

# HOUSING NEEDS ASSESSMENT

MOLINE, ROCK ISLAND, & DAVENPORT  
CONSORTIUM OF CITIES

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The Tri-Cities, via  
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Prepared by



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# Volume I: Tri-Cities Joint Assessment

## 1. Introduction & Executive Summary

### Executive Summary

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

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

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

### Housing Trends

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

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

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

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

### **Rental Trends**

Economic theory might suggest decreases in demand would ripple down to rentals, leading to lower rental costs. However, this does not appear to be the case. Low-cost single-family units often do not stay affordable for long before investors transition these units to market-rate rentals. Between 2020 and 2023, rent for single-family one-bedroom units increased 15%, 8%, and 7% in Davenport, Moline, and Rock Island, respectively.

A combination of historic HUD data and recent Census data illustrates this trend, showing a significant portion of renter households as "cost-burdened" in 2024. HUD defines cost-burdened households as those spending 30% or more of household income on housing. In Davenport, Moline, and Rock Island, 24%, 22%, and 23% of rental households are cost-burdened, respectively. Maps of renter households within the Tri-Cities indicate east and central Rock Island and the western side of Moline are likely to be most affected by these rental trends.

The age and condition of the housing stock is a key concern in the Tri-Cities. In Points Consulting (PC)'s community survey, 54% of respondents identified "blight" or "housing conditions" as a primary issue, with the highest proportion in Moline, IL, at 35%. Housing stock in these communities is notably older, especially among rental units. While the median construction year for rental housing in the U.S. is 1979, it is 1973, 1963, and 1956 for Davenport, Moline, and Rock Island, respectively.

### **Options & Expectations for the Future**

PC creates unique population and housing projections based on metrics collected by our team during housing needs assessments. Given the wide range of potential outcomes, the forecast presents three scenarios for each city, designated as "status quo," "moderate growth," and "optimistic growth." Each forecast is associated with several possible "density" patterns, which would not significantly alter the current housing landscape in the Tri-Cities but could help incentivize more attainable housing.

While further details are provided later in this report, unit projection highlights are listed below:

- **Davenport:** between 4,490 and 8,706 units | 9.5% to 18.4% growth
- **Rock Island:** between 11 and 3,702 units | 0.1% to 21.3% growth
- **Moline:** between -1,130 and 4,380 units | -5.8% to 22.6% growth

While many factors contributing to rising home costs are beyond local government control, a review of the Tri-Cities zoning and land-use policies reveals some regulatory adjustments that Planning Commissions and City Councils could make to encourage more affordable housing options. In each city, single-family zoning is predominant, making it challenging for developers to address shortages in multi-family and medium-density single-family housing. Moline and Rock Island are similar in this regard with 77% and 62% of residentially zoned land restricted to single-family homes. While R1 in Rock Island is one-unit residential, they do allow Accessory Dwelling Units (ADUs), with some restrictions. It is important to point out that ADUs on single-family lots also only slightly alters density, as opposed to altering code to favor more units per zoning district, or upzoning, more generally. Interestingly, Davenport is more permissive at just 26%. Each of the

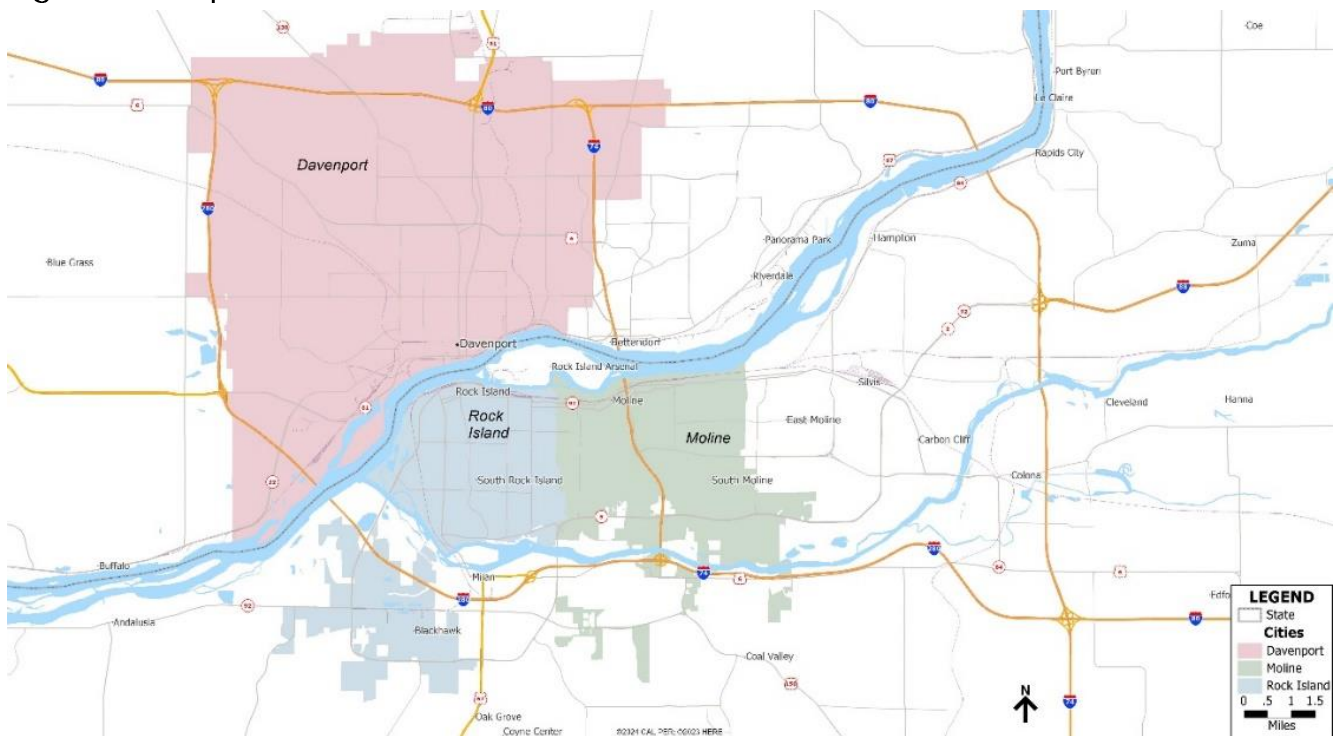
communities has room for improvement on this front. In particular, the R4C district in Davenport could accommodate up to 10,980 more units based on maximum density standards, and the R2 district in Moline could accommodate up to 16,868 more units. Meanwhile, Rock Island’s density standards are difficult to discern at all, given the published code.

Housing stock follows zoning allowances, so it isn’t surprising the majority of residential building types in the Tri-Cities are single-family, detached: 69% in Rock Island, 70% in Moline, and 66% in Davenport. While these proportions align with national averages, there is room for improvement in each community. Upzoning and rezoning are likely to be contentious issues, but PC’s survey suggests there are specific housing types and locations where residents may be more receptive to change. Although most residents are understandably opposed to multi-family housing within predominantly single-family zones, they express more openness to cottage housing, accessory dwelling units, and duplex/triplex housing.

### Geographic Terms & Definitions

In this report, we refer to Davenport, Moline, and Rock Island collectively as the “Tri-Cities.” The boundaries of each city are shown in Figure 1.1. Since these cities are part of the larger “Quad Cities” or “QC” region, which includes Bettendorf, Iowa, we occasionally use this term instead when citing data that encompasses the broader four-city area.

Figure 1.1: Map of Tri-Cities<sup>1</sup>



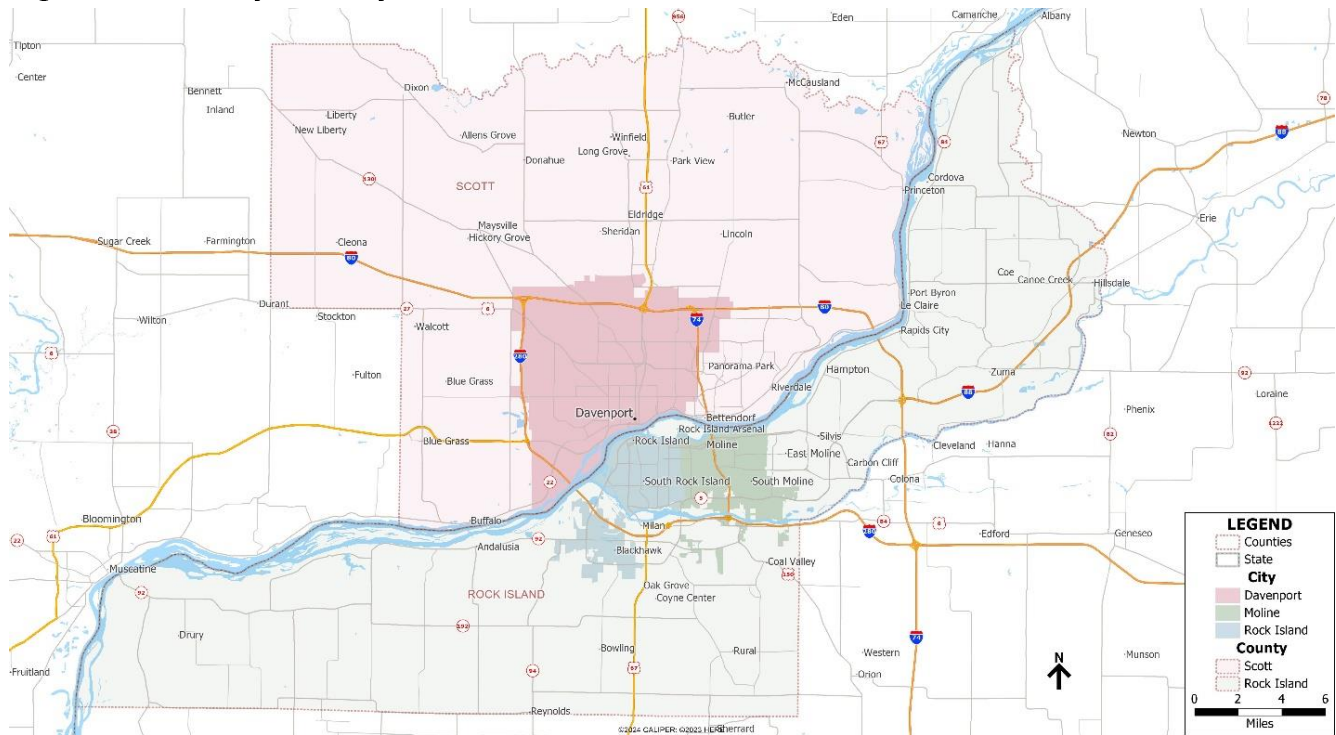
Source: County assessor parcel data & municipal zoning data from cities of Davenport, Moline & Rock Island, 2024

Throughout our analysis, we frequently compare the Tri-Cities to Scott County (Iowa) and Rock Island County (Illinois) which function as helpful benchmarks. Moline and Rock Island are located in

<sup>1</sup> Figures 1.1 and 1.2 represent the most recent city boundaries for Rock Island, with its most recent annexations.

Rock Island County, while Davenport is located in Scott County. Bettendorf, not directly referenced in this report, also comprises a portion of Scott County. Figure 1.2 shows the relationship between the Counties and the city boundaries within.

**Figure 1.2: County and City Boundaries**



Source: County assessor parcel data & municipal zoning data from cities of Davenport, Moline & Rock Island, 2024

**Statistical Areas**

- **Davenport Metropolitan Statistical Area (Davenport MSA or Davenport Metro):** Officially referred to as the Davenport-Moline-Rock Island MSA, this area includes Scott County in Iowa as well as Henry, Mercer, and Rock Island Counties in Illinois. MSAs are areas with a core population of 50k or more.
- **Davenport-Moline major core based statistical area (Davenport-Moline CBSA):** A broad term referring to the MSA, as well as any micropolitan (μSA) areas nearby. Micropolitan areas here would include Muscatine County Clinton County in Iowa.

**Townships**

Townships are listed below, as they manage property assessments on the Illinois side of the Mississippi River.

**Moline Township** includes a large portion of the City of Moline, with the Mississippi River as its northern boundary. The western boundary follows 1st St. south to 34th Ave., while the eastern boundary runs north along 17th St. Pl. to Avenue of the Cities, continuing northeast on Avenue of the Cities to 27th St., and then north along 27th St. to 12th Ave. From there, the southern boundary extends east along 12th Ave. to 34th St., turns northeast along sections of 11th Ave. and 38th St. to 10th Ave., and then follows 10th Ave. east to Kennedy Dr./3rd St., which forms the eastern boundary up to the Mississippi River.

**South Moline Township** is located south of Moline Township, covering areas to the south and southeast. Its southern border is the Rock River, and its western boundary is shared with Moline Township. The eastern boundary is 13th St., and the northern boundary, from 1st St. in the west to 13th St. in the east, follows the Mississippi River. South Moline includes less densely populated areas south of the more urbanized parts of Moline.

**Rock Island Township** covers the northwestern and central portions of Rock Island. The Mississippi River forms its northern and western boundaries, with 46th St. marking the eastern boundary and 18th Ave. forming its southern boundary.

**South Rock Island Township** lies south of Rock Island Township, encompassing neighborhoods and unincorporated areas south of the main city. Its northern boundary is 18th Ave., its eastern boundary is 1st St. A Dr., the Rock River forms its southern border, and the Mississippi River is the western boundary.

**Other Terms:**

- BiState region: Rock Island, Scott and Muscatine Counties

## 2. Gaps & Barriers Analysis

### Zoning & Land Use

A growing body of research indicates that exclusionary zoning is part of the reason for rising housing costs across the country. Nationally, roughly 75% of residential areas are zoned for single-family homes. This contributes to supply shortages and cost escalation for middle- and high-density units.<sup>2</sup> The silver lining here is that zoning laws are largely untouched by the federal government and therefore fully under the jurisdiction of local agencies, such as City Council and Planning Commissions. For these reasons, it is worth examining the distribution of zoning in the Tri-Cities to determine how much space is allocated for each particular residential usage.

The highlights of this assessment are contained in Table 2.1 with a more detailed treatment in Volume II for each specific City. The variety of metrics provide different lenses for analyzing the efficiency of land use within the Cities. Percentage of Acreage Zoned for Single-Family is relatively self-explanatory, if this number is exceptionally high it could result in a difficult environment for builders to meet middle- and high-density housing needs. However, this just refers to what is legally permissible in these districts, not what types of residences actually exist. Percentage of Units that are Single-Family is a more empirical metric indicating how much diversity exists within existing housing stock.<sup>3</sup> Lastly, Average Lot Coverage accounts for the proportion of residential lots that contain a residential structure. Exceptionally low numbers here could indicate in-fill opportunity within existing parcels, even without the aid of altering zoning or dimensional standards.

Table 2.1: Zoning and Land Use Summary for Tri-Cities<sup>4</sup>

City	Total Acres Zoned Residential	% of Acreage Zoned for Single Family	% of Units that are Single Family	Average Lot Coverage
Davenport	7,459	25.5%	85.5%	14.0%
Moline	6,470	76.5%	N/A	6.2%
Rock Island	4,948	61.5%	46.7%	5.4%

Source: Points Consulting 2024 using data from Cities of Davenport, Moline & Rock Island

Rock Island and Moline are fairly similar in terms of exclusivity of zoning and average lot sizes. The implication for each city is the same, namely that zoning code should be carefully analyzed to determine if there are opportunities to allow more attached single-family and/or middle-density

<sup>2</sup> Emily Badger and Quoctrung Bui, "Cities Start to Question an American Ideal: A House With a Yard on Every Lot", New York Times, 06/18/19, <https://www.nytimes.com/interactive/2019/06/18/upshot/cities-across-america-question-single-family-zoning.html>

<sup>3</sup> Some readers may notice that these values differ from the Census based housing stock values for each city (see Figures 8.7, 9.7, 10.6). It is not uncommon for Census definitions to conflict with local definitions of housing unit types. Since those definitions can vary widely from city to city, PC typically relies more on Census designations for comparison across communities.

<sup>4</sup> Primarily single-family districts are those with a clear orientation to detached single-family housing. For Davenport these include R-1 and R-2. For Moline this includes R-2, and for Rock Island this includes R1. The parcel data provided for Moline did not allow for an analysis of unit types, so this field is listed as N/A.



options within the core single family districts, or if there is an opportunity to upzone existing areas that are effectively on a path to urbanization.

Davenport's statistics tell a different story. On paper the zoning code is very permissible but in practice, very few middle-density and multi-family units are being developed in those permitted areas. This could be an issue of a lack of community knowledge or that the market simply has not demanded enough higher density housing in the City; this particularly could be the case in the Tri-Cities context if community members are accustomed to looking for higher density on the south side of the Mississippi river rather than the Iowa side.

### **Affordability Gaps**

There is often an imbalance of supply and demand in the housing market. This can lead to an affordability gap. An affordability gap is the discrepancy in a community between the cost of housing, and what households can afford to pay for rent or a mortgage. Government agencies consider households who spend between 30-50% of household income on housing costs as cost burdened. Households who spend 50% or more of household income on housing costs are severely cost burdened.<sup>5</sup>

### **Renter Challenges**

Renters in the Tri-Cities are generally cost burdened to the same extent as the average American. At the national level, 46.5% of renting households are experiencing at least some level of cost-burden. This percentage is nearly the same in Rock Island (46.3%) but slightly lower in Moline (44.6%). Out of the three Tri-Cities, Davenport reports the lowest percentage of households in this category (43.9%). Percentages at county levels are even lower: 42.3% of renters in Rock Island County and 42.1% in Scott County experience some degree of cost burden.

Tables in [Volume II: Tri-Cities Individual Assessments](#) show numbers and percentages of renting households in each of the three Tri-Cities that fall into cost-burdened and severely-cost-burdened categories. Volume II also contains figures for each city showing the three cost-burdened categories according to five area median income (AMI) levels.<sup>6</sup>

### **Home Ownership Challenges**

Many homeowners are also now cost burdened. This burden places some at risk of foreclosure, threatening the potential loss of their greatest financial asset. Some homeowners may have purchased their home during periods when prices or interest rates were lower. However, many others face substantial barriers to homeownership today. Barriers include higher home prices, high

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<sup>5</sup> By HUD definitions, "housing costs" include just rent or mortgage but not utilities such as water, sewer, refuse removal, and internet, which are generally excluded from rental costs in most leases. In short, if the amounts households pay to other housing-related costs were included the cost-burdened statistics would be driven even higher than what is published here.

<sup>6</sup>The statistics used for the affordability analysis are derived from a mix of data sources, including American Community Survey (ACS) 5-year, which averages data from 2018-2022, and U.S. Housing and Urban Development (HUD) 2017-2021. Given the drastic changes in both home costs and wages between 2020-2022, it would be preferable to use more recent statistics but, unfortunately, these are the best data available for small geographic regions. Whenever feasible, PC has adjusted these statistics to represent the current number of households estimated to be in cost-burdened housing situations.

interest rates, and limited affordable options. It's become increasingly challenging for new buyers to enter the housing market, or for existing owners to purchase a new home.

PC developed affordability estimates using current income levels, home prices (in Davenport, Moline, and Rock Island as of July 2024) and average current mortgage rates as of July 2024. Assuming an average credit rating on a conventional 30-year mortgage, the majority of households in the Tri-Cities are still able to compete in the home purchase market.

In Moline and Rock Island, purchasing an average-priced home requires at least \$30,000 in household income. In Davenport, that number rises to \$42,500. Table 2.2. show these income thresholds exclude 22.9% of households in Moline, 25.7% of households in Rock Island, and 34.8% of households in Davenport.

**Table 2.2: Housing Affordability Model for Owner-Occupied Units**

Region	% of Households Who are Likely to Afford a Single Family Home	Current Median Home Cost	Assumed Monthly Mortgage Payment
Davenport	65.2%	\$182,500	\$959.60
Moline	77.1%	\$150,000	\$788.72
Rock Island	74.3%	\$130,000	\$683.55
U.S.	42.1%	\$404,500	\$2,053.89

Source: Points Consulting Using Esri Business Analyst, MLS, National Association of Realtors, St. Louis Fed, and Realtor.com, 2024

The Tri-Cities' relative distance from metropolitan hubs like Chicago, IL and Des Moines, IA may offer some protection from upward pressure on home prices. However, as prices continue to increase across the nation the Tri-Cities will likely be impacted – particularly if supply lags behind demand.

### **Macroeconomic Forces Effecting Home Ownership**

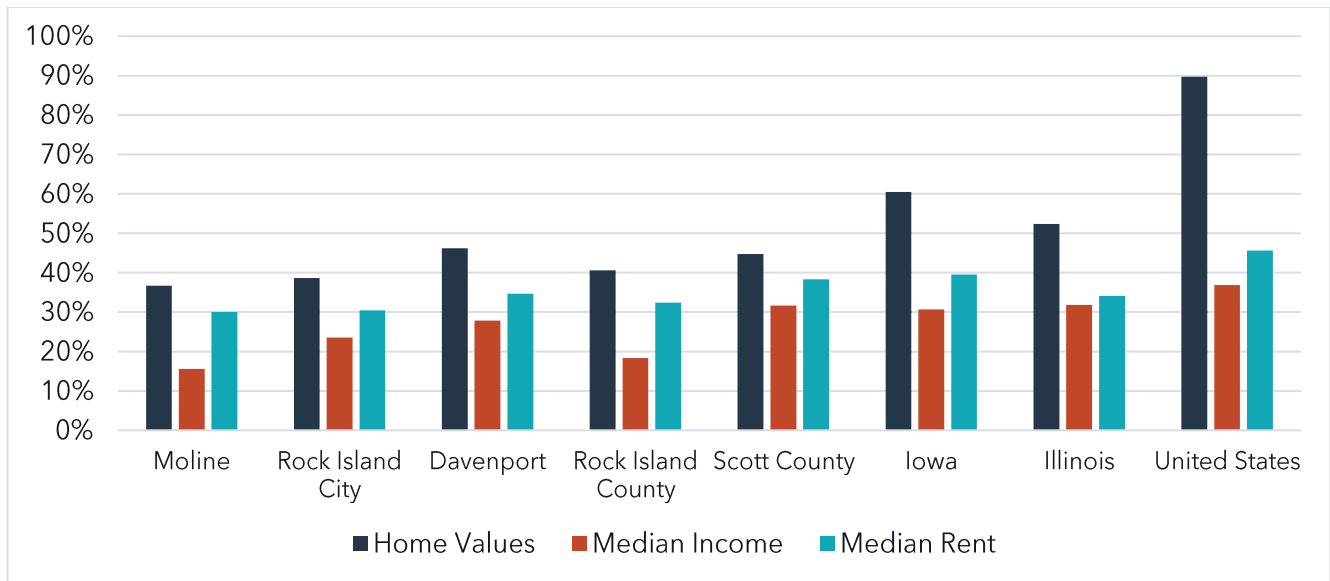
Economic forces at the national level impact homeowners and renters in every market, to a greater or lesser extent. Though many homeowners welcomed the increase in home equity during the bullish market of 2012 to 2020, sharp home price escalation in recent years has been one of the more painful signs of an upward inflationary spiral.

The Federal Housing Finance Agency (FHFA) Housing Price Index (HPI) tracks changes in sales price or refinance value using data sourced from securitized Fannie Mae and Freddie Mac mortgages. By using this data, FHFA can show price changes over long periods of time.<sup>7</sup>

Figure 2.1 shows the percent change in median income, median rent, and the FHFA HPI between 2010 and 2022. The visualization illustrates the disproportionate effect of home price and rent inflation on earners whose income has grown at a slower pace.

<sup>7</sup> The FHFA HPI is different than the previously shown Zillow Home Value Index (ZHVI), because the ZHVI considers the value of homes that aren't on the market, whereas the FHFA HPI tracks actual sales and refinance transactions.

Figure 2.1: Percent Change in Median Income, Rent, and FHFA Home Price Index, 2010-2022



Source: FHFA, U.S. Census Bureau, Esri Business

### Household Debt-to-Income Ratios

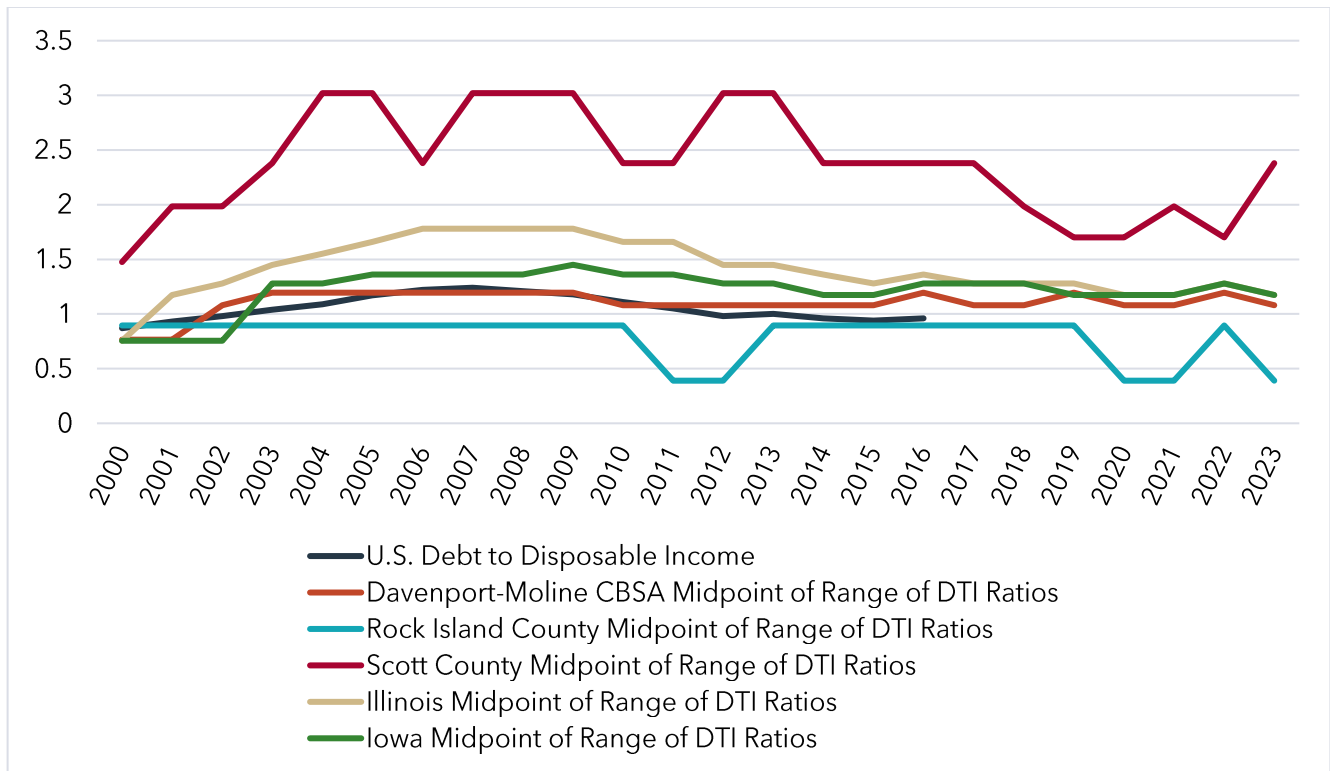
Household debt-to-income (DTI) is a key indicator of financial health. Monthly debt payment obligations can significantly constrain discretionary spending, as households may choose to delay, substitute, or cancel spending on non-discretionary items. One study found households with higher debt to income ratios prior to the 2008 Financial Crisis tended to spend less during the subsequent period of slow recovery.<sup>8</sup>

Figure 2.2 illustrates the varying magnitudes and rates of change in Debt-to-Income (DTI) ratios across the areas analyzed in this report. Due to differences in data aggregation methods between national, state, county, and core-based statistical area (CBSA) levels, a slightly different measure is used for the U.S. Debt-to-Disposable Income (DDI). Extending back beyond this chart, national DDI data shows a gradual upward trend from 1985 to 2002, followed by a sharper increase leading to a peak of 1.24 in 2007. This peak was then followed by a significant decline, reaching a 2016 low comparable to levels from 2002.

For state, county, and metropolitan data, Figure 2.2 presents the midpoint between published upper and lower bound values for the Davenport-Moline CBSA, Rock Island County, IL, Scott County, IA, Illinois, and Iowa. Among these, Rock Island County consistently has the lowest DTI, averaging around 0.90, while Scott County maintains the highest DTI across all years. The Davenport-Moline CBSA has shown relatively little change, with a gradual decrease from 1.28 in 2003 to 1.08 in 2023.

<sup>8</sup> Michael Ahn, Mike Batty, and Ralf R. Meisenzahl, "Household Debt-to-Income Ratios in the Enhanced Financial Accounts," FEDS Notes, Federal Reserve Board, January 11, 2018, <https://www.federalreserve.gov/econres/notes/feds-notes/household-debt-to-income-ratios-in-the-enhanced-financial-accounts-20180109.html#fig1a>

Figure 2.2: Household Debt to Income Ratio, U.S. Debt to Disposable Income Ratio 1999-2023



Source: The Federal Reserve Board, *Enhanced Financial Accounts, Household Debt-to-Income Ratios*, June 2024

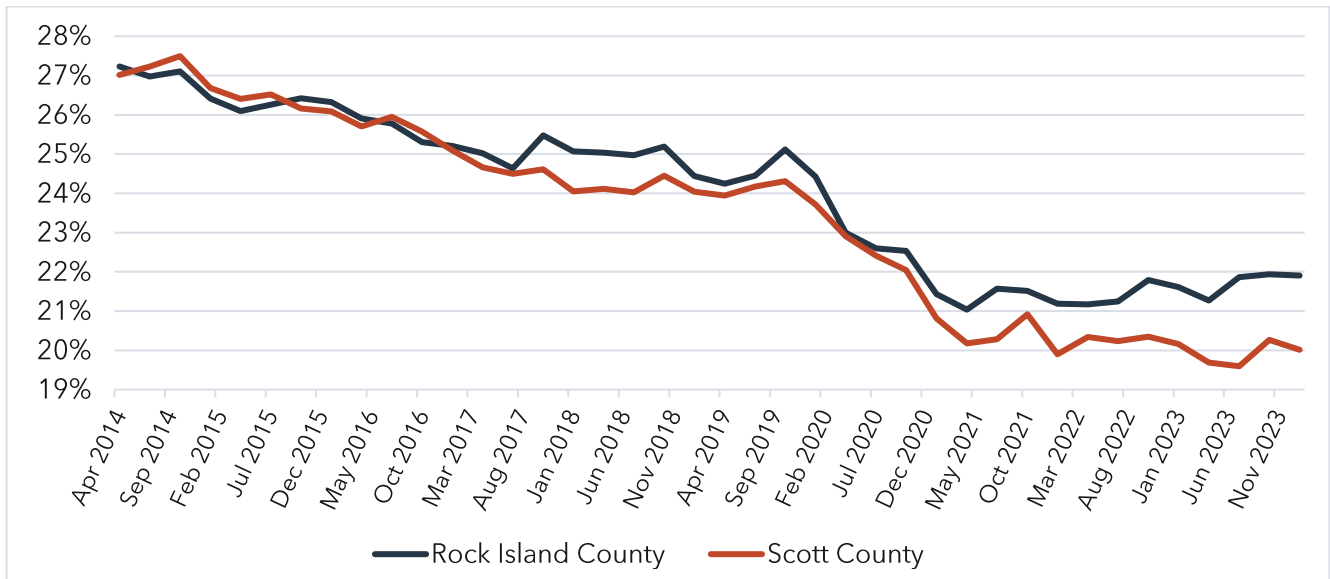
The Federal Reserve Board (FRB) publishes historical household debt-to-income ratios for every state and county, and major CBSA. These publications use aggregated data from Equifax, the New York Federal Reserve’s Consumer Credit Panel, and the Bureau of Labor Statistics. Anonymized zip code level data reflects mortgages, home equity loans or lines of credit, auto loans, and credit cards. Student debts are excluded.

**Access to Credit, Delinquencies, and Foreclosures**

Access to credit, measured by credit score, is another indicator of household financial health. Lenders offer subprime borrowers (those with a credit score between 580 and 619) less favorable revolving credit or loan terms. Fortunately, the percentage of population with a subprime credit score has declined over the past 10 years in both Rock Island County and Scott County. Rock Island County showed a decrease from 27.2% to 21.9%, and Scott County an even greater drop from 27.0% to 20.0% (Figure 2.3).

Pandemic relief funds distributed in 2020 certainly contributed to this overall decline and help explain the steep decrease seen that year. Many fund recipients used the money to pay down existing debts, thus boosting their individual credit scores. By 2022, median credit scores were 709 in Rock Island County and 729 in Scott County. The lending industry would consider borrowers with a median score in Rock Island County “prime” and those with a median score in Scott County “super-prime.”

Figure 2.3: Equifax Subprime Credit Population for Rock Island County and Scott County 2014 - 2024



Source: Federal Reserve Economic Data, Federal Reserve Bank of St. Louis, Equifax Subprime

As of 2022, 27.2% of Rock Island County households showed delinquent debt, as did 24.6% of Scott County households (Table 2.3). A clear sign of financial distress, delinquency happens when a household fails to make monthly mortgage payments on time. Eventually, the bank who issued the mortgage will declare a foreclosure and take possession of the house. While the exact timeline of delinquency varies from state to state, a borrower generally has multiple opportunities to resolve the delinquency and retain ownership of the home.

In addition to delinquent debt percentages, Table 2.3 shows the percentage of mortgage holders in Rock Island County and Scott County who experienced foreclosure sometime during the previous two years (roughly 2% in each county).

Table 2.3: Delinquent Debt, Past Foreclosures, Median Credit Score, 2022

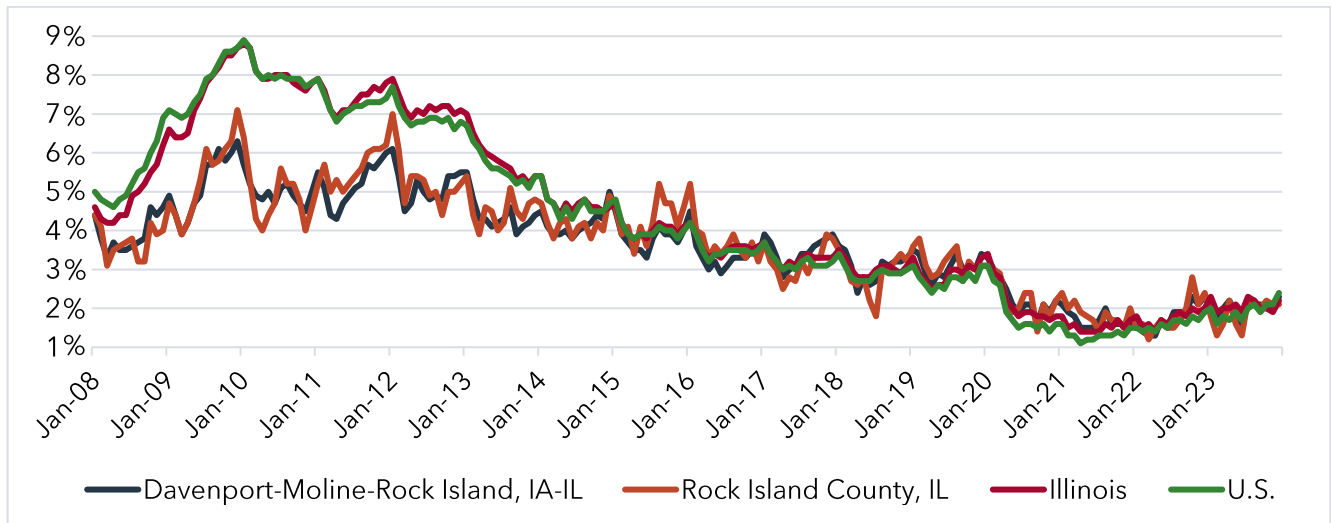
	Share of Residents with Delinquent Debt	Past 2-Years Foreclosures	Median Credit Score
Rock Island County	27.2%	0.2%	709
Scott County	24.6%	0.2%	729
Illinois	27.7%	N/A	716
Iowa	21.9%	N/A	732
U.S.	31.5%	N/A	692

Source: Urban Institute, Financial Health and Wealth Dashboard 2022

The Federal Housing Finance Agency (FHFA) tracks a representative sample of mortgages throughout the nation in their National Mortgage Database (NMD). Figure 2.4 and Figure 2.5 below show the percentage of delinquent or severely delinquent mortgages from 2008 to 2023 at the metro, state, county and national levels. (FHFA considers payments 30 days late delinquent and payments over 90 days late severely delinquent.)

Following the 2008 Financial Crisis, delinquent mortgages generally peaked around the end of 2009 or the beginning of 2010, and again in the first quarter of 2012. In the Davenport-Moline-Rock Island metro, 6.3% of mortgages were delinquent in December 2009. Compared to the last 10 years, from 2010 to 2012 we noticed a greater spread between the delinquency rates at the metro county, state, and national levels. A suspension of mortgage foreclosures in 2020 due to the Pandemic may partially explain a tightening of this spread in recent years.

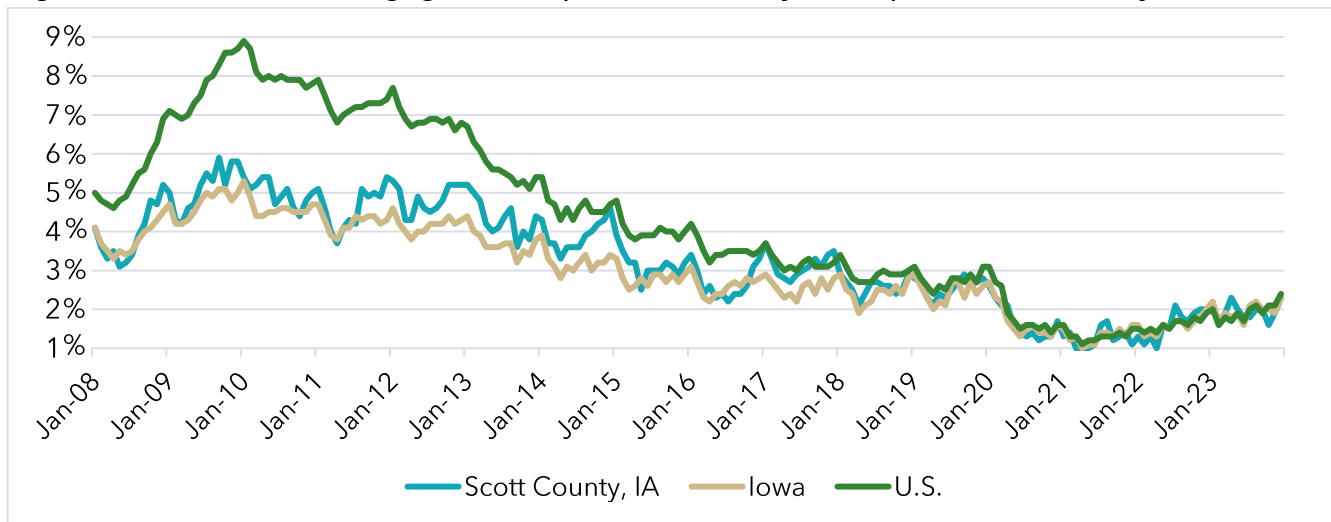
**Figure 2.4: Percent of Mortgages Delinquent or Severely Delinquent, Davenport-Moline-Rock Island Metro, Rock Island County, Illinois, U.S.**



Source: National Mortgage Database Program, Federal Housing Finance Agency, Consumer Financial Protection Bureau

Between March and April of 2022, the Davenport metro area reported its lowest percentage of delinquent mortgages (1.3%). Around the same time, mortgages started to become more expensive as the Federal Reserve rapidly raised interest rates. Unsurprisingly, delinquency rates across all areas of comparison began to rise again. By December 2023, the metro area reported a rate of 2.3%.

**Figure 2.5: Percent of Mortgages Delinquent or Severely Delinquent, Scott County, Iowa, U.S.**



Source: National Mortgage Database Program, Federal Housing Finance Agency, Consumer Financial Protection Bureau

Table 2.4 illustrates the Compound Annual Growth Rate (CAGR) of delinquent or severely delinquent mortgages between 2018 and 2020, and 2020 and 2023. Out of all areas of comparison, only Rock Island County shows a negative CAGR between 2010 and 2023.

**Table 2.4: Change In Percent of Delinquent or Severely Delinquent Mortgages**

% Delinquent or Severely Delinquent in	Dec. 2023	CAGR Dec. 2018 - Dec. 2023	CAGR Dec. 2020 - Dec. 2023
Davenport MSA	2.3%	(7.0%)	1.5%
Rock Island County	2.1%	(8.1%)	(1.5%)
Scott County	2.3%	(4.5%)	10.6%
Illinois	2.2%	(6.6%)	6.9%
Iowa	2.3%	(3.9%)	12.9%
U.S.	2.4%	(4.4%)	14.5%

Source: National Mortgage Database Program, Federal Housing Finance Agency, and Consumer Financial Protection Bureau

### 3. Forecast & Recommendations

Points Consulting (PC) designed customized population and housing forecasts for the Tri-Cities for the period from 2024 to 2044. Forecasts are informed by current socioeconomic and housing trends, along with our insights into the unique characteristics of each of the three cities. We base our models on standard econometric techniques and adjust them to account for unique conditions and opportunities within the area. For each forecast, we provide two scenarios: Status Quo and Optimistic. The Status Quo scenario assumes there will be little change in the current trajectory of each city, while the Optimistic scenario expects higher economic growth and potential multiplier effects resulting from an increase in economic well-being. To explore forecasts and scenarios for each of the three cities in more detail, please reference [Volume II: Tri-Cities Individual Assessments](#). Detailed forecast methodology is located in [Appendix B](#).

#### Population Forecast

PC’s population forecast accounts for various components of change (births, deaths, and net migration) and analyzes trends by age groups over time. The Status Quo forecast assumes the Tri-City area will see no major changes in local industries, housing availability, and other factors that may indirectly influence the region’s population.

Research indicates increasing housing supply can encourage in-migration. This suggests housing development may lead to a positive population trend, contrary to the negative one predicted by our model.<sup>9</sup> This forecast represents our best estimate, combined with projections provided by David Kovarik (Bi-State Regional Commission for the Tri-Cities) and Scott and Rock Island Counties.

Under the Status Quo forecast, we predict a 9.1% population increase in Davenport by 2044 (9,133 additional residents). However, we anticipate a 5.3% decrease in Moline (2,694 fewer residents) and a 3.2% decrease for Rock Island (968 fewer residents) under this scenario. Considering the Optimistic scenario, the population of Moline could increase 16.8% (8,428 new residents), while Rock Island might experience an increase of 26.3% (7,784 new residents). If the Optimistic Scenario does unfold, the population of Davenport would increase 15.7% (15,714 new residents) by 2044.

Table 3.1 shows these forecast numbers for all three cities, and Figure 3.1 illustrates projected growth and decline.

**Table 3.1: Tri-Cities Population Forecast, 2024-2044**

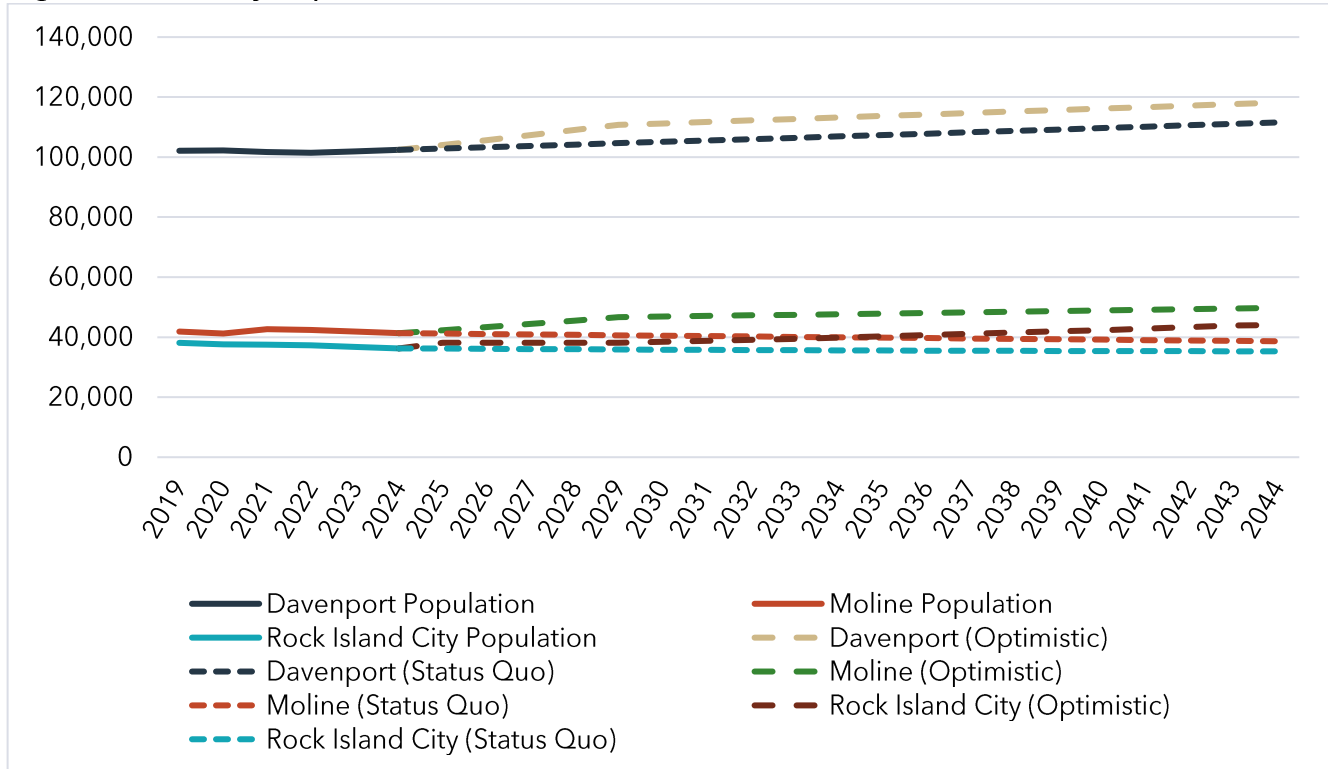
Year	---Davenport---		---Moline---		---Rock Island --	
	Status Quo	Optimistic	Status Quo	Optimistic	Status Quo	Optimistic
2024	102,440	102,440	41,334	41,334	36,252	36,252
2029	104,646	110,745	40,643	46,637	35,811	38,143
2034	106,899	113,215	39,964	47,678	35,593	39,890
2039	109,201	115,684	39,296	48,720	35,358	41,984
2040	109,668	116,178	39,164	48,928	35,358	42,292
2044	111,553	118,154	38,640	49,762	35,284	44,036

*Source: Points Consulting, 2024*

<sup>9</sup> C. Mulder, "The Relationship between Population and Housing," paper presented at the UNECE Committee on Housing and Land Management, September 2008, <https://www.studocu.com/row/document/makerere-university/land-law-l2211/key-note-population-and-housing/37982728>.



Figure 3.1: Tri-City Population Forecasts



Source: Points Consulting, 2024

## Housing Forecast

In the housing forecast model described below, we assume the Tri-Cities will have sufficient land to develop to accommodate future housing units. We also assume the necessary infrastructure will be in place to support these future units. Like the population forecast, PC’s housing forecast considers two scenarios: Status Quo and Optimistic. Considering both the needs of the previous population forecast scenarios and the historic average number of people per household, we built this housing forecast using an ARIMA model.<sup>10</sup> We do not provide a “lower” scenario than Status Quo in this analysis, since a decrease in housing running parallel to a population decrease is unlikely.

Under a Status Quo Scenario, we expect housing in Davenport to increase 9.5% (4,490 units) by 2044, while Moline would likely see a decrease of 5.8% (1,130 units). We project Rock Island housing would increase by less than one percentage point (11 units). Assuming an Optimistic Scenario, Davenport’s housing would increase 18.4%, adding 8,706 units. Moline would add 4,380 units, representing an increase of 22.5%, while Rock Island would add 3,702 units, a 21.3% increase.

These data, along with employment trends noted elsewhere in this report, suggest those who work in Davenport may increasingly prefer to live in Moline and commute to work. Conversely, Moline may increasingly become a community where most residents work elsewhere. Table 3.2 shows housing forecast numbers for all three cities, and Figure 3.2 illustrates projected growth and decline.

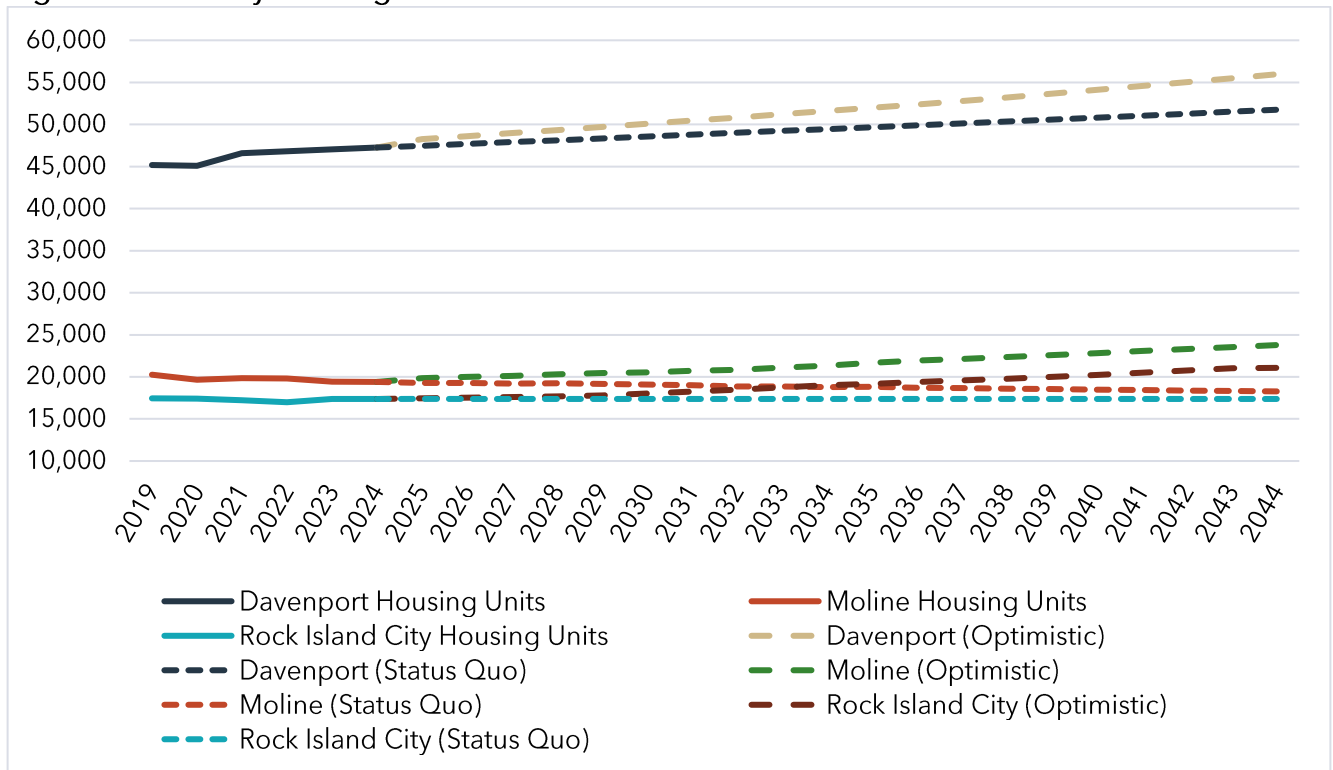
<sup>10</sup> See Methodology Section

**Table 3.2: Tri-Cities Housing Forecast, 2024-2044**

Year	---Davenport---		---Moline---		---Rock Island---	
	Status Quo	Optimistic	Status Quo	Optimistic	Status Quo	Optimistic
2024	47,257	47,257	19,400	19,400	17,368	17,368
2029	48,341	49,699	19,172	20,439	17,379	17,790
2034	49,451	51,601	18,801	21,346	17,376	18,995
2039	50,586	53,647	18,546	22,600	17,376	19,992
2040	50,816	54,102	18,491	22,831	17,377	20,235
2044	51,747	55,963	18,270	23,780	17,379	21,070

Source: Points Consulting, 2024

**Figure 3.2: Tri-City Housing Forecasts**



Source: Points Consulting, 2024

## Recommendations

The infographic in this section associated with recommendations includes “\$” icons to indicate the relative difficulty (and potential expense) of implementing each suggestion. These dollar signs do not directly represent out-of-pocket costs. In some cases, implementation may require direct spending, while in others, internal staff could manage the additional work. Either way, time and money are both finite resources and we consider both on a similar plane in this illustration. We do not explicitly provide cost estimates, partly because they would be highly imprecise and partly because costs can vary greatly depending on how an initiative is executed and funded. Nevertheless, the consulting team wanted to give each city a general sense of how challenging it might be to adopt the recommended changes.



## 1. Community Revitalization & Affordable Housing Development

### 1.1 Accelerate Land Banking Resources

Many in the Tri-Cities community strongly believe that too many potential homes are in disrepair. When asked, “What housing aspects are you dissatisfied with in your community?” 54% of respondents selected “Too much housing blight or too many homes in disrepair.” Additionally, 46% indicated that “Existing homes require too many expensive repairs and maintenance issues.” One potential solution to address blighted homes and high repair costs is to expand and accelerate the use of land banking resources.

Empirically, the Tri-Cities have a significant number of vacant residential units, totaling approximately 4,900 across Davenport, Moline, and Rock Island. In Davenport, 5% of residential units are vacant, with the highest concentrations near the intersection of Highway 61 and Freeway 74 and along the Mississippi River. Moline has the lowest vacancy rate at 3%, primarily concentrated in the Downtown area. In contrast, Rock Island experiences the highest residential vacancy rate at 7%, with most vacant units located in the Old Chicago, Douglas Park, and Longview neighborhoods.

Expanding land banking resources is one way to alleviate this issue. A land bank is a legal entity that acquires, manages, and holds properties for redevelopment, with the authority to attach specific conditions to redevelopment projects and address potential obstacles more efficiently. Unlike private entities, land banks are exempt from paying property taxes on unproductive properties. This reduces the costs of clearing and rehabilitating blighted or unsafe properties, allowing land banks to facilitate redevelopment more effectively. Additionally, land banks can acquire raw land and vacant units before prices become prohibitive or properties deteriorate beyond repair.

The Quad Cities Land Bank Authority (QCLBA) is an intergovernmental agency serving the Illinois cities of Rock Island, Moline, East Moline, and Silvis. The land bank is not currently operating in Iowa due to differences in property laws between the two states. However, according to organization officials, the QCLBA is not opposed to operating in Davenport in the future. The

QCLBA focuses on acquiring vacant, abandoned, or dilapidated properties, and working with community partners to revitalize properties before transferring ownership to new stakeholders.<sup>11</sup>

To provide some context, land banks have recently faced challenges in acquiring properties. This has made it more difficult for some municipalities to prioritize land banks when owners are delinquent on property taxes. The main issue stems from the 2023 Supreme Court ruling in *Tyler v. Hennepin County*.<sup>12</sup> The ruling's effects have been uneven nationwide, as its interpretation and application vary by jurisdiction. In Rock Island County (particularly in Rock Island and Moline) municipalities have struggled to channel desirable properties to the QCLBA. Nevertheless, PC's communications with the QCLBA suggest an optimistic future, despite this new legal framework.

Some of the Tri-Cities communities have already taken proactive steps to address blighted and abandoned properties. In 2020, Moline began preparing a list of vacant properties following the passage of the Vacant/Defaulted Mortgage Property Registration Ordinance. Moline maintains this list as part of their work with Hera Property Registration. Since the passage of the ordinance, 463 vacant properties have been identified. At least 319 are no longer vacant due to demolitions, sales and rehabilitations, or lack of registration. As of October 2024, only 126 unregistered properties remain listed as vacant.

The QCLBA or a similar organization could play a vital role in addressing this issue by acquiring these vacant properties and rehabilitating them, transforming them into productive assets that benefit the community. By prioritizing these properties for affordable housing or community development projects, a land bank might not only reduce blight but also support economic growth and improve neighborhood stability. Though city governments may no longer be able to directly channel properties to the QCLBA, the land bank can still bid on these properties alongside private citizens in the auction process. QCLBA officials also show a willingness to partner with private citizens who have an interest in rehabilitating derelict buildings.

### **Angles for Abandoned Properties in Iowa**

In Iowa, there are currently no active land banking programs. However, legislation to allow such entities has been proposed in recent years. In 2018, a group of law students from the University of Iowa College of Law, in partnership with the Community Empowerment Law Project (CELP), explored the feasibility of creating a land bank program in Iowa. Their report identified a shortage of affordable housing and an abundance of blighted or abandoned properties as two of the most pressing issues in Eastern Iowa.<sup>13</sup> The report recommends that the Iowa State Legislature pass legislation to create a state land banking program. However, this may be a long-term solution, as there is no guarantee the legislation will pass or be implemented promptly.

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<sup>11</sup>Quad Cities Land Bank Authority, *FAQ Sheet*, June 24, 2024, accessed November 18, 2024, <https://qclba.org/docs/6.24.QCLBA-FAQ-Sheet.pdf>.

<sup>12</sup>The Center for Community Progress, "SCOTUS *Tyler v. Hennepin County* Ruling Poses Opportunities, Unintended Consequences for Communities Fighting Vacant and Abandoned Properties," *Center for Community Progress*, accessed February 3, 2025, <https://communityprogress.org/press/tyler-hennepin-ruling-vacant-properties/>.

<sup>13</sup>Evan McCarthy, Brandon Pezley, and Adam Ripp, *Community Blight to Community Benefit: Revitalizing Eastern Iowa through a Land Bank*, University of Iowa Office of Outreach and Engagement, Iowa Initiative, p. 6, accessed November 18, 2024, [https://iisc.uiowa.edu/sites/iisc.uiowa.edu/files/2022-09/celp\\_ecia\\_final\\_report.pdf](https://iisc.uiowa.edu/sites/iisc.uiowa.edu/files/2022-09/celp_ecia_final_report.pdf).

In the short term, as the report suggests, local governments in Iowa could collaborate with local organizations to pursue county- and city-level solutions. These include leasing problematic properties from local governments and acquiring properties as gifts from counties and cities to accelerate rehabilitation efforts.

Leasing problematic properties from counties or cities can be an effective strategy for gaining control over properties while keeping them tax-exempt under city or county ownership. The report recommends entering into renewable two-year leases, as leases shorter than three years avoid procedural requirements set by state law. These agreements could grant housing authorities such as the East Central Intergovernmental Association (ECIA) and the Eastern Iowa Regional Housing Authority (EIRHA) broad control to renovate or market the properties. A county or city would ultimately be responsible for selling the properties to private developers or transferring ownership directly to ECIA or EIRHA.

Another strategy recommended in the report is for counties and cities to gift abandoned or blighted properties to local housing authorities. These authorities could then utilize existing programs or partner with private developers to improve the properties. Alternatively, they could find buyers who commit to renovating the properties or converting them into affordable housing. While counties and cities can gift properties to private organizations or individuals, state law requires such transfers to serve a “public purpose.”<sup>14</sup>

The Tyler v. Hennepin ruling may present challenges to this approach. However, no precedent against this process has been established in Iowa, and not all states have applied the ruling as stringently as Illinois. As a result, opportunities for partnerships may still exist.

### **1.2 Fixing Blight Before it Starts**

One option that some cities are already using to prevent properties from becoming blighted and abandoned is deploying state resources to help low-income homeowners address maintenance issues. The programs currently used by Moline and Rock Island have been effective in this regard and should continue to be used as much as possible.

Both Moline and Rock Island receive funding from the Illinois Housing Development Authority’s (IDHA) Home Repair and Accessibility Program (HRAP) rehabilitation program grant. This program provides financial assistance to low- and very low-income homeowners for essential health and safety repairs and accessibility improvements. Its goal is to preserve existing affordable housing, enhance residents’ well-being, and help low-income and disabled or mobility-impaired individuals remain in their homes. Eligible homeowners may receive up to \$45,000 in assistance for eligible repairs and/or accessibility improvements. Homeowners participating in the Roof Only option may receive up to \$21,500. The program aids homeowners through a forgivable loan with a term of either five or three years. To qualify, total household income must be at or below 80% of the area median income (AMI).

Additionally, Moline has been awarded \$1.5 Million from IDHA’s Illinois Homeowner Assistance Fund Home Repair Program (HAFHR) grant. This program provides up to \$60,000 to qualifying homeowners for rehabilitation, allowing them to address home maintenance needs that were delayed due to the COVID-19 pandemic. To be eligible, households must have a total income at or

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<sup>14</sup>ibid., p. 39.

below 150% of AMI, based on household size. Applicants must also certify a financial hardship related to the COVID-19 pandemic that occurred on or after January 21, 2020. They must also own and occupy the home. Home repair grants under this program carry a three-year forgivable recapture agreement.

Additionally, both Moline and Rock Island operate Community Development Block Grant (CDBG)-funded rehabilitation programs for owner-occupied properties.

An additional resource available to cities in Illinois is the Strong Communities Program (SCP), administered by the Illinois Housing Development Authority (IHDA). The SCP provides grants to municipalities, counties, and land banks to address affordable housing needs and support community revitalization.<sup>15</sup> Communities can use these grants to rehabilitate vacant residential properties – returning them to productive, taxable use – or to fund demolition when properties are beyond repair and negatively impact surrounding homes. By doing so, the program has the potential to increase property values, reduce crime, and generate additional tax revenue.

Both Moline and Rock Island are recipients of IHDA's SCP2 grant, having received funding in rounds one and two. In the most recent round, Rock Island applied for funding to acquire and demolish units in the Rock Island and East Moline areas. Moline's grant focused on acquiring, demolishing, and rehabilitating properties for sale to underserved, qualified homebuyers. Prior to this, Moline received four rounds of funding through IHDA's Abandoned Properties Program Grant to address abandoned properties.

### **1.3 Develop a Step-Up Housing Program for New Homeowners**

As noted, there are some challenges for municipalities in recovering delinquent property taxes but there are fewer restrictions where for-profit and non-profit entities are involved. If the hands of Tri-Cities staff and officials are tied, opportunities still remain for innovative programs that combine public and individual interest.

A prime example of a successful Step-Up Housing Program is Step Up Bisbee/Naco (SUBN), a nonprofit organization in Bisbee, Arizona. SUBN is dedicated to assisting low-income, elderly, and disabled homeowners in the Bisbee and Naco communities by providing home repair and rehabilitation services. Among its initiatives, SUBN runs the Workforce Housing Initiative, a collaborative effort with the City of Bisbee and community partners.<sup>16</sup>

The Workforce Housing Initiative aims to revitalize blighted neighborhoods while offering affordable housing options for essential community workers. The program identifies and acquires neglected or abandoned properties within local neighborhoods. These properties are then refurbished or, if necessary, demolished and rebuilt to meet modern housing standards.

Essentially, SUBN collaborates with individuals, LLCs, or corporations to purchase a property at a discount with the goal of refurbishing it. While under the ownership of the LLC, the properties are renovated, the LLC donates it to a local government entity or a 501(c)(3). This donation provides the donor with a tax deduction based on the appraised value of the property capped at 30% of their Adjusted Gross Income (AGI). Depending on the donor's tax bracket this could amount to as

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<sup>15</sup> Illinois Housing Development Authority, "Strong Communities Program", accessed November 18, 2024, <https://www.ihda.org/my-community/revitalization-programs/#toggle-id-4>.

<sup>16</sup>Step Up Bisbee/Naco, "About," accessed November 18, 2024, <https://www.stepupbisbeenaco.com/about>.

much as \$50,000. Deductions are capped at 30% of AGI but can be carried forward for up to five years if unused. Once transfer of ownership is completed, SUBN offers them to moderate-income workers – such as educators, law enforcement officers, and city employees at up to a 20% discount from the appraised value. This initiative not only attracts vital community employees but also helps reduce housing costs for those seeking to purchase a home. Additionally, the proceeds from sales are reinvested into the program to support future renovations and donations.

## 2. Affordable Housing & Land Development Programs

### 2.1 Consider Sponsoring a Community Land Trust

A community land trust (CLT) is a private, non-profit, membership-based organization established to acquire and hold parcels of land in perpetuity, leasing the land for purposes such as housing, most commonly homeownership – and other community benefits aimed at low- and moderate-income families. Residents sign long-term leases for the land while living in homes built on it, with the CLT retaining ownership of the land. This model ensures housing remains affordable for the communities it serves. The Tri-Cities area could look to nearby CLTs for guidance on establishing their own, such as the Chicago Housing Trust and the Story County Community Housing Corporation (SCCHC).

The Chicago Housing Trust is a public-private partnership dedicated to expanding housing access, fostering stable residential communities, and ensuring long-term affordability in Chicago, Illinois. Its mission is to make homeownership attainable and sustainable for low- to moderate-income residents. The trust operates two key programs:

1. **Affordable Requirements Ordinance (ARO):** This ordinance mandates that residential developments with 10 or more units that receive City Council approval, a city land purchase, or financial assistance must allocate a portion of units as affordable housing.<sup>17</sup> Affordable units intended for sale are built by developers and later administered by the Chicago Housing Trust. These units are sold at subsidized prices and are subject to a renewable 30-year restrictive covenant with affordability resale restrictions. The maximum resale price is the original purchase price plus a percentage of market appreciation, keeping the homes priced below market value.
2. **Affordable Homeownership and housing Program (AHHP) Acquisition and Rehab Program:** This program collaborates with organizations to acquire and rehabilitate properties in neighborhoods vulnerable to gentrification. The goal is to preserve affordability and prevent displacement by reselling these homes to income-eligible buyers.

Finally, the SCCHC also employs the CLT model to facilitate affordable homeownership. In this case, the organization retains ownership of the land while the homeowner purchases the building. This method reduces the overall cost of homeownership and ensures long-term affordability.

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<sup>17</sup>City of Chicago, "Affordable Requirements Ordinance (ARO)," accessed November 18, 2024, <https://www.chicago.gov/city/en/depts/doh/provdrs/developers/svcs/aro.html#:~:text=The%20City%20of%20Chicago%27s%20Affordable%20Requirements%20Ordinance%20requires,provide%20a%20percentage%20of%20units%20at%20affordable%20prices.>

## 2.2 Tap into IHDA Mortgage Program

The Illinois Housing Development Authority (IHDA) offers the **IHDA Mortgage Program**, designed to make homeownership more accessible and affordable for Illinois residents. Their program would apply to the cities of Rock Island and Moline. This program includes various mortgage options with down payment and closing cost assistance, available to both first-time and repeat homebuyers. Currently, IHDA offers three distinct programs: IHDA Access Forgivable, IHDA Access Deferred, and IHDA Access Repayable.<sup>18</sup>

3. **IHDA Access Forgivable:** This program provides 4% of the purchase price, up to a maximum of \$6,000, to cover down payment and closing costs. The assistance is structured as a forgivable loan, meaning it does not require repayment if the borrower remains in the home for at least 10 years. The loan is forgiven incrementally over this period.
4. **IHDA Access Deferred:** Similar to the Forgivable program, this option provides down payment and close-cost assistance but with a different structure. It offers 5% of the purchase price, up to \$7,500, as an interest-free loan with no monthly payments. Repayment is deferred until the home is sold, refinanced, or the mortgage is fully paid off.
5. **IHDA Access Repayable:** This program provides 10% of the purchase price, up to \$10,000, for down payment and closing costs. The assistance is structured as an interest-free loan repayable over a 10-year period through monthly payments.

All three programs are paired with a 30-year fixed-rate mortgage, ensuring stable and predictable monthly payments. To qualify for any of these programs, an applicant must have a minimum credit score of 640, complete a mandatory homeownership education course prior to closing, and meet specific income and purchase price limits. Applicants should verify these limits for the county in which they plan to buy a home.

## 3. Fully Utilize Property Tax Abatement

Additionally, we recommend that the City of Davenport, Iowa, continue to fully utilize property tax abatements under the Urban Revitalization Law to support the redevelopment of older neighborhoods and abandoned or blighted houses. This program is only relevant to cities located in Iowa.

Outlined in Chapter 404 of the Code of Iowa, this law identifies five types of areas eligible for urban revitalization, focusing primarily on locations with dilapidated or deteriorated buildings. Urban revitalization areas can include all real property within city limits or a more targeted subset of parcels. The purpose of this law is to encourage property owners to improve existing structures or construct new buildings, thereby stabilizing the tax base and fostering growth in areas that might otherwise stagnate. The specific rules for property tax exemptions vary depending on the type of property, including Residential and Abandoned Properties.

Under the code, Abandoned Properties qualify for property tax abatements as long as they meet eligibility requirements.<sup>19</sup> This exemption lasts for 15 years and is based on the value added by

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<sup>18</sup>Illinois Housing Development Authority, "Lending Programs," accessed November 18, 2024, <https://www.ihda.org/lenders-realtors/lending-programs/>.

<sup>19</sup>Code of Iowa, *Urban Revitalization Tax Exemptions*, §404.3B, accessed November 18, 2024, <https://www.legis.iowa.gov/docs/code/2017/404.3B.pdf>.



improvements, starting with an 80% exemption in the first year and decreasing to 20% by the fifteenth year.

For residential properties, the tax exemption is structured differently. According to the Code of Iowa, eligible residential properties can receive an exemption from taxation on the first \$75,000 of actual value added by improvements. This exemption lasts for five years. Although smaller in scope, these savings can help property owners make additional improvements that add value to their properties and enhance their quality of life.

In conclusion, by reducing property taxes for property owners who invest in improving their homes, this program provides a financial incentive to address issues such as outdated windows or inefficient heating systems. These upgrades not only enhance satisfaction and comfort but can also lower long-term costs for homeowners.

#### **4. Encourage More High-Density, Low Maintenance Units in Urban Cores**

Data indicates that 19% of households in the Tri-Cities are classified as "one-person households." Though circumstances vary, these households are typically most interested in housing options such as condos, townhomes, or market-rate apartment rentals. Developers often find these populations attractive because studio and one-bedroom units are more profitable on a per-square-foot basis compared to two- or three-bedroom units.

Rock Island City leads the Tri-Cities in the percentage of one-person households, presenting an opportunity for private-sector developers. However, developers may not be fully aware of the existing demand for these housing types. Building smaller units can also provide developers with greater value for their investment, as they can construct more units on the same parcel of land.

To promote high-density, low-maintenance housing units in the urban cores of the Tri-Cities, several zoning districts could be targeted to maximize residential development. There may be multiple opportunities for geographic areas in Davenport to address this demand. Though City Alderman feel that downtown area presents some challenges, areas on the urban fringe and near commercial districts could present ideal candidates. The city may need to examine average square footage requirements to allow for greater density in some zoning districts (such as R-4 and R-4C).

In Rock Island, business districts such as B-1, 2, and 3 are partially amendable to mixed-use. In district B-1, the zoning is intended to permit personal sales and services. However, another principle permitted use that is allowed is dwellings above the first floor. Districts B-2 and B-3 allow for any additional use that B-1 has through review and approval by a zoning board. The R-4 district is classified as high density and is judged by the unit and not square footage. Rock Island could offer a density bonus in the R-4 district to developers that are building smaller high-density units. In Moline, urban business districts B-2 and B-3 are suited for mixed-use developments. R-5 zoning could support higher density multifamily housing if restrictions on minimum unit sizes were reduced. By making these zoning changes, Tri-Cities could encourage more high-density housing developments to better utilize core spaces.

Such housing options have proven popular in Midwestern cities, especially when located along appropriate urban corridors. Beyond meeting housing demand, these units can generate a positive multiplier effect, supporting growth in commercial areas and revitalizing downtown districts.

One developer we spoke with told us that bringing people back downtown is essential for generating revenue. This aligns with findings from our community survey, where respondents were asked, “what type of neighborhoods in the QC would be most suitable for the multi-family/apartment housing type?” Notably, 26% indicated that “areas on or just behind commercial corridors” would be the most suitable locations.

By encouraging high-density, low-maintenance housing units, the Tri-Cities could provide more affordable options for residents. These units are less expensive to maintain, making them a practical choice for individuals and families seeking cost-effective living arrangements.

## 4. Housing Supply Assessment

Housing supply trends can be measured using an array of metrics such as building permits, home values, and home sales data. This chapter examines building types and tenure, housing stock (market rate and subsidized), occupancy characteristics, new housing construction, cost of construction and home value trends. By collecting data from various sources, we are able to provide a comprehensive assessment of housing in the Davenport, Moline, and Rock Island region. For additional City-Specific tables and figures, please refer to [Volume II: Tri-Cities Individual Assessments](#).

### Building Types & Vacancy Rates

#### Types

Tables 4.1 and 4.2 provide a broad overview of housing in the Tri-Cities, the host counties, and the U.S. Generally, the housing stock in the Tri-Cities has a higher proportion of single-family, detached housing compared to the U.S. overall. Moline has the highest percentage of single-family, detached housing (70.1%), followed by Rock Island (68.5%) and Davenport (65.7%). Typically, housing density correlates with population density, so it isn't surprising that Davenport is more dense. However, it is noteworthy that even Davenport is lower density than the U.S. in general, where 62.6% of housing is single-family, detached.

On the other end of the density scale, considering 10+ unit apartments, the same pattern holds: Davenport leads the Tri-Cities, with 15.1% of units falling into this category. Rock Island follows at 13.4%, and Moline at 11.1%. Among the middle-density categories (1-unit, attached through 5-to 9-unit apartments), none of the Tri-Cities exceeds 18% of inventory, thereby remaining below the national average (18.3%). Notably, Table 8 shows Iowa has a lower percentage of units in this category (13.0%), while Illinois, owing to its large urban population, has a much higher percentage (23.6%). Within the Tri-Cities, Rock Island reports the highest percentage of middle-density inventory, driven by particularly high values in single-family attached units (usually duplexes), and 5-9 unit developments, which typically manifest as mid-sized apartments or condo buildings.



*Apartments in Davenport, IA, PC on-site visit, 2024.*

Manufactured homes play a relatively small role in the overall housing stock, remaining below 2.5% in every community. This is less than half of 5.3%, the national average for this housing type. Still, there are more than 1,4000 manufactured housing units across the Tri-Cities. Most manufactured housing units are located in Davenport.

Lastly, it's worth noting that when comparing the Tri-Cities to their host counties, it is clear that the urban pockets of each city push up the proportion of higher density housing types. Rock Island County (IL) and Scott County (IA) reflect lower density levels

**Table 4.1: Tri-Cities Percent Housing by Type: Moline, Davenport, Rock Island**

Housing Type	Davenport		Moline		Rock Island	
	#	%	#	%	#	%
Occupied housing units	42,667	--	18,267	--	15,247	--
1, detached	28,014	65.7%	12,800	70.1%	10,448	68.5%
1, attached	1,825	4.3%	991	5.4%	608	4.0%
2 apartments	1,479	3.5%	615	3.4%	738	4.8%
3 or 4 apartments	1,141	2.7%	716	3.9%	462	3.0%
5 to 9 apartments	2,723	6.4%	938	5.1%	768	5.0%
10 or more apartments	6,426	15.1%	2,027	11.1%	2,039	13.4%
Mobile home or other type of housing	1,059	2.5%	180	1.0%	184	1.2%

Source: American Community Survey, 2022 5-Year Estimates, Table S2504

**Table 4.2: Percent Housing by Type: Rock Island County, Scott County, Illinois, Iowa, U.S.**

Housing Type	Rock Island County		Scott County		Illinois	Iowa	US
	#	%	#	%	%	%	%
Occupied housing units	61,014	--	71,436	13,717	4.97M	1.29M	125.74M
1, detached	43,658	71.6%	49,780	69.7%	59.6%	73.8%	62.6%
1, attached	2,503	4.1%	4,232	5.9%	6.2%	4.4%	6.3%
2 apartments	2,003	3.3%	1,708	2.4%	5.1%	2.0%	3.3%
3 or 4 apartments	2,023	3.3%	1,903	2.7%	6.1%	3.2%	4.2%
5 to 9 apartments	2,343	3.8%	3,523	4.9%	6.2%	3.4%	4.5%
10 or more apartments	7,013	11.5%	8,694	12.2%	14.7%	10.1%	13.8%
Mobile home/other type	1,471	2.41%	1,596	2.2%	2.2%	3.2%	5.3%

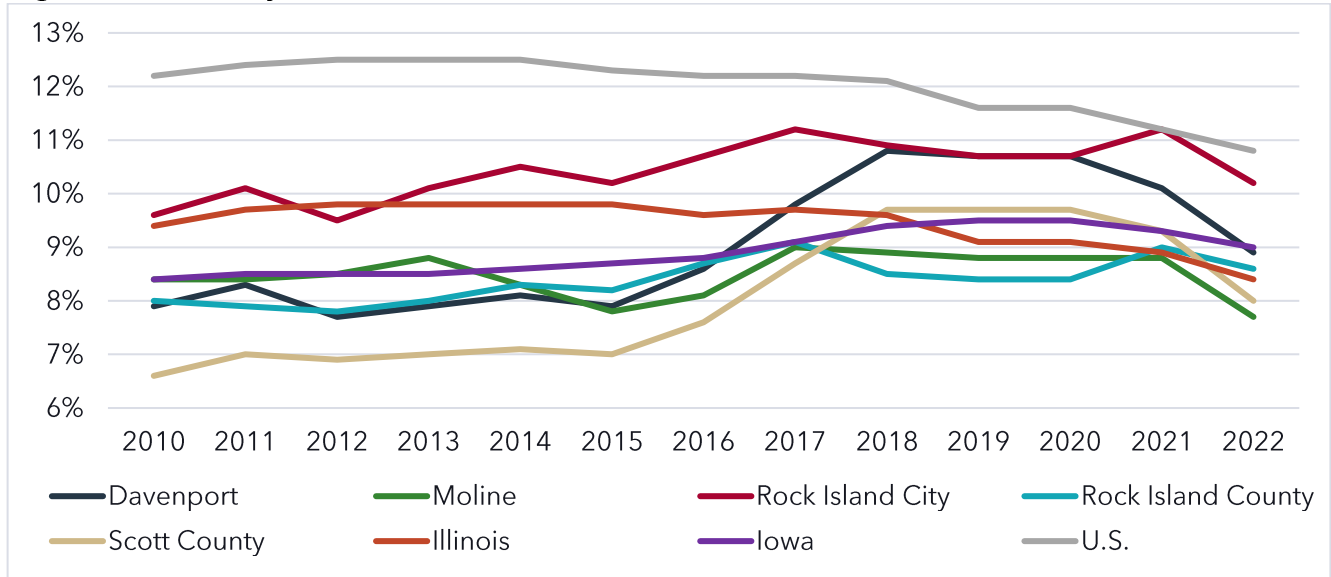
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

## Vacancy Rates

Vacancy rates are a clear signal of supply and demand in a housing market. Since 2014, national vacancy rates have trended downwards (Figure 4.1). Two observations are worth noting in the Tri-Cities data. First, vacancies rose from 2016 to 2018 in Moline, Rock Island, Davenport, and the respective Counties. Though Davenport showed a steep increase in vacancies during this period, Rock Island's vacancy rate remained the highest within the Tri-Cities throughout the 2010 to 2022 period (Davenport's rate matched that of Rock Island for a few years.)

More recently, we observed a marked decrease in vacancies following the 2020 Covid Pandemic shutdown. Though Rock Island City and County each experienced a short rise in vacancies from 2020 to 2021, vacancies have sharply declined across the Tri-Cities region. This is in part due to a shift in housing and location preferences among renters and owners alike. In 2022, Moline reported the lowest vacancy rate (7.7%), followed by Davenport (8.9%) and Rock Island (10.2%).

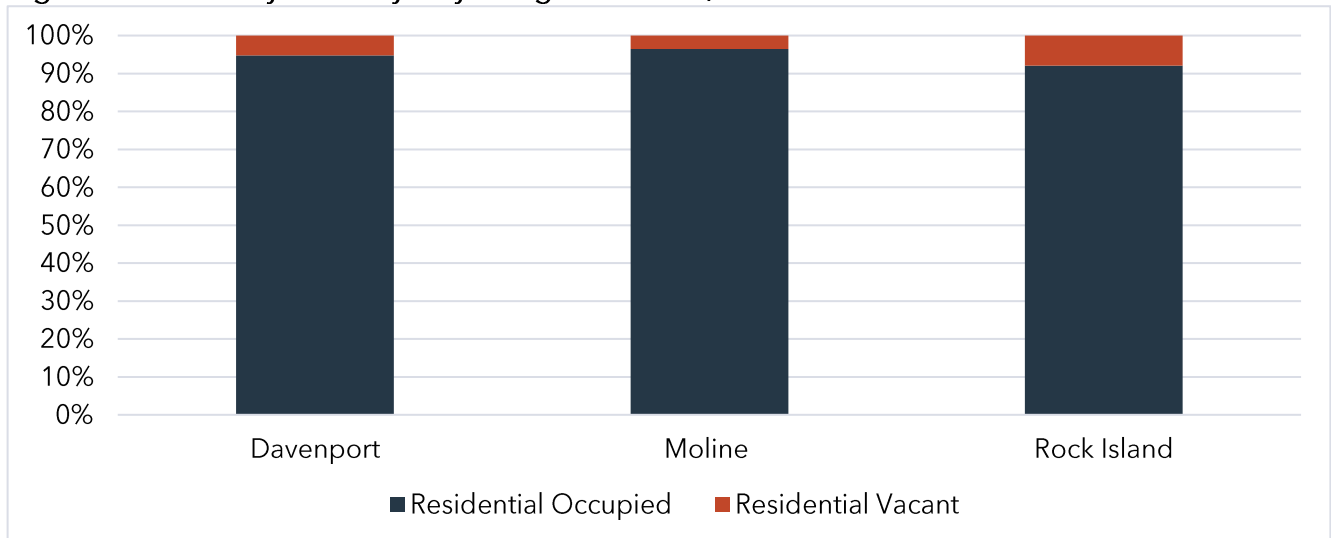
**Figure 4.1: Vacancy Rates**



Source: American Community Survey, 2010 - 2022 5-Year Estimates, Table DP04

Figure 4.2 shows the most recent data available pertaining to vacancy rates in the Tri-City area. The data provided comes from the United States Postal Service and shows the number of vacant units not served by the USPS in 2024. Similar to the historical trends in Figure 4.1, Rock Island has the highest number of vacant units, and Moline has the lowest. Davenport falls in the middle at around 5.3% of total units being vacant.

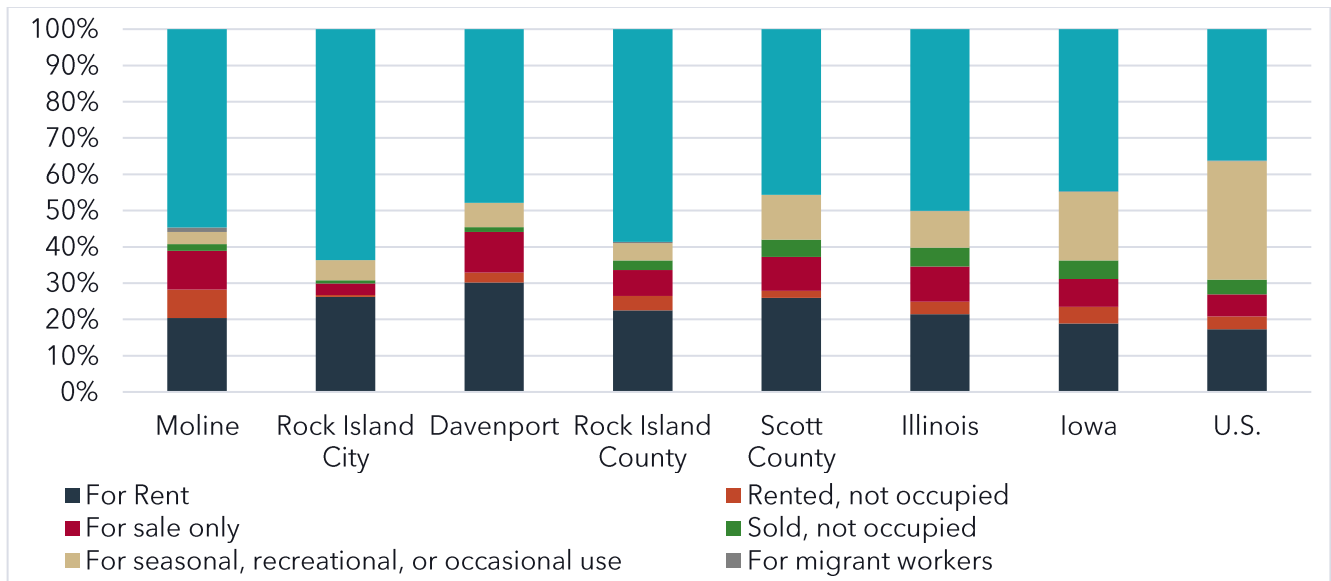
**Figure 4.2: Vacancy Rates by City using USPS Data, 2024**



Source: HUD Aggregated USPS Administrative Data on Address Vacancies

In Figure 4.3, Davenport has the highest percentage of vacancies listed “for rent” (30%), while Moline has the lowest at 20%. Moline is also the only city among the Tri-Cities where “for migrant workers” is a recorded vacancy reason, accounting for 1.2% of vacant units. Notably, each of the Tri-Cities has a much lower percentage of vacancies designated “for seasonal, recreational, or occasional use” compared to other areas, except Rock Island County, which stands at 4.7%.

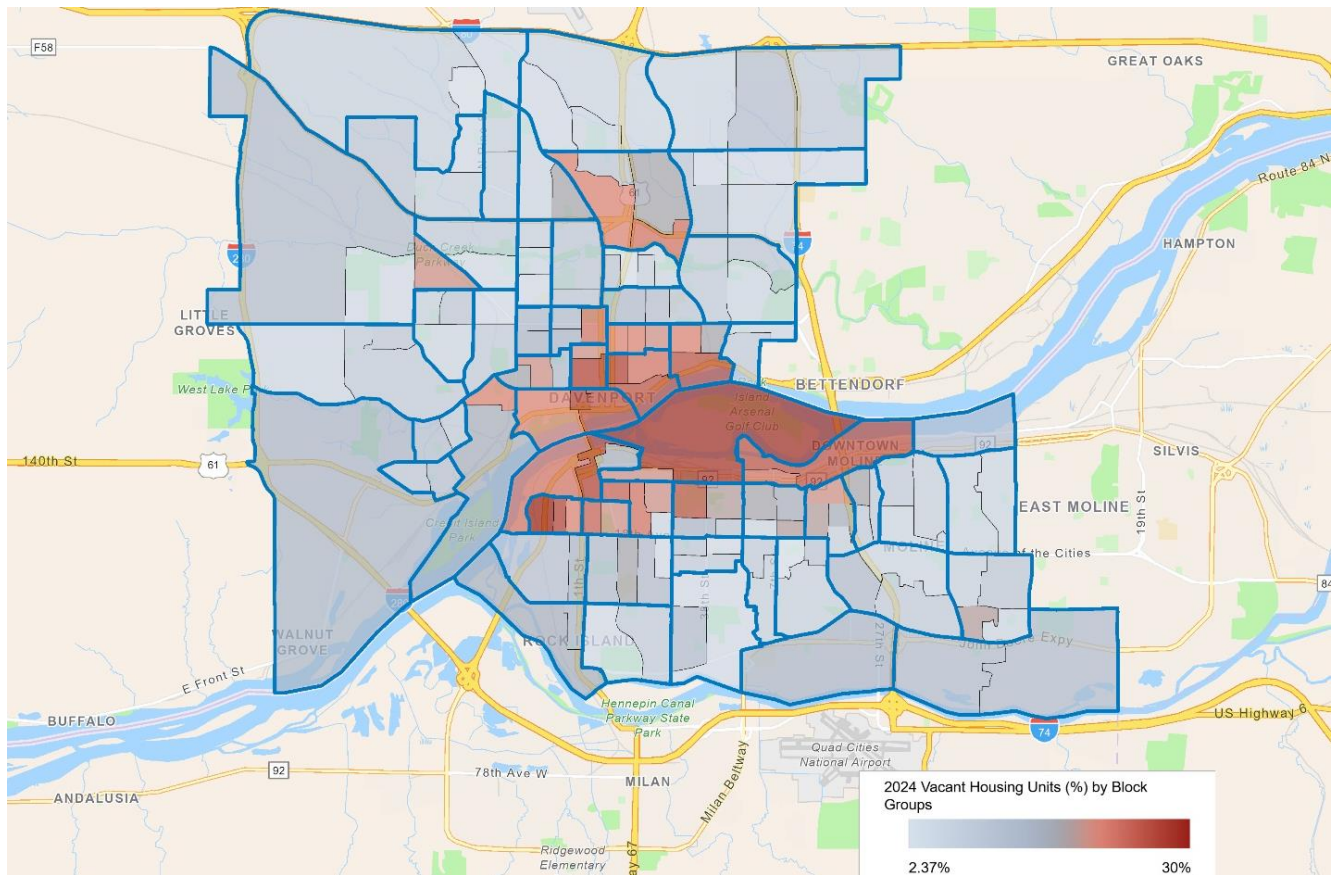
Figure 4.3: Reasons for Vacancy Rates



Source: U.S. Census Bureau, 2022 5-Year ACS B25004

Finally, Figure 4.4 displays a map of the exact locations of high and low vacancy rates. The region with the highest percentage of vacant units appears to be concentrated around the river.

Figure 4.3: Map of Vacancy Rates Across the Tri-Cities



Source: Points Consulting using Esri Business Analyst, 2024

## Housing Stock & Occupancy Rates

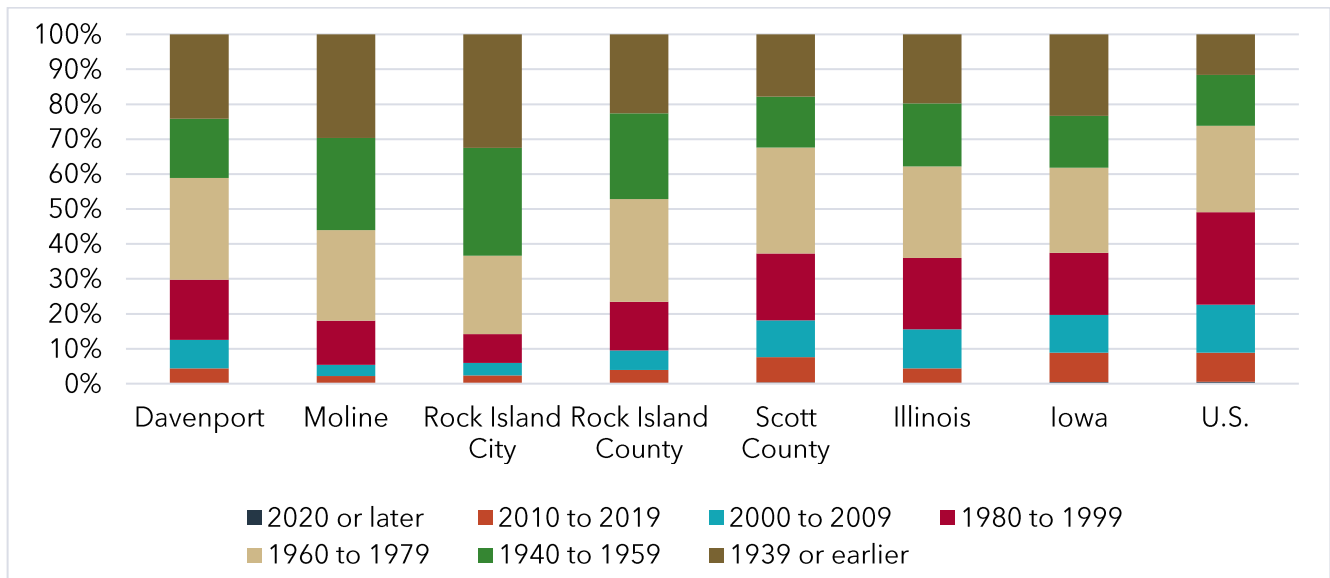
At a national level, 13.7% of housing stock was built between 2000 and 2009, and 8.9% was built after 2010 (Figure 4.5). Of the Tri-Cities, Davenport has the highest percentage of housing stock built between 2000 and 2009 at 8.1%, followed by Rock Island (3.6%) and Moline (3.3%). For this period Illinois and Iowa show percentages closer to the national level, at 11.2% and 10.9% respectively. Although Iowa's housing production since 2010 has nearly kept pace with national levels, Illinois and the Tri-Cities have lagged significantly, resulting in a relatively low percentage of housing stock built after the Great Recession. In Davenport, only 4.4% of the housing stock was built after 2010, compared to just 2.4% in Rock Island and 2.2% in Moline.

Roughly half of housing stock at national level was built before 1980. In Iowa and Illinois, this proportion rises to nearly two-thirds. However, in the Tri-Cities, the share of housing stock over 44 years old is even greater. Rock Island reveals the highest percentage (85.9%), followed by Moline (82.0%) and Davenport (70.2%). This is potentially concerning as communities with a higher share of aging housing stock may face more challenges related to deferred maintenance. Older homes are more likely to need significant repairs or costly updates.



Neighborhood in Moline, IL, PC on-site visit, 2024.

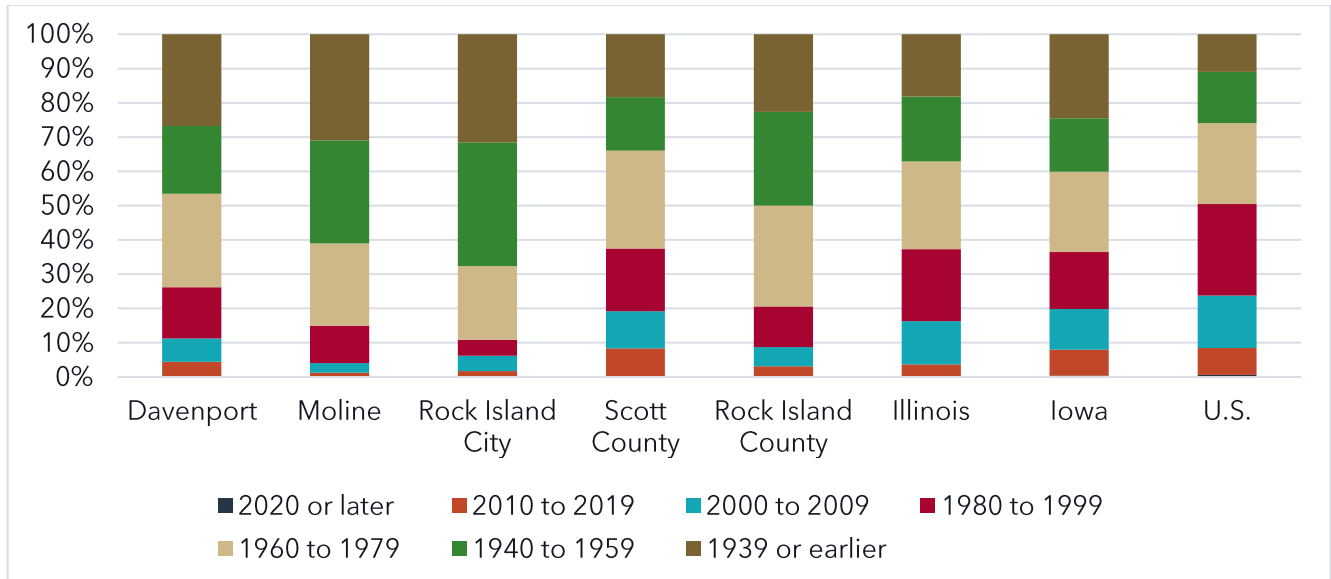
Figure 4.5: Age of Housing Stock



Source: American Community Survey, 2022 5-Year Estimates, Table S2504

The percentage of owner-occupied housing units built in Davenport after 1999 (11.3%) is nearly twice that of Rock Island (6.2%) and three times that of Moline (4.1%). Figure 4.6 shows these percentages are all notably lower than they are for Scott County (19.2%), Illinois (16.3%), Iowa (19.9%) and the U.S. (23.7%).

**Figure 4.6: Tenure by Age of Housing Stock (Owner Occupied)**

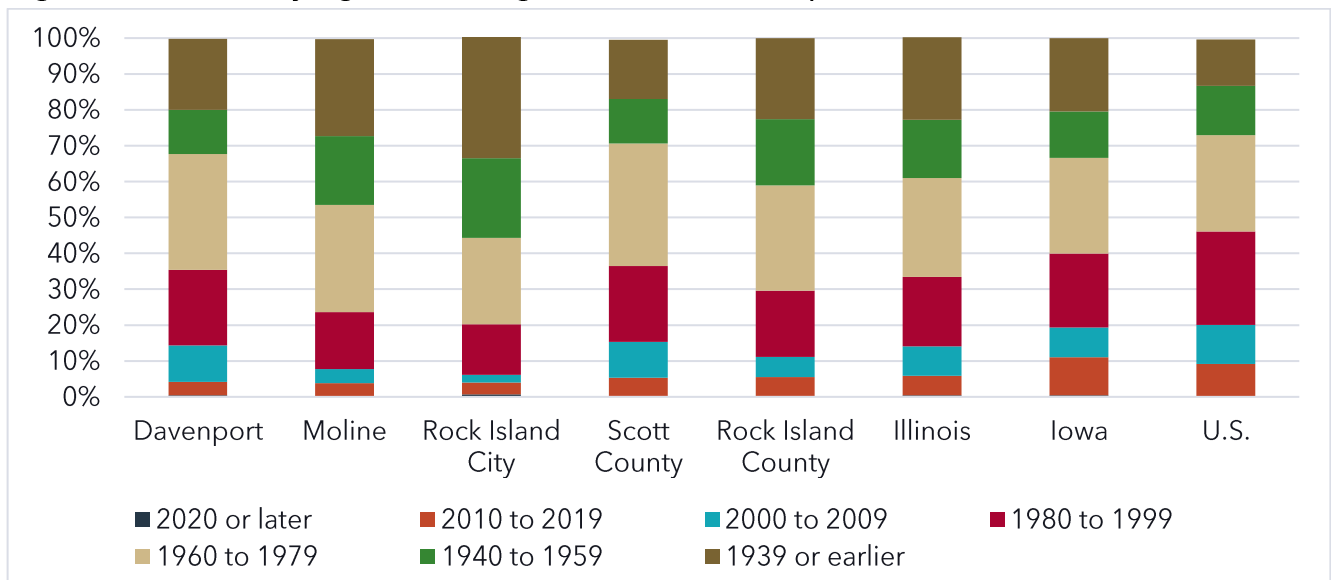


Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Examining the rental stock in the region in Figure 4.7, we note a similar pattern. Of the rentals in Davenport, 14.5% were built after 1999, compared to only 8.0% in Moline and 5.6% in Rock Island. Davenport’s percentage of relatively newer rentals built in the last 24 years is comparable to Illinois (13.9%) but falls short of the national rate (20.5%) and Iowa’s rate (19.4%).

While only 1.3% of total owner-occupied housing in Moline and 1.8% in Rock Island were built after 2009, slightly higher percentages of rental housing were built after the Great Recession (4.1% and 3.4% respectively). Davenport has a higher percentage of owner-occupied housing built after 2009 (4.5%), matching the percentage of rental housing built there over the past 14 years.

**Figure 4.7: Tenure by Age of Housing Stock (Renter Occupied)**



Source: American Community Survey, 2022 5-Year Estimates, Table S2504



The age of Tri-Cities housing stock is further illustrated by data on the median year built for both owner-occupied and renter-occupied units (Table 4.3). Across all areas of comparison, except for Illinois and the U.S., rental housing tends to be newer than owner-occupied housing. In Rock Island, the median year built is 1951 for owner-occupied units and 1956 for rental units. By contrast, Davenport’s housing is much newer, with a median construction year of 1964 for owner-occupied units and 1973 for rental units. Though Moline’s median construction year for owner-occupied units (1953) is closer to that of Rock Island, its median construction year for rental units is 1963. At the state and national levels, both types of housing tend to be much newer than in the Tri-Cities. Median construction years for owner-occupied units in Iowa, Illinois and the U.S. are all post-1970, while all median years for rental units are post-1969.

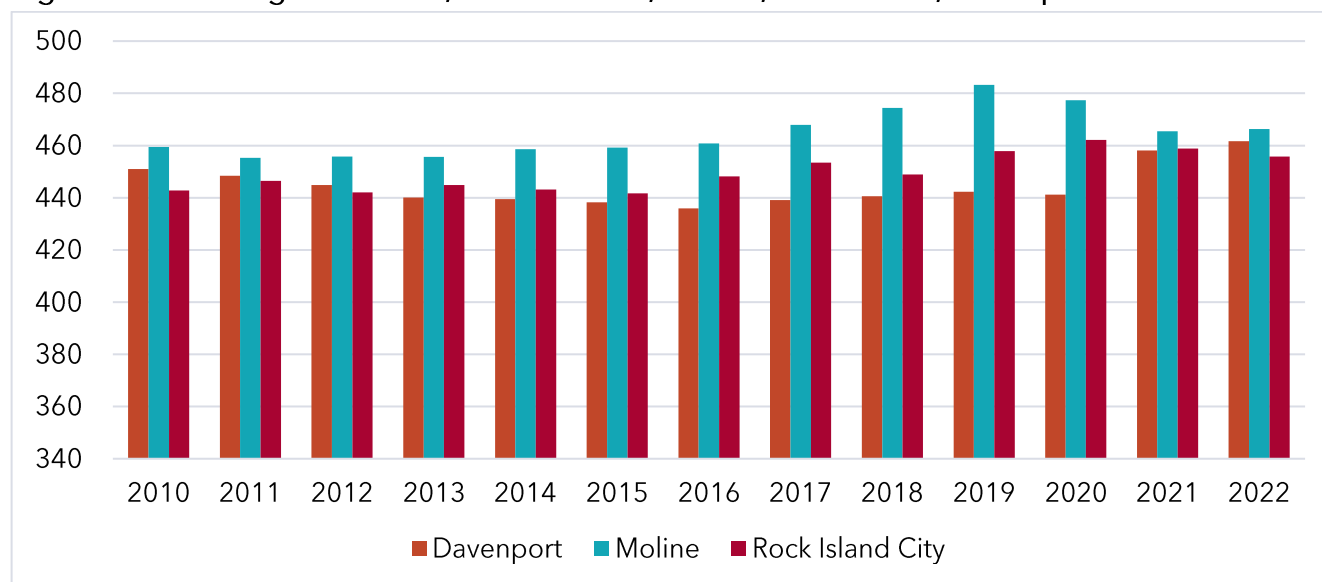
**Table 4.3: Median Year Built by Tenure**

Median Year Built	Davenport	Moline	Rock Island	Scott County	Rock Island County	Illinois	Iowa	U.S.
Owner occupied	1964	1953	1951	1972	1960	1971	1971	1982
Renter occupied	1973	1963	1956	1974	1968	1970	1976	1979
Total:	1967	1956	1953	1972	1962	1971	1973	1981

Source: ACS 2022 5-Year Table B25037

The number of housing units per 1,000 residents in the Tri-Cities region reflects the negative population trends in Moline and Rock Island and the positive population trend in Davenport between 2012 and 2022 (noted elsewhere in this report). Housing units per 1,000 residents is a statistic somewhat similar to vacancy data and provides another view of supply and demand for housing. Increases or decreases in the number of housing units per 1,000 residents are driven by population increases or decreases, as well as new housing development (Figure 4.8).

**Figure 4.8: Housing Units Per 1,000 Residents, Moline, Rock Island, Davenport**

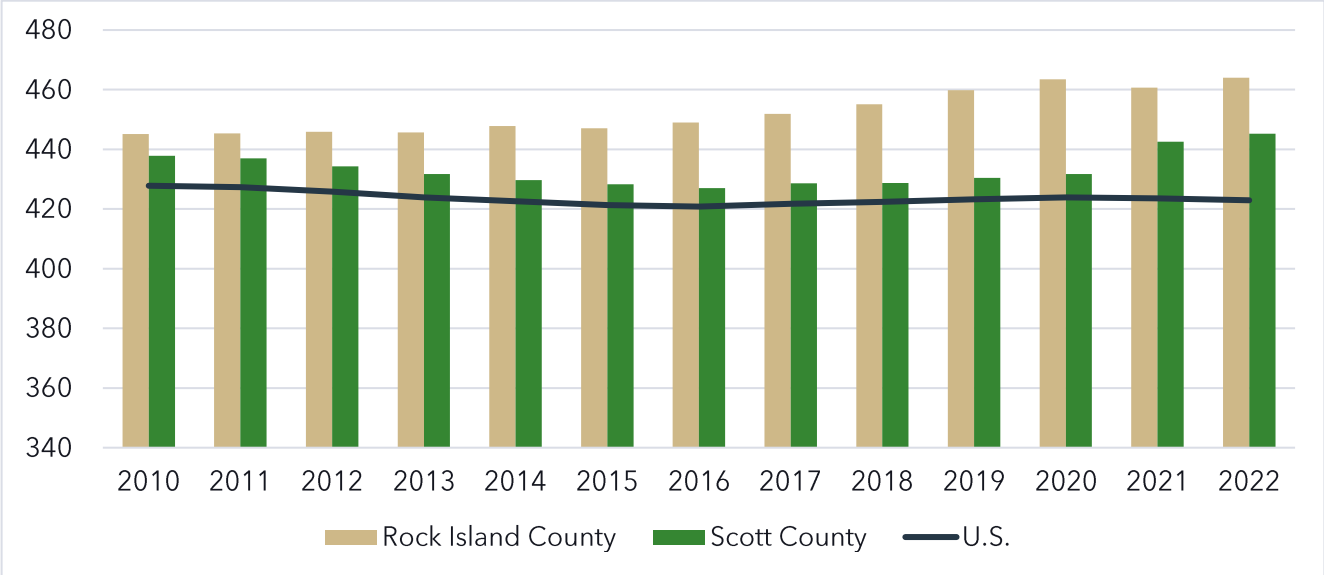


Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

Moline, which has reported the highest number of units per 1,000 residents since 2010, began to see a notable increase in 2017. After a peak in 2019 at 483, this number began to decline, falling to 466 in 2022. Rock Island and Davenport experienced a similar trend, with Rock Island peaking in 2020 at 462 and Davenport in 2022 at 462 (Davenport has yet to show a decline). A closer look at this rise shows that Davenport gained approximately 1,700 housing units between 2020 and 2022 while losing around 750 residents.

Numbers for Rock Island County and Scott County have consistently remained above the national average from 2010 to 2022. While the number of units per 1,000 residents in Scott County steadily declined between 2010 and 2016 and has been significantly lower than in Rock Island County, Scott County saw a sharp increase to 445 in 2022 (Figure 4.9).

**Figure 4.9: Housing Units Per 1,000 Residents, Rock Island County, Scott County, U.S**

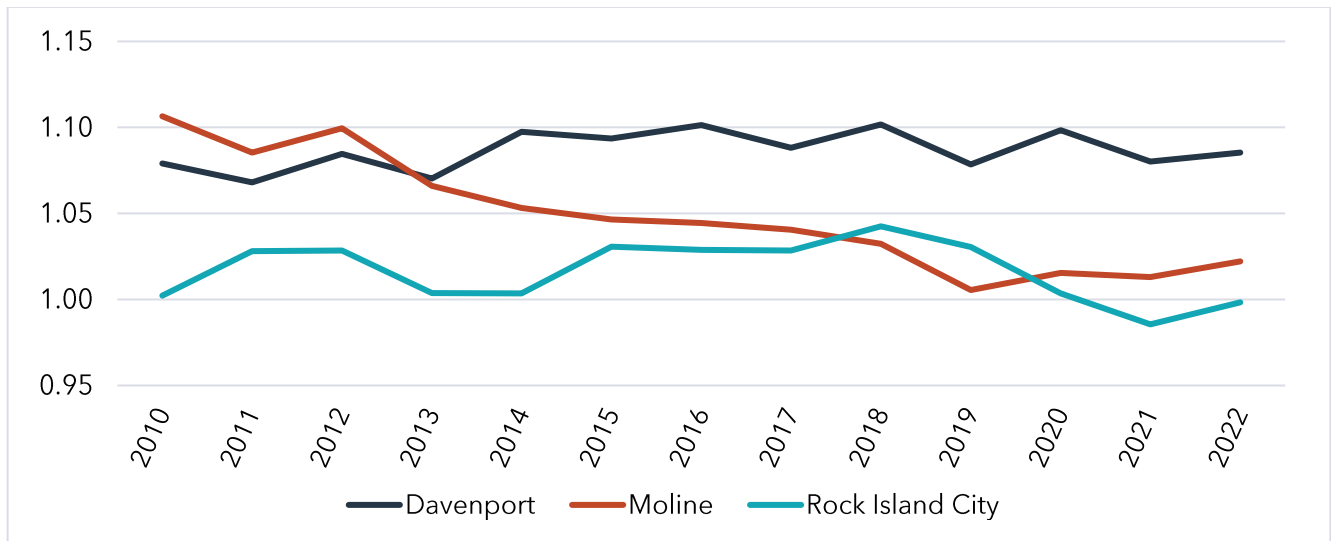


Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

With the jobs-to-housing ratio metric, a value of 1.0 means there are as many jobs as housing units in the area. Communities with a value below 1.0 are often more residential or “bedroom communities” rather than employment centers. A declining ratio indicates either jobs are decreasing faster than residents, or residents are increasing faster than jobs. Conversely, a rising ratio means either jobs are increasing faster than residents, or residents are decreasing faster than jobs.

According to the general guidelines above, all three of the Tri-Cities are, to some extent, in-commuter locations, though trends vary. As of 2022, Davenport has the strongest jobs-to-housing ratio, which has remained between 1.07 and 1.12 since 2010 (Figure 4.10). Moline’s ratio, previously higher than Davenport’s, began to decline in 2013, reflecting some of the job retention challenges the city has faced. Meanwhile, Rock Island’s ratio has hovered around 1.00, with its steepest drop occurring between 2018 and 2021, followed by some recovery in 2022.

