WATERLOO/CEDAR FALLS HOME CONSORTIUM

2019-2023 Five Year Consolidated Plan
2019 Annual Action Plan
Housing and Community Development

Amended on September 9, 2022 for the purpose of reprogramming unused CDBG CARES Act funds in the FY19-23 Five Year Consolidated Plan.

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1.   Introduction

The cities of Waterloo and Cedar Falls have established a consortium under the federal HOME program, which allows contiguous units of local government that would not otherwise qualify for funding to form a consortium to directly participate in the program. The purpose of the Five-Year Consolidated Plan is to identify community needs related to eliminating slums and blight, creating and preserving affordable housing, expand economic development, ensure fair housing improve neighborhoods, public services and facilities, and other similar needs that can assist low income households and to identify strategies that will assist meeting the goals.

The Consolidated Plan was developed using demographic and housing data, current policy documents and programs, stakeholder meetings, community input, and previous program performance.

The purpose of the Consolidated Plan is to guide federal funding decisions in the next five years.

The overarching goals for the City of Waterloo are:

- To provide decent housing in the community by preserving and providing new affordable housing, reducing barriers to housing, increasing supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- Provide suitable living environments by eliminating slums and blight, create safer and more resilient neighborhoods, integrate of low and moderate income residents in both communities with housing opportunities, improve access to public services and facilities, and reinvest in deteriorating neighborhoods.
- Expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, improving access to employment, development activities that promote long-term community viability, and the empowerment of low and moderate income person to achieve self-sufficiency through public services and other means.

The overarching goals for the City of Cedar Falls are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers; increasing the supply of supportive housing for those with special needs; and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low-and-moderate income residents throughout the city, increased housing opportunities, and reinvestment in deteriorating neighborhoods.

- To provide services, such as healthcare, mental health, substance abuse, financial counseling, and nutrition that allow residents the ability to direct income toward housing and housing-related expenses, in order to prevent or minimize homelessness.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.
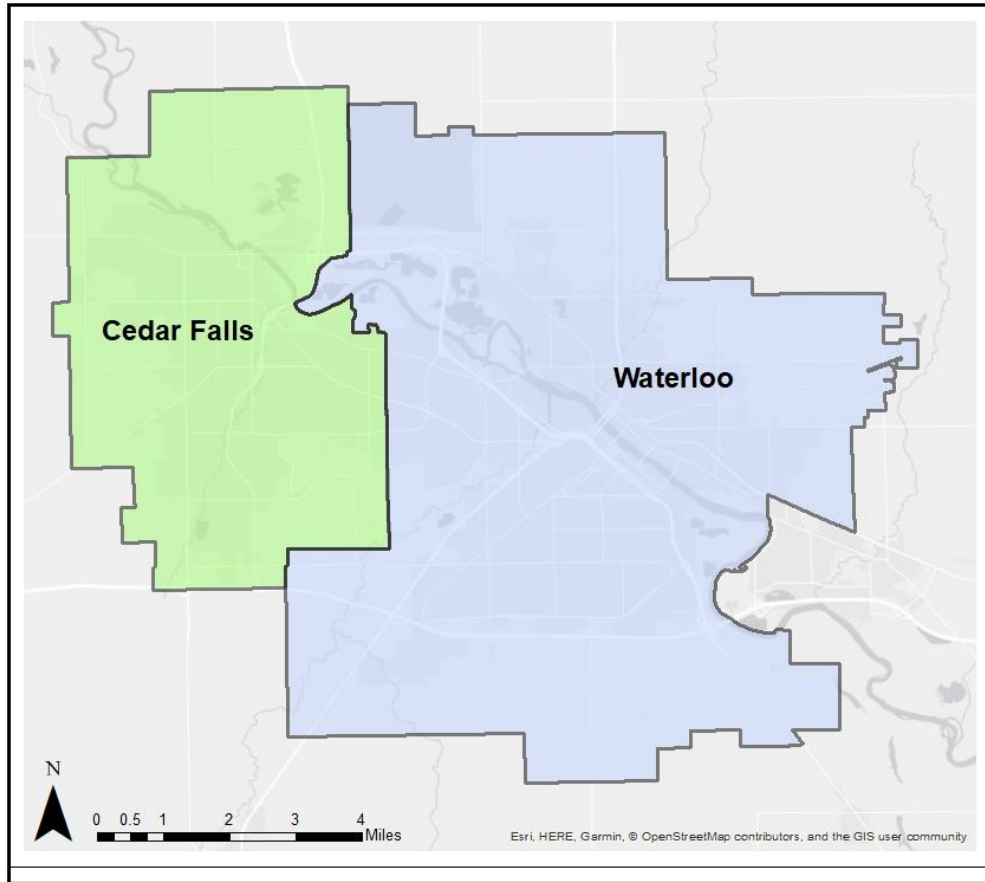
Waterloo-Cedar Falls Consortium

2.   Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Five-Year Consolidated Plan identifies the following goals, along with their corresponding objectives and strategies that will address housing and community needs.

Waterloo

Housing

- Provide citywide emergency repair for income qualified owner-occupied homes
- Provide citywide rehabilitation for income qualified owner-occupied homes, including utilizing a loan program for moderate income homeowners
- Provide citywide removal of lead-based paint hazards from low income households, including owner-occupied and rentals
- Provide rehabilitation of rental housing in low income neighborhoods, including utilizing a loan program for low income rentals
- Support citywide new construction of affordable housing, including affordable rental housing
- Provide down payment assistance to low income first time homebuyers
- Provide deposit and rent assistance to low income renters
- Provide assistance to programs that provide weatherization assistance to low income households
- Assist with the acquisition of properties that can be used for rehabilitation of existing structures or for new construction which can then house low income households, and also the resale of any properties

Homeless Needs

- Provide support to services that assist with the prevention of homelessness and also serve those experiencing homelessness
- Provide support to shelters, transitional housing, and supportive housing

Non-Homeless Special Needs

- Support a variety of affordable housing and associated infrastructure improvements, including rentals, for low-income persons with special needs (those with mental illness, developmentally disabled, physically disabled, and persons with alcohol/drug addictions)
- Support services and infrastructure improvements for seniors, including the elderly and elderly frail and those also experiencing a variety of non-homeless special needs

Non-Housing Community Development

- Eliminate slum and blight, including the demolition of hazardous structures and by supporting efforts to clean, remove vegetation, and eliminate blight at a neighborhood level
- Assist low income households by providing services and education, including financial literacy and homeownership courses, that will improve self-sufficiency
- Support services that assist low income youth and children
- Provide assistance to services that improve skills and increase access to employment opportunities
- Support economic development programs, including those that target low income neighborhoods and provide training to low income, minority, and underrepresented groups

- Support neighborhood infrastructure improvements and repair to improve resident safety, quality of life, and efficiency
- Support public facilities, including open spaces, parks, recreations, throughout the city that is maintained by the City and its partners
- Provide neighborhood services utilizing education and outreach to assist making neighborhoods resilient

Cedar Falls

Housing

- Provide homeownership assistance through development of down-payment assistance, first-time homebuyers, and conversion of Housing Choice Vouchers programs.
- Maintain existing affordable housing through continuation of housing rehabilitation, repair, and code enforcement programs, all of which will endeavor to preserve housing quality standards.
- Address the housing needs of homeless, near-homeless and special needs populations by continuing to fund agencies providing eligible services that may stave off homelessness or near-homelessness.
- As is allowed, provide transportation and daycare services to low-and-moderate income areas and households.
- Work to ensure fair housing is provided to all residents of the community.
- Continue to provide community planning and program administration services for the benefit of all residents of the community.

Neighborhood and Community

- Encourage neighborhood development and redevelopment in the city by improving and extending infrastructure to low-and-moderate income areas of the community.
- Provide recreational and healthy lifestyle improvements to parks, recreational areas, and playgrounds in low-and-moderate income areas that may be owned by the city, school district, or other public entity.
- Reinvigorate the city's demolition and clearance program, which will be used to remove deteriorated and/dilapidated structures that can make way for neighborhood improvements to be constructed.
- Continue to provide community planning and program administration services for the benefit of all residents of the community.

Public Services

- Provide funding support to agencies offering services that will prevent homeless or protect households that are near-homeless.

- Continue to provide community planning and program administration services for the benefit of all residents of the community.

Economic Development

- Research the development of public-private partnerships between the city and businesses and industries in the community that could assist existing and prospective employees obtain suitable housing.
- As is possible, provide job training opportunities for low-and-moderate income households in the community. This may be accomplished in partnership with the University of Northern Iowa, Hawkeye Community College, and the Cedar Falls Community School District.
- As is allowed, provide transportation and daycare services to low-and-moderate income areas and households. Providing these services will afford the opportunity for low-and-moderate income household to obtain and maintain employment.
- Continue to provide community planning and program administration services for the benefit of all residents of the community.
- Encourage neighborhood development and redevelopment in the city by improving and extending infrastructure to low-and-moderate income areas of the community.

3. Evaluation of past performance

The previous five years have shown continued progress with the implementation of HUD entitlement programs and delivering housing and community services.

City of Waterloo:

The City of Waterloo was successful in completing many of the housing and community development objectives in the previous five years. The following are key highlights:

- The Waterloo Community Development Board completed rehabilitation of 99 single family homes.
- The Waterloo Community Development Board assisted 120 single family, owner occupied units with Emergency Repair Grants to address housing deficiencies.
- The Waterloo Community Development Board completed 6 handicapped ramp for a low-income owner occupied home.
- The Salvation Army shelter was able to assist 729 homeless persons through the use of funds from Waterloo Community Development.
- Neighborhood Services assisted 4400 persons with public service activities and community outreach.
- The Waterloo Leisure Services department completed work on 3 parks as part of their public facility improvement projects.

- A HUD Healthy Homes and Lead Hazard Control grant was implemented. Twenty-one homes were made lead safe, 37 lead assessments were completed, outreach and education activities are being continually conducted, and six lead paint training sessions where provided for contractors, renters, and landlords.
- Iowa Heartland Habitat for Humanity (CHDO) continues to utilize HOME funds for the purchase of single family lots and homes for repair or new construction. They completed the construction of 8 new single family homes.
- Two demolitions were completed to assist with eliminating slum and blight
- 45 households received grants for down payment assistance through a program operated by the Waterloo Housing Authority (Section 8 Reserve funds) with the maximum award allocated at $3,500.
- Operation Threshold was able to assist 101 households with tenant-based rental assistance.
- 490 low-income persons received debt counseling through a service provider.
- Public services providing transportation, materials, and other services assisted 6869 low-income persons.
- The City of Cedar Falls HOME Consortia assisted 8 home rehabilitation projects.

The City of Cedar Falls completed an evaluation of past performance that helped lead the grantee to choose its goals or projects. As stated in the City of Cedar Falls' Future Forward Plan, the community has identified unique and highly attractive housing options as a priority for the community. In addition, with this Plan, affordable housing, community development, economic development, homelessness and social services are viewed as priority needs for the City. High priorities for FY 2020-2024 also include infrastructure improvements, public facility improvements, demolition and clearance of dilapidated structures, public services and the development and maintenance of affordable housing. The City has addressed some of those goals during prior years through its rehabilitation projects and public service agency awards.

4.   Summary of citizen participation process and consultation process

Waterloo and Cedar Falls conducted a multi-pronged approach to citizen participation and engagement. An online survey was posted on each city's website for a 20-day period. Social media outlets from both cities, but also each school district, other organizations, and neighborhood groups were used to share the online survey. Paper versions of the same survey were also made available through city offices, but also at local agencies and organizations that provide assistance to low-income households. Those agencies included Operation Threshold and the Northeast Iowa Food Bank, and Eastside Ministerial Alliance. In addition, other opportunities for outreach were utilized to notify the upcoming survey, including the 2018 Waterloo Fall Neighborhood Association Leadership Meeting.

Four focus groups were also organized with stakeholders from the community representing public agencies and private non-profit organizations that serve both communities. For those that were unable to attend, follow up one-on-one interviews and digital surveys utilizing the focus group questionnaires were used for input.

Based on the input received from the community, stakeholders, including service providers, non-profit organizations, city departments and staff, and the prepared housing market analysis, and the analysis of impediments, a set of priorities were established by the cities for the next five years. The planning process and input for were utilized for preparing the Five-Year Consolidated Plan and the FY2020 Annual Action Plan.

The input included a review on identifying city needs and evaluation of existing resources. Additional information provided by focus groups and one-on-one meetings identified additional needs and gaps in services, and provided input in establishing strategies to address both the needs and gaps in services and programs in the community. Additional information, including city regulations and ordinances, and additional data and resources were also utilized for preparing the Consolidated Plan.

5.   Summary of public comments

Copies of information, sign-ups, and notes from the four focus groups, one-on-one interviews, and analysis of the survey results are provided in the Appendix.

6.   Summary of comments or views not accepted and the reasons for not accepting them

All input and comments provided were taken into consideration when preparing the Consolidated Plan.

7.   Summary

The Waterloo/Cedar Falls Consortium engaged in a variety of public outreach and provided different levels of opportunity for public input from the community in order to prepare a Five-Year Consolidated Plan that best reflected the needs of the community. Over the next five years Waterloo and Cedar Falls will continue to provide housing and community development services through housing programs and through partnerships with a wide variety of community and public service providers.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1.   Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	WATERLOO	
CDBG Administrator	WATERLOO	Community Development Department
HOPWA Administrator		
HOME Administrator	WATERLOO	Community Development Department
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The Waterloo Community Development Department is the lead agency for the preparation of the Waterloo/Cedar Falls Consolidated Plan and the HOME grant program. Waterloo and Cedar Falls are part of a HOME Consortium to receive HOME funds to address housing needs in the two communities. Each city is responsible for the administration of their respective CDBG Program.

Consolidated Plan Public Contact Information

Community Development Department

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Waterloo, Iowa 50703

Contact: Rudy Jones, Director

Phone: 319-291-4429

Website: http://www.cityofwaterlooiowa.com/departments/community_development/index.php

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1.   Introduction

Waterloo and Cedar Falls engaged in an extensive consultation process with local agencies and non-profit organizations in an effort to develop a community driven Consolidated Plan and Annual Action Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Four focus groups were organized on December 4, 5, and 6, 2018 with the community development staff from both communities present to discuss current needs and gaps in services, actions that would remove barriers, as well as what actions the two communities could take to improve those issues. For those agencies and non-profits that were unable to attend the focus groups, additional one-on-one meetings were help. A summary of the focus group sessions and individual interviews are attached in the Appendix.

At this time no broadband internet service providers were included in the consultation process. The City of Waterloo along with Magellan Advisors will be conducting a broadband feasibility study. The goal of the study is to help Waterloo determine the practicality of a city-owned broadband system. Waterloo currently has 5 internet service providers. However, the rising costs of internet service in the city has influenced the feasibility study. Broadband service providers will be included in the consultation process in future years once the feasibility study has been completed.

The Emergency Management Office was not consulted during the consultation period because cities in Black Hawk County typically do not initiate meetings with the public to discuss hazard mitigation issues. The Emergency Management Office in Black Hawk County conducts meeting whereby the cities and public are invited to cover disaster response and recovery issues. Black Hawk County updated its Multi-Jurisdictional Hazard Mitigation Plan in 2015. The plan was approved by FEMA on 5/4/2015 and expires 5/4/2020. When the plan is updated information regarding city and public input will be included in the future Annual Action Plans.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Black Hawk County Local Homeless Coordinating Board (LCHB) as part of the Black Hawk/Grundy/Tama Coordinate Service Region has prepared their 2018 Policy and Procedure for Coordinated Entry, which identifies goals, principles, and identified targeted populations. In addition, the Policy and Procedure identifies the designated lead agency for coordinated entry procedures, provides guidance for assessments, screening, prioritization, and also provides guidance for the evaluation and updating of these procedures. Representative from agencies, including Community Housing Initiatives, the designated lead agency, that are members of the LCHB participated in the December 4th focus group and provided detailed information on housing needs for homeless persons as well as those that are at-risk of homelessness, and provided input on housing needs, barriers, and potential solutions.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Waterloo and Cedar Falls currently do not receive ESG funds. The Black Hawk County Local Homeless Coordinating Board (LCHB) is the region's Continuum of Care (Coc) organizations, which manages homelessness policies and coordinates entry. The LCHB has extensive membership, with over 50 members and with representation from approximately 40 different agencies, including state and local government agencies, non-profit, faith-based organizations, health clinics, and local businesses. The board meets every two months to coordinate their efforts to respond to housing and service needs of Black Hawk County's homeless population. In addition, the board organizes the annual Point-In-Time survey, which is conducted in January of every year. The LHCB does have a county-wide focus, but the majority of services and needs are met within Waterloo and Cedar Falls.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	COMMUNITY HOUSING INITIATIVES
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
2	**Agency/Group/Organization**	WATERLOO HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participate in one-on-one interview.
3	**Agency/Group/Organization**	Americans for Independent Living
	Agency/Group/Organization Type	Services - Housing Services-homeless Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.

4	Agency/Group/Organization	Black Hawk County Health Department
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Health
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
5	Agency/Group/Organization	Landlords of Black Hawk County
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
6	Agency/Group/Organization	Cedar Falls Community School District
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
7	Agency/Group/Organization	Cedar Falls Housing Commission
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.

8	**Agency/Group/Organization**	Cedar Falls Human Rights Commission
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Discrimination
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
9	**Agency/Group/Organization**	Cedar Falls Ministerial Association
	Agency/Group/Organization Type	Faith based organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Community Outreach
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
10	**Agency/Group/Organization**	CEDAR FALLS UTILITIES
	Agency/Group/Organization Type	Housing Other government - Local Utilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.

11	Agency/Group/Organization	Cedar Valley Friends of the Family
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
12	Agency/Group/Organization	City of Cedar Falls
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
13	Agency/Group/Organization	Consumer Credit Counseling Service of Northeastern Iowa
	Agency/Group/Organization Type	Services-Education Services-Credit Counseling
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.

14	**Agency/Group/Organization**	Hope for Healing Resource Assistance Network
	Agency/Group/Organization Type	Services - Housing Services-homeless Faith Based Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Resource Network
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
15	**Agency/Group/Organization**	HOUSE OF HOPE
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
16	**Agency/Group/Organization**	IOWA HEARTLAND HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
17	**Agency/Group/Organization**	Iowa Workforce Development
	Agency/Group/Organization Type	Services-Education Services-Employment Other government - State

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
18	**Agency/Group/Organization**	Love, Inc.
	Agency/Group/Organization Type	Services - Housing Faith Based Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
19	**Agency/Group/Organization**	NewAldaya (Cedar Fall Lutheran Home)
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
20	**Agency/Group/Organization**	Northeast Iowa Area Agency on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
21	**Agency/Group/Organization**	Northeast Iowa Food Bank
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Food
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
22	**Agency/Group/Organization**	OPERATION THRESHOLD
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Community Action Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
23	**Agency/Group/Organization**	Northeast Iowa Regional Board of Realtors
	Agency/Group/Organization Type	Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.

24	**Agency/Group/Organization**	PATHWAYS BEHAVIORAL SERVICES, JUNKMAN-KNOEBEL CENTER
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Publicly Funded Institution/System of Care Services-Mental Health/Drug Abuse
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
25	**Agency/Group/Organization**	The Salvation Army
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
26	**Agency/Group/Organization**	University of Northern Iowa Department of Residence
	Agency/Group/Organization Type	Housing Services-Education Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.

27	**Agency/Group/Organization**	Visiting Nurses Association
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
28	**Agency/Group/Organization**	Waterloo Housing Trust Fund
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
29	**Agency/Group/Organization**	Western Home Communities
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
30	**Agency/Group/Organization**	MidAmerican Energy
	Agency/Group/Organization Type	Utility
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one on one meeting.
31	**Agency/Group/Organization**	Eastside Ministerial Alliance
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one on one meeting.
32	Agency/Group/Organization	Waterloo Community School District
	Agency/Group/Organization Type	Housing Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one on one meeting.
33	Agency/Group/Organization	Veridian Credit Union
	Agency/Group/Organization Type	Business Leaders Community Development Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one on one meeting.
34	Agency/Group/Organization	Tri County Child & Family Development
	Agency/Group/Organization Type	Housing Services-Children Services-Health Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
35	**Agency/Group/Organization**	Iowa Department of Human Rights Commission of Persons with Disabilities
	Agency/Group/Organization Type	Housing Services-Education Service-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in focus group.
36	**Agency/Group/Organization**	City of Waterloo Planning and Zoning Department
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in one on one meeting.

Identify any Agency Types not consulted and provide rationale for not consulting

All agencies were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Black Hawk County Local Homeless Coordinating Board	The cities support efforts to reduce homelessness and improve and coordinate strategies for identifying homeless persons and assisting with efforts to provide housing
Public Housing Authority 5 Year Plan	Waterloo Housing Authority	The city supports the efforts of WHA to encourage home ownership through the Section 8 Home Ownership Voucher Program
2018 Point-In-Time Survey	Iowa Institute for Community Alliances	The Point-In-Time survey data was used to understand the level of homelessness in the region.
2018 Coordinated Entry Policy and Procedures	Black Hawk/Grundy/Tama Coordinated Service Region	The Coordinated Entry Policy and Procedure ensures that the acting agencies in the region are coordinated with their policies and procedures targeting homelessness.
Comprehensive Economic Development Strategy	Iowa Northland Regional Council of Governments	The report was adopted in 2017 by the Iowa Northland Regional Economic Development Commission and outlines economic developments needs and strategies.
Region 7 Local Service Plan	Regional Workforce Board	The workforce local service plan identified workforce development needs in the region and strategies to address the identified needs.
2018 Waterloo Housing Needs Assessment	INRCOG and Waterloo Planning and Zoning	The Housing Needs Assessment provided analysis of the housing needs and housing market analysis as well as strategies to address the identifies community needs.
End-of-Year 2017 Surveillance Report	Iowa Department of Public Health	The report provided background information and data on the HIV/AIDS special needs section.
City of Cedar Falls Comprehensive Plan	City of Cedar Falls	Strategic Plan goals are more specific, but consistent with the Comprehensive Plan.
2014-2019 Consolidated Plan	Cities of Cedar Falls and Waterloo	Strategic Plan goals are updates and improvements to existing goals.
City of Cedar Falls Capital Improvements Program	City of Cedar Falls	Strategic Plan goals are consistent with those in the CIP, which defines specific projects that may be considered by the City under this Consolidated Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
MPO Long Range Transportation Plan	Metropolitan Planning Organization of Black Hawk County	Strategic Plan goals are specific to Cedar Falls, while LRTP goals are intended to address transportation in several jurisdictions. The City will need to take LRTP goals into consideration when developing areas within the community, as well as developing transit service programs.
MPO Pedestrian Master Plan	Metropolitan Planning Organization of Black Hawk County	The City is intending to address several of the Pedestrian Plan goals, most notably those associated with healthy lifestyles, recreation, and non-motorized transportation modes.
BH County Hazard Mitigation Plan	Black Hawk County Emergency Management Commission; City of Cedar Falls	The Strategic Plan will seek to direct housing-related development and redevelopment away from natural hazards (i.e. floodplains, steep slopes, poor soils), as is possible. This is consistent with the MJ HMP.
Cedar Falls Low Rent Housing Agency Citizen Plan	City of Cedar Falls	The Strategic Plan will be developed consistent with the current Citizen Participation Plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The lead agency for the Consolidated Plan is the City of Waterloo Community Development office. As part of the Consortium, the City of Cedar Falls also worked closely in preparing the Consolidated Plan, with assistance from local agencies, including the Iowa Northeast Region Council of Governments (INRCOG), and the Institute for Decision Making (IDM) from the University of Northern Iowa. Stakeholders representing area agencies, local government, state agencies, and other area non-profits, participated in focus groups and provided input on a range of housing and social service needs, especially with a focus on affordable housing and human services that assist low and moderate income households. Major entities included the Waterloo Housing Authority and the Cedar Falls Low Rent Housing Agency as well as private entities such as the Iowa Heartland Habitat for Humanity, the Northeast Iowa Food Bank, and Operation Threshold. Many of the activities and services that were identified will involve the cooperation and coordination of the agencies and organizations that participated and provided input during the Consolidated Plan process. Additionally, the City of Waterloo and City of Cedar Falls will continue to assist with developing partnerships between local and state government, developers, lenders, real estate professionals, and advocates for the elderly, persons with disabilities, and other low income persons, in order to continue to promote affordable housing and related services.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1.   Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Waterloo and Cedar Falls worked together to plan and organize citizen and agency participation and engagement. The two primary methods included focus group sessions with community stakeholders in both communities that represented a wide range of public agencies and private non-profit organizations, and a community wide survey, held over a 20-day period, utilizing both online and paper copies of the surveys. The digital survey utilized website and social media outreach to improve community participation, while paper surveys were distributed to area agencies that provide services to low-income households and seniors, who may not have access to computers or the internet. The process assisted in identifying priority needs and a strategic plan to address affordable housing needs and human services for low and moderate income households.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	All City Residents	Public hearings were conducted within each community	Summary of comments are located in the appendices	All comments were accepted. The level of federal funding will determine the ability to address the identified needs.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Focus Groups	Stakeholders	Focus groups representing area stakeholders	Summary of comments are located in the appendices	N/A	
3	Focus Groups	All City Residents	Summary in appendices	Summary of comments are located in the appendices	N/A	
4	Focus Groups	Neighborhood Residents	Waterloo Neighborhood Associations	Comments were part of Community Survey, which is available in the Appendix	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community	A comment period beginning May 27, 2020 through June 2, 2020 was published on the City of Waterloo website, Waterloo Community Development Facebook page, and in the Waterloo/Cedar Falls Courier Newspaper for the amendment to the FY19-23 Consolidated Plan for the CDBG-CV funds and the amendment to the City's Citizen Participation Plan. A Public Hearing was held on June 8, 2020.	No comments were received during the comment period and no comments were received during the public hearing.	N/A	www.cityofwaterlooiowa.com

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Based on the HUD CHAS data and analysis included within this section, in addition to interviews and focus group discussions help with service providers, the following conclusions have been identified related to housing in Waterloo/Cedar Falls for all household types, income groups, and racial/ethnic groups:

- Fifty-two percent of "other" renter households and 36% of elderly households were paying more than 30% of their income for housing (cost burden)
- Fifty-six percent of "other" renter households, and 42% of elderly households were paying more than 50% of their income for housing (severe cost burden)

Racial/ethnic groups with disproportionate *housing problems* (defined as housing units lacking complete kitchen facilities and/or complete plumbing facilities, overcrowding (more than 1.5 persons per room), and/or cost burden greater than 30%) include the following:

Housing Problems

- Black households with incomes at 31-50% of Area Median Income (AMI)
- Asian households with incomes at 31-50% and 51-80% of Area Median Income (AMI)
- American Indian/Alaska Native households with incomes at 51-80% of Area Median Income (AMI) (small sample size)
- Hispanic households with 51-80% and 81-100% of Area Median Income (AMI)

Severe Housing Problems

- Asian households with incomes at 31-50% and 51-80% of Area Median Income (AMI)
- Hispanic households with incomes at 0-30%, 31-50% and 51-80% of Area Median Income (AMI)

Racial/ethnic groups with disproportionate housing cost burden include the following:

Housing Cost Burden

- Black/African American and American Indian/Alaska Native households with housing cost burden paying over 51%
- Asian households with household cost burden between 31-50%
- Pacific Islander households with household burden paying less than 30%
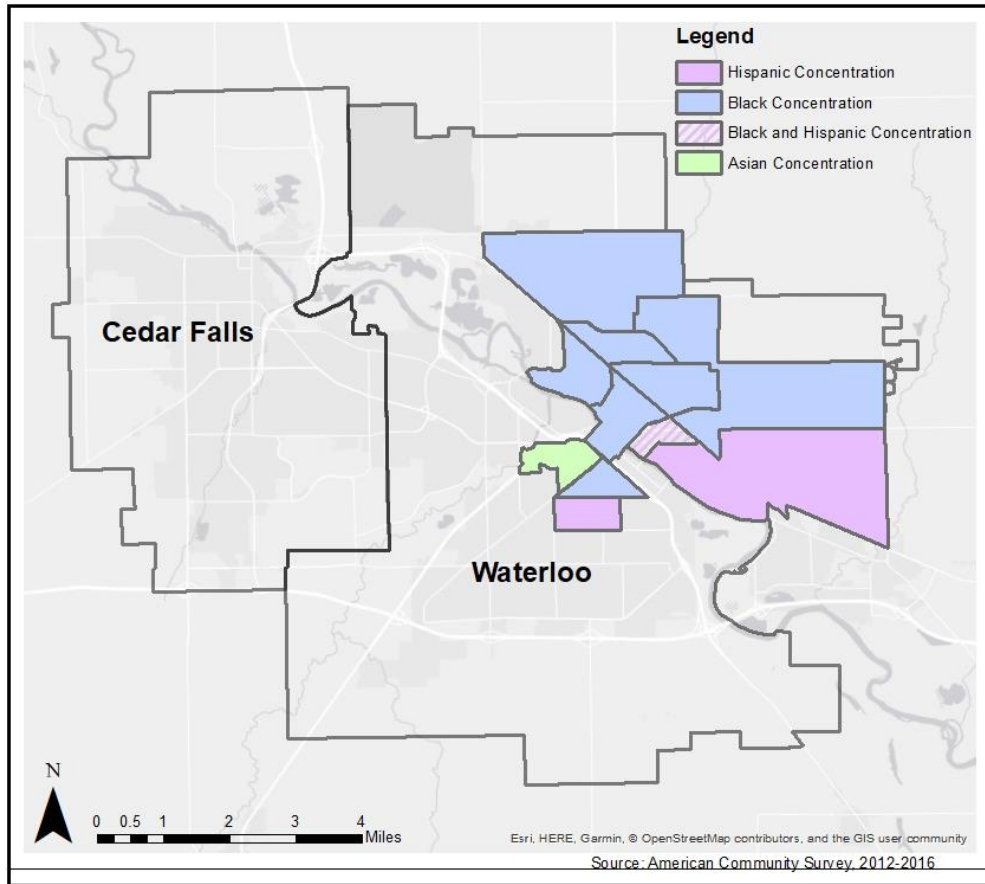
Waterloo-Cedar Falls Consortium Areas of Racial Concentration

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The following tables are HUD-generated tables within the IDIS eCon Planning Suite. The data has been updated to provide the 2016 ACS data and the 2011-2015 CHAS data where appropriate to reflect the most recent available data. HAMFI refers to "HUD Adjusted Median Family Income," which is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents and income limits for HUD programs.

The Housing Needs Assessment is based on data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) and supplemental Census data, including the 2010 Census and the American Community Survey. The data provides a snapshot of the housing needs within the HOME Consortium. The data together with focus groups, including agencies and housing providers that serve the Consortium, and the community survey, provide an analysis of the housing needs for both Waterloo and Cedar Falls. Data is provided for the Consortium as a whole.

Demographics	Base Year: 2000	Most Recent Year: 2016	% Change
Population	104,892	109,185	4%
Households	41,002	46,827	14%
Median Income	$37,159.00	$51,345.00	38%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2016 ACS Data
Data Source Comments: Most recent ACS data prepared by the US Census

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,325	5,195	8,165	4,750	18,555
Small Family Households	1,555	1,445	2,305	1,550	9,145
Large Family Households	270	405	555	305	1,265
Household contains at least one person 62-74 years of age	575	760	1,445	1,110	3,755
Household contains at least one person age 75 or older	785	1,109	1,540	615	1,415
Households with one or more children 6 years old or younger	969	869	949	610	2,730

Table 6 - Total Households Table

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments: Most recent CHAS data prepared by the US Census

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	130	80	115	65	390	35	4	35	15	89
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	45	20	20	100	0	4	40	0	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	140	134	45	394	15	29	20	15	79
Housing cost burden greater than 50% of income (and none of the above problems)	3,410	620	195	4	4,229	900	350	205	25	1,480

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	335	1,365	820	75	2,595	275	515	1,180	355	2,325
Zero/negative Income (and none of the above problems)	425	0	0	0	425	140	0	0	0	140

Table 7 – Housing Problems Table

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source
Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,960	2,250	1,285	215	7,710	1,220	905	1,480	410	4,015
Having none of four housing problems	410	620	1,940	1,175	4,145	170	1,420	3,460	2,960	8,010
Household has negative income, but none of the other housing problems	425	0	0	0	425	140	0	0	0	140

Table 8 – Housing Problems 2

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source
Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,070	595	310	1,975	320	320	510	1,150
Large Related	215	130	20	365	20	54	185	259
Elderly	460	465	220	1,145	515	360	380	1,255
Other	2,200	965	570	3,735	340	160	345	845
Total need by income	3,945	2,155	1,120	7,220	1,195	894	1,420	3,509

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2011-2015 CHAS Data
**Data Source
Comments:**

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	975	110	0	1,085	235	110	50	395
Large Related	215	10	0	225	20	14	35	69
Elderly	370	170	120	660	345	195	85	625
Other	2,035	380	140	2,555	325	35	50	410
Total need by income	3,595	670	260	4,525	925	354	220	1,499

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2011-2015 CHAS Data
**Data Source
Comments:**

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	90	185	134	50	459	15	33	40	15	103
Multiple, unrelated family households	0	0	25	0	25	0	0	25	0	25
Other, non-family households	0	0	0	15	15	0	0	0	0	0
Total need by income	90	185	159	65	499	15	33	65	15	128

Table 11 – Crowding Information - 1/2

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source
Comments:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

According to the ACS 2013-2017 data there are 9,978 single person households in Waterloo. 5,156 of the single person households are in owner occupied housing. 4,822 of the single person households are in renter occupied housing. Of those households small related households experience high levels of cost burdens with 90% of extremely low income households experiencing 50% or greater cost burden. Single family households, especially low and moderate income households also experience the highest rates of crowding. One of the important considerations when examining housing cost burdens is that they are linked with increased rates of homeless risk. While the most recent Point-In-Time survey identified a small number of persons that were homeless, many households are currently at risk of becoming homeless.

The Waterloo Housing Authority currently has 1095 Housing Choice Vouchers under lease in the city. 440 of those currently under lease are single person households. 40% of the vouchers under lease are single person households. The Housing Choice Voucher waiting list currently has 703 households waiting for assistance. Single person households make up 55% of the current waiting list with 387 Single person households waiting for assistance. Waterloo's public housing facility Ridgeway Towers currently has 46 of the 50 units under lease to single person households. There are currently 61 households on the waiting list for Ridgeway Towers. 56 of those waiting are single person households.

Waterloo Community Development currently has 20 single person households on the housing rehabilitation waiting list. In addition to those in need of housing rehabilitation there are currently 13 single person households in need of emergency services through the Emergency Repair Program. Emergencies consist of immediate health and safety hazard items such as furnaces, water heaters, roofs and water supply lines.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Housing data and needs for those that are disabled, victims of domestic violence, dating violence, sexual assault and stalking are not currently available. The focus groups input from agencies that assist these communities and community survey results indicate that those that are disabled and persons who are victims of domestic violence, dating violence, sexual assault and stalking, are in need of affordable housing and services.

The 2016 ACS data indicates that 12.5% reported a disability in Waterloo and 8.3% in Cedar Falls. In Waterloo, 5.5% of people under 18 years old, 21.6% of people 18 to 64 years old, and 61.4% of those 65 and over had a disability. In Cedar Falls, 4.4% of people under 18 years old, 12.6% of people 18 to 64 years old, and 60.3% of those 65 or older had a disability. The elderly represent a large percentage of persons that are disabled.

What are the most common housing problems?

The housing cost burden greater than 50% is the most common housing problem for both renters and homeowners. Over 51% of the extremely low income renters and 30% of the extremely low income homeowners experienced at least one type of severe housing problem, including lacking kitchen or complete plumbing, severe overcrowding, and/or a severe cost burden.

Are any populations/household types more affected than others by these problems?

Approximately 59% of extremely low "other" renters and 41% of elderly homeowners were paying more than 30% of their income for housing. Eighty percent of extremely low "other" renters and 55% of elderly homeowners were paying more than 50% of their income for housing. Single family households with low to moderate incomes experienced the highest rates of crowding.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

No detailed information currently exists for Waterloo and Cedar Falls, but general information is available through the Balance of State Continuum of Care regarding state wide efforts. The Iowa Council of Homelessness oversees state-wide efforts to serve persons and families experiencing homelessness by targeting funding and programs, and coordinates with state agencies that provide support and services that best align with client needs. The Iowa Finance Authority, the Balance of State's collaborative applicant houses all CoC funding and other housing development funds, which allows for an intentional funding effort, which can be measured against Iowa's strategic plans.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Currently, there are no estimates available for Waterloo and Cedar Falls identifying the estimated population at-risk. The 2018 Waterloo Housing Needs Assessment estimated that in 2016 approximately 952 people who became homeless in Iowa listed their last permanent address in Black Hawk County.

