



# 2024-2028 Consolidated Plan

*May 2024*

*Disclaimer: Due to limitations of the online HUD IDIS system, the CDBG document presented herein may provide additional information when compared to the online version. Should there be any question about which version is the Official Annual Action Plan, the online IDIS version shall prevail.*

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# The Process

## PR-05 LEAD & RESPONSIBLE AGENCIES - 91.200(B)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Cedar Falls	Department of Community Development

**Table 1– Responsible Agencies**

### Narrative

The City of Cedar Falls administers its own CDBG activities, through the Department of Community Development. Cedar Falls participates together with the City of Waterloo in a HOME Consortium; Waterloo is the Consortium's lead entity and bears responsibility for administration of HOME funds.

### Consolidated Plan Public Contact Information

Department of Community Development  
Planning and Community Services Division  
220 Clay Street  
Cedar Falls, Iowa 50613  
Contact: Planning and Community Services Manager  
Telephone: (319) 273-8600  
Website: <http://www.cedarfalls.com>

# PR-10 CONSULTATION - 91.100, 91.110, 91.200(B), 91.300(B), 91.215(L) AND 91.315(L)

## 1. Introduction

The City of Cedar Falls conducted extensive in-person and remote consultation to ensure this Consolidated Plan was informed by input from stakeholders with deep knowledge of the city's housing and community development needs. In November 2023, Waterloo and Cedar Falls jointly held an in-person meeting for service providers at the Waterloo Center for the Arts, which was attended by 16 representatives of various nonprofits, public agencies, and private-sector entities. The planning team conducted individual consultations by phone with 19 stakeholders and corresponded with another 4 via email to collect input for the plan. Table 2 lists each of these consultations, including the type of organization consulted, means of consultation, and the portions of the plan the resulting input informed.

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

To enhance coordination with public and assisted housing providers and private and governmental health, mental health, and service agencies, the City of Cedar Falls offered a variety of options for these entities to participate in the Consolidated Plan process. By offering in-person meetings, one-on-one interviews, and even email exchanges and surveys as opportunities for engagement, these stakeholder organizations were able to choose formats, dates, and times that were most convenient. Additionally, the planning process began with a stakeholder identification exercise among the members of the planning team so that contacts for each of these organization types were identified and proactively pursued. This approach ensured that the valuable insight and experience held by local housing providers and service agencies was incorporated into the Consolidated Plan.

**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.**

In preparing the Consolidated Plan, the planning team consulted with the Iowa Balance of State Continuum of Care regarding data reflective of the needs of people experiencing homelessness in Waterloo and Cedar Falls. Data maintained by the Institute for Community Alliances was also consulted, which included counts of the

sheltered and unsheltered homeless population in Black Hawk County. CoC member organizations that serve the local homeless population were also included in various consultation processes, including one-on-one interviews and/or meeting attendance by the Salvation Army of Waterloo/Cedar Falls, Friends of the Family, and the Northeast Iowa Food Bank. Additionally, the Salvation Army and food bank both provided significant opportunities for the planning team to collect input directly from their clients, including people experiencing homelessness and those at risk of homelessness.

A group composed of various local providers of homelessness services known as the Black Hawk County Local Homeless Coordinating Board (LHCB) meets biweekly to share issues and concerns regarding homelessness, preventing homelessness and services available in the community. The LHCB 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 LHCB meetings also provide opportunities for coordination among board members, including discussions of the coordinated entry list and opportunities to place people from the list into shelter based on the participating members' available resources. The board manages homelessness policies and a coordinated entry process. In addition, the board organizes the annual Point-In-Time survey, which is conducted in January of every year.

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

Waterloo and Cedar Falls do not receive ESG funds, however, they do collaborate with partners and service providers in the area through the Black Hawk County Local Homeless Coordinating Board (LHCB). The board manages homelessness policies and a coordinated entry process. In addition, the board organizes the annual Point-In-Time survey, which is conducted in January of every year. The LHCB has a county-wide focus, but the majority of services and needs are met within Waterloo and Cedar Falls.

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

Agency/Group/Organization Name	Agency/Group/Organization Type	Section of Plan Addressed	Consultation Method
AlwaysON	<ul style="list-style-type: none"> <li>• Services - Broadband Internet Service Providers</li> <li>• Services - Narrowing the Digital Divide</li> </ul>	<ul style="list-style-type: none"> <li>• Market Analysis</li> </ul>	Phone Interview
Bakari Behavioral Health	<ul style="list-style-type: none"> <li>• Services-Health</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> </ul>	Phone Interview
Black Hawk County Emergency Management	<ul style="list-style-type: none"> <li>• Agency - Emergency Management</li> </ul>	<ul style="list-style-type: none"> <li>• Market Analysis</li> </ul>	Email Correspondence
Black Hawk County Engineer's Office	<ul style="list-style-type: none"> <li>• Agency - Managing Flood Prone Areas</li> <li>• Agency - Management of Public Land or Water Resources</li> </ul>	<ul style="list-style-type: none"> <li>• Market Analysis</li> </ul>	Email Correspondence
Black Hawk County Environmental Health	<ul style="list-style-type: none"> <li>• Services-Health</li> <li>• Other government - County</li> </ul>	<ul style="list-style-type: none"> <li>• Lead-Based Paint Strategy</li> </ul>	Phone Interview
Black Hawk Grundy Mental Health Center	<ul style="list-style-type: none"> <li>• Services-Persons with Disabilities</li> <li>• Services-Health</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> </ul>	Phone Interview
Black Hawk County Public Health	<ul style="list-style-type: none"> <li>• Services-Health</li> <li>• Other government - County</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> </ul>	Service Provider Meeting

Agency/Group/Organization Name	Agency/Group/Organization Type	Section of Plan Addressed	Consultation Method
Cedar Falls Community Services	<ul style="list-style-type: none"> <li>• Other government - Local</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Non-Homeless Special Needs</li> <li>• Non-Housing Community Development Strategy</li> </ul>	Phone Interview
Cedar Falls Human Rights Commission	<ul style="list-style-type: none"> <li>• Services-Fair Housing</li> </ul>	<ul style="list-style-type: none"> <li>• Market Analysis</li> </ul>	Phone Interview
Cedar Falls Planning & Zoning	<ul style="list-style-type: none"> <li>• Planning Organization</li> <li>• Other government - Local</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Market Analysis</li> </ul>	Phone Interview
Cedar Falls Utilities	<ul style="list-style-type: none"> <li>• Services - Broadband Internet Service Providers</li> <li>• Services - Narrowing the Digital Divide</li> </ul>	<ul style="list-style-type: none"> <li>• Market Analysis</li> </ul>	Email Correspondence
CenturyLink	<ul style="list-style-type: none"> <li>• Services - Broadband Internet Service Providers</li> <li>• Services - Narrowing the Digital Divide</li> </ul>	<ul style="list-style-type: none"> <li>• Market Analysis</li> </ul>	Phone Interview
College Hill Partnership	<ul style="list-style-type: none"> <li>• Business Leaders</li> <li>• Neighborhood Organization</li> </ul>	<ul style="list-style-type: none"> <li>• Non-housing Community Development Strategy</li> </ul>	Phone Interview
Delaton, LLC	<ul style="list-style-type: none"> <li>• Business Leaders</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Non-housing Community Development Strategy</li> </ul>	Phone Interview



Agency/Group/Organization Name	Agency/Group/Organization Type	Section of Plan Addressed	Consultation Method
Exceptional Persons Inc.	<ul style="list-style-type: none"> <li>• Housing</li> <li>• Services-Persons with Disabilities</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> </ul>	Phone Interview
Friends of the Family	<ul style="list-style-type: none"> <li>• Housing</li> <li>• Services-Victims of Domestic Violence</li> <li>• Services-Homeless</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Non-housing Community Development Strategy</li> <li>• Anti-Poverty Strategy</li> </ul>	Service Provider Meeting
Hawkeye Community College	<ul style="list-style-type: none"> <li>• Services-Education</li> <li>• Services-Employment</li> </ul>	<ul style="list-style-type: none"> <li>• Non-housing Community Development Strategy</li> <li>• Anti-poverty Strategy</li> </ul>	Phone Interview
Iowa Balance of State Continuum of Care	<ul style="list-style-type: none"> <li>• Services-Homeless</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Need Assessment <ul style="list-style-type: none"> <li>• Market Analysis</li> </ul> </li> </ul>	Email Correspondence
Iowa Heartland Habitat for Humanity	<ul style="list-style-type: none"> <li>• Housing</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Market Analysis</li> <li>• Anti-Poverty Strategy</li> </ul>	Phone Interview
Iowa Northland Regional Council of Governments	<ul style="list-style-type: none"> <li>• Regional organization</li> <li>• Planning organization</li> </ul>	<ul style="list-style-type: none"> <li>• Market Analysis</li> <li>• Non-housing Community Development Strategy</li> </ul>	Service Provider Meeting

Agency/Group/Organization Name	Agency/Group/Organization Type	Section of Plan Addressed	Consultation Method
MidAmerican Energy Company	<ul style="list-style-type: none"> <li>• Business Leaders</li> <li>• Major Employer</li> </ul>	<ul style="list-style-type: none"> <li>• Non-housing Community Development Strategy</li> </ul>	Service Provider Meeting
NAACP of Black Hawk County	<ul style="list-style-type: none"> <li>• Civic Leaders</li> </ul>	<ul style="list-style-type: none"> <li>• Non-housing Community Development Strategy</li> </ul>	Phone Interview
Northeast Iowa Food Bank	<ul style="list-style-type: none"> <li>• Other: Food Bank</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> <li>• Market Analysis</li> <li>• Anti-poverty Strategy</li> </ul>	Phone Interview
Office of Senator Joni Ernst	<ul style="list-style-type: none"> <li>• Other government - Federal</li> </ul>	<ul style="list-style-type: none"> <li>• Non-housing Community Development Strategy</li> </ul>	Service Provider Meeting
Rise Broadband	<ul style="list-style-type: none"> <li>• Services - Broadband Internet Service Providers</li> <li>• Services - Narrowing the Digital Divide</li> </ul>	<ul style="list-style-type: none"> <li>• Market Analysis</li> </ul>	Phone Interview
Salvation Army of Waterloo/Cedar Falls	<ul style="list-style-type: none"> <li>• Continuum of Care</li> <li>• Services-Homeless</li> </ul>	<ul style="list-style-type: none"> <li>• Homelessness Strategy</li> <li>• Market Analysis</li> <li>• Anti-poverty Strategy</li> </ul>	Phone Interview

Agency/Group/Organization Name	Agency/Group/Organization Type	Section of Plan Addressed	Consultation Method
Social Action, Inc.	<ul style="list-style-type: none"> <li>• Services-Children</li> <li>• Services-Education</li> <li>• Services-Employment</li> </ul>	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> <li>• Non-housing Community Development Strategy</li> <li>• Anti-poverty Strategy</li> </ul>	Service Provider Meeting
TEAM Real Estate Group	<ul style="list-style-type: none"> <li>• Business Leaders</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> </ul>	Phone Interview
Waterloo Housing Authority	<ul style="list-style-type: none"> <li>• Housing</li> <li>• PHA</li> </ul>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Public Housing Needs</li> </ul>	Phone Interview

**Table 2– Agencies, groups, organizations who participated**

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

Efforts were made to consult a wide variety of community stakeholders throughout Cedar Falls. No agency types were excluded from outreach efforts.

**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**

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

As members of a HOME consortium, the adjacent cities of Cedar Falls and Waterloo coordinate extensively regarding housing needs and the use of HOME funds within their respective jurisdictions. Notwithstanding the inherent coordination involved in consortium membership, the two cities work closely together on overall housing and community development planning, development of the Consolidated Plan, Annual Action Plans, and CAPERs; citizen participation; stakeholder consultation; and in promoting fair housing. As the cities form the most significant population center in Black Hawk County, various County departments are frequent collaborators in administration of the Consolidated Plan programs. These include the County's environmental health, public health, mental health, and emergency management offices.

## **PR-15 CITIZEN PARTICIPATION - 91.105, 91.115, 91.200(C) AND 91.300(C)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal setting.**

An important component of the research process for this Consolidated Plan involved gathering input regarding housing and community development needs in the cities of Waterloo and Cedar Falls. As members of a HOME consortium, the cities of Waterloo and Cedar Falls collaborated to implement a single, streamlined citizen participation process designed to collect public input from residents of both cities while avoiding duplication of effort and expense. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including community meetings, focus groups, pop-up engagement, stakeholder interviews, and a community-wide survey.

