

West End Community Assessment and Recommendations

Introduction

With funding support from the John Deere Foundation and the City of Rock Island's Community and Economic Development (CED) Department, Enterprise Community Partners, Inc. (Enterprise) was contracted to work in collaboration with the City of Rock Island's Martin Luther King Jr. Community Center, CED, and local community leaders to:

- assess the needs and opportunities in the West End, and
- make concrete recommendations to the City and the John Deere Foundation on how to improve the lives and livelihoods of West End residents.

With over \$26 million coming into the City from the federal government for recovery from the pandemic and with a pledge from the John Deere Foundation to invest tens of millions of dollars in the region over the next 10 years, now is the right time to make clear recommendations to take advantage of this funding, while setting the groundwork to make transformative change. The following report describes the project in more detail, shares the assessment findings, and outlines a strategy to invest in the West End and its residents to build community wealth, power, and livability.

Project Overview

The original goal of the project was to uncover the social, cultural, educational, and structural barriers to improving the lives and livelihoods of West End residents and make recommendations to the City of Rock Island and the John Deere Foundation to address these barriers. An underlying assumption of the project was that West End residents had not had sufficient opportunity to inform assessments and develop recommendations focused on their own neighborhood. To account for this, the intention and design of the project was to prioritize the voices of West End residents, using participatory research methods, in both the assessment and the recommendations. Key stakeholder groups involved in the creation of the assessment and recommendations are described below:

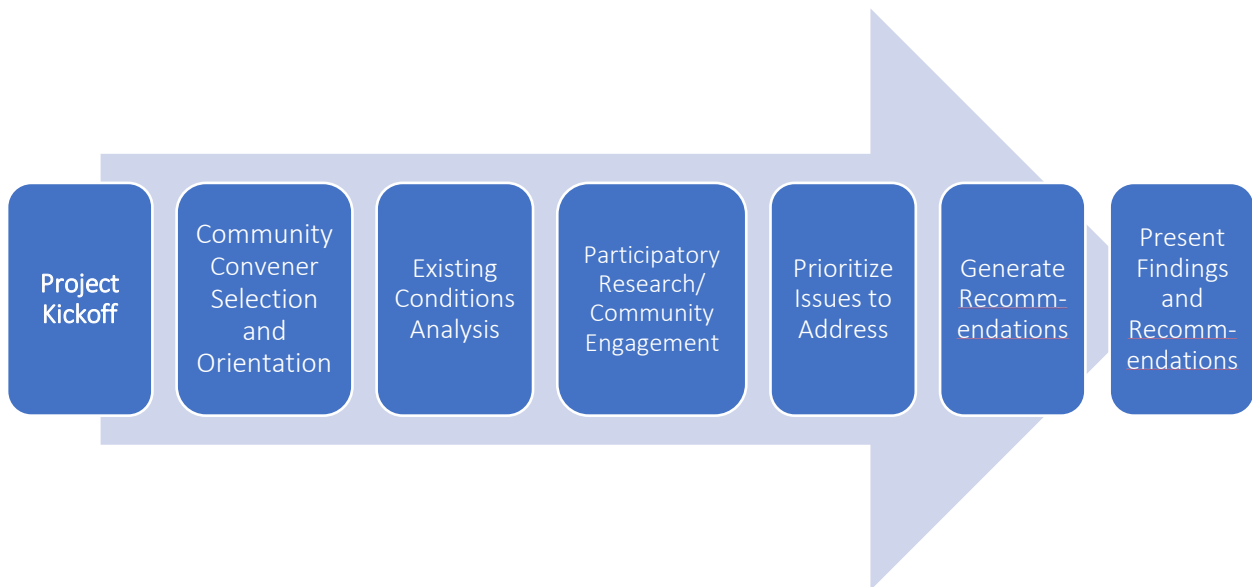
- **Project Team:** This group consisted of representatives from the Martin Luther King, Jr. Community Center (the lead organization) and the City of Rock Island's Community and Economic Development Department. The Project Team provided key insights to guide the overall approach of the project, shared data and other information to inform the assessment, and reviewed and provided feedback on key deliverables.
- **Community Conveners:** Early in the project, the Project Team conducted a stakeholder analysis to identify community leaders who already have the trust of and access to West End residents. These community leaders were invited to be "community conveners," who would inform the assessment and recommendations and directly support the engagement and participatory

research with the broader West End community. To acknowledge the tremendous value-add the Community Conveners brought to the project, they were provided with a \$500 stipend.

- **Consultant Team:** Enterprise Advisors, the mission-based consultancy division of Enterprise Community Partners, Inc., was contracted to manage the process and produce the final deliverables.
- **Funders:** The John Deere Foundation and the City of Rock Island’s Community and Economic Development Department jointly funded the project, allowing for the procurement of a consultant team to support these efforts.

The initial project approach (represented below) was set to run from December 2019 through August 2020.

Initial Project Approach



Several changes arose that required the project approach and timeline to shift. Most notably, the COVID-19 pandemic paused the project in March 2020, just after the completion of the existing conditions analysis and before the participatory research and community engagement could begin. The project remained on hold until mid-March 2021. During this pause or immediately after there were other significant events and shifts that impacted the project. There was also a national and local racial reckoning with the reinvigoration of the Black Lives Matter movement, following the murder of George Floyd. There were national and local elections. And there were significant commitments of funding, both from the public and philanthropic sector, to address immediate recovery needs as well as the deep-seated inequities that led some communities to bear a disproportionate burden of the COVID-19 pandemic and face greater challenges in recovering.

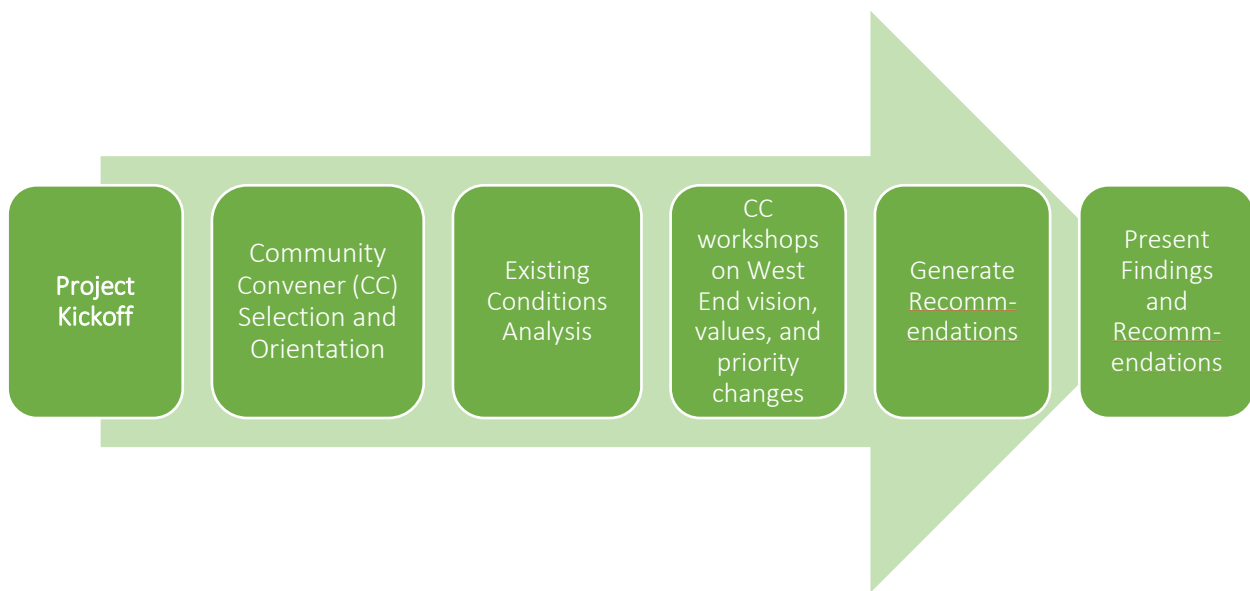
Additionally, Community Conveners shared lessons learned from recent local election campaigns that West End residents were burned out on engagement. This experience reflects national best practices¹

¹ Fedorwicz, Martha; Arena, Olivia; Burrowes, Kimberly. “Community Engagement during the COVID-19 Pandemic and Beyond: A Guide for Community-Based Organizations.” Urban Institute. September 8, 2020

that also suggest holding off on community engagement during the pandemic unless it is absolutely necessary and urgent. Further, Community Conveners shared that an underlying assumption of the project—that West End residents have not shared their thoughts on community needs and recommendations—was not accurate. The issue, they suggested, was not that West End residents had not shared their thoughts—there have been numerous planning efforts throughout the decades—but that after they shared their thoughts West End residents did not see the resulting change happening in their community.

Given these lessons learned and the ongoing pandemic, the consultants, in collaboration with the Project Team and Community Conveners, shifted the project approach. In the revised approach, not only did the timeline shift to completion in September 2021, but also the consultant team relied more heavily on lifting up the past, still-relevant recommendations for the neighborhood and the insight from the Community Conveners. This revised approach is represented below.

Revised Project Approach



West End Overview

Brief History

The West End of Rock Island generally covers the Douglas Park, Old Chicago, and Longview neighborhoods in the northwest region of the city. It is bounded by the Rock Island Parkway on the north and west, 18th Avenue on the south, and 15th and 16th Streets on the east. Once a prominent area in the late 19th and early 20th century, the West End, like many *legacy cities*,² has been shaped by national trends. A series of recessions hit manufacturing cities and communities during the late 20th

² <https://www.lincolnst.edu/research-data/data-toolkits/legacy-cities>

Century and set the stage for the economic distress evident today. Most notably in the Northeast and Midwest, manufacturing employment declined following each recession, resulting in fewer employment opportunities for workers – particularly those with lower educational attainment levels – and reduced incomes over time. Once thriving neighborhoods were now marked by abandoned homes, dilapidation, and vacant storefronts. In the worst cases, entire neighborhoods were hollowed out and cities grappled with hard decisions about maintaining basic city services to the few remaining residents.

Federal housing policies and discriminatory practices such as “redlining” limited the flow of capital into and out of minority neighborhoods and made it much more difficult for African Americans to buy homes, start businesses and build wealth. Redlined neighborhoods were largely located near city centers, and exclusionary housing practices restricted African Americans from moving to other neighborhoods. Moreover, failed urban renewal policies and projects changed the landscape of American cities in the 1950s and '60s. The federal government gave cities billions of dollars to tear down blighted areas and replace them with affordable housing. The resulting impact destroyed the social and economic fabric of many Black communities, as interstate highways through these communities replaced Black-owned businesses and overall depleted the economic vitality of Black life. Today, cities are still dealing with the impact of these policy decisions.

These trends are clearly visible in and continue to impact the West End. The neighborhood was cut off from the Mississippi River and numerous homes and businesses were levelled by the construction of the Centennial Expressway and a levee and the Model Cities urban renewal program also resulted in the destruction of a vibrant commercial core in the area.³ Redlining and other past and present housing policies and practices continue to contribute to fair housing issues in the area.⁴

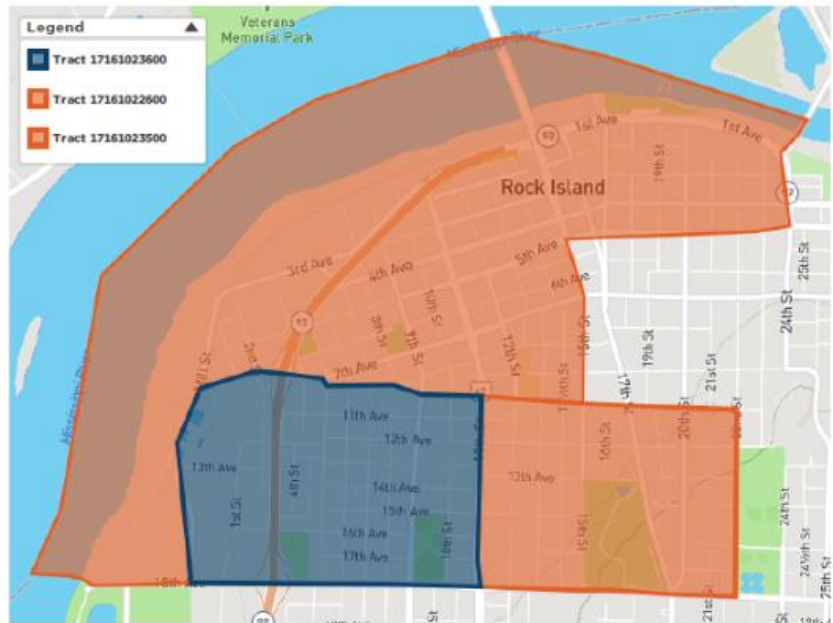
The City of Rock Island and other local partners have invested millions of dollars and significant effort in the West End in recent decades—launching strategic planning, economic development, and workforce assistance initiatives and more. And yet, it is still not enough. Not only have resources been insufficient to meet the challenges at scale, even those resources that do exist too often are not reaching West End residents. So despite these investments, West End residents have not experienced them as resulting in real change to their most pressing community challenges—from housing and education to financial security and health—and skepticism in government-led planning and programming has grown.

³ More details on this history can be found in the New Old Chicago Redevelopment Plan. Planning and Design Institute. July 2006. <https://www.rigov.org/587/West-End>

⁴ See the Analysis of Impediments to Fair Housing for Davenport, Moline, and Rock Island. 2019.

