

Rock Island Arsenal Housing Guide

An island installation surrounded by the Mississippi River is genuinely unlike any assignment most military families have experienced. The Quad Cities gives you two states, five cities, and a housing market that stays accessible compared to most Army posts.

[Contact us today!](#)



What Makes Housing at Rock Island Arsenal Different

Rock Island Arsenal sits on an island in the Mississippi River between Illinois and Iowa, which creates a housing decision most families do not expect: which state do you want to live in? The Quad Cities region spans Davenport and Bettendorf on the Iowa side and Moline, East Moline, and Rock Island on the Illinois side. Each city has different property taxes, school districts, commute profiles, and price points.

On-post family housing is limited. Cadence Communities manages a small inventory of 3 and 4 bedroom homes on the island. Families who do not secure on-post housing will be choosing from the broader Quad Cities market, which offers genuine variety at accessible prices.

Children living in RIA family housing are bused to Moline schools by USAG-RIA. Off-post families attend schools based on their specific Illinois or Iowa residence. Verify current school arrangements with the School Liaison Officer before finalizing any housing decision.

On-Base Housing at Rock Island Arsenal

On-post family housing is limited and managed through Cadence Communities. The island itself is a working arsenal with historic architecture, but current family housing should be evaluated on actual floorplan, availability, waitlist, and practical terms rather than the historic character of the surroundings.

Is it available? Limited. Cadence Communities publicly lists 3 and 4 bedroom homes. Confirm current availability directly with the housing office since inventory is constrained by the island's physical size.

Who manages it? Cadence Communities manages on-post family housing at Rock Island Arsenal.

What you need to apply: PCS orders and DD Form 1746, submitted to the Rock Island Arsenal Housing Office as early as possible.

What to ask before applying: Ask about current waitlist times for your bedroom category, school transportation arrangements, pet policies, and the condition and age of the specific home being offered before accepting.

Comparing on-post versus Quad Cities off-post options?

Housing Areas at Rock Island Arsenal

Current Family Housing

- Best For: Families who want the unique experience of island living with a short on-post commute
- Schools: Children in RIA family housing are bused to Moline schools by USAG-RIA; confirm current arrangements with the housing office
- Commute: Easy internal access to all arsenal work areas
- Character: Historic island setting surrounded by the Mississippi River, quiet streets, and a close-knit community

The island creates a genuinely tight community because the geography keeps it contained. Families who live on post consistently describe the experience as one of their more memorable assignments.

Where Military Families Live Near Rock Island Arsenal

The Quad Cities is a bi-state region centered around Davenport, Bettendorf, Moline, East Moline, and Rock Island. Here is how the primary areas break down for military families.

Rock Island, Illinois

- 10 to 15 minutes from the arsenal gates
- Vibe: Urban Illinois character, affordable housing, close to the arsenal bridge
- Best For: Families who want the shortest off-post commute at the most accessible price points

Moline, Illinois

- 15 to 20 minutes from post
- Vibe: Mid-size city with solid retail, John Deere headquarters nearby, established neighborhoods
- Best For: Families wanting city amenities with manageable housing costs on the Illinois side

Davenport, Iowa

- 15 to 25 minutes depending on bridge and route

- Vibe: Larger Iowa city with more diverse neighborhood options and a cost of living advantage
- Best For: Families who want more square footage per dollar and do not mind crossing the river daily

Bettendorf, Iowa

- 20 to 30 minutes from the arsenal
- Vibe: Suburban Iowa community well-regarded for school district and neighborhood quality
- Best For: Families prioritizing school district, suburban amenities, and neighborhood stability

Where Should Your Family Live Near Rock Island Arsenal?							
Compare Quad Cities communities across both states by what matters most to your family.							
AREA	COMMUTE	SCHOOLS	AFFORDABILITY	BUYING POTENTIAL	LONG-TERM VALUE	RIVER ACCESS	BEST FOR
ILLINOIS SIDE							
ROCK ISLAND IL 10 to 15 Min Illinois Side	●●●●●	●●●○	●●●●●	●●●○	●●●○	●●●●○	Shortest Commute Best Value
MOLINE IL 15 to 20 Min Illinois Side	●●●●○	●●●○	●●●●○	●●●○	●●●○	●●●○	Illinois Side City Amenities
IOWA SIDE							
DAVENPORT IA 15 to 25 Min Iowa Side	●●●○	●●●○	●●●●○	●●●○	●●●○	●●●○	More Space Iowa Cost Advantage
BETTENDORF IA 20 to 30 Min Iowa Side	●●○	●●●●●	●●○	●●●○	●●●○	●●○	School District Suburban Stability
ON-POST							
ON-POST RIA Island Living Mississippi River	●●●●●	●●●○	●●●●○	●○	●●○	●●●●●	Unique Island Experience