In efforts to reduce homelessness in areas that can be effected by natural hazards, the Multi-Jurisdictional Hazard Mitigation Plan includes and addresses physical attributes, the natural environment, infrastructure and demographics of at risk areas. The Risk Assessment in the plan identifies the hazards, hazard profiles and includes a vulnerability assessment. The Mitigation Strategy includes hazard mitigation plan goals for area planning, current hazard mitigation activities and also future mitigation activities to address these at risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Increasing housing costs create instability and over-crowding can lead to an increased risk in homelessness in the local population. Focus group and community survey input has also identified that lack of services related to transportation and child care can create an impediment to employment.

Additionally, limited access to mental health services and drug and alcohol addiction can also lead to instability.

Dilapidated housing in the city also contributes to a number of homeless individuals. Homes with leaking roofs, furnaces that are not operational, windows that have rotted and homes that lack insulation are all characteristics that lead to homelessness. As the housing stock ages the affordable homes become harder and harder to maintain. As repairs and maintenance become impossible the home is often abandon and the occupants must seek alternative housing. This is a growing problem in our community as the City has exercised Iowa's 657A laws that allow the city to put an injunction on the owner requiring them to correct code violations or eliminate the violation. Most of the structures are abandon and owners do not comply. These structures end up being demolished due to the health and safety hazards.

Discussion

While the median income in the Consortium has increased by 38%, almost half of the households (42%) earn less than 80% HAMFI. Overall, approximately 23% of all households are experiencing 30% cost burden, while 13% of households are experiencing cost burdens of 50%. Persons that are experience cost burdens are more susceptible to homelessness.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate of 10 percentage points or greater than for the income level as a whole. The 2011-2015 CHAS data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (AMFI) levels. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Cost burden greater than 30%

Income classifications are as follows: 0%-30% AMFI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

The following racial/ethnic household groups experienced disproportionately greater need, for both renters and owners combined, as exemplified by housing problems:

- Black households: low income
- Asian households: low and moderate income
- American Indian/Alaska Native: moderate income
- Hispanic: moderate and middle income

The information is summarized in the following table based on the subsequent tables using a variety of Census data, including CHAS data. The data reflects the HOME Consortium as whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,180	580	565
White	3,400	430	445
Black / African American	1,375	110	110
Asian	89	4	0
American Indian, Alaska Native	54	10	10

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	190	4	0
Other (multiple races, non-Hispanic)	74	14	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,155	2,040	0
White	2,350	1,620	0
Black / African American	500	204	0
Asian	95	0	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	155	120	0
Other (multiple races, non-Hispanic)	55	39	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,765	5,400	0
White	2,175	4,445	0
Black / African American	295	655	0
Asian	99	15	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	170	184	0
Other (multiple races, non-Hispanic)	14	105	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	625	4,135	0
White	585	3,690	0
Black / African American	10	300	0
Asian	0	18	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	30	70	0
Other (multiple races, non-Hispanic)	0	40	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Racial/Ethnic Group	0-30% AMI	>30-50% AMI	>50-80% AMI	>81-100% AMI
White	90%	59%	33%	14%
Black / African American	93%	71%	31%	3%
Asian	96%	100%	87%	0%
American Indian, Alaska Native	86%	0%	100%	N/A
Pacific Islander	N/A	N/A	N/A	0%
Hispanic	98%	56%	48%	30%
Other (incl. multiple races, non-Hispanic)	84%	59%	12%	0%
Jurisdiction as a whole	91%	61%	34%	13%

Table 17 - Summary Table: Population with One or More Housing Problem

Discussion

Overall trends show that all minorities are more likely to experience disproportionately greater needs with housing problems and the trend is seen in the low and moderate income distributions. The majority of disproportionate need is with low-income populations, which includes Black and Asian households, and with moderate-income households, which includes Asian, American Indian/Alaska Native, and Hispanic households. More minority households are experiencing greater needs in the moderate income range than had previously been identified. Waterloo also experiences racial minorities in racial concentrations by census track, which shows that neighborhood level of engagement with those communities is needed when working to provide safe and affordable housing opportunities but also when providing resources to improve situations. The demographics of the Consortium are changing it is important to consider how housing issues and cost burdens may be impacting minority populations, especially since many are recent arrivals to the area and may lack English language skills in addition to other needs.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate of 10 percentage points or greater than for the income level as a whole. The distinction between housing problems and severe housing problems is the degree of cost burden and overcrowding. Severe housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 person per room)
- Cost burden greater than 50%

Income classifications are as follows: 0%-30% AMFI is considered extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate-income, and 81%-100% is middle-income.

Based on the above definitions, the following household types experienced disproportionately greater housing needs in Waterloo/Cedar Falls:

- Asian households: low and moderate income
- Hispanic: extremely low, low, moderate and middle income

The information is summarized in the following table based on the subsequent tables using a variety of Census data, including CHAS data. The data reflects the Consortium as a whole.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,575	1,180	565
White	2,995	835	445
Black / African American	1,250	235	110
Asian	60	33	0
American Indian, Alaska Native	50	14	10
Pacific Islander	0	0	0
Hispanic	190	4	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Other (multiple races, non-Hispanic)	34	55	0

Table 18 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,275	3,920	0
White	925	3,045	0
Black / African American	165	544	0
Asian	49	45	0
American Indian, Alaska Native	0	45	0
Pacific Islander	0	0	0
Hispanic	125	150	0
Other	0	95	0

Table 19 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	770	7,400	0
White	500	6,120	0
Black / African American	140	815	0
Asian	24	85	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	95	259	0
Other	4	115	0

Table 20 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	190	4,565	0
White	155	4,115	0
Black / African American	10	300	0
Asian	0	18	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	15	0
Hispanic	30	70	0
Other	0	40	0

Table 21 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

*The four severe housing problems are:

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1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Racial/Ethnic Group	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI
White	80%	23%	8%	4%
Black / African American	85%	23%	15%	3%
Asian	65%	52%	22%	0%
American Indian, Alaska Native	81%	0%	0%	N/A
Pacific Islander	N/A	N/A	N/A	0%
Hispanic	98%	45%	27%	30%
Other (incl. multiple races, non-Hispanic)	38%	0%	3%	0%
Jurisdiction as a whole	81%	25%	9%	4%

Table 22 - Summary Table: Severe Housing Problems by Race

Discussion

Asian households are experiencing disproportionate greater need with severe housing problems at low and moderate income levels. Hispanic households are seeing severe housing needs across all area median income levels. This is an increased change compared to the trends seen in the previous Consolidated Plan. There is continued need to provide affordable housing for both renters and homeowners in both communities.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate of 10 percentage points or greater than for the income level as a whole. The table below summarizes the percentage of each racial/ethnic group experiencing housing cost burden. Racial/ethnic groups are subdivided into the percentage of each racial/ethnic group paying less than 30% (no cost burden), between 31%-50% (cost burden), and above 51% (severely cost burden) of their gross income on housing costs. The column labeled no/negative income is the population paying 100% of their gross income on housing costs. This, however, is assuming that these households have housing costs.

Based on this definition, the following household types experienced disproportionately greater housing cost burdens in Waterloo/Cedar Falls:

- Black/African American and American Indian/Alaska Native households with housing cost burden paying over 51%
- Asian households with household cost burden between 31-50%
- Pacific Islander households with household burden paying less than 30%

This information is summarized from the HUD CHAS data from 2011-2015 in the table below. The data reflects the HOME Consortium as a whole.

TABLE 21 Summary Table: Housing Cost Burden by Race

Source: 2011-2015 ACS

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	30,664	5,582	6,149	605
White	26,675	4,495	4,300	475
Black / African American	2,145	630	1,435	110
Asian	390	184	80	10

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
American Indian, Alaska Native	65	8	50	10
Pacific Islander	15	0	0	0
Hispanic	939	155	250	0
Other (multiple races, non-Hispanic)	0	110	34	0

Table 23 – Greater Need: Housing Cost Burdens AMI

Racial/Ethnic Group	â‰¤30%	>31-50%	>51%	No/negative income (not computed)
White	74%	13%	12%	1%
Black / African American	50%	15%	33%	3%
Asian	60%	28%	12%	2%
American Indian, Alaska Native	48%	6%	37%	7%
Pacific Islander	100%	0%	0%	0%
Hispanic	70%	11%	19%	0%
Other (incl. multiple races, non-Hispanic)	76%	19%	6%	0%
Jurisdiction as a whole	71%	13%	14%	1%

Table 24 - Summary Table: Housing Cost Burden by Race

Discussion

Different minority groups continue to experience greater housing cost burdens. There is continued need in providing assistance to low income households and there should be efforts to ensure minority communities are made aware of these opportunities, especially when language barriers and access can limit access to those services.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Overall, Asian, African-American, and Hispanic households appear to have a disproportionately greater need for affordable housing compared to other racial or ethnic groups based on the 2011-2015 CHAS data. The following is an overall summary of the disproportionately greater needs in the Waterloo/Cedar Falls HOME Consortium:

Disproportionately Greater Need: Housing Problems

- Black households: low income
- Asian households: low and moderate income
- American Indian/Alaska Native: moderate income
- Hispanic: moderate and middle income

Disproportionately Greater Need: Severe Housing Problems

- Asian households: low and moderate income
- Hispanic: extremely low, low, moderate and middle income

Disproportionately Greater Need: Housing Cost Burden

- Black/African American and American Indian/Alaska Native households with housing cost burden paying over 51%
- Asian households with household cost burden between 31-50%
- Pacific Islander households with household burden paying less than 30%

If they have needs not identified above, what are those needs?

The needs have been identified above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Low Moderate Income Areas

The LMI percentage required for CDBG eligibility is 51% of residents. In the past, HUD has granted an "exception criterion" lower than 51% for Cedar Falls due to the City's shortage of LMI areas but Cedar Falls did not have an exception criterion in FFY18. According to HUD's FY18 estimates, Cedar Falls has an LMI population of 14,295 people, or 42.51% of the population. Of the 29 block groups with residential

development completely or mostly located in Cedar Falls, 8 block groups are considered LMI. The same HUD estimates indicate that Waterloo has 33,665 LMI persons, or 50.53% of the population.

Waterloo

HUD defines areas of racial or ethnic minority concentration as geographical areas where the percentage of minorities or ethnic persons is 10% higher than in the city overall. Waterloo has several census tracts that meet the criteria for areas of racial concentration, which is when a single minority/ethnic group exceeds at least 10% of the group's citywide average, as racial minorities comprised 23.8% of the population. In Waterloo, an area of racial concentration includes the Census tracts where the percentage of minority residents is 33.8% or higher. Those census tracts include 1, 2, 3, 5, 7, 9, 17.01, 17.02, 18, 19, and all those census tracts are included in the Consolidated Urban Revitalization Area (CURA). Census tracts 7, 8, and 11 are considered areas of concentration for Hispanic or Latinos. Census tract 3 shows an area of concentration for Asians, census tract 7 has a concentration of other races, while census tracts 1, 2, 5, 7, 17.01, 17.02, 18, and 19 are shown to be areas of racial concentration for Blacks/African-Americans.

Cedar Falls

No Census tract has a "concentration" of specific racial or ethnic minorities according to HUD's definition (10 percentage points higher than the citywide percentage). However, Census tract 23.04 (College Hill area) has the highest percentage of racial and ethnic minorities (11.8% and 4.0%, respectively, compared to 7.1% and 2% citywide). In Cedar Falls, racial and ethnic minorities comprised 7.1% and 2% of the population, respectively. Therefore, an area of racial or ethnic concentration includes the Census tracts where the percentage of minority residents is at or above 17.1% or 12%, respectively. Cedar Falls contains 9 census tracts, 7 of which are fully within the City limits, and two of which have most residential development within the City limits. Of these 9 Census tracts, none met the criteria for racial or ethnic concentration.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

There are two agencies that provide assisted rental housing in Waterloo and Cedar Falls: the Waterloo Housing Authority owns and manages a 50-unit senior public housing facility known as Ridgeway Towers as well as operating a Section 8 Housing Choice Voucher Program. The City of Cedar Falls operates a Section 8 Housing Choice Voucher Program, but currently there are no public housing units in Cedar Falls.

The table on the following page, provided by the HUD IDIS system, reflects the public housing data submitted to HUD. The data was also reviewed and updated by local staff to reflect the most current data (DATE) on the public housing units available in Waterloo and the Section 8 Housing Choice Vouchers in Waterloo and Cedar Falls.

Data reflects the Consortium as a whole.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	49	1,176	0	1,155	0	0	0

Table 25 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	40	131	0	128	0	0
# of Disabled Families	0	0	8	442	0	438	0	0
# of Families requesting accessibility features	0	0	49	1,176	0	1,155	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 26 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	48	532	0	523	0	0	0
Black/African American	0	0	1	635	0	623	0	0	0

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	4	0	4	0	0	0
American Indian/Alaska Native	0	0	0	5	0	5	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 27 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

	Program Type								
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	17	0	17	0	0	0
Not Hispanic	0	0	48	1,159	0	1,138	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 28 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

	Section 8	
	Number	Percent
Waiting List Total	337	100%
Extremely Low Income (<30 MFI)	251	74%
Very Low Income (>30 to <50% MFI)	72	21%
Low Income (>50% to 80% MFI)	10	5%
Small Families (2-4 members)	182	54%
Large Families (5 or more members)	10	3%
Elderly Households (1 or 2 persons)	25	7%
Non-elderly individuals	53	16%
Individuals/Families with Disabilities	105	31%
White Households	170	50%
Black Households	152	45%
Hispanic Households	7	2%
Other Race of Households	2	.5%
Characteristics by Bedroom Size: Housing Needs		
0 Bedrooms	0	0%
1 Bedrooms	141	42%
2 Bedrooms	120	36%
3 Bedrooms	54	16%
4 Bedrooms	8	2%
5 Bedrooms	0	0%

Cedar Falls Section 8 Voucher Holder Waiting List

	Section 8	
	Number	Percent
Waiting List Total	882	100%
Extremely Low Income (<30 MFI)	695	79%
Very Low Income (>30 to <50% MFI)	111	13%
Low Income (>50% to 80% MFI)	36	4%
Families with Children	386	44%
Elderly Households (1 or 2 persons)	61	7.0%
Individuals/Families with Disabilities	300	34%
White Households	363	41%
Black Households	469	53%
Hispanic Households	40	5%
Other Race of Households	10	1%
Characteristics by Bedroom Size: Housing Needs		
0 Bedrooms	0	0%
1 Bedrooms	541	61%
2 Bedrooms	233	26%
3 Bedrooms	95	11%
4 Bedrooms	9	1%
5 Bedrooms	4	.5%

Waterloo Section 8 Voucher Holder Waiting List

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

<u>Waterloo Housing Authority</u>

The Waterloo Housing Authority manages Ridgeway Towers, a 50-unit facility, which is currently the only public housing facility in the Consortium. The Waterloo Housing Authority conducts regular maintenance of the facility but does not expect any Section 504 modifications or improvements at the facility. Currently there are 50 units filled at Ridgeway Towers and all 50 are requesting some sort of disability accommodation. 23 of the residents at Ridgeway Towers are disabled, while 48 are elderly.

The Waterloo Housing Authority had in 2013, 1108 applicants for the Section 8 Housing Choice Voucher Program. As of January, 2019, the waitlist in Waterloo for Section 8 Housing Choice Vouchers had been reduced to 882 households. The majority of those on the waitlist (79%) have extremely low-incomes and families with children and persons with disabilities represent the largest types of populations.

<u>Cedar Falls</u>

Cedar Falls as of 2013 had 433 applicants, while the December 2018 waitlist consists of 337 households. Currently, Cedar Falls has placed a moratorium on new applicants in order to best assist those that are currently awaiting assistance. Currently small families and households with disabilities represent the largest types of populations on the waitlist. Extremely low-income households (74%) represent the largest income bracket on the waitlist.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

<u>Cedar Falls</u>

Extremely low-income households comprise 74% of the waiting list, with 54% of the total being small families. White households make up 50% of the waitlist, while Black households represent 45% of the waitlist and comprise the largest minority group on the waitlist. One-bedroom units have the largest demand at 42%, followed by two-bedroom units. This shows that there is a continued need for affordable units for extremely low-income households with smaller units (one to two-bedrooms).

Details of Cedar Falls Section 8 voucher holders and families on the waiting list appear in the following table.

Waterloo

In Waterloo, 79% of the persons on the waitlist consist of extremely low income households, while families with children represent 44% and households and persons with disabilities represent 34% of those on the waitlist. Black households at 53% represent the largest minority on the waitlist, while White households represent 41% of the waitlist. One-bedroom units represent 61% of the bedroom size requested by applicants. The waitlist shows that there is continued demand for affordable units by households with extremely low-income households for smaller units.

Details of Waterloo Section 8 voucher holders and families on the waiting list appear in the following table.

How do these needs compare to the housing needs of the population at large

The housing needs of the Section 8 Voucher Holder Waiting Lists for both communities reflect the housing needs in both communities. The households with extremely low incomes, families with children, and families and individuals with disabilities have the highest need for affordable housing in both communities. In both communities, smaller units, specifically one- and two-bedroom units represent the largest need, but also reflect the types of housing most renters currently reside in Waterloo and Cedar Falls.

Discussion

<div class="WordSection1"><div class="WordSection1"><div class="WordSection1">Extremely low income households represent over 70% of those on the waitlist awaiting Section 8 Housing Vouchers in the Consortium. Due to the demand and lack of available units, Cedar Falls currently has a moratorium on adding persons to their waitlist while they work on assisting those currently awaiting assistance. More affordable housing units in the Consortium would help reduce wait times. Decreasing funding and rising rental costs result in the ability to assist fewer families which still remain the primary cause of the long waitlists. Feedback provided by the Waterloo Housing Authority staff noted that there is a severe lack of housing for young disabled persons, and those with disabilities represent 30% of those on the waitlist and there are no affordable rentals in Waterloo, particularly rentals to accommodate those with disabilities.</div></div></div>

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The Black Hawk County Local Homeless Coordinating Board (LHCB) is part of the Iowa Balance of State Continuum of Care (BoS CoC), which provides funding for agencies and organizations in the BoA CoC servicing homeless persons and families. According to the 2018 Point-In-Time survey, which was conducted county wide and encompassed both Cedar Falls and Waterloo, there were 69 homeless persons, and there were 11 additional persons in permanent housing. The 2017 Point-In-Time survey identified 94 homeless persons, with an additional 13 persons in permanent housing, which shows that there has been a drop in the homeless population of Black Hawk County. The report does not report on any chronically homeless persons identified in Black Hawk County. Chronically homeless individuals are those who have a disabling condition and have been continually homeless for at least one year or have experienced at least four episodes of homelessness in the past three years.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

No data is available for the BoS CoC for Black Hawk County to describe these categories for each homeless population type.

The most common mainstream benefit currently received by participants at program exist is SNAP food assistance, followed by Medicaid, Medicare, or VA health benefits. These sources of benefits continue to provide critical support to existing participants. The challenge continues to ensure that assistance is maintained for such a large group of beneficiaries.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	0	0
Not Hispanic	0	0

**Data Source
Comments:**

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The data is not available for the number of family types in need of housing assistance, including the families of veterans. The 2018 Point-In-Time survey identified 67 who were sheltered and homeless and 2 persons who were unsheltered but did not provide additional information regarding family status or race/ethnicity. The Iowa Institute for Community Alliances does track demographic data at the state level but not at the county level.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The data is not captured by the annual Point-In-Time survey conducted as part of the Iowa BoS CoC.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2018 Point-In-Time Survey identified two unsheltered homeless persons. There was no additional information available regarding the unsheltered person. Additional demographic data was not provided for those experiencing sheltered homelessness.

Discussion:

While there has been a drop in the number of homeless persons identified in the Point-In-Time survey from 2017 to 2018, according to the 2018 Waterloo Housing Needs Assessment in 2016 approximately 952 people who became homeless in Iowa listed their last permanent address in Black Hawk County.

Additionally, the community surveys and focus groups have identified that there is need for the homeless shelters and services and that associated services, such as mental health services, drug and addiction services, affordable housing, removal of barriers to employment, and improved employment opportunities are equally important. In order to continue to reduce the rates of homelessness, all those factors must be continually address and programs and service needs will continue to require support.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Due to the limited amount of funds that each city receives annually for housing and community development initiatives and the increase in community needs and costs, it continues to be difficult for the Consortium to fund non-homeless special needs projects. Additional resources are available at the federal, state, and local levels that can be utilized by area organizations for additional assistance towards affordable housing and supportive services to the non-homeless special needs population in Waterloo and Cedar Falls. Waterloo and Cedar Falls rely on area non-profit organizations to provide many services to the non-homeless special needs populations. Both cities will continue to support the efforts of organizations that provide housing and supportive services to non-homeless special needs individuals.

Describe the characteristics of special needs populations in your community:

The elderly and frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, persons with alcohol/drug addictions, public housing residents, victims of domestic violence, dating violence, sexual assault and stalking, and persons living with HIV/AIDS are considered special needs populations. Many persons with special needs also have very low incomes and supportive housing is needed within the communities in order to better serve these persons as they are unable to otherwise undertake activities of daily living without assistance.

Elderly and Frail Elderly

Housing for the elderly continues to be an ongoing need. According to the 2016 ACS data, 18.7% of the Waterloo population was 62 years or older, while in Cedar Falls 15.4% of the population was elderly. One of the issues faced by the elderly population is that 60% of those that at 65 or older are experiencing at least one disability. Housing needs for the elderly must account for disability needs, which add to housing costs.

Persons with Mental, Physical, and/or Other Developmental Disabilities

Not all persons with disabilities require supportive housing, but those that are unable to live with supportive family or are in need of help in basic life activities often require modifications to their living spaces that meet ADA standards and remove physical barriers. According to the 2016 ACS data, amongst the civilian non-institutionalized populations, 12.5% reported a disability in Waterloo and 8.3% in Cedar Falls. In Waterloo, 5.5% of people under 18 years old, 21.6% of people 18 to 64 years old, and 61.4% of those 65 and over had a disability. In Cedar Falls, 4.4% of people under 18 years old, 12.6% of people 18 to 64 years old, and 60.3% of those 65 or older had a disability.

There is continued need for affordable accessible housing and support activities that provide resources necessary to make improvements to their homes. Persons with disabilities are a subpopulation with high priority needs and along with the elderly and frail elderly, are given Section 8 preference. Funding has been dedicated in past years to support agencies that serve persons with disabilities and plan to continue this assistance.

Persons with Alcohol/Drug Addictions

Pathways Behavioral Services provides outpatient counseling and residential treatments for clients in recovery from alcohol and/or drug addiction. The agency treated 3,497 clients in 2018 through their outpatient programs. They provided treatment to 202 clients through their residential program. The residential and outpatient programs can have a waitlist from 1 day to up to two weeks at a time.

Persons with HIV/AIDS and their Families

The Iowa Department of Public Health's Iowa Comprehensive HIV Plan 2017-2021 serves as a statewide guide to responsive, effective, and efficient HIV service delivery in Iowa. The Iowa HIV Disease End-of-Year 2017 Surveillance report provides an end of the year report on demographic data, which identified 110 persons in Black Hawk County as diagnosed with HIV/AIDS as of December 31st, 2017.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

Cedar Valley Friends of the Family provides safe shelter, confidential services, and housing assistance to individuals in crisis due to homelessness, domestic violence, and sexual assault. In 2017, Cedar Valley Friends of the Family sheltered 72 women and 77 children from Black Hawk County at their 21 shelter facility and provided additional emergency sheltering through hotels to 62 women and 75 children from Black Hawk County, while the awaited for shelter availability.

What are the housing and supportive service needs of these populations and how are these needs determined?

The non-homeless special needs populations in Waterloo and Cedar Falls have a wide range of service needs, including transitional housing, supportive housing, affordable housing, transportation to employment and health care providers, childcare assistance, counseling services (including financial and legal counseling), care managements, and education services, from labor skills, financial literacy, homebuyer education and similar services. Data and information for both communities were provided from responses from surveys and focus groups of organizations and agencies that serve these special needs populations, which were then analyzed to determine the priority of needs related to housing and supportive service needs.

Several priorities identified were common across the various subcategories of special needs populations. The need for affordable safe and sanitary housing was one such need, but so were transportation to employment and service, employment that provides livable wages, child care, and counseling services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the State of Iowa HIV Disease End-of-Year 2017 Surveillance Report, an annual report released by the Iowa Department of Public Health, as of December 31, 2017, there were 100 residents of Black Hawk County currently living with diagnosed HIV/AIDS disease. The Iowa Department of Public Health currently provides data at the county level, which includes both cities as well as surrounding rural communities. The community survey identified that services for persons with HIV/AIDS were a low priority, but the community feedback may reflect that there is little community education and outreach on the service needs for persons with HIV/AIDS and their families.

Discussion:

Public services continue to be an important community need across all special needs populations and service needs include a wide variety, from housing, to counseling services, transportation and child care, access to employment, education, in addition to other public services. Due to the community needs and the wide spectrum of services, Waterloo and Cedar Falls work closely with non-profit organizations that provide these services in order to ensure needs are met.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

For Waterloo and Cedar Falls, the non-housing community development needs are primarily public infrastructure improvements and public facility improvements. In addition, both communities fund some public agencies to provide services that can cover activities related to counseling, education, and outreach related to services needed by the communities.

The public facility needs were determined through community wide surveys and consultation with service provides and stakeholders.

Waterloo

Feedback from the community identified that homeless shelters and services were of a high priority, as well as youth centers and activities, while improvements to parks recreational facilities were important but not considered a high priority need.

Cedar Falls

Feedback from a community-wide survey indicated that the greatest public facility needs for Cedar Falls residents are mental health and substance abuse treatment facilities, child care centers, homeless shelters, and youth centers. Additional needs according to City staff and resident feedback include bus shelter repairs and park, playground, and trail improvements.

How were these needs determined?

These needs were determined through focus groups with agencies, non-profit organizations, and other stakeholders, interviews, community wide surveys, and feedback discussions with community development staff members.

Describe the jurisdiction's need for Public Improvements:

Infrastructure

Public infrastructure in both eligible areas in Waterloo and Cedar Falls remains inadequate and the community and stakeholders provided input on the current infrastructure needs of the communities.

Waterloo

Community feedback identified cleanup of dilapidated lots and buildings, street improvements, street lighting, and water and sewer improvements were identified as the highest needs. There is continued need to clear vacant lots and eliminate dilapidated vacant structures from neighborhoods in order to assist with slum and blight. General street improvements are also needed in low income neighborhoods, not only with roadway infrastructure but also with improvements for all multi-modal users, including pedestrians, cyclists, and public transit users, who may not have access to a car and find the associated infrastructure lacking. There are low income neighborhoods in Waterloo surrounded by four lane roadways that often create a physical barrier for people to enter and leave the neighborhood. The City of Waterloo has adopted a Complete Streets policy, which ensures infrastructure improvements include all types of users, but these types of infrastructure improvements will also assist in removing physical barriers, improve safety and provide beautification to low-income neighborhoods. The lack of street lighting in low income neighborhoods were identified as an issues, especially relating to safety concerns, and ensuring neighborhood in Waterloo have enough lighting. Finally, the aging water and sewer infrastructure was identified as another high need. In most cases, the aging infrastructure and extreme weather events caused issues with the infrastructure and many households were impacted with the associated costs due to sewer backups and flooding. All the proposed high priority needs are part of long term goals for Waterloo.

Cedar Falls

Generally speaking, respondents to a community-wide survey perceived less need for infrastructure improvements than for public facilities and services. The greatest infrastructure needs identified are street and sidewalk improvements. The latter can be critical for LMI homeowners, who may not be able to afford the improvements themselves. Additional needs identified by City staff – based on resident feedback and quantitative data on infrastructure conditions and future capacity needs – include bridge and culvert replacements, drainage improvements such as bio-swales and permeable alley paving, and streetscaping improvements.

How were these needs determined?

These needs were determined through focus groups with agencies, non-profit organizations, and other stakeholders, interviews, community wide surveys, and feedback discussions with community development staff members.

Describe the jurisdiction's need for Public Services:

Waterloo

The community survey and stakeholder focus groups identified services that assist with mental health, children and youth, including neglected and abuse services targeted to children, crime prevention, homeless needs, substance abuse needs and domestic violence, employment training, programs that assist with financial literacy and planning as some of the highest priorities in Waterloo. There are other needs, such as legal services, transportation, health services, and community services that were identified as somewhat high need as well. Due to the scope of types of services and need in the community, the city often works closely with service providers in order to be more effective with assistance.

Cedar Falls

In tandem with the public facility needs identified by stakeholders, the greatest public service needs include mental health and substance abuse treatment services; more child care options, especially during evenings, weekends, and holidays; homeless assistance services, including more rapid re-housing options, and youth programming. Additionally, more public transportation service, including more routes and longer hours, was identified as a major need for LMI residents.

How were these needs determined?

These needs were determined through focus groups with agencies, non-profit organizations, and other stakeholders, interviews, community wide surveys, and feedback discussions with community development staff members.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing Market Analysis Overview:

The Consortium area has 43,113 occupied housing units. The number of housing units is comprised of 63.6% owner-occupied units and 36.4% rental units. A majority of the owner-occupied units have 3 or more bedrooms (70.1%), while the majority of rental-occupied units have 2 bedrooms (43.0%). The Waterloo/Cedar Falls area didn't experience the extreme housing boom and bust during before and after the Great Recession. Cedar Falls single-family value in 2016 for permitted single – family homes was at $219,367, while Waterloo had a home value of $151,048 rate in 2016. This pattern in home valuation differences has been consistent within the previous 10 years between the two communities. Home valuations in Cedar Falls and Waterloo have remained steady, with some fluxes over time.

Development of new homes for both Waterloo and Cedar Falls has predominately taken place on greenfield sites, with little new development focused on infill lots. In Waterloo, many of the available infill sites are located in areas with extremely low property values, often lower than the cost of a new single-family home, causing lending difficulties for those that would like to construct in infill lots. Iowa Heartland Habitat for Humanity and a few projects through Hawkeye Community College are filling the gap in those infill locations. By utilizing non-profits to provide construction of single family homes, it may be possible to improve the land value in the infill areas and lead to better lending assistance for future infill construction.

In Cedar Falls, infill lots are not common and pressure and demands mean that single family homes are sold to investors who can realize a higher rate of return by converting homes into multiple rental units. Recently, Cedar Falls provided an incentive for buyers who would convert rental properties back into single family homes in certain areas. In Cedar Falls, the University of Northern Iowa (UNI) has impacted the rental market due to student demands for off-campus housing, which artificially inflates the surrounding off-campus rental market, making it more difficult for non-student households to located affordable rental housing. Since 2011, Cedar Falls has permitted 435 new multi-family units since 2011, with 78 new multi-family units were permitted in 2016.

Cost of Housing

The average median value of a single family home in Cedar Falls was $160,700 in 2006 and in 2016 was $171,400, which is an increase of 6.2%.

Waterloo housing has experienced a 4.1% increase in the median housing value since 2006. The median value of a home was $102,400 in 2006 and increased to $106,800 in 2016.

Lead-Based Paint Hazard

The Iowa Department of Public Health has recently provided a statewide map identifying lead paint hazard risk at the census tract level. The data has identified one Cedar Falls census tract as having high lead risk and sixteen census tracts in Waterloo as having high risk. Approximately 80% of housing units in Waterloo that are > 80% AMI are considered to have lead-based paint. In Cedar Falls, it is estimated that 56% of housing units that are >80% AMI are considered to have lead-based paint hazards.

Public and Assisted Housing

Waterloo Housing Authority through Ridgeway Towers, a subsidized apartment complex, provides a 50-unit senior public housing facility. The City of Cedar Falls administers 326 Section 8 Housing Choice vouchers, but due to funding allocations, only 205 are currently being utilized. The majority of Cedar Falls Housing Choice voucher recipients are located at Thunder Ridge Senior Apartments and The Villages / Park@Nine23 (formerly known as College Square Village). These developments were constructed with Low Income Housing Tax Credit (LIHTC) financing.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

Waterloo and Cedar Falls continue to add new units to the existing housing stock, though Cedar Falls is experiencing more new single-family and multi-family building construction growth than Waterloo.

Waterloo

In 2016, Waterloo permitted 88 new single-family homes, 6 duplex units, and 12 multi-family buildings. This is the largest number of building permits issues in Waterloo since 2006. Between 2007 and 2012, Waterloo had experienced a downtown in the number of permits issued, reaching about half of the previously issues permits between 2010 and 2011. Since 2012, Waterloo experienced steady growth in the number of permits issued. The largest number of building permit type issued in Waterloo has been for single family homes, but there has been a steady growth in permits issued for multi-family buildings in the last four years. Waterloo has also seen consistent construction of duplex units and there were previously tri- and four-plex units permitted, though the numbers have dropped to zero since 2011. Overall, housing types tend to have a large variety in Waterloo.

Waterloo had 31,233 housing units in 2016, which was slightly higher from 2010, when Waterloo was estimated to have 31,157 housing units. Vacant housing units were at 2,497 in 2010 and rose to 2,627 in 2016, approximately a 5% increase in vacancy. In 2016, rental vacancy rates were at 8.7%, while homeowner vacancy rates were at 1.8%.

In Waterloo, in 2010 there were 9,482 renter occupied units, which increased to 10,542 units in 2016. During the same period, owner-occupied units declined from 19,178 in 2010 to 18,064 in 2016.

Cedar Falls

In 2016, Cedar Falls permitted 151 single-family homes and 78 multi-family homes. The number of permits is consistent with the number of permits issued in 2006. Between 2007 and 2010 no multi-family permits were issued, but as of 2011, 435 multi-family units were permitted. Single-family housing permits have remained steady and there was little impact from the recession on the single family housing construction in Cedar Falls. Unlike Waterloo, Cedar Falls has predominantly permitted single family homes and multi-family units, with on 16 tri- or four-plex units permitted in the 10 year period between 2006 and 2016.

Cedar Falls had 15,594 total housing units in 2016, while in 2010 the total housing units were 14,762, which is a 5.3% increase in housing units. Vacant housing units were 784 in 2010, and rose to 1,087 units in 2016, which is a 28% increase in the housing vacancy. In 2016, rental vacancies were at 6%, while homeowner vacancy rates were at 2%.

In Cedar Falls, in 2010, there were 5,047 renter occupied units, which increased to 5,133 units in 2016. During the same period, owner-occupied units increased from 8,931 in 2010 to 9,374 in 2016.

The table below shows the number of building permits issues for both Waterloo and Cedar Falls from 2006 to 2016 and includes a variety of building structures permitted. In 2016, Waterloo permitted 88 new single-family homes, 6 duplex units, and 12 multi-family buildings. This is the largest number of building permits issues in Waterloo since 2006. In 2016, Cedar Falls permitted 151 single-family homes and 78 multi-family homes, which is on trend with previous years. Overall, Cedar Falls continues to permit approximately 1.5 times more units that Waterloo in 2016. While Waterloo issues permits to a variety of building types, Cedar Falls, continues to permit primarily single-family and multi-family units. The larger number of multi-family units permitted in Cedar Falls is most likely due to the location of the University of Northern Iowa, though, multi-family buildings are being developed in the downtown area.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	30,673	66%
1-unit, attached structure	1,999	4%
2-4 units	4,199	9%
5-19 units	5,169	11%
20 or more units	3,084	7%
Mobile Home, boat, RV, van, etc.	1,703	4%
Total	*46,827*	*100%*

Table 29 – Residential Properties by Unit Number

Alternate Data Source Name:
2011-2015 CHAS Data

Data Source Comments: The majority of single-family homes in the Waterloo/Cedar Falls housing market consist of 3-bedroom homes, encompassing about 70% of all owner-occupied units. One- and zero-bedroom units only represent 2.6% of all owner occupied housing. In Waterloo/Cedar Falls, rentals make up about 36% of all units. For rentals, two-bedroom types represent the most common unit size, representing 43% of rental units, while both one- and three or more bedrooms are approximately 27% of the rental stock.

Waterloo											
Units by Structure Type	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Single-Family	90	66	53	52	45	57	69	85	79	84	88
Duplex	6	16	6	12	4	4	4	2	4	6	0
Tri- and Four Plex	8	4	4	0	8	0	0	0	0	0	0
Multi-Family	20	0	0	0	6	0	5	10	10	12	60
Total	124	86	63	64	63	61	78	97	93	102	148
Cedar Falls											
Units by Structure Type	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Single-Family	206	220	141	160	212	184	190	126	151	107	151
Duplex	0	0	2	0	0	0	0	0	0	0	0
Tri- and Four Plex	0	0	0	0	0	0	16	0	0	0	0
Multi-Family	78	0	0	0	0	60	165	46	30	56	78
Total	284	220	143	160	212	244	371	172	181	163	229

Building Permits Issued by the Number of Housing Units, 2006-2016

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	34	0%	450	3%
1 bedroom	689	3%	4,262	27%
2 bedrooms	7,483	27%	6,735	43%
3 or more bedrooms	19,232	70%	4,228	27%
Total	*27,438*	*100%*	*15,675*	*100%*

Table 30 – Unit Size by Tenure

Alternate Data Source Name:
2011-2015 CHAS Data
Data Source Comments:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Waterloo

According to the 2018 Housing Needs Assessment, HUD subsidized housing continues to serve a vital need in the community, especially for seniors and people with disabilities. Due to low incomes and the limited tax base on Waterloo, there will be continued need for affordable housing in the city.

