

**Regional Development Authority
Affordable Housing Position Statement
January 2022**

In June 2021, the RDA Board completed a priorities study to help focus the use of resources. While some work can proceed on all the priorities, the top ranked priority emerged as affordable housing. RDA has defined our primary roles as ‘grant-maker’ and ‘convener’, specifically excluding the role of initiative leader (or issue *spearhead*). This means that RDA will look for a lead partner over developing issue leadership capacity itself. In working on a prioritized issue, RDA presents the following **Position Statement on Affordable Housing** to guide our decision-making.

1. RDA’s primary partner in affordable housing is the Quad Cities Housing Council (QCHC). While RDA can support other affordable housing agencies, we will focus on how to support the QCHC’s regional vision and plan (“Silos to Solutions”).
2. The QCHC is a multi-agency collaborative nonprofit organization that coordinates, prioritizes, and leverages work in the Quad Cities affordable housing sector. It includes 16 nonprofit affordable housing agencies that work together to improve affordable housing conditions.
3. The QCHC’s regional plan includes six pillars, with objectives to reach by 2030:
 - a. **Production** – Address the gap of 6,645 affordable units for households identified as Extremely Low Income, through a combination of new constructions, rehabilitation of existing properties no longer on the market or fit for habitation, and bringing affordability through rental subsidies.
 - b. **Preservation** – Maintain, improve and/or rehabilitate 95% of existing affordable units to ensure availability and quality.
 - c. **Protection** – Reduce eviction rates through coordinated efforts to provide tenant education and advocacy, minimize unsafe living conditions, distribute homeless prevention funds and resolve landlord-tenant disputes through mediation.
 - d. **Provision** – Provide services that help individuals and families maintain housing stability.
 - e. **Payment** – Increase our Local Housing Trust Fund to provide \$1,000,000 annually, available to both the Illinois and Iowa Quad Cities.
 - f. **Partnership** – Engage community partnerships, program participants, and citizens to foster dialogue and generate action on affordable housing.
4. A primary emphasis of RDA funds will be to create leverage opportunities with other funding sources to accomplish the six objectives.
 - a. For 20 years RDA grants have helped QCHC to leverage the Iowa State Housing Trust Fund, which requires local matching funds to access State funds for affordable housing.
 - b. Since 2001, RDA has provided \$2.1 million in grant funds to QCHC, with much of that being used to leverage state housing trust funds... resulting in 3-5 times that in leveraged funds for Scott County affordable housing efforts.

- c. RDA funds must continue to be centered for use in Scott County.
 - d. Fortunately, other entities are coming to see affordable housing as a critical issue.
 - i. QC Community Foundation recently announced (Dec 2021) a 3-year grant totaling \$350,000 to the QCHC to support affordable housing efforts.
 - ii. The City of Davenport and Scott County are looking at using ARPA (federal relief dollars) to support local affordable housing (still undetermined).
 - iii. RDA can monitor, align with, and further leverage these and other funding opportunities to create greater momentum.
5. **In general terms, RDA funds granted to the QCHC can be used to support any of the six pillars, as long as there is a leverage factor of at least one-to-one.** Typically, this can be accomplished through the Iowa State Housing Trust Fund for the purposes under that regulation (i.e., pillars of Production & Preservation). However, funds can be shifted to other pillars as long as there is a one-to-one leverage for dollars.
6. Additionally, RDA wants to foster additional focus on establishing and sustaining resources that support tenants to become homeowners. The Regional Plan does not seem to address the topic of home ownership directly. Our perspective on the community indicates that home ownership is one element of a long-term solution. We will be looking for opportunities to support specific approaches to facilitate and support transitions to home ownership.
7. Reporting on the grant funding will include specific progress on the pillars, as well as the matching funds acquired.
8. Grants to other agencies working in the affordable housing space will be considered mainly for their ability to leverage significant resources. RDA will continue to expect that affordable housing agencies working within the six pillars will coordinate their funding needs through the QCHC alignment. It has been the policy of RDA for 20 years that individual agencies coordinate funding needs through the QCHC... and not apply separately to RDA. We intend to continue that policy as a way to promote collaboration.

RDA asks QCHC to view this arrangement as a close partnership, including opportunities for RDA Board members to learn about and discuss the affordable housing challenge – in a way that does not create a burden for QCHC – but helps RDA members to become affordable housing advocates. The procedures to this close partnership will be developed in response to the work.