



Waterloo/Cedar Falls HOME Consortium

PROGRAM YEAR 2023 ANNUAL ACTION PLAN

CITY FY2024

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The purpose of the Five Year Consolidated Plan is to help the City assess the affordable housing and community development needs and market conditions. The City uses its Strategic Plan and additional data that is gathered through community assessments to determine how federal funds from the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs provided through the U.S. Department of Housing and Urban Development will be invested. The Consolidated Plan is carried out through the Annual Action Plan which provides a concise summary of actions, activities and the specific federal and non-federal resources which will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. This Annual Action Plan will lay out the use of funding for the HUD program year 2023 / City fiscal year 2024.

Community Development Block Grant funds (CDBG) must be used to assist low-moderate income individuals and households, low-moderate income areas or address an urgent need. 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 City of Waterloo is the designated lead entity for the Waterloo/Cedar Falls HOME Consortium. HOME funding is used to address specific housing needs such as rehabilitation of owner-occupied housing; assistance to homebuyers; acquisition, rehabilitation, or construction of rental housing; and tenant-based rental assistance.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The goals and outcomes identified in this Action Plan are taken from the Consolidated Plan which describes how federal funds and other resources will be allocated and what other actions will be taken to address community development and affordable housing needs over the next five years. Activities chosen for the fiscal year support these goals.

- 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, integration 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 persons to achieve self-sufficiency through public services and other means.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

CDBG funding provided match funding for the Lead Hazard Control Program that provides low-moderate income households with lead hazard remediation. CDBG funding was also used to complete necessary repairs and provide rehabilitation that would not otherwise be provided through the Lead Hazard Control/Healthy Homes Grant. The Emergency Repair Program provided low-moderate income homeowners assistance for repairs affecting the health, safety or well-being of the occupants. Habitat for Humanity Critical Repair Program services to low-moderate income homeowners throughout the city and in the targeted Walnut and Church Row Neighborhoods that were in need of immediate home repairs. Neighborhood Services connected low-moderate income neighborhoods to services and worked as a liaison between the city and neighborhood associations. Public Services agencies such as the Salvation Army provided homeless individuals with emergency shelter and services. The Northeast Iowa Food bank provided food boxes to households facing food insecurity. HOME funds provided direct homebuyer assistance up to \$10,000 for low-moderate income first time homebuyers. Iowa Heartland Habitat for Humanity is the designated Community Housing Development Organization (CHDO). Funding provided; resulted in the new construction of a home that was sold to a low-moderate income homebuyer. These programs are designed to meet the highest priority needs. Housing rehabilitation and homeownership are the cities highest priority.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Waterloo and Cedar Falls conducted a multi-pronged approach to citizen participation and engagement during the planning of the Five Year Consolidated Plan. 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, 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, 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 were utilized for preparing the Five-Year Consolidated Plan and subsequent Annual Action Plans.

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.

On November 17, 2022 the public notification process began when agencies were contacted and information regarding our annual application process was posted on the City of Waterloo website. Applications for funding were also available at this time on the city website. On November 29, 2022 a Virtual Informational Forum was held to answer questions regarding the annual funding cycle. The application deadline was December 31, 2022 for the FY24 city funding cycle. The first public hearing for citizen input was held on January 10, 2023. The second public hearing and subcommittee recommendations was held on May 16, 2023. The city then held a public 30-Day Comment Period in the Waterloo Cedar Falls Courier and posted the comment period on the city website. The comment period was June 13, 2023 through July 14, 2023. The third public hearing was held during the City Council meeting on July 17, 2023.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Comments were received during Public Hearings from the following individuals:

January 10, 2023:

Barb Prather- Northeast Iowa Food Bank, Boys and Girls club staff, Esther Meuer-Valtcheve- Child Care resource and Referral of NE Iowa, Ed Gruenwald- Grin and Grow Day Care, Lisa Wetzel- Northeast Iowa Area Agency on Aging, Carrie O'Connor- Iowa Legal Aid, Grace Fee- The Salvation Army, Paul Huting- Waterloo Leisure Services, Ben Brustkern- Friends of the Family

May 16, 2023:

Shannon Bass- Northeast Iowa Food Bank, Ed Gruenwald- Grin and Grow Day Care

July 17, 2023:

No comments were received during Public Hearing.

The full comments can be found in the Administrative Section of the Action Plan under Attachment #1.

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

All comments were accepted and considered.

7. Summary

The City of Waterloo engaged in a variety of public outreach and provided different levels of opportunity for public input from the community in order to prepare an Annual Plan that best reflected the needs of the community. The goals demonstrated in this Annual Action Plan are based on the Five-Year Consolidated Plan. However, public comments and consultation were given great consideration in the final outcome of the PY2023 Annual Action Plan. Over the next year Waterloo 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. Affordable housing remains our number one goal and we will engage in activities to support and achieve our affordable housing goals. This year additional activities will be undertaken to create additional affordable housing, increase homeownership and provide rehabilitation loans to landlords with low-moderate income tenants.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Waterloo Community Development

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Waterloo, IA 50703

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

In 2018-2019 during the development of the 2019-2023 Five Year Consolidated Plan is when the main consulting occurred. Four focus groups were organized on December 4, 5, and 6, 2018 with the community development staff from both Waterloo and Cedar Falls to discuss the 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 held.

Additional consultation for the PY23 Annual Action Plan was conducted to meet the changing needs in the community. With the Five Year Consolidated Plan goals in mind Community Development staff consulted with agencies focusing on affordable housing and homelessness. The City of Waterloo consulted with multiple agencies serving the needs of homeless individuals that provided up to date statistics on the homeless population in the area. Public service agencies were consulted to determine the current needs of the community as we continue to move out of the COVID pandemic. Housing developers and realtors were consulted to determine the housing market in the area. The City's Elevate Housing Plan aligns with the goals of the Five Year Consolidated Plan of increasing affordable housing, improving rental housing and creating suitable living environments. The Waterloo Planning and Zoning Department was consulted to help determine the plan of action for the activities that will be conducted through the PY23 Annual Action Plan. Recommendations from the consultation process along with the Five Year Consolidated Plan goals were taken into consideration for the 2023 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(l)).

During the Consolidated Plan consultations, Waterloo Community Development staff and City of Cedar Falls staff met with 28 different Cedar Valley organizations. The organizations formed focus groups to talk about housing, healthcare, utilities, homelessness, childcare, transportation and other general need topics. Each agency was able to contribute to the group the services they provide in the community.

Waterloo Community Development meets with the Black Hawk County Health Department to discuss rehabilitation services and children with elevated blood lead levels (EBL) monthly. The Community Development staff keeps the Black Hawk County Health Department up to date on programs available to the community. In turn, Black Hawk County Health Department has partnered with Waterloo Community Development to provide lead and Healthy Homes assessments, and outreach for our current grant funding.

The Waterloo Community Development Board holds its monthly board meeting the third Tuesday of every month. During the meeting a service agency is invited to speak to the board and explain the types of services they provide. This provides open discussion on how we can partner our services to be more effective in the community.

During the consultation Community Development met with public and subsidized housing agencies, mental health agencies, and other city departments to build a network to assist individuals and families who are at risk of homelessness or chronically homeless; and to address the unmet needs of individuals in the community. Public services activities, HOME TBRA, rehabilitation activities, new construction and down payment assistance are all activities being conducted through Waterloo Community Development to address the unmet needs.

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.

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. Representatives from agencies, including Community Housing Initiatives, the designated lead agency, which is a member 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.

Agencies participating in the coordinated entry process include: The Institute for Community Alliances, acting as the COC lead agency, The Salvation Army, Community Housing Initiatives, Friends of the Family, Black Hawk Grundy Mental Health, The Jesse Cosby Center, People's Community Health Clinic, and the Hawkeye Area Community Action Program. The group meets every Tuesday to discuss the homeless listing and to pull individuals off the coordinated entry list based on the available resources of the participating members. Waterloo Community Development is takes part in the Tuesday group meeting to assess the number of homeless and chronically homeless individuals and families.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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) organization, 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. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	WATERLOO HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Waterloo Housing Authority was consulted through in person and additional zoom meetings.
2	Agency/Group/Organization	Black Hawk County Health Department
	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS Services-Health Health Agency Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Lead-based Paint Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency was consulted through in person meetings. The Black Hawk County Health Department is a partner in our Lead Based Paint Hazard Control Program. The City works with BHCH for lead poison prevention, State and local lead based paint ordinances.
3	Agency/Group/Organization	City of Cedar Falls
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Waterloo is in a HOME Consortium with the City of Cedar Falls. Waterloo and Cedar Falls meet regularly by zoom or in person meetings to discuss affordable housing strategies, economic development and homeless strategies.
4	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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings were held in conjunction with the Cities Elevate Housing Initiative to increase the housing stock and housing programs in the City of Waterloo. Habitat is also the HOME CHDO for the City of Waterloo and Cedar Falls. Habitat also participates in the neighborhood revitalization projects in the Walnut and Church Row neighborhoods.
5	Agency/Group/Organization	Northeast Iowa Food Bank
	Agency/Group/Organization Type	Food Pantry
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meetings were held with the Northeast Iowa Food Bank to discuss the effects of the COVID-19 Pandemic and how it has affected the number of individuals with food insecurity.
6	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings were held with The Salvation Army to discuss the current needs of homeless and at risk of homeless individuals and families. The Salvation Army also participates in Coordinated Entry as a service point in our area. The Salvation Army discussed housing barriers and causes of chronic homelessness.
7	Agency/Group/Organization	City of Waterloo Planning and Zoning Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person and virtual meetings were held with the Planning and Zoning Department to Plan the strategy areas for the FY23 Annual Action Plan. Slum and Blight and infill housing projects were also discussed.
8	Agency/Group/Organization	Community Housing Initiatives
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation was held through in person meetings and emails. CHI is a member of the coordinated entry in our area. CHI discussed housing barriers and identified the highest priority needs of homeless individuals.

9	Agency/Group/Organization	Cedar Valley Friends of the Family
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings were held with Friends of the Family. Consultation included addressing the unmet needs of the individuals and families they serve. Discussed mental health and substance abuse being the cause of chronic homelessness in the area.
10	Agency/Group/Organization	Black Hawk Grundy Mental Health
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual meetings were held with Black Hawk-Grundy Mental Health. Discussions on the barriers and causes of homelessness were discussed.
11	Agency/Group/Organization	City of Waterloo Human Rights Commission
	Agency/Group/Organization Type	Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings were held to discuss fair housing and impediments to fair housing.
12	Agency/Group/Organization	City of Waterloo IT Department/Communications
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Broadband
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person and virtual meetings were held to discuss the stages of the fiber plan for Waterloo.

13	Agency/Group/Organization	People's Community Health Clinic
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services - Victims Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A virtual meeting was held to discuss lead paint and health factors in housing. Ongoing effects of the COVID-19 pandemic were also discussed.
14	Agency/Group/Organization	Northeast Iowa Regional Board of Realtors
	Agency/Group/Organization Type	Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	An in person meeting was held to discuss the current market and needs Realtors are seeing in our area.
15	Agency/Group/Organization	Rosemont Companies
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In person meetings were held to discuss affordable housing and how to create more affordable housing.
16	Agency/Group/Organization	TEAM Real Estate Group
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through an in person meeting to discuss the market and housing needs of the area.

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

Agencies that were not consulted included agencies that were consulted during the Five Year Consolidated Planning process but were not included in the Goals and Objectives of the Five Year Plan. We limited our consultation to support projects that would be listed in the current FY plan. Black Hawk County Emergency Management was consulted during the 5 Year Consolidated Plan. The Black Hawk County Hazard Mitigation Plan is used for development and redevelopment projects. The Black Hawk County Hazard Mitigation Plan is used to guide activities away from natural hazards such as floodplains, steep slopes, and poor soils.

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 City supports efforts to reduce homelessness and improve and coordinate strategies for identifying homeless persons and assisting with efforts to provide housing. The Black Hawk County Local Homeless Coordinating Board participates in a coordinated entry system to bring all housing providers together to faster serve homeless individuals and eliminate service duplication.

Table 3 – Other local / regional / federal planning efforts

Narrative

The consultation process is a way for the City to gauge community need, gaps in services and funding, and discuss obstacles and barriers to healthcare, housing, transportation, employment and other basic needs of the community. Waterloo Community Development takes constant consideration of the ever changing needs in the community when planning the Five Year Consolidated Plan and the Annual Action Plans.

AP-12 Participation - 91.401, 91.105, 91.200(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 for Waterloo Community Development consisted of furnishing citizens with information concerning the amount of Community Development Block Grant (CDBG) and HOME funds that were expected to be available for community development and housing activities, and the range of activities that may be undertaken with those funds. Citizens may comment on how they would like to see funding spent or offer ideas for low-moderate income activities or activities for prevention of slum and blight.

The City of Waterloo has used social media outlets as a marketing tool in effort to increase citizen participation and make citizens aware of the programs available through the various funding sources. Three separate comment periods and public hearings were held. Community Development also published the "Your Opinion Counts" advertisement in the Waterloo/Cedar Falls Courier newspaper, and on the City website. This campaign requests public input on how citizens would like to see the CDBG and HOME funds utilized.