HUD funded housing projects continue to serve the needs of the community. Federal HOME and CDBG funds, as well as Healthy Homes and Lead-Paint Hazard program funds will continue to play an important role in completing Waterloo's objectives. The three year Lead-Paint Hazard Grant from HUD continues to allow Waterloo to partner with the Black Hawk County Health Department for conducting blood lead level testing and conducting assessments for both owner occupied and rental properties, clearance testing, training events, and educational outreach. Additionally, the City of Waterloo will continue to partner with local agencies and non-profits in order to improve neighborhood conditions and improve existing housing stock and improve the housing market conditions.

Cedar Falls

Cedar Falls currently receives CDBG funds from HUD and HOME funds through the Waterloo and Cedar Falls HOME Consortium. The funding sources will utilized to help support new programs focused on housing rehabilitation, new affordable housing projects, home buyer assistance programs, and homeless outreach and prevention programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Cedar Falls has five (5) privately owned, subsidized developments:

The Villages (formerly known as College Square Village). This is a Low Income Housing Tax Credit (LIHTC) development built in two phases, 64 units each, serving elderly and disabled households. The Villages are part of a larger complex of apartment buildings known as Park@Nine23, which includes market-rate apartments as well. Both phases of The Villages are nearing the end of their 30-year affordability period, with rent restrictions for Villages I and II expiring in 2021 and 2025, respectively.

Thunder Ridge Senior Apartments. This is a 42-unit Low Income Housing Tax Credit (LIHTC) development built in two phases, serving elderly households. The affordability restrictions will expire in 2042.

Cedar Square Family Housing. This is a 70-unit Project-Based Section 8 development serving income-qualified households from the general population. Its Section 8 contract with HUD is subject to renewal every 5 years. The current contract expires on 8/31/2020, but is anticipated to be renewed by the property owner.

Horizon Towers. This is a 40-unit Project-Based Section 8 development serving elderly households. The current 5-year contract expires on 4/30/2019, but is anticipated to be renewed by the property owner.

College Square Manor. This 80-unit Project-Based Section 8 development, serving elderly households, is part of the Park@Nine23 complex. The current 5-year contract expires on 9/30/2019, but is anticipated to be renewed by the property owner.

Does the availability of housing units meet the needs of the population?

Waterloo

According to the 2018 Housing Needs Assessment, HUD CHAS data shows that while housing in Waterloo continues to have lower median values than those for the state of Iowa, there are severe cost burdened households throughout Waterloo, due to low wages. In addition, the 2018 Housing Needs Assessment identified that Waterloo has extensive substandard housing, which exceeds the available resources that target rehabilitation improvements needed. Affordable rental units tend to be low quality and located in less desirable neighborhoods and there is need for subsidized rentals that are available for seniors and people with disabilities.

Cedar Falls

In Cedar Falls, there continues to be a tight housing market and few opportunities for infill development sites. This is resulting in increased rental and sale rates for properties, leading to an increasingly unaffordable housing market.

Describe the need for specific types of housing:

Waterloo and Cedar Falls have two different housing markets. In the past Waterloo was less expensive and had more renter-occupied housing, while the Cedar Falls housing market was more expensive and tended to be more owner-occupied. In 2016, Waterloo continues to have a less expensive housing market, while Cedar Falls has a more expensive housing market. Both communities show similar proportions of renters to homeowners in 2016, with renters making up 35.4% of the Cedar Falls housing market and Waterloo 36.9% of their respective housing market. The difference is that tenants in Waterloo tend to be more low-income, while a large proportion of the Cedar Falls renters are students. Still, both communities need to provide more affordable housing, as increased housing costs in Cedar Falls, are increasing home prices, and in Waterloo low wages are leading to severe costs burdened households. Additionally, there is a continued need for senior housing as well as housing for people with disabilities in both communities. Waterloo has a lot of vacant lots in low-income neighborhoods but due to the cost of construction and low property value of those neighborhoods, there is little demand for infill development. In Cedar Falls, there are fewer infill sites, and more development is in greenfield sites, which lead to additional costs related to new infrastructure costs, increasing new construction costs.

Discussion

While new construction is taking place in the Consortium, the majority is located in Cedar Falls, and the newer construction is generally not affordable housing. Waterloo is experiencing an increase in rental units and in 2016 the rental vacancy was at 8.7% but there continues to not be enough affordable housing to meet the needs of the community. In Cedar Falls, while there are new single family and multi-family units being constructed, they are not affordable.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The Waterloo/Cedar Falls area didn't experience the extreme housing boom and bust that impacted the majority of the country, before and after the recession. Home values did not experience the fast run-up and there was not a steep crash in home values or high rates of foreclosures in the area. Home values in both Cedar Falls and Waterloo are continuing to experience a steady increase, at 20% and 17% respectively. The 2016 average home sales price in Waterloo was $106,800 and in Cedar Falls it was $171,400.

Cost of Housing

The median home values in both Cedar Falls and Waterloo have increased in the last 16 years, with a 20% increase for Cedar Falls and a 17% increase for Waterloo. The rates reflect similar patterns in increases in median home value as seen between 2000 and 2010, showing the trend remains consistent. Cedar Falls, has a median home value of $171,400, while Waterloo, the median home value was at $106,800, showing that home values continue to differ in the two communities. The cost of housing continues to show a steady increase in both communities.

Median contract rents have continued to increase in both communities since 2000, in Waterloo increasing by 6%, while in Cedar Falls is has increased by 15%. Both communities have seen a large increase in rents, showing that rentals are becoming more expensive in both communities.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2016	% Change
Median Home Value	117,045	139,100	19%
Median Contract Rent	570	630	11%

Table 31 – Cost of Housing

Alternate Data Source Name:
2016 ACS Data
Data Source Comments: The data provided is for the Consortium but there are big differences between the median home values and median contract rent for the two communities. Separate tables for each community are provided for additional reference.

Rent Paid	Number	%
Less than $500	4,205	0.0%
$500-999	9,419	0.0%
$1,000-1,499	936	0.0%
$1,500-1,999	472	0.0%
$2,000 or more	319	0.0%
Total	*15,351*	*0.0%*

Table 32 - Rent Paid

	Base Year: 2000*	Most Recent Year: 2016	% Change
Median Home Value			
Cedar Falls	$142,908	$171,400	20%
Waterloo	$91,182	$106,800	17%
Median Contract Rent			
Cedar Falls	$602	$691	15%
Waterloo	$538	$568	6%

Table 33 - Cost of Housing

Rent Paid	Number	%
Less than $500	3241	32%
$500 to $999	6487	63%
$1,000 to $1,499	155	2%
$1,500 to $1,999	218	2%
$2,000 or more	182	2%
Total	10,283	100%

Table 34 - Rent Paid: Waterloo

Rent Paid	Number	%
Less than $500	964	19%
$500 to $999	2932	58
$1,000 to $1,499	781	15%
$1,500 to $1,999	254	5%
$2,000 or more	137	3%
Total	5068	100%

Table 35 - Rent Paid: Cedar Falls

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,940	No Data
50% HAMFI	7,430	11,765
80% HAMFI	5,815	9,795
100% HAMFI	No Data	3,095
Total	*15,185*	*24,655*

Table 36 – Housing Affordability

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	491	603	765	988	1,218
High HOME Rent	491	603	765	988	1,218
Low HOME Rent	491	603	765	884	986

Table 37 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Affordable housing in both communities is limited and housing costs increases are outpacing income growth. In Waterloo, the housing stock is older and while affordable when compared to Cedar Falls, the housing cost burdens are increasing, especially for minorities, and there has been an increase in those considered to be experiencing severe cost burden. Half of all renters and a third of all homeowners are considered to be cost burdened. When compared to previous analysis from 2012, the amount of population has remained steady. In Cedar Falls, housing affordability continues to be an issue for low income households as landlords often rent properties at rates much higher than fair market rents due to the location and impact of the University. While different issues are at play, both communities are experiencing a need for more affordable units.

How is affordability of housing likely to change considering changes to home values and/or rents?

In Waterloo, there are existing vacant lots available for infill development, but many of these properties are located in neighborhoods with high rates of poverty and surrounding property values are significantly lower than the cost of any new construction. Lending for the development of these properties is very difficult and a cooperative effort with neighborhood groups, non-profit agencies, and the City of Waterloo are key to fill the gap and improve development in infill properties. Efforts are ongoing to improve infill redevelopment, with a multi-pronged effort to provide new and rehabilitated housing in targeted areas and also improve the surrounding neighborhood market value in order make redevelopment in those key areas more sustainable and favorable to market conditions.

In Cedar Falls, housing costs are impacted by the lack of available infill development. New green fill development is associated with higher infrastructure costs, which often translate to higher costs for the homebuyer. With the steady grown in housing cost, it would be important that the city ensure that affordable housing is retained and that incentives are provided for new construction housing to provide affordable housing. There are more multi-family units being constructed, but many are either targeted to University students or to those in higher income brackets and often offer amenities that associated with higher costs. With the increased amount of development, especially with multi-family units, it may

be assumed that due to the large number of new units, that may not reflect the population growth in Cedar Falls, units may be priced more competitively.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME rent and Fair Market Rents are comparable to the area median rents, which are $691 for Cedar Falls and $568 for Waterloo. In Waterloo, 95% of rent is below $1000, with 63% of rent in the range between $500 and $999. The majority of Waterloo renters rent two-bedroom units, which according to Fair Market Rent should be $765, which is approximately the average of what most Waterloo residents are paying. In Cedar Falls, 58% of renters pay between $500 and $999, while 19% of renters pay below $500 and 15% of renters pay between $1000 and $1499. While rent is more affordable in Waterloo compared to Cedar Falls, when accounting for housing cost burdens, there is need for affordable rent in both communities. Renter median incomes are much lower than owner incomes and significantly more renters are experiencing housing cost burdens. Additionally, there are currently over 1,000 Section 8 Housing Choice voucher holders in Waterloo and over 300 in Cedar Falls, with 882 persons on the Waterloo waiting list and 337 on the Cedar Falls waitlist, which currently has a moratorium on new applications.

Discussion

While rents are comparable to the HOME and Fair Market Rents when overall trends are examined, additional analysis shows that renters have higher cost burdens, showing that there is continued need for affordable housing in both communities, especially as housing costs burdens for homeowners and renters have changed little over time and may worsen over time.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

There are differences in the quality of housing stock between Waterloo and Cedar Falls, which may not be visible when examining consolidated Consortium data. In Waterloo, when examining the location of older housing stock at the census tract levels, it often corresponds with areas that have high levels of low- to moderate-income people and also areas of racial concentrations. When examined generally, the trends become more generalized and not as obvious. Based on the 2016 American Community Survey results, 84% of owner-occupied units in the Consortium are not selected as having any of the variables considered as housing deficiencies. Housing deficiencies includes a lack of complete plumbing, lack of complete kitchen facilities, overcrowding (more than one person per room), and cost burden greater than 30%. In comparison, 50% of renter-occupied units identified either one or two or more of these conditions. Make stakeholders commented that the quality of affordable housing is very poor and substandard.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

In the jurisdiction the following definitions apply:

Substandard condition: A dwelling unit that lacks one or more of the following: complete plumbing, complete kitchen facilities, efficient and environmentally sound sewage removal and water supply, and heating source. Additionally, the dwelling may be overcrowded as defined by local code.

Substandard but suitable for rehabilitation: A dwelling unit that fails to meet some aspect of HUD Section 8 HQS, local building and residential codes, or both, but has all major systems present (including plumbing, electrical, and heating systems). This unit is likely to have deferred maintenance and may have some structural inadequacies such as a leaking roof, deteriorated interior surfaces, or inadequate insulation. However, the unit can feasibly be brought up to "Standard" condition within a comprehensive rehabilitation budget.

Year Unit Built

The majority of housing units built in Waterloo and Cedar Falls, including both owner-occupied and renter-occupied housing, was constructed between 1950 and 1979. Since 2000, 12% of new housing was owner occupied, while 7% was occupied by renters. When looking at building permits issues, Cedar Falls

has the majority of new housing units, including multi-family units. Between 2006 and 2016, Waterloo issued 979 new building permits (building types include single-family, duplex, tri- and four-plex, and multi-family), while during the same time period, Cedar Falls issued 2379 building permits, showing that a greater proportion of new housing was located in Cedar Falls.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,235	15%	7,309	47%
With two selected Conditions	48	0%	517	3%
With three selected Conditions	13	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	23,124	84%	7,849	50%
Total	*27,420*	*99%*	*15,675*	*100%*

Table 38 - Condition of Units

Alternate Data Source Name:
2016 ACS Data
Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,366	12%	1,129	7%
1980-1999	3,100	11%	2,758	18%
1950-1979	13,817	50%	7,481	48%
Before 1950	7,155	26%	4,307	27%
Total	*27,438*	*99%*	*15,675*	*100%*

Table 39 – Year Unit Built

Alternate Data Source Name:
2016 ACS Data
Data Source Comments:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	20,972	76%	11,788	75%
Housing Units build before 1980 with children present	2,705	10%	2,068	13%

Table 40 – Risk of Lead-Based Paint

Alternate Data Source Name:
2016 ACS Data

Data Source Comments: The table provides HUD CHAS and ACS data to reflect the status of the Consortium as a whole. It is estimated that 10% of owner occupied households were built before 1980 and have children present and 13% of renter occupied buildings built prior to 1980 have children present.

Housing Units by Affordability	Total Occupied Units
<50% AMI	
Occupied Units	8,360
Built Prior to 1960 (assumed to have LBP)	4,230
% with LBP (estimated)	51%
>50% to 80 AMI	
Occupied Units	5,785
Built Prior to 1960 (assumed to have LBP)	3,170
% with LBP (estimated)	55%

Table 41 - Table 46 City of Waterloo: Lead Based Paint Estimate

Housing Units by Affordability	Total Occupied Units
<50% AMI	
Occupied Units	3,165
Built Prior to 1960 (assumed to have LBP)	865
% with LBP (estimated)	27%
>50% to 80 AMI	
Occupied Units	2,390
Built Prior to 1960 (assumed to have LBP)	925
% with LBP (estimated)	39%

Table 42 - Table 47 City of Cedar Falls: Lead Based Paint Estimate

5 Year Period - Use the drop-down menu to change the data shown.
2012-2016

County - Use the drop-down menu to change the data shown.
Black Hawk

Lead Risk Model by Census Tract
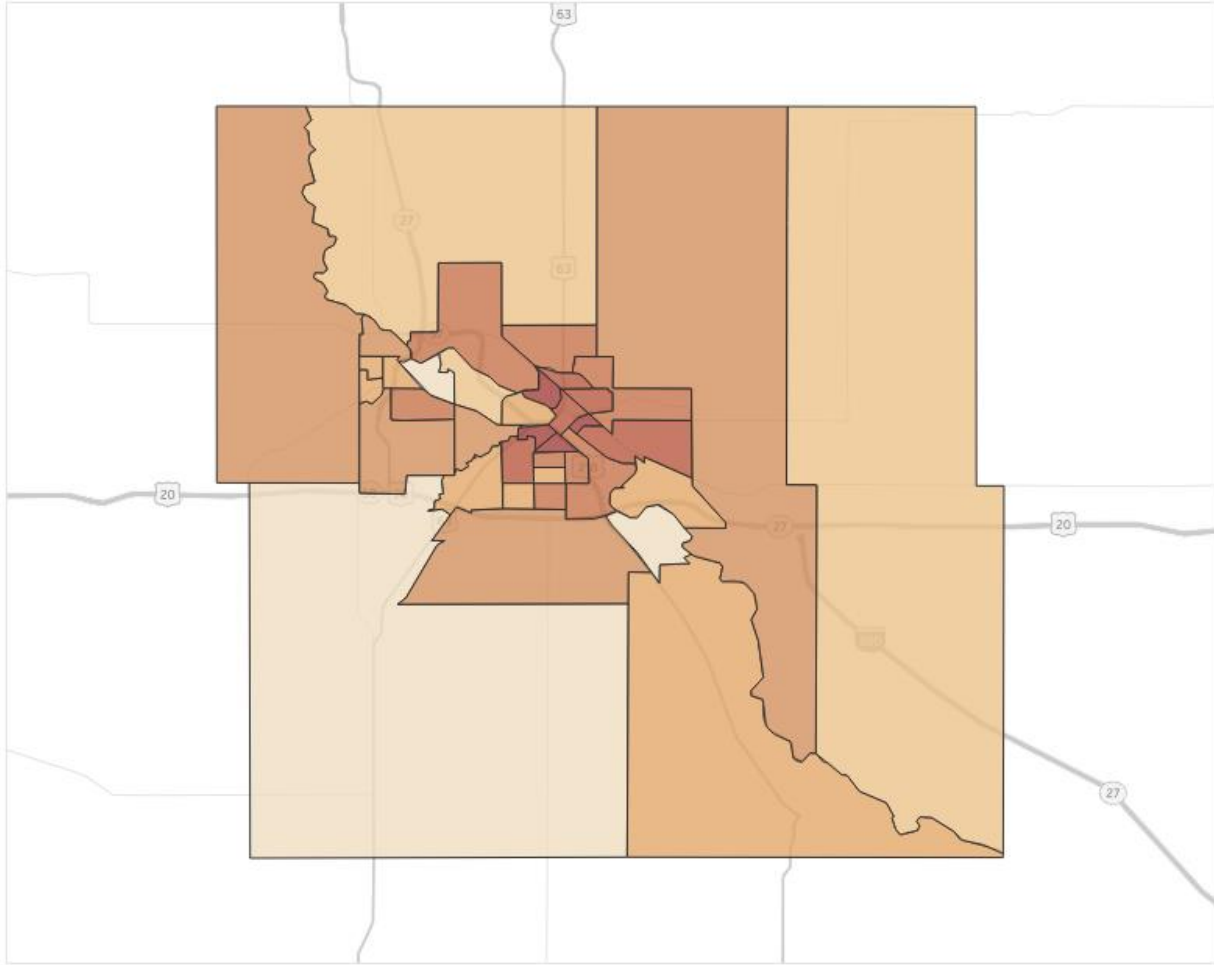
2012-2016 Black Hawk County Lead Risk Model

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 43 - Vacant Units

Data Source: 2005-2009 CHAS

OMB Control No: 2506-0117 (exp. 09/30/2021)

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Waterloo

In Waterloo, the community wide survey identified several neighborhood areas as having the greatest need, which included the East Side neighborhoods along East 4th Street, Church Row, and the neighborhoods near the former Rath Packing Company. These neighborhoods have aging homes, high areas of poverty, and also include areas of racial concentrations. Overall, 15 out of 27 census tracts in Waterloo, the majority which abut downtown on both side of the Cedar River and in the East Side have concentrations of LMI households, are considered areas with racial concentrations, have the majority of the older housing stocks, and have been identified by the Iowa Department of Health as areas of high lead risk. The combination of all these factors play a role in the continued decline of these neighborhoods and continued efforts needed to reduce slum and blight.

Cedar Falls

In Cedar Falls, the North Cedar neighborhood continues to be impacted by flooding and is an LMI census block. The previously conducted Cedar Falls Comprehensive Plan reviewed housing conditions, and identified that older neighborhoods in the city were some of the few areas where there was deteriorating housing stock.

The Cedar Falls 2020 Strategic Plan identified neighborhoods that could part of revitalizations plans, including North Cedar, College Hill, and Overman Park. This includes efforts in providing high density housing in North Cedar, which has lost a lot of population due to consecutive flooding. The College Hill neighborhood is around the University of Northern Iowa's campus, and has high concentrations of rental units, both multi-family and single family homes, which tend to be in poorer condition, and may include many illegally converted multi-family units.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Current estimates show that in the HOME Consortium there are 2,705 owner occupied units built before 1980 where there are children below the age of 6, while there are 2,068 renter occupied units with children below the age of 6. This shows that both owner occupied and rental both have need for lead paint hazard remediation. The Iowa Department of Health has identified one Cedar Falls census tract and 16 census tracts in Waterloo with high lead risks. Approximately 80% of housing units in Waterloo that are > 80% AMI are considered to have lead based paint. In Cedar Falls, it is estimated that 56% of housing units that are >80% AMI are considered to have lead-based paint hazards.

Using data provided by HUD, it is possible to estimate using approximations for the number of housing units that may contain lead-based paint and are occupied by LMI households. Households that are LMI are often cost-burdened, and may not have funds available to abate their home from lead-paint hazards. Additionally, renters may not be aware of the lead-paint hazard on their property and they may not be aware that lead-pain is a hazard and that the landlord should provide notice when it is known that there is lead paint in the property.

In Cedar Falls, it is estimated that <50% AMI of occupied units, 69% are estimated to have lead-paint, while 75% of occupied units that have >50% to 80% AMI households have lead paint.

The Iowa Department of Public Health has also created a state wide mapping project to identify areas of high risk from lead-paint hazards. The areas are identified by census tract. The model uses several variables to determine lead risk, which include housing built before 1950, poverty of children under 6, and language other than English spoken at home. In general terms, one census tract (25) in Cedar Falls shows high risk, while the remaining census tracts show moderate risk. In Waterloo, 16 census tracts are identified as having a high lead risk.

Discussion

Overall, about 16% of owner-occupied units have at least one condition, while 50% of rentals have at least one or more condition issues in the Consortium. The majority of all housing, both rental (75%) and owner-occupied (76%), were built before 1979, showing that the housing infrastructure aging. Additionally the age of rental properties combined with the amount of units experiencing condition issues, reflects that there is need for safer and sanity rental units.

The community wide survey that Waterloo conducted reflects that Waterloo residents considered lead based hazards a low community need. Data provided in the analysis indicates that Waterloo continues to have high lead-paint hazards, in part due to the aging housing infrastructure and higher rates of poverty that makes it harder for property owners to make their properties lead-safe. In addition, high rates of renters, including many who may not speak English as a first language, may not be aware of lead paint hazards. Waterloo was awarded the Lead Paint Hazard grant from HUD, which will target 120 units and includes both owner-occupied and rental units, with work beginning in 2018. There is continued need to education and conduct outreach to the community regarding the hazards of lead paint and to provide assistance to both homeowners and renters with lead paint hazard abatement.

2017 ACS data shows 74.3% of households in Waterloo currently have a broadband internet subscription. This data supports that households in Waterloo are equipped with broadband capabilities. Mediacom the largest internet supplier to the city will provide services to make homes capable of receiving internet when purchased through Mediacom. Mediacom will provide wiring, and modems to make internet access easier to all customers.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Waterloo only has one public housing facility that is operated by the Housing Authority. Cedar Falls currently does not have any public housing facilities. Both Waterloo and Cedar Falls provide housing assistance through Section 8 voucher programs.

Waterloo Housing Authority

The Waterloo Housing Authority currently issues 1056 vouchers, though current funding does not support all available vouchers. The Waterloo Housing Authority also provides housing units through Ridgeway Towers, a 50-unit senior subsidized public housing apartment complex. Ridgeway Towers consists of 48 one bedroom units and 2 two bedroom units and only public housing facility owned by the Waterloo Housing Authority. The facility includes 5 one bedroom units that provide amenities for persons with mobility impairments, and 3 units are also designed for those persons who are seeing- or hearing-impaired. Additional eligibility requirements for tenants of Ridgeway Towers include a minimum age of 62 years, as set by HUD. Tenants must be able to pay 30% of their monthly income (after medical expenses are accounted and income is adjusted). There are no additional criteria for tenants. Units include utilities, except for phone and cable, and there are certain health services and exercise programs provided on site for tenants.

Cedar Falls Low Rent Housing Agency

Cedar Falls does not have any public housing units.

The Cedar Falls Low Rent Housing Authority administers 326 Housing Choice Vouchers (Section 8 vouchers), of which 205 (63%) are currently in use. The lease-up goal is 240 vouchers, based on available funding. The waiting list currently has 337 households, and was closed in August 2018 to allow the Housing Authority to better to serve households already on the waitlist. Many of the vouchers expire within 120 days of issuance because voucher holders are unable to find rental units within the payment standards with landlords willing to rent to Section 8 holders. To expand the pool of units available to voucher holders, the Housing Authority increased the payment standard for 0 to 4-bedroom units to 110% in October 2018, up from 89% - 92%. The payment standard for units with more than 4 bedrooms was set to 100%.

The main barriers to finding housing for HCV holders in Cedar Falls are high rents, negative perceptions of HCV holders among landlords, and competition from University of Northern Iowa student renters. The Housing Authority, Cedar Falls Housing Commission, and public participation

stakeholders have discussed measures to increase HCV program participation among landlords, including education, outreach, and maintaining a contingency fund to compensate landlords for any damage caused by HCV tenants.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			50	1,382			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 44 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The units at WHA had been previously rated at 96% in 2011 and 92% in 2014, and the most recent inspection score was lower due to changes in management, so efforts are underway to improve the inspection score. WHA inspects each unit before it is put under a housing assistance payment contract and an annual inspection is required to assure that the unit meets Housing Quality Standards (HQS). Ridgeway Towers received a scope of 75.00 (out of 100) in 2017 from the HUD inspection.

In the City of Cedar Falls, many HCV recipients use their vouchers at Thunder Ridge Senior Apartments and The Villages / Park@Nine23 (formerly known as College Square Village). These developments were constructed with Low Income Housing Tax Credit (LIHTC) financing. Since their rents are already restricted to 50% - 60% AMI, the Housing Authority is able to stretch its funding further when recipients use their vouchers at these developments.

Public Housing Condition

Public Housing Development	Average Inspection Score
Ridgeway Towers	75

<p align="center">Table 45 - Public Housing Condition</p>

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Waterloo Housing Authority is moving forward with their Five-Year Capital Fund Program Action Plan, which will be going through the public comment phase in early FY2019. The Capital Fund Program has identified the following activities that are proposed to be completed in the next 5 years. The activities include elevator upgrades, replacements of front interior entry doors, relocate or remove Call-for-Aid units, add LED lighting in parking lot, remodel all apartment kitchens and community room, landscaping updates including fencing, repair and replace the building roof.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Waterloo Housing Authority provides several programs that provide assistance for improving the living environment for residents. The programs include Family Self-Sufficiency (FSS), Down Payment Assistance Program, Homeownership Assistance Program, and Veteran Assisted Supported Housing. In addition to these programs, the Waterloo Housing Authority provides a variety of on-site basic health screening and exercise programs for residents of Ridgeway Towers. Additional information on the various programs is available below:

Family Self-Sufficiency (FSS)

The Family Self-Sufficiency (FSS) program is targeted towards families that are both low-income and receive housing assistance through Section 8. The program participants receive resources including housing assistance, an escrow savings account, and additional access to community resources that will help improve their situation, whether through job training, education, improved employment, in order to grow their income and improve and stabilized their financial standing. Participating families must agree to a Contract of Participation, which identifies the family needs and goals for become self-sufficient. A large component of the program is case management, which provides assistance with finding and accessing community resources. An important component of the FSS is the creation of an escrow savings account which provides a way for families to save and meet their goals and action plan. An escrow savings account is created when the family starts earning income, which increases the Total Tenant Payment (TTP) towards rent. As the TTP increases, the difference is put into an interest-bearing escrow account. The funds are made available to the family once the contract is successfully completed.

Down Payment Assistance Program

In effort to increase homeownership, the Waterloo Housing Authority administers a down payment assistance program targeted towards first time home buyers who are both low- to moderate-income households and would not otherwise pursue homeownership.

The eligibility requirements for program participants include:

- An applicant must have successfully complete Home Buyer Training provided by the Waterloo Housing Authority
- An applicant must be a current resident of Waterloo for at least one year
- An applicant must be a first time homebuyer defined as neither applicant (including spouse) having ownership in a home or title to a mortgage with the last 36 months
- The applicant may not own other residential property
- The applicant should be responsible for covering closing funds from their own funds
- Total family income may not exceed 80% of the area median income

Section 8 Home Ownership Voucher Program

Eligible participants are able to utilize Section 8 Home Ownership Voucher towards the purchase of a home instead of renting a unit. The participation is limited to 3% of the budgeted program in any fiscal year, excluding disabled and elderly families. The program is available to current Section 8 participants who have completed their initial 12 month lease. Other eligibility requirements for program participants includes those who do not owe any funds to the Waterloo Housing Authority or any other public housing agency, and who are not in violation of their family obligations while receiving Section 8 assistance.

Veteran Assisted Supported Housing

The Veteran Assisted Supported Housing program is new and will be implemented FY2019. The Waterloo Housing Authority will assign 9 vouchers to qualifying veterans. The program is linked with the Iowa City Veteran's Hospital where participants will receive support services in addition to housing support.

Discussion:

The Waterloo Housing Authority is unable to utilize all available vouchers due to limited funds and the Cedar Falls Low Rent Housing Agency has placed a moratorium on their Section 8 Voucher List due to high demand but lack of available affordable housing. There is continued demand for assistance in the Consortium, and the WHA continues to provide programs to help assist with improving self-sufficiency in order to ensure success for those that are part of the Section 8 Voucher program

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Homeless persons and families in Waterloo and Cedar Falls can access several facilities, including emergency shelters, transitional housing facilities, and permanent supportive housing facilities. The majority of these facilities are located in Waterloo. Data in the tables below reflect facility information reported in the 2018 Waterloo Housing Needs Assessment.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	32	0	70	2	0
Households with Only Adults	28	0	17	11	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 46 - Facilities Targeted to Homeless Persons

Alternate Data Source Name:
2018 Waterloo Housing Needs Assessment
Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

There are many agencies in Waterloo and Cedar Falls that assist those experiencing homelessness and also preventing persons and families from becoming homeless. The majority of the organizations service both Waterloo and Cedar Falls. The services provided by the organizations are a vital component in the Continuum of Care process.

Both the Waterloo Housing Authority and the Cedar Falls Low Rent Housing Agency are the local administrators of HUD's Section 8 and Family Self-Sufficiency programs, by providing housing assistance in order to provide homelessness prevention. Both programs are limited with how many of the assigned vouchers that they can provide due to limited funds.

Area organizations and non-profits that are focused on administering services and programs to reduce homelessness include: Northeast Iowa Food Bank, Cedar Valley United Way, Operation Threshold, Jesse Cosby Neighborhood Center, Iowa Heartland Habitat for Humanity, Friends of the Family, Exceptional Persons, Inc., Consumer Credit Counseling Services, Goodwill Industries, Community Housing Initiatives, Cedar AIDS Support System, Pathways Behavioral Services, Inc., House of Hope, YWCA and faith based organizations such as the Salvation Army, Eastside Ministerial Alliance, Catholic Charities, St. Vincent de Paul, Hope4Healing, and LOVE, Inc. These organizations provide a variety of services to their clientele, including services such as counseling, case management, food assistance, transportation, clothing and household goods, life skill training, financial literacy classes and foreclosure prevention counseling, and victim advocacy. The variety of activities that are available help residents with developing skills and the knowledge needed to successfully transition into permanent supportive housing or independent living and maintaining steady employment.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelters

The Salvation Army operates two emergency shelters in Waterloo. The shelters include an 18-bed facility for single men, and there is separate 32-bed facility for women and children. Catholic Worker House provides 22 beds for both men and women in their facility.

Children under the age of 18 in need of temporary housing are placed in the county's youth shelter, a non-secured facility that provides short termed care. The youth shelter primarily serves victims of physical of sexual abuse, children whose family are experiencing a crisis, children awaiting foster care or group home placement, and children referred directly from a psychiatric unit.

Transitional Housing

Several facilities in Waterloo provide transitional housing for homeless individuals and families. House of Hope, a privately funded organization, provides 10 units with 24 beds and currently has a waitlist for families in need of assistance. Additionally, the program will begin to provide transitional housing to up to 5 women who are transitioning out of foster care, in order to provide a stop gap and reduce homelessness in the that population. Cedar Valley Friends of the Family provides through their two programs offer a total of 63 beds, with 46 beds for families, and 17 beds for adults only. Their programs are targeted to domestic violence survivors.

The Junkman-Knoebel Center, which is run by Pathways Behavioral Services, provides 25 beds for men who are recovering from alcohol and drug addiction. Residents must maintain employment, commit to sobriety, and continue to meet obligations, such as court costs, restitution, child support, and any other transitional living fees incurred.

Permanent Supportive Housing

Community Housing Initiatives offers permanent supportive housing and operates a 13-bed facility, with one family unit with two beds, and 11 adult only-beds.

Exceptional Persons, Inc. provides group homes to adults with mental retardation, brain injury, or chronic mental illness. Exceptional Persons, Inc. provides a range of services to accommodate the needs of individuals and families in need by providing assistance with locating affordable rental housing, transportation services, and employment and family and child support.

Unity Square Apartments, a previously HOME funded project, provides 6 units targeted towards permanent supportive housing for the homeless.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Community needs are determined by the agencies that provide social services or housing related services, since they directly work with the special needs populations of both Cedar Falls and Waterloo.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The elderly population continues to have the largest need in both communities. There are a variety of services available that target the needs of area elderly.

Priorities for the Elderly/Frail Population

Waterloo and Cedar Falls will continue to provide support to agencies and organizations that develop affordable housing for the elderly and frail, or provide services that assist with providing a safe environment at the current residence. While affordable housing needs are in demand for this population, limited funding allocated to the Consortium, has not permitted the allocation of funds to projects that solely assist the elderly and frail. Existing programs, such as Waterloo's rehabilitation program and ramp assistance programs have allowed existing homes to become safe for senior homeowners. Both Waterloo and Cedar Falls also provide assistance to organizations that provide rehabilitation, ramp, and support services to the elderly and frail.

Priorities for Persons with Disabilities

Waterloo and Cedar Falls both have persons with disabilities identified as a population with high priority needs. Persons with disabilities, as well as the elderly and frail, are given Section 8 preference, and area landlords are willing to provide modifications in order to accommodate the needs of voucher holders with disabilities, when these types of changes take place. Both cities have continued to commit to provide funding support to local agencies that provide support and serve persons with disabilities within the two communities.

There is currently no available information on the supportive housing needs for persons with drug or alcohol addictions, or for persons with HIV/AIDS and their families. There is evidence of growing drug use within the community according to the Iowa Department of Public Health and there may be increased need in the community.

Currently, The Waterloo Section 8 HCV has 34% of families that are disabled, while for Cedar Falls, there are 31% of individuals/families that are disabled on the waitlist.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Black Hawk County Homeless Coordinating Board has established discharge policies to protect populations, especially those that that vulnerable to homelessness, based on policies that were implemented by the State of Iowa. The Black Hawk County Homeless Coordinating Board adopted the FY 2018 Black Hawk/Grundy/Tama Coordinated Service Region Policies and Procedures Manual for Coordinated Entry as part of the Balance of State Continuum of Care (BoS CoC) and their guiding principles include the adoption of statewide standards, providing client choice regarding program participation, promote client-centered practices, prioritize the most vulnerable, collaboration between CoC provides and other agencies and key partners, provide accurate data, utilize performance-drive decision making, having a housing first focus by providing permanent supportive housing to those experiencing chronic homelessness, and ensuring transparency of the process.

Foster Care Discharge

Iowa law mandates that the case permanency plan for all children in foster care include a written transition plan for youth aged 16 years and older. In 2005 the Iowa Council on Homelessness developed their Discharge Planning Guiding Principles, which established a transition planning process for children existing foster care at 18 years of age. Locally, the House of Hope has provided five placements that will be used by women transitioning out of foster care and the program will assist with finding housing in order to assist with the transition out of foster care.

Health Care Discharge

Iowa's Administrative Code, 481, Chapter 58, Section 23 for the Department of Inspections and Appeals provides regulation for discharge from nursing facilities that include: discharge planning initiated at entrance, proper notification of next of kin upon discharge, proper arrangements made for the welfare of the resident/patient in the event of emergency or inability to reach next of kin, provision of client records to any receiving institution, and prior to the transfer or discharge of a resident to another health care facility, arrangements to provide for continuity of care with the receiving facility.

Mental Health Discharge

All Iowa Mental Health Institutions (MHIs) are licensed hospitals. The Iowa Department of Human Services has developed detailed discharge policies for MHIs. Discharge planning begins at admission and is part of an individual's ongoing individual treatment plan. Living arrangements are included, as are other supportive services required, such as transportation, nutrition, medical care, social supports, education, and funding arrangements. The Iowa Council of Homelessness seeks to participate in continuing discharge policy planning with board members representing the Iowa Departments of Elder Affairs, Human Services, Public Health, and the Iowa VA.