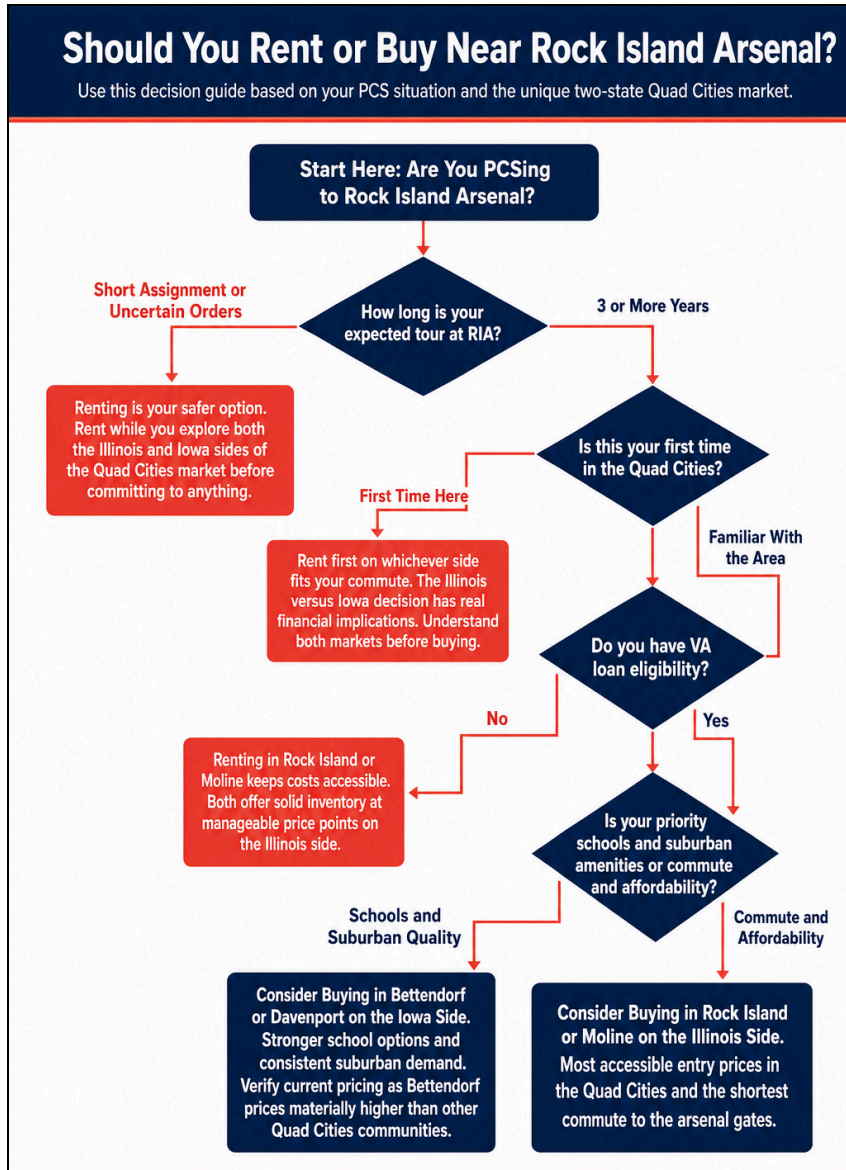
Bridge crossings between Iowa and Illinois add 5 to 10 minutes to Iowa-side commutes. Factor bridge crossing time into daily commute estimates.

Should You Rent or Buy Near Rock Island Arsenal?

Situation	Better Option
Short assignment or uncertain orders	Rent
First time in the Quad Cities	Rent first, learn both sides of the market
Expecting 3 or more years	Consider buying
Planning to keep as rental after PCS	Verify demand and vacancy risk with current data
Still deciding between Illinois and Iowa	Rent while you explore

The Quad Cities is generally more affordable than many coastal and high-cost military markets. Rock Island and Moline offer lower entry price points while Bettendorf prices materially higher based on current public data. Verify current pricing by city and neighborhood with a local agent before setting your budget.

If you plan to hold the property after PCS, verify rental demand, vacancy risk, property management options, and resale potential with current local market evidence before committing.



How Far BAH Goes Near Rock Island Arsenal

The Quad Cities is generally considered affordable compared to most Army markets, though affordability varies significantly by city and neighborhood. BAH fit must be checked by your specific pay grade, dependency status, current rent, utilities, and target area before assuming coverage.

Iowa may offer lower state-level effective property tax rates than Illinois, but the full financial picture is more complex. Home price, property tax bill, commute, insurance, and school district all factor into the real monthly cost. Compare the total cost of a specific home rather than making decisions based on state-level generalizations.

Use the official DoD BAH lookup to confirm your current rate before making any housing commitments.

Rock Island Arsenal Housing Affordability Snapshot

The Quad Cities spans two states with meaningfully different costs. Know both sides before you commit.

 BAH RATE	 ROCK ISLAND AND MOLINE	 DAVENPORT AND BETTENDORF	 TOTAL MONTHLY COST
Verify via DoD BAH Lookup	Generally Lower-Priced	Davenport Mid-Range Bettendorf Higher	Compare Both States Fully
<i>Rate varies by pay grade and dependency status.</i>	<i>Verify current data before budgeting on Illinois side.</i>	<i>Bettendorf prices materially higher. Verify current data.</i>	<i>Tax, commute, insurance, and school district all factor in.</i>

 **Spring Flooding Alert:** River-adjacent and low-lying properties near the Mississippi may carry flood insurance requirements. Check flood zone designation before signing any lease or purchase agreement.

