

QC Housing Cluster

Silos to Solutions

Initial Phase to Solving Affordable Housing Long-Term

Silos to Solutions

ACKNOWLEDGMENTS

This plan is a result of a volunteer task force committed to addressing affordable housing in the community. Two community events were held to integrate feedback from as many sectors as possible that strengthened this effort. We thank all those who contributed their time, talent, and expertise.

AFFORDABLE HOUSING VISION TASK FORCE

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QUAD CITIES HOUSING CLUSTER

The Scott County Housing Council (SCHC) is charged with promoting the coordination and building the capacity of housing development throughout Scott County by: focusing funders' resources, coordinating funding requests, marketing housing agencies to larger foundations and maximizing the housing dollars coming into the area. The SCHC serves as the resource development arm of the Quad Cities Housing Cluster. As the local Housing Trust Fund, SCHC has the capacity to expand to serve bi-state entities.

The Quad Cities Housing Cluster (Cluster) is a consortium of bi-state not-for-profit and for-profit housing service providers and developers, lenders, funders, local governments and members of the housing industry. Cluster members work collaboratively to address the overall housing needs and opportunities of the Quad Cities' communities.

Bank Orion
Bethany for Children and Families
Blackhawk Bank and Trust
Brain Injury Association of IA
Build to Suit, Inc.
CBI Bank and Trust
Christian Care
City of Bettendorf
City of Davenport
Community Action of Eastern IA
Community Home Partners
DeLaCerde House, Inc.
East Bluff Neighborhood Assoc.
Ecumenical Housing Dev. Group
Fairness in Rural Lending
Family Resources, Inc.
Freedom Homes Ministries
Gateway Redevelopment Group

Genesis Health System
Great Southern Bank
Habitat for Humanity QC
Handicapped Dev. Center
HELP Office of Iowa Legal Aid
Hilltop Campus Village
Humility Homes and Services, Inc.
IH Mississippi Valley Credit Union
IL/IA Center for Ind. Living
Interfaith Housing Ltd
Iowa Open Door
King's Harvest, Inc.
Moline Community Dev. Corp.
NHS of Davenport
Project NOW, Inc.
QC Area Realtors
QC Community Foundation
QC Haven of Hope

Quad City Bank and Trust
Regional Development Authority
Riverside UMC
Rock Island Economic Growth
Scott County Health Department
Scott County Planning and Zoning
Second Chance Housing
Southeast National Bank
St. Paul Lutheran Church
The Arc of the Quad Cities Area
The Salvation Army QC Fam. Serv.
Triumph Community Bank
Unity House of Davenport
US Bank
United Way of the Quad Cities
Vera French Housing Corporation
Vibrant Credit Union
Wells Fargo Bank

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EXECUTIVE SUMMARY

This vision was created through community collaboration, facilitated by the Quad Cities Housing Cluster. After nearly a year of research, community engagement, feedback in multiple formats, and input from many sectors, the Quad Cities Housing cluster has produced this initial phase vision to address the affordable housing needs of the Quad Cities and invites community members to become stakeholders in the implementation of a plan to fulfill it.

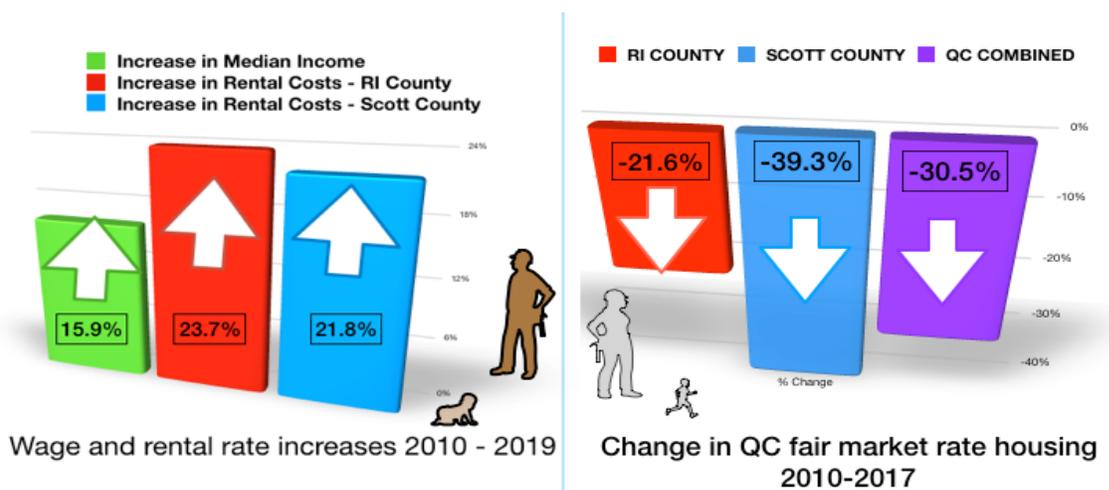
The data reviewed for the study led the committee to first focus on the needs of individuals and families considered to be extremely low-income. The concepts herein are part of an initial phase that will lead to future efforts that cross the spectrum of affordable housing for all income groups.

The committee believes that work done on behalf of extremely low-income households will work to close existing housing gaps for very low- and low-income households; both of which will be addressed in subsequent efforts.