Figure 4.10: Jobs-to-Housing Ratio, Moline, Rock Island, Davenport



Source: U.S. Census Bureau, 2022 5-Year ACS S2504, B25001, DP04, DP03

### Occupancy Characteristics

None of the Tri-Cities show particularly high occupancy levels. Between 2012 and 2020, occupancy levels for both renter and owner-occupied units in each city have hovered around 0.5 persons per room (Tables 4.4-4.10). While most changes in occupancy from 2012 to 2020 were modest, Rock Island rental occupancy decreased 4.3%. In Davenport, it decreased 1.2% during the period. These decreases are likely due to new units with more square footage entering the market, as well as general population decreases within Rock Island.

Unusually high levels of occupancy (generally, more than one person per room) correlate with overcrowding, which can lead to health and safety issues. An increase in occupancy levels can be related to recent increases in rent, as higher rents often drive residents to save money by sharing rooms. Unusually low levels of occupancy typically correctly with population decline, or a large number of “empty nester” households that have not downsized their homes.



House in Rock Island, IL, PC on-site visit, 2024.

Table 4.4: Residence by Occupants Per Room, Davenport

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.5%
Renter-Occupied	0.53	0.52	(0.01)	(1.2%)
Occupants Per Room	0.51	0.51	0.00	(0.2%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

**Table 4.5: Residence by Occupants Per Room, Moline**

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.6%
Renter-Occupied	0.54	0.55	0.00	0.2%
Occupants Per Room	0.52	0.52	0.00	0.4%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

**Table 4.6: Residence by Occupants Per Room, Rock Island**

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.50	0.00	(0.3%)
Renter-Occupied	0.56	0.53	(0.02)	(4.3%)
Occupants Per Room	0.52	0.52	(0.01)	(1.6%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

**Table 4.7: Residence by Occupants Per Room, Scott County**

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	0.7%
Renter-Occupied	0.52	0.52	0.00	(0.4%)
Occupants Per Room	0.51	0.51	0.00	0.3%

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

**Table 4.8: Residence by Occupants Per Room, Rock Island County**

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.51	0.51	0.00	(0.6%)
Renter-Occupied	0.54	0.53	(0.01)	(2.6%)
Occupants Per Room	0.52	0.51	(0.01)	(1.2%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

**Table 4.9: Residence by Occupants Per Room, Illinois**

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.04	0.04	0.002	5.9%
Renter-Occupied	0.17	0.16	(0.01)	(6.1%)
Occupants Per Room	0.08	0.08	0.00	(2.6%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

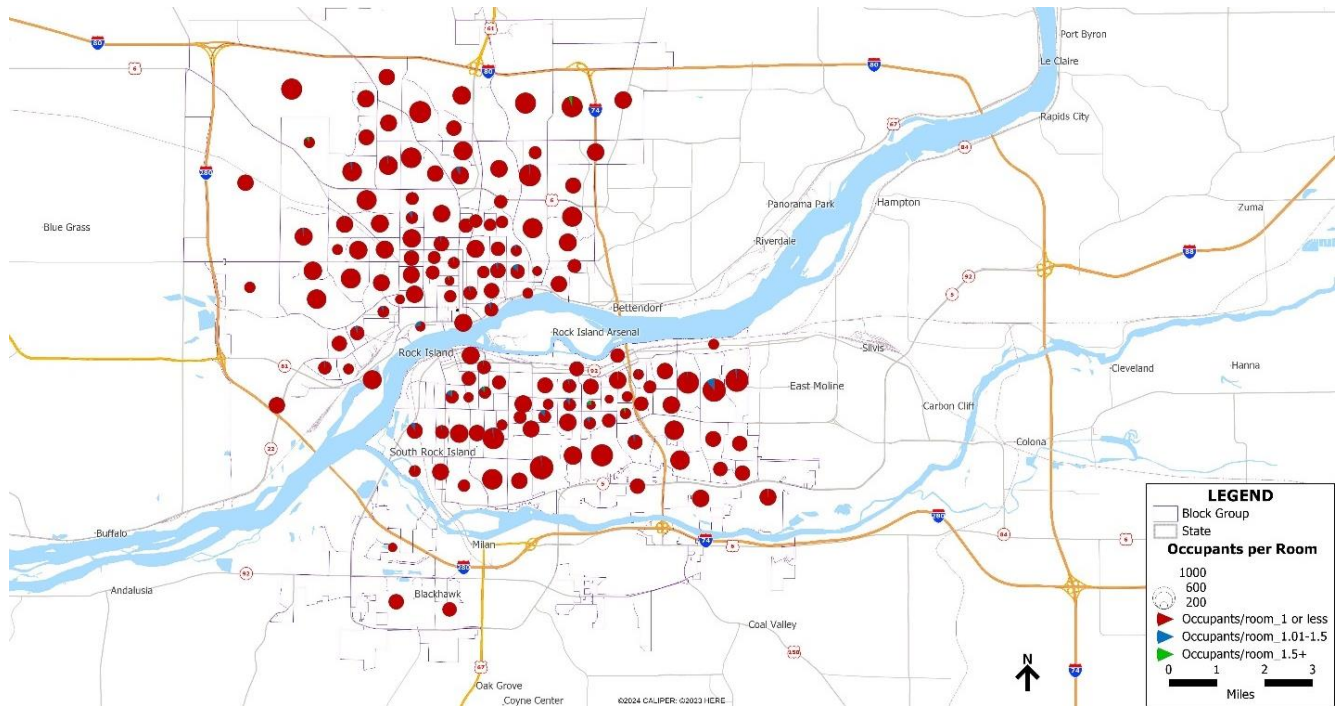
**Table 4.10: Residence by Occupants Per Room, Iowa**

Occupancy by Tenure	2012-2016	2016-2020	Change	% Change
Owner-Occupied	0.03	0.03	0.00	0.1%
Renter-Occupied	0.15	0.14	0.00	(2.8%)
Occupants Per Room	0.07	0.06	0.00	(1.9%)

Source: Housing & Urban Development Comprehensive Housing Affordability, ACS 5-year Estimates

Though none of the Tri-Cities have particularly high occupancy levels, some Census Tracts throughout the region do experience overcrowding (Figure 4.11).

Figure 4.11: Occupants per Room Tri-Cities



Source: Points Consulting using Census ACS 5-Year, 2019-2022

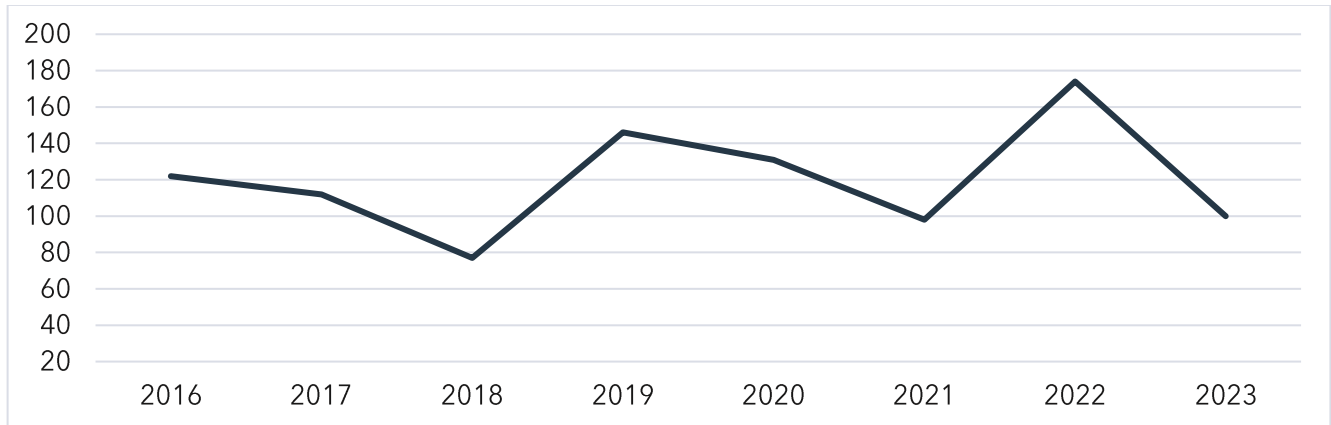
## New Housing Production

Housing supply, the counterpart to housing demand, is best measured by tracking new housing permits at both city and county levels. Despite a lack of significant population growth in the past decade, the Tri-Cities still require new housing units. New units replace condemned and unusable properties, as well as provide options or amenities that may be more appealing to some residents who prefer newer styles of housing.

Figures 4.12-17 depict housing permitting trends for Moline, Davenport, and Rock Island between 2016 and 2023. It is challenging to determine if production is on an upward trend or following a somewhat random year-to-year pattern. Production was mixed, with some high-output years (2019 and 2022) and some lower ones (2018 and 2023). On average across the past eight years, the Tri-Cities generate 120 new units per year. We can also track permits by “tenure,” distinguishing single-family from multi-family units. In this regard, single-family housing (SFH) permits far surpass multi-family housing (MFH), with both generally following the same cycle, rising and falling together. However, the SFH permit spike in 2022 was not matched by any increase in MFH permits.

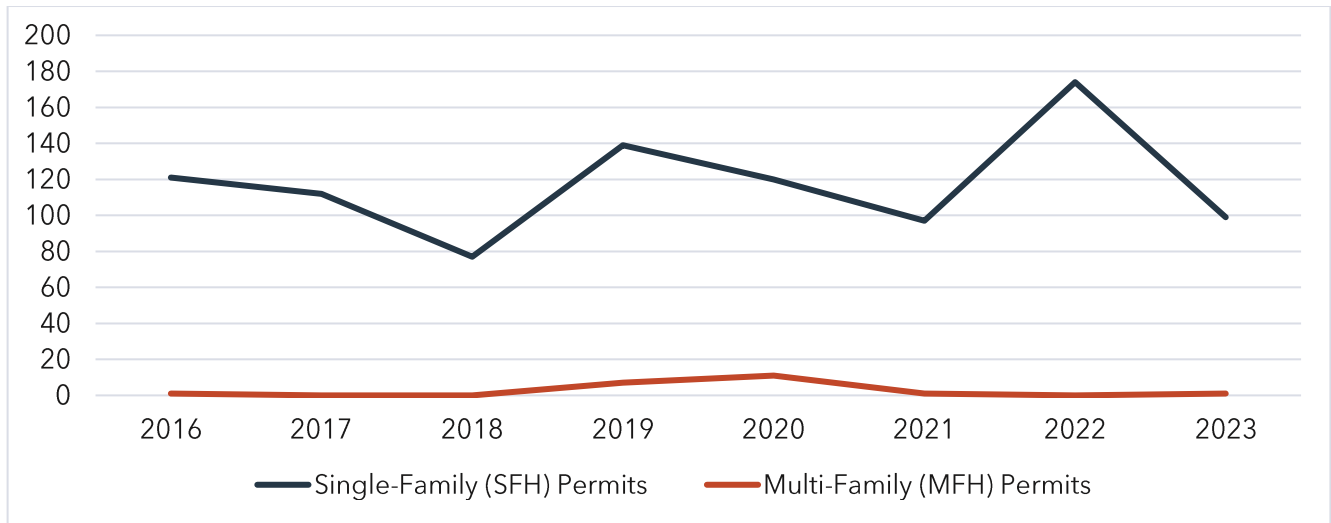
Over the past nine years, Davenport has generated the most housing permits (average of 100 per year). Figure 4.14 shows that most of these have been for SFH units. As Davenport is the largest of the Tri-Cities this isn’t surprising, but population does not entirely account for development numbers.

**Figure 4.12: Tri-Cities Total Housing Permit Units, 2016-2023**



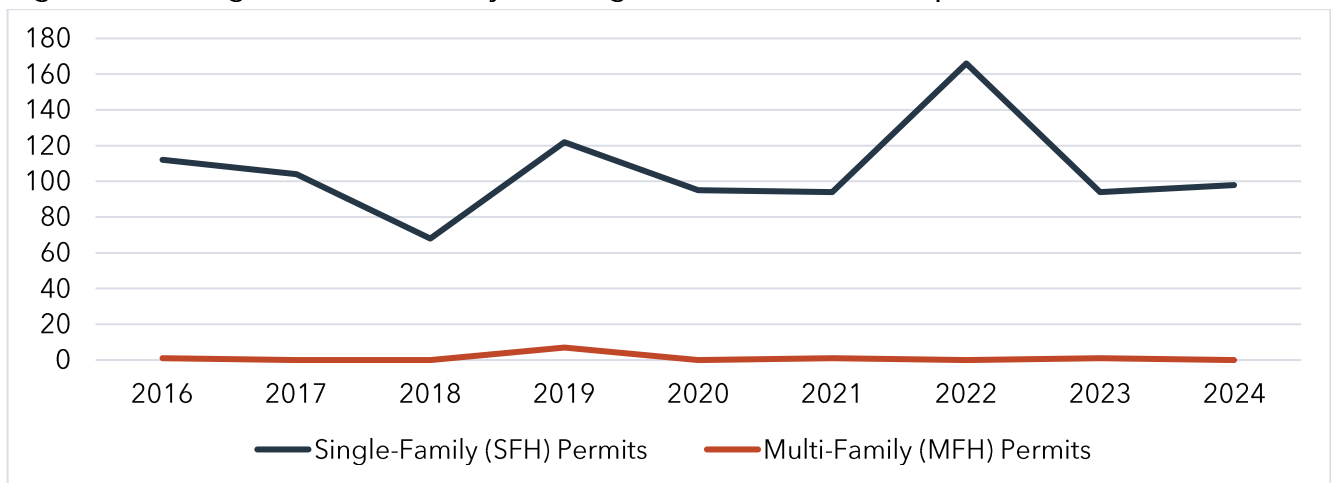
Source: City of Davenport Public Works Department, City of Moline, City of Rock Island

**Figure 4.13: Tri-Cities Single and Multi-family Housing Permit Units, 2016-2023**



Source: City of Davenport Public Works Department, City of Moline, City of Rock Island 2024

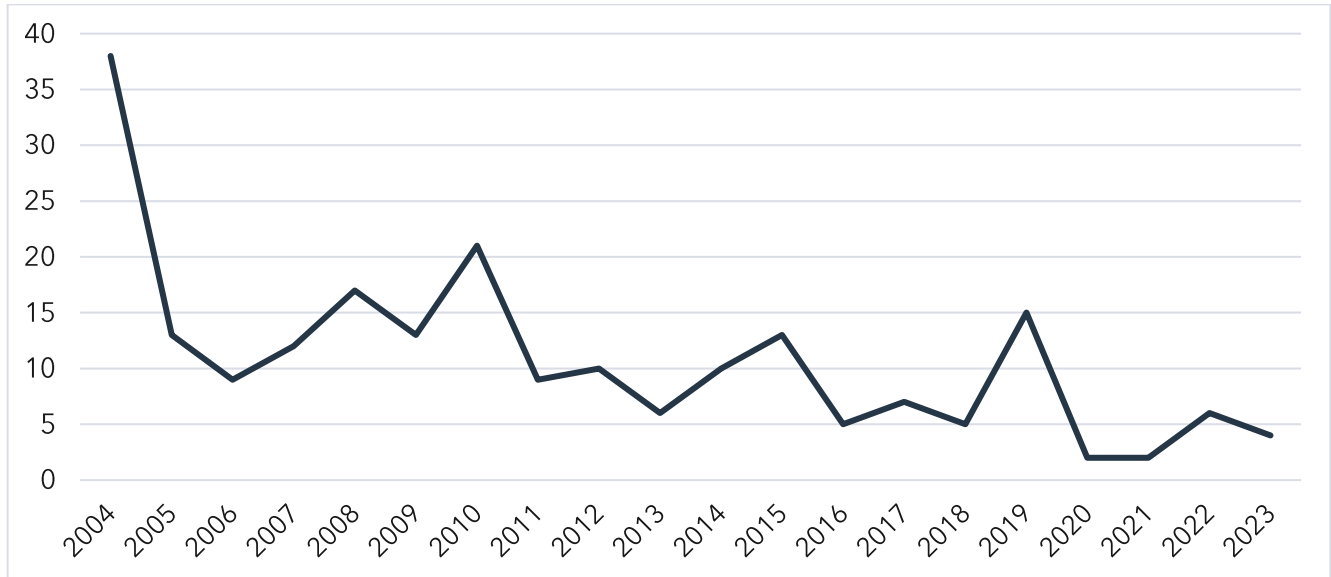
**Figure 4.14: Single and Multi-family Housing Permit Units in Davenport, 2016-2023**



Source: City of Davenport Public Works Department, Building Inspection Division, Monthly Activity Report 2024

Our project team was able to review slightly older permit data for both Moline and Rock Island. As MFH permit numbers for Moline were aggregated with other types of commercial development, we've chosen to only highlight SFH permits for Moline in this report. Moline permits issued between 2004 and 2023 are shown in Figure 4.15. Frequent peaks and valleys in Moline permitting seem to indicate a residential building pattern where slow years follow higher-production years. Since 2020, we have not observed any notable spikes in SFH permits.

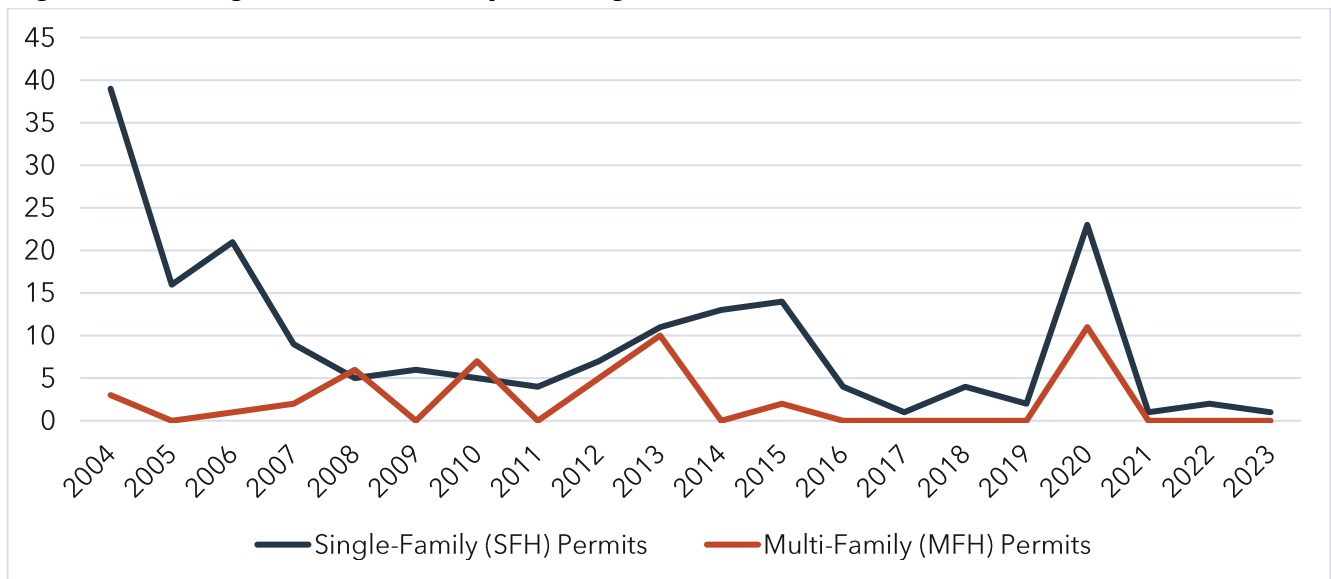
**Figure 4.15: Single-family Housing Permit Units in Moline, 2004-2023**



Source: City of Moline, Adopted Budget Fiscal Years 2024-2026 Summary

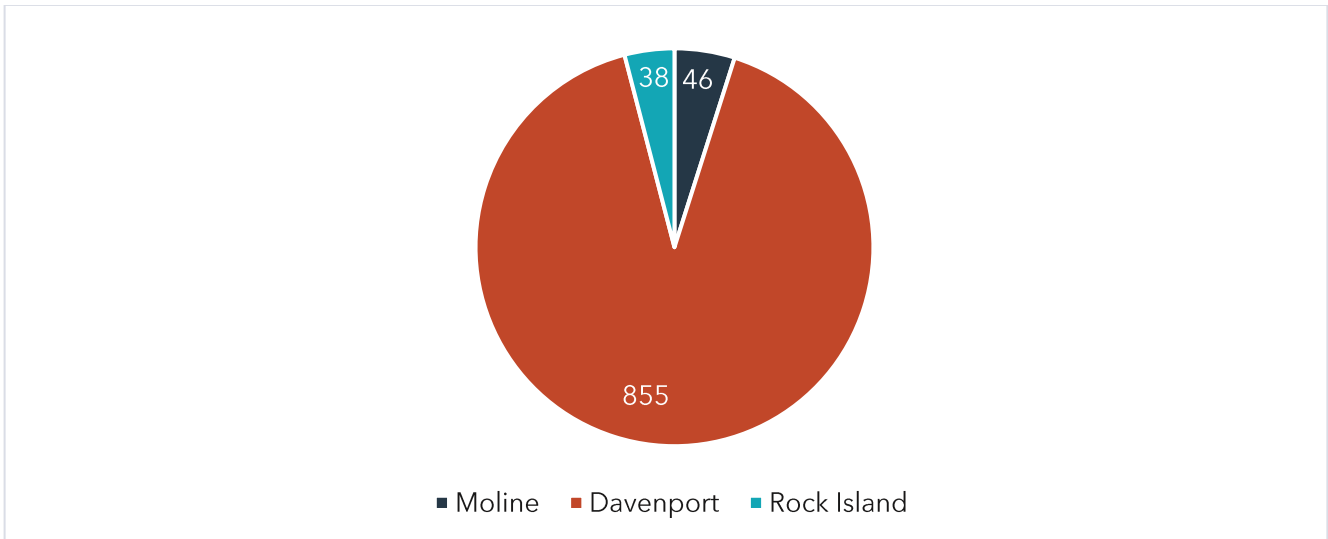
Rock Island averaged nearly 12 total permits per year between 2004 and 2023. MFH permits surpassed SF permits in 2008 and 2010. After a notable spike in both SFH and MFH permits in 2020, permitting activity has dropped significantly, indicating a lull in development (Figure 4.16).

**Figure 4.16: Single and Multi-family Housing Permit Units in Rock Island, 2004-2023**



Source: Rock Island, Historical Building Permit Data 2023

Figure 4.17: Tri-Cities Single Family Housing Permit Units, 2016-2023



Source: City of Davenport Public Works Department, City of Moline, City of Rock Island

### Cost of Construction

Construction cost is a crucial metric in any market. In communities with tepid home value, increased cost is particularly important to note. Every year macroeconomic and regulatory forces drive up the cost of construction, often at a rate exceeding general inflation. As a result, in markets like the Tri-Cities, the price gap between previously occupied homes and newly built units can be significantly wider than in booming growth markets. While affordability is highly valued in the Tri-Cities, if new units cannot be cost-competitive with existing inventory, builders may hesitate to bring additional homes to market.

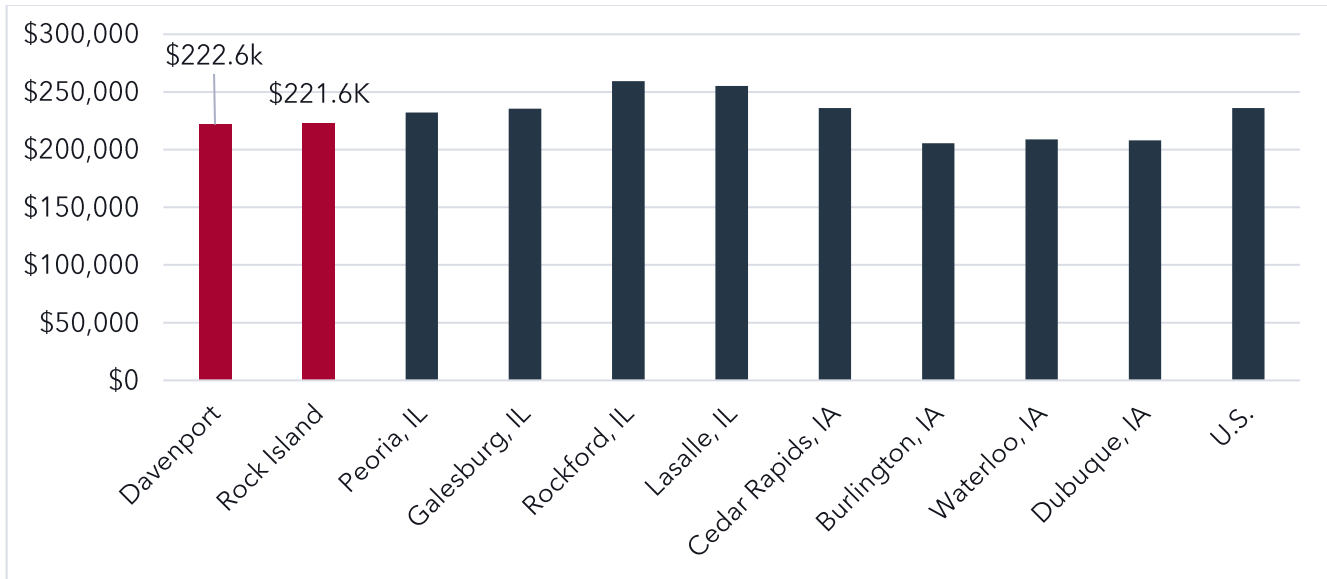
Zillow and MLS data in this report show that, as of 2024, new and existing homes are valued similarly. However, the recent rise in home values could encourage builders to increase production in the coming years. As shown in Table 4.11, the project team gathered cost-per-square-foot estimates for an average one-story, single-family home using RSmeans data.<sup>20</sup> This data is updated quarterly and is based on a City Cost Index that compares local costs to national averages, and a Historical Cost Index that compares costs to a historical benchmark. These two indexes, allowing specific locations to be continually indexed over time, serve as a tool for forecasting and comparing construction costs across different locations. Results compare average new construction homes of similar style and size across various relevant locations within an approximate 100-mile radius of the Tri-Cities.

In Figure 4.18, the Tri-Cities are represented only by Rock Island and Davenport. In these cities, the cost of construction is comparable, averaging approximately \$222,000 (or the equivalent of \$139 per square foot). This means it is around 6% less expensive to build in the Tri-Cities than the U.S. in general, where average building cost is \$148 per square foot. Benchmark areas highlighted below reveal construction is generally more costly in Illinois than Iowa.

<sup>20</sup> More specifically, the type of home used as the basis of these estimates is a 1,600 sq/ft single story home with wood siding and frame, built by non-union contractors.



**Figure 4.18: Building Cost of Average One-Story Single-Family Home, 2024 Q3**



Source: Points Consulting using RSMMeans Square Footage Estimator, 2024 Q3

Focusing on the benchmark areas in detail, building cost in Davenport and Rock Island is \$10,000 lower than in Peoria, a similar-sized Metropolitan Statistical Area (MSA). Costs in Rockford, IL, Lasalle, IL, and in the smaller Galesburg, IL are each higher than those in Peoria, with Rockford (\$259,000) revealing the highest building cost within this group (Table 4.11). By comparison, construction costs in Iowa communities are generally lower. Grand Rapids (\$236,000) has the highest cost of the Iowa cities represented, while costs in Burlington, IA, Waterloo, IA, and Dubuque, IA are lower than in the Tri-Cities by \$13,000 to \$17,000.

**Table 4.11: Building Costs for Average One-Story Single-Family Home by Region, 2024 Q3**

Region	Avg. SFH Building Cost	Cost per S.F.
Davenport, IA	\$221,677	\$139
Rock Island, IL	\$222,627	\$139
U.S.	\$236,128	\$148
Peoria, IL	\$232,056	\$145
Galesburg, IL	\$235,486	\$147
Rockford, IL	\$259,442	\$162
Lasalle, IL	\$255,249	\$160
Cedar Rapids, IA	\$236,128	\$148
Burlington, IA	\$205,614	\$129
Waterloo, IA	\$208,953	\$131
Dubuque, IA	\$207,957	\$130

Source: Points Consulting using RSMMeans Square Footage Estimator, 2024 Q3

## Home Value & Rental Trends

### Value of All Homes

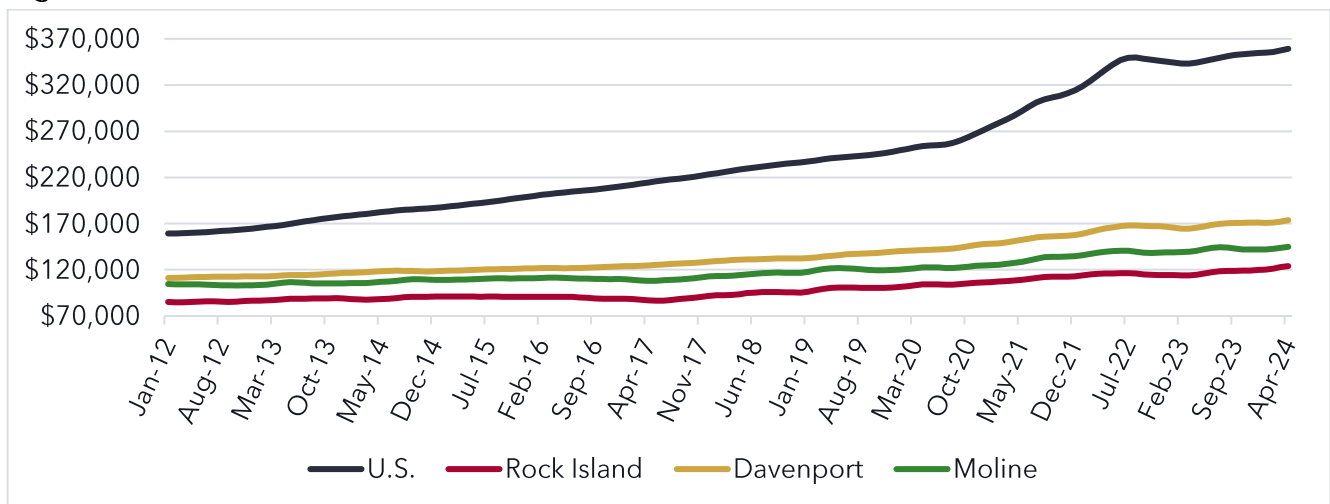
Since the summer of 2020, home values in the Tri-Cities have risen steeply, with Davenport experiencing the highest price appreciation (21.4%), followed by Rock Island (19.4%) and Moline (18.9%), as shown in Figure 4.19. Price growth here is represented through the Zillow Home Value

Index (ZHVI), which differs from the “median home value” by representing the value of the “typical” home. ZHVI calculations are based on a weighted average of the middle third of home values in a region, including estimates for homes that haven’t recently sold.

The Tri-Cities' home prices began accelerating after 2017, with ZHVI values for each city running mostly parallel. However, since the fall of 2022, Davenport’s ZHVI has been rising slightly faster than those of Rock Island and Moline. Despite these recent increases, home values at the national level remain significantly higher than in the Tri-Cities, where the cost of living is lower.

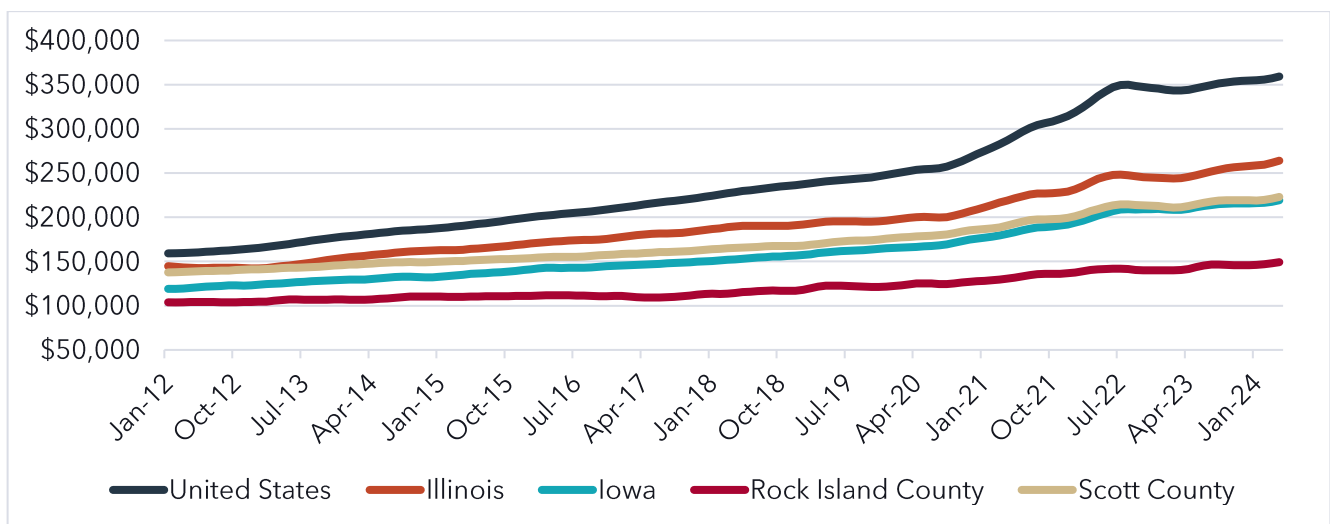
While home prices in Davenport have grown at a higher 10-year Compound Annual Growth Rate (CAGR) than those in Rock Island and Moline, they still lag behind the rates in Scott County (4.2%) and Iowa (5.4%). Moline and Rock Island have similar 3-, 5-, and 10-year CAGR figures to those of Rock Island County (Table 4.12).

**Figure 4.19: Zillow Home Value Growth 2012-2024, Tri-Cities**



Source: Points Consulting Using Zillow ZHVI

**Figure 4.20: Zillow Home Value Growth 2012-2024, Rock Island County, Scott County, Illinois, & Iowa**



Source: Points Consulting Using Zillow ZHVI

**Table 4.12: Zillow Compound Annual Growth Rate (CAGR)**

Region Name	ZHVI	Dollar Growth Past 12 Months	10-Year CAGR	5-Year CAGR	3-Year CAGR
Moline	\$144,873	\$4,425	3.1%	3.6%	4.4%
Rock Island	\$123,982	\$9,354	3.5%	4.3%	4.6%
Davenport	\$173,727	\$8,074	3.9%	5.1%	4.8%
Rock Island County	\$149,231	\$7,662	3.4%	4.0%	4.5%
Scott County	\$223,029	\$10,217	4.2%	5.5%	5.4%
Illinois	\$264,026	\$18,248	5.3%	6.3%	6.4%
Iowa	\$219,265	\$9,649	5.4%	6.5%	6.6%
U.S.	\$359,240	\$14,940	7.1%	8.3%	7.8%

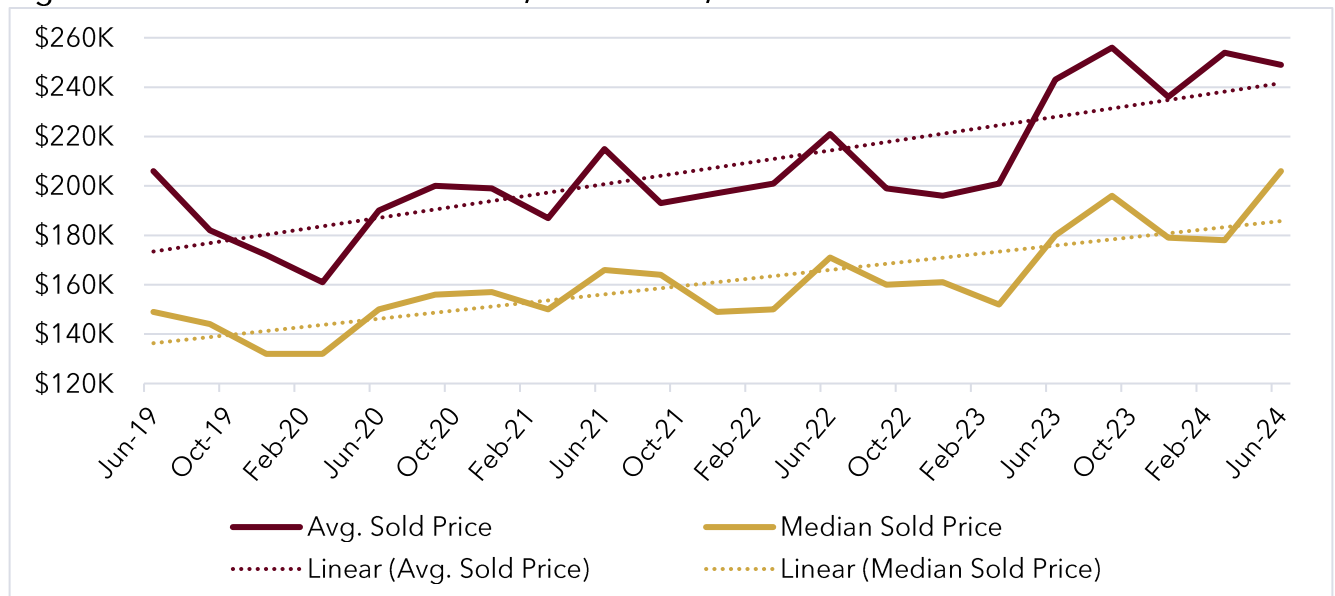
Source: Points Consulting Using Zillow ZHVI

### Value of Homes for Sale

Zillow statistics are valuable for showing overall trends across *all* homes, while MLS statistics focus on trends specifically for homes officially on the market. There is a strong correlation between the two, however. As overall home values increase, the values of both listed and unlisted homes tend to rise.

The data provided by the Quad City Area Realtor Association indicate that over the past three years, the market has cooled; sales and prices have increased, while inventory (the number of units for sale) has decreased. More specifically, the average price in the region increased by \$43,000 and the median price rose by \$61,000 (Figure 4.21). This considerable difference between average and median indicates that there are more “low cost” homes on the market than there are higher cost units.

**Figure 4.21: Recent Residential Sales, Quad Cities, 2019 - 2024**



Source: Points Consulting using data from The Quad City Area Realtor Association

While home prices have increased over time residential sales have trended down (Table 4.13). New listings in the Quad Cities have plummeted by 45.1% over the past three years. During this

three-year period, active listings dropped by 24.4%, while total sales decreased by 41.5%. After inventory and listings spiked in the winter of 2020 due to buyers and sellers anticipating market shifts, the market experienced a shock from the pandemic shutdown (Figure 4.22). Following a neutral market with 3-6 months of inventory, a sharp drop in inventory and listings ushered in a seller's market. The subsequent interest rate hikes in 2022 triggered a prolonged, flat period in inventory and listings from the spring of 2022 through the summer of 2024. Many homeowners – locked into lower interest rates – have opted to stay in their current homes rather than sell and buy at higher rates.

As of December 2019, there were 3.4 months' worth of inventory listed in the Quad Cities, but that inventory began to steadily shrink over the following five years. By June 2024, there were 1.3 months of inventory available in the Quad Cities region. Though this is an increase of nearly 30% from the previous quarter's value, anything less than three months of supply is still considered low, and generally favors sellers more than buyers. Average days on the market, meanwhile, remained stable showing that whether the market is hot or cold, inventory tends to still sell at the same pace, overall.

**Table 4.13: Percent Change Residential Sales, June 2021 - June 2024**

Metric	Jun-21	Jun-24	Change	% Change
Total Sales	366	214	(152)	(41.5%)
Avg. Home Sale Price	\$215k	\$249k	\$34k	15.8%
Median Home Sale Price	\$166k	\$206k	\$40k	24.1%
Active Listings	365	276	(89)	(24.4%)
New Listings	468	257	(211)	(45.1%)
Months of Supply	1	1.3	0.3	30.0%
Avg. Days on Market	17	18	1	5.9%

Source: Points Consulting using data from Ruhl & Ruhl via The Quad City Area Realtor Association

**Figure 4.22: Listing & Months of Supply Trends, Quad Cities 2019 - 2024**



Source: Points Consulting using data from The Quad City Area Realtor Association

## Assessor Data

Data from each Assessor’s office offers valuable perspectives on home values. Although assessed values are typically lower than private-sector sale prices, they generally trend in the same direction, as Assessor’s offices are motivated to maximize property tax revenue. Notably, each office provides property values by decade of construction and building square footage – metrics unavailable through Zillow or MLS.

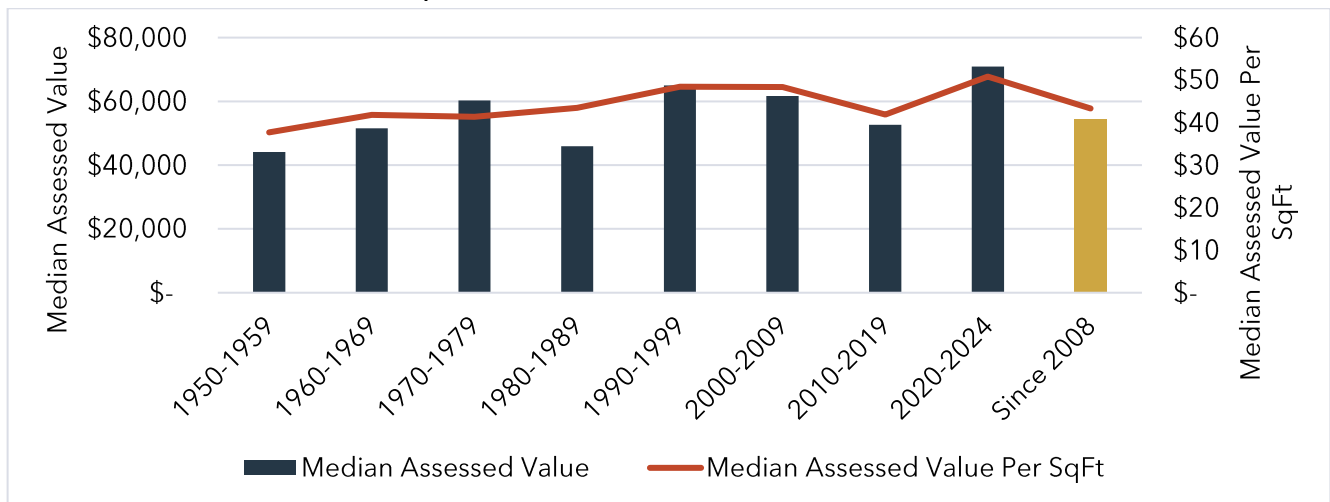
Assessed values also reflect maintenance levels, with well-maintained homes appraised higher than those in poor condition. This can indicate whether older homes are being preserved or falling into disrepair, potentially retaining some historic “charm.” Figures 4.23-4.27 present data from each Tri-Cities Assessor’s office.

As mentioned at the beginning of this report in [Geographic Terms](#), townships manage property assessments on the Illinois side of the Mississippi River. Davenport has its own Assessor’s Office, which handles assessments within the city’s borders.

For context, the red lines in these charts show the median assessed value per square foot (SF) by decade. In the Tri-Cities, as nationwide, newly built homes have significantly increased in size over the past 100 years. The metric used below helps determine whether trends in assessed value are due to larger home sizes or other age-related factors influencing home values.

In Moline Township, assessed values generally increase with the decade of construction, though exceptions are observed in homes built in the 1980s and between 2010 and 2019 (Figure 4.23). A rise in assessed value per SF for homes from the 1980s, along with a lower total assessed value, suggests that these homes may be smaller than those built in previous or subsequent decades. Conversely, the drop in both total and per SF values for homes built in Moline Township after the Great Recession suggests these properties may be valued less by buyers, possibly due to maintenance issues, building material quality, or changing buyer preferences.

**Figure 4.23: Median New Home Assessed Value and Assessed Value Per Square Foot by Decade Built, Moline Township**

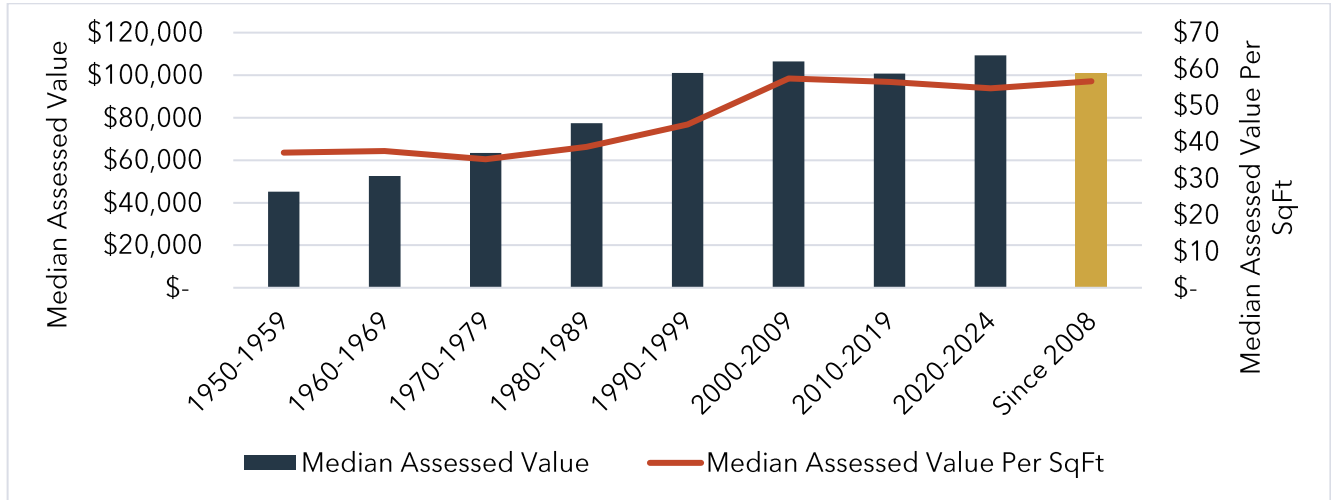


Source: Moline Township Assessor

In South Moline Township, the median assessed value for homes from the 1980s does not dip, but there is a slight decrease for homes built in the decade following the Great Recession (Figure 4.24).

Homes built in the 1990s have a high median assessed value but a relatively lower assessed value per square foot. This could reflect the larger size of many 1990s homes, which may have lower per SF assessments due to age and factors such as lower-quality finishes.

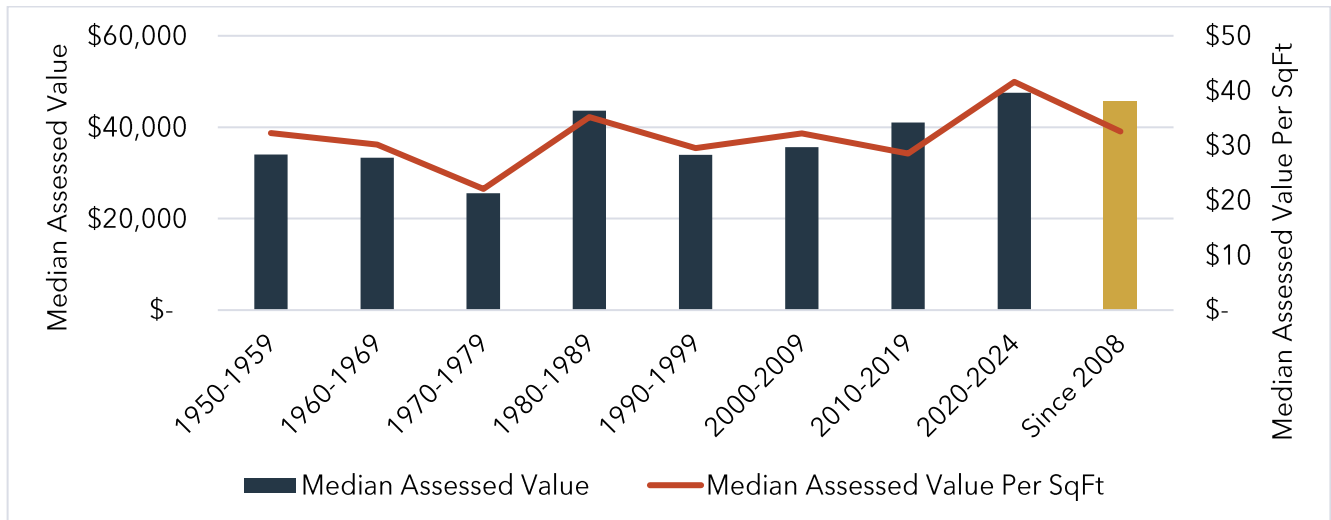
**Figure 4.24: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, South Moline Township (Moline and Rock Island cities)**



Source: South Moline Township Assessor

Assessed value per square foot by decade fluctuates more in Rock Island Township and South Rock Island Township than in the previous two townships (Figures 4.25 and 4.26). In Rock Island Township, homes built in the 1980s and after 2019 have the highest median assessed values, with an increase in value per SF for these periods as well. This suggests that these homes are particularly desirable, potentially more so than those built between 1990 and 2019.

**Figure 4.25: Median New Home Assessed Value and Assessed Value Per Square Foot by Decade Built, Rock Island Township (Rock Island)**

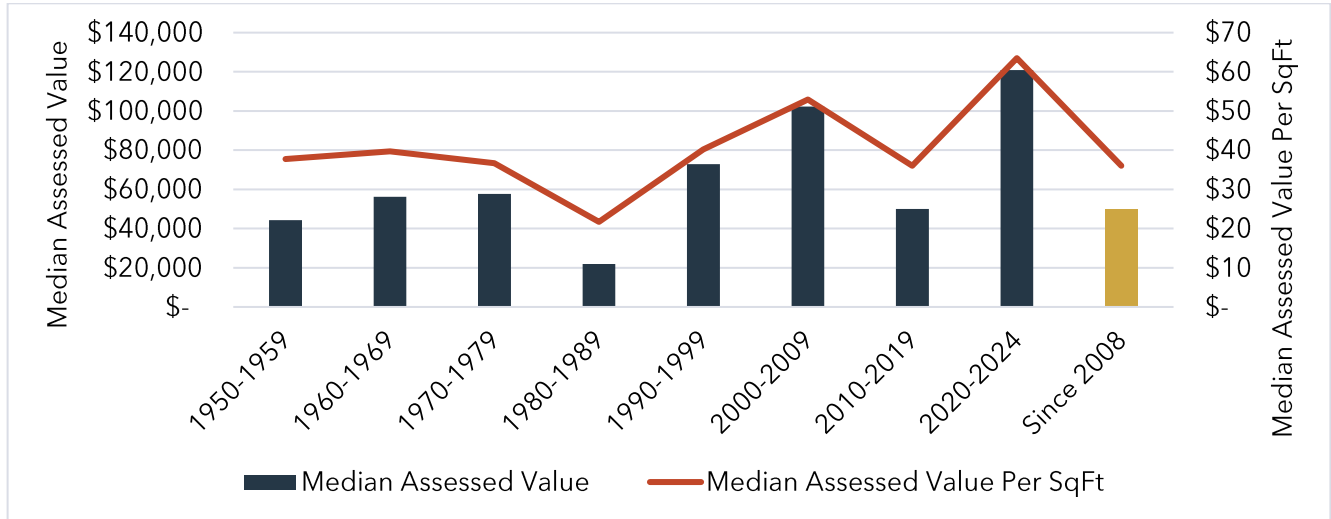


Source: Rock Island Township Assessor

In contrast, assessed values by decade in South Rock Island Township show a different trend. Homes built in the two decades before the Great Recession have higher total median assessed

values and higher assessed values per square foot. However, homes built in the 1980s and the 2010s show sharp declines in both median assessed value and value per square foot, which may reflect age-related issues rather than a decrease in home size during these periods.

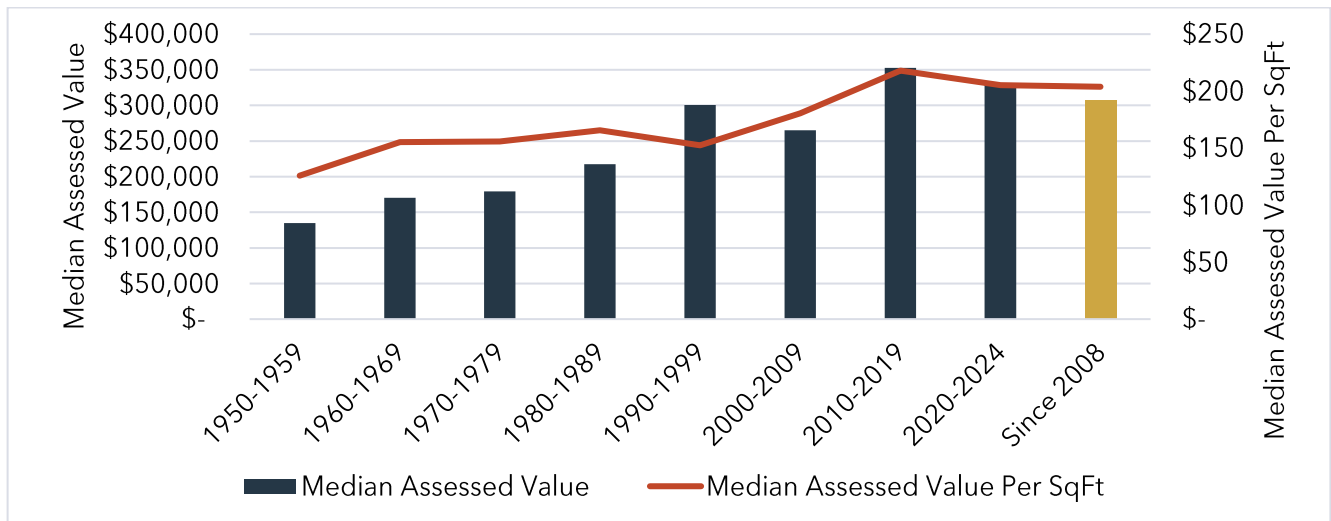
**Figure 4.26: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, South Rock Island Township (Rock Island)**



Source: South Rock Island Township Assessor

In Davenport, median assessed value generally increases by each decade, with exceptions for homes built in between 2000 and 2009 and homes built since 2019 (Figure 4.27). At the same time, median assessed value per SF generally increases by decade as well, with an exception for homes built in the 1990s, and homes built after 2019. These trend lines suggest homes built in the 1990's have not appreciated in value per SF as much as homes from other decades. For homes built after 2019, a decrease in assessed value per SF coupled with a decrease in overall median value might reflect the recent rise in building costs, among other things.

**Figure 4.27: Median New Home Assessed Value and Assessed Value Per Square by Decade Built, Davenport (City) Residential**



Source: Davenport City Assessor's Office

## Rental Trends

Since most low- to moderate-income households are renters rather than homeowners, tracking rental price trends is key to understanding housing affordability. Over the past three years, rents have risen across each of the Tri-Cities, with Davenport experiencing the sharpest increase, Moline the least, and Rock Island in between. Below are the median rents for two-bedroom units in each city, shown first for apartments and then for single-family homes:

- Davenport: \$945 | \$1,023
- Rock Island: \$836 | \$930
- Moline: \$885 | \$963

Davenport has seen a notable rise in median rent prices since 2020 across various types of rental housing, particularly for one-bedroom single-family homes (up 14.9%) and two-bedroom single-family homes (up 12.6%). In Moline, rents for three-bedroom single-family homes increased by 10%, outpacing similar rentals in Davenport (9.5%) and Rock Island (9.6%). In Rock Island, rent growth for two-bedroom apartments was modest (0.6%), while rents for three-bedroom apartments rose significantly (11.7%), hinting at a growing preference for larger living spaces.

Not all rental types show significant increases. In Moline, rent for two-bedroom apartments increased only 1.5%. Modest increases in rent may reflect a decrease in demand and may also indicate that landlords who are putting less into maintenance are pricing their units accordingly.

Tables 4.14 through 4.15 provide snapshots of May 2024 rental prices and three-year rent changes.<sup>21</sup>

**Table 4.14: Apartment Rentals: Tri-Cities**

	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
<b>Moline</b>					
1 Bedroom	15	8	\$740	+\$62	8.4%
2 Bedroom	14	8	\$885	+\$13	1.5%
3 Bedroom	4	(1)	\$1,286	+\$114	8.9%
<b>Rock Island</b>					
1 Bedroom	7	2	\$711	+\$36	5.1%
2 Bedroom	7	3	\$836	+\$5	0.6%
3 Bedroom	5	1	\$1,298	+\$152	11.7%
<b>Davenport</b>					
1 Bedroom	45	7	\$780	+\$86	11.0%
2 Bedroom	31	1	\$945	+\$100	10.6%
3 Bedroom	27	(2)	\$1,267	+\$176	13.9%

Source: Points Consulting using RentRange

<sup>21</sup> The data, sourced from Rent Range, are collected from a network of property managers, real estate tech providers, rental aggregators, MLS, and real estate investment firms, representing a sample rather than all available rentals.



**Table 4.15: Single-Family Rentals: Tri-Cities**

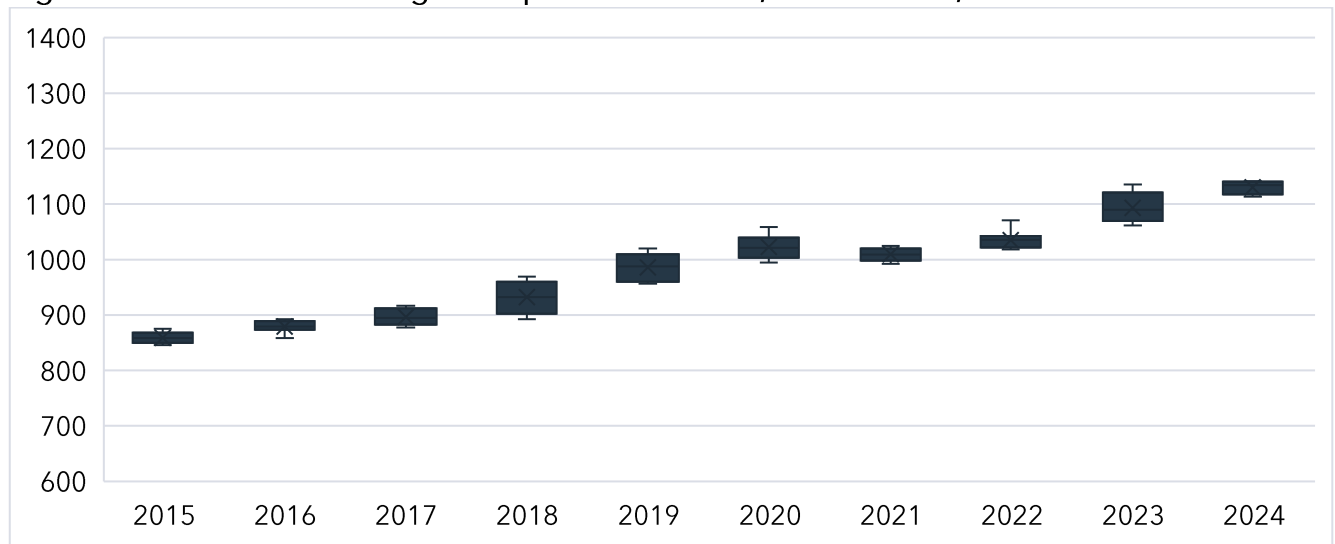
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
<b>Moline</b>					
1 Bedroom	6	1	\$768	+\$60	7.8%
2 Bedroom	8	(3)	\$963	+\$115	11.9%
3 Bedroom	8	2	\$1,253	+\$125	10.0%
<b>Rock Island</b>					
1 Bedroom	6	2	\$755	+\$54	7.2%
2 Bedroom	14	5	\$930	+\$92	9.9%
3 Bedroom	10	4	\$1,221	+\$117	9.6%
<b>Davenport</b>					
1 Bedroom	27	2	\$838	+\$125	14.9%
2 Bedroom	38	7	\$1,023	+\$129	12.6%
3 Bedroom	43	15	\$1,410	+\$134	9.5%

Source: Points Consulting using RentRange

The rental price range figures listed below (Figures 4.28-4.30) track rent ranges over a longer period of time from 2015 to 2024. The box and whisker plots illustrate the high and low points for each year at the end of each “whisker”. The box shapes include 50% of the data for each year. Though there are data available for single-family, condos/townhomes and apartments, since the trends are generally similar across each unit type, only the overall rent change for apartments are displayed.

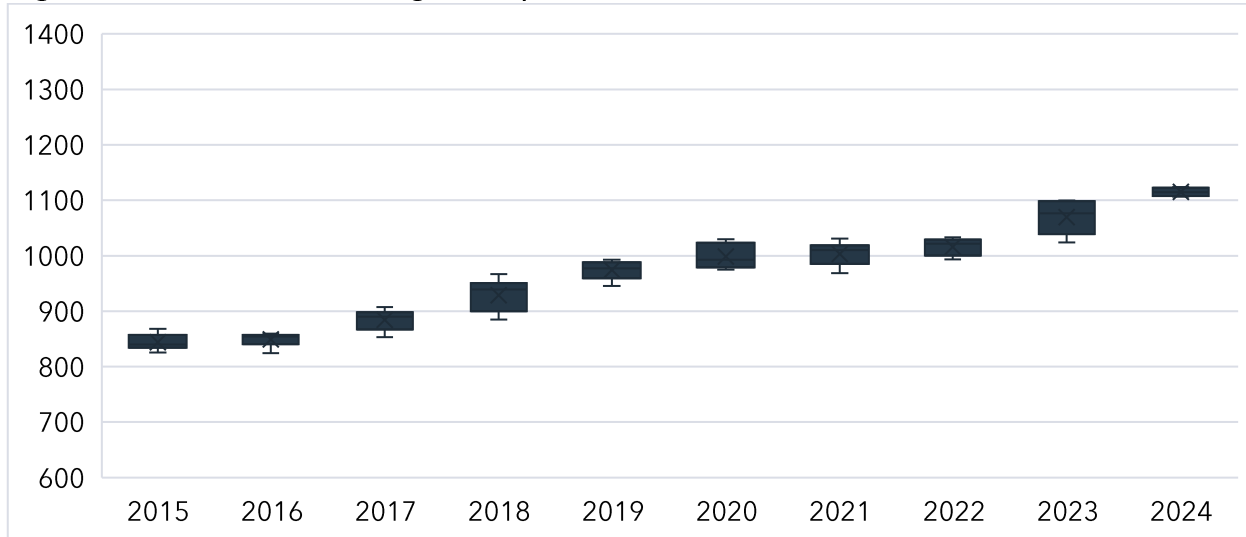
Rents have risen steadily for nearly all housing types in each city from 2015 to 2024. Across all three cities, SFH rental prices have increased by approximately 29.5% to 30.3% since 2015. For Condo and Townhouses that increase ranged from 34.2% to 39.6%, and for Apartments it was 30.6% to 32.1%. Each chart shows an inflection point where rents started rising at a steeper angle between 2020 and 2023.

**Figure 4.28: Rental Price Range for Apartment Rentals, All Unit Sizes, Moline**



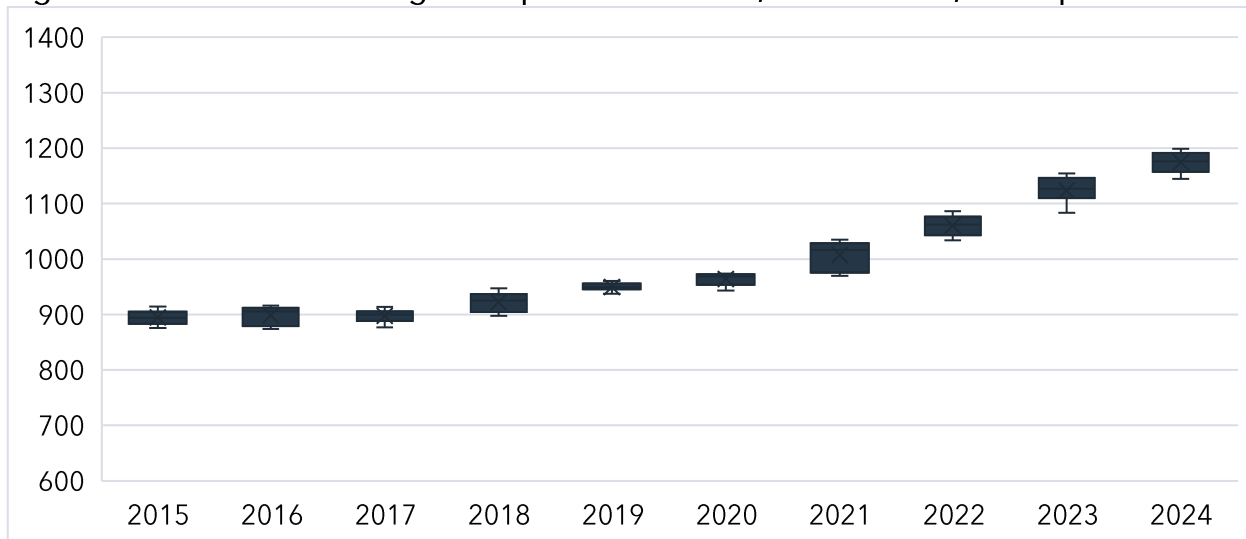
Source: Points Consulting using RentRange

**Figure 4.29: Rental Price Range for Apartment Rentals, All Unit Sizes, Rock Island**



Source: Points Consulting using RentRange

**Figure 4.30: Rental Price Range for Apartment Rentals, All Unit Sizes, Davenport**



Source: Points Consulting using RentRange

### Subsidized Housing

The Tri-Cities contain 6,672 subsidized housing units distributed across 85 affordable housing locations (Table 4.16 and Figure 4.31). The total number of units per capita ranges from a high of 0.05 in Moline, to a low of 0.02 in Davenport. A more appropriate metric for determining how well served in each city is units per capita for low-income households. When considering only households earning less than \$35K in disposable income per year, the number of subsidized units per capita ranges from 0.4 in Moline, 0.2 in Rock Island, and 0.2 in Davenport. According to this one simple metric it appears Moline is better served with low-income housing than either Rock Island or Davenport.

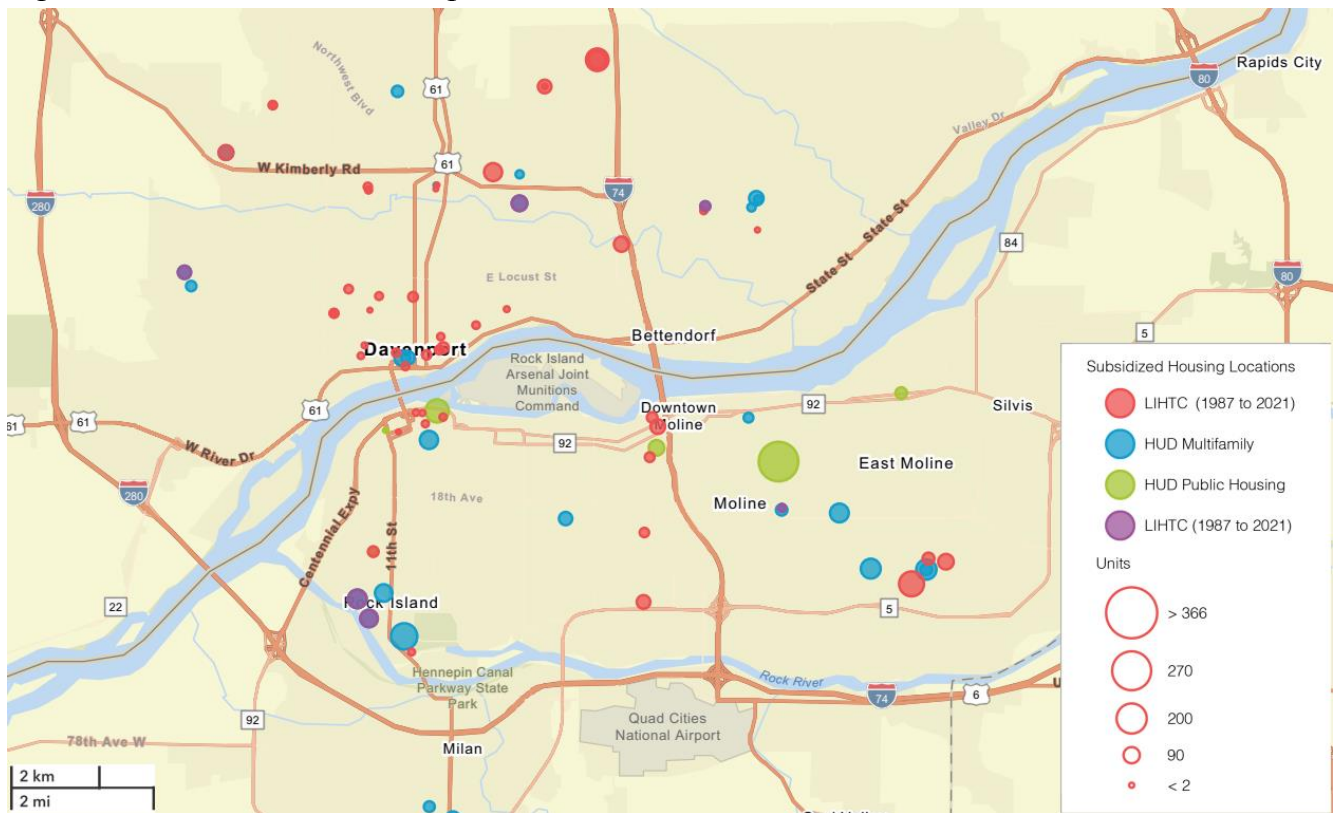
Please see [Appendix C: Subsidized Housing Locations](#) for a complete list of subsidized (HUD and LIHTC) housing developments in the Tri-Cities area.

Table 4.16: Subsidized Housing in Moline, Rock Island, & Davenport

	Total Number of Subsidized Units	Total Number of Units per Capita	Units per capita for Low-Income HH's
Moline	2,358	0.05	0.4
Rock Island	1,311	0.04	0.2
Davenport	2,405	0.02	0.2

Source: Esri Business Analyst, 2024

Figure 4.31: Subsidized Housing



Source: PolicyMap based on HUD data

## 5. Housing Demand Assessment

Housing supply refers to the total quantity and variety of available housing units, while housing demand refers to the preferences and needs of the local population. Many factors including age, income and employment status impact housing demand. This section examines demographic and socioeconomic factors for the Tri-Cities. For additional City-Specific tables and figures, please refer to [Volume II: Tri-Cities Individual Assessments](#).

### Demographic & Socioeconomic Trends

Over the past decade (2012 to 2022), Moline and Rock Island decreased in population while Davenport increased slightly. Rock Island experienced the most significant decrease in population (4.0%). Moline's population decreased by 2.2%, while Davenport's increased 1.7%. Table 5.1 shows population change in the Tri-Cities compared to county, state and national changes during the period. Decreases in Rock Island and Moline are in line with trends for Rock Island County and the state of Illinois, overall. Each of the Tri-Cities trail the national +7.1% increase during the period.

**Table 5.1: Population Change, 2012 - 2022**

	2012	2022	Change	% Change
Moline	43,390	42,452	(938)	(2.2%)
Rock Island	38,808	37,264	(1,544)	(4.0%)
Davenport	99,781	101,448	1,667	1.7%
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Scott County	165,432	174,315	8,883	5.4%
Illinois	12.82M	12.76M	(66,226)	(0.5%)
Iowa	3.05M	3.19M	141,190	4.6%
U.S.	309.14M	331.01M	21.96M	7.1%

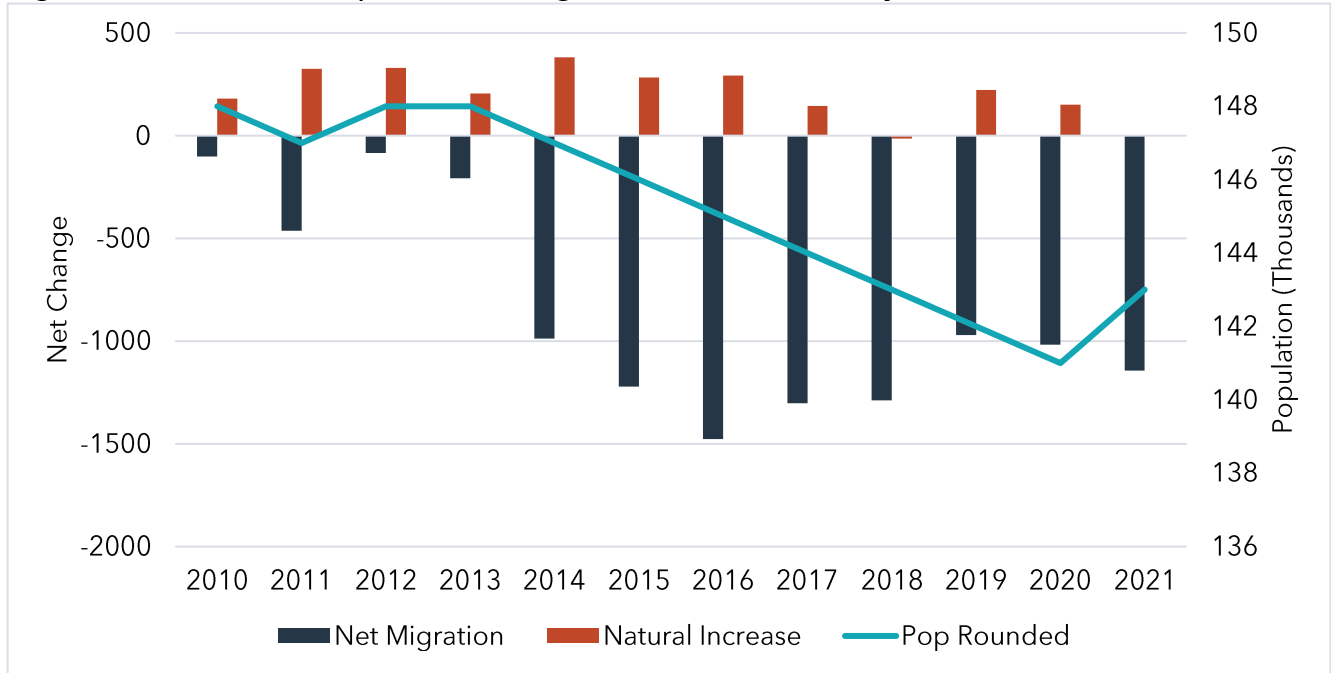
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

More detailed population change statistics, including reasons for population shifts, are available at the county level but not the city level. Rock Island County's population decrease is primarily driven by negative net migration each year (Figure 5.1). While the county occasionally saw a positive natural increase, this metric was generally negative as well.

As shown in Figure 5.2, Scott County experienced a consistent natural population increase, meaning it recorded more births than deaths each year. In terms of migration, Scott County had a net positive migration from 2010 to 2013, followed by a net negative in subsequent years. The combined effect of natural growth and positive migration made 2012 the peak year for population growth in the county, with an increase of 1,951 residents.

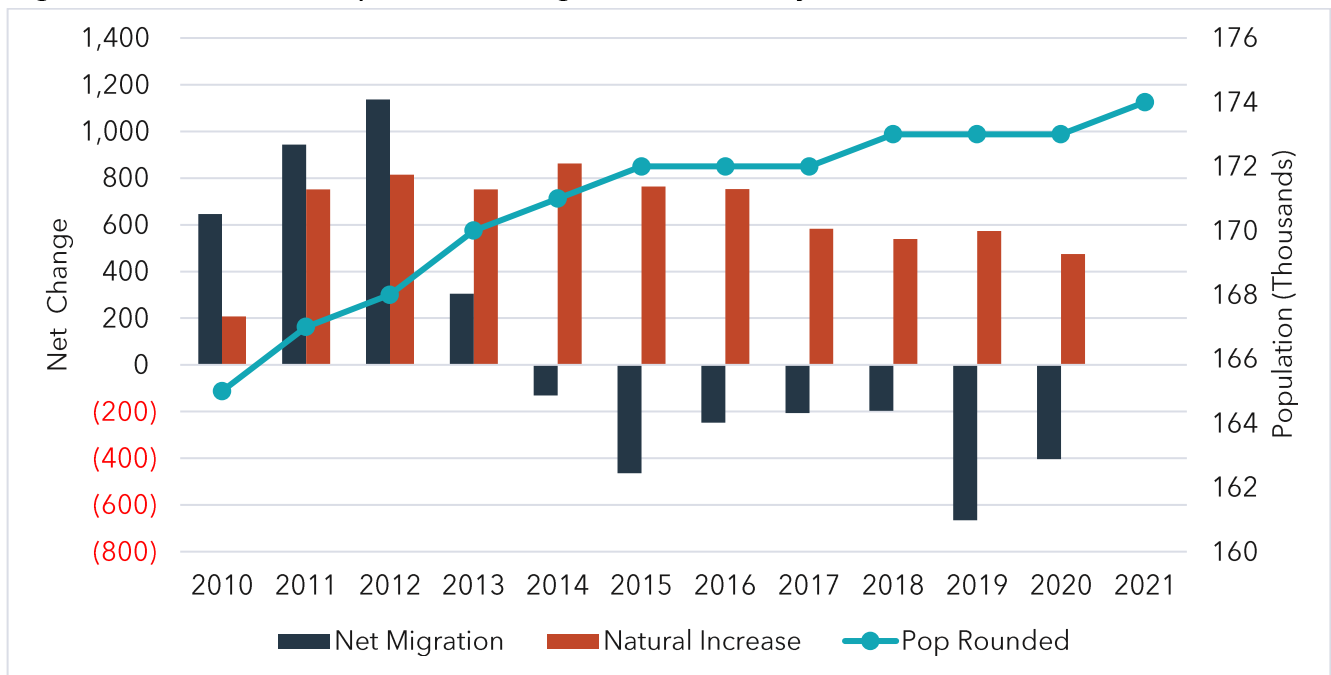
Population by Block Group in Davenport is higher in the central area, slightly westward, and in the northern part of the city (Figure 5.3). In contrast, the southern areas of Rock Island and Moline tend to be more densely populated.

Figure 5.1: Sources of Population Change in Rock Island County



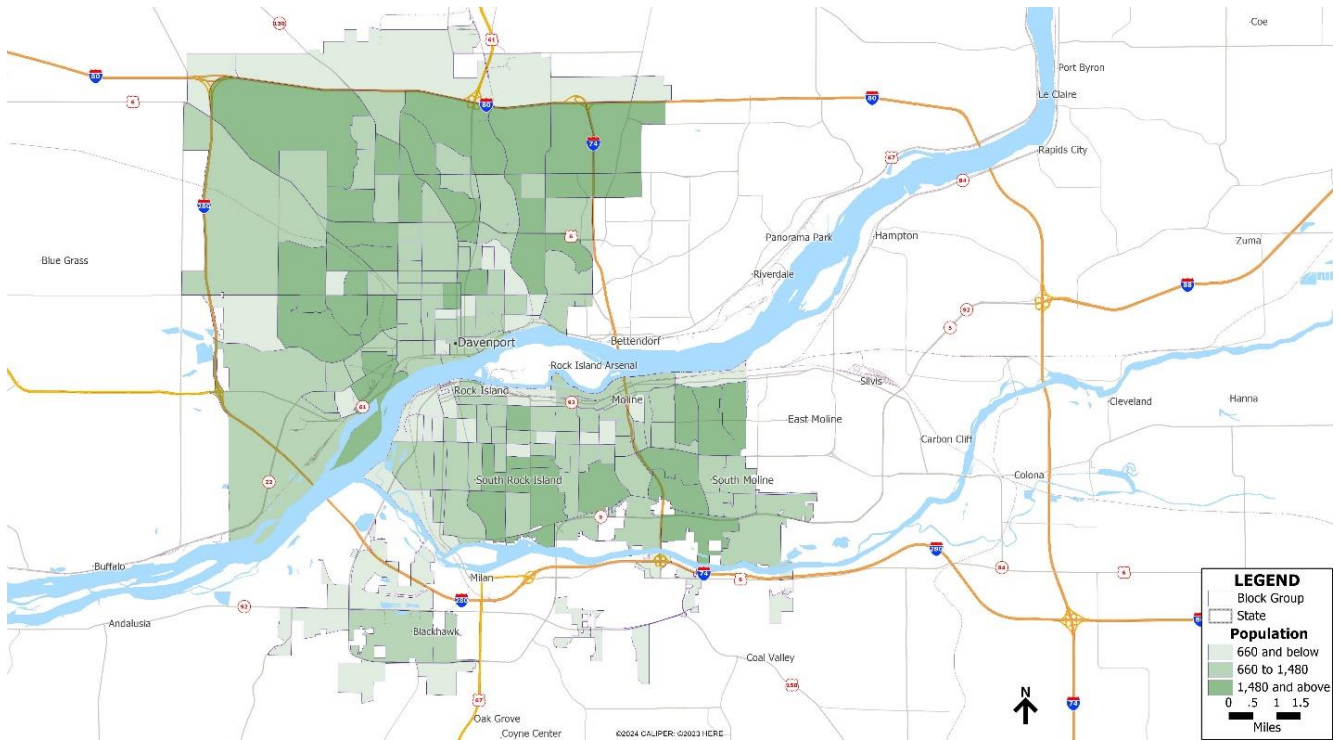
Source: U.S. Census Bureau, 2010-2021 Population and Housing Estimates

Figure 5.2: Sources of Population Change in Scott County



Source: U.S. Census Bureau, 2010-2021 Population and Housing Estimates

**Figure 5.3: Population Tri-Cities**

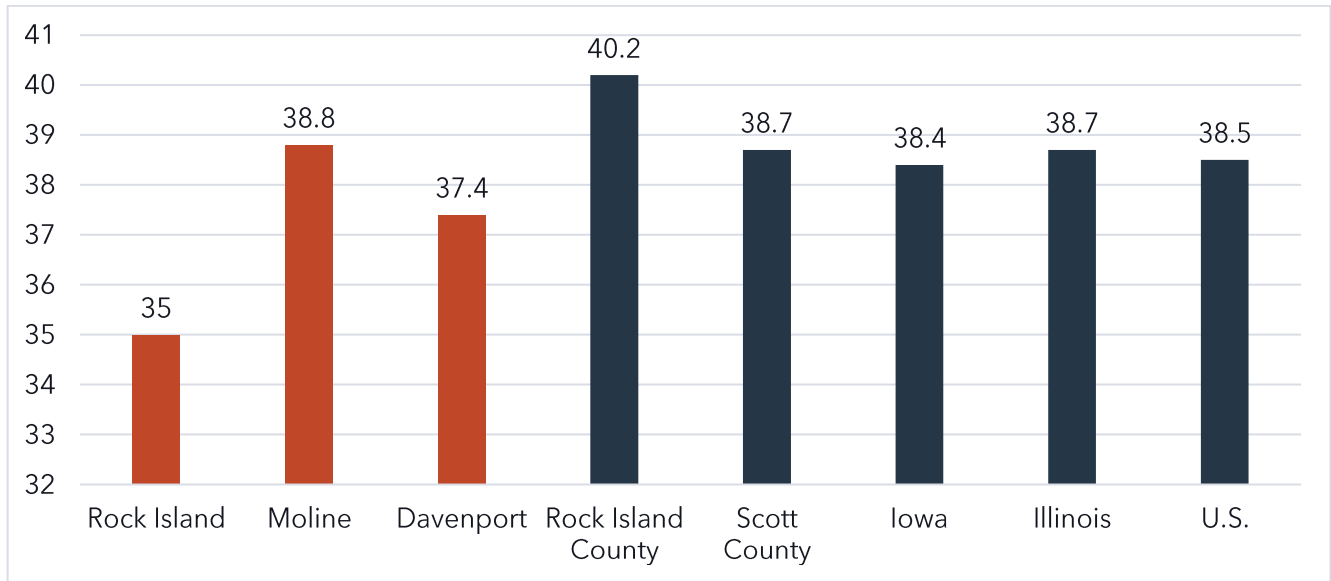


Source: Points Consulting using Census ACS 5-Year, 2019-2022

**Population by Age**

Different demographic groups require varied housing types, with age being a key factor. The age distribution in the Tri-Cities generally mirrors that of the U.S., with some notable differences. Rock Island has the lowest median age (35.0) among the Tri-Cities, followed by Davenport (37.4) and Moline (38.8). For comparison, the median age in the U.S. is 38.5 (Figure 5.4).

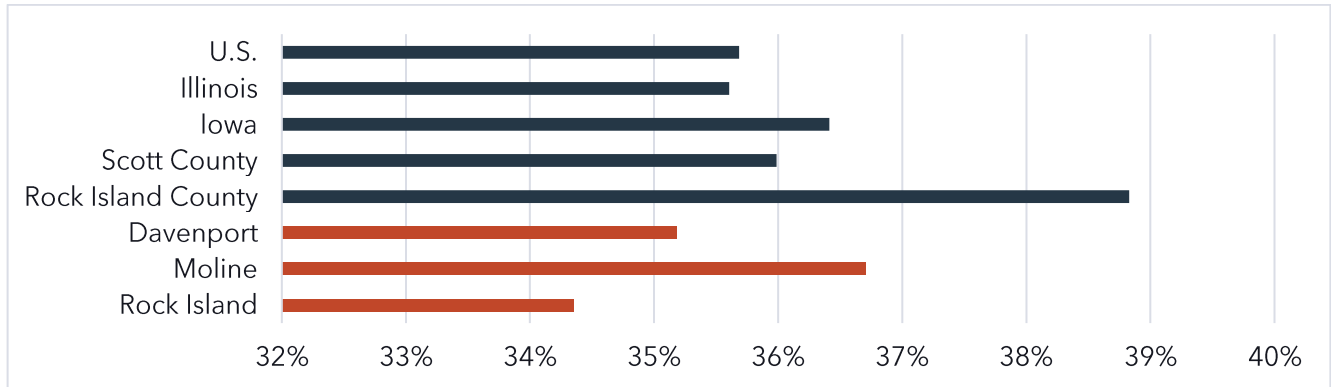
**Figure 5.4: Median Age Comparison, 2022**



Source: U.S. Census Bureau, American Community Survey, 2022, S0101

Older, more financially established households are typically interested in owner-occupied single-family housing. In each of the Tri-Cities, this cohort makes up at least 35% of the population (Figure 5.5). Interestingly, those aged 55 or older represent a slightly higher share of the population in Moline (36.7%) than at the Illinois state level (35.6%). Davenport, however, reports a lower percentage of this age group (35.2%) than Iowa does (36.4%).

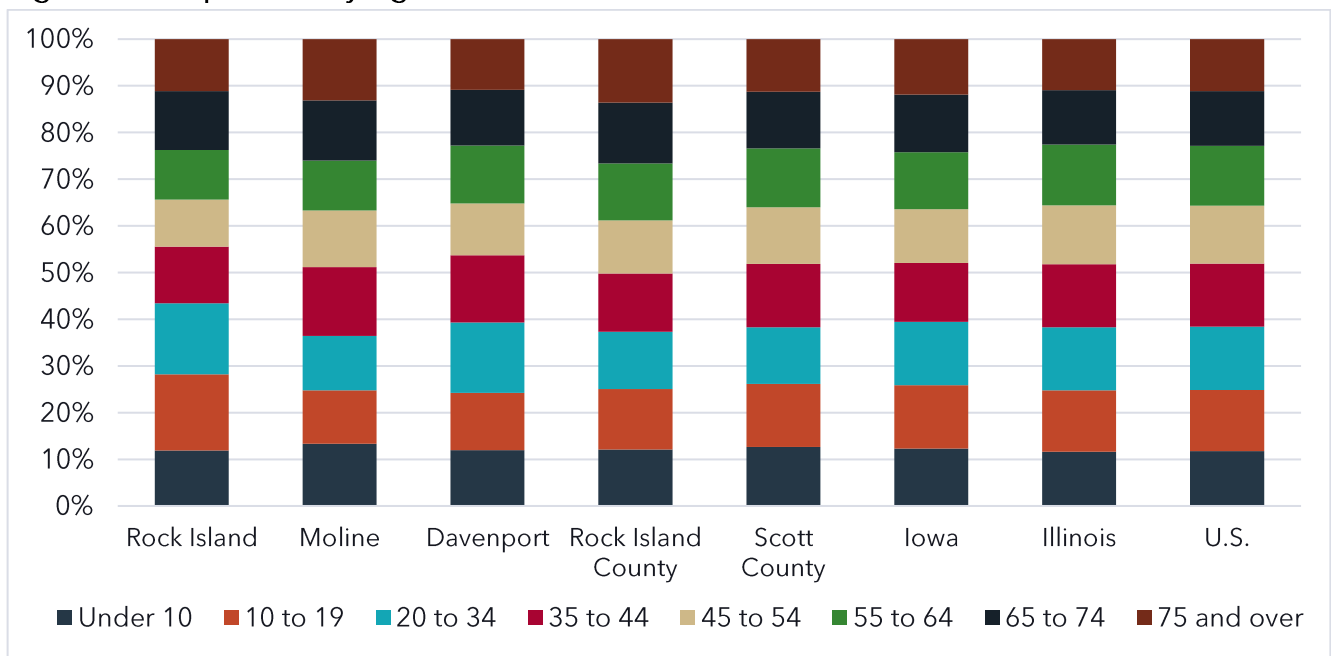
**Figure 5.5: Population aged 55+, 2022**



Source: U.S. Census Bureau, American Community Survey, 2022, S0101

At the other end of the population spectrum are younger households who rent or occupy owner-occupied starter homes. The relative youth of Rock Island and Davenport is apparent when looking at the 20 to 34-year-old cohort (Figure 5.6). This group is more prominently represented in Davenport and Rock Island (roughly 15%) than in Moline (11.7%). Within the slightly more mature age group of 35 to 44, Moline and Davenport report the highest percentages of the population (14.7% and 14.4%, respectively). For comparison, 13.5% of the U.S. population falls into this age cohort.

**Figure 5.6: Population by Age**



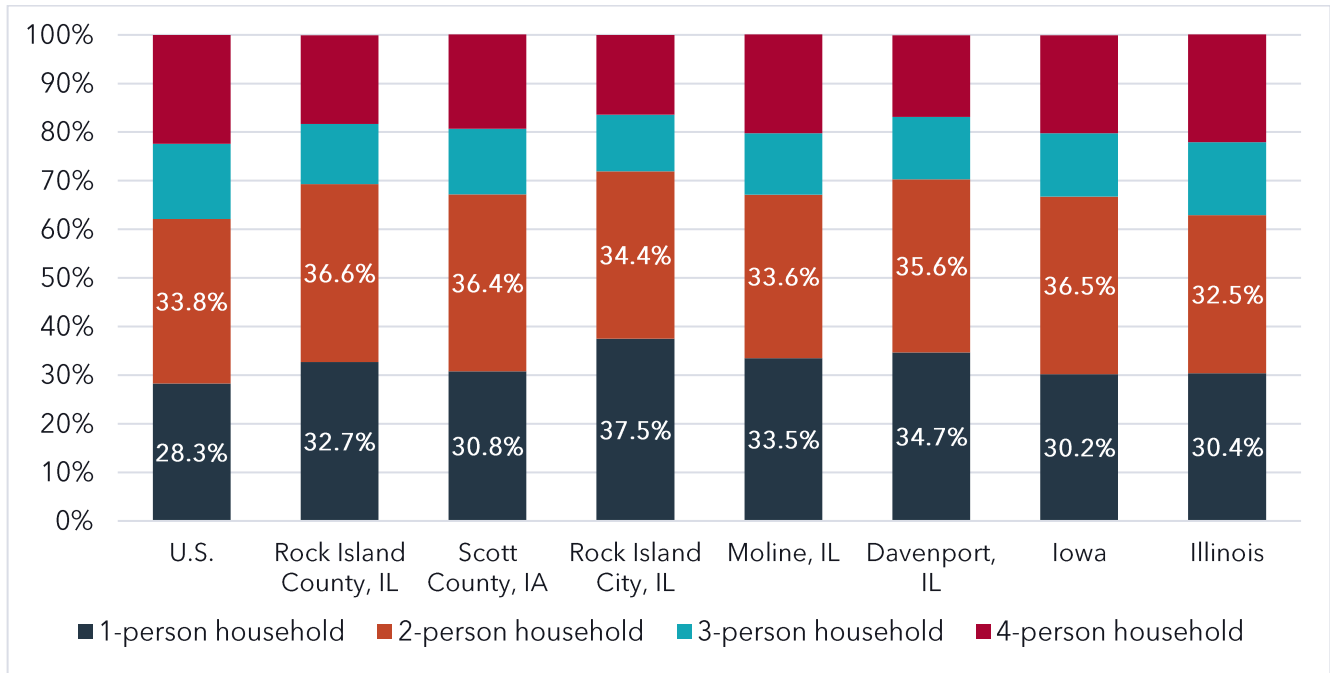
Source: U.S. Census Bureau, 2017-2022 American Community Survey, S0101

## Population by Household Size

Household size is a good predictor of households' expectations for housing size (in terms of square footage). Census data provides a breakdown of households into four groups: one-person, two-person, three-person, and four-person-or-more households (Figure 5.7).

One- and two-person households are the most common, accounting for 60% of all households in each of the Tri-Cities. Notably, Rock Island has the highest percentage of one-person households (37.5%) among the areas compared. In contrast, Moline records the highest percentage of four-person households (20.3%).

Figure 5.7: Median Household Size



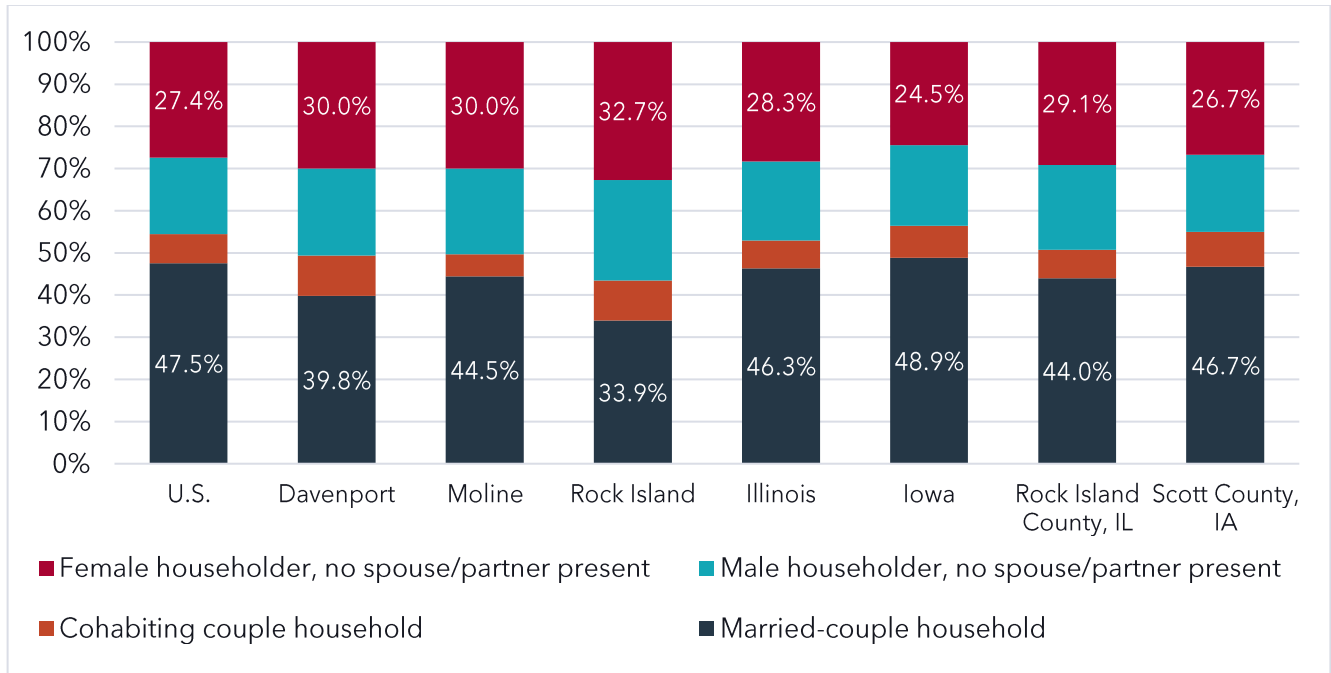
Source: U.S. Census Bureau, 2017-2022 American Community Survey, S2501

## Population by Marriage Status

In Figure 5.8, Moline's percentage of married-couple households (44.5%) is close to that of the U.S. average (47.5%), while Rock Island reports a significantly lower percentage (33.9%). Among the Tri-Cities, Rock Island also has the highest percentage of households led by one female with no spouse or partner present (32.7%). When examining households with children, each of the Tri-Cities reports a lower percentage of married-couple households with children than the state averages for Iowa and Illinois, where this segment comprises approximately 18% of households. In Moline and Davenport, this group accounts for around 15% of households, while in Rock Island, it is 11.7% (Figure 5.9).

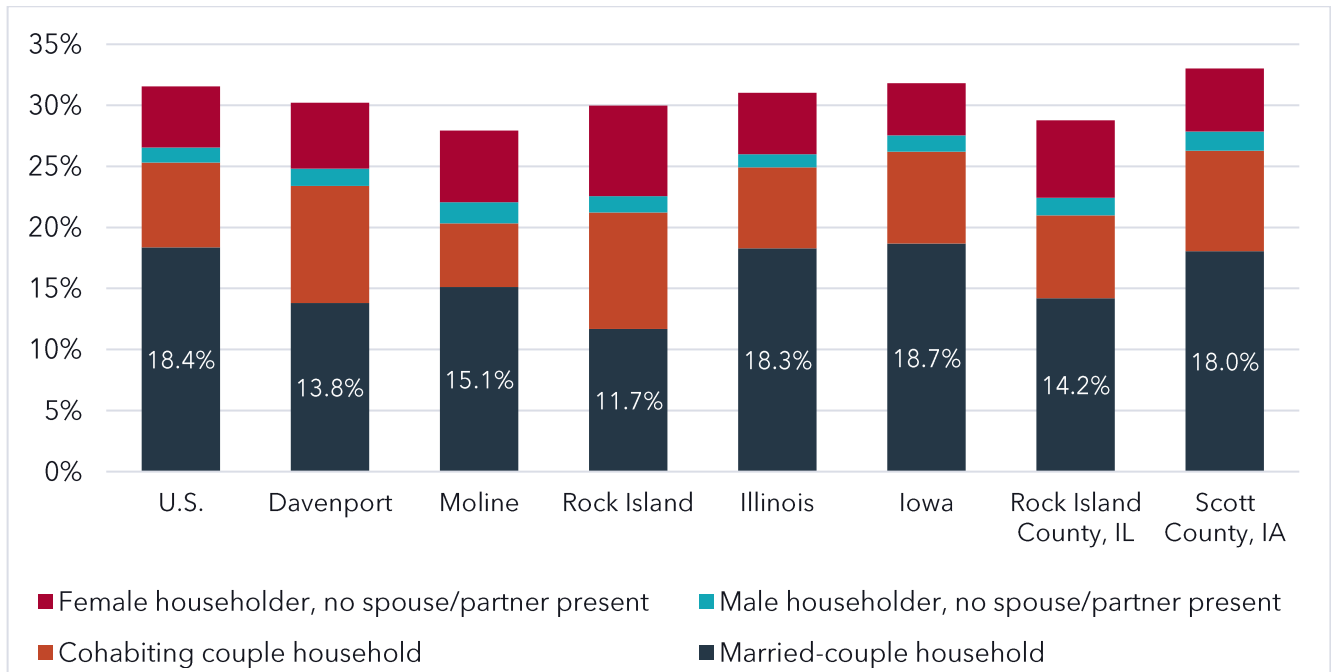


**Figure 5.8: Family Composition by Household, 2022**



Source: 2022 Census ACS 5-year Estimate, DP02

**Figure 5.9: Percentage of Households with Children by Household Type, 2022**



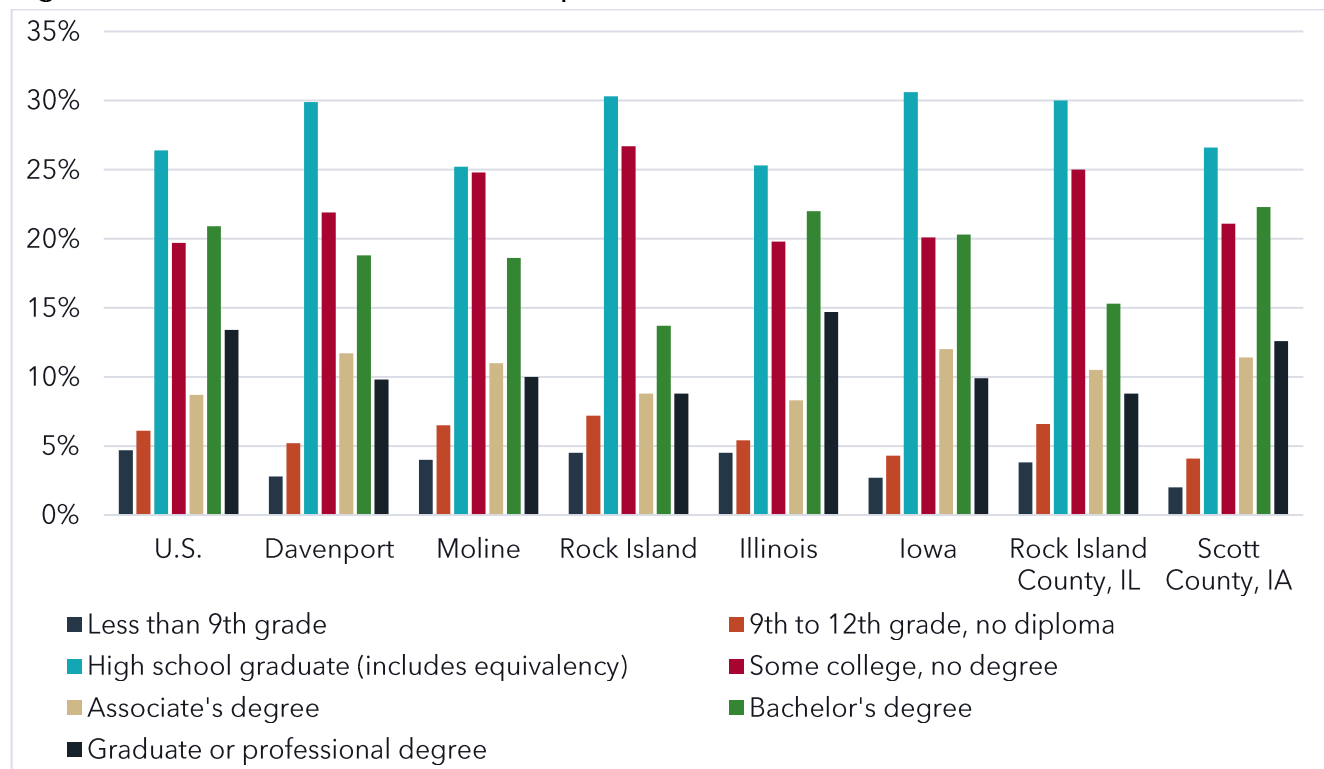
Source: 2022 Census ACS 5-year Estimate, DP02

**Education**

Educational statistics highlighted here are critical in evaluating a community’s economic outlook, as education plays a significant role in poverty, employment, and disability rates.

The national average for bachelor’s degree attainment is 20.9%. On this front, each of the Tri-Cities are below average, but Davenport and Moline are relatively close at 18%, compared to just 13.7% in Rock Island (Figure 5.10). For reference, Davenport and Moline also report slightly higher rates of graduate degrees than Rock Island (roughly 10% compared to 8.8%). While high school diplomas are the most common educational achievement across all three cities, Moline reports a lower high school graduation rate (25.2%) than Davenport, Rock Island, Iowa, and the U.S. (rates in these areas range between 26.4% and 30.3%). The high school graduation rate in Moline is roughly on par with that of Illinois.

**Figure 5.10: Educational Attainment Population 25+, 2022**



Source: U.S. Census Bureau, 5-year American Community Survey 2017-2022, Table S1501

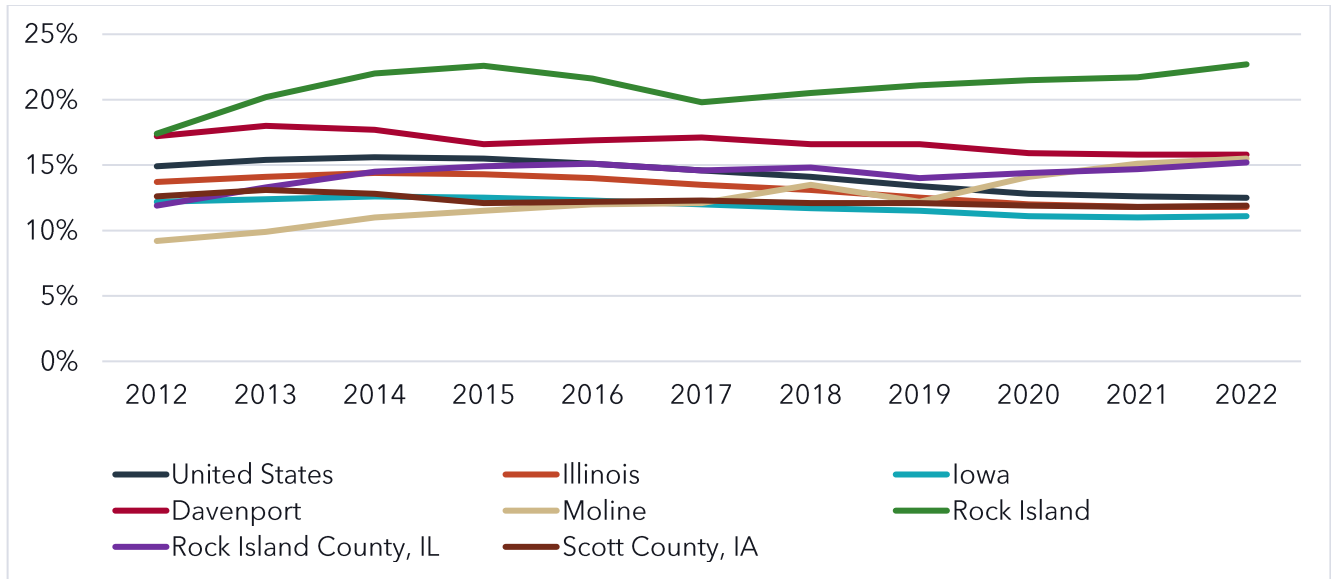
## Underserved Populations

Underserved populations often struggle to afford market-rate housing, due to limited financial and social resources. Therefore, this section covers low-income, disabled, veteran and homeless populations in the Tri-Cities.

### Population in Poverty

Between 2012 and 2022, Rock Island has consistently shown the highest percentage of population in poverty compared to Moline, Davenport, Iowa, Illinois, and the nation (Figure 5.11). Although Moline generally reported lower rates than the national average for most of the decade, it surpassed the national percentage starting in 2020 and peaked at 15.5% in 2022. Meanwhile, Davenport’s poverty rate, while higher than the national average for much of the period, reached its low point in 2022 at 15.8%. Iowa consistently reported the lowest poverty rates among all regions compared, with Iowa, Illinois and Scott County showing similar rates in 2022 (around 11-12%), whereas Rock Island County was closer to the higher rates of the Tri-Cities at 15.2%.

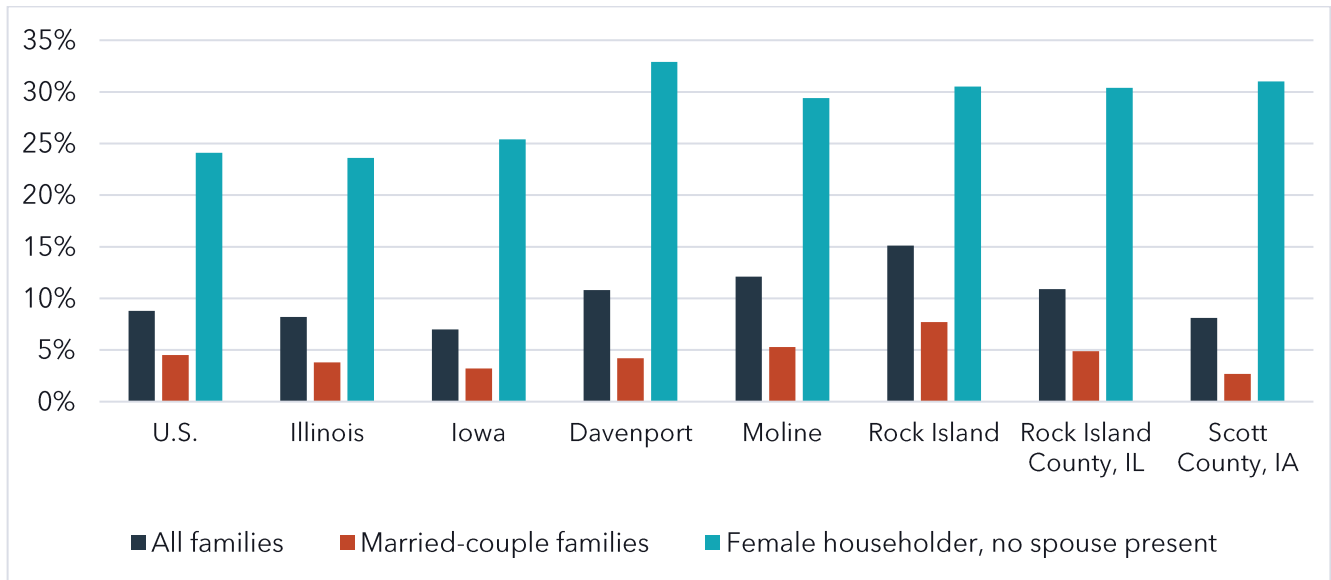
**Figure 5.11: Percentage of Population in Poverty, 2012-2022**



Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S1701

The percentage of families in poverty led by a female householder with no spouse present ranges from 29.4% to 32.9% in the Tri-Cities (Figure 5.12). This range is notably higher than percentages noted in Illinois (23.6%), Iowa (25.4%) and the nation (24.1%). Around 80% of U.S. single-parent households are headed by single mothers, and almost a third of these live in poverty.<sup>22</sup>

**Figure 5.12: Percentage of Families in Poverty by Composition, 2022**



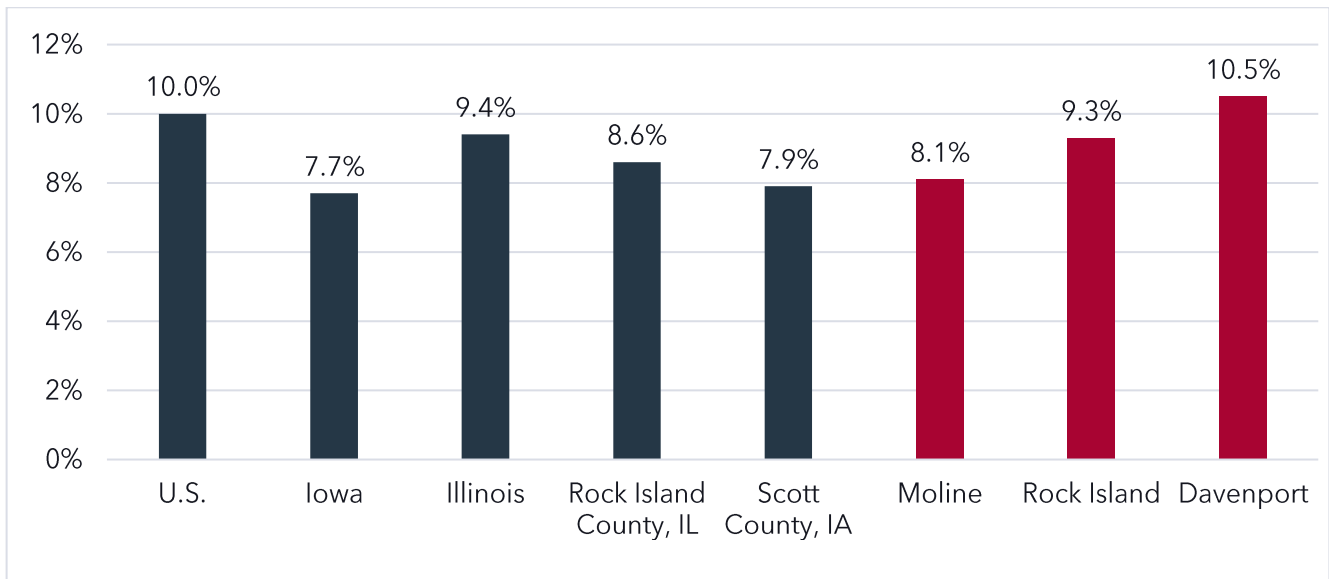
Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1702

Figure 5.13 shows the percentage of seniors in poverty. Out of all comparison areas – including the U.S. – Davenport has the highest percentage of this population in poverty (10.5%). Senior residents

<sup>22</sup> "America's Families and Living Arrangements: 2022", U.S. Census Bureau, 2022, <https://www.census.gov/data/tables/2022/demo/families/cps-2022.html>.

in Moline tend to fare better, with only 8.1% of seniors living in poverty. Iowa and Scott County report the lowest percentages shown in this figure, at 7.7% and 7.9%, respectively.

