

October 2025

HOUSING AND HOMELESSNESS ACTION PLAN

QUAD CITIES HOUSING COUNCIL
Bettendorf, Davenport, East Moline, Moline, and Rock Island



QUAD CITIES HOUSING COUNCIL



REPORT AND STRATEGY





QUAD CITIES HOUSING COUNCIL

The Scott County Housing Council, doing business as the **Quad Cities Housing Council**, is charged with promoting the coordination and building the capacity of housing development throughout the Quad Cities by focusing funders' resources, coordinating funding requests, marketing housing agencies to larger foundations, and maximizing the housing dollars coming into the area. The QCHC serves as the resource development arm of the Quad Cities Housing Cluster. As the local Housing Trust Fund, QCHC 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.

Amy Kersten	Garret Development	Quad City Bank and Trust
Bethany for Children and Families	Gateway Redevelopment Group	Quad Cities Chamber of Commerce
Bettendorf Community Schools	Habitat for Humanity QC	Rejuvenate Housing
Blackhawk Bank and Trust	Iowa Legal Aid	RICCA
Brain Injury Association of IA	Hilltop Campus Village	Riverside UMC
Build to Suit, Inc.	Humility Homes & Services, Inc.	Rock Island Economic Growth
CBI Bank and Trust	IH Mississippi Valley Credit Union	Safer Foundation
Christian Care	IL/IA Center for Ind. Living	Scott County Health Department
City of Bettendorf	Iowa Open Door	Scott County Planning and Zoning
City of Davenport	Kinna's House of Love	Second Chance Housing
City of Moline	King's Harvest, Inc.	St. Paul Lutheran Church, Davenport
City of Rock Island	Live Lead Free QC	Tapestry Farms
Community Action of Eastern IA	Moline Community Dev. Corp.	The Project QC
Davenport Community Schools	NHS of Davenport	The Arc of the Quad Cities Area
Davenport Civil Rights Commission	One Eighty	The Salvation Army QC Family Services
Doris and Victor Foundation	Project NOW, Inc.	Unity House of Davenport
East Bluff Neighborhood Assoc.	QC Area Realtors	United Way of the Quad Cities
Ecumenical Housing Dev. Group	QCON — Quad Cities Open Network	Vera French Housing Corporation
Empowering Abilities	QC Community Foundation	Vibrant Credit Union
Fairness in Rural Lending	QC Haven of Hope	YWCA of the Quad Cities
Family Resources, Inc.	Quad Cities Interfaith	World Relief
Foundation of First Presbyterian Church of Davenport	QC Tenant Alliance	

www.qchousingcouncil.org

Executive Summary

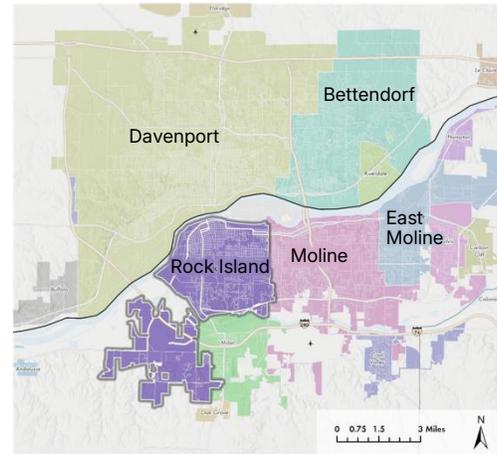
This report presents a strategic action plan to support the Quad Cities Housing Council (QCHC) and its partners in meeting this region's housing needs for its low-income residents and to reduce rising levels of homelessness.

While QCHC and other local partners have been doing important work to meet the housing needs of local residents, demand continues to outstrip supply for housing at a range of affordability levels. Significant barriers — practical, political, financial, and more — stand in the way of ensuring that everyone who lives in the Quad Cities region has a safe, dignified, and healthy place to live.

But we can change that. As this report lays out, there are numerous opportunities for QCHC and its allies to partner with stakeholders at the local and state level on actions that can substantially improve the lives of people across the Quad Cities. These actions can not only produce stable housing and services for those lacking these necessities but also broader benefits that can lift every community in the region.

These actions fall into three broad categories:

- 1. Coordination, Collaboration, and Communication** — One organization should take the lead in coordinating groups across the Quad Cities to build political support for actions to enhance housing options, coordinate narrative work to influence public opinion on the housing crisis, and work to develop a regional housing trust fund. The QCHC is well-positioned to serve as this entity. This coordination will span all of the actions in this report, but immediate actions include:
 - a. Center the Quad Cities housing and homelessness efforts through the Quad Cities Housing Council and consider creation of a regional housing trust fund.
 - b. Develop narratives and data that humanize those suffering from the housing shortfall
 - c. Develop case study fact sheets to showcase best practices and successes
 - d. Update city websites
- 2. Drive New Housing Units and Approaches of Various Types** — The Quad Cities region needs more housing, a greater variety of affordable housing options, and a better system to ensure that housing is maintained in a state of good repair. Actions include:



Source: Rock Island Strategic Housing Plan; April 2, 2025

Fig 1: Quad Cities: Bettendorf, Davenport, East Moline, Moline, and Rock Island

- a. Launch a shared housing pilot program
- b. Identify new-construction demonstration projects
- c. Pursue zoning reforms and streamline permitting
- d. Engage with absentee landlords and owners of properties needing rehabilitation and create new landlord incentives
- e. Support land banking

3. Create New Capacity — Regional stakeholders should take steps to improve the ability of local entities simply to do more — attract and generate more funding, develop a stable of consultants to see projects through to completion, expand successful programs, and beyond.

- a. Maximize existing funding sources and generate new funding sources
- b. Address capacity needs for the housing development and homeless services ecosystems
- c. Engage with health plans to understand their funding and reimbursements and lobby to match needs
- d. Continue, evolve, and expand the programs that have demonstrated success

For each of these categories, this plan includes actions that can be taken in the short, medium, and long terms. Many can be initiated as pilot programs, then expanded as funding, support, and capacity become available. Some can be enacted collaboratively across the entire region, while others can be pursued by each of the individual cities, at a pace and in a manner tailored to their specific local contexts and needs.

These recommendations come out of a research process rooted in a review of the recent reports and plans focused on housing and homelessness in the Quad Cities area, with a particular emphasis on the 2020 Silos to Solutions plan. With leadership from QCHC, the authors of this report also convened 41 key stakeholders to identify current barriers, opportunities, and priorities and conducted 5 follow-up interviews with additional stakeholders.

Though the challenges of making sure that every one of our neighbors is decently housed may seem overwhelming, there is no better proof of our ability to make this happen than the work that is already being done by people and organizations in the Quad Cities region, including community-based organizations, elected officials, public agency staff, and the philanthropic and business communities. All of this work has been strengthened by the deep community roots of those who participate, which will be a vital asset in the work that remains to be done.

What the Quad Cities need to address their housing goals are better coordination and collaboration, a more comprehensive strategy, and a concerted effort to build the support and the political will to address the housing crisis at its roots. We offer this report to move

forward towards those ends.

Contents

EXECUTIVE SUMMARY 2

CONTENTS 4

OVERVIEW 5

METHODOLOGY 6

KEY FINDINGS 7

 A. Barriers to Housing Development and Addressing Homelessness 7

 B. What’s Currently Working 9

 C. Opportunities/Top Priorities 10

HOUSING AND HOMELESSNESS ACTION PLAN 12

 1. Coordination, Collaboration, and Communication 12

 2. Drive New Housing Units of Various Types 17

 3. Create More Capacity 23

CONCLUSION 27

SUMMARY TABLE 28

APPENDICES 31

 Appendix A 32

 Appendix B 33

 Appendix C 36

 Appendix D 39

 Appendix E 41

Overview

This report is an action plan to support the Quad Cities Housing Council (QCHC) in meeting this region's housing needs for its low-income residents and to reduce the rising number of people experiencing homelessness. It builds upon the vision set forward in the 2020 Silos to Solutions plan to provide a menu of strategic actions that QCHC and its partners can take, based on past reports and on engagement and feedback from core stakeholders in the homelessness services, housing development, and public sectors.

The Silos to Solutions plan set forth the following goals as its 2030 vision for the Quad Cities, and these serve as the basis for the recommendations that follow:

- 1. Production:** Address the gap of 6,645 affordable units for households identified as Extremely Low-Income through a combination of new construction, rehabilitation of existing properties no longer on the market or fit for habitation, and creation of affordability through rental subsidies.
- 2. Preservation:** Maintain, improve, and/or rehabilitate 95% of existing affordable units to ensure availability and quality.
- 3. Protection:** Reduce the eviction rate by 3.0 in Iowa and 0.5 in Illinois per 100 renter households.
- 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.