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	Virtual Informational Forum	Agencies requesting funding	November 29, 2022 Questions regarding the application process were discussed. All questions were answered. Contact information was given to attendees in the event they had additional questions after the meeting.	Questions about eligible projects were asked after the meeting. All questions were answered.	All comments were accepted.	www.cityofwaterlooia.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)
2	Newspaper Ad	Non-targeted/broad community	December 6-30, 2022 The advertisement was published in the newspaper and also on the City website.	One comment was received regarding safety and access for pedestrians to the portion of Lafayette St from Osage Rd to Evansdale city limits. Full comment can be viewed in Administrative attachment #1.	This comment was accepted.	www.wfcourier.com and www.cityofwaterlooia.com
3	Public Hearing	Non-targeted/broad community	12 individuals along with 5 Community Development Staff Members and 5 board members were in attendance.	Please see Public Hearing Minutes in Administrative attachment #1.	All comments were accepted and considered.	www.wfcourier.com and www.cityofwaterlooia.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)
4	Public Hearing	Non-targeted/broad community	May 16, 2023	Please see Public Hearing Minutes in the Administrative attachment #1.	All comments were considered	www.cityofwaterlooia.com
5	Public Comment Period	Non-targeted/broad community	June 12, 2023 30 day comment period of published in the Waterloo/Cedar Falls Courier	No public comments were received.	N/A	www.wfcourier.com
6	Public Hearing	Non-targeted/broad community	July 17, 2023	No Comments were received during the public hearing.	N/A	www.wfcourier.com and www.cityofwaterloo.com

Table 4 – Citizen Participation Outreach

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 FY23 Annual Action 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	1,235,161	26,843	457,705	1,719,709	0	CDBG funding includes HUD FY23 annual allocation, program income from emergency loans, and rehabilitation payoffs. Prior year resources are activities that have been cancelled, expired or ongoing activities. Any uncommitted funds will be programmed into existing or new activities. Prior year resources in the amount of \$457,705 and program income in the amount of \$26,843 will be allocated in the Annual Action Plan.

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	565,333	25,521	7,882	598,736	0	HOME funding includes the FY23 annual allocation plus program income from annual loan payments. Prior year resources are funds from cancelled, expired or ongoing activities. These funds will be reprogrammed into existing or new activities. Prior year resources in the amount of \$7,882 and program income in the amount of \$25,521 will be allocated in the Annual Action Plan.

Table 2 - 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

Waterloo Community Development is able to partner with agencies who have been funded by state, local and private entities using CDBG and HOME funds to fill project funding gaps. CDBG funds are being used to leverage the Lead Hazard Control Grant. A 10% match requirement is being fulfilled with CDBG funds. Waterloo continues to meet the 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) Iowa Heartland Habitat for Humanity. CHDO new construction projects satisfy match requirements through business donations, other grants and in-kind donations. The provided matching funds used by sub recipients are non-federal funds. New construction housing projects will

meet the match requirement through donated land value, donated site clearance services and tax abatement incentives given by the City.

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

Currently Waterloo utilizes publicly owned land that has been obtained through the 657A process for new construction and rehabilitation projects. Property with rehab-able structures will be retained by the City and used for rehabilitation projects that are then sold to low/moderate income families. Through this process we are able to stabilize our affordable housing stock. The city has donated land that has been captured through the 657A process to Habitat for Humanity for the purpose of new construction homes to be sold to low-moderate income families. Waterloo Community Development has formed a partnership with private developers looking to rehabilitate housing that has been acquired through the 657A process. In turn, Waterloo will provide down payment assistance to low-moderate income first time homebuyers. Publicly owned land will also be used for the Waterloo Leisure Services Phase II Edison Park Project located at the corner of Magnolia Pkwy and Bismark Ave.

Discussion

Leveraging grant funds is beneficial to the community as it allows agencies to complete projects and provide services they wouldn't normally be able to afford. Leveraging CDBG and HOME funds provides a multiplier effect making the dollars go further. The utilization of publically owned land for affordable housing projects not only leverages the project, it also provides a required match component on HOME funded project. The market value of the land contributed is eligible HOME match. The City of Waterloo is expanding the affordable housing market through the sale of publicly owned land for rehabilitation and new construction of affordable housing.

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	2019	2023	Affordable Housing	Citywide Local Targeted Neighborhoods	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization	CDBG: \$479,983 HOME: \$149,643	Rental units rehabilitated: 7 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Owner Occupied Emergency Repair	2019	2023	Affordable Housing	Citywide Local Targeted Neighborhoods	Create and Sustain Affordable Housing	CDBG: \$100,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
3	Homeownership	2019	2023	Affordable Housing	Citywide	Create and Sustain Affordable Housing	HOME: \$390,008	Homeowner Housing Added: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted
5	Neighborhood Services	2019	2023	Non-Housing Community Development	Local Targeted Neighborhoods	Neighborhood Stabilization	CDBG: \$95,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Acquisition of Real Property	2019	2023	Affordable Housing	Local Targeted Neighborhoods	Create and Sustain Affordable Housing Neighborhood Stabilization	CDBG: \$402,326	Homeowner Housing Added: 8 Household Housing Unit
7	Public Services	2019	2023	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Local Targeted Neighborhoods	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 1025 Persons Assisted Homeless Person Overnight Shelter: 40 Persons Assisted
8	Public Facilities and Improvements	2019	2023	Non-Housing Community Development	Citywide Local Targeted Neighborhoods	Neighborhood Stabilization	CDBG: \$105,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
9	Clearance and Demolition	2019	2023	Non-Housing Community Development	Citywide	Neighborhood Stabilization	CDBG: \$20,000	Buildings Demolished: 3 Buildings

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	To provide rehabilitation of owner occupied and rental properties. Funds will also be used to rehabilitate properties acquired to be sold to low income homebuyers. This may include single family or multi-unit properties. Rehabilitation will be provided to qualified households to reduce slum and blight and ensure affordable housing remain safe and sanitary. To provide match funds for the Lead Based Paint Hazard Control Program. To provide funding to sub recipients for the purpose of rehabilitation services.
2	Goal Name	Owner Occupied Emergency Repair
	Goal Description	To provide assistance to qualified households with repairs to keep homes healthy, safe and sanitary; that are above normal maintenance needs.
3	Goal Name	Homeownership
	Goal Description	To provide homeowner assistance to qualified first time homebuyers. Create homeownership through new construction of affordable housing, and down payment assistance. Create homeownership through new construction, and acquisition-rehab-resale of affordable housing through the HOME CHDO.
5	Goal Name	Neighborhood Services
	Goal Description	To 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 that are working on improving the quality of life in Waterloo neighborhoods. To provide outreach for various Community Development programs, and work on economic development efforts in low-income neighborhoods.
6	Goal Name	Acquisition of Real Property
	Goal Description	To secure properties through acquisition that can be rehabilitated into affordable housing or demolition for remove slum and blight and make way for affordable new construction housing.

7	Goal Name	Public Services
	Goal Description	To provide services that assist extremely low, low and moderate-income individuals, including outreach and education services, homeless prevention, shelter services, neighborhood stabilization, work force opportunities, and services that will help create and sustain affordable housing.
8	Goal Name	Public Facilities and Improvements
	Goal Description	To provide parks in low income areas and enhance the Cedar Valley Boys and Girls Club by installing an elevator for handicap accessibility and restroom reconstruction that allows for social distancing in response to the COIVD-19 pandemic.
9	Goal Name	Clearance and Demolition
	Goal Description	To demolish vacant and dilapidated buildings that will assist with eliminating slum and blight to create infill development sites or convert areas into green spaces.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The following projects are based on the City's identified priority needs:

- Create and Sustain Affordable Housing
- Homeless Prevention
- Neighborhood Stabilization

The City will use CDBG, and HOME funding to support the projects that address priority needs. The majority of the projects are targeted to low- moderate income individuals and households, or neighborhoods in the census tracts with 51% or more low- moderate income households. The City of Waterloo has allocated \$4,254,825 for housing related activities. These activities include housing rehabilitation, emergency repairs, homeownership, deposit assistance, acquisition, and clearance and demolition. Public Services was allocated \$185,000 for neighborhood services, food insecurity, emergency overnight shelter, and child care programs. Public Facilities and Improvements was allocated \$335,000 for the Edison Park Phase II Project and renovations to the Boys and Girls Club.

#	Project Name
1	FY23 Housing Rehabilitation
2	FY23 Owner Occupied Emergency Repairs
3	FY23 Homeownership
5	FY23 Neighborhood Services
6	FY23 Acquisition of Real Property
7	FY23 Public Services
8	FY23 Public Facilities Improvements
9	FY23 Clearance and Demolition
10	FY23 CDBG General Administration
11	FY23 HOME General Administration
12	FY23 CDBG Rehabilitation Administration

Table 4 – Project Information

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

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.

According to the 2019 5-year ACS Data census tracts 1 and 3 are targeted areas based on the below average median value of owner-occupied units, median household income, and educational achievement- high school or higher. These census tracts were also targeted due to the above average renter occupied units, vacant units rates, poverty rate, and child poverty rate.

Currently the obstacles to addressing underserved is the tight housing market and increasing home prices; making homeownership unachievable for low-moderate income families. To make the home affordable it is taking a larger amount of funding to bridge the gap between the sales price and the affordable price for the family. New construction homes are not affordable to most families as the median income for the City of Waterloo according to the 2020 Census Data was \$46,942. Rents are also increasing faster than the average income. Rental programs are also having to spend more resources assisting each family as the rental housing prices climb. As a result the programs are assisting less families. Other obstacles include the processes that are required to acquire vacant and dilapidated properties. This can be a long drawn out process that can take a number of years to complete. By the time the City is able to acquire the properties, they are in such disrepair the cost of rehabilitation is almost doubled.

AP-38 Project Summary
Project Summary Information

1	Project Name	FY23 Housing Rehabilitation
	Target Area	Citywide Local Targeted Neighborhoods
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG: \$479,983 HOME: \$149,643
	Description	Rehabilitation of owner occupied and rental properties. Rehabilitate properties acquired to be sold to low-income homebuyers. This may include single family or multi-unit properties. Rehabilitation will be provided to qualified households to reduce slum and blight and ensure affordable housing remain safe and sanitary. Match funds for the Lead Based Paint Hazard Control Program. Provide funding to sub recipients for the purpose of rehabilitation services.
	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 housing rehabilitation activities is 27.
	Location Description	Rehabilitation projects will be both citywide and local targeted neighborhoods.
	Planned Activities	Housing Rehabilitation Activities Planned Include: <ul style="list-style-type: none"> • Waterloo Community Development Rehabilitation Program • Iowa Heartland Habitat for Humanity Critical Repair Program • Iowa Heartland Habitat for Humanity CHDO Rehabilitation. • Cedar Falls HOME Rehabilitation Program.
2	Project Name	FY23 Owner Occupied Emergency Repairs
	Target Area	Citywide Local Targeted Neighborhoods
	Goals Supported	Owner Occupied Emergency Repair
	Needs Addressed	Create and Sustain Affordable Housing

	Funding	CDBG: \$100,000
	Description	Provide assistance with emergency repairs that can help keep housing safe and sanitary 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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families that will benefit from the proposed activities is 18.
	Location Description	The activity will be available citywide and in local targeted neighborhoods.
	Planned Activities	Planned activities include the Emergency Repair Program.
3	Project Name	FY23 Homeownership
	Target Area	Citywide
	Goals Supported	Homeownership
	Needs Addressed	Create and Sustain Affordable Housing
	Funding	HOME: \$390,008
	Description	Construction of new affordable housing units with CHDO funds that will be sold to L/M income qualified buyers. \$84,780 of the current HOME allocation, \$109,154 of prior resources will be set aside for CHDO new construction to be completed in Waterloo. The City of Cedar Falls will provide Habitat for Humanity additional CHDO set-aside to complete 1 new construction homes. \$170,000 of prior year resources will be set aside for CHDO new construction. Direct homebuyer assistance will be provided to approximately 20 families in the cities of Waterloo and Cedar Falls. Community Development also plans to build 4 new construction home through a partnership with an affordable home builder.
	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 proposed activities is 8

	Location Description	New construction homes will be built in the 200-300 blocks of Gable St. Direct homebuyer assistance will be citywide.
	Planned Activities	Homeownership Activities Planned Include: <ul style="list-style-type: none"> • Waterloo CHDO New Construction • Cedar Falls CHDO New Construction • Waterloo Direct Homebuyer Assistance • Cedar Falls Direct Homebuyer Assistance • Waterloo New Construction Projects
4	Project Name	FY23 Neighborhood Services
	Target Area	Local Targeted Neighborhoods
	Goals Supported	Neighborhood Services
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG: \$95,000
	Description	Provides 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	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families that will benefit from the proposed activity is 500.
	Location Description	The location of the activity is our local targeted neighborhoods.
	Planned Activities	Neighborhood Services Planned Activities Include: <ul style="list-style-type: none"> • Neighborhood Services
5	Project Name	FY23 Acquisition of Real Property
	Target Area	Local Targeted Neighborhoods
	Goals Supported	Acquisition of Real Property
	Needs Addressed	Create and Sustain Affordable Housing Neighborhood Stabilization

	Funding	CDBG: \$402,326
	Description	Acquisition will be used for costs to acquire property for the purpose of rehabilitation and to rehabilitate properties for use or resale for residential purposes.
	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 proposed activity is 4.
	Location Description	The location of the proposed activity will take place in both Waterloo and Cedar Falls. Waterloo activities will be in the Ricker and Gable St. area and also citywide. Cedar Falls activities will be conducted in Northern area of Cedar Falls.
	Planned Activities	Acquisition Planned Activities Include: <ul style="list-style-type: none"> • Acquisition
6	Project Name	FY23 Public Services
	Target Area	Citywide Local Targeted Neighborhoods
	Goals Supported	Public Services
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG: \$90,000
	Description	Services provides to low-moderate income individuals and seniors. Public Services that will be funded will provide homelessness prevention, overnight shelter, food services for families that are currently facing food insecurity, and childcare services.
	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 proposed activities is 1065.

