



Consolidated Plan

June 2024

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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
Lead Agency	Waterloo	Community Development Department
CDBG Administrator	Waterloo	Community Development Department
HOME Administrator	Waterloo	Community Development Department

TABLE 1 – RESPONSIBLE AGENCIES

Narrative

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

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Waterloo 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, either by phone or over Zoom, with 22 stakeholders and corresponded with another 3 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 Waterloo 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.

Ongoing coordination with these stakeholder entities is accomplished through monthly meetings between Waterloo Community Development and the Black Hawk County Health Department to discuss rehabilitation services and children with elevated blood lead levels (EBL). The Community Development staff keeps the Black Hawk County Health Department up to date on programs available to the community. In turn, Black Hawk County Health Department has partnered with Waterloo Community Development to provide lead and Healthy Homes assessments, and outreach for its current grant funding.

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

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. Waterloo Community Development is a member of the board and regularly participates in these meetings.

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
Bakari Behavioral Health	<ul style="list-style-type: none"> • Services-Health 	<ul style="list-style-type: none"> • Non-Homeless Special Needs 	Phone Interview
Black Hawk County Emergency Management	<ul style="list-style-type: none"> • Agency - Emergency Management 	<ul style="list-style-type: none"> • Market Analysis 	Email Correspondence
Black Hawk County Engineer's Office	<ul style="list-style-type: none"> • Agency - Managing Flood Prone Areas • Agency - Management of Public Land or Water Resources 	<ul style="list-style-type: none"> • Market Analysis 	Email Correspondence
Black Hawk County Environmental Health	<ul style="list-style-type: none"> • Services-Health • Other government - County 	<ul style="list-style-type: none"> • Lead-Based Paint Strategy 	Phone Interview
Black Hawk Grundy Mental Health Center	<ul style="list-style-type: none"> • Services- Persons with Disabilities • Services-Health 	<ul style="list-style-type: none"> • Non-Homeless Special Needs 	Phone Interview
Black Hawk County Public Health	<ul style="list-style-type: none"> • Services-Health • Other government - County 	<ul style="list-style-type: none"> • Non-Homeless Special Needs 	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"> • Other government - Local 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs • Non-Housing Community Development Strategy 	Phone Interview
Cedar Falls Planning & Zoning	<ul style="list-style-type: none"> • Planning Organization • Other government - Local 	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis 	Phone Interview
CenturyLink	<ul style="list-style-type: none"> • Services - Broadband Internet Service Providers • Services - Narrowing the Digital Divide 	<ul style="list-style-type: none"> • Market Analysis 	Phone Interview
Exceptional Persons Inc.	<ul style="list-style-type: none"> • Housing • Services- Persons with Disabilities 	<ul style="list-style-type: none"> • Non-Homeless Special Needs 	Phone Interview
Friends of the Family	<ul style="list-style-type: none"> • Housing • Services- Victims of Domestic Violence • Services- Homeless 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-housing Community Development Strategy • Anti-Poverty Strategy 	Service Provider Meeting

Agency/Group/ Organization Name	Agency/Group/ Organization Type	Section of Plan Addressed	Consultation Method
Hawkeye Community College	<ul style="list-style-type: none"> • Services- Education • Services- Employment 	<ul style="list-style-type: none"> • Non-housing Community Development Strategy • Anti-poverty Strategy 	Phone Interview
Iowa Balance of State Continuum of Care	<ul style="list-style-type: none"> • Services- Homeless 	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis 	Email Correspondence
Iowa Heartland Habitat for Humanity	<ul style="list-style-type: none"> • Housing 	<ul style="list-style-type: none"> • Housing Need Assessment • Market Analysis • Anti-Poverty Strategy 	Phone Interview
Iowa Northland Regional Council of Governments	<ul style="list-style-type: none"> • Regional organization • Planning organization 	<ul style="list-style-type: none"> • Market Analysis • Non-housing Community Development Strategy 	Service Provider Meeting
MidAmerican Energy Company	<ul style="list-style-type: none"> • Business Leaders • Major Employer 	<ul style="list-style-type: none"> • Non-housing Community Development Strategy 	Service Provider Meeting
NAACP of Black Hawk County	<ul style="list-style-type: none"> • Civic Leaders 	<ul style="list-style-type: none"> • Non-housing Community Development Strategy 	Phone Interview
Northeast Iowa Food Bank	<ul style="list-style-type: none"> • Other: Food Bank 	<ul style="list-style-type: none"> • Non-Homeless Special Needs • Market Analysis • Anti-poverty Strategy 	Phone Interview

Agency/Group/ Organization Name	Agency/Group/ Organization Type	Section of Plan Addressed	Consultation Method
Office of Senator Joni Ernst	<ul style="list-style-type: none"> • Other government - Federal 	<ul style="list-style-type: none"> • Non-housing Community Development Strategy 	Service Provider Meeting
Rise Broadband	<ul style="list-style-type: none"> • Services - Broadband Internet Service Providers • Services - Narrowing the Digital Divide 	<ul style="list-style-type: none"> • Market Analysis 	Phone Interview
Salvation Army of Waterloo/Cedar Falls	<ul style="list-style-type: none"> • Continuum of Care • Services- Homeless 	<ul style="list-style-type: none"> • Homelessness Strategy • Market Analysis • Anti-poverty Strategy 	Phone Interview
Social Action, Inc.	<ul style="list-style-type: none"> • Services- Children • Services- Education • Services- Employment 	<ul style="list-style-type: none"> • Non-Homeless Special Needs • Non-housing Community Development Strategy • Anti-poverty Strategy 	Service Provider Meeting
TEAM Real Estate Group	<ul style="list-style-type: none"> • Business Leaders 	<ul style="list-style-type: none"> • Housing Need Assessment 	Phone Interview
Unity Presbyterian Church - Waterloo	<ul style="list-style-type: none"> • Other: Emergency Assistance 	<ul style="list-style-type: none"> • Housing Need Assessment • Non-Homeless Special Needs • Anti-Poverty Strategy 	Phone Interview
Waterloo Commission on Human Rights	<ul style="list-style-type: none"> • Services-Fair Housing 	<ul style="list-style-type: none"> • Market Analysis 	Phone Interview

Agency/Group/ Organization Name	Agency/Group/ Organization Type	Section of Plan Addressed	Consultation Method
Waterloo Community Foundation	<ul style="list-style-type: none"> • Civic Leaders • Foundation 	<ul style="list-style-type: none"> • Non-housing Community Development Strategy • Anti-poverty Strategy 	Service Provider Meeting
Waterloo Housing Authority	<ul style="list-style-type: none"> • Housing • PHA 	<ul style="list-style-type: none"> • Housing Need Assessment • Public Housing Needs 	Phone Interview
Waterloo Neighborhood Services	<ul style="list-style-type: none"> • Other government - Local • Neighborhood Organization 	<ul style="list-style-type: none"> • Non-Housing Community Development Strategy 	Phone Interview
Waterloo Police Department	<ul style="list-style-type: none"> • Agency - Emergency Management • Other government - Local 	<ul style="list-style-type: none"> • Market Analysis • Non-Housing Community Development Strategy 	Zoom interview
Waterloo School District	<ul style="list-style-type: none"> • Services- Children • Services- Education • Other government - Local 	<ul style="list-style-type: none"> • Non-housing Community Development Strategy • Anti-poverty Strategy 	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 Waterloo. 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(l))

As members of a HOME consortium, the adjacent cities of Waterloo and Cedar Falls 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 to 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:

1. Focus Group #1: People with Disabilities

Sponsor: Exceptional Persons, Inc.

Participants: 6

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

Sponsor: Iowa Heartland Habitat for Humanity

Participants: 5



3. Focus Group #3: Senior Citizens

Sponsor: Ridgeway Towers (Waterloo Housing Authority)

Participants: 6

4. 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. Twenty-two (22) 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, 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 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
4	Focus		Focus Group #1:	Summary of	All comments	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)
	Groups		<p>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>	<p>focus group input is provided in the Grantee Unique Appendices</p>	<p>and questions were accepted.</p>	
5	Pop-Up Engageme		<p>Pop-Up #1: Cedar Valley Food Pantry</p>	<p>Summary of pop-up</p>	<p>All comments and questions</p>	<p>N/A</p>

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)
	nt		<p>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>	engagement input is provided in the Grantee Unique Appendices	were accepted.	

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)
6	Newspaper Ad	TBD				
7	Public Hearing	TBD				

TABLE 4 – CITIZEN PARTICIPATION OUTREACH

Needs Assessment

NA-05 OVERVIEW

Needs Assessment Overview

To inform the 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 the Waterloo/Cedar Falls HOME Consortium. 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 Waterloo and Cedar Falls.

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.405, 24 CFR 91.205 (A,B,C)

Summary of Housing Needs

According to the combined estimates of the 2016-2020 5-Year American Community Survey, the Waterloo/Cedar Falls Consortium experienced modest growth rates in population (1%) and households (2%) since 2010 and is currently comprised of 108,421 residents and 43,867 households. The city of Waterloo, the largest of the two cities, is comprised of 67,671 residents and 28,710 households. Waterloo's population experienced a slight decrease of 1%, while the number of households remained nearly unchanged between 2010 and 2020. Despite the decrease in population, the median household income in Waterloo saw a significant increase of 16% during the same period, rising from \$40,517.00 in 2010 to \$46,942.00 in 2020. Even with this significant increase, the median household income in Waterloo remains lower compared to both Black Hawk County (\$54,774) and the state of Iowa (\$61,836). During the same period, Cedar Falls experienced modest and steady rates of growth with both the population and the number of households increasing by 4%. The median household income in

Cedar Falls increased at twice the rate (37%) of Waterloo since 2010, pushing Cedar Falls' median household income of \$64,809 higher than both the county and the state.

Data provided in Tables 5 through 21 present combined estimates from the 2016-2020 5-Year American Community Survey for the consortium of Waterloo and Cedar Falls. Table 6 segments households in Waterloo/Cedar Falls based on income levels and household types that include small families (2-4 members), large families (5 or more members), households with seniors, and households with young children.

Among the total households, 22,585 fall within the very low to moderate income range (up to 80% of HUD Adjusted Median Family Income (HAMFI) constituting about half (51%) of all households in the Waterloo/Cedar Falls. The shares of households earning low to moderate incomes are disproportionately larger for households with at least one person aged 75 or older (63%) when compared to the overall share of low to moderate income households. Large Family households represent the smallest subgroup and comprise just 6% of all low or moderate-income households.

For many low- and moderate-income households in Waterloo/Cedar Falls, finding and maintaining suitable housing at an affordable cost is a challenge. Tables 7 through 12 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations of HUD-specified housing needs, HUD-defined income limits (primarily 30, 50, and 80% of HAMFI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

1. **Cost burden:** A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. **Overcrowding:** A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
3. **Lack of complete kitchen facilities:** A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
4. **Lack of complete plumbing facilities:** A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Table 7 indicates a total of 12,018 households, over one-quarter of all households in Waterloo/Cedar Falls (27%), experience one of the listed housing problems. Data for households experiencing severe housing problems provided in Table 8 show 6,510 households, or 15% of all households, experience one or more severe housing problems listed.

Overall, the most common housing problem in Waterloo/Cedar Falls is housing cost burden regardless of tenure type. Nearly half (47%) of all households with incomes under 80% HAMFI in the city experience cost burdens. Severe cost burdens affect 1,585 owners and 3,800 renters, nearly half (49%) of all cost burdened households in Waterloo/Cedar Falls. For the lowest income households (those with incomes under 30% HAMFI), severe cost burdens are most common, affecting 57% of all households at that income level.

While the primary housing issue facing low- and moderate-income residents are related to affordability, there are other housing needs in the city. Although significantly less common in comparison to households with cost burdens, a total of 1,697 households or 4% of all households in Waterloo/Cedar Falls experience substandard housing, overcrowding, or have no income.

The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

TABLE 5A - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS (WATERLOO)

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	68,406	67,671	-1%
Households	28,607	28,710	+0%
Median Income	\$40,517.00	\$46,942.00	+16%

Data Source: 2010 Census (Base Year), 2016-2020 ACS (Most Recent Year)

TABLE 5B - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS (CEDAR FALLS)

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	38,178	40,750	+7%
Households	13,978	15,157	+8%
Median Income	\$47,339.00	\$64,809.00	+37%

Data Source: 2005-2010 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

TABLE 6 - TOTAL HOUSEHOLDS TABLE

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,210	6,290	9,085	4,370	16,920
Small Family Households	1,790	1,870	2,605	1,405	8,010
Large Family Households	300	254	745	395	1,050
Household contains at least one person 62-74 years of age	1,098	1,450	1,900	985	3,999
Household contains at least one person age 75 or older	1,079	1,225	1,040	530	1,414
Households with one or more children 6 years old or younger	1,130	944	1,480	702	2,149

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

TABLE 7 – HOUSING PROBLEMS TABLE

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	90	65	10	235	35	10	20	10	75
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	75	40	25	185	15	8	10	0	33
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	70	175	70	410	15	50	90	40	195

Housing cost burden greater than 50% of income (and none of the above problems)	3015	725	60	0	3800	1085	315	150	35	1585
Housing cost burden greater than 30% of income (and none of the above problems)	700	1525	810	30	3065	585	845	785	220	2435
Zero/negative Income (and none of the above problems)	405	0	0	0	405	159	0	0	0	159

Data Source: 2016-2020 CHAS

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

TABLE 8 – HOUSING PROBLEMS 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,225	955	340	105	4,625	1,150	385	265	85	1,885
Having none of four housing problems	1,680	2,290	4,495	1,230	9,695	1,160	2,655	3,975	2,945	10,735
Household has negative income, but none of the other housing problems	405	0	0	0	405	159	0	0	0	159

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

TABLE 9 – COST BURDEN > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	255	410	270	935	55	410	140	605
Large Related	80	115	10	205	20	69	55	144
Elderly	105	355	59	519	345	310	420	1,075
Other	370	660	490	1,520	165	99	180	444
Total need by income	810	1540	829	3,179	585	888	795	2,268

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

TABLE 10 – COST BURDEN > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	865	205	4	1,074	305	125	30	460
Large Related	120	0	0	120	4	0	20	24
Elderly	470	150	75	695	170	179	64	413
Other	1665	435	4	2,104	265	20	30	315
Total need by income	3120	790	83	3,993	744	324	144	1,212

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

TABLE 11 – CROWDING INFORMATION - 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	140	130	195	60	525	30	58	95	40	223
Multiple, unrelated family households	0	0	0	35	35	0	0	8	0	8
Other, non-family households	0	25	20	0	45	0	0	0	0	0
Total need by income	140	155	215	95	605	30	58	103	40	231

Data Source: 2016-2020 CHAS

TABLE 12 – CROWDING INFORMATION – 2/2

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

Note: HUD does not make available data on crowding specifically for households with children present and the City does not have available a local source for this data.

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

Estimates of the number of non-elderly single person households in need of housing assistance are included in the “other, non-family” category of Tables 9, 10, and 11. This category includes multi-person households whose members are unrelated (e.g.,

roommates, un-married partners, etc.). There are an estimated 1,964 single-person or multi-person unrelated households with low or moderate incomes who spend more than 30% of their income on housing. Single-person or multi-person unrelated households comprise more than one-third (36%) of all households experiencing cost burdens in Waterloo/Cedar Falls. Renters comprise over three-quarters (77%) of this subgroup while the remaining 23% are owners.

Among renters, single person households with low incomes (>30-50% HAMFI) are more likely to experience cost burdens (43%) compared to single person households with very low incomes (24%) and moderate incomes (32%). Single person, homeowner households with cost burdens exhibit the opposite pattern across the three income levels with low-income households (22%) least likely to experience cost burdens compared to very low-(37%) or moderate-income (41%) homeowners.

The number of single-person, non-family households with housing costs that exceed 50% of monthly income in Waterloo/Cedar Falls is significantly greater than those with lesser cost burdens. The primary demographic causing this disparity are renter households with very low incomes, constituting over two-thirds (69%) of all single-person, non-family households regardless of tenure type. Renters and owners with very low incomes (79% and 84%, respectively) are disproportionately affected by housing costs that exceed 50% of their income compared to other income level groups respective of tenure type. The proportion of single person households with severe cost burdens is the smallest among renter households with moderate income (0.2%) and owner households with low income (6%).

Non-family households experiencing overcrowding are all renters and comprise 5% of all overcrowded households in Waterloo/Cedar Falls. Among the 45 overcrowded, non-family households, there are slightly more households with low-income (25) than with moderate income (20).

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

Data gathered from the 2016-2020 ACS estimates 13,966 persons with disabilities residing in Waterloo/Cedar Falls, approximately 13% of the consortium's total population. There is no data available that shows housing needs of households with disabled persons, however, patterns found among CHAS data on household income and housing problems can be used to estimate the need for housing assistance among the disabled population. Assuming the pattern of low- to moderate-income households experiencing more than one housing problems applies, poverty status data could indicate if persons with disabilities have a greater risk of experiencing housing problems. Compared to the overall 13% disability rate of the consortium, the 2016-2020 ACS estimates a larger proportion (21%) of residents living with disabilities who fall below the poverty level.