Notwithstanding these shared goals, each city within the Quad Cities has specific needs and is in the midst of its own distinct, ongoing efforts to address housing and homelessness. As much as possible, these recommendations have been developed to focus on actions that can operate:

- **Through cross-city collaboration:** All of the Quad Cities can develop and implement these actions jointly, reducing cost and combining efforts. For example, the recommendation in Action 1.2 to generate current data and to develop effective narratives around housing and homelessness can and should be a collaborative effort across the Quad Cities.
- **By implementing the same action in each city:** Each of the Quad Cities can effect these actions and recommended programs individually, with the understanding that some will likely need to be tailored to specific municipal

codes and community needs. For example, the interim zoning ordinances recommended in Action 2.3 can be developed jointly, tailored to each city, and rolled out across the Quad Cities.

- **Through coordinated efforts:** These are efforts that can be rolled out by coordination among all stakeholders. For example, stakeholders could create a bench of pre-qualified consultants to support capacity-building (Action 3.2b) and host all-day workshops and site tours (Action 3.2c).

Methodology

The authors developed this report over a condensed, two-month time period, grounded in the work of the 2020 Silos to Solutions plan. From there, additional work included:

- Reviewing recent reports and plans around housing and homelessness in the Quad Cities Area. (See Appendix A)
- Convening 41 key stakeholders to identify current barriers, opportunities, and priorities. (See Appendix B)
- Conducting five follow-up interviews with additional stakeholders from the public agency, development, service provider, elected official, and funding communities. (See Appendix C)

INTELLECTUAL PROPERTY OF QCHC. ANY UNAUTHORIZED USE IS PROHIBITED

Key Findings

The key findings from the stakeholder engagement effort are organized as Barriers, What's Working, and Opportunities and Priorities.

A. Barriers to Housing Development and Addressing Homelessness

Stakeholders identified the following key barriers in addressing housing and homelessness:

- **Land Use/Zoning:** Stakeholders repeatedly cited that one of the biggest barriers to meeting housing production needs is that local land use and zoning regulations preclude new multi-family development.
- **Rental Regulations:** Rental code regulations do not currently allow for alternative models such as shared housing that could be used to address homelessness and provide additional units for Extremely Low-Income tenants.
- **Funding:** There is not enough funding to support affordable housing development, there are no project-based vouchers in the area, and there is no ongoing, dedicated revenue source for affordable housing development. Those funding sources that do exist are inadequate and inflexible.
- **Competition for Philanthropic Funding:** Providers of housing and housing-related services also compete with one another for a limited pool of philanthropic funding, reducing coordination across efforts.
- **Lack of Political Will:** While the political will varies across the Quad Cities, stakeholders noted that, in general, key players lack commitment to taking the necessary steps to address housing and homelessness needs. They noted that there is more support for building "middle income" housing and supporting homeownership than producing affordable rental housing and taking other actions to meet the needs of the lowest income households and those experiencing homelessness.
- **Capacity:** Stakeholders noted that the local housing and homelessness ecosystem lacks the capacity to deliver the needed housing, including insufficient developers, property managers, and even willing lenders in the area. There are also insufficient professionals with the ability to handle administrative tasks such as producing tax credit applications and managing compliance when public funding is involved.

- **Service Constraints:** There are several barriers to ensuring the necessary level of support, including case management and services, for people experiencing homelessness. These include the fact that each person who receives mental health services must juggle multiple case workers and that mental health services reimbursements are low. Stakeholders also noted that case workers require more training and better pay to be effective.
- **Property Owners:** Many properties in the Quad Cities area are owned by out-of-state entities that are harder to engage and not generally interested in redevelopment or rehabilitation. Many local property owners fail to see sufficient financial upside in considering redevelopment or rehabilitation, or they lack the capacity to pursue these options.
- **Status of Housing Stock:** The housing stock of the Quad Cities is generally older, many existing rental units desperately need rehabilitation, and a significant number of dilapidated units are vacant. These units, if properly rehabilitated, could be an important supply of affordable housing to meet local needs.
- **Inconsistent Language and Narratives:** Stakeholders agreed on the need for a common set of terms to discuss the kinds of housing and homelessness policies that the Quad Cities Housing Council aims to pursue. Currently, words like “transitional” or “interim” housing are used interchangeably without precision, the idea of “prevention” may be confusing to those unfamiliar with the housing ecosystem, and even using terms such as “low income” and “workforce” housing to describe affordability levels can be confusing given that most low-income households are indeed working. This inconsistent terminology is symptomatic of a larger problem, namely the lack of a well-crafted narrative to talk about the problems of housing and homelessness in the Quad Cities area in a way that builds public sympathy for those who are underserved and public understanding and support for the needed solutions.
- **General Need for Coordination:** While there are entities that serve the broader Quad Cities area as well as statewide entities, the cities in the region have a proximity and shared opportunities that suggest the need for deeper coordination and a regional effort to address housing and homelessness needs. Without this coordination, there is constant competition for resources, sometimes redundant programming, and a lack of ability to realize the benefits of a cross-city effort.

B. What's Currently Working

The Quad Cities have made progress on many of the goals set forth in the Silos to Solutions plan, and stakeholders noted several programs that are successful and should continue and either evolve or be replicated across the area.

Housing

- **Municipal Inspection Divisions:** Cities in the Quad Cities area have stepped up inspections and code enforcement and have dedicated some of their Community Development Block Grant (CDBG) funding to a program that supports the rehabilitation of rental properties. The City of Rock Island has also created a rental registry that funds regular inspections.
- **Rock Island Housing Authority:** The Rock Island Housing Authority has taken a leadership role in driving new development of affordable housing, with a Tiny Homes project serving veterans and the Valley Homes project serving low-income seniors. The Housing Authority also has aggressive plans to partner with the City and lead in new housing development.
- **The Quad Cities Land Bank Authority (QCLBA):** Formed in April 2022 by the cities of Moline, Rock Island, and East Moline, the QCLBA acquires and sells properties to address blight and facilitate revitalization, working with community partners.
- **New Affordable Housing:** Vera French Housing has a Low-Income Housing Tax Credit (LIHTC) project under construction in Davenport. Davenport has many LIHTC deals, though some stakeholders expressed concern over a concentration of these projects in certain areas.

Homelessness

- **Guaranteed Income/Support:** Funded by Illinois's cannabis tax, the City of Moline piloted a Guaranteed Basic Income Program that provided \$400/month to 31 families and up to \$2000 for emergencies. The VA also offers guaranteed income to qualifying veterans and their families through the Supportive Services for Veteran's Families (SSVF) program, and Humility Homes has a partnership to support this program by providing rental support up to 50% of monthly lease costs.
- **Eviction Diversion Programs:** Project Now launched eviction diversion programs in Rock Island County that connects tenants and landlords to local not-for-profit agencies and court-trained mediators to help keep people in their

homes. The 14th Judicial Court has mandated that the program be followed when an eviction is filed in Rock Island County. The program provides trained mediators and access to legal services and community resources, including Project Now, which can provide rental funds and other financial assistance. According to stakeholders, this program has a 70% success rate. Iowa Legal Aid currently operates six Eviction Help Desks throughout the state, which are all at or near the courts where eviction hearings take place. Attorneys are on site any time that eviction hearings are taking place in those counties. The Quad Cities Open Network provides financial assistance.

- **Shelter to Stability:** One such program operated by the Salvation Army was launched with \$3M in funding and provides 23 apartments for families facing housing barriers. Families pay a \$50-100 monthly program fee, are provided support and services, and have the option to take over their lease after one year. The program has an 86% success rate. In another program, Humility Homes and Services provides 15 units for Supportive Living for families and 20 units for individuals who are justice-impacted and face chronic homelessness. In this program, families pay 30% of their income towards rent if there is income.
- **Davenport Library Social Worker:** The Davenport Public Library offers a licensed social worker as a resource to patrons that need personalized assistance with social service needs. The social worker can make referrals and connect patrons to community resources and organizations, provide support, and advocate for patrons. QCHC stakeholders noted that this on-the-ground, personalized assistance in a comfortable community setting has opened up more residents to seeking the support they need. Funding was recently cut for this program, but there are efforts to advocate for this position to continue and expand to additional locations.

C. Opportunities/Top Priorities

Stakeholder discussions focused heavily on opportunities to advance the goals set forth in the Silos to Solutions plan, both in the original meeting and in follow-up interviews. These opportunities form the backbone of this report's recommendations and fall into three categories:

1. Coordination, Collaboration, and Communication

- Increase collaboration across the Quad Cities to address housing and homelessness.
- Coordinate funding and policy initiatives to secure more resources.
- Develop cohesive language and a persuasive narrative that can generate support for the housing and homelessness strategies needed.