**Figure 5.13: Percentage of Seniors (65 years +) in Poverty, 2022**



Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1701

### **Low Income Population Groups**

The U.S. Department of Housing and Urban Development (HUD) typically classifies a household's income level based on the Area Median Income (AMI). AMI is used to establish Fair Market Rents (FMRs) and set income limits for HUD programs (Figure 5.14). A household at 30% of the Area Median Income (AMI), classified as Extremely Low Income, earns only 30% of the area's median income. The next category, Very Low Income, includes households earning between 30% and 50% of the area median income. Low Income households earn between 50% and 80% of the median, while Moderate Income households earn between 80% and 100%. Considering AMI levels, households can further be broken down by family type: Elderly Family, Elderly Living Alone, Small Family, Large Family, and Other.

In Davenport, moderate-income Small Family households occupy 3.8% of the total housing units in the city, while Elderly Family households occupy only 2.0% (Figure 5.15). Large Family and Elderly Living Alone households each account for 1.0% of housing units. In Moline, Elderly Family and Elderly Living Alone households represent slightly larger shares, occupying 3.2% and 2.0% of Moline housing units respectively. In Rock Island, no moderate-income household type occupies more than 1% of the total housing units.

Household types in the Low, Very Low, or Extremely Low-Income categories generally occupy a larger share of housing in all three cities (Figure 5.16). In Davenport, Other households occupy 14.2% of units, while Elderly Living Alone households occupy 13.6%. In Moline, Elderly Living Alone households also represent a significant share (12.1%), and Small Family households occupy the highest share at 13.4%.

Figure 5.14: Area Median Income

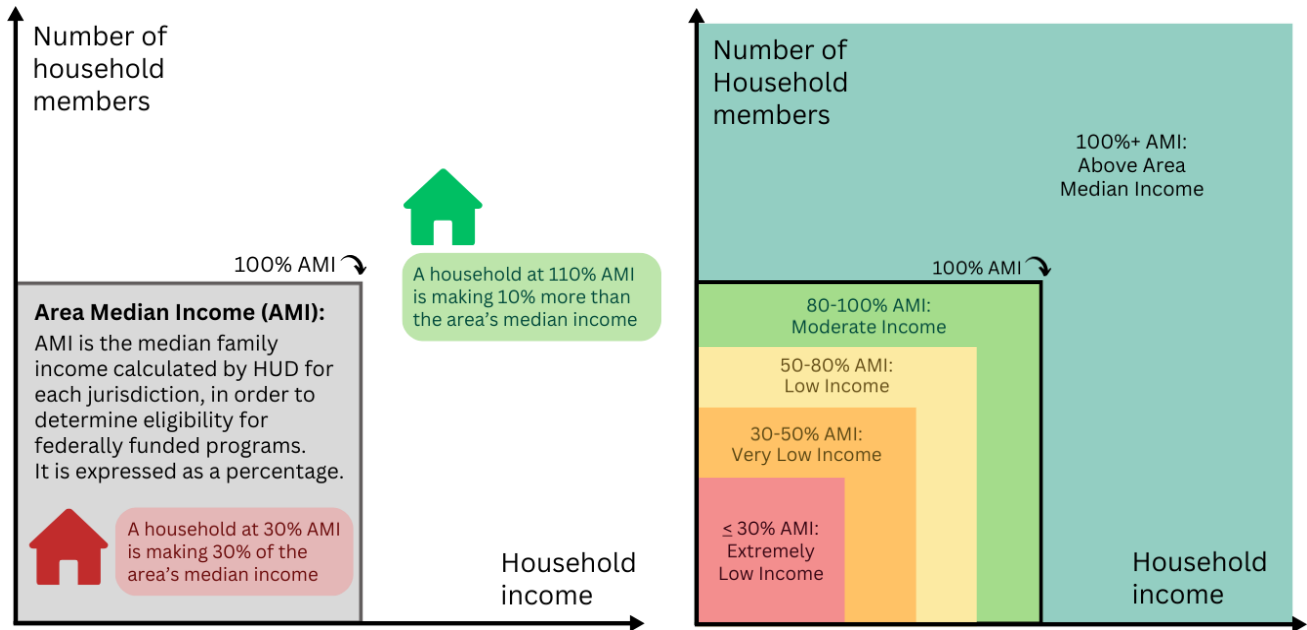
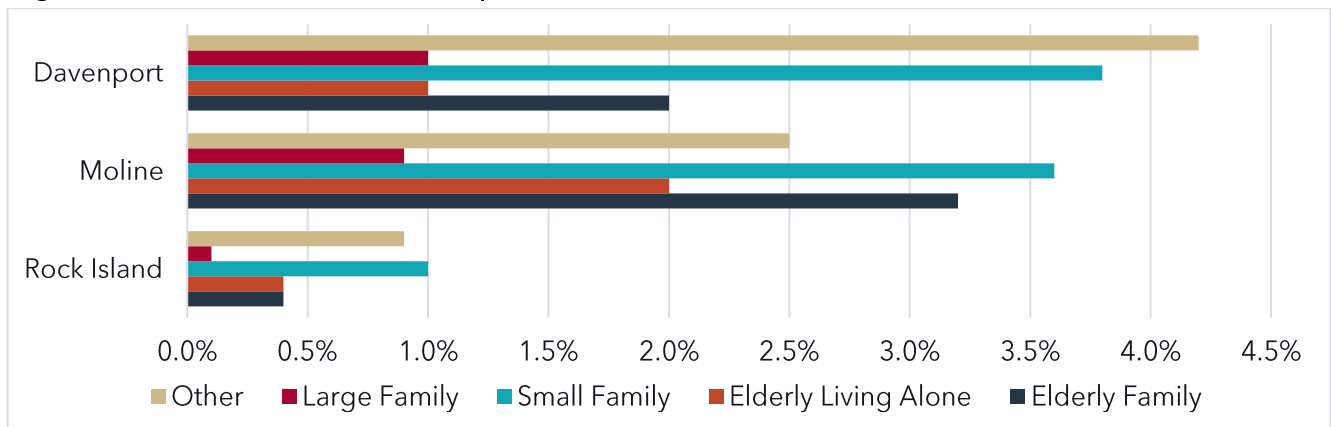
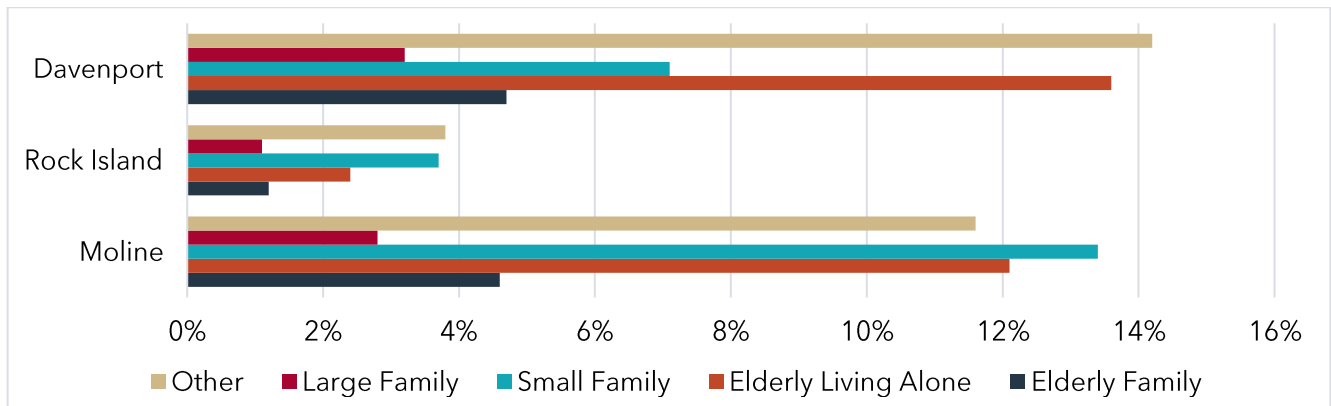


Figure 5.15: Moderate-Income Populations



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 5.16: Low, Very Low, and Extremely Low-Income Populations



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

## Disabilities

In 2022, each of the Tri-Cities reported a higher percentage of residents with at least one disability compared to Illinois, Iowa, and the U.S. (where 12.9% of the population report a disability). Rock Island had the highest percentage at 15.0%, followed by Davenport and Moline, each at 13.7%. Additionally, Rock Island County's disability rate (14.1%) was significantly higher than Scott County's (11.8%). Table 5.2 and Figure 5.17 show these metrics by each area of comparison. Disabilities broadly include difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

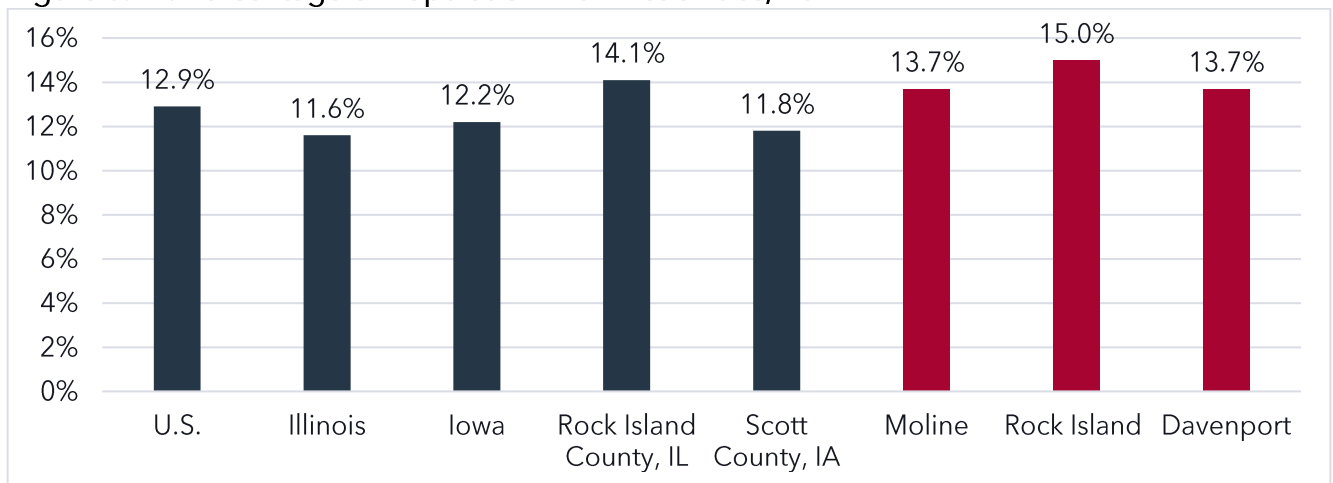
Disabled individuals are overrepresented in low-income populations and are less likely to participate in the labor force.<sup>23</sup> Just over a fifth (21%) of disabled persons in the U.S. report incomes below the poverty level.<sup>24</sup> Unfortunately, one family member's disability can negatively impact the economic well-being of an entire household, adding both financial and caregiving pressures. These challenges are often intensified by a lack of accessible housing, making it even more difficult for families to find suitable and affordable living arrangements.

**Table 5.2: Population with Disabilities, 2022**

Area	Population with a disability	Percentage with a disability
Davenport	13,670	13.7%
Moline	5,772	13.7%
Rock Island	5,518	15.0%
Rock Island County	19,864	14.1%
Scott County	20,370	11.8%
Iowa	382,163	12.2%
Illinois	1.45M	11.6%
U.S.	42M	12.9%

Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1810

**Figure 5.17: Percentage of Population with Disabilities, 2022**



Source: U.S. Census Bureau, 5-year American Community Survey, 2022, Table S1810

<sup>23</sup> "Disability and Socioeconomic Status", American Psychological Association, 2010, <https://www.apa.org/pi/ses/resources/publications/disability#:~:text=Despite%20these%20and%20other%20forms,age%20and%20want%20to%20work.>

<sup>24</sup> U.S. Census Bureau, 2022 American Community Survey 1-Year Estimates, Table B18130.

## Veterans

The veteran population is declining in the Tri-Cities region, mirroring a national trend. While Davenport's veteran population decreased by 10% – the same rate as the national average – the decline was more pronounced in Moline and Rock Island, where the veteran population dropped by two to three times that rate between 2017 and 2022 (Table 5.3).

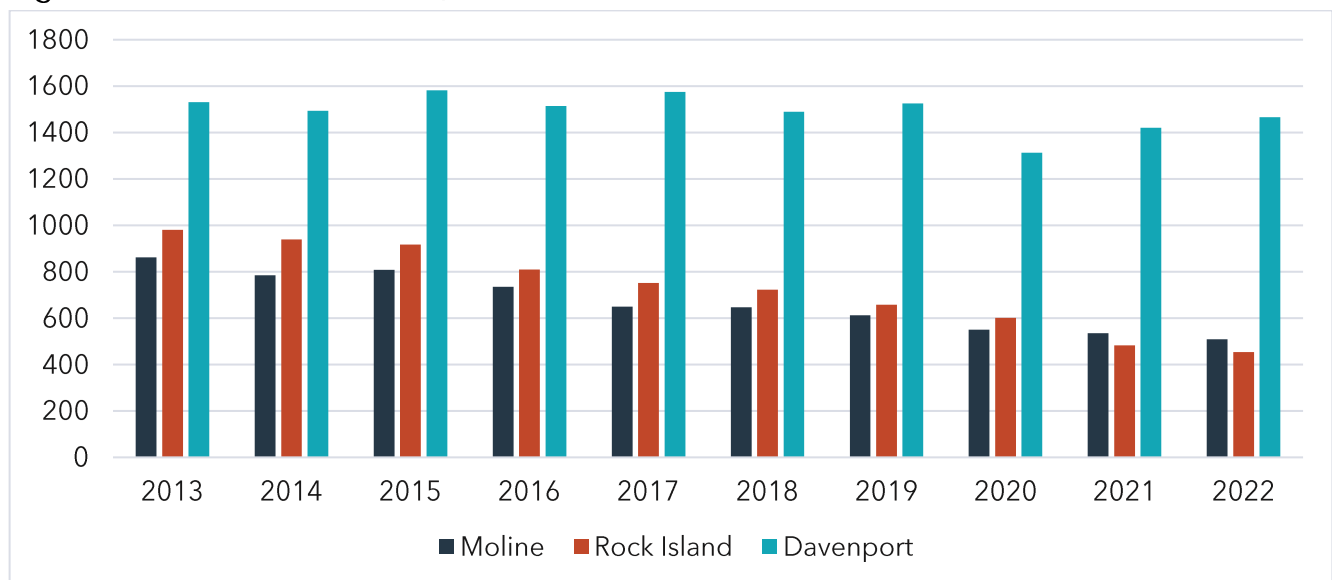
In 2022, the percentage of veterans with a disability was similar across the Tri-Cities: 23.1% in Moline, 26.3% in Rock Island, and 25.0% in Davenport (Figure 5.18).<sup>25</sup> The rates of veterans experiencing poverty followed a similar pattern, with 7.1% in Moline, 8.2% in Rock Island, and 10.4% in Davenport (Figure 5.19).<sup>3</sup>

**Table 5.3: Veteran Population**

Region	2017	2022	Numeric Change	Percent Change
Davenport	6,633	5,972	(661)	(10.0%)
Moline	2,959	2,225	(734)	(24.8%)
Rock Island	2,520	1,766	(754)	(29.9%)
Rock Island County	10,078	8,560	(1,518)	(15.1%)
Scott County	11,868	10,416	(1,452)	(12.2%)
Illinois	614,725	518,426	(96,299)	(15.7%)
Iowa	193,451	171,836	(21,615)	(11.2%)
U.S.	19M	17M	(2M)	(10.0%)

Source: U.S. Census Bureau, 5-year American Community Survey, 2017- 2022, Table S2101

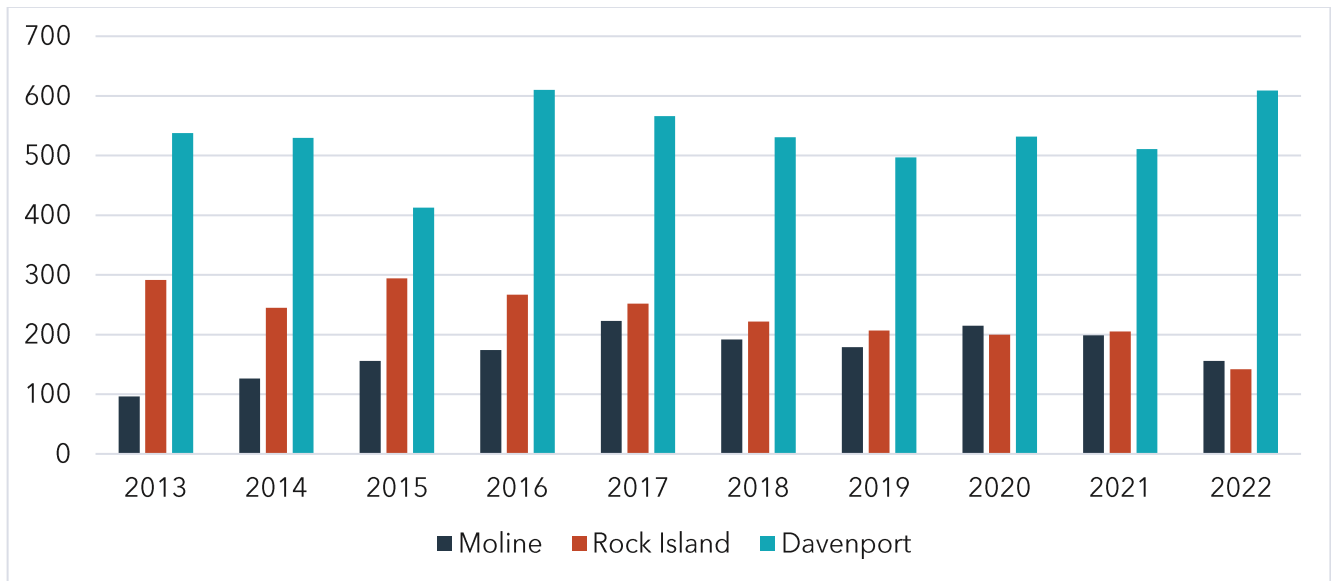
**Figure 5.18: Disabled Veterans, 2013-2022**



Source: U.S. Census Bureau, 5-year American Community Survey, 2013-2022, Table S2101

<sup>25</sup> U.S. Census Bureau, 5-year American Community Survey, 2022, Table S2101.

**Figure 5.19: Veterans in Poverty, 2013-2022**

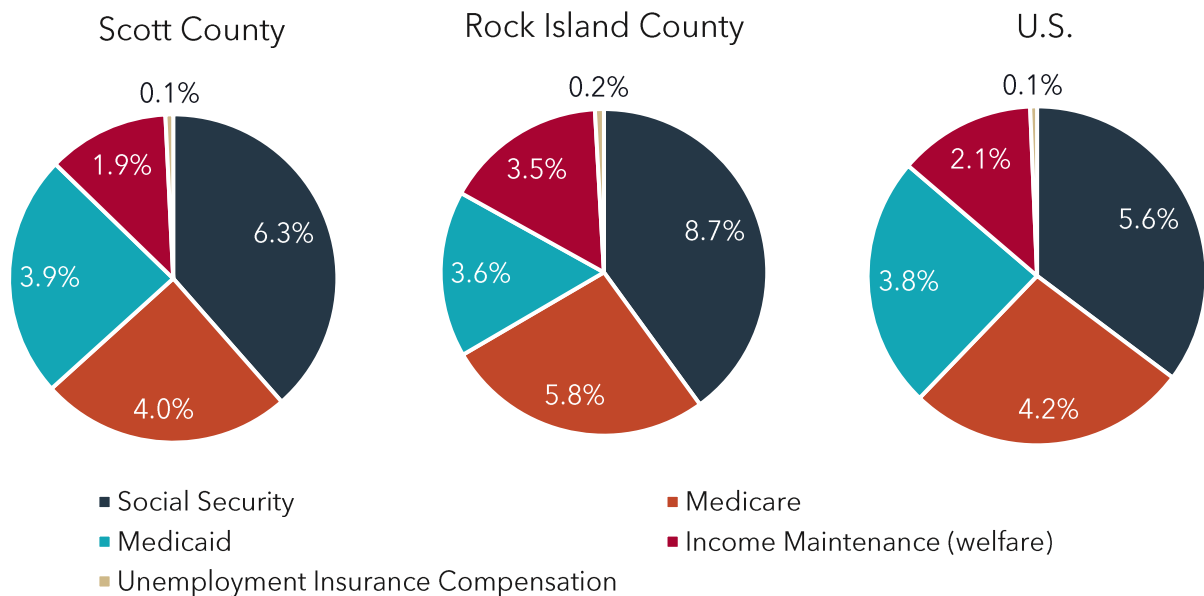


Source: U.S. Census Bureau, 5-year American Community Survey, 2013-2022, Table S2101

**Transfer Payments**

Age-related transfer payments (Medicare and Social Security) account for 10.3% of income in Scott County and 14.5% in Rock Island County, compared to 9.8% nationwide (Figure 5.20). Since 2008, both age-related and hardship-related payments have increased in both Counties. Between 2014 and 2019, hardship-related payments remained relatively stable in Rock Island County (Figure 5.21). In Scott County, however, these payments increased significantly, rising from around \$1.6 million in 2014 to just under \$1.8 million in 2019 (Figure 5.22). Both counties experienced a spike in hardship-related payments in 2020.

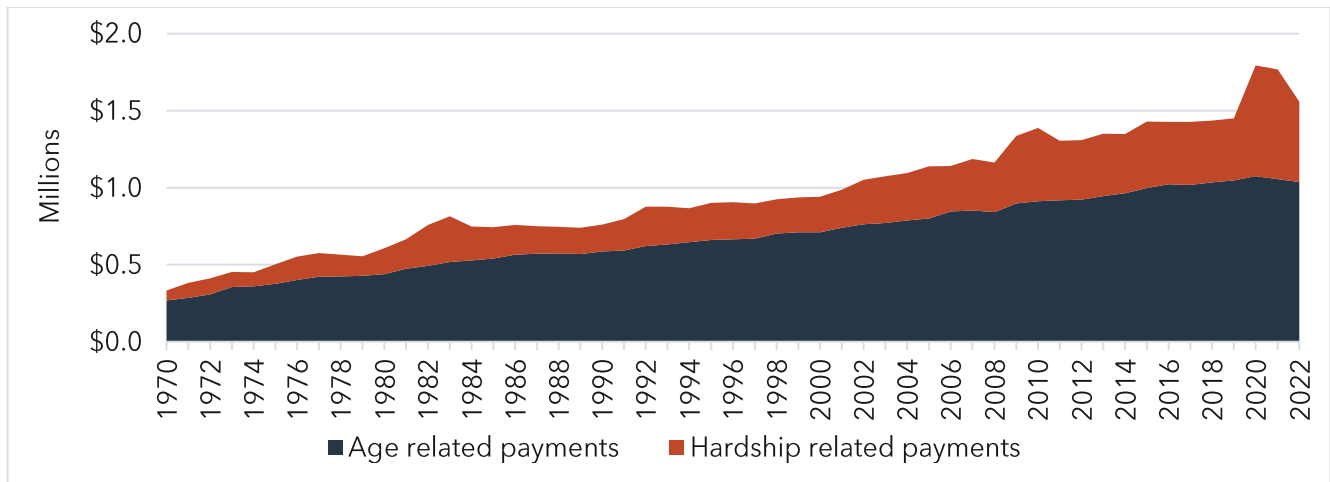
**Figure 5.20: Percent of Total Personal Income from Transfer Payments, 2022**



Source: Bureau of Economic Analysis, 2022

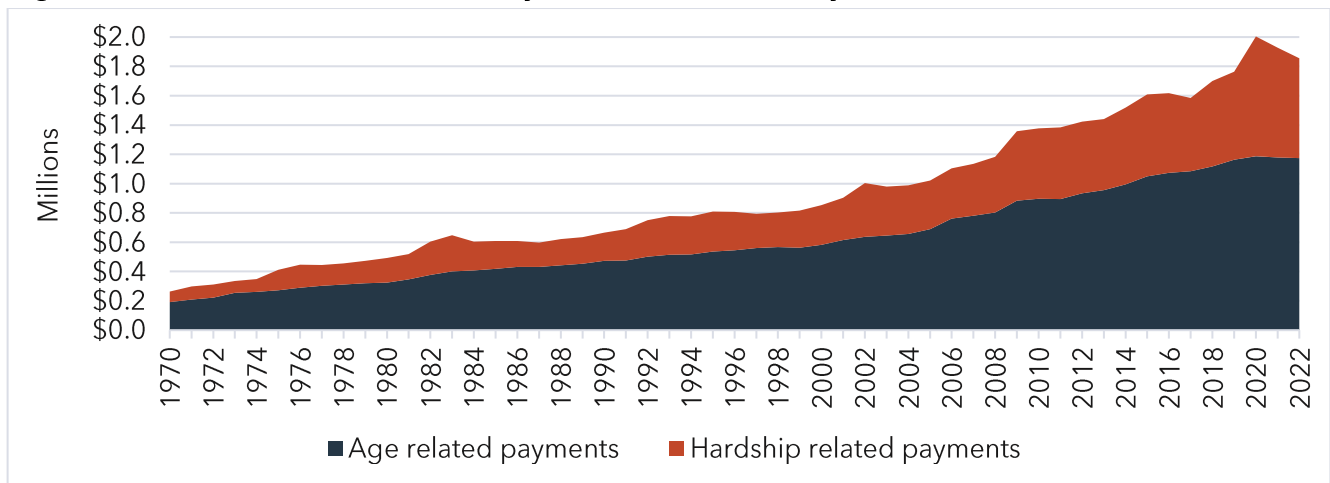


Figure 5.21: Income from Transfer Payments in Rock Island County, 1970-2022



Source: Bureau of Economic Analysis, 2022

Figure 5.22: Income from Transfer Payments in Scott County, 1970-2022



Source: Bureau of Economic Analysis, 2022

### Homeless Population

Figures 5.23 and 5.24 show the Point In Time (PIT) Count for Scott County and the Northwestern Illinois Regions. This PIT Count, developed by the U.S. Department of Housing and Urban Development (HUD) and conducted on a single night each January, is the primary method used to analyze homelessness.<sup>26</sup> It tracks both sheltered and unsheltered individuals.

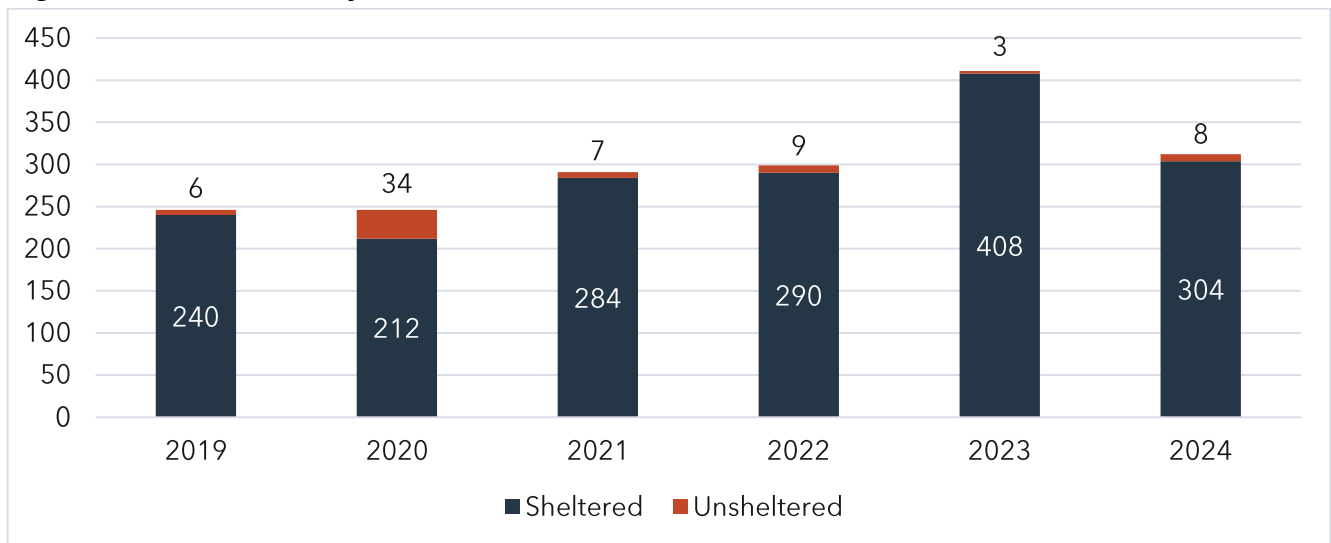
Homelessness is challenging to measure accurately, especially in non-metro areas, due to both reporting challenges and reluctance among individuals to disclose their status. As a result, actual homelessness figures may be underreported. Additionally, COVID-19 may have impacted the PIT

<sup>26</sup> The HUD PIT Count is conducted by Continuum of Care (CoC) regions, which often cover multiple counties. In Iowa, all counties except Polk, Pottawattamie, and Woodbury are covered by the Balance of State CoC, with data available by county from the Institute for Community Alliances since 2019 (<https://icalliances.org/pit>). For Illinois, the most granular homelessness data for the Tri-Cities region comes from the Northwestern Illinois CoC, which oversees 15 counties, including Rock Island and other neighboring counties.

counting process during 2020. However, it's worth noting that methods for counting homeless populations have likely improved over time. This may partially explain the higher numbers reported in recent years.

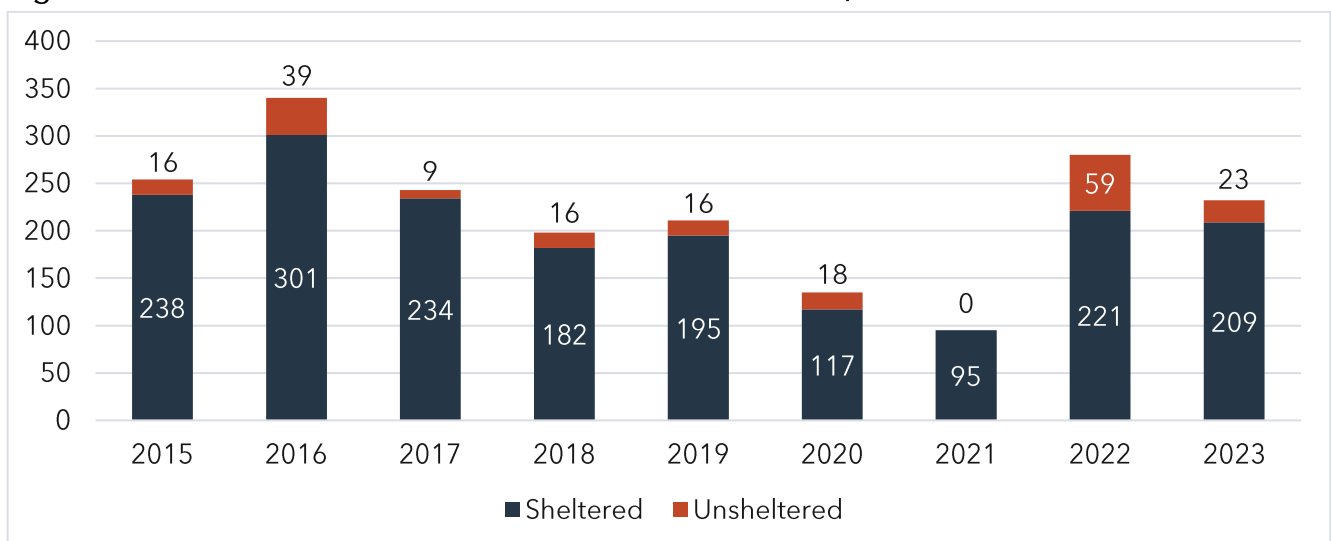
In Scott County, the number of sheltered individuals increased from 212 in 2020 to 284 in 2021 (Figure 5.23). Two years later, in 2023, this number surged to 408. Northwestern Illinois followed a slightly different trend (Figure 5.24). After 2020, the number of sheltered individuals decreased slightly from 117 to 95. However, in 2022, the number of unsheltered individuals spiked to 221. Although the white population has consistently represented the largest share of the homeless population in Northwestern Illinois since 2015 (Figure 5.25 and Table 5.4), the number of individuals identifying as Black, African American, or African surged in 2016 and again in 2022.

**Figure 5.23: Scott County PIT Homeless Counts, 2019-2024**



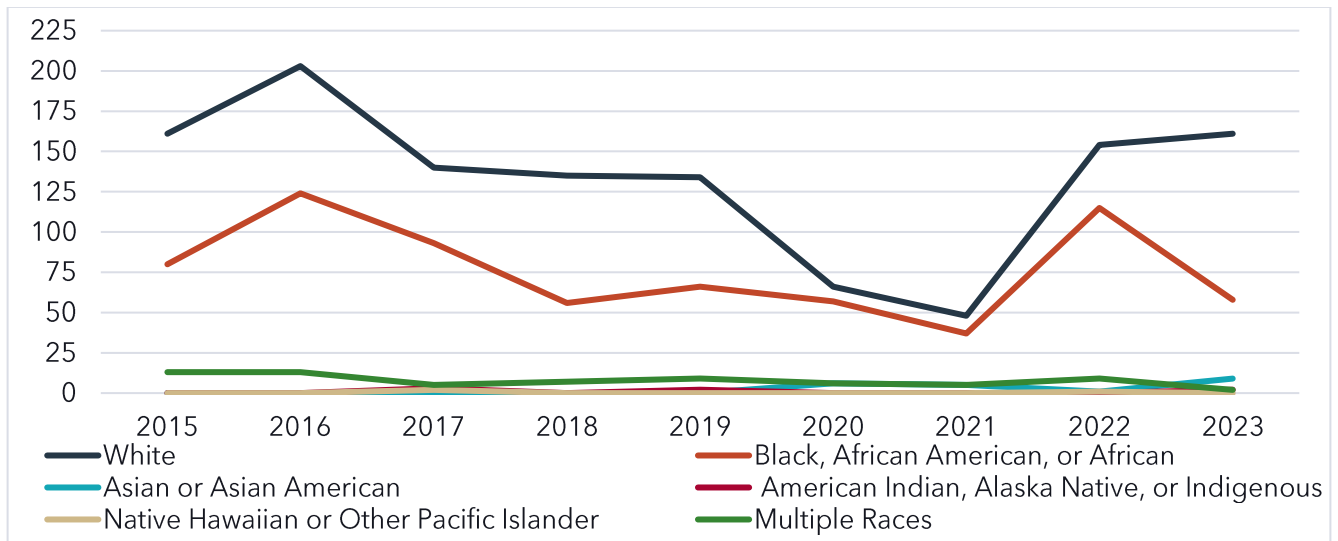
Source: Institute for Community Alliances using HUD PIT Data, Iowa Data Dashboards

**Figure 5.24: Northwestern Illinois CoC PIT Homeless Counts, 2015-2023**



Source: HUD 2007-2023 PIT Estimates by CoC

Figure 5.25: Demographics of Homeless in the Northwestern Illinois CoC, 2015-2023



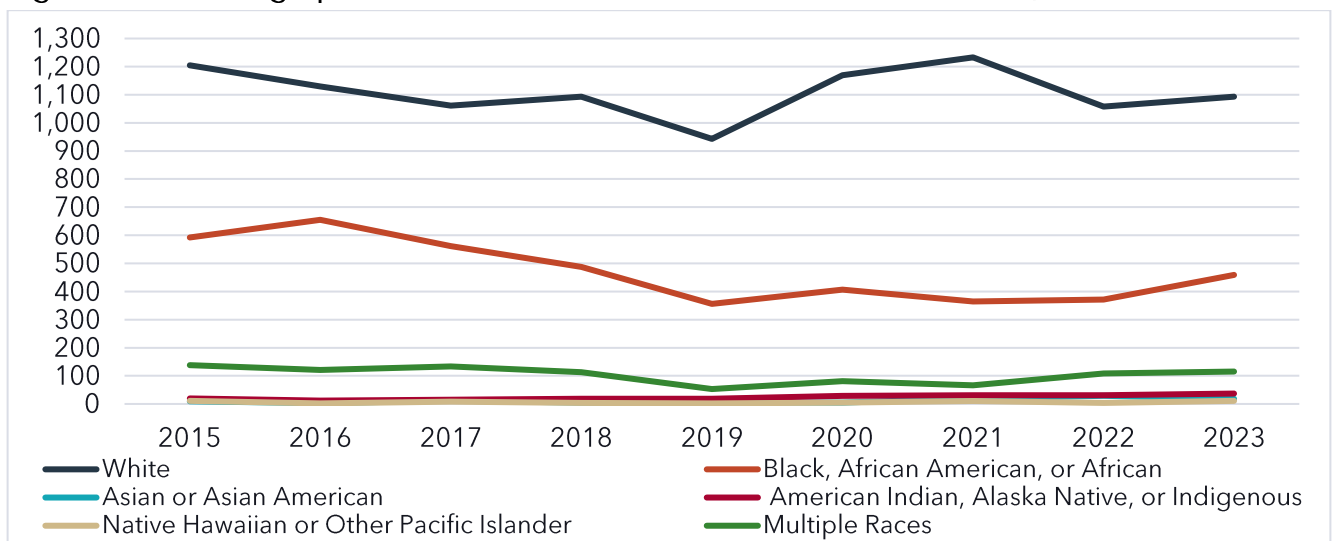
Source: HUD 2007-2023 PIT Estimates by CoC

Table 5.4: Demographics of Homeless in the Northwestern Illinois CoC, 2015-2023

	2015	2016	2017	2018	2019	2020	2021	2022	2023
White	161	203	140	135	134	66	48	154	161
Black, African American, or African	80	124	93	56	66	57	37	115	58
Asian or Asian American	0	0	0	0	0	6	5	1	9
American Indian, Alaska Native, or Indigenous	0	0	3	0	2	0	0	0	2
Native Hawaiian or Other Pacific Islander	0	0	2	0	0	0	0	1	0
Multiple Races	13	13	5	7	9	6	5	9	2

Source: HUD 2007-2023 PIT Estimates by CoC

Figure 5.25: Demographics of Homeless in the Iowa Balance of State CoC, 2014-2023



Source: HUD 2007-2023 PIT Estimates by CoC

**Table 5.5: Demographics of Homeless in the Iowa Balance of State CoC, 2015-2023**

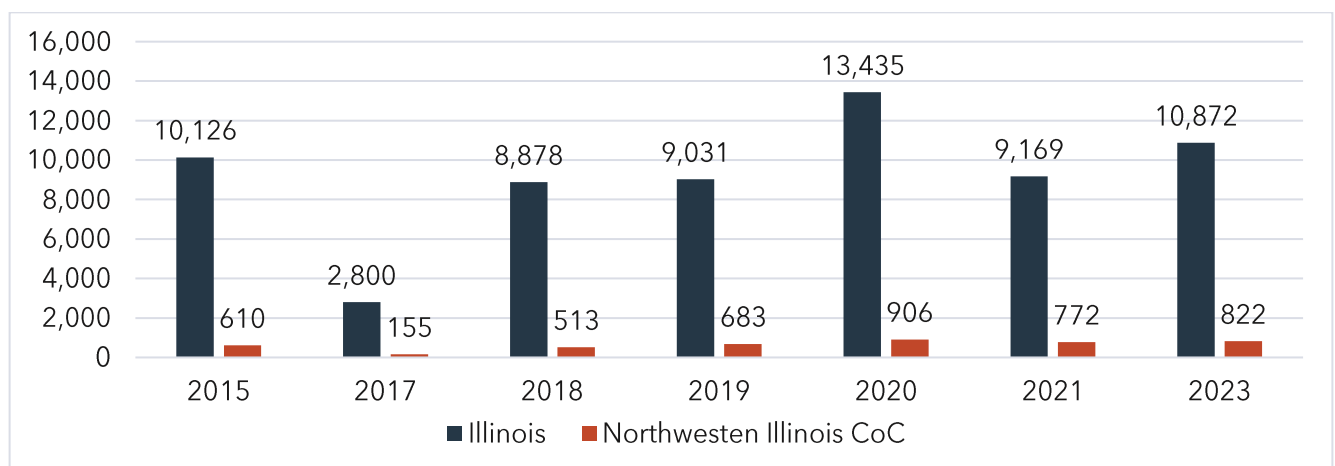
	2015	2016	2017	2018	2019	2020	2021	2022	2023
White	1,205	1,130	1,061	1,093	943	1,169	1,233	1,058	1,093
Black, African American, or African	592	655	562	488	356	407	365	371	459
Asian or Asian American	9	3	12	5	6	5	20	29	18
American Indian, Alaska Native, or Indigenous	20	12	15	18	19	29	31	31	37
Native Hawaiian or Other Pacific Islander	11	2	8	4	2	5	10	4	11
Multiple Races	138	121	134	113	53	81	66	108	115

Source: HUD 2007-2023 PIT Estimates by CoC

Because the PIT Count reflects data from only a single day each year, it doesn't capture the full scope of homelessness over time. To address this limitation, the Illinois Department of Human Services (IDHS) and the Institute for Community Alliances (ICA) in Iowa also use Homeless Management Information Systems (HMIS) – databases that track the characteristics and service needs of individuals experiencing or at risk of homelessness. In other words, while PIT Counts provide a snapshot of the homeless population on one day, HMIS data offer a more comprehensive view of those served by various homelessness programs and services.

IDHS reported that, in 2023, a total of 10,872 individuals in Illinois sought participation in Homeless Prevention Services, including 822 in the Northwestern Illinois CoC (Figure 5.26). This program offers rental, mortgage, and utility assistance to households facing immediate risk of eviction, foreclosure, or homelessness, as well as to those currently experiencing homelessness.

**Figure 5.26: Illinois Counts of Individuals Served by Homelessness Prevention Services, 2015-2023**

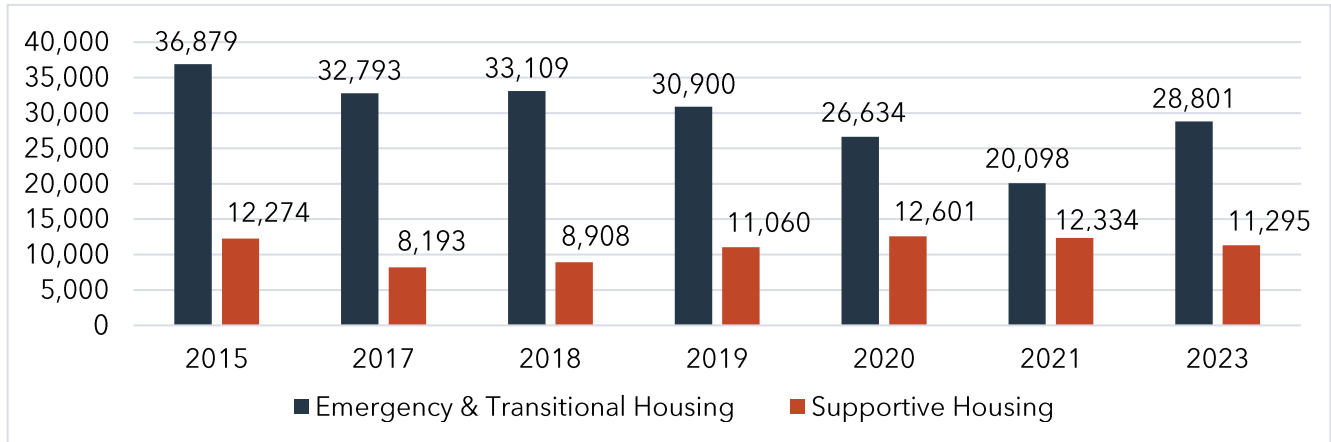


Source: Illinois Department of Human Services, Homeless Prevention Annual Reports 2015 - 2023 (note that data for 2022 and 2016 are missing from this dataset)

The Illinois Emergency and Transitional Housing Program was established to provide immediate food and shelter for homeless individuals (Figure 5.27). Since 2015, the number of individuals served by Emergency and Transitional Housing services has decreased, from 36,879 in 2015 to

28,801 in 2023. A much smaller proportion of individuals have participated in the Supportive Housing Program, which offers housing along with supportive services – such as financial counseling, mental health care, and substance abuse services – to help individuals in need maintain stable housing.

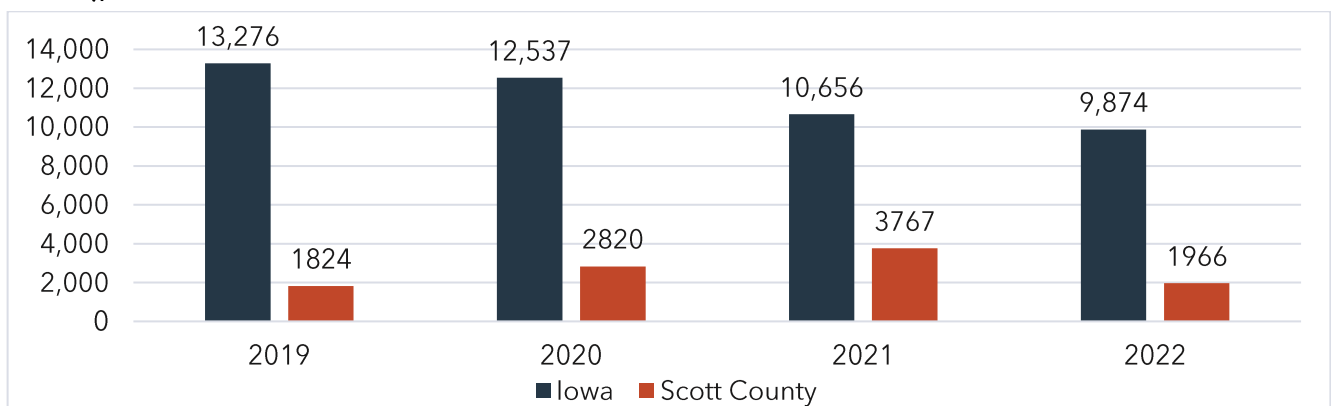
**Figure 5.27: Illinois Counts of Individuals Served by Emergency, Transitional, and Supportive Housing Services, 2015-2023**



Source: Illinois Department of Human Services, *Emergency Housing Annual Reports, 2015 - 2023* (note that data for 2022 and 2016 are missing from this dataset)

ICA publishes annual *State of Homelessness in Iowa* reports, with data available by county from 2019 onward.<sup>27</sup> In 2022, agencies using the HMIS system in Iowa served 30,712 people, including 9,874 classified as “literally homeless or at immense risk,” who received services such as emergency shelter, safe haven, outreach, and transitional housing (Figure 5.28). In Scott County, these figures were 4,064 and 1,966, respectively. It’s important to note that HMIS data depends on the aid programs available in each region and the reporting practices of service providers; totals also vary with the number and capacity of providers assisting homeless individuals each year.

**Figure 5.28: Iowa Counts of Individuals Served by Homelessness Services (literally homeless or at risk), 2019-2022**



Source: Institute for Community Alliances, *State of Homelessness in Iowa annual reports using HMIS Data*

<sup>27</sup> Institute for Community Alliances, *State of Homelessness in Iowa Annual Reports Using HMIS Data*, accessed November 2024, <https://icalliances.org/iowa-reports-archive>.

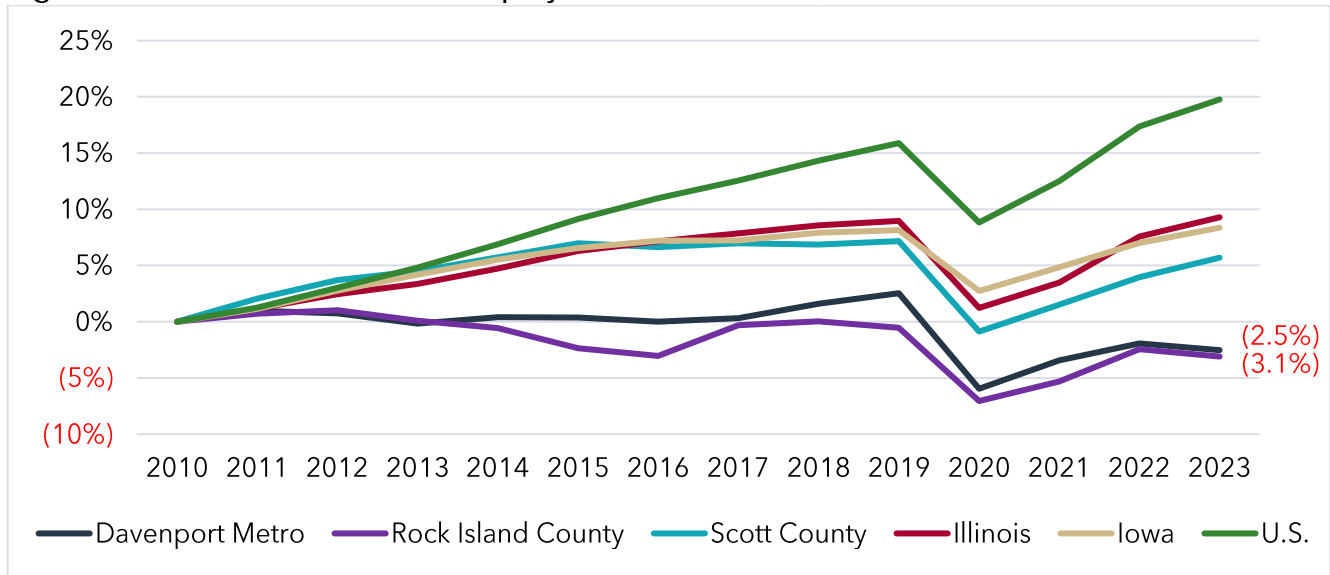
## Economic Drivers

### Labor Force, Earnings, and Establishments

This section covers a series of indicators that provide insight into the Tri-Cities region's economic health and employment trends. For additional City-Specific Tables and Figures, please refer to [Volume II: Tri-Cities Individual Assessments](#).

Between 2010 and 2019, cumulative employment growth in the Davenport MSA was just 2.5% (Figure 5.29).<sup>28</sup> While the Tri-Cities saw minimal growth over this nine-year period, other areas experienced higher rates: 7.2% in Scott County, 8.1% in Iowa, 9.0% in Illinois, and 15.9% nationwide. By 2023, the Davenport MSA's growth rate had declined more sharply than any other region in this group, falling from 2.5% to -2.5%. Rock Island County was close behind, with a rate that dropped from -1.0% in 2019 to -3.1% in 2023. Of all regions shown, only the national employment rate came close to reaching the 2023 value predicted by its 2019 trajectory.

Figure 5.29: Cumulative Annual Employment Growth Rate, 2010-2023

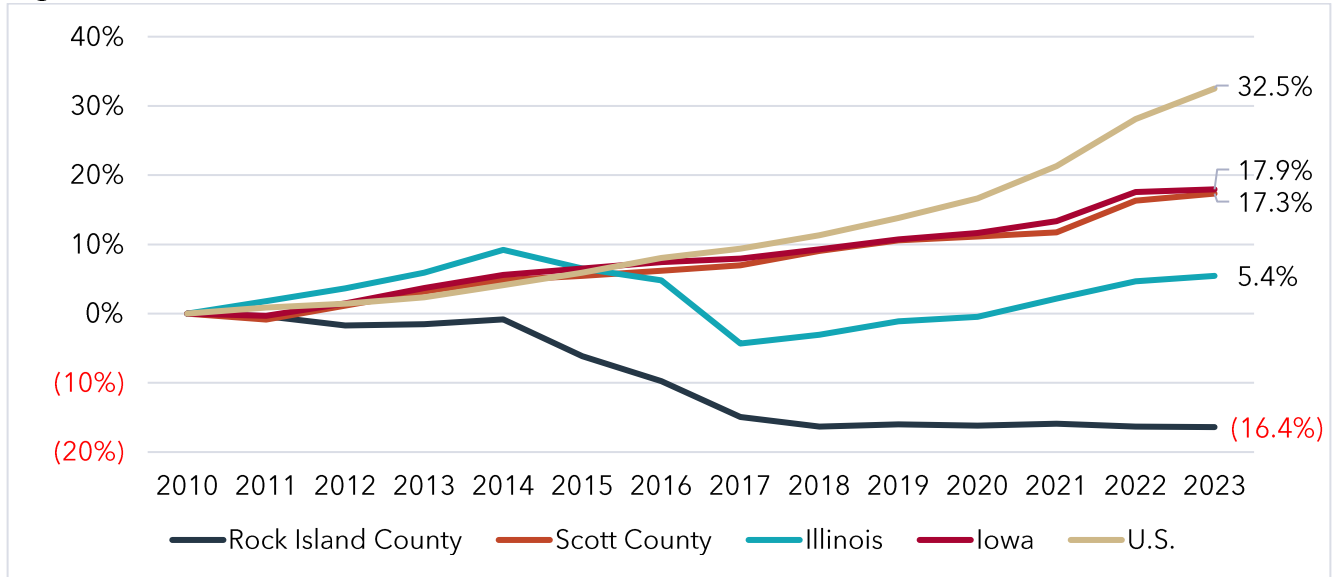


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Growth in the number of establishments is a strong indicator of a growing economy. Between 2010 and 2023, Rock Island County experienced a significant decline, losing 16.4% of its establishments (Figure 5.30). This loss is unique compared to other regions of comparison. Although Illinois (5.4%), Scott County (17.3%), and Iowa (17.9%) saw positive growth, they still trailed behind the national growth rate of 32.5%.

<sup>28</sup> The Cumulative Annual Employment Growth Rate tracks changes in employment over time. In Figure 68 the year 2010 is treated as a base year, with each subsequent year's growth or decline represented as a percentage of its 2010 value.

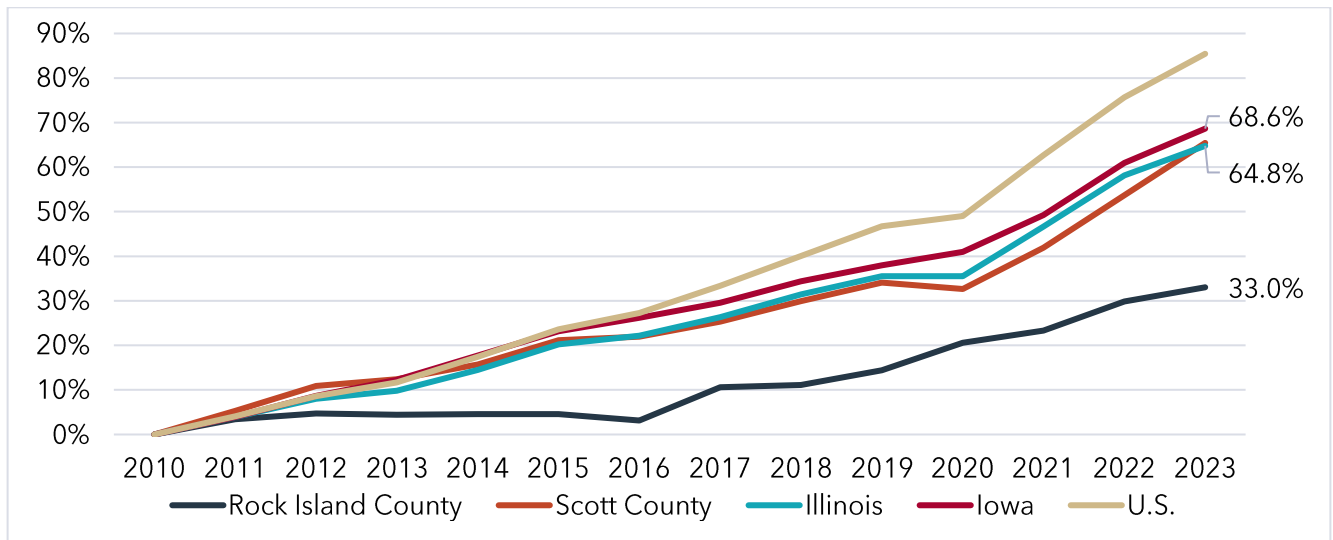
**Figure 5.30: Cumulative Annual Establishment Growth Rate, 2010-2023**



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Wage growth in Rock Island County has also lagged behind state and national rates over the same period (Figure 5.31). By 2019, cumulative wage growth in Rock Island County was only 14.4%, whereas in Illinois, Iowa, and Scott County growth ranged from 34% to 38%. National growth during the period (46.7%) was even higher, over three times higher than that of Rock Island County. While all regions of comparison experienced a noticeable increase in wage inflation starting in 2020, wage growth in Rock Island County has continued to increase at a slower rate. By 2023, the U.S. cumulative wage growth rate reached 85.4% since 2010, with the state and county rates only reaching between 65% and 69%. Rock Island County still trails far behind, at only 33.0% cumulative wage growth since 2010. This slow growth is concerning, as wage growth is an important indicator of the demand for workers and their skills in a region and reflects households' ability to keep up with inflation and climb the housing ladder.

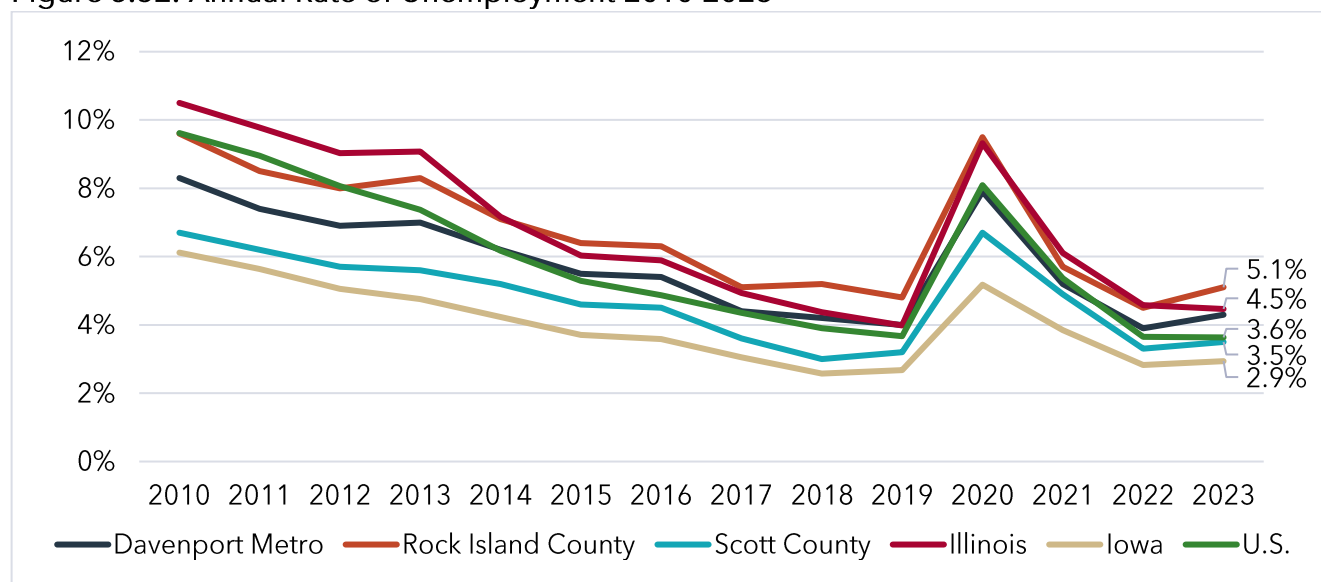
**Figure 5.31: Annual Wage Growth Rate 2010-2023**



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Unemployment rates in Rock Island County and Illinois have generally been higher than the national average and those in Scott County, Iowa, and the Davenport MSA (Figure 5.32). From 2010 to 2019, all compared regions generally experienced a downward trend in unemployment, with slight increases in Rock Island County and Illinois in 2013. The Covid-19 pandemic in 2020 caused unemployment to spike across all regions, but rates have mostly returned to pre-pandemic levels. In the Davenport MSA, unemployment dropped from just under 8% in 2020 to 3.9% in 2022, then rose slightly to 4.3% in 2023.

**Figure 5.32: Annual Rate of Unemployment 2010-2023**



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

### Employment & Earnings by Industry

Employment and earnings by industry data highlight economic shifts, geographical differences, and recent layoffs in the Tri-Cities (Tables 5.6-5.7).

Manufacturing, a significant part of the local economy, faced major challenges. Moline experienced the largest decline with a loss of 1,190 manufacturing jobs from 2017 to 2022. Rock Island experienced a smaller loss of 162 jobs, while Davenport gained 237 jobs. The negative trend has continued into 2024, with John Deere's recent announcements of layoffs due to job shifts and weak demand.

Beyond manufacturing, Moline experienced job losses in sectors such as Arts, Entertainment, and Recreation and Accommodation and Food Services (over 300 jobs lost between the two sectors) and Wholesale Trade (over 200 jobs lost). However, positive trends were observed in Public Administration (+527 jobs) and Other Services (+343 jobs), as well as Finance/ Insurance, Real Estate, and Agriculture.

Rock Island experienced significant job losses, including nearly 800 positions in Educational Services. Additional declines were seen in Health Care and Social Assistance (199 jobs lost) and Professional, Scientific, and Technical Services (213 jobs lost). On the positive side, job growth was recorded in Transportation and Warehousing (+362 jobs), Arts, Entertainment, and Recreation (+172 jobs), and Finance and Insurance (+154 jobs).



Losses in Davenport were less severe: 314 jobs were lost in Arts, Entertainment, and Recreation; 2016 jobs in Health Care and Social Services, and 180 jobs in Real Estate and Rental/Leasing. Increases in Construction (+891), Educational Services (+481), and Transportation and Warehousing (+230) were significant.

**Table 5.6: Employment by Industry, 2024**

	Moline	Rock Island	Davenport
Total Employed	20,299	17,196	51,106
Agriculture/Mining	0.5%	0.7%	0.4%
Construction	6.9%	5.0%	6.5%
Manufacturing	15.8%	15.3%	15.1%
Wholesale Trade	1.5%	1.7%	2.1%
Retail Trade	13.8%	11.0%	12.4%
Transportation/Utilities	6.0%	7.3%	5.2%
Information	0.8%	1.4%	1.5%
Finance/Insurance/Real Estate	5.6%	5.7%	4.8%
Services	43.3%	48.4%	47.7%
Public Administration	5.7%	3.7%	4.4%

Source: Esri Business Analyst

**Table 5.7: Changes in Employment by Industry, 2017-2022**

Industry	Moline		Rock Island		Davenport	
	2022	% Change Past 5-years	2022	% Change Past 5-years	2022	% Change Past 5-years
Civilian employed population	20,234	(2.6%)	16,958	(5.7%)	50,824	4.0%
Agriculture, forestry, fishing and hunting	275	287.3%	79	19.7%	187	78.1%
Mining, quarrying, and oil and gas extraction	20	11.1%	12	N/A	99	219.4%
Construction	1,270	6.7%	829	(8.4%)	3,600	32.9%
Manufacturing	3,039	(28.1%)	2,413	(6.3%)	8,145	3.0%
Wholesale trade	313	(41.3%)	401	(2.9%)	1,211	1.9%
Retail trade	2,761	(6.0%)	1,970	(6.2%)	6,440	1.6%
Transportation and warehousing	956	3.6%	1,228	41.8%	2,223	11.5%
Utilities	162	9.5%	99	(47.3%)	441	6.8%
Information	267	(35.0%)	225	(36.3%)	804	4.7%
Finance and insurance	815	29.6%	588	35.5%	1,980	(5.3%)
Real estate and rental/leasing	346	60.9%	322	17.5%	597	(23.2%)
Professional, scientific, and technical services	928	7.2%	605	-26.0%	1,996	6.7%
Management of companies and enterprises	20	(28.6%)	24	242.9%	71	51.1%
Administrative and support and waste management services	874	5.8%	980	11.2%	2,205	6.5%
Educational services	1,584	5.3%	1,806	(30.1%)	4,387	12.3%
Health care and social assistance	2,350	(6.8%)	2,314	(7.9%)	7,054	(3.0%)

Arts, entertainment, and recreation	241	(47.3%)	383	81.5%	971	(24.4%)
Accommodation and food services	1,447	(7.4%)	1,526	7.2%	4,157	3.5%
Other services, except public administration	1,285	36.4%	491	(10.7%)	2,494	6.9%
Public administration	1,281	69.9%	663	(19.3%)	1,762	1.0%

Source: U.S. Census Bureau, American Community Survey, 2017 5-year and 2022 5-year, S2403

### Employment Projections

The BiState Commission provided our project team with a projection of changes in regional employment by industry from 2022 through 2040 (Table 5.8). In addition to Rock Island and Scott Counties, the BiState region includes Muscatine County.

Key insights from this projection indicate that there will be strong growth in certain industries. These industries include Management of Companies and Enterprises, which is expected to see the most substantial percentage increase of 75.3%. This would translate to an additional 6,196 jobs by 2040. Educational Services is expected to grow 32.5%, with an addition of 2,081 new jobs, while Professional and Technical Services is projected to grow 25.8% (3,065 new jobs). Finally, Health Care and Social Assistance will likely add the largest number of new jobs to the region (6,388, a 22.1% increase). Growth in these sectors is encouraging, as it may represent an increase in higher earning jobs and further economic prosperity in the region.

The projection does indicate job losses in certain sectors by 2040. These include the Federal Civilian Government, expected to decrease 5.9% (345 jobs lost), and the Information sector, projected to decline 14.2% (269 jobs lost). Other decreases are anticipated in Farm employment (5.3%) and State and Local Government jobs (1.5%).

**Table 5.8: Regional Employment Projections by Industry 2022 - 2040**

Industry	2022	2040	Numeric Change	% Change
Manufacturing	31,938	32,172	234	0.7%
Health Care and Social Assistance	28,855	35,243	6388	22.1%
Retail Trade	27,067	27,127	60	0.2%
State and Local Government	22,795	22,452	(343)	(1.5%)
Accommodation and Food Services	18,944	22,928	3984	21.0%
Administrative and Waste Services	15,752	15,975	223	1.4%
Other Services, Except Public Administration	14,519	15,416	897	6.2%
Construction	13,975	14,338	363	2.6%
Professional and Technical Services	11,862	14,918	3056	25.8%
Finance and Insurance	10,558	11,288	730	6.9%
Transportation and Warehousing	9,814	10,222	408	4.2%
Wholesale	9,015	8,898	(117)	(1.3%)
Real Estate and Rental and Lease	8,487	9,833	1346	15.9%
Management of Companies and Enterprises	8,227	14,423	6196	75.3%
Educational Services	6,405	8,486	2081	32.5%
Federal Civilian Government	5,828	5,483	(345)	(5.9%)
Farm	3,882	3,675	(207)	(5.3%)
Arts, Entertainment, and Recreation	3,755	3,967	212	5.6%

Information	1,894	1,625	(269)	(14.2%)
Utilities	1,804	1,854	50	2.8%
Federal Military	1,531	1,541	10	0.7%
Forestry, Fishing, Related Activities	462	393	(69)	(14.9%)
Mining	309	281	(28)	(9.1%)
All Industries	257,678	282,538	24860	171.6%

Source: Woods & Poole Economics, 2022 via BiState Commission

### Location Quotients

The Location Quotient (LQ) metric compares the concentration of an occupation in a specific region to the national average (Table 5.9). It is a valuable tool for identifying regional industry specialization, and helps regional stakeholders form sound workforce development, economic strategy, and investment decisions. While an LQ above 1.0 signals a higher concentration of a given occupation in a region compared to the national average, an LQ below 1.0 reveals a lower concentration. An LQ of 1.0 indicates that an occupation's concentration in the region matches the national average.

As of 2022, Material Moving occupations were the highest-concentration occupation in Moline (1.77) and Rock Island (2.33). In Davenport, Material Moving was the third most concentrated (1.37), with Personal Care and Service occupations ranking highest (1.48). Production occupations were the second most concentrated in Moline (1.75) and Davenport (1.46) and the third most concentrated in Rock Island (1.49). In Rock Island, Food Preparation and Serving (1.58) ranked second, and Building and Grounds Cleaning and Maintenance (1.33) ranked fourth.

Notably, Law Enforcement Workers Including Supervisors ranked third in Moline (1.48) but only 20th in Rock Island (0.83) and 35<sup>th</sup> (last) in Davenport (0.23), depicting a much higher concentration in Moline. In fourth place in Moline were Architecture and Engineering (1.41) and Food Preparation and Serving in Davenport (1.24). Categories with the lowest concentrations included the aforementioned Law Enforcement Workers in Davenport, as well as Life, Physical, and Social Sciences in Moline (0.50) and Architecture and Engineering in Rock Island (0.41).

Table 5.9: Employment by Occupation, Location Quotient, 2022

Occupation	Moline		Rock Island		Davenport	
	% Employment	LQ	% Employment	LQ	% Employment	LQ
<b>Management, business, science, and arts:</b>	34.0%	0.83	29.8%	0.73	35.9%	0.88
<b>Management, business, and financial:</b>	13.9%	0.83	11.9%	0.71	15.5%	0.92
Management	8.0%	0.73	8.1%	0.73	9.7%	0.88
Business and financial operations	5.9%	1.03	3.9%	0.67	5.8%	1.00
<b>Computer, engineering, and science:</b>	6.0%	0.88	3.6%	0.53	4.7%	0.69
Computer and mathematical	2.4%	0.68	2.0%	0.56	2.4%	0.69
Architecture and engineering	3.0%	1.41	0.9%	0.41	1.7%	0.79
Life, physical, and social	0.5%	0.50	0.7%	0.64	0.5%	0.49

science						
<b>Education, legal, community service, arts, and media:</b>	9.9%	0.88	9.6%	0.85	10.2%	0.91
Community and social service	1.4%	0.79	1.6%	0.92	1.6%	0.91
Legal	0.7%	0.55	0.7%	0.59	0.5%	0.45
Educational instruction, and library	6.2%	1.01	5.9%	0.95	6.4%	1.04
Arts, design, entertainment, sports, and media	1.6%	0.76	1.3%	0.65	1.6%	0.76
<b>Healthcare practitioners and technical:</b>	4.2%	0.68	4.7%	0.76	5.6%	0.90
Health diagnosing and treating practitioners and other technical	2.9%	0.67	2.7%	0.62	3.8%	0.89
Health technologists and technicians	1.4%	0.71	2.1%	1.05	1.8%	0.90
<b>Service:</b>	18.3%	1.09	21.0%	1.25	17.2%	1.03
Healthcare support	3.1%	0.96	2.7%	0.82	2.7%	0.82
<b>Protective service:</b>	2.8%	1.29	2.3%	1.08	1.2%	0.54
Firefighting and prevention, and other protective service workers including supervisors	1.3%	1.14	1.5%	1.28	0.9%	0.80
Law enforcement workers including supervisors	1.4%	1.48	0.8%	0.83	0.2%	0.23
Food preparation and serving related	5.7%	1.08	8.4%	1.58	6.5%	1.24
Building and grounds cleaning and maintenance	3.7%	1.05	4.6%	1.33	3.0%	0.88
Personal care and service	3.0%	1.19	3.0%	1.19	3.8%	1.48
<b>Sales and office:</b>	19.9%	0.97	21.6%	1.06	20.7%	1.01
Sales and related	9.4%	0.97	8.6%	0.89	9.9%	1.03
Office and administrative support	10.5%	0.97	13.0%	1.20	10.8%	1.00
<b>Natural resources, construction, and maintenance:</b>	8.5%	0.98	7.3%	0.85	8.8%	1.02
Farming, fishing, and forestry	0.5%	0.82	0.3%	0.56	0.3%	0.45
Construction and extraction	4.9%	0.98	4.9%	0.97	4.8%	0.96
Installation, maintenance, and repair	3.1%	1.01	2.1%	0.7	3.8%	1.23
<b>Production, transportation, and material moving:</b>	19.3%	1.47	20.3%	1.55	17.3%	1.32
Production	9.5%	1.75	8.2%	1.49	8.0%	1.46
Transportation	3.0%	0.79	3.2%	0.85	4.0%	1.05
Material moving	6.8%	1.77	8.9%	2.33	5.3%	1.37

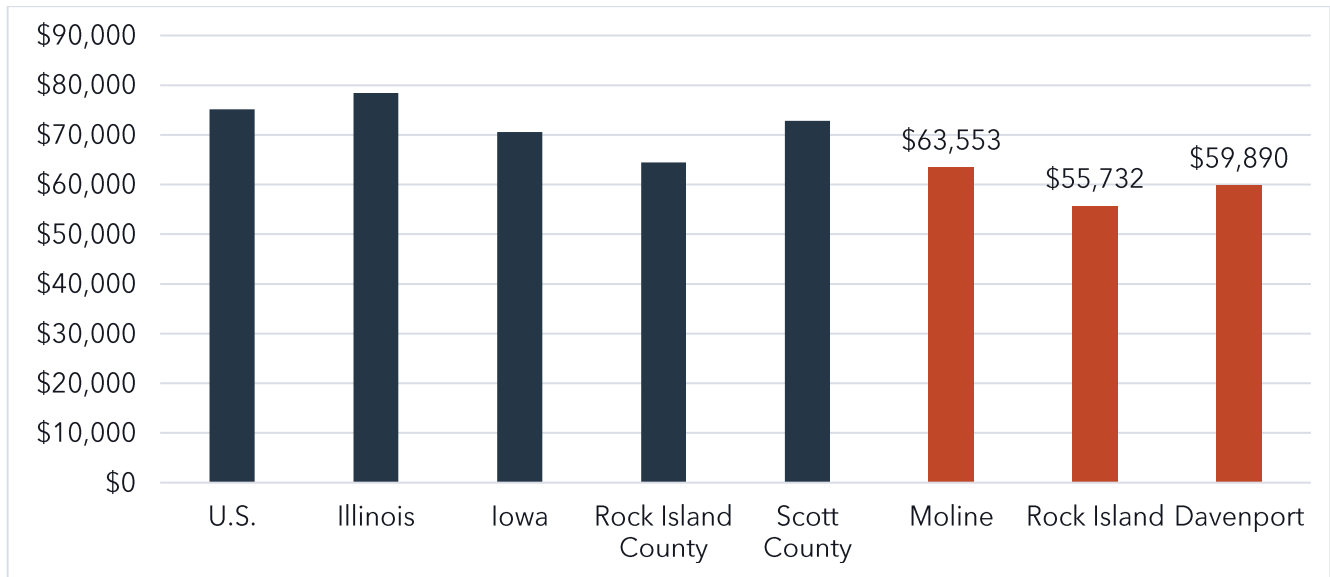
Source: U.S. Census Bureau, American Community Survey, 2022 5-year, S2401

## Incomes & Expenditures

Median Household Income (MHI) serves as a key measure of housing affordability, reflecting local purchasing power. In a notable shift, the Federal Reserve Bank of Atlanta reported that, for the first time in a decade, the median income of first-time homebuyers has exceeded the national MHI – indicating that many lower-income households are increasingly priced out of the market. As of February 2024, households needed an income of \$106,000 to afford a typical U.S. home, an 80% increase from the \$59,000 required in 2020.<sup>29</sup> In contrast, the national median income has only risen by 23% during the same period. This rapid rise in housing costs relative to income growth has created a significant affordability gap, particularly affecting lower-income households as home prices and mortgage rates outpace wage gains.<sup>30</sup>

The MHI in each of the Tri-Cities is low compared to the MHI in Illinois, Iowa, and the nation (Figure 5.33). In Moline, the MHI is \$11,600 below the national average and \$14,900 below Illinois' MHI. Rock Island has an even lower MHI, at \$19,400 below the national average and \$22,700 below Illinois' MHI. Davenport's MHI is \$15,200 below the national average and \$10,700 below Iowa's MHI.

Figure 5.33: Median Household Income



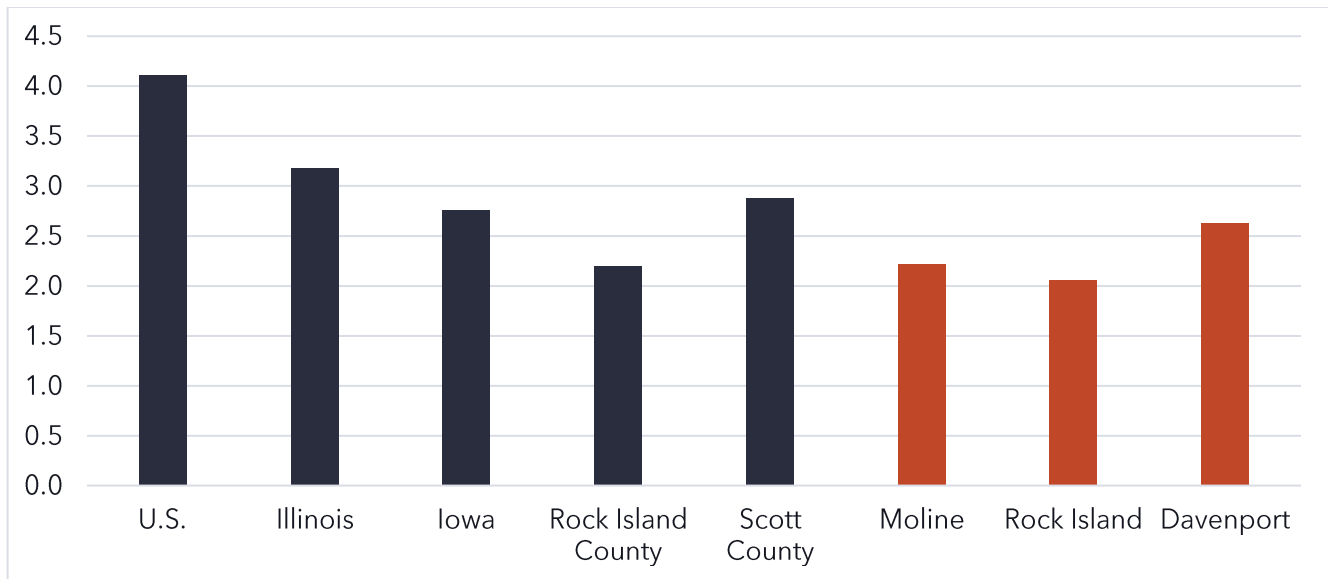
Source: Esri Business Analyst, 2024

Figure 5.34 illustrates the ratio of median home value (MHV) to median household income (MHI) in each of the Tri-Cities. The relatively low ratios – 2.2 in Moline, 2.1 in Rock Island, and 2.6 in Davenport – suggest that homes remain more affordable compared to the national level, where the MHV-to-MHI ratio is 4.1.

<sup>29</sup> Home Buyers Need to Earn \$47,000 More Than in 2020," accessed July 4, 2024, <https://www.zillow.com/research/buyers-income-needed-33755/>

<sup>30</sup> Chicago Fed Letter. April 2023. Accessed July 4, 2024, <https://www.chicagofed.org/publications/chicago-fed-letter/index>.

**Figure 5.34: Median Home Value to Median Household Income**



Source: Esri Business Analyst, 2024

Though MHI in the region may be low, so is the cost of living (COL). Across the Tri-Cities, COL is well below the national average (Table 5.10). Using 100 as the national benchmark, Rock Island and Moline have a COL of 75.7, while Davenport’s is slightly higher at 82.9 – above Iowa’s COL of 80.1 but well below Illinois’ COL of 93.7. Although the transportation burden is higher in Illinois (106.2) relative to the U.S. benchmark of 100, Transportation Burden figures for each of the Tri-Cities are below 80.

**Table 5.10: Cost of Living**

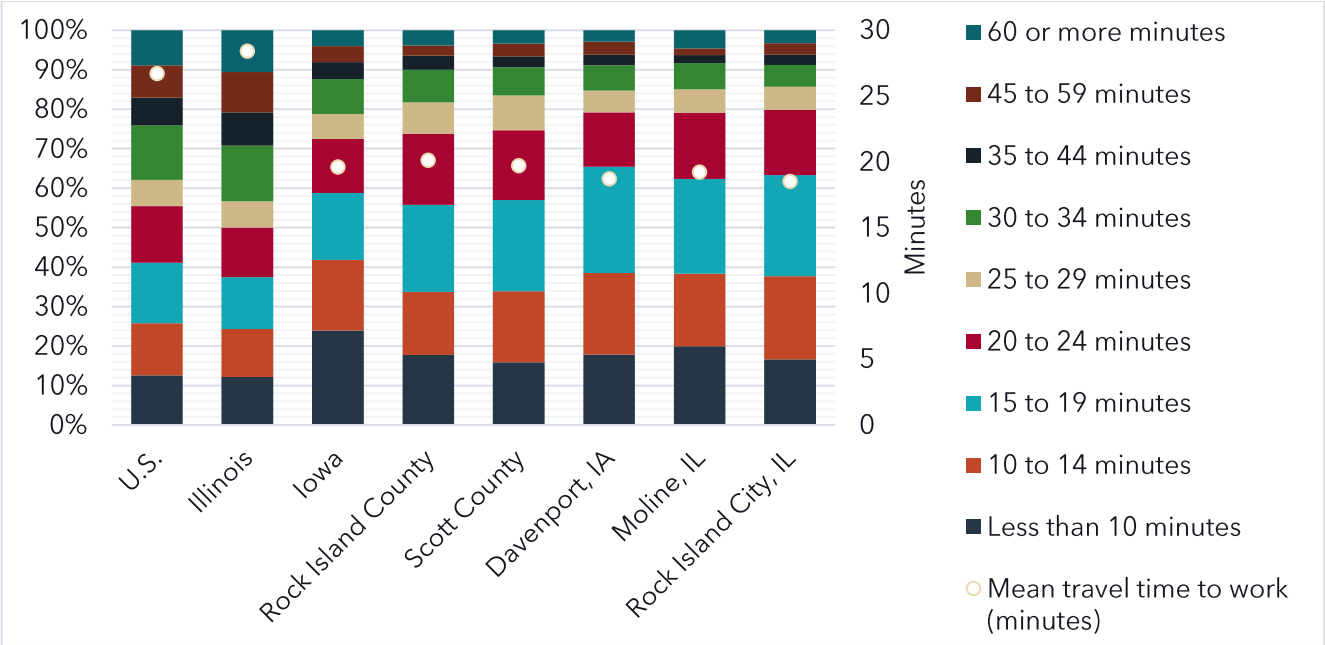
	Overall	Grocery	Health	Housing	Utilities	Transportation	Miscellaneous
Davenport	82.9	95.2	103.3	50.5	90.8	79.8	114
Moline	75.7	93.3	94.3	40.3	91.6	77.2	119.9
Rock Island	75.7	92.3	94.3	33.3	89.7	77.7	119.8
Iowa	80.1	94.4	108.2	55.4	98.5	71.4	96.3
Illinois	93.7	94	96.9	80.2	97.7	106.2	107.8
U.S.	100	100	100	100	100	100	100

Source: Sperlings Best Places, Cost of Living Comparison, 2024

### Commuter & Transportation Data

In Davenport, Moline, and Rock Island, between 62.3% and 64.4% of commuters spend less than 20 minutes driving to work each day (Figure 5.35). Only 58.8% of Iowa residents and 37.5% of Illinois residents have commutes of this length. By comparison, even fewer Americans (41%) have a commute under 20 minutes. Nearly a quarter of Iowa residents (23.9%) have a commute less than 10 minutes. This is a notably higher percentage than in Davenport (17.8%), Moline (19.9%), and Rock Island (16.6%).

Figure 5.35: Commute Times



Source: U.S. Census Bureau, American Community Survey, 2022 5-year, S0801

## 6. Community Engagement

As part of this study, Points Consulting (PC) completed multiple community engagement meetings, stakeholder interviews, and a widely distributed community survey.

### **Community Input**

PC, together with Mosaic, led community engagement meetings in each city in August 2024. A variety of community stakeholders attended, including representatives from non-profit organizations and a civil rights organization, tenants, landlords and city officials. Key insights from these engagement meetings, as well as later interviews conducted with stakeholders over Zoom, are summarized below. A full list of formally interviewed individuals that PC met with directly can be found in [Appendix D](#).

### ***Housing Safety and Maintenance Concerns***

The tragic 2023 collapse of a six-story apartment building in Davenport has intensified regional concern for housing safety. Stakeholders expressed concern about aging housing stock, mold, inadequate maintenance, and gaps in city code enforcement. Relations between tenants and landlords can be tense: some tenants have faced eviction threats after complaining about unaddressed maintenance issues and would like to see more stringent requirements placed on landlords. Stakeholders generally agree that after inspectors flag serious issues in a building, there is little subsequent enforcement. The Quad City Tenant Alliance's (QCTA) endorsement of rent abatement legislation suggests a proactive tenant response, aiming to hold landlords accountable by withholding rent when there are unaddressed code violations. QCTA's Landlord Background Check tool allows renters to see how landlords have performed on upkeep and in treatment of tenants.<sup>31</sup> People were generally glad to hear that Moline has been ramping up inspection requirements.

Recent positive developments include John Deere's partnership with Moline's Habitat for Humanity, which marked the company's first domestic collaboration with the organization. The initial effort focused primarily on home renovations, typically not an area of focus for Habitat locally. In September 2023, Deere subsequently donated \$1 million to Habitat to launch a home construction and repair program targeting Davenport's Central City neighborhood. The four-year program will allocate \$90,000 per home for critical repairs and \$160,000 per home for new construction.

### ***Housing Affordability and Availability***

Housing affordability was a popular discussion topic in community engagement meetings. Stakeholders noted that the area is no longer as affordable as it once was. This has increasingly limited options for both tenants and homebuyers. Many renters have been forced to temporarily live in non-residential spaces. The challenge of finding affordable rental units is further exacerbated by difficulties in communication, with landlords often not responding to inquiries or applications.

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<sup>31</sup> Quad Cities Tenant Alliance, "Landlord Background Check," accessed October 26, 2024, <https://qctenantalliance.org/en/landlord-background-check>.



### **Barriers to Homeownership**

We heard from discussion participants that the high cost of renovating older homes (often estimated at around \$40,000) limits local buyers, while "house flippers" who can afford renovations tend to install high-end features, driving prices beyond what many local residents can afford. Stakeholders noted rising competition from companies purchasing homes with cash over the past four to five years and expressed a general need for more downpayment assistance for prospective homeowners hoping to enter the market. Many renters "making good money" would like to become homeowners but find the goal daunting.

### **Cost Barriers for New Housing Construction**

In Rock Island, regulatory requirements such as mandatory sprinkler systems add substantial costs (around \$15,000) to new construction projects. This can substantially increase the financial burden for developers and overall reduces housing affordability.

To cite one specific case, tax incentives aimed at promoting affordable housing development are perceived as ineffective due to the lengthy approval processes, which often take three years and frequently deter developer interest. Some developers are opting for private financing instead to expedite projects, bypassing government programs. Even when "affordable" housing apartment projects are built, only one or two units might end up qualifying as affordable. In conclusion, Tri-Cities stakeholders would like to see faster, more accessible development processes for affordable housing.

### **Community Survey**

The PC team conducted an electronic and paper-based survey of community residents from June 20<sup>th</sup> through August 22<sup>nd</sup>, 2024. A total of 706 responses were collected, of which 492 were fully complete. The survey was open to all citizens of the Quad-Cities region, as well as anyone with a vested interest in the community who may reside just outside these boundaries.

Questions included a mix of both fixed response questions (e.g. multiple-choice selection, and scaled responses), and open-ended questions. PC widely promoted the survey both online and offline using a variety of methods – such as flyers, email, and social media – in order to ensure the highest rate of participation possible. The project team also utilized a thematic coding method to group similar open-ended responses into categories.

To ensure quality, the project team identified and removed suspicious responses, flagged by indicators such as unusually fast response times, unusual IP addresses, and irrelevant input. We excluded responses from individuals who neither live in nor are seeking housing within the Tri-Cities or the Quad-Cities region. The team also carefully reviewed open-ended responses to ensure each was unique. The response rate for Quad Cities residents was 0.5%. Based on this sample size, we are moderately confident that the survey reflects the actual sentiments of the Quad Cities population, with a margin of error of  $\pm 3.6\%$ .

The charts and tables highlighted in this chapter aggregate responses for the Tri-Cities, while City Specific Survey Results are available later in this report in [Volume II: Tri-Cities Individual Assessments](#). In terms of engagement, response levels varied slightly among the Tri-Cities. Based

on the number of responses per city (shown in Figure 1), Moline had the highest response rate at 0.8% of the population, followed by Rock Island at 0.6%, and Davenport at 0.2%.<sup>32</sup>

### **Key Survey Themes**

A few key themes emerged from the survey responses. Respondents strongly feel that existing housing in the region needs to be properly rehabilitated and maintained. This issue is the primary source of dissatisfaction among them and the second most-mentioned topic in open-ended comments. Compared to other communities across the nation, Tri-Cities respondents are notably more supportive of local government taking proactive steps to improve the housing market. Notably, 52.8% agree that local government should “play an active role in ensuring all housing is affordable.” The most favored tools for local government include “grants or other incentives for removing blight and remodeling/upgrading existing housing.” Survey responses echoed individual stakeholders interviewed, who recommended that local governments establish and fund affordable housing programs.

Our survey shows that, beyond renovation, respondents from all three cities largely support the addition of new housing. While 41.1% favor a mix of single-family and denser housing, 24.3% prefer only new single-family developments. Only 11.3% believe there is no need to increase the housing stock at this time. When asked whether their city should maintain low-density housing or increase density, most respondents favored preserving low-density housing.

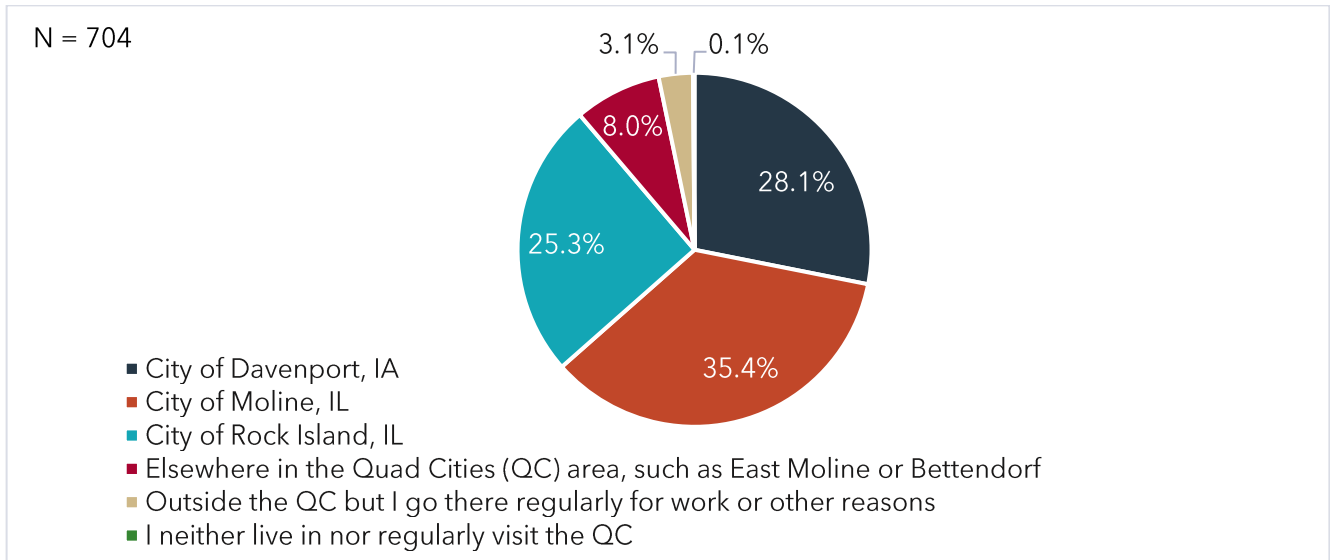
Mimicking a national trend, 68.3% of respondents indicated that purchasing a home in the region is either somewhat expensive or too expensive. An even higher percentage (76.1%) feel that renting a home is similarly challenging. The gap between these figures is likely due to several factors, including the fact that many homeowners secured mortgages in a less expensive market, providing a buffering effect not available to renters. Additionally, renters generally report lower incomes than homeowners, making them more sensitive to the rising costs of rent. “Increased rent” is the most commonly cited reason for relocating due to housing issues, followed by “poor condition or dilapidation of current housing.” Complete community survey response figures are shown in the following section of this report, while open ended responses are available in [Appendix A](#).

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<sup>32</sup> Based on estimated 18+ population for each City in 2024.

**Full Community Survey Responses**

Figure 6.1: Where do you live?



**Cost Perception Questions**

Figure 6.2: Please rate your perceptions of purchasing a home in the QC

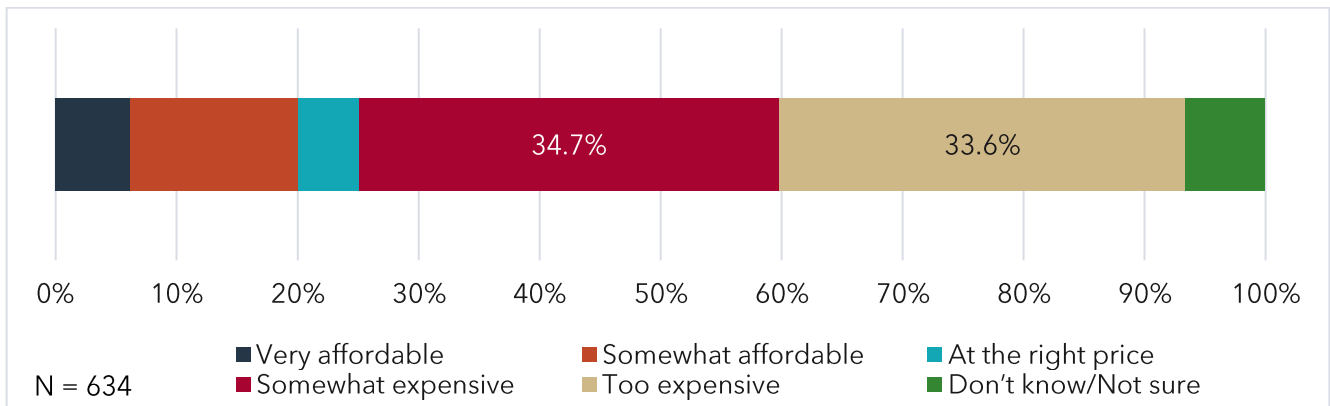
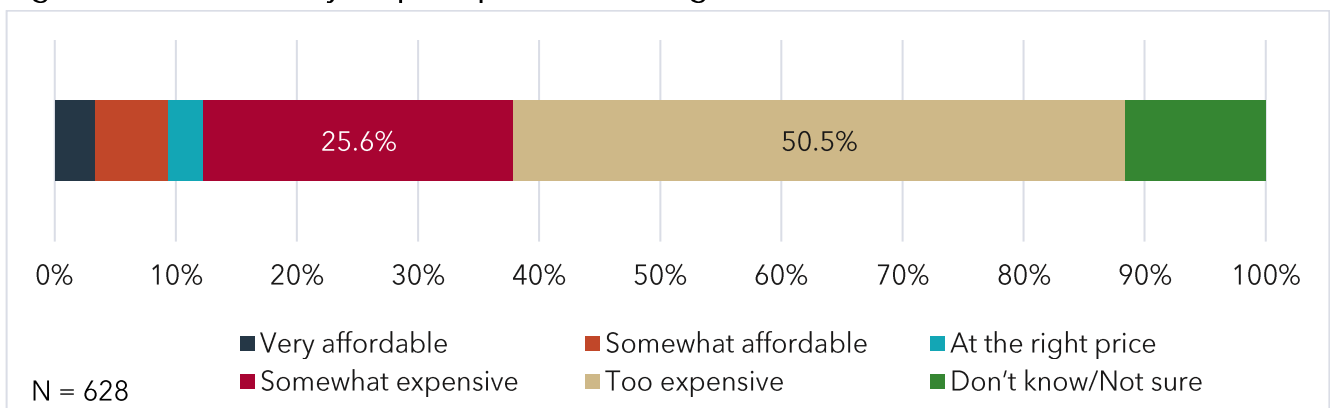


Figure 6.3: Please rate your perceptions of renting a home in the QC



### Housing Stock Perceptions

Figure 6.4: Would you like to see additional housing added to the QC?

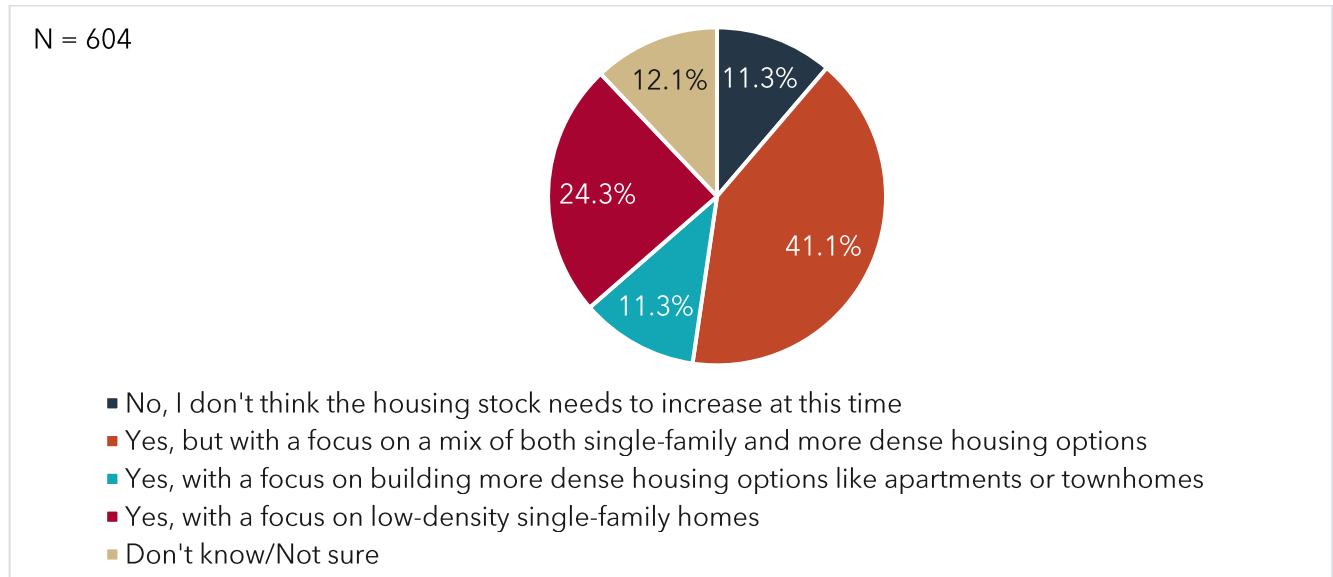
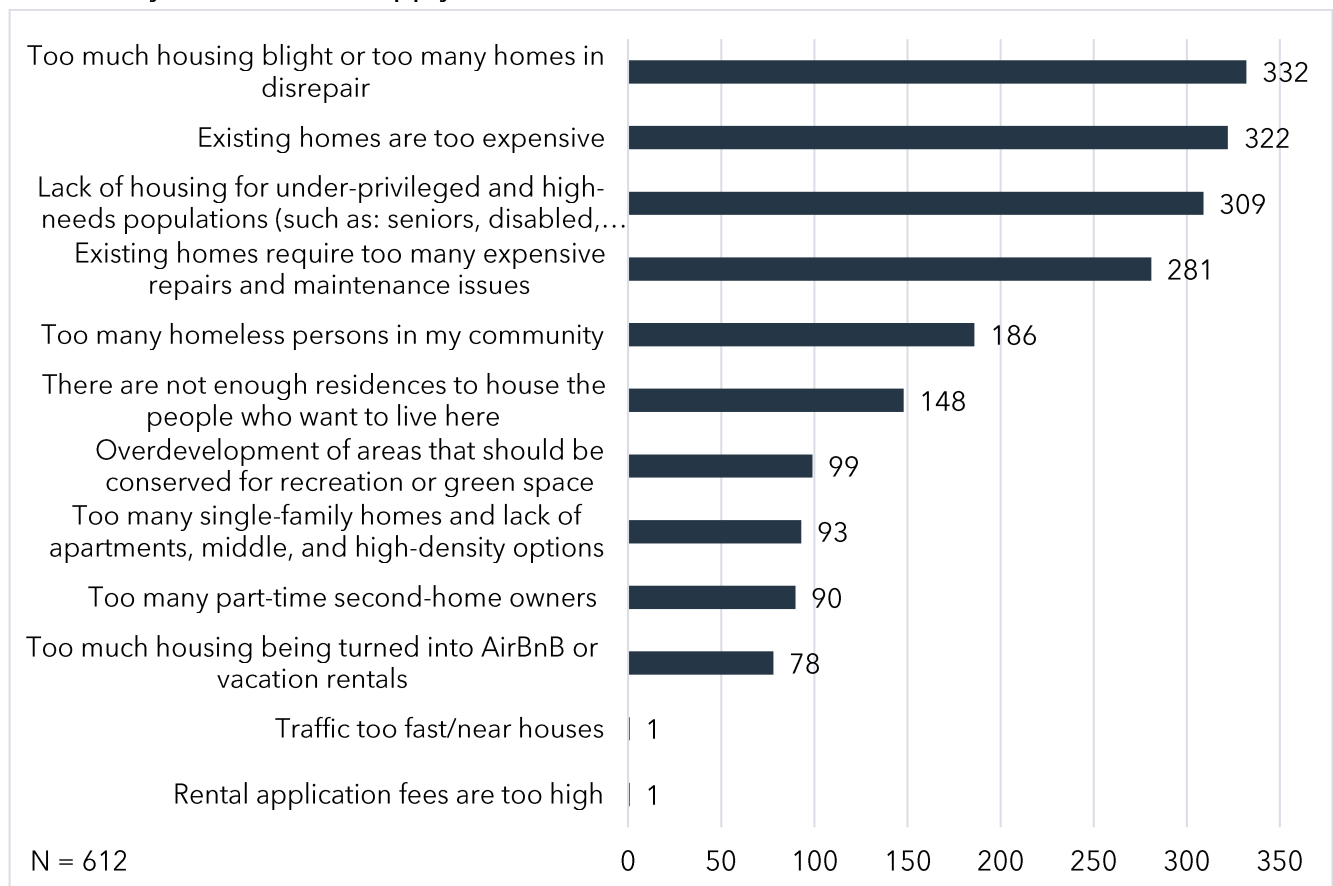


Figure 6.5: Which, if any, of the following housing aspects are you dissatisfied with in your community (Select all that apply)



### Moving and Cost Displacement Questions

Figure 6.6: Are you being forced to move due to expenses or other reasons?

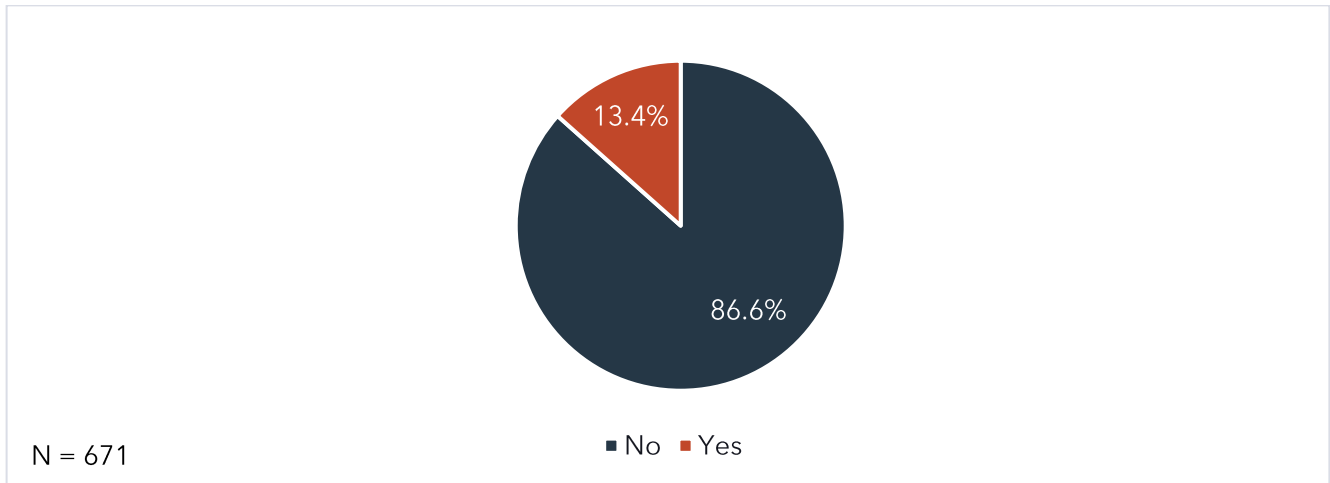


Figure 6.7: Why are you being forced to move? (Select all that apply)

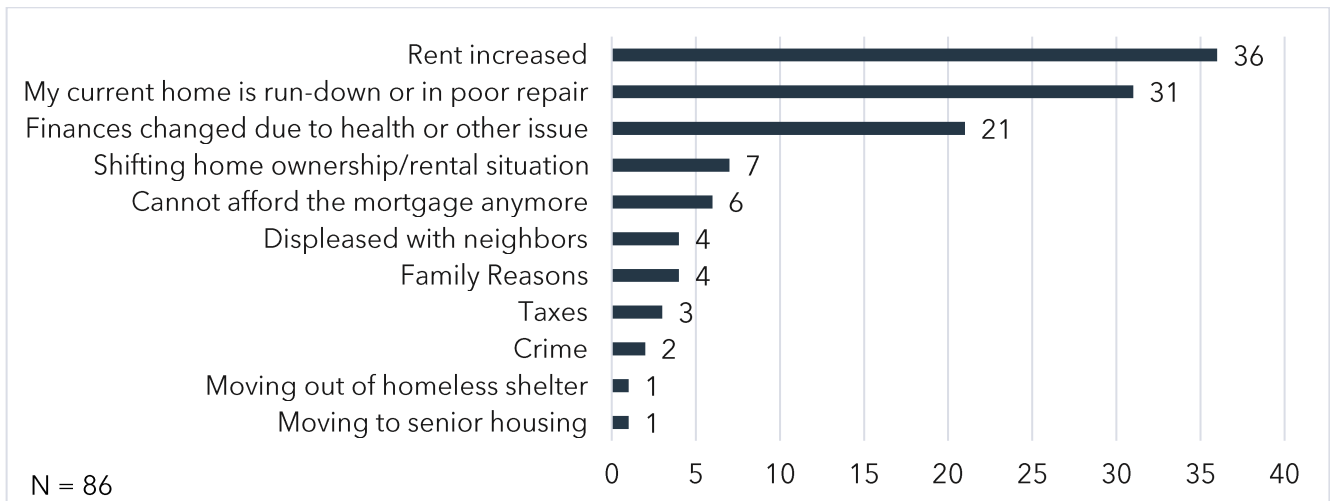


Figure 6.8: What are your current intentions related to housing in the next 3-6 months?