	Location Description	The location the activities will take place: The Salvation Army- 89 Franklin St. Waterloo, Iowa 50703, 603 S. Hackett Rd. Waterloo, Iowa 50701 The Northeast Iowa Food Bank- 1605 Lafayette St. Waterloo, Iowa 50703 Grin and Grow Daycare- 608 W. 4th St. Waterloo, Iowa 50702
	Planned Activities	Public Service Planned Activities Include: <ul style="list-style-type: none"> • The Salvation Army Shelter • The Northeast Iowa Food Bank • Grin and Grow Daycare
7	Project Name	FY23 Public Facilities Improvements
	Target Area	Citywide Local Targeted Neighborhoods
	Goals Supported	Public Facilities and Improvements
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG: \$105,000
	Description	This funding will provide much needed capital improvements to public facilities. Funding will also provide parks in a low-moderate income area.
	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 proposed activities is 1000.
	Location Description	The locations of the proposed activities are: Edison Park Project- public held land on the corner of Bismark Ave. and Magnolia Pkwy. Sullivan Park Project- E. 4th St.
Planned Activities	Public Facilities Planned Activities Include: <ul style="list-style-type: none"> • Waterloo Leisure Service- Edison Park • Waterloo Leisure Services- Sullivan Park 	

8	Project Name	FY23 Clearance and Demolition
	Target Area	Citywide
	Goals Supported	Clearance and Demolition
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG: \$20,000
	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.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of families will benefit from this activity is 0
	Location Description	The location of the activities include: <ul style="list-style-type: none"> • Locations to be determined by need.
Planned Activities	Clearance and Demolition Activities Planned Include: <ul style="list-style-type: none"> • Clearance and Demolition 	
9	Project Name	FY23 CDBG General Administration
	Target Area	Citywide Local Targeted Neighborhoods
	Goals Supported	Housing Rehabilitation Owner Occupied Emergency Repair
	Needs Addressed	Create and Sustain Affordable Housing Homelessness Prevention Neighborhood Stabilization
	Funding	CDBG: \$252,400
	Description	Administration of CDBG Programs.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	General Administration for Waterloo Community Development is located at: <ul style="list-style-type: none"> Waterloo Community Development 620 Mulberry St. Ste. 202 Waterloo, IA 50703
	Planned Activities	Administration of CDBG Programs.
10	Project Name	FY23 HOME General Administration
	Target Area	Citywide Local Targeted Neighborhoods
	Goals Supported	Housing Rehabilitation Homeownership Acquisition of Real Property
	Needs Addressed	Create and Sustain Affordable Housing Neighborhood Stabilization
	Funding	HOME: \$59,085
	Description	Administration of the HOME Programs.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	HOME Administration for Waterloo Community Development is located at: <ul style="list-style-type: none"> Waterloo Community Development 620 Mulberry St. Ste. 202 Waterloo, IA 50703
	Planned Activities	Administration of the HOME Programs.
11	Project Name	FY23 CDBG Rehabilitation Administration
	Target Area	Citywide Local Targeted Neighborhoods

Goals Supported	Housing Rehabilitation Owner Occupied Emergency Repair
Needs Addressed	Create and Sustain Affordable Housing Neighborhood Stabilization
Funding	CDBG: \$175,000
Description	Administration of the Housing Rehabilitation and Owner-Occupied Emergency Repair Programs.
Target Date	6/30/2024
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	Rehabilitation Administration for Waterloo Community Development is located at: <ul style="list-style-type: none"> • Waterloo Community Development 620 Mulberry St. Ste. 202 Waterloo, IA 50703
Planned Activities	Administration of the Housing Rehabilitation and Owner Occupied Emergency Repair Programs.

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, Ricker and Gable street area. Walnut neighborhood, and the Church Row neighborhoods are additional priority areas. All of the above neighborhoods are located within the CURA and in census tracts 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.

Geographic Distribution

Target Area	Percentage of Funds
NEIGHBORHOOD REVITALIZATION STRATEGY AREA	
Citywide	50
Local Targeted Neighborhoods	50

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for our target areas is 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.

According to the 2019 ACS 5-year data census tracts 1 and 3 have both been recognized as having below average median value of owner-occupied homes, median household income, and educational achievement of high school or higher . These areas are above average in poverty rate, child poverty rate, and renter occupied units.

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.

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 will help reduce slum blight with those improvements, and ensure homeowners can continue to reside in their homes.

The City of Waterloo has initiated the Elevate Housing Plan to redevelop, rehabilitate and improve 800 homes in Waterloo in eight years. The purpose of the plan is to increase homeownership, affordable housing, property improvement and decrease problem rental properties in Waterloo. The goals will be achieved by increasing access to capital for those who struggle to obtain it, streamlining processes and applications, and developing a master housing plan to improve the city's neighborhoods.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	0
Special-Needs	0
Total	40

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	42
Acquisition of Existing Units	8
Total	54

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Waterloo the one year goal is to provide 94 households with affordable housing through

CDBG and HOME funded activities.

- 40 households will be supported through homeless emergency shelter provided by The Salvation Army.
- 4 households will be supported through new construction housing projects.
- 40 households will be supported through housing rehabilitation and emergency repair activities.
- 8 households will be supported through acquisition activities.

The City of Waterloo the one year goal is to provide 2 households with affordable housing through HOME funded activities.

- 2 households will be supported through housing rehabilitation.

All activities listed above meet the definition of affordable housing in the HOME regulations at 24 C.F.R. 92.252 for rental housing and 24 C.F.R. 92.254 for homeownership. The City of Waterloo follows a HUD approved Resale/Recapture Policy for affordable housing units that can be found in the Administrative Attachments of the Annual Action Plan. The housing rehabilitation and emergency repair programs continue to be significant programs in helping low-income residents remain in their homes. Approximately 50% of the Waterloo households are considered low income, by providing assistance with home repairs and rehabilitating properties ensures families will have decent, safe and sanitary living conditions. 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 Ricker Street Project, Walnut and Church Row Projects all aim to preserve the affordable housing stock and stabilize neighborhoods to foster healthy living environments.

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

Introduction

The Waterloo Housing Authority owns and manages a public housing facility known as Ridgeway Towers as well as operating a Section 8 Housing Choice Voucher Program. The public housing units are located at 225 W. Ridgeway Ave in Waterloo and are open to seniors and disabled individuals. The building currently has an elderly designation of 62 and older, however may rent to individuals 55 if they do not have anyone over 62 on the waiting list. Ridgeway Towers is a three story 50 unit building with handicap accessibility.

The City of Cedar Falls currently has no public housing.

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

In-person quarterly resident meetings will be held to share information with the residents and answer questions and/or concerns. Since the pandemic began in 2020, in-person meetings were paused for the safety of the elderly residents. During this time we have been sending quarterly mailings to all of our tenants.

Multi-year projects are set to begin including kitchen remodels and a community room remodel. The remodel includes items such as replacing cabinet doors, countertops and sinks in all of the units. Backsplashes will be installed as well as flooring in units that have not had flooring replacement within the past 5 years.

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

Actions to encourage public housing residents to become more involved in management and participate in homeownership include having tenant representation on the Waterloo Housing Authority Board of Directors. During the upcoming fiscal year, plans are being made to resume the quarterly meetings with residents to encourage suggestions for improvements to the building both physical and policy.

The public housing facility is currently designated 62 and older, therefore, residents are not interested in homeownership. In fact, in many cases, residents have sold their home to move into Ridgeway Towers.

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

provided or other assistance

The Waterloo Housing Authority is designated a high performer.

The Cedar Falls Housing Authority is not in a troubled status.

Discussion

Ridgeway Towers was constructed in 1976, and although Capital Funds are received to maintain the building, the facility is in need of additional funds to keep the property in a good working condition and make the apartments more appealing to perspective residents. As costs continue to rise the cost of everything from cleaning supplies, to PTAC filters, to toilet fill valves have increased making day-to-day operations a struggle. In addition the Housing Authority currently pays all utilities for the residents. There have been dramatic increases across the board on all utilities. This adding to the cost burden of the buildings operations.

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

Introduction

Currently the Cities of Waterloo and Cedar Falls do not receive direct funding such as ESG for homeless. Homelessness does remain one of our top priorities. Funding has been allocated to the Salvation Army Homeless Shelter to address homelessness directly. Homelessness prevention is also a strategy of the City of Waterloo. Funding is provided to public service agencies for services such as food and security deposit assistance so available resources can be used for rent and utilities. We continue to include homelessness for our partners that need Certification of Consistency with the Consolidated Plan. This allows the city to address homeless needs through other agencies that receive other federal, state and local funding.

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 jurisdiction's one year goals for reducing homelessness include providing funding to the Salvation Army Homeless Shelter to cover operating and staffing costs. Waterloo Community Development will continue to be engaged with the Homeless Coordinating Board to ensure homeless individuals are provided shelter and services to secure permanent housing. The City will begin its consultation process for the American Rescue Plan that will address homeless individuals and families as a qualified population.

The LHCB conducts the annual Point-In-Time survey and the results are shared with the Institute of Community Alliance. 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.

The City of Cedar Falls will address, and attempt to end, homelessness in the community through the CDBG, HOME, and Housing Choice Vouchers programs. With regard to actions, the City will award repair and rehabilitation work on both owner and renter occupied units, as well as provide agency funding to LMI Clientele agencies that address homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

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 term care. The youth shelter primarily serves victims of physical or 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. 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 population. Cedar Valley Friends of the Family provides two programs offering a total of 63 beds, with 46 beds for families, and 17 beds for adults only. Their programs are targeted to domestic violence survivors. 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.

The City of Cedar Falls addresses homelessness and special needs in the following ways. First, the City funds agencies where expenses relate to operating homeless shelters (Salvation Army in prior years). Second, the City also funds agencies such that they may offer specific training and education that may affect a household's needs, by hopefully offering resources regarding financial management, abuse, and family relationships, and credit counseling. Third, the City has offered CDBG funding for at-home healthcare, outpatient mental health services, and substance abuse counseling/treatment. Fourth, the City is funding several agencies that are providing rent or mortgage assistance, the need for which originates with the COVID-19 pandemic. Finally, the City, using its CDBG and CDBG CARES funds, hopes to address hunger and nutritional needs by funding the regional food bank pantry. As is generally expected, resident needs outpace the amount of funding the City can offer the agencies through the CDBG program alone.

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. The Salvation Army has a plan to complete an exit packet with each resident. Completing the exit packet is not always successful as residents often refuse or disappear from the shelter. The exit packet is a planning guide for residents and outlines obstacles they may face and

provides resources to deal with those obstacle.

The City of Cedar Falls has, and will, award funds to several agencies that provide services to persons seeking to transition to permanent housing and independent living situations. Through annual Entitlement funds awarded to the City, a significant amount the City's funding has been provided or pledged to provide education, financial counseling, food, substance abuse treatment, healthcare, transitional sheltering, and family services.

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 are 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 the CoC and other agencies and key partners, provide accurate data, utilize performance-driven decision making, having a housing first focus by providing permanent supportive housing to those experiencing chronic homelessness, and ensuring transparency of the process.

The City of Cedar Falls has award funds to several agencies that provide services to persons seeking to transition from publicly funded institutions and systems of care. Through annual Entitlement funds awarded to the City, a significant amount the City's funding has been provided or pledged to provide education, financial counseling, food, substance abuse treatment, healthcare, transitional sheltering, and family services. Said services are intended to be offered to residents of the community publicly.

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. It is not only necessary to provide shelter, but to construct a plan and provide counseling services that address the reasons the individual or family became homeless or the reasons they are

experiencing chronic homelessness.

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

Introduction

The main housing barrier identified was the growing mismatch between real income and housing costs. 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

Actions planned by the City of Waterloo to remove barriers and allow growth of affordable housing include: Continue to hold monthly Housing Task Force Meetings. The Housing Task Force has updated rental ordinances that will increase fines that landlords would receive for properties with multiple failed rental inspections. The City will implement an additional rental inspector to address the deteriorating rental housing stock in the City. After adopting a rental inspection that mirrors that Minimum Housing Quality Standards inspection, all rental units will be required to pass the inspection to receive a rental permit. Waterloo Community Development will continue to work with The Salvation Army, our local homeless shelter, to discuss barriers that current clients and clients with chronic homelessness are facing. Continue to work with private investors that are working to acquire property from the City's 657A seized properties list to be turned into affordable housing units. Continue to provide rehabilitation and emergency repair assistance to low-moderate income households to preserve the affordable housing stock.

The City of Cedar Falls takes action to ameliorate negative effects of public policy on housing affordability. Also, the City may wish to explore public-private-nonprofit partnerships in the development of affordable housing. Nonprofit developers can build mixed income housing and attract additional resources/financing that private developers cannot, when it comes to creating new affordable housing. Said housing may be marketed at workforce housing as opposed to being labeled affordable. Nevertheless, the City does recognize the effect that their housing market, along with high materials prices and supply chain issues caused by the pandemic are having on the price of housing, which may affect whether or not people can afford to live in the community.

The City's Comprehensive Plan identifies future use including areas that may be developed at higher densities, which may help address the availability of affordable housing. Specifically, the plan identifies the following areas that may be suitable for higher density development: along University Avenue, west of Hudson Road; immediately east of the University of Northern Iowa; and intermixed with uses in the Main Street area, between 1st Street and 7th Street. The codes, specifically zoning, building, and other

regulatory ordinances that the City has adopted are designed and drafted to treat properties and people uniformly and fairly. The City has completed a community visioning plan for the Downtown and College Hill areas. The community involvement with each plan pointed to a need for housing options. The City adopted a new downtown zoning code in November 2021 that will enable various housing types and provide housing flexibility and affordability. Building permit fees are based upon the value of the improvements made to properties in an attempt to create fairness. The City adopted a complete Housing Needs Assessment in May 2023 that analyzes existing housing conditions, market, and data, as well as includes need projections, and makes housing-specific recommendations.