Households with incomes below 30% HAMFI comprise 16% of all households in Waterloo/Cedar Falls; however, households with very low income comprise over half (52%) of all households experiencing one or more housing problems. This disproportionate representation of very low-income residents likely indicates increased susceptibility to housing problems for individuals with disabilities. Additionally, persons with disabilities often face greater difficulty finding appropriate housing, given the scarcity of housing that is both affordable and accessible to people with disabilities. 42% of community survey respondents identified "housing for people with disabilities" as a high need for Waterloo/Cedar Falls.

The Iowa Coalition Against Domestic Violence supports a statewide network of 22 survivor programs, connects survivors with the assistance they need, and advocates for policy and community transformation to make Iowa a safer place for everyone. ICADV advocates for the housing needs of domestic violence survivors through policy initiatives that support and track state legislation such as Housing File 547, which was passed by the Iowa House on March 21, 2023, allowing Early Lease Termination for victims of violent crime.

Friends of the Family is a nonprofit organization that operates in 25 Iowa counties with a mission to provide safe shelter, confidential services, and housing assistance to individuals in crisis due to homelessness, domestic violence, sexual assault, and human trafficking. According to the website, the Black Hawk County Housing Project has a goal of ending homelessness in Black Hawk County through rental assistance, case management, and financial assistance in the form of rapid rehousing assistance, deposit assistance, or utility allowance. The latest Annual Report reveals that shelter services offered 5,114 nights of safe shelter to 268 adults and 77 youth. Additionally, their housing programs served 886 adults and 476 youth, averaging a 20-day transition from homelessness to housing, with an 82% success rate in achieving permanent housing in 2023.

The available data is limited, but shelter data and policy initiatives indicate the growing need for housing programs dedicated to serving domestic violence survivors who are often unable secure permanent housing because of the scarcity of affordable housing units and long waiting lists for subsidized housing.

What are the most common housing problems?

CHAS data indicates the most common housing problems in Waterloo/Cedar Falls regardless of tenure type are unaffordable housing costs. One-quarter (25%) of all households in Waterloo/Cedar Falls experience housing cost burdens of which 97% are very low- to moderate-income households. Low- to moderate-income households comprise nearly all households experiencing severe housing cost burdens. Almost two-thirds (63%) of all households with incomes under 30% HAMFI experience severe cost

burdens. Although the most common housing problems are related to affordability, other problems like substandard housing, overcrowding, and lack of income are experienced by approximately 4% of all households in Waterloo/Cedar Falls.

In addition to CHAS data on housing cost burdens, homelessness data can also be used to infer housing affordability problems. Data published by the Institute for Community Alliances in the Iowa Homelessness County Level Data Book 2022 identified 2,202 people experiencing homelessness between 2019 and 2021 in Black Hawk County. Among the people experiencing homelessness, 543 were identified as domestic violence survivors and 965 were identified as people with disabilities.

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

According to Table 7 and 8, renters are more likely to be affected by housing problems compared to homeowners. Table 7 shows both renter and owner households earning less than 50% of the area median income comprise 83% of all households under 100% HAMFI experiencing one of the listed housing problems. Households earning between 30% and 50% HAMFI regardless of tenure type are more likely than other income subgroups to be burdened by housing costs that exceed 30% of their income.

Nearly one-third (31%) of all renter households in Waterloo/Cedar Falls experience one or more severe housing problems compared to 15% of owner households. Table 8 also indicates renters with income less than 30% HAMFI comprise approximately half of all households experiencing one or more severe housing problems. The proportion grows to 64% when including the number of renter households with incomes under 50% HAMFI. The proportion balloons to 88% when including the number of renter households with incomes under 50% HAMFI.

Renter households (72%) are also significantly more likely to experience overcrowding compared to owner households (28%). Similar proportions are observed among renters residing in substandard housing with a significantly higher rate of 76% in comparison to owners living in substandard housing conditions at 24%.

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

According to the 2016-2020 ACS data, 17% of residents in Waterloo/Cedar Falls are living at or below poverty level. The majority of the population living at or below poverty level are between the ages of 18 and 64, female, white, and employed.

Proportionately, children under the age of 18 (21%), Black (32%), unemployed (42%) residents who have not graduated high school (25%) are more likely to live at or below

poverty level. One-third of all families with a female householder with children and no spouse are below poverty level, significantly higher than the proportion of married couple families below poverty (5%).

Low wages, rising rental costs, and the scarcity of affordable housing for low- and extremely low-income households place vulnerable households at even greater risk for eviction or homelessness. Individuals and families at imminent risk and those who have experienced homelessness and are receiving rapid re-housing assistance often face a myriad of barriers including prior histories of homelessness or eviction, chronic physical or mental disabilities, poor credit, criminal histories, and limited access to additional education or job skills training. The greatest need of formerly homeless families and individuals receiving rapid re-housing assistance is the availability of standard housing that is affordable to households at or below 50% AMI.

For formerly homeless families and individuals nearing the termination of assistance, the top needs are for increased, sustainable income (earned and unearned); access to Social Security disability and other mainstream benefits; linkages to health, mental health, and legal services; access to affordable transportation and childcare; access to transitional and supportive housing programs; and ongoing case management and supportive services.

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

The Black Hawk County Local Homeless Coordinating Board meets six times a year at Operation Threshold in Waterloo. The board meets bi-monthly to share issues and concerns regarding homelessness, preventing homelessness and services available in the community.

The Iowa Council on Homelessness is responsible for planning and advocacy around homelessness. In January 2020, the Iowa Council on Homelessness elected to reorganize its governance structure and separate the duties of the Continuum of Care (CoC) from the Iowa Council and established the permanent CoC board in April 2021. The CoC Board serves as the HUD-designated primary-decision-making group and oversight board of the Iowa Balance of State Continuum of Care for the Homeless. The

IA BoS CoC conducts point-in-time counts of homeless persons within the geographic area that meets the following requirements:

- Homeless persons who are living in a place not designed or ordinarily used as a regular sleeping accommodation for humans must be counted as unsheltered homeless persons.
- Persons living in emergency shelters and transitional housing projects must be counted as sheltered homeless persons.
- Annual Housing Inventory Count
- Other requirements established by HUD

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

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% HAMFI and housing cost burdens over 50% are at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Such factors may also put low-income homeowners at risk of foreclosure and subsequent homelessness.

NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS - 91.405, 91.205 (B)(2)

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

Introduction

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to needs at that income level as a whole to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of

income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

2020 income classifications include:

- Very low income – up to 30% of area median income (AMI) or \$21,750 for a family of four;
- Low income – 30 to 50% AMI or \$21,751 to \$36,250 for a family of four;
- Moderate income – 50 to 80% AMI or \$36,251 to \$58,000 for a family of four; and
- Middle income – 80 to 100% AMI or \$58,001 to \$72,500 for a family of four.

0%-30% OF AREA MEDIAN INCOME

More than three-quarters (78%) of the 7,210 very low-income households in Waterloo/Cedar Falls experience one or more housing problems. White households make up over half (64%) of all households experiencing one or more housing problems. Black/African American households make up slightly more than one-quarter (26%) of very low-income households with one or more housing problems. Hispanic households are the third largest group and account for 5% of very low-income households with housing problems. Asian and Pacific Islander households each comprise just 1% of the very low-income group. The rates of Asian (100%) and Pacific Islander (100%) households experiencing housing problems exceed the designated threshold to indicate disproportionately greater needs.

TABLE 13 - DISPROPORTIONALLY GREATER NEED 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	5,655	1,555
White	3,640	1,195
Black / African American	1,454	235
Asian	84	0
American Indian, Alaska Native	20	20
Pacific Islander	50	0
Hispanic	265	95

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% OF AREA MEDIAN INCOME

Among the 6,290 low-income (30-50% AMI) households in Waterloo/Cedar Falls, 59% of households experience one or more housing problems. White households represent nearly three-quarters (75%) of low-income households with housing problems. Black/African American households represent the second largest group comprising one-fifth of all low-income households with one or more housing problems. Hispanic households comprise 3% of low-income households with one or more housing problems. Asian and Pacific Islander households each account for 1% of low-income households with one or more housing problems. Black/African American, Pacific Islander, and Hispanic households in the low-income category experience housing problems at rates that exceed the threshold of the income subgroup to meet HUD's definition of a disproportionately greater need.

TABLE 14 - DISPROPORTIONALLY GREATER NEED 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	3,710	2,580
White	2,775	2,050
Black / African American	740	305
Asian	34	19
American Indian, Alaska Native	0	50
Pacific Islander	25	10
Hispanic	100	44

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% OF AREA MEDIAN INCOME

Among moderate-income households (50-80% AMI) in Waterloo/Cedar Falls, 24% face one or more housing problems. White households represent the largest group, accounting for 80% of moderate-income households facing housing problems. Black/African American households constitute 12% of all moderate-income households experiencing one or more housing problems. Hispanic Asian households each account for 3%, while American Indian/Alaska Native households comprises 1% of those experiencing housing problems in the moderate-income category. Importantly, Asian and American Indian/Alaska Native subgroups exceed the, with rates of 38% and 67%, respectively, surpassing the rate of the jurisdiction as a whole and the threshold to indicate disproportionately greater needs.

TABLE 15 - DISPROPORTIONALLY GREATER NEED 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	2,210	6,875
White	1,770	5,385
Black / African American	270	875
Asian	60	99
American Indian, Alaska Native	20	10
Pacific Islander	0	60
Hispanic	64	365

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

80%-100% OF AREA MEDIAN INCOME

Approximately 10% of the 4,370 middle-income households in the jurisdiction as a whole face one or more housing problems. Similar to the racial and ethnic composition patterns of lower income groups, more than three-quarters (76%) of the middle-income households in Waterloo/Cedar Falls with one or more housing problems are represented by white households. Black/African American households constitute 12% of middle-

income households with problems. Asian households account for 6% of all middle-income households with problems, while Pacific Islander households make up 3%. Hispanic households comprise 1% of those experiencing housing problems in the middle-income category. Pacific Islander households (79%) and Asian households (50%) experience housing problems at rates significantly higher than the jurisdiction as a whole, indicating a disproportionately greater need among these communities in this income subgroup.

TABLE 16 - DISPROPORTIONALLY GREATER NEED 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	445	3,925
White	340	3,370
Black / African American	55	295
Asian	25	25
American Indian, Alaska Native	0	0
Pacific Islander	15	4
Hispanic	4	189

Data Source: 2016-2020 CHAS

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

Discussion

Overall, the racial and ethnic distribution of households experiencing housing problems remain relatively consistent across most income groups in Waterloo/Cedar Falls with white households representing the majority and Black/African American households representing the second largest household group. Asian, American Indian/Alaska Native, Pacific Islander, and Hispanic households each account for small portions of households across income levels. The most common groups that exhibit disproportionately greater need are Asian and Pacific Islander households with rates exceeding the threshold in three out of four income levels. Even with minimal

representation in all income categories and the consortium in general, their consistently high rates emphasize a persistent and disproportionate need for housing resources.

Black, Hispanic, and American Indian/Alaska Native groups also show disproportionately greater needs across specific income levels. In the low-income category (30-50% AMI), Black/African American and Hispanic households face housing problems at a rate exceeding the income subgroup's threshold. American Indian/Alaska Native households show a disproportionately greater need in the moderate-income category (50-80% AMI). These nuanced disparities underscore the importance of tailoring housing interventions to address the unique challenges faced by different racial and ethnic communities at specific income levels.

NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS - 91.405, 91.205 (B)(2)

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

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to severe needs at that income level as a whole to identify any disproportionately greater needs. Like the preceding analysis, this section uses HUD's definition of disproportionately greater need, which occurs when one racial or ethnic group at a given income level experiences housing problems at a rate that is at least 10 percentage points greater than the income level as a whole.

Tables 17 through 20 identify the number of households with one or more of the severe housing needs by householder race and ethnicity. The four severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and

utilities); (2) severe crowding (more than 1.5 people per room); (3) lack of complete kitchen facilities; and (4) lack of complete plumbing facilities.

2020 income classifications include:

- Very low income – up to 30% of area median income (AMI) or \$21,750 for a family of four;
- Low income – 30 to 50% AMI or \$21,751 to \$36,250 for a family of four;
- Moderate income – 50 to 80% AMI or \$36,251 to \$58,000 for a family of four; and
- Middle income – 80 to 100% AMI or \$58,001 to \$72,500 for a family of four.

0%-30% OF AREA MEDIAN INCOME

Out of a total of 7,215 very low-income households in Waterloo/Cedar Falls facing, 61% experience one or more severe housing problems. White households represent a significant portion, constituting two-thirds (66%) of households with one or more severe housing problems in this income category. Black/African American households, as the second-largest racial or ethnic group in this income category, comprise 26% of all very low-income households facing severe housing problems. Hispanic and Asian households make up 4% and 1%, respectively, of all households with very low income and severe housing problems. Pacific Islander households are the only group in the very low-income subgroup with a rate that exceeds the threshold for disproportionately greater need.

TABLE 17 – SEVERE HOUSING PROBLEMS 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	4,375	2,840
White	2,890	1,950
Black / African American	1,139	555
Asian	59	30
American Indian, Alaska Native	0	40
Pacific Islander	50	0
Hispanic	174	185

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% OF AREA MEDIAN INCOME

Over one-fifth (21%) of the 6,285 low-income households in Waterloo/Cedar Falls experience severe housing problems. White households, as the majority, represent the largest racial or ethnic group, accounting for 80% of low-income households with severe housing problems. Black/African American households comprise the second-largest racial group, representing 15% of low-income households experiencing one or more severe housing problems. Hispanic households comprise just 1% of households with severe problems in this income category. Asian households represent 2% of all low-income households with severe housing problems and is the only group with a rate that exceeds the threshold to indicate disproportionately greater need.

TABLE 18 – SEVERE HOUSING PROBLEMS 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	1,340	4,945
White	1,075	3,750
Black / African American	200	845
Asian	30	24
American Indian, Alaska Native	0	50
Pacific Islander	0	40
Hispanic	10	135

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

50%-80% OF AREA MEDIAN INCOME

Only 7% of the 9,075 moderate-income households in Waterloo/Cedar Falls experience severe housing problems. Moderate-income, white households experiencing one or

more severe housing problems represent nearly two-thirds (62%) of this income group. As the second-largest racial group in this income category, Black/African American households account for almost one-quarter (23%) of moderate-income households with severe housing problems. Hispanic and Asian households experiencing severe housing problems comprise similar shares (5% and 6%, respectively) of this moderate-income group. Asian households are the only racial or ethnic group with disproportionately greater needs among moderate-income households with severe housing problems.

TABLE 19 – SEVERE HOUSING PROBLEMS 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	605	8,470
White	375	6,780
Black / African American	140	1,000
Asian	30	130
American Indian, Alaska Native	0	30
Pacific Islander	0	60
Hispanic	39	390

Data Source: 2016-2020 CHAS

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

80%-100% OF AREA MEDIAN INCOME

Among the middle-income household population in Waterloo/Cedar Falls, only 4% experience severe housing problems. Similar to other income categories, the majority of households with one or more severe housing problems in the middle-income level are comprised of white households (53%). Black/African American households represent 26% of middle-income households with one or more severe housing problems in the category. Compared to all other income levels, Asian and Pacific Islander households comprise the largest shares (13% and 8%, respectively) of middle-income households experiencing severe housing problems. Additionally, the middle-income subgroup with severe housing problems has the greatest number of racial or ethnic groups

(Black/African American, Asian, and Pacific Islander) with disproportionately greater need.

TABLE 20 – SEVERE HOUSING PROBLEMS 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	190	4,175
White	100	3,605
Black / African American	50	300
Asian	25	25
American Indian, Alaska Native	0	0
Pacific Islander	15	4
Hispanic	0	194

Data Source: 2016-2020 CHAS

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

Discussion

All racial or ethnic household subgroups experience relatively consistent rates of severe housing problems across all income levels. As expected, the rate of households experiencing severe housing problems decreases as income levels increase; however, the disparities between racial and ethnic groups are the greatest among middle-income households. Shares of Asian (50%) and Pacific Islander (79%) households experiencing severe housing problems significantly exceed the 21% overall rate for the middle-income category. Asian households consistently experience high rates of severe housing problems and show disproportionately greater need in three out of four income categories. Similarly, Pacific Islander households have disproportionately greater needs in two out of four income groups. Although the low population of these two groups could contribute to more volatile figures, the consistency across most income levels provide strong evidence of disproportionately greater need among these communities.

The only other group with disproportionately greater needs is middle-income Black/African American households.

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS - 91.405, 91.205 (B)(2)

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

Introduction

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, "no/negative income," identifies households without an income, for whom housing as a share of income was not calculated.