2. Drive New Housing Units and Approaches of Various Types

- Explore new models, such as shared housing, to create more affordable housing options; evolve the Shelter to Stability model to create encampment-to-stability housing options. These opportunities can focus on re-purposing and rehabilitating existing dilapidated or vacated housing stock.
- Identify demonstration projects to highlight innovation and impact, with a focus on publicly-owned land.
- Actively engage with absentee landlords and owners of properties in need of rehabilitation.
- Pursue zoning reforms.
- Support land banking.
- Expand master leasing opportunities through further development and refinement of the "shelter to stability" model.
- Explore models that offer gentle density such as scattered townhouses, four-plexes, single family small-lot and zero-lot homes that provide balance and a mix of infill development opportunities as well as modest entry level housing options.

3. Create More Capacity

- Engage with funders to ensure that the Quad Cities is positioned to secure more money from existing funding sources and to generate new funding sources.
- Address capacity needs for the housing development and homeless services ecosystems.
- Engage with health plans to understand their funding and reimbursement formulas and lobby for changes to match needs.
- Continue and expand the programs that have demonstrated success.
- Take advantage of existing infrastructure and local capacities for growth.



Housing and Homelessness Action Plan

The actions identified below reflect stakeholder input as well as additional recommendations that can address the key barriers and opportunities to meeting the region's housing and homelessness goals. The recommendations are organized according to the categories identified above as top priorities. For each recommendation, we identify if it can be realized in the short, medium, or long term, and we note if it is an ongoing effort:

- Short Term = complete within 6 months
- Medium Term = complete within 18 months
- Long Term = complete within 18-36 months
- Ongoing = continue existing effort

The detailed section on recommendations is followed by a summary table.

1. Coordination, Collaboration, and Communication

A critical objective across the Quad Cities should be to designate one body that can coordinate and drive innovation and best practices; in effect that body will lead overall implementation of this plan through coordination and collaboration with the Quad Cities, regularly convening and communicating success and opportunities, and, where appropriate, by leading implementation directly. The specific recommendations that follow are centered on this approach.

To realize these objectives, the QCHC and its partners can launch several efforts:

1.1 Center the Quad Cities housing and homelessness efforts through the Quad Cities Housing Council and consider creation of a regional housing trust fund.

The role of this entity could be to:

- **Seek and commit funding resources** that expand the Quad Cities housing and homelessness ecosystem.
- **Convene stakeholders** to collaborate and share best practices.
- **Advocate for resources and policies** that support affordable housing and address homelessness.
- **Implement pilot programs** that demonstrate best practices and are scalable across the region.

The Quad Cities Housing Council (QCHC) is well-positioned to serve as this entity and has identified potential funding sources that can build out this capacity. The

QCHC, as the Local Housing Trust Fund for Scott County, Iowa, can make creation of a regional housing trust fund a key priority.

Stakeholders also expressed interest in convening regularly to share information and coordinate. This could take several forms — QCHC could develop regular convenings of the mayors of the Quad Cities to coordinate and collaborate with funders, other involved entities could meet quarterly to share progress on the housing action plan, and a consistent schedule of town halls and community updates could provide opportunities to educate the public on progress and to celebrate successes.

Eventually, the QCHC could evolve as a central point for prioritizing regional investments and supporting local and state funding allocations.

Timeline: The QCHC can make it a short-term effort to begin regular coordination convenings. Securing funding for a housing trust fund and the pilot projects work are medium- to longer-term efforts.

1.2 Develop narratives and data that humanize those suffering from the housing shortfall, build support, and create the business case for the housing and homelessness strategies.

Developing narratives that all stakeholders can use is critical to building the political support for all subsequent actions. These narratives will build on the work of the QCHC *Housing Matters to Us* campaign and will advance several objectives, including:

- **Humanizing** the issue of housing and homelessness through real life examples and helping stakeholders to understand that the people who need support are their friends, colleagues, and neighbors within their community spaces.
- Demonstrating the **positive economic impacts** of investing in housing and addressing homelessness, including new construction jobs, creating workforce housing, and reducing the burden on the public sector to address the negative impacts of homelessness.
- **Quantifying the need** to build support, create clear goals, and hold involved stakeholders accountable. The Silos to Solutions document identified a goal of building 6,645 units of housing serving extremely low-income households. This goal should be revisited with more current data and augmented with up-to-date figures on homelessness in the Quad Cities.

- Providing **bold, measurable goals** such as a commitment to reaching functional zero homelessness through prevention and interim housing options.

A coalition of stakeholders should hire a professional team to develop the data and narratives, which can include presentations and talking points, video narratives, data factsheets, and a press/marketing plan. The work of the [Quad Cities Open Network](#) is a great example of how to tell the story of multi-benefit impacts. Examples of the kinds of material to develop include:

- Standard definitions and shared goals: Develop a standard set of definitions, terminology, and goals to lay a strong foundation for coordination and advocacy within the housing and homelessness community and to help educate and develop support among funders, elected officials, and the broader public.
- Who lives in affordable housing: This can include cataloguing what types of jobs people in affordable housing hold and linking these essential workers to important community roles and functions. A critical message from the stakeholders is to address and eliminate the mentality that those suffering from a lack of decent housing are “those people” and to instead embrace them as “our neighbors,” and to educate the public that efforts to support them enhance the entire community.
- Changing lives — the human impact of interim and permanent housing: It is critical to document success stories and lived experience to help stakeholders who fear new interim or permanent housing see the positive human impact of embracing solutions. Short videos and testimonies from local people that have benefitted from local programs can help foster compassion and build support.
- The economic impact of creating more housing: There are several ways to demonstrate this:
 - Every household, regardless of income, purchases basic necessities. Data from the Bureau of Labor Statistics or other measures of household spending can be used to show that new multi-family housing will bring more demand for community-serving retail, which many in the Quad Cities communities desire.
 - Building and rehabilitating housing creates the need for a range of jobs, from designers and architects to engineers and construction labor. These create direct jobs as well as indirect economic impacts on local

and state taxes and on local businesses where workers shop and eat. There are data sources that can show the direct, indirect, and induced economic impacts of investing in housing.

- e. The cost of doing nothing: What does homelessness cost the community? This can cover things like visits to the emergency room, sanitation costs, and police engagement. There are examples of quantifying these impacts to public budgets, and generally the costs of doing nothing outweigh the costs to bring people inside and provide support services. (See Appendix D for an example from Los Angeles.)

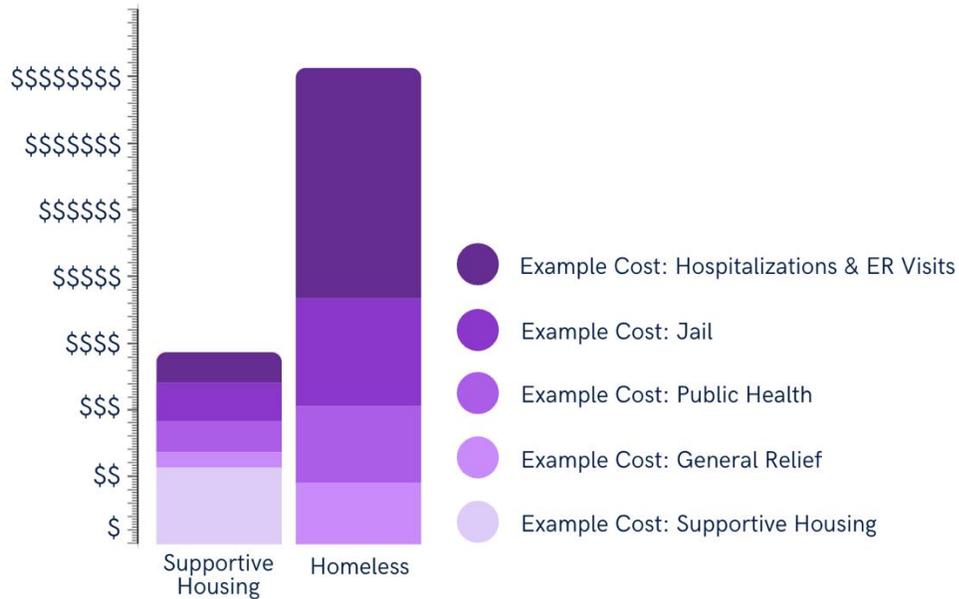


Figure 2: Example comparison between the average public costs for persons in supportive housing and comparable homeless persons. This example illustrates the general finding that the cost of doing nothing outweighs the cost to bring people inside. See Appendix D.

- f. There are many types of housing: Stakeholders acknowledged that communities have concerns about denser multi-family housing typologies. Educating stakeholders on the various types of housing, including what various densities can look like and examples of good design, can help reduce fear and resistance. The February 2025 Housing Needs Assessment for Moline, Rock Island, and Davenport provides examples of local housing typologies which can be a starting place for this work. An example of the images from the assessment is on the next page.