Community Profile

For this study, data related to the West End is provided at the census tract level, primarily focusing on census tract 236, but also included census tracts 226 and 235. The population of the target area is estimated at approximately 6,390⁵ and has changed very little over the last three decades. Compared to the “Quad City”, or Davenport–Moline–Rock Island, Metropolitan Statistical Area (MSA), the West End (especially tract 236) has a much higher Black population and a significant portion of foreign-born and bi-lingual populations.⁶



The spatial distribution of population by race indicates the city of Rock Island experiences high levels of residential segregation. Additionally, census tract 236 is the only RECAP⁷ within Rock Island, Davenport or Moline, as it has 43.2 percent poverty rate (compared to the City of Rock Island’s 21.1 percent poverty rate and MSA’s 11.3 percent)⁸ and 63.8 percent of residents are Black. More than 20 percent of the population in census tract 236 is foreign-born, with the West End, in general, home to more immigrants and refugees compared to other parts of the city.

West End Assessment Key Findings

The consultant team analyzed current conditions—including strengths, weaknesses, opportunities, and threats (SWOT)⁹—in the West End on a variety of factors, including housing, education, transit, education, health, and financial security through a combination of document review, data analysis, interviews, and workshops with the Project Team and Community Conveners. This analysis informed the identification of key assets to leverage or grow, disparities to address, and barriers to overcome.

The assessment was conducted primarily in early 2020, before the pandemic, when the project went on pause. It goes without saying the pandemic and resulting health and economic crises have disproportionately impacted communities like those in the West End, especially Black Americans—from higher COVID-19 mortality rates to more job losses. These disparities may seem more apparent now to

⁵ Sources: US Census ACS 2015-2019 5-year Estimates

⁶ Sources: US Census ACS 2015-2019 5-year Estimates

⁷ HUD defines a RECAP (racially/ethnically concentrated area of poverty) as a census tract that has an individual poverty rate of 40 percent or more (or an individual poverty rate that is at least three times that of the tract of the average MSA, whichever is lower) and a non-white population of 50 percent or more.

⁸ Census Reporter. “Davenport-Moline-Rock Island, IA-IL Metro Area” 2019: ACS 2019 1-Year Estimates. <https://censusreporter.org/profiles/31000US19340-davenport-moline-rock-island-ia-il-metro-area/>

⁹ The Existing Conditions SWOT analysis can be found in Appendix XX

some, but they reflect and result from the pre-pandemic racial disparities in Rock Island and around the country, which are captured summarized below.

Assets

Trusted Community Leaders and Organizations

Several organizations noted below were highlighted in the assessment as providing trusted and vital services and support to West End residents, though others are undoubtedly contributing to the betterment of West End residents and their neighborhood.

- **Community Caring Conference**

- **Heart of Hope Ministries:** Based in the West End, Heart of Hope Ministries has a mission to help people in need in Rock Island and the greater Quad City area in Iowa and Illinois. They operate several programs, including food pantry and delivery for the elderly, clothing ministry, youth programs, and an adult referral program.
- **The Martin Luther King, Jr. Center:** Though part of the local government, the MLK Community Center was mentioned numerous times by interviewees and Community Conveners as being a trusted, community-based partner in the West End and its facilities, programs, and services were cited as an asset to the community. The MLK Center envisions a thriving, beloved community rooted in justice, equity and respect for one another and aims to inspire greatness in the Quad Cities through community-building, education and service. It houses programs and events at its West End-based facilities, with a focus on serving residents in the surrounding neighborhood. Community
- **Nonprofit Consortium for the 11th Street Corridor (NPC 11):** A group of 14 private nonprofit groups and churches located with the 11th Street corridor, who have banded together to help stimulate revitalization along 11th street.
- **Houses of worship:** Community Conveners also mentioned that the houses of worship in the West End are asset in part because they provide multiple benefits to community members. In addition to more traditional spiritual ministering, they provide social services and opportunities for community members to socialize and “get involved” with their community.

Recent and Ongoing City of Rock Island Programs and Investments

The City of Rock Island implements numerous programs and other investments for which West End households and businesses are eligible to receive support and some of which are targeted to the West End. Some of the most relevant programs include:

- **Façade Improvement Program:** Provides a financial incentive to commercial property owners or tenants who are planning to renovate the exterior of a property. The program is designed as a match program with funds disbursed after all of the authorized work has been completed and all documentation submitted. Maximum dollar for dollar match per occupied unit through the program is \$7,500.
- **Commercial / Industrial Revolving Loan Fund:** This program is in development.
- **Incentives for Green and Sustainable Projects:** In addition to the façade improvement program noted above that can match costs for some green and sustainable upgrades, the City also will

rebate a portion of the building permit fee associated with the construction of a LEED-certified building.

- **Enterprise Zone Benefits:** An Enterprise Zone is a specific area designated by the State of Illinois to receive tax incentives and other benefits to stimulate economic growth and neighborhood revitalization in economically depressed areas of the state. One of Rock Island's Enterprise Zones is in the West End.
- **Tax Increment Financing (TIF) District Incentives:** Through negotiated agreements, the City offers assistance for new construction projects and renovation of existing buildings within Rock Island's TIF, one of which—the North 11th Street Corridor TIF—is located in the West End.
- **Housing Rehabilitation & Repair:** The Housing Rehabilitation Programs are designed to help homeowners who are struggling to get repairs done on their own. The assistance is provided in the form of a forgivable loan to income qualifying applicants and is only available to City residents who own their own house. Approved rehabilitation activities are meant to bring houses into compliance with property standards specified in the City's Building Codes and Ordinances. There are currently three programs: General, Targeted Area Repair Rehabilitation Program (TARRP), and Emergency. One of the qualifying TARRPs is within the West End.
- **Historic preservation:** The purpose of the ordinance and the commission are to preserve distinctive historical, architectural and landscape characteristics of Rock Island, foster civic pride, stabilize and improve property values, foster and encourage rehabilitation of historic buildings, support heritage tourism, and ensure economic benefits are available from historic preservation.
- **H.O.M.E. Program:** Not to be confused with the U.S. Department of Housing and Urban Development's HOME program, the City of Rock Island operates a similarly named, though very different local H.O.M.E. program. This program sells City-owned residential vacant properties for \$5 with the requirement that the buyers build a single-family home that is owner occupied for at least five years. While the buyer is responsible for getting their own financing and approvals to build the home, the City pays closing costs and legal fees for the transaction.
- **New Housing Construction Property Tax Rebate Program:** A financial incentive from the City of Rock Island to buyers of newly constructed single-family homes or condominiums. This is a reimbursement program with funds paid to the homeowner after the annual property taxes are paid in full. The program is available city-wide and offers additional special tax rebates in targeted areas, which include areas of the West End.
- **Community Garden Program:** As of 2021, there are 25 City-owned vacant parcels that are being used as community gardens in the West End. After applying and being selected, residents pay a \$50-\$70 fee to "lease" the plot, which is returned to them at the end of the year if they have complied with the program's policies. These gardens provide healthy food options for those who receive a plot and an opportunity for residents to connect with each other and with City officials.
- **Lead Based Paint Hazard Reduction:** Resourced by Health Homes Supplemental Funding and Lead Based Paint Hazard Reduction grant, this program addresses lead hazards in housing units to provide safer homes for low and very low-income families with children.
- **Streetscape Improvements**

Douglas Park

Recent public and philanthropic investment in the park has focused on renovating its fields, bringing amenities into ADA compliance and creating a youth learning center at the former firehouse on the park property. West End residents are now able to use the space again as a safe and valuable site for recreation.

Social Capital

Some interviewees noted (and the Regional Analysis of Impediments to Fair Housing Choice reported) that there are strong networks and social capital among immigrant and refugee communities in the West End. This can make settlement in the area less financially burdensome and can provide opportunities to accumulate financial capital through employment or other resources accessed through these networks.

Disparities

Despite the assets and investments in the West End, there remain numerous, complex, and interrelated challenges that point to significant disparities between West End residents and those in the surrounding region and between White and non-White residents. The amount and severity of challenges makes prioritization a nearly impossible task. These challenges, described below, also clearly indicate significant racial disparities in Rock Island, which cannot be ignored when considering root causes and designing strategies to address them.

Low Economic Security

Most households, across all races, living in the West End are typically worse off compared to households in the broader Quad City metropolitan area and experience lower rates of economic security. The West End scored extremely low on the Economic Security Index, which is based on median household income, percent of people in poverty, unemployment rate, and HUD's Labor Market Engagement Index Score. Out of a possible score of 100, the three census tracts in the West End scored 1, 3, and 7. For example, there is a very high poverty rate in the West End — 43.2 percent in census tract 236, 30.5 percent in census tract 226, and 28.2 percent in census tract 235. These rates are significantly higher than the poverty rate in rest of the metropolitan area, which is 11.3%. Median income in the West End is less than half the median income for the metropolitan area. The unemployment rate in the West End is also five times the unemployment rate for the MSA.

High Rate of Disconnected Youth

There is a higher rate (approximately 18 percent) of young people aged 16 to 24 in the West End who are neither in school nor working, also known as “disconnected youth.” This is 7.5 times the amount of disconnected youth in the MSA as a whole (2.4 percent). Disconnected youth are cut off from people, institutions, and experiences that would otherwise help them pursue educational and employment opportunities.

Underperforming Schools

Five of the 13 schools in the Rock Island - Milan School District are underperforming; this trend is unlike the surrounding five districts. This Rock Island - Milan School District has a high percentage of students

with chronic absenteeism and double the percent of chronic truants in comparison to surrounding districts. The dropout rate in Rock Island is 7.5 percent, the highest rate in the area. Furthermore, the Rock Island – Milan School District has the highest percentage of low-income students and the lowest graduation rates in the region. Notably, 67 percent of all students attending Black Hawk College need additional coursework in order to be ready to attend. This may indicate that many students in Rock Island are not sufficiently prepared for post-secondary education.

Lack of Safe, Quality Affordable Housing

Most of the housing in Ward 1 was built before 1939 compared to just 20 percent of the housing in the metropolitan area. Older housing stock can indicate issues with quality and safety, as well as limited access to persons with disabilities and seniors. It also can require increased maintenance, higher utility costs, and rehabilitation. Renters, especially immigrants and refugees, may fear being evicted if they complain about housing issues. The Analysis of Impediments to Fair Housing Choice for Davenport, Moline, and Rock Island (2019) reported that some landlords take advantage of people who have language barriers and few housing options.

Lower Home Values

The median home values in the three census tracts that comprise the West End are significantly less than the median home values in the metropolitan area; they are barely a third of the metropolitan area median home value in census tracts 236 and 226 and just under two-thirds the value in census tract 235. The cost of repairs and rehabilitation often outweighs property values, which serves as a disincentive to homeownership and as a barrier to maintaining safe and quality housing or building wealth through home ownership.

Higher Rates of (Severe) Housing Cost Burden and other Housing Problems

Housing problems include overcrowding, lack of complete kitchen and/or plumbing facilities, and cost burden. West End residents experience higher rates of (severe) housing problems, including cost burden, compared to the rest of the metropolitan area. Relatedly, Black, Hispanic, and Native American households (who live in higher concentrations in the West End) face disproportionate (severe) housing needs compared to White households in Rock Island. Despite the lower home values in the West End, median rents (and cost burden) are higher when compared to the median rent for the metropolitan area.

Limited Access to Healthy Food and Other Needed Amenities and Services

Several interviewees and Community Conveners reported that there is poor access to healthy food in the West End, noting that the only “grocery” store in the neighborhood is Family Dollar, which does not have sufficient healthy food options. In addition, the full-service grocery store, Aldi, is challenging to get to for West End residents because it takes 45 minutes, one-way by public transit. While faster to reach by car, many West End households do not have access to a vehicle. Although efforts have been made to attract a grocer to the area, they have so far been unsuccessful; and the community garden, while seen by many interviewees and Community Conveners, as an asset in the community, does not (and is not intended to) provide healthy food options at scale for the neighborhood. Interviewees also pointed to a lack of sizable facilities to house programs, services, and amenities for all West End residents.

Poor Infrastructure

The infrastructure in the West End—streets, sidewalks, alleys, etc.—is in poor condition and challenging to traverse. Interviewees noted that it is an impediment to business investment in the West End and degrades the quality of life for residents. Also, there is poor broadband access in the West End, which can negatively impact a variety of factors (especially during the pandemic), from education, to business, health, and social connections.

Barriers

While the disparities noted above result from historic and systemic issues too numerous to capture comprehensively below, there are several barriers that arose repeatedly throughout the assessment that must be addressed in order to make progress in the West End.

Constrained Resources

The City of Rock Island has deployed resources and investments in the West End, but they have been insufficient to address the challenges at scale. For instance, as reported in the *City of Rock Island's 2019-2023 Consolidated Plan*, “there is an overwhelming need for both owner-occupied and renter-occupied housing rehabilitation in the City of Rock Island.” This need exists disproportionately in the West End, which is why the City designated it a Targeted Reinvestment Area (TRA) for rehabilitation. Yet, for this five-year period, the City is only able to commit to rehabilitating 75 rental units and 125 homeowner units throughout the entire city using its HUD funds, the major source of funding for housing rehabilitation. Additionally, much of the funding that the City uses for programs and investments in the West End comes from state or federal sources that often have onerous regulations, which can limit and complicate their use. Existing City funds are not sufficient to address the challenges in the West End. New and more flexible resources—public, private, and philanthropic—must be leveraged in the West End.