TABLE 21 – GREATER NEED: HOUSING COST BURDENS AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	31,414	5,750	5,563	588
White	26,775	4,335	3,980	444
Black / African American	2,395	1,035	1,309	140
Asian	740	75	85	0
American Indian, Alaska Native	89	40	0	0
Pacific Islander	85	25	50	0
Hispanic	1330	240	139	4

Data Source: 2016-2020 CHAS

Discussion

Table 21 shows that 26% of all households in Waterloo/Cedar Falls experience housing cost burdens. Approximately half (48%) of all Black/African American households experience cost burdens and comprise 21% of all cost burdened households in Waterloo/Cedar Falls. Conversely, only 23% of all white households experience cost burdens, but comprise nearly three-quarters (73%) of all cost burdened households in Waterloo/Cedar Falls. Hispanic households experience cost burdens at similar rate of 22%, but comprise a much smaller share (3%) of all cost burdened households in the consortium. Shares of Asian and Pacific Islander households with cost burdens each comprise just 1% of all cost burdened households, but Pacific Islander households experience cost burdens at the second highest rate (47%) and is the only other group besides Black/African American households to exhibit a disproportionately greater need. Although Asian households earning incomes under 100% AMI consistently experience housing problems at disproportionately higher rates, the share of cost burdened Asian households (18%) is smaller than the overall share in the consortium. 31% of American Indian/Alaska Native households are burdened by housing costs and represent less than 1% of all cost burdened households in Waterloo/Cedar Falls.

Among all households in Waterloo/Cedar Falls, shares of households spending between 30% and 50% and more than 50% of their income on housing costs are the same at 13%. Shares of cost burdened and severely cost burdened households remain relatively consistent with overall shares across all racial and ethnic groups with a few exceptions. The shares of Black/African American, Asian, and Pacific Islander households that spend more than 50% of their income on housing is higher compared to the share of households in their respective groups spending between 30% and 50%. All American Indian/Alaska Native and Pacific Islander households that experience housing cost burdens spend between 30%-50% on housing costs.

NA-30 DISPROPORTIONATELY GREATER NEED: DISCUSSION - 91.205 (B)(2)

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

The data presented in the previous sections consistently highlight a disproportionately greater need among Asian and Pacific Islander households across most income categories. While the low population of these groups may contribute to statistical volatility, the consistent and frequent occurrence of rates indicating disproportionately greater need provides strong evidence of the disparities across racial and ethnic identities.

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

Input collected during the community engagement process identified housing affordability for low- and moderate-income households as the priority housing need in Waterloo/Cedar Falls. Community members also discussed a need for senior housing, energy efficiency/rehab programs, and permanent supportive housing in the county.

In addition to housing needs, stakeholders identified the following needs experienced by low- and moderate-income households in Waterloo/Cedar Falls: affordable childcare, access to affordable transportation options, domestic violence services, mental health services, and access to parks and community centers.

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

In the Waterloo/Cedar Falls consortium, the notable concentration is observed among Black residents in the city of Waterloo, particularly residing in neighborhoods north of the Cedar River. These areas exhibit lower residential density and fewer white residents compared to neighborhoods south of the river. However, determining the residential patterns of other racial or ethnic minority groups is challenging due to their low population.

NA-35 PUBLIC HOUSING - 91.405, 91.205 (B)

Introduction

The Housing Authorities of Waterloo and Cedar Falls provides publicly supported housing options for low-income residents living in the jurisdiction. According to HUD's 2023 A Picture of Subsidized Housing data, the housing authorities together provide 50 public housing units, 1,415 tenant-based housing choice vouchers, and 912 project based section 8 units for a total of 2,377 total units. These units range in utilization from 53% to 96% occupied at the time of this report. Additional data from the HUD PIH Information Center shows that 40 public housing households and 131 voucher households have an elderly person (over 62 years old), while 8 public housing households and 442 voucher households have a household member with at least one disability. When examining publicly supported households by race and ethnicity, Black households make up 10% of all public housing residents and 42% of all voucher holders, while White households make up 90% of public housing residents and 48% of all voucher holders.

TABLE 22 - PUBLIC HOUSING BY PROGRAM TYPE

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit's vouchers in use	0	0	48	1,982	776	1,206	0	0	0

Data Source: APSH 2023 data

TABLE 23 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

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

Data Source: PIC (PIH Information Center)

Note: data was unavailable for some characteristics of Project-Based Section 8 tenants.

TABLE 24 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	45	986	496	490	0	0	0
Black/African American	0	0	5	869	185	684	0	0	0
Asian	0	0	0	2	N/A	2	0	0	0
American Indian/Alaska Native	0	0	0	2	N/A	2	0	0	0
Pacific Islander	0	0	0	0	N/A	0	0	0	0
Other	0	0	0	0	N/A	0	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: 2023 APSH data

TABLE 25 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	39	11	28	0	0	0
Not Hispanic	0	0	48	1,943	765	1,178	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: 2023 APSH data

Section 504 Needs Assessment

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

According to HUD's 2023 A Picture of Subsidized Housing data, approximately 49% public housing households, 29% of HCV households, and 49% of Project-Based Section 8 households have a person with a disability living in the household. Information on the demographics of residents on the waiting lists are not available; however, based on 2019 research conducted by the Joint Center for Housing Studies of Harvard University, needs for accessible units most often include entrance requirements (ground floor entry or wider entryways) and bathroom accommodations. Notably, neither Waterloo nor Cedar Falls maintain Section 202 or Section 811 units, or units designated for elderly or disabled residents. This means that, even though an unusually large share of subsidized housing residents are disabled, the units they occupy may not be disability accessible. Therefore, accessibility in subsidized units is the biggest need faced by residents waiting for disability-friendly units.

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

Neither Waterloo nor Cedar Falls publicizes information on subsidized housing waiting lists; however, APSH data shows that the average months on a waiting list for a subsidized unit ranges from 10 to 25 months, depending on the type of subsidy. Our Consolidated Plan community engagement efforts revealed that public housing residents and HCV holders are in immediate need of safe, affordable housing in good condition. For HCV holders, finding property owners that accept tenants on voucher assistance is a common challenge. Residents of both Waterloo and Cedar Falls who participated in stakeholder interviews or focus groups frequently noted that landlords who accept HCV residents often fail to keep the housing in good condition. Other needs of this population include general upward mobility opportunities, especially in regard to financial literacy and job training and employment assistance.

One additional notable aspect of tenant-based vouchers, or Housing Choice Vouchers, within the jurisdiction is that within Cedar Falls only 53% of all available Housing Choice Vouchers were within use at the time of this report. This reflects comments made by stakeholders who participated in the interview process stating that HCV holders, particularly within Cedar Falls, frequently struggle to find landlords willing to accept their vouchers. In contrast, 92% of Housing Choice Vouchers in Waterloo were in use at the

time of this report. This indicates a need within Cedar Falls for incentive and education programs for landlords who may be persuaded to begin accepting HCV applicants.

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

The needs of public housing residents and voucher holders are different from those of the city's overall low- and moderate-income population primarily in that these residents are stably housed in housing they can afford. With this need met, residents can work on other needs that low- to moderate-income families typically face in addition to housing insecurity.

NA-40 HOMELESS NEEDS ASSESSMENT - 91.405, 91.205 (C)

Introduction:

This section discusses the size and characteristics of the population experiencing homelessness in Waterloo and Cedar Falls, which fall under the Iowa Balance of State Continuum of Care. Each year, the Continuum of Care directs a Point-in-Time (PIT) count of people experiencing homelessness throughout the region on one night in January; however, this count is conducted for the entirety of the Iowa Balance of State Continuum of Care and is not exclusive to Waterloo or Cedar Falls city limits.

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

The State of Iowa is covered by four Continuums of Care, or CoCs, with Woodbury, Pottawattamie, and Polk Counties each in a separate CoC. The rest of Iowa's land area is in a "Balance of State" CoC, including Black Hawk County and the Cities of Waterloo and Cedar Falls.

The table below depicts homelessness as assessed by the 2023 Point-In-Time count for Iowa's Balance of State Continuum of Care, which includes but is not limited to Black Hawk County and Waterloo. According to this survey there were 1,733 people experiencing homelessness in counties covered by the Balance of State CoC in 2023, an 8% increase from the previous year and a nearly 26% increase since 2019 before the COVID-19 pandemic. Of these, 342 were considered chronically homeless. HUD defines chronic homelessness in the following way:

- A homeless individual with a disability as defined in section 401(9) of the McKinney-Vento Assistance Act (42 U.S.C. 11360(9)), who:
 - Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and
 - Has been homeless and living as described for at least 12 months* or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at least 12 months and each break in homelessness

separating the occasions included at least 7 consecutive nights of not living as described, or

- An individual who has been residing in an institutional care facility, including jail, substance abuse or mental health treatment facility, hospital, or other similar facility, for fewer than 90 days and met all of the criteria of this definition before entering that facility; or
- A family with an adult head of household (or, if there is no adult in the family, a minor head of household) who meets all of the criteria of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

The count also identified 399 children under age 18 who were homeless, 20 of whom were unaccompanied by an adult; 595 people in families; 135 youth aged 18-24; and 77 homeless veterans. Data on homeless survivors of domestic violence was not available, as was data on number of days people experienced homelessness and number of people in adult-only households.

TABLE 26 – HOMELESSNESS BY SUB-GROUP IN THE IOWA BALANCE OF STATE CONTINUUM OF CARE, PIT COUNT 2023

Sub-group	Number of people experiencing homelessness on a given night		
	Unsheltered	Sheltered	Total
Persons in family households	26	569	595
Unaccompanied children under 18	13	7	20
Children under 18	30	369	399
Youth aged 18-24	13	122	135
Veterans	14	63	77
Chronically homeless	121	221	342
Domestic violence survivors	N/A	N/A	N/A

Source: <https://www.hudexchange.info/programs/hdx/pit-hic/#pit-count-and-hic-data-and-reports>

In addition to data provided by the Balance of State CoC, the Institute for Community Alliances in Iowa produced a report titled “Snapshot 2023 of Service and Shelter Use & County Data Book” which provides some data detailed by county. The report provides the following data for Black Hawk County on individuals who received homeless services within the County for the entire year of 2022:

TABLE 27 – HOMELESSNESS BY SUB-GROUP IN BLACK HAWK COUNTY IOWA, FULL YEAR 2023

Sub-Group	Individuals:	Households:	Under 18	18-24	24-54	55 & older
Indeterminate	1	1	0	0	0	0
Adults & Child(ren)	478	141	298	16	155	7
Adults Only	699	678	0	12	503	183
Parenting Youth 18-24 and their Children	59	25	33	26	0	0
Youth 18-24 Alone	83	82	0	83	0	0
Child Only Household	9	6	8	0	0	0
TOTAL	1309	933	339	133	643	189

Source: <https://icalliances.org/iowa-reports-archive>

Nature and Extent of Homelessness: (Optional)

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

The 2023 Point-in-Time Count for the Iowa Balance of State CoC counted 26 unsheltered people in family households, 17 of whom were children under age 18, and 14 unsheltered veterans. 95.6% of people in family households were sheltered, in comparison to 81.8% of veterans. This indicates a greater need for veteran housing than for family housing, although a need exists for both.

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

The 2023 Point-in-Time Count for the Iowa Balance of State CoC provided data on homelessness by racial and ethnic group, as shown in the following table. Of the 1,733 people found to be homeless in January of 2023, approximately 63.1% were white, 26.5% were Black, 8.1% were Hispanic or Latino, 1.7% were Asian or Pacific Islander, 2.1% were Native American, and 6.6% were of multiple or other races. This data may be compared to the overall racial and ethnic composition of the State of Iowa, which the U.S. Census Bureau reports as 82.7% white, 4.1% Black, 6.8% Hispanic or Latino, 2.5% Asian or Pacific Islander, 0.28% Native American, and 3.7% people of other or multiple races. In comparison to this data for the state of Iowa, Black residents are significantly more likely to be homeless, Native American residents and residents of other or multiple

racers are somewhat more likely, Hispanic or Latino residents are slightly more likely, Asian and Pacific Islander residents are slightly less likely, and white residents are somewhat less likely to be homeless.

TABLE 28 – HOMELESSNESS BY SUB-GROUP IN THE IOWA BALANCE OF STATE CONTINUUM OF CARE, PIT COUNT 2023

Race/Ethnicity	Sheltered:	Unsheltered:	Total:
White	824	269	1,093
Black	435	24	459
Hispanic/Latino	123	18	141
Asian/Pacific Islander	25	4	29
Native American	33	4	37
Other/Multiple Races	108	7	115

Source: <https://www.hudexchange.info/programs/hdx/pit-hic/#pit-count-and-hic-data-and-reports>

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2023 Point-in-Time Count for the Iowa Balance of State CoC found 1,425 sheltered and 308 unsheltered homeless individuals as of January 2023, meaning that around 18% of all homeless individuals within the CoC are unsheltered. This indicates that bed counts and supportive services within the Balance of State CoC are slightly insufficient to meet the needs of the population.

NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.405, 91.205 (B,D)

Introduction

This section discusses the characteristics and needs of people in various subpopulation in Waterloo and Cedar Falls who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

Describe the characteristics of special needs populations in your community:

Elderly and frail elderly

According to 2018-2022 American Community Survey estimates, about 16.9% of Waterloo's population is elderly (age 65 and over) and about 7.0% of the population is considered frail elderly (age 75 and over). About 29.8% of individuals aged 65 and over and 46.4% of individuals aged 75 and over have one or more disabilities (from ACS tables S0101 and S1810).

Demographics in Cedar Falls are similar, where about 15.5% of the population is elderly and 7.1% is frail elderly. About 19% of Cedar Fall's elderly population and 35% of its frail elderly population has a disability.

People with disabilities

Waterloo is home to an estimated 10,714 residents with disabilities, representing approximately 16.1% of the population. In the broader geography of Black Hawk County, approximately 13.8% of all residents have disabilities. These rates are higher than both the overall state of Iowa disability rate of 12.2% and the overall United States disability rate of 12.9%.

In contrast, Cedar Falls has a disability rate lower than that of the County, state, and nation at 10%, representing an estimated 4,047 people. Collectively, Waterloo and Cedar Falls have a disabled population of nearly 15,000.

People with HIV/AIDS and their families

According to AIDSvu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 113 out of every 100,000 people in Black Hawk County were living with HIV as of 2021. Additionally, 10 out of 100,000 people in the County are newly diagnosed with HIV every year. Taking into account the population of Waterloo,

this equates to approximately 76 people in Waterloo living with HIV with an additional 7 diagnoses per year.

Persons with alcohol or drug addiction

The region of Iowa including Waterloo and Cedar Falls had an estimated 6.8% rate of alcohol use disorder in the past year for individuals ages 12 and older, according to 2016-2018 data from the U.S. Substance Abuse & Mental Health Data Archive (SAMHDA)¹. In the past year, about 1.4% of the region's population is estimated to have used cocaine and 0.2% to have used heroin, per the 2016-2018 data. Accounting for 2022 population estimates, this equates to approximately 4,573 people with alcohol use disorder, 942 people using cocaine, and 135 people using heroin within Waterloo, and 2,767 people with alcohol use disorder, 570 people using cocaine, and 81 people using heroin in Cedar Falls.

Survivors of domestic violence

The National Coalition Against Domestic Violence estimates that about 35% of women and 29% of men in Iowa have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes, according to its 2020 report². Applying these figures to the Waterloo and Cedar Falls populations results in an estimate that about 11,820 women and 9,710 men in Waterloo and 7,511 women 5,756 men in Cedar Falls have experienced any intimate partner violence in their lifetimes.

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

The primary housing and supportive service needs of these subpopulations (the elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, survivors of domestic violence, and reentry populations) were determined by input from housing and service providers and the public through public meetings and stakeholder interviews, as well as through a review of research on housing and service needs of specific populations.

Housing that is affordable, accessible, safe, and low-barrier

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. HUD's fair market rent documentation for FY 2023 estimates fair market rent for a two-bedroom unit in Black Hawk County at \$944 per month, and for a three-bedroom unit

¹ <https://datatools.samhsa.gov/saes/substate>

² https://assets.speakcdn.com/assets/2497/ncadv_iowa_fact_sheet_2020.pdf

at \$1,250 per month; however, many participants in the community feedback process expressed that they do not believe fair market rent numbers accurately depict the financial situation of the average Waterloo or Cedar Falls resident.

There is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily 'missing middle' housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

Transportation

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs. Stakeholder noted a need for improved transit reliability and better facilities at transit stops (i.e., benches or bus shelters).

Specialized housing and services

Specialized housing addresses the needs of specific populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. The Housing First model, which is recommended by HUD, emphasizes that supportive services should not be required for people to access housing.

Workforce development and employment services

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

Physical and mental healthcare access

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

Education and combating stigmas

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Additionally, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing the risk of homelessness.

