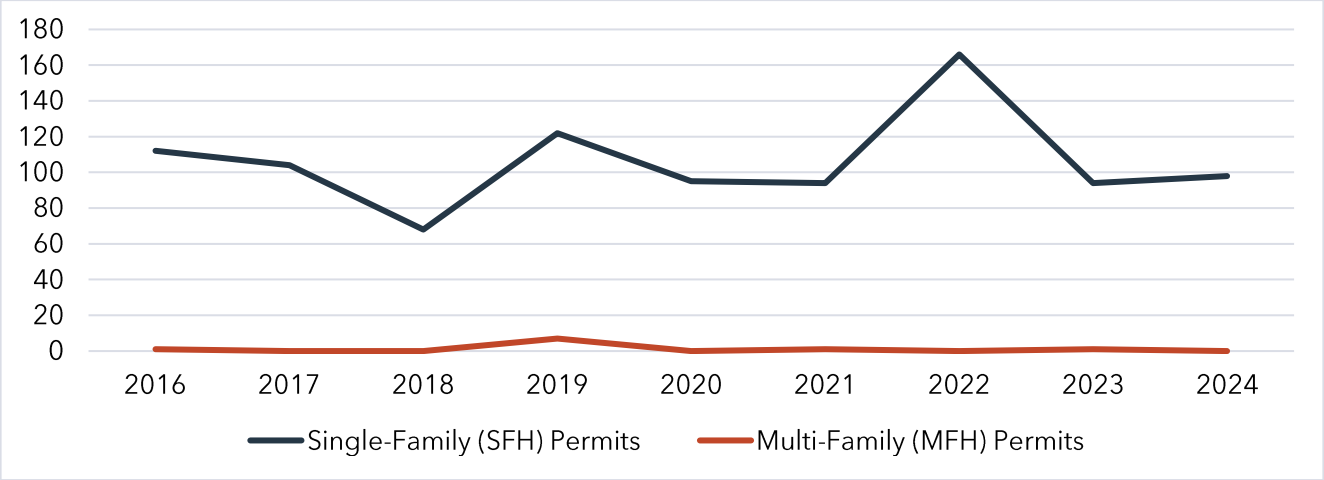
Source: City of Davenport Public Works Department, City of Moline, City of Rock Island

Figure 4.13: Tri-Cities Single and Multi-family Housing Permit Units, 2016-2023



Source: City of Davenport Public Works Department, City of Moline, City of Rock Island 2024

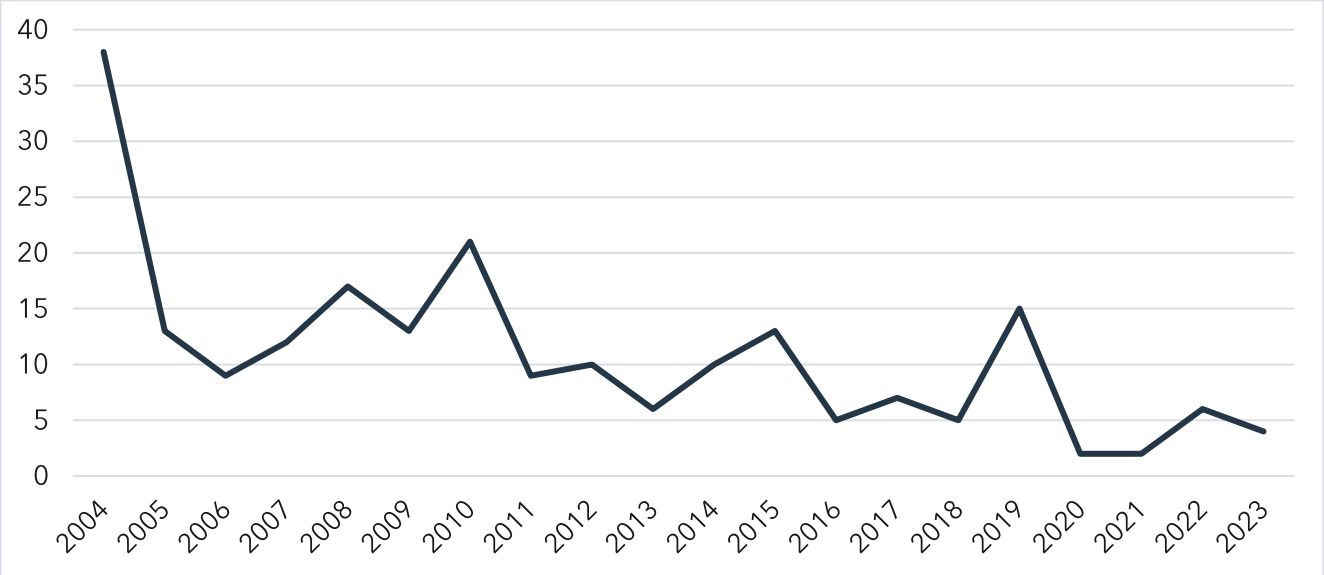
Figure 4.14: Single and Multi-family Housing Permit Units in Davenport, 2016-2023



Source: City of Davenport Public Works Department, Building Inspection Division, Monthly Activity Report 2024

Our project team was able to review slightly older permit data for both Moline and Rock Island. As MFH permit numbers for Moline were aggregated with other types of commercial development, we've chosen to only highlight SFH permits for Moline in this report. Moline permits issued between 2004 and 2023 are shown in Figure 4.15. Frequent peaks and valleys in Moline permitting seem to indicate a residential building pattern where slow years follow higher-production years. Since 2020, we have not observed any notable spikes in SFH permits.

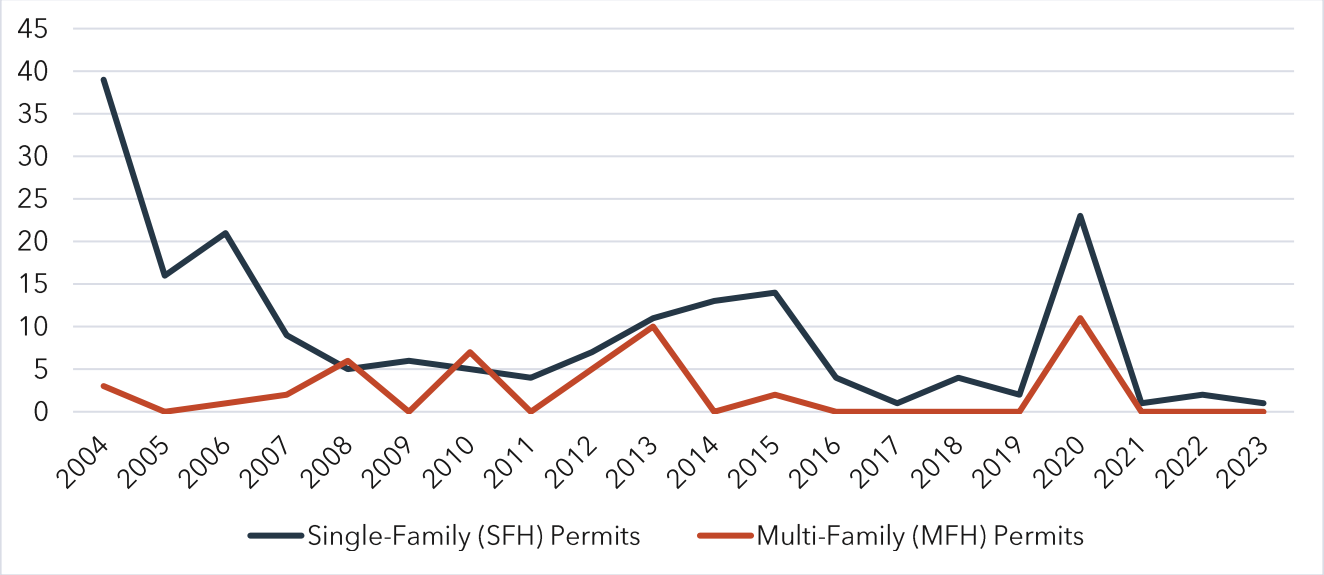
Figure 4.15: Single-family Housing Permit Units in Moline, 2004-2023



Source: City of Moline, Adopted Budget Fiscal Years 2024-2026 Summary

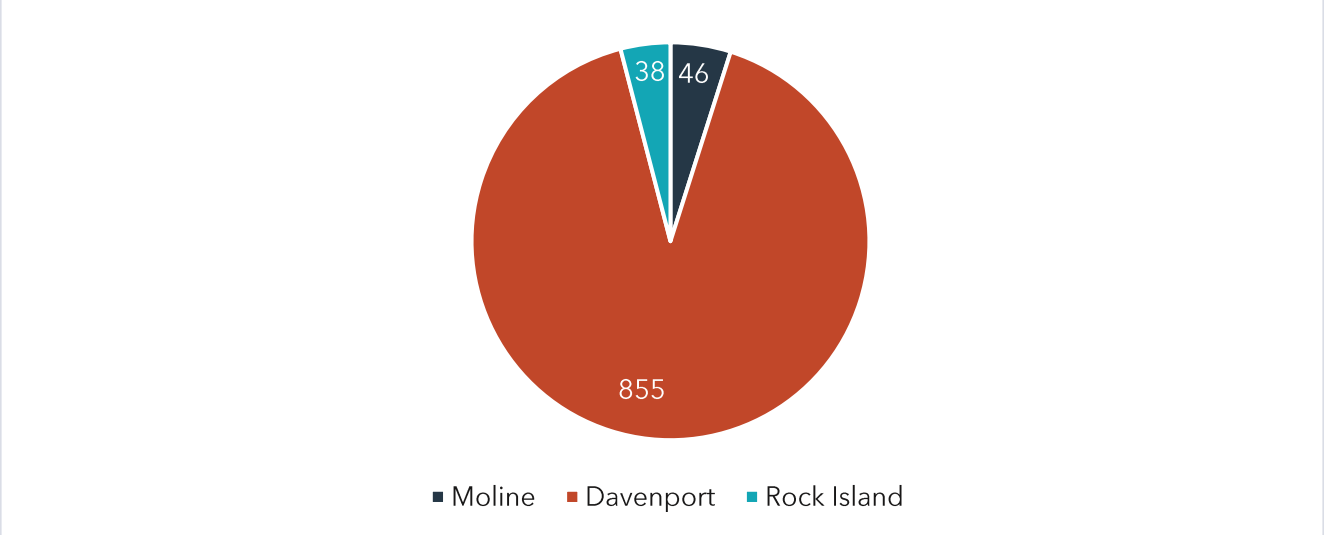
Rock Island averaged nearly 12 total permits per year between 2004 and 2023. MFH permits surpassed SF permits in 2008 and 2010. After a notable spike in both SFH and MFH permits in 2020, permitting activity has dropped significantly, indicating a lull in development (Figure 4.16).

Figure 4.16: Single and Multi-family Housing Permit Units in Rock Island, 2004-2023



Source: Rock Island, Historical Building Permit Data 2023

Figure 4.17: Tri-Cities Single Family Housing Permit Units, 2016-2023



Source: City of Davenport Public Works Department, City of Moline, City of Rock Island

Cost of Construction

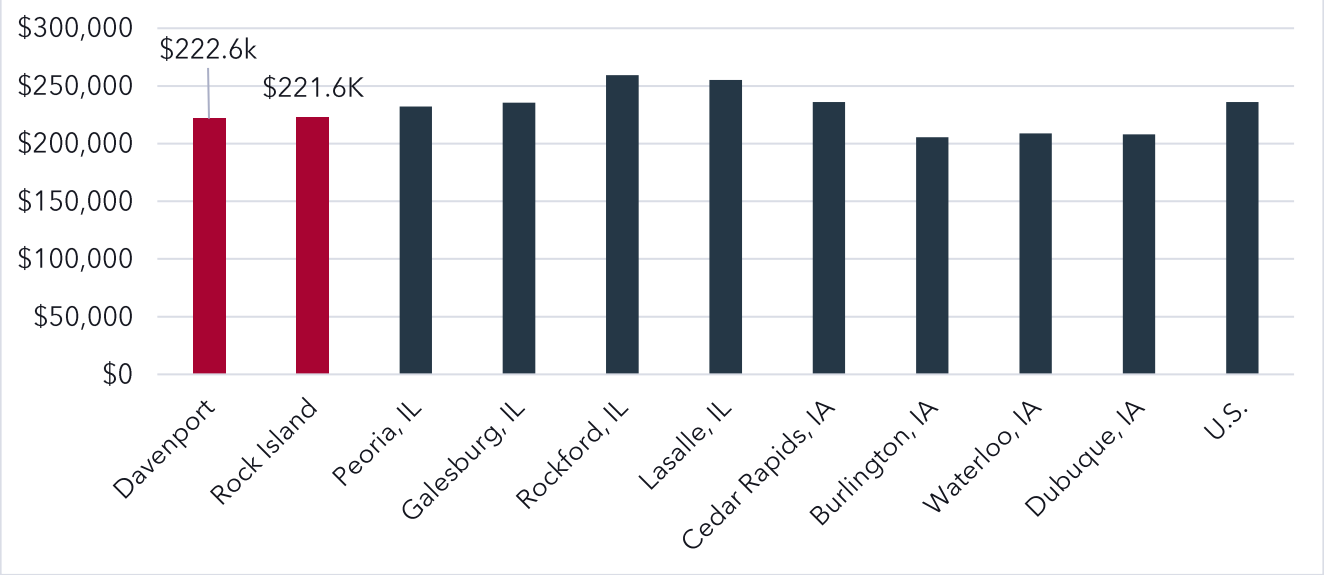
Construction cost is a crucial metric in any market. In communities with tepid home value, increased cost is particularly important to note. Every year macroeconomic and regulatory forces drive up the cost of construction, often at a rate exceeding general inflation. As a result, in markets like the Tri-Cities, the price gap between previously occupied homes and newly built units can be significantly wider than in booming growth markets. While affordability is highly valued in the Tri-Cities, if new units cannot be cost-competitive with existing inventory, builders may hesitate to bring additional homes to market.

Zillow and MLS data in this report show that, as of 2024, new and existing homes are valued similarly. However, the recent rise in home values could encourage builders to increase production in the coming years. As shown in Table 4.11, the project team gathered cost-per-square-foot estimates for an average one-story, single-family home using RSmeans data.[20] This data is updated quarterly and is based on a City Cost Index that compares local costs to national averages, and a Historical Cost Index that compares costs to a historical benchmark. These two indexes, allowing specific locations to be continually indexed over time, serve as a tool for forecasting and comparing construction costs across different locations. Results compare average new construction homes of similar style and size across various relevant locations within an approximate 100-mile radius of the Tri-Cities.

In Figure 4.18, the Tri-Cities are represented only by Rock Island and Davenport. In these cities, the cost of construction is comparable, averaging approximately $222,000 (or the equivalent of $139 per square foot). This means it is around 6% less expensive to build in the Tri-Cities than the U.S. in general, where average building cost is $148 per square foot. Benchmark areas highlighted below reveal construction is generally more costly in Illinois than Iowa.

[20] More specifically, the type of home used as the basis of these estimates is a 1,600 sq/ft single story home with wood siding and frame, built by non-union contractors.

Figure 4.18: Building Cost of Average One-Story Single-Family Home, 2024 Q3



Source: Points Consulting using RSMeans Square Footage Estimator, 2024 Q3

Focusing on the benchmark areas in detail, building cost in Davenport and Rock Island is $10,000 lower than in Peoria, a similar-sized Metropolitan Statistical Area (MSA). Costs in Rockford, IL, Lasalle, IL, and in the smaller Galesburg, IL are each higher than those in Peoria, with Rockford ($259,000) revealing the highest building cost within this group (Table 4.11). By comparison, construction costs in Iowa communities are generally lower. Grand Rapids ($236,000) has the highest cost of the Iowa cities represented, while costs in Burlington, IA, Waterloo, IA, and Dubuque, IA are lower than in the Tri-Cities by $13,000 to $17,000.

Table 4.11: Building Costs for Average One-Story Single-Family Home by Region, 2024 Q3

Region	Avg. SFH Building Cost	Cost per S.F.
Davenport, IA	$221,677	$139
Rock Island, IL	$222,627	$139
U.S.	$236,128	$148
Peoria, IL	$232,056	$145
Galesburg, IL	$235,486	$147
Rockford, IL	$259,442	$162
Lasalle, IL	$255,249	$160
Cedar Rapids, IA	$236,128	$148
Burlington, IA	$205,614	$129
Waterloo, IA	$208,953	$131
Dubuque, IA	$207,957	$130

Source: Points Consulting using RSMeans Square Footage Estimator, 2024 Q3

Home Value & Rental Trends

Value of All Homes

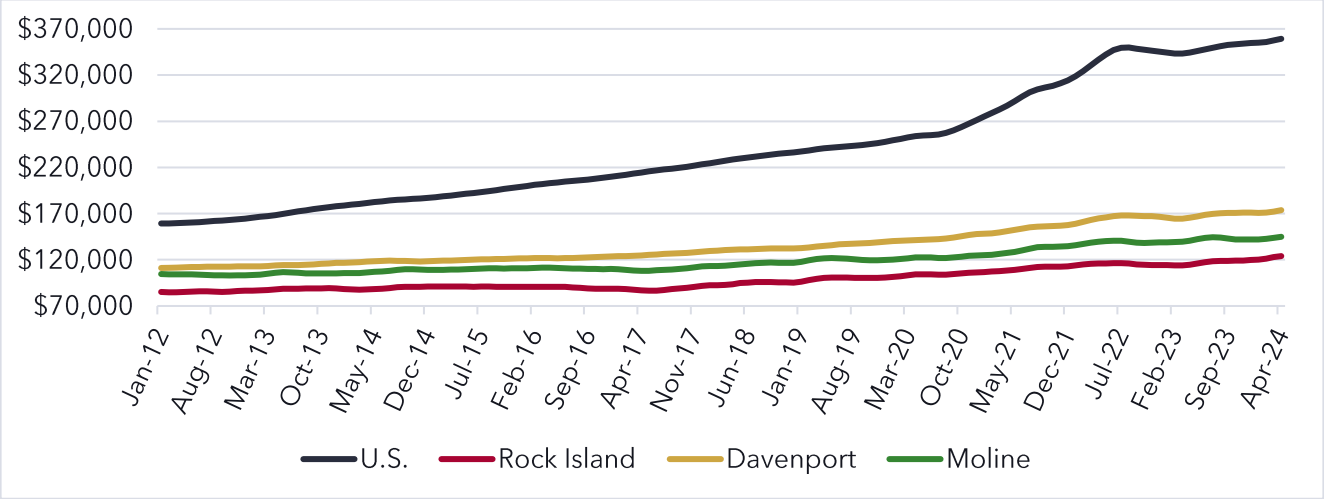
Since the summer of 2020, home values in the Tri-Cities have risen steeply, with Davenport experiencing the highest price appreciation (21.4%), followed by Rock Island (19.4%) and Moline (18.9%), as shown in Figure 4.19. Price growth here is represented through the Zillow Home Value

Index (ZHVI), which differs from the "median home value" by representing the value of the "typical" home. ZHVI calculations are based on a weighted average of the middle third of home values in a region, including estimates for homes that haven't recently sold.

The Tri-Cities' home prices began accelerating after 2017, with ZHVI values for each city running mostly parallel. However, since the fall of 2022, Davenport's ZHVI has been rising slightly faster than those of Rock Island and Moline. Despite these recent increases, home values at the national level remain significantly higher than in the Tri-Cities, where the cost of living is lower.

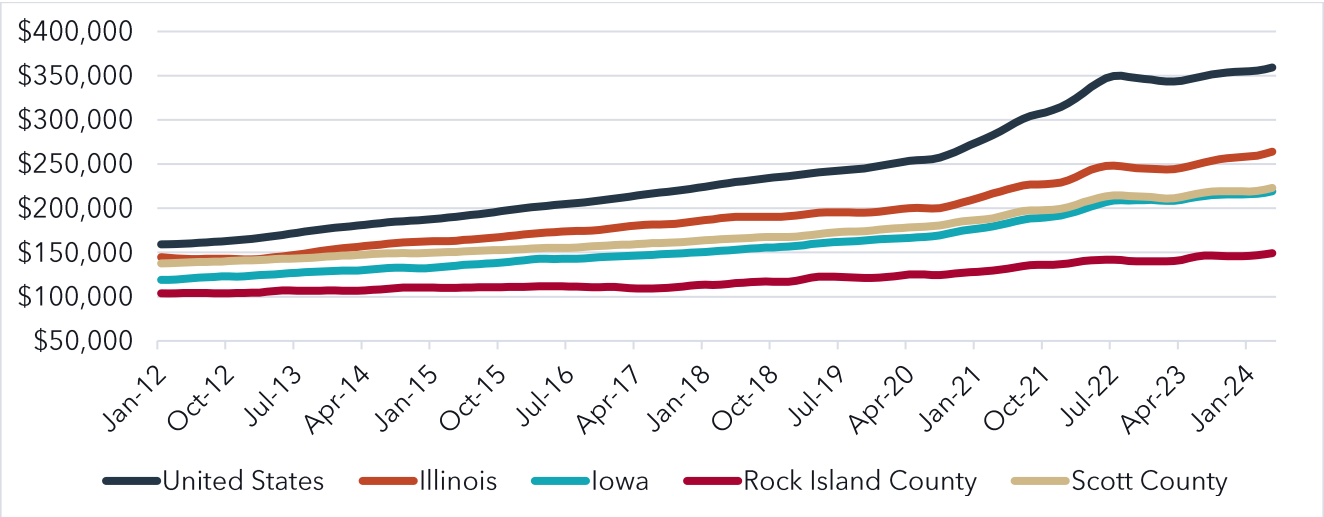
While home prices in Davenport have grown at a higher 10-year Compound Annual Growth Rate (CAGR) than those in Rock Island and Moline, they still lag behind the rates in Scott County (4.2%) and Iowa (5.4%). Moline and Rock Island have similar 3-, 5-, and 10-year CAGR figures to those of Rock Island County (Table 4.12).

Figure 4.19: Zillow Home Value Growth 2012–2024, Tri-Cities



Source: Points Consulting Using Zillow ZHVI

Figure 4.20: Zillow Home Value Growth 2012–2024, Rock Island County, Scott County, Illinois, & Iowa



Source: Points Consulting Using Zillow ZHVI

Table 4.12: Zillow Compound Annual Growth Rate (CAGR)

Region Name	ZHVI	Dollar Growth Past 12 Months	10-Year CAGR	5-Year CAGR	3-Year CAGR
Moline	$144,873	$4,425	3.1%	3.6%	4.4%
Rock Island	$123,982	$9,354	3.5%	4.3%	4.6%
Davenport	$173,727	$8,074	3.9%	5.1%	4.8%
Rock Island County	$149,231	$7,662	3.4%	4.0%	4.5%
Scott County	$223,029	$10,217	4.2%	5.5%	5.4%
Illinois	$264,026	$18,248	5.3%	6.3%	6.4%
Iowa	$219,265	$9,649	5.4%	6.5%	6.6%
U.S.	$359,240	$14,940	7.1%	8.3%	7.8%

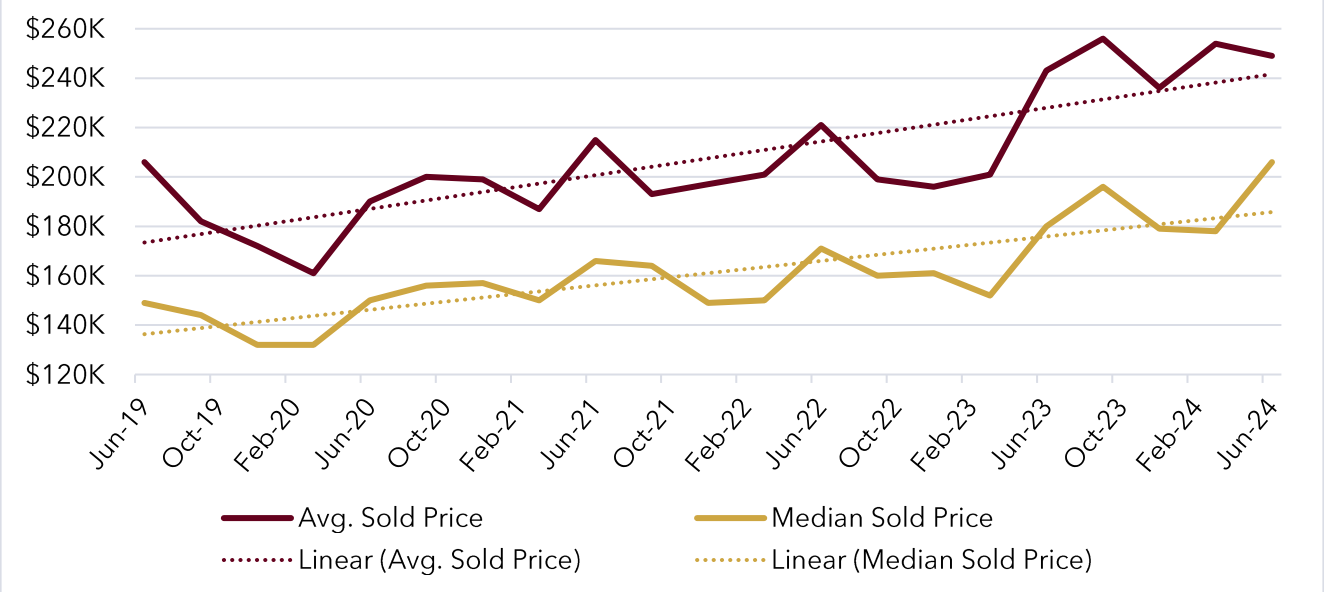
Source: Points Consulting Using Zillow ZHVI

Value of Homes for Sale

Zillow statistics are valuable for showing overall trends across *all* homes, while MLS statistics focus on trends specifically for homes officially on the market. There is a strong correlation between the two, however. As overall home values increase, the values of both listed and unlisted homes tend to rise.

The data provided by the Quad City Area Realtor Association indicate that over the past three years, the market has cooled; sales and prices have increased, while inventory (the number of units for sale) has decreased. More specifically, the average price in the region increased by $43,000 and the median price rose by $61,000 (Figure 4.21). This considerable difference between average and median indicates that there are more "low cost" homes on the market than there are higher cost units.

Figure 4.21: Recent Residential Sales, Quad Cities, 2019 – 2024



Source: Points Consulting using data from The Quad City Area Realtor Association

While home prices have increased over time residential sales have trended down (Table 4.13). New listings in the Quad Cities have plummeted by 45.1% over the past three years. During this

three-year period, active listings dropped by 24.4%, while total sales decreased by 41.5%. After inventory and listings spiked in the winter of 2020 due to buyers and sellers anticipating market shifts, the market experienced a shock from the pandemic shutdown (Figure 4.22). Following a neutral market with 3-6 months of inventory, a sharp drop in inventory and listings ushered in a seller's market. The subsequent interest rate hikes in 2022 triggered a prolonged, flat period in inventory and listings from the spring of 2022 through the summer of 2024. Many homeowners – locked into lower interest rates – have opted to stay in their current homes rather than sell and buy at higher rates.

As of December 2019, there were 3.4 months' worth of inventory listed In the Quad Cities, but that inventory began to steadily shrink over the following five years. By June 2024, there were 1.3 months of inventory available in the Quad Cities region. Though this is an increase of nearly 30% from the previous quarter's value, anything less than three months of supply is still considered low, and generally favors sellers more than buyers. Average days on the market, meanwhile, remained stable showing that whether the market is hot or cold, inventory tends to still sell at the same pace, overall.

Table 4.13: Percent Change Residential Sales, June 2021 – June 2024

Metric	Jun-21	Jun-24	Change	% Change
Total Sales	366	214	(152)	(41.5%)
Avg. Home Sale Price	$215k	$249k	$34k	15.8%
Median Home Sale Price	$166k	$206k	$40k	24.1%
Active Listings	365	276	(89)	(24.4%)
New Listings	468	257	(211)	(45.1%)
Months of Supply	1	1.3	0.3	30.0%
Avg. Days on Market	17	18	1	5.9%

Source: Points Consulting using data from Ruhl & Ruhl via The Quad City Area Realtor Association

Figure 4.22: Listing & Months of Supply Trends, Quad Cities 2019 – 2024

Source: Points Consulting using data from The Quad City Area Realtor Association

Assessor Data

Data from each Assessor's office offers valuable perspectives on home values. Although assessed values are typically lower than private-sector sale prices, they generally trend in the same direction, as Assessor's offices are motivated to maximize property tax revenue. Notably, each office provides property values by decade of construction and building square footage – metrics unavailable through Zillow or MLS.

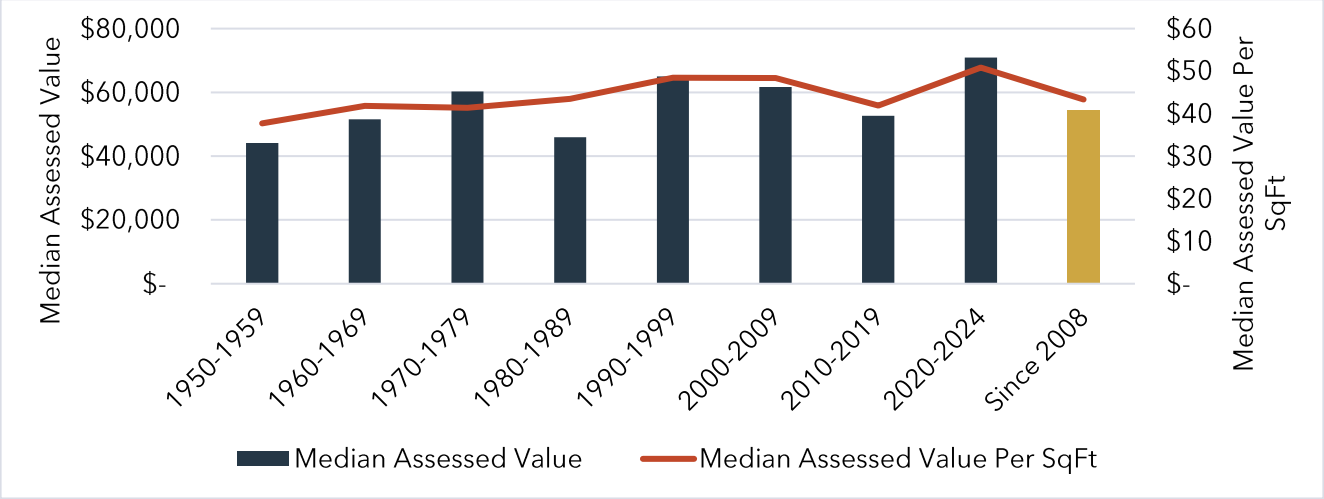
Assessed values also reflect maintenance levels, with well-maintained homes appraised higher than those in poor condition. This can indicate whether older homes are being preserved or falling into disrepair, potentially retaining some historic "charm." Figures 4.23-4.27 present data from each Tri-Cities Assessor's office.

As mentioned at the beginning of this report in Geographic Terms, townships manage property assessments on the Illinois side of the Mississippi River. Davenport has its own Assessor's Office, which handles assessments within the city's borders.

For context, the red lines in these charts show the median assessed value per square foot (SF) by decade. In the Tri-Cities, as nationwide, newly built homes have significantly increased in size over the past 100 years. The metric used below helps determine whether trends in assessed value are due to larger home sizes or other age-related factors influencing home values.

In Moline Township, assessed values generally increase with the decade of construction, though exceptions are observed in homes built in the 1980s and between 2010 and 2019 (Figure 4.23). A rise in assessed value per SF for homes from the 1980s, along with a lower total assessed value, suggests that these homes may be smaller than those built in previous or subsequent decades. Conversely, the drop in both total and per SF values for homes built in Moline Township after the Great Recession suggests these properties may be valued less by buyers, possibly due to maintenance issues, building material quality, or changing buyer preferences.

Figure 4.23: Median New Home Assessed Value and Assessed Value Per Square Foot by Decade Built, Moline Township

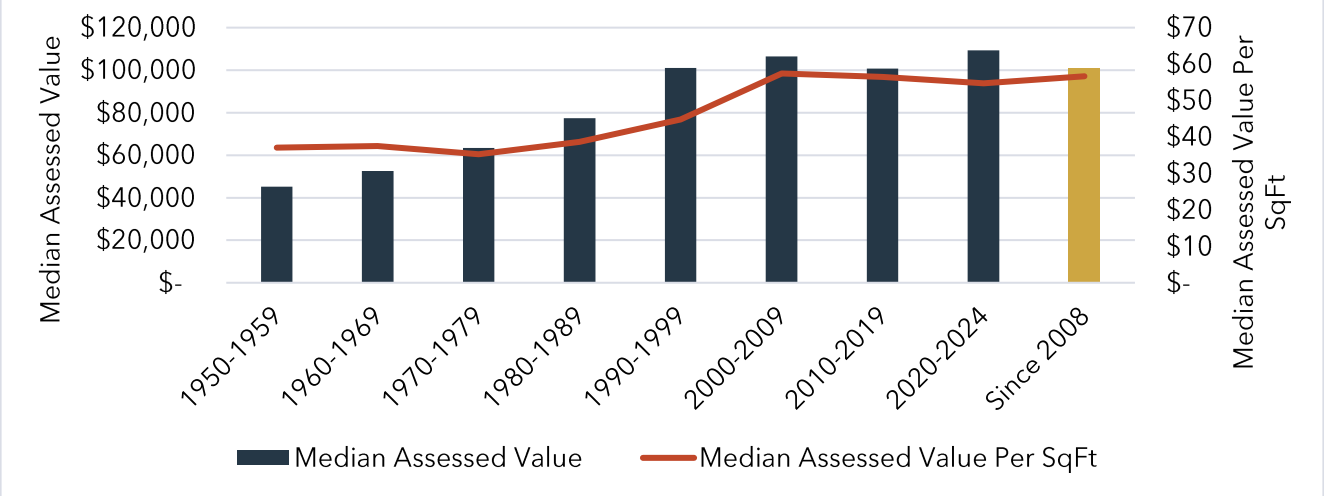


Source: Moline Township Assessor

In South Moline Township, the median assessed value for homes from the 1980s does not dip, but there is a slight decrease for homes built in the decade following the Great Recession (Figure 4.24).

Homes built in the 1990s have a high median assessed value but a relatively lower assessed value per square foot. This could reflect the larger size of many 1990s homes, which may have lower per SF assessments due to age and factors such as lower-quality finishes.

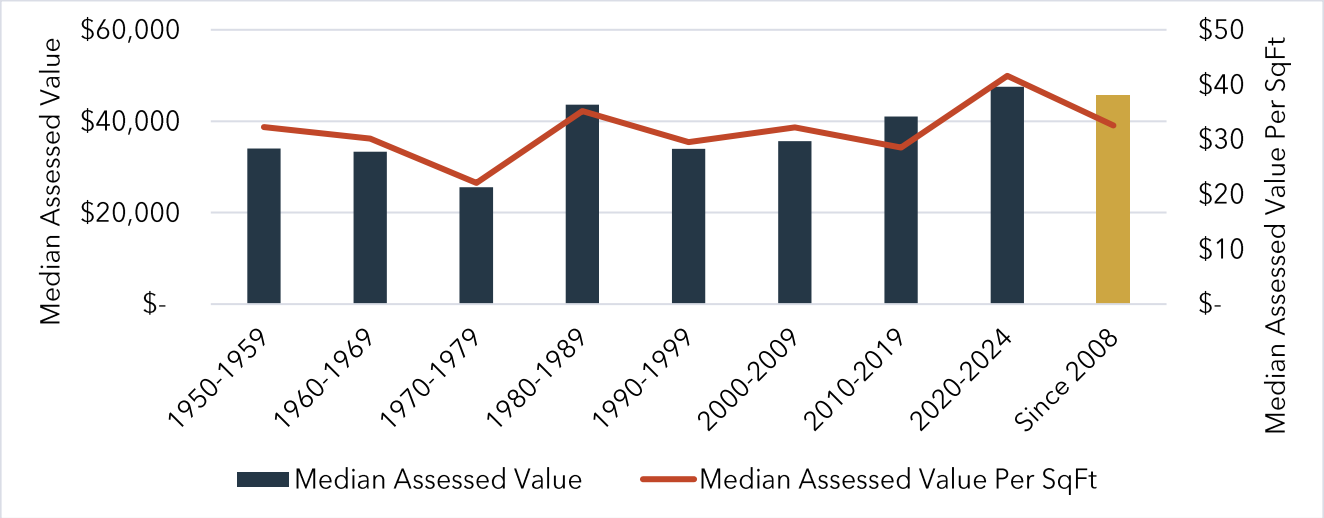
Figure 4.24: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, South Moline Township (Moline and Rock Island cities)



Source: South Moline Township Assessor

Assessed value per square foot by decade fluctuates more in Rock Island Township and South Rock Island Township than in the previous two townships (Figures 4.25 and 4.26). In Rock Island Township, homes built in the 1980s and after 2019 have the highest median assessed values, with an increase in value per SF for these periods as well. This suggests that these homes are particularly desirable, potentially more so than those built between 1990 and 2019.

Figure 4.25: Median New Home Assessed Value and Assessed Value Per Square Foot by Decade Built, Rock Island Township (Rock Island)

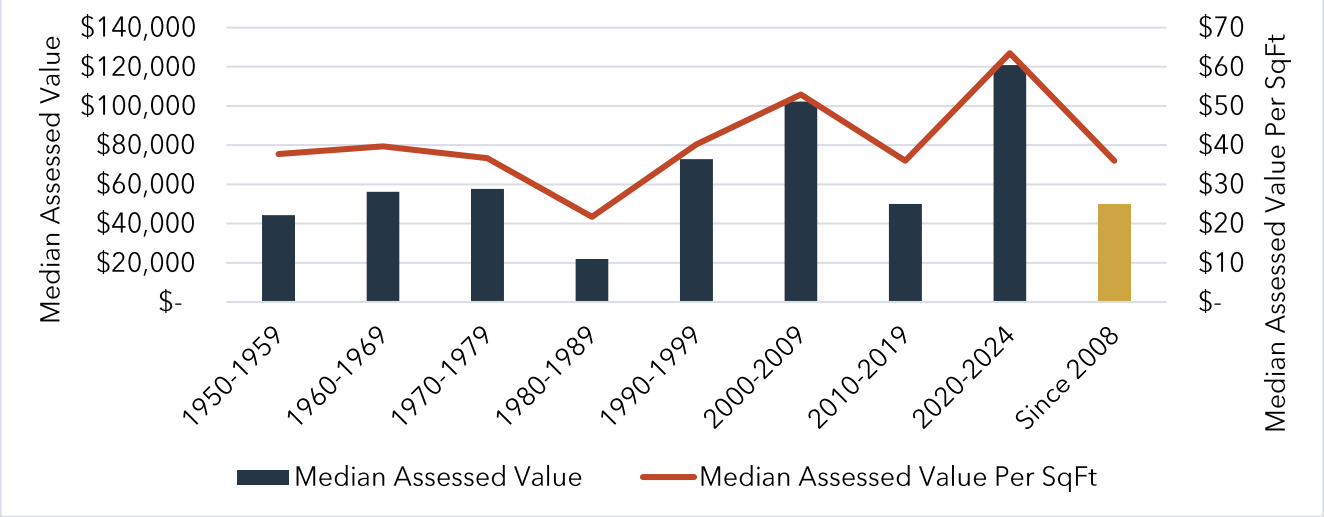


Source: Rock Island Township Assessor

In contrast, assessed values by decade in South Rock Island Township show a different trend. Homes built in the two decades before the Great Recession have higher total median assessed

values and higher assessed values per square foot. However, homes built in the 1980s and the 2010s show sharp declines in both median assessed value and value per square foot, which may reflect age-related issues rather than a decrease in home size during these periods.

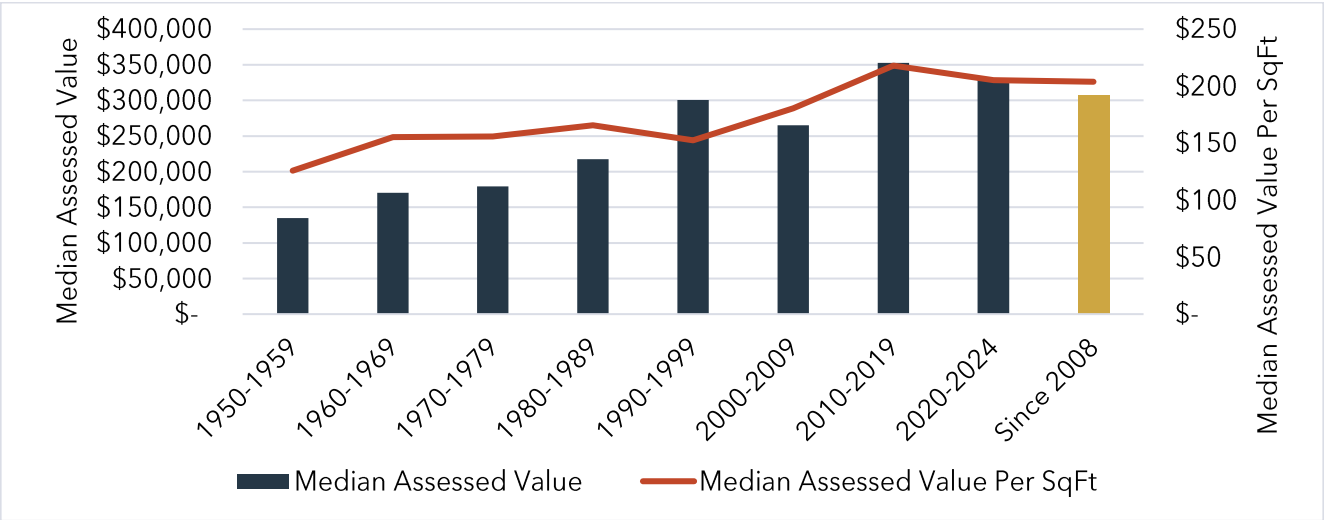
Figure 4.26: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, South Rock Island Township (Rock Island)



Source: South Rock Island Township Assessor

In Davenport, median assessed value generally increases by each decade, with exceptions for homes built in between 2000 and 2009 and homes built since 2019 (Figure 4.27). At the same time, median assessed value per SF generally increases by decade as well, with an exception for homes built in the 1990s, and homes built after 2019. These trend lines suggest homes built in the 1990's have not appreciated in value per SF as much as homes from other decades. For homes built after 2019, a decrease in assessed value per SF coupled with a decrease in overall median value might reflect the recent rise in building costs, among other things.

Figure 4.27: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, Davenport (City) Residential



Source: Davenport City Assessor's Office

Rental Trends

Since most low- to moderate-income households are renters rather than homeowners, tracking rental price trends is key to understanding housing affordability. Over the past three years, rents have risen across each of the Tri-Cities, with Davenport experiencing the sharpest increase, Moline the least, and Rock Island in between. Below are the median rents for two-bedroom units in each city, shown first for apartments and then for single-family homes:

- Davenport: $945 | $1,023
- Rock Island: $836 | $930
- Moline: $885 | $963

Davenport has seen a notable rise in median rent prices since 2020 across various types of rental housing, particularly for one-bedroom single-family homes (up 14.9%) and two-bedroom single-family homes (up 12.6%). In Moline, rents for three-bedroom single-family homes increased by 10%, outpacing similar rentals in Davenport (9.5%) and Rock Island (9.6%). In Rock Island, rent growth for two-bedroom apartments was modest (0.6%), while rents for three-bedroom apartments rose significantly (11.7%), hinting at a growing preference for larger living spaces.

Not all rental types show significant increases. In Moline, rent for two-bedroom apartments increased only 1.5%. Modest increases in rent may reflect a decrease in demand and may also indicate that landlords who are putting less into maintenance are pricing their units accordingly.

Tables 4.14 through 4.15 provide snapshots of May 2024 rental prices and three-year rent changes.[21]

Table 4.14: Apartment Rentals: Tri-Cities

	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Moline					
1 Bedroom	15	8	$740	+$62	8.4%
2 Bedroom	14	8	$885	+$13	1.5%
3 Bedroom	4	(1)	$1,286	+$114	8.9%
Rock Island					
1 Bedroom	7	2	$711	+$36	5.1%
2 Bedroom	7	3	$836	+$5	0.6%
3 Bedroom	5	1	$1,298	+$152	11.7%
Davenport					
1 Bedroom	45	7	$780	+$86	11.0%
2 Bedroom	31	1	$945	+$100	10.6%
3 Bedroom	27	(2)	$1,267	+$176	13.9%

Source: Points Consulting using RentRange

[21] The data, sourced from Rent Range, are collected from a network of property managers, real estate tech providers, rental aggregators, MLS, and real estate investment firms, representing a sample rather than all available rentals.

Table 4.15: Single-Family Rentals: Tri-Cities

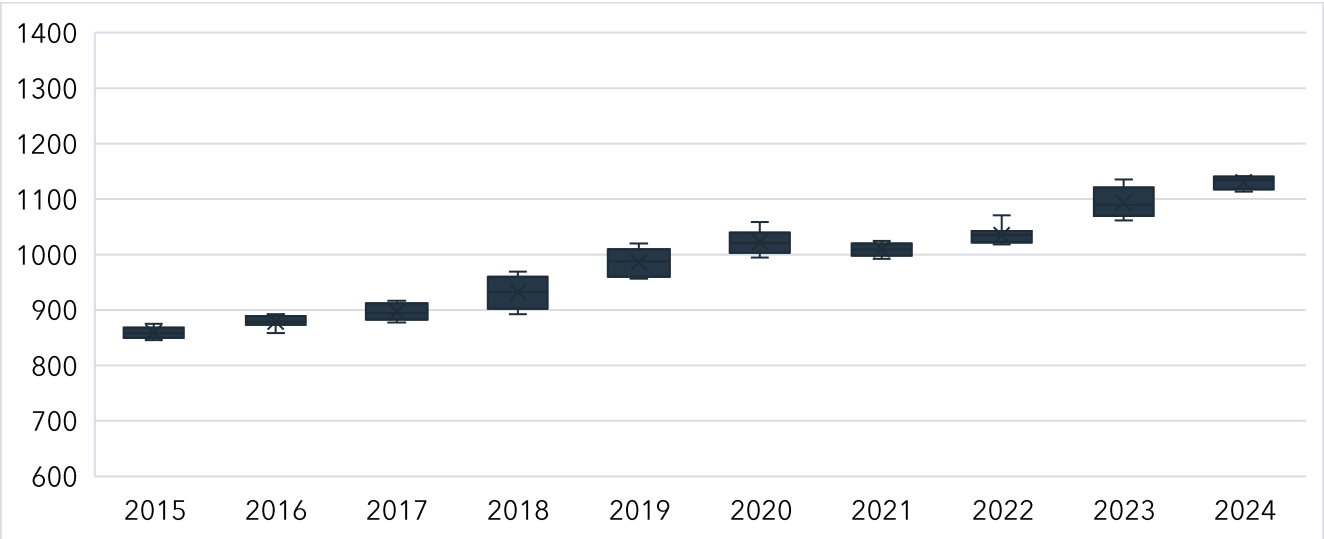
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Moline					
1 Bedroom	6	1	$768	+$60	7.8%
2 Bedroom	8	(3)	$963	+$115	11.9%
3 Bedroom	8	2	$1,253	+$125	10.0%
Rock Island					
1 Bedroom	6	2	$755	+$54	7.2%
2 Bedroom	14	5	$930	+$92	9.9%
3 Bedroom	10	4	$1,221	+$117	9.6%
Davenport					
1 Bedroom	27	2	$838	+$125	14.9%
2 Bedroom	38	7	$1,023	+$129	12.6%
3 Bedroom	43	15	$1,410	+$134	9.5%

Source: Points Consulting using RentRange

The rental price range figures listed below (Figures 4.28-4.30) track rent ranges over a longer period of time from 2015 to 2024. The box and whisker plots illustrate the high and low points for each year at the end of each "whisker". The box shapes include 50% of the data for each year. Though there are data available for single-family, condos/townhomes and apartments, since the trends are generally similar across each unit type, only the overall rent change for apartments are displayed.

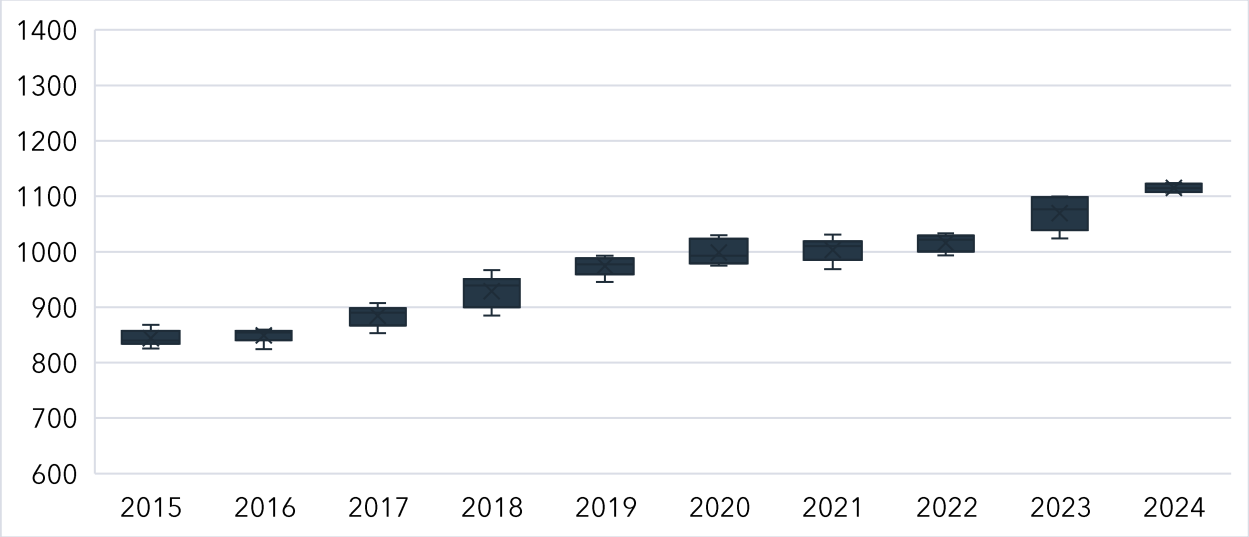
Rents have risen steadily for nearly all housing types in each city from 2015 to 2024. Across all three cities, SFH rental prices have increased by approximately 29.5% to 30.3% since 2015. For Condo and Townhouses that increase ranged from 34.2% to 39.6%, and for Apartments it was 30.6% to 32.1%. Each chart shows an inflection point where rents started rising at a steeper angle between 2020 and 2023.

Figure 4.28: Rental Price Range for Apartment Rentals, All Unit Sizes, Moline



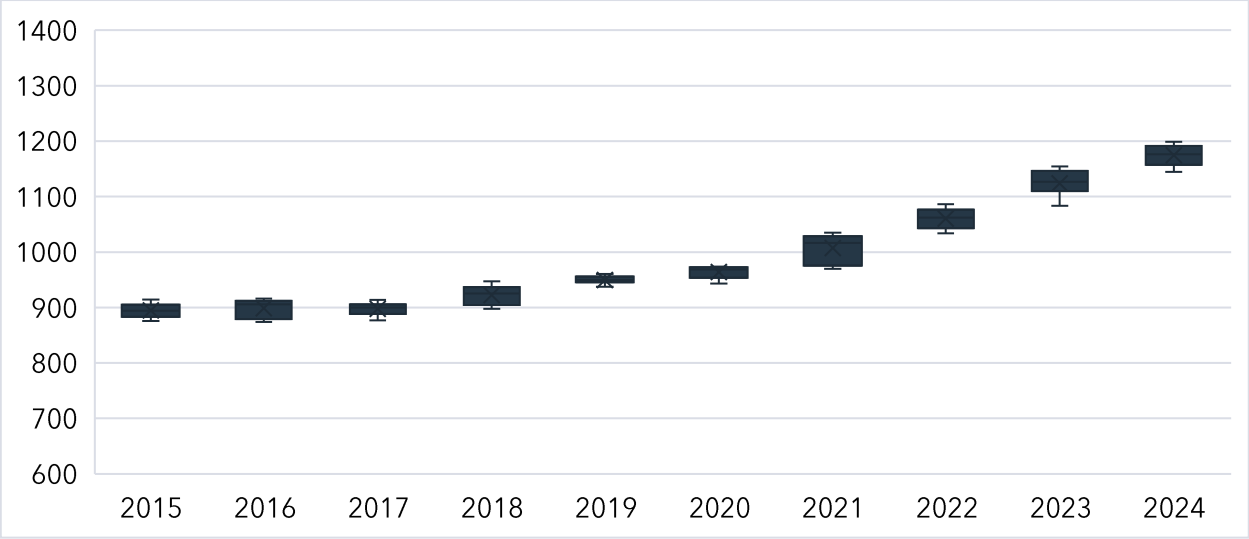
Source: Points Consulting using RentRange

Figure 4.29: Rental Price Range for Apartment Rentals, All Unit Sizes, Rock Island



Source: Points Consulting using RentRange

Figure 4.30: Rental Price Range for Apartment Rentals, All Unit Sizes, Davenport



Source: Points Consulting using RentRange

Subsidized Housing

The Tri-Cities contain 6,672 subsidized housing units distributed across 85 affordable housing locations (Table 4.16 and Figure 4.31). The total number of units per capita ranges from a high of 0.05 in Moline, to a low of 0.02 in Davenport. A more appropriate metric for determining how well served in each city is units per capita for low-income households. When considering only households earning less than $35K in disposable income per year, the number of subsidized units per capita ranges from 0.4 in Moline, 0.2 in Rock Island, and 0.2 in Davenport. According to this one simple metric it appears Moline is better served with low-income housing than either Rock Island or Davenport.

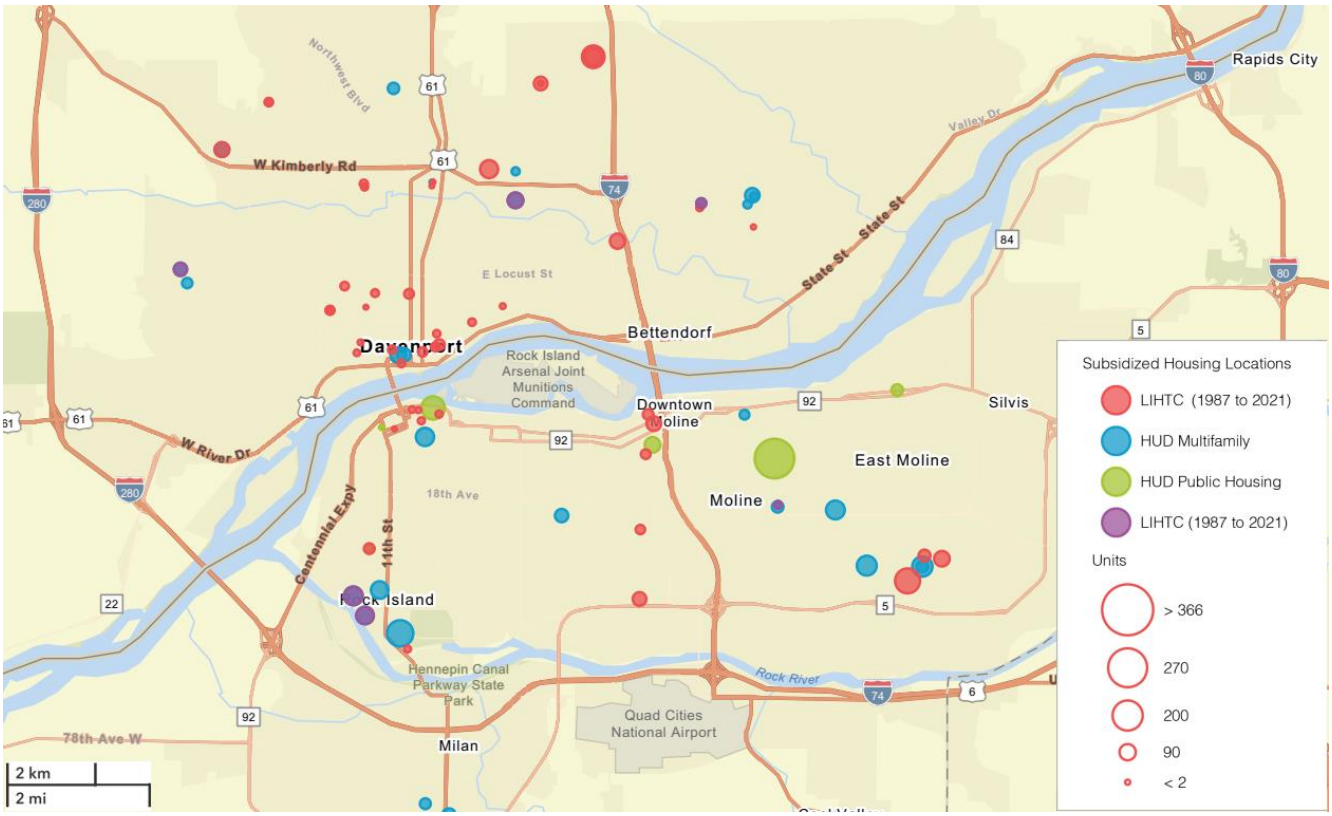
Please see Appendix C: Subsidized Housing Locations for a complete list of subsidized (HUD and LIHTC) housing developments in the Tri-Cities area.

Table 4.16: Subsidized Housing in Moline, Rock Island, & Davenport

	Total Number of Subsidized Units	Total Number of Units per Capita	Units per capita for Low-Income HH's
Moline	2,358	0.05	0.4
Rock Island	1,311	0.04	0.2
Davenport	2,405	0.02	0.2

Soure: Esri Business Analyst, 2024

Figure 4.31: Subsidized Housing



Source: PolicyMap based on HUD data

5. Housing Demand Assessment

Housing supply refers to the total quantity and variety of available housing units, while housing demand refers to the preferences and needs of the local population. Many factors including age, income and employment status impact housing demand. This section examines demographic and socioeconomic factors for the Tri-Cities. For additional City-Specific tables and figures, please refer to Volume II: Tri-Cities Individual Assessments.

Demographic & Socioeconomic Trends

Over the past decade (2012 to 2022), Moline and Rock Island decreased in population while Davenport increased slightly. Rock Island experienced the most significant decrease in population (4.0%). Moline's population decreased by 2.2%, while Davenport's increased 1.7%. Table 5.1 shows population change in the Tri-Cities compared to county, state and national changes during the period. Decreases in Rock Island and Moline are in line with trends for Rock Island County and the state of Illinois, overall. Each of the Tri-Cities trail the national +7.1% increase during the period.

Table 5.1: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Moline	43,390	42,452	(938)	(2.2%)
Rock Island	38,808	37,264	(1,544)	(4.0%)
Davenport	99,781	101,448	1,667	1.7%
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Scott County	165,432	174,315	8,883	5.4%
Illinois	12.82M	12.76M	(66,226)	(0.5%)
Iowa	3.05M	3.19M	141,190	4.6%
U.S.	309.14M	331.01M	21.96M	7.1%

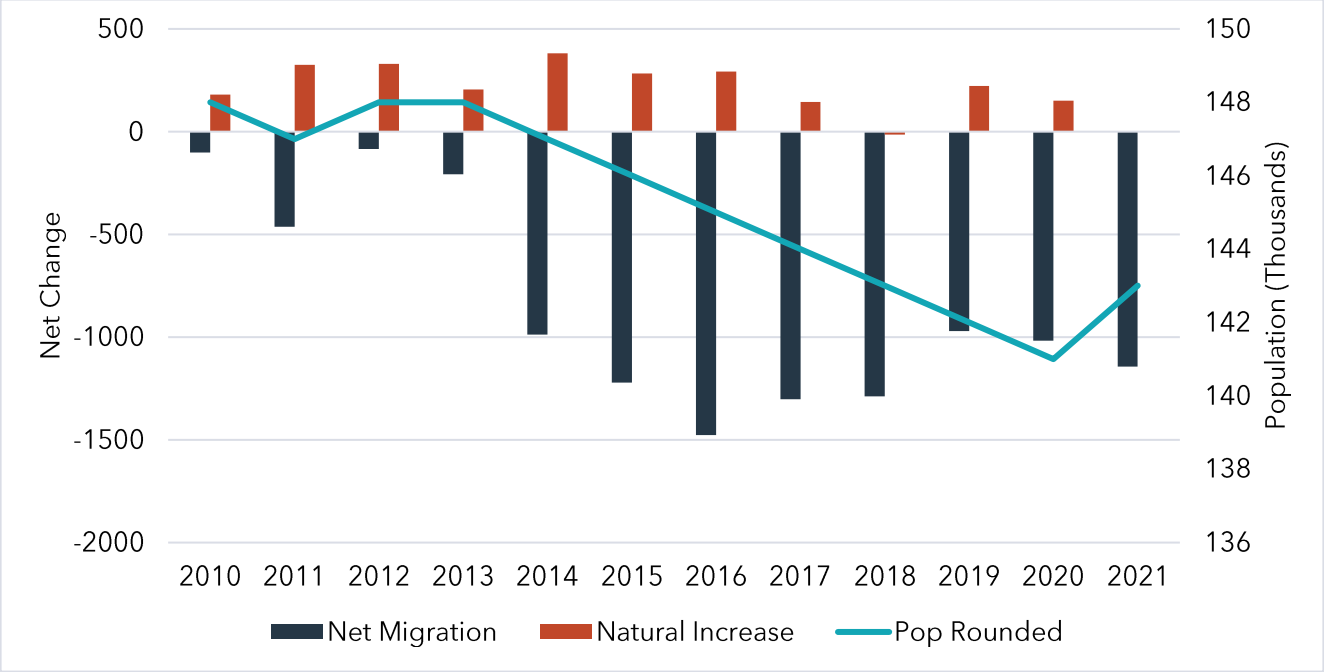
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

More detailed population change statistics, including reasons for population shifts, are available at the county level but not the city level. Rock Island County's population decrease is primarily driven by negative net migration each year (Figure 5.1). While the county occasionally saw a positive natural increase, this metric was generally negative as well.

As shown in Figure 5.2, Scott County experienced a consistent natural population increase, meaning it recorded more births than deaths each year. In terms of migration, Scott County had a net positive migration from 2010 to 2013, followed by a net negative in subsequent years. The combined effect of natural growth and positive migration made 2012 the peak year for population growth in the county, with an increase of 1,951 residents.

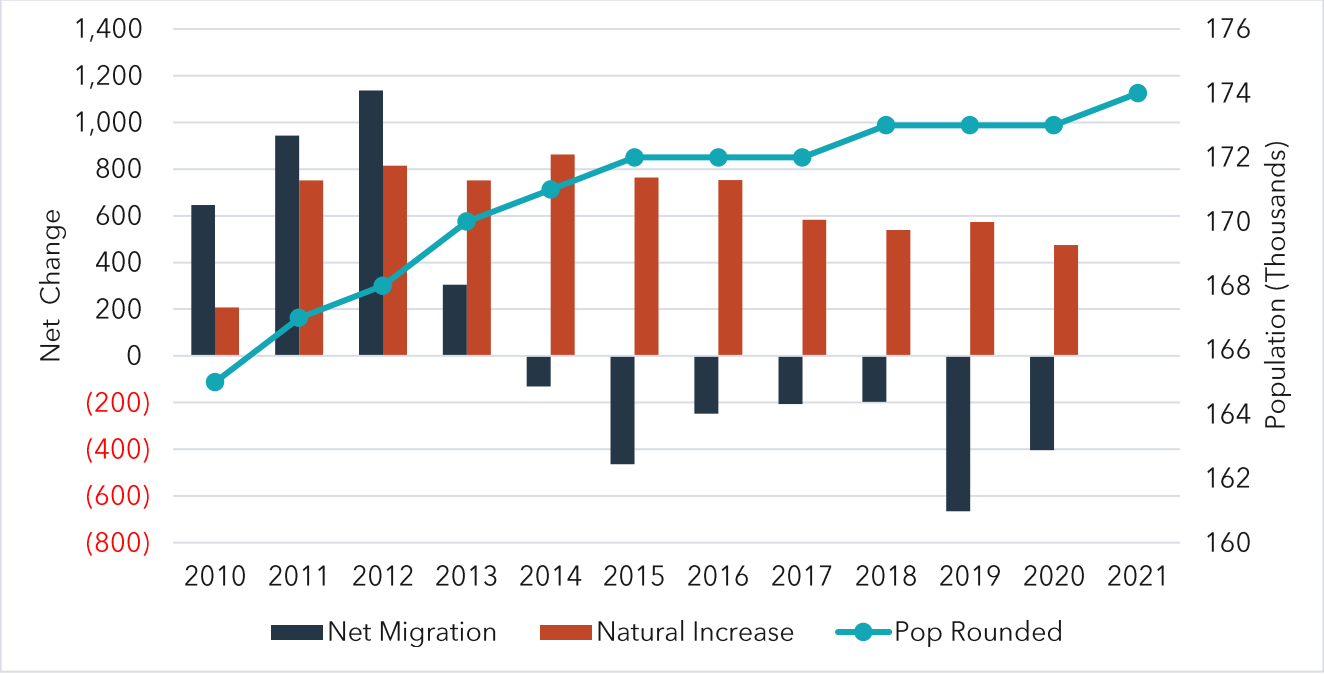
Population by Block Group in Davenport is higher in the central area, slightly westward, and in the northern part of the city (Figure 5.3). In contrast, the southern areas of Rock Island and Moline tend to be more densely populated.

Figure 5.1: Sources of Population Change in Rock Island County



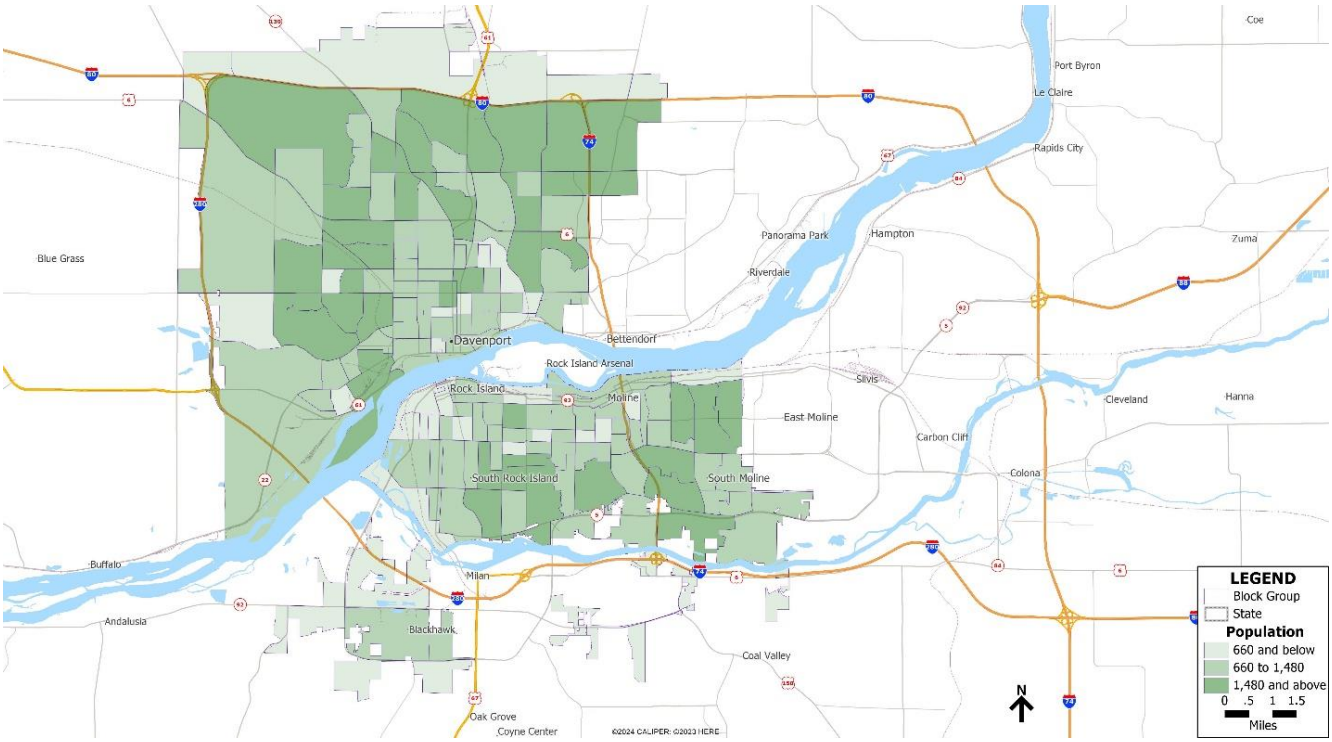
Source: U.S. Census Bureau, 2010-2021 Population and Housing Estimates

Figure 5.2: Sources of Population Change in Scott County



Source: U.S. Census Bureau, 2010-2021 Population and Housing Estimates

Figure 5.3: Population Tri-Cities

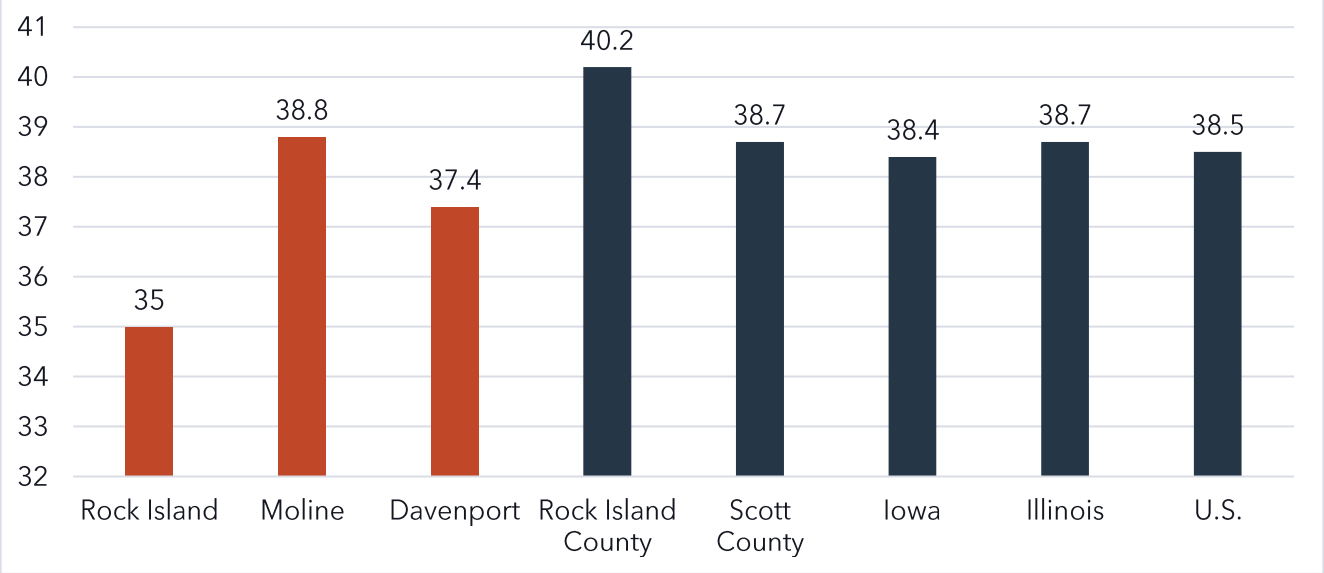


Source: Points Consulting using Census ACS 5-Year, 2019-2022

Population by Age

Different demographic groups require varied housing types, with age being a key factor. The age distribution in the Tri-Cities generally mirrors that of the U.S., with some notable differences. Rock Island has the lowest median age (35.0) among the Tri-Cities, followed by Davenport (37.4) and Moline (38.8). For comparison, the median age in the U.S. is 38.5 (Figure 5.4).

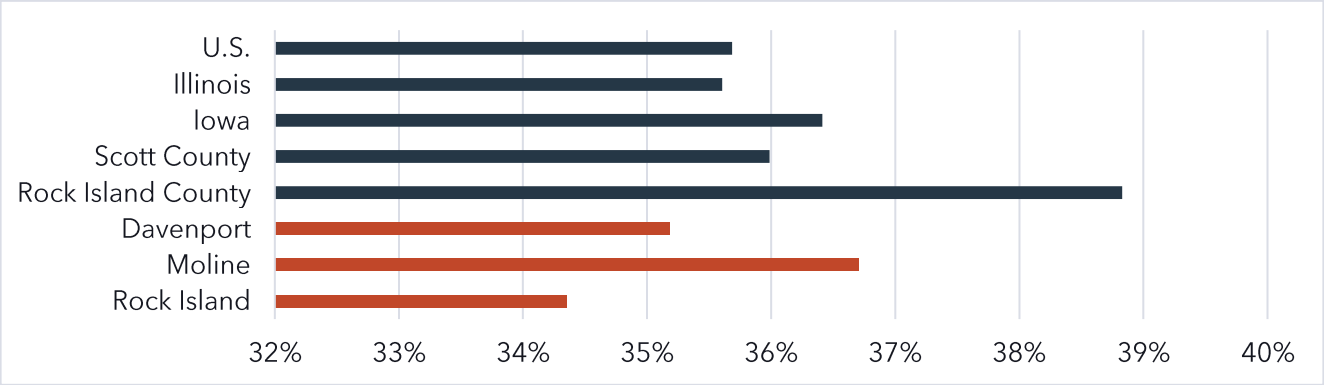
Figure 5.4: Median Age Comparison, 2022



Source: U.S. Census Bureau, American Community Survey, 2022, S0101

Older, more financially established households are typically interested in owner-occupied single-family housing. In each of the Tri-Cities, this cohort makes up at least 35% of the population (Figure 5.5). Interestingly, those aged 55 or older represent a slightly higher share of the population in Moline (36.7%) than at the Illinois state level (35.6%). Davenport, however, reports a lower percentage of this age group (35.2%) than Iowa does (36.4%).

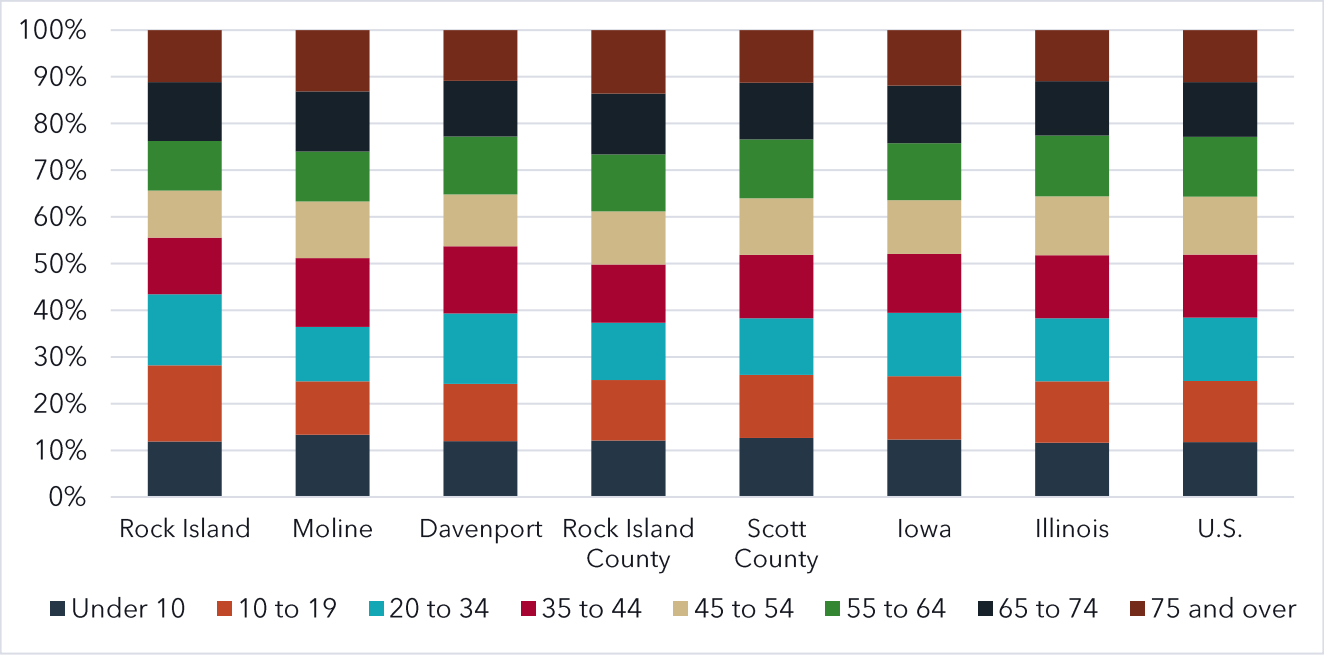
Figure 5.5: Population aged 55+, 2022



Source: U.S. Census Bureau, American Community Survey, 2022, S0101

At the other end of the population spectrum are younger households who rent or occupy owner-occupied starter homes. The relative youth of Rock Island and Davenport is apparent when looking at the 20 to 34-year-old cohort (Figure 5.6). This group is more prominently represented in Davenport and Rock Island (roughly 15%) than in Moline (11.7%). Within the slightly more mature age group of 35 to 44, Moline and Davenport report the highest percentages of the population (14.7% and 14.4%, respectively). For comparison, 13.5% of the U.S. population falls into this age cohort.

Figure 5.6: Population by Age



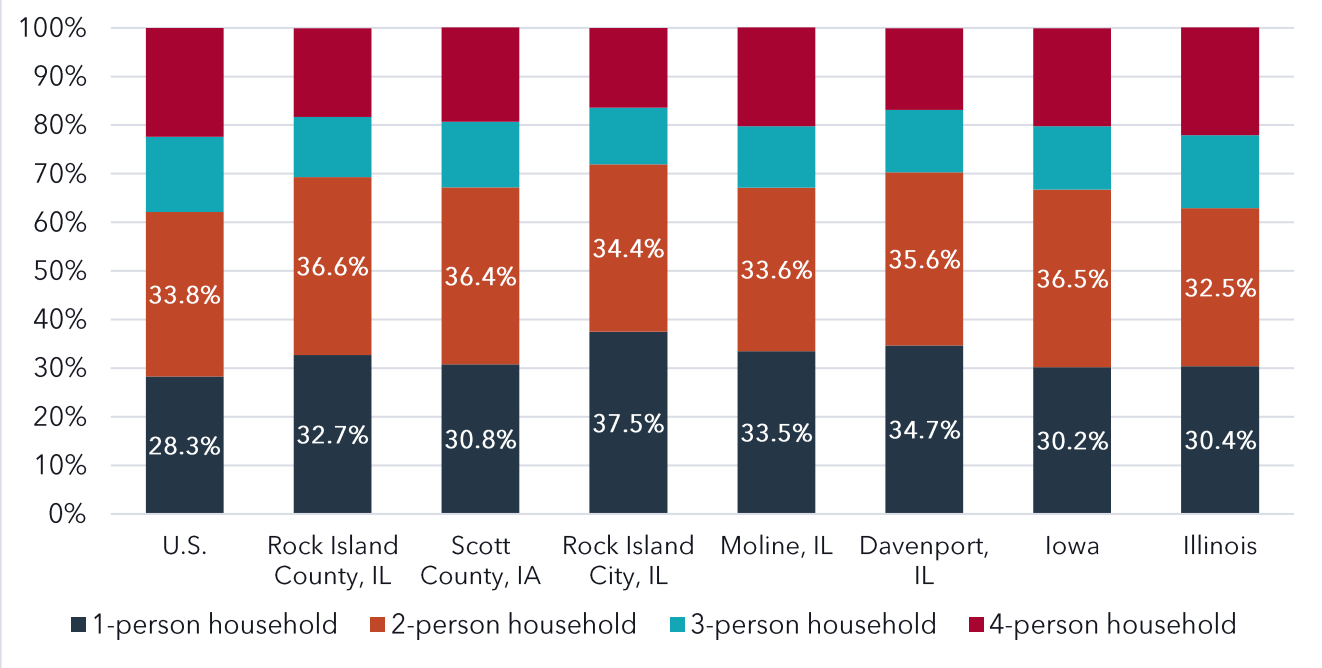
Source: U.S. Census Bureau, 2017-2022 American Community Survey, S0101

Population by Household Size

Household size is a good predictor of households' expectations for housing size (in terms of square footage). Census data provides a breakdown of households into four groups: one-person, two-person, three-person, and four-person-or-more households (Figure 5.7).

One- and two-person households are the most common, accounting for 60% of all households in each of the Tri-Cities. Notably, Rock Island has the highest percentage of one-person households (37.5%) among the areas compared. In contrast, Moline records the highest percentage of four-person households (20.3%).

Figure 5.7: Median Household Size

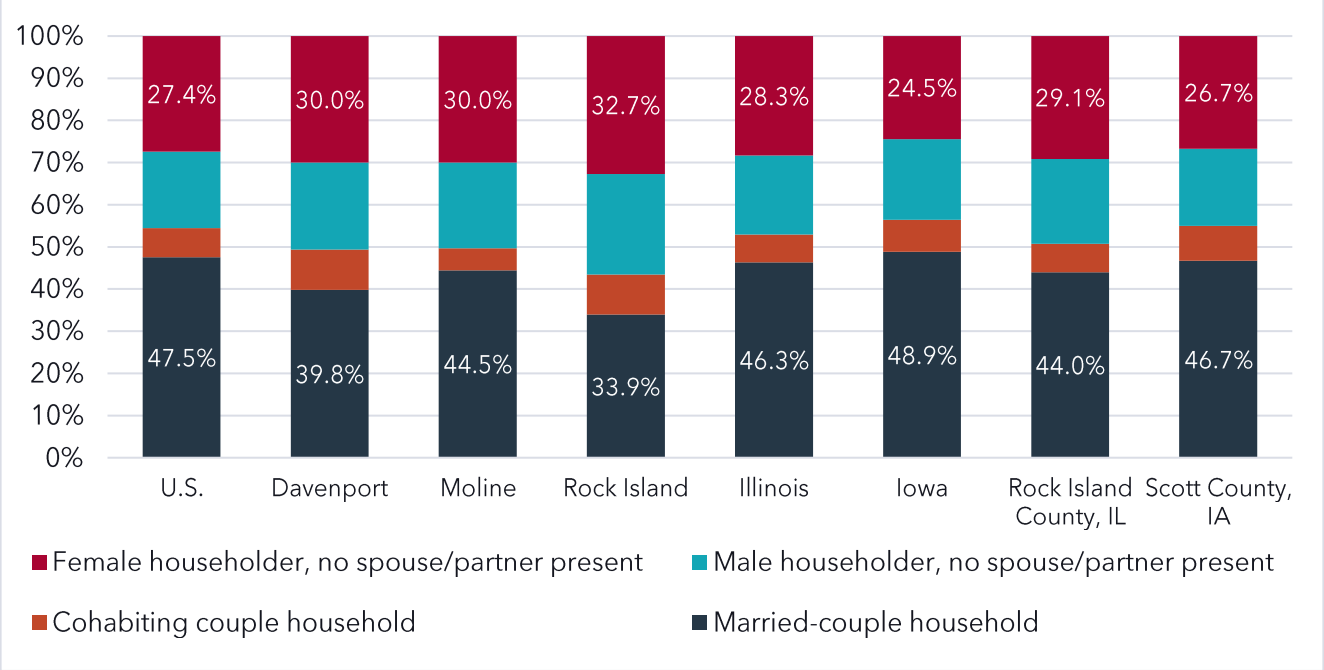


Source: U.S. Census Bureau, 2017-2022 American Community Survey, S2501

Population by Marriage Status

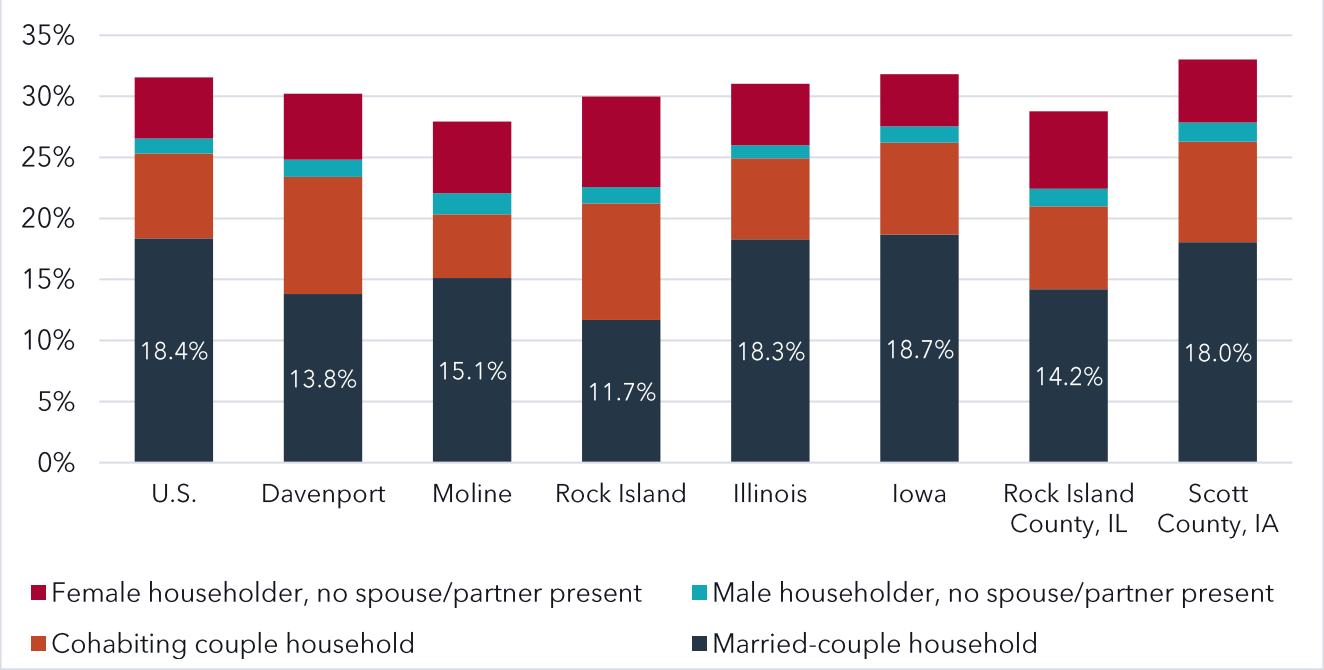
In Figure 5.8, Moline's percentage of married-couple households (44.5%) is close to that of the U.S. average (47.5%), while Rock Island reports a significantly lower percentage (33.9%). Among the Tri-Cities, Rock Island also has the highest percentage of households led by one female with no spouse or partner present (32.7%). When examining households with children, each of the Tri-Cities reports a lower percentage of married-couple households with children than the state averages for Iowa and Illinois, where this segment comprises approximately 18% of households. In Moline and Davenport, this group accounts for around 15% of households, while in Rock Island, it is 11.7% (Figure 5.9).

Figure 5.8: Family Composition by Household, 2022



Source: 2022 Census ACS 5-year Estimate, DP02

Figure 5.9: Percentage of Households with Children by Household Type, 2022



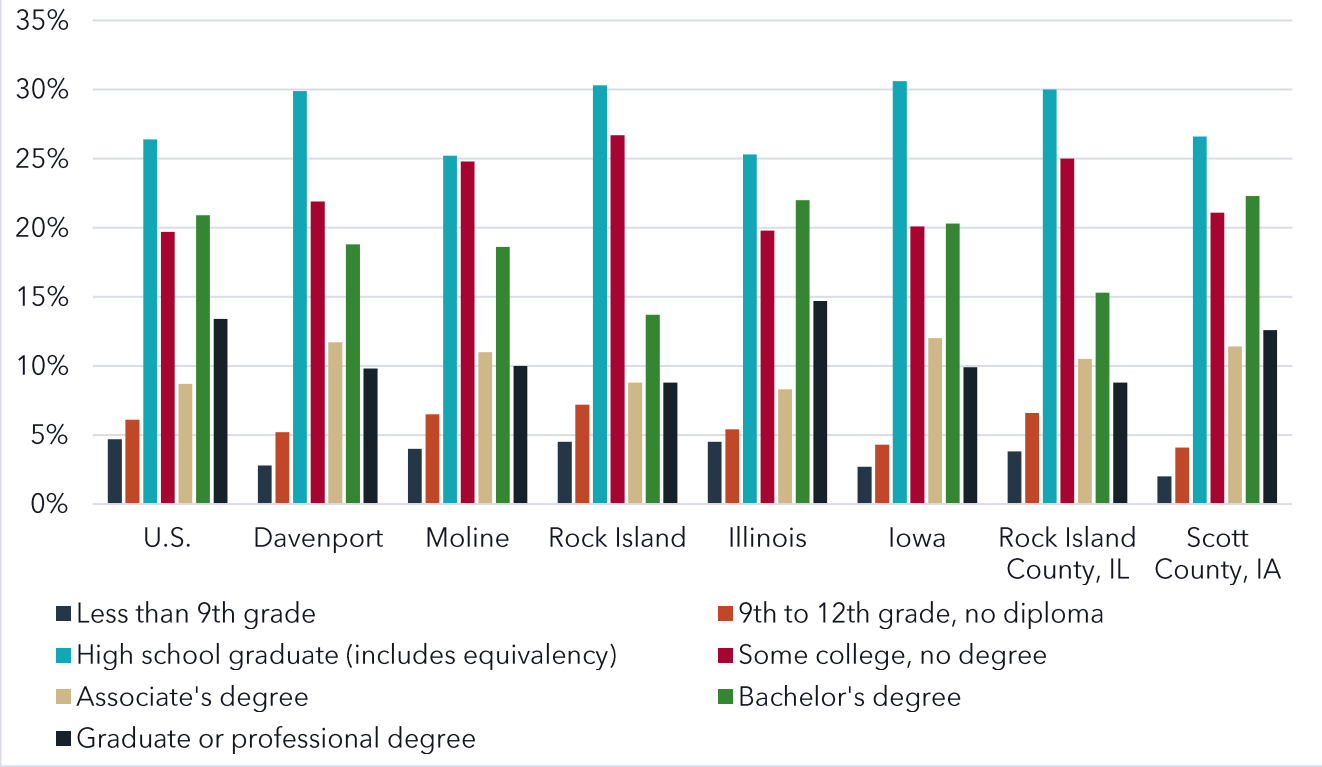
Source: 2022 Census ACS 5-year Estimate, DP02

Education

Educational statistics highlighted here are critical in evaluating a community's economic outlook, as education plays a significant role in poverty, employment, and disability rates.

The national average for bachelor's degree attainment is 20.9%. On this front, each of the Tri-Cities are below average, but Davenport and Moline are relatively close at 18%, compared to just 13.7% in Rock Island (Figure 5.10). For reference, Davenport and Moline also report slightly higher rates of graduate degrees than Rock Island (roughly 10% compared to 8.8%). While high school diplomas are the most common educational achievement across all three cities, Moline reports a lower high school graduation rate (25.2%) than Davenport, Rock Island, Iowa, and the U.S. (rates in these areas range between 26.4% and 30.3%). The high school graduation rate in Moline is roughly on par with that of Illinois.

Figure 5.10: Educational Attainment Population 25+, 2022



Source: U.S. Census Bureau, 5-year American Community Survey 2017-2022, Table S1501

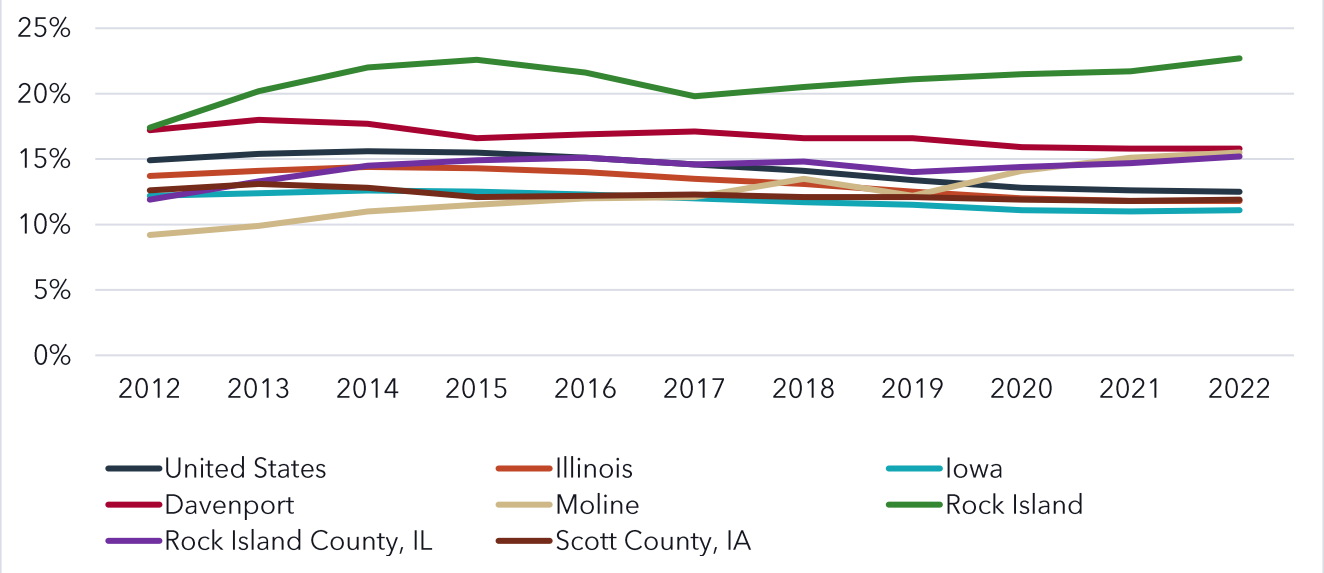
Underserved Populations

Underserved populations often struggle to afford market-rate housing, due to limited financial and social resources. Therefore, this section covers low-income, disabled, veteran and homeless populations in the Tri-Cities.

Population in Poverty

Between 2012 and 2022, Rock Island has consistently shown the highest percentage of population in poverty compared to Moline, Davenport, Iowa, Illinois, and the nation (Figure 5.11). Although Moline generally reported lower rates than the national average for most of the decade, it surpassed the national percentage starting in 2020 and peaked at 15.5% in 2022. Meanwhile, Davenport's poverty rate, while higher than the national average for much of the period, reached its low point in 2022 at 15.8%. Iowa consistently reported the lowest poverty rates among all regions compared, with Iowa, Illinois and Scott County showing similar rates in 2022 (around 11-12%), whereas Rock Island County was closer to the higher rates of the Tri-Cities at 15.2%.

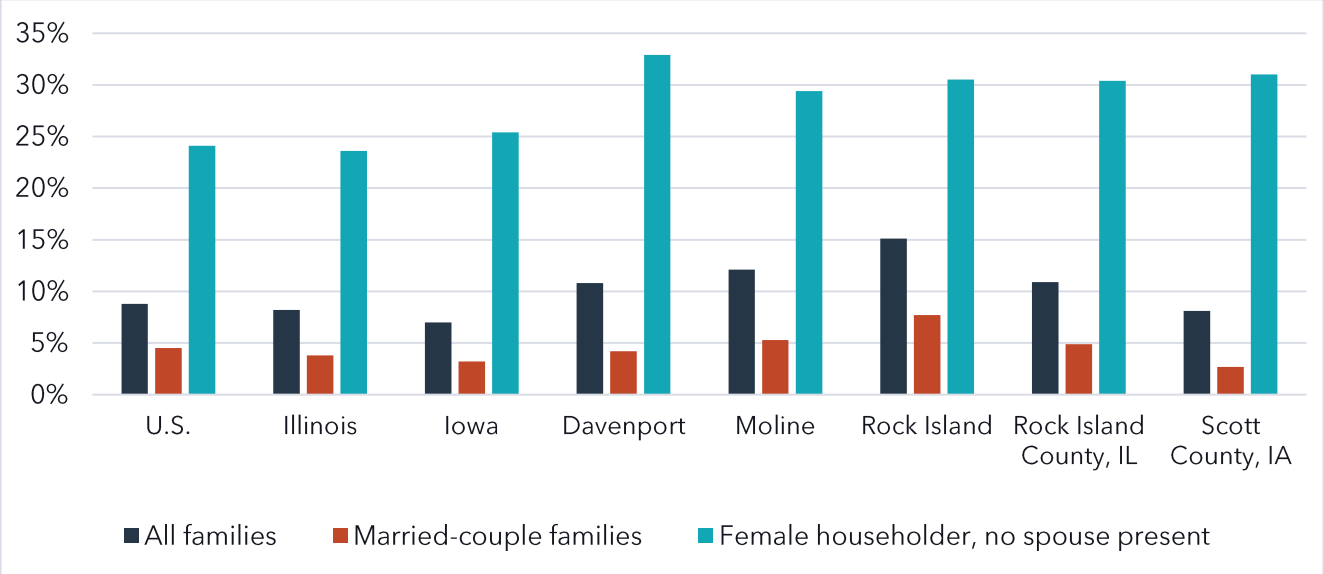
Figure 5.11: Percentage of Population in Poverty, 2012-2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S1701

The percentage of families in poverty led by a female householder with no spouse present ranges from 29.4% to 32.9% in the Tri-Cities (Figure 5.12). This range is notably higher than percentages noted in Illinois (23.6%), Iowa (25.4%) and the nation (24.1%). Around 80% of U.S. single-parent households are headed by single mothers, and almost a third of these live in poverty.[22]

Figure 5.12: Percentage of Families in Poverty by Composition, 2022



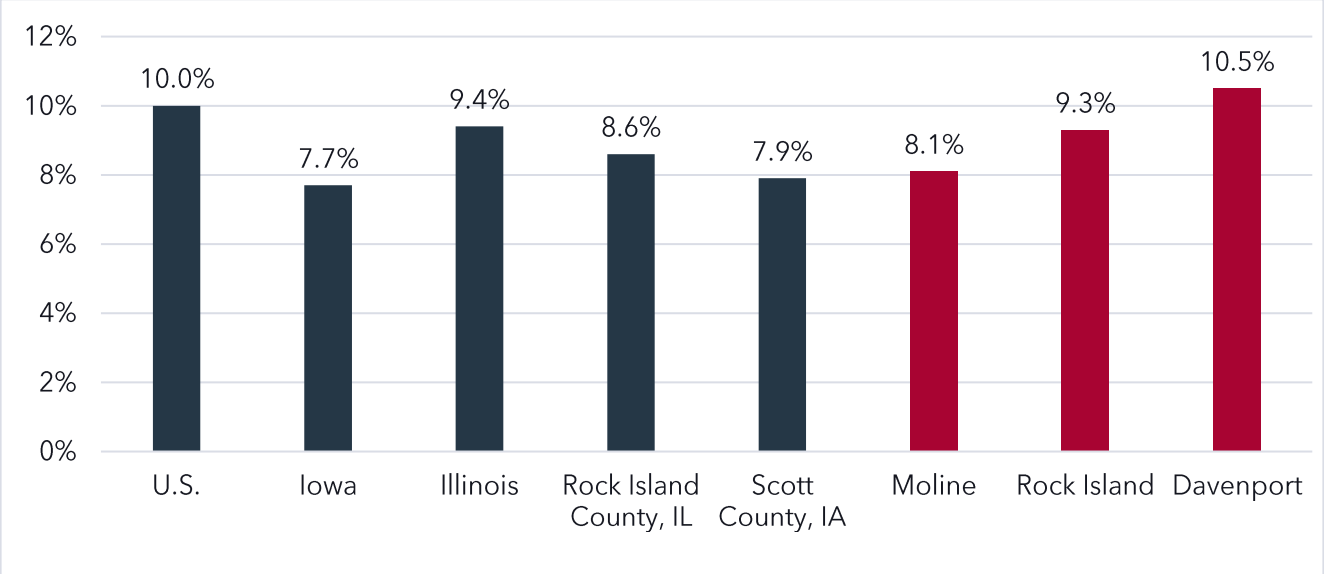
Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1702

Figure 5.13 shows the percentage of seniors in poverty. Out of all comparison areas – including the U.S. – Davenport has the highest percentage of this population in poverty (10.5%). Senior residents

[22] "America's Families and Living Arrangements: 2022", U.S. Census Bureau, 2022, https://www.census.gov/data/tables/2022/demo/families/cps-2022.html.

in Moline tend to fare better, with only 8.1% of seniors living in poverty. Iowa and Scott County report the lowest percentages shown in this figure, at 7.7% and 7.9%, respectively.

Figure 5.13: Percentage of Seniors (65 years +) in Poverty, 2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1701

Low Income Population Groups

The U.S. Department of Housing and Urban Development (HUD) typically classifies a household's income level based on the Area Median Income (AMI). AMI is used to establish Fair Market Rents (FMRs) and set income limits for HUD programs (Figure 5.14). A household at 30% of the Area Median Income (AMI), classified as Extremely Low Income, earns only 30% of the area's median income. The next category, Very Low Income, includes households earning between 30% and 50% of the area median income. Low Income households earn between 50% and 80% of the median, while Moderate Income households earn between 80% and 100%. Considering AMI levels, households can further be broken down by family type: Elderly Family, Elderly Living Along, Small Family, Large Family, and Other.

In Davenport, moderate-income Small Family households occupy 3.8% of the total housing units in the city, while Elderly Family households occupy only 2.0% (Figure 5.15). Large Family and Elderly Living Alone households each account for 1.0% of housing units. In Moline, Elderly Family and Elderly Living Alone households represent slightly larger shares, occupying 3.2% and 2.0% of Moline housing units respectively. In Rock Island, no moderate-income household type occupies more than 1% of the total housing units.

Household types in the Low, Very Low, or Extremely Low-Income categories generally occupy a larger share of housing in all three cities (Figure 5.16). In Davenport, Other households occupy 14.2% of units, while Elderly Living Alone households occupy 13.6%. In Moline, Elderly Living Alone households also represent a significant share (12.1%), and Small Family households occupy the highest share at 13.4%.

Figure 5.14: Area Median Income

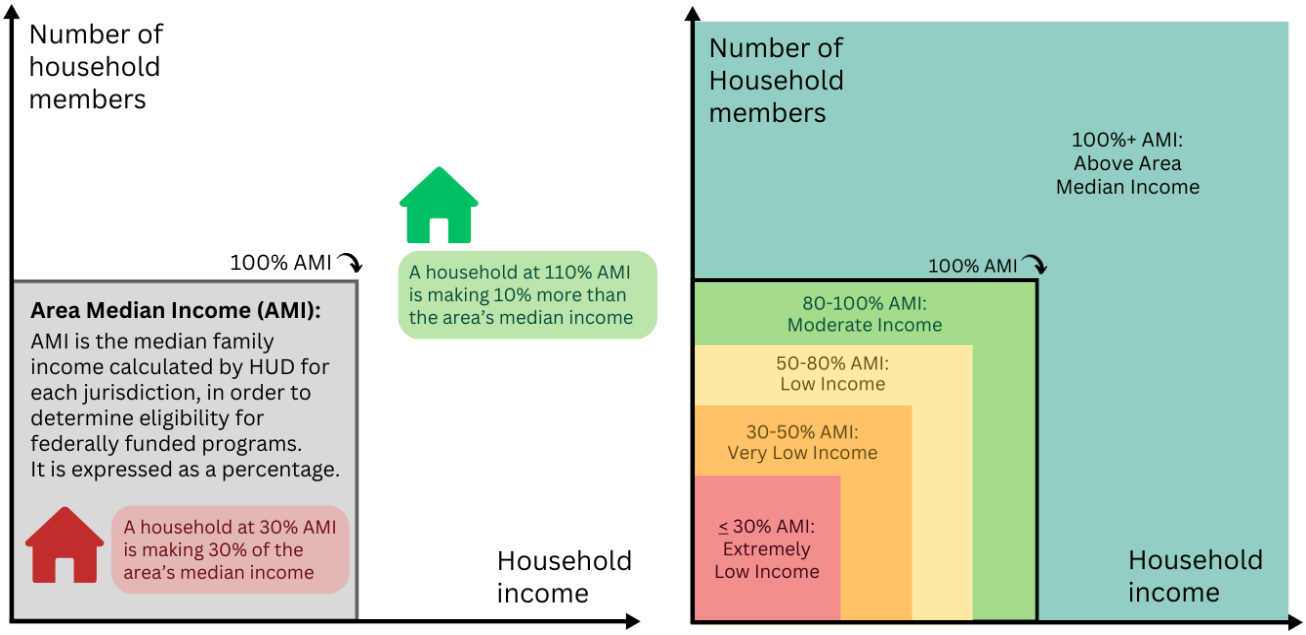
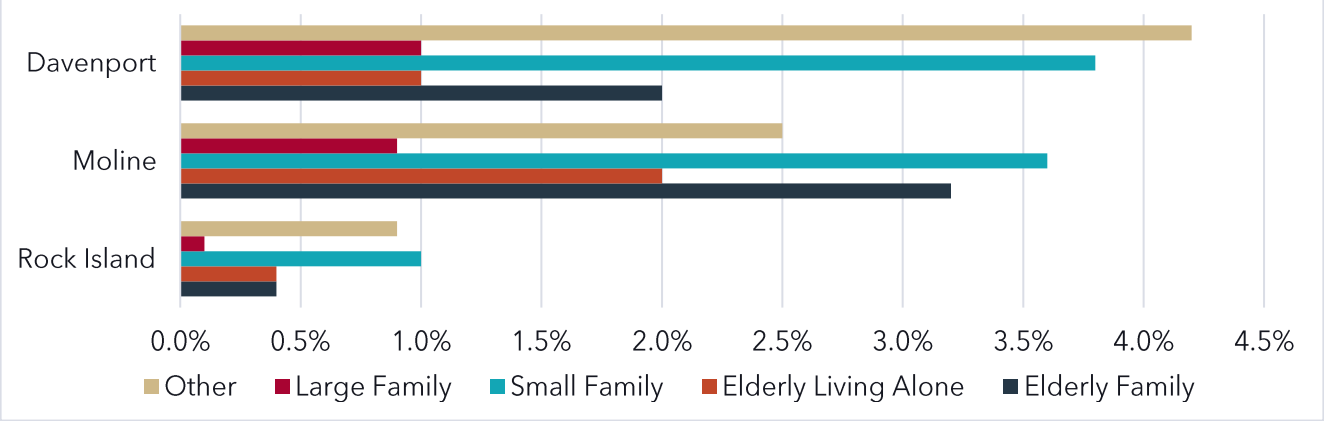
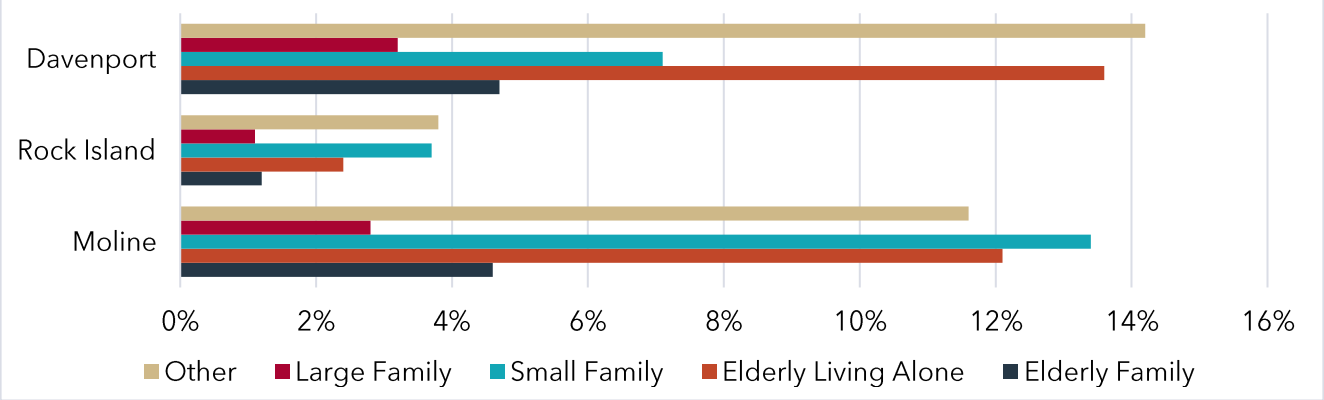


Figure 5.15: Moderate-Income Populations



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 5.16: Low, Very Low, and Extremely Low-Income Populations



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Disabilities

In 2022, each of the Tri-Cities reported a higher percentage of residents with at least one disability compared to Illinois, Iowa, and the U.S. (where 12.9% of the population report a disability). Rock Island had the highest percentage at 15.0%, followed by Davenport and Moline, each at 13.7%. Additionally, Rock Island County's disability rate (14.1%) was significantly higher than Scott County's (11.8%). Table 5.2 and Figure 5.17 show these metrics by each area of comparison. Disabilities broadly include difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

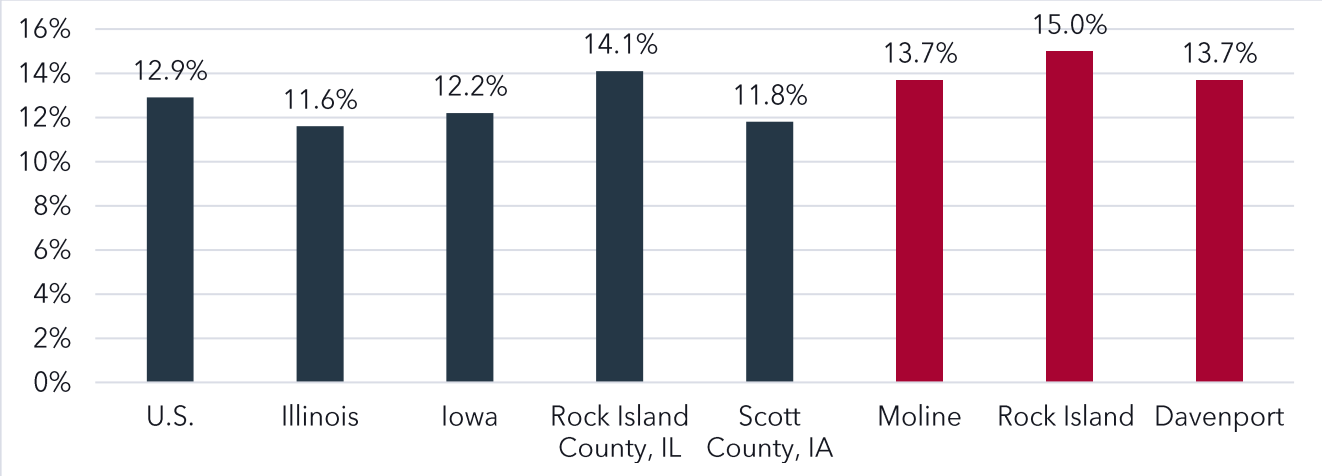
Disabled individuals are overrepresented in low-income populations and are less likely to participate in the labor force.[23] Just over a fifth (21%) of disabled persons in the U.S. report incomes below the poverty level.[24] Unfortunately, one family member's disability can negatively impact the economic well-being of an entire household, adding both financial and caregiving pressures. These challenges are often intensified by a lack of accessible housing, making it even more difficult for families to find suitable and affordable living arrangements.

Table 5.2: Population with Disabilities, 2022

Area	Population with a disability	Percentage with a disability
Davenport	13,670	13.7%
Moline	5,772	13.7%
Rock Island	5,518	15.0%
Rock Island County	19,864	14.1%
Scott County	20,370	11.8%
Iowa	382,163	12.2%
Illinois	1.45M	11.6%
U.S.	42M	12.9%

Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1810

Figure 5.17: Percentage of Population with Disabilities, 2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1810

[23] "Disability and Socioeconomic Status", American Psychological Association, 2010, https://www.apa.org/pi/ses/resources/publications/disability#:~:text=Despite%20these%20and%20other%20forms,age%20and%20want%20to%20work.

[24] U.S. Census Bureau, 2022 American Community Survey 1-Year Estimates, Table B18130.

Veterans

The veteran population is declining in the Tri-Cities region, mirroring a national trend. While Davenport's veteran population decreased by 10% – the same rate as the national average – the decline was more pronounced in Moline and Rock Island, where the veteran population dropped by two to three times that rate between 2017 and 2022 (Table 5.3).

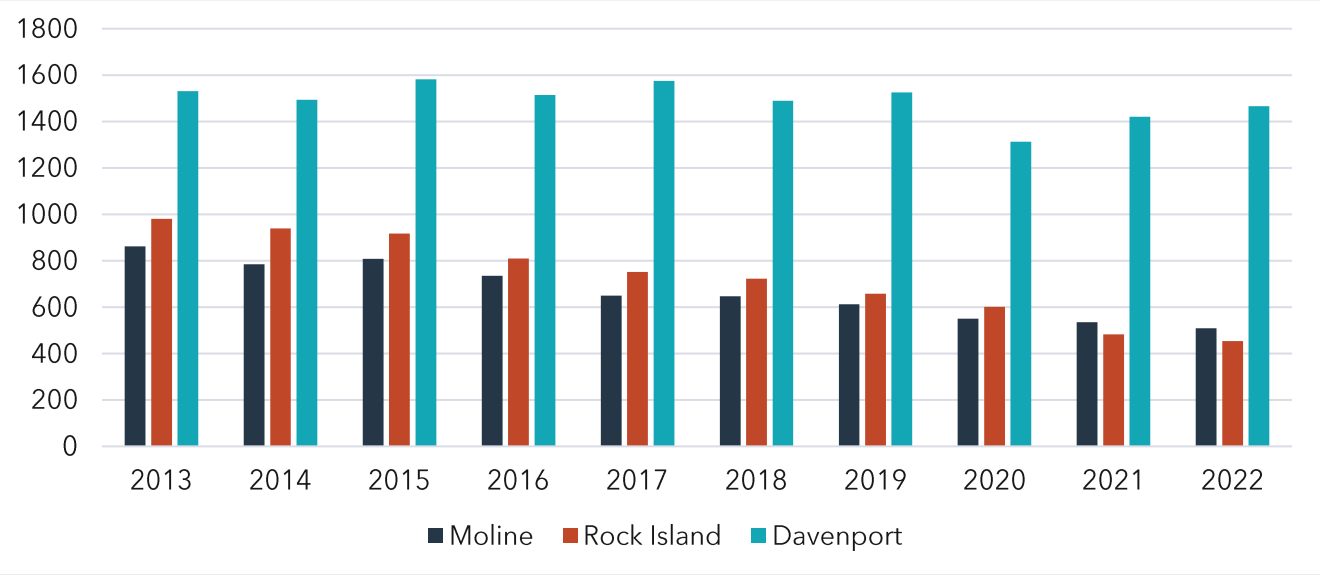
In 2022, the percentage of veterans with a disability was similar across the Tri-Cities: 23.1% in Moline, 26.3% in Rock Island, and 25.0% in Davenport (Figure 5.18).[25] The rates of veterans experiencing poverty followed a similar pattern, with 7.1% in Moline, 8.2% in Rock Island, and 10.4% in Davenport (Figure 5.19).[3]

Table 5.3: Veteran Population

Region	2017	2022	Numeric Change	Percent Change
Davenport	6,633	5,972	(661)	(10.0%)
Moline	2,959	2,225	(734)	(24.8%)
Rock Island	2,520	1,766	(754)	(29.9%)
Rock Island County	10,078	8,560	(1,518)	(15.1%)
Scott County	11,868	10,416	(1,452)	(12.2%)
Illinois	614,725	518,426	(96,299	(15.7%)
Iowa	193,451	171,836	(21,615)	(11.2%)
U.S.	19M	17M	(2M)	(10.0%)

Source: U.S. Census Bureau, 5-year American Community Survey, 2017- 2022, Table S2101

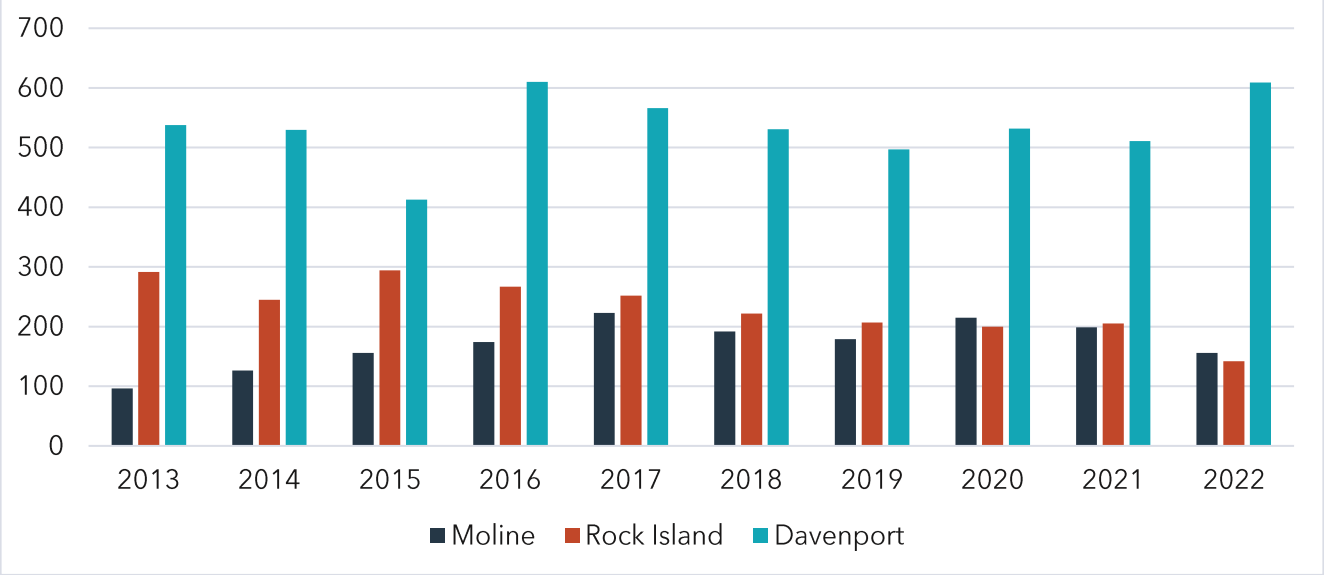
Figure 5.18: Disabled Veterans, 2013-2022



Source: U.S. Census Bureau, 5-year American Community Survey, 2013-2022, Table S2101

[25] U.S. Census Bureau, 5-year American Community Survey, 2022, Table S2101.

Figure 5.19: Veterans in Poverty, 2013-2022

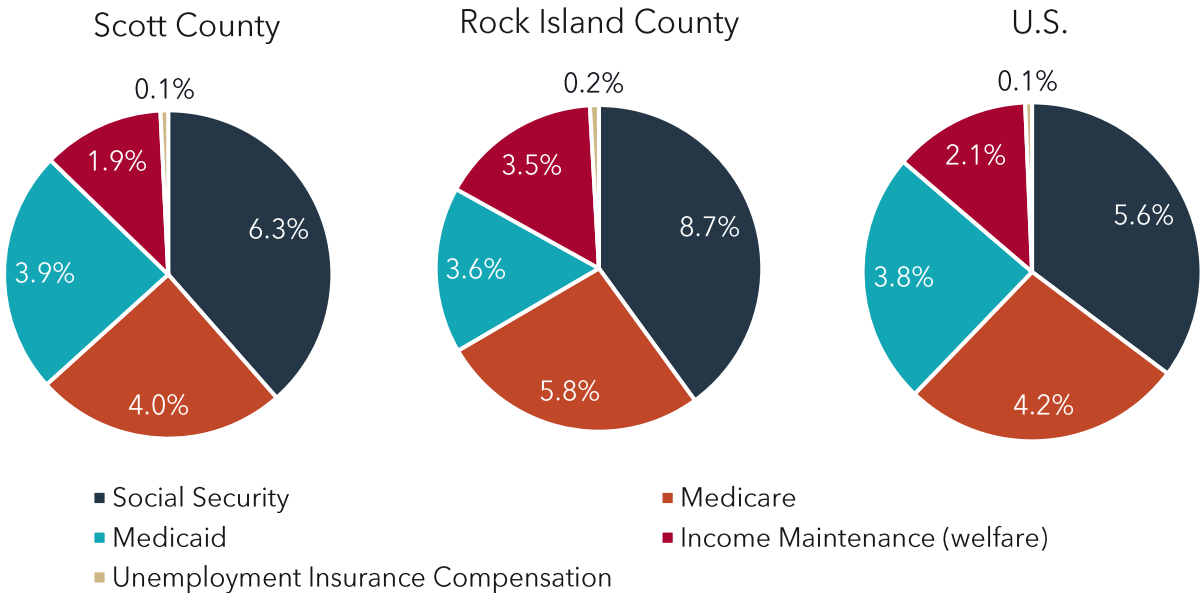


Source: U.S. Census Bureau, 5-year American Community Survey, 2013-2022, Table S2101

Transfer Payments

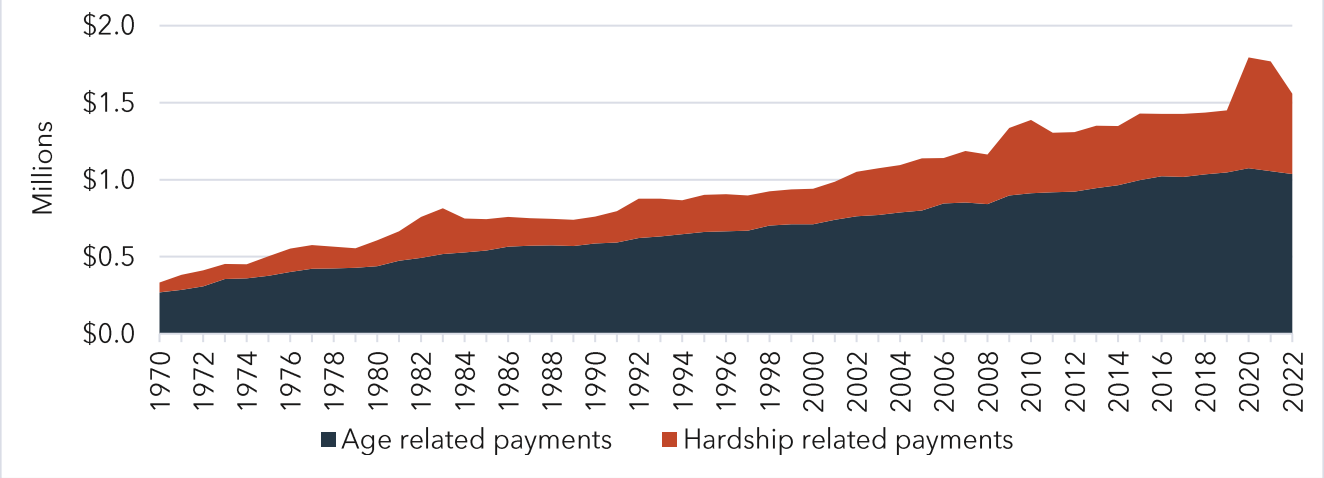
Age-related transfer payments (Medicare and Social Security) account for 10.3% of income in Scott County and 14.5% in Rock Island County, compared to 9.8% nationwide (Figure 5.20). Since 2008, both age-related and hardship-related payments have increased in both Counties. Between 2014 and 2019, hardship-related payments remained relatively stable in Rock Island County (Figure 5.21). In Scott County, however, these payments increased significantly, rising from around $1.6 million in 2014 to just under $1.8 million in 2019 (Figure 5.22). Both counties experienced a spike in hardship-related payments in 2020.

Figure 5.20: Percent of Total Personal Income from Transfer Payments, 2022



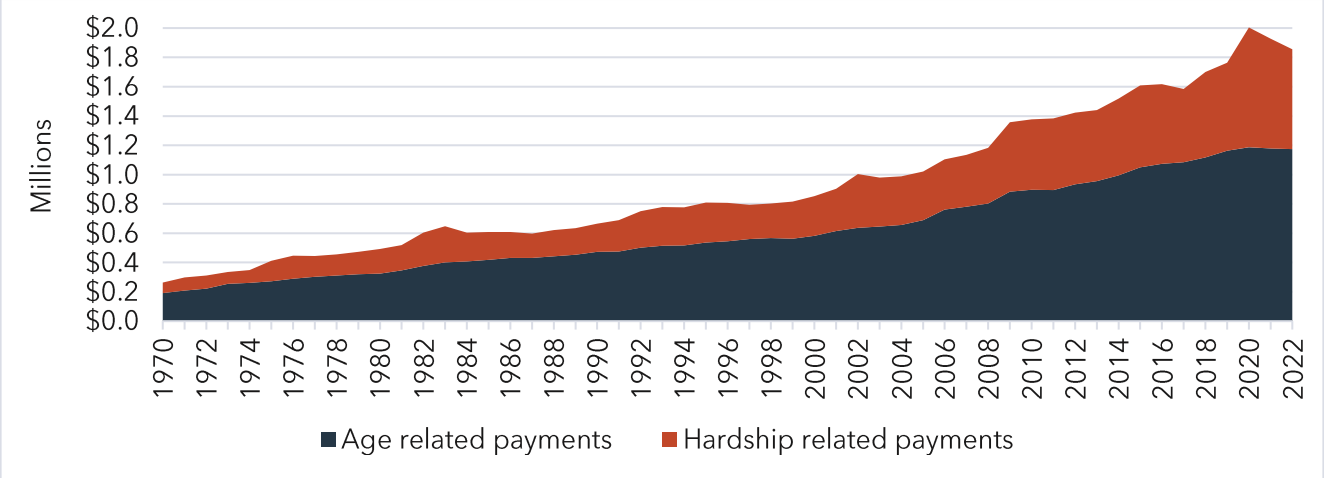
Source: Bureau of Economic Analysis, 2022

Figure 5.21: Income from Transfer Payments in Rock Island County, 1970-2022



Source: Bureau of Economic Analysis, 2022

Figure 5.22: Income from Transfer Payments in Scott County, 1970-2022



Source: Bureau of Economic Analysis, 2022

Homeless Population

Figures 5.23 and 5.24 show the Point In Time (PIT) Count for Scott County and the Northwestern Illinois Regions. This PIT Count, developed by the U.S. Department of Housing and Urban Development (HUD) and conducted on a single night each January, is the primary method used to analyze homelessness.[26] It tracks both sheltered and unsheltered individuals.

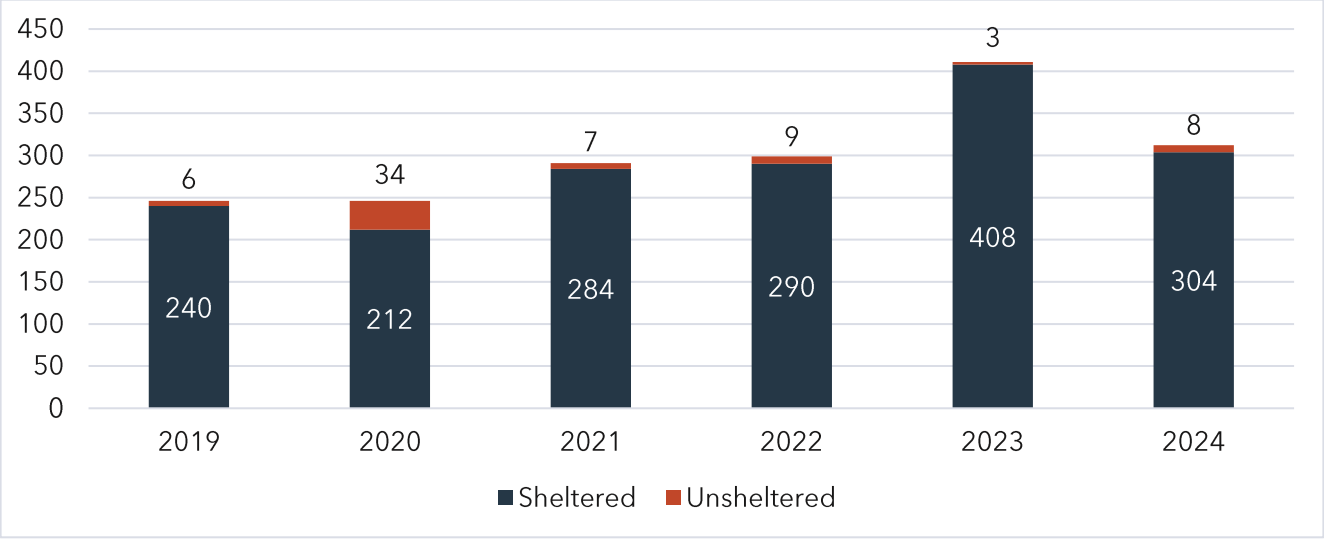
Homelessness is challenging to measure accurately, especially in non-metro areas, due to both reporting challenges and reluctance among individuals to disclose their status. As a result, actual homelessness figures may be underreported. Additionally, COVID-19 may have impacted the PIT

[26] The HUD PIT Count is conducted by Continuum of Care (CoC) regions, which often cover multiple counties. In Iowa, all counties except Polk, Pottawattamie, and Woodbury are covered by the Balance of State CoC, with data available by county from the Institute for Community Alliances since 2019 (https://icalliances.org/pit). For Illinois, the most granular homelessness data for the Tri-Cities region comes from the Northwestern Illinois CoC, which oversees 15 counties, including Rock Island and other neighboring counties.

counting process during 2020. However, it's worth noting that methods for counting homeless populations have likely improved over time. This may partially explain the higher numbers reported in recent years.

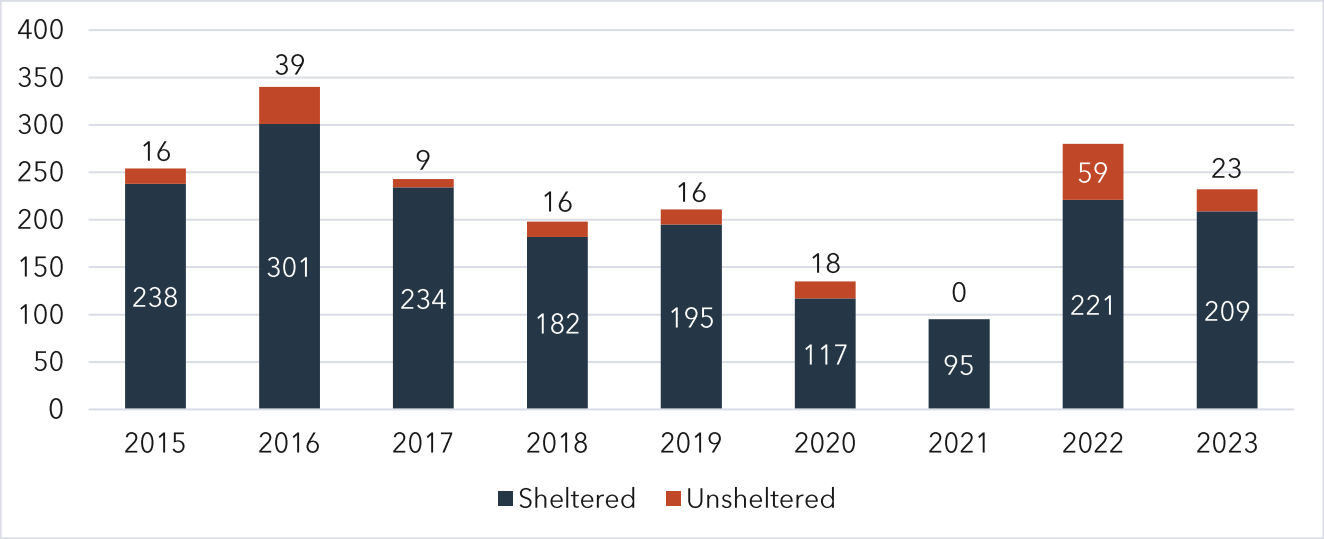
In Scott County, the number of sheltered individuals increased from 212 in 2020 to 284 in 2021 (Figure 5.23). Two years later, in 2023, this number surged to 408. Northwestern Illinois followed a slightly different trend (Figure 5.24). After 2020, the number of sheltered individuals decreased slightly from 117 to 95. However, in 2022, the number of unsheltered individuals spiked to 221. Although the white population has consistently represented the largest share of the homeless population in Northwestern Illinois since 2015 (Figure 5.25 and Table 5.4), the number of individuals identifying as Black, African American, or African surged in 2016 and again in 2022.

Figure 5.23: Scott County PIT Homeless Counts, 2019-2024



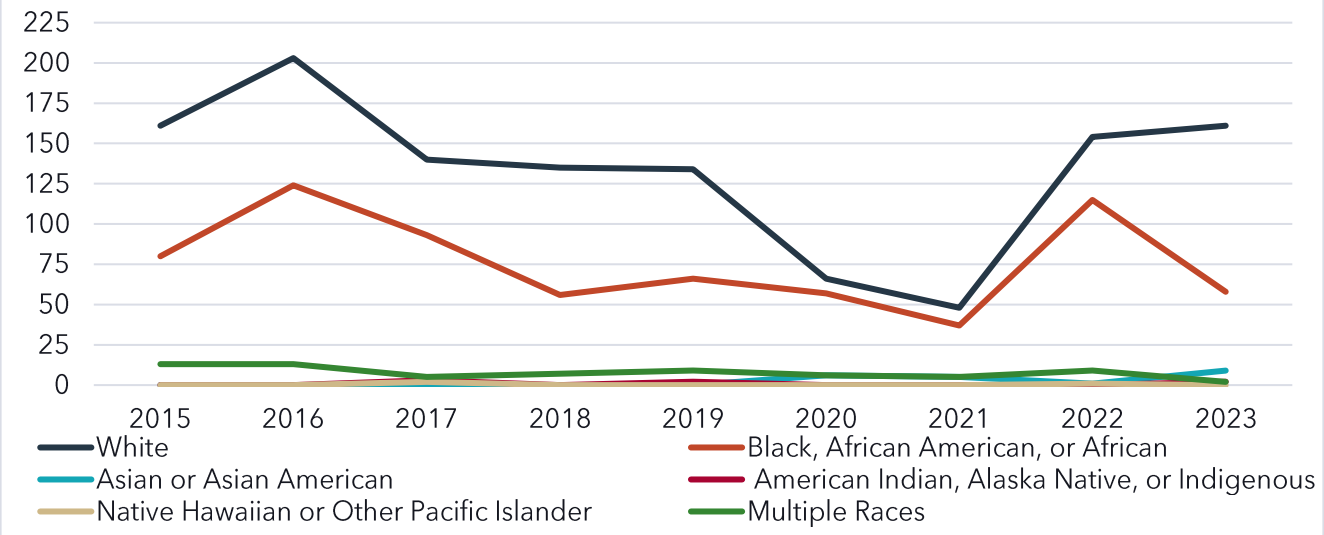
Source: Institute for Community Alliances using HUD PIT Data, Iowa Data Dashboards

Figure 5.24: Northwestern Illinois CoC PIT Homeless Counts, 2015-2023



Source: HUD 2007-2023 PIT Estimates by CoC

Figure 5.25: Demographics of Homeless in the Northwestern Illinois CoC, 2015-2023



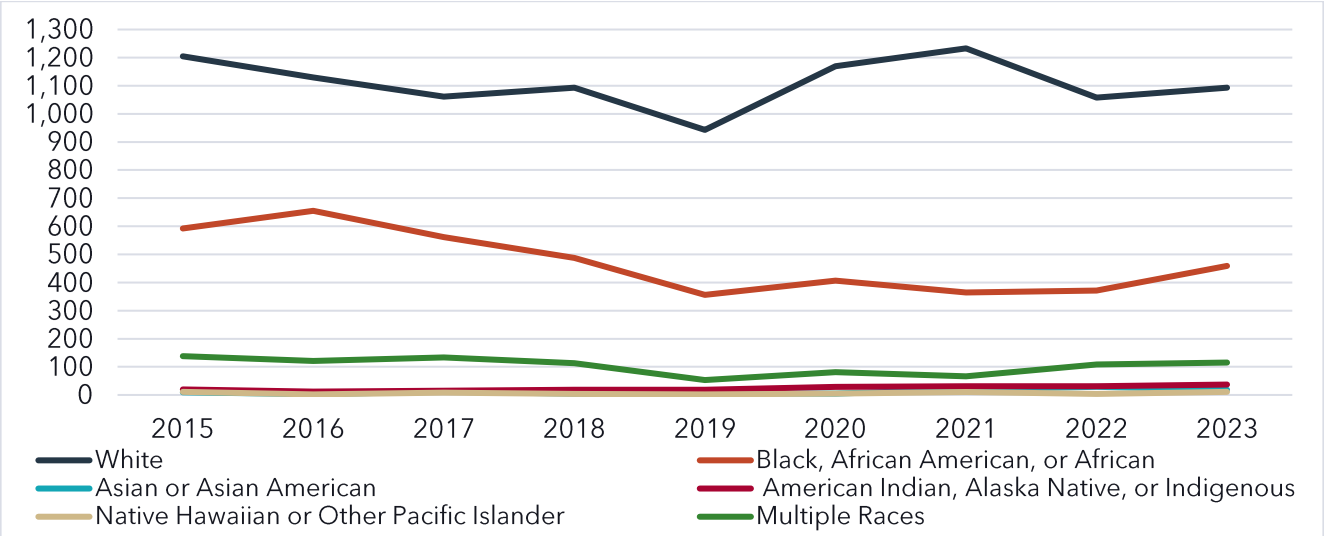
Source: HUD 2007-2023 PIT Estimates by CoC

Table 5.4: Demographics of Homeless in the Northwestern Illinois CoC, 2015-2023

	2015	2016	2017	2018	2019	2020	2021	2022	2023
White	161	203	140	135	134	66	48	154	161
Black, African American, or African	80	124	93	56	66	57	37	115	58
Asian or Asian American	0	0	0	0	0	6	5	1	9
American Indian, Alaska Native, or Indigenous	0	0	3	0	2	0	0	0	2
Native Hawaiian or Other Pacific Islander	0	0	2	0	0	0	0	1	0
Multiple Races	13	13	5	7	9	6	5	9	2

Source: HUD 2007-2023 PIT Estimates by CoC

Figure 5.25: Demographics of Homeless in the Iowa Balance of State CoC, 2014-2023



Source: HUD 2007-2023 PIT Estimates by CoC

Table 5.5: Demographics of Homeless in the Iowa Balance of State CoC, 2015-2023

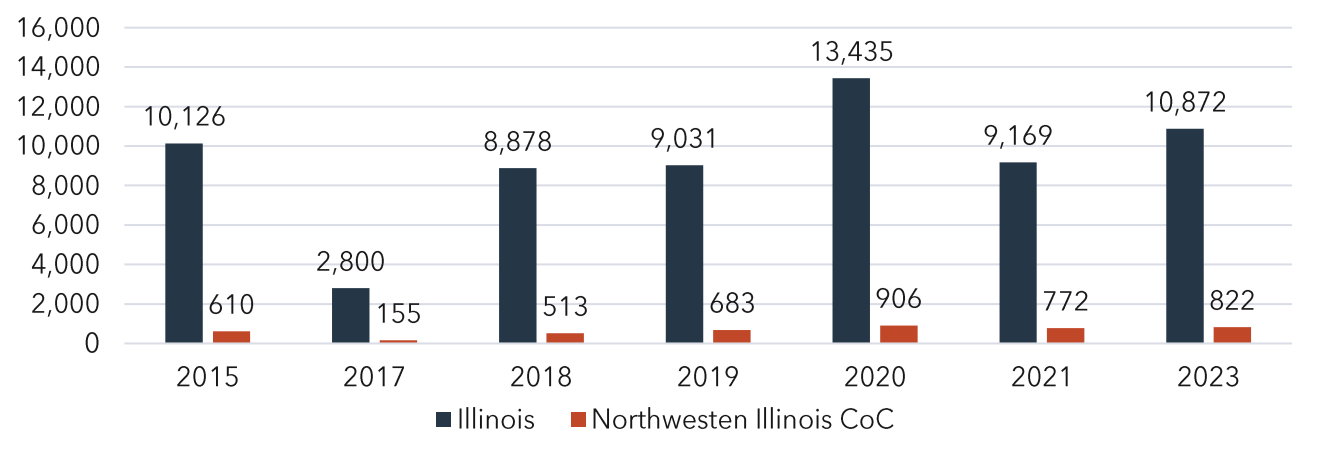
	2015	2016	2017	2018	2019	2020	2021	2022	2023
White	1,205	1,130	1,061	1,093	943	1,169	1,233	1,058	1,093
Black, African American, or African	592	655	562	488	356	407	365	371	459
Asian or Asian American	9	3	12	5	6	5	20	29	18
American Indian, Alaska Native, or Indigenous	20	12	15	18	19	29	31	31	37
Native Hawaiian or Other Pacific Islander	11	2	8	4	2	5	10	4	11
Multiple Races	138	121	134	113	53	81	66	108	115

Source: HUD 2007-2023 PIT Estimates by CoC

Because the PIT Count reflects data from only a single day each year, it doesn't capture the full scope of homelessness over time. To address this limitation, the Illinois Department of Human Services (IDHS) and the Institute for Community Alliances (ICA) in Iowa also use Homeless Management Information Systems (HMIS) – databases that track the characteristics and service needs of individuals experiencing or at risk of homelessness. In other words, while PIT Counts provide a snapshot of the homeless population on one day, HMIS data offer a more comprehensive view of those served by various homelessness programs and services.

IDHS reported that, in 2023, a total of 10,872 individuals in Illinois sought participation in Homeless Prevention Services, including 822 in the Northwestern Illinois CoC (Figure 5.26). This program offers rental, mortgage, and utility assistance to households facing immediate risk of eviction, foreclosure, or homelessness, as well as to those currently experiencing homelessness.

Figure 5.26: Illinois Counts of Individuals Served by Homelessness Prevention Services, 2015-2023

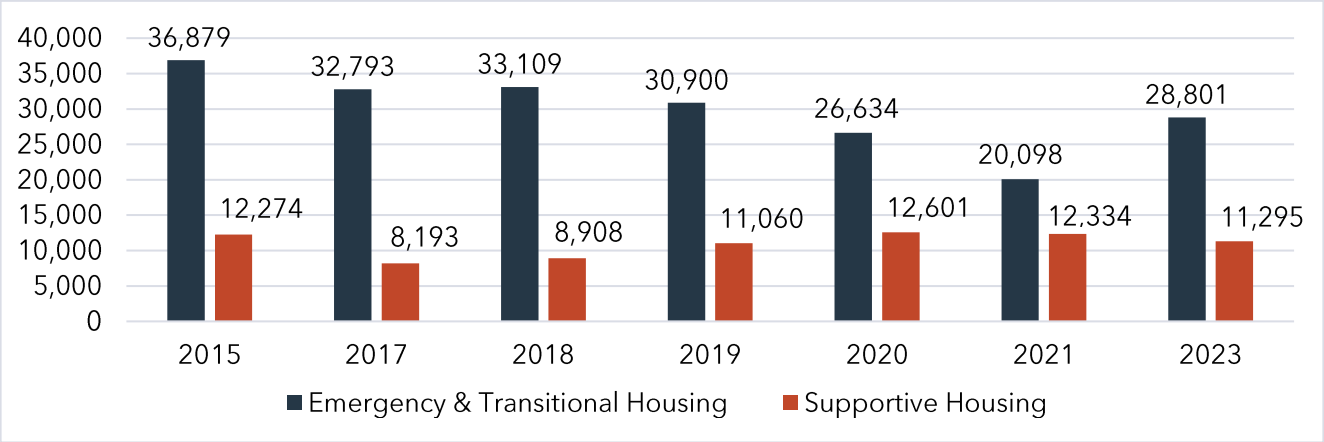


Source: Illinois Department of Human Services, Homeless Prevention Annual Reports 2015 – 2023 (note that data for 2022 and 2016 are missing from this dataset)

The Illinois Emergency and Transitional Housing Program was established to provide immediate food and shelter for homeless individuals (Figure 5.27). Since 2015, the number of individuals served by Emergency and Transitional Housing services has decreased, from 36,879 in 2015 to

28,801 in 2023. A much smaller proportion of individuals have participated in the Supportive Housing Program, which offers housing along with supportive services – such as financial counseling, mental health care, and substance abuse services – to help individuals in need maintain stable housing.

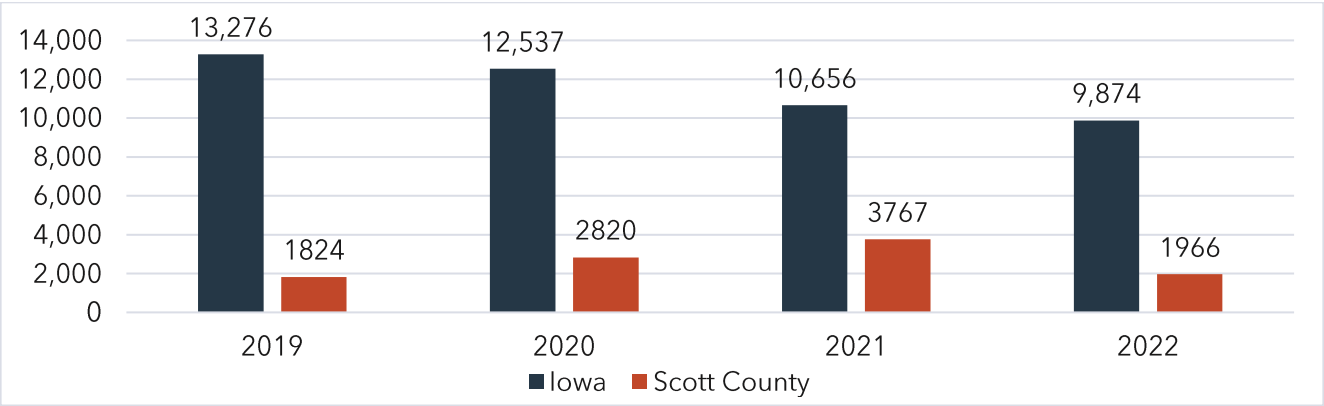
Figure 5.27: Illinois Counts of Individuals Served by Emergency, Transitional, and Supportive Housing Services, 2015-2023



Source: Illinois Department of Human Services, Emergency Housing Annual Reports, 2015 – 2023 (note that data for 2022 and 2016 are missing from this dataset)

ICA publishes annual *State of Homelessness in Iowa* reports, with data available by county from 2019 onward.[27] In 2022, agencies using the HMIS system in Iowa served 30,712 people, including 9,874 classified as "literally homeless or at immense risk," who received services such as emergency shelter, safe haven, outreach, and transitional housing (Figure 5.28). In Scott County, these figures were 4,064 and 1,966, respectively. It's important to note that HMIS data depends on the aid programs available in each region and the reporting practices of service providers; totals also vary with the number and capacity of providers assisting homeless individuals each year.