Correctional Institution Discharge

The Iowa Council of Homelessness incudes a representative from the Iowa Department of Corrections that reports on issues related to re-entry and housing. The Iowa Department of Corrections in collaboration with the Iowa Department of Human Services as part of the Department of Correction's Statewide Recidivism Reduction Initiative, provides a Community Connections Supporting Reentry (CCSR) Resource Guide, last updated on October 2017, which provides housing resources for those transitioning out of correctional institutions as well as community mental health and disability, as well as substance abuse resources to assist individuals the reduce recidivism.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

See above.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The Waterloo/Cedar Falls HOME Consortium prepared an Analysis on Impediments to Fair Housing Choice (AI) in 2014 to satisfy requirements of the Housing and Community Development Act of 1974. The Consortium is developing a new AI in FY 2019 that will identify current public policies that may impede housing choice for members of the protected classes. The following major findings and conclusions were identified in the 2014 analysis:

1. No strategy to meet the market needs of the growing limited-English-speaking population have been introduced.
2. There is a growing mismatch between real income and housing cost.
3. It is difficult for large families and people with disabilities to access quality, affordable, suitable housing.
4. The gap between white and minority median household incomes, unemployment rates, and homeownership rates is large and growing.
5. The supply of larger housing units may not match the demand from protected classes.
6. The City of Waterloo's zoning provisions regarding group homes limit their capacity to integrate into the community.
7. The strict definition of family imposes a barrier to the formation on non-traditional households.
8. The Cedar Falls Human Rights Commission does not have the capacity to assertively enforce the provisions of the municipal human rights ordinance.
9. The indefinite closure of the Northeast Iowa Center of Independent Living and cancellation of MET's Prime Time Pass program severely limits access to elderly and disabled residents, as well as employees working atypical hours.
10. A lack of transit connections to growing commercial corridors and suburban employment areas limits job access as well as access to community assets.
11. Ongoing patterns of disparity in private lending may indicate mortgage discrimination.
12. Testing for housing discrimination has not been conducted recently, despite positive results from the previous test and complaints of steering within the housing market.
13. Fair housing issues exist within both Waterloo and Cedar Falls' Nuisance Properties and Rental Inspection ordinances.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

In 2017, the Iowa Northland Regional Economic Development Commission formally adopted the Comprehensive Economic Development Strategy prepared by the Iowa Northland Regional Council of Governments. The 2017 Comprehensive Economic Development Strategy identifies the economic environment of the region and the economic advantages of the region. The strategic plan also provides recommendations for maintaining and enhancing an economic advantage and remaining economically resilient. The report also provides a projection of future economic conditions, available private and governmental resources, emerging and declining industries, and a strategy for moving forward in order to ensure economic vitality in the region.

Economic Development Market Analysis

The Comprehensive Economic Development Strategy identifies the role of education, health care, income and cost of living, housing and their impact in the regional economy. The report also identified the need for continued infrastructure improvements, including transportation related infrastructure, which is necessary to maintain the region's ability to compete with other more population regions in the state. Education of the workforce is critical for ensuring that there are enough skilled employees in the region. Manufacturing, education and health care services, and retail represent the majority of the region's employment by industry. The report has identified assets that should be emphasized to continue to grow the region's economy. These areas include advanced manufacturing, alternative energy resources, food processing, information technology, and logistics and distribution. Regional economic development efforts continue with the promotion of these sectors in order to grow new businesses and economic growth in the area.

The following HUD-generated tables contain data pertinent to economic development in Waterloo.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	141	51	0	0	0
Arts, Entertainment, Accommodations	2,632	3,253	9	7	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Construction	1,027	1,425	3	3	0
Education and Health Care Services	6,902	10,420	23	22	-1
Finance, Insurance, and Real Estate	1,633	1,902	5	4	-1
Information	312	328	1	1	0
Manufacturing	6,225	13,517	21	29	8
Other Services	1,074	1,813	4	4	0
Professional, Scientific, Management Services	3,169	4,345	11	9	-2
Public Administration	1,124	2,194	4	5	1
Retail Trade	3,524	5,281	12	11	-1
Transportation and Warehousing	1,307	1,366	4	3	-1
Wholesale Trade	985	1,181	3	3	0
Total	30,055	47,076	--	--	--

Table 47 - Business Activity

Alternate Data Source Name:
2016 ACS Data
Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	35,362
Civilian Employed Population 16 years and over	32,423
Unemployment Rate	8.30
Unemployment Rate for Ages 16-24	18.50
Unemployment Rate for Ages 25-65	6.20

Table 48 - Labor Force

Alternate Data Source Name:
2016 ACS Data
Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	8,674
Farming, fisheries and forestry occupations	212
Service	6,143
Sales and office	7,439
Construction, extraction, maintenance and repair	2,033
Production, transportation and material moving	7,922

Table 49 – Occupations by Sector

Alternate Data Source Name:
2016 ACS Data
Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,464	91%
30-59 Minutes	1,945	6%
60 or More Minutes	715	2%
Total	*31,124*	*100%*

Table 50 - Travel Time

Alternate Data Source Name:
2016 ACS Data
Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,332	357	1,526
High school graduate (includes equivalency)	8,128	590	2,714
Some college or Associate's degree	8,660	596	2,099
Bachelor's degree or higher	6,817	175	927

Table 51 - Educational Attainment by Employment Status

Alternate Data Source Name:
2016 ACS Data
Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	85	112	457	763	596
9th to 12th grade, no diploma	876	668	551	1,664	826
High school graduate, GED, or alternative	2,640	2,712	2,574	6,155	4,208
Some college, no degree	2,151	2,206	1,798	3,198	2,011
Associate's degree	514	1,307	976	1,895	582
Bachelor's degree	629	2,013	1,533	2,238	1,214
Graduate or professional degree	31	643	455	1,037	821

Table 52 - Educational Attainment by Age

Alternate Data Source Name:
2016 ACS Data
Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	26,155
High school graduate (includes equivalency)	27,554
Some college or Associate's degree	31,337
Bachelor's degree	40,811
Graduate or professional degree	60,563

Table 53 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2016 ACS Data

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The manufacturing sector is the largest employment sector in the Waterloo, which accounts for 8.7% of share of all jobs. Following the manufacturing sector, education and health care services sector accounts for the second highest number of jobs in the region with 22.1% of all jobs. The retail trade sector is the third highest at 11.2% of the total share of jobs.

Waterloo is home to 35,362 jobs, and currently only 28,464 of the employees live within 30 minutes of Waterloo. Nine percent of the workforce commutes from outside the area to Waterloo their employment.

Describe the workforce and infrastructure needs of the business community:

The 2017 Comprehensive Economic Development Strategy (CEDS) identified the workforce and infrastructure needs of the business community.

Workforce

The first goal identified in the CEDS was to attract, retain, and expand business in the region, and included the need to diversify the region's economic base and to facilitate economic growth. The second goal focused on workforce needs, including increasing the number of people in the workforce, improved skills and increase education levels for the existing workforce, produce general and skilled laborers, and improve the quality of life in order to recruit and retain the workforce. The third goal identified the importance of affordable housing for the workforce as well as the need of a variety of housing types.

All of these elements play a vital role in maintaining and improving the workforce of the region. The education and health services sector is growing in the region and CEDS noted that there was a lack of skilled employees that could provide the growing needs and services. It is important to maintain and develop training and apprenticeship programs utilizing Hawkeye Community College and other workforce partners, and continue to provide training and education resources for non-traditional students. Affordable housing for the workforce was noted as an important element, including utilizing CDBG and HOME funds, promoting workforce/affordable housing near employment, support infill development in vacant lots and blighted areas, implement owner-occupied rehabilitation programs to assist the community housing stock, and support development to support living environments for the elderly, are some of the key elements identified by the CEDS.

Infrastructure

OMB Control No: 2506-0117 (exp. 09/30/2021)

The CEDS identified the need to maintain, update, and invest in new infrastructure to water and sewer lines, waste facilities, broadband networks, and energy development and transmission as well as maintaining and upgrading community facilities. Goal 5 of the CEDS identified transportation as an important factor, including providing safe, reliable, and efficient transportation network.

Infrastructure improvements include assisting communities with financial resources in order to improve needed infrastructure improvements, maintaining and investing in public facilities, expanding broadband infrastructure networks, and improve renewable energy and promote sustainability to reduce long term costs. Additional regional and local transportation networks were identified as important to ensure economic vitality in the region.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Continued investment is needed in Waterloo in order to ensure that business growth opportunities take place. The Region 7 Local Service Plan for July 1, 2016 – June 30, 2020 identified by 2022, 55% of employment in Iowa will be focused on middle skills jobs and within Region 7, the following sectors may provide new employment opportunities: information technology, healthcare, utilities, and manufacturing. The plan has identified that there is a shortage of qualified workers with middle skills to fill those types of jobs. Education and training opportunities, including for non-traditional students will be vital to meet employer needs.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The CEDS identified the continued need for skilled labor and investment in providing education and training in order to ensure that there is a skilled labor force available, especially as other employment sectors are seeing growth and to continue to provide labor for the manufacturing sector, but to also help better match employer needs with the employee skillset. Currently 60% of the workforce has some college, an Associate's, or a Bachelor's degree or higher. The Region 7 Local Service Plan identified that in Region 7, 22.3% of employers are in need of workers with basic skills like literacy and numeracy, 30% of employers are in need of workers with soft skills like timeliness, customer service skills, and interpersonal skills, and 38.6% of employers are in need of employers with analytical, managerial, physical, and knowledge experience. Additionally, credentials and licenses are needed for middle skills jobs, included CNA certification in the healthcare sector, or CNC certification, heavy equipment operations, and similar skills in manufacturing, and computer and software literacy, project management, and other general office skills.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Region 7 Workforce Service Plan has identified the following pose-secondary institutions in the region: Allen College, Kaplan University, Hawkeye Community College, University of Northern Iowa, Upper Iowa University, and Wartburg College, which have all been partners with the Region 7 Workforce for jobs fairs. Currently the Region 7 Workforce currently partners with Hawkeye Community College to develop Career Pathways in advanced manufacturing and healthcare. The Region 7 Workforce also partners with AEL for high school completion and English Language Learning classes. Additional efforts include expanding services to underserved populations and clients experiencing barriers to employment, work closely to maintain and sector partnerships in order to reflect regional needs, continued efforts to align education and training opportunities with high demand careers, work to establish one-stop system for both employers and employees, and integrate the education and training opportunities with the needed skills and education for the jobs, including middle skills jobs in the region.

As of 2016, the unemployment in Black Hawk County was 4.1% but when unemployment is examined along racial/ethnic demographics, Black and African American unemployment rates were at 24.7%, Asian unemployment was at 8.1%, and Hispanic unemployment rates were at 6.9%. Efforts to provide resources, education, and skill training should ensure that underserved populations are included in the process are vital to improve the economic standings of the high unemployment populations, especially since the high unemployment is reflected in the housing needs and costs burdens faced by the same communities.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Economic development activities in the past were limited due to limited available CDBG funds and the scale and resources needed for economic development initiatives. Both Waterloo and Cedar Falls will continue to be support of such initiatives and consider funding opportunities when feasible, especially when they align with the identified goals of the Consolidated Plan. Activities like outreach and education of available resources, especially at the neighborhood level may help reach underserved populations.

Discussion

There is continued need for both economic development in Waterloo, to ensure that there are a variety of opportunities within the community, but also need for providing employees with the needed skills and education so that they may be able to be employed in the growing job sectors in the area. Additionally, there are discrepancies in unemployment along racial/ethnic populations, and there is a need to target those communities to help bridge the high unemployment rates. These discrepancies are reflected in the cost burdens experienced in the minority populations and their spatial distribution within Waterloo as seen in the areas of racial concentrations. Improving skills and access to labor, including removing potential barriers to employment, including transportation and child care availability, will have an impact in reducing areas of poverty.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are areas in both Waterloo and Cedar Falls where households with multiple housing problems are concentrated.

Waterloo

In Waterloo, census tracts 1, 2, 3, 7, 17.01, and 18 have been identified by HUD's AFFH tool mapper as areas were 40%-50% of households are experiencing any of the four identified housing problems. The census tracts are areas that correspond with higher rates of LMI populations and areas of racial concentrations.

Cedar Falls

In Cedar Falls, census tracts 23.03 and 23.04 were identified as areas where housing problems were concentrated.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Waterloo

Waterloo has several census tracts that meet the criteria for areas of racial concentration, where the percentage of a single minority or ethnic group exceeds at least 10% of the group's citywide average. Those census tracts include 1, 2, 3, 5, 7, 9, 17.01, 17.02, 18, 19, and all those census tracts are included in the Consolidated Urban Revitalization Area (CURA). Census tracts 7, 8, and 11 are considered areas of concentration for Hispanic or Latinos. Census tract 3 shows an area of concentration for Asians, while census tracts 1, 2, 5, 7, 17.01, 17.02, 18, and 19 are shown to be areas of racial concentration for Blacks/African-Americans.

Cedar Falls

No Census tract has a "concentration" of specific racial or ethnic minorities according to HUD's definition (10 percentage points higher than the citywide percentage). However, Census tract 23.04 (College Hill area) has the highest percentage of racial and ethnic minorities (11.8% and 4.0%, respectively, compared to 7.1% and 2% citywide).

What are the characteristics of the market in these areas/neighborhoods?

In Waterloo these neighborhoods are characterized with having an older housing stock and the majority of the census tracts identified as areas of racial concentration also have been identified as areas with higher lead risk. Additionally, these census tracts also have higher rate of poverty and noted as areas where low and moderate income (LMI) persons are concentrated. The LMI percentage required for CDBG eligibility is 51% of residents. These areas and neighborhoods have also higher rates of vacancy, lower property value, higher poverty and unemployment, and tend to be areas of slum and blight.

Are there any community assets in these areas/neighborhoods?

The Waterloo School District has constructed new public schools in those areas, and new redevelopment is taking place in the Waterloo downtown, including public facilities and amenities, new businesses are locating to the downtown and surrounding corridor, including the new Hawkeye Community College Adult Learning Center, new hotel, and multi-family apartment complex, and a new grocery store and the new Boys and Girls Club Teen Center are both located in one of the surrounding neighborhoods, which are starting to help revitalize the Waterloo core and surrounding areas. Many of the LMI and areas of racial concentration are neighborhoods that are located adjacent to the downtown.

Are there other strategic opportunities in any of these areas?

In Waterloo, there is continued effort to integrate the different programs available to continue to target LMI areas, but also take a more neighborhood focus in order to concentrate impact into strategic areas, to help eliminate slum and blight, improve conditions, provide affordable housing, and support redevelopment and economic opportunities. The efforts will utilize available CDBG and HOME funds and partnerships with local non-profit agencies and service providers to both serve the community at large but also target resources at a neighborhood level so that more impact directed to smaller areas of slum and blight so that efforts of revitalization are more concentrated.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan identifies goals, priorities, strategies, and projected outcomes that the Consortium will try to accomplish in the next five years.

The overarching goals for Waterloo are:

- To provide decent housing in the community by preserving and providing new affordable housing, reducing barriers to housing, increasing supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- Provide suitable living environments by eliminating slums and blight, create safer and more resilient neighborhoods, integrate of low and moderate income residents in both communities with housing opportunities, improve access to public services and facilities, and reinvest in deteriorating neighborhoods.
- Expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, improving access to employment, development activities that promote long-term community viability, and the empowerment of low and moderate income person to achieve self-sufficiency through public services and other means.

The City of Waterloo will continue to work closely with area agencies and non-profits that best address the identified community needs. Priority is given to programs and services that assist the lowest-income households and prioritizes the identified goals and objectives and meet the national objectives.

The purpose of the Cedar Falls Strategic Plan is to outline a five-year course of action that the City may follow when implementing their Community Development Block Grant (CDBG) Entitlement Program. Said Strategic Plan will identify priorities, needs, market conditions, and define goals and action strategies, and is intended to address the Needs and Market Assessments that are part of the City's overall Federal Fiscal Year (FFY) 2020-2024 Consolidated Plan.

The City of Cedar Falls provides funding to four general programs including: housing development programs, economic and community development programs, neighborhood or area programs, and planning and administrative programs. Needs in these areas designed to increase opportunities for low-and-moderate income households to identify the availability of decent housing, safe and suitable living environments and provide economic opportunities. As an overarching need, the community identified affordable housing, which is quality and lower priced, when compared to the existing housing market in the city.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 54 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	The project will be done in the city limits.
	Other Target Area Description:	The project will be done in the city limits.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	NEIGHBORHOOD REVITALIZATION STRATEGY AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

|			
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		
	Identify the needs in this target area.		
	What are the opportunities for improvement in this target area?		
	Are there barriers to improvement in this target area?		
3	**Area Name:**	Local Targeted Neighborhoods	
	Area Type:	Local Target area	
	Other Target Area Description:		
	HUD Approval Date:		
	% of Low/ Mod:		
	Revital Type:	Housing	
	Other Revital Description:		
	Identify the neighborhood boundaries for this target area.		
	Include specific housing and commercial characteristics of this target area.		
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		
	Identify the needs in this target area.		
	What are the opportunities for improvement in this target area?		
	Are there barriers to improvement in this target area?		

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Priority areas that will be targeted with funds are areas of low-income census tracts and areas of racial concentration. While these areas are located throughout Waterloo, the majority are located within the Consolidated Urban Revitalization Area (CURA) and Waterloo will continue to concentrate specific activities within the boundary area. The CURA encompasses the majority of census tracts with low income populations, areas of racial concentration, and housing with high lead risk, but there are census tracts beyond the CURA so it will be important to ensure those LMI areas also receive assistance. Additionally, the community survey identified three general areas and neighborhoods that had the

highest priority which included the East Side, specifically areas along East 4th Street, which includes the Walnut neighborhood, the 2nd area priority area was the Church Row neighborhood, and the neighborhoods located near the former site of the Rath Packing Company, which include LAFNOW and Cedar River, and a few other neighborhoods, were considered the 3rd highest priority area. All of the above neighborhoods are located within the CURA and in census tracks with concentrations of LMI populations, are areas with racial concentrations, and have also been identified as areas with high lead risk by the Iowa Department of Health. Community Development is partnering with local agencies and non-profits to work on a neighborhood level to target affordable housing, including rehabilitation and new construction efforts and other efforts to reduce slum and blight, and the above areas will be considered areas of priority. Due to the number of census tracts that area identified as LMI areas in Waterloo, if opportunities arise in other LMI neighborhoods for new partnerships, they will also be considered. Additionally, HUD estimates indicate that Waterloo has 33,665 LMI persons, or 50.53% of the population that is considered LMI, and so it will be important to offer services throughout the community as services and needs are not restricted to a neighborhood basis.
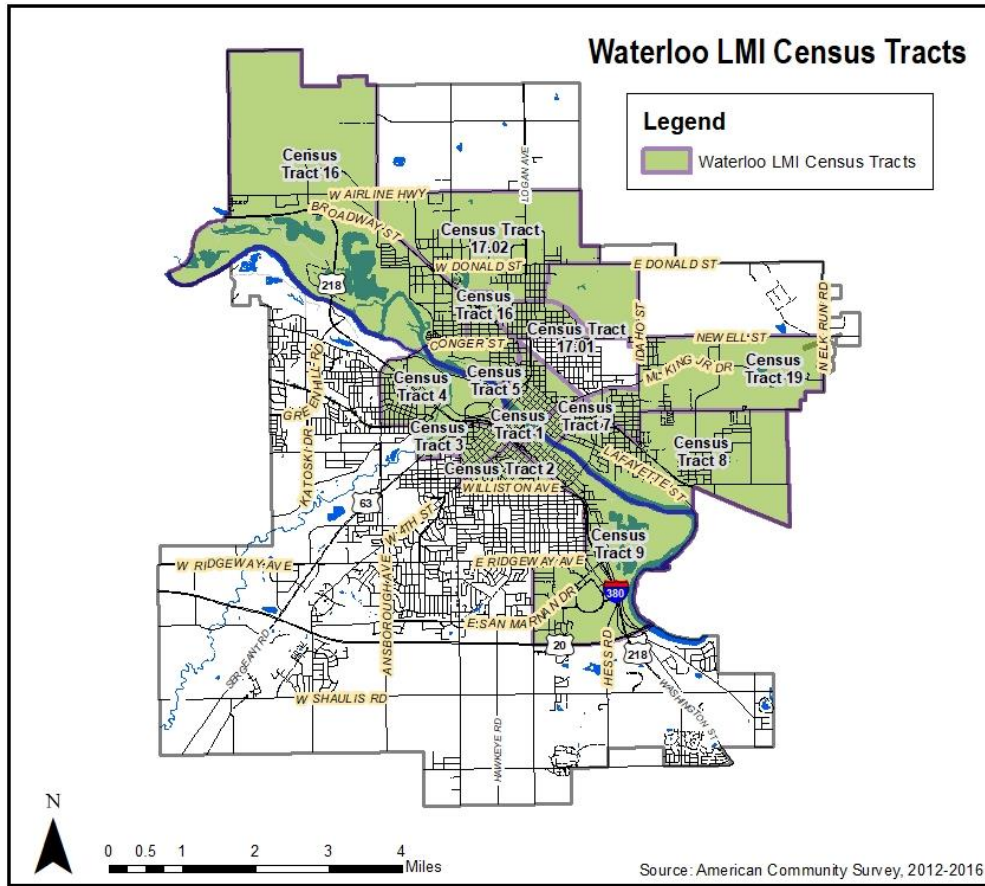
The City of Cedar Falls will focus its resources, budget and staff, in the areas deemed in greatest need of improvement.
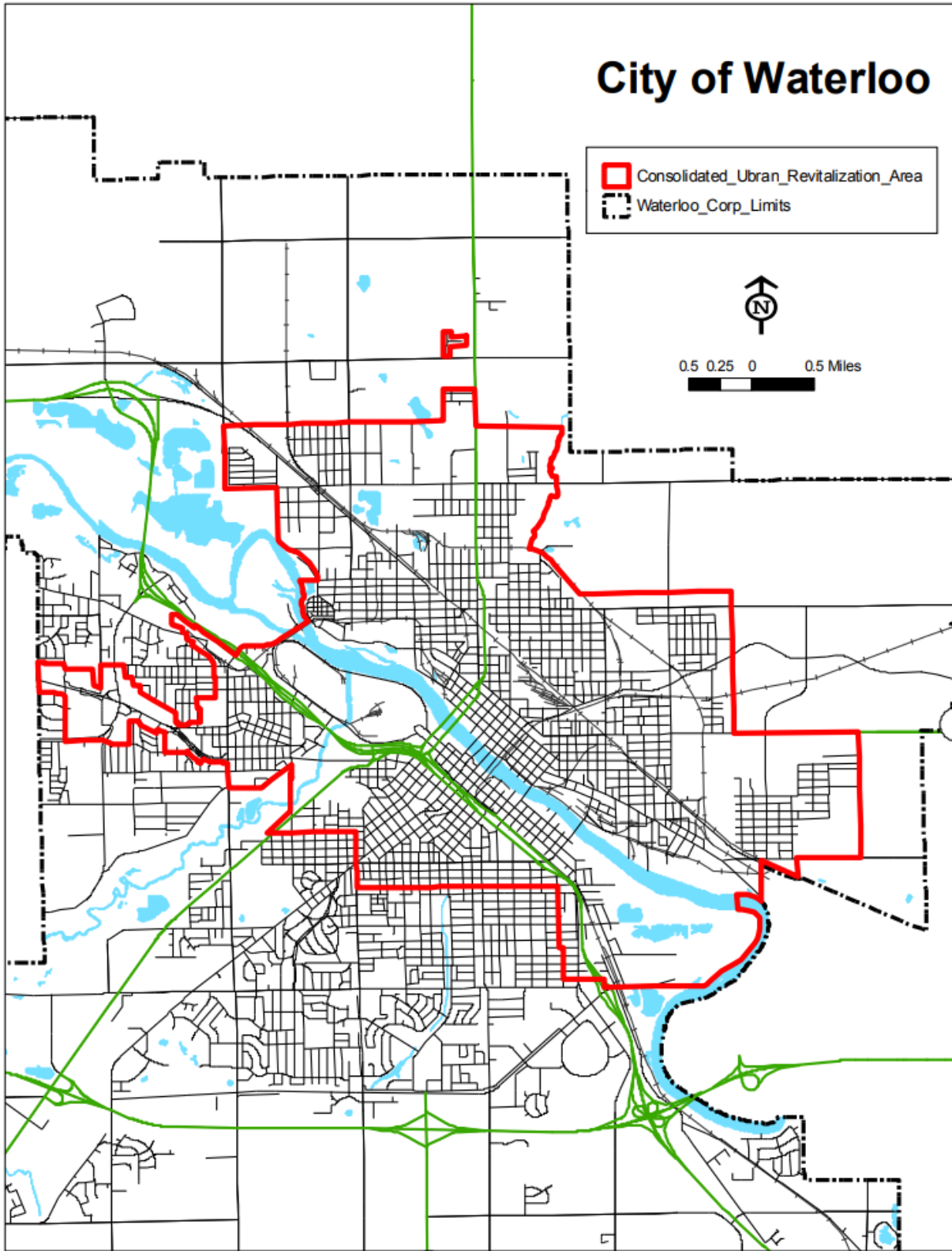
Waterloo Consolidated Urban Revitalization Area
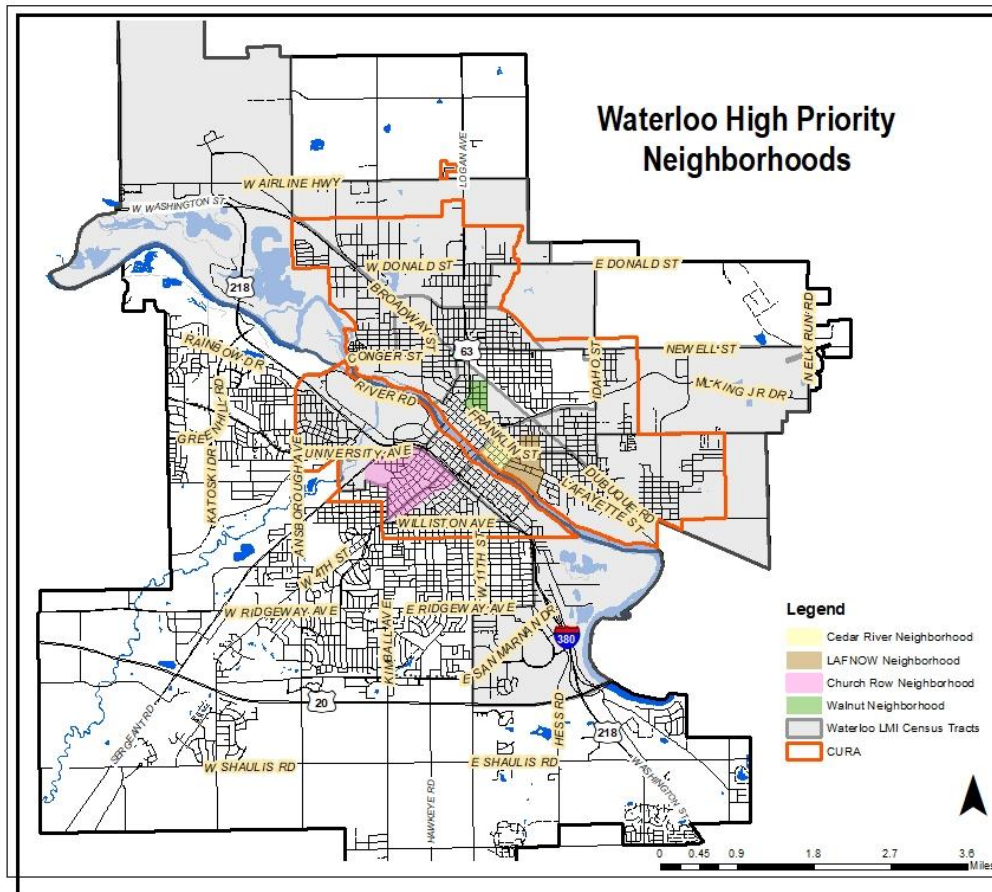
Waterloo High Priority Neighborhoods

Waterloo LMI Census Tracts

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 55 – Priority Needs Summary

<table>
<tr>
<td rowspan="7">1</td>
<td>Priority Need Name</td>
<td>Create and Sustain Affordable Housing</td>
</tr>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>Population</td>
<td>Extremely Low
Low
Moderate
Middle
Large Families
Families with Children
Elderly
Public Housing Residents
Elderly
Frail Elderly
Persons with Mental Disabilities
Persons with Physical Disabilities
Persons with Developmental Disabilities</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td>The project will be done in the city limits.</td>
</tr>
<tr>
<td>Associated Goals</td>
<td>Housing Rehabilitation
Owner Occupied Emergency Repair
Homeownership
Deposit Assistance Program
Acquisition of Real Property
Public Services
New Construction of Rental Housing</td>
</tr>
<tr>
<td>Description</td>
<td>Support citywide efforts for new construction of affordable housing, including affordable rental housing. The affordable housing should whenever possible also include housing that accommodates those with special needs, including accessibility. Provide Owner Occupied and Rental Rehabilitation to low income individuals through grants and also loan programs. Provide assistance to increase homeownership through down payment assistance to extremely-low and low-income first time homebuyers. Provide support to public services that will help sustain affordable housing.</td>
</tr>
</table>

	Basis for Relative Priority	There is continued need for new housing stock, with 76% of housing built prior to 1979, and there is need for affordable housing both single family, but especially rentals that can accommodate people with disabilities. People with disabilities currently represent 30% of the wait list for Section 8 Vouchers and over 60% of those that are 65 years or older have disabilities. New housing projects, especially infill projects can help with reducing slum and blight.
2	**Priority Need Name**	Homelessness Prevention
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	The project will be done in the city limits.
	Associated Goals	Housing Rehabilitation Deposit Assistance Program Public Services
	Description	The goal is to provide assistance to individuals that are facing homelessness. Homelessness can be brought on by a number of factors. Our goal is to try to be proactive in preventing factors that result in homelessness. By providing deposit and/or rent assistance, supporting local shelters and providing support to public services the city will work to reduce the number of families from becoming homeless.
	Basis for Relative Priority	With many low income households that rent, housing cost burdens remain a big issue and programs that provide assistance by providing deposit or rent assistance can help alleviate and stabilized those households and reduce their risk of becoming homeless. The large number of households also awaiting assistance through Section 8 Housing Choice Vouchers demonstrates that there is additional support needed in the community to help reduce the gap for rental and deposit support for low income households.
3	**Priority Need Name**	Neighborhood Stabilization
	Priority Level	Low

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development	
Geographic Areas Affected	The project will be done in the city limits.	
Associated Goals	Housing Rehabilitation Homeownership Neighborhood Services Acquisition of Real Property Public Services Public Facilities and Improvements Clearance and Demolition Small Business Assistance	
Description	Neighborhood stabilization is a priority goal in the City of Waterloo. By provide neighborhood services that utilizing education and outreach to assist in making neighborhoods resilient and assist with connecting neighborhoods needs with available resources, including non-profits, agencies, and other organizations that are working on improving the quality of life on Waterloo's neighborhoods. Also provide outreach for the various Community Development programs, administer Block-by-Block to help eliminate slum and blight, and work in economic development efforts in low-income neighborhoods. Support public facilities, including open spaces, parks, and recreation, and that is maintained by the City and its partners that promote neighborhood stabilization and growth. Stabilize deteriorating neighborhood through clearance and demolition of abandon building or deteriorating structures. Provide support to public services that work to strengthen community and neighborhood support.	

Basis for Relative Priority	Waterloo has 37 recognized neighborhoods. A large percentage of the neighborhood associations are located in census tracts with low incomes and high racial concentrations. The neighborhood focused approach to working on eliminating slum and blight, improving housing, and other strategies to improve economic opportunities, requires that the City of Waterloo provides a liaison to help assist programs and services with neighborhoods, which will help assist the success of the proposed projects.	

Narrative (Optional)

The following tables show priority needs within the cities of Waterloo and Cedar Falls. Priority needs were included based on the results of public input, stakeholder meetings and interviews, discussion with city community development staff members, and the community wide survey results.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Due to the large number of cost-burdened rental households and the limited availability of Section 8 Housing Choice Vouchers, the Consortium will plan to continue utilizing HOME funds to support programs that assist renters, especially since many renters have extremely low incomes (0%-30% AMI).
TBRA for Non-Homeless Special Needs	The elderly and individuals and families experiencing disabilities have a high need of assistance. Currently, a large proportion of households with disabilities are on the waitlist for Section 8 Housing Choice Vouchers. Both populations experience income limits, have high need for affordable housing which also provides associated accommodations.
New Unit Production	Waterloo has a need for affordable and quality new construction property, especially in infill areas, where there are higher rates of vacant lots and slum and blight. A portion of HOME funds are dedicated towards the construction of new single-family homes to help meet this need.
Rehabilitation	The majority (76%) of all existing housing stock, both owner-occupied and rentals were built prior to 1980. Additionally, many of the older homes are associated with health issues like lead-based paint, have little to no disability modifications for elderly or disabled homeowners, and low-income homeowners have very few funds to update and make their homes safe and sanitary. There are continued efforts needed to improve the aging housing stock and efforts of property rehabilitation will also assist in improving slum and blight.
Acquisition, including preservation	There are considerable amounts of vacant lots in LMI neighborhoods contributing to slum and blight. Available funds may be utilized to acquire properties for redevelopment and new construction in targeted areas to assist with redevelopment and the elimination of slum and blight.

Table 56 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The section discusses the resources that will be used to meet the goals of the 2020-2024 Five-Year Consolidated Plan. The resources may involve partnership opportunities and other private and non-federal public sources as they become available.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,236,955	10,000	0	1,246,955	4,987,820	Total funds available during year 1 consist of FY19 allocation and expected program income for FY19. There are no prior year resources available.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	427,619	5,000	0	432,619	1,730,476	Total funds available during year 1 consist of FY19 allocation and expected program income for FY19. There are no prior year resources available.

Table 57 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Consortium will continue to leverage additional resources as made available to address any of the identified goals, including housing and non-housing community development issues. Resources will include local, state, and other federal grant resources. Waterloo continues to meet the required HOME match requirement by requiring HOME fund sub recipients to provide a 25% match in order to utilize the available funds, including those generated from the City's Community Housing Development Organization (CHDO). The provided matching funds used by sub recipients are non-federal funds. Waterloo will also utilize loan programs that provide needed services to assist with matching funds.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Waterloo currently does not have any publically owned land that can be utilized to address any of the needs identified in the plan.

Discussion

Waterloo will continue to utilize various resources to maximize affordable housing program dollars, including local, state, and federal grants in efforts in increase affordable housing and preserve the current affordable housing stock.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF WATERLOO	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
City of Cedar Falls	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
WATERLOO HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
Cedar Falls Low Rent Housing Agency	PHA	Public Housing	Jurisdiction
Community Housing Development Organization	CHDO	Ownership Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Social Service Agency	Sub recipient	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction

Table 58 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Waterloo Community Development oversees the CDBG activities in Waterloo and HOME activities in the Consortium. In addition, Waterloo Community Development works closely with other local government entities, non-profit agencies and service organizations, private industry, and public institutions in the implementation of housing, homeless, non-homeless special needs, and non-housing community development activities. Cooperation between these the entities are important to ensure as many of the identified activities can be carried out in order to meet the identified goals and objectives.

Gaps that currently exist between the organizations generally stem from regulation. Although the organizations work together to achieve a goal we are limited to the information that can be shared at times. Many of the organizations share the same client base and low income individuals often seek assistance from multiple agencies. This can lead to duplication of services or lack of services. For example, if Department of Human Services is working with a family that has a child with an elevated blood lead level the department will not share the family's information. This often leads to cases that go unresolved. The Waterloo Housing Authority may have a client that is nearing self-sufficiency that could benefit from services offered by Waterloo Community Development. However, due to regulation this information cannot be shared. Most agencies are not willing to share information even if it is allowed through a memorandum of understanding out of fear of violating regulations.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 59 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Continuum of Care services for the homeless in the Consortium are provided by through the Black Hawk County Local Homeless Coordinating Board (LHCB), which encompasses many government agencies, non-profit providers, and faith-based organizations. These organizations provide a variety of services targeting the homeless persons, including homeless prevention, emergency shelters, transitional housing, permanent supportive housing, and other services. These services include legal services, financial literacy and counseling, housing counseling, mental health services, substance abuse services, case management, job training, and self-sufficiency programs.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

A combination of local agencies, non-profit providers, and faith-based organizations, many of the CoC provides, assist with services that also include special needs populations. Feedback from stakeholders

noted that better resource network for the community may expedite with connecting people in need with available services.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2019	2023	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization	CDBG: $2,402,820 HOME: $552,580	Rental units rehabilitated: 60 Household Housing Unit Homeowner Housing Rehabilitated: 110 Household Housing Unit
2	Owner Occupied Emergency Repair	2019	2023	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Create and Sustain Affordable Housing	CDBG: $400,000	Homeowner Housing Rehabilitated: 90 Household Housing Unit
3	Homeownership	2019	2023	Affordable Housing	Citywide	Create and Sustain Affordable Housing Neighborhood Stabilization	HOME: $750,000	Homeowner Housing Added: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 30 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Deposit Assistance Program	2019	2023	Affordable Housing Homeless	Citywide	Create and Sustain Affordable Housing Homelessness Prevention	HOME: $144,200	Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted
5	Neighborhood Services	2019	2023	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Neighborhood Stabilization	CDBG: $400,000	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
6	Acquisition of Real Property	2019	2023	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Create and Sustain Affordable Housing Neighborhood Stabilization	HOME: $200,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Services	2019	2023	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization	CDBG: $200,000	Public service activities other than Low/Moderate Income Housing Benefit: 2710 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 110 Households Assisted Homeless Person Overnight Shelter: 240 Persons Assisted Homelessness Prevention: 70 Persons Assisted
8	Public Facilities and Improvements	2019	2023	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Neighborhood Stabilization	CDBG: $80,000 HOME: $0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
9	Clearance and Demolition	2019	2023	Non-Housing Community Development	Citywide	Neighborhood Stabilization	CDBG: $15,000 HOME: $0	Buildings Demolished: 5 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	New Construction of Rental Housing	2019	2023	Affordable Housing Homeless Non-Homeless Special Needs	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Create and Sustain Affordable Housing	HOME: $300,000	Rental units constructed: 6 Household Housing Unit
11	Small Business Assistance	2019	2024	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Neighborhood Stabilization		Businesses assisted: 10 Businesses Assisted

Table 60 – Goals Summary

Goal Descriptions

1	**Goal Name**	Housing Rehabilitation
	Goal Description	Provide rehabilitation of owner occupied homes, including single family, multi-family, and rental rehabilitation for qualified households to help reduce slum and blight and ensure affordable housing remains safe and sanitary. Provide lead based paint hazard remediation. Housing Rehabilitation also includes the Weatherization Plus Program.
2	**Goal Name**	Owner Occupied Emergency Repair
	Goal Description	Provide assistance with repairs that can help keep housing safe and sanitary and that are above normal maintenance needs, for qualified owner occupied homes.
3	**Goal Name**	Homeownership
	Goal Description	Provide homebuyer assistance to qualified first time homebuyers. Creating homeownership through new construction of affordable housing. CHDO construction of new housing for low income families.