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, new construction, and acquisition with rehabilitation and resale opportunities will also 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
- Neighborhood Stabilization

Actions planned to address obstacles to meeting underserved needs

Actions planned to address obstacles to meet underserved needs includes:

- Holding regular meetings with public service agencies to identify the gaps in services and funding needs.
- Work with Neighborhood Services Coordinator to provide outreach to low income neighborhoods to connect residents with available resources.
- Continue to participate in the Housing Task Force meetings to discuss housing related issues and provide solutions to those issues.
- Continue to evaluate program policies and procedures, city codes and ordinances as needed for improvements and updates.

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
- Acquire 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 with 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
- Work to help reduce slum and blight in neighborhoods in order to improve property value and improve lending opportunities for infill development
- Provide homebuyer assistance to bridge the gap of rising housing costs and homebuyer

affordability.

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. Required 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. The grant is currently in its last year of a three and a half year grant cycle. The goal is to make 105 homes lead safe by the end of the grant cycle.

Actions planned to reduce the number of poverty-level families

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, child care services, 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 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 so they can secure 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. There is also an increased effort of participation with new organizations and entities to ensure awareness of the level of assistance.

Discussion

All of the actions taken in the Annual Action Plan are designated to support affordable housing, reduce lead based paint hazards, and 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(I)(1,2,4)

Introduction

The following is a description of the program specific requirements under the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME). Program Income listed was received July 1, 2022 to June 30, 2023. Program income for CDBG activities has been reprogrammed into housing rehabilitation activities.

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	26,843
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:	26,843

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.	100.00%

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		59
Annual Action Plan 2023		

as follows:

At this time there are no additional investments outside of those identified in Section 92.205

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 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 Annual 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:

The same recapture provisions are used as listed above. Sub recipients and the Community Housing Development Organization (CHDO) will use the City's resale and recapture provisions. The full recapture provision may be found in the administration section of the Annual Action 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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with

special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not Applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not Applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not Applicable

This Annual Plan provides funding for HOME activities including:

- Direct Assistance to Homebuyers
- Housing Rehabilitation
- New Construction

Applicants are eligible for HOME Investment Partnerships funds for the above listed activities if their household income is below 80% AMI based on household size and is adjusted annually by the U.S. Department of Housing and Urban Development. For rehabilitation services the applicant must be the deedholder and the unit must be their primary residence. The mortgage and property taxes must be current on the home. The home must be located within city limits of the jurisdiction for which they are applying. Applicants must provide 3 months of income and asset documentation and meet income limit

guidelines. HOME regulations require New home construction units cannot exceed the HOME value limits of \$251,000. Existing home value limits must not exceed \$162,000.

City of Waterloo:

Individuals may obtain applications for assistance in the City of Waterloo through the Neighborly Applicant Portal at:

<https://portal.neighborlysoftware.com/WATERLOOIA/Participant>

Or by visiting the Waterloo Community Development Office located at 620 Mulberry St. Waterloo, Iowa 50703, or by calling 319-291-4429 to receive a paper application by mail.

City of Cedar Falls:

Individuals in the City of Cedar Falls may obtain an application for assistance by visiting Cedar Falls Housing at 220 Clay St. Cedar Falls, Iowa 50613 or by calling 319-273-8606 to receive a paper application by mail.

No additional activities are included that are not identified as eligible activities in 92.205 All activities require a lien on the property or a restrictive covenant for the sale of a HOME assisted unit.

Attachments

Citizen Participation Comments

Community Development Meeting Minutes Public Hearing for the Revisions to the FY24 Annual Action Plan December 7, 2023

I. Call to order

Cody Leistikow called the Community Development Board meeting to order for the Public Hearing for the revisions to the FY24 Annual Action Plan via zoom at 4:11 p.m. on Thursday December 7, 2023. This public hearing is being held to allow citizens the opportunity to comment on moving \$402,326 out of the Administration funds to the Acquisition and Rehabilitation project funds for the purchase and rehabilitation of approximately 8 homes in the City of Waterloo. Leistikow asked for an approval of the agenda for the public hearing for December 7 2023.

It was moved by Campbell and seconded by Hummel to approve the agenda. Motion carried.

II. Attendance:

Present: Chairperson Cody Leistikow, Cam Campbell, Tina Hummel and Angela Weekley

Members Absent: Jessica Rucker

Also Present: Rudy D. Jones, Community Development Director; Anita Rousselow, Administrative Secretary; Angie Fordyce, Community Development Coordinator;

III. Motion to Receive and File Affidavit

A motion was made by Weekley to receive and place on file an affidavit for proof of publication for the Notice of the Public Hearing that was published on Saturday November 4, 2023. Campbell seconded that motion. Motion carried.

IV. Motion to Open the Public Hearing

Leistikow asked for a motion to open the public hearing. Weekley made a motion to open the public hearing and Campbell seconded that motion. Motion Carried. There were no written or oral comments.

V. Motion to Close the Public Hearing

Leistikow asked for a motion to close the public hearing. Hummel made a motion to close the public hearing and Campbell seconded that motion. Motion Carried.

VI. Motion to approve the revisions to the FY24 Annual Action Plan and proceed to submit the final documents to HUD

Leistikow asked for a motion to approve the revisions to the FY24 Annual Action Plan and forward all documents to HUD. Weckley made the motion to approve the amendment and Campbell seconded that motion. Motion carried.

VII. Motion to Adjourn

Leistikow asked for a motion to adjourn. It was moved by Weckley and seconded by Hummel to adjourn the meeting. Motion carried. Meeting Adjourned.

Minutes submitted by:

Minutes approved by: Board

*** Proof of Publication ***

State of Iowa
Black Hawk County

Waterloo, City of - Legals
Accounts Payable
715 MULBERRY ST.
WATERLOO IA 50703

ORDER NUMBER 231017

The undersigned, being duly sworn, on oath, do depose and say that I am an authorized employee of the Waterloo Cedar Falls Courier, that The Waterloo Cedar Falls Courier is a weekly newspaper regularly published and printed in the English language in the City of Waterloo, Black Hawk County, Iowa, and has a general circulation in the said city and county, and that I personally know that the notice a true copy of which is hereto affixed, was published in the Waterloo Cedar Falls Courier on the following days, to-wit:

NOTICE OF CONSENT PARTIAL
PUBLIC HEARING FOR A
REVISION TO THE CITY OF
WATERLOO
COMMUNITY DEVELOPMENT
2023 ANNUAL ACTION PLAN

Readers in the current Waterloo Journal Action Plan are as follows: \$100,000 for the purchase of Project Huber and Central Program Area. The following is reduced: \$400,000 and \$200,000 for the purchase of parking facility to acquire property to be rehabilitated and used to provide public transportation on an estimated \$400,000.

A 50-year public hearing period will begin November 4, 2023 and end on December 3, 2023. The committee will not be reconvened into the final decision. Comments and questions may be directed to Rudy D. Jones, Community Development Director, Community Development Board, Waterloo Journal - 510 202, 600 Mulberry Street, Waterloo, Iowa by calling 319-231-4475 or by emailing rdjones@waterloojournal.com.

Notice is hereby given that the Community Development Board will hold a public hearing on Thursday, December 7th at 4:00 pm, via zoom. The address of the hearing is to be located in Waterloo at the 17251 Central Avenue. The hearing will be conducted by the U.S. Department of Justice, and will be conducted by the City of Waterloo, on or about December 7th, 2023.

Copies of the 2023 Annual Action Plan are on display at the Waterloo Public Library and at the City Clerk's Office, 610 1st St. North of the address of the hearing or anyone may call 319-231-4475 from their personal mobile phone, a fax, email, or other means of communication. The notice and publication requirements have been completed on May 15, 2023. The plan will be available for public review in the Community Development Office.

Section: Legals
Category: 950 Legal Notice
PUBLISHED ON: 11/04/2023

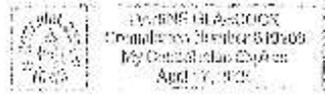
TOTAL AD COST: 57.76
FILED ON: 11/6/2023

That the issues of said paper containing said notice were duly circulated in the regular manner.

Justin Kelly

Darvine Glascock

Notary Public in and for Said County





COMMUNITY DEVELOPMENT FY 2024 ANNUAL ACTION PLAN SCHEDULE

November 17, 2022	Public Notification Process (put on website/ send out letters)
November 29, 2022	Virtual Informational Forum – Introduction to CDBG and HOME Programs HOME-ARP
December 6-30	Your Opinion Counts publication
December 20, 2022	Board Meeting – Select Subcommittee
December 30, 2022	Application Deadline (NOON)
January 10, 2023	1 st Public Hearing Citizen Input
January 19, 2023	Sub- Committee meeting
April 10, 2023	2 nd subcommittee meeting
May 2, 2023	Publish 2 nd public hearing/recommendations
May 16, 2023	2 nd Public Hearing at Board Meeting
May 18, 2023	Put notice in paper for comment period
May 21, 2023	30-Day Comment Period May 22 thru June 21, 2023
July 3, 2023	Set Date of City Council Public Hearing (confirm with Kelly about publish in paper)
July 17, 2023	City Council Public Hearing

July 18, 2023 Publish Intent to Request Release of Funds (15 day comment period)

August 4, 2023 Submit Application to HUD

August 11, 2023 Request for Release of Funds to HUD

* All dates listed are subject to change

Make sure to get screen shots of publications on Facebook, city website, etc.

8:42

LTE

< Community Development Waterloo

Posts About Videos More



Community Development Waterloo, Iowa

Nov 17, 2022

Public input is requested at a Community Development forum on Tuesday, November 29, 2022 at 2:00pm.



CITY OF WATERLOO, IOWA

COMMUNITY DEVELOPMENT

320 Military Street, Corning Center • Waterloo, IA 50699 • (319) 251-4024 Fax: (319) 251-4431

CITY OF WATERLOO

FOR IMMEDIATE RELEASE

NOVEMBER 17, 2022

Mayor
GLENDA
HART

COUNCIL
MEMBERS

ELLEN
CHILES
Ward 1

JONATHAN
GRIEBNER
Ward 2

NIA
WILLIAMS
Ward 3

HERBIE
AMOS, JR.
Ward 4

The City of Waterloo Community Development office will hold a public information forum on Tuesday November 29, 2022 at 2:00 p.m. via zoom to discuss the CDDBG and HOME Programs and answer questions regarding the application process.

Join Zoom Meeting:

<https://us02web.zoom.us/j/82132789717?pwd=U290QWVhZlZ1JkQ2Zmc5YzYxNVZkLTUkZ9>

Meeting ID: 821 3278 9717

Passcode: 158881

The City of Waterloo, acting through its Community Development Board will be accepting proposals for the use of Community Development Block Grant (CDBG) and HOME Program funds for FY2024 beginning November 30, 2022 via a new on-line process through Neighborhoodly software. The deadline to submit the application will be December 30, 2022 at noon.

Anyone who is interested in obtaining the link for the application can email

Informational Forum Attendees

Esther Meuer-Valtche Child Care Resource Center

Lisa Wetzel –NE13A

Susan- ??

Rebecca McCarty- Boys and Girls Club of Cedar Valley

Stephanie Shavers- City of Waterloo

Alyssa Trapp- Friends of the Family

Justin Ray-iowa Legal Aid

Terrance Hollingsworth

Jenna Diephouse- BHC

Travis Nichols- Leisure Services

Paul Huting – leisure Services

Will Bird- Friends of the Family

Karen Rowe

Grace Tee- Salvation Army

Asa ? Operation threshold

Jared Parameter- BHC

Ed Groenwald- Grin and Grow

Anila

Angie

Pam Mast

Marleigh Fischer



CITIZENS OF WATERLOO YOUR OPINION COUNTS

A variety of eligible activities may be undertaken with Community Development Block Grant funds and HOME funds to meet community development and housing needs. These activities must benefit low/moderate income persons or must aid in the prevention of slum and blight.

Please give us your recommendations for the use of Fiscal Year 2024 Community Development Block Grant Funds and HOME Funds and the location in which you propose these activities.

Please return this form by **December 30, 2022**.
You may either mail the form to:
City of Waterloo Community Development
620 Mulberry Street
Waterloo, Iowa 50703 or email it to
Anita.merfeld@waterloo-ia.org

AFFIDAVIT OF NOTICE OF
YOUR OPINION COUNTS

STATE OF IOWA

COUNTY OF BLACK HAWK

CITY OF WATERLOO

I, **RONDA JANS**, being duly sworn on oath now and during all times herein stated, have been the designated agent of the publication known as,

WWW.WCFCOURIER.COM ("Publication")

And have full knowledge of the facts herein stated as follows:

The insert for **WATERLOO COMMUNITY DEVELOPMENT BOARD** ("Ad/Advertiser") with Insertion Order No. **219574** was used to the Publication's full circulation on the **9th** day of **December, 2022** in the Courier print ad.

By: *Ronda Jans*

Subscribed and sworn to me this
9th day of January, 2023.

Carmen M Stephens
Notary Public





CITIZENS OF WATERLOO YOUR OPINION COUNTS

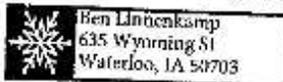
A variety of eligible activities may be undertaken with Community Development Block Grant funds and HOME funds to meet community development and housing needs. These activities must benefit low/moderate income persons or must aid in the prevention of slum and blight.

Please give us your recommendations for the use of Fiscal Year 2024 Community Development Block Grant Funds and HOME Funds and the location in which you propose these activities.

As much could be done to improve safety and access for pedestrians to the portion of Lafayette Street from Osage Road to Evansdale city limits. The improvements made to Lafayette Street from 19th Street to Blowers Creek as well as the addition of several businesses in Evansdale has caused significant increase in vehicular traffic. Coupled with the continued deterioration of Lafayette Street from Blowers Street to Evansdale city limit, the chances for catastrophic interaction between vehicles, pedestrians and bicyclists has increased dramatically.