Figure 5.28: Iowa Counts of Individuals Served by Homelessness Services (literally homeless or at risk), 2019-2022



Source: Institute for Community Alliances, State of Homelessness in Iowa annual reports using HMIS Data

[27] Institute for Community Alliances, State of Homelessness in Iowa Annual Reports Using HMIS Data, accessed November 2024, https://icalliances.org/iowa-reports-archive.

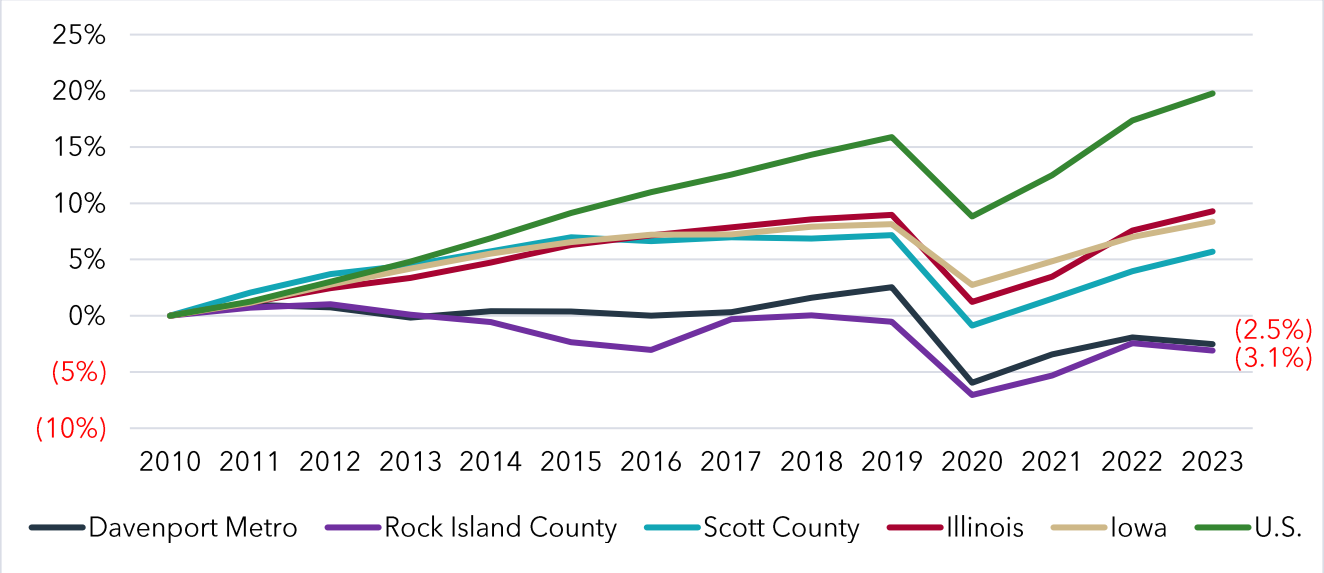
Economic Drivers

Labor Force, Earnings, and Establishments

This section covers a series of indicators that provide insight into the Tri-Cities region's economic health and employment trends. For additional City-Specific Tables and Figures, please refer to Volume II: Tri-Cities Individual Assessments.

Between 2010 and 2019, cumulative employment growth in the Davenport MSA was just 2.5% (Figure 5.29).[28] While the Tri-Cities saw minimal growth over this nine-year period, other areas experienced higher rates: 7.2% in Scott County, 8.1% in Iowa, 9.0% in Illinois, and 15.9% nationwide. By 2023, the Davenport MSA's growth rate had declined more sharply than any other region in this group, falling from 2.5% to -2.5%. Rock Island County was close behind, with a rate that dropped from -1.0% in 2019 to -3.1% in 2023. Of all regions shown, only the national employment rate came close to reaching the 2023 value predicted by its 2019 trajectory.

Figure 5.29: Cumulative Annual Employment Growth Rate, 2010-2023

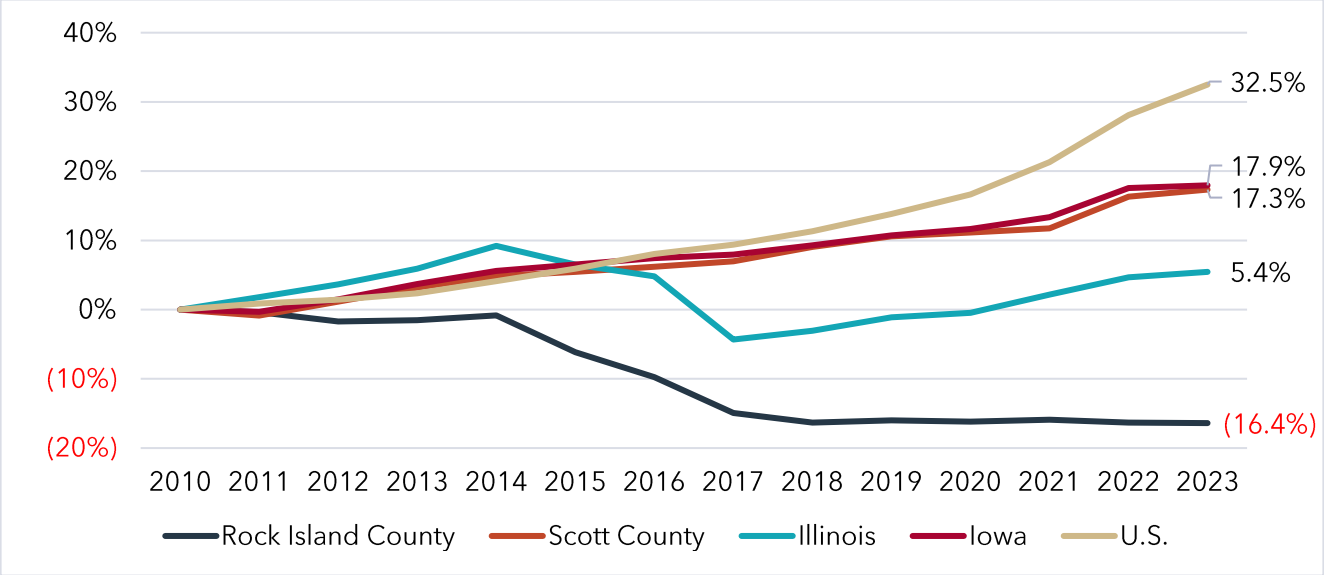


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Growth in the number of establishments is a strong indicator of a growing economy. Between 2010 and 2023, Rock Island County experienced a significant decline, losing 16.4% of its establishments (Figure 5.30). This loss is unique compared to other regions of comparison. Although Illinois (5.4%), Scott County (17.3%), and Iowa (17.9%) saw positive growth, they still trailed behind the national growth rate of 32.5%.

[28] The Cumulative Annual Employment Growth Rate tracks changes in employment over time. In Figure 68 the year 2010 Is treated as a base year, with each subsequent year's growth or decline represented as a percentage of Its 2010 value.

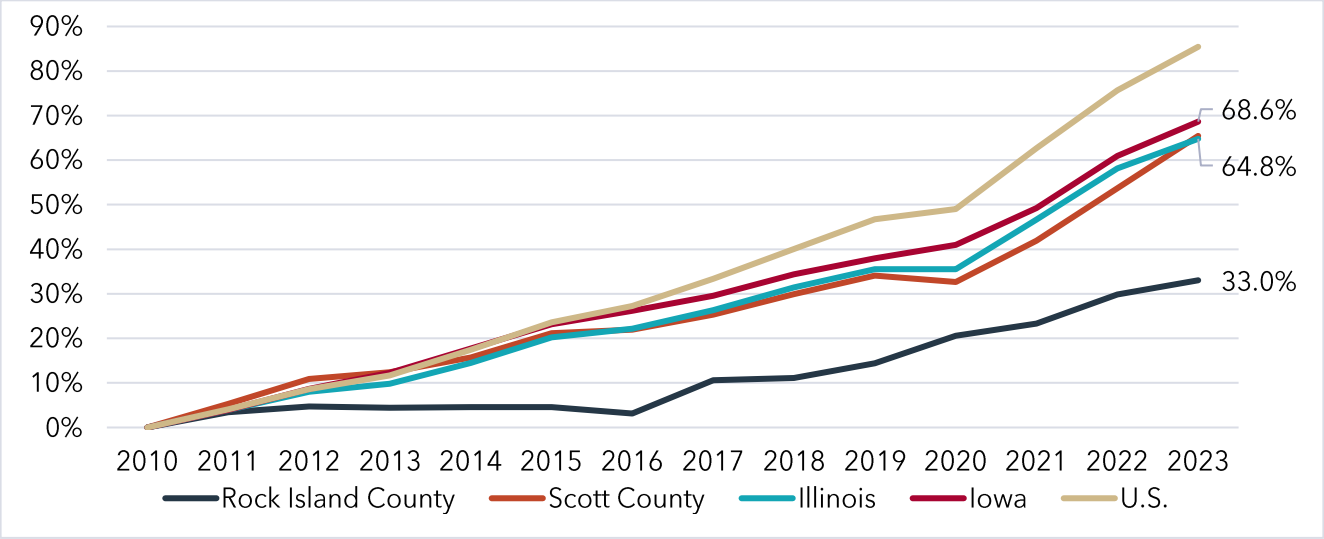
Figure 5.30: Cumulative Annual Establishment Growth Rate, 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Wage growth in Rock Island County has also lagged behind state and national rates over the same period (Figure 5.31). By 2019, cumulative wage growth in Rock Island County was only 14.4%, whereas in Illinois, Iowa, and Scott County growth ranged from 34% to 38%. National growth during the period (46.7%) was even higher, over three times higher than that of Rock Island County. While all regions of comparison experienced a noticeable increase in wage inflation starting in 2020, wage growth in Rock Island County has continued to increase at a slower rate. By 2023, the U.S. cumulative wage growth rate reached 85.4% since 2010, with the state and county rates only reaching between 65% and 69%. Rock Island County still trails far behind, at only 33.0% cumulative wage growth since 2010. This slow growth is concerning, as wage growth is an important indicator of the demand for workers and their skills in a region and reflects households' ability to keep up with inflation and climb the housing ladder.

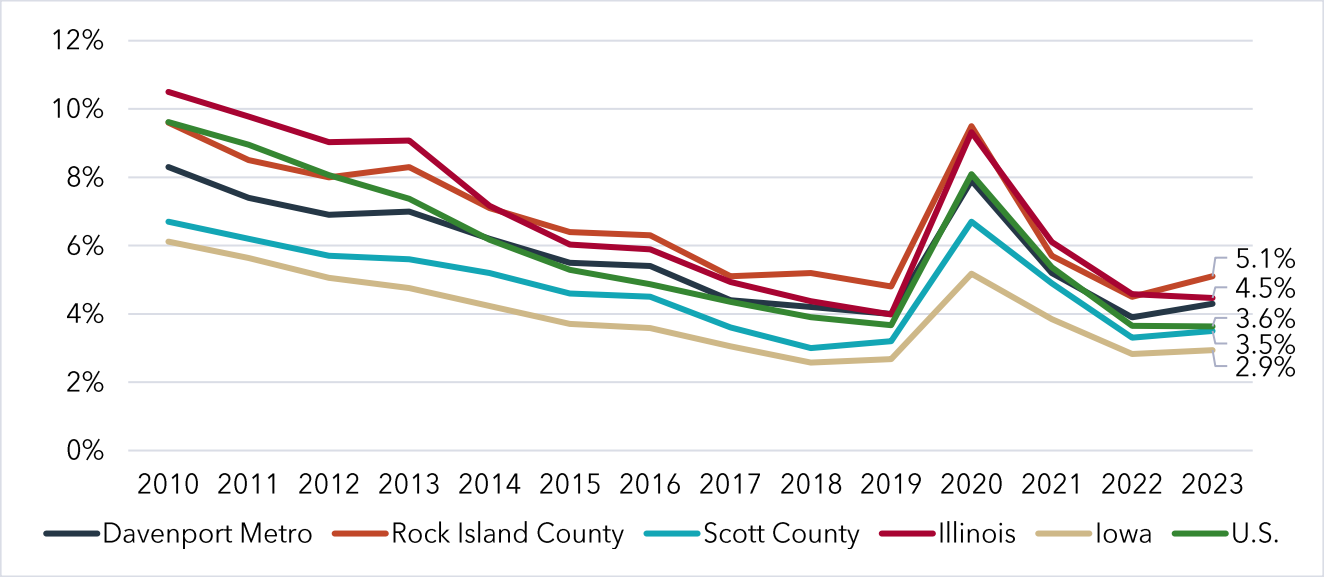
Figure 5.31: Annual Wage Growth Rate 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Unemployment rates in Rock Island County and Illinois have generally been higher than the national average and those in Scott County, Iowa, and the Davenport MSA (Figure 5.32). From 2010 to 2019, all compared regions generally experienced a downward trend in unemployment, with slight increases in Rock Island County and Illinois in 2013. The Covid-19 pandemic in 2020 caused unemployment to spike across all regions, but rates have mostly returned to pre-pandemic levels. In the Davenport MSA, unemployment dropped from just under 8% in 2020 to 3.9% in 2022, then rose slightly to 4.3% in 2023.

Figure 5.32: Annual Rate of Unemployment 2010-2023



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Employment & Earnings by Industry

Employment and earnings by industry data highlight economic shifts, geographical differences, and recent layoffs in the Tri-Cities (Tables 5.6-5.7).

Manufacturing, a significant part of the local economy, faced major challenges. Moline experienced the largest decline with a loss of 1,190 manufacturing jobs from 2017 to 2022. Rock Island experienced a smaller loss of 162 jobs, while Davenport gained 237 jobs. The negative trend has continued into 2024, with John Deere's recent announcements of layoffs due to job shifts and weak demand.

Beyond manufacturing, Moline experienced job losses in sectors such as Arts, Entertainment, and Recreation and Accommodation and Food Services (over 300 jobs lost between the two sectors) and Wholesale Trade (over 200 jobs lost). However, positive trends were observed in Public Administration (+527 jobs) and Other Services (+343 jobs), as well as Finance/ Insurance, Real Estate, and Agriculture.

Rock Island experienced significant job losses, including nearly 800 positions in Educational Services. Additional declines were seen in Health Care and Social Assistance (199 jobs lost) and Professional, Scientific, and Technical Services (213 jobs lost). On the positive side, job growth was recorded in Transportation and Warehousing (+362 jobs), Arts, Entertainment, and Recreation (+172 jobs), and Finance and Insurance (+154 jobs).

Losses in Davenport were less severe: 314 jobs were lost in Arts, Entertainment, and Recreation; 2016 jobs in Health Care and Social Services, and 180 jobs in Real Estate and Rental/Leasing. Increases in Construction (+891), Educational Services (+481), and Transportation and Warehousing (+230) were significant.

Table 5.6: Employment by Industry, 2024

	Moline	Rock Island	Davenport
Total Employed	20,299	17,196	51,106
Agriculture/Mining	0.5%	0.7%	0.4%
Construction	6.9%	5.0%	6.5%
Manufacturing	15.8%	15.3%	15.1%
Wholesale Trade	1.5%	1.7%	2.1%
Retail Trade	13.8%	11.0%	12.4%
Transportation/Utilities	6.0%	7.3%	5.2%
Information	0.8%	1.4%	1.5%
Finance/Insurance/Real Estate	5.6%	5.7%	4.8%
Services	43.3%	48.4%	47.7%
Public Administration	5.7%	3.7%	4.4%

Source: Esri Business Analyst

Table 5.7: Changes in Employment by Industry, 2017-2022

Industry	Moline		Rock Island		Davenport	
	2022	% Change Past 5-years	2022	% Change Past 5-years	2022	% Change Past 5-years
Civilian employed population	20,234	(2.6%)	16,958	(5.7%)	50,824	4.0%
Agriculture, forestry, fishing and hunting	275	287.3%	79	19.7%	187	78.1%
Mining, quarrying, and oil and gas extraction	20	11.1%	12	N/A	99	219.4%
Construction	1,270	6.7%	829	(8.4%)	3,600	32.9%
Manufacturing	3,039	(28.1%)	2,413	(6.3%)	8,145	3.0%
Wholesale trade	313	(41.3%)	401	(2.9%)	1,211	1.9%
Retail trade	2,761	(6.0%)	1,970	(6.2%)	6,440	1.6%
Transportation and warehousing	956	3.6%	1,228	41.8%	2,223	11.5%
Utilities	162	9.5%	99	(47.3%)	441	6.8%
Information	267	(35.0%)	225	(36.3%)	804	4.7%
Finance and insurance	815	29.6%	588	35.5%	1,980	(5.3%)
Real estate and rental/leasing	346	60.9%	322	17.5%	597	(23.2%)
Professional, scientific, and technical services	928	7.2%	605	-26.0%	1,996	6.7%
Management of companies and enterprises	20	(28.6%)	24	242.9%	71	51.1%
Administrative and support and waste management services	874	5.8%	980	11.2%	2,205	6.5%
Educational services	1,584	5.3%	1,806	(30.1%)	4,387	12.3%
Health care and social assistance	2,350	(6.8%)	2,314	(7.9%)	7,054	(3.0%)

Arts, entertainment, and recreation	241	(47.3%)	383	81.5%	971	(24.4%)
Accommodation and food services	1,447	(7.4%)	1,526	7.2%	4,157	3.5%
Other services, except public administration	1,285	36.4%	491	(10.7%)	2,494	6.9%
Public administration	1,281	69.9%	663	(19.3%)	1,762	1.0%

Source: U.S. Census Bureau, American Community Survey, 2017 5-year and 2022 5-year, S2403

Employment Projections

The BiState Commission provided our project team with a projection of changes in regional employment by industry from 2022 through 2040 (Table 5.8). In addition to Rock Island and Scott Counties, the BiState region includes Muscatine County.

Key insights from this projection indicate that there will be strong growth in certain industries. These industries include Management of Companies and Enterprises, which is expected to see the most substantial percentage increase of 75.3%. This would translate to an additional 6,196 jobs by 2040. Educational Services is expected to grow 32.5%, with an addition of 2,081 new jobs, while Professional and Technical Services is projected to grow 25.8% (3,065 new jobs). Finally, Health Care and Social Assistance will likely add the largest number of new jobs to the region (6,388, a 22.1% increase). Growth in these sectors is encouraging, as it may represent an increase in higher earning jobs and further economic prosperity in the region.

The projection does indicate job losses in certain sectors by 2040. These include the Federal Civilian Government, expected to decrease 5.9% (345 jobs lost), and the Information sector, projected to decline 14.2% (269 jobs lost). Other decreases are anticipated in Farm employment (5.3%) and State and Local Government jobs (1.5%).

Table 5.8: Regional Employment Projections by Industry 2022 - 2040

Industry	2022	2040	Numeric Change	% Change
Manufacturing	31,938	32,172	234	0.7%
Health Care and Social Assistance	28,855	35,243	6388	22.1%
Retail Trade	27,067	27,127	60	0.2%
State and Local Government	22,795	22,452	(343)	(1.5%)
Accommodation and Food Services	18,944	22,928	3984	21.0%
Administrative and Waste Services	15,752	15,975	223	1.4%
Other Services, Except Public Administration	14,519	15,416	897	6.2%
Construction	13,975	14,338	363	2.6%
Professional and Technical Services	11,862	14,918	3056	25.8%
Finance and Insurance	10,558	11,288	730	6.9%
Transportation and Warehousing	9,814	10,222	408	4.2%
Wholesale	9,015	8,898	(117)	(1.3%)
Real Estate and Rental and Lease	8,487	9,833	1346	15.9%
Management of Companies and Enterprises	8,227	14,423	6196	75.3%
Educational Services	6,405	8,486	2081	32.5%
Federal Civilian Government	5,828	5,483	(345)	(5.9%)
Farm	3,882	3,675	(207)	(5.3%)
Arts, Entertainment, and Recreation	3,755	3,967	212	5.6%

Information	1,894	1,625	(269)	(14.2%)
Utilities	1,804	1,854	50	2.8%
Federal Military	1,531	1,541	10	0.7%
Forestry, Fishing, Related Activities	462	393	(69)	(14.9%)
Mining	309	281	(28)	(9.1%)
All Industries	257,678	282,538	24860	171.6%

Source: Woods & Poole Economics, 2022 via BiState Commission

Location Quotients

The Location Quotient (LQ) metric compares the concentration of an occupation in a specific region to the national average (Table 5.9). It is a valuable tool for identifying regional industry specialization, and helps regional stakeholders form sound workforce development, economic strategy, and investment decisions. While an LQ above 1.0 signals a higher concentration of a given occupation in a region compared to the national average, an LQ below 1.0 reveals a lower concentration. An LQ of 1.0 indicates that an occupation's concentration in the region matches the national average.

As of 2022, Material Moving occupations were the highest-concentration occupation in Moline (1.77) and Rock Island (2.33). In Davenport, Material Moving was the third most concentrated (1.37), with Personal Care and Service occupations ranking highest (1.48). Production occupations were the second most concentrated in Moline (1.75) and Davenport (1.46) and the third most concentrated in Rock Island (1.49). In Rock Island, Food Preparation and Serving (1.58) ranked second, and Building and Grounds Cleaning and Maintenance (1.33) ranked fourth.

Notably, Law Enforcement Workers Including Supervisors ranked third in Moline (1.48) but only 20th in Rock Island (0.83) and 35th (last) in Davenport (0.23), depicting a much higher concentration in Moline. In fourth place in Moline were Architecture and Engineering (1.41) and Food Preparation and Serving in Davenport (1.24). Categories with the lowest concentrations included the aforementioned Law Enforcement Workers in Davenport, as well as Life, Physical, and Social Sciences in Moline (0.50) and Architecture and Engineering in Rock Island (0.41).

Table 5.9: Employment by Occupation, Location Quotient, 2022

	Moline		Rock Island		Davenport	
Occupation	% Employment	LQ	% Employment	LQ	% Employment	LQ
Management, business, science, and arts:	34.0%	0.83	29.8%	0.73	35.9%	0.88
Management, business, and financial:	13.9%	0.83	11.9%	0.71	15.5%	0.92
Management	8.0%	0.73	8.1%	0.73	9.7%	0.88
Business and financial operations	5.9%	1.03	3.9%	0.67	5.8%	1.00
Computer, engineering, and science:	6.0%	0.88	3.6%	0.53	4.7%	0.69
Computer and mathematical	2.4%	0.68	2.0%	0.56	2.4%	0.69
Architecture and engineering	3.0%	1.41	0.9%	0.41	1.7%	0.79
Life, physical, and social	0.5%	0.50	0.7%	0.64	0.5%	0.49

science						
Education, legal, community service, arts, and media:	9.9%	0.88	9.6%	0.85	10.2%	0.91
Community and social service	1.4%	0.79	1.6%	0.92	1.6%	0.91
Legal	0.7%	0.55	0.7%	0.59	0.5%	0.45
Educational instruction, and library	6.2%	1.01	5.9%	0.95	6.4%	1.04
Arts, design, entertainment, sports, and media	1.6%	0.76	1.3%	0.65	1.6%	0.76
Healthcare practitioners and technical:	4.2%	0.68	4.7%	0.76	5.6%	0.90
Health diagnosing and treating practitioners and other technical	2.9%	0.67	2.7%	0.62	3.8%	0.89
Health technologists and technicians	1.4%	0.71	2.1%	1.05	1.8%	0.90
Service:	18.3%	1.09	21.0%	1.25	17.2%	1.03
Healthcare support	3.1%	0.96	2.7%	0.82	2.7%	0.82
Protective service:	2.8%	1.29	2.3%	1.08	1.2%	0.54
Firefighting and prevention, and other protective service workers including supervisors	1.3%	1.14	1.5%	1.28	0.9%	0.80
Law enforcement workers including supervisors	1.4%	1.48	0.8%	0.83	0.2%	0.23
Food preparation and serving related	5.7%	1.08	8.4%	1.58	6.5%	1.24
Building and grounds cleaning and maintenance	3.7%	1.05	4.6%	1.33	3.0%	0.88
Personal care and service	3.0%	1.19	3.0%	1.19	3.8%	1.48
Sales and office:	19.9%	0.97	21.6%	1.06	20.7%	1.01
Sales and related	9.4%	0.97	8.6%	0.89	9.9%	1.03
Office and administrative support	10.5%	0.97	13.0%	1.20	10.8%	1.00
Natural resources, construction, and maintenance:	8.5%	0.98	7.3%	0.85	8.8%	1.02
Farming, fishing, and forestry	0.5%	0.82	0.3%	0.56	0.3%	0.45
Construction and extraction	4.9%	0.98	4.9%	0.97	4.8%	0.96
Installation, maintenance, and repair	3.1%	1.01	2.1%	0.7	3.8%	1.23
Production, transportation, and material moving:	19.3%	1.47	20.3%	1.55	17.3%	1.32
Production	9.5%	1.75	8.2%	1.49	8.0%	1.46
Transportation	3.0%	0.79	3.2%	0.85	4.0%	1.05
Material moving	6.8%	1.77	8.9%	2.33	5.3%	1.37

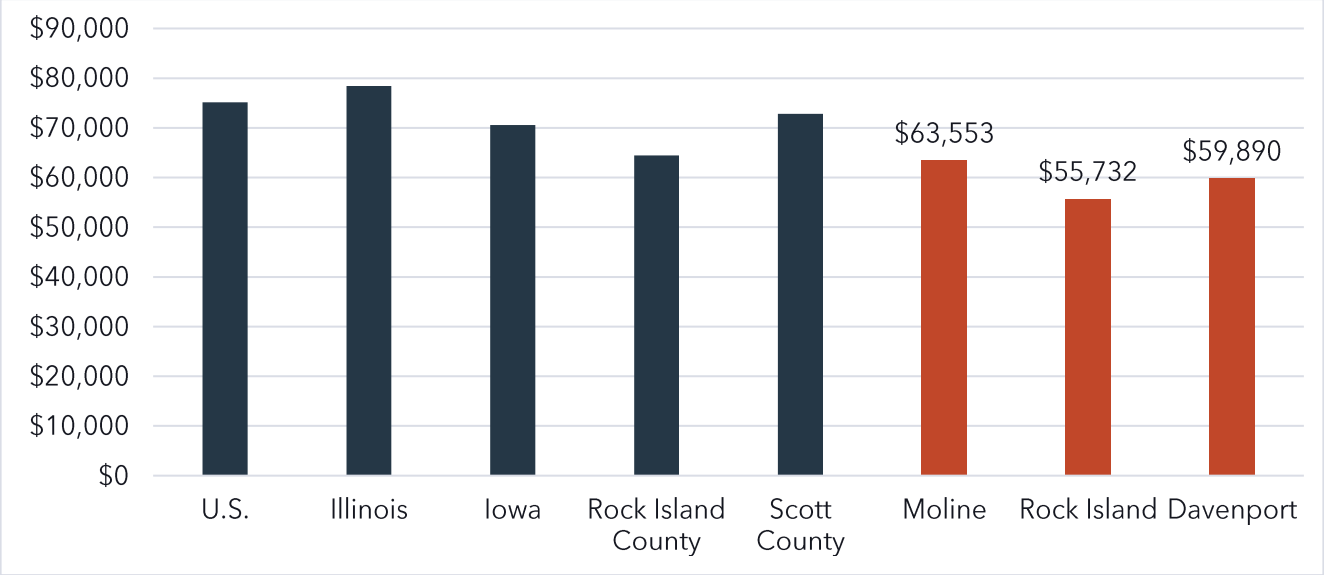
Source: U.S. Census Bureau, American Community Survey, 2022 5-year, S2401

Incomes & Expenditures

Median Household Income (MHI) serves as a key measure of housing affordability, reflecting local purchasing power. In a notable shift, the Federal Reserve Bank of Atlanta reported that, for the first time in a decade, the median income of first-time homebuyers has exceeded the national MHI – indicating that many lower-income households are increasingly priced out of the market. As of February 2024, households needed an income of $106,000 to afford a typical U.S. home, an 80% increase from the $59,000 required in 2020.[29] In contrast, the national median income has only risen by 23% during the same period. This rapid rise in housing costs relative to income growth has created a significant affordability gap, particularly affecting lower-income households as home prices and mortgage rates outpace wage gains.[30]

The MHI in each of the Tri-Cities is low compared to the MHI in Illinois, Iowa, and the nation (Figure 5.33). In Moline, the MHI is $11,600 below the national average and $14,900 below Illinois' MHI. Rock Island has an even lower MHI, at $19,400 below the national average and $22,700 below Illinois' MHI. Davenport's MHI is $15,200 below the national average and $10,700 below Iowa's MHI.

Figure 5.33: Median Household Income



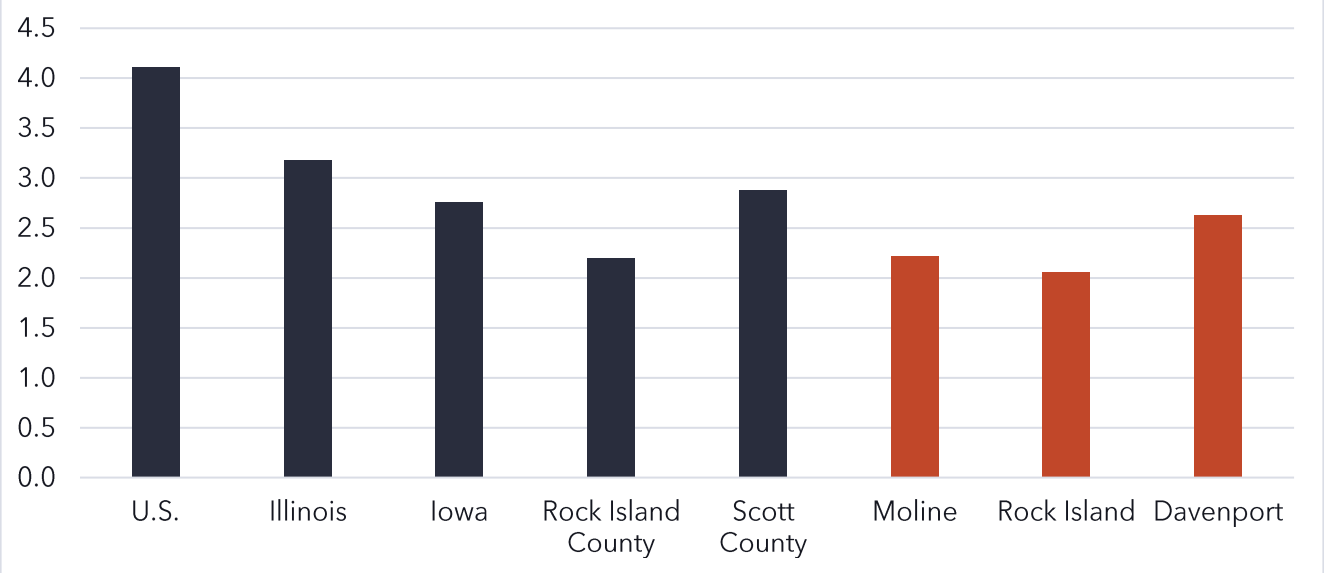
Source: Esri Business Analyst, 2024

Figure 5.34 illustrates the ratio of median home value (MHV) to median household income (MHI) in each of the Tri-Cities. The relatively low ratios – 2.2 in Moline, 2.1 in Rock Island, and 2.6 in Davenport – suggest that homes remain more affordable compared to the national level, where the MHV-to-MHI ratio is 4.1.

[29] Home Buyers Need to Earn $47,000 More Than in 2020," accessed July 4, 2024, https://www.zillow.com/research/buyers-income-needed-33755/

[30] Chicago Fed Letter. April 2023. Accessed July 4, 2024, https://www.chicagofed.org/publications/chicago-fed-letter/index.

Figure 5.34: Median Home Value to Median Household Income



Source: Esri Business Analyst, 2024

Though MHI in the region may be low, so is the cost of living (COL). Across the Tri-Cities, COL is well below the national average (Table 5.10). Using 100 as the national benchmark, Rock Island and Moline have a COL of 75.7, while Davenport's is slightly higher at 82.9 – above Iowa's COL of 80.1 but well below Illinois' COL of 93.7. Although the transportation burden is higher in Illinois (106.2) relative to the U.S. benchmark of 100, Transportation Burden figures for each of the Tri-Cities are below 80.

Table 5.10: Cost of Living

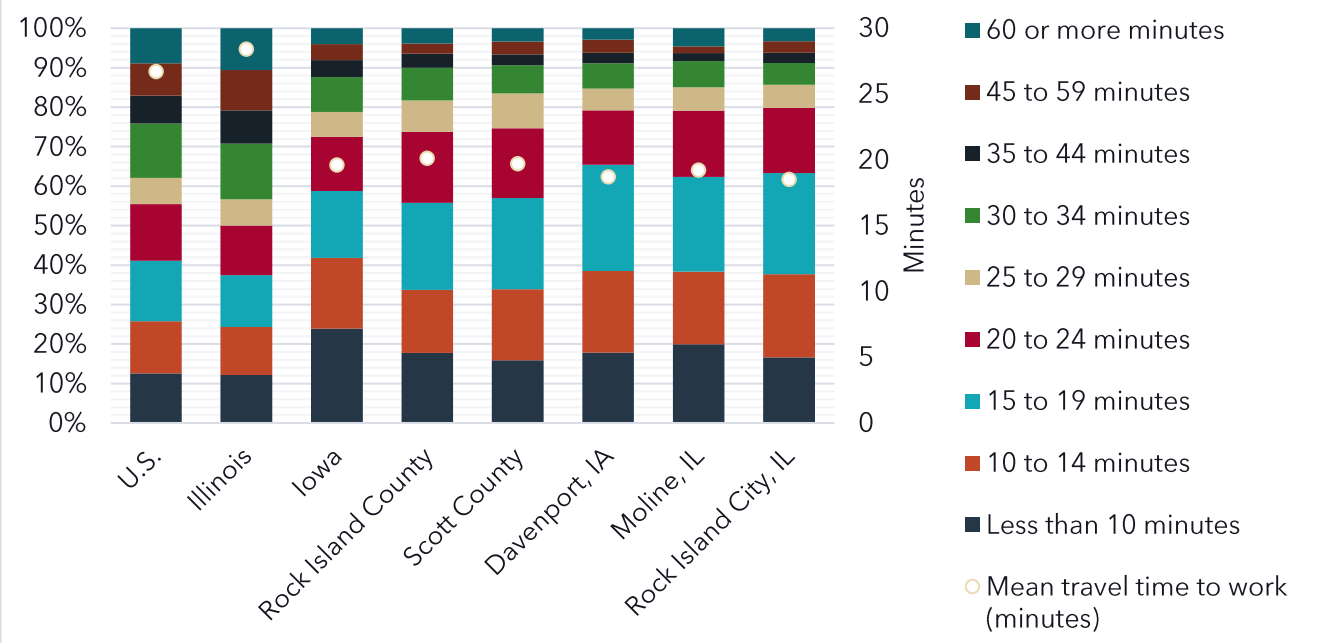
	Overall	Grocery	Health	Housing	Utilities	Transportation	Miscellaneous
Davenport	82.9	95.2	103.3	50.5	90.8	79.8	114
Moline	75.7	93.3	94.3	40.3	91.6	77.2	119.9
Rock Island	75.7	92.3	94.3	33.3	89.7	77.7	119.8
Iowa	80.1	94.4	108.2	55.4	98.5	71.4	96.3
Illinois	93.7	94	96.9	80.2	97.7	106.2	107.8
U.S.	100	100	100	100	100	100	100

Source: Sperlings Best Places, Cost of Living Comparison, 2024

Commuter & Transportation Data

In Davenport, Moline, and Rock Island, between 62.3% and 64.4% of commuters spend less than 20 minutes driving to work each day (Figure 5.35). Only 58.8% of Iowa residents and 37.5% of Illinois residents have commutes of this length. By comparison, even fewer Americans (41%) have a commute under 20 minutes. Nearly a quarter of Iowa residents (23.9%) have a commute less than 10 minutes. This is a notably higher percentage than in Davenport (17.8%), Moline (19.9%), and Rock Island (16.6%).

Figure 5.35: Commute Times



Source: U.S. Census Bureau, American Community Survey,2022 5-year, S0801

6. Community Engagement

As part of this study, Points Consulting (PC) completed multiple community engagement meetings, stakeholder interviews, and a widely distributed community survey.

Community Input

PC, together with Mosaic, led community engagement meetings in each city in August 2024. A variety of community stakeholders attended, including representatives from non-profit organizations and a civil rights organization, tenants, landlords and city officials. Key insights from these engagement meetings, as well as later interviews conducted with stakeholders over Zoom, are summarized below. A full list of formally interviewed individuals that PC met with directly can be found in Appendix D.

Housing Safety and Maintenance Concerns

The tragic 2023 collapse of a six-story apartment building in Davenport has intensified regional concern for housing safety. Stakeholders expressed concern about aging housing stock, mold, inadequate maintenance, and gaps in city code enforcement. Relations between tenants and landlords can be tense: some tenants have faced eviction threats after complaining about unaddressed maintenance issues and would like to see more stringent requirements placed on landlords. Stakeholders generally agree that after inspectors flag serious issues in a building, there is little subsequent enforcement. The Quad City Tenant Alliance's (QCTA) endorsement of rent abatement legislation suggests a proactive tenant response, aiming to hold landlords accountable by withholding rent when there are unaddressed code violations. QCTA's Landlord Background Check tool allows renters to see how landlords have performed on upkeep and in treatment of tenants.[31] People were generally glad to hear that Moline has been ramping up inspection requirements.

Recent positive developments include John Deere's partnership with Moline's Habitat for Humanity, which marked the company's first domestic collaboration with the organization. The initial effort focused primarily on home renovations, typically not an area of focus for Habitat locally. In September 2023, Deere subsequently donated $1 million to Habitat to launch a home construction and repair program targeting Davenport's Central City neighborhood. The four-year program will allocate $90,000 per home for critical repairs and $160,000 per home for new construction.

Housing Affordability and Availability

Housing affordability was a popular discussion topic in community engagement meetings. Stakeholders noted that the area is no longer as affordable as it once was. This has increasingly limited options for both tenants and homebuyers. Many renters have been forced to temporarily live in non-residential spaces. The challenge of finding affordable rental units is further exacerbated by difficulties in communication, with landlords often not responding to inquiries or applications.

[31] Quad Cities Tenant Alliance, "Landlord Background Check," accessed October 26, 2024, https://qctenantalliance.org/en/landlord-background-check.

Barriers to Homeownership

We heard from discussion participants that the high cost of renovating older homes (often estimated at around $40,000) limits local buyers, while "house flippers" who can afford renovations tend to install high-end features, driving prices beyond what many local residents can afford. Stakeholders noted rising competition from companies purchasing homes with cash over the past four to five years and expressed a general need for more downpayment assistance for prospective homeowners hoping to enter the market. Many renters “making good money” would like to become homeowners but find the goal daunting.

Cost Barriers for New Housing Construction

In Rock Island, regulatory requirements such as mandatory sprinkler systems add substantial costs (around $15,000) to new construction projects. This can substantially increase the financial burden for developers and overall reduces housing affordability.

To cite one specific case, tax incentives aimed at promoting affordable housing development are perceived as ineffective due to the lengthy approval processes, which often take three years and frequently deter developer interest. Some developers are opting for private financing instead to expedite projects, bypassing government programs. Even when “affordable” housing apartment projects are built, only one or two units might end up qualifying as affordable. In conclusion, Tri-Cities stakeholders would like to see faster, more accessible development processes for affordable housing.

Community Survey

The PC team conducted an electronic and paper-based survey of community residents from June 20th through August 22nd, 2024. A total of 706 responses were collected, of which 492 were fully complete. The survey was open to all citizens of the Quad-Cities region, as well as anyone with a vested interest in the community who may reside just outside these boundaries.

Questions included a mix of both fixed response questions (e.g. multiple-choice selection, and scaled responses), and open-ended questions. PC widely promoted the survey both online and offline using a variety of methods – such as flyers, email, and social media – in order to ensure the highest rate of participation possible. The project team also utilized a thematic coding method to group similar open-ended responses into categories.

To ensure quality, the project team identified and removed suspicious responses, flagged by indicators such as unusually fast response times, unusual IP addresses, and irrelevant input. We excluded responses from individuals who neither live in nor are seeking housing within the Tri-Cities or the Quad-Cities region. The team also carefully reviewed open-ended responses to ensure each was unique. The response rate for Quad Cities residents was 0.5%. Based on this sample size, we are moderately confident that the survey reflects the actual sentiments of the Quad Cities population, with a margin of error of ±3.6%.

The charts and tables highlighted in this chapter aggregate responses for the Tri-Cities, while City Specific Survey Results are available later in this report in Volume II: Tri-Cities Individual Assessments. In terms of engagement, response levels varied slightly among the Tri-Cities. Based

on the number of responses per city (shown in Figure 1), Moline had the highest response rate at 0.8% of the population, followed by Rock Island at 0.6%, and Davenport at 0.2%.[32]

Key Survey Themes

A few key themes emerged from the survey responses. Respondents strongly feel that existing housing in the region needs to be properly rehabilitated and maintained. This issue is the primary source of dissatisfaction among them and the second most-mentioned topic in open-ended comments. Compared to other communities across the nation, Tri-Cities respondents are notably more supportive of local government taking proactive steps to improve the housing market. Notably, 52.8% agree that local government should "play an active role in ensuring all housing is affordable." The most favored tools for local government include "grants or other incentives for removing blight and remodeling/upgrading existing housing." Survey responses echoed individual stakeholders interviewed, who recommended that local governments establish and fund affordable housing programs.

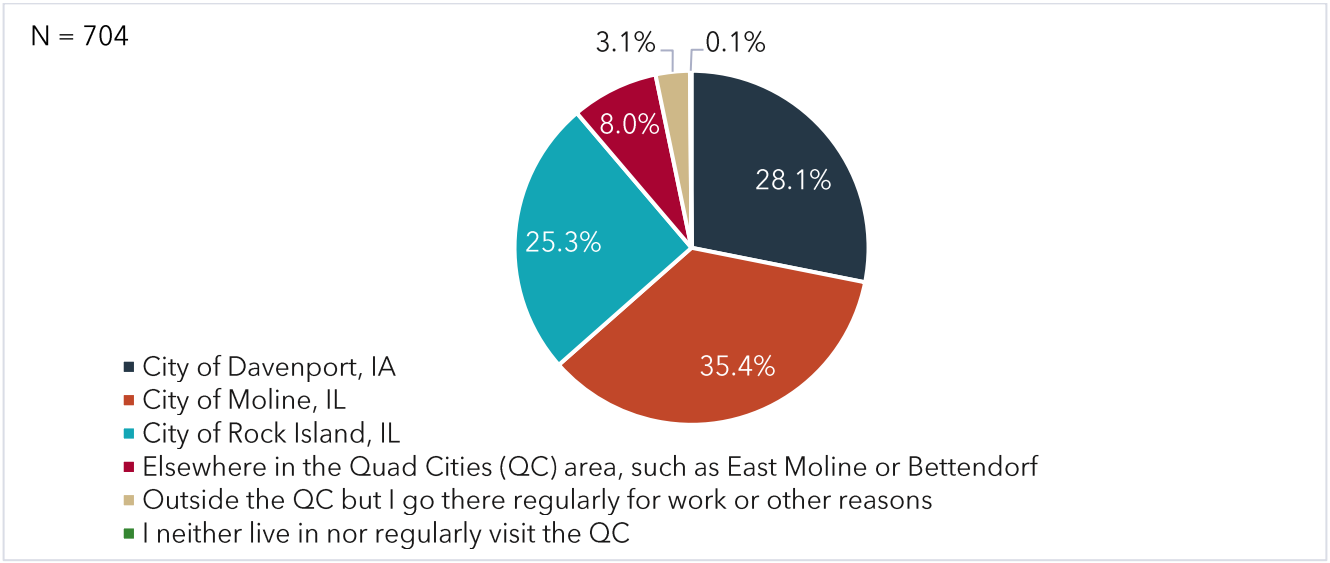
Our survey shows that, beyond renovation, respondents from all three cities largely support the addition of new housing. While 41.1% favor a mix of single-family and denser housing, 24.3% prefer only new single-family developments. Only 11.3% believe there is no need to increase the housing stock at this time. When asked whether their city should maintain low-density housing or increase density, most respondents favored preserving low-density housing.

Mimicking a national trend, 68.3% of respondents indicated that purchasing a home in the region is either somewhat expensive or too expensive. An even higher percentage (76.1%) feel that renting a home is similarly challenging. The gap between these figures is likely due to several factors, including the fact that many homeowners secured mortgages in a less expensive market, providing a buffering effect not available to renters. Additionally, renters generally report lower incomes than homeowners, making them more sensitive to the rising costs of rent. "Increased rent" is the most commonly cited reason for relocating due to housing issues, followed by "poor condition or dilapidation of current housing." Complete community survey response figures are shown in the following section of this report, while open ended responses are available in Appendix A.

[32] Based on estimated 18+ population for each City in 2024.

Full Community Survey Responses

Figure 6.1: Where do you live?



Cost Perception Questions

Figure 6.2: Please rate your perceptions of purchasing a home in the QC

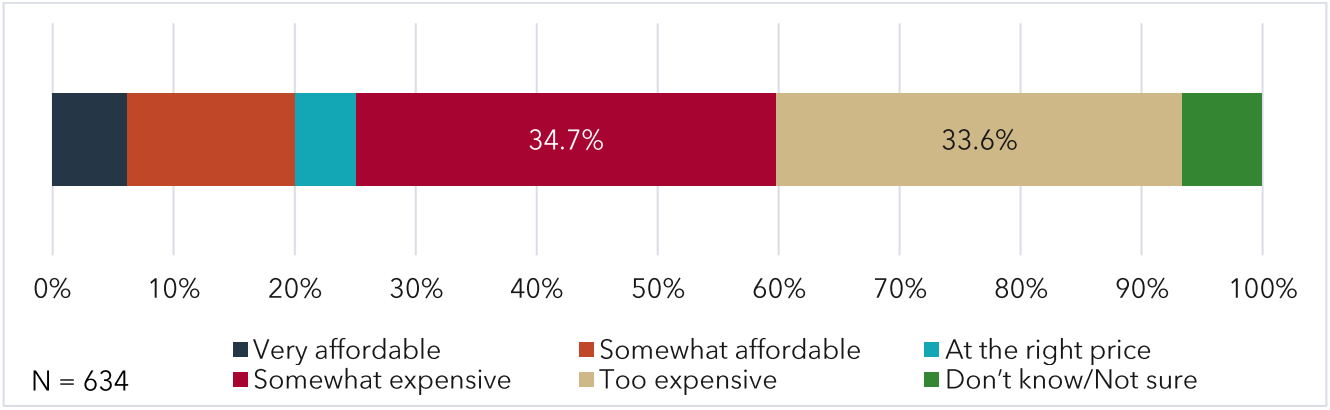
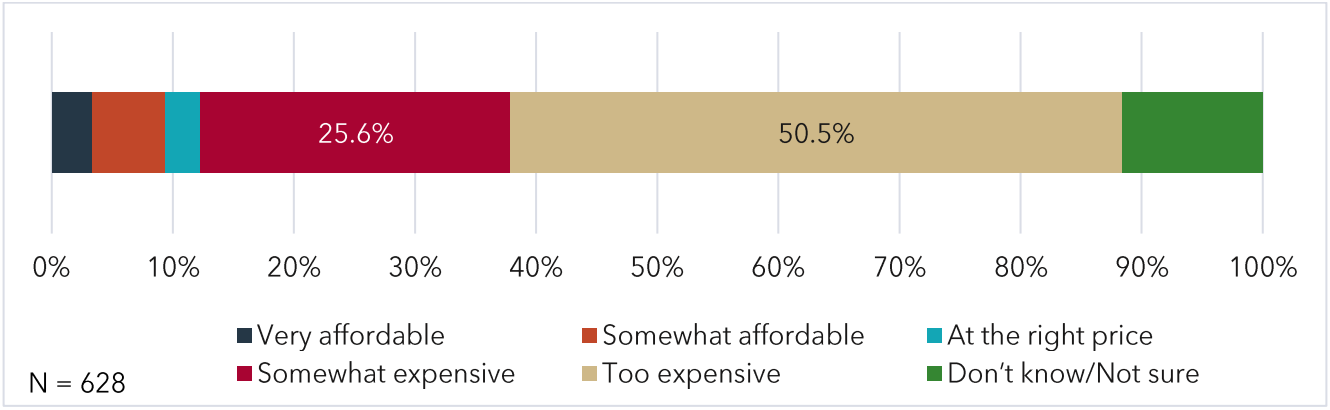


Figure 6.3: Please rate your perceptions of renting a home in the QC



Housing Stock Perceptions

Figure 6.4: Would you like to see additional housing added to the QC?

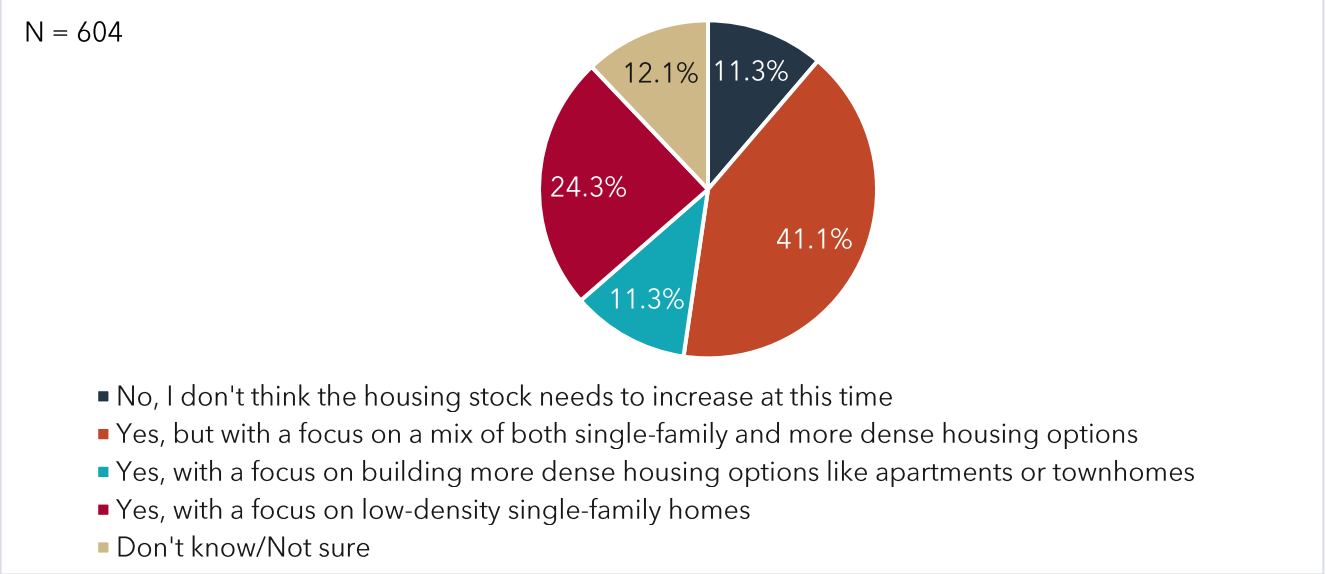
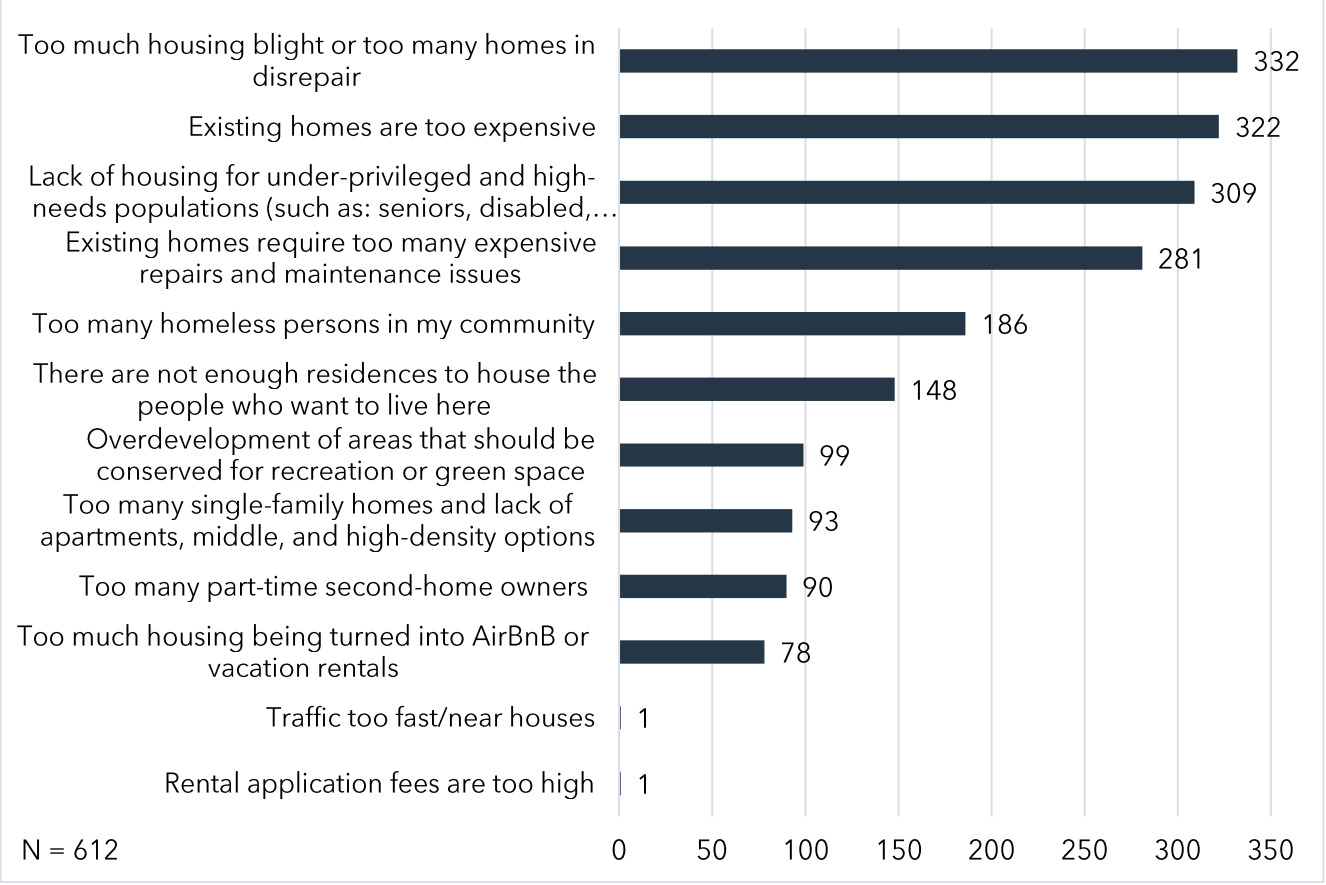


Figure 6.5: Which, if any, of the following housing aspects are you dissatisfied with in your community (Select all that apply)



Moving and Cost Displacement Questions

Figure 6.6: Are you being forced to move due to expenses or other reasons?

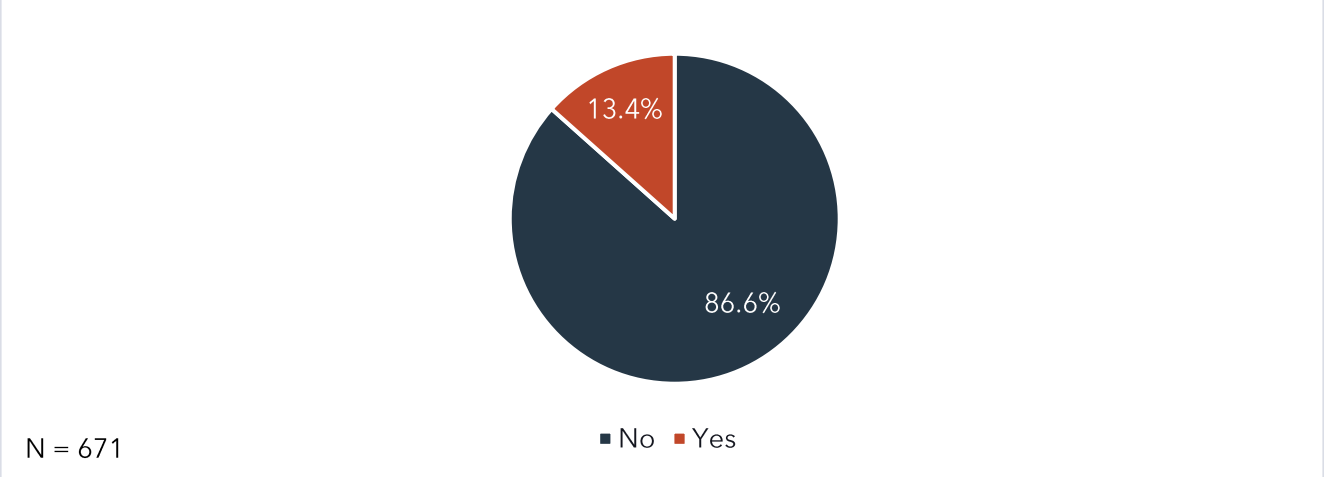


Figure 6.7: Why are you being forced to move? (Select all that apply)

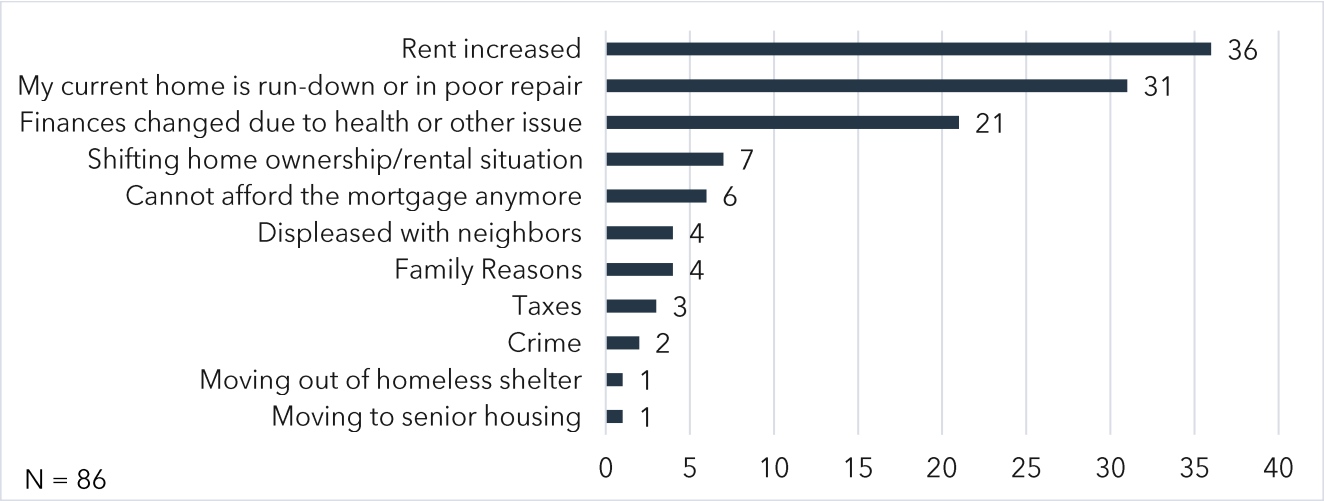


Figure 6.8: What are your current intentions related to housing in the next 3-6 months?

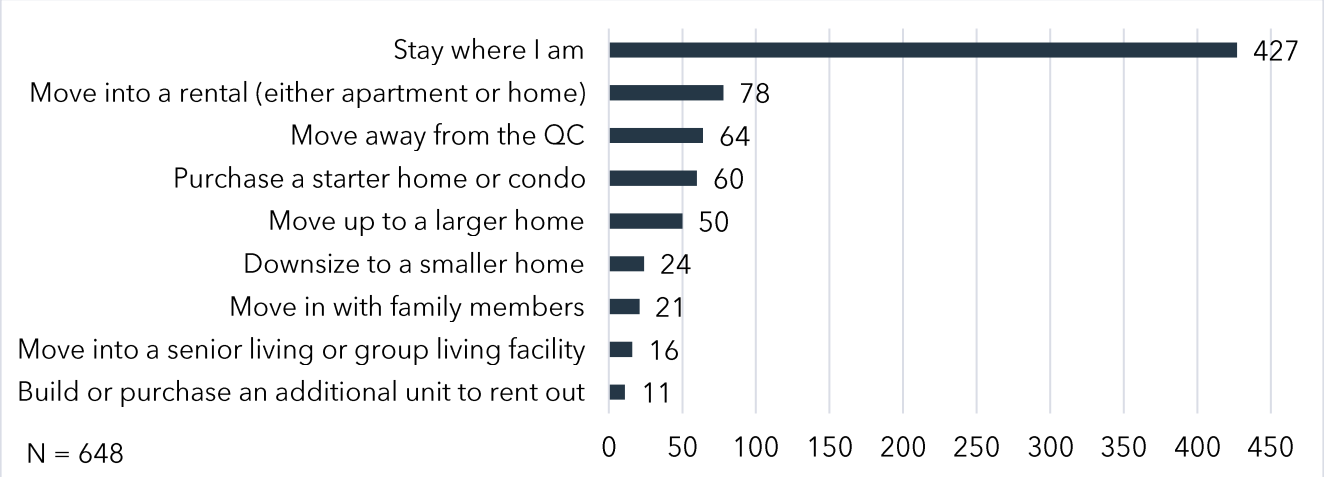


Figure 6.9: What are the main reasons you are interested in moving (select all that apply)

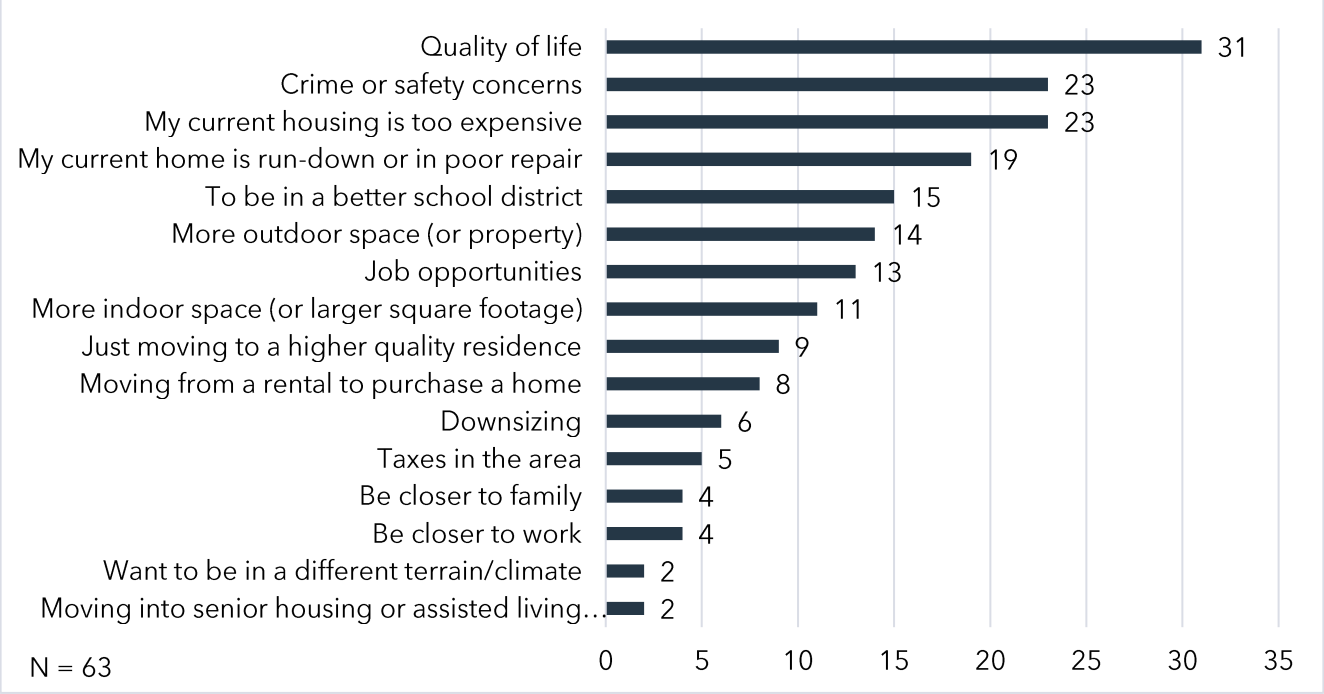


Figure 6.10: Have you had difficulty finding suitable housing within your budget in the QC?

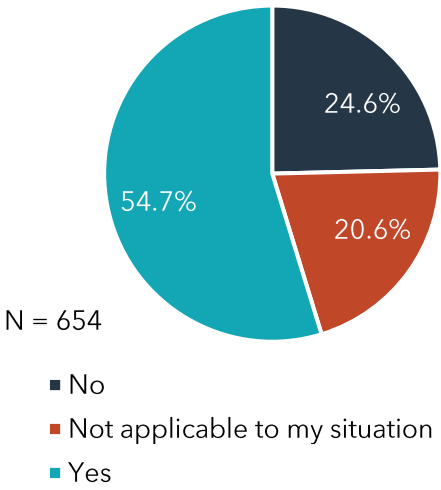
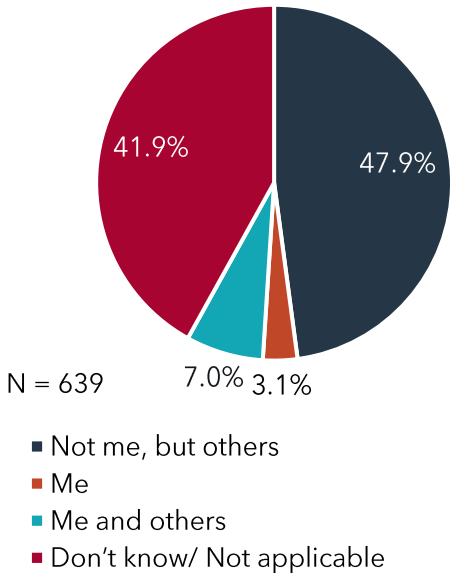


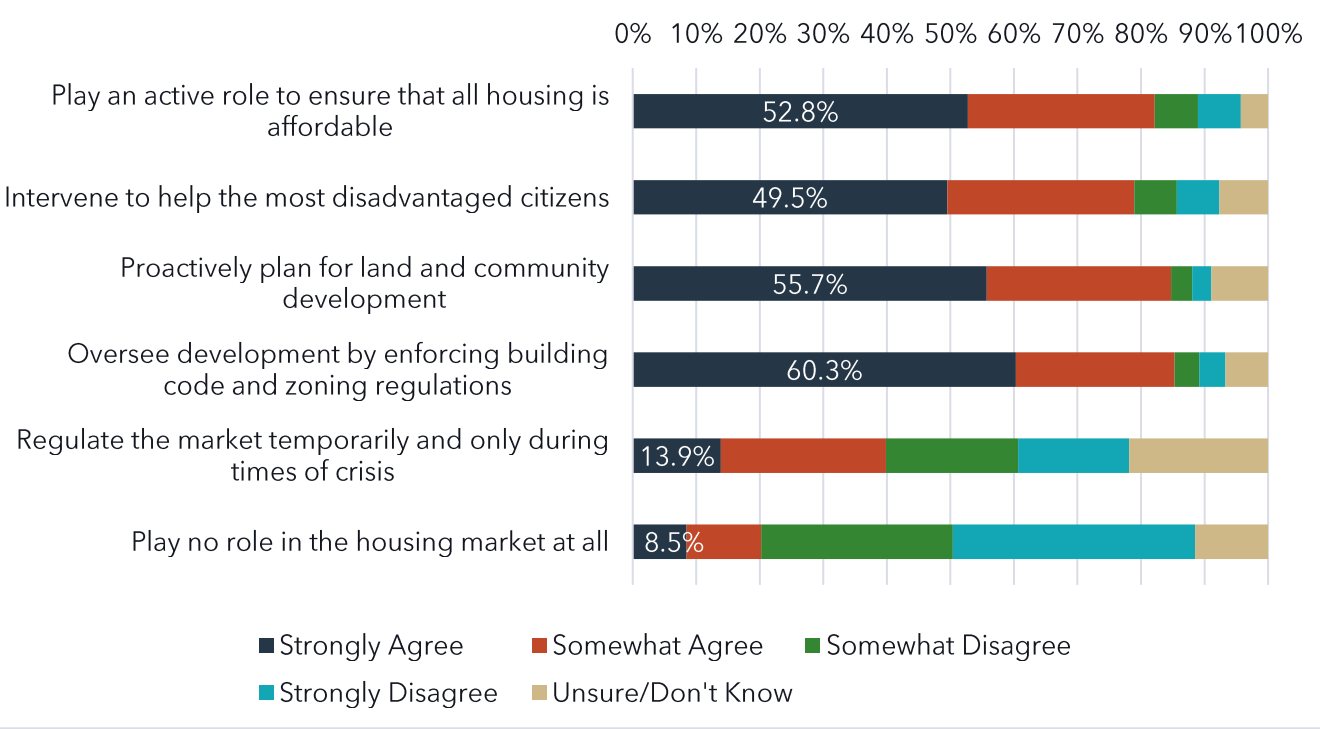
Figure 6.11: Have you or anyone you personally know been displaced from their housing in the past year due to rising house costs?



Perceptions of Government's Involvement in Housing

Please indicate your level of agreement with the following statements about local government's involvement in the housing market:

Figure 6.12: Local Government should…



Short Term Rental (STR) Perceptions

Figure 6.13: Do you believe there are too many short-term rentals (such as Airbnb, VBRO, or vacation rentals) in the QC?

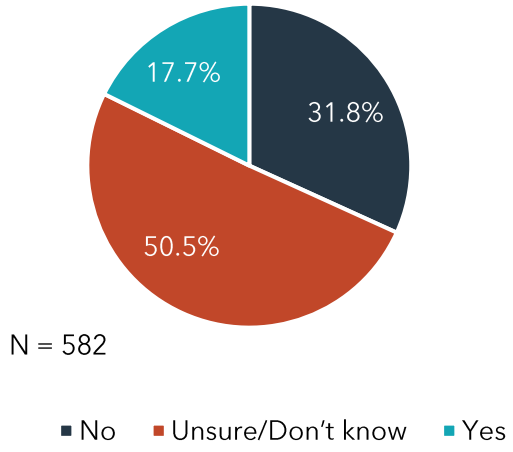
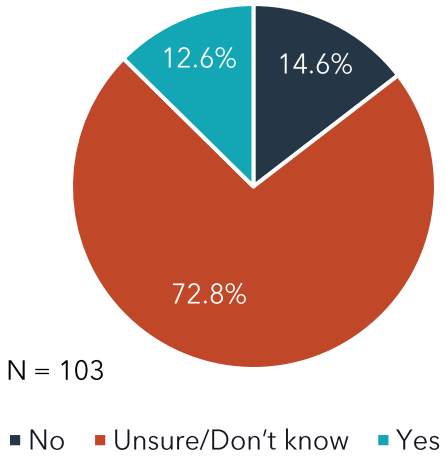
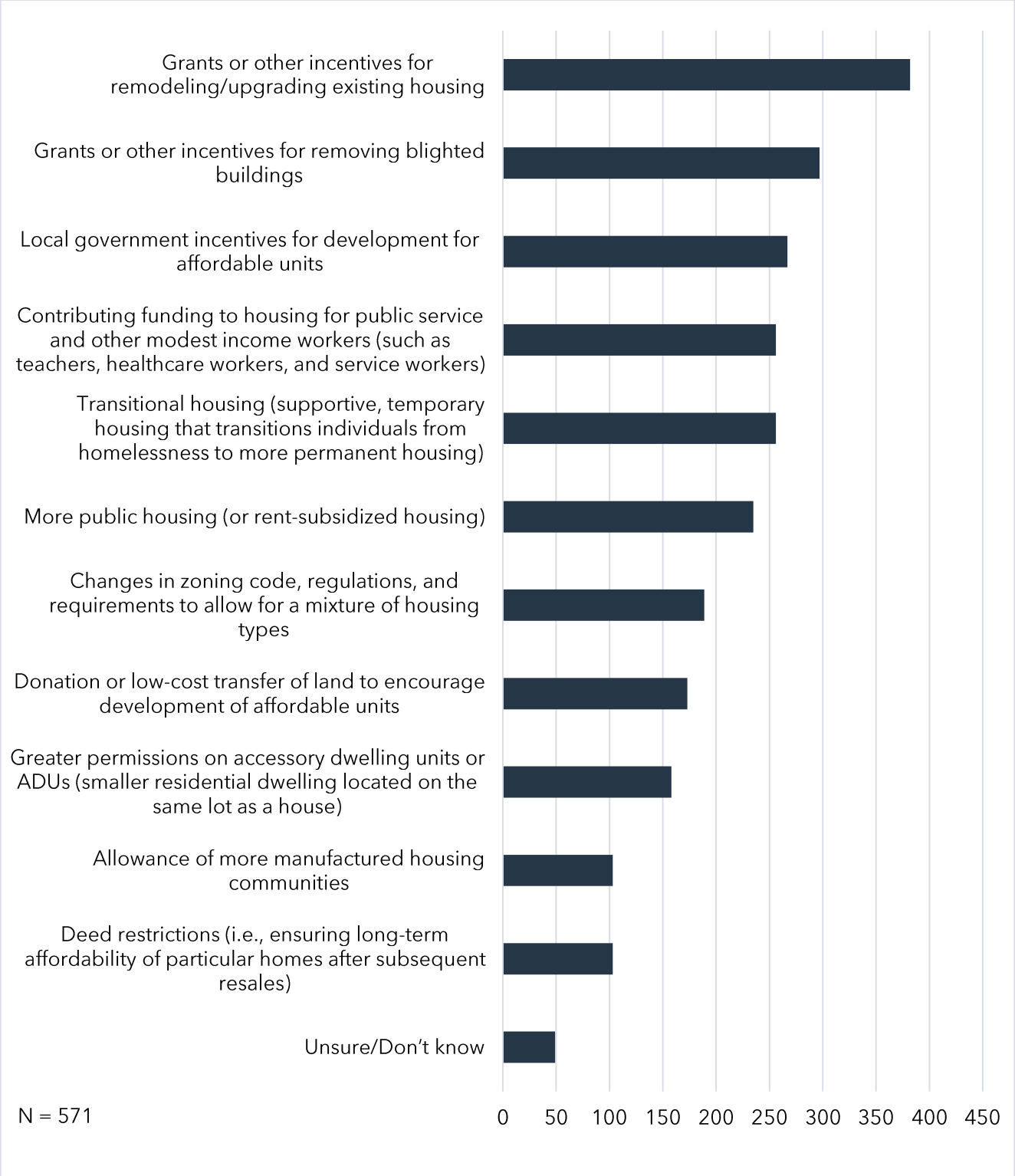


Figure 6.14: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood?[33]



[33] Respondents' comments on which neighborhood has "too many" short term rentals are shown in Table 1A of Appendix A.

Figure 6.15: What tools would you be in favor of local government using in order to facilitate more housing? (If you do not know what the option is, please leave the option blank. Select all that apply)



Suitability of Housing by Location in Tri-Cities

Figure 6.16: What type of neighborhoods in the QC would be most suitable for the *townhome* housing type? The pictures below show several concepts of this housing type.

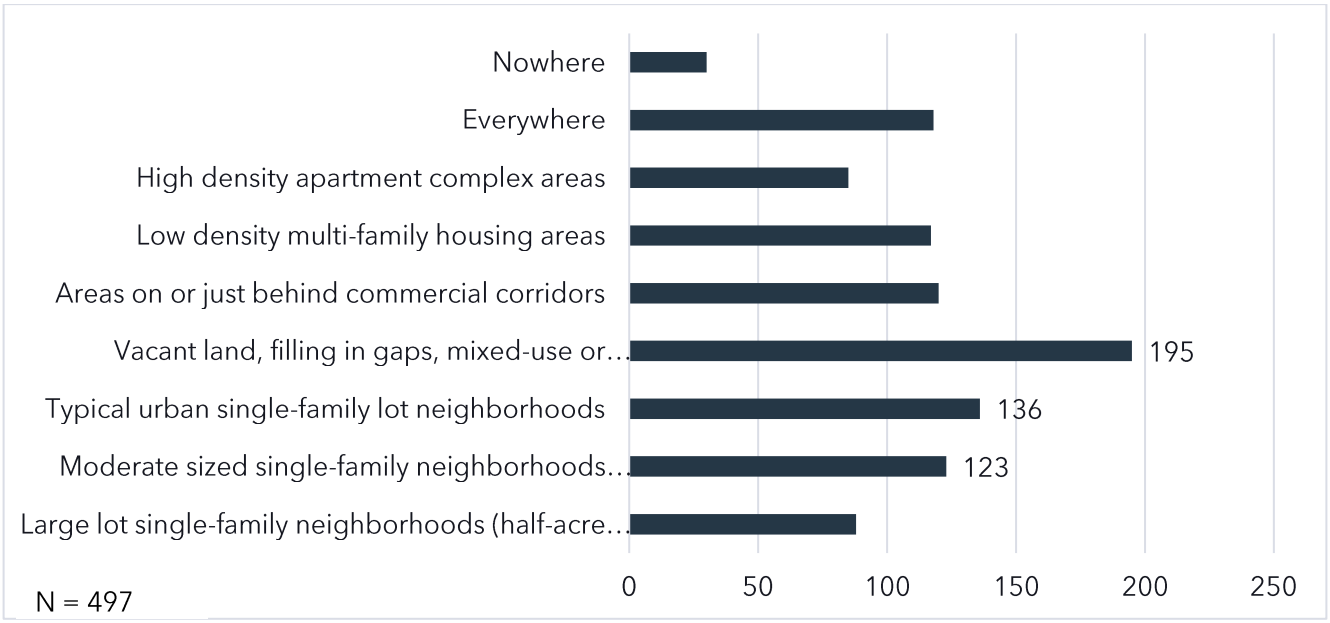


Figure 6.17: What type of neighborhoods in the QC would be most suitable for the *duplex and triplex* housing type? The pictures below show several concepts of this housing type.

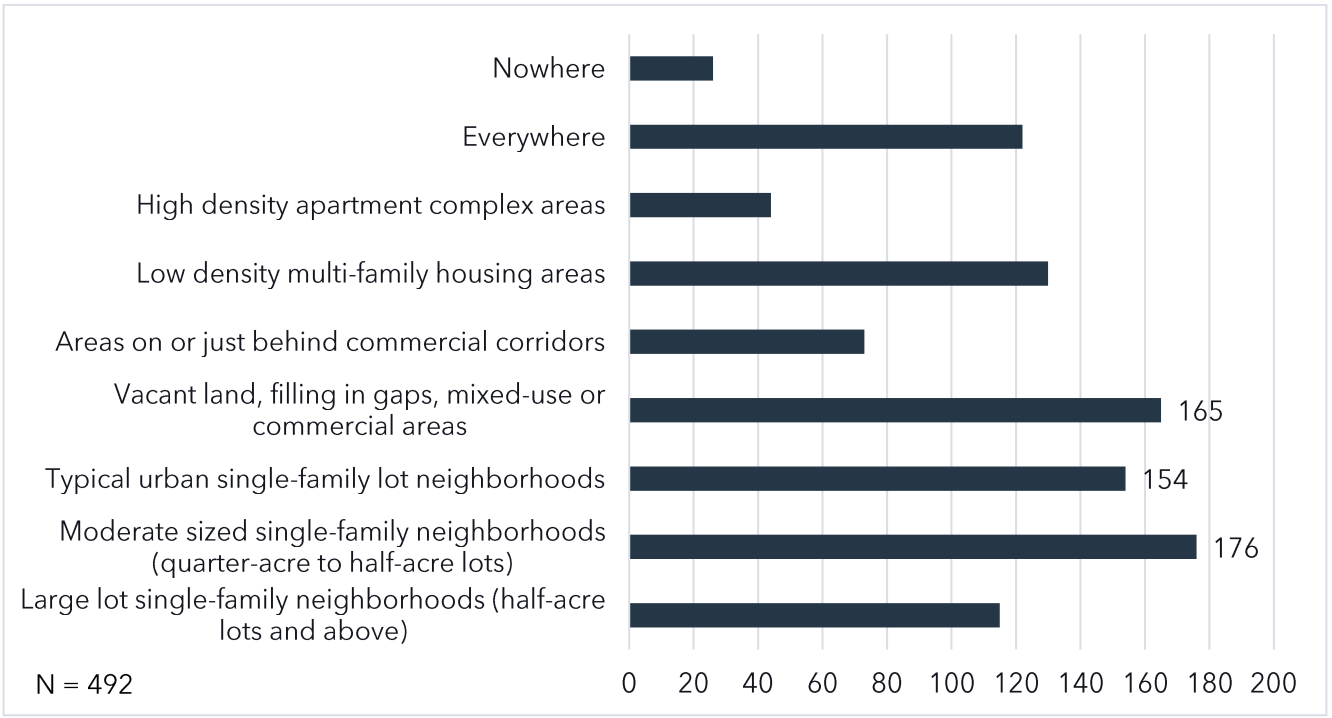


Figure 6.18: What type of neighborhoods in the QC would be most suitable for *cottage neighborhoods*? The picture below shows this housing concept

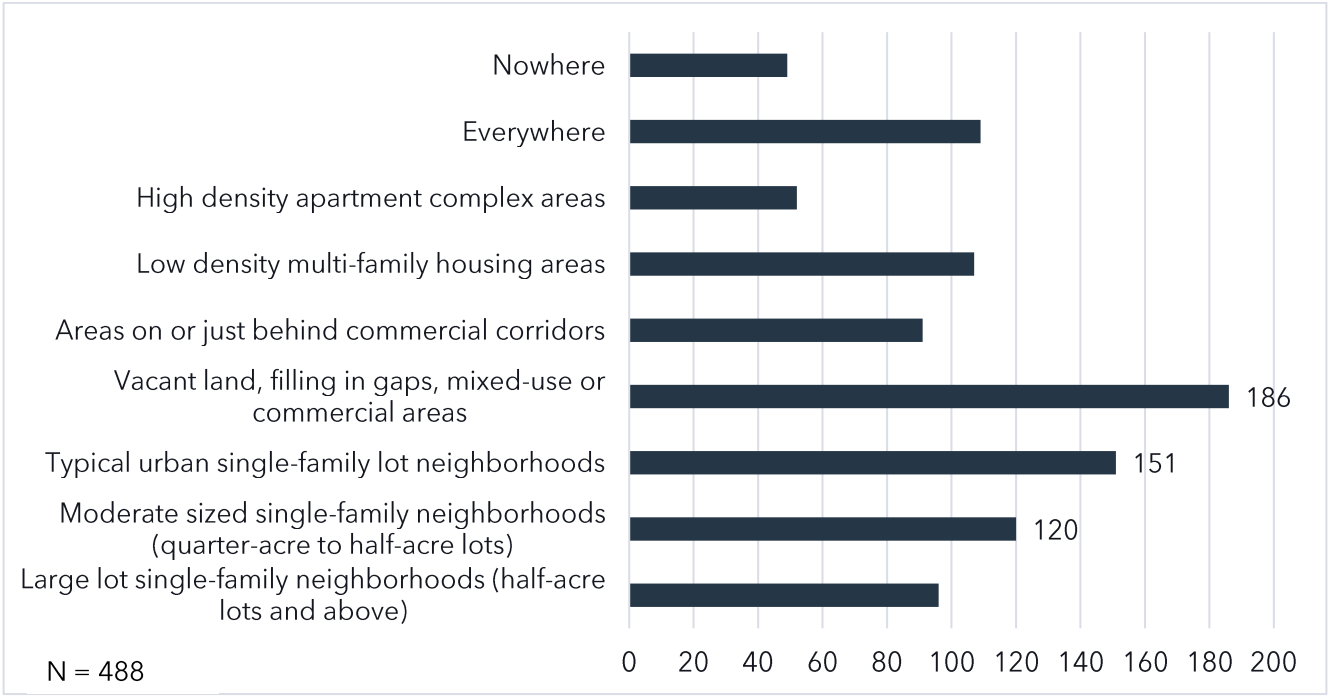


Figure 6.19: What type of neighborhoods in the QC would be most suitable for the *multi-family/apartment* housing type?

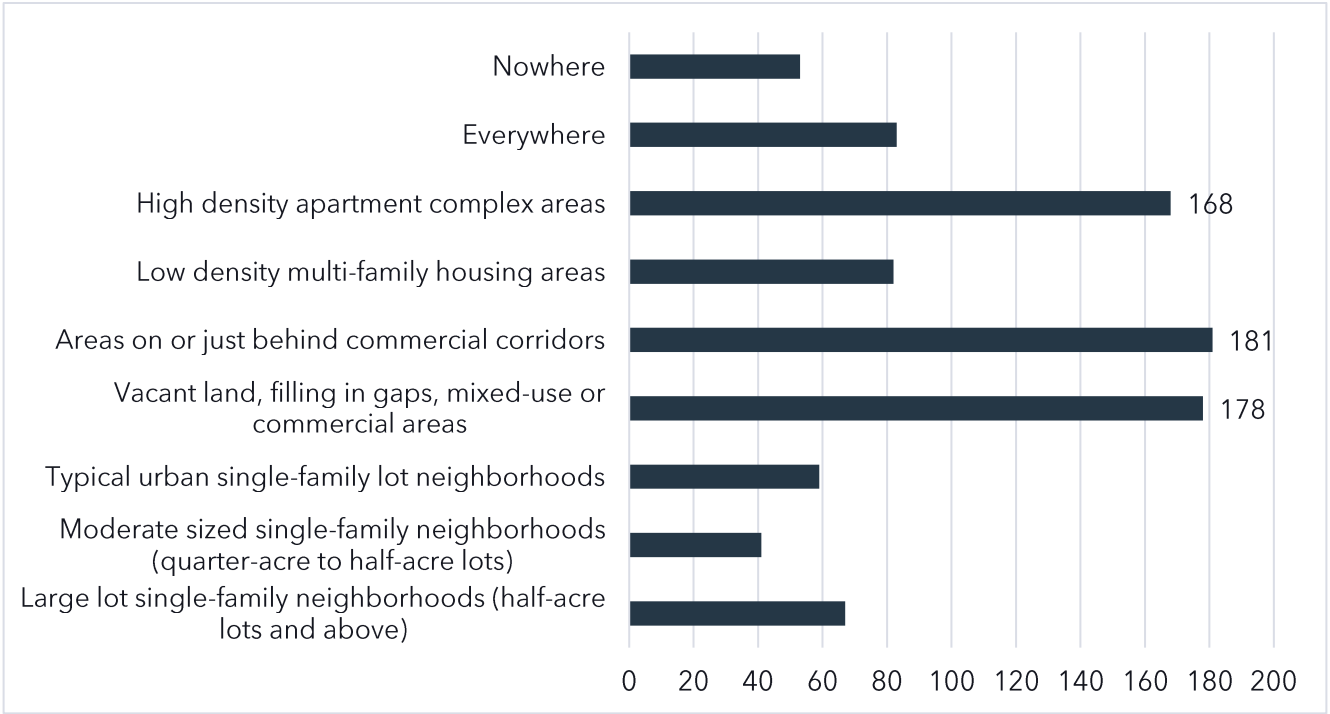


Figure 6.20: What type of neighborhoods in the QC would be most suitable for the *condominium* housing type? The picture below shows this housing concept

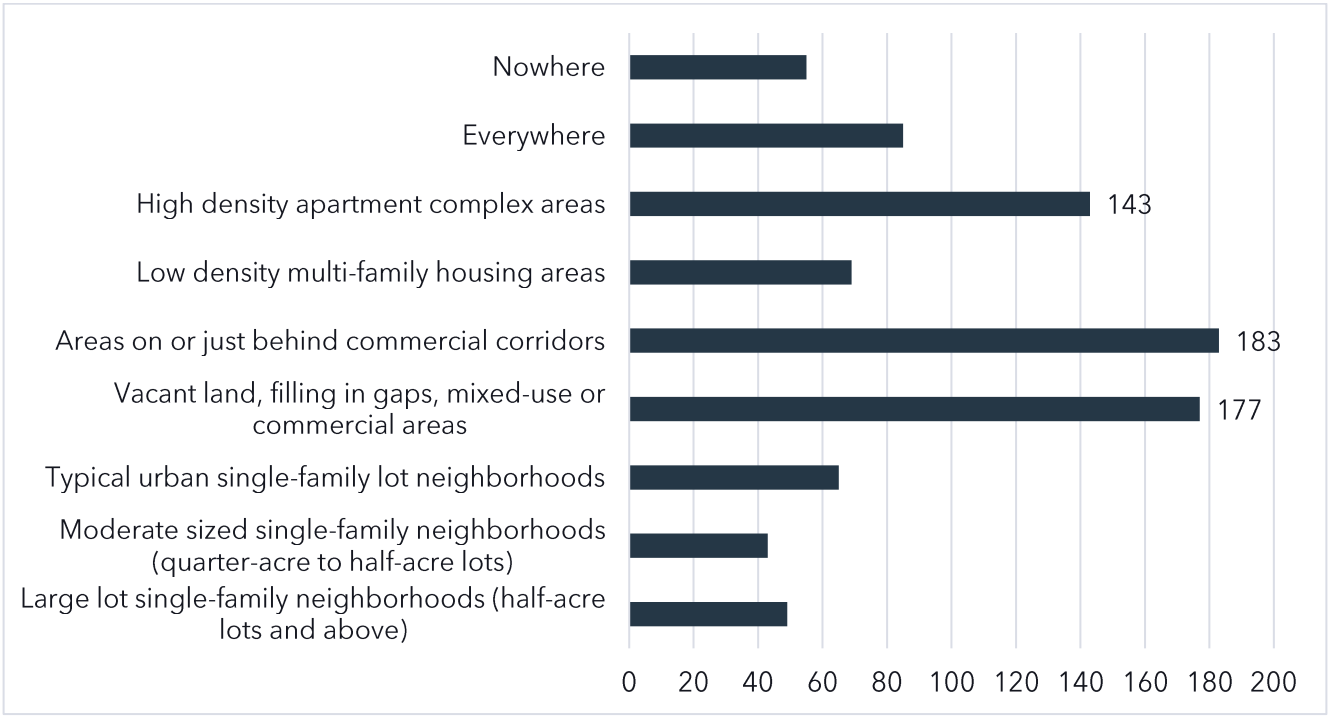
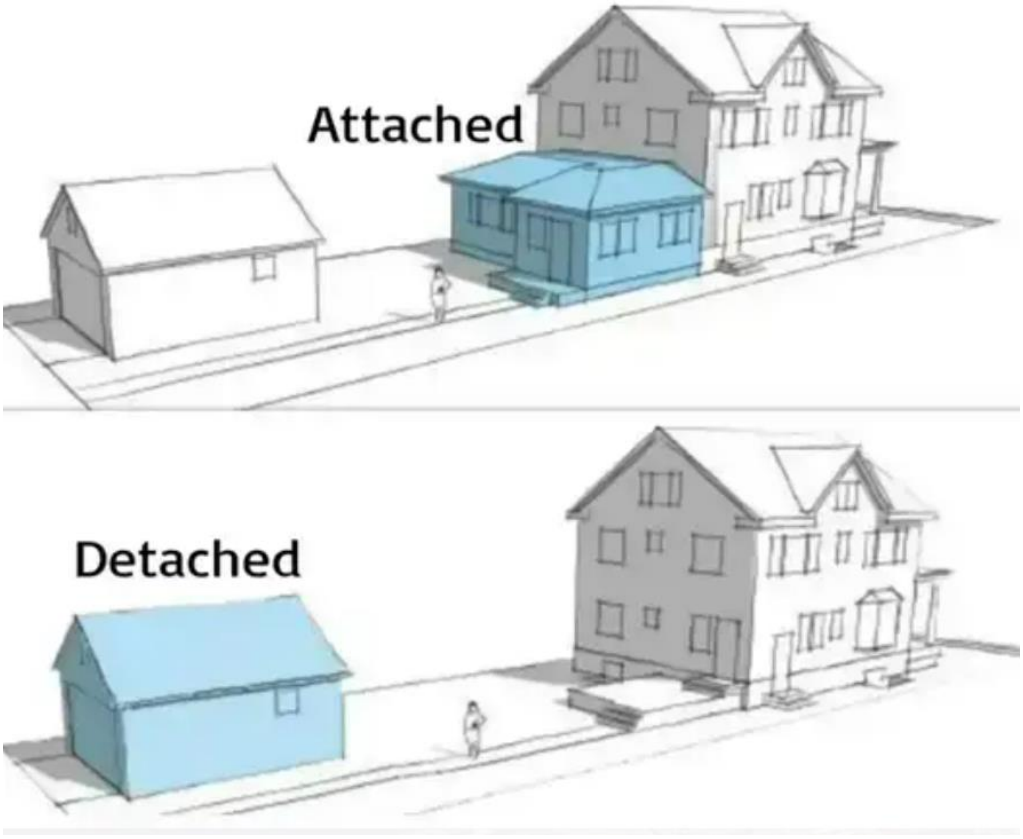


Figure 6.21: What type of neighborhoods in the QC would be most suitable for the *accessory dwelling unit (ADU)* housing type?



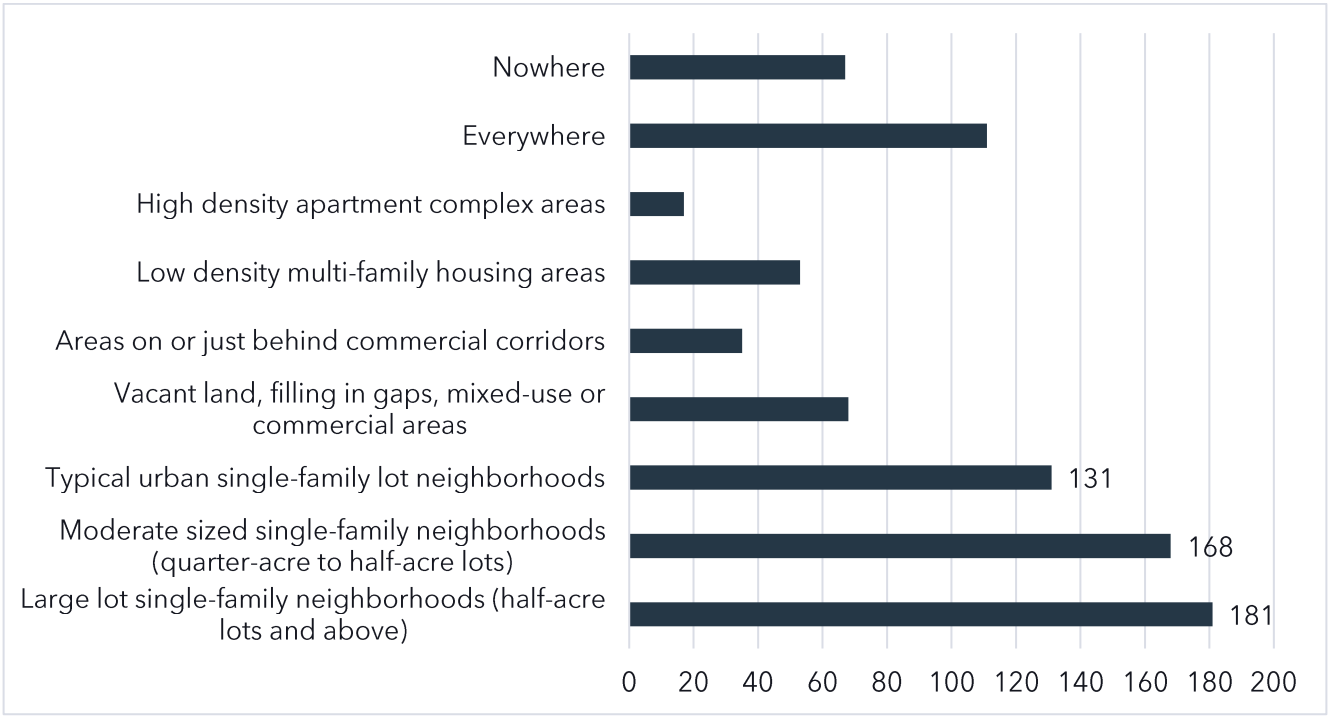


Figure 6.22: Within the neighborhood where you live, should your city work to maintain lower density housing or increase housing density?

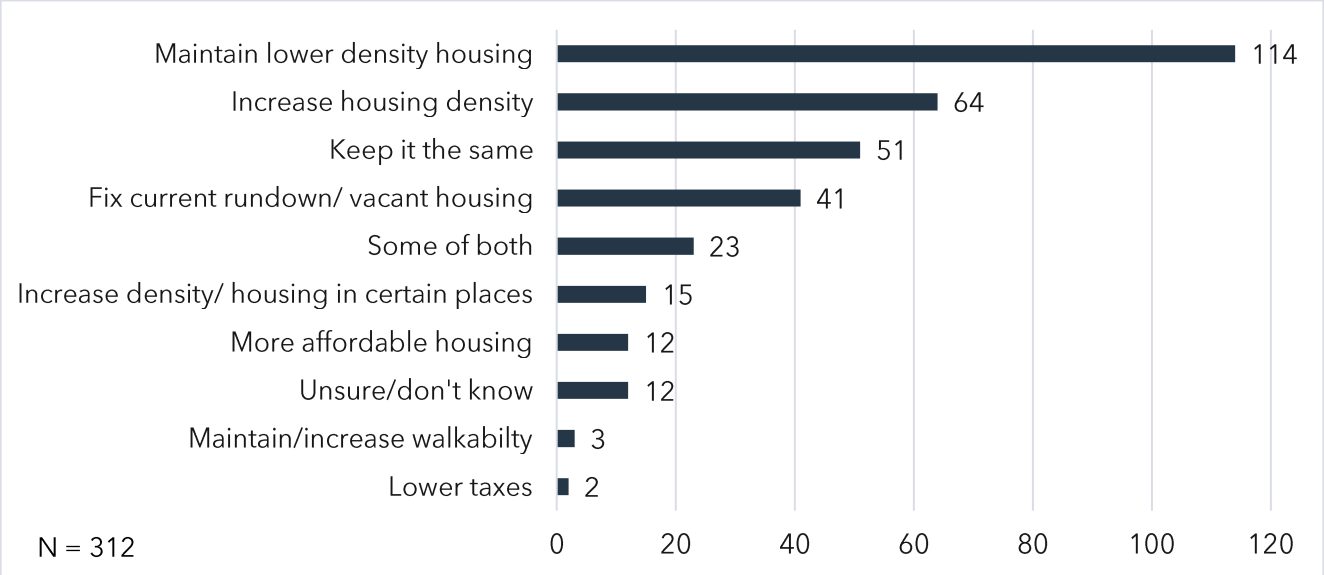
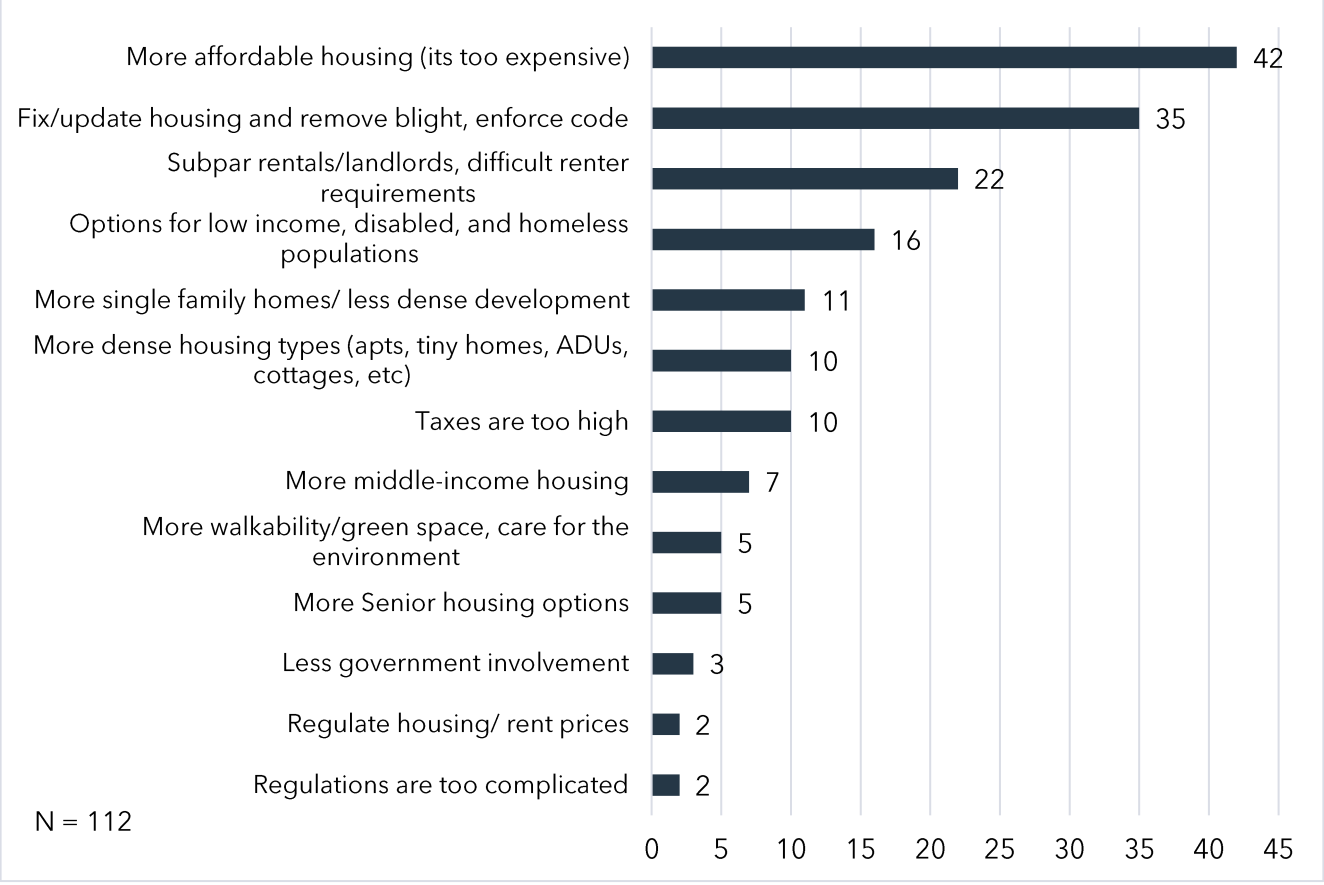


Figure 6.23: Please share any additional thoughts or comments related to housing in the Cities of Moline, Davenport, and Rock Island.



Demographic Questions

Figure 6.24: What is your age?

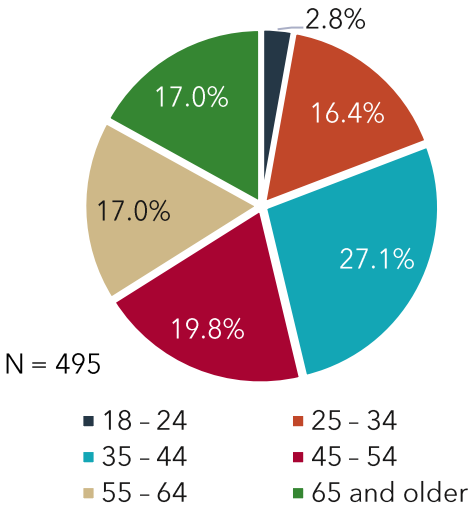


Figure 6.25: Who else resides in your residence?

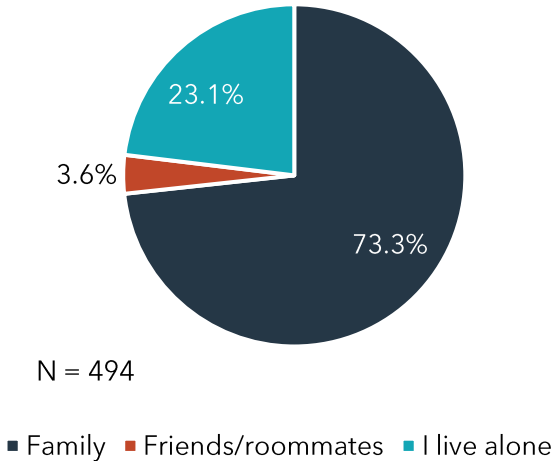


Figure 6.26: What is your employment situation? (Select all that apply)

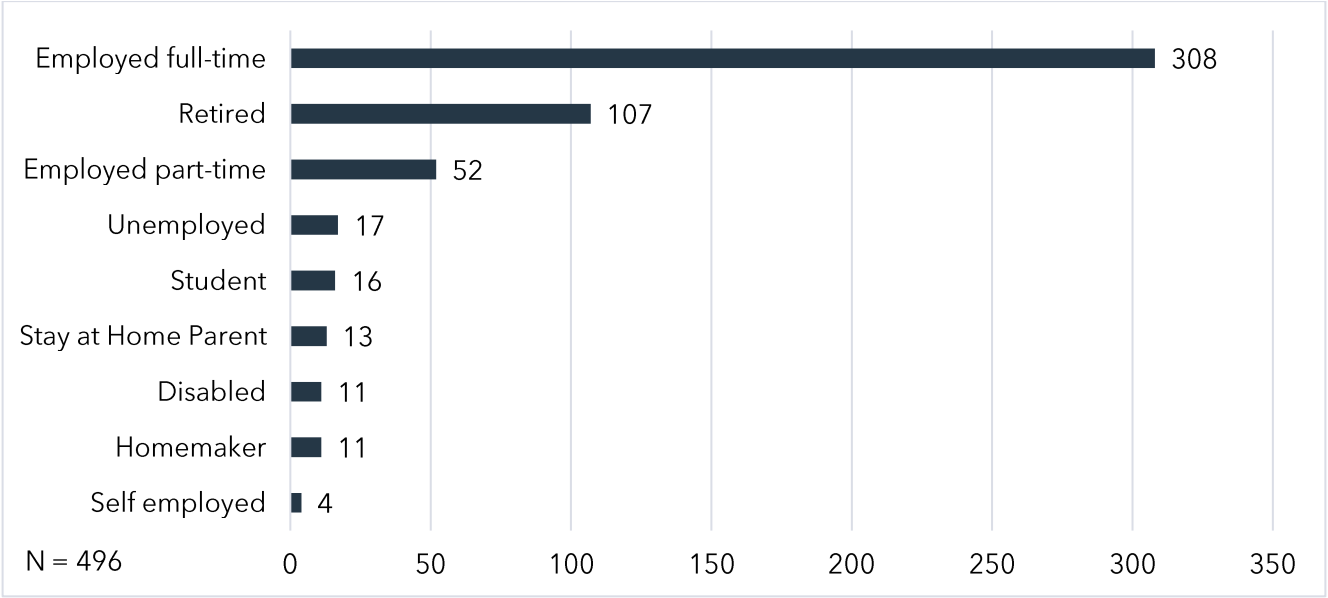


Figure 6.27: What is your race?

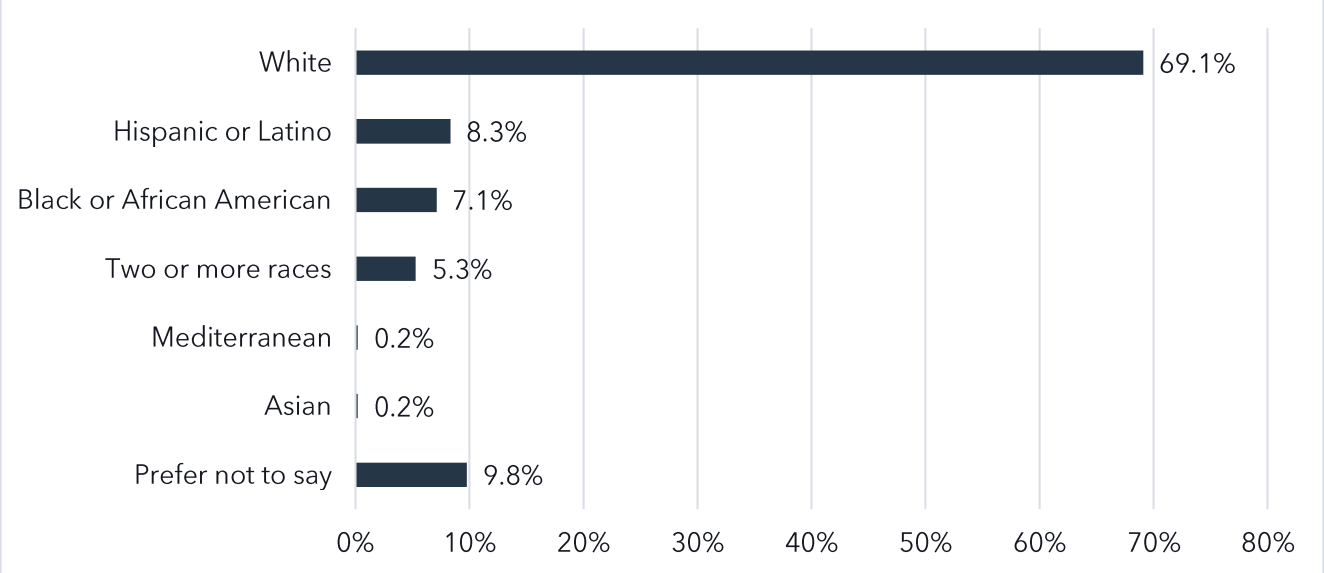


Figure 6.28: How long have you lived in the QC?

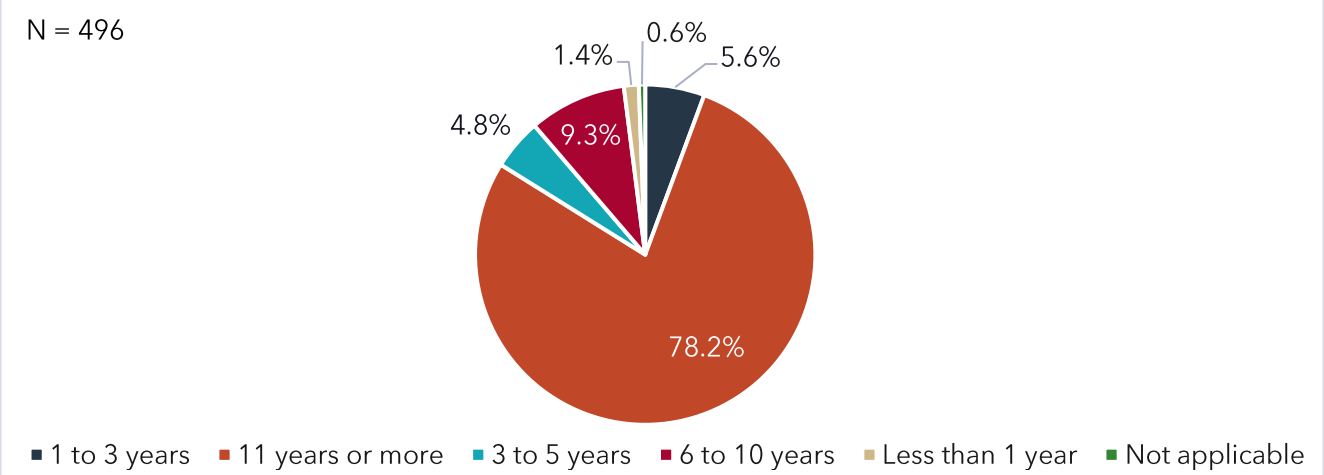


Figure 6.29: How long have you lived in your current residence?

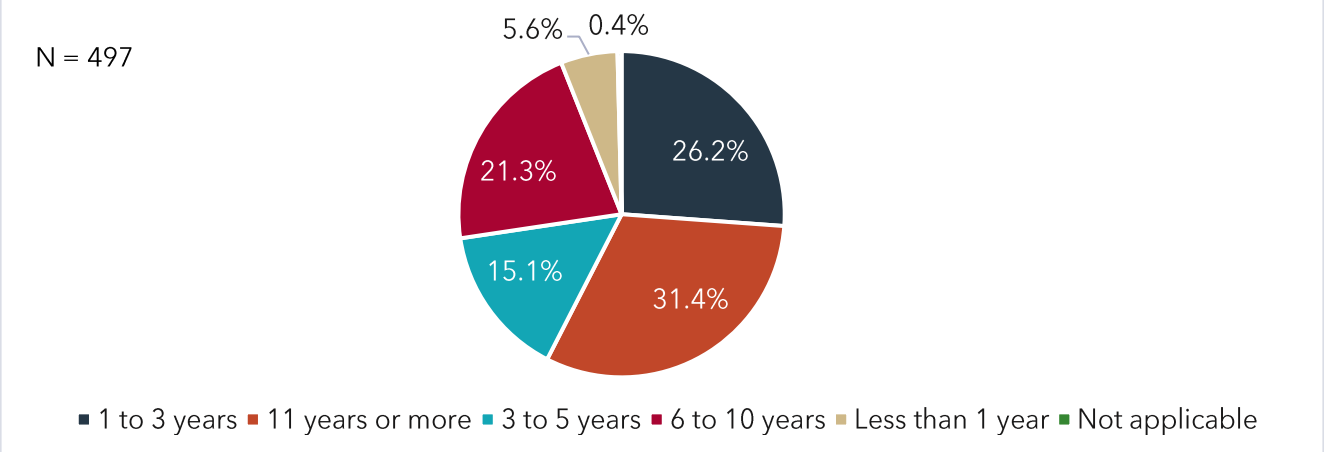


Figure 6.30: What is your current living situation?

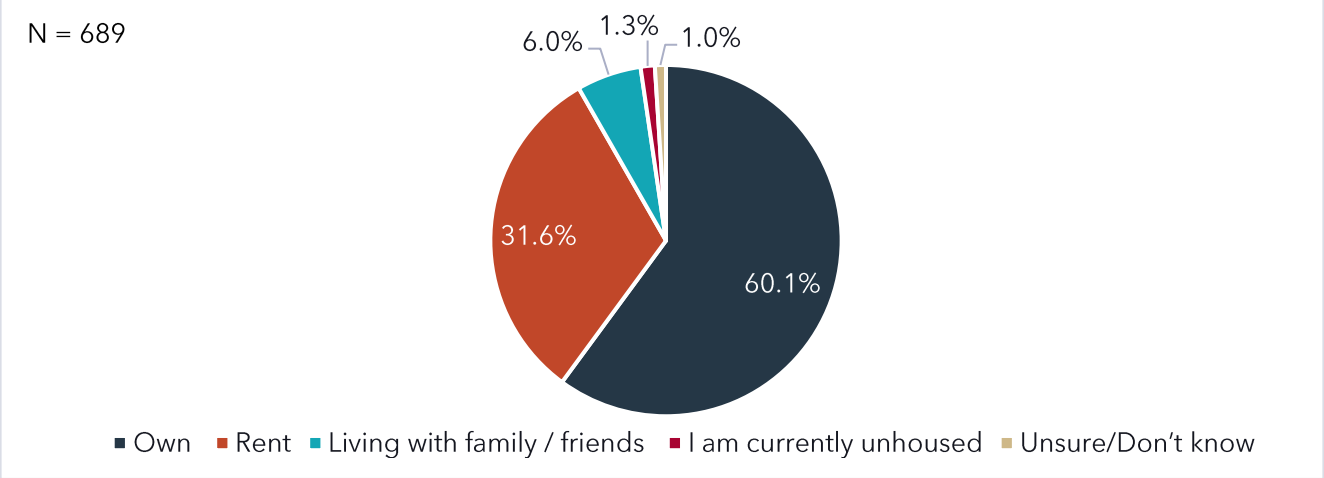
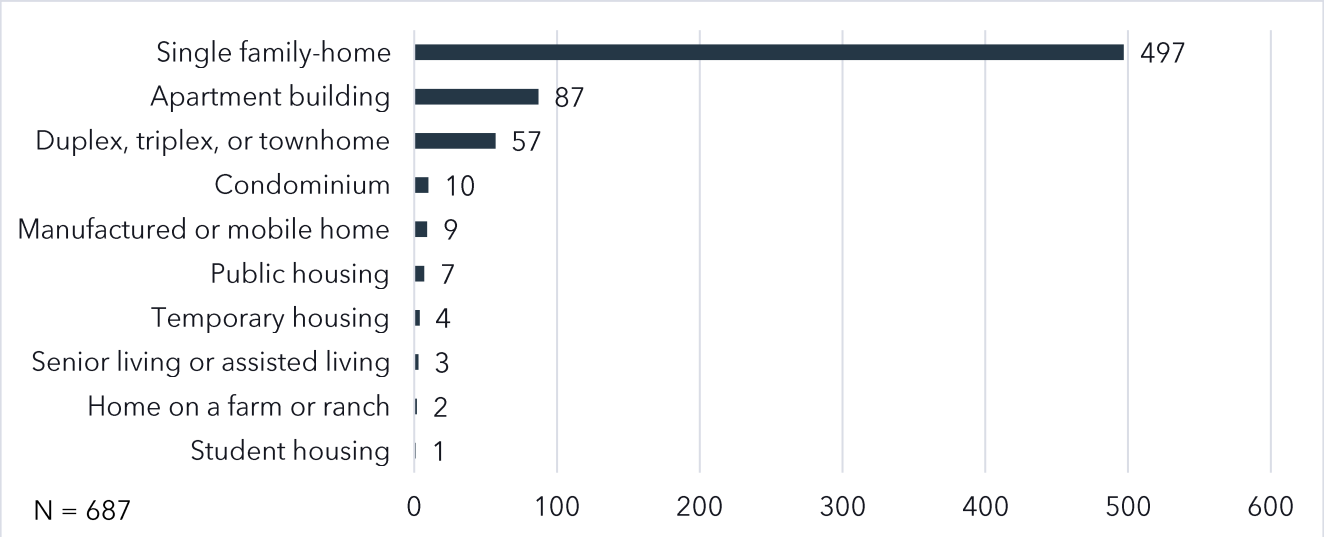


Figure 6.31: What type of housing do you reside in?'



7. Literature Review

Moline's 2001 Comprehensive Plan

Moline's 2001 Comprehensive Plan

Several natural and topographical challenges shape and constrain development in Moline, as recognized in the 2001 Plan. Steep slopes, ravines, stormwater drainage, floodplains, and soil conditions are often unsuitable for urban development. Abandoned coal mines define neighborhood boundaries and influence public- and private-sector decisions. Despite these obstacles, the 2001 plan identified opportunities for better wetland management and increased public access to stream corridors and river views.

Housing was flagged as a critical issue in the 2001 plan. Although the plan is over two decades old, some housing concerns remain relevant, such as the age and condition of the housing stock. Over the past 23 years, many owners have delayed maintenance, impacting the quality of the housing stock. Large or small capital expenditures, while unappealing to some owners and often lacking cosmetic impact, are crucial for long-term property preservation. After the 2008 Great Recession led to plummeting property values, many owners postponed necessary maintenance indefinitely, and recent inflation has further deterred investment in property upkeep.

Deferred maintenance affects individual buyers, who must ensure properties are in good condition, and the broader community, where neglected homes pose challenges to neighborhood beautification and historic preservation. The 2001 Plan supported enhanced maintenance inspections and code enforcement to promote regular upkeep, and stakeholders also advocated for public-private partnerships to address repair challenges, especially for elderly and low-income residents. The plan's goals included fostering high-rent areas, encouraging infill development, revitalizing apartments above storefronts, and increasing the appeal of housing within walking distance of downtown.

Since the 2021 Plan, some developers have pursued adaptive reuse solutions to address the housing shortage. The original plan's recommendation for a vacant commercial land reuse strategy remains relevant, though it may require zoning flexibility. Adaptive reuse projects can create land-use conflicts with neighboring parcels that lack adequate buffers.

In 2001, Moline's owner-occupancy was lower than the MSA average, and household sizes were smaller than in the county, the Quad Cities MSA, and nationally. However, household incomes were higher than in the MSA and county, indicating a strong workforce. Despite a low vacancy rate, the Household Index at the time showed slowed growth, with population density declining from 16.8 persons per acre in 1960 to 10 in 2000. Concurrently, Moline's industrial acreage fell by 34%, while single-family residential acreage expanded.

While the 2001 Plan noted an increase in low-cost housing, partly due to deteriorating stock, it also identified a gap in affordable mid-range housing, emphasizing the need to attract more families. The plan recommended strategies like bilingual education, support for local industries, expansion at John Deere, improved technology training, and redevelopment of older industrial properties to support this goal.

The plan also outlined goals for enhancing residents' quality of life through improved open space access and increased walkability. While some expansion hopes were realized – such as Trinity Medical Center's growth – other initiatives faced setbacks. South Park Mall saw 250,000 square feet demolished in 2014, and John Deere announced layoffs affecting 298 Moline employees in 2024. The 2001 Plan's recommendation to move retail and parking to the city's edges has also proven shortsighted in light of technological shifts reducing in-person shopping.

While infill development opportunities remain, the 2001 Plan concluded that Moline's core was largely built out, suggesting annexing unincorporated enclaves and developing agricultural land south of the Rock River for residential purposes. Since then, the city has adopted smaller plans, such as the 2014 Downtown Neighborhoods Plan, which led to significant improvements in the Floreciente Neighborhood, including enhanced pedestrian and streetscape infrastructure. Broadly, the 2014 Plan aimed to support the historic downtown district through renovation projects, small business support, and partnerships. Other goals included developing the Western Illinois University Quad Cities campus district and expanding open spaces and bicycle networks.

City of Rock Island's Comprehensive Plan 2014 - 2034

In this plan, Rock Island's housing goals focus on stabilizing, revitalizing, preserving, and enhancing traditional neighborhoods. By encouraging the development of diverse housing types and sizes for all income groups, ages, and household sizes, the city envisions strong neighborhoods that can meet residents' recreational and commercial needs. With many neighborhoods originally built in an era when traditional layouts were common, Rock Island's plan seeks to revitalize existing homes in need of repair and promote infill development of similarly sized homes on vacant lots within these areas. The plan includes a Traditional Area Zoning Overlay that ensures buffers between commercial and residential uses, prohibits the conversion of single-family homes to commercial use, and reconciles conflicting existing uses.

Recognizing that traditional housing does not suit every household, the city plan outlines a variety of other housing types to consider, including:

- Accessory Dwelling Units (ADU)
- Senior Living
- Life/Work Spaces
- Cooperative Housing
- Bungalow Courts/Pocket Neighborhoods

To create housing variety, the Land Use section of the 2014 plan designates the area southwest of the city center for new developments, specifically "planned neighborhoods" and "planned mixed-use" areas. Each development requires a detailed neighborhood plan, which would then be incorporated into the Comprehensive Plan.

Much of Rock Island's housing stock is old enough that repair, rehabilitation, and maintenance are critical issues. Over 80% of single-family homes were built before 1970. Houses in disrepair can lead to neighborhood disinvestment, blight, and increased crime. While the city has purchased and demolished some of these homes, the broader goal is to stabilize and strengthen neighborhoods by focusing on:

- Infrastructure improvements

- Maintenance and repair incentives
- Vigorous code enforcement
- Partnerships with rehabilitation-oriented and non-profit organizations for neighborhood cleanup
- Continued targeted removal of blighted homes

The plan promotes the formation of neighborhood organizations as essential channels for community voices and active participation in local initiatives. This approach aims to give neighborhoods a direct role in shaping their development.

In an August 2024 interview with PC, Rock Island's Community Economic Development office outlined city programs aimed at addressing issues like home repair. Funded by HUD's CDBG program, the city's Home Repair program, one of its largest, offers up to $24,999 in five-year forgivable loans to low- and moderate-income households. These funds help improve homes' essential infrastructure by covering repairs or replacements for siding, roofs, water service lines, furnaces, windows, water heaters, gutters, doors, foundations, and more. The program also handles critical needs like radon mitigation, lead abatement (especially in emergency child lead poisoning cases), and ADA compliance.

Continued funding for this program is expected as long as the city meets planning requirements, and additional support often comes from Illinois Housing Development Authority's HRAP program. A Construction Officer assesses each home to prioritize issues and match them with the best grants. Due to high demand, there's typically a one-year waitlist except for emergencies. The city completes about 35 HUD-funded home repairs annually, spending around $250,000 to $300,000. For 2024, an additional $160,000 from ARPA is expected to fund similar initiatives. However, team size and grant-dependent positions limit capacity; more staff would allow for securing additional grants. Constraints also include prioritizing costly lead abatement and radon mitigation, which can consume most of a project's budget, delaying other repairs. The city also faces a shortage of qualified contractors for lead abatement, despite training efforts hindered by training difficulty, low pass rates, and contractors' reluctance to take on small or neighborhood-based jobs.

In 2014, multifamily housing made up 29% of the city's housing. The city's plan aims to enhance multifamily design standards and end "over-zoning," where single- and multifamily housing are allowed in the same areas, which can lead to code and traffic issues. It also encourages public parks within a quarter mile of all neighborhoods, discourages new developments in Open Space and Conservation areas, and requires developers to identify the boundaries of these areas by features like wetlands, floodplains, or steep slopes.

The 2014 plan also recommended an updated zoning code to address gaps and lack of specificity in performance standards at the time. A spectrum of performance standards would better differentiate zoning districts with criteria beyond simple land use, enabling more confident rezoning even without a specific plan.

Davenport's 2005 – 2025 Comprehensive Plan

Davenport's 2005 plan shares some of the same themes, particularly household demographic changes, condition of the housing stock, and managing the anticipated need for geographic growth. Its Future Land Use changes compared to the previous plan are not sweeping, but targeted. In the core area of the city the only changes are to a couple of small areas along the river,

one to be for "Open Space" (OS), the other a "Commercial Neighborhood" (CN), which is a mixed-use designation appropriate in neighborhoods surrounding major arterial intersections with adjacent residential areas. The other changes are primarily located in the "Third Tier Development" area of the city. "Residential General" is the use given to most of the acreage of newly changed designations. It allows mostly residential with some neighborhood-compatible commercial within half a mile of the residential.

There are a few new swaths of RG in the updated Future Land Use Map, arranged in broken patches along the "curve" of the "Third Tier Development" area. Complementing those are numerous new OS and "Parks and Recreation" areas, as well as "Commercial Retail" (CR) areas at the eastern and western ends of the curve, and two CN designations at the eastern end. With expressed interest in promoting development in the northwest area, the Future Land Use Map does not feature any changes there. Most of that land was designated "Future Development" (FD) in the 2005 map and remains that way in the envisioned 2025 map. There are some newly added swaths of FD, however, one located near the western border of the city and three near the northern border.

The plan's projected population growth estimated approximately 0.4% annual growth to a 2025 population of 98,359, which falls just short of the current population of about 100,000. By contrast, the 2016 Land Use Plan forecasted a population of almost 110,000 by 2025. The average household size had fallen from 3.11 in 1970 to 2.51 in 2000. In that span of time, the city added a net of approximately 8,000 housing units, while vacancy rates changed only by about 1% in each of the three-tier areas of development.

The core tier did experience a spike in vacancies around 1990, but occupancy there picked up by 2000. Owner occupancy in the core dropped 8.0% from 1970 to 1990. In the second tier it dropped 6.7%, and in the third tier it rose by a whopping 38.6%. That's almost entirely due to the increase in homeownership in that third tier from 1970 - 1980, as most of the housing there was built in that decade. The largest portion of the city's single-family homes are in the second tier. Most of the multifamily homes are found in the core. Newer and costlier homes are mostly in the northeast, while mobile homes are mostly in the far western areas.

The housing stock was graded to be mostly in "fair" to "good" condition by a 1999 survey. The core area had more units that caused any concern. It also had almost twice the amount of overcrowded housing units as the other two tiers did. There were more than 150 abandoned properties, most of which were in the core. Efforts to study potential re-use and infill development to bring those properties back into circulation were underway.

Davenport's 2016 Land Use Plan Update, "Davenport +2035"

This plan is an amendment to the 2005 Comprehensive Plan, primarily intended to update the Future Land Use section. Unlike the 2005 Plan, which emphasized development and infrastructure, the 2016 plan focuses on existing neighborhoods and social well-being. It notes that only 1.2 square miles were developed between 2005 and 2015, compared to the nine square miles the Plan had projected by 2025, suggesting an 80-year supply of land at the current development rate. This supports the 2016 Plan's shift away from expansion.

The plan also highlights a trend in senior housing developments, including assisted living, townhouses, and nursing homes, which add density while using less land. One reason cited for

decaying infrastructure and housing is a lack of public and private funding. While infrastructure is generally funded publicly, home maintenance is rarely seen as a public responsibility, though some assistance programs exist.

The 2016 Land Use Plan expresses regret that poor housing conditions in the core have made outer areas more attractive for development than infill opportunities within the core.

The plan includes substantial criticism of the "outdated" zoning ordinance, describing it as fragmented and difficult to understand. Public comments indicate concerns that the ordinance favors suburban-style developments over the city's older, more urban areas. They also highlight a lack of support for higher-density development and call for simplifying the ordinance and "refining" the role of the Board of Zoning Adjustment.

With the condition of housing stock becoming a more widely held concern following recent local disasters, it is helpful to examine the 2016 Land Use Plan's count of houses in "poor" or "dilapidated" condition, broken down by planning area, as shown in Table 7.1.

Table 7.1: Estimated Number of Davenport Houses in Poor/Dilapidated Condition, 2016

Planning Area	Poor		Dilapidated	
	#	% Houses in Planning Area	#	% Houses in Planning Area
1	295	43%	14%	2%
2	509	23%	41%	2%
3	170	12%	13%	<1%
4	274	0	14%	0%
5	472	0	19%	0%
6	85	0	4%	0%
7	15	0	<1%	0%
8	10	0	<1%	0%
9	632	0	29%	0%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%

Source: Davenport Land Use Plan Update 2016

In areas where many houses are in poor or dilapidated condition, fixing one up first requires addressing the fundamental systems – such as the foundation, water mitigation, roof, plumbing, insulation, electrical, heating, and cooling systems. These are the elements that keep houses livable for decades. However, these improvements are typically not visible and do not enhance the cosmetic appeal of the house. From the street, a house may look the same even after significant upgrades to all these systems.

Many Midwest cities, unfortunately, have areas where entire blocks of houses are in poor or dilapidated condition. While updating a single house can make a significant difference for the family living there, it often does not boost the value of neighboring homes on the block (as some cosmetic exterior "rehab" efforts can). However, if all the homes on a block had their fundamental systems updated, it could increase property values across the board. This revitalization would reduce homeowners' maintenance expenses, allowing them to better address other budgetary

needs, and could even attract private investment to build on this momentum and improve nearby homes.

In some cases, well-funded investors have purchased entire small blocks of homes, reaping synergistic rewards as each renovated house increased the value of the others on the block. Although these investors benefited from capital gains, which may not directly relate to affordable housing goals, their approach is relevant in demonstrating the impact of creating a concentrated critical mass of improvements.

Quad Cities Housing Cluster's 2020 Silos to Solutions - Initial Phase to Solving Affordable Housing Long-Term

This document provides statistics on the affordable housing crisis in the MSA, alongside proposed solutions. It emphasizes building partnerships with local organizations and residents to foster community involvement, dialogue, and action. Key recommendations include offering homeowner education and resources. This could support homeowners in maintaining their properties. Township and non-profit staff assistance with paperwork may encourage more homeowners to apply for aid. The document also suggests funding lead abatement to make older homes more attractive to investors and buyers. This would reduce long-term risks and encourage investment. Finally, proactive inspections and tax incentives for landlords could promote safer living conditions. Mediation services between landlords and tenants, however, should avoid complicating eviction processes.

8. Davenport Highlights

Land Use Context

Understanding the in-fill potential within a community is an important first step for communities seeking to encourage development of more affordable housing. Low-density single-family housing is more expensive for communities to serve whereas in-fill development makes more optimal use of public works infrastructure. Table 8.1 displays some basic statistics on land use efficiency across Davenport's 8,580 acres. For context, the map in Figure 8.34 displays the locations of each zoning district within the City.

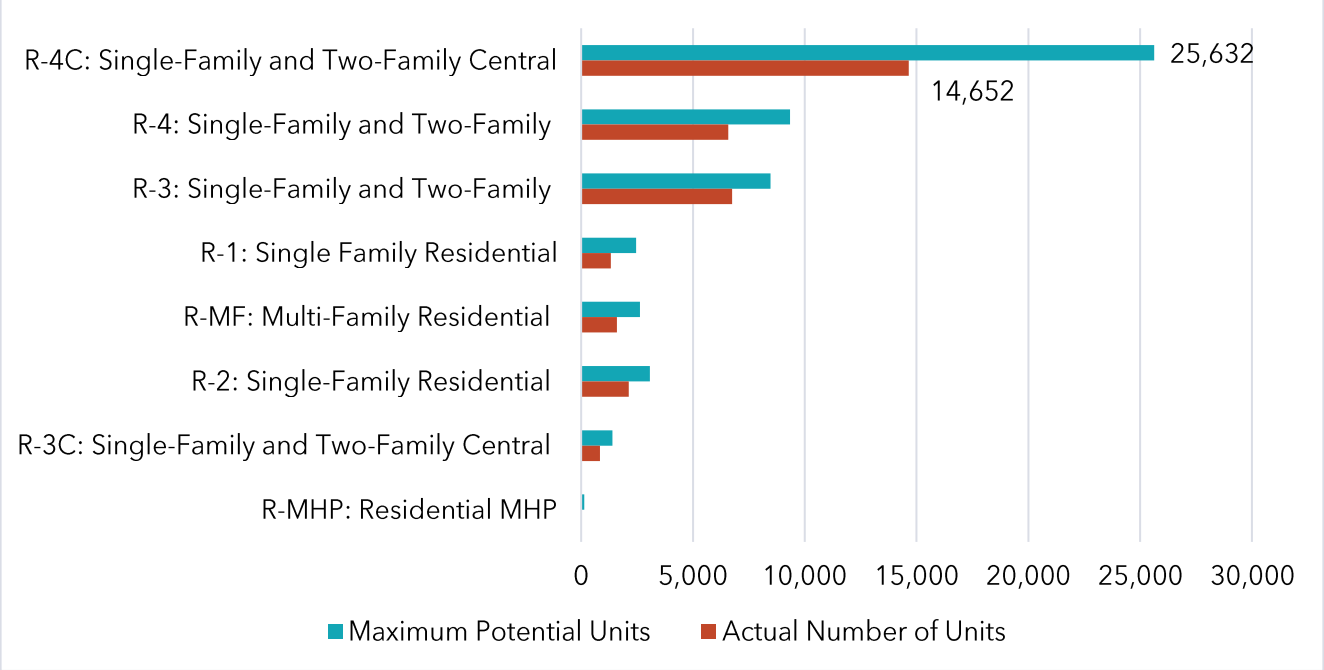
Values are not presented in this fashion to suggest that maximum density is to be desired, but simply to demonstrate where the greatest opportunities lie for increasing use of existing developed land in the City. The greatest number of additional units could be achieved in the R4C district, which permits up to 10.9 units per acre. This district composes a significant portion of the City, wrapping around the downtown area to the west, north, and east. Maximizing density in these areas could increase the number of units by 10,980. Following R4C, R4 also presents some opportunity with a potential for 2,760 additional units.

Table 8.1: Structure Square Footage and Unit Counts by Zoning District

Row Labels	Average Square Footage of Residential Structures	Maximum Potential Units	Actual Number of Units	Unit Difference	% Difference
R-1: Single Family Residential	1,752	2,461	1,334	1,127	84.5%
R-2: Single-Family Residential (Higher Density)	1,931	3,068	2,127	941	44.2%
R-3: Single-Family and Two-Family Residential	1,400	8,463	6,748	1,715	25.4%
R-3C: Single-Family and Two-Family Central Residential (Smaller Lot Widths)	1,874	1,394	847	547	64.6%
R-4: Single-Family and Two-Family Residential	1,112	9,336	6,576	2,760	42.0%
R-4C: Single-Family and Two-Family Central (Smaller Lot Widths)	1,303	25,632	14,652	10,980	74.9%
R-MF: Multi-Family Residential	979	2,626	1,601	1,025	64.0%
R-MHP: Residential Manufactured Home Park	359	145	21	124	590.5%
Grand Total	**1,341**	**53,125**	**33,906**	**19,219**	**56.7%**

Source: Points Consulting using Davenport Zoning Code and GIS data

Figure 8.1: Davenport Number of Potential and Actual Structures by Zoning District



Source: Points Consulting using Davenport Zoning Code and GIS data

Affordability Gaps

Out of the three Tri-Cities, Davenport reports the lowest percentage (43.9%) of households that are cost burdened, or severely cost burdened (Table 8.2).

Table 8.2: Renters' Housing Cost Burden: Davenport, Scott County, Iowa, U.S.

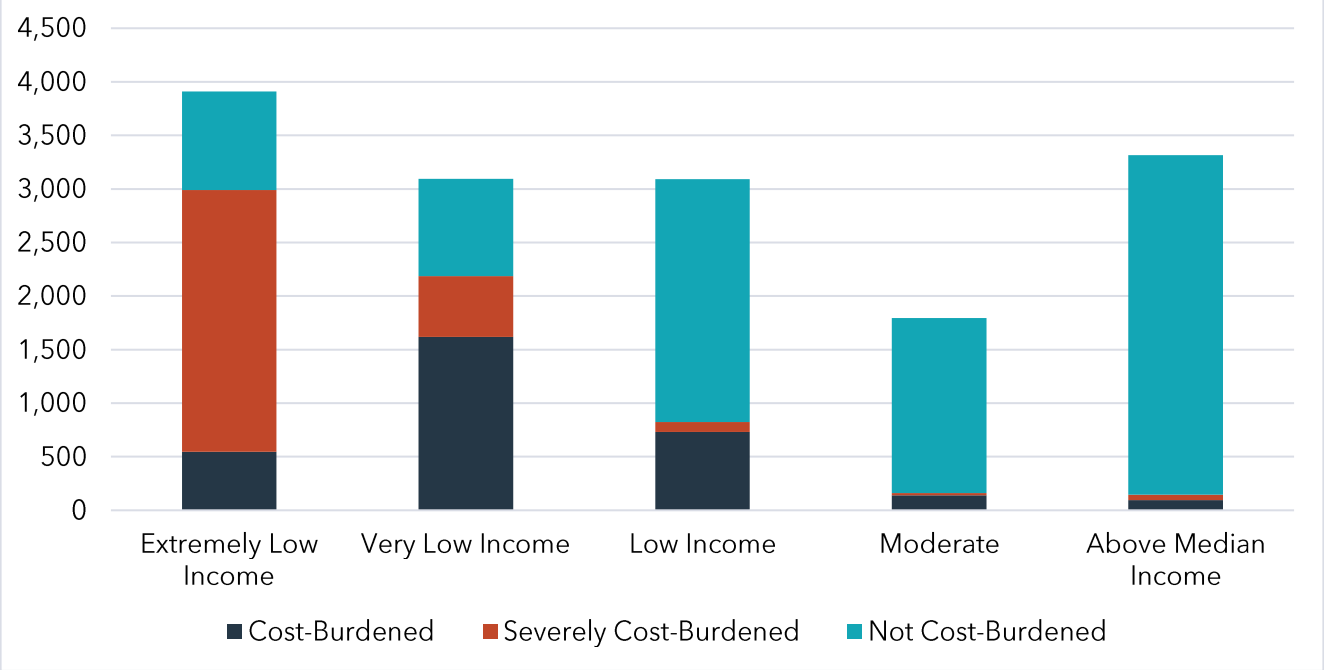
Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Cost-Burdened to Some Extent	Not Cost-Burdened
Davenport	16,131	20.4%	23.5%	43.9%	48.2%
Scott County	22,073	19.5%	22.6%	42.1%	50.3%
Iowa	367,455	19.9%	20.1%	40.0%	52.2%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

Figures 8.2 and 8.3 below show Cost Burden by Income Level for renters in Davenport, and Scott County, respectively. In Davenport, 26.7% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 73.5% are cost burdened in Davenport. In Scott County, 59.1% of renting households in one of the three low-income categories are cost burdened.

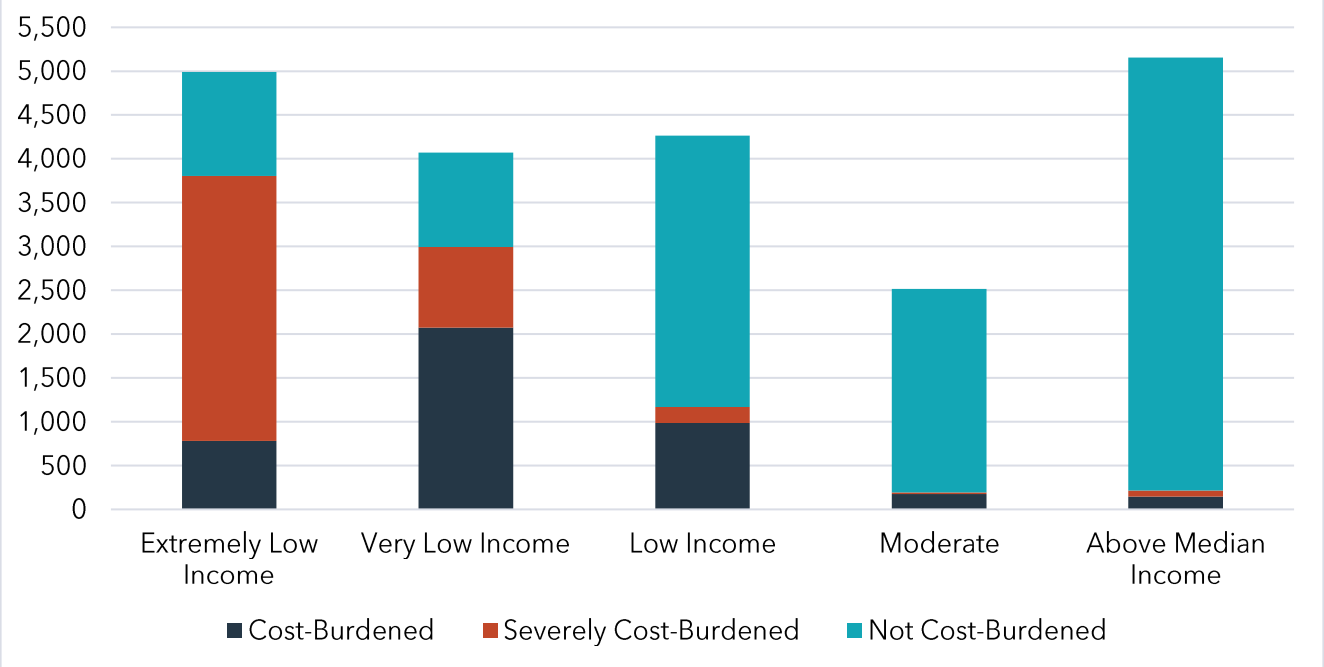
Figure 8.4 shows that 34.8% of households in Davenport are below the necessary income requirements to purchase an average-priced home. All households in the income brackets above $35K can afford an average-priced home in Davenport.

Figure 8.2: Davenport Renters' Cost Burden by Income Level



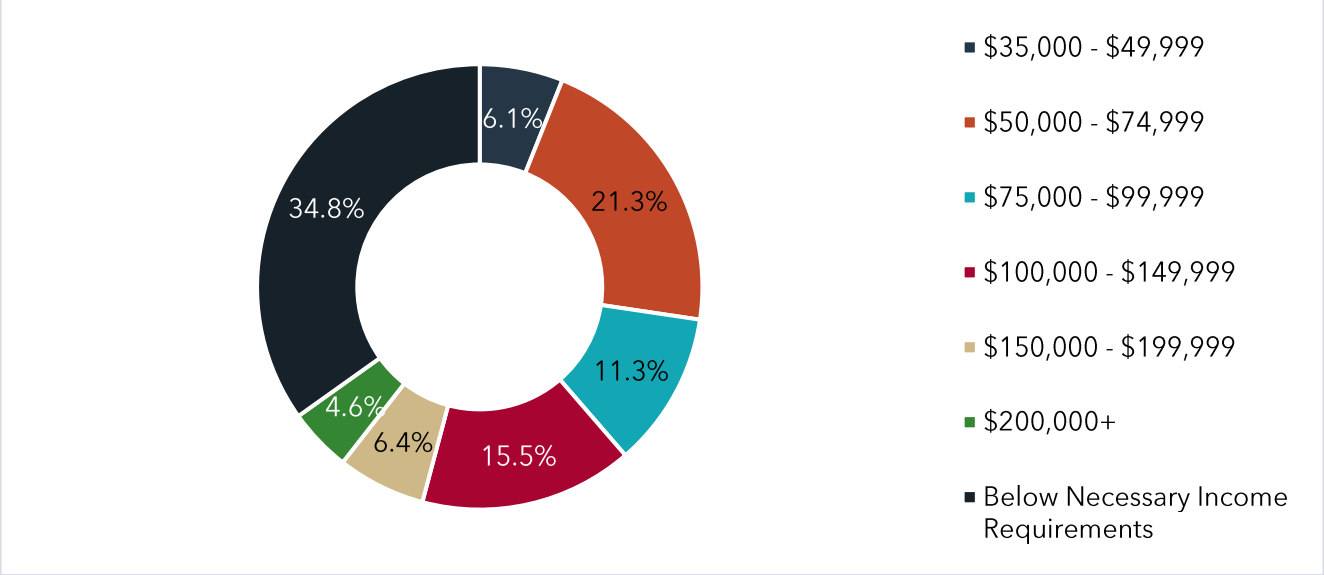
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 8.3: Scott County Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 8.4: Households that Can Afford to Buy an Average-Priced Home in Davenport



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

Population and Housing Forecasts

The City of Davenport experienced a gradual but steady population increase from 2010 to 2024, growing from 98,300 to 102,400 residents. Table 8.3 presents PC's forecast using the Cohort Component Methodology. Despite this growth, the forecast predicts an annual population decline of approximately 0.4% over the next 20 years. While this may seem counterintuitive, Table 2.2 does not account for Davenport's reliance on migration of residents over age 60.