Outreach

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

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

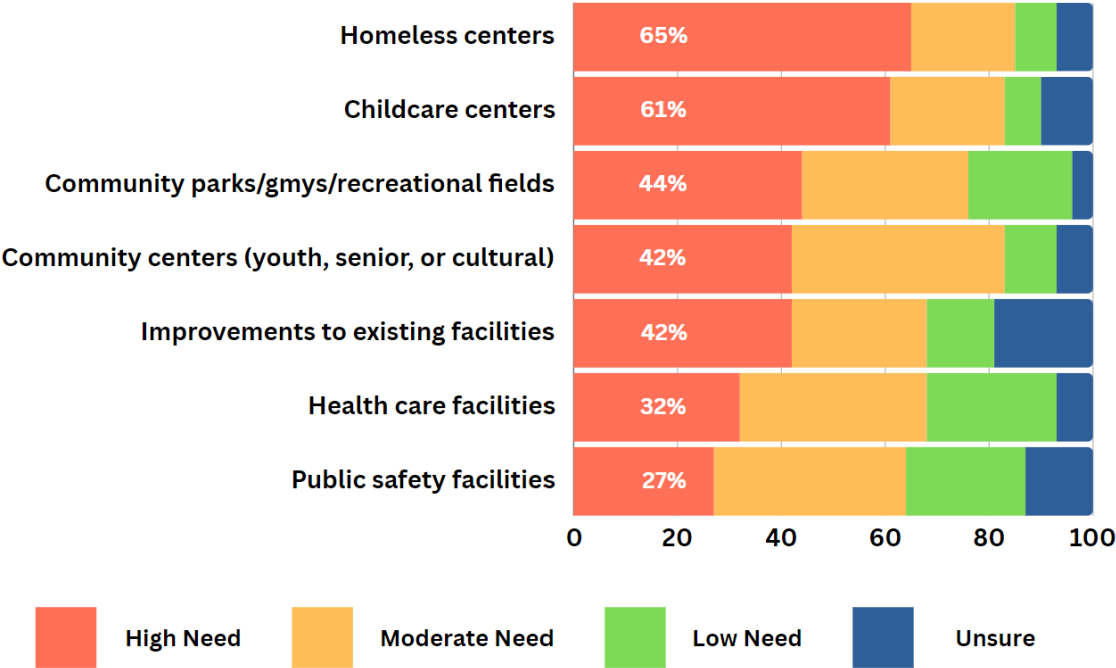
Data for HIV/AIDS cases specific to the Waterloo-Cedar Falls, IA MSA is unavailable. Because of this, it may be useful to examine county level data. According to AIDSvu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 113 out of every 100,000 people in Black Hawk County were living with HIV as of 2021. Additionally, 10 out of 100,000 people in the County are newly diagnosed with HIV every year. Taking into account the population of the County, this equates to approximately 148 people in Black Hawk County living with HIV with an additional 13 diagnoses per year.

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 Waterloo with the following top three responses: (1) homeless centers; (2) childcare centers; and (3) community parks, gyms, and recreational fields. These facilities, in addition to community centers, were ranked as moderate-to-high need by 75% or more 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 2023 Waterloo Comprehensive Land Use Plan also identified key goals relating to community issues regarding public facilities. These include the following:

- A desire to improve existing facilities and increase recreational opportunities along the Cedar River, Black Hawk Creek, and the Cedar Valley Nature Trail
- Continue generalized enhancements of parks and open spaces
- Address the vacant Rath Administration Building
- Update and improve existing facilities at the Center for the Arts
- Continue to invest in and improve public safety, school, and cultural facilities

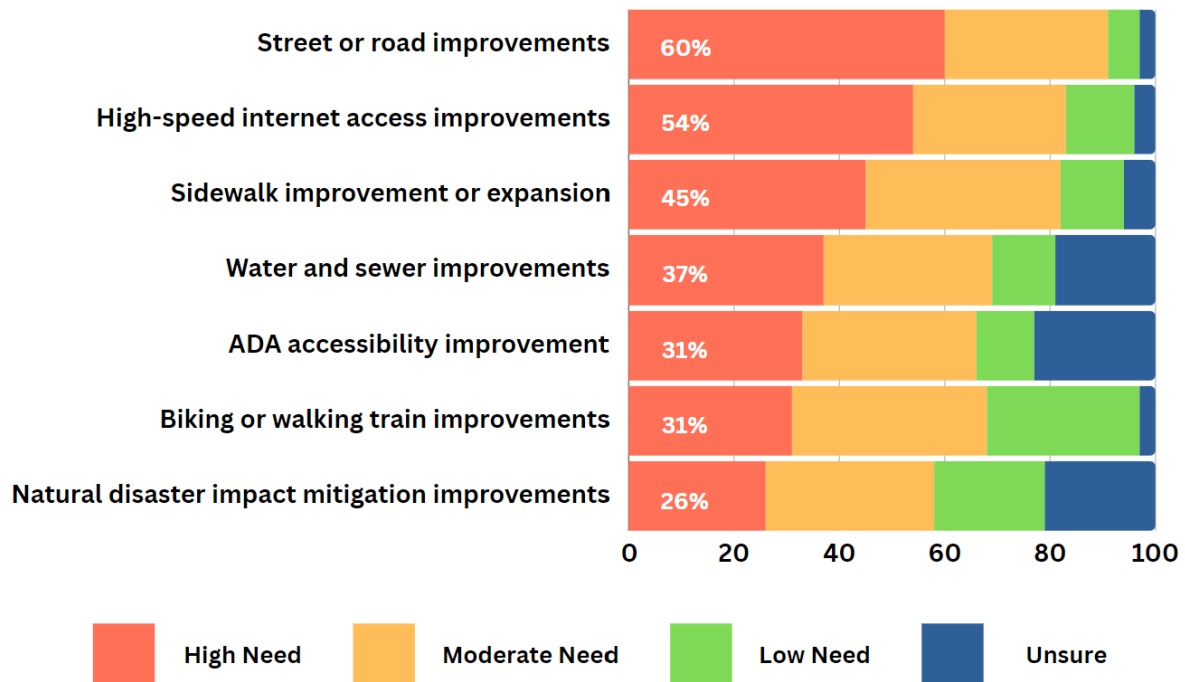
How were these needs determined?

Waterloo's 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 200 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 Waterloo's 2023 Comprehensive Land Use Plan.

Describe the jurisdiction's need for Public Improvements:

Survey respondents were also asked to rank public improvement needs in Waterloo. The top three responses were street/road improvements, high-speed internet access, and sidewalk improvements or expansion. Each of these items was identified as a medium- to high-level need by more than 80% of survey respondents.

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 Comprehensive Land Use Plan also identifies improvements in sidewalk and trail connectivity as goals to improve community mobility.

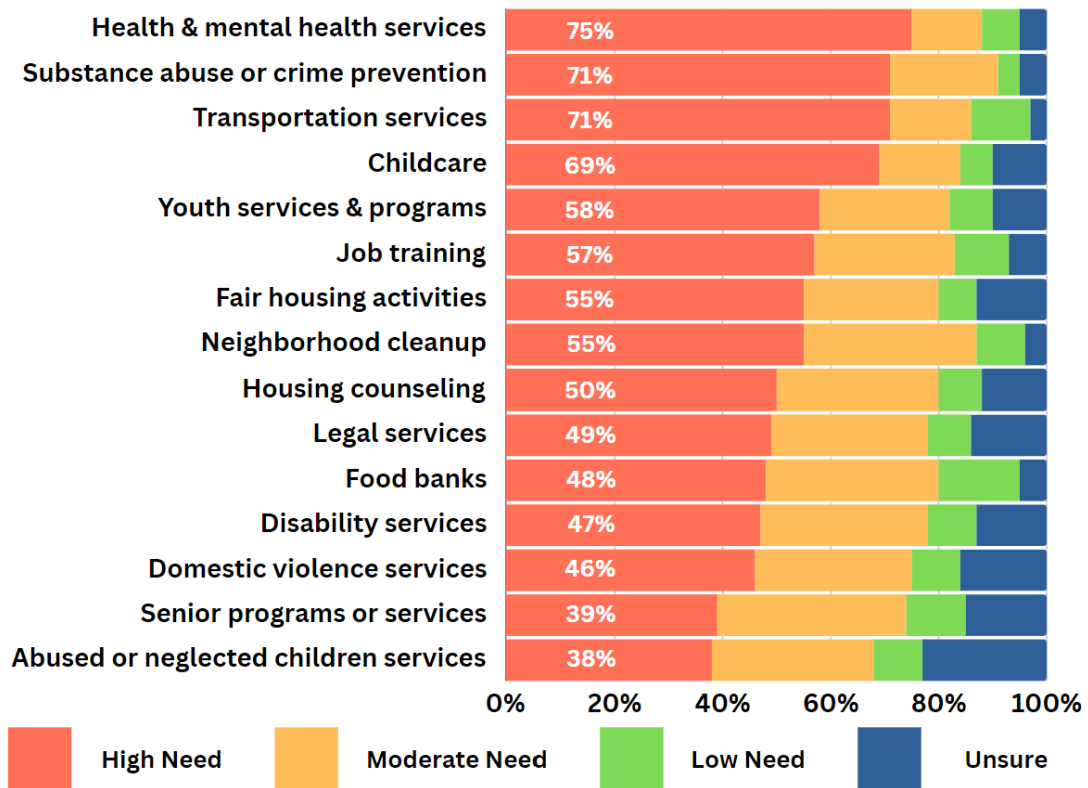
How were these needs determined?

Waterloo's 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 200 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 Waterloo's 2023 Comprehensive Land Use Plan.

Describe the jurisdiction’s need for Public Services:

Survey respondents were also asked to rank public service needs in Waterloo. The top three responses were health and mental health services, substance abuse and crime prevention, and transportation services. Each of these items was identified as a high need by more than 70% of survey takers, and a total of nine public services were rated as high-need by half or more of survey takers.

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.)

The 2023 Comprehensive Land Use Plan also identifies public transportation as a critical public service and identifies the following relevant transportation goals:

- Expand and enhance the metropolitan transit system
- Maintain or improve the efficiency and safety of the existing transportation system
- Maintain and enhance the existing multi-use trail network

How were these needs determined?

Waterloo's 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 200 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 Waterloo's 2023 Comprehensive Land Use Plan.

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 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 the 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 Needs Assessment.

MA-10 HOUSING MARKET ANALYSIS: NUMBER OF HOUSING UNITS - 91.410, 91.210(A)&(B)(2)

Introduction

There are 47,941 housing units in the Waterloo-Cedar Falls metro area, according to 2016-2020 Five-Year American Community Survey estimates. The largest share of units are single-family detached structures (66.5%), followed by small multi-family buildings of 5 to 19 units (11.2%), and duplexes, triplexes, quadruplexes (7.3%). About 7.0% are units in large multifamily buildings (20 or more units) and 4.4% are in single-family attached structures. Lastly, about 3.6% are units in mobile homes, boats, RVs, and vans.

More than half of occupied units in Waterloo-Cedar Falls are owner-occupied (61.4%), and less than half are renter-occupied (38.6%). Almost all owned housing has at least two or three bedrooms (72.2%), and nearly a quarter have four or more bedrooms (24.7%). Rental units tend to be smaller: 62.2% of units are two or three-bedroom units,

and 24.9% have at least one bedroom. Only 8.9% of rental units have four or more bedrooms. Overall, the majority of both owned and rental units have at least two or three bedrooms.

TABLE 29 – RESIDENTIAL PROPERTIES BY UNIT NUMBER

Property Type	Number	%
1-unit detached structure	31,891	66.5%
1-unit, attached structure	2,101	4.4%
2-4 units	3,503	7.3%
5-19 units	5,354	11.2%
20 or more units	3,370	7.0%
Mobile Home, boat, RV, van, etc.	1,722	3.6%
Total	47,941	100%

Data Source: 2016-2020 ACS

TABLE 30 – UNIT SIZE BY TENURE

	Owners		Renters	
	Number	%	Number	%
No bedroom	55	0.2%	666	3.9%
1 bedroom	791	2.9%	4,219	24.9%
2 or 3 bedrooms	19,451	72.2%	10,522	62.2%
4 or more bedrooms	6,649	24.7%	1,514	8.9%
Total	26,946	100%	16,921	100%

Data Source: 2016-2020 ACS

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

Waterloo

The U.S. Housing and Urban Development Department (HUD) LIHTC database indicates that there are approximately 941 LIHTC units in the city and 892 remain set aside for low-income households.

Cedar Falls

The HUD LIHTC database indicates that there are approximately 170 LIHTC units in the city and 128 remain set aside for low-income households.

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

Several trends exist that, absent policies focused on preserving the city's affordable housing stock and developing diverse new housing options, indicate that Waterloo and Cedar Falls will continue to experience a loss of affordable housing inventory. Trends include high levels of demand for housing due to population growth in the city; increasing home values and median rents over the past 10 years; a shortage in the supply of rental and homeowner housing units affordable to households with incomes below 50% HAMFI; and aging housing stock in need of rehabilitation. The Waterloo Housing Authority³ will continue to administer its Section 8/Public Housing program and help low-income households with rental payments for affordable, accessible, and sanitary housing. Cedar Falls administers its Housing Choice Voucher Program⁴ through its Community Development department which will continue to provide rental assistance to eligible households that meet the income requirements of earning less than 50% of the area median income.

Federal law requires any LIHTC properties awarded credits after 1989 to maintain affordability for 30 years, although after the first 15 years, owners can leave the program through a relief process. After 30 years (or 15 years if owners are granted regulatory relief), properties can be converted to market-rate units.

During the 2024-2028 Five-Year Consolidated Plan, one LIHTC property in Waterloo-Cedar Falls, College Square Village I, will age out of the 30-year affordability period. This property has about 64 low-income units.

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

Cost burden data shows that housing affordability needs are particularly severe for renters with incomes under 80% of HUD Area Median Family Income (HAMFI), and in particular for those with incomes under 30% HAMFI. An estimated 3,179 renter households with incomes below 80% HAMFI are housing cost burdened, spending more than 30% of income on housing, or severely housing cost burdened, spending more than 50% of income on housing (see Table 9). Renters with incomes of 50% HAMFI and below make up proximately 74% of these cost-burdened renter households.

On the ownership side, income and home value data indicate that starter home prices in Waterloo-Cedar Falls are out of reach for many moderate- and middle- income

³ The City of Waterloo Housing Authority. https://www.cityofwaterlooia.com/departments/housing_authority/index.php

⁴ The Cedar Falls Housing Choice Voucher Program. <https://www.cedarfalls.com/1063/Housing-Assistance>

households. Based on American Community Survey 5-Year Estimates for 2016-2020, the median home value in Waterloo is \$117,000, up 17.0% from the 2006-2010 ACS data median value of \$100,000. The most recent ACS data for 2018-2022 indicates the median home value in Waterloo increased as well by 29.5% with an estimated value of \$142,000. The median contract rent increased by 29.5% between the 2006-2010 ACS and the 2016-2020 ACS for Waterloo. Based on the 2018-2022 ACS data, the median contract rent in Waterloo is now an estimated \$865.

For Cedar Falls, the median home value according to the 2016-2020 ACS data was 204,300, a 34.9% increase since the 2006-2010 ACS data. The median home value increased again between the 2016-2020 ACS data and the 2018-2022 ACS data by 19.8% with an estimated median value of 244,800. The median contract rent increased by 42.6% between the 2006-2010 ACS and the 2016-2020 ACS for Cedar Falls. Based on the 2018-2022 ACS data, the median contract rent in Cedar Falls is now \$1,112, higher than that of Waterloo's median contract rent.

Combined, the median home value in the Waterloo-Cedar Falls area was \$321,300 per the 2016-2020 ACS data. The median contract rent in the area is \$1,720. Overall, Waterloo-Cedar Falls have seen a 27.8% increase in median home value and a 36.4% increase in median contract rent since the 2006-2010 ACS data.

Affordability data in the Needs Assessment also shows affordability challenges, with cost burdens impacting households with incomes up to 100% HAMFI. Stakeholders interviewed during this planning process also described an increasingly tight housing market due to high demand for housing and insufficient new housing under development, noting the need to increase the supply of housing for both rental and homeownership units to support housing affordability in the city. In addition to the need to increase housing supply, stakeholders noted the need to assist property owners in making needed repairs to housing units to support housing affordability and quality. Many focus group and survey participants also noted they have experienced living in rental units in very poor conditions due to landlords and property managers not properly maintaining units and refusing to fix the problems their tenants have flagged for them. However, due to low incomes and the rising cost of rental units in better conditions, many tenants are forced to endure these living conditions due to having limited housing choices.

Describe the need for specific types of housing:

Data discussed in the Housing Need Assessment and in this section indicate a particular need for rental and for-sale housing that is affordable to low- and moderate-income households. Housing types that allow for increased affordability of both rental and homeownership units might include options such as smaller housing units: multifamily missing middle housing, including duplexes, triplexes, quadruplexes, and other small

multifamily units; accessory dwelling units; cohousing with shared services; or tiny homes. Rehabbing units that are aging or dilapidated or that have poor energy efficiency can also increase the number of high-quality affordable units. Survey respondents also emphasized a need for additional elderly or senior housing units, rehabilitation of affordable rental units, help for homeowners to make housing improvements, and construction of new affordable rental units. Focus group participants particularly noted the need for accessible and affordable units for people with disabilities in addition to allowing tenants with service dogs/cats. The accessibility of units is of high concern for many residents who do not have access to a personal vehicle and face transportation barriers from their workplace and homes.