4	Goal Name	Deposit Assistance Program
	Goal Description	Provide funds to support agencies that provide security deposit assistance to extremely-low and low-income households.
5	**Goal Name**	Neighborhood Services
	Goal Description	Provide neighborhood services utilizing education and outreach to assist in making neighborhoods resilient and assist with connecting neighborhoods needs with available resources, including non-profits, agencies, and other organizations that are working on improving the quality of life on Waterloo's neighborhoods. Also provide outreach for the various Community Development programs, administer Block-by-Block to help eliminate slum and blight, and work in economic development efforts in low-income neighborhoods.
6	**Goal Name**	Acquisition of Real Property
	Goal Description	Assist with the acquisition of properties that can be used for rehabilitation of existing structures which can be used to meet affordable housing needs in the community. Additionally, program will include the resale of the housing.
7	**Goal Name**	Public Services
	Goal Description	Support services that assist extremely-low, low, and moderate-income individuals, including outreach and education services, homelessness prevention, neighborhood stabilization, and services that will help create and sustain affordable housing. Public service also includes providing operating costs to The Salvation Army homeless shelters.
8	**Goal Name**	Public Facilities and Improvements
	Goal Description	Support public facility improvements, including open spaces, parks, and recreation, and that are maintained by the City and its partners.
9	**Goal Name**	Clearance and Demolition
	Goal Description	Demolish vacant and dilapidated buildings that will assist with eliminating slum and blight and creating infill development sites or the conversion to those areas into green spaces.

10	Goal Name	New Construction of Rental Housing
	Goal Description	Provide support to citywide efforts for providing affordable housing, including affordable rental housing in the community. Activities include providing funding for new construction of affordable housing, including affordable rental housing and housing that accommodates those with special needs.
11	Goal Name	Small Business Assistance
	Goal Description	Funding for small business assistance in response to COVID-19

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the next five years Waterloo will is projected to provide 86 extremely low-income, low-income, and moderate-income families with affordable housing through homeownership and deposit assistance.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Waterloo Housing Authority meets Section 504 requirements and there is no present need to increase the number of accessible units.

This is not applicable to the City of Cedar Falls as they do not have any public housing at this time.

Activities to Increase Resident Involvements

The Waterloo Housing Authority provides a number of programs, including Family Self-Sufficiency, Down Payment Assistance, Section 8 Home Ownership Voucher Program, and Veteran Assisted Supported Housing. The programs are designed to enable low-income households to improve their living environment by providing opportunity to improve their housing situation and also promote self-sufficiency. The Waterloo Housing Authority also provides on-site health screenings and health and exercise programs to the Ridgeway Towers residents.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The Waterloo/Cedar Falls HOME Consortium prepared an Analysis on Impediments to Fair Housing Choice (AI) in 2014 to satisfy requirements of the Housing and Community Development Act of 1974. The Consortium is developing a new AI in FY 2019 that will identify current public policies that may impede housing choice for members of the protected classes. The following major findings and conclusions were identified in the 2014 analysis:

1. No strategy to meet the market needs of the growing limited-English-speaking population have been introduced.
2. There is a growing mismatch between real income and housing cost.
3. It is difficult for large families and people with disabilities to access quality, affordable, suitable housing.
4. The gap between white and minority median household incomes, unemployment rates, and homeownership rates is large and growing.
5. The supply of larger housing units may not match the demand from protected classes.
6. The City of Waterloo's zoning provisions regarding group homes limit their capacity to integrate into the community.
7. The strict definition of family imposes a barrier to the formation on non-traditional households.
8. The Cedar Falls Human Rights Commission does not have the capacity to assertively enforce the provisions of the municipal human rights ordinance.
9. The indefinite closure of the Northeast Iowa Center of Independent Living and cancellation of MET's Prime Time Pass program severely limits access to elderly and disabled residents, as well as employees working atypical hours.
10. A lack of transit connections to growing commercial corridors and suburban employment areas limits job access as well as access to community assets.
11. Ongoing patterns of disparity in private lending may indicate mortgage discrimination.
12. Testing for housing discrimination has not been conducted recently, despite positive results from the previous test and complaints of steering within the housing market.
13. Fair housing issues exist within both Waterloo and Cedar Falls' Nuisance Properties and Rental Inspection ordinances.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The 2014 Analysis of Impediments to Fair Housing identified thirteen impediments and provided strategies to remove the impediments.

Market Based

- It is recommended that both cities review whether current interpretation and translation services are adequate, including preparing a Language Access Plan if necessary, and the City of Waterloo should consider working with an outreach specialist to target the largest foreign language communities.
- Both Waterloo and Cedar Falls need to utilize CDBG funding to assist with providing affordable rental units, renter focused affordable housing programs, and Waterloo should continue to maintain its 3 year CURA and provide a Down Payment Assistance Program.
- The Waterloo and Cedar Falls Planning Departments should provide workshops to developers and landlords regarding universal design concepts.
- There need to be efforts to provide employment training and apprenticeships that are targeted to residents of racially impacted neighborhoods.
- Home ownership counseling should be targeted to residents of impacted neighborhoods.

Public Sector Impediments: Policy-Based

- Waterloo should amend their zoning ordinance to ensure that small group homes that permit up to eight persons with disabilities to reside are treated as single-family homes without additional permit requirements.
- Waterloo should amend its zoning ordinance to remove specifications on what constitutes a family and should limit occupancy limits based on structural function rather than by defining family.
- Empower the Cedar Falls Human Rights Commission to enforce fair housing law and examine whether CDBG funds could be used for a fair housing outreach project by the Commission.
- Conduct a feasibility study to determine whether the Prime Time Pass service could be revived and conduct a transportation needs assessment to examine how the PTP service can be incorporated into the MET bus routes.
- The Consortium needs to work on a regional planning effort to better match bus lines with jobs, housing, and amenities.

Private Section Impediments: Market-Based

- The Consortium should test for mortgage discrimination in order to effectively target education, outreach, referrals, and enforcement activities. Waterloo needs to continue supporting financial education and credit counseling for low-income households and examine whether multi-lingual education opportunities are needed.
- The Consortium should consider applying for another grant for testing, with a focus on race and disability.
- The legal department should review whether the Chronic Nuisance Properties and Rental Inspection ordinances are consistent with the Fair Housing Act.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Black Hawk County Local Homeless Coordinating Board (LHCB) is part of the Iowa Balance of State Continuum of Care (BoS CoC), which provides funding for agencies and organizations in the BoA CoC serving homeless persons and families. The LHCB is responsible for conducting Point-in-Time counts in Black Hawk County and adopted the FY 2018 Black Hawk/Grundy/Tama Coordinated Service Region Policies and Procedures Manual for Coordinated Entry in order to ensure that services are coordinated and they connect the appropriate services to meet client needs. The LHCB meets on a regular basis and provides an opportunity for participating agencies to coordinate information and services. There are over 40 providers that participate in the LHCB and they provide a variety of services, including case management, counseling, self-sufficiency training, amongst many others. The activities are also focused on locating the appropriate housing in order for clients to successfully transition into either permanent supportive housing or into independent living and maintain steady employment.

Addressing the emergency and transitional housing needs of homeless persons

Emergency Shelters

Currently the Salvation Army operates two emergency shelters in Waterloo. The shelters include an 18-bed facility for single men, and there is separate 32-bed facility for women and children. Catholic Worker House provides 22 beds for both men and women in their facility.

Children under the age of 18 in need of temporary housing are placed in the county's youth shelter, a non-secured facility that provides short termed care. The youth shelter primarily serves victims of physical of sexual abuse, children whose family are experiencing a crisis, children awaiting foster care or group home placement, and children referred directly from a psychiatric unit.

Transitional Housing

Several facilities in Waterloo provide transitional housing for homeless individuals and families. House of Hope, a privately funded organization, provides 10 units with 24 beds and currently has a waitlist for families in need of assistance. Additionally, the program will begin to provide transitional housing to up to 5 women who are transitioning out of foster care, in order to provide a stop gap and reduce homelessness in the that population. Cedar Valley Friends of the Family provides through their two programs offer a total of 63 beds, with 46 beds for families, and 17 beds for adults only. Their programs are targeted to domestic violence survivors.

The Junkman-Knoebel Center, which is run by Pathways Behavioral Services, provides 25 beds for men who are recovering from alcohol and drug addiction. Residents must maintain employment, commit to sobriety, and continue to meet obligations, such as court costs, restitution, child support, and any other transitional living fees incurred.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

In order to continue assisting those that are homeless or chronically homeless, both cities will continue to support the LHCB and agencies that provide sheltering and/or associated services in order to stabilize the homeless individuals and families and to assist with successfully transitioning them out of homelessness. The Coordinated Entry Policy and Manual are helping with connecting clients to appropriate services, but there are continued demands for affordable housing to help with transitioning those that are homeless into more permanent housing. Incentives from the Iowa Finance Authority are helping with encouraging developers to include elements into their proposals that may assist with affordable housing, most recently the Waterloo Housing Authority is reviewing a partnership with a local developer utilizing Iowa Finance Authority credits and funds to provide five vouchers to persons that previously were experiencing homelessness.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

HUD estimates indicate that Waterloo has 33,665 LMI persons, or 50.53% of the population is low-income. A large percentage of the population is susceptible to becoming homeless and it is important to continue to support programs and services that not only provide affordable housing, but also help eliminate risks towards homelessness, including assisting with housing related issues such as evictions, denial of housing and other activities, and also support initiatives to improve the economic standing of low income households with better employment opportunities, job and skill training, and financial literacy as related education and training efforts. Additionally, it is important to support services that remove barriers to employment, such as improving transportation services to local employers and child care availability, especially for those that are employed during second and third shifts. Additionally, it important to provide services that help current low-income households preserve their existing housing stock, who otherwise may not be able to maintain their housing condition, and provide services,

especially for the elderly and those with disabilities in order so that any potential barriers from their homes are removed and they may remain in their homes.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Waterloo Community Development includes lead-paint hazard evaluation and mitigation for housing units that participate in the rehabilitation program. Waterloo has been a former recipient of HUD Lead-Paint Hazard Grant, and was awarded and new grant, which began in 2017, which is being utilized in conjunction with CDBG and HOME rehabilitation activities. The City of Waterloo has partnered with the Black Hawk County Health Department in the implementation of the Lead-Based Paint Hazard grant, including participation in outreach events.

The community wide survey results identified that the lead hazards were considered a low priority by the community. The survey results do not correspond with housing data analysis that identifies that lead hazards continue to be an issue in Waterloo. The discrepancy does reflect that there are continued education and outreach efforts in the community regarding lead paint hazards.

Lead paint was not prohibited in residences until 1978, and properties built prior that date are assumed to contain lead paint. The majority of housing in Waterloo was constructed between 1950 -1979, and 76% of all housing was constructed prior to 1979, which includes 76% of owner-occupied structures and 75% of all rental properties. The Iowa Department of Public Health has created a lead risk model for the state to identify areas of high risk. In Waterloo, 16 census tracts, the majority located within the CURA, have been identified as having housing with a high lead risk. Previous awarded HUD Lead-Based Paint Hazard grants were targeted toward owner-occupied housing. The more recent awarded Lead-Based Paint Hazard grant also targets rental units, which is the first rental properties have received lead-based paint remediation assistance. Moving forward, it will be important to include rental properties in continued lead removal efforts since they have equally high rates of lead paint as owner-occupied properties and often provide housing to extremely low-income households.

The City of Waterloo also ensures that any housing units that receive any funding towards a down payment assistance program is also lead safe prior to funding being made available to the new homebuyer, ensuring the program participants are in safe housing.

How are the actions listed above related to the extent of lead poisoning and hazards?

Due to the number of units in Waterloo that potentially may have lead-based paint hazards, it is an important action for all the major activities that were identified previously and integral part of many of the existing programs.

How are the actions listed above integrated into housing policies and procedures?

Lead-based paint abatement is an important component of the rehabilitation of existing housing programs, and with down payment assistance programs, and all policies and procedures for any of the activities include lead-abatement activities and procedures.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

HUD estimates indicate that Waterloo has 33,665 LMI persons, or 50.53% of the population is low-income. The City of Waterloo will continue to work on providing programs, services, and initiatives, and other forms of support in order to reduce the rate of poverty in the community. Waterloo has identified the following programs and strategies to help reduce the number of families living in poverty:

- Provide assistance to non-profits organizations and agencies that provide services that target extremely low-income persons and households, including access to food, counseling services, transportation assistance, and other programs that will assist with self-sufficiency.
- Provide a Down Payment Assistance Program to assist low-income households to purchase homes, which will help reduce and ease the growing mismatch between real income and housing costs and support homeownership and accumulation of equity.
- Continue to assist low income households with homeowner rehabilitation programs to ensure their housing remains safe.
- Continue to address lead-based paint abatement to address child lead poisoning, which has long term consequences related to potential employment and earning capabilities in the future.
- Provide support programs and services that provide deposit and rent assistance to extremely low-income persons and households.
- Support citywide construction of new affordable housing, including affordable rental housing, including housing targeted for extremely low-income households.
- Support economic development programs, including those that target low income neighborhoods and provide training to low income, minority, and underrepresented groups, including job and skills training
- Support programs that assist with childcare, to assist employed parents, so they can retain their employment, and also target youth programs to ensure that mentoring and other resources are provided to children to they can be successful.

Continue to support infrastructure programs in the community in order to improve neighborhoods and continue to improve property values and help bring economic development into impoverished neighborhoods.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The preparation of the Consolidated Plan involved the input of both the community, but also the service providers that work closely with providing services to reduce poverty in the Consortium. The activities identified as part poverty reducing goals, programs, and policies are part of the goals, objectives, and strategies identified as part of this housing plan. Moving forward improving communication and assisting the sharing of resources with service providers and the public will be important to ensure the

identified programs are successful. A key component of information dissemination will also involve utilizing neighborhood services, so that information, outreach, and education can be better disseminated to the public, especially low income neighborhoods, so those residents are made aware of programs and opportunities.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The section discusses the resources that will be used to meet the goals of the 2020-2024 Five-Year Consolidated Plan. The resources may involve partnership opportunities and other private and non-federal public sources as they become available.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,236,955	10,000	0	1,246,955	4,987,820	Total funds available during year 1 consist of FY19 allocation and expected program income for FY19. There are no prior year resources available.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	427,619	5,000	0	432,619	1,730,476	Total funds available during year 1 consist of FY19 allocation and expected program income for FY19. There are no prior year resources available.
Other	public - federal	Other	1,081,959	0	0	1,081,959	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.

Table 61 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Consortium will continue to leverage additional resources as made available to address any of the identified goals, including housing and non-housing community development issues. Resources will include local, state, and other federal grant resources. Waterloo continues to meet the required HOME match requirement by requiring HOME fund sub recipients to provide a 25% match in order to utilize the available funds, including those generated from the City's Community Housing Development Organization (CHDO). The provided matching funds used by sub recipients are non-federal funds. Waterloo will also utilize loan programs that provide needed services to assist with matching funds.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Waterloo currently does not have any publically owned land that can be utilized to address any of the needs identified in the plan.

Discussion

Waterloo will continue to utilize various resources to maximize affordable housing program dollars, including local, state, and federal grants in efforts in increase affordable housing and preserve the current affordable housing stock.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2020	2024	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization	CDBG: $489,564 HOME: $110,916 CDBG-CV: $91,080	Rental units rehabilitated: 12 Household Housing Unit Homeowner Housing Rehabilitated: 37 Household Housing Unit
2	Owner Occupied Emergency Repair	2020	2024	Affordable Housing	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization	CDBG: $80,000 CDBG-CV: $29,710	Homeowner Housing Rehabilitated: 20 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Homeownership	2020	2024	Affordable Housing	Citywide	Create and Sustain Affordable Housing	HOME: $253,942	Homeowner Housing Added: 2 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
4	Deposit Assistance Program	2020	2024	Affordable Housing Homeless	Citywide	Create and Sustain Affordable Housing Homelessness Prevention	HOME: $25,000	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted
5	Neighborhood Services	2020	2024	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA	Neighborhood Stabilization	CDBG: $85,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
7	Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization	CDBG: $45,000 CDBG-CV: $614,778	Public service activities other than Low/Moderate Income Housing Benefit: 680 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted Homeless Person Overnight Shelter: 80 Persons Assisted Homelessness Prevention: 30 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Facilities and Improvements	2019	2023	Non-Housing Community Development	Citywide Local Targeted Neighborhoods	Neighborhood Stabilization	CDBG-CV: $120,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
11	Small Business Assistance	2019	2023	Non-Housing Community Development	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide	Neighborhood Stabilization	CDBG-CV: $10,000	Businesses assisted: 2 Businesses Assisted

Table 62 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	Citywide rehabilitation and Iowa Heartland Habitat for Humanity Walnut Project that provides rehabilitation assistance to homes in disrepair in the Walnut neighborhood. Funding also includes funding for Operation Threshold's Weatherization Plus program that provides low income families weatherization and maintenance assistance.
2	Goal Name	Owner Occupied Emergency Repair
	Goal Description	This activity supports our goal of sustaining housing for low income families that cannot afford necessary home repairs.
3	Goal Name	Homeownership
	Goal Description	CHDO Activities, Cedar Falls HOME Allocation, Down Payment Assistance

4	Goal Name	Deposit Assistance Program
	Goal Description	Operation Threshold Deposit Program provides security deposits to qualifying applicants at or below 60% of the area median income.
5	Goal Name	Neighborhood Services
	Goal Description	Provide neighborhood services utilizing education and outreach to assist in making neighborhoods resilient and assist with connecting neighborhoods needs with available resources, including non-profits, agencies, and other organizations that are working on improving the quality of life on Waterloo's neighborhoods. Also provide outreach for the various Community Development programs, administer Block-by-Block to help eliminate slum and blight, and work in economic development efforts in low-income neighborhoods.
7	Goal Name	Public Services
	Goal Description	Public Services included in this Annual Plan include: Iowa Legal Aid, Northeast Iowa Food Bank, and The Salvation Army. Multiple agencies were added as a result of the CDBG-CV funding. These agencies include Operation Threshold, Family Management, East Side Ministerial Alliance, The Northeast Iowa Area Agency on Aging and the Jesse Cosby Center.
		680 People will be assisted through activities other than low/moderate income housing benefit activities.
		60 Households will be assisted through activities for low/moderate income housing benefit activities.
		80 People will be assisted with overnight shelter.
		30 People will be assisted through homeless prevention activities.
8	Goal Name	Public Facilities and Improvements
	Goal Description	Public Facility Improvements for the purpose of preventing, preparing for and responding to the COVID-19 Pandemic
11	Goal Name	Small Business Assistance
	Goal Description	Funding will be provided to small and microenterprise businesses to respond to the coronavirus pandemic.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following section identifies the annual proposed project information for each of the City's CDBG and HOME funded projects. Requests for proposals for the use of funds begin in November of each year. The submitted applications are reviewed by the Community Development Board sub-committee, then the full board votes and approves their recommendations, which are then forwarded to the City Council for a Public Hearing after the completion of a 30-day comment period. The City Council votes and awards the allocations to the sub recipients.

#	Project Name
1	FY20 Housing Rehabilitation
2	FY20 Owner Occupied Emergency Repairs
3	FY20 Homeownership
4	FY20 Security Deposit Assistance
5	FY20- Neighborhood Services
7	FY20 Public Services
11	CDBG-CV Small Business Assistance
12	FY20 CDBG Rehab Administration
13	FY20 CDBG General Administration
14	FY20 HOME General Administration
15	CDBG-CV Public Services
16	CDBG-CV Emergency Repairs
17	CDBG-CV General Administration
18	CDBG-CV Public Facility Improvements

Table 63 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary

Project Summary Information

1	Project Name	FY20 Housing Rehabilitation
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG: $489,564 HOME: $110,916
	Description	This project provides housing rehabilitation assistance to L/M income qualified home owners or renters occupying the home. The assistance may be in the form of a grant or loan. Lead remediation projects that remove lead based paint hazards from the home may be included. Rehabilitation projects on rental units will also be occupied at affordable rents. Habitat for Humanity will be completing rehabilitation projects in the Walnut Neighborhood as well. CDBG funding provides rehabilitation in slum or blighted areas and spot blight rehabilitation where the structure is not located in the slum and blighted area and rehabilitation is limited to the removal of the exterior blight. CDBG funding will be used to assist low-income households through Operation Threshold's Weatherization Plus Programs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 34 extremely-low, low, and moderate-income households that will be assisted.
	Location Description	Throughout the City of Waterloo as well as Neighborhood Revitalization Strategy areas will receive housing rehabilitation.
	Planned Activities	• Owner Occupied Rehabilitation • Rental Rehabilitation • Iowa Heartland Habitat for Humanity Walnut Project • Operation Threshold Weatherization Plus Program
	Project Name	FY20 Owner Occupied Emergency Repairs

2	Target Area	Citywide
	Goals Supported	Owner Occupied Emergency Repair
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG: $80,000
	Description	Provide assistance with emergency repairs that can help keep housing safe and sanitary and that are above normal maintenance needs. Emergency repairs are limited to L/M income qualified homeowners. Assistance may be in the form of a grant or a loan.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 owner occupied households will be assisted and the households will consist of extremely-low, low-, and moderate-income households.
	Location Description	Throughout the City of Waterloo
	Planned Activities	• Owner Occupied Emergency Repairs
3	Project Name	FY20 Homeownership
	Target Area	Citywide
	Goals Supported	Homeownership
	Needs Addressed	Create and Sustain Affordable Housing Neighborhood Stabilization
	Funding	HOME: $253,942
	Description	Construction of new affordable housing units with CHDO funds that will be sold to L/M income qualified home buyers. CHDO funds are subject to the same HOME provisions for new construction. Homeownership will also include direct homebuyer assistance to first time homebuyers.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 families will benefit from this project.
	Location Description	Locations will be within the Waterloo and Cedar Falls City Limits. Specific location have not been determined.
	Planned Activities	Planned activities include Down Payment Assistance, CHDO Activities.
4	**Project Name**	FY20 Security Deposit Assistance
	Target Area	Citywide
	Goals Supported	Deposit Assistance Program
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention
	Funding	HOME: $25,000
	Description	Provide assistance to Operation Threshold, which will provide security deposit assistance to extremely low and low income qualified households to help with affordable housing efforts. Units receiving Deposit Assistance must pass an HQS inspection. The City of Cedar Falls will also be administering a Security Deposit Assistance Program. HOME FUNDS $101,000
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 extremely-low and low-income households will be assisted through the Security Deposit Program.
	Location Description	Operation Threshold- 1535 Lafayette St. Waterloo, IA 50703
	Planned Activities	• Operation Threshold Security Deposit Program
5	**Project Name**	FY20- Neighborhood Services
	Target Area	Citywide
	Goals Supported	Neighborhood Services
	Needs Addressed	Neighborhood Stabilization

	Funding	CDBG: $85,000
	Description	Provide neighborhood services utilizing education and outreach to assist in making neighborhoods resilient and assist with connecting neighborhood needs with available resources, including non-profits, agencies, and other organizations working on improving the quality of life in Waterloo's neighborhoods. Also provide outreach for the various Community Development programs.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 500 people will receive assistance through neighborhood outreach.
	Location Description	Services will be throughout Waterloo recognized Neighborhood Associations and low-income neighborhoods.
	Planned Activities	• Neighborhood Services
6	Project Name	FY20 Public Services
	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG: $45,000
	Description	Provide assistance to Iowa Legal Aid to help L/M income qualified families that are faced with eviction and other legal housing issues. Provide assistance the Northeast Iowa Food Bank to cover operating costs of the food pantry that assists L/M income qualified households in need of assistance. Provide funding to The Salvation Army for operating costs of their emergency shelters and the Hospitality Housing warming center in Waterloo.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 500 extremely-low and low-income households will be assisted through the Northeast Iowa Food Bank. Approximately 10 low-income households will be assisted through Iowa Legal Aid. The Salvation Army will assist approximately 40 persons with overnight shelter.
	Location Description	Iowa Legal Aid- 607 Sycamore St. #304 Waterloo, IA 50703 Northeast Iowa Food Bank- 1605 Lafayette St. Waterloo, IA 50703 Salvation Army Women's Shelter- 603 S. Hackett Rd. Waterloo, IA 50701 Salvation Army Men's Shelter- 149 Argyle St. Waterloo, IA 50703
	Planned Activities	- Iowa Legal Aid Community Stabilization Program - Northeast Iowa Food Bank - The Salvation Army
7	**Project Name**	CDBG-CV Small Business Assistance
	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide
	Goals Supported	Small Business Assistance
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG-CV: $10,000
	Description	Under this program, the City will provide loans to for-profit businesses negatively affected by the COVID-19 outbreak. Businesses with one (1) to twenty-five (25) employees are eligible to apply for funds, which will be used as working capital to pay for normal businesses expenses that have been made more difficult due to declining revenues caused by the COVID-19 outbreak. The following is a list of eligible uses of this capital: Business lease or mortgage payments, business utility payments, business monthly debt payments, business payroll, business inventory expenses. The business must retain or create a specified work force in which 51% of the total number of employees are L/M income persons. The business will have 90 days from the date of receiving the loan funds to provide documentation of the 51% L/M requirement. If the business successfully completes the job creation or retention requirements the loan is forgiven.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2 businesses will benefit from the proposed activity.
	Location Description	Business locations will be deteremined. All businesses will be in the Waterloo city limits.
	Planned Activities	Activities include small and microenterprise direct financial asssitance to small and microenterprise businesses negatively impacted by COVID-19.
8	**Project Name**	FY20 CDBG Rehab Administration
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation Owner Occupied Emergency Repair
	Needs Addressed	Create and Sustain Affordable Housing Neighborhood Stabilization
	Funding	CDBG: $300,000
	Description	Administration of the Owner Occupied Rehabilitation and Owner Occupied Emergency Repair programs
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A Rehabilitation Administration
	Location Description	Waterloo Community Development- 620 Mulberry St. Ste 202 Waterloo, IA 50703
	Planned Activities	• CDBG Rehab Administration
9	**Project Name**	FY20 CDBG General Administration
	Target Area	Citywide

	Goals Supported	Housing Rehabilitation Owner Occupied Emergency Repair Neighborhood Services Public Services
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG: $247,391
	Description	Administration of CDBG Programs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A CDBG General Administration
	Location Description	Waterloo Community Development- 620 Mulberry St. Ste. 202 Waterloo, IA 50703
	Planned Activities	• CDBG General Administration
10	**Project Name**	FY20 HOME General Administration
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation Homeownership Deposit Assistance Program
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	HOME: $42,761
	Description	Administration of the HOME program.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	N/A HOME Administration Fund
	Location Description	Waterloo Community Development- 620 Mulberry St. Ste 202 Waterloo, IA 50703
	Planned Activities	• HOME Administration
11	**Project Name**	CDBG-CV Public Services
	Target Area	Citywide
	Goals Supported	Public Services
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG-CV: $614,778
	Description	This project will provide public service agencies funding to provide assistance to individuals and families to prevent, prepare for and respond to the coronavirus pandemic.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Our current estimated number of families to be assisted from public service activities is 300. Defined below by household or person. 180 People assisted in activites with low/moderate income other than housing benefit. 60 Households assisted in activities for low/moderate income housing benefit. 40 People assisted with overnight shelter. 20 People assisted with activites to prevent homelessness.
	Location Description	The Location of the Public Services will be deteremined.
	Planned Activities	Public Services activities will be limited to activities that prevent, prepare for and respond to COVID-19.
	Project Name	CDBG-CV Emergency Repairs

12	Target Area	NEIGHBORHOOD REVITALIZATION STRATEGY AREA Citywide
	Goals Supported	Owner Occupied Emergency Repair
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG-CV: $29,710
	Description	Funding will be used for the increase of households needing assistance with emergency repairs due to the loss of income from the COVID-19 Pandemic.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 households will benefit from the emergency repairs activity.
	Location Description	Activities will be limited to residents of Waterloo who meet income criteria and have lost income due to COVID-19 and cannot afford necessary home repairs.
	Planned Activities	Activities include Owner Occupied Emergency Repairs.
13	Project Name	CDBG-CV General Administration
	Target Area	
	Goals Supported	
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG-CV: $216,391
	Description	Funding will be used for general administration of the COVID-19 projects and activities.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Waterloo Community Development 620 Mulberry St. Waterloo, IA 50703
	Planned Activities	Funding for general administration of the COIVD-19 programs.
14	**Project Name**	CDBG-CV Public Facility Improvements
	Target Area	Citywide Local Targeted Neighborhoods
	Goals Supported	Public Facilities and Improvements
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG-CV: $120,000
	Description	Funding will provide public facilities with funds to prevent, prepare for and respond to the coronavirus pandemic.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families that will benefit from the activity is 200.
	Location Description	Boys and Girls Club of Waterloo- 515 Lime St. Waterloo Iowa 50703
	Planned Activities	Activities include a bathroom expansion to allow for social distancing. The Boys and Girls Club remained open as a daycare facility when other facilities closed down during the pandemic. The Boys and Girls club is preparing the facility to promote safety in the event of another shut down.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Priority areas that will be targeted with funds are areas of low-income census tracts and areas of racial concentration. While these areas are located throughout Waterloo, the majority are located within the Consolidated Urban Revitalization Area (CURA) and Waterloo will continue to concentrate specific activities within the boundary area. The CURA encompasses the majority of census tracts with low income populations, areas of racial concentration, and housing with high lead risk, but there are census tracts beyond the CURA so it will be important to ensure those LMI areas also receive assistance. Additionally, the community survey identified three general areas and neighborhoods that had the highest priority which included the East Side, specifically areas along East 4th Street, which includes the Walnut neighborhood, and the Church Row neighborhood. All of the above neighborhoods are located within the CURA and in census tracks with concentrations of LMI populations, are areas with racial concentrations, and have also been identified as areas with high lead risk by the Iowa Department of Health. Community Development is partnering with local agencies and non-profits to work on a neighborhood level to target affordable housing, including rehabilitation and new construction efforts and other efforts to reduce slum and blight, and the above areas will be considered areas of priority. Due to the number of census tracts that area identified as LMI areas in Waterloo, if opportunities arise in other LMI neighborhoods for new partnerships, they will also be considered. Additionally, HUD estimates indicate that Waterloo has 33,665 LMI persons, or 50.53% of the population that is considered LMI, and so it will be important to offer services throughout the community as services and needs are not restricted to a neighborhood basis.

Geographic Distribution

Target Area	Percentage of Funds
NEIGHBORHOOD REVITALIZATION STRATEGY AREA	50
Citywide	50

Table 64 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The LMI percentage required for CDBG eligibility is 51% of residents. HUD estimates indicate that Waterloo has 33,665 LMI persons, or 50.53% of the population as of 2018. Waterloo has 27 census tracts, with 17 of those located within the city boundary, while 10 extend beyond the city limits. Of the 27 census tracts, 16 of the 27 are considered LMI and include 1, 2, 3, 4, 5, 7, 8, 9, 11, 14, 15.03, 16, 17.01, 17.02, 18, and 19. The majority of the census tracts are included in the Consolidated Urban

Revitalization Area (CURA).

HUD defines areas of racial or ethnic minority concentration as geographical areas where the percentage of minorities or ethnic persons is 10% higher than in the city overall. Waterloo has several census tracts that meet the criteria for areas of racial concentration, which is when a single minority/ethnic group exceeds at least 10% of the group's citywide average, as racial minorities comprised 23.8% of the population. In Waterloo, an area of racial concentration includes the Census tracts where the percentage of minority residents is 33.8% or higher. Those census tracts include 1, 2, 3, 5, 7, 9, 17.01, 17.02, 18, 19, and all those census tracts are included in the Consolidated Urban Revitalization Area (CURA). Census tracts 7, 8, and 11 are considered areas of concentration for Hispanic or Latinos. Census tract 3 shows an area of concentration for Asians, census tract 7 has a concentration of other races, while census tracts 1, 2, 5, 7, 17.01, 17.02, 18, and 19 are shown to be areas of racial concentration for Blacks/African-Americans.

Discussion

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The City of Waterloo will continue to focus its efforts in supporting the development and rehabilitation of affordable housing. Affordable housing continues to be a high priority in Waterloo and efforts will encompass a variety of the proposed activities to ensure there is quality affordable housing available in Waterloo. The activities will include support for a community housing development organization for the development of new affordable housing construction. Other major efforts will be the continued efforts towards the rehabilitation of existing single family homes to make them safe and sanitary, remove lead-based hazards, and with help reduce slum blight with those improvements, and ensure homeowners can continue to reside in their homes. Another important project will be the continuation of providing emergency repairs to owner occupied housing, which will ensure that emergency issues in a home will not escalate and reduce damage and ensure the owners can remain in their home. Efforts will also include down payment assistance for first time homebuyers, to assist with helping persons transition into home occupancy. Additional support will also include deposit and tenant based rent assistance to ensure renters can also receive assistance to help stabilize them as they move into rentals.

The City of Cedar Falls has addressed three categories that will aid in the rehabilitation and will sustain the affordable housing stock. Rehabilitation of Owner Occupied Single Family Homes, Rehabilitation of Rental Units and Rehabilitation. The City will ensure health and safety issues are addressed in approximately 375 L/M income qualified homes with municipal code inspections.

One Year Goals for the Number of Households to be Supported	
Homeless	1,550
Non-Homeless	2,689
Special-Needs	0
Total	4,239

Table 65 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	2
Rehab of Existing Units	81
Acquisition of Existing Units	0
Total	103

Table 66 - One Year Goals for Affordable Housing by Support Type

Discussion

The housing rehabilitation and emergency repair programs continue to be significant programs in helping low-income residents remain in their homes as well as the construction of new single family homes through the assistance of a community housing development organization. Approximately 50% of the Waterloo households are considered low income and assisting with home repairs and the rehabilitation of their property can ensure they can remain safely in their homes and ensure future affordable housing stock is in safe and sanitary condition. Additional efforts, including neighborhood clean ups, infrastructure improvements, and other efforts to reduce slum and blight can also help improve the existing housing stock and neighborhoods. There are also continued efforts to assist with the construction of new single family homes in existing vacant infill lots, which will help boost the number of new affordable housing options.

The City of Cedar Falls will continue to provide housing grants for rehabilitation, repair, accessibility and structural hazards to eligible L/M income households. The City estimates that it will rehabilitate 11 owner occupied homes and 6 rental units. The City has a goal to work with Elected Officials, The Housing Commission, and staff to equitably enforce municipal code provisions that affect the safety of housing conditions, including property and rental inspections, municipal infractions, and building and structural codes. These inspections will benefit L/M income households. The estimates that it will conduct 375 inspections over the 5 year Con Plan period.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Waterloo Housing Authority manages Ridgeway Towers, a 50-unit facility, which is currently the only public housing facility in the Consortium. The Waterloo Housing Authority conducts regular maintenance of the facility but does not expect any Section 504 modifications or improvements at the facility. Currently there are 50 units filled at Ridgeway Towers and all 50 are requesting some sort of disability accommodation. 23 of the residents at Ridgeway Towers are disabled, while 48 are elderly. Community Development will continue to work closely with the Waterloo Housing Authority on homeless prevention and social services programs.