Communication and Access Issues

Many of the resources that do exist are not reaching households and business owners in the West End (especially Black, immigrant, and refugee residents and business owners) who would be eligible to benefit from them. For instance, some interviewees pointed to a low uptake among West End residents and business owners of several programs, including the façade improvement program and other small business support services, workforce development programs, and the H.O.M.E program.

One basic reason that West End residents and business owners are not taking advantage of existing programs and resources is that they are not aware of them. A related issue is insufficient cultural competence and language/translation capacity among service/resource providers as well as Limited English Proficiency (LEP) and literacy of some West End residents. Other barriers to accessing existing services and resources that were revealed in the assessment include barriers related to childcare, transportation, strict or exclusionary eligibility requirements, complicated or time-consuming applications, and lack of trust of the providers.

Insufficient Focus on Equity

There are undoubtedly significant racial disparities in the West End, as noted in the assessment key findings. And yet the City of Rock Island lacks a recognizable focus on equity, with concrete measurable

goals to close identifiable disparities. There is some movement in this direction though. The region’s latest Analysis of Impediments to (AI) Fair Housing Choice (2019) found that community planning lacks an equity focus. Specific actions were recommended in the AI for all participating cities in the region, including Rock Island, including creating an evaluation tool to review development and policy decisions to maximize equitable outcomes; reviewing Annual Action Plans, PHA Plans, and comprehensive plans to ensure they further affordable housing in high-opportunity areas; and offering anti-racism training to local community leaders. The Rock Island City Council also included “address[ing] findings of the Regional Analysis of Impediments to Fair Housing [by pursuing] cultural competency analysis/equity plan/affirmative action and diversity inclusion workforce plan” as one of its action steps to achieving City Council Goal #4: Increase population through Livable neighborhoods.

Siloed Efforts

While there are many organizations—public, private, philanthropic, nonprofit—that are working hard everyday to make life better for West End residents, the city, and the region, many of these efforts could be better aligned to increase impact. Greater alignment is particularly needed with respect to the “cradle-to-career” pathways to opportunity for West End residents. The Quad Cities United Way is leading the way in these efforts, both with its Quad Cities Educational Data Exchange and Rise United (discussed more in depth in the following section).

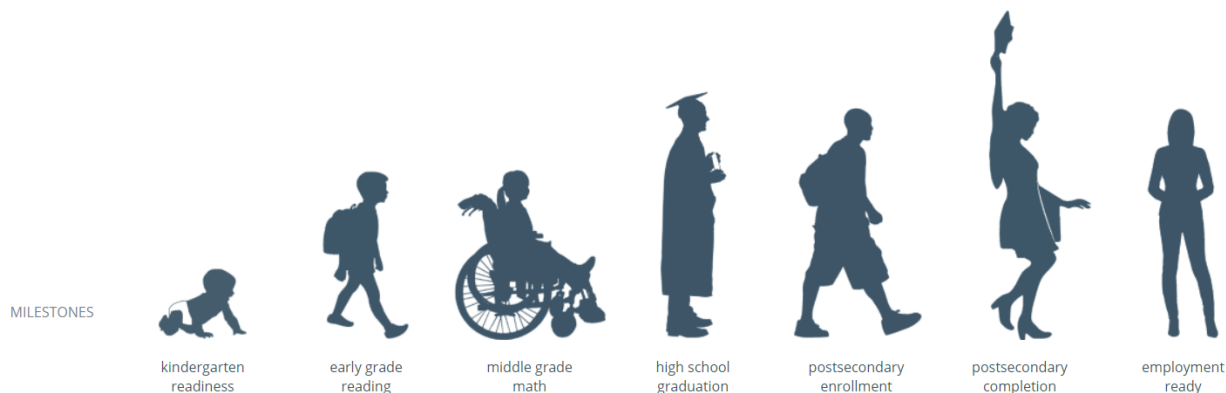


Image from StriveTogether’s Cradle-to-Career Pathway to Success. <https://www.strivetogether.org/our-impact/>

Low Civic Capital

The National Civic League defines civic capital as “the formal and informal relationships, networks and capacities that communities use to make decisions and solve problems” and has found that it is a core and explanatory factor to a community’s long-term success. Interviewees and Community Conveners pointed to notably low civic capital impacting the West End. For instance, interviewees mentioned that West End residents are disengaged and disempowered (as evidenced by, for example, low voter turnout in the April 2021 local elections and limited community organizing & advocacy capacity), and that there has been an insufficient embrace of equity & inclusion and a lack of transparency and communication from public officials.

Window of Opportunity

The challenges West End residents face are not new, though have been exacerbated by the pandemic. This is also far from the first assessment and strategic plan that has been developed for the area, and yet the challenges remain. The question naturally arises: “Why will this time be different?” While there is no guarantee, there are some important shifts that have taken place recently that, together, may form a window of opportunity to catalyze real change.

Influx of Public and Philanthropic Funding

First, is a significant the influx of federal and philanthropic funding. The American Rescue Plan (ARP) Act provides approximately \$26.5 million to the City of Rock Island. Half of the funds were delivered in 2021 and the second half of the funds will be delivered around May 2022, with all funds needing to be used by December 2024. Funds can be used to:

- Respond to the COVID-19 emergency and address its economic effects, including through aid to households, small businesses, nonprofits, and industries such as tourism and hospitality.
- Provide premium pay to essential employees or grants to their employers. Premium pay can’t exceed \$13 per hour or \$25,000 per worker.
- Provide government services affected by a revenue reduction resulting from COVID-19.
- Make investments in water, sewer, and broadband infrastructure.

In addition to the funds going to the City of Rock Island, the ARP Act also provides funding for a variety of other provisions, most notable for the West End:

- Direct payments to citizens
- Tax provisions
- Expanded unemployment benefits
- Small business provisions
- Health and human services provisions
- Medicaid/Medicare policy funding
- Nutrition provisions
- Education provisions
- Energy and utility provisions
- Housing provisions

At the same time, some City elected officials have voiced a desire for these funds to create lasting and transformational change and to better ensure that they meet the real needs of all Rock Island residents.

In addition to more public-sector funds, there are indications of more philanthropic funding that could be targeted to the West End. In March 2021, the John Deere Foundation announced that it will be investing over \$200 million over 10 years. Of that, \$100 million is earmarked for the “families and youth who live, work, and learn in John Deere’s home communities to ensure their inclusive and equitable access to resources and educational opportunities critical for human dignity and self-sufficiency. Additionally, \$50 million will go toward furthering John Deere’s ability to mobilize and build on their workforce’s volunteerism to strengthen their communities. As a funder of this West End assessment, there is an opportunity to inform the Foundation’s giving to the benefit of the West End.

School District Improvements

The Rock Island-Milan School District has made recent changes in its curriculum, approach to family engagement, and cultural competence, which may address some barriers that West End students are more likely to encounter. Some of the recent changes include:

- Creating family liaison positions. RISD is in its second year with family liaisons. This position engages the neighborhood school community to better understand what families need. This approach represents a change from telling parents what they need to asking parents what they need. This support includes providing financial management to families, hosting job fairs at the school, and more.
- Designing new, more rigorous curriculum.
- Increasing cultural competence among school staff and in the curriculum. This has included hosting culture nights where families share food and information about where they are from.

One interviewee suggested these improvements may be contributing to a recent increase of six to seven percent in math and language performance, though these improvements were for the entire school population, not just those students from the West End.

The Rock Island-Milan School District is also participating in the Quad Cities Educational Data Exchange, in partnership with the United Way of the Quad Cities, St. Ambrose University, other local school districts, major employers, and nonprofits to gain a wholistic view of education across the region. The core mission of the Data Exchange is to monitor students' success meeting key educational benchmarks, determined by eight Quad Cities superintendents as the best measures to gauge the effectiveness of local education services:

- Children enter school ready to learn.
- Students are reading proficiently in third grade.
- Students have good attendance in middle school.
- High school students are on track to graduate.
- High school students graduate within four years.
- High school graduates enroll in some form of post-secondary degree or certification program.
- Post-secondary students remain enrolled into a second year.
- Quad Citizens complete some form of post-secondary degree or certification.

While the Data Exchange is nascent with room to grow, this cross-sector collaboration is the first of its kind in the region and in 2019, the Quad Cities was named a National Pacesetter by the Campaign for Grade-Level Reading for this innovative work.

Rise United

Rise United is a roadmap designed to inform all Quad Cities United Way investments, programs, partnerships and advocacy that will deliver measurable improvements across the Quad Cities in their impact areas of education, income, and health. These 10-year goals are the result of eighteen months of community input, planning, researching, and creating models with corporate, philanthropic, and nonprofit partners, as well as community leaders and content experts. Their vision is that every Quad Citizen, regardless of race or ZIP code, has the opportunity and access needed to develop their full potential. The goals of Rise United over the next 10 years are to:

- Increase by 30 percent the number of students reading on grade level

- Increase by 20 percent the number of young adults earning living wages, adding \$116 million in wages per year to the economy
- Increase to 95 percent the number of Quad Citizens reporting having routine health care.

The vision and goals of Rise United and the partners involved are designed to address issues disproportionately faced by “Quad Citizens” of color, which make up the majority of West End resident. Unfortunately, though, the measurable goals do not specific desired change by specific populations—e.g., Black residents—or place—e.g. neighborhoods with majority Black and/or low-income residents.

Increasing Minimum Wage

The State of Illinois has committed to raising the minimum wage. In February 2019, Governor J.B. Pritzker signed amendments to the Illinois Minimum Wage Law into law that enacts a gradual increase to the minimum wage. New enforcement mechanisms began immediately in 2019, and the increasing wages took effect January 1, 2020. Starting January 2021, the minimum wage increased to \$11 per hour and will rise one dollar a year until January 2025, when the minimum wage throughout Illinois will reach \$15 per hour. For those residents who are employed, the 2025 goal will represent a nearly two-fold increase in income from 2019 when the minimum wage was \$8.25, contributing to a much-needed increase in median income. While this is an improvement, it must still be noted that \$15/hour will still only provide a “living wage” for a limited configuration of households—households with one working adult living alone and households with two working adults and no children. Notably, the wage is still not high enough to sustain a living wage for a household with even one child.

Vision, Values, Goals & Objectives for the West End

Members of the Project Team and the Community Conveners participated in two workshops to develop a vision, values, goals, and objectives for the West End. Participation in the workshop was informed by a review of the existing conditions analysis—including the West End’s key challenges, assets, and opportunities—and the Project Team members’ and Community Conveners’ own experience living and working in the West End. As a result of this workshop, the following guiding framework was created:

Vision

The West End is a preferred place to live and thrive.

Values

- Justice & Equity
- Inclusion
- Trust
- Collaboration
- Empowerment
- Respect
- Communication

Goal

Build the West End community’s wealth, power, and livability.

Cross-cutting keys to success

These cross-cutting keys to success should be considered for all policy, programmatic, and other interventions. Some of these are being deployed in some cases already, though it will be important to take a comprehensive approach to their implementation in all of Rock Island's work in the West End.

Equity-centered

Racial disparities are a key feature of the West End. There is no path forward without acknowledging these disparities, how they were created and sustained, and without explicitly prioritizing racial equity as a goal. It will also be important to name specific targets that produce meaningful equity results at scale, and to articulate the strategies to achieve those targets. Targets must be defined locally and they should address documented racial inequities.

Design for multiple impacts

Design strategies that contribute to the achievement of multiple objectives. For instance, community development projects can create spaces to provide much-needed community amenities or services and high-quality affordable housing. Especially when public funding is involved, these developments can enact requirements or incentives that can contribute to other desired outcomes. For instance, these community development projects also can:

- create opportunities for workforce development with the inclusion of earn and learn or apprenticeship opportunities;
- create living wage jobs when there are targeted hiring and living wage requirements in place;
- support for local businesses, especially Disadvantaged Business Enterprise (DBEs), with inclusive procurement and contracting requirements; and
- build local leadership, capacity, and engagement by including a local CDC in development efforts.

It will not be feasible to include every one of these elements in each strategy. However, wherever possible, stakeholders should seek to design projects to produce multiple impacts.

Cross-sector collaboration

The challenges that West End residents face are complex, and they impact multiple fields—from housing and health, to employment and small businesses, health and education. No one entity or sector can go it alone. The challenges compound each other, and effective solutions are integrated and require that all sectors—public, private, nonprofit, civic, and philanthropic—collaborate and are empowered to meaningfully contribute. This means assessing and tackling challenges holistically, leveraging a variety of funding sources, and building the networks and capacity of other actors in the system. There are numerous frameworks and resources to establish and advance cross-sector collaboration. While they may not be specific to neighborhood revitalization, these resources offer a starting point to review and adapt strategies for advancing cross-sector collaboration for the West End. Some common and recommended components of cross-sector collaboration drawn from multiple frameworks include:

- 1) Shared Vision and Strategy
- 2) Joint Action
- 3) Leadership & Governance Structure
- 4) Learning & Accountability
- 5) Inclusive Civic Engagement

The influx of federal and philanthropic funding will make cross-sector collaboration all the more vital to ensure these resources draw on the strengths of all sectors and catalyze lasting change.