#### **Resident Meetings**

Three in-person meetings open to the general public were held to inform residents about and gather information for the Consolidated Plan. Two of the meetings were offered in the evening and targeted at members of the general public; one in each of the cities. The third public meeting was held during the day and targeted to service providers and stakeholders. Each of the meetings consisted of a short presentation providing an overview of the Consolidated Plan followed by an interactive discussion of housing and community development needs in Waterloo and Cedar Falls. To encourage participation, meeting flyers advertised the meetings as having

refreshments. Meeting notices also included instructions on how to request language services or other accommodation, however no accommodation or interpretation requests were received. Dates, times, and locations of the two public meetings offered are shown below:

### **Cedar Falls Resident Meeting**

Tuesday, November 28, 2023  
5:30 – 6:30 PM  
Hearst Center  
304 W Seerley Boulevard  
Cedar Falls, IA 50613  
Attendees: 11

### **Service Provider Public Meeting**

Wednesday, November 29, 2023  
3:00 – 4:00 PM  
Waterloo Center for the Arts  
225 Commercial Street  
Waterloo, IA 50701  
Attendees: 16

### **Waterloo Resident Meeting**

Wednesday, November 29, 2023  
5:30 – 6:30 PM  
Cedar Valley SportsPlex  
300 Jefferson Street  
Waterloo, IA 50701  
Attendees: 7



## **Focus Groups**

In addition to the public meetings, four focus groups were held to collect input from groups of residents with specific backgrounds and unique perspectives housing needs and community resources. As with the public meetings, these groups typically began with a brief explanation of the Consolidated Plan. The focus group leader then facilitated a discussion of affordable housing needs, neighborhood conditions, and community resources in the area. In most cases, the project team worked with local agencies and organizations to host and promote the focus groups to their respective members or clients, resulting in a total of 27 participants. To incentivize participation, focus group participants were given gift cards as a token of thanks for their time and input.

A list of the focus groups with their sponsoring organizations is provided below:

**Focus Group #1: People with Disabilities**

Sponsor: Exceptional Persons, Inc.

Participants: 6

**Focus Group #2: Low/Mod Income Renter Households**

Sponsor: Iowa Heartland Habitat for Humanity

Participants: 5

**Focus Group #3: Senior Citizens**

Sponsor: Ridgeway Towers (Waterloo Housing Authority)

Participants: 6

**Focus Group #4: LEP Immigrant Communities**

Sponsor: World Grace Project

Participants: 10

The selection of these focus groups was strategic and intended to collect input from residents likely to have had unique challenges accessing housing and community resources.

## Pop-Up Engagement

The planning team conducted 5 pop-up engagement activities wherein facilitators informally engaged with residents in community locations, generally not as a part of any particular event. Pop-up engagement is useful for raising awareness around the planning project and obtaining input from residents who may not otherwise be likely to attend a meeting on the subject, but who have opinions to share, nonetheless. By canvassing at high-traffic locations such as libraries, grocery stores, and food pantries, the planning team engaged 117 residents in development of the Consolidated Plan.

- **Pop-Up #1: Cedar Valley Food Pantry**

Tuesday, November 28; 1:30-2:30 PM

Response: 26 residents engaged with planning team members in short conversations about community needs and housing challenges before beginning their shopping at the food pantry. Additionally, food pantry workers included hard copy surveys with postage-paid return envelopes in shoppers' grocery bags upon checkout.

- **Pop-Up #2: Cedar Falls Library**

Tuesday, November 28; 3:00-3:45 PM

Response: 19 Cedar Falls residents engaged in a short conversation about community needs and housing challenges in the library's lobby as they were entering or exiting the building.

- **Pop-Up #3: Central Bus Station**  
Wednesday, November 29; 10:00-11:00 AM

Response: 9 residents engaged in a short conversation about community needs and housing challenges while waiting at the bus station or as they were transferring between buses.

- **Pop-Up #4: Salvation Army of Waterloo/Cedar Falls**  
Wednesday, November 29; 11:00 AM – 1:00 PM

Response: During the Salvation Army's lunch program, 53 residents completed a survey; some engaged in further discussion of housing issues with planning team members.

- **Pop-Up #5: All-In Grocers**  
Thursday, November 30; 12:30-1:30 PM

Response: Through interactive activities set up in the grocery store's Willie Mae Wright Community Room and canvassing in the store's parking lot, 10 residents spoke with planning team members about community needs and housing challenges.

## Stakeholder Interviews

The planning team engaged with stakeholders representing a variety of perspectives through in-depth individual interviews. Interviews typically lasted 45 minutes to one hour and included discussions about housing and community development needs, new potential uses of grant funds, and access to opportunity. Nineteen (19) community stakeholders participated in interviews with the planning team. Participating stakeholders represented a range of viewpoints, including affordable housing, community development and planning, education, health services, homelessness services, senior services, family services, people with disabilities, and others.

## Project Website

The project website, [WaterlooCedarFallsHUD.com](http://WaterlooCedarFallsHUD.com), provided information about the plans, linked to the community survey, promoted public meetings and events, and directed residents to local and national fair housing resources and information. Over the course of the project, the site received 57 unique visitors and 498 interactions (i.e., session starts, pageviews, clicks, etc.).

## Community Survey

Another method for obtaining community input was a survey available to the general public, including people living and/or working in Waterloo or Cedar Falls and other stakeholders. The survey was available from November 2023 through January 2024 via the project website and online link. The planning team collected hard copy survey responses through a collection box placed at the Cedar Falls Library and through collaboration with nonprofit service organizations. For example, 53 hard copy responses were completed and returned during a pop-up event at the Salvation Army's lunch program, and organizations including the Cedar Valley Food Bank and World Grace Project distributed surveys with postage-paid return envelopes to their clients. A total of 361 survey responses were received, 200 from Waterloo residents and 161 from people residing in Cedar Falls.

## Publicity for Community Engagement Activities

Advertisements for the Consolidated Plan process and related participation opportunities were targeted to the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community engagement opportunities was given to residents through news announcements on the project website (WaterlooCedarFallsHUD.com), social media, and a public notice published in



the *Waterloo-Cedar Falls Courier*. A press release distributed to local media outlets resulted in feature stories by the local CBS News affiliate and by Iowa Public Radio. Project flyers were emailed to contact lists maintained by Waterloo and Cedar Falls including people and organizations representing a variety of viewpoints, including elected officials and staff, local government agencies, housing authority

staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Cedar Falls also included a post about the project in its employee newsletter. In all meeting advertisements, information for anyone needing language services or other



accommodation was provided, but none were requested.

### 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	Newspaper Ad	Non-targeted/ broad community	Public Notice published in the Waterloo-Cedar Falls Courier	N/A	N/A	N/A
2	Internet Outreach	Non-targeted/ broad community	Social Media posts and email distribution of meeting flyer and press release	N/A	N/A	N/A
3	Resident Meetings	Non-targeted/ broad community	<p>Cedar Falls Resident Meeting Tuesday, November 28, 2023 Attendees: 11</p> <p>Service Provider Public Meeting Wednesday, November 29, 2023 Attendees: 16</p> <p>Waterloo Resident Meeting Wednesday, November 29, 2023 Attendees: 7</p>	Summary of resident meeting input is provided in the Grantee Unique Appendices	All comments and questions were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Focus Groups		<p>Focus Group #1: People with Disabilities  Sponsor: Exceptional Persons, Inc.  Participants: 6</p> <p>Focus Group #2: Low/Mod Income Renter Households  Sponsor: Iowa Heartland Habitat for Humanity  Participants: 5</p> <p>Focus Group #3: Senior Citizens  Sponsor: Ridgeway Towers (Waterloo Housing Authority)  Participants: 6</p> <p>Focus Group #4: LEP Immigrant Communities  Sponsor: World Grace Project  Participants: 10</p>	Summary of focus group input is provided in the Grantee Unique Appendices	All comments and questions were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Pop-Up Engagement		<p>Pop-Up #1: Cedar Valley Food Pantry Tuesday, November 28 Response: 26 residents</p> <p>Pop-Up #2: Cedar Falls Library Tuesday, November 28 Response: 19 Cedar Falls residents</p> <p>Pop-Up #3: Central Bus Station Wednesday, November 29 Response: 9 residents</p> <p>Pop-Up #4: Salvation Army of Waterloo/Cedar Falls Wednesday, November 29 Response: 53 residents completed a survey</p> <p>Pop-Up #5: All-In Grocers Thursday, November 30 Response: 10 residents</p>	Summary of pop-up engagement input is provided in the Grantee Unique Appendices	All comments and questions were accepted.	N/A
6	Newspaper Ad	TBD				
7	Public Hearing	TBD				

**Table 4– Citizen Participation Outreach**

# Needs Assessment

## NA-05 OVERVIEW

### Needs Assessment Overview

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Cedar Falls, Iowa. It relies on data from the U.S. Census, the 2016-2020 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Cedar Falls, Iowa.

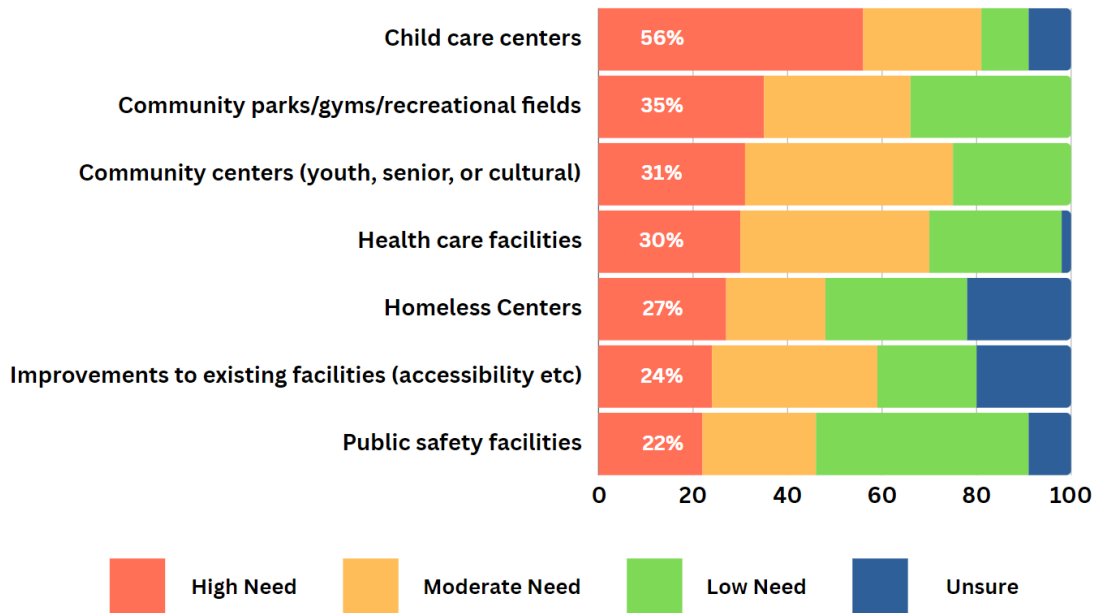
# NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS - 91.415, 91.215

## (F)

### Describe the jurisdiction’s need for Public Facilities:

Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Community survey participants were asked to identify a variety of public facilities as “low,” “moderate,” or “high” needs in Cedar Falls with the following top three responses: (1) childcare centers; (2) community parks, gyms, and recreational fields; and (3) community centers. These facilities, in addition to health care facilities, were ranked as moderate-to-high need by more than half of participants.

### How would you rate the following public facility needs?



Input from community meetings, focus groups, and interview participants supported survey findings. Common needs identified by stakeholders included:

- Affordable childcare centers
- Homeless centers, especially emergency shelter, other than Salvation Army affiliated centers, which were reported to be unwelcoming to LGBTQ+ individuals
- Job training centers
- Affordable and accessible mental health treatment facilities

The 2012 Cedar Falls Comprehensive Plan also identified key goals relating to community issues regarding public facilities. These include the following:

- Expanding space at the Main Street Community and Senior Center
- Expanding and improving existing spaces at the James & Meryl Hearst Center For The Arts
- Relocating and updating fire stations
- Expanding spaces in several public schools

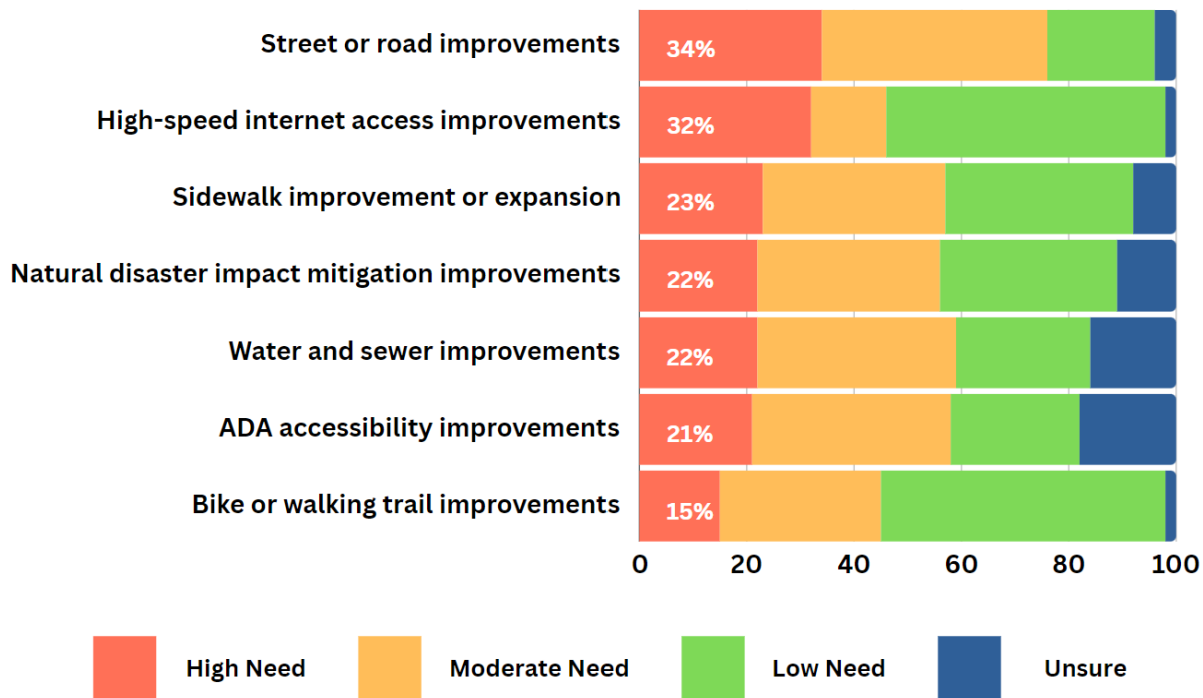
### **How were these needs determined?**

Cedar Falls' public facility needs were determined based on input from stakeholders engaged through research, stakeholder interviews, focus groups, public meetings, and a community survey. More than 150 residents and stakeholders participated in community engagement activities for the Consolidated Plan (see Table 2 for a list of participating organizations). Needs were also determined through a review of other local plans and studies, including the 2012 Cedar Falls Comprehensive Plan.