Actions planned during the next year to address the needs to public housing

Community Development will conduct environmental reviews on behalf of the Waterloo Housing Authority but there are currently no additional plans for direct assistance for any other program in FY2019.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Waterloo Housing Authority provides several programs that provide assistance for improving the living environment for residents. The programs include Family Self-Sufficiency (FSS), Down Payment Assistance Program, Homeownership Assistance Program, and Veteran Assisted Supported Housing, and all assist in improving self-sufficiency for low income households. In addition to these programs, the Waterloo Housing Authority provides a variety of on-site basic health screening and exercise programs for residents of Ridgeway Towers.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Waterloo Housing Authority is not designated as a trouble agency by HUD.

Discussion

The City of Waterloo faces a shortfall of public housing for low-income, elderly and disabled individuals. The City currently owns only one public housing facility consisting of 50 units. The need remains strong for public housing as the current waitlist has demonstrated.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The City of Waterloo currently does not receive entitlement funds to assist with homeless needs. Various social services agencies in Waterloo apply to the State of Iowa and receive a small allocation of funds for homelessness. Some agencies also apply directly to HUD for Continuum of Care Program Funds.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Waterloo will continue to support affordable housing activities using CDBG and HOME funds. Activities include a homeowner rehabilitation program, down payment assistance, tenant based rental and deposit assistance, community stabilization projects targeting chronic housing issues, and related activities. The proposed activities will help continue to provide safe and decent living environments while reducing the deterioration of the existing housing stock and also ensure low income households can remain in their homes, be able to afford housing, or be able to provide rental assistance. Additionally, the City will continue to participate in the Black Hawk County Local Homeless Coordinating Board (LHCB), the region's Continuum of Care organization. The LHCB conducts the annual Point-In-Time survey and the results are shared with the Institute of Community Alliance.

There are multiple social service agencies and providers in the Consortium that provide benefits and assistance to low income persons and households with a focus of preventing homelessness. Many of the organizations are also focused on providing assistance to those persons and households currently experiencing homelessness. The organizations provide the following services: counseling, legal assistance, case management, life skill training, financial literacy courses, access to basic everyday resources including food, victim advocacy, and mental health related activities. These activities help assist low income persons and households to become more self-sufficient. By developing the skills and knowledge provided by the service providers, residents can then transition into permanent supportive housing or into independent living environments and can maintain employment and help stabilize them

and reduce the risk of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

<u>Emergency Shelters</u>

The Salvation Army operates two emergency shelters in Waterloo. The shelters include an 18-bed facility for single men, and there is separate 32-bed facility for women and children. Catholic Worker House provides 22 beds for both men and women in their facility.

Children under the age of 18 in need of temporary housing are placed in the county's youth shelter, a non-secured facility that provides short termed care. The youth shelter primarily serves victims of physical of sexual abuse, children whose family are experiencing a crisis, children awaiting foster care or group home placement, and children referred directly from a psychiatric unit.

<u>Transitional Housing</u>

Several facilities in Waterloo provide transitional housing for homeless individuals and families. House of Hope, a privately funded organization, provides 10 units with 24 beds and currently has a waitlist for families in need of assistance. Additionally, the program will begin to provide transitional housing to up to 5 women who are transitioning out of foster care, in order to provide a stop gap and reduce homelessness in the that population. Cedar Valley Friends of the Family provides through their two programs offer a total of 63 beds, with 46 beds for families, and 17 beds for adults only. Their programs are targeted to domestic violence survivors.

The Junkman-Knoebel Center, which is run by Pathways Behavioral Services, provides 25 beds for men who are recovering from alcohol and drug addiction. Residents must maintain employment, commit to sobriety, and continue to meet obligations, such as court costs, restitution, child support, and any other transitional living fees incurred.

<u>Permanent Supportive Housing</u>

Community Housing Initiatives offers permanent supportive housing and operates a 13-bed facility, with one family unit with two beds, and 11 adult only-beds.

Exceptional Persons, Inc. provides group homes to adults with mental retardation, brain injury, or chronic mental illness. Exceptional Persons, Inc. provides a range of services to accommodate the needs of individuals and families in need by providing assistance with locating affordable rental housing,

transportation services, and employment and family and child support.

Unity Square Apartments, a previously HOME funded project, provides 6 units targeted towards permanent supportive housing for the homeless.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Waterloo will continue to support the Black Hawk County Local Homeless Coordinating Board and other agencies that provide support to homeless services and that are focused on reducing chronic homelessness. The activities will include assisting with increasing the capacity of existing shelters, including providing new permanent housing beds for those that are chronically homeless. Additionally, it will be equally important to support agencies that provide services that help the chronically ill transition out of homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Black Hawk County Homeless Coordinating Board has established discharge policies to protect populations, especially those that that vulnerable to homelessness, based on policies that were implemented by the State of Iowa. The Black Hawk County Homeless Coordinating Board adopted the FY 2018 Black Hawk/Grundy/Tama Coordinated Service Region Policies and Procedures Manual for Coordinated Entry as part of the Balance of State Continuum of Care (BoS CoC) and their guiding principles include the adoption of statewide standards, providing client choice regarding program participation, promote client-centered practices, prioritize the most vulnerable, collaboration between CoC provides and other agencies and key partners, provide accurate data, utilize performance-drive decision making, having a housing first focus by providing permanent supportive housing to those

experiencing chronic homelessness, and ensuring transparency of the process.

Discussion

Due to the continued needs and the growing population that is at high risk for becoming homeless, it is important to continue to support agencies and organizations that help high risk individuals and households to become more self-sufficient and to have access to services. The continued reduction of CDBG and HOME funds place a strain in the amount of funds that can be dedicated to the homeless population.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

The 2014 Analysis of Impediments identified several barriers to affordable housing. One of the issues identified was the growing mismatch between real income and housing cost. Additional issues included the difficulty for large families and people with disabilities to access affordable housing, the growing disparity between white and minority household income, unemployment, and homeownership rates. The activities proposed are targeted towards improving existing housing stock and targeting areas with greater disparities to help reduce the identified gaps.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The 2014 Analysis of Impediments identified existing policies that may impede housing choice and the FY2019 Analysis of Impediments is in the process of identifying new policies and actions to help reduce impediments. The following actions were identified in the 2014 Analysis of Impediments and it continues to be recommended that the following actions are implemented to help reduce housing choice barriers.

- Support CDBG funding on providing affordable rental units.
- Provide funds towards a Community Development down payment assistance program.
- Work on partnerships with landlords and developers to support universal design standards in units to broaden the number of units that can accommodate persons with disabilities.
- Work on amending the City of Waterloo's zoning ordinance on group homes, so that they are treated as single family homes without additional requirements, permits, or conditions.
- Work on updating the City of Waterloo's zoning ordinance definition on what constitutes a family and have occupancy limits determined by structural function rather than the definition of a family.

Discussion

The activities proposed will help alleviate barriers to affordable housing. While 50% of the Waterloo households are low-income, there are also disparities with income, unemployment, and homeownership. The activities proposed will target neighborhoods that are both LMI areas and areas of racial concentration, helping push resources in areas of high need and target the population experiencing the greatest need. Additional assistance, such as the down payment assistance will also help support homeownership opportunities, as well as rehabilitation and emergency repairs, which will

help current homeowners remain in their homes.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Waterloo proposed to undertake several actions in order to address several goals outlined in the Strategic Plan.

- Address affordable housing needs
- Eliminating slum and blight to provide a suitable living environment
- Expand economic opportunities

Actions planned to address obstacles to meeting underserved needs

Despite continued efforts, there continue to be a number of obstacles that impact the ability to meet underserved needs in the community. One of the biggest issues is the lack of available funds to assist with completing all the identified priority needs. Often requests for assistance from local agencies and non-profit organizations cannot be fully met and only partial funding can be provided meaning activities have fewer available resources to meet needs. Some of the continued obstacles that need to me overcome are:

- growing number of immigrants and refugees that need translation assistance in order to receive assistance
- the continued disparity in incomes and housing costs
- the continued disparity in median household rates, unemployment, and homeowners between the white population and minorities
- the lack of availability of affordable and safe housing that can also provide disability accommodations
- the lack of transportation and childcare create a barrier to employment for low income households

Actions planned to foster and maintain affordable housing

There are several actions being proposed to help foster and maintain affordable housing.

- Provide support to proposed new construction of affordable housing
- Assist with the acquisition of property that can be rehabilitated or used for new construction, or any resale of property that can be used to house low income households.
- Continue to provide funding for single family owner occupied housing development by collaborating a Community Housing Development Organization.
- Provide citywide rehabilitation for owner occupied and rental housing, to help preserve and

stabilize existing affordable housing stock

- Provide citywide emergency repair for owner occupied homes in order to ensure the existing housing is maintained and preserved
- Provide down payment assistance for first time homebuyers
- Work to help reduce slum and blight in neighborhoods in order to improve property value and improve lending opportunities for infill development
- Provide support for Deposit and Tenant Based Rental Assistance

Actions planned to reduce lead-based paint hazards

The rehabilitation program requires that each participating property is evaluated for lead-based paint hazards. Any rental rehabilitation properties that also receive assistance will be evaluated for lead based hazards. Currently the City of Waterloo is a recipient of Lead-Based Hazards grant from HUD and is partnering with the Black Hawk County Health Department to perform lead paint assessments and clearance testing on those properties.

Inspections will also be completed on all units that are part of the Deposit and Rental Assistance Program and on all housing units that are receiving down payment assistance. The inspections will be completed by a certified Lead Risk Assessor and any identified lead paint hazards will be corrected by a certified Lead Safe Renovator, before the housing units participates in any of the programs.

Actions planned to reduce the number of poverty-level families

With approximately 50% of the Waterloo living in poverty, there is continued need to address poverty throughout the community and to help reduce the level of poverty.

The following strategies will help assist households living in poverty and reduce the number of households living in poverty:

- Provide funding support to organizations and agencies that provide needed services, such as food, senior services, counseling, legal aid and other services that target low income persons and households.
- Provide funding support to agencies and organizations that assist residents with special needs.
- Continue to assist low income households with rehabilitation and emergency repair programs.
- Provide down payment assistance to support homeownership and the accumulation of equity within the community.
- Support infrastructure improvements in low income neighborhoods to increase property values and also bring economic developments into those areas.
- Economic development programs to support for skill and job training in order to improve the

employability of those in the community living in poverty.

- Address lead-paint based hazards, which impact the development grown of young children and their future employment and earning capabilities.
- Support child and youth service activities to help provide mentoring and support for future growth, and assist families to that they can secure and keep their employment.

Actions planned to develop institutional structure

The proposed housing and community development activities will be carried out in cooperation with local government agencies, non-profit organizations, service providers, private industry, and public institutions. The support of the public, private, and non-profit organizations are important, and collaboration with the various organizations is an important component to the institutional approach of meeting the identified needs identified in the plan.

Waterloo Community Development Board, the Waterloo Housing Authority, and the Black Hawk County Local Homeless Coordinating Board will continue to work in partnership to help reduce any potential service delivery gap between public and non-profit organizations. There are many agencies that provide a wide variety of services locally, including homeless prevention, reduction of poverty, affordable housing efforts, neighborhood revitalization, youth services, and many others.

Actions planned to enhance coordination between public and private housing and social service agencies

Each year, as part of the annual planning process, local agencies and organizations are invited to submit proposals for CDBG and HOME eligible activities. Many of these organizations participate in informational meetings, public hearings, and are engaged in the process. Waterloo Community Development works closely with many of the agencies and non-profits and participates in regular meetings with many of the different organizations in order to continue improving coordination. There have also been efforts for continued outreach and education on the available programs and opportunities that are offered and there has been in increased effort of participation with new organizations and entities in order to ensure that there awareness of the level of assistance.

Discussion

All of the actions taken in the AP are designated to support affordable housing, reduce lead based paint hazards, reduce the number of families living in poverty and coordinate services between public and private housing and public service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	10,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**10,000**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Waterloo has elected to adopt the following recapture or resale provisions when HOME funds (including program income) are used to create affordable housing. Recapture guidelines are used for any homebuyer activity where the client receives direct financial assistance (down payment assistance). Resale guidelines are used when the homeowner does not receive direct financial assistance (construction subsidy for housing unit).

 Recapture Provision

 A recapture provision of the HOME regulations pursuant to CFR Part 24 92.254 (a)(5)(ii) will be used when HOME –funded assistance is provided for down payment assistance for people at income levels of 80% of less of Waterloo's median income. The homebuyer may resell the property on the open market to any willing buyer during the affordability period. The recapture provision will include an affordability period based on the amount of HOME funds used for that purpose as follows:

- Up to $14,999: 5 years
- $15,000 - $40,000: 10 years
- Greater than $40,000: 15 years

The City of Waterloo will reduce the amount of direct HOME subsidy for recapture on a pro rata basis for the time the homebuyer has owned and occupied the housing measured against the affordability period. The resulting ratio, is used to determine how much of the direct HOME subsidy will be recaptured. The pro rata amount recaptured, divide the number of years the homebuyer occupied the home by the period of affordability and multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer. This summarizes the resale/recapture provision. The full provision can be viewed in the Administrative attachments of the Con Plan.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See above. The full recapture provision may also be found in the administration section of the Con

Plan in the attachments.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to refinance existing debt using HOME funds.

Appendix - Alternate/Local Data Sources

<table>
<tr><td>1</td><td>

Data Source Name

2012 ACS Data

List the name of the organization or individual who originated the data set.

Whitney Finnstrom, Mullin and Lonergan Associates, Inc.

Provide a brief summary of the data set.

The 2012 ACS data was used in certain locations to check data.

What was the purpose for developing this data set?

See above.

Provide the year (and optionally month, or month and day) for when the data was collected.

2013-2014

Briefly describe the methodology for the data collection.

Downloaded from the U.S. Census data web site

Describe the total population from which the sample was taken.

Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

</td></tr>
<tr><td>2</td><td>

Data Source Name

2016 ACS Data

List the name of the organization or individual who originated the data set.

Prepared by the US Census.

Provide a brief summary of the data set.

The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about our nation and its people and is prepared by the US Census.

What was the purpose for developing this data set?

Information from the survey generates data that help determine how federal and state funds are distributed each year.

</td></tr>
</table>

	Provide the year (and optionally month, or month and day) for when the data was collected.
	The 2016 ACS dataset was prepared in 2017.
	Briefly describe the methodology for the data collection.
	The American Community Survey (ACS) is conducted every year to provide up-to-date information about the social and economic needs of the community.
	Describe the total population from which the sample was taken.
	The survey is a random sample based on the community.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey and the results are used to prepare the survey results.
3	**Data Source Name**
	2011-2015 CHAS Data
	List the name of the organization or individual who originated the data set.
	American Community Survey (ACS) data from the U.S. Census Bureau prepared for the Department of Urban Housing (HUD)
	Provide a brief summary of the data set.
	The CHAS dataset is an estimated dataset that by the number of households that have certain housing problems and have income low enough to qualify for various HUD programs.
	What was the purpose for developing this data set?
	HUD worked on developing the CHAS data to demonstrate the number of households in need of housing assistance.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	The dataset used covers the timeframe from 2011-2015.
	Briefly describe the methodology for the data collection.
	The data is collected by the US Census and utilizes a combination of Census data and ACS data.
	Describe the total population from which the sample was taken.
	The dataset consists of census and population estimates.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	Samples and community census data utilizing national and regional data are used.

4	**Data Source Name**
	2018 Point-In-Time Survey
	List the name of the organization or individual who originated the data set.
	Black Hawk County Local Homeless Coordinating Board is part of the Iowa Balance of State Continuum of Care
	Provide a brief summary of the data set.
	The dataset represents a county wide survey to identify homeless persons.
	What was the purpose for developing this data set?
	Identify sheltered and unsheltered homeless persons.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	January 2018
	Briefly describe the methodology for the data collection.
	County wide on the ground survey
	Describe the total population from which the sample was taken.
	Black Hawk County
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The survey represented individuals identified as part of the survey but no demographic data is collected at the county level.
5	**Data Source Name**
	2018 Waterloo Housing Needs Assessment
	List the name of the organization or individual who originated the data set.
	Iowa Northlands Regional Council of Goverments
	Provide a brief summary of the data set.
	The 2018 Waterloo Housing Needs Assessment was prepared by INRCOG on behalf of the City of Waterloo Planning and Zoning Department
	What was the purpose for developing this data set?
	To provide an assessment of housing needs in Waterloo
	Provide the year (and optionally month, or month and day) for when the data was collected.
	2016-2018

Briefly describe the methodology for the data collection.	
Different data sets were used, including county, state, and federal census data, including Census, ACS, and CHAS data.	
Describe the total population from which the sample was taken.	
City of Waterloo, with some references to Black Hawk County	
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
The data represented Waterloo	

Amend to add CDBG CARES Act funds to the FY2019 Annual Action Plan

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1.   Introduction

The purpose of the Consolidated Plan is to guide federal funding decisions, relative to the City of Cedar Falls Community Development Block Grant (CDBG) Entitlement program and the Waterloo-Cedar Falls HOME Consortium program (managed by the City of Waterloo) for the next five years. The Plan is guided by four overarching objectives and specific actions defined below:

(1)   To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers; increasing the supply of supportive housing for those with special needs; and transitioning homeless persons and families into housing.

(2)   To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low-and-moderate income households throughout the city, increased housing opportunities, and reinvestment in deteriorating neighborhoods.

(3)   To provide services, such as rent assistance and through contracted agencies: healthcare, mental health, substance abuse, financial counseling, nutrition, and other services that allow residents to reach their greatest level of self-sufficiency.

(4)   To expand economic opportunities through increased opportunities for living wage employment, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

Cedar Falls is committed to allocating funds that serve the needs of the lowest income and most disadvantaged households. Households with incomes less than 50 percent of the area median income, particularly those with extremely low incomes are particular priorities. The city has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the allocation of federal funds, including at-risk children and youth, low-income families, the homeless and persons threatened with homelessness, the elderly, and persons with disabilities.

The City, by focusing on these needs, seeks to address the following community concerns: the need for additional affordable housing units, as well as maintaining the existing affordable units, in order to address the growing gap between housing costs and local incomes. Funding programs that offer community services, particularly in low income areas, while providing a network of shelter, housing, and support services that prevent homelessness. This may include moving homeless persons to permanent housing and independence and eliminating chronic homelessness. Also, programs that promote economic development, create jobs, and increase the job skills of employees are supported by the community. Finally, the City hopes to increase the ability of seniors, persons with disabilities, and others with special needs to live independently.

2.   Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Cedar Falls will provide assistance and services to low-and-moderate income households in accordance to the Consolidated and Annual Action Plans through the following designated projects and services:

- managing housing rehabilitation and repair programs,
- establishing homeownership programs,
- supporting accessibility improvements and public services,
- continuing demolition and clearance programs,
- fostering healthy lifestyle planning and recreational amenity construction,
- affecting the affordability of housing,
- enhancing transportation services,
- encouraging development of daycare services,
- working with both businesses, industries, and educational institutions to address providing homeownership and job skill training for low-and-moderate income households,
- implementing infrastructure projects, and

- increasing housing planning efforts.

These programs are designated to improve and preserve the housing stock, increase affordable housing, prevent homelessness and improve neighborhood areas in the community. By focusing on these overall priorities outlined in the Cedar Falls Consolidated Plan, we are striving to provide decent housing by preserving the affordable housing stock, preventing or minimizing homelessness or near-homelessness, providing a suitable living environment and expanding economic opportunities for residents.

3.   Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects. As stated in the City of Cedar Falls' Future Forward Plan, the community has identified unique and highly attractive housing options as a priority for the community. In addition, with this Plan, affordable housing, community development, economic development, homelessness and social services are viewed as priority needs for the City. High priorities for FFY 2019-2023 also include infrastructure improvements, public facility improvements, demolition and clearance of dilapidated structures, public services and the development and maintenance of affordable housing. The City has addressed some of those goals during prior years through its rehabilitation projects and public service agency awards.

4.   Summary of citizen participation process and consultation process

Summary from the citizen participation section of plan, which includes four focus group meetings with over 30 participants, affected entities and agencies and a communitywide survey. Focus group meetings were held to identify current issues and trends impacting the agencies and organizations. Topics discussed included a general overview of the services being provided, current and future needs; homelessness; services to extremely low- and- moderate-income families and individuals; and the most prevalent need, providing affordable housing. The information gathered was used in developing the Consolidated Plan, specifically the goals, objective, and actions identified in the plan.

The survey, which was primarily web-based, was available to the public from December 3rd, 2018 through December 23rd, 2018. Paper copies of the survey were also available at City Hall, the Cedar Falls Library, Northeast Iowa Food Bank, and Operation Threshold for persons that did not have access to the internet. The format of said survey was developed using examples from other CDBG Entitlement communities, with input and personalization from both the cities of Cedar Falls and Waterloo. Nearly 160 responses were received from Cedar Falls residents and the results underscored the comments and direction provided by participant in the focus groups; the primary housing need of the community is to provide affordable, quality housing for its residents. The results of both the focus groups and surveys were discussed at the Housing Commission's November 27th, 2018 and January 8th, 2019 meetings,

both of which were legally posted, as the Consolidated and FFY 2019 Annual Action Plans were under development.

Finally, a comment period legal notice was advertised on February 6th, 2019 in the <u>Waterloo Courier</u>. The 30-day comment period was defined in the notice, stating that the public could review and comment on the draft plan between February 12th and March 12th, 2019. The Commission held specific public comment opportunities on its agenda relative to the draft plans on February 12th, 2019, and March 12th, 2019. Both meetings were legally posted. Also, public input was formally considered through conduct of a City Council public hearing on May 6th, 2019, which was legally advertised in the <u>Waterloo Courier</u> on April 29th, 2019. No comments were received from the public or either meeting.

5.   Summary of public comments

As noted above, four focus group meetings were held at the Hearst Center for the Arts in Cedar Falls over the course of three days. Further, a communitywide survey, garnering 158 responses was received by the community, with the intent that it would provide community-directed guidance for the plan. City Administration reviewed the draft documents prior to presentation of the initial drafts to the Housing Commission. In addition, a 30-day comment period was publicly recognized and properly advertised between February 12th, 2019 and March 12th, 2019. The Housing Commission reviewed the draft, which was also on-file with the City Clerk, at their public meeting on March 12th, 2019 and recommended its adoption to the City Council. In addition, the Spring 2019 edition of the City's newsletter (Currents), which is directly mailed to each resident, included an article about the plans. Finally, the City Council conducted a Public Hearing, prior to adoption of the Consolidated and FFY 2019 Action Plans, on May 6th, 2019. No public comments were received.

6.   Summary of comments or views not accepted and the reasons for not accepting them

No comments were rejected.

7.   Summary

As is evident, the City of Cedar Falls conducted a lengthy and deliberate public planning process that would guide the expenditure of federal funds provided by the US Department of Housing and Urban Development over the next five years. Numerous opportunities for public input were offered to residents, agencies, organizations, elected and appointed public representatives, as well as to neighboring jurisdictions.

The City's primary goal is to provide decent, safe affordable housing to its residents while attempting to increase the availability of affordable housing throughout the community. The City has developed four

overriding objectives that it wants to implement during the life of this plan, all of which are centered on positively affecting the affordability of housing in the community.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	CEDAR FALLS	Department of Community Development

Table 67– Responsible Agencies

Narrative

The City of Cedar Falls administers its own CDBG activities, through the assistance of the Iowa Northland Regional Council of Governments (INRCOG). The City will carry out the activities described in the Consolidated Plan using their CDBG Entitlement resources.

Consolidated Plan Public Contact Information

City of Cedar Falls

Department of Community Development

Planning and Community Services Division

220 Clay Street

Cedar Falls, Iowa 50613

Contact: Planning and Community Services Manager

Telephone: (319) 273-8600

Website: http://www.cedarfalls.com

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1.   Introduction

The consultation process for the City of Cedar Falls included conducting four focus group meetings with local public agencies, local governments, and non-profit organizations, as well as completing a community wide web-based citizen survey, in a coordinated effort with the City of Waterloo. To that end, these efforts were used in order to develop a Consolidated Plan that is community-driven. The meetings, which were held in an accessible location in the community, Hearst Center for the Arts, were beneficial in identifying current issues and trends impacting the agencies and organizations, as well as evaluating the performance of the current CDBG services the City was providing and what services might also be needed. Said meetings allowed the entities a chance to interact with the City's Housing Commission and staff. In addition, those entities that participated in the focus groups found merit in meeting together, both for this plan and in the future, to discuss needs and current and future programming of resources.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

As part of its annual CDBG awards made to service agencies, City staff conducts monitoring visits and holds a forum with their Housing Commission. These meetings provide direct insight into the changing needs of the community and its residents. This information may then be fed directly into the City's housing planning processes. INRCOG staff, which is working with the City, also administers two housing trust funds, which conduct regular input sessions with local governments, agencies, organizations, financial institutions and real estate businesses, and the state government regarding housing. These sessions help to identify needs, barriers, and outline strategies regarding how to improve housing in the area.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Within the focus group sessions, conducted as part of this plan, several Continuum of Care providers offered input into the City's process. The Salvation Army, Western Home, and Cedar Valley Friends of the Family provide senior housing, homeless services, and sheltering services to Cedar Falls residents. Further, Habitat for Humanity offers affordable housing to families assisting them with homeownership.

Strategies were discussed on how to better assist and affirmatively further fair housing to those with the greatest needs. In addition, the other participating organizations provided in-depth information on housing needs for special needs populations, homeless persons, in addition to persons at risk of homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Cedar Falls does not directly receive, or distribute, ESG funds.

2.   Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 68– Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Americans for Independent Living
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Unable to attend Focus Group sessions, but offered feedback through a separate questionnaire. It is anticipated that the outreach will evolve into regular coordinating forums between agencies, organizations and city officials.
2	**Agency/Group/Organization**	Black Hawk County Emergency Management
	Agency/Group/Organization Type	Other government - County Planning organization Emergency Preparedness, Incident Management
	What section of the Plan was addressed by Consultation?	Emergency Preparedness, Incident Management
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Black Hawk County Multi-Jurisdictional Hazard Mitigation Plan was consulted regarding proposed improvement locations. The EMA Director was consulted regarding needs for the community.
3	**Agency/Group/Organization**	Black Hawk County Health Department
	Agency/Group/Organization Type	Housing Services-Children Services-Persons with HIV/AIDS Services-Health Health Agency Other government - County Planning organization

	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Public Housing Needs Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
4	**Agency/Group/Organization**	Landlords of Black Hawk County
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Private Sector
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
5	**Agency/Group/Organization**	Cedar Falls Community School District
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education Community School District
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
6	**Agency/Group/Organization**	Cedar Falls Housing Commission
	Agency/Group/Organization Type	Housing Other government - Local Planning organization

	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
7	**Agency/Group/Organization**	Cedar Falls Human Rights Commission
	Agency/Group/Organization Type	Services-Education Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
8	**Agency/Group/Organization**	Cedar Falls Ministerial Association
	Agency/Group/Organization Type	Services-homeless Civic Leaders Spiritual and Guidance
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
9	**Agency/Group/Organization**	CEDAR FALLS UTILITIES
	Agency/Group/Organization Type	Services - Housing Electric Power and Natural Gas, Telecommunications, Internet Service Provider
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
10	**Agency/Group/Organization**	City of Cedar Falls
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local Planning organization Planning, Zoning, Floodplain Administration, Code Enforcement, Water, Sewer, Storm Sewer, Public Saf
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
11	**Agency/Group/Organization**	Cedar Valley Friends of the Family
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
12	**Agency/Group/Organization**	COMMUNITY HOUSING INITIATIVES
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
13	**Agency/Group/Organization**	Consumer Credit Counseling Service of Northeastern Iowa
	Agency/Group/Organization Type	Money Management; Credit Counseling; Financial Education
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
14	**Agency/Group/Organization**	Hope for Healing Resource Assistance Network
	Agency/Group/Organization Type	Service Coordination
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.

15	Agency/Group/Organization	HOUSE OF HOPE
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
16	Agency/Group/Organization	Iowa Department of Human Rights Commission of Persons with Disabilities
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education Services - Victims Other government - State
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
17	Agency/Group/Organization	IOWA HEARTLAND HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Advocacy

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
18	**Agency/Group/Organization**	Iowa Northland Regional Council of Governments
	Agency/Group/Organization Type	Housing Services - Housing Regional organization Planning organization Regional Transit Commission, Economic Development Commission
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
19	**Agency/Group/Organization**	Iowa Workforce Development
	Agency/Group/Organization Type	Services-Employment Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
20	**Agency/Group/Organization**	Love, Inc.
	Agency/Group/Organization Type	Coordination

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
21	**Agency/Group/Organization**	Metropolitan Transit Authority of Black Hawk County
	Agency/Group/Organization Type	Transit and Paratransit Service
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in separate input session with staff. It is anticipated that this agency will continue to coordinate transit services with agencies, organizations and city officials.
22	**Agency/Group/Organization**	New Aldaya (Cedar Falls Lutheran Home)
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Senior Healthcare
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
23	**Agency/Group/Organization**	Northeast Iowa Area Agency on Aging
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Food and Nutrition
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
24	**Agency/Group/Organization**	Northeast Iowa Food Bank
	Agency/Group/Organization Type	Regional Food and Food-Related
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
25	**Agency/Group/Organization**	Northeast Iowa Regional Board of Realtors
	Agency/Group/Organization Type	Services - Housing Regional Private Board; Property Owner Advocacy
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
26	**Agency/Group/Organization**	OPERATION THRESHOLD
	Agency/Group/Organization Type	Services - Housing Services-Education Utility and Energy Assistance, WIC Assistance, Regional Community Action Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Families with children Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
27	**Agency/Group/Organization**	PATHWAYS BEHAVIORAL SERVICES, JUNKMAN-KNOEBEL CENTER
	Agency/Group/Organization Type	Health Agency Regional Mental Health Provider, Substance Abuse Counseling and Treatment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
28	**Agency/Group/Organization**	THE SALVATION ARMY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Emergency Disaster Assistance
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.

29	**Agency/Group/Organization**	Tri-County Child and Family Development
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Regional organization Social Services, Meals
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
30	**Agency/Group/Organization**	University of Northern Iowa Department of Residence
	Agency/Group/Organization Type	Housing Needs Assessment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
31	**Agency/Group/Organization**	Visiting Nurses Association
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.

32	**Agency/Group/Organization**	CITY OF WATERLOO
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
33	**Agency/Group/Organization**	Waterloo Housing Trust Fund Board
	Agency/Group/Organization Type	Funding Conduit for Housing Projects
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
34	**Agency/Group/Organization**	Western Home Communities
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Unable to attend the Focus Group sessions, but offered feedback through a separate questionnaire. It is anticipated that the outreach will evolve into regular coordinating forums between agencies, organizations and city officials.

Identify any Agency Types not consulted and provide rationale for not consulting

The City is not aware of a particular type of agency, either providing services to residents or not, that was missed in their outreach efforts. With that said, it does not mean that the City could not add to the list provided above.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Black Hawk County Local Homeless Coordinating Board (LHCB)	The LHCB was reviewed to better understand the homeless housing and social service needs in developing the Plan.
City of Cedar Falls Comprehensive Plan	City of Cedar Falls	Strategic Plan goals are more specific, but consistent with the Comp Plan.
2014-2019 Consolidated Plan	Cities of Cedar Falls and Waterloo	Strategic Plan goals are updates and improvements to existing goals
City of Cedar Falls Capital Improvements Program	City of Cedar Falls	Strategic Plan goals are consistent with those in the CIP, which defines specific projects that may be considered by the City under this Consolidated Plan
Comprehensive Economic Development Strategy	Iowa Northland Regional Economic Development Commission	Strategic Plan goal are consistent and specific to Cedar Falls. CEDS goals are general and defined for a 6-county region
Metropolitan Planning Organization Long Range Tran	Metropolitan Planning Organization of Black Hawk County	Strategic Plan goals are specific to Cedar Falls, while LRTP goals are intended to address transportation in several jurisdictions. The City will need to take LRTP goals into consideration when developing areas within the community, as well as developing transit service programs
Metropolitan Planning Organization Pedestrian Mast	Metropolitan Planning Organization of Black Hawk County	The City is intending to address several of the Pedestrian Plan goals, most notably those associated with healthy lifestyles, recreation, and non-motorized transportation modes

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Black Hawk County Multi-Jurisdictional Hazard Miti	Black Hawk County Emergency Management Commission; City of Cedar Falls	The Strategic Plan will seek to direct housing-related development and redevelopment away from natural hazards (i.e. floodplains, steep slopes, poor soils), as is possible. This is consistent with the MJ HMP
City of Cedar Falls Low Rent Housing Agency	City of Cedar Falls	The Strategic Plan will be developed consistent with the current Citizen Participation Plan.

Table 69– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In addition to the agencies identified in Table 2, the City engaged the City of Waterloo, the Black Hawk County Health Department, and the US Department of Housing Urban Development on lead-safety issues. Also, the City's Housing Assistance office participated in the plan development process, specifically with regard to Housing Choice Vouchers, rental unit availability, property management, and Affirmative Fair Housing strategies. Finally, the City consulted with the Iowa Northland Regional Council of Governments (INRCOG), a regional planning agency that administers transportation, economic development, land use, and housing initiatives, while developing this Plan.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1.   Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Citizen participation consisted of structured efforts made by the City. First, the City hosted four focus groups to garner input. Second a survey was completed by residents in the community. And lastly, both the Housing Commission and City Council provided opportunities within their public meetings for input into the development of this Consolidated Plan.

As noted, the City of Cedar Falls conducted focus groups in tandem with a communitywide web-based citizen survey in order to identify community housing and housing-related needs. The results from both input methods impacted all elements of this Plan, including program-related goals, objectives, and action steps.   Most goals and objectives from the prior Consolidated Plan were rewritten and all will be measured accordingly.

Focus group sessions and the survey were managed and facilitated by the University of Northern Iowa's Institute of Decision Making. Focus group sessions were also attended by City and INRCOG staff. Overall, 38 persons attended focus group meetings, representing 28 agencies and organizations. It should be noted that several other agencies were contacted outside of the focus groups in order obtain their input. Specifically, the Metropolitan Transit Authority of Black Hawk County and Black Hawk County Emergency Management were consulted as well, bringing the total agencies included in this planning process to 34. Discussions with the focus groups allowed the City to gather the following information from participating entities:

14. Background and operating information pertaining to each organization, its programs, services, clientele, customers, and service area;
15. Identification of the greatest needs of its clients or customers;
16. Barriers faced by their clients that prevent them from meeting their needs;
17. Suggested programs or activities that could help clients or customers overcome barriers; and
18. The activities or initiatives the City of Cedar Falls could be implementing, improving upon, in regard to providing decent housing, providing a suitable living environment, or expanding economic opportunities for its residents.

Regarding the web-based citizen survey, the City received 158 completed responses. This response rate equates to roughly an 80 percent confidence interval that the results represent the community as a whole. In addition to being offered online, paper copies of the survey were made available at City Hall, the Cedar Falls Library, certain larger housing developments, the Northeast Iowa Food Bank, and Operation Threshold, which serves as the region's community assistance program administrator. The survey was open from December 3rd, 2018 through December 23rd, 2018. Summary findings from the survey include the following key takeaways in the areas of housing, community services and facilities, business and job-related activities, and special needs services:

19. Lack of affordable housing and the need for continued rehabilitation and repair programs were citied frequently as needs;
20. In terms of community service and facility needs, mental health and childcare services were identified as the greatest needs;
21. Employment training and job creation/retention were most often identified as needs under business and job-related activities; and
22. With regard to special needs services, residents stated that homeless shelters and related services, along with substance abuse services, were needed most in the community.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Agency and Organization Focus Groups	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community	Hosted by the City's Housing Commission, four focus groups were held at 10:00 AM and 1:00 PM on Tuesday, December 4th; at 1:00 PM on Wednesday December 5th; and at 10:00 AM on Thursday December 6th, 2018 at the Hearst Center for the Arts in Cedar Falls. 38 attendees, representing 28 entities provided insight regarding this planning process	Agency response were provided to a series of pre-established questions	All comments considered and accepted	

| 2 | Agency and Organization Focus Groups | Non-targeted/broad community | The survey was available from December 3rd-23rd, 2018 | A press release was published in the Waterloo-Cedar Falls Courier, and a link was placed on the City website. Social media posts were made by City, Main Street, and School District. Announcement of the availability of the survey was place on the City's public access channel, as was a link provided to UNI faculty and staff. Hard copies were placed at City Hall, Library, housing developments, NE Iowa Food Bank | All comments accepted | www.cedarfalls.com |

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				and Operation Threshold		

| 3 | Public Meeting | Minorities

Non-English Speaking - Specify other language: Spanish

Persons with disabilities

Non-targeted/broad community | Housing Commission public meetings addressed the Con Plan and Annual Action Plan, after City Administration review. Agenda discussion was held on November 27th, 2018 and January 8th, 2019. In addition, input on the Plan was specifically sought on Tuesday, February 12th, 2019 and March 12th, 2019. All meetings were held at 5:00 pm in the Duke Young Conference Room in the Cedar Falls City Hall. The final noted meetings bookended the 30-day comment | No comments were received. | | www.cedarfalls.com |

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			period. There were no attendees, other than agency representatives. No comments were received. No written comments were submitted.			
4	Agency and Organization Focus Groups	Non-targeted/broad community	Publication date: Spring 2019 Edition (page 13)	No comments were received.	www.cedarfalls.com	
5	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community	A City Council public hearing on the Con Plan and Annual Action Plan was held on May 6th, 2019 at 7:00 PM.	No comments were received.		www.cedarfalls.com

Table 70– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Cedar Falls has a median household income of $58,544 in 2016 (5-year American Community Survey) – higher than the statewide median income of $54,570. Nonetheless, Cedar Falls is not immune to unmet needs for decent, affordable housing. According to HUD's 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data, of the 14,565 households in Cedar Falls, 1,035 renter households (excluding non-family, non-elderly households) and 2,020 owner households are low- and moderate-income, meaning that their incomes are no higher than 80 percent of Area Median Income (AMI) by household size. Among non-elderly, non-family renter households, 2,485 are LMI – some, but not all, of these households consist of University of Northern Iowa students.