Healing-centered, Culturally & Linguistically Competent Approaches

The assessment revealed that many West End residents are not being reached by the existing programs, services, and other resources that could support them. Given the high proportion of Black, immigrant, and refugee residents in the West End, one important way to improve the targeting, uptake, and outcomes of these resources is for service providers to take a more healing-centered, culturally, and linguistically competent approach. These approaches will also be instrumental to the effectiveness of any of the strategies described below.

The legacies of institutional racism, including disinvestment in majority-Black neighborhoods, have stifled many West End residents' ability to thrive. Research indicates that the exposure to race-based stresses (real or perceived) and the witnessing or experiencing of racial violence result in emotional burnout and psychological trauma for Black people. The cumulative indicators of what can be referred to as racial trauma can manifest as fatigue, lack of focus, hypervigilance, avoidance, nightmares, suspiciousness, and somatic expressions such as headaches and heart palpitations. But if trauma can be collective, so can healing. Enterprise Community Partners' *Building to Heal: A Framework for Holistic Community Development*¹⁰ shares one approach to collective, healing-centered community development to be considered in any strategies to improve the lives and livelihoods of West End residents. The framework includes principles, strategies, and tools and points to other resources practitioners can consult to integrate healing-centered approaches into their work.

Principles

- What we protect: Holistic wellbeing is a universal right
- What we value: Cultural assets are the foundation for our resilience
- How we do our work: We prioritize process, facilitate trust-building, and center blackness in how we work
- How we measure our work: Better relationship with self, land, and community are the outcomes that we seek
- And what our end goal is: Healing and Liberation are the goals toward which we aim

Strategies

- Reflect: Build self-awareness and acknowledge injustice
- Involve: Assess and honor inherent strengths
- Restore: Create spaces for healing
- Invest: Build community power
- Reimagine: Get creative, advance liberation

Tools

- Oral Histories

¹⁰ Christmas-Rouse, Chandra; Jones, Brandon C.; Venable-Thomas, Meghan. *Building to Heal: A Framework for Holistic Community Development*. Enterprise Community Partners. December 2020.

- Community celebrations
- Participatory design
- Participatory art making
- Story circles
- Participatory budgeting
- Breath and body work
- Community altars building
- Cultural Asset Guide*
- Convening a Cultural Advisory Group*¹¹

Closely aligned with healing-centered approaches, is cultural and linguistic competence. The CDC defines cultural and linguistic competence as “a set of congruent behaviors, attitudes, and policies that come together in a system, agency, or among professionals that enables effective work in cross-cultural situations.” Cultural competence is typically understood and represented as existing on a spectrum-- from cultural destructiveness to cultural proficiency. Service providers can work with diverse community based organizations to assess current practices and determine opportunities to advance them along the spectrum.

Cultural destructiveness is characterized by attitudes, policies, structures, and practices within a system or organization that are destructive to a cultural group.

Cultural incapacity is the lack of capacity of systems and organizations to respond effectively to the needs, interests and preferences of culturally and linguistically diverse groups. Characteristics include but are not limited to: institutional or systemic bias; practices that may result in discrimination in hiring and promotion; disproportionate allocation of resources that may benefit one cultural group over another; subtle messages that some cultural groups are neither valued nor welcomed; and lower expectations for some cultural, ethnic, or racial groups.

Cultural blindness is an expressed philosophy of viewing and treating all people as the same. Characteristics of such systems and organizations may include: policies that and personnel who encourage assimilation; approaches in the delivery of services and supports that ignore cultural strengths; institutional attitudes that blame consumers - individuals or families - for their circumstances; little value placed on training and resource development that facilitate cultural and linguistic competence; workforce and contract personnel that lack diversity (race, ethnicity, language, gender, age etc.); and few structures and resources dedicated to acquiring cultural knowledge.

Cultural pre-competence is a level of awareness within systems or organizations of their strengths and areas for growth to respond effectively to culturally and linguistically diverse populations. Characteristics include but are not limited to: the system or organization expressly values the delivery of high quality services and supports to culturally and linguistically diverse populations; commitment to human and civil rights; hiring practices that support a diverse workforce; the capacity to conduct asset and needs assessments within diverse communities; concerted efforts to improve service delivery

¹¹ The tools with an (*) are Enterprise-created tools and can be found at <https://www.enterprisecommunity.org/resources/criterion-1.7-resilient-communities-strengthening-cultural-resilience-option-1-complete> and <https://www.enterprisecommunity.org/resources/criterion-1.7-resilient-communities-strengthening-cultural-resilience-option-2-convene>

usually for a specific racial, ethnic or cultural group; tendency for token representation on governing boards; and no clear plan for achieving organizational cultural competence.

Cultural Competence: Systems and organizations that exemplify cultural competence demonstrate an acceptance and respect for cultural differences and they:

- Create a mission statement for your organization that articulates principles, rationale, and values for cultural and linguistic competence in all aspects of the organization.
- Implement specific policies and procedures that integrate cultural and linguistic competence into each core function of the organization.
- Identify, use, and/or adapt evidence-based and promising practices that are culturally and linguistically competent.
- Develop structures and strategies to ensure consumer and community participation in the planning, delivery, and evaluation of the organization's core function.
- Implement policies and procedures to recruit, hire, and maintain a diverse and culturally and linguistically competent workforce.
- Provide fiscal support, professional development, and incentives for the improvement of cultural and linguistic competence at the board, program, and faculty and/or staff levels.
- Dedicate resources for both individual and organizational self-assessment of cultural and linguistic competence.
- Develop the capacity to collect and analyze data using variables that have meaningful impact on culturally and linguistically diverse groups.
- Practice principles of community engagement that result in the reciprocal transfer of knowledge and skills between all collaborators, partners, and key stakeholders.

Cultural Proficiency: Systems and organizations hold culture in high esteem, use this a foundation to guide all of their endeavors, and they:

- Continue to add to the knowledge base within the field of cultural and linguistic competence by conducting research and developing new treatments, interventions, and approaches for health and mental care in policy, education, and the delivery of care.
- Develop organizational philosophy and practices that integrate health and mental health care.
- Employ faculty and/or staff, consultants, and consumers with expertise in cultural and linguistic competence in health and mental health care practice, education, and research.
- Publish and disseminate promising and evidence-based health and mental health care practices, interventions, training, and education models.
- Support and mentor other organizations as they progress along the cultural competence continuum.
- Develop and disseminate health and mental health promotion materials that are adapted to the cultural and linguistic contexts of populations served.
- Actively pursue resource development to continually enhance and expand the organization's capacities in cultural and linguistic competence.
- Advocate with, and on behalf of, populations who are traditionally unserved and underserved.
- Establish and maintain partnerships with diverse constituency groups, which span the boundaries of the traditional health and mental health care arenas, to eliminate racial and

ethnic disparities in health and mental health.¹²

Recommended Strategies

Below is an extensive, though still non-exhaustive, outline of recommended strategies followed by detailed explanations on achieving desired change in the West End. Not all of these can reasonably be implemented simultaneously. They are meant to inform and inspire action, reflecting especially the desires of West End residents through deliberation with the Community Conveners.

Strategy Framework

Objective 1: Strengthen civic capital in the West End and beyond

- Strategy 1.1 Develop and deploy comprehensive, proven racial equity strategies within City of Rock Island government
- Strategy 1.2 Create a locally-run West End Community Development Corporation
- Strategy 1.3 Fund and support West End community organizing, advocacy, and engagement
- Strategy 1.4 Fund participatory budgeting process that focuses on directly engaging historically excluded communities (i.e., West End residents) in selecting investments

Objective 2: Build West End residents' assets and incomes

- Strategy 2.1 Create a service corps and other public sector jobs that meet immediate recovery needs and create long-term living wage job opportunities
- Strategy 2.2 Require local and/or targeted hiring and living wages for the temporary and permanent jobs created by projects supported by recovery funding
- Strategy 2.3 Explore a collective impact model for workforce development focused on closing racial disparities
- Strategy 2.4 Pilot a guaranteed income program
- Strategy 2.5 Provide access to affordable, mainstream, digitally enabled banking products as an entry point to fully participating in the economy and achieving financial stability
- Strategy 2.6 Fund and incentivize children's saving accounts

Objective 3: Increase housing stability and quality and community control of land and housing

- Strategy 3.1 Expand proactive rental inspection program to increase housing stability and quality, while protecting tenant rights
- Strategy 3.2 Expand programs to stabilize low-income homeowners
- Strategy 3.3 Explore the creation of a community land trust to establish long-term community control and affordability

Objective 4: Increase the economic vitality of the West End

- Strategy 4.1 Build and resource a large facility in the West End to house community groups, services, and amenities for more West End residents
- Strategy 4.2 Leverage publicly- and partner-owned property in the West End
- Strategy 4.3 Catalyze development on 11th Street corridor to attract more needed services and amenities to the West End

¹² Goode, Tawara D. "Cultural Competence Continuum." Georgetown University's National Center for Cultural Competence at the Center for Child and Human Development. 2004.

- Strategy 4.4 Adopt a community navigator model to support West End businesses and entrepreneurs
- Strategy 4.5 Establish purchasing policies that give preference to local Disadvantaged Business Enterprises

Objective 5: Improve the infrastructure and visual design of the West End

- Strategy 5.1 Strengthen affordable broadband access for all
- Strategy 5.2 Complete streetscape improvements to increase mobility and beautification
- Strategy 5.3 Amplify local character through placemaking initiatives

Objective 1: Strengthen civic capital in the West End and beyond

In addition to the gaps in civic capital that were identified during the assessment, several Project Team and Community Convener participants in the visioning and strategy workshops noted that building civic capital was critical to achieving all other objectives for the West End. In the National Civic League’s 2019 edition of the Civic Index,¹³ there are seven key components to civic capital: 1) engaged residents, 2) inclusive community leadership, 3) collaborative institutions, 4) embracing diversity & equity, 5) authentic communication, 6) culture of engagement, and 7) shared vision & values. Findings from the assessment suggest notable challenges in most of these components, but especially engaged residents, collaborative institutions, embracing diversity & equity, authentic communication and culture of engagement. The National Civic League’s Civic Index measures the strength of these components using a series of key signals, also known as indicators. Below are the civic capital components that were identified in greatest need of strengthening; also listed are the corresponding indicators to assess these components.

Engaged Residents

- We have many resident-initiated and resident-led community/ neighborhood organizations and activities
- In community meetings, people tend to work collaboratively to solve-problems; instead of being critical and confrontational
- Neighborhood councils and community groups reflect the community’s diversity and regularly work with city officials to provide input into decision-making
- It is easy to find residents to serve on local boards and commissions, or run for office

Collaborative Institutions

- We work with other communities to address local and regional challenges
- Local government, nonprofits, philanthropies, schools, civic associations and businesses collaborate effectively to solve community problems
- We have many trusted organizations that bring people together to resolve pressing conflicts and challenges.
- We have regular, established opportunities for information-sharing and decision-making across various sectors

¹³ *National Civic League Civic Index*. 4th Edition. 2019.

Embracing Equity & Diversity

- Services and opportunities are provided equitably to all groups and neighborhoods
- We have policies to fight discrimination in all forms
- Immigrants, new residents and underrepresented groups actively participate in community events and discussions
- We honor, value and highlight the contributions of the community's full diversity in our public spaces
- We are taking ongoing steps to discuss, learn about, and help address historical barriers to participation, inclusion and employment

Authentic Communication

- We have many trusted, civic-minded sources of information and news in the community
- Local government and other groups provide information in the languages that people speak and in ways that are culturally appropriate
- There are many ways to communicate with and get information from government (i.e., 311, social media, text, local events, etc)
- We have authentic two-way communications between members of the community, the government and other institutions

Culture of Engagement

- We have a culture of engagement; we expect our government and other institutions to engage the full community to guide decision-making
- Government agencies, nonprofits and other institutions work to learn from residents and other stakeholders before creating new programs
- We make an extra effort to ensure traditionally underrepresented groups are engaged as part of community decision-making
- Government, nonprofits and other groups engage people in accessible, comfortable or familiar locations, and at convenient times for residents.
- Local government and others engage community members in an ongoing fashion, not just when they need buy-in or quick feedback
- We have formal discussions about difficult issues like race, immigration, drug addiction, etc.

Below are some recommended strategies to build these components of civic capital.

Strategy 1.1. Develop and deploy comprehensive, proven racial equity strategies within City of Rock Island government

There are undoubtedly significant racial disparities in the West End, as noted in the assessment key findings. However, the region's latest Analysis of Impediments to Fair Housing Choice (2019) found that community planning lacks an equity focus. Specific actions were recommended for all participating cities in the region, including Rock Island, to address this impediment to fair housing choice, including by creating an evaluation tool to review development and policy decisions to maximize equitable outcomes; reviewing Annual Action Plans, PHA Plans, and comprehensive plans to ensure they further affordable housing in high-opportunity areas; and offering anti-racism training to local community leaders. The Rock Island City Council also included "address[ing] findings of the Regional Analysis of Impediments to Fair Housing [by pursuing] cultural competency analysis/equity plan/affirmative action

and diversity inclusion workforce plan” as one of its action steps to achieving City Council Goal #4: Increase population through Livable neighborhoods.¹⁴ A study session on this action was planned for July 2021. These are important steps. The City of Rock Island should consider expanding on these steps by taking a comprehensive approach to integrating equity (especially racial equity) into its work.