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.410, 91.210(A)

Introduction

Data on housing costs and affordability in Waterloo-Cedar Falls shows trends of increasing rents and home values, and a need for an increase in housing supply, particularly in units affordable to residents with incomes below 30 to 50% HAMFI. The median home value in the cities was estimated at \$321,300 according to 2016-2020 ACS data, a 27.8% increase from the 2006-2010 ACS estimate of \$251,400 (see Table 31). The median rent price in Waterloo-Cedar Falls was estimated at \$1,720, a 36.4% increase from the ACS 2006-2010 estimate of \$1,261. When comparing the ACS 2016-2020 data and the most recent ACS 2018-2022 data, Waterloo has seen a 21.4% increase in median home value and an 11.5% increase in median rent prices. Within this same time period, Cedar Falls has seen a 19.8% increase in home value and a 17.8% increase in median rent prices. This indicates the cost of housing has continued to increase in both cities within the last two years.

TABLE 31 – COST OF HOUSING

	Base Year: 2010	2020	% Change
Median Home Value	251,400	321,300	27.8%
Median Contract Rent	1,261	1,720	36.4%

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

The majority of rental units in Waterloo-Cedar Falls charge between \$500 to \$1,499 per month (70.5%, See Table 32). Less than one in ten of all units charge less than \$500 per month. Stakeholders emphasized that the greatest affordable housing needs in the cities include finding affordable rental units that fit small and large families. Many focus

group participants noted finding affordable units has become increasingly difficult due to the lack of housing and the rise of rents. Vulnerable populations such as low-income households, seniors and people with disabilities have experienced housing discrimination due to landlords preferring to rent units to college students who split the rent with other roommates. Participants also noted that the rental units they can afford tend to be in poor condition.

TABLE 32 - RENT PAID

Rent Paid	Number	%
Less than \$500	1,430	8.3%
\$500-999	8,185	47.3%
\$1,000-1,499	4,011	23.2%
\$1,500-1,999	1,932	11.2%
\$2,000 or more	1,734	10.0%
Total	17,292	100%

Data Source: 2016-2020 ACS

TABLE 33 – HOUSING AFFORDABILITY

Number of Units affordable to Households earning	Renter	Owner
Less than 30% HAMFI	4,892	1,004
30% HAMFI	3,250	1,253
50% HAMFI	4,844	2,505
80% HAMFI	1,335	1,915
100% HAMFI	2,605	9,920
Total	16,926	16,598

Data Source: 2016-2020 CHAS

TABLE 34 – MONTHLY RENT

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	629	740	934	1,241	1,591
High HOME Rent	629	740	934	1,241	1,591
Low HOME Rent	629	740	934	1,141	1,273

Data Source: 2022 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Table 33 estimates the number of units affordable to renters and owners in Waterloo-Cedar Falls at a variety of income levels. This data can be compared to the number of households at each income level, as provided in Table 6 within the Needs Assessment.

According to CHAS estimates, there are 7,210 households with incomes under 30% HAMFI in the cities and 5,896 housing units affordable at that income level (see Tables 6 and 33), indicating a substantial difference in the housing units needed to accommodate all households at this income level. Similarly, there are 6,290 total households with incomes of 30% to 50% HAMFI in the cities and only 4,503 units affordable at that income level. Thus, there is insufficient rental housing for households earning between 30%-50% of HAMFI. For the 9,085 households earning between 50% to 80% HAMFI, there are an estimated 7,349 units affordable to them.

Even at higher income levels, the shortage of affordable units for sale or rent persists. For the 4,370 households earning between 80% to 100% HAMFI, there are 3,250 housing units affordable for them. Additionally, there are 16,920 households with incomes greater than 100% HAMFI and there are 12,525 units affordable for this income level.

These figures do not take into account unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low- or moderate-income household may be unavailable to them because it is occupied by a higher-income household.

Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market. To afford a two-bedroom rental unit at Waterloo-Cedar Falls' 2022 FMR of \$934 without being cost-burdened would require an annual income of \$37,360. This amount translates to a 40-hour work week at an hourly wage of \$17.96, and a 99-hour work week at the minimum wage of \$7.25. A three-bedroom unit at the FMR of \$1,241 would require an annual wage of \$49,640⁵.

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

The median home value in Waterloo-Cedar Falls has increased by 27.8% from the 2006-2010 ACS to the 2016-2020 ACS, and median rent increased by 36.4% thus both home values and rents have increased in recent years. Affordability has, in turn, decreased for both renters and owners. High demand for housing, development of new housing that

⁵ <https://nlihc.org/oor/state/ia>

has not kept up with high demand, need for rehab and repair of available housing, and a lack of rental and for-sale housing affordable to residents with incomes less than 30% HAMFI all indicate that housing affordability is likely to continue as a pressing issue in Waterloo-Cedar Falls.

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

Table 34 shows HUD Fair Market Rents and HOME rents for Waterloo-Cedar Falls. The cities' median contract rent of \$1,720 (2016-2020 ACS) is twice greater than the FMR and high HOME rents for one-bedroom units which is \$740. The estimated ACS median contract rent is also higher than the FMR for two, three, and four-bedroom units. Both the FMR and High HOME rent do not exceed this ACS estimate, given that the FMR and High HOME rent for a 4-bedroom unit does is \$1,591.

As of the 2016-2020 ACS data, only 8.3% of rental units in Waterloo-Cedar Falls have rents under \$500 and 47.3% of rental units have rents between \$500-999. Given that the FMR and HOME rents for one-bedroom units are \$740, data for the total units priced at this amount falls within the \$500-\$999 range and therefore accounts for units that exceed the FMR and HOME rents. While nearly half of all rental units are priced under \$999 and only 8.3% of rental units are priced under \$500, there may be more units priced over \$740 meaning housing choice is limited for residents with housing choice vouchers. Based on the CHAS estimates of housing affordable units available at various income levels, households earning less than 30%-50% HAMFI do not have sufficient housing affordable for them. Note that this data does not reflect housing conditions, which are an important consideration. Substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit. Additionally, housing choice voucher holders may have difficulty finding units that will accept vouchers or difficulty qualifying for leases due to past evictions or credit history.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.410, 91.210(A)

Introduction

This section examines the condition of housing in Waterloo-Cedar Falls, including the presence of selected housing conditions: 1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy

rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

Renters in Waterloo-Cedar Falls are more likely than owners to experience one or more of the selected housing conditions. About 43.9% of renter-occupied units and 16.7% of owner-occupied units have at least one of the conditions described above (see Table 35). CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. About 16.7% of owner-occupied units in the cities have one selected condition (4,506 units), and about 0.4% have two or more selected conditions (102 units). In contrast, 43.9% of renter-occupied units have one selected condition (7,432 units), and 2.2% have two or more selected conditions (364 units). These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing).

The age of housing reflects periods of development in Waterloo-Cedar Falls. The area contains a significant supply of housing built prior to 1980. Nearly three-quarters (74.4%) of owner-occupied units and 65.0% of rental units were built before 1980 (see Table 36). Owner-occupied units are slightly more likely than rental units to have been built in 2000 or later (14.7% and 13.0%, respectively). While some older units may be well-maintained, the considerable share of housing built prior to 1980 indicates potential need for rehabilitation assistance.

Describe the jurisdiction’s definition for “substandard condition” and “substandard condition but suitable for rehabilitation:

For the purpose of this Consolidated Plan, Waterloo-Cedar Falls define units in “standard condition” if they meet HUD Section 8 housing quality standards. A unit is defined as “substandard” if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is “substandard but suitable for rehabilitation” if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. They may not be part of public water or sewer systems but have sufficient systems to allow for clean water and adequate waste disposal.

TABLE 35 - CONDITION OF UNITS

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,506	16.7%	7,432	43.9%
With two selected Conditions	102	0.4%	364	2.2%
With three selected Conditions	0	0.0%	0	0.0%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	22,338	82.9%	9,125	53.9%
Total	26,946	100%	16,921	100%

Data Source: 2016-2020 ACS

TABLE 36 – YEAR UNIT BUILT

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,966	14.7%	2,193	13.0%
1980-1999	2,949	10.9%	3,732	22.1%
1960-1979	7,779	28.9%	5,021	29.7%
Before 1940	12,252	45.5%	5,975	35.3%
Total	26,946	100%	16,921	100%

Data Source: 2016-2020 CHAS

TABLE 37 – RISK OF LEAD-BASED PAINT

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	22,980	85.3%	14,728	87.0%
Housing Units build before 1980 with children present	2,370	8.8%	2,208	13.0%

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

TABLE 38 - VACANT UNITS

	Estimate
Vacant Units	4,074
For Rent	837
Rented, Not Occupied	427
For Sale Only	431
Sold, Not Occupied	259
For Seasonal, Recreational, or Occasional Use	562
For Migrant Workers	20
Other Vacant	1,538

Data Source: 2016-2020 ACS

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

The large numbers of owner-occupied housing units built in 1960 or earlier indicate that housing maintenance and rehabilitation may be needed for low-income homeowners. Data regarding housing conditions indicates that 102 owner-occupied units (about 0.4% of total owner-occupied units) in Waterloo-Cedar Falls have at least two housing conditions (likely including cost burden and one other condition), and data in the Housing Needs Assessment shows that owner households tend to experience the housing problems of overcrowding and cost burdens rather than lack of complete plumbing or kitchen facilities.

While the share of owner-occupied housing units with two or more selected conditions is relatively low, 20,031 owner-occupied housing units (74.4% of all owner-occupied units) in the city were built before 1960, indicating the highest risk for deferred maintenance and rehabilitation need. The majority of owner-occupied housing units in Waterloo-Cedar Falls (45.5%) were built before 1940, and as this housing ages, maintenance needs will continue to grow. This data on housing age in Waterloo-Cedar Falls indicates that some owner-occupied units are at risk of deferred maintenance and may currently or soon be in need of some rehabilitation. Additionally, seniors living on Social Security or retirement income who have paid off their mortgages may be unable to afford necessary repairs and maintenance as their homes age. Community input from stakeholders and residents also indicates that owner-occupied housing rehabilitation is a need in Waterloo-Cedar Falls.

The majority of rental housing units in the cities (5,975 units) were built before 1940, and 29.7% of units were built between 1960 and 1979 (5,021 rental units). A share of rental units (364, or 2.2%) than owner units (102, or 0.4%) have at least two housing conditions,

likely including cost burdens and at least one other housing condition. Combined, these factors indicate that while there is a high level of need for rehabilitation of both renter- and owner-occupied housing, renters in Waterloo-Cedar Falls experience the highest levels of need. The need for maintenance and repairs was one of the top concerns that participants shared in focus groups. Participants also noted that it has become very common in Waterloo-Cedar Falls for landlords to keep tenants' deposits even though these same landlords refused to fix the problems their tenants noted. Many participants also mentioned they have experienced living in apartment buildings that had pests/infestations, broken floors, mold, and many other safety and health hazards. Tenants have been forced to pay for repairs themselves and landlords have refused to reimburse them. The lack of safe and quality housing has further limited housing choices for vulnerable and low-moderate income households.

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

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 37 identifies the total number of housing units in Waterloo-Cedar Falls built before 1980 and the total number of renter and owner units built before 1980 that house children under age 6. This includes 22,980 owner-occupied units (85.3% of all owner-occupied housing units) and 14,728 renter-occupied units (87.0% of total renter-occupied housing units) with at least two risk factors for exposure to lead-based paint (built before 1980 and housing young children). Given that nearly 90% of owner-occupied and renter-occupied units are at risk of lead exposure, Waterloo and Cedar Falls must assess their aging housing stock and begin to develop action plans for reducing and preventing further exposure especially for vulnerable households with children.

MA-25 PUBLIC AND ASSISTED HOUSING - 91.410, 91.210(B)

Introduction

The Housing Authorities of Waterloo and Cedar Falls provides publicly supported housing options for low-income residents living in the jurisdiction. According to HUD's 2023 A Picture of Subsidized Housing data, the housing authorities together provide 50 public housing units, 1,415 tenant-based housing choice vouchers, and 912 project-based section 8 units for a total of 2,377 total units. Neither jurisdiction maintains Section 811 or Section 202 units, or units designated for disabled or elderly residents. Information on the accessibility features of subsidized units not designated as Section 811 or Section 202 is unavailable.

TABLE 39 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	50	2,327	912	1,415	0	0	0
# of accessible units	0	0	N/A	N/A	N/A	N/A	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: 2023 APSH data

Describe the supply of public housing developments:

The City of Waterloo maintains one public housing development known as Ridgeway Towers. The City of Cedar Falls does not maintain any public housing developments.

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

HUD's Real Estate Assessment Center (REAC) conducts physical property inspections of properties that are owned, insured, or subsidized by HUD, including public housing and multifamily assisted housing. About 20,000 such inspections are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary, and in good repair. Inspections are scored using a scale of 1 to 100. A passing score for a REAC Physical Inspection is 60 or above.

There are three letters (A-C) that may follow the score, as well as an asterisk *. Their meaning is as follows:

- A: No health and safety deficiencies noted
- B: Non-life-threatening health and safety deficiencies noted
- C: At least one life-threatening health and safety deficiency noted
- *: At least one inoperable smoke detector noted

The Housing Authority of the City of Waterloo has one public housing development known as Ridgeway Towers offering a total of 50 housing units. To determine the physical condition of these units, HUD's Real Estate Assessment Center (REAC) physical inspection scores were examined for this public housing development⁶. Ridgeway Towers was last inspected in August of 2022 and received a score of 87b*.

TABLE 40 - PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
Ridgeway Towers	87b*

Data Source: HUD 2023 REAC Public Housing Physical Inspection Scores.

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

Ridgeway Towers received an inspection score of 87b* in August of 2022, indicating that non-life-threatening health and safety deficiencies were noted and that there was at least one non-functional smoke detector present at the time of the inspection. This

⁶ https://www.hud.gov/program_offices/public_indian_housing/reac/products/prodpass/phscores

indicates a need for revitalization and repair to the development, beginning with the most pressing issue of immediately repairing or replacing any non-functional smoke detectors.

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

The Waterloo Housing Authority will continue to seek funding from a variety of sources to renovate current public housing units.

MA-30 HOMELESS FACILITIES AND SERVICES - 91.410, 91.210(C)

Introduction

A range of facilities provide housing and services to support people experiencing homelessness in Waterloo and Cedar Falls, including emergency, transitional, safe haven, and permanent supportive housing. Most of these facilities, however, are provided either at a very broad Continuum of Care level or at the county level. Using data available from the Continuum of Care and from the City of Waterloo's website, this section provides an overview of shelter facilities, housing, and mainstream and other services that aim to meet the needs of people experiencing homelessness in the jurisdiction.

Facilities and housing targeted to homeless households

Table 41 depicts beds available under the Iowa Balance of State Continuum of Care. Bed counts specific to Black Hawk County or to the cities of Waterloo and Cedar falls are unavailable from HUD or the Continuum of Care directly; however, the City of Waterloo lists facilities which offer beds to the homeless on the City website, as shown below in Figure 1. The data source in this image indicates that the data is from 2019. By cross-referencing this list of names with a 2023 Housing Inventory List by organization published by the Continuum of Care, table 42 attempts to depict more current bed counts local to Waterloo and Cedar Falls.