Among LMI owners, 45 percent of households are housing cost burdened, meaning that they pay more than 30 percent of their incomes on housing costs (including utilities, taxes, and insurance). This is slightly higher than the statewide cost burden rate of 41 percent among LMI owners. Moreover, 16 percent of LMI owner households are severely cost burdened, with housing costs exceeding 50 percent of their incomes. (Note that the percentage of cost burdened households is inclusive of severely cost burdened households.)

Among LMI renters, 59% of family households and 52 percent of elderly households are cost burdened, while 37 percent and 36 percent of family and elderly households, respectively, are severely cost burdened.

Racial/ethnic groups with disproportionate housing problems (at least ten percentage points higher than the rate of housing problems in the general population) are listed below. Housing problems are defined as housing cost burden greater than 30 percent, incomplete plumbing and/or kitchen facilities, and overcrowding (more than 1 person per room). Severe housing problems include housing cost burden greater than 50 percent, or any of the other 3 aforementioned housing problems.

Housing Problems

Asian households between >30 percent and 50 percent AMI

Asian, American Indian/Alaska Native, and Hispanic households between >50 percent and 80 percent AMI

Severe Housing Problems

Black, Hispanic, and Other/Multi-Racial households up to 30 percent AMI

Asian households between >30 percent and 50 percent AMI

Black and Hispanic households between >50 percent and 80 percent AMI

Moderate Housing Cost Burden (>30 percent to 50 percent of income spent on housing costs)

Asian and American Indian/Alaska Native households

Severe Housing Cost Burden (>50 percent of income spent on housing costs)

Black and Hispanic households

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Feedback from a community-wide survey indicated that the greatest public facility needs for Cedar Falls residents are mental health and substance abuse treatment facilities, child care centers, homeless shelters, and youth centers. Additional needs according to City staff and resident feedback include bus shelter repairs and park, playground, sidewalk, and trail improvements.

How were these needs determined?

These needs were determined through focus groups with agencies, non-profit organizations, and other stakeholders, interviews, community wide surveys, and feedback discussions with community development staff members.

Describe the jurisdiction's need for Public Improvements:

Generally speaking, respondents to a community-wide survey perceived less need for infrastructure improvements than for public facilities and services. The greatest infrastructure needs identified are street and sidewalk improvements. The latter can be critical for LMI homeowners, who may not be able to afford the improvements themselves. Additional needs identified by City staff – based on resident feedback and quantitative data on infrastructure conditions and future capacity needs – include sanitary sewer updates in LMI areas, bridge and culvert replacements, drainage improvements such as bioswales and permeable alley paving, and streetscaping improvements.

How were these needs determined?

These needs were determined through focus groups with agencies, non-profit organizations, and other stakeholders, interviews, community wide surveys, and feedback discussions with community development staff members.

Describe the jurisdiction's need for Public Services:

In tandem with the public facility needs identified by stakeholders, the greatest public service needs include mental health and substance abuse treatment services; more child care options, especially during evenings, weekends, and holidays; homeless assistance services, including more rapid re-housing options, and youth programming. Additionally, more public transportation service, including more routes and longer hours, was identified as a major need for LMI residents.

How were these needs determined?

These needs were determined through focus groups with agencies, non-profit organizations, and other stakeholders, interviews, community wide surveys, and feedback discussions with community development staff members.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Cedar Falls, like many university towns, has a strong housing market. Although housing starts have not recovered to their pre-recession levels, single-family housing permits hovered between 100 and 150 per year from 2012 through 2016, according to Iowa Finance Authority (IFA) data. Multifamily permits have increased in recent years, reaching nearly 80 housing units in 2016. The median home value in Cedar Falls was $171,400 in 2016, a three percent increase since 2010 and a 20 percent increase since 2000, adjusted for inflation (ACS 5-y 2016 and 2010; 2000 Census), while the median single-family permit value was $219,367 in 2016 (IFA). The City's median contract rent (excluding utilities) was $619 in 2016, a nine percent increase since 2010 and a 15 percent increase since 2000. Moreover, among vacant-for-rent units, nearly half had a rent asked of $700 or more (ACS 2016). The most recent local data suggests that available 1- and 2-bedroom rental units tend to start at the $750 to $1,000 range.

The owner and rental vacancy rates were two percent and six percent, respectively in 2016 (ACS), compared to 1.8 percent and 6.4 percent in the 2010 Census. Owner and rental vacancy rates of two percent and five percent are generally considered healthy, but a six percent rental vacancy rate is not excessively high. More recent local data suggests that rental vacancy rates are increasing as new rental developments come on-line, but that the increased supply has not necessarily lowered costs.

Cedar Falls' housing stock is generally in good condition. However, 16 percent of the City's owner-occupied housing and 20 percent of its rental units were built before 1950. Some of these units may have deferred maintenance needs, especially if the owners have low to moderate incomes (LMI). Multiple public survey responses reported a need to rehabilitate older units, both to assist LMI property owners and improve neighborhood appearance, especially in the North Cedar, College Hill, and College Square neighborhoods. Across the City, 63 percent of owner units and 74 percent of rental units were built before 1980. Of all owner and rental units, 890 (6 percent) and 273 (5 percent), respectively, were built before 1980 and are occupied by at least one child under 6 years of age (2011-2015 CHAS).

Several distinct factors pose challenges to meeting affordable housing needs in Cedar Falls. Infill lots are in short supply, and current zoning requirements in some older neighborhoods are prohibitive for residential development on small lots. Additionally, the single-family home market experiences pressure from investors who can realize a higher rate of return by converting homes into multiple rental units. Recently, Cedar Falls initiated a temporary $10,000 forgivable loan program for homebuyers to convert rental properties back to single family homes in certain neighborhoods.

final paragraphs

Low- and moderate-income families may have difficulty competing with student markets for single-family rentals, since several students rooming in one dwelling can pay a higher aggregate rent than a family with only one or two incomes. UNI students, for their part, have fewer affordable on-campus housing options than in previous years. Although UNI enrollment has declined in recent years, and vacancy rates are high among UNI's student housing portfolio, some older, lower-cost dormitories have been demolished. To level the playing field between students and families, as well as avoiding overcrowding of dwelling units and parking areas, the City limits the number of adult tenants based on the number of bedrooms in rental units. UNI, meanwhile, is planning to increase the share of 2nd year students who live on-campus (currently 47 percent), since on-campus living is strongly correlated with college retention. The University is also renovating several dormitories to make student housing a more viable and appealing option.

Finally, local stakeholders note that the pool of single-family and multi-family housing developers in Cedar Falls is small, minimizing competition and limiting any incentive to provide housing that is affordable to low-, moderate- and middle-income families (up to 120 percent AMI). Many Cedar Falls stakeholders, from students to young professionals to LMI households and their advocates, have noted the lack of a "missing middle" of decent-quality, moderately priced housing.

For some populations, such as those with physical disabilities that require accessibility features, the shortage of affordable housing is especially dire. Housing subsidies for the lowest-income households in Cedar Falls are limited. The City has 360 units in subsidized, privately owned rental developments – of which the 128 units in The Villages at Park@Nine23 may be lost after 2025 due to affordability restrictions ending. Additionally, the Cedar Falls Housing Authority offers 326 Housing Choice Vouchers – of which only 215 are in use, since many rentals exceed the Cedar Falls Housing Authority's payment standard (110 percent of Fair Market Rent). Many landlords are unwilling to participate in the Housing Choice Voucher program, thereby further limiting the pool of units that are affordable to low- and very low-income households. The Villages units that may be lost after 2025 are among the few rentals in Cedar Falls that voucher holders can readily access.

As a result of the considerable need for affordable housing, the goals and objectives for Cedar Falls place strong emphasis on housing for LMI populations, and on associated community services that CDBG can feasibly fund.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

As a City and as part of the Cedar Valley region, Cedar Falls cultivates a diverse economic base, emphasizing its strengths of high-quality education and training opportunities, a diligent regional workforce, and its location along major transportation corridors. Two main elements of Cedar Falls' recent economic development efforts include its growing industrial parks, and its designation as Iowa's "first gigabit city" due to extensive investment by Cedar Falls Utilities, its municipal utility, in a robust fiber optic network.

Among jobs located in Cedar Falls, the largest sectors are Retail Trade (19 percent), Arts, Entertainment, and Accommodations (17 percent), Education and Health Care Services (15 percent) Transportation (9 percent), and Manufacturing (9 percent). Among workers who live in Cedar Falls, the most common sectors that employ them are Manufacturing (20 percent), Education and Healthcare Services (18 percent), Retail Trade (15 percent), and Arts, Entertainment, and Accommodations (13 percent). Cedar Falls has more jobs overall than workers (16,880 compared to 13,321). In terms of occupational categories, most Cedar Falls workers are in Management, Business, and Financial occupations (5,880 workers, or 33 percent of total). The next most common occupation sectors are Sales and Office (5,675/32 percent) and Service occupations (3,120/18 percent).

Thirty-one percent of Cedar Falls' adult population has a Bachelor's degree or higher, while another nine percent and 38 percent have an Associate's degree or some college education with no degree, respectively. Some college with no degree is the most common educational attainment among young adults (18 to 24 years of age), while a Bachelor's degree is most common among prime working-age adults (25 to 64). However, it is more common among 45-64-year-olds than among the 35-44 and 45-64 age groups. Among residents 65 years or older, the most common educational attainment is a high school diploma. These numbers reflect both the presence of young adults enrolled at the University of Northern Iowa, and the increasing importance of a college education in the labor market in recent decades.

The City's overall unemployment rate is a fairly healthy 4.96 percent. The unemployment for youths and young adults in the civilian labor force (16 to 24) is 19.36 percent, while those age 25 to 64 have a very low unemployment rate of 2.09 percent. Unemployment rates and labor force participation also vary by educational attainment. Median annual earnings also vary by educational attainment, from a low of $30,801 for high school graduates to $61,621 for those with graduate and professional degrees. Surprisingly, the median annual earnings for those with less than a high school diploma are higher than those for high school graduates. The reason for this is unknown, but may indicate that Cedar Falls workers without a high school diploma are disproportionately employed in fields with a high base wage and/or ample opportunity for overtime pay.

Overall, Cedar Falls' economic profile highlights that the City is not homogeneous. As a result, Cedar Falls is not immune from the need for affordable housing and services for workers whose incomes are low, and whose work schedules may be more unpredictable or more rigid than in white-collar work environments. Moreover, Cedar Falls workers can benefit from economic development efforts that create living-wage jobs at all skill levels.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	83	5	1	0	-1
Arts, Entertainment, Accommodations	1,692	2,914	13	17	4
Construction	567	629	4	4	0
Education and Health Care Services	2,419	2,564	18	15	-3
Finance, Insurance, and Real Estate	972	1,325	7	8	1
Information	217	276	2	2	0
Manufacturing	2,703	1,583	20	9	-11
Other Services	587	588	4	3	-1
Professional, Scientific, Management Services	867	1,219	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	2,038	3,246	15	19	4
Transportation and Warehousing	555	1,499	4	9	5
Wholesale Trade	621	1,032	5	6	1
Total	13,321	16,880	--	--	--

Table 71 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	23,750
Civilian Employed Population 16 years and over	22,560
Unemployment Rate	4.96
Unemployment Rate for Ages 16-24	19.36
Unemployment Rate for Ages 25-65	2.09

Table 72 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector		Number of People
Management, business and financial	5,880	
Farming, fisheries and forestry occupations	1,080	
Service	3,120	
Sales and office	5,675	
Construction, extraction, maintenance and repair	1,080	
Production, transportation and material moving	785	

Table 73 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,395	95%

Travel Time	Number	Percentage
30-59 Minutes	830	4%
60 or More Minutes	340	2%
Total	*21,565*	*100%*

Table 74 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	**Unemployed**	
Less than high school graduate	255	30	285
High school graduate (includes equivalency)	2,275	105	595
Some college or Associate's degree	4,215	140	765
Bachelor's degree or higher	6,795	75	945

Table 75 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	**25–34 yrs**	**35–44 yrs**	**45–65 yrs**	**65+ yrs**
Less than 9th grade	4	25	115	85	155
9th to 12th grade, no diploma	90	100	65	170	270
High school graduate, GED, or alternative	1,040	725	730	1,525	1,825
Some college, no degree	8,980	785	610	1,565	790
Associate's degree	705	645	610	895	245
Bachelor's degree	935	1,975	985	2,015	820

	Age				
	18–24 yrs	**25–34 yrs**	**35–44 yrs**	**45–65 yrs**	**65+ yrs**
Graduate or professional degree	90	645	605	1,590	970

Table 76 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,369
High school graduate (includes equivalency)	30,801
Some college or Associate's degree	32,746
Bachelor's degree	46,519
Graduate or professional degree	61,621

Table 77 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Among jobs located in Cedar Falls, the largest sectors are Retail Trade (19 percent), Arts, Entertainment, and Accommodations (17 percent), Education and Health Care Services (15 percent) Transportation (9 percent), and Manufacturing (9 percent).

Describe the workforce and infrastructure needs of the business community:

The Comprehensive Economic Development Strategy for the region that includes Cedar Falls outlined the business community's workforce and infrastructure needs.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Cedar Falls continues to expand its Industrial and Technology Park to the south, as well as the Northern Cedar Falls Industrial Park. The City provides infrastructure in the industrial parks so that sites will be "shovel ready" for new businesses. Additionally, two Target distribution centers have located in Cedar Falls in recent years, and the City has partnered with other local governments in the region to fund three years of operations for The Millrace, a co-work and startup incubator facility. Moreover, the City's investments in street improvements along University Avenue and Viking Road have spurred new investment along these commercial corridors. These investments are creating new jobs, new housing demand, and additional workforce training needs.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Employers report a shortage of skilled workers in the region – in advanced manufacturing, for example. Moreover, as sectors such as healthcare, transportation, and education become more prominent in the region's economy, the need for workers possessing these skills may grow.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

In 2016, Cedar Falls, the region's second largest school district, passed a $32 million bond measure to fund a new elementary building as well as the expansion of Orchard Hill and North Cedar elementary schools. The primary reason behind this effort was, in part, was due to the continued and projected increase in elementary enrollment. According to the school, the district's student population grew by 850 over the past 10 years and is expected to grow by an additional 1,100 students in the coming decade.

In 2016, the school district launched the Center for Advanced Professional Studies (CAPS) program. The program is a partnership with local businesses to provide students with real-world experiences outside of the classroom focusing on career readiness skills. Initially, the program has focused on engineering, computer science and information technology fields. Study is held at a host business for approximately 2.5 hours each day where students focus on problem solving and completing projects in a business environment.

Hawkeye Community College, based in Waterloo, offers vocational/technical programs and continuing education opportunities in a wide range of career choices, as well as general interest courses suited for any interest. Hawkeye Community College (HCC) is accredited as a 2-year liberal arts institution with approximately 6,300 (3,000 full-time) students currently enrolled.

In recent years, Hawkeye has expanded its technical training and apprenticeship programs in response to regional workforce demands. HCC offers HVAC, plumbing, and electrical apprenticeship curriculum approved by the Department of Labor. As part of the requirements, an employer or local business sponsors students. HCC also offers programs for several technical high-demand jobs, including Industrial Maintenance, Industrial Automation, Welding Technician & Technology, Tool and Die, Machining, and Computer-Numeric Control (CNC).

Hawkeye works in partnership with Cedar Valley IowaWORKS, the regional Iowa Workforce Development service center. IowaWORKS offers a variety of programs to support job seekers, including PROMISE JOBS, which provides training and support to TANF recipients, services for dislocated workers and those with disabilities, Workforce Innovation and Opportunity Act (WIOA) services for young adults, connections to training in high-demand industries, and other programs. IowaWORKS focuses heavily on hard-to-serve populations.

The above-described efforts will support the Consortium's anti-poverty strategy by providing more opportunities for LMI residents to become and remain self-sufficient. These efforts may also ease housing cost burdens by increasing workers' ability to buy or rent decent housing.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Several of Cedar Falls' economic development initiatives pursuant to the CEDS may be coordinated with the Consolidated Plan. The City endeavors to combine multiple community development and initiatives and expenditures, such as street, water, and sewer improvements, park upgrades, streetscape improvements, transit infrastructure updates, and demolition of substandard properties, in particular neighborhoods in need of new investment. Some of these areas overlap with LMI Census block groups, where CDBG funds may be combined with other City revenue sources to fund improvements.

Discussion

Cedar Falls is best known as a university town, but the City endeavors to cultivate a diverse economic base that offers opportunities to residents from all walks of life. By investing in its growing industrial parks, the City is capitalizing on the Cedar Valley region's comparative advantage in advanced manufacturing capabilities. Additionally, the City supports information-based business sectors by supporting work space, high-speed internet, and other resources for start-up businesses.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

According to HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool, the share of households with at least one housing problem is at least 10 percentage points higher in Census tracts 23.03 and 23.04 than in any other Census tract in Cedar Falls.

No Census tracts in Cedar Falls have a concentration of multiple housing problems. The Census Bureau defines housing problems as housing cost burden greater than 30 percent, incomplete plumbing and/or kitchen facilities, or overcrowding (more than 1 person per room). However, in Census tracts 22 and 25, 10 percent of renter households have 2 or more housing problems, according to 2016 ACS data. Census tract 22 contains the oldest platted neighborhoods in Cedar Falls, and a relatively high percentage of LMI households. Census tract 25 is in the College Square area, and its Block Group 3 is 51.3 percent LMI. In most cases, rental units in these Census tracts with multiple housing problems are likely to be experiencing housing cost burden and crowding, since incomplete kitchen/plumbing facilities are rare. It is not known how many of these households are UNI students vs. non-student households that live in crowded conditions out of necessity or preference.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

No Census tract has a "concentration" of specific racial or ethnic minorities according to HUD's definition (10 percentage points higher than the citywide percentage). However, Census tract 23.04 (College Hill area) has the highest percentage of racial and ethnic minorities (11.8 percent and 4.0 percent, respectively, compared to 7.1 percent and 2 percent citywide).

What are the characteristics of the market in these areas/neighborhoods?

This Census tract is near the University of Northern Iowa, and includes a substantial supply of private rental housing occupied by students – which likely explains its relatively high racial and ethnic diversity. The homeownership rate is only 52.1 percent, compared to 64.6 percent citywide. The overall housing stock in this Census tract tends to be older, while the share of housing structures with 20 or more units (15.9 percent) is about double the citywide rate. The percentage of homeowners without mortgages is relatively high (46.7 percent, compared to 36.6 percent citywide), suggesting a relatively high share of older homeowners who have paid off their mortgages. Median monthly housing costs for renters and owners with mortgages are lower in this Census tract than citywide, but are somewhat higher for owners without mortgages. A higher share of renters (61.6 percent, compared to 47.2 percent) pay 35 percent or more of their incomes on housing, which may reflect the presence of students (whose education loans are not counted as income).

Community feedback about this area indicates concerns about the prevalence of deteriorated properties, many of which are rentals. Much of the rental stock is in older structures converted from single-family homes. Many residents believe the rents charged for deteriorated units in this neighborhood are unreasonably high. Additionally, residents are concerned about crime and disruptions associated with the high student population. Because of these issues, community feedback indicates that some older residents are being displaced, and the neighborhood is not considered family-friendly. This led the City to change its rental review process and requirements in 2015, in hopes to counteract these issues and improve rental property conditions.

Are there any community assets in these areas/neighborhoods?

The College Hill area has shopping, dining, and nightlife opportunities that are geared toward college students but may appeal to other residents, especially younger demographics. Its proximity to the University also offers educational and cultural opportunities, such as plays, concerts, art exhibits, and lectures. This neighborhood includes the Hearst Center for the Arts, and also has some older homes with historic value.

Are there other strategic opportunities in any of these areas?

Since the College Hill area has commercial and entertainment draws for young adults, and an abundance of older housing, the Cedar Falls Comprehensive Plan (2012) and Strategic Plan (Future Forward Cedar Falls 2025) recommends that this neighborhood be targeted for mixed-use development to expand housing opportunities and spaces for businesses and artists to establish themselves. The City anticipates implementing this recommendation by conducting visioning exercises and revising zoning regulations in College Hill to accommodate mixed-use development. The City may update the College Hill Overlay District zoning to meet this vision with new development or re-development, while protecting public health, safety, and welfare.

The planned College Hill visioning and zoning updates are part of a broader effort that includes downtown Cedar Falls and adjacent neighborhoods that are among the City's oldest. The intention is to accommodate the compact, mixed-use nature of the development that has historically occurred in these neighborhoods, and to maintain them as vibrant, functional, interconnected hubs of City life.
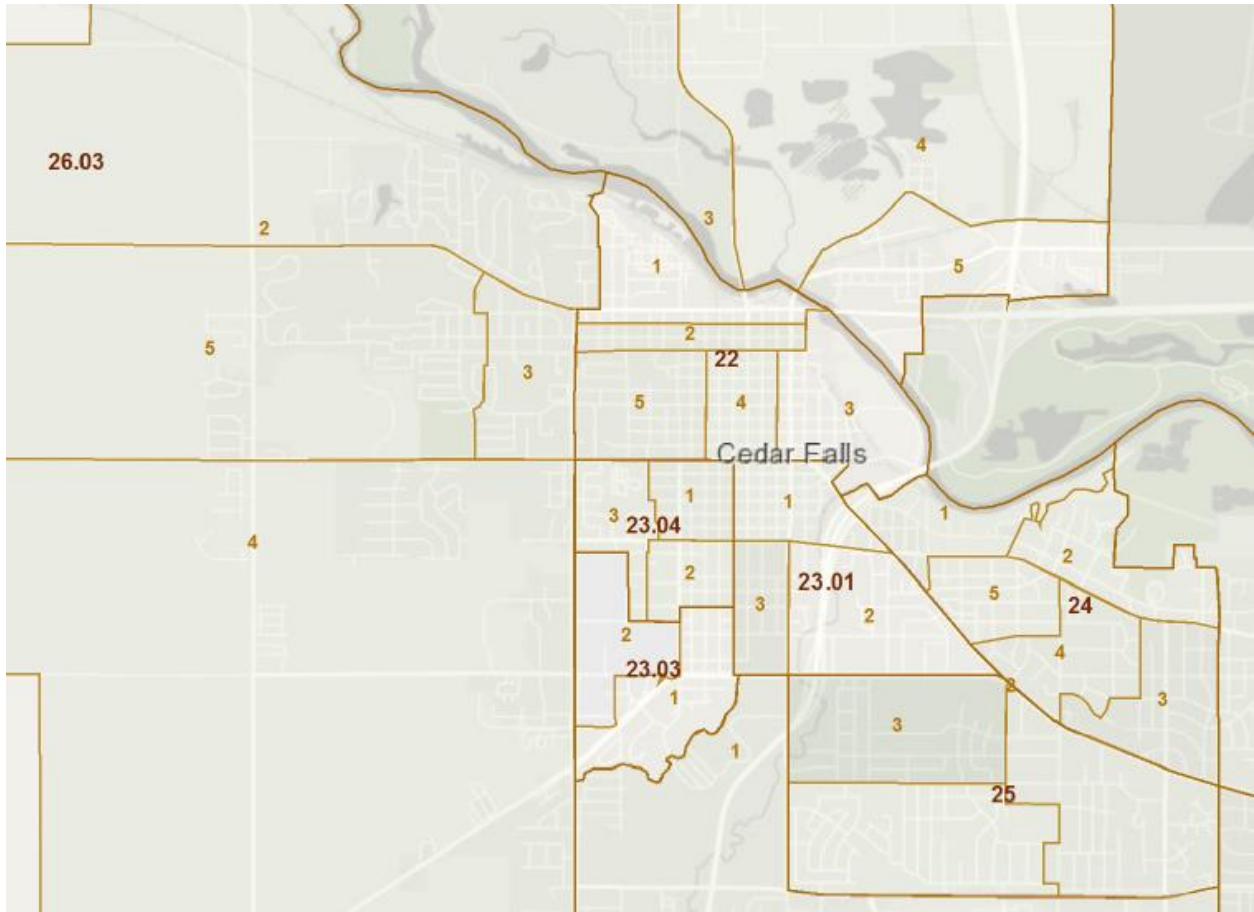
HUD Affirmatively Fair Housing Data and Mapping Tool Clip

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Cedar Falls Strategic Plan is to outline a five-year course of action that the City may follow when implementing their Community Development Block Grant (CDBG) Entitlement Program. Said Strategic Plan will identify priorities, needs, market conditions, and define goals and action strategies, and is intended to address the Needs and Market Assessments that are part of the City's overall Federal Fiscal Year (FFY) 2019-2023 Consolidated Plan.

The City of Cedar Falls provides funding to four general programs including: housing development programs, economic and community development programs, neighborhood or area programs, and planning and administrative programs. Needs in these areas are designed to increase opportunities for low-and-moderate income households to identify the availability of decent housing, safe and suitable living environments and provide economic opportunities. As an overarching need, the community identified affordable housing, which is quality and lower priced, when compared to the existing housing market in the city.

SP-45 - text

HOME 91.315(b)(2) refers to the State's goals, as opposed to the City of Cedar Falls' goals."

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 78 - Geographic Priority Areas

1	Area Name:	City of Cedar Falls
	Area Type:	City of Cedar Falls incorporated area
	Other Target Area Description:	City of Cedar Falls incorporated area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	LMI Area Benefit
	Area Type:	LMI areas within the City of Cedar Falls that are identified by Census Data
	Other Target Area Description:	LMI areas within the City of Cedar Falls that are identified by Census Data
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

Identify the neighborhood boundaries for this target area.	The City plans to use funds to benefit LMI areas within the community for activities 3, 5, 7, 8, and 9 shown above. To that end, there are currently 7 census tracts with 8 block groups that have an LMI percentage of 51 percent or greater (ACS 2011-2015). Specifically, Census tract 2200 block group 2 and 3; tract 2301 block group 3; tract 2303 block group 1; tract 2304 block group 2; tract 2500 block group 3; tract 2603 block group 4; and tract 2604 block group 5. These areas may receive funding assistance for improving infrastructure, transportation connectivity, and park and recreational amenities and services.	
Include specific housing and commercial characteristics of this target area.		
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		
Identify the needs in this target area.		
What are the opportunities for improvement in this target area?		
Are there barriers to improvement in this target area?		

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Cedar Falls will focus its resources, budget and staff, in the areas deemed in greatest need of improvement. Specifically, the City will use information and resources at its disposal for defining these areas, including but not limited to neighborhoods, census tracts and block groups, adopted urban renewal areas, and/or other geographic areas identified in the City's Comprehensive Plan, Zoning Ordinance, Overlay Districts, and renewal or revitalization boundaries, all within the City of Cedar Falls' incorporated area.

The City will expend all CDBG resources under one of three National Objectives: Benefit to Low-and-Moderate Income persons; Aiding in the Prevention or Elimination of Slums or Blight; or Meeting Community Development Needs having a Particular Urgency. This final objective is defined as those needs that because of existing conditions, pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are not available to meet such

needs. Implementation of the City's programs will be applied in one of two methods, citywide or in low-to-moderate income areas. Further, this section of the Strategic Plan integrates the Analysis of Fair Housing Impediments into the planning process. Specifically, the recommendations and actions of the AFH are being tied to goals and objectives of this plan.

Citywide:

The City of Cedar Falls will allocate housing rehabilitation and repair funds on a citywide basis. Homeowners may apply directly to the City for funding, which the city prioritizes on a first qualified, first served basis. A written application, income verification, and inspection will follow, assuming the owner meets income guidelines. After need is determined, the scope of work is to be defined and either bid (rehab projects) or procured using small bid guidelines established by the city. The City's Housing Commission reviews and recommends all suitable projects to the City Council for approval. Thereafter, contracts are executed by the parties and work is completed, with approvals and reimbursements being made available to contractors during and at the end of the process.

Services provided, on behalf of the City, by agencies or organizations are also to be offered citywide. The underlying reason for funding these services is to prevent the possibility of homelessness. Eligible services will be consistent with CDBG guidelines, and may include, but not be limited to: healthcare, financial literacy and counseling, sheltering, transportation, nutrition, substance abuse, and family and children's counseling services.

New programs, such as down-payment assistance, first-time homebuyers, and Housing Choice Voucher changes may also be implemented citywide. Also, all related planning and program administration are intended to be offered citywide.

Additional basis for allocating

LMI Area Benefit (See Attached Map):

LMI Area Benefit Projects will be implemented in Census Tracts and Block Groups currently reporting income levels at or below 80% of Area Median Income (AMI). There are currently 7 census tracts with 8 block groups that have an LMI percentage of 51 percent or greater (ACS 2011-2015). Specifically, Census tract 2200 block group 2 and 3; tract 2301 block group 3; tract 2303 block group 1; tract 2304 block group 2; tract 2500 block group 3; tract 2603 block group 4; and tract 2604 block group 5.   Categories of projects that are targeted include: neighborhood infrastructure, transportation, park and recreation, demolition and clearance, and accessibility (pedestrian) projects.

Application of the <u>Waterloo and Cedar Falls Analysis of Impediments to Fair Housing Choice</u> (2014 and 2019 Draft) Recommendations and Actions

An analysis of Fair Housing Impediments was completed in 2014, and being currently updated, for the Waterloo-Cedar Falls HOME Consortium, at about the same time as the current Consolidated Plan was being completed. A draft of the Analysis is scheduled to be updated concurrently with the new 2019-2023 Consolidated Plan. Because the recommendations made in the Analysis, both the 2014 version and 2019 draft, are still relevant, the Analysis will be used when evaluating the effectiveness of fair housing initiatives for the next five years. The actions, outlined specifically for Cedar Falls, are enumerated below and will be used for this planning process.

Public Sector Impediments: Market Based

23. Limited English-Speaking Population. Conduct a four-factor analysis to determine which current systems for interpretation and translation are adequately serving the community. Ending with a Language Access Plan.
24. Focus CDBG funding on the provision of affordable rental units.
25. Consider a renter-focused CDBG-funded affordable housing project.
26. Planning departments in Consortium work together to arrange for a workshop for developers and landlords to broaden awareness of the concepts of universal design.
27. Provide incentives for employment training and apprenticeships aimed at residents of racially-impacted neighborhoods.
28. Target homeownership counseling to residents of impacted neighborhoods.

Public Sector Impediments: Policy Based

29. Cedar Falls Human Rights Commission outreach project. Determine viability of using CDBG funds to support an outreach project. Empower the Commission to enforce fair housing laws rather than referring residents to the Iowa Civil Rights Commission
30. Consortium should continue to engage in regional planning efforts to most efficiently match bus lines and stops with jobs, housing, and amenities.

Private Sector Impediments: Market Based

31. Consortium should consider testing for mortgage discrimination by a qualified entity in order to more effectively target education, outreach, referral, and enforcement activities.
32. Apply for a grant for another round of testing, with particular emphasis on race and disability, should be considered by the Consortium.
33. Legal review of nuisance and rental inspection ordinances to ensure whether enforcement is consistent with applicable fair housing laws.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 79 – Priority Needs Summary

1	Priority Need Name	Maintaining Existing Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City of Cedar Falls incorporated area
	Associated Goals	Maintain Existing Affordable Housing: Owner Occupied Maintain Existing Affordable Housing: Renter Occupied Preserve Existing Affordable Housing through Code CDBG Planning and Administration
	Description	Preserve existing affordable housing stock in the community through rehabilitation, repair, safety or health-related abatement measures.
	Basis for Relative Priority	Focus groups, community survey, and City input
2	Priority Need Name	Increasing Affordable Housing Units
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Cedar Falls incorporated area
	Associated Goals	Maintain Existing Affordable Housing: Owner Occupied Maintain Existing Affordable Housing: Renter Occupied Preserve Existing Affordable Housing through Code CDBG Planning and Administration

	Description	Increase the number of housing units in the community that are considered affordable.
	Basis for Relative Priority	Focus groups, community survey, City input
3	**Priority Need Name**	Ensuring Fair Housing for Residents
	Priority Level	High
	Population	Extremely Low Low
	Geographic Areas Affected	City of Cedar Falls incorporated area
	Associated Goals	Maintain Existing Affordable Housing: Owner Occupied Maintain Existing Affordable Housing: Renter Occupied Preserve Existing Affordable Housing through Code Demolition and Clearance CDBG Planning and Administration
	Description	Enforce and implement affirmative fair housing certification, anti-displacement and relocation plan, acquisition and relocation requirements, lead-based paint protection including remediation, and anti-discrimination laws
	Basis for Relative Priority	Focus groups and community survey
4	**Priority Need Name**	Supporting Services for Homeless, Near-Homeless, S
	Priority Level	High

	Population	Extremely Low Low Moderate Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Cedar Falls incorporated area
	Associated Goals	Prevent Homelessness Through Agency and Organization Provide Access to Transportation Services CDBG Planning and Administration
	Description	Offer support service, either directly through the city or contracting agencies, for persons that are homeless, near homeless, have special needs, or that are transitioning from institutional settings such that they do not become homeless.
	Basis for Relative Priority	Focus groups, community survey, and City input
5	**Priority Need Name**	Providing Family and Children's Services
	Priority Level	High

	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Persons with Alcohol or Other Addictions
		Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
	Geographic Areas Affected	City of Cedar Falls incorporated area
		LMI areas within the City of Cedar Falls that are identified by Census Data
	Associated Goals	Prevent Homelessness Through Agency and Organization
		Provide Access to Transportation Services
		CDBG Planning and Administration
	Description	Support agencies and organizations that offer healthcare, substance abuse counseling and treatment, financial literacy and counseling services, sheltering, basic needs such as food, and other services in order prevent homelessness.
	Basis for Relative Priority	Focus groups, community survey, and City input
6	Priority Need Name	Promoting Public Facilities & Infrastructure Development
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
	Geographic Areas Affected	City of Cedar Falls incorporated area
		LMI areas within the City of Cedar Falls that are identified by Census Data
	Associated Goals	Neighborhood Infrastructure Improvements
		Neighborhood Accessibility Improvements
		Neighborhood Recreational Amenities
		CDBG Planning and Administration
	Description	Provide infrastructure (i.e. street, water, sanitary sewer, storm sewer, drainage, trees) to areas that must be identified as LMI areas by the Census Bureau

	Basis for Relative Priority	Community survey and City input
7	**Priority Need Name**	Promoting Neighborhood Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Cedar Falls incorporated area LMI areas within the City of Cedar Falls that are identified by Census Data
	Associated Goals	Neighborhood Accessibility Improvements Neighborhood Recreational Amenities Demolition and Clearance CDBG Planning and Administration
	Description	In order to stem possible neighborhood erosion, the City will work to offer infrastructure, amenities, and services in targeted neighborhoods, as identified by the Census Bureau as being LMI areas.
	Basis for Relative Priority	Focus groups, community survey, and City input
8	**Priority Need Name**	Supporting Economic Development, Business Opportunity
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Cedar Falls incorporated area LMI areas within the City of Cedar Falls that are identified by Census Data
	Associated Goals	Neighborhood Infrastructure Improvements Provide Access to Transportation Services Neighborhood Accessibility Improvements Neighborhood Recreational Amenities Demolition and Clearance CDBG Planning and Administration

	Description	Identify possible workforce for businesses and industries, as well as target areas where commercial redevelopment could occur
	Basis for Relative Priority	Focus groups, community survey and City input
9	**Priority Need Name**	Conducting Demolition and Clearance Activities
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Cedar Falls incorporated area LMI areas within the City of Cedar Falls that are identified by Census Data
	Associated Goals	Demolition and Clearance CDBG Planning and Administration
	Description	Clear lots for redevelopment
	Basis for Relative Priority	Focus groups, community survey and City input
10	**Priority Need Name**	Providing Effective Planning and Administration
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Cedar Falls incorporated area LMI areas within the City of Cedar Falls that are identified by Census Data
	Associated Goals	CDBG Planning and Administration
	Description	Provide necessary administration and planning services, as well as complete all reports, as required by the US Department of Housing and Urban Development
	Basis for Relative Priority	Focus groups, community survey, and City input

Narrative (Optional)

As a result of input from focus group participants, community survey responses, elected officials, and staff, the City has identified housing, community and economic development, homelessness, supportive social and educational service needs, directly and indirectly impacting affordable housing, infrastructure, public services and homelessness prevention. The priority needs for the life of this Consolidated Plan and Strategic Plan (FFY 2019-2023), are listed below, and identified by "CP" in the table. By way of comparison, actions from the 2014 Analysis of Fair Housing Impediments are measured against the Consolidated Plan needs and integrated into the table as well and identified as "AFH" in the table.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	253,085	0	372,039	625,124	1,012,340	
Other	public - federal	Admin and Planning Housing Other	160,662	0	0	160,662	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.
Other	public - federal	Other	157,775	0	0	157,775	0	CBDG-CV funds to be used to prevent, prepare for and respond to the coronavirus.