I am available to discuss my concerns and share videos of the area of concern. Contact me at (319) 399-9680.

City of Waterloo Community Development
620 Mulberry Street
Waterloo, Iowa 50703 or email it to
Anita.merfeld@waterloo-ia.org



City of Waterloo Community
620 Mulberry Street
Waterloo, Iowa 50703

AFFIDAVIT OF NOTICE OF
1ST PUBLIC HEARING

STATE OF IOWA

COUNTY OF **BLACK HAWK**

CITY OF **WATERLOO**

I, **RONDA JANS**, being duly sworn on oath now and during all times herein stated, have been the designated agent of the publication known as,

WWW.WCFCOURIER.COM ("Publication")

And have full knowledge of the facts herein stated as follows:

The insert for **WATERLOO COMMUNITY DEVELOPMENT BOARD** ("Ad/Advertiser") with Insertion Order No. **219582** was used to the Publication's full circulation on the **25th** day of **December, 2022** in the Courier print ad.

By: *Ronda Jans*

Subscribed and sworn to me this
9th day of January, 2023

Carmen M Stephens
Notary Public





**NOTICE OF 1st PUBLIC HEARING
FOR CITIZEN INPUT ON THE
CITY OF WATERLOO
COMMUNITY DEVELOPMENT
FY24 ANNUAL ACTION PLAN**

The 1st public hearing will be held on Tuesday, January 10, 2023 at 5:00 p.m. via Zoom videoconferencing. For information on how to participate in the electronic meeting, please email anita.merfeld@waterloo-ia.org or call the Community Development office at (319) 291-4429. Public input will be considered in preparing the City of Waterloo's FY24 Annual Action Plan. The plan will be developed to address the housing and community development needs of Waterloo. The local priority is for projects which are housing related. Designated target areas will be given preference for the federal funds.

Contact Rudy D. Jones, Community Development Director at (319) 291-4429 for further information on the use of Community Development Block Grant and HOME funds.

The Community Development Board office is located in Carnegie Annex, 620 Mulberry Street, Waterloo, Iowa 50703.

Community Development 1st Public Hearing Meeting Minutes

January 10, 2023

I. Call to order

Cody Leistikow called to order the 1st Public Hearing for the FY24 Annual Action Plan of the Community Development Board via zoom at 5:00 p.m. on Tuesday, January 10, 2023. Leistikow asked for an approval of the agenda for the public hearing for January 10, 2023.

It was moved by Rucker and seconded by Hansen to approve the agenda. Motion carried.

II. Attendance:

Present: Chairperson Cody Leistikow, Zach Hansen Angela Weekley, Cam Campbell and Jessica Rucker

Members Absent: Tina Hummel

Also Present: Rudy D. Jones, Community Development Director; Anita Rousselow, Administrative Secretary; Angie Fordyce, Community Development Coordinator; Stephanie Shavers, Neighborhood Services Coordinator; Pam Mast, Intake Specialist; Barb Prather, Northeast Iowa Food Bank; Susan Entriken, Northeast Iowa Food Bank; Sarah, Boleyn, Child Care Resource and Referral of NE Iowa; Father Mauer-Valtchev, Child Care Resource and Referral of NE Iowa; Lisa Wetzel, Northeast Iowa Area Agency on Aging; Ben Bruskern and Will Bird, Friends of the Family; Carrie O'Connor, Iowa Legal Aid, Grace Fee, Salvation Army; Paul Huting, Leisure Services; Shannon Bass, Northeast Iowa Food Bank, Ed Gruenwald, Grit and Grow Child Care

III. Motion to Receive and File Affidavit

A motion was made by Hansen to receive and place on file an affidavit for proof of publication for the Notice of the 1st Public Hearing that was published on Sunday, December 25, 2022. Campbell seconded that motion. Motion carried.

IV. Motion to Open the Public Hearing

Leistikow asked for a motion to open the public hearing. Hansen made a motion to open the public hearing and Rucker seconded that motion. Motion Carried.

Barb Prather, Director of the Northeast Iowa Food Bank discussed funding, she stated that because SNAP benefits were cut they saw a dramatic increase in need. The need

has increased 60% from FY20 to FY23. She mentioned that during the Thanksgiving holiday week, they served 500 more families than the previous year. The Food Bank has a definite need for the FY24 funds. Shannon Bass reiterated that the cost of living has increased as well as the cost of doing business, so Northeast Iowa Food Bank definitely can use the funds.

Boys and Girls Club staff had a prior commitment but they assured Community Development staff that they would be at the 2nd public hearing in February.

Esther Meuer-Valtekev, Child Care Resource and Referral of NE Iowa discussed the need of funds for their nonprofit organization. This is the first time their organization has applied for these funds and they are looking at a retention of 10 home child care providers and the recruitment of ten additional home care providers. The Child Care Resource Center services are free services, these services include parent referral services, community services, consultation and training services.

Ed Gruenwald, Grin and Grow Child Care talked about the expansion of the preschool program from 3 days to 5 days per week which they have partially funded through Cedar Valley Preschool Program. Grin and Grow currently supports 100 families with over 40,000 hours of childcare at a reduced cost.

Lisa Wetzel, Northeast Iowa Area Agency on Aging discussed the two programs that they are seeking funding for FY24. Currently, both of these programs are funded through CARES Act funding. The Home Modification program is primarily ramps and bathroom modifications, depending on the cost, they estimate they will do 5-6 different projects with the funding they are requesting. NEIQA also has an Iowa Café Program, this program works with locally owned restaurants who provide meals to seniors in Waterloo. Currently, they are providing 167 meals monthly to 50 different seniors.

Carrie O'Connor, Iowa Legal Aid a statewide organization works with low income and senior residents. The funding they are requesting will be used for the Waterloo Housing Stability program which includes having an intake person at the courthouse three days a week prior to eviction hearings. This eviction diversion project includes outreach and helps resolve housing related legal issues. The program also works with landlords to attempt to resolve issues and works to reach an agreement between the landlord and tenants.

Grace Fee, Salvation Army requested funds for utility costs for the three shelters that their non-profit operates. Salvation Army has seen a 40% increase in homelessness since 2020. Inflation has also increased the cost of the utilities at each of the shelters.

Paul Huling, Leisure Services, requested funds for the Sullivan Park Project, an ADA accessible swing set, as well as the Phase II of the Edison School Park Project which

includes a half court basketball court as well as walkways. Community Development funded the first phase of the Edison school project in FY23.

Ben Brustkern, Friends of the Family is seeking funding for their rapid rehousing program which includes paying rent and utilities and providing case management for a 9-12 month window for 17 units. This program allows the individuals to move from homeless to self-sufficiency. Friends of the Family partners with Legal Aid and Salvation Army currently. Currently there are 60 families who are experiencing homelessness and are waiting for housing, this number is down from 120 previously. Fordyce recommended to Brustkern to keep this application as this sounds like it would fit in with the HOMI- ARP funding that will be available after March.

V. Motion to Close the Public Hearing

Leistikow asked for a motion to close the public hearing. Campbell made a motion to close the public hearing and Hansen seconded that motion. Motion Carried.

VI. Motion to publish initial subcommittee recommendations on February 5, 2023 before the 2nd Public hearing which is February 21, 2023.

Leistikow asked for a motion to publish the initial subcommittee recommendations on February 5, 2023 before the second public hearing on February 21, 2023. Hansen made the motion to publish the recommendations and Rucker seconded that motion. Motion carried.

VII. Motion to Adjourn

Leistikow asked for a motion to adjourn. It was moved by Campbell and seconded by Hansen to adjourn the meeting. Motion carried. Meeting Adjourned.

Minutes submitted by:

Minutes approved by: Board

AFFIDAVIT OF NOTICE OF
2nd PUBLIC HEARING

STATE OF IOWA

COUNTY OF BLACK HAWK

CITY OF WATERLOO

I, **RONDA JANS**, being duly sworn on oath now and during all times herein stated, have been the designated agent of the publication known as,

WWW.WFCOURIER.COM ("Publication")

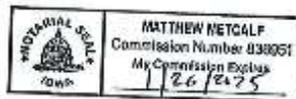
And have full knowledge of the facts herein stated as follows:

The insert for **WATERLOO COMMUNITY DEVELOPMENT BOARD** ("Ad/Advertiser") with Insertion Order No. **223519** was used to the Publication's full circulation on the **2nd** day of **May, 2023** in the Courier print ad.

By: *Ronda Jans*

Subscribed and sworn to me this
24 day of May, 2023.

Matthew Netcalf
Notary Public



CEDAR VALLEY'S FIVE-DAY FORECAST

Today	Tuesday	Wednesday	Thursday	Friday	Saturday
Partly cloudy 62-72					

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ALMANAC

ALBUQUERQUE TODAY

LAUNCH TODAY

RIVER STAGES

Station	Flow	Stage
San Antonio	10.2	10.2
San Antonio	10.2	10.2
San Antonio	10.2	10.2

LAKE LEVELS

Station	Flow	Stage
San Antonio	10.2	10.2
San Antonio	10.2	10.2
San Antonio	10.2	10.2

TEMPERATURE TRENDS

CAPITOL NOTEBOOK

Agreement reached on property tax bill

COMMERCE — The state legislature has agreed on a property tax bill that would allow local governments to raise property taxes by 2.5% in 2021. The bill, which passed in a 70-10 vote in the House and a 40-10 vote in the Senate, would allow local governments to raise property taxes by 2.5% in 2021. The bill, which passed in a 70-10 vote in the House and a 40-10 vote in the Senate, would allow local governments to raise property taxes by 2.5% in 2021.

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Community Development 2nd Public Hearing Meeting Minutes

May 16, 2023

I. Call to order

Cody Leistikow called to order the 2nd Public Hearing for the FY24 Annual Action Plan of the Community Development Board via zoom at 5:00 p.m. on Tuesday, May 16, 2023. Leistikow asked for an approval of the agenda for the public hearing for May 16, 2023.

It was moved by Hummel and seconded by Rucker to approve the agenda. Motion carried.

II. Attendance:

Present: Chairperson Cody Leistikow, Tina Hummel, Cam Campbell and Jessica Rucker

Members Absent: Angela Weekley

Also Present: Rudy D. Jones, Community Development Director; Anita Rousselew, Administrative Secretary; Angie Fordyce, Community Development Coordinator; Shannon Bass, Northeast Iowa Food Bank; Ed Gruenwald, Grin and Grow Child Care; Rob Nichols, Councilperson

III. Motion to Receive and File Affidavit

A motion was made by Hummel to receive and place on file an affidavit for proof of publication for the Notice of the 2nd Public Hearing that was published on Tuesday, May 2, 2023. Rucker seconded that motion. Motion carried.

IV. Motion to Open the Public Hearing

Leistikow asked for a motion to open the public hearing. Campbell made a motion to open the public hearing and Hummel seconded that motion. Motion Carried.

Shannon Bass, Northeast Iowa Food Bank thanked the board for funding as need is always there. Shannon Bass reiterated that the cost of living has increased as well as the cost of doing business, so Northeast Iowa Food Bank definitely can use the funds.

Ed Gruenwald, Grin and Grow Child Care thanked the board for the additional funding for expansion of the preschool program from 3 days to 5 days per week which they have partially funded through Cedar Valley Preschool Program. This funding will help

5 single moms with child care needs. Grin and Grow currently supports 100 families with over 40,000 hours of childcare at a reduced cost.

V. Motion to Close the Public Hearing

Leistikow asked for a motion to close the public hearing. Hummel made a motion to close the public hearing and Rucker seconded that motion. Motion Carried.

VI. Motion to authorize the publication of the 30 day comment period from May 22, 2023-June 21, 2023 and submit recommendations to the City Council for a public hearing on July 17, 2023.

Leistikow asked for a motion to authorize publication of the 30-day comment period from May 22- June 21, 2023. Campbell made the motion to publish the 30 day comment period and Hummel seconded that motion. Motion carried.

VII. Motion to Adjourn

Leistikow asked for a motion to adjourn. It was moved by Hummel and seconded by Campbell to adjourn the meeting. Motion carried. Meeting Adjourned.

Minutes submitted by:

Minutes approved by: Board

 **Community Development Waterloo, Iowa**

Published by Agnes Kress · Just now · 

...

The 2nd public hearing for the FY24Annual Action Plan will be held on Tuesday, May 16, 2023 at 5:00 p.m. via Zoom videoconferencing immediately after the City of Waterloo Community Development Board meeting. For information on how to participate in the electronic meeting, please email anita.merfeld@waterloo-ia.org or call the Community Development office at (319)-291-4429.

Public Input will be considered in preparing the City of Waterloo's FY24Annual Action Plan. Click [here](#)... **See more**

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CURRENT NEWS

development > Current News

Community Development Black Grant Collision Update:

The report, [CDBG- Improving Lives](#), [Strengthening Communities](#) offers an overview of how CDBG invests in community-based activities that benefit low- and moderate-income persons. The report details how CDBG promotes activities responsive to local needs. Key information shared includes how CDBG works, why it matters to local-based developments, and types of activities supported by program dollars.

The 2nd public hearing for the FY24Annual Action Plan will be held on **Tuesday, May 16, 2023** at 5:00 p.m. via Zoom videoconferencing immediately after the City of Waterloo Community Development Board meeting. For information on how to participate in the electronic meeting, please email anita.merfeld@waterloo-ia.org or call the Community Development office at (319)-291-4429. Public input will be considered in preparing the City of Waterloo's FY24Annual Action Plan. [Click here](#) to read the Public Hearing notice along with the FY24 Subcommittee Recommendations for funding.