### **Describe the jurisdiction's need for Public Improvements:**

Survey respondents were also asked to rank public infrastructure improvement needs in Cedar Falls. The top three responses ranked as high need by the largest number of participants were street/road improvements, high-speed internet access, and sidewalk improvements or expansion.

## How would you rate the following infrastructure improvement needs?



Community meeting and focus group attendees and interview participants also frequently identified street and walkability improvements as major needs.

The 2012 Cedar Falls Comprehensive Plan and the Iowa Northland Regional Council of Governments' 2011 Safe Routes to School Plan also identify improvements in sidewalk connectivity as a goal to improve community mobility.

### How were these needs determined?

Cedar Falls' public infrastructure improvement needs were determined based on input from stakeholders engaged through research, stakeholder interviews, focus groups, public meetings, and a community survey. More than 150 residents and stakeholders participated in community engagement activities for the Consolidated Plan (see Table 2 for a list of participating organizations). Needs were also determined through a review of other local plans and studies, including the 2012 Cedar Falls Comprehensive Plan.

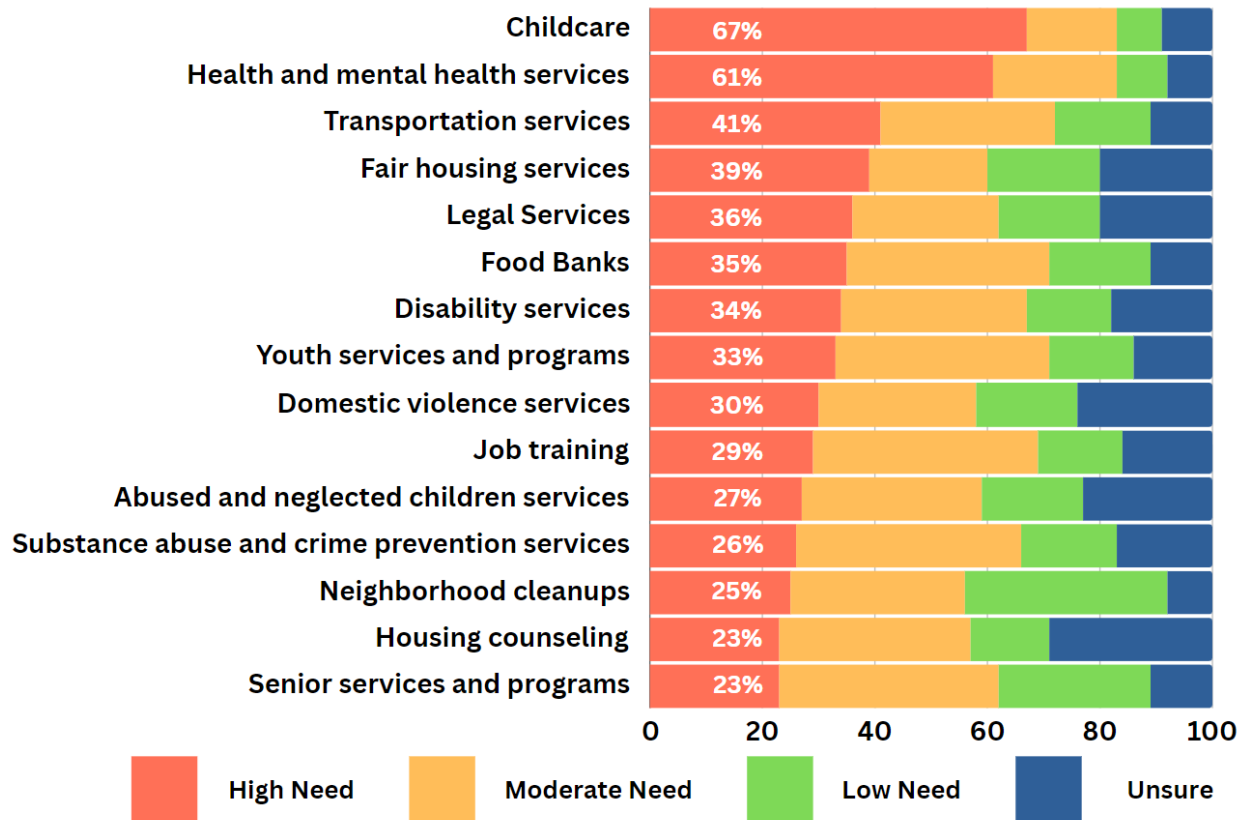
### Describe the jurisdiction's need for Public Services:

Survey respondents were also asked to rank public service needs in Cedar Falls. The top three responses were childcare, health and mental health services, and transportation services. Each of these items was identified as a medium- to high-level need by more



than half of survey takers, and childcare and health/mental health services were identified as such by more than 80% of respondents.

### How would you rate the following public service needs?



Input from community meetings, focus groups, and interview participants supported survey findings. Transportation services were the most commonly mentioned need from these participants. Other common needs identified by these stakeholders included:

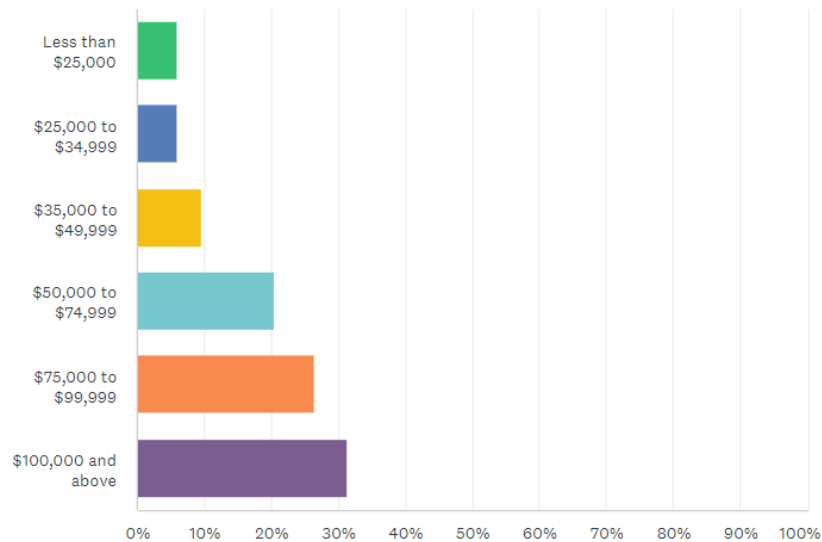
- Mental health and substance abuse treatment services
- Home repair and code enforcement services
- Financial counseling services
- Affordable childcare services
- Home buying services (down payment assistance, counseling, etc.)

## How were these needs determined?

Cedar Falls' public service needs were determined based on input from stakeholders engaged through research, stakeholder interviews, focus groups, public meetings, and a community survey. More than 150 residents and stakeholders participated in community engagement activities for the Consolidated Plan (see Table 2 for a list of participating organizations). Of survey participants who chose to share their income bracket, approximately 73% were low- to moderate- income as determined by HUD's FY 2024 Income Limits Documentation System<sup>1</sup>.

## What is your total household income?

Answered: 83 Skipped: 78



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<sup>1</sup> Median Family Income in Black Hawk County was \$85,500 in 2024. Low-income is generally considered to be 80% or less of the MFI, and moderate-income is considered to be 80-120%.

# Housing Market Analysis

## MA-05 OVERVIEW

### **Housing Market Analysis Overview:**

Housing choices are limited by household income and wealth; however, a lack of affordable housing in an area may also create significant hardships for low- and moderate-income households. Households that spend more than 30% of their income on housing are considered 'housing cost burdened' and may have difficulty affording other necessities, such as food, clothing, and childcare. Data examined in the following sections shows that there is a lack of rental and for-sale housing in the city that is affordable to residents with very low incomes, and a significant proportion of households are cost-burdened or severely cost-burdened by housing costs. Stakeholders and residents who participated in this planning process also noted a need for development of new housing units affordable to residents with incomes below 50% AMI. In addition to reviewing current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the previous section, NA-50.

# MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS - 91.410, 91.210(F)

## Introduction

This section outlines employment, labor force, and educational attainment data that informs the Consolidated Plan's priorities and goals.

## Economic Development Market Analysis

**Table 5 - Business Activity**

Business us by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	145	227	0.6%	1.2%	0.6%
Arts, Entertainment, Accommodations	2,627	2,242	11.2%	11.6%	0.4%
Construction	935	635	4.0%	3.3%	-0.7%
Education and Health Care Services	7,263	3,998	31.0%	20.7%	-10.3%
Finance, Insurance, and Real Estate	1,471	1,268	6.3%	6.6%	0.3%
Information	178	274	0.8%	1.4%	0.7%
Manufacturing	2,738	1,371	11.7%	7.1%	-4.6%
Other Services	887	489	3.8%	2.5%	-1.3%
Professional, Scientific, Management Services	1,932	2,180	8.2%	11.3%	3.0%
Public Administration	613	313	2.6%	1.6%	-1.0%
Retail Trade	3,621	3,027	15.5%	15.7%	0.2%
Transportation and Warehousing	495	2,135	2.1%	11.1%	8.9%
Wholesale Trade	516	1,158	2.2%	6.0%	3.8%
Total	23,421	19,317	--	--	--

*Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)*

**Table 6 - Labor Force**

<b>Labor Force</b>	<b>Number of Workers</b>
Total Population in the Civilian Labor Force	24,380.5
Civilian Employed Population 16 years and over	23,427.1
Unemployment Rate	3.9%
Unemployment Rate for Ages 16-24	7.3%
Unemployment Rate for Ages 25-65	2.3%

*Data Source: 2013-2017 ACS*

**Table 7 – Occupations by Sector**

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	3,289
Farming, fisheries, and forestry occupations	55
Service	5,070
Sales and office	5,382
Construction, extraction, maintenance, and repair	1,066
Production, transportation, and material moving	2,591

*Data Source: 2013-2017 ACS*

**Table 8 - Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	19,783	93.3%
30-59 Minutes	852	4.0%
60 or More Minutes	576	2.7%
Total	21,211	100%

*Data Source: 2013-2017 ACS*

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

**Table 9 - Educational Attainment by Employment Status**

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	392	10	153
High school graduate (includes equivalency)	1,851	139	547
Some college or Associate's degree	4,073	80	876
Bachelor's degree or higher	6,685	92	1067

*Data Source: 2013-2017 ACS*

**Table 10 - Educational Attainment by Age**

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	7	32	27	10	72
9th to 12th grade, no diploma	195	66	63	185	46
High school graduate, GED, or alternative	646	368	254	773	697
Some college, no degree	2,793	763	306	704	484
Associate's degree	418	342	339	266	136
Bachelor's degree	553	1,047	862	714	448
Graduate or professional degree	0	258	231	717	885

*Data Source: 2013-2017 ACS*

**Table 11 – Median Earnings in the Past 12 Months**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	28,938
High school graduate (includes equivalency)	31,976
Some college or Associate's degree	40,174
Bachelor's degree	52,569
Graduate or professional degree	73,808

*Data Source: 2013-2017 ACS*

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

The employment sectors in Cedar Falls with the largest number of jobs are education and health care services (3,998 jobs or 20.7% share of total jobs), retail trade (3,027 jobs or 15.7%), arts, entertainment, and accommodations (2,242 or 11.6%), and professional, scientific, and management services (2,180 jobs or 11.3%).

The jobs in which most residents are employed generally reflect these major employment sectors. The largest numbers of Cedar Falls residents work in education and health care services (7,263 workers or 31.0% share of total workers), retail trade (3,621 workers or 15.5%), manufacturing (2,738 workers or 11.7%), and arts, entertainment, and accommodations (2,627 workers or 11.2%).