This approach can also address the reality of the “NIMBY factor.” Small, modest, dispersed, incremental developments may incentivize small, local builders without drawing large, organized resistance from entire neighborhoods of residents.



Figure 3: Examples of multi-family housing typologies. Source: February 2025 Housing Needs Assessment for Moline, Rock Island, and Davenport

1.3 Develop case study fact sheets to showcase best practices and successes

Telling the story of local efforts and successes shows what can be done and how it can be done and highlights the human and community impact. Some local case studies to develop could include:

- The Universal Basic Income programs in Moline and through the VA
- The Davenport Public Library social worker program
- The Salvation Army/Humility Homes Shelter to Stability transitional housing programs
- Project Now and Iowa Legal Aid Eviction Diversion Programs
- The Rock Island Housing Authority developments (Valley Homes and the Veterans' Tiny Home Village)

To the extent that stakeholders want to lift up best practices from across the country, they can develop additional case studies to highlight.

Timeline: The narrative work and case studies can be bundled together and completed in the short term as long as stakeholders can coordinate and agree on key terminologies and which stories to tell.

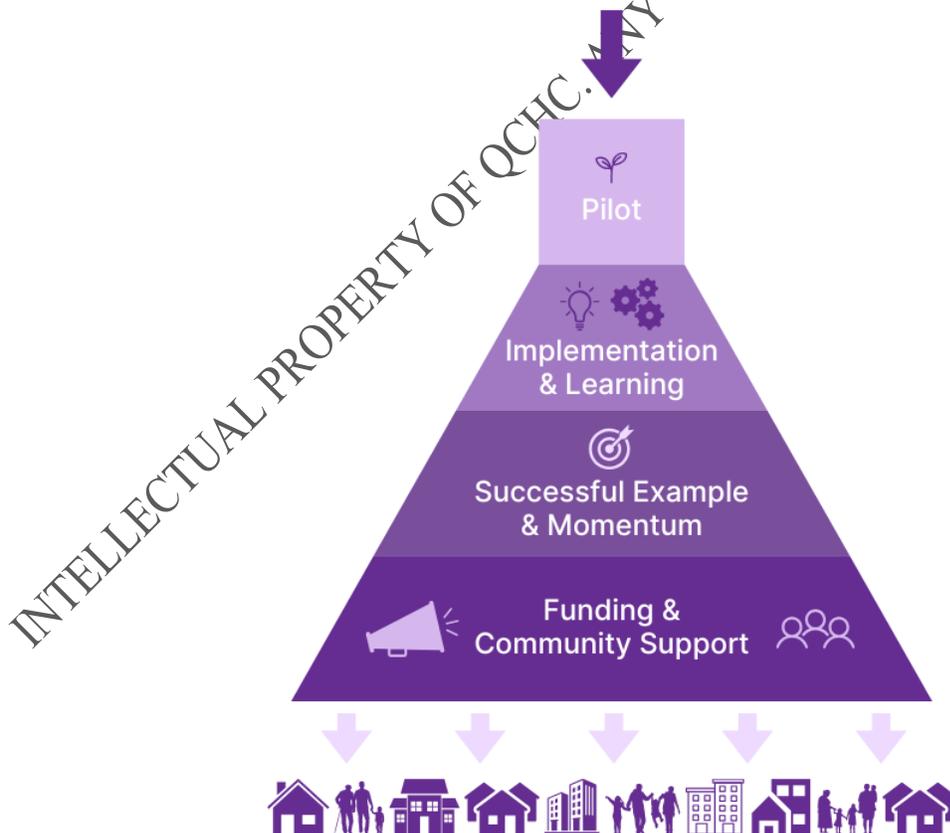
1.4 Update city websites

The cities in the Quad Cities can use this new data to update their websites with links to the fact sheets and can supplement it with information on how their city's policies support new housing development and help reach the goal of functional zero homelessness. These changes can play a crucial role in convincing the development sector that the Quad Cities support more housing and will be critical in achieving the goals of this plan.

Timeline: Updating city websites is likely a medium-term effort as it will build off the new narrative materials being developed.

2. Drive New Housing Units of Various Types

This a broad category of action items that span a range of housing types. Each recommendation is framed as a pilot program that can subsequently be scaled up as stakeholders implement the program, learn lessons from their experience, and then use the successful example and findings to build momentum for more funding and community support. Realizing small, successful pilot projects around the Quad Cities can set the stage for broader strategic efforts.



2.1 Launch a Shared Housing Pilot Program

Shared housing programs have become an increasingly popular tool across the country to create communities of support for people transitioning into permanent housing while also reducing the cost to deliver housing, particularly compared to more traditional approaches that first offer interim and transitional housing and then evolve a participant into permanent supportive housing. Shared housing is defined as two or more people who live in one permanent rental housing unit, sharing costs such as rent and utilities. The overall size of the unit is determined by the co-housing tenants' preferences, available income, and the cost of rent and utilities.

Importantly, shared housing is permanent rental housing, as each participant has their own lease and has full tenancy rights. It is an effective, rapid, and solution-based housing option for a diverse range of populations (e.g. households experiencing homelessness, low-income families, foster youth, multi-generational housing, etc.) that extends the capacity of the housing system to move more people out of homelessness sooner, especially in tight rental markets. It is not the solution for everyone, but it is an option worth exploring with all individuals and families as they look to exit homelessness. The cost-effectiveness is also easily demonstrated — for every three people housed in a shared housing unit compared to a standard studio or one-bedroom, a fourth person can join without any additional funding required.

A shared housing strategy is particularly well-suited to the Quad Cities because it offers an opportunity to take advantage of one of the resources that the QCHC cities already have and to address a major ongoing community concern, namely the large number of vacant and dilapidated single-family housing units. Several of the Quad Cities currently use their CDBG funding to rehabilitate dilapidated single-family housing, with a focus on creating new ownership opportunities for lower income households. Stakeholders expressed a willingness to consider re-purposing some of this CDBG funding to rehabilitate the same targeted housing for use as shared housing. Cities can also offer funding to non-profits to acquire, rehabilitate, and operate this housing.

A shared housing program may require additional funding resources for supportive services, which can become part of the funding strategy discussed in section 3.1 below. The shared housing program can also benefit from the proposed landlord engagement strategy discussed in Section 2.4 below.

Another concept worth exploring as a shared housing pilot is a matching program. In Los Angeles, "A Room of Your Own" (AROYO) is a web-based matching system designed to connect individuals or households interested in finding an ideal housemate. The tool identifies key core elements (e.g. neighborhoods of interest,

ADA) and personality traits (e.g. eating habits, music/entertainment) to help people find the ideal “housemate” with shared needs or interests. The tool operates like a match.com for housing, includes safety checks, and allows participants to have agency in choosing roommates while addressing potential challenges through structured meet-and-greet sessions.

Timeline: Between program administration, securing sites and development partners, rehabilitation of units, and housing people, implementing a shared housing pilot program is a medium-term effort.

2.2 Identify new-construction demonstration projects to showcase innovation and impact, with a focus on publicly owned land

Publicly owned lands offer a prime opportunity to pilot new housing development as the land value can be reduced if needed and the public is a willing owner. The stakeholders also discussed the possibility of seeking to develop on properties with tax delinquency or on larger privately-owned sites with willing property owners.

The City of Rock Island’s April 2025 Strategic Housing Plan presents a good approach to kicking off this demonstration effort. The city identified priority sites for development and completed preliminary feasibility review on every site. Each of the Quad Cities should be encouraged to do an inventory of public lands, and possibly privately-owned lands ripe for development, and to identify several sites for further due diligence. The cities may require funding to support due diligence as well as a consultant or consultants to provide capacity support to identify and vet sites.

Due diligence for the sites may include review of applicable zoning, infrastructure capacity and needs, an environmental review, and a scan of potential funding sources for affordable housing. If funding and capacity are available, preliminary massing studies can demonstrate what could be built on the site and support a financial feasibility study to estimate development costs.

This combined work can lead to a request for proposals or other identified mechanism for selecting a development team.

The identification of demonstration sites could be paired with Action Item 3.2c regarding building capacity — the Quad Cities can organize a day-long tour of sites available for development and include an overview of available funding and resources. This would generate interest in the sites and demonstrate strong support and political will for the projects, which in turn will boost developer confidence.

Timeline: Identification of demonstration sites plus due diligence is a short- to medium-term effort, depending on internal staff capacity of the cities and the ability to bring on consultants to support this work.

2.3 Pursue Zoning Reforms and Streamline Permitting

- a. Upzone where appropriate: Stakeholders consistently raised the need to rezone in appropriate areas to allow for the construction of multi-family housing. A November 2024 Fair Housing assessment recommended rezoning in the Quad Cities to meet the housing needs of vulnerable households, and the February 2025 Housing Needs Assessment for Moline, Davenport, and Rock Island provided a city-by-city analysis of rezoning opportunities. The City of Rock Island updated its zoning code in 2020, but its 2025 strategic plan calls for addressing some sections of the zoning code that remain confusing, outdated, or in conflict with the new vision for the area.