8:39

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**Community Development Waterloo,
Iowa**



May 4 · 

The 2nd public hearing for the FY24 Annual Action Plan will be held on Tuesday, May 16, 2023 at 5:00 p.m. via Zoom videoconferencing immediately after the City of Waterloo Community Development Board meeting. For information on how to participate in the electronic meeting, please email anita.merfeld@waterloo-ia.org or call the Community Development office at (319)-291-4429.

Public input will be considered in preparing the City of Waterloo's FY24 Annual Action Plan. Click here to read the Public Hearing notice along with the FY24 Subcommittee Recommendations for funding.

To view the FY24 Subcommittee's Recommendations, visit our website at



AFFIDAVIT OF NOTICE OF COMMENT PERIOD
FY2024 ONE-YEAR ACTION PLAN

STATE OF IOWA

COUNTY OF BLACK HAWK

CITY OF WATERLOO

I, **RONDA JANS**, being duly sworn on oath now and during all times herein stated, have been the designated agent of the publication known as,

WWW.WCF COURIER.COM ("Publication")

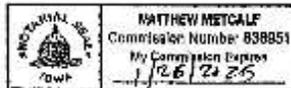
And have full knowledge of the facts herein stated as follows:

The insert for **WATERLOO COMMUNITY DEVELOPMENT BOARD** ("Ad/Advertiser") with Insertion Order No. **223885** was used to the Publication's full circulation on the **18th** day of **May, 2023** in the Courier print ad.

By: *Ronda Jans*

Subscribed and sworn to me this
24 day of May, 2023.

Matthew Metcalf
Notary Public



Memorial

1931 — and the thousands of others who died in the line of duty.

Last week, the FBI received a report regarding the deaths of 19 officers. According to the report, a total of 19 officers were killed in the line of duty in 1931.

Of these 19 officers, 12 were police officers and 7 were fire department officers. The report also noted that 19 officers were killed in the line of duty in 1931.

A total of 19 officers died in the line of duty in 1931. Of these 19 officers, 12 were police officers and 7 were fire department officers.

The report also noted that 19 officers were killed in the line of duty in 1931. A total of 19 officers died in the line of duty in 1931.



Police officers in uniform stand in a line during a memorial service. The officers are standing in front of a monument or statue. The scene is outdoors on a grassy area.

Proposed rule would force cleanup of toxic coal ash

WASHINGTON — The Environmental Protection Agency is proposing a rule that would require power plants to clean up toxic coal ash. The rule would require power plants to clean up toxic coal ash that is stored in open piles or landfills. The rule would also require power plants to clean up toxic coal ash that is used in construction projects.

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NOTICE OF COMMENT PERIOD
CITY OF WATERLOO - COMMUNITY DEVELOPMENT
FY2024 ONE-YEAR ACTION PLAN

The City of Waterloo is currently in the process of developing its FY2024 One-Year Action Plan. The plan will outline the city's priorities and goals for the coming year. The plan will also outline the city's budget and how it will be used to fund its programs and services.

The plan will be available for public comment from October 1, 2023, to October 31, 2023. The city will hold public hearings to hear from residents and other stakeholders. The city will also accept written comments from the public.

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allocate the FY24 Home Investment Partnership funds in the amount of \$565,333 and prior resources in the amount of \$1,955,192.

**NOTICE OF COMMENT PERIOD
CITY OF WATERLOO - COMMUNITY DEVELOPMENT
FY2024 ONE-YEAR ACTION PLAN**

The FY24 One-Year Action Plan will be submitted to the U.S. Department of Housing and Urban Development (HUD) by the City of Waterloo, on or about August 5, 2023. The Community Development Board approved a proposed budget on May 16, 2023 which is posted on our website, City of Waterloo Community Development Current News. A 30-day public comment period will be held from May 22-June 21, 2023. Comments will be incorporated into the final document submitted to HUD.

The Waterloo-Cedar Falls COMF Consortium will allocate the FY24 Home Investment Partnership funds in the amount of \$605,833 and prior resources in the amount of \$1,455,102. City of Waterloo FY24 HOME funds in the amount \$446,541 will be used as such:

- \$205,420 new construction projects
- \$24,789 CHDO activities including new construction and acquisition/rehabilitation/repairs
- \$50,630 program administration

City of Waterloo prior year's resources in the amount of \$1,870,608 will be allocated to the following activities:

- \$100,277 for rehabilitation
- \$109,154 to CHDO activities including new construction and acquisition/rehabilitation/repairs
- \$20,000 to repair residences (FSRA)
- \$410,281 to first time homebuyer down payment assistance
- \$205,070 to acquisition
- \$441,050 to new construction and
- \$85,828 to program administration

City of Cedar Falls FY24 funding in the amount of \$116,782 will be allocated to the following activities:

- \$85,792 to CHDO activities including new construction and acquisition/rehabilitation/repairs and
- \$30,000 to program administration.

City of Cedar Falls prior year's resources in the amount of \$584,594 will be allocated to the following activities:

- \$60,000 for housing rehabilitation
- \$483,594 to CHDO activities including new construction, housing rehabilitation and acquisition/rehabilitation/repairs
- \$51,000 for deposit assistance (HRA)

Community Development Block Grant funds for FY24 in the amount of \$1,235,181 and prior year's resources in the amount of \$8,398,565 funding will be allocated to the following activities:

- \$403,729 to housing rehabilitation
- \$100,000 to emergency repairs
- \$100,000 to public facilities
- \$00,000 to public services
- \$95,000 to neighborhood centers
- \$175,000 to rehabilitation administration
- \$247,000 to program administration

CHDO prior year resources in the amount of \$2,398,985 will be allocated to the following activities:

- \$690,703 to housing rehabilitation

8:39

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Community Development Waterloo, Iowa's posts

 Community Development Waterloo, Iowa 
May 19 · 

The FY24 One-Year Action Plan will be submitted to the U.S. Department of Housing and Urban Development (HUD) by the City of Waterloo, on or about August 4, 2023. The Community Development Board approved a proposed budget on May 16, 2023 which is posted on our website: [City of Waterloo/Community Development/Current News](#).

A 30-day public comment period will be held from May 22-June 21, 2023. Comments will be incorporated into the final document submitted to HUD.

The Waterloo/Cedar Falls HOME Consortium will allocate the FY24 Home Investment Partnership funds in the amount of \$565,333 and prior resources in the amount of \$1,955,192.

***** Proof of Publication *****

State of Iowa
Black Hawk County

Waterloo Community Development - legals

620 MULBERRY ST. STE 202
WATERLOO IA 50703

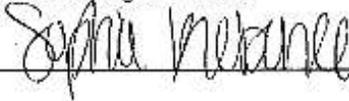
ORDER NUMBER 225177

The undersigned, being duly sworn, on oath, do depose and say that I am an authorized employee of the Waterloo Cedar Falls Courier, that The Waterloo Cedar Falls Courier is a weekly newspaper regularly published and printed in the English language in the City of Waterloo, Black Hawk County, Iowa, and has a general circulation in the said city and county; and that I personally know that the notice, a true copy of which is hereto affixed, was published in the Waterloo Cedar Falls Courier on the following days, to-wit:

Section: Legals
Category: 950 Legal Notice
PUBLISHED ON: 07/03/2023

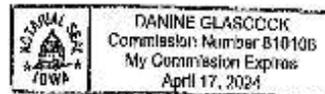
TOTAL AD COST: 83.23
FILED ON: 7/3/2023

That the issues of said paper containing said notice were duly circled in the regular manner.





Notary Public in and for Said County



*** Proof of Publication ***

NOTICE OF PUBLIC HEARING
CITY OF WASHINGTON - COMMUNITY
DEVELOPMENT

FY2024 ONE-YEAR ACTION PLAN

The FY24 One-Year Action Plan for CHDC and HOME program funds for the Washington Falls HOME Community will be held on Monday, July 27, 2023 at 6:30pm in Grand Chamber at Waterloo City Hall at 715 Murray Street.

The FY23 One Year Annual Action Plan was submitted to the U.S. Department of Housing and Urban Development (HUD) by the City of Waterloo, on or about August 31, 2023. The Community Development Board approved a proposed budget on May 15, 2023. A 30-day comment period was held from June 13-July 14, 2023. Any comments received will be incorporated into the final document to HUD.

The Washington Falls HOME Developer will allocate the FY24 HOME Investment Partnership funds in the amount of \$625,000 and prior resources in the amount of \$1,855,100.

City of Waterloo FY24 HOME funds in the amount of \$46,841 will be used as such:

- \$35,238 new construction projects
- \$24,780 CHDO activities including new construction and acquisition/rehabilitation

\$25,000 program administration on City of Waterloo project's resources in the amount of \$1,270,593 will be allocated to the following activities:

- \$108,211 for rental assistance
- \$100,154 to CHDO activities including new construction and acquisition/rehabilitation
- \$21,000 to direct assistance (TEPA)
- \$42,826 to fund state housing agency program assistance
- \$206,830 to acquisition
- \$44,750 to new construction and CHDO activities program administration

City of Cedar Falls FY24 funding in the amount of \$119,732 will be allocated to the following activities:

- \$88,752 to CHDO activities including new construction and acquisition/rehabilitation
- \$30,980 to program administration

City of Cedar Falls state grant's resources in the amount of \$244,250 will be allocated to the following activities:

- \$30,000 for housing rehabilitation
- \$170,584 to CHDO activities including new construction, housing rehabilitation and acquisition/rehabilitation
- \$21,000 for direct assistance (TEPA)
- \$16,662 to low income homecare case management assistance

Community Development Block Grant funds for FY24 in the amount of \$1,935,161 and prior years resources in the amount of \$7,250,803 funding will be allocated to the following activities:

- \$493,192 to housing rehabilitation
- \$180,000 to emergency repairs
- \$182,000 to public facilities
- \$30,000 to public services
- \$50,000 to neighborhood services
- \$175,000 to rehabilitation administration
- \$247,532 to program administration

\$1,625,000 program resources in the amount of \$2,750,000 will be allocated to the following activities:

- \$650,000 to housing rehabilitation
- \$249,000 to direct assistance and the clearance
- \$225,000 to public facilities
- \$248,000 to emergency repairs
- \$225,000 to rehabilitation administration and
- \$248,000 to program administration

In the event federal funds are more than allocated, the savings will be applied to Family Family, Rehabilitation for both CHDC and HOME. The program year for which the funds are allocated begins July 1, 2023.

None of the activities will cause displacement of persons or businesses from their present location. In the event such displacement would occur, an Anti-displacement and Relocation Assistance Plan has been developed outlining assistance available. This plan will also be available for public review in the Community Development Office.

Comments and/or questions may be directed in writing to Rudy O. Jones, Community Development Director, Community Development Board, Council Office, Suite 202, 650 Murray Street, Waterloo, Iowa 52202, phone 319.291.4420, or by email: info.mcr73@washingtonfallsia.com

8:31

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Community Development Waterloo, Iowa's posts



Community Development Waterloo, Iowa



17h ·

The Waterloo/Cedar Falls HOME Consortium will allocate the FY24 Home Investment Partnership funds in the amount of \$565,333 and prior resources in the amount of \$1,955,192.

The FY24 One-Year Action Plan will be submitted to the U.S. Department of Housing and Urban Development (HUD) by the City of Waterloo, on or about August 4, 2023. The Community Development Board approved a proposed budget on May 16, 2023 which is posted on our website: [City of Waterloo/Community Development/Current News](#).

A 30-day public comment period will be held from June 13 -- July 14, 2023. Comments will be incorporated into the final document submitted to HUD.

July 17, 2023

The City Council of the City of Waterloo, Iowa, met in Regular Session at Harold E. Getty Council Chambers, Waterloo, Iowa, at 5:30 PM, on Monday, July 17, 2023.

Roll Call.

Mayor Quentin Hart in the Chair. Roll Call: Mr. Boesen, Mr. Nichols, Ms. Creighton-Smith, Mr. Grieder, and Mr. Feuss. Absent: Mr. Chiles and Ms. Wilder.

Prayer or Moment of Silence.

Pledge of Allegiance - Belinda Creighton-Smith.

Approval of Agenda as proposed or amended.

Feuss/Nichols
that the agenda, as proposed, be approved. Voice vote: Ayes: Five. Motion carried.

Approval of Minutes of July 3, 2023, Council Regular Session, as proposed.

Feuss/Nichols
that the minutes of July 3, 2023, as proposed, be approved. Voice vote: Ayes: Five. Motion carried.

Proclamation declaring July 14th as 1-133d Infantry Regiment-ironman Battallon Day.

PUBLIC COMMENTS

Dwayne Ehlers 1205 1/2 Bishop Street, commented that he received citations from Code Enforcement on three properties, two of which he does not own. Mr. Ehlers questioned equal treatment when three doors from his property is a city property with overgrown vegetation.

Don Miller, 707 South Quarry Road, commented he is a founding grandfather of Advance Waterloo and that he is here tonight to kick off the campaign to adopt the Council/Manager system of government and invited the council to join in this effort. Harrison Cass read a statement explaining the goals of Advance Waterloo.

David Dryer, 3145 W. 4th Street, commented he is part of this small committee trying to improve city efficiency. Mr. Dryer gave the example of the City of San Bernadino in a state of bankruptcy but now in the black after hiring a City Manager.

Charles Pearson, 127 Adams Street, expressed there is a great opportunity for the City of Waterloo to take a leadership role in Iowa's black experiences, having an African-American historical district and tourism destination in connection with the civil rights movement. Mr.

Pearson related information regarding being added to the National Historical Society and the limitations of the Black Hawk County/City Preservation Commission.

Lawrence Stumme, 1008 Lois Lane, gave information regarding the economic vulnerabilities of the black community and asked that the council work to lessen these vulnerabilities between white and black residents.