**Describe the workforce and infrastructure needs of the business community:**

In 2022, the Iowa Northland Regional Economic Development Commission (INREDC) prepared a Comprehensive Economic Development Strategy (CEDS) for the general 6-county region in northern Iowa including Cedar Falls. The findings include weaknesses and threats that focus closely on economic development, private investment, development, and job creation, including:

- Region's overall lack of growth compared to similar regions.
- Uneven economic growth across the region
- Current and projected workforce shortages for both skilled and non-skilled laborers
- Business development and retention for existing small companies
- Aging population
- Shortage of childcare services
- Aging infrastructure (water/sewer/roads/bridges/housing stock)
- Changing global economic conditions
- Local and small businesses competing with changing consumer habits (online retail)
- Declining enrollment in higher education institutions
- Competition drawing talent from the region.

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

Based on the 2022 CEDS, the INREDC established new priorities that focus on strengthening and diversifying the regional economy by collaborating to provide the infrastructure, workforce, and amenities necessary to retain and expand existing



businesses, attract new businesses, and support local entrepreneurs. An analysis of the region's strengths, weaknesses, opportunities, and threats found the region is facing various challenges such as retaining and growing its workforce due to competition drawing talent away from the region. The City of Cedar Falls currently owns the West Viking Road Industrial Park that contains over 199.72 acres of lots that are zoned light industrial and can serve a variety of businesses such as manufacturing, logistics, and distribution/warehousing. The light industrial park is located next to U.S. Highway 20 and the Waterloo Regional Airport. The City installed the underground infrastructure using TIF funds. The land is also site certified by the Iowa Economic Development Authority (IEDA)<sup>2</sup>.

Community engagement participants for this Consolidated Plan noted Cedar Falls has benefitted from its proximity to the University of Northern Iowa as well as its vibrant downtown district and would like to see the development of more workforce and affordable housing to support existing and prospective residents.

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

The 2022 CEDS analyzed and compared annual unemployment rates of the INREDC region, the State of Iowa, and the United States. Overall, the region's unemployment rate has closely followed the state's unemployment rate, both of which are consistently below the national average. However, unemployment rates are calculated based on labor force participation and do not account for people who are employed or unemployed and actively seeking work. Therefore, actual unemployment rates are often higher when considering people are underemployed as well as workers who have dropped out of the labor force due to not being able to find employment. The INREDC acknowledges that the region must focus on reversing the declining trend of its labor force in order meet workforce demands. Many employers in the region have shared concerns about the lack of available general and skilled labor. Many community engagement participants similarly noted concerns of losing more talent due to the lack of available housing stock and overall affordability that may be a driving force for existing residents to leave Cedar Falls and the region altogether.

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

The Workforce Board of Region 7<sup>3</sup> is responsible for strategy oversight for the workforce development system in Black Hawk, Bremer, Butler, Buchanan, and Grundy counties,

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<sup>2</sup> Iowa Economic Development, West Viking Road Industrial Park.  
<https://www.iowaeda.com/certified-site/west-viking-road-industrial-park/>

Iowa. Iowa Workforce Development and Hawkeye Community College collaboratively manage the Region 7 American Job Center.

The University of Northern Iowa Small Business Development Center (SBDC) provides no-cost business counseling and technical advice to entrepreneurs<sup>4</sup>. Additional services include startup assistance, business planning, accounting, human resources, marketing, sales, in addition to other resources. The SBDC serves the nine-county region of Northwest Iowa including: Butler, Bremer, Buchanan, Black Hawk, Chickasaw, Fayette, Grundy, Howard, and Tama Counties.

Ranked top 10 in the U.S. for job markets, the regional economic development leader, Grow Cedar Valley, provides small business and start-up resources to help support entrepreneurs and their business endeavors. In addition to providing resources, the agency also connects entrepreneurs to other existing programs and services throughout Cedar Valley such as business networks, workspaces, makerspaces, equipment and tools, and collaborative laboratories<sup>5</sup>.

Additionally, the Iowa State Workforce Development Board<sup>6</sup> created the Minority Unemployment and Outreach Standing Committee to address unemployment rate disparities for minority populations in Iowa. Per the 2020 Census, Iowa's statewide unemployment rate was 3.9%, with African Americans experiencing the highest unemployment of 14.2%, followed by Native Americans (11%), Asian Americans (5.3%), and Hispanic Americans (8.1%). The goal of the committee is to reduce unemployment in minority communities by five percent or to the state's average within the next five years. Black Hawk County will be one of the four pilot communities due to having a high concentration of minority residents and unemployment rates.

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

Yes

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

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<sup>3</sup> Iowa State Workforce Development Board, Region 7. [https://www.iowawdb.gov/r7\\_home](https://www.iowawdb.gov/r7_home)

<sup>4</sup> UNI Small Business Development Center. <https://jpec.uni.edu/programs/uni-small-business-development-center>

<sup>5</sup> Grow Cedar Valley, Small Business and Start Up Resources. <https://www.growcedarvalley.com/business/economic-development/small-business-start-up-resources/>

<sup>6</sup> Iowa State Workforce Development Board. <https://www.iowawdb.gov/about-minority-unemployment-and-outreach-committee>

Cedar Falls and Black Hawk County are covered in the 2022 Comprehensive Economic Development Strategy (CEDS) prepared by the Iowa Northland Regional Economic Development Commission (INREDC). While the City of Cedar Falls is not contemplating economic development-focused initiatives with the use of its CDBG funds, several of its planned activities relate to priorities identified in the CEDs.

One of the CEDS priorities is to address the housing stock and availability across the region. Similarly, Cedar Falls will continue to prioritize the use of CDBG funds to preserve and improve the city's existing affordable housing and supply through rehabilitation programs for homeowners and rental housing.

The CEDS has also prioritized building infrastructure resilience across the region. Cedar Falls will also prioritize infrastructure improvements such as sidewalk and pedestrian infrastructure and improved public transportation services that can support workforce attraction and access to opportunities for residents in the city.

# MA-50 NEEDS AND MARKET ANALYSIS

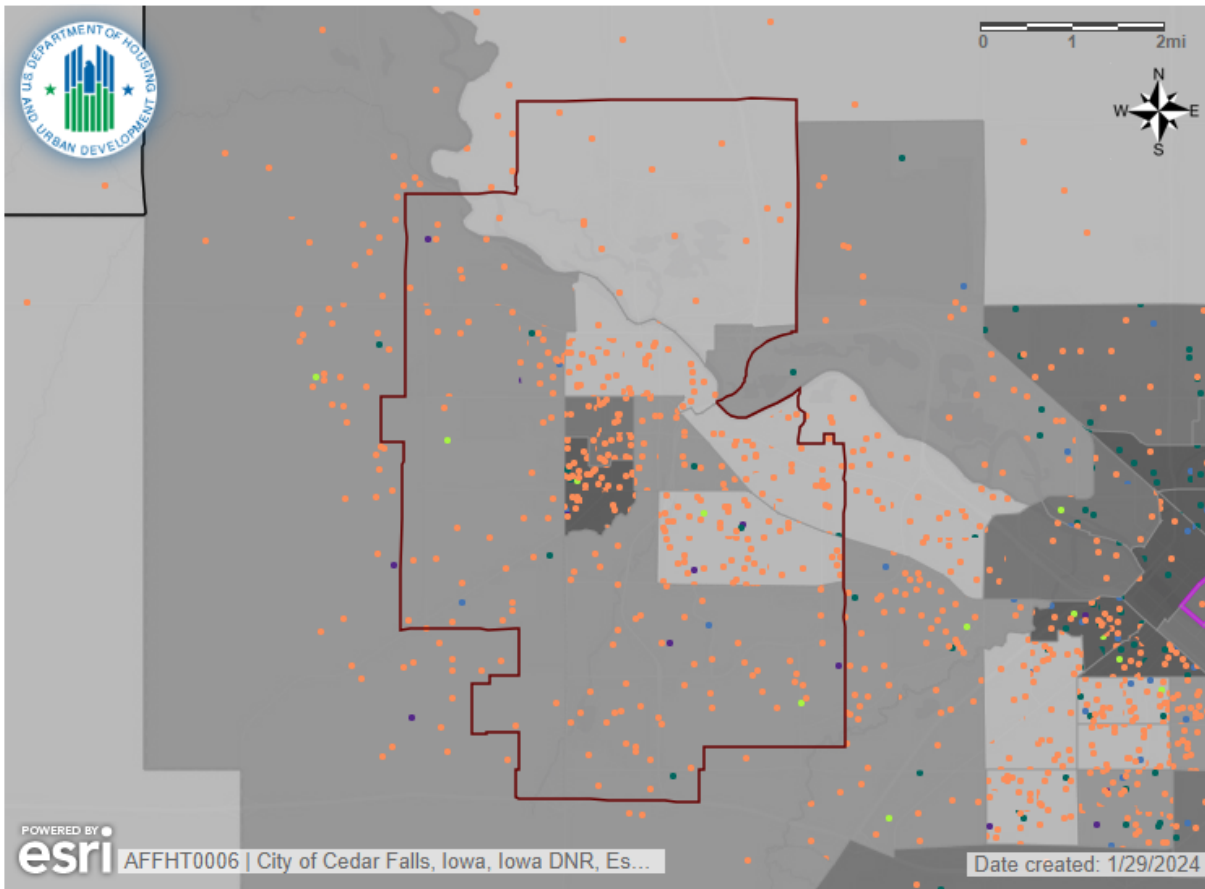
## DISCUSSION

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

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. The HUD-provided map on the following page shows the share of households within each census tract that have at least one of these housing problems.

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there is one census tract (Census Tract 2303) with a concentration of housing problems in Cedar Falls. This census tract with the highest percentage of households with housing burdens is located in the central part of the city where the population is denser and housing stock is older. Further, the city's southwestern quadrant has a higher rate of households with a housing burden ranging between 22.37% and 40.09% compared to the northern tracts in the city.

**Figure 1: Housing Needs and Race/Ethnicity by Census Tract,  
Cedar Falls, IA, 2010**



**Legend**

**Jurisdiction**



**Region**



**Demographics 2010**

1 Dot = 75

- White, Non-Hispanic
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic

**TRACT**



**R/ECAP**



**Percent Households with Burden**

- < 16.6 %
- 16.6 % - 22.87 %
- 22.87 % - 29.37 %
- 29.37 % - 40.09 %
- 40.09 % - 100.0 %

**Name:** Map 6 - Housing Problems

**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

**Jurisdiction:** Cedar Falls (CDBG)

**Region:** Waterloo-Cedar Falls, IA

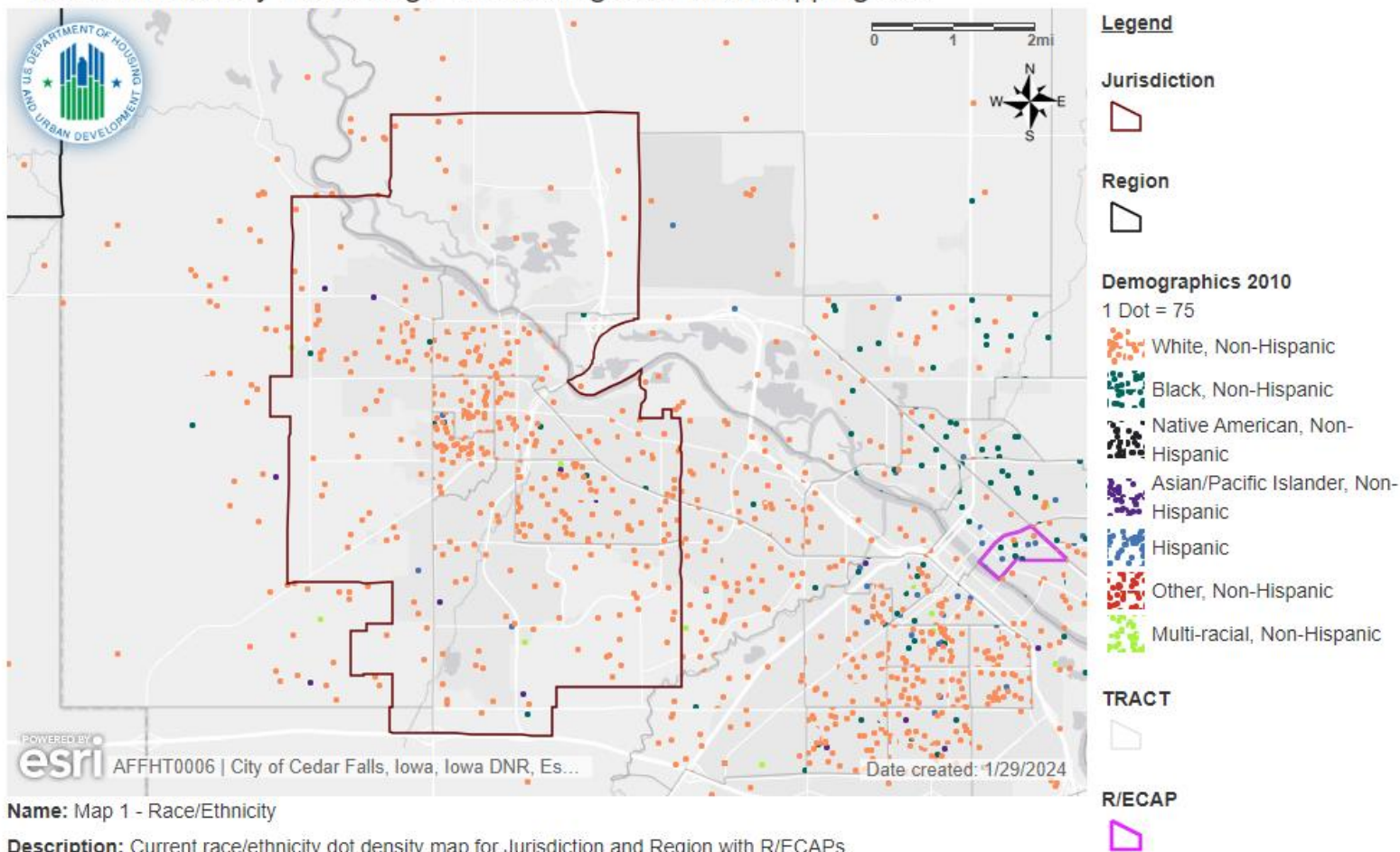
**HUD-Provided Data Version:** AFFHT0006

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

Geographic patterns for racial or ethnic minorities residing in Cedar Falls are shown in Figure 2. Concentration is defined as a census tract in which more than 50% of residents are people of color. Minority populations are distributed throughout Cedar Falls and there are no census tracts with 50% or more people of color. The census tract with the least concentration of white, non-Hispanic residents is tract 2500 which contains College Square Mall, Rownd Park, and Paw Park. About 86.6% of residents living in this tract are white, 6.2% are Black, 3.2% are Asian/Pacific Islander, 1.9% are Hispanic, and 2.4% are multiracial.