The Government Alliance on Race and Equity (GARE) is a network of governments dedicated to advancing racial equity in their communities by providing tools, trainings, and other resources. As a leader in this field, GARE has found six strategies to be critical for governments to advance racial equity.

- Use a racial equity framework: Jurisdictions use a racial equity framework that creates a shared understanding of: the historical role of governments (including City of Rock Island) in creating and maintaining racial inequity, a definition of racial equity and inequity, the difference between implicit and explicit bias, and between individual, institutional and structural racism.
- Build organizational capacity: Jurisdictions need to be committed to the breadth and depth of institutional transformation so that impacts are sustainable. While the leadership of electeds and top officials is critical, changes take place on the ground, and infrastructure that creates racial equity experts and teams throughout local and regional government is necessary.
- Implement racial equity tools: Racial inequities are not random; they have been created and sustained over time. Inequities will not disappear on their own. Tools must be used to change the policies, programs and practices that are perpetuating inequities. New policies and programs must also be developed with a racial equity tool.
- Be data-driven: Measurement must take place at two levels – first, to measure the success of specific programmatic and policy changes, and second, to develop baselines, set goals and measure progress towards goals. Use of data in this manner is necessary for accountability.
- Partner with other institutions and communities: The work of local and regional government on racial equity is necessary, but it is not sufficient. To achieve racial equity in the community, local and regional government needs to work in partnership with communities and other institutions to achieve meaningful results.
- Operate with urgency and accountability: While there is often a belief that change is hard and takes time, we have seen repeatedly, that when change is a priority and urgency is felt, change is embraced and can take place quickly. Building in institutional accountability mechanisms via a clear plan of action will allow accountability. Collectively, we must create greater urgency and public will to achieve racial equity.

While the City of Rock Island is already taking positive steps in this direction, it can deliver even more on its commitment to equity by taking a comprehensive approach, like the one outlined above. The City of Rock Island can take a first step in this direction by reviewing the existing tools and resources providing by organizations like GARE and, later, contracting support to conduct a more in-depth racial equity assessment combined with more targeted and tailored strategies and implementation support. Including community leaders of color, especially from the West End, in these processes will be vital.

¹⁴ <https://www.rigov.org/1418/City-Council-Goal-4>

Strategy 1.2. Create a locally-run West End Community Development Corporation (CDC)

One opportunity to build civic capital while also catalyzing locally-led revitalization and community asset-building efforts is with the development of a community development corporation (CDC) focused on the West End. Separate from but complimentary to the King Center, a West End CDC would function as a non-profit organization focused on asset-based community development opportunities to support and revitalize neighborhoods. Many CDCs grew out of the Civil Rights movement to fight against redlining and divestment in cities and had a community organizing and activism background. Though CDCs often focus on the development of affordable housing or public/cultural facilities, they can also lead and support a wide range of community activities that meet local needs such as education, job training, healthcare, commercial development, and other social programs.

CDCs typically grow out of local groups like civic associations and churches and their boards are usually comprised of at least one-third by community members in the CDCs target area. They are often funded by philanthropic foundations, local government, and through state and federal grants, such as the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG). They can also apply for funding through intermediary organizations that receive federal resources and then allocate them to community groups.¹⁵ Some CDCs have sought to diversify their funding by owning their own affordable rental properties or running for-profit construction companies.

The first steps in establishing a West End CDC would involve:

- Reviewing the West End Community Assessment and Recommendations, or expanding on this report's findings to identify any remaining community, housing, and economic development needs of the target areas. Any additional assessment would confirm any previous findings and or increase the participation of stakeholders from target demographics. The assessment should also provide an inventory of existing community programs and projects being led by the City and its partners and determine if the newly proposed CDC will duplicate the efforts of any existing organizations or operators. This follow-up report could serve as the jumping off point from this assessment.
- Identifying a lead organizer or CDC advocate to explain the purpose of the CDC and how this new venture may achieve long-term desired outcomes. As part of this assessment project, some local residents have already indicated interest in moving this conversation forward.
- Identifying a steering committee of community representatives that can refine the CDC's mission based on findings from the West End assessment. The steering committee could be funded by an external entity, like a local philanthropic foundation, to develop the CDC's organizational structure, prioritize next steps, and advocate for resident and stakeholder support. Once the CDC is established, the steering committee can eventually hire someone to run the organization and lead initiatives.

Once a West End CDC is established, within the first two years, the CDC should:

- Recruit a Board of Directors (this should take place early on, as part of the application to become a 501c3 nonprofit organization).
- Draft and refine organization mission statement.

¹⁵ Note, Enterprise Community Partners is an intermediary organization.

- Establish bylaws, file tax documents and open a bank account. There is often pro bono support to assist nonprofits with these efforts.
- Finalize a strategic program/business plan and budget to address specific community issues that can achieve short and long-term successes while offering some revenue for the organization.
- Identify startup funding and capital for specific CDC projects

Strategy 1.3 Fund and support West End community organizing, advocacy, and engagement

A critical element of achieving the recommended goal and objectives for the West End—and a key component of civic capital—is an organized and engaged public. Being organized and engaged is especially important during times of crisis, like the pandemic, and in the delivery of longer-term investments that must survive administration and staff changes. The assessment findings suggest that West End residents are (for understandable reasons) distrusting that real change can happen and, as a result, have disengaged from the processes to make change in their communities. There are trusted community leaders and groups that could catalyze and sustain community organizing, advocacy, and engagement efforts in the West End, if given the right resources and support. In addition to funding operational costs and staff time for these organizations, they would also benefit from capacity strengthening from an organization focused on community organizing and advocacy.¹⁶

Strategy 1.4 Fund participatory a budgeting process that focuses on directly engaging traditionally excluded communities (i.e., West End residents) in selecting investments.

The City of Rock Island has been allocated \$26.5 million in American Rescue Plan Act (ARPA) funds. In a recent solicitation for a consultant to support the development of a Long-Term Community Recovery Plan, the City has indicated a desire to engage stakeholders and the broader public more fully in identifying needs and recommendations for the use of ARPA funds. One significant and concrete demonstration of real stakeholder engagement would be to allocate a portion of the \$26.5 million for participatory budgeting. As described by the Participatory Budgeting Project, “Participatory budgeting (PB) is a democratic process in which community members decide how to spend part of a public budget. It gives people real power over real money.” Cities across the country are using participatory budgeting to make concrete change in their communities, while giving residents real power over the decisions that impact their lives. To ensure these processes contribute to equity, rather than reinforcing existing power structures, Rock Island will need to focus on inclusivity and capacity strengthening. That means, the City needs invest in enabling (reducing barriers to) participation from populations that are traditionally excluded from decision-making, such as West End residents. It also means investing in building the capacity of residents to engage. Building off of Strategy 1.3 to fund and support West End community organizing, advocacy, and engagement, there is also technical assistance and capacity strengthening support focused specifically on participatory budgeting.¹⁷

City of Chicago example:

The City of Chicago serves as the most robust participatory budgeting example in the country, with numerous aldermen using participatory budgeting in their wards, throughout the city. As reported by PB

¹⁶ For instance, see Community Change (<https://communitychange.org/>) Movement Matters (<https://www.movementmatters.net/>) and Community Organizing and Family Issues (<https://cofionline.org/COFI/>)

¹⁷ For instance, see Participatory Budgeting Project at <https://www.participatorybudgeting.org/technical-assistance/>

Chicago,¹⁸ “In 2009, Alderman Joe Moore, of Chicago's 49th Ward, became the first elected official in the United States to use participatory budgeting (PB) to allocate public money. With assistance from The Participatory Budgeting Project (PBP), Residents of the 49th Ward worked together to decide how to spend \$1 million of his annual discretionary capital budget – the aldermanic “menu money.” Residents identified hundreds of project ideas, developed dozens of these ideas into full proposals, and then voted to fund street and sidewalk repairs, bike lanes, playground and park improvements, street lights, one hundred new trees, murals, and many more community projects. In February 2012, University of Illinois at Chicago's Great Cities Institute partnered with PBP and a broad coalition of aldermen, citywide institutions, and community-based organizations to launch PB Chicago, an initiative that aims to implement and expand PB processes and direct democracy throughout Chicago. Working hand in hand with community members, PB Chicago allows citizens to have a voice in how public money is spent. In partnership with Blocks Together, PB Chicago worked with residents and organizations in the West Humboldt Park community to democratically determine how to use tax increment finance (TIF) dollars. In the summer of 2014, a neighborhood town hall kicked off the first-ever PB process to allocate TIF money. Later that year, residents voted to fund microenterprise lending for local businesses, a culinary workforce development program, a youth-designed skate park, and green roofs for buildings in a key commercial corridor.”

Objective 2: Build West End residents’ assets and incomes

West End residents earn significantly lower incomes, experience higher unemployment and poverty rates, and have high rates of disconnected youth compared to the rest of Rock Island and the greater metropolitan area. This is important because, as the Urban Institute states in its *Boosting Upward Mobility* report,¹⁹ “Families need a base level of income to meet basic needs and costs related to working. Higher incomes are associated with higher academic achievement and educational attainment, better physical and mental health, and fewer behavioral problems in children. ... [Likewise] Savings can help families weather destabilizing events like a period of unemployment or unexpected expenses. Children from wealthier families tend to have better academic, health, and behavioral outcomes than children from low- or no-wealth families.” Given the significant disparity in these economic security measures and their importance to building a community of wealth, power, and livability, it is vital to increase the assets and income of West End households. The window of opportunity created by the influx of federal and philanthropic funds and the state-wide minimum wage increase means now is the time to make significant and lasting headway on this objective. Additionally, the City Council has already agreed to develop an “affirmative action and diversity workforce plan”²⁰ as part of the City Council’s Goal #4: Increase population through livable neighborhoods. While some of the strategies below could be implemented immediately as part of COVID-19 recovery, others may be considered as part of the development of the larger affirmative action and diversity workforce plan noted above.

¹⁸ <http://www.pbchicago.org/>

¹⁹ Turner, Margery Austin; Acs, Gregory; Brown, Steven.; Solari, Claudia D.; Fudge, Keith. “Boosting Upward Mobility: Metrics to Inform Local Action.” Urban Institute. June 2020. Page VI. https://www.urban.org/sites/default/files/publication/102342/boosting-upward-mobility-metrics-to-inform-localaction_1.pdf

²⁰ <https://www.rigov.org/1418/City-Council-Goal-4>

Strategy 2.1 Create a service corps and other public sector jobs that meet immediate recovery needs and create long-term living wage job opportunities

Prior to the pandemic, too many West End residents were unemployed, underemployed, or working for low wages with little opportunity for advancement. The pandemic exacerbated these trends; recovery from the pandemic provides opportunities and resources to meet public health and other immediate community needs, while also creating and training West End residents for living wage jobs. The Brookings Institute highlights a cross-sector supported recovery service corps example from Birmingham, Alabama that provides a detailed snapshot of how a similar program could improve the income and assets of West End residents, especially if the program is targeted to them as residents who have been disproportionately impacted by the pandemic.

“The city of Birmingham has worked alongside other public, private, and civic partners to create Bham Strong, an agile public-private partnership designed to promote public health and economic resilience. Members include the philanthropic sector ... the Jefferson County Department of Health, the private sector...and the University of Alabama at Birmingham. ... In April, Bham Strong and the city of Birmingham launched the Birmingham Service Corps as one of the partnership’s signature programs. The Corps enlists recently unemployed workers as paid volunteers to meet community needs that have emerged due to COVID-19. Any Birmingham resident age 18 or older can apply through Bham Strong’s website. Corps members are paid as 1099 contractors, with wages ranging from \$15 to \$25 dollars per hour, depending on the work performed. ... Bham Strong designs Corps projects in partnership with community organizations. Each project is approved by Bham Strong’s board in coordination with the city of Birmingham. ... The Birmingham Service Corps has placed over 300 members in opportunities, 62% of whom are Black and 69% of whom are women. On average, Corps members have experienced a reduction of 54% in their weekly income because of COVID-19. Projects thus far have included staffing a call center to screen nearly 10,000 public housing residents for viral symptoms, informing the deployment of mobile testing and providing patient referrals, preparing and distributing lunches for 12,000 public school students, setting up and staffing testing centers, assisting area nonprofits that serve the low-income population with additional staff capacity for COVID-19 relief programs, and conducting structured interviews with area residents to gather data on the pandemic’s impact. Looking ahead, the city and Bham Strong will use the Corps as a foundation to promote greater economic security and career advancement for workers, particularly Black residents who have been disproportionately left behind. ... Bham Strong is developing an “earn and learn” model for this next phase of the Corps. Members will serve as community health and wellness advisors, providing information and guidance on managing chronic conditions that contribute to COVID-19-related hospitalizations, such as hypertension. They will also refer residents to social and workforce services. They will be trained in contact tracing, serving as a reserve force in case additional workers are needed to track spikes in the virus. The Minority Health & Health Disparities Research Center at the University of Alabama at Birmingham and community partners will provide the training. Bham Strong is coordinating with area employers to ensure that training and work experience prepares Corps members for future job opportunities in the health care field. They are also planning to organize employer councils to inform the training, so that workers receive instruction that prepares them for further career advancement.”