Currently, the Cities of Moline, East Moline, and Rock Island have established the funding and kicked off efforts for zoning updates. These concurrent efforts offer opportunities to collaborate to create by-right zoning that allows for a range of housing typologies sufficient to meet the needs of residents of all income levels. This opportunity for collaboration could be supported through a centralized entity like QCHC, ensuring that cities can reduce redundancies in work and lift up best practices.

- b. Pursue Inclusionary Zoning and Community Benefits: Rezoning should be rooted in an understanding of the financial feasibility of delivering housing as well as “value capture” — when you upzone, you create value for the property owner, who can then either increase the sales price of the land or develop the property under its new, higher zoning. Any upzoning should identify opportunities for the public to capture a share of the value this upzoning creates. Both upzoning and value capture strategies should include financial analysis of what it takes to deliver housing of varying typologies. Value capture strategies may include community benefit requirements, which would typically be some form of inclusionary zoning requiring covenanted affordable units in the project. Developers could also provide alternative community benefits in return for increased density and streamlined permitting, such as ground floor community spaces at reduced rental rates or community-serving open spaces. However, it is critical that the inclusionary requirements are calibrated to ensure that the desired housing is constructed rather than creating a situation where no developer can afford to build due to the costs of the inclusionary requirements or other community benefits.

- c. Develop Local Ordinances or Executive Directives: Rezoning can be a slow process. In the interim, cities may consider passing local ordinances or executive directives that give some upzoning, additional density, or other forms of development-streamlining incentives to projects that are 100% affordable or include some targeted percentage of affordable units — such as 10 or 20% — using a financial feasibility model to calibrate the target.

These ordinances could be created through a collaborative effort across the Quad Cities. A consultant could create a flexible financial model to test various community benefit or inclusionary incentives, craft a model ordinance, and then work with each city to tailor the ordinance to the individual markets and needs of each community where the ordinance will apply. This effort would also require legal support to ensure that the resulting ordinance or directive harmonizes with each city's municipal code. This approach can create some immediate opportunities for affordable and mixed-income housing, ideally show positive results to drive community support, and set the stage for broader and permanent rezoning efforts.

- d. **Clarify and Streamline Permitting:** The Rock Island Strategic Plan calls for revising the building permit process to be clearer and more consistent. This is an effort that, if replicated, could likely benefit all of the Quad Cities by making the permitting process clear and consistent, which would in turn streamline the workload for city staff, create more confidence in the development community, and reduce the time and cost to develop. Reviewing the processes across cities and creating streamlined process flows, clear application requirements and timelines, and possibly bringing in a technology platform to streamline the permitting process is an effort that could be done across the Quad Cities in a coordinated and cost-efficient manner. Cities could work together with consulting experts to identify process bottlenecks, suitable technology platforms, and improved permitting approaches.

Timeline: Rezoning tends to be a medium- to longer-term effort. With appropriate consultant support, development of an interim ordinance could be a short-term effort. However, implementing new technology systems might require medium or longer-term timelines.

2.4 Actively engage with absentee landlords and owners of properties in need of rehabilitation and create new landlord incentives

All of the Quad Cities stakeholders cite a high number of abandoned or dilapidated housing units, both for single family and multi-family properties. Some noted that there are a large number of absentee landlords with little connection to the local community and little financial motivation to engage with efforts to rehabilitate their properties. Meanwhile, locally-based landlords may lack the resources and knowledge of how to approach rehabilitating their properties and may not see the financial upside. The QCHC stakeholders and cities should launch a landlord outreach and engagement effort with several components:

- a. **Landlord Engagement:** Secure funding for staff that focus on landlord engagement and landlord/tenant relationships.

- b. Inform about Financial Resources: Inform landlords of the financial resources available to rehabilitate and reinvest in properties and explore new incentive programs.
- c. Participation in Pilot Programs: Seek out landlords who wish to participate in the shared housing pilot, who may be willing to sell to the QCLBA or other local non-profits, or who may be willing to participate in a master leasing program.
- d. Funding for Dispute Mediation: Seek funding sources to mediate landlord/tenant disputes and keep people housed.

This effort is an example of a cross-city strategy that could be coordinated through the QCHC or a new regional housing trust fund.

Timeline: An engagement effort can be developed and deployed in the short-to-medium term, depending on staff capacity to coordinate stakeholders and develop materials. New funding sources and pilot programs are medium- to longer-term efforts.

2.5 Support Land Banking

Land banking can create new opportunities for affordable housing that addresses a variety of needs and helps cities to proactively address vacant and blighted properties. While the QCLBA was established in Illinois in 2022, there are challenges to ramping up its impact. In Iowa, land banking is not yet allowed under law. Specific recommendations tailored to each State are below:

- e. Illinois — Seek dedicated funding and address legal challenges: The land bank in Illinois exists and has strong in-house and board leadership. Key challenges for the land bank to acquire land are (1) a lack of dedicated funding to support acquisitions and (2) local interpretation of a recent Hennepin County Supreme Court decision that precludes the land bank from having a right of first offer on properties at auction. Recommendations include:

- In the short term, work with Rock Island County to reconsider the local interpretation of the Hennepin County ruling. Other counties and land banks have operated under a different interpretation of the Supreme Court ruling. Engaging outside counsel for an opinion on how a land bank can legally maintain a first right of purchase while protecting the local county could be a pathway to resolution. This work can ultimately benefit all of the Quad Cities.
- In the medium-to-longer term, work at the local and state level to identify an ongoing funding stream for the land bank. This could be a small parcel tax,

transfer tax, or other assessment that the land bank can use to acquire properties.

- f. Iowa — Seek a legal pathway to create a land bank: There have been efforts to create a legal pathway to establishing a land bank in Iowa. The QCHC and its partners should align in support of this legislative effort and also recommend a dedicated funding source for the land bank. One mechanism that can support this effort is the narrative work to describe the opportunities and impacts of investment in housing, mixed-income communities, and the ability to achieve functional zero homelessness.

Timeline: Addressing the legal and funding challenges are medium- to longer-term recommendations depending on the political will of the decision makers in each state.

3. Create More Capacity

This final set of recommendations is a catch-all for priority areas that require further investment and opportunities to build on what is already working in the Quad Cities communities. The QCHC is the best entity to focus these efforts and seek regional funding and capacity-building opportunities.

3.1 Engage with funders to ensure that the Quad Cities can maximize existing funding sources and generate new funding sources

Funding is critical to realizing the Quad Cities' housing strategy. It is needed to support rehabilitation and development projects, to add capacity for efforts that will require consultant support, and to continue and increase ongoing services and programs that serve the Quad Cities' most vulnerable residents. The concepts below are starting places to build a funding strategy, but it will require ongoing focus and political will across the Quad Cities to create the steady, long-term funding needed to successfully implement the policies recommended in this action plan.

- a. Facilitate a Funder Review of the Action Plan: There are a variety of funders in the Quad Cities that should be invited to review this strategy in the service of crafting and implementing core recommendations. In particular, the funders could be integral to determining which narratives to prioritize in order to drive more political and funder support for this effort. One straightforward way to engage these funders would be for QCHC to organize a webinar for the funders to share the results of this report. The webinar could also be used to introduce funders to the idea of convening a regular funders forum for quarterly updates, which could help to reassure them that they will be welcomed as long-term

partners in these efforts. Appendix E provides a preliminary list of funders to engage.

- b. Engage the Illinois Development Authority (IDA):** The IDA is a critical funding partner for affordable housing in Illinois. Illinois stakeholders noted that some of IDA's requirements for new construction and its method for ranking applications have made it challenging to secure funding for affordable housing and have caused costs to increase. Stakeholders should facilitate conversations both amongst themselves and with IDA about how IDA can better support the Quad Cities region in achieving its housing goals. Establishing a shared set of goals, rooted in a common desire to implement a coordinated housing strategy, could help lead to policy changes at the IDA and new avenues for partnership and funding.

Other funders to engage include the Iowa Economic Development Authority (IEDA) and the Iowa Finance Authority (IFA) to identify partnerships and funding opportunities.

Timeline: Initial engagement of these funding entities is a short-term activity, with medium- and longer-term goals and partnerships to be established.

3.2 Address capacity needs for the housing development and homeless services ecosystems

This effort can take many forms but begins with clarifying capacity constraints.