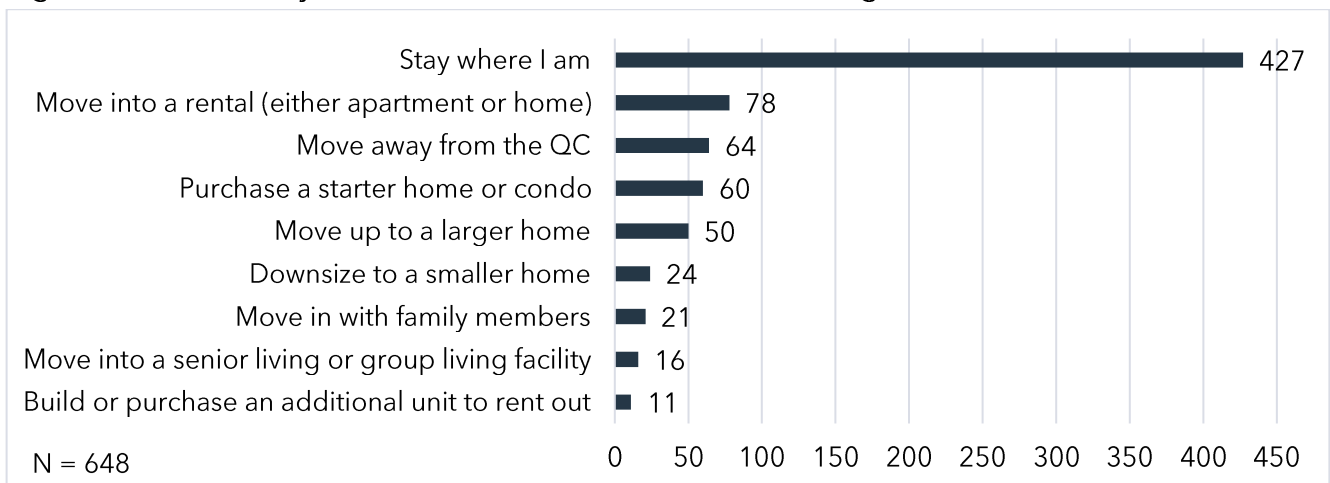


Figure 6.9: What are the main reasons you are interested in moving (select all that apply)

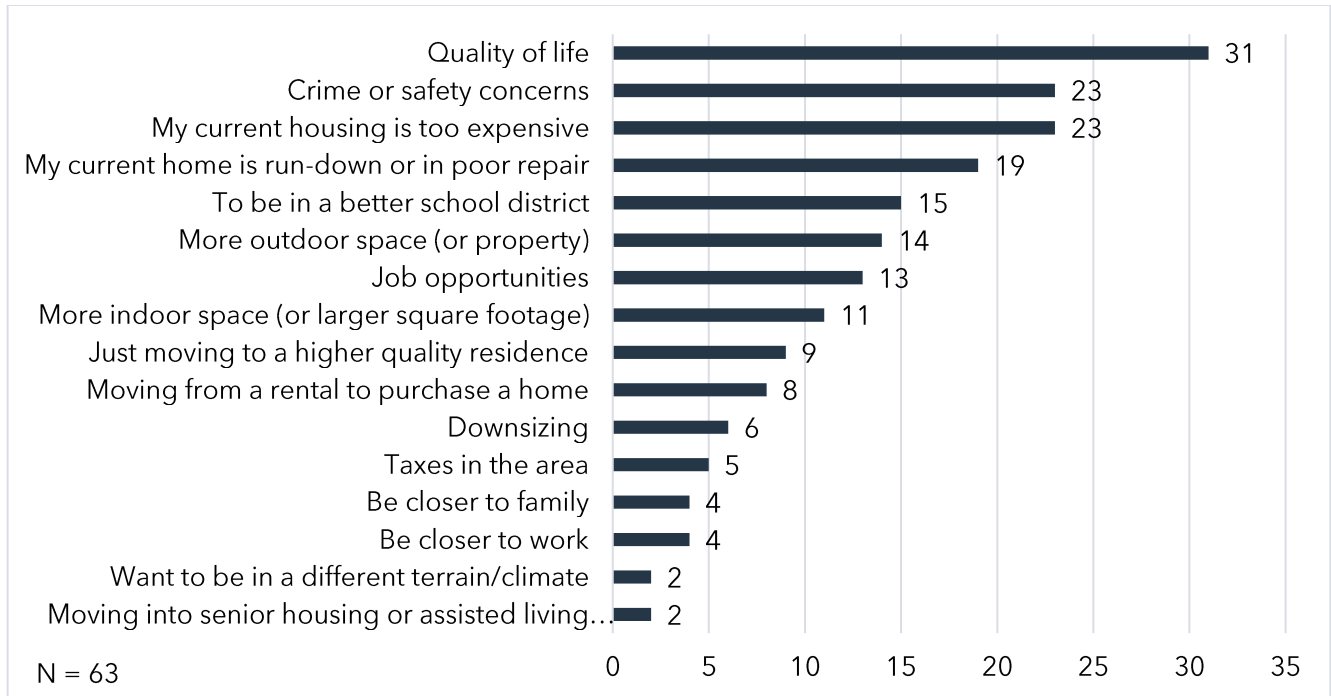


Figure 6.10: Have you had difficulty finding suitable housing within your budget in the QC?

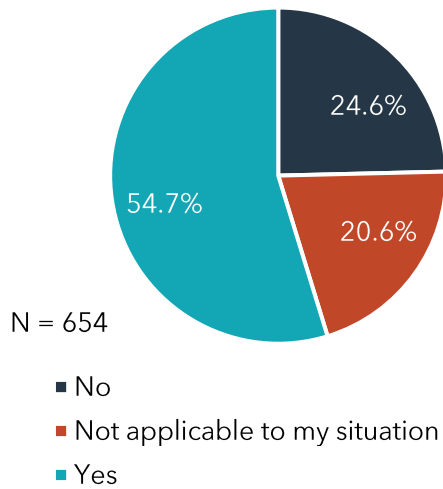
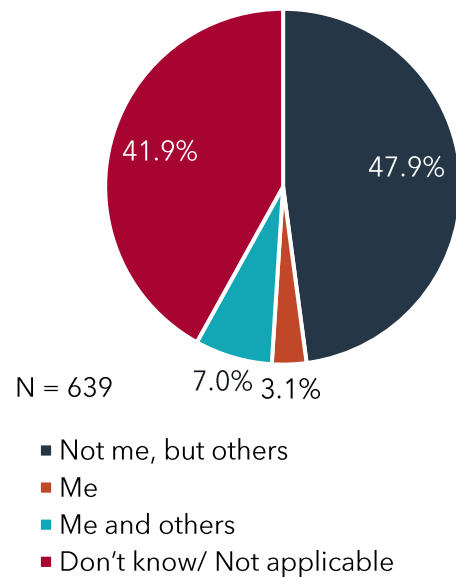


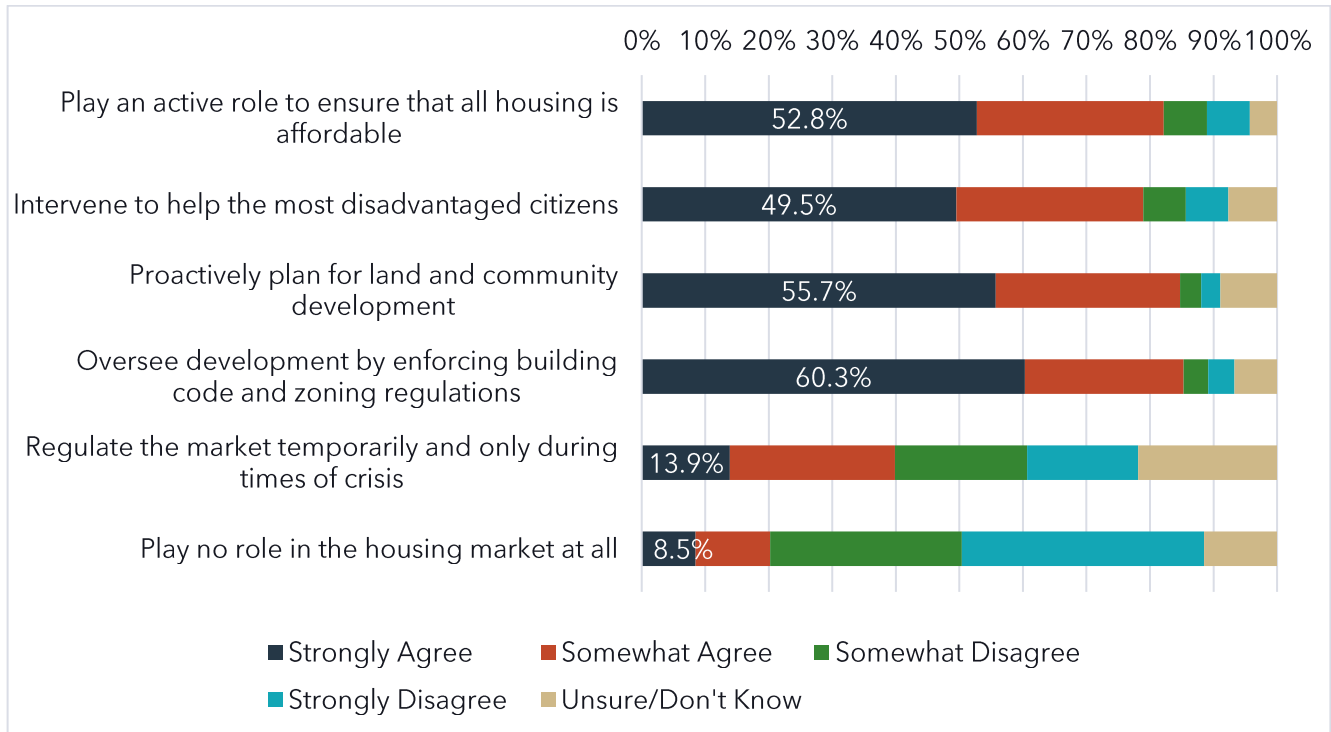
Figure 6.11: Have you or anyone you personally know been displaced from their housing in the past year due to rising house costs?



### Perceptions of Government's Involvement in Housing

Please indicate your level of agreement with the following statements about local government's involvement in the housing market:

Figure 6.12: Local Government should...



### Short Term Rental (STR) Perceptions

Figure 6.13: Do you believe there are too many short-term rentals (such as Airbnb, VBRO, or vacation rentals) in the QC?

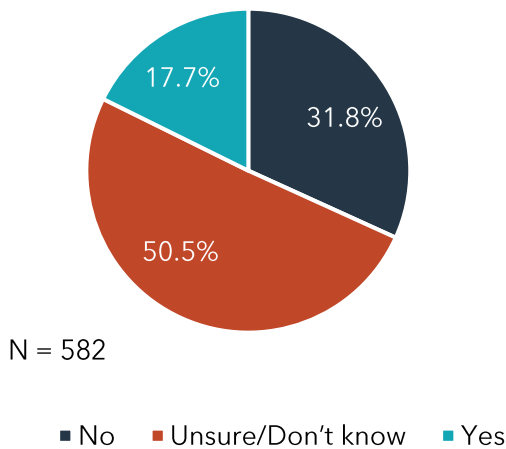
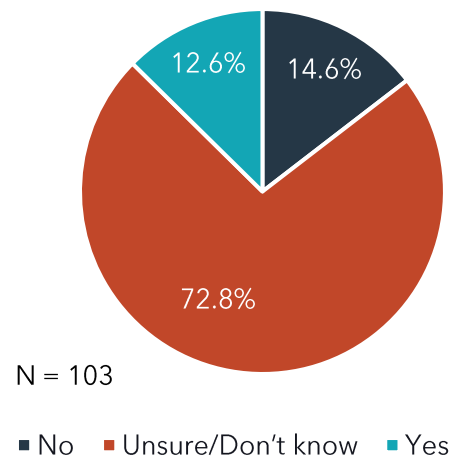
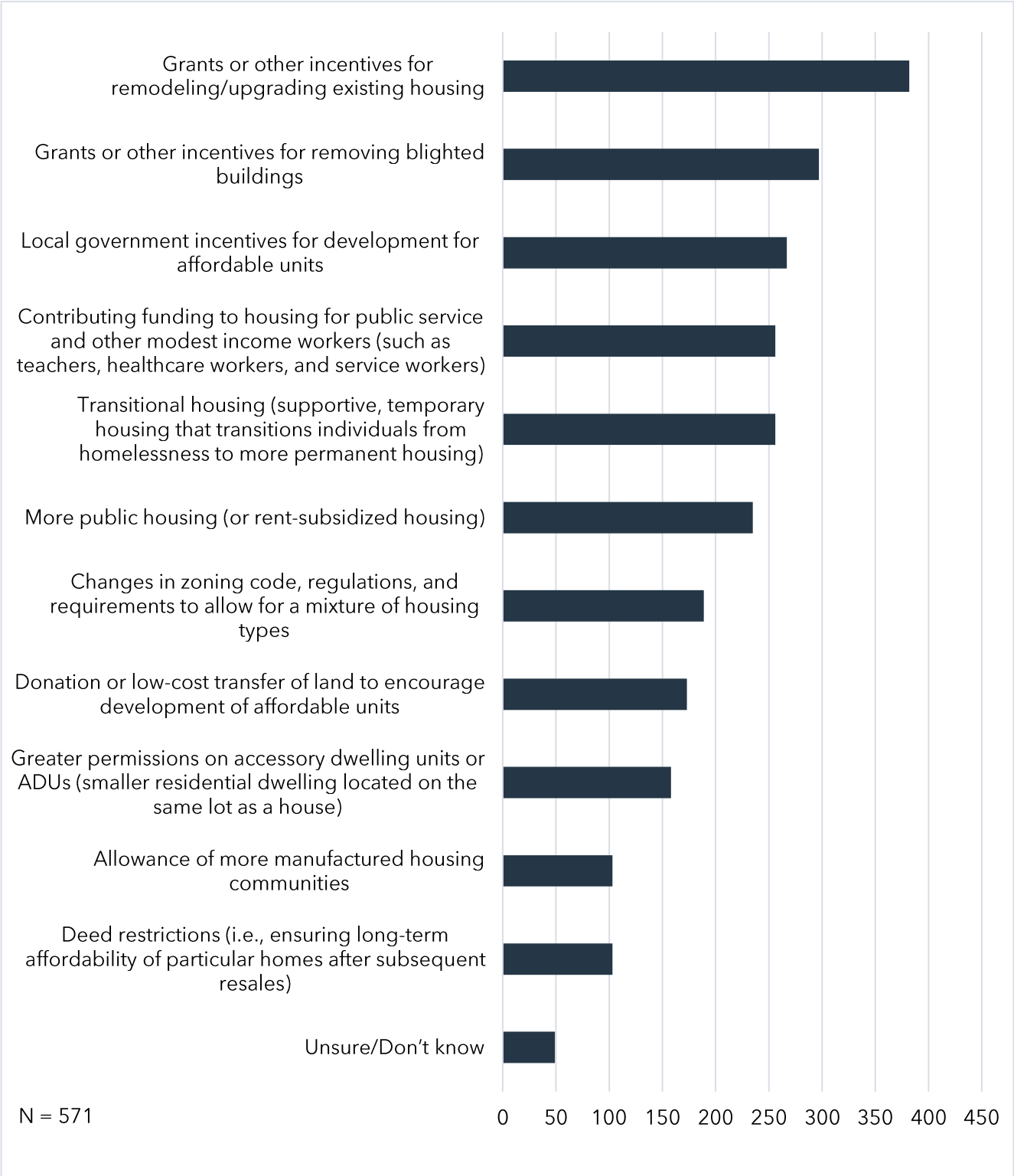


Figure 6.14: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood?<sup>33</sup>



<sup>33</sup> Respondents' comments on which neighborhood has "too many" short term rentals are shown in Table 1A of [Appendix A](#).

Figure 6.15: What tools would you be in favor of local government using in order to facilitate more housing? (If you do not know what the option is, please leave the option blank. Select all that apply)





**Suitability of Housing by Location in Tri-Cities**

Figure 6.16: What type of neighborhoods in the QC would be most suitable for the *townhome* housing type? The pictures below show several concepts of this housing type.

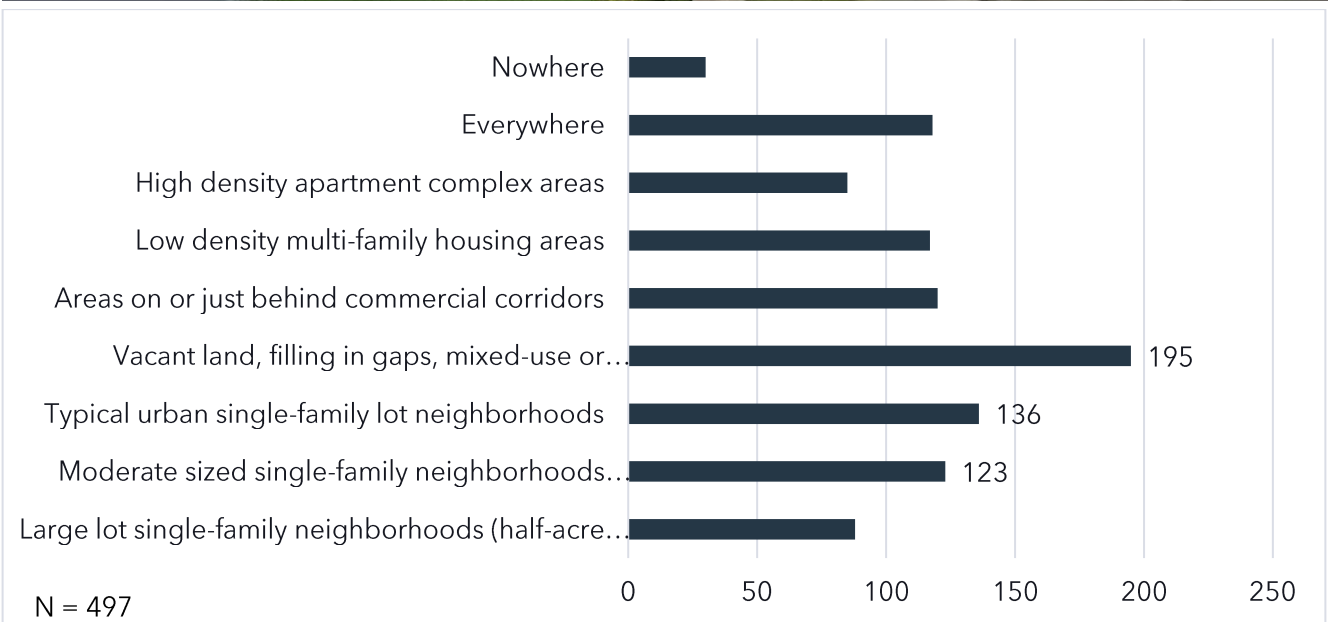


Figure 6.17: What type of neighborhoods in the QC would be most suitable for the duplex and triplex housing type? The pictures below show several concepts of this housing type.

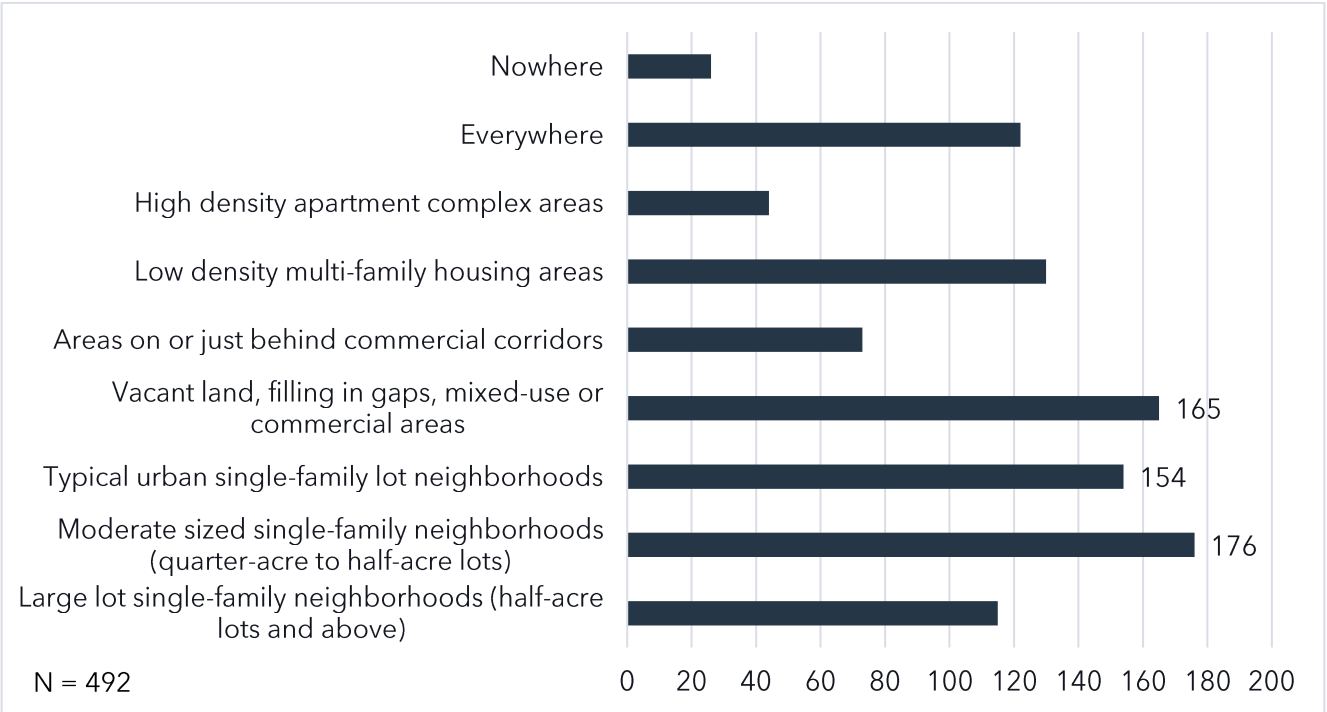


Figure 6.18: What type of neighborhoods in the QC would be most suitable for *cottage neighborhoods*? The picture below shows this housing concept

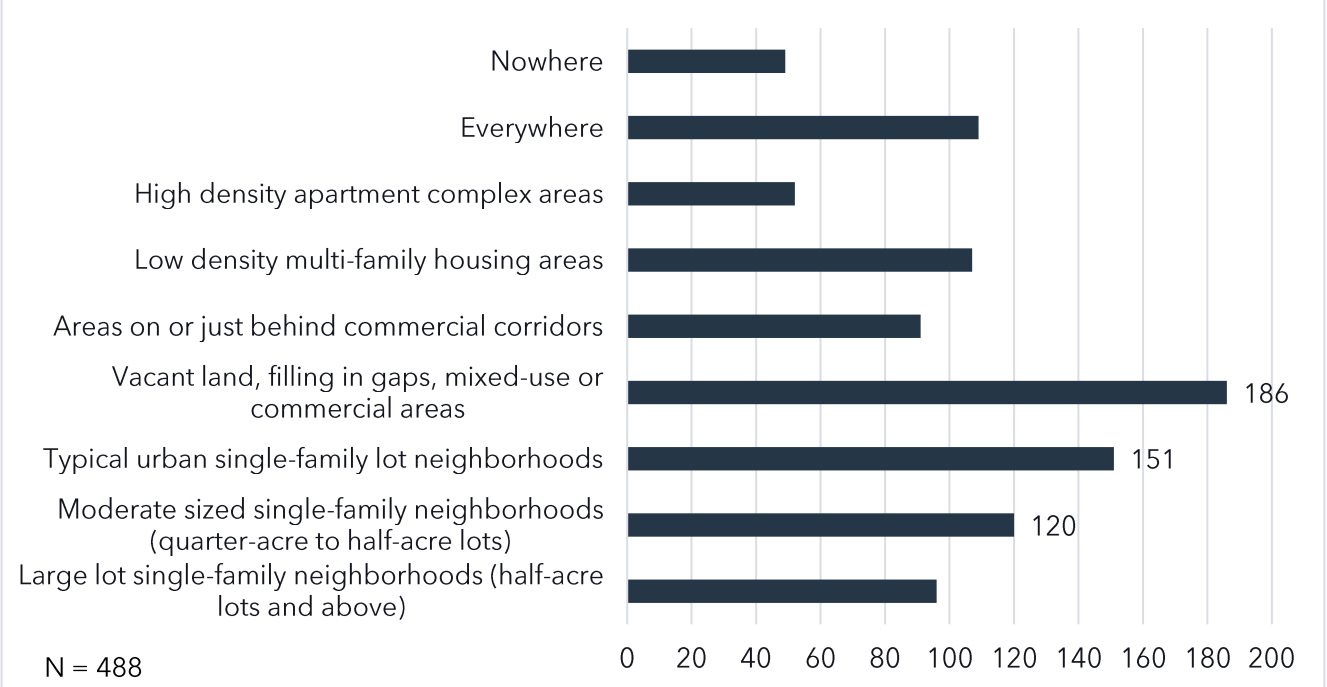


Figure 6.19: What type of neighborhoods in the QC would be most suitable for the *multi-family/apartment* housing type?

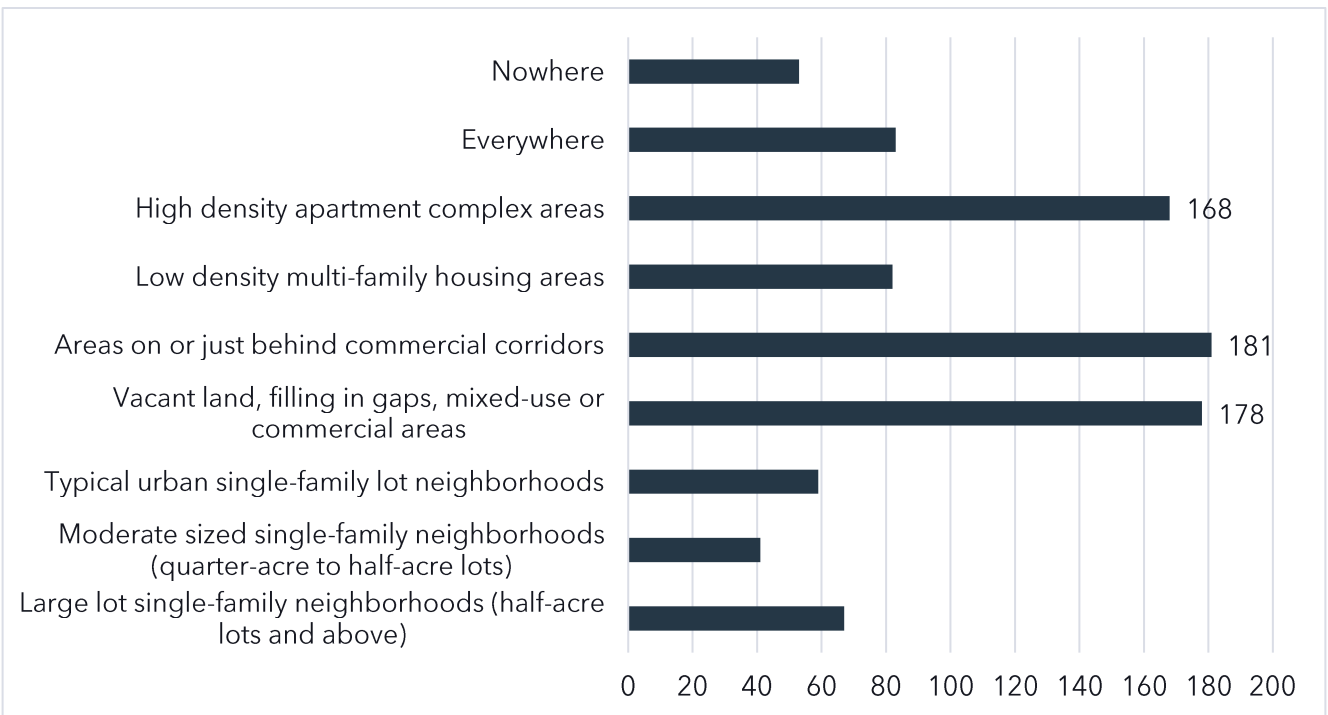


Figure 6.20: What type of neighborhoods in the QC would be most suitable for the *condominium* housing type? The picture below shows this housing concept

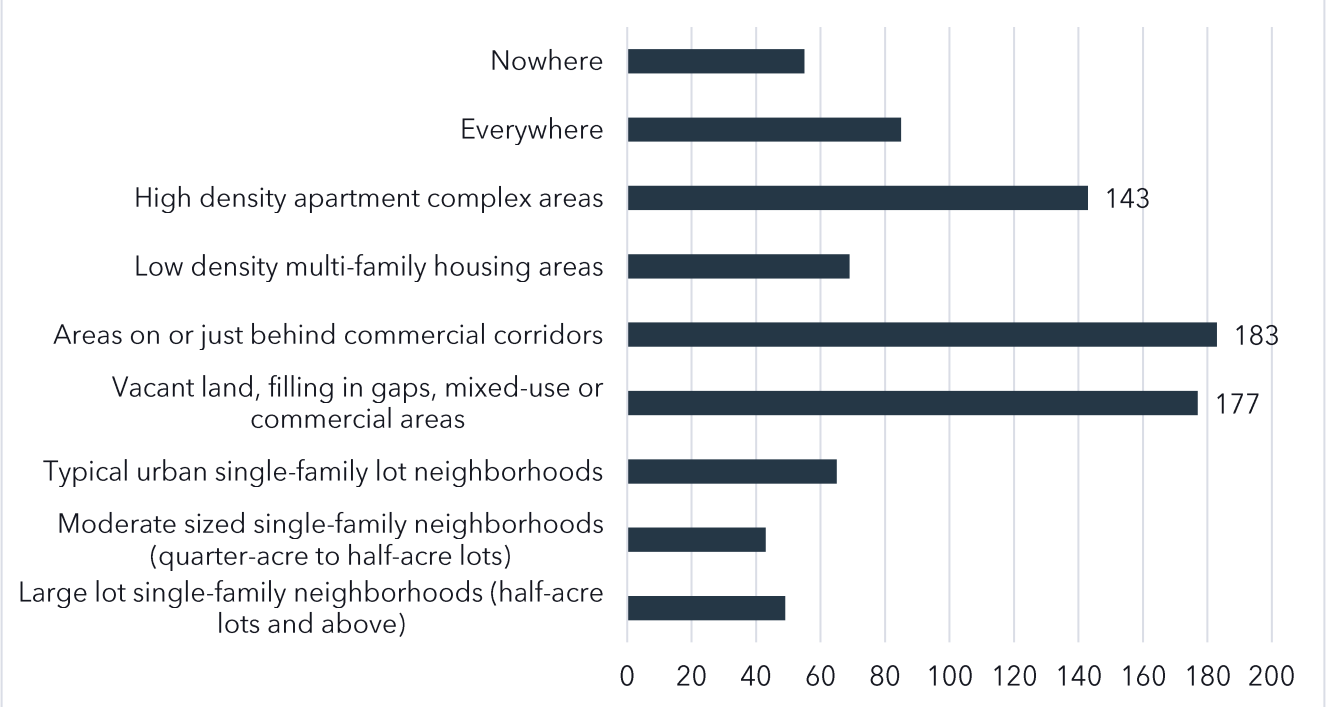
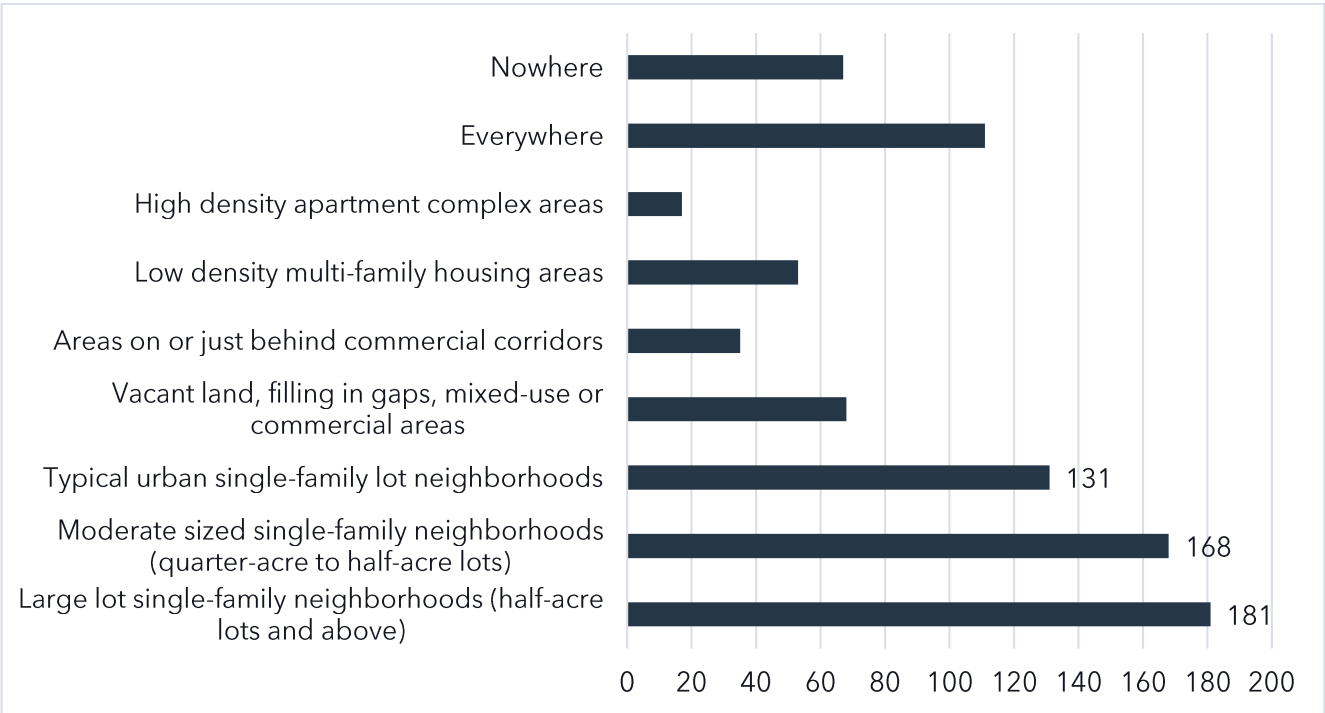
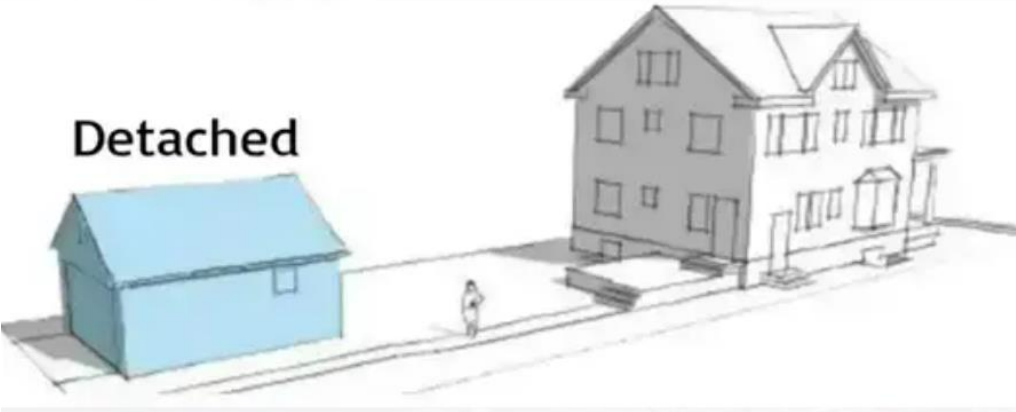
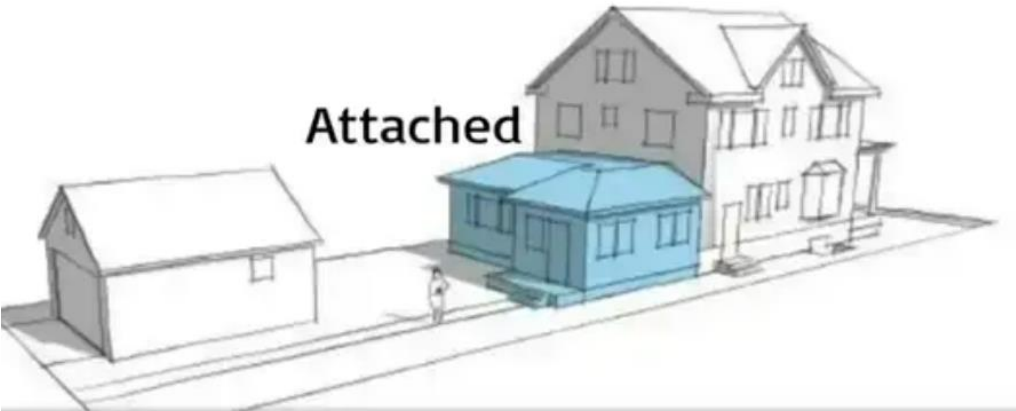
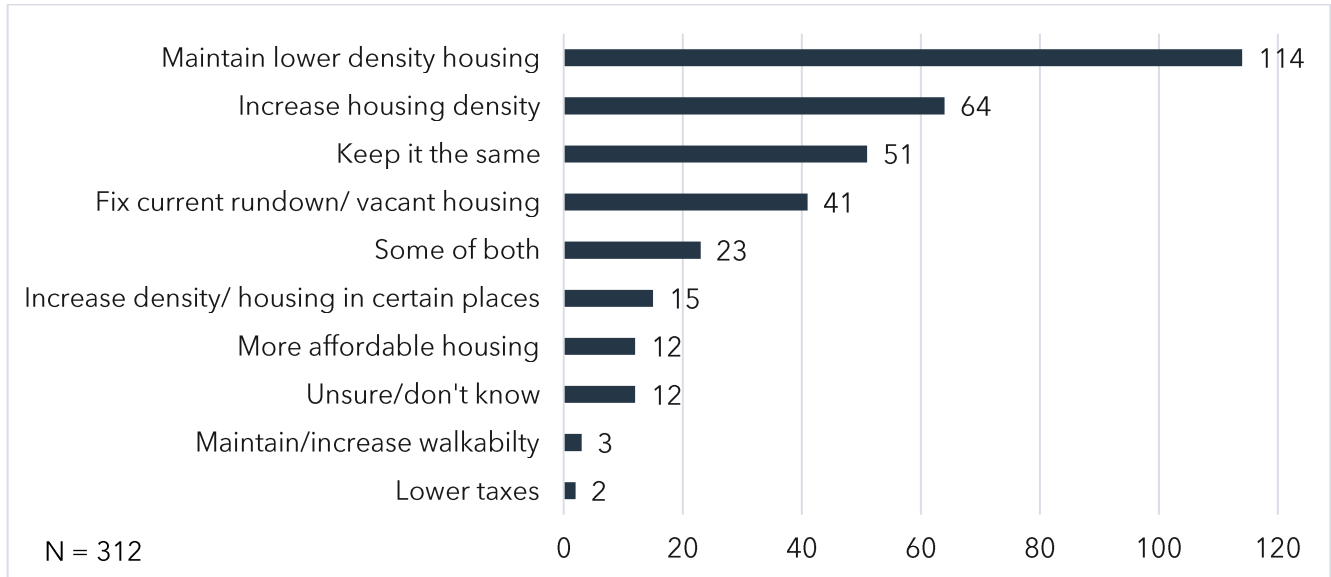


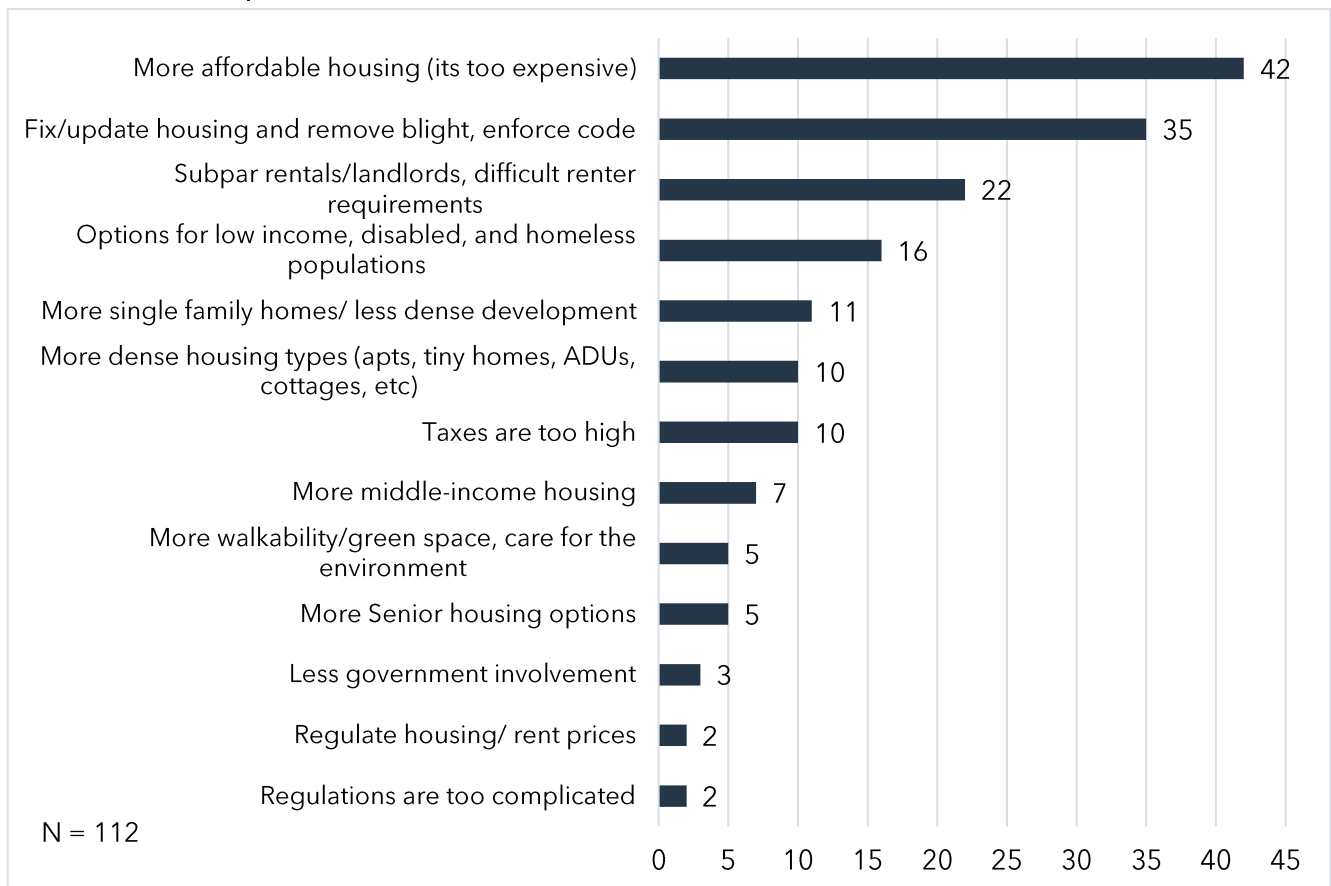
Figure 6.21: What type of neighborhoods in the QC would be most suitable for the *accessory dwelling unit (ADU)* housing type?



**Figure 6.22: Within the neighborhood where you live, should your city work to maintain lower density housing or increase housing density?**



**Figure 6.23: Please share any additional thoughts or comments related to housing in the Cities of Moline, Davenport, and Rock Island.**



**Demographic Questions**

Figure 6.24: What is your age?

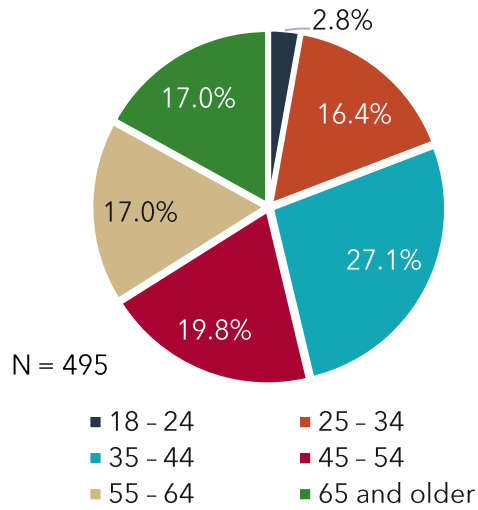


Figure 6.25: Who else resides in your residence?

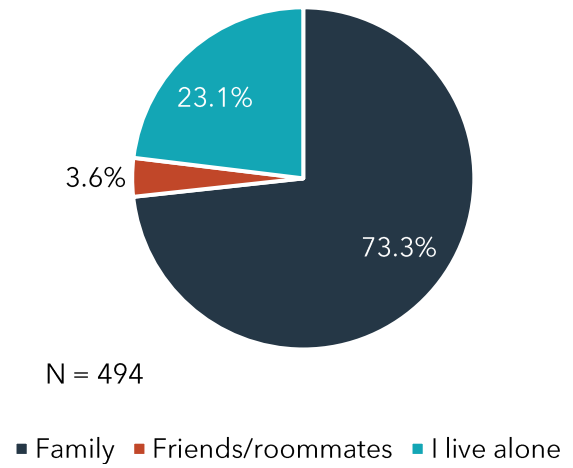


Figure 6.26: What is your employment situation? (Select all that apply)

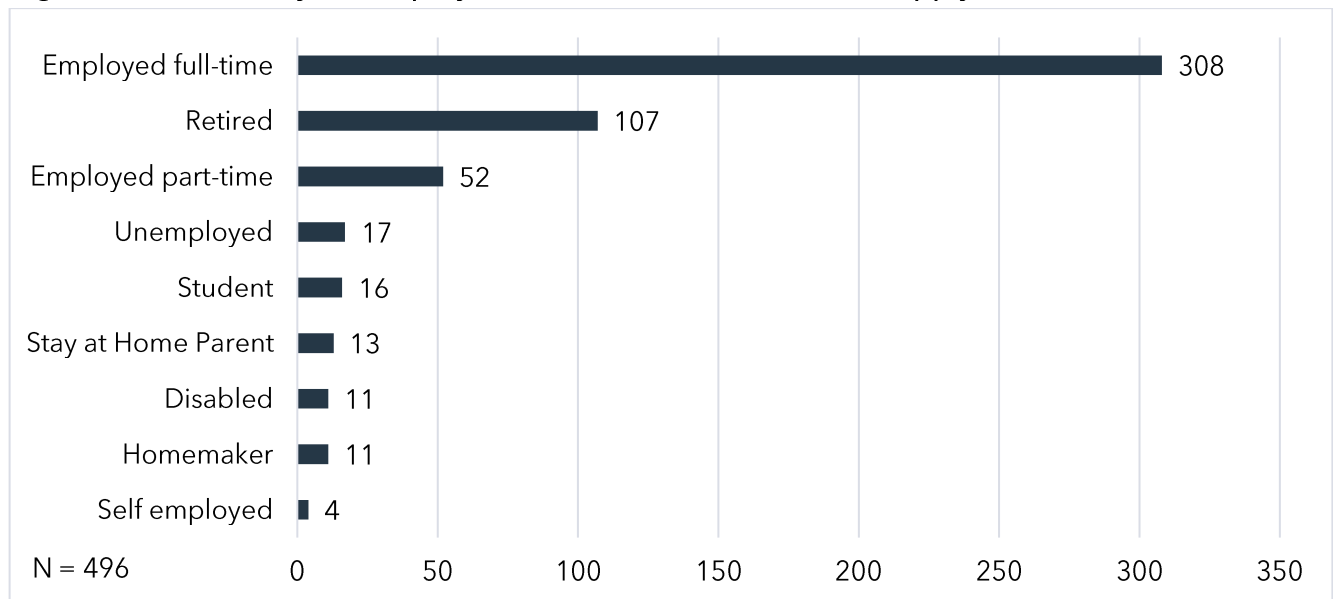




Figure 6.27: What is your race?

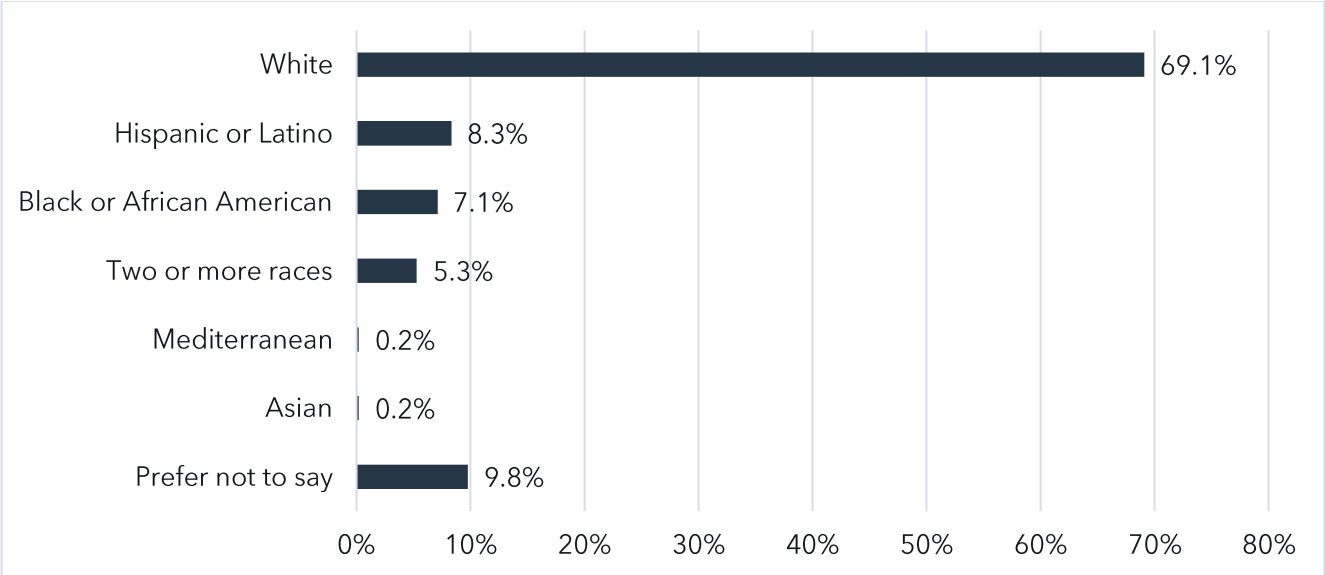


Figure 6.28: How long have you lived in the QC?

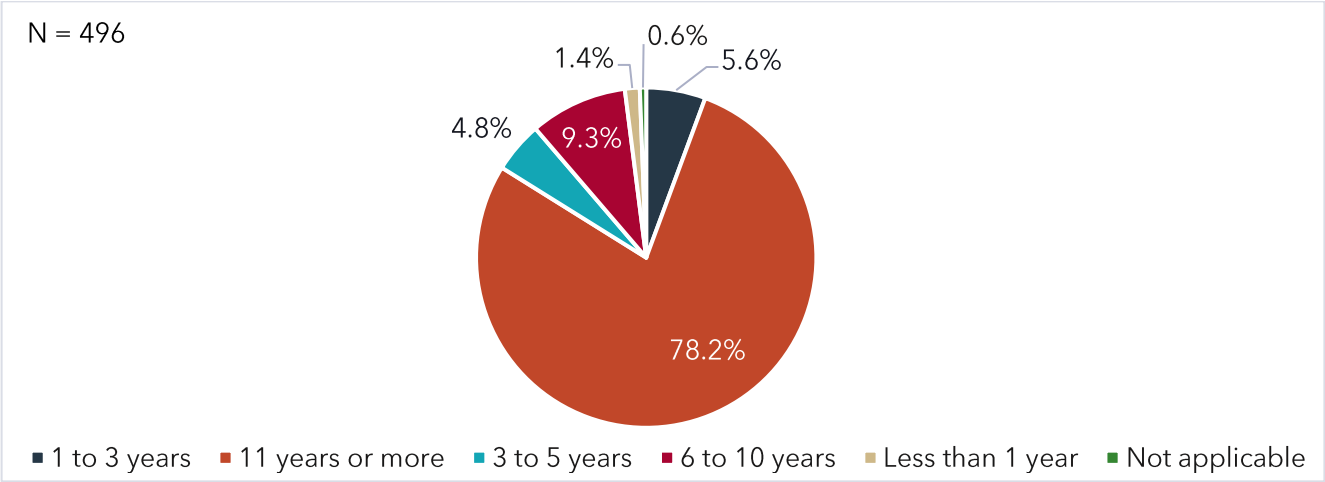


Figure 6.29: How long have you lived in your current residence?

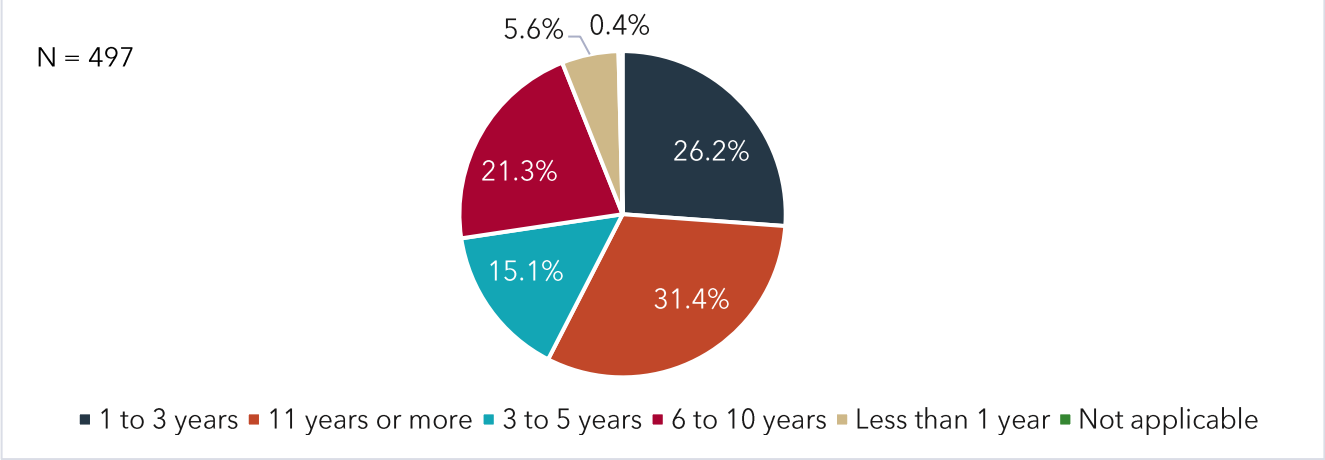


Figure 6.30: What is your current living situation?

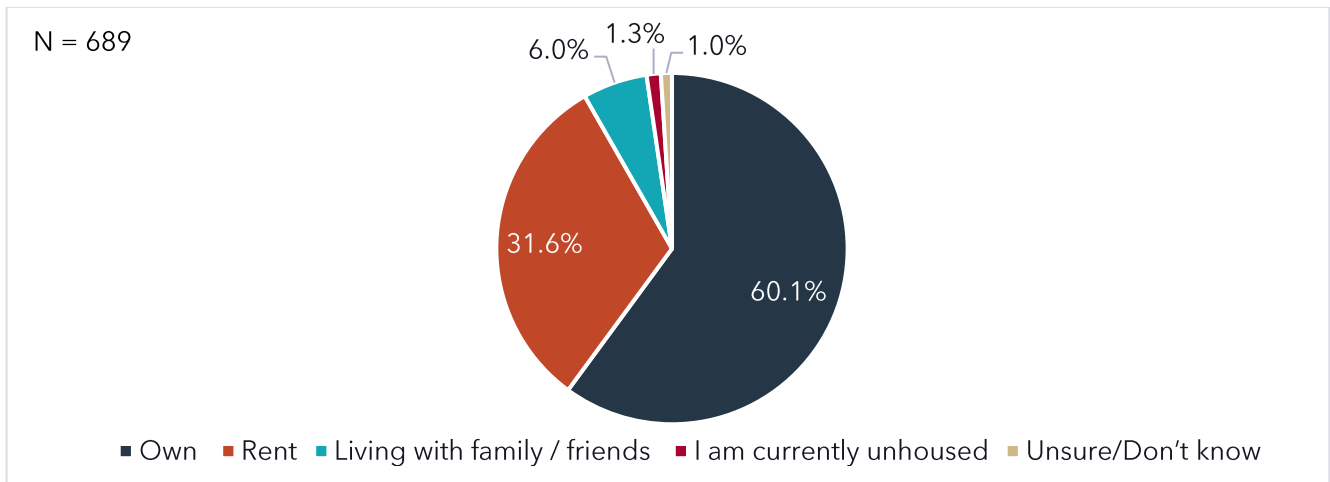
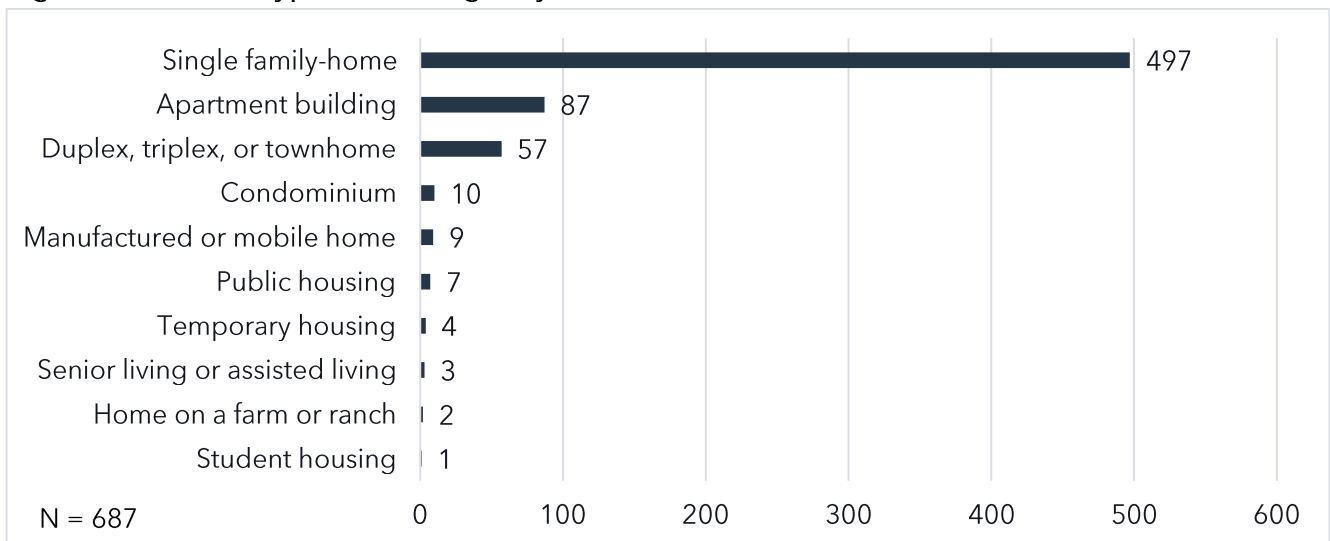


Figure 6.31: What type of housing do you reside in?



## 7. Literature Review

### **Moline's 2001 Comprehensive Plan**

#### **Moline's 2001 Comprehensive Plan**

Several natural and topographical challenges shape and constrain development in Moline, as recognized in the 2001 Plan. Steep slopes, ravines, stormwater drainage, floodplains, and soil conditions are often unsuitable for urban development. Abandoned coal mines define neighborhood boundaries and influence public- and private-sector decisions. Despite these obstacles, the 2001 plan identified opportunities for better wetland management and increased public access to stream corridors and river views.

Housing was flagged as a critical issue in the 2001 plan. Although the plan is over two decades old, some housing concerns remain relevant, such as the age and condition of the housing stock. Over the past 23 years, many owners have delayed maintenance, impacting the quality of the housing stock. Large or small capital expenditures, while unappealing to some owners and often lacking cosmetic impact, are crucial for long-term property preservation. After the 2008 Great Recession led to plummeting property values, many owners postponed necessary maintenance indefinitely, and recent inflation has further deterred investment in property upkeep.

Deferred maintenance affects individual buyers, who must ensure properties are in good condition, and the broader community, where neglected homes pose challenges to neighborhood beautification and historic preservation. The 2001 Plan supported enhanced maintenance inspections and code enforcement to promote regular upkeep, and stakeholders also advocated for public-private partnerships to address repair challenges, especially for elderly and low-income residents. The plan's goals included fostering high-rent areas, encouraging infill development, revitalizing apartments above storefronts, and increasing the appeal of housing within walking distance of downtown.

Since the 2021 Plan, some developers have pursued adaptive reuse solutions to address the housing shortage. The original plan's recommendation for a vacant commercial land reuse strategy remains relevant, though it may require zoning flexibility. Adaptive reuse projects can create land-use conflicts with neighboring parcels that lack adequate buffers.

In 2001, Moline's owner-occupancy was lower than the MSA average, and household sizes were smaller than in the county, the Quad Cities MSA, and nationally. However, household incomes were higher than in the MSA and county, indicating a strong workforce. Despite a low vacancy rate, the Household Index at the time showed slowed growth, with population density declining from 16.8 persons per acre in 1960 to 10 in 2000. Concurrently, Moline's industrial acreage fell by 34%, while single-family residential acreage expanded.

While the 2001 Plan noted an increase in low-cost housing, partly due to deteriorating stock, it also identified a gap in affordable mid-range housing, emphasizing the need to attract more families. The plan recommended strategies like bilingual education, support for local industries, expansion at John Deere, improved technology training, and redevelopment of older industrial properties to support this goal.

The plan also outlined goals for enhancing residents' quality of life through improved open space access and increased walkability. While some expansion hopes were realized – such as Trinity Medical Center's growth – other initiatives faced setbacks. South Park Mall saw 250,000 square feet demolished in 2014, and John Deere announced layoffs affecting 298 Moline employees in 2024. The 2001 Plan's recommendation to move retail and parking to the city's edges has also proven shortsighted in light of technological shifts reducing in-person shopping.

While infill development opportunities remain, the 2001 Plan concluded that Moline's core was largely built out, suggesting annexing unincorporated enclaves and developing agricultural land south of the Rock River for residential purposes. Since then, the city has adopted smaller plans, such as the 2014 Downtown Neighborhoods Plan, which led to significant improvements in the Florencia Neighborhood, including enhanced pedestrian and streetscape infrastructure. Broadly, the 2014 Plan aimed to support the historic downtown district through renovation projects, small business support, and partnerships. Other goals included developing the Western Illinois University Quad Cities campus district and expanding open spaces and bicycle networks.

### **City of Rock Island's Comprehensive Plan 2014 - 2034**

In this plan, Rock Island's housing goals focus on stabilizing, revitalizing, preserving, and enhancing traditional neighborhoods. By encouraging the development of diverse housing types and sizes for all income groups, ages, and household sizes, the city envisions strong neighborhoods that can meet residents' recreational and commercial needs. With many neighborhoods originally built in an era when traditional layouts were common, Rock Island's plan seeks to revitalize existing homes in need of repair and promote infill development of similarly sized homes on vacant lots within these areas. The plan includes a Traditional Area Zoning Overlay that ensures buffers between commercial and residential uses, prohibits the conversion of single-family homes to commercial use, and reconciles conflicting existing uses.

Recognizing that traditional housing does not suit every household, the city plan outlines a variety of other housing types to consider, including:

- Accessory Dwelling Units (ADU)
- Senior Living
- Life/Work Spaces
- Cooperative Housing
- Bungalow Courts/Pocket Neighborhoods

To create housing variety, the Land Use section of the 2014 plan designates the area southwest of the city center for new developments, specifically "planned neighborhoods" and "planned mixed-use" areas. Each development requires a detailed neighborhood plan, which would then be incorporated into the Comprehensive Plan.

Much of Rock Island's housing stock is old enough that repair, rehabilitation, and maintenance are critical issues. Over 80% of single-family homes were built before 1970. Houses in disrepair can lead to neighborhood disinvestment, blight, and increased crime. While the city has purchased and demolished some of these homes, the broader goal is to stabilize and strengthen neighborhoods by focusing on:

- Infrastructure improvements

- Maintenance and repair incentives
- Vigorous code enforcement
- Partnerships with rehabilitation-oriented and non-profit organizations for neighborhood cleanup
- Continued targeted removal of blighted homes

The plan promotes the formation of neighborhood organizations as essential channels for community voices and active participation in local initiatives. This approach aims to give neighborhoods a direct role in shaping their development.

In an August 2024 interview with PC, Rock Island’s Community Economic Development office outlined city programs aimed at addressing issues like home repair. Funded by HUD’s CDBG program, the city’s Home Repair program, one of its largest, offers up to \$24,999 in five-year forgivable loans to low- and moderate-income households. These funds help improve homes’ essential infrastructure by covering repairs or replacements for siding, roofs, water service lines, furnaces, windows, water heaters, gutters, doors, foundations, and more. The program also handles critical needs like radon mitigation, lead abatement (especially in emergency child lead poisoning cases), and ADA compliance.

Continued funding for this program is expected as long as the city meets planning requirements, and additional support often comes from Illinois Housing Development Authority’s HRAP program. A Construction Officer assesses each home to prioritize issues and match them with the best grants. Due to high demand, there’s typically a one-year waitlist except for emergencies. The city completes about 35 HUD-funded home repairs annually, spending around \$250,000 to \$300,000. For 2024, an additional \$160,000 from ARPA is expected to fund similar initiatives. However, team size and grant-dependent positions limit capacity; more staff would allow for securing additional grants. Constraints also include prioritizing costly lead abatement and radon mitigation, which can consume most of a project’s budget, delaying other repairs. The city also faces a shortage of qualified contractors for lead abatement, despite training efforts hindered by training difficulty, low pass rates, and contractors’ reluctance to take on small or neighborhood-based jobs.

In 2014, multifamily housing made up 29% of the city’s housing. The city’s plan aims to enhance multifamily design standards and end “over-zoning,” where single- and multifamily housing are allowed in the same areas, which can lead to code and traffic issues. It also encourages public parks within a quarter mile of all neighborhoods, discourages new developments in Open Space and Conservation areas, and requires developers to identify the boundaries of these areas by features like wetlands, floodplains, or steep slopes.

The 2014 plan also recommended an updated zoning code to address gaps and lack of specificity in performance standards at the time. A spectrum of performance standards would better differentiate zoning districts with criteria beyond simple land use, enabling more confident rezoning even without a specific plan.

### **Davenport’s 2005 – 2025 Comprehensive Plan**

Davenport’s 2005 plan shares some of the same themes, particularly household demographic changes, condition of the housing stock, and managing the anticipated need for geographic growth. Its Future Land Use changes compared to the previous plan are not sweeping, but targeted. In the core area of the city the only changes are to a couple of small areas along the river,

one to be for "Open Space" (OS), the other a "Commercial Neighborhood" (CN), which is a mixed-use designation appropriate in neighborhoods surrounding major arterial intersections with adjacent residential areas. The other changes are primarily located in the "Third Tier Development" area of the city. "Residential General" is the use given to most of the acreage of newly changed designations. It allows mostly residential with some neighborhood-compatible commercial within half a mile of the residential.

There are a few new swaths of RG in the updated Future Land Use Map, arranged in broken patches along the "curve" of the "Third Tier Development" area. Complementing those are numerous new OS and "Parks and Recreation" areas, as well as "Commercial Retail" (CR) areas at the eastern and western ends of the curve, and two CN designations at the eastern end. With expressed interest in promoting development in the northwest area, the Future Land Use Map does not feature any changes there. Most of that land was designated "Future Development" (FD) in the 2005 map and remains that way in the envisioned 2025 map. There are some newly added swaths of FD, however, one located near the western border of the city and three near the northern border.

The plan's projected population growth estimated approximately 0.4% annual growth to a 2025 population of 98,359, which falls just short of the current population of about 100,000. By contrast, the 2016 Land Use Plan forecasted a population of almost 110,000 by 2025. The average household size had fallen from 3.11 in 1970 to 2.51 in 2000. In that span of time, the city added a net of approximately 8,000 housing units, while vacancy rates changed only by about 1% in each of the three-tier areas of development.

The core tier did experience a spike in vacancies around 1990, but occupancy there picked up by 2000. Owner occupancy in the core dropped 8.0% from 1970 to 1990. In the second tier it dropped 6.7%, and in the third tier it rose by a whopping 38.6%. That's almost entirely due to the increase in homeownership in that third tier from 1970 - 1980, as most of the housing there was built in that decade. The largest portion of the city's single-family homes are in the second tier. Most of the multifamily homes are found in the core. Newer and costlier homes are mostly in the northeast, while mobile homes are mostly in the far western areas.

The housing stock was graded to be mostly in "fair" to "good" condition by a 1999 survey. The core area had more units that caused any concern. It also had almost twice the amount of overcrowded housing units as the other two tiers did. There were more than 150 abandoned properties, most of which were in the core. Efforts to study potential re-use and infill development to bring those properties back into circulation were underway.

### **Davenport's 2016 Land Use Plan Update, "Davenport +2035"**

This plan is an amendment to the 2005 Comprehensive Plan, primarily intended to update the Future Land Use section. Unlike the 2005 Plan, which emphasized development and infrastructure, the 2016 plan focuses on existing neighborhoods and social well-being. It notes that only 1.2 square miles were developed between 2005 and 2015, compared to the nine square miles the Plan had projected by 2025, suggesting an 80-year supply of land at the current development rate. This supports the 2016 Plan's shift away from expansion.

The plan also highlights a trend in senior housing developments, including assisted living, townhouses, and nursing homes, which add density while using less land. One reason cited for

decaying infrastructure and housing is a lack of public and private funding. While infrastructure is generally funded publicly, home maintenance is rarely seen as a public responsibility, though some assistance programs exist.

The 2016 Land Use Plan expresses regret that poor housing conditions in the core have made outer areas more attractive for development than infill opportunities within the core.

The plan includes substantial criticism of the "outdated" zoning ordinance, describing it as fragmented and difficult to understand. Public comments indicate concerns that the ordinance favors suburban-style developments over the city's older, more urban areas. They also highlight a lack of support for higher-density development and call for simplifying the ordinance and "refining" the role of the Board of Zoning Adjustment.

With the condition of housing stock becoming a more widely held concern following recent local disasters, it is helpful to examine the 2016 Land Use Plan's count of houses in "poor" or "dilapidated" condition, broken down by planning area, as shown in Table 7.1.

**Table 7.1: Estimated Number of Davenport Houses in Poor/Dilapidated Condition, 2016**

Planning Area	Poor		Dilapidated	
	#	% Houses in Planning Area	#	% Houses in Planning Area
1	295	43%	14%	2%
2	509	23%	41%	2%
3	170	12%	13%	<1%
4	274	0	14%	0%
5	472	0	19%	0%
6	85	0	4%	0%
7	15	0	<1%	0%
8	10	0	<1%	0%
9	632	0	29%	0%
10	0	0	0%	0%
11	0	0	0%	0%
12	0	0	0%	0%
13	0	0	0%	0%

Source: Davenport Land Use Plan Update 2016

In areas where many houses are in poor or dilapidated condition, fixing one up first requires addressing the fundamental systems – such as the foundation, water mitigation, roof, plumbing, insulation, electrical, heating, and cooling systems. These are the elements that keep houses livable for decades. However, these improvements are typically not visible and do not enhance the cosmetic appeal of the house. From the street, a house may look the same even after significant upgrades to all these systems.

Many Midwest cities, unfortunately, have areas where entire blocks of houses are in poor or dilapidated condition. While updating a single house can make a significant difference for the family living there, it often does not boost the value of neighboring homes on the block (as some cosmetic exterior "rehab" efforts can). However, if all the homes on a block had their fundamental systems updated, it could increase property values across the board. This revitalization would reduce homeowners' maintenance expenses, allowing them to better address other budgetary

needs, and could even attract private investment to build on this momentum and improve nearby homes.

In some cases, well-funded investors have purchased entire small blocks of homes, reaping synergistic rewards as each renovated house increased the value of the others on the block. Although these investors benefited from capital gains, which may not directly relate to affordable housing goals, their approach is relevant in demonstrating the impact of creating a concentrated critical mass of improvements.

### **Quad Cities Housing Cluster's 2020 Silos to Solutions - Initial Phase to Solving Affordable Housing Long-Term**

This document provides statistics on the affordable housing crisis in the MSA, alongside proposed solutions. It emphasizes building partnerships with local organizations and residents to foster community involvement, dialogue, and action. Key recommendations include offering homeowner education and resources. This could support homeowners in maintaining their properties. Township and non-profit staff assistance with paperwork may encourage more homeowners to apply for aid. The document also suggests funding lead abatement to make older homes more attractive to investors and buyers. This would reduce long-term risks and encourage investment. Finally, proactive inspections and tax incentives for landlords could promote safer living conditions. Mediation services between landlords and tenants, however, should avoid complicating eviction processes.



# Volume II: Tri-Cities Individual Assessments

## 8. Davenport Highlights

### Land Use Context

Understanding the in-fill potential within a community is an important first step for communities seeking to encourage development of more affordable housing. Low-density single-family housing is more expensive for communities to serve whereas in-fill development makes more optimal use of public works infrastructure. Table 8.1 displays some basic statistics on land use efficiency across Davenport’s 8,580 acres. For context, the map in Figure 8.34 displays the locations of each zoning district within the City.

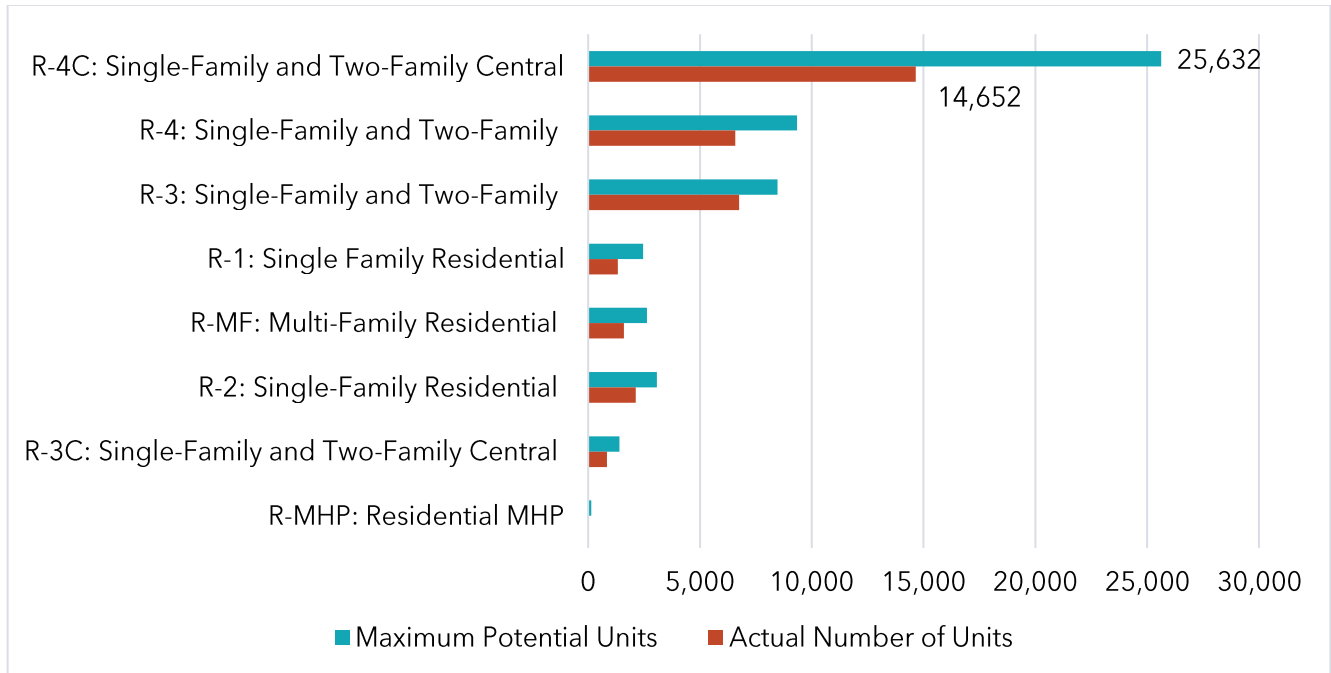
Values are not presented in this fashion to suggest that maximum density is to be desired, but simply to demonstrate where the greatest opportunities lie for increasing use of existing developed land in the City. The greatest number of additional units could be achieved in the R4C district, which permits up to 10.9 units per acre. This district composes a significant portion of the City, wrapping around the downtown area to the west, north, and east. Maximizing density in these areas could increase the number of units by 10,980. Following R4C, R4 also presents some opportunity with a potential for 2,760 additional units.

**Table 8.1: Structure Square Footage and Unit Counts by Zoning District**

Row Labels	Average Square Footage of Residential Structures	Maximum Potential Units	Actual Number of Units	Unit Difference	% Difference
R-1: Single Family Residential	1,752	2,461	1,334	1,127	84.5%
R-2: Single-Family Residential (Higher Density)	1,931	3,068	2,127	941	44.2%
R-3: Single-Family and Two-Family Residential	1,400	8,463	6,748	1,715	25.4%
R-3C: Single-Family and Two-Family Central Residential (Smaller Lot Widths)	1,874	1,394	847	547	64.6%
R-4: Single-Family and Two-Family Residential	1,112	9,336	6,576	2,760	42.0%
R-4C: Single-Family and Two-Family Central (Smaller Lot Widths)	1,303	25,632	14,652	10,980	74.9%
R-MF: Multi-Family Residential	979	2,626	1,601	1,025	64.0%
R-MHP: Residential Manufactured Home Park	359	145	21	124	590.5%
<b>Grand Total</b>	<b>1,341</b>	<b>53,125</b>	<b>33,906</b>	<b>19,219</b>	<b>56.7%</b>

Source: Points Consulting using Davenport Zoning Code and GIS data

**Figure 8.1: Davenport Number of Potential and Actual Structures by Zoning District**



Source: Points Consulting using Davenport Zoning Code and GIS data

**Affordability Gaps**

Out of the three Tri-Cities, Davenport reports the lowest percentage (43.9%) of households that are cost burdened, or severely cost burdened (Table 8.2).

**Table 8.2: Renters’ Housing Cost Burden: Davenport, Scott County, Iowa, U.S.**

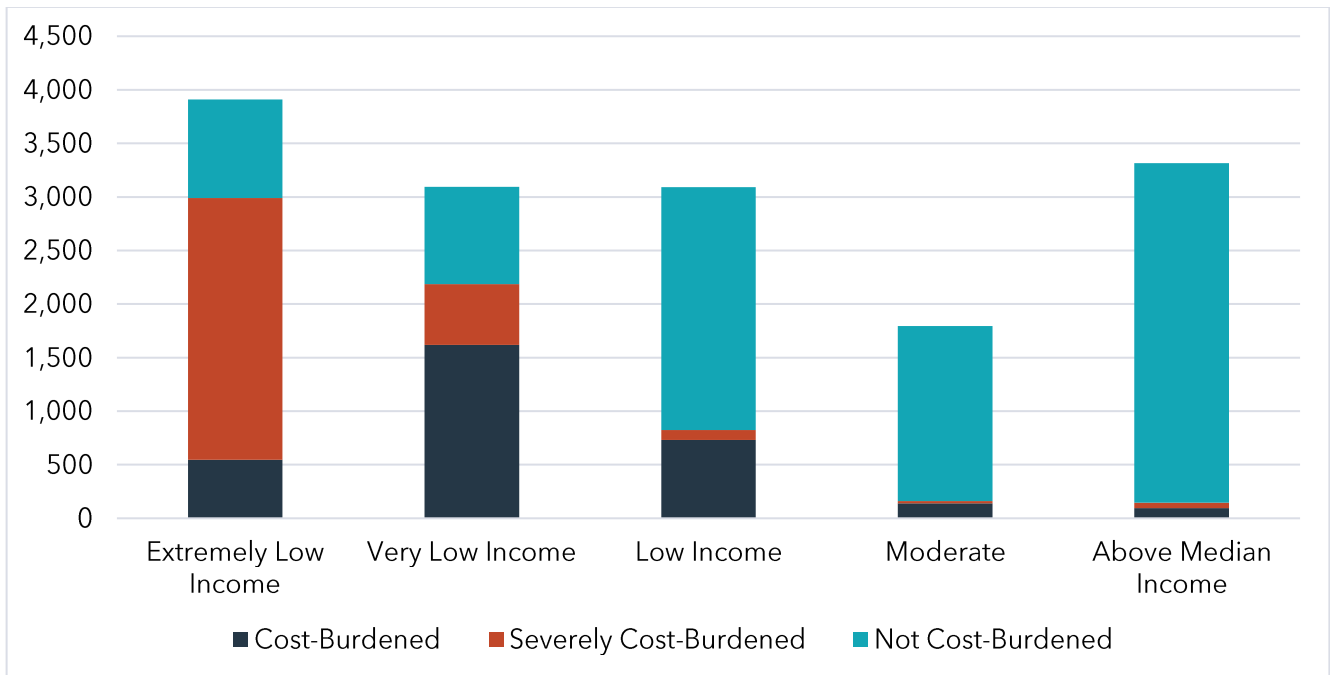
Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Cost-Burdened to Some Extent	Not Cost-Burdened
Davenport	16,131	20.4%	23.5%	43.9%	48.2%
Scott County	22,073	19.5%	22.6%	42.1%	50.3%
Iowa	367,455	19.9%	20.1%	40.0%	52.2%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

Figures 8.2 and 8.3 below show Cost Burden by Income Level for renters in Davenport, and Scott County, respectively. In Davenport, 26.7% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 73.5% are cost burdened in Davenport. In Scott County, 59.1% of renting households in one of the three low-income categories are cost burdened.

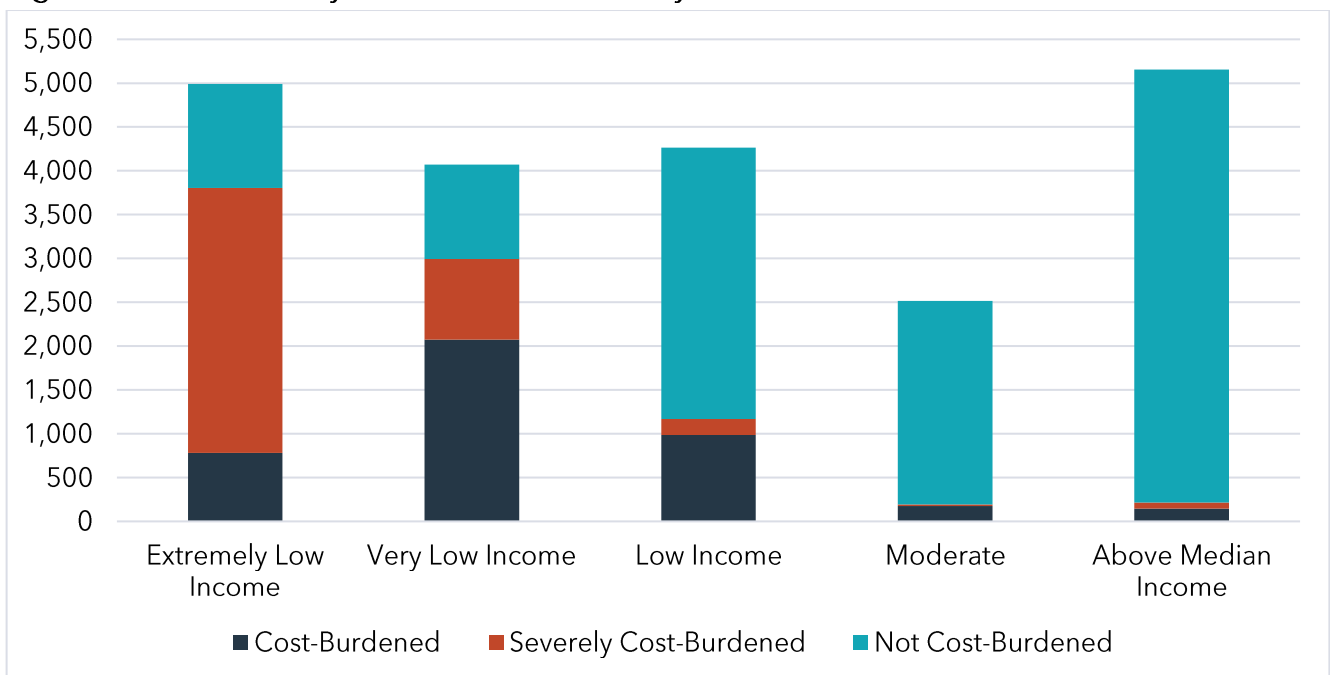
Figure 8.4 shows that 34.8% of households in Davenport are below the necessary income requirements to purchase an average-priced home. All households in the income brackets above \$35K can afford an average-priced home in Davenport.

**Figure 8.2: Davenport Renters' Cost Burden by Income Level**



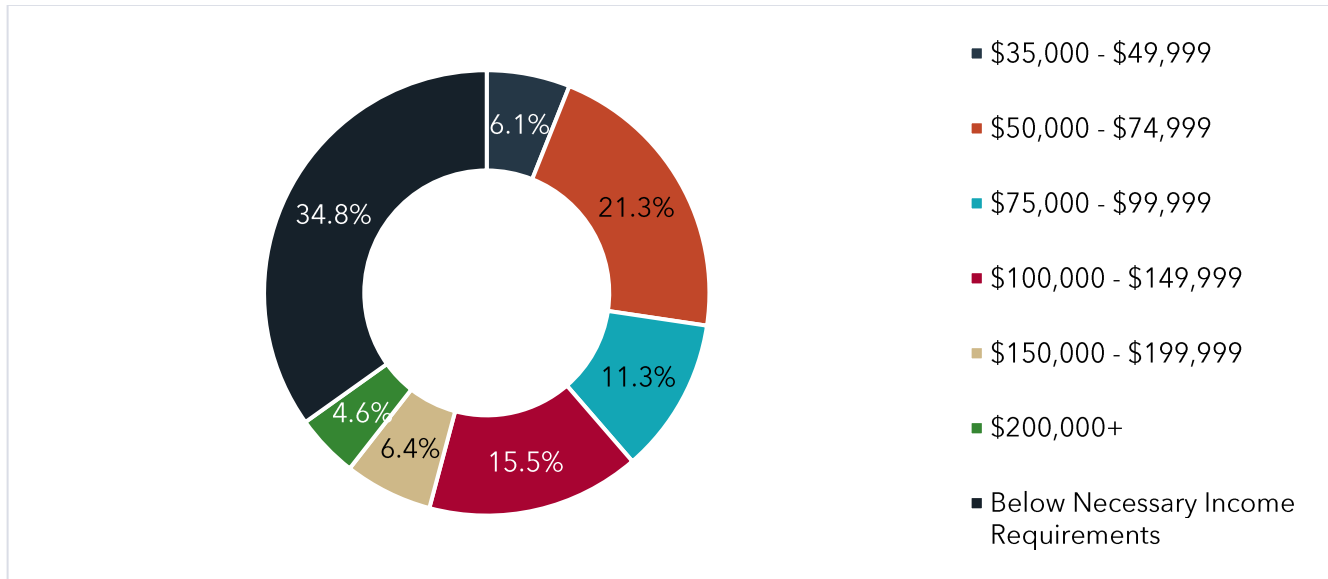
Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

**Figure 8.3: Scott County Renters' Cost Burden by Income Level**



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 8.4: Households that Can Afford to Buy an Average-Priced Home in Davenport



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

### Population and Housing Forecasts

The City of Davenport experienced a gradual but steady population increase from 2010 to 2024, growing from 98,300 to 102,400 residents. Table 8.3 presents PC’s forecast using the Cohort Component Methodology. Despite this growth, the forecast predicts an annual population decline of approximately 0.4% over the next 20 years. While this may seem counterintuitive, Table 2.2 does not account for Davenport’s reliance on migration of residents over age 60.

Between 2014 and 2024, the population of residents aged 60+ grew from 18,800 to 24,300 (+5,500), while the 0-30 age group declined from 42,900 to 39,900 (-3,000). Although the U.S. Census Bureau’s American Community Survey data has some inconsistencies, these changes exceed the margins of error for both years, suggesting they accurately reflect trends in the community.

The lack of growth (or stability) in younger age groups suggests that younger residents are leaving Davenport around working age, while older adults are either staying or relocating to the area. Mid-life residents aged 40-60 have also declined by about 2,000 since 2014.

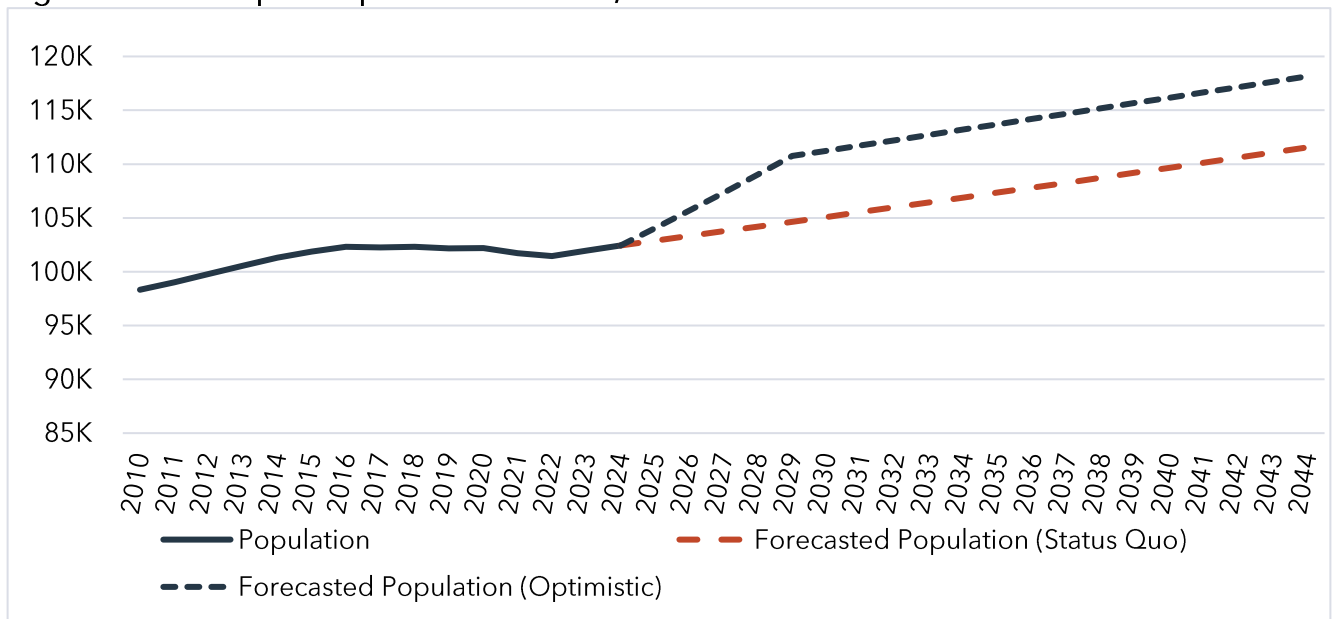
Overall, Davenport is an aging community with a shrinking youth population. Given these trends, PC projects that without consistent migration into the community, Davenport’s population will likely decline over the next 20 years. Migration, however, is likely to remain a key driver of population growth in Davenport. PC finds no evidence that this trend will slow. The Status Quo forecast reflects this expectation, projecting a continued annual growth rate of about 0.4%. The Optimistic forecast, based on the Bi-State Regional Commission’s regression analysis, predicts a more significant population increase. This optimistic growth could be fueled by expanded housing options for young people or an influx of new residents relocating to the area.

**Table 8.3: Davenport Population Forecast, 2024-2044**

Year	---Population---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	102,440	102,440	--	--
2029	104,646	110,745	2.2%	8.1%
2034	106,899	113,215	4.4%	10.5%
2039	109,201	115,684	6.6%	12.9%
2040	109,668	116,178	7.1%	13.4%
2044	111,553	118,154	9.0%	15.3%

Source: Points Consulting, 2024

**Figure 8.5: Davenport Population Forecasts, 2024-2044**



Source: Points Consulting & David Kovarik (Bi-State Regional Commission), 2024

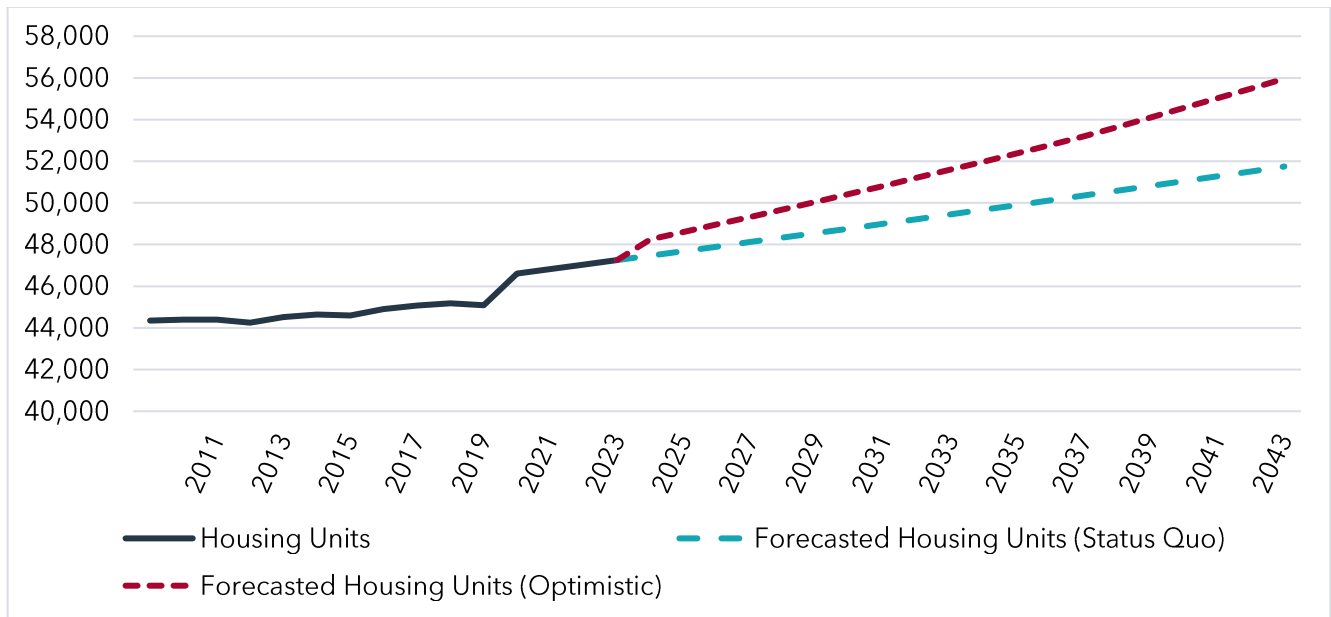
Davenport is projected to need 4,500 housing units per the Status Quo increase in population (Table 8.4 and Figure 8.6). In the Optimistic Growth Scenario, Davenport is expected to need 8,700 new housing units. The Forecast Methodology Section provides more information on how the housing forecasts were created.

**Table 8.4: Davenport Housing Forecast, 2024-2044**

Year	---Housing---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	47,257	47,257	--	--
2029	48,341	49,699	2.3%	5.2%
2034	49,451	51,601	4.6%	9.2%
2039	50,586	53,647	7.0%	13.5%
2040	50,816	54,102	7.5%	14.5%
2044	51,747	55,963	9.5%	18.4%

Source: Points Consulting, 2024

Figure 8.6: Davenport Housing Forecast, 2024-2044

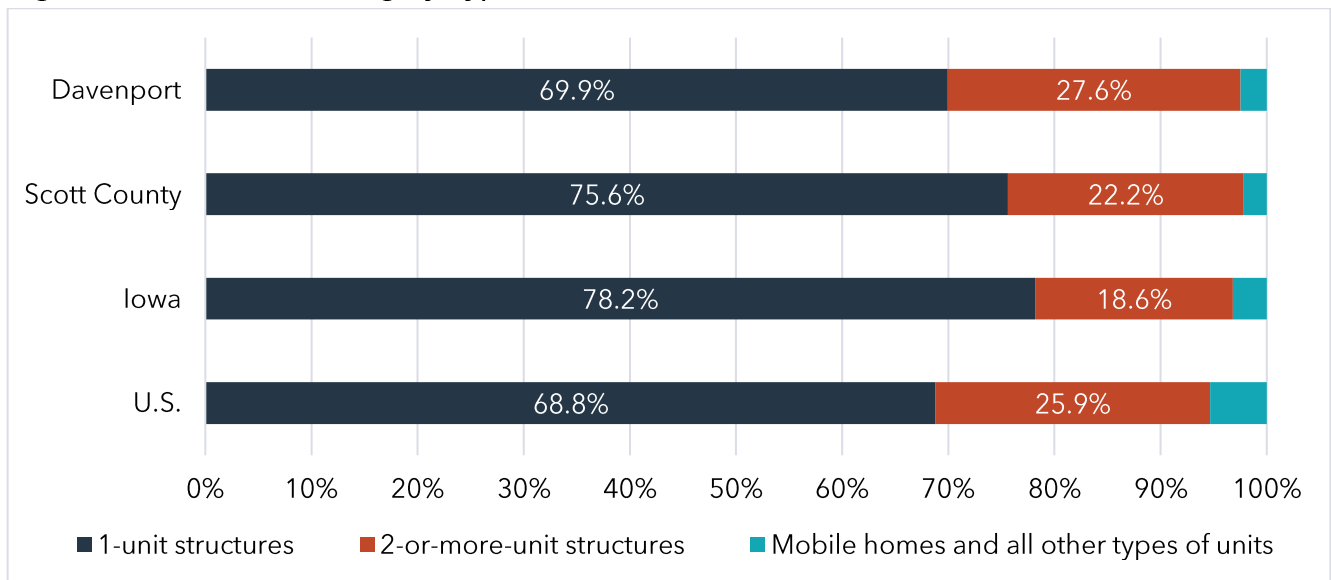


Source: Points Consulting, 2024

### Housing Supply

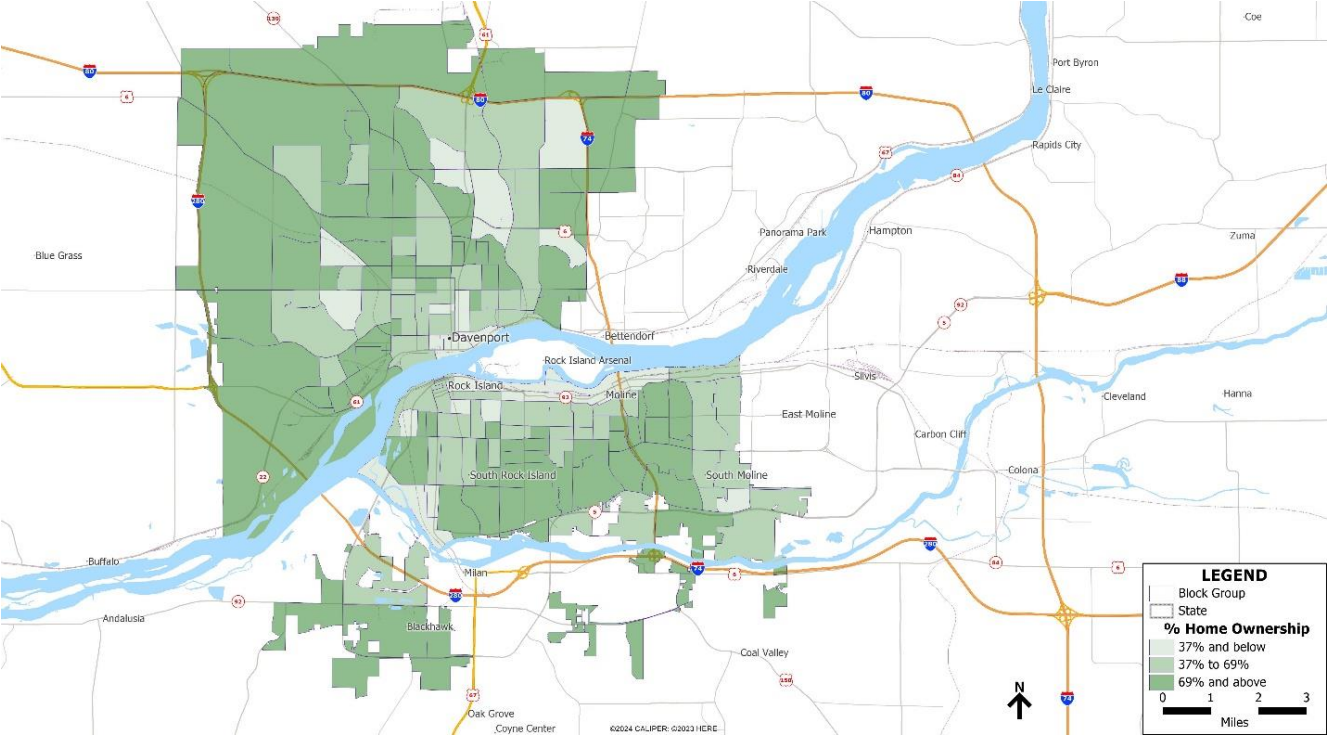
This section covers housing type and tenure (Figures 8.7-8.10), age of housing stock (Figures 8.11-8.14), vacancy (Figures 8.15-8.16), occupancy (Figures 8.17-8.18), new housing production (Figure 8.19), and rent trends (Table 8.5).