THE CRISIS WE ARE FACING

Though wages have increased 15.9% since 2010, household incomes have not kept pace with the increase in rental costs – 23.7% increase in Rock Island County, IL and 21.8% increase in Scott County, IA (HUD Median Family Income Calculations 2010, 2019; American Community Survey 2010, 2017 – Median Gross Rent). Since 2010, the Quad Cities has lost 30.5% of fair market units in both units that have become dilapidated and closed, and units whose rent has risen above fair market rate (American Community Survey, 2006-2010, 2013-2017). There are 15,455 households (12.1% of total households) living with extremely low incomes or 30% Area Median Income, \$21,810 annually (Bi-State Regional Commission – American Community Survey 2017). Of households living with extremely low incomes (30% Area Median Income/\$21,810 annually), 76.1% are cost-burdened, or spending 30% or more of their income on housing (Bi-State Regional Commission – American Community Survey 2017).

This combination of the cost of rent outpacing the increase in wages, losing affordable market rate housing, and high rates of extremely low income households being cost-burdened in units that are available, have created an affordable housing crisis in the Quad Cities.



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VISION BY 2030

- 1. Production** – Address the gap of 6,645 affordable units for households identified as Extremely Low Income, through a combination of new constructions, rehabilitation of existing properties no longer on the market or fit for habitation, and bringing affordability through rental subsidies.
- 2. Preservation** – Maintain, improve and/or rehabilitate 95% of existing affordable units to ensure availability and quality.
- 3. Protection** – Reduce eviction rates through coordinated efforts to provide tenant education and advocacy, minimize unsafe living conditions, distribute homeless prevention funds and resolve landlord-tenant disputes through mediation.
- 4. Provision** – Provide services that help individuals and families maintain housing stability.
- 5. Payment** – Increase our Local Housing Trust Fund to provide \$1,000,000 annually, available to both the Illinois and Iowa Quad Cities.
- 6. Partnership** – Engage community partnerships, program participants, and citizens to foster dialogue and generate action on affordable housing.

HOW YOU CAN HELP

Please contact Leslie Kilgannon to join the Quad Cities Housing Cluster.

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THE CRISIS WE ARE FACING

BACKGROUND

Though wages have increased 15.9% since 2010, households' incomes have not kept pace with the increase in rental costs – 23.7% increase in Rock Island County, IL and 21.8% increase in Scott County, IA (HUD Median Family Income Calculations 2010, 2019; American Community Survey 2010, 2017 – Median Gross Rent). Since 2010, the Quad Cities has lost 30.5% fair market units in both units that have dilapidated and closed, and units whose rent has risen above fair market rate (American Community Survey, 2006-2010, 2013-2017). Of households living with extremely low incomes (30% Area Median Income/\$21,810 annually), 76.1% are cost-burdened, or spending 30% or more of their income on housing (Bi-State Regional Commission – American Community Survey 2017). This combination of the cost of rent outpacing the increase in wages, losing affordable housing, and high rates of extremely low income households being cost-burdened in units that are available, have created an affordable housing crisis in the Quad Cities.

Thus, in January 2019, the Quad Cities Housing Cluster convened a community-wide forum to address the affordable housing crisis in the Quad Cities area. The forum was attended by more than 60 people, representing all areas of industry and government as well as both Illinois and Iowa. While all agreed that affordable housing is critical, the scope of the issue in the Quad Cities was unclear, and of course so was the scope of the response needed to fully address it. From this forum, the Quad Cities Housing Cluster organized a task force to create a vision to address the affordable housing crisis, and this report is the result of the discussion, research, and community scan over the past nine months.

“People don’t live their lives in silos. Isolated solutions cannot fix broken systems. Helping entire communities become better places to live requires addressing the entire range of community needs.” – Beyond Housing St. Louis (beyondhousing.org/our-approach)

EXISTING EFFORTS

The fulfillment of this vision for affordable housing in the Quad Cities depends on the extensive and successful existing efforts of the members of the Quad Cities Housing Cluster, as well as other interested parties supporting affordable housing.

It is beyond the scope of this report to describe all of the efforts currently in place to provide affordable housing and supportive services in the Quad Cities. Be assured that in each of the strategies for solutions outlined in the Vision, many Quad Cities Housing Cluster Members are currently doing excellent work. The strategies for solutions proposed in this vision build on their success, and also recognize the large gaps in our local system that will require expanded or new resources and efforts to successfully overcome.

In short, to achieve this vision, we will need to work together to do what we are doing – and more.

AFFORDABLE HOUSING

As defined by the International Housing Association, “affordable housing” means market-rate housing that is reasonably adequate in standard and location for lower- or middle-income households and does not cost so much that a household is unlikely to be able to meet other basic needs on a sustainable basis.