Between 2014 and 2024, the population of residents aged 60+ grew from 18,800 to 24,300 (+5,500), while the 0-30 age group declined from 42,900 to 39,900 (-3,000). Although the U.S. Census Bureau's American Community Survey data has some inconsistencies, these changes exceed the margins of error for both years, suggesting they accurately reflect trends in the community.

The lack of growth (or stability) in younger age groups suggests that younger residents are leaving Davenport around working age, while older adults are either staying or relocating to the area. Mid-life residents aged 40-60 have also declined by about 2,000 since 2014.

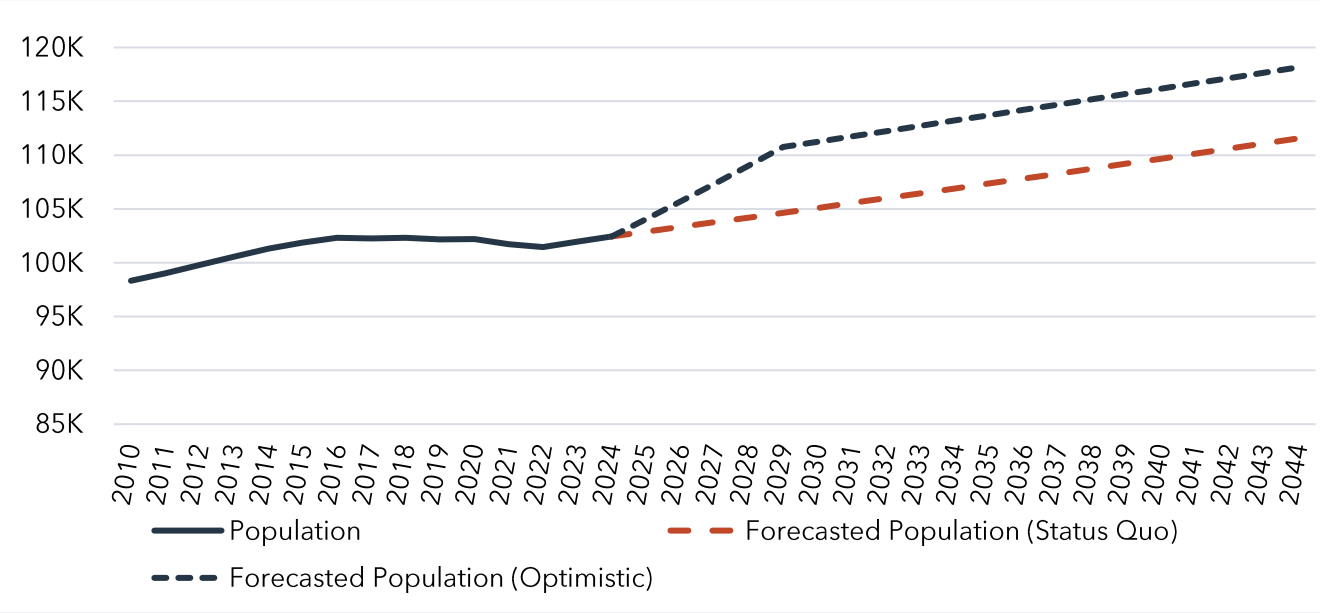
Overall, Davenport is an aging community with a shrinking youth population. Given these trends, PC projects that without consistent migration into the community, Davenport's population will likely decline over the next 20 years. Migration, however, is likely to remain a key driver of population growth in Davenport. PC finds no evidence that this trend will slow. The Status Quo forecast reflects this expectation, projecting a continued annual growth rate of about 0.4%. The Optimistic forecast, based on the Bi-State Regional Commission's regression analysis, predicts a more significant population increase. This optimistic growth could be fueled by expanded housing options for young people or an influx of new residents relocating to the area.

Table 8.3: Davenport Population Forecast, 2024-2044

Year	----Population----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	102,440	102,440	--	--
2029	104,646	110,745	2.2%	8.1%
2034	106,899	113,215	4.4%	10.5%
2039	109,201	115,684	6.6%	12.9%
2040	109,668	116,178	7.1%	13.4%
2044	111,553	118,154	9.0%	15.3%

Source: Points Consulting, 2024

Figure 8.5: Davenport Population Forecasts, 2024-2044



Source: Points Consulting & David Kovarik (Bi-State Regional Commission), 2024

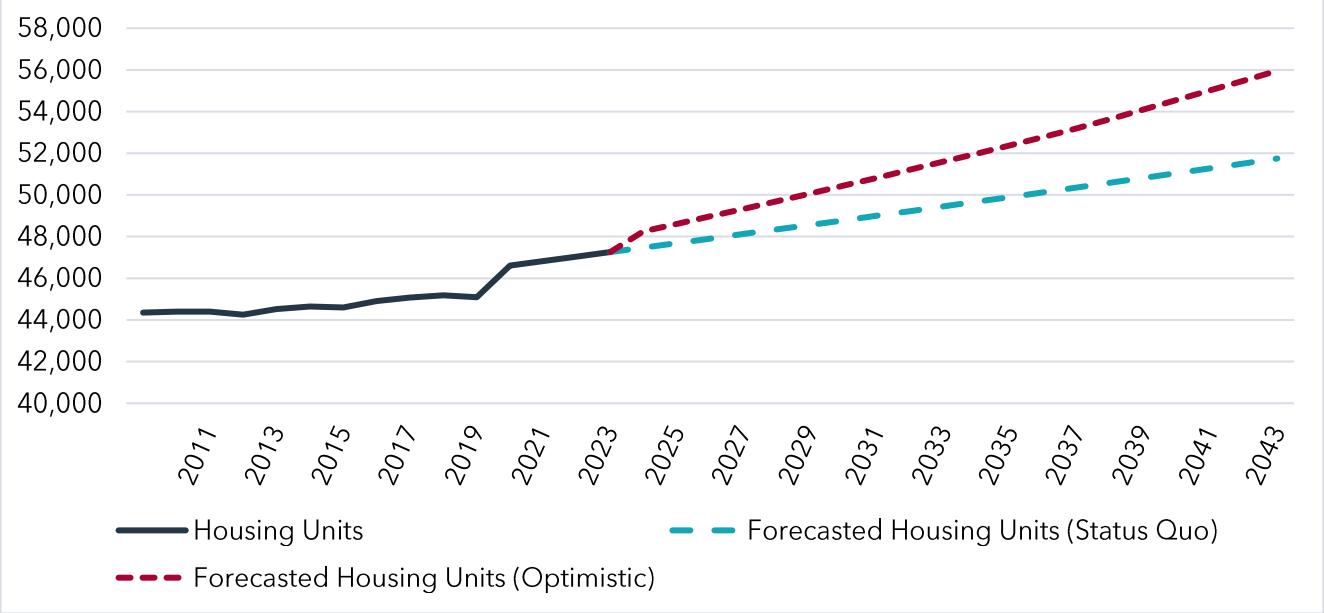
Davenport is projected to need 4,500 housing units per the Status Quo increase in population (Table 8.4 and Figure 8.6). In the Optimistic Growth Scenario, Davenport is expected to need 8,700 new housing units. The Forecast Methodology Section provides more information on how the housing forecasts were created.

Table 8.4: Davenport Housing Forecast, 2024-2044

Year	----Housing----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	47,257	47,257	--	--
2029	48,341	49,699	2.3%	5.2%
2034	49,451	51,601	4.6%	9.2%
2039	50,586	53,647	7.0%	13.5%
2040	50,816	54,102	7.5%	14.5%
2044	51,747	55,963	9.5%	18.4%

Source: Points Consulting, 2024

Figure 8.6: Davenport Housing Forecast, 2024-2044

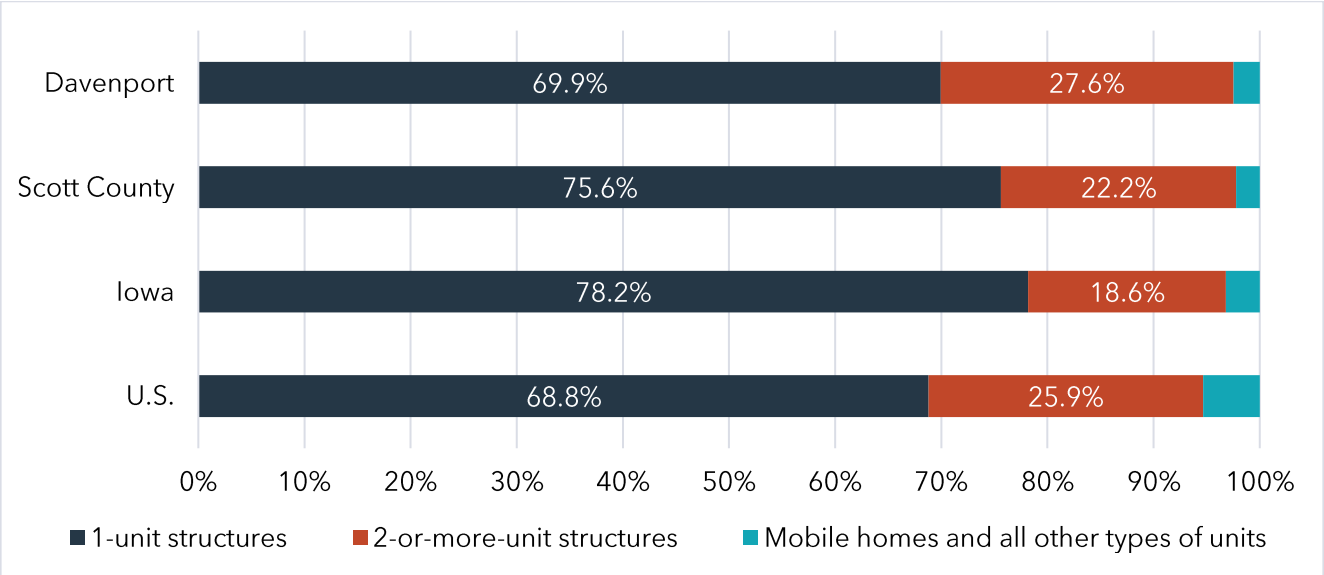


Source: Points Consulting, 2024

Housing Supply

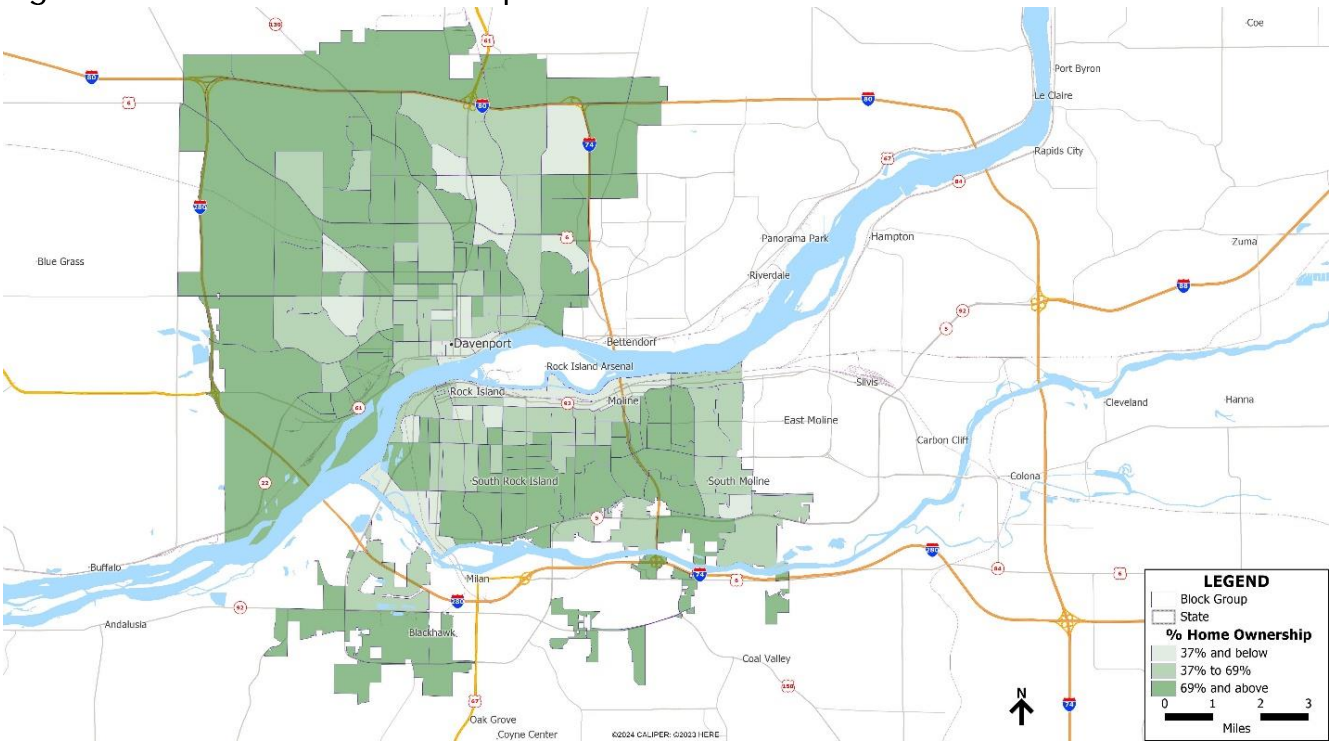
This section covers housing type and tenure (Figures 8.7-8.10), age of housing stock (Figures 8.11-8.14), vacancy (Figures 8.15-8.16), occupancy (Figures 8.17-8.18), new housing production (Figure 8.19), and rent trends (Table 8.5).

Figure 8.7: Percent Housing by Type



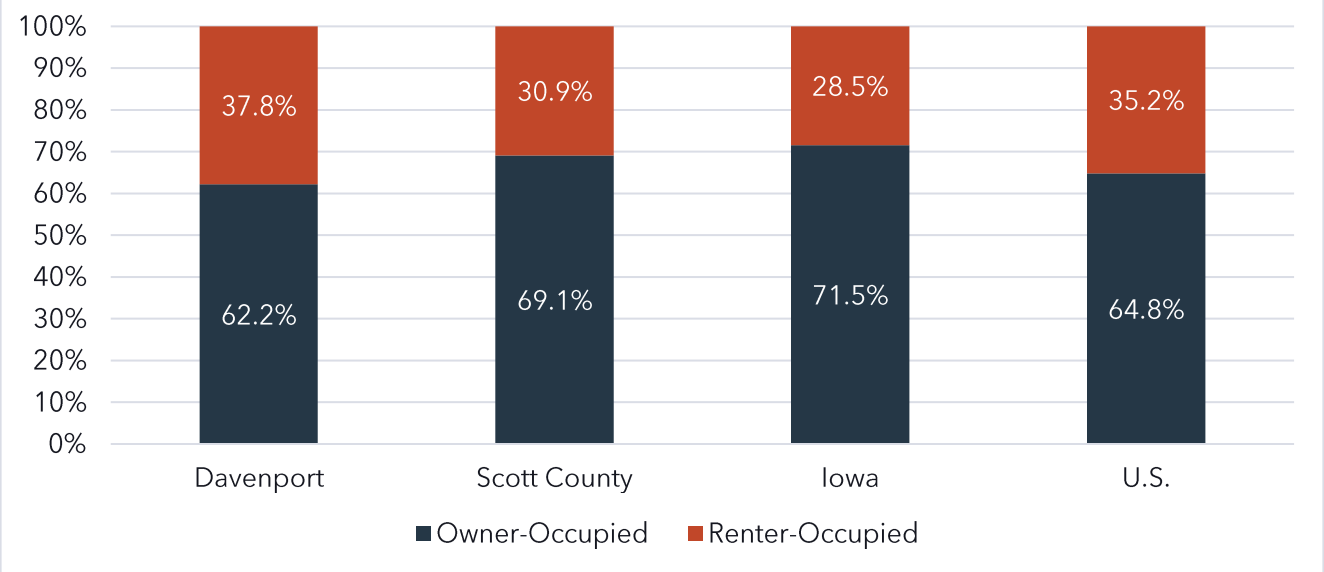
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.8: Percent Home Ownership Tri-Cities



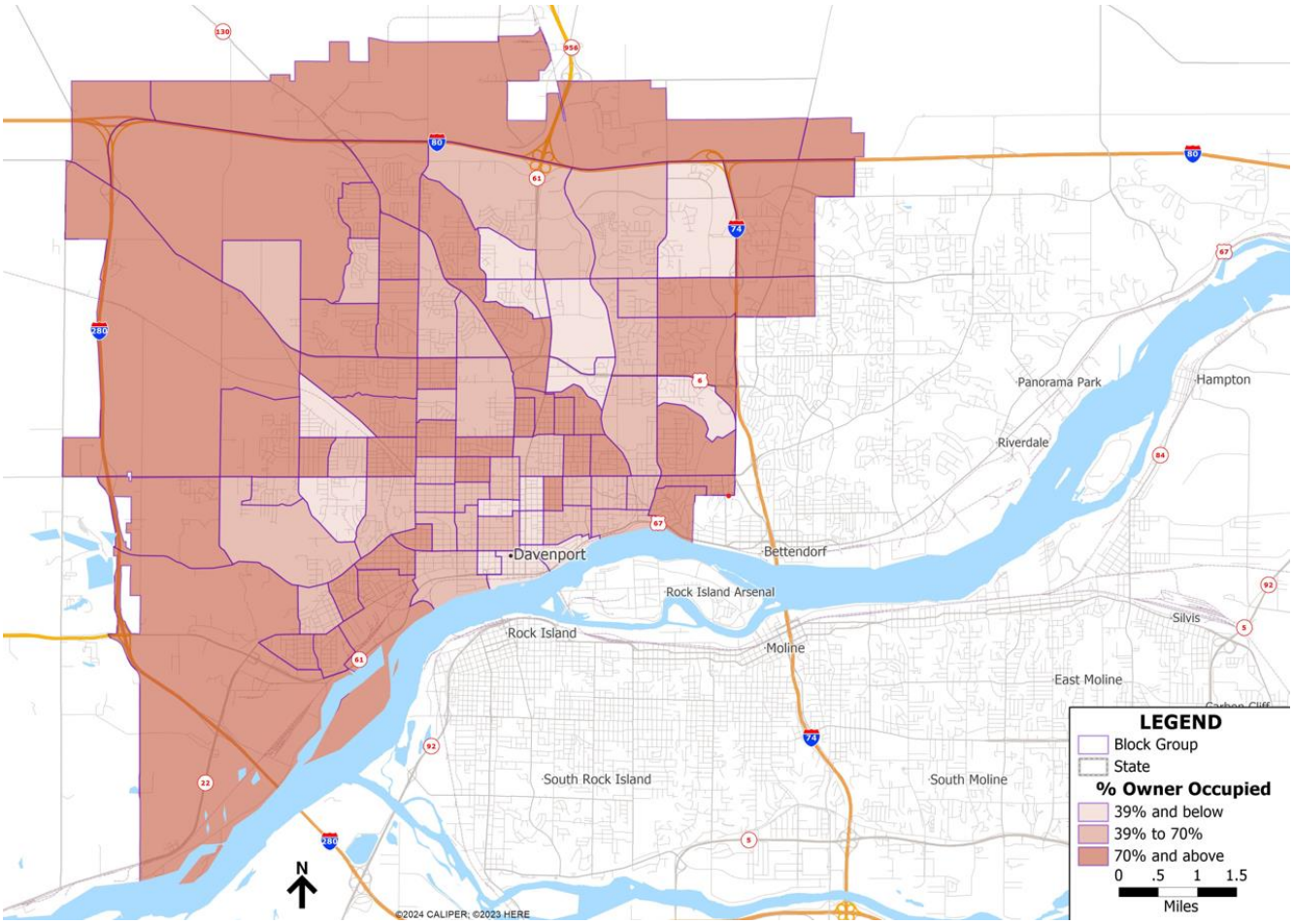
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.9: Percentage of Owner Occupied to Renter-Occupied Units, Davenport 2022



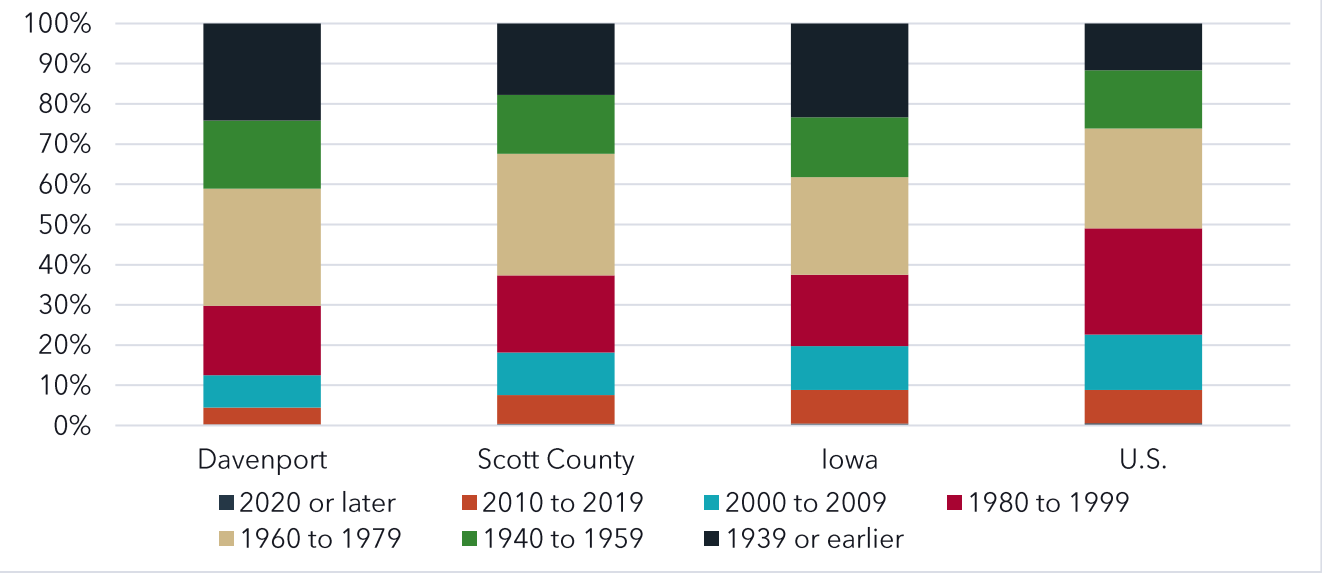
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.10: Davenport Percent Owner-Occupied by Census Block



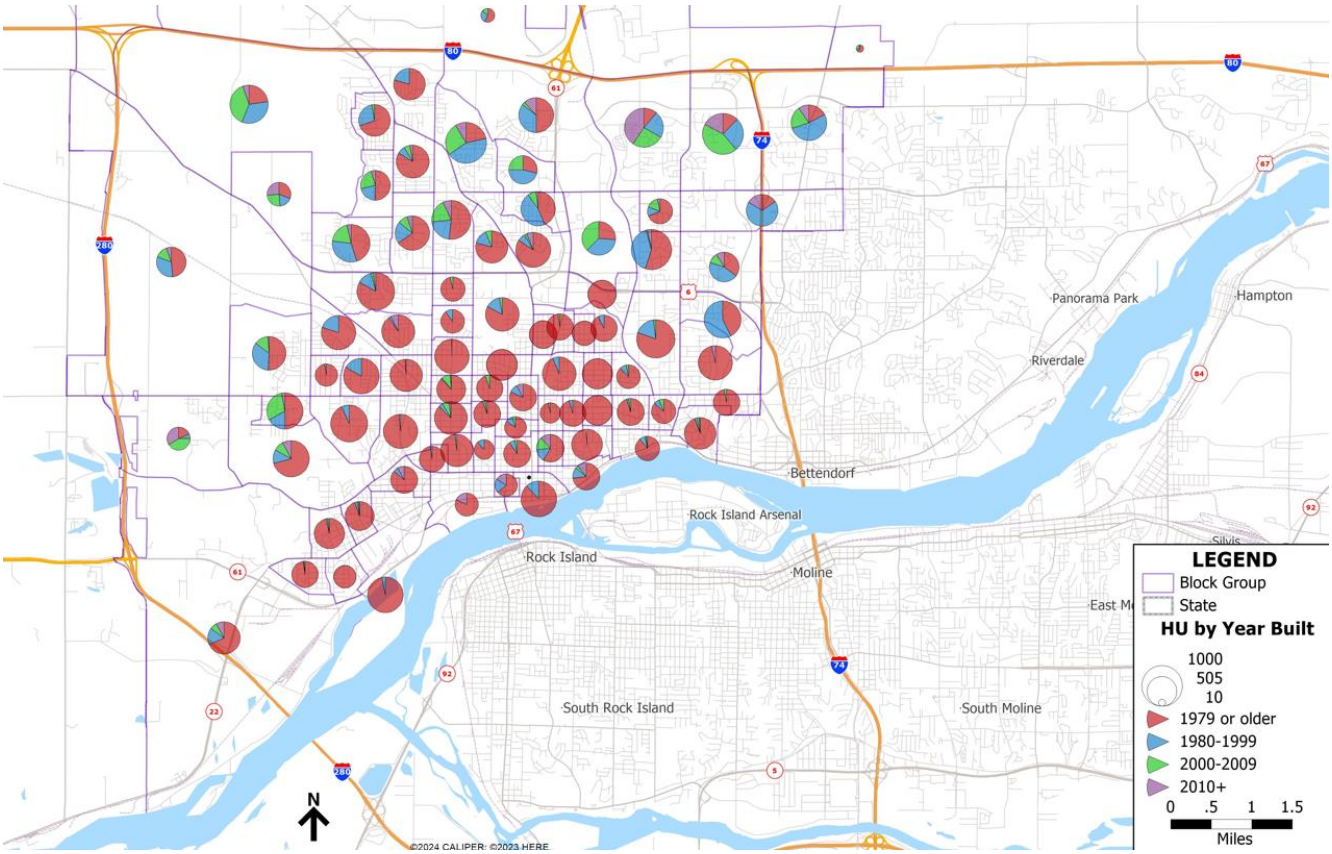
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.11: Age of Housing Stock



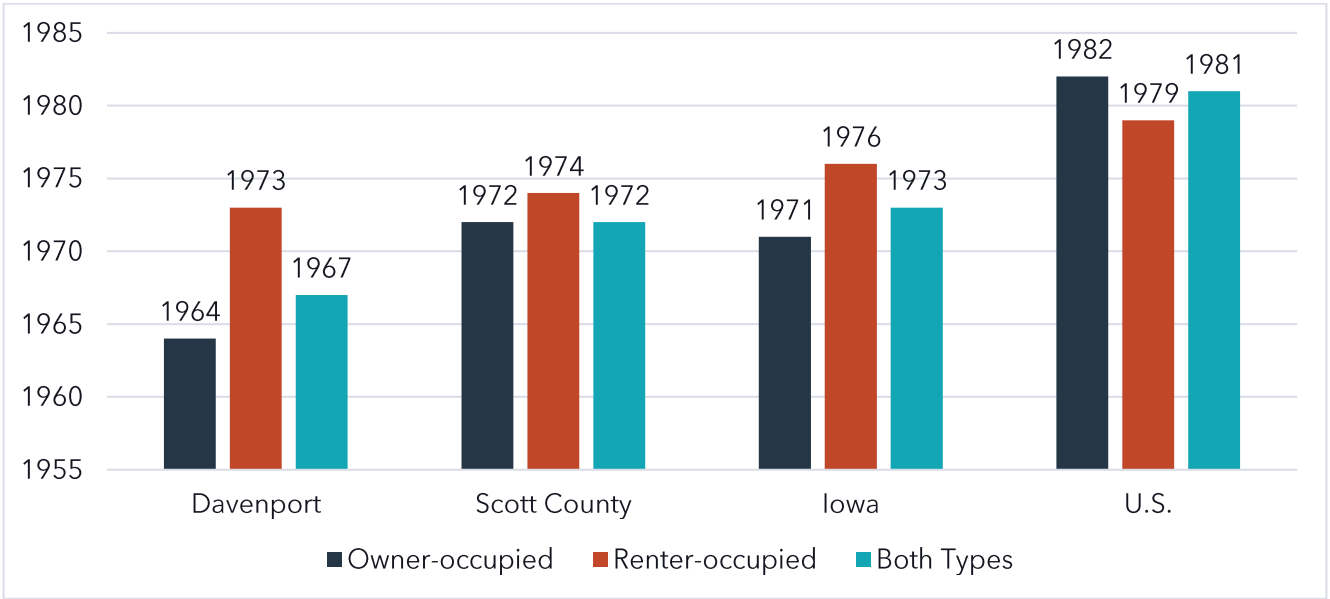
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.12: Davenport Housing Units Year Built by Census Block*



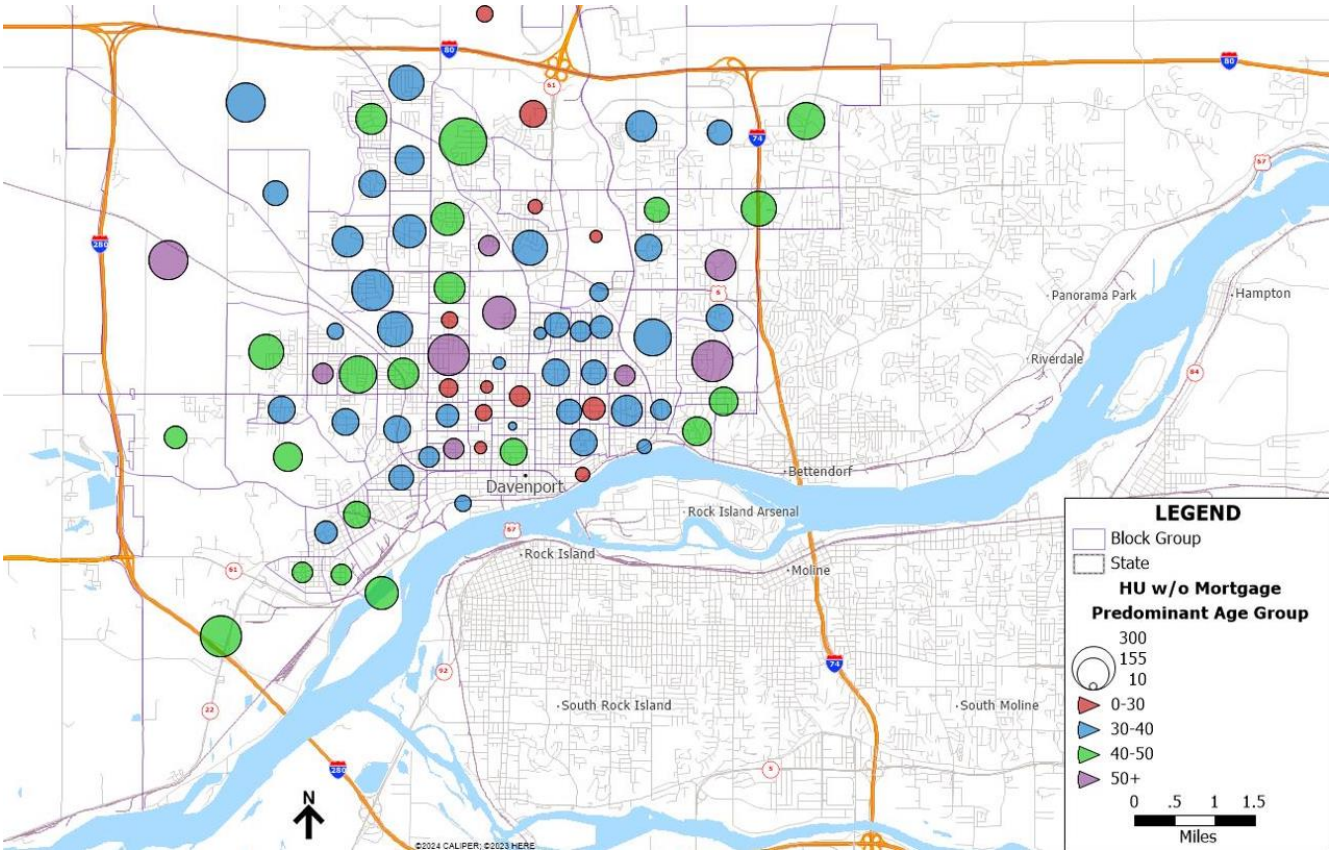
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.13: Median Year Built by Tenure



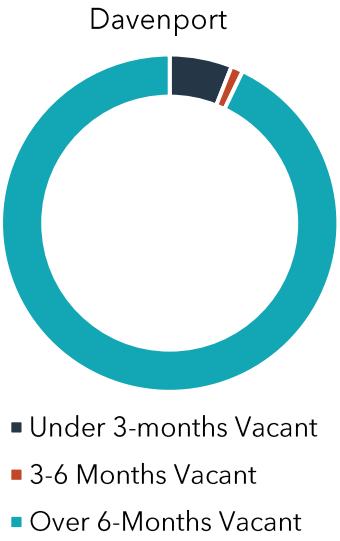
Source: ACS 2022 5-Year Table B25037

Figure 8.14: Davenport Housing Units Without Mortgage Predominant Age by Census Block



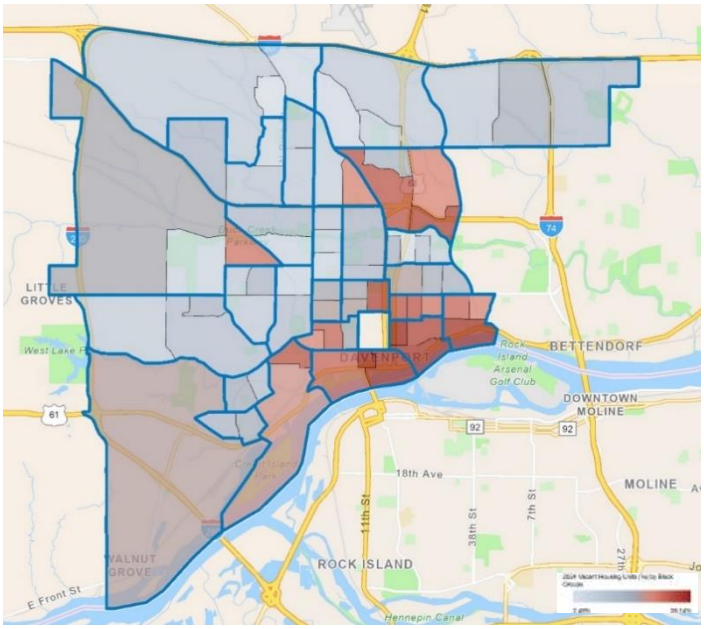
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.15: Duration of Vacancy for Residential Units



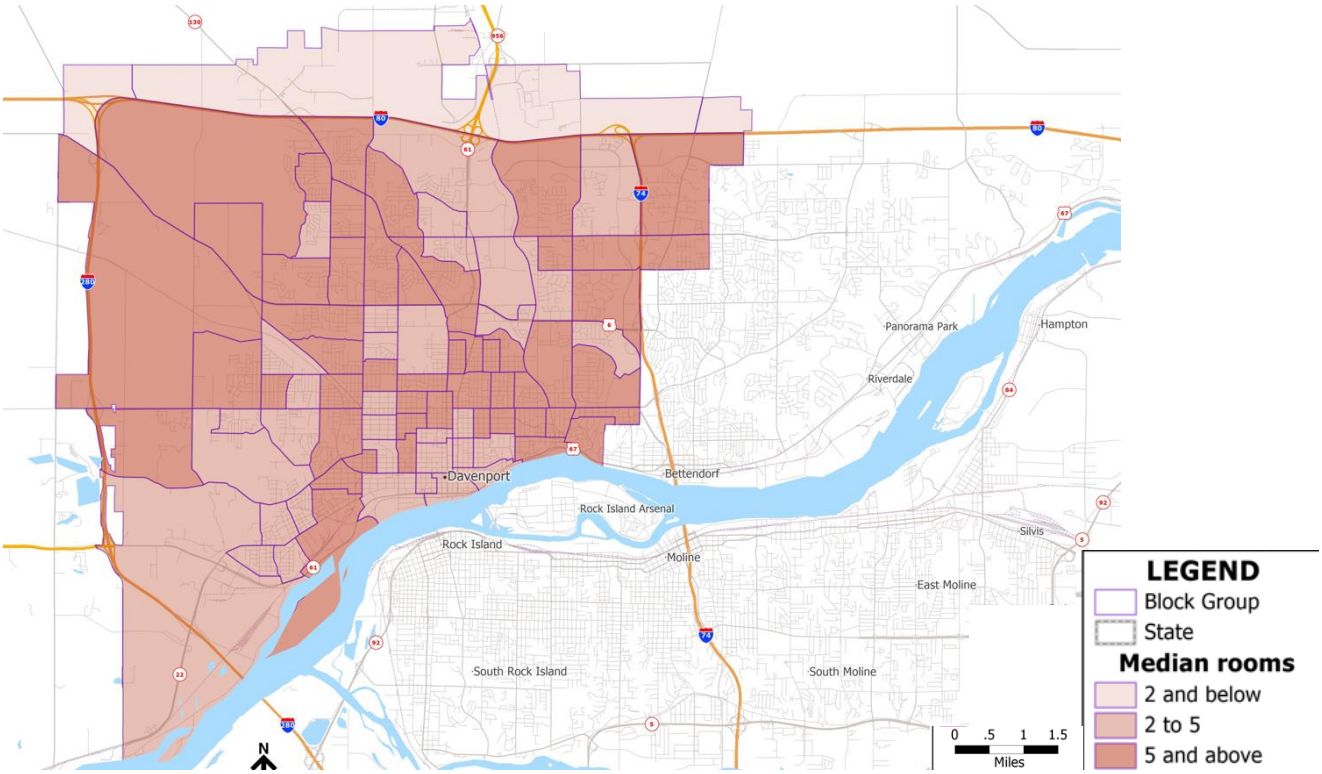
Source: HUD USPS Aggregated Administrative Data on Address Vacancies

Figure 8.16: Davenport Vacancy Rates by Census Tract, 2024



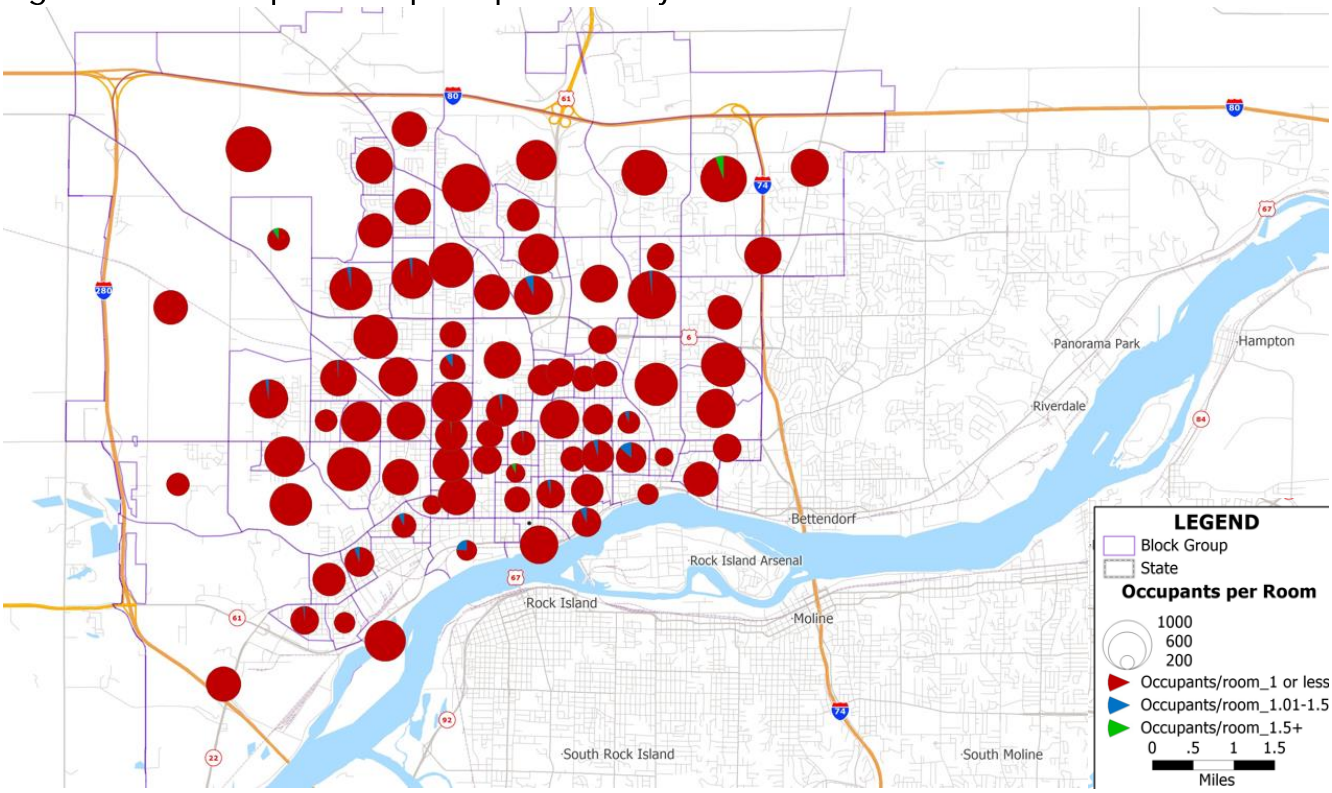
Source: Points Consulting using Esri Business Analyst, 2024

Figure 8.17: Davenport Median Number of Rooms by Census Block



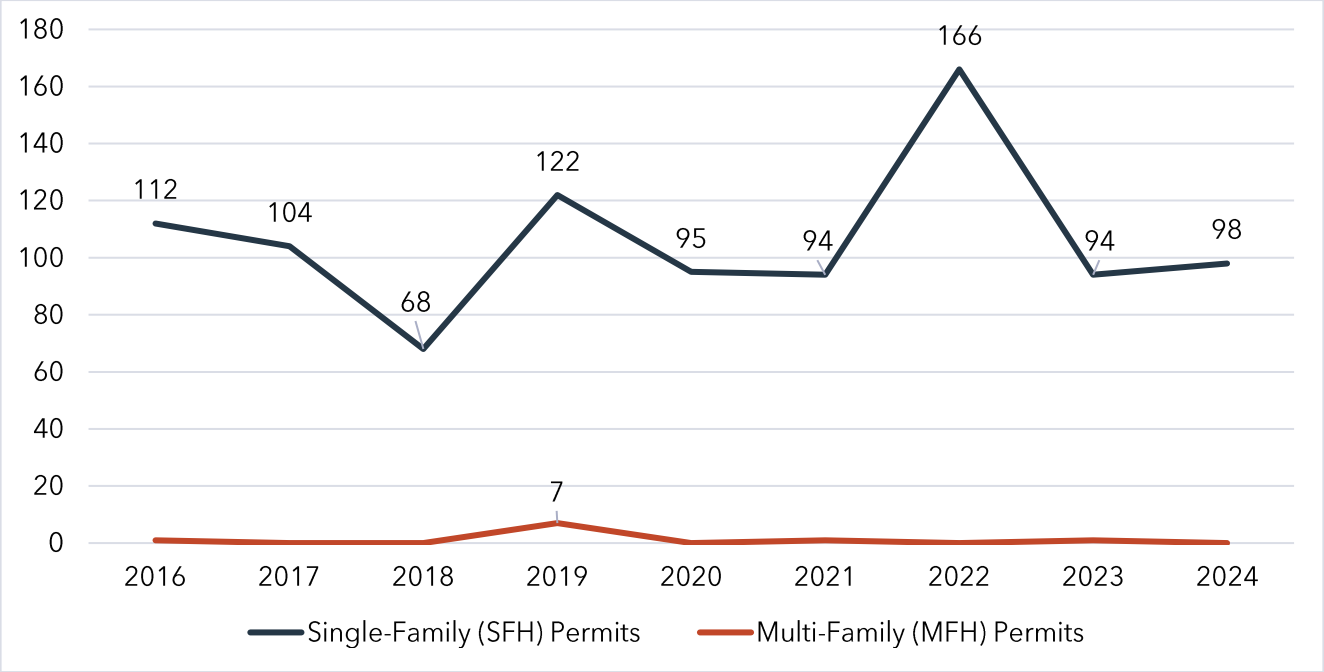
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.18: Davenport Occupants per Room by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.19: Single and Multi-family Housing Permit Units in Davenport, 2016-2023



Source: City of Davenport Public Works Department, Building Inspection Division, Monthly Activity Report

Table 8.5: Davenport Rentals

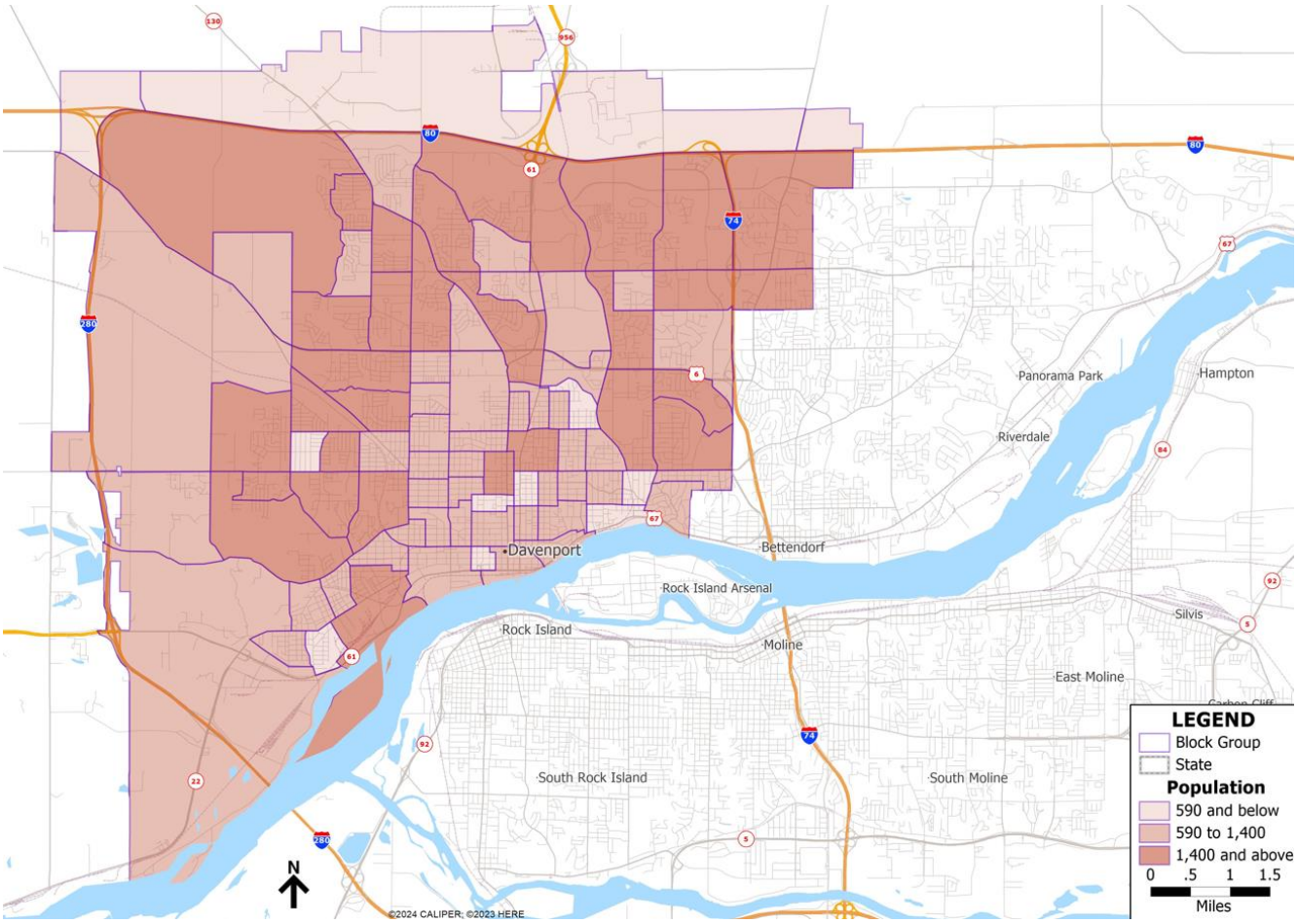
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	27	2	$838	+$125	14.9%
2 Bedroom	38	7	$1,023	+$129	12.6%
3 Bedroom	43	15	$1,410	+$134	9.5%
Condo and Townhouse Rentals					
1 Bedroom	30	(4)	$843	+$122	14.5%
2 Bedroom	36	3	$1,033	+$140	13.6%
3 Bedroom	26	(4)	$1369	+$229	16.7%
Apartment Rentals					
1 Bedroom	45	7	$780	+$86	11.0%
2 Bedroom	31	1	$945	+$100	10.6%
3 Bedroom	27	(2)	$1,267	+$176	13.9%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 8.20-8.23, Table 8.6), median age and household size (Figures 8.24-8.25), educational attainment (Figure 8.26), and underserved populations (Figures 8.27-8.29, Table 8.7).

Figure 8.20: Davenport Population by Census Block



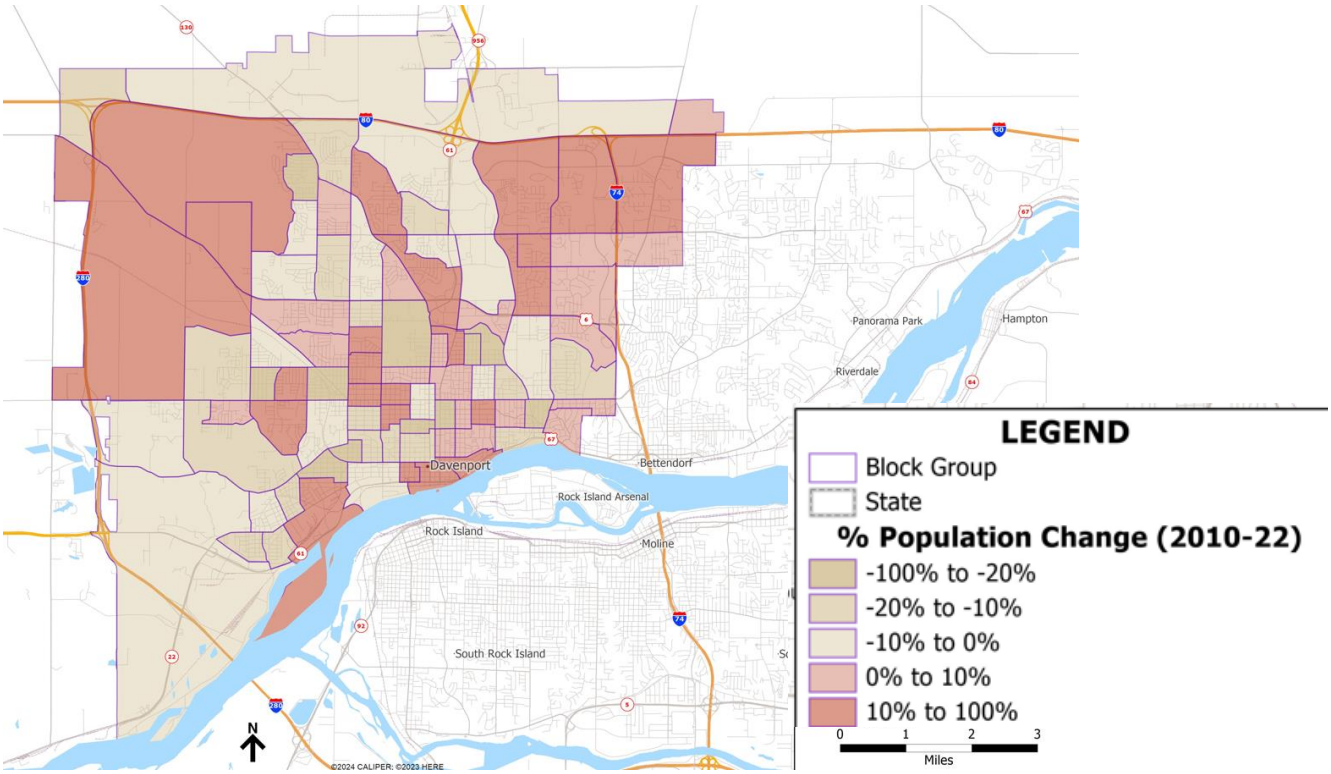
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 8.6: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Davenport	99,781	101,448	1,667	1.7%
Scott County	165,432	174,315	8,883	5.4%
Iowa	3.05M	3.19M	141,190	4.6%
U.S.	309.14M	331.01M	21.96M	7.1%

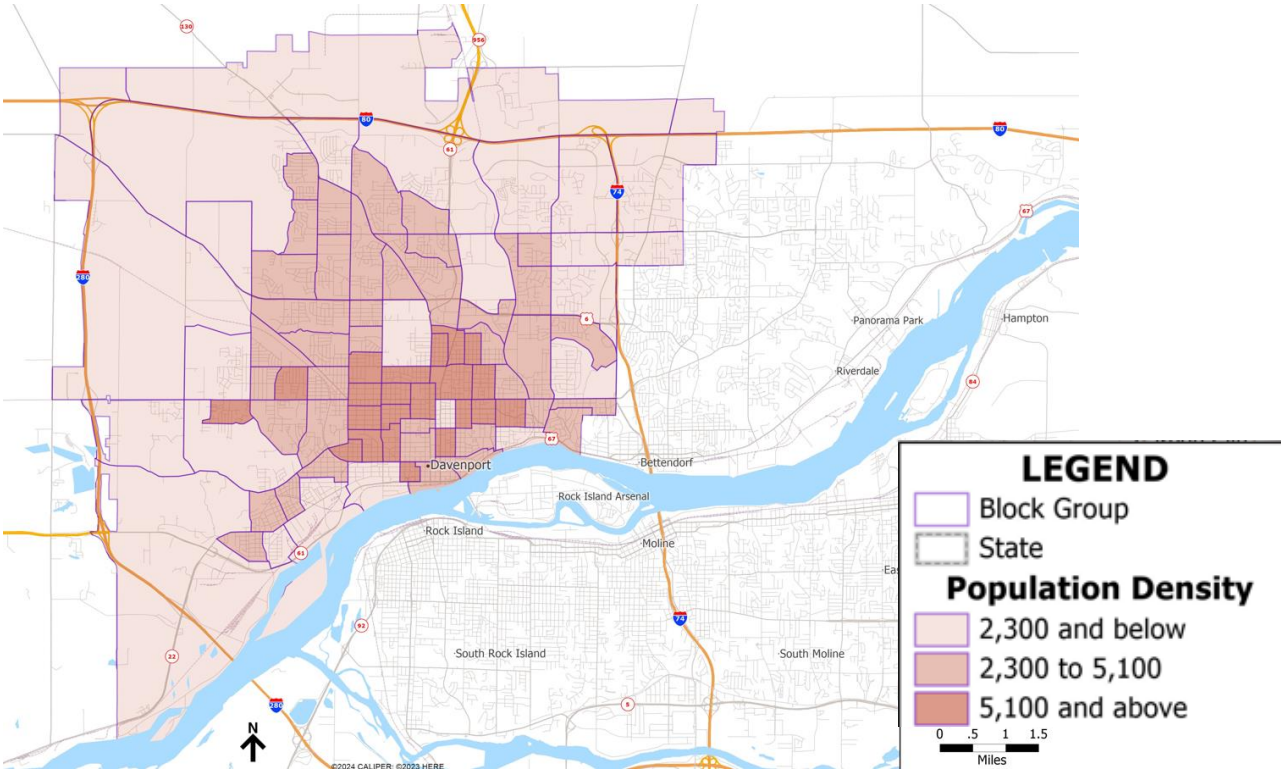
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 8.21: Davenport Percent Population Change by Census Block (2010-2022)



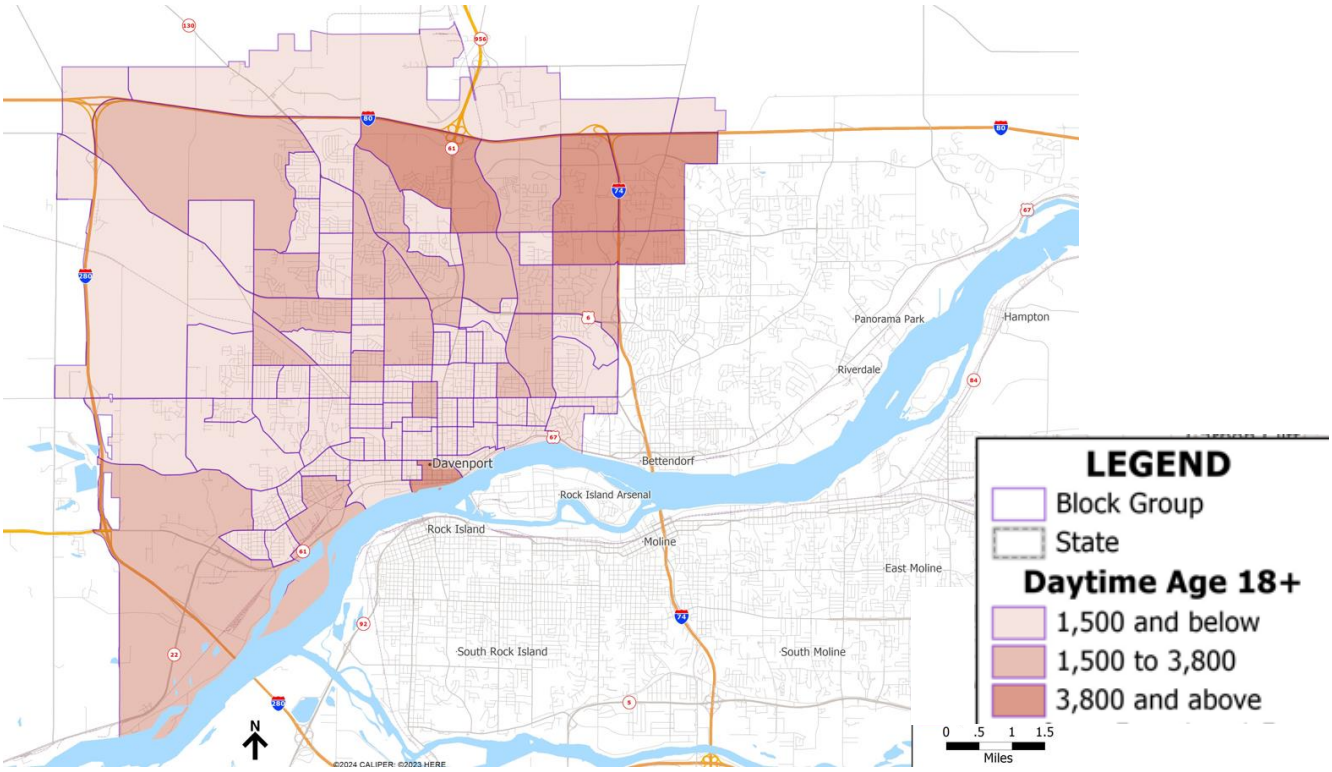
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.22: Davenport Population Density by Census Block



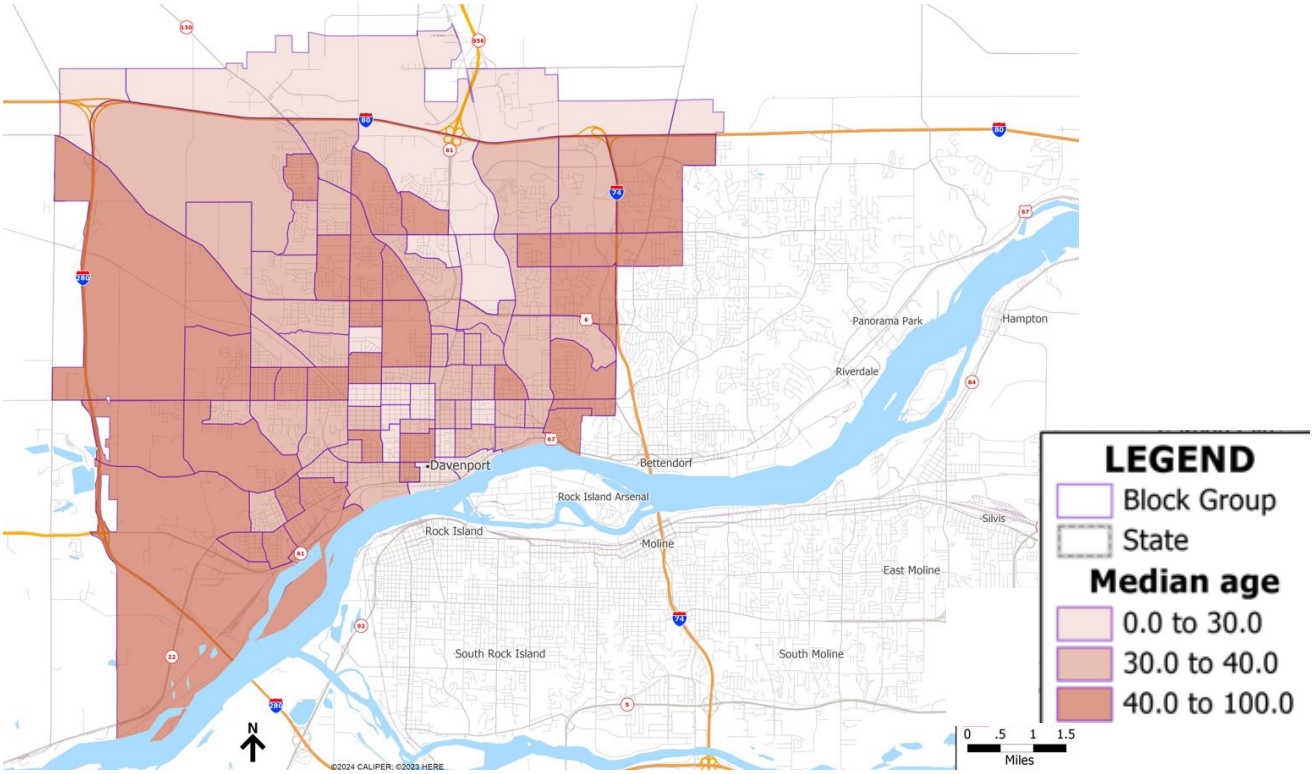
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.23: Davenport Daytime Population Age 18+ by Census Block



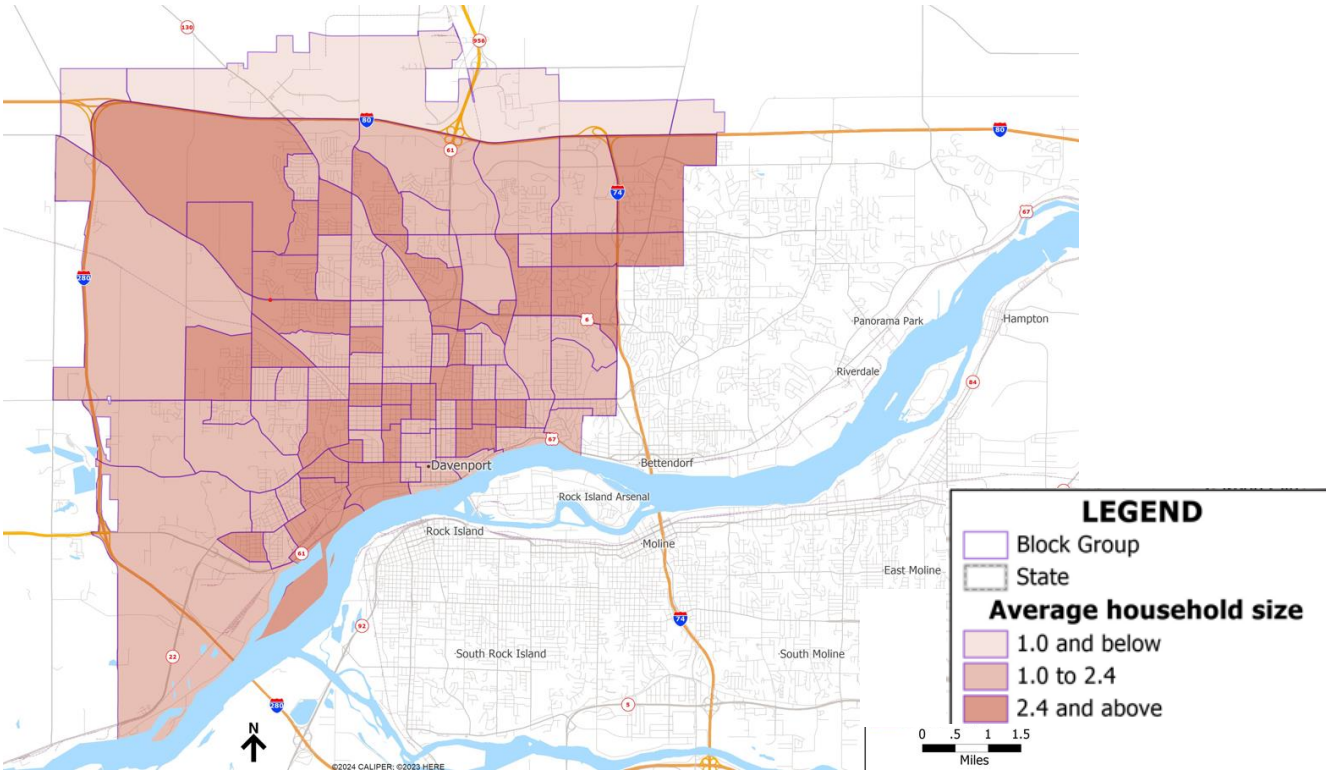
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.24: Davenport Median Age by Census Block



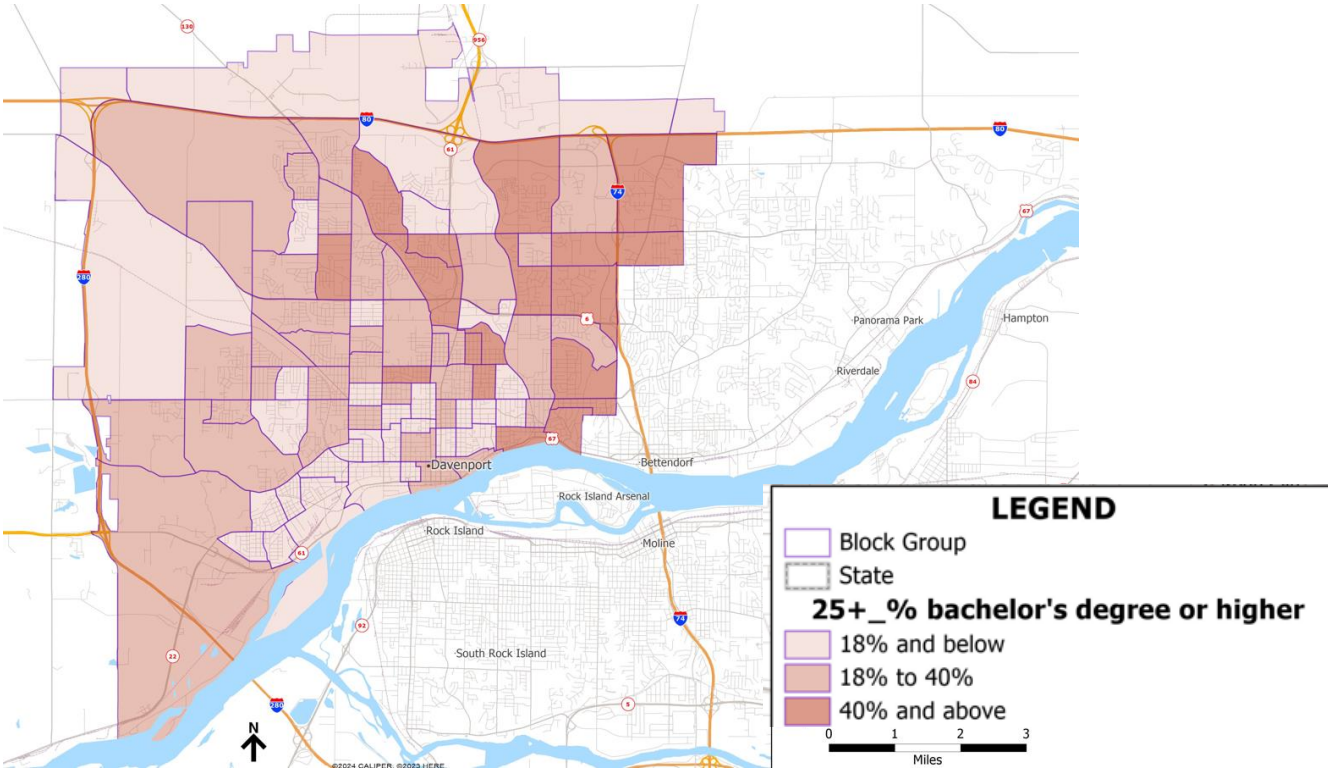
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.25: Davenport Average Household Size by Census Block



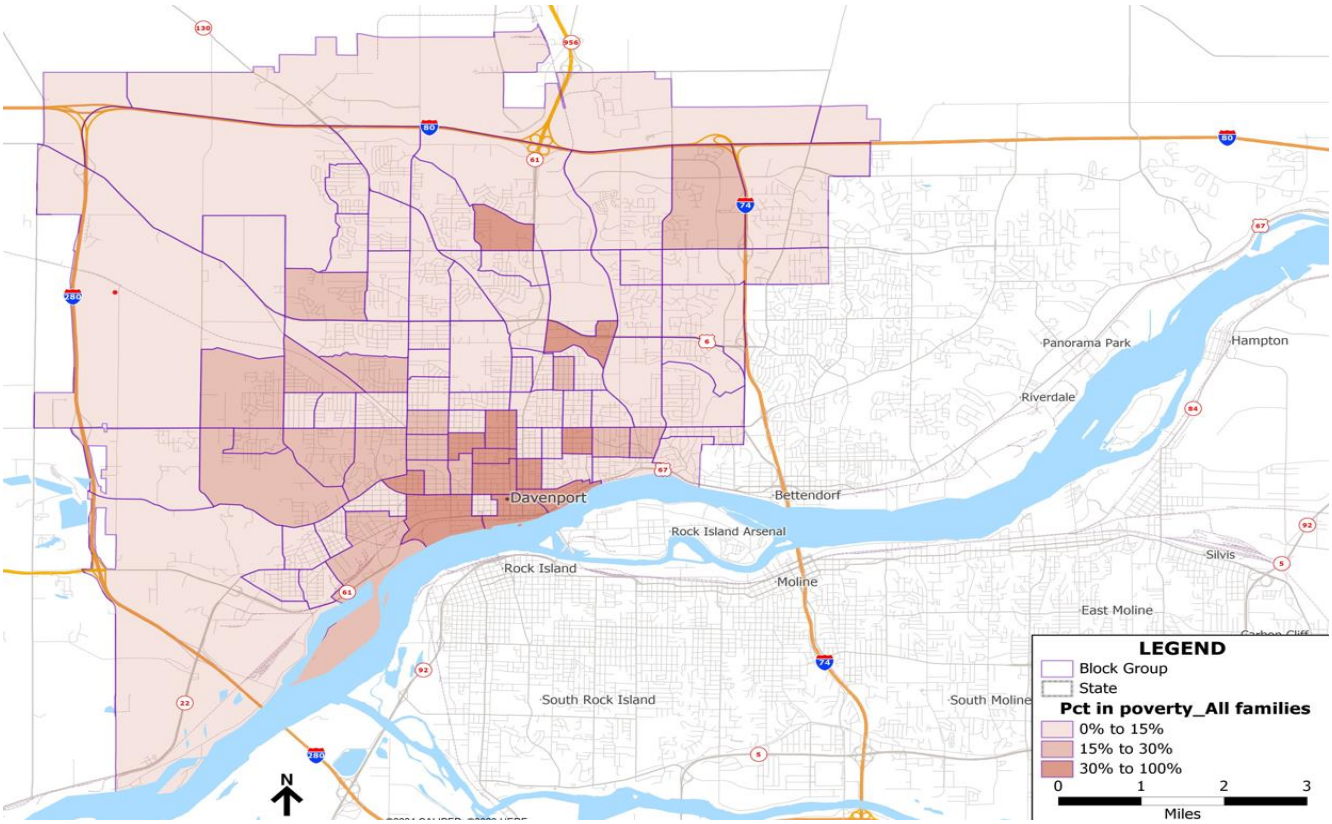
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.26: Davenport Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.27: Davenport Percent of Families in Poverty by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

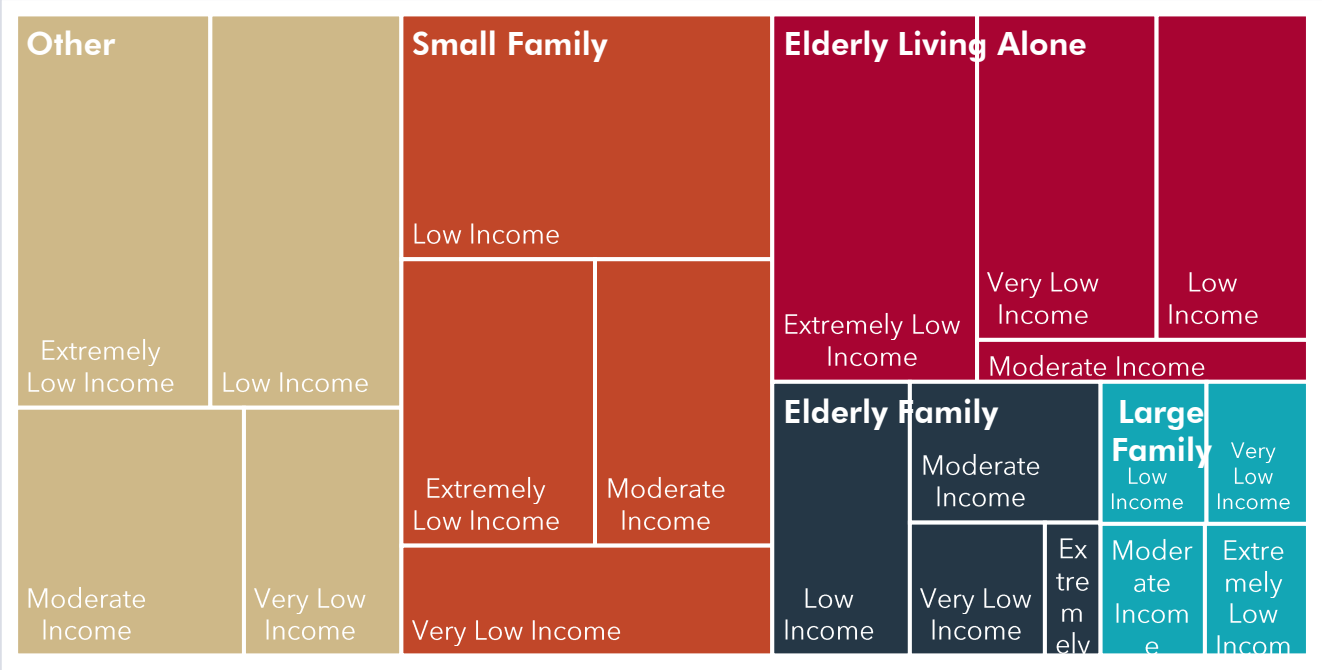
Table 8.7: Composition of Low-Income Households in Davenport

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units in Davenport
Elderly Family	Extremely Low Income	220	0.6%
Elderly Family	Very Low Income	535	1.3%
Elderly Family	Low Income	1,125	2.8%
Elderly Family	Moderate Income	800	2.0%
Small Family	Extremely Low Income	1,655	4.1%
Small Family	Very Low Income	1,215	3.0%
Small Family	Low Income	2,710	6.7%
Small Family	Moderate Income	1,515	3.8%
Large Family	Extremely Low Income	405	1.0%
Large Family	Very Low Income	430	1.1%
Large Family	Low Income	450	1.1%
Large Family	Moderate Income	410	1.0%
Elderly Living Alone	Extremely Low Income	2,245	5.6%
Elderly Living Alone	Very Low Income	1,745	4.3%
Elderly Living Alone	Low Income	1,470	3.7%
Elderly Living Alone	Moderate Income	415	1.0%
Other	Extremely Low Income	2,280	5.7%

Other	Very Low Income	1,165	2.9%
Other	Low Income	2,245	5.6%
Other	Moderate Income	1,685	4.2%

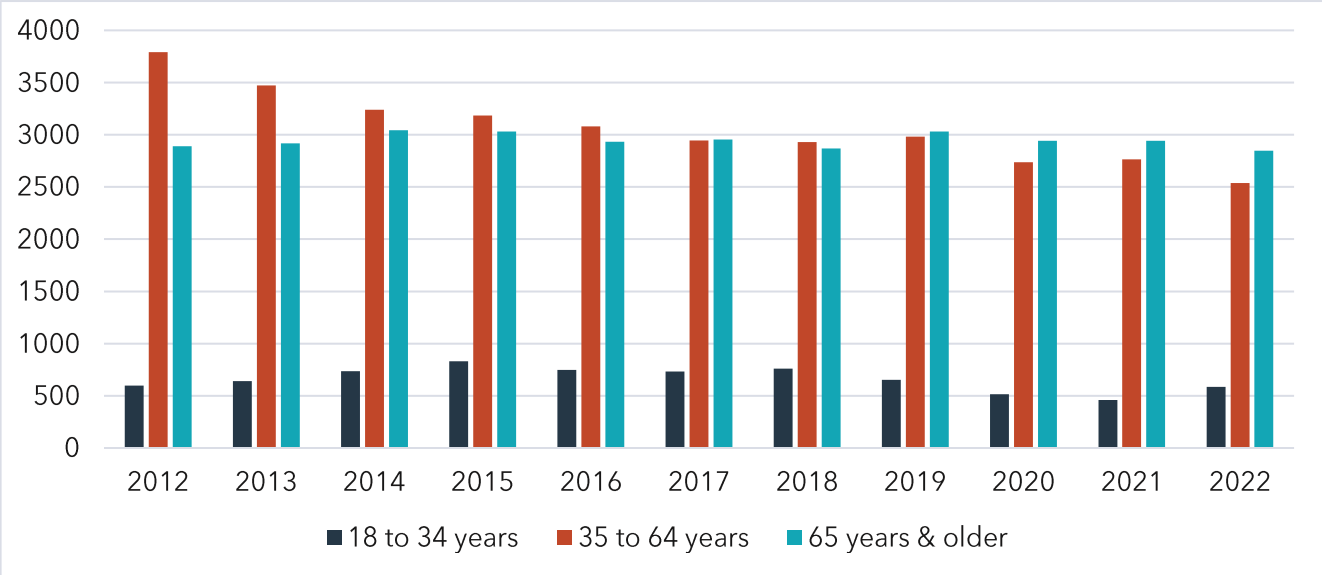
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 8.28: Composition of Low-Income Households in Davenport



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 8.29: Veterans by Age in Davenport, 2012-2022

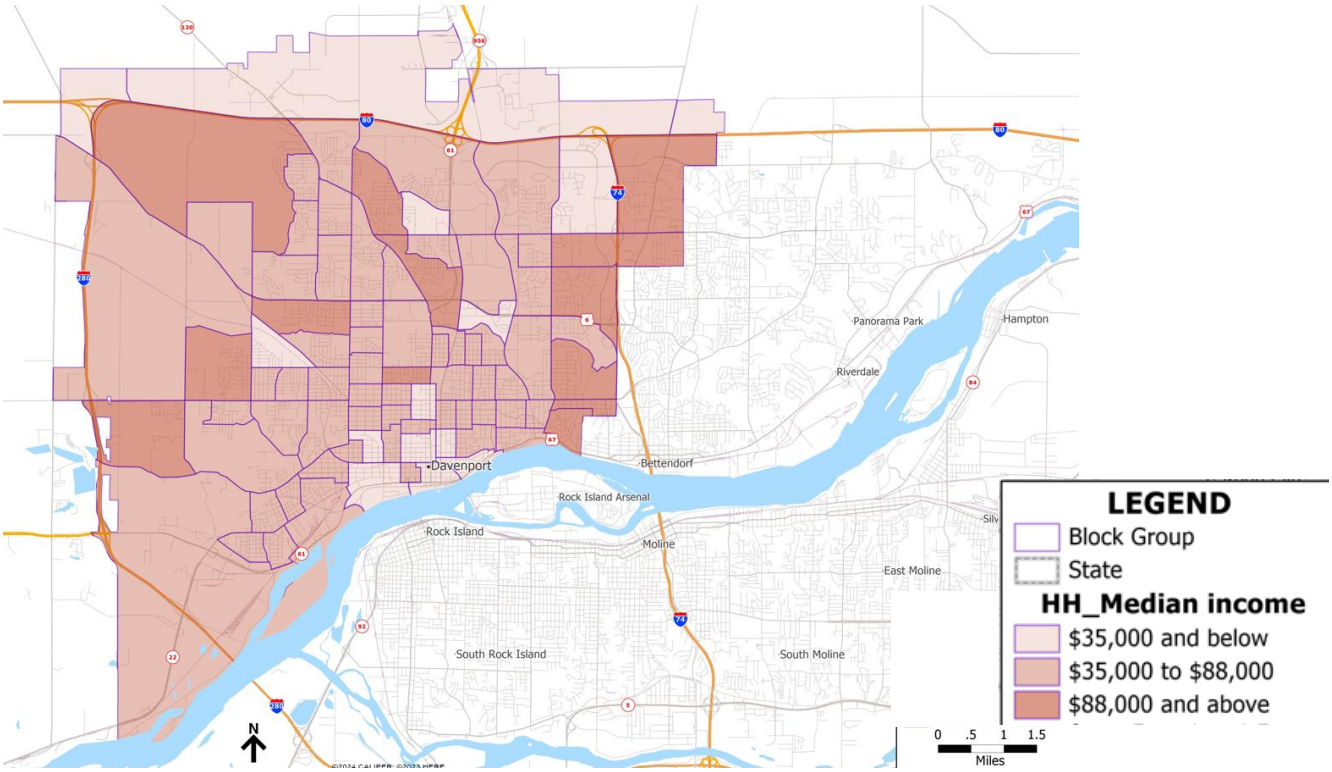


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income & Expenditures

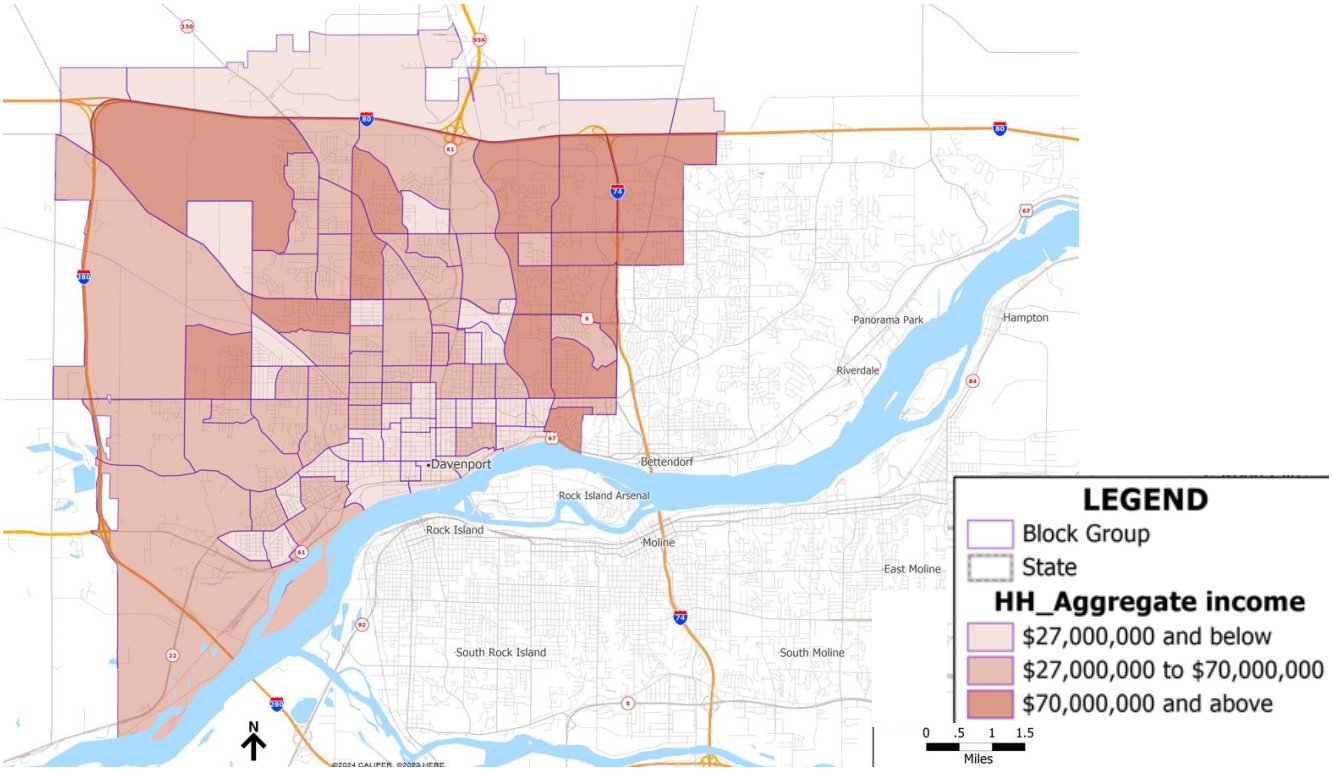
This section covers income (Figures 8.30-8.31) and budget expenditures (Figures 8.32-8.33).

Figure 8.30: Davenport Household Median Income by Census Block



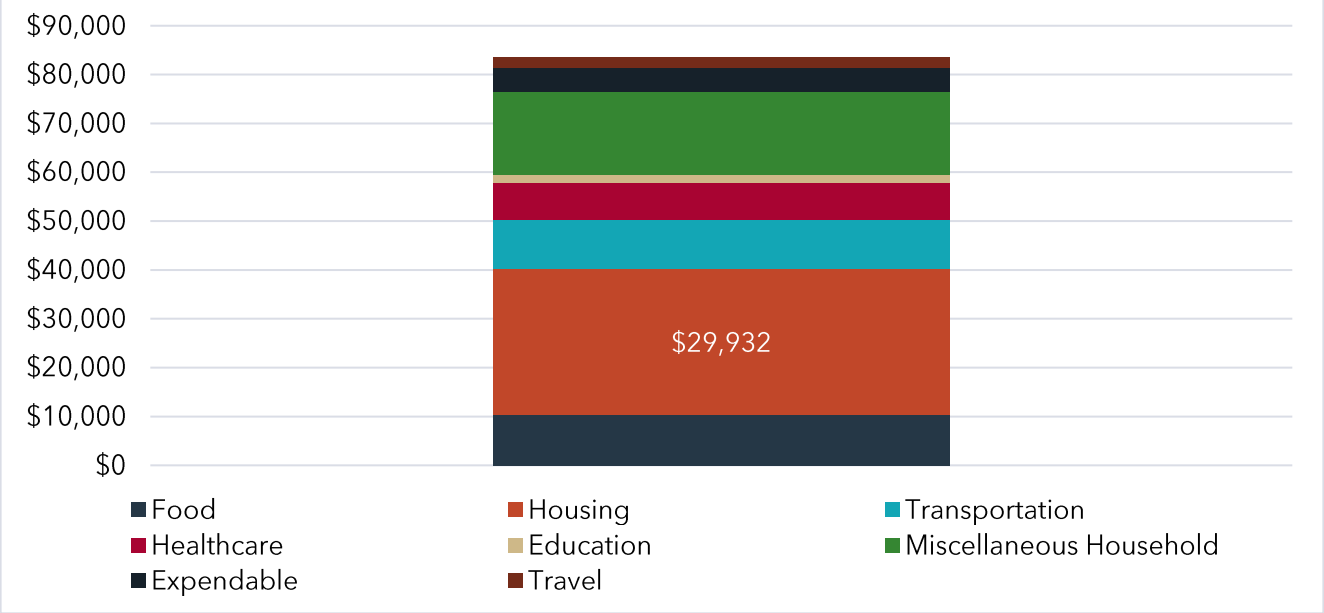
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.31: Davenport Household Aggregate Income by Census Block



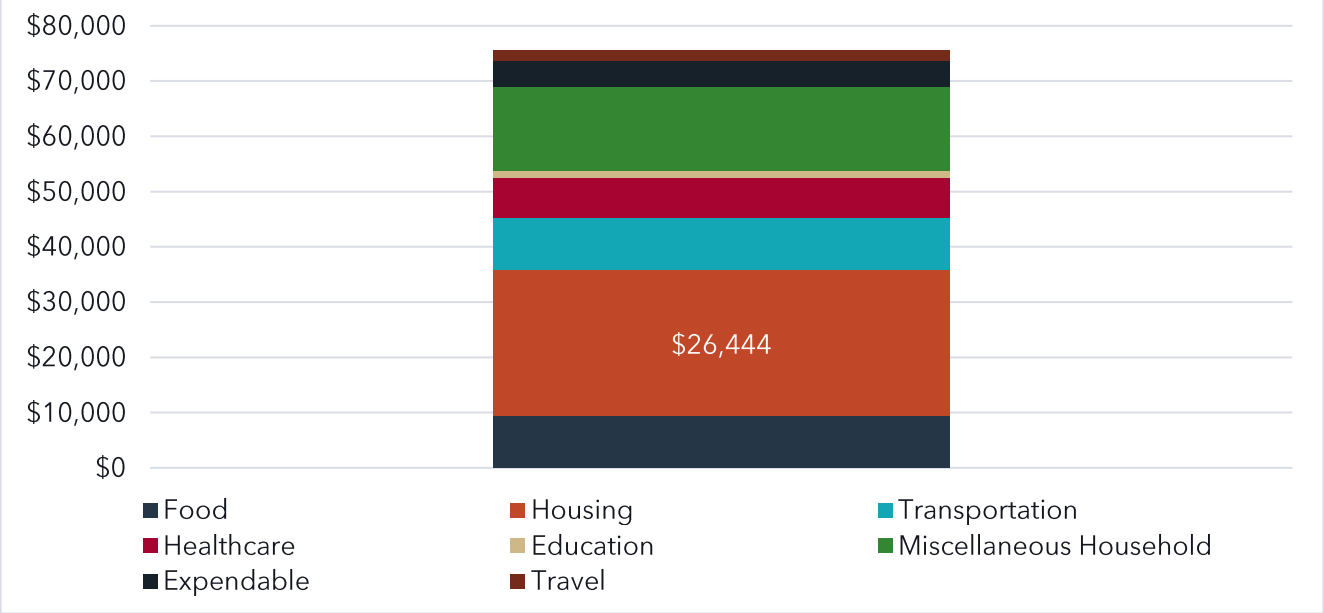
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.32: Scott County Monthly Budget Expenditures



Source: Esri Business Analyst, 2024

Figure 8.33: Iowa Monthly Household Budget Expenditures



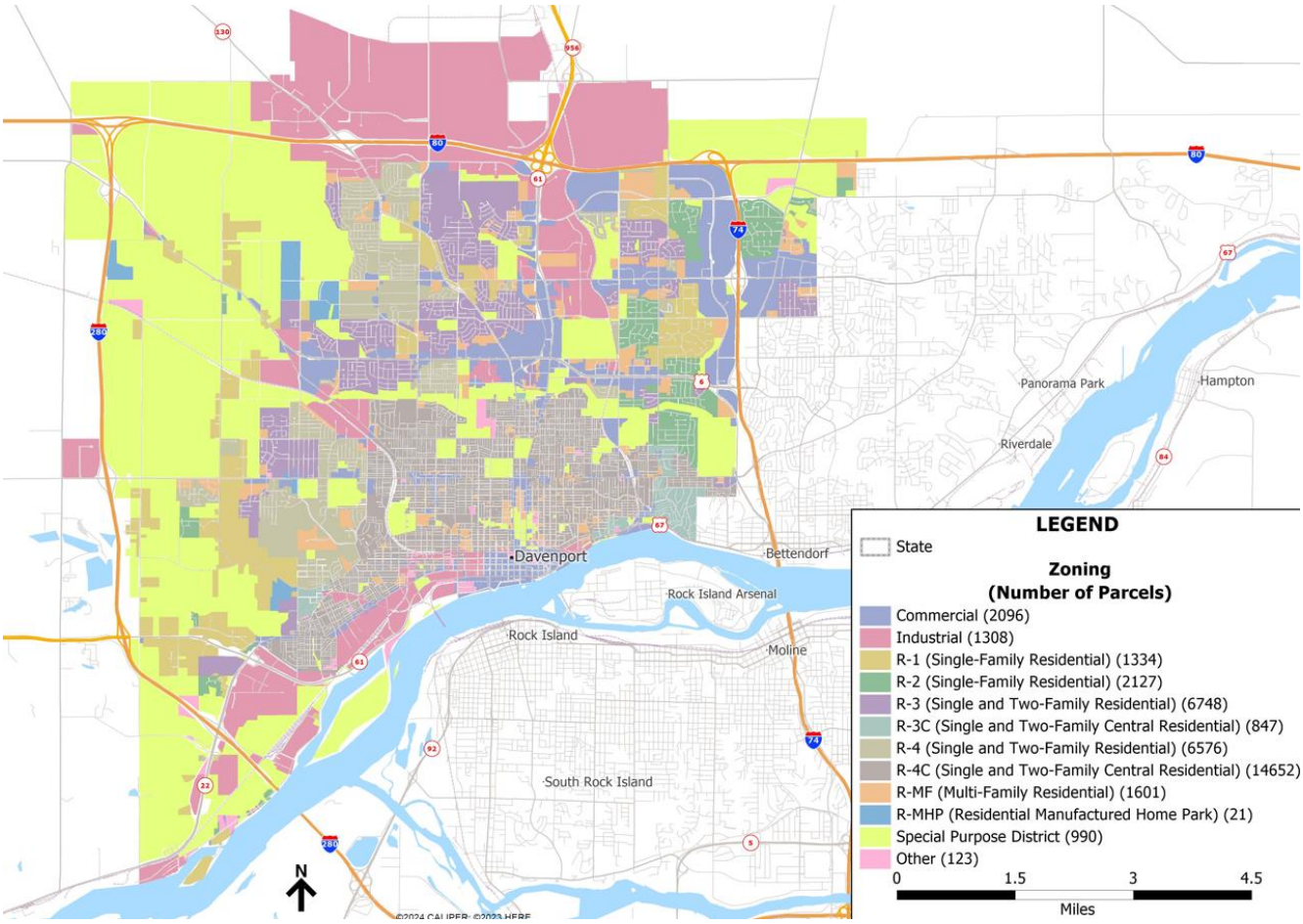
Source: Esri Business Analyst, 2024

Davenport Zoning

The City of Davenport currently occupies 40,832 acres of land. Of that land, 18.3% is zoned for primarily residential use. Districts that are primarily residential include: R-1, R-2, R-3, R-3C, R-4, R-4C, R-HF, and R-MHP (Figure 8.34).

The City of Davenport's R-1 is the lowest-density R-1 district in the Tri-Cities (minimum lot size is 20,000 square feet). Davenport's R-2 is for more urban but still allows for low-density neighborhoods.

Figure 8.34: Zoning Map for the City of Davenport



Source: Points Consulting using shapefile data from the City of Davenport

Table 8.8: Chapter 17 – "R-1" Single Family Residential Zoning District

Intent & Purpose	R-1 Single-Family Residential Zoning District. The R-1 Single-Family Residential Zoning District is intended to accommodate the lowest-density single-family neighborhoods within the City of Davenport, exhibiting a predominantly semi-suburban development pattern of large lots and generous yards.
Permitted Uses (res.)	Single Family Dwelling, Accessory Dwelling Unit. Group Home, Home Day Care. Place of Worship, Public Park, Community Center or Garden, Primary or Secondary Education, Equine Facility, Wireless Telecommunications - Stealth or DAS Co.
Conditional Uses (res.)	Bed and Breakfast, Lodge / Meeting Hall, Reception Facility, Other Wireless Telecommunications
Min Lot Size	20,000 sf
Max Height	35 feet
Min Lot Width	100 feet SF: 60 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 30 feet or average of front setbacks. R: 7 feet IS: 25 feet CS: 30 feet RCS: Lesser of 30 feet or 20% of lot depth

Source: City of Davenport 2023 Zoning Code

Table 8.9: Chapter 17 – "R-2" Single Family Residential Zoning District

Intent & Purpose	R-2 Single-Family Residential Zoning District. The R-2 Single-Family Residential Zoning District is intended to accommodate low-density single-family neighborhoods of a more urban character than the R-1 District.
Permitted Uses (res.)	Same as R-1 plus Single Family Dwelling Semi-Detached. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-2 District.
Conditional Uses (res.)	Bed and Breakfast, Lodge / Meeting Hall, Reception Facility, Wireless Telecommunications, Wireless Telecommunications - DAS New, Neighborhood Commercial Establishment.
Min Lot Size	SF: 10,000 sf SF-SD: 10,000 sf/ du
Max Height	35 feet
Min Lot Width	SF: 60 feet SF-SD: 60 feet/du
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 30 feet or average of front setbacks. R: 7 feet IS: 20 feet CS: 30 feet RCS: Lesser of 30 feet or 20% of lot depth

Source: City of Davenport 2023 Zoning Code

Table 8.10: Chapter 17 – "R-3" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-3 Single-Family and Two-Family Residential Zoning District. The R-3 Single-Family Residential Zoning District is intended to accommodate residential neighborhoods in the City of Davenport consisting of single-family and two-family homes in a moderately dense urban development pattern. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3 District.
Permitted Uses (res.)	Same as R-2 plus Two-Family Dwelling (New Construction). Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3 District.
Conditional Uses (res.)	Same as R-2.
Min Lot Size	SF: 7,500 sf, SF-SD: 4,000 sf/du 2F: 8,500 sf, 2F: 8,500 sf, Nonresidential: 10,000 sf
Max Height	35 feet
Min Lot Width	SF 2F: 60 feet SF-SD: 30 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 25 feet or average of front setbacks. R: 5 feet. IS: 15 feet. CS: 25 feet. RCS: Lesser of 25 feet or 20% of lot depth.

Source: City of Davenport 2023 Zoning Code

Table 8.11: Chapter 17 – "R-3C" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-3C Single-Family and Two-Family Central Residential Zoning District. The R-3C Single-Family and Two-Family Central Residential Zoning District is intended to preserve and protect Davenport's moderately dense, centrally located, established urban residential neighborhoods. Standards of the R-3C District are intended to ensure that new development is complementary to the existing developed character of these neighborhoods.
Permitted Uses (res.)	Same as R-3. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3C District.
Conditional Uses (res.)	Same as R-3.
Min Lot Size	SF: 7,500 sf, SF-SD: 4,000 sf/du 2F: 8,500 sf, 2F: 8,500 sf, Nonresidential: 10,000 sf
Max Height	
Min Lot Width	SF 2F: 50 feet SF-SD: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	Front: 25 feet or average of front setbacks, whichever is less. Rear: 25 feet or 20% of lot depth, whichever is less

Source: City of Davenport 2023 Zoning Code

Table 8.12: Chapter 17 – "R-4" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-4 Single-Family and Two-Family Residential Zoning District. The R-4 Single-Family and Two- Family Residential Zoning District is intended to accommodate residential neighborhoods in the City of Davenport consisting of single-family and two-family homes in a dense urban development pattern. The R-4 District may also serve as a transitional district between Davenport's single-family and two-family neighborhoods and more intense uses within the City.
Permitted Uses (res.)	Same as R-3. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4 District.
Conditional Uses (res.)	Same as R-3
Min Lot Size	SF: 6,000 sf SF-SD: 3,500 sf/du 2F: 7,000 sf Nonresidential: 10,000 sf
Max Height	35 feet
Min Lot Width	SF & 2F: 50 feet SF-SD: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 20 feet or average of front setbacks, whichever is less. R: 20 feet or 20% of lot depth, whichever is less. IS: 5 feet. CS: 15 feet. RCS: 20 feet.

Source: City of Davenport 2023 Zoning Code

Table 8.13: Chapter 17 – "R-4C" Single Family and Two-Family Residential Zoning District

Intent & Purpose	R-4C Single-Family and Two-Family Central Residential Zoning District. The R-4C Single-Family and Two-Family Central Residential Zoning District is intended to preserve and protect Davenport's dense, centrally located, established urban residential neighborhoods. Standards of the R-4C District are intended to ensure that new development is complementary to the existing developed character of these neighborhoods.
Permitted Uses (res.)	Same as R-4. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4C District.
Conditional Uses (res.)	Same as R-4. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4C District.
Min Lot Size	SF: 4,000 sf SF-SD: 2,500 sf/du 2F: 5,500 sf Nonresidential: 10,000 sf
Max Height	35 feet
Min. Lot Width	Single Family & Two-Family: 40 feet Single Family Semi-Detached: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 15 feet or average of front setbacks, whichever is less. R: 15 feet or 20% of lot depth, whichever is less. IS: 10% of lot width, or 5 feet, whichever is less In no case shall an interior side setback be less than 4 feet. CS: 10 feet. RCS: 15 feet.

Source: City of Davenport 2023 Zoning Code

Table 8.14: Chapter 17 – "R-MF" Multi-Family Residential Zoning District

Intent & Purpose	The R-MF Multi-Family Residential Zoning District is intended to accommodate a high-density neighborhood environment characterized by a mixture of housing types including single-family dwellings, semi-detached dwellings, two-family dwellings, townhomes, and multi-family dwellings.
Permitted Uses (res.)	Same as R-4 plus Children's Home, Domestic Violence Shelter, Multifamily Dwelling, Townhouse Dwelling, Tw-Family (Conversion) Dwelling, Public Safety Facility, Residential Care Facility. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-MF District. [Amended 1-11-2023 by Ord. No. 2023-05 ; 9-11-2019 by Ord. No. 2019-363]
Conditional Uses (res.)	Same as R-3
Min Lot Size	SF: 4,000 sf 2F: 6,000 sf SF-SD: 2,500 sf/du TH, MF: 1,500 sf/du Nonresidential: 10,000 sf
Max Height	35 Feet for Single Family, Two-Family, and Townhouse
Min Lot Width	Single Family: 40 feet, Two-Family: 50 feet, Single Family Semi-Detached: 25 feet/du Townhouse: 20 feet/du Multifamily: 80 feet, Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 25 Feet. R: 25 feet or 20% of site depth, whichever is less. IS: SF, 2F, SF-SD: 5 feet TH, MF: 10 feet - When abutting a residential district, structures over 45 feet in height require 1 foot additional setback for each 3 feet in height over 45 feet. CS: 20 feet. RCS: 25 Feet

Source: City of Davenport 2023 Zoning Code

Table 8.15: Chapter 17 – "R-MHP" Residential Manufactured Home Park Zoning District

Intent & Purpose	R-MHP Residential Manufactured Home Park Zoning District. The R-MHP District is intended to accommodate manufactured home parks, which are areas containing manufactured home sites arranged on a large tract, typically under single ownership, and designed to accommodate manufactured homes.
Permitted Uses (res.)	Manufactured Home Park, Dwelling - Manufactured Home, Community Garden, Public Park, Wireless Telecommunications - Stealth or DAS Co.
Conditional Uses (res.)	Wireless Telecommunications - DAS New
Min Lot Size	4,500 square feet for a site, 10 acres for a park
Max Height	20 Feet
Min Lot Width	45 feet for a site, 250 feet for a park
Setbacks (Front, Rear, Interior Side, Corner Side)	For a site, F: 20 feet from dedicated internal street, 10 feet from private access drive. R: 10 feet. IS: 10 feet. CS: 10. For a Park, F: 50 feet. R: 50 feet. S: 50 feet. CS: 50 feet

Source: City of Davenport 2023 Zoning Code

Key Survey Themes

Davenport residents perceive housing costs to be relatively high, with 68.7% of survey respondents rating home purchase costs as "somewhat expensive" or "expensive." Davenport respondents were the mostly likely to report challenges finding affordable housing, with 65.2% of Davenport respondents claiming it is difficult to find housing within their budget. While 21.1% of respondents felt there were too many short-term rentals, most did not perceive an excess.

Below are a few density preferences Davenport survey respondents express:

- Duplexes and Triplexes: Davenport residents are most open to seeing duplexes and triplexes in single-family neighborhoods (18.7% support).
- Condominiums: 31.3% of residents support locating condominiums near or behind commercial corridors.
- Multi-family Apartments: Demand for multi-family apartments is highest in Davenport, with 30.8% favoring placement near commercial corridors.
- Accessory Dwelling Units (ADUs): Although Moline leads in support for ADUs in single-family neighborhoods, Davenport residents support ADUs more broadly across various areas.
- Cottage Neighborhoods: Davenport respondents show the highest interest in cottage neighborhoods, with 30.8% supporting them in mixed-use or commercial areas and 26.3% in urban single-family lot neighborhoods.

9. Moline Highlights

Land Use Context

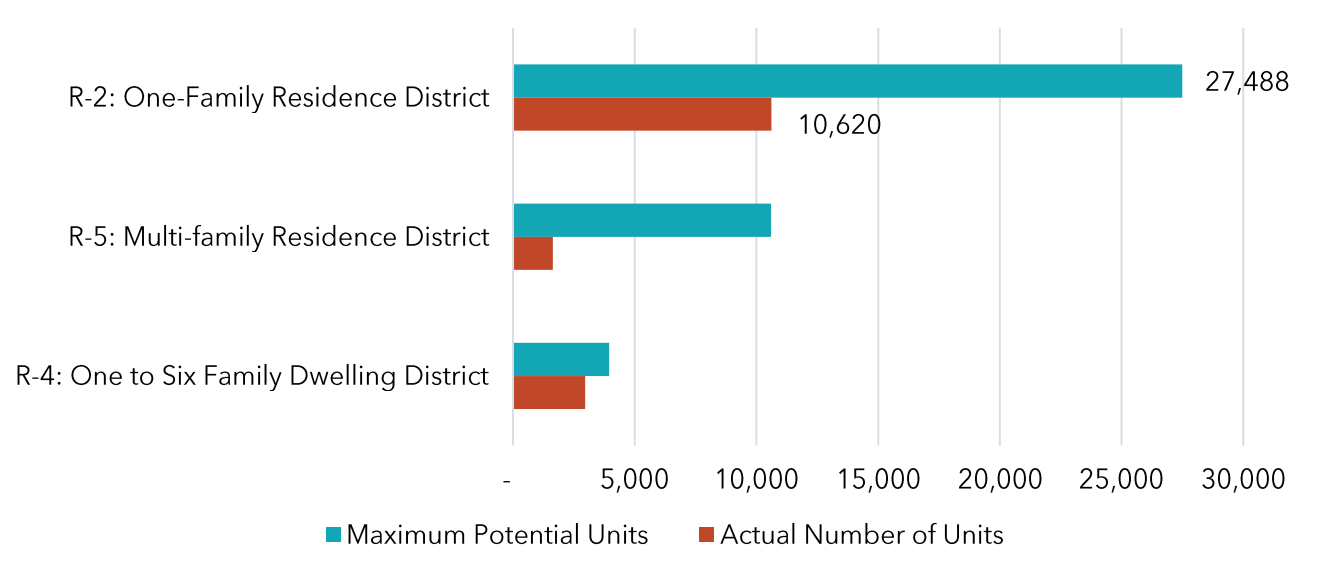
Understanding the in-fill potential within a community is an important first step for communities seeking to encourage development of more affordable housing. Low-density single-family housing is more expensive for communities to serve whereas in-fill development makes more optimal use of public works infrastructure. Table 9.1 displays some basic statistics on land use efficiency across Moline's 9,737 acres. For context, the map in Figure 9.34 displays the locations of each zoning district within the City.

Table 9.1: Structure Square Footage and Unit Counts by Zoning District[34]

Row Labels	Average Square Footage of Residential Structures	Maximum Potential Units	Actual Number of Units	Unit Difference	% Difference
R-2: One-Family Residence District	1,214	27,488	10,620	16,868	61.4%
R-4: One to Six Family Dwelling District	750	3,950	2,963	987	25.0%
R-5: Multi-family Residence District	1,393	10,604	1,633	8,971	84.6%
Grand Total	**1,143**	**42,042**	**15,221**	**26,821**	**63.8%**

Source: Points Consulting using Moline Zoning Code and GIS data

Figure 9.1: Moline Number of Potential and Actual Structures by Zoning District



Source: Points Consulting using Moline Zoning Code and GIS data

The values in Table 9.1 and Figure 9.1 represent the typical size of units and density of units within the given zoning district. The difference and percent difference columns indicate how many units could potentially be located on each tax lot if it were built to maximum density. This is not to

[34] Note: R-6: Mobile home park zoning district is excluded for Moline due to lack of reliable information.

suggest that maximum density is the ideal alternative but simply to show overall in-fill potential. The R1 district of Moline, which currently contains 10,620 units, could accommodate 27,488 if built out to maximum allowable density. This is not surprising given that R1 is by far the dominant district in the City. Though many of these lots could not accommodate additional dwellings without compromising the primary residence, it is worth considering whether accommodations such as attached ADUs or duplex conversions could help fill the existing housing gap within the community.

Affordability Gaps

Out of the three Tri-Cities, Moline reports the second-highest percentage (44.6%) of households that are cost burdened, or severely cost burdened (Table 9.2).

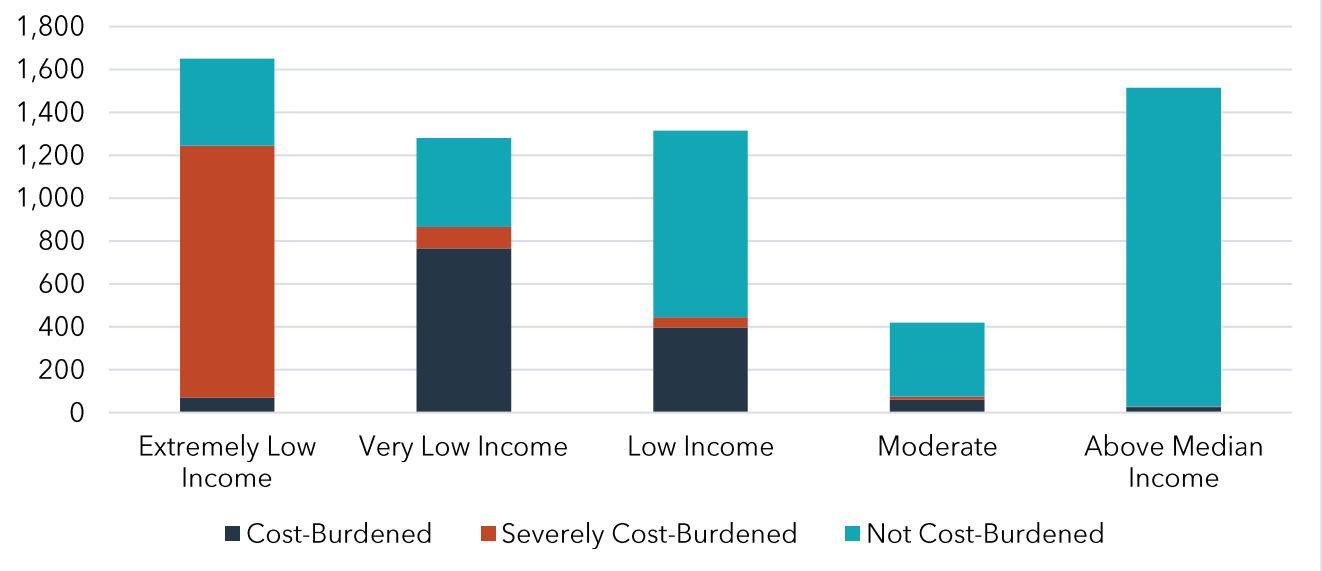
Table 9.2: Renters' Housing Cost Burden: Moline, Rock Island County, Illinois, U.S.

Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Moline	6,147	22.9%	21.7%	44.6%	49.6%
Rock Island County	19,161	20.2%	22.1%	42.3%	49.2%
Illinois	1,655,952	22.4%	21.5%	43.9%	48.9%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

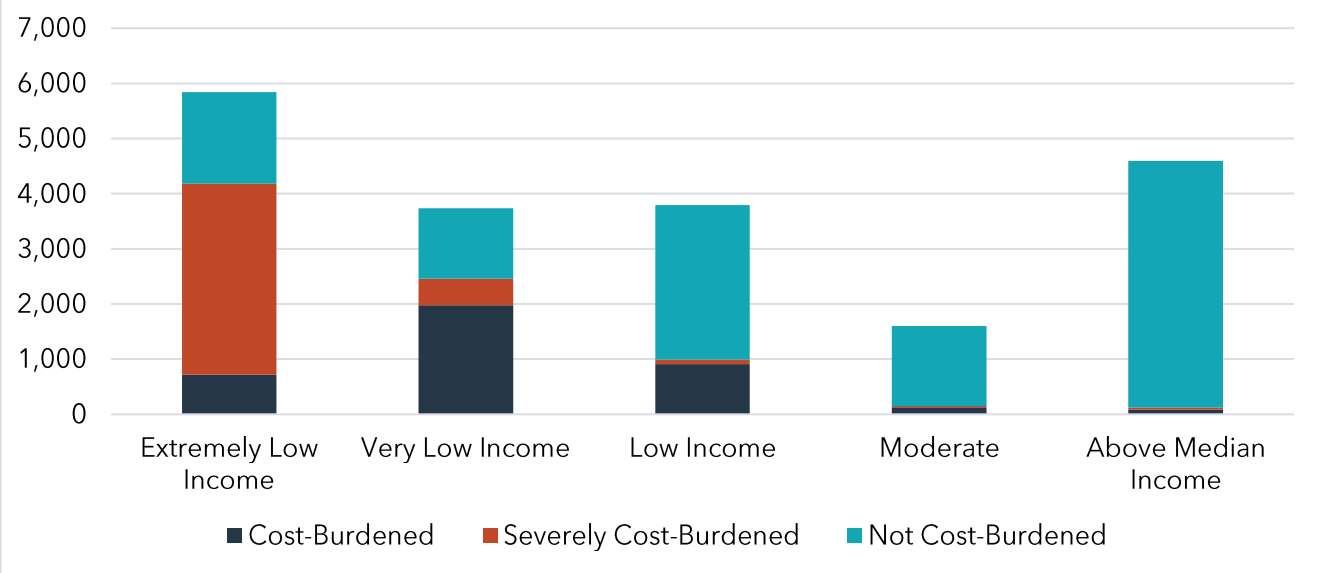
Figures 9.2 and 9.3 below show Cost Burden by Income Level for renters in Moline. In Moline, 33.8% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 71.5% are cost burdened in Moline. In Rock Island County, 54.5% of renting households in the three low-income categories are cost burdened.

Figure 9.2: Renters' Cost Burden by Income Level in Moline



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

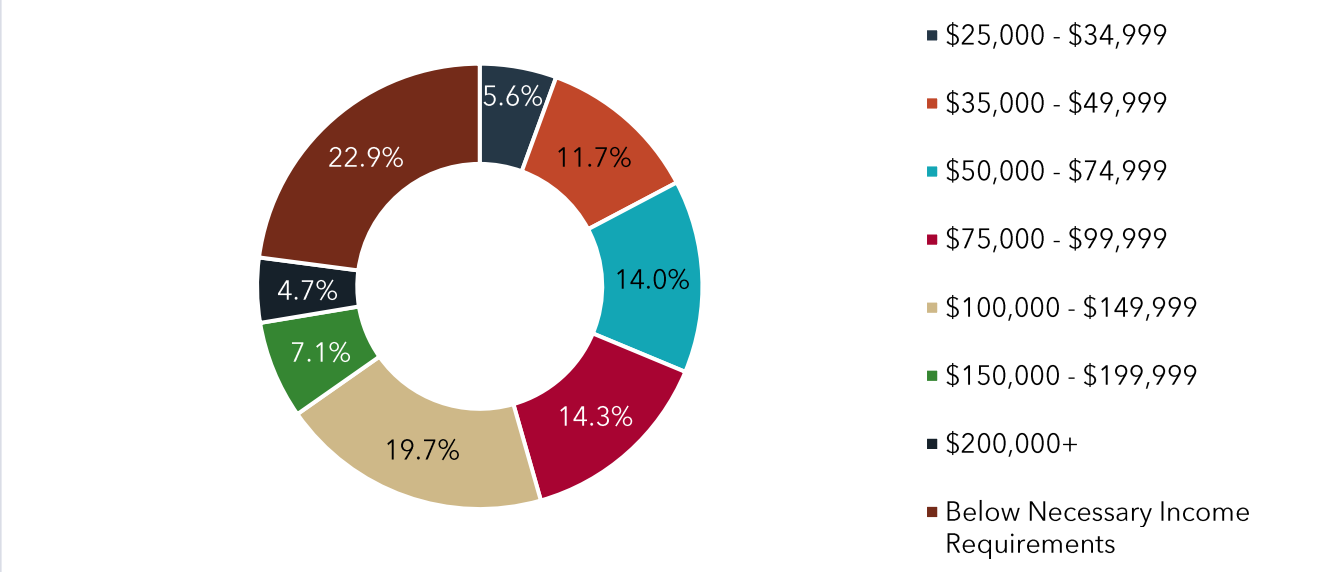
Figure 9.3: Renters' Cost Burden by Income Level in Rock Island County



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 9.4 shows that 22.9% of all households in Moline are cost-burdened to some degree. All households in the income brackets above $25K can afford an average-priced home in Moline.

Figure 9.4: Moline Households that Can Afford to Buy an Average-Priced Home



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

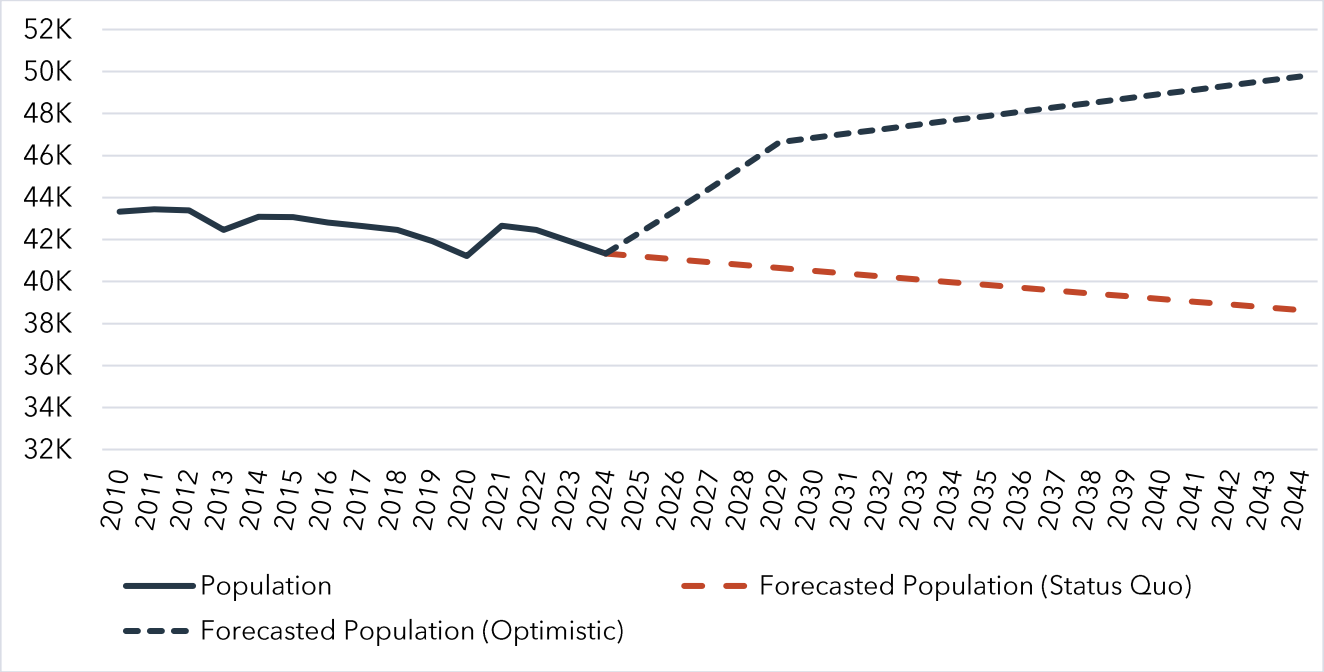
Population & Housing Forecasts

The population trend in Moline follows a pattern similar to that of Davenport (Table 9.3 and Figure 9.5). The number of Moline residents aged 0–30 fell from 16,300 to 15,400, while the population over 60 rose from 9,900 to 11,100 during the same period. Moline's population has steadily decreased at an annual rate of 0.3% from 2010 to 2024. Like Davenport, new housing could potentially help offset this population decline. PC projects that the aging population will have a similar impact on Moline over the next 20 years, potentially reducing the population to 33,000 by

2044. This assumes a worst-case scenario in which young residents continue moving out and no new housing is built to retain residents and attract new families.

Though Moline's population has fluctuated over the past 14 years, the overall trend suggests a gradual decline in population continuing to 2044 under the Status Quo projection. The Optimistic scenario, based on projections from the Bi-State Regional Commission, forecasts potential growth. PC agrees with this optimistic outlook, assuming that increased housing could spur economic development and attract new residents to Moline. However, it should be noted that the strength of the model, as indicated by R-squared values in the regression analysis, decreased with the Moline forecast, meaning that the Optimistic projection is less reliable.

Figure 9.5: Moline Population Forecasts, 2024-2044



Source: Points Consulting & David Kovarik (Bi-State Regional Commission), 2024

Table 9.3: Moline Population Forecast, 2024-2044

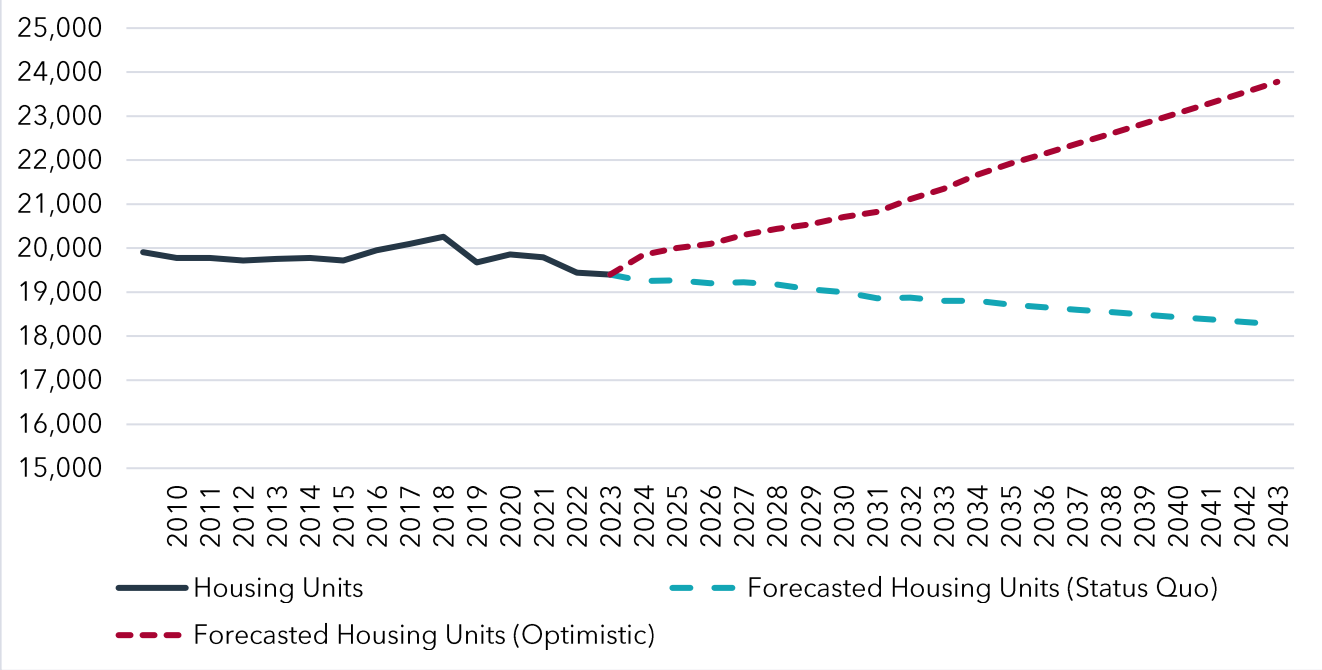
Year	----Population----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	41,334	41,334	--	--
2029	39,020	46,637	(1.7%)	12.8%
2034	37,885	47,678	(3.3%)	15.4%
2039	34,853	48,720	(4.9%)	17.9%
2040	34,462	48,928	(5.3%)	18.4%
2044	32,995	49,762	(6.5%)	20.4%

Source: Points Consulting, 2024

Under the Status Quo scenario in the Population Forecast section, Moline's population is expected to continue declining. The Housing Forecast reflects this trend (see Table 9.4 and Figure 9.6). With a potential decrease of around 2,700 residents, the demand for housing would drop significantly,

resulting in the need for 1,100 fewer units than currently required. Conversely, the Optimistic scenario anticipates an increase in population, leading to a demand for an additional 4,400 housing units.

Figure 9.6: Moline Housing Forecast, 2024-2044



Source: Points Consulting, 2024

Table 9.4: Moline Housing Forecast, 2024-2044

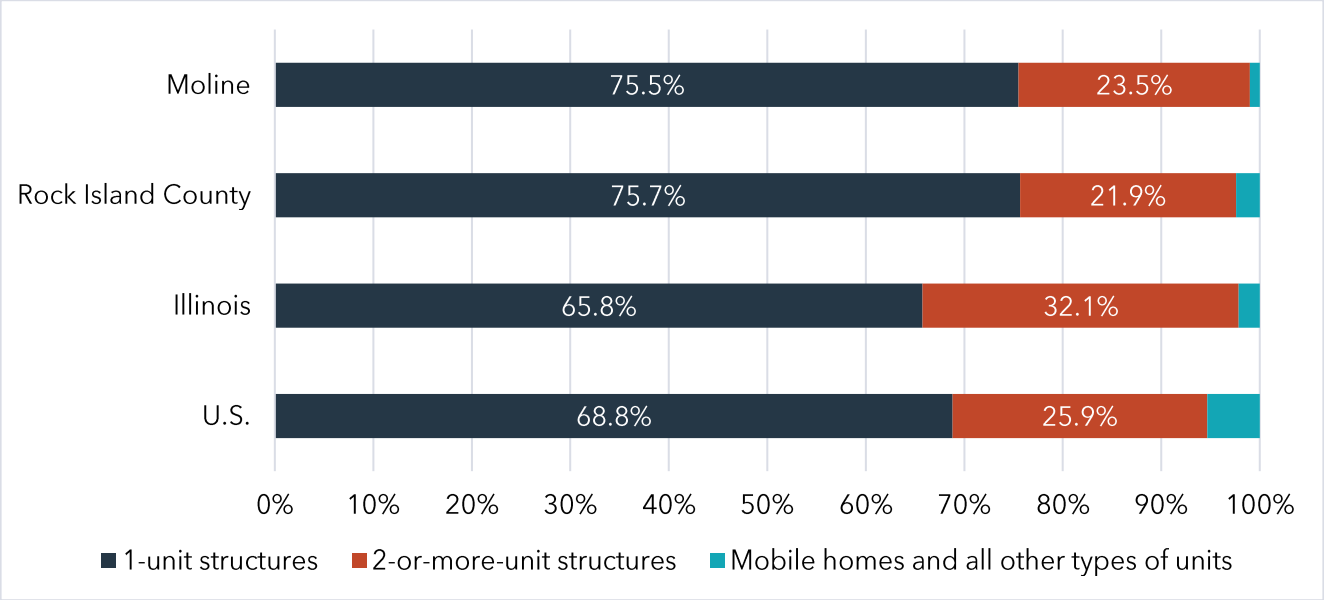
Year	----Housing----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	19,400	19,400	--	--
2029	19,172	20,439	(1.17%)	5.36%
2034	18,801	21,346	(3.09%)	10.03%
2039	18,546	22,600	(4.40%)	16.50%
2040	18,491	22,831	(4.68%)	17.69%
2044	18,270	23,780	(5.82%)	22.58%

Source: Points Consulting, 2024

Housing Supply

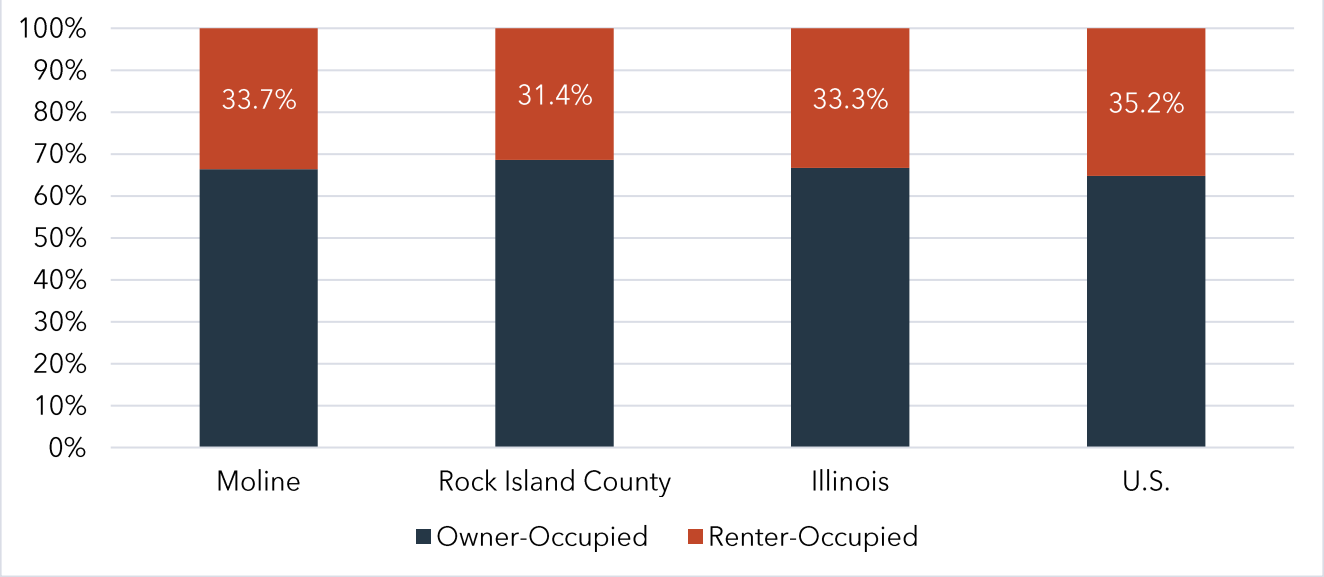
This section covers housing type and tenure (Figures 9.7-9.10), age of housing stock (Figures 9.11-9.14), vacancy (Figures 9.15-9.16), occupancy (Figures 9.17-9.18), new housing production (Figure 9.19), and rent trends (Table 9.5).

Figure 9.7: Percent Housing by Type: Moline, Rock Island County, Illinois, U.S.