Strategy 2.2 Require local and/or targeted hiring and living wages for the temporary and permanent jobs created by recovery response

The City of Rock Island will have a unique opportunity to influence the creation of living wage jobs and hiring over the coming years with its ARPA funds. Local and targeted hiring programs incentivize or require entities receiving public subsidies to hire workers from the local community, or from targeted populations in the community. In this case, this would include residents of the West End (local hiring) and/or residents from populations that primarily or disproportionately reside in the West End (targeted hiring), such as Black, immigrant, or disconnected youth populations.

When these local and targeted hiring policies are combined with living wage requirements, they can better ensure that those workers in the West End who face barriers to employment and/or are participating in apprenticeship or job training programs can access good paying jobs. Public subsidies

requiring local or targeted hiring and wage requirements can come in the form of tax breaks, contracts, and more. Targeted or local hiring and wage requirements can be implemented through negotiated community benefit agreements as part of a large development and/or a citywide ordinance, requiring all employers receiving ARPA funds comply with the \$15 minimum-wage requirements set by the administration for federal contractors.

Mandatory requirements (rather than good faith efforts) typically are more successful in achieving targeted or local hiring goals. Additionally, monitoring and enforcement are key components to their success, with a monitoring board comprised of City officials as well as community partners. Additionally, funding to support job training and placement programs is also important so that local residents are ready for the jobs that will become available to them. Support for quality pre-apprenticeship programs in the construction industry—with outreach to targeted populations—is essential.

Strategy 2.3 Explore a collective impact model for workforce development focused on closing racial disparities

The Quad Cities has numerous workforce development programs. However, West End residents often do not benefit from these programs and face additional barriers to accessing and completing them, such as:

- Most of the training and apprenticeship programs are not paid (especially those targeting current high school students) and, in fact, require payment.
- While some other major employers are partnering with schools to begin offering paid apprenticeship programs for high school students, the scale of the program is small compared to the need.
- Many of the workforce development programs are outside of Rock Island and are challenging to get to by relying solely on public transportation; relatedly, Rock Island high school students to leave school early to arrive on time for the program.
- Lack of childcare can also be an impediment to program participation.
- The workforce development programs are not targeted to those who need them most (e.g. low-income Black residents, immigrants, etc.); anecdotally, it seems the majority of program participants are White men and boys. At least some of the workforce development programs are not collecting or analyzing key demographic data to assess whether they were meeting these targets even if they set them.
- English fluency is required, limiting the accessibility for LEP residents, who disproportionately reside in the West End.
- Lack of awareness of the programs among potential participants, their parents, school teachers and staff.

One way that cross-sector partners—major employers, workforce agencies, city government, schools (K-12 and post-secondary), community colleges, community based organizations, the Chamber of Commerce, funders, and others—can better ensure that West End residents (and low-income residents of color throughout the region) will actually benefit from workforce development programs is by strategizing and acting more collaboratively.

There are some keys to success and lessons learned for collective impact that should be considered when exploring this strategy. Research has shown that five conditions contribute to the success of collective impact efforts: common agenda, shared measurement systems, mutually reinforcing activities, continuous communication, and backbone support organizations. Funders (philanthropic and others) must fund the collective impact infrastructure, not just individual grantees or programs. Collective impact partners must be explicit about equity and set clear goals to improve outcomes for those who need it most—for example, Black residents, low-income residents, disconnected youth, and residents in target neighborhoods (like the West End) that have a high proportion of residents from these populations. And finally, engaging and empowering representative community members in the development of the vision and strategy, including youth, is vital.

Strategy 2.4 Pilot a Guaranteed Income Program

Guaranteed income is a type of cash transfer program that provides continuous unconditional cash transfers to individuals or households. This differs from typical social safety net policies by providing a steady, predictable stream of cash to recipients to spend however they see fit without limitations. It differs from traditional U.S. social safety net policies such as SNAP, housing choice vouchers in several ways, including that many of these existing programs provide in-kind benefits and are restricted to very specific uses (e.g., food and housing).

Guaranteed income programs are not new, but several trends and recent events have ignited growing interest and need. For instance, income inequality is at its highest rate since 1928, right before the Great Depression, with even starker inequality apparent by race. Further, the pandemic led to such significant job and income losses that the federal government created and normalized some of its largest cash transfer policies to date. Finally, the potential for ARPA funds to be used for this purpose and the positive results from the recent Stockton, California guaranteed income pilot²¹ have all combined to ignite interest in guaranteed income programs across the country.

The evaluation of the Stockton pilot led to several key findings, including:

- unconditional cash reduced the month-to-month income fluctuations that households face;
- recipients increased their full-time employment by 12 percentage points and decreased their measurable feelings of anxiety and depression, compared with their control-group counterparts;
- recipients spent most of the money on basic needs, including food, merchandise, utilities and auto costs, with less than one percent going toward alcohol and/or tobacco;
- recipients were better able to cover unexpected expenses, which researchers noted was particularly important given the onset of the pandemic; and

²¹ Treisman, Rachel. "California Program Giving \$500 No-Strings-Attached Stipends Pays Off, Study Finds." NPR. March 4, 2021.

<https://www.npr.org/2021/03/04/973653719/california-program-giving-500-no-strings-attached-stipends-pays-off-study-finds#:~:text=Ethics-,Stockton's%20Universal%20Basic%20Income%20Experiment%20Increased%20Employment%20And%20Well%20Being,Stability%20and%20Overall%20Well%20Being>

- by alleviating financial hardship, the guaranteed income created "new opportunities for self-determination, choice, goal-setting, and risk-taking."

These promising findings from the Stockton, CA pilot combined with the increasing economic stresses of the pandemic and the influx of local ARPA funding has led many city leaders to approve guaranteed income programs—including Alexandria, VA;²² Mountainview, CA; Minneapolis, MN; Compton, CA—while others, such as Seattle and Chicago, have proposed them and look poised to implement them.

Organizations that are helping to design and evaluate guaranteed income programs, says as the Jain Family Institute (JFI), recommend first launching a pilot rather than a full-scale policy or program. As JFI shared, Pilots provide an important opportunity “to learn about the individual, community, and large-scale effects of these policies” while also understanding more about the feasibility and required adaptations in a given context as well as the costs and logistical constraints (such as disbursement systems). A pilot phase will allow for testing systems, tools, approaches, and target; gathering much-needed evidence to inform future decision-making; allow citizens to impact the policies that will affect them; and begin gathering data on long-term results.

While it will be important for the City of Rock Island to consult with an organization like JFI to design a pilot, some general suggestions from a review of existing pilots are shared below:

- Cash amounts typically range from \$500-1,000/month per person, with the exact amount depending on factors such as the local cost of living, and there may be a household cap.
- Pilot programs include a small portion of the population, with many existing pilots including just 125 to 150 participants, and they last for around two years.
- Pilot programs are often targeted to populations most in need, such as those making below the area median income. Some programs have additional restrictions, while others set quotas to include a minimum number of particularly underserved populations—undocumented residents, unbanked households, those with criminal histories, etc.²³
- Participants are often randomly selected (though typically from a more targeted pool of the population, like those with incomes below the area median income), which can better enable randomized control trials. Though some programs, like the newly launching one in Alexandria, are allowing potential participants to apply, while still implementing a randomized control trial
- The cash amounts ideally should not count as earned income so as not to affect other benefits, such as SNAP, TANF, etc.
- Most existing examples in the U.S. are comprised of short-term pilot programs that have been funded by philanthropic investments.²⁴ Funding for long-term publicly-implemented programs is an area of ongoing research, but some potential sources of funding include VAT tax, a carbon tax, a wealth tax, an increase in progressive income tax, a budget reallocation, or dividend from

²² See more about the ARPA-funded program in Alexandria, VA here:

<https://www.alexandriava.gov/dchs/economicssupport/default.aspx?id=123575>

²³ For example, see the Compton Pledge, where they are targeting one in four participants to be the unbanked, the formerly incarcerated who are denied welfare benefits, and the undocumented who are denied the right to a fair, minimum wage. <https://comptonpledge.org/>

²⁴ See the Alaska Permanent Fund Dividend for an example of a long-term, ongoing, publicly-supported program. <https://pfd.alaska.gov/>

some kind of fund, like natural resources, casino revenue, some kind of sovereign or social wealth fund.

The City of Rock Island should consider using its ARPA funds to pilot a guaranteed income program, targeted to low-income residents in Rock Island. Philanthropic foundations can also support this work, for instance, by funding grants or contracts to organizations who specialize in designing and evaluating pilot guaranteed income programs.

Strategy 2.5 Provide access to affordable, mainstream, digitally enabled banking products as an entry point to fully participating in the economy and achieving financial stability

There are no banking service locations within the West End, making it difficult for West End residents to access affordable banking products. With access to these products, which are readily available to middle- and upper-class households, people can use credit to buy a home or invest in their education or business; without it, people face difficulty building savings and credit and are forced to use to higher cost financial transactions by relying on pay-day and predatory loan businesses, which are plentiful in the West End. When banks do not find it profitable to service neighborhoods like the West End, Prosperity Now²⁵ recommends several concrete ways local governments can help, especially by promoting and providing resources for the following:

- **Bank On** coalitions are locally-led partnerships between local public officials, government agencies and financial institutions to expand access to financial education and connect families to safe and affordable banking products.
- **SaverLife** is an online platform created by the national nonprofit EARN (Earned Assets Resource Network), aimed at motivating families to build savings habits.
- **Lending circles** allow participants to contribute monthly payments to a pooled loan fund that they can draw down and pay back. The loan helps recipients cover needs and build credit through repayment. With good credit, residents can access better insurance rates, pass employer credit tests and make long-term investments.
- Work with financial institutions to increase the presence of **banks that do not use ChexSystems** or have reformed their reliance on ChexSystems to ensure they are not excluding potential clients for minor delinquencies or bounced check.
- **Regulate predatory small-dollar lending**, for instance, by leveraging land use and zoning ordinances to restrict how closely lenders can locate to one another or barring payday lending in low-income census tracts.

Other stakeholders, outside of local government, can also support access to affordable banking products. For instance, philanthropic foundations can invest in Community Development Financial Institutions (which specialize in providing financial services in low-income communities and to people who lack access to financing) and workforce development agencies can integrate financial capability services into their training and especially in their summer youth employment programs

²⁵https://prosperitynow.org/sites/default/files/resources/A%20Municipal%20Policy%20Blueprint%20for%20a%20More%20Inclusive%20Path%20to%20Prosperity%20_Updated_6.4.2019.pdf

Strategy 2.6 Fund and incentivize children’s saving accounts

Children’s savings accounts (CSAs) are long-term savings or investment accounts to help children and their families build dedicated funds typically restricted for postsecondary education. Research shows that CSA programs have been associated with positive outcomes for children and parents across a range of domains, including access to and success in postsecondary education, improved health and wellbeing, economic and racial equity, and improved economic mobility and financial capability.²⁶ Most CSAs are established in a child’s name with an initial “seed” deposit from a sponsor—a community organization, private institution, public housing authority,²⁷ or municipal government. Typically, families are not obligated to contribute to CSAs, but often incentives like matching funds and financial education are offered, along with the seed funding, to encourage household savings. With higher rates of disconnected youth and lower rates of post-secondary completion in the West End compared to surrounding area, CSAs can be an important strategy to boost assets while also improving educational outcomes.

Research has found some program elements to produce greater success than others. For instance:

- Automatic (rather than opt-in) enrollment produced more participation
- 529 accounts led to greater accumulation of funds over regular savings accounts, but may be more complex to set up and less familiar to (especially) low- and moderate-income families compared to regular savings accounts.
- Seed and match funds motivated participation and accumulation of funds

Objective 3: Increase housing stability and quality and community control of land and housing

Enterprise and the Urban Institute have found that housing that is stable, quality, builds assets and wealth, and is located in a safe neighborhood with amenities impacts an individual’s upward mobility.²⁸ The key findings from the West End assessment point to housing challenges on all of these fronts. The City of Rock Island’s most recent Consolidated Plan (2019-2023) finds: “The most critical housing characteristic that causes instability and potential homelessness is the age and condition of Rock Island’s housing stock,” which is particularly troublesome in the West End. The City of Rock Island has identified areas of the West End as a targeted reinvestment area (TRA), as it was highlighted as a R/ECAP in the 2019 Regional Assessment of Impediments to Fair and Affordable Housing and it meets the City’s definition of “deteriorated or deteriorating.” As a result, the City will target code enforcement, infrastructure improvements, and housing programs to this area. This targeting (and the influx of additional recovery funds) provides an opportunity to make more significant headway on increasing housing stability and quality in the West End. The benefits of these improvements should accrue to West End residents. Combining strategies that enhance and target the planned programs with new

²⁶ Shira Markoff, Rebecca Loya, and Jessica Santos . Quick Guide to CSA Research: An Overview of Evidence on Children’s Savings Accounts. Prosperity Now and IASP. 2018

https://prosperitynow.org/sites/default/files/resource/2018-10/CSA_Quick_Guide_FINAL.pdf

²⁷ See, for example, Tacoma Housing Authority

https://www.tacomahousing.net/sites/default/files/ui_deliverable_tha_csa_interim_report_final_november_2017.pdf

²⁸ *Advancing Upward Mobility: A Toolkit for Housing and Education Partners*. Enterprise Community Partners. https://mobilitytoolkit.enterprisecommunity.org/exploring-housing-and-education-outcomes#sec_3033

strategies that increase West End community control over land and housing can better ensure multiple positive impacts for West End residents.