Figure 8.7: Percent Housing by Type



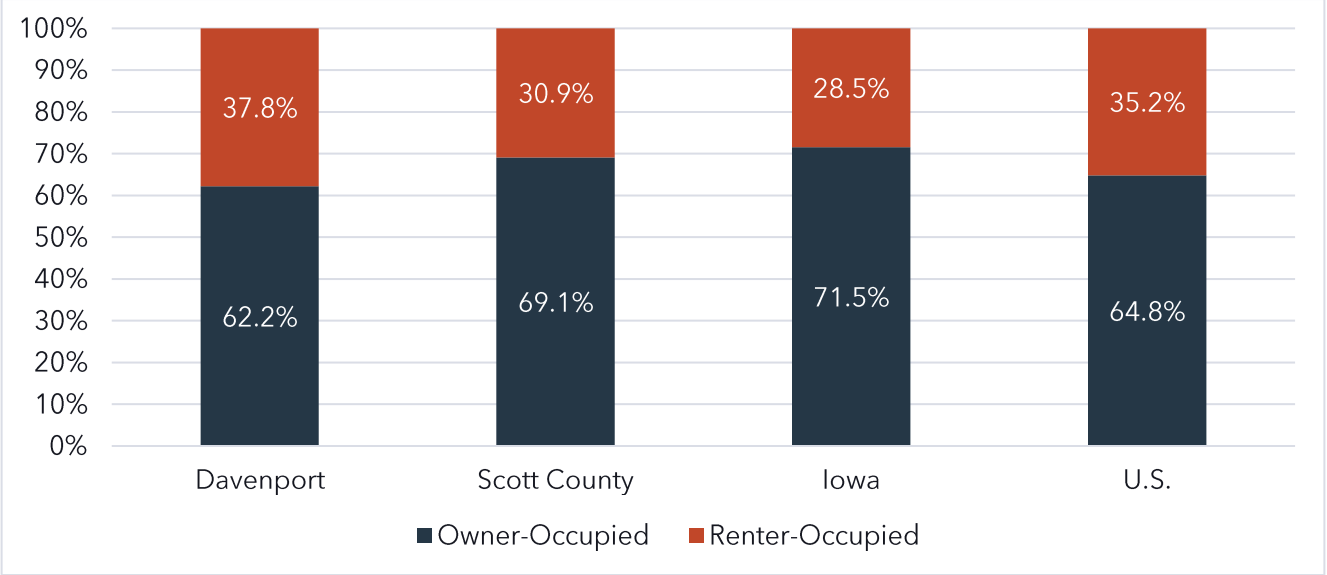
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.8: Percent Home Ownership Tri-Cities



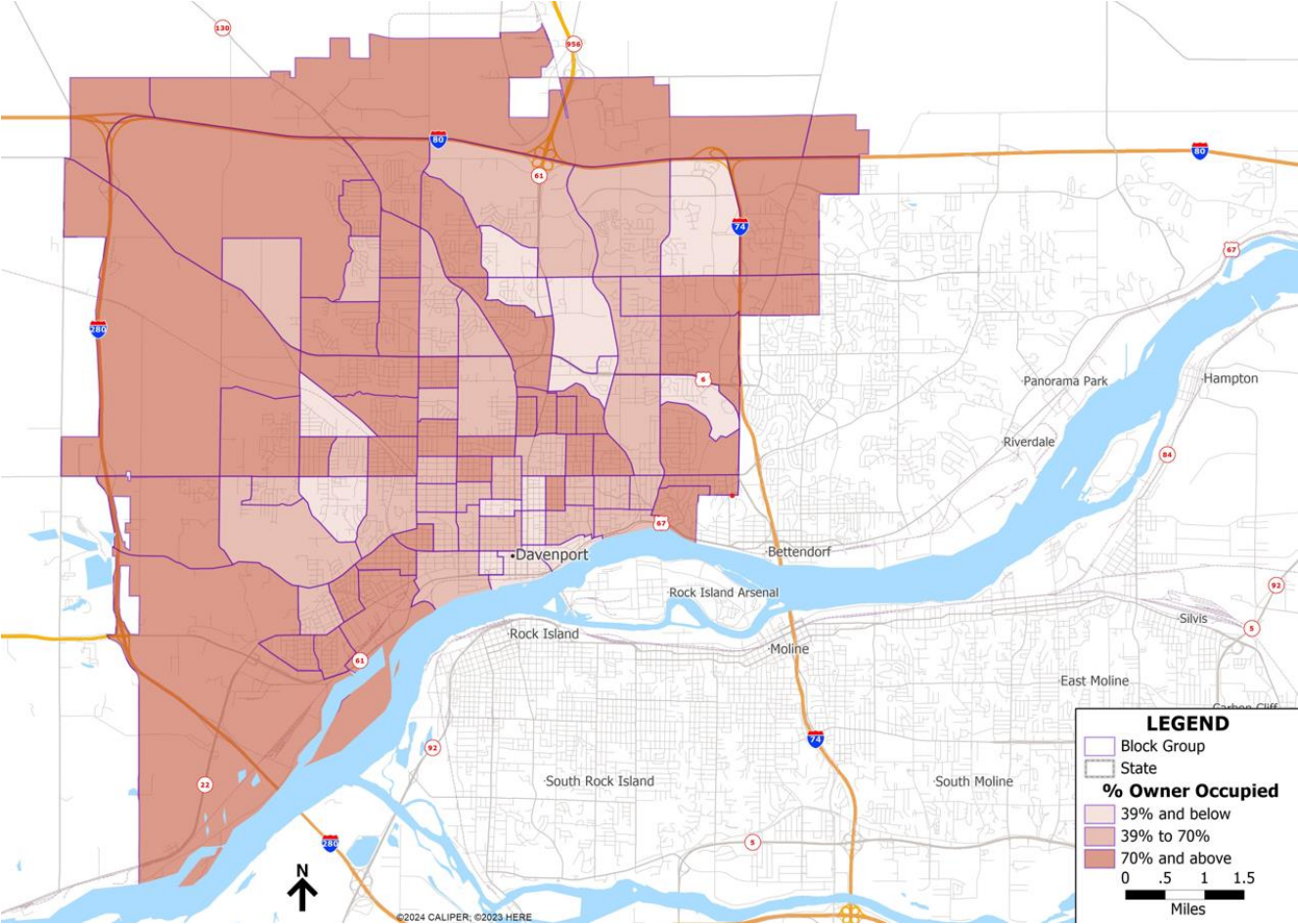
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.9: Percentage of Owner Occupied to Renter-Occupied Units, Davenport 2022



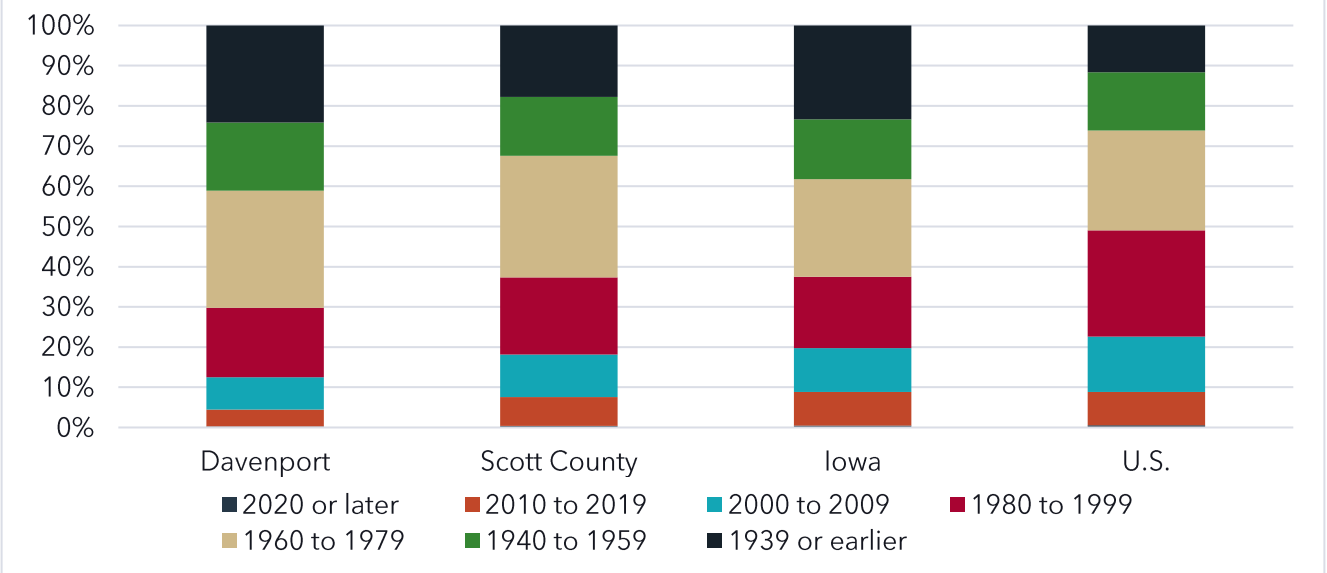
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 8.10: Davenport Percent Owner-Occupied by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

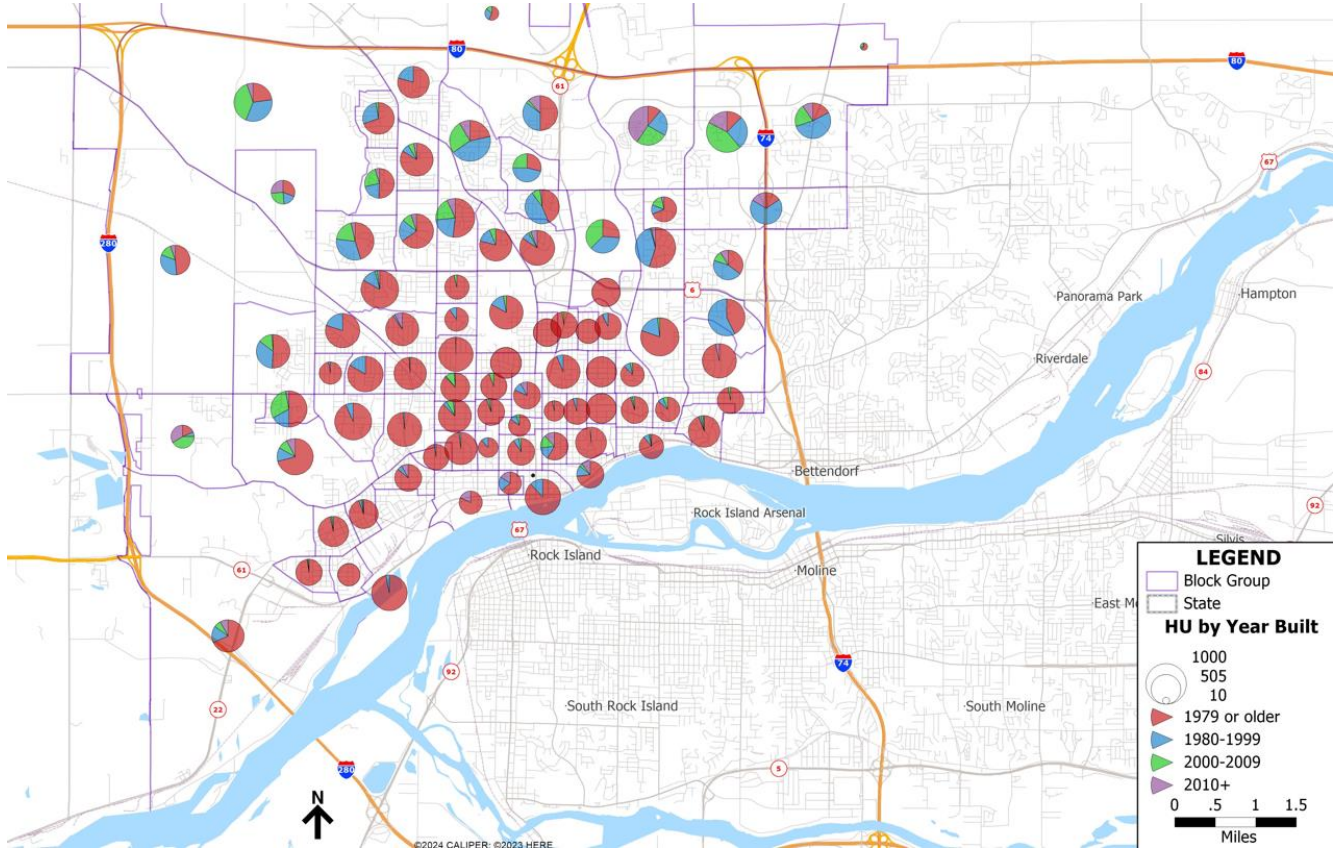
Figure 8.11: Age of Housing Stock



Source: American Community Survey, 2022 5-Year Estimates, Table S2504

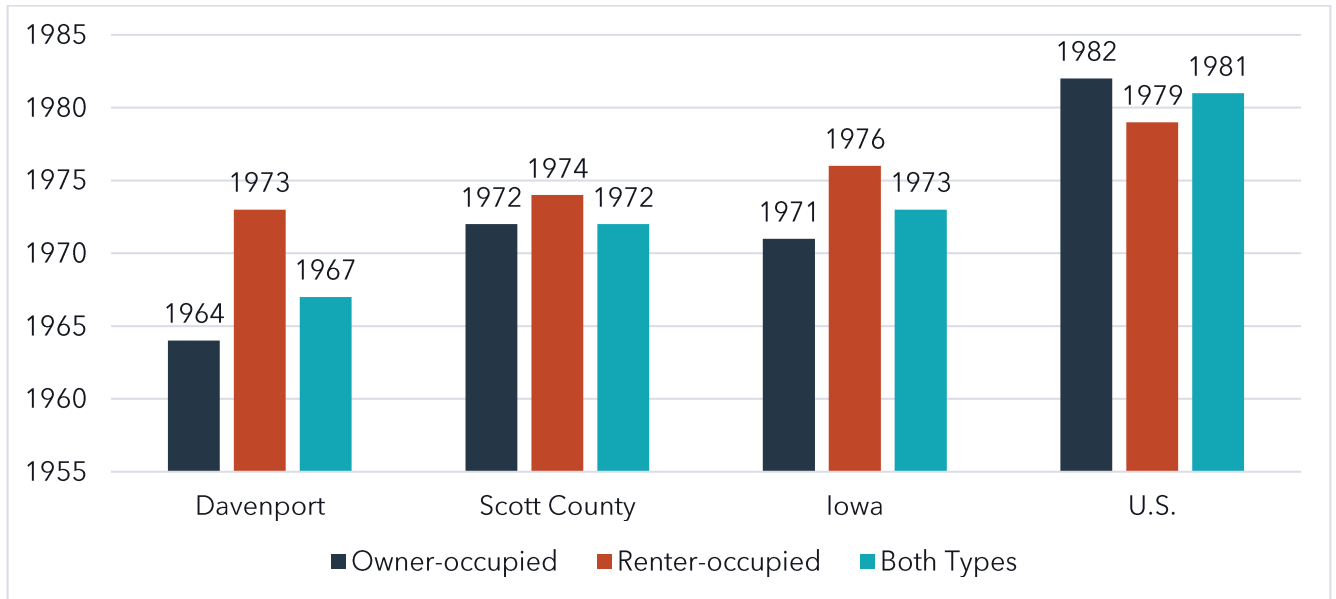


Figure 8.12: Davenport Housing Units Year Built by Census Block\*



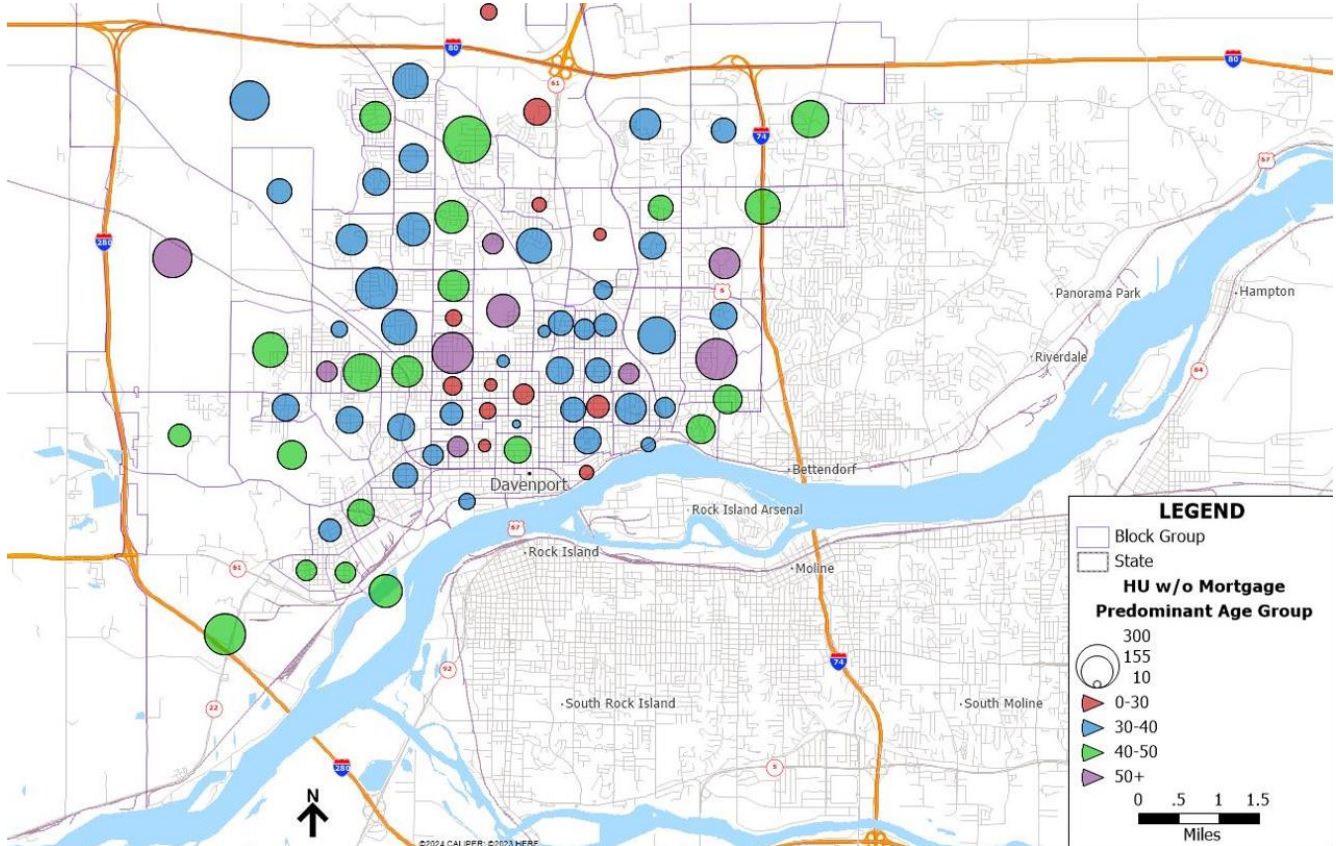
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.13: Median Year Built by Tenure



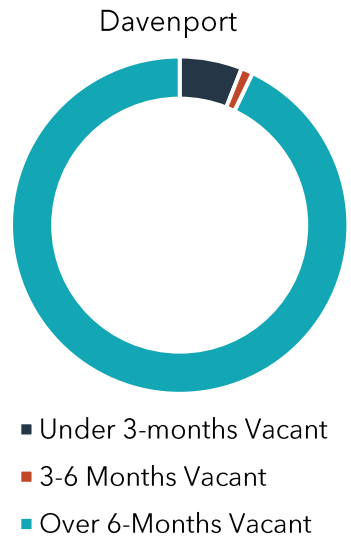
Source: ACS 2022 5-Year Table B25037

Figure 8.14: Davenport Housing Units Without Mortgage Predominant Age by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

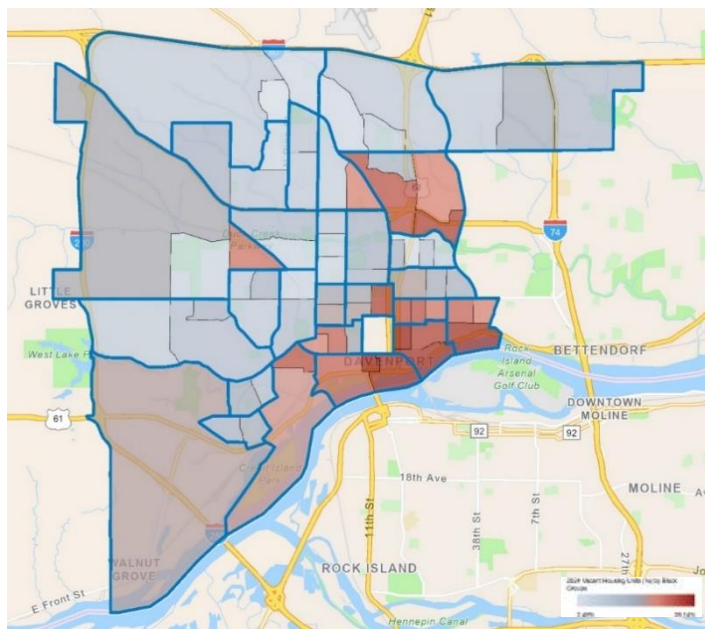
Figure 8.15: Duration of Vacancy for Residential Units



- Under 3-months Vacant
- 3-6 Months Vacant
- Over 6-Months Vacant

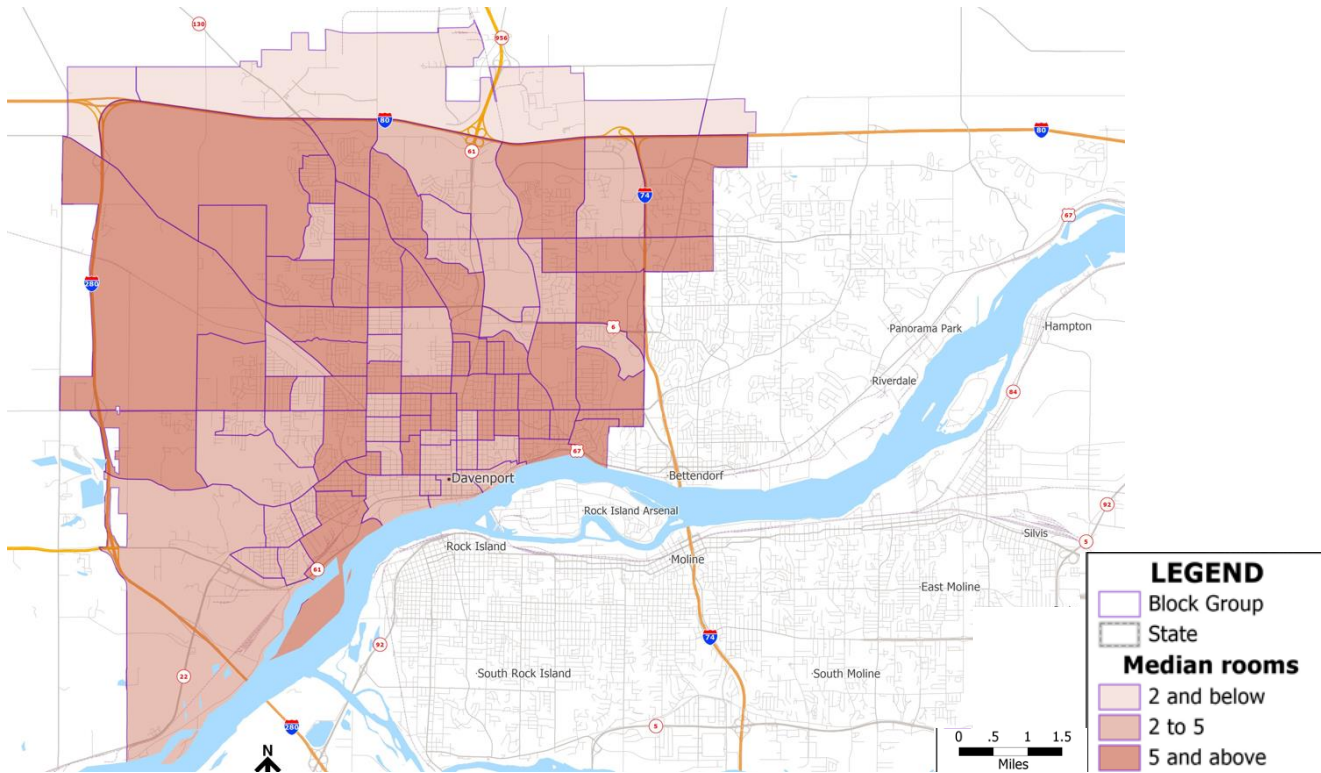
Source: HUD USPS Aggregated Administrative Data on Address Vacancies

Figure 8.16: Davenport Vacancy Rates by Census Tract, 2024



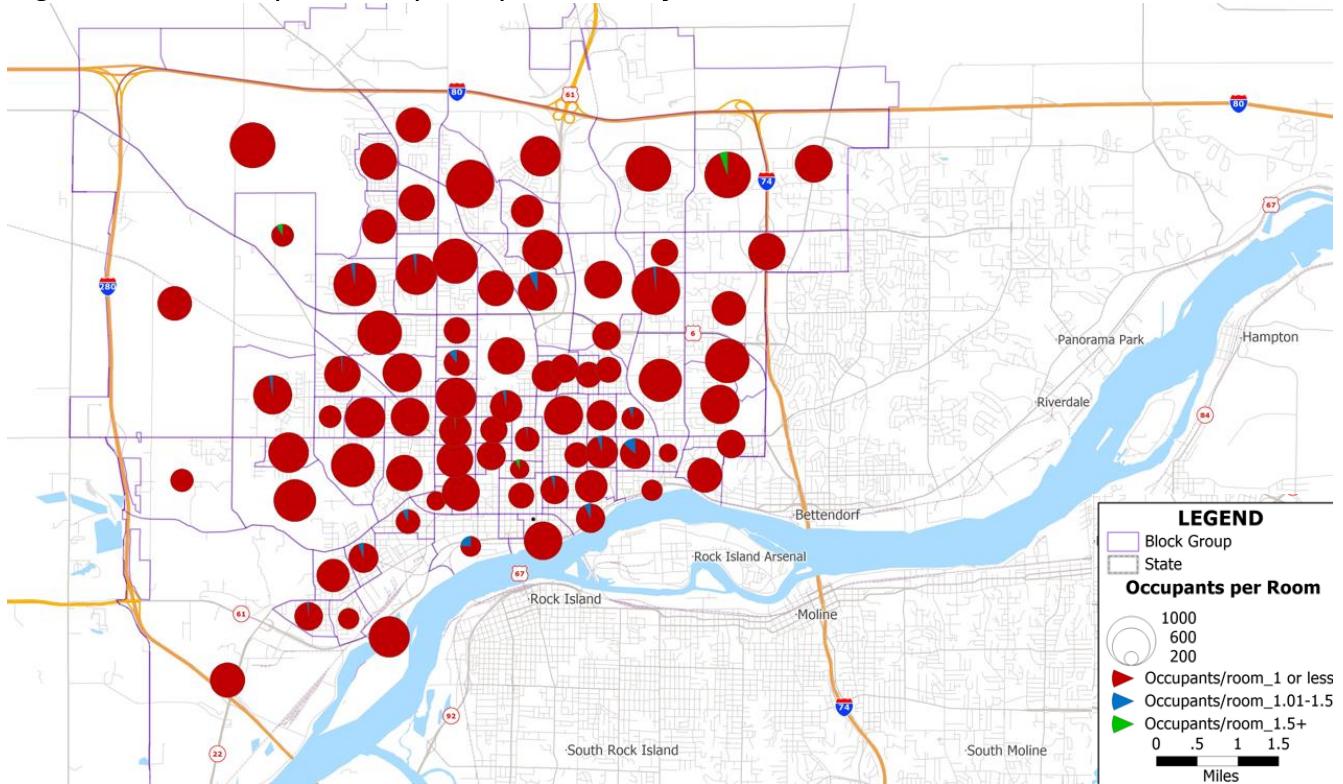
Source: Points Consulting using Esri Business Analyst, 2024

Figure 8.17: Davenport Median Number of Rooms by Census Block



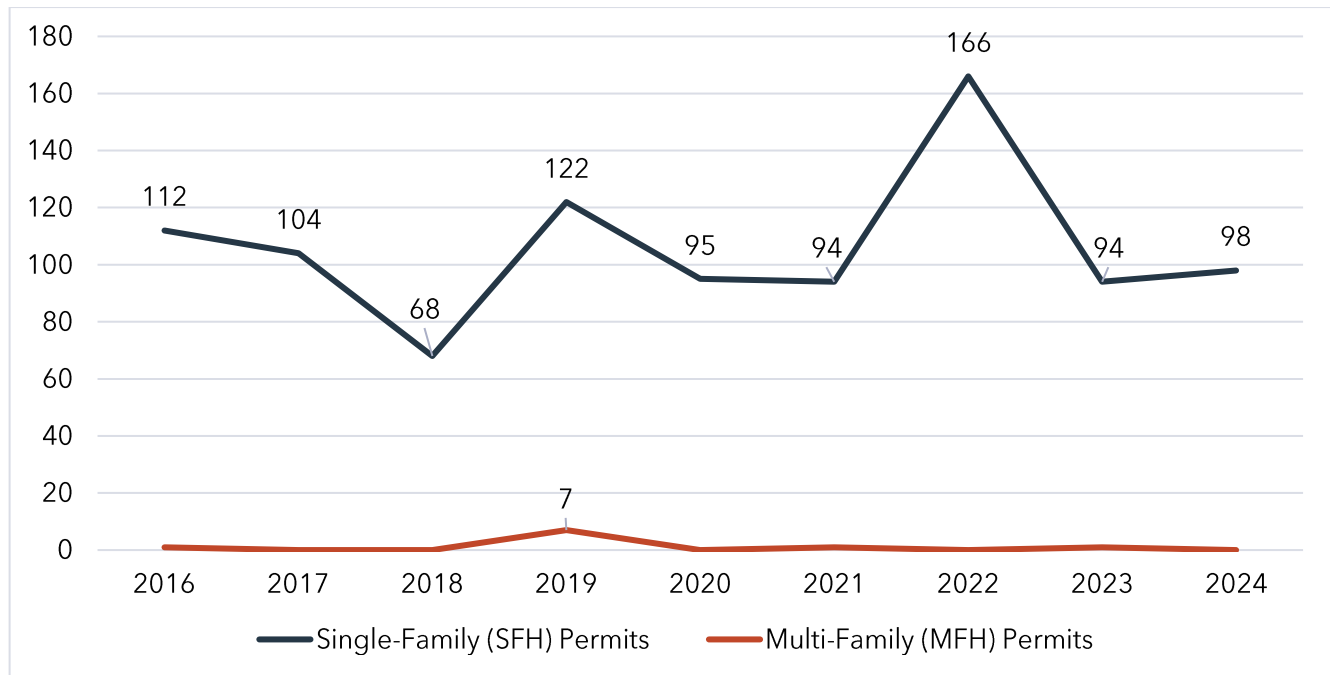
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.18: Davenport Occupants per Room by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.19: Single and Multi-family Housing Permit Units in Davenport, 2016-2023



Source: City of Davenport Public Works Department, Building Inspection Division, Monthly Activity Report

Table 8.5: Davenport Rentals

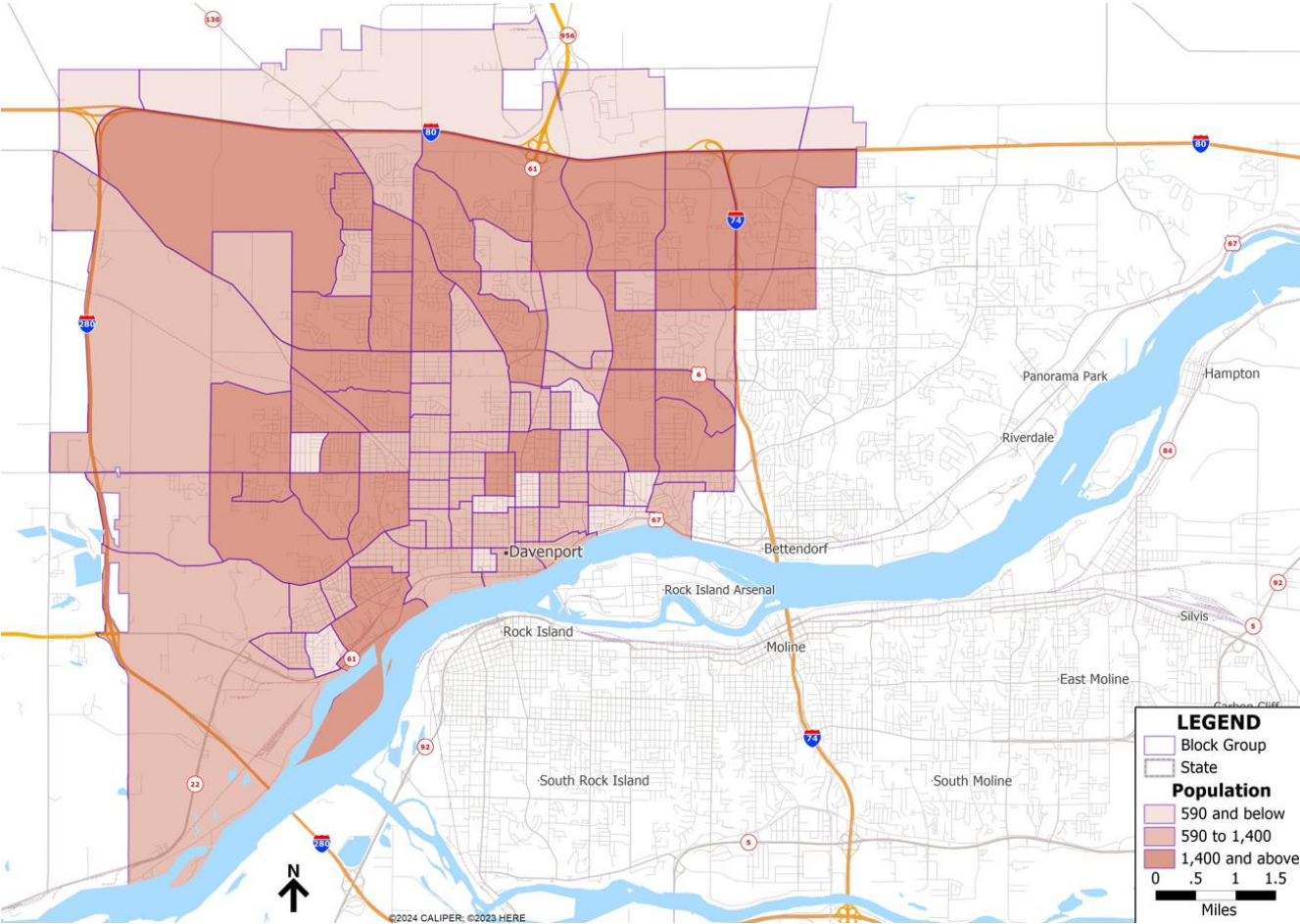
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
<b>Single-Family Rentals</b>					
1 Bedroom	27	2	\$838	+\$125	14.9%
2 Bedroom	38	7	\$1,023	+\$129	12.6%
3 Bedroom	43	15	\$1,410	+\$134	9.5%
<b>Condo and Townhouse Rentals</b>					
1 Bedroom	30	(4)	\$843	+\$122	14.5%
2 Bedroom	36	3	\$1,033	+\$140	13.6%
3 Bedroom	26	(4)	\$1369	+\$229	16.7%
<b>Apartment Rentals</b>					
1 Bedroom	45	7	\$780	+\$86	11.0%
2 Bedroom	31	1	\$945	+\$100	10.6%
3 Bedroom	27	(2)	\$1,267	+\$176	13.9%

Source: Points Consulting using RentRange

### Demographic Trends

This section covers population and population change (Figures 8.20-8.23, Table 8.6), median age and household size (Figures 8.24-8.25), educational attainment (Figure 8.26), and underserved populations (Figures 8.27-8.29, Table 8.7).

Figure 8.20: Davenport Population by Census Block



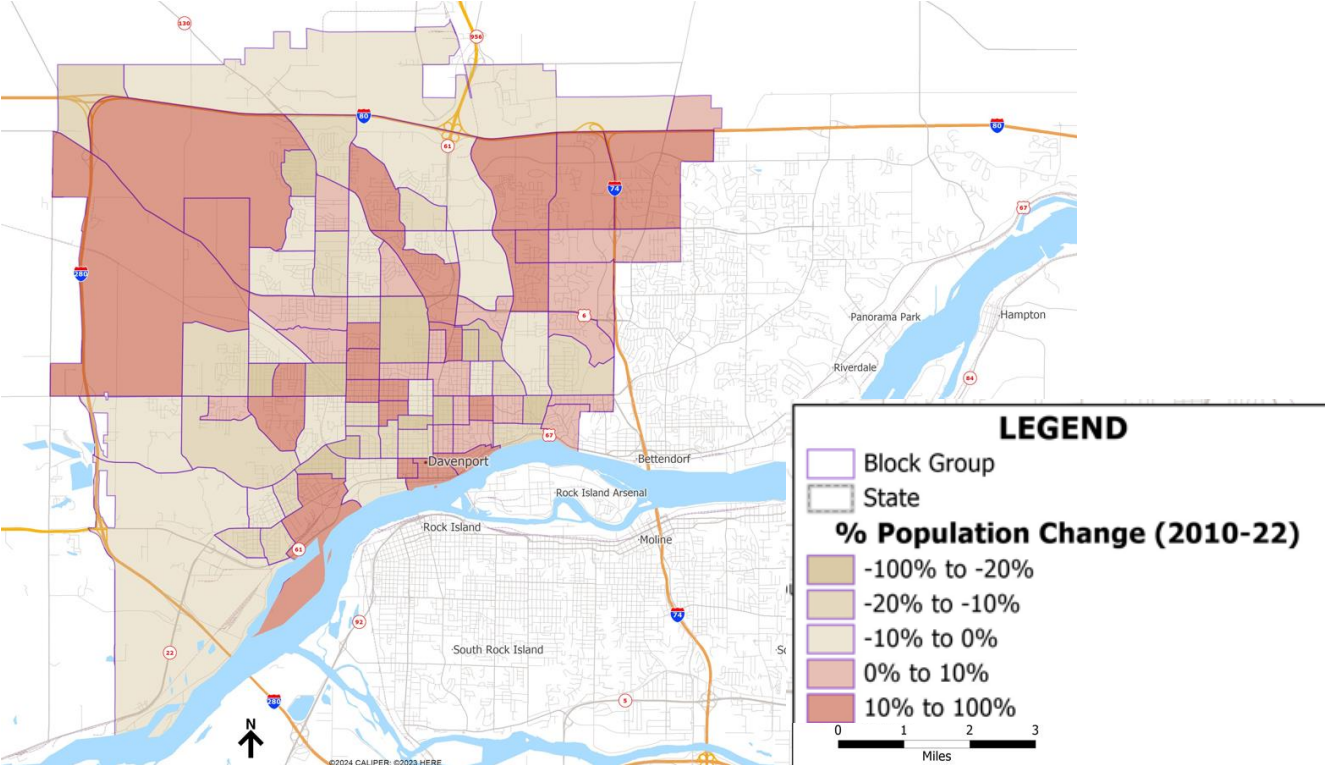
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 8.6: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Davenport	99,781	101,448	1,667	1.7%
Scott County	165,432	174,315	8,883	5.4%
Iowa	3.05M	3.19M	141,190	4.6%
U.S.	309.14M	331.01M	21.96M	7.1%

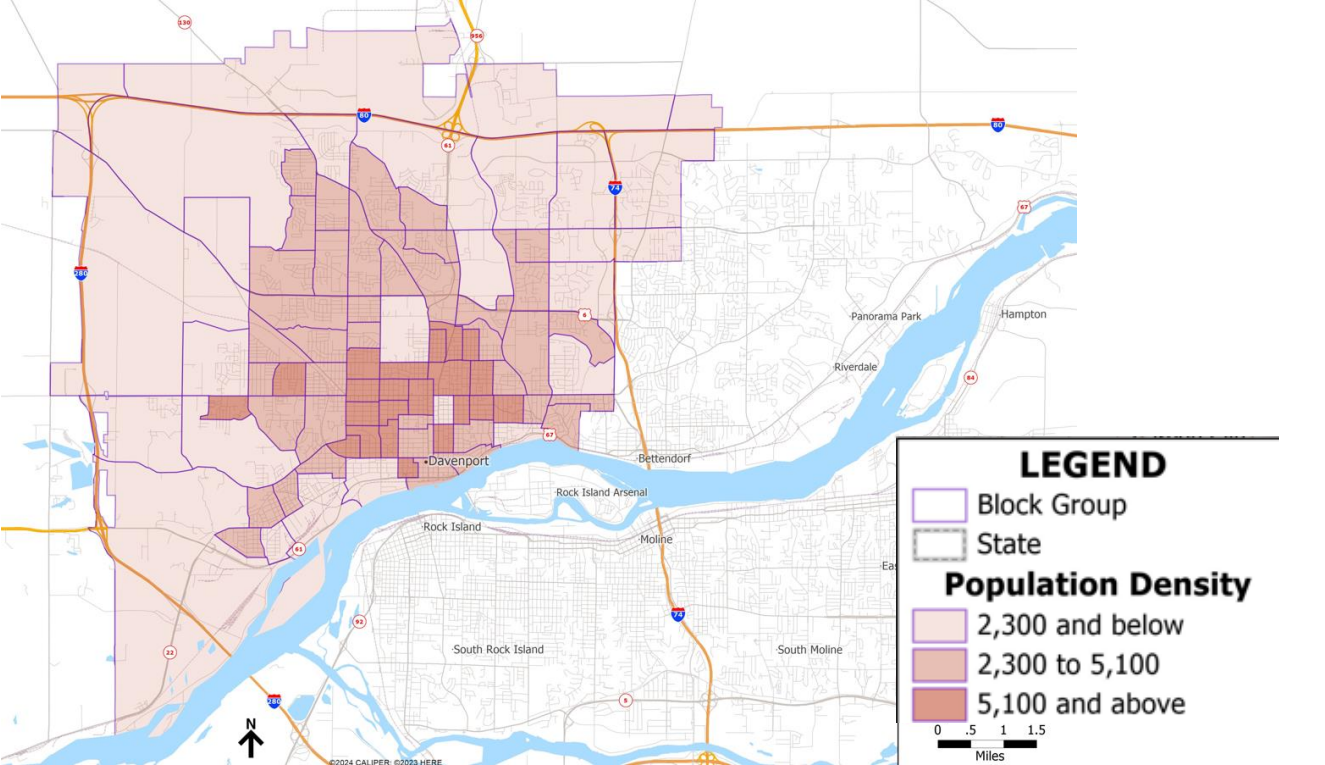
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 8.21: Davenport Percent Population Change by Census Block (2010-2022)



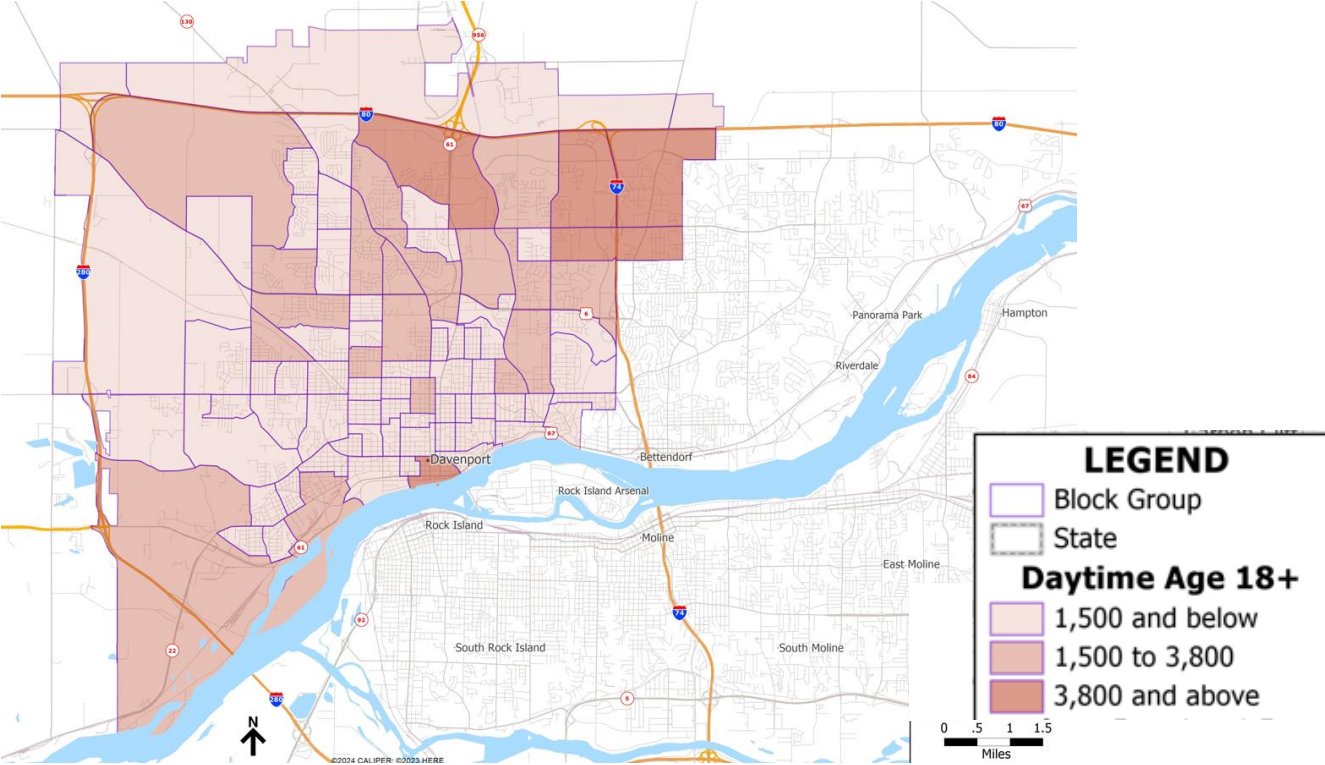
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.22: Davenport Population Density by Census Block



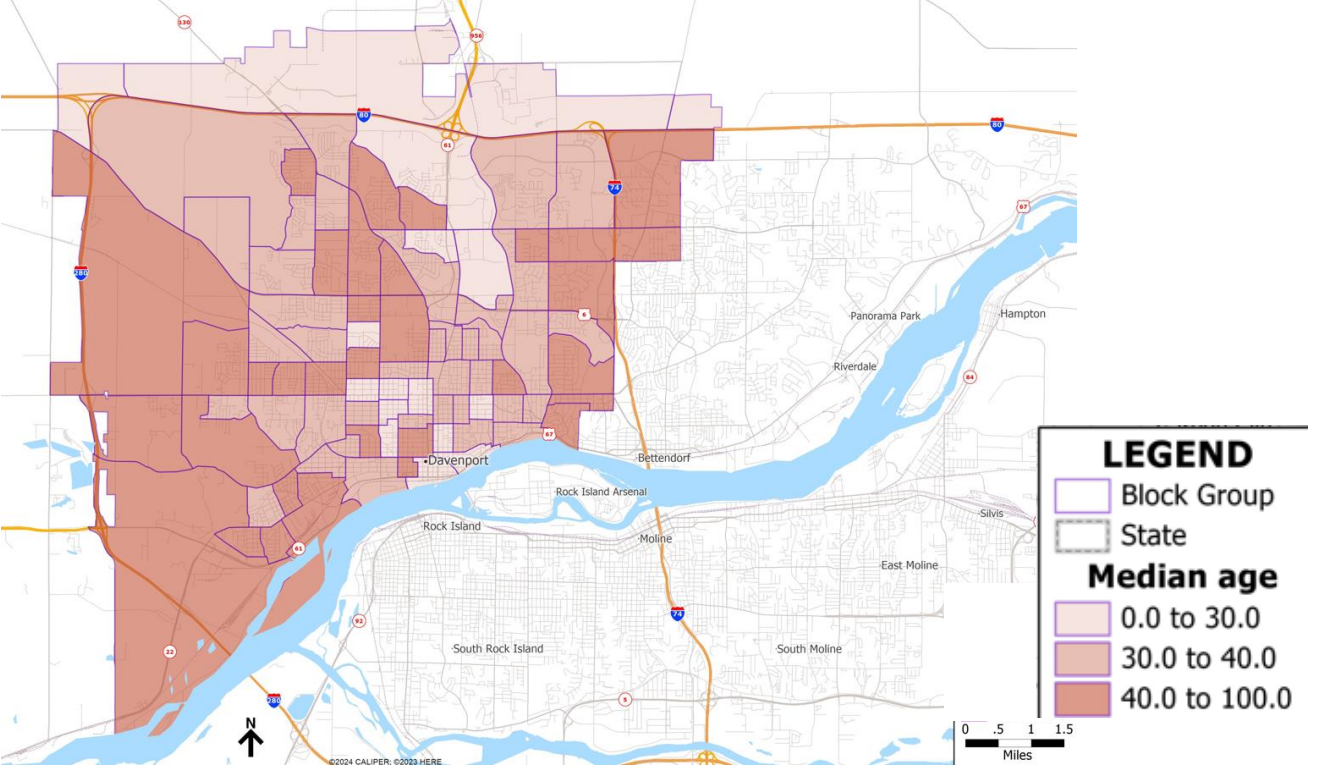
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.23: Davenport Daytime Population Age 18+ by Census Block



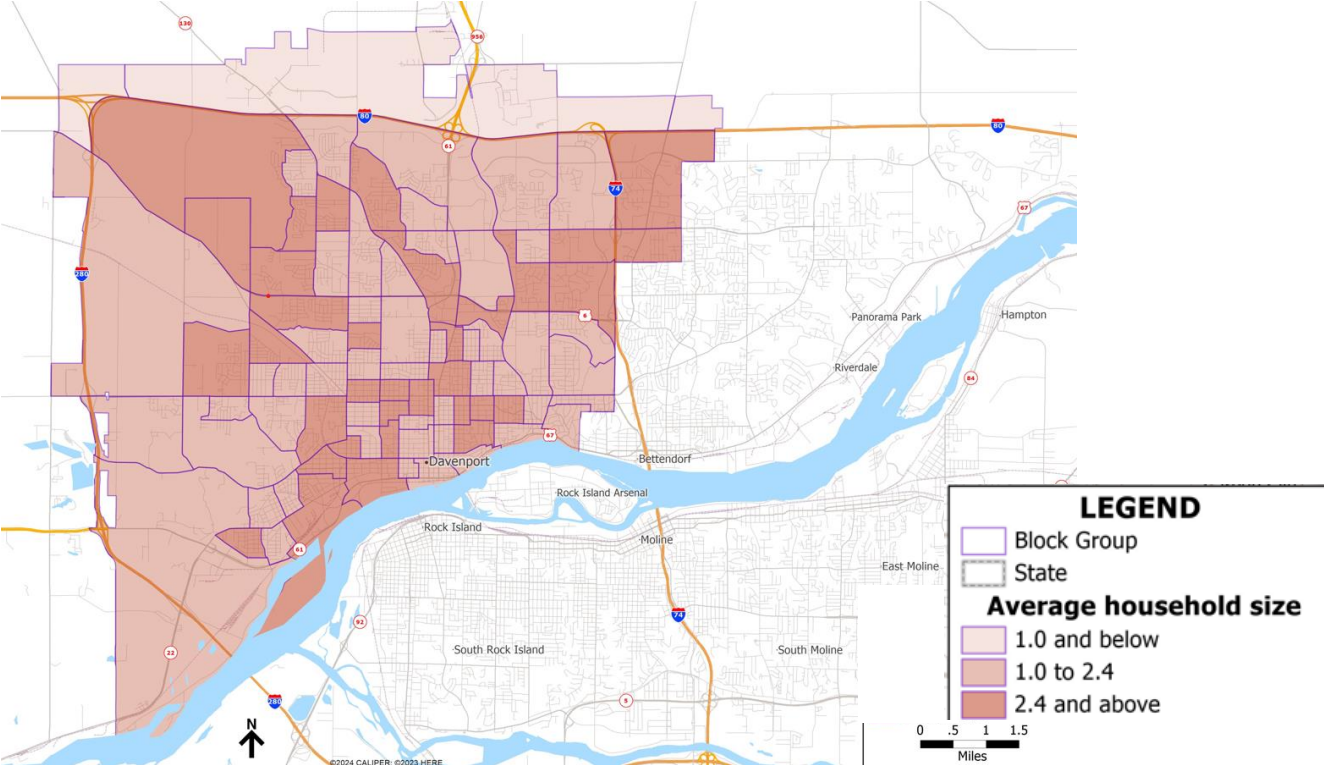
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.24: Davenport Median Age by Census Block



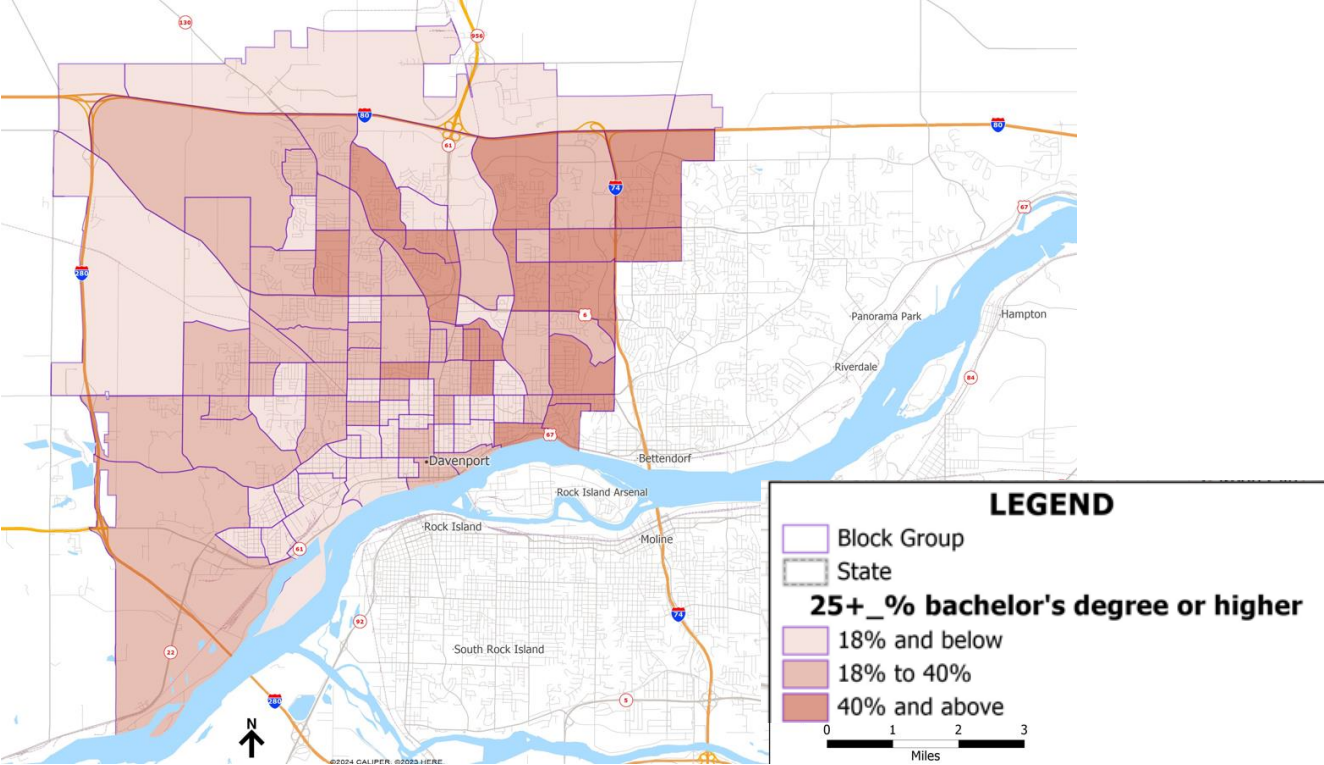
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.25: Davenport Average Household Size by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

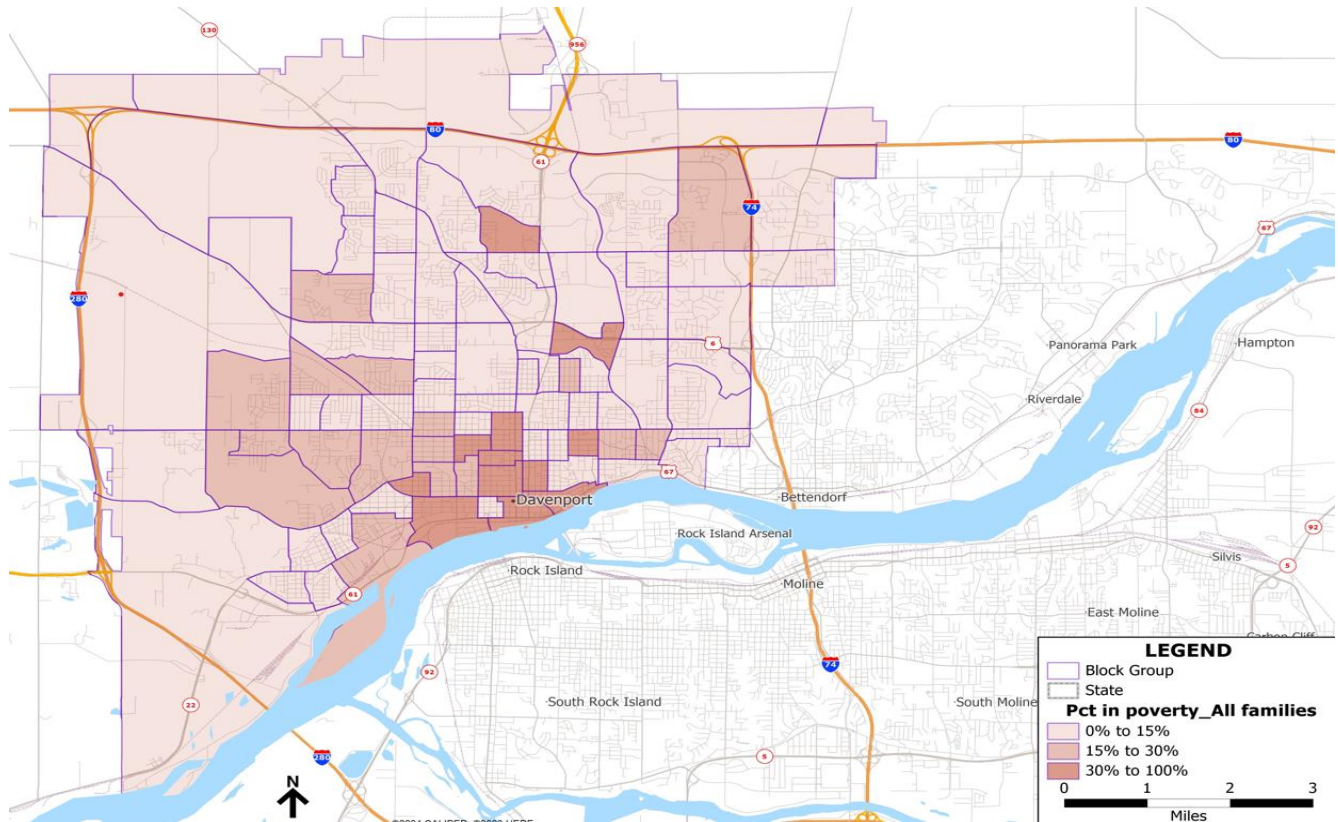
Figure 8.26: Davenport Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022



Figure 8.27: Davenport Percent of Families in Poverty by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

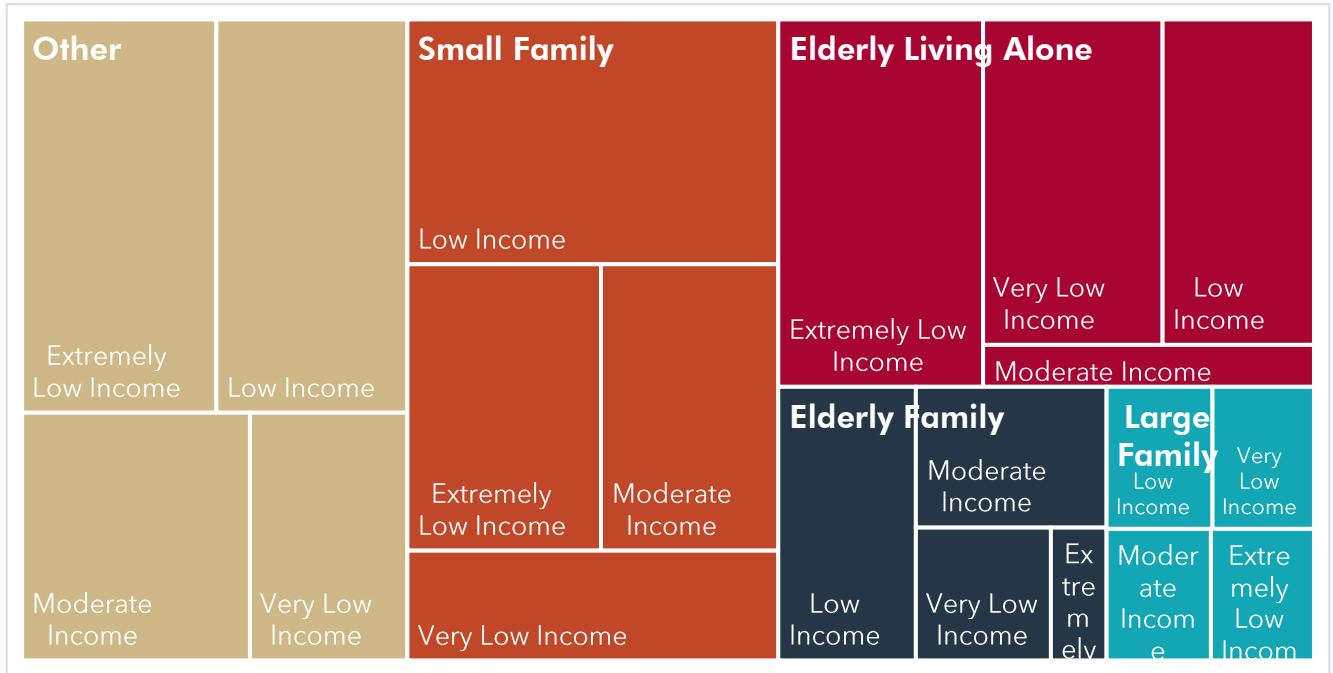
Table 8.7: Composition of Low-Income Households in Davenport

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units in Davenport
Elderly Family	Extremely Low Income	220	0.6%
Elderly Family	Very Low Income	535	1.3%
Elderly Family	Low Income	1,125	2.8%
Elderly Family	Moderate Income	800	2.0%
Small Family	Extremely Low Income	1,655	4.1%
Small Family	Very Low Income	1,215	3.0%
Small Family	Low Income	2,710	6.7%
Small Family	Moderate Income	1,515	3.8%
Large Family	Extremely Low Income	405	1.0%
Large Family	Very Low Income	430	1.1%
Large Family	Low Income	450	1.1%
Large Family	Moderate Income	410	1.0%
Elderly Living Alone	Extremely Low Income	2,245	5.6%
Elderly Living Alone	Very Low Income	1,745	4.3%
Elderly Living Alone	Low Income	1,470	3.7%
Elderly Living Alone	Moderate Income	415	1.0%
Other	Extremely Low Income	2,280	5.7%

Other	Very Low Income	1,165	2.9%
Other	Low Income	2,245	5.6%
Other	Moderate Income	1,685	4.2%

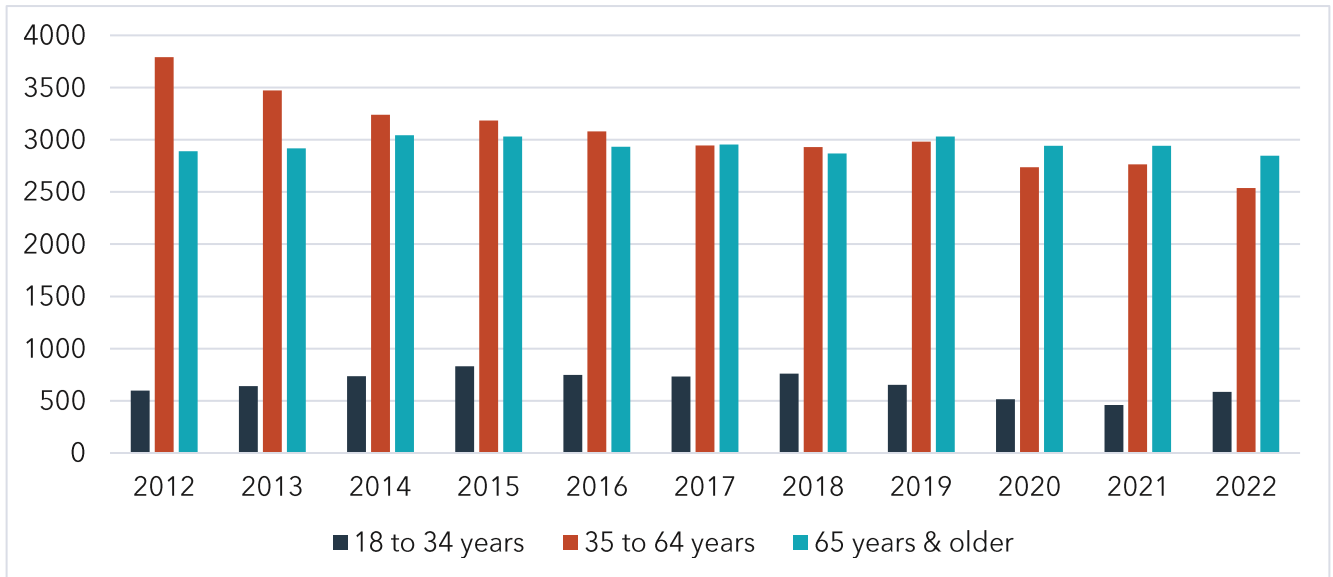
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 8.28: Composition of Low-Income Households in Davenport



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 8.29: Veterans by Age in Davenport, 2012-2022

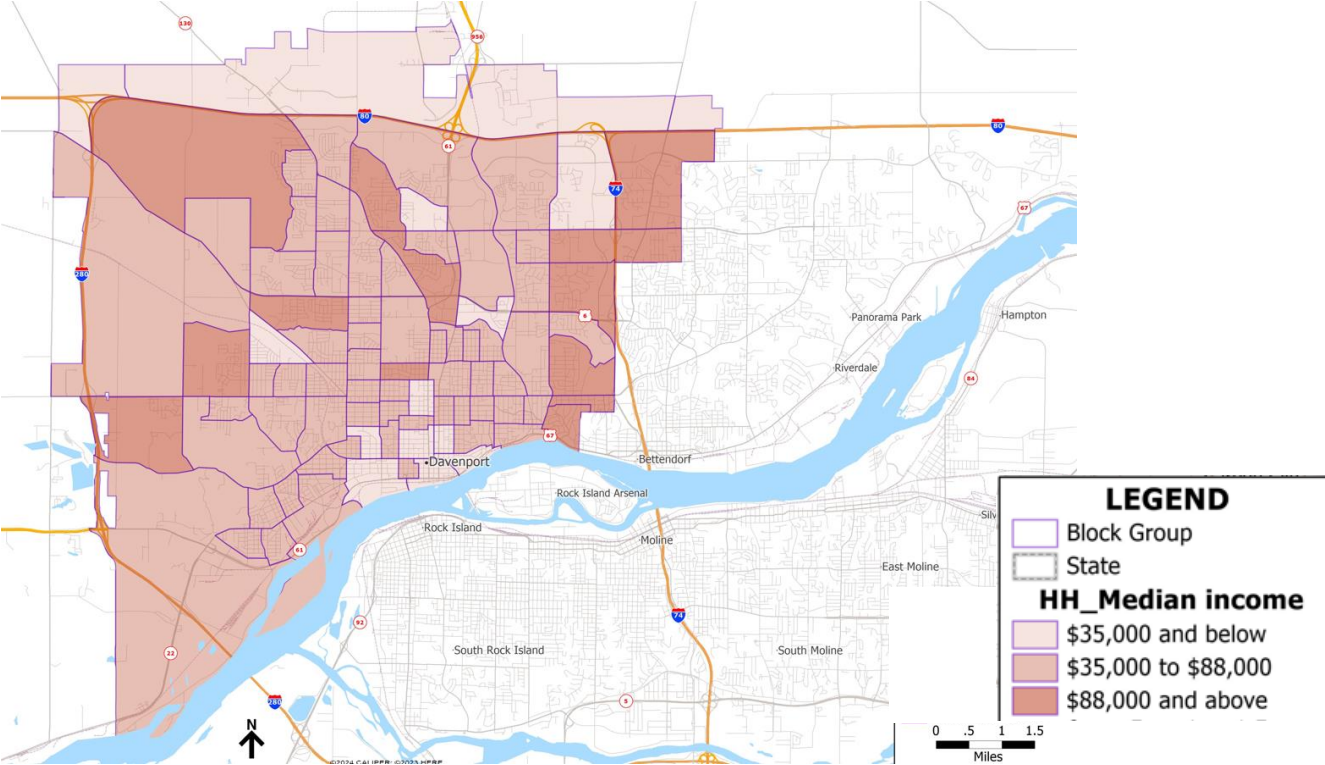


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

### Income & Expenditures

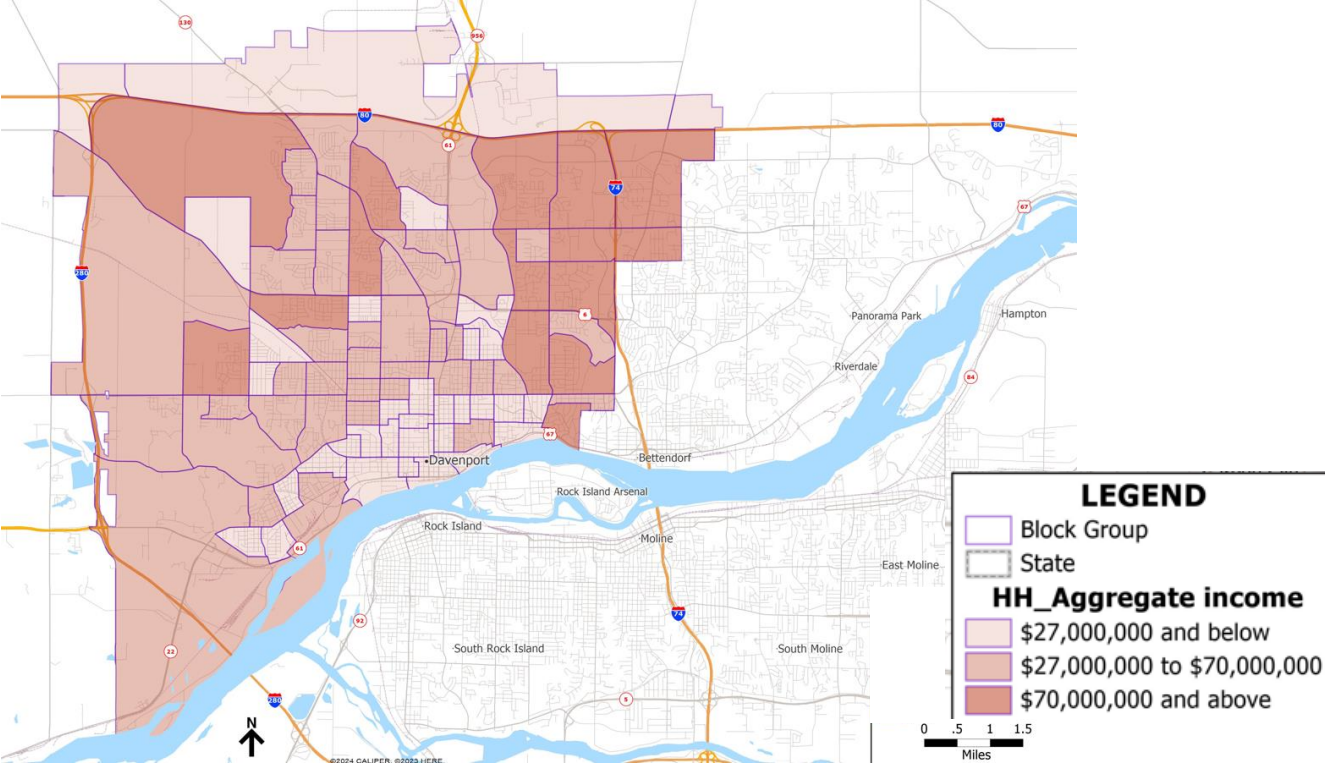
This section covers income (Figures 8.30-8.31) and budget expenditures (Figures 8.32-8.33).

Figure 8.30: Davenport Household Median Income by Census Block



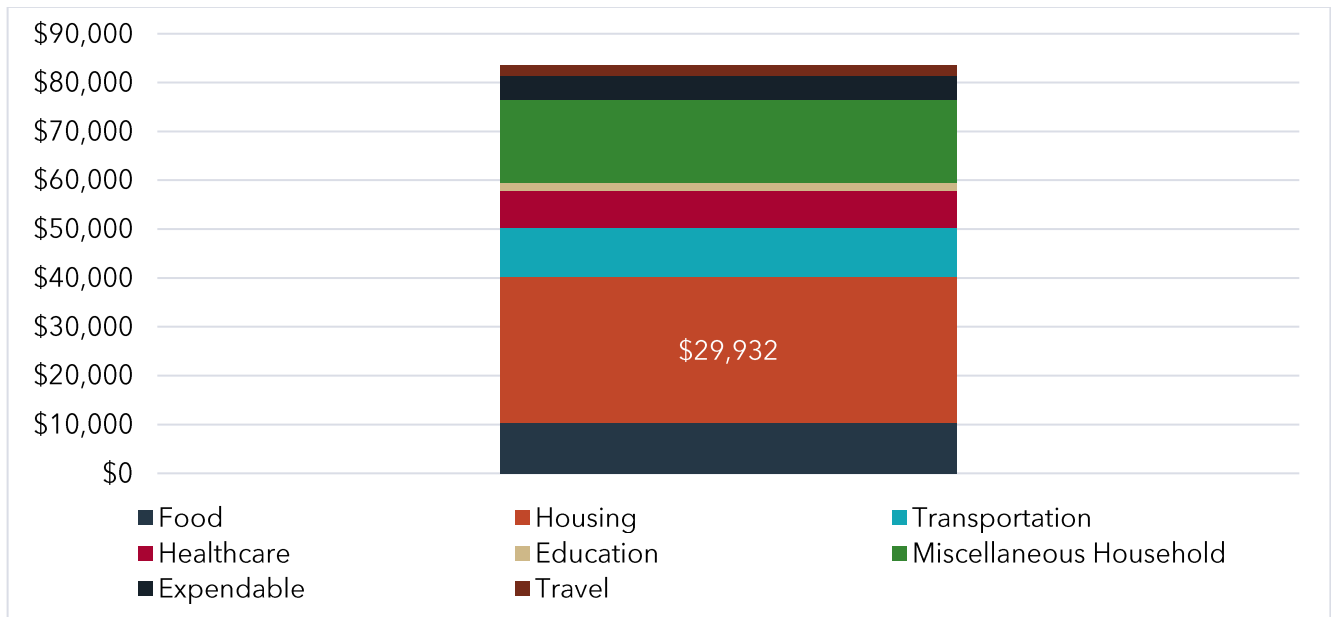
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 8.31: Davenport Household Aggregate Income by Census Block



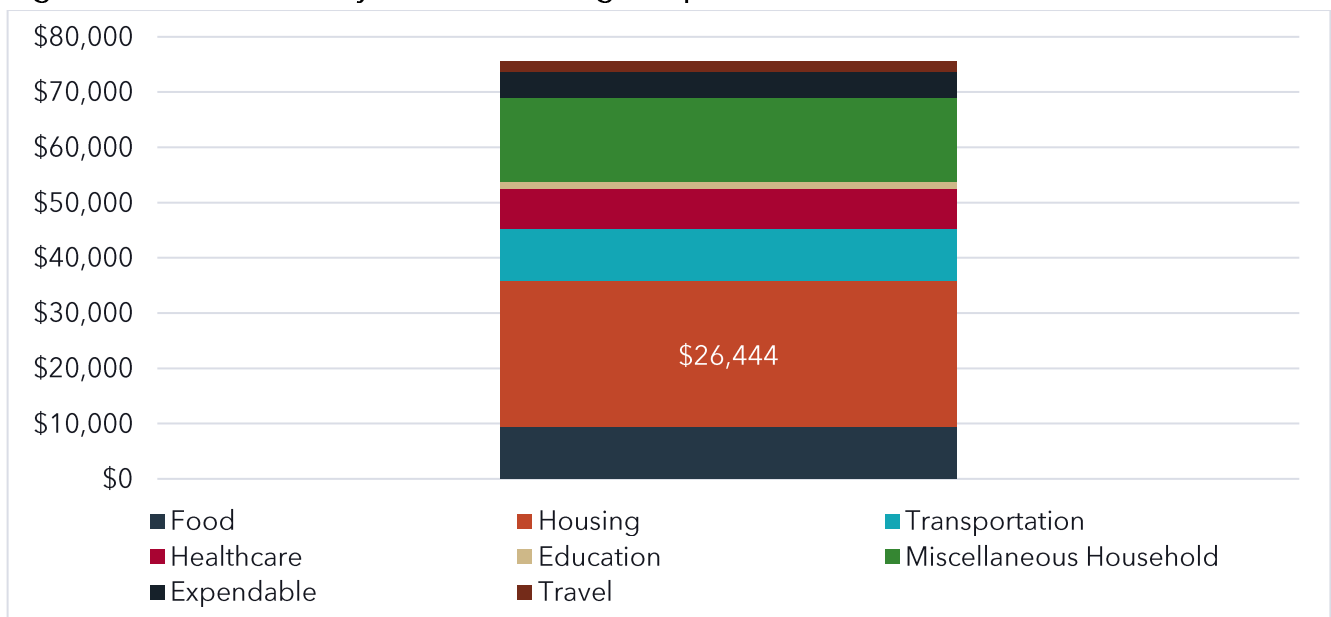
Source: Points Consulting using Census ACS 5-Year, 2019-2022

**Figure 8.32: Scott County Monthly Budget Expenditures**



Source: Esri Business Analyst, 2024

**Figure 8.33: Iowa Monthly Household Budget Expenditures**



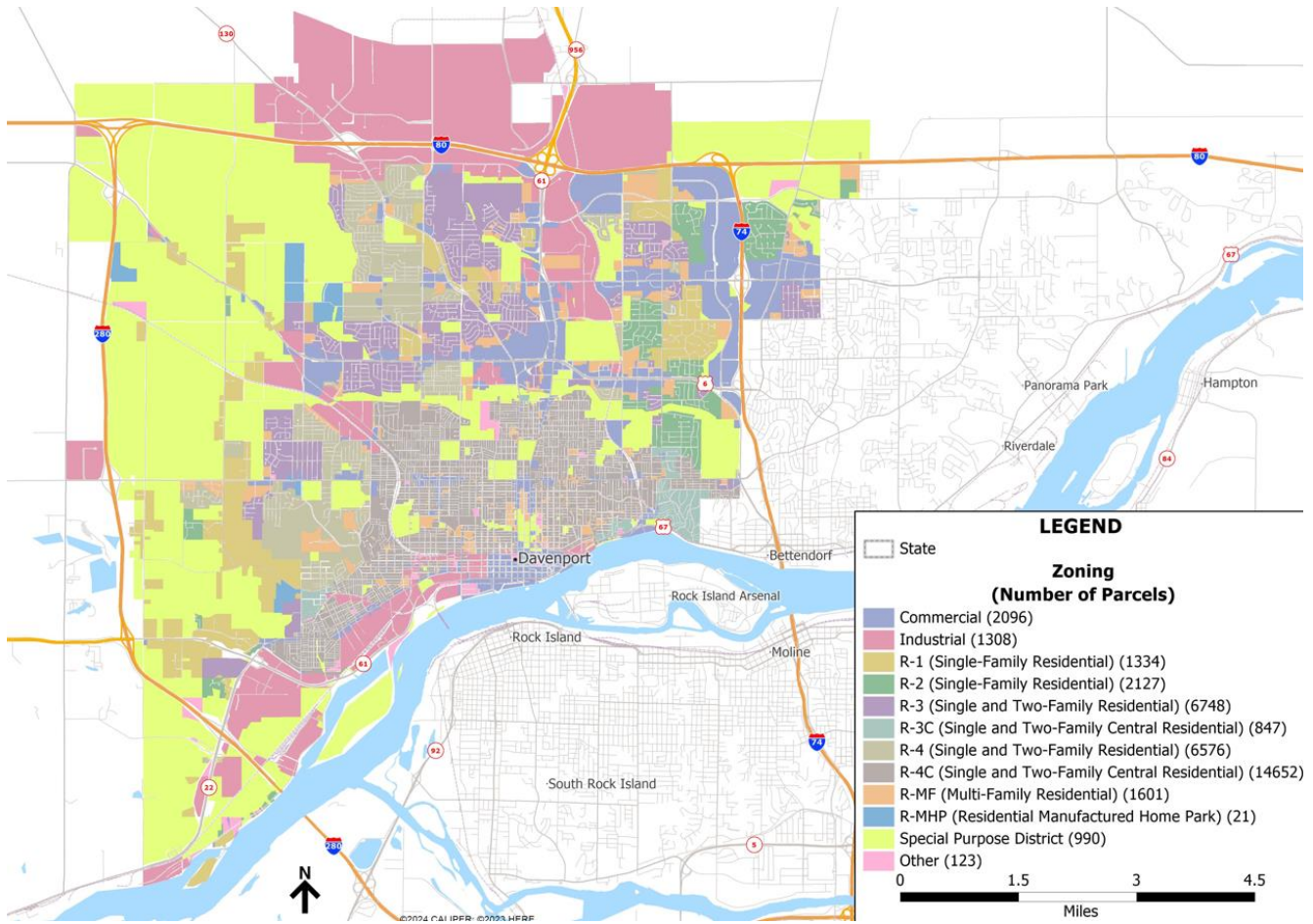
Source: Esri Business Analyst, 2024

### Davenport Zoning

The City of Davenport currently occupies 40,832 acres of land. Of that land, 18.3% is zoned for primarily residential use. Districts that are primarily residential include: R-1, R-2, R-3, R-3C, R-4, R-4C, R-HF, and R-MHP (Figure 8.34).

The City of Davenport’s R-1 is the lowest-density R-1 district in the Tri-Cities (minimum lot size is 20,000 square feet). Davenport’s R-2 is for more urban but still allows for low-density neighborhoods.

Figure 8.34: Zoning Map for the City of Davenport



Source: Points Consulting using shapefile data from the City of Davenport

Table 8.8: Chapter 17 – “R-1” Single Family Residential Zoning District

Intent & Purpose	R-1 Single-Family Residential Zoning District. The R-1 Single-Family Residential Zoning District is intended to accommodate the lowest-density single-family neighborhoods within the City of Davenport, exhibiting a predominantly semi-suburban development pattern of large lots and generous yards.
Permitted Uses (res.)	Single Family Dwelling, Accessory Dwelling Unit. Group Home, Home Day Care. Place of Worship, Public Park, Community Center or Garden, Primary or Secondary Education, Equine Facility, Wireless Telecommunications - Stealth or DAS Co.
Conditional Uses (res.)	Bed and Breakfast, Lodge / Meeting Hall, Reception Facility, Other Wireless Telecommunications
Min Lot Size	20,000 sf
Max Height	35 feet
Min Lot Width	100 feet SF: 60 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 30 feet or average of front setbacks. R: 7 feet IS: 25 feet CS: 30 feet RCS: Lesser of 30 feet or 20% of lot depth

Source: City of Davenport 2023 Zoning Code

**Table 8.9: Chapter 17 – “R-2” Single Family Residential Zoning District**

Intent & Purpose	R-2 Single-Family Residential Zoning District. The R-2 Single-Family Residential Zoning District is intended to accommodate low-density single-family neighborhoods of a more urban character than the R-1 District.
Permitted Uses (res.)	Same as R-1 plus Single Family Dwelling Semi-Detached. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-2 District.
Conditional Uses (res.)	Bed and Breakfast, Lodge / Meeting Hall, Reception Facility, Wireless Telecommunications, Wireless Telecommunications - DAS New, Neighborhood Commercial Establishment.
Min Lot Size	SF: 10,000 sf SF-SD: 10,000 sf/ du
Max Height	35 feet
Min Lot Width	SF: 60 feet SF-SD: 60 feet/du
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 30 feet or average of front setbacks. R: 7 feet IS: 20 feet CS: 30 feet RCS: Lesser of 30 feet or 20% of lot depth

Source: City of Davenport 2023 Zoning Code

**Table 8.10: Chapter 17 – “R-3” Single Family and Two-Family Residential Zoning District**

Intent & Purpose	R-3 Single-Family and Two-Family Residential Zoning District. The R-3 Single-Family Residential Zoning District is intended to accommodate residential neighborhoods in the City of Davenport consisting of single-family and two-family homes in a moderately dense urban development pattern. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3 District.
Permitted Uses (res.)	Same as R-2 plus Two-Family Dwelling (New Construction). Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3 District.
Conditional Uses (res.)	Same as R-2.
Min Lot Size	SF: 7,500 sf, SF-SD: 4,000 sf/du 2F: 8,500 sf, 2F: 8,500 sf, Nonresidential: 10,000 sf
Max Height	35 feet
Min Lot Width	SF 2F: 60 feet SF-SD: 30 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: Lesser of 25 feet or average of front setbacks. R: 5 feet. IS: 15 feet. CS: 25 feet. RCS: Lesser of 25 feet or 20% of lot depth.

Source: City of Davenport 2023 Zoning Code

**Table 8.11: Chapter 17 – “R-3C” Single Family and Two-Family Residential Zoning District**

Intent & Purpose	R-3C Single-Family and Two-Family Central Residential Zoning District. The R-3C Single-Family and Two-Family Central Residential Zoning District is intended to preserve and protect Davenport's moderately dense, centrally located, established urban residential neighborhoods. Standards of the R-3C District are intended to ensure that new development is complementary to the existing developed character of these neighborhoods.
Permitted Uses (res.)	Same as R-3. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-3C District.
Conditional Uses (res.)	Same as R-3.
Min Lot Size	SF: 7,500 sf, SF-SD: 4,000 sf/du 2F: 8,500 sf, 2F: 8,500 sf, Nonresidential: 10,000 sf
Max Height	
Min Lot Width	SF 2F: 50 feet SF-SD: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	Front: 25 feet or average of front setbacks, whichever is less. Rear: 25 feet or 20% of lot depth, whichever is less

Source: City of Davenport 2023 Zoning Code

**Table 8.12: Chapter 17 – “R-4” Single Family and Two-Family Residential Zoning District**

Intent & Purpose	R-4 Single-Family and Two-Family Residential Zoning District. The R-4 Single-Family and Two-Family Residential Zoning District is intended to accommodate residential neighborhoods in the City of Davenport consisting of single-family and two-family homes in a dense urban development pattern. The R-4 District may also serve as a transitional district between Davenport's single-family and two-family neighborhoods and more intense uses within the City.
Permitted Uses (res.)	Same as R-3. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4 District.
Conditional Uses (res.)	Same as R-3
Min Lot Size	SF: 6,000 sf SF-SD: 3,500 sf/du 2F: 7,000 sf Nonresidential: 10,000 sf
Max Height	35 feet
Min Lot Width	SF & 2F: 50 feet SF-SD: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 20 feet or average of front setbacks, whichever is less. R: 20 feet or 20% of lot depth, whichever is less. IS: 5 feet. CS: 15 feet. RCS: 20 feet.

Source: City of Davenport 2023 Zoning Code

**Table 8.13: Chapter 17 – “R-4C” Single Family and Two-Family Residential Zoning District**

Intent & Purpose	R-4C Single-Family and Two-Family Central Residential Zoning District. The R-4C Single-Family and Two-Family Central Residential Zoning District is intended to preserve and protect Davenport's dense, centrally located, established urban residential neighborhoods. Standards of the R-4C District are intended to ensure that new development is complementary to the existing developed character of these neighborhoods.
Permitted Uses (res.)	Same as R-4. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4C District.
Conditional Uses (res.)	Same as R-4. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-4C District.
Min Lot Size	SF: 4,000 sf SF-SD: 2,500 sf/du 2F: 5,500 sf Nonresidential: 10,000 sf
Max Height	35 feet
Min. Lot Width	Single Family & Two-Family: 40 feet Single Family Semi-Detached: 25 feet/du Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 15 feet or average of front setbacks, whichever is less. R: 15 feet or 20% of lot depth, whichever is less. IS: 10% of lot width, or 5 feet, whichever is less In no case shall an interior side setback be less than 4 feet. CS: 10 feet. RCS: 15 feet.

Source: City of Davenport 2023 Zoning Code

**Table 8.14: Chapter 17 – “R-MF” Multi-Family Residential Zoning District**

Intent & Purpose	The R-MF Multi-Family Residential Zoning District is intended to accommodate a high-density neighborhood environment characterized by a mixture of housing types including single-family dwellings, semi-detached dwellings, two-family dwellings, townhomes, and multi-family dwellings.
Permitted Uses (res.)	Same as R-4 plus Children's Home, Domestic Violence Shelter, Multifamily Dwelling, Townhouse Dwelling, Tw-Family (Conversion) Dwelling, Public Safety Facility, Residential Care Facility. Limited non-residential uses that are compatible with the surrounding residential neighborhoods may be permitted in the R-MF District. [Amended 1-11-2023 by Ord. No. 2023-05 ; 9-11-2019 by Ord. No. 2019-363 ]
Conditional Uses (res.)	Same as R-3
Min Lot Size	SF: 4,000 sf 2F: 6,000 sf SF-SD: 2,500 sf/du TH, MF: 1,500 sf/du Nonresidential: 10,000 sf
Max Height	35 Feet for Single Family, Two-Family, and Townhouse
Min Lot Width	Single Family: 40 feet, Two-Family: 50 feet, Single Family Semi-Detached: 25 feet/du Townhouse: 20 feet/du Multifamily: 80 feet, Nonresidential: 75 feet
Setbacks (Front, Rear, Interior Side, Corner Side, Reverse Corner Side)	F: 25 Feet. R: 25 feet or 20% of site depth, whichever is less. IS: SF, 2F, SF-SD: 5 feet TH, MF: 10 feet - When abutting a residential district, structures over 45 feet in height require 1 foot additional setback for each 3 feet in height over 45 feet. CS: 20 feet. RCS: 25 Feet

Source: City of Davenport 2023 Zoning Code



**Table 8.15: Chapter 17 – “R-MHP” Residential Manufactured Home Park Zoning District**

Intent & Purpose	R-MHP Residential Manufactured Home Park Zoning District. The R-MHP District is intended to accommodate manufactured home parks, which are areas containing manufactured home sites arranged on a large tract, typically under single ownership, and designed to accommodate manufactured homes.
Permitted Uses (res.)	Manufactured Home Park, Dwelling - Manufactured Home, Community Garden, Public Park, Wireless Telecommunications - Stealth or DAS Co.
Conditional Uses (res.)	Wireless Telecommunications - DAS New
Min Lot Size	4,500 square feet for a site, 10 acres for a park
Max Height	20 Feet
Min Lot Width	45 feet for a site, 250 feet for a park
Setbacks (Front, Rear, Interior Side, Corner Side)	For a site, F: 20 feet from dedicated internal street, 10 feet from private access drive. R: 10 feet. IS: 10 feet. CS: 10. For a Park, F: 50 feet. R: 50 feet. S: 50 feet. CS: 50 feet

Source: City of Davenport 2023 Zoning Code

### Key Survey Themes

Davenport residents perceive housing costs to be relatively high, with 68.7% of survey respondents rating home purchase costs as “somewhat expensive” or “expensive.” Davenport respondents were the mostly likely to report challenges finding affordable housing, with 65.2% of Davenport respondents claiming it is difficult to find housing within their budget. While 21.1% of respondents felt there were too many short-term rentals, most did not perceive an excess.

Below are a few density preferences Davenport survey respondents express:

- **Duplexes and Triplexes:** Davenport residents are most open to seeing duplexes and triplexes in single-family neighborhoods (18.7% support).
- **Condominiums:** 31.3% of residents support locating condominiums near or behind commercial corridors.
- **Multi-family Apartments:** Demand for multi-family apartments is highest in Davenport, with 30.8% favoring placement near commercial corridors.
- **Accessory Dwelling Units (ADUs):** Although Moline leads in support for ADUs in single-family neighborhoods, Davenport residents support ADUs more broadly across various areas.
- **Cottage Neighborhoods:** Davenport respondents show the highest interest in cottage neighborhoods, with 30.8% supporting them in mixed-use or commercial areas and 26.3% in urban single-family lot neighborhoods.

## 9. Moline Highlights

### Land Use Context

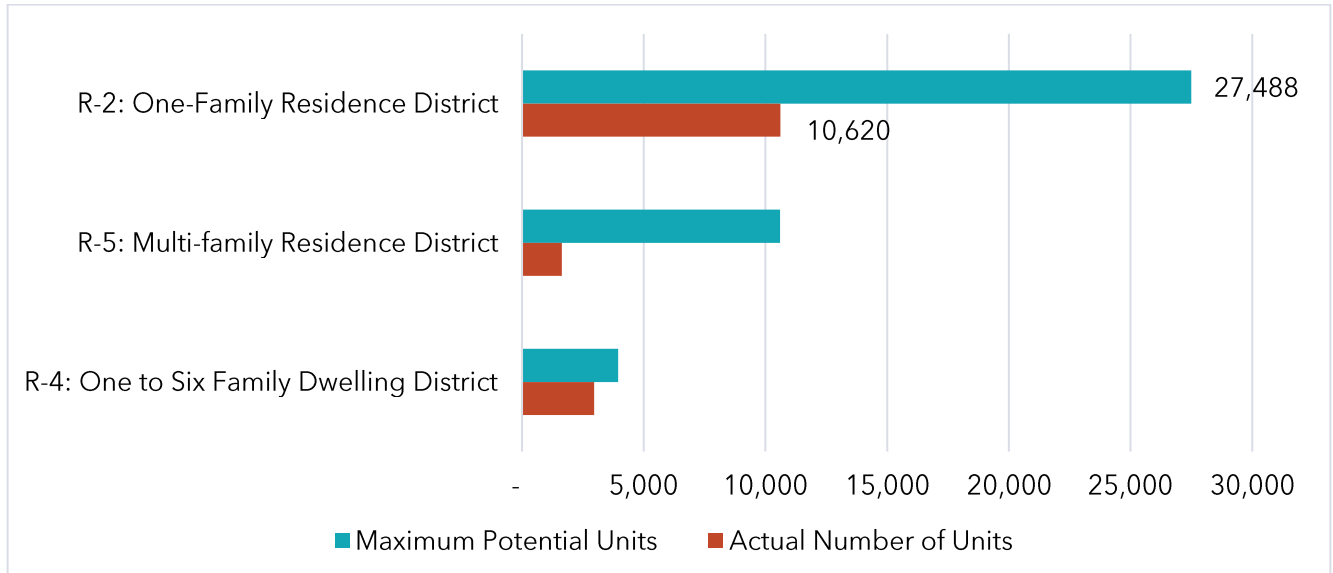
Understanding the in-fill potential within a community is an important first step for communities seeking to encourage development of more affordable housing. Low-density single-family housing is more expensive for communities to serve whereas in-fill development makes more optimal use of public works infrastructure. Table 9.1 displays some basic statistics on land use efficiency across Moline’s 9,737 acres. For context, the map in Figure 9.34 displays the locations of each zoning district within the City.

**Table 9.1: Structure Square Footage and Unit Counts by Zoning District<sup>34</sup>**

Row Labels	Average Square Footage of Residential Structures	Maximum Potential Units	Actual Number of Units	Unit Difference	% Difference
R-2: One-Family Residence District	1,214	27,488	10,620	16,868	61.4%
R-4: One to Six Family Dwelling District	750	3,950	2,963	987	25.0%
R-5: Multi-family Residence District	1,393	10,604	1,633	8,971	84.6%
<b>Grand Total</b>	<b>1,143</b>	<b>42,042</b>	<b>15,221</b>	<b>26,821</b>	<b>63.8%</b>

Source: Points Consulting using Moline Zoning Code and GIS data

**Figure 9.1: Moline Number of Potential and Actual Structures by Zoning District**



Source: Points Consulting using Moline Zoning Code and GIS data

The values in Table 9.1 and Figure 9.1 represent the typical size of units and density of units within the given zoning district. The difference and percent difference columns indicate how many units could potentially be located on each tax lot if it were built to maximum density. This is not to

<sup>34</sup> Note: R-6: Mobile home park zoning district is excluded for Moline due to lack of reliable information.

suggest that maximum density is the ideal alternative but simply to show overall in-fill potential. The R1 district of Moline, which currently contains 10,620 units, could accommodate 27,488 if built out to maximum allowable density. This is not surprising given that R1 is by far the dominant district in the City. Though many of these lots could not accommodate additional dwellings without compromising the primary residence, it is worth considering whether accommodations such as attached ADUs or duplex conversions could help fill the existing housing gap within the community.

### Affordability Gaps

Out of the three Tri-Cities, Moline reports the second-highest percentage (44.6%) of households that are cost burdened, or severely cost burdened (Table 9.2).

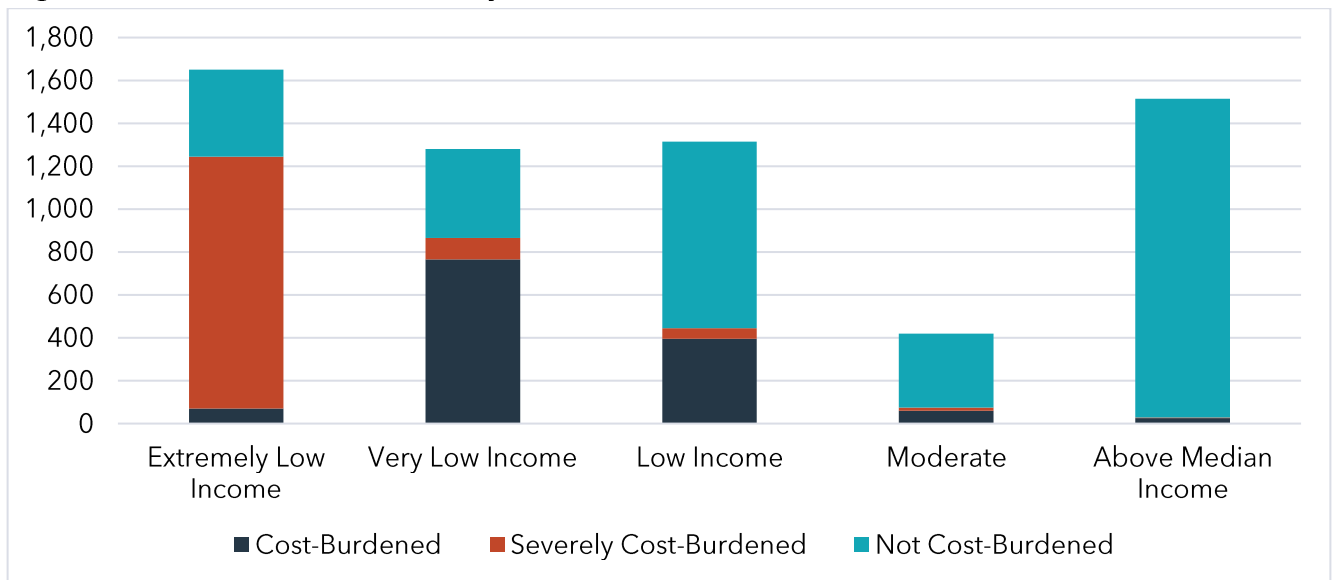
**Table 9.2: Renters’ Housing Cost Burden: Moline, Rock Island County, Illinois, U.S.**

Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Moline	6,147	22.9%	21.7%	44.6%	49.6%
Rock Island County	19,161	20.2%	22.1%	42.3%	49.2%
Illinois	1,655,952	22.4%	21.5%	43.9%	48.9%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

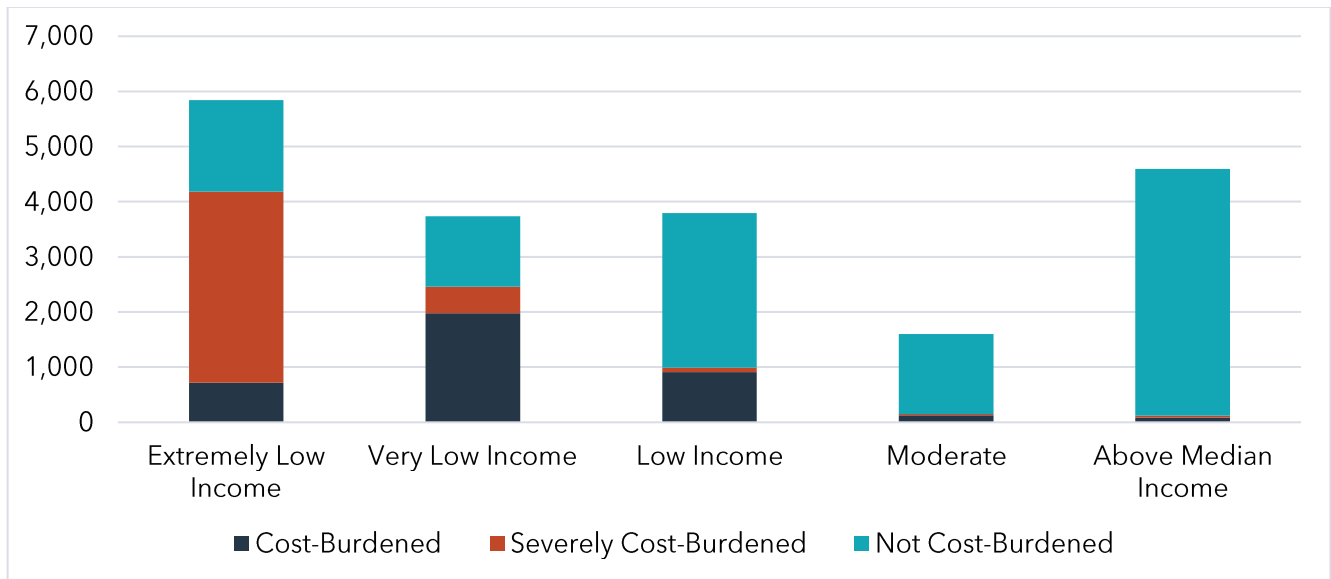
Figures 9.2 and 9.3 below show Cost Burden by Income Level for renters in Moline. In Moline, 33.8% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 71.5% are cost burdened in Moline. In Rock Island County, 54.5% of renting households in the three low-income categories are cost burdened.

**Figure 9.2: Renters’ Cost Burden by Income Level in Moline**



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

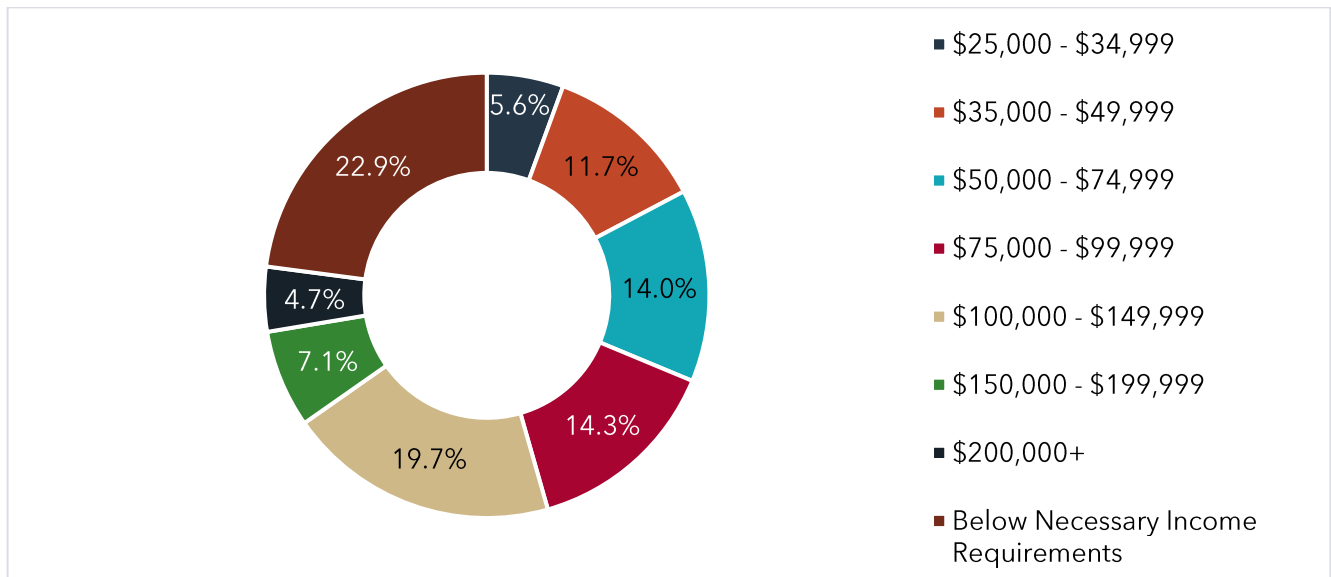
**Figure 9.3: Renters' Cost Burden by Income Level in Rock Island County**



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 9.4 shows that 22.9% of all households in Moline are cost-burdened to some degree. All households in the income brackets above \$25K can afford an average-priced home in Moline.

**Figure 9.4: Moline Households that Can Afford to Buy an Average-Priced Home**



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

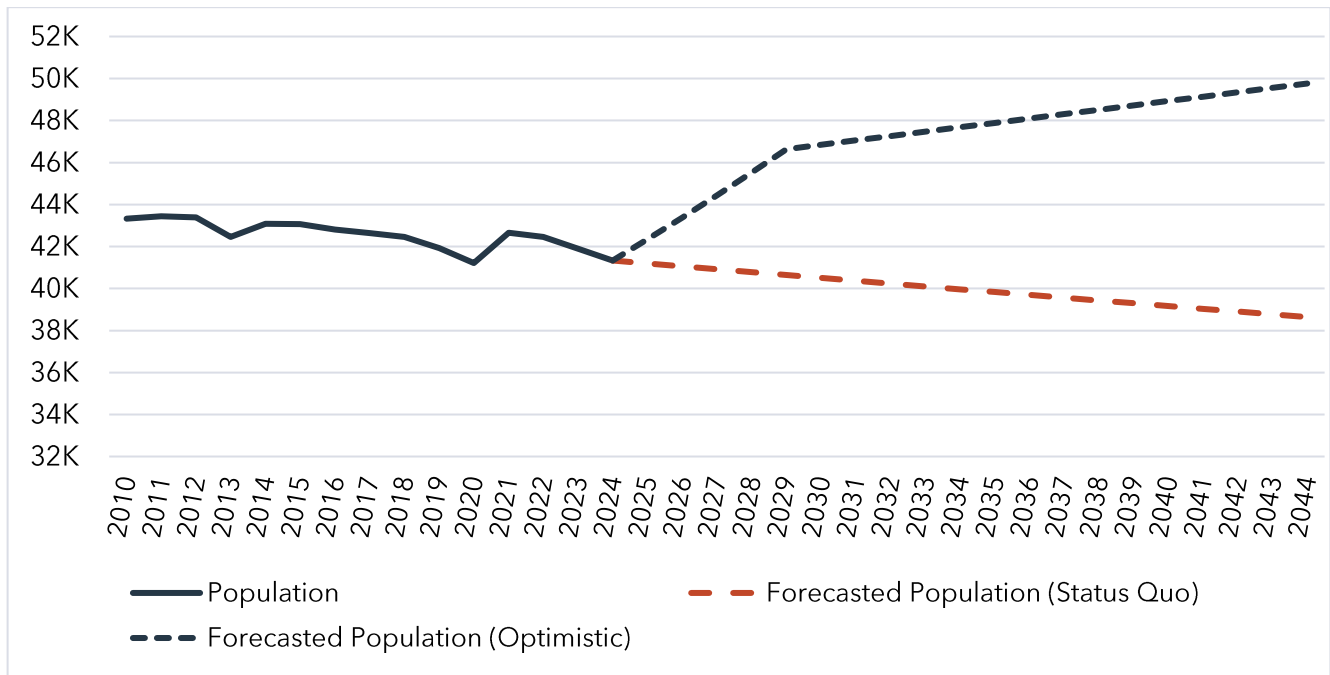
### Population & Housing Forecasts

The population trend in Moline follows a pattern similar to that of Davenport (Table 9.3 and Figure 9.5). The number of Moline residents aged 0-30 fell from 16,300 to 15,400, while the population over 60 rose from 9,900 to 11,100 during the same period. Moline's population has steadily decreased at an annual rate of 0.3% from 2010 to 2024. Like Davenport, new housing could potentially help offset this population decline. PC projects that the aging population will have a similar impact on Moline over the next 20 years, potentially reducing the population to 33,000 by

2044. This assumes a worst-case scenario in which young residents continue moving out and no new housing is built to retain residents and attract new families.

Though Moline’s population has fluctuated over the past 14 years, the overall trend suggests a gradual decline in population continuing to 2044 under the Status Quo projection. The Optimistic scenario, based on projections from the Bi-State Regional Commission, forecasts potential growth. PC agrees with this optimistic outlook, assuming that increased housing could spur economic development and attract new residents to Moline. However, it should be noted that the strength of the model, as indicated by R-squared values in the regression analysis, decreased with the Moline forecast, meaning that the Optimistic projection is less reliable.

Figure 9.5: Moline Population Forecasts, 2024-2044



Source: Points Consulting & David Kovarik (Bi-State Regional Commission), 2024

Table 9.3: Moline Population Forecast, 2024-2044

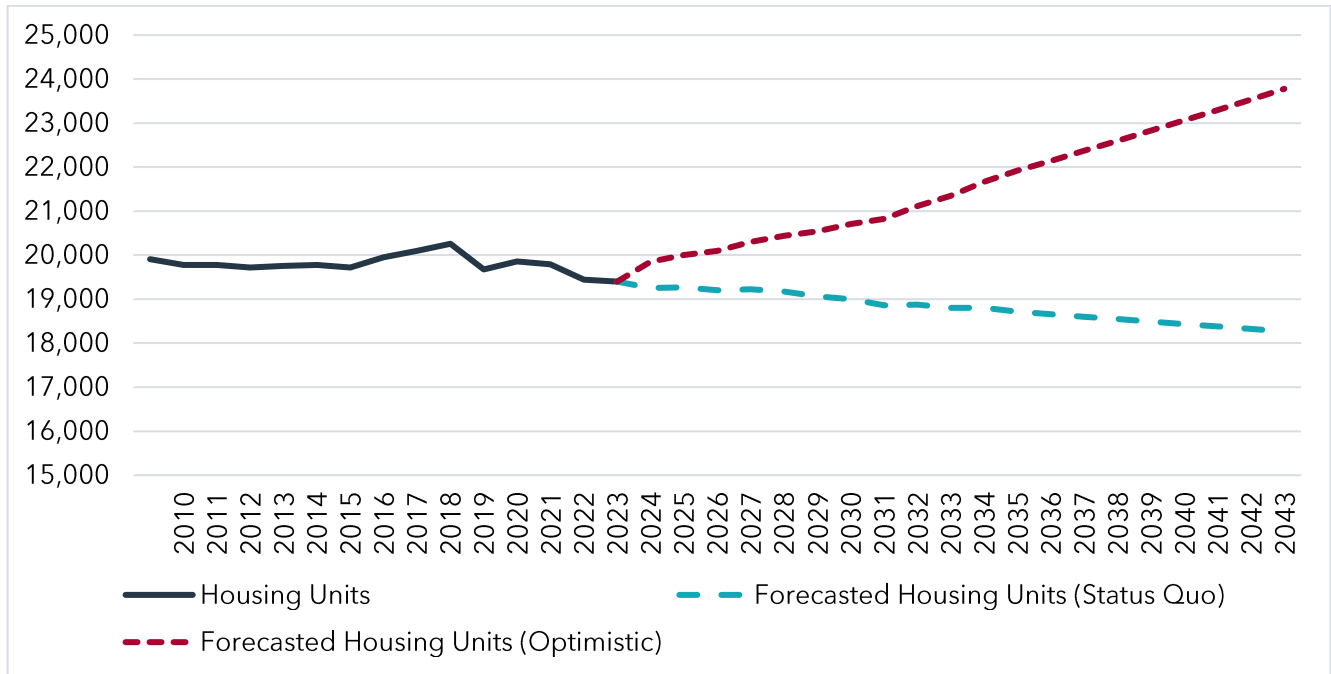
Year	---Population---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	41,334	41,334	--	--
2029	39,020	46,637	(1.7%)	12.8%
2034	37,885	47,678	(3.3%)	15.4%
2039	34,853	48,720	(4.9%)	17.9%
2040	34,462	48,928	(5.3%)	18.4%
2044	32,995	49,762	(6.5%)	20.4%

Source: Points Consulting, 2024

Under the Status Quo scenario in the Population Forecast section, Moline’s population is expected to continue declining. The Housing Forecast reflects this trend (see Table 9.4 and Figure 9.6). With a potential decrease of around 2,700 residents, the demand for housing would drop significantly,

resulting in the need for 1,100 fewer units than currently required. Conversely, the Optimistic scenario anticipates an increase in population, leading to a demand for an additional 4,400 housing units.

**Figure 9.6: Moline Housing Forecast, 2024-2044**



Source: Points Consulting, 2024

**Table 9.4: Moline Housing Forecast, 2024-2044**

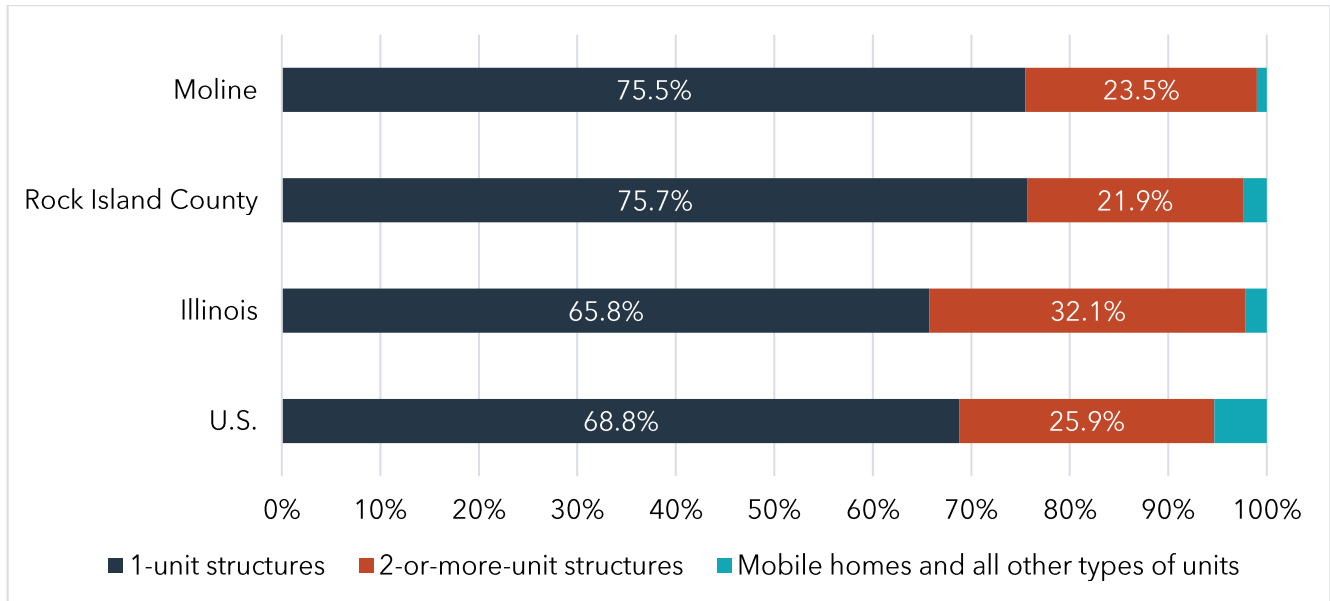
Year	---Housing---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	19,400	19,400	--	--
2029	19,172	20,439	(1.17%)	5.36%
2034	18,801	21,346	(3.09%)	10.03%
2039	18,546	22,600	(4.40%)	16.50%
2040	18,491	22,831	(4.68%)	17.69%
2044	18,270	23,780	(5.82%)	22.58%

Source: Points Consulting, 2024

## Housing Supply

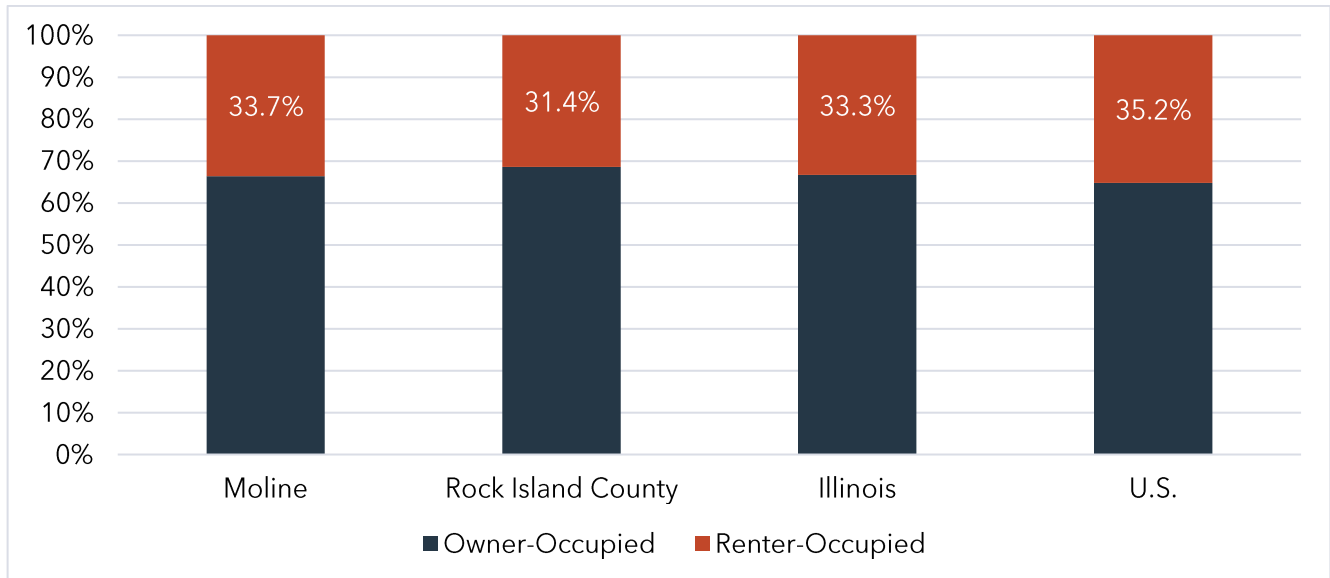
This section covers housing type and tenure (Figures 9.7-9.10), age of housing stock (Figures 9.11-9.14), vacancy (Figures 9.15-9.16), occupancy (Figures 9.17-9.18), new housing production (Figure 9.19), and rent trends (Table 9.5).

Figure 9.7: Percent Housing by Type: Moline, Rock Island County, Illinois, U.S.