Commute, Gates, and Daily Access

Gate Access First-time visitors should use the Moline Gate Visitor Welcome Center. Moline Gate on River Drive serves as the primary vehicle access point for most families and personnel. Gate access and hours can change, so confirm current gate rules and visitor procedures before arrival.

Routes and Bridge Crossings I-74 and I-80 connect the broader Quad Cities metro to the arsenal area. River Drive along the Illinois side provides direct access to the Moline Gate without highway dependence. Bridge crossings between Iowa and Illinois add 5 to 10 minutes depending on time of day and which bridge you use. Factor bridge crossing time into your commute estimate if you choose to live on the Iowa side.

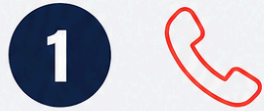
Spring Flooding Advisory Spring flooding can affect river-adjacent areas in the region. Families considering riverfront or low-lying off-post properties should check flood zone designation and current local advisories before signing anything.

PCS Arrival, Temporary Lodging, and Your First 30 Days

- Contact your unit sponsor at least two weeks before your report date
- Hand-carry PCS orders, medical records, and identification for in-processing
- Report to the Rock Island Arsenal in-processing office on arrival day
- Rock Island Arsenal does not have a Temporary Lodging Facility; coordinate local hotel options through your sponsor, the Housing Office, the Relocation Assistance Office, or the RIA MWR preferred hotel list
- Book early if arriving during peak PCS months
- Mississippi River spring conditions can occasionally affect bridge access; families arriving between March and May should stay informed of river conditions

Your First 30 Days at Rock Island Arsenal

PCS Arrival Checklist



Contact Your Unit Sponsor Early

At least two weeks before your report date.



Hand-Carry Key Documents

PCS orders, medical records, and identification.



Report to RIA In-Processing Office

Check in on your arrival day before anything else.



Contact Housing Office for Cadence Communities

Limited 3 and 4 bedroom homes available. Apply immediately after orders arrive.



No TLF On Post: Arrange Hotel Early

RIA has no Temporary Lodging Facility. Use sponsor, Housing Office, or MWR hotel list for local options.



Monitor Spring River Conditions

March through May arrivals should stay aware of Mississippi River flooding and bridge access advisories.

Find the Right Fit for Your Family

Need	Where to Start
------	----------------

Kids and schools	Verify with the RIA School Liaison before signing
Short commute	Rock Island or Moline on the Illinois side
Pets	Confirm policies with Cadence Communities or landlords
EFMP and special needs	Contact RIA EFMP coordinator before finalizing housing
Spouse employment	Quad Cities has manufacturing, healthcare, and defense sectors
Buying with VA loan	Verify current pricing and resale market with a local agent

Connect with families who know the Rock Island Arsenal assignment.

The MilHousing Network Rock Island Arsenal community on Facebook is where military families share real neighborhood recommendations, housing insights, PCS tips, and honest local advice from people currently living in the Quad Cities.

Local Housing Market Near Rock Island Arsenal

Metric	Current Picture
--------	-----------------

On-post availability	Limited; 3 and 4 bedroom homes managed by Cadence Communities
Rock Island and Moline prices	Generally lower-priced; verify current data
Bettendorf prices	Materially higher; verify current data before budgeting
Davenport prices	Generally between Illinois-side and Bettendorf; verify current data
BAH fit	Check by pay grade and city; compare total monthly cost not just state

Get Matched With a Housing Expert Near Rock Island Arsenal

[We can help you more, contact us today!](#)

Frequently Asked Questions

Does Rock Island Arsenal have on-post family housing?

Yes, limited inventory managed by Cadence Communities with 3 and 4 bedroom homes. Contact the housing office early since availability is constrained by the island's size.

Does living in Iowa versus Illinois near RIA make a financial difference?

Iowa may offer lower state-level property tax rates than Illinois, but the full cost depends on home price, tax bill, commute, insurance, and school district. Compare the total monthly cost of a specific property rather than deciding based on state alone.

Does Rock Island Arsenal have temporary lodging on post?

No. RIA does not have a Temporary Lodging Facility. Coordinate hotel options through your sponsor, Housing Office, Relocation Assistance Office, or the MWR preferred hotel list.

What schools do children in RIA family housing attend?

Children in RIA family housing are bused to Moline schools by USAG-RIA. Off-post families attend schools based on their Illinois or Iowa residence. Verify current arrangements with the School Liaison Officer.

What is the defense contractor situation at Rock Island Arsenal?

RIA is a significant regional defense employer and hosts over 60 DoD organizations and private companies. This contributes to the broader Quad Cities economy, but rental performance and investment potential should be verified with current local market data before making any buying decision.