Michael Blackwell, 5125 Millennium Drive, Cedar Falls, gave information with regard to the systemic racial disparities that exist in the City of Waterloo and encouraged the Council to make efforts to impede and extinguish racial bias to improve the quality of life for its black citizens.

Mr. Grieder thanked Purvis Williams for assembling the Summer Soul Festival Parade, the North End Arts and Music Festival, to celebrate the diversity and vibrancy of the City, and the Center for the Arts staff for putting together the Fiesta Latin Heritage Festival. He encouraged anyone with feedback regarding the Safe Neighborhoods Commission to contact him as the Commission will be meeting tomorrow to draft their recommendations to be presented to the council.

Feuss/Grieder
to close public comments. Voice vote-Ayes: Five. Motion carried.

CONSENT AGENDA

Feuss/Grieder
that the following items on the consent agenda be received and placed on file including the payment of bills for July 10, 2023, in the amount of \$3,822,465.71, and July 17, 2023, in the amount of \$5,133,736.19, and that consent agenda items No. 10, No. 11 and letter 19a be pulled from the agenda for further consideration. Roll Call vote-Ayes: Five. Motion carried.

Bills Payment, Finance Committee Invoice Summary Report, a copy of which is on file in the office of the City Clerk.

Resolution adopted and upon approval by Mayor assigned No. 2023-426.

Resolution approving the request of Wallace Investment Group, LLC, for a waiver for a concrete driveway, located at 1012-1014 Fletcher Avenue and 1018-1020 Fletcher Avenue, with the elimination of the sidewalk section due to inability to meet grade requirements.

Resolution adopted and upon approval by Mayor assigned No. 2023-427.

Resolution approving the request of Roberta Slick for a waiver for a concrete driveway, located at 918 Burbank Avenue, with the elimination of the sidewalk section due to inability to meet grade requirements.

Resolution adopted and upon approval by Mayor assigned No. 2023-428.

Resolution authorizing an exception to the purchasing policy for the purchase of a used, demonstration, Sanitation Truck, for the Public Works Sanitation Department, in the amount of \$349,500.00.

Resolution adopted and upon approval by Mayor assigned No. 2023-429.

Resolution approving preliminary plans, specifications, form of contract, etc., setting date of bid

opening as August 3, 2023, and date of public hearing as August 7, 2023, in conjunction with the Waterloo Public Library 2023 Interior Renovation Project, Contract No. 28439, and instruct the City Clerk to publish notice.

Resolution adopted and upon approval by Mayor assigned No. 2023-430.

Resolution approving preliminary plans, specifications, form of contract, etc., setting date of bid opening as July 27, 2023, and date of public hearing as August 7, 2023, in conjunction with Asbestos Abatement Services, Contract No. AB-2023-07-02P, for property located at 212 Sunnyside Avenue and 1318 Martin Road, and instruct the City Clerk to publish notice.

Resolution adopted and upon approval by Mayor assigned No. 2023-431.

Resolution setting date of public hearing as August 7, 2023, to approve a request by Freedom Truck and Trailer Wash, LLC, for a Site Plan Amendment for a truck and trailer washing facility in the "B-P" Business Park District located southwest of 3124 Titan Trail, and instruct the City Clerk to publish notice.

Resolution adopted and upon approval by Mayor assigned No. 2023-432.

Resolution setting date of public hearing as August 7, 2023, for the sale and conveyance of City-owned property to A&K Ventures, LLC, in the amount of \$1.00, with a phased Development and Minimum Assessment Agreement in the amount of \$624,125.00, for the construction of 6,500 square foot building and 6,000 square foot addition, located northeast of 3151 Titan Trail, and instruct City Clerk to publish public notice.

Resolution adopted and upon approval by Mayor assigned No. 2023-433.

Resolution setting date of public hearing as August 7, 2023, for the sale and conveyance of City-owned right-of-way to Grant Park, LLC, in the amount of \$1.00, with a Development and Minimum Assessment Agreement in the amount of \$2,200,000.00, with a rebate schedule of 80 percent for years one (1) through five (5) and 70 percent for years six (6) through ten (10), located at 2775 Crossroads Boulevard, for the construction of a new 10,000 square foot commercial building, and instruct the City Clerk to publish notice.

Resolution adopted and upon approval by Mayor assigned No. 2023-434.

Motion approving Final Quantity Summary with Aspro, Inc., of Waterloo, Iowa, for a net decrease of \$233,835.49, in conjunction with the FY 2022 Street Reconstruction Program, Contract No. 1057, and authorizing the Mayor and City Clerk to execute said document.

Resolution approving Completion of Project and Recommendation of Acceptance of Work for work performed by Aspro, Inc., of Waterloo, Iowa, in the amount of \$4,326,130.56, in conjunction with the FY 2022 Street Reconstruction Program, Contract No. 1057, and receive and file a two-year maintenance bond.

Resolution adopted and upon approval by Mayor assigned No. 2023-435.

LeKeisha Veasley Board/Commission: Planning, Programming and Zoning Commission
Expiration Date: 7/17/2026
New

Motion approving appointment of Joshua Wilson from the current Civil Service List, to the position of Facilities Services Specialist at Cultural & Arts Department, effective July 18, 2023,

Cigarette/Tobacco Permit New Application for BP Fuel, 127 Jefferson Street. (7/1/2023 - 6/30/2024).

Cigarette/Tobacco Permit New Application for King Star, 2035 E. Mitchell Avenue (7/1/2023 - 6/30/2024).

Bonds.

Motion approving Final Quantity Summary with Peterson Contractors, Inc., of Reinbeck, Iowa, for a net increase of \$10,507.57, in conjunction with the FY 2022 Sergeant Road Trail Bridges No. 2 and No. 3 Replacement, Contract No. 1070, and authorizing the Mayor and City Clerk to execute said document.

Feuss/Grieder

to postpone approving the Final Quantity Summary with Peterson Contractors, Inc., of Reinbeck, Iowa, for a net increase of \$10,507.57, in conjunction with the FY 2022 Sergeant Road Trail Bridges No. 2 and No. 3 Replacement, Contract No. 1070, and authorizing the Mayor and City Clerk to execute said document, to the August 7, 2023 Council meeting. Roll Call vote-Ayes: Five. Motion carried.

Resolution approving Completion of Project and Recommendation of Acceptance of Work for work performed by Peterson Contractors, Inc., of Reinbeck, Iowa, in the amount of \$338,171.77, in conjunction with the FY Sergeant Road Trail Bridges No. 2 and No. 3 Replacement, Contract No. 1070, and receive and file a two-year maintenance bond.

Feuss/Grieder

to postpone approving the Completion of Project and Recommendation of Acceptance of Work for work performed by Peterson Contractors, Inc., of Reinbeck, Iowa, in the amount of \$338,171.77, in conjunction with the FY Sergeant Road Trail Bridges No. 2 and No. 3 Replacement, Contract No. 1070, and receive and file a two-year maintenance bond to the August 7, 2023 Council meeting. Roll Call vote-Ayes: Five. Motion carried.

Liquor Licenses

- a. Flirt's Gentlemen's Club, 319 Jefferson St., Class C Alcohol w/Sunday Sales, Renewal - Exp: 6/10/2024.

Feuss/Grieder

to approve the liquor license for Flirt's Gentlemen's Club, 319 Jefferson St., Class C Alcohol w/Sunday Sales, Renewal - Exp: 6/10/2024.

Mr. Boesen read calls for service to the establishment. He further explained the new public safety nuisance law in effect. He shared that he wanted to bring this law to the public and council's attention.

Mr. Grieder commented that from a public safety perspective, more intervention and support is needed in this instance, and thanked the state for allowing cities this option. Roll Call Vote-Ayes: Zero Nayes: Five (Boesen, Nichols, Creighton-Smith, Griedor and Feuss). Motion failed.

PUBLIC HEARINGS

Not to Exceed \$4,045,000.00 Sewer Revenue Capital Loan Notes (State of Iowa Revolving Fund Loan).

Grieder/Nichols
to receive and file proof of publication of notice of public hearing. Voice vote-Ayes: Voice vote-Ayes: Five. Motion carried. Motion carried.

This being the time and place of the public hearing, the Mayor called for written and oral comments and there were none.

Grieder/Nichols
to close hearing. Voice vote-Ayes: Five. Motion carried. Motion carried.

Grieder/Nichols
Resolution instituting proceedings to take additional action for the authorization of a loan and disbursement agreement and the issuance of not to exceed \$4,045,000.00 Sewer Revenue Capital Loan Notes. Roll Call vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-436.

FY2024 One Year Annual Action Plan for CDBG and HOME funds for the Waterloo/Cedar Falls HOME Consortium.

Nichols/Grieder
to receive and file proof of publication of notice of public hearing. Voice vote-Ayes: Five. Motion carried.

This being the time and place of the public hearing, the Mayor called for written and oral comments.

Nichols/Grieder
to close the hearing and receive and file recommendations of approval of the Waterloo Community Development Board. Voice vote-Ayes: Five. Motion carried.

Nichols/Grieder
Resolution approving proposed funding recommendations set forth by the Community Development Board for the FY 2024 One-Year Action Plan for CDBG and HOME Program Funds for the Waterloo/Cedar Falls Home Consortium. Roll Call vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-437.

Request by Hurst and Sons Contractors, LLC to rezone 0.46 acres from "M-1" Light Industrial District and "R-2" One and Two Family Residence District to "M-1" Light Industrial District at 622

Ansborough Avenue.

Boesen/Nichols
to receive and file proof of publication of notice of public hearing. Voice vote-Ayes: Five. Motion carried.

This being the time and place of the public hearing, the Mayor called for written and oral comments and there were none.

Boesen/Nichols
to close hearing and receive and file a recommendation of approval of the Planning, Programming, and Zoning Commission. Voice vote-Ayes: Five. Motion carried.

Boesen/Nichols
to receive, file, consider and pass for the first time an Ordinance amendment to Ordinance No. 5079, as amended, City of Waterloo Zoning Ordinance, by amending the Official Zoning Map referred to in Section 10-4-4, approving the request by Hurst and Sons Contractors, LLC to rezone 0.46 acres from "M-1" Light Industrial District and "R-2" One and Two Family Residence District to "M-1" Light Industrial District at 622 Ansborough Avenue. Roll Call vote-Ayes: Five. Motion carried.

Mr. Boesen questioned if there was an urgency to this item.

Noel Anderson, Community Planning and Development Director, explained the applicants are looking to build storage units yet this construction season and no objections were filed with the Planning Department.

Boesen/Nichols
to suspend the rules. Roll Call vote-Ayes: Five. Motion carried.

Boesen/Nichols
to consider and pass for the second and third times and adopt the ordinance. Roll Call vote-Ayes: Five. Motion carried. Ordinance adopted and upon approval by Mayor assigned Ordinance No. 5708.

Request by E. Castro Roofing and Siding, LLC, for a Site Plan Amendment and change in conditions to allow for a contractor's business with outside storage that will be screened from view in the "R-4,C-Z" Conditional Zoning District located at 42 Franklin Street.

Creighton-Smith/Nichols
to receive and file proof of publication of notice of public hearing. Voice vote-Ayes: Five. Motion carried.

This being the time and place of the public hearing, the Mayor called for written and oral comments and there were none.

Creighton-Smith/Nichols
to close hearing and receive and file a recommendation of approval of the Planning, Programming, and Zoning Commission. Voice vote-Ayes: Five. Motion carried.

Creighton-Smith/Nichols

to receive, file, consider and pass for the first time an Ordinance amendment to Ordinance No. 5079, as amended, City of Waterloo Zoning Ordinance, by amending the Official Zoning Map referred to in Section 10-4-4, approving a request by E. Castro Roofing and Siding, LLC, for a Site Plan Amendment and change in conditions to allow for a contractor's business with outside storage that will be screened from view in the "R-4,C-Z" Conditional Zoning District located at 42 Franklin Street. Roll Call vote-Ayes: Five. Motion carried.

Croighton-Smith/Nichols
to suspend the rules. Roll Call vote-Ayes: Five. Motion carried.

Croighton-Smith/Nichols
to consider and pass for the second and third times and adopt the ordinance. Roll Call vote-Ayes: Five. Motion carried. Ordinance adopted and upon approval by Mayor assigned Ordinance No. 5709.

Request by Ridgeway Heights LLC, dba San Marjan Heights Senior Living, to rezone 4.6 acres from "R-4,R-P" Planned Multiple Residence District and "B-P" Business Park District to "R-4,R-P" Planned Multiple Residence District to allow for the construction of a 110-unit senior housing complex located east of 815 Tower Park Drive.

Feuss/Nichols
to receive and file proof of publication of notice of public hearing. Voice vote-Ayes: Five. Motion carried.

This being the time and place of the public hearing, the Mayor called for written and oral comments and there were none.

Feuss/Nichols
to close the hearing and receive and file recommendation of approval of the Planning, Programming and Zoning Commission. Voice vote-Ayes: Five. Motion carried.

Feuss/Nichols
to receive, file, consider, and pass for the first time an ordinance amending Ordinance No. 5079, as amended, City of Waterloo Zoning Ordinance, by amending the Official Zoning Map referred to in Section 10-4-4, approving a Request by Ridgeway Heights LLC, dba San Marjan Heights Senior Living, to rezone 4.6 acres from "R-4,R-P" Planned Multiple Residence District and "B-P" Business Park District to "R-4,R-P" Planned Multiple Residence District to allow for the construction of a 110-unit senior housing complex located east of 815 Tower Park Drive. Roll Call vote-Ayes: Five. Motion carried.

Mr. Grieder thanked the staff for working on this project.

Feuss/Nichols
to suspend the rules. Roll Call vote-Ayes: Five. Motion carried.