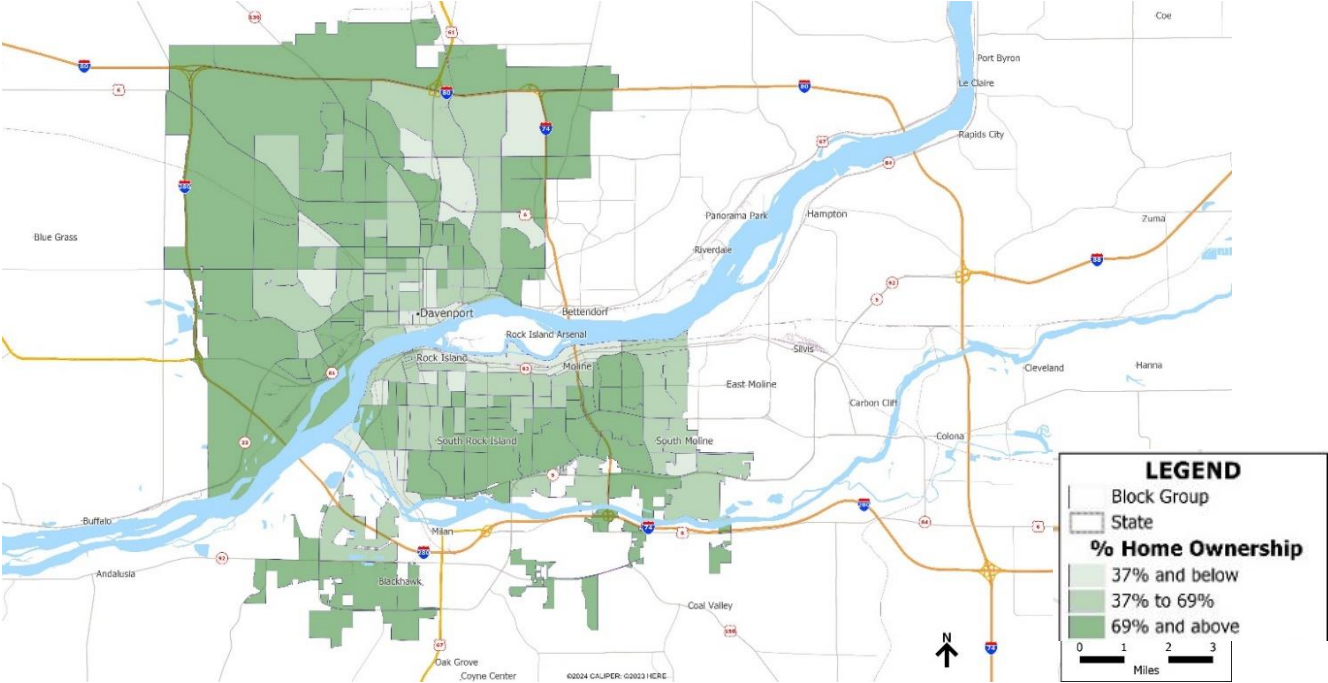
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.8: Percentage of Owner Occupied to Renter-Occupied Units, Moline, 2022



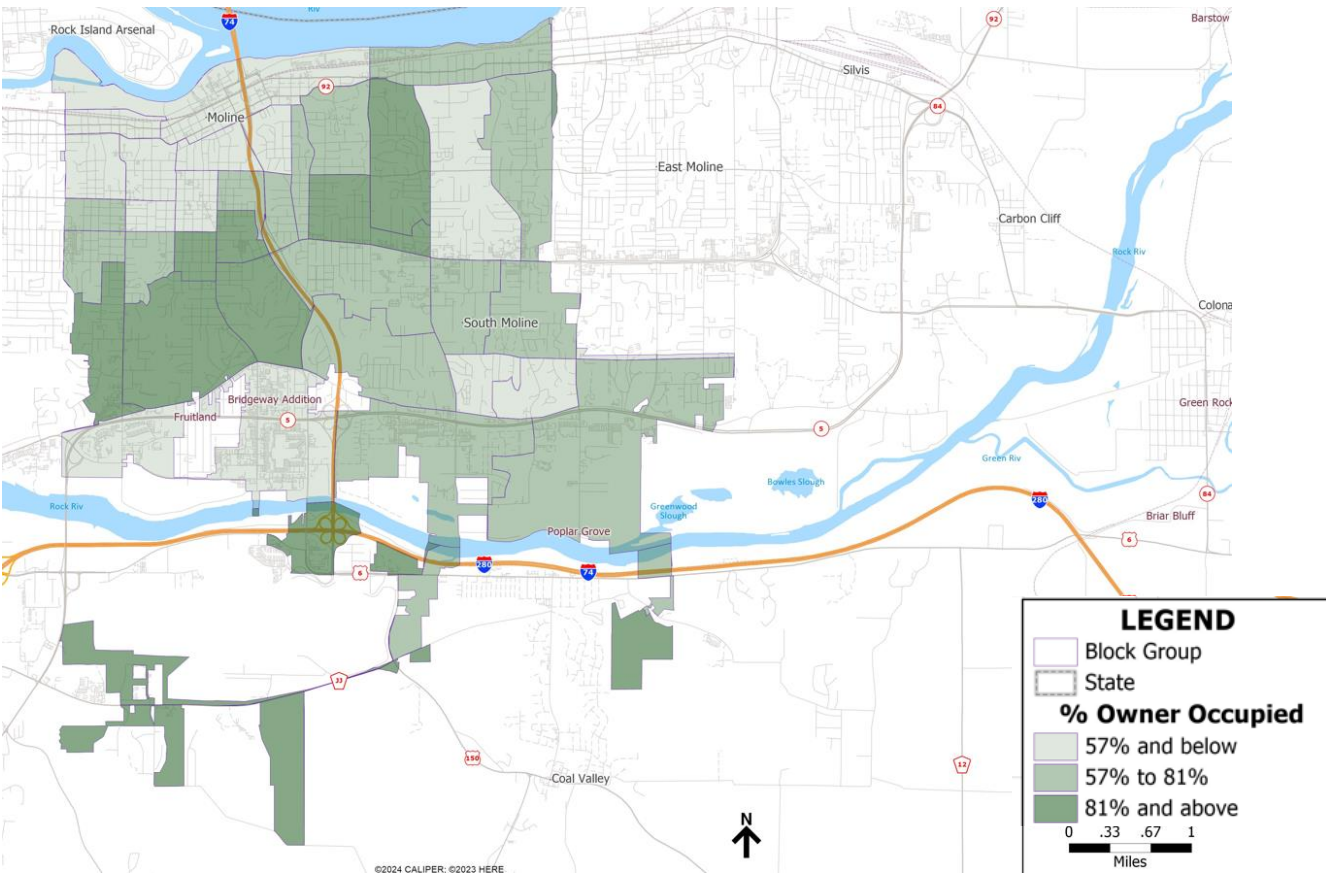
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.9: Percent Home Ownership Tri-Cities



Source: Points Consulting using Census ACS 5-Year, 2019-2022

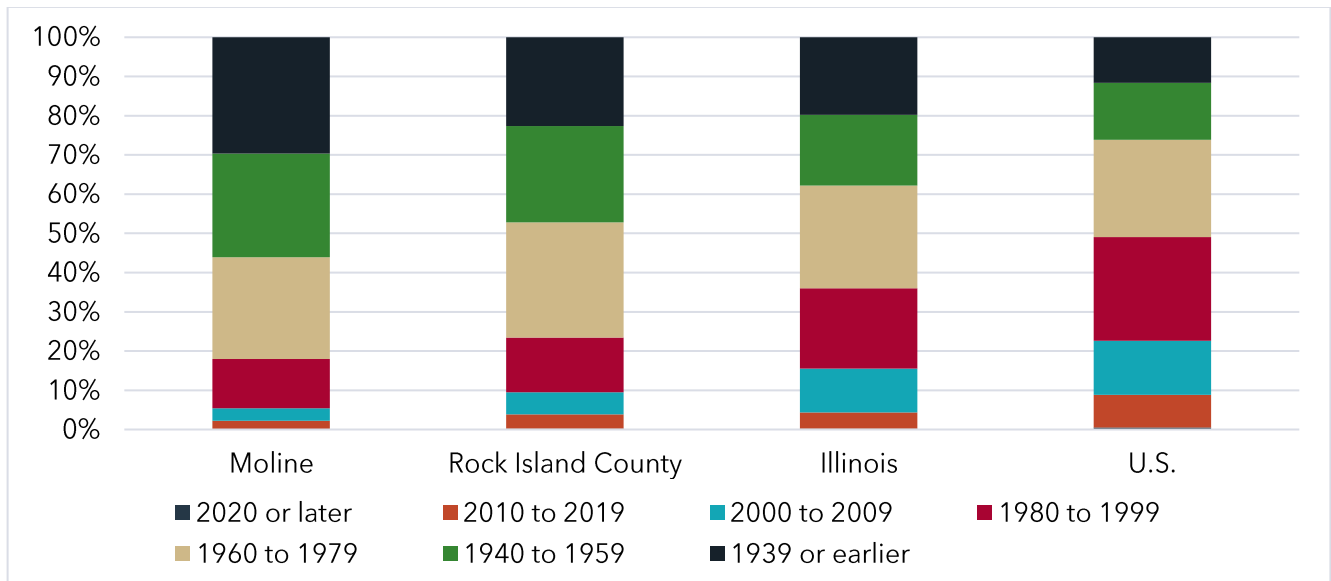
Figure 9.10: Moline Percent Owner Occupied by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

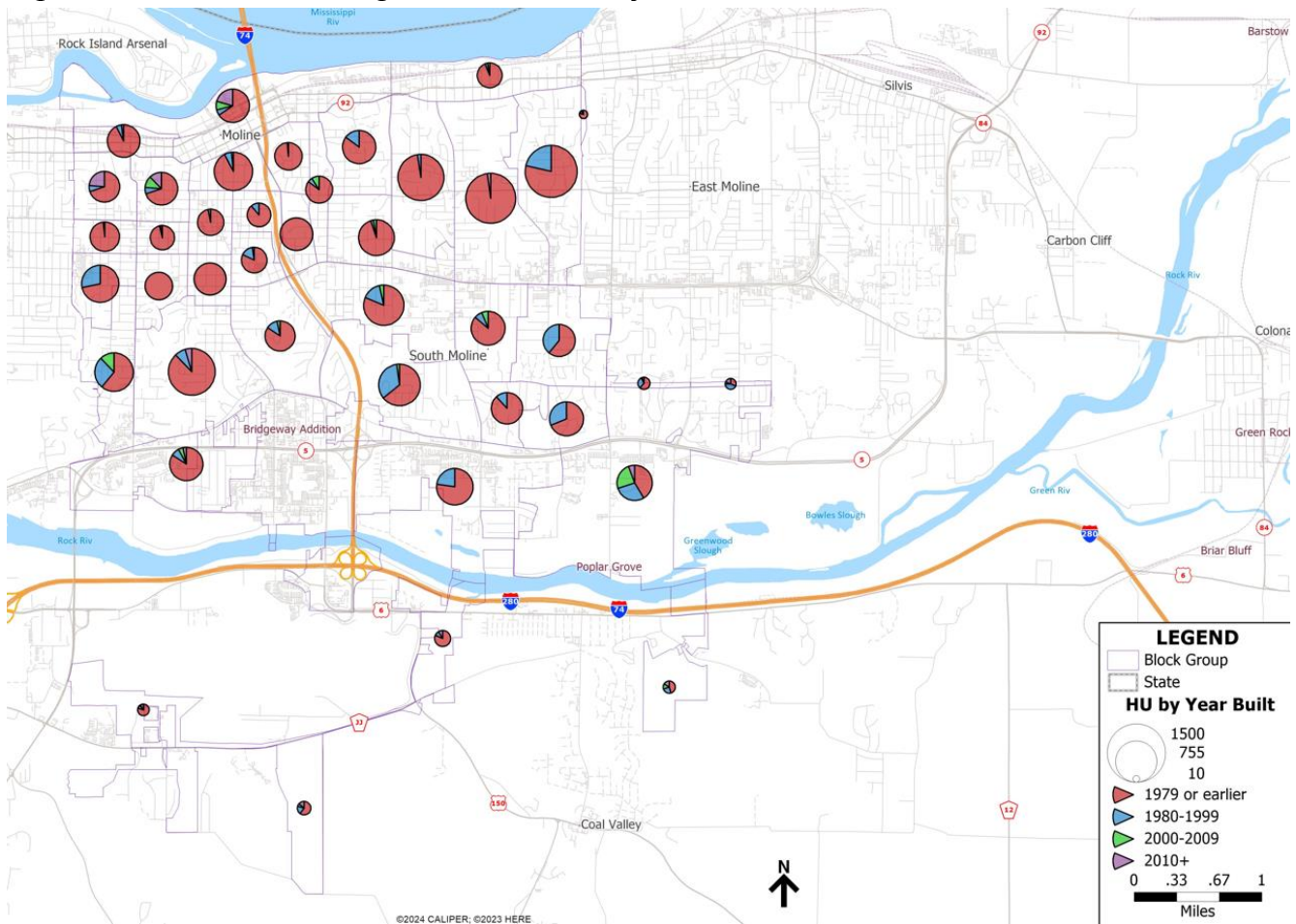


Figure 9.11: Age of Housing Stock in Moline



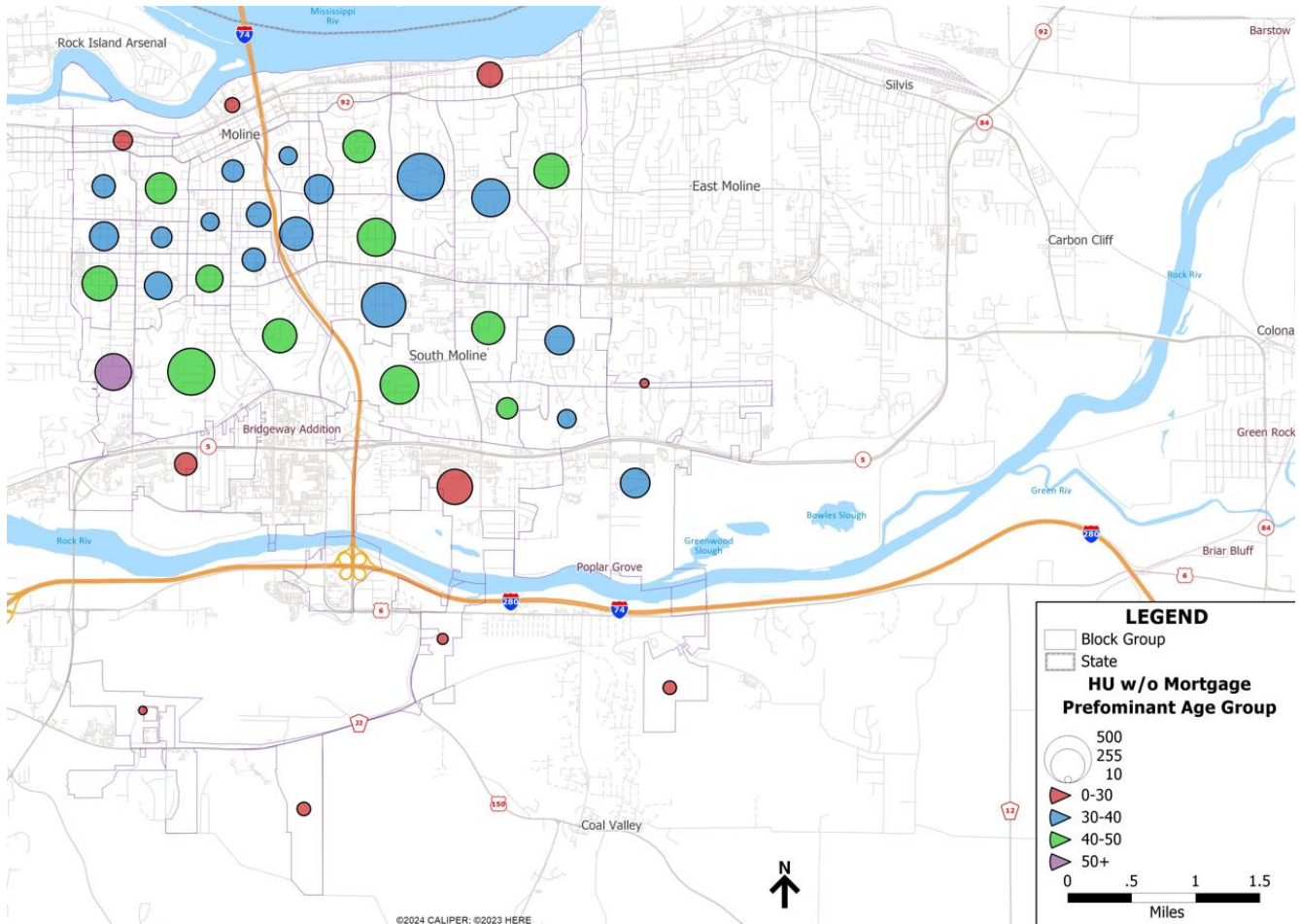
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

Figure 9.12: Moline Housing Units Year Built by Census Block



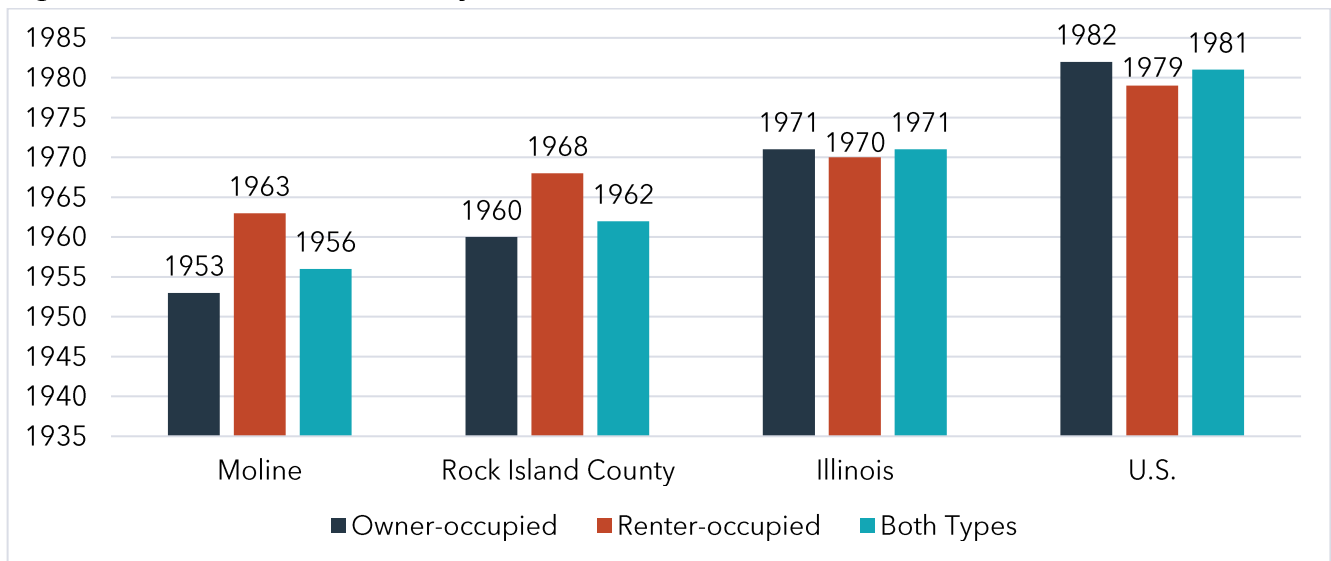
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.13: Moline Housing Units Without Mortgage Predominant Age Group by Census Block



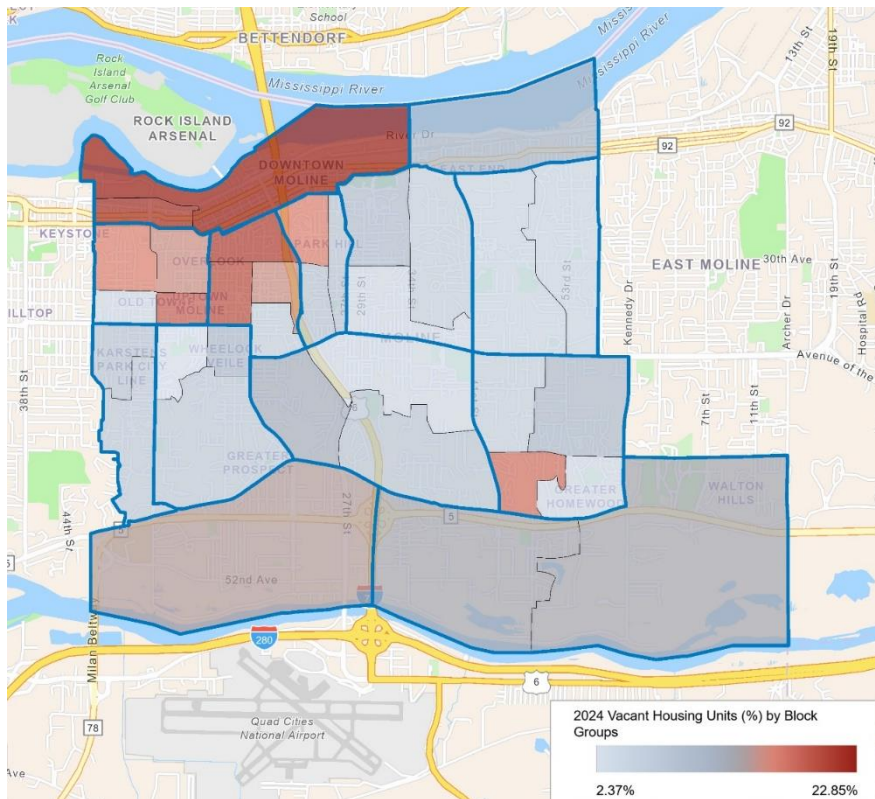
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.14: Median Year Built by Tenure in Moline



Source: ACS 2022 5-Year Table B25037

Figure 9.15: Moline Vacancy Rates by Census Tracts, 2024



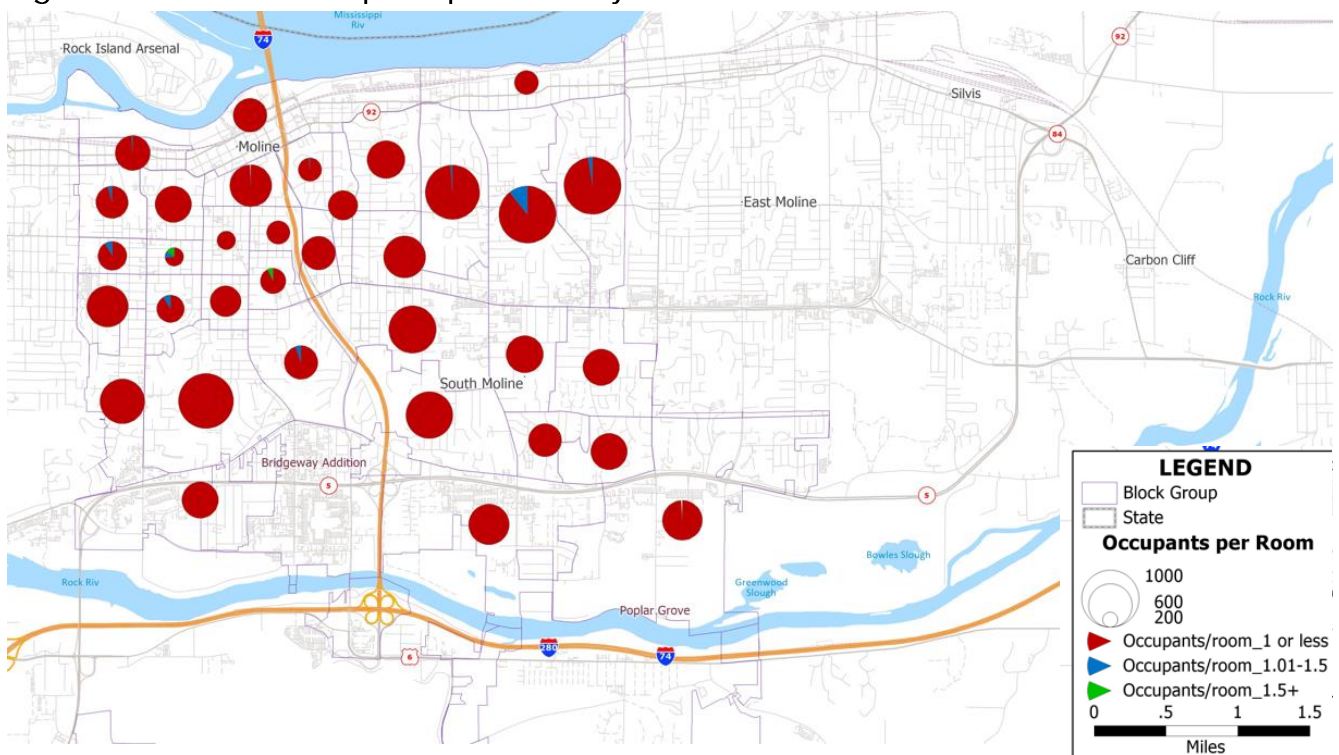
Source: Points Consulting using Esri Business Analyst, 2024

Figure 9.16: Duration of Vacancy for Residential Units



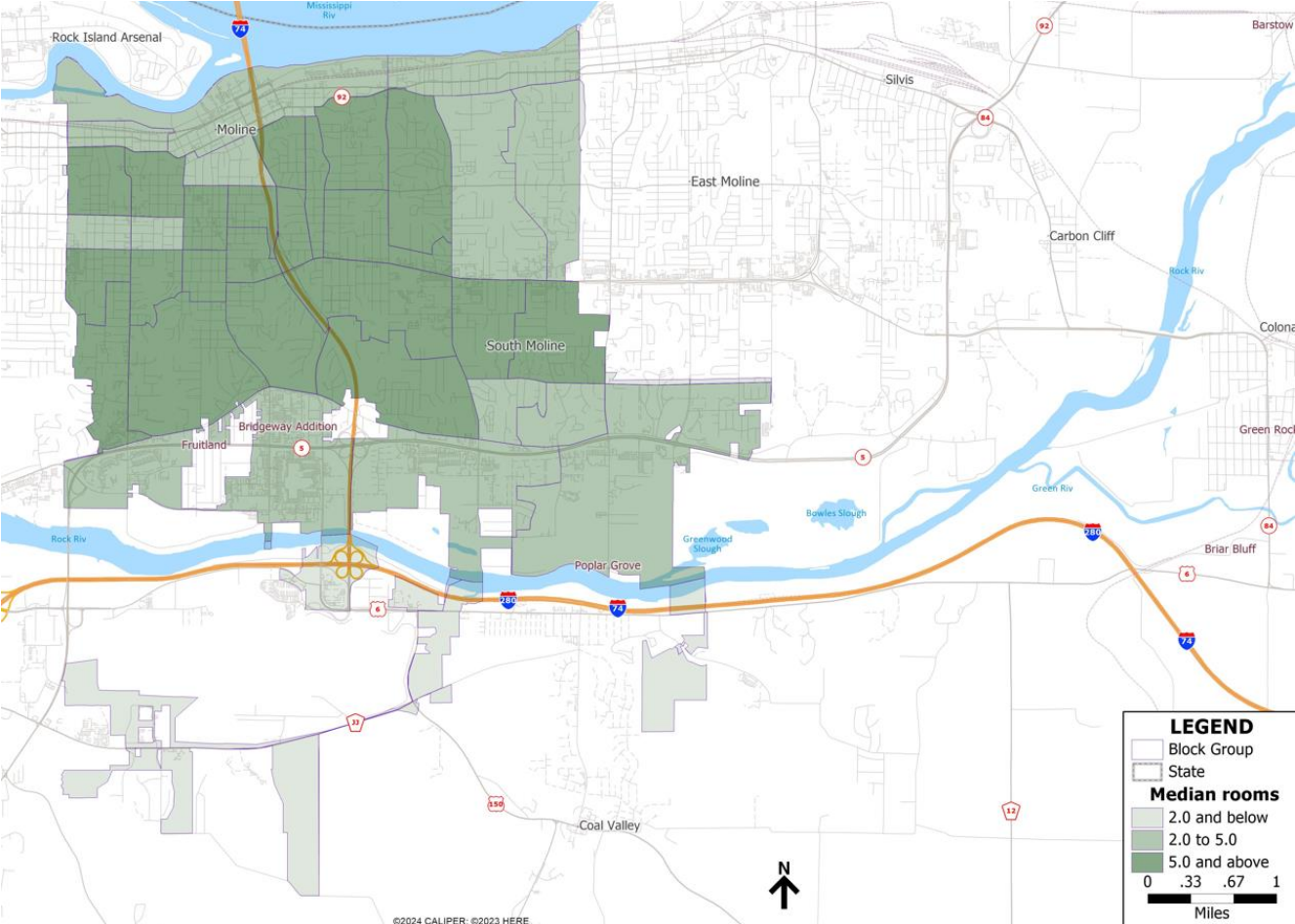
Source: HUD USPS Aggregated Administrative Data On Address Vacancies

Figure 9.17: Moline Occupants per Room by Census Block



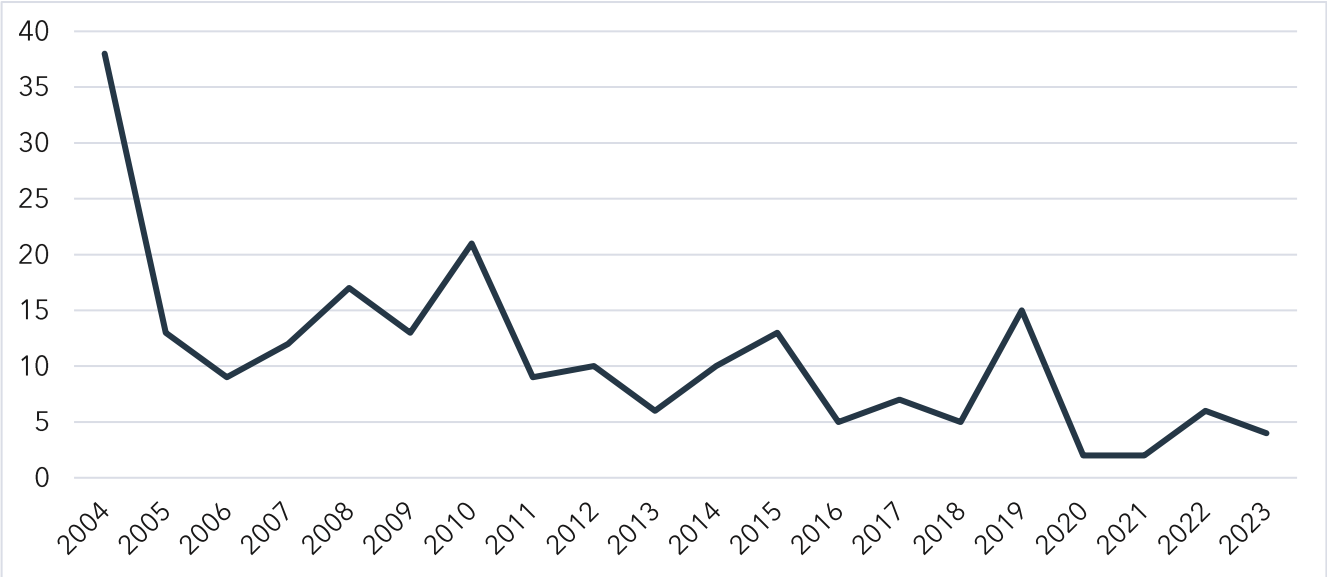
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.18: Moline Median Number of Rooms by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.19: Moline Single-family Housing Permit Units, 2004-2023



Source: City of Moline, Adopted Budget Fiscal Years 2024-2026 Summary

**Table 9.5: Moline Rentals**

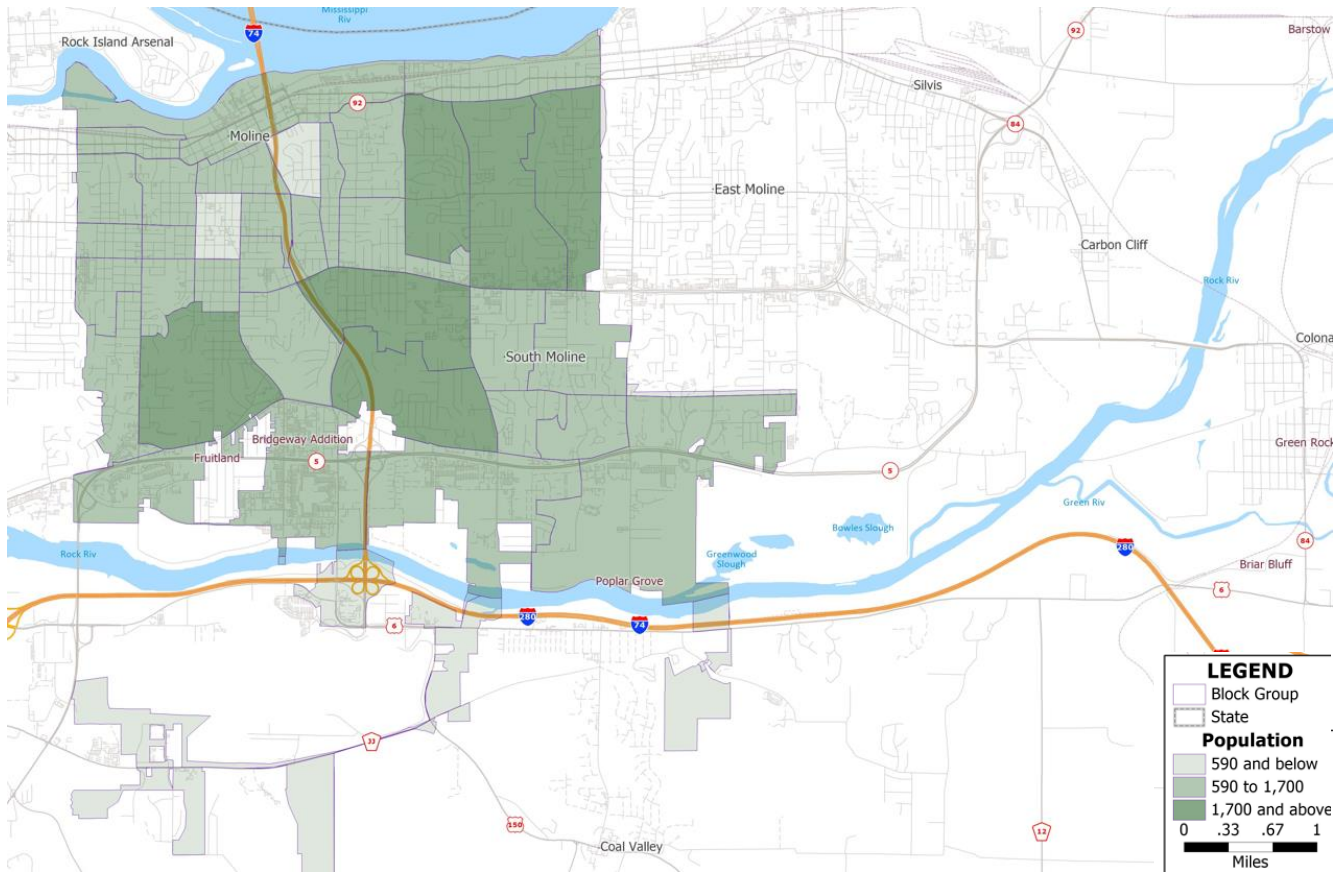
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
<b>Single-Family Rentals</b>					
1 Bedroom	6	1	\$768	+\$60	7.8%
2 Bedroom	8	(3)	\$963	+\$115	11.9%
3 Bedroom	8	2	\$1,253	+\$125	10.0%
<b>Condo and Townhouse Rentals</b>					
1 Bedroom	6	0	\$744	+\$37	5.0%
2 Bedroom	37	11	\$879	(\$36)	(4.1%)
3 Bedroom	4	0	\$1,345	+\$94	7.0%
<b>Apartment Rentals</b>					
1 Bedroom	15	8	\$740	+\$62	8.4%
2 Bedroom	14	8	\$885	+\$13	1.5%
3 Bedroom	4	(1)	\$1,286	+\$114	8.9%

Source: Points Consulting using RentRange

### Demographic Trends

This section covers population and population change (Figures 9.20-9.23, Table 9.6), median age and household size (Figures 9.24-9.25), educational attainment (Figure 9.26), and underserved populations (Figures 9.27-9.29, Table 9.7).

**Figure 9.20: Moline Population by Census Block**



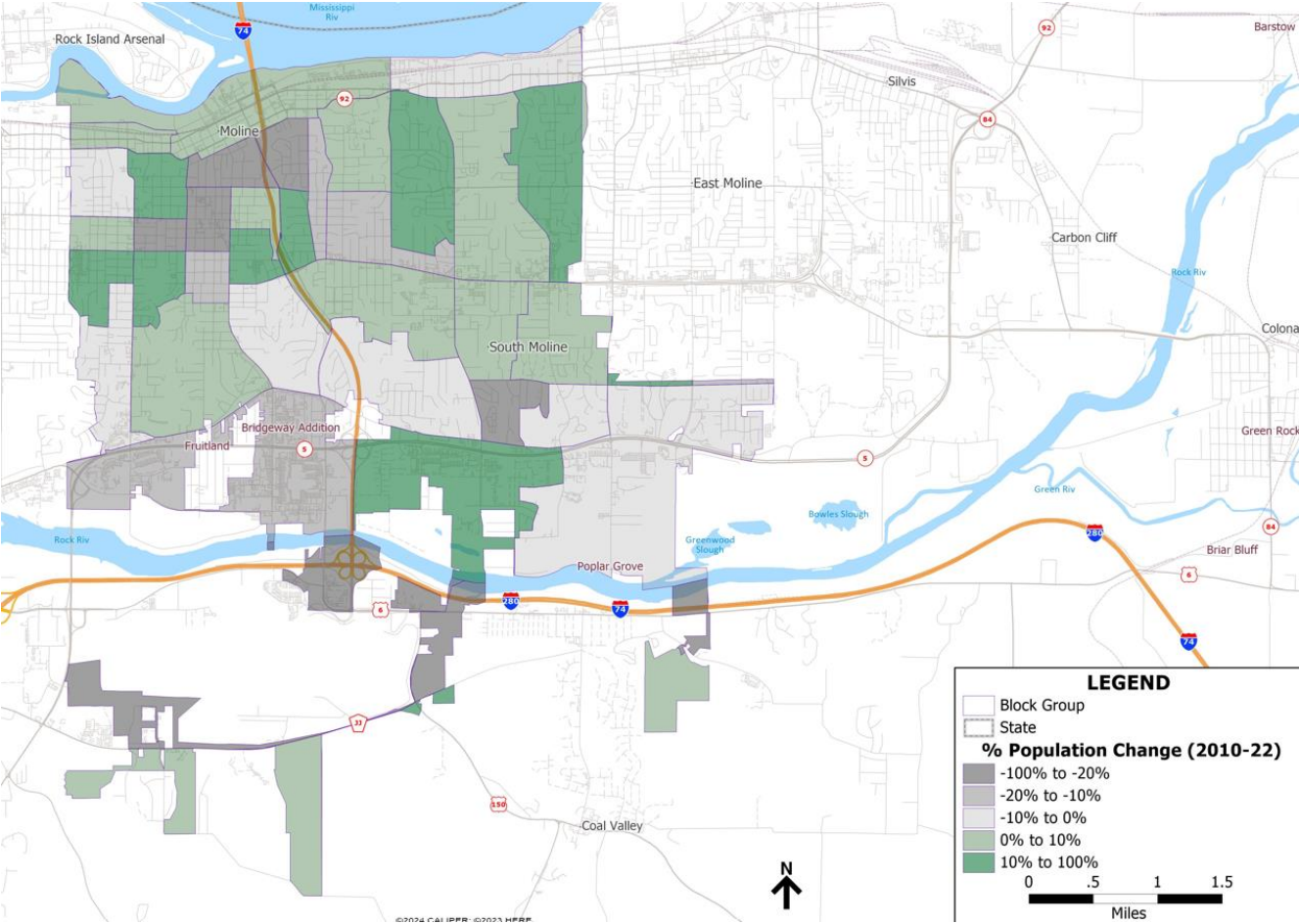
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 9.6: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Moline	43,390	42,452	(938)	(2.2%)
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Illinois	12.82M	12.76M	(66,226)	(0.5%)
U.S.	309.14M	331.01M	21.96M	7.1%

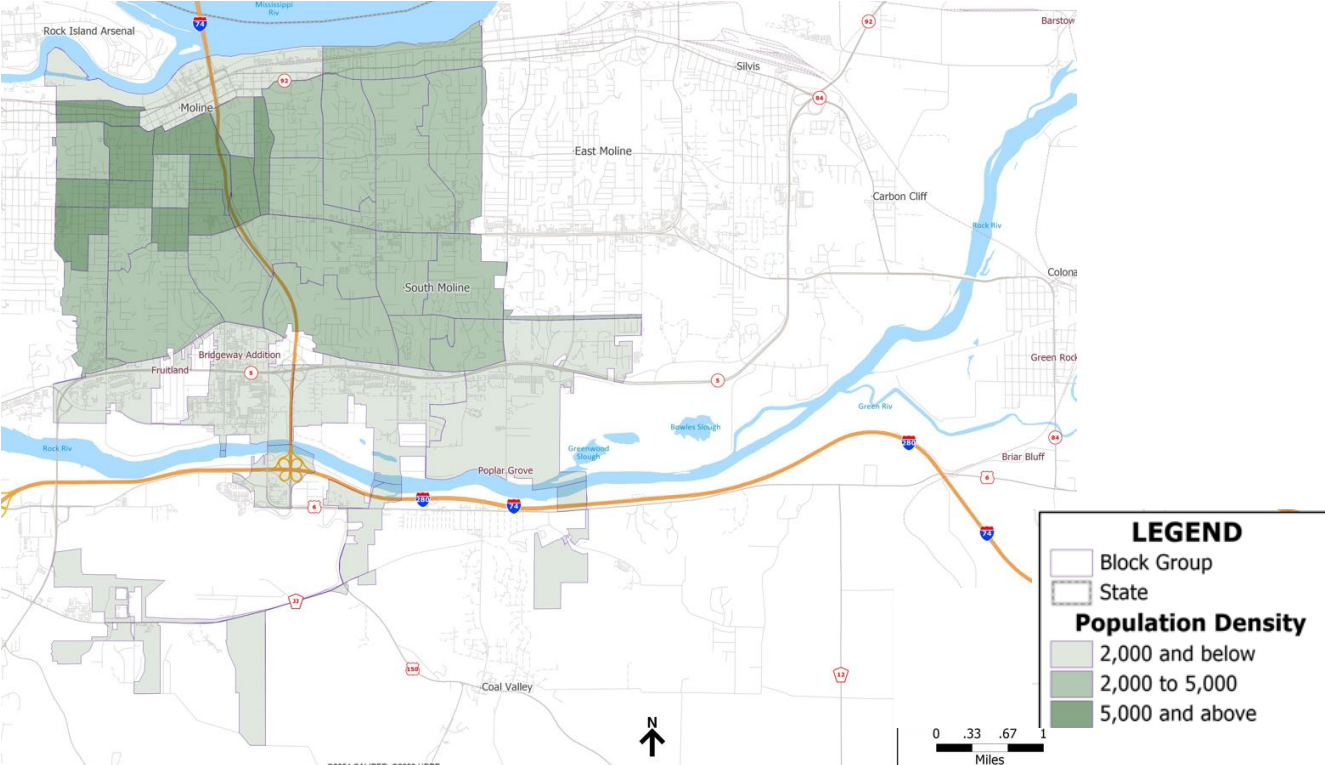
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 9.21: Moline Percent Population Change by Census Block (2010-2022)



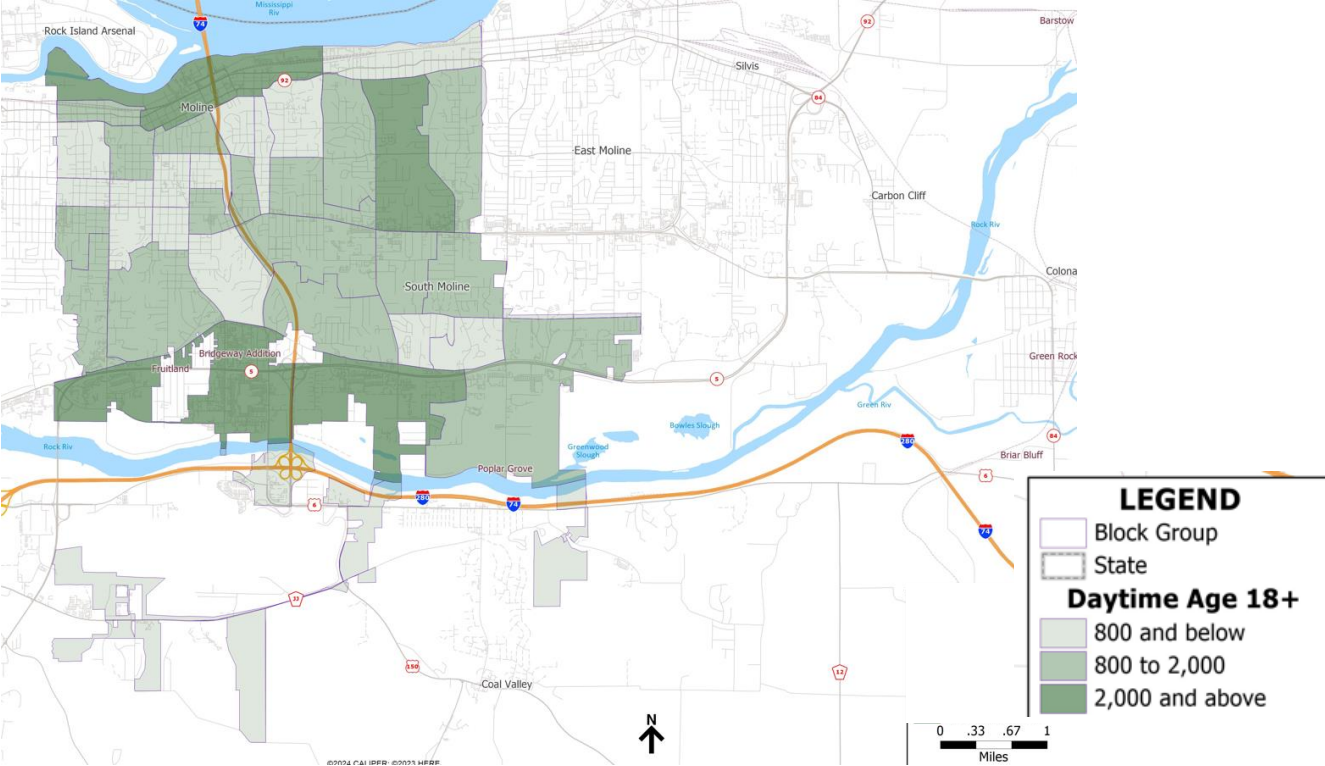
Source: Points Consulting using Census ACS 5-Year, 2010-2022

Figure 9.22: Moline Population Density by Census Block



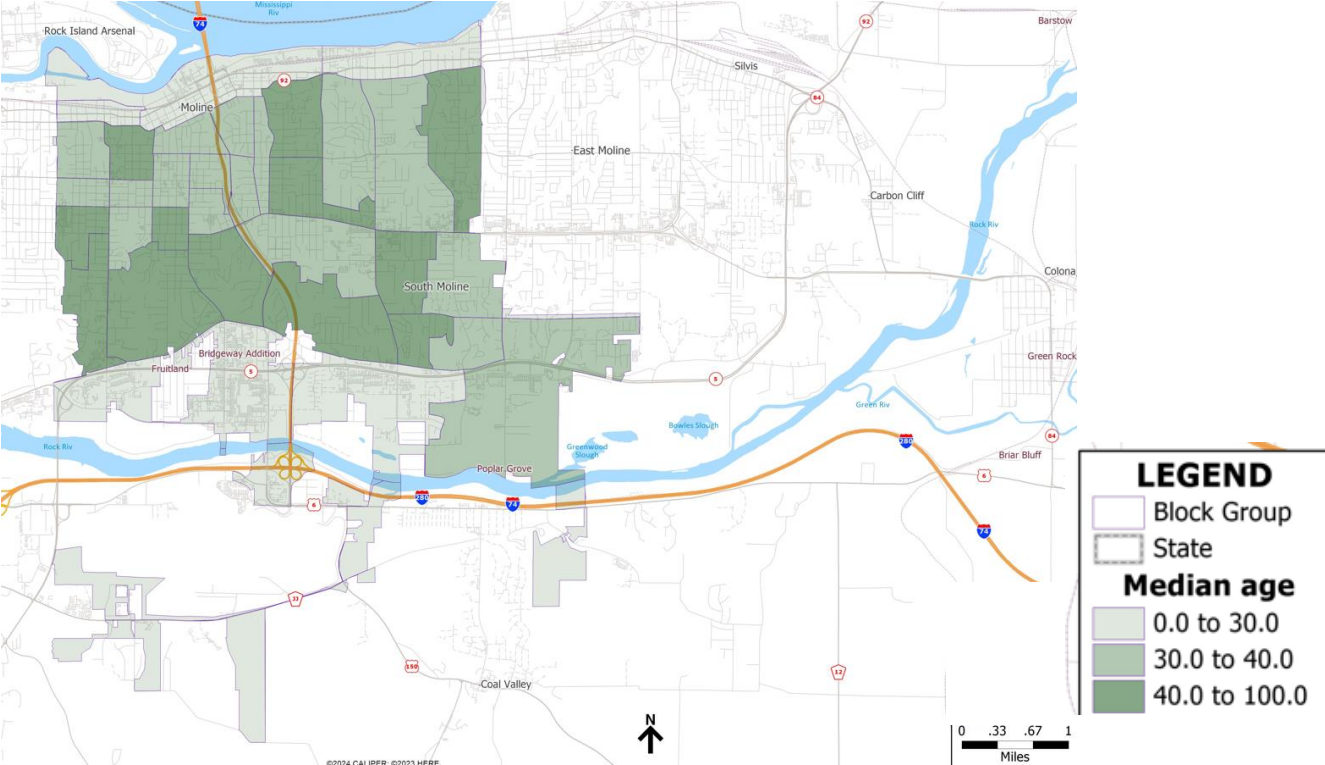
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.23: Moline Daytime Population Age 18+ by Census Block



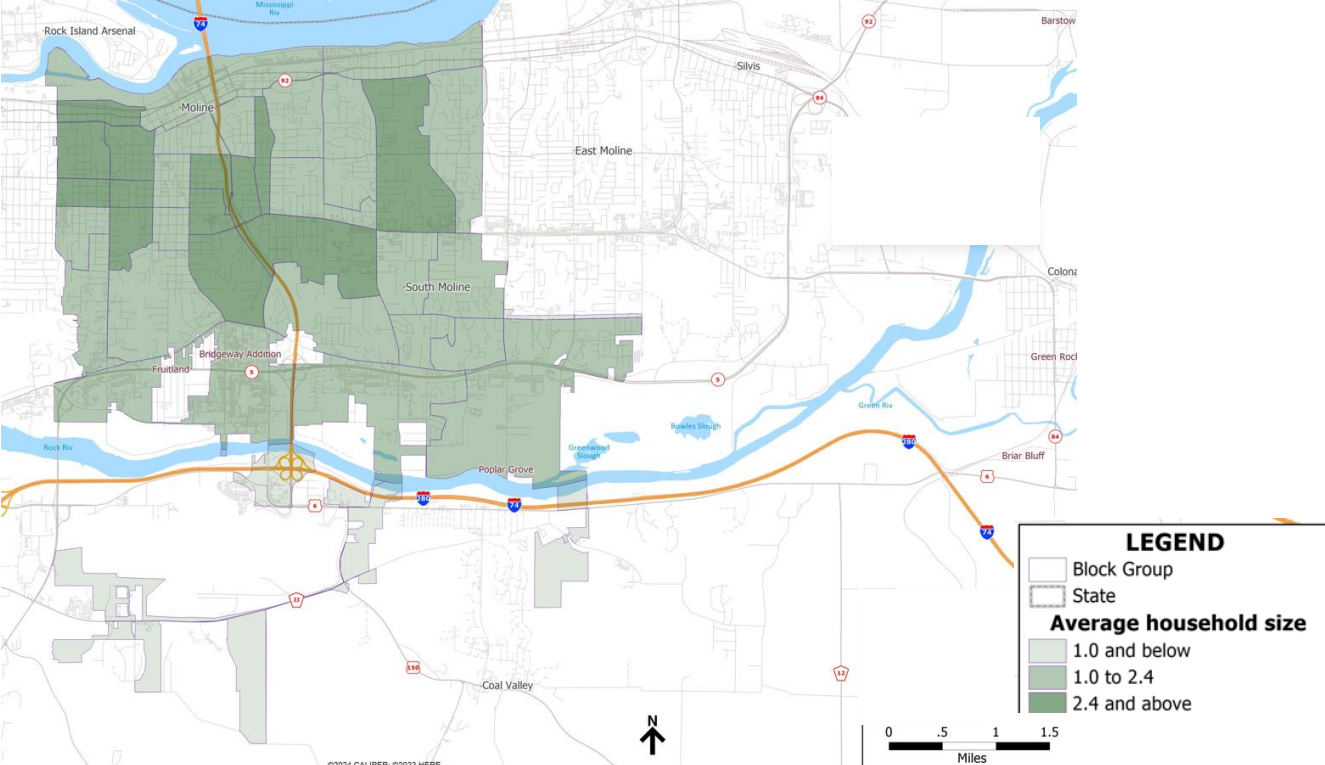
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.24: Moline Median Age by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

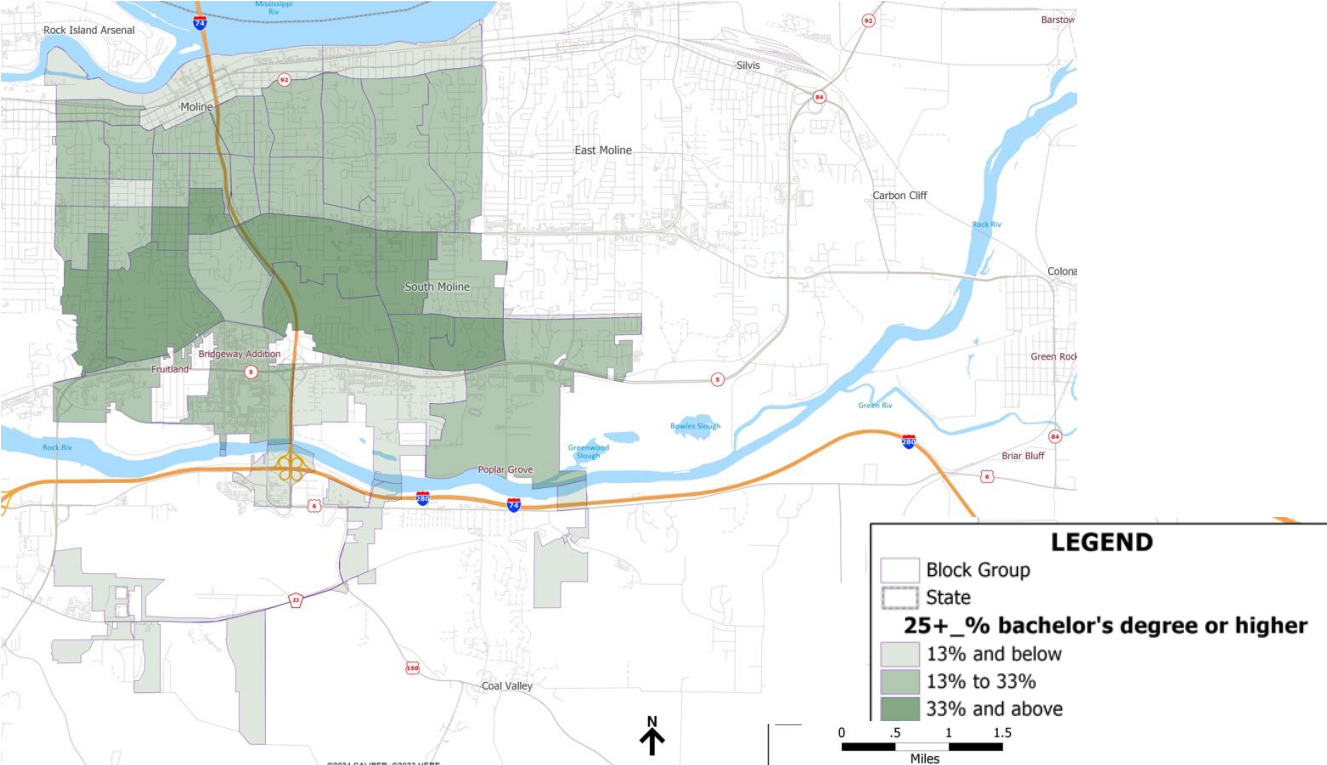
Figure 9.25: Moline Average Household Size by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

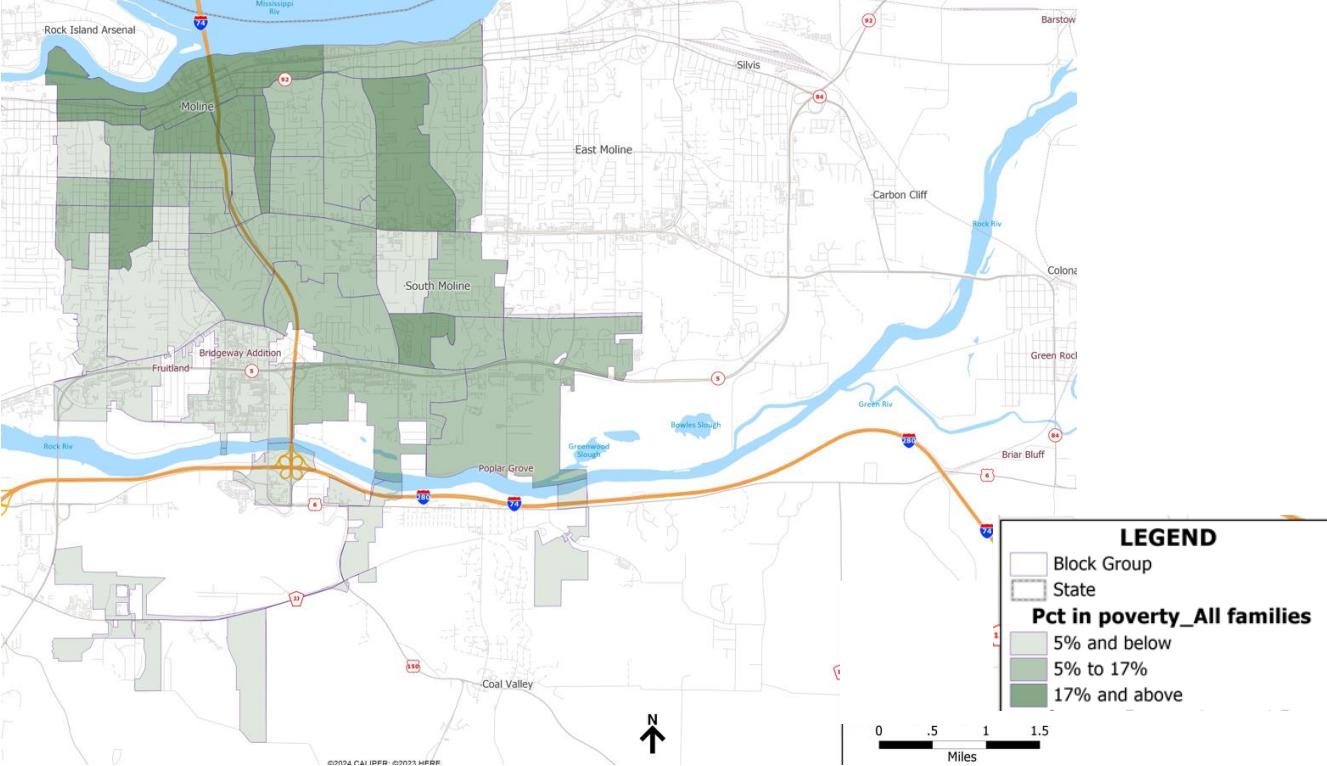


Figure 9.26: Moline Percent of Age 25+ with Bachelor's Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.27: Moline Percent of Families in Poverty by Census Block



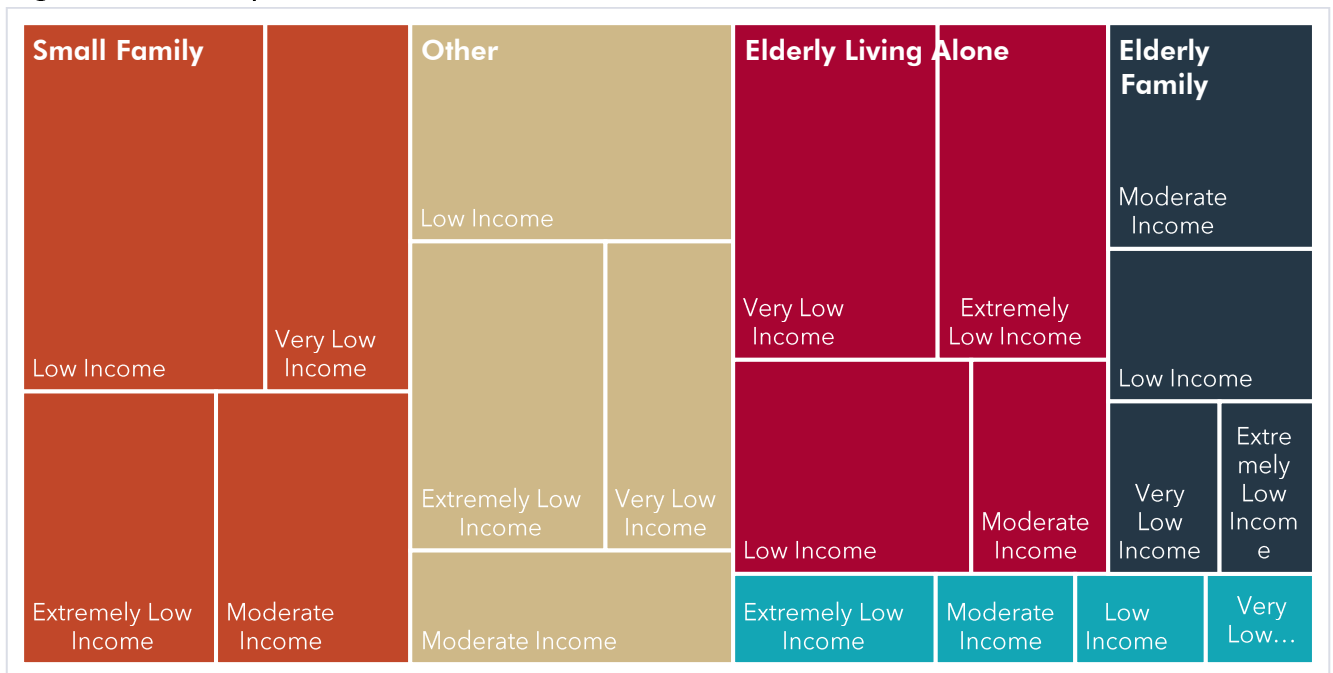
Source: Points Consulting using Census ACS 5-Year, 2019-2022

**Table 9.7: Composition of Low-Income Households in Moline**

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units In Moline
Elderly Family	Extremely Low Income	200	1.1%
Elderly Family	Very Low Income	235	1.3%
Elderly Family	Low Income	385	2.2%
Elderly Family	Moderate Income	570	3.2%
Small Family	Extremely Low Income	650	3.6%
Small Family	Very Low Income	655	3.7%
Small Family	Low Income	1,100	6.1%
Small Family	Moderate Income	650	3.6%
Large Family	Extremely Low Income	225	1.3%
Large Family	Very Low Income	120	0.7%
Large Family	Low Income	145	0.8%
Large Family	Moderate Income	155	0.9%
Elderly Living Alone	Extremely Low Income	705	3.9%
Elderly Living Alone	Very Low Income	845	4.7%
Elderly Living Alone	Low Income	625	3.5%
Elderly Living Alone	Moderate Income	360	2.0%
Other	Extremely Low Income	740	4.1%
Other	Very Low Income	485	2.7%
Other	Low Income	865	4.8%
Other	Moderate Income	450	2.5%

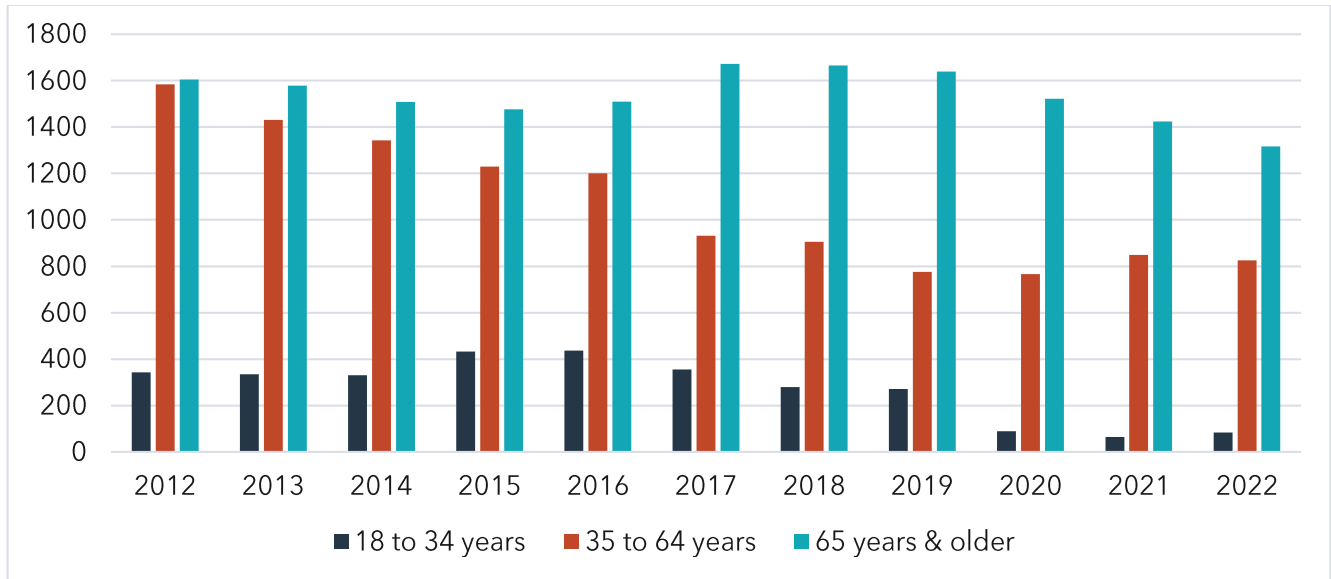
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

**Figure 9.28: Composition of Low-Income Households in Moline**



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 9.29: Veterans by Age in Moline, 2012-2022

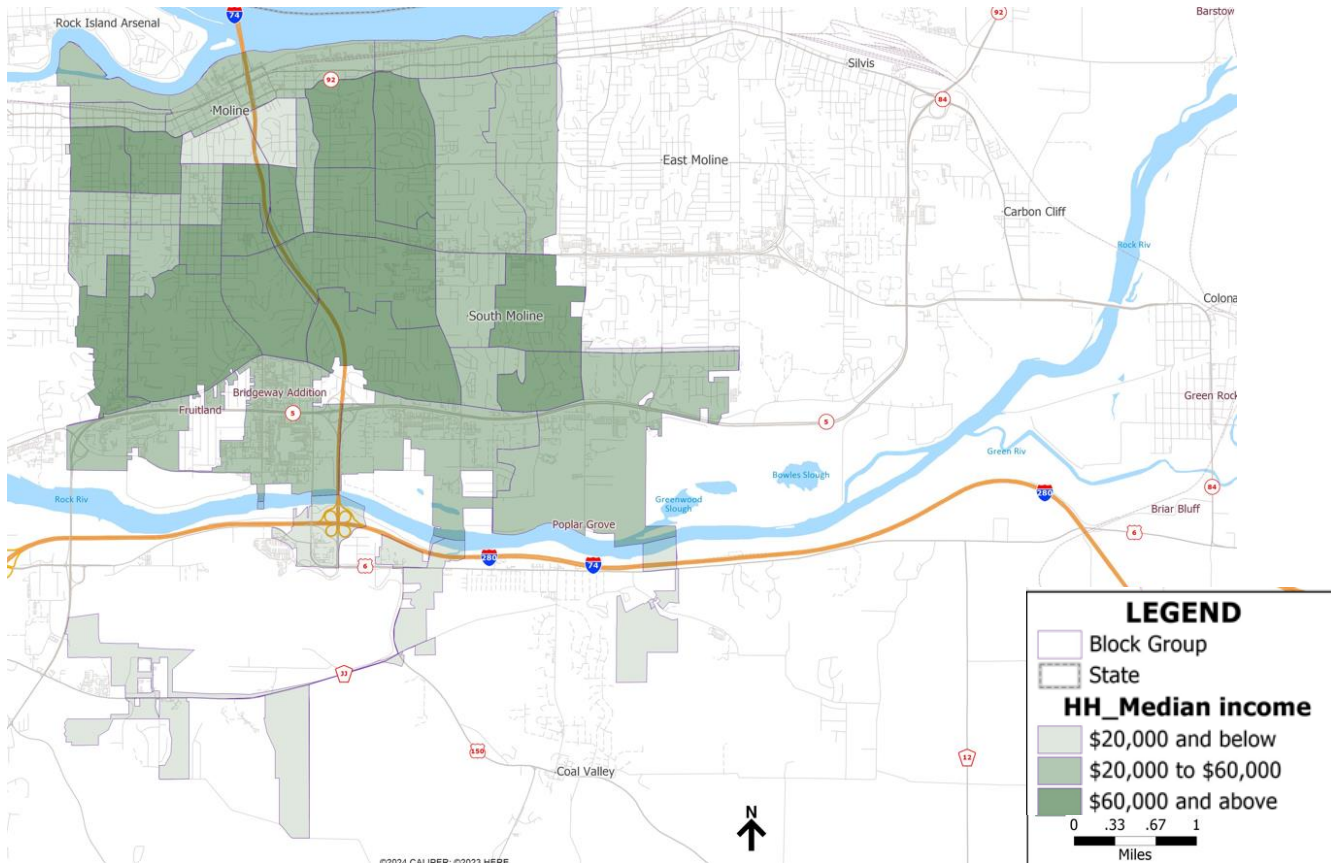


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

### Income and Expenditures

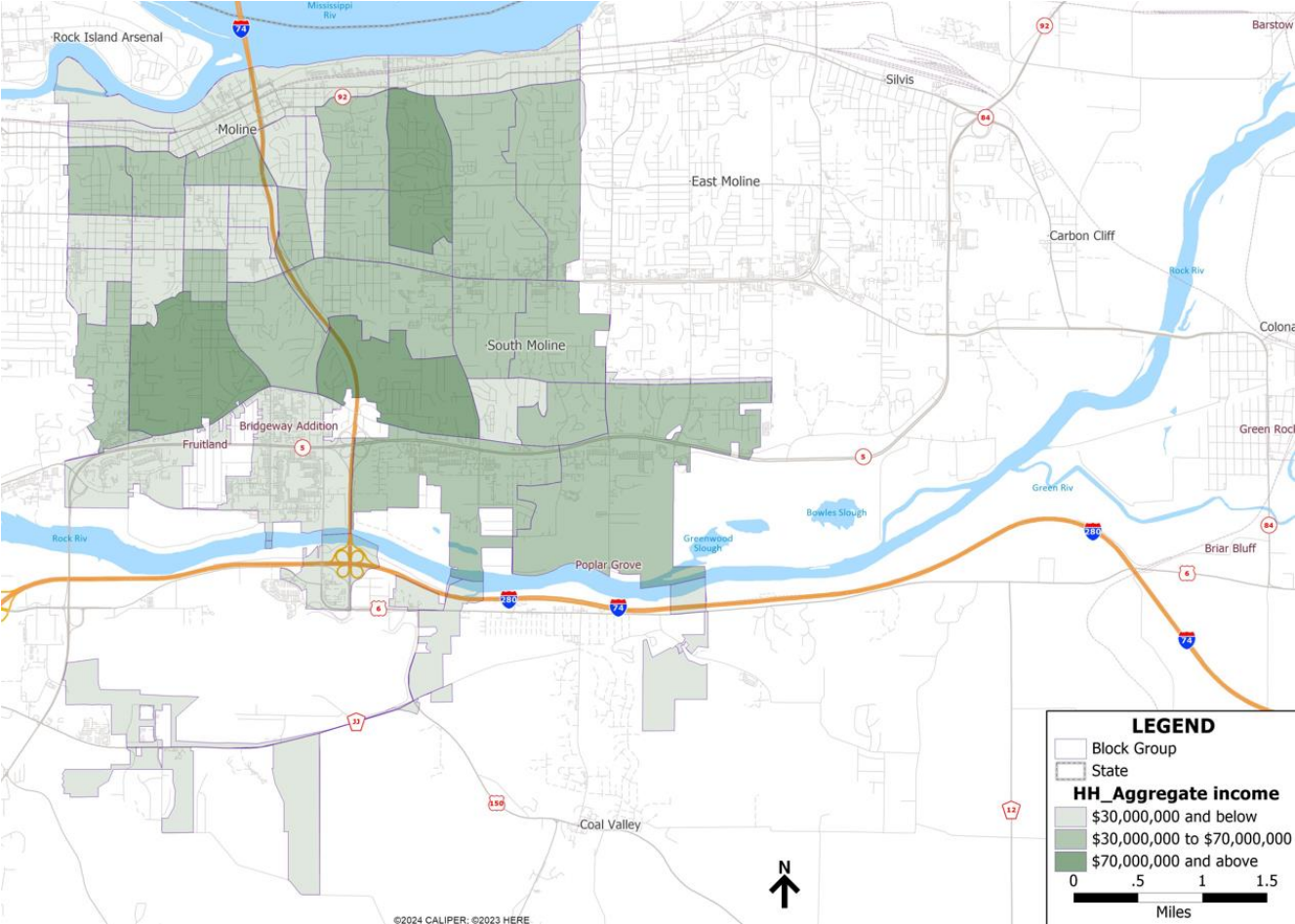
This section covers income (Figures 9.30-9.31) and budget expenditures (Figures 9.32-9.33).

Figure 9.30: Moline Household Median Income by Census Block



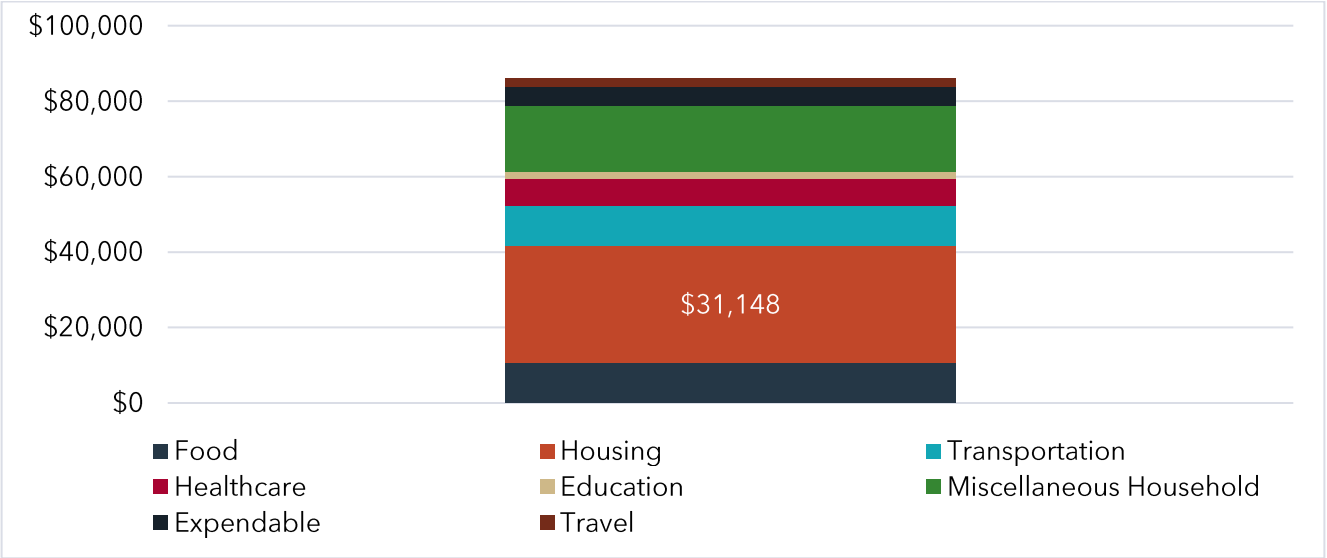
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.31: Moline Household Aggregate Income by Census Block



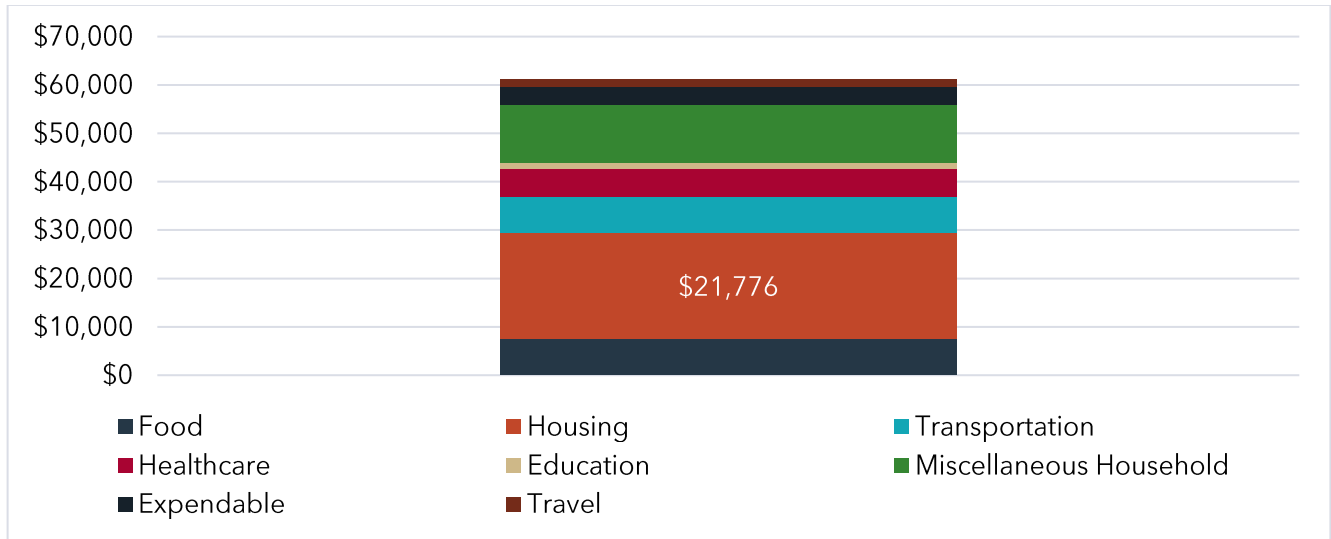
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 9.32: Illinois Monthly Household Budget Expenditures



Source: Esri Business Analyst, 2024

Figure 9.33: Rock Island County Monthly Household Budget Expenditures

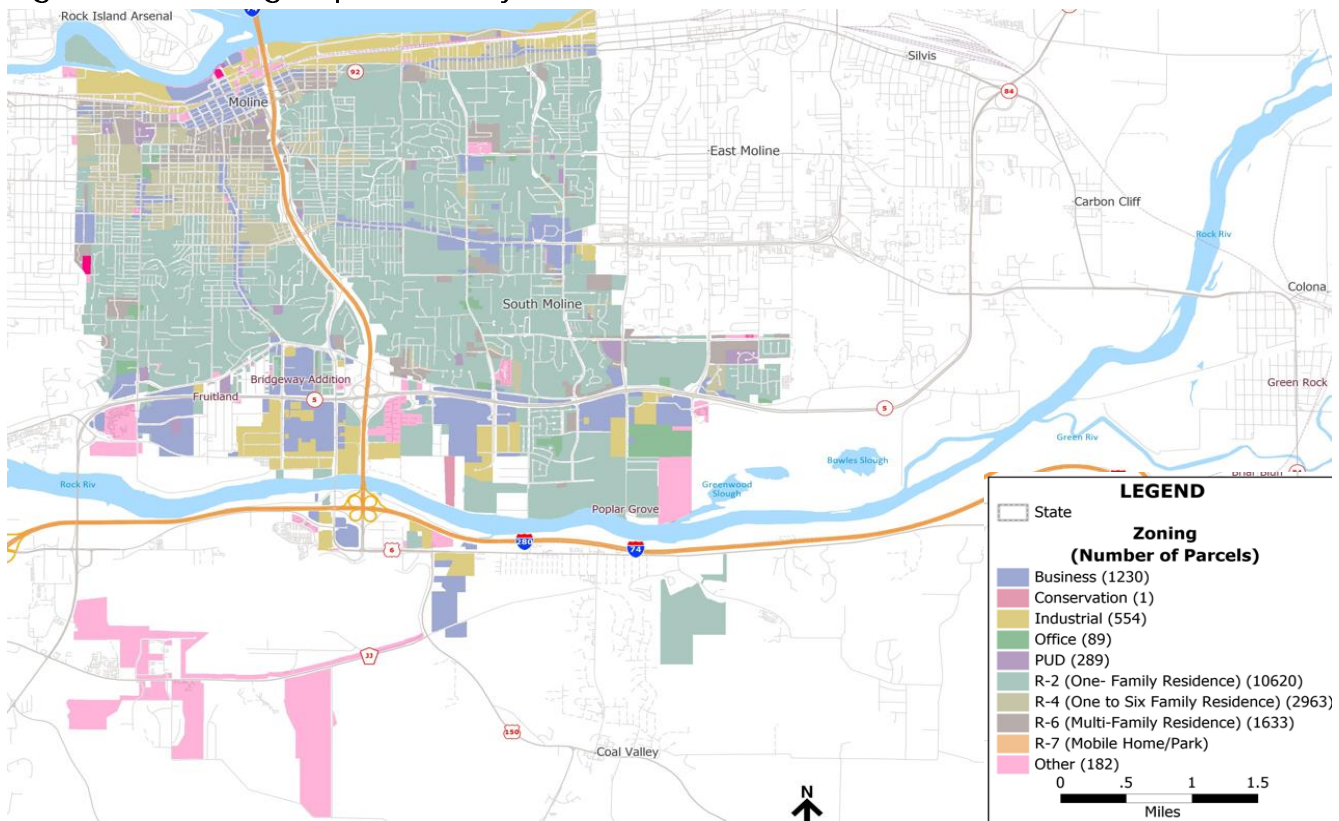


Source: Esri Business Analyst, 2024

### Moline Zoning

The City of Moline currently occupies 10,515 acres of land. Of that land, 61.53% is zoned for primarily residential use. Districts that are primarily residential include: R-2, R-4, R-6, and R-7 (Figure 9.34).

Figure 9.34: Zoning Map for the City of Moline



Source: Points Consulting using shapefile data from the City of Moline

**Table 9.8: Moline Zoning Ordinance, Residential Districts Purpose and Intent**

District	Purpose and Intent
R-2	To provide areas for low density residential development (6 or less dwelling units per gross acre) consistent with the Low Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-4	To provide areas for medium density residential development (7 to 14 dwelling units per gross acre) consistent with the Medium Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-6	To provide areas for high density residential development (over 14 dwelling units per gross acre) consistent with the High Density Future Land Use Category of the adopted Moline Comprehensive Plan. The District standards and regulations have been crafted, and are intended to be implemented, so that redevelopment and new development projects preserve and enhance the defining characteristics of the District.
R-7	To provide areas for mobile home parks in accordance with Chapter 19 of the Moline Code of Ordinances, and well as other residential and institutional uses that are consistent with residential districts.

Source: Moline, IL Zoning Ordinance, Chapter 35

**Table 9.9: Moline Zoning Ordinance, Residential and Resource Districts Principal Structure Bulk Standards, Sec 35-3201<sup>35</sup>**

Zoning District	Max Density (du/Ac)	Min Lot Dimensions				Min Yard Setbacks (ft) Side				Max Building Height (ft / stories)	Min Landscape Surface Ratio Front Setback	Max Floor Area Ratio (4)
		Area Per Unit (Sq Ft)	Lot Area (sq ft)	Width (ft)	Street front (ft)(3)	Front (9)	Least	Sum	Rear			
R-2(5)	6	6,000	6,000	60	20	25	5	12	30	35/2 1/2	0.5	0.25
R-4	14	3,000	5,000	50	20	25	5	12	B8	35/2 1/2	0.5	0.5
R-6 (6)	34	1,250	5,000	50	20	25	5+	15+	25+	150/12	0.5	1
R-7(7)	34	1,250	5,000	50		25	5+	15+	25+	150/12	0.5	1

Source: Moline, IL Zoning Ordinance, Chapter 35

<sup>35</sup> (a) PRINCIPAL STRUCTURES . Table 35-3201.1. lists the bulk standards for principal structures in all Residential and Resource Districts.

(1) Terms . Please see Sec. 35-3106 for an explanation of the terms used on Table 35-3201.1.

(2) Exceptions. Please see Sec. 35-3108 for exceptions to the bulk standards on Table 35-3201.1.

**Table 9.10: Moline Zoning Ordinance, Residential and Resource Districts Major Accessory Structure Bulk Standards<sup>36</sup>**

Zoning District	Minimum Yard Setbacks (feet)				Minimum Onsite Building Separation (ft) <sup>(4)</sup>	Maximum Height (ft.)
	Front <sup>(6)</sup>	Single Side <sup>(3)</sup>	Sum Sides <sup>(3)</sup>	Rear		
R-2	25	3	25% lot width	5	6	15
R-4	25	3	25% lot width	5	6	15
R-6	20	3	25% lot width	5	6	15
R-7 <sup>(5)</sup>	20	3	25% lot width	5	6	15
<a href="#">(See Chapter 19 of the Moline Code of Ordinances)</a>						

Source: Moline, IL Zoning Ordinance, Chapter 35

**Table 9.11: Moline, Residential and Resource Districts Building Lot Coverage**

Zoning District	% of Lot Coverage
R-2	35%
R-4	35%
R-6	40%
R-7	40%

Source: Moline, IL Zoning Ordinance, Chapter 35

### Key Survey Themes

In our survey responses, Moline residents are slightly less likely than Davenport to find home purchase costs expensive, with 56.2% rating it as “somewhat expensive” or “expensive.” Similar to Rock Island, 51.1% of Moline respondents report difficulties finding affordable housing. Moline respondents tend to express a higher interest in single-family housing development and are not heavily concerned about excess short-term-rentals.

Below are a few density preferences Moline survey respondents express:

- **Accessory Dwelling Units (ADUs) in large lots:** Moline residents are the most supportive of ADUs in large lot neighborhoods (27.7%).
- **Townhomes:** Moline residents favor townhomes in mixed-use, vacant, or commercial areas, similar to preferences expressed elsewhere.

<sup>36</sup> Subject to additional restrictions by the Zoning Administrator, Building Official, or Fire Marshall if needed for compliance with other codes.

## 10. Rock Island Highlights

### Affordability Gaps

Out of the three Tri-Cities, Rock Island reports the highest percentage (46.3%) of households that are cost burdened, or severely cost burdened (Table 10.1).

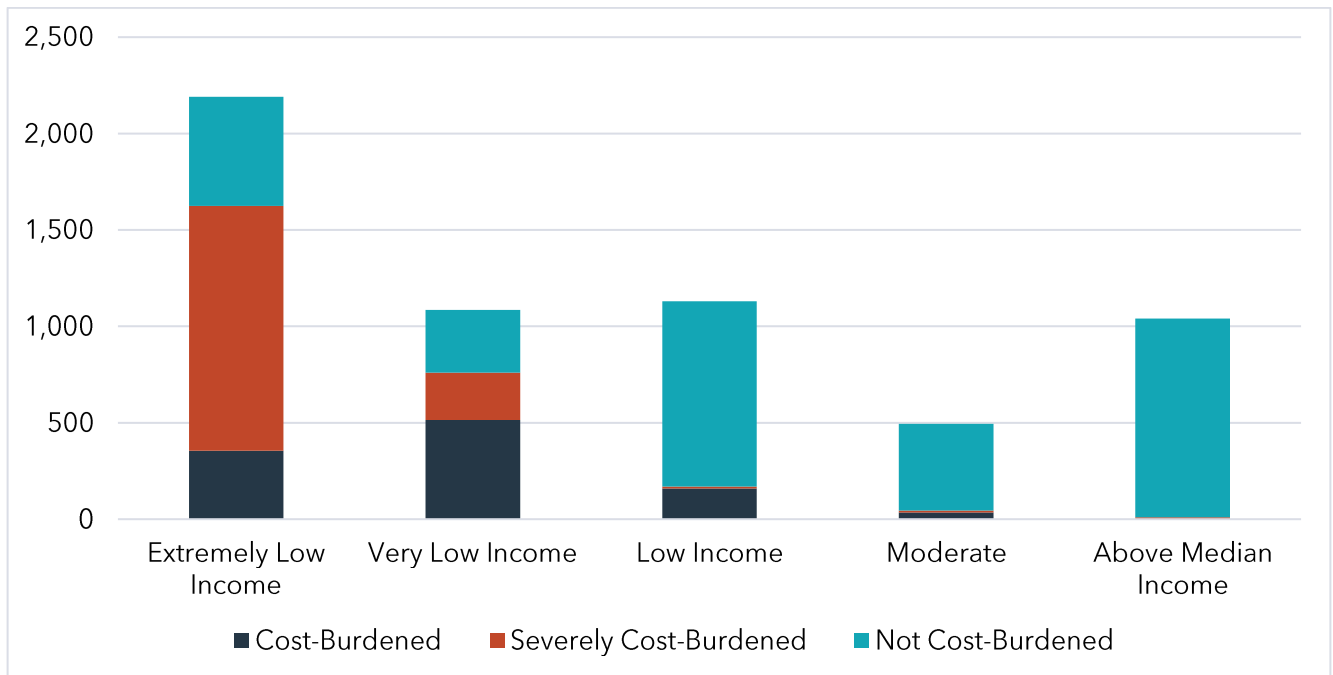
Figures 10.1 and 10.2 below show Cost Burden by Income Level for renters in Rock Island. In Rock Island, 15% of low-income, renting households are cost burdened to some degree. Of renting households in the Very Low Income and Extremely Low Income categories, 72.1% are cost burdened in Rock Island. In Rock Island County, 54.5% of renting households in one of the three low-income categories are cost burdened.

**Table 10.1: Renters' Housing Cost Burden: Rock Island, Rock Island County, Illinois, US**

Region	Number of Renting Households	Severely Cost-Burdened	Cost-Burdened	Severely or Cost-Burdened	Not Cost-Burdened
Rock Island	5,737	23.5%	22.8%	46.3%	44.5%
Rock Island County	19,161	20.2%	22.1%	42.3%	49.2%
Illinois	1,655,952	22.4%	21.5%	43.9%	48.9%
U.S.	44,238,593	23.3%	23.2%	46.5%	46.6%

Source: ACS 2022 5-Year Table B25070

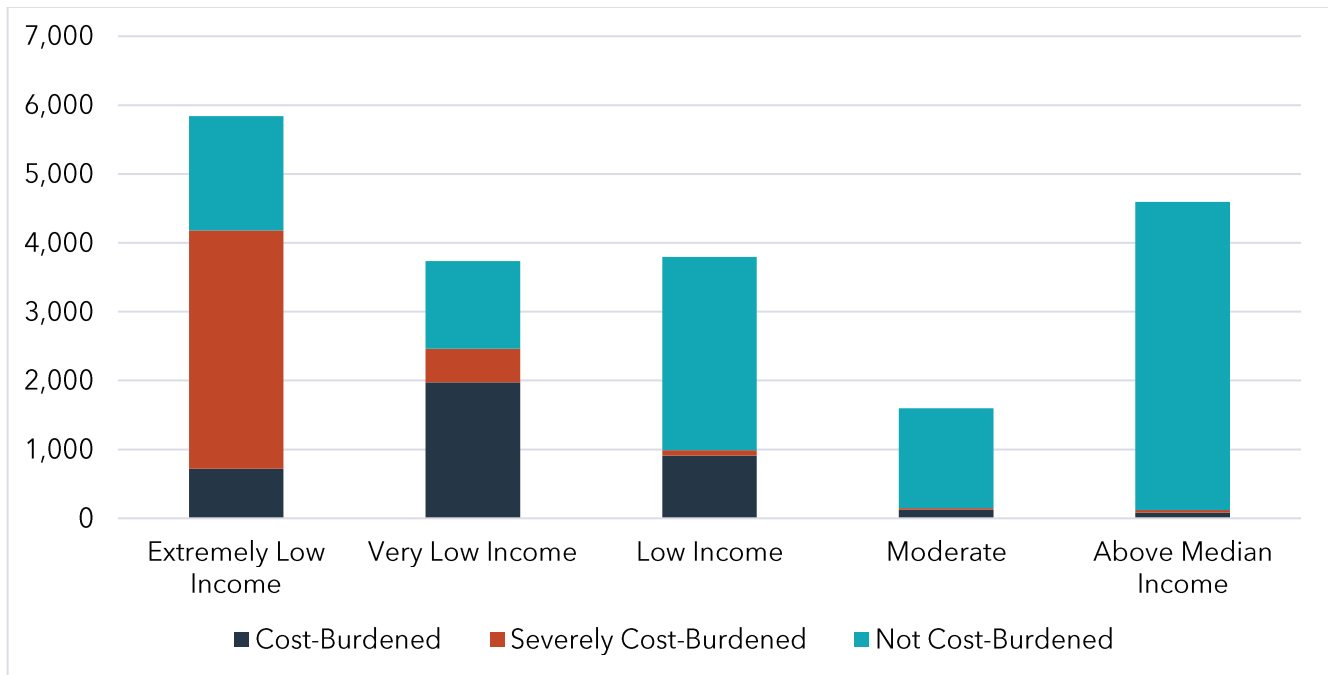
**Figure 10.1: Rock Island Renters' Cost Burden by Income Level**



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2016-2020



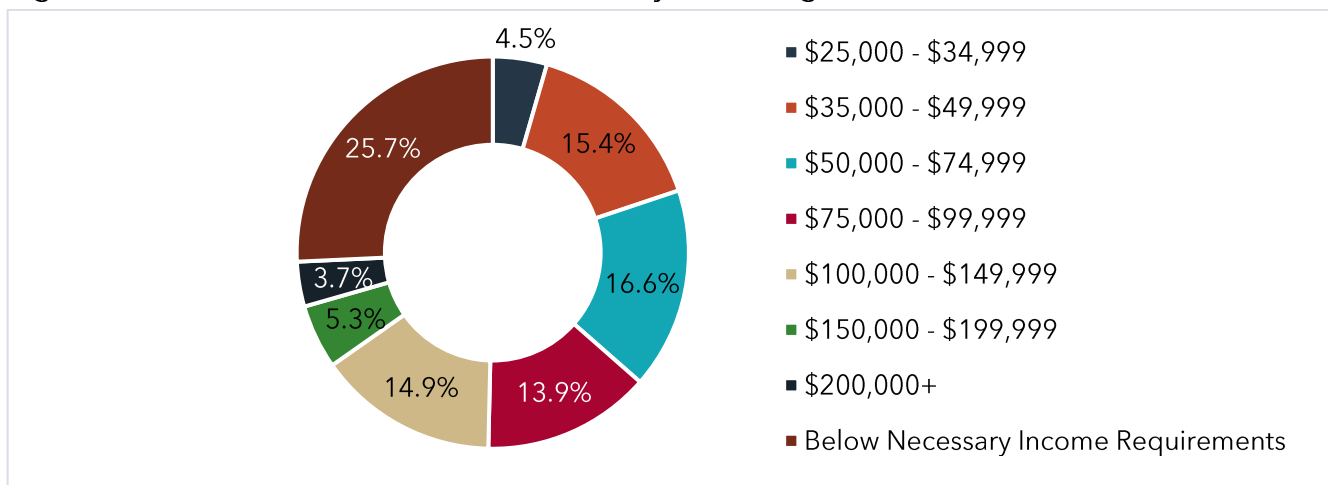
**Figure 10.2: Rock Island County Renters' Cost Burden by Income Level**



Source: Housing & Urban Development Comprehensive Housing Affordability Strategy Data, Table 7, 2017-2021

Figure 10.3 shows that 25.7% of households in Rock Island are below the necessary income requirements to purchase an average-priced home in Rock Island. All households in the income brackets above \$25K can afford an average-priced home in Rock Island.

**Figure 10.3: Households that Can Afford to Buy an Average-Priced Home in Rock Island**



Source: Points Consulting Using Esri Business Analyst, MLS, and Realtor.com, 2024

### Population & Housing Forecasts

Rock Island mirrors the population trends of both Davenport and Moline, which is unsurprising given the geographic layout of the Tri-Cities (Table 10.2 and Figure 10.4). In fact, Rock Island's population in the 0-30 age group fell even more than Moline's, decreasing from 16,300 to 14,600. This decline was somewhat offset by an 800-resident increase in the 60+ community, though it was not enough to counteract the overall effects of out-migration.

The Bi-State Regional Commission’s forecast was excluded from the Rock Island projection due to the statistical insignificance of its regression model. While previous projections were statistically significant and showed strong correlations between years and population, the Rock Island model was deemed unsuitable for use by the PC team.<sup>37</sup> Instead, the PC team applied an optimistic population outlook based on average persons per household.

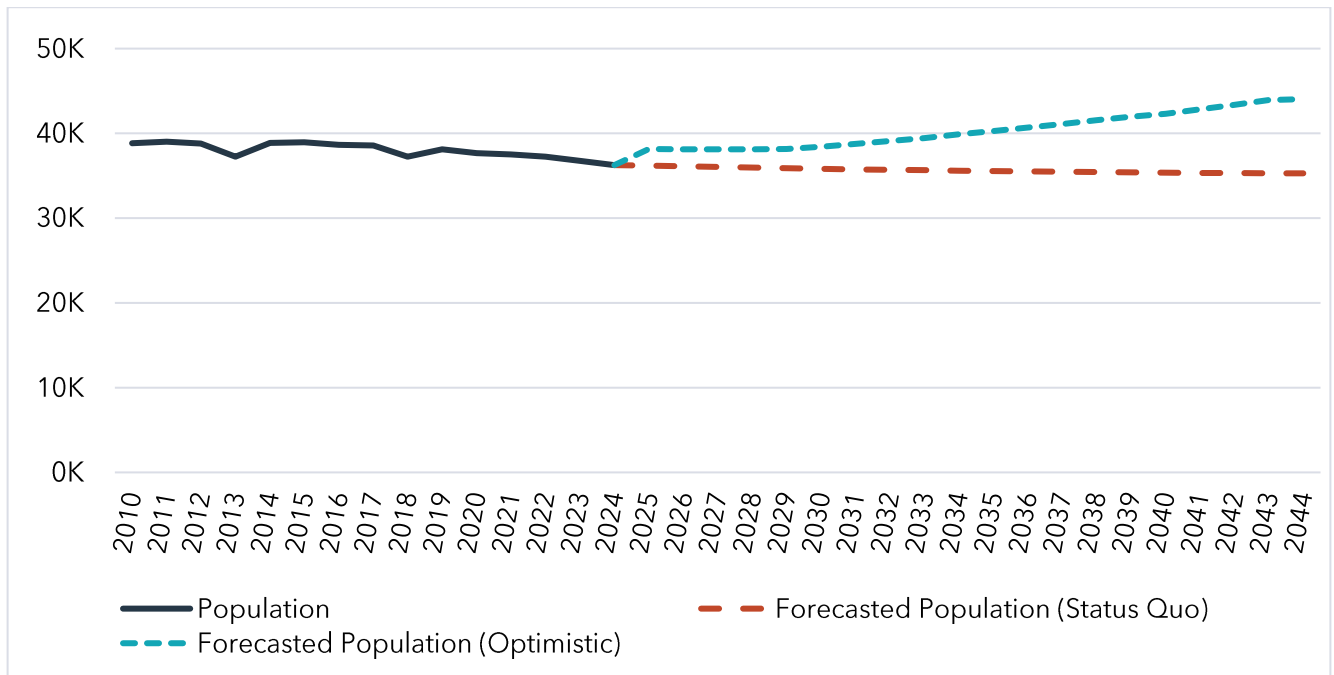
As with other forecasts, the Status Quo projection assumes a steady rate of population decline over the next 20 years, specifically anticipating worse out-migration and an increase in the aging population. Meanwhile, the Optimistic scenario projects a 21.5% increase in population by 2044.

**Table 10.2: Rock Island Population Forecast, 2024-2044**

Year	---Population---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	36,252	36,252	--	--
2029	35,055	38,143	(1.0%)	5.2%
2034	32,559	39,890	(1.8%)	10.0%
2039	30,762	41,984	(2.4%)	15.8%
2040	30,363	42,292	(2.5%)	16.7%
2044	29,102	44,036	(2.7%)	21.5%

Source: Points Consulting, 2024

**Figure 10.4: Rock Island Population Forecasts, 2024-2044**



Source: Points Consulting, 2024

<sup>37</sup> In regression analysis, models are considered “strong” if the p-value of the variables falls below 0.05. Also, the R-squared value should (generally) be above 0.8 to determine a strong correlation between the independent and dependent variables.

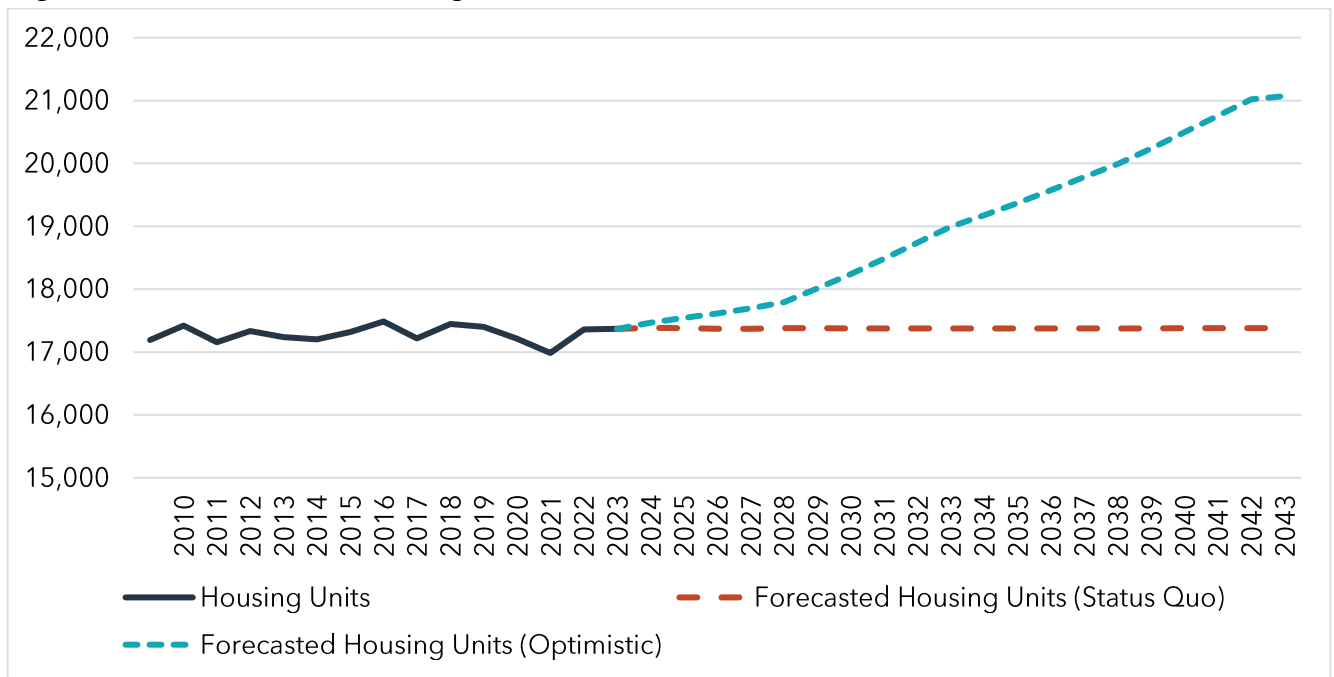
Similar to Moline, Rock Island is experiencing a gradual population decrease. Housing numbers have also declined, falling from 38,817 to 37,264 over the past 14 years (Table 10.3 and Figure 10.5). The Status Quo Scenario in the Housing Forecast projects a continuation of this downward trend. In contrast, the Optimistic Scenario anticipates the need for 3,700 additional housing units to accommodate population growth under the Population Forecast’s Optimistic Scenario.

**Table 10.3: Rock Island Housing Forecast, 2024-2044**

Year	---Housing---		---Annual Growth Rate (since 2024)---	
	Status Quo	Optimistic	Status Quo	Optimistic
2024	17,368	17,368	--	--
2029	17,379	17,790	0.06%	2.4%
2034	17,376	18,995	0.05%	9.4%
2039	17,376	19,992	0.05%	15.1%
2040	17,377	20,235	0.05%	16.5%
2044	17,379	21,070	0.06%	21.3%

Source: Points Consulting, 2024

**Figure 10.5: Rock Island Housing Forecast, 2024-2044**

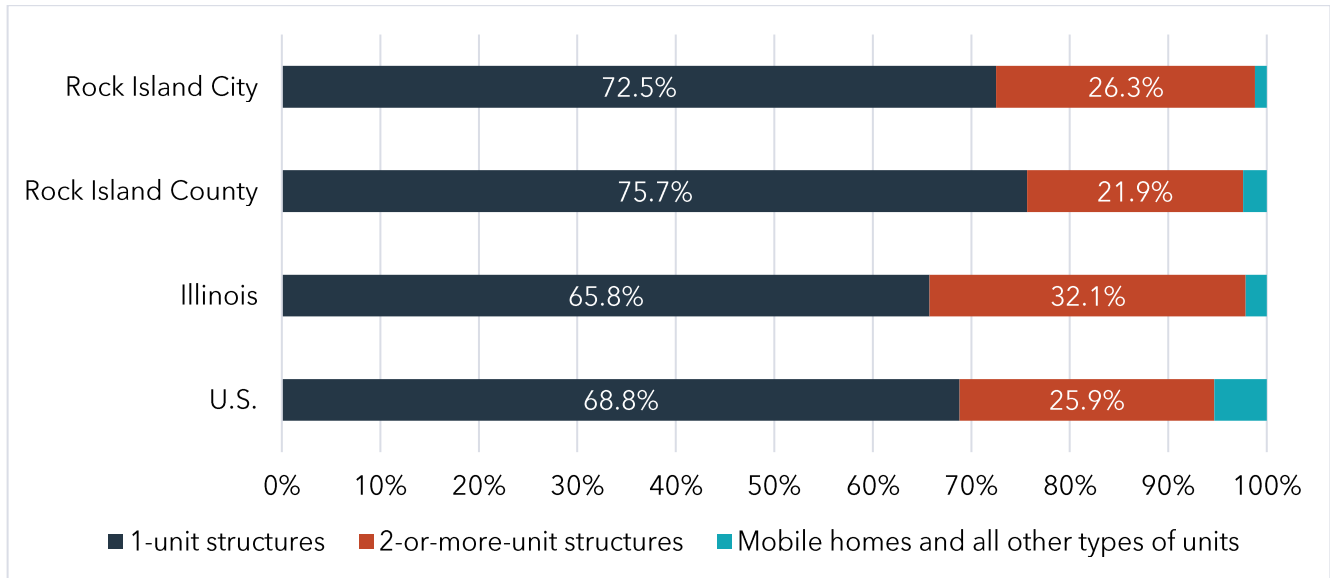


Source: Points Consulting, 2024

## Housing Supply

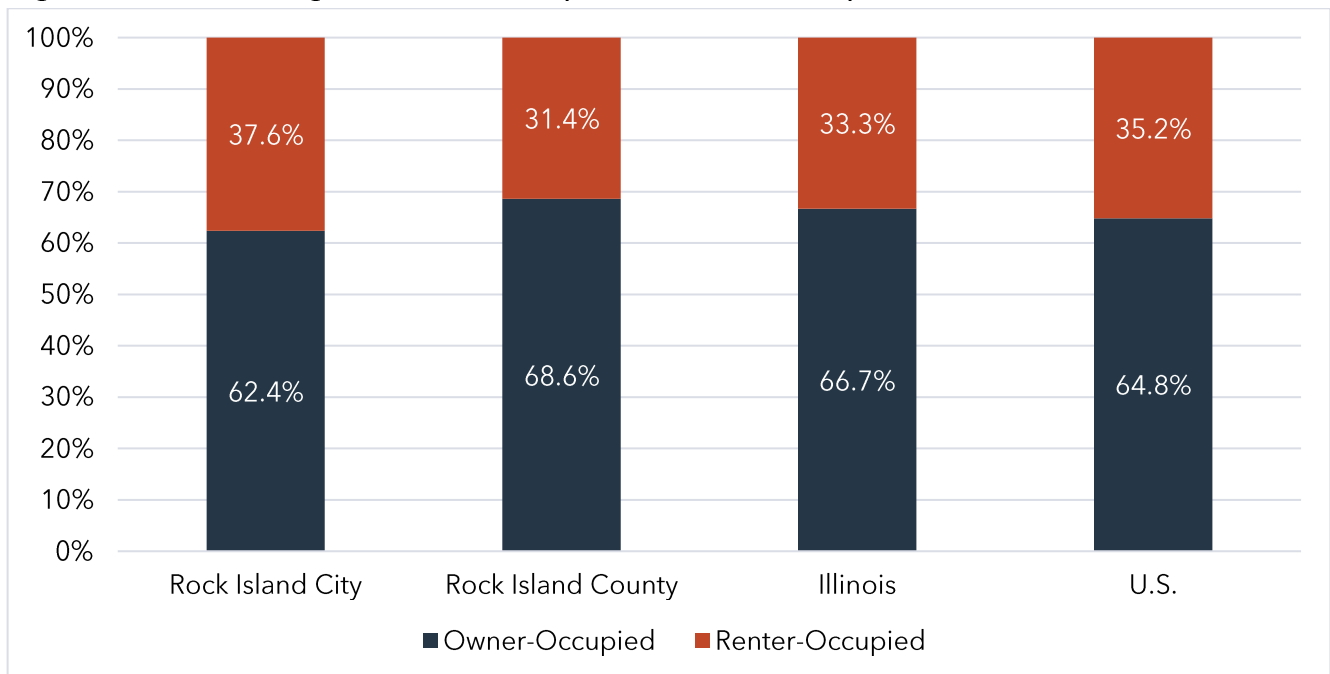
This section covers housing type and tenure (Figures 10.6-10.11), age of housing stock (Figures 10.12-10.13), vacancy (Figures 10.14-10.15), occupancy (Figures 10.16-10.17), new housing production (Figure 10.18), and rent trends (Table 10.4).