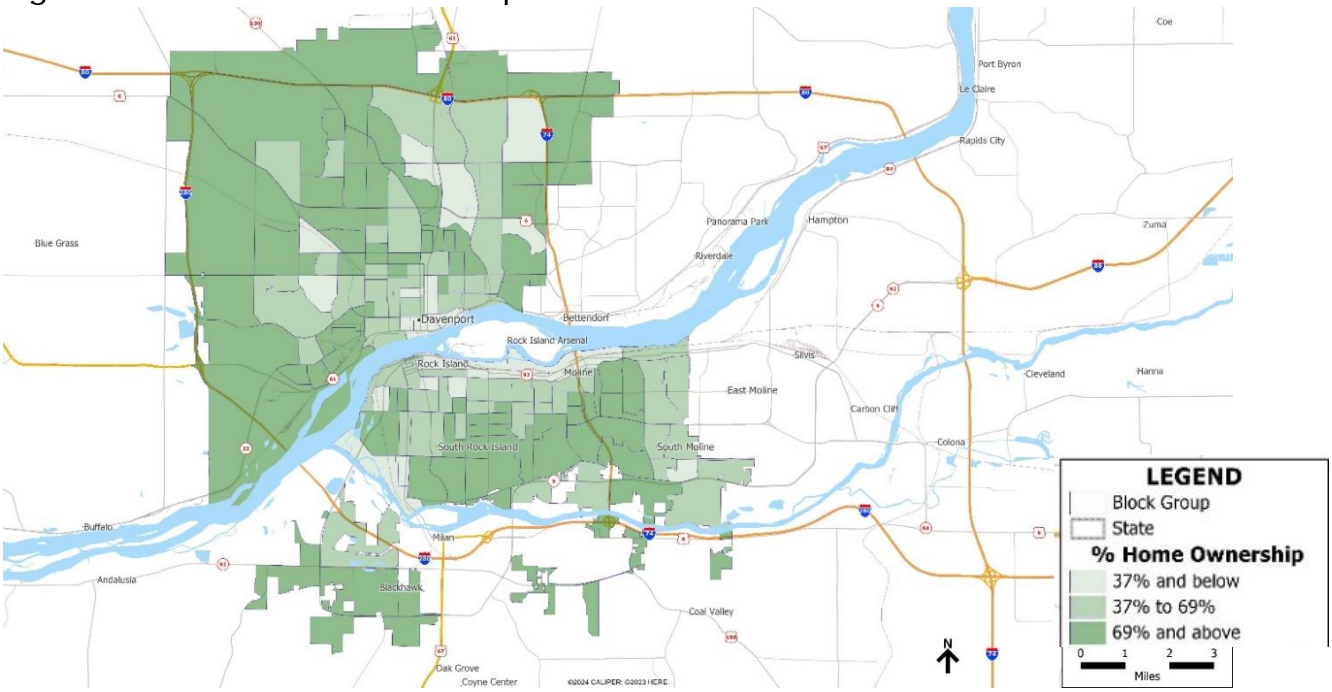
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.8: Percentage of Owner Occupied to Renter-Occupied Units, Moline, 2022



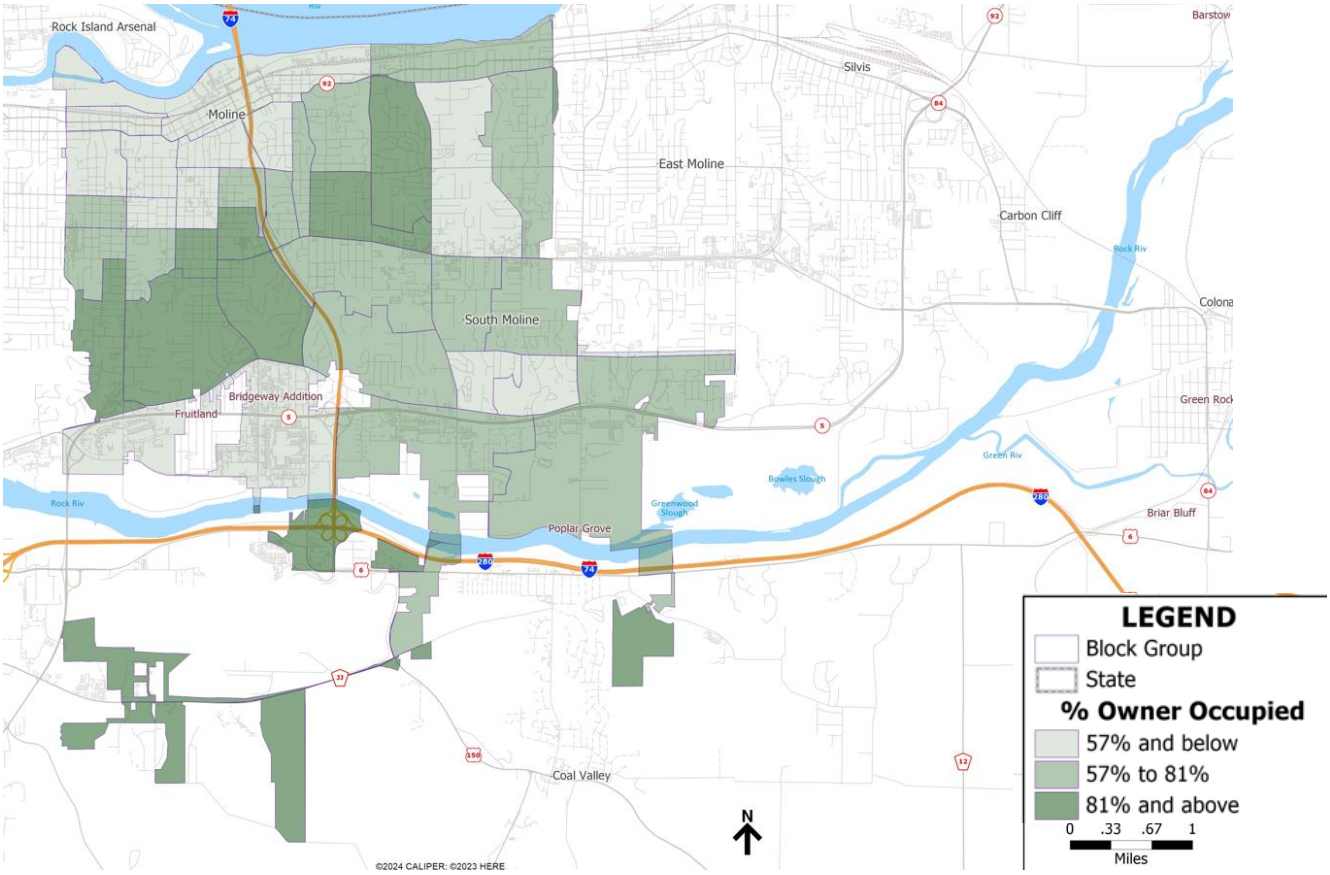
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.9: Percent Home Ownership Tri-Cities



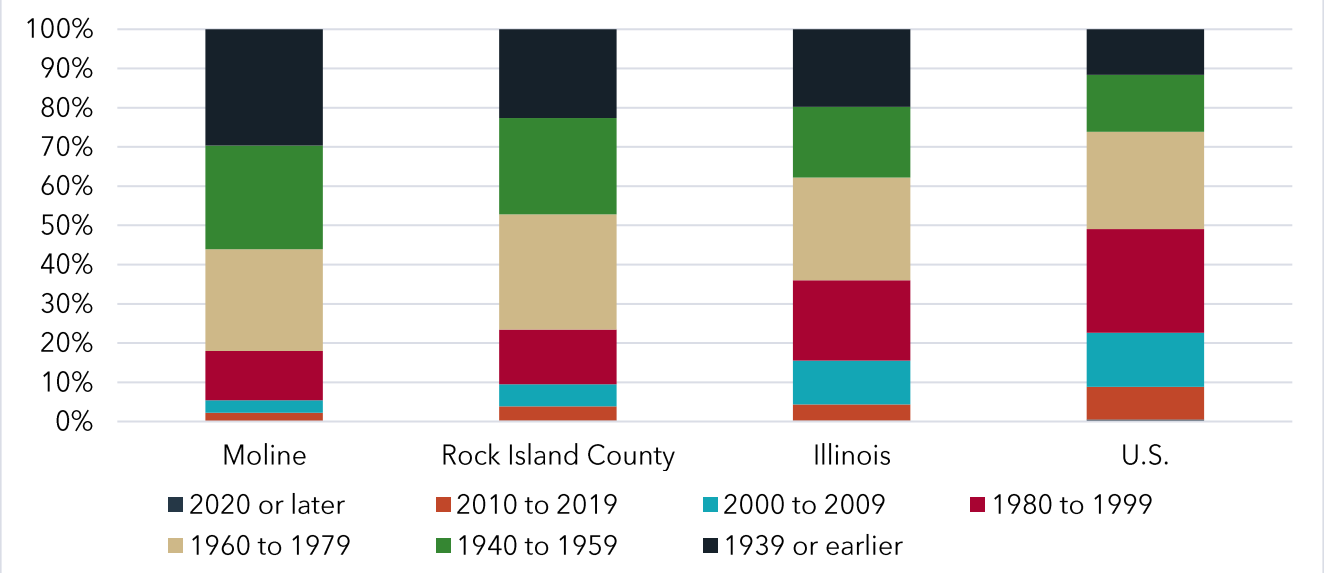
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.10: Moline Percent Owner Occupied by Census Block



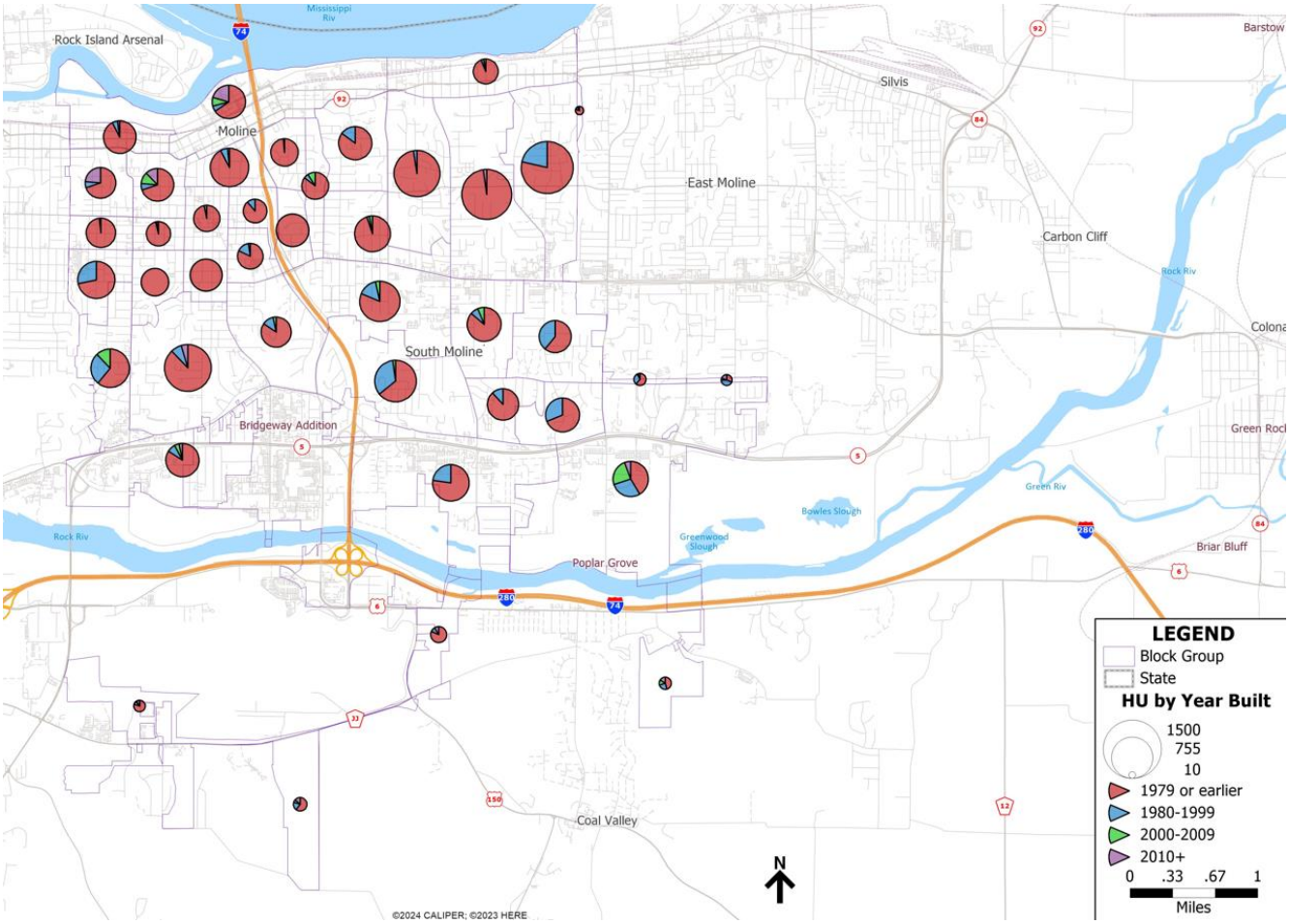
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.11: Age of Housing Stock in Moline



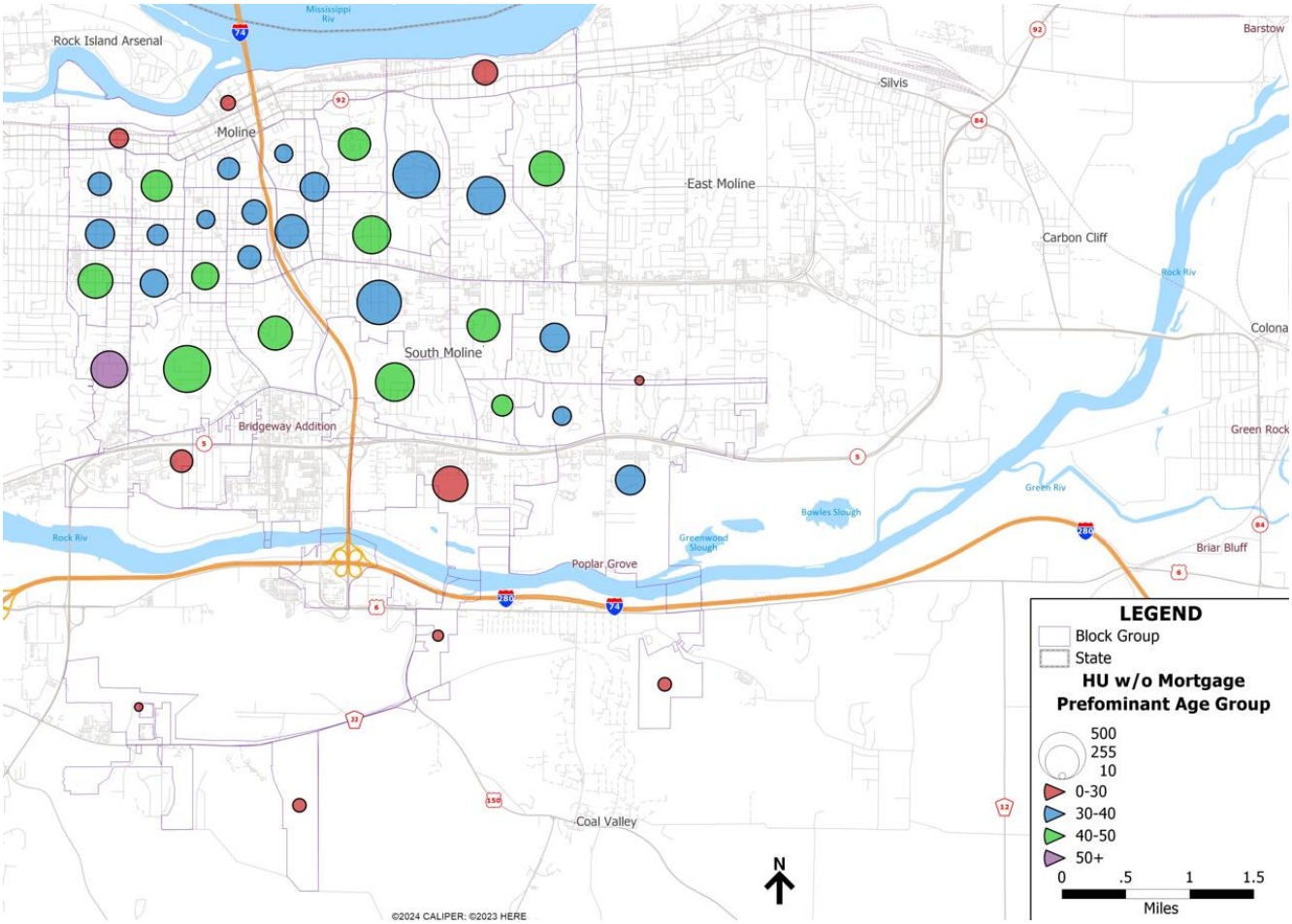
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.12: Moline Housing Units Year Built by Census Block



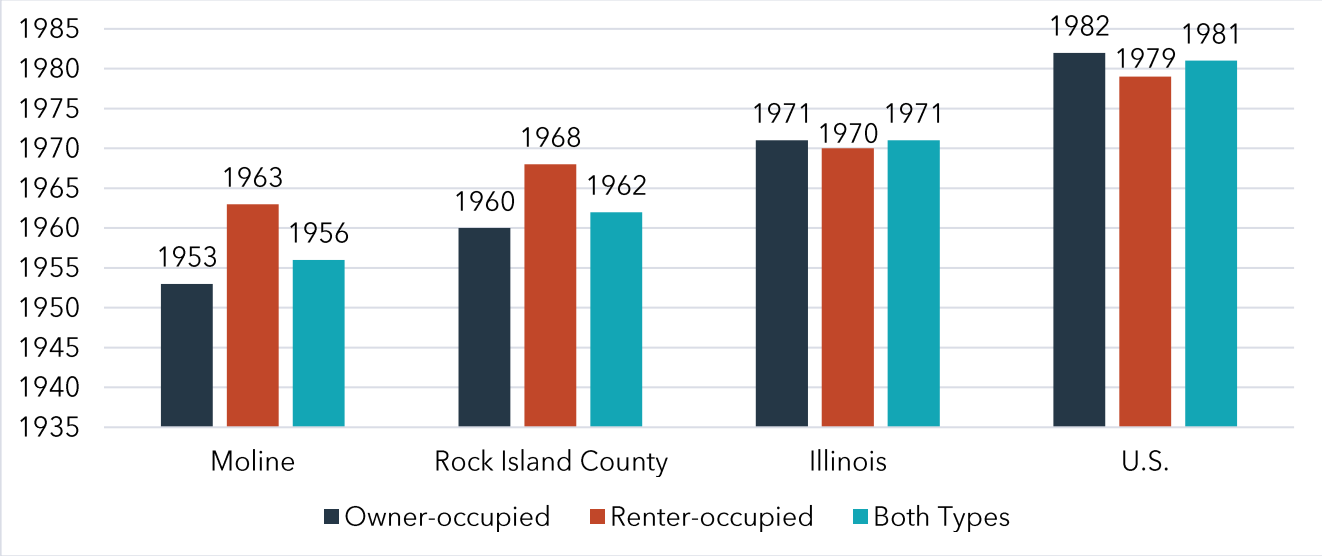
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.13: Moline Housing Units Without Mortgage Predominant Age Group by Census Block



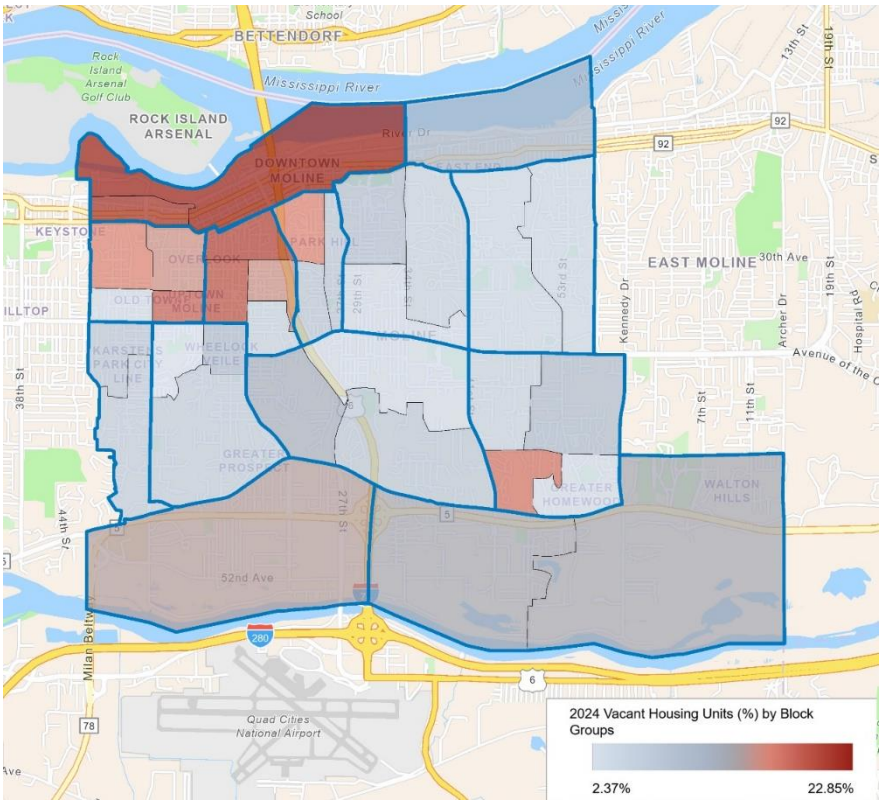
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.14: Median Year Built by Tenure in Moline



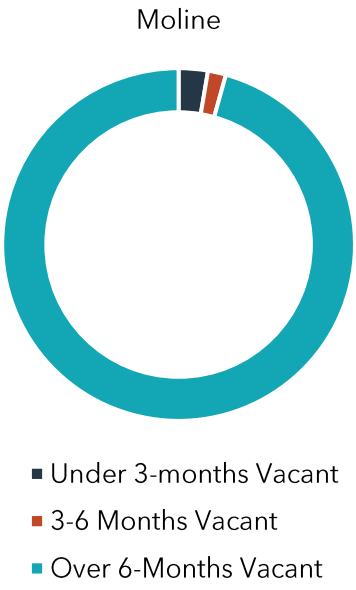
Source: ACS 2022 5-Year Table B25037

Figure 9.15: Moline Vacancy Rates by Census Tracts, 2024



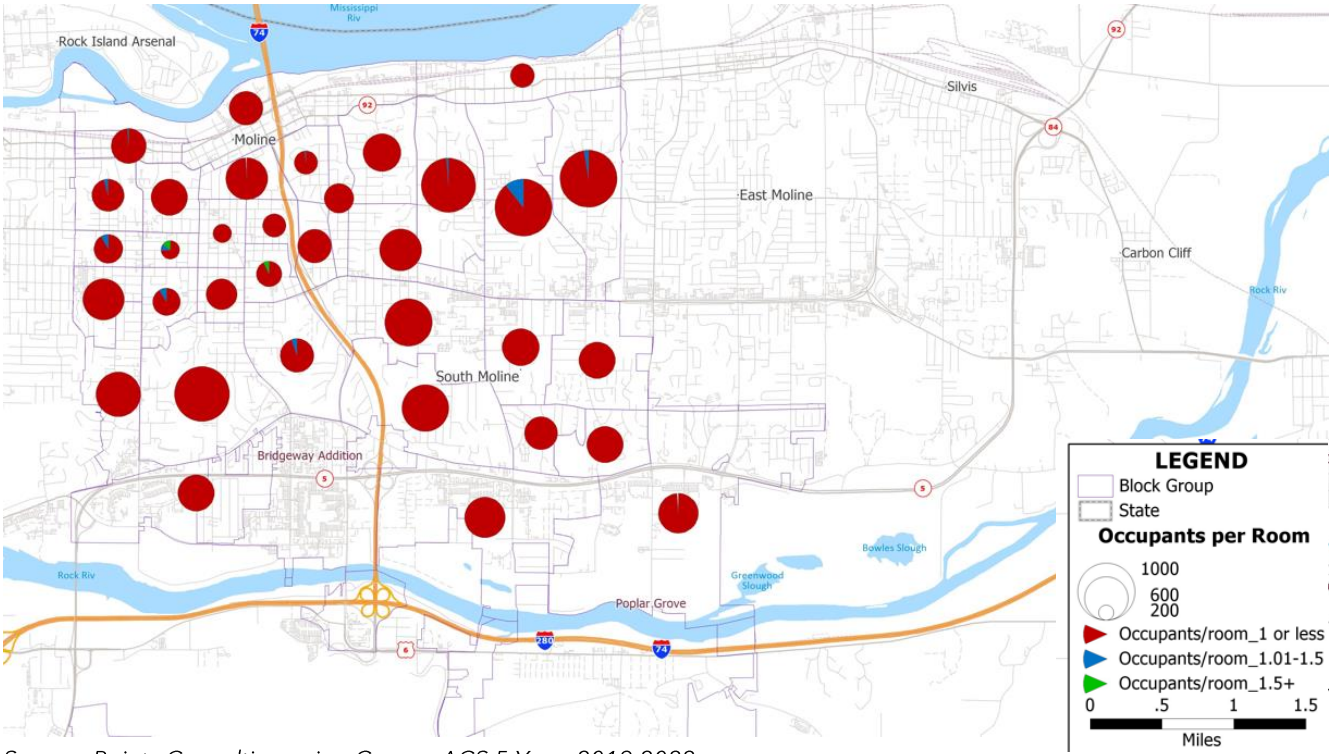
Source: Points Consulting using Esri Business Analyst, 2024

Figure 9.16: Duration of Vacancy for Residential Units



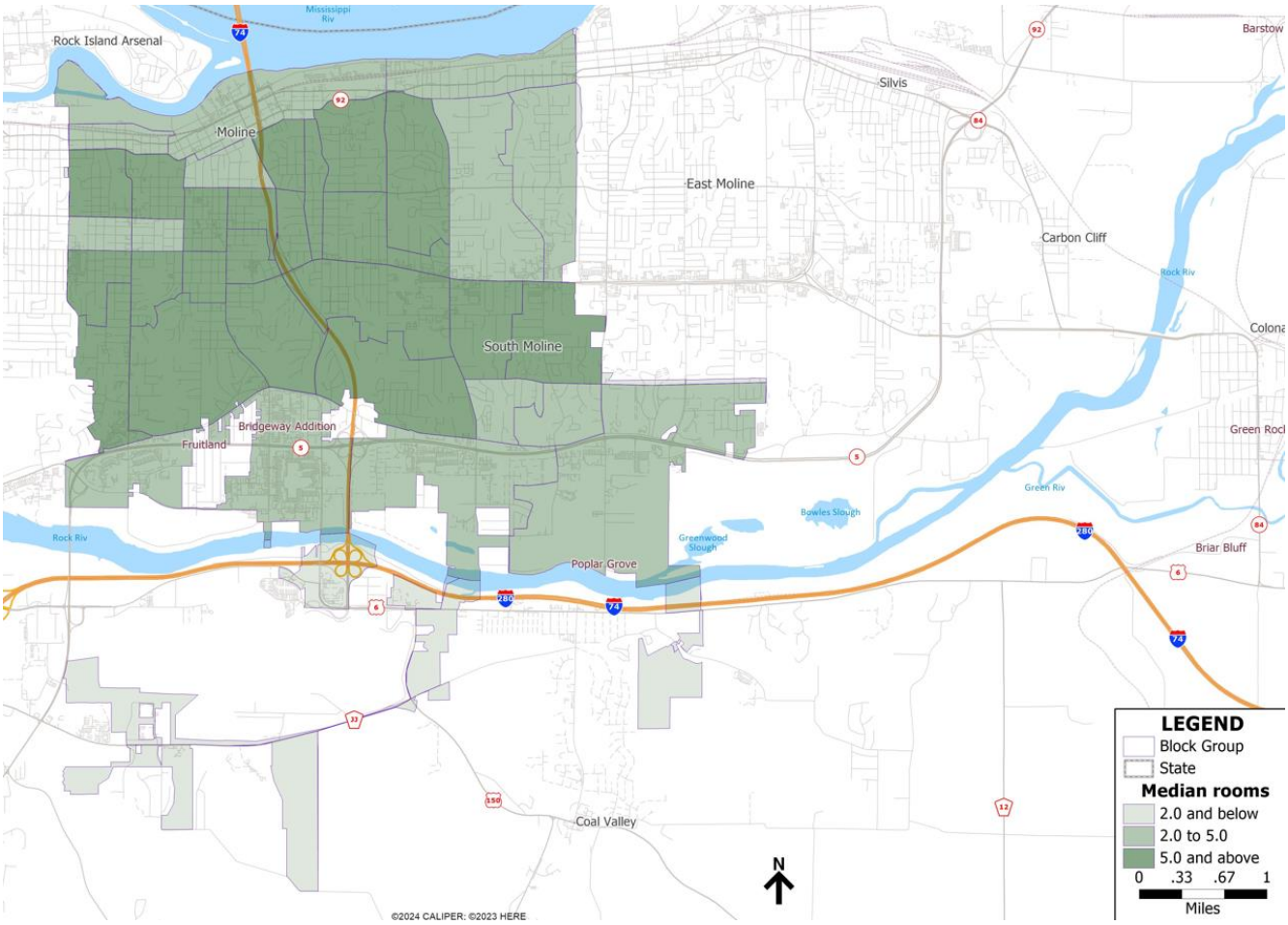
Source: HUD USPS Aggregated Administrative Data On Address Vacancies

Figure 9.17: Moline Occupants per Room by Census Block



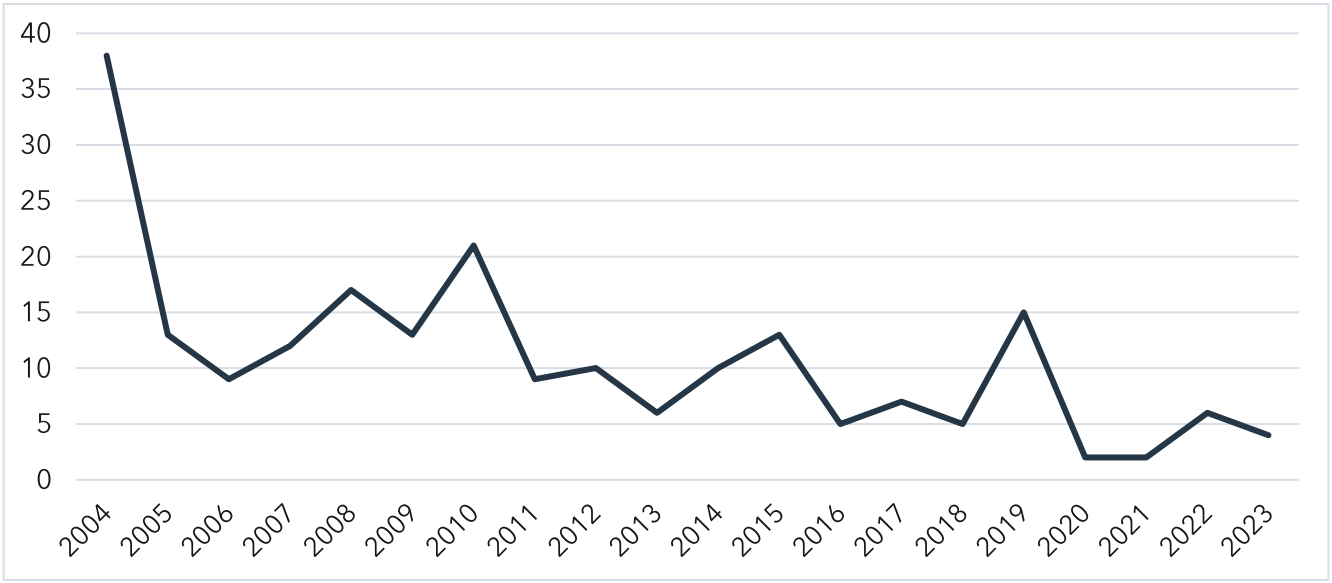
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.18: Moline Median Number of Rooms by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.19: Moline Single-family Housing Permit Units, 2004-2023



Source: City of Moline, Adopted Budget Fiscal Years 2024-2026 Summary

Table 9.5: Moline Rentals

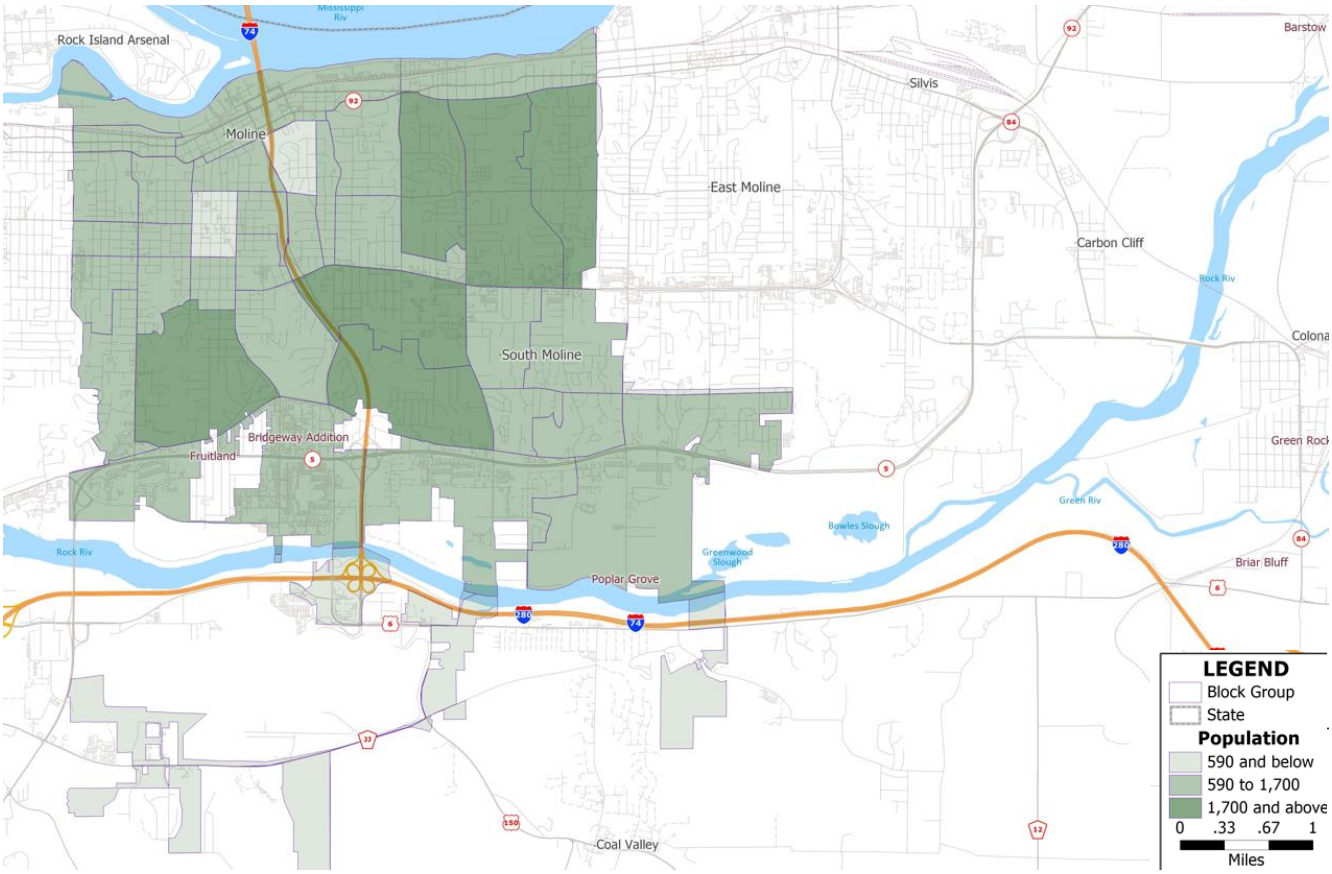
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	6	1	$768	+$60	7.8%
2 Bedroom	8	(3)	$963	+$115	11.9%
3 Bedroom	8	2	$1,253	+$125	10.0%
Condo and Townhouse Rentals					
1 Bedroom	6	0	$744	+$37	5.0%
2 Bedroom	37	11	$879	($36)	(4.1%)
3 Bedroom	4	0	$1,345	+$94	7.0%
Apartment Rentals					
1 Bedroom	15	8	$740	+$62	8.4%
2 Bedroom	14	8	$885	+$13	1.5%
3 Bedroom	4	(1)	$1,286	+$114	8.9%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 9.20-9.23, Table 9.6), median age and household size (Figures 9.24-9.25), educational attainment (Figure 9.26), and underserved populations (Figures 9.27-9.29, Table 9.7).

Figure 9.20: Moline Population by Census Block



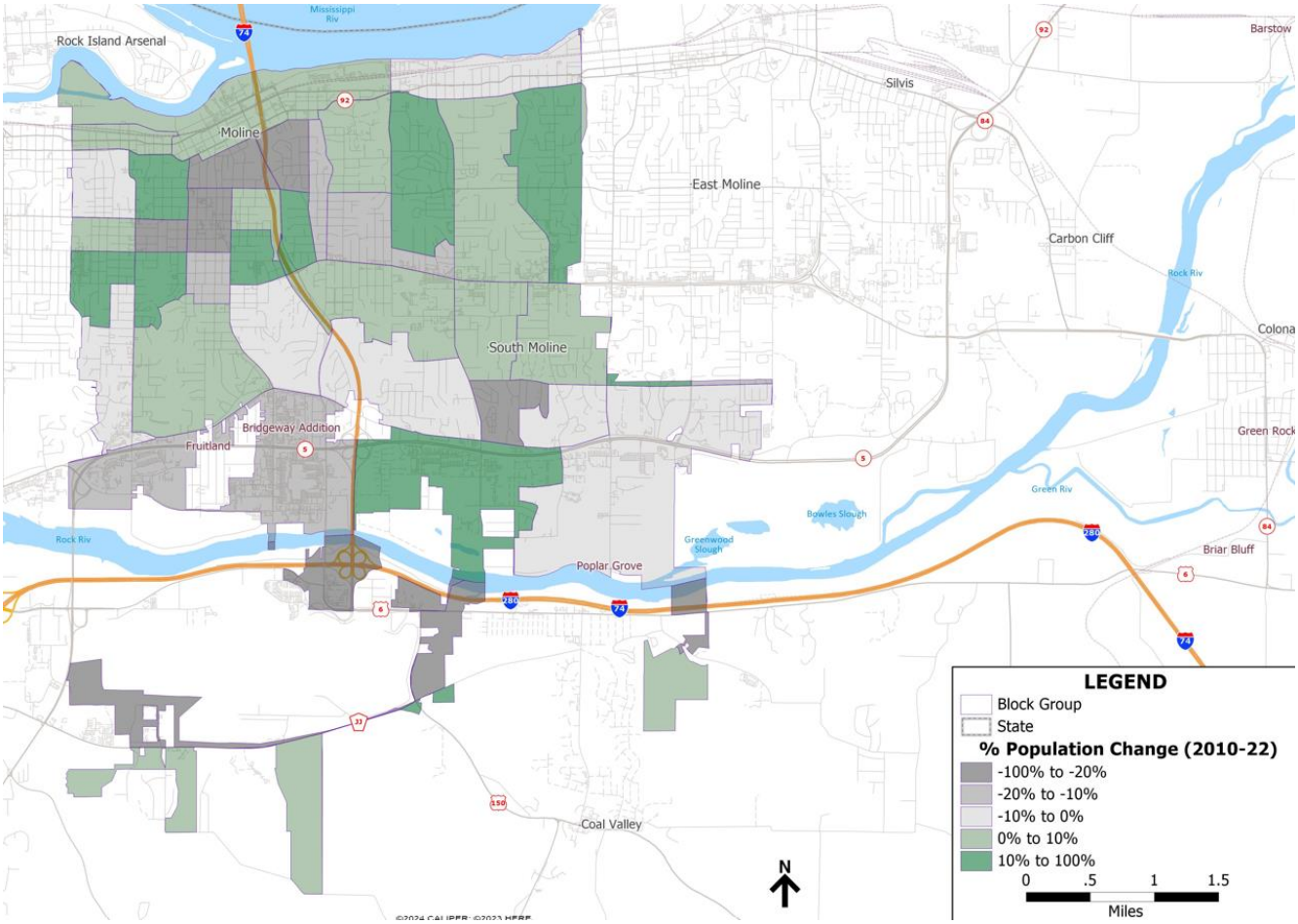
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 9.6: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Moline	43,390	42,452	(938)	(2.2%)
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Illinois	12.82M	12.76M	(66,226)	(0.5%)
U.S.	309.14M	331.01M	21.96M	7.1%

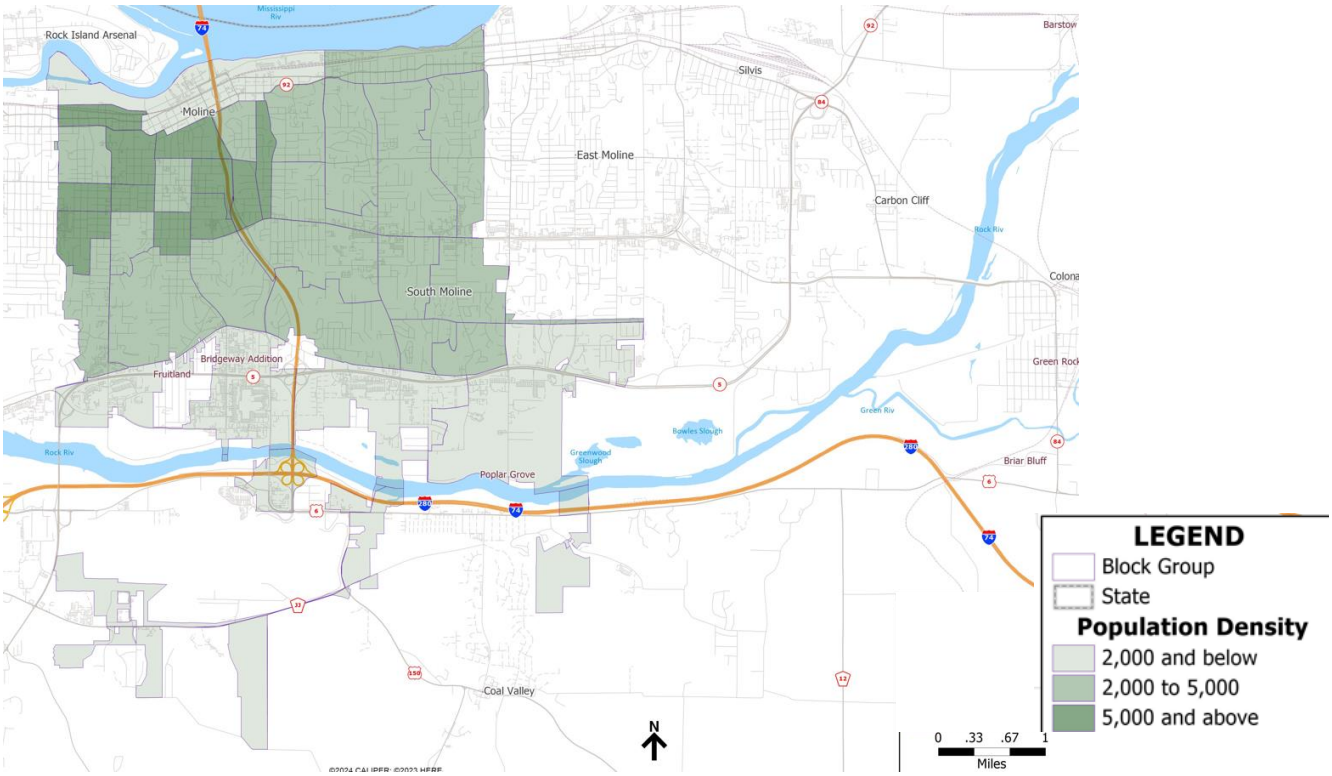
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 9.21: Moline Percent Population Change by Census Block (2010-2022)



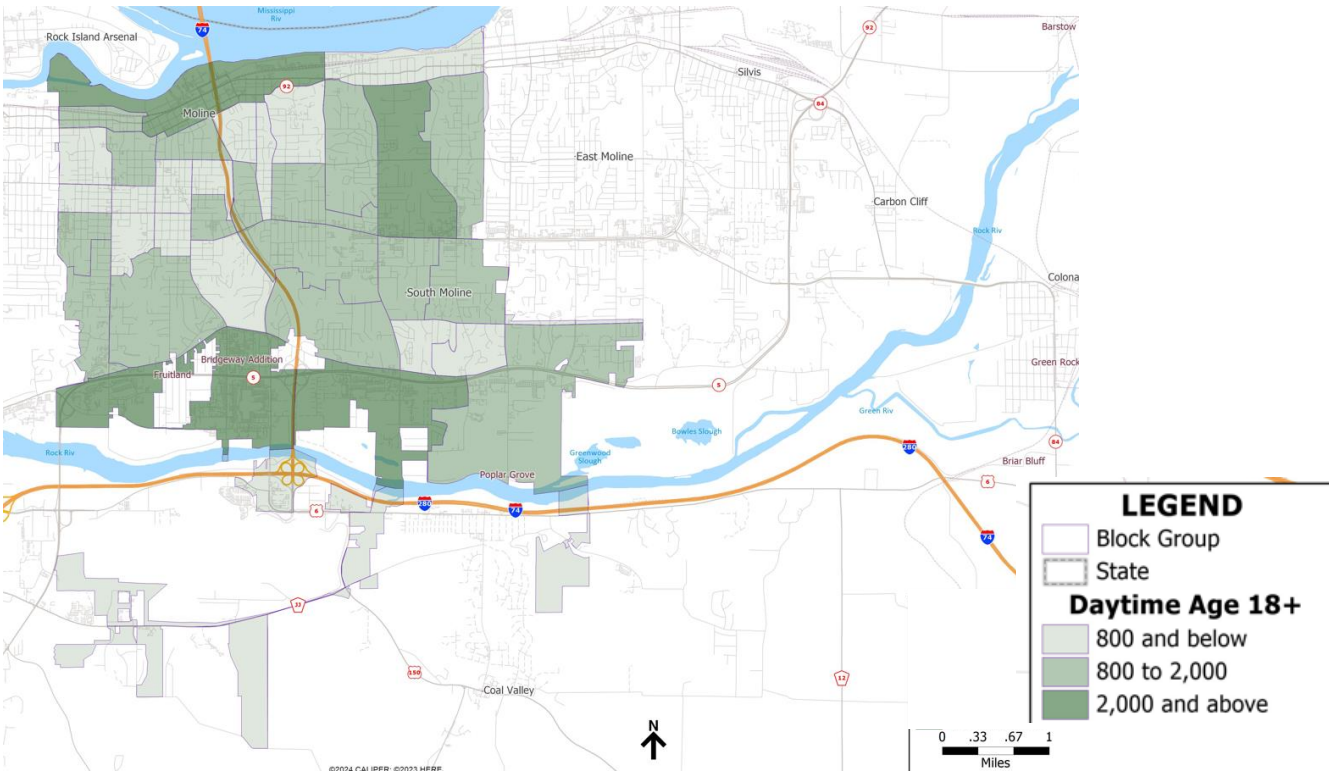
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.22: Moline Population Density by Census Block



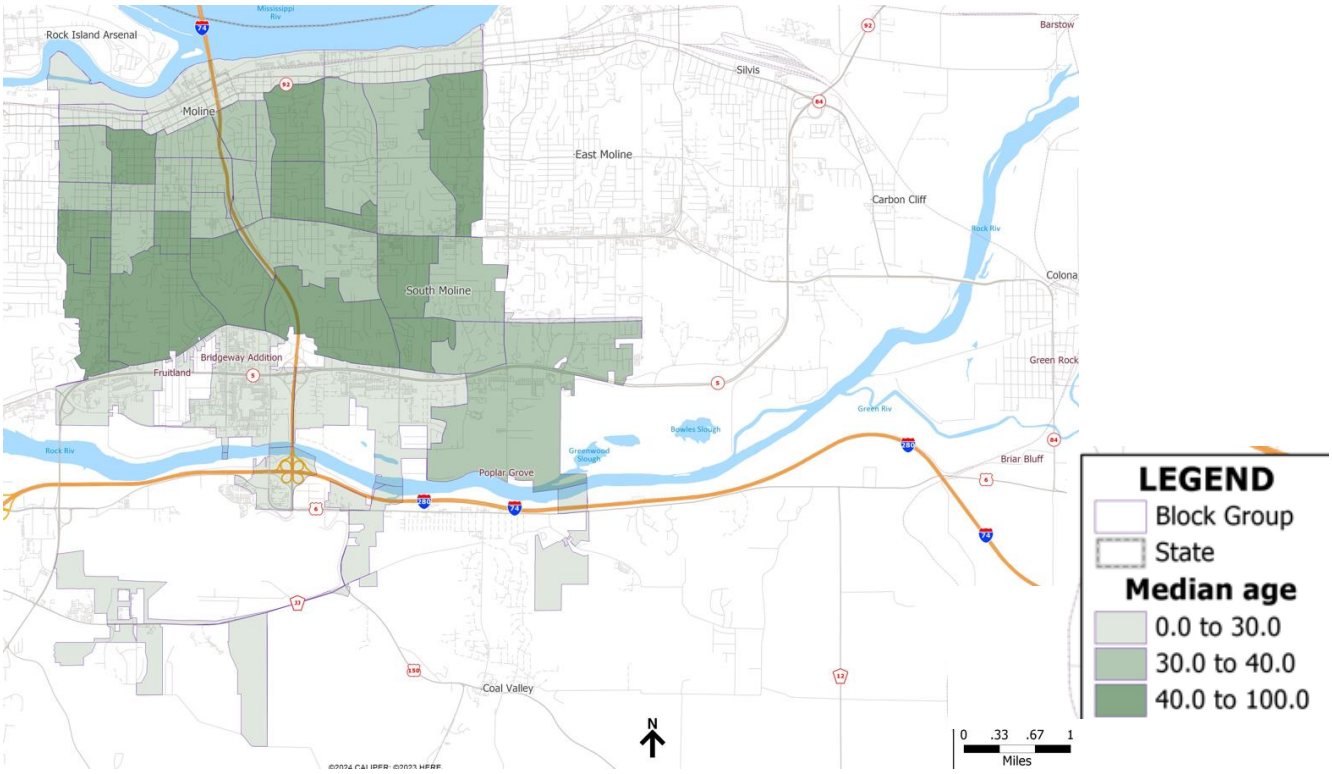
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.23: Moline Daytime Population Age 18+ by Census Block



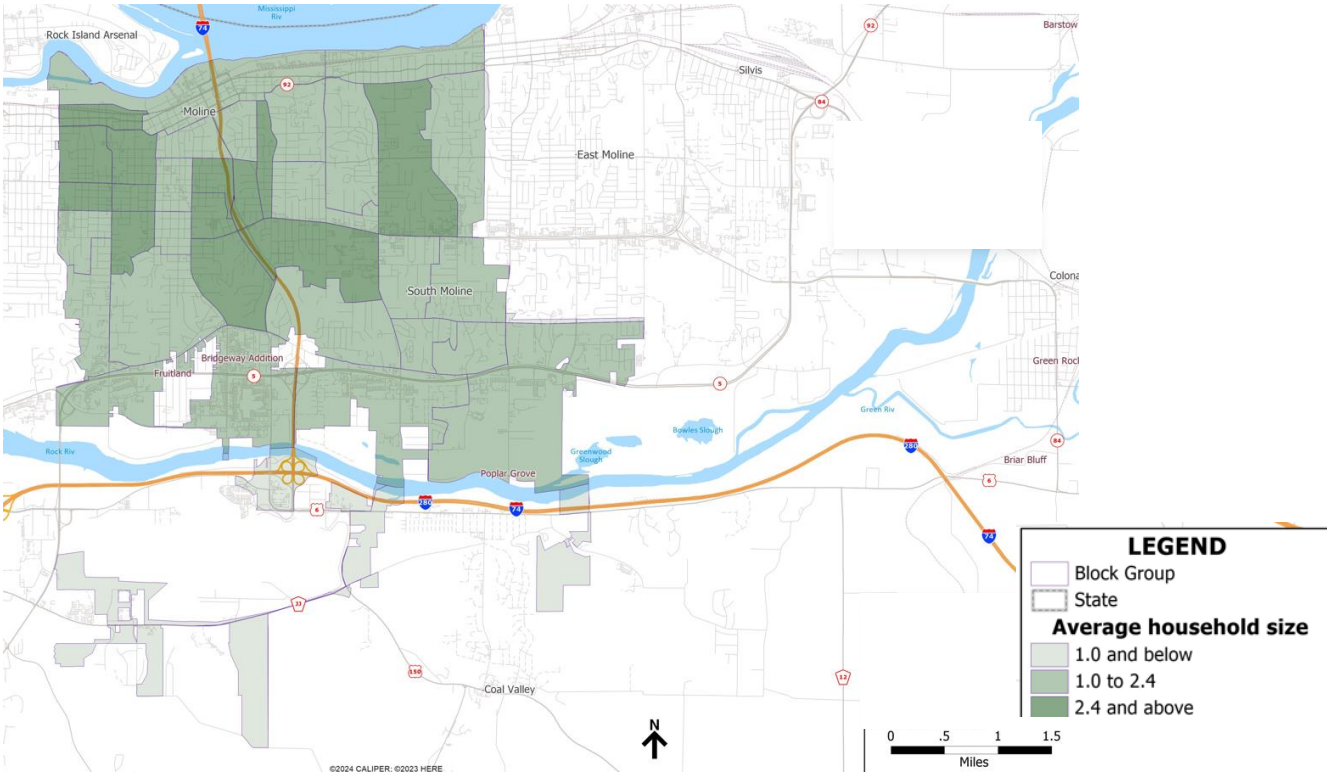
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.24: Moline Median Age by Census Block



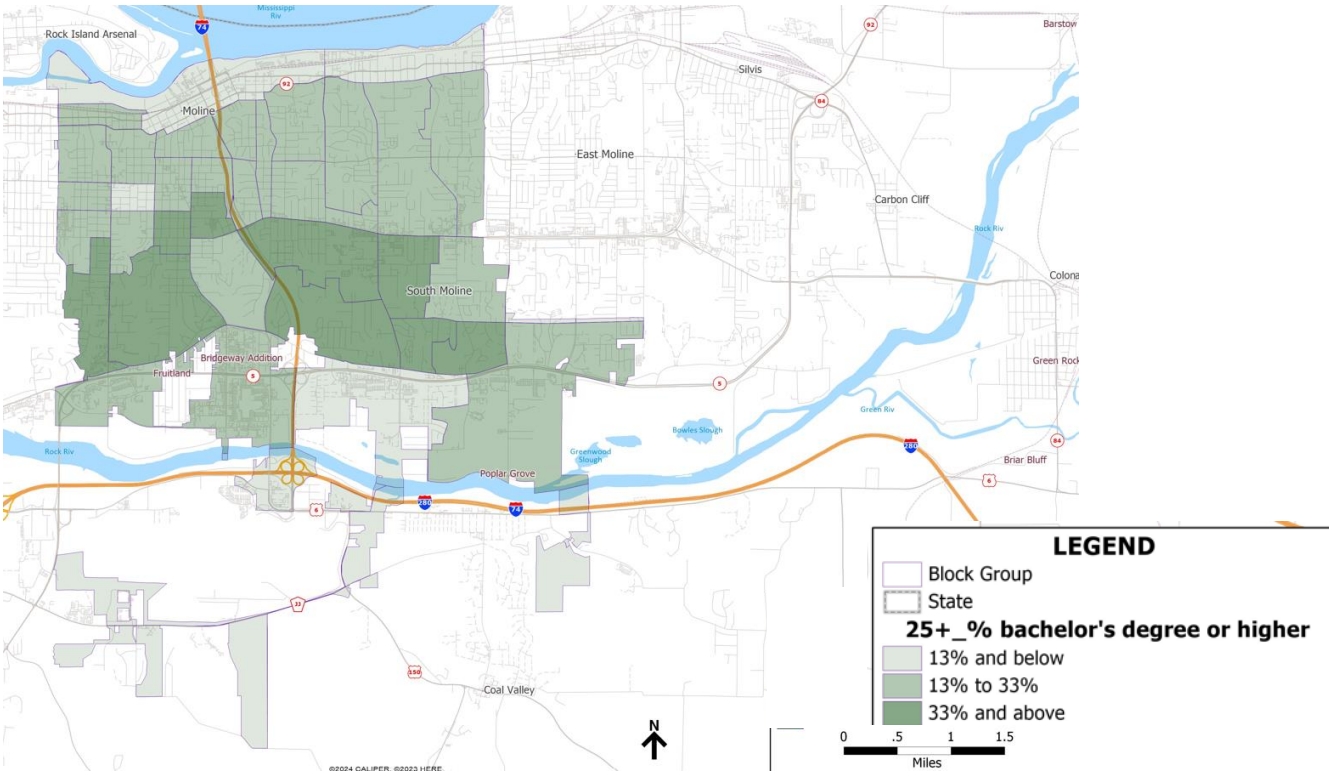
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.25: Moline Average Household Size by Census Block



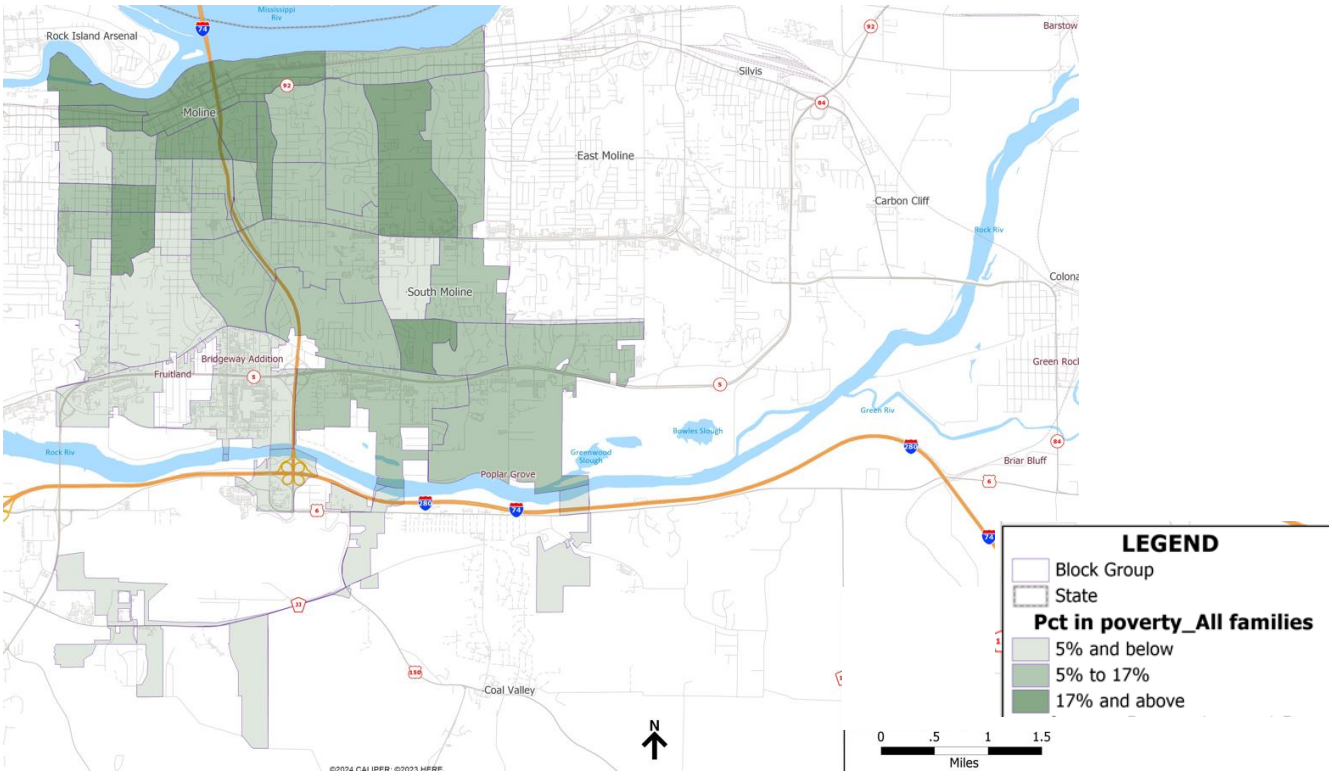
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.26: Moline Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.27: Moline Percent of Families in Poverty by Census Block



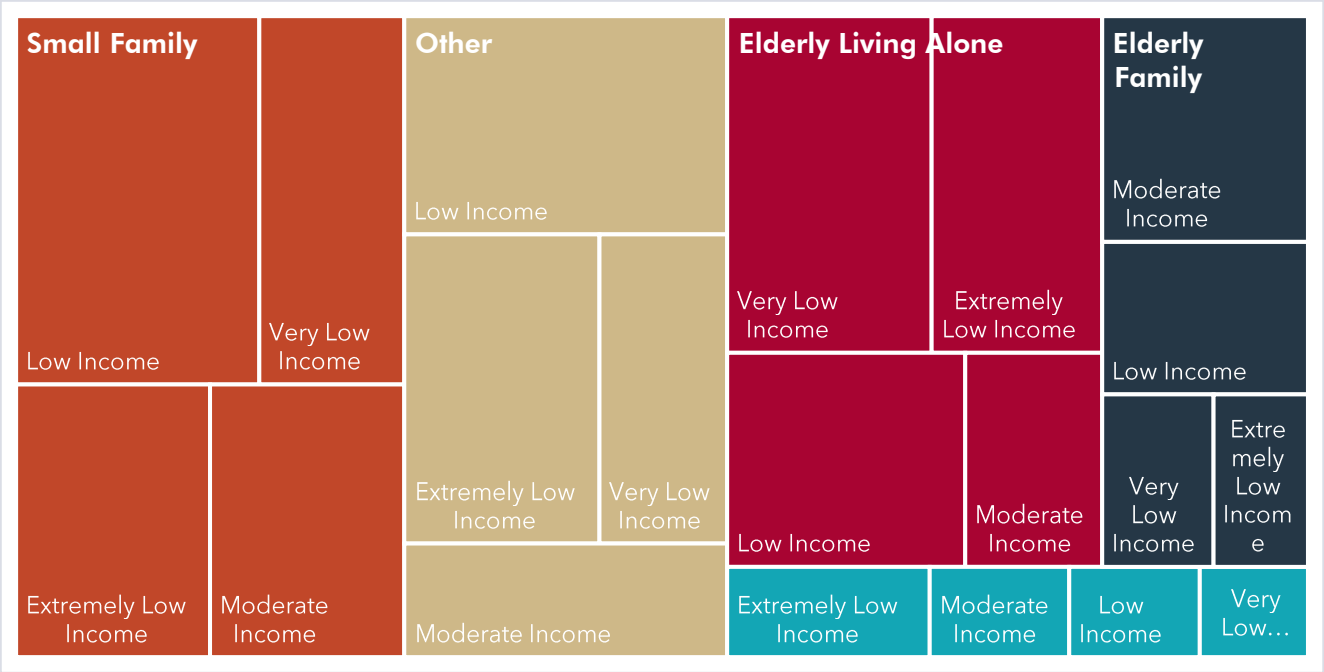
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 9.7: Composition of Low-Income Households in Moline

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units In Moline
Elderly Family	Extremely Low Income	200	1.1%
Elderly Family	Very Low Income	235	1.3%
Elderly Family	Low Income	385	2.2%
Elderly Family	Moderate Income	570	3.2%
Small Family	Extremely Low Income	650	3.6%
Small Family	Very Low Income	655	3.7%
Small Family	Low Income	1,100	6.1%
Small Family	Moderate Income	650	3.6%
Large Family	Extremely Low Income	225	1.3%
Large Family	Very Low Income	120	0.7%
Large Family	Low Income	145	0.8%
Large Family	Moderate Income	155	0.9%
Elderly Living Alone	Extremely Low Income	705	3.9%
Elderly Living Alone	Very Low Income	845	4.7%
Elderly Living Alone	Low Income	625	3.5%
Elderly Living Alone	Moderate Income	360	2.0%
Other	Extremely Low Income	740	4.1%
Other	Very Low Income	485	2.7%
Other	Low Income	865	4.8%
Other	Moderate Income	450	2.5%

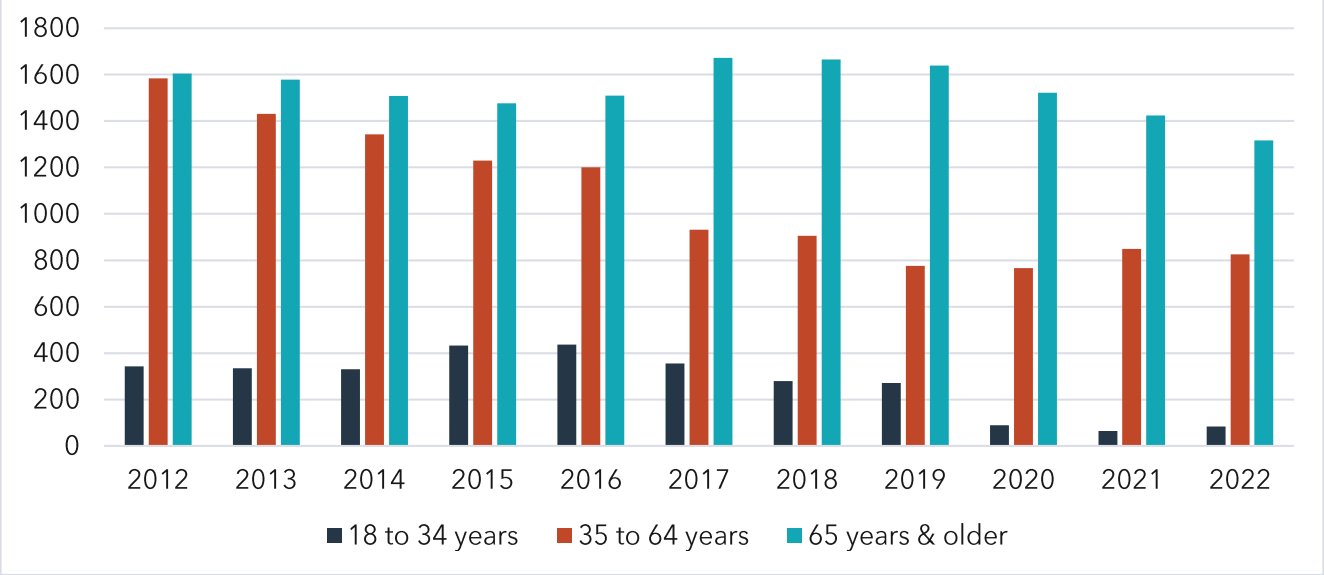
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 9.28: Composition of Low-Income Households in Moline



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 9.29: Veterans by Age in Moline, 2012-2022

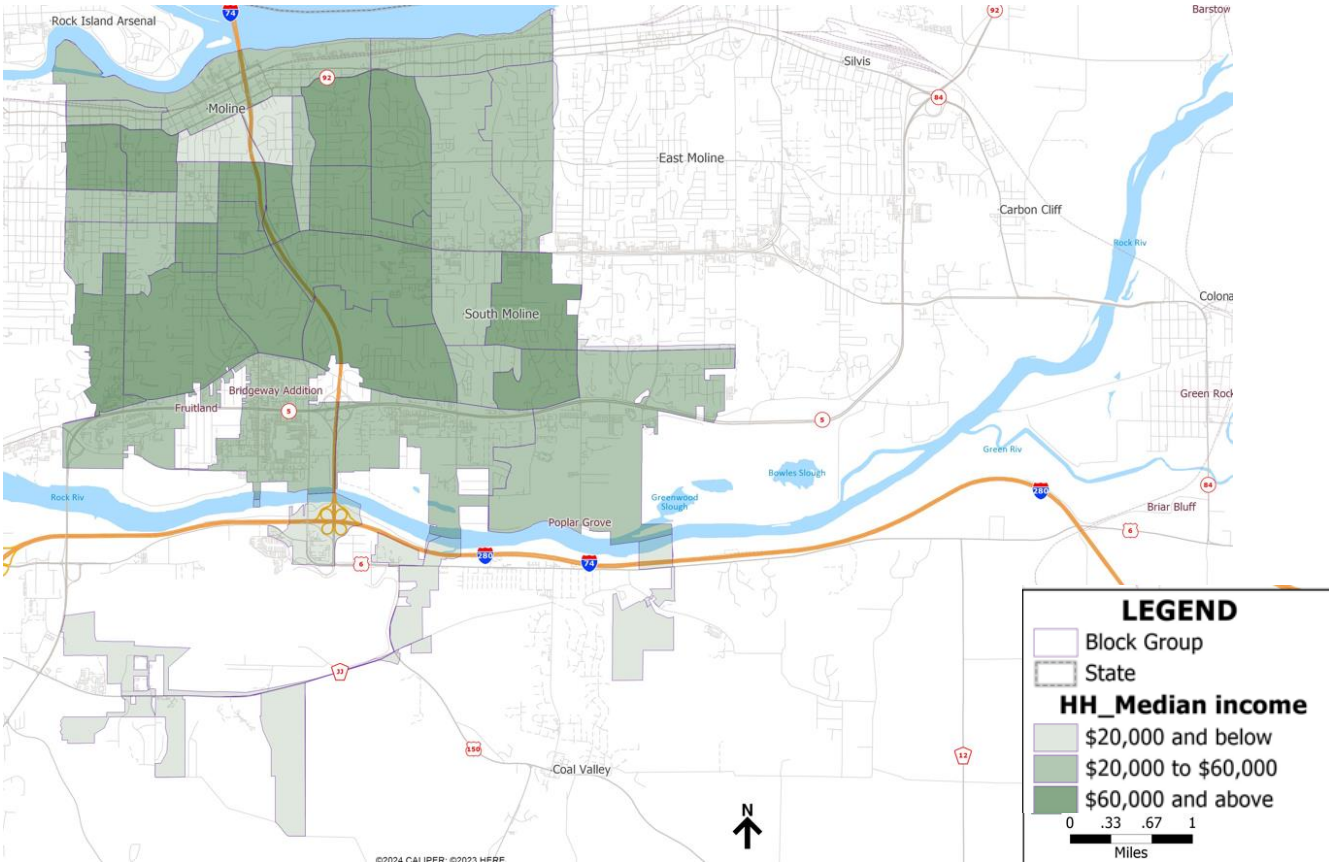


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income and Expenditures

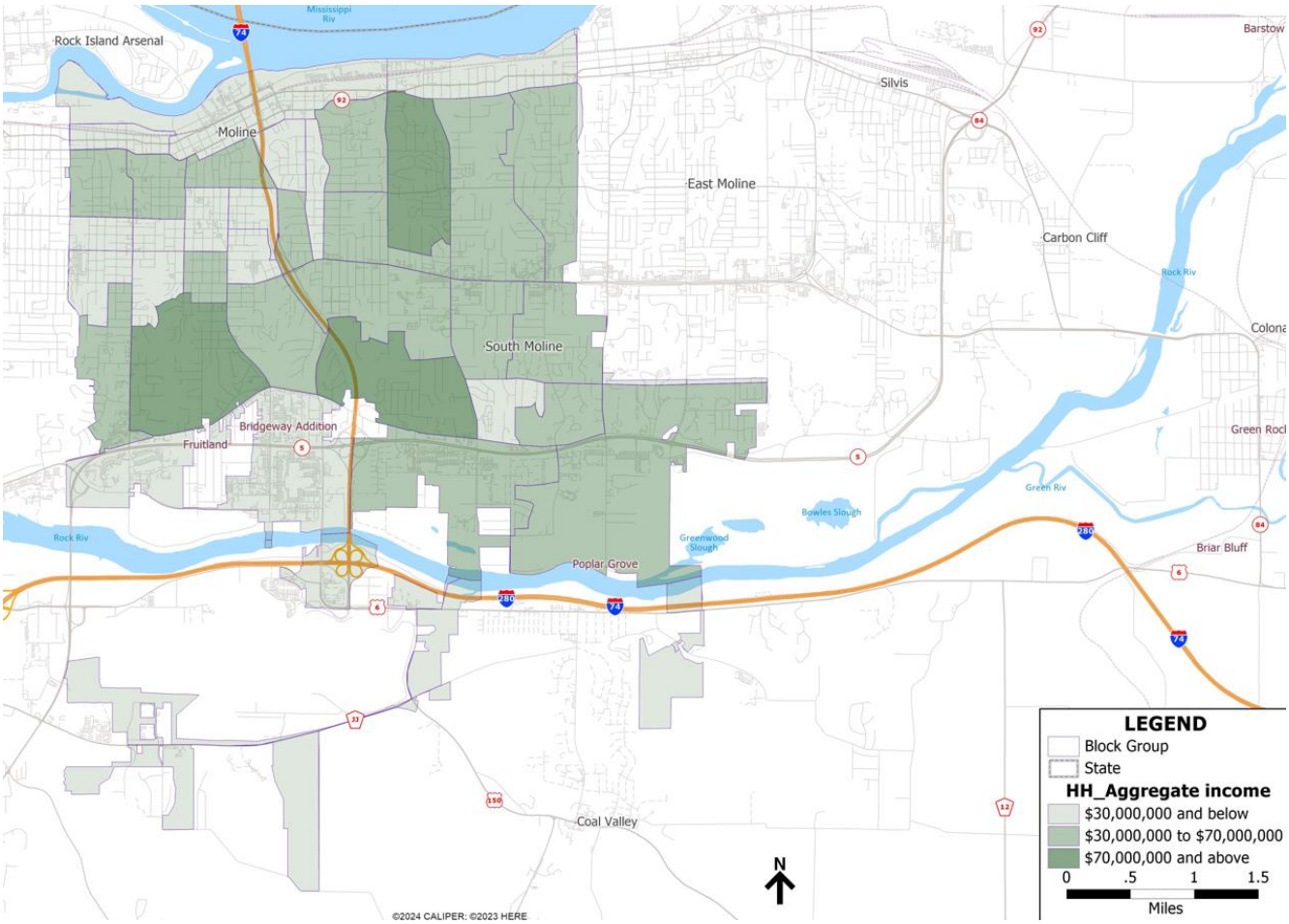
This section covers income (Figures 9.30-9.31) and budget expenditures (Figures 9.32-9.33).

Figure 9.30: Moline Household Median Income by Census Block



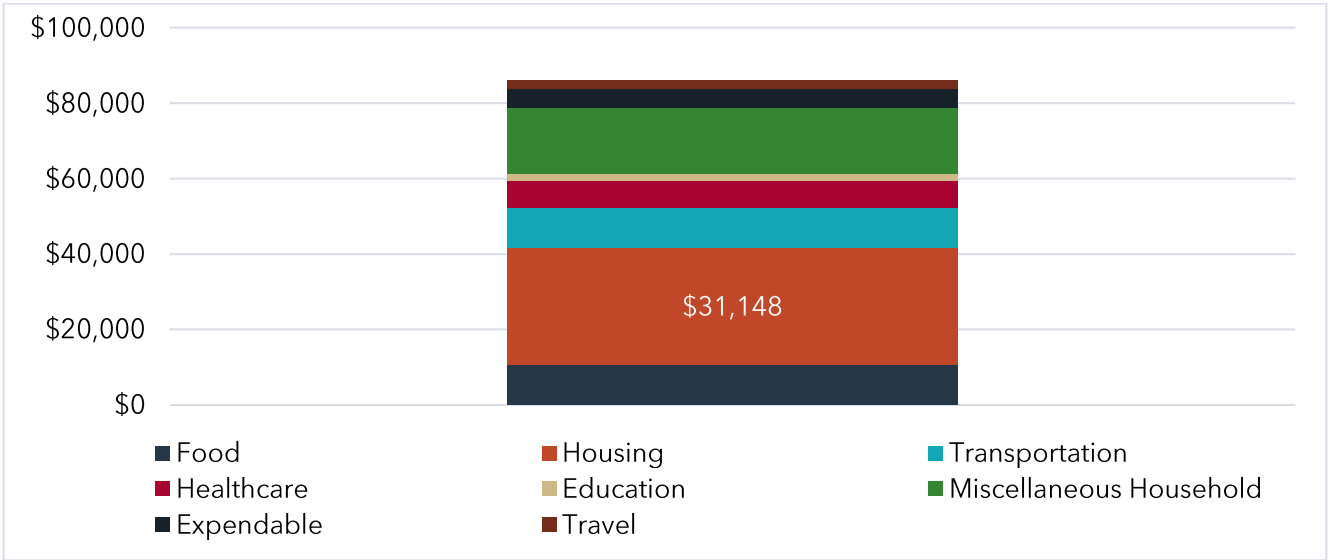
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.31: Moline Household Aggregate Income by Census Block



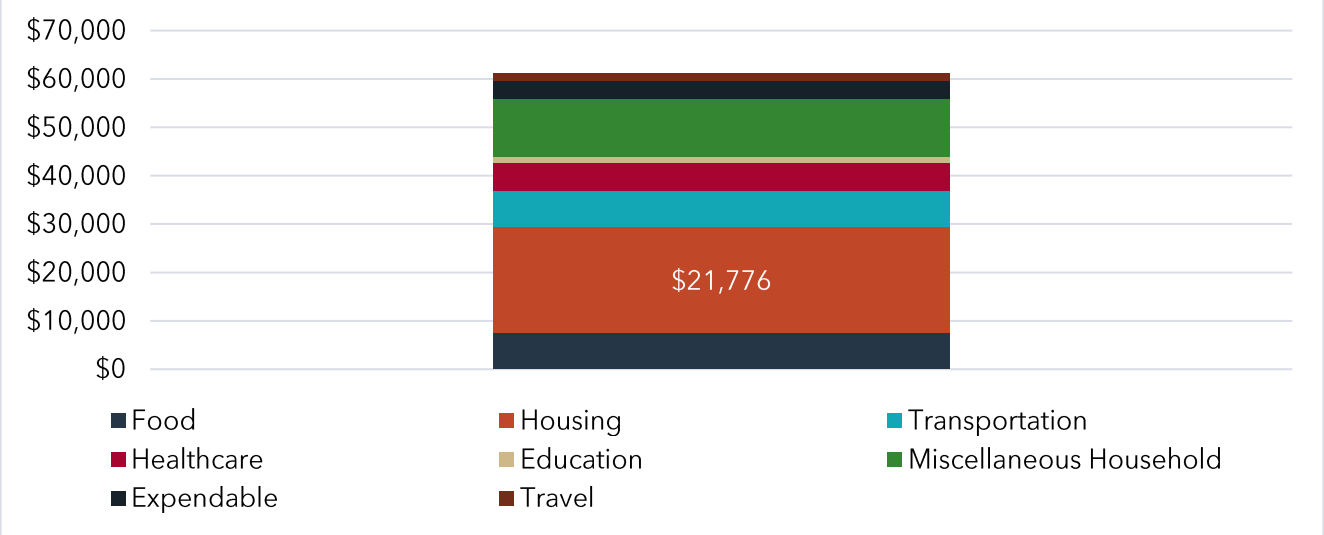
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.32: Illinois Monthly Household Budget Expenditures



Source: Esri Business Analyst, 2024

Figure 9.33: Rock Island County Monthly Household Budget Expenditures

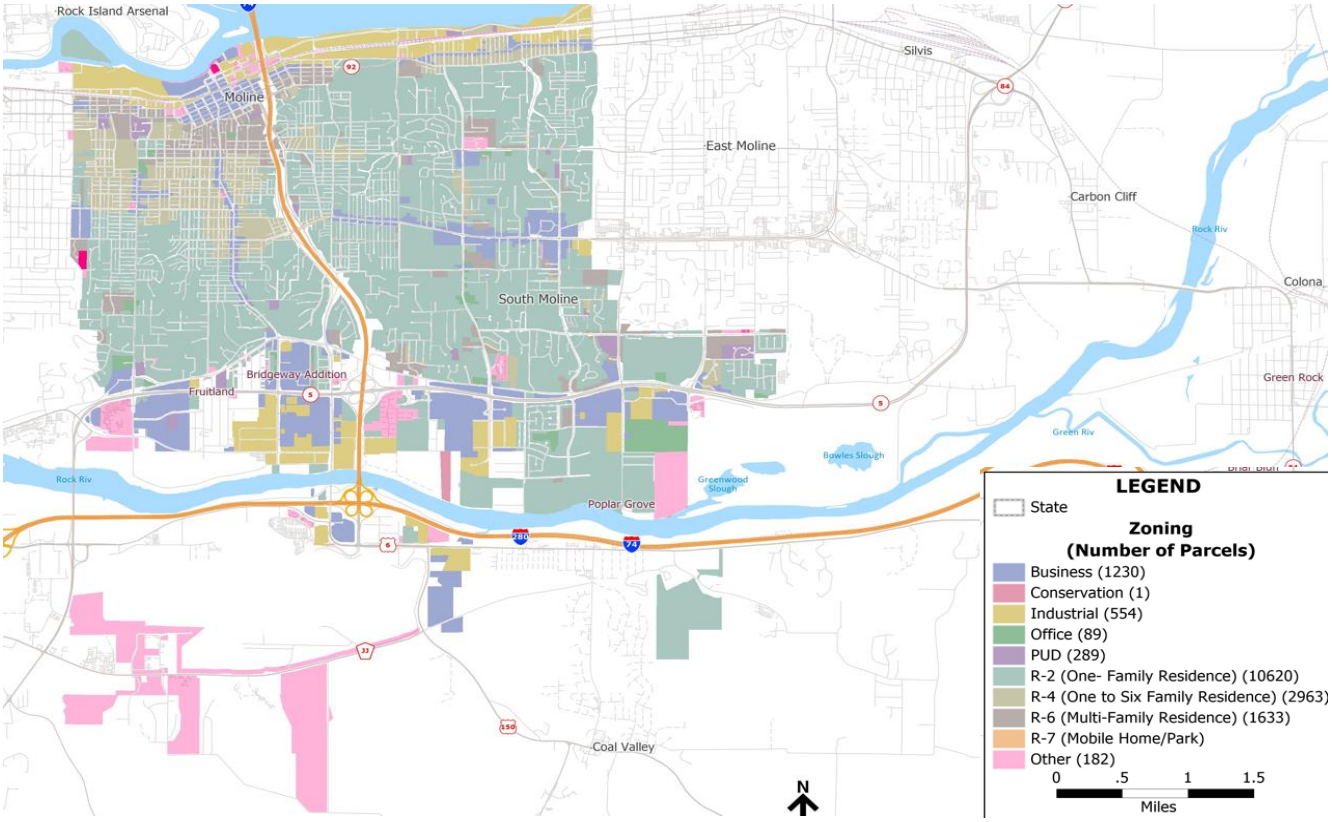


Source: Esri Business Analyst, 2024

Moline Zoning

The City of Moline currently occupies 10,515 acres of land. Of that land, 61.53% is zoned for primarily residential use. Districts that are primarily residential include: R-2, R-4, R-6, and R-7 (Figure 9.34).

Figure 9.34: Zoning Map for the City of Moline



Source: Points Consulting using shapefile data from the City of Moline

Table 9.8: Moline Zoning Ordinance, Residential Districts Purpose and Intent

District	Purpose and Intent
R-2	To provide areas for low density residential development (6 or less dwelling units per gross acre) consistent with the Low Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-4	To provide areas for medium density residential development (7 to 14 dwelling units per gross acre) consistent with the Medium Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-6	To provide areas for high density residential development (over 14 dwelling units per gross acre) consistent with the High Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-7	To provide areas for mobile home parks in accordance with Chapter 19 of the Moline Code of Ordinances, and well as other residential and institutional uses that are consistent with residential districts.

Source: Moline, IL Zoning Ordinance, Chapter 35

Table 9.9: Moline Zoning Ordinance, Residential and Resource Districts Principal Structure Bulk Standards, Sec 35-3201[35]

Bulk Standards												
Zoning District	Max Density (du/Ac)	Min Lot Dimensions				Min Yard Setbacks (ft) Side				Max Building Height (ft / stories)	Min Landscape Surface Ratio Front Setback	Max Floor Area Ratio (4)
		Area Per Unit (Sq Ft)	Lot Area (sq ft)	Width (ft)	Street front (ft)(3)	Front (9)	Least	Sum	Rear			
R-2(5)	6	6,000	6,000	60	20	25	5	12	30	35/2 1/2	0.5	0.25
R-4	14	3,000	5,000	50	20	25	5	12	B8	35/2 1/2	0.5	0.5
R-6 (6)	34	1,250	5,000	50	20	25	5+	15+	25+	150/12	0.5	1
R-7(7)	34	1,250	5,000	50		25	5+	15+	25+	150/12	0.5	1

Source: Moline, IL Zoning Ordinance, Chapter 35

[35] (a) PRINCIPAL STRUCTURES . Table 35-3201.1. lists the bulk standards for principal structures in all Residential and Resource Districts.
(1) Terms . Please see Sec. 35-3106 for an explanation of the terms used on Table 35-3201.1.
(2) Exceptions. Please see Sec. 35-3108 for exceptions to the bulk standards on Table 35-3201.1.

Table 9.10: Moline Zoning Ordinance, Residential and Resource Districts Major Accessory Structure Bulk Standards[36]

Zoning District	Minimum Yard Setbacks (feet)				Minimum Onsite Building Separation (ft)(4)	Maximum Height (ft.)
	Front(6)	Single Side(3)	Sum Sides(3)	Rear		
R-2	25	3	25% lot width	5	6	15
R-4	25	3	25% lot width	5	6	15
R-6	20	3	25% lot width	5	6	15
R-7(5)	20	3	25% lot width	5	6	15
(See Chapter 19 of the Moline Code of Ordinances)						

Source: Moline, IL Zoning Ordinance, Chapter 35

Table 9.11: Moline, Residential and Resource Districts Building Lot Coverage

Zoning District	% of Lot Coverage
R-2	35%
R-4	35%
R-6	40%
R-7	40%

Source: Moline, IL Zoning Ordinance, Chapter 35

Key Survey Themes

In our survey responses, Moline residents are slightly less likely than Davenport to find home purchase costs expensive, with 56.2% rating it as "somewhat expensive" or "expensive." Similar to Rock Island, 51.1% of Moline respondents report difficulties finding affordable housing. Moline respondents tend to express a higher interest in single-family housing development and are not heavily concerned about excess short-term-rentals.

Below are a few density preferences Moline survey respondents express:

- Accessory Dwelling Units (ADUs) in large lots: Moline residents are the most supportive of ADUs in large lot neighborhoods (27.7%).
- Townhomes: Moline residents favor townhomes in mixed-use, vacant, or commercial areas, similar to preferences expressed elsewhere.

[36] Subject to additional restrictions by the Zoning Administrator, Building Official, or Fire Marshall if needed for compliance with other codes.

10. Rock Island Highlights

Affordability Gaps

Out of the three Tri-Cities, Rock Island reports the highest percentage (46.3%) of households that are cost burdened, or severely cost burdened (Table 10.1).

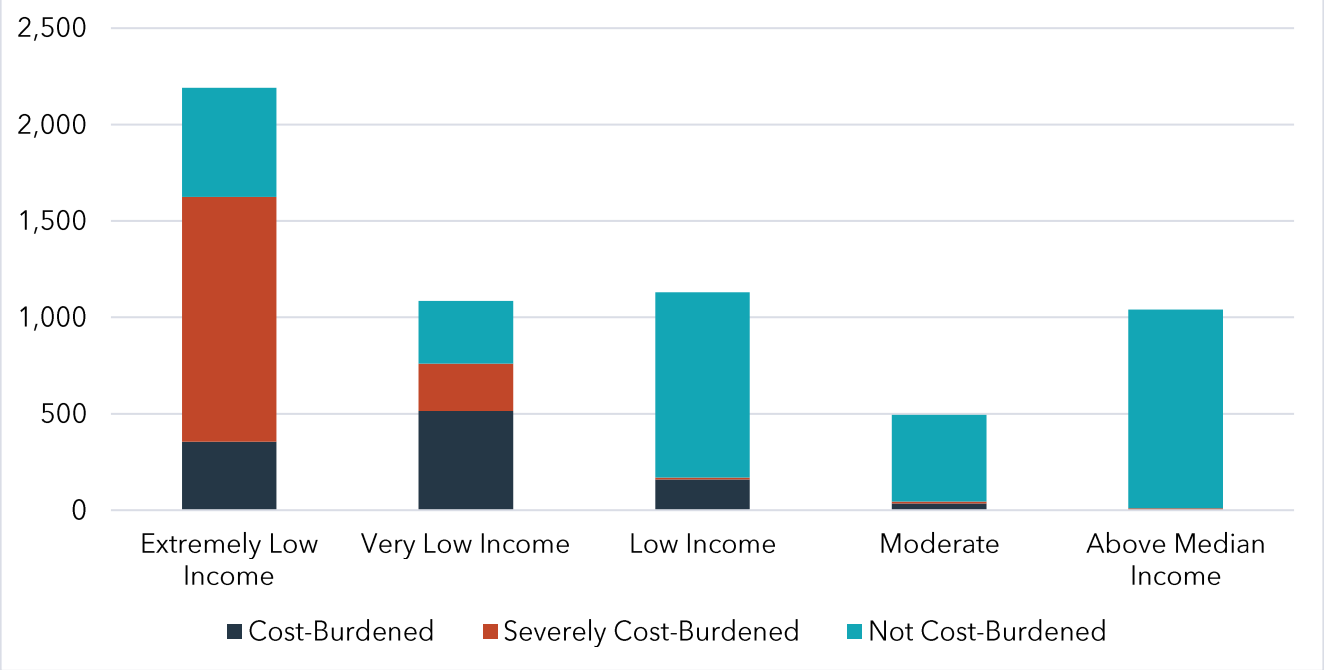
Figures 10.1 and 10.2 below show Cost Burden by Income Level for renters in Rock Island. In Rock Island, 15% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 72.1% are cost burdened in Rock Island. In Rock Island County, 54.5% of renting households in one of the three low-income categories are cost burdened.

Table 10.1: Renters' Housing Cost Burden: Rock Island, Rock Island County, Illinois, US

Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Rock Island	5,737	23.5%	22.8%	46.3%	44.5%
Rock Island County	19,161	20.2%	22.1%	42.3%	49.2%
Illinois	1,655,952	22.4%	21.5%	43.9%	48.9%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

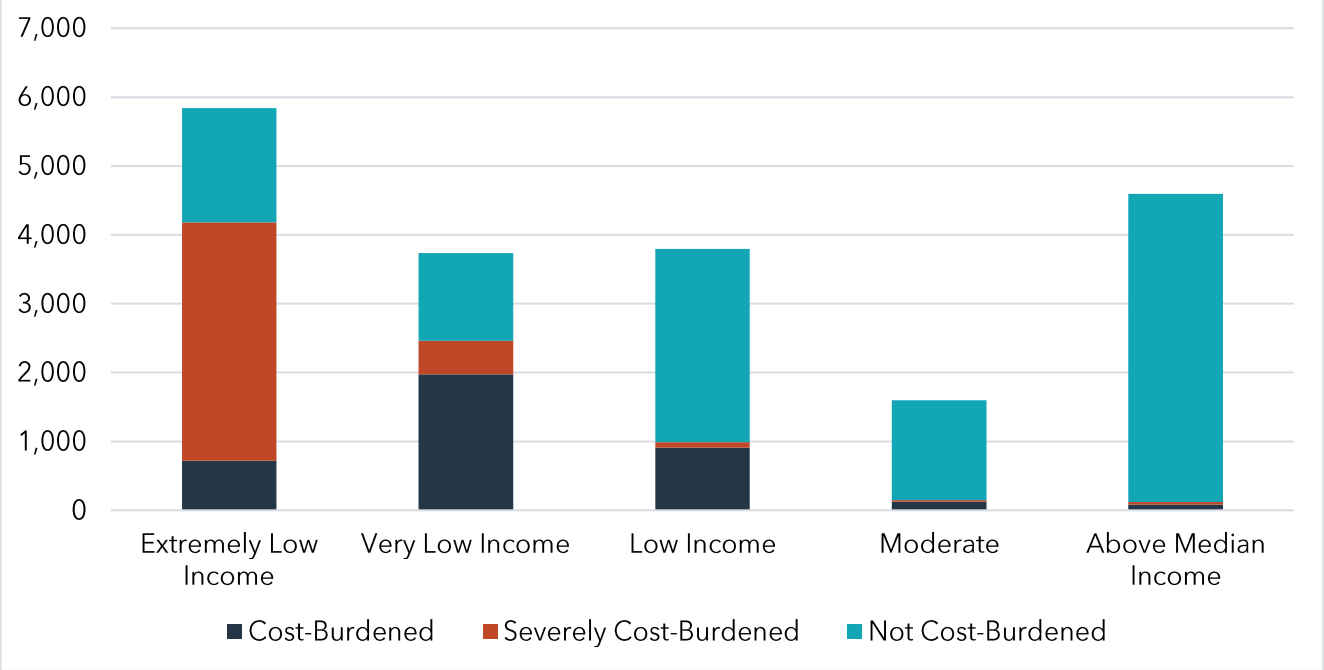
Source: ACS 2022 5-Year Table B25070

Figure 10.1: Rock Island Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2016-2020

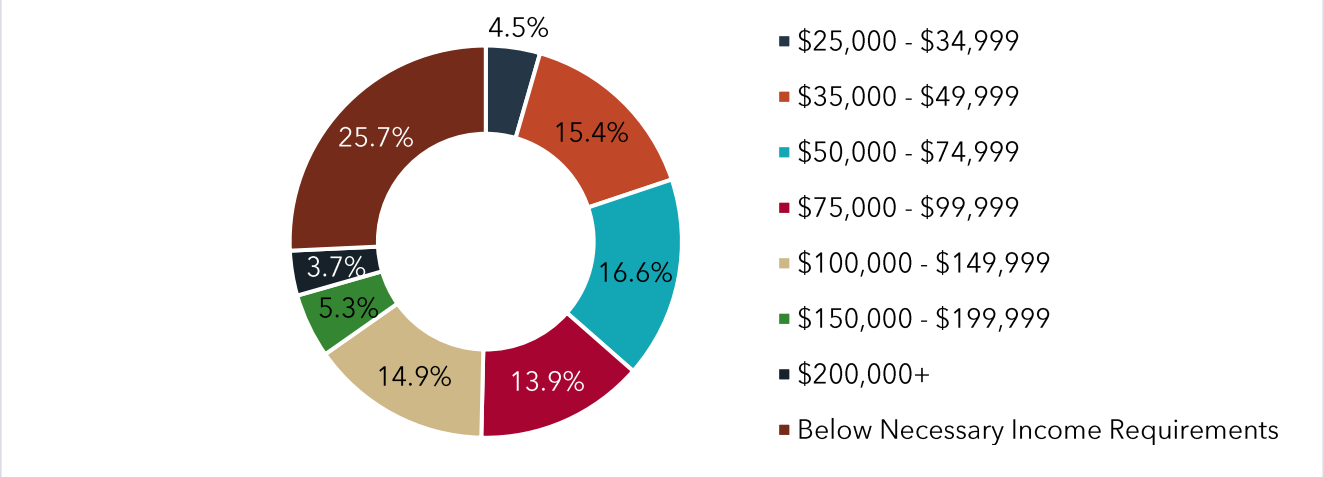
Figure 10.2: Rock Island County Renters' Cost Burden by Income Level



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 10.3 shows that 25.7% of households in Rock Island are below the necessary income requirements to purchase an average-priced home in Rock Island. All households in the income brackets above $25K can afford an average-priced home in Rock Island.

Figure 10.3: Households that Can Afford to Buy an Average-Priced Home in Rock Island



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

Population & Housing Forecasts

Rock Island mirrors the population trends of both Davenport and Moline, which is unsurprising given the geographic layout of the Tri-Cities (Table 10.2 and Figure 10.4). In fact, Rock Island's population in the 0–30 age group fell even more than Moline's, decreasing from 16,300 to 14,600. This decline was somewhat offset by an 800-resident increase in the 60+ community, though it was not enough to counteract the overall effects of out-migration.

The Bi-State Regional Commission's forecast was excluded from the Rock Island projection due to the statistical insignificance of its regression model. While previous projections were statistically significant and showed strong correlations between years and population, the Rock Island model was deemed unsuitable for use by the PC team.[37] Instead, the PC team applied an optimistic population outlook based on average persons per household.

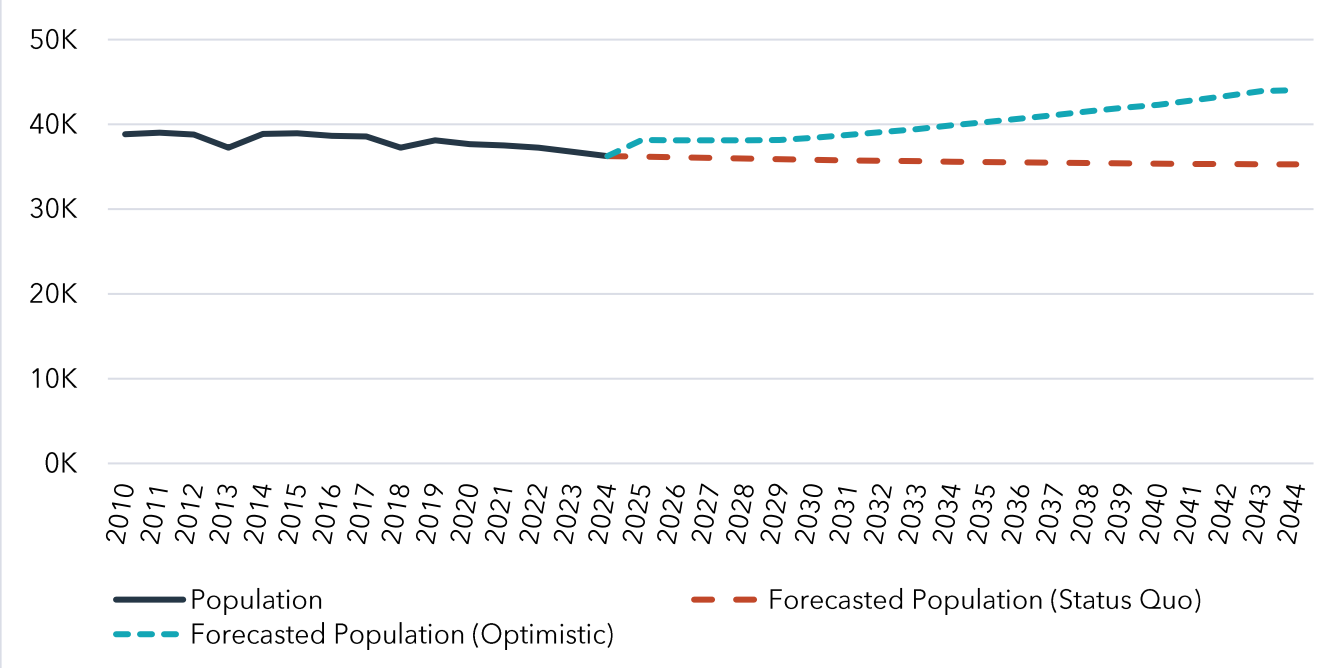
As with other forecasts, the Status Quo projection assumes a steady rate of population decline over the next 20 years, specifically anticipating worse out-migration and an increase in the aging population. Meanwhile, the Optimistic scenario projects a 21.5% increase in population by 2044.

Table 10.2: Rock Island Population Forecast, 2024-2044

Year	----Population----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	36,252	36,252	--	--
2029	35,055	38,143	(1.0%)	5.2%
2034	32,559	39,890	(1.8%)	10.0%
2039	30,762	41,984	(2.4%)	15.8%
2040	30,363	42,292	(2.5%)	16.7%
2044	29,102	44,036	(2.7%)	21.5%

Source: Points Consulting, 2024

Figure 10.4: Rock Island Population Forecasts, 2024-2044



Source: Points Consulting, 2024

[37] In regression analysis, models are considered "strong" if the p-value of the variables falls below 0.05. Also, the R-squared value should (generally) be above 0.8 to determine a strong correlation between the independent and dependent variables.

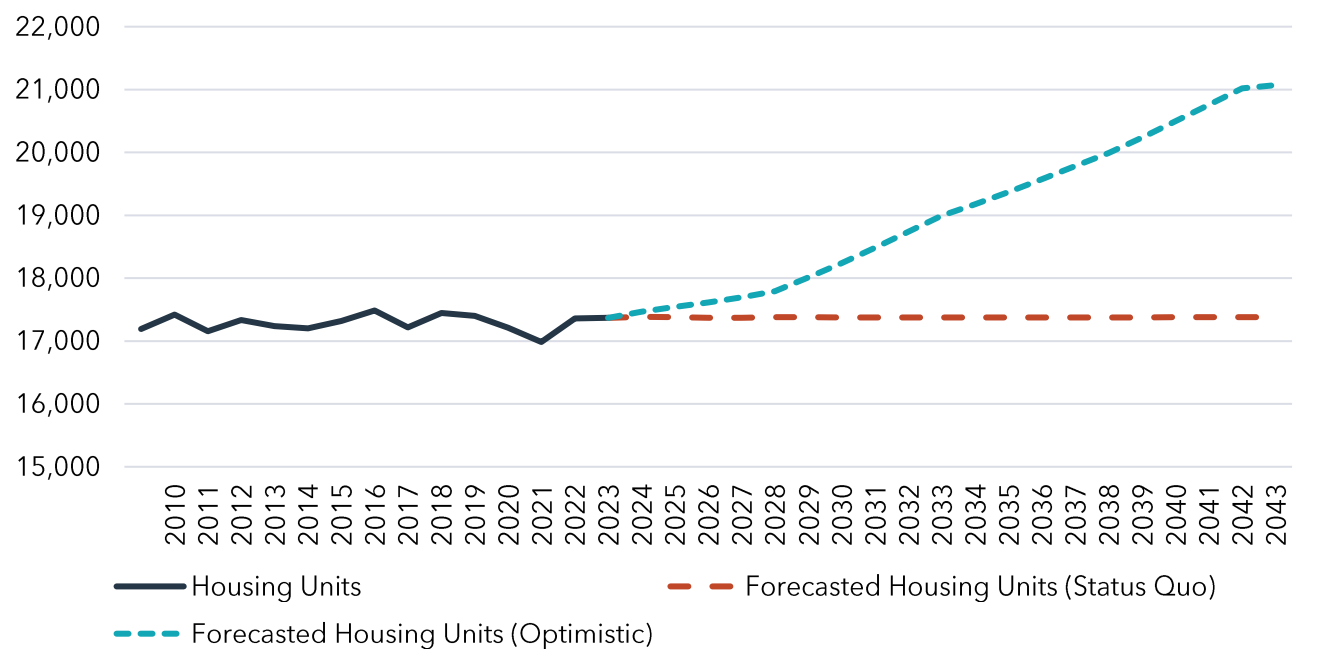
Similar to Moline, Rock Island is experiencing a gradual population decrease. Housing numbers have also declined, falling from 38,817 to 37,264 over the past 14 years (Table 10.3 and Figure 10.5). The Status Quo Scenario in the Housing Forecast projects a continuation of this downward trend. In contrast, the Optimistic Scenario anticipates the need for 3,700 additional housing units to accommodate population growth under the Population Forecast's Optimistic Scenario.

Table 10.3: Rock Island Housing Forecast, 2024-2044

Year	----Housing----		----Annual Growth Rate (since 2024)----	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	17,368	17,368	--	--
2029	17,379	17,790	0.06%	2.4%
2034	17,376	18,995	0.05%	9.4%
2039	17,376	19,992	0.05%	15.1%
2040	17,377	20,235	0.05%	16.5%
2044	17,379	21,070	0.06%	21.3%

Source: Points Consulting, 2024

Figure 10.5: Rock Island Housing Forecast, 2024-2044

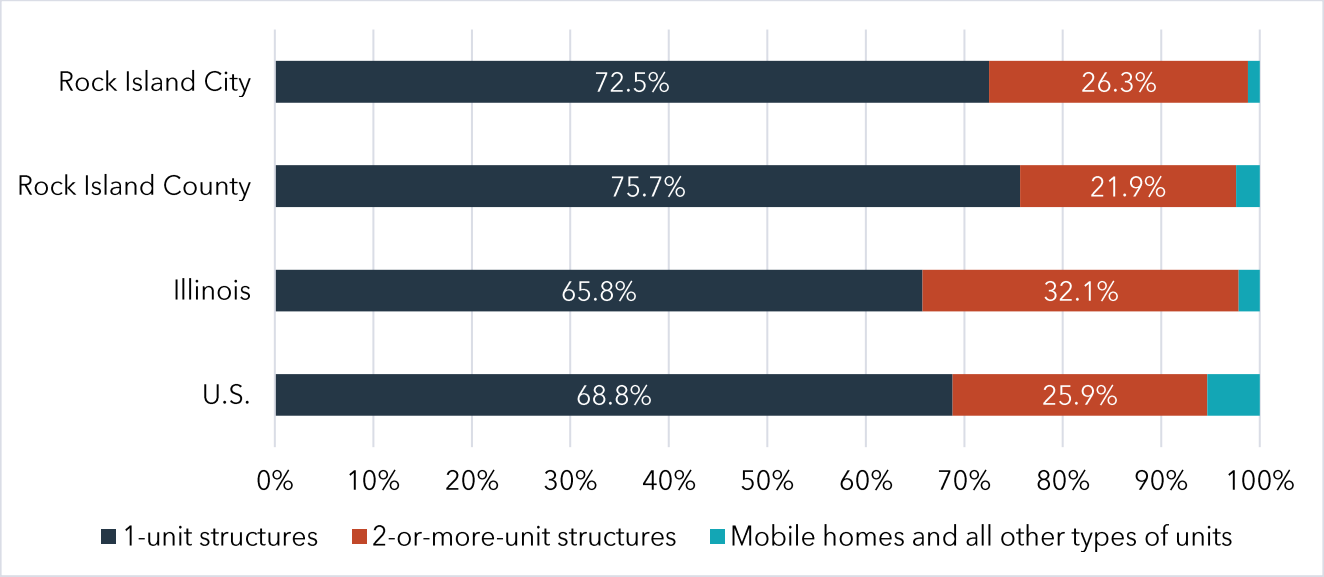


Source: Points Consulting, 2024

Housing Supply

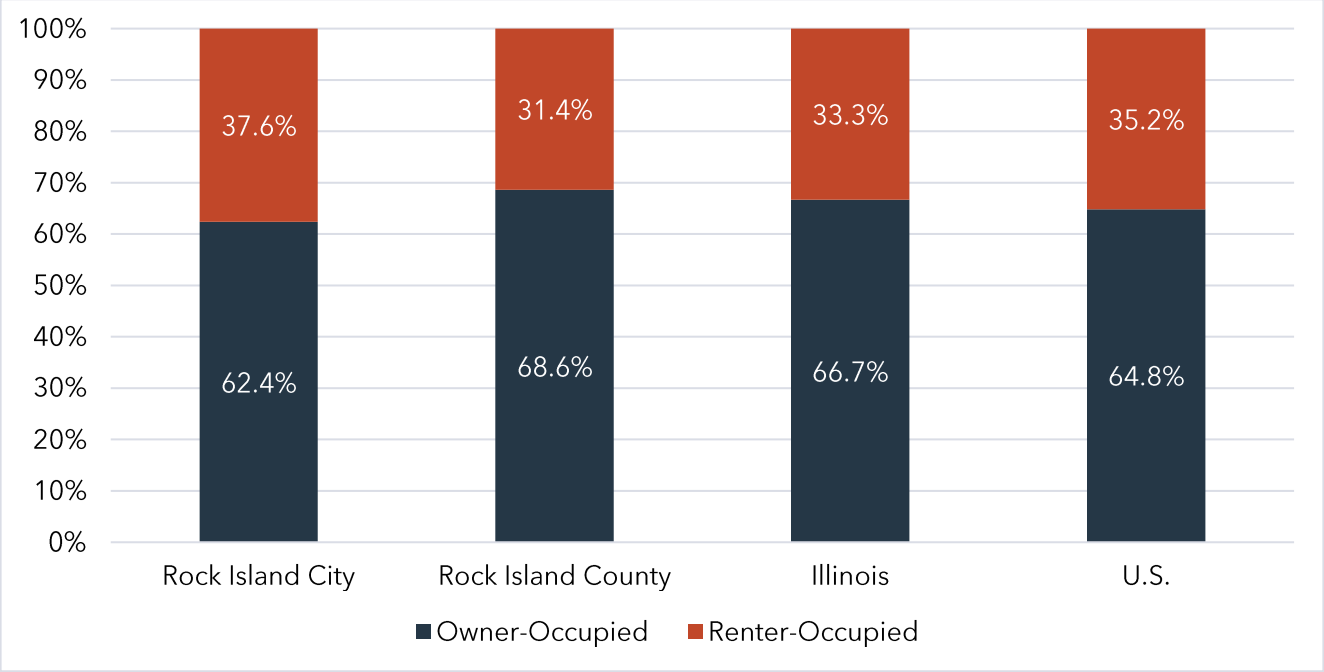
This section covers housing type and tenure (Figures 10.6-10.11), age of housing stock (Figures 10.12-10.13), vacancy (Figures 10.14-10.15), occupancy (Figures 10.16-10.17), new housing production (Figure 10.18), and rent trends (Table 10.4).

Figure 10.6: Percent Housing By Type in Rock Island



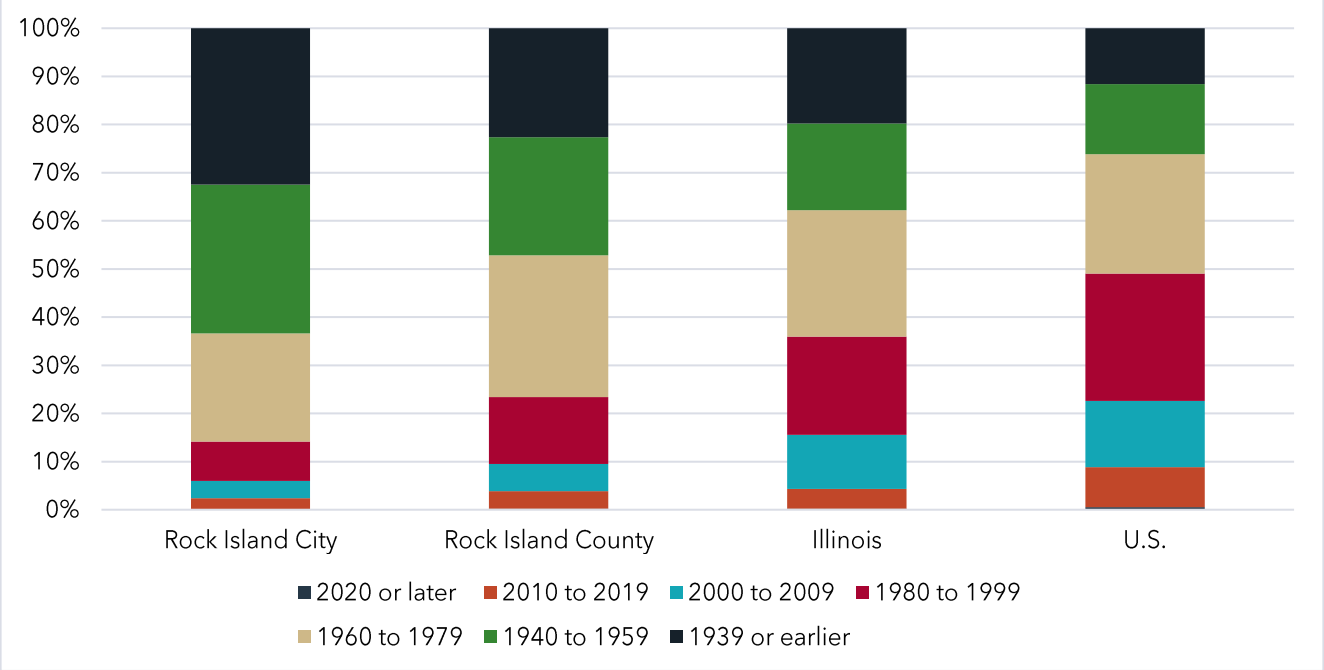
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.7: Percentage of Owner Occupied to Renter-Occupied Units, Rock Island, 2022



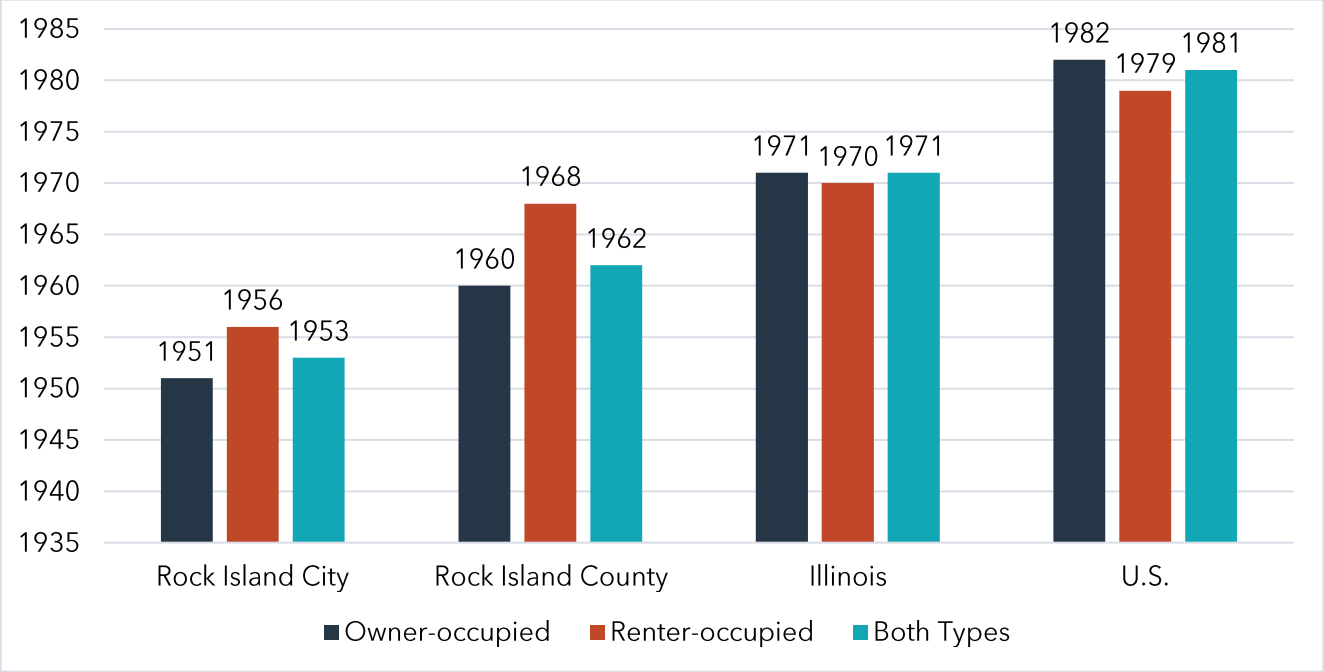
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.8: Age of Housing Stock in Rock Island



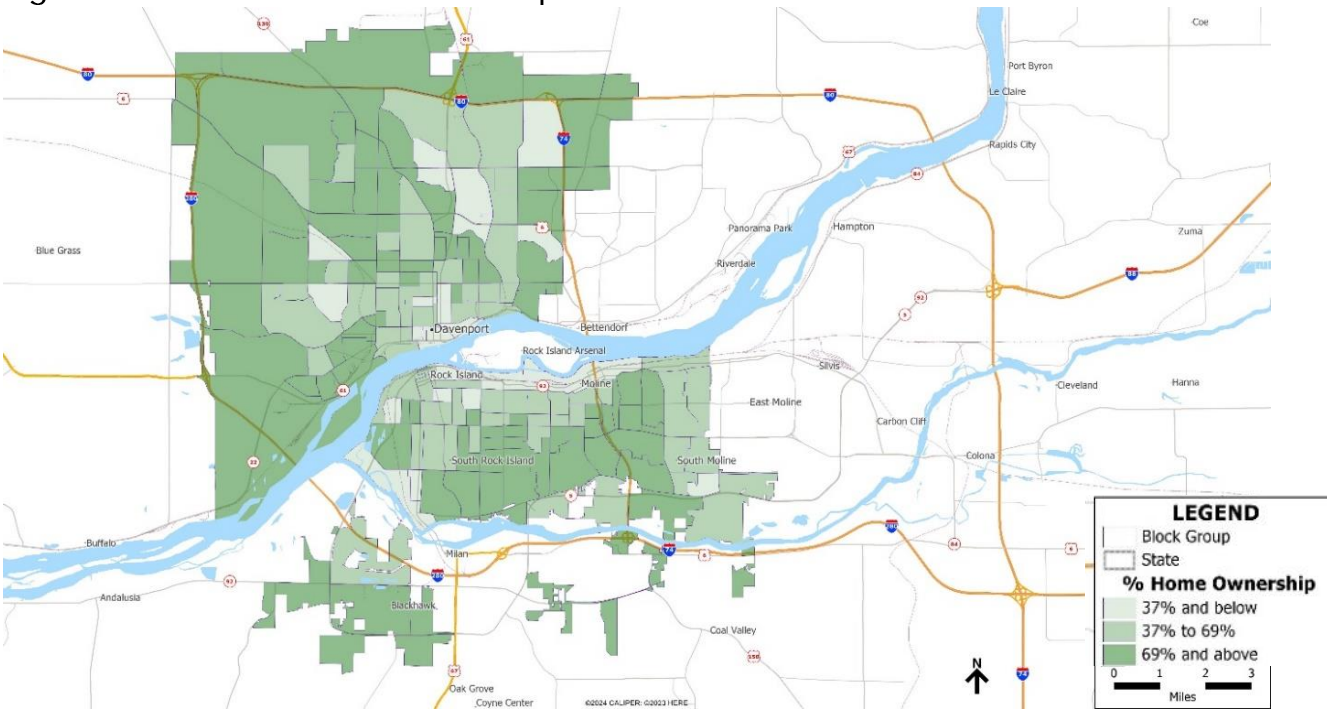
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 10.9: Median Year Built by Tenure in Rock Island



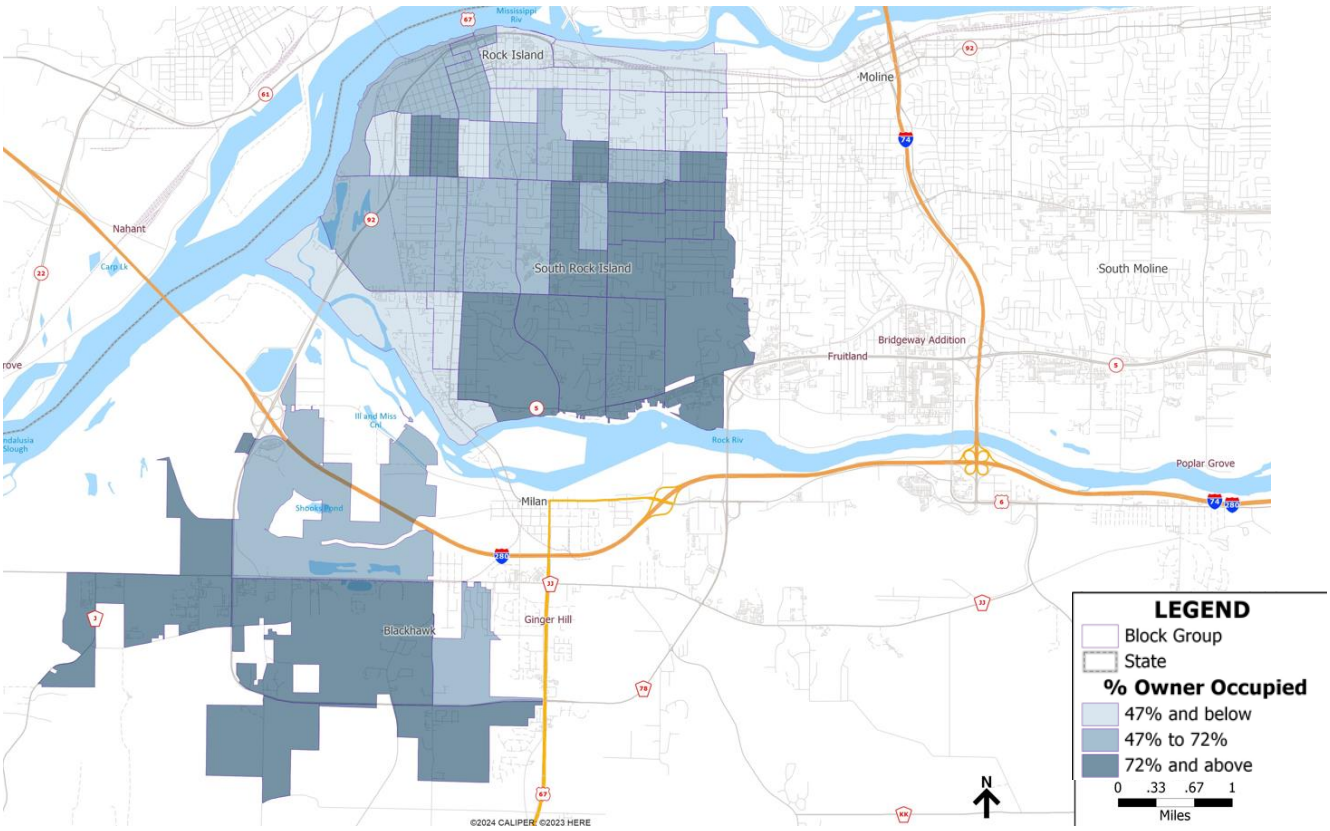
Source: ACS 2022 5-Year Table B25037

Figure 10.10: Percent Home Ownership Tri-Cities



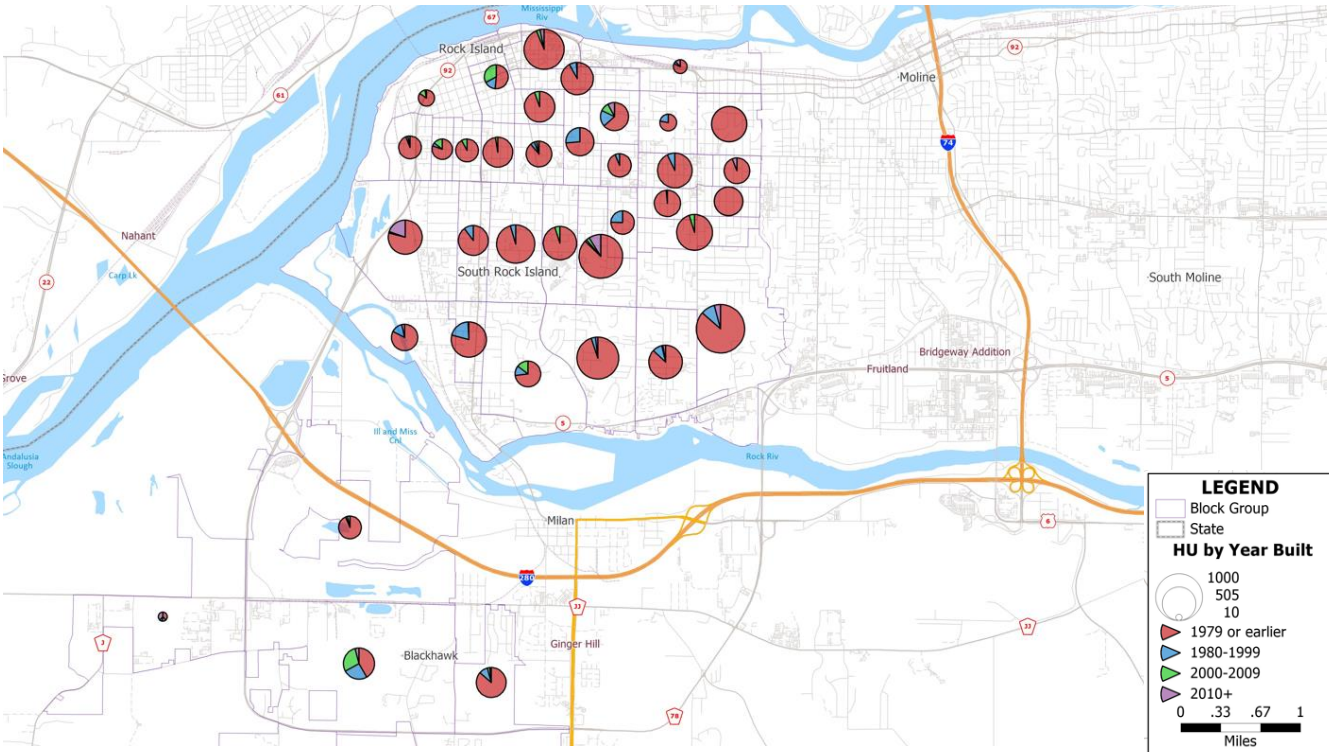
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.11: Rock Island Percent Owner Occupied by Census Block



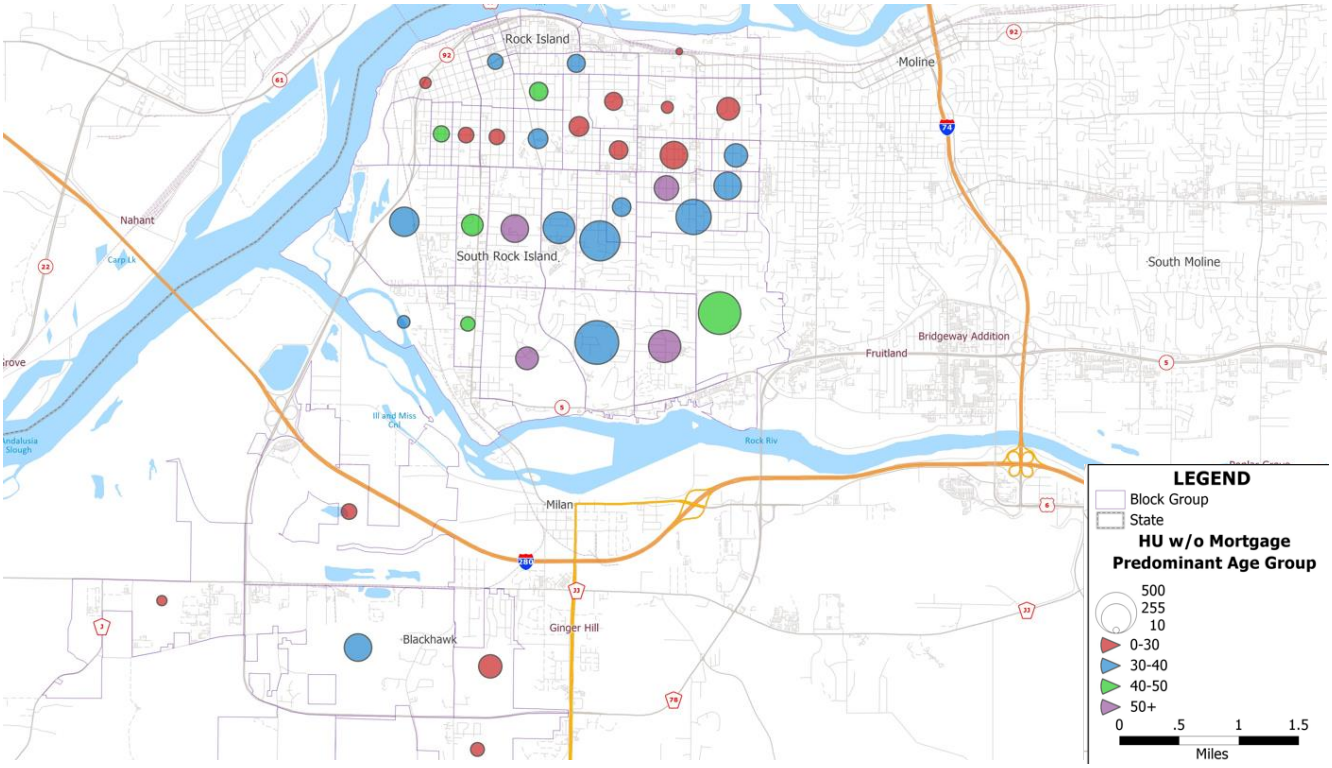
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.12: Rock Island Housing Units Year Built by Census Block



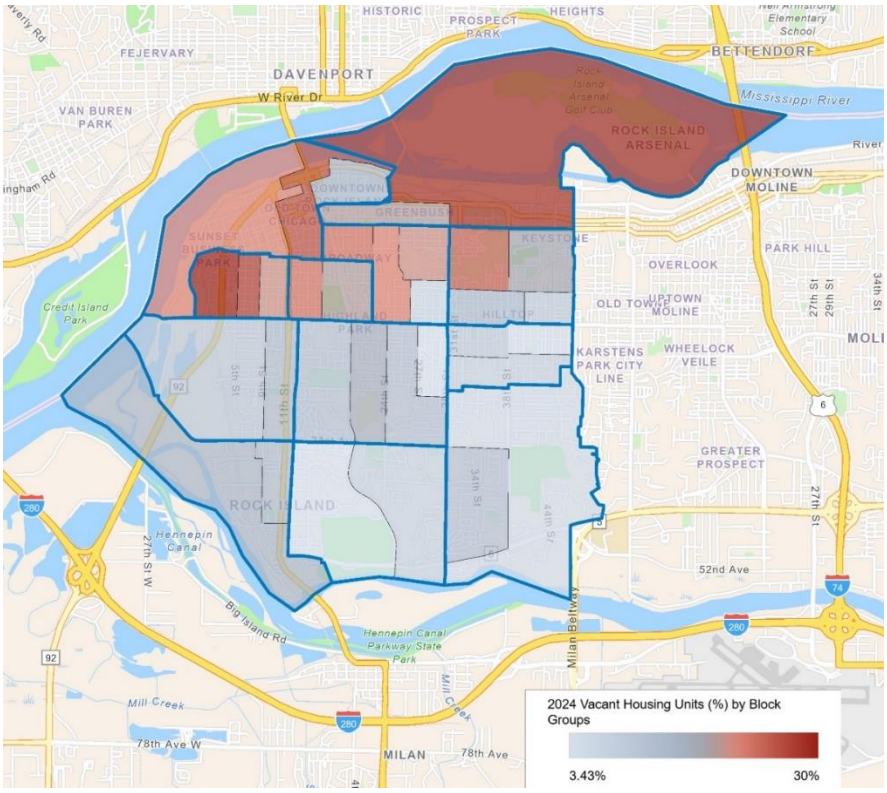
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.13: Rock Island Housing Units Without Mortgage Predominant Age Group by Census Block



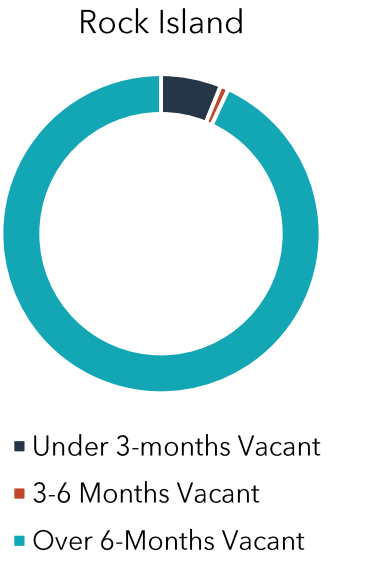
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.14: Rock Island Vacancy Rates by Census Tracts, 2024



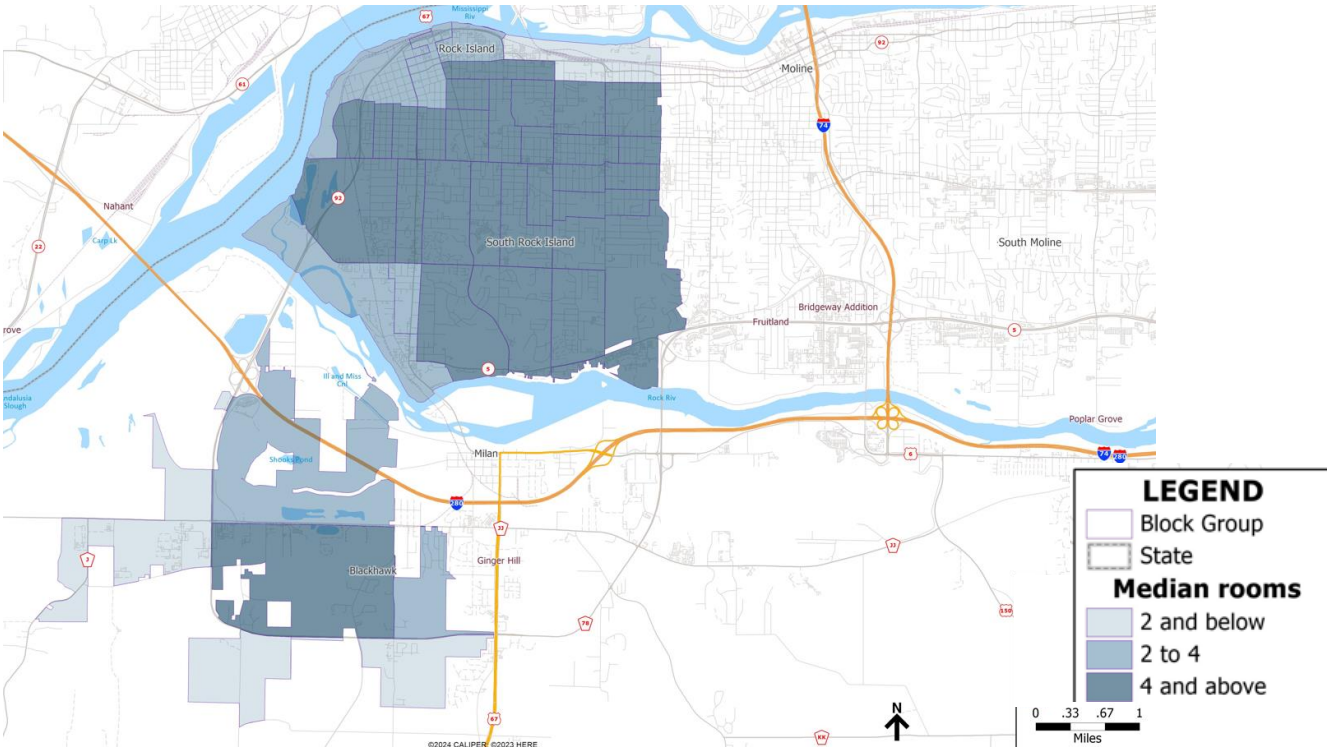
Source: Points Consulting using Esri Business Analyst, 2024

Figure 10.15: Duration of Vacancy for Residential Units



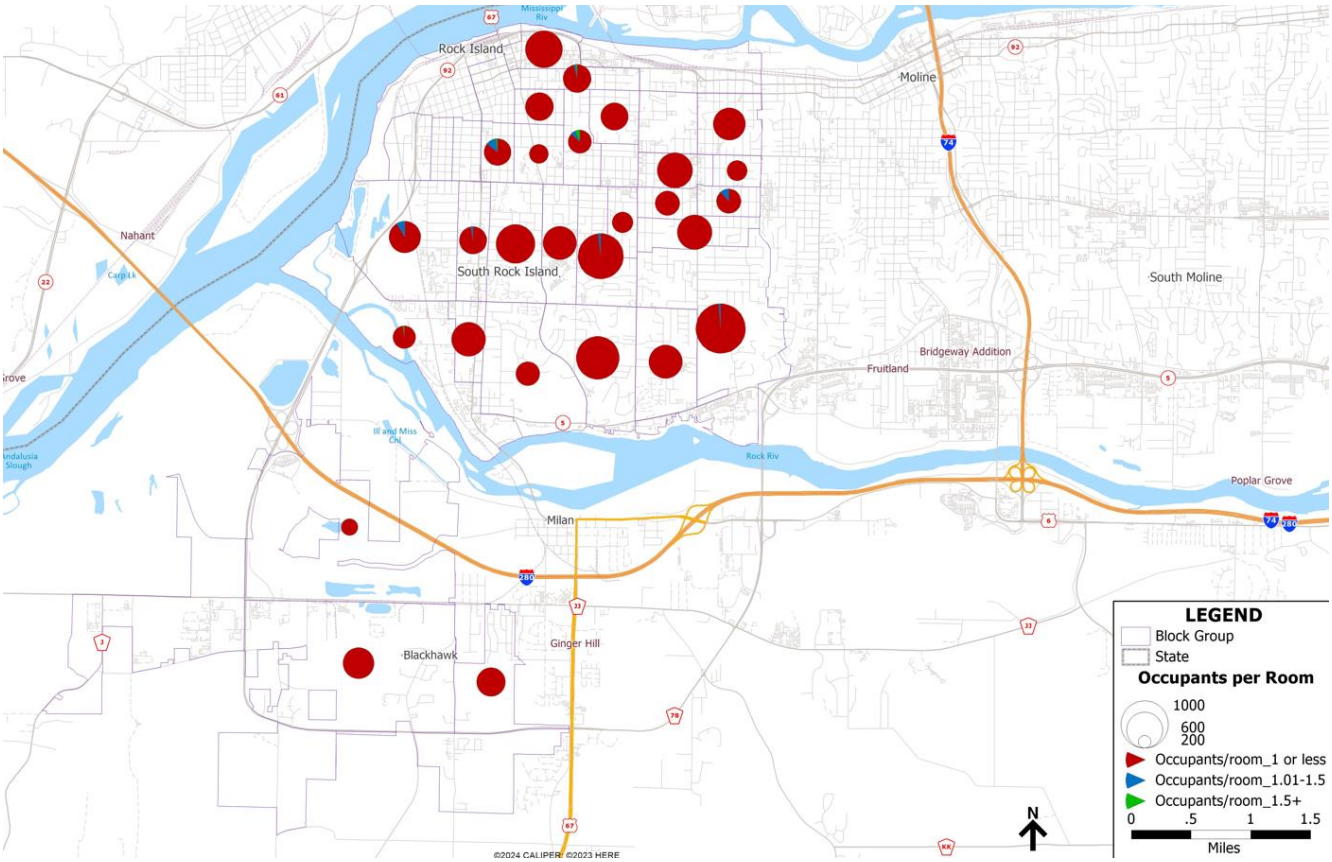
Source: HUD USPS Aggregated Administrative Data on Address Vacancies

Figure 10.16: Rock Island Median Number of Rooms by Census Block



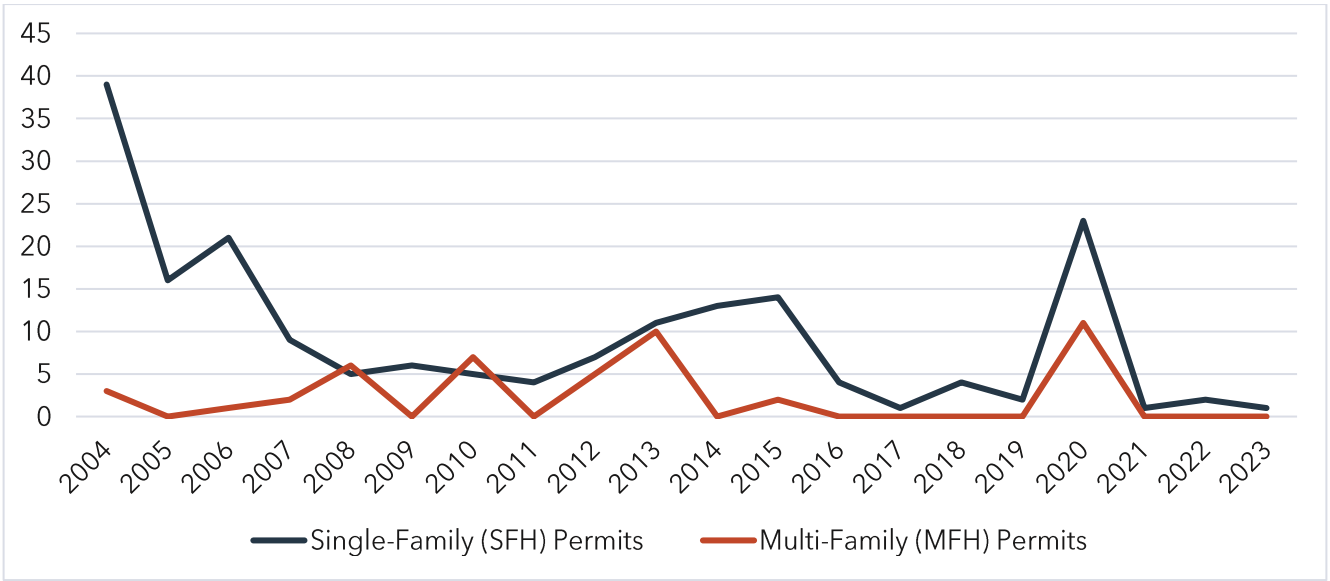
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.17: Rock Island Occupants per Room by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.18: Single and Multi-family Housing Permit Units in Rock Island, 2004-2023[38]



Source: Rock Island, Historical Building Permit Data

[38] The bump in housing permits in 2020 was due, in part, to the development of the Lincoln Residences.

Table 10.4: Rock Island Rentals

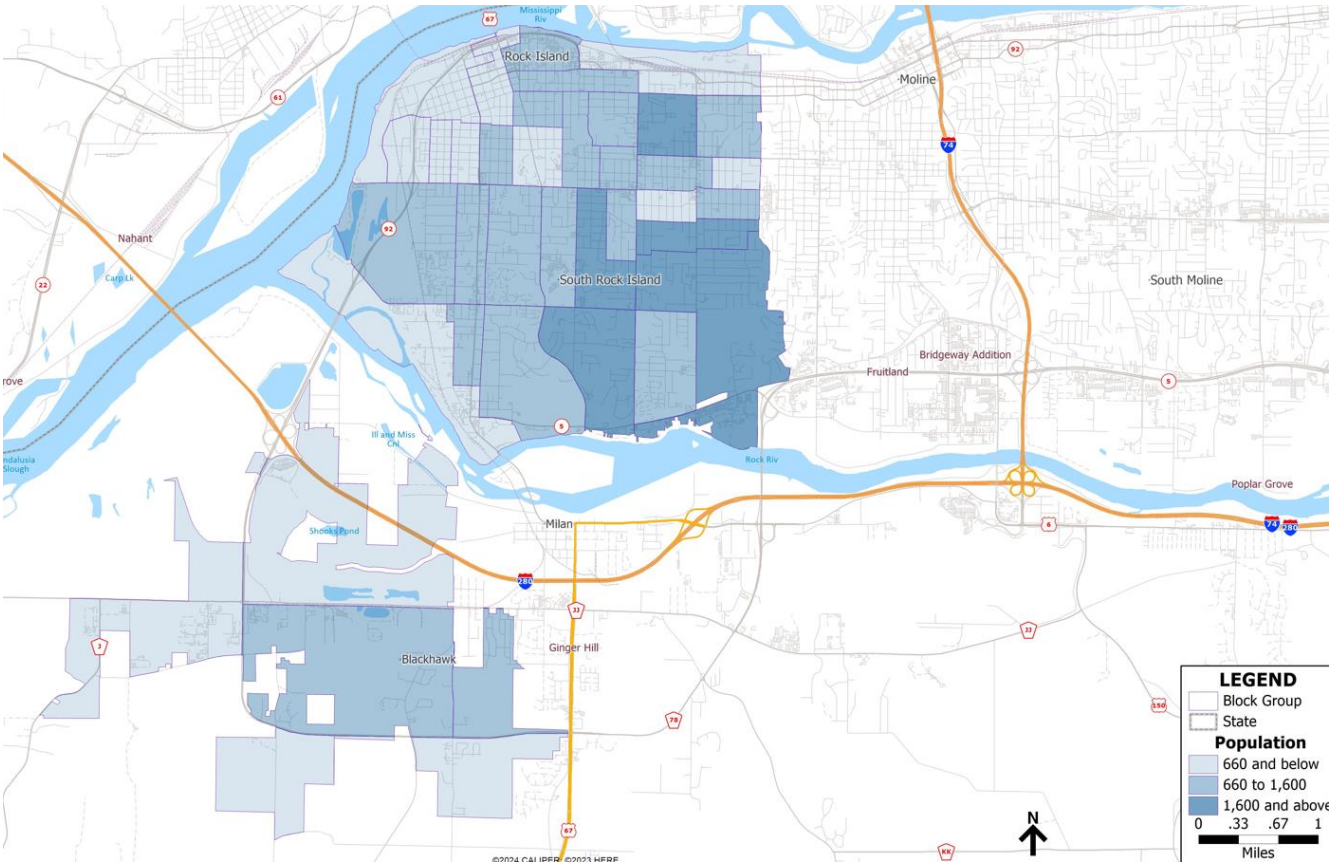
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
Single-Family Rentals					
1 Bedroom	6	2	$755	+$54	7.2%
2 Bedroom	14	5	$930	+$92	9.9%
3 Bedroom	10	4	$1,221	+$117	9.6%
Condo and Townhouse Rentals					
1 Bedroom	5	(1)	$755	+$36	4.8%
2 Bedroom	5	1	$915	+$32	3.5%
3 Bedroom	4	0	$1,368	+$128	9.4%
Apartment Rentals					
1 Bedroom	7	2	$711	+$36	5.1%
2 Bedroom	7	3	$836	+$5	0.6%
3 Bedroom	5	1	$1,298	+$152	11.7%

Source: Points Consulting using RentRange

Demographic Trends

This section covers population and population change (Figures 10.19-10.22, Table 10.5), median age and household size (Figures 10.23-10.24), educational attainment (Figures 10.25), and underserved populations (Figures 10.26-10.28, Table 10.6).