**Figure 2: Race/Ethnicity by Census Tract, Cedar Falls, IA, 2010**

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 1 - Race/Ethnicity

**Description:** Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Cedar Falls (CDBG)

**Region:** Waterloo-Cedar Falls, IA

**HUD-Provided Data Version:** AFFHT0006



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

There is only one census tract in Cedar Falls where more than 40% of households have one or more housing problems (Census Tract 2303) and the majority of the population is comprised of white residents, (See Figure 1). The data presented below reflects census estimates from the 2016-2020 5-Year American Community Survey.

There are approximately 461 housing units in the census tract noted above, of which 411 are occupied with a renter or homeowner. Renter occupied housing units in this census tract make up 91.7% of all households. Renter households are most common in central Cedar Falls to the west of Highway 58, around the University of Northern Iowa, and up to the downtown district along Main Street. The high level of renter-occupied housing in this area is likely due in part to a high number of college students living near the UNI campus. Comparatively, around 35.6% of all occupied housing units in Cedar Falls are renter-occupied. Over 29.5% of all housing units in this highlighted census tract were built in 1939 or earlier. Construction prior to 1978 may indicate an increased likelihood of lead-based paint or other lead-containing materials in the structure. The vacancy rate is 10.8% which may be due to the age and condition of the housing stock. The city's vacancy rate is slightly lower at 6.0%. Age of housing and vacancies may help to explain the cause of increased housing problems in this census tract.

### **Are there any community assets in these areas/neighborhoods?**

There are a wide variety of community assets in this area including the University of Northern Iowa campus. Additional assets include the UNI-Dome, McLeod Center, and the Gallagher Bluedorn Performing Arts Center, which host a variety of events year-round that may be open to the public. It also includes Seerley Park, the only neighborhood-serving park in the area.

### **Are there other strategic opportunities in any of these areas?**

This tract with a high concentration of housing burdens is mostly occupied by the UNI campus which acts as a major employer locally and regionally. Having a major institution such as a university can provide a key opportunity for the City of Cedar Falls to collaborate with the academic population in conducting community-based research. For example, the UNI Office of Community Engagement can be a useful source for connecting with existing or future community engagement work with various campus or community partners. The UNI also centers service-learning to expand discipline-specific research which engages students in activities that align with community strengths and needs. A diverse catalog of service-learning eligible courses is offered including courses that address public health, climate action planning, race and

public policy, nonprofit leadership, and more<sup>7</sup>. The UNI also has existing centers and external partnerships with organizations and agencies such as Grow Cedar Valley and the Cedar Valley Nonprofit Association which have a large network of community partners and resources throughout the region<sup>8</sup>. A few of the UNI Centers include the Center for Energy and Environmental Education (CEEE), the Center for Social and Behavioral Research, Advance Iowa, the Patricia A. Tomson Center for Violence Prevention, and more.

## **MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS - 91.210(A)(4), 91.310(A)(2)**

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

Broadband connectivity is a vital community resource that offers citizens access to employment, education, and other personal enrichment opportunities found through the internet. Disparities in broadband access – particularly for low-to-moderate households – can create a “digital divide” that limits users’ personal and professional opportunities. In 2015, the FCC defined broadband as internet access with download speeds of 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise noted as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email, and other critical features necessary for online communication.

Marginalized and/or minority households are generally disproportionately represented among low-to-moderate income households and therefore may be disproportionately impacted by a lack of internet access. The website BroadbandNow, which exists to help people discover internet options in their area, conducts research into broadband availability and user demographics by state and provides data on Iowa households without internet access. This data shows that 40% of extremely low-income households and 17% of low-to-moderate income households in Iowa are without internet:

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<sup>7</sup> The University of Northern Iowa (UNI), Service-Learning. <https://engagement.uni.edu/service-learning>

<sup>8</sup> The University of Northern Iowa (UNI), UNI Centers and External Partnerships. <https://engagement.uni.edu/uni-centers-external-partnerships>

**TABLE 45. DEMOGRAPHICS OF IOWA HOMES WITHOUT INTERNET ACCESS**

<b>Percent of Homes without Internet Access by Age</b>	
Under Age 18	5%
Age 18-64	6%
Age 65+	9%
<b>Percent of Homes without Internet Access by Income</b>	
Under \$20,000	40%
\$20,000-\$74,999	17%
Over \$75,000	6%
<b>Percent of Homes without Internet Access by Race/Ethnicity</b>	
Hispanic	8%
Black	8%
White	8%
Native American or Alaskan	6%
Mixed Race	5%
Asian	4%

**Source: BroadbandNow Iowa<sup>9</sup>**

The City reports that Cedar Falls was the first Iowa city to connect every home and business in the jurisdiction to 100% fiber broadband through community-owned Cedar Falls Utilities<sup>10</sup>. In addition, the Cedar Falls Library maintains a program in which residents may borrow mobile Wi-Fi hotspots which are serviced by T-Mobile and also has a set of Chromebooks available for public use. These initiatives are a major step forward in bridging the digital divide within Cedar Falls and help connect all residents, regardless of income, to affordable high-speed internet.

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

In addition to community-owned fiber broadband, which is available to all of Cedar Falls, BroadbandNow reports ten internet service providers service some or all of Cedar Falls. Of these, four provide fixed wireless, three provide satellite internet, one provides 5G internet, one provides DSL, and one provides cable internet. Additionally, as mentioned above, Cedar Falls Utilities offers fiber internet to the entire jurisdiction.

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<sup>9</sup> <https://broadbandnow.com/iowa>

<sup>10</sup> <https://www.cedarfalls.com/657/Economic-Development>

The following table depicts companies which provide internet services to Cedar Falls by type of service and percentage of the jurisdiction covered:

**TABLE 46. INTERNET SERVICES PROVIDERS IN CEDAR FALLS**

Provider Name	Connection Type	Portion of Cedar Falls covered
Viasat	Satellite	100%
HughesNet	Satellite	100%
Rise BroadBand	Fixed Wireless	19%
AlwaysOn	Fixed Wireless	82.6%
CenturyLink	DSL	8.5%
XStream	Cable	84.6%
US Cellular	Fixed Wireless	82.6%
GigFire	Fixed Wireless	8.1%
StarLink	Satellite	100%
T-Mobile Home Internet	5G Internet	30%
Cedar Falls Utilities	Fiber Internet	100%

Source: <https://broadbandnow.com/iowa/Cedar-Falls>

This breakdown shows that there is significant competition for satellite and fixed wireless service providers, who are all available in most or all areas of Cedar Falls, but little or no competition for other types of service providers. 5G and DSL internet are only available in small portions of the City, and no cable. or fixed wireless internet provider covers the entire City, so assessing total coverage for this internet type is difficult. This means that residents who are seeking options other than satellite or fiber internet may face difficulty in finding coverage options accessible to them, indicating a potential need for increased provision and competition in these areas. Overall, however, Cedar Falls residents as a whole generally have high levels of access to a variety of broadband service types, and in 2020 one assessment concluded that Cedar Falls Utilities, which provides the City’s fiber internet, was the fastest internet service provider in the country<sup>11</sup>.

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<sup>11</sup> <https://www.businesswire.com/news/home/20200618005171/en/Cedar-Falls-Utilities-Crowned-Fastest-Internet-in-the-United-States-According-to-PCMag>

## **MA-65 HAZARD MITIGATION - 91.210(A)(5), 91.310(A)(3)**

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

Hazard Mitigation Planning for Cedar Falls is conducted through Black Hawk County. The County's currently active Multi-Jurisdictional Hazard Mitigation Plan was approved in 2020, adopted by nine participating cities, and will remain active through June 2025. It applies to the jurisdictions of Black Hawk County and the cities of Cedar Falls, Dunkerton, Elk Run Heights, Evansdale, Gilbertville, Hudson, La Porte City, Raymond, and Waterloo. The plan defines 13 potential hazards within Black Hawk County and analyzes them on a risk assessment metric applicable to both the county overall and individually to the cities within the jurisdiction. This metric weighs four factors in order of importance to determine the overall risk of each natural disaster event, which are probability, severity, warning time, and duration, respectively. The specifics of the metric scales are shown below:

PROBABILITY		
Score	Description	
1	Unlikely	Less than 10% probability in any given year (up to 1 in 10 chance of occurring), history of events is less than 10% likely or the event is unlikely but there is a possibility of its occurrence.
2	Occasional	Between 10% and 20% probability in any given year (up to 1 in 5 chance of occurring), history of events is greater than 10% but less than 20% or the event could possibly occur.
3	Likely	Between 20% and 33% probability in any given year (up to 1 in 3 chance of occurring), history of events if greater than 20% but less than 33% or the event is likely to occur.
4	Highly Likely	More than 33% probability in any given year (event has up to a 1 in 1 chance of occurring), history of events is greater than 33% likely or the event is highly likely to occur.

MAGNITUDE / SEVERITY		
Rating	Description	
1	Negligible	Less than 10% of property severely damaged, shutdown of facilities and services for less than 24 hours, and/or injuries/illnesses treatable with first aid
2	Limited	10% to 25% of property severely damaged, shutdown of facilities and service for more than a week, and/or injuries/illnesses that do not result in permanent disability.
3	Critical	25% to 50% of property severely damaged, shutdown of facilities and services for at least two weeks, and/or injuries/illnesses that result in permanent disability.
4	Catastrophic	More than 50% of property severely damaged, shutdown of facilities and services for more than 30 days, and/or multiple deaths.

WARNING TIME	
Score	Description
1	More than 24 hours warning time.
2	12 to 24 hours warning time.
3	6 to 12 hours warning time
4	Minimal or no warning time (up to 6 hours warning)

DURATION	
Score	Description
1	Less than 6 hours
2	Less than 1 day
3	Less than 1 week
4	More than 1 week

Source: 2020 Black Hawk County Multi-Jurisdictional Hazard Mitigation Plan, page 25

Using this metric, the Hazard Mitigation Plan presents the following ranking for hazard risks in Cedar Falls:

TABLE A3: HAZARD RISK ASSESSMENT FOR CEDAR FALLS					
Hazard	Probability	Magnitude/ Severity	Warning Time	Duration	Total
Severe Winter Storm	4	1	2	3	2.7
River Flooding	3	2	2	4	2.65
Thunderstorm/Lighting/Hail	3	1	4	3	2.55
Flash Flood	4	1	2	1	2.5
Transportation Incident	3	1	4	1	2.35
Animal/Plant/Crop Disease	3	1	1	4	2.2
Tornado/Windstorm	2	1	4	2	2
Infrastructure Failure	2	1	4	2	2
Extreme Heat	2	1	2	3	1.8
Dam / Levee Failure	1	1	4	4	1.75
Radiological Incident	1	1	4	4	1.75
Terrorism	1	1	4	4	1.75
Sinkholes	1	1	4	4	1.75
Expansive Soils	1	1	3	4	1.6
Grass/Wild Fire	1	1	4	2	1.55
Earthquake	1	1	4	2	1.55
Landslide	1	1	4	1	1.45
Drought	1	1	1	4	1.3
Human Disease	1	1	1	4	1.3
HAZMAT Incident	0	0	0	0	0

Source: 2020 Black Hawk County Multi-Jurisdictional Hazard Mitigation Plan, page 327

This Consolidated Plan examines only potential natural hazards and their increased likelihood due to climate change. This section's examination of potential natural hazards will also be limited to those which the Hazard Mitigation Plan deems likely or highly likely to recur in the future. With these considerations, the following natural hazards pose a risk within Cedar Falls that may increase due to climate change.

### Severe Winter Storm

Severe winter storms may include unusually low temperatures, ice, sleet, snow, and other dangerous effects. The primary risks associated with thunderstorms include injury or death to residents, damage to property including the disruption of utility services, and disruption of traffic. Black Hawk County has experienced 85 severe winter weather events since 1996, which did not cause any injuries or deaths but did result in nearly \$8

million in property and crop damage. The Hazard Mitigation Plan deems it highly likely that severe winter storm events will continue to occur in the jurisdiction in the future.