- a. Convene stakeholders to identify capacity constraints:** Additional convenings with stakeholders in the housing and homeless services community should identify and prioritize capacity needs. Some areas that were identified for capacity building include training service providers in harm reduction and new methods of providing support to clients as well as more property management capacity for those that own and operate affordable housing. Consultants can provide needed capacity to implement a number of actions in this plan, particularly focused, technical and labor-intensive efforts such as building the narrative case, due diligence on demonstration sites, rezoning, and financial analysis.
- b. Create a prequalified bench of consultants:** To address the consultant and training support needs, and in particular to attract expertise to the region, the QCHC could issue a Request for Qualifications and prequalify consultant teams and trainers to provide the support needed to deliver on this action plan. The QCHC can explore if it is possible to make this bench available to non-profits, community organizations, and even each of the Quad Cities themselves. By

creating a pre-qualified bench of consultants that is available to the community, QCHC can attract top-tier talent and allow projects to move forward swiftly as funding comes in for implementation.

- c. **Market the Quad Cities to developers:** Building on the narrative exercise identified above as well as the identification of demonstration sites, the QCHC can organize engagement events to bring development capacity to the region. These could be full-day workshops that share best practices and current efforts to expand development, coupled with tours of completed projects as well as targeted demonstration sites. One possible approach would be to engage with the Urban Land Institute's (ULI) Iowa and Illinois chapters to draw attendees as well as other trade associations that serve the development community.

Timeline: An initial convening is a short-term activity. Creating a prequalified bench of contractors and marketing the Quad Cities to developers will rely on implementation of other actions, including securing funding for pilot programs and developing the narratives, data, and case studies recommended in this report.

3.3 Engage with health plans to understand their funding and reimbursements and lobby to match needs

Service providers noted that reimbursement rates for certain health and mental health services are lower than needed to meet the care needs of people experiencing homelessness and those with more acute conditions. It is also important to better integrate health care services with housing needs. Some states have obtained a federal Section 1115 waiver to expand Medicaid's role in addressing chronic homelessness. This waiver is a mechanism under the Social Security Act that allows states to test innovative or experimental changes to their Medicaid program, such as eligibility benefits, or service delivery, without having to make those changes permanent under the standard rules. In California, for example, the CalAIM program is a multi-year initiative by the California Department of Health Care Services that creates coordinated, person-centered care addressing the social determinants of health. The program offers community support funded by Medicaid and implemented with community partners which are designed to help secure and maintain housing for Medicaid recipients experiencing housing instability. There are opportunities for QCHC and its partners to launch an effort to explore how Medicaid and Section 1115 waivers can support the Quad Cities' efforts to achieve functional zero homelessness. However, this opportunity may be limited given the current federal budget and the possibility that the current administration may seek to curtail flexible Medicaid waivers.

Timeline: Initial engagement of providers is a short-term activity. However, determining if a waiver is appropriate and achievable is a long-term activity that is subject to political support at the state and federal level.

3.4 Continue, evolve, and expand the programs that have demonstrated success

Stakeholders identified a number of programs that have demonstrated success, particularly those detailed in Section III.B — *What's Working*. These include:

- Proactive Code Enforcement and Landlord Engagement efforts
- Eviction Diversion Programs in Rock Island and Scott County
- Universal Basic Income programs
- Shelter to Stability programs
- The Library Social Worker in Davenport

Some of these programs have one-time funding that will expire or may be in jeopardy due to anticipated budget cuts to federal Block Grant programs. Other programs are limited in their geography to one of the Quad Cities. The coordination through the QCHC and the collaborative networks that this report recommends, particularly regular convenings of mayors and outreach to funders, can play an important role in expanding these programs and updating them to reflect the recommendations and new models laid out in this report and in identifying funding to build them out across the region.

Timeline: Securing ongoing funding for programs is a medium- to longer-term effort that will depend on the availability of funding sources and political will.

Conclusion

This Housing and Homelessness Strategic Action Plan reflects the input of core stakeholders working across the housing and homelessness ecosystem in the Quad Cities. It has been crafted to be broad enough to allow for efforts that are coordinated and actionable across all cities while allowing for the reality that in addressing five cities, spread across two states, each city must be able to tailor efforts to their specialized needs, communities, and resources. This plan also recognizes that implementation will require new funding resources as well as additional staff capacity, augmented in some cases by consultants to assist in launching short-term, one-time efforts.

This plan is rooted in the work that community-based organizations, elected officials, public agency staff, and the philanthropic and business communities are doing every day in the Quad Cities, and it is driven by a recognition of the barriers, opportunities, and concepts that they have identified. These deep community roots can provide the foundation for the political will and dedication that will be required to drive this effort.

As the QCHC moves toward implementation, it is worth bearing in mind that the federal government is making dramatic cuts to programs that address affordable housing and homelessness directly as well as safety net programs that support low-income households facing financial distress, such as Section 8, SNAP (food stamps), and Medicaid. With cuts to these programs, it is highly likely that the entire country will see a surge of people falling into homelessness, particularly our most vulnerable populations, which include those with disabilities, seniors, and families with young children. Local investments and rapid, cost-effective solutions will be critical to limiting the resulting harms. Some of the medium- to longer-term efforts, including new affordable housing construction, are important but should be considered secondary priorities compared to measures that prevent homelessness and rapidly re-house those that lose their homes. These efforts will have the largest impact in the short term and should be the focus of the limited resources that exist and of any fundraising for new resources.

Summary Table

1. Coordination, Collaboration, and Communication

Priority	Recommendation	Short	Medium	Long	Timing
1.1	<p>Center Efforts With QCHC</p> <p>Quad Cities Housing Council should serve as hub for collaborative local efforts on housing and homelessness. QCHC, as the Local Housing Trust Fund for Scott County, Iowa, can spearhead creation of a regional housing trust fund.</p>	✓	✓	✓	<p>Short Term: Begin regular coordination and convenings.</p> <p>Medium to Long Term: Secure funding for a housing trust fund and the pilot projects work.</p>
1.2	<p>Humanizing Narratives</p> <p>Develop narratives and data that humanize those suffering from housing shortfall. Build support and create the business case for the housing and homelessness strategies. These may include:</p> <ul style="list-style-type: none"> a. Standard definitions and shared goals b. Who lives in affordable housing c. Changing Lives — the human impact of interim and permanent housing d. The cost of doing nothing e. There are many types of housing 	✓			<p>Short Term: Narrative work, provided stakeholders coordinate and agree on key terminologies and which stories to tell and funding is available for the effort.</p>
1.3	<p>Case Studies</p> <p>Develop case study fact sheets to showcase best practices and successes.</p>	✓			<p>Short Term: Case studies can be done alongside the narrative work (1.2).</p>
1.4	<p>Web Updates</p> <p>Update city websites</p>		✓		<p>Medium Term: Build off the new narrative materials being developed.</p>

2. Drive New Housing Units of Various Types

Priority	Recommendation	Short	Medium	Long	Timing
2.1	Housing Pilot Launch a shared housing pilot program		✓		Medium Term: Program administration, securing sites and development partners, rehabilitation of units, housing people; implementing a shared housing pilot program.
2.2	Demonstration Projects Identify new-construction demonstration projects to showcase innovation and impact, with a focus on publicly-owned land	✓	✓		Short to Medium Term: Identification of demonstration sites plus due diligence. Length of time depends on internal staff capacity of the cities and ability to bring on consultants to support this work.
2.3	Zoning Reforms Pursue zoning reforms and streamline permitting, including: <ul style="list-style-type: none"> a. Upzone where appropriate b. Pursue inclusionary zoning and community benefits c. Develop local ordinances or executive directives d. Clarify and streamline permitting 	✓	✓	✓	Short Term: Interim rezoning ordinance or executive directives, with consultant support. Medium Term: Implementing new technology systems. Medium to Long Term: Full rezoning.
2.4	New Incentives Actively engage with absentee landlords and owners of properties in need of rehabilitation and create new landlord incentives. Specific efforts can include: <ul style="list-style-type: none"> a. Landlord engagement b. Inform about financial resources c. Participation in pilot programs d. Funding for dispute mediation 	✓	✓	✓	Short to Medium Term: Develop and deploy engagement effort. Time frame depends on staff capacity to coordinate stakeholders and develop materials. Medium to Long Term: New funding sources and pilot programs.
2.5	Land Banking Support land banking. <ul style="list-style-type: none"> a. Illinois — seek dedicated funding and address legal challenges 		✓	✓	Medium to Long Term: Addressing funding and legal challenges will depend on political will and support.