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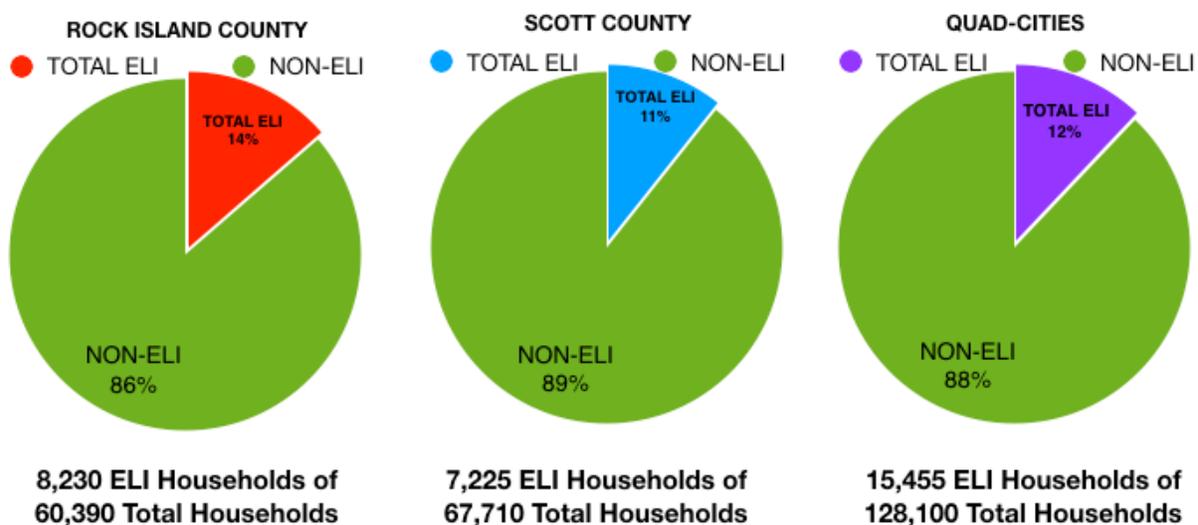
As a method to understand what defines affordable, there will be two hypothetical, yet realistic examples in this report. One example will be for a single adult, and the other will be a single parent family with two young children. The single adult is employed, working full-time, and makes \$9 per hour. In the family, the parent works full-time, making \$10 per hour.

POPULATION

According to Woods & Pool Economics, Inc., the estimated population in 2018 for the Davenport-Moline-Rock Island Metropolitan Statistical Area is 426,780. Growth is expected to be 10,656 over the next 30 years for a total of 437,436 in 2048 – but there is a spike of roughly 440,000 in 2038.

Based off the Analysis of Impediments to Fair Housing Choice study conducted by the City of Davenport, City of Moline and City of Rock Island in July 2019, the populations of all the cities are growing in racial diversity and the populations are aging.

Based on the data that the workgroup collected and analyzed, the biggest gap and the biggest opportunity for improvement is in the availability of affordable housing for extremely low income households. We have come to believe that by making progress for this population group, many other issues including households cycling in and out of homelessness and the linked community problems that result will be significantly reduced. Once progress is made on this vision, the next phase will be to identify plans to address housing for other populations. Of course, existing resources for other parts of the population must continue to be supported during this time as they are critical parts of our local system of affordable housing.



Households in the Quad Cities

Extremely low income (ELI) households are defined by the National Low Income Housing Coalition as having 30% of the Area Median Income (AMI). The US Department of Housing and Urban Development calculates AMI from the Median Family Income data tracked by the US Census Bureau through the American Community Survey table B19113. The table below demonstrates HUD's calculation for AMI in

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2010 and the current 2019 AMI estimates for the Quad Cities. In the Quad Cities, that amounts to an increase of 15.9% in wages during that time span.

Area Median Income (AMI) – HUD Calculations based on ACS Median Family Income					
Location	2010		2019		Change
	AMI	ELI (30% of AMI)	AMI	ELI (30% of AMI)	
Davenport-Moline-Rock Island MSA	\$62,700	\$18,810	\$72,700	\$21,810	+15.9%

From American Community Survey 2006-2010, 2013-2016 – Median Family Income B19113

As noted in the table below, there are 128,100 households in Rock Island County, Illinois and Scott County, Iowa. Of these households, 15,455 are extremely low income, or 12.1% of the total. A majority of extremely low income households also rent (67.1%).

Households in the Quad Cities						
	Rock Island County, IL		Scott County, IA		Quad Cities Combined	
	#	%	#	%	#	%
Total Households	60,390	47.1%	67,710	52.9%	128,100	100%
Total ELI	8,230	13.6%	7,225	10.7%	15,455	12.1%
Extremely Low Income (<=30% AMI)						
Owner (of ELI)	2,865	34.8%	2,220	30.7%	5,085	32.9%
Renter (of ELI)	5,365	65.2%	5,005	69.3%	10,370	67.1%

Bi-State Regional Commission - American Community Survey, 2017

FACTORS DRIVING THE AFFORDABLE HOUSING CRISIS

AFFORDABILITY AND COST-BURDEN

HUD notes that households should spend approximately 30% of their income on housing. If households spend more than 30% of their income, then these households are considered cost-burdened, or spending too much of their income on housing.

Median Gross Rent tracked by the American Community Survey demonstrates an increase in rental costs from 2010 to 2017 for Rock Island County, IL of 23.7% and Scott County, IA of 21.8%. Median Gross Rent divides the gross rent distribution into two equal parts: one-half of the cases falling below the