### **River Flooding**

River flooding occurs when an existing body of water overflows to cover adjacent land that is not typically covered. These events frequently follow other natural hazard events, such as thunderstorms or winter storms. The primary risks associated with river flooding are injury or death to residents and crop or property damage, with the latter two being more common.

Black Hawk County has experienced 106 river flooding events since 1996, which did not cause any injuries or deaths but resulted in over \$40 million in property and crop damage. All of these events impacted the City of Cedar Falls to some degree. The Hazard mitigation plan deems it highly likely that river flooding events will continue to impact the County in the future and notes that Cedar Falls has two schools situated in 100-year floodplains; however, it also notes that the city has participated in several flood mitigation measures including flood levies and buyouts of flood-prone properties. The city also participates in the National Flood Insurance Program's Community Rating System, which affords discounts to the public who are required to purchase flood insurance.

Cedar Falls also has higher floodplain restrictions than other jurisdictions. The city regulates the 500-year (0.2% chance) floodplain on top of the 100-year (1% chance) floodplain.

### **Thunderstorm/Lightening/Hail**

By their nature thunderstorms produce multiple hazardous effects, including heavy rains, high winds, lightning, and hail. The primary risks associated with thunderstorms include injury or death to residents and damage to property including the disruption of utility services. The Hazard Mitigation Plan reports that "since 1996, Black Hawk County has experienced 12 reported lightning events causing a combined total of \$1,154,000 in property damage. The county has also experienced 225 thunderstorm wind events causing \$4,628,000 in property damage and \$102,000 in crop damage, 61 heavy rain events causing \$105,000 in property damage and no crop damage, and six funnel cloud events causing no damage". In this same time period, the County also experienced 174 hail events, which caused \$4.5 million in property and crop damage. The Plan deems it highly likely that thunderstorm, lightning, and hail events will continue to occur in the jurisdiction in the future.



## **Flash Flood**

Flash flooding occurs when water levels rise abruptly, usually due to intense rainfall. Most flash flooding occurs within the designated FEMA 1% annual chance flood zone and is often more costly and dangerous to both property and life than river flooding. The primary risks associated with flash flooding are injury or death to residents, damage to property including disruption of utility services, potential for increased disease and/or water contamination, and disruption of traffic.

The Hazard Mitigation Plan reports that, according to data from the National Climatic Data Center, there have been 42 reported flash flood events in Black Hawk County between January 1, 1996, and November 30, 2019, which did not result in any injuries or deaths but did cause millions of dollars in property and crop damage. Six of these floods occurred in Cedar Falls and caused property damage but no injuries or deaths. The Hazard Mitigation Plan deems it highly likely that the jurisdiction will experience some level of repeated flash flooding in the future.

## **Tornado/Windstorm**

The primary risks associated with high winds are injury or death to residents, damage to property including the disruption of utility services, and disruption of traffic. These risks can occur whether winds are straight line or tornadic in nature, although tornado winds typically reach higher speeds than straight line winds and therefore pose more of a threat.

The Hazard Mitigation Plan reports 36 tornadoes in Black Hawk County between 1950 and 2019, which resulted in a total of twelve deaths, 46 injuries, and over \$50 million in property and crop damage. Five of these tornadoes impacted Cedar Falls, resulting in one death, twenty injuries, and over \$25 million in property damage. The Hazard Mitigation Plan deems it highly likely that the County as a whole will experience approximately five tornado events within the next ten years.

Windstorm events typically describe a storm in which there are strong straight-line winds which do not rotate to form a tornado. There have been 32 non-tornado windstorm events in Black Hawk County since 1996, which did not cause any injuries or deaths but resulted in over \$3 million in property and crop damage. The Hazard Mitigation Plan deems it highly likely that the County will continue to experience windstorm events in the future.

## **Drought**

The primary risks associated with drought include crop loss and disruption of general water supply. Since 1996, Black Hawk County has experienced four summers with drought conditions resulting in \$96 million in crop damage. The Hazard Mitigation Plan

deems it likely that drought will impact the jurisdiction in the future, noting that it has occurred in 22% of the years since 1996.

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

In its September 2021 report “Climate Change and Social Vulnerability in the United States<sup>12</sup>,” the US EPA identifies low-income earners, minorities, elderly adults, and persons with less than a high school diploma as “socially vulnerable.” Socially vulnerable persons are described as having a reduced capacity to “cope with and recover from climate change impacts”, and socially vulnerable groups are described as more likely to live in poorer neighborhoods with lower elevations and poorly maintained infrastructure. The 2018-2022 ACS estimated that 17.4% of Cedar Falls' total population, or around 6,301 people, are living below the poverty line. Additionally, the Black Hawk County Hazard Mitigation Plan notes that 412 insurable structures, comprised primarily of residential units, are located within floodplains. The Plan also notes that residents in mobile homes or multi-family homes, who are typically lower income than residents of single-family homes, are at greater risk from natural disasters. The 2018-2022 American Community Survey estimates that there are about 457 occupied mobile homes and about 4,211 multi-family units in Cedar Falls, accounting for 30.2% of the City's occupied housing units.

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<sup>12</sup> U.S. EPA. (September 2021) “Climate Change and Social Vulnerability in the United States.” [https://www.epa.gov/system/files/documents/2021-09/climate-vulnerability\\_september-2021\\_508.pdf](https://www.epa.gov/system/files/documents/2021-09/climate-vulnerability_september-2021_508.pdf)

# Strategic Plan

## SP-05 OVERVIEW

### Strategic Plan Overview

This strategic plan will guide the allocation of the Cedar Fall's CDBG and HOME funding during the 2024-2028 planning period. Goals for the 2024-2028 period focus on high priority needs identified through data analysis, community input, consultation with Waterloo-Cedar Falls staff and partner agencies, and a review of relevant recently completed plans and studies. The priority and goal sections of this strategic plan describe anticipated activities within each of several broader areas to which the cities will allocate funding. Cedar Falls will rely on partnerships with local agencies and internal departments to achieve their Consolidated Plan goals and address priority needs.

## SP-10 GEOGRAPHIC PRIORITIES - 91.415, 91.215(A)(1)

### Geographic Area

Target Area	Percentage of Funds
Citywide	48%
LMI Area Benefit	52%

**Table 12 - Geographic Priority Areas**

### General Allocation Priorities

As required by HUD regulations, the City of Cedar Falls targets all infrastructure projects to areas of low- or moderate-income. Other than this targeting, the City of Cedar Falls does not intend to target CDBG funds to any particular area, but instead proposes to generally distribute its CDBG resources throughout the city while conforming with eligibility criteria established in HUD's program regulations.

## SP-25 PRIORITY NEEDS - 91.415, 91.215(A)(2)

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Increase and Improve Affordable Housing Options	High	Extremely low income  Low income  Moderate income  Large family Families with children  Elderly/frail elderly  Public housing residents  People with disabilities	Citywide	Improve housing access and quality	<ul style="list-style-type: none"> <li>• Preservation and improvement of the city's existing affordable housing supply through rehabilitation programs, both for homeowners and rental housing</li> <li>• Minor home repair assistance for low-income homeowners, to include weatherization and energy efficiency improvements</li> <li>• Closing cost and down payment assistance to help first-time homebuyers achieve homeownership</li> <li>• Programming to assist people with disabilities with the cost of accessibility modifications to their homes</li> <li>• New construction of affordable rental and homeowner housing units, incorporating universal design standards for greater accessibility</li> <li>• Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the city</li> <li>• Creation of permanent supportive housing to provide housing options for people transitioning out of homelessness</li> <li>• Lead-based paint inspection and remediation</li> </ul>	Affordable housing was one of the most commonly cited needs among the stakeholders and residents engaged in development of the Consolidated Plan. Survey responses also indicate that housing affordability was among the top concerns of respondents. While housing affordability is a broad category of related needs, rental rehabilitation, housing for families, housing for people with disabilities, and energy efficiency improvements were specifically highlighted by the survey data. Other community input suggested a particular need for homeowner rehabilitation, minor home repairs, homebuyer assistance, accessibility modifications, rental assistance vouchers, and code enforcement to address poor rental housing conditions.

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Provide Public Services to Enhance Quality of Life	High	Extremely low income  Low income  Moderate income  Families with children  Elderly People with disabilities  Homeless individuals and families  Victims of domestic violence	Citywide	Provide public services	<ul style="list-style-type: none"> <li>• Childcare assistance</li> <li>• Healthcare and mental health services</li> <li>• Counseling and recovery programs for people with alcohol and/or substance abuse disorders</li> <li>• Assistance with transportation challenges</li> <li>• Enhanced programming for children and youth in existing parks and recreation centers</li> <li>• Educational activities for adults and youth around job skills and employment to improve employment options</li> <li>• Job training and entrepreneurial support</li> <li>• Case management for people experiencing homelessness</li> <li>• Food banks and nutrition support</li> <li>• Legal assistance, especially to help renters overcome tenant screening barriers such as credit history and arrest records</li> </ul>	Of all the needs rated by survey respondents, needs for public services were rated more highly than any others, particularly the need for childcare assistance and for health and mental health services. In-person interactions with stakeholders and residents through interviews, public meetings, and pop-up engagement events confirmed these two needs and identified needs for youth activities, food and grocery support, legal assistance, and employment/job training as well. Transportation, which has both public service and public facility dimensions, was the most-cited need by stakeholders and residents.

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Support Public Facilities and Infrastructure Development	High	Extremely low income  Low income  Moderate income  Families with children  Elderly People with disabilities  Non-housing community development	Citywide  LMA	Improve public facilities, infrastructure, and community amenities.	<ul style="list-style-type: none"> <li>Public transportation improvements, including service frequency, route expansion, and extended operating hours</li> <li>Improved transit amenities such as bus stop signage, shelters, and posted route information</li> <li>Neighborhood-based childcare centers</li> <li>Improvements to sidewalks and pedestrian infrastructure, including crosswalks, signaling systems, and addressing gaps in the connectivity of existing sidewalks</li> <li>Park and playground enhancements</li> <li>Creation of transitional housing for people transitioning out of homelessness</li> <li>Improvements to water, sewer, and stormwater infrastructure</li> <li>Improved amenities in Cedar Falls, such as street trees, street furniture, and improved lighting</li> </ul>	Public facility needs, specifically the need for childcare centers, was the third-most highly ranked need of all the options available in the community survey. Residents and stakeholders who participated in development of the Consolidated Plan named transportation more frequently than any other need, while rounding out the city's public facility and infrastructure needs with sidewalks and pedestrian signaling, parks, and playgrounds. Also mentioned, though less frequently than the needs already listed, were the needs for street trees, street furniture, street lighting, and water/sewer improvements.

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Fair Housing	High	All	Citywide	Provide fair housing education and services	<ul style="list-style-type: none"> <li>• Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities</li> <li>• Legal assistance in landlord/tenant disputes</li> </ul>	Survey responses reveal a gap in the community's understanding of fair housing and a need for greater education and enforcement around this subject. Only 46% of respondents said they knew their fair housing rights and only 44% reported knowing where to file a complaint of housing discrimination. While just 5% of respondents reported having ever experienced housing discrimination in Cedar Falls, none of those respondents filed a formal report of the discrimination and said they did not know what good it would do. Stakeholder interviews further support the need for greater awareness and education in the community on fair housing rights and responsibilities.
Program Administration	High	All	Citywide	Planning and administration	<ul style="list-style-type: none"> <li>• Program administration costs related to the planning and execution of community development and housing activities assisted with funds provided under the CDBG and HOME programs.</li> </ul>	These are necessary program administration costs associated with the coordination and delivery of services to Cedar Falls residents.

**Table 13 – Priority Needs Summary**

## **Narrative**

During the development of the Consolidated Plan, five priority needs were identified. Each of the needs is described in the table that follows along with a basis for its priority designation and the populations to be served. Priority needs include housing affordability and housing options, public services, public facilities and infrastructure, fair housing, and program administration.

## **SP-35 ANTICIPATED RESOURCES - 91.420(B), 91.215(A)(4), 91.220(C)(1,2)**

### **Introduction**

The City of Cedar Falls qualifies for a formula grant under HUD's CDBG program and, together with the City of Waterloo as a HOME Consortium, also qualifies for funding under the HOME program. The table below shows the City's CDBG allocation for the 2024 program year (as determined by HUD), along with an estimate of anticipated grant funding for the remaining four years covered under this Consolidated Plan. This estimate assumes that funding over those four years will average to be about the same as the 2024 allocation. Additionally, The City of Cedar Falls expects to receive approximately \$1.3M in Housing Choice Voucher funding for Federal Fiscal Year 2024. There are no local (City) match requirements for either CDBG under the Entitlement Program or HCV funding.



**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – Federal	Housing Rehabilitation Infrastructure Public Facilities Public Services Planning and Administration	\$262,476	\$0	\$120,000.00	\$382,476.00	\$1,049,904	The expected amount available for the remainder of the Con Plan is four times the 2024 annual allocation.