**Figure 10.6: Percent Housing By Type in Rock Island**



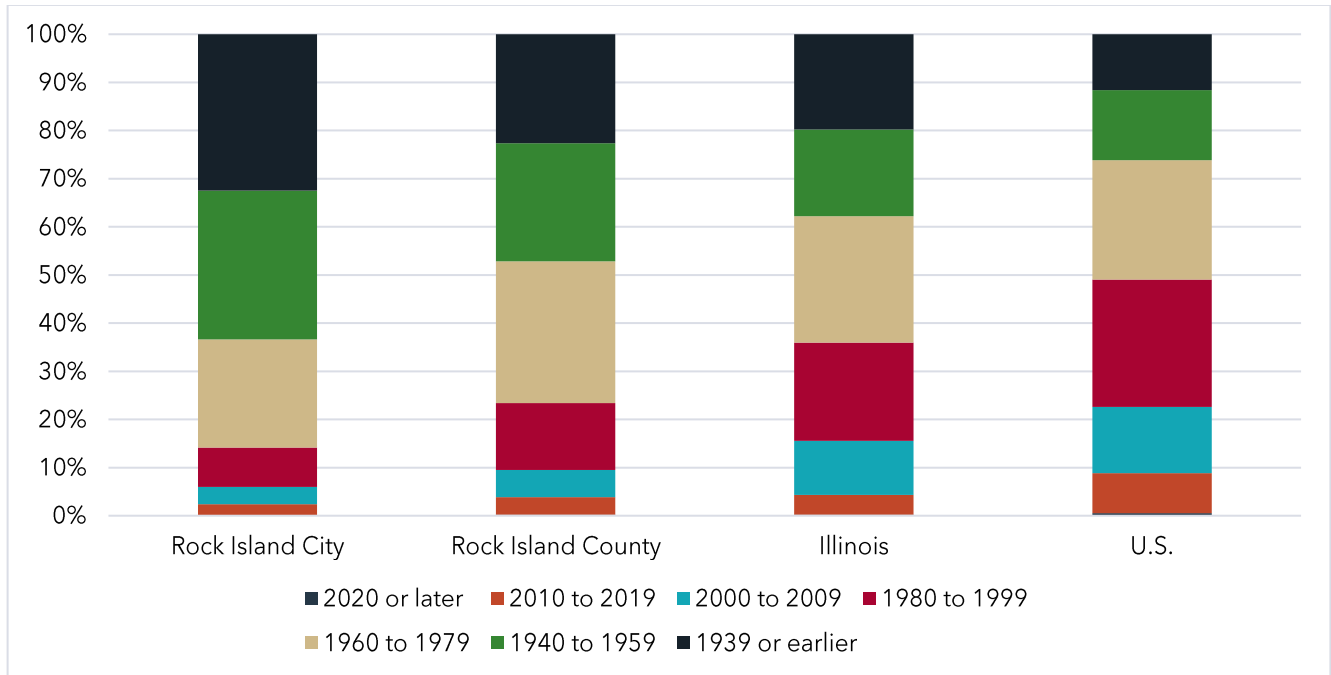
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

**Figure 10.7: Percentage of Owner Occupied to Renter-Occupied Units, Rock Island, 2022**



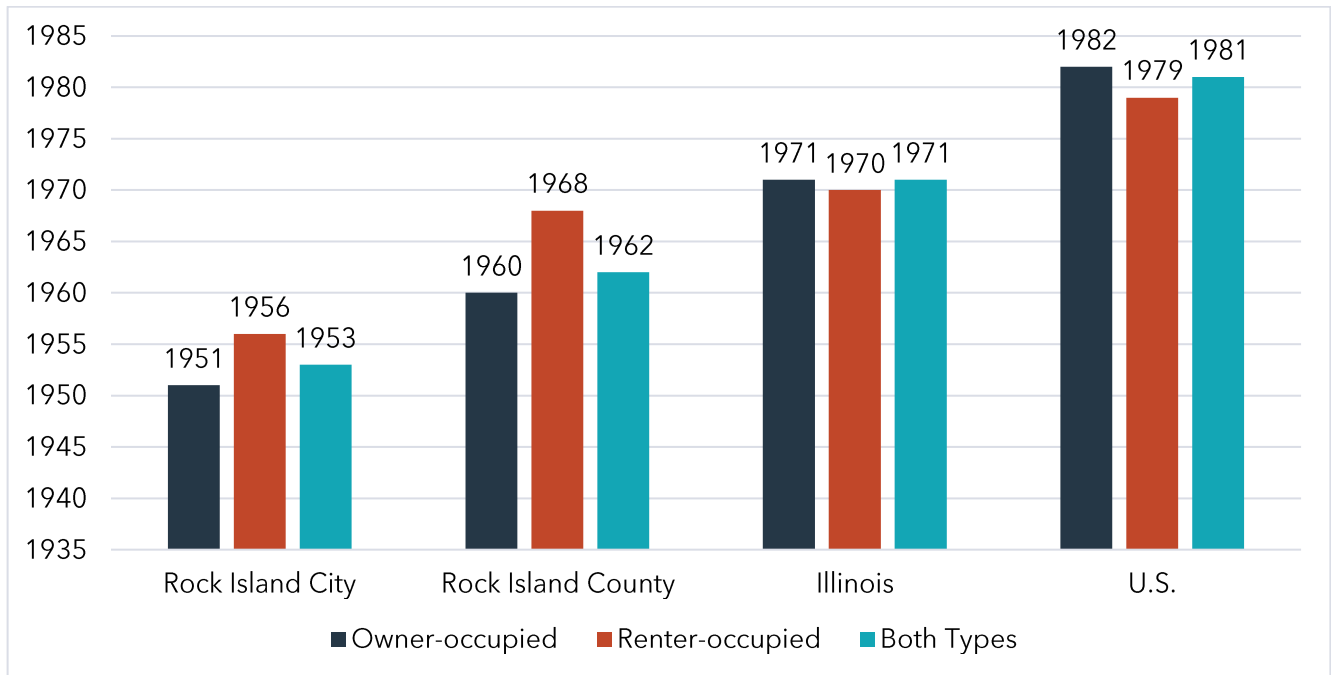
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

**Figure 10.8: Age of Housing Stock in Rock Island**



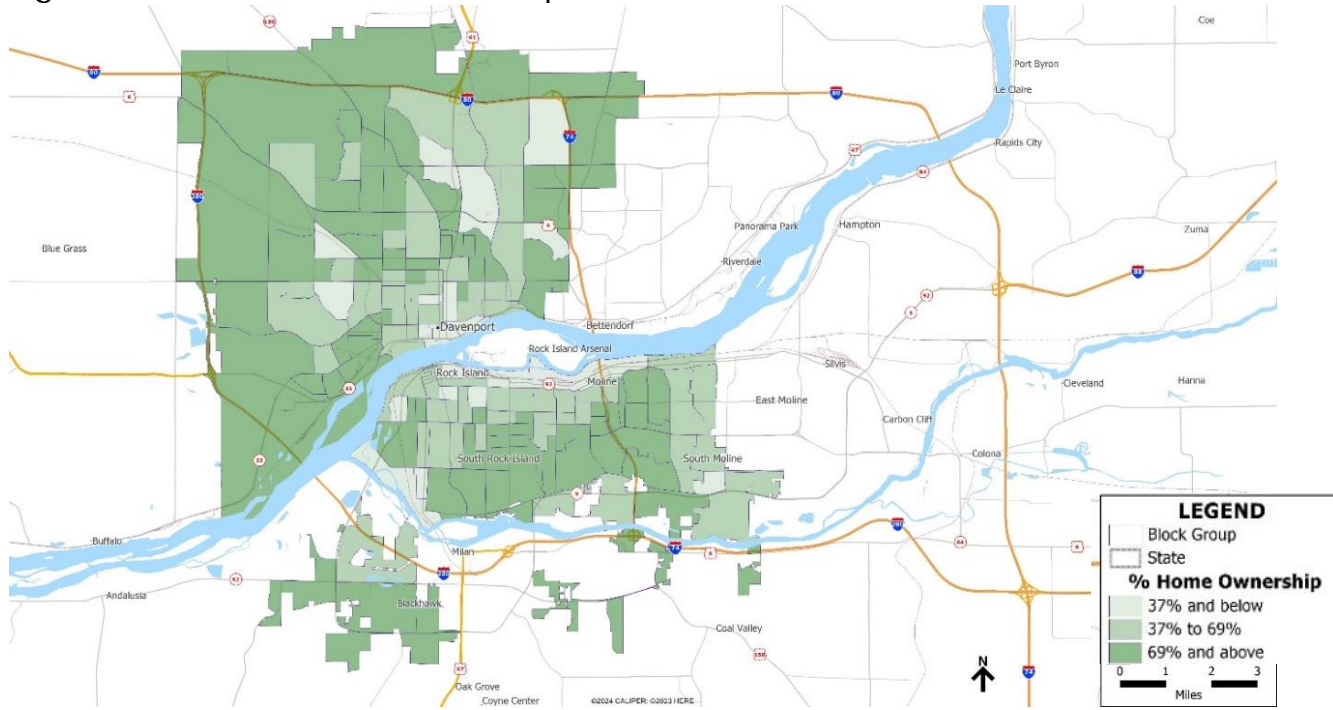
Source: American Community Survey, 2022 5-Year Estimates, Table S2504

**Figure 10.9: Median Year Built by Tenure in Rock Island**



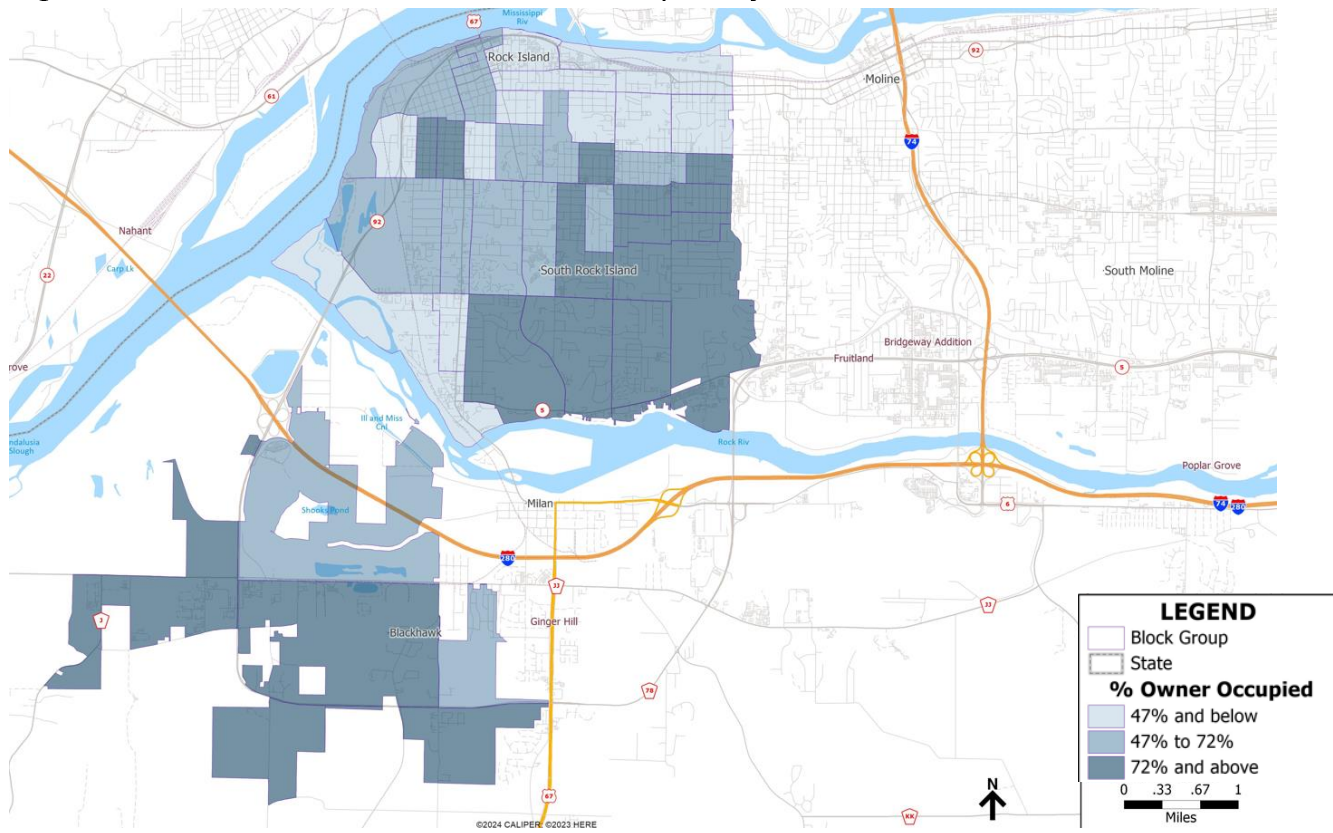
Source: ACS 2022 5-Year Table B25037

Figure 10.10: Percent Home Ownership Tri-Cities



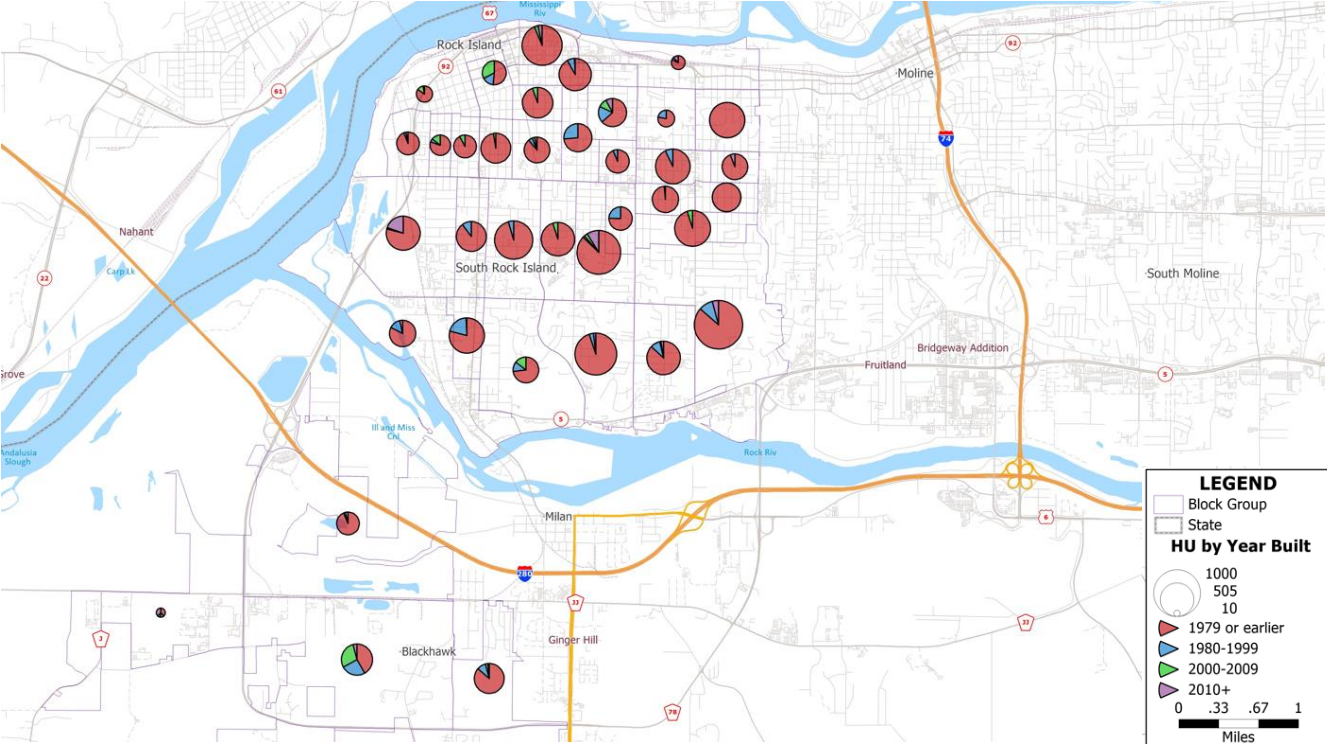
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.11: Rock Island Percent Owner Occupied by Census Block



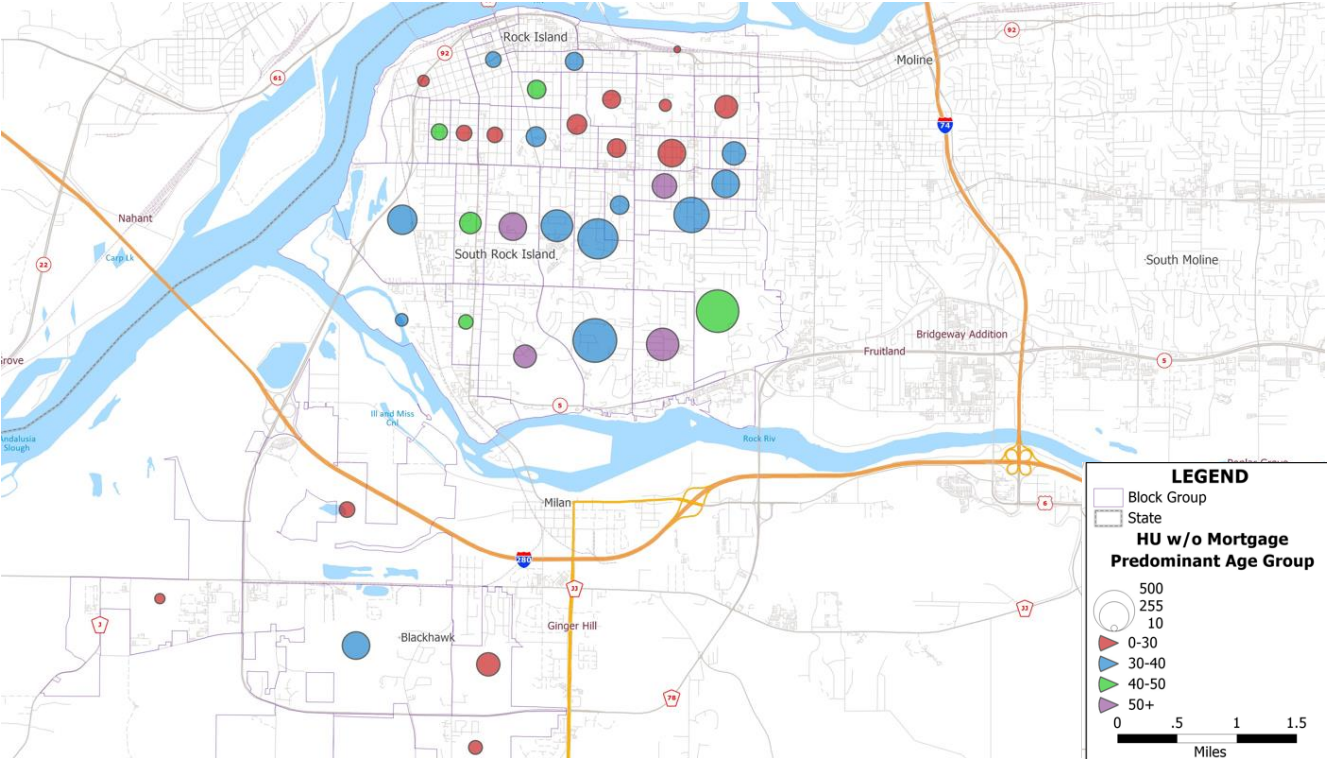
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.12: Rock Island Housing Units Year Built by Census Block



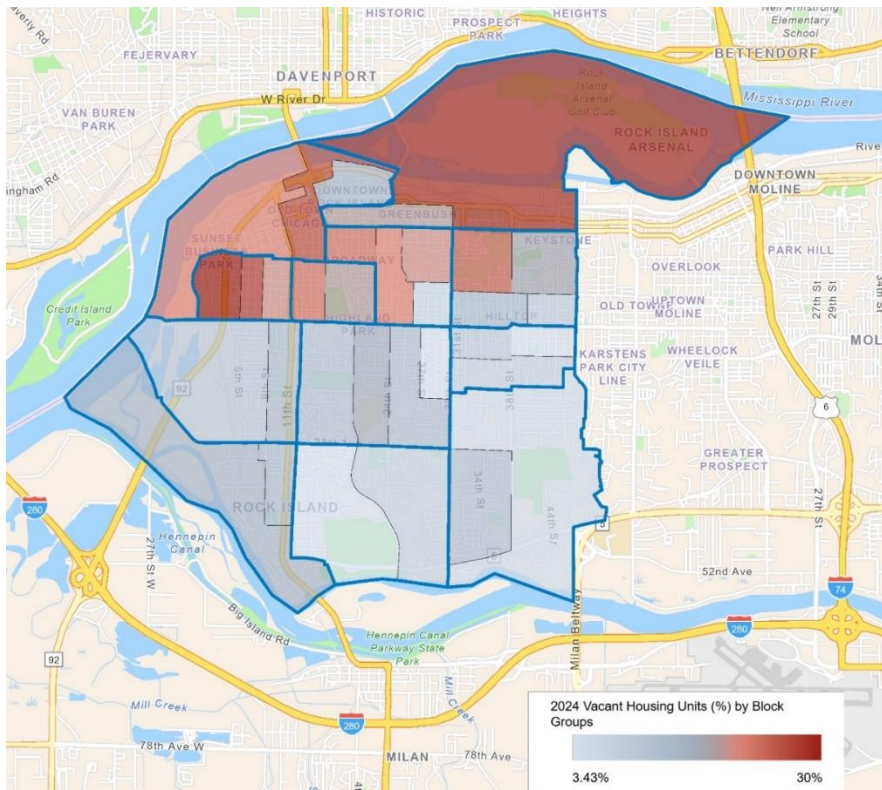
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.13: Rock Island Housing Units Without Mortgage Predominant Age Group by Census Block



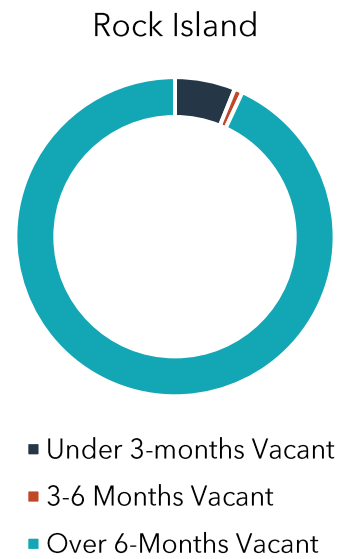
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.14: Rock Island Vacancy Rates by Census Tracts, 2024



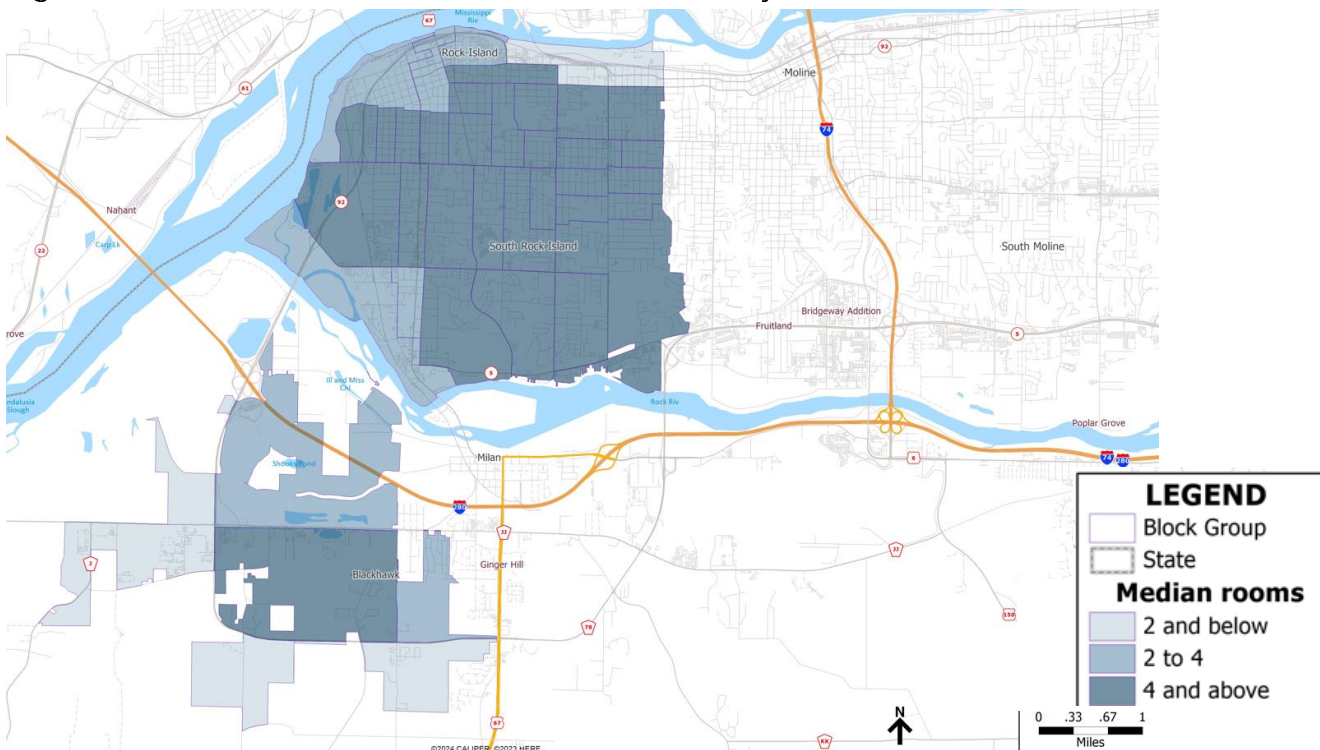
Source: Points Consulting using Esri Business Analyst, 2024

Figure 10.15: Duration of Vacancy for Residential Units



Source: HUD USPS Aggregated Administrative Data on Address Vacancies

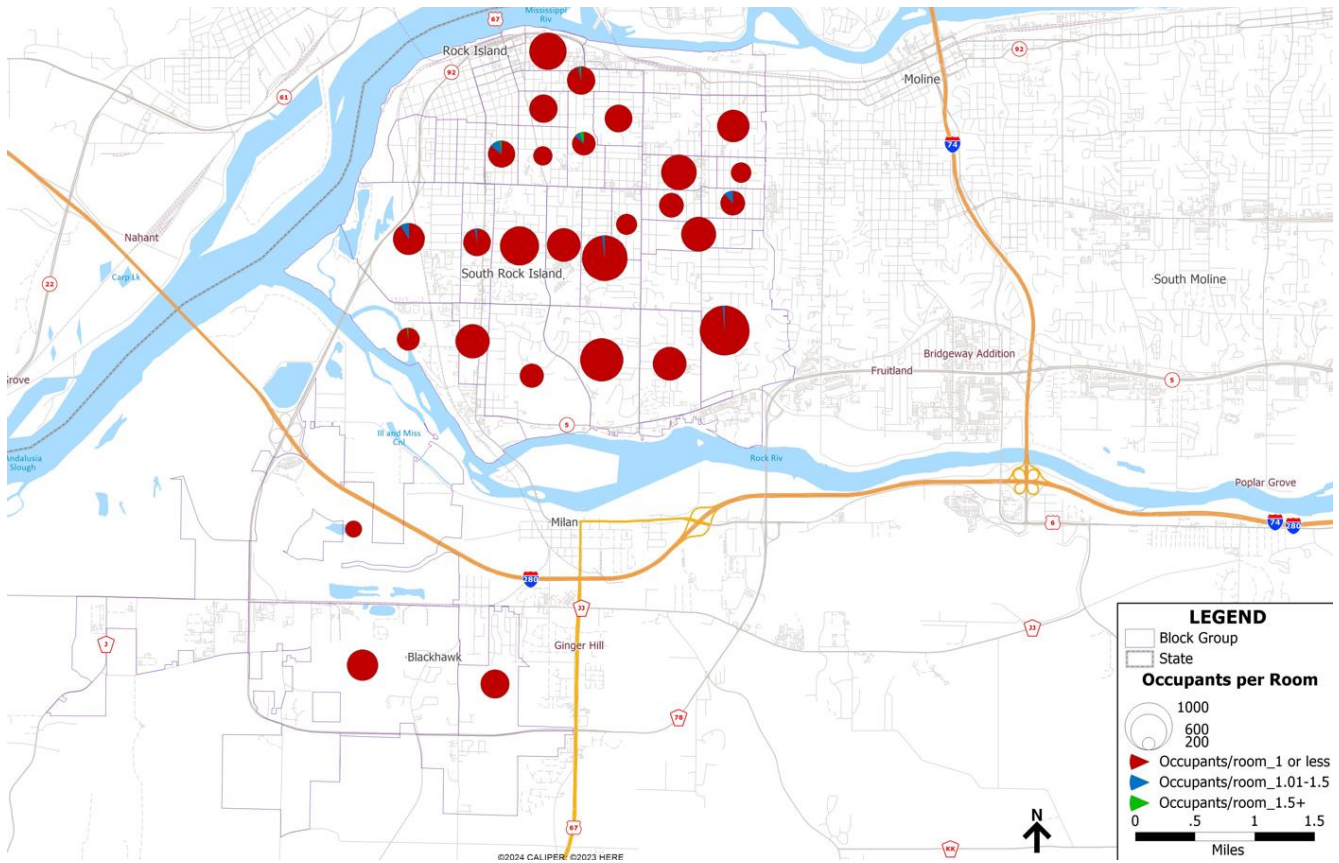
Figure 10.16: Rock Island Median Number of Rooms by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

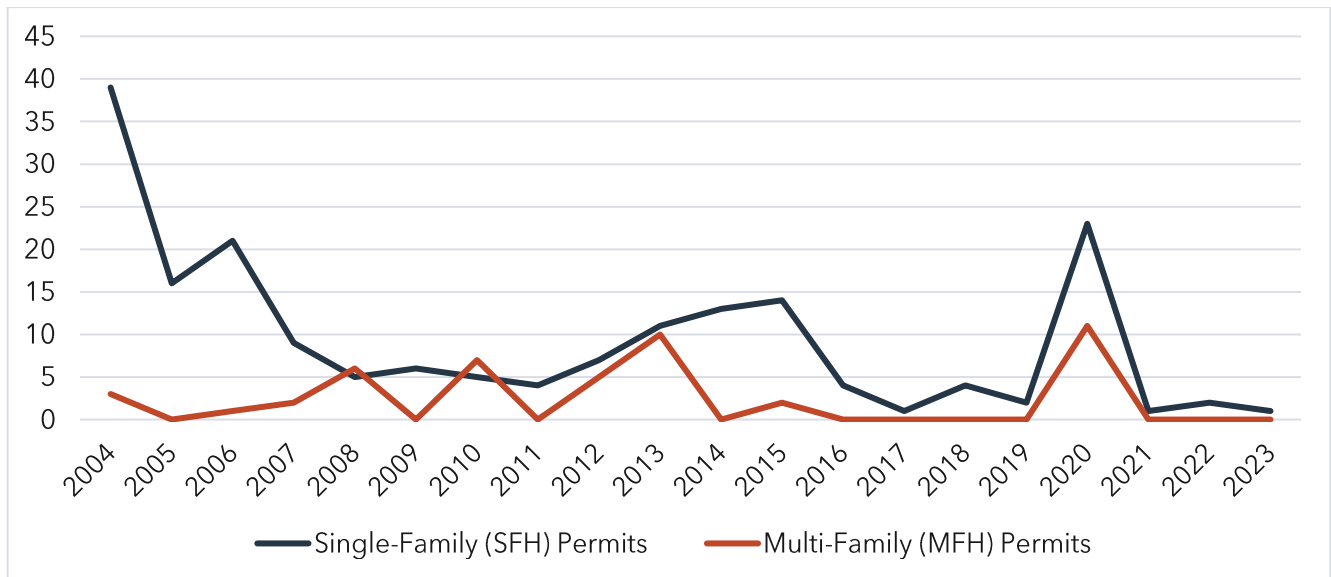


Figure 10.17: Rock Island Occupants per Room by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.18: Single and Multi-family Housing Permit Units in Rock Island, 2004-2023<sup>38</sup>



Source: Rock Island, Historical Building Permit Data

<sup>38</sup> The bump in housing permits in 2020 was due, in part, to the development of the Lincoln Residences.

**Table 10.4: Rock Island Rentals**

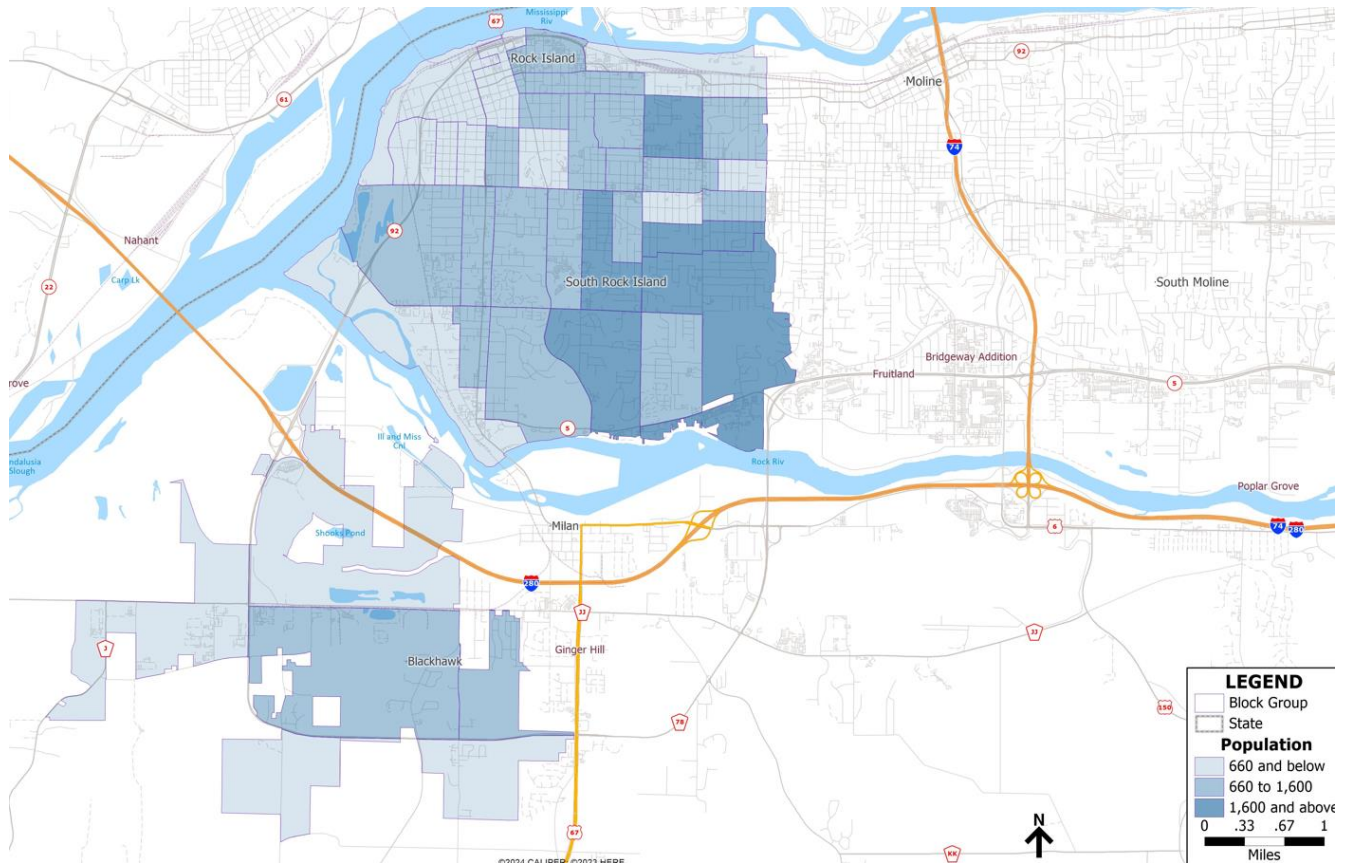
	May 2024 Inventory	Past 3-Years Inventory Change	Median Price	Past 3-Years Rent Price Change	% Rent Price Change
<b>Single-Family Rentals</b>					
1 Bedroom	6	2	\$755	+\$54	7.2%
2 Bedroom	14	5	\$930	+\$92	9.9%
3 Bedroom	10	4	\$1,221	+\$117	9.6%
<b>Condo and Townhouse Rentals</b>					
1 Bedroom	5	(1)	\$755	+\$36	4.8%
2 Bedroom	5	1	\$915	+\$32	3.5%
3 Bedroom	4	0	\$1,368	+\$128	9.4%
<b>Apartment Rentals</b>					
1 Bedroom	7	2	\$711	+\$36	5.1%
2 Bedroom	7	3	\$836	+\$5	0.6%
3 Bedroom	5	1	\$1,298	+\$152	11.7%

Source: Points Consulting using RentRange

### Demographic Trends

This section covers population and population change (Figures 10.19-10.22, Table 10.5), median age and household size (Figures 10.23-10.24), educational attainment (Figures 10.25), and underserved populations (Figures 10.26-10.28, Table 10.6).

**Figure 10.19: Rock Island Population by Census Block**



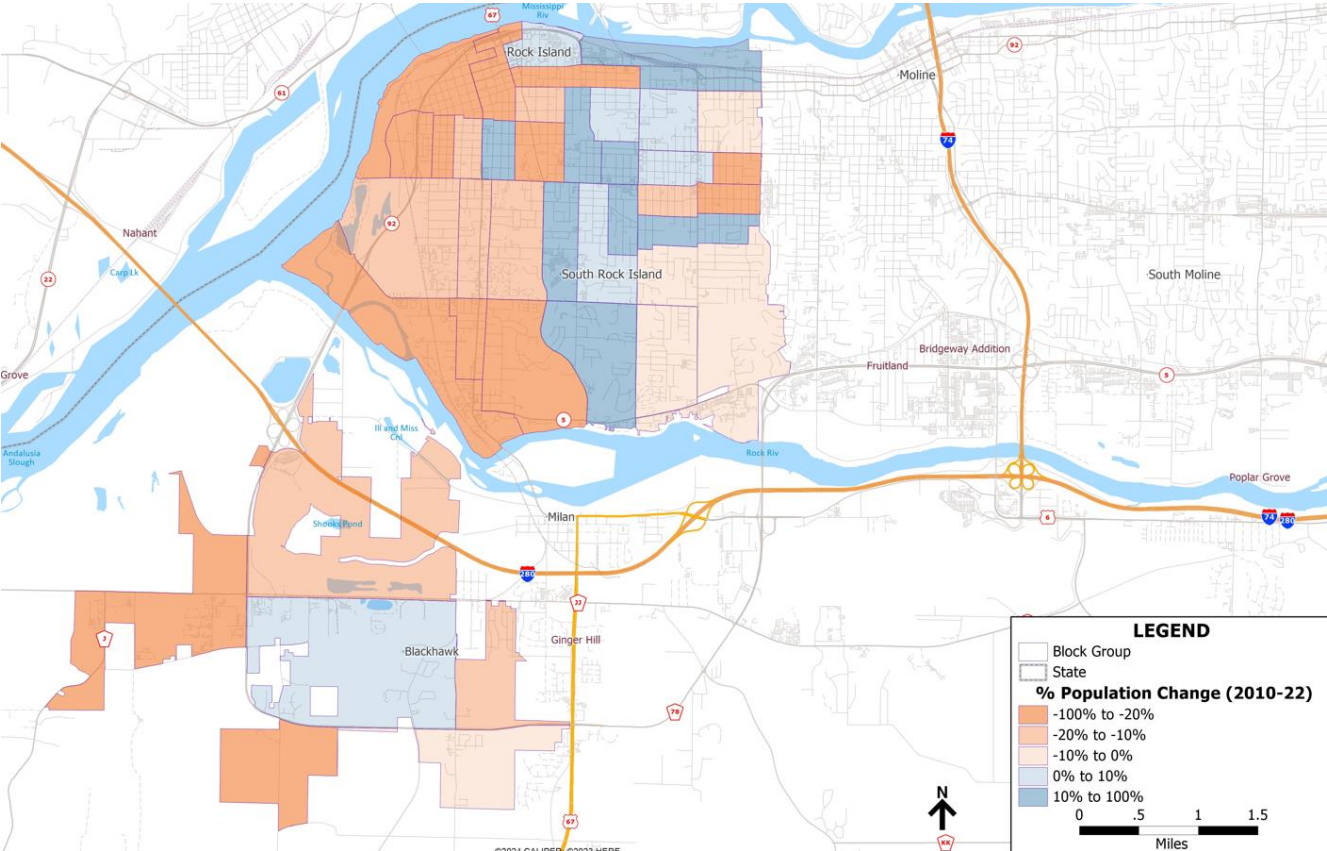
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 10.5: Population Change, 2012 - 2022

	2012	2022	Change	% Change
Rock Island	38,808	37,264	(1,544)	(4.0%)
Rock Island County	147,504	143,819	(3,685)	(2.5%)
Illinois	12.82M	12.76M	(66,226)	(0.5%)
U.S.	309.14M	331.01M	21.96M	7.1%

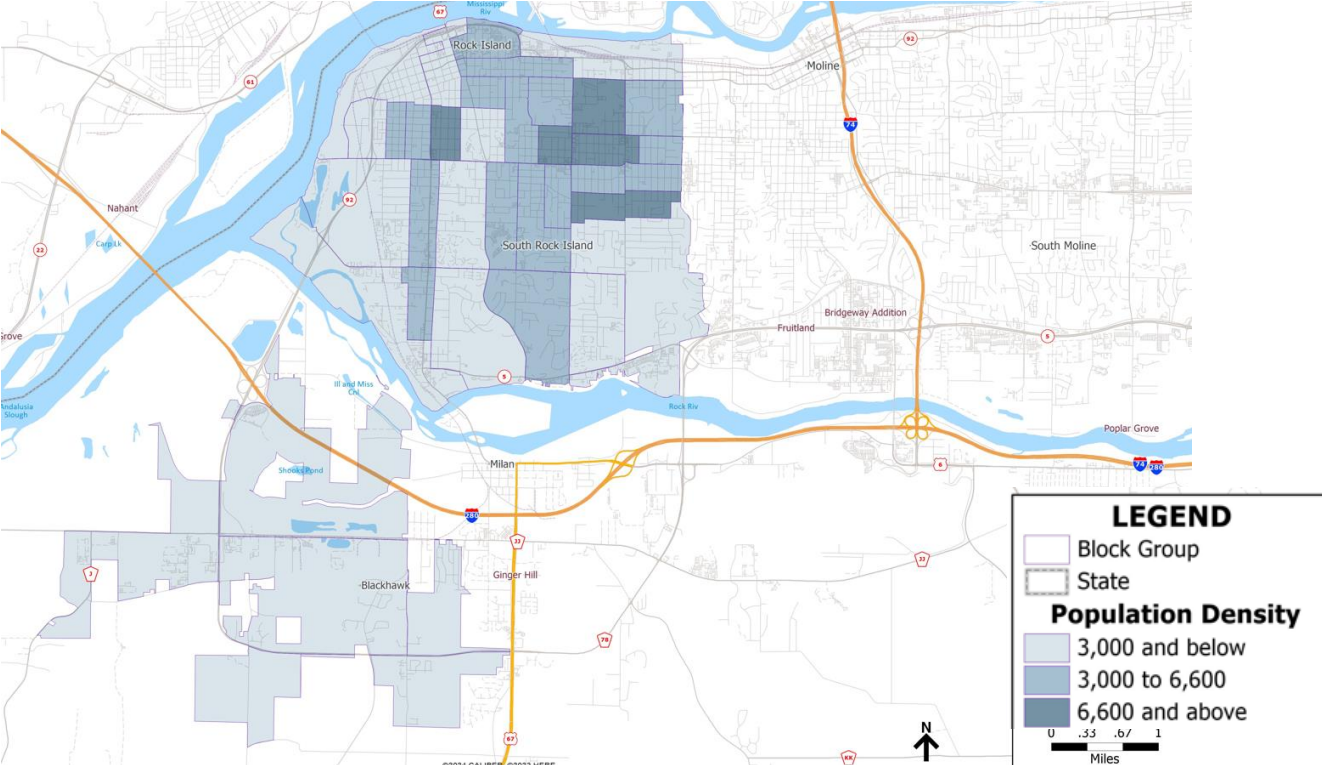
Source: U.S. Census Bureau, American Community Survey, DP05 5-year, 2012 and 2022.

Figure 10.20: Rock Island Percent Population Change by Census Block (2010-2022)



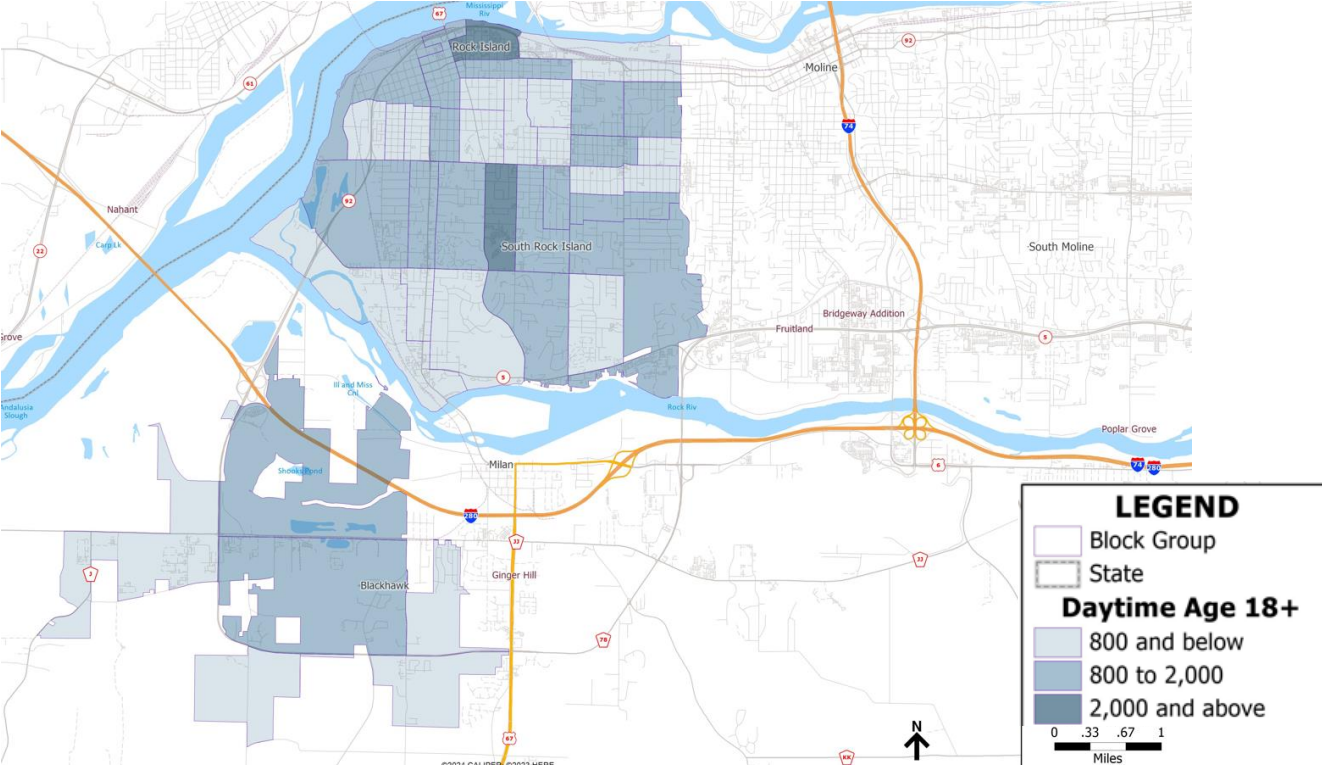
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.21: Rock Island Population Density by Census Block



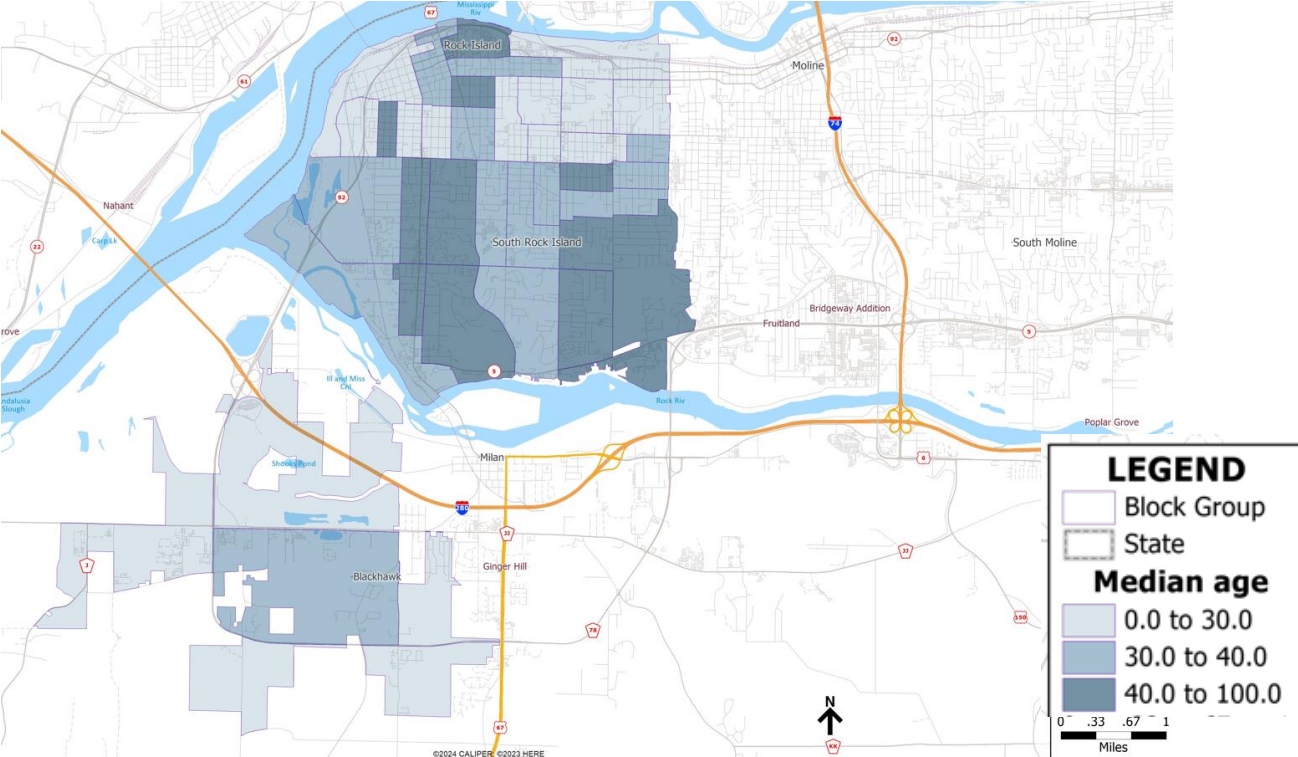
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.22: Rock Island Daytime Population Age 18+ by Census Block



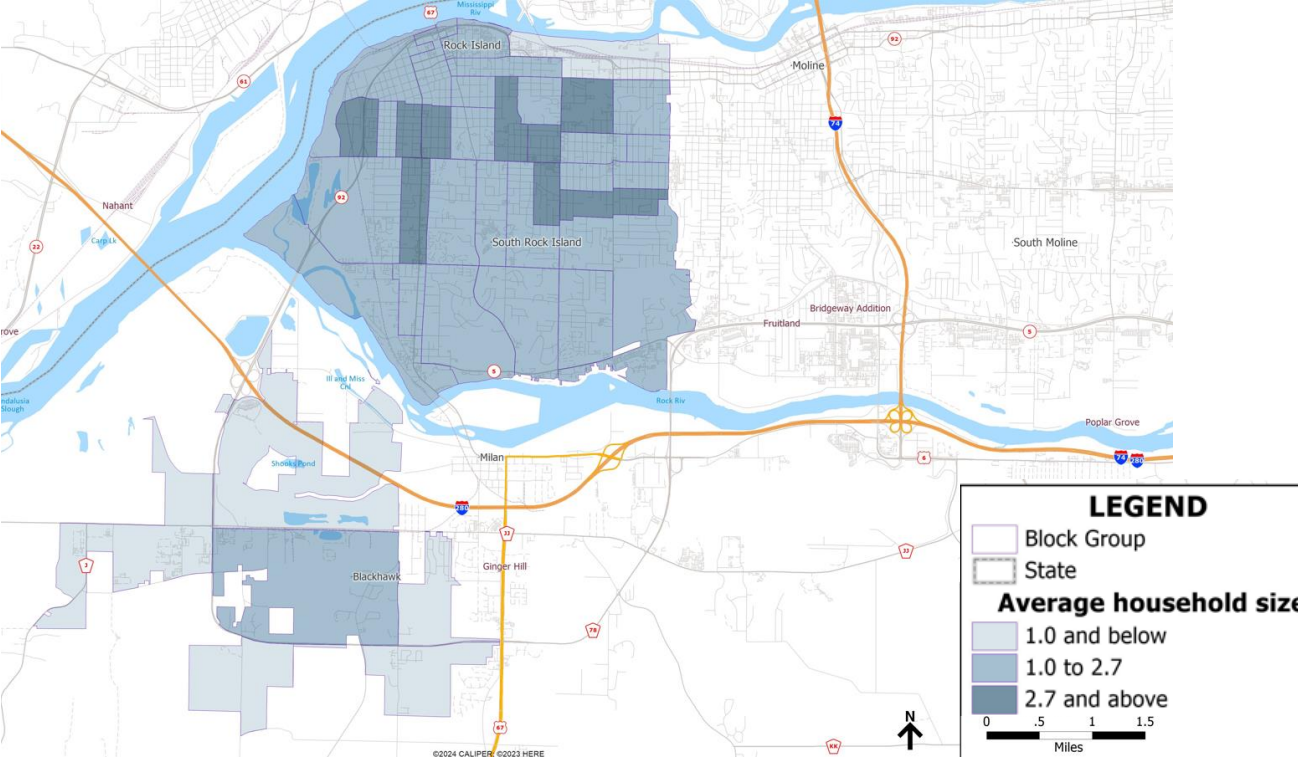
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.23: Rock Island Median Age by Census Block



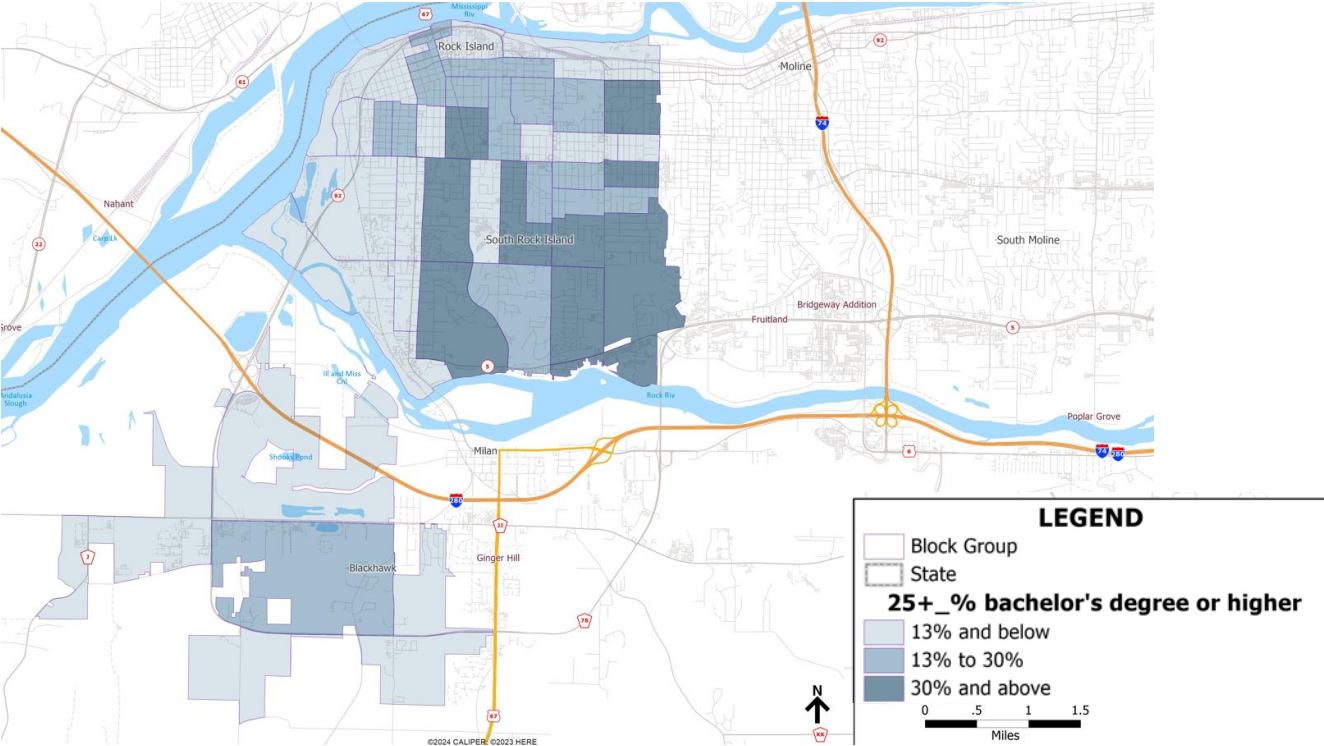
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.24: Rock Island Average Household Size by Census Block



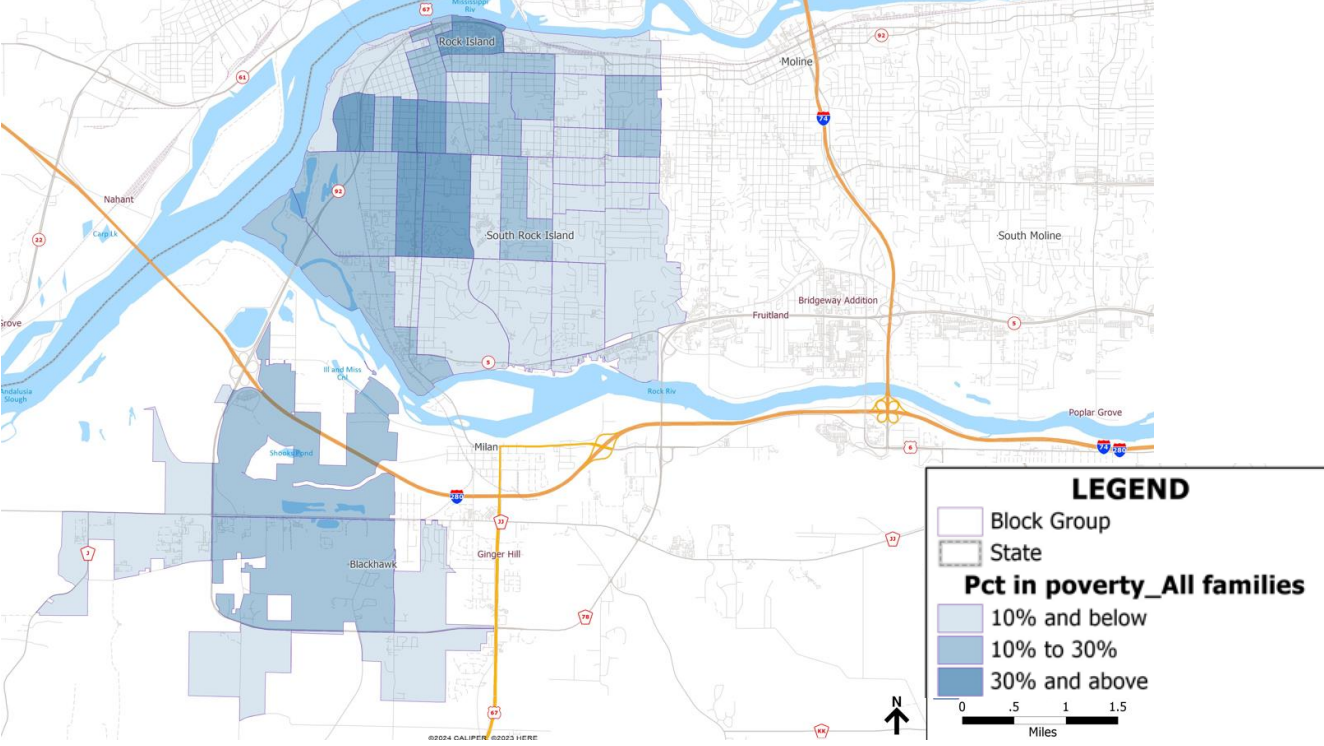
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.25: Rock Island Percent of Age 25+ with Bachelor’s Degree or Higher by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.26: Rock Island Percent of Families in Poverty by Census Block



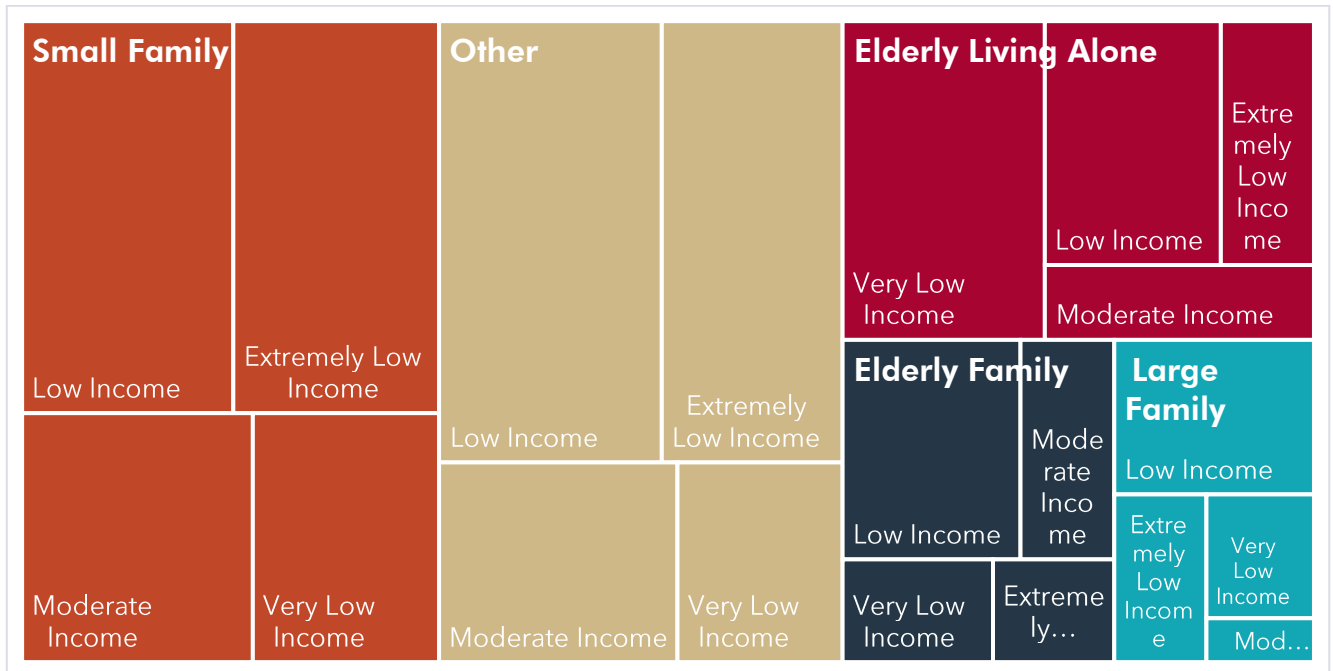
Source: Points Consulting using Census ACS 5-Year, 2019-2022

Table 10.6: Composition of Low-Income Households in Rock Island

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units In Rock Island
Elderly Family	Extremely Low Income	145	0.2%
Elderly Family	Very Low Income	180	0.3%
Elderly Family	Low Income	455	0.7%
Elderly Family	Moderate Income	240	0.4%
Small Family	Extremely Low Income	940	1.4%
Small Family	Very Low Income	540	0.8%
Small Family	Low Income	965	1.5%
Small Family	Moderate Income	670	1.0%
Large Family	Extremely Low Income	180	0.3%
Large Family	Very Low Income	155	0.2%
Large Family	Low Income	360	0.6%
Large Family	Moderate Income	55	0.1%
Elderly Living Alone	Extremely Low Income	265	0.4%
Elderly Living Alone	Very Low Income	750	1.2%
Elderly Living Alone	Low Income	500	0.8%
Elderly Living Alone	Moderate Income	235	0.4%
Other	Extremely Low Income	930	1.4%
Other	Very Low Income	385	0.6%
Other	Low Income	1,145	1.8%
Other	Moderate Income	555	0.9%

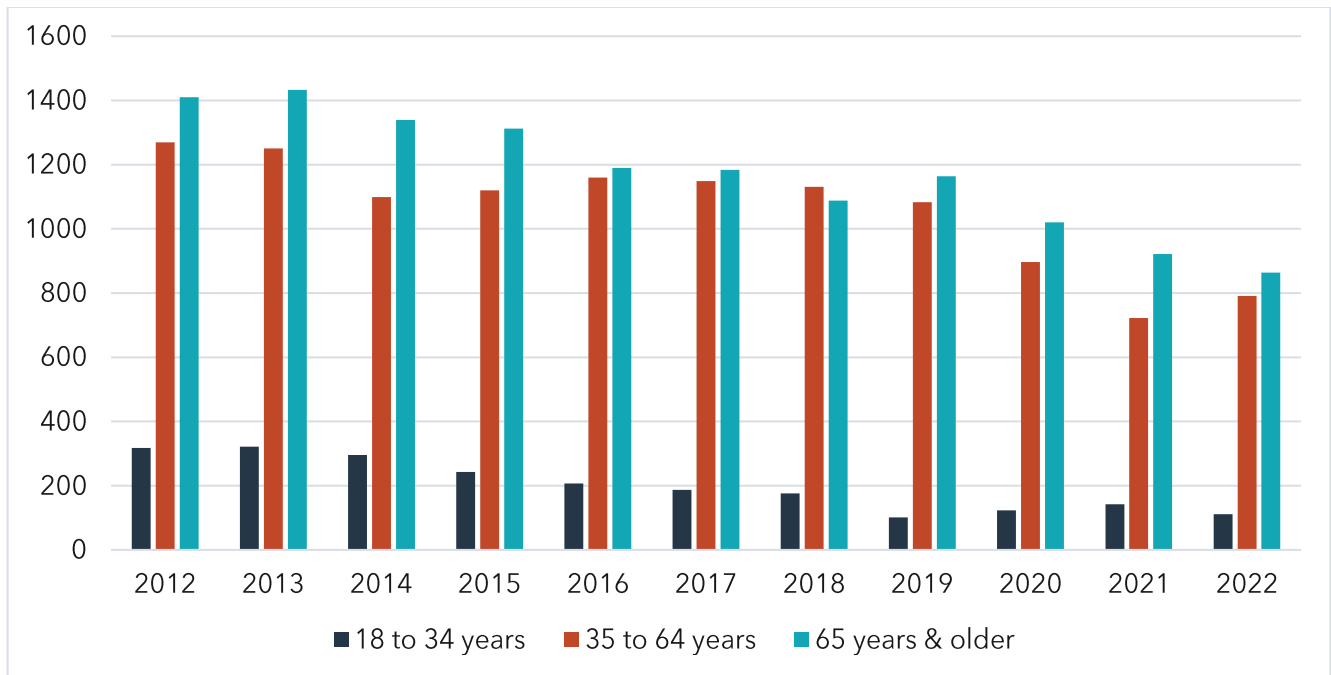
Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 10.27: Composition of Low-Income Households in Rock Island



Source: HUD Comprehensive Housing Affordability Strategy Data, 2016-2020, Census Places

Figure 10.28: Veterans by Age in Rock Island, 2012-2022

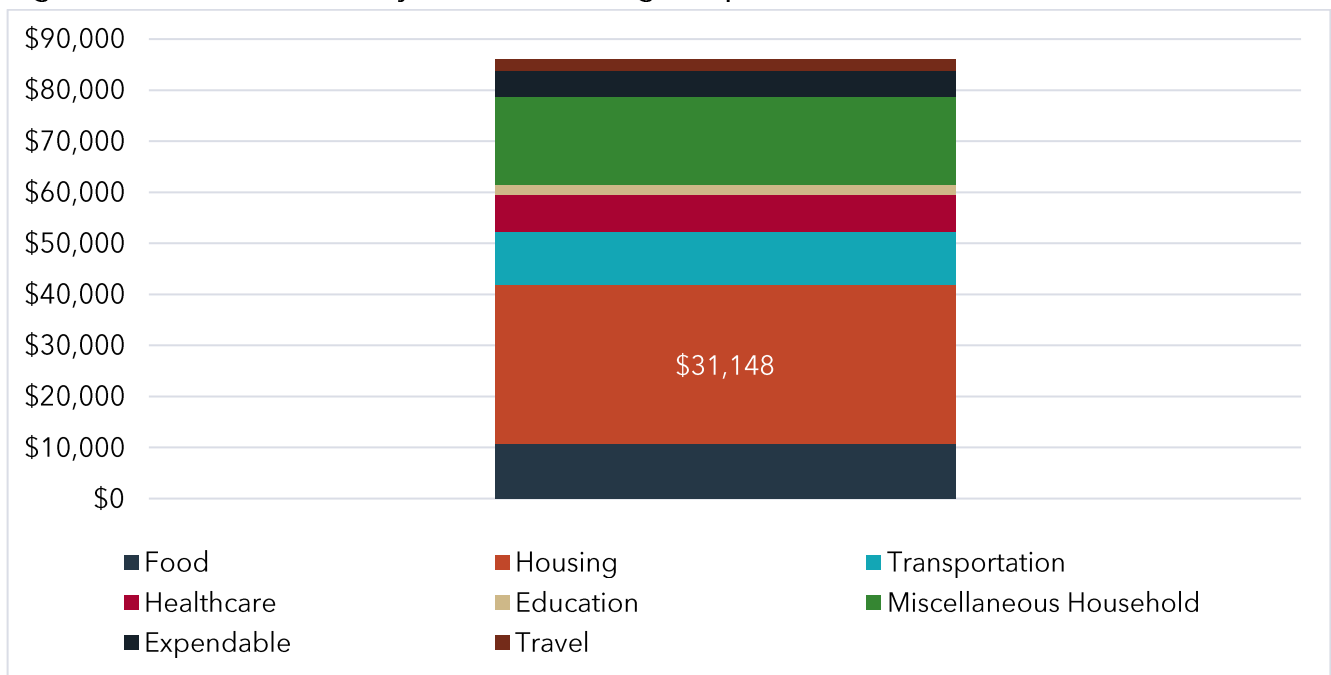


Source: U.S. Census Bureau, 5-year American Community Survey, 2012-2022, Table S2101

### Income and Expenditures

This section covers monthly budget expenditures (Figures 10.29-10.30) and income (Figures 10.31-10.32)

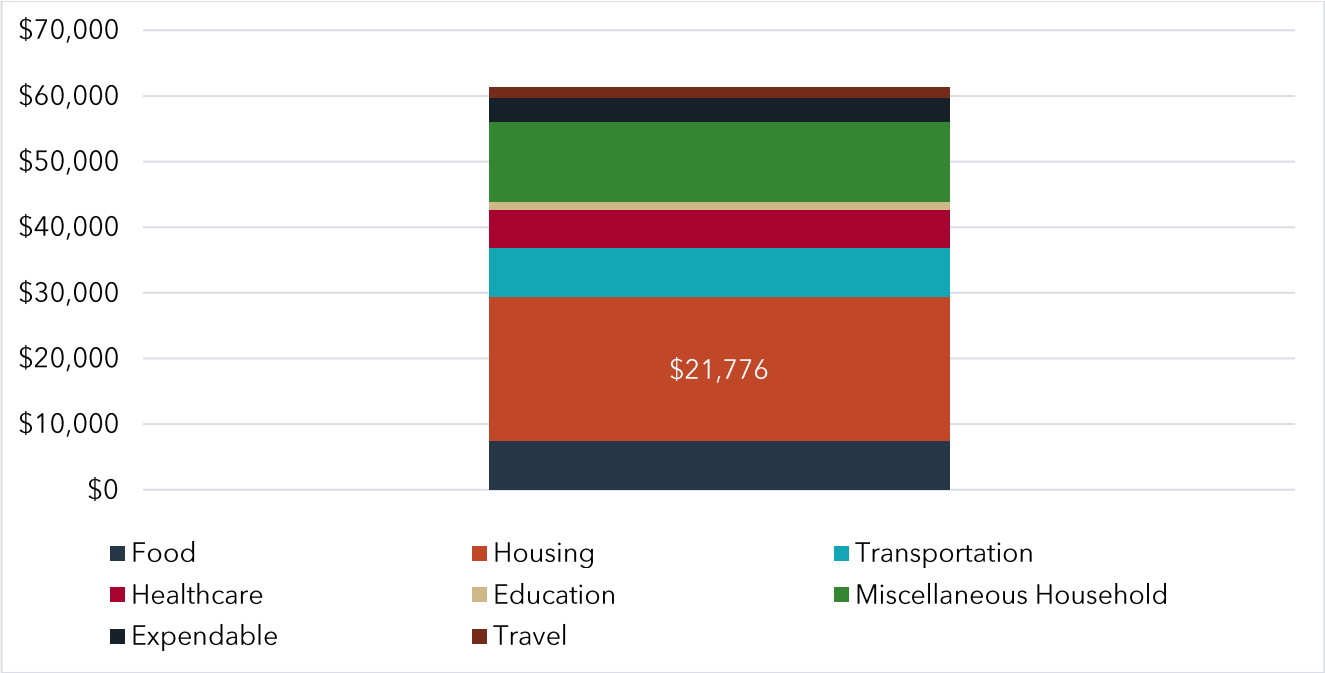
Figure 10.29: Illinois Monthly Household Budget Expenditures



Source: Esri Business Analyst, 2024

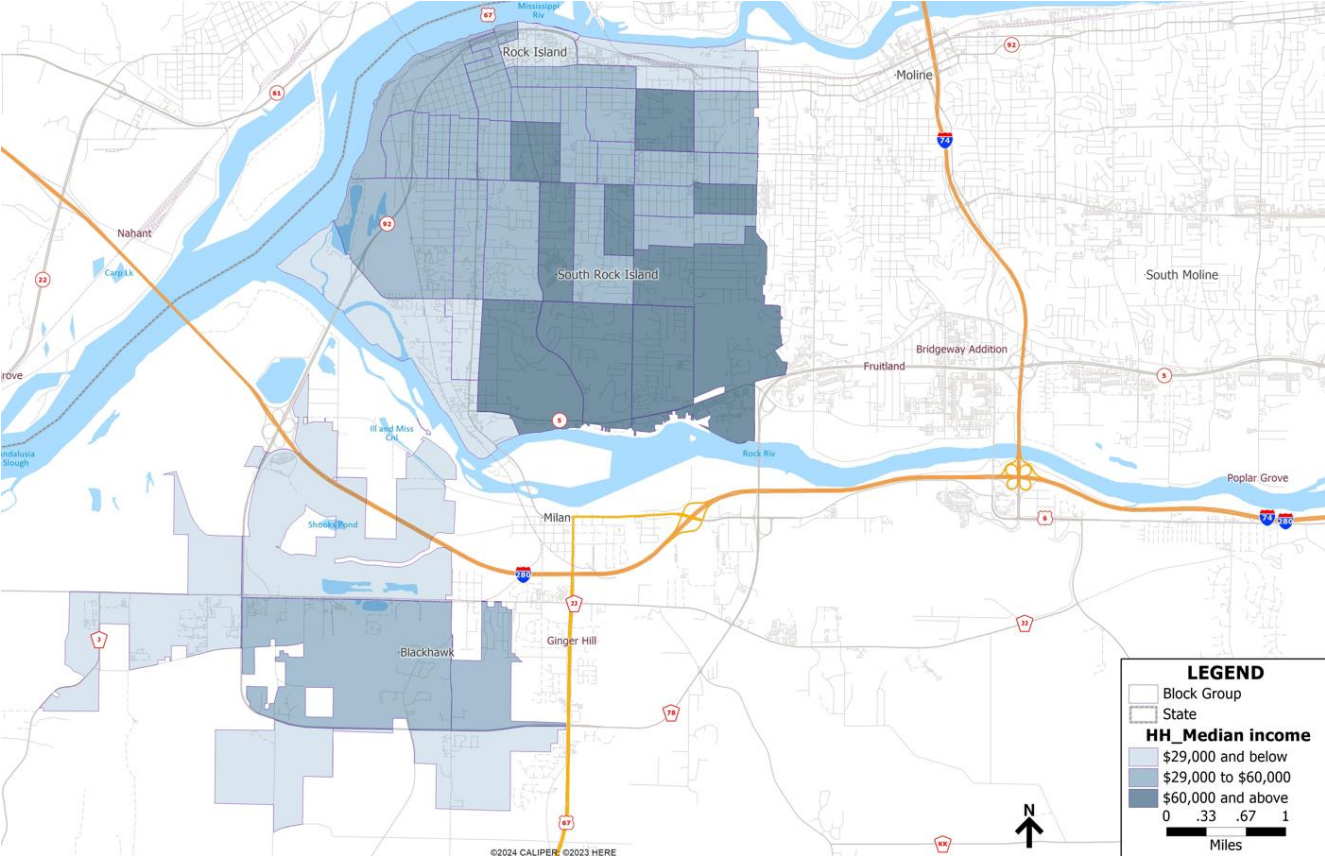


Figure 10.30: Rock Island County Monthly Household Budget Expenditures



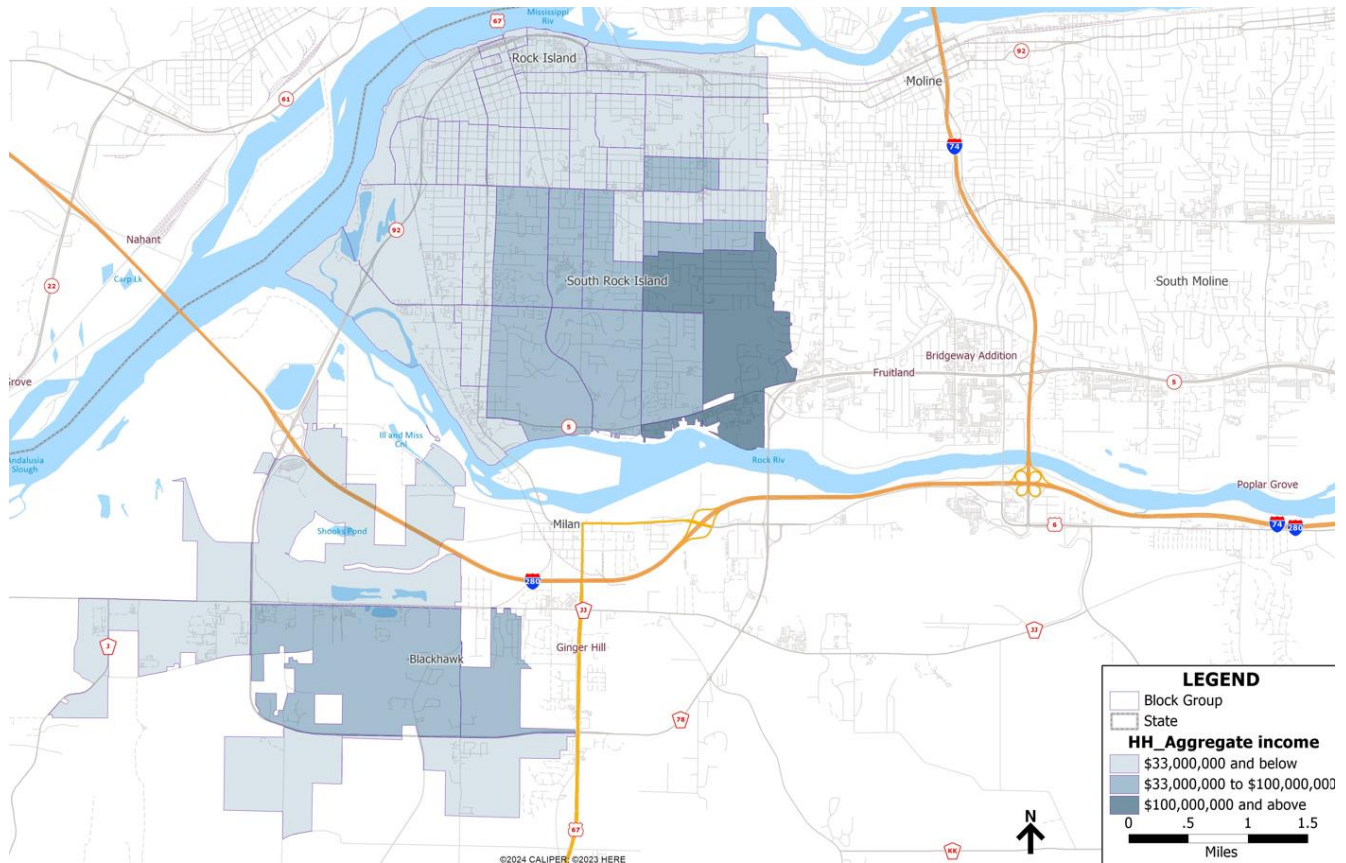
Source: Esri Business Analyst, 2024

Figure 10.31: Rock Island Household Median Income by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

Figure 10.32: Rock Island Household Aggregate Income by Census Block



Source: Points Consulting using Census ACS 5-Year, 2019-2022

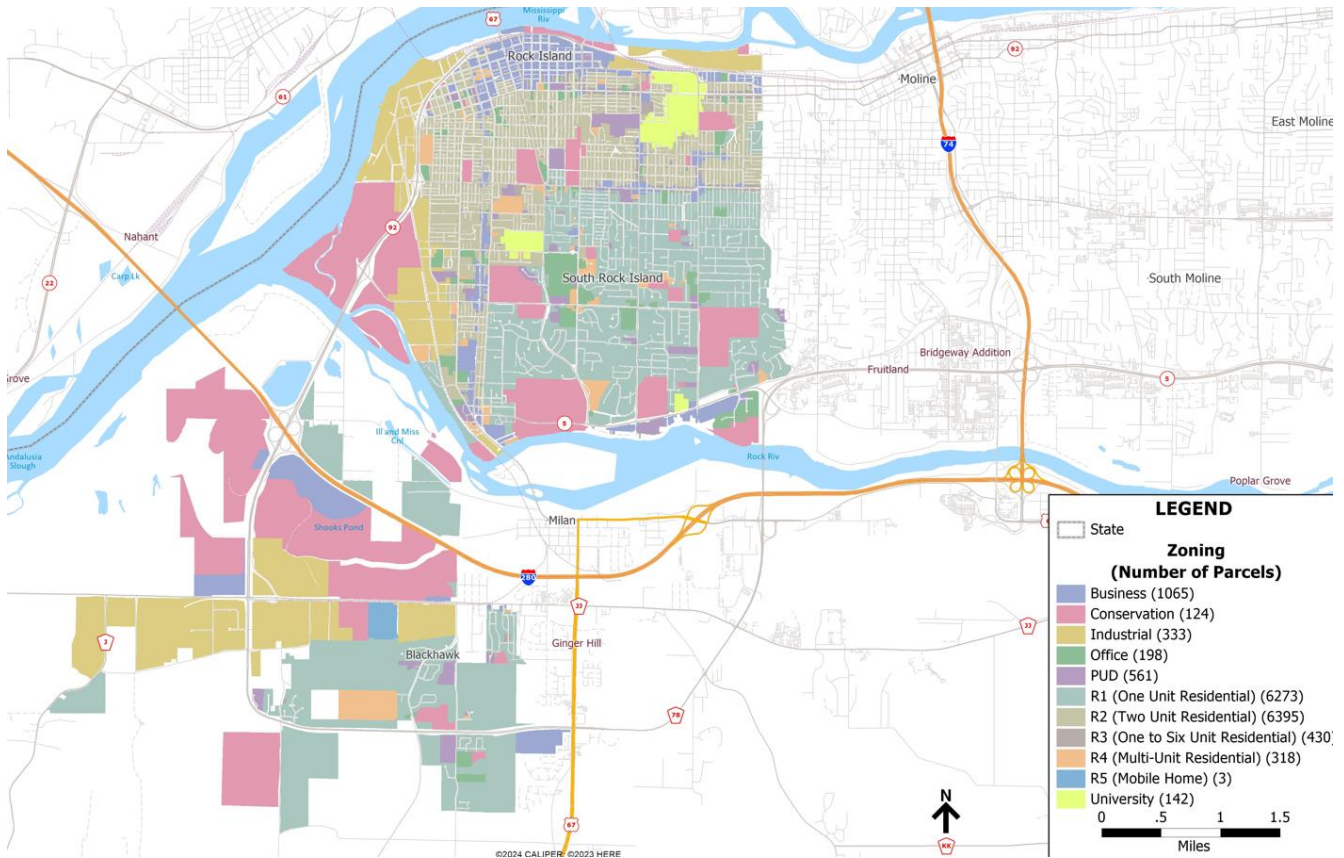
### Rock Island Zoning

The City of Rock Island currently occupies 10,784 acres. Of that land, 45.88% is zoned for primarily residential use. Districts that are primarily residential include: R-1, R-2, R-3, R-4, and R-5 (Figure 10.33).

The City of Rock Island allows for low and medium density in its R-1 and R-2 districts, with the main difference between being that R-2 allows for two-unit (duplex style) dwellings. One logical step towards increasing density would be for R-2 districts to allow for three-family dwellings.

Given the age of much of Rock Island’s housing stock, and the need for more housing, there is flexibility in the zoning ordinance for converting any building into a dwelling, or for converting any dwelling into one with more units. Converting houses from single family to a duplex or triplex use, for example, can provide beneficial medium density to a neighborhood without drastically changing its character. Allowing property owners to change their property’s “unit count” can also accommodate the needs of a changing community. The same can be said for adaptive reuse of commercial buildings into residential. However, such reuse projects can also be constrained by the need to comply with new construction requirements.

Figure 10.33: Zoning Map for the City of Rock Island



Source: Points Consulting using shapefile data from the City of Rock Island

Table 10.7: Rock Island’s Zoning Ordinance, R-1 One Unit Residential District

Intent and Purpose	To provide for detached single-unit housing opportunities in an urban setting at a low to medium density level. Other low impact residential uses and some home occupations are appropriate.
Permitted Uses (res.)	One unit detached dwellings, day care home, foster family homes, unrelated group uses, municipal fire and police station, care home small residential, essential services and municipal administrative or public service buildings, public parks and playgrounds, existing railroad right-of-way, short-term rentals.
Conditional Uses (res.)	Major home occupations, community center, utility stations without service yards or storage, outdoor recreational facilities such as golf courses, country clubs, and tennis courts, public and parochial schools as well as religious institutions not less than 20 feet from any lot in an "R" District, municipal buildings and libraries.
Min. Lot Area	-
Max. Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Min. Width	50 feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

**Table 10.8: Rock Island's Zoning Ordinance, R-2 One and Two Unit Residential District**

Intent and Purpose	To provide housing opportunities that can also establish duplexes on a single lot in an urban setting at a low to medium density level. Other low impact residential uses and some home occupations are appropriate.
Permitted Uses (res.)	All permitted uses in an "R-1" District, two-unit dwellings.
Conditional Uses (res.)	Bed and breakfast inns, boarding and lodging houses, any other similar uses deemed to be consistent by the Board of Zoning Appeals.
Min. Lot Area	-
Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Width	50 Feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

**Table 10.9: Rock Island's Zoning Ordinance, R-3 One to Six Unit Residential District**

Intent and Purpose	To provide for multiple unit housing opportunities at lower to moderate multiunit densities. Housing in this district is to be compatible with surrounding housing types, which may include single-unit, and meet the needs of a range of community residents.
Permitted Uses (res.)	All permitted uses allowed in an "R-2" District, boarding and lodging houses.
Conditional Uses (res.)	Care home, large residential at least one thousand feet (1,000') from an existing similar use, nursing homes at least fifty feet (50') from any lot line, halfway house/group home at least one thousand feet (1,000') from an existing similar use, day care centers licensed by the State of Illinois, private clubs, lodges, union halls, parking lots accessory to use in an adjoining or less restrictive district when abutting or directly across an alley.
Min. Lot Area	-
Height	No principal structure shall exceed 2 ½ stories or thirty-five feet (35') in height. No accessory structure shall exceed one (1) story.
Width	50 feet
Setbacks (F, R, S, S)	Front: 25 ft, Rear: 30 ft, Side: 6 ft (1 to 1½ stories), Side: 8 ft (2 to 2½ stories)

Source: City of Rock Island 2020 Zoning Code

**Table 10.10: Rock Island's Zoning Ordinance, R-4 Multi-Unit Residential Zoning District**

Intent and Purpose	The R-4 Multi-Unit Residential District is established to provide for multi-unit residential uses, including apartments and condominiums, at higher densities.
Permitted Uses (res.)	All permitted uses allowed in an "R-3" District. Any other similar uses deemed to be consistent by the appropriate authority.
Conditional Uses (res.)	Any use authorized by the appropriate authority in an "R-3" District. Any other similar use deemed to be consistent by the Board of Zoning Appeals
Min. Lot Area per Unit	2,000 square feet
Height	No principal structure shall exceed twelve (12) stories or one hundred fifty feet (150') in height at the required front, side and rear yard lines, other than as provided in Section 9.1. No accessory building shall exceed one (1) story.

Source: City of Rock Island 2020 Zoning Code

**Table 10.11: Rock Island’s Zoning Ordinance, R-4 Multi-Unit Residential Zoning District, Number of Stories, Lot Width, and Setbacks**

Number of Stories	Front Lot Width	Front Yard Depth	Side Yard Width	Rear Yard Depth
1	50	30	6	30
2	52	30	6	30
3	55	30	8	35
4	65	30	10	40
5	75	30	12	45
6	85	30	14	50
7	95	30	18	55
8	105	30	22	60
9	115	30	26	65
10	125	30	30	70
11	135	30	34	75
12	150	30	38	80

Source: City of Rock Island 2020 Zoning Code

**Table 10.12: Rock Island’s Zoning Ordinance, R-5 Mobile Home District**

Intent and Purpose	To provide for an alternative living style and dwelling type to conventional single-unit housing. The purpose of this district is to provide a grouping of home sites within the setting of a residential area for manufactured housing units, which is designed in a unified manner so as to establish a neighborhood character for the development.
Permitted Uses (res.)	Foster family homes, Mobile home parks, any other similar uses deemed to be consistent

Source: City of Rock Island 2020 Zoning Code

Rock Island allows short term rentals in both residential and business districts, but operators must live in the area, and annual inspections are required to maintain the necessary license.

**Table 10.13: Rock Island’s Zoning Ordinance, Short Term Rentals**

Requirement	Details
Definition	Applies to rentals less than 30 days, excluding hotels, motels.
Permitted Use	Allowed in residential and business zones, special use in others.
Parking	Minimum one off-street parking spot per unit in residential districts.
Owner Residency	Operator must reside within Rock Island or 10 miles.
Signage	Maximum one square foot.
Licensing	Required, issued by Chief Building Official.
Inspection	Annual property inspection required for health and safety.
License Fee	\$100 annual fee.
Renewal	Annual renewal with reinspection.
Revocation	License can be revoked for violations.
Record Keeping	Chief Building Official maintains license records.

Source: City of Rock Island 2020 Zoning Code

Accessory dwelling units (ADUs) are allowed in Rock Island, but they still must comply with the same setbacks. Though some yards might be able to fit larger or perhaps even multiple ADUs, the size limit is 400 square feet, and only one is allowed per lot.

**Table 10.14: Rock Island’s Zoning Ordinance, Accessory Dwellings in Residential Districts**

Requirement	Detail
Construction Timing	Must be built after main house.
Attachment	Can be attached or detached but must meet main house yard rules.
Number Allowed	One ADU allowed per residential lot.
Occupancy	Owner must live in one unit.
Size and Location	Max 400 sq ft, rear yard only.
Utilities	Shared main utility service, separate meters.
Amenities	Separate kitchen and bathroom.
Garage Conversion	Allowed with enough parking maintained.
Parking	One additional off-street parking space required
Front Yard	No accessory buildings allowed.
Side Yard	Must meet main building setbacks, at least 6 feet from other structures.
Rear Yard	Maximum 30% of yard, cannot exceed main building size (exceptions for pools).
Setbacks	3 feet from "R" zoned lot lines, 6 feet from alleys and other structures.
Height	15 feet for flat, shed, or mansard roofs; 20 feet for hip, gable, or gambrel roofs.

Source: City of Rock Island 2020 Zoning Code

**Table 10.15: Rock Island’s Planning and Zoning Fee Schedule**

Service	Fee
Special Use Permit	\$100
Rezoning (Less Than One Acre)	\$200
Rezoning (One Acre or More)	\$300
Variance (One- and Two-Unit Residential Properties)	\$125
Variance (All Other Properties Less Than One Acre)	\$150
Variance (All Other Properties One Acre or More)	\$175
Minor Subdivision	\$50
Major Subdivision (Less Than One Acre)	\$100
Major Subdivision (One Acre or More)	\$150

Source: City of Rock Island 2020 Zoning Code

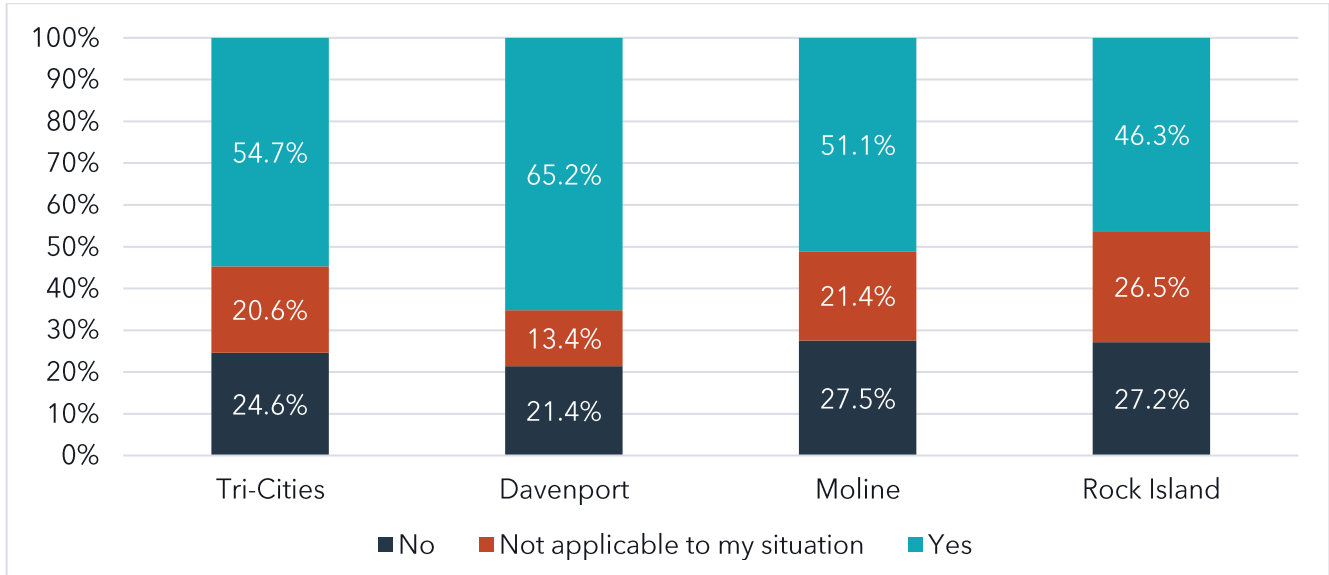
### Key Survey Themes

Rock Island residents are the least likely to report difficulty finding housing within their budget, with 46.3% indicating challenges. Responses from Rock Island are the most varied concerning the addition of new housing. Notably, 14.9% of respondents in Rock Island feel that housing stock does not need to increase. The sentiment is shared by a smaller percentage of Davenport and Moline respondents. Compared to respondents from these two cities, Rock Island residents are more in favor of placing townhomes on vacant land, in mixed-use areas, or in commercial zones (32% support). Only 13.5% of Rock Island respondents perceived an excess of short-term rentals, the lowest percentage among the three cities. Like Davenport, Rock Island respondents prefer to locate condominiums or townhomes on or near commercial corridors or vacant lands.

## 11. City Specific Survey Results

This section highlights differences in responses across the Tri-Cities. For additional context, the aggregate responses from all respondents are included. Charts are provided for the fixed-response questions showing the most notable differences. The project team will make the complete raw dataset available to City representatives upon request, allowing them to analyze the data by other categories if desired.

**Figure 11.1: Have you had difficulty finding suitable housing within your budget in the QC?, Responses by Community**



**Figure 11.2: Have you or anyone you personally know been displaced from their housing in the past year due to rising housing costs?, Responses by Community**

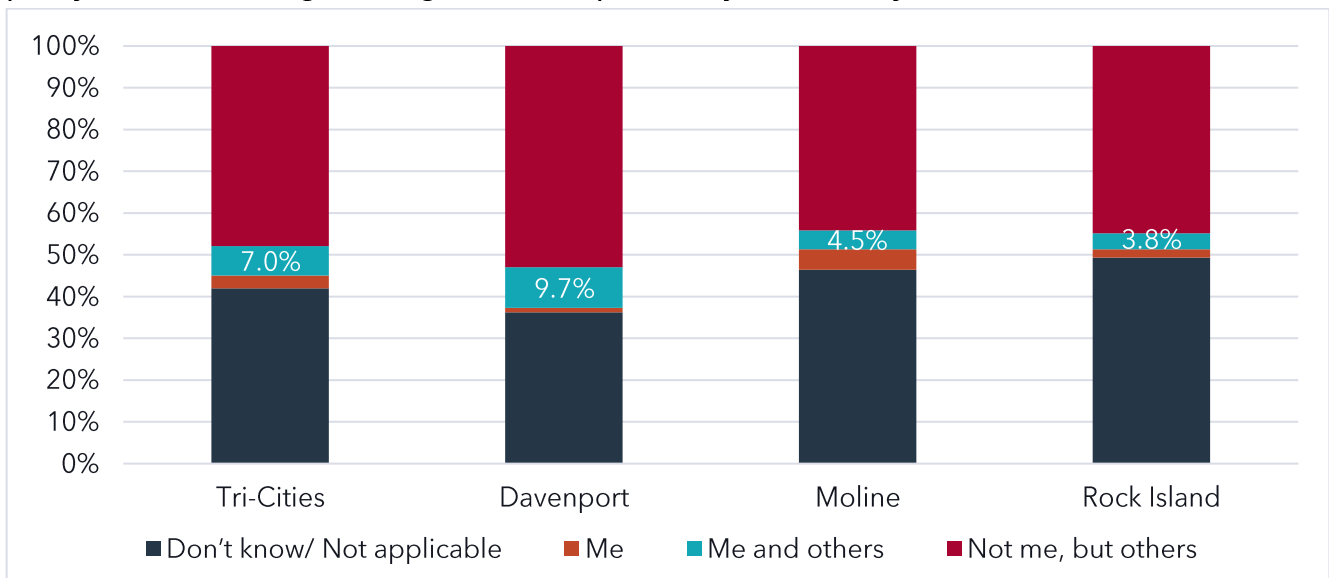


Figure 11.3: Are you being forced to move due to expenses or other reasons?, "Yes" Responses by Community

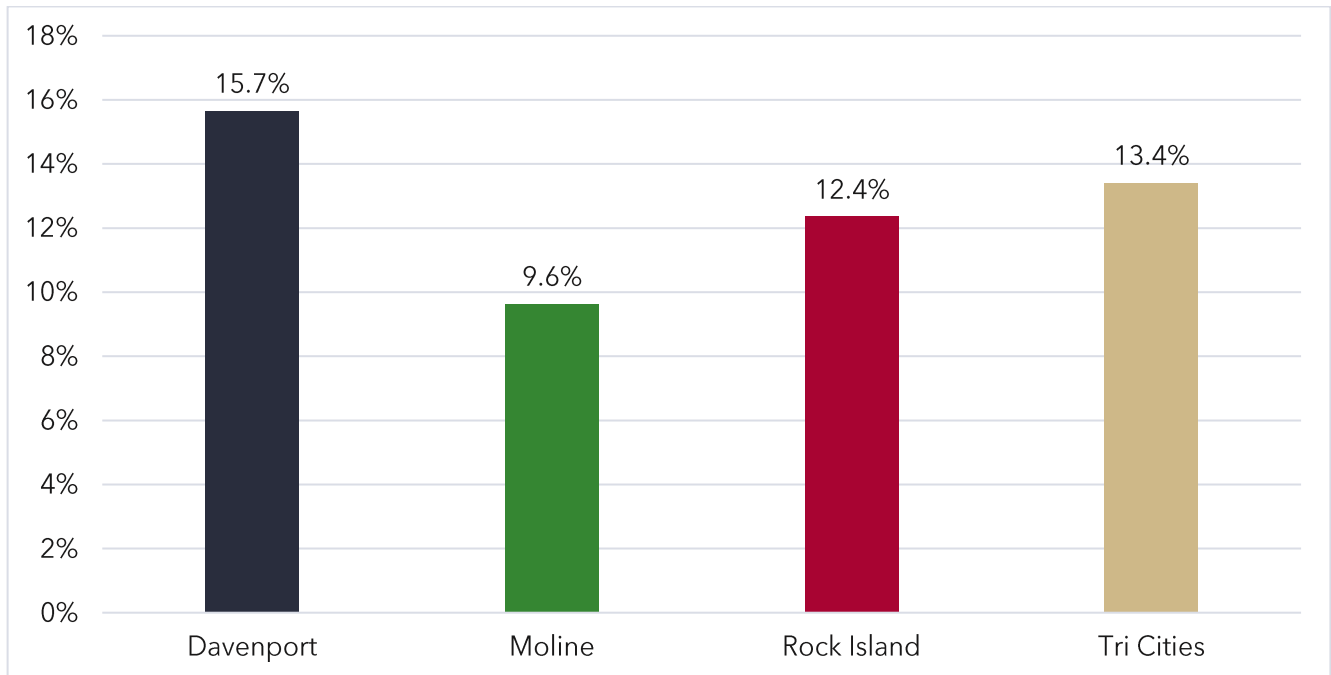
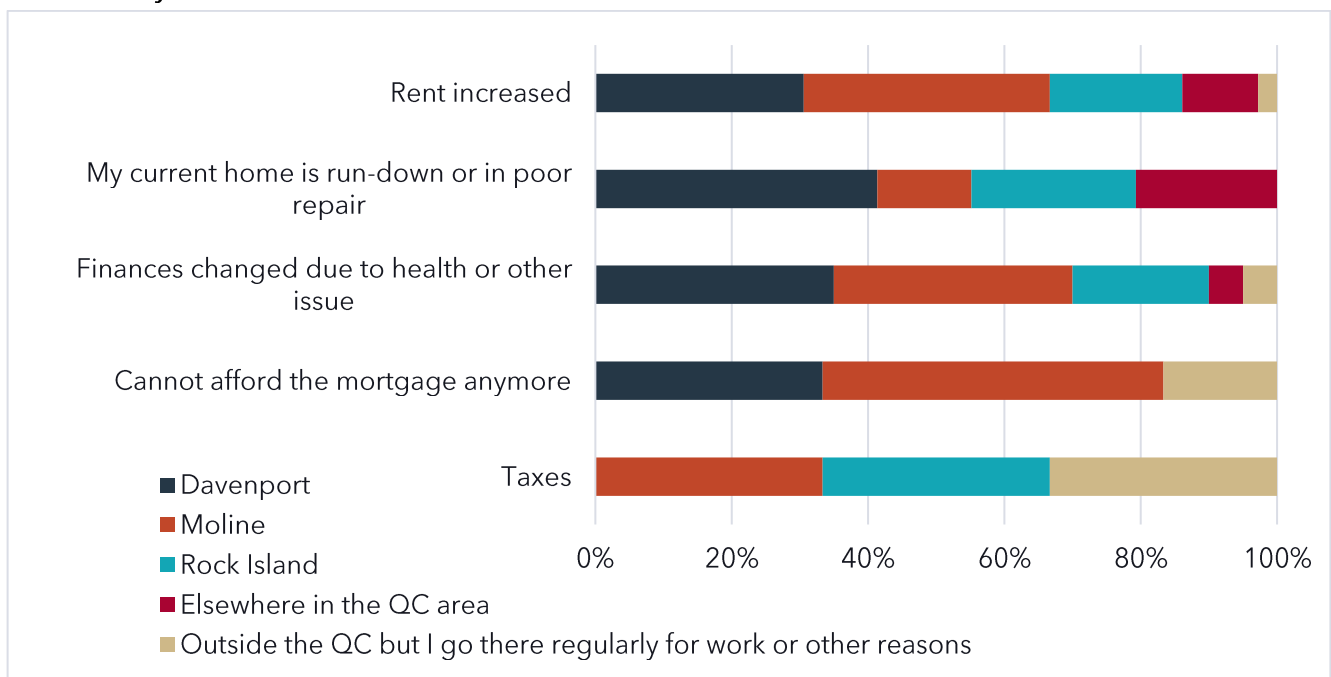
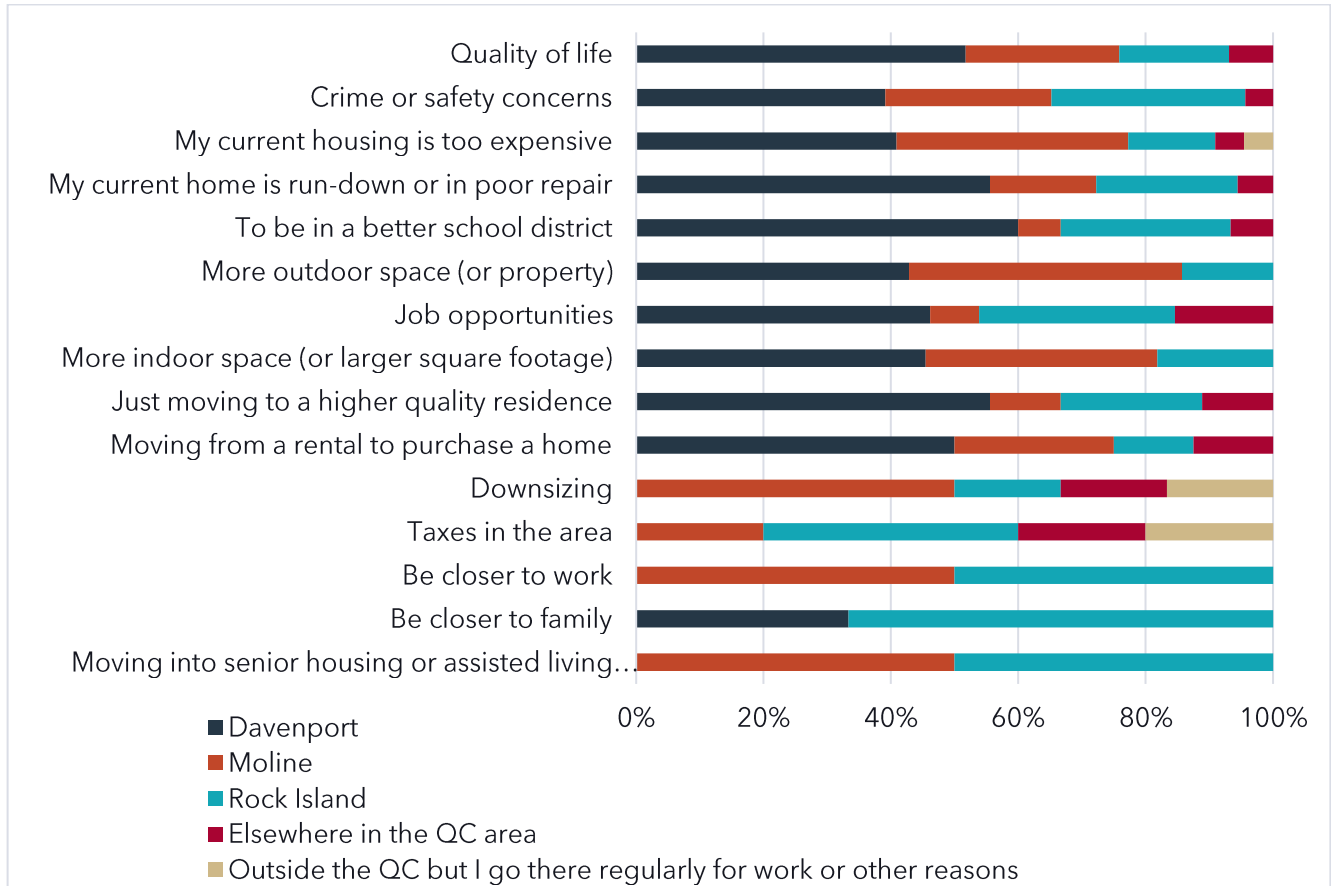


Figure 11.4: Why are you being forced to move? (select all that apply), Responses by Community

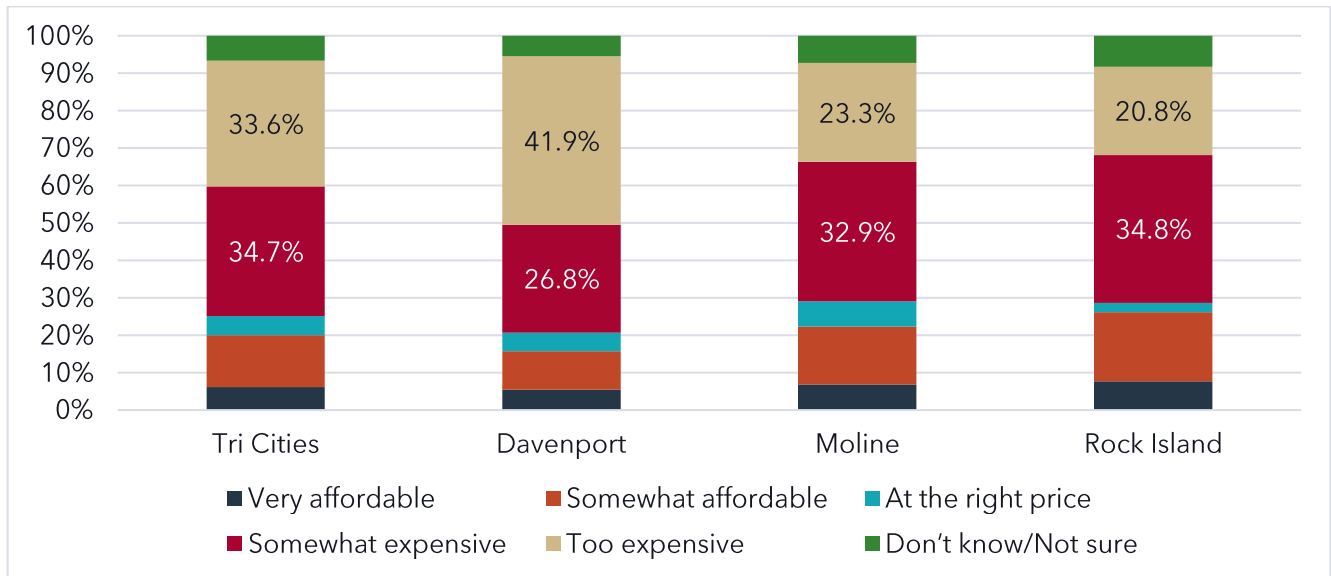




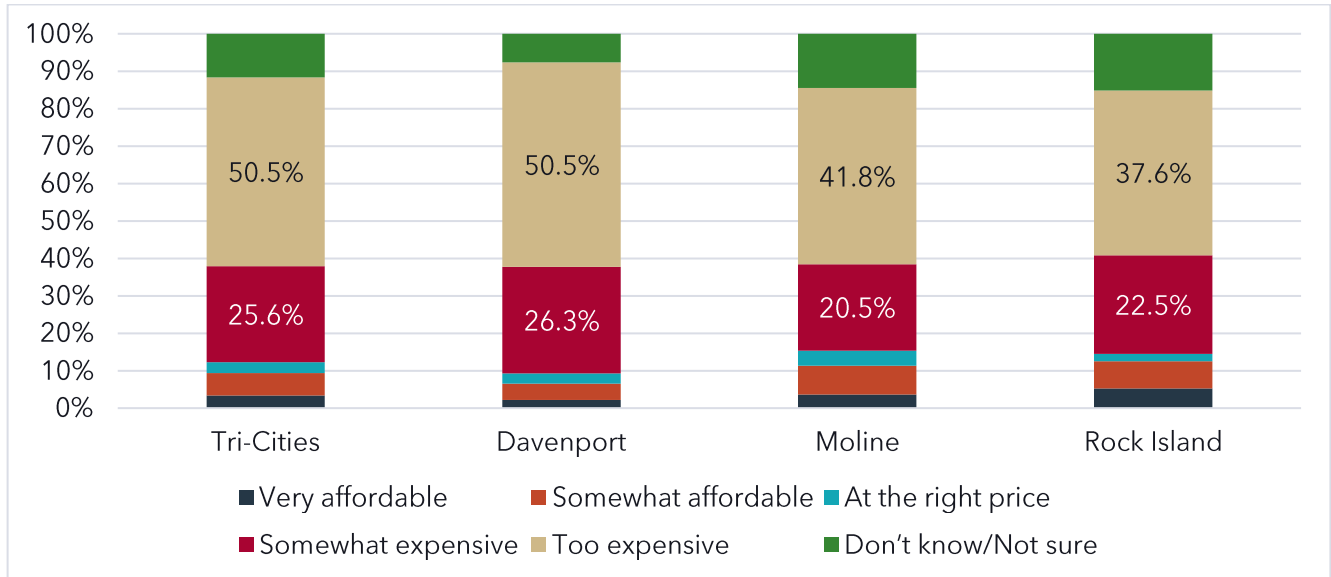
**Figure 11.5: What are the main reasons you are interested in moving? (select all that apply), Responses by Community**



**Figure 11.6: Please rate your perceptions of purchasing a home in the QC, Responses by Community**



**Figure 11.7: Please rate your perceptions of renting a home in the QC, Responses by Community**



**Figure 11.8: Which, if any, of the following housing aspects are you dissatisfied with in your community? (Select all that apply), Responses by Community**

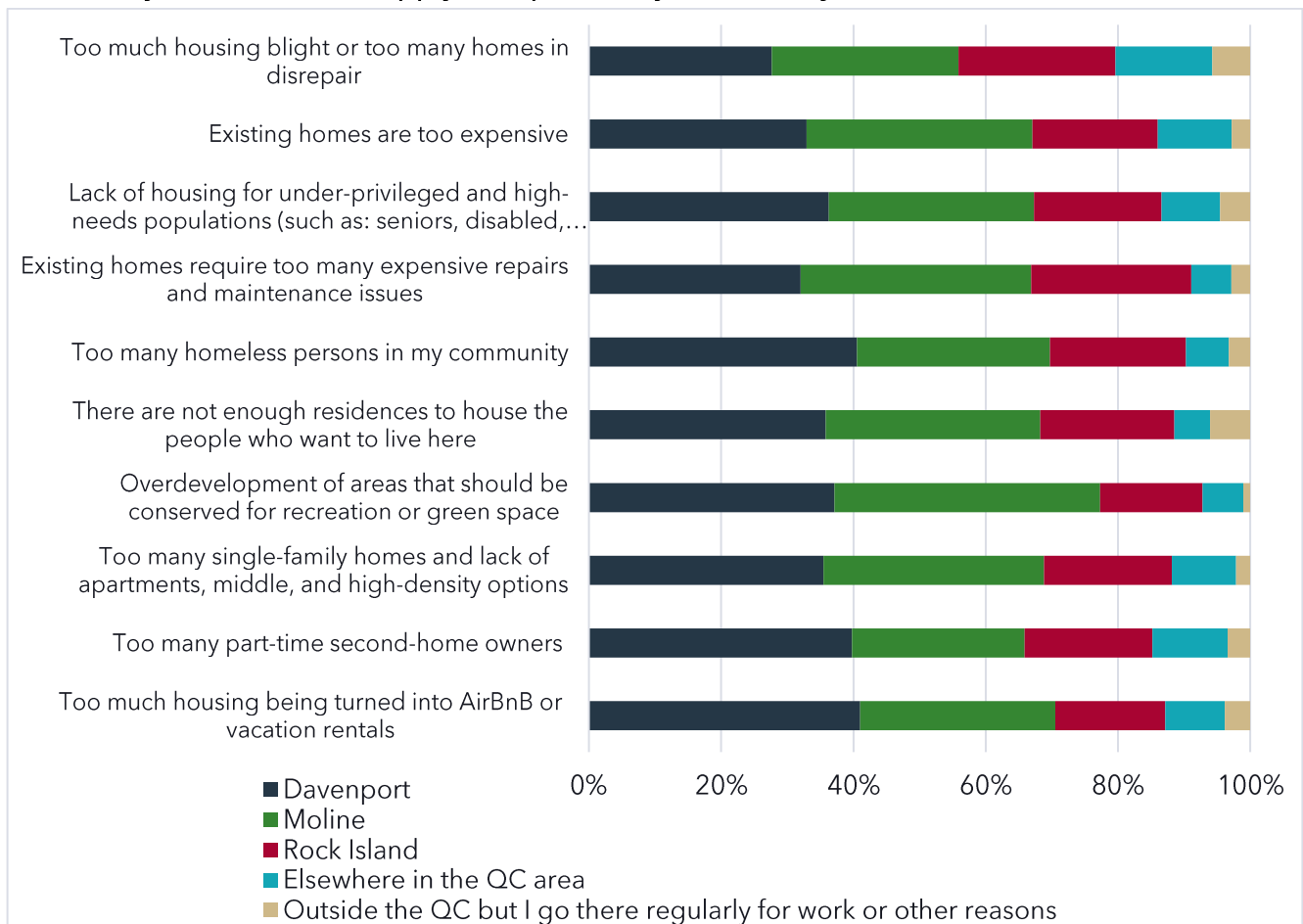


Figure 11.9: According to Davenport Respondents, Local Government should...