Figure 10.19: Rock Island Population by Census Block



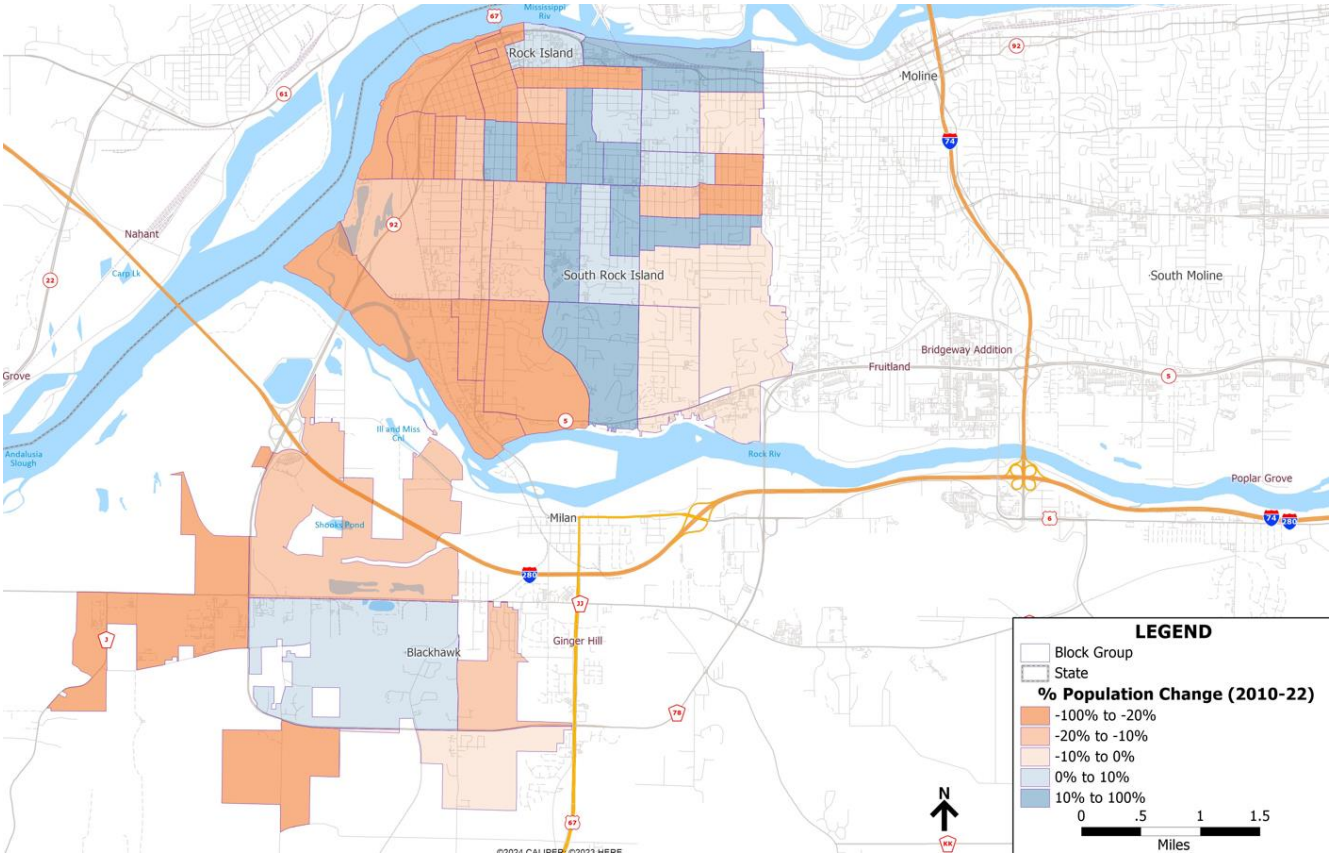
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 10.5: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Rock Island	38,808	37,264	(1,544)	(4.0%)
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Illinois	12.82M	12.76M	(66,226)	(0.5%)
U.S.	309.14M	331.01M	21.96M	7.1%

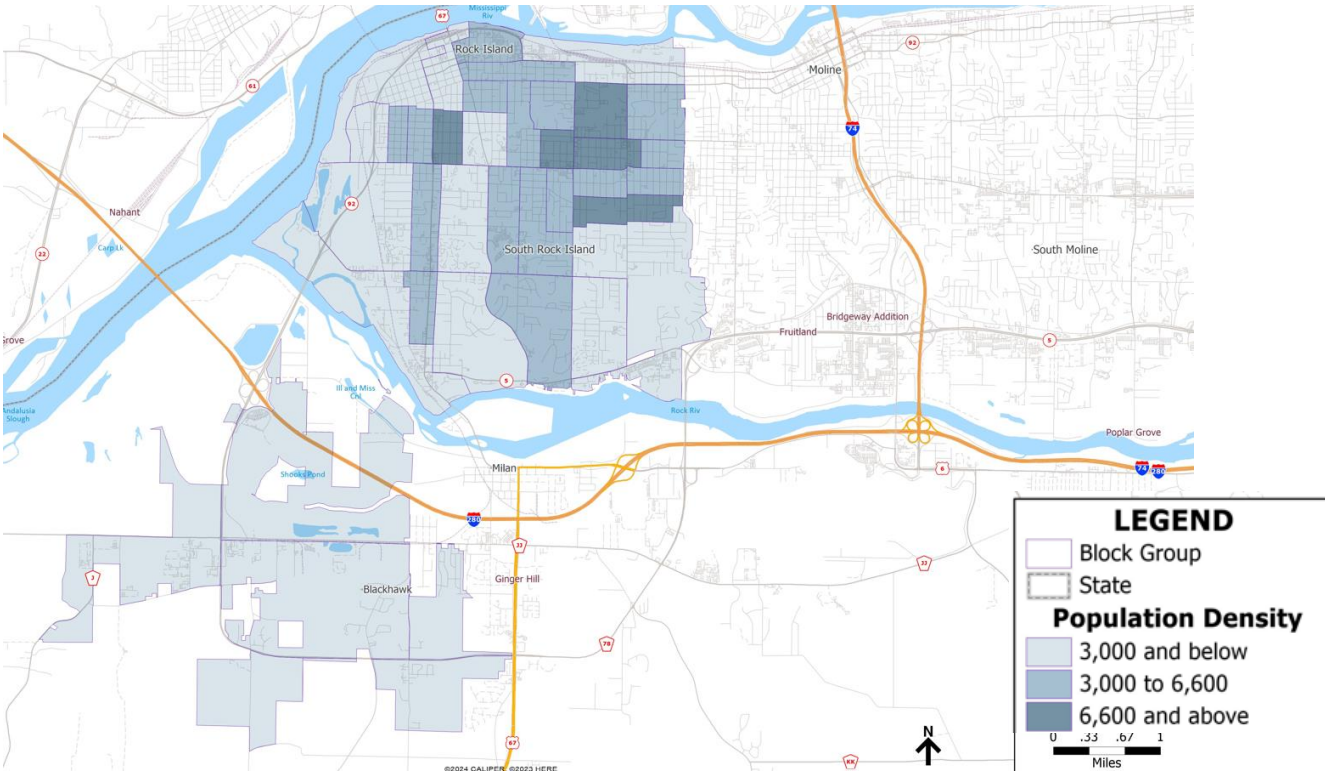
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 10.20: Rock Island Percent Population Change by Census Block (2010-2022)



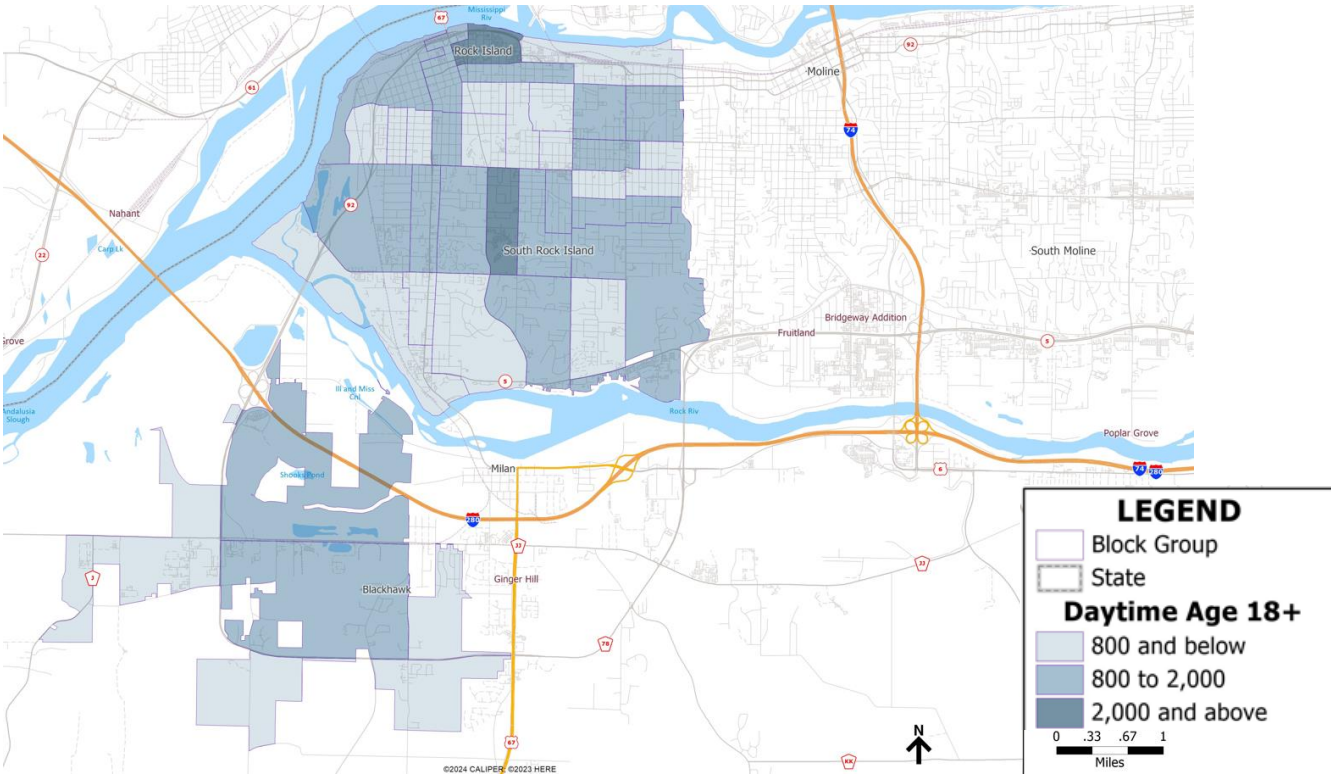
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.21: Rock Island Population Density by Census Block



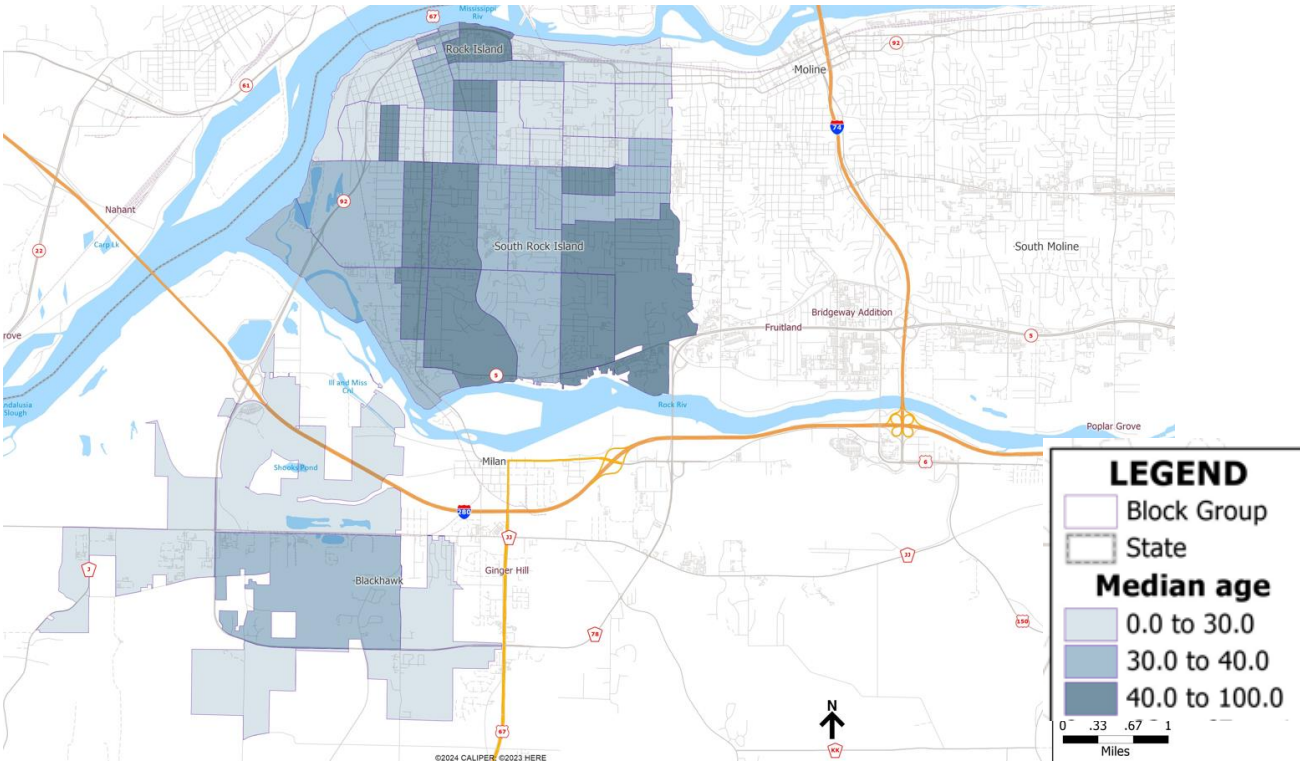
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.22: Rock Island Daytime Population Age 18+ by Census Block



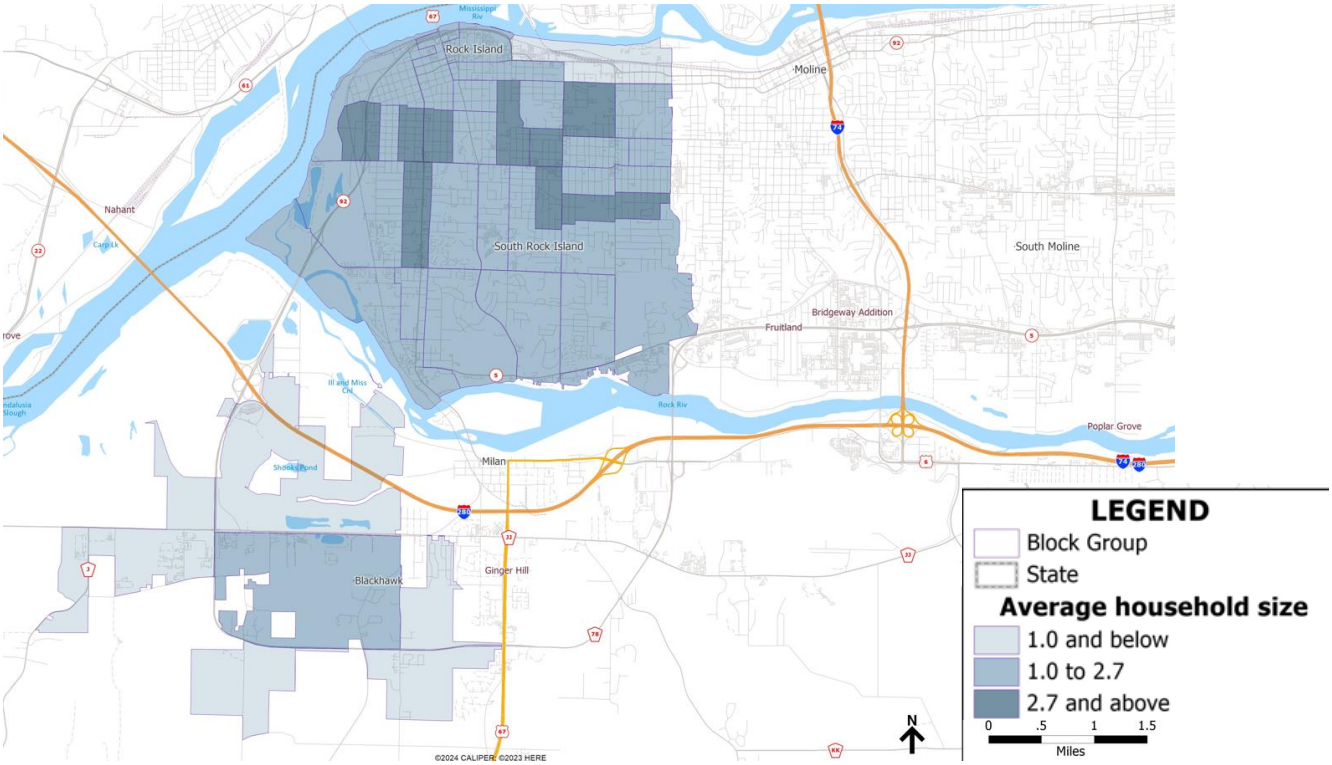
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.23: Rock Island Median Age by Census Block



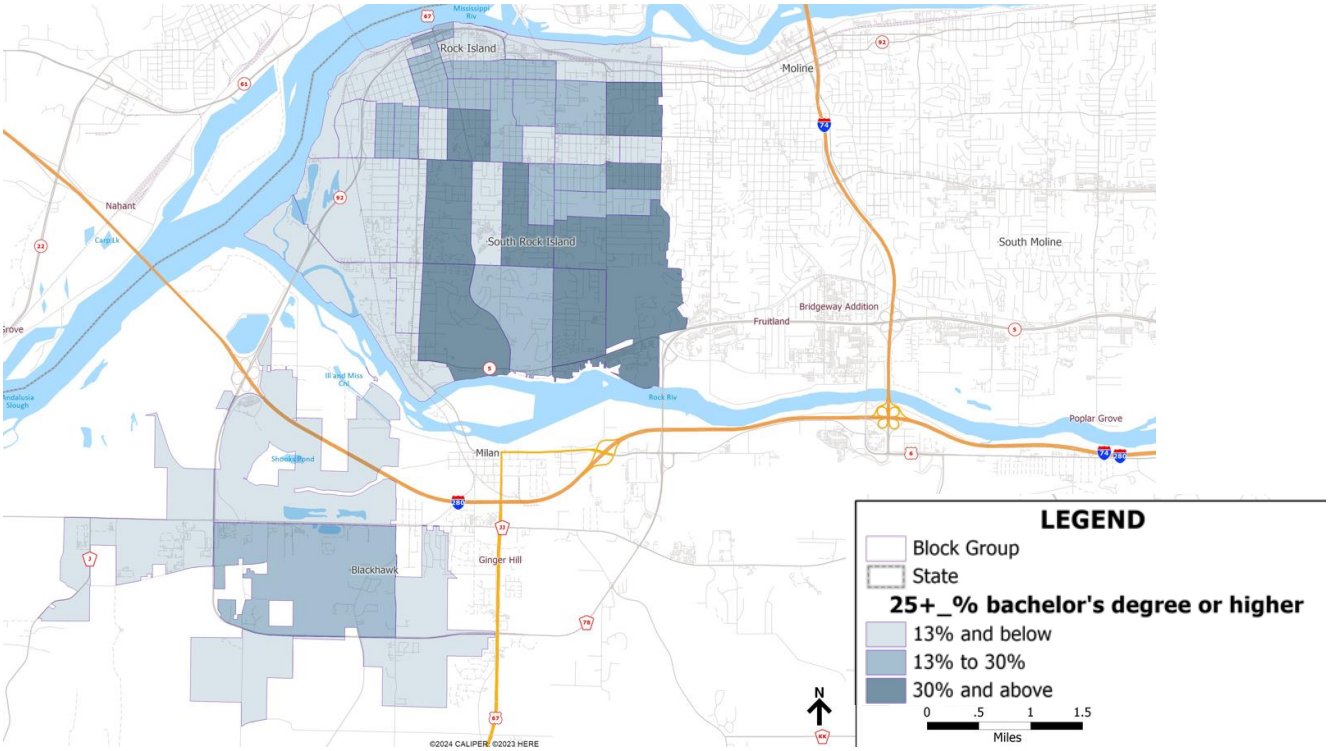
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.24: Rock Island Average Household Size by Census Block



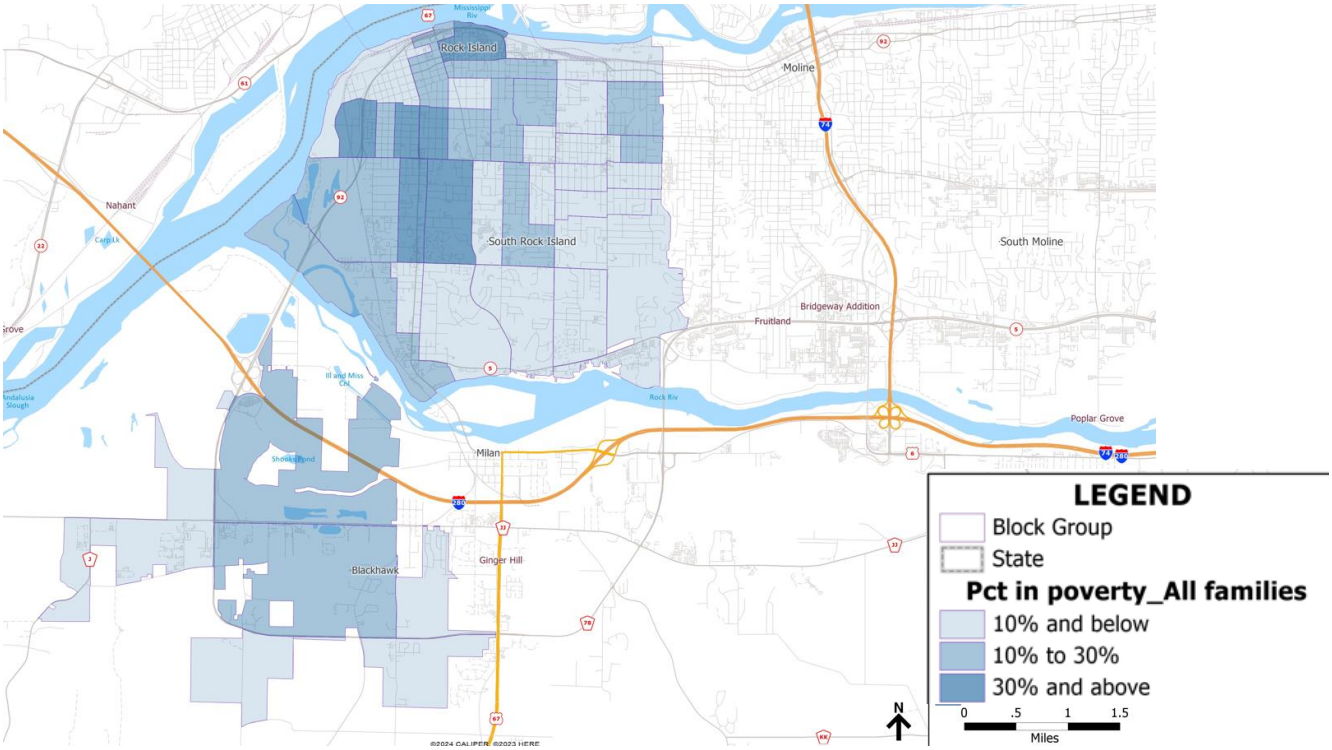
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.25: Rock Island Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.26: Rock Island Percent of Families in Poverty by Census Block



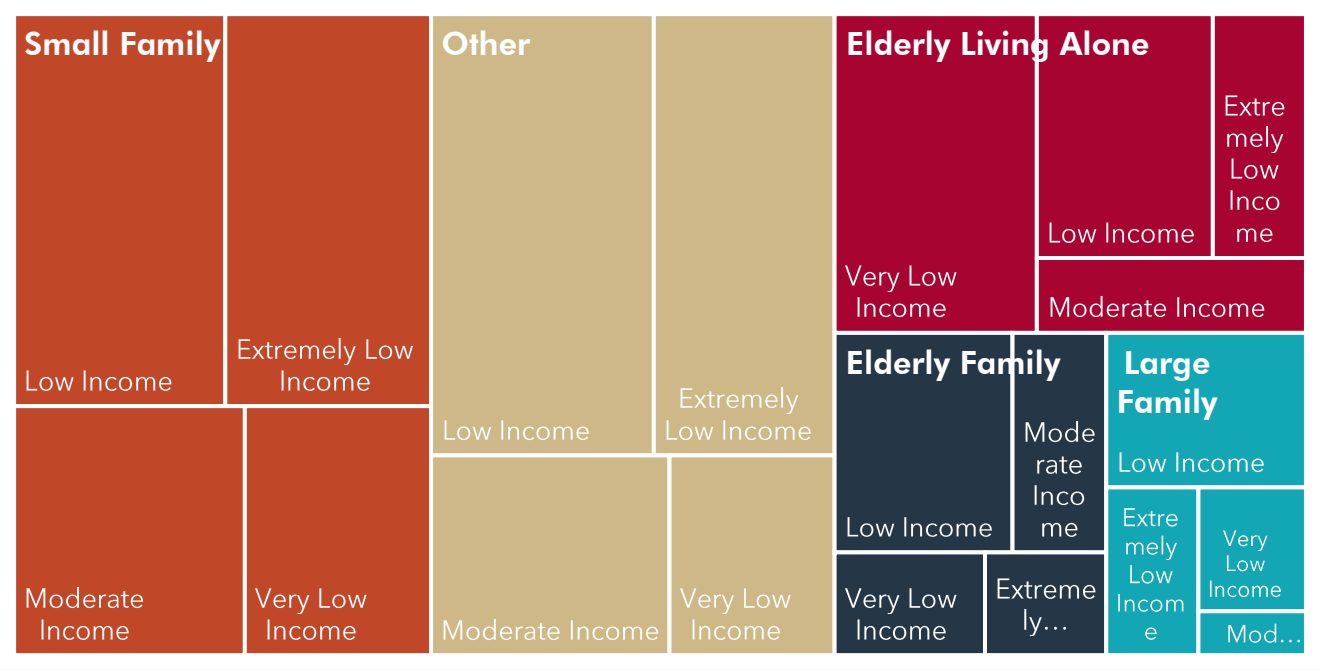
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 10.6: Composition of Low-Income Households in Rock Island

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units In Rock Island
Elderly Family	Extremely Low Income	145	0.2%
Elderly Family	Very Low Income	180	0.3%
Elderly Family	Low Income	455	0.7%
Elderly Family	Moderate Income	240	0.4%
Small Family	Extremely Low Income	940	1.4%
Small Family	Very Low Income	540	0.8%
Small Family	Low Income	965	1.5%
Small Family	Moderate Income	670	1.0%
Large Family	Extremely Low Income	180	0.3%
Large Family	Very Low Income	155	0.2%
Large Family	Low Income	360	0.6%
Large Family	Moderate Income	55	0.1%
Elderly Living Alone	Extremely Low Income	265	0.4%
Elderly Living Alone	Very Low Income	750	1.2%
Elderly Living Alone	Low Income	500	0.8%
Elderly Living Alone	Moderate Income	235	0.4%
Other	Extremely Low Income	930	1.4%
Other	Very Low Income	385	0.6%
Other	Low Income	1,145	1.8%
Other	Moderate Income	555	0.9%

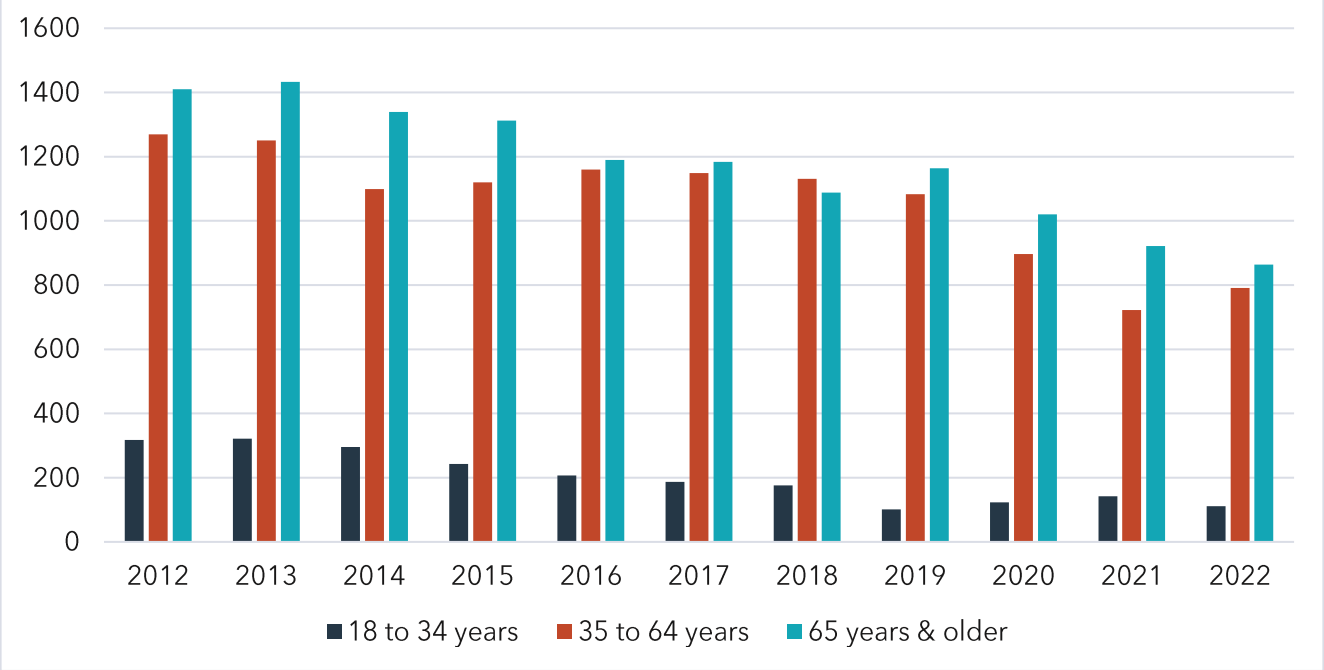
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 10.27: Composition of Low-Income Households in Rock Island



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 10.28: Veterans by Age in Rock Island, 2012-2022

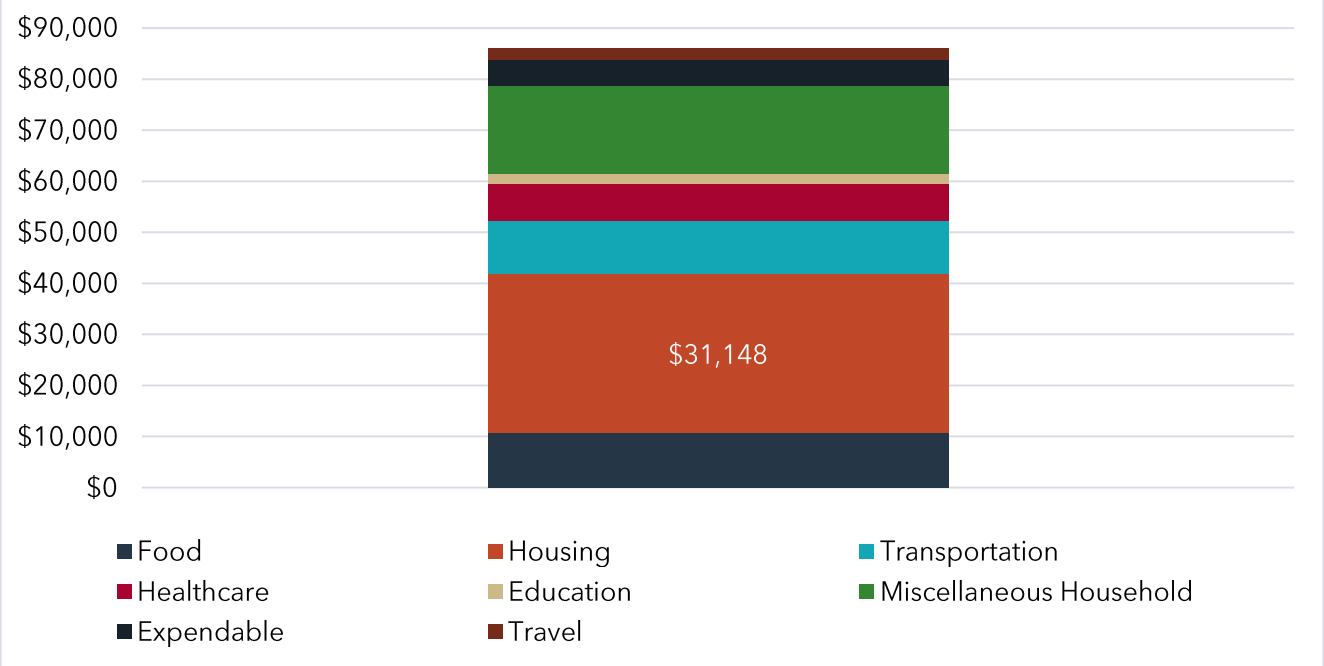


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

Income and Expenditures

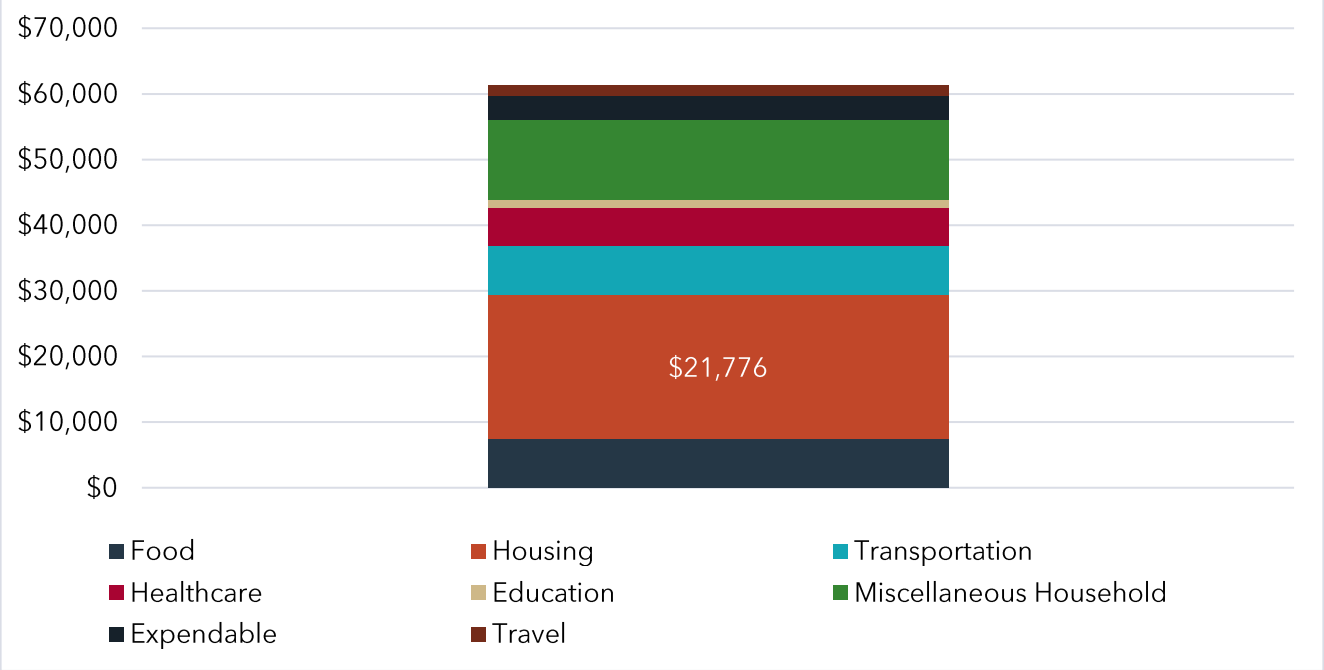
This section covers monthly budget expenditures (Figures 10.29-10.30) and income (Figures 10.31-10.32)

Figure 10.29: Illinois Monthly Household Budget Expenditures



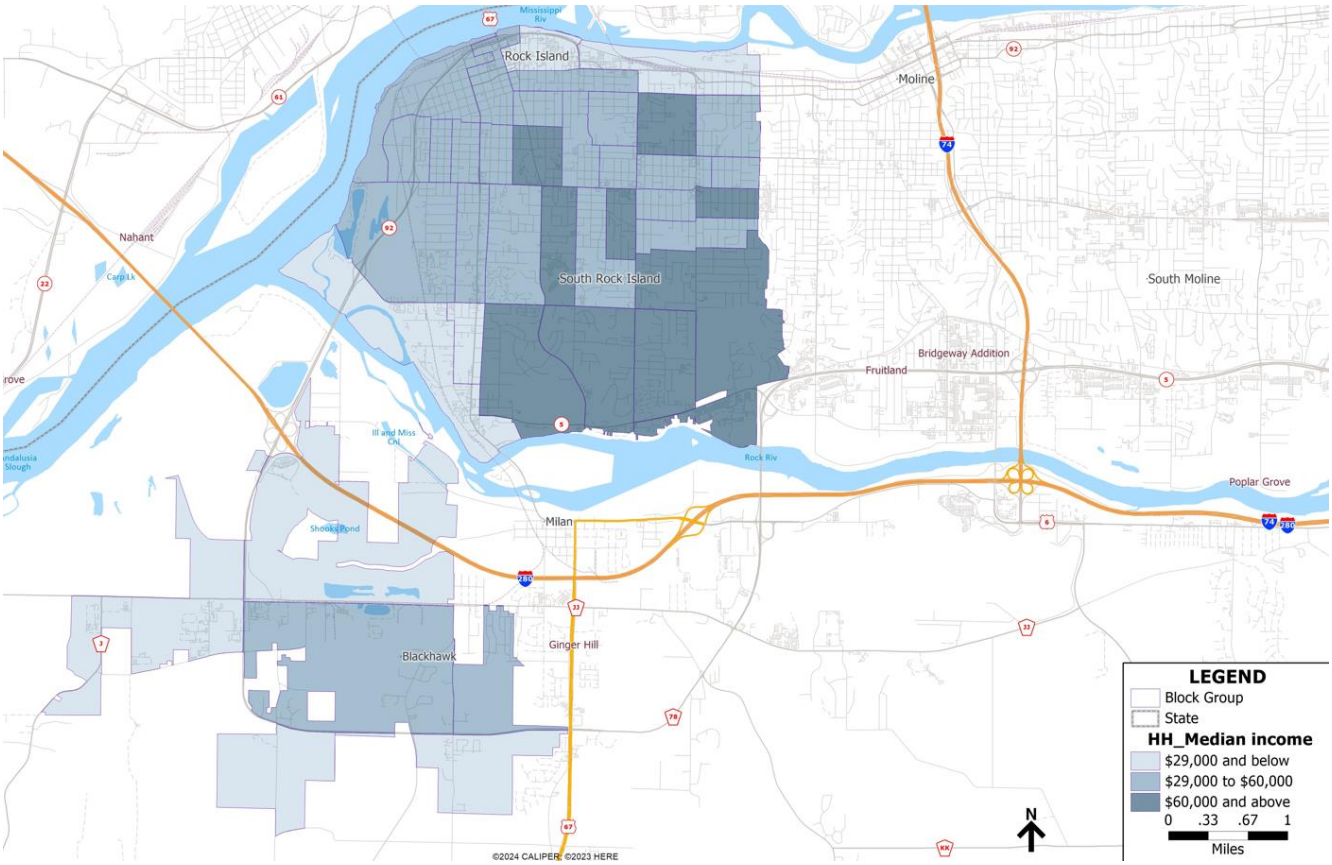
Source: Esri Business Analyst, 2024

Figure 10.30: Rock Island County Monthly Household Budget Expenditures



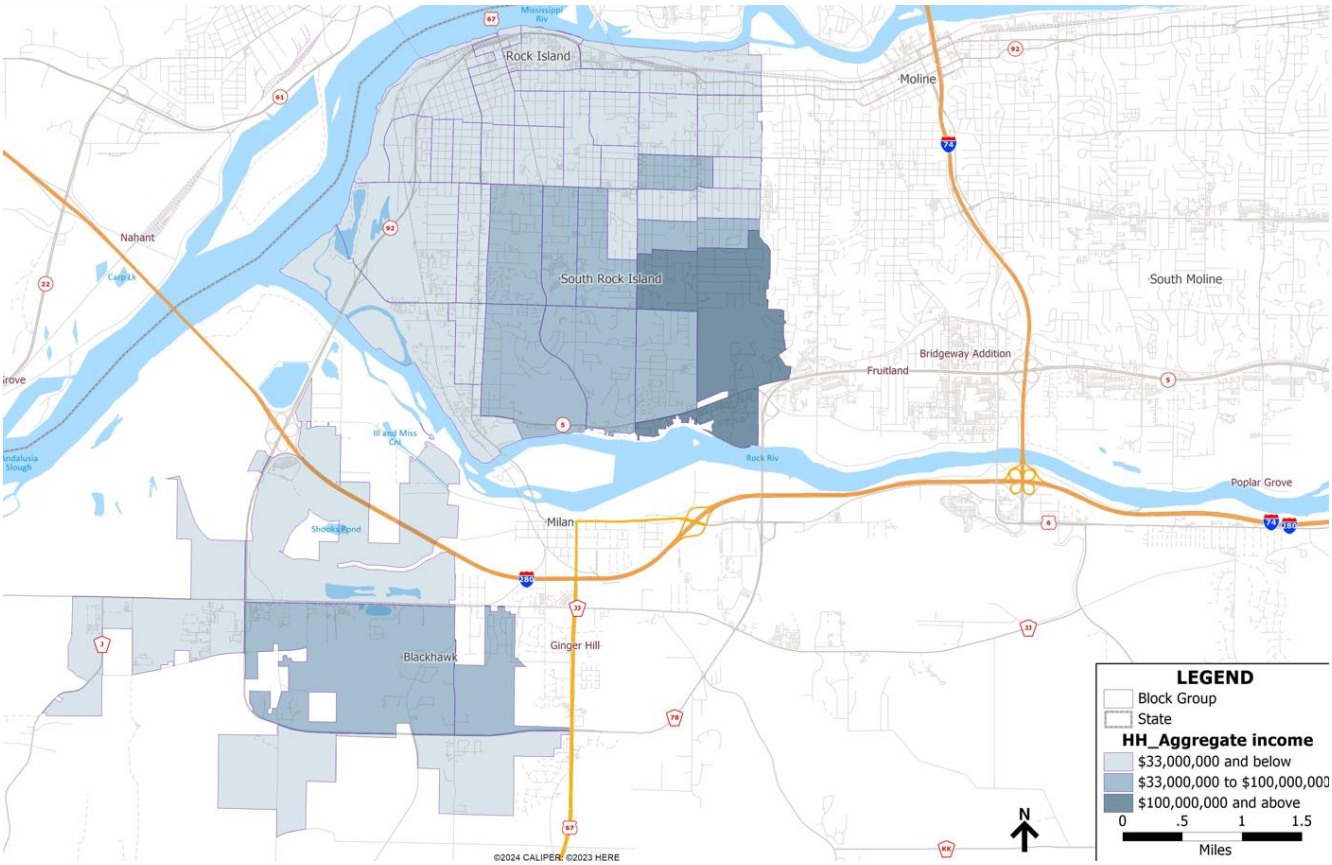
Source: Esri Business Analyst, 2024

Figure 10.31: Rock Island Household Median Income by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.32: Rock Island Household Aggregate Income by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

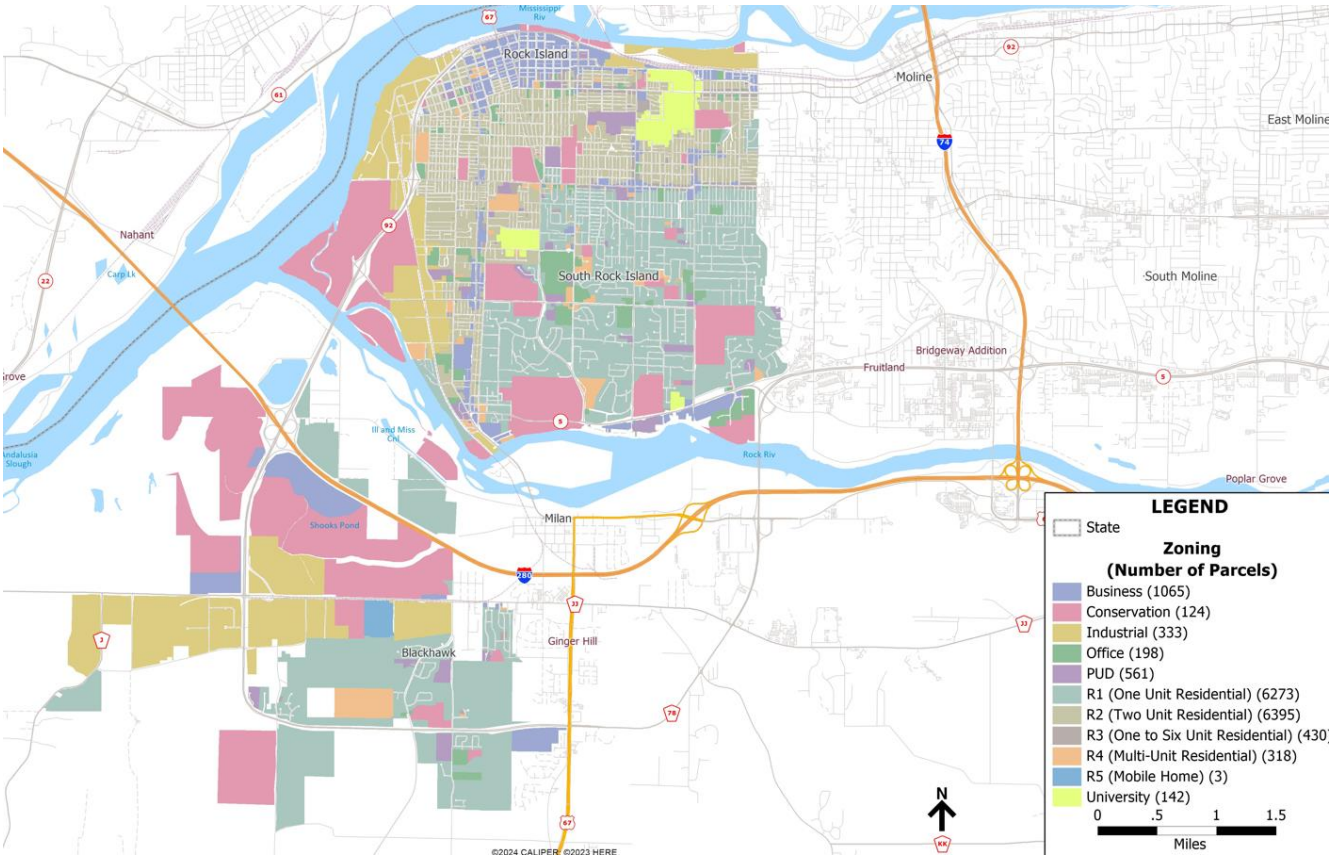
Rock Island Zoning

The City of Rock Island currently occupies 10,784 acres. Of that land, 45.88% is zoned for primarily residential use. Districts that are primarily residential include: R-1, R-2, R-3, R-4, and R-5 (Figure 10.33).

The City of Rock Island allows for low and medium density in its R-1 and R-2 districts, with the main difference between being that R-2 allows for two-unit (duplex style) dwellings. One logical step towards increasing density would be for R-2 districts to allow for three-family dwellings.

Given the age of much of Rock Island's housing stock, and the need for more housing, there is flexibility in the zoning ordinance for converting any building into a dwelling, or for converting any dwelling into one with more units. Converting houses from single family to a duplex or triplex use, for example, can provide beneficial medium density to a neighborhood without drastically changing its character. Allowing property owners to change their property's "unit count" can also accommodate the needs of a changing community. The same can be said for adaptive reuse of commercial buildings into residential. However, such reuse projects can also be constrained by the need to comply with new construction requirements.

Figure 10.33: Zoning Map for the City of Rock Island



Source: Points Consulting using shapefile data from the City of Rock Island

Table 10.7: Rock Island's Zoning Ordinance, R-1 One Unit Residential District

Intent and Purpose	To provide for detached single-unit housing opportunities in an urban setting at a low to medium density level. Other low impact residential uses and some home occupations are appropriate.
Permitted Uses (res.)	One unit detached dwellings, day care home, foster family homes, unrelated group uses, municipal fire and police station, care home small residential, essential services and municipal administrative or public service buildings, public parks and playgrounds, existing railroad right-of-way, short-term rentals.
Conditional Uses (res.)	Major home occupations, community center, utility stations without service yards or storage, outdoor recreational facilities such as golf courses, country clubs, and tennis courts, public and parochial schools as well as religious institutions not less than 20 feet from any lot in an "R" District, municipal buildings and libraries.
Min. Lot Area	-
Max. Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Min. Width	50 feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.8: Rock Island's Zoning Ordinance, R-2 One and Two Unit Residential District

Intent and Purpose	To provide housing opportunities that can also establish duplexes on a single lot in an urban setting at a low to medium density level. Other low impact residential uses and some home occupations are appropriate.
Permitted Uses (res.)	All permitted uses in an "R-1" District, two-unit dwellings.
Conditional Uses (res.)	Bed and breakfast inns, boarding and lodging houses, any other similar uses deemed to be consistent by the Board of Zoning Appeals.
Min. Lot Area	-
Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Width	50 Feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.9: Rock Island's Zoning Ordinance, R-3 One to Six Unit Residential District

Intent and Purpose	To provide for multiple unit housing opportunities at lower to moderate multiunit densities. Housing in this district is to be compatible with surrounding housing types, which may include single-unit, and meet the needs of a range of community residents.
Permitted Uses (res.)	All permitted uses allowed in an "R-2" District, boarding and lodging houses.
Conditional Uses (res.)	Care home, large residential at least one thousand feet (1,000') from an existing similar use, nursing homes at least fifty feet (50') from any lot line, halfway house/group home at least one thousand feet (1,000') from an existing similar use, day care centers licensed by the State of Illinois, private clubs, lodges, union halls, parking lots accessory to use in an adjoining or less restrictive district when abutting or directly across an alley.
Min. Lot Area	-
Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Width	50 feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

Table 10.10: Rock Island's Zoning Ordinance, R-4 Multi-Unit Residential Zoning District

Intent and Purpose	The R-4 Multi-Unit Residential District is established to provide for multi-unit residential uses, including apartments and condominiums, at higher densities.
Permitted Uses (res.)	All permitted uses allowed in an "R-3" District. Any other similar uses deemed to be consistent by the appropriate authority.
Conditional Uses (res.)	Any use authorized by the appropriate authority in an "R-3" District. Any other similar use deemed to be consistent by the Board of Zoning Appeals
Min. Lot Area per Unit	2,000 square feet
Height	No principal structure shall exceed twelve (12) stories or one hundred fifty feet (150') in height at the required front, side and rear yard lines, other than as provided in Section 9.1. No accessory building shall exceed one (1) story.

Source: City of Rock Island 2020 Zoning Code

Table 10.11: Rock Island's Zoning Ordinance, R-4 Multi-Unit Residential Zoning District, Number of Stories, Lot Width, and Setbacks

Number of Stories	Front Lot Width	Front Yard Depth	Side Yard Width	Rear Yard Depth
1	50	30	6	30
2	52	30	6	30
3	55	30	8	35
4	65	30	10	40
5	75	30	12	45
6	85	30	14	50
7	95	30	18	55
8	105	30	22	60
9	115	30	26	65
10	125	30	30	70
11	135	30	34	75
12	150	30	38	80

Source: City of Rock Island 2020 Zoning Code

Table 10.12: Rock Island's Zoning Ordinance, R-5 Mobile Home District

Intent and Purpose	To provide for an alternative living style and dwelling type to conventional single-unit housing. The purpose of this district is to provide a grouping of home sites within the setting of a residential area for manufactured housing units, which is designed in a unified manner so as to establish a neighborhood character for the development.
Permitted Uses (res.)	Foster family homes, Mobile home parks, any other similar uses deemed to be consistent

Source: City of Rock Island 2020 Zoning Code

Rock Island allows short term rentals in both residential and business districts, but operators must live in the area, and annual inspections are required to maintain the necessary license.

Table 10.13: Rock Island's Zoning Ordinance, Short Term Rentals

Requirement	Details
Definition	Applies to rentals less than 30 days, excluding hotels, motels.
Permitted Use	Allowed in residential and business zones, special use in others.
Parking	Minimum one off-street parking spot per unit in residential districts.
Owner Residency	Operator must reside within Rock Island or 10 miles.
Signage	Maximum one square foot.
Licensing	Required, issued by Chief Building Official.
Inspection	Annual property inspection required for health and safety.
License Fee	$100 annual fee.
Renewal	Annual renewal with reinspection.
Revocation	License can be revoked for violations.
Record Keeping	Chief Building Official maintains license records.

Source: City of Rock Island 2020 Zoning Code

Accessory dwelling units (ADUs) are allowed in Rock Island, but they still must comply with the same setbacks. Though some yards might be able to fit larger or perhaps even multiple ADUs, the size limit is 400 square feet, and only one is allowed per lot.

Table 10.14: Rock Island's Zoning Ordinance, Accessory Dwellings in Residential Districts

Requirement	Detail
Construction Timing	Must be built after main house.
Attachment	Can be attached or detached but must meet main house yard rules.
Number Allowed	One ADU allowed per residential lot.
Occupancy	Owner must live in one unit.
Size and Location	Max 400 sq ft, rear yard only.
Utilities	Shared main utility service, separate meters.
Amenities	Separate kitchen and bathroom.
Garage Conversion	Allowed with enough parking maintained.
Parking	One additional off-street parking space required
Front Yard	No accessory buildings allowed.
Side Yard	Must meet main building setbacks, at least 6 feet from other structures.
Rear Yard	Maximum 30% of yard, cannot exceed main building size (exceptions for pools).
Setbacks	3 feet from "R" zoned lot lines, 6 feet from alleys and other structures.
Height	15 feet for flat, shed, or mansard roofs; 20 feet for hip, gable, or gambrel roofs.

Source: City of Rock Island 2020 Zoning Code

Table 10.15: Rock Island's Planning and Zoning Fee Schedule

Service	Fee
Special Use Permit	$100
Rezoning (Less Than One Acre)	$200
Rezoning (One Acre or More)	$300
Variance (One- and Two-Unit Residential Properties)	$125
Variance (All Other Properties Less Than One Acre)	$150
Variance (All Other Properties One Acre or More)	$175
Minor Subdivision	$50
Major Subdivision (Less Than One Acre)	$100
Major Subdivision (One Acre or More)	$150

Source: City of Rock Island 2020 Zoning Code

Key Survey Themes

Rock Island residents are the least likely to report difficulty finding housing within their budget, with 46.3% indicating challenges. Responses from Rock Island are the most varied concerning the addition of new housing. Notably, 14.9% of respondents in Rock Island feel that housing stock does not need to increase. The sentiment is shared by a smaller percentage of Davenport and Moline respondents. Compared to respondents from these two cities, Rock Island residents are more in favor of placing townhomes on vacant land, in mixed-use areas, or in commercial zones (32% support). Only 13.5% of Rock Island respondents perceived an excess of short-term rentals, the lowest percentage among the three cities. Like Davenport, Rock Island respondents prefer to locate condominiums or townhomes on or near commercial corridors or vacant lands.

11. City Specific Survey Results

This section highlights differences in responses across the Tri-Cities. For additional context, the aggregate responses from all respondents are included. Charts are provided for the fixed-response questions showing the most notable differences. The project team will make the complete raw dataset available to City representatives upon request, allowing them to analyze the data by other categories if desired.

Figure 11.1: Have you had difficulty finding suitable housing within your budget in the QC?, Responses by Community

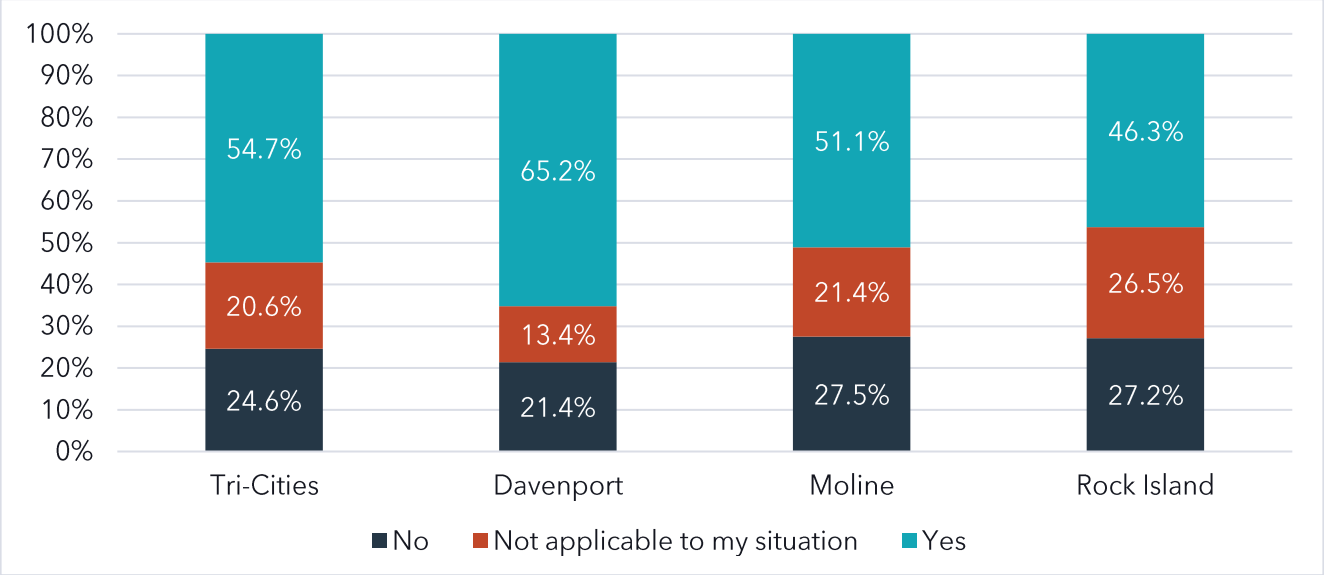


Figure 11.2: Have you or anyone you personally know been displaced from their housing in the past year due to rising housing costs?, Responses by Community

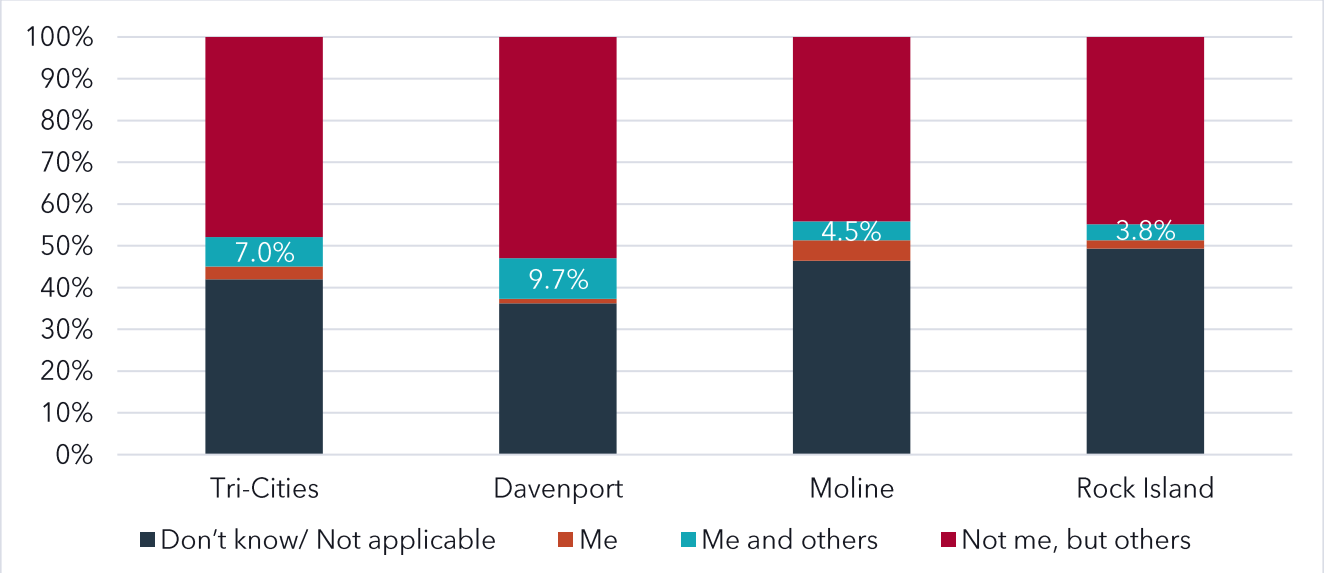


Figure 11.3: Are you being forced to move due to expenses or other reasons?, "Yes" Respones by Community

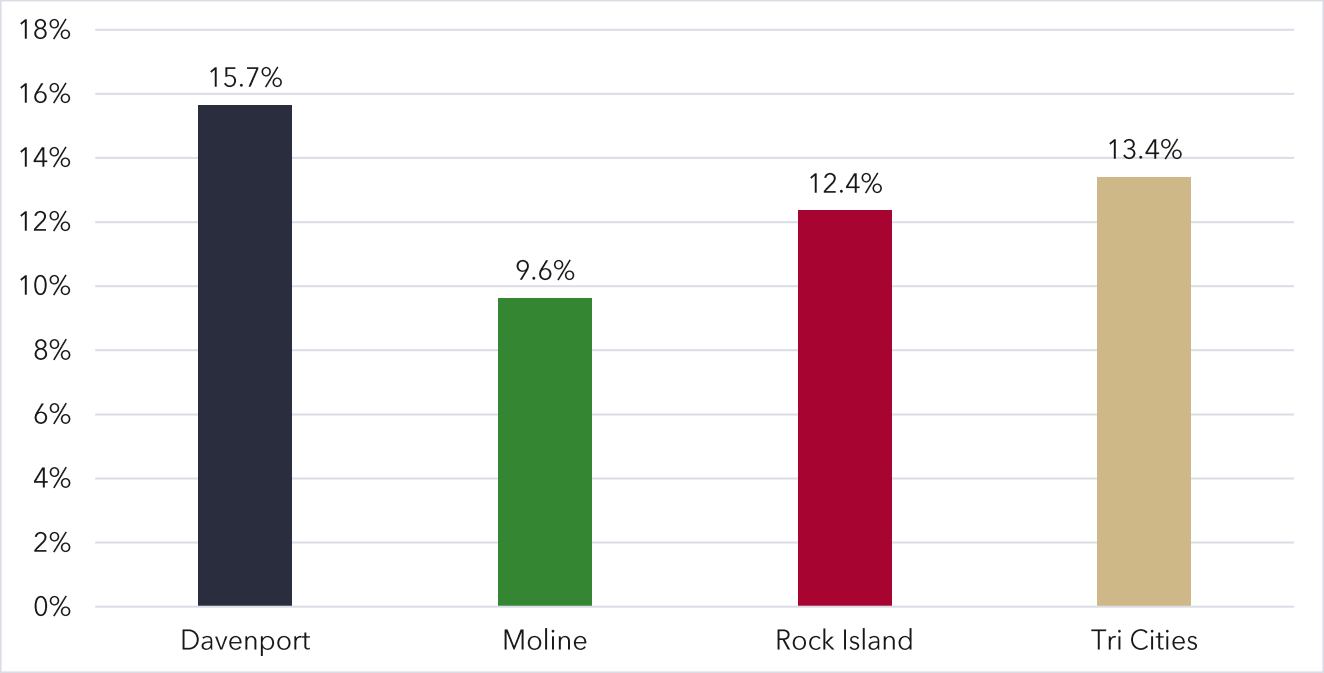


Figure 11.4: Why are you being forced to move? (select all that apply), Responses by Community

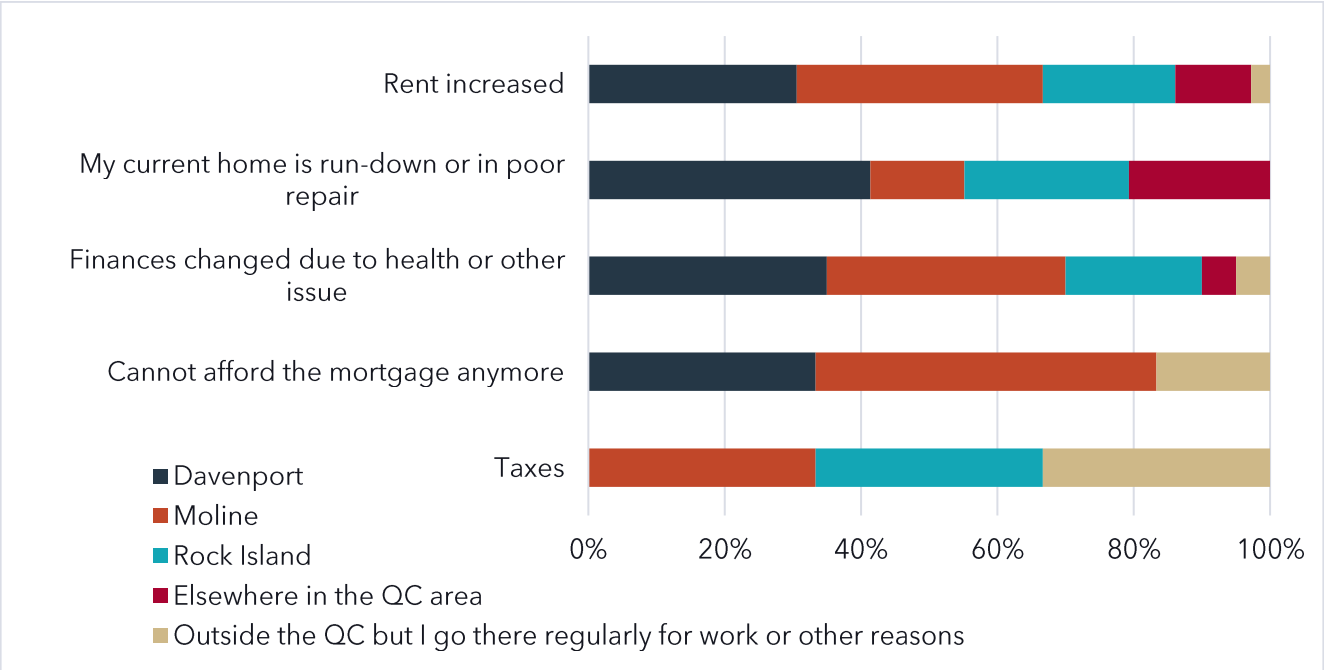


Figure 11.5: What are the main reasons you are interested in moving? (select all that apply), Responses by Community

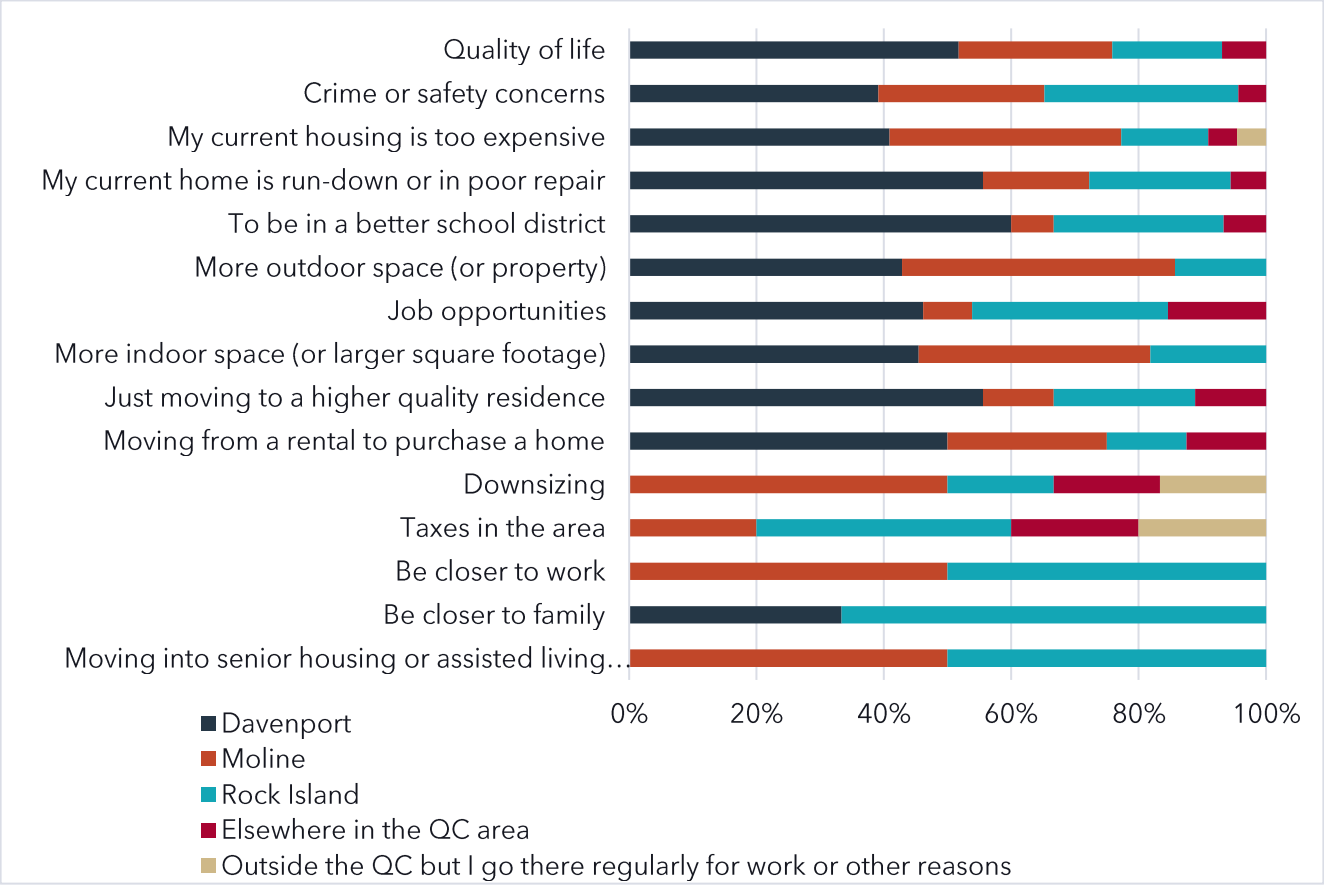


Figure 11.6: Please rate your perceptions of purchasing a home in the QC, Responses by Community

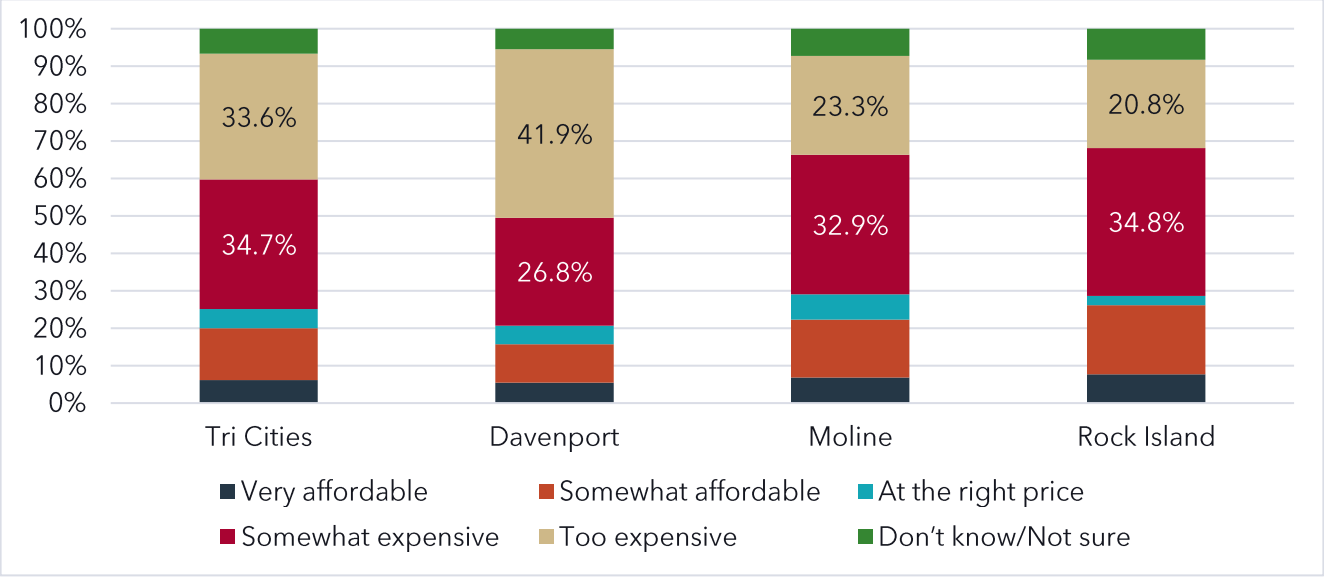


Figure 11.7: Please rate your perceptions of renting a home in the QC, Responses by Community

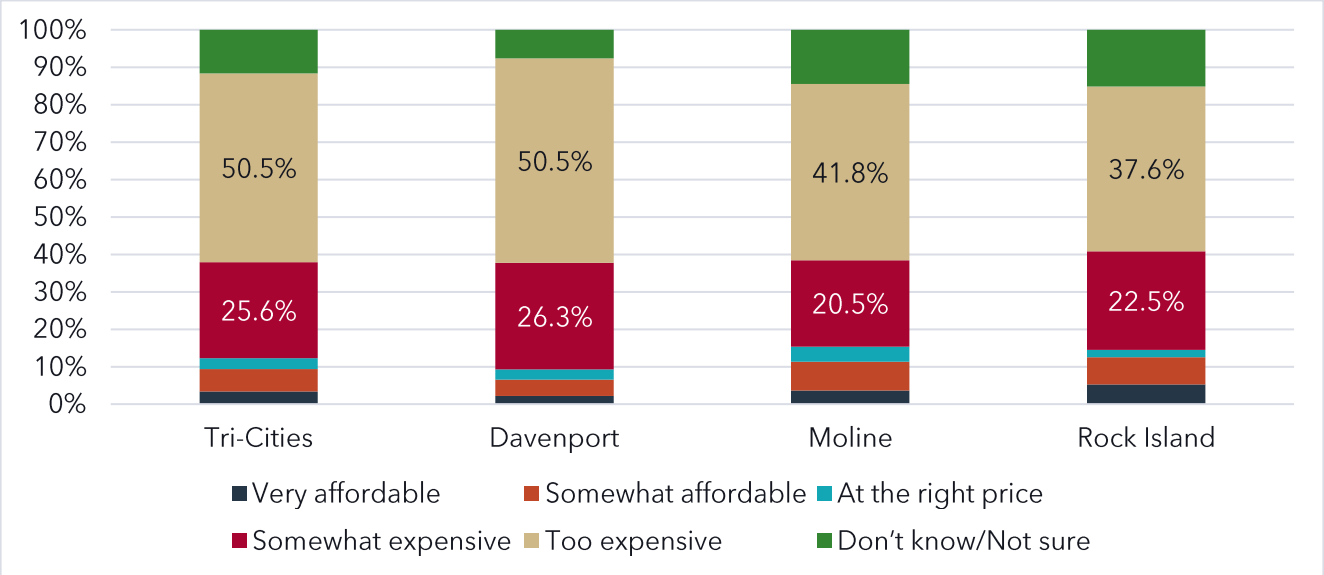


Figure 11.8: Which, if any, of the following housing aspects are you dissatisfied with in your community? (Select all that apply), Responses by Community

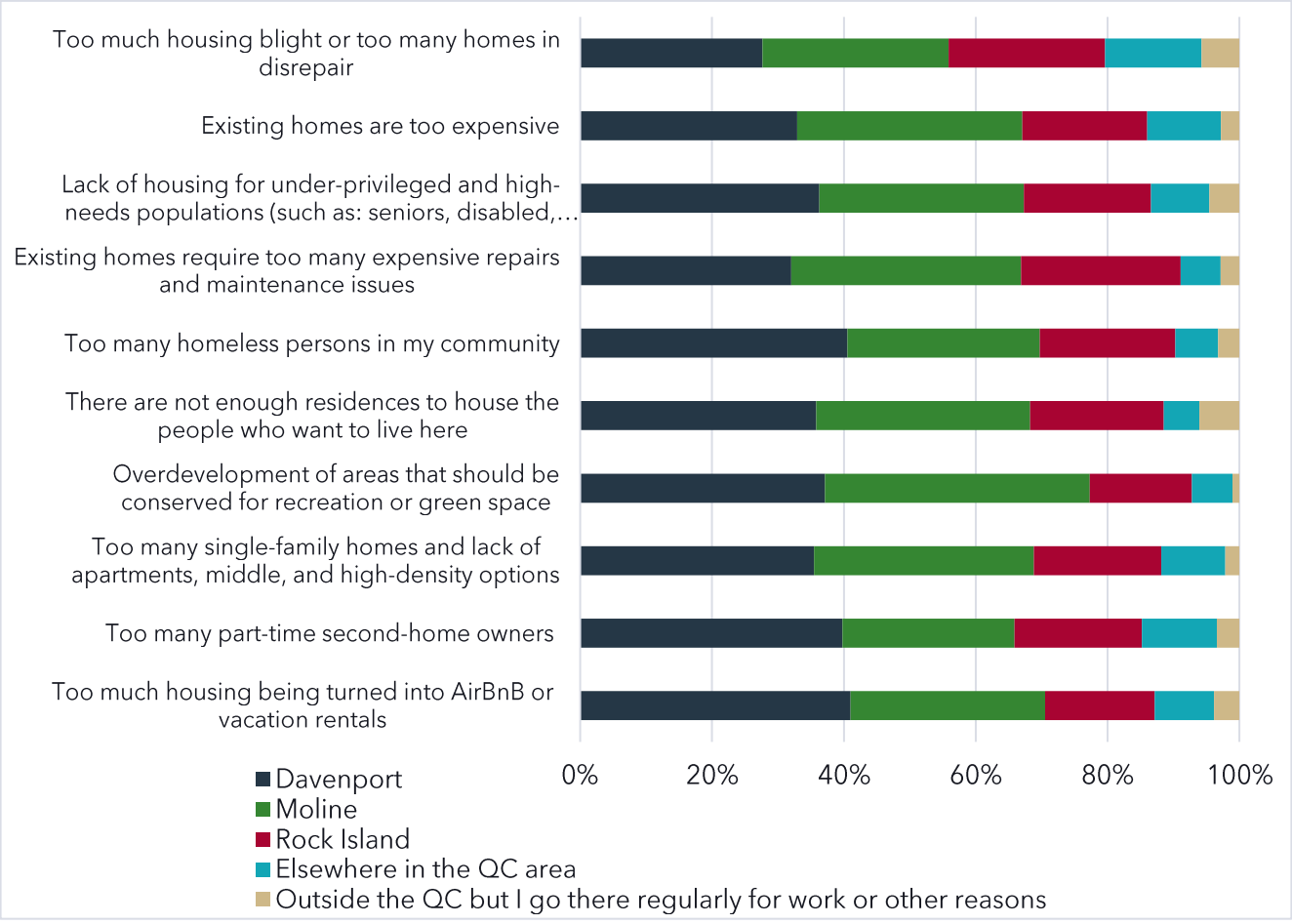


Figure 11.9: According to Davenport Respondents, Local Government should…

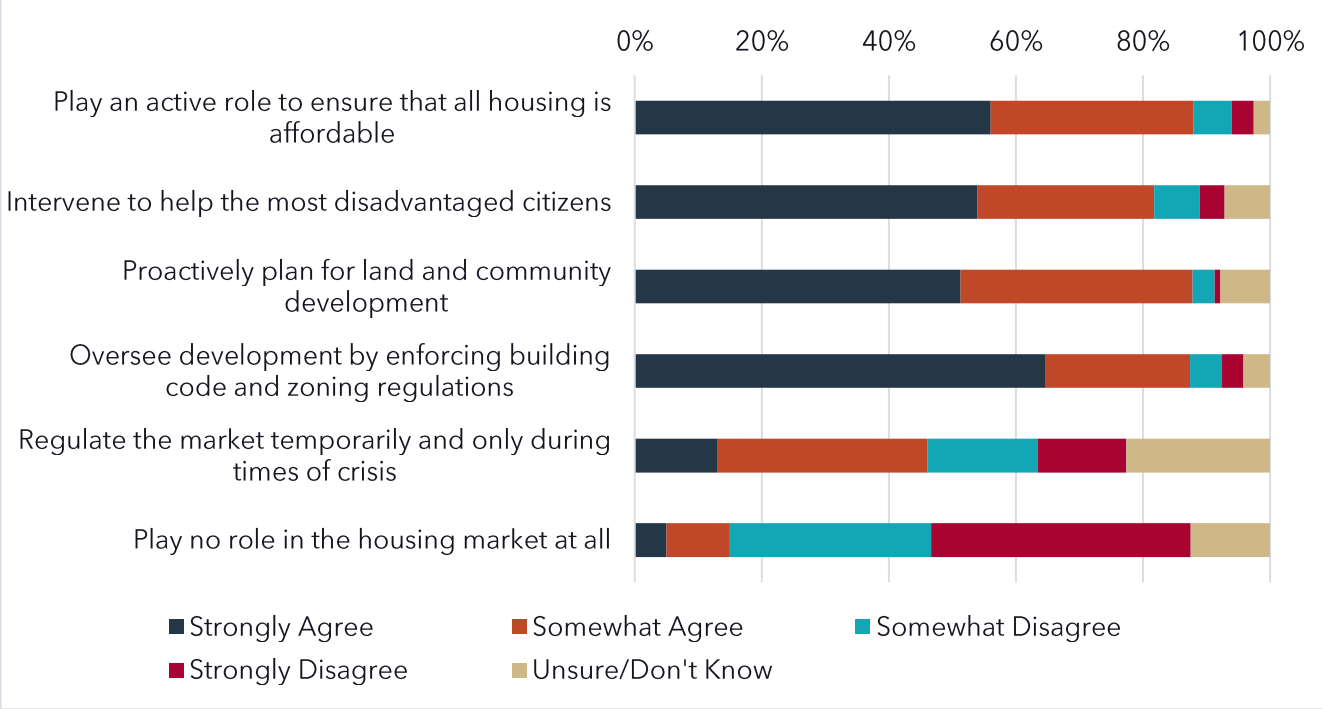


Figure 11.10: According to Moline Respondents, Local Government should…

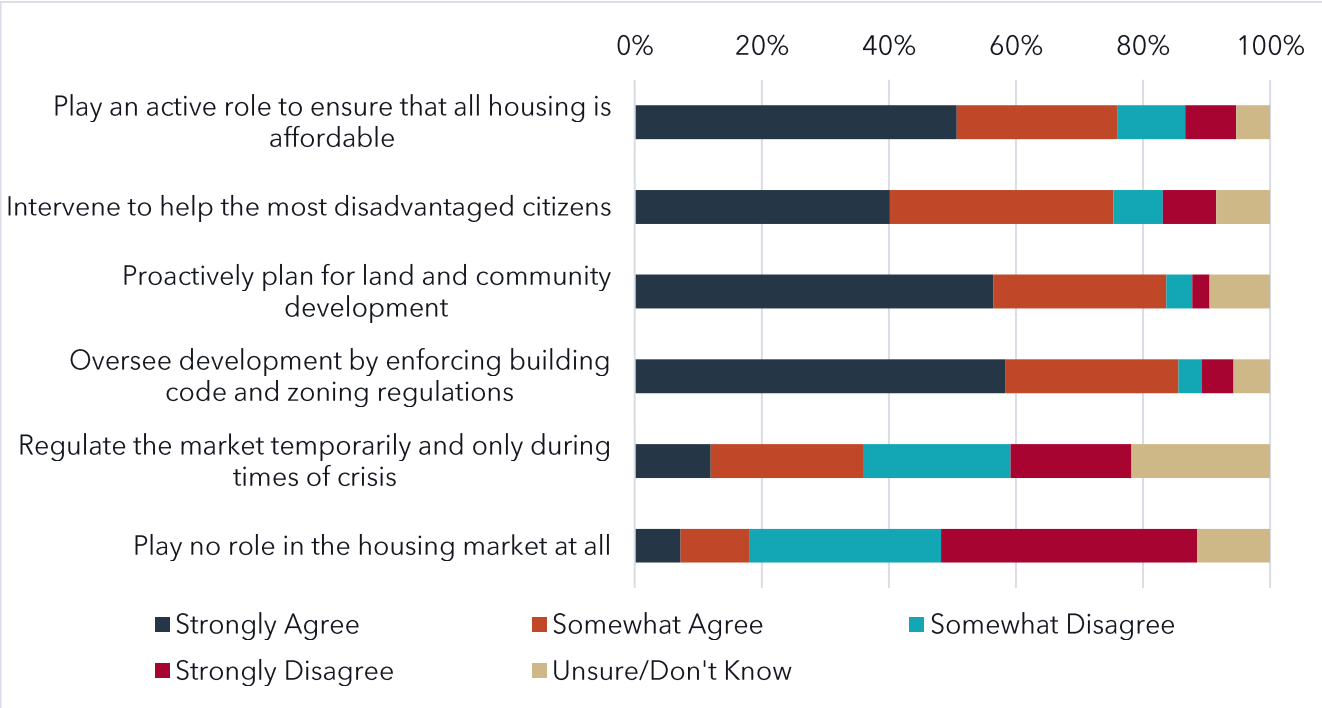


Figure 11.12: According to Rock Island Respondents, Local Government should…

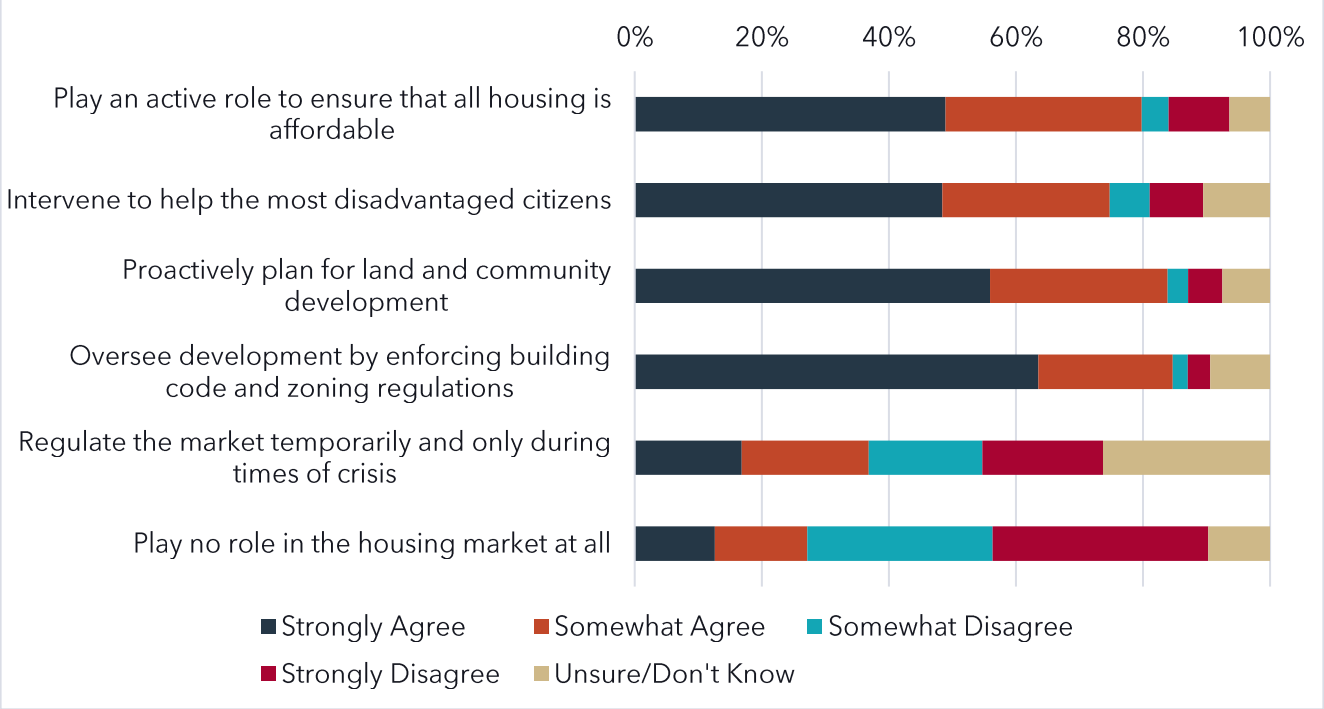


Figure 11.13: Do you believe there are too many short-term rentals (such as Airbnb, VRBO, or vacation rentals) in the QC?, Responses by Community

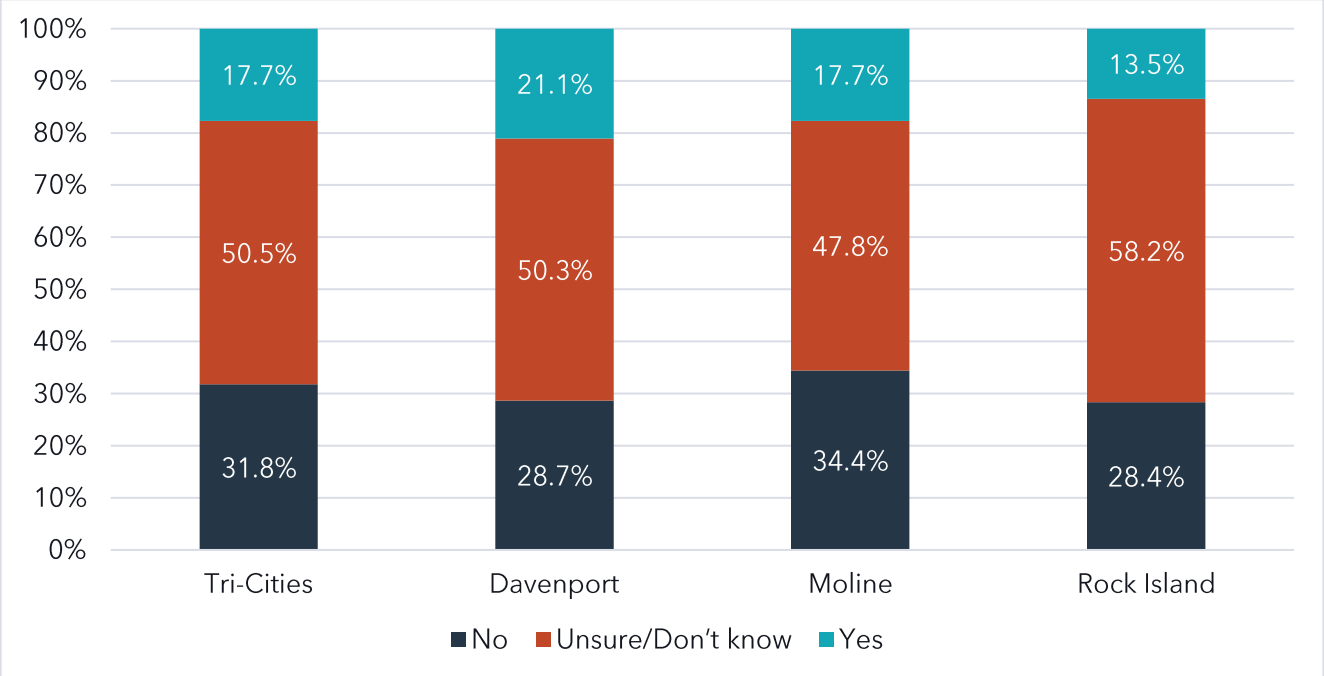


Figure 11.14: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood?, Responses by Community

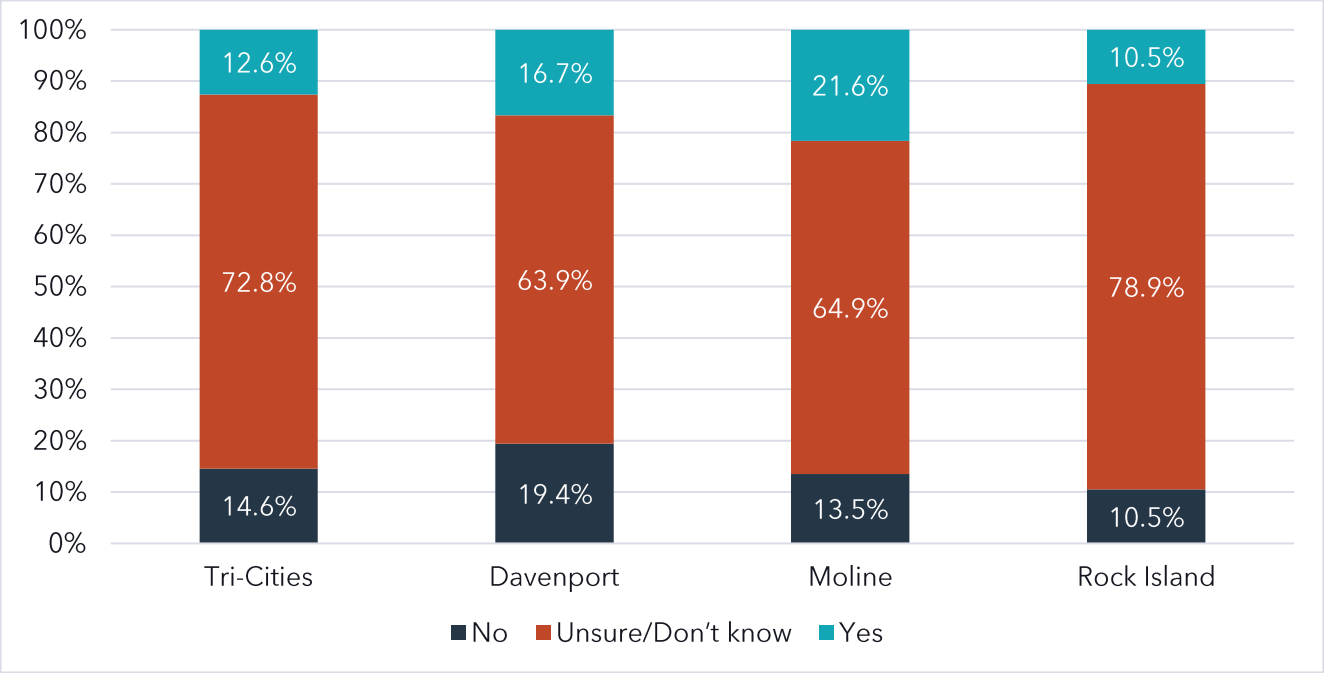


Figure 11.15: Would you like to see additional housing added to the QC?

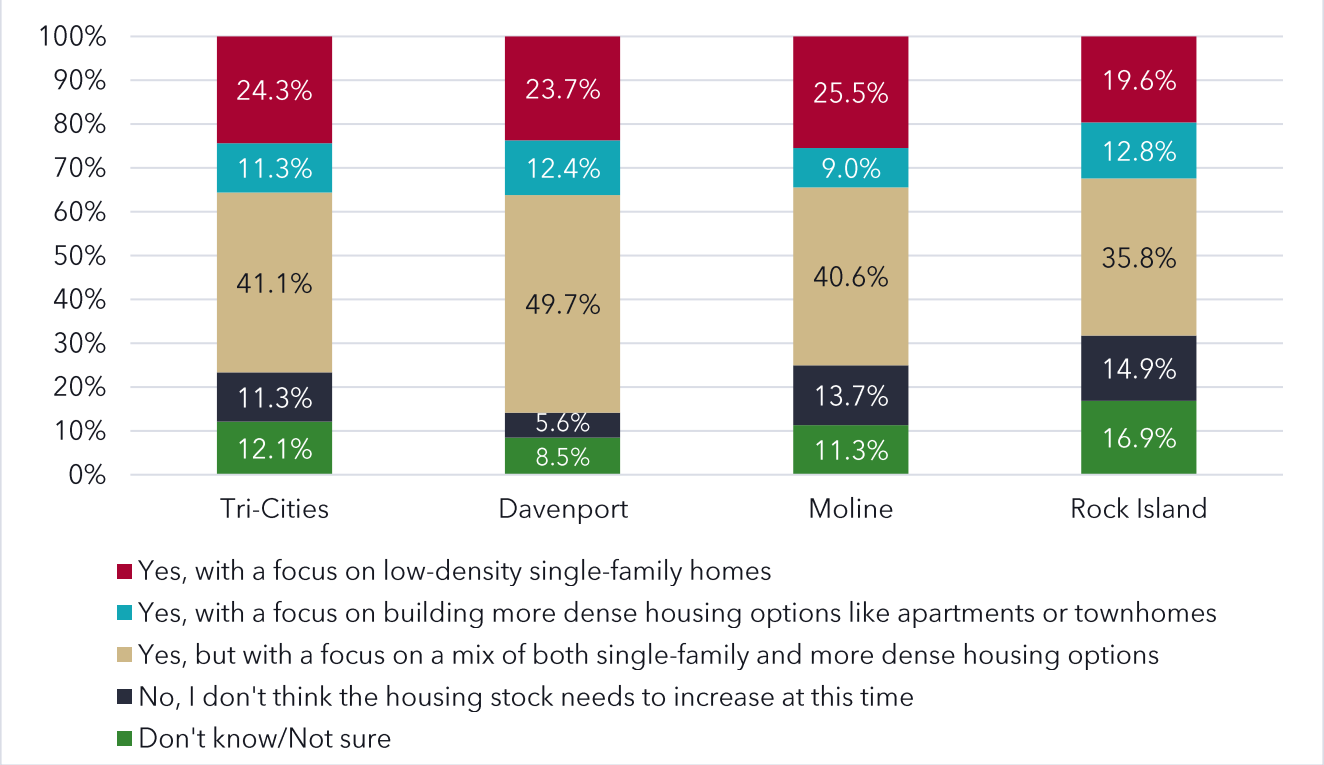


Figure 11.16: What type of neighborhoods in the QC would be most suitable for the duplex and triplex housing type?, Responses by Community

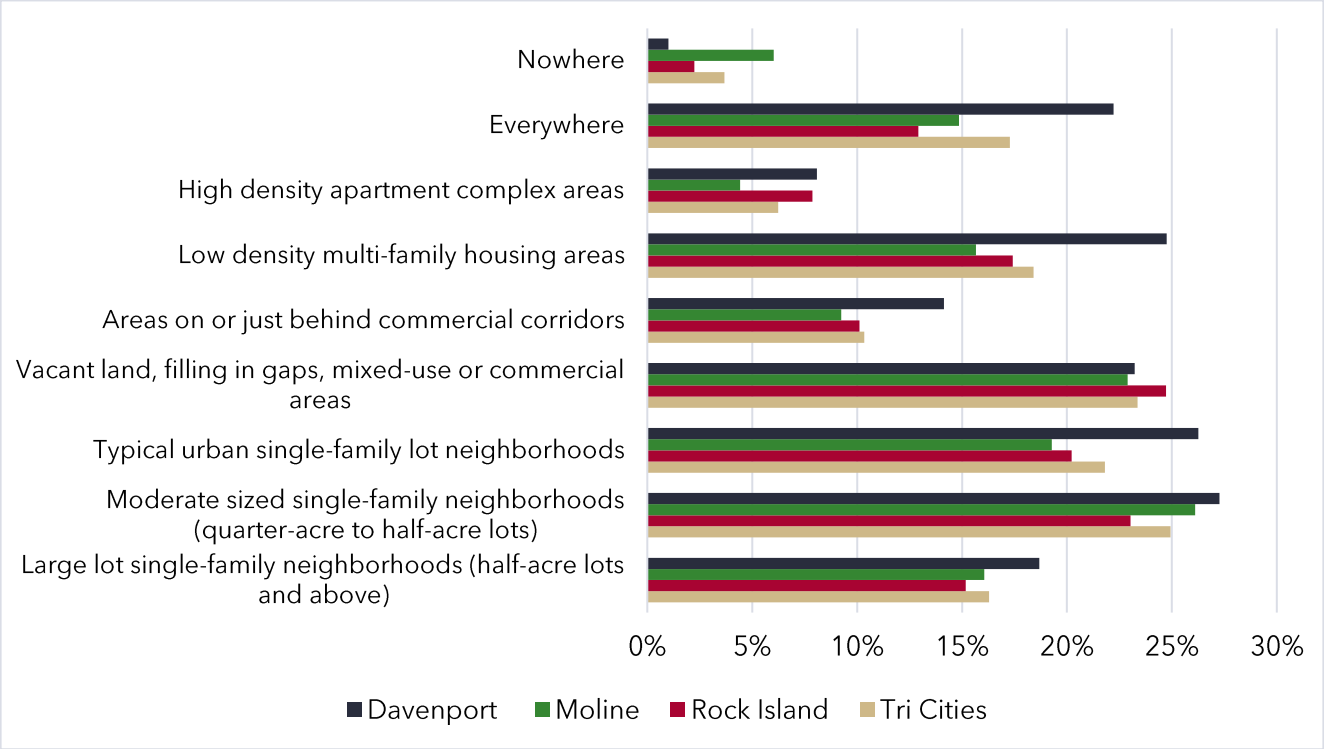


Figure 11.17: What type of neighborhoods in the QC would be most suitable for cottage neighborhoods?, Responses by Community

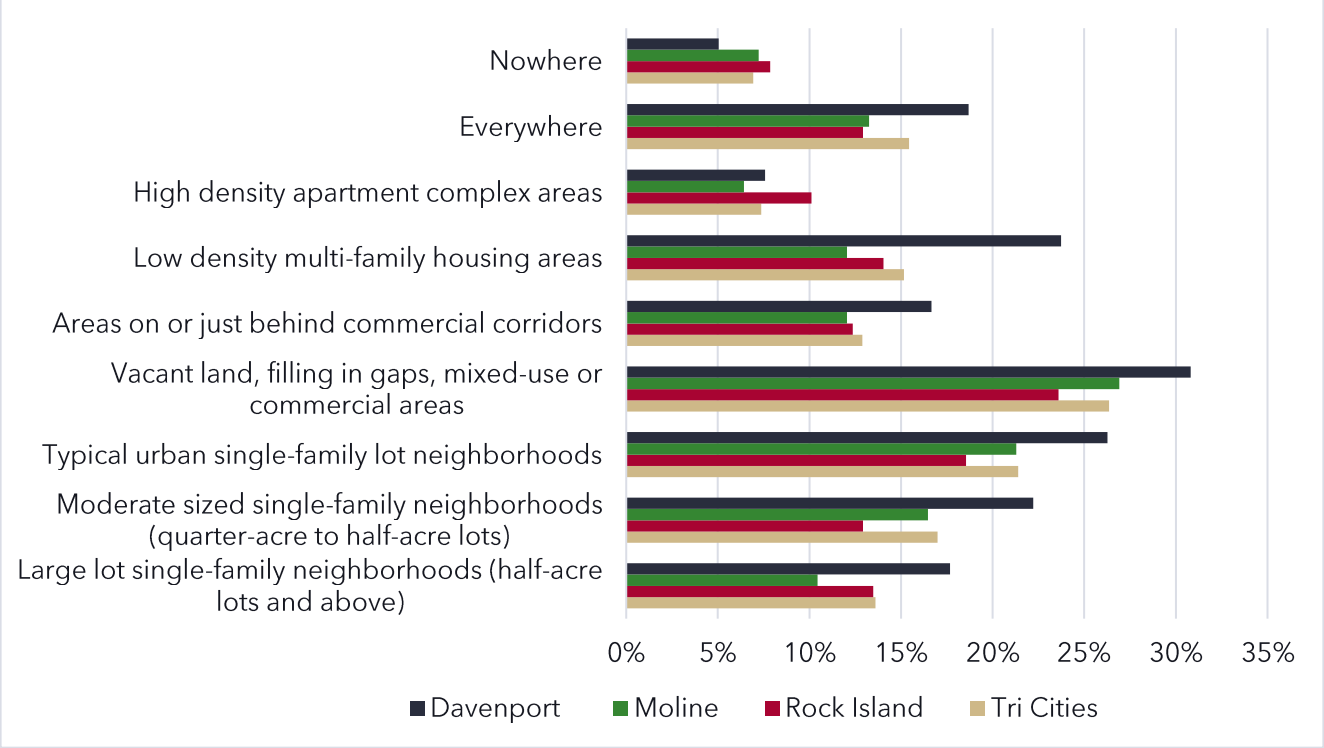


Figure 11.18: What type of neighborhoods in the QC would be most suitable for the multi-family/apartment housing type?, Responses by Community

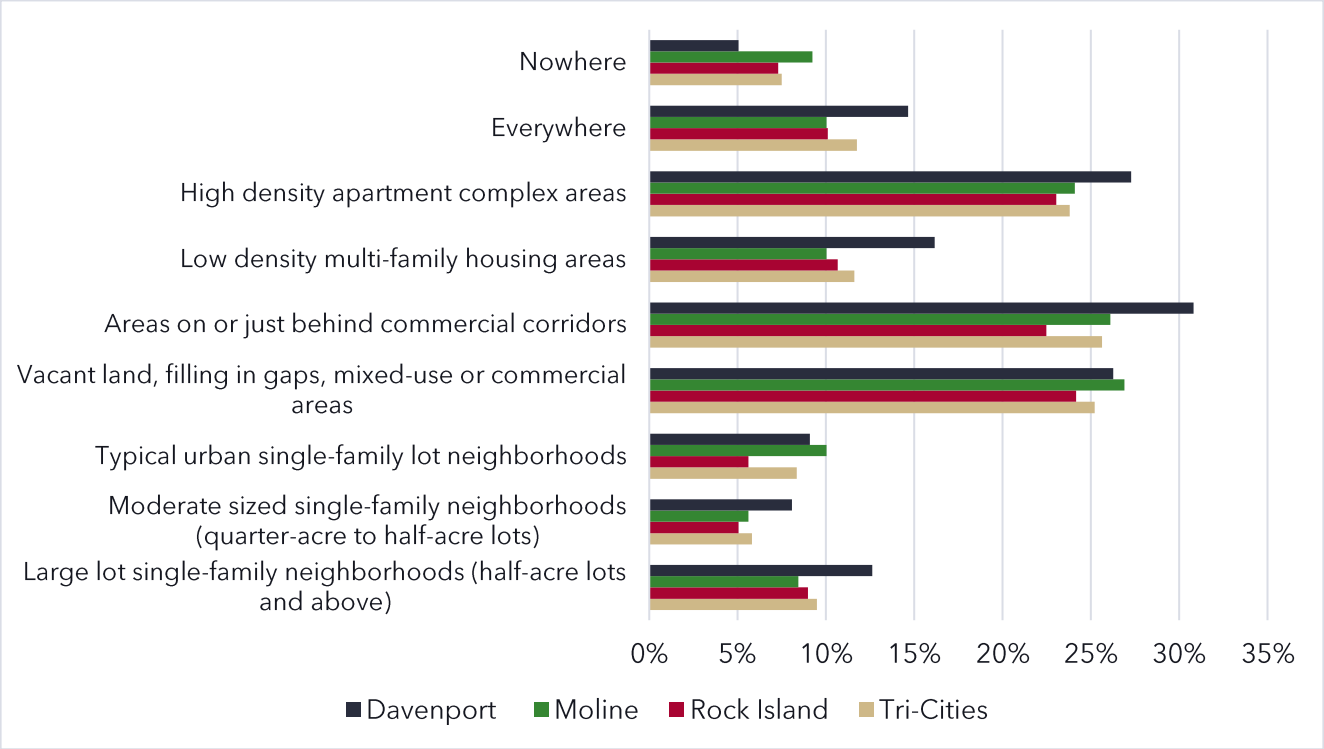


Figure 11.19: What type of neighborhoods in the QC would be most suitable for the condominium housing type?, Responses by Community

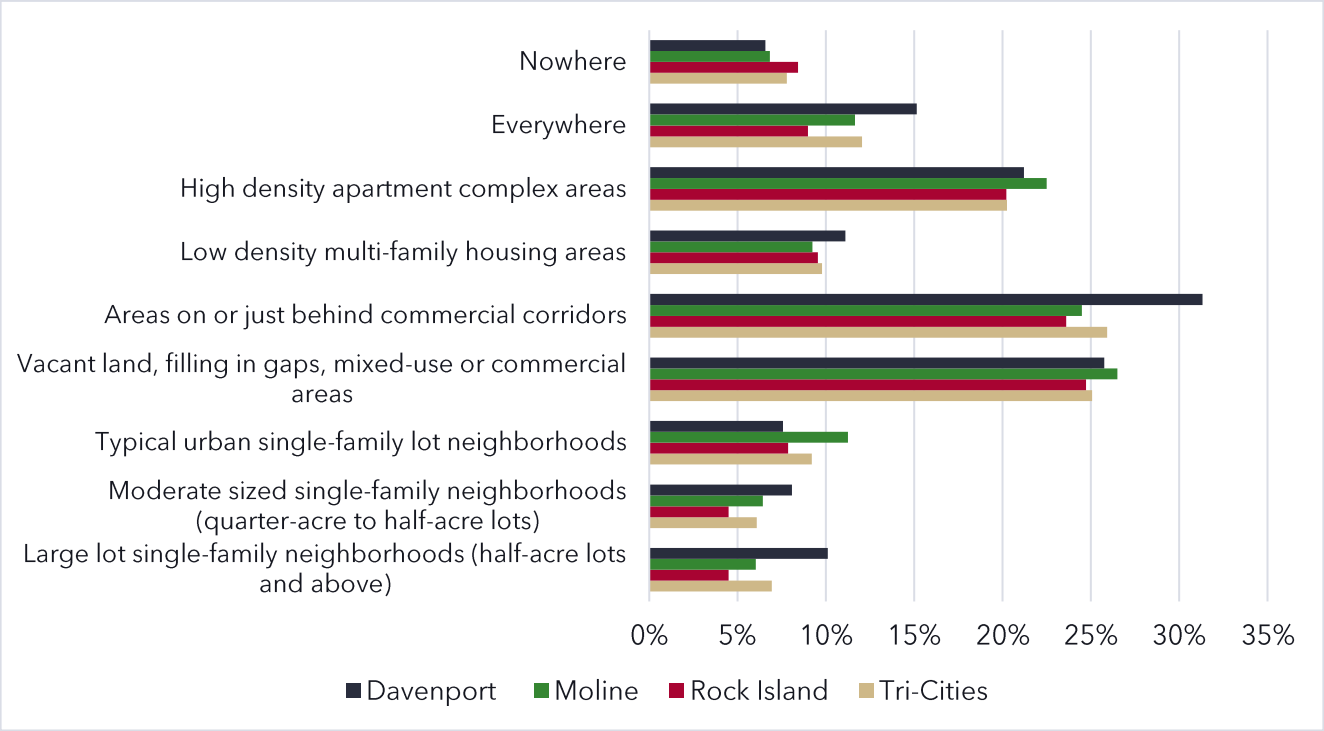


Figure 11.20: What type of neighborhoods in the QC would be most suitable for the accessory dwelling unit (ADU) housing type?, Responses by Community

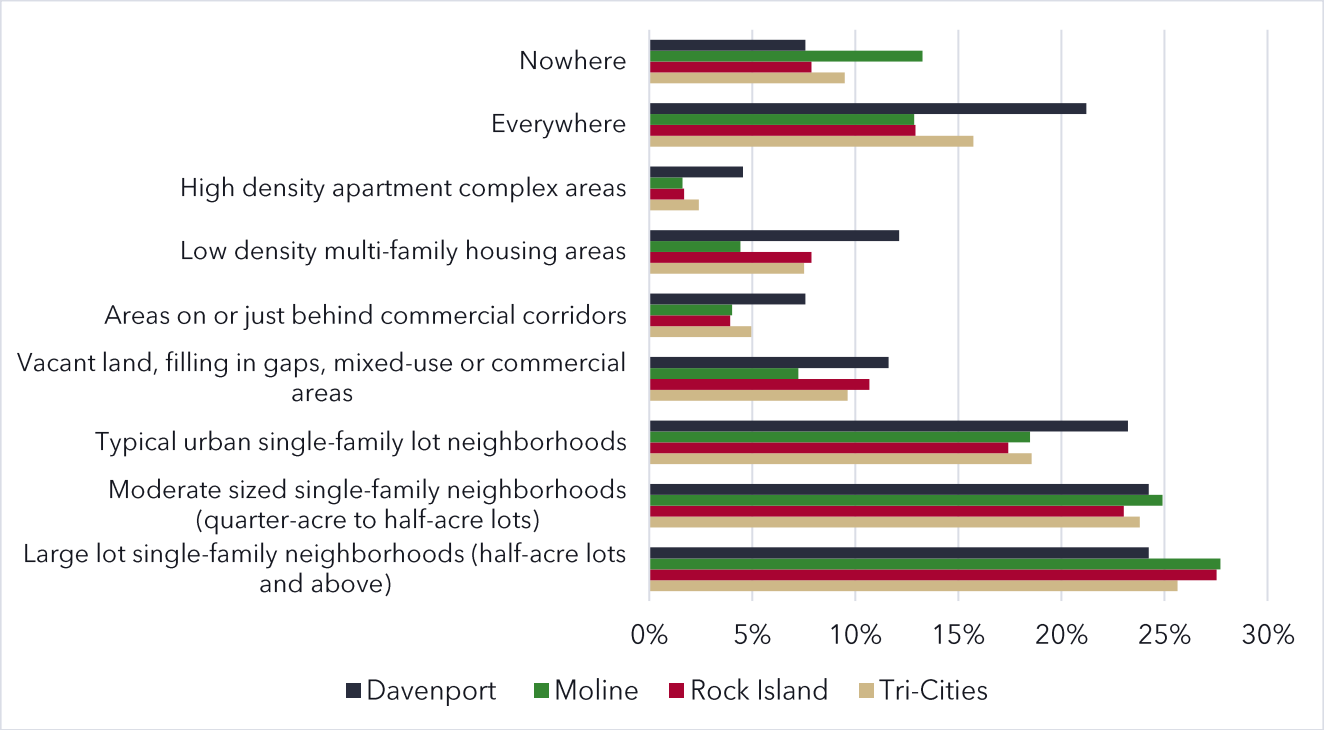
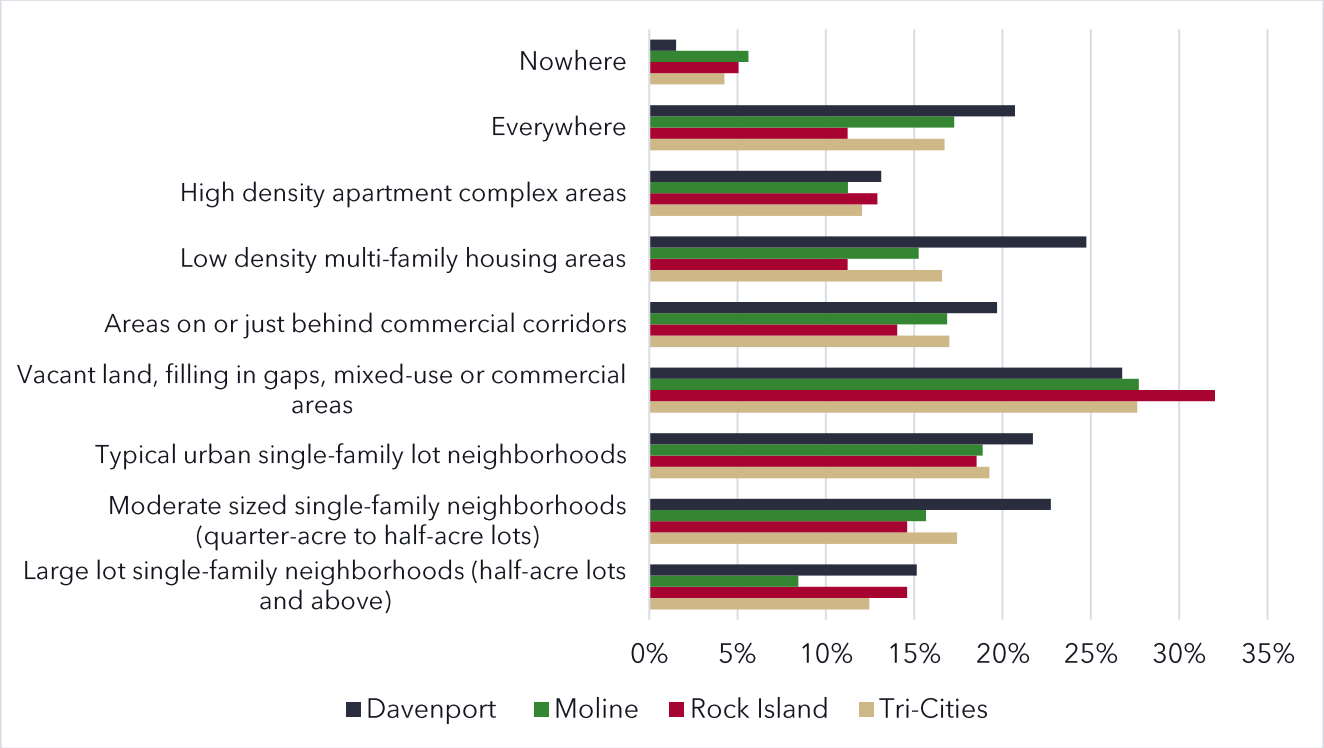


Figure 11.21: What type of neighborhoods in the QC would be most suitable for the townhome housing type?, Responses by Community



Appendix A: Open Ended Survey Reponses

Figure 1A: What type of housing do you reside in? (Other and/or Temporary housing)

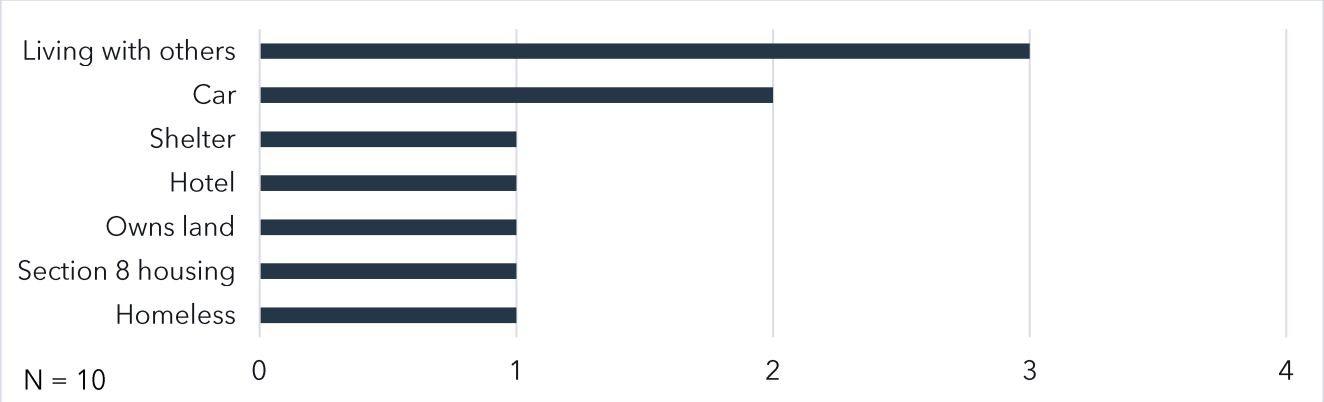


Figure 2A: What are your current intentions related to housing in the next 3-6 months? (Open Ended/'Other' Responses)

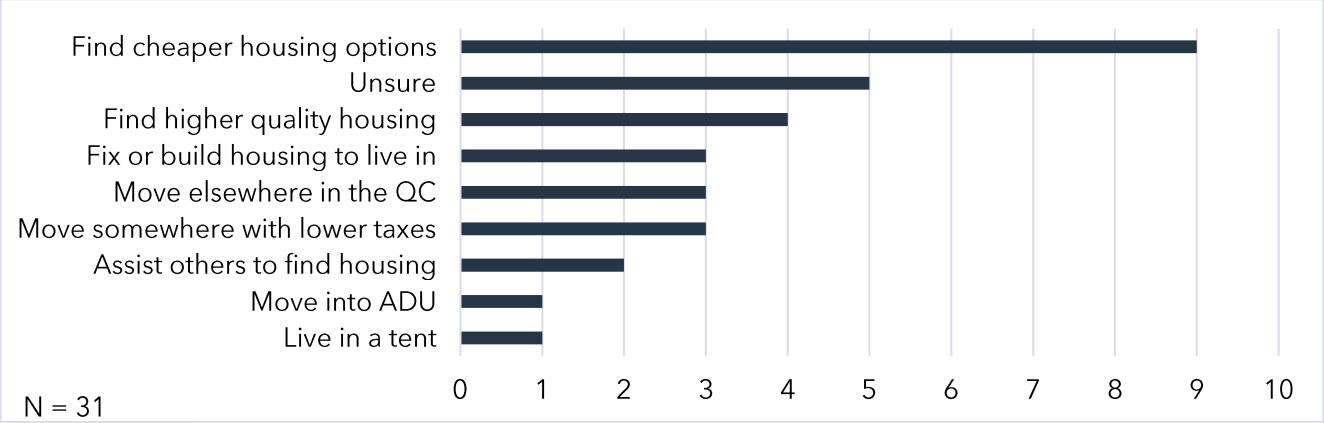


Table 1A: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood? (Open Ended Responses)

Where?	Count
30th st., Rock Island	1
Davenport	1
Downtown Davenport	1
Heritage	1
Hilltop	1
Moline	3
Palmer College is buying up all properties in a 8 square. miles and displacing low-income ppl on the street or North Davenport	1
Rock Island	1
This is ruining opportunities for the lower and medium middle class to have safe, blight free and stable home ownership opportunities. It's important to take care of the poor but the middle class holds our nation together the problems rental properties bring are forcing the middle class to live in blight unsafe areas or push up into housing that causes them to be in housing that causes them to be house poor to the middle class choices are to live in blight, unsafe areas or purchase housing they can barely afford to feel safe and quality living. Moline neighborhoods.	1

Too many monopoly minded people in this city. Renting out multiple houses with little to no repairs or monthly/yearly maintenance. I came from a big city, at least those landlords/ city cared for me and property.	1
Too many short AND long term rentals in general.	1

Figure 3B: What tools would you be in favor of local government using in order to facilitate more housing? (Open Ended/Other Responses)

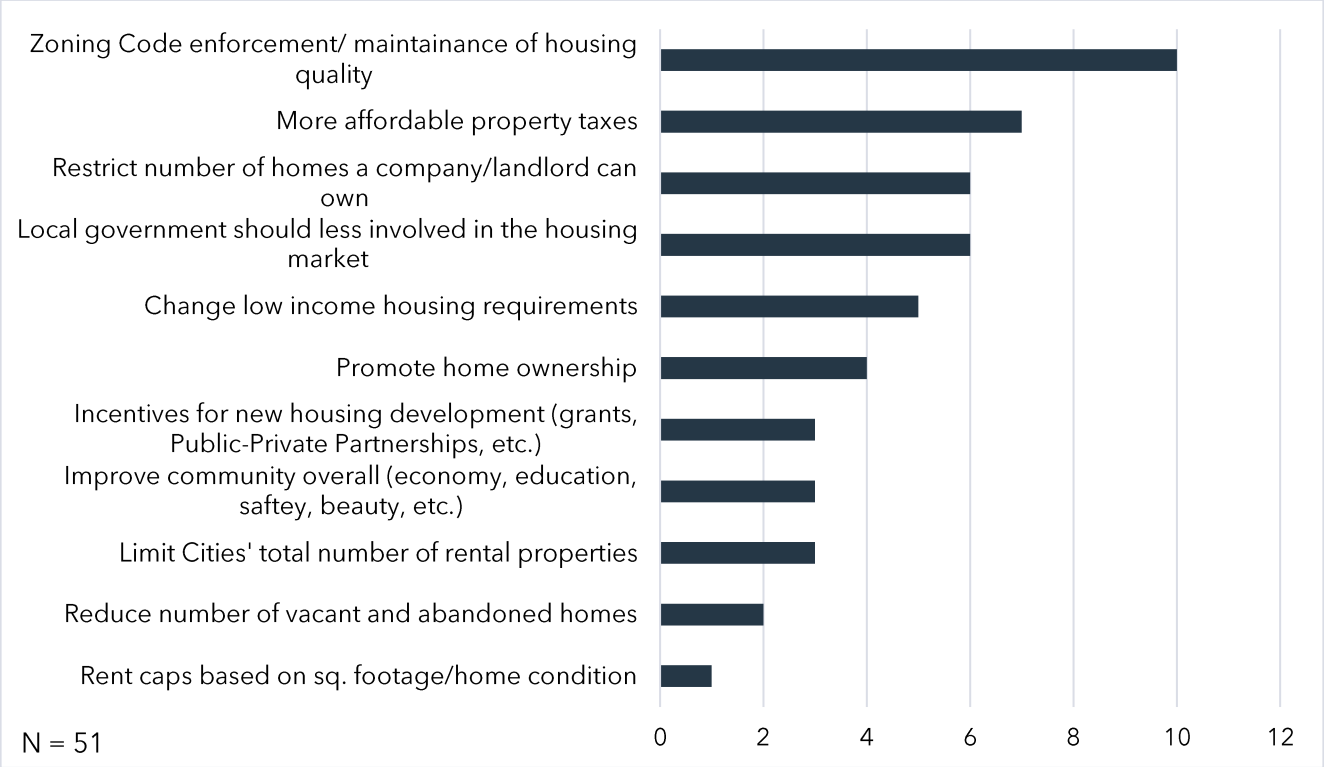


Table 2B: Which, if any, of the following housing aspects are you dissatisfied with in your community? (Open Ended/Other Responses)

Section 8 people move here and there is not enough. Also application fees have people spending a lot applying at numerous places
Other: irresponsible landlords, traffic too loud/fast near houses
Slum landlord/ out of town
Lack of housing choice for lower middle class people. We are suffering trying to find affordable housing. All the apartments in the area and income based, with today's prices we are having a hard time to stay above water and ahead of bills.
Income to rent or buy ratio knocks out many. Low income individuals do not have incomes of 3 times their desired rent/ mortgage payment.

Table 3B: What tools would you be in favor of local government using in order to facilitate more housing? (Open Ended Responses)

Don't fix up housing if it's going to cost too much for low income people to buy it
Apts. in S P. Mall 2-3-4 floors
Affordable housing or apartment for lower middle class citizens. Change the low income requirements.
I think the government should not be so big. If people own their own property and paying for it. And not handed it they will take better care of there own investment. Not to say help for the disable or the elderly. But a lot of young people are more than able to work. The sad part they make more by not working and living off the government. So there no incentive.
Limit corporation's ability to purchase single family homes
A process for moving homes the city defines as vacant to defining them as abandoned, to allow for action to be taken. There should be benchmarks built into the vacant property registration that require a property owner to move towards activating the property rather than leaving it vacant for long periods of time. If a property owner cannot do that, then the property should be considered abandoned and action should be taken based on that.
I think that rent should be capped by square footage or condition of the home in my opinion. Perhaps incentives for home owners to rent single family properties under a certain amount.
None. Let the market dictate housing.
More affordable property taxes
Forbid Airbnbs like Atlanta did. Discourage building big homes that will sit empty because no one can afford them.
Add limit to number of rental properties in the community
Grants for beautification for low income and elderly residents
Lower property taxes and removal of storm water "fee"
Upgrade housing in Rock Island, Davenport, Moline. Less small home. More of 3 bedroom ones. Bring families to qca. d
Proper code enforcement for building codes and rental units. Moline needs to take housing seriously.
Making it illegal for companies who don't take care of their properties to purchase anymore properties and also not allowing monopolies
This "survey" is incredibly slanted. My preference would be to restructure the housing units in cities where the lower income population has been has been kept out. Build some affordable housing in places like Bettendorf, pleasant valley, Geneseo
Limit units a company or land lord can buy
Housing from the cities to the local housing trust fund, or agencies that can develop and maintain affordable units
Lowering taxes on landlords so they can then pass that savings down to the tenants. Rising rent prices are a problem. Every time taxes and insurance go up, this cost is passed on to the tenants. There needs to be more incentives for property investors in this community. They also need to remove the "inspection fee" for landlords. I truly believe that the main cause of everything going up is because the government keeps getting involved, which causes unnecessary fees and taxes. For once, let's not try to pull some special "lever" to try and fix things.
Requirements for affordable housing in new housing developments
Stop giving money to people who will build things to make other people money. We need affordable options.
Rents are to expensive for below and average wage worker
Doing their job of enforcing safety codes so housing options don't get condemned or fall down and kill residents
Some mixed commercial /residential not limited to strip malls.
Please ensure that there is proper zoning for land that should only be allowed to be used for single family dwellings that are similar to the single family dwelling surrounding that land. Do not zone to mix single family homes and multiple family homes.
No property taxes on seniors.

Remove the Susie slots and smoke shops
Lower property taxes
Offer grants to apartments if they become ADA compliant
Restrict how many houses rental companies can own
More assertive rental inspections inside and out, background checks for tenants of rental properties, licensing of all rental and limiting the amount of rental in a city, more encouragement of home ownership, more action taken on blight and cars parked in the wrong areas, more enforcement of laws such as smoking
Higher expectations on rental properties inside and outside inspections, large fines problematic situations and blight. Better enforcements of rules and regulations set forth to make better communities such as too many people live in the same home illegal parking, etc.
There are so many grants available that the city is clearly not taking advantage of for helping existing homeowners and we can't ever get sunshine from the city to actually respond.
Make restrictions against large corporations purchasing any homes
Stop allowing section 8 housing in the city. Let them market function like a market.
moratorium on high density, 2 or more units built or remodeled, & low income housing units.
Lower taxes on existing homes
Get rid of slum lords
Some sort of assistance/grant/tax credit for first time hole buyers
Stronger regulations on rental properties to address nuisances such as garbage from dumpsters, entry doors and windows repaired/maintained and landscape maintenance.
Stay out of the market
Stay out of the market the local government needs to focus on infrastructure and law and order social engineering is not the governments responsibility
Restrictions on how many units a LL can own until they have a proven track record of passing inspections/ Gradually increase as they show they deserve and can handle owning multiple properties. / The city should not be allowed to "shut down" multiple buildings at the same time. Having hundreds of people all competing for limited available apartment options and all of them have a 30-day window should be illegal. Putting already disadvantaged people in this situation exasperates the housing crisis, creates homeless and displaced families and it is all the fault of bad property managers and the history of laxed city inspections.
make low income housing available for persons with evictions depending on the circumstances.
Rock island will not allow us to insure our sewer lateral. We believe it is close to failing and we DO NOT have 22k to fix it. We are terrified of this expense, this is another reason we plan to move. ALL residents should be allowed the insurance, even if the line goes through a ravine.
Not such large houses. More affordable smaller houses. 3 bedroom, 2 bath, ranches
We have a local chapter of QCHC that does numerous grants for maintaining but they need to focus on adding if they want to continue to say we are 6,700 homes short for our homeless population. So why are they not stepping up and writing grants that are for new additional housing instead of only maintaining. The other local non profits continue to get draws for maintaining. When does the housing cluster step in and actually create a solution instead of being part of the problem?
Dilapidated housing is an epidemic in the Illinois Quad Cities. Something must be done or our neighborhoods will be devalued:
Stop allowing funds to help those that are dishonest about their needs and help people that are seniors or actually having health issues . I've been on a waiting list for section 8 for years & try to work as much as I can with chronic pain and neuropathy/I see people in my building who are lying and living almost free. My rent keeps getting raised and forcing me out . (Enterprise Lofts)
These are examples of neighborhoods that have turned around through sustained effort, collaboration, and strategic investment. Here's how some of these improvements have been achieved: 1. Community-Led Revitalization: Case Study: Harlem, New York City What Happened: Harlem experienced a significant decline in the mid-20th century due to crime, poverty, and disinvestment. However, over time, the community began to rebuild itself. Local organizations, such as the Harlem Children's Zone, played a key role in providing education, job training, and family support services. Lesson: Grassroots organizations

that focus on community empowerment, education, and economic development can be catalysts for change. Empowering residents to take ownership of their community and providing them with resources can help drive long-term improvement. 2. Public-Private Partnerships: Case Study: The Dudley Street Neighborhood, Boston What Happened: In the 1980s, the Dudley Street neighborhood in Boston was characterized by vacant lots, abandoned buildings, and high crime rates. The community came together and formed a coalition that worked with the city to acquire vacant land and develop affordable housing, community centers, and public spaces. Lesson: Collaboration between residents, local government, and private investors can lead to successful revitalization efforts. These partnerships can attract funding and resources that might not be available through public means alone. 3. Targeted Crime Reduction Initiatives: Case Study: Camden, New Jersey What Happened: Camden was once known as one of the most dangerous cities in America. The city undertook a comprehensive approach to reduce crime, including restructuring the police force to focus on community policing, investing in technology like surveillance cameras, and engaging the community in crime prevention efforts. Lesson: Crime reduction is crucial to revitalization. A strong, community-focused police presence and the involvement of residents in safety initiatives can make neighborhoods safer and more attractive to potential investors and residents. 4. Economic Development and Investment: Case Study: The South Bronx, New York City What Happened: The South Bronx was once synonymous with urban decay. The turnaround began with investments in affordable housing, small business development, and public infrastructure. The area saw the creation of green spaces, new schools, and transportation improvements, which attracted new residents and businesses. Lesson: Strategic investments in housing, infrastructure, and economic development can attract both businesses and residents, leading to a virtuous cycle of improvement. Economic opportunities are key to revitalizing distressed neighborhoods. 5. Education and Youth Programs: Case Study: Compton, California What Happened: Known for gang violence in the 1980s and 1990s, Compton has seen significant improvements due in part to investments in education and youth programs. The city implemented initiatives to improve schools, provide job training for young people, and create safe recreational spaces. Lesson: Providing young people with education and employment opportunities can steer them away from crime and contribute to the long-term stability and growth of a community.

Table 4B: Please share any additional thoughts or comments related to housing in the Cities of Moline, Davenport, and Rock Island. (Open Ended Responses)

The housing in these cities are very dated and needs upgraded
too expensive and complicated
require inspections on rentals to ensure they're safe and up to code rather than adding new buildings. make housing more affordable, not more abundant
I support cities providing assistance and guidance in affordable housing but respectfully believe working with existing entities is a better solution than municipalities providing programs themselves which compete with nonprofits and retain all available funding themselves.
Need more housing that help people that not disabled but 60plus
I will have to move because landlord keeps raising rent but maintenance is poor
Better protect tenants from landlord violations and support tenants who get displaced due to landlord property neglect
I make a little over $20hr. So I don't qualify for low income but rent is so expensive. And having to make 3x the rent and rent is min $1000 for a 2bd put my ability in rent in the lowest economic of the city. Yet I get paid pretty decent for what I do. My daughter with 3 kids is a CNA and makes a little more than me yet doesn't qualify for income based but doesn't make enough for a place that is 3x her income. Something needs to happen for those that are above the income that receives help, yet not enough to survive.
Too much taxez
The interest rate isn't the problem, it's what people are trying to sell their houses for that's the problem. Price gouging is in renting and purchasing which is setting everyone up to fail or be stuck in a rental property that no longer suits their needs. I would love to buy a house, but I don't want to be immediately house poor trying to repair a house I had to put an extra $50,00 in repairs into it up front. The market in the QC is an absolute joke right now.
Need to crack down on slumlords too.

City should allow people to fix their houses on their own that way they do jot decay
Property tax in Illinois is so high. Everything is rising so fast it's hard and only getting harder to keep a home. I fear future generations may not get to be home owners
Brng down the taxes. And more people would have money to invest in there homes.
I believe if rent in moline for single family homes was slightly more affordable it could improve our economy here in the city greatly. Myself and several woman like myself stay home with young children because daycare is so expensive and it's extremely difficult for both parents to afford rent and daycare, leaving many of us to make the difficult decisions to either stay home and save on daycare or go to work and try and afford both. If we had a more affordable rent we can afford for me to work part time and there for we as a family would spend more money in town. I could work and contribute to society whilst also being able to provide a more fun and stable life for my children. We pay 1200 for a two bedroom house with no air conditioning and constant issues. My husband works two jobs, he is rarely home and we live our life extremely pay check to pay check. Even an extra 200$ a month would make an extraordinary difference in our lives
Someone close to me is Age 60 and disabled, has section 8- needs more options for that that are not run down, not supervised well enough what kind of residents/ activity is going on in these buildings that makes them feel not safe
Houses are falling apart. Prices to fix are too high. Corporations take advantage of this and buy up all the properties, fix them up, then rent for a high price. It leaves nothing for regular people like me. I'm looking to buy a first home but anything that's move in ready is way too expensive, even in poorer areas. If you look for a fixer upper, you will drain your entire bank account to get buildings up to code. It's ridiculous!
We need more neighborhoods that feel like neighborhoods, that people can live and work in. We need neighborhoods that are walkable, that have parks, no more McMansion style subdivisions. They do nothing for cities and cost MORE to maintain.
This should not come at the expense of the homeless like gentrification usually does. Protect the most vulnerable in our community!!!
Please stop Gorman & Co from hiding the truth and continuing to raise rent
ADUs are horrible for neighborhoods
Inflation AND High interest rates are both doom for the cities. Local governments need to lower property taxes and sales taxes through rebates for all low income people.
Stop or limi investors from purchasing all of the single family houses
Make owners of homes care for their homes. Unkempt lawns and poorly maintained homes, yards and streets make Moline undesirable for those searching. I would not live in moline if my elderly mother did not. We plan to move as soon as our children graduate college and settle somewhere.
Need affordable housing for those who don't qualify for low income because they make just over that amount. Make too much for low income housing. Need more "middle income" housing
Landlords must be held accountable for unsafe housing. Rent abatement in the case of condemned buildings would help, as would building more rental units and ADUs.
Misuse of city funds everywhere.
There not enough housing for young singe mothers with 3 or more kids. Rents not [affordable].. Hard to purchase a home. Housing cost to high. Shortage of home.
Perhaps a recondition and repair incentive on existing hmes for first time buyers...with clarifications...
There is not enough senior living apartments in the quad cities. Waiting lists are way too long. Other options like apartments are way way too expensive.
The housing situation in Moline is dire. The city needs to address the excess of slumlords and rental housing plight. The historic properties are in the same condition, no regulation, no consideration of lead paint issues, etc. The workers in the position of code enforcement should they their work as serious as ithookd be and stop turning a blind eye to the slumlords.
Please make regulations about how much landlords are allowed to raise rent and make them show itemized lists with why.
Rock Island housing choices are absolutely ridiculous. I purposely choose to the stay in RI but am considering going elsewhere.

I would really love to see tiny house communities. I am retired. Rent is very high in safe neighborhoods. As a single, retired person, I would love a small area to build a tiny house, plant a little garden, and socialize with like minded people. The carbon footprint is minimal and hopefully affordable. Too many people are purchasing homes and turning them into rentals. To find affordable housing, one must live outside of the Quad Cities.
I don't necessarily see a need to increasing the amount of housing in our communities, more increasing the quality of the rental housing available while maintaining affordability.
Get more people to take section 8.
Not enough affordable Apts for Seniors.
Rental prices for single family homes are far too high. Renters are essentially paying 100% of the landlord's mortgage and then some.
Defensible space. Green space. Trees on boulevards need to happen
The IL side needs to take a look at why residents are not staying in neighborhoods. Property taxes need to decrease. All areas need to realize that the majority of people in low income housing already qualify for every program and instead of offering more to those who already get everything at extremely reduced rates shift focus to those in the middle class that are struggling to make ends meet as the middle class are the ones working and getting no help with any housing expenses from anywhere.
The zoning on empty lots should be reconsidered to allow multiple smaller homes, rather than requiring single home on large lot
Rental prices need to be regulated
Rent is too high, unrealistic expectations from landlords to qualify a renter. More low income apartments, or section 8 vouchers. No one should be without a home.
Moline desperately needs new single family homes to attract young families. But affordable ones. 350,000 and under. A lot of young professionals with families are seeking this type of newer home, which moline is not providing.
We need more affordable single-family housing options for purchase. Between $100-200k 1200-1500 sq ft would be great. There is a huge deficit in the QCA in this price/size range.
Davenport
No more apartments. Need more incentive and breaks to upkeep older homes in Davenport.
More help with repairs , just because I make $40000 don't mean I can afford repairs . Jason Marchant did work for us and well it's no good
I am reasonably privileged and own my home. Davenport needs to have more options for low income residents and people with disabilities. That apartment building that collapsed highlighted that low income people do not have many safe affordable options and the city needs to hold apartment complex/building owners responsible maintaining safe housing for the people that live there.
I don't agree with ADUs as a main solution. This doesn't actually add affordable housing. It just allows current homeowners to turn a garage or shed into an "apartment" and charge a lot.
More Dream grants,
Home ownership is unattainable for many people. Homeownership shouldn't be limited to cottages, townhouses, and duplexes. Those aren't homes that people want to own. Davenport needs to do something the areas that are falling apart. Homes that are in complete disrepair and commercial buildings that look like crap too. So many areas of Davenport look terrible. Homeless people are everywhere downtown and even in areas like 5 points. Pan handling needs to be outlawed! So many areas look rundown and Davenport only seems to want the Elmore/53rd area to look nice.
More affordable housing
More handicapped accessible needed for elderly people at reasonable cost
Cottage style areas are a big winner!
Single family homes are way to expensive to rent/buy
Keep multi family housing out of single family dwelling neighborhoods!
No garage revamps for rental property
Property taxes out of control for seen many people to lose their homes Maintaining existing homes has got unbelievably expensive

Affordable, I'm leaving in apartment that use to be 650 is now 850 for a one bedroom apartment Ridiculous
The costs of housing in this area for the quality and location of homes is hugely disproportionate. The "affordable" or income based homes are overpriced as well.
These large complexes will destroy the integrity of our neighborhoods. The cities can't take care of the unkept housing in neighborhoods already. This devalues the property of homeowners who maintain their homes. Take care of the uninhabitable properties as well as the poorly cared for housing first. Adding more housing will just exasperate the prile that aren't being addressed in a timely manner.
Let people live in their campers. It is not that hard to use a compostable bathroom to stay clean and use indoor showers of houses. Stop policing qnd penalizing the most vulnerable homeless population lucky enough to afford a camper and the generosity of taxpaying insured homeowners willing to help.
I will love to purchase a 3 or 4 bedroom home
I would love to see the use of a tiny home community, where they have smaller lot sizes, and homes but maybe other amenities like a shared pool, exercise facility and play area.
I am an aging-in-place housing subject matter expert and heavily involved in advocating for appropriate ACCESSIBLE AND AFFORDABLE HOUSING. Accessibility was never mentioned in this survey and it provides the largest number of options for all types of housing.
The area needs restrictions against predatory rental companies that are buying up reasonably priced homes, not maintaining the property, and renting out at high prices
There is a need for low income housing but recognize it can't be in the older neighborhoods that already have their own challenges if you want people to invest in these older homes to bring them back to life their needs to be a promise of the neighborhoods being safe and free of blight so when people invest their money they feel it's and investment and they're not throwing their money out the window. If they needed to sell their home they could get their investment back putting low income housing in neighborhoods does not allow that to happen
Homeowners that already own are very neglected as a demographic. Having city people that actually respond to inquiries would be helpful for a start, but there is so much focus on things like making the district pretty, they funny care at all about helping current residents with old building problems and that's a big reason we're all looking to leave.
Everywhere should be developed and pricing should be focused on affordability not profits for owners
I'm sorry but this survey is poorly written. It's too convoluted for the average citizen. I want to know why the leaders of the Tri-Cities are paying for another survey when they haven't taken the recommendations of the 2019 Tri-Cities assessment?
I believe there needs to be supervision of landlords. Also concerned about cities changing zoning from residential to commercial.
Most affordable homes in Davenport will not pass a mortgage inspection due to condition of property and needed repairs.
No more section 8 housing and Moline. The landlords are absentee and the corporate landlords are just abusing the city. Keep it up and I'm moving To Iowa
Get rid of triple security fee for rental properties and make them more affordable
keep government out of any business . high density & low income housing make crime worse. stop all government help. place moritoriums on low income & high density housing. rentereave no stake in the city
Moline needs more new development for luxury homes
Stop allowing $300k Single Family homes to be built in communities that can't afford it. Force row housing and cottage homes everywhere in the QC. There are too many parking lots and not enough homes.
Build more ADU's and build apartment condos
Some planners may argue that some types of housing shouldn't be built in certain areas, but these are the designers, builders and planning that create urban sprawl. These are the people that make public transit impossible and the need for a car imperative. Concerning more density housing: build them high, build them wide and build them everywhere
I'm concerned about high rent prices even though I own my home. Younger folks cannot afford even small shabby apts. I have friends in their 40's that pay sky high rents yet can't obtain mortgages for small starter homes. Small home prices are very high too. Would love to see actual affordable rent, and out of town

landlords should not be able as many houses as they want, that should be capped. Slumlords are everywhere now. Would like to see down payment grants offered so more people can own homes.
Try enforcing current ordinances first.
Property taxes in Rock Island county are shameful! The housing, combined with the interest rates and ridiculous pricing market. IT's a wonder anyone can buy a house anywhere! Low income housing can be housed anywhere else on the planet. There are too many of those choices around here already.
We need a serious crackdown on multi-home owners renting existing homes out instead of allowing people to purchase them with intent to live there. Rental homes seriously diminish the quality of our neighborhoods. They are allowed to fall into disrepair and discourage community building in neighborhoods. Build apartments for people to rent, save homes for those that actually want to live in them.
People who are disabled and live on $800 a month can not find housing to live in. Would like to see more affordable housing for people like me.
Property taxes continue to rise & will price people out of home ownership
In may areas i think it could be beneficial if older houses that may start to have structural issues soon were torn down and rebuilt. It's a huge budget issue that home owners can't afford but I believe could improve the housing situation
Would like to see more green options in addition to housing: better incentives to utilize land and infrastructure for renewable energy and for homeowners to benefit from putting back into the grid
There are few townhomes or modest scale condos in Rock Island for those shifting from a SF home to desire for less yard. Would still like garage option which might be accommodated underneath the building but this presents some ADA challenges. Champaign has examples, some better than others.
Areas of the cities look old and tired. Tax incentives would allow people to stay in their homes longer & would improve the neighborhoods at the same time.
Cleaning, remodeling, and improving existing buildings. Repurposing vacant buildings into housing. More thorough requirements and background checks for management and staff of public housing. Safety improvements regarding building structure as well as the renters and community of people. Better security for the buildings themselves to keep entry secure. More resources, caseworkers, and assistance for homeless to be housed according to their needs.
The Illinois side needs to have a change in state government if they want the housing starts to change or there will have to be an even more significant gap in price to incent people to build there
Rock Island Has The less Housings vacant area no Houses nor Apartments
Tiny Home Transitional Housing for homeless and displaced people is necessary, especially if the city inspectors continue to flood the market by shutting down multiple buildings all at once. Or maybe stop putting decades worth of overlooked inspection issues on the LL all at once. If the city passes something 10y in a row and now all of a sudden its a problem, LLs should have a 6-12 month probation to resolve and not tight deadlines. Also please inspect private rentals in SFHs, this is where most of the housing crisis comes from. LLs poorly maintain homes and prey on individuals with background/credit issues to slumlord. Then sell when the home is in such disrepair they won't pay to fix it. Leaving limited options for 1st time owners. An ol poorly maintained rental wont pass 1st time owner inspections, but another LL could buy it and start renting as is without many hurdles.
Too many landlords not upholding their maintenance agreements. Also, some are simply "slumlords" and do not treat their tenants properly and some are bullying and threatening their tenants who do pay rent on time and are not problem tenants.
More affordable house for those on fixed income
We love rock island, but 2 years after we purchased our house our property taxes DRAMATICALLY increased. Unless our wage is increased to match this (we have good jobs, but an increase for us is unlikely this year), but we can't overcome the property tax increase, which is about $200/month. Will either move to Bettendorf, or completely out of the area. Please do something about property taxes in rock island! It's insane.
More affordable homes for families that have 4+ plus in a home with a garage, basement
The city can't take care of the run down unoccupied homes in the neighborhoods already. Increasing cramped housing will destroy neighborhoods.

Improve water and air quality
We need more flexibility from the city inspectors
Decent rentals are too far from Downtown
We seem to lose families that start earning more money to other cities. There seems to be a lack of middle income housing.
I work in social services, and almost every day I am working with a family who can not afford the housing they currently reside in. This especially affects families with children, and people end up living in places not meant for human habitation. This is an emergency-level need for our community, especially for the children in our community. No child should have to live in a car with a leaky roof because the community doesn't have housing for the child to live in.
Houses are still selling for more than assessed at. In turn taxes keep going up.
Houses not being built in RI due to sprinkler systems. somehow this needs improvement.
there are houses but they're owned by owner out of state w minimal contact info so they stay vacant. the houses they can afford are run down. we want nice houses that are affordable and clean.
I, RI need more programs to help w improvements for those who can't afford
I worked at the women's homeless shelter for 2 years - need more low income/affordable housing for felons
too much slum lording and not enough govt. involvement to regulate it. not enough housing that's affordable.

Table 5B: Within the neighborhood where you live, should your city work to maintain lower density housing or increase housing density? (Open Ended/Other Responses)

Should your city work to maintain lower density housing or increase housing density?	Count
"I think the city should keep a mix of different types of homes. It's good to have both small houses and some bigger buildings with more homes. This way, more people can move in, and the neighborhood can get better. But we should make sure there are enough parks, schools, and other things people need if more people move in."	1
...lower...	1
? Not sure. Quality affordable housing not falling down and fixing streets so foundations don't crumble houses down from earthquake like traffic vibrations are important. Make tiny home communities for campers. I don't know how many people from all over the US come here with campers to find there are no affordable options to live in those very homes they invested in. leaving so many homeless. An affordable 10 dollars a night is still 300 a month that even some cannot afford as a monthly rent payment. But seems fair. 15 or 20 a night or more currently with restrictions of the very minimal camp sites and limit of 14 days is disappointing. We need better answers. Help those who try to help themselves and stay out of the system. Stop preventing our most vulnerable from doing their best which is not your best. It takes all kinds. not just your kind. Give people that chance.	1
Houses not being built in RI due to sprinkler systems. somehow this needs improvement.	1
????????	1
Am I current location, we do not have space for additional housing	1
As a person with mental health issues I struggle to work full time and am homeless with my son unless living with family. More options need to be available for me and others like me.	1
Beautiful area	1
Both	5
Build more dense housing. Too many expensive apartments and homes. Why are we paying $1k to rent 2 bed apartments in the QC? We don't have anything here that justifies the price we all pay to live here. Build an MLB or MLS stadium and maybe bring in more companies (other than Deere) and the price would be worth what we get. But right now? Most of our downtowns are	1

empty offices and parking spaces. We need more housing that isn't single family and we need it now.	
City should work with agencies like habitat and housing cluster to offer opportunities within neighborhoods.	1
cleaner streets and yards, require homeowners to keep their yards clean and more security because there is a lot of vandalism	1
Density in my area is ok the area is mostly developed not much to complain about.	1
Density isn't the issue here, it's slumlords buying up every home around me and letting them rot away because the people living in them have no personal incentive to keep the place looking nice.	1
either is ok as long as it is well planned	1
Eldridge/North Scott area needs to work on more affordable options. Smaller more economical homes would be a great option anywhere in the QCA but especially out this way when $300k is considered a discount home.	1
Fill in empty lots with houses of a similar style, i.e front porches and at least two story.	1
First remove the blighted properties and see what we have left. They are a clear danger to the neighborhood, especially kids.	1
Grants to improve and beautify existing housing. Do not like to see modern buildings in historic neighborhoods.	1
Hold rental property owners responsible for grounds of their property! Home owners who take pride are affected by renters not caring for property!!!! Neighborhood city official for Moline does a horrible job. Drive thru streets and alleys of older neighborhoods and see for yourself!!Owners and Renters need to be accountable by city officials. CLEAN UP MOLINE! WEEDS ARE EVERYWHERE!! DOWNTOWN BUILDINGS SITTING TO LONG IN DISREPAIR	1
Houses are already close together. We need more apartments and townhomes for younger people starting out and those looking to downsize.	1
Housing density could definitely be increased. There are several buildings in the downtown Rock Island area that are sitting vacant, specifically 1701 2 Avenue. A large multi-unit building that has sat vacant for many years.	1
I am in Villa Park area, no issues really on any blight or need for more houses in the area. Maybe old Coolidge HS could be reinvented into apartments?	1
I am struggling to locate any reasonably priced apartment that is wheelchair accessible. Everything is income based, so I make too much. And all the others are $1200+ a month which is most of my income!	1
I currently live in Five Seasons Mobile Home Park in Davenport. There is no way to increase housing in that area.	1
I don’t know what this question means.	1
I don't know. But too many are being left to stay in motels rather than suitable housing.	1
I have no issues with the density of my neighborhood - W 49th Street area.	1
I live in a highly developed neighborhood. I would not be opposed to increased housing density, but don’t see the opportunity for the city to do so.	1
I live in a stable neighborhood	1
I live in an area with too many rentals-lack of pride of place. Turn over f destabilizing community building. Horrible sidewalks limit stroller use etc. 4th of July was a nightmare of bad air /noise/dying birds -so disturbing	1
I live in downtown davenport so it’s pretty dense, could go either way. Really, i’d like to see looser zoning laws throughout the city, not just downtown	1
I live on a very busy traffic corridor and don't know what constitutes my "neighborhood" or its housing density (a mixture of single family, apartments, duplexes, condos, and multi-unit housing)	1
I lived in a mixed neighborhood with duplexes, 2 12-plexes and older SF homes. I like the mature trees and boulevard walkable nature of the neighborhood. I can walk to Longview Park and have	1

access to the 18th Ave. corridor in Rock Island and well as being near a historic home district. Smaller scale development in context with the neighborhood(s) would be desirable.	
I lived in a mixed use neighborhood where some homes are over 100 years old, so we have duplexes, rentals, single family and other structures already in place. We DO NOT have ADUs yet, which are vital as the number of seniors explodes by 2050.	1
I love my neighborhood there are many decent homes that sit vacant in this area that could easily be fixed up and turned into single family housing. I would like to see moline adopt a similar program as Des Moines has. Where the city buys up these old properties, fixes them up to livable conditions and the rents them house to family's that meet the criteria. It incentivizes younger lower/middle class families with children to put down roots in the area. Sometimes giving them the option to rent to own the home. It gives the renter a sense of responsibility and can really help people pull themselves out of difficult situations where they are unable to receive the credit needed purchase the home outright. The city could get tax breaks from these properties and actually possibly even turn some kind of profit	1
I think the neighborhood my workplace is in should just be left alone.	1
I understand that as a single-family home owner, I want my property value to stay high. But, this is a community EMERGENCY. We need to put housing anywhere and everywhere we can build it, because the need in the community is that high. Children, people with disabilities, and the elderly are being impacted at high levels. It is our responsibility as a community to help care for those who don't have the rights to care for themselves, such as children. We need to make sure every child in the Quad Cities has a home.	1
I would be happy with the city inspecting the rental next door as I have requested multiple times for 2years. (Rotted window frames, broken windows, mold through the siding, porch is not sturdy and the police activity is nearly daily) It's astonishing to me that home is allowed to be occupied much less rented to families.	1
I would prefer multiple well cared for higher density affordable homes instead of run down and abandoned rentals	1
I'd prefer increased housing density; I'd like to buy a condo in Rock Island, but there aren't a lot of options.	1
I'm happy with my neighborhood that I live in now. You need to look at landlords running as slumlords and require them to keep their properties up to code. It should also be illegal for landlords to charge fees when they come to do maintenance on their own property when nothing was the fault of the renter.	1
I'd like for my Neighborhood to stay lower density. It's one of the things I love about my neighborhood in Rock Island. However, there are other places, that this may work.	1
Increase	18
Increase - Pro Housing! Multi-unit	1
Increase affordable housing	1
Increase and make more walkable/public transport/bicycle friendly	1
Increase density - near West end	1
Increase Density and Decrease Structural Violence on People	1
Increase density everywhere. Our family has outgrown our current home, plus we'd like to live in a community more in line with our values, but home prices and mortgage rates have us trapped here.	1
Increase density, please! Our neighbors are renovating to make space in their home for their grown kids - we all love our neighborhood, and I would like more folks to be able to live here.	1
Increase high density	1
Increase housing	2
Increase housing concern	1
Increase housing density	6
Increase housing density and make my Moline community more walkable	1
Increase housing density and variety but also very importantly including access to safe and or protected forms of transportation beyond a personal automobile.	1

Increase Housing Density in the greenbush neighborhood of rock island and bring more shopping and food	1
Increase housing density where space permits.	1
Increase housing density!	1
Increase housing everywhere	1
Increase housing everywhere if it means a roof over everyone's head	1
Increase housing there are so many people in need of a home make the places affordable so people can live and have a quality of life. I was so disgusted with how I saw a building being for recreational purposes but not enough housing option for people to live in	1
Increase housing. We just had a car wash built on land that once had homes on it. It could have been a great lot for a small apartment building.	1
Increase it	1
Increase the housing density	1
increase the housing density in my neighborhood.	1
Increase via allowing accessory dwellings. I'd love an apartment above my garage.	1
Increase.	3
Increase. It is a very affordable area.	1
Increasing housing density. Old large homes can often provide 2 units successfully if well managed.	1
It seems to be the right amount now.	1
It should stay the same. We need more grocery stores on this side of town. (11th st in rock island near Edison Jr High	1
It's fine how it is.	1
Keep as is	1
Keep it how it is	1
Keep same	1
Keep the density the same. Just provide programs to improve these older neighborhoods. Whether they be owner-occupied or rentals.	1
Keep the same. Houses are still selling for more than assessed at. In turn taxes keep going up.	1
Keep the same. Have mix of single family & duplexes in neighborhood already.	1
Leave as is	1
Leave it alone	1
Less low income rental	1
Live in a small residential neighborhood with several apartment buildings nearby so nothing more needs to be done.	1
low density housing	2
Low density housing only! Please no multiple family dwellings! Does not fit and is not welcome in our area	1
Low density only	1
Lower	14
Lower . Have someone check the weeds in front and back yards . clean up the cities	1
Lower density	4
Lower density and maintenance of existing housing	1
Lower density and work on fixing up what already exists	1
Lower density housing	5
Lower density housing but stop letting giant corporations or LLCs purchase homes and rent them out at ridiculous prices	1
Lower density housing improvements need made all across the city of Rock Island below the hill. Don't stack ppl on top of ppl. Stress is already too high dealing with addicts, dealers, unruly teens, gun crimes, theft & slumlords renting substandard properties. You can't stack ppl on top of ppl when there's no accountability for criminal behavior. All it does is add even more stress to an	1

already stressful situation. Allowing ppl to live in truly independent & separate spaces is the best case scenario to reduce friction.	
Lower density housing that is properly maintained	1
Lower density housing. The city should not mix high medium and low density housing together.	1
Lower density of housing. Houses are way too close.	1
Lower density with removal of vacant rundown properties	1
Lower density. Already issues with density.	1
Lower density. Moline is not properly handing the issues with the housing inventory they already have	1
Lower density. I prefer to own a home near other home owners. Renters and landlords are less committed to the quality of life in a neighborhood.	1
Lower.	1
Lower-There's no room left where I live to build any more houses.	1
Maintain	12
Maintain as is, lower density,	1
maintain density but improve conditions of houses/units and public infrastructure	1
Maintain existing	1
Maintain existing density	1
Maintain housing density	1
Maintain low density	1
Maintain low density housing. No areas for larger units in my surrounding neighborhood.	1
Maintain lower density	10
Maintain lower density house. Attract more talent/jobs to the QC. Thank you	1
Maintain lower density housing	6
Maintain lower density housing as I live in a neighborhood with single family homes	1
Maintain lower density housing in my single family home neighborhood.	1
Maintain lower density housing, single family unsubsidized housing.	1
Maintain lower density housing.	7
Maintain lower density, but build on vacant land.	1
maintain lower density.	4
Maintain lower density. I purchased my home in lower density neighborhood and expect it to stay that way.	1
Maintain lower density. It Is older with small lots and limited parking. In all the multi dwelling units available parking and public transportation must be accounted for.	1
Maintain lower housing density	1
Maintain the current density.	1
Maintain.	2
Maintain. We have no vacant lots for more density in my neighborhood. Increasing density should be done to address affordability. The city should work with developers and make the process of building more affordable by reducing or eliminating permits fees, utility hookups charges for new builds, etc. your roi will come through more future property taxes. Increasing density should also include conformity, building density without considering how it fits in the neighborhood would be foolish and short sighted. More localized studies and research on gentrification should be considered to help address possible future issues with unintended steering due to neighborhoods lacking diverse affordability.	1
Maintain. It's a great neighborhood and a mix of old and newer housing.	1
Maintain. Lots are small and full	1
maintain. there are houses but they're owned by owner out of state w minimal contact info so they stay vacant. the houses they can afford are run down. we want nice houses that are affodrable and clean.	1
Moderate increase in density	1

Moline is already very densely populated. It needs to look for ways to upgrade the blighted areas. Tear down old and replace with single family new homes that are inline with the existing neighborhoods. All the younger families cannot find the updated housing amenities that new homes provide.	1
More	1
More housing density built in a way that utilizes space efficiently to maximize the number of people who can be housed, with more dwelling units, while still allowing for ample green spaces. Units would ideally be small to modest in size to make them more energy efficient, affordable, easier to maintain, and to allow for more room on a lot to house more families.	1
Most Definitely needs lots of work in the qc I was raised here it has went down So very much its Sad to see it like this no stores as well nor Restaurant shopp stores	1
My concern is neighbors respecting neighbors. When this fails, the neighborhood fails. Either works if accountability and respect is practiced.	1
My neighborhood (E 53rd St) is doing fine. It's mostly businesses and apartments here and it seems nice. If anything more higher density housing would be good to balance out the big businesses.	1
My neighborhood is a mix of single family, duplex and triplex homes mostly built in the early 1900s. It feels dense for the type of housing because properties are close together and there is not adequate parking for modern lifestyles. The lots are quite small so many of the options above would not work here, so maintaining density is probably best. But I would welcome increased density if it was quality housing that gave consideration to parking. There are many opportunities to increase housing in our community and the need seems high!	1
My neighborhood is all single family housing. All the homes are owner occupied	1
My neighborhood is built out, but near us there is duplex type housing being built, and I would think more is needed.	1
My neighborhood is just very nice just the way it is! Don't ruin it!!	1
My neighborhood is Kimberly Village, Davenport's first neighborhood association. Pretty much everything looks O.K. Our three condos provide multi-unit housing, and the rest is single family. There is a ravine, which precludes any more building. The first houses went up in the 1960's. I do think it's time to do something about Davenport's urban sprawl. I'm pleased to see fill-in housing, such as Habitat for Humanity. Down with 3 car garages!	1
My neighborhood is trying to rebuild due to poor regulation of housing stock. The area had to be downzoned to discourage mining every penny from existing properties without reinvestment. When I moved in, there were few home owners with children, but that is changing. Increasing the density would discourage those who have worked hard to downzone, and invest in the neighborhood. There are still many homes in the neighborhood where the city should encourage major improvements and more livable neighborhoods that would make existing housing stock more desirable to buyers looking for affordable housing. New higher density housing has not been particularly successful in my neighborhood. Higher density town homes in my neighborhood have been the places where owners don't want to have to maintain their property, or figure someone else should be doing the work. There is an expectation that new = maintenance free, no work required.	1
My recommendation would be to keep current residential zoning standards as they are currently in low density single family neighborhoods, as higher density housing in these areas would lead to higher insurance rates, risk of crime, and would be detrimental to the property values and quality of life of established homeowners.	1
Need to work on the housing and building we have already and not build new. Way to many short term renter around me and they don't take care of the houses.	1
Neither	2
Neither -- the density in my neighborhood is just about right.	1
neither, keep the same	1
Neither, my neighborhood is full.	1

Neither. They need to focus on lowering property taxes and understanding why people are moving out of IL	1
Neither. No room in my neighborhood for more housing	1
Neither. They should work to make sure the houses that are there are maintained.	1
Neutral, need to work on houses that are there already	1
no	9
No available space where I currently live	1
No change needed no more room for anything	1
No our neighborhood had no open lots.	1
No, but definitely in other areas of the city	1
No, repairs need help with repairs	1
No, there's no room.	1
No. I live by the airport and they buy houses and tear them down.	1
None	1
not in my neighborhood, but as an employee in RI I say yes in RI I worked at the womens homeless shelter for 2 years - need more low income/affordable housing for felons	1
Not sure, but I don't see many new construction, so I think lower density housing.	1
Our neighborhood is a mix of starter homes up to mansions with apartments and multiple apartment complexes with rental assistance. I appreciate the diversity of housing in my neighborhood. It's one of my favorite things about where we live.	1
Our neighborhood is already densely built. I think it should stay the same.	1
Residential neighborhood. However some of homes owned by people who rent out properties but have owned houses for 5+ years & not made them suitable for renting out. They stay vacant and sometimes used for owners storage.	1
Stay the same. We have a mix of single family homes and condo's.	1
Stop the rentals. They don't take care of things like people who own do.	1
The city doesn't need to involve itself in our neighborhood. The neighbors here maintain their properties and look out for each other.	1
The city should fix the dilapidated abandoned homes and sell them. They should also make the purchasets take a class on how to be a homeowner and good neighbor	1
The city should work on affordability for lower incomes. The low income rent is still barely affordable for the income levels they cover. After taxes and child support payments/insurance I make around 1600 per month. After bills it is closer to 1000. This is barely enough for a 2 bedroom apartment for myself and my son. That doesn't include grocery costs (which have nearly quadrupled in the last 2 years) and utilities.	1
The city should work on maintaining lower density housing. The city mainly needs to focus more on lowering the cost of rent, especially in old homes and apartments that are clearly outdated, in disrepair and dangerous to live in.	1
The city should work to lower property taxes	1
The neighborhood I live in is densely populated, however, townhome or split level homes for rent are either unaffordable or hard to find at a reasonable rate. A lot of older & larger homes are in my area that could be converted to split level housing.	1
There are areas suitable for higher density housing, but the schools would need to be upgraded to accommodate additional students.	1
There are not alot of vacant lots in my area. I live in the Overlook community.	1
There are opportunities to increase housing density in my neighborhood. There are also too many non-owner occupied homes in disrepair	1
There are so many vacant houses in my neighborhood. We need to encourage people to fix or sell these houses to improve the neighborhood.	1
There is no room in my area to add more housing . Maybe it's time to take down the homeless hotel, South park mall and Denny's and add apartments.	1

There is no room to add homes in this neighborhood. There are a lot of homes that need to be repaired as they are not liveable.	1
There is no space to increase housing density where I live, but I would love to see more housing options, especially affordable housing in any area that it can fit.	1
There isn't a lot of extra space where I live. The city should work to leave it alone.	1
They should work to maintain the current housing situation and repair the infrastructure in addition to reducing crime.	1
They shouldn't be working on any of that; they should be working on the crap already there. For example, we just had city inspections. Our wonderful management team came out and "fixed" those issues found in the city inspection..... And I CERTAINLY wouldn't consider them corrected fixes. For example, all but three windows in our 3 bedroom/up and downstairs unit had screens on the windows. You should see the spit they "fixed" our units with. Seriously, feel free to send the city back out for another inspection (townhouses on w 35th street). They ignored one window entirely and the others that they "fix", the screens don't even fit/cover the whole window. Paying $1,100 a month/for something that is no where near worth it, but that's a problem everywhere. And don't get me started on how many times we've had RAW sewage back up into our basements.	1
Unsure, in a trailer court	1
Unsure. Live near farmland.	1
Utilize space where buildings that are vacant - also the old Speigal building next to interstate should be torn down. Areas of Moline are becoming dangerous because of these	1
Very dense single family homes, some with multiple families living together. More low incomes home and apartments needed.	1
We are in an HOA. The city cannot decide.	1
We are living in a repurchased building	1
We don’t need to live on top of each other, but we need a mix of housing. We should prioritize single family homes and keep townhomes, zero lots, condos, and apartments in specific areas.	1
We need affordable single-family homes. Garages need to be taller to accommodate for newer vehicles that are much bigger than cars in the early 1900's. And even 10 years ago.	1
We need strong rent abatement like they have in Iowa City	1
Whatever works best	1
When the space between homes is so close that people can reach out the window, to hand a cup of sugar to their neighbor in the kitchen next door, the neighborhood is too densely built.	1
Where I live it is good the way it is. I, RI need more programs to help w improvements for those who can't afford	1
Within the area I live, housing should be left as is. It is a moderately dense area.	1
Work for mixed use developments with moderate to high density while reinvesting in the existing aging single family detached housing stock across the City of Moline (and the rest of the QC).	1
work to maintain lower density	1
Work to maintain lower density housing in McClellan heights and east village.	1
Work to maintain lower density housing.	1
Yes	12
Yes use taxpayer funds to help owners clean or paint their properties. Paint is very affordable!	1
Yes work to build and maintain	1
Yes, there's a lot of homeless.	1
Yes. Our neighborhood is ideal for us. Houses are lots are not overly huge, but all well kept and a friendly neighborhood.	1

Appendix B: Methodology

Forecast Methodology

The population forecast features two methods of calculating population growth over time. The first method utilized is a Cohort Component Population Method (CCPM). This methodology focuses on the birth and death rates of the population, and factors in migration after the expected population each year has been identified. The next method utilized was a time-series linear regression analysis. Time-series regression analyses forecast a time series as a linear relationship with the independent variables. An equation is derived that builds the remainder of the model:

- $y_t = X_t \beta + \epsilon_t$

The housing forecast was built using a machine learning forecast model called ARIMA (autoregressive integrated moving average), which uses previous housing trends to predict future values. The values given to the model included U.S. Census Bureau housing unit estimates from 2010-2022. The ARIMA model projects an upper bound, lower bound, and status quo scenario on its own. However, due to inconsistencies in Census Bureau data collection and occasional low correlations between time periods and housing unit counts, Points Consulting has elected to use a combination of the ARIMA model with average persons per household (PPHH) estimates.