**Table 14 - Anticipated Resources**

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

The CDBG Entitlement funding provided by HUD will be used by the City and awarded Agencies to serve low- and moderate-income households, areas, and clientele. Because the cost of most CDBG-funded projects exceeds the amount available under the City's annual grant, locally-funded agencies and organizations frequently must augment their awards using funds from other sources in order to complete their defined projects. Additionally, the City's administration of the Housing Choice Voucher program, although funded by a different stream of federal resources, allows leveraging of the City's staff and administrative capacity. No local matching funds are required for each of these awards to the City.

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

Some public facility and infrastructure projects will be conducted on public property or property covered by public rights-of-way or easements.

# SP-40 INSTITUTIONAL DELIVERY STRUCTURE - 91.415, 91.215(K)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Waterloo	Government	Economic; Development; Homelessness; Non-homeless special needs; Ownership; Planning; Rental; Neighborhood improvements; Public facilities; Public services	Jurisdiction
City of Cedar Falls	Government	Economic Development; Homelessness; Non-homeless special needs; Ownership; Planning; Rental; Neighborhood improvements; Public facilities; Public services	Jurisdiction
Waterloo Housing Authority	PHA	Public Housing	Jurisdiction
Cedar Falls Low Rent Housing Agency	PHA	Affordable Housing - Rental	Jurisdiction
Community Housing Development Organization	CHDO	Ownership; Rental	Jurisdiction
Social Service	Subrecipient	Affordable Housing;	Jurisdiction

Agency		Economic Development; Homelessness; Non-homeless special needs; Planning; Neighborhood improvements; Public facilities; Public services	
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**Table 15 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The Cedar Falls Planning and Community Services Division oversees CDBG activities in Cedar Falls, while Waterloo Community Development oversees HOME activities in the Consortium. Both agencies work with other local government, non-profit, private, and public agencies in this endeavor. Collaboration between these entities is important as it helps to increase services offered and prevent gaps or overlap in these services.

In recent years, the City has consistently partnered with and funded a small group of subrecipient organizations each year, which expands the local institutional delivery system to include these partnering organizations. When interviewed, stakeholders from several local agencies and non-profits noted that improved educational efforts on the limitations of CDBG funding and the application process, in addition to simplifying and streamlining the funding application process, may be helpful in further expanding and strengthening service agency partnerships with the City. Staff members of the City of Cedar Falls also expressed a desire for increased partnership with local service agencies and noted that greater education on funding opportunities could encourage greater interest from local agencies in applying for CDBG funding.

Availability of services targeted to homeless persons and persons with HIV and mainstream services:<sup>13</sup>

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

**Table 16 - Homeless Prevention Services Summary**

<sup>13</sup> Boxes marked with X indicate the presence of such a program or resource in the jurisdiction.

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

A group composed of various local providers of homelessness services known as the Black Hawk County Local Homeless Coordinating Board (LHCB) meets biweekly to share issues and concerns regarding homelessness, preventing homelessness and services available in the community. The LHCB 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 LHCB meetings also provide opportunities for coordination among board members, including discussions of the coordinated entry list and opportunities to place people from the list into shelter based on the participating members' available resources. The board manages homelessness policies and a coordinated entry process. In addition, the board organizes the annual Point-In-Time survey, which is conducted in January of every year. Additionally, a Homeless Coalition Board meets quarterly through Operation Threshold to discuss provision of community outreach.

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

A variety of local agencies, including local government entities, non-profits, and faith-based organizations, provide services to special needs populations in Cedar Falls. The Black Hawk County LHCB acts as a lead agency to unite and coordinate homeless service efforts from over 40 different agencies. The breadth and number of agencies participating in Cedar Falls' homeless services efforts are a definite strength to the City's institutional delivery structure; however, the lack of an online presence from the Black Hawk County LHCB may be a potential weakness as it is difficult to find information on the LHCB's activities.

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

The City of Cedar Falls will continue to support agencies providing homeless services, including sheltering, to Cedar Falls LMI residents as well as providing financial counseling, nutrition, substance use disorder treatment, family services and healthcare.

## SP-45 GOALS - 91.415, 91.215(A)(4)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Improve Affordable Housing Options	2024	2028	Affordable Housing	Citywide	Increase and Improve Affordable Housing Options	CDBG: \$370,000	Homeowner housing rehabilitated: 10 housing units
2	Provide Public Services to Enhance Quality of Life	2024	2028	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide LMI Area Benefit	Provide Public Services to Enhance Quality of Life	CDBG: \$196,850	Public service activities other than Low-Moderate-Income Housing Benefit: 7,500 persons assisted
3	Support Public Facilities and Infrastructure Development	2024	2028	Non-Housing Community Development	Citywide LMI Area Benefit	Support Public Facilities and Infrastructure Development	CDBG: \$603,055	Public Facility or Infrastructure Activities other than Low-Moderate-Income Housing Benefit: 1,000 households assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Program Administration	2024	2028	Other-Program Administration	Citywide	Program Administration	CDBG: \$262,475	Not applicable

**Table 17 – Goals Summary**



## Goal Descriptions

Goal Name	Goal Description
<p>Increase and Improve Affordable Housing Options</p>	<ul style="list-style-type: none"> <li>• Preservation and improvement of the city's existing affordable housing supply through rehabilitation programs, both for homeowners and rental housing</li> <li>• Minor home repair assistance for low-income homeowners, to include weatherization and energy efficiency improvements</li> <li>• Closing cost and down payment assistance to help first-time homebuyers achieve homeownership</li> <li>• Programming to assist people with disabilities with the cost of accessibility modifications to their homes</li> <li>• New construction of affordable rental and homeowner housing units, incorporating universal design standards for greater accessibility</li> <li>• Rental deposit assistance to help low-income households with the cost of existing rental units in the city</li> <li>• Creation of permanent supportive housing to provide housing options for people transitioning out of homelessness</li> <li>• Lead-based paint inspection and remediation</li> <li>•</li> </ul>
<p>Provide Public Services to Enhance Quality of Life</p>	<ul style="list-style-type: none"> <li>• Childcare assistance</li> <li>• Healthcare and mental health services</li> <li>• Counseling and recovery programs for people with alcohol and/or substance abuse disorders</li> <li>• Assistance with transportation challenges</li> <li>• Enhanced programming for children and youth in existing parks and recreation centers</li> <li>• Educational activities for adults and youth around job skills and employment to improve employment options</li> <li>• Job training and entrepreneurial support</li> <li>• Case management for people experiencing homelessness</li> <li>• Food banks and nutrition support</li> <li>• Legal assistance, especially to help renters overcome tenant screening barriers such as credit history and arrest records</li> </ul>
<p>Support Public Facilities and Infrastructure Development</p>	<ul style="list-style-type: none"> <li>• Improved transit amenities such as bus stop signage, shelters, and posted route information</li> <li>• Neighborhood-based childcare centers</li> <li>• Improvements to sidewalks and pedestrian infrastructure, including crosswalks, signaling systems, and addressing gaps in</li> </ul>

Goal Name	Goal Description
	<p>the connectivity of existing sidewalks</p> <ul style="list-style-type: none"> <li>• Park and playground enhancements</li> <li>• Improvements to water, sewer, and stormwater infrastructure</li> <li>• Improved amenities in Cedar Falls, such as street trees, street furniture, and improved lighting</li> </ul>
Fair Housing	<ul style="list-style-type: none"> <li>• Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities</li> <li>• Legal assistance in landlord/tenant disputes</li> </ul>
Program Administration	<ul style="list-style-type: none"> <li>• Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG program.</li> </ul>

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

Over the 2024-2028 Consolidated Plan period, Cedar Falls expects to provide 250 extremely low-income, low-income, and moderate-income families with affordable housing through the Housing Choice Voucher Program.

# SP-65 LEAD-BASED PAINT HAZARDS - 91.415, 91.215(I)

## **Actions to address Lead Based Paint (LBP) hazards and increase access to housing without LBP hazards:**

Lead based paint hazard control and remediation for Cedar Falls is conducted through Black Hawk County, which operates a Childhood Lead Poisoning Prevention Program. This program is described as “facilitating community screening of children ages 1-6 years for elevated blood lead levels, maintaining surveillance of children with elevated blood lead levels, and coordinating a robust referral process with the child's family. This process includes developmental, behavioral, medical, nutritional, and environmental referrals, and assists the child's family as needed<sup>14</sup> and applies to Black Hawk, Bremer, Buchanan, and Grundy counties. The County also adopted a Control of Lead Based Paint Ordinance in 2022 which dictates requirements for testing and hazard reduction.

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

Cedar Falls reduces risk of lead poisoning by participating in the Childhood Lead Poisoning Prevention Program and by enforcing the Control of Lead Based Paint Ordinance, both operated by Black Hawk County. These measures are designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. More than 20 million homes in the United States built before 1978 contain lead-based paint hazards.

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

Cedar Falls participates in the Childhood Lead Poisoning Prevention Program and abides by the Control of Lead Based Paint Ordinance, which both govern the entirety of Black Hawk County.

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<sup>14</sup> <https://www.bhccpublichealth.org/services/lead-poisoning>

# SP-70 ANTI-POVERTY STRATEGY - 91.415, 91.215(J)

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

2022 ACS data shows that 17% of Cedar Falls residents live below the poverty line, which is higher than both the Black Hawk County poverty rate of 15.7% and significantly higher than the overall state of Iowa poverty rate of 11.1%. It may be relevant to note that the University of Northern Iowa is present in Cedar Falls, and that university students who are living off campus are included in poverty rate data. While student status itself does not mitigate the impacts of living below the poverty line, university students may have access to university or family financial support which is not available to non-student residents living below the poverty line.

Due to these higher-than-average poverty levels, the City will continue to collaborate with local partners to reduce the number of poverty-level families. The City may also wish to investigate the potential for combining this plan with a homelessness outreach and prevention plan, as the two issues are closely related. Listed below are City goals, programs, and policies which, although not part of a direct poverty reduction plan, assist low- and moderate-income families within the jurisdiction and help to alleviate the impacts of poverty.

## **How are the Jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan?**

This Consolidated Plan uses reports and data on past projects, successes, and challenges within the City of Cedar Falls in order to determine the City's direction and goals over the next five years. This information is gathered through a review of previous plans and through interviewing local stakeholders, service providers, and community members. In order to more closely target community development efforts and to assess the efficacy of past efforts, this plan is complemented by yearly Annual Action Plans, which outline the City's goals that are specific to the upcoming year, and by annual CAPERs, or Consolidated Annual Performance and Evaluation Reports, which retrospectively analyze the goals outlined in each Annual Action Plan and provide an evaluation of the City's progress towards these stated goals. These yearly goals and analyses provide the City with the opportunity to reassess and revise targets where indicated, allowing the City to make any necessary adjustments to more closely coordinate poverty reduction goals, programs, and policies with this Consolidated Plan over the next five years.

In recent years, the City's poverty-reducing goals and actions have been linked to two

different affordable housing activities: homelessness prevention and housing rehab and repair services. The City typically supports over 1,000 households annually through various homelessness prevention activities and approximately 2 households per year through housing rehab and repair. In an ongoing, iterative coordination process, this Consolidated Plan and future Annual Action Plans will be shaped by the success and continuing need for these activities and for other programs that aim to reduce poverty.

## **SP-80 MONITORING - 91.230**

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

The City of Cedar Falls has in place numerous standards and procedures to monitor CDBG-funded activities and ensure compliance with federal regulations and the objectives of the CDBG program. In addition to CDBG regulations and monitoring criteria, the City's funded activities are also reviewed against the Consolidated Plan, Annual Action Plan, and the Analysis of Impediments to Fair Housing Choice to confirm adherence to these foundational documents.

The Housing Commission and City Council will review and approve the Con Plan, each AAP, and CAPER, which summarizes the accomplishments and efforts made under the CDBG Entitlements program. All after conducting the required appropriate public process as outlined in the City's Public Citizen's Participation Plan.

Furthermore, Agencies receiving CDBG funding from the City are required to compete for funds, develop eligible proposals, provide quarterly reports, and be monitored for compliance and effectiveness. Monitoring consists of in-person visits to the agencies by City staff to:

- 1) confirm the actual use of funds matches the agency's proposal and contract with the City;
- 2) verify agency expenses;
- 3) pull and review copies of client files and applications;
- 4) verify client demographics; and
- 5) review quarterly reports and expenditures with key agency employees.

For housing rehabilitation and repair projects funded directly by the City, activities are monitored according to prescribed HUD requirements, including written applications, income verifications, procurement, contracting, inspections, lead-based paint

protections, closeout procedures and utilization of minority-owned contractors in the project bidding outreach processes.

As a further layer of accountability and oversight, All CDBG funds expended are subject to monitoring by HUD and audit by the City. Some subrecipients, such as INRCOG, conduct their own independent auditing and records maintenance processes as well.

# Expected Resources

## AP-15 EXPECTED RESOURCES - 91.420(B), 91.220(C)(1,2)

### Introduction

The City of Cedar Falls qualifies for a formula grant under HUD's CDBG program and, together with the City of Waterloo as a HOME Consortium, also qualifies for funding under the HOME program. The table below shows the City's CDBG allocation for the 2024 program year (as determined by HUD), along with an estimate of anticipated grant funding for the remaining four years covered under this Consolidated Plan. This estimate assumes that funding over those four years will average to be about the same as the 2024 allocation. Additionally, The City of Cedar Falls expects to receive approximately \$1.3M in Housing Choice Voucher funding for Federal Fiscal Year 2024. There are no local (City) match requirements for either CDBG under the Entitlement Program or HCV funding.