TABLE 41 - FACILITIES TARGETED TO HOMELESS PERSONS: IOWA BALANCE OF STATE COC

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	522	N/A	267	82	N/A
Households with Only Adults	641	N/A	205	495	N/A
Chronically Homeless Households	N/A	N/A	N/A	N/A	N/A
Veterans	10	N/A	27	265	N/A
Unaccompanied Youth	34	N/A	6	0	N/A
TOTAL	1,197	224	478	577	N/A

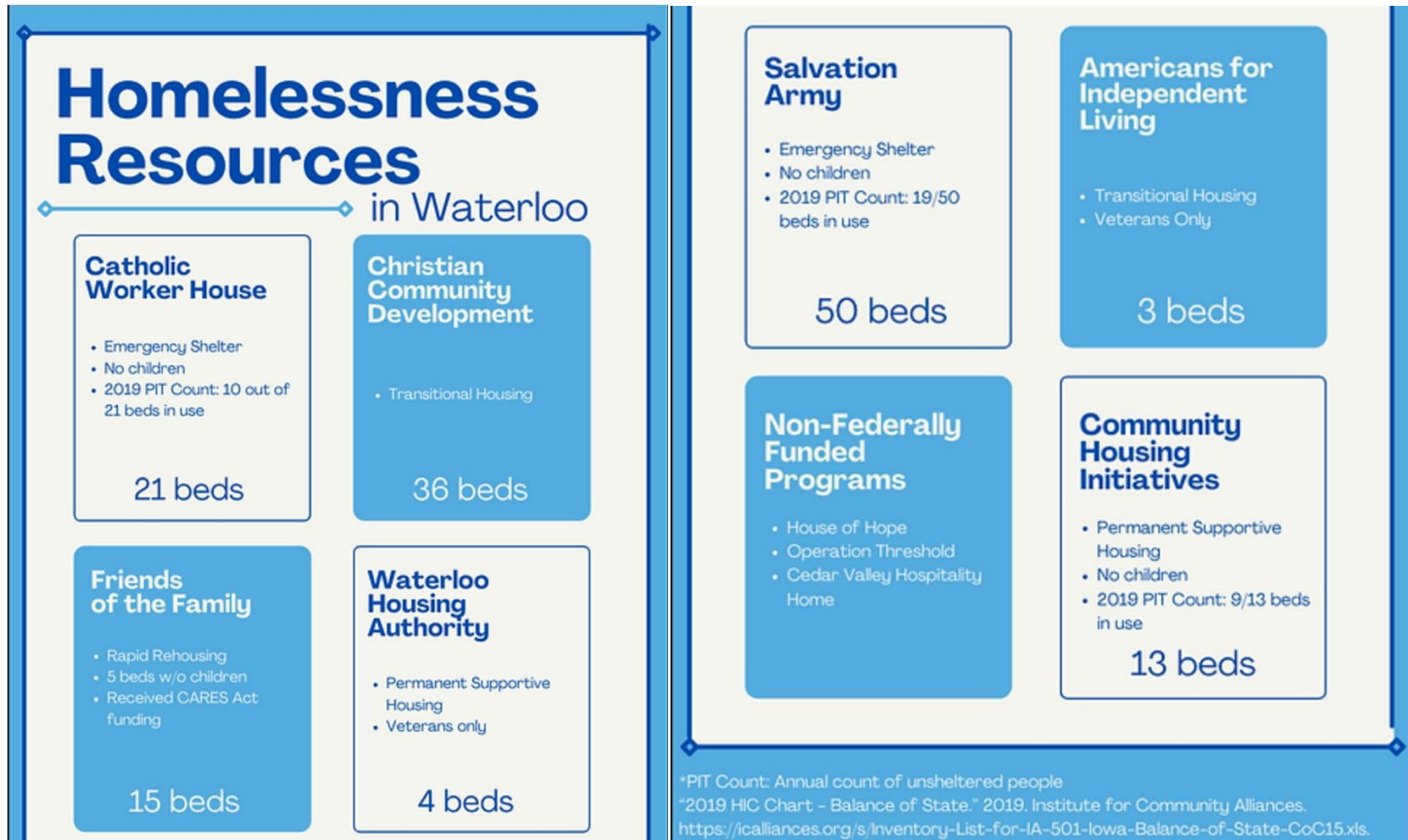
Source: HUD 2023 Housing Inventory Counts by Continuum of Care

TABLE 42 - FACILITIES TARGETED TO HOMELESS PERSONS: WATERLOO/CEDAR FALLS

Organization Name	Beds for Households with Adult(s) and Child(ren)	Beds for Households with Only Adults	Beds for Veterans	Beds for Unaccompanied Children	Organization's Total Beds
Americans for Independent Living	0	7	7	0	7
Catholic Worker House	4	10	0	0	14
Christian Community Development	36	5	0	0	41
Friends of the Family	22	35	0	0	57
The Salvation Army of Waterloo/Cedar Falls	6	50	0	0	56
Waterloo Housing Authority	18	31	19	0	68
TOTAL	86	138	26	0	243

Source: HUD 2023 Housing Inventory Counts by Continuum of Care and <https://www.cityofwaterlooia.com/resident/homelessness .php>

FIGURE 1: FACILITIES TARGETED TO HOMELESS PERSONS: AS REPORTED ON THE CITY OF WATERLOO'S WEBSITE



Source: [https://www.cityofwaterlooiowa.com/resident/homelessness .php](https://www.cityofwaterlooiowa.com/resident/homelessness.php)

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

Waterloo, Cedar Falls, and Black Hawk County all offer health, mental health, employment, and housing services that, while not necessarily targeted towards homeless persons, have the potential to assist people experiencing or at risk of homelessness. These include the following:

- The IowaWORKS Waterloo office serves Black Hawk and several other counties and provides services such as career assistance, resume building, unemployment assistance, and connection to training and workforce programs.
- The Black Hawk-Grundy Mental Health Center is operated out of the Allen Hospital in Waterloo, which is a 204-bed non-profit community hospital serving Waterloo, Cedar Falls, and the rest of the Cedar Valley. This mental health walk-in clinic offers services such as crisis counseling and triage, referrals, and prescription management.
- The Allen College Engagement & Salvation Army Partnership (ACE-SAP) Clinic, which is also affiliated with the Allen Hospital in Waterloo, offers a variety of free health services, including physicals, medication assistance, treatment of minor illness or injury, dental assessments, immunization, and general health education.
- The Cedar Valley Mental Health Connections website maintains a list of mental health and substance abuse recovery providers and hotlines for the Cedar Valley, including Waterloo and Cedar Falls.

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

The following organizations listed on the City of Waterloo's website may provide homeless services to individuals and families in Waterloo and Cedar Falls:

- **Americans for Independent Living:** This organization provides transitional housing beds to veterans. They also provide furniture, clothing, food, ADA modifications, and other services to veteran clients in transition.
- **Catholic Worker House:** This organization provides emergency beds to both adult-only households and households with children accompanied by an adult.

They also provide clients with meals, employment assistance, and connections to long-term housing resources.

- **Christian Community Development:** This organization is also known as House of Hope and provides transitional housing to single women with children and to women aged 18-24 who have aged out of the foster care system. They also provide client services such as job training services, financial counseling, crisis/mental health/family counseling, childcare, and more.
- **Friends of the Family:** This organization provides rapid rehousing services to domestic violence victims, both to adult-only households and households with children accompanied by an adult. They also offer additional domestic-violence related services.
- **The Salvation Army of Waterloo/Cedar Falls:** This organization provides emergency shelter for both adult-only households and households with children accompanied by an adult, with a focus on adult-only households. They also provide food, clothing, rent and utility assistance, and other services to clients.
- **Waterloo Housing Authority:** This organization provides permanent supportive housing to veterans, adult-only households, and adult-and-child households. The Waterloo Housing Authority also manages public housing, HCV programs, and Project-Based Section 8 programs for the City of Waterloo.
- **Cedar Falls Housing Authority:** This organization manages HCV programs and Project-Based Section 8 programs for the City of Cedar Falls.

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES - 91.410, 91.210(D)

Introduction

This section describes the housing and social service needs of special needs populations in Waterloo and Cedar Falls, including the elderly and frail elderly, people with disabilities, residents with diagnosis of HIV/AIDS, residents with substance use or mental health disorders, and survivors of domestic violence.

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

Elderly And Frail Elderly

The elderly and frail elderly often need housing that allows them to age comfortably in place. This may require accessibility modifications that include ground floor entry, wheelchair ramps, and bathtub/shower modifications. The location of supportive housing for elderly populations should consider the site's access to vital resources and health services. Due to limited mobility, seniors may require access to transit or transportation services in order to reach everyday necessities and services. Other supportive service needs for the elderly include healthcare services, independent living support, assistive technologies, and educational assistance. Senior housing should also integrate programming meant to facilitate social interactions and community, as isolation poses a large issue for this population. 67% of Waterloo and Cedar Falls survey respondents noted a medium to high level of need for more senior housing.

People With Disabilities

Persons with disabilities (mental, physical, developmental) often require supportive housing and services similar to those listed above for the elderly population. These housing needs might include accessibility modifications, proximity to public transit or transportation services that allow access to necessary healthcare services, employment, food, etc., and supportive services such as independent living support and case management. Rental assistance and related services, such as housing navigation and eviction prevention, assist residents in affording housing and remaining housed. More than 75% of Waterloo and Cedar Falls survey respondents noted a medium to high level of need for more disability friendly housing, and stakeholders

interviewed in the community engagement process also noted a need for more disability accessible housing.

People With Substance Use Disorders

People with substance use disorders may need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services, family engagement, behavioral therapy, and vocational and education, childcare, financial, and health services.

People Living With HIV/AIDS

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.

Public Housing Residents

Public housing residents often need supportive services such as case management and long-term follow-up; employment services, including transitional jobs, job-search assistance, sector-based job training, work-related childcare support, and continuing technical and professional education; programs that teach financial literacy; and housing counseling.

Some public housing residents need more intensive case-management and may benefit from integrated supportive housing, in which small numbers of permanent family-supportive housing units are incorporated into mixed-income developments and case management and services are provided on-site. Vouchers with wraparound services provide an alternative model in which case managers support voucher-holders with the same services delivered in permanent supportive housing. Incentives models may also support families in moving toward self-sufficiency by providing rewards for

achievements, such as paying rent on time, getting their children to school, applying for a job, and volunteering.

Finally, some public housing residents—particularly those with serious physical and mental health disabilities— may have greater supportive service needs, such as assisted living (meals, housekeeping, activities, health care, case management, grocery store access) and on-site services, including parenting support, childcare, and after-school services for those who have custody of children or grandchildren.

Survivors Of Domestic Violence

Often, the greatest need for survivors of domestic violence is access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education, and job training for up to 24 months, providing survivors time and services to obtain safety and stability. Difficulties finding affordable housing are common among the general population, but survivors of DV face additional challenges in finding affordable housing that is located near public transit, as many do not have access to their own method of transportation, as well as finding affordable housing that can accommodate families with children.

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

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and

transportation assistance. Permanent supportive housing should be affordable, close to needed health services, and accessible to transportation options.

The following programs exist which may assist persons returning from mental and physical health institutions with supportive housing in Waterloo and Cedar Falls:

- **Christian Community Development:** maintains 36 beds of transitional housing.
- **Friends of the Family:** maintains 15 rapid rehousing beds.
- **Waterloo Housing Authority:** offers supportive and transitional housing resources including Housing Choice Vouchers and other resources.
- **House of Hope:** offers transitional housing and work, childcare, transportation, education, and case management resources for single mothers or young women aging out of foster care.
- **Cedar Falls Housing Authority:** maintains the Cedar Falls Housing Choice Voucher program.
- **Americans for Independent Living:** provides transitional housing resources for veterans in Black Hawk County.

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

Not applicable.

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

Individuals who are not homeless but who have other special needs are more likely than the general population to be low-income and are therefore served by activities targeting affordable housing, homelessness prevention, and other activities specifically targeting low- and moderate-income residents. Activities planned by Consortium as a whole in the next year which serve these groups include nearly \$2 million in combined CDBG and HOME funding for the provision and protection of affordable housing, \$95,000 in CDBG funding towards neighborhood services, nearly \$40,000 in CDBG funding towards miscellaneous public services, and \$200,000 in CDBG funding towards homeless prevention activities through the expansion of emergency shelter capacity. In addition, the Consortium will continue to support services from local organizations

including financial counseling, nutrition, substance use disorder treatment, family services and healthcare.

MA-40 BARRIERS TO AFFORDABLE HOUSING - 91.410, 91.210(E)

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

The Cities of Waterloo and Cedar Falls⁷ 2014 Analysis of Impediments to Fair Housing Choice identified several policy-based public sector impediments that were contributing to the city's fair housing issues including:

- Zoning regulations that impose requirements on group homes that prevent locating them within a certain distance buffer of another group home.
- Strict definition of family creates a barrier to the formation of non-traditional households.
- Lack of transit connections to growing commercial corridors and suburban employment areas.
- The cancellation of MET's Prime Time Pass that provided after-hours and weekend paratransit service for elderly, low-income, and disabled persons.
- Limited funding prevents the Cedar Falls Human Rights Commission from enforcing fair housing requirements and affirmatively furthering fair housing at the local level rather than referring residents to the Iowa Civil Rights Commission.

Participants during the Consolidated Plan have identified similar policies and practices with negative effects on residential investment such as limited funding for the development of affordable housing throughout Waterloo and Cedar Falls. In addition to these public-sector barriers, the private market creates barriers as well. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance, families with children, or tenants with therapy/service pets. Landlords have also shown preference to renting to college students with the ability of charging multiple roommates and thus being able to increase the rent prices rather than renting to low-income, local residents. These practices reduce the affordability of existing units in the private housing stock and create barriers to obtaining affordable housing. Additionally, many units are not ADA-compliant and therefore are not accessible for people with disabilities who can only live on ground floor units or who

⁷ The Cities of Waterloo and Cedar Falls Analysis of Impediments to Fair Housing Choice (2014).
https://cms6.revize.com/revize/waterloo/document_center/Comm%20Dev/Reports/Analysis%20of%20Impediments%20to%20Fair%20Housing%20Choice.pdf

have other accessibility needs such as roll-in showers, roll-under stoves/counters/sinks, etc.

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 43 - 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	207	77	0.6%	0.2%	-0.5%
Arts, Entertainment, Accommodations	3,478	2,562	10.6%	5.9%	-4.7%
Construction	2,145	1,343	6.5%	3.1%	-3.4%
Education and Health Care Services	6,627	9,433	20.2%	21.8%	1.6%
Finance, Insurance, and Real Estate	1,906	1,967	5.8%	4.5%	-1.3%
Information	406	245	1.2%	0.6%	-0.7%
Manufacturing	7,109	13,989	21.7%	32.3%	10.6%
Other Services	1,052	1,735	3.2%	4.0%	0.8%
Professional, Scientific, Management Services	2,628	3,267	8.0%	7.5%	-0.5%
Public Administration	567	1,701	1.7%	3.9%	2.2%
Retail Trade	4,360	4,568	13.3%	10.5%	-2.8%
Transportation and Warehousing	1,438	1,451	4.4%	3.3%	-1.0%
Wholesale Trade	861	989	2.6%	2.3%	-0.3%
Total	32,784	43,327	--	--	--

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

TABLE 44 - LABOR FORCE

Labor Force	Number of Workers
Total Population in the Civilian Labor Force	35,162.6
Civilian Employed Population 16 years and over	32,788.1
Unemployment Rate	6.7%
Unemployment Rate for Ages 16-24	10.9%
Unemployment Rate for Ages 25-65	6.0%

Data Source: 2016-2020 ACS

TABLE 45 – OCCUPATIONS BY SECTOR

Occupations by Sector	Number of People
Management, business and financial	3,219
Farming, fisheries and forestry occupations	198
Service	6,010
Sales and office	6,626
Construction, extraction, maintenance and repair	2,323
Production, transportation and material moving	8,359

Data Source: 2016-2020 ACS

TABLE 46 - TRAVEL TIME

Travel Time	Number	Percentage
< 30 Minutes	27,766	90.2%
30-59 Minutes	1,962	6.4%
60 or More Minutes	1062	3.4%
Total	30,790	100%

Data Source: 2016-2020 ACS

Education:

TABLE 47 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,237	259	1,244
High school graduate (includes equivalency)	7,039	544	2,945
Some college or Associate's degree	9,104	670	2,198
Bachelor's degree or higher	7,276	186	779

TABLE 48 - EDUCATIONAL ATTAINMENT BY AGE

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	43	176	307	352	205
9th to 12th grade, no diploma	478	339	121	699	324
High school graduate, GED, or alternative	1,312	1,257	1,428	3,140	2,136
Some college, no degree	1,189	1,353	868	1,599	792
Associate's degree	272	497	355	809	323
Bachelor's degree	388	1,006	725	1,129	738
Graduate or professional degree	16	292	260	340	360

Data Source: 2016-2020 ACS

TABLE 49 – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,245
High school graduate (includes equivalency)	31,260
Some college or Associate's degree	31,132
Bachelor's degree	43,727
Graduate or professional degree	63,958

Data Source: 2016-2020 ACS

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

The employment sectors in Waterloo with the largest number of jobs are manufacturing (13,989 jobs or 32.3% share of total jobs), education and health care services (9,433 jobs or 21.8%), retail trade (4,568 jobs or 10.5%), and professional, scientific, and management services (3,267 or 7.5%).

The jobs in which most residents are employed generally reflect these major employment sectors. The largest shares of Waterloo residents work in manufacturing (7,109 workers or 21.7% share of workers), education and health care services (6,627 workers or 20.2%), retail trade (4,360 workers or 13.3%), and arts, entertainment, and accommodations (3,478 workers or 10.6%).

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 Waterloo. 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. Community engagement participants for this Comprehensive Plan noted the need for workforce development among low income and minority populations such as immigrant residents who face language barriers and other skill needs when seeking employment. Particularly, there is a growing interest in accessing entrepreneurial skillsets among immigrant residents who have a background in diverse industries. Focus group participants shared that seeking employment outside of major employers of immigrant populations such as Tyson Foods is difficult and often inaccessible. The City of Waterloo has an opportunity to empower its immigrant population with technical skills that will enable them to invest and manage their own businesses, employ local residents, and attract more people into the city. Due to the lack of investment and development, Waterloo has gained a perception within and outside the region that has slowed or declined its growth. The City of Waterloo must work closely with community-based organizations to address goals and strategies in retaining and growing its workforce.

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 Waterloo 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 7⁸ is responsible for strategy oversight for the workforce development system in Black Hawk, Bremer, Butler, Buchanan, and Grundy counties, Iowa. Iowa Workforce Development and Hawkeye Community College collaboratively manage the Region 7 American Job Center.

Additionally, the Iowa State Workforce Development Board⁹ 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.