b. Iowa — seek a legal pathway to create a land bank

3. Create More Capacity

Priority	Recommendation	Short	Medium	Long	Timing
3.1	<p>Engage Funders</p> <p>Engage with funders to ensure that the Quad Cities can maximize existing funding sources and generate new funding sources.</p> <ul style="list-style-type: none"> a. Facilitate a funder review of the action plan b. Engage the Illinois Development Authority (IDA), the Iowa Economic Development Authority (IEDA) and the Iowa Finance Authority (IFA) 	✓	✓	✓	<p>Short Term: Initial engagement of funding entities.</p> <p>Medium and Long Term: Establish goals and partnerships.</p>
3.2	<p>Expand Capacity</p> <p>Address capacity needs for the housing development and homeless services ecosystems:</p> <ul style="list-style-type: none"> a. Convene stakeholders to identify capacity constraints b. Create a prequalified bench of consultant c. Market the Quad Cities to developers 	✓	✓	✓	<p>Short Term: Initial convening to identify capacity constraints</p> <p>Medium to Longer Term: Identify funding sources and implement the capacity building actions.</p>
3.3	<p>Engage Health Plans</p> <p>Engage with health plans to understand their funding and reimbursements and lobby to match needs</p>	✓		✓	<p>Short Term: Initial engagement of providers.</p> <p>Long Term: Determine if a waiver is appropriate and achievable. Subject to political support at the state and federal level.</p>
3.4	<p>Evolve and Expand</p> <p>Continue, evolve, and expand the programs that have demonstrated success</p>		✓	✓	<p>Medium to Long Term: Secure ongoing funding for programs. Will depend on availability of funding sources and political will.</p>

Appendices

Appendix A — Bibliography of Reports Reviewed

Appendix B — Agenda for May 6th event and list of attendees

Appendix C — Stakeholder interviews

Appendix D — Example, the Cost of Homelessness report

Appendix E — Preliminary List of Funders to Engage

INTELLECTUAL PROPERTY OF QCHC. ANY UNAUTHORIZED USE IS PROHIBITED

Appendix A

Bibliography of Reports Reviewed - Documents/Websites

- Analysis of Impediments to Fair Housing Choice (Davenport, IA; Moline, IL; Rock Island, IL): November 2024
- [Davenport-Moline-Rock Island, IA-IL Metro Area — Profile data — Census Reporter](#)
- Housing Assessment, 1st Quarter 2020, Downtown Davenport, Iowa, Published by Downtown Davenport Partnership, Prepared by DiSalvo Development Advisors
- Housing Needs Assessment: Moline, Rock Island & Davenport Consortium of Cities, February 2025 (Prepared by Points Consulting)
- Iowa Homelessness Needs Assessment, 2024, Prepared by Matt White, Housing Innovations Senior Associate
- Rock Island Strategic Housing Plan, April 2025, Prepared by PGAV Planners
- <https://www.qcopennetwork.org/hhs.html>

Appendix B

Agenda for May 6th event and list of attendees

Affordable Housing Community Stakeholder Session

May 6th, 2025

Tour: 8:45 am – 10:45am

Discussion: 11:00 am – 3:00pm

Goals

- Define priorities for housing and homelessness for the next five years
- Develop priorities for demonstration projects – address barriers and opportunities
- Identify additional stakeholders to engage
- Solidify Next steps / Action Plan

Agenda

11:00am – 11:15am: Introductions (Leslie)

11:15am - 11:25am: Review of successes to date (Leslie / Stacy)

11:25am – 12:00 pm: First round of discussion questions (Kris / Jenna)

- What are the critical needs to address housing and homelessness in your communities?
- What is working – for housing development and homeless services? Give examples.
- What are the barriers?

12:00 pm – 12:15 pm: Break + grab lunch

12:15pm – 1:30pm: Continue discussion questions (Kris / Jenna)

- What are the opportunities to advance systemic changes in the housing and homelessness continuum?
- What key policy initiatives or best practices could apply in your community?
- Are there existing efforts that reflect these opportunities?
- What are the top 3 priorities?

1:30pm – 1:45pm: (coffee, break)

1:45pm – 3:00pm: Action Planning

- Identify demonstration projects for key priorities
- Who else needs to be engaged to realize these systemic changes and initiatives?
- What are the funding sources available / to pursue?
- Next Steps

Name	Organization
Linda Barnes	Alderwoman elect RI
Cecelia Bailey	QCON
Shaney Ford	Davenport Schools
Chris Mathias	City of Moline Community and Economic Development
Tyla Sherwin-Cole	Doris and Victor Day Foundation
Ami Porter	Rejuvenate Housing
Nichole Mata	City of Rock Island
Kelly Thompson	QC Community Foundation
Ashley Harris	Mayor, City of Rock Island
Bob Gallagher	Mayor, City of Bettendorf
Sangeetha Rayapati	Mayor, City of Moline
Tom Bowman	Community Healthcare
Ashley Velez	Humility Homes and Services
Sam Moyer	EHDG
Jacob Foote	Quad Cities Chamber of Commerce/DDP
Ben Jobgen	Councilman, City of Davenport
Cathy Jordan	Project NOW
Justin Hoerner	Russell Construction
Kirsten W	Family Resources
Isaac Carr	QC Air
Jordan Williams	Cordogan Clark

USE IS PROHIBITED

Bruce Berger	City of Davenport
Jill Dubin	QC Bank and Trust
Sue Hafkemeyer	QC Community Foundation
Damon Colvin	CBI Bank
Amber Wood	Empowering Abilities
Marian Stallings	RI NAACP
Leslie Kilgannon	QC Housing Council
Tom King	Habitat for Humanity QC
Stacy Kiser	Vera French Housing Corp
Kelle Larned	The Salvation Army
Mary Chappell	QC Land Trust
Julie Larson	
Cindi Gramenz	Christian Care
Cari Kopp	CASI
Brian Monroe	Safer Foundation
Dennis Platt	QC Tenant Alliance
Jenni Swanson	RI City Alderperson
Shelly Punke	One Eighty
Denise Bulat	BiState Regional Commission
KJ Whitley	City of Moline
Jenna Hornstock	Hornstock Strategies
Kris Freed	Impact Consulting

USE IS PROHIBITED

Appendix C

Stakeholder Interviews

Electeds

Tues June 3, 1pm – 2pm PST

- East Moline - Alderperson - odorothy@eastmoline.com Olivia Dorothy
- Elle Peoples for IL State Senator Gregg Johnson elle@repgreggjohnson.com
- Mayor Rayapati srayapati@moline.il.us Moline IL (*invited*)
- Rock Island = RI Mayor Ashley Harris Harris.Ashley@rigov.org and his assistant is Colleen Skolrood skolrood.colleen@rigov.org.
- Tim Kelly - City of Davenport aldermen - tim.kelly@davenportiowa.com

Questions

- What are the key challenges you want to tackle related to housing and homelessness?
- Are there best practices in your city or other cities that you are interested in exploring?
- Is your city/council open to exploring land use changes that would promote more housing?
- Is your city/council open to exploring use of public lands for housing development?
- Are there funding sources you think could be available to support this work?
- Anything else you would like to see in an action plan?

Public Agencies

Weds 6/4 , 12pm – 1pm PST

- City of Davenport Community Development team – Bruce Berger Bruce.Berger@davenportiowa.com
- Miles Brainard - City of Rock Island IL - Community and Economic Development Director (did not attend but Nichole Mata did) – brainard.miles@rigov.org
- Chris Mathias - cmathias@moline.il.us

Questions

- What funding is available for housing and/or homeless services?
- Is there funding currently committed that could be better used?
- Are there opportunities to rezone for more multifamily? Willingness to push for it?
 - Any experience with inclusionary zoning?
 - Any funding for rezoning?
- Is there public land that could be a good demonstration site for new MF housing?
- Other lands that could be targeted? Religious institutions? Underutilized sites?
- Is there energy/willingness to push on legislation for land banking?

Funders

Thurs 6/5, 12pm – 1pm

- Kelly Thompson - QC Community Foundation - funder kellythompson@qccommunityfoundation.org

- Matt Mendenhall - Director Regional Development Authority – funder
ceo@rdauthority.org

Questions

- What are the best opportunities to leverage funding for affordable housing and homelessness?
- Are there sources that exist that can be re-purposed/refocused?
- Are there opportunities to seek new funding sources?
- What messages resonate most with funders?

Development Experts

Fri 6/6, 12pm – 1pm

- Sam Moyer - EHDG smoyer@ecumenicalhousing.org
- Housing for All
 - Cordogan Clark: Jordan Williams, architect jwilliams@cordoganclark.com
 - JTE Real Estate & Visionary Ventures - Michael Poulakidas and Crystal Rollins
- Land Bank – Mary Chappell - mchappell@moline.il.us
- Stacy Kiser from Vera French Housing - kisers@verafrenchmhc.org
- Kyle Carter with the QC Chamber of Commerce - kcarter@quadcitieschamber.com
- John Chow - Moline Community Partners - public housing - his contact is Elizabeth Rodl
<erodl@communityhomepartners.com>

Questions

- What are the barriers to development that you face?
- What is the most critical funding that you need to deliver more affordable housing? le predevelopment, soft financing, construction loans, etc.
- What are the capacity needs in your city/geographic area that could help facilitate more affordable housing development ?
 - Architects?
 - Property managers?
 - Finance experts?
- Is there good recent data on cost to construct multifamily housing – new and rehab?