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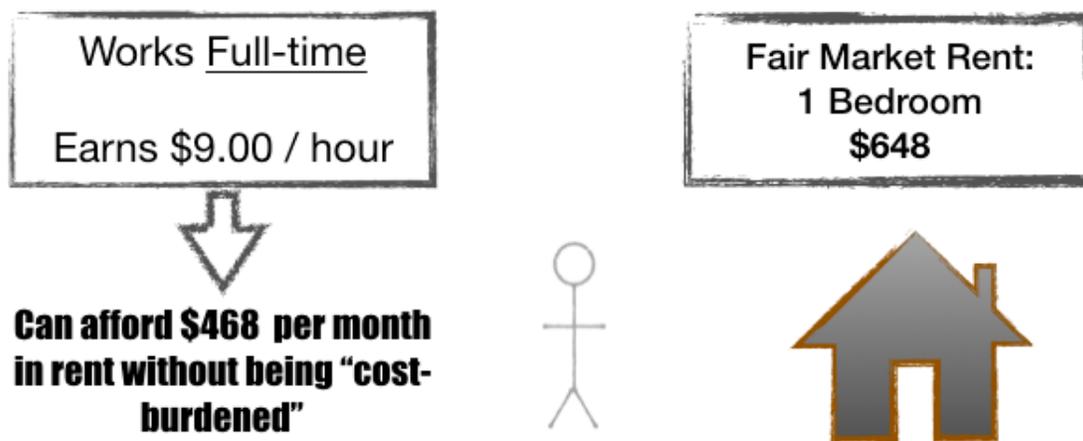
median gross rent and one-half above the median. Median gross rent is computed on the basis of a standard distribution. The final measure is derived from all available units, excluding those for which “no rent paid.” The table below illustrates this data.

Median Gross Rent			
Location	2010	2017	Change
Rock Island County, IL	\$582	\$720	+23.7%
Scott County, IA	\$652	\$794	+21.8%

American Community Survey, 1 Year Estimates, 2010 & 2017 – Median Gross Rent B25064

Though as previously noted, wages have increased in the Quad Cities by 15.9% between 2010 and 2017, households’ incomes have not kept pace with the increase in rental costs (23.7% in Rock Island County and 21.8% in Scott County).

The National Low Income Housing Coalition notes in their 2019 Out of Reach report that the fair market rent for a one bedroom apartment in the Quad Cities costs \$648 per month. For the single adult making

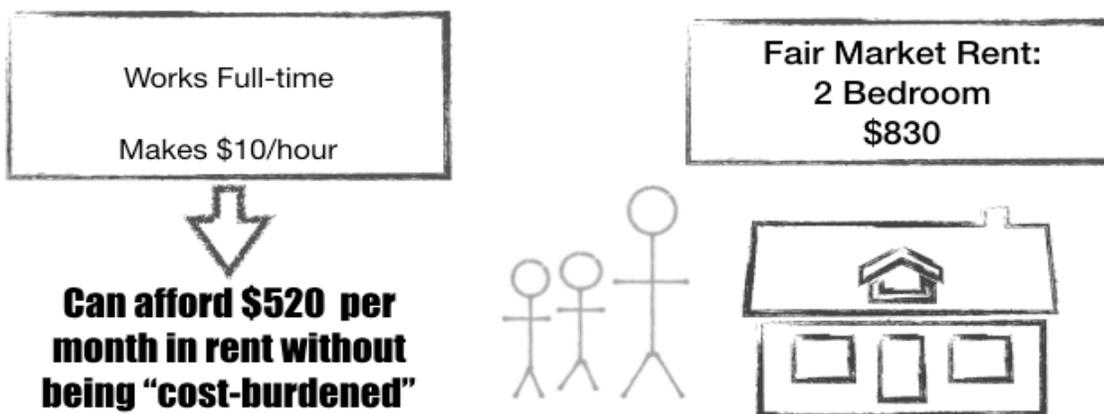


Cost-burdened single adult

\$9 per hour, that amounts to \$18,720 annually. Based on the cost-burden threshold, the single adult can afford a one bedroom unit that costs \$468 per month without being cost-burdened. In order to afford a one bedroom unit at fair market rent (\$648/month), the single adult needs to earn \$25,920 annually, or \$12.46 per hour, without being cost-burdened.

The National Low Income Housing Coalition notes in their 2019 Out of Reach report that the fair market rent for a two bedroom apartment in the Quad Cities costs \$830 per month. The single-parent family in our scenario makes \$20,800 annually. Based on the cost-burden threshold, the family can afford a two

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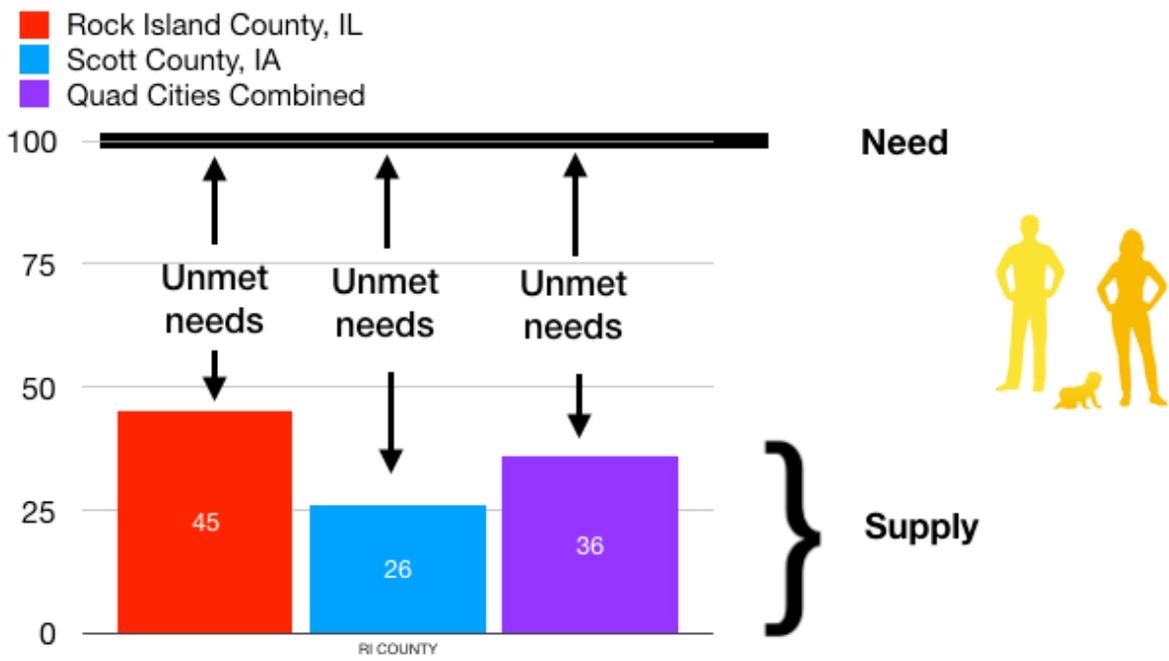
Cost-burdened single parent family with two children