The PPHH methodology simply extrapolates previous years' housing density trends over the future period to find how many houses will be needed for increases (or decreases) in population. While simple, this method provides a linear vision of what housing demand may look like over the next 20 years. The PPHH method can also be altered by assuming there will be more or less persons per household as houses are built or destroyed.

Appendix C: Subsidized Housing Locations

Property Name	Address	Units	Type
Westview Terrace	7218 Hillandale Rd, Davenport, IA 52806	56	HUD Multifamily
Luther Crest	5430 N Gaines St, Davenport, IA 52806	77	HUD Multifamily
Fairmount Pines	3525 W 42Nd St, Davenport, IA 52806	110	HUD Multifamily
Brady Village	1928 E 38Th St, Davenport, IA 52807	44	HUD Multifamily
Vera French Commons	211 E 37Th St, Davenport, IA 52806	10	HUD Multifamily
Castlewood Apartments	2130 Emerald Dr, Davenport, IA 52804	96	HUD Multifamily, LIHTC (1987 to 2021)
Emeis Park Apartments	1731 Emerald Dr, Davenport, IA 52804	67	HUD Multifamily
Spring Village	3320 Spring St, Davenport, IA 52807	120	HUD Multifamily, LIHTC (1987 to 2021)
Spruce Hills Village	2380 Tech Dr, Bettendorf, IA 52722	63	HUD Multifamily, LIHTC (1987 to 2021)
Luther Manor-Luther Towers	3118 Devils Glen Rd, Luther Manor, Bettendorf, IA 52722	109	HUD Multifamily
Luther Heights	3116 Devils Glen Road, Bettendorf, IA 52722	47	HUD Multifamily
Luther Knoll	3264 Palmer Hills Ct, Bettendorf, IA 52722	46	HUD Multifamily
The Heritage	501 W 3Rd St, Davenport, IA 52801	120	HUD Multifamily
Edgewater On Third	401 W 3Rd St, Davenport, IA 52801	100	HUD Multifamily
Coventry	1900 S. 6Th Avenue, Rock Island, IL 61201	147	HUD Multifamily
Century Woods Apartments	1400 5Th, Rock Island, IL 61201	230	HUD Multifamily
Westwood Terrace	2200 First St, Moline, IL 61265	97	HUD Multifamily
Morningstar Senior Residence	3601 6Th Avenue, Moline, IL 61265	60	HUD Multifamily
Watch Hill Tower	3705 9Th St, Rock Island, IL 61201	140	HUD Multifamily
Highland Manor	4200 22Nd Ave, Moline, IL 61265	78	HUD Multifamily
Sanders Apts.	4201 22Nd Ave, Moline, IL 61265	40	HUD Multifamily, LIHTC (1987 to 2021)
Colona House	54 41St Ave, East Moline, IL 61244	153	HUD Multifamily
Maple Ridge Apartments	3700 5Th Street, Rock Island, IL 61201	152	HUD Multifamily, LIHTC (1987 to 2021)
Milan Manor	2000 W 4Th St, Milan, IL 61264	72	HUD Multifamily
Heather Ridge Apartments	9500Ba1 14 St W, Rock Island, IL 61201	169	HUD Multifamily
Langman Apts.	2301 E 1St St, Milan, IL 61264	100	HUD Multifamily
Blackhawk Hills Apartments	5100 Kennedy Drive, East Moline, IL 61244	164	HUD Multifamily

Ridgewood Towers	545 42Nd Ave, East Moline, IL 61244	140	HUD Multifamily, LIHTC (1987 to 2021)
Deerfield Woods Apartments	1053 51St Avenue, East Moline, IL 61244	78	HUD Multifamily
Deerfield Woods Phase II	1053 51St Avenue, East Moline, IL 61244	168	HUD Multifamily
Spencer Towers	111 20Th St, Rock Island, IL 61201	199	HUD Public Housing
Missing	1020 3Rd Ave, Rock Island, IL 61201	7	HUD Public Housing
Missing	314 11Th St, Rock Island, IL 61201	2	HUD Public Housing
Hillside Heights	825 17Th St, Moline, IL 61265	120	HUD Public Housing
Spring Brook/Spring Valley	1150 41St St Apt 121, Moline, IL 61265	366	HUD Public Housing
Cascade Garden	655 Cascade Garden Dr, Rock Island, IL 61201	33	HUD Public Housing
Streed Tower	647 16Th Ave, East Moline, IL 61244	79	HUD Public Housing
Meadow Crest Gardens	2501 W 53RD ST, Davenport, IA 52806	48	LIHTC (1987 to 2021)
Meadow Crest Phase II	2501 W 53RD ST, Davenport, IA 52806	36	LIHTC (1987 to 2021)
Jersey Ridge Apts I	5600 JERSEY RIDGE RD, Davenport, IA 52807	100	LIHTC (1987 to 2021)
Fairmont Pines	3525 W 42ND ST, Davenport, IA 52806	112	LIHTC (1987 to 2021)
Jersey Ridge Apts II	5600 Jersey Ridge RD, Davenport, IA 52807	8	LIHTC (1987 to 2021)
Jersey Ridge Apts III	5600 Jersey Ridge RD, Davenport, IA 52807	18	LIHTC (1987 to 2021)
Cross Creek Apts of Davenport	5901 ELMORE AVE, Davenport, IA 52807	192	LIHTC (1987 to 2021)
Cross Creek Apts of Davenport Phase II	5901 Elmore AVE, Davenport, IA 52807	144	LIHTC (1987 to 2021)
Courtyards I, II, III & EDGEH	3831 Bridge AVE, Davenport, IA 52807	145	LIHTC (1987 to 2021)
Brookside Senior Housing I	3575 Marquette ST, Davenport, IA 52806	45	LIHTC (1987 to 2021)
Vera French Terrace	227 E 37TH ST, Davenport, IA 52806	10	LIHTC (1987 to 2021)
Brookside Senior Housing II	3525 Marquette ST, Davenport, IA 52806	32	LIHTC (1987 to 2021)
Cumberland House	2365 Tech Dr, Bettondorf, IA 52722	32	LIHTC (1987 to 2021)
Hometown Harbor Bettendorf	2205 KIMBERLY RD, Bettendorf, IA 52722	116	LIHTC (1987 to 2021)
Vera French Holiday Court	3465 Holiday CT, Bettondorf, IA 52722	13	LIHTC (1987 to 2021)
Vera French Manor	215 E 37TH ST, Davenport, IA 52806	10	LIHTC (1987 to 2021)
Marycrest	1607 W 12TH ST, Davenport, IA 52804	50	LIHTC (1987 to 2021)
Marycrest Senior Campus II	1607 W 12TH ST, Davenport, IA 52804	51	LIHTC (1987 to 2021)

Marycrest Senior Campus III	1607 W 12TH ST, Davenport, IA 52804	31	LIHTC (1987 to 2021)
The Jackson Renaissance	1420 W 16TH ST, Davenport, IA 52804	48	LIHTC (1987 to 2021)
The Taylor Renaissance	1430 Warren ST, Davenport, IA 52804	41	LIHTC (1987 to 2021)
Harrison Lofts	1420 N Harrison ST, Davenport, IA 52803	60	LIHTC (1987 to 2021)
Cobblestone Terrace	1102 W 12TH ST, Davenport, IA 52804	10	LIHTC (1987 to 2021)
Marycrest Senior Campus IV	1601 E 12TH ST, Davenport, IA 52803	20	LIHTC (1987 to 2021)
St Katherine's	901 Tremont Ave, Davenport, IA 52803	38	LIHTC (1987 to 2021)
Courtland Apts	321 E Seventh ST, Davenport, IA 52803	36	LIHTC (1987 to 2021)
Francis Housing Lllp	501 N Marquette ST, Davenport, IA 52802	21	LIHTC (1987 to 2021)
Cobblestone Place	1212 W Third ST, Davenport, IA 52802	28	LIHTC (1987 to 2021)
Afayette Square	625 W 4TH ST, Davenport, IA 52801-1002	48	LIHTC (1987 to 2021)
Riverwalk Lofts	420 W RIVER DR, Davenport, IA 52801	42	LIHTC (1987 to 2021)
Mississippi Lofts	106 E Third ST, Davenport, IA 52801	56	LIHTC (1987 to 2021)
Sieg Iron Lofts	320 E Fourth ST, Davenport, IA 52801	53	LIHTC (1987 to 2021)
Davenport Lofts	427 Iowa ST, Davenport, IA 52801	72	LIHTC (1987 to 2021)
Voss Brothers Lofts	2125 Third AVE, Rock Island, IL 61201	35	LIHTC (1987 to 2021)
Renaissance Apts	1723 Second AVE, Rock Island, IL 61201	24	LIHTC (1987 to 2021)
Goldman Apts	1629 Second AVE, Rock Island, IL 61201	28	LIHTC (1987 to 2021)
Old Chicago Family Housing	1216 Fourth AVE, Rock Island, IL 61201	11	LIHTC (1987 to 2021)
Sala Flats	1829 Fourth AVE, Rock Island, IL 61201	33	LIHTC (1987 to 2021)
Rock Island - Special Needs	655 Cascade Garden Dr, Rock Island, IL 61201	70	LIHTC (1987 to 2021)
Cotton Mill Living Center	1220 51ST AVE, Rock Island, IL 61201	31	LIHTC (1987 to 2021)
Moline Enterprise Live-Work Lofts	1809 River Dr, Moline, IL 61265	69	LIHTC (1987 to 2021)
Le Clair Apts	421 19TH ST, Moline, IL 61265	110	LIHTC (1987 to 2021)
Moline High School Loft Apts	1001 16TH ST, Moline, IL 61265	60	LIHTC (1987 to 2021)
Garfield School Senior Residences	1518 25TH AVE, Moline, IL 61265	57	LIHTC (1987 to 2021)

Heartland Park Elderly Living Center	1424 36TH AVE, Moline, IL 61265	101	LIHTC (1987 to 2021)
Hometown Harbor East Moline	1011 49TH AVE, East Moline, IA 61244	82	LIHTC (1987 to 2021)
Moline Apts	1275 49TH AVE CT, East Moline, IA 61244	120	LIHTC (1987 to 2021)
Pheasant Ridge Apts	3500 70TH ST, Moline, IL 61265	216	LIHTC (1987 to 2021)

Source: PolicyMap based on HUD data

- Mary Chappell, Executive Director, Quad Cities Land Bank Authority
- Bob Rafferty, Principal, Rafferty Group
- Jon Davidshofer, Director of Development, Built to Suit Inc.
- Tom King, Executive Director, Habitat for Humanity Quad Cities

City of Davenport

Department: Development & Neighborhood Services **Action / Date**
Contact Info: Laura Berkley | 563-888-3553 **5/7/2025**

Subject:
Resolution approving Case F25-03 being the request of D&D Property Holding, LLC for a final plat of Northside Industrial Park, a 3-lot subdivision on 28.3-acre located on Lot 1 of Iowa Research Commerce & Technology Park Third Addition. [Ward 8]

Recommendation:
Adopt the Resolution.

Background:
The undeveloped lot is part of the Iowa Research Commerce & Technology Park. The 28.3-acre lot has historically been used for farming. The purpose of the subdivision is to divide the site into three lots suitable for industrial development. A new public road, Pheasant Circle, will be dedicated to offer access to each lot. The intersection will align with the existing break in the boulevard of Harrison Street.

Plan & Zoning Commission Recommendation

The Plan & Zoning Commission reviewed Case F25-03 at its March 18, 2025 meeting and recommended approval subject to the following findings and conditions:

Findings

1. The final plat conforms to the comprehensive plan Davenport +2035.
2. The final plat prepares the area for future development.
3. The final plat (with conditions recommended by City Staff) would achieve consistency with subdivision requirements. A variance to Section 16.24.040.C for a cul-de-sac exceeding maximum length is granted for Pheasant Circle.

Conditions

1. That the surveyor signs the plat.
2. That the utility providers sign the plat when their easement needs have been met.
3. Sewer easements shall be a minimum width of 15-feet or twice the depth of the line, whichever is greater.
4. The developer shall install all sidewalks along Harrison Street with the initial construction of the development.
5. Revise Note 12 to add the following statement, "A left southbound turn lane is required on Harrison Street upon construction of Pheasant Circle."
6. All additional fill within utility easements shall require written approval from impacted utility companies.

Preliminary Plat

City Council approved a 5-lot preliminary plat for this site at its January 29, 2025 meeting, subject to the following conditions:

1. A traffic study is required with the submittal of a final plat to ensure appropriate traffic measures are in place upon development of the lots. Provide a pavement thickness analysis based on expected traffic volume.
2. Provide auto-turn/vehicle tracking model to confirm that semi turning onto streets and drives can be accomplished without significant encroachment into adjacent lanes. The findings will determine the radius of the cul-de-sac.
3. Any fill within easements shall require approval from utilities as part of the civil submittal.
4. Add a note stating, "Stormwater detention is provided by the regional detention basin in Outlot A of Iowa Research Commerce & Technology Park Third Addition. Additional detention may be required upon development."

Comprehensive Plan

1. Within Existing Urban Service Area: Yes
2. Within Urban Service Area 2035: Yes

Future Land Use Designation

The subject property is designated as **Industry (I)**. This land use classification designates areas devoted to manufacturing, assembly/fabrication, warehousing and distribution, research and technological innovation centers, and associated commercial/office uses developed at a scale as to warrant access to good transportation networks and separation or buffering from residential uses.

Relevant Goals to be considered in this Case: Strengthen the Existing Built Environment.

The proposed Final Plat complies with the Davenport +2035 proposed land use section.

Zoning

The subject property is zoned **I-1 Light Industrial District**. This district is intended to provide for a variety of light manufacturing, fabricating, processing, distributing, and warehousing uses. Light industrial uses are enclosed, low-intensity uses with minimal, if any, outside impacts.

Technical Review

1. Zoning: The I-1 Light Industrial District does not have a minimum lot area or lot width requirement.
2. Streets: Pheasant Circle will be dedicated to the City upon the recording of a final

plat. The right-of-way terminates at approximately 885 feet, exceeding the maximum length of 600 feet as outlined in Section 16.24.040.C of the Subdivision Ordinance. All roadways shall be constructed to meet Statewide Urban Design And Specifications (SUDAS) design standards and applicable ADA requirements.

3. Storm Water: Detention and water quality treatment is required for this subdivision. Detention is provided by the basin located in Outlot A of Iowa Research Commerce & Technology Park Third Addition. Further improvements may be required upon further development of the property.
4. Sanitary Sewer: There is an existing sewer line located within the easement spanning the length of the east and south property lines. In addition, there is sanitary sewer located on the westside of the Harrison Street right-of-way.
5. Other Utilities: Normal utility services are available on this site.
6. Parks/Open Space: There are no impacts on parks/open space.

Section 16.24.040.C-Streets

Cul-de-sac turnarounds shall be provided at the end of all permanently closed streets. No cul-de-sac shall exceed 600 feet in length as measured from the center line of the intersecting street to the termination of the right-of-way. All cul-de-sacs shall have a minimum right-of-way radius of 50 feet and a minimum paving radius of 40.5 feet. Exception: The City Council may determine a different street turnaround standard within a planned unit development based upon the application land use and the number of lots served.

Section 16.32-Variances

Whenever the tract to be subdivided is of such unusual size or shape or is surrounded by such development or unusual conditions that the strict application of the requirements contained in these regulations would result in real difficulties and substantial hardships or injustice, the City Plan and Zoning Commission may vary or modify such requirements so that the subdivider is allowed to develop his property in a reasonable manner, but so, at the same time, the public welfare and interests of the City and surrounding area are protected and the general intent and spirit of these regulations are preserved.

Public Input

A Public Hearing and public notification are not required for a final plat.

Attachments:

1. Final Plat
2. Maps
3. Application
4. Resolution

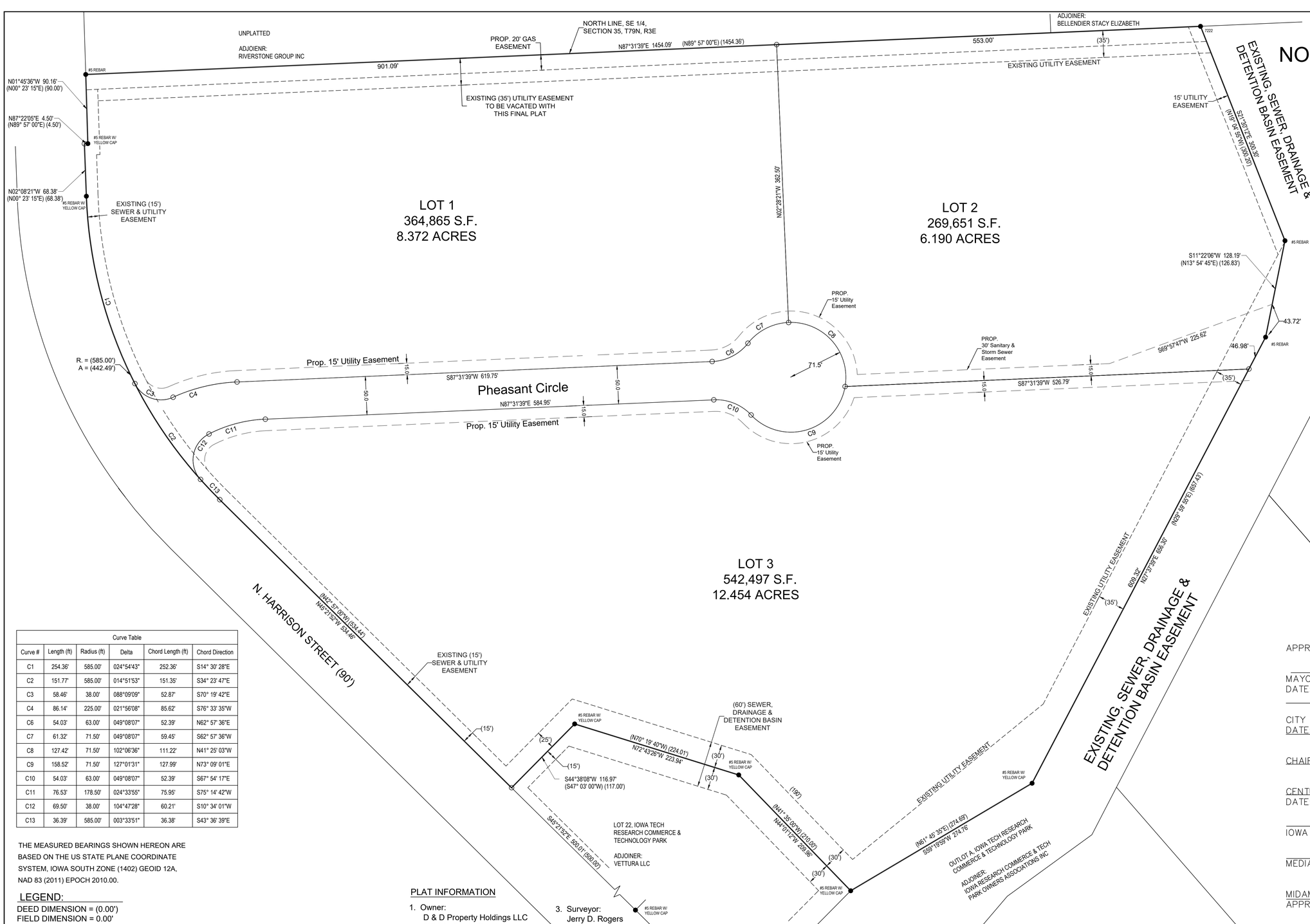
FINAL PLAT

NORTHSIDE INDUSTRIAL PARK

TO THE CITY OF DAVENPORT, IOWA

BEING A REPLAT OF LOT 1 OF THE FINAL PLAT OF IOWA RESEARCH COMMERCE & TECHNOLOGY PARK THIRD ADDITION LOCATED IN PART OF THE SOUTHEAST QUARTER OF SECTION 35 TOWNSHIP 79 NORTH, RANGE 3 EAST OF THE 5th P.M., SCOTT COUNTY, IOWA.

PRJ #5142



Curve Table					
Curve #	Length (ft)	Radius (ft)	Delta	Chord Length (ft)	Chord Direction
C1	254.36'	585.00'	024°54'43"	252.36'	S14° 30' 28"E
C2	151.77'	585.00'	014°51'53"	151.35'	S34° 23' 47"E
C3	58.46'	38.00'	088°09'09"	52.87'	S70° 19' 42"E
C4	86.14'	225.00'	021°56'08"	85.62'	S76° 33' 35"W
C6	54.03'	63.00'	049°08'07"	52.39'	N62° 57' 36"E
C7	61.32'	71.50'	049°08'07"	59.45'	S62° 57' 36"W
C8	127.42'	71.50'	102°06'36"	111.22'	N41° 25' 03"W
C9	158.52'	71.50'	127°01'31"	127.99'	N73° 09' 01"E
C10	54.03'	63.00'	049°08'07"	52.39'	S67° 54' 17"E
C11	76.53'	178.50'	024°33'55"	75.95'	S75° 14' 42"W
C12	69.50'	38.00'	104°47'28"	60.21'	S10° 34' 01"W
C13	36.39'	585.00'	003°33'51"	36.38'	S43° 36' 39"E

THE MEASURED BEARINGS SHOWN HEREON ARE BASED ON THE US STATE PLANE COORDINATE SYSTEM, IOWA SOUTH ZONE (1402) GEOID 12A, NAD 83 (2011) EPOCH 2010.00.

LEGEND:

DEED DIMENSION = (0.00')
FIELD DIMENSION = 0.00'
MONUMENTS FOUND:
#5 REBAR w/ YELLOW CAP #7222, UNLESS NOTED OTHERWISE = ●
MONUMENTS SET:
#5 REBAR W/ PINK CAP #8860 = ○
BOUNDARY LINE =
ROAD CENTER LINE =
EASEMENT LINE =
SETBACK LINE=
LOT LINE=

GRAPHIC SCALE
60 0 30 60
(IN FEET)
1" = 60' (24x36)

PLAT INFORMATION

1. Owner:
D & D Property Holdings LLC
6225 N. Brady Street
Davenport, Iowa 52806
Ph: (563) 322-7181

2. Engineer:
Townsend Engineering
2224 East 12th Street
Davenport, Iowa 52803
Ph: (563) 386-4236

3. Surveyor:
Jerry D. Rogers
2224 East 12th Street
Davenport, Iowa 52803
Ph: (563) 386-4236

4. Attorney:
Ted Olt III
Lane & Waterman LLP
220 North Main Street Suite 600
Davenport, Iowa 52801
Ph: (563) 333-6641

NOTES:

1. MEASUREMENTS ARE SHOWN IN FEET AND DECIMAL PARTS THEREOF.
2. ALL PUBLIC UTILITIES SHALL BE LOCATED WITHIN EASEMENTS OR PUBLIC RIGHT-OF-WAY.
3. COMPARE THE DESCRIPTION OF THIS PLAT WITH THE DEED, ABSTRACT OR CERTIFICATE OF TITLE; ALSO COMPARE ALL POINTS BEFORE BUILDING BY SAME, AND AT ONCE REPORT ANY DIFFERENCE.
4. THIS SURVEY IS NOT VALID WITHOUT THE SURVEYOR'S SIGNATURE AND SEAL.
5. ALL IMPROVEMENTS TO BE INSTALLED IN ACCORDANCE WITH THE CITY OF DAVENPORT STANDARD SPECIFICATIONS.
6. BLANKET UNDERGROUND EASEMENTS GRANTED FOR SEWER, WATER, GAS, ELECTRIC, TELEPHONE, AND CABLE T.V. SERVICES TO INDIVIDUAL STRUCTURES WITHIN THE LOT WHERE THE STRUCTURE IS LOCATED.
7. THE SUBJECT PROPERTY IS ZONED I-1, INDUSTRIAL.
8. NO PORTION OF THE SUBDIVISION IS LOCATED WITHIN THE FEMA DETERMINED SPECIAL FLOOD HAZARD AREA SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD AS SHOWN ON FLOOD INSURANCE RATE MAPS #19163C0355H EFFECTIVE DATE MARCH 11, 2024.
9. STORM WATER QUALITY TREATMENT FACILITIES SHALL BE REQUIRED FOR THIS SUBDIVISION. A BLANKET EASEMENT FOR SAID STORM WATER QUALITY FACILITIES SHALL BE PROVIDED TO ALLOW ACCESS TO AND THROUGHOUT THE STORM WATER QUALITY BEST MANAGEMENT PRACTICE SITE(S).
10. SIDEWALKS 5' IN WIDTH SHALL BE CONSTRUCTED WITH THE DEVELOPMENT OF EACH LOT OR WHEN SO ORDER BY THE CITY OF DAVENPORT.
11. THIS SUBDIVISION CONTAINS 28.310 ACRES, OR 1,233,196 S.F.
12. THE MEDIAN AND INTERSECTION WITH PHEASANT CIRCLE SHALL BE RECONSTRUCTED ACCORDING TO CITY OF DAVENPORT APPROVED CONSTRUCTION PLANS.
13. MODIFICATIONS TO EXISTING STORM INLETS DUE TO DRIVE PLACEMENTS ARE THE RESPONSIBILITY OF THE OWNER OF EACH DRIVE.
14. ALL DRIVES AND ROADWAYS WITHIN THE PUBLIC ROW WILL BE DESIGNED TO MEET SUDAS CHAPTER 5L.

APPROVAL SIGNATURES:

MAYOR
DATE:

CITY CLERK
DATE:

CHAIRMAN PLAN & ZONE DATE

CENTURY LINK
DATE:

IOWA – AMERICAN WATER COMPANY DATE:

MEDIACOM DATE:

MIDAMERICAN ENERGY DATE
APPROVED SUBJECT TO ENCUMBRANCES OF RECORD M.E.C.

METRONET
DATE:

LICENSED LAND SURVEYOR
JERRY D. ROGERS
8860
IOWA

I hereby certify that this land surveying document was prepared and the related survey work was performed by me or under my direct personal supervision and that I am a duly licensed Land Surveyor under the laws of the State of Iowa.

JERRY D. ROGERS Date
Iowa License Number: 8860
My license renewal date is December 31, 2025
Pages or sheets covered by this seal: 1

TOWNSEND ENGINEERING
CIVIL ○ STRUCTURAL ○ LAND DEVELOPMENT

DATE: 1/10/2024

563 386.4236 office 386.4231 fax
2224 East 12th Street, Davenport, IA 52803

DRAWN BY: KLC
CHECKED BY: JRD

DRAWING LOCATION
S:\ Russel\Lot 1 Iowa Research\Northside Industrial Park Final Plat.dwg

NO.	REVISIONS: DESCRIPTION	DATE

PROJECT
FINAL PLAT
NORTHSIDE INDUSTRIAL PARK
N. Harrison Street
Davenport, Iowa 52806

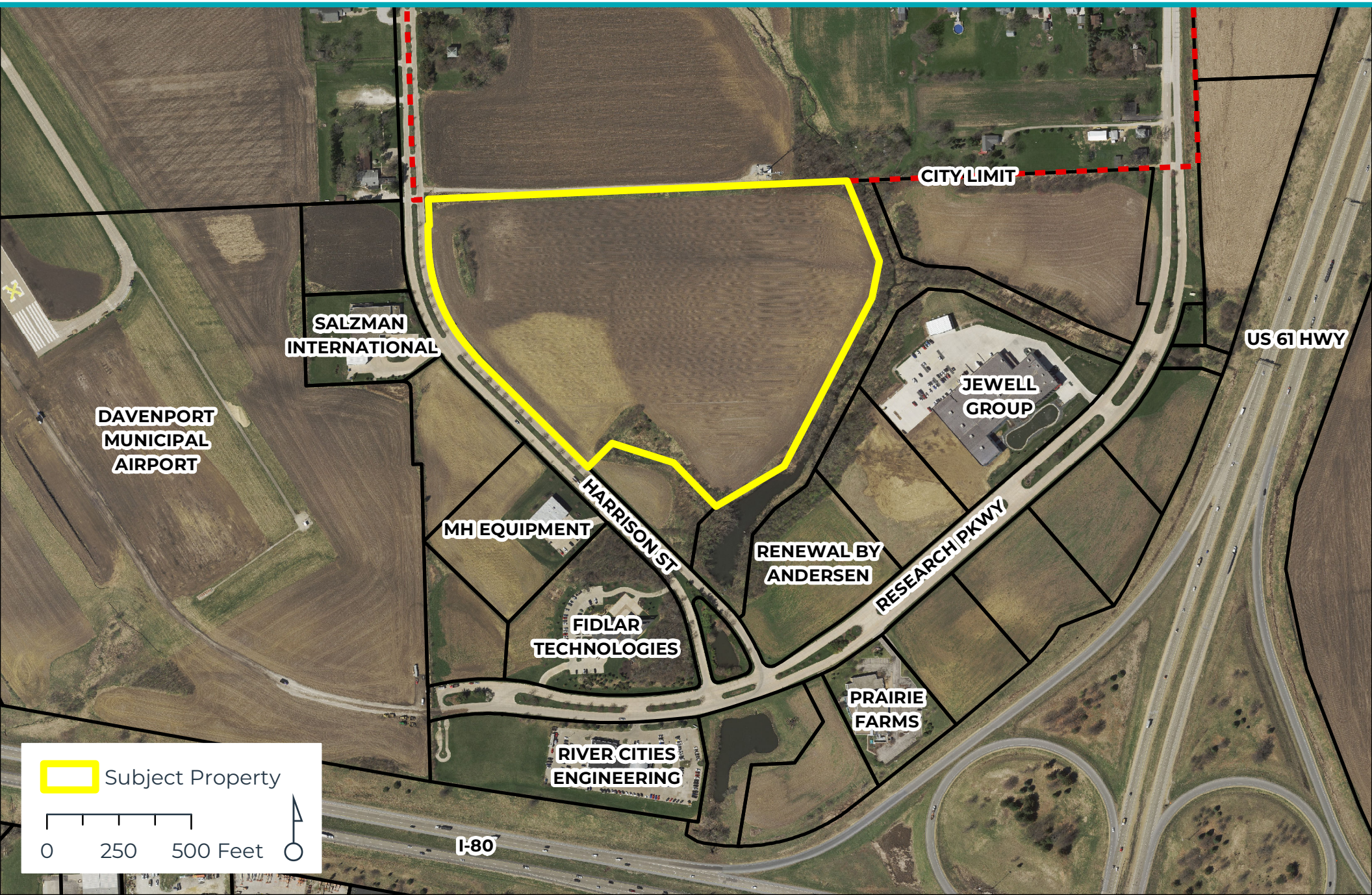
DEVELOPER
D & D Property Holding LLC
6225 N. Brady Street
Davenport, Iowa 52806

SHEET NO.
1
OF
1

THE CITY OF DAVENPORT
IOWA | USA

Vicinity Map | Case F25-03

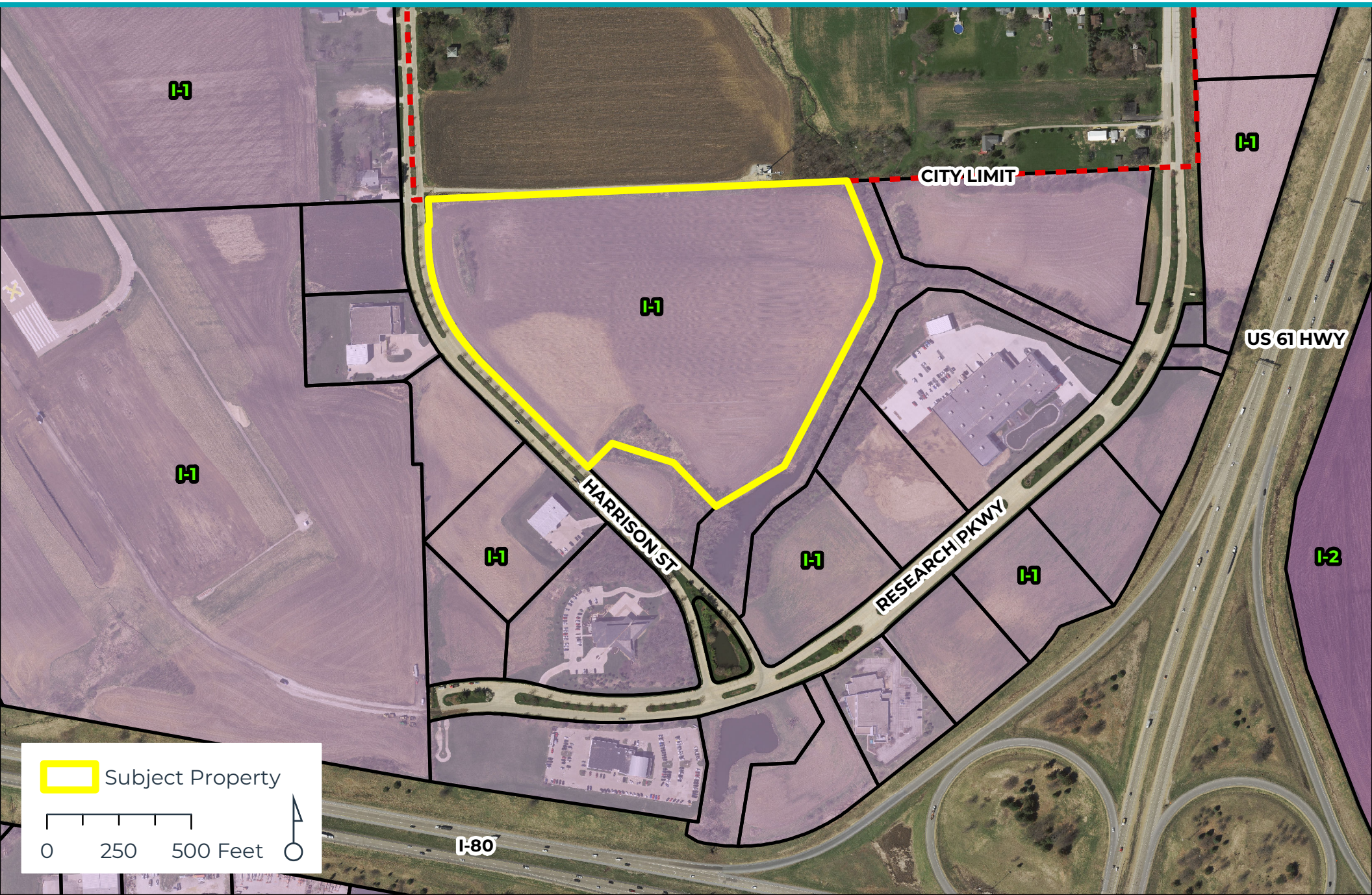
Request of D&D Property Holding, LLC for a 28.3-acre **Final** Plat of Northside Industrial Park. The 3-lot subdivision is located on Lot 1 of Iowa Research Commerce & Technology Park Third Addition. [Ward 8]



THE CITY OF DAVENPORT
IOWA | USA

Zoning Map | Case F25-03

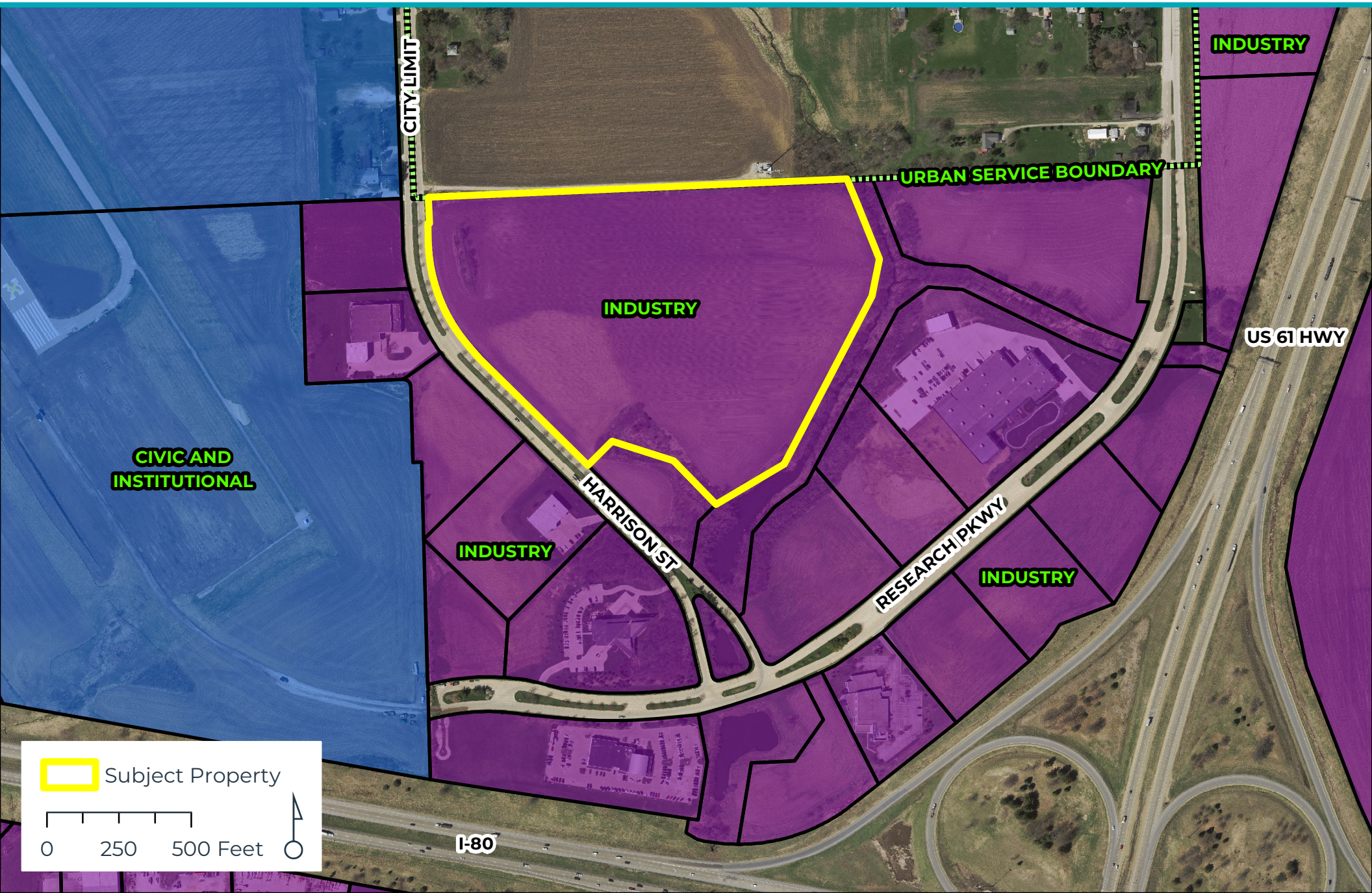
Request of D&D Property Holding, LLC for a 28.3-acre Final Plat of Northside Industrial Park. The 3-lot subdivision is located on Lot 1 of Iowa Research Commerce & Technology Park Third Addition. [Ward 8]



THE CITY OF DAVENPORT
IOWA | USA

Future Land Use Map | Case F25-03

Request of D&D Property Holding, LLC for a 28.3-acre Final Plat of Northside Industrial Park. The 3-lot subdivision is located on Lot 1 of Iowa Research Commerce & Technology Park Third Addition. [Ward 8]



CITY OF DAVENPORT
Development & Neighborhood Services – Planning
1200 W. 46th St
Davenport, IA 52807

Office 563.326.6198
planning@davenportiowa.com

APPLICATION FOR

SUBDIVISON PLAT

(LAND DIVISION)

SUBDIVISION NAME		
Northside Industrial Park		
LOCATION DESCRIPTION		SUBMITTED
Parcel: X3537-01B		12/12/2024
NUMBER OF LOTS BY USE TYPE	ACRES	STREETS ADDED
3 lots of I-1	28.30	1

APPLICANT INFORMATION

Applicant Name
D & D Property Holding LLC

Address
6225 N. Brady St.

City | State | Zip
Davenport, IA 52806

Phone
(563) 322-7181

Secondary Phone

E-Mail Address
[redacted]

Acceptance of Applicant

I, the undersigned, certify that the information on this application to the best of my knowledge, is true and correct. I further certify that I have a legal interest in the property in question, and/or that I am legally able to represent all other persons or entities with interest in this property, and acknowledge formal procedure and submittal requirements.

In addition to the application fee, I understand I am responsible for all development review costs, including but not limited to a traffic study.

Ryan Andresen
Print Applicant's Name

Ryan Andresen — Digitally signed by Ryan Andresen Date: 2025.02.18 15:27:07-06'00'
Applicant's Signature

01/30/2025
Date

PLAT TYPE SUBMITTED:

PRELIMINARY PLAT: §16.16 Requirements ☐
FINAL PLAT: §16.20 Requirements ☒

PRELIMINARY PLAT REQUIREMENTS:
- Preliminary Plat ☐
- Contours (2') & Infrastructure (pre/post) ☐

FINAL PLAT REQUIREMENTS:
- Platting Certificates per §354.11 State Code ☑
- Final Plat ☑

GENERAL REQUIREMENTS:
- Authorization to Act as Applicant, if needed ☐
- Application Fee (REQUIRED) ☐

Subdivision Platting Fee Schedule

Number of Lots	Fee
1 lot to 10 lots	$400 plus $25/lot
11 to 25 lots	$700 plus $25/lot
26 or more lots	$1,000 plus $25/lot

Submit this form, and any questions, to DNS Planning Division at planning@davenportiowa.com .

DEVELOPMENT TEAM

Developer / Project Manager
Russell Construction
Address
4700 E. 53rd St., Davenport, IA 52807
Phone
(563) 459-4600
Secondary Phone
E-Mail Address

Engineer
Townsend Engineering
Address
2224 E. 12th St., Davenport, IA 52803
Phone
(563) 386-4236
Secondary Phone
E-Mail Address
chris@townsendengineering.net

Owner
D & D Property Holding LLC
Address
6225 N. Brady St., Davenport, IA 52806
Phone
(563) 322-7181
Secondary Phone
E-Mail Address
[redacted]

Attorney
Ted Olt III, Lane & Waterman LLP
Address
Ted Olt III, Lane & Waterman LLP
Phone
(563) 333-6641
Secondary Phone
E-Mail Address

Authorization to Act as Applicant

I/We, Doug Palmer - owner of D&D Property Holdings
[as property owner(s)]

authorize Ryan Andresen
[the above person(s)]

to act as applicant, representing me/us before the following board: Plan & Zoning Commission *

for the property located at Northside Industrial Park - Davenport, IA.

Douglas K Palmer
Signature(s)*

*Please note: original signature(s) are required signed in front of a Notary.

Notarization:

2-19-25
Date

State of Iowa,

County of Scott,

Sworn and subscribed before me

Drivers License
[identification type]

this 19 day of February, 2025

Tara L. Jacobsen
Notary Public

TARA L. JACOBSEN
MY COMMISSION EXPIRES NOVEMBER 5, 2025
COMMISSION NUMBER 728316
NOTARIAL SEAL-IOWA

My Commission Expires:
Nov. 5, 2025

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* *Application Form by Board Type*

Plan and Zoning Commission
Zoning Map Amendment (Rezoning)
Planned Unit Development
Zoning Ordinance Text Amendment
Right-of-way or Easement Vacation

Zoning Board of Adjustment
Special Use
Hardship Variance
Zoning Appeal
Nonconforming Use Exception

Design Review Board
Design Approval
Demolition Request in the Downtown
Demolition Request in the Village of East Davenport

Historic Preservation Commission
Certificate of Appropriateness
Landmark Nomination
Demolition Request

Resolution No. _____

Resolution offered by Alderman Gripp.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION approving Case F25-03 being the request of D&D Property Holding, LLC for a final plat of Northside Industrial Park, a 3-lot subdivision on 28.3 acres located on Lot 1 of Iowa Research Commerce & Technology Park Third Addition.

WHEREAS, the Plan & Zoning Commission reviewed Case F25-03 at the March 18, 2025 regularly scheduled meeting with a recommendation for approval subject to the following conditions:

1. The surveyor signs the plat.
2. The utility providers sign the plat when their easement needs have been met.
3. Sewer easements shall be a minimum of 15-feet or twice the depth of the line, whichever is greater.
4. The developer shall install all sidewalks along Harrison Street with the initial construction of the development.
5. Revise Note 12 to add the following statement, "A left southbound turn lane is required on Harrison Street upon construction of Pheasant Circle."
6. All additional fill within utility easements shall require written approval from impacted utility companies; and

WHEREAS, the conditions will be added to the plat and/or provided.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that the final plat of Northside Industrial Park, a replat of Lot 1 Iowa Research Commerce & Technology Park Third Addition to the City of Davenport, Scott County, Iowa as filed with the City Clerk, by D&D Property Holding, LLC, be and the same is hereby approved and accepted; and the dedication for public street purposes and the granting of easements as shown on said plat are accepted and confirmed by the Mayor and Deputy City Clerk of said City; and

BE IT FURTHER RESOLVED that the Mayor and Deputy City Clerk are hereby authorized and directed to certify to the adoption of this Resolution on said plat as required by law.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: City Council **Action / Date**
Contact Info: Alderman Reinartz and Alderman Gripp | **5/7/2025**

Subject:
Resolution placing a moratorium upon solar farms as a principal use and freestanding solar panels as an accessory use until November 14, 2025. [All Wards]

Recommendation:
Adopt the Resolution.

Background:
Recent inquiries into solar farms, as a principal use, and freestanding solar panels, as accessory structures, have spurred additional conversations and questions on how best to regulate solar moving forward. A six-month moratorium on new solar farms as a principal use and freestanding solar panels as an accessory use is requested in order to provide staff time to evaluate current regulations and propose any revisions if necessary.

It should be noted that building-mounted solar panels, commonly installed on roofs, are not subject to the proposed moratorium.

Attachments:
1. Resolution

Resolution No. _____

Resolution offered by Alderman Gripp and Alderman Reinartz.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION placing a moratorium upon new solar farms as a principal use and freestanding solar panels as an accessory use until November 14, 2025.

WHEREAS, the City of Davenport regulates the uses, special uses, and accessory uses of its zoning districts; and

WHEREAS, recent freestanding solar panel installation and inquiries into solar farms has spurred additional conversations and questions on how to best regulate solar; and

WHEREAS, the City of Davenport wishes to study best practices around the country; and

WHEREAS, this six-month period would allow time for code amendments to be vetted and proposed for adoption.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that a moratorium is hereby imposed upon new solar farms as a principal use and freestanding solar panels as an accessory use until November 14, 2025.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Clay Merritt | 563-326-7734 **5/7/2025**

Subject:
Third Consideration: Ordinance amending Schedule XV Pedestrian Traffic Signals of Chapter 10.96 entitled "Schedules" of the Municipal Code of Davenport, Iowa by removing Fairmount Street at Buchanan School. [Ward 2]

Recommendation:
Adopt the Ordinance.

Background:
The pedestrian signal has remained active on Fairmount Street at Buchanan School even after the school closed in 2023. The signal is no longer needed. Removal will conserve energy and future maintenance. Much of the existing equipment can be salvaged to use as replacement supplies at other intersections.

Attachments:
1. Ordinance

ORDINANCE NO. _____

AN ORDINANCE AMENDING SCHEDULE XV PEDESTRIAN TRAFFIC SIGNALS OF CHAPTER 10.96 ENTITLED "SCHEDULES" OF THE MUNICIPAL CODE OF DAVENPORT, IOWA BY REMOVING FAIRMOUNT STREET AT BUCHANAN SCHOOL.

BE IT ENACTED BY THE CITY COUNCIL OF THE CITY OF DAVENPORT, IOWA:

Section 1. That Schedule XV Pedestrian Traffic Signals of Chapter 10.96 entitled "Schedules" of the Municipal Code of Davenport Iowa, be and the same is hereby amended by removing the following.

Fairmount Street at Buchanan School

SEVERABILITY CLAUSE. If any of the provisions of this ordinance are for any reason illegal or void, then the lawful provisions of this ordinance, which are separable from said unlawful provisions shall be and remain in full force and effect, the same as if the ordinance contained no illegal or void provisions.

REPEALER. All ordinances or parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

EFFECTIVE DATE. This ordinance shall be in full force and effective after its final passage and publication as by law provided.

First Consideration _____

Second Consideration _____

Approved _____

Published in *The Quad-City Times* on _____

Attest:

_____
Mike Matson
Mayor

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Brian Schadt | 563-326-7923 **5/7/2025**

Subject:
First Consideration: Ordinance amending Schedule XI Resident Parking Only of Chapter 10.96 entitled "Schedules" by adding 16th Street along the south side from 140 feet east of Division Street, east 25 feet. [Ward 4]

Recommendation:
Adopt the Ordinance.

Background:
The resident at 1645 West 16th Street has no off-street parking. Tenants at nearby rental properties are parking in front of her house forcing her to park much further down the street. She is requesting one space in front of her property. The dwellings on either side of 1645 West 16th Street have off-street parking. A resident only parking space has already been provided for 1603 N Division Street for similar conditions.

Attachments:
1. Ordinance

ORDINANCE NO. _____

AN ORDINANCE AMENDING SCHEDULE XI RESIDENT PARKING ONLY OF CHAPTER 10.96 ENTITLED "SCHEDULES" OF THE MUNICIPAL CODE OF DAVENPORT, IOWA BY ADDING 16TH STREET ALONG THE SOUTH SIDE FROM 140 FEET EAST OF DIVISION STREET, EAST 25 FEET.

BE IT ENACTED BY THE CITY COUNCIL OF THE CITY OF DAVENPORT, IOWA:

Section 1. That Schedule XI Resident Parking Only of Chapter 10.96 entitled "Schedules" of the Municipal Code of Davenport Iowa, be and the same is hereby amended by adding the following.

16th Street along the south side from 140 feet east of Division Street, east 25 feet

SEVERABILITY CLAUSE. If any of the provisions of this ordinance are for any reason illegal or void, then the lawful provisions of this ordinance, which are separable from said unlawful provisions shall be and remain in full force and effect, the same as if the ordinance contained no illegal or void provisions.

REPEALER. All ordinances or parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

EFFECTIVE DATE. This ordinance shall be in full force and effective after its final passage and publication as by law provided.

First Consideration _____

Second Consideration _____

Approved _____

Published in *The Quad-City Times* on _____

Attest:

_____
Mike Matson
Mayor

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Administration **Action / Date**
Contact Info: Brian Krup | 563-326-6163 **5/7/2025**

Subject:
Resolution approving street, lane, and public ground closure requests on the listed dates and times for outdoor events.

QC Pride; Quad Cities Unity Pride Parade; Downtown; 9:00 a.m. - 12:30 p.m. Saturday, June 14, 2025; **Closures:** 2nd Street from Iowa Street to the Centennial Bridge; Iowa Street from East 3rd Street to East River Drive. [Ward 3]

Hope at the BRICK House; Block Party; 1431 Ripley Street; 5:00 p.m. - 8:00 p.m. every Friday June 13, 2025 - August 22, 2025 (full schedule attached); **Closure:** Ripley Street from West 14th Street to West 15th Street. [Ward 5]

Child Protection Response Center; Summer Family Day; 415 East George Washington Boulevard; 8:00 a.m. - 4:00 p.m. Saturday, June 21, 2025; **Closure:** East George Washington Boulevard from Brady Street to east of the parking lot of 3303 Brady Street. [Ward 5]

Recommendation:
Adopt the Resolution.

Background:
Per the City's Special Events Policy, City Council will approve street, lane, and public ground closure requests based on the recommendation of the Special Events Committee.

Attachments:
1. Resolution
2. QC Pride Parade Route
3. QC Pride Parade Flyer
4. Hope at the BRICK House Block Party Closure Map
5. Hope at the BRICK House Street Closure Petition
6. Hope at the BRICK House 2025 Block Party Schedule
7. CPRC Summer Family Day Closure Map
8. CPRC Summer Family Day Street Closure Petition

Resolution No. _____

Resolution offered by Alderman Jobgen.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION approving street, lane, or public ground closure requests on the listed dates and times for outdoor events.

QC Pride; Quad Cities Unity Pride Parade; Downtown; 9:00 a.m. - 12:30 p.m. Saturday, June 14, 2025; ***Closures:*** *2nd Street from Iowa Street to the Centennial Bridge; Iowa Street from East 3rd Street to East River Drive. [Ward 3]*

Hope at the BRICK House; Block Party; 1431 Ripley Street; 5:00 p.m. - 8:00 p.m. every Friday June 13, 2025 - August 22, 2025 (full schedule attached); ***Closure:*** *Ripley Street from West 14th Street to West 15th Street. [Ward 5]*

Child Protection Response Center; Summer Family Day; 415 East George Washington Boulevard; 8:00 a.m. - 4:00 p.m. Saturday, June 21, 2025; ***Closure:*** *East George Washington Boulevard from Brady Street to east of the parking lot of 3303 Brady Street. [Ward 5]*

WHEREAS, the City, through its Special Events Policy, has accepted the above applications for events on the listed date and time that are requesting street, lane, or public ground closures; and

WHEREAS, upon review of the applications, it has been determined that streets, lanes, or public grounds will need to be closed.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that the above street, lane, or public ground closure requests are hereby approved, and staff is directed to proceed with the closures.

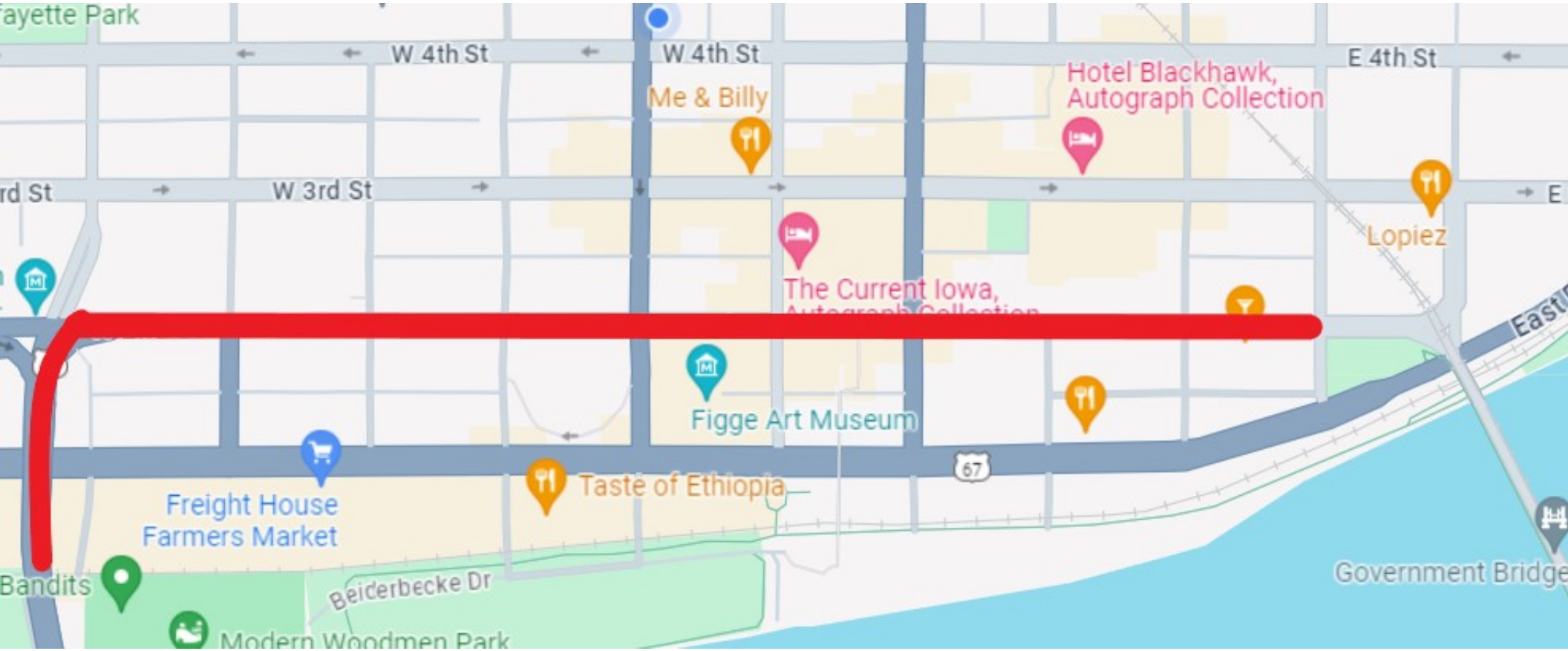
Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk


ayette Park
W 4th St
W 4th St
E 4th St
Me & Billy
Hotel Blackhawk, Autograph Collection
rd St
W 3rd St
E
Lopiez
The Current Iowa,
Figge Art Museum
67
Taste of Ethiopia
Freight House Farmers Market
Bandits
Beiderbecke Dr
Modern Woodmen Park
Government Bridge

WE ARE EXCITED!

QC PRIDE

IS HAVING A

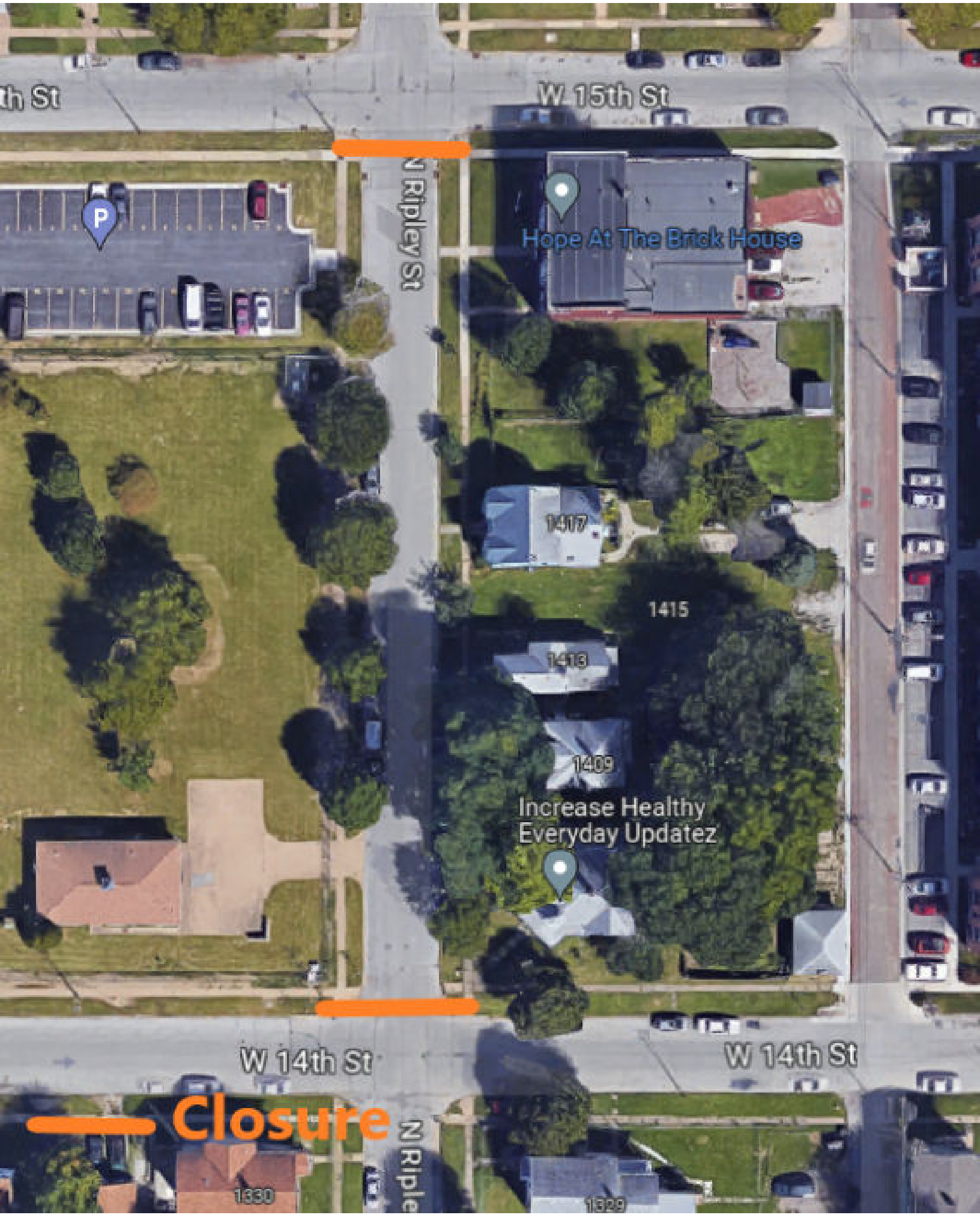
PRIDE PARADE

June 14, 2025

The parade will be bi-state: 2nd street to centennial bridge crossing over into Illinois

For questions or more information contact Tee LeShoure at 309-373-1479

QC Pride


W 15th St
N Ripley St
Hope At The Brick House
1417
1415
1413
1409
Increase Healthy
Everyday Updatez
W 14th St
W 14th St
Closure
1330
1329

CITY OF DAVENPORT

STREET CLOSURE PETITION FOR SPECIAL EVENTS

On ~~the~~ ___ day of _____, 20___ during the hours of 4:30pm - 9:00pm there is proposed a street closure, requested by Hope at the Beck House, which will require the closing of Ripley Street between 14th St. and 15th St.

Please note: *dates and times on this form must match those entered on the special events application.*

***Please sign your name and print address below and indicate whether you are in favor of the street closure, opposed to the street closure, or not concerned (mark one).**

NAME AND ADDRESS	IN FAVOR	OPPOSED	NOT CONCERNED
1329 Ripley Not home 4/19 + 4/27	new residents		
1330 Ripley Jorge Rivera	✓		
1401 Ripley Ali Smith	✓		
1409 Ripley Not home 4/19 + 4/27	(in favor in the past)		
1413 Ripley	✓		
1417 Ripley Miranda	✓		
1431 Ripley J Klapp	✓		
1502 Ripley vacant			
1503 Ripley Burton	✓		
5			

* If more space is needed, please use additional sheets.

* If you are unable to make contact with a resident/business, please indicate the date(s) and time(s) you attempted.

Joyce Klapp 4-28-25

Signature of Applicant Date

Office of the City Clerk
563-326-6163

226 West Fourth Street
Davenport, Iowa 52801

Email: Brian.Krup@davenportiowa.com

Hope at the BRICK House 2025 Block Party Schedule

Friday, June 13th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, June 20th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, June 27th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, July 4th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, July 11th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, July 18th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, July 25th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, August 1st 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, August 8th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, August 15th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, August 22nd 2025

Setup Time: 4:30 PM - 5:00 PM

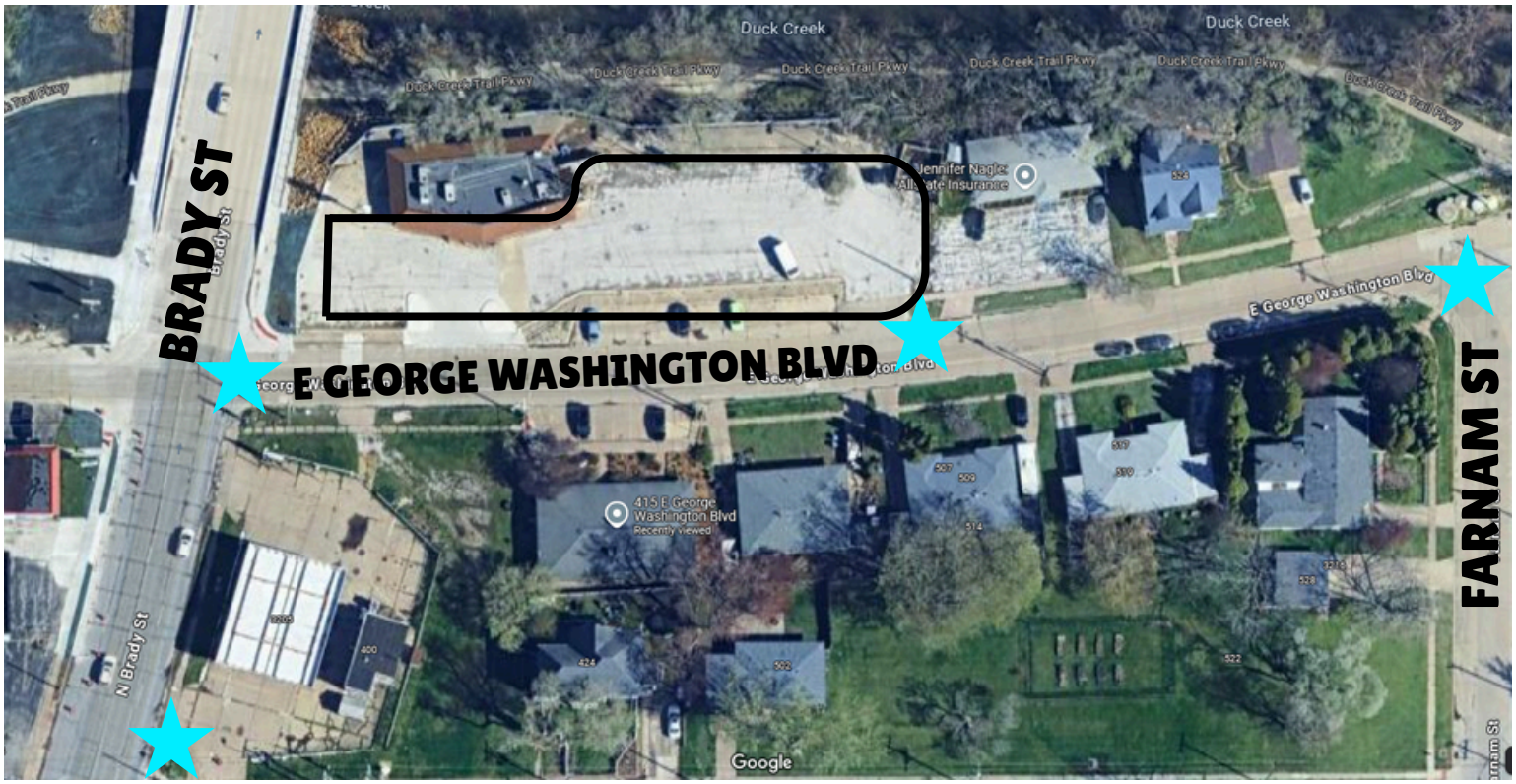
Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

SUMMER FAMILY FUN DAY
JUNE 21, 2025

Child Protection Response Center, located at 415 E George Washington Blvd, is hosting a Summer Family Day on June 21 to introduce the rebranding while bringing together the community. This block party style community event will take place in the lot across the street from out current location, and the City of Davenport has indicated that a requirement for closing the street is posting approved barricades. On the map below, I have marked the street closures and sign locations that would be used to indicate No Thru Traffic as well as Road Closed Beyond This Point. I recognize the cost associated with the signage, and would like to ask for an event sponsorship and donation of the barricades for the event. Child Protection Response Center is a 501(c)3 non-profit, and any donation would be recorded as such.

If this is a request open for consideration, I would ask for the opportunity to discuss it further. Please reach out with any questions or concerns. I have included the current event flyer and sponsorship form for your perusal.



CITY OF DAVENPORT

STREET CLOSURE PETITION FOR SPECIAL EVENTS

On the 21 day of June, 2025 during the hours of 8A - 4P there is proposed a street closure, requested by Child Protection Response Center, which will require the closing of E George Washington Blvd between Brady and 514 E George Washington Blvd.

Please note: *dates and times on this form must match those entered on the special events application.*

***Please sign your name and print address below and indicate whether you are in favor of the street closure, opposed to the street closure, or not concerned (mark one).**

NAME AND ADDRESS		IN FAVOR	OPPOSED	NOT CONCERNED
Kendra Pearl	425 E. George Washington Blvd	X		
Jennifer V. Nagle	514 E George Washington Blvd	X		
Paige H. Downey	3303 Brady St. DAV	X		
Savanna Flowers	517-519 E George Washington	X		
Michael Ellenbach	423 East Grand Blvd Scottish	X		

* If more space is needed, please use additional sheets.

* If you are unable to make contact with a resident/business, please indicate the date(s) and time(s) you attempted.

Signature of Applicant — Date 4/21/25

Office of the City Clerk
563-326-6163

226 West Fourth Street
Davenport, Iowa 52801

Email: Brian.Krup@davenportiowa.com

City of Davenport

Department: Administration
Contact Info: Brian Krup | 563-326-6163

Action / Date
5/7/2025

Subject:
Motion approving noise variance requests on the listed dates and times for outdoor events.

Mt. Sinai Fellowship; Praise-A-Thon; 4706 Northwest Boulevard; 11:00 a.m. - 4:00 p.m. Saturday, May 17, 2025; Outdoor music, over 50 dBA. [Ward 7]

Hope at the BRICK House; Block Party; 1431 Ripley Street; 5:00 p.m. - 8:00 p.m. every Friday June 13, 2025 - August 22, 2025 (full schedule attached); Outdoor music, over 50 dBA. [Ward 5]

QC Pride; Quad Cities Unity Pride Parade; Downtown (see attached parade route); 11:00 a.m. - 12:30 p.m. Saturday, June 14, 2025; Outdoor music, over 50 dBA. [Ward 3]

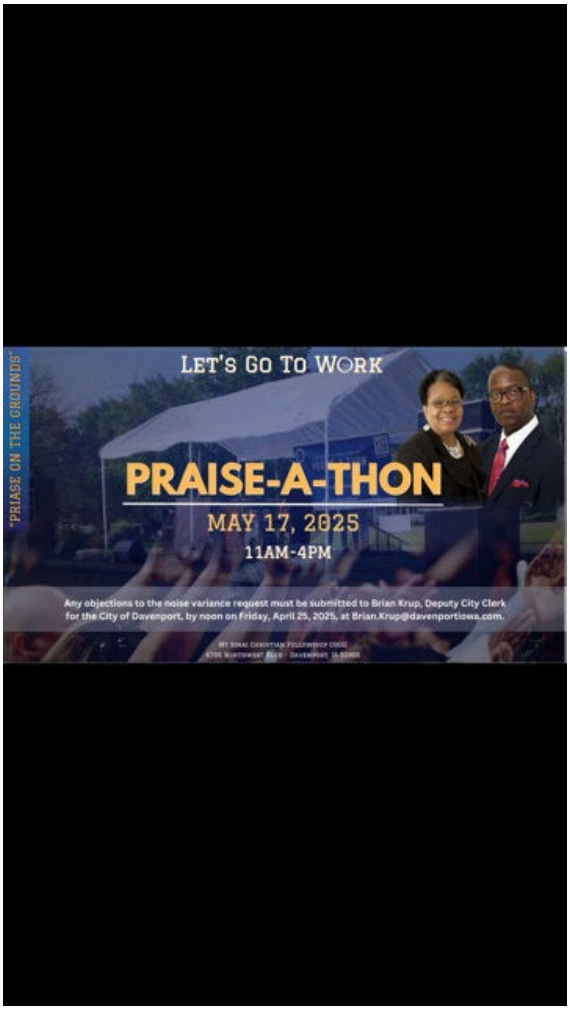
The Meat Market; Party; 1629 Washington Street; 4:00 p.m. - 7:00 p.m. Saturday, June 14, 2025; Outdoor music/band, over 50 dBA. [Ward 4]

Recommendation:
Pass the Motion.

Background:
These requests for noise variances have been received pursuant to the Municipal Code of Davenport, Iowa, Chapter 8.19 Noise Abatement, Section 8.19.090 Special Variances.

Hope at the BRICK House | At the sponsor's request, a noise variance is being sought for all scheduled events, although not all will include music. When present, music will be limited to performances by children or a local dance team, utilizing a speaker.

Attachments:
1. Mt. Sinai Notice to Neighbors
2. Hope at the BRICK House Noise Variance Petition
3. Hope at the BRICK House 2025 Block Party Schedule
4. QC Pride Parade Route
5. QC Pride Parade Flyer
6. The Meat Market Noise Variance Petition


LET'S GO TO WORK
PRAISE-A-THON
MAY 17, 2025
11AM-4PM
PRAISE ON THE GROUNDS
Any objections to the noise variance request must be submitted to Brian Krup, Deputy City Clerk for the City of Davenport, by noon on Friday, April 25, 2025, at Brian.Krup@davenportiowa.com.

CITY OF DAVENPORT

NOISE VARIANCE PETITION FOR SPECIAL EVENTS

On the _____ day of _____, 20__, there is proposed an event which will include outdoor music or a band, requested by Hope at the Beach House, during the hours of 4:30-9:00pm.

Please note: *dates and times on this form must match those entered on the special events application.*

***Please sign your name and print address below and indicate whether you are in favor of the noise variance, opposed to the noise variance, or are not concerned (mark one).**

NAME AND ADDRESS	IN FAVOR	OPPOSED	NOT CONCERNED
1329 Ripley Not home 4/19 & 4/27		new residents	
1330 Ripley Jorge Rivera	✓		
1401 Ripley Allen Smith	✓		
1409 Ripley Not home 4/19 & 4/27		(in favor in past)	
1413 Ripley [illegible]	✓		
1417 Ripley [illegible]	✓		
1431 Ripley J Klapp	✓		
1502 Ripley vacant			
1503 Ripley Brian	✓		

*If you are unable to make contact with a resident/business, please indicate the date(s) and time(s) you attempted.

*If more space is needed, please use additional sheets.

Joyce Klapp 4-28-25

Signature of Applicant Date

Office of the City Clerk
563-326-6163

226 West Fourth Street
Davenport, Iowa 52801

Email: Brian.Krup@davenportiowa.com

Hope at the BRICK House 2025 Block Party Schedule

Friday, June 13th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, June 20th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, June 27th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, July 4th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, July 11th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, July 18th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, July 25th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, August 1st 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, August 8th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM

Friday, August 15th 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

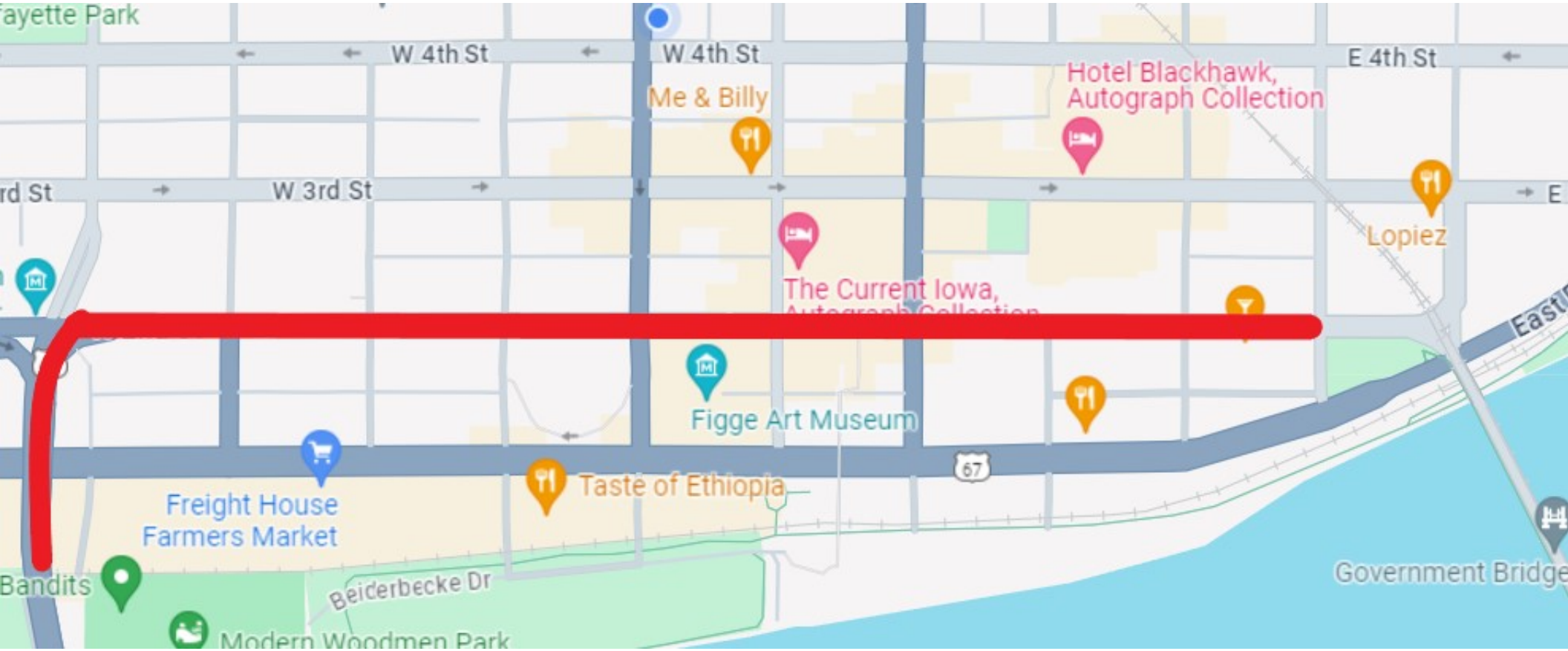
Cleanup Time: 8:00 PM - 8:30 PM

Friday, August 22nd 2025

Setup Time: 4:30 PM - 5:00 PM

Event Time: 5:00 PM - 8:00 PM

Cleanup Time: 8:00 PM - 8:30 PM


ayette Park
W 4th St
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Me & Billy
Hotel Blackhawk, Autograph Collection
rd St
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Lopiez
The Current Iowa,
Figge Art Museum
67
Taste of Ethiopia
Freight House Farmers Market
Bandits
Beiderbecke Dr
Modern Woodmen Park
Government Bridge

WE ARE EXCITED!

QC PRIDE

IS HAVING A

PRIDE PARADE

June 14, 2025

The parade will be bi-state: 2nd street to centennial bridge crossing over into Illinois

For questions or more information contact Tee LeShoure at 309-373-1479

QC Pride

CITY OF DAVENPORT

NOISE VARIANCE PETITION FOR SPECIAL EVENTS

On the 14 day of June, 2025, there is proposed an event to be held at 1629 Washington St. (location/address) which will include outdoor music or a band, requested by Tony Cooper, during the hours of 4-7.

Please note: *dates and times on this form must match those entered on the special events application.*

***Please sign your name and print address below and indicate whether you are in favor of the noise variance, opposed to the noise variance, or are not concerned (mark one).**

NAME AND ADDRESS	IN FAVOR	OPPOSED	NOT CONCERNED
Maggie Garrett 1449 W. 17th	✓		
1629 Washington Davenport David Baer	✓		
Matt Mayer - NW chiro 1707 Washington	✓		
Savannah Miller 1629 washington	✓		
Shania Bailey 1619 Washington St	✓		
Douglas Westerfield 1627 Washington			

*If you are unable to make contact with a resident/business, please indicate the date(s) and time(s) you attempted.

*If more space is needed, please use additional sheets.

Tony Cooper 4-24-2025

Signature of Applicant Date

Office of the City Clerk
563-326-6163

226 West Fourth Street
Davenport, Iowa 52801

Email: Brian.Krup@davenportiowa.com

City of Davenport

Department: Finance
Contact Info: Jamie Swanson | 563-326-7795

Action / Date
5/7/2025

Subject:
Motion approving beer and liquor license applications.

A. New license, new owner, temporary permit, temporary outdoor area, location transfer, etc. (as noted):

Ward 5

Wide River Winery (Wide River Winery, LLC) – 1128 Mound Street – Temporary Event with Outdoor Area May 24th – License Type: Special Class C Beer/Wine (On-Premises)

B. Annual license renewals (with outdoor area as noted):

Ward 1

Frackie's (Frackie's Pub, Inc) - 2820 Rockingham Road - License Type: Class C Liquor (On-Premises)

Ward 3

Antonellas II, LLC (Antonellas II, LLC) - 421 West River Drive #5 - Outdoor Area - License Type: Special Class C Beer/Wine (On-Premises)

Embers Of Phoenix (Jai Mata Lakshmi, Inc) - 111 West 2nd Street - License Type: Class C Liquor (On-Premises)

Front Street Brewery, Inc. (Front Street Brewery, Inc) - 421 West River Drive #3,4 - Outdoor Area - License Type: Class C Liquor (On-Premises)

Geezer's Drafthouse (Geezers, Inc) - 1654 West 3rd Street - Outdoor Area - License Type: Class C Liquor (On-Premises)

Half Nelson (Bucktown Restaurant Company, LLC) - 321 East 2nd Street #100 - Outdoor Area - License Type: Class C Liquor (On-Premises)

Sippi's Restaurant (Sippi's, Inc) - 406 West 2nd Street - Outdoor Area - License Type: Class C Liquor (On-Premises)

Ward 6

QC Marts (Bethany Enterprises, Inc) - 2845 East 53rd Street - License Type: Class B Beer/Wine (Carry-out)

Red Robin America's Gourmet Burgers & Spirits (Red Robin International, Inc) - 3903 East 53rd Street - Outdoor Area - License Type: Class C Liquor (On-Premises)

Ward 7

Lunardi's (TS Lunardi, Inc) - 102 East Kimberly Road Unit E - License Type: Class C Liquor (On-Premises)

Sanchos (Lorbil Enterprises Inc) - 307 East George Washington Boulevard - License Type: Class C Liquor (On-Premises)

Ward 8

Thunder Bay Grille (Thunder Bay Grille, LLC) - 6511 Brady St - Outdoor Area - License Type: Class C Liquor (On-Premises)

Recommendation:
Pass the Motion.

Background:
These applications have been reviewed by the Police, Fire, and Zoning Departments.

Attachments:
None

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Brian Schadt | 563-326-7923 **5/7/2025**

Subject:
Third Consideration: Ordinance amending Chapter 13.16 entitled "Wastewater Facilities" of the Municipal Code of Davenport, Iowa to revise local discharge limits. [All Wards]

Recommendation:
Adopt the Ordinance.

Background:
This Ordinance will amend Chapter 13.16 of the Municipal Code of Davenort, Iowa to add maximum permissible mass limits for specific pollutants. Revised local discharge limits shall regulate the amounts of certain pollutants that may be discharged to the sanitary sewer system from industrial and hauled waste sources from Davenport. This change has been tentatively approved by DNR representatives and is projected to finish the required public notice period on April 4, 2025.

Attachments:
1. Ordinance
2. Current Chapter 13.16
3. Proposed Limits for BOD

ORDINANCE NO. _____

AN ORDINANCE AMENDING CHAPTER 13.16 ENTITLED "WASTEWATER FACILITIES" OF THE MUNICIPAL CODE OF DAVENPORT, IOWA TO REVISE LOCAL DISCHARGE LIMITS.

BE IT ENACTED BY THE CITY COUNCIL OF THE CITY OF DAVENPORT, IOWA:

Section 1. That Subsection 13.16.080(A)(3) of the Municipal Code of Davenport, Iowa be and the same is hereby amended to read as follows:

(c) Beginning with the issuance of permits on and after July 1 2028, limits for daily maximum & monthly average BOD & TSS pounds will be capped. This limit shall apply to all existing and new SIUs. Limits for monthly average lbs BOD & TSS shall be issued per the following schedule:

Effective Date	Daily Maximum Limit	Monthly Average Limit
7/1/2028	7,000 lbs/day	6,000 lbs/day
7/1/2030	6,000 lbs/day	5,000 lbs/day
7/1/2035	5,000 lbs/day	4,000 lbs/day

SEVERABILITY CLAUSE. If any of the provisions of this ordinance are for any reason illegal or void, then the lawful provisions of this ordinance, which are separable from said unlawful provisions shall be and remain in full force and effect, the same as if the ordinance contained no illegal or void provisions.

REPEALER. All ordinances or parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

EFFECTIVE DATE. This ordinance shall be in full force and effective after its final passage and publication as by law provided.

First Consideration _____

Second Consideration _____

Approved _____

Published in *The Quad-City Times* on _____

Attest:

_____ _____

Mike Matson
Mayor

Brian Krup
Deputy City Clerk

Title 13. Public Systems

Chapter 13.16. WASTEWATER FACILITIES

[1] *Editor's Note: Prior ordinances codified herein include portions of Ordinance Nos. 99-147, 96-310, 94-263, 93-266, 92-506, 92-316, 89-74, 87-4, 86-111, 85-340, 85-275, 83-320, 83-287, 83-201, 83-111, 82-197, 81-335, 79-1167, 77-1013, 76-124, prior code Sections 33-26 through 33-57 and 33-63 through 33-66, Ordinance Nos. 2003-27, 2007-91, 2008-155, 2010-60, 2011-117, 2012-49, 2013-277, 2014-85, 2016-160, 2017-22, 2018-87, amended in entirety by 2018-354. Ordinance 92-603 abolished the departments of construction and engineering, the department of public services, the department of transportation and the department of water pollution control. All duties and references found in this chapter to these departments are now under the jurisdiction of the department of public works.*

Article I.. GENERAL PROVISIONS

13.16.010. General adoption.

[Ord. 2018-354]
The provisions of this chapter are enacted to aid in the enforcement of the pretreatment regulations set forth herein and may be placed in a separate portion of the municipal code of any Joint Contract Sewerage Committee (JCSC) constituent community. Each Joint Contract Sewerage Committee (JCSC) constituent community designates the City of Davenport as the enforcement agency under this chapter. Employees, agents and officers of the City of Davenport while acting to enforce the provisions of this chapter for the Joint Contract Sewerage Committee are empowered to make such inspections, issue such orders or permits and take such actions within the boundaries of the JCSC as are authorized by this chapter.

No unauthorized person shall in any manner break, damage, destroy, or tamper with any structure, appurtenance, or equipment, which is part of the wastewater facilities or the public sanitary sewer system.

13.16.015. Intent and construction.

[Ord. 2018-354]
This chapter seeks to implement provisions of the Act, the General Pretreatment Regulations, and the Iowa Administrative Code, Chapter 567, Sections 62.4 and 62.8. This chapter is to be construed and applied in accordance with the Clean Water Act Amendments, the General Pretreatment Regulations, the Iowa Administrative Code and the purpose and policy provision set forth in Section **13.16.020** below.

13.16.020. Purpose and policy.

[Ord. 2018-354]

A. This chapter regulates the use of sewers, private wastewater disposal, the installation and connection of building sewers, the discharge of water and waste into the sewers and drains of the JCSC system, the discharge of water and waste into the sewers and drains of the Davenport Sewage System systems, and the discharge to the Davenport JCSC POTW. This chapter sets forth uniform requirements for dischargers into the wastewater collection and treatment systems of Davenport and the JCSC constituents.

   The objectives of this chapter are:

   (1) To prevent the introduction of pollutants into the POTW that may interfere with the operation of the system or interfere with sludge management and disposal;

   (2) To prevent the introduction of pollutants into the POTW that may pass through the system inadequately treated and ultimately into receiving water, the atmosphere, or otherwise be incompatible with the system;

   (3) To protect workers' safety and health and to protect against damage to the POTW;

   (4) To provide for equitable distribution of treatment and industrial pretreatment costs resulting from pollutants introduced into the POTW.

   (5) To enable the POTW to comply with its NPDES permit conditions, sludge use and disposal requirements, and any other Federal or State laws to which the POTW is subject.

13.16.025. Jurisdiction.

[Ord. 2018-354]

The provisions of this chapter are applicable in their entirety to all users and contributors of wastewater, directly or indirectly, into the wastewater treatment works of the City of Davenport or into the wastewater collection and treatment system of the City of Davenport or the JCSC without regard to whether the physical facilities of such contributors, or the physical portion of the wastewater collection system is situated within or outside the corporate limits of the City of Davenport.

Unless otherwise expressly provided by contract providing for extension of service by the City outside of the City, such City extended services and each particular thereof shall be subject to the provisions of this chapter.

The City of Davenport requests each municipality in which users or contributors to the Davenport POTW are located adopt this chapter in its entirety. Failure of any contributing municipalities to so act shall not diminish the jurisdiction of the City of Davenport under this chapter.

13.16.030. Severability.

[Ord. 2018-354]
If any provision of this chapter or the application thereof to any particular person or particular circumstance is held invalid, the invalidity shall not affect other provisions or application of this chapter which can be given effect without the invalid provision or application. To this end the provisions of this chapter are severable.

13.16.031. Discharge of sewage prohibited — Exception.

[Ord. 2018-354]
It is unlawful to discharge to any natural outlet within the City or in any area under the jurisdiction of the City any sewage or other polluted waters, except where suitable treatment has been provided in accordance with subsequent provisions of this chapter.

13.16.032. Construction of privies, etc. — Prohibited.

[Ord. 2018-354]
Except as provided in this chapter, it is unlawful to construct, use, or maintain any privy, privy vault, septic tank, cesspool, or other facility intended or used for the disposal of sewage.

13.16.033. Discharge of surface waters.

[12-4-2019 by Ord. No. 2019-530; Ord. 2018-354]
It is unlawful to make or to have any connection of roof downspouts, exterior or interior foundation drains, driveway drains, garage drains, or other sources of surface water, groundwater, stormwater, roof runoff, or subsurface drainage to a building sewer or lateral which is connected directly or indirectly to a public sanitary sewer.

13.16.034. Discharge of storm water and unpolluted drainage.

[Ord. 2018-354]
Storm water, industrial cooling water, unpolluted process waters and all other unpolluted drainage shall be discharged to such sewers or natural outlets as are specifically designated and approved by the Water Pollution Control Plant Manager.

13.16.035. Abbreviations.

[Ord. 2018-354]
The following abbreviations shall have the designated meanings:

BETX	Benzene, Ethylbenzene, Toluene, and Xylene
BOD/CBOD	Biochemical Oxygen Demand/Carbonaceous BOD
BMR	Baseline Monitoring Report
C	Celsius
CFR	Code of Federal Regulations
COD	Chemical Oxygen Demand
EPA	Environmental Protection Agency
F	Fahrenheit
GPD	Gallons per day
IDNR	Iowa Department of Natural Resources
lb/day	Pounds per day
MGD	Million Gallons per Day
mg/l	Milligrams per liter
NCPS	National Categorical Pretreatment Standards or Categorical Standards
NH3N	Ammonia Nitrogen

NPDES	National Pollution Discharge Elimination System
O&G	Oil and Grease
POTW	Publicly Owned Treatment Works
SCP	Spill Control Plan
SIC	Standard Industrial Classification
SNC	Significant Non compliance
RCRA	Resource Conservation & Recovery Act
TCLP	Toxicity Characteristic Leaching Procedure
TFE	Trichlorotrifluoroethane
TKN	Total Kjeldahl Nitrogen
TOH	Total Organic Hydrocarbons
TPH	Total Purgeable Hydrocarbons
TRC	Technical Review Criteria
TSS	Total Suspended Solids
TTO	Total Toxic Organics
USC	United States Code
USEPA	United States Environmental Protection Agency

13.16.040. Interpretation.

[Ord. 2018-354]
This chapter shall be construed and interpreted to conform with 40 CFR Chapter I and it is the intent of this chapter that it comply with said federal regulations.

13.16.045. Definitions.

[Ord. 2018-354]

ACT OR CLEAN WATER ACT
Means the 1972 Federal Water Pollution Control Act, the 1977 Clean Water Act, and the 1987 Water Quality Act, as amended.

APPROVAL AUTHORITY
Means the Iowa Department of Natural Resources.

AUTHORIZED REPRESENTATIVE OR DULY AUTHORIZED REPRESENTATIVE OF THE USER
Means:

(1) If the User is a corporation:

(a) The president, secretary, treasurer or a vice-president of the corporation in charge of a principle business function, or any other person who performs similar policy or decision-making functions for the corporation; or

(b) The manager of one or more manufacturing, production, or operating facilities, provided the manager is authorized to make management decisions that govern the operation of the regulated facility including having the explicit or implicit duty of making major capital investment recommendations, and initiate and direct other comprehensive measures to assure long-term environmental compliance with environmental laws and regulations; can ensure that the necessary systems are established or actions taken to gather complete and accurate information for individual wastewater discharge permit requirements; and where authority to sign documents has been assigned or delegated to the manager in accordance with corporate procedures.

(2) If the User is a partnership or sole proprietorship: a general partner or proprietor, respectively.

(3) If the User is a Federal, State, or local governmental facility: a director or highest official appointed or designated to oversee the operation and performance of the activities of the government facility, or their designee.

(4) The individuals described in paragraphs 1 through 3, above, may designate a Duly Authorized Representative if the authorization is in writing, the authorization specifies the individual or position responsible for the overall operation of the facility from which the discharge originates or having overall responsibility for environmental matters for the company, and the written authorization is submitted to the City of Davenport Pretreatment Office.

BASELINE MONITORING REPORT
Means the report required by 40 CFR Part 403.12(b)(1 7).

BIOCHEMICAL OXYGEN DEMAND (BOD)
Means the analysis of BOD as described in EPA Methods or other methods approved by 40 CFR 136.

BUILDING DRAIN

Means that part of the lowest horizontal piping of a drainage system which receives the discharge from waste and other drainage pipes inside the wall of the building and conveys it to the building sewer, beginning five feet outside the building wall.

BUILDING LATERAL

Means the extension from the building sewer, beginning five feet (one and one-half meters) out-side the inner face of the building wall and extending to the public sewer or other place of disposal.

BUILDING SEWER

Means that part of the lowest piping of a drainage system which receives the discharge from soil, waste, and other drainage pipes inside the walls of the building and conveys it to the building lateral or other approved point of discharge.

BYPASS

Means the intentional diversion of waste streams from any portion of an industrial user's pretreatment facility.

CATEGORICAL USER

Means a user subject to NCPS.

CHEMICAL OXYGEN DEMAND (COD)

Means a measure of the oxygen required to oxidize all compounds, both organic and inorganic, in water.

CITY

Means the City of Davenport as operating agency and enforcement agency of the JCSC both within its own corporate boundaries and within all territory encompassed by the JCSC.

CITY COUNCIL

Means the City of Davenport City Council.

CITY OF DAVENPORT POTW TREATMENT PLANT

Means that portion of the POTW, which is designed to provide treatment (including recycling and reclamation) of municipal sewage and industrial waste.

CITY WATER POLLUTION CONTROL PLANT MANAGER

Means the Davenport City Water Pollution Control Plant Manager.

COMBINED SEWER

Means a sewer which is designed and intended to receive wastewater, storm water, surface water and ground water drainage.

COMBINED WASTE STREAM FORMULA

Means the formula as found in 40 CFR Part 403.6 (e).

COMPOSITE SAMPLE

Means a representative sample using a minimum of four grab sample aliquots obtained over a period of time and mixed using either a flow proportional or time proportional method.

COMPREHENSIVE SEWER SERVICE CHARGE

Means the charge per quarter or month levied on all users of the waste-water system.

CONVENTIONAL POLLUTANT

Means BOD, COD, O&G, suspended solids, pH, ammonia nitrogen, total kjeldahl nitrogen and fecal coliform bacteria.

DISCHARGE OR INDIRECT DISCHARGE

Means the introduction of treated or untreated wastewater into the POTW.

DISSOLVED SOLIDS

Means the concentration of residue left in an evaporating dish after evaporation and drying at defined temperatures using EPA methods or other methods approved in 40 CFR 136.

DOMESTIC SEWAGE

Shall mean all household type waste discharged from places of human habitation including sanitary convenience, kitchen and laundry waste.

DOMESTIC STRENGTH

Is a term used to evaluate the strength of wastewater and equals a strength of BOD of 250 mg/l and TSS of 300 mg/l.

DOMESTIC USER

Means all users discharging only domestic sewage from premises consisting of any building or parts of building designed for or occupied by one or more persons as a single housekeeping unit, including such units within multifamily dwellings, flats and apartment buildings.

EPA METHODS

Means the USEPA approved standard procedures for wastewater analysis as prescribed in 40 CFR Part 136 and shall include alternate methods approved by the approval authority.

FECAL COLIFORM

Means bacteria common to the intestinal tracts of humans and animals whose presence in water is an indication of pollution.

GARBAGE
Means solid waste from the domestic and commercial preparation, cooking and dispensing of food, and from the commercial handling, storage and sale of produce.

GRAB SAMPLE
Means a single aliquot sample collected, either directly or by means of a mechanical device, without regard to the flow in the waste stream.

HEADWORKS
Means the main wet well at the POTW treatment plant prior to any treatment process.

INDUSTRIAL USER
See "User".

INDUSTRIAL WASTE
Means the liquid waste from industrial users as distinct from domestic sewage.

INTERFERENCE
Means a discharge which, alone or in conjunction with a discharge or discharges from other sources, both:

(1) Inhibits or disrupts the POTW, its treatment processes or operations, or its sludge processes, use or disposal; and

(2) Causes a violation of any requirement of the POTW's NPDES permit (including an increase in the magnitude or duration of a violation) or prevents sewage sludge use or disposal in compliance with any federal, state or local regulations or permits.

JCSC
Means the Joint Contract Sewerage Committee consisting of the JCSC constituent communities who are by joint government action, as defined in the JCSC 28E agreements as from time to time amended, are committed to utilize the wastewater treatment plant (POTW) and certain outfall and interception sewers of the wastewater treatment system and to support the operating and capital costs thereof through payments to the City of Davenport.

LIMIT
Means the maximum allowable discharge of a given pollutant as in the following definitions:

(1) "Daily Maximum Limit" means the maximum allowable discharge of pollutant during a calendar day. Where daily maximum limits are expressed in units of mass, the daily discharge is the total mass discharged over the course of the day. Where daily maximum limits are expressed in terms of concentration, the daily discharge is the arithmetic average measurement of the pollutant concentration derived from all measurements taken that day.

(2) "Monthly Average Limit" means The maximum allowable average of "daily discharges" over a calendar month, calculated as the sum of all "daily discharges" measured during a calendar month divided by the number of "daily discharges" measured during that month.

LOCAL LIMIT
Means a specific discharge limit developed and enforced by the City upon industrial facilities to implement the general and specific discharge prohibitions listed in 40 CFR 403.5 (a)(1) and (b).

MAY
Confers a power (permissive).

MUST
States a requirement.

NATIONAL CATEGORICAL PRETREATMENT STANDARDS (NCPS) OR CATEGORICAL STANDARDS
Any regulation containing pollutant discharge limits promulgated by EPA in accordance with Section 307(b) and (c) of the Act (33 U.S.C. § 1317) which apply to a specific category of users and which appear in 40 CFR Chapter I, Subchapter N, 405-471.

NATIONAL POLLUTION DISCHARGE ELIMINATION SYSTEM (NPDES) PERMIT
Means a permit issued pursuant to the Act.

NEW SOURCE
Shall be as defined by 40 CFR 403.3(k).

NH3 N
Means the ammonia nitrogen concentration in mg/l as determined using EPA methods.

NONCONVENTIONAL POLLUTANTS
Means all pollutants, which are not included in the definition of conventional pollutants.

OIL AND GREASE (O&G)
Means any material recovered as a substance that is soluble in n-Hexane and which may further be divided into a mineral and non mineral fraction using EPA approved methods or standard methods.

PASS THROUGH
Means a discharge which exits the POTW into water of the state in quantities or concentrations which, alone or in conjunction with a discharge or discharges from other sources, is a cause of a violation of any requirement of the POTW's NPDES permit (including an

increase in the magnitude or duration of a violation) or other permit issued to the POTW by IDNR or USEPA.

PERSON
Means any individual, partnership, copartnership, firm, company, association, joint stock company, society, corporation trust, estate, municipality, governmental entity, group, or any other legal entity, or their legal representatives, agents, or assigns.

PH
Means A measure of the acidity or alkalinity of a solution, expressed in standard units (su). The measurement used is the logarithm of the reciprocal of the weight of hydrogen ions in grams per liter of solution.

POLLUTION
Means the alteration of chemical, physical, biological, or radiological integrity of water as a result of human activity or enterprise.

PRETREATMENT
Means the reduction, elimination, or alteration of the nature of pollutant properties in wastewater prior to or in lieu of discharging or otherwise introducing such pollutants into the POTW.

PRETREATMENT FACILITY
Means the equipment used to accomplish pretreatment.

PRETREATMENT REQUIREMENTS
Means any substantive or procedural requirement related to pretreatment imposed on an industrial user.

PRETREATMENT STANDARDS
Means for any specified pollutant, the City of Davenport prohibitive discharge standards as set forth in section **13.16.055**, the City's local limits for specific pollutants as set forth in section **13.16.060** of this chapter, the State of Iowa pretreatment standards or the NCPS. The most stringent standard will be applied per pollutant.

PROPERLY SHREDDED GARBAGE
Means the waste from the preparation, cooking and dispensing of food that have been shredded to such a degree that all particles are carried freely under the flow conditions normally prevailing in the POTW, with no particle greater than one-half inch in any dimension.

PUBLICLY OWNED TREATMENT WORKS (POTW)
Means a treatment works as defined by Section 212 of the Act, and shall include the POTW owned by the JCSC and operated by the City of Davenport as operating agency pursuant to the JCSC Agreement, and shall include all waste water treatment facilities of the City of Davenport and of the JCSC constituent communities. This definition includes any devices and systems used in the storage, treatment, conveying, recycling and reclamation of municipal sewage or industrial waste of a liquid nature or that convey wastewater to a POTW, regardless of ownership.

RADIOLOGICAL WASTE
Means any prohibited radiological waste as defined in IAC 641-40.72, 641-40.88 and 641-40 Appendix B, Table III.

SAMPLING CHAMBER OR SAMPLING MAINTENANCE HOLE
Means a device or structure suitable and appropriate to permit sampling and flow measurement of a wastewater stream to determine compliance with this ordinance.

SEVERE PROPERTY DAMAGE
Means substantial physical damage to property, damage to a pretreatment facility causing it to become inoperable, or substantial and permanent loss of natural resources, which can reasonably be expected to occur in the absence of a Bypass. Severe property damage does not mean economic loss caused by delays in production.

SEWAGE
Means and includes wastewater.

SEWAGE SYSTEM
Means sewers, intercepting sewers, pipes or conduits, pumping stations, force mains, and all other constructions, devices and appliances appurtenant thereto used for collecting or conducting sewage to a point of treatment or ultimate disposal.

SHALL
Imposes a duty.

SIGNIFICANT INDUSTRIAL USER/SIGNIFICANT USER
Except as provided in paragraphs (4) of this Section

(1) An Industrial User subject to categorical pretreatment standards:

(2) All waste haulers

(3) An industrial user that:

(a) Discharges an average of 25,000 gallons per day or more of process wastewater (excludes sanitary, non-contact cooling water and boiler blowdown water);

(b) Contributes a process waste stream which makes up 5% or more of the average dry weather hydraulic or organic capacity of the POTW treatment plant or;

(c) Is designated as such by the City on the basis that it contributes a discharge that has a reasonable potential to adversely affect any of the POTW operations by causing interference or pass through at the POTW, violates any pretreatment standard, or violates any pretreatment requirements.

(4) The City may determine that an Industrial user subject to categorical Pretreatment Standards is a Non-Significant Categorical Industrial User rather than a Significant Industrial User on a finding that the Industrial User never discharges more than 100 gallons per day (gpd) of total categorical wastewater (excluding sanitary, non-contact cooling and boiler blowdown wastewater, unless specifically included in the Pretreatment Standard) and the following conditions are met:

(a) The industrial user, prior to the City finding, has consistently complied with all applicable categorical pretreatment standards and requirements;

(b) The industrial user annually submits the certification statement required in Section **13.16.170** of this chapter or 40 CFR 403.12(q), together with any additional information necessary to support the certification statement; and

(c) The industrial user never discharges any untreated concentrated wastewater.

SLUDGE

Means the solids separated from the liquids during the wastewater treatment process.

SLUG OR SLUG LOAD

Means any discharge of water or wastewater which in concentration of any pollutant, measured using a grab or composite sample, is more than five (5.0) times the allowable concentration as set forth in sections **13.16.055** and **13.16.060** of this chapter or in a user's most recent wastewater discharge permit or exceeds a slug concentration level specified in a wastewater discharge permit. A discharge with pH outside the allowable range by more than one standard unit (S.U.) or a flow rate in excess of two (2.0) times the maximum flow limit established in a wastewater discharge permit shall also be a slug.

STANDARD INDUSTRIAL CLASSIFICATION (SIC)

Means a classification pursuant to the Standard Industrial Classification Manual issued by the Executive Office of the President, Office of Management and Budget, most recent edition.

STANDARD METHODS

Means the laboratory procedures set forth in the latest edition of Standard Methods for the Examination of Wastewater prepared and published jointly by the American Public Health Association, the American Water Works Association, and the Water Environment Federation.

STATE

Means State of Iowa.

STORM SEWER

Means a sewer, which carries stormwater, surface water and drainage but excludes sewage and industrial waste other than unpolluted cooling water.

T

When used as a portion of a chemical name, shall designate "total" such as in "cyanide T" where "T" means "total" cyanide.

TKN

Shall mean the total kjeldahl nitrogen concentration expressed in mg/l as determined using EPA methods or standard methods.

TOTAL METALS

Means the sum of the concentration of metals specified in a wastewater discharge permit.

TOTAL SUSPENDED SOLIDS (TSS)

Shall mean the portion of total solids retained by a filter using EPA methods or standard methods.

TOTAL TOXIC ORGANICS

Means the summation of all quantified values greater than 0.01 milligrams per liter for the toxic organics as specified in the applicable regulation.

TOXIC POLLUTANT

Means any pollutant or combination of pollutants listed in 40 CFR Part 403 Appendix B.

UNPOLLUTED WATER

Shall mean water containing none of the following: free or emulsified oil and grease; substances that may impart taste, odor or color characteristics; volatile, explosive, toxic or poisonous substances in suspension or solution; explosive, odorous or otherwise obnoxious gases. Such water shall not contain more than 25 mg/l of suspended solids, and not more than 25 mg/l of BOD.

UPSET

Shall mean an exceptional incident in which there is unintentional and temporary noncompliance with pretreatment standards because of factors beyond the reasonable control of the user. An Upset does not include noncompliance to the extent caused by operational error, improperly designed pretreatment facilities, inadequate pretreatment facilities, lack of preventive maintenance, or careless or improper operation.

USER OR INDUSTRIAL USER

Shall mean a source of discharge into a POTW from any source other than a domestic user.

WASTE HAULER
Means a private contractor licensed by the State of Iowa and permitted by the City to deliver wastewater to the POTW.

WASTEWATER DISCHARGE PERMIT
Means the document or documents issued to a user by the City in accordance with the terms of this chapter.

WASTEWATER, ALSO TERMED SEWAGE
Means a combination of the liquid and water carried waste from residences, commercial buildings, institutions and industrial establishments, together with such groundwater, surface water, and stormwater as may be present, whether treated or untreated, which is contributed into or permitted to enter the POTW.

WATER OF THE STATE
Shall mean all streams, lakes, ponds, marshes, water courses, waterways, wells, springs, reservoirs, aquifers, irrigation systems, drainage systems and all other bodies or accumulations of water, surface or underground, natural or artificial, public or private, which are contained within, flow through or border upon the State of Iowa or any portion thereof.

WATER POLLUTION CONTROL PLANT MANAGER
Means the Water Pollution Control Plant Manager of the Davenport Wastewater Facilities or his or her authorized deputy, agent, or representative.

Article II.. WASTEWATER TREATMENT AND PRETREATMENT REGULATIONS.

13.16.050. User requirements.

[Ord. 2018-354]

a. The following requirements shall apply to all users of the POTW:

(1) All users shall promptly notify the POTW in advance of any substantial change in the volume or character of pollutants in their discharge.

(2) New or increased contributions of pollutants or changes in the nature of pollutant discharged to the POTW shall require prior approval by the Water Pollution Control Plant Manager.

(3) Industrial users shall notify the POTW, the EPA Regional Waste Management Division Director, and state hazardous waste authorities in writing of any discharge into the POTW of a substance, which if otherwise disposed of, would be a hazardous waste under 40 CFR part 261. The notification shall comply with the requirements set forth in 40 CFR 403.12(p)

(4) Introduction or contribution of any pollutants without the notice and approval required by this section is prohibited. Upon the receipt of notice required by this section the Water Pollution Control Plant Manager shall within 180 days or less approve the discharge if he finds the proposed discharge meets applicable pretreatment standards and requirements and would not cause the POTW to violate its NPDES permit. The Water Pollution Control Plant Manager shall deny permission for the discharge if he finds applicable pretreatment standards and requirements are not met or the discharge would cause the POTW to violate its NPDES permit. In lieu of denial of permission the Water Pollution Control Plant Manager may allow such contribution or discharge upon conditions, which would not violate applicable pretreatment standards or requirements and would not cause the POTW to violate its NPDES permit.

Any part of this section notwithstanding, upon receipt of the notice required by this section the Water Pollution Control Plant Manager may require, in addition to the requirements of this section, that an industrial user obtain a permit under this chapter.

13.16.055. Discharge prohibitions.

[Ord. 2018-354]
The following prohibitions shall apply to all users of the POTW unless the user is subject to a more restrictive NCPS, IDNR, or wastewater discharge permit limit. The following substances are prohibited from discharge to the POTW:

A. General Prohibitions: No user shall introduce or cause to be introduced into the POTW any pollutant or wastewater which causes pass through or interference. These general prohibitions apply to all users of the POTW whether or not they are subject to categorical pretreatment standards or any other National, State or local pretreatment standards or requirements.

B. Specific prohibitions: No user shall introduce or cause to be introduced into the POTW the following pollutants, substances, or wastewater:

1. Pollutants that create a fire or explosion hazard in the POTW, including, but not limited to, waste streams with a closed cup flashpoint of less than 140° F. (60° C.) using test methods referenced in 40 CFR 261.21. At no time shall two successive readings on a meter capable of reading L.E.L. (lower explosive limit) at the nearest accessible point to the POTW, at the point of discharge into the POTW, or at any point in the POTW be more than 5% nor any single reading greater than 10%;

2. Pollutants which will cause corrosive structural damage to the POTW, but in no case discharges with pH lower than 5.5 or greater than 12;

3. Solid or viscous pollutants which will cause obstruction to the flow in the POTW resulting in interference. Such pollutants include, but are not limited to: grease, garbage with particles greater than one-half inch any dimension, animal tissues, paunch manure, bones, hair, hides or fleshings, entrails, whole blood, feathers, ashes, cinders, sand, spent lime, stone or marble dust, metal, glass, straw, shavings, grass clippings, rags, spent grains, spent hops, waste paper, wood, plastics, tar, asphalt residues from refining or processing of fuel or lubricating oil, mud or glass grinding or polishing waste, or tumbling and de burring stones, and wastewater containing fat, wax, O&G, or other substances which may solidify or become viscous at temperatures between 32° F. and 150° F. (0° C. and 650° C.);

4. Any pollutant, including oxygen demanding pollutants (BOD, etc.) released in a discharge at a flow rate or pollutant concentration which will cause interference or pass through at the POTW or which constitutes a slug load as defined in this chapter;

5. Heat in amounts which will inhibit biological activity in the POTW resulting in interference, but in no case wastewater or vapor having a temperature higher than 150° F. (65° C.) at the point of introduction into the POTW; and in no case waste water or vapor which alone or in concert with other discharges produces a temperature at the POTW treatment plant greater than 104° F. (40° C.);

6. Petroleum oil, nonbiodegradable cutting oil, or products of mineral oil origin in amounts that will cause interference or pass through;

7. Pollutants which result in the presence of toxic gases, vapors, or fumes within the POTW in a quantity that may cause acute worker health and safety problems or a public nuisance;

8. Any trucked or hauled pollutants, except at discharge points designated by the POTW;

9. Radioactive wastes unless they comply with IAC 641-40.72, 641-40.88 and 641-40 Appendix B, Table III,

10. Pollutants causing excessive discoloration (such as, but not limited to, dye waste and vegetable tanning solutions);

13.16.060. Local limits for specific pollutants.

[Amended 5-8-2024 by Ord. No. 2024-193; 11-9-2022 by Ord. No. 2022-528; Ord. 2018-354]

A. General provisions.

1. Dilution. Users shall not increase the use of process water or, in any way; attempt to dilute a discharge as a partial or complete substitute for adequate pretreatment to achieve compliance with the limitations contained in the NCPS, or with any other pollutant specific limitation developed by the City.

2. Sample location. Measurement of pollutant concentrations to determine compliance shall be made at the point immediately following the pretreatment facility and before mixture with other waters, unless another point is designated by the Water Pollution Control Plant Manager. If necessary, the concentrations so measured shall be recomputed to exclude the effect of any dilution that is improper using the combined waste stream formula.

B. Headworks limits - average mass. The average composite loading of all users contributing the following specific pollutants to the POTW shall not exceed the allowable total pounds. The allocation of pollutants between industrial and non- industrial sources may be adjusted by the Water Pollution Control Plant Manager provided that allowable total loading for any pollutant at the headworks of the POTW treatment plant is not exceeded.

Table 1	
Davenport Water Pollution Control Plant	
2606 South Concord Street	
Head Works Allowable Loading	
Pollutant	**30 Day Average (lbs)**
Al	5405.653
As	3.229
Ba	NA
Cd	4.892
Total Cr	86.373
Cu	61.823
Fe	682.836
Pb	17.432
Hg	1.004
Mo	44.749
Ni	34.532
Se	3.828
Ag	14.771
Zn	125.628
Total Phenols	3018.538

Table 1	
Davenport Water Pollution Control Plant	
2606 South Concord Street	
Head Works Allowable Loading	
Pollutant	**30 Day Average (lbs)**
Total Cyanide	8.408

Table 2	
Davenport Water Pollution Control Lagoon	
West Locust Street	
Head Works Allowable Loading	
Pollutant	**30 Day Average (lbs)**
Al	NA
As	NA
Ba	NA
Cd	0.002
Total Cr	0.062
Cu	0.084
Fe	NA
Pb	0.011
Hg	NA
Mo	NA
Ni	0.072
Se	NA
Ag	0.002
Zn	8.338
Total Phenols	NA
Total Cyanide	0.002

Table 3			
Davenport Water Pollution Control Plant			
2606 South Concord Street			
Tier 1 Significant Industrial User Local Limits			
	PB Leiner USA	**Nestle Purina**	**Kraft Heinz**
Pollutant	30 Day Average	30 Day Average	30 Day Average
Al	NA	NA	NA
As	0.17 Pounds	0.04 Pounds	0.10 Pounds
Ba	NA	NA	NA
Cd	0.080 Pounds	0.02 Pounds	0.05 Pounds
Total Cr	0.080 Pounds	0.07 Pounds	0.05 Pounds
Cu	0.17 Pounds	0.33 Pounds	0.10 Pounds
Fe	NA	NA	NA
Pb	0.17 Pounds	0.04 Pounds	0.10 Pounds
Hg	NA	NA	NA
Mo	NA	NA	NA
Ni	0.090 Pounds	0.04 Pounds	0.05 Pounds
Se	0.17 Pounds	0.04 Pounds	0.10 Pounds
Ag	0.08 Pounds	0.02 Pounds	0.05 Pounds
Zn	1.07 Pounds	1.63 Pounds	0.34 Pounds
Total Phenols	0.51 Pounds	0.06 Pounds	0.20 Pounds
Total Cyanide	0.10 Pounds	0.03 Pounds	0.06 Pounds

Table 4	
Davenport Water Pollution Control Plant	
2606 South Concord Street	
Tier 2 Significant Industrial User Local Limits	
Pollutant	**30 Day Average**
Al	NA
As	0.141 mg/L
Ba	NA
Cd	0.242 mg/L
Total Cr	4.441 mg/L
Cu	2.989 mg/L
Fe	NA
Pb	0.629 mg/L
Hg	NA
Mo	NA
Ni	1.770 mg/L
Se	0.121 mg/L
Ag	0.776 mg/L
Zn	5.636 mg/L
Total Phenols	115.828 mg/L
Total Cyanide	0.448 mg/L

Table 5	
Davenport Water Pollution Control Lagoon	
West Locust Street	
Significant Industrial User Local Limits	
Pollutant	**30 Day Average**
Al	NA
As	NA
Ba	NA
Cd	0.024 mg/L
Total Cr	0.924 mg/L
Cu	1.282 mg/L
Fe	NA
Pb	0.173 mg/L
Hg	NA
Mo	NA
Ni	1.099 mg/L
Se	NA
Ag	0.029 mg/L
Zn	5.00 mg/L
Total Phenols	NA mg/L
Total Cyanide	0.027 mg/L

C. Discharge concentration limits and review criteria.

1. The admission into the POTW of any materials, water or waste having a pollutant concentration or poundage greater than the limits in Tables 1 through 5 above, or containing pollutants not listed herein, shall be subject to the review and approval of the Water Pollution Control Plant Manager. After review of the proposed discharges, the Water Pollution Control Plant Manager may:

   a. Reject the waste for reasons consistent with Section **13.16.020**.

   b. Require pre-treatment to an acceptable pollutant concentration for discharge to the POTW.

   c. Require control of the quantities and rates of discharge of the water or waste.

   d. Require payment to cover the added cost of handling and treatment of water and waste or any combination thereof.

   e. Reduce the maximum or average mass loading of present and prospective individual users on any reasonable prorated basis to meet headworks loading limits at the POTW treatment plant.

f. Require the user to obtain a wastewater discharge permit and be subject to any of the rules and regulations contained therein.

g. Require the user to meet local limits or NCPS in cases where local limits are more restrictive than NCPS provided that headworks loading limits are met.

h. Initiate enforcement action in response to any non-compliance with this ordinance using the enforcement procedures outlined in this ordinance.

i. Take any combination of steps a through h as appropriate.

2. Users discharging wastewater to the POTW having pollutant concentrations or flows greater than the limits in Table 8 shall be considered non-domestic for purposes of sewer charges and may be regulated or permitted by the Water Pollution Control Plant Manager as appropriate:

Table 8	
Domestic Pollutant Levels	
Pollutant	**Domestic Limit**
BOD	250 mg/L
TSS	300 mg/L

D. No provision of this section shall be construed to provide lesser discharge standards than are presently or may hereafter be imposed and required by USEPA or IDNR, nor to allow the average allowable total loading for any pollutant at the headworks of the POTW treatment plant to be exceeded.

13.16.065. National categorical pretreatment standards.

[Ord. 2018-354]

A. Users subject to National Categorical Pretreatment Standards (NCPS) as contained in 40 CFR Chapter I, Subchapter N, Parts 405 471 or future promulgated regulations shall comply with the standards and applicable reporting requirements under 40 CFR 403.12.

B. New sources of categorical discharge shall meet NCPS in the shortest feasible time but in no case longer than 90 days from the commencement of discharge. Failure to comply shall be a violation of this ordinance and subject the user to enforcement action.

C. The POTW shall notify all known affected categorical users of the applicable reporting requirements under 40 CFR 403.12. Failure of the POTW to notify the User shall not relieve the user of the duty, if any, to comply with NCPS.

D. Where a categorical Pretreatment Standard is expressed only in terms of either the mass or the concentration of a pollutant in wastewater, the Water Pollution Control Plant Manager may impose equivalent concentrations or mass limits in accordance with 40 CFR 403.6 (c).

E. When the limits in a categorical Pretreatment Standard are expressed only in terms of mass of pollutant per unit of production, the Water Pollution Control Plant Manager may convert the limits to equivalent limitations expressed either as mass of pollutant discharge per day or effluent concentration for purposes of calculating effluent limitations applicable to individual Industrial Users in accordance with 40 CFR 403.6 (c) (3) and (4).

F. When wastewater subject to a categorical Pretreatment Standard is mixed with wastewater not regulated by the same Standard, the Water Pollution Control Plant Manager shall impose an alternate limit in accordance with 40 CFR 403.6 (e).

G. A Categorical User may obtain a net/gross adjustment to a categorical Pretreatment Standard in accordance with 40 CFR 403.15

13.16.070. State requirements.

[Ord. 2018-354]
State requirements and limitations on discharges shall apply in any case where they are more stringent than USEPA or City requirements and limitations unless allowed by the state.

13.16.075. City's right of revision.

[Ord. 2018-354]
The City reserves the right to establish more stringent limitations or requirements on discharges to the POTW than those contained in this chapter if deemed necessary to comply with the purpose and policy objectives presented in section **13.16.020**.

13.16.080. Pretreatment.

[Ord. 2018-354]

A. A user discharging, or with potential to discharge, any waste into the POTW as set forth in section **13.16.055**, **13.16.060**, **13.16.065**, **13.16.070** or **13.16.075** shall be required by the Water Pollution Control Plant Manager to construct, install and operate, at the user's sole expense, such pretreatment facilities as may be required in order to:

1. Reduce the objectionable characteristics or constituents to within the maximum limits provided for in sections **13.16.055**, **13.16.060**, **13.16.065**, and **13.16.070**;

2. Control the quantities and rates of discharge of such wastewater;

3. Reduce the pollutants to such concentration and flows as may be contained in the user's wastewater discharge permit;

   (a) New industrial users discharging into the POTW will be required to design and operate their pretreatment facilities to meet the domestic pollutant limits in Table 8.

   (b) Existing industrial users planning significant modifications to their facility or discharge to the POTW will be required to install and operate pretreatment facilities to meet the domestic pollutant limits in Table 8.

4. Prevent the discharge of liquid waste containing O&G, sand in excessive amounts, any flammable waste, or other harmful pollutants. All traps or similar devices shall be of a type and capacity needed to perform effectively and shall be readily and easily accessible for cleaning and inspection. All traps or devices shall be provided and maintained in efficient operating condition at all times. Materials removed from traps shall be considered unacceptable for disposal at the POTW treatment plant unless specifically approved by the Water Pollution Control Plant Manager.

B. All plans, specifications, technical operating data and other information pertinent to the proposed operation and maintenance of pretreatment facilities shall be reviewed and approved by the Water Pollution Control Plant Manager prior to construction. Design and installation of such facilities shall be subject to the requirements of all applicable codes, chapters and laws, including local zoning regulations. The review and approval of such plans and operating procedures shall, in no way, relieve the user from the responsibility of modifying the facility as necessary to produce an effluent acceptable to the Water Pollution Control Plant Manager under the provisions of this chapter. Any subsequent changes in the pretreatment facilities or method of operations shall be reported to and be acceptable to the Water Pollution Control Plant Manager prior to the user's initiations of the changes.

C. Users shall continuously maintain all pretreatment facilities required by this chapter in satisfactory and effective operating condition at the sole expense of such user.

D. No provision contained in this chapter shall be construed to prevent or prohibit a separate or special agreement between the City and any user whereby wastewater containing waste of unusual strength, character or composition may be accepted by the City for treatment, subject to additional payment by such user; provided however, that such agreement shall have the prior approval of the Water Pollution Control Plant Manager, shall not conflict with IDNR and USEPA requirements, and shall be consistent with sections 13.16.060(b), 13.16.065, 13.16.070 and 13.16.080(f) of this chapter.

E. The Water Pollution Control Plant Manager may reject any waste, which, in the opinion of the Water Pollution Control Plant Manager, may cause interference or pass through.

F. Users shall obtain the specific approval of the Water Pollution Control Plant Manager prior to discharging any waste resulting from a pretreatment facility to the POTW. The Water Pollution Control Plant Manager may develop a documentation system to track the transportation and final disposition of any pretreatment waste. Pretreatment waste regulated by this paragraph shall include waste generated as a result of pretreatment processes used to comply with NPDES permits, air pollution permits, wastewater discharge permits, soil/groundwater reclamation processes, and pollutants resulting from a spill of any liquid or solid material or the clean up of any such spill. Pretreatment waste is prohibited from disposal to the water of the state except as specifically permitted by IDNR.

13.16.085. Dilution prohibited.

[Ord. 2018-354]
Users shall not increase the use of process water or, in any way, attempt to dilute a discharge as a partial or complete substitute for adequate pretreatment to achieve compliance with the limitations contained in the NCPS, or with any other pollutant specific limitation developed by the City.

13.16.090. Slug/spill control.

[Ord. 2018-354]

A. Users, who upon internal review by the user personnel or upon review by the Water Pollution Control Plant Manager, are determined to have the ability to cause interference or pass through at the POTW or to discharge a slug shall provide protection from accidental discharge to the POTW of prohibited materials or other substances regulated by this chapter. Facilities to prevent accidental discharge of prohibited materials shall be at the user's cost and expense.

B. Slug/Spill Control Plan (SCP). Users meeting the criteria in subsection A thereof shall develop a SCP and implement the plan after approval by the Water Pollution Control Plant Manager. The plan shall contain the following:

1. A description of discharge practices, including non-routine batch discharges;

2. A description of stored chemicals;

3. Procedures for immediately notifying the POTW of slug discharges, including any that would violate the discharge prohibitions in section **13.16.055** of this chapter. Notification procedures shall comply with paragraphs (c) and (d) of this subsection;

4. A description of procedures and structures necessary to prevent adverse POTW impact from accidental spills including inspection and maintenance of storage areas, handling and transfer of materials, loading and unloading operations, control of plant site run off, worker training, building of containment structures or equipment, measures for containing toxic organic pollutants (including solvents), and/or measures and equipment for emergency response.

5. A schedule for the completion or implementation of necessary procedures and structures. Complete implementation and installation of any procedures or structures shall be according to the shortest possible schedule but in no case longer than one year. Review and approval of such plans and operating procedures shall not relieve the User from the responsibility to modify and operate its facility as necessary to meet the requirements of this chapter.

C. Users shall immediately telephone and notify the POTW in the case of

1. Any discharge, including, but not limited to, accidental discharges, discharges of a non-routine episodic nature, a non-customary batch discharge, or a slug discharge that may cause potential problems for the POTW.

2. Any discharge, which violates section **13.16.055** of this chapter.

3. Any discharge into the POTW of a substance which is a listed or characteristic waste under 40 CFR 261. This type of discharge will also be require additional immediate reporting to the USEPA Regional Director and IDNR.

D. Immediate notification requirements shall include the name of caller, location and time of discharge, pollutant concentration, volume and the corrective actions taken.

E. Users shall submit a written report to the Water Pollution Control Plant Manager within five days following such an accidental or deliberate discharge describing the cause of the discharge and the measures to be taken by the user to prevent similar future occurrences. Users shall submit follow up reports as may be required by the Water Pollution Control Plant Manager. Such report, or reports, shall not relieve the User of any expense, loss, damage or other liability which may be incurred as a result of damage to the POTW, fish kills, or any other damage to person or property; nor shall such report relieve the user of any fines, civil penalties, or other liability which may be imposed by this chapter or otherwise. Failure to report accidental or deliberate discharges may, in addition to any other remedies available to the City, result in the revocation of the discharger's wastewater discharge permit.

F. Users shall control production or all discharges to the extent necessary to maintain compliance with all applicable regulations upon reduction, loss, or failure of its pretreatment facility until the facility is restored or an alternative method of pretreatment is provided. This requirement applies in the situation where, among other things, the primary source of power to the user's pretreatment facility is reduced, lost or fails.

G. Users required to have a SCP must permanently post a notice in English and the language of common use on the user's bulletin board or other prominent place advising employees whom to call should a prohibited discharge occur. Users shall insure that all employees who are in a position to cause, discover, or observe such an accidental discharge are advised of the emergency notification procedures.

13.16.095. Treatment upsets.

[Ord. 2018-354]

A. For the purposes of this section, Upset means an exceptional incident in which there is unintentional and temporary noncompliance with categorical Pretreatment Standards because of factors beyond the reasonable control of the User. An Upset does not include noncompliance to the extent caused by operational error, improperly designed treatment facilities, inadequate treatment facilities, lack of preventive maintenance, or careless or improper operation.

B. An Upset shall constitute an affirmative defense to an action brought for noncompliance with categorical Pretreatment Standards if the requirements of paragraph (c) are met.

C. An User who wishes to establish the affirmative defense of Upset shall demonstrate, through properly signed, contemporaneous operating logs, or other relevant evidence that:

1. An Upset occurred and the User can identify the cause(s) of the Upset;

2. The facility was at the time being operated in a prudent and workman-like manner and in compliance with applicable operation and maintenance procedures;

3. The User has submitted the following information to the POTW within 24 hours of becoming aware of the Upset (if this information is provided orally, a written submission must be provided within five days):

(a) A description of the Indirect Discharge and cause of noncompliance;

(b) The period of noncompliance, including exact dates and times or, if not corrected, the anticipated time the noncompliance is expected to continue;

(c) Steps being taken and/or planned to reduce, eliminate and prevent recurrence of the noncompliance.

D. In any enforcement proceeding the Industrial User seeking to establish the occurrence of an Upset shall have the burden of proof.

E. Users will have the opportunity for a judicial determination on any claim of upset only if an enforcement action brought for noncompliance with categorical pretreatment.

F. The User shall control production or all discharges to the extent necessary to maintain compliance with categorical pretreatment standards upon reduction, loss, or failure of its treatment facility until the facility is restored or an alternative method of treatment is provided. This requirement applies in the situation where, among other things, the primary source of power of the treatment facility is reduced, lost or fails.

13.16.100. Treatment bypass.

[Ord. 2018-354]

A. Bypass is prohibited unless it is unavoidable to prevent loss of life, personal injury, or severe property damage or no feasible alternatives exist such as the use of auxiliary treatment facilities, retention of untreated waste, or maintenance during normal periods of equipment downtime.

B. The user may allow a bypass to occur which does not cause a violation of pretreatment standards, but only if it is for essential maintenance to assure efficient operation.

C. Notification of Bypass:

1. Anticipated Bypass. If the user knows in advance of the need for a bypass, it shall submit prior written notice, at least 10 days before the date of the bypass, to the Water Pollution Control Plant Manager.

2. Unanticipated Bypass. The user shall immediately notify the Water Pollution Control Plant Manager and submit a written notice to the POTW within five days. This report shall specify:

(a) A description of the bypass, its cause, and the duration;

(b) Whether the bypass has been corrected;

(c) The steps being taken or to be taken to reduce, eliminate and prevent a reoccurrence of the bypass.

D. Proper notification shall not relieve the user of liability for treatment costs and fees or other remedies as provided for in Section **13.16.080**.

13.16.105. Comprehensive sewer service charges - Enumerated.

[Ord. 2018-354]
Every person whose premises are served by connection to the sanitary sewer system of the City either directly or indirectly, shall pay to the City a comprehensive sewer service charge for the use of and for services supplied by the wastewater facilities of the City, which charges shall consist of:

(1) A basic user charge;

(2) A surcharge for the O & M of the wastewater treatment plant for wastes contributed of strengths greater than domestic wastewater. All users contributing wastewater in excess of the concentrations hereafter listed shall be assessed a surcharge, which shall be in addition to the rates and charges ordinarily billed to such users for sewer use:

Table 10
Surcharged Pollutants

Pollutant
BOD
TSS

(3) A customer charge.

13.16.106. Rates.

[Amended 5-24-2023 by Ord. No. 2023-229; Ord. 2018-354]
The rates for the comprehensive sewer service charges shall be reviewed annually and established from time to time by City Council ordinance and shall be as follows:

A. For Basic User Charge. The basic user charge shall be based on the quantity of flow estimated or actual flow of wastewater recorded by meters. The unit charge for wastewater measured in 100 cubic feet shall be computed as follows:

1. Unit Cost. The unit cost per 100 cubic feet shall be determined by dividing the anticipated budget for operation and maintenance of the wastewater treatment plant and the sanitary sewer system including debt service and anticipated, current year capital improvements by the estimated quantity of flow billed to all users of the sanitary sewer system.

B. For Surcharge. The surcharge for the O & M cost of the wastewater treatment plant shall be collected from those users who contribute wastes which strengths are greater than domestic wastewater. These users shall be sampled, and the sample analyzed at least once per month.

1. Monthly Excess BOD. The monthly excess BOD, expressed in milligrams per liter, shall be calculated by subtracting the BOD of domestic wastewater (250 milligrams per liter) from the monthly average BOD of a user. If the value is less than zero, zero shall be used to compute the average of excess BOD.

2. BOD Surcharge Amount. The surcharge for BOD shall be calculated by multiplying the excess BOD value by the unit BOD cost per pound.

3. Monthly Excess SS. The monthly excess SS, expressed in milligrams per liter, shall be calculated by subtracting the SS of domestic wastewater (300 milligrams per liter) from the monthly average SS of a user. If the value is less than zero, zero shall be used to compute the average of excess SS.

4. SS Surcharge Amount. The surcharge for SS shall be calculated by multiplying the excess SS value by the unit SS cost per pound. The total surcharge shall then be a summation of the surcharge for BOD and the surcharge for SS.

C. For the Customer Charge.

1. The cost of determining the amount due from each user and the collecting of same shall be borne by the user. Each user shall be billed on a regular basis, i.e., monthly or quarterly, for the amount of the comprehensive sewer service charges.

2. Each regular bill shall be increased by a charge to defray the cost of computing and mailing the bill. The cost per bill will be determined by dividing the anticipated budget, including the portion of the debt service and the anticipated current year capital improvements, by the total number of bills mailed to the users.

D. For single-family detached residential customers who are billed quarterly, the basic user charge shall be computed using the rate as determined in subsection A of this section, multiplied by the actual amount of water supplied by the water company (Iowa-American Water Company) as shown by the water meter readings of that company or 35 ccf, whichever is less. All other customers shall pay a basic user charge based upon the amount of water supplied by the water company as shown by the water meter readings of that company.

E. Special Rates. Grounds; Approval. Where, in the judgment of the Council, special conditions surround the use of water to the extent that the application of the comprehensive sewer user charge or method of measurement would be inequitable or unfair to either the City or the user, a special rate or method of measurement shall be established by the City. Such rates or methods of measurement shall be subject to approval by resolution of the Council. In such cases, the City Council may require that water consumed on the premises concerned shall be separately metered at the expense of the user, who shall also pay the cost of the reading resulting there from. In all cases, the comprehensive sewer user charge resulting shall be on an equal basis as nearly as may be with charges which would apply to an equal quantity and character of waste of other users of the wastewater system.

F. Replacement Component. Calculation; Use. The replacement component shall be 15% of the operation and maintenance (O & M) budget approved for the wastewater treatment plant in each fiscal year. The replacement component shall be calculated in each fiscal year and shall be added to the total O & M budget for the wastewater treatment plant for such year. Any portion of a replacement component which has not been used in a fiscal year shall not lapse but shall be retained, together with any interest accrued thereon; shall be carried forward and combined with any unused portion of any other replacement component for the current fiscal year, to be used to replace equipment at the wastewater treatment plant. A replacement component and any unused portion of a prior replacement component, plus any interest thereon, which has been carried forward as herein provided, shall be used only to replace equipment at the wastewater treatment plant. The O & M budget for the wastewater treatment plant plus the replacement component for the current fiscal year shall be used as the anticipated budget for calculating comprehensive sewer service charges for the use of the wastewater treatment plant.

G. All sewer fees billed after the ordinance effective date will use the revised rate schedule.

13.16.107. Rates - Amount.

[3-9-2022 by Ord. No. 2022-126; Ord. 2018-354; Ord. 2018-87 §§ 1-9; Ord. 2016-160 §§ 1-3; Ord. 2014-85 §§ 1 — 4; Ord. 2013-277; Ord. 2012-49 §§ 1 — 4; Ord. 2010-60 § 1-4; Ord. 2008-155 § 1; Ord. 2007-91 § 1; 2003-27 § 1 (part)]
The rates for comprehensive sewer service supplied by the wastewater facilities of the City shall be as follows:

A.

1. Effective July 1, 2022: 572.00 cents per one hundred cubic feet of water use as determined by water meter readings.

2. Effective July 1, 2023: 601.00 cents per one hundred cubic feet of water use as determined by water meter readings.

3. Effective July 1, 2024: 631.00 cents per one hundred cubic feet of water use as determined by water meter readings.

B.

1. Effective July 1, 2022:

   a. 2184.00 cents per bill for monthly billed commercial customers,

   b. 1196.00 cents per bill for monthly billed residential customers,

   c. 2937.00 cents per bill for quarterly commercial billed customers,

   d. 2987.00 cents per bill for quarterly residential billed customers.

2. Effective July 1, 2023:

   a. 2293.00 cents per bill for monthly billed commercial customers,

   b. 1245.00 cents per bill for monthly billed residential customers,

   c. 3084.00 cents per bill for quarterly billed commercial customers,

   d. 3134.00 cents per bill for quarterly billed residential customers.

3. Effective July 1, 2024:

   a. 2408.00 cents per bill for monthly billed commercial customers, .

   b. 1296.00 cents per bill for monthly billed residential customers,

c. 3238.00 cents per bill for quarterly commercial billed customers,

d. 3288.00 cents per bill for quarterly residential billed customers

C. 8.08 cents per pound of excess "BOD" over domestic strength wastewater.

D. 17.61 cents per pound of excess suspended solids over domestic strength wastewater.

E. 15,000 CCF Maximum Flow Per Day. The average flow shall be determined by dividing the total flow in the billing period by the number of days in the billing period. If the average flow exceeds 15,000 ccf per day, the quantity of 15,000 ccf multiplied by the number of days in the billing period shall be substituted in the calculation.

F.

1. Effective July 1, 2018. $0.50 of rates established in Section B for residential customers per quarter to fund the no-fault sewer backup reimbursement program.
[Ord. 2018-87 § 9]

13.16.108. Unpaid fees.

[Amended 5-11-2022 by Ord. No. 2022-245; Ord. 2018-354]

A. Unpaid sewer fees will be handled by one or a combination of the following collection methods:

1. The City Treasurer shall certify to the County Treasurer any comprehensive sewer user charge which is owed 60 days after the invoice is issued. All certified charges constitute a lien upon the premises served by the sanitary sewer system for which the charges were made and shall be collected in the same manner as taxes. Failure to send or receive a bill for comprehensive sewer user charges is not a defense to the collection of the charges.