Feuss/Nichols
to consider and pass for the second and third times and adopt the ordinance. Roll Call vote-Ayes: Five. Motion carried. Ordinance adopted and upon approval by Mayor assigned Ordinance No. 5710.

Sale and conveyance of City-owned property in the amount of \$1.00, located at the southeast

corner of Leversac Road and Hyper Drive, for the construction of a 50,000 square foot warehouse, including a Development Agreement and Minimum Assessment Agreement with 3 Stooges, LLC with a minimum assessed value of \$1,450,000.00 and tax rebates of five (5) years at 50 percent, rescinding Resolution No. 2023-247 and Resolution No. 2023-248 in their entirety, and authorizing the Mayor and City Clerk to execute said documents.

Nichols/Grieder
to receive and file proof of publication of notice of public hearing. Voice vote-Ayes: Five. Motion carried.

This being the time and place of the public hearing, the Mayor called for written and oral comments and there were none.

Nichols/Grieder
to close hearing. Voice vote-Ayes: Five. Motion carried.

Nichols/Grieder
Resolution approving the sale and conveyance of city-owned property located at the southeast corner of Leversac Road and Hyper Drive to 3 Stooges, LLC, in the amount of \$1.00, and authorizing the Mayor and City Clerk to execute said documents, and rescinding Resolution No. 2023-247. Roll Call vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-438.

Resolution approving a Development and Minimum Assessment Agreement with 3 Stooges, LLC, for the construction of a new 50,000 square foot warehouse, with a minimum assessed value of \$1,450,000.00, and tax rebates of five (5) years at fifty percent, and authorizing the Mayor and City Clerk to execute said document, and rescinding Resolution No. 2023-248. Roll Call vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-439.

2023 Final Clarifier No. 3 Rehabilitation Project, Contract No. 1067.

Creighton-Smith/Nichols
to receive and file proof of publication of notice of public hearing. Voice vote-Ayes: Five. Motion carried.

This being the time and place of the public hearing, the Mayor called for oral and written comments, and there were none.

Creighton-Smith/Nichols
to close the hearing. Voice vote-Ayes: Five. Motion carried.

Creighton-Smith/Nichols
Resolution confirming approval of specifications, bid documents, form of contract, etc., and authorizing to proceed. Roll Call vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-440.

Creighton-Smith/Nichols
to receive, file, and instruct the City Clerk to read the bids. Voice vote-Ayes: Five. Motion carried.

FY23 Wastewater Treatment Plant Clarifier No. 3 Contract No. 1067

Bidder	Bid Security	Bid Amount
WRH, Inc. South Amana, IA	5%	\$842,000.00
Tricon Construction Group Dubuque, IA	5%	\$984,000.00
Woodruff Construction Waterloo, IA	5%	\$1,037,895.00

Creighton-Smith/Nichols

Resolution approving award of bid to WRH of South Amana, Iowa in the amount of \$842,000.00, approving the contract, bonds, and certificate of insurance, in conjunction with the 2023 Final Clarifier No. 3 Rehabilitation Project, Contract No. 1067, and authorizing the Mayor to execute said documents. Roll Call vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-441.

RESOLUTIONS

Resolution approving a Real Estate Purchase Agreement and approving deed to donate real property to the City of Waterloo, to re-acquire property from Ascension Lutheran Church that was previously sold by the City of Waterloo, in the amount of \$0.00, located at 2211 Maynard Avenue, and authorizing the Mayor and City Clerk to execute said purchase agreement.

Grieder/Nichols

Roll Call Vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-442.

Resolution approving a Real Estate Purchase Agreement with A-Line Ventures, LC, and approving a deed to sell real property to the City of Waterloo in the amount of \$7,000.00, located at 200 East Mullan Avenue, and authorizing the Mayor and City Clerk to execute said document.

Grieder/Nichols

Roll Call Vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-443.

Mr. Boesen commented that this is an odd location for purchasing property and questioned if this has been assessed for asbestos.

Noel Anderson, Community Planning and Development Director, explained the City has property located near the Crystal site and has been working on a partnership in acquiring like properties for potential commercial re-development. A Phase I Environmental Assessment has been done and a Phase II would be performed if this item were approved by the council.

Resolution approving an Early Access Agreement with C and C Welding, Inc., to allow

development activities, including earth moving and construction of a foundation on the city-owned right-of-way, adjacent to 1714 River Street, and authorizing the Mayor and City Clerk to execute said document.

Grleder/Nichols

Roll Call Vote-Ayes: Five. Motion carried. Resolution adopted and upon approval by Mayor assigned No. 2023-444.

CLOSED SESSION

Closed session to discuss litigation with counsel, pursuant to Iowa Code Section 21.5(1)(C).

Feuss/Nichols

to adjourn to a closed session at 6:23 p.m. to discuss potential litigation with counsel, pursuant to Iowa Code Section 21.5(1)(c). Roll Call vote-Ayes: Five. Motion carried.

Nichols/Feuss

to adjourn from the closed session at 6:49 p.m. Voice vote-Ayes: Five. Motion carried.

ADJOURNMENT

Nichols/Feuss

that the Council adjourn at 6:50 p.m. Voice vote-Ayes: Five. Motion carried.

Kelley Folchle
City Clerk

Grantee Unique Appendices

Resale/Recapture provisions (24 CFR 92.254(a)(5))

The City of Waterloo has elected to adopt the following recapture provisions when HOME funds (including program income) are used for affordable housing assistance.

Recapture guidelines are used for any homebuyer activity where the client receives direct financial assistance (down payment assistance). Recapture may only be used when there is direct assistance to the buyer. Resale is not used by the City. However, if the client did not receive direct financial assistance, the resale provision would apply and the City's policy will be revised. U.S. Department of Housing and Urban Development must approve any changes made to the City's policy.

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% or less of Waterloo's median income. The homebuyer must reside in the home as the principal residence for the duration of the period of affordability. Should the homebuyer need to transfer the property (either voluntarily or involuntarily) during the affordability period, it must follow these recapture provisions. The homebuyer may resell the property on the open market to any willing buyer during the affordability period. The property is subject to this provision for an affordability period based on the amount of direct financial assistance of HOME funds to the buyer (down payment, closing costs and any write down of the purchase price from fair market value to an affordable price) as indicated in the following chart.

Up to \$14,999- 5 years

\$15,000-\$40,000- 10 years

Greater than \$40,000- 15 years

The client will sign and the City will record a mortgage in second position to the bank mortgage stating the principal residency requirement throughout the affordability period. The client will also sign a HOME Agreement with the City referencing property value, the amount of direct financial assistance provided, the recapture provisions, certification of principal residence and the property standards. The mortgage document includes the affordability period, the principal residency requirement and the recapture provision for the assistance.

The City of Waterloo will reduce the amount of direct HOME subsidy for recapture on a percentage-based reduction for the time the homebuyer has owned and occupied the house measured against the affordability period if the housing unit is sold during the affordability period. For example, with a five year affordability period, the recapture amount will be reduced by one fifth for each year of occupancy. The resulting ratio is used to determine how much of the direct HOME subsidy the City will recapture. The amount recaptured cannot exceed what is available from net proceeds. To determine the amount forgiven, divide the number of full 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.

If there are insufficient net proceeds available at sale to recapture the full pro rata amount due, the homebuyer and City will share net proceeds equally (50-50 split). Net proceeds are defined as the

sales price minus principal loan repayment (other than HOME funds) and any closing costs. Under no circumstances will the City recapture more than the available net proceeds.

Example 1:

Appraised Value of the Property at Acquisition: \$125,000

HOME Investment (Forgivable loan for down payment assistance): \$5,000

Homebuyer investment (additional down payment, closing costs): \$2,000

Original bank mortgage: \$120,000; balance of \$118,000

The house is being sold for \$130,000 in year 3 of the affordability period.

Forgivable loan is in year 3 of 5. This means 2/5ths or 40% of the loan has been forgiven for the two full years of occupancy. Therefore, 60% of the down payment assistance is recaptured:

$\$5000 \times 60\% = \$3,000$

Net proceeds = Sales price - primary loan repayment - closing costs (\$130,000 - \$118,000 - \$2,000 =

\$10,000). Since the net proceeds are sufficient to repay the City, the City recaptures the full \$3,000.

Upon receipt, the city considers the forgivable loan fully paid and releases the mortgage.

Example 2:

Consider the same transaction with the following changes:

Selling price = \$120,000

Original bank mortgage balance = \$118,000

Net proceeds = \$120,000 - \$118,000 - \$2,000 (closing costs) = \$0. Since there are no net proceeds, the client does not pay back any of the down payment assistance and the loan is satisfied.

Example 3:

Selling price of \$121,000:

Net proceeds = \$121,000 - 118,000 - \$2,000 = \$1,000.

Since the net proceeds are insufficient to recapture the full amount of the \$3,000, the City and the owner share net proceeds equally and each receives \$500.

The terms of this recapture provision will be used through execution of a mortgage, promissory note and HOME written Agreement between the homebuyer and the City which specifies the period of affordability and the occupancy and recapture requirements. The mortgage is recorded in second position to the primary loan. If the owner transfers title to the property either voluntary or involuntary, the owner must repay the balance of the forgivable HOME loan to the City following the recapture guidelines stated previously. If the owner rents or vacates the unit during the affordability period, or sells the home without the City receiving recaptured funds due at time of sale the owner would be in non-compliance, and the City reserves the right to hold the owner accountable for the full amount of the HOME funds provided to that housing unit. This is based on the total amount of HOME funds invested, including both development funds and direct financial assistance to the buyer minus any principal HOME loan repayments. The repayment is not subject to any reductions that might be otherwise applicable under a recapture provision such as forgiveness for term of occupancy or repayment to owner first.

The City will monitor compliance with the principal place of residency requirement throughout the affordability period. The owner will be mailed a letter requesting a copy of the homeowner's insurance policy declaration page and a copy of a utility bill. If the owner is not in compliance, the guidelines stated previously will be followed.

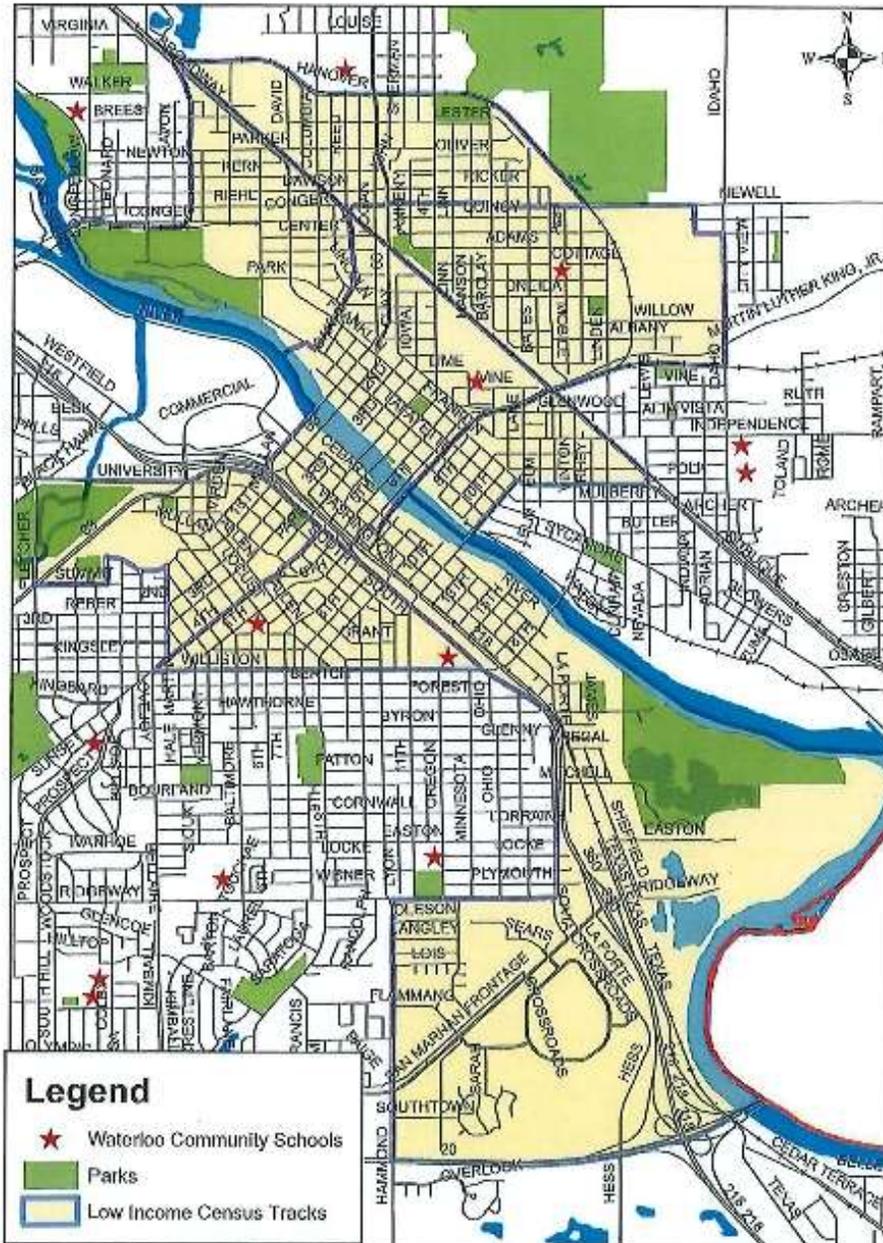
Resale Provision

Not applicable at this time. If no direct financial assistance is provided to the client, the City will revise its policy to use the resale provision. U.S. Department of Housing and Urban Development must approve any changes made to the City's policy.

Updated 8-16-2018

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Waterloo Low Income Census Tracts



Source: HUD Qualified Census Tracts