bedroom unit that costs \$520 per month without being cost-burdened. In order to afford a two bedroom unit at fair market rent (\$830/month), the single parent family needs to earn \$33,200 annually, or \$15.96 per hour, without being cost-burdened.

The table below notes cost-burden rates for extremely low income households in the Quad Cities. For both owners and renters, 11,755 (76.1%) of extremely low income households are cost-burdened by spending at least 30% of their income on housing. Additionally, 9,475 (61.3%) of extremely low income households are cost-burdened by spending at least 50% of their income on housing. When looking only at extremely low income households that rent, more than half in the Quad Cities are still cost-burdened at 30% of their household income (7,745, 50.1%).

Extremely Low Income Households that are Cost-Burdened in the Quad Cities						
	Rock Island County, IL		Scott County, IA		Quad Cities Combined	
	#	%	#	%	#	%
Total ELI Households	8,230	53.3%	7,225	46.7%	15,455	100%
>30%	6,360	77.3%	5,395	74.7%	11,755	76.1%
>50%	4,885	59.4%	4,590	63.5%	9,475	61.3%
Renters Only						
>30%	4,035	49.0%	3,710	51.3%	7,745	50.1%
>50%	3,195	38.8%	3,250	45.0%	6,445	41.7%

Bi-State Regional Commission – American Community Survey, 2017



Affordable and available housing units per 100 ELI households

As the data shows, it is difficult for many Quad Citizens living with extremely low incomes to afford rent without being cost-burdened.

AVAILABILITY

The table below is comprised of data from the GAP Report (2019), produced by the National Low Income Housing Coalition. The data show that in Rock Island County, Illinois, for extremely low income households, there are 45 affordable and available units per 100 renter households. In Scott County, Iowa, that number is 26 affordable and available units per 100 renter households. Looking at the Quad Cities combined, there are 36 affordable and available units per 100 renter households. (A unit may be “affordable” but not available to a lower-income household because a higher-income household is living in it.)

Affordable and Available Units per 100 Renter Households	30% AMI (Extremely Low Income)
Rock Island County, Illinois	45
Scott County, Iowa	26
Quad Cities Combined	36

GAP Report 2019 – National Low Income Housing Coalition

The table below illustrates the loss of affordable housing in the Quad Cities. This loss includes both units that have dilapidated and closed, and units whose rent has risen above fair market rate. Since 2010, Rock Island County, Illinois, has lost 2,100 (21.6%) units priced below \$650 per month. During the same time period, Scott County, Iowa, has lost 3,876 (39.3%) units priced below \$650 per month. The number of affordable units in our region has declined by 5,976 (30.5%) since 2010. Alternatively, the number of

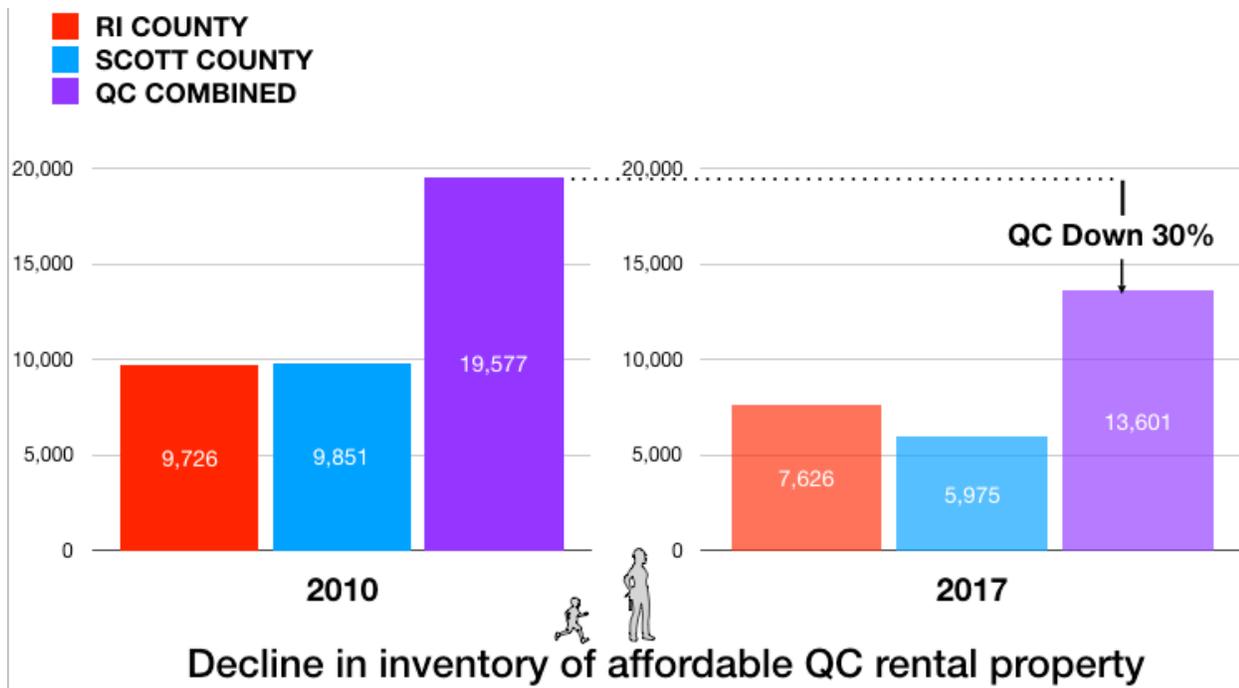
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units with a cost of \$650 or more per month has increased by 8,472 (54.3%) during the same time period.