**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	Housing Rehabilitation Infrastructure Public Facilities Public Services Planning and Administration	\$262,476	\$0	\$120,000.00	\$382,476.00	\$1,049,904	The expected amount available for the remainder of the Con Plan is four times the 2024 annual allocation.

**Table 18 - Expected Resources – Priority Table**



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

The CDBG Entitlement funding provided by HUD will be used by the City and awarded Agencies to serve low- and moderate-income households, areas, and clientele. Because the cost of most CDBG-funded projects exceeds the amount available under the City's annual grant, locally funded agencies and organizations frequently must augment their awards using funds from other sources in order to complete their defined projects. Additionally, the City's administration of the Housing Choice Voucher program, although funded by a different stream of federal resources, allows leveraging of the City's staff and administrative capacity. No local matching funds are required for each of these awards to the City.

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

Some public facility and infrastructure projects will be conducted on public property or property covered by public rights-of-way or easements.

# 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	Increase and Improve Affordable Housing Options	2024	2025	Affordable Housing	Citywide LMI Area Benefit	Increase and Improve Affordable Housing Options	CDBG: \$90,000	Homeowner housing rehabilitated: 2 housing units
2	Provide Public Services to Enhance Quality of Life	2024	2025	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide LMI Area Benefit	Provide Public Services to Enhance Quality of Life	CDBG: \$39,370.	Public service activities other than Low-Moderate-Income Housing Benefit: 1500 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support Public Facilities and Infrastructure Development	2024	2025	Non-Housing Community Development	Citywide LMI Area Benefit	Support Public Facilities and Infrastructure Development	CDBG: \$200,611	Public Facility or Infrastructure Activities other than Low-Moderate-Income Housing Benefit: 200 households assisted
4	Program Administration	2024	2025	Other-Program Administration	Citywide	Program Administration	CDBG: \$52,495	Not applicable

**Table 19 – Goals Summary**

**Goal Descriptions**

Goal Name	Goal Description
Increase and Improve Affordable Housing Options	<ul style="list-style-type: none"> <li>• Preservation and improvement of the city's existing affordable housing supply through rehabilitation programs, both for homeowners and rental housing</li> <li>• Minor home repair assistance for low-income homeowners, to include weatherization and energy efficiency improvements</li> <li>• Closing cost and down payment assistance to help first-time homebuyers achieve homeownership</li> <li>• Programming to assist people with disabilities with the cost of accessibility modifications to</li> </ul>

Goal Name	Goal Description
	<p>their homes</p> <ul style="list-style-type: none"> <li>• New construction of affordable rental and homeowner housing units, incorporating universal design standards for greater accessibility</li> <li>• Rental deposit assistance to help low-income households with the cost of existing rental units in the city</li> <li>• Creation of permanent supportive housing to provide housing options for people transitioning out of homelessness</li> <li>• Lead-based paint inspection and remediation</li> <li>•</li> </ul>
Provide Public Services to Enhance Quality of Life	<ul style="list-style-type: none"> <li>• Childcare assistance</li> <li>• Healthcare and mental health services</li> <li>• Counseling and recovery programs for people with alcohol and/or substance abuse disorders</li> <li>• Assistance with transportation challenges</li> <li>• Enhanced programming for children and youth in existing parks and recreation centers</li> <li>• Educational activities for adults and youth around job skills and employment to improve employment options</li> <li>• Job training and entrepreneurial support</li> <li>• Case management for people experiencing homelessness</li> <li>• Food banks and nutrition support</li> <li>• Legal assistance, especially to help renters overcome tenant screening barriers such as credit history and arrest records</li> </ul>
Support Public Facilities and Infrastructure Development	<ul style="list-style-type: none"> <li>• Improved transit amenities such as bus stop signage, shelters, and posted route information</li> <li>• Neighborhood-based childcare centers</li> <li>• Improvements to sidewalks and pedestrian infrastructure, including crosswalks, signaling systems, and addressing gaps in the connectivity of existing sidewalks</li> <li>• Park and playground enhancements</li> </ul>

Goal Name	Goal Description
	<ul style="list-style-type: none"> <li>• Improvements to water, sewer, and stormwater infrastructure</li> <li>• Improved amenities in Cedar Falls, such as street trees, street furniture, and improved lighting</li> </ul>
Fair Housing	<ul style="list-style-type: none"> <li>• Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities</li> <li>• Legal assistance in landlord/tenant disputes</li> </ul>
Program Administration	<ul style="list-style-type: none"> <li>• Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG program.</li> </ul>

# AP-35 PROJECTS - 91.420, 91.220(D)

## Introduction

The projects listed below represent the activities Cedar Falls plans to undertake during the 2024 program year to address the goals of increasing and improving affordable housing; providing public services to enhance quality of life; supporting public facilities and infrastructure development; promoting fair housing; and ensuring capable program administration.

#	Project Name
1	INCREASE AND IMPROVE AFFORDABLE HOUSING OPTIONS
2	PROVIDE PUBLIC SERVICES TO ENHANCE QUALITY OF LIFE
3	SUPPORT PUBLIC FACILITIES AND INFRASTRUCTURE DEVELOPMENT
4	PROGRAM ADMINISTRATION

**Table 20 – Project Information**

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

The projects listed above were selected based on input received from the community, including residents and representatives from nonprofit agencies, housing providers, homeless housing and service providers, community service organizations, and others. Data regarding housing needs, homeless needs, needs of non-homeless special populations, and non-housing community development needs also informed allocation priorities.

The primary barriers for low- and moderate-income households assisted with CDBG funding are the availability of childcare and health/mental health services, along with the affordability of housing. While housing affordability is a broad category of related needs, rental rehabilitation, housing for families, housing for people with disabilities, and energy efficiency improvements were specifically highlighted by respondents to the community survey conducted in conjunction with this Consolidate Plan process.

# AP-38 PROJECT SUMMARY

## Project Summary Information

1	<b>Project Name</b>	Increase and improve affordable housing options
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Increase and improve affordable housing options
	<b>Needs Addressed</b>	Increase and improve affordable housing options
	<b>Funding</b>	\$70,000
	<b>Description</b>	Benefit to low-and-moderate income (LMI) persons with affordable and safe housing
	<b>Target Date</b>	2024-2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 households
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Continue to provide housing grants for rehabilitation, repair, accessibility, and structural hazard removal grants to eligible low-and-moderate income households to preserve owner-occupied single-family and renter-occupied housing stock.

<b>2</b>	<b>Project Name</b>	Provide public services to enhance quality of life through a partnership with community agencies
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to enhance quality of life
	<b>Needs Addressed</b>	Provide public services to enhance quality of life
	<b>Funding</b>	\$39,370
	<b>Description</b>	Benefit to low-and-moderate income (LMI) individuals; limited income clientele
	<b>Target Date</b>	2024-2025
	<b>Estimate the number and type of families that will benefit from the</b>	1500 LMI persons
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Continue supporting agencies providing homeless services, including sheltering, to Cedar Falls LMI residents as well as providing financial counseling, nutrition, substance use disorder treatment, family services and healthcare.



<b>3</b>	<b>Project Name</b>	Support Public Facilities and Infrastructure Development
	<b>Target Area</b>	LMI Areas
	<b>Goals Supported</b>	Support Public Facilities and Infrastructure Development
	<b>Needs Addressed</b>	Improve safety and walkability with sidewalks in LMI Areas; increase access to healthy lifestyles related to parks, recreation, trees, and active living assets in LMI Areas of the community.
	<b>Funding</b>	\$200,611
	<b>Description</b>	Construct sidewalks to address barriers to accessibility and walkability in LMI Areas; provide funds for increasing access to healthy lifestyles and educational advancement related to parks, recreation, trees, and active living assets in LMI areas of the Cedar Falls community.
	<b>Target Date</b>	2024-2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 households
	<b>Location Description</b>	LMI Areas
	<b>Planned Activities</b>	Add sidewalks in LMI Areas to create greater accessibility and plant street trees in LMI Areas to improve walkability and promote healthy living

<b>4</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Services necessary to administer all CDBG projects.
	<b>Funding</b>	\$52,495
	<b>Description</b>	Services necessary to administer all CDBG projects
	<b>Target Date</b>	2024-2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	220 Clay Street; Cedar Falls, Iowa 50613
	<b>Planned Activities</b>	The program provides effective planning and administration for CDBG programs that benefit low-and-moderate income areas and households in the community.

# AP-50 GEOGRAPHIC DISTRIBUTION - 91.420, 91.220(F)

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

The City's CDBG-funded programs will serve Low-Moderate Income (LMI) households, LMI Limited Clientele agencies or organizations, or serve LMI areas, as defined by the Census Bureau and HUD. CDBG funding is used throughout the City of Cedar Falls as well as for purchasing services from a limited number of agencies that may not be located in Cedar Falls, but which will provide services to Cedar Falls residents.

## **Geographic Distribution**

Target Area	Percentage of Funds
Citywide	48%
LMI Area Benefit	52%

**Table 21 - Geographic Distribution**

## **Rationale for the priorities for allocating investments geographically**

Cedar Falls proposes to distribute its CDBG resources throughout the city to the extent neighborhoods receiving CDBG investments are eligible under CDBG area benefit or other applicable standards. Otherwise, the City does not intend to target CDBG funds to any particular area.

## **Discussion**

The qualifying block groups are scattered throughout the community, and the City does intend to use CDBG funding to support LMI-specific areas. Most of the agency or family support programs funded through CDBG and these programs are based on an individual household LMI determination or on a Limited Clientele basis. Rehabilitation programs, and those benefiting a specific household or rental units, will require participants to meet LMI prescribed HUD income guidelines.

# AP-85 OTHER ACTIONS - 91.420, 91.220(K)

## Introduction

This section details Cedar Falls' plans to ensure safe and affordable housing for its residents, meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

### **Actions planned to address obstacles to meeting underserved needs:**

The City of Cedar Falls will continue to work with public service agencies and nonprofit organizations to ensure that assistance reaches residents with the greatest need. Efforts include, but are not limited to, supporting housing improvements, preventing homelessness, food security, and housing security through rent/mortgage support. The City will also work with code enforcement and other departments to identify potential at-risk residents. By networking with other agencies, the City can combine multiple funding sources to provide more services to low-and-moderate income residents.

### **Actions planned to foster and maintain affordable housing:**

The City of Cedar Falls will continue to work on fostering affordable housing in the community and has allocated \$90,000 in housing grants for FY 24-25. The Housing Rehabilitation and Repair Programs assist qualified homeowners and renters with substantial rehabilitation or repairs to existing units. Funding may also be directed towards financial education classes and planning, as well as family support services. Finally, Habitat for Humanity encourages affordable housing through new construction and housing rehabilitation programs that they manage within the community.

### **Actions planned to reduce lead-based paint hazards:**

The City will continue to include lead-based hazard prevention measures in its housing rehabilitation program, including identification, testing relocation and remediation actions, as required by HUD. As a means of education, housing rehabilitation applicants will be provided the lead paint brochure, "Protect Your Family from Lead Paint in Your Home". This brochure explains the dangers of lead in the home. Households receiving assistance through the Housing Choice Voucher program are also educated on the hazards of lead.

### **Actions planned to reduce the number of poverty-level families:**

Cedar Falls has incorporated the Continuum of Care approach and will continue to provide an integrated system of services and programs to meet the various needs of individuals as they progress toward financial self-sufficiency. The City collaborates with local service providers to pursue resources and innovative partnerships to support the

development of affordable housing; prevent homelessness, abuse, and substance abuse; offer housing education and literacy; offer emergency rental and utility assistance; hire interpreters for addressing the needs of their non-English speaking population; and provide emergency food and shelter to those persons in danger of becoming homeless.

**Actions planned to develop institutional structure:**

The City of Cedar Falls will continue to collaborate with its local service providers in order to most efficiently distribute and enhance assistance to residents in need.

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

The City of Cedar Falls will continue to maintain a relationship with private housing management through the Housing Choice Voucher program. The City will continue working with and educating participating landlords and property owners, private developers, service organizations, about the City, its programs, and requirements.

# Program Specific Requirements

## AP-90 PROGRAM SPECIFIC REQUIREMENTS - 91.420, 91.220(L)(1,2,4)

### Introduction

CDBG-funded projects that are expected to be available during the year are identified in the Projects Summary Table (AP-35) above. The following identifies any program income that may be available for use in said projects.

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

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

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

Other CDBG Requirements	
1. The amount of urgent need activities	\$0
2a. 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%
2b. Specify the years covered that include this Annual Action Plan.	2024

**Discussion**

The City of Cedar Falls is not a direct HOME Investment Partnerships Program recipient, however, the City participates along with the City of Waterloo in a HOME Consortium. Waterloo is the Consortium's lead entity and the Consortium's HOME program planning and policies are included within Waterloo's Consolidated Plan. As part of the HOME program, the City of Cedar Falls works closely with INRCOG and the Iowa Heartland Habitat for Humanity Chapter to implement their HOME projects and plans, as outlined in the agreement executed between the two communities.