2. Add a collection fee to customer balances and turn accounts over to a collection agency.

3. Turn accounts over to the State of Iowa to participate in the Iowa Income Offset program which is covered under Chapter 8A.504 of the Iowa Code.

4. City staff may order suspension of utility services to those premises for which the comprehensive sewer and/or clean water user charge is delinquent including but not limited to notifying Iowa American Water (IAW) to suspend water service as allowed by State of Iowa Code §476.20(I)(b) and 199 IAC 21.4(7).

a. Disconnection of service shall be permitted according to the conditions:

i. The City must enter into an agreement with Iowa American Water.

ii. The City shall notify the person promptly of the reason for refusal to serve and the person's right to file a complaint with the Iowa Utilities Board.

iii. The customer must have a combined delinquent balance of sewer and clean water fees in excess of an amount to be established by the Finance Director after notice is provided to the Mayor and City Council.

iv. The City must send a letter to the customer notifying the customer of the delinquent balance, allow the customer 12 days to respond excluding Sundays and holidays.

v. Allow the customer to enter up to two written agreements for the duration of 12 months to pay off the delinquent balance.

vi. Reconnect fees must be consistent with the water utilities approved tariff.

5. Collection fees shall be established by and additional collection methods may be initiated by the Finance Director.

13.16.109. Fees.

[Added 3-22-2023 by Ord. No. 2023-130; Ord. 2018-354]
Fees for Compost tipping, Water Pollution Control Plant hauled waste, Water Pollution Control Plant permits for hauled waste, and the sale of Compost goods shall be set by resolution of the City Council.

Article III.. WASTEWATER DISCHARGE PERMITS AND REPORTING REQUIREMENTS

13.16.110. Class of Permit.

[Ord. 2018-354]
(Reserved)

13.16.115. Permit requirements.

[Ord. 2018-354]
All new industrial users shall notify the Water Pollution Control Plant Manager of the nature and characteristics of their proposed discharge 180 days prior to commencing discharge. A notification form prescribed by the City shall be used for this purpose.

Significant users shall discharge wastewater, either directly or indirectly, into the POTW only after obtaining a wastewater discharge permit from the Water Pollution Control Plant Manager. Obtaining a wastewater discharge permit does not relieve a User of the obligation to obtain other permits required by federal, state, or local law.

Other Users, including waste haulers, shall obtain permits as required by the Water Pollution Control Plant Manager.

13.16.120. Permit applications - Baseline monitoring reports.

[Ord. 2018-354]
Users applying for a wastewater discharge permit or submitting a baseline monitoring report shall submit the following information as required by 40 CFR 403.12 or by the Water Pollution Control Plant Manager:

A. Users applying for a wastewater discharge permit must submit an application form prescribed by the City and accompanied by the application fee. All new significant users must submit such application 180 days prior to the date of any wastewater discharge. Existing users subject to new NCPS must, within 180 days after the effective date of the standard, submit such an application. The following information is required:

1. Name, address, and location of facility (if different from the mailing address);

2. Name of a person or agent authorized to accept legal service of process;

3. Standard Industrial Classification (SIC) code of both the industry as a whole and any processes for which NCPS have been promulgated and a list of any environmental control permits held by or for the facility;

4. Wastewater constituents and characteristics including any pollutants in the discharge which are limited by any federal, state, or local standards with sampling and analysis performed in accordance with EPA approved methods, and meeting the following requirements:

   (a) The user shall identify the pretreatment standards applicable to each regulated process if the user is a categorical user.

   (b) All samples shall be representative of daily operations.

   (c) A minimum of six (6) grab samples must be used for pH, cyanide, total phenols, oil and grease, sulfide and volatile organics. For all other pollutants, twenty-four- hour composite samples must be obtained through flow proportional composite sampling techniques where feasible. The Water Pollution Control Plant Manager may waive flow proportional composite sampling for any user that demonstrates that flow proportional sampling is not feasible. In such cases, samples may be obtained through time proportional techniques or through a minimum of four (4) grab samples where the User demonstrates that such sampling will provide a representative sample of the effluent being discharged.

   (d) Where the flow of the stream being sampled is less than or equal to 250,000 gpd, the User must analyze three samples within a two-week period. Where the flow of the stream being sampled is greater than 250,000 gpd, the user must analyze six samples within a two-week period.

   (e) Samples must be taken immediately downstream from pretreatment facilities if such exist or immediately downstream from the regulated process if no pretreatment exists and prior to mixing with other waste. If non regulated wastewater is mixed with regulated wastewater prior to pretreatment, the user must measure the flows and concentrations necessary to allow use of the combined waste stream formula of 40 CFR 403.6(e) in order to evaluate compliance with pretreatment standards. Where an alternate concentrations or mass limit has been calculated in accordance with 40 CFR 403.6(e), this adjusted limit along with supporting data shall be submitted to the Water Pollution Control Plant Manager. Users not subject to categorical standards shall submit analysis of wastewater representative of the effluent discharged to the POTW.

   (f) The Water Pollution Control Plant Manager may allow the submission of an application which utilizes only historical data so long as the data provides information sufficient to determine the need for pretreatment.

   (g) A statement indicating the time, date and place of sampling, methods of analysis, and certifying that such sampling and analysis is representative of normal work cycles and expected pollutant discharges to the POTW shall accompany each Application/Baseline Monitoring Report unless such sampling and analysis was performed by the City.

5. Time and duration of all discharges;

6. Daily maximum, daily average, and monthly average wastewater flow rates, including daily, monthly, and seasonal variations, if any;

7. Description of activities, facilities, and plant processes at the site, including a list of all raw materials and chemicals used at the facility which are or could accidentally or intentionally be discharged to the POTW;

8. The site plans, floor plans and mechanical and plumbing plans and details to show all sewers, floor drains, and appurtenances by size, location and elevation. The plans shall include a schematic process diagram which indicates all points of discharge to the POTW. All plans must be certified for accuracy by a professional engineer registered in the state of Iowa;

9. Each product produced by type, amount, process or processes and rate of production;

10. Type and amount of raw materials processed (average and maximum per day);

11. Number and type of employees, and hours of operation, and proposed or actual hours of operation of the pretreatment facility;

12. A statement, reviewed by an authorized representative of the user (as defined in section **13.16.170**) and certified to by a professional engineer registered in the state of Iowa, indicating whether pretreatment standards are being met on a consistent basis and if not whether additional operation and maintenance (O&M) or additional pretreatment is required for the user to meet pretreatment standards and requirements;

13. If additional pretreatment or O&M will be required to meet pretreatment standards or requirements, then the user shall supply a compliance schedule indicating the shortest time schedule necessary to accomplish installation or adoption of such additional pretreatment or O&M. The completion date in this schedule shall not be longer than the compliance date established for the applicable pretreatment standard. The following conditions apply to this schedule:

    (a) The schedule shall contain increments of progress in the form of dates for the commencement and completion of major events leading to the construction and operation of additional pretreatment required for the user to meet the applicable pretreatment standards (such schedule shall include, where applicable, but not limited to, dates Tor the hiring of an engineer, completing preliminary plans, executing contracts for major components, commencing construction, beginning operation, and conducting routine operations);

    (b) No increment referred to in paragraph (A) above, shall exceed nine months, nor shall the total compliance period exceed 18 months;

    (c) No later than 14 days following each date in the schedule and the final date for compliance, the user shall submit a progress report to the Water Pollution Control Plant Manager, including, as a minimum, whether or not it complied with the increment of progress, the reason for any delay, and if appropriate, the steps being taken by the user to return to the established schedule. In no event shall more than nine months elapse between such progress reports to the Water Pollution Control Plant Manager.

14. Any additional information required by the Water Pollution Control Plant Manager to evaluate a permit application;

B. All applications and reports must contain the certification statement and be signed in accordance with section **13.16.170.**

C. Any requests for a monitoring waiver (or a renewal of an approved monitoring waiver) for a pollutant neither present nor expected to be present in the discharge based on 40 CFR 403.12(e)(2).

13.16.125. Categorical industries - Report on compliance.

[Ord. 2018-354]
Users subject to NCPS shall submit a report to the Water Pollution Control Plant Manager containing the information described in section **13.16.120** subsections (1)(iii),(iv), (v) and (xi) within 90 days following the date for final compliance with applicable NCPS or, in the case of a new source, following commencement of discharge. Users subject to equivalent mass or concentration limits shall provide a reasonable measure of the user's long term production rate. For all other users subject to NCPS expressed in terms of allowable pollutant discharge per unit of production (or other measure of operation), this report shall include the user's actual production during the appropriate sampling period. All reports must contain the certification statement and be signed in accordance with Section **13.16.170** of this chapter.

13.16.130. Permit contents.

[Ord. 2018-354]
Wastewater discharge permits shall include such conditions as are reasonably deemed necessary by the Water Pollution Control Plant Manager to prevent pass through or interference, protect the quality of the water body receiving the POTW's effluent, protect worker health and safety, facilitate POTW sludge management and disposal, protect ambient air quality, and protect against damage to the POTW collection system or plant.

A. The conditions may include, but need not be limited to, the following:

1. Limits on the average or maximum rate of discharge, time of discharge, or requirements for flow regulation and equalization;

2. Limits on the average or maximum concentration, mass, or other measure of identified wastewater constituents or properties;

3. Requirements for the installation of pretreatment technology or construction of appropriate containment devices, etc., designed to reduce, eliminate, or prevent the introduction of pollutants into the POTW;

4. Requirements for the development and implementation of spill control plans or other special conditions including additional management practices necessary to adequately prevent accidental, unanticipated, or prohibited discharges;

5. The unit charge or schedule of user charges and fees for the management of the wastewater discharged to the POTW;

6. Requirements for installation and maintenance of inspection, sampling, and flow monitoring facilities and equipment for each separate discharge into the POTW;

7. Specifications for monitoring programs which may include sampling locations, frequency of sampling, number, types, and standards for tests, and reporting schedules;

8. Compliance schedules;

9. Requirements for submission of technical reports or discharge reports and which may include production data;

10. Requirements for maintaining and retaining plant records relating to wastewater discharge as specified by the Water Pollution Control Plant Manager and affording the Water Pollution Control Plant Manager or the Water Pollution Control Plant Manager's

representatives, access thereto;

11. Requirements for the notification of any substantial change in the manufacturing processes, pretreatment processes, quantity or quality of waste discharged to the POTW 90 days prior to such change. The Water Pollution Control Plant Manager shall approve, deny or condition a changed discharge prior to a change occurring in accordance with the provisions of section 13.16.050(4) of this chapter;

12. A statement that compliance with the permit does not relieve the permittee of responsibility for compliance with all applicable federal pretreatment standards, including those which become effective during the term of the permit.

13. Other conditions as deemed appropriate by the Water Pollution Control Plant Manager to ensure compliance with this chapter, and state and federal laws, rules, and regulations;

13.16.135. Permit duration and renewal.

[Ord. 2018-354]
Permits shall be issued for a specified time period, not to exceed five (5) years. Permitted users shall apply for a new permit by submitting a completed permit application a minimum of 90 days prior to the expiration of the user's existing permit.

13.16.140. Continuation of expired permits.

[Ord. 2018-354]
Expired permits shall remain effective and enforceable until the permit is reissued unless the user is notified of permit termination by the City.

13.16.145. Permit modifications.

[Ord. 2018-354]
The Water Pollution Control Plant Manager may modify the permit for good cause including, but not limited to, the following:

(1) To incorporate any new or revised federal, state, or local pretreatment standard or requirement (after becoming aware of more stringent standards or requirements, the POTW will update permits within 90 days);

(2) Material or substantial alterations or additions to the discharger's operation processes, or discharge volume or character which were not considered in drafting the effective permit;

(3) A change in any condition in either the industrial user or the POTW that requires either a temporary or permanent reduction or elimination of the authorized discharge;

(4) Information indicating that the permitted discharge poses a threat to the POTW, POTW personnel or the receiving water;

(5) Violation of any terms or conditions of the permit;

(6) Misrepresentation of or grant of variance from such categorical standards pursuant to 40 CFR 403.13;

(7) To correct typographical or other errors in the permit;

(8) To reflect transfer of the facility ownership or operation to a new owner/operator;

(9) Upon request of the permittee, provided such request does not create a violation of any applicable requirements, standards, laws, or rules and regulations.

The filing of a request by the permittee for permit modification, revocation and re issuance, termination, or a notification of planned changes or anticipated noncompliance, does not stay any permit condition.

13.16.150. Permit transfer.

[Ord. 2018-354]
Users shall not reassign or transfer a wastewater discharge permit to a new owner. New owners must apply for a new wastewater discharge permit 30 days prior to a change in ownership.

13.16.155. Denial of permit.

[Ord. 2018-354]
The Water Pollution Control Plant Manager may deny a permit to any user whose discharge of material to POTW, whether shown upon application or determined after inspection and testing conducted by the City, is not in conformity with this chapter or whose application is incomplete or does not comply with the requirements of Section **13.16.120**.

13.16.160. Permit violations.

[Ord. 2018-354]
Any violations of the terms, conditions, or limits of a user's wastewater discharge permit shall be deemed a violation of this chapter and subject the User to all enforcement procedures outlined in this chapter.

13.16.165. Periodic compliance reports.

[Ord. 2018-354]

A. Periodic compliance reports are required as follows:

1. Significant users shall submit to the Water Pollution Control Plant Manager no less than twice per year, a report indicating the nature, concentration, and flow of pollutants in the effluent which are limited by permit or pretreatment standards for the reporting period. This report shall include a record of the monthly average flows and the daily flow for each analysis date during the reporting period. At the discretion of the Water Pollution Control Plant Manager and in consideration of such factors as local high or low flow rates, holidays, budget cycles, etc., the Water Pollution Control Plant Manager may agree to alter the months during which the above reports are to be submitted.

2. The Water Pollution Control Plant Manager may impose mass limitations on users. In such cases, the report required by the above paragraph shall indicate the mass of pollutants regulated by pretreatment standards in the effluent of the user. All analysis shall be performed using EPA approved methods using sampling techniques approved by IDNR.

3. Users shall meet the certification and signatory requirements in section **13.16.170** for each report submitted under this section. Where the City itself collects all the information required for the report, including flow data, the industrial user will not be required to submit a periodic compliance report.

4. Users must notify the POTW of all violations identified as a result of self monitoring to the POTW by telephone, during normal business hours, within 24 hours of the time the User becomes aware of such violation. The user must also submit the results of repeat analyses to the POTW within 30 days after becoming aware of the violation together with a complete report on all steps taken to resolve the violation. The user need not repeat the analyses if:

   (a) The POTW performs sampling of the industrial user at a frequency of at least once per month, or

   (b) The POTW performs sampling of the user between the time when the user performs its initial sampling and the time when the user receives the results of this sampling; or

   (c) The POTW has performed the sampling and analysis in lieu of the user, the POTW will perform the repeat sampling and analysis unless it notifies the user of the violation and requires the user to perform the repeat sampling and analysis, [per 40 CFR 403.12(g) (2)]

5. If the user monitors any pollutant more frequently than required, using test procedures prescribed in 40 CFR Part 136 or amendments thereto, or otherwise approved by EPA or as specified by the Water Pollution Control Plant Manager, the results of such monitoring shall be included in any calculations of actual daily maximum or monthly average pollutant discharge and results shall be reported in the monthly report.

6. If the user utilizes a laboratory other the Davenport Water Pollution Control Plant Laboratory to sample or analyze any pollutant, the Davenport Water Pollution Control Plant Manager must be informed in writing. All external sampling plans must be approved prior to uses of the third-party data in the monitoring reports.

7. The Davenport Water Pollution Control Plant manager has selected the Davenport Water Pollution Control Plant Laboratory as the primary laboratory for all Biochemical Oxygen Demand, Total Suspended Solids and pH sample analyses for regulatory compliance and Combined Sewer Service Charge billing. The user can request a different laboratory be used by writing the Davenport Water Pollution Control Pretreatment Office listing the reasons for the request and the alternatives the permittee would like. The permittee will be notified in writing within 30 calendar days of receipt if the request or parts of the request was approved.

B. The Water Pollution Control Plant Manager may authorize a user subject to a categorical Pretreatment Standard to forego sampling of a pollutant regulated by a categorical Pretreatment Standard if the user has demonstrated through sampling and other technical factors that the pollutant is neither present nor expected to be present in the discharge, or is present only at background levels from intake water and without any increase in the pollutant due to activities of the user. This authorization is subject to the conditions set forth in 40 CFR 403.12(e)(2).

C. The Water Pollution Control Plant Manager may reduce the requirements for periodic compliance reports to a requirement to report no less frequently than once a year, unless required more frequently in the Pretreatment Standard or by the State for those users determined to be a Non-Significant Categorical Industrial User per 40 CFR 403.3(v)(2).

1. Reduced reporting is not available to users that have in the last two years been in Significant Noncompliance.

2. Reduced reporting is not available to a user with daily flow rates, production levels, or pollutant levels that vary so significantly that, in the opinion of the Water Pollution Control Manager, decreasing the reporting requirements for this user would result in data that are not representative of conditions occurring during the reporting period.

13.16.170. Certification and signatory requirements.

[Ord. 2018-354]
All applications and reports shall be signed by an authorized representative of the user as defined in section **13.16.045**. Users shall maintain a current and accurate authorization on file with the Water Pollution Control Plant Manager.

A. Certification of Permit Applications, User Reports and Initial Monitoring Waiver

All permit applications, baseline monitoring reports, reports on compliance with the categorical Pretreatment Standard deadlines, periodic compliance reports and initial requests to forego sampling of a pollutant not present submitted by a user shall contain the following certification statement:

"I certify under penalty of law that this document and all attachments were prepared under my direction or supervision in accordance with a system designed to assure that qualified personnel properly gather and evaluate the information submitted. Based on my inquiry of the person or persons who manage the system, or those persons directly responsible for gathering the information, the information submitted is, to the best of my knowledge and belief, true, accurate, and complete. I am aware that there are significant penalties for submitting false information, including the possibility of fine and imprisonment for knowing violations."

B. Annual Certification for Non-Significant Categorical Industrial Users.

A facility determined to be a Non-Significant Categorical Industrial User by the Water Pollution Control Plant Manager must annually submit the following certification statement signed in accordance with the signatory requirements in 40 CFR 403.120(I). This certification must accompany an alternative report required by the City:

"Based on my inquiry of the person or persons directly responsible for managing compliance with the categorical Pretreatment Standards under 40 CFR_____, I certify that, to the best of my knowledge and belief that during the period from_____,_____to _____,_____(months, days, year):

(a) The facility described as _____(facility name) met the definition of a Non-Significant Categorical Industrial User as described in 40 CFR 403.3(v)(2);

(b) The facility complied with all applicable Pretreatment Standards and requirements during this reporting period; and

(c) The facility never discharged more than 100 gallons of total categorical wastewater on any given day during this reporting period.

This compliance certification is based on the following information. _____".

C. Certification of Pollutants Not Present Users that have an approved monitoring waiver must certify on each report with the following statement that there has been no increase in the pollutant in its waste stream due to activities of the user.

"Based on my inquiry of the person or persons directly responsible for managing compliance with the Pretreatment Standard for 40 CFR_____, I certify that, to the best of my knowledge and belief, there has been no increase in the level of _____ [list pollutant(s)] in the wastewaters due to the activities at the facility since filing of the last periodic report under section 13.16.165."

13.16.175. Monitoring facilities.

[Ord. 2018-354]

A. Permitted Users, when required by the Water Pollution Control Plant Manager, shall provide and operate monitoring facilities to allow inspection, sampling, and flow measurement of the building sewer, or internal drainage systems at their own expense. The Water Pollution Control Plant Manager may require the placement of such monitoring facilities at the end of each process where pollutants are used, produced, or treated. The monitoring facility should normally be situated on the user's premises and located so that it will not be obstructed by landscaping or parked vehicles.

B. When required by permit and within 90 days of written notification, Users shall install a sampling chamber for each separate discharge of the building sewer in accordance with plans and specification approved by the City. Users shall provide ample room in or near such sampling chamber to allow accurate sampling and preparation of samples for analysis. Users shall maintain all sampling and measuring equipment in a safe and proper operating condition at all times and at the expense of the user which shall be safely, easily and independently accessible to authorized representatives of the City. Users shall certify all flow measuring devices to be in proper working condition once per year using a qualified technician acceptable to the Water Pollution Control Plant Manager.

1. Each sampling chamber shall contain a flume unless another device is approved by the City, with a recording and totalizing device for measurement of the liquid quantity.

2. At the discretion of the Water Pollution Control Plant Manager, metered water supply to a user may be used as the volume quantity where it is substantiated that the metered water supply and waste quantities are approximately the same, or where a measurable adjustment agreed to by the Water Pollution Control Plant Manager is made in the metered water supply to determine the liquid waste quantity. Separate meters may be used to subtract water which is not discharged to the POTW or is discharged to a sewer other than the sampled location.

3. Samples shall be taken at a frequency and volume determined by the Water Pollution Control Plant Manager, and shall be properly refrigerated and preserved in accordance with EPA approved methods. The sample shall be composited in proportion to the flow for a representative 24 hour sample. A time proportioned 24 hour sample may be used if flow proportioned sampling is determined by the City to be impractical. Grab samples shall be used where appropriate.

C. Users must inform the Water Pollution Control Plant Manager prior to breaking a sampler seal, used by the City to detect sample tampering, unless necessary to prevent loss of life, personal injury, or severe property damage. Users must not place additional seals or locks upon a sampler which may be used by the City without first obtaining approval from the Water Pollution Control Plant Manager.

13.16.180. Inspection, sampling, and record keeping authority.

[Ord. 2018-354]

A. Users shall give the following authorities to the City:

1. Users shall permit authorized representatives or agents of the City to enter upon all properties and all parts of the premises within the corporate limits of the City, within the extended jurisdiction of the City, or upon properties of users with wastewater discharge permits for the purposes of inspection, sampling, records examination, records copying, or the performance of any of their duties. This shall include the right to set up, on the user's property, such devices as are necessary to conduct sampling, inspection, compliance monitoring, or metering operations as may be required in pursuance of the implementation and enforcement of this chapter.

2. Where a user has security measures in force which would require proper identification and clearance before entry into their premises, the user shall make necessary arrangements in the security measures so that, upon presentation of suitable identification, personnel from the City will be permitted to enter, without delay, for the purposes of performing their specific responsibilities.

3. All users subject to any of the reporting requirements of this chapter shall maintain copies of reports and records of all information as required in 40 CFR 403.12(o) resulting from any monitoring activities required by this chapter for a minimum of five years and shall make such records available for inspection and copying by the City. This period of retention shall be extended until the completion of any unresolved negotiation, hearing, or litigation involving a purported violation.

13.16.185. Confidential information.

[Ord. 2018-354]

A. Except as herein provided, information and data obtained from user reports, questionnaires, permit applications and inspections, shall be made available to the public or other governmental agencies without restriction. If the user specifically requests and is able to demonstrate that the release of such information would divulge information concerning processes or methods of production entitled to protection under law as trade secrets of the User or would give advantage to competitors and serve no public purpose the Water Pollution Control Plant Manager shall not make such information available to the public but such information shall be available to the USEPA or IDNR.

B. In determining whether information is confidential, the provision of 561-2 of the Iowa Administrative Code shall prevail.

C. Effluent data and City enforcement actions will not be considered confidential records or information.

Article IV.. BUILDING SEWERS AND CONNECTIONS

13.16.190. Permits Required.

[Ord. 2018-354]
No unauthorized person shall uncover, make any connections with or opening into, use, alter, or disturb any public sewer or appurtenance thereof without first obtaining a written permit from the City engineer.

13.16.195. Classes of permits and fees.

[Ord. 2018-354]

A. There shall be two classes of building lateral permits, namely:

1. For nonindustrial users, residential, and commercial service; and

2. For industrial users.

B. In either case, the owner or his agent shall make application on a special form furnished by the City. The permit application shall be supplemented by any plans, specifications, or other information considered pertinent in the judgment of the City Engineer.

C. A permit and inspection fee of $10 for nonindustrial building lateral permit and $15 for an industrial building lateral permit shall be paid to the City at the time the application is filed.

13.16.200. Building lateral permit — When granted.

[Ord. 2018-354]
A building lateral permit will only be issued and a sewer connection shall only be allowed if it can be demonstrated that the downstream wastewater facilities, including sewers, pump stations, and wastewater treatment facilities, have sufficient reserve capacity to adequately and efficiently handle the additional anticipated waste load.

13.16.205. Building lateral permit — Industrial user — Nontransferability.

[Ord. 2018-354]
A building lateral permit for an industrial user shall not be transferred or sold to a new owner, new industrial user, different premises or a new or changed operation without the approval of the City engineer.

13.16.210. Bond — Required.

[Ord. 2018-354]
Every person, company, or corporation to whom a permit is granted, shall, at the time of receiving the same, file a bond approved by the City engineer in the sum of $5,000, conditioned to indemnify and save the City harmless against all losses or damages that may arise from or be occasioned by the making of connections with the public sewers or the excavations therefore or by any carelessness, negligence, or unskillfulness in making the same.

13.16.215. Permit — Revocation.

[Ord. 2018-354]
All permits to connect with sewers shall be given upon the express condition that the City engineer may at any time before the work is completed revoke and annul the same and no party interested shall have the right to claim damages in consequence of any such permits being revoked or annulled. At no time shall a person connect a sewer lateral into a manhole, unless a special permit is obtained from the City engineer, stating how work shall be done, if granted.

13.16.220. Specifications.

[Ord. 2018-354]

A. The size, slope, alignment, materials of construction of a building lateral and the methods to be used in excavating, placing of the pipe, jointing, testing, connection to the public sewer and backfilling the trench, shall all conform to the specifications and regulations of the City engineer.

B. Whenever possible, the building lateral shall be brought to the building at an elevation below the basement floor. In all buildings in which any building sewer is too low to permit gravity flow to the public sewer, sanitary sewage carried by such building sewer shall be lifted by a means which is approved by the City engineer and discharged to the building lateral.

C. The applicant for the building lateral permit shall notify the City engineer when the building sewer is ready for inspection and connection to the public sewer. The connection shall be made under the supervision of the City engineer or his representative.

D. All excavations for building sewer installation shall be adequately guarded with barricades and lights so as to protect the public from hazard. Excavations within public easements and right-of-way shall conform to the requirements of Chapter 12.40. Streets, sidewalks, parkways, and other public property disturbed in the course of the work shall be restored in a manner satisfactory to the City.

13.16.225. Separate laterals.

[Ord. 2018-354]
A separate and independent building lateral shall be provided for every building; except that where one building stands at the rear of another on an interior lot and no private sewer is available or can be constructed to the rear building through an adjoining alley, court, yard, or driveway, the building lateral from the front building may be extended to the rear building and the whole considered as one building lateral, but the City shall not be liable for any damage caused by or resulting from any such single connection.

13.16.230. Old building laterals.

[Ord. 2018-354]
Old building laterals shall not be used in connection with new buildings unless they are found, on examination and test by the director to meet all requirements of this chapter.

13.16.235. Costs and expenses.

[Ord. 2018-354]
All costs and expenses incident to the installation, ownership, use, operation, maintenance, and connection of the building lateral shall be borne by the owner of the property served thereby. The owner of the property served thereby shall indemnify the City from all loss, cost, or damage that may directly or indirectly be occasioned by the use, ownership, operation, maintenance, or installation of the building lateral.

Article V.. SEWER CONNECTION FEES

13.16.240. Required — Special rate.

[Ord. 2018-354]

A. For the purpose of providing for the construction, extension, or enlargement of the main sewers of the City for which none or only a portion of the costs thereof, are assessed against the abutting or adjacent property, at the time the application is made for a building lateral permit, the applicant shall pay to the City Treasurer a sewer connection fee as follows:

1. The fee for a sewer connection for one-family or two-family residence, regardless of area of the lot or tract upon which the dwelling is located, shall be $100.

2. The fee for all other uses shall be the product of a cent per square foot multiplied by the area of the lot or tract of land occupied by the building, including accessory buildings and related facilities, including parking lots, to be served by the sewer connection, provided the minimum fee shall be $100. The director is authorized and directed to determine and fix the amount of land to be included in each calculation attributable to the uses of the building for which the sewer connection fee is sought.

3. In the event any applicant feels the fee as so established is unfair or inequitable, the applicant may appeal to the construction and engineering committee of the City Council and the fee shall then be established as set forth in subsection B of this section.

B. Where, in the judgement of the construction and engineering committee of the City Council, special conditions make the application of the sewer connection charge inequitable or unfair, either to the City or to the owner of the property, a special rate shall be established by the City. Such charge shall be subject to approval by resolution of the City Council and may be considered inequitable or unfair where the charge would represent an unduly inequitable proportion of the cost of the main sewer to the owner or to the City because of the type of building to be erected or the area involved.

13.16.250. Unpaid sewer connection fees - Property lien.

[Ord. 2018-354]

A. Any unpaid sewer connection fees shall be certified to the county treasurer after they have been due and owing after the thirty-day payment period. All certified charges constitute a lien upon the premises served and shall be collected in the same manner as taxes.

B. The City Council may order suspension of service to those premises for which the sewer connection fee is delinquent.

Article VI.. ENFORCEMENT PROCEDURES

13.16.255. Public notification of significant noncompliance.

[Ord. 2018-354]
The City shall at a minimum annually publish, in a newspaper of general circulation that provides meaningful public notice within the JCSC community, a list of users which at any time during the previous calendar year, were in significant noncompliance as defined in section **13.16.260** of this chapter.

13.16.260. Significant noncompliance (SNC).

[Ord. 2018-354]

A. Any violation of pretreatment requirements (i.e., but not limited to: limits, sampling, analysis, reporting, meeting compliance schedules, and regulatory deadlines) is an instance of noncompliance for which the user is liable for enforcement, including penalties and injunctive relief. Instances of SNC are user violations which meet one or more of the following criteria:

1. Violations of wastewater discharge limits.

   (a) Chronic violations. 66% or more of all the measurements taken for the same pollutant parameter taken during a six-month period exceed (by any magnitude) a numeric Pretreatment Standard or Requirement, including instantaneous limits as defined in section **13.16.055** of this chapter.

   (b) Technical Review Criteria (TRC) violations. 33% or more of the measurements taken for each pollutant parameter during a six-month period equals or exceeds the product of the numeric Pretreatment Standard or Requirement including Instantaneous limits as defined in section **13.16.055** of this chapter multiplied by the applicable criteria:

      (i) BOD, TSS, Fats, Oil and Grease Criteria = 1.4.

      (ii) All other pollutants except pH Criteria = 1.2.

   (c) Any other violation(s) of a Pretreatment Standard or Requirement as defined by 40 CFR 43.3(1) (daily maximum, monthly average, instantaneous limit, or narrative Standard) that the Water Pollution Control Plant Manager believes has caused, alone or in combination with other discharges, interference (including slug loads) or pass through; or endangered the health of City personnel or the public.

   (d) Any discharge of a pollutant that has caused imminent endangerment to human health/welfare or to the environment and has resulted in the City's exercise of its emergency authority to halt or prevent such a discharge.

   (e) Failure to meet, within 90 days of the scheduled date, any compliance schedule milestones, contained in a wastewater discharge permit or enforcement order, for starting construction, completing construction, and attaining final compliance.

   (f) Failure to provide within 45 days after the due date, any required reports, including baseline monitoring reports, reports on compliance with categorical Pretreatment Standard deadlines, periodic self-monitoring reports, and reports on compliance with compliance schedules.

   (g) Failure to accurately report noncompliance.

(h) Any other violations or group of violations, which may include a violation of Best Management Practices, which the Water Pollution Control Plant Manager determines will adversely affect the operation or implementation of the local pretreatment program.

B. When a user is in SNC, the Water Pollution Control Plant Manager is directed to:

1. Report the information to IDNR as part of the annual pretreatment performance summary of permitted user non compliance;

2. Include the user in the annual public notification according to section **13.16.255**;

3. Address SNC through appropriate enforcement actions.

13.16.265. Administrative actions.

[Ord. 2018-354]

A. The Water Pollution Control Plant Manager may issue a written notice to the user giving specific nature of violations which shall include the frequency, magnitude and impact of the violation upon the POTW. The notice may also include the following:

1. An order requiring a plan of action for preventing reoccurrence of the violation;

2. An order requiring specific action for accomplishing remediation;

3. An order requiring the User to respond in writing within 30 days.

B. The Water Pollution Control Plant Manager is empowered to enter into consent orders, assurances of voluntary compliance, or other similar documents establishing an agreement with the user responsible for any non compliance. Such orders will include specific action to be taken by the user to correct non compliance within a time period specified by the order.

C. The Water Pollution Control Plant Manager may issue enforceable orders or schedules to require compliance with pretreatment standards including appropriate interim limits. Such orders and schedules may be incorporated into a revised wastewater discharge permit and shall not require the consent of the user.

13.16.270. Actions authorized.

[Ord. 2018-354]
Where there has been noncompliance with any provision of this chapter the Water Pollution Control Plant Manager may request, and Corporation Counsel (or any attorney representing the City) is authorized to bring an action in equity or at law to seek the issuance of a preliminary or permanent injunction or both or such other relief as may be appropriate to compel compliance by the user with this chapter. No other authorization from the City Council for the bringing of such action shall be required.

In addition to other remedies provided under this or other provisions of this chapter, in any action brought to enforce the provisions of this chapter the City Council authorizes and directs Corporation Counsel to seek to recover all actual damages suffered by the City including all actual damages and losses related to costs of repair and remediation of the POTW, costs of administration reasonably related to any particular violation and attorneys fees.

13.16.275. Civil penalties.

[Ord. 2018-354]

A. Each violation of any provision of this chapter or of a permit issued under this chapter is declared to be a municipal infraction. Each day that a violation of a provision of this chapter continues and each day that a violation of permit issued under this chapter continues shall be considered a separate municipal infraction.

B. Any person who knowingly makes a false statement, representation or certification in any application, record, report, plan or other document filed or required to be maintained pursuant to this chapter or a wastewater discharge permit or who falsifies, tampers with or knowingly renders inaccurate any monitoring device or method required under this chapter commits a municipal infraction.

C. A user who has violated, or continues to violate, any provision of this ordinance, a wastewater discharge permit, or order issued hereunder, or any other pretreatment standard or requirement shall be liable for a maximum civil penalty not to exceed $1,000 of per violation, per day. In the case of a monthly or other long-term average discharge limit, penalties shall accrue for each day during the period of the violation

D. In addition to the penalties established in this section for municipal infractions, Corporation Counsel shall seek all other appropriate remedies allowed by law in regard to the abating correction or discontinuance of activities which constitute municipal infractions under this chapter.

13.16.280. Criminal penalties.

[Ord. 2018-354]
Any industrial user who willfully or negligently violates any provision of this chapter or any orders or permits issued here under shall, upon conviction, be guilty of a misdemeanor, punishable by a fine not to exceed $100 per each violation per day or imprisonment for not more than 30 days per violation or both.

Any industrial user who knowingly makes any false statements, representations, or certifications in any application, record, report, plan or other document files or required to be maintained pursuant to this chapter, or wastewater discharge permit, or who falsifies, tampers with, or knowingly renders inaccurate any monitoring device or method required under this chapter shall, upon conviction, be punished by a fine of not more than $100 per violation per day or imprisonment for not more than 30 days or both.

13.16.285. Performance bonds.

[Ord. 2018-354]
The Water Pollution Control Plant Manager may decline to reissue a permit to any user who has failed to comply with the provision of this chapter or any order or previous permit issued here under unless such user first files a satisfactory bond payable to the City in a sum not to exceed the value determined by the Water Pollution Control Plant Manager to be necessary to achieve compliance giving due consideration to the number and magnitude of previous violations, potential need for remediation and stating the reasons which support the amount of bond in a written order directed to the user, but in no case shall said bond be required to be greater than $25,000. The user shall use a bond form approved by the City.

13.16.290. Revocation of permit.

[Ord. 2018-354]

A. Conditions for Revocation. Any user who violates this chapter, any condition of its wastewater discharge permit, or any of the following, is subject to having its permit revoked in accordance with the procedures of this Section:

   1. Failure to accurately report the wastewater constituents and characteristics of its discharge;

   2. Failure of the user to report substantial changes in process activity or in volume or character of pollutants being introduced into the POTW at least 90 days prior to such change;

   3. Tampering with monitoring equipment;

   4. Refusal of reasonable access to the user's premises for the purpose of inspection, monitoring, or sampling;

   5. Violation of permit conditions;

   6. Failure to report an upset, failure, or bypass of user's pretreatment facilities;

   7. Failure to pay fines, fees, or sewer User charges;

   8. Failure to follow enforcement orders or compliance schedules;

   9. Failure to correct a condition that impedes or alters the POTW's ability to monitor the user's discharge or has the potential to cause interference or pass through;

B. Procedures for Revocation.

   1. Any permit issued to a user pursuant to this chapter may be revoked for any action which is subject to revocation under section 13.16.290(a). No revocation shall issue except upon notice delivered to the user by mailing the notice in the regular mail addressed to the user at the address listed on the wastewater discharge permit, a minimum of 10 days prior to the date set for hearing before the Water Pollution Control Plant Manager or his or her designee. Such notice shall inform the user of the time, date and place of the hearing, the purpose of the hearing, and shall set out the reasons therefore.

   2. If, after such a hearing, the Water Pollution Control Plant Manager or his or her designee makes a finding based on substantial evidence that actions subject to revocation under section 13.16.290(a) have occurred as alleged, the Water Pollution Control Plant Manager or his or her designee may continue suspension of or revoke the permit; the determination of whether to revoke such permit shall be in the discretion of the Water Pollution Control Plant Manager or his or her designee and shall be dependent upon the circumstances surrounding violations by the user of section 13.16.290(a) and their severity.

   3. A user whose permit has been revoked shall not be eligible for another permit until 30 days after the violating conditions have been corrected to the satisfaction of the Water Pollution Control Plant Manager.

13.16.300. Reinstatement of service.

[Ord. 2018-354]
In the event of severance of service, the service may be reinstated in the following manner:

(1) Upon payment to the City of any delinquency in full, plus penalties, plus the cost of the disconnection and the $100 City supervision fee, and an inspection by the Water Pollution Control Plant Manager to determine whether the original cause for termination has been corrected, the City will issue a permit for reconnection of the building service line to the POTW. Such reconnection costs, plus inspection fees for the City in accordance with City chapters, shall be at the sole expense of the user.

(2) Upon reconnection and payment of all costs described above, the City through its agents, shall remove the red tag from the building and the building shall, so far as the City is concerned, be "fit for human occupancy."

13.16.305. Emergency disconnection of service.

[Ord. 2018-354]

A. Conditions for Immediate Disconnection of Service: The Water Pollution Control Plant Manager may, after informal notice, suspend the wastewater treatment service or wastewater permit of a user whenever such suspension is necessary in order to stop an actual or threatened discharge presenting or causing an imminent or substantial endangerment to the health or welfare of persons, the POTW, or the environment.

B. Procedures for Immediate Disconnection

1. When the Water Pollution Control Plant Manager determines that a discharge as described in paragraph a exists, a verbal order shall be issued (followed immediately by a written order) to the user stating the problem and requiring immediate cessation of the discharge. Users verbally notified of a suspension of the wastewater treatment service or the wastewater permit shall immediately stop or eliminate all discharges. In the event of a user's failure to immediately comply voluntarily with the suspension order, the Water Pollution Control Plant Manager shall take immediate action to eliminate the discharge including disconnection from the POTW. Methods of informal notice to a user shall include, but not be limited to, any of the following; personal conversations between user and City personnel, telephone calls, letters, hand delivered messages or notices posted at the user's premises or point of discharge.

2. Users responsible, in whole or in part, for imminent endangerment shall submit a detailed written report describing the causes of the endangerment and the measures taken to prevent any future occurrence to the Water Pollution Control Plant Manager prior to the hearing described in section 13.16.290(b).

13.16.310. Elimination of discharge/reinstatement.

[Ord. 2018-354]
Users notified of a disconnection of wastewater treatment service under sections **13.16.290** or **13.16.305** shall immediately stop or eliminate the discharge. In the event of a failure of the user to comply voluntarily with the disconnection or revocation order, the City shall take such steps as are deemed necessary, including immediate severance of the sewer connection. The Water Pollution Control Plant Manager shall reinstate the wastewater discharge permit or the wastewater treatment service upon proof of the elimination of the non complying discharge.

13.16.315. Additional remedies.

[Ord. 2018-354]

A. In addition to remedies available to the City set forth elsewhere in this chapter, if the City is fined by IDNR or USEPA for violations of the City NPDES permit or violations of water quality standards as the result of a discharge of pollutants by identifiable user(s), then the fine, including all City legal, sampling, analytical testing costs and any other related costs shall be charged to the responsible user(s). Such charge shall be in addition to any other remedies the City may have under this chapter, at law or in equity.

B. If the discharge from any User results in a deposit, obstruction, damage or other impairment to the POTW, the user shall become liable to the City for any expense, loss, or damage caused by the violations or discharge. The City may add to the user's charges and fees the costs assessed for any cleaning, repair, or replacement work caused by the violations or discharge.

C. The remedies provided in this chapter shall not be exclusive and the City may seek whatever other remedies are authorized by ordinance, statute, at law or in equity against any persons violating the provisions of this chapter.

D. In addition to any other remedies provided in this chapter, the City may initiate an action, either in law or in equity, to obtain an injunction against further violations of this chapter, and for judgement for all costs incurred by the City occasioned by the user's violation of any requirements of this chapter.

Proposed Limits for BOD & TSS

January 7th, 2025

Facility Name: Davenport City of STP

Introduction:

The City of Davenport is imposing poundage limits on BOD & TSS to help preserve the capacity of the plant.

Background:

Previously, the City of Davenport distributed conventional pollutants among SIUs at the discretion of the Plant Manager. This led to over-allocation in many cases, limiting availability of capacity for development. Since 2017, we have scaled back conventional pollutant allocations to match what existing facilities were producing, plus a buffer for daily variation.

However, this has led to an unequal distribution of capacity. To prevent future and minimize the effects of past over-allocation, the City of Davenport WPCP would like to institute a limit for BOD & TSS. This will be implemented by adding limits to the Davenport City Code (other cities in the service area are not included at this time). This will begin with permits issued in 2028 and beyond, with the final limit becoming enacted on 7/1/2035 (in order to give existing SIUs time to gather funds if needed to install pretreatment). Currently only one industry may be impacted by this change. The final limit would be 5,000 lbs (daily maximum)/4,000 lbs monthly average. Keeping each industry below 10% of our design maximums of 65,000 lbs BOD & 75,000 lbs TSS will help preserve capacity for future growth.

Ordinance change (highlighted text is new):

13.16.080. Pretreatment. [Ord. 2018-354]
A. A user discharging, or with potential to discharge, any waste into the POTW as set forth in section 13.16.055, 13.16.060, 13.16.065, 13.16.070 or 13.16.075 shall be required by the Water Pollution Control Plant Manager to construct, install and operate, at the user's sole expense, such pretreatment facilities as may be required in order to:
1. Reduce the objectionable characteristics or constituents to within the maximum limits provided for in sections 13.16.055, 13.16.060, 13.16.065, and 13.16.070;
2. Control the quantities and rates of discharge of such wastewater;
3. Reduce the pollutants to such concentration and flows as may be contained in the user's wastewater discharge permit;

(a) New industrial users discharging into the POTW will be required to design and operate their pretreatment facilities to meet the domestic pollutant limits in Table 8.
(b) Existing industrial users planning significant modifications to their facility or discharge to the POTW will be required to install and operate pretreatment facilities to meet the domestic pollutant limits in Table 8.
(c) Beginning with the issuance of permits on and after July 1 2028, limits for daily maximum & monthly average BOD & TSS pounds will be capped. This limit shall apply to all existing and new SIUs. Limits for monthly average lbs BOD & TSS shall be issued per the following schedule:

Effective Date	Daily Maximum Limit	Monthly Average Limit

7/1/2028	7,000 lbs/day	6,000 lbs/day
7/1/2030	6,000 lbs/day	5,000 lbs/day
7/1/2035	5,000 lbs/day	4,000 lbs/day

City of Davenport

Department: Public Works
Contact Info: Clay Merritt | 563-326-7734

Action / Date
5/7/2025

Subject:
Resolution accepting work completed under the Modern Woodmen Park Field Renovation Project by Bush Sports Turf LLC of Milan, Illinois in the amount of $740,597, CIP # 23098. [Ward 3]

Recommendation:
Adopt the Resolution.

Background:
This porject included a field renovation at Modern Woodmen Park including correcting drainage, replacing soil composition, upgrading irrigation, and installing new sod for an improved playing surface.

The final cost of this project was $740,597 and is funded through CIP #23098 | MWP Field Renovation.

Attachments:
1. Resolution

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION accepting work completed under the Modern Woodmen Park Field Renovation project by Bush Sports Turf LLC of Milan, Illinois in the amount of $740,597, CIP #23098.

WHEREAS, the City entered into a contract with Bush Sports Turf LLC of Milan, Illinois for the Modern Woodmen Park Field Renovation Project; and

WHEREAS, work completed under the project has been duly and fully completed by the contractor in accordance with the terms of the contract; and

WHEREAS, the final cost for the project was $740,597.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that work completed under the Modern Woodmen Park Field Renovation project by Bush Sports Turf LLC of Milan, Illinois in the amount of $740,597 is hereby accepted.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Kevan Oliver | 563-327-5199 **5/7/2025**

Subject:
Resolution accepting work completed under the FY 2023 Contract Sewer Repair Program by Hagerty Earthworks LLC of Muscatine, Iowa in the amount of $683,469.65, CIP #30060 and #33001. [All Wards]

Recommendation:
Adopt the Resolution.

Background:
This program is to repair damage to sewer infrastructure by contract. All work has been satisfactorily completed.

The final cost from Hagerty Earthworks LLC of Muscatine, Iowa was $683,469.65 and is funded through CIP #30060 | Sanitary Sewer Repair Program and CIP #33001 | Storm Sewer Repair Program

Attachments:
1. Resolution

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION accepting work performed under the FY 2023 Contract Sewer Repair Program by Hagerty Earthworks LLC of Muscatine, Iowa in the amount of $683,469.65, CIP #30060 and #33001.

WHEREAS, the City of Davenport entered into a contract with Hagerty Earthworks LLC of Muscatine, Iowa for sewer repair work; and

WHEREAS, work performed under the above-named program has been duly and fully completed by the contractor in accordance with the terms of the contract; and

WHEREAS, the final cost of the repairs performed under this contract is $683,469.65.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that work completed under the FY 2023 Contract Sewer Repair Program by Hagerty Earthworks LLC of Muscatine, Iowa in the amount of $683,469.65 is hereby accepted.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Public Works
Contact Info: Clay Merritt | 563-326-7734

Action / Date
5/7/2025

Subject:
Resolution accepting work completed under the Forest Road (East Kimberly Road to East 39th Street) Reconstruction project by NJ Miller Inc of Bettendorf, Iowa in the amount of $453,855.45, CIP #35062. [Ward 6]

Recommendation:
Adopt the Resolution.

Background:
The project reconstructed the pavement on Forest Road from East Kimberly Road to East 39th Street, including ADA upgrades, sidewalks, and new driveway approaches.

This project was funded through CIP #35062 | Neighborhood Street Repair Program.

Attachments:
1. Resolution

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION accepting work completed under the Forest Road (East Kimberly Road to East 39th Street) Reconstruction project by NJ Miller Inc of Bettendorf, Iowa in the amount of $453,855.45, CIP #35062.

WHEREAS, the City entered into a contract with NJ Miller Inc of Bettendorf, Iowa for the Forest Road (East Kimberly Road to East 39th Street) Reconstruction project; and

WHEREAS, the work of reconstructing the above-named project has been duly and fully completed by the contractor in accordance with the terms of the contract; and

WHEREAS, the final cost for the project was $453,855.45.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that work completed under the Forest Road (East Kimberly Road to East 39th Street) Reconstruction project by NJ Miller Inc of Bettendorf, Iowa in the amount of $453,855.45 is hereby accepted.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Public Works
Contact Info: Clay Merritt | 563-326-7734

Action / Date
5/7/2025

Subject:
Resolution accepting work completed under the Compost Facility Floor Modification project by Ihrig Works, LLC of Long Grove, Iowa in the amount of $370,547.81, CIP #39016. [Ward 1]

Recommendation:
Adopt the Resolution.

Background:
This project added aeration trenches and push walls to the curing floor to improve efficiency and quality.

This project was funded through CIP #39016 | Compost Trench Project.

Attachments:
1. Resolution

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION of accepting work completed under the Compost Facility Floor Modification project by Ihrig Works, LLC of Long Grove, Iowa in the amount of $370,547.81.

WHEREAS, the City of Davenport entered into a contract with Ihrig Works, LLC of Long Grove, Iowa for the Compost Facility Floor Modification project; and

WHEREAS, work on the project has been satisfactorily completed in accordance with the terms of the contracts; and

WHEREAS, the final cost for the project was $370,547.81.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that work completed under the Compost Facility Floor Modification project by Ihrig Works, LLC of Long Grove, Iowa in the amount of $370,547.81 is hereby accepted.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Public Works
Contact Info: Clay Merritt | 563-326-7734

Action / Date
5/7/2025

Subject:
Resolution accepting work completed under the Freight House Roof Replacement project by White Roofing Co, Inc of Eldridge, Iowa in the amount of $266,063, CIP #23073. [Ward 3]

Recommendation:
Adopt the Resolution.

Background:
The Freight House main and upper level roofs were replaced. Ladders to the upper level, tuck pointing of the inside of the parapet walls that were under the original roof membrane, facia of the storefront under the gutters were wrapped in aluminum, and the patio area gutters were replaced as well.

This project was funded through CIP #23073 | Freight House Improvements.

Attachments:
1. Resolution

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION accepting work completed under the Freight House Roof Replacement project by White Roofing Co, Inc of Eldridge, Iowa in the amount of $266,063, CIP #23073.

WHEREAS, the City entered into a contract with White Roofing Co, Inc of Eldridge, Iowa for the Freight House Roof Replacement project; and

WHEREAS, work has been duly and fully completed by the contractor in accordance with the terms of the contract; and

WHEREAS, the final cost for the project was $266,063.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that work completed under the Freight House Roof Replacement project by White Roofing Co, Inc of Eldridge, Iowa in the amount of $266,063 is hereby accepted.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Public Works
Contact Info: Clay Merritt | 563-326-7734

Action / Date
5/7/2025

Subject:
Resolution awarding a contract for the East 53rd Street and Utica Ridge Road Intersection Improvements project to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $1,068,859.40, subject to Iowa Department of Transportation concurrence, CIP #35065. [Ward 6]

Recommendation:
Adopt the Resolution.

Background:
An Invitation to Bid was issued on March 31, 2025, and sent to contractors. On April 21, 2025, the Purchasing Division opened and read four (4) responsive and responsible bids. Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa was the lowest responsive and responsive bidder and is recommended for award.

Work under this contract includes, but is not limited to, the furnishing of all labor and materials for the removal of the PCC roadway as required to allow for the intersection widening as shown on the construction plans, full depth aggregate stone base material, geo fabric/grid materials if needed, reconstruction of portions of the roadway with a PCC rigid pavement section, replacement and reconfiguration of portions of traffic signal equipment, storm sewer replacement, reset all existing utility surface features to finish grade, replacement of the adjacent entrances, reconstruction of sidewalk at the intersections including ADA ramp construction, topsoil and seeding, and erosion control.

This project is funded through CIP #35065 | Utica Ridge at 53rd Turn Lanes.

Attachments:
1. Resolution
2. Bid Tab

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION awarding a contract for the East 53rd Street and Utica Ridge Road Intersection Improvements project to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $1,068,859.40, subject to Iowa Department of Transportation concurrence, CIP #35061.

WHEREAS, the City needs to contract for the East 53rd Street and Utica Ridge Road Intersection Improvements project; and

WHEREAS, Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa was the lowest responsive and responsible bidder.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that a contract for the East 53rd Street and Utica Ridge Road Intersection Improvements project is hereby awarded to Eastern Iowa Excavating & Concrete, LLC of Cascade, in the amount of $1,068,859.40, subject to Iowa Department of Transportation concurrence.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

CITY OF DAVENPORT, IOWA
BID TABULATION

DESCRIPTION: East 53rd Street & Utica Ridge Road Intersection Improvements

BID NUMBER: 25-80

OPENING DATE: April 21, 2025

FUNDING: 35065 | Utica Ridge at 53rd Turn Lanes

RECOMMENDATION: Award the contract to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $1,068,859.40.

VENDOR NAME	Bid Total
Eastern Iowa Excavating & Concrete, LLC of Cascade, IA	**$1,068,859.40**
Midwest Concrete, Inc. of Peosta, IA	$1,197,997.59
Hawkeye Paving Corporation of Davenport, IA	$1,362,381.50
Langman Construction, Inc. of Rock Island, IL	$1,597,695.38

Approved By [redacted]
Purchasing Date

Approved By [redacted]
Dept. Director Date

Approved By [redacted]
Budget/CIP Date

Approved By [redacted]
Chief Financial Officer Date

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Clay Merritt | 563-326-7734 **5/7/2025**

Subject:
Resolution awarding a contract for the 2025 High Volume Roadway Resurfacing project to CDMI Concrete Contractors Inc of Port Byron, Illinois in the amount of $804,577.45, CIP #35061. [Wards 1, 2, 3, 5, & 8]

Recommendation:
Adopt the Resolution.

Background:
An Invitation to Bid was issued on March 31, 2025, and sent to contractors. On April 22, 2025, the Purchasing Division opened and read six (6) responsive and responsible bids. CDMI Concrete Contractors Inc. of Port Byron, Illinois was the lowest responsive and responsive bidder and is recommended for award.

This project will resurface four roadways located throughout the city. The proposed improvements include, but are not limited to, asphalt mill and overlay of existing pavement section, full-depth asphalt pavement patching, PCC curb and gutter replacement, sidewalk replacement, ADA curb ramp construction, utility structure adjustments, miscellaneous manhole replacements, and final stabilization.

The following locations have been identified for this program:

- Indian Road from May Lane to South Concord Street.
- North Lincoln Avenue from North Thornwood Avenue to 1038 North Lincoln Avenue.
- Bridge Avenue from East High Street to East Rusholme Street.
- North Pine Street from 6254 North Pine Street to 6377 North Pine Street.

This project is funded through CIP #35061 | High Volume Street Repair Program.

Attachments:
1. Resolution
2. Bid Tab

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION awarding a contract for the 2025 High Volume Roadway Resurfacing project to CDMI Concrete Contractors Inc of Port Byron, Illinois in the amount of $804,577.45, CIP #35061.

WHEREAS, the City needs to contract for the 2025 High Volume Roadway Resurfacing project; and

WHEREAS, CDMI Concrete Contractors Inc of Port Byron, Illinois was the lowest responsive and responsible bidder.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that a contract for the 2025 High Volume Roadway Resurfacing project is hereby awarded to CDMI Concrete Contractors Inc of Port Byron, Illinois in the amount of $804,577.45.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

CITY OF DAVENPORT, IOWA
BID TABULATION

DESCRIPTION: 2025 High Volume Roadway Resurfacing Project

BID NUMBER: 25-81

OPENING DATE: April 22, 2025

FUNDING: 35061 | High Volume Street Repair Program

RECOMMENDATION: Award the contract to CDMI Concrete Contractors Inc. of Port Byron, Illinois in the amount of $804,577.45.

VENDOR NAME	Bid Total
CMDI Concrete Contractors Inc. of Port Byron, IL	**$804,577.45**
Hawkeye Paving Corporation of Davenport, IA	$812,619.75
Phoenix Corporation of the Quad Cities of Port Byron, IL	$849,955.10
Manatts, Inc. -Eastern Iowa Division of Camanche, IA	$999,346.20
Eastern Iowa Excavating & Concrete, LLC of Cascade, IA	$1,019,988.90
Langman Construction, Inc. of Rock Island, IL	$1,056,518.30

Approved By [redacted]
Purchasing Date

Approved By [redacted]
Dept. Director Date

Approved By [redacted]
Budget/CIP Date

Approved By [redacted]
Chief Financial Officer Date

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Clay Merritt | 563-326-7734 **5/7/2025**

Subject:
Resolution awarding a contract for the Oak Street (2804 Oak Street to West 29th Street) Reconstruction project to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $289,626.16, CIP #35062. [Ward 2]

Recommendation:
Adopt the Resolution.

Background:
An Invitation to Bid was issued on March 26, 2025, and sent to contractors. On April 15, 2025, the Purchasing Division opened and read eleven (11) responsive and responsible bids Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa was the lowest responsive and responsive bidder and is recommended for award.

This project will reconstruct Oak Street from 2804 Oak Street north to West 29th Street. The proposed improvements include, but are not limited to, pavement removal and replacement, driveway approach replacements, subdrain installation, ADA curb ramp construction, utility structure adjustments, and final stabilization.

This project is funded through CIP #35062 | Neighborhood Street Repair Program.

Attachments:
1. Resolution
2. Bid Tab

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION awarding a contract for the Oak Street (2804 Oak Street to West 29th Street) Reconstruction project to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $289,626.16, CIP #35062.

WHEREAS, the City needs to contract for the Oak Street (2804 Oak Street to West 29th Street) Reconstruction project; and

WHEREAS, Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa was the lowest responsive and responsible bidder.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that a contract for the Oak Street (2804 Oak Street to West 29th Street) Reconstruction project is hereby awarded to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $289,626.16.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

CITY OF DAVENPORT, IOWA
BID TABULATION

DESCRIPTION: Oak Street Reconstruction Project

BID NUMBER: 25-78

OPENING DATE: April 15, 2025

FUNDING: 35062 | Neighborhood Street Repair Program

RECOMMENDATION: Award the contract to Eastern Iowa Excavating & Concrete, LLC of Cascade, Iowa in the amount of $289,626.16.

VENDOR NAME	Bid Total
Eastern Iowa Excavating & Concrete, LLC of Cascade, IA	**$289,626.16**
Five Cities Construction Company of Coal Valley, IL	$300,020.20
Midwest Concrete, Inc. of Peosta, IA	$319,002.70
Centennial Contractors of the Quad Cities of Moline, IL	$325,672.75
Emery Construction Group Inc. of Moline, IL	$329,751.60
N.J. Miller, Inc of Bettendorf, IA	$338,642.48
Leveraged Services LLC of Bettendorf, IA	$342,440.25
Hawkeye Paving Corporation of Davenport, IA	$348,021.00
Langman Construction, Inc. of Rock Island, IL	$349,533.93
Phoenix Corporation of the Quad Cities of Port Byron, IL	$375,880.70
CMDI Concrete Contractors Inc. of Port Byron, IL	$393,274.70

Approved By [redacted]
Purchasing Date

Approved By [redacted]
Dept. Director Date

Approved By [redacted]
Budget/CIP Date

Approved By [redacted]
Chief Financial Officer Date

City of Davenport

Department: Development & Neighborhood Services **Action / Date**
Contact Info: Rich Oswald | 563-326-6198 | **5/7/2025**

Subject:
Resolution awarding a contract for the demolition of 711 West 3rd Street to Valley Construction Company of Rock Island, Illinois in the amount of $209,900. [Ward 3]

Recommendation:
Adopt the Resolution.

Background:
An Invitation to Bid was issued on April 17, 2025, and sent to contractors. On May 2, 2025, the Purchasing Division opened and read two (2) responsive and responsible bids. Valley Construction Company of Rock Island, Illinois was the lowest responsive and responsible bidder and is recommended for award.

The structure located at 711 West 3rd Street has been deemed a public hazard. The building is beyond repair and requires demolition.

This project will be funded through local option sales tax.

Attachments:
1. Resolution
2. Bid Tab

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION awarding a contract for the demolition of 711 West 3rd Street to Valley Construction Company of Rock Island, Illinois in the amount of $209,900.

WHEREAS, the City needs to contract for the demolition of 711 West 3rd Street; and

WHEREAS, Valley Construction Company of Rock Island, Illinois was the lowest responsive and responsible bidder.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that a contract for the demolition of 711 West 3rd Street is hereby awarded to Valley Construction Company of Rock Island, Illinois in the amount of $209,900.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

CITY OF DAVENPORT, IOWA
BID TABULATION

DESCRIPTION: Demolition of 711 W 3rd Street

BID NUMBER: 25-86

OPENING DATE: May 2, 2025

FUNDING: Local Option Sales Tax

RECOMMENDATION: Award the contract to Valley Construction Company of Rock Island, Illinois in the amount of $209,900.

VENDOR NAME	Bid Total
Valley Construction Company of Rock Island, IL	**$209,900**
Langman Construction, Inc. of Rock Island, IL	$243,450

Approved By [redacted]
Purchasing Date

Approved By [redacted]
Dept. Director Date

Approved By [redacted]
Budget/CIP Date

Approved By [redacted]
Chief Financial Officer Date

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Kevan Oliver | 563-327-5199 **5/7/2025**

Subject:
Resolution awarding a one-year contract, with two possible one-year renewals, for the Root Control Program to Duke's Root Control, Inc of Elgin, Illinois. [All Wards]

Recommendation:
Adopt the Resolution.

Background:
An Invitation to Bid was issued on March 18, 2025, and sent to contractors. On April 8, 2025, the Purchasing Division opened and read one (1) responsive and responsible bid. Duke's Root Control, Inc. of Elgin, Illinois was determined to be a responsive and responsible bidder and is recommended for award.

The purpose of this program is to apply a chemical root control agent to sanitary sewers to kill the root growth present in the main lines and the first several feet of their connected sewer laterals. Tree root intrusion into sewer systems is a primary cause of blockages and can also lead to structural deterioration and failures of the pipes. Chemical root control measures also inhibit re-growth without permanently damaging the existing trees. The initial contract term will be for one year with the City maintaining renewal options for a second and third year.

This project is funded through the Sewer Maintenance operating fund.

Attachments:
1. Resolution
2. Bid Tab

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION awarding a one-year contract, with two possible one-year renewals, for the Root Control Program to Duke's Root Control, Inc of Elgin, Illinois.

WHEREAS, the City needs to contract for the Root Control Program; and

WHEREAS, Duke's Root Control, Inc of Elgin, Illinois was the lowest responsive and responsible bidder.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that a one-year contract, with two possible one-year renewals, for the Root Control Program is hereby awarded to Duke's Root Control, Inc of Elgin, Illinois.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

CITY OF DAVENPORT, IOWA
BID TABULATION

DESCRIPTION: Root Control Program

BID NUMBER: 25-75

OPENING DATE: April 8, 2025

FUNDING: 51102060 520217 | Sewer Maintenance

RECOMMENDATION: Award the contract to Duke's Root Control, Inc. of Elgin, Illinois.

VENDOR NAME	**LOCATION**
Duke's Root Control, Inc.	**Elgin, Illinois**

Approved By [redacted]
Purchasing Date

Approved By [redacted]
Dept. Director Date

Approved By [redacted]
Budget/CIP Date

Approved By [redacted]
Chief Financial Officer Date

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Clay Merritt | 563-326-7734 **5/7/2025**

Subject:
Resolution authorizing submission of a grant application to the Iowa Department of Transportation's Transportation Alternatives Program (TAP) for financial assistance to reroute the Duck Creek Recreational Trail under Division Street. [Wards 2 & 7]

Recommendation:
Adopt the Resolution.

Background:
By eliminating the trail crossing on Division Street and rerouting the trail beneath Division Street, safety will be enhanced for all trail users by separating pedestrian and bicycle traffic from vehicular traffic. By removing the existing pedestrian-activated traffic signal, unexpected stops in traffic which lead to rear-end collisions will be reduced. Additionally, vehicle emissions associated with idling at the current crossing will be reduced, and energy conservation will be promoted by removing the existing traffic signal.

Attachments:
1. Resolution

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION authorizing submission of a grant application to the Iowa Department of Transportation's Transportation Alternatives Program (TAP) for financial assistance to reroute the Duck Creek Recreational Trail under Division Street.

WHEREAS, the City of Davenport recognizes that rerouting the Duck Creek Trail beneath Division Street will enhance safety for all trail users by separating pedestrian and bicycle traffic from vehicular traffic; and

WHEREAS, this improvement will also enhance motorists' safety on Division Street by eliminating the need for a pedestrian-activated traffic signal, which currently causes unexpected stops and increases the risk of rear-end collisions; and

WHEREAS, the project will promote energy conservation by removing the need for a signal operation; and

WHEREAS, it will further contribute to environmental benefits by reducing vehicle emissions associated with idling at the current crossing; and

WHEREAS, if awarded funding through the Transportation Alternatives Program, the City shall commit any additional funds necessary to complete the project.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that staff is hereby authorized to submit a grant application to the Iowa Department of Transportation's Transportation Alternatives Program (TAP) for financial assistance to reroute the Duck Creek Recreational Trail under Division Street.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Public Works
Contact Info: Jim Erwin | 563-326-7922

Action / Date
5/7/2025

Subject:
Resolution approving the purchase of five police interceptor utility vehicles from Stivers Ford of Waukee, Iowa in the amount of $233,045 using State of Iowa Department of Administrative Services contract #24051, CIP #24032. [All Wards]

Recommendation:
Adopt the Resolution.

Background:
These vehicles will replace five police vehicles that are scheduled for replacement in FY 2026. The police interceptor utility vehicles are quoted at $46,609 each using Iowa Department of Administrative Services contract #24051.

This order is being requested in an effort to avoid model year price increases for the 2026 Ford police interceptor utility vehicles. Over the last three years, model year price increases for these vehicles have averaged an additional $4.5K each year. Since Ford Motors is projected to close the police interceptor order bank on 6/13/2025 for the 2025 model year and the uncertainty of impending tariff impacts on pricing, an additional order is being requested to meet the deadline and secure the current pricing. The pricing and options remain the same as the previous FY 2025 order from November 2024.

This purchase will be funded by CIP #24032 | FY 2026 Public Safety Vehicle Replacement.

Attachments:
1. Resolution
2. Davenport

Resolution No. _____

Resolution offered by Alderman R. Dunn.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION approving the purchase of five police interceptor utility vehicles from Stivers Ford of Waukee, Iowa in the amount of $233,045 using State of Iowa Department of Administrative Services contract #24051, CIP #24032.

WHEREAS, the City needs to purchase five law enforcement vehicles for the Police Department; and

WHEREAS, Stivers Ford of Waukee, Iowa was awarded State of Iowa Department of Administrative Services contract #24051 as the lowest responsive and responsible bid.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that the purchase of five police interceptor utility vehicles from Stivers Ford of Waukee, Iowa in the amount of $233045 using the State of Iowa Department of Administrative Services contract #24051 is hereby approved.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

PPV Group A - Ford Police Interceptor Utility PPV - AWD

This vehicle is police pursuit rated.

Note: Standard, EcoBoost and Hybrid engine specifications are all included in this worksheet.

DEALER NAME: STIVERS FORD

	AWD
Make:	Ford
Model Name:	Intercepter
Exact Model Code:	K8A
Trim Pkg. Common Name:	BASE
Exact Trim Pkg. Code:	500A
Engine Code:	99B
Transmission Code:	44U

BASE VEHICLE SPECIFICATIONS		
Engine	**Minimum Requirements**	**Mfg. Codes / STD for standard / NA for not available**
Cooling System	Heavy duty, high volume radiator, engine oil cooler, transmission oil cooler	STD
Engine	3.3L V6 Direct Injection - Police calibrated (136 mpg top speed)	**Cylinders: 6 Liters: 3.5 HP: 318 Torque: 322**
Engine Block Heater	Or cold climate package	41H
Drive Axle		
Axle Ratio		**State Ratio: 3.73**
Power Train Mounts	Heavy duty	STD
Transmission		
Transmission	10 speed automatic, police calibrated	STD
Doors & Windows		
Doors	Power door locks that auto lock when shift into gear	
Key	Two Sets of Keys (includes 2 keys and 2 fobs) with keyless entry	55F- 4 SETS
Rear Window	Defroster	STD
Windows	Power, 1-touch up/down driver side, power rear windows driver switch only, window disable 2nd row	STD
Windows	Privacy glass behind "B" pillar	STD
Windows	Solar control front door glass	STD
Windows	Acoustic laminated windshield glass	STD
Wipers	Front Speed sensitive Intermittent Wipers; rear dual speed wiper	STD
Electrical		
Alternator	Heavy Duty 250 amp.	STD
Battery	Heavy duty, 80 amp, 730 CCA with Battery Saver Feature	STD
Dash Pass Through	Dash Pass-through for aftermarket wiring	STD
Pre-Wiring	Grille Lamps, Siren, and Speaker; Note: Included in group 66A, 67H, 67U	60A
Power Point	12 volt; Located in lower closeout - quantity of two	STD
Wiring	Two-way radio pre-wire, power pigtail harness	STD
Exterior		
Exhaust	True dual exhaust	STD
Fuel Filler	Easy fuel cap less fuel filter	STD
Headlights	LED low beams; incandescent halogen high beams	LED HI/LOW
License Plate Holders	Front and Rear	STD
Mirrors	Power electric remote manual folding with integrated spotter mirrors (integrated blind spot mirrors not included when equipment with BLIS)	STD
Recovery hooks	Two in front; trailer bar in rear	ONE LOOP FRONT. TRAILER BAR REAR
Underbody Deflector Plate		76D
Floor		
Floor Covering	Heavy Duty Vinyl, front and rear	STD
Interior		
Air Conditioning	Dual zone, manual with filter	STD
Bluetooth	Dealer installed when factory installed is not available.	STD **Factory installed? Y**
Cargo Area	Flat-load floor	STD
Equipment Tray	Universal above instrument panel	STD
Gauge Package	Standard production gauges including engine hour meter; speedometer calibrated	STD
Glove Box	Locking/non-illuminated, locking	STD
Interior Package	Full interior insulation/trim package, to include door/side wall panels, full headliner, dome lamp. Nominally flat cargo area with rear seats folded.	96
Lift gate Release Switch	Release button located in in overhead console	18D
Lighting	1st Row Task Light (driver and passenger) Overhead Console; 1st Row Overhead Dome/Map Work Light (red/white)	STD
Mirror	Day/Night Rearview	STD
Radio	AM/FM/MP3 capable, clock, 6 speakers, 4.2" color LCD Screen Center - Stack Smart Display, Antenna roof mounted	STD
Steering Column	Manual tilt with Column Shifter; cruise control	STD
Steering	Electric Power Assist Steering - Heavy duty	STD
Safety		
Airbags	Dual stage front airbags for driver and passenger, seat side, roll curtain airbags and safety canopy, passenger knee	STD
Brakes	Hi performance 4-wheel disc heavy duty rotors and calipers, anti-lock with traction control, police calibrated	STD
Rear view Camera	Located in center stack; includes Electrochromic Rear View Mirror option - Camera displayed in rear view mirror, requires 53M	STD
Roll Stability Control	AdvanceTrac with roll stability control and hydraulic brake assist	STD
Seating	Built in steel intrusion plates in both front seat backs	STD

STIVERS FORD

BASE VEHICLE SPECIFICATIONS (Cont.)		
Seating		
Driver and Passenger	Police Grade Cloth Trim, dual bucket seats; Driver's side: 6 way power with manual lumbar; Passenger: 2 way manual track (fore/aft, with manual recline).	STD
Second Row	Vinyl 60/40 split bench seat (Manual Fold Flat, No Tumble) Fixed Seat Track	STD
Suspension		
Suspension	Independent front and rear	STD
Tires & Wheels		
Tire Pressure Monitoring System		STD
Tires	P255/60R18 all season BSW	STD
Spare	18 inch full size tire	STD
Wheels	18"X 8" steel with wheel full face wheel cover	6SL

BASE VEHICLE PRICE CONFIGURED AS PER ABOVE:	$42,639.00	NOT FINAL BID PRICE

ADDITIONAL OPTIONS

Instructions: Bidder should enter the additional cost for the options listed below. If "Deduct Cost" is noted for an option, it is indicating the deletion of an option in the base vehicle specifications and Bidder should enter the amount deducted for the deletion of the option from the base vehicle.

Engine	Minimum Requirements	Mfg. Codes - Specs (Note STD for standard)	Cost
Engine Block Heater - DELETE	Engine Block Heater	STD DEDUCT COST:	-$50.00
Engine Upgrade #1	3.0L V6 EcoBoost (148 mph top speed) (Non FFV)	99C	$3,500.00
Engine Upgrade #2	3.3L V6 Direct-Injection HYBRID Engine System (136 mpg top speed)	99W	$2,600.00
Power Transfer Unit	Enhanced PTU Cooler (recommended for EVOC training)	NA	
Doors & Windows			
Door Panel - Ballistic	Ballistic Door Panel - Driver only (Level III+)	90D	$1,500.00
Door Panel - Ballistic	Ballistic Door Panel - Driver and Passenger (Level III+)	90E	$3,170.00
Door Panel - Ballistic	Ballistic Door Panel - Driver only (Level IV+)	90F	$2,415.00
Door Panel - Ballistic	Ballistic Door Panel - Driver and Passenger (Level IV+)	90G	$4,830.00
Door - Hidden Lock Plunger	Rear door handles operable1	NA	
Door - Hidden Lock Plunger	Rear door handles inoperable1	52P	$160.00
Door - Rear Handles	With Locks operable1	NA	
Door - Rear Handles	With Locks inoperable	68G	$75.00
Glass - DELETE	Solar tint 2nd and 3rd row (deletes privacy glass)	NA	
Glass - DELETE	Solar tint 2nd row only (deletes privacy glass)	92R	$120.00
Keys	Keyed Alike - 1435x	59E	$50.00
Keys	Keyed Alike - 1284x	59B	$50.00
Keys	Keyed Alike - 0135x	59D	$50.00
Keys	Keyed Alike - 0576x	59F	$50.00
Keys	Keyed Alike - 1111x	59J	$50.00
Keys	Keyed Alike - 1294x	59C	$50.00
Keys	Keyed Alike - 0151x	59G	$50.00
Keys	Two additional fully functional key sets including FOB; FOB requires keyless entry. Total of 4 key sets including base vehicle key sets.	NA, COMES WITH 4	$0.00
Window - Rear	Power delete, operable from front driver side switches	STD	
Electrical (HYBRID ENGINE ONLY)			
AGM Battery H7	(800 CCA/80-amp); Hybrid Engine Only	STD	
DC/DC converter - 220-AMP	In lieu of alternator; Hybrid Engine Only	STD	
Lithium Ion Battery Pack	Does not intrude into cargo area; Hybrid Engine Only	STD	
Regenerative Braking System	Police calibrated high-performance; Hybrid Engine Only	STD	
Exterior			
Badge Delete	Deletes the "Police Interceptor" badging on rear liftgate; Deletes the "Interceptor" badging on front hood	16D	0
Headlamps	Automatic	STD	
LED Lamps	Side marker LED side view lights	63B	$290.00
Lockable Gas Cap		NA	
Marker Lights	Rear Quarter Glass Side Market Lights	63L	$575.00
Mirrors	Heated side view	549	$60.00
Noise Suppression Bonds	Ground straps	60R	$100.00
Non Standard Paint		NA	
Remappable Switches	Four switches on steering wheel with SYNC.	STD	
Siren/Speaker	100 Watt, includes bracket and pigtail	18X	$315.00
Spot Lamp Prep Kit	Driver Side, doesn't include spot lamp housing and bulb	51P	$140.00

STIVERS FORD

Exterior (Cont.)	Minimum Requirements	Mfg. Codes - Specs (Note STD for standard)	Cost
Spot Lamp Prep Kit	Dual Side, doesn't include spot lamp housing and bulb	51W	$280.00
Spot Lamp, LED Bulb	Driver only (Unity)	51R	$395.00
Spot Lamp, LED Bulb	Driver only (Whelen)	51T	$395.00
Spot Lamp, LED Bulb	Dual only (Unity)	51S	$620.00
Spot Lamp, LED Bulb	Dual only (Whelen)	51V	$665.00
Tail Lamp / Police Interceptor Housing Only	Pre-existing holes with standard twist lock sealed capability	86T	$60.00
Trailer Tow Lighting Package	Class III; 4 pin and 7 pin connectors and wiring	STD	
Undercoating		NA	
Floor			
Floor Carpet	Carpeting and floor mats, front and rear	16C	$125.00
Interior			
Air Conditioning	Auxiliary; **Now available with Cargo Storage Vault (63V)**	17A	$610.00
Cargo Storage Vault	Includes lockable door; **Now available with Auxiliary Air Conditioning**	63V	$245.00
Console Plate - Rear	Not available with 65U	85R	$45.00
Dark Car Feature	Courtesy lamp disable when any door is opened	43D	$25.00
Dome Light	Red/White in Cargo Area	17T	$50.00
Front Console - Delete	Delete; **Note: not available with option: 67H, 67U**	85D **DEDUCT COST:**	$0.00
Packages			
Front Headlamp Lighting Solution	Base projector beam headlamp plus two (2) multi-function Park/Turn/Warn (PTW) bulbs for Wig-wag simulation, and two (2) white hemispheric light head LED side warning lights. Includes pre-wire for grille lamp, siren and speaker (60A) **Note: Not available with option 67H.**	66A	$865.00
Interior Upgrade Package	1st and 2nd Row Carpet Floor Covering, Cloth Seats - Rear, Center Floor Console less shifter w/unique Police console finish plate – Includes Console- Top Plate – Finish 3 (incl. 2 cup holders), Floor Mats, front and rear, **Note: Not available with Police Interceptor Package 67H, 67U, 85R**	65U	$390.00

Packages	Minimum Requirements	Mfg. Codes - Specs (Note STD for standard)	Cost
Police Wire Harness Connector Kit - Front & Rear	Front Kit: • For connectivity to Ford PI Package solutions includes:	67V	$185.00
Ready for the Road Package	• Includes Police Interceptor Packages: #66A; #66B, #66C plus: – Whelen Cencom Light Controller Head – Whelen Cencom Relay Center / Siren / Amp (mounted behind 2nd row seat) – Light Controller / Relay Cencom wiring (wiring harness) – Whelen Specific W ECAN Cable (console to cargo area) connects Cencom to Control Head - Pre-Wiring for grille lamp, siren and speaker (60A) - Rear console plate (85R) - contours through 2nd row, channel for wiring – Grille linear LED Lights (Red / Blue) – 100-Watt Siren / Speaker – Hidden Door Lock Plunger / Rear Door Handles Inoperable (52P) **Note: Not available with options 66A, 66B, 66C, 67U, 65U**	67H	$3,595.00
Rear Lighting Solution	Includes two (2) backlit flashing linear high-intensity LED lights; (driver side red / passenger side blue) mounted to inside lift gate glass; Includes two (2) backlit linear high-intensity LED lights (driver side red / passenger side blue) installed on inside lip of lift gate (lights activate when lift gate is open) **Note: Not available with 67H**	66C	$455.00
Tail Lamp Lighting Solution	Includes LED lightts, plus two (2) rear integrated hemispheric white light head LED side warning lights in tail lamps. **Note: Not available with option 67H.**	66B	$430.00
Ultimate Wiring Package	• Includes the following: – Rear console mounting plate (85R) contours through 2nd row; channel for wiring – Pre-wiring for grille lamp, siren and speaker (60A) - Wiring Harness I/P to rear (overlay): o Two (2) light cables – supports up to six (6) lights (engine compartment) o Two (2) grille light cables o Two (2) 50-amp battery and ground circuits in RH rear quarter o One (1) 10-amp siren/speaker circuit engine cargo area **Note: Not available with options 65U, 67G, 67H**	67U	$560.00

Type Name Here

ADDITIONAL OPTIONS (Cont.)				
Safety				
BLIS - Blind Spot Monitoring	With Cross traffic Alert with cross traffic alert (requires 54Z)	55B		$545.00
Daytime Running Lights		942		$60.00
Lockable Gas Cap		NA		
Perimeter Anti-theft alarm	Activated by Hood, Door or Deck Lid, requires key fob	68B		$675.00
Police Engine Idle Feature		47A		$260.00 Standard
Police Perimeter Alert	Detects motion in an approx. 270-degree radius on sides and back of vehicle	47A		$675.00 Standard
Pre-Collision Assist and Pedestrian Alert	Includes forward collision warning and automatic emergency braking	76P		$145.00
Rear Video Camera with Washer		STD		
Reverse Sensing System	Factory preferred but dealer installed acceptable	76R	Factory Installed? Y	$275.00 Standard
Security Alarm	– Activated by the opening of Hood, Door, or Deck lid – Requires Key Fob (60P)	593		$120.00
Seating				
2nd Row Seating	Cloth	F6		$60.00
Power Passenger Seat	8 way power adjustable with 2 way manual lumbar adjustment	87P		$325.00
Rear Center Seat Delete		855		$0.00
Tires & Wheels				
Wheel Covers - DELETE	Full size bolt-on (not center caps)	STD	DEDUCT COST:	$0.00
Extended Service Plan				
75,000 miles	assumes 5,000-mile intervals = 15 service events	NA		
75,000 miles	assumes 3,000-mile intervals = 25 service events	NA		
100,000 miles	assumes 5,000-mile intervals = 20 service events	NA		
100,000 miles	assumes 3,000-mile intervals = 33 service events	NA		
Extended Warranty				
Extended Warranty	100,000 mile or more extended warranty	Explain coverage: 60MTH/100K Powertrain incl		
OTHER				
Options not listed above	Discount percentage off MSRP for options $2000 or less as specified in the Vehicle Specifications Terms and Conditions document attached to the bid. Engine and powertrain options excluded unless approved by DAS.	Enter Percentage Discount MSRP:		1 $5,641 in options
DELIVERY				**Cost**
DELIVERY PRICE PER MILE:	Price per mile to deliver vehicle anywhere in State of Iowa		Per Mile Charge	$3.00 177 miles - $531.00
Delivery FOB	Delivery Cost to Dept of Administrative Services, in Des Moines, IA	Enter miles in whole number:	0	$0.00
Delivery FOB	Delivery Cost to University of Iowa, Iowa City, IA	Enter miles in whole number:	0	$0.00
Delivery FOB	Delivery Cost to Iowa State University, Ames, IA	Enter miles in whole number:	0	$0.00

PPV Group A 1.1 - Department of Administrative Services - ALL WHEEL DRIVE		Mfg. Code / NA / STD	Option Price
Spot Lamp, LED Bulb	Driver only (Whelen)	0	$395.00
		Estimated Quantity	1
TOTAL PRICE FOR EACH VEHICLE: (Includes Base Vehicle Cost, Options, and Delivery Cost)			**$43,034.00** FINAL BID PRICE

Make:	FORD
Model Name:	INTERCEPTOR
Exact Model Code:	K8A
Trim Pkg. Common Name:	BASE
Exact Trim Pkg. Code:	500A
Engine Code:	99B
Transmission Code:	44U

Total Price: $48,675.00

Prepared for:
City of Davenport
Prepared by: Dalton Geneser
10/29/2024

Stivers Ford | 1450 East Highway 6 Waukee Iowa | 502638310

2025 Police Interceptor Utility AWD Base (K8A)

Price Level: 515 | Quote ID: 10.29.24

Pricing Summary - Single Vehicle

	MSRP
Vehicle Pricing	
Base Vehicle Price	$49,515.00
Options	$1,490.00
Colors	$0.00
Upfitting	$0.00
Fleet Discount	$0.00
Fuel Charge	$0.00
Destination Charge	$1,595.00
Subtotal	$52,600.00

Pre-Tax Adjustments

Code	Description	MSRP
Discount	State of Iowa Master Contract 24051 Discount	-$6,531.00
Delivery	Delivery to Davenport $3.00 per Mile/ 180 miles	$540.00
Total		$46,609.00

Customer Signature

Acceptance Date

Prices and content availability as shown are subject to change and should be treated as estimates only. Actual base vehicle, package and option pricing may vary from this estimate because of special local pricing, availability or pricing adjustments not reflected in the dealer's computer system. See salesperson for the most current information.

Prepared for:
City of Davenport
Prepared by: Dalton Geneser
10/29/2024

Stivers Ford | 1450 East Highway 6 Waukee Iowa | 502638310

2025 Police Interceptor Utility AWD Base (K8A)

Price Level: 515 | Quote ID: 10.29.24

As Configured Vehicle

Description

Base Vehicle

Base Vehicle Price (K8A)

Packages

Order Code 500A

Includes:
- 3.73 Axle Ratio
- GVWR: 6,840 lbs (3,103 kgs)
- Tires: 255/60R18 AS BSW
- Wheels: 18" x 8" 5-Spoke Painted Black Steel
Includes polished stainless steel hub cover and center caps.
- Unique HD Cloth Front Bucket Seats w/Vinyl Rear
Includes reduced bolsters, 6-way power track driver seat (fore/aft. up/down, tilt with manual recline, 2-way manual lumbar), 8-way power track passenger seat with 2-way power recline and 2-way power lumbar and built-in steel intrusion plates in both driver/passenger seatbacks.
- Radio: AM/FM/MP3 Capable
Includes 100 watt siren/speaker prep kit, clock, 4 speakers, 1 USB port and 8" color LCD screen center-stack smart display, supports Android Auto and Apple CarPlay and fleet telematics modem.
- SYNC Phoenix Communication & Entertainment System
Includes hands-free voice command support compatible with most Bluetooth connected mobile devices, 911 Assist, VHR, SYNC Services, AppLink, Bluetooth, steering wheel controls, USB port and auxiliary input jack.

Powertrain

Engine: 3.3L V6 Direct-Injection

(136-MPH top speed). Deletes regenerative braking and lithium-ion battery pack; adds 250-amp alternator and replaces 19-gallon tank with 21.4-gallon tank.

Transmission: 10-Speed Automatic (44U)

3.73 Axle Ratio

GVWR: 6,840 lbs (3,103 kgs)

Wheels & Tires

Tires: 255/60R18 AS BSW

Wheels: 18" x 8" 5-Spoke Painted Black Steel

Includes polished stainless steel hub cover and center caps.

Seats & Seat Trim

Unique HD Cloth Front Bucket Seats w/Vinyl Rear

Includes reduced bolsters, 6-way power track driver seat (fore/aft. up/down, tilt with manual recline, 2-way manual lumbar), 8-way power track passenger seat with 2-way power recline and 2-way power lumbar and built-in steel intrusion plates in both driver/passenger seatbacks.

Other Options

Prices and content availability as shown are subject to change and should be treated as estimates only. Actual base vehicle, package and option pricing may vary from this estimate because of special local pricing, availability or pricing adjustments not reflected in the dealer's computer system. See salesperson for the most current information.

2025 Police Interceptor Utility AWD Base (K8A)

Price Level: 515 | Quote ID: 10.29.24

As Configured Vehicle (cont'd)

Description

Monotone Paint Application

119" Wheelbase

Radio: AM/FM/MP3 Capable

Allows data to be provided to support Ford Pro telematics and data services via optional subscription, including but not limited to vehicle location, speed, idle time, fuel, vehicle diagnostics and maintenance alerts. Device enables optional telematics services through Ford or authorized providers via paid subscription. Subscribe at https://fordpro.com/en-us/telematics/ or call 1-833-811-FORD (3673).

Includes 100 watt siren/speaker prep kit, clock, 4 speakers, 1 USB port and 8" color LCD screen center-stack smart display, supports Android Auto and Apple CarPlay and fleet telematics modem.

Includes:
- SYNC Phoenix Communication & Entertainment System
Includes hands-free voice command support compatible with most Bluetooth connected mobile devices, 911 Assist, VHR, SYNC Services, AppLink, Bluetooth, steering wheel controls, USB port and auxiliary input jack.

Underbody Deflector Plate

Engine and transmission shield.

Hidden Door-Lock Plunger

Includes:
- Rear-Door Controls Inoperable
Locks, handles and windows. Can manually remove window or door disable plate with special tool. Locks/windows operable from driver's door switches.

Rear-Door Controls Inoperable

Locks, handles and windows. Can manually remove window or door disable plate with special tool. Locks/windows operable from driver's door switches.

Global Lock/Unlock Feature

Door-panel switches will lock/unlock all doors and rear liftgate. Eliminates the 45-second liftgate lock release + paitro timer. Overhead liftgate button and blue liftgate release button on key fob will not have any function when pressed with this option.

Keyed Alike - 0151x

Ballistic Door-Panels (Level III+)

Driver and passenger front-doors. Tested and meets the requirements of NIJ standard 0108.01 Level III: 7.62 x 51 mm 9.7g M80 (.308 Winchester 150gr). Per LAPD requirements, they're also designed to withstand special threat rounds: 7.62 x 39 mm MSC 7.9g (Type 56), 5.56 x 45 mm M193 3.36g and 5.56 x 45mm M855 4g.

Badge Delete

Deletes the Police Interceptor badging on rear liftgate and the Interceptor badging on front hood (EcoBoost).

Noise Suppression Bonds (Ground Straps)

Emissions

50-State Emissions System

Flexible Fuel Vehicle (FFV) system is standard equipment for vehicles equipped with the 3.3L V6 Direct-Injection engine.

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2025 Police Interceptor Utility AWD Base (K8A)

Price Level: 515 | Quote ID: 10.29.24

As Configured Vehicle (cont'd)

Description

Exterior Color

Agate Black

Interior Color

Charcoal Black w/Unique HD Cloth Front Bucket Seats w/Vinyl Rear

Prices and content availability as shown are subject to change and should be treated as estimates only. Actual base vehicle, package and option pricing may vary from this estimate because of special local pricing, availability or pricing adjustments not reflected in the dealer's computer system. See salesperson for the most current information.

Warranty

Standard Warranty

Basic Warranty

Basic warranty	36 months/36,000 miles

Powertrain Warranty

Powertrain warranty	60 months/100,000 miles

Corrosion Perforation

Corrosion perforation warranty	60 months/unlimited

Roadside Assistance Warranty

Roadside warranty	60 months/60,000 miles

Hybrid/Electric Components Warranty

Hybrid/electric components warranty	96 months/100,000 miles

Prices and content availability as shown are subject to change and should be treated as estimates only. Actual base vehicle, package and option pricing may vary from this estimate because of special local pricing, availability or pricing adjustments not reflected in the dealer's computer system. See salesperson for the most current information.

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Clay Merritt | 563-326-7734 **5/7/2025**

Subject:
Motion awarding a contract for the Main Library Chiller Glycol Conversion to Hometown Mechanical of Davenport, Iowa in the amount of $66,990 CIP #23094. [Ward 3]

Recommendation:
Pass the Motion.

Background:
An Invitation to Bid was issued on April 7, 2025, and sent to contractors. On April 28, 2025, the Purchasing Division opened and read one (1) responsive and responsible bid. Hometown Mechanical of Davenport, Iowa was determined to be a lowest responsive and responsive bidder and is recommended for award.

This project will convert the HVAC chiller at the Main Library from water to a glycol-cooled refrigeration system. Glycol is a natural refrigerant that makes it more environmentally friendly than other market options and inhibits corrosion and bacterial growth in cooling pipes. Glycol refrigeration systems typically encounter fewer refrigerant leaks due to increased efficiencies throughout the system. There have been an increasing number of pipe corrosion and leaking issues at the Main Library.

This project is funded through CIP #23094 | Main Library – Glycol Conversion.

Attachments:
1. Bid Tab

CITY OF DAVENPORT, IOWA
BID TABULATION

DESCRIPTION: Main Library Chiller Glycol Conversion

BID NUMBER: 25-82

OPENING DATE: April 28, 2025

FUNDING: 23094 | Main Library Glycol Conversion

RECOMMENDATION: Award the contract to Hometown Mechanical of Davenport, Iowa in the amount of $66,900.

VENDOR NAME	Bid Total
Hometown Mechanical of Davenport, IA	**$66,900**

Approved By [redacted]
Purchasing Date

Approved By [redacted]
Dept. Director Date

Approved By [redacted]
Budget/CIP Date

Approved By [redacted]
Chief Financial Officer Date

City of Davenport

Department: Public Works **Action / Date**
Contact Info: Clay Merritt | 563-326-7734 **5/7/2025**

Subject:
Motion awarding a contract for asbestos abatement at the Junior Theatre – Davenport Learning Center facility to Environmental Management Services of Iowa, Inc of Dubuque, Iowa in an amount not to exceed $62,000, CIP #64130. [Ward 7]

Recommendation:
Pass the Motion.

Background:
This contract will provide asbestos abatement services at the new Davenport Junior Theatre facility located at the Davenport Learning Center. This work will be completed prior to the start of renovation construction.

Environmental Management Services of Iowa, Inc of Dubuque, Iowa was awarded a contract for Asbestos Encapsulation and Abatement Services via Request for Proposal 25-62. The work falls within the scope of that contract.

This project is funded through CIP #64130 | Junior Theatre Relocation.

Attachments:
None

City of Davenport

Department: Administration **Action / Date**
Contact Info: Nicole Gleason | 563-326-7734 **5/7/2025**

Subject:
Second Consideration: Ordinance repealing and replacing Chapter 6.04 entitled "Animals" of the Municipal Code of Davenport, Iowa to incorporate recommendations from the joint task force between the Humane Society of Scott County and the City of Davenport and to update language throughout for clarity. [All Wards]

Recommendation:
Adopt the Ordinance.

Background:
The City of Davenport contracts animal control and sheltering services to the Humane Society of Scott County. The current service agreement established a task force to evaluate any necessary ordinance updates or programmatic changes that contribute to a sustainable business model. The task force consults with local government agencies, the State Director of Iowa for the Humane Society of the United States, and other municipal codes from Iowa communities.

An overview of the task force's recommended ordinance changes was presented at the February 18, 2025 management update. The proposed changes include:

- 6.04.010 | Update definitions and new definitions for adequate shelter, dangerous dog, and service animal.
- 6.04.070 | Update criteria for mistreatment of animals.
- 6.04.075 | New section to outline procedures for mistreated or threatened animals.
- 6.04.110 | Replace vicious dogs section with dangerous dogs.
- 6.04.115 | Update the term "working service dog" to "security service dog."
- 6.04.165 | Establish an Animal Hearing Commission to hear appeals to dangerous dog determinations.
- Various other sections | Update references to humane society to animal control. Animal control is a more general term and includes humane society officers in the definition.
- Other sections | Minor wording updates for the purpose of clarity, cross-references, or to reflect changes needed due to other changes in this ordinance.

Attachments:
1. Ordinance
2. Current Chapter 6.04
3. Current Chapter 6.04 Strikethrough Version
4. Animal Services Update | February 18, 2025

ORDINANCE NO. _____

AN ORDINANCE TO REPEAL AND REPLACE CHAPTER 6.04 ENTITLED "ANIMALS" OF THE MUNICIPAL CODE OF DAVENPORT, IOWA TO INCORPORATE RECOMMENDATIONS FROM THE JOINT TASK FORCE BETWEEN THE HUMANE SOCIETY OF SCOTT COUNTY AND THE CITY OF DAVENPORT AND TO UPDATE LANGUAGE THROUGHOUT FOR CLARITY.

BE IT ENACTED BY THE CITY COUNCIL OF THE CITY OF DAVENPORT, IOWA:

Section 1. That Chapter 06.04 entitled "Animals" of the Municipal Code of Davenport, Iowa be and the same is hereby repealed in its entirety and replaced as follows:

6.04.010 Definitions.

For the purpose of this chapter, certain terms and words are defined as set forth in this section unless otherwise defined herein.

A. ADEQUATE FOOD - Means the provision, at suitable intervals as the dietary requirements of the species so require, of a quantity of wholesome foodstuff suitable for the species and age sufficient to maintain a reasonable level of nutrition in each animal. The foodstuff shall be served in a clean receptacle, dish, or container.

B. ADEQUATE SHELTER - Means a ventilated protective covering which provides sufficient protection from moisture, wind, sun, extreme temperatures, or other adverse weather conditions, which provides adequate space for standing, sitting, lying, and free movement, and which is maintained in a sanitary manner. Adequate shelter may vary by age, species, breed, and physical condition of the animal. Structural minimum of adequate shelter is an enclosure with at least three solid sides, a roof, a solid and dry resting surface, adequate ventilation, and bedding as appropriate for the weather conditions. Metal drums, animal crates or carriers, vehicles, spaces under structures such as decks are not considered adequate shelter.

C. ADEQUATE WATER - Means reasonable access to a supply of clean, fresh, potable water provided in a sanitary manner and provided at suitable intervals for the species not to exceed 24 hours at any one interval.

D. ANIMAL - Means a living organism, other than human beings, birds, fish, or invertebrates, domesticated or wild, and distinguished from other living things by structural and functional characteristics such as locomotion.

E. ANIMAL CONTROL OFFICER - Means any humane officer employed by a humane society under contract with the City, any animal control officer under the jurisdiction of the chief of police, or any other person authorized by the City Administrator to enforce the provisions of this chapter by means of appropriate police powers.

F. ANIMAL SHELTER - Means a facility which is used to house or contain dogs, cats, or other animals, and which is owned, operated or maintained by the City or operated under contract with the City for the purpose of humane boarding of animals impounded under the provisions of this chapter or any other ordinance.

G. BOARDING KENNEL - Means a place or establishment other than an animal shelter or pound where dogs, cats, or other animals, not owned by the proprietor, are sheltered, fed and watered in return for consideration.

H. CAT - Means all members of the feline species regardless of sex.

I. COMMERCIAL BREEDER - Means a person, engaged in the business of breeding dogs or cats, who sells, exchanges, or leases dogs or cats in return for consideration, or who offers to do so, whether or not the animals are raised, trained, groomed, or boarded by the person. A person who owns or harbors three or less breeding males or females is not a commercial breeder.

J. COMMERCIAL KENNEL - Means a kennel which performs grooming, boarding, or training services for dogs or cats in return for consideration.

K. COMMISSION - Means the natural resources commission of the Department of Natural Resources created and established by the Code of Iowa.

L. COMPANION ANIMAL – A domesticated dog or cat kept for companionship by its caretaker.

M. DANGEROUS DOG – Means a dog that has:

1. Killed a human being;
2. Taken aggressive action that caused a serious injury as defined in Iowa Code section 702.18 to a human;
3. Killed another domesticated animal, excluding fowl;
4. Twice within a 48-month period attacked, bitten, or otherwise caused an injury to a person engaged in lawful activity; or
5. An animal judicially or administratively determined to be a dangerous animal or similar designation by the City Davenport or another jurisdiction with a substantially similar definition of dangerous animal.

The following circumstances shall be excluded from the definition of a dangerous dog:

1. An animal engaged in law enforcement work that is engaged in official law enforcement activities at the time of the attack or bite;
2. A security service dog registered with animal control on its designated restricted

nonresidential property at the time of the attack or bite;

The following circumstances may be excluded from the definition of a dangerous dog:

1. An animal that attacks or bites a person who is engaged in unlawful activity against the person or property of another at the time of the attack or bite;
2. An animal that attacks or bites in order to protect a human being, domestic animal, or livestock;
3. An animal that was attacked by an animal at large;
4. An animal that was deliberately provoked by the person or animal that was harmed;
5. An animal that bites in an animal care facility, veterinary office, animal shelter, or other state-licensed animal facility; or
6. An animal that kills another domesticated animal owned by the same owner or the incident originated on the property of the attacking or biting dog's owner.

N. DOG - Means all members of the species Canis familiaris.

O. EUTHANASIA - Means the humane destruction of an animal accomplished by a method that involves instantaneous unconsciousness and immediate death or a method that involves anesthesia, produced by an agent which causes painless loss of consciousness, and death during the loss of consciousness.

P. FUR-BEARING ANIMALS - Means the following which are declared to be fur-bearing animals for the purpose of regulation and protection under this chapter: beaver, badger, mink, otter, muskrat, raccoon, skunk, opossum, spotted skunk or civet cat, weasel, coyote, bobcat, wolf, groundhog, red fox, gray fox, and any other animals defined as fur-bearing by Iowa Code 481.A.

Q. HOUSING FACILITIES - Means any room, building or area used to contain a primary enclosure or enclosures.

R. OWNER - Means any person having a right of property in an animal, or who keeps or harbors an animal, or who has it in his or her care, or who acts as its custodian, or who knowingly permits an animal to remain on or about any premises owned or occupied by him or her for three or more days.

S. PERSON - Means an individual, partnership, corporation, or association and includes any officer, employee, or agency thereof.

T. PET SHOP - Means an establishment where any dog, cat, rabbit, rodent, fish other than live bait, bird, or other vertebrate animal is bought, sold, exchanged, or offered for sale.

U. PRIMARY ENCLOSURE - Means any structure used to immediately restrict an animal to a limited amount of space, such as a room, pen, cage or compartment.

V. SECURITY SERVICE DOG - Means any dog trained or used to perform security-related tasks including guarding, protecting, patrolling, rescuing, or defending persons or

property, in the custody and control of a handler.

W. SERVICE ANIMAL – Means a dog that is individually trained to do work or perform tasks for the benefit of a person with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability or as otherwise defined by the Americans with Disabilities Act. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being or companionship do not constitute work or tasks for the purposes of this definition.

X. TAKE - Means any pursuing, hunting, killing, trapping, snaring, netting, searching for, shooting at, stalking or lying in wait for, or attempting any for the foregoing, any animal protected by state laws, regulations or rules adopted by the commission or this ordinance.

6.04.020 License required.

A. Every dog and every cat shall be licensed. Dogs and cats shall be licensed within 30 days of the date they are initially inoculated for rabies and annually within 30 days' time of the date of the current rabies vaccination. No person shall have, harbor, keep or possess any unlicensed dog or cat in violation of this chapter.

B. Licenses shall be purchased from the animal control, veterinarians practicing in the Quad Cities area, or online with evidence of a current rabies vaccination signed by a licensed veterinarian. Veterinarians who inoculate a dog or cat shall be required to share rabies vaccination documentation with the City of Davenport or its designee on a minimum of a monthly basis. Established fees collected by veterinarians shall be submitted to the county animal control facility in a manner agreed upon by the animal control and the individual veterinarians. Veterinary offices may charge an administration fee not to exceed $5 per tag.

C. Licenses are not transferable between animal owners or animals.

D. Annual license fees shall be set by resolution of the City Council:

1. Neutered/spayed dog or cat (altered)

2. Non-altered dog or cat

3. Dogs governed by 6.04.110 Dangerous Dogs shall as set by resolution 2024-393 and subsequent resolutions.

In lieu of an animal owner obtaining a license annually, the owner may purchase a multi-year license, which may be obtained to cover the period for which the current rabies vaccination is effective (a multiple year license). The fee for a multi-year license shall be calculated by multiplying the applicable annual license fee by the number of years the current rabies vaccination covers.

E. Residents age 60 or older and residents who are recipients of Social Security Disability Insurance Benefits may license their neutered dogs or cats for an annual fee of $1.

F. Service animals may be licensed for $1 annually when the dog is owned or maintained by a person actually training the service animal or is owned by an individual who is assisted by the service animal. The burden of proving that a service animal is trained to do work or perform tasks for the benefit of a person with a disability is on the person

seeking to license the dog. Animal control may require documentation of the person's affiliation with an organization established for the purpose of training service animals or whatever evidence animal control deems satisfactory to establish the validity of such claim.

G. Upon proof of loss, a duplicate license tag may be obtained upon payment of a replacement fee not to exceed $5.

H. A person owning or possessing any dog or cat who moves into the City shall obtain a license for said animal within 30 days of the date the person takes up residency in Davenport.

I. Notwithstanding the licensing requirements of this chapter, the following animals shall not be required to be licensed while in the City:

1. Animals whose owner or custodian is a nonresident of the City and who are visiting within the City temporarily. Temporarily means for a period of time 30 days or less within any consecutive twelve-month period.

2. Animals brought into the City for participation in a show, exhibition, demonstration or exhibit and which remain in the City for a period of 30 consecutive days or less.

J. The executive director of animal control or an animal control officer may revoke a person's privilege to license and keep a dog or cat within the City. Such revocation shall be for a period as determined by the executive director or animal control officer. Revocation of the privilege to license and keep a dog or cat within the City may be initiated if the owner or custodian of the dog or cat has committed any violations of the provisions of this chapter, except violations for failing to license an animal as required by this chapter shall not be included as violations leading to revocation within any consecutive twelve-month period. A violation shall be shown by a conviction upon a citation or a finding by the Deputy City Clerk or by a non- appealed notice of violation.

K. An owner or custodian whose privilege has been revoked shall, within 10 days after notice of the revocation, remove from their residence all dogs and cats which the person owns, keeps, harbors or maintains. If the license is revoked, the owner or custodian shall surrender the animal to animal control or permanently remove the animal from the city limits within five calendar days after either the time for appeal has expired or the decision of the Deputy City Clerk has been served on the owner or custodian. If the animal is found in the City after the five-day period, it shall be immediately impounded. Failure to remove a dog or surrender it to animal control may be prosecuted as a municipal infraction violation or simple misdemeanor. An owner whose license has been revoked shall inform animal control in writing upon the animal's removal from the city limits the name, address and telephone number of the animal's new owner, the location where the animal will be kept and the name and description of the animal. In addition, the owner shall notify the new owner in writing of any details concerning any and all complaints concerning the animal, and any terms, conditions or restrictions imposed by animal control as to the animal. The owner shall provide animal control with a copy of the notification provided to the new owner as well as an acknowledgment by the new owner of the receipt thereof.

L. Upon revocation of a person's privilege to license and keep dogs or cats, no part of the licensee fee shall be refunded.

M. During the period of revocation, any dog or cat which the person owns, keeps, harbors or maintains at their residence may be immediately confiscated upon its discovery and disposed of by animal control absent clear and convincing proof that the animal or animals belong to a person visiting the resident.

N. The animal control officer shall provide the owner or custodian of the animal or animals, as shown on animal control records, so confiscated with notice of the confiscation. If the animal or animals are unlicensed or no record exists as to the owner or custodian of an animal, notice of confiscation shall be directed to the address of the residence.

O. Any person whose privilege to license and keep animals has been revoked, but who owns, keeps, harbors or maintains a dog or cat during the period of the revocation shall have an additional period of up to one year added to the original period of revocation for each violation of the revocation.

P. The notice of revocation or notice of extension of the revocation period, or notice of confiscation of any animal may be appealed as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If the City demonstrates sufficient evidence in support of its determination the burden shall shift to the appealing party to demonstrate by clear and convincing evidence that he or she has had no role in the care, supervision, possession or control of the animal or that the incident which caused the enforcement action by the City was caused by a third party or event not under the supervision or control of the appealing party. If no timely appeal is filed the notified person shall be deemed to have waived all rights to challenge the action taken by the City.

Q. When permanent ownership of an animal is transferred, the new owner shall, within 14 days from the date ownership is assumed, obtain a license if the animal is required to be licensed pursuant to this chapter.

6.04.030 Display of license.

The license tag obtained pursuant to Section 6.04.020 shall be securely attached to a substantial collar which collar shall be worn by the animal at all times. License tags are not transferable to any other animal. Upon demand, the owner of an animal shall display the City license to an animal control officer or Davenport police officer.

6.04.040 Rabies vaccination and reporting.

A. All dogs, cats and ferrets shall be inoculated against rabies by a licensed veterinarian upon such animal attaining the age as defined by Iowa Code section 351.33. Rabies vaccinations shall be readministered at least once every three years for dogs and cats and once every year for ferrets or as otherwise recommended by the United States Department of Agriculture.

B. A person who acquires a dog, cat or ferret that does not have a current rabies vaccination certificate shall have the animal inoculated for rabies within 30 days after the animal was acquired or within 30 days of the animal attaining the age as defined by Iowa Code section 351.33, if the animal was not yet of age when acquired.

C. The owner or custodian of any animal required to be vaccinated against rabies shall keep a current rabies vaccination tag securely attached to a substantial collar which shall be worn by the animal at all times.

D. Whenever a veterinarian inoculates an animal for rabies the veterinarian shall complete a rabies vaccination report which shall be forwarded to the City or its designee. The report shall contain the following information:

1. The name, age and sex of the animal;

2. A general description of the animal;

3. The date the current vaccination was given to the animal;

4. The revaccination date;

5. The vaccination tag number assigned to the animal; and

6. The name and address of the animal's owner or custodian.

The veterinarian shall sign the report and all reports shall be sent to animal control within 30 days of the administration of the vaccination.

6.04.050 Report of bites required.

A. Any person having knowledge of any dog, cat, or ferret bite or scratch which has caused a skin abrasion upon any person or for which the victim required medical attention, which bite or scratch occurred within the City, shall immediately report such fact to animal control or the Davenport Police Department. This section shall not apply if said bite or scratch occurred while the animal was being treated, confined, or housed within a veterinary hospital or clinic and that facility knows such animal is currently inoculated for rabies and has the certification to prove such inoculation. In such cases reporting of the bite or scratch shall be discretionary with the veterinary hospital or clinic.

B. Any animal that has been involved in biting a person must be quarantined for 10 days from the date of the bite. Such confinement may be at the premises of the owner if deemed appropriate and sufficient safeguards are provided to the discretion of the animal control officer and/ or the Scott County Health Department. If an animal is not quarantined at the owner's premises it shall be confined at the animal shelter or at a licensed veterinary hospital of the owner's choosing. All costs of the quarantine shall be the owner's liability. This section shall not apply to police canines.

C. The owner of an animal that has been reported as having inflicted a bite on a person shall, on demand, produce the animal for examination and quarantine to an animal control officer or police officer. It is unlawful to fail to or refuse to produce such an animal. Failure to produce an animal demanded shall subject the owner or custodian to arrest if probable cause exists to believe the animal inflicted a bite on a person or other animal.

D. It is unlawful for any person to remove any animal which has been quarantined pursuant to this chapter from its place of quarantine without the express consent of an animal control officer and/or Scott County Health Department officer.

6.04.055 Livestock and poultry prohibited.

A. Notwithstanding the provisions of Chapter 6.06 of the Davenport Municipal Code, it shall be unlawful to maintain, keep or harbor any cattle, swine (except Vietnamese or Asian

potbellied pigs), sheep, llamas, horses, jacks, goats, guinea fowl, ostriches, poultry (domestic chickens, turkeys, geese, and ducks), or similar domestic animals raised for home use or for profit within the City limits unless the property upon which such animals are maintained, kept or harbored is zoned as agricultural property. This section shall not apply to a bona fide zoological garden, pet shop, educational institute, circus, carnival, or veterinary hospital treating such animals.

B. It shall be unlawful for any person to ride any animal upon the public or private sidewalks within the City, nor shall any person ride any animal upon a public street or right of way during the hours of sunset to sunrise, except for public parades for which a permit has been issued by the City.

C. The lawful keeping of livestock, which is otherwise unlawful by reason of the enactment of this chapter, may be continued upon property located within the City provided livestock was maintained thereon prior to the enactment of this chapter, and may be continued until such time as livestock is no longer kept or maintained upon such property. The burden of proving the maintenance of livestock upon a parcel of land within the City proper to the enactment of this chapter shall lie with the person claiming such prior existence. Nothing herein shall be deemed to exempt an owner of livestock within the City limits from the enforcement of nuisance or other laws regarding the keeping of such livestock.

6.04.060 Animal running at large.

A. It shall be unlawful for the owner or custodian of any dog, cat, or other animal to fail to keep the same from running at large within the City. For the purpose of this chapter an animal shall not be deemed running at large, even if the animal is not restrained, as long as one of the following situations applies:

1. When the animal is restrained either upon the premises of the owner or custodian or upon another's premises with the permission of the owner of that premises, so long as the animal is restrained in such a manner that it cannot enter on the public streets, sidewalks, alleys, other public areas, or property not owned by the owner, custodian, or permittee, unless the animal has been declared dangerous or vicious, in which case the provisions of Section 6.04.110 shall apply.

2. When the animal is confined or restrained upon the premises of the owner or custodian within a secured building, or within a secured pen, enclosure or similar structure which has secured sides, bottom, and top such that the animal cannot escape, or within fencing or similar means secured such that the animal cannot escape and which is fastened by an adequate locking device.

3. When an animal is enclosed within an automobile or other vehicle of its owner or custodian such that it cannot escape and such that said confinement does not endanger the animal's health or well-being.

4. When the animal is being walked off the premises of its owner or custodian so long as the animal is on a leash not more than six feet in length and under the control of a person competent to restrain and control the animal.

5. When the animal is properly housed in a veterinary hospital or registered kennel.

B. Notwithstanding any provision to the contrary, animals injured on or along public streets or public rights-of-way shall be deemed running at large. The animal control officer or Davenport police officer shall remove all such animals and at his or her discretion take such an animal needing medical attention to a veterinarian or animal shelter. The owner or custodian of such an animal shall be responsible and liable for the expenses of medical treatment and care as well as impoundment fees and any other penalties imposed by this chapter. Dead animals on or along public streets shall be removed by city operations staff.

C. Every female dog or cat in heat shall be confined in a building or secure enclosure during the period of heat, in such a manner as will prevent the animal from coming into contact with the other animals unless the animal is used in a planned breeding situation. An animal is deemed to be in heat when it is in an estrous state or ovulating. Nothing in this subsection shall be construed to prohibit exercising the animal provided the animal is restrained on a leash or similar restraint not more than six feet in length and is under the control of a person competent to restrain and control the animal or from transporting such animal within a motor vehicle.

D. Any dog, cat, or other animal which is found in violation of this section may be impounded. Any such animal impounded may be redeemed by its owner or custodian within three days from the time specified in Section 6.04.140 and upon payment of the applicable redemption fee, current rabies vaccination fee unless current rabies inoculation is proven, the current licensing fees and penalties if the animal is unlicensed, impoundment fees, and the fees, costs and charges for any emergency medical treatment administered to the animal. Redemption fees shall be set by resolution of the City Council:

    1. For a first violation

    2. For a second violation

    3. For a third violation

    4. Fourth violation will result in the revocation of the license to keep the animal.

E. Any violation of this section may result in the immediate apprehension and impoundment of the animal by an animal control officer. After the time specified in Section 6.04.140 animal control may dispose of an unredeemed animal. If an animal control officer is unable to apprehend an animal or impoundment is not feasible, the animal control officer shall provide the owner or custodian of the animal with a notice of violation under the procedures contained in Section 6.04.155.

6.04.070 Mistreatment of animals.

The following acts shall constitute mistreatment of animals, and shall subject the owner or other person to the penalty provisions of state law and the Municipal Code:

A. Failure to provide the animal access to adequate food, adequate water, and easy access to adequate shelter from the elements;

B. Beating, tormenting, overloading, overworking, or molesting an animal;

C. Permitting or encouraging any combat between animals, or between animals and humans, unless the animal is trained and used by a government agency and accompanied by the

appropriate government agency handler;

D. Abandoning an animal as defined by Iowa Code 717.B;

E. Exposing any known poisonous material with the intent of allowing or encouraging the material to be eaten by any bird, fowl, domesticated animal, community cat, or livestock;

F. Failure to maintain sanitary conditions where animals are kept;

G. Harboring or owning any sick, diseased or injured animal without procuring veterinary care for said animal(s);

H. Maintaining an animal in such conditions and hygiene that the animal is unable to walk or move normally, conduct routine bodily functions, or stay clean and free of urine, fecal matter, open wounds, disease, and parasites;

I. Leaving an animal in a vehicle, on a vehicle, tethered or confined for a length of time that could result in danger to or death of an animal. If the City of Davenport or designee determines that such animal is in immediate danger, the City of Davenport or designee may remove the animal by whatever means necessary without liability, for the purpose of taking the animal into protective custody pursuant to Iowa Code 717.B.5 Rescue of Threatened Animals;

J. Intentionally injuring, maiming, disfiguring, mutilating, or destroying an animal by any means that causes pain or suffering;

K. Cropping or docking of an animal's ears or tail, except by a licensed veterinarian, under anesthesia, and following accepted pain management practice;

L. Chaining, tethering, penning, or otherwise restraining or confining an animal outdoors for more than 15 minutes without access to adequate food, adequate water, adequate shelter, and adequate protection from the elements.

6.04.075 Disposition of Mistreated Animals.

Impoundment procedures of threatened or mistreated animals:

A. A law enforcement officer or animal control officer, after consulting with a veterinarian licensed by the State, may rescue a threatened animal as provided in this section. The officer may enter onto private property to rescue a threatened animal if the officer obtains a search warrant issued by a court or enters onto the premises in a manner consistent with the laws of the State of Iowa and the Unites States, including Article 1, Section 8 of the Constitution of the State of Iowa and the Fourth Amendment to the Constitution of the United States;

B. If an animal is rescued pursuant to this section, the City shall provide for the maintenance of the threatened animal at a licensed shelter or through a contract with an animal care provider. The City or designee shall post a notice in a conspicuous place at the location where the animal was rescued. The notice shall state that the animal has been rescued by the City pursuant to this section and Iowa Code 717B.5 as amended;

C. The animal shall be subject to disposition as required by a court pursuant to Iowa Code 717B.4, as amended;

D. The disposition of a threatened animal rescued by the City shall occur as provided in Iowa

Code 717B.4, as amended.

6.04.080 Removal of excrement.

A. An owner or custodian of any animal shall keep all structures, pens, coops, or yards wherein an animal is confined clean and free from excrement and the odor arising from excrement. Such area shall also be clean and free of vermin and any thing that is likely to become putrid, offensive, or injurious to health. An area, structure, pen, coop, or yard not maintained in a clean and sanitary condition may be declared a public nuisance.

B. It shall be unlawful for an owner or custodian to permit an animal to discharge excrement upon any public property, common area, common thoroughfare, street, sidewalk, alley, play area, park or private property unless the excrement is immediately picked up and disposed of in an appropriate refuse container. If the owner of private property has given another owner or custodian permission for their animal to use their private property then this section shall not apply to that particular usage.

C. Animal excrement shall not be placed in storm sewers or street gutters, but shall be picked up and disposed of in a sanitary manner in an appropriate refuse container.

6.04.090 Number of animals regulated.

A. It is unlawful for any person to keep or maintain at any one location within the City more than four of the following types of animals, those being dogs, cats, ferrets, and potbellied pigs; and of those four no more than three shall be of the same species. This limitation applies to animals that are more than six months old or animals that are from more than one litter that are more than three months old. This limitation shall not apply to any person provided that person (1) is licensed to operate a kennel, animal shelter, pet shop, boarding kennel, commercial kennel, commercial breeder operation, veterinary hospital, zoological garden, circus, carnival, educational or medical institution, or research facility as defined by state law, and said person is in compliance with the zoning ordinances of the City, or (2) if such animals are kept or maintained upon property zoned as agricultural property within the City, or (3) if said person has applied for and obtained a permit to keep more than four animals from animal control and said person keeps said animals within a residentially zoned district and exception (1), above, does not apply to said person. Upon receipt of an application for a permit as provided by this section and the payment of a $10 fee, an animal control officer shall inspect the applicant's animal housing facilities and the sanitary condition of the same. If the housing facilities are adequate and kept in a sanitary condition an excess number of animals permit shall be issued.

B. Indoor pets such as gerbils, hamsters, guinea pigs, mice, birds, fish, snakes and reptiles, and similar animals normally maintained as pets in an enclosure inside of a dwelling are not proscribed by this section unless specifically regulated by other sections.

C. If a person is found to be keeping more than four animals without the permit required by this section, the excessive number of animals may be immediately removed from the property and impounded. Any such impounded animals shall be held for seven days and if the owner has not either complied with the requirements of this section or petitioned the court for the return of the animals by the end of the seventh day, the animal shelter shall seek to permanently place the animals or euthanize such animals.

6.04.100 Wild, exotic or dangerous animals prohibited.

A. It shall be unlawful for any person to own, possess, harbor, maintain, sell or traffic in any of the following wild, exotic or dangerous animals.

1. All poisonous snakes and poisonous reptiles; all nonpoisonous snakes greater than 10 feet in length; Gila monsters, alligators, crocodiles and caimans;

2. Gorillas, chimpanzees, orangutans, baboons, and other non-human primate mammals, both arboreal and nonarboreal.

3. Any species of feline not falling within the categories of ordinary domesticated house cats felis catus.

4. Bears or any species;

5. Raccoons, porcupines, skunks, badgers, and other similar fur-bearing animals except ferrets;

6. Foxes, wolves, coyotes, or other species not falling within the category of canis familiaris.

7. Any animal of any species known to be vicious or dangerous, excluding animals covered by 6.04.110.

8. Any animal prohibited under Iowa Code section 717F.

B. This subsection shall not apply to any bona fide zoological garden, bona fide educational or medical institution, museum, veterinary hospital, wildlife rescue entity or wildlife rehabilitation entity with an appropriate permit from the state, any such animals under the jurisdiction of the commission, game breeders, a circus or carnival licensed by the City, nor shall it apply to a bona fide research institute or facility using wild, exotic or dangerous animals for scientific research. In addition, this section shall not apply to any primate trained and used to assist a handicapped person.

C. Any wild, exotic or dangerous animal found within the City in violation of this section is deemed a public nuisance per se. If a wild, exotic or dangerous animal is found to be roaming at large within the City, it may, in the discretion of the police department or animal control officer, be destroyed immediately without prior notice to the owner thereof. The City and its agents shall be under no duty or obligation to capture or otherwise confine the animal.

D. Any person found to be keeping, sheltering, harboring or maintaining a wild, exotic or dangerous animal in violation of this section is subject to the animals' immediate seizure as contraband. Any animal so seized shall be held for three business days. If the owner has not petitioned the court regarding disposition of the animal and served notice of the pendency of the owner's petition for disposition of the animal on animal control within that time period, animal control may euthanize the animal or permanently place it with an entity which is exempt from the provisions of this section. If necessary, animal control may impound a wild, exotic or dangerous animal at another facility. The animal's owner shall be responsible for all costs and expenses incurred by animal control or the City which arise as a result of the seizure and impoundment of a wild, exotic or dangerous

animal. Under no circumstance shall a wild, exotic or dangerous animal be returned to or placed with a nonexempt entity within the City limits. If a wild, exotic or dangerous animal is ever again found to be within the City in violation of this section, it shall be immediately confiscated and disposed of as animal control deems appropriate.

E. Any person keeping wild, exotic or dangerous animals prior to the enactment of this chapter shall be allowed to keep such animals for the duration of the animal's natural life. Upon the death of a wild, exotic or dangerous animal, the owner of such animal shall not be allowed to replace such animal except as otherwise allowed by this section. The burden of proving the prior ownership of a wild, exotic or dangerous animal prior to the enactment of this chapter lies with the person keeping such wild, exotic or dangerous animal. Nothing herein shall be deemed to exclude the enforcement of nuisance or other laws on the owner of such animals.

6.04.110 Dangerous dogs.

A. Any person keeping a dog deemed dangerous or vicious prior to June 1, 2025 shall be allowed to keep such animal for the duration of the animal's natural life and shall be excluded from the requirements of this chapter for dangerous dogs if the following conditions are met:

- The animal has been microchipped and that microchip is registered with animal control;
- The animal remains licensed under the requirements of this chapter;
- The animal’s owner or custodian posts their property with conspicuous signs warning of the presence of a dog;
- The animal’s owner or custodian maintains continuous residency within the city of Davenport;
- The animal’s owner or custodian complies with any provision deemed necessary by the executive director of animal control in consultation with the City of Davenport Legal Department to ensure public safety; and
- The animal is not involved in a bite, attack, or dangerous behavior incident as defined by this chapter. Any new incidents involving a grandfathered dog will be evaluated under the criteria of the definition effective June 1, 2025.

B. The declaration that a dog is dangerous shall be made by an animal control officer. Notification of the declaration and the owner's appeal rights shall be made in accordance with the procedures contained in Section 6.04.155.

C. No person shall own, keep, harbor, foster, or maintain any dog that has been declared dangerous except as provided herein.

D. No person shall allow a dangerous dog to be in or upon any premises or vehicle owned, leased, occupied, or controlled by the person, except as provided herein.

E. No person shall bring any dangerous dog into the City of Davenport without approval of the City Administrator.

F. No person shall allow a dangerous dog in a City park or off-leash dog area.

G. Upon receiving a complaint or having reasonable suspicion that a dangerous dog is being kept, sheltered, or harbored within the city, animal control or the City of Davenport may initiate an investigation. If, after investigation, animal control or the City of Davenport determines that a dangerous dog is indeed being kept, sheltered, or harbored within the city by any person, the City of Davenport, or its designee, shall declare the animal a dangerous dog. The owner or caretaker of the dog shall then be ordered to either humanely euthanize the animal or have it microchipped and rehomed outside the city limits within fourteen calendar days from the date of service of the order. Until the dog is euthanized or rehomed, it must be securely confined or leashed under the direct control of a person 18 years of age or older.

H. Notice of the declaration that a dog has been deemed dangerous shall be promptly served in person to the owner, if known. If personal service cannot be completed within the city limits, the notice may be sent by certified mail. The notice shall include:

- Description of the animal;
- Declaration that the animal has been deemed dangerous;
- The basis for the declaration;
- An order requiring the owner to humanely euthanize the dog or have the dog microchipped and rehomed outside the city limits within fourteen days of the service of the notice;
- A warning that the dog will be subject to seizure if it is not rehomed or humanely euthanized within the required timeframe; and
- Information on the right to appeal, stating the owner may file a written notice of appeal with the Legal Department within fourteen days from the date of service.

I. If the owner is ordered to humanely euthanize the dog or have it microchipped and rehomed outside the city limits, the owner must comply within the required timeframe of the notice of the declaration. If the owner fails to do so, the City of Davenport or its designee is authorized to seize and impound the animal. Additionally, the animal may be seized at any time if it is not securely confined or leashed under the direct control of a person 18 years of age or older. An impounded animal shall be held for fourteen days or, if an appeal is filed, until seven days after the final decision of the appeal. If the appeal results in a reversal of the dangerous declaration, the animal shall be immediately release to the owner or their representative. However, if the declaration remains in effect and the owner does not seek a review by the district court, the City of Davenport or its designee shall proceed with the disposition of the animal in accordance with the policies of the organization providing shelter services.

J. Orders and declarations concerning dangerous dogs issued by the City of Davenport or its designee may be appealed through the administrative appeal procedure set forth in Section 6.04.165 of this Code.

K. Any dog alleged to be dangerous and held under impoundment or quarantine shall not

be released to the owner but shall remain confined at the owner's expense until the outcome of the hearing is determined. If the dog is deemed dangerous, all costs associated with its impoundment or quarantine shall be the responsibility of the owner. If the Animal Hearing Commission after a full and complete hearing determines the animal should not be deemed dangerous, all costs of the impoundment and/or quarantine will be the responsibility of the City of Davenport.

L. Failure to comply with an order issued by the City of Davenport or its designee under this section whether not appeal or upheld on appeal shall constitute a misdemeanor offense. A violation of any of the provisions of this section may be charged as a simple misdemeanor offense. Additionally, any animal control or police officer shall have the right to seize and impound the animal if any of the conditions and specifications established by this section are not being met.

6.04.115 Security service dogs.

A. No person shall engage in the business of providing security service dog service in the City or to act as a handler, unless said person has obtained a license as required by this section prior thereto.

B. No person shall own or have the care or custody of a security service dog unless the person has secured a working service dog license, tag and identification number from the City or its agent. The fee for each security service dog license shall be $10. No security service dog license or tag shall be issued unless said working service dog is currently vaccinated for rabies.

C. An application for a license to operate, maintain and conduct security service dog service in the City shall be filed, together with an application fee of $200, with the City or its agent. The application shall state the name, address, type of organization of security service dog service, its method of operation, the names and addresses of its officers, and the names of its employees and include evidence that the applicant is a bona fide security service licensed by any state or federal authority. The application must be accompanied by an insurance certificate or a surety bond underwritten by a corporate surety admitted to do business in the state of Iowa, in a form approved by the City Attorney, in the sum of $300,000 blanket coverage for the security service dog service. The security dog service and surety shall be jointly and severally liable to any person, firm or corporation for damages suffered by reason of the wrongful acts of the security service dog service. Notice of proposed cancellation of the insurance or bond shall be provided to the City or its agent not less than 30 days in advance of the cancellation date.

D. Each applicant for a security service dog handler license shall be a natural person and shall pay an annual fee of $100 and shall be required to carry insurance or a surety bond in the amount of $100,000 covering the same items as set forth in subsection D above. A security service dog service licensed under subsection D above need not obtain a separate handler license under this subsection.

E. It shall be unlawful for any person to engage in any business or occupation licensed under this section in the City unless such person holds a valid license pursuant to this section. A violation of this section may be charged as a simple misdemeanor.

F. Every handler or owner of a security service dog shall see to it that such animal wears a clearly visible tag approved by the City or its agent at all times it is within the City unless

the dog is performing a security service which requires not wearing a tag in order to perform the service safely. Such tag shall have stamped thereon "Security Service Dog, Tag No., City of Davenport," and the year the tag was issued for. Lost or stolen tags shall be immediately reported to the City or its agent and shall be replaced by the City or its agent at the cost provided for other tags as stated in this chapter.

G. Any security service dog service or handler that sells or otherwise transfers ownership of any security service dog shall, not less than 10 days after the transfer, file a report with the City or its agent containing the name and address of the person to whom such dog was transferred, a description and identification tag number of the dog, and any other information the City or its agent deems necessary.

H. Any person whose security service dog is lost or stolen or whose dog has died shall, within 24 hours of the loss or theft, or within 10 days of the death, file a report with the City or its agent containing a description and identification tag number of the dog, and any other information the City or its agent deems necessary.

I. A security service dog, properly registered as required by this section, in the custody and control of a licensed security service dog service or handler, shall not be declared to be a dangerous or vicious dog, provided that at the time of attack said dog was under the direct supervision of a security service dog service or licensed handler.

6.04.120 Damage to property.

No person shall allow or permit their animal to damage, injure, or destroy any shrubbery, plants, flowers, grass, fence, or anything whatsoever upon public or private property without prior permission from the property owner or authorized person.

6.04.130 Barking dogs regulations.

It shall be unlawful to keep or harbor any dog which, by frequent, regular, habitual, or continued barking, yelping, or howling shall cause serious annoyance to the surrounding neighborhood. Such action is a violation of this chapter and is also hereby declared a public nuisance. The animal control officer or a Davenport police officer shall have the authority to use all reasonable means to abate such nuisance, including but not limited to requiring that the owner or custodian make bona fide efforts to quiet the dog and impoundment of the dog if the owner or custodian is absent from the premises. If the dog is impounded, the officer shall attempt to locate and notify the absent owner or custodian by any reasonable means as soon as possible.

6.04.140 Impoundment.

A. The City may establish and maintain a municipal animal shelter or the City may contract with any nonprofit incorporated society or association which shall provide and maintain an animal shelter for the enforcement of this chapter. It shall be the duty of the persons authorized by the City to operate such animal shelter to supervise and control such facility, to cause the shelter to be kept in a sanitary condition and free from offensive odors, to provide for adequate food, water and shelter, to provide for the collection of animals, to handle the destruction or disposition of animals not redeemed, and to assist in the enforcement and operation of this chapter. The provisions of this chapter shall be enforceable by any animal control officer and by members of the Davenport Police Department.

B. Impoundment Procedure. Unrestrained animals found running at large, nuisance animals, neglected animals, abandoned animals, and cats or dogs running at large without license tags or rabies vaccination tags shall be taken and impounded in the animal shelter and there confined in a humane manner.

All at large and impounded dogs and cats shall have an electronic identification device, otherwise known as a microchip, placed under the animal's skin after 72 hours in impound, unless waived by the executive director of animal control or their designee for good cause. The microchip identification shall become part of the at large animal's record, and the impoundment fee shall be increased to include the cost of the microchip implantation and registration in the amount set by Animal Control.

C. Notice. Every dog or cat found without a license, collar, microchip, rabies tag, or similar identification shall be kept for not less than three days after being impounded unless sooner redeemed by the owner in accordance with this article. Dogs with identification shall be kept not less than seven days after being impounded unless sooner redeemed by the owner in accordance with this article.

D. Claim Fees. A person redeeming an impounded dog or cat shall pay the required redemption fee as stated in Section 6.04.060 for a first, second or third offense and the required boarding fees as provided for by this section. In addition, before an unlawfully unlicensed animal may be redeemed the person redeeming the animal must obtain a license as stated in this chapter. In addition, a person redeeming an animal shall pay any additional fees required under the provisions of this chapter, including any monies expended for the provision of medical treatment provided to the animal.

The boarding fees for other animals shall be set by resolution of the City Council:

1. For each dog, cat, ferret or similar animal a per day fee for the animal's care, food, water and shelter.

2. For each domestic fowl, chicken, goose, duck or waterfowl a per day fee for the animal's care, food, water and shelter.

3. For each horse, mule, jack, cow, bull, steer, ox, swine, sheep, goat or similar animals a per day fee plus actual expenses incurred for the animal's care, food, water and shelter.

4. For any animal not specified herein, a per day fee plus actual expenses incurred for the animal's care, food, water and shelter.

E. No animal need be kept for the period of notification or impoundment if a licensed veterinarian or an animal control officer certifies that the animal is so diseased or injured that it is unduly suffering or cannot survive. In such cases the animal may be subjected to humane euthanasia.

F. Unclaimed Animals. Animals not reclaimed or redeemed within the time limitations provided by this chapter shall become the property of the City or animal shelter and shall be placed for adoption in a suitable home or subjected to humane euthanasia. No unclaimed dog or cat shall be released for adoption to a suitable home without being sterilized, or without a written agreement from the adopter, secured by a cash deposit, guaranteeing that such animal will be sterilized.

G. The refusal to redeem or reclaim any impounded animal shall not relieve the owner of the duty to pay the impoundment fees, boarding fees, veterinarian expenses, or any other costs incurred in the care of the animal. An owner or custodian who refuses to pay such expenses shall be in violation of this chapter and subject to citation for the same.

H. Neither the City nor the animal shelter, nor their agents and officers enforcing the provisions of this chapter shall be liable for any accident or subsequent disease that may occur in connection with the impoundment of any animal pursuant to this chapter.

6.04.150 Enforcing provisions.

A. Animal control officers and Davenport police officers are authorized to issue municipal infraction citations or notices of violations for violations of the provisions of this chapter. If provided for by a section of this chapter, a Davenport police officer may enforce a violation of a section as a simple misdemeanor.

B. It is unlawful for any person to interfere with, hinder, willfully prevent or attempt to prevent any police officer, animal control officer, or person authorized to enforce this chapter by the City Administrator in the enforcement of this chapter.

C. Inspection Procedures. Whenever it becomes necessary to make an inspection to enforce any of the provisions of or to perform any duty imposed by this chapter or other applicable law, or whenever the animal control officer or other authorized person has reasonable cause to believe that there exists in any building or upon any premises any violation of the provisions of this chapter or other applicable law, the officer is authorized to enter such property at any reasonable time and to inspect the same and perform any duty imposed upon the officer by this chapter or other applicable law. If the property is occupied, the officer shall first present proper credentials to the occupant and request entry, explaining the reasons entry is sought. If the property is unoccupied, the officer shall first make a reasonable effort to locate the owner or other person in control of the property and request entry explaining the reason therefor. If entry is refused, or the owner or person in control of the property cannot be located after due diligence, the officer shall have recourse to every remedy provided by law to secure lawful entry and inspect the property.

D. Immediate Inspection. Notwithstanding Section 6.04.170 subsection B., if the animal control officer or police officer has reasonable cause to believe that the keeping or the maintenance of any animal is so hazardous, unsafe or dangerous as to require immediate inspection to safeguard the animal or the public health or safety, the officer shall have the right to immediately enter and inspect such property, and may use any reasonable means required to effect such entry and make such investigation, whether the property is occupied or unoccupied. If occupied, the officer shall first present proper identification and demand entry explaining the reasons therefor and the purpose of the inspection.

6.04.155 Notice of violation, confiscation, revocation.

An animal control officer or police officer may send notice of violation to an animal's owner or keeper. A notice of violation initiates administrative sanction procedures for violations of this chapter, revocation of a person's privilege to license or keep animals within the City, extension of periods of revocation, confiscation of an animal by the City, or a declaration that an animal is dangerous. A notice of violation shall be sent by certified mail or personally served

upon an animal's owner or keeper at the request of a victim of a dog attack as defined in Section 6.04.010(K). The notice of violation may be appealed as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If a timely appeal is not filed the notice of violation shall be conclusively presumed to be true. If no timely appeal is filed the notified person shall be deemed to have waived all rights to challenge the action taken by the City.

6.04.160 Nuisances.

A. Any animal which is not confined or kept under restraint as required by this chapter, and any wild, exotic, dangerous animal kept or maintained within the City in violation of this chapter, any animal which barks so frequently, regularly, or habitually that it causes serious annoyance to the surrounding neighborhood, is hereby declared a public nuisance.

B. Whenever an animal control officer or police officer determines that a nuisance exists, the officer may cause a written notice ordering the abatement of the nuisance to be served upon the owner or custodian. The notice to abate shall contain a description of what constitutes the nuisance, the location of the nuisance, a statement of the act or acts necessary to abate the nuisance, a definite time within which the nuisance shall be abated which time shall be reasonable under the circumstances, and a statement that the City will abate the nuisance if the nuisance is not abated in the manner and within the time stated and no request for a hearing is made within the time stated. Notice to abate shall be served personally upon the owner or custodian by serving the owner or custodian or any person residing at the residence who is at least 18 years old, or by serving the owner or custodian by certified mail return receipt requested. If service is by certified mail, service shall be deemed given when mailed.

C. Any person ordered to abate a nuisance may request a hearing on the order to abate as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If no timely appeal is filed the nuisance shall be conclusively presumed to exist and the person who was notified to abate it shall be conclusively presumed to be responsible for the existence of the nuisance.

D. If a person ordered to abate a nuisance neglects or fails to abate the nuisance as directed, the City may abate the nuisance. If an animal is impounded, the owner or custodian of the animal shall be notified of the impoundment as provided in Section 6.04.140. Notwithstanding any other provision of this chapter, the impoundment authority shall keep an impounded animal until such time as the animal control officer who ordered the abatement notifies the impoundment authority that the owner or custodian has complied with the order to abate or has abated the nuisance in some other acceptable manner, in which case, the animal may be released to the owner or custodian upon payment of all the costs, fees and other expenses incurred in the care of the animal have been paid. If the impoundment authority is not notified of the owner's or custodian's compliance within three days after the impoundment, in the case of a previously abated nuisance animal, or from the time specified in a formal order of abatement, the impounded animal may be disposed of in the discretion of animal control.

6.04.165 Animal Hearing Commission

A. Purpose. The Animal Hearing Commission has the following powers:

1. To hear and rule on appeals related to dangerous animal determinations within the city;

2. To make decisions on whether an animal should be deemed dangerous under the city's animal ordinances; and

3. Authority to assign animal owners to training or other remediation efforts.

B. Composition. The Commission shall consist of up to eight members, appointed by the City Administrator or designee, with the approval of City Council. Appointments shall be for a period of two years. Each member shall be at least 21 years of age and shall serve without compensation. The Commission shall further consist of at least one of each of the following:

1. A City of Davenport representative or employee not involved in the case, including but not limited to the designated hearing officers under Chapter 2.86;

2. A community member with animal expertise who is not involved in providing animal protection services;

3. A board-certified veterinarian who works with companion animals, a veterinarian technician, a veterinarian's assistant, other veterinary professional, or animal behavior specialist.

Commission members must be available for timely case resolution and may be excused from the commission for lack of attendance. At least three members shall be present at each hearing conducted by the Commission. Any member may be recused if the member perceives a conflict of interest or personal connection involved in any case.

C. Hearing Procedure. Procedures for initiating an appeal of a dangerous dog declaration are the same as those outlined in Chapter 2.86. The Animal Hearing Commission as a body will serve as the administrative hearing officer for appeals related to dangerous animal determinations. The commissioners shall have all the rights, duties, and responsibilities of an administrative hearing officer under Chapter 2.86 and shall follow and adhere to all of the procedures outline in Chapter 2.86. There will be no fee for a hearing of this type. Requests for external adjudication will not be accepted for hearings related to dangerous animal determinations.

6.04.170 Penalties.

A. A violation of any provision of this chapter shall constitute a municipal infraction and may be cited and punished accordingly.

B. If provided for, a section of this chapter may be charged as a simple misdemeanor offense and may be cited and punished accordingly, in lieu of the issuance of a municipal infraction citation, at the officer's discretion.

C. In addition to a municipal infraction citation or simple misdemeanor citation for violations under this chapter, a notice of violation for the same incident may be issued to invoke the procedures pursuant to Section 6.04.155 of this chapter.

D. The following scheduled fines are established for municipal infractions:

1. Section 6.04.020 (Licenses) $20;

2. Section 6.04.030 (Display of tags); Section 6.04.040 (Rabies vaccination); Section 6.04.060 (At large); and Section 6.04.080 (Animal waste): (i) first offense $30; second offense $40; third offense $50; fourth or subsequent offense up to $200;

3. Section 6.04.110 (Dangerous dog): first offense $250; second offense $500; third or subsequent offense $750.

E. If no scheduled fine is provided for a violation, then the fine imposed shall not exceed $500 for a first offense and $750 for a second or subsequent offense.

SEVERABILITY CLAUSE. If any of the provisions of this ordinance are for any reason illegal or void, then the lawful provisions of this ordinance, which are separable from said unlawful provisions shall be and remain in full force and effect, the same as if the ordinance contained no illegal or void provisions.

REPEALER. All ordinances or parts of ordinances in conflict with the provisions of this ordinance are hereby repealed.

EFFECTIVE DATE. This ordinance shall be in full force and effective June 1, 2025 after its final passage and publication as by law provided.

First Consideration _____

Second Consideration _____

Approved _____

Published in the *Quad-City Times* on _____

Attest:

_____ _____

Mike Matson
Mayor

Brian Krup
Deputy City Clerk

Chapter 6.04
ANIMALS[1]

6.04.010. Definitions. [Ord. 2003-210 (part); Ord. 02-573 § 1; Ord. 2000-285 § 1; Ord. 93-283 § 1 (part)]

For the purpose of this chapter, certain terms and words are defined as set forth in this section unless otherwise defined herein.

A. ADEQUATE FOOD - Means the provision, at suitable intervals as the dietary requirements of the species so require, of a quantity of wholesome foodstuff suitable for the species and age sufficient to maintain a reasonable level of nutrition in each animal. The foodstuff shall be served in a clean receptacle, dish, or container.

B. ADEQUATE WATER - Means reasonable access to a supply of clean, fresh, potable water provided in a sanitary manner and provided at suitable intervals for the species not to exceed 24 hours at any one interval.

C. ANIMAL - Means a living organism, other than human beings, birds, fish, or invertebrates, domesticated or wild, and distinguished from other living things by structural and functional characteristics such as locomotion.

D. ANIMAL CONTROL OFFICER - Means any humane officer employed by a humane society under contract with the City, any animal control officer under the jurisdiction of the chief of police, or any other person authorized by the City Administrator to enforce the provisions of this chapter by means of appropriate police powers.

E. ANIMAL SHELTER - Means a facility which is used to house or contain dogs, cats, or other animals, and which is owned, operated or maintained by the City or operated under contract with the City for the purpose of humane boarding of animals impounded under the provisions of this chapter or any other ordinance.

F. BOARDING KENNEL - Means a place or establishment other than an animal shelter or pound where dogs, cats, or other animals, not owned by the proprietor, are sheltered, fed and watered in return for consideration.

G. CAT - Means all members of the feline species regardless of sex.

H. COMMERCIAL BREEDER - Means a person, engaged in the business of breeding dogs or cats, who sells, exchanges, or leases dogs or cats in return for consideration, or who offers to do so, whether or not the animals are raised, trained, groomed, or boarded by the person. A person who owns or harbors three or less breeding males or females is not a commercial breeder.

I. COMMERCIAL KENNEL - Means a kennel which performs grooming, boarding, or training services for dogs or cats in return for consideration.

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1. **Editor's Note: Prior Ordinances Codified Herein Include Portions Of Ords. 75-3, 78-920 And Prior Code §§ 4-1, 4-3, 4-4, 4-9, 4-10, 4-11, 4-11A And 4-11B.**

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J. COMMISSION - Means the natural resources commission of the Department of Natural Resources created and established by the Code of Iowa.

K. DOG - Means all members of the species Canis familiaris.

1. A "dangerous dog" means any dog that (i) while unmuzzled, unleashed, or without the supervision of a person whose verbal commands are obeyed charges or chases in a terrorizing manner with an apparent attitude of attack any person who is upon a street, alley, sidewalk or other public place; or (ii) has a known propensity, tendency or disposition to attack without provocation or to otherwise threaten the safety of persons or domestic animals; or (iii) an animal trained, owned, or harbored for the purpose, primarily, or in part, of animal fighting.

2. A "vicious dog" means any dog that (i) unprovoked, bites or attacks a person causing bodily injury as defined by Iowa Code 702.18; or (ii) severely injures or kills another domestic animal; or (iii) has been found to be a dangerous dog on two or more occasions.

3. A dog may be declared dangerous or vicious even if it bites, attacks or menaces a trespasser on the dog's owner's property or a person who is contemporaneously tormenting, teasing or abusing the dog.

4. The declaration that a dog is dangerous or vicious shall be made by an animal control officer. Notification of the declaration and the owner's appeal rights shall be made in accordance with the procedures contained in Section 6.04.155.

L. EUTHANASIA - Means the humane destruction of an animal accomplished by a method that involves instantaneous unconsciousness and immediate death or a method that involves anesthesia, produced by an agent which causes painless loss of consciousness, and death during the loss of consciousness.

M. FUR-BEARING ANIMALS - Means the following which are declared to be fur-bearing animals for the purpose of regulation and protection under this chapter: beaver, badger, mink, otter, muskrat, raccoon, skunk, opossum, spotted skunk or civet cat, weasel, coyote, bobcat, wolf, groundhog, red fox, gray fox, and any other animals defined as fur-bearing by the commission.

N. GUARD DOG - Means any dog trained or used to protect persons or property by attacking or threatening to attack any person found within the area patrolled by the dog such dog being either securely enclosed within the area at all times or under the continuous control of a trained handler.

O. HOUSING FACILITIES - Means any room, building or area used to contain a primary enclosure or enclosures.

P. OWNER - Means any person having a right of property in an animal, or who keeps or harbors an animal, or who has it in his or her care, or who acts as its custodian, or who knowingly permits an animal to remain on or about any premises owned or occupied by him or her for three or more days.