Table 80 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Cedar Falls encourages applicants and sub-recipients to obtain other public and private resources that address needs identified in the Consolidated Plan. In order to implement most of the projects identified in this Plan, it will require additional resources to complete said projects. During prior years, projects have leveraged other sources.

There are no match requirements for CDBG funding under the Entitlement Program.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

Goals, and the activities under each goal, that are categorized as Neighborhood Infrastructure Improvements (i.e. sanitary sewer, water, drainage), Neighborhood Accessibility Improvements (i.e. sidewalks, trails, curb cuts), and Neighborhood Recreational Improvements (i.e. parks, playgrounds) will likely occur on publicly-owned land. Specifically, the publicly-owned rights-of-way and parks will be used to address the needs identified in this plan.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Cedar Falls	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
Iowa Northland Regional Council of Governments	Contractor	Planning	Jurisdiction

Table 81 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The strengths in the delivery system include the use of another experienced local public sector entity, INRCOG, to help the City of Cedar Falls implement their program. Further, working with the City of Waterloo has brought experience to this process. Together, both entities will help to improve the effectiveness of the program for the City and its residents

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 82 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

As noted above, the City supports several agencies that address the needs of those persons that are homeless. Also, the City is participating in the Black Hawk County Local Homeless Coordinating Board (LHCB). Finally, the Cedar Falls Section 8 Program (may also be known as the Low Rent Housing Agency or Cedar Falls Housing Authority) reduces the potential for homelessness by providing rent assistance in the form of Housing Choice Vouchers.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths regarding the current delivery system is that the City is financially supporting service providers that can accommodate special needs populations using their expertise and facilities, thus preventing duplication of services in the community. An additional strength is the sheer number of agencies, organization, and entities that can offer services to the community. Gaps include those caused by funding limitations and an apparent lack of service education for residents and provider coordination.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Cedar Falls Housing Commission and City staff will continue to work to provide strategies that minimize gaps in the service delivery system. As noted, the city works with multiple non-profit and private organizations to address a host of housing and non-housing community development needs and

issues. The City, at this point, is planning to continue to fund agencies, as is practicable. Further, the City has discussed continuing the conversation between local government and the agencies, organizations, and entities that participated in the public input process within this plan.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain Existing Affordable Housing: Owner Occupied	2019	2023	Affordable Housing	City of Cedar Falls	Maintaining Existing Affordable Housing Increasing Affordable Housing Units Ensuring Fair Housing for Residents	CDBG: $172,500	Homeowner Housing Rehabilitated: 11 Household Housing Unit
2	Maintain Existing Affordable Housing: Renter Occupied	2019	2023	Affordable Housing	City of Cedar Falls	Maintaining Existing Affordable Housing Increasing Affordable Housing Units Ensuring Fair Housing for Residents	CDBG: $201,820	Rental units rehabilitated: 6 Household Housing Unit
3	Preserve Existing Affordable Housing through Code	2019	2023	Affordable Housing	City of Cedar Falls LMI Area Benefit	Maintaining Existing Affordable Housing Increasing Affordable Housing Units Ensuring Fair Housing for Residents	CDBG: $51,750	Housing Code Enforcement/Foreclosed Property Care: 375 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Prevent Homelessness Through Agency and Organization	2019	2023	Affordable Housing	City of Cedar Falls	Supporting Services for Homeless, Near-Homeless, S Providing Family and Children's Services	CDBG: $189,800	Public service activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Homeless Person Overnight Shelter: 100 Persons Assisted Homelessness Prevention: 100 Persons Assisted
5	Neighborhood Infrastructure Improvements	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promoting Public Facilities & Infrastructure Development Supporting Economic Development, Business Opportunity	CDBG: $414,480	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 540 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Access to Transportation Services	2019	2023	Non-Housing Community Development	City of Cedar Falls LMI Area Benefit	Supporting Services for Homeless, Near-Homeless, S Providing Family and Children's Services Supporting Economic Development, Business Opportunity	CDBG: $52,420	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
7	Neighborhood Accessibility Improvements	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promoting Public Facilities & Infrastructure Development Promoting Neighborhood Development Supporting Economic Development, Business Opportunity	CDBG: $133,499	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 95 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Neighborhood Recreational Amenities	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promoting Public Facilities & Infrastructure Development Promoting Neighborhood Development Supporting Economic Development, Business Opportunity	CDBG: $158,120	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
9	Demolition and Clearance	2019	2023	Non-Housing Community Development	LMI Area Benefit	Ensuring Fair Housing for Residents Promoting Neighborhood Development Supporting Economic Development, Business Opportunity Conducting Demolition and Clearance Activities	CDBG: $10,000	Buildings Demolished: 2 Buildings

10	CDBG Planning and Administration	2019	2023	Non-Housing Community Development	City of Cedar Falls	Maintaining Existing Affordable Housing Increasing Affordable Housing Units Ensuring Fair Housing for Residents Supporting Services for Homeless, Near-Homeless, S Providing Family and Children's Services Promoting Public Facilities & Infrastructure Development Promoting Neighborhood Development Supporting Economic Development, Business Opportunity Conducting Demolition and Clearance Activities Providing Effective	CDBG: $253,075	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						Planning and Administration		

Table 83 – Goals Summary

Goal Descriptions

1	**Goal Name**	Maintain Existing Affordable Housing: Owner Occupied
	Goal Description	Continue to provide housing grants for rehabilitation, repair, accessibility and structural hazard removal grants to eligible low-and-moderate income households in order to preserve owner-occupied single-family housing stock. The City estimates that it will rehabilitate 11 homes during its 2019-2023 Consolidated Plan
2	**Goal Name**	Maintain Existing Affordable Housing: Renter Occupied
	Goal Description	Create housing grants for rehabilitation, repair, accessibility, and structural hazard removal grants to eligible low-and-moderate income households in order to preserve renter-occupied housing stock.
3	**Goal Name**	Preserve Existing Affordable Housing through Code
	Goal Description	Working with the Elected Officials, Housing Commission, and Staff, continue to equitably enforce municipal code provisions that affect the safety of housing conditions, including property and rental inspections, municipal infractions, and building and structural codes (i.e. fire, mechanical, plumbing, electrical codes). Associated expenses in low-and-moderate income areas would benefit from implementing this goal. The City estimates that it will conduct 375 inspections during its 2019-2023 Consolidated Plan.

4	Goal Name	Prevent Homelessness Through Agency and Organization
	Goal Description	Continue supporting agencies providing homeless services, including sheltering, in the community as well as providing financial counseling, nutritional, substance abuse, family services, and healthcare. The City estimates that it will assist 20,200 persons, through agencies, during its 2019-2023 Consolidated Plan.
5	Goal Name	Neighborhood Infrastructure Improvements
	Goal Description	This goal provides for funding of infrastructure projects including street, water, sanitary sewer, storm water management, and other projects in specific neighborhoods qualifying as low-and-moderate income areas.
6	Goal Name	Provide Access to Transportation Services
	Goal Description	Program provides funding for transportation to income-eligible households that are dependent upon these services in order to maintain employment.
7	Goal Name	Neighborhood Accessibility Improvements
	Goal Description	Improved sidewalks, steps, curb-cuts, and trails that address accessibility barriers to residents in LMI areas, as identified by the Census Bureau.
8	Goal Name	Neighborhood Recreational Amenities
	Goal Description	Provide funds for increasing access to healthy lifestyles and educational advancement related to parks, recreation, trees, and active living parks in LMI areas of the community.
9	Goal Name	Demolition and Clearance
	Goal Description	The primary purpose of this project is the demolition and clearance of dilapidated structures, thus eliminating specific conditions of blight or physical decay on a local basis. Individual demolition/clearance activities will be subject to CDBG eligibility verification. The City anticipates using these funds for demolishing two dilapidated structures during the lifespan of the 2019-2023 Consolidated Plan.

10	Goal Name	CDBG Planning and Administration
	Goal Description	Provide CDBG Administrative Services, by city staff or contractors assisting city staff. The program provides effective planning and administration for CDBG programs that benefit low-and-moderate income areas and households in the community. This function will include completing all planning, reporting, and local oversight functions for the Entitlement Program.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates it will assist 17 households with affordable housing under this Consolidated Plan.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Iowa Northland Regional Council of Governments directly, or through its subcontractor, provides lead risk assessment and completes lead- based paint clearance testing on the housing rehabilitation projects in Cedar Falls. If abatement work is completed, the entire property/project is cleaned. At least one hour after the final cleaning a certified inspector does a visual examination to ensure there are no paint chips, dust, debris, or bare soil. The inspector then takes a dust sample from the window troughs, windowsills, and floors. The sampling is then tested in accordance with the HUD guidelines. In addition, per unit rehab budgets also include funds for relocation of families impacted by lead, as well as for addressing lead hazards such that units can be considered safe.

How are the actions listed above integrated into housing policies and procedures?

As noted above, lead-based hazard reduction measures are included in all housing rehabilitation projects, the Housing Choice Voucher program, specifically in actions and budgets. These efforts will continue during the lifespan of this plan.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Cedar Falls is interested in retaining as well as improving the abilities of its workforce, which includes encouraging job skill development, job training, education, and other program opportunities that may arise, as a means of supporting self-sufficiency and reducing poverty. This includes working with its local businesses and industries and economic development professionals to do so. In addition, the City will work with local service providers to pursue resources and innovative partnerships to support the development of affordable housing; prevent homelessness, abuse, and substance abuse; offer housing education and literacy; and provide emergency food and shelter.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City staff, and/or their contractor(s), will be tasked to coordinate the services provided under the CDBG Entitlement, HOME, and Housing Choice Vouchers Programs with other programs designed to serve persons at the poverty level. Specifically, the City is hoping to develop a forum that would include the public sector and the agencies offering services to the community, which would be designed as a continuation of the discussions that occurred during the focus group meetings that were part of this planning effort.

Community outreach is key in enhancing coordination between public and private housing and social service agencies. INRCOG staff, which helps the City manage the CDBG Entitlement Program, attends Community Resource Fairs, and workshops with a number of local public service agencies and non-profit organizations. The meetings offer opportunities to foster relationships as well as identify the services each organization and/or agency is providing. By educating participating organizations on services available in the community, we are better positioned to meet the needs of the low-moderate-income individuals and households in the city.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Cedar Falls uses numerous methods of ensuring the projects funded under the CDBG Entitlement program comply with federal standards and requirements, including the National Objectives for the CDBG Program. Further, said monitoring will utilize this plan and the Analysis of Fair Housing as the foundations and impetus for actions taken and implemented using CDBG funding in the community. In short, expenditure of funds will be consistent with the goals outlined in both planning documents.

All direct housing rehabilitation and repair projects will be conducted according to prescribed requirements, including written applications, income verifications, procurement, contracting, inspections, and closeout procedures. Only low-to-moderate income households will be assisted.

Any agencies receiving funding will be required to compete for funds, develop eligible proposals, provide quarterly reports, and be monitored for compliance and effectiveness. The City of Cedar Falls intends to continue working with public service agencies and nonprofit organizations to ensure it is reaching the goal of assisting residents with the greatest need. In addition, we will work with code enforcement and other departments to identify potential at-risk residents. Declining resources have been a key impediment to addressing needs. By networking with other agencies, we can combine multiple funding sources to provide more services to low-and-moderate income residents. Low-and-moderate income limited clientele services will be assisted, as is allowed.

City-directed projects will be implemented according to CDBG eligibility, monitoring, and reporting requirements. This will include all neighborhood projects, the scope of which shall be limited to low-and-moderate income areas, as defined by the US Census Bureau.

Finally, the Housing Commission and City Council will review and approve this Consolidated Plan, each Annual Action Plan adopted under this Consolidated Plan, as well as each Consolidated Annual Performance and Evaluation Report (CAPER), which summarizes the accomplishments and efforts made under the CDBG Entitlement Program, all after conducting the required, appropriate public input processes outlined in the City's Public Participation Plan.

All CDBG funds expended will be subject to the US Department of Housing and Urban Development and the City's auditing and monitoring processes. In addition, planning and administrative work performed by INRCOG are subject to its independent auditing and records inspections processes as well.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	253,085	0	372,039	625,124	1,012,340	
Other	public - federal	Admin and Planning Housing Other	160,662	0	0	160,662	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
Other	public - federal	Other	157,775	0	0	157,775	0	CBDG-CV funds to be used to prevent, prepare for and respond to the coronavirus.

Table 84 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Cedar Falls encourages applicants and sub-recipients to obtain other public and private resources that address needs identified in the Consolidated Plan. In order to implement most of the projects identified in this Plan, it will require additional resources to complete said projects. During prior years, projects have leveraged other sources.

There are no match requirements for CDBG funding under the Entitlement Program.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Goals, and the activities under each goal, that are categorized as Neighborhood Infrastructure Improvements (i.e. sanitary sewer, water, drainage), Neighborhood Accessibility Improvements (i.e. sidewalks, trails, curb cuts), and Neighborhood Recreational Improvements (i.e. parks, playgrounds) will likely occur on publicly-owned land. Specifically, the publicly-owned rights-of-way and parks will be used to address the needs identified in this plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain Existing Affordable Housing: Owner Occupi	2019	2023	Affordable Housing	City of Cedar Falls	Maintaining Existing Affordable Housing	CDBG: $16,500	Homeowner Housing Rehabilitated: 7 Household Housing Unit
2	Maintain Existing Affordable Housing: Renter Occup	2019	2023	Affordable Housing	City of Cedar Falls	Maintaining Existing Affordable Housing	CDBG: $101,320	Rental units rehabilitated: 3 Household Housing Unit
3	Preserve Existing Affordable Housing through Code	2019	2023	Affordable Housing	LMI Area Benefit	Maintaining Existing Affordable Housing Promoting Neighborhood Development	CDBG: $10,000	Housing Code Enforcement/Foreclosed Property Care: 75 Household Housing Unit
4	Prevent Homelessness Through Agency and Organizati	2019	2023	Affordable Housing	City of Cedar Falls	Supporting Services for Homeless, Near-Homeless, S Providing Family and Children's Services	CDBG: $37,960 CDBG-CV round 3: $135,000 CDBG-CV: $32,132	Public service activities other than Low/Moderate Income Housing Benefit: 4500 Persons Assisted Homeless Person Overnight Shelter: 20 Persons Assisted Homelessness Prevention: 20 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Neighborhood Infrastructure Improvements	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promoting Public Facilities & Infrastructure Development	CDBG: $251,820	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted
6	Provide Access to Transportation Services	2019	2023	Non-Housing Community Development	City of Cedar Falls	Supporting Services for Homeless, Near-Homeless, S Providing Family and Children's Services Promoting Neighborhood Development Supporting Economic Development, Business Opportunity	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
7	Neighborhood Accessibility Improvements	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promoting Public Facilities & Infrastructure Development Promoting Neighborhood Development	CDBG: $106,909	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Neighborhood Recreational Amenities	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promoting Public Facilities & Infrastructure Development Promoting Neighborhood Development	CDBG: $50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 135 Persons Assisted
9	Demolition and Clearance	2019	2023	Non-Housing Community Development	City of Cedar Falls	Conducting Demolition and Clearance Activities	CDBG: $0	Buildings Demolished: 0 Buildings
10	CDBG Planning and Administration	2019	2023	Non-Housing Community Development	City of Cedar Falls LMI Area Benefit	Providing Effective Planning and Administration	CDBG: $50,615 CDBG-CV round 3: $22,775 CDBG-CV: $28,530	Other: 0 Other

Table 85 – Goals Summary

Goal Descriptions

1	**Goal Name**	Maintain Existing Affordable Housing: Owner Occupied
	Goal Description	Continue to provide housing grants for rehabilitation, repair, accessibility and structural hazard removal grants to eligible low-and-moderate income households in order to preserve owner-occupied single-family housing stock. The City estimates that it will rehabilitate 3 homes during its 2019 Action Plan.

2	Goal Name	Maintain Existing Affordable Housing: Renter Occupied
	Goal Description	Create housing grants for rehabilitation, repair, accessibility, and structural hazard removal grants to eligible low-and-moderate income households in order to preserve renter-occupied housing stock. The City estimates that it will rehabilitate 3 rental units during its 2019 Action Plan.
3	Goal Name	Preserve Existing Affordable Housing through Code
	Goal Description	Working with the Elected Officials, Housing Commission, and Staff, continue to equitably enforce municipal code provisions that affect the safety of housing conditions, including property and rental inspections, municipal infractions, and building and structural codes (i.e. fire, mechanical, plumbing, electrical codes). Associated expenses in low-and-moderate income areas would benefit from implementing this goal. The City estimates that it will conduct 75 inspections during its 2019 Action Plan.
4	Goal Name	Prevent Homelessness Through Agency and Organization
	Goal Description	Continue supporting agencies providing homeless services, including sheltering, in the community as well as providing financial counseling, nutritional, substance abuse, family services, and healthcare. The City estimates that it will assist 4,040 persons, through agencies, during its 2019 Action Plan.
5	Goal Name	Neighborhood Infrastructure Improvements
	Goal Description	This goal provides for funding of infrastructure projects including street, water, sanitary sewer, storm water management, drainage, and other projects in specific LMI areas. The City intends that it will conduct sanitary sewer lining in LMI areas, with an estimated benefit to 140 households, during its 2019 Action Plan.
6	Goal Name	Provide Access to Transportation Services
	Goal Description	Program provides funding for transportation to income-eligible households, which are dependent upon these services in order to maintain employment. More specifically, the City intends to provide bus passes to qualifying LMI households to access to services and employment opportunities. However, during the 2019 Action Plan, the City does not intend to utilize funds for this goal.

7	Goal Name	Neighborhood Accessibility Improvements
	Goal Description	Improved sidewalks, steps, curb-cuts, and trails that address accessibility barriers to residents in LMI areas, as identified by the Census Bureau. The City intends that it will provide sidewalk infill in LMI areas, with an estimated benefit to 30 households, during its 2019 Action Plan. Sidewalks will afford pedestrian access to and from specific neighborhoods in the community.
8	Goal Name	Neighborhood Recreational Amenities
	Goal Description	Provide funds for increasing access to healthy lifestyles and educational advancement related to parks, recreation, trees, and active living amenities in LMI areas of the community. The City intends that it will finance construction of park amenities serving LMI areas, with an estimated benefit to 50 households, during its 2019 Action Plan.
9	Goal Name	Demolition and Clearance
	Goal Description	The primary purpose of this project is the demolition and clearance of dilapidated structures, thus eliminating specific conditions of blight or physical decay on a local basis. Individual demolition/clearance activities will be subject to CDBG eligibility verification. The City does not anticipate using these funds for demolishing structures during the lifespan of the 2019 Action Plan.
10	Goal Name	CDBG Planning and Administration
	Goal Description	Provide CDBG Administrative Services, by city staff or contractors assisting city staff. The program provides effective planning and administration for CDBG programs that benefit low-and-moderate income areas and households in the community. This function will include completing all planning, reporting, and local oversight functions for the Entitlement Program.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The projects chosen for funding allocation all serve a purpose in efforts to prevent homelessness, preserve the current housing stock of affordable homes in the area and provide services that are essential to keeping residents in their homes. These programs were designated to improve the housing stock, prevent homelessness and improve areas that meet the national objective in the community. Funds will be utilized in an efficient manner and serve those with the greatest need.

#	Project Name
1	Single-Family Owner-Occupied Rehabilitation
2	Rental Housing Rehabilitation
3	Code Enforcement
4	Agency and Organization Support
5	Neighborhood Infrastructure Improvements
6	Provide Access to Transportation Services
7	Neighborhood Accessibility Improvements
8	Neighborhood Recreational Amenities
9	Demolition and Clearance
10	CDBG Planning and Administration
11	CV-Owner Occupied Rehabilitation
12	CV-CDBG Planning and Administration
13	CV-Agency and organization support

Table 86 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In order to serve Cedar Falls residents, funding will be allocated toward making housing more affordable, preserving existing affordable housing stock, increasing affordable housing, supporting low-to-moderate income neighborhood investment, and assisting citizens with accessing services. Funding will be focused on meeting two National CDBG Objectives, assisting low-to-moderate income persons and eliminating slum and blight in the community.

The primary barrier for assisted households is, and has been, the price of housing. Further, the resources available for the program outlined in this plan have been static, or even declining in some years. Conversely, the regulations and requirements associated with funded projects have increased along with administrative expenditures

AP-38 Project Summary

Project Summary Information

<table>
<tr><td rowspan="11">1</td><td>Project Name</td><td>Single-Family Owner-Occupied Rehabilitation</td></tr>
<tr><td>Target Area</td><td>City of Cedar Falls</td></tr>
<tr><td>Goals Supported</td><td>Maintain Existing Affordable Housing: Owner Occupied</td></tr>
<tr><td>Needs Addressed</td><td>Maintaining Existing Affordable Housing</td></tr>
<tr><td>Funding</td><td>CDBG: $16,500</td></tr>
<tr><td>Description</td><td>Continue to provide housing grants for rehabilitation, repair, accessibility and structural hazard removal grants to eligible low-and-moderate income households in order to preserve owner-occupied single-family housing stock. The City estimates that it will rehabilitate 2 homes during its 2021 Action Plan</td></tr>
<tr><td>Target Date</td><td>6/30/2020</td></tr>
<tr><td>Estimate the number and type of families that will benefit from the proposed activities</td><td>Approximately 3 households will benefit from the CDBG Rehabilitation Program</td></tr>
<tr><td>Location Description</td><td>City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613</td></tr>
<tr><td>Planned Activities</td><td>Eligible activities expected to be conducted include (but not limited to) repair or replacement of the mechanical systems, roofs, doors, foundations, structural repair, wall and attic insulation, interior wall panels, windows and siding.</td></tr>
<tr><td rowspan="3">2</td></tr>
<tr><td>Project Name</td><td>Rental Housing Rehabilitation</td></tr>
<tr><td>Target Area</td><td>City of Cedar Falls</td></tr>
<tr><td></td><td>Goals Supported</td><td>Maintain Existing Affordable Housing: Renter Occupied</td></tr>
</table>

	Needs Addressed	Maintaining Existing Affordable Housing
	Funding	CDBG: $101,320
	Description	Create housing grants for rehabilitation, repair, accessibility, and structural hazard removal grants to eligible low-and-moderate income households in order to preserve renter-occupied housing stock. The City estimates that it will rehabilitate 2 rental units during its 2021 Action Plan
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 households will benefit from this limited CDBG Rehabilitation Program
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Eligible activities expected to be conducted include (but not limited to) repair or replacement of the mechanical systems, roofs, doors, foundations, structural repair, wall and attic insulation, interior wall panels, parking, windows and siding.
3	**Project Name**	Code Enforcement
	Target Area	LMI Area Benefit
	Goals Supported	Preserve Existing Affordable Housing through Code
	Needs Addressed	Maintaining Existing Affordable Housing Promoting Neighborhood Development
	Funding	CDBG: $10,000

	Description	Working with the Elected Officials, Housing Commission, and Staff, continue to equitably enforce municipal code provisions that affect the safety of housing conditions, including property and rental inspections, municipal infractions, and building and structural codes (i.e. fire, mechanical, plumbing, electrical codes). Associated expenses in low-and-moderate income areas would benefit from implementing this goal. The City estimates that it will conduct 75 inspections during its 2019 Action Plan.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 75 households in Cedar Falls.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
	Planned Activities	City staff inspection services for persons in LMI Areas in the community.
4	Project Name	Agency and Organization Support
	Target Area	City of Cedar Falls
	Goals Supported	Prevent Homelessness Through Agency and Organization
	Needs Addressed	Supporting Services for Homeless, Near-Homeless, S Providing Family and Children's Services
	Funding	CDBG: $37,960
	Description	Funds will be used to pay for financial education, nutrition, homelessness and sheltering, healthcare, family and children, and substance abuse services for Cedar Falls residents who are seeking assistance that prevent homelessness.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 1,540 households or 4,040 people in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Offer eligible services, through contracting agencies and organizations, which could prevent homelessness in the community
5	**Project Name**	Neighborhood Infrastructure Improvements
	Target Area	LMI Area Benefit
	Goals Supported	Neighborhood Infrastructure Improvements
	Needs Addressed	Promoting Public Facilities & Infrastructure Development
	Funding	CDBG: $251,820
	Description	Funds will be used to improve infrastructure, specifically sanitary sewer service, to LMI areas. Street, water, storm water management, and drainage improvements may also be funded
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 140 households in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
	Planned Activities	Line sanitary sewer lines to residential units located in LMI areas in the community
6	**Project Name**	Provide Access to Transportation Services
	Target Area	City of Cedar Falls LMI Area Benefit

	Goals Supported	Provide Access to Transportation Services
	Needs Addressed	Promoting Neighborhood Development Supporting Economic Development, Business Opportunity
	Funding	:
	Description	Provide access to transit services for LMI households in the community
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 0 people in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
	Planned Activities	Offer transit passes to LMI households or extend transit service routes and/or hours of service to LMI areas
7	Project Name	Neighborhood Accessibility Improvements
	Target Area	LMI Area Benefit
	Goals Supported	Neighborhood Accessibility Improvements
	Needs Addressed	Promoting Neighborhood Development
	Funding	CDBG: $106,909
	Description	Improved sidewalks, steps, curb-cuts, and trails that address accessibility barriers to residents in LMI areas, as identified by the Census Bureau. The City intends that it will provide sidewalk infill in LMI areas, with an estimated benefit to 30 households, during its 2019-2023 Consolidated Plan. Sidewalks will afford pedestrian access to and from specific neighborhoods in the community.
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 30 households in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
	Planned Activities	This will be accomplished by infilling pedestrian improvements that will connect LMI households to service agencies, organizations, educational, recreational facilities, and employment opportunities and centers. Projects will be completed in residential neighborhoods using sidewalk, curb cuts/ADA ramps, and trails in LMI areas.
8	**Project Name**	Neighborhood Recreational Amenities
	Target Area	LMI Area Benefit
	Goals Supported	Neighborhood Recreational Amenities
	Needs Addressed	Promoting Neighborhood Development
	Funding	CDBG: $50,000
	Description	Install park and recreational improvements, trees, and aesthetic amenities located in parks or other public property in LMI areas of the community
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 50 households in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
	Planned Activities	Install or replace playground equipment, trees, and recreational amenities in local city parks or other public properties serving LMI areas and households
	Project Name	Demolition and Clearance

9	Target Area	LMI Area Benefit
	Goals Supported	Demolition and Clearance
	Needs Addressed	Conducting Demolition and Clearance Activities
	Funding	:
	Description	The primary purpose of this project is the demolition and clearance of dilapidated structures, thus eliminating specific conditions of blight or physical decay on a local basis. Individual demolition/clearance activities will be subject to CDBG eligibility verification. The City does not anticipate funding demolition activities during the 2019 Action Plan.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Demolition of approximately 0 dilapidated units in the City
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Demolish approximately 0 dilapidated units within the City
10	Project Name	CDBG Planning and Administration
	Target Area	City of Cedar Falls
	Goals Supported	CDBG Planning and Administration
	Needs Addressed	Providing Effective Planning and Administration
	Funding	CDBG: $50,615
	Description	Provide CDBG Administrative Services, by city staff or contractors assisting city staff. The program provides effective planning and administration for CDBG programs that benefit low-and-moderate income areas and households in the community. This function will include completing all planning, reporting, and local oversight functions for the Entitlement Program.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Administrative and planning activities, associated with the CDBG program
11	Project Name	CV-Owner Occupied Rehabilitation
	Target Area	
	Goals Supported	Maintain Existing Affordable Housing: Owner Occupied
	Needs Addressed	Maintaining Existing Affordable Housing
	Funding	CDBG-CV: $100,000
	Description	To prevent, prepare for and respond to the Coronavirus
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	We anticipate rehabbing/repair 4 single-family owner occupied units.
	Location Description	220 Clay St, Cedar Falls IA 50613
	Planned Activities	Eligible activities expected to be conducted include (but not limited to) repair or replacement of the mechanical systems, roofs, doors, foundations, structural repair, wall and attic insulation, interior wall panels, windows and siding.
12	Project Name	CV-CDBG Planning and Administration
	Target Area	

	Goals Supported	CDBG Planning and Administration
	Needs Addressed	Providing Effective Planning and Administration
	Funding	CDBG-CV round 3: $22,775 CDBG-CV: $28,530
	Description	To prevent, prepare for and respond to the Coronavirus
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	220 Clay St, Cedar Falls IA 50613
	Planned Activities	Planning and Administering CDBG projects in response to COVID19
13	Project Name	CV-Agency and organization support
	Target Area	City of Cedar Falls
	Goals Supported	Prevent Homelessness Through Agency and Organization
	Needs Addressed	Supporting Services for Homeless, Near-Homeless, S Providing Family and Children's Services
	Funding	CDBG-CV round 3: $135,000 CDBG-CV: $32,132
	Description	To prevent, prepare for and respond to the Coronavirus
	Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	We are planning on serving an additional 3,000 low income people	
Location Description	220 Clay St, Cedar Falls IA 50613	
Planned Activities	Offer eligible services, through contracting agencies and organizations, which could prevent homelessness in the community	

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Our programs will serve Low-Moderate Income (LMI) households, LMI Limited Clientele agencies or organizations, or serve LMI areas, as defined by the Census Bureau and HUD. CDBG funding is used throughout the City of Cedar Falls as well as for purchasing services from a limited number of agencies that may not be located in Cedar Falls, but which will provide services to Cedar Falls residents.

Geographic Distribution

Target Area	Percentage of Funds
City of Cedar Falls	100

Table 87 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

As noted above, the City will only assist individual LMI households under activities 1, 2, and 6, and it plans to fund agencies serving LMI households or offering LMI Limited Clientele, as is allowed annually under activity 4. Also, it plans to use funds to benefit LMI areas within the community for activities 3, 5, 7, 8, and 9 shown above. To that end, there are currently 7 census tracts with 8 block groups that have an LMI percentage of 51 percent or greater (ACS 2011-2015). Specifically, Census tract 2200 block group 2 and 3; tract 2301 block group 3; tract 2303 block group 1; tract 2304 block group 2; tract 2500 block group 3; tract 2603 block group 4; and tract 2604 block group 5. These areas may receive funding assistance for improving infrastructure, transportation connectivity, and park and recreational amenities and services.

Discussion

The qualifying block groups are scattered throughout the community, and the City does intend to use CDBG funding to support LMI-specific areas. Most of the agency or family support programs funded through CDBG and these programs are based on an individual household LMI determination or on a Limited Clientele basis. Rehabilitation programs, and those benefitting a specific household, will require participants to meet LMI income guidelines.

The City was unable to amend the table in this section. With that said, for the life of this Annual Action Plan, the City has projected that it will expend 19 percent of its budget on specific low-and-moderate income households under its homeowner and rental rehabilitation programs citywide, while planning to expend 67 percent of its overall budget for LMI area benefit projects. Public service support citywide is

projected to be six percent and planning and administration eight percent.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Cedar Falls is able to address obstacles to meeting the underserved needs through networking with public service agencies and nonprofit organizations to prevent homelessness and provide affordable housing to Cedar Falls residents. Also, the City is working to maintain the affordable housing stock in the area and provide decent and safe conditions to its residents.

Actions planned to address obstacles to meeting underserved needs

The City of Cedar Falls will continue to work with public service agencies and nonprofit organizations to ensure we are reaching the goal of assisting residents with the greatest need. In addition, we will work with code enforcement and other departments to identify potential at-risk residents. Declining resources have been a key impediment to addressing needs. By networking with other agencies, we can combine multiple funding sources to provide more services to low-and-moderate income residents.

Actions planned to foster and maintain affordable housing

Cedar Falls continues to work to foster and maintain affordable housing. The Housing Rehabilitation and Repair Programs assist qualified homeowners with substantial home rehabilitation or repairs to existing units. Funding has also been provided to provide financial education classes and planning, as well as family support services. Habitat for Humanity encourages affordable housing through new construction and housing rehabilitation programs that they manage within the community. In addition, the City offers reduced refuse, sewer and storm water fees to households below the 50% income guidelines. This is accomplished by the City using its general funds to assist, which in-turn lowers the cost of housing.

Actions planned to reduce lead-based paint hazards

The Iowa Northland Regional Council of Governments directly, or through its subcontractor, provides lead risk assessment and completes lead- based paint clearance testing on the housing rehabilitation projects in Cedar Falls. The City will continue to work with local, county, regional and other government agencies to achieve lead safe homes. The city provides "Protect Your Family from Lead in Your Home" brochure to educate CDBG applicants about the dangers of lead in the home.

Actions planned to reduce the number of poverty-level families

Cedar Falls has incorporated the Continuum of Care approach, providing an integrated system of services and programs to meet the various needs of individuals as they progress toward financial self-sufficiency. Cedar Falls has worked with local service providers to pursue resources and innovative partnerships to support the development of affordable housing; prevent homelessness, abuse, and

substance abuse; offer housing education and literacy; and provide emergency food and shelter.

Actions planned to develop institutional structure

The City, including Community Development Department and its Section 8 Housing Choice Voucher Program (which may also be known as the Cedar Falls Low Rent Housing Agency or Cedar Falls Housing Authority), and their contractor, the Iowa Northland Regional Council of Governments will work to strengthen the institutional structure used to manage the CDBG Entitlement Program. Together, they will also work to close the housing delivery gap between public and non-public organizations in the community. Said organizations will also address the gap that exists with regard to private housing industry participation in developing the City's institutional structure. Specifically, the Section 8 Housing Choice Voucher Program will work with private industry to increase and maintain affordable housing stock for low-to-moderate income households. Through experience, participation in local, regional (PHA Director Association), state (Iowa NAHRO, Iowa Association of Housing Officials), and national (NAHRO, American Planning Association) housing and planning organizations, educational opportunities, and peer-to-peer exchanges with other CDBG Entitlement recipients, staff-members will become more proficient in executing, managing, assessing, and anticipating change within the program. Further, the same entities, together with the City of Waterloo Community Development Department, will continue to do likewise with the institutional structure associated with administering the HOME Program.

Actions planned to enhance coordination between public and private housing and social service agencies

Community outreach is key in enhancing coordination between public and private housing and social service agencies. Staff attends Community Resource Fairs, and workshops with a number of local public service agencies and non-profit organizations. The meetings offer opportunities to foster relationships as well as identify the services each organization and/or agency is providing. By educating participating organizations on services available in the community, we are better positioned to meet the needs of the low-moderate-income individuals and households in the city

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

CDBG-funded projects that are expected to be available during the year are identified in the Projects Summary Table (AP-35). The following identifies any program income that may available for use in said projects.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

Appendix - Alternate/Local Data Sources

1	**Data Source Name**
	2012 ACS Data
	List the name of the organization or individual who originated the data set.
	Whitney Finnstrom, Mullin and Lonergan Associates, Inc.
	Provide a brief summary of the data set.
	The 2012 ACS data was used in certain locations to check data.
	What was the purpose for developing this data set?
	See above.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	2013-2014
	Briefly describe the methodology for the data collection.
	Downloaded from the U.S. Census data website
	Describe the total population from which the sample was taken.
	The survey is a random sample based on the community
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey and the results are used to prepare the survey results.
2	**Data Source Name**
	2016 ACS Data
	List the name of the organization or individual who originated the data set.
	Prepared by the US Census.
	Provide a brief summary of the data set.
	The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about our nation and its people and is prepared by the US Census.
	What was the purpose for developing this data set?
	Information from the survey generates data that help determine how federal and state funds are distributed each year.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	The 2016 ACS dataset was prepared in 2017.

	Briefly describe the methodology for the data collection.
	The American Community Survey (ACS) is conducted every year to provide up-to-date information about the social and economic needs of the community.
	Describe the total population from which the sample was taken.
	The survey is a random sample based on the community.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	The U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey and the results are used to prepare the survey results.
3	**Data Source Name**
	2011-2015 CHAS Data
	List the name of the organization or individual who originated the data set.
	American Community Survey (ACS) data from the U.S. Census Bureau prepared for the Department of Urban Housing (HUD)
	Provide a brief summary of the data set.
	The CHAS dataset is an estimated dataset that by the number of households that have certain housing problems and have income low enough to qualify for various HUD programs.
	What was the purpose for developing this data set?
	HUD worked on developing the CHAS data to demonstrate the number of households in need of housing assistance.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	The dataset used covers the the timeframe from 2011-2015.
	Briefly describe the methodology for the data collection.
	The data is collected by the US Census and utilizes a combination of Census data and ACS data.
	Describe the total population from which the sample was taken.
	The dataset consists of census and population estimates.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	Samples and community census data utilizing national and regional data are used.