Service Providers

Friday 6/6, 1pm – 2pm

- Cecelia Bailey - Exec Director, QC Open Network, funder, service provider cbailey@qcopennetwork.org
- Rev Dr. Dwight Ford - Exec Director, Project NOW Housing CAP DFord@projectnow.org - **Maybe contact Mary McNeill.** Dwight's exec assistant MMcNeil@projectnow.org
- Salvation Army program – transitional housing- Kelle Larned Kelle.Larned@usc.salvationarmy.org
- MLK Center Rock Island - Executive Director Jerry Jones (did not attend) - jones.jerry@rigov.org

- YWCA - Amy Schaefer - aschaefer@qcywca.org, Nicole Sodawasser, nsodawasser@qcywca.org
- Bethany for Children and Family Services – Wendy Walljasper - wwalljasper@bethany-qc.org

Questions

- What are some current programs that you see as working? For those deemed successful, has there been commitment to expand those programs?
- What are some ideas you have seen via articles, social media etc that other communities are using that seem to be working that you are interested in further exploring?
- What experience does your community have with master leasing?
- Does your community currently use shared housing as a method to rehouse households?
- What are you currently seeing as the biggest challenges to getting folks rehoused now (e.g. housing costs, low vacancy, lack of resources, system throughput issues, staff capacity)?

INTELLECTUAL PROPERTY OF QCHC. ANY UNAUTHORIZED USE IS PROHIBITED

Appendix D

Example, the Cost of Homelessness report

Chapter 1

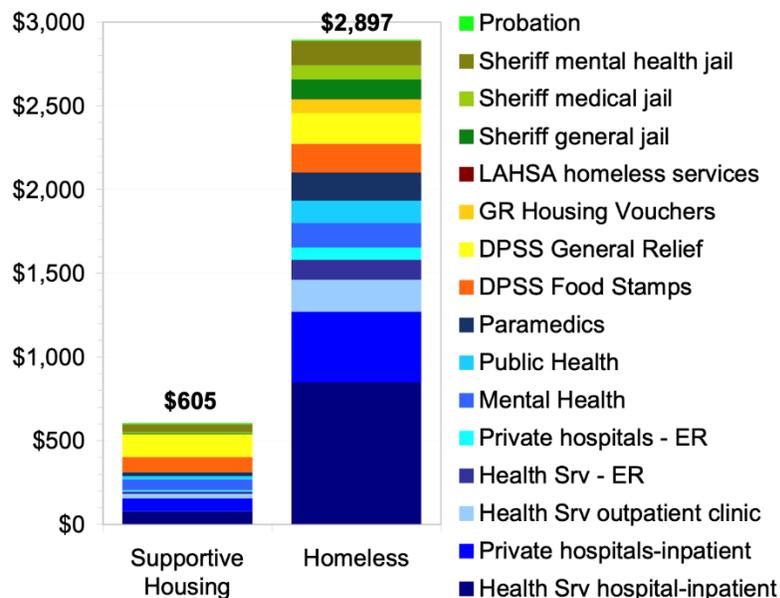
Executive Summary

The central question investigated in this study is the public costs for people in supportive housing compared to similar people that are homeless. The typical public cost for residents in supportive housing is \$605 a month. The typical public cost for similar homeless persons is \$2,897, five-times greater than their counterparts that are housed. This remarkable finding shows that **practical, tangible public benefits result from providing supportive housing for vulnerable homeless individuals. The stabilizing effect of housing plus supportive care is demonstrated by a 79 percent reduction in public costs for these residents.**

The study encompasses 10,193 homeless individuals in Los Angeles County, 9,186 who experienced homelessness while receiving General Relief public assistance and 1,007 who exited homeless by entering supportive housing. Two different methods were used to independently verify changes in public costs when individuals are housed compared to months when they are homeless. There are six bottom line findings:

1. Public costs go down when individuals are no longer homeless
 - a. 79 percent for chronically homeless, disabled individuals in supportive housing
 - b. 50 percent for the entire population of homeless General Relief recipients when individuals move temporarily or permanently out of homelessness
 - c. 19 percent for individuals with serious problems – jail histories and substance abuse issues – who received only minimal assistance in the form of temporary housing
2. Public costs for homeless individuals vary widely depending on their attributes. Young single adults 18 to 29 years of age with no jail history, no substance abuse problems or mental illness, who are not disabled cost an average of \$406 a month. Older single adults 46 or more years of age with co-occurrent substance abuse and mental illness, and no

Average Monthly Public Costs for Persons in Supportive Housing and Comparable Homeless Persons



Source: 279 Matched pairs of supportive housing residents and homeless General Relief recipients. Costs shown in 2008 dollars.

recent employment history cost an average of \$5,038 a month. **A range of solutions is required that match the needs of different groups in the homeless population.**

3. Public costs increase as homeless individuals grow older. There is a strong case for intervening early rather than deferring substantive help until problems become acute.
4. **Most savings in public costs come from reductions in health care outlays** – 69 percent of the savings for supportive housing residents are in reduced costs for hospitals, emergency rooms, clinics, mental health, and public health.
5. **Higher levels of service for high-need individuals produce higher cost savings**, as shown by the higher savings from supportive housing compared to voucher housing, and by the higher saving for supportive housing residents in service-rich environments.
6. One of the challenges in addressing homelessness is housing retention – keeping individuals who may well be socially isolated, mentally ill and addicted from abandoning housing that has been provided for them.

Recommended Solutions

Link housing strategies to cost savings – The cost map for single homeless adults developed through this study can guide cost effective housing strategies.

Strengthen government-housing partnerships and leverage resources – It is difficult to convert cost savings of hospitals and other public agencies into cash that can be reallocated to underwrite supportive housing because the demand for these agencies' services often exceeds the number of people they can serve. The homeless person who is not served may simply open up a hospital bed for another sick person. However, there is a powerful public interest in housing homeless persons and reducing the public costs for crises in their lives. It is critically important to expand the role of public agencies in providing on-site services for supportive housing, including mental health and drug and alcohol services, and SSI advocacy. It is also critically important to use available funds, such as General Relief, to house more homeless people.

Improve retention rates for individuals in supportive housing – Supportive housing organizations need public help in providing higher levels of on-site services to improve housing retention rates. Individuals with above-average risks of leaving housing include those that have co-occurrent mental health and substance abuse problems, those with jail histories, and young adults.

Increase the supply of supportive housing – Los Angeles County has far less supportive housing than is needed to shelter its disabled homeless population. This housing inventory can be expanded through new construction, master leases, and scattered site rentals. All three approaches need to be expanded. There is a window of opportunity for affordable master leases in the currently less expensive housing market.

Produce information for developing comprehensive strategies and improving outcomes – Los Angeles needs to get its arms around its homeless residents by getting enough information to understand who they are and what they require, and by acting on that information to provide shelter. This includes the size and composition of the population, cycles and duration of homelessness, family and immigrant homelessness, and outcomes for those who leave housing.

Appendix E

Preliminary List of Funders to Engage

Funders and Funding Sources to Engage

Below is a list of funders and public agencies identified that are already engaged in housing and homelessness, and/or should be engaged in the delivery of the housing action plan. This list was provided by stakeholders and is not exhaustive:

Community Organizations and Foundations:

- The Contributors Council — major funders that meet quarterly; end to focus on capital projects, can pitch a housing strategic initiative
- Regional Development Authority — does transformational grants and annual grants to Council in support of affordable housing needs
- Quad Cities Community Foundation — does transformational grants, operating grants, and others that help support housing
- John Deere Foundation — has given to homeownership in the Quad Cities but is interested in what functional zero would look like for homelessness
- 708 Board in Rock Island County, IL — gives to housing specifically for those with mental health
- Hubbell Waterman Foundation
- US Bank Foundation gives towards housing creation and maintenance

Public Agencies / Public Funding Sources

- Illinois Regional Development Authority (IDA) — IDA is the biggest funder of housing in the Illinois Quad Cities our community.
- HOME Funding — Federal Block grants administered through the Cities
- CDBG funding — Federal Block grants administered through the Cities
- Supportive Services for Veterans Families — Federal funding administered by the Veterans Administration that provides housing assistance and support services to low-income veteran families who are experiencing homelessness or are at risk of homelessness.
- Rapid Rehousing Funding — HUD funding that provides short- and medium-term rental assistance for individuals and families experiencing homelessness
- State Department of Justice — Funding for those coming out of Iowa criminal justice system
- Illinois Department of Human Services — Supports housing work in Illinois

Other Funding

- Iowa State Housing Trust Fund through QCHC (Leslie)
- Federal Home Loan Bank