Waterloo and Blackhawk 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 Waterloo 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, Waterloo will continue to prioritize the use of CDBG funds to preserve

⁸ Iowa State Workforce Development Board, Region 7. https://www.iowawdb.gov/r7_home

⁹ Iowa State Workforce Development Board. <https://www.iowawdb.gov/about-minority-unemployment-and-outreach-committee>

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. Waterloo 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

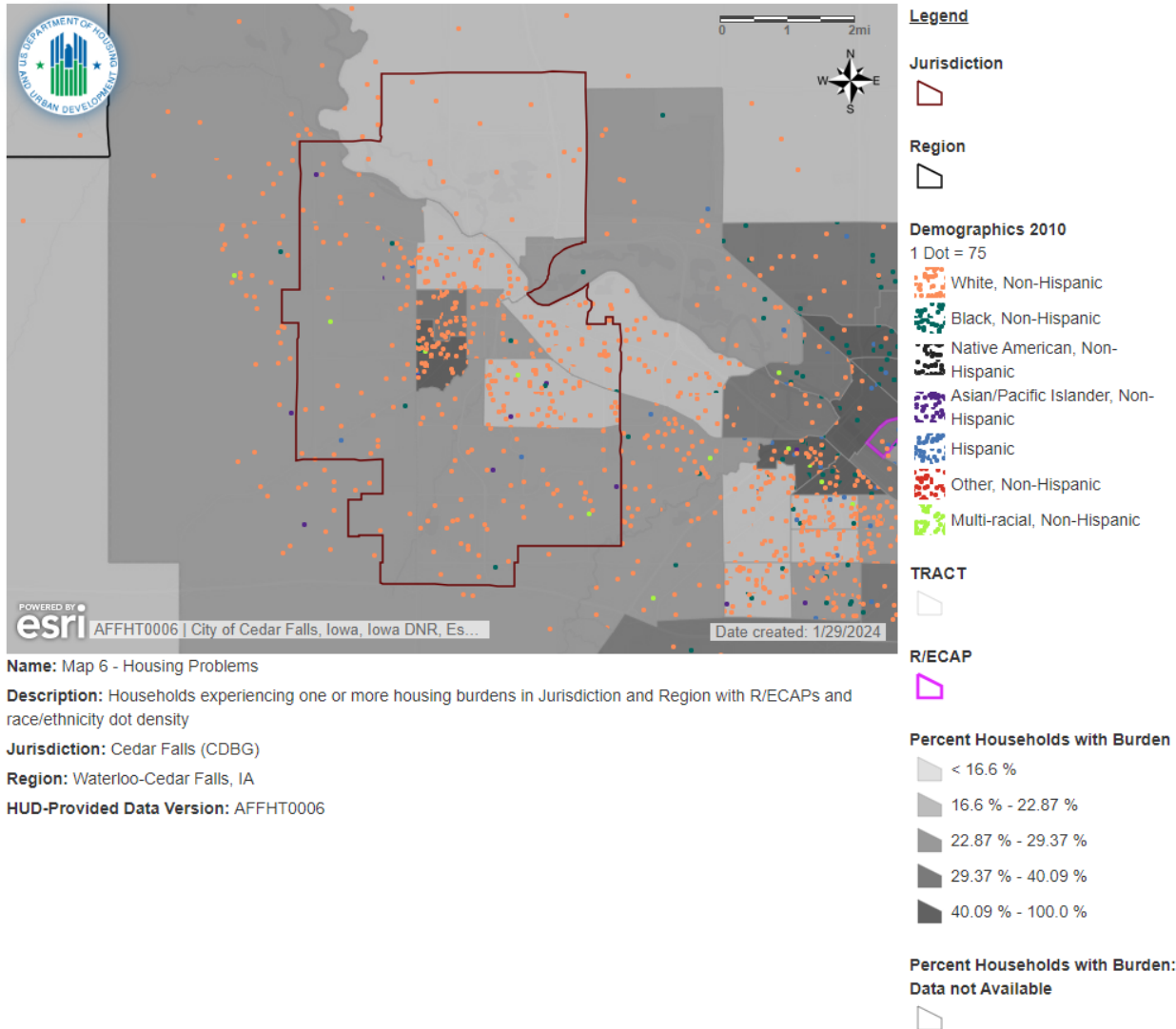
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

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 are several census tracts with a concentration of housing problems in the northern-central areas of Waterloo. The census tracts with the highest percentage of households with housing burdens are located between Highway Iowa 934 and up north to Broadway Street.

HUD AFFH MAP 1: HOUSING NEEDS AND RACE/ETHNICITY BY CENSUS TRACT, WATERLOO, IA, 2010

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



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

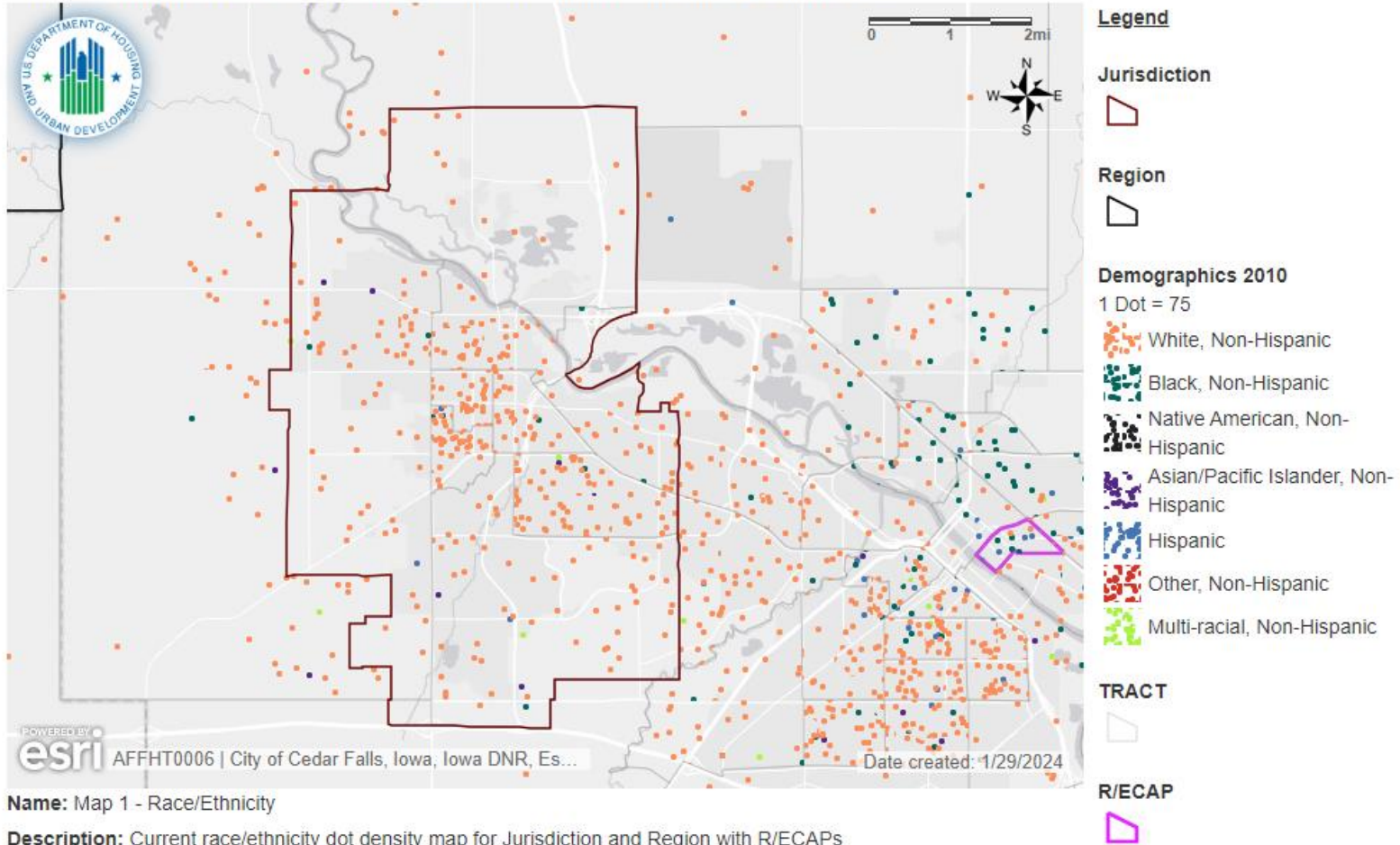
HUD-Provided Data Version: AFFHT0006

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 Waterloo are shown in HUD AFFH Map 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. There is one census tract in Waterloo that contains a high concentration of racial and ethnic minorities who are low income and is located within the downtown area between Washington Street, 1st Street, and Mullan Street. This area contains the Waterloo Convention Center, the Waterloo Center for the Arts, and a few blocks north of the Cedar River which includes Lincoln Park.

HUD AFFH MAP 2: RACE/ETHNICITY BY CENSUS TRACT, WATERLOO, 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 are several census tracts in Waterloo where more than 40% of households have one or more housing problems, (HUD AFFH Map 1). The data presented below reflects census estimates from the 2018-2022 5-Year American Community Survey.

The census tracts with the highest rates of households with a housing problem are concentrated within the central downtown area of Waterloo. This area also contains a higher concentration of minority households compared to the rest of the city. These tracts also have the lowest homeownership rates. The one R/ECAPs tract in Waterloo holds the lowest rate at 15% or less of households owning their home. In contrast, over 50.1% to 75% of households are homeowners in most census tracts throughout the city, (See Figure 36). The areas with the highest homeownership rates tend to be in the far southeast and southwest tracts of the city, where over 90% of households are homeowners.

Are there any community assets in these areas/neighborhoods?

There are a wide variety of community assets in this area including the Waterloo Center for the Arts, the Waterloo Convention Center, the Salvation Army of Waterloo and Cedar Falls, the Waterloo East High School, the Cedar Valley Sportsplex and several other retail stores, banks, hotels, and more.

Are there other strategic opportunities in any of these areas?

Downtown Waterloo is promoted as an area with a variety of residential, professional office, and commercial developments. The City of Waterloo has provided tax rebates for companies interested in development on private land within the downtown area¹⁰. The Main Street America and Main Street Iowa programs currently fund the Main Street Waterloo initiative which has partnered with various community partners who share a vision for Downtown Waterloo as a traditional commercial district that is open to the public as well as potential investors and new businesses. Main Street Waterloo includes the downtown area which contains over 2,000 residents, 5,500 day-time workers, and brings in over \$70,000,000 of annual commerce with over \$8,000,000 in annual re-investment into the district¹¹. Several community engagement participants expressed the need to invest within Waterloo downtown while strengthening existing assets such as

¹⁰ City of Waterloo, Economic Development. Retrieved from: https://www.cityofwaterlooiowa.com/visitors/economic_development/downtown_waterloo.php

¹¹ Main Street Waterloo, About Main Street Waterloo. Retrieved from: <https://www.mainstreetwaterloo.org/about-us>

transportation infrastructure, public facilities for youth and elderly residents, and other resources in the area.

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:

TABLE 50. DEMOGRAPHICS OF IOWA HOMES WITHOUT INTERNET ACCESS

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

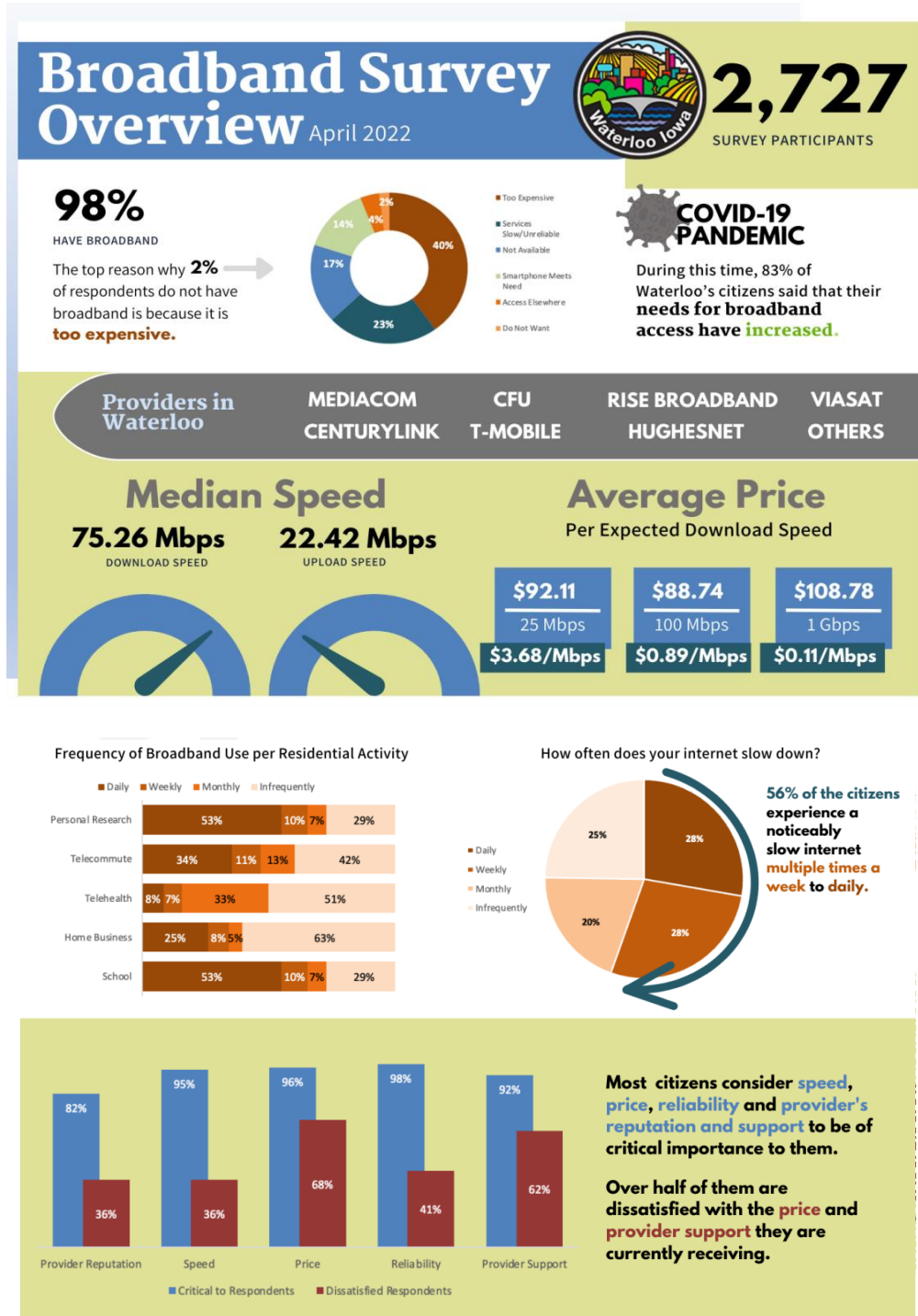
Source: BroadbandNow Iowa¹²

In 2019, Waterloo initiated a fiber internet feasibility study which, among other things, examined the current internet access of Waterloo residents. This study reached its conclusion in 2022 and reported that, as of June of that year, 98% of Waterloo residents had access to broadband. The most commonly listed barrier among residents who did not have broadband was expense. The study also reported that 56% of study participants reported noticing slow internet speeds multiple times a week or daily, and that 83% of participants reported an increased need for high-speed internet due to the COVID-19 pandemic¹³. Findings of the study are shown below:

¹² <https://broadbandnow.com/iowa>

¹³ https://cms6.revize.com/revize/waterloo/document_center/Broadband/City_of_Waterloo_-_June_20_Presentation.pdf

FIGURE 2: FINDINGS ON INTERNET ACCESS IN WATERLOO

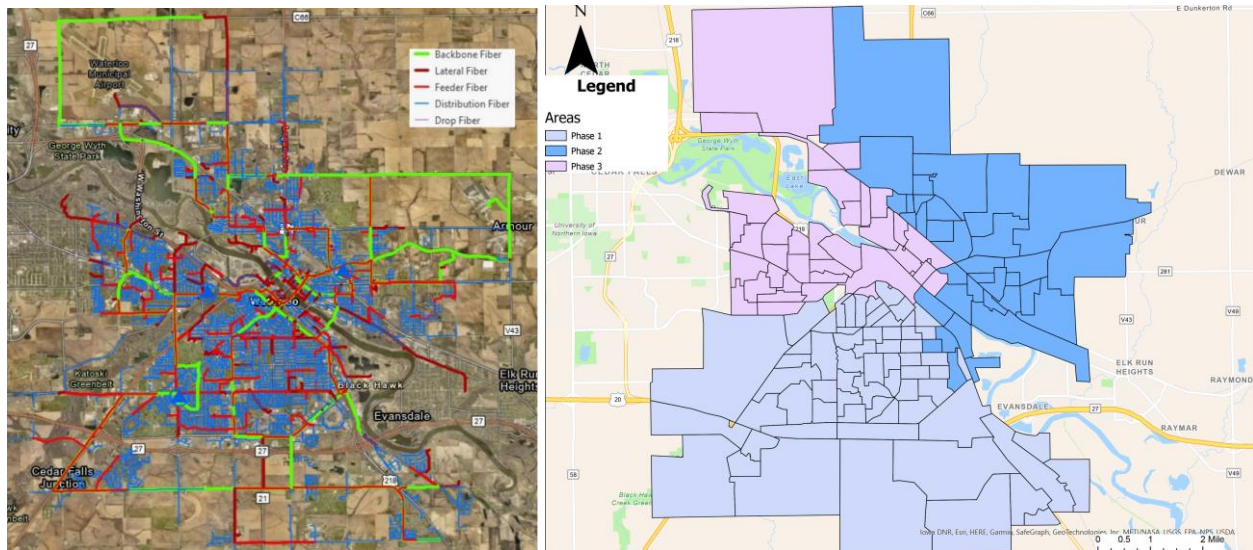


Source: 2022 Waterloo Broadband Assessment and Feasibility Analysis¹⁴

¹⁴ https://cms6.revize.com/revize/waterloo/document_center/Broadband/City_of_Waterloo_-_June_20_Presentation.pdf

Based on these findings, the City developed a three-phase plan to develop a City-run fiber internet service in order to support City municipal operations, including utility operations, traffic, public safety and future Smart City initiatives and, secondarily, to provide home and business fiber services to Waterloo residents. The plan was finalized in January of 2023, and planned fiber expansion is depicted in the following maps:

FIGURE 3: PLANNED FIBER INTERNET EXPANSION IN WATERLOO



Source: 2022 Waterloo Broadband Assessment and Feasibility Analysis¹⁵ and official WaterlooFiber website¹⁶

In addition to this initiative, Black Hawk County applied for status as an Iowa Broadband Intervention Zone in March of 2023¹⁷. Designated Broadband Intervention Zones within Iowa receive priority for broadband related funding. As of January 2024, applications for Northeast and Southeast Black Hawk County were ranked third and sixth respectively out of 99 applicants. The County has pledged to match state funding with \$25,000 in local funding for the expansion of broadband within the area.