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Q. PERSON - Means an individual, partnership, corporation, or association and includes any officer, employee, or agency thereof.

R. PET SHOP - Means an establishment where any dog, cat, rabbit, rodent, fish other than live bait, bird, or other vertebrate animal is bought, sold, exchanged, or offered for sale.

S. PRIMARY ENCLOSURE - Means any structure used to immediately restrict an animal to a limited amount of space, such as a room, pen, cage or compartment.

T. TAKE - Means any pursuing, hunting, killing, trapping, snaring, netting, searching for, shooting at, stalking or lying in wait for, or attempting any for the foregoing, any animal protected by state laws, regulations or rules adopted by the commission or this ordinance.

6.04.020. License required. [Amended 8-28-2024 by Ord. No. 2024-382; Ord. 2015-118 § 5; Ord. 2006-211 § 1; Ord. 2003-210 (part); Ord. 02-573 §§ 2-4; Ord. 2000-285 § 2; Ord. 93-283 § 1 (part)]

A. Every dog and every cat shall be licensed. Dogs and cats shall be licensed within 30 days of the date they are initially inoculated for rabies and annually within 30 days' time of the date of the current rabies vaccination. No person shall have, harbor, keep or possess any unlicensed dog or cat in violation of this chapter.

B. Licenses shall be purchased from the humane society, veterinarians practicing in the Quad Cities area, or online with evidence of a current rabies vaccination signed by a licensed veterinarian. Veterinarians who inoculate a dog or cat shall be required to share rabies vaccination documentation with the City of Davenport or its designee on a minimum of a monthly basis. Established fees collected by veterinarians shall be submitted to the county animal control facility in a manner agreed upon by the humane society and the individual veterinarians. Veterinary offices may charge an administration fee not to exceed $5 per tag.

   Dangerous and vicious animals require a special license that must be purchased annually from the City of Davenport or its designee.

C. Licenses are not transferable between animal owners or animals.

D. Annual license fees shall be set by resolution of the City Council:

   1. Neutered/spayed dog or cat (altered)

   2. Non-altered dog or cat

   3. Dog declared dangerous

   4. Dog declared vicious

      In lieu of an animal owner obtaining a license annually, the owner may purchase a multi-year license, which may be obtained to cover the period for which the current rabies vaccination is effective (a multiple year license). The fee for a multi-year license shall be calculated by multiplying the applicable annual license fee by the number of years the current rabies vaccination covers.

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E. Residents age 60 or older and residents who are recipients of Social Security Disability Insurance Benefits may license their neutered dogs or cats for an annual fee of $1.

F. Altered dogs, duly and properly trained to aid or assist any person who is blind, deaf or physically handicapped, may be licensed for $1 annually when the dog is owned or maintained by a person actually training the dog to be used to aid or assist persons who are blind, deaf or physically handicapped, or is owned by a blind, deaf or physically handicapped person. The burden of proving that a dog is being trained to assist a person who is blind, deaf or physically handicapped is on the person seeking to license the dog. The humane society may require documentation of the person's affiliation with an organization established for the purpose of training dogs to provide aid or assistance to blind, deaf or physically handicapped persons or whatever evidence the humane society deems satisfactory to establish the validity of such claim.

G. The owner of a dog that has been declared a dangerous dog may qualify to license said dog for the normal licensing fee upon proof that the owner and said dog have attended and successfully completed a dog obedience class or similar program approved by the humane society.

H. Upon proof of loss, a duplicate license tag may be obtained upon payment of a replacement fee not to exceed $5.

I. A person owning or possessing any dog or cat who moves into the City shall obtain a license for said animal within 30 days of the date the person takes up residency in Davenport.

J. Notwithstanding the licensing requirements of this chapter, the following animals shall not be required to be licensed while in the City:

1. Animals whose owner or custodian is a nonresident of the City and who are visiting within the City temporarily. Temporarily means for a period of time 30 days or less within any consecutive twelve-month period.

2. Animals brought into the City for participation in a show, exhibition, demonstration or exhibit and which remain in the City for a period of 30 consecutive days or less.

K. The executive director of the Scott County Humane Society or an animal control officer of the humane society may revoke a person's privilege to license and keep a dog or cat within the City. Such revocation shall be for a period as determined by the executive director or animal control officer. Revocation of the privilege to license and keep a dog or cat within the City may be initiated if the owner or custodian of the dog or cat has committed any violations of the provisions of this chapter, except that violations for failing to license a cat, nondangerous dog or nonvicious dog shall not be included as violations leading to revocation within any consecutive twelve-month period. A violation shall be shown by a conviction upon a citation or a finding by the Deputy City Clerk or by a non-appealed notice of violation.

L. An owner or custodian whose privilege has been revoked shall, within 10 days after notice of the revocation, remove from their residence all dogs and cats which the person owns, keeps, harbors or maintains. If the license is revoked, the owner or custodian shall surrender the animal to the humane society or permanently remove the animal from the (City/county)

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within five calendar days after either the time for appeal has expired or the decision of the Deputy City Clerk has been served on the owner or custodian. If the animal is found in the City after the five-day period, it shall be immediately impounded. Failure to remove a dog or surrender it to the humane society may be prosecuted as a municipal infraction violation or simple misdemeanor. An owner whose license has been revoked shall inform the humane society in writing upon the animal's removal from the City/county the name, address and telephone number of the animal's new owner, the location where the animal will be kept and the name and description of the animal. In addition, the owner shall notify the new owner in writing of any details concerning any and all complaints concerning the animal, and any terms, conditions or restrictions imposed by the humane society as to the animal. The owner shall provide the humane society with a copy of the notification provided to the new owner as well as an acknowledgment by the new owner of the receipt thereof.

M. Upon revocation of a person's privilege to license and keep dogs or cats, no part of the licensee fee shall be refunded.

N. During the period of revocation, any dog or cat which the person owns, keeps, harbors or maintains at their residence may be immediately confiscated upon its discovery and disposed of by the humane society absent clear and convincing proof that the animal or animals belong to a person visiting the resident.

O. The humane society or animal control officer shall provide the owner or custodian of the animal or animals, as shown on the records at the humane society, so confiscated with notice of the confiscation. If the animal or animals are unlicensed or no record exists as to the owner or custodian of an animal, notice of confiscation shall be directed to the address of the residence.

P. Any person whose privilege to license and keep animals has been revoked, but who owns, keeps, harbors or maintains a dog or cat during the period of the revocation shall have an additional period of up to one year added to the original period of revocation for each violation of the revocation.

Q. The notice of revocation or notice of extension of the revocation period, or notice of confiscation of any animal may be appealed as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If the City demonstrates sufficient evidence in support of its determination the burden shall shift to the appealing party to demonstrate by clear and convincing evidence that he or she has had no role in the care, supervision, possession or control of the animal or that the incident which caused the enforcement action by the City was caused by a third party or event not under the supervision or control of the appealing party. If no timely appeal is filed the notified person shall be deemed to have waived all rights to challenge the action taken by the City.

R. When permanent ownership of an animal is transferred, the new owner shall, within 14 days from the date ownership is assumed, obtain a license if the animal is required to be licensed pursuant to this chapter.

S. An application to license a dangerous or vicious dog must include presentation by the applicant of a certificate of insurance issuance by an insurance company licensed to do

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business in this state which provides personal liability insurance coverage for the death or injury of any person, or damage to property of others, and for acts of negligence of the owner or owner's agents in the keeping of said dangerous or vicious animal. The minimum amount of coverage shall be $50,000 for an animal declared dangerous, and $100,000 for an animal declared vicious. The certificate of insurance shall also require notice to the City, in conformity with general City standards for certificates of insurance, if the underlying policy of insurance is cancelled for any reason. In lieu of such a certificate, a copy of a current homeowner's policy designating these requirements shall be sufficient proof of insurance for purposes of this subsection. If said certificate is not immediately available, a binder that indicates the proper coverage may be accepted for up to 30 days subsequent to the determination that an animal is dangerous or vicious; however, if after 30 days a certificate of insurance or a policy has not been submitted, the animal shall be deemed unlicensed and be disposed of at the discretion of animal control officers. The prescribed insurance coverage, whether it be certificate, policy, or binder, must be obtained within 10 days of the declaration of the animal as dangerous or vicious, with retention of the animal by animal control officers until compliance with this subsection is assured.

6.04.030. Display of license. [Ord. 93-283 § 1 (part)]

The license tag obtained pursuant to Section 6.04.020 shall be securely attached to a substantial collar which collar shall be worn by the animal at all times. License tags are not transferable to any other animal. Upon demand, the owner of an animal shall display the City license to an animal control officer or Davenport police officer.

6.04.040. Rabies vaccination and reporting. [Ord. 2000-285 § 3; Ord. 93-283 § 1 (part)]

A. All dogs, cats and ferrets shall be inoculated against rabies by a licensed veterinarian upon such animal attaining the age of six months old. Rabies vaccinations shall be readministered at least once every three years for dogs and cats and once every year for ferrets or as otherwise recommended by the United States Department of Agriculture.

B. A person who acquires a dog, cat or ferret that does not have a current rabies vaccination certificate shall have the animal inoculated for rabies within 30 days after the animal was acquired or within 30 days of the animal attaining the age of six months, if the animal was not yet six months old when acquired.

C. The owner or custodian of any animal required to be vaccinated against rabies shall keep a current rabies vaccination tag securely attached to a substantial collar which shall be worn by the animal at all times.

D. Whenever a veterinarian inoculates an animal for rabies the veterinarian shall complete a rabies vaccination report which shall be forwarded to the City or its designee. The report shall contain the following information:

1. The name, age and sex of the animal;

2. A general description of the animal;

3. The date the current vaccination was given to the animal;

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4. The revaccination date;

5. The vaccination tag number assigned to the animal; and

6. The name and address of the animal's owner or custodian.

The veterinarian shall sign the report and all reports shall be sent to the humane society within 30 days of the administration of the vaccination.

6.04.050. Report of bites required. [Ord. 93-283 § 1 (part)]

A. Any person having knowledge of any dog, cat, or ferret bite or scratch which has caused a skin abrasion upon any person or for which the victim required medical attention, which bite or scratch occurred within the City, shall immediately report such fact to the Davenport Police Department. This section shall not apply if said bite or scratch occurred while the animal was being treated, confined, or housed within a veterinary hospital or clinic and that facility knows such animal is currently inoculated for rabies and has the certification to prove such inoculation. In such cases reporting of the bite or scratch shall be discretionary with the veterinary hospital or clinic.

B. Any animal that has been involved in biting a person or other animal must be quarantined for 10 days from the date of the bite. Such confinement may be at the premises of the owner if deemed appropriate and sufficient safeguards are provided to the discretion of the animal control officer and/or the Scott County Health Department. If an animal is not quarantined at the owner's premises it shall be confined at the animal shelter or at a licensed veterinary hospital of the owner's choosing. All costs of the quarantine shall be the owner's liability. This section shall not apply to police canines.

C. The owner of an animal that has been reported as having inflicted a bite on a person or other animal shall, on demand, produce the animal for examination and quarantine to an animal control officer or police officer. It is unlawful to fail to or refuse to produce such an animal. Failure to produce an animal demanded shall subject the owner or custodian to arrest if probable cause exists to believe the animal inflicted a bite on a person or other animal.

D. It is unlawful for any person to remove any animal which has been quarantined pursuant to this chapter from its place of quarantine without the express consent of an animal control officer and/or Scott County Health Department officer.

6.04.055. Livestock and poultry prohibited. [Ord. 2017-451 § 2; Ord. 2017-46 § 2; Ord. 93-283 § 1 (part)]

A. Notwithstanding the provisions of Chapter 6.06 of the Davenport Municipal Code, it shall be unlawful to maintain, keep or harbor any cattle, swine (except Vietnamese or Asian potbellied pigs), sheep, llamas, horses, jacks, goats, guinea fowl, ostriches, poultry (domestic chickens, turkeys, geese, and ducks), or similar domestic animals raised for home use or for profit within the City limits unless the property upon which such animals are maintained, kept or harbored is zoned as agricultural property. This section shall not apply to a bona fide zoological garden, pet shop, educational institute, circus, carnival, or veterinary hospital treating such animals.

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B. It shall be unlawful for any person to ride any animal upon the public or private sidewalks within the City, nor shall any person ride any animal upon a public street or right of way during the hours of sunset to sunrise, except for public parades for which a permit has been issued by the City.

C. The lawful keeping of livestock, which is otherwise unlawful by reason of the enactment of this chapter, may be continued upon property located within the City provided livestock was maintained thereon prior to the enactment of this chapter, and may be continued until such time as livestock is no longer kept or maintained upon such property. The burden of proving the maintenance of livestock upon a parcel of land within the City proper to the enactment of this chapter shall lie with the person claiming such prior existence. Nothing herein shall be deemed to exempt an owner of livestock within the City limits from the enforcement of nuisance or other laws regarding the keeping of such livestock.

6.04.060. Animal running at large. [Amended 8-28-2024 by Ord. No. 2024-382; Ord. 2003-210 (part); Ord. 02-573 § 7; Ord. 2002-501 § 1; Ord. 2000-285 § 4; Ord. 93-283 § 1 (part)]

A. It shall be unlawful for the owner or custodian of any dog, cat, or other animal to fail to keep the same from running at large within the City. For the purpose of this chapter an animal shall not be deemed running at large, even if the animal is not restrained, as long as one of the following situations applies:

1. When the animal is restrained either upon the premises of the owner or custodian or upon another's premises with the permission of the owner of that premises, so long as the animal is restrained in such a manner that it cannot enter on the public streets, sidewalks, alleys, other public areas, or property not owned by the owner, custodian, or permittee, unless the animal has been declared dangerous or vicious, in which case the provisions of Section 6.04.110 shall apply.

2. When the animal is confined or restrained upon the premises of the owner or custodian within a secured building, or within a secured pen, enclosure or similar structure which has secured sides, bottom, and top such that the animal cannot escape, or within fencing or similar means secured such that the animal cannot escape and which is fastened by an adequate locking device.

3. When an animal is enclosed within an automobile or other vehicle of its owner or custodian such that it cannot escape and such that said confinement does not endanger the animal's health or well-being.

4. When the animal is being walked off the premises of its owner or custodian so long as the animal is on a leash not more than six feet in length and under the control of a person competent to restrain and control the animal.

5. When the animal is properly housed in a veterinary hospital or registered kennel.

B. Notwithstanding any provision to the contrary, animals injured on or along public streets or public rights-of-way shall be deemed running at large. The animal control officer or Davenport police officer shall remove all such animals and at his or her discretion take such

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an animal needing medical attention to a veterinarian or animal shelter. The owner or custodian of such an animal shall be responsible and liable for the expenses of medical treatment and care as well as impoundment fees and any other penalties imposed by this chapter. Dead animals on or along public streets shall be removed by city operations staff.

C. Every female dog or cat in heat shall be confined in a building or secure enclosure during the period of heat, in such a manner as will prevent the animal from coming into contact with the other animals unless the animal is used in a planned breeding situation. An animal is deemed to be in heat when it is in an estrogous state or ovulating. Nothing in this subsection shall be construed to prohibit exercising the animal provided the animal is restrained on a leash or similar restraint not more than six feet in length and is under the control of a person competent to restrain and control the animal or from transporting such animal within a motor vehicle.

D. Any dog, cat, or other animal which is found in violation of this section may be impounded. Any such animal impounded may be redeemed by its owner or custodian within three days from the time specified in Section 6.04.140 and upon payment of the applicable redemption fee, current rabies vaccination fee unless current rabies inoculation is proven, the current licensing fees and penalties if the animal is unlicensed, impoundment fees, and the fees, costs and charges for any emergency medical treatment administered to the animal. Redemption fees shall be set by resolution of the City Council:

1. For a first violation
2. For a second violation
3. For a third violation
4. Fourth violation will result in the revocation of the license to keep the animal.

E. Any violation of this section may result in the immediate apprehension and impoundment of the animal by an animal control officer. After the time specified in Section 6.04.140 the humane society may dispose of an unredeemed animal. If an animal control officer is unable to apprehend an animal or impoundment is not feasible, the animal control officer shall provide the owner or custodian of the animal with a notice of violation under the procedures contained in Section 6.04.155.

6.04.070. Mistreatment of animals. [Ord. 2000-285 § 5; Ord. 93-283 § 1 (part)]

A. A person who does any of the following to an animal commits animal neglect:

1. Confines the animal without adequate food, water or shelter, or in a manner that creates an unreasonable threat to the animal's health or safety;
2. Fails to supply adequate food or water to an unconfined animal owned or cared for by the person;
3. Causes injury or death to an animal when disciplining it;
4. Causes unnecessary pain and suffering to an animal by failing to adequately tend to the animal's health needs or grooming.

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B. The disposition of a neglected animal shall be governed by state law.

C. No person shall torment, tease or harass any tied, fenced or otherwise confined animal.

D. No person shall expose any poison, poisonous meat or poisonous substance anywhere within the City for the purpose of poisoning any animal. This section shall not apply to a person who exposes poisons about a premises, in accordance with the labeling instructions on the poisonous product, for the purpose of exterminating insects, mice or rats. The use of any poison other than one specifically produced for exterminating insects, mice or rats shall be prima facie evidence of a violation of this section.

E. No person shall abandon any animal or cause such to be done, except that a person may deliver an animal to another person who accepts ownership of such animal or the person may deliver an animal to the humane society.

F. A violation of this section may be charged as a simple misdemeanor.

6.04.080. Removal of excrement. [Ord. 93-283 § 1 (part)]

A. An owner or custodian of any animal shall keep all structures, pens, coops, or yards wherein an animal is confined clean and free from excrement and the odor arising from excrement. Such area shall also be clean and free of vermin and any thing that is likely to become putrid, offensive, or injurious to health. An area, structure, pen, coop, or yard not maintained in a clean and sanitary condition may be declared a public nuisance.

B. It shall be unlawful for an owner or custodian to permit an animal to discharge excrement upon any public property, common area, common thoroughfare, street, sidewalk, alley, play area, park or private property unless the excrement is immediately picked up and disposed of in an appropriate refuse container. If the owner of private property has given another owner or custodian permission for their animal to use their private property then this section shall not apply to that particular usage.

C. Animal excrement shall not be placed in storm sewers or street gutters, but shall be picked up and disposed of in a sanitary manner in an appropriate refuse container.

6.04.090. Number of animals regulated. [Ord. 02-573 § 8; Ord. 93-283 § 1 (part)]

A. It is unlawful for any person to keep or maintain at any one location within the City more than four of the following types of animals, those being dogs, cats, ferrets, and potbellied pigs; and of those four no more than three shall be of the same species. This limitation applies to animals that are more than six months old or animals that are from more than one litter that are more than three months old. This limitation shall not apply to any person provided that person (1) is licensed to operate a kennel, animal shelter, pet shop, boarding kennel, commercial kennel, commercial breeder operation, veterinary hospital, zoological garden, circus, carnival, educational or medical institution, or research facility as defined by state law, and said person is in compliance with the zoning ordinances of the City, or (2) if such animals are kept or maintained upon property zoned as agricultural property within the City, or (3) if said person has applied for and obtained a permit to keep more than four animals from the Humane Society of Scott County and said person keeps said animals within a

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residentially zoned district and exception (1), above, does not apply to said person. Upon receipt of an application for a permit as provided by this section and the payment of a $10 fee, an animal control officer shall inspect the applicant's animal housing facilities and the sanitary condition of the same. If the housing facilities are adequate and kept in a sanitary condition an excess number of animals permit shall be issued.

B. Indoor pets such as gerbils, hamsters, guinea pigs, mice, birds, fish, snakes and reptiles, and similar animals normally maintained as pets in an enclosure inside of a dwelling are not proscribed by this section unless specifically regulated by other sections.

C. If a person is found to be keeping more than four animals without the permit required by this section, the excessive number of animals may be immediately removed from the property and impounded. Any such impounded animals shall be held for seven days and if the owner has not either complied with the requirements of this section or petitioned the court for the return of the animals by the end of the seventh day, the animal shelter shall seek to permanently place the animals or euthanize such animals.

6.04.100. Wild, exotic or dangerous animals prohibited. [Ord. 2000-285 § 6; Ord. 93-283 § 1 (part)]

A. It shall be unlawful for any person to own, possess, harbor, maintain, sell or traffic in any of the following wild, exotic or dangerous animals.

1. All poisonous snakes and poisonous reptiles; all nonpoisonous snakes greater than 10 feet in length; Gila monsters, alligators, crocodiles and caimans;

2. Gorillas, chimpanzees, orangutans, baboons, and other non-human primate mammals, both arboreal and nonarboreal.

3. Any species of feline not falling within the categories of ordinary domesticated house cats as established by the American Cat Fancier Association;

4. Bears or any species;

5. Raccoons, porcupines, skunks, badgers, and other similar fur-bearing animals except ferrets;

6. Foxes, wolves, coyotes, or other species not falling within the category of canis familiaris.

7. Any animal of any species known to be vicious or dangerous, excluding canis familiaris.

B. The prohibition contained in Section 6.04.100A of this chapter shall not apply to the keeping of poisonous snakes, poisonous reptiles, Gila monsters, crocodiles, alligators and caimans provided that the owner of such an animal is 18 years of age or older, and that person has either (1) received a bachelor of science degree based upon courses of instruction which included courses in herpetology from an accredited college level institution, or (2) has successfully completed a course of instruction taught under the auspices of a bona fide municipal zoo on the proper handling, care and keeping of such animals, or (3) has completed a course of instruction of at least 20 hours duration at an accredited educational institution on

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the care, handling, and keeping of reptiles, and (4) has applied for and received from the Humane Society a permit to keep such animals, such application to be on a form approved by the City Council.

C. The prohibition contained in Section 6.04.100 A., as to non-specified other primates, shall not apply to the keeping of primates provided that the owner of such an animal is 18 years of age or older, and that person has either a bachelor of science degree based upon courses of instruction which included courses in primatology from an accredited college level institution, or (2) has successfully completed a course of instruction taught under the auspices of a bona fide municipal zoo on the proper handling, care and keeping of such animals, or (3) has completed a course of instruction of at least 20 hours duration at an accredited educational institution on the care, handling, and keeping of primates, and (4) has applied for and received from the Humane Society a permit to keep such animals, such application to be on a form approved by the City Council.

D. This subsection shall not apply to any bona fide zoological garden, bona fide educational or medical institution, museum, veterinary hospital, wildlife rescue entity or wildlife rehabilitation entity with an appropriate permit from the state, any such animals under the jurisdiction of the commission, game breeders, a circus or carnival licensed by the City, nor shall it apply to a bona fide research institute or facility using wild, exotic or dangerous animals for scientific research. In addition, this section shall not apply to any primate trained and used to assist a handicapped person.

E. Any wild, exotic or dangerous animal found within the City in violation of this section is deemed a public nuisance per se. If a wild, exotic or dangerous animal is found to be roaming at large within the City, it may, in the discretion of the police department or animal control officer, be destroyed immediately without prior notice to the owner thereof. The City and its agents shall be under no duty or obligation to capture or otherwise confine the animal.

F. Any person found to be keeping, sheltering, harboring or maintaining a wild, exotic or dangerous animal in violation of this section is subject to the animals' immediate seizure as contraband. Any animal so seized shall be held for three business days. If the owner has not petitioned the court regarding disposition of the animal and served notice of the pendency of the owner's petition for disposition of the animal on the humane society within that time period, the humane society may euthanize the animal or permanently place it with an entity which is exempt from the provisions of this section. If necessary, the animal control officer or humane society may impound a wild, exotic or dangerous animal at another facility. The animal's owner shall be responsible for all costs and expenses incurred by the humane society or the City which arise as a result of the seizure and impoundment of a wild, exotic or dangerous animal. Under no circumstance shall a wild, exotic or dangerous animal be returned to or placed with a nonexempt entity within the City limits. If a wild, exotic or dangerous animal is ever again found to be within the City in violation of this section, it shall be immediately confiscated and disposed of as the humane society deems appropriate.

G. Any person keeping wild, exotic or dangerous animals prior to the enactment of this chapter shall be allowed to keep such animals for the duration of the animal's natural life. Upon the death of a wild, exotic or dangerous animal, the owner of such animal shall not be allowed to replace such animal except as otherwise allowed by this section. The burden of proving the

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prior ownership of a wild, exotic or dangerous animal prior to the enactment of this chapter lies with the person keeping such wild, exotic or dangerous animal. Nothing herein shall be deemed to exclude the enforcement of nuisance or other laws on the owner of such animals.

6.04.110. Vicious dogs. [Ord. 2003-210 (part); Ord. 2000-285 § 7; Ord. 93-283 § 1 (part)]

A. No person shall keep or maintain any dog that has been declared a vicious and/or dangerous dog unless such dog is kept in an enclosure or on a run line located within a fenced area. The fencing material shall not have openings of more than two inches. Wooden fences shall not have openings of more than two inches. Any gates shall be securable and of such design as to prevent the entry of small children or the escape of the animal, and shall be kept secured. Kennels shall have double walls to prevent the insertion of fingers, hands, or other objects. The enclosure must not be located nearer than 10 feet to adjoining property lines or public rights-of-way. The floor of the enclosure must consist of concrete, or a similar material that will prevent the animal from digging its way out of the enclosure.

   The run line shall consist of a chain or cable having a tensile strength of at least 300 pounds which does not allow the dog to get closer than 10 feet from adjoining property lines or public right-of-way. In addition, if the dog is kept on a run line within a fenced area, the dog shall be muzzled at all times. If the dog is confined indoors, it shall not be confined on a porch, patio, or in a structure with open windows, screen windows, or screen doors.

B. If a vicious dog is not within an enclosure or on a run-line within a fenced area, the dog shall be either within the owner's residence or muzzled and restrained with a chain or cable leash having a minimum tensile strength of at least 300 pounds that is no more than four feet in length. If the dog is on a leash, the leash must be controlled by an adult who can control the dog.

C. No person shall keep, use or maintain any dangerous or vicious dog on any premises unless the premises is posted to warn of the presence of dangerous or vicious dogs. Said warning shall consist of a sign placed at each entrance/exit for the premises in a position to be legible from the sidewalk or ground level adjacent to the sign. If the premises is not enclosed by a fence and the dog is kept within an enclosure, a sign shall be posted on every side of the enclosure in a position to be legible from the sidewalk or ground level.

D. No person shall sell, exchange, transfer or give a vicious dog to another person.

E. Owners and custodians of vicious dogs shall post their property with conspicuous signs warning of the presence of a vicious dog.

F. A vicious dog must be neutered or spayed.

G. A vicious dog that inflicts bodily injury on a person or other animal by biting after it has been declared vicious, or a vicious dog not kept or maintained in compliance with this section, constitutes a public hazard and may be seized and destroyed.

H. This section shall not apply to police canines and guard dogs. Guard dogs must be registered with the humane society and licensed and are restricted to property zoned nonresidential. The annual fee for registration of a guard dog shall be $10. The registration form shall include the dog's location by address; the dog's gender and general description, the dog's current City

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license number, the dog's current rabies vaccination number, and the name of an emergency contact person who is available 24 hours a day. Guard dogs shall be confined to a fenced in area that is adequate to prevent the dog from escaping the fenced area. The fenced area shall be clearly posted with warning signs.

I. Any dog declared vicious must have an identification microchip inserted by a veterinarian and to have at least two color photographs taken of said dog to be placed on file with the animal control office. This shall be done within 10 days of the dog being declared vicious and at the expense of the dog's owner or custodian.

J. A violation of any of the provisions of this section may be charged as a simple misdemeanor offense. Additionally, any animal control or police officer shall have the right to seize and impound the dog if any of the conditions and specifications established by this section for the keeping of vicious dogs are not being met.

6.04.115. Working service dogs. [Ord. 02-573 § 9]

A. For purposes of this section, the following words and phrases shall have the assigned meanings.

1. "Working service dog" means any dog trained to detect or to guard, protect, patrol or defend any premises, area or yard, in the custody and control of a handler.

2. "Handler" means any person who has custody and control of a working service dog within the City.

3. "Working service dog service" means engaging in the business of providing working service dogs in the City.

B. No person shall engage in the business of providing working service dog service in the City or to act as a handler, unless said person has obtained a license as required by this section prior thereto.

C. No person shall own or have the care or custody of a working service dog unless the person has secured a working service dog license, tag and identification number from the City or its agent. The fee for each working service dog license shall be $10. No working service dog license or tag shall be issued unless said working service dog is currently vaccinated for rabies.

D. An application for a license to operate, maintain and conduct working service dog service in the City shall be filed, together with an application fee of $200, with the City or its agent. The application shall state the name, address, type of organization of working service dog service, its method of operation, the names and addresses of its officers, and the names of its employees and include evidence that the applicant is a bona fide security service licensed by any state or federal authority. The application must be accompanied by an insurance certificate or a surety bond underwritten by a corporate surety admitted to do business in the state of Iowa, in a form approved by the City Attorney, in the sum of $300,000 blanket coverage for the working service dog service. The working dog service and surety shall be jointly and severally liable to any person, firm or corporation for damages suffered by reason of the wrongful acts of the working service dog service. Notice of proposed cancellation of

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the insurance or bond shall be provided to the City or its agent not less than 30 days in advance of the cancellation date.

E. Each applicant for a working service dog handler license shall be a natural person and shall pay an annual fee of $100 and shall be required to carry insurance or a surety bond in the amount of $100,000 covering the same items as set forth in subsection D above. A working service dog service licensed under subsection D above need not obtain a separate handler license under this subsection.

F. It shall be unlawful for any person to engage in any business or occupation licensed under this section in the City unless such person holds a valid license pursuant to this section. A violation of this section may be charged as a simple misdemeanor.

G. Every handler or owner of a working service dog shall see to it that such animal wears a clearly visible tag approved by the City or its agent at all times it is within the City unless the dog is performing a working service which requires not wearing a tag in order to perform the service safely. Such tag shall have stamped thereon "Working Service Dog, Tag No., City of Davenport," and the year the tag was issued for. Lost or stolen tags shall be immediately reported to the City or its agent and shall be replaced by the City or its agent at the cost provided for other tags as stated in this chapter.

H. Any working service dog service or handler that sells or otherwise transfers ownership of any working service dog shall, not less than 10 days after the transfer, file a report with the City or its agent containing the name and address of the person to whom such dog was transferred, a description and identification tag number of the dog, and any other information the City or its agent deems necessary.

I. Any person whose working service dog is lost or stolen or whose dog has died shall, within 24 hours of the loss or theft, or within 10 days of the death, file a report with the City or its agent containing a description and identification tag number of the dog, and any other information the City or its agent deems necessary.

J. A working service dog, properly registered as required by this section, in the custody and control of a licensed working service dog service or handler, shall not be declared to be a dangerous or vicious dog, provided that at the time of attack said dog was under the direct supervision of a working service dog service or licensed handler.

6.04.120. Damage to property. [Ord. 93-283 § 1 (part)]

No person shall allow or permit their animal to damage, injure, or destroy any shrubbery, plants, flowers, grass, fence, or anything whatsoever upon public or private property without prior permission from the property owner or authorized person.

6.04.130. Barking dogs regulations. [Ord. 93-283 § 1 (part)]

It shall be unlawful to keep or harbor any dog which, by frequent, regular, habitual, or continued barking, yelping, or howling shall cause serious annoyance to the surrounding neighborhood. Such action is a violation of this chapter and is also hereby declared a public nuisance. The animal control officer or a Davenport police officer shall have the authority to use all reasonable means

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to abate such nuisance, including but not limited to requiring that the owner or custodian make bona fide efforts to quiet the dog and impoundment of the dog if the owner or custodian is absent from the premises. If the dog is impounded, the officer shall attempt to locate and notify the absent owner or custodian by any reasonable means as soon as possible.

6.04.140. Impoundment. [Amended 8-28-2024 by Ord. No. 2024-382; Ord. 2015-373: ; Ord. 2000-285 § 8; Ord. 93-283 § 1 (part)]

A. The City may establish and maintain a municipal animal shelter or the City may contract with any nonprofit incorporated society or association which shall provide and maintain an animal shelter for the enforcement of this chapter. It shall be the duty of the persons authorized by the City to operate such animal shelter to supervise and control such facility, to cause the shelter to be kept in a sanitary condition and free from offensive odors, to provide for adequate food, water and shelter, to provide for the collection of animals, to handle the destruction or disposition of animals not redeemed, and to assist in the enforcement and operation of this chapter. The provisions of this chapter shall be enforceable by any animal control officer and by members of the Davenport Police Department.

B. Impoundment Procedure. Unrestrained animals found running at large, nuisance animals, neglected animals, abandoned animals, and cats or dogs running at large without license tags or rabies vaccination tags shall be taken and impounded in the animal shelter and there confined in a humane manner.

   All at large and impounded dogs and cats shall have an electronic identification device, otherwise known as a microchip, placed under the animal's skin after 72 hours in impound, unless waived by the executive director of the humane society or their designee for good cause. The microchip identification shall become part of the at large animal's record, and the impoundment fee shall be increased to include the cost of the microchip implantation and registration in the amount set by Animal Control.

C. Notice. Every dog or cat found without a license, collar, microchip, rabies tag, or similar identification shall be kept for not less than three days after being impounded unless sooner redeemed by the owner in accordance with this article. Dogs with identification shall be kept not less than seven days after being impounded unless sooner redeemed by the owner in accordance with this article.

D. Claim Fees. A person redeeming an impounded dog or cat shall pay the required redemption fee as stated in Section 6.04.060 for a first, second or third offense and the required boarding fees as provided for by this section. In addition, before an unlawfully unlicensed animal may be redeemed the person redeeming the animal must obtain a license as stated in this chapter. In addition, a person redeeming an animal shall pay any additional fees required under the provisions of this chapter, including any monies expended for the provision of medical treatment provided to the animal.

   The boarding fees for other animals shall be set by resolution of the City Council:

   1. For each dog, cat, ferret or similar animal a per day fee for the animal's care, food, water and shelter.

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2. For each domestic fowl, chicken, goose, duck or waterfowl a per day fee for the animal's care, food, water and shelter.

3. For each horse, mule, jack, cow, bull, steer, ox, swine, sheep, goat or similar animals a per day fee plus actual expenses incurred for the animal's care, food, water and shelter.

4. For any animal not specified herein, a per day fee plus actual expenses incurred for the animal's care, food, water and shelter.

E. No animal need be kept for the period of notification or impoundment if a licensed veterinarian or an animal control officer certifies that the animal is so diseased or injured that it is unduly suffering or cannot survive. In such cases the animal may be subjected to humane euthanasia.

F. Unclaimed Animals. Animals not reclaimed or redeemed within the time limitations provided by this chapter shall become the property of the City or animal shelter and shall be placed for adoption in a suitable home or subjected to humane euthanasia. No unclaimed dog or cat shall be released for adoption to a suitable home without being sterilized, or without a written agreement from the adopter, secured by a cash deposit, guaranteeing that such animal will be sterilized.

G. The refusal to redeem or reclaim any impounded animal shall not relieve the owner of the duty to pay the impoundment fees, boarding fees, veterinarian expenses, or any other costs incurred in the care of the animal. An owner or custodian who refuses to pay such expenses shall be in violation of this chapter and subject to citation for the same.

H. Neither the City nor the animal shelter, nor their agents and officers enforcing the provisions of this chapter shall be liable for any accident or subsequent disease that may occur in connection with the impoundment of any animal pursuant to this chapter.

6.04.150. Enforcing provisions. [Ord. 2000-285 § 9; Ord. 93-283 § 1 (part)]

A. Humane society employees, animal control officers and Davenport police officers are authorized to issue municipal infraction citations or notices of violations for violations of the provisions of this chapter. If provided for by a section of this chapter, a Davenport police officer may enforce a violation of a section as a simple misdemeanor.

B. It is unlawful for any person to interfere with, hinder, willfully prevent or attempt to prevent any police officer, animal control officer, or person authorized to enforce this chapter by the City Administrator in the enforcement of this chapter.

C. Inspection Procedures. Whenever it becomes necessary to make an inspection to enforce any of the provisions of or to perform any duty imposed by this chapter or other applicable law, or whenever the animal control officer or other authorized person has reasonable cause to believe that there exists in any building or upon any premises any violation of the provisions of this chapter or other applicable law, the officer is authorized to enter such property at any reasonable time and to inspect the same and perform any duty imposed upon the officer by this chapter or other applicable law. If the property is occupied, the officer shall first present proper credentials to the occupant and request entry, explaining the reasons entry is sought. If the property is unoccupied, the officer shall first make a reasonable effort to locate the

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owner or other person in control of the property and request entry explaining the reason therefor. If entry is refused, or the owner or person in control of the property cannot be located after due diligence, the officer shall have recourse to every remedy provided by law to secure lawful entry and inspect the property.

D. Immediate Inspection. Notwithstanding Section 6.04.170 subsection B., if the animal control officer or police officer has reasonable cause to believe that the keeping or the maintenance of any animal is so hazardous, unsafe or dangerous as to require immediate inspection to safeguard the animal or the public health or safety, the officer shall have the right to immediately enter and inspect such property, and may use any reasonable means required to effect such entry and make such investigation, whether the property is occupied or unoccupied. If occupied, the officer shall first present proper identification and demand entry explaining the reasons therefor and the purpose of the inspection.

6.04.155. Notice of violation, confiscation, revocation. [Ord. 2015-118 § 6; Ord. 2006-211 § 2; Ord. 2003-210 (part); Ord. 02-573 § 5; Ord. 2000-285 § 10]

An animal control officer or police officer may send notice of violation to an animal's owner or keeper. A notice of violation initiates administrative sanction procedures for violations of this chapter, revocation of a person's privilege to license or keep animals within the City, extension of periods of revocation, confiscation of an animal by the City, or a declaration that a dog is dangerous or vicious. A notice of violation shall be sent by certified mail or personally served upon an animal's owner or keeper at the request of a victim of a dog attack as defined in Section 6.04.010(K). The notice of violation may be appealed as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If a timely appeal is not filed the notice of violation shall be conclusively presumed to be true. If no timely appeal is filed the notified person shall be deemed to have waived all rights to challenge the action taken by the City.

6.04.160. Nuisances. [Ord. 2015-118 § 7; Ord. 2006-211 § 3; Ord. 2003-210 (part); Ord. 2000-285 § 11; Ord. 97-247 § 1; Ord. 93-283 § 1 (part)]

A. Any animal which is not confined or kept under restraint as required by this chapter, and any wild, exotic, dangerous or vicious animal kept or maintained within the City in violation of this chapter, any animal which barks so frequently, regularly, or habitually that it causes serious annoyance to the surrounding neighborhood, is hereby declared a public nuisance.

B. Whenever an animal control officer or police officer determines that a nuisance exists, the officer may cause a written notice ordering the abatement of the nuisance to be served upon the owner or custodian. The notice to abate shall contain a description of what constitutes the nuisance, the location of the nuisance, a statement of the act or acts necessary to abate the nuisance, a definite time within which the nuisance shall be abated which time shall be reasonable under the circumstances, and a statement that the City will abate the nuisance if the nuisance is not abated in the manner and within the time stated and no request for a hearing is made within the time stated. Notice to abate shall be served personally upon the owner or custodian by serving the owner or custodian or any person residing at the residence who is at least 18 years old, or by serving the owner or custodian by certified mail return receipt requested. If service is by certified mail, service shall be deemed given when mailed.

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C. Any person ordered to abate a nuisance may request a hearing on the order to abate as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If no timely appeal is filed the nuisance shall be conclusively presumed to exist and the person who was notified to abate it shall be conclusively presumed to be responsible for the existence of the nuisance.

D. If a person ordered to abate a nuisance neglects or fails to abate the nuisance as directed, the City may abate the nuisance. If an animal is impounded, the owner or custodian of the animal shall be notified of the impoundment as provided in Section 6.04.140. Notwithstanding any other provision of this chapter, the impoundment authority shall keep an impounded animal until such time as the animal control officer who ordered the abatement notifies the impoundment authority that the owner or custodian has complied with the order to abate or has abated the nuisance in some other acceptable manner, in which case, the animal may be released to the owner or custodian upon payment of all the costs, fees and other expenses incurred in the care of the animal have been paid. If the impoundment authority is not notified of the owner's or custodian's compliance within three days after the impoundment, in the case of a previously abated nuisance animal, or from the time specified in a formal order of abatement, the impounded animal may be disposed of in the discretion of the humane society.

6.04.165. (Reserved)[2]

6.04.170. Penalties. [Ord. 02-573 § 6; Ord. 2002-501 § 2; Ord. 2000-285 § 12; Ord. 93-283 § 1 (part)]

A. A violation of any provision of this chapter shall constitute a municipal infraction and may be cited and punished accordingly.

B. If provided for, a section of this chapter may be charged as a simple misdemeanor offense and may be cited and punished accordingly, in lieu of the issuance of a municipal infraction citation, at the officer's discretion.

C. In addition to a municipal infraction citation or simple misdemeanor citation for violations under this chapter, a notice of violation for the same incident may be issued to invoke the procedures pursuant to Section 6.04.155 of this chapter.

D. The following scheduled fines are established for municipal infractions:

1. Section 6.04.020 (Licenses) $20;

2. Section 6.04.030 (Display of tags); Section 6.04.040 (Rabies vaccination); Section 6.04.060 (At large); and Section 6.04.080 (Animal waste): (i) first offense $30; second offense $40; third offense $50; fourth or subsequent offense up to $200;

3. Section 6.04.110A or B (Vicious dog): first offense $250; second offense $500; third or subsequent offense $750.

E. If no scheduled fine is provided for a violation, then the fine imposed shall not exceed $500

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2. Editor's Note: Former Section 6.04.165, Animal hearing commission, previously codified herein and containing portions of Ordinance No. 2003-210 and 2003-523, was repealed in its entirety by Ordinance No. 2006-211.

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for a first offense and $750 for a second or subsequent offense.

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Title 6

ANIMALS

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ANIMALS

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Chapter 6.04
ANIMALS[1]

6.04.010. Definitions. [Ord. 2003-210 (part); Ord. 02-573 § 1; Ord. 2000-285 § 1; Ord. 93-283 § 1 (part)]

For the purpose of this chapter, certain terms and words are defined as set forth in this section unless otherwise defined herein.

A. ADEQUATE FOOD - Means the provision, at suitable intervals as the dietary requirements of the species so require, of a quantity of wholesome foodstuff suitable for the species and age sufficient to maintain a reasonable level of nutrition in each animal. The foodstuff shall be served in a clean receptacle, dish, or container.

B. ADEQUATE SHELTER - Means a ventilated protective covering which provides sufficient protection from moisture, wind, sun, extreme temperatures, or other adverse weather conditions, which provides adequate space for standing, sitting, lying, and free movement, and which is maintained in a sanitary manner. Adequate shelter may vary by age, species, breed, and physical condition of the animal. Structural minimum of adequate shelter is an enclosure with at least three solid sides, a roof, a solid and dry resting surface, adequate ventilation, and bedding as appropriate for the weather conditions. Metal drums, animal crates or carriers, vehicles, spaces under structures such as decks are not considered adequate shelter.

~~B.~~C. ADEQUATE WATER - Means reasonable access to a supply of clean, fresh, potable water provided in a sanitary manner and provided at suitable intervals for the species not to exceed 24 hours at any one interval.

~~C.~~D. ANIMAL - Means a living organism, other than human beings, birds, fish, or invertebrates, domesticated or wild, and distinguished from other living things by structural and functional characteristics such as locomotion.

~~D.~~E. ANIMAL CONTROL OFFICER - Means any humane officer employed by a humane society under contract with the City, any animal control officer under the jurisdiction of the chief of police, or any other person authorized by the City Administrator to enforce the provisions of this chapter by means of appropriate police powers.

~~E.~~F. ANIMAL SHELTER - Means a facility which is used to house or contain dogs, cats, or other animals, and which is owned, operated or maintained by the City or operated under contract with the City for the purpose of humane boarding of animals impounded under the provisions of this chapter or any other ordinance.

~~F.~~G. BOARDING KENNEL - Means a place or establishment other than an animal shelter or pound where dogs, cats, or other animals, not owned by the proprietor, are sheltered, fed and watered in return for consideration.

~~G.~~H. CAT - Means all members of the feline species regardless of sex.

~~H.~~I. COMMERCIAL BREEDER - Means a person, engaged in the business of breeding dogs or cats, who sells, exchanges, or leases dogs or cats in return for consideration, or who offers to do so, whether or not the animals are raised, trained, groomed, or boarded by the person. A person who owns or harbors three or less breeding males or females is not a commercial breeder.

~~I.~~J. COMMERCIAL KENNEL - Means a kennel which performs grooming, boarding, or training services for dogs or cats in return for consideration.

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K. COMMISSION - Means the natural resources commission of the Department of Natural Resources created and established by the Code of Iowa.

~~J.~~L. COMPANION ANIMAL – A domesticated dog or cat kept for companionship by its caretaker.

M. DANGEROUS DOG – Means a dog that has:

1. Killed a human being;

2. Taken aggressive action that caused a serious injury as defined in Iowa Code section 702.18 to a human;

3. Killed another domesticated animal, excluding fowl;

4. Twice within a 48-month period attacked, bitten, or otherwise caused an injury to a person engaged in lawful activity; or

5. An animal judicially or administratively determined to be a dangerous animal or similar designation by the City Davenport or another jurisdiction with a substantially similar definition of dangerous animal.

The following circumstances shall be excluded from the definition of a dangerous dog:

1. An animal engaged in law enforcement work that is engaged in official law enforcement activities at the time of the attack or bite;

2. A security service dog registered with animal control on its designated restricted nonresidential property at the time of the attack or bite;

The following circumstances may be excluded from the definition of a dangerous dog:

1. An animal that attacks or bites a person who is engaged in unlawful activity against the person or property of another at the time of the attack or bite;

2. An animal that attacks or bites in order to protect a human being, domestic animal, or livestock;

3. An animal that was attacked by an animal at large;

4. An animal that was deliberately provoked by the person or animal that was harmed;

5. An animal that bites in an animal care facility, veterinary office, animal shelter, or other state-licensed animal facility; or

6. An animal that kills another domesticated animal owned by the same owner or the incident originated on the property of the attacking or biting dog's owner.

~~K.~~N. DOG - Means all members of the species Canis familiaris.

~~1. The declaration that a dog is dangerous or vicious shall be made by an animal control officer. Notification of the declaration and the owner's appeal rights shall be made in accordance with the procedures contained in Section 6.04.155.~~

~~L.~~O. EUTHANASIA - Means the humane destruction of an animal accomplished by a method that involves instantaneous unconsciousness and immediate death or a method that involves anesthesia, produced by an agent which causes painless loss of consciousness, and death during the loss of consciousness.

~~M.~~P. FUR-BEARING ANIMALS - Means the following which are declared to be fur-bearing animals for

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the purpose of regulation and protection under this chapter: beaver, badger, mink, otter, muskrat, raccoon, skunk, opossum, spotted skunk or civet cat, weasel, coyote, bobcat, wolf, groundhog, red fox, gray fox, and any other animals defined as fur-bearing by ~~the commission~~Iowa Code 481.A.

~~N. GUARD DOG - Means any dog trained or used to protect persons or property by attacking or threatening to attack any person found within the area patrolled by the dog such dog being either securely enclosed within the area at all times or under the continuous control of a trained handler.~~

~~O.~~Q. HOUSING FACILITIES - Means any room, building or area used to contain a primary enclosure or enclosures.

~~P.~~R. OWNER - Means any person having a right of property in an animal, or who keeps or harbors an animal, or who has it in his or her care, or who acts as its custodian, or who knowingly permits an animal to remain on or about any premises owned or occupied by him or her for three or more days.

~~Q.~~S. PERSON - Means an individual, partnership, corporation, or association and includes any officer, employee, or agency thereof.

~~R.~~T. PET SHOP - Means an establishment where any dog, cat, rabbit, rodent, fish other than live bait, bird, or other vertebrate animal is bought, sold, exchanged, or offered for sale.

~~S.~~U. PRIMARY ENCLOSURE - Means any structure used to immediately restrict an animal to a limited amount of space, such as a room, pen, cage or compartment.

V. SECURITY SERVICE DOG - Means any dog trained or used to perform security-related tasks including guarding, protecting, patrolling, rescuing, or defending persons or property, in the custody and control of a handler.

W. SERVICE ANIMAL – Means a dog that is individually trained to do work or perform tasks for the benefit of a person with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability or as otherwise defined by the Americans with Disabilities Act. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being or companionship do not constitute work or tasks for the purposes of this definition.

~~T.~~X. TAKE - Means any pursuing, hunting, killing, trapping, snaring, netting, searching for, shooting at, stalking or lying in wait for, or attempting any for the foregoing, any animal protected by state laws, regulations or rules adopted by the commission or this ordinance.

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6.04.020. License required. [Amended 8-28-2024 by Ord. No. 2024-382; Ord. 2015-118 § 5; Ord. 2006-211 § 1; Ord. 2003-210 (part); Ord. 02-573 §§ 2-4; Ord. 2000-285 § 2; Ord. 93-283 § 1 (part)]

A. Every dog and every cat shall be licensed. Dogs and cats shall be licensed within 30 days of the date they are initially inoculated for rabies and annually within 30 days' time of the date of the current rabies vaccination. No person shall have, harbor, keep or possess any unlicensed dog or cat in violation of this chapter.

B. Licenses shall be purchased from the ~~humane society~~animal control, veterinarians practicing in the Quad Cities area, or online with evidence of a current rabies vaccination signed by a licensed veterinarian. Veterinarians who inoculate a dog or cat shall be required to share rabies vaccination documentation with the City of Davenport or its designee on a minimum of a monthly basis. Established fees collected by veterinarians shall be submitted to the county animal control facility in a manner agreed upon by the ~~humane society~~animal control and the individual veterinarians. Veterinary offices may charge an administration fee not to exceed $5 per tag.

~~Dangerous and vicious animals require a special license that must be purchased annually from the City of Davenport or its designee.~~

C. Licenses are not transferable between animal owners or animals.

D. Annual license fees shall be set by resolution of the City Council:

1. Neutered/spayed dog or cat (altered)

2. Non-altered dog or cat

3. Dogs governed by 6.04.110 Dangerous Dogs shall as set by resolution 2024-393 and subsequent resolutions.

In lieu of an animal owner obtaining a license annually, the owner may purchase a multi-year license, which may be obtained to cover the period for which the current rabies vaccination is effective (a multiple year license). The fee for a multi-year license shall be calculated by multiplying the applicable annual license fee by the number of years the current rabies vaccination covers.

E. Residents age 60 or older and residents who are recipients of Social Security Disability Insurance Benefits may license their neutered dogs or cats for an annual fee of $1.

F. ~~Altered dogs, duly and properly trained to aid or assist any person who is blind, deaf or physically handicapped,~~Service animals may be licensed for $1 annually when the dog is owned or maintained by a person actually training the ~~dog to be used to aid or assist persons who are blind, deaf or physically handicapped,~~service animal or is owned by ~~a blind, deaf or physically handicapped person~~an individual who is assisted by the service animal. The burden of proving ~~that a dog is being trained to assist a person who is blind, deaf or physically handicapped~~that a service animal is trained to do work or perform tasks for the benefit of a person with a disability is on the person seeking to license the dog. ~~The humane society~~Animal control may require documentation of the person's affiliation with an organization established for the purpose of training ~~dogs to provide aid or assistance to blind, deaf or physically handicapped persons~~service animals or whatever evidence ~~the humane society~~animal control deems satisfactory to establish the validity of such claim.

~~G. The owner of a dog that has been declared a dangerous dog may qualify to license said dog for the normal licensing fee upon proof that the owner and said dog have attended and successfully completed a dog obedience class or similar program approved by the humane society.~~

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~~H.~~G. Upon proof of loss, a duplicate license tag may be obtained upon payment of a replacement fee not to exceed $5.

~~I.~~H. A person owning or possessing any dog or cat who moves into the City shall obtain a license for said animal within 30 days of the date the person takes up residency in Davenport.

~~J.~~I. Notwithstanding the licensing requirements of this chapter, the following animals shall not be required to be licensed while in the City:

1. Animals whose owner or custodian is a nonresident of the City and who are visiting within the City temporarily. Temporarily means for a period of time 30 days or less within any consecutive twelve-month period.

2. Animals brought into the City for participation in a show, exhibition, demonstration or exhibit and which remain in the City for a period of 30 consecutive days or less.

~~K.~~J. The executive director of ~~the Scott County Humane Society~~ animal control or an animal control officer ~~of the humane society~~ may revoke a person's privilege to license and keep a dog or cat within the City. Such revocation shall be for a period as determined by the executive director or animal control officer. Revocation of the privilege to license and keep a dog or cat within the City may be initiated if the owner or custodian of the dog or cat has committed any violations of the provisions of this chapter, except ~~that~~ violations for failing to license ~~a cat, nondangerous dog or nonvicious dog~~an animal as required by this chapter ~~,~~ shall not be included as violations leading to revocation within any consecutive twelve-month period. A violation shall be shown by a conviction upon a citation or a finding by the Deputy City Clerk or by a non- appealed notice of violation.

~~L.~~K. An owner or custodian whose privilege has been revoked shall, within 10 days after notice of the revocation, remove from their residence all dogs and cats which the person owns, keeps, harbors or maintains. If the license is revoked, the owner or custodian shall surrender the animal to ~~the humane society~~animal control or permanently remove the animal from the ~~(City/county)~~city limits within five calendar days after either the time for appeal has expired or the decision of the Deputy City Clerk has been served on the owner or custodian. If the animal is found in the City after the five-day period, it shall be immediately impounded. Failure to remove a dog or surrender it to ~~the humane society~~animal control may be prosecuted as a municipal infraction violation or simple misdemeanor. An owner whose license has been revoked shall inform ~~the humane society~~animal control in writing upon the animal's removal from the ~~City/county~~city limits the name, address and telephone number of the animal's new owner, the location where the animal will be kept and the name and description of the animal. In addition, the owner shall notify the new owner in writing of any details concerning any and all complaints concerning the animal, and any terms, conditions or restrictions imposed by ~~the humane society~~animal control as to the animal. The owner shall provide ~~the humane society~~animal control with a copy of the notification provided to the new owner as well as an acknowledgment by the new owner of the receipt thereof.

~~M.~~L. Upon revocation of a person's privilege to license and keep dogs or cats, no part of the licensee fee shall be refunded.

~~N.~~M. During the period of revocation, any dog or cat which the person owns, keeps, harbors or maintains at their residence may be immediately confiscated upon its discovery and disposed of by ~~the humane society~~animal control absent clear and convincing proof that the animal or animals belong to a person visiting the resident.

~~O.~~N. The ~~humane society or~~ animal control officer shall provide the owner or custodian of the animal or animals, as shown on ~~the records at the humane society~~animal control records, so confiscated with notice of the confiscation.

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If the animal or animals are unlicensed or no record exists as to the owner or custodian of an animal, notice of confiscation shall be directed to the address of the residence.

~~P.~~O. Any person whose privilege to license and keep animals has been revoked, but who owns, keeps, harbors or maintains a dog or cat during the period of the revocation shall have an additional period of up to one year added to the original period of revocation for each violation of the revocation.

~~Q.~~P. The notice of revocation or notice of extension of the revocation period, or notice of confiscation of any animal may be appealed as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If the City demonstrates sufficient evidence in support of its determination the burden shall shift to the appealing party to demonstrate by clear and convincing evidence that he or she has had no role in the care, supervision, possession or control of the animal or that the incident which caused the enforcement action by the City was caused by a third party or event not under the supervision or control of the appealing party. If no timely appeal is filed the notified person shall be deemed to have waived all rights to challenge the action taken by the City.

~~R.~~Q. When permanent ownership of an animal is transferred, the new owner shall, within 14 days from the date ownership is assumed, obtain a license if the animal is required to be licensed pursuant to this chapter.

~~S. An application to license a dangerous or vicious dog must include presentation by the applicant of a certificate of insurance issuance by an insurance company licensed to do business in this state which provides personal liability insurance coverage for the death or injury of any person, or damage to property of others, and for acts of negligence of the owner or owner's agents in the keeping of said dangerous or vicious animal. The minimum amount of coverage shall be $50,000 for an animal declared dangerous, and $100,000 for an animal declared vicious. The certificate of insurance shall also require notice to the City, in conformity with general City standards for certificates of insurance, if the underlying policy of insurance is cancelled for any reason. In lieu of such a certificate, a copy of a current homeowner's policy designating these requirements shall be sufficient proof of insurance for purposes of this subsection. If said certificate is not immediately available, a binder that indicates the proper coverage may be accepted for up to 30 days subsequent to the determination that an animal is dangerous or vicious; however, if after 30 days a certificate of insurance or a policy has not been submitted, the animal shall be deemed unlicensed and be disposed of at the discretion of animal control officers. The prescribed insurance coverage, whether it be certificate, policy, or binder, must be obtained within 10 days of the declaration of the animal as dangerous or vicious, with retention of the animal by animal control officers until compliance with this subsection is assured.~~

6.04.030. Display of license. [Ord. 93-283 § 1 (part)]

The license tag obtained pursuant to Section 6.04.020 shall be securely attached to a substantial collar which collar shall be worn by the animal at all times. License tags are not transferable to any other animal. Upon demand, the owner of an animal shall display the City license to an animal control officer or Davenport police officer.

6.04.040. Rabies vaccination and reporting. [Ord. 2000-285 § 3; Ord. 93-283 § 1 (part)]

A. All dogs, cats and ferrets shall be inoculated against rabies by a licensed veterinarian upon such animal attaining the age ~~of six months old~~as defined by Iowa Code section 351.33. Rabies vaccinations shall be readministered at least once every three years for dogs and cats and once every year for ferrets or as otherwise recommended by the United States Department of Agriculture.

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B. A person who acquires a dog, cat or ferret that does not have a current rabies vaccination certificate shall have the animal inoculated for rabies within 30 days after the animal was acquired or within 30 days of the animal attaining the age ~~of six months~~as defined by Iowa Code section 351.33, if the animal was not yet ~~six months old~~of age when acquired.

C. The owner or custodian of any animal required to be vaccinated against rabies shall keep a current rabies vaccination tag securely attached to a substantial collar which shall be worn by the animal at all times.

D. Whenever a veterinarian inoculates an animal for rabies the veterinarian shall complete a rabies vaccination report which shall be forwarded to the City or its designee. The report shall contain the following information:

1. The name, age and sex of the animal;
2. A general description of the animal;
3. The date the current vaccination was given to the animal;
4. The revaccination date;
5. The vaccination tag number assigned to the animal; and
6. The name and address of the animal's owner or custodian.

The veterinarian shall sign the report and all reports shall be sent to ~~the humane society~~animal control within 30 days of the administration of the vaccination.

6.04.050. Report of bites required. [Ord. 93-283 § 1 (part)]

A. Any person having knowledge of any dog, cat, or ferret bite or scratch which has caused a skin abrasion upon any person or for which the victim required medical attention, which bite or scratch occurred within the City, shall immediately report such fact to animal control or the Davenport Police Department. This section shall not apply if said bite or scratch occurred while the animal was being treated, confined, or housed within a veterinary hospital or clinic and that facility knows such animal is currently inoculated for rabies and has the certification to prove such inoculation. In such cases reporting of the bite or scratch shall be discretionary with the veterinary hospital or clinic.

B. Any animal that has been involved in biting a person ~~or other animal~~ must be quarantined for 10 days from the date of the bite. Such confinement may be at the premises of the owner if deemed appropriate and sufficient safeguards are provided to the discretion of the animal control officer and/ or the Scott County Health Department. If an animal is not quarantined at the owner's premises it shall be confined at the animal shelter or at a licensed veterinary hospital of the owner's choosing. All costs of the quarantine shall be the owner's liability. This section shall not apply to police canines.

C. The owner of an animal that has been reported as having inflicted a bite on a person ~~or other animal~~ shall, on demand, produce the animal for examination and quarantine to an animal control officer or police officer. It is unlawful to fail to or refuse to produce such an animal. Failure to produce an animal demanded shall subject the owner or custodian to arrest if probable cause exists to believe the animal inflicted a bite on a person or other animal.

D. It is unlawful for any person to remove any animal which has been quarantined pursuant to this chapter from its place of quarantine without the express consent of an animal control officer and/or

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Scott County Health Department officer.

6.04.055. Livestock and poultry prohibited. [Ord. 2017-451 § 2; Ord. 2017-46 § 2; Ord. 93-283 § 1 (part)]

A. Notwithstanding the provisions of Chapter 6.06 of the Davenport Municipal Code, it shall be unlawful to maintain, keep or harbor any cattle, swine (except Vietnamese or Asian potbellied pigs), sheep, llamas, horses, jacks, goats, guinea fowl, ostriches, poultry (domestic chickens, turkeys, geese, and ducks), or similar domestic animals raised for home use or for profit within the City limits unless the property upon which such animals are maintained, kept or harbored is zoned as agricultural property. This section shall not apply to a bona fide zoological garden, pet shop, educational institute, circus, carnival, or veterinary hospital treating such animals.

B. It shall be unlawful for any person to ride any animal upon the public or private sidewalks within the City, nor shall any person ride any animal upon a public street or right of way during the hours of sunset to sunrise, except for public parades for which a permit has been issued by the City.

C. The lawful keeping of livestock, which is otherwise unlawful by reason of the enactment of this chapter, may be continued upon property located within the City provided livestock was maintained thereon prior to the enactment of this chapter, and may be continued until such time as livestock is no longer kept or maintained upon such property. The burden of proving the maintenance of livestock upon a parcel of land within the City proper to the enactment of this chapter shall lie with the person claiming such prior existence. Nothing herein shall be deemed to exempt an owner of livestock within the City limits from the enforcement of nuisance or other laws regarding the keeping of such livestock.

6.04.060. Animal running at large. [Amended 8-28-2024 by Ord. No. 2024-382; Ord. 2003-210 (part); Ord. 02-573 § 7; Ord. 2002-501 § 1; Ord. 2000-285 § 4; Ord. 93-283 § 1 (part)]

A. It shall be unlawful for the owner or custodian of any dog, cat, or other animal to fail to keep the same from running at large within the City. For the purpose of this chapter an animal shall not be deemed running at large, even if the animal is not restrained, as long as one of the following situations applies:

1. When the animal is restrained either upon the premises of the owner or custodian or upon another's premises with the permission of the owner of that premises, so long as the animal is restrained in such a manner that it cannot enter on the public streets, sidewalks, alleys, other public areas, or property not owned by the owner, custodian, or permittee, unless the animal has been declared dangerous or vicious, in which case the provisions of Section 6.04.110 shall apply.

2. When the animal is confined or restrained upon the premises of the owner or custodian within a secured building, or within a secured pen, enclosure or similar structure which has secured sides, bottom, and top such that the animal cannot escape, or within fencing or similar means secured such that the animal cannot escape and which is fastened by an adequate locking device.

3. When an animal is enclosed within an automobile or other vehicle of its owner or custodian such that it cannot escape and such that said confinement does not endanger the animal's health or well-being.

4. When the animal is being walked off the premises of its owner or custodian so long as the animal is on a leash not more than six feet in length and under the control of a person competent to restrain and control the animal.

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5. When the animal is properly housed in a veterinary hospital or registered kennel.

B. Notwithstanding any provision to the contrary, animals injured on or along public streets or public rights-of-way shall be deemed running at large. The animal control officer or Davenport police officer shall remove all such animals and at his or her discretion take such an animal needing medical attention to a veterinarian or animal shelter. The owner or custodian of such an animal shall be responsible and liable for the expenses of medical treatment and care as well as impoundment fees and any other penalties imposed by this chapter. Dead animals on or along public streets shall be removed by city operations staff.

C. Every female dog or cat in heat shall be confined in a building or secure enclosure during the period of heat, in such a manner as will prevent the animal from coming into contact with the other animals unless the animal is used in a planned breeding situation. An animal is deemed to be in heat when it is in an estrogous state or ovulating. Nothing in this subsection shall be construed to prohibit exercising the animal provided the animal is restrained on a leash or similar restraint not more than six feet in length and is under the control of a person competent to restrain and control the animal or from transporting such animal within a motor vehicle.

D. Any dog, cat, or other animal which is found in violation of this section may be impounded. Any such animal impounded may be redeemed by its owner or custodian within three days from the time specified in Section 6.04.140 and upon payment of the applicable redemption fee, current rabies vaccination fee unless current rabies inoculation is proven, the current licensing fees and penalties if the animal is unlicensed, impoundment fees, and the fees, costs and charges for any emergency medical treatment administered to the animal. Redemption fees shall be set by resolution of the City Council:

1. For a first violation

2. For a second violation

3. For a third violation

4. Fourth violation will result in the revocation of the license to keep the animal.

E. Any violation of this section may result in the immediate apprehension and impoundment of the animal by an animal control officer. After the time specified in Section 6.04.140 ~~the humane society~~animal control may dispose of an unredeemed animal. If an animal control officer is unable to apprehend an animal or impoundment is not feasible, the animal control officer shall provide the owner or custodian of the animal with a notice of violation under the procedures contained in Section 6.04.155.

~~**6.04.070. Mistreatment of animals. [Ord. 2000-285 § 5; Ord. 93-283 § 1 (part)]**~~

~~A. A person who does any of the following to an animal commits animal neglect:~~

~~1. Confines the animal without adequate food, water or shelter, or in a manner that creates an unreasonable threat to the animal's health or safety;~~

~~2. Fails to supply adequate food or water to an unconfined animal owned or cared for by the person;~~

~~3. Causes injury or death to an animal when disciplining it;~~

~~4. Causes unnecessary pain and suffering to an animal by failing to adequately tend to the animal's~~

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~~health needs or grooming.~~

~~B. The disposition of a neglected animal shall be governed by state law.~~

~~C. No person shall torment, tease or harass any tied, fenced or otherwise confined animal.~~

~~D. No person shall expose any poison, poisonous meat or poisonous substance anywhere within the City for the purpose of poisoning any animal. This section shall not apply to a person who exposes poisons about a premises, in accordance with the labeling instructions on the poisonous product, for the purpose of exterminating insects, mice or rats. The use of any poison other than one specifically produced for exterminating insects, mice or rats shall be prima facie evidence of a violation of this section.~~

~~E. No person shall abandon any animal or cause such to be done, except that a person may deliver an animal to another person who accepts ownership of such animal or the person may deliver an animal to the humane society.~~

~~F. A violation of this section may be charged as a simple misdemeanor.~~

6.04.070. Mistreatment of animals.

The following acts shall constitute mistreatment of animals, and shall subject the owner or other person to the penalty provisions of state law and the Municipal Code:

A. Failure to provide the animal access to adequate food, adequate water, and easy access to adequate shelter from the elements;

B. Beating, tormenting, overloading, overworking, or molesting an animal;

C. Permitting or encouraging any combat between animals, or between animals and humans, unless the animal is trained and used by a government agency and accompanied by the appropriate government agency handler;

D. Abandoning an animal as defined by Iowa Code 717.B;

E. Exposing any known poisonous material with the intent of allowing or encouraging the material to be eaten by any bird, fowl, domesticated animal, community cat, or livestock;

F. Failure to maintain sanitary conditions where animals are kept;

G. Harboring or owning any sick, diseased or injured animal without procuring veterinary care for said animal(s);

H. Maintaining an animal in such conditions and hygiene that the animal is unable to walk or move normally, conduct routine bodily functions, or stay clean and free of urine, fecal matter, open wounds, disease, and parasites;

I. Leaving an animal in a vehicle, on a vehicle, tethered or confined for a length of time that could result in danger to or death of an animal. If the City of Davenport or designee determines that such animal is in immediate danger, the City of Davenport or designee may remove the animal by whatever means necessary without liability, for the purpose of taking the animal into protective custody pursuant to Iowa Code 717.B.5 Rescue of Threatened Animals;

J. Intentionally injuring, maiming, disfiguring, mutilating, or destroying an animal by any means that causes pain or suffering;

K. Cropping or docking of an animal's ears or tail, except by a licensed veterinarian, under anesthesia, and

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following accepted pain management practice;

L. Chaining, tethering, penning, or otherwise restraining or confining an animal outdoors for more than 15 minutes without access to adequate food, adequate water, adequate shelter, and adequate protection from the elements.

6.04.075. Disposition of Mistreated Animals.

Impoundment procedures of threatened or mistreated animals:

A. A law enforcement officer or animal control officer, after consulting with a veterinarian licensed by the State, may rescue a threatened animal as provided in this section. The officer may enter onto private property to rescue a threatened animal if the officer obtains a search warrant issued by a court or enters onto the premises in a manner consistent with the laws of the State of Iowa and the Unites States, including Article 1, Section 8 of the Constitution of the State of Iowa and the Fourth Amendment to the Constitution of the United States;

B. If an animal is rescued pursuant to this section, the City shall provide for the maintenance of the threatened animal at a licensed shelter or through a contract with an animal care provider. The City or designee shall post a notice in a conspicuous place at the location where the animal was rescued. The notice shall state that the animal has been rescued by the City pursuant to this section and Iowa Code 717B.5 as amended;

C. The animal shall be subject to disposition as required by a court pursuant to Iowa Code 717B.4, as amended;

D. The disposition of a threatened animal rescued by the City shall occur as provided in Iowa Code 717B.4, as amended.

6.04.080. Removal of excrement. [Ord. 93-283 § 1 (part)]

A. An owner or custodian of any animal shall keep all structures, pens, coops, or yards wherein an animal is confined clean and free from excrement and the odor arising from excrement. Such area shall also be clean and free of vermin and any thing that is likely to become putrid, offensive, or injurious to health. An area, structure, pen, coop, or yard not maintained in a clean and sanitary condition may be declared a public nuisance.

B. It shall be unlawful for an owner or custodian to permit an animal to discharge excrement upon any public property, common area, common thoroughfare, street, sidewalk, alley, play area, park or private property unless the excrement is immediately picked up and disposed of in an appropriate refuse container. If the owner of private property has given another owner or custodian permission for their animal to use their private property then this section shall not apply to that particular usage.

C. Animal excrement shall not be placed in storm sewers or street gutters, but shall be picked up and disposed of in a sanitary manner in an appropriate refuse container.

6.04.090. Number of animals regulated. [Ord. 02-573 § 8; Ord. 93-283 § 1 (part)]

A. It is unlawful for any person to keep or maintain at any one location within the City more than four of the following types of animals, those being dogs, cats, ferrets, and potbellied pigs; and of those four no more than three shall be of the same species. This limitation applies to animals that are more than six months old or animals that are from more than one litter that are more than three months old. This limitation shall not apply to any person provided that person (1) is licensed to operate a kennel, animal shelter, pet shop, boarding kennel, commercial kennel, commercial breeder operation, veterinary hospital, zoological garden, circus, carnival, educational or medical institution, or research facility as defined by state law, and said person is in compliance with the zoning ordinances of the City, or (2) if

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such animals are kept or maintained upon property zoned as agricultural property within the City, or (3) if said person has applied for and obtained a permit to keep more than four animals from ~~the Humane Society of Scott County~~animal control and said person keeps said animals within a residentially zoned district and exception (1), above, does not apply to said person. Upon receipt of an application for a permit as provided by this section and the payment of a $10 fee, an animal control officer shall inspect the applicant's animal housing facilities and the sanitary condition of the same. If the housing facilities are adequate and kept in a sanitary condition an excess number of animals permit shall be issued.

B. Indoor pets such as gerbils, hamsters, guinea pigs, mice, birds, fish, snakes and reptiles, and similar animals normally maintained as pets in an enclosure inside of a dwelling are not proscribed by this section unless specifically regulated by other sections.

C. If a person is found to be keeping more than four animals without the permit required by this section, the excessive number of animals may be immediately removed from the property and impounded. Any such impounded animals shall be held for seven days and if the owner has not either complied with the requirements of this section or petitioned the court for the return of the animals by the end of the seventh day, the animal shelter shall seek to permanently place the animals or euthanize such animals.

6.04.100. Wild, exotic or dangerous animals prohibited. [Ord. 2000-285 § 6; Ord. 93-283 § 1 (part)]

A. It shall be unlawful for any person to own, possess, harbor, maintain, sell or traffic in any of the following wild, exotic or dangerous animals.

1. All poisonous snakes and poisonous reptiles; all nonpoisonous snakes greater than 10 feet in length; Gila monsters, alligators, crocodiles and caimans;

2. Gorillas, chimpanzees, orangutans, baboons, and other non-human primate mammals, both arboreal and nonarboreal.

3. Any species of feline not falling within the categories of ordinary domesticated house cats ~~as established by the American Cat Fancier Association;~~felis catus.

4. Bears or any species;

5. Raccoons, porcupines, skunks, badgers, and other similar fur-bearing animals except ferrets;

6. Foxes, wolves, coyotes, or other species not falling within the category of canis familiaris.

7. Any animal of any species known to be vicious or dangerous, excluding animals covered by 6.04.110~~canis familiaris~~.

~~7.~~8. Any animal prohibited under Iowa Code section 717F.

~~B. The prohibition contained in Section 6.04.100A of this chapter shall not apply to the keeping of poisonous snakes, poisonous reptiles, Gila monsters, crocodiles, alligators and caimans provided that the owner of such an animal is 18 years of age or older, and that person has either (1) received a bachelor of science degree based upon courses of instruction which included courses in herpetology from an accredited college level institution, or (2) has successfully completed a course of instruction taught under the auspices of a bona fide municipal zoo on the proper handling, care and keeping of such animals, or (3) has completed a course of instruction of at least 20 hours duration at an accredited educational institution on the care, handling, and keeping of reptiles, and (4) has applied for and received from the Humane Society a permit to keep such animals, such application to be on a form approved by the City Council.~~

~~The prohibition contained in Section 6.04.100 A., as to non-specified other primates, shall not apply to the keeping of primates provided that the owner of such an animal is 18 years of age or older, and that~~

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~~person has either a bachelor of science degree based upon courses of instruction which included courses in primatology from an accredited college level institution, or (2) has successfully completed a course of instruction taught under the auspices of a bona fide municipal zoo on the proper handling, care and keeping of such animals, or (3) has completed a course of instruction of at least 20 hours duration at an accredited educational institution on the care, handling, and keeping of primates, and~~
~~(4) has applied for and received from the Humane Society a permit to keep such animals, such application to be on a form approved by the City Council.~~

~~C.~~B. This subsection shall not apply to any bona fide zoological garden, bona fide educational or medical institution, museum, veterinary hospital, wildlife rescue entity or wildlife rehabilitation entity with an appropriate permit from the state, any such animals under the jurisdiction of the commission, game breeders, a circus or carnival licensed by the City, nor shall it apply to a bona fide research institute or facility using wild, exotic or dangerous animals for scientific research. In addition, this section shall not apply to any primate trained and used to assist a handicapped person.

~~D.~~C. Any wild, exotic or dangerous animal found within the City in violation of this section is deemed a public nuisance per se. If a wild, exotic or dangerous animal is found to be roaming at large within the City, it may, in the discretion of the police department or animal control officer, be destroyed immediately without prior notice to the owner thereof. The City and its agents shall be under no duty or obligation to capture or otherwise confine the animal.

~~E.~~D. Any person found to be keeping, sheltering, harboring or maintaining a wild, exotic or dangerous animal in violation of this section is subject to the animals' immediate seizure as contraband. Any animal so seized shall be held for three business days. If the owner has not petitioned the court regarding disposition of the animal and served notice of the pendency of the owner's petition for disposition of the animal on ~~the humane society~~animal control within that time period, ~~the humane society~~animal control may euthanize the animal or permanently place it with an entity which is exempt from the provisions of this section. If necessary, ~~the animal control officer or humane society~~animal control may impound a wild, exotic or dangerous animal at another facility. The animal's owner shall be responsible for all costs and expenses incurred by ~~the humane society~~animal control or the City which arise as a result of the seizure and impoundment of a wild, exotic or dangerous animal. Under no circumstance shall a wild, exotic or dangerous animal be returned to or placed with a nonexempt entity within the City limits. If a wild, exotic or dangerous animal is ever again found to be within the City in violation of this section, it shall be immediately confiscated and disposed of as ~~the humane society~~animal control deems appropriate.

~~F.~~E. Any person keeping wild, exotic or dangerous animals prior to the enactment of this chapter shall be allowed to keep such animals for the duration of the animal's natural life. Upon the death of a wild, exotic or dangerous animal, the owner of such animal shall not be allowed to replace such animal except as otherwise allowed by this section. The burden of proving the prior ownership of a wild, exotic or dangerous animal prior to the enactment of this chapter lies with the person keeping such wild, exotic or dangerous animal. Nothing herein shall be deemed to exclude the enforcement of nuisance or other laws on the owner of such animals.

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6.04.110. Vicious dogs. [Ord. 2003-210 (part); Ord. 2000-285 § 7; Ord. 93-283 § 1 (part)]

A. No person shall keep or maintain any dog that has been declared a vicious and/or dangerous dog unless such dog is kept in an enclosure or on a run line located within a fenced area. The fencing material shall not have openings of more than two inches. Wooden fences shall not have openings of more than two inches. Any gates shall be securable and of such design as to prevent the entry of small children or the escape of the animal, and shall be kept secured. Kennels shall have double walls to prevent the insertion of fingers, hands, or other objects. The enclosure must not be located nearer than 10 feet to adjoining property lines or public rights-of-way. The floor of the enclosure must consist of concrete, or a similar material that will prevent the animal from digging its way out of the enclosure.

The run line shall consist of a chain or cable having a tensile strength of at least 300 pounds which does not allow the dog to get closer than 10 feet from adjoining property lines or public right-of-way. In addition, if the dog is kept on a run line within a fenced area, the dog shall be muzzled at all times. If the dog is confined indoors, it shall not be confined on a porch, patio, or in a structure with open windows, screen windows, or screen doors.

B. If a vicious dog is not within an enclosure or on a run line within a fenced area, the dog shall be either within the owner's residence or muzzled and restrained with a chain or cable leash having a minimum tensile strength of at least 300 pounds that is no more than four feet in length. If the dog is on a leash, the leash must be controlled by an adult who can control the dog.

C. No person shall keep, use or maintain any dangerous or vicious dog on any premises unless the premises is posted to warn of the presence of dangerous or vicious dogs. Said warning shall consist of a sign placed at each entrance/exit for the premises in a position to be legible from the sidewalk or ground level adjacent to the sign. If the premises is not enclosed by a fence and the dog is kept within an enclosure, a sign shall be posted on every side of the enclosure in a position to be legible from the sidewalk or ground level.

D. No person shall sell, exchange, transfer or give a vicious dog to another person.

E. Owners and custodians of vicious dogs shall post their property with conspicuous signs warning of the presence of a vicious dog.

F. A vicious dog must be neutered or spayed.

G. A vicious dog that inflicts bodily injury on a person or other animal by biting after it has been declared vicious, or a vicious dog not kept or maintained in compliance with this section, constitutes a public hazard and may be seized and destroyed.

H. This section shall not apply to police canines and guard dogs. Guard dogs must be registered with the humane society and licensed and are restricted to property zoned nonresidential. The annual fee for registration of a guard dog shall be $10. The registration form shall include the dog's location by address; the dog's gender and general description, the dog's current City license number, the dog's current rabies vaccination number, and the name of an emergency contact person who is available 24 hours a day. Guard dogs shall be confined to a fenced in area that is adequate to prevent the dog from escaping the fenced area. The fenced area shall be clearly posted with warning signs.

I. Any dog declared vicious must have an identification microchip inserted by a veterinarian and to have at least two color photographs taken of said dog to be placed on file with the animal control office. This shall be done within 10 days of the dog being declared vicious and at the expense of the dog's owner or custodian.

J. A violation of any of the provisions of this section may be charged as a simple misdemeanor offense.

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~~Additionally, any animal control or police officer shall have the right to seize and impound the dog if any of the conditions and specifications established by this section for the keeping of vicious dogs are not being met.~~

6.04.110. Dangerous dogs.

A. Any person keeping a dog deemed dangerous or vicious prior to June 1, 2025 shall be allowed to keep such animal for the duration of the animal's natural life and shall be excluded from the requirements of this chapter for dangerous dogs if the following conditions are met:

- The animal has been microchipped and that microchip is registered with animal control;
- The animal remains licensed under the requirements of this chapter;
- The animal's owner or custodian posts their property with conspicuous signs warning of the presence of a dog;
- The animal's owner or custodian maintains continuous residency within the city of Davenport;
- The animal's owner or custodian complies with any provision deemed necessary by the executive director of animal control in consultation with the City of Davenport Legal Department to ensure public safety; and
- The animal is not involved in a bite, attack, or dangerous behavior incident as defined by this chapter. Any new incidents involving a grandfathered dog will be evaluated under the criteria of the definition effective June 1, 2025.

B. The declaration that a dog is dangerous shall be made by an animal control officer. Notification of the declaration and the owner's appeal rights shall be made in accordance with the procedures contained in Section 6.04.155.

C. No person shall own, keep, harbor, foster, or maintain any dog that has been declared dangerous except as provided herein.

D. No person shall allow a dangerous dog to be in or upon any premises or vehicle owned, leased, occupied, or controlled by the person, except as provided herein.

E. No person shall bring any dangerous dog into the City of Davenport without approval of the City Administrator.

F. No person shall allow a dangerous dog in a City park or off-leash dog area.

G. Upon receiving a complaint or having reasonable suspicion that a dangerous dog is being kept, sheltered, or harbored within the city, animal control or the City of Davenport may initiate an investigation. If, after investigation, animal control or the City of Davenport determines that a dangerous dog is indeed being kept, sheltered, or harbored within the city by any person, the City of Davenport, or its designee, shall declare the animal a dangerous dog. The owner or caretaker of the dog shall then be ordered to either humanely euthanize the animal or have it microchipped and rehomed outside the city limits within fourteen calendar days from the date of service of the order. Until the dog is euthanized or rehomed, it must be securely confined or leashed under the direct control of a person 18 years of age or older.

H. Notice of the declaration that a dog has been deemed dangerous shall be promptly served in person to the owner, if known. If personal service cannot be completed within the city limits, the notice may be sent by certified mail. The notice shall include:

- Description of the animal;
- Declaration that the animal has been deemed dangerous;

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- The basis for the declaration;
- An order requiring the owner to humanely euthanize the dog or have the dog microchipped and rehomed outside the city limits within fourteen days of the service of the notice;
- A warning that the dog will be subject to seizure if it is not rehomed or humanely euthanized within the required timeframe; and
- Information on the right to appeal, stating the owner may file a written notice of appeal with the Legal Department within fourteen days from the date of service.

I. If the owner is ordered to humanely euthanize the dog or have it microchipped and rehomed outside the city limits, the owner must comply within the required timeframe of the notice of the declaration. If the owner fails to do so, the City of Davenport or its designee is authorized to seize and impound the animal. Additionally, the animal may be seized at any time if it is not securely confined or leashed under the direct control of a person 18 years of age or older. An impounded animal shall be held for fourteen days or, if an appeal is filed, until seven days after the final decision of the appeal. If the appeal results in a reversal of the dangerous declaration, the animal shall be immediately release to the owner or their representative. However, if the declaration remains in effect and the owner does not seek a review by the district court, the City of Davenport or its designee shall proceed with the disposition of the animal in accordance with the policies of the organization providing shelter services.

J. Orders and declarations concerning dangerous dogs issued by the City of Davenport or its designee may be appealed through the administrative appeal procedure set forth in Section 6.04.165 of this Code.

K. Any dog alleged to be dangerous and held under impoundment or quarantine shall not be released to the owner but shall remain confined at the owner's expense until the outcome of the hearing is determined. If the dog is deemed dangerous, all costs associated with its impoundment or quarantine shall be the responsibility of the owner. If the Animal Hearing Commission after a full and complete hearing determines the animal should not be deemed dangerous, all costs of the impoundment and/or quarantine will be the responsibility of the City of Davenport.

L. Failure to comply with an order issued by the City of Davenport or its designee under this section whether not appeal or upheld on appeal shall constitute a misdemeanor offense. A violation of any of the provisions of this section may be charged as a simple misdemeanor offense. Additionally, any animal control or police officer shall have the right to seize and impound the animal if any of the conditions and specifications established by this section are not being met.

6.04.115. ~~Working~~ Security service dogs. [Ord. 02-573 § 9]

~~A. For purposes of this section, the following words and phrases shall have the assigned meanings.~~

~~1. "Working service dog" means any dog trained to detect or to guard, protect, patrol or defend any premises, area or yard, in the custody and control of a handler.~~
~~2. "Handler" means any person who has custody and control of a working service dog within the City.~~
~~3. "Working service dog service" means engaging in the business of providing working service dogs in the City.~~

~~B.~~A. No person shall engage in the business of providing ~~working~~ security service dog service in the City or to act as a handler, unless said person has obtained a license as required by this section prior thereto.

~~C.~~B. No person shall own or have the care or custody of a ~~working~~security service dog unless the person has secured a working service dog license, tag and identification number from the City or its agent. The fee for each ~~working~~ security service dog license shall be $10. No ~~working~~ security service dog license or tag shall be issued unless said working service dog is currently vaccinated for rabies.

~~D.~~C. An application for a license to operate, maintain and conduct ~~working~~ security service dog service in

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the City shall be filed, together with an application fee of $200, with the City or its agent. The application shall state the name, address, type of organization of ~~working~~ security service dog service, its method of operation, the names and addresses of its officers, and the names of its employees and include evidence that the applicant is a bona fide security service licensed by any state or federal authority. The application must be accompanied by an insurance certificate or a surety bond underwritten by a corporate surety admitted to do business in the state of Iowa, in a form approved by the City Attorney, in the sum of $300,000 blanket coverage for the ~~working~~ security service dog service. The ~~working~~security dog service and surety shall be jointly and severally liable to any person, firm or corporation for damages suffered by reason of the wrongful acts of the ~~working~~security service dog service. Notice of proposed cancellation of the insurance or bond shall be provided to the City or its agent not less than 30 days in advance of the cancellation date.

~~E.~~D. Each applicant for a ~~working~~security service dog handler license shall be a natural person and shall pay an annual fee of $100 and shall be required to carry insurance or a surety bond in the amount of $100,000 covering the same items as set forth in subsection D above. A ~~working~~security service dog service licensed under subsection D above need not obtain a separate handler license under this subsection.

~~F.~~E. It shall be unlawful for any person to engage in any business or occupation licensed under this section in the City unless such person holds a valid license pursuant to this section. A violation of this section may be charged as a simple misdemeanor.

~~G.~~F. Every handler or owner of a ~~working~~ security service dog shall see to it that such animal wears a clearly visible tag approved by the City or its agent at all times it is within the City unless the dog is performing a ~~working~~ security service which requires not wearing a tag in order to perform the service safely. Such tag shall have stamped thereon "~~Working~~ Security Service Dog, Tag No., City of Davenport," and the year the tag was issued for. Lost or stolen tags shall be immediately reported to the City or its agent and shall be replaced by the City or its agent at the cost provided for other tags as stated in this chapter.

~~H.~~G. Any ~~working~~ security service dog service or handler that sells or otherwise transfers ownership of any ~~working~~ security service dog shall, not less than 10 days after the transfer, file a report with the City or its agent containing the name and address of the person to whom such dog was transferred, a description and identification tag number of the dog, and any other information the City or its agent deems necessary.

~~I.~~H. Any person whose ~~working~~ security service dog is lost or stolen or whose dog has died shall, within 24 hours of the loss or theft, or within 10 days of the death, file a report with the City or its agent containing a description and identification tag number of the dog, and any other information the City or its agent deems necessary.

~~J.~~I. A ~~working~~ security service dog, properly registered as required by this section, in the custody and control of a licensed ~~working~~ security service dog service or handler, shall not be declared to be a dangerous or vicious dog, provided that at the time of attack said dog was under the direct supervision of a ~~working~~ security service dog service or licensed handler.

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6.04.120. Damage to property. [Ord. 93-283 § 1 (part)]

No person shall allow or permit their animal to damage, injure, or destroy any shrubbery, plants, flowers, grass, fence, or anything whatsoever upon public or private property without prior permission from the property owner or authorized person.

6.04.130. Barking dogs regulations. [Ord. 93-283 § 1 (part)]

It shall be unlawful to keep or harbor any dog which, by frequent, regular, habitual, or continued barking, yelping, or howling shall cause serious annoyance to the surrounding neighborhood. Such action is a violation of this chapter and is also hereby declared a public nuisance. The animal control officer or a Davenport police officer shall have the authority to use all reasonable means to abate such nuisance, including but not limited to requiring that the owner or custodian make bona fide efforts to quiet the dog and impoundment of the dog if the owner or custodian is absent from the premises. If the dog is impounded, the officer shall attempt to locate and notify the absent owner or custodian by any reasonable means as soon as possible.

6.04.140. Impoundment. [Amended 8-28-2024 by Ord. No. 2024-382; Ord. 2015-373: ; Ord. 2000-285 § 8; Ord. 93-283 § 1 (part)]

A. The City may establish and maintain a municipal animal shelter or the City may contract with any nonprofit incorporated society or association which shall provide and maintain an animal shelter for the enforcement of this chapter. It shall be the duty of the persons authorized by the City to operate such animal shelter to supervise and control such facility, to cause the shelter to be kept in a sanitary condition and free from offensive odors, to provide for adequate food, water and shelter, to provide for the collection of animals, to handle the destruction or disposition of animals not redeemed, and to assist in the enforcement and operation of this chapter. The provisions of this chapter shall be enforceable by any animal control officer and by members of the Davenport Police Department.

B. Impoundment Procedure. Unrestrained animals found running at large, nuisance animals, neglected animals, abandoned animals, and cats or dogs running at large without license tags or rabies vaccination tags shall be taken and impounded in the animal shelter and there confined in a humane manner.

   All at large and impounded dogs and cats shall have an electronic identification device, otherwise known as a microchip, placed under the animal's skin after 72 hours in impound, unless waived by the executive director of ~~the humane society~~animal control or their designee for good cause. The microchip identification shall become part of the at large animal's record, and the impoundment fee shall be increased to include the cost of the microchip implantation and registration in the amount set by Animal Control.

C. Notice. Every dog or cat found without a license, collar, microchip, rabies tag, or similar identification shall be kept for not less than three days after being impounded unless sooner redeemed by the owner in accordance with this article. Dogs with identification shall be kept not less than seven days after being impounded unless sooner redeemed by the owner in accordance with this article.

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D. Claim Fees. A person redeeming an impounded dog or cat shall pay the required redemption fee as stated in Section 6.04.060 for a first, second or third offense and the required boarding fees as provided for by this section. In addition, before an unlawfully unlicensed animal may be redeemed the person redeeming the animal must obtain a license as stated in this chapter. In addition, a person redeeming an animal shall pay any additional fees required under the provisions of this chapter, including any monies expended for the provision of medical treatment provided to the animal.

The boarding fees for other animals shall be set by resolution of the City Council:

1. For each dog, cat, ferret or similar animal a per day fee for the animal's care, food, water and shelter.

2. For each domestic fowl, chicken, goose, duck or waterfowl a per day fee for the animal's care, food, water and shelter.

3. For each horse, mule, jack, cow, bull, steer, ox, swine, sheep, goat or similar animals a per day fee plus actual expenses incurred for the animal's care, food, water and shelter.

4. For any animal not specified herein, a per day fee plus actual expenses incurred for the animal's care, food, water and shelter.

E. No animal need be kept for the period of notification or impoundment if a licensed veterinarian or an animal control officer certifies that the animal is so diseased or injured that it is unduly suffering or cannot survive. In such cases the animal may be subjected to humane euthanasia.

F. Unclaimed Animals. Animals not reclaimed or redeemed within the time limitations provided by this chapter shall become the property of the City or animal shelter and shall be placed for adoption in a suitable home or subjected to humane euthanasia. No unclaimed dog or cat shall be released for adoption to a suitable home without being sterilized, or without a written agreement from the adopter, secured by a cash deposit, guaranteeing that such animal will be sterilized.

G. The refusal to redeem or reclaim any impounded animal shall not relieve the owner of the duty to pay the impoundment fees, boarding fees, veterinarian expenses, or any other costs incurred in the care of the animal. An owner or custodian who refuses to pay such expenses shall be in violation of this chapter and subject to citation for the same.

H. Neither the City nor the animal shelter, nor their agents and officers enforcing the provisions of this chapter shall be liable for any accident or subsequent disease that may occur in connection with the impoundment of any animal pursuant to this chapter.

6.04.150. Enforcing provisions. [Ord. 2000-285 § 9; Ord. 93-283 § 1 (part)]

A. ~~Humane society employees, animal~~Animal control officers and Davenport police officers are authorized to issue municipal infraction citations or notices of violations for violations of the provisions of this chapter. If provided for by a section of this chapter, a Davenport police officer may enforce a violation of a section as a simple misdemeanor.

B. It is unlawful for any person to interfere with, hinder, willfully prevent or attempt to prevent any police officer, animal control officer, or person authorized to enforce this chapter by the City Administrator in the enforcement of this chapter.

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C. Inspection Procedures. Whenever it becomes necessary to make an inspection to enforce any of the provisions of or to perform any duty imposed by this chapter or other applicable law, or whenever the animal control officer or other authorized person has reasonable cause to believe that there exists in any building or upon any premises any violation of the provisions of this chapter or other applicable law, the officer is authorized to enter such property at any reasonable time and to inspect the same and perform any duty imposed upon the officer by this chapter or other applicable law. If the property is occupied, the officer shall first present proper credentials to the occupant and request entry, explaining the reasons entry is sought. If the property is unoccupied, the officer shall first make a reasonable effort to locate the owner or other person in control of the property and request entry explaining the reason therefor. If entry is refused, or the owner or person in control of the property cannot be located after due diligence, the officer shall have recourse to every remedy provided by law to secure lawful entry and inspect the property.

D. Immediate Inspection. Notwithstanding Section 6.04.170 subsection B., if the animal control officer or police officer has reasonable cause to believe that the keeping or the maintenance of any animal is so hazardous, unsafe or dangerous as to require immediate inspection to safeguard the animal or the public health or safety, the officer shall have the right to immediately enter and inspect such property, and may use any reasonable means required to effect such entry and make such investigation, whether the property is occupied or unoccupied. If occupied, the officer shall first present proper identification and demand entry explaining the reasons therefor and the purpose of the inspection.

6.04.155. Notice of violation, confiscation, revocation. [Ord. 2015-118 § 6; Ord. 2006-211 § 2; Ord. 2003-210 (part); Ord. 02-573 § 5; Ord. 2000-285 § 10]

An animal control officer or police officer may send notice of violation to an animal's owner or keeper. A notice of violation initiates administrative sanction procedures for violations of this chapter, revocation of a person's privilege to license or keep animals within the City, extension of periods of revocation, confiscation of an animal by the City, or a declaration that ~~a dog is dangerous or vicious~~an animal is dangerous. A notice of violation shall be sent by certified mail or personally served upon an animal's owner or keeper at the request of a victim of a dog attack as defined in Section 6.04.010(K). The notice of violation may be appealed as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If a timely appeal is not filed the notice of violation shall be conclusively presumed to be true. If no timely appeal is filed the notified person shall be deemed to have waived all rights to challenge the action taken by the City.

6.04.160. Nuisances. [Ord. 2015-118 § 7; Ord. 2006-211 § 3; Ord. 2003-210 (part); Ord. 2000-285 § 11; Ord. 97-247 § 1; Ord. 93-283 § 1 (part)]

A. Any animal which is not confined or kept under restraint as required by this chapter, and any wild, exotic, dangerous ~~or vicious~~ animal kept or maintained within the City in violation of this chapter, any animal which barks so frequently, regularly, or habitually that it causes serious annoyance to the surrounding neighborhood, is hereby declared a public nuisance.

B. Whenever an animal control officer or police officer determines that a nuisance exists, the officer may cause a written notice ordering the abatement of the nuisance to be served upon the owner or custodian. The notice to abate shall contain a description of what constitutes the nuisance, the location of the nuisance, a statement of the act or acts necessary to abate the nuisance, a definite time within which the nuisance shall be abated which time shall be reasonable under the circumstances, and a statement that the City will abate the nuisance if the nuisance is not abated in the manner and within the time stated and no request for a hearing is made within the time stated. Notice to abate shall be

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served personally upon the owner or custodian by serving the owner or custodian or any person residing at the residence who is at least 18 years old, or by serving the owner or custodian by certified mail return receipt requested. If service is by certified mail, service shall be deemed given when mailed.

C. Any person ordered to abate a nuisance may request a hearing on the order to abate as provided in Section 2.86.020 of the City code. If appealed the hearing shall be scheduled and held as provided by the procedures in Chapter 2.86 of the City code. If no timely appeal is filed the nuisance shall be conclusively presumed to exist and the person who was notified to abate it shall be conclusively presumed to be responsible for the existence of the nuisance.

D. If a person ordered to abate a nuisance neglects or fails to abate the nuisance as directed, the City may abate the nuisance. If an animal is impounded, the owner or custodian of the animal shall be notified of the impoundment as provided in Section 6.04.140. Notwithstanding any other provision of this chapter, the impoundment authority shall keep an impounded animal until such time as the animal control officer who ordered the abatement notifies the impoundment authority that the owner or custodian has complied with the order to abate or has abated the nuisance in some other acceptable manner, in which case, the animal may be released to the owner or custodian upon payment of all the costs, fees and other expenses incurred in the care of the animal have been paid. If the impoundment authority is not notified of the owner's or custodian's compliance within three days after the impoundment, in the case of a previously abated nuisance animal, or from the time specified in a formal order of abatement, the impounded animal may be disposed of in the discretion of animal control.~~the humane society.~~

6.04.165. ~~(Reserved)~~[2] Animal Hearing Commission

A. Purpose. The Animal Hearing Commission has the following powers:

1. To hear and rule on appeals related to dangerous animal determinations within the city;

2. To make decisions on whether an animal should be deemed dangerous under the city's animal ordinances; and

3. Authority to assign animal owners to training or other remediation efforts.

B. Composition. The Commission shall consist of up to eight members, appointed by the City Administrator or designee, with the approval of City Council. Appointments shall be for a period of two years. Each member shall be at least 21 years of age and shall serve without compensation. The Commission shall further consist of at least one of each of the following:

1. A City of Davenport representative or employee not involved in the case, including but not limited to the designated hearing officers under Chapter 2.86;

2. A community member with animal expertise who is not involved in providing animal protection services;

3. A board-certified veterinarian who works with companion animals, a veterinarian technician, a veterinarian's assistant, other veterinary professional, or animal behavior specialist.

Commission members must be available for timely case resolution and may be excused from the commission for lack of attendance. At least three members shall be present at each hearing conducted by the Commission. Any member may be recused if the member perceives a conflict of interest or personal

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connection involved in any case.

Chapter 6.20

C. Hearing Procedure. Procedures for initiating an appeal of a dangerous dog declaration are the same as those outlined in Chapter 2.86. The Animal Hearing Commission as a body will serve as the administrative hearing officer for appeals related to dangerous animal determinations. The commissioners shall have all the rights, duties, and responsibilities of an administrative hearing officer under Chapter 2.86 and shall follow and adhere to all of the procedures outline in Chapter 2.86. There will be no fee for a hearing of this type. Requests for external adjudication will not be accepted for hearings related to dangerous animal determinations.

6.04.170. Penalties. [Ord. 02-573 § 6; Ord. 2002-501 § 2; Ord. 2000-285 § 12; Ord. 93-283 § 1 (part)]

~~A.~~B. A violation of any provision of this chapter shall constitute a municipal infraction and may be cited and punished accordingly.

~~B.~~C. If provided for, a section of this chapter may be charged as a simple misdemeanor offense and may be cited and punished accordingly, in lieu of the issuance of a municipal infraction citation, at the officer's discretion.

~~C.~~D. In addition to a municipal infraction citation or simple misdemeanor citation for violations under this chapter, a notice of violation for the same incident may be issued to invoke the procedures pursuant to Section 6.04.155 of this chapter.

~~D.~~E. The following scheduled fines are established for municipal infractions:

1. Section 6.04.020 (Licenses) $20;

2. Section 6.04.030 (Display of tags); Section 6.04.040 (Rabies vaccination); Section 6.04.060 (At large); and Section 6.04.080 (Animal waste): (i) first offense $30; second offense $40; third offense $50; fourth or subsequent offense up to $200;

3. Section 6.04.110~~A or B~~ (~~Vicious~~Dangerous dog): first offense $250; second offense $500; third or subsequent offense $750.

~~E.~~F. If no scheduled fine is provided for a violation, then the fine imposed shall not exceed $500 for a first offense and $750 for a second or subsequent offense.

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2. Editor's Note: Former Section 6.04.165, Animal hearing commission, previously codified herein and containing portions of Ordinance No. 2003-210 and 2003-523, was repealed in its entirety by Ordinance No. 2006-211.

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THE CITY OF DAVENPORT
IOWA | USA

Management Update

- City of Davenport and Humane Society of Scott County

February 18, 2025 | City Hall

Overview

DAVENPORT
IOWA | USA

- Service agreements summary
- Fundraising investment update
- Joint task force
- Ordinance changes
- Next steps

Service Agreements

FY 2025 Agreement

DAVENPORT
IOWA | USA

- Approved by City Council March 27, 2024
- Effective July 1, 2024 – June 30, 2025
- $800,000 for animal control services, plus vehicle, fuel, and radio expenses
- Key changes:
  - Fundraising investment ($50,000)
  - Joint task force

Humane Society
OF SCOTT COUNTY
Somebody here needs you!

FY 2026 Agreement

DAVENPORT
IOWA | USA

- On current agenda
- Effective July 1, 2025 – June 30, 2026
- $800,000 for animal control services, plus vehicle and fuel expenses
- Allows more time to evaluate financial impacts of code changes and licensing efforts

Humane Society
OF SCOTT COUNTY
Somebody here needs you!

Fundraising Investment

Fundraising Update

DAVENPORT
IOWA | USA

- April 2024 | RFP for a fundraising consultant
- May 2024 | Three proposals received and evaluated by HSSC and City staff
- June 2024 | Awarded to top scoring vendor
- August 2024 | Signed agreement with Convergent Nonprofit Solutions
- September 2024 | Development Audit
- January 2025 | Fundraising Study

Fundraising Update

DAVENPORT
IOWA | USA

- The development audit assessed HSSC's capacity to launch and sustain a large-scale fundraising initiative by identifying strengths, areas for improvement, and growth opportunities.
- Fundraising study interviews concluded on February 7th.
- A final vendor report is expected March 18th.

Joint Taskforce

Representation

DAVENPORT
IOWA | USA

- Member of HSSC Board of Directors
- HSSC Staff
- City Council
  - Alderwoman Burkholder
- City of Davenport Staff
- Consulting with:
  - City of Bettendorf
  - Scott County
  - Local veterinarians
  - Humane Society of the United States

Progress To Date

DAVENPORT
IOWA | USA

- Purpose | To evaluate necessary ordinance updates or programmatic changes and propose solutions for long-term financial viability
- Changes passed in September 2024:
  - Reduced the impoundment period
  - Required microchips for impounded animals
  - Increased claim fees
  - Expanded license sales options to vet offices and online

Ordinance Changes

Recommendations

DAVENPORT
IOWA | USA

- Proposed changes continue to seek financial sustainability and to improve animal welfare for companion animals in the community:
  - Update dangerous animal definition
  - Establish an Animal Hearing Commission
  - Update definitions for mistreatment of animals

Dangerous Animal

DAVENPORT
IOWA | USA

- Current:
  - Dangerous animals are allowed in the city but not well defined
- Proposed change:
  - Clarify the criteria for dangerous animals
  - Require rehoming outside of the city or humane euthanasia
- Justification:
  - Clearer definition of dangerous animal
  - Public safety
  - APS resources to enforce and monitor compliance
  - Similar to Des Moines and Iowa City codes

Dangerous Animal

DAVENPORT
IOWA | USA

- Proposed definition includes an animal that has:
  - Killed a human being
  - Caused a serious injury as defined by Iowa Code
  - Killed another domestic animal
  - Attacked, injured, or bitten twice in a 48-month period
  - Been determined as dangerous by another jurisdiction

Hearing Commission

DAVENPORT
IOWA | USA

- Current:
  - Does not exist
- Proposed changes:
  - Establish a five member panel to rule on appeals to dangerous animal determinations
- Justification:
  - With the proposed changes for dangerous animals, the decision to deem becomes more consequential
  - Similar codes in Eldridge, Burlington, and Fort Dodge

Hearing Commission

DAVENPORT
IOWA | USA

- Composed of City representatives and community members with veterinary or animal behavior expertise
- Hear and rule on appeals related to dangerous animal determinations by APS

Mistreatment

DAVENPORT
IOWA | USA

- Current:
  - Is more limited and general than other Iowa communities
- Proposed changes:
  - Expanded definition to include animal fighting, abandoning, and other mistreatments
- Justification:
  - Improved alignment with State code
  - Clearer definitions for enforcement
  - Similar code in Cedar Rapids

Next Steps

Next Steps

DAVENPORT
IOWA | USA

- Proposed changes have gone through City legal review.
- These ordinance changes expected on the agenda this spring.
- Consideration of additional code or programmatic changes.
  - TBD | Management Update on TNR and Community Cats
  - TBD | Public informational meeting on TNR and Community Cats

Thank you

City of Davenport

Department: Finance
Contact Info: Basia Gerlach | 563-326-7727

Action / Date
5/7/2025

Subject:
Resolution amending the FY 2025 Operating and Capital Improvement Budgets. [All Wards]

Recommendation:
Adopt the Resolution.

Background:
The Operating Budget is amended to incorporate new programs, budget changes in revenue estimates, budget grant funding, transfer funding between programs, close out completed capital projects, move unspent bond financing sources forward to the current year, adjust spending allocations for unanticipated costs, and adopt personnel changes. It is necessary to update the budget to include previously unanticipated revenue increases and decreases, cost increases, and redistribution of funds.

The Capital Budget is amended to close out completed projects, fund over-expenditures in capital projects, and transfer balances between projects.

The budget amendment detail packet is attached.

Attachments:
1. Resolution
2. FY 2025 Budget Amendment Packet

Resolution No. _____

Resolution offered by Alderwoman Newton.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION amending the FY 2025 Operating and Capital Improvement Budgets.

WHEREAS, it is necessary to amend the Operating Budget to incorporate American Rescue Plan Act funds, new programs, changes in revenue estimates, budget grant funding, and transfer funding between programs; and

WHEREAS, it is necessary to update the budget to include previously unanticipated revenue increases and decreases, cost increases, the redistribution of funds, and personnel amendments; and

WHEREAS, it is necessary to amend the Capital Budget to close out completed projects, fund over-expenditures in capital projects, and transfer balances between projects; and

WHEREAS, a Public Hearing on amending the FY 2025 Operating and Capital Improvement Budgets was held at the Committee of the Whole Meeting on May 7, 2025.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that the FY 2025 Operating and Capital Improvement Budgets are hereby amended.

Passed and approved this 14th day of May, 2025.

Approved:

_____

Mike Matson
Mayor

Attest:

_____

Brian Krup
Deputy City Clerk

NOTICE OF PUBLIC HEARING - AMENDMENT OF CURRENT BUDGET
City of DAVENPORT
Fiscal Year July 1, 2024 - June 30, 2025

The City of DAVENPORT will conduct a public hearing for the purpose of amending the current budget for fiscal year ending June 30, 2025

Meeting Date/Time: 5/7/2025 05:30 PM	**Contact:** Barbara Gerlach	**Phone:** (563) 326-7727

Meeting Location: Davenport City Hall
Council Chambers
226 W 4th Street
Davenport, IA 52801

There will be no increase in taxes. Any residents or taxpayers will be heard for or against the proposed amendment at the time and place specified above. A detailed statement of: additional receipts, cash balances on hand at the close of the preceding fiscal year, and proposed disbursements, both past and anticipated, will be available at the hearing. Budget amendments are subject to protest. If protest petition requirements are met, the State Appeal Board will hold a local hearing. For more information, consult https://dom.iowa.gov/local-gov-appeals.

REVENUES & OTHER FINANCING SOURCES		**Total Budget as Certified or Last Amended**	**Current Amendment**	**Total Budget After Current Amendment**
Taxes Levied on Property	1	84,813,151	0	84,813,151
Less: Uncollected Delinquent Taxes - Levy Year	2	0	0	0
Net Current Property Tax	3	84,813,151	0	84,813,151
Delinquent Property Tax Revenue	4	0	0	0
TIF Revenues	5	8,227,659	0	8,227,659
Other City Taxes	6	26,509,386	196,369	26,705,755
Licenses & Permits	7	2,348,500	0	2,348,500
Use of Money & Property	8	2,476,940	255,000	2,731,940
Intergovernmental	9	33,059,015	71,485,789	104,544,804
Charges for Service	10	82,170,851	331,540	82,502,391
Special Assessments	11	7,500	0	7,500
Miscellaneous	12	4,185,800	5,102,424	9,288,224
Other Financing Sources	13	27,944,000	441,000	28,385,000
Transfers In	14	53,118,189	39,902,308	93,020,497
Total Revenues & Other Sources	15	324,860,991	117,714,430	442,575,421
EXPENDITURES & OTHER FINANCING USES				
Public Safety	16	55,364,498	2,570,338	57,934,836
Public Works	17	19,138,003	361,924	19,499,927
Health and Social Services	18	0	0	0
Culture and Recreation	19	12,985,122	2,698,130	15,683,252
Community and Economic Development	20	21,853,592	6,307,530	28,161,122
General Government	21	14,876,289	813,895	15,690,184
Debt Service	22	32,453,946	-9,651,912	22,802,034
Capital Projects	23	37,428,547	85,518,064	122,946,611
Total Government Activities Expenditures	24	194,099,997	88,617,969	282,717,966
Business Type/Enterprise	25	82,329,863	6,674,620	89,004,483
Total Gov Activities & Business Expenditures	26	276,429,860	95,292,589	371,722,449
Transfers Out	27	53,118,189	39,902,308	93,020,497
Total Expenditures/Transfers Out	28	329,548,049	135,194,897	464,742,946
Excess Revenues & Other Sources Over (Under) Expenditures/Transfers Out	29	-4,687,058	-17,480,467	-22,167,525
Beginning Fund Balance July 1, 2024	30	302,873,298	4,890,865	307,764,163
Ending Fund Balance June 30, 2025	31	298,186,240	-12,589,602	285,596,638

Explanation of Changes: The City of Davenport's FY 2025 Budget Amendment includes increases for new grant awards, CDBG funds, rolled-over capital projects, rolled-over forfeiture and seizure funds, liability coverage expenses, public safety personnel and contracts, and other miscellaneous operational items.

DAVENPORT
FINANCE

DATE: 30 April 2025

TO: Mayor & City Council
Doug Maxeiner, City Administrator

CC: Tom Linehan, Senior Budget & Financial Analyst
Clay Merritt, Director of Engineering and Capital

FROM: Basia Gerlach, CFO

RE: FY 2025 Budget Amendment Summary

OVERVIEW
Each year, the City is required to formally amend its budget and submit the amendment to the Iowa Department of Management. The primary purpose of the budget amendment is to incorporate new programs or initiatives, budget any adjustments to revenue estimates, formally budget the receipt of any grants, transfer funds between programs, close out completed capital projects, roll unspent bonded financing sources forward to the current year, incorporate full-time personnel changes into budget documents, and make any other necessary financial adjustments.

A summary of the FY 2025 Budget Amendment is provided below, and the full financial amendment details can be found as part of this packet.

ROLLOVER ITEMS
Some of the rollover items processed as part of the FY 2024 Budget Amendment include:

- SSMIDs, CED ($1,782,445)
- REIL, CED ($350,000)
- Community Growth, CED ($530,000)
- Radio/Fiber Replacement, Information Technology ($364,418)
- Gift Funding, Library ($682,072)
- Open Access, Library ($123,938)
- Forfeiture and Seizure, Police ($649,130)
- CDGB/CVXX (Roll/New), CED ($526,158)
- HOME/HOME ARP (Roll/New), CED ($1,504,339)

NEW GRANTS
Some of the new operational grants and revenue sources amended as part of this budget amendment include:

- SCRA Fire Rescue Training, Fire ($25,000)
- Open Access/Enrich Iowa, Library ($39,233)

OTHER AMENDMENT ITEMS

Highlights of other budget amendment items of note are provided below:

- Section 8, CED ($600,000)
- Revenue Processing Fees, Finance ($270,000)
- Fairmount Community Center, Parks ($80,000)
- Personnel Overtime, Fire ($600,000)
- REDFLEX, Police ($500,000)
- Heart of America Development Agreement, CED ($191,369)
- Risk Claims, Employee Health Claims, HR, Legal ($3.865M)
- American Rescue Plan Act, (Operating: $2,633,189)
- 2024 Flood, Public Works ($189,371)
- Software Renewals, IT ($200,000)

CONCLUSION

Recognizing that the City's financial position and specific line items are constantly evolving, this budget amendment positions the City to maintain its current financial trajectory, continues the practice of a balanced budget, does not negatively impact the City's overall position, and moves several of the goals outlined by the City Council and on the City Administrator's prior and current workplan forward. At the close of FY 2025, a full report will be provided to the City Council on the year-end condition, and that report will include final FY 2025 financial information.

Please let me know if you have any questions.

FY 2025 OPERATING BUDGET AMENDMENT

THE CITY OF DAVENPORT
IOWA | USA

Description	Fund	FTE Inc/(Dec)	Amendment Amount
Rollover Items			
Community and Economic Development			
CDBG/CVXX (Roll/New)	CDBG		526,158
HOME/HOME ARP (Roll/New)	HOME		1,504,339
SSMIDS	SSMID Funds		1,782,445
AFFH	General		5,500
Roll REIL	Reil		350,000
Budget Community Growth	Community Growth		530,000
Civil Rights			
Fair Housing Partnership Grant	Fair Housing		11,849
Fair Housing Training	Fair Housing		1,459
Roll EEOC Engagement Grant	General		3,215
CR Supply Donations	General		750
CR Anniversary	General		7,226
Partnership SEE Funding	Fair Housing		2,500
Fire Department			
Roll Fire Safety Account	General		1,566
Roll HazMat	General		3,908
Information Technology			
Radio/Fiber Replacement Budget	Info. Technology		364,418
Library Department			
Enrich Iowa	General		15,346
Open Access	General		123,938
Roll Library Gift	Library Levy		682,072
Parks & Recreation Department			
Roll Arthritis Grant/NRPA Grant	General		2,963
Roll Parks Donations	General		10,361
Healthy Foods Grant	General		6,196
Roll Achieve Grant	General		1,056
Police Department			
Crime Free Multi-Housing Program	General		12,138
Country Wide Financial Donation For Equipment	General		3,154
Bikes	General		758
Honor Guard Program	General		2,783
Roll Explorer Account	General		2,689
Forfeiture & Seizure	General		649,130
Police Training	General		495
Good Neighbor Project	General		2,330
Public Works Department			
Reforestation Program	General		10,905
New Grants/Donations			
Civil Rights			
Fair Housing	Fair Housing		19,400
RDA Civil Rights Training Grant	General		2,500
EEOC	General		3,500
Fire Department			
HazMat	General		9,210
Fire Training	General		2,448
SCRA Fire Rescue Training	General		25,000

Description	Fund	FTE Inc/(Dec)	Amendment Amount
RDA Fire Rescue Equipment	General		12,500
RDA Video Fire	General		12,000
MidAmerican Energy	General		3,650
Library Department			
Enrich Iowa	General		22,134
Open Access	General		39,233
Parks & Recreation Department			
AmeriCorps Grant	General	15	535,093
Volunteer Iowa	General		3,965
Police Department			
Senior Lights	General		5,000
Police Training	General		2,809
Friendly Thrift Good Neighbor	General		1,050
Other Amendment Items			
ARPA			
American Rescue Plan Act	ARPA		2,633,189
Administration			
Scott County Medic	LST		150,000
Levee-Property Tax	Levee		58,536
Finance			
Revenue Payment Processing Fees	Clean Water		20,000
Revenue Payment Processing Fees	Solid Waste		30,000
Revenue Payment Processing Fees	Sewer		200,000
Revenue Payment Processing Fees	General		20,000
Civil Rights			
Salaries	General		49,635
Fire			
Fire Donation	General		300
Fire Overtime	General		600,000
Police			
Bettendorf/Scott County Software Charges	General		1,000
Booking Fees	General		136,500
American Legion Donation	General		250
Verra Mobility	General		500,000
Ammunition (Lead Time)	General		13,960
Facilities Maintenance	General		10,000
Community and Economic Development			
Section 8	Section 8		600,000
Heart Of America Development Agreement	LST		191,369
Human Resources			
Risk Claims	Risk		1,500,000
Employee Health Claims	Employee Health		2,000,000
Attorney for Union Negotiations	General		25,000
Learning Management System	General		40,000
Legal			
Professional Services	Risk		300,000
Parks & Recreation			
Fairmount Community Center	General		80,000
Special Olympics	General		15,000
Donations	General		3,600
Golf Expenses	Golf		84,000
Neighborhood Ser			
Snow related costs	General		27,000
Public Works			
Mowing	Road Use Tax		60,500
2024 Flood	Disaster		189,371
Clean Water Dumping Fees	Clean Water		15,000

Description	Fund	FTE Inc/(Dec)	Amendment Amount
Annie Wittenmyer Expenditures	General		75,000
City Hall Maintenance	General		5,000
Modernwoodman Facilities Maintenance	General		10,000
Transload Facility Maintenance	Transload		5,500
Compost Facility Maintenance	WPCP		30,000
WPCP Equipment	WPCP		7,798
Fleet Equipment	Local Sales Tax		51,958
Street Equipment	Road Use Tax		115,000
Information Technology			
Software Renewals	IT		200,000
Mayor			
Metro Coalition Accounting	Metro		86,000
Non-Departmental			
Veterans Memorial Banner	General		10,000
Debt Service			
Special Debt Service Fund	Debt		2,358,089
Sewer Fund	Sewer		924,676
Solid Waste Fund	Solid Waste		203,775
WPCP Fund	WPCP		67,704
Clean Water Fund	Clean Water		196
RiverCenter Fund	RiverCenter		1,363
Arbitrage	General Debt		117,772

DAVENPORT
FINANCE

CAPITAL IMPROVEMENT BUDGET AMENDMENT

FISCAL YEAR 2025

SOURCE	PROGRAM	PROJECT	DESCRIPTION	DECREASE	INCREASE	COMMENTS
BOND	BRIDGES	21009	BRIDGE MAINTENANCE PROGRAM	(30,000)		TO PROJECT 60015
BOND	MULTI-MODAL TRANSP	28028	CREATING CONNECTIONS PROG	(40,000)		TO PROJECT 60015
BOND	RIVERFRONT	68015	FLOOD RESILIENCY PROGRAM	(50,000)		TO PROJECT 60015
BOND	GENERAL GOVERNMENT	60015	FEDERAL GRANT SERVICES		120,000	FROM PROJECTS 21009, 28028, & 68015
BOND	RIVERFRONT	68015	FLOOD RESILIENCY PROGRAM	(75,000)		TO PROJECT 68022
BOND	RIVERFRONT	68022	FLOOD MITIGATION | RIVER DR & MARQ		75,000	FROM PROJECT 68015
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG	(27,000)		TO PROJECT 39013
BOND	WPCP	39013	PH2 WPCP & COMPOST FLOOD MITIGATION		27,000	FROM PROJECT 30057
BOND	STREETS	35041	CONTRACT MILLING PROGRAM	(200,000)		TO PROJECT 35062
BOND	STREETS	35062	NEIGHBORHOOD STREET REPAIR PROGRAM		200,000	FROM PROJECT 35041
BOND	MULTI-MODAL TRANSP	28030	RECREATIONAL PATH RECONST	(46,911)		TO PROJECT 64071
BOND	PARKS & RECREATION	64071	PARK AMENITY ADA ACCESS PROGRAM		46,911	FROM PROJECT 28030
BOND	SANITARY SEWER	30038	1930'S SAN SEWER RIVERFRONT INTERCE	(291,944)		TO PROJECT 35061
BOND	STREETS	35061	HIGH VOLUME STREET REPAIR PROGRAM		291,944	FROM PROJECT 30038
BOND	SANITARY SEWER	30050	SANITARY SEWER LINING PROGRAM	(145,723)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		145,723	FROM PROJECT 30050
BOND	SANITARY SEWER	30055	SEWER LATERAL REPAIR PROG	(8,108)		TO PROJECT 30062
BOND	SANITARY SEWER	30062	SEWER LATERAL REPAIR PROGRAM		8,108	FROM PROJECT 30055
BOND	SANITARY SEWER	30061	SEWER LATERAL REPAIR PROGRAM	(7,350)		TO PROJECT 30062
BOND	SANITARY SEWER	30062	SEWER LATERAL REPAIR PROGRAM		7,350	FROM PROJECT 30061
BOND	SANITARY SEWER	30067	SEWER REHABILITATION PROGRAM	(13,900)		TO PROJECT 35061
BOND	STREETS	35061	HIGH VOLUME STREET REPAIR PROGRAM		13,900	FROM PROJECT 30067
BOND	SANITARY SEWER	30038	1930'S SAN SEWER RIVERFRONT INTERCE	(8,056)		TO PROJECT 35061
BOND	STREETS	35061	HIGH VOLUME STREET REPAIR PROGRAM		8,056	FROM PROJECT 30038
BOND	RIVERFRONT	68015	FLOOD RESILIENCY PROGRAM	(30,000)		TO PROJECT 68022
BOND	RIVERFRONT	68022	FLOOD MITIGATION | RIVER DR & MARQ		30,000	FROM PROJECT 68015
BOND	SANITARY SEWER	30038	1930'S SAN SEWER RIVERFRONT INTERCE	(840,684)		TO PROJECT ARP18
BOND	SANITARY SEWER	ARP18	DUCK CREEK EXTENSION		840,684	FROM PROJECT 30038
BOND	SANITARY SEWER	30048	SANITARY INTERCEPTOR | TREMONT	(184,750)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		184,750	FROM PROJECT 30048
BOND	SANITARY SEWER	30067	SEWER REHABILITATION PROGRAM	(400,000)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		400,000	FROM PROJECT 30067
BOND	STREETS	35031	53RD STREET RECONSTRUCTION	(175,000)		TO PROJECT 21009
BOND	BRIDGES	21009	BRIDGE MAINTENANCE PROGRAM		175,000	FROM PROJECT 35031
BOND	STREETS	35058	STREET IMPROVEMENTS/SCRABBLE	(73,342)		TO PROJECTS 21009, 21012, & 21014
BOND	BRIDGES	21009	BRIDGE MAINTENANCE PROGRAM		23,342	FROM PROJECT 35058
BOND	BRIDGES	21012	EASTERN AVE BRIDGE AT GOOSE CREEK		20,000	FROM PROJECT 35058
BOND	BRIDGES	21014	EASTERN AVE BRIDGE OVER DUCK CREEK		30,000	FROM PROJECT 35058
BOND	FACILITY MAINTENANCE	23083	CITY HALL | AIR HANDLER & ROOF	(10,000)		TO PROJECT 23087

SOURCE	PROGRAM	PROJECT	DESCRIPTION	DECREASE	INCREASE	COMMENTS
BOND	FACILITY MAINTENANCE	23087	MWP REPAIR PROJECTS		10,000	FROM PROJECT 23083
BOND	FACILITY MAINTENANCE	23083	CITY HALL | AIR HANDLER & ROOF	(5,000)		TO PROJECT 23093
BOND	FACILITY MAINTENANCE	23093	FAIRMOUNT LIBRARY | ROOF REPLACE		5,000	FROM PROJECT 23083
BOND	MULTI-MODAL TRANSP	28019	GOOSE CREEK TRAIL PHASE I	(12,574)		TO PROJECT 28027
BOND	MULTI-MODAL TRANSP	28027	VETERANS MEMORIAL PARKWAY TRAIL EXT		12,574	FROM PROJECT 28019
BOND	MULTI-MODAL TRANSP	28028	CREATING CONNECTIONS PROG	(100,000)		TO PROJECT 28027
BOND	MULTI-MODAL TRANSP	28027	VETERANS MEMORIAL PARKWAY TRAIL EXT		100,000	FROM PROJECT 28028
BOND	PUBLIC SAFETY	24027	PUBLIC SAFETY VEHICLE REPLACEMENT	(11,558)		TO PROJECT 23085
BOND	FACILITY MAINTENANCE	23085	PD RAMP WATER MITIGATION		11,558	FROM PROJECT 24027
BOND	SANITARY SEWER	30054	CONTRACT SEWER REPAIR PROG (SANITAR	(26,346)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		26,346	FROM PROJECT 30054
BOND	STREETS	35053	HIGH VOLUME STREET REPAIR PROG	(135,060)		TO PROJECT 35061
BOND	STREETS	35061	HIGH VOLUME STREET REPAIR PROGRAM		135,060	FROM PROJECT 35053
BOND	STREETS	35054	NEIGHBORHOOD STREET REPAIR PROG	(54,510)		TO PROJECT 35062
BOND	STREETS	35062	NEIGHBORHOOD STREET REPAIR PROGRAM		54,510	FROM PROJECT 35054
BOND	STREETS	35050	STURDEVANT STREET/STORM SEWER RECON	(15,000)		TO PROJECT 21011
BOND	BRIDGES	21011	UTAH AVENUE BRIDGE AT DUCK CREEK		15,000	FROM PROJECT 35050
BOND	SANITARY SEWER	30067	SEWER REHABILITATION PROGRAM	(300,000)		TO PROJECT 30062
BOND	SANITARY SEWER	30062	SEWER LATERAL REPAIR PROGRAM		300,000	FROM PROJECT 30067
BOND	RIVERFRONT	68015	FLOOD RESILIENCY PROGRAM	(358,977)		TO PROJECT 35067
BOND	STREETS	35067	PROTECTING RIVERFRONT TRANSP		358,977	FROM PROJECT 68015
BOND	PARKS & RECREATION	68010	RIVERFRONT FIXTURE REPLACEMENT	(20,546)		TO PROJECT 21011
BOND	BRIDGES	21011	UTAH AVENUE BRIDGE AT DUCK CREEK		20,546	FROM PROJECT 68010
BOND	FACILITY MAINTENANCE	23084	PUBLIC WORKS | HIGH BAY DOORS	(15,196)		TO PROJECT 23087
BOND	FACILITY MAINTENANCE	23087	MWP REPAIR PROJECTS		15,196	FROM PROJECT 23084
BOND	PARKS & RECREATION	64081	PRAIRIE HEIGHTS PLAYGROUND SURFACE	(15,000)		TO PROJECT 64072
BOND	PARKS & RECREATION	64072	SWIMMING POOL IMPROVEMENTS		15,000	FROM PROJECT 64081
BOND	PARKS & RECREATION	64112	WHALEN PARK WALKING PATH	(18,233)		TO PROJECT 64072
BOND	PARKS & RECREATION	64072	SWIMMING POOL IMPROVEMENTS		18,233	FROM PROJECT 64112
BOND	RIVERFRONT	68011	MAIN STREET LANDING IMPROVEMENTS	(60,000)		TO PROJECT 68022
BOND	RIVERFRONT	68022	FLOOD MITIGATION | RIVER DR & MARQ		60,000	FROM PROJECT 68011
BOND	FACILITY MAINTENANCE	23043	RIVER'S EDGE REMODEL	(451)		TO PROJECT 23031
BOND	FACILITY MAINTENANCE	23031	FACILITY EQUIPMENT REPLACEMENT		451	FROM PROJECT 23043
BOND	STORMWATER	33016	PS 106 DECOMMISIONING AND CONSTRUCT	(34)		TO PROJECT 23031
BOND	FACILITY MAINTENANCE	23031	FACILITY EQUIPMENT REPLACEMENT		34	FROM PROJECT 33016
BOND	STORMWATER	33025	LIFTSTATION REHABILITATION (STORM)	(13,287)		TO PROJECT 23031
BOND	FACILITY MAINTENANCE	23031	FACILITY EQUIPMENT REPLACEMENT		13,287	FROM PROJECT 33025
BOND	FACILITY MAINTENANCE	23053	SECURITY AT CITY HALL	(34,831)		TO PROJECT 28027
BOND	MULTI-MODAL TRANSP	28027	VETERANS MEMORIAL PARKWAY TRAIL EXT		34,831	FROM PROJECT 23053
BOND	FACILITY MAINTENANCE	23077	POLICE PARKING RAMP REPAIRS	(49,500)		TO PROJECT 23085
BOND	FACILITY MAINTENANCE	23085	PD RAMP WATER MITIGATION		49,500	FROM PROJECT 23077
BOND	SANITARY SEWER	30053	CONTRACT SEWER REPAIR PROGRAM (SANI	(11,076)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		11,076	FROM PROJECT 30053
BOND	GENERAL GOVERNMENT	10475	IDNR PROJECT MANAGEMENT	(1,248)		TO PROJECT 30057
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		1,248	FROM PROJECT 10475
BOND	SANITARY SEWER	30063	1970'S RIVERFRONT INVESTIGATION	(19,464)		TO PROJECT 30057

SOURCE	PROGRAM	PROJECT	DESCRIPTION	DECREASE	INCREASE	COMMENTS
BOND	SANITARY SEWER	30057	INFLOW & INFILTRATION REMOVAL PROG		19,464	FROM PROJECT 30063
BOND	FACILITY MAINTENANCE	23085	PD RAMP WATER MITIGATION		257,039	FROM PROJECT 52022
			TOTAL	**$ (3,935,660)**	**$ 4,192,698**	
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23064	LIBRARY BRANCHES FURNISHING REPLACE	(132)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23065	VANDERVEER CONSERVATORY REPAIR PROG	(1,790)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23087	MWP REPAIR PROJECTS	(3,146)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60017	WATER SERVICE REPAIR PROGRAM	(9,461)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60018	DOWNTOWN STREET LIGHT ELECTRIC SERV	(2,225)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60033	TREE MAINTENANCE PROGRAM	(55,649)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60039	DEMOLITION PROGRAM	(3,460)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67007	CITY FIBER EXPANSION PROGRAM	(150,000)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67012	MUNIS API	(63,000)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67014	IT STORAGE	(75)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	PARKS & RECREATION	64086	CITY CEMETERY IMPROVEMENTS	(1,244)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	PUBLIC SAFETY	63014	PUBLIC & TRAFFIC SAFETY CAMERA PROG	(2,735)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	STREETS	35060	FY23 NEIGHBORHOOD INTERNAL PROGRAM	(63,025)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	STREETS	35063	CY23 NEIGHBORHOOD INTERNAL STREET	(319,493)		REMOVE FY24 UNSPENT
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60017	WATER SERVICE REPAIR PROGRAM	(8,000)		TO PROJECT 68016
LOCAL SALES TAX FUND	RIVERFRONT	68016	VETERANS MEMORIAL PARK IMPROVEMENTS		8,000	FROM PROJECT 60017
LOCAL SALES TAX FUND	STREETS	35062	NEIGHBORHOOD STREET REPAIR PROGRAM	(1,450,000)		TO PROJECT 35066
LOCAL SALES TAX FUND	STREETS	35066	FY25 NEIGHBORHOOD INTERNAL PROGRAM		1,450,000	FROM PROJECT 35062
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23080	FIRE STATIONS 5 AND 8 | HVAC REPLAC	(32,271)		TO PROJECT 24021
LOCAL SALES TAX FUND	PUBLIC SAFETY	24021	FIRE APPARATUS AND EQUIPMENT REPLAC		32,271	FROM PROJECT 23080
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67013	PARKS AND RECREATION SOFTWARE	(67,723)		TO PROJECT 64115
LOCAL SALES TAX FUND	PARKS & RECREATION	64115	SKATE PARK REPAIRS AND PUMP TRACK		67,723	FROM PROJECT 67013
LOCAL SALES TAX FUND	GENERAL GOVERNMENT	60017	WATER SERVICE REPAIR PROGRAM	(22,404)		TO PROJECT 23106
LOCAL SALES TAX FUND	PARKS & RECREATION	23106	MODERN WOODMEN PARK | NETTING EXPANSION		22,404	FROM PROJECT 60017
LOCAL SALES TAX FUND	INFORMATION TECHNOLOGY	67007	CITY FIBER EXPANSION PROGRAM	(36,667)		TO PROJECT 23098
LOCAL SALES TAX FUND	PARKS & RECREATION	23098	MODERN WOODMEN PARK | FIELD RENOVATION		36,667	FROM PROJECT 67007
LOCAL SALES TAX FUND	PARKS & RECREATION	02176	COMMUNITY IMPOVEMENT & SUPPORT PRO	(59,965)		TO OPERATING
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23098	MWP FIELD RENOVATION		709,000	NEW PROJECT
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23061	FACILITY REMODEL		150,000	NEW FUNDS
LOCAL SALES TAX FUND	PUBLIC SAFETY	24032	PUBLIC SAFETY VEHICLE REPLACEMENT		200,000	NEW FUNDS
LOCAL SALES TAX FUND	FACILITY MAINTENANCE	23061	FACILITY REMODEL		40,000	NEW FUNDS
LOCAL SALES TAX FUND	PARKS & RECREATION	64129	RIDGEVIEW BASEBALL LIGHTS		13,831	NEW FUNDS
LOCAL SALES TAX FUND	PUBLIC SAFETY	63022	TURNOUT GEAR REPLACEMENT		40,000	NEW FUNDS
LOCAL SALES TAX FUND	PARKS & RECREATION	23106	MODERN WOODMEN PARK | NETTING EXPANSION		59,071	NEW FUNDS
			TOTAL	**$ (2,352,464)**	**$ 2,828,966**	
SPECIAL PUBLIC SAFETY	PUBLIC SAFETY	63020	POLICE DEPARTMENT | TASERS	(392,813)	-	TO PROJECT 63021
SPECIAL PUBLIC SAFETY	PUBLIC SAFETY	63021	POLICE DEPARTMENT | BODY CAMERA SOFTWARE	-	392,813	FROM PROJECT 63020
SPECIAL PUBLIC SAFETY	PUBLIC SAFETY	63016	PROJECT SAFE NEIGHBORHOODS	-	20,000	NEW FUNDS
SPECIAL PUBLIC SAFETY	PUBLIC SAFETY	63020	POLICE DEPARTMENT | TASERS	-	70,490	NEW FUNDS
			TOTAL	**$ (392,813)**	**$ 483,303**	

SOURCE	PROGRAM	PROJECT	DESCRIPTION	DECREASE	INCREASE	COMMENTS
AMERICAN RESCUE PLAN ACT FUND	MULTI-MODAL TRANSP	ARP17	MULTI-MODAL N/S PATH		20,890	ADJUST TO ACTUAL
AMERICAN RESCUE PLAN ACT FUND	LIBRARY	ARP09	FAIRMOUNT LIBRARY COMMUNITY CENTER	(409,169)		TO PROJECT ARP10 (OPERATING)
AMERICAN RESCUE PLAN ACT FUND	MULTI-MODAL TRANSP	ARP17	MULTI-MODAL N/S PATH	(267,113)		TO PROJECT ARP10 (OPERATING)
AMERICAN RESCUE PLAN ACT FUND	GENERAL GOVERNMENT	60043	ARPA INTEREST		3,270,807	ARPA INTEREST
AMERICAN RESCUE PLAN ACT FUND	GENERAL GOVERNMENT	60043	ARPA INTEREST	(1,165,000)		TO PROJECT 64130
AMERICAN RESCUE PLAN ACT FUND	PARKS & RECREATION	64130	JUNIOR THEATRE RELOCATION		1,165,000	FROM PROJECT 60043
			TOTAL	**$ (1,841,282)**	**$ 4,456,697**	
CLEAN WATER FUND	STORMWATER	33054	PS 104 LIFT STATION REHABILITATION	(1,792)		REMOVE FY24 UNSPENT
CLEAN WATER FUND	STORMWATER	33056	DEVELOPMENT FEE IN LIEU OF ASSESSME		93,100	ADJUST TO ACTUAL
CLEAN WATER FUND	STREETS	35054	NEIGHBORHOOD STREET REPAIR PROG	(145,062)		TO PROJECT 35062
CLEAN WATER FUND	STREETS	35062	NEIGHBORHOOD STREET REPAIR PROGRAM		145,062	FROM PROJECT 35054
CLEAN WATER FUND	STORMWATER	33056	DEVELOPMENT FEE IN LIEU OF ASSESSME	(296,772)		TO PROJECT 33061
CLEAN WATER FUND	STORMWATER	33061	GOOSE CREEK PRK STREAM STABILIZATIO		296,772	FROM PROJECT 33056
			TOTAL	**$ (443,626)**	**$ 534,934**	
WPCP EQUIPMENT REPLACEMENT	WPCP	39005	UV DISINFECTION	(13,965)	-	TO PROJECT 39013
WPCP EQUIPMENT REPLACEMENT	WPCP	39009	CLARIFIER DRIVE REPAIR & REPLACEMENT	(46,972)	-	TO PROJECT 39013
WPCP EQUIPMENT REPLACEMENT	WPCP	39015	COMPOST | SCREEN REPLACEMENT	(1,750)	-	TO PROJECT 39013
WPCP EQUIPMENT REPLACEMENT	WPCP	39013	WPCP & COMPOST FLOOD MITIGATION | PHASE 2	-	62,687	FROM PROJECTS 39005, 39009, & 39015
WPCP EQUIPMENT REPLACEMENT	WPCP	39012	WPCP & COMPOST FLOOD MITIGATION	(30,000)	-	TO PROJECT 39013
WPCP EQUIPMENT REPLACEMENT	WPCP	39013	WPCP & COMPOST FLOOD MITIGATION | PHASE 2	-	30,000	FROM PROJECT 39012
			TOTAL	**$ (92,687)**	**$ 92,687**	
SEWER FUND	SANITARY SEWER	ARP18	DUCK CREEK EXTENSION	(3,000,000)	-	TO PROJECT 39012
SEWER FUND	WPCP	39012	WPCP & COMPOST FLOOD MITIGATION	-	3,000,000	FROM PROJECT ARP18
			TOTAL	**$ (3,000,000)**	**$ 3,000,000**	
GRANT	PUBLIC SAFETY	63016	PROJECT SAFE NEIGHBORHOODS		40,000	NEW GRANT
GRANT	SANITARY SEWER	30053	CONTRACT SEWER REPAIR PROGRAM (SANI		7,019	NEW GRANT
GRANT	SANITARY SEWER	33001	CONTRACT STORM SEWER REPAIR PROGRAM		88,484	NEW GRANT
GRANT	STREETS	35067	PROTECTING RIVERFRONT TRANSP		1,435,910	NEW GRANT
GRANT	WPCP	39013	PH2 WPCP & COMPOST FLOOD MITIGATION	(4,000,000)		ADJUST TO ACTUAL
GRANT	MULTI-MODAL TRANSP	28019	GOOSE CREEK TRAIL PHASE I	(27)		ADJUST TO ACTUAL
GRANT	STREETS	35058	STREET IMPROVEMENTS/SCRABBLE	(241,944)		ADJUST TO ACTUAL
GRANT	STREETS	35033	SLOPERTOWN RESURFACING	(859,378)		ADJUST TO ACTUAL
			TOTAL	**$ (5,101,349)**	**$ 1,571,413**	
MISCELLANEOUS	SANITARY SEWER	30038	1930'S SAN SEWER RIVERFRONT INTERCE	(661,846)		TO PROJECT ARP18
MISCELLANEOUS	SANITARY SEWER	ARP18	DUCK CREEK EXTENSION		661,846	FROM PROJECT 30038
MISCELLANEOUS	GENERAL GOVERNMENT	60036	BRADY & HARRISON TRAFFIC STUDY	(20,000)		ADJUST TO ACTUAL
MISCELLANEOUS	STREETS	35045	STATE DOT PATCHING PROGRAM		150,000	DOT FOR FULL DEPTH PATCHING
MISCELLANEOUS	GENERAL GOVERNMENT	60038	URBAN REVITALIZATION PROGRAM		3,000	DREAM REFUND
MISCELLANEOUS	PARKS & RECREATION	64129	RIDGEVIEW BASEBALL LIGHTS		98,466	NORTH LITTLE LEAGUE
MISCELLANEOUS	STORMWATER	33061	GOOSE CREEK PRK STREAM STABILIZATIO		70,000	ARCONIC FOUNDATION VIA NFWF
MISCELLANEOUS	STORMWATER	33061	GOOSE CREEK PRK STREAM STABILIZATIO		25,000	SCOTT COUNTY REGIONAL AUTHORITY
			TOTAL	**$ (681,846)**	**$ 1,008,313**	

FY 2025 PERSONNEL AMENDMENT

DIVISION(S)	ELIMINATED POSITION(S)	ADDED POSITION(S)
Administration	Communications Project Manager	Chief Communication Officer
	Senior Operations & Partnerships Manager	Comm. Partner & Special Projects Manager
	Management Analyst II	ASST to the City Administrator
Civil Rights	Assistant Director Civil Rights Civil Rights Investigator *(PT)*	(2) Civil Rights Investigators *(FT)*
	(2) Civil Rights Investigators *(FT)*	Civil Rights Investigator Manager
Information Technology	Administrative Assistant* *(Legal & IT)*	
	Systems & Security Engineer I	System & Security Engineer II
	Network & Desktop Support Technician	IT Helpdesk Intern
	Software Integration Developer	Administrative Assistant
Finance	CFO / Asst City Administrator	Chief Financial Officer
	Management Analyst II *(2)*	Senior Budget & Financial Analyst Assistant Buyer
	Senior Accountant	Accounting Supervisor
	Controller	Accounting Manager
	Revenue Intern	Public Service Cashier *(PT)*
Fire	Assistant Fire Chief	FD Assistant Chief - Operations
Community & Economic Development	Neighborhood Development Coordinator	Community Development Specialist
	Revitalization Supervisor	Housing Rehab Manager
	Senior Manager *(Moved to DNSD)*	
Human Resources	Management Analyst II	Recruitment Coordinator
	Benefits & Wellness Manager	Benefits & Occupational Health Manager
	Talent & Equity Administrator	Talent Acquisition Administrator / Legisative Liaison
Legal	Asst Corporate Council Senior Staff Attorney	Assistant City Attorney (2)
	Administrative Assistant* *(Legal & IT)*	Paralegal / Legal Assistant
Library	Business Office Manager	Library Office/ Facilities Manager
	Library Branch Manager	Library Facility Services Supervisor
	Early Learning Coordinator	
Parks		Communications Assistant *(PT)*
		Youth Sports Coordinator *(PT)*
	Americorps Management Analyst	Americorps Program Supervisor
	Dance Coordinator *(PT)*	Dance Coordinator Asst *(PT)*
	Camp Instructor *(PT)*	Asst. Camp Supervisor / Workshop Coordinator *(PT)*
Public Works, Engineering & Capital Projects, and Development & Neighborhood Services	Collections Systems Project Manager	Construction Project Manager
	Management Analyst I	Dev & Neighborhood Services Dept Analyst
	Code Enforcement Officer II	Code Enforcement Officer I
		Planner II *(Eliminated CED Position)*
	Sewer Heavy Equipment Operator	Sewer Equipment Operator
	Administrative Assistant Senior Clerk (FT) (2) Senior Clerk PT (PW)	Public Works Administrative Assistant (2) Administrative Support Specialist
	Plant Operator I	Plant Operator II
	Lead Plant Operator	Plant Operator I
	Pretreatment Inspector	Senior Mechanic
	Maintenance Specialist Clerk	Industrial Custodian
		Packer Loader Driver
		Seasonal Snowplow Driver *(PT)*

*Position is funded by multiple departments

City of Davenport

Department: Police
Contact Info: Jeff Bladel | 563-326-7979 |

Action / Date
5/7/2025

Subject:
Resolution approving a payment of $146,472 to Forensic Technology Inc of Largo, Florida for a 5-year renewal of the NIBIN IBIS warranty and protection plan, CIP #63023. [All Wards]

Recommendation:
Adopt the Resolution.

Background:
This is a sole source purchase. Forensic Technology is the exclusive manufacturer of the Integrated Ballistic Identification System (IBIS). Other ballistic identification technologies are not compatible with the Bureau of Alcohol, Tobacco, Firearms, and Explosives (ATF)'s National Integrated Ballistic Information Network (NIBIN) program.

The NIBIN Program automates ballistics evaluations and provides actionable investigative leads in a timely manner. NIBIN is the only interstate automated ballistic imaging network in operation in the United States. The current 5-year agreement will expire in June of 2025.

Funding for this purchase is from CIP #63023 | Ballistic Information Network

Attachments:
1. Resolution

Resolution No. _____

Resolution offered by Alderwoman Newton.

RESOLVED by the City Council of the City of Davenport, Iowa.

RESOLUTION approving a payment of $146,472 to Forensic Technology Inc of Largo, Florida for a 5-year renewal of the NIBIN IBIS warranty and protection plan.

WHEREAS, the City needs to renew the NIBIN IBIS warranty and protection plan; and

WHEREAS, Forensic Technology Inc of Largo, Florida is the exclusive provider of IBIS products.

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Davenport, Iowa that a payment of $146,472 to Forensic Technology Inc of Largo, Florida for a 5-year renewal of the NIBIN IBIS warranty and protection plan is hereby approved.

Passed and approved this 14th day of May, 2025.

Approved:

_____
Mike Matson
Mayor

Attest:

_____
Brian Krup
Deputy City Clerk

City of Davenport

Department: Fire
Contact Info: Mike Carlsten | 563-326-7906 |

Action / Date
5/7/2025

Subject:
Motion approving a payment of an amount not to exceed $97,000 to Legacy Fire Apparatus of Shorewood, Illinois for repairs to fire truck T-3. [All Wards]

Recommendation:
Pass the Motion.

Background:
Legacy Fire Apparatus of Shorewood, Illinois is the only certified Sutphen Corporation and Sutphen Towers dealer and service provider for all counties in Iowa. A sole source procurement justification is on file with the Purchasing Division.

The aerial device on T-3 was damaged in an accident as the Fire Department was responding to a call.

Funding is from account 50470720 520236 | Claims & Judgments.

Attachments:
None