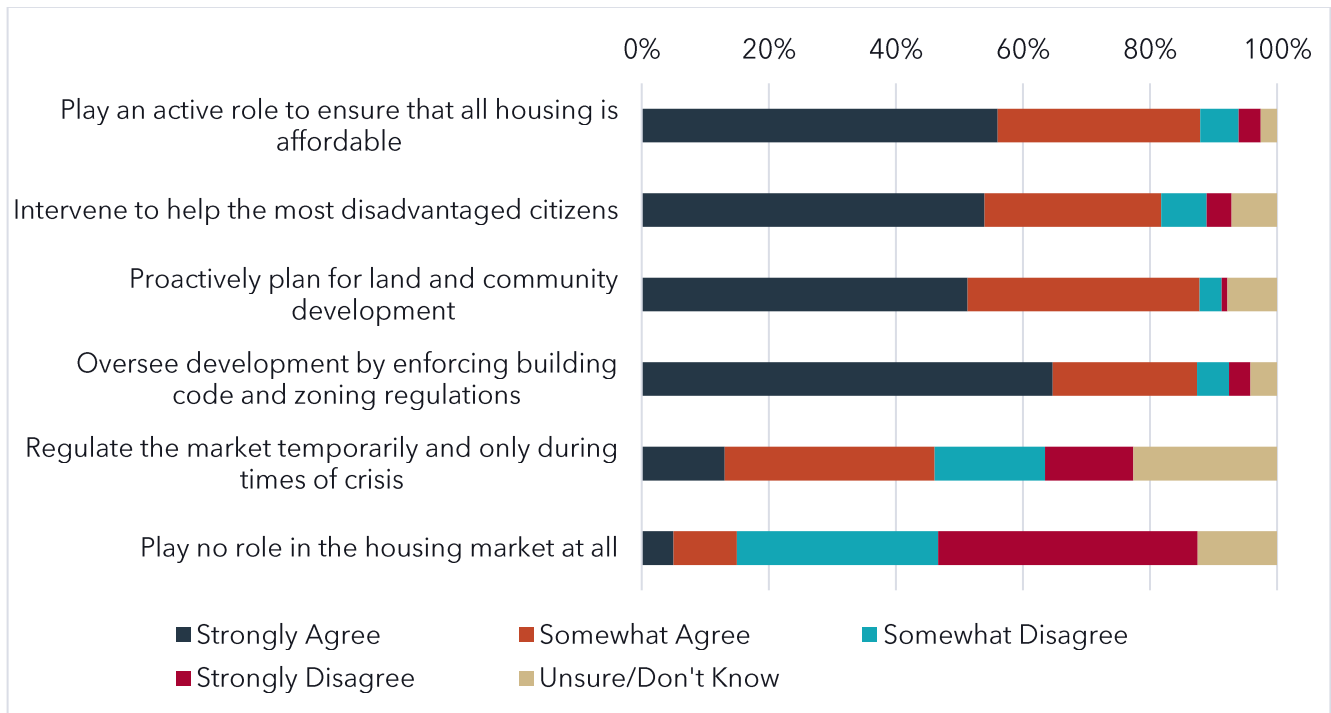


Figure 11.10: According to Moline Respondents, Local Government should...

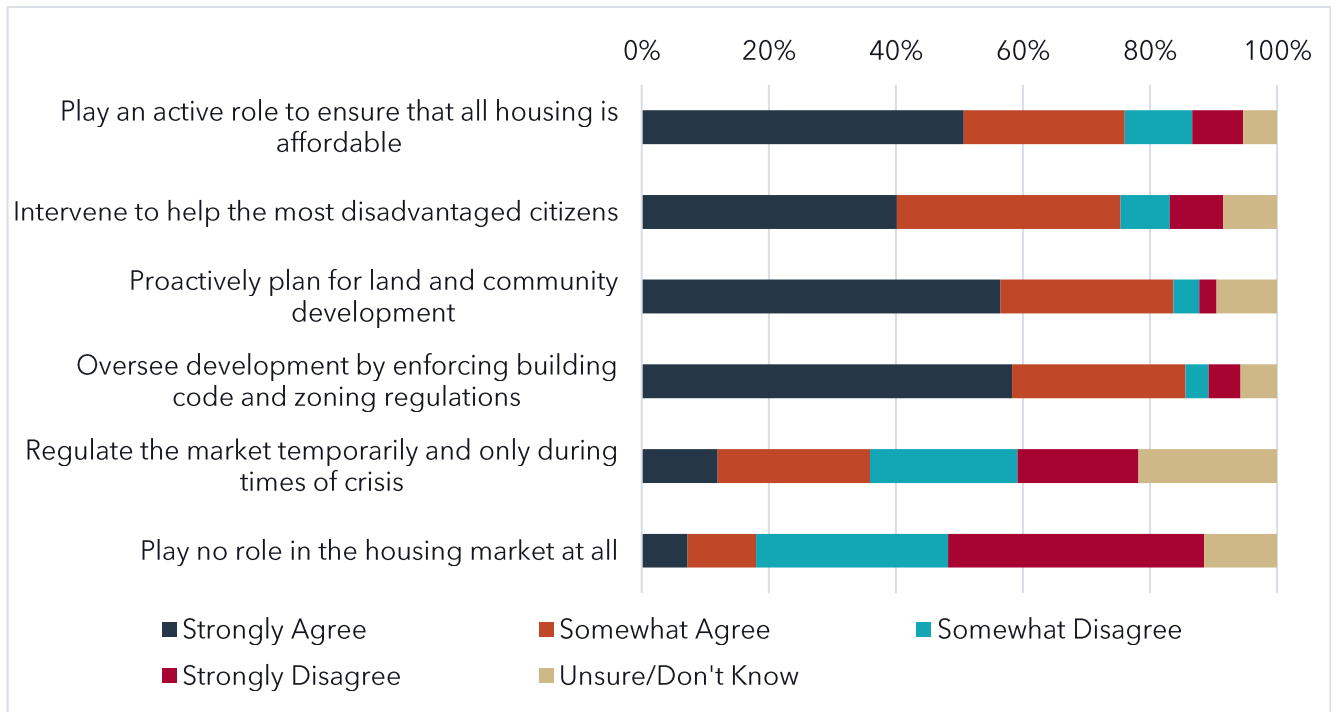


Figure 11.12: According to Rock Island Respondents, Local Government should...

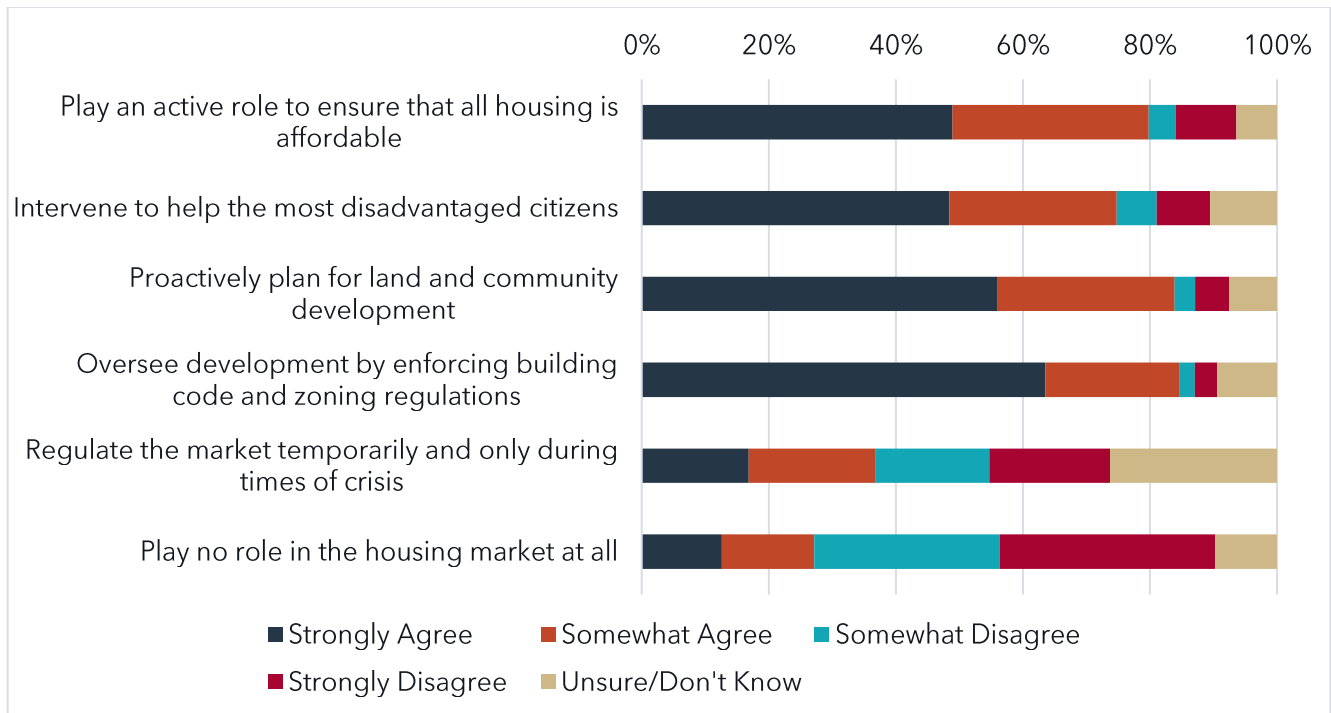


Figure 11.13: Do you believe there are too many short-term rentals (such as Airbnb, VRBO, or vacation rentals) in the QC?, Responses by Community

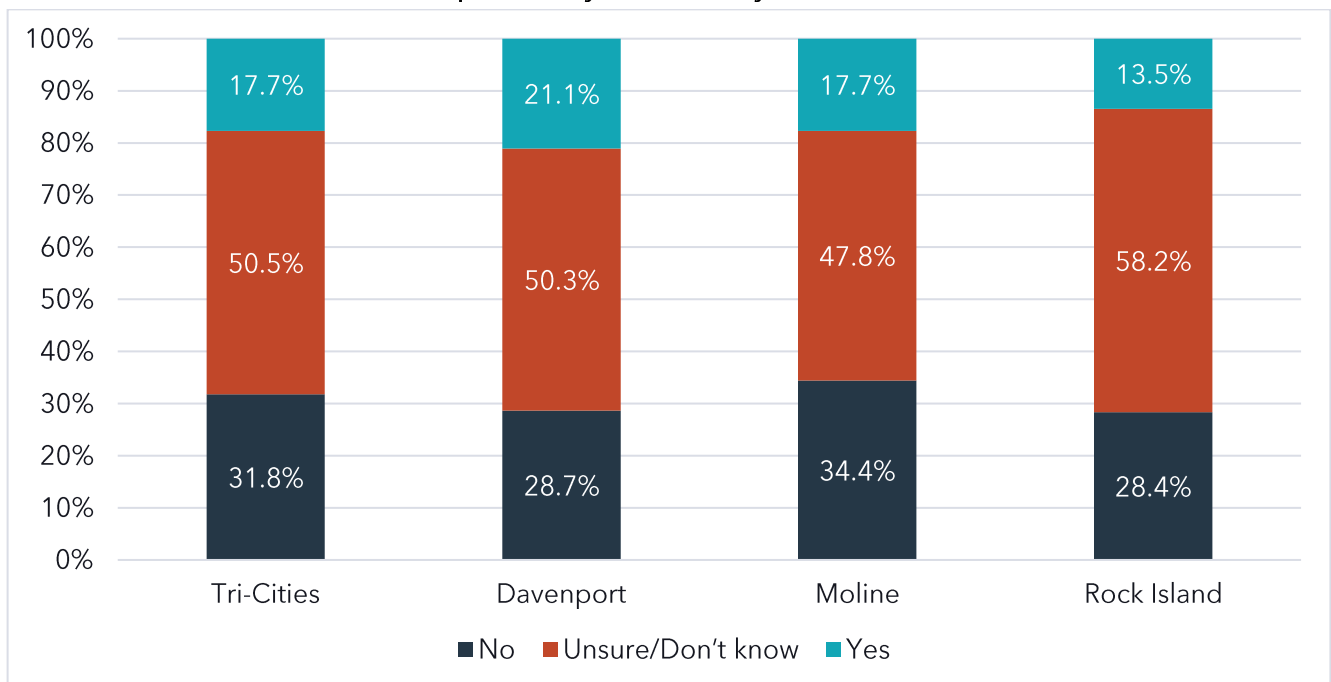


Figure 11.14: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood?, Responses by Community

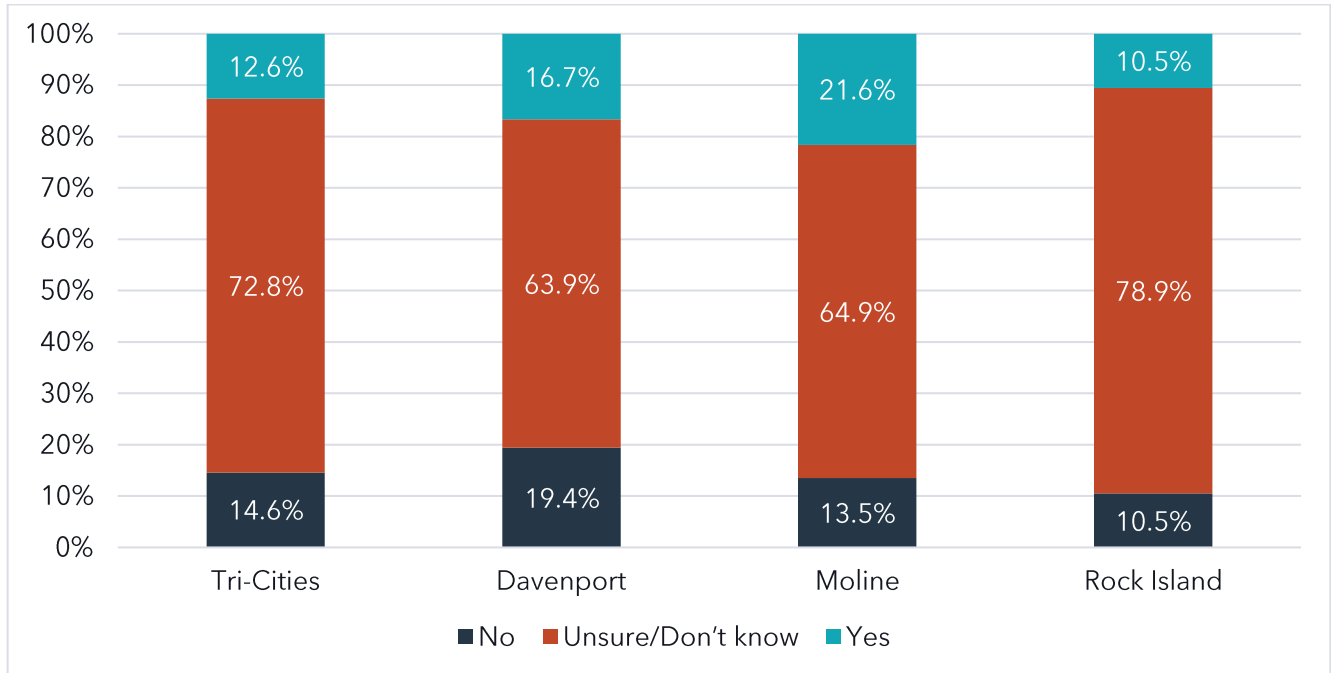


Figure 11.15: Would you like to see additional housing added to the QC?

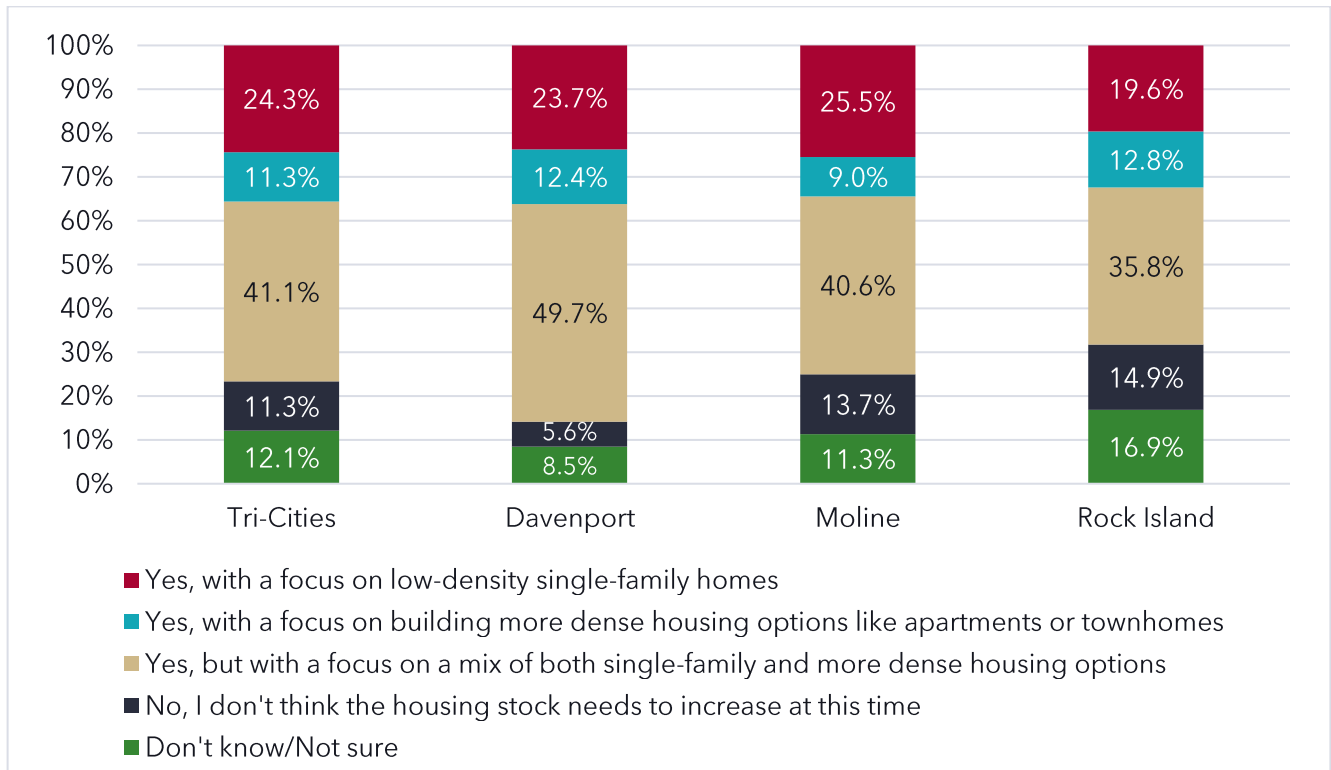


Figure 11.16: What type of neighborhoods in the QC would be most suitable for the duplex and triplex housing type?, Responses by Community

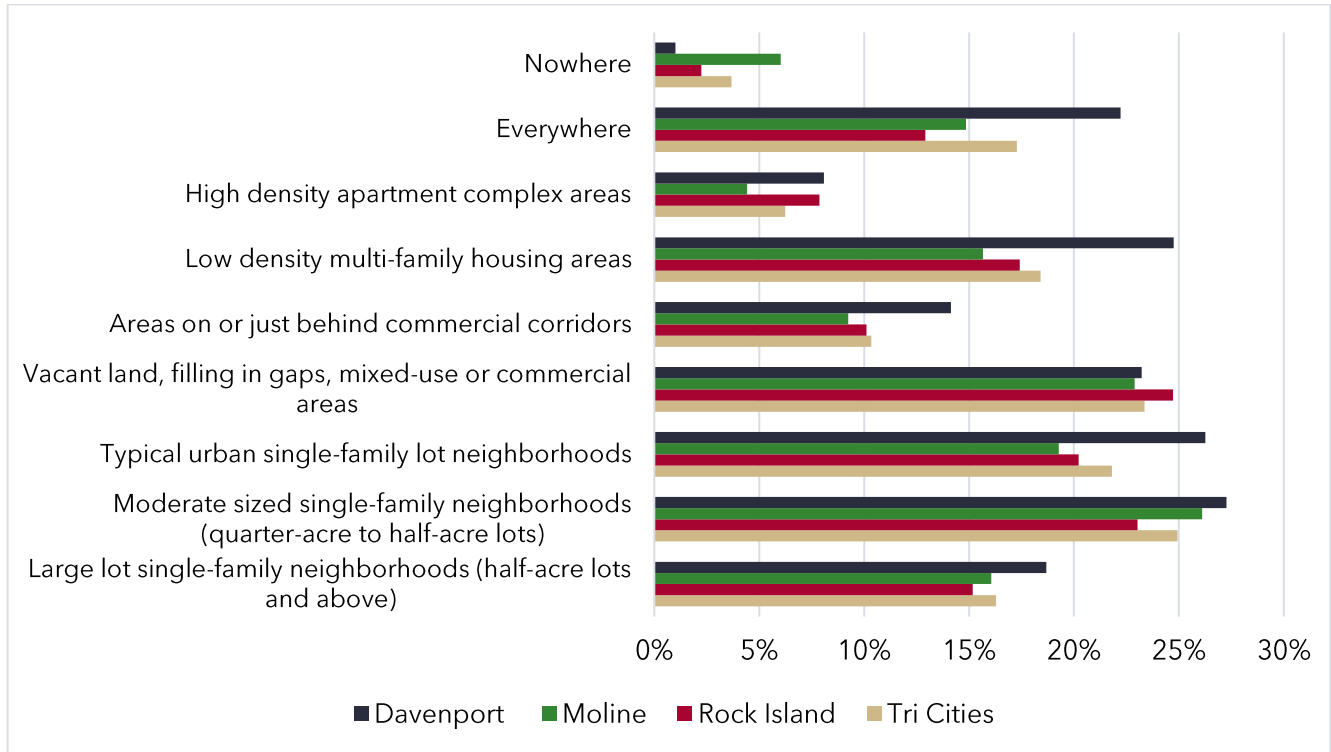


Figure 11.17: What type of neighborhoods in the QC would be most suitable for cottage neighborhoods?, Responses by Community

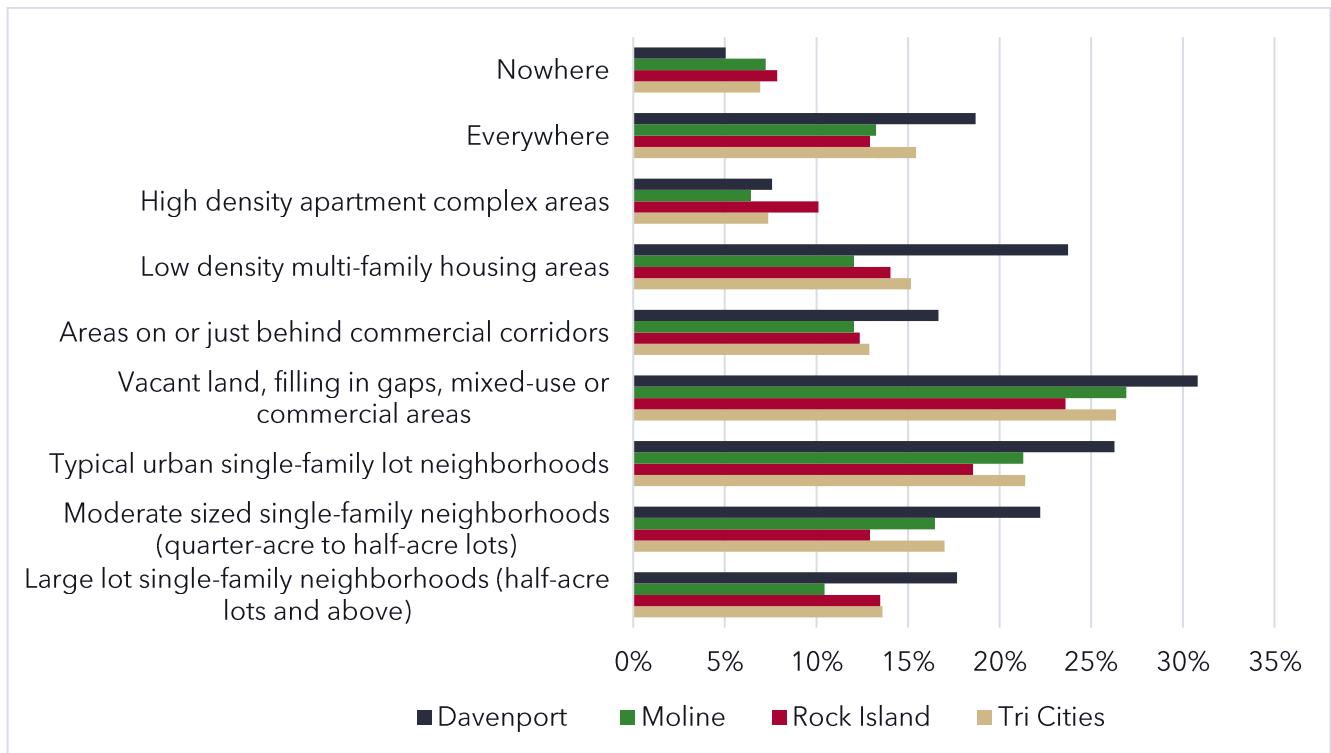


Figure 11.18: What type of neighborhoods in the QC would be most suitable for the multi-family/apartment housing type?, Responses by Community

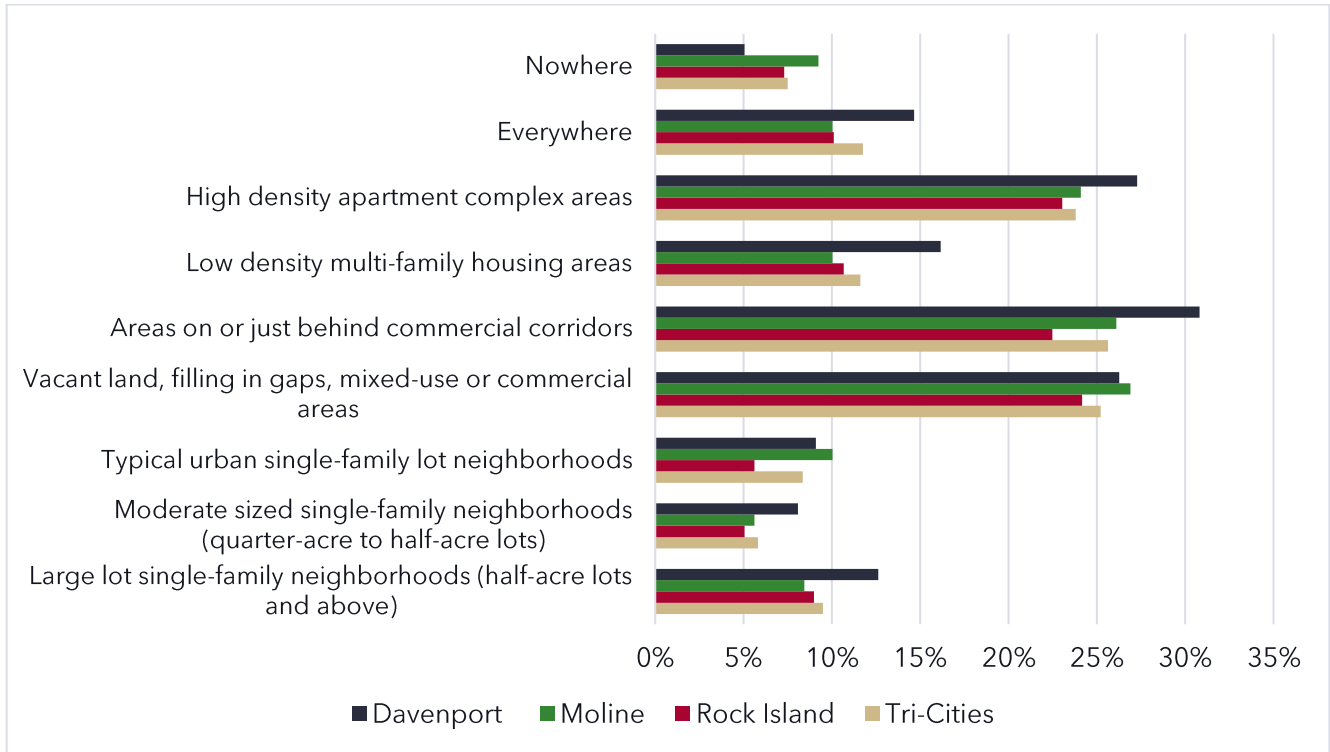


Figure 11.19: What type of neighborhoods in the QC would be most suitable for the condominium housing type?, Responses by Community

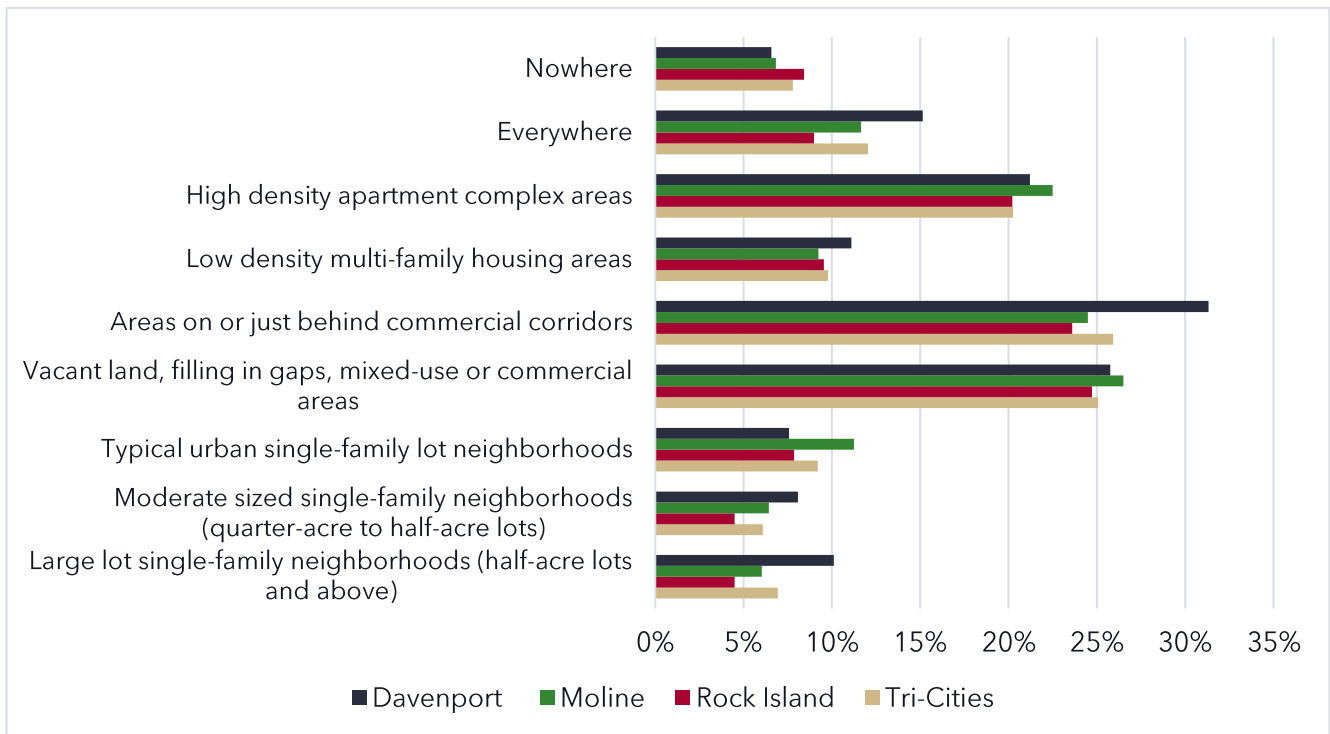


Figure 11.20: What type of neighborhoods in the QC would be most suitable for the accessory dwelling unit (ADU) housing type?, Responses by Community

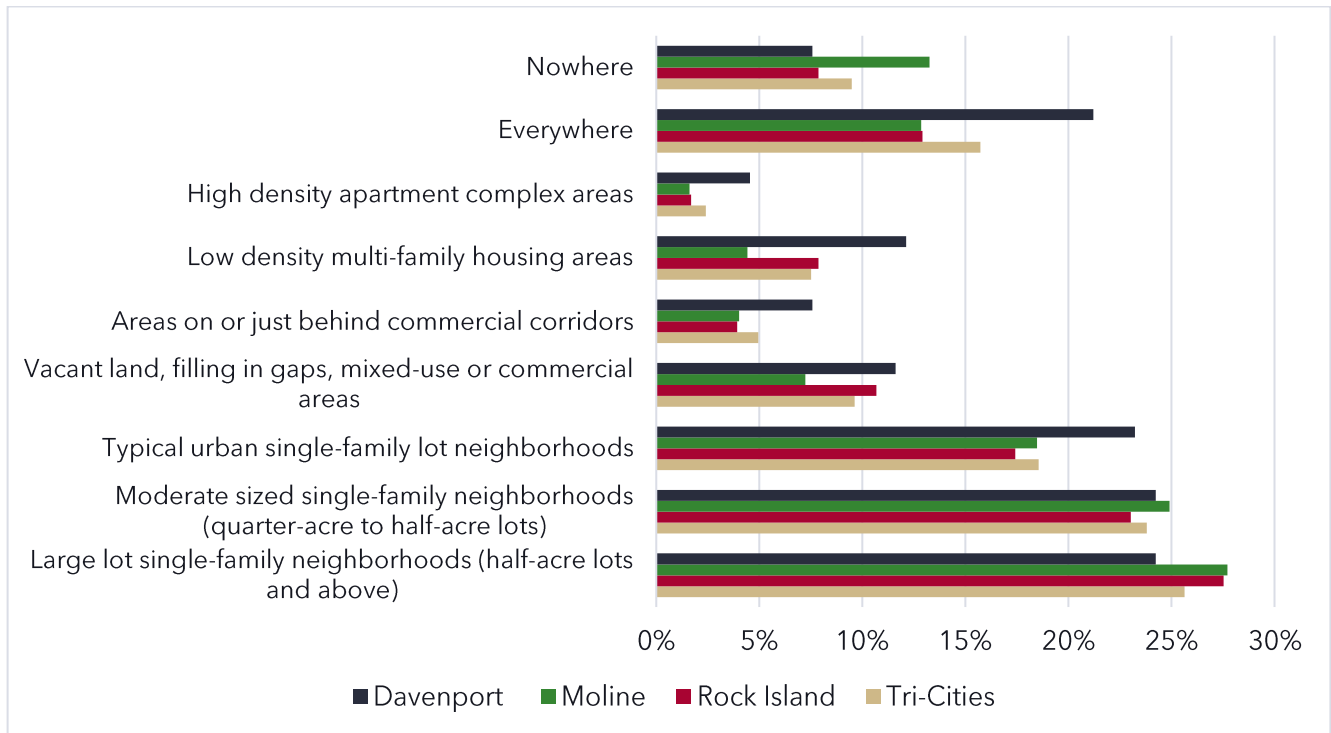
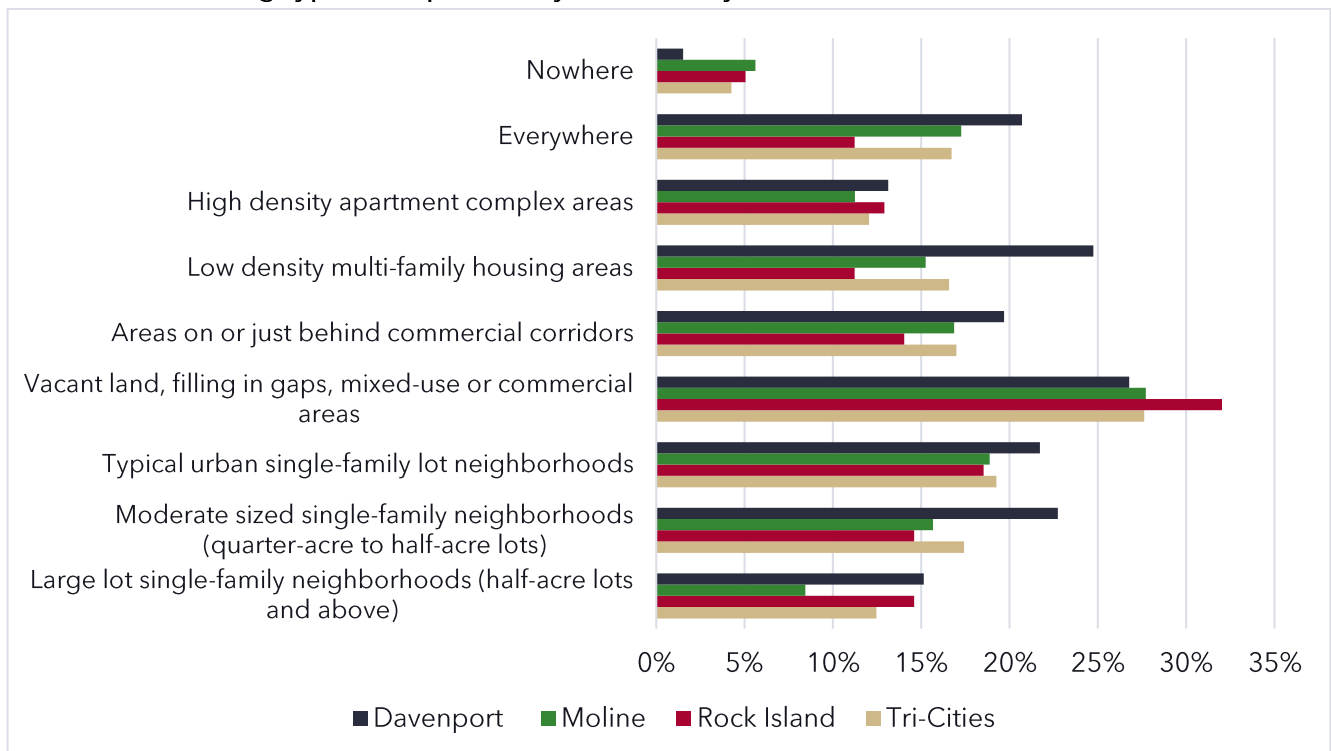


Figure 11.21: What type of neighborhoods in the QC would be most suitable for the townhome housing type?, Responses by Community





## Appendix A: Open Ended Survey Reponses

Figure 1A: What type of housing do you reside in? (Other and/or Temporary housing)

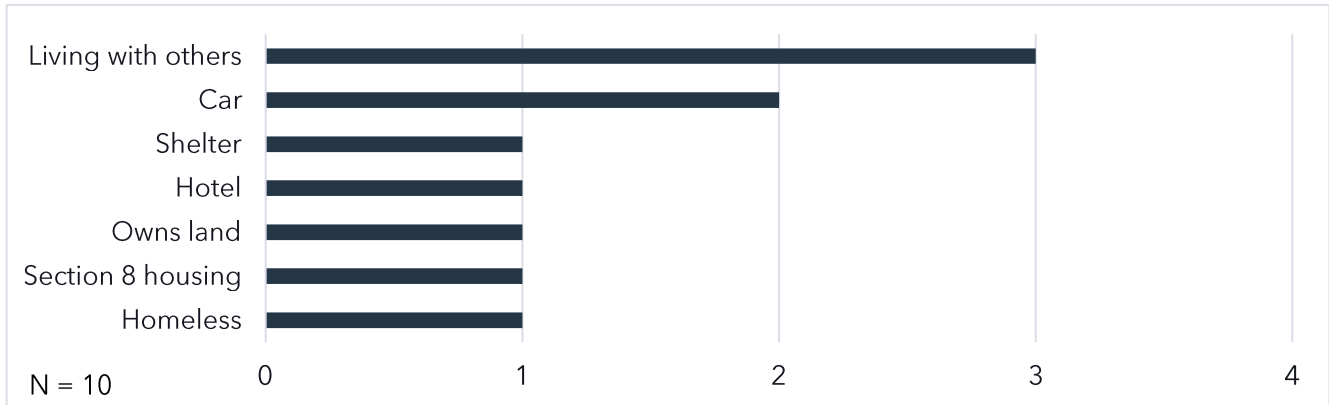


Figure 2A: What are your current intentions related to housing in the next 3-6 months? (Open Ended/'Other' Responses)

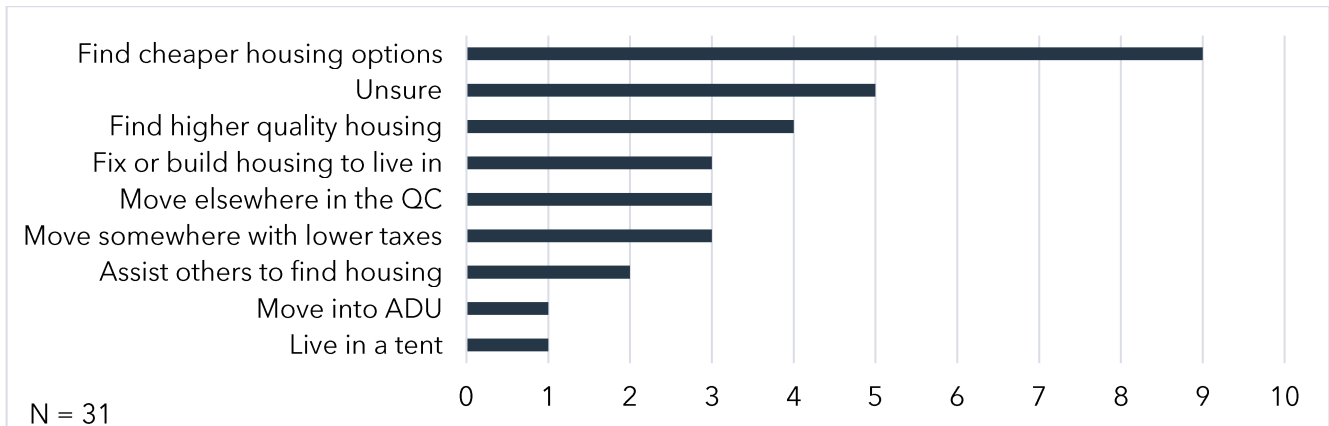
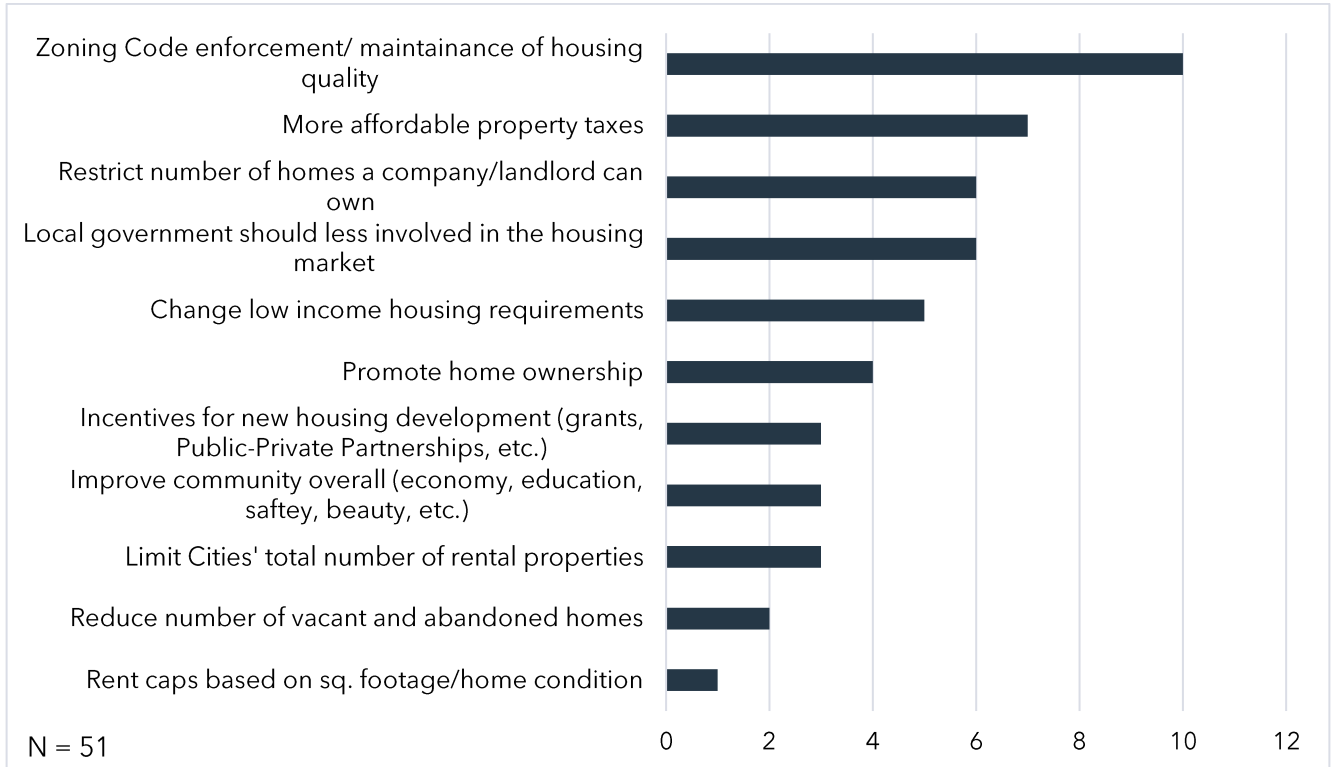


Table 1A: Do you believe there are too many short-term rentals or vacation rentals in a particular neighborhood? (Open Ended Responses)

Where?	Count
30th st., Rock Island	1
Davenport	1
Downtown Davenport	1
Heritage	1
Hilltop	1
Moline	3
Palmer College is buying up all properties in a 8 square. miles and displacing low-income ppl on the street or North Davenport	1
Rock Island	1
This is ruining opportunities for the lower and medium middle class to have safe, blight free and stable home ownership opportunities. It's important to take care of the poor but the middle class holds our nation together the problems rental properties bring are forcing the middle class to live in blight unsafe areas or push up into housing that causes them to be in housing that causes them to be house poor to the middle class choices are to live in blight, unsafe areas or purchase housing they can barely afford to feel safe and quality living. Moline neighborhoods.	1

Too many monopoly minded people in this city. Renting out multiple houses with little to no repairs or monthly/yearly maintenance. I came from a big city, at least those landlords/ city cared for me and property.	1
Too many short AND long term rentals in general.	1

**Figure 3B: What tools would you be in favor of local government using in order to facilitate more housing? (Open Ended/Other Responses)**



**Table 2B: Which, if any, of the following housing aspects are you dissatisfied with in your community? (Open Ended/Other Responses)**

Section 8 people move here and there is not enough. Also application fees have people spending a lot applying at numerous places
Other: irresponsible landlords, traffic too loud/fast near houses
Slum landlord/ out of town
Lack of housing choice for lower middle class people. We are suffering trying to find affordable housing. All the apartments in the area and income based, with today's prices we are having a hard time to stay above water and ahead of bills.
Income to rent or buy ratio knocks out many. Low income individuals do not have incomes of 3 times their desired rent/ mortgage payment.

**Table 3B: What tools would you be in favor of local government using in order to facilitate more housing? (Open Ended Responses)**

Don't fix up housing if it's going to cost too much for low income people to buy it
Apts. in S P. Mall 2-3-4 floors
Affordable housing or apartment for lower middle class citizens. Change the low income requirements.
I think the government should not be so big. If people own their own property and paying for it. And not handed it they will take better care of there own investment. Not to say help for the disable or the elderly. But a lot of young people are more than able to work. The sad part they make more by not working and living off the government. So there no incentive.
Limit corporation's ability to purchase single family homes
A process for moving homes the city defines as vacant to defining them as abandoned, to allow for action to be taken. There should be benchmarks built into the vacant property registration that require a property owner to move towards activating the property rather than leaving it vacant for long periods of time. If a property owner cannot do that, then the property should be considered abandoned and action should be taken based on that.
I think that rent should be capped by square footage or condition of the home in my opinion. Perhaps incentives for home owners to rent single family properties under a certain amount.
None. Let the market dictate housing.
More affordable property taxes
Forbid Airbnbs like Atlanta did. Discourage building big homes that will sit empty because no one can afford them.
Add limit to number of rental properties in the community
Grants for beautification for low income and elderly residents
Lower property taxes and removal of storm water "fee"
Upgrade housing in Rock Island, Davenport, Moline. Less small home. More of 3 bedroom ones. Bring families to qca. d
Proper code enforcement for building codes and rental units. Moline needs to take housing seriously.
Making it illegal for companies who don't take care of their properties to purchase anymore properties and also not allowing monopolies
This "survey" is incredibly slanted. My preference would be to restructure the housing units in cities where the lower income population has been kept out. Build some affordable housing in places like Bettendorf, pleasant valley, Geneseo
Limit units a company or land lord can buy
Housing from the cities to the local housing trust fund, or agencies that can develop and maintain affordable units
Lowering taxes on landlords so they can then pass that savings down to the tenants. Rising rent prices are a problem. Every time taxes and insurance go up, this cost is passed on to the tenants. There needs to be more incentives for property investors in this community. They also need to remove the "inspection fee" for landlords. I truly believe that the main cause of everything going up is because the government keeps getting involved, which causes unnecessary fees and taxes. For once, let's not try to pull some special "lever" to try and fix things.
Requirements for affordable housing in new housing developments
Stop giving money to people who will build things to make other people money. We need affordable options.
Rents are to expensive for below and average wage worker
Doing their job of enforcing safety codes so housing options don't get condemned or fall down and kill residents
Some mixed commercial /residential not limited to strip malls.
Please ensure that there is proper zoning for land that should only be allowed to be used for single family dwellings that are similar to the single family dwelling surrounding that land. Do not zone to mix single family homes and multiple family homes.
No property taxes on seniors.

Remove the Susie slots and smoke shops
Lower property taxes
Offer grants to apartments if they become ADA compliant
Restrict how many houses rental companies can own
More assertive rental inspections inside and out, background checks for tenants of rental properties, licensing of all rental and limiting the amount of rental in a city, more encouragement of home ownership, more action taken on blight and cars parked in the wrong areas, more enforcement of laws such as smoking
Higher expectations on rental properties inside and outside inspections, large fines problematic situations and blight. Better enforcements of rules and regulations set forth to make better communities such as too many people live in the same home illegal parking, etc.
There are so many grants available that the city is clearly not taking advantage of for helping existing homeowners and we can't ever get sunshine from the city to actually respond.
Make restrictions against large corporations purchasing any homes
Stop allowing section 8 housing in the city. Let them market function like a market.
moratorium on high density, 2 or more units built or remodeled, & low income housing units.
Lower taxes on existing homes
Get rid of slum lords
Some sort of assistance/grant/tax credit for first time home buyers
Stronger regulations on rental properties to address nuisances such as garbage from dumpsters, entry doors and windows repaired/maintained and landscape maintenance.
Stay out of the market
Stay out of the market the local government needs to focus on infrastructure and law and order social engineering is not the governments responsibility
Restrictions on how many units a LL can own until they have a proven track record of passing inspections/ Gradually increase as they show they deserve and can handle owning multiple properties. / The city should not be allowed to "shut down" multiple buildings at the same time. Having hundreds of people all competing for limited available apartment options and all of them have a 30-day window should be illegal. Putting already disadvantaged people in this situation exasperates the housing crisis, creates homeless and displaced families and it is all the fault of bad property managers and the history of lax city inspections.
make low income housing available for persons with evictions depending on the circumstances.
Rock island will not allow us to insure our sewer lateral. We believe it is close to failing and we DO NOT have 22k to fix it. We are terrified of this expense, this is another reason we plan to move. ALL residents should be allowed the insurance, even if the line goes through a ravine.
Not such large houses. More affordable smaller houses. 3 bedroom, 2 bath, ranches
We have a local chapter of QCHC that does numerous grants for maintaining but they need to focus on adding if they want to continue to say we are 6,700 homes short for our homeless population. So why are they not stepping up and writing grants that are for new additional housing instead of only maintaining. The other local non profits continue to get draws for maintaining. When does the housing cluster step in and actually create a solution instead of being part of the problem?
Dilapidated housing is an epidemic in the Illinois Quad Cities. Something must be done or our neighborhoods will be devalued:
Stop allowing funds to help those that are dishonest about their needs and help people that are seniors or actually having health issues . I've been on a waiting list for section 8 for years & try to work as much as I can with chronic pain and neuropathy/I see people in my building who are lying and living almost free. My rent keeps getting raised and forcing me out . (Enterprise Lofts)
These are examples of neighborhoods that have turned around through sustained effort, collaboration, and strategic investment. Here's how some of these improvements have been achieved: 1. Community-Led Revitalization: Case Study: Harlem, New York City What Happened: Harlem experienced a significant decline in the mid-20th century due to crime, poverty, and disinvestment. However, over time, the community began to rebuild itself. Local organizations, such as the Harlem Children's Zone, played a key role in providing education, job training, and family support services. Lesson: Grassroots organizations

that focus on community empowerment, education, and economic development can be catalysts for change. Empowering residents to take ownership of their community and providing them with resources can help drive long-term improvement. 2. Public-Private Partnerships: Case Study: The Dudley Street Neighborhood, Boston What Happened: In the 1980s, the Dudley Street neighborhood in Boston was characterized by vacant lots, abandoned buildings, and high crime rates. The community came together and formed a coalition that worked with the city to acquire vacant land and develop affordable housing, community centers, and public spaces. Lesson: Collaboration between residents, local government, and private investors can lead to successful revitalization efforts. These partnerships can attract funding and resources that might not be available through public means alone. 3. Targeted Crime Reduction Initiatives: Case Study: Camden, New Jersey What Happened: Camden was once known as one of the most dangerous cities in America. The city undertook a comprehensive approach to reduce crime, including restructuring the police force to focus on community policing, investing in technology like surveillance cameras, and engaging the community in crime prevention efforts. Lesson: Crime reduction is crucial to revitalization. A strong, community-focused police presence and the involvement of residents in safety initiatives can make neighborhoods safer and more attractive to potential investors and residents. 4. Economic Development and Investment: Case Study: The South Bronx, New York City What Happened: The South Bronx was once synonymous with urban decay. The turnaround began with investments in affordable housing, small business development, and public infrastructure. The area saw the creation of green spaces, new schools, and transportation improvements, which attracted new residents and businesses. Lesson: Strategic investments in housing, infrastructure, and economic development can attract both businesses and residents, leading to a virtuous cycle of improvement. Economic opportunities are key to revitalizing distressed neighborhoods. 5. Education and Youth Programs: Case Study: Compton, California What Happened: Known for gang violence in the 1980s and 1990s, Compton has seen significant improvements due in part to investments in education and youth programs. The city implemented initiatives to improve schools, provide job training for young people, and create safe recreational spaces. Lesson: Providing young people with education and employment opportunities can steer them away from crime and contribute to the long-term stability and growth of a community.

**Table 4B: Please share any additional thoughts or comments related to housing in the Cities of Moline, Davenport, and Rock Island. (Open Ended Responses)**

The housing in these cities are very dated and needs upgraded
too expensive and complicated
require inspections on rentals to ensure they're safe and up to code rather than adding new buildings.
make housing more affordable, not more abundant
I support cities providing assistance and guidance in affordable housing but respectfully believe working with existing entities is a better solution than municipalities providing programs themselves which compete with nonprofits and retain all available funding themselves.
Need more housing that help people that not disabled but 60plus
I will have to move because landlord keeps raising rent but maintenance is poor
Better protect tenants from landlord violations and support tenants who get displaced due to landlord property neglect
I make a little over \$20hr. So I don't qualify for low income but rent is so expensive. And having to make 3x the rent and rent is min \$1000 for a 2bd put my ability in rent in the lowest economic of the city. Yet I get paid pretty decent for what I do. My daughter with 3 kids is a CNA and makes a little more than me yet doesn't qualify for income based but doesn't make enough for a place that is 3x her income. Something needs to happen for those that are above the income that receives help, yet not enough to survive.
Too much taxez
The interest rate isn't the problem, it's what people are trying to sell their houses for that's the problem. Price gouging is in renting and purchasing which is setting everyone up to fail or be stuck in a rental property that no longer suits their needs. I would love to buy a house, but I don't want to be immediately house poor trying to repair a house I had to put an extra \$50,00 in repairs into it up front. The market in the QC is an absolute joke right now.
Need to crack down on slumlords too.

City should allow people to fix their houses on their own that way they do jot decay
Property tax in Illinois is so high. Everything is rising so fast it's hard and only getting harder to keep a home. I fear future generations may not get to be home owners
Brng down the taxes. And more people would have money to invest in there homes.
I believe if rent in moline for single family homes was slightly more affordable it could improve our economy here in the city greatly. Myself and several woman like myself stay home with young children because daycare is so expensive and it's extremely difficult for both parents to afford rent and daycare, leaving many of us to make the difficult decisions to either stay home and save on daycare or go to work and try and afford both. If we had a more affordable rent we can afford for me to work part time and there for we as a family would spend more money in town. I could work and contribute to society whilst also being able to provide a more fun and stable life for my children. We pay 1200 for a two bedroom house with no air conditioning and constant issues. My husband works two jobs, he is rarely home and we live our life extremely pay check to pay check. Even an extra 200\$ a month would make an extraordinary difference in our lives
Someone close to me is Age 60 and disabled, has section 8- needs more options for that that are not run down, not supervised well enough what kind of residents/ activity is going on in these buildings that makes them feel not safe
Houses are falling apart. Prices to fix are too high. Corporations take advantage of this and buy up all the properties, fix them up, then rent for a high price. It leaves nothing for regular people like me. I'm looking to buy a first home but anything that's move in ready is way too expensive, even in poorer areas. If you look for a fixer upper, you will drain your entire bank account to get buildings up to code. It's ridiculous!
We need more neighborhoods that feel like neighborhoods, that people can live and work in. We need neighborhoods that are walkable, that have parks, no more McMansion style subdivisions. They do nothing for cities and cost MORE to maintain.
This should not come at the expense of the homeless like gentrification usually does. Protect the most vulnerable in our community!!!
Please stop Gorman & Co from hiding the truth and continuing to raise rent
ADUs are horrible for neighborhoods
Inflation AND High interest rates are both doom for the cities. Local governments need to lower property taxes and sales taxes through rebates for all low income people.
Stop or limi investors from purchasing all of the single family houses
Make owners of homes care for their homes. Unkempt lawns and poorly maintained homes, yards and streets make Moline undesirable for those searching. I would not live in moline if my elderly mother did not. We plan to move as soon as our children graduate college and settle somewhere.
Need affordable housing for those who don't qualify for low income because they make just over that amount. Make too much for low income housing. Need more "middle income" housing
Landlords must be held accountable for unsafe housing. Rent abatement in the case of condemned buildings would help, as would building more rental units and ADUs.
Misuse of city funds everywhere.
There not enough housing for young singe mothers with 3 or more kids. Rents not [affordable].. Hard to purchase a home. Housing cost to high. Shortage of home.
Perhaps a recondition and repair incentive on existing hmes for first time buyers...with clarifications...
There is not enough senior living apartments in the quad cities. Waiting lists are way too long. Other options like apartments are way way too expensive.
The housing situation in Moline is dire. The city needs to address the excess of slumlords and rental housing plight. The historic properties are in the same condition, no regulation, no consideration of lead paint issues, etc. The workers in the position of code enforcement should they their work as serious as ithookd be and stop turning a blind eye to the slumlords.
Please make regulations about how much landlords are allowed to raise rent and make them show itemized lists with why.
Rock Island housing choices are absolutely ridiculous. I purposely choose to the stay in RI but am considering going elsewhere.

I would really love to see tiny house communities. I am retired. Rent is very high in safe neighborhoods. As a single, retired person, I would love a small area to build a tiny house, plant a little garden, and socialize with like minded people. The carbon footprint is minimal and hopefully affordable. Too many people are purchasing homes and turning them into rentals. To find affordable housing, one must live outside of the Quad Cities.
I don't necessarily see a need to increasing the amount of housing in our communities, more increasing the quality of the rental housing available while maintaining affordability.
Get more people to take section 8.
Not enough affordable Apts for Seniors.
Rental prices for single family homes are far too high. Renters are essentially paying 100% of the landlord's mortgage and then some.
Defensible space. Green space. Trees on boulevards need to happen
The IL side needs to take a look at why residents are not staying in neighborhoods. Property taxes need to decrease. All areas need to realize that the majority of people in low income housing already qualify for every program and instead of offering more to those who already get everything at extremely reduced rates shift focus to those in the middle class that are struggling to make ends meet as the middle class are the ones working and getting no help with any housing expenses from anywhere.
The zoning on empty lots should be reconsidered to allow multiple smaller homes, rather than requiring single home on large lot
Rental prices need to be regulated
Rent is too high, unrealistic expectations from landlords to qualify a renter. More low income apartments, or section 8 vouchers. No one should be without a home.
Moline desperately needs new single family homes to attract young families. But affordable ones. 350,000 and under. A lot of young professionals with families are seeking this type of newer home, which moline is not providing.
We need more affordable single-family housing options for purchase. Between \$100-200k 1200-1500 sq ft would be great. There is a huge deficit in the QCA in this price/size range.
Davenport
No more apartments. Need more incentive and breaks to upkeep older homes in Davenport.
More help with repairs , just because I make \$40000 don't mean I can afford repairs . Jason Marchant did work for us and well it's no good
I am reasonably privileged and own my home. Davenport needs to have more options for low income residents and people with disabilities. That apartment building that collapsed highlighted that low income people do not have many safe affordable options and the city needs to hold apartment complex/building owners responsible maintaining safe housing for the people that live there.
I don't agree with ADUs as a main solution. This doesn't actually add affordable housing. It just allows current homeowners to turn a garage or shed into an "apartment" and charge a lot.
More Dream grants,
Home ownership is unattainable for many people. Homeownership shouldn't be limited to cottages, townhouses, and duplexes. Those aren't homes that people want to own. Davenport needs to do something the areas that are falling apart. Homes that are in complete disrepair and commercial buildings that look like crap too. So many areas of Davenport look terrible. Homeless people are everywhere downtown and even in areas like 5 points. Pan handling needs to be outlawed! So many areas look rundown and Davenport only seems to want the Elmore/53rd area to look nice.
More affordable housing
More handicapped accessible needed for elderly people at reasonable cost
Cottage style areas are a big winner!
Single family homes are way to expensive to rent/buy
Keep multi family housing out of single family dwelling neighborhoods!
No garage revamps for rental property
Property taxes out of control for seen many people to lose their homes Maintaining existing homes has got unbelievably expensive

Affordable, I'm leaving in apartment that use to be 650 is now 850 for a one bedroom apartment Ridiculous
The costs of housing in this area for the quality and location of homes is hugely disproportionate. The "affordable" or income based homes are overpriced as well.
These large complexes will destroy the integrity of our neighborhoods. The cities can't take care of the unkept housing in neighborhoods already. This devalues the property of homeowners who maintain their homes. Take care of the uninhabitable properties as well as the poorly cared for housing first. Adding more housing will just exasperate the prile that aren't being addressed in a timely manner.
Let people live in their campers. It is not that hard to use a compostable bathroom to stay clean and use indoor showers of houses. Stop policing qnd penalizing the most vulnerable homeless population lucky enough to afford a camper and the generosity of taxpaying insured homeowners willing to help.
I will love to purchase a 3 or 4 bedroom home
I would love to see the use of a tiny home community, where they have smaller lot sizes, and homes but maybe other amenities like a shared pool, exercise facility and play area.
I am an aging-in-place housing subject matter expert and heavily involved in advocating for appropriate ACCESSIBLE AND AFFORDABLE HOUSING. Accessibility was never mentioned in this survey and it provides the largest number of options for all types of housing.
The area needs restrictions against predatory rental companies that are buying up reasonably priced homes, not maintaining the property, and renting out at high prices
There is a need for low income housing but recognize it can't be in the older neighborhoods that already have their own challenges if you want people to invest in these older homes to bring them back to life their needs to be a promise of the neighborhoods being safe and free of blight so when people invest their money they feel it's and investment and they're not throwing their money out the window. If they needed to sell their home they could get their investment back putting low income housing in neighborhoods does not allow that to happen
Homeowners that already own are very neglected as a demographic. Having city people that actually respond to inquiries would be helpful for a start, but there is so much focus on things like making the district pretty, they funny care at all about helping current residents with old building problems and that's a big reason we're all looking to leave.
Everywhere should be developed and pricing should be focused on affordability not profits for owners
I'm sorry but this survey is poorly written. It's too convoluted for the average citizen. I want to know why the leaders of the Tri-Cities are paying for another survey when they haven't taken the recommendations of the 2019 Tri-Cities assessment?
I believe there needs to be supervision of landlords. Also concerned about cities changing zoning from residential to commercial.
Most affordable homes in Davenport will not pass a mortgage inspection due to condition of property and needed repairs.
No more section 8 housing and Moline. The landlords are absentee and the corporate landlords are just abusing the city. Keep it up and I'm moving To Iowa
Get rid of triple security fee for rental properties and make them more affordable
keep government out of any business . high density & low income housing make crime worse. stop all government help. place moritoriums on low income & high density housing. rentereave no stake in the city
Moline needs more new development for luxury homes
Stop allowing \$300k Single Family homes to be built in communities that can't afford it. Force row housing and cottage homes everywhere in the QC. There are too many parking lots and not enough homes.
Build more ADU's and build apartment condos
Some planners may argue that some types of housing shouldn't be built in certain areas, but these are the designers, builders and planning that create urban sprawl. These are the people that make public transit impossible and the need for a car imperative. Concerning more density housing: build them high, build them wide and build them everywhere
I'm concerned about high rent prices even though I own my home. Younger folks cannot afford even small shabby apts. I have friends in their 40's that pay sky high rents yet can't obtain mortgages for small starter homes. Small home prices are very high too. Would love to see actual affordable rent, and out of town



landlords should not be able as many houses as they want, that should be capped. Slumlords are everywhere now. Would like to see down payment grants offered so more people can own homes.
Try enforcing current ordinances first.
Property taxes in Rock Island county are shameful! The housing, combined with the interest rates and ridiculous pricing market. IT's a wonder anyone can buy a house anywhere! Low income housing can be housed anywhere else on the planet. There are too many of those choices around here already.
We need a serious crackdown on multi-home owners renting existing homes out instead of allowing people to purchase them with intent to live there. Rental homes seriously diminish the quality of our neighborhoods. They are allowed to fall into disrepair and discourage community building in neighborhoods. Build apartments for people to rent, save homes for those that actually want to live in them.
People who are disabled and live on \$800 a month can not find housing to live in. Would like to see more affordable housing for people like me.
Property taxes continue to rise & will price people out of home ownership
In may areas i think it could be beneficial if older houses that may start to have structural issues soon were torn down and rebuilt. It's a huge budget issue that home owners can't afford but I believe could improve the housing situation
Would like to see more green options in addition to housing: better incentives to utilize land and infrastructure for renewable energy and for homeowners to benefit from putting back into the grid
There are few townhomes or modest scale condos in Rock Island for those shifting from a SF home to desire for less yard. Would still like garage option which might be accommodated underneath the building but this presents some ADA challenges. Champaign has examples, some better than others.
Areas of the cities look old and tired. Tax incentives would allow people to stay in their homes longer & would improve the neighborhoods at the same time.
Cleaning, remodeling, and improving existing buildings. Repurposing vacant buildings into housing. More thorough requirements and background checks for management and staff of public housing. Safety improvements regarding building structure as well as the renters and community of people. Better security for the buildings themselves to keep entry secure. More resources, caseworkers, and assistance for homeless to be housed according to their needs.
The Illinois side needs to have a change in state government if they want the housing starts to change or there will have to be an even more significant gap in price to incent people to build there
Rock Island Has The less Housings vacant area no Houses nor Apartments
Tiny Home Transitional Housing for homeless and displaced people is necessary, especially if the city inspectors continue to flood the market by shutting down multiple buildings all at once. Or maybe stop putting decades worth of overlooked inspection issues on the LL all at once. If the city passes something 10y in a row and now all of a sudden its a problem, LLs should have a 6-12 month probation to resolve and not tight deadlines. Also please inspect private rentals in SFHs, this is where most of the housing crisis comes from. LLs poorly maintain homes and prey on individuals with background/credit issues to slumlord. Then sell when the home is in such disrepair they won't pay to fix it. Leaving limited options for 1st time owners. An ol poorly maintained rental wont pass 1st time owner inspections, but another LL could buy it and start renting as is without many hurdles.
Too many landlords not upholding their maintenance agreements. Also, some are simply "slumlords" and do not treat their tenants properly and some are bullying and threatening their tenants who do pay rent on time and are not problem tenants.
More affordable house for those on fixed income
We love rock island, but 2 years after we purchased our house our property taxes DRAMATICALLY increased. Unless our wage is increased to match this (we have good jobs, but an increase for us is unlikely this year), but we can't overcome the property tax increase, which is about \$200/month. Will either move to Bettendorf, or completely out of the area. Please do something about property taxes in rock island! It's insane.
More affordable homes for families that have 4+ plus in a home with a garage, basement
The city can't take care of the run down unoccupied homes in the neighborhoods already. Increasing cramped housing will destroy neighborhoods.

Improve water and air quality
We need more flexibility from the city inspectors
Decent rentals are too far from Downtown
We seem to lose families that start earning more money to other cities. There seems to be a lack of middle income housing.
I work in social services, and almost every day I am working with a family who can not afford the housing they currently reside in. This especially affects families with children, and people end up living in places not meant for human habitation. This is an emergency-level need for our community, especially for the children in our community. No child should have to live in a car with a leaky roof because the community doesn't have housing for the child to live in.
Houses are still selling for more than assessed at. In turn taxes keep going up.
Houses not being built in RI due to sprinkler systems. somehow this needs improvement.
there are houses but they're owned by owner out of state w minimal contact info so they stay vacant. the houses they can afford are run down. we want nice houses that are affordable and clean.
I, RI need more programs to help w improvements for those who can't afford
I worked at the women's homeless shelter for 2 years - need more low income/affordable housing for felons
too much slum lording and not enough govt. involvement to regulate it. not enough housing that's affordable.

**Table 5B: Within the neighborhood where you live, should your city work to maintain lower density housing or increase housing density? (Open Ended/Other Responses)**

Should your city work to maintain lower density housing or increase housing density?	Count
"I think the city should keep a mix of different types of homes. It's good to have both small houses and some bigger buildings with more homes. This way, more people can move in, and the neighborhood can get better. But we should make sure there are enough parks, schools, and other things people need if more people move in."	1
...lower...	1
? Not sure. Quality affordable housing not falling down and fixing streets so foundations don't crumble houses down from earthquake like traffic vibrations are important. Make tiny home communities for campers. I don't know how many people from all over the US come here with campers to find there are no affordable options to live in those very homes they invested in. leaving so many homeless. An affordable 10 dollars a night is still 300 a month that even some cannot afford as a monthly rent payment. But seems fair. 15 or 20 a night or more currently with restrictions of the very minimal camp sites and limit of 14 days is disappointing. We need better answers. Help those who try to help themselves and stay out of the system. Stop preventing our most vulnerable from doing their best which is not your best. It takes all kinds. not just your kind. Give people that chance.	1
Houses not being built in RI due to sprinkler systems. somehow this needs improvement.	1
?????????	1
Am I current location, we do not have space for additional housing	1
As a person with mental health issues I struggle to work full time and am homeless with my son unless living with family. More options need to be available for me and others like me.	1
Beautiful area	1
Both	5
Build more dense housing. Too many expensive apartments and homes. Why are we paying \$1k to rent 2 bed apartments in the QC? We don't have anything here that justifies the price we all pay to live here. Build an MLB or MLS stadium and maybe bring in more companies (other than Deere) and the price would be worth what we get. But right now? Most of our downtowns are	1

empty offices and parking spaces. We need more housing that isn't single family and we need it now.	
City should work with agencies like habitat and housing cluster to offer opportunities within neighborhoods.	1
cleaner streets and yards, require homeowners to keep their yards clean and more security because there is a lot of vandalism	1
Density in my area is ok the area is mostly developed not much to complain about.	1
Density isn't the issue here, it's slumlords buying up every home around me and letting them rot away because the people living in them have no personal incentive to keep the place looking nice.	1
either is ok as long as it is well planned	1
Eldridge/North Scott area needs to work on more affordable options. Smaller more economical homes would be a great option anywhere in the QCA but especially out this way when \$300k is considered a discount home.	1
Fill in empty lots with houses of a similar style, i.e front porches and at least two story.	1
First remove the blighted properties and see what we have left. They are a clear danger to the neighborhood, especially kids.	1
Grants to improve and beautify existing housing. Do not like to see modern buildings in historic neighborhoods.	1
Hold rental property owners responsible for grounds of their property! Home owners who take pride are affected by renters not caring for property!!!! Neighborhood city official for Moline does a horrible job. Drive thru streets and alleys of older neighborhoods and see for yourself!! Owners and Renters need to be accountable by city officials. CLEAN UP MOLINE! WEEDS ARE EVERYWHERE!! DOWNTOWN BUILDINGS SITTING TO LONG IN DISREPAIR	1
Houses are already close together. We need more apartments and townhomes for younger people starting out and those looking to downsize.	1
Housing density could definitely be increased. There are several buildings in the downtown Rock Island area that are sitting vacant, specifically 1701 2 Avenue. A large multi-unit building that has sat vacant for many years.	1
I am in Villa Park area, no issues really on any blight or need for more houses in the area. Maybe old Coolidge HS could be reinvented into apartments?	1
I am struggling to locate any reasonably priced apartment that is wheelchair accessible. Everything is income based, so I make too much. And all the others are \$1200+ a month which is most of my income!	1
I currently live in Five Seasons Mobile Home Park in Davenport. There is no way to increase housing in that area.	1
I don't know what this question means.	1
I don't know. But too many are being left to stay in motels rather than suitable housing.	1
I have no issues with the density of my neighborhood - W 49th Street area.	1
I live in a highly developed neighborhood. I would not be opposed to increased housing density, but don't see the opportunity for the city to do so.	1
I live in a stable neighborhood	1
I live in an area with too many rentals-lack of pride of place. Turn over f destabilizing community building. Horrible sidewalks limit stroller use etc. 4th of July was a nightmare of bad air /noise/dying birds -so disturbing	1
I live in downtown davenport so it's pretty dense, could go either way. Really, i'd like to see looser zoning laws throughout the city, not just downtown	1
I live on a very busy traffic corridor and don't know what constitutes my "neighborhood" or its housing density (a mixture of single family, apartments, duplexes, condos, and multi-unit housing)	1
I lived in a mixed neighborhood with duplexes, 2 12-plexes and older SF homes. I like the mature trees and boulevard walkable nature of the neighborhood. I can walk to Longview Park and have	1

access to the 18th Ave. corridor in Rock Island and well as being near a historic home district. Smaller scale development in context with the neighborhood(s) would be desirable.	
I lived in a mixed use neighborhood where some homes are over 100 years old, so we have duplexes, rentals, single family and other structures already in place. We DO NOT have ADUs yet, which are vital as the number of seniors explodes by 2050.	1
I love my neighborhood there are many decent homes that sit vacant in this area that could easily be fixed up and turned into single family housing. I would like to see moline adopt a similar program as Des Moines has. Where the city buys up these old properties, fixes them up to livable conditions and the rents them house to family's that meet the criteria. It incentivizes younger lower/middle class families with children to put down roots in the area. Sometimes giving them the option to rent to own the home. It gives the renter a sense of responsibility and can really help people pull themselves out of difficult situations where they are unable to receive the credit needed purchase the home outright. The city could get tax breaks from these properties and actually possibly even turn some kind of profit	1
I think the neighborhood my workplace is in should just be left alone.	1
I understand that as a single-family home owner, I want my property value to stay high. But, this is a community EMERGENCY. We need to put housing anywhere and everywhere we can build it, because the need in the community is that high. Children, people with disabilities, and the elderly are being impacted at high levels. It is our responsibility as a community to help care for those who don't have the rights to care for themselves, such as children. We need to make sure every child in the Quad Cities has a home.	1
I would be happy with the city inspecting the rental next door as I have requested multiple times for 2years. (Rotted window frames, broken windows, mold through the siding, porch is not sturdy and the police activity is nearly daily) It's astonishing to me that home is allowed to be occupied much less rented to families.	1
I would prefer multiple well cared for higher density affordable homes instead of run down and abandoned rentals	1
I'd prefer increased housing density; I'd like to buy a condo in Rock Island, but there aren't a lot of options.	1
I'm happy with my neighborhood that I live in now. You need to look at landlords running as slumlords and require them to keep their properties up to code. It should also be illegal for landlords to charge fees when they come to do maintenance on their own property when nothing was the fault of the renter.	1
I'd like for my Neighborhood to stay lower density. It's one of the things I love about my neighborhood in Rock Island. However, there are other places, that this may work.	1
Increase	18
Increase - Pro Housing! Multi-unit	1
Increase affordable housing	1
Increase and make more walkable/public transport/bicycle friendly	1
Increase density - near West end	1
Increase Density and Decrease Structural Violence on People	1
Increase density everywhere. Our family has outgrown our current home, plus we'd like to live in a community more in line with our values, but home prices and mortgage rates have us trapped here.	1
Increase density, please! Our neighbors are renovating to make space in their home for their grown kids - we all love our neighborhood, and I would like more folks to be able to live here.	1
Increase high density	1
Increase housing	2
Increase housing concern	1
Increase housing density	6
Increase housing density and make my Moline community more walkable	1
Increase housing density and variety but also very importantly including access to safe and or protected forms of transportation beyond a personal automobile.	1

Increase Housing Density in the greenbush neighborhood of rock island and bring more shopping and food	1
Increase housing density where space permits.	1
Increase housing density!	1
Increase housing everywhere	1
Increase housing everywhere if it means a roof over everyone's head	1
Increase housing there are so many people in need of a home make the places affordable so people can live and have a quality of life. I was so disgusted with how I saw a building being for recreational purposes but not enough housing option for people to live in	1
Increase housing. We just had a car wash built on land that once had homes on it. It could have been a great lot for a small apartment building.	1
Increase it	1
Increase the housing density	1
increase the housing density in my neighborhood.	1
Increase via allowing accessory dwellings. I'd love an apartment above my garage.	1
Increase.	3
Increase. It is a very affordable area.	1
Increasing housing density. Old large homes can often provide 2 units successfully if well managed.	1
It seems to be the right amount now.	1
It should stay the same. We need more grocery stores on this side of town. (11th st in rock island near Edison Jr High	1
It's fine how it is.	1
Keep as is	1
Keep it how it is	1
Keep same	1
Keep the density the same. Just provide programs to improve these older neighborhoods. Whether they be owner-occupied or rentals.	1
Keep the same. Houses are still selling for more than assessed at. In turn taxes keep going up.	1
Keep the same. Have mix of single family & duplexes in neighborhood already.	1
Leave as is	1
Leave it alone	1
Less low income rental	1
Live in a small residential neighborhood with several apartment buildings nearby so nothing more needs to be done.	1
low density housing	2
Low density housing only! Please no multiple family dwellings! Does not fit and is not welcome in our area	1
Low density only	1
Lower	14
Lower . Have someone check the weeds in front and back yards . clean up the cities	1
Lower density	4
Lower density and maintenance of existing housing	1
Lower density and work on fixing up what already exists	1
Lower density housing	5
Lower density housing but stop letting giant corporations or LLCs purchase homes and rent them out at ridiculous prices	1
Lower density housing improvements need made all across the city of Rock Island below the hill. Don't stack ppl on top of ppl. Stress is already too high dealing with addicts, dealers, unruly teens, gun crimes, theft & slumlords renting substandard properties. You can't stack ppl on top of ppl when there's no accountability for criminal behavior. All it does is add even more stress to an	1

already stressful situation. Allowing ppl to live in truly independent & separate spaces is the best case scenario to reduce friction.	
Lower density housing that is properly maintained	1
Lower density housing. The city should not mix high medium and low density housing together.	1
Lower density of housing. Houses are way too close.	1
Lower density with removal of vacant rundown properties	1
Lower density. Already issues with density.	1
Lower density. Moline is not properly handling the issues with the housing inventory they already have	1
Lower density. I prefer to own a home near other home owners. Renters and landlords are less committed to the quality of life in a neighborhood.	1
Lower.	1
Lower-There's no room left where I live to build any more houses.	1
Maintain	12
Maintain as is, lower density,	1
maintain density but improve conditions of houses/units and public infrastructure	1
Maintain existing	1
Maintain existing density	1
Maintain housing density	1
Maintain low density	1
Maintain low density housing. No areas for larger units in my surrounding neighborhood.	1
Maintain lower density	10
Maintain lower density house. Attract more talent/jobs to the QC. Thank you	1
Maintain lower density housing	6
Maintain lower density housing as I live in a neighborhood with single family homes	1
Maintain lower density housing in my single family home neighborhood.	1
Maintain lower density housing, single family unsubsidized housing.	1
Maintain lower density housing.	7
Maintain lower density, but build on vacant land.	1
maintain lower density.	4
Maintain lower density. I purchased my home in lower density neighborhood and expect it to stay that way.	1
Maintain lower density. It is older with small lots and limited parking. In all the multi dwelling units available parking and public transportation must be accounted for.	1
Maintain lower housing density	1
Maintain the current density.	1
Maintain.	2
Maintain. We have no vacant lots for more density in my neighborhood. Increasing density should be done to address affordability. The city should work with developers and make the process of building more affordable by reducing or eliminating permits fees, utility hookups charges for new builds, etc. your roi will come through more future property taxes. Increasing density should also include conformity, building density without considering how it fits in the neighborhood would be foolish and short sighted. More localized studies and research on gentrification should be considered to help address possible future issues with unintended steering due to neighborhoods lacking diverse affordability.	1
Maintain. It's a great neighborhood and a mix of old and newer housing.	1
Maintain. Lots are small and full	1
maintain. there are houses but they're owned by owner out of state w minimal contact info so they stay vacant. the houses they can afford are run down. we want nice houses that are affodrable and clean.	1
Moderate increase in density	1

Moline is already very densely populated. It needs to look for ways to upgrade the blighted areas. Tear down old and replace with single family new homes that are inline with the existing neighborhoods. All the younger families cannot find the updated housing amenities that new homes provide.	1
More	1
More housing density built in a way that utilizes space efficiently to maximize the number of people who can be housed, with more dwelling units, while still allowing for ample green spaces. Units would ideally be small to modest in size to make them more energy efficient, affordable, easier to maintain, and to allow for more room on a lot to house more families.	1
Most Definitely needs lots of work in the qc I was raised here it has went down So very much its Sad to see it like this no stores as well nor Restaurant shopp stores	1
My concern is neighbors respecting neighbors. When this fails, the neighborhood fails. Either works if accountability and respect is practiced.	1
My neighborhood (E 53rd St) is doing fine. It's mostly businesses and apartments here and it seems nice. If anything more higher density housing would be good to balance out the big businesses.	1
My neighborhood is a mix of single family, duplex and triplex homes mostly built in the early 1900s. It feels dense for the type of housing because properties are close together and there is not adequate parking for modern lifestyles. The lots are quite small so many of the options above would not work here, so maintaining density is probably best. But I would welcome increased density if it was quality housing that gave consideration to parking. There are many opportunities to increase housing in our community and the need seems high!	1
My neighborhood is all single family housing. All the homes are owner occupied	1
My neighborhood is built out, but near us there is duplex type housing being built, and I would think more is needed.	1
My neighborhood is just very nice just the way it is! Don't ruin it!!	1
My neighborhood is Kimberly Village, Davenport's first neighborhood association. Pretty much everything looks O.K. Our three condos provide multi-unit housing, and the rest is single family. There is a ravine, which precludes any more building. The first houses went up in the 1960's. I do think it's time to do something about Davenport's urban sprawl. I'm pleased to see fill-in housing, such as Habitat for Humanity. Down with 3 car garages!	1
My neighborhood is trying to rebuild due to poor regulation of housing stock. The area had to be downzoned to discourage mining every penny from existing properties without reinvestment. When I moved in, there were few home owners with children, but that is changing. Increasing the density would discourage those who have worked hard to downzone, and invest in the neighborhood. There are still many homes in the neighborhood where the city should encourage major improvements and more livable neighborhoods that would make existing housing stock more desirable to buyers looking for affordable housing. New higher density housing has not been particularly successful in my neighborhood. Higher density town homes in my neighborhood have been the places where owners don't want to have to maintain their property, or figure someone else should be doing the work. There is an expectation that new = maintenance free, no work required.	1
My recommendation would be to keep current residential zoning standards as they are currently in low density single family neighborhoods, as higher density housing in these areas would lead to higher insurance rates, risk of crime, and would be detrimental to the property values and quality of life of established homeowners.	1
Need to work on the housing and building we have already and not build new. Way to many short term renter around me and they don't take care of the houses.	1
Neither	2
Neither -- the density in my neighborhood is just about right.	1
neither, keep the same	1
Neither, my neighborhood is full.	1

Neither. They need to focus on lowering property taxes and understanding why people are moving out of IL	1
Neither. No room in my neighborhood for more housing	1
Neither. They should work to make sure the houses that are there are maintained.	1
Neutral, need to work on houses that are there already	1
no	9
No available space where I currently live	1
No change needed no more room for anything	1
No our neighborhood had no open lots.	1
No, but definitely in other areas of the city	1
No, repairs need help with repairs	1
No, there's no room.	1
No. I live by the airport and they buy houses and tear them down.	1
None	1
not in my neighborhood, but as an employee in RI I say yes in RI I worked at the womens homeless shelter for 2 years - need more low income/affordable housing for felons	1
Not sure, but I don't see many new construction, so I think lower density housing.	1
Our neighborhood is a mix of starter homes up to mansions with apartments and multiple apartment complexes with rental assistance. I appreciate the diversity of housing in my neighborhood. It's one of my favorite things about where we live.	1
Our neighborhood is already densely built. I think it should stay the same.	1
Residential neighborhood. However some of homes owned by people who rent out properties but have owned houses for 5+ years & not made them suitable for renting out. They stay vacant and sometimes used for owners storage.	1
Stay the same. We have a mix of single family homes and condo's.	1
Stop the rentals. They don't take care of things like people who own do.	1
The city doesn't need to involve itself in our neighborhood. The neighbors here maintain their properties and look out for each other.	1
The city should fix the dilapidated abandoned homes and sell them. They should also make the purchasets take a class on how to be a homeowner and good neighbor	1
The city should work on affordability for lower incomes. The low income rent is still barely affordable for the income levels they cover. After taxes and child support payments/insurance I make around 1600 per month. After bills it is closer to 1000. This is barely enough for a 2 bedroom apartment for myself and my son. That doesn't include grocery costs (which have nearly quadrupled in the last 2 years) and utilities.	1
The city should work on maintaining lower density housing. The city mainly needs to focus more on lowering the cost of rent, especially in old homes and apartments that are clearly outdated, in disrepair and dangerous to live in.	1
The city should work to lower property taxes	1
The neighborhood I live in is densely populated, however, townhome or split level homes for rent are either unaffordable or hard to find at a reasonable rate. A lot of older & larger homes are in my area that could be converted to split level housing.	1
There are areas suitable for higher density housing, but the schools would need to be upgraded to accommodate additional students.	1
There are not alot of vacant lots in my area. I live in the Overlook community.	1
There are opportunities to increase housing density in my neighborhood. There are also too many non-owner occupied homes in disrepair	1
There are so many vacant houses in my neighborhood. We need to encourage people to fix or sell these houses to improve the neighborhood.	1
There is no room in my area to add more housing . Maybe it's time to take down the homeless hotel, South park mall and Denny's and add apartments.	1



There is no room to add homes in this neighborhood. There are a lot of homes that need to be repaired as they are not liveable.	1
There is no space to increase housing density where I live, but I would love to see more housing options, especially affordable housing in any area that it can fit.	1
There isn't a lot of extra space where I live. The city should work to leave it alone.	1
They should work to maintain the current housing situation and repair the infrastructure in addition to reducing crime.	1
They shouldn't be working on any of that; they should be working on the crap already there. For example, we just had city inspections. Our wonderful management team came out and "fixed" those issues found in the city inspection..... And I CERTAINLY wouldn't consider them corrected fixes. For example, all but three windows in our 3 bedroom/up and downstairs unit had screens on the windows. You should see the spit they "fixed" our units with. Seriously, feel free to send the city back out for another inspection (townhouses on w 35th street). They ignored one window entirely and the others that they "fix", the screens don't even fit/cover the whole window. Paying \$1,100 a month/for something that is no where near worth it, but that's a problem everywhere. And don't get me started on how many times we've had RAW sewage back up into our basements.	1
Unsure, in a trailer court	1
Unsure. Live near farmland.	1
Utilize space where buildings that are vacant - also the old Speigal building next to interstate should be torn down. Areas of Moline are becoming dangerous because of these	1
Very dense single family homes, some with multiple families living together. More low incomes home and apartments needed.	1
We are in an HOA. The city cannot decide.	1
We are living in a repurchased building	1
We don't need to live on top of each other, but we need a mix of housing. We should prioritize single family homes and keep townhomes, zero lots, condos, and apartments in specific areas.	1
We need affordable single-family homes. Garages need to be taller to accommodate for newer vehicles that are much bigger than cars in the early 1900's. And even 10 years ago.	1
We need strong rent abatement like they have in Iowa City	1
Whatever works best	1
When the space between homes is so close that people can reach out the window, to hand a cup of sugar to their neighbor in the kitchen next door, the neighborhood is too densely built.	1
Where I live it is good the way it is. I, RI need more programs to help w improvements for those who can't afford	1
Within the area I live, housing should be left as is. It is a moderately dense area.	1
Work for mixed use developments with moderate to high density while reinvesting in the existing aging single family detached housing stock across the City of Moline (and the rest of the QC).	1
work to maintain lower density	1
Work to maintain lower density housing in McClellan heights and east village.	1
Work to maintain lower density housing.	1
Yes	12
Yes use taxpayer funds to help owners clean or paint their properties. Paint is very affordable!	1
Yes work to build and maintain	1
Yes, there's a lot of homeless.	1
Yes. Our neighborhood is ideal for us. Houses are lots are not overly huge, but all well kept and a friendly neighborhood.	1

## Appendix B: Methodology

### Forecast Methodology

The population forecast features two methods of calculating population growth over time. The first method utilized is a Cohort Component Population Method (CCPM). This methodology focuses on the birth and death rates of the population, and factors in migration after the expected population each year has been identified. The next method utilized was a time-series linear regression analysis. Time-series regression analyses forecast a time series as a linear relationship with the independent variables. An equation is derived that builds the remainder of the model:

- $y_t = X_t \beta + \epsilon_t$

The housing forecast was built using a machine learning forecast model called ARIMA (autoregressive integrated moving average), which uses previous housing trends to predict future values. The values given to the model included U.S. Census Bureau housing unit estimates from 2010-2022. The ARIMA model projects an upper bound, lower bound, and status quo scenario on its own. However, due to inconsistencies in Census Bureau data collection and occasional low correlations between time periods and housing unit counts, Points Consulting has elected to use a combination of the ARIMA model with average persons per household (PPHH) estimates.

The PPHH methodology simply extrapolates previous years' housing density trends over the future period to find how many houses will be needed for increases (or decreases) in population. While simple, this method provides a linear vision of what housing demand may look like over the next 20 years. The PPHH method can also be altered by assuming there will be more or less persons per household as houses are built or destroyed.

## Appendix C: Subsidized Housing Locations

Property Name	Address	Units	Type
Westview Terrace	7218 Hillandale Rd, Davenport, IA 52806	56	HUD Multifamily
Luther Crest	5430 N Gaines St, Davenport, IA 52806	77	HUD Multifamily
Fairmount Pines	3525 W 42Nd St, Davenport, IA 52806	110	HUD Multifamily
Brady Village	1928 E 38Th St, Davenport, IA 52807	44	HUD Multifamily
Vera French Commons	211 E 37Th St, Davenport, IA 52806	10	HUD Multifamily
Castlewood Apartments	2130 Emerald Dr, Davenport, IA 52804	96	HUD Multifamily, LIHTC (1987 to 2021)
Emeis Park Apartments	1731 Emerald Dr, Davenport, IA 52804	67	HUD Multifamily
Spring Village	3320 Spring St, Davenport, IA 52807	120	HUD Multifamily, LIHTC (1987 to 2021)
Spruce Hills Village	2380 Tech Dr, Bettendorf, IA 52722	63	HUD Multifamily, LIHTC (1987 to 2021)
Luther Manor-Luther Towers	3118 Devils Glen Rd, Luther Manor, Bettendorf, IA 52722	109	HUD Multifamily
Luther Heights	3116 Devils Glen Road, Bettendorf, IA 52722	47	HUD Multifamily
Luther Knoll	3264 Palmer Hills Ct, Bettendorf, IA 52722	46	HUD Multifamily
The Heritage	501 W 3Rd St, Davenport, IA 52801	120	HUD Multifamily
Edgewater On Third	401 W 3Rd St, Davenport, IA 52801	100	HUD Multifamily
Coventry	1900 S. 6Th Avenue, Rock Island, IL 61201	147	HUD Multifamily
Century Woods Apartments	1400 5Th, Rock Island, IL 61201	230	HUD Multifamily
Westwood Terrace	2200 First St, Moline, IL 61265	97	HUD Multifamily
Morningstar Senior Residence	3601 6Th Avenue, Moline, IL 61265	60	HUD Multifamily
Watch Hill Tower	3705 9Th St, Rock Island, IL 61201	140	HUD Multifamily
Highland Manor	4200 22Nd Ave, Moline, IL 61265	78	HUD Multifamily
Sanders Apts.	4201 22Nd Ave, Moline, IL 61265	40	HUD Multifamily, LIHTC (1987 to 2021)
Colona House	54 41St Ave, East Moline, IL 61244	153	HUD Multifamily
Maple Ridge Apartments	3700 5Th Street, Rock Island, IL 61201	152	HUD Multifamily, LIHTC (1987 to 2021)
Milan Manor	2000 W 4Th St, Milan, IL 61264	72	HUD Multifamily
Heather Ridge Apartments	9500Ba1 14 St W, Rock Island, IL 61201	169	HUD Multifamily
Langman Apts.	2301 E 1St St, Milan, IL 61264	100	HUD Multifamily
Blackhawk Hills Apartments	5100 Kennedy Drive, East Moline, IL 61244	164	HUD Multifamily

Ridgewood Towers	545 42Nd Ave, East Moline, IL 61244	140	HUD Multifamily, LIHTC (1987 to 2021)
Deerfield Woods Apartments	1053 51St Avenue, East Moline, IL 61244	78	HUD Multifamily
Deerfield Woods Phase II	1053 51St Avenue, East Moline, IL 61244	168	HUD Multifamily
Spencer Towers	111 20Th St, Rock Island, IL 61201	199	HUD Public Housing
Missing	1020 3Rd Ave, Rock Island, IL 61201	7	HUD Public Housing
Missing	314 11Th St, Rock Island, IL 61201	2	HUD Public Housing
Hillside Heights	825 17Th St, Moline, IL 61265	120	HUD Public Housing
Spring Brook/Spring Valley	1150 41St St Apt 121, Moline, IL 61265	366	HUD Public Housing
Cascade Garden	655 Cascade Garden Dr, Rock Island, IL 61201	33	HUD Public Housing
Streed Tower	647 16Th Ave, East Moline, IL 61244	79	HUD Public Housing
Meadow Crest Gardens	2501 W 53RD ST, Davenport, IA 52806	48	LIHTC (1987 to 2021)
Meadow Crest Phase II	2501 W 53RD ST, Davenport, IA 52806	36	LIHTC (1987 to 2021)
Jersey Ridge Apts I	5600 JERSEY RIDGE RD, Davenport, IA 52807	100	LIHTC (1987 to 2021)
Fairmont Pines	3525 W 42ND ST, Davenport, IA 52806	112	LIHTC (1987 to 2021)
Jersey Ridge Apts II	5600 Jersey Ridge RD, Davenport, IA 52807	8	LIHTC (1987 to 2021)
Jersey Ridge Apts III	5600 Jersey Ridge RD, Davenport, IA 52807	18	LIHTC (1987 to 2021)
Cross Creek Apts of Davenport	5901 ELMORE AVE, Davenport, IA 52807	192	LIHTC (1987 to 2021)
Cross Creek Apts of Davenport Phase II	5901 Elmore AVE, Davenport, IA 52807	144	LIHTC (1987 to 2021)
Courtyards I, II, III & EDGEH	3831 Bridge AVE, Davenport, IA 52807	145	LIHTC (1987 to 2021)
Brookside Senior Housing I	3575 Marquette ST, Davenport, IA 52806	45	LIHTC (1987 to 2021)
Vera French Terrace	227 E 37TH ST, Davenport, IA 52806	10	LIHTC (1987 to 2021)
Brookside Senior Housing II	3525 Marquette ST, Davenport, IA 52806	32	LIHTC (1987 to 2021)
Cumberland House	2365 Tech Dr, Bettendorf, IA 52722	32	LIHTC (1987 to 2021)
Hometown Harbor Bettendorf	2205 KIMBERLY RD, Bettendorf, IA 52722	116	LIHTC (1987 to 2021)
Vera French Holiday Court	3465 Holiday CT, Bettendorf, IA 52722	13	LIHTC (1987 to 2021)
Vera French Manor	215 E 37TH ST, Davenport, IA 52806	10	LIHTC (1987 to 2021)
Marycrest	1607 W 12TH ST, Davenport, IA 52804	50	LIHTC (1987 to 2021)
Marycrest Senior Campus II	1607 W 12TH ST, Davenport, IA 52804	51	LIHTC (1987 to 2021)

Marycrest Senior Campus III	1607 W 12TH ST, Davenport, IA 52804	31	LIHTC (1987 to 2021)
The Jackson Renaissance	1420 W 16TH ST, Davenport, IA 52804	48	LIHTC (1987 to 2021)
The Taylor Renaissance	1430 Warren ST, Davenport, IA 52804	41	LIHTC (1987 to 2021)
Harrison Lofts	1420 N Harrison ST, Davenport, IA 52803	60	LIHTC (1987 to 2021)
Cobblestone Terrace	1102 W 12TH ST, Davenport, IA 52804	10	LIHTC (1987 to 2021)
Marycrest Senior Campus IV	1601 E 12TH ST, Davenport, IA 52803	20	LIHTC (1987 to 2021)
St Katherine's	901 Tremont Ave, Davenport, IA 52803	38	LIHTC (1987 to 2021)
Courtland Apts	321 E Seventh ST, Davenport, IA 52803	36	LIHTC (1987 to 2021)
Francis Housing Llp	501 N Marquette ST, Davenport, IA 52802	21	LIHTC (1987 to 2021)
Cobblestone Place	1212 W Third ST, Davenport, IA 52802	28	LIHTC (1987 to 2021)
Afayette Square	625 W 4TH ST, Davenport, IA 52801-1002	48	LIHTC (1987 to 2021)
Riverwalk Lofts	420 W RIVER DR, Davenport, IA 52801	42	LIHTC (1987 to 2021)
Mississippi Lofts	106 E Third ST, Davenport, IA 52801	56	LIHTC (1987 to 2021)
Sieg Iron Lofts	320 E Fourth ST, Davenport, IA 52801	53	LIHTC (1987 to 2021)
Davenport Lofts	427 Iowa ST, Davenport, IA 52801	72	LIHTC (1987 to 2021)
Voss Brothers Lofts	2125 Third AVE, Rock Island, IL 61201	35	LIHTC (1987 to 2021)
Renaissance Apts	1723 Second AVE, Rock Island, IL 61201	24	LIHTC (1987 to 2021)
Goldman Apts	1629 Second AVE, Rock Island, IL 61201	28	LIHTC (1987 to 2021)
Old Chicago Family Housing	1216 Fourth AVE, Rock Island, IL 61201	11	LIHTC (1987 to 2021)
Sala Flats	1829 Fourth AVE, Rock Island, IL 61201	33	LIHTC (1987 to 2021)
Rock Island - Special Needs	655 Cascade Garden Dr, Rock Island, IL 61201	70	LIHTC (1987 to 2021)
Cotton Mill Living Center	1220 51ST AVE, Rock Island, IL 61201	31	LIHTC (1987 to 2021)
Moline Enterprise Live-Work Lofts	1809 River Dr, Moline, IL 61265	69	LIHTC (1987 to 2021)
Le Clair Apts	421 19TH ST, Moline, IL 61265	110	LIHTC (1987 to 2021)
Moline High School Loft Apts	1001 16TH ST, Moline, IL 61265	60	LIHTC (1987 to 2021)
Garfield School Senior Residences	1518 25TH AVE, Moline, IL 61265	57	LIHTC (1987 to 2021)

Heartland Park Elderly Living Center	1424 36TH AVE, Moline, IL 61265	101	LIHTC (1987 to 2021)
Hometown Harbor East Moline	1011 49TH AVE, East Moline, IA 61244	82	LIHTC (1987 to 2021)
Moline Apts	1275 49TH AVE CT, East Moline, IA 61244	120	LIHTC (1987 to 2021)
Pheasant Ridge Apts	3500 70TH ST, Moline, IL 61265	216	LIHTC (1987 to 2021)

Source: PolicyMap based on HUD data

## Appendix D: Stakeholder Engagement

- Mary Chappell, Executive Director, Quad Cities Land Bank Authority
- Bob Rafferty, Principal, Rafferty Group
- Jon Davidshofer, Director of Development, Built to Suit Inc.
- Tom King, Executive Director, Habitat for Humanity Quad Cities