Loss of Fair Market Rent Units in the Quad Cities						
Units	2010		2017		Change 2010-2017	
Cost per month	<\$650	>\$650	<\$650	>\$650	<\$650	>\$650
Rock Island County, IL	9,726	6,718	7,626	10,212	-2,100 (21.6%)	+3,494 (52%)
Scott County, IA	9,851	8,875	5,975	13,853	-3,876 (39.3%)	+4,978 (56.1%)
Quad Cities Combined	19,577	15,593	13,601	24,065	-5,976 (30.5%)	+8,472 (54.3%)

US Census Bureau – 2006-2010 American Community Survey; 2013-2017 American Community Survey – Table B25063 Gross Rent

Based on the National Low Income Housing Coalition Gap Study, the Quad Cities area has a gap of 6,645 affordable and available units for households identified as Extremely Low Income.



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EVICTIONS

Eviction laws vary from state to state and can impact eviction rates. With that said, Eviction Lab was started by Matthew Desmond, author of *Eviction* (2016), in partnership with Princeton University to measure and track evictions across the United States, in an effort to begin understanding eviction trends. Eviction Lab analyzes evictions and eviction court filings across the country. Eviction Lab found that nationwide, there are 2.34 evictions per every 100 renters. The city of Davenport ranks as the 44th highest rate of eviction per capita in the nation (Eviction Lab, 2016). The table below shows the rate of evictions in the Quad Cities.

Eviction Rates in the Quad Cities		
Geographic Location	Eviction Rate per 100 Renters	Compared to US Average
United States	2.34	-
Davenport, IA	4.72	+2.38
Moline, IL	1.88	-0.46
Rock Island, IL	1.99	-0.35
Rock Island County, IL	2.05	-0.29
Scott County, IA	3.92	+1.58

The data show that locally, Illinois communities have fewer evictions per 100 renters than the national average, and Iowa communities have more evictions per 100 renters than the national average.

This combination of the cost of rent outpacing the increase in wages, losing fair market rate housing, and high rates of extremely low income households being cost-burdened in units that are available, have created an affordable housing crisis in the Quad Cities.

Together, we can solve it.

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VISION FOR AFFORDABLE HOUSING IN THE QUAD CITIES

With a loss of affordable housing in our region (30.5% since 2010), coupled with the fact that most households that live with extremely low incomes are cost-burdened in what's available (76.1%), the crisis our community is facing needs immediate action to prevent a downward spiral. In order to go from our past silos to these current solutions, we envision the following outcomes for Quad Cities by 2030.

STRATEGIES FOR SOLUTIONS

1. **Production** – Address the gap of 6,645 affordable units for households identified as Extremely Low Income, through new constructions, rehabilitation of existing properties no longer on the market or fit for habitation, and bringing affordability through rental subsidies.
 - a. Promote diverse types of housing to improve housing choice, including but not limited to: Tiny homes, multi-family units, Community Land Trusts, Intergenerational housing, Single-Room Occupancy Units, and more.
 - b. Maximize zoning practices to encourage diverse housing types.
 - c. Promote strategic placement of affordable housing. Distributing affordable housing throughout the Quad Cities in a variety of neighborhoods that provides access to strong public schools and proximity to jobs, services, and public transportation.
 - d. **Policy Recommendation** – Require all new multi-family developments to include a minimum of 33% of units to be considered affordable for extremely low income households at 30% Area Median Income and below.
 - e. **Policy Recommendation** – As an alternative to item 1d, developers may opt to participate in a Community Benefit Agreement, or a contract between community groups and developers that requires the developer provide specific amenities and/or mitigations to the local community or neighborhood. In exchange, the community groups agree to support the project.
 - f. **Policy Recommendation** – Reduce barriers to affordable housing development, including expediting the review process, waiving non-essential fees, and other cost-saving measures.
 - g. **Tracking Progress** – National Low Income Housing Coalition GAP report; local provider data
2. **Preservation** – Maintain, improve and/or rehabilitate 95% of existing affordable units to ensure availability and quality.
 - a. Engage QC Lead Free in identifying funding to pursue lead abatement of priority units.
 - b. Connect property owners to home repair resources that are both educational and financial in nature.