Strategy 3.1 Expand proactive rental inspection program to increase housing stability and quality, while protecting tenant rights

The City of Rock Island has a Residential Registration Licensing program that requires an initial inspection; subsequent inspections are required one to four years later, depending on the severity of code violations identified during the initial licensing inspection. The City will also target code enforcement in the TRA. The code enforcement in the TRA will be combined with City-funded rehab support, when funding and eligibility permit. These are important steps in ensuring the safety and habitability of housing in the West End.

There are opportunities to enhance these programs to better protect renters. The Rock Island City Council already has acknowledged the need to enact and enforce ordinances regarding rental property and landlords as one of the actions of City Council Goal #3: Revitalization of strategic locations.²⁹ These programs can be strengthened by including elements like retaliation protections (including legal services for renters facing eviction), City-managed escrow accounts to hold rent until code violations have been addressed, funded tenant relocation programs (in the event properties are deemed uninhabitable). Additionally, the City can require landlords to provide a summary of rights and past code violations to tenants.

According to Change Lab Solutions' "Up to Code: Code Enforcement Strategies for Healthy Housing," there are eight components of an effective code enforcement program. More detailed guidance can be found in the guidebook, but keys to success are summarized below:

- Strong housing code: Avoid ambiguous language in building codes. Adequately address health-related threats in the code.
- Adequate funding: Typically funded through a combination of CDBG, general funds, fees for permits/licenses (e.g. rental license, renovation permits), and fines/penalties (e.g. for failure to correct violations).
- Community partners: Other partners (philanthropy, community based organizations, service providers) can provide additional resources and wrap-around services—from education to landlords and tenants, translation services, supporting relocation needs, training code enforcement officers (see below)
- Trained code enforcement officers: Officers and/or inspectors must receive specialized training in applicable federal, state, and local law; they also need soft skills to work with landlords and tenants cooperatively (and with cultural competence), and information on resources for residents.
- Cross-agency collaboration: Cross-agency collaboration is particularly important in these programs because some of the responsibilities will exist across different City departments (e.g. in Rock Island, the Inspections Division and the Planning and Redevelopment Division), which can be confusing for tenants and lead to duplication of efforts or no one taking responsibility.
- Cooperative compliance: Cooperative tools to move away from an us vs them framing can increase the effectiveness of the program while reducing the need for enforcement actions.

²⁹ <https://www.rigov.org/1417/City-Council-Goal-3>

Supplementary programs (see below) can be an important tool in the cooperative compliance toolkit.

- Supplementary programs: These can be run by a City agency or a community partner and can include education programs, resources to subsidize or pay for repairs, relocation assistance, translation services and more.
- Evaluation: City agencies must collect and analyze data on their PRI/code enforcement programs to monitor and evaluate their achievement of the stated outcomes and identify strengths, weaknesses, and areas for improvement. The House Fact Data Standard is a uniform format for reporting government data on the operation, safety, and performance of residential buildings.³⁰

Strategy 3.2 Expand programs to stabilize low-income homeowners.

Some homeowners in the West End face challenges in maintaining their properties and paying utility or property tax bills—fluctuating costs that are often difficult for those on fixed incomes or among homeowners already paying a large share of their income on their housing costs. Several resources, like rehabilitation loans, property tax exemptions and deferrals, and utility assistance are available for some Rock Island residents. However, many homeowners do not take advantage of these programs either because they are not aware of them, they are not eligible for them, or there have not been sufficient resources to meet the needs of all homeowners. In addition to providing more targeted and tailored outreach and support to West End homeowners to access the existing resources, there are several other actions the City can explore to expand support for low-income homeowners in the West End. For instance, the City can explore the creation of a local tax relief program or other tax relief tools for long-time homeowners to help lower their overall housing costs and keep them in their homes. This program could also provide a grant back to eligible homeowners to help offset higher property taxes.

Additionally, more resources will soon be available for low-income homeowners. The Homeowner Assistance Fund, included within ARPA, is a new federal program to help homeowners who have fallen behind on their mortgages or other housing-related expenses during the pandemic through no fault of their own. Set to launch in fall 2021, this program will be administered by the Illinois Housing Development Authority and offer up to \$30,000 in assistance to approved applicants. The City of Rock Island and other community partners can better ensure West End homeowners benefit from this program by targeting outreach and application support to these households.

Finally, per the zoning code,³¹ the City of Rock Island allows for accessory dwelling units (ADUs) in residential districts. For West End homeowners having trouble paying their housing costs, ADUs can be an important income generator while increasing the stock of affordable units (and property tax revenues for the City). The City of Rock Island and its community partners can help West End homeowners benefit from this already allowable opportunity. The first step is to understand the barriers to ADUs, especially for low-income homeowners in the West End, and then develop a strategy to address them. As explained by Local Housing Solutions, “Common barriers include zoning restrictions (e.g., limitations on size, requirements of owner-occupancy in the primary dwelling, the need for permits rather than “by right”) and other onerous requirements; lack of familiarity on the part of homeowners with the development and permitting process; design challenges including difficulty

³⁰ <https://github.com/rajivbhatia/housefacts>

³¹ 2020 Zoning Code for the City of Rock Island.” Page 36.

conceptualizing how or where to accommodate an ADU on a property; lack of access to financing for ADUs; and lack of understanding of what is involved in being a landlord and how to find qualified tenants.”³²

There are several ways jurisdictions have sought to help owners with ADUs, especially when the ADUs are targeted to low-income renters and/or when the homeowners are low-income. For example, some jurisdictions have assisted assisting with site planning and providing free off-the-shelf plans or converted their City codes to allow ADU construction “by right” rather than requiring a permit, remove owner-occupancy requirements, and increase ADU size caps. Other jurisdictions have provided financial assistance, for example, by waiving development fees, limiting increases on property taxes, or providing deferred interest-free loans that are not due until the owner sells.

Strategy 3.3 Explore the creation of a community land trust to establish long-term community control and affordability.

Neighborhood revitalization that spurs private real estate investment in disinvested neighborhoods has, both intentionally and not, contributed to gentrification and displacement in low-income communities. With a focus on increasing the economic vitality of the West End (including with private investment), it is vital to consider strategies to ensure the achievement of one objective does not lead to harm for West End residents. To combat these consequences, community land trusts (CLT) are being used as a tool to increase community control of decision making and protect against low-income resident displacement. CLTs are nonprofit organizations governed by a board of community residents and public representatives that provide lasting community assets and shared equity homeownership opportunities for families and communities. Grounded Solutions’ 2019 study of shared equity housing performance includes evidence that CLT homes (which comprised 73 percent of the over 4,000 homes analyzed) significantly contribute to family wealth creation and are increasingly serving families of color, with the potential to narrow the racial wealth gap. In addition, community land trusts extend decision making power about future development to local residents. CLTs are most commonly used to ensure home ownership and rental opportunities remain affordable and accessible, but they can also be used for farms, gardens, and commercial & community institutions.³³ Some of the first steps in exploring (or creating) a CLT include:

- Establishing a shared vision for the change you want to see in the community. This West End Assessment and strategy, can be an important starting point to build this shared vision.
- Building a cross-sector coalition of support for a CLT.
- Determining who will be served by the CLT (e.g. geographic area within the West End, low-income households; Black, Latino, and/or immigrant households).
- Identifying the governance and organizational structure of the CLT (typically they are newly-formed nonprofit organizations, but also can be launched as a program of an existing organization).
- Creating a business plan that can be used with supporters, funders, and lenders.

³² “Accessory Dwelling Units.” Local Housing Solutions. <https://localhousingsolutions.org/housing-policy-library/accessory-dwelling-units/>

³³ <https://groundedsolutions.org/tools-for-success/resource-library/agricultural-and-commercial-community-land-trusts>

This strategy could be combined with Strategy 4.2 to leverage the City of Rock Island’s underutilized, publicly-owned land in support this effort.

Objective 4: Increase the economic vitality of the West End

There are several notable programs and investments targeted to the West End area or available to West End residents designed to attract and support businesses and improve amenities. These include, but are not limited to, façade improvements programs, small business technical assistance, the recent rehabilitation of Douglas Park, and a planned (though not yet confirmed) mixed-use development that is intended to include a grocery store. However, the West End is still struggling—with few thriving businesses and living wage jobs and a notable absence of much-needed amenities and services, such as a grocery store, health services, and community facilities that can serve all West End residents, and more. In order for the West End to become a community that builds the wealth, power, and livability of its residents and a preferred place to live and thrive, there must be more (and more targeted) investment to support, grow, and attract businesses and entrepreneurs and to provide much-needed services and amenities to all community members.

Strategy 4.1 Build and resource a large facility in the West End to house community groups, programs, and services for more West End residents.

Community Conveners voiced strong support for the development of a large, community-serving facility that can help meet multiple needs in the neighborhood. While the Martin Luther King Jr. Community Center is a highly valued asset in the neighborhood, there are still additional needs in the community that cannot reasonably be filled by one community center, especially given the size of its physical facilities, its focus on youth, and its dual status as a public-sector entity and a non-profit organization.

The new facility would not only allow for expanded space to house much-needed services and amenities, but also could fill other community needs as a mixed-used development site. Sustainability of the facility will be dependent on identifying a revenue-generating anchor tenant. Revenue-generating anchor tenants that also meet identified community needs could include affordable housing, a health or medical center, grocery store (if the planned mixed-use development noted above ultimately does not include a grocery store), a bank, and more. Where possible, anchor tenants should also provide job opportunities for local residents as well.

There are initial, exploratory steps to take in considering this strategy.

- Identify a Steering Committee to steward the earliest pre-development phase. This Steering Committee should comprise cross-sector partners and must include West End community members. Should a West End CDC be developed, they should be a key partner in this process as well.
- Identify potential sites for development and gather initial information on the site, such as how it is zoned and who owns it. Franklin Field, owned by the school district, has already been identified as a potential site.
- Develop a high-level (e.g. two-page) development strategy, which should include an overview of the target community, proposed goals for the facility, facility activities (including the activities that are expected to generate revenue and sustain the facility), potential development team

members, and potential funding or financing sources to explore. Ensure inclusive engagement with West End residents to inform this stage.

- Draft an RFP (and identify a source of funding to contract) for a consultant to work with the Steering Committee to: conduct due diligence on potential sites (e.g. Franklin Field), identify a feasible site, and establish a process for selecting development partners and anchor tenant.

While the final deliberations on financing and funding will take place at a later stage, there are several options the Steering Committee can begin exploring for early-stage feasibility, including:

- HUD's Section 108 Loan Guarantee Program
- New Market Tax Credits
- Low-Income Housing Tax Credits (if affordable housing is a component of the development)
- Depending on the location of the site, Enterprise Zone Tax Credits or 11th Street TIF benefits

A high-level, non-exhaustive list of later-stage tasks may include the following:

- Hire Project Manager: The West End Community Development Corporation must develop a Project Manager job description that combines a deep understanding of community challenges as well familiarity with the development process. Actively disseminating the job description should also produce diverse, competitive candidates who can be onboarded quickly and lead the organization through the development process.
- Develop a Preliminary Development Strategy: Detail the project development for the site, including an overview of the target community, facility amenities, development team members, preliminary project costs, and sources of funds.
- Identify a fund manager: The development team should also identify a fund manager to administer the predevelopment fund and work with legal staff to draw up appropriate leases for building occupants.
- Initial financing strategies discussion: Hold preliminary meetings with potential funders or partners to discuss the feasibility of using identifiable sources for predevelopment, construction, and permanent financing.
- Develop a Finance and Development Strategy: Collect and analyze past work plans to create a pre-development timeline for design and financing of project. Visit different projects developed in the region to understand long-term financing and maintenance issues. Develop an initial project proforma.
- Select the development team: This should include an architect, engineer, legal, consultant or developer partner, management agent, supportive services provider, general contractor, etc.), as applicable. Consider including criteria in the selection of development partners that evaluates their inclusion of local partners and capacity strengthening. Order updated market study, title report, appraisal and environmental reports. Hire architect to develop initial schematics and drawings and obtain construction specs. Engage in community meetings to be inclusive of residents in the design process.

Strategy 4.2 Leverage publicly owned and underutilized properties in the West End

The City of Rock Island, Rock Island-Milan School District, and the Rock Island Housing Authority (aka Community Home Partners) all control land or surplus property that can be leveraged to achieve multiple objectives in the West End, including increasing economic vitality. The City of Rock Island keeps

an inventory of publicly-owned property and much of its underutilized property is in the West End. In November 2019, the City approved an ordinance that empowers the City to transfer underutilized City-owned property to private parties or other units of government in accordance with an approved economic development plan, Comprehensive plan or other relevant City plan. This is an important advancement and provides significant flexibility and discretion for the City to leverage its property to increase economic vitality in the West End. While this flexibility can increase efficiency in the disposition of this property, on its own, without more explicit and targeted goals and a comprehensive policy that center equity and inclusion it may not contribute to achieving the desired objectives in the West End. This strategy would establish a comprehensive land disposition policy that clearly outlines its goals for use of publicly owned land, including creating a priority for equitable and inclusive economic vitality in the West End. The policy should articulate a consistent process for developers to access publicly owned land and surplus property, such as through semi-annual solicitations. This policy should also include a well-coordinated internal process across City departments, and designated a lead agency to administer it.