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- c. Continue and expand use of Local Housing Trust Fund to support maintenance of existing affordable rental units.
 - d. **Policy Recommendation** – Implement ordinances that would make it easier and more cost effective to rehabilitate abandoned properties.
 - e. **Tracking Progress** – Bi-State Regional Commission; American Community Survey
 3. **Protection** – Reduce eviction rates through coordinated efforts to provide tenant education and advocacy, minimize unsafe living conditions, distribute homeless prevention funds and resolve landlord-tenant disputes through mediation.
 - a. Create a Community Alliance of Tenants that provides education and resources to local tenants, including a website and/or call center, educational resources, and legal rights of tenants.
 - b. QC Housing Cluster – Develop and implement process for soliciting and distributing homeless prevention funds to service organizations to prevent evictions, including rental assistance and utility payments.
 - c. Coordinate with existing resources, including Care Link and Supplemental Emergency Assistance Program funds to leverage resources for eviction prevention.
 - d. **Policy Recommendation** – Strengthen Rental Certificate Ordinance similar to the City of Des Moines, IA, for holding landlords accountable to code enforcements.
 - e. **Policy Recommendation** – Implement proactive inspections that prevent unsafe living conditions from arising, by providing financial incentives to landlords.
 - f. **Policy Recommendation** – Provide tenants first opportunity to purchase home they are renting if it is being sold, similar to Boston’s Right of First Refusal, Washington DC’s Tenant Opportunity to Purchase Act, and Polk County’s Strategy.
 - g. **Policy Recommendation** – Enact landlord tenant mediation programs to resolve disputes before escalating to eviction.
 - h. **Tracking Progress** – Eviction filings; Eviction Lab
 4. **Provision** – Provide services that help individuals and families maintain housing stability.
 - a. QC Housing Cluster will support the ongoing service provisions that help households maintain housing stability, including Coordinated Entry, QC Open Network, Permanent Supportive Housing, and Rapid Rehousing.
 - b. QC Housing Cluster will lead the development of new service opportunities, including Moving On and Rental Assistance for Families Transitioning, which address housing instability.
 - c. Support the expansion of funding for these services, including new mechanisms, such as Pay For Success.

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- d. **Tracking Progress** – Coordinated Entry
5. **Payment** – Increase our Local Housing Trust Fund to provide \$1,000,000 annually, available to both the Illinois and Iowa Quad Cities.
 - a. QC Housing Cluster will solicit new funding and align existing housing funds to distribute towards projects that meet these identified outcomes in both Illinois and Iowa communities.
 - b. QC Housing Cluster will provide consultation to funders on how best to direct or align their dollars if affordable housing or its related services are a priority for them.
 - c. Identify and seek funding through regional, national, and federal funding opportunities and the local resources to leverage them.
 - d. **Policy Recommendation** – Cities will make CDBG and HOME funding available to support QC Housing Cluster Trust Fund projects.
 - e. **Policy Recommendation** – Counties will allocate funds either through fees or general fund commitments to the QC Housing Cluster Trust Fund.
 - f. **Tracking Progress** – Fundraising efforts; aligned funding
6. **Partnership** – Engage community partnerships, program participants, and citizens to foster dialogue and generate action on affordable housing.
 - a. Engage existing community partnerships, program participants, and citizens through marketing strategies and educational campaign.
 - b. Foster dialogue among above entities, and promote personal investment in neighborhoods and communities.
 - c. Create opportunities to empower and inform populations impacted by the affordable housing crisis.
 - d. Explore Employer Assisted Housing opportunities to expand access to affordable housing.
 - e. **Tracking Progress** – Output of events and participants

THE BENEFITS THAT WE CAN EXPECT FOR THE QUAD CITIES

Many of us understand intuitively that a safe, quality, affordable home is the foundation for success in many other parts of life – for people and for communities. Data and research support that gut feeling. Stable, affordable housing drives outcomes, including:

- Civil Rights - \$2,982 more income per person per year for African-American households, \$8 Billion Gross Domestic Product would increase, 30% drop in homicide rate, \$6 Billion increase in residential real estate values, and 83,000 more adults would complete a bachelor’s degree.

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- Criminal Justice – Recidivism rates drop, homelessness rates among formerly incarcerated individuals drop tenfold, arrest rates and jail bed days decline, and municipal violations decrease by 82%.
- Economic Mobility – children living in middle-income neighborhoods have 31% higher annual incomes, \$302,000 higher lifetime earnings, 32% more likely to attend college, and 26% girls less likely to become single mothers.
- Economic Productivity – building 100 affordable homes generates \$11.7 million in local income, creates 161 local jobs, and generates \$2.2 million in taxes and other revenues for local governments.
- Education – children score better on cognitive development tests, switch schools less often, have less behavioral problems, and are more likely to graduate from high school.
- Health – 20% less hospitalizations for children, decrease Medicaid costs, 20% increase in primary care visits, 18% reduction in emergency room visits, and 12% reduction in accumulated medical expenses.

This national data was collected and analyzed by Opportunity Starts at Home, a long-term, multi-sector campaign to meet the rental housing needs of the nation's low-income people. To see the data that drives outcomes, visit: <https://www.opportunityhome.org/>

CALL TO ACTION

With this vision now ready, the real work begins. We hope that as you have read this report, you've seen a place for yourself or your organization in one or more of the strategies for solutions. We invite all persons interested in and affected by affordable housing in the Quad Cities to join the Quad Cities Housing Cluster and align their efforts for the betterment of our community and to address this affordable housing crisis. We will be engaging with stakeholders in individual and group meetings to introduce this vision, develop measurements for strategies, and align mutually reinforcing activities to achieve this vision together. Please contact Leslie Kilgannon to join the Quad Cities Housing Cluster.

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ADDENDUM

Affordable Housing - As defined by the International Housing Association, "affordable housing" means market-rate housing that is reasonably adequate in standard and location for lower- or middle-income households and does not cost so much that a household is unlikely to be able to meet other basic needs on a sustainable basis.

Annual Impediments to Fair Housing Choice – The cities of Davenport, Moline, and Rock Island created a regional report that provides analysis of barriers to fair housing, including the implications of race, age, and disability on fair housing choice in our community. Find the most recent report here: http://cityofdavenportiowa.hosted.civillive.com/UserFiles/Servers/Server_6481372/File/Departments/CPED/CDBG/Analysis%20of%20Impediments%20to%20Fair%20HousingCchoice.pdf

Background - The task force has identified inputs from both local efforts and data, as well as communities who are moving forward with strategic plans that address the affordable housing crisis. The following communities were researched as part of this effort:

- Boston, MA - <https://www.boston.gov/departments/neighborhood-development/housing-changing-city-boston-2030>
- Iowa City, IA - <https://www.iowa-city.org/weblink/0/doc/1532240/Electronic.aspx>
- Polk County, IA - <https://www.pchtf.org/upl/downloads/landing-page/documents-document2.pdf>
- Portland, OR - <http://oregoncat.org/>
- Sioux Falls, SD - <https://amv.siouxfalls.org/OnBaseAgendaOnline/Documents/ViewDocument/City%20Informational%20Meeting%207.23.19%20-%20FINAL.pdf.pdf?meetingId=2659&documentType=Minutes&itemId=131078&publishId=66344&isSection=false>
- St. Louis, MO - <https://www.beyondhousing.org/uploads/files/beyondhousing-impactreport-2017.pdf>

All of these communities influenced our focus and guided our conversation about solutions.

Community Benefit Agreement - A contract signed by community groups and developers that requires the developer to provide specific amenities and/or mitigations to the local community or neighborhood. In exchange, the community groups agree to publicly support the project, or at least not oppose it. Often, negotiating a CBA relies heavily upon the formation of a multi-issue, broad based community coalition including community, environmental, faith-based and labor organizations.

As local governments grappled with their responsibility to shape development and land use patterns, the community benefits movement emerged to challenge conventional thinking and offer a broader vision. Related to smart growth and environmental justice, the community benefits movement aims to ensure that the main purpose of economic development is to bring measurable, permanent improvements to the lives of affected residents, particularly those in low-income neighborhoods and

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communities of color. Organizations allied with the community benefits movement have pressured the public sector to play a more strategic role in land use planning and urban growth, and to leverage economic development subsidies toward the creation of good jobs, affordable housing, and neighborhood services that improve the quality of life for all residents. More information on CBAs is available at: <https://www.forworkingfamilies.org/page/community-benefits-101> and <https://www.bostonfed.org/publications/communities-and-banking/2017/spring/do-community-benefits-agreements-benefit-communities.aspx>

Coordinated Entry – The Salvation Army of the Quad Cities is collaborating with other agencies offering shelter and housing programs to help individuals and families experiencing homelessness in the Quad Cities. Coordinated Entry is the first step in the process for homeless families and individuals to be placed into a housing program. As the lead agency, the Salvation Army facilitated the development of this process among 22 local housing agencies on January 2, 2019. Coordinated Entry is the central hub for individuals and households experiencing homelessness in both Illinois and Iowa Quad Cities. This alleviates the burden from the household from finding an opening in a program, and organizes an efficient approach for housing providers. To learn more, please visit: <https://centralusa.salvationarmy.org/quadcities/news/housing-numbers/>

Evictions – Eviction Lab was started by Matthew Desmond, author of *Eviction* (2016), in partnership with Princeton University to measure and track evictions across the United States, in an effort to begin understanding eviction trends. Eviction Lab analyzes evictions and eviction court filings across the country. More information can be found at: <https://evictionlab.org/>

Housing Trust Fund – Housing trust funds are distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the production and preservation of affordable housing and increase opportunities for individuals and families to access decent affordable homes. Locally, the Scott County Housing Council, will pursue funds to expand resources and funding alignment to serve both Illinois and Iowa communities. More information on Housing Trust Funds can be found at: <https://housingtrustfundproject.org/>

Opportunity Starts at Home – Opportunity Starts at Home is a long-term, multi-sector campaign to meet the rental housing needs of the nation's low-income people. The National Low Income Housing Coalition launched Opportunity Starts at Home campaign together with the Center on Budget and Policy Priorities, Children's HealthWatch, and the National Alliance to End Homelessness, and with a steering committee of partners including Catholic Charities USA, the Children's Defense Fund, Community Catalyst, the Food Research and Action Center, JustLeadershipUSA, NAACP, National Alliance on Mental Illness, the National Association of Community Health Centers, the National Association of Social Workers, the National Education Association, the National League of Cities and UnidosUS. For more information on Opportunity Starts at Home, please visit: <https://www.opportunityhome.org/>