Strategy 4.3 Catalyze development on 11th Street corridor to attract more needed services and amenities to the West End

Several signs point to public-sector support for revitalizing the 11th street corridor, including the portion in the West End. For instance, the City Council reemphasized its support for developing the 11th Street corridor as part of its goal to revitalize strategic locations in the city;³⁴ the newly-hired City of Rock Island Director of the Economic and Community Development Department publicly prioritized redevelopment of the 11th Street corridor;³⁵ and the City's Economic Development Team have already begun work on the goal of extending the North 11th Street TIF (currently set to expire in 2023). These are all important commitments from the public sector to revitalize the 11th Street Corridor that can ultimately improve the corridor, including small businesses owners and entrepreneurs in the West End. However, one message that came through clearly from the Community Conveners is that residents need to see and perceive concrete change immediately. As such, while longer-term investments are coming to fruition, there are temporary infrastructure improvements and popup events can demonstrate changes to the corridor and provide opportunities for small businesses and entrepreneurs reach members of the community while providing services and amenities. These short-term investments can also provide opportunities to gauge community response and achieve buy-in from residents and business owners before more permanent improvements are made. For instance, the abundance of community gardens in the West End may be leveraged even further by allowing residents to sell local produce on a regular basis, while partners can provide education on food growing, production, and safety.

³⁴ <https://www.rigov.org/1417/City-Council-Goal-3>

³⁵ https://qctimes.com/news/local/govt-and-politics/rock-island-hires-quad-city-native-as-new-economic-development-director/article_156647ff-a124-589d-b486-8d9078763732.html

4.4 Adopt a community navigator model to support to West End businesses and entrepreneurs

Business ownership and self-employment can provide an important pathway to economic mobility. In its report, “The Tapestry of Black Business Ownership in America: Untapped Opportunities for Success,” the Association for Enterprise Opportunity (AEO) writes: “Black business owners are wealthier than their peers who do not own businesses, and business ownership creates new wealth faster compared to wage employment. At the same time, small businesses tend to hire from the community, creating jobs for neighborhood residents. Therefore, opportunities for Black entrepreneurs to succeed are critical for economic empowerment in Black communities, where currently there is virtually zero liquid wealth, coupled with higher-than-average rates of unemployment. Black-owned businesses in America lag behind other firms in the United States and have done so for decades.”³⁶ In its latest measure (prior to the pandemic), Prosperity Now found that in the City of Rock Island, White-owned businesses had an average value of \$617,933 while Black-owned businesses had an average value of \$29,171.³⁷ That means White-owned businesses are valued, on average, at 21 times the amount of Black-owned businesses in Rock Island. These numbers also suggest that most Black-owned businesses in Rock Island (as well as most businesses in the West End as well as the country) are microbusinesses, which have one to nine employees. Microbusinesses, especially those owned by people of color, face additional and often very specific challenges:

- Lack of access to private capital and commercial bank support
- Little or no family investment or social network-based investment
- Inability to access public dollars (such as Small Business Administration loans)
- Higher insurance costs
- Public safety concerns and underinvested infrastructure
- Lack of a professional network and social capital
- Limited access to broadband or advanced technology
- Workforce challenges

Also, in the West End and across the country, small businesses have faced unimaginable challenges resulting from the pandemic. Clearly, businesses and entrepreneurs in the West End need additional and targeted support. Fortunately, there are several local providers of programs, services, and funding for small businesses and entrepreneurs in the Quad Cities, including:

- City of Rock Island
- IL Small Business Development Center
- IL Office of Minority Economic Empowerment
- Bi-State Revolving Loan Fund
- SCORE Quad Cities
- Economic Growth Corporation
- Development Association of Rock Island (DARI)
- The QC Empowerment Network
- Bridge Investment

³⁶ “*The Tapestry of Black Business Ownership in America: Untapped Opportunities for Success,*” W.K. Kellogg Foundation. Association for Enterprise Opportunity. 2017.

https://aeoworks.org/images/uploads/fact_sheets/AEO_Black_Owned_Business_Report_02_16_17_FOR_WEB.pdf

³⁷ Prosperity Now Scorecard. Rock Island, IL. <https://scorecard.prosperitynow.org/data-by-location#city/1765078>

Many of the needed resources are already being provided by these entities—access to affordable capital through microfinance and CDFIs; technical assistance on common topics like marketing, legal, accounting, etc.; coaching and mentoring from those who understand the nuances of minority-owned small and microbusinesses and entrepreneurs. Despite these existing resources (and the recent and upcoming recovery funding from the CARES and ARP Acts), interviewees reported that businesses in the West End are underrepresented in the take-up of these resources. So, while resources for small businesses and entrepreneurs could certainly be expanded, a key focus should be on understanding and addressing the barriers that are preventing West End businesses from using the existing resources; without this, any new resources that are created are likely to suffer a similar fate of not reaching those most in need in the West End.

The assessment process revealed the following opportunity areas to refine existing programs, increase uptake, and expand resource accessibility, such as:

- **Outreach:** Many people in the West End that may be eligible for programs and services are not aware of them.
- **Language and literacy:** A sizeable portion of residents in the West End have Limited English Proficiency (LEP) and some are not literate even in their native language. At the same time, not all program and service providers consistently have the capacity to meet the language and literacy needs of these populations.
- **Cultural competence:** Some interviewees pointed to the fact that many of the service providers are White men and not enough have the cultural competence to work with the diverse populations that comprise the West End.
- **Upfront costs:** Some of the programs, like façade improvement, are reimbursement based and require small businesses to have the capital to pay upfront costs.
- **Program complexity:** The program and application requirements can be challenging for many small business owners and entrepreneurs to navigate. This barrier was seen at a large scale at the national level in the Payment Protection Plan.

Some of the issues West End residents face in accessing workforce development programs also hold true for West End small business owners and entrepreneurs and lead to similar results—not enough West End businesses are benefiting. Resource providers should consider adopting a community navigator model to ensure they are reaching those most in need, especially small businesses and entrepreneurs in the West End. As described by the Small Business Administration, “Under the community navigator approach, traditional business assistance organizations enlist trusted, culturally knowledgeable partners to conduct targeted outreach to specific sectors of the entrepreneurial community. This can take on several forms, from hiring dedicated staff to focus on these communities or partnering with specialized community organizations and chambers of commerce via a “hub and spoke” model.”³⁸

This proposed strategy is already gaining traction. The City of Rock Island recently joined with the Quad Cities Chamber in a regional application for funds to create a Small Business Navigator program. The target beneficiaries of this proposed program will be people of color and minority business owners. This program, if funded, will also

³⁸ “Use of Community Navigators to Provide Technical Assistance.” Small Business Administration. March 3, 2021. <https://www.sba.gov/sites/default/files/2021-03/Navigator%20Notice-Final%203-3-21-508.pdf>

include a contract to hire interpreters to engage with those West End business owners who do not feel comfortable communicating in English.

Strategy 4.5 Establish purchasing policies that give preference to local Disadvantaged Business Enterprises (DBEs).

Another way to support West End businesses and entrepreneurs is to establish a DBE program and conduct targeted outreach and capacity strengthening to West End business owners. Many communities have local purchasing preferences, recognizing that their spending – on schools, infrastructure, and services – can provide a positive impact on the local economy. In 2019, the City of Rock Island partnered with Augustana College to study Disadvantaged Business Enterprises (DBE)³⁹ within the area that perform work on public works projects. As part of this effort, the City of Rock Island sought to develop a list of DBEs for future consideration in City projects. DBE programs attempt to remedy ongoing discrimination and the effects of past discrimination in the procurement of goods and services by the public sector. Over the next year the city will be developing and implementing a Minority Business Enterprise/Woman Business Enterprise/Section 3 Initiative as part of the Disadvantaged Business Enterprise Program. Community Economic Development staff will work with the City Manager to develop a system for data collection and bid opportunities to be used by DBE/MBE/WBE/Section 3 contractors and construction providers when bids are posted.

The ARPA funds flowing through the City and the resulting projects will make these policies even more meaningful. Going beyond a data collection system and bid opportunities, the City of Rock Island should establish a DBE utilization goal in its contracting and provide wraparound supports to support its success. The program also should incorporate a certification process, a comprehensive directory of certified DBEs, outreach and capacity strengthening for DBEs, and evaluation and compliance.

Objective 5: Improve the infrastructure and visual design of the West End

While investments have been made to improve the infrastructure in the West End, many interviewees and Community Conveners continued to point to deficiencies in the West End’s infrastructure—sidewalks, streets, broadband access—and their impact everything from transportation and business attraction to recreation and educational outcomes. More than living in a functional space, Community Conveners emphasized the importance of living in a beautiful space, which has significant real-life impacts. As *Grist* reported in 2020, “For years, researchers have concluded that the presence of green spaces, parks, and trees in cities can have a positive impact on a person’s mental health and well-being. A study published last year even found that green spaces in urban areas could also prevent premature

³⁹ DBEs are for-profit small business concerns where socially and economically disadvantaged individuals own at least a 51% interest and also control management and daily business operations. African Americans, Hispanics, Native Americans, Asian-Pacific and Subcontinent Asian Americans, and women are presumed to be socially and economically disadvantaged. Other individuals can also qualify as socially and economically disadvantaged on a case-by-case basis. To be regarded as economically disadvantaged, an individual must have a personal net worth less than \$1.32 million.

deaths.”⁴⁰ Further, arts, culture, and creative placemaking can increase social cohesion and improve mental and physical well-being, even (and especially) during times of crisis like the pandemic.⁴¹

Strategy 5.1 Strengthen affordable broadband access for all.

The digital divide that already existed in the region, became even more stark during the pandemic—with students unable to access online schooling, employees and businesses owners unable to work remotely, and patients unable to access telehealth services. The West End has some of the lowest broadband connectivity in the region. Luckily, ARPA funds can be used to build out network infrastructure, reduce consumer prices, and fund digital skills programming. Immediately, the focus should be on subsidizing consumer internet costs and digital devices and providing digital literacy training for West End residents, entrepreneurs and business owners. Longer-term investments can focus on building out a more equitable broadband infrastructure. In addition to the \$26.5 million allocation the City of Rock Island is receiving in ARP funds, three additional programs—the Emergency Broadband Benefit, the ARP Emergency Connectivity Fund, and the ARP Capital Projects Fund—exclusively set aside funding for digital equity policies.

Strategy 5.2 Complete streetscape improvements to increase mobility and beautification

While improvements have been made, the infrastructure in the West End—streets, sidewalks, alleys, etc.—continues to be challenging to traverse. To improve the West End’s streetscape and increase residents’ overall sense of pride in their community, the City and community members have several options. For the City, large investments should continue and may include the replacement of outdated underground utilities and infrastructure, such as water lines, sewer lines, electric lines, fiber lines and cable lines, coupled with above ground improvements that may include newly paved travel and bike lanes; widened sidewalks; decorative lights and poles; street trees; benches; and trash and recycle bins. Community members can also pursue tactical urbanism projects, short-term, low-cost community-based projects that make spaces safer, pedestrian-friendly, more economically productive, and more conducive to healthy civic communities. To complete infrastructure projects, the City and local partners should continue to seek funding for the 11th Street corridor both as an opportunity to attract business investment and ensure increased accessibility for residents across transit networks, housing, and pedestrian environments.

Strategy 5.3 Amplify local character through placemaking initiatives.

While larger development opportunities are identified for the West End, the City, nonprofits, community members, and grassroots organizations can pursue tactical placemaking initiatives that can improve the experiences of everyday residents. To determine the best projects for the neighborhood, the City should work with residents to determine a shared vision for the neighborhood that respects the past while looking ahead to a vibrant future. Influential placemaking projects can include neighborhood cleanups and beautification projects; the activation of vacant or underutilized properties as gathering spaces, community gardens, art installations, or special event venues; the creation of incubator spaces

⁴⁰ Ramirez, Rachel. “Building Bridges: Green spaces improve cities. Can they benefit residents who need them most?” *Grist*. August 5, 2020. <https://grist.org/justice/green-space-cities-gentrification-11th-street-bridge-washington-anacostia/>

⁴¹ Kozub, Elizabeth; Knox, Courtney; Fitter Harris, Susan. “The Saving Power of Community Creativity.” Center for Community Progress and Metris Arts Consulting. July 2021.

for artists and local entrepreneurs; and increased branding and marketing of the neighborhood to spur local pride and attract potential tenants and buyers.

The City should build on projects like the Quad City Arts and the Quad Cities Chamber partnership that celebrates young talent and brings interest, foot traffic, and positive publicity to neighborhoods through their mural program. As already acknowledged by the City Council in its goal to expand the local economy, adopting a “set-aside” percentage in new development costs could allow the City of Rock Island to create similar public art programs, in addition to allocations from neighborhood appeals, funds pooled by the county, sales tax revenue, parking meter revenue, etc. Placemaking tools that can be refined or created to encourage physical improvements across the private sector include:

- Façade Improvement Program
- Storefront Improvement Program
- The DIY Creative Placemaking Program
- Local Option Sales Tax

Conclusion