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

BroadbandNow reports eleven internet service providers which service some or all of Waterloo. Of these, five provide fixed wireless, three provide satellite internet, two provide 5G internet, one provides DSL, one provides cable internet, and one provides

¹⁵ https://cms6.revize.com/revize/waterloo/document_center/Broadband/City_of_Waterloo__-_June_20_Presentation.pdf

¹⁶ <https://waterloofiber.servicezones.net/Home/About>

¹⁷ <https://ocio.iowa.gov/invitation-qualify-001>

fiber internet. Additionally, as mentioned above, the City is currently in the process of expanding City-sponsored fiber internet throughout the jurisdiction.

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

TABLE 51. INTERNET SERVICES PROVIDERS IN WATERLOO

Provider Name	Connection Type	Portion of Waterloo covered
Viasat	Satellite	100%
HughesNet	Satellite	100%
Rise BroadBand	Fixed Wireless	66.6%
AlwaysOn	Fixed Wireless	84.2%
CenturyLink	DSL/Fiber/Fixed Wireless	24.6%
Verizon	5G Internet	17.5%
XStream (Mediacom)	Cable Internet	95%
US Cellular	Fixed Wireless	84.2%
GigFire	Fixed Wireless	5.1%
StarLink	Satellite	100%
T-Mobile Home Internet	5G Internet	17%

Source: <https://broadbandnow.com/iowa/Waterloo>

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 Waterloo, but little or no competition for other types of service providers. Additionally, 5G, DSL, and Cable internet are only available in small portions of the City, and around 15% of the City lacks access to fixed wireless internet. This means that residents who are seeking options other than satellite internet may face difficulty in finding coverage options affordable to them, indicating a need for increased provision and competition in these areas. This need will likely be somewhat abated in the future thanks to Waterloo's current fiber internet initiative.

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 Waterloo 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 in order 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:

FIGURE 4: BLACK HAWK COUNTY HAZARD RISK ASSESSMENT

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 Waterloo:

FIGURE 5: ASSESSED HAZARD RISK FOR WATERLOO

TABLE 13: HAZARD RISK ASSESSMENT FOR WATERLOO					
Hazard	Probability	Magnitude/ Severity	Warning Time	Duration	Total
Flash Flood	4	3	4	2	3.5
Tornado/Windstorm	4	3	3	1	3.25
Thunderstorm/Lighting/Hail	4	3	2	1	3.1
HAZMAT Incident	4	2	4	1	3.1
Severe Winter Storm	4	2	4	1	3.1
River Flooding	3	3	2	4	2.95
<i>Watershed Health</i>	4	3	3	2	2.9
Transportation Incident	4	1	4	1	2.8
Human Disease	3	3	2	2	2.75
Dam / Levee Failure	1	4	4	4	2.65
Infrastructure Failure	2	3	4	2	2.6
Earthquake	1	4	4	1	2.35
Expansive Soils	3	1	4	1	2.35
Terrorism	2	2	4	1	2.2
Extreme Heat	3	1	1	3	2.1
Drought	2	2	1	4	2.05
Radiological Incident	1	3	4	1	2.05
Grass/Wild Fire	1	2	3	1	1.6
Landslide	1	1	3	1	1.3
Sinkholes	1	1	3	1	1.3
Riot/Violent Demonstrations	1	1	3	1	1.3
Animal/Plant/Crop Disease	1	1	1	1	1

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 Waterloo that may increase due to climate change.

Flash Flood

Flash flooding was identified as the number one natural hazard risk in Waterloo. This type of 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. Waterloo itself reported flash flooding events in eleven of these 24 years, and the flood that occurred in 2008 and was deemed “the worst natural disaster in the city’s history”. This flood caused an estimated \$18 million in damage to the city and \$15 million in damage to private property and was determined to be a 500-year flood, meaning a flood of this magnitude has only a 0.2% chance of occurring in a given year; however, the Hazard Mitigation Plan deems it “highly likely” that Waterloo will experience some level of repeated flash flooding in the future.

Tornado/Windstorm

Tornadoes or windstorms were identified as the second highest natural hazard risk for Waterloo. 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.

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. Twelve of these tornadoes occurred in or near the borders of Waterloo. Although these tornadoes caused little damage to the city itself, it is impossible to predict whether future tornadoes will hold to the same pattern. 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.

Thunderstorm/Lightning/Hail

By their nature thunderstorms produce multiple hazardous effects, including heavy rains, high winds, lightening, 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, lightening, and hail events will continue to occur in the jurisdiction in the future.

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 Waterloo to some degree. The Hazard mitigation plan deems it highly likely that river flooding events will continue to impact the County in the future, with Waterloo itself having a 52.5% chance of river flooding each year.

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 States¹⁸,” 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 20.4% of Waterloo's total population, or around 13,287 people, are living below the poverty line. Additionally, the Black Hawk County Hazard Mitigation Plan notes that a significant portion of Waterloo's homes – around 31% of the City's total area, representing nearly 9,000 parcels – are located within 100- or 500-year 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 924 occupied mobile homes and about 6,765 multi-family units in Waterloo, accounting for 26.6% of the City's occupied housing units.

¹⁸ 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

Strategic Plan

SP-05 OVERVIEW

Strategic Plan Overview

This strategic plan will guide the allocation of Waterloo'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. Waterloo 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	40%
Local Targeted Neighborhoods	60%

TABLE 52 - GEOGRAPHIC PRIORITY AREAS

General Allocation Priorities

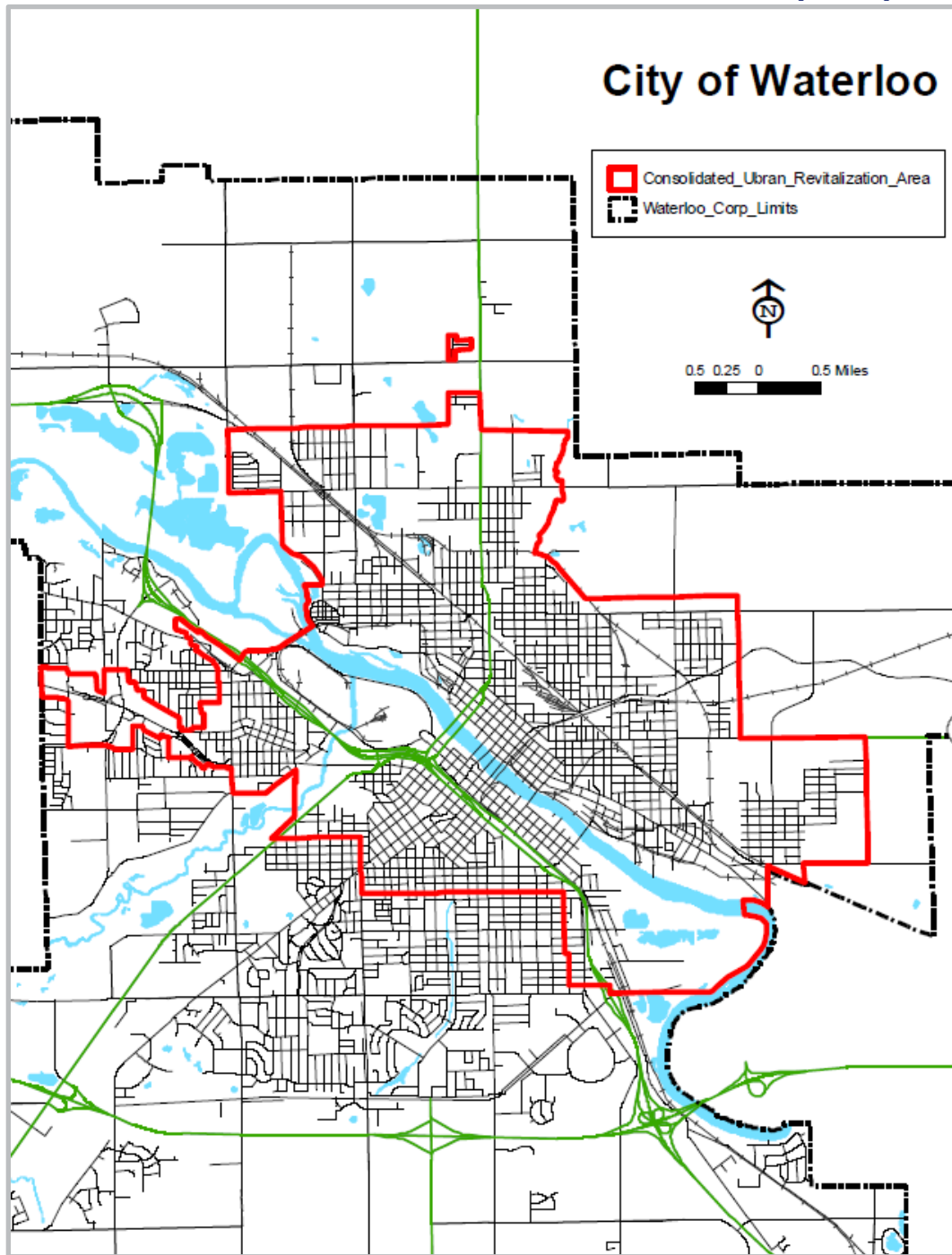
Describe the basis for allocating investments geographically within the jurisdiction

Priority areas that will be targeted with funds are areas of low-income census tracts and areas of racially concentrated poverty (RCAPs). While these areas are located throughout Waterloo, the majority are located within the Consolidated Urban Revitalization Area (CURA) and Waterloo will continue to concentrate specific activities within the boundary area. The City's CURA provides certain tax abatements for commercial and residential property improvements and encompasses the majority of census tracts with low-income populations, RCAPs, and housing with high lead risk. However, because these conditions extend beyond the boundary of the CURA, the

City's allocation priorities also account for grant assistance in LMI areas located outside the CURA as well.

In partnership with local nonprofits and agencies, Community Development will focus affordable housing investments, to include rehabilitation and new construction, at the neighborhood level for greater impact. Certain CDBG activities addressing blight conditions will further amplify these affordable housing investments and are designed to bring neighborhood change over time. Opportunities for this concentrated neighborhood-level investment exist in LMI neighborhoods throughout the City and priority will be given to individual neighborhoods as the complementing capacity and resources available from nonprofit partners dictates. Specific neighborhoods targeted for CDBG and HOME investments are subject to change over the course of this 5-year Consolidated Plan, however, priority neighborhoods will always be those meeting HUD's low- and moderate-income criteria under the CDBG program.

WATERLOO CONSOLIDATED URBAN REVITALIZATION AREA (CURA)



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

During the development of the Consolidated Plan, six 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, homelessness prevention and support, neighborhood revitalization, public services, fair housing, and program administration.

PRIORITY NEEDS

	Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
1	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"> • Preservation and improvement of the city's existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing • New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure • Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the city • Creation of new housing units focused on the needs of seniors, including the desire for aging in place • Programming to assist people with disabilities with the cost of accessibility modifications to their homes • Closing cost and down payment assistance to help first-time homebuyers achieve homeownership 	Public meeting participants and stakeholders interviewed as part of the development of the Consolidated Plan identified a wide variety of needs related to housing affordability in Waterloo. For many, the issue was primarily related to improving the quality of existing rental housing and generally expanding the supply to give low- and moderate-income households more quality housing options to choose from. Other needs identified in resident focus groups and ranked highly by survey respondents included homeowner repair and rehabilitation, housing for specific subpopulations (people with disabilities, large families, voucher

						<ul style="list-style-type: none">• Lead-based paint inspection and remediation	holders), and senior housing.
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2	Homelessness Prevention and Support	High	<p>Chronic homelessness</p> <p>Homeless individuals</p> <p>Homeless families with children</p> <p>Homeless persons with mental illness</p> <p>Homeless persons with chronic substance abuse</p> <p>Homeless veterans</p> <p>Homeless persons with HIV/AIDS</p> <p>Homeless victims of domestic violence</p>	Citywide	Provide housing and services for people experiencing or at-risk of homelessness	<ul style="list-style-type: none"> • Funding for short-term direct assistance in the form of rent and utility payments to prevent households from becoming homeless • Transitional housing options that include supportive services and case management as an intermediate step between emergency shelter and private market housing • Additional shelter space • Permanent supportive housing options for very low-income individuals 	<p>The 185 respondents to the Waterloo Community Survey ranked the City's homelessness needs above all other types of needs surveyed, with homelessness prevention standing out as the highest-ranked among all the homelessness needs. In-person engagement through resident focus groups, public meetings, and stakeholder interviews surfaced the need for homelessness prevention much less frequently, but identified other needs related to homelessness such as transitional housing, supportive housing, and expanded emergency shelter capacity, including low-barrier shelter options.</p>
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			Homeless unaccomp anied youth				
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3	Neighborhood Revitalization	High	<p>Extremely low income</p> <p>Low income</p> <p>Moderate income</p> <p>Families with children</p> <p>Elderly People with disabilities</p> <p>Non-housing community development</p>	Citywide	Improve public facilities, infrastructure, and community amenities.	<ul style="list-style-type: none"> • Redevelopment and reactivation of vacant, abandoned, and/or blighted properties • Public transportation improvements, including service frequency, route expansion, and extended operating hours • Improved transit amenities such as bus stop signage, shelters, and posted route information • Improvements to sidewalks, streets, curbs, and street lighting, particularly to address gaps in the connectivity of existing sidewalks • Additional and/or improved homeless facilities, to include low-barrier shelter capacity • Neighborhood-based childcare centers • Improved community access to broadband internet service • Improved amenities within existing public parks, such as playground equipment and athletic facilities 	<p>Second only to homelessness prevention, the need for demolition and redevelopment of blighted properties was the highest-ranked need in the community survey. The subject of blight came up frequently in interactions with residents and stakeholders in interview and focus group settings as well, however, the most frequently cited need in these in-person interactions was transportation. Other facility and infrastructure needs identified by the survey respondents were homeless facilities, childcare centers, street and sidewalk improvements, internet access, and parks. While these latter types of needs were regularly named by participants, their relative importance tended to fall far behind the perceived need for redevelopment, blight remediation, and</p>
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								transportation improvements.
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4	Provide Public Services to Enhance Quality of Life	High	<p>Extremely low income</p> <p>Low income</p> <p>Moderate income</p> <p>Families with children</p> <p>Elderly</p> <p>People with disabilities</p> <p>Homeless individuals and families</p> <p>Victims of domestic violence</p>	Citywide	Provide public services	<ul style="list-style-type: none"> • Childcare assistance • Counseling and recovery programs for people with alcohol and/or substance abuse disorders • Crime prevention programming • Educational activities for adults around job skills and employment to improve employment options • Job training and entrepreneurial support • Enhanced programming for children and youth in existing parks and recreation centers • Activities and programming for seniors • Food banks and nutrition support • Code enforcement services in eligible communities to identify unsafe housing conditions and direct residents to programs for assistance with repairs 	<p>Stakeholders and residents who participated in focus groups or were consulted in pop-up engagement events were instrumental in identifying these high-priority public service needs. Job training stood out among the public service needs named by residents and stakeholders in in-person interactions, while childcare, mental health, and substance abuse treatment were prioritized by survey respondents.</p>
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5	Fair Housing	High	All	Citywide	Provide fair housing education and services	<ul style="list-style-type: none"> • Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities • Legal assistance in landlord/tenant disputes 	<p>Survey responses reveal a gap in the community's understanding of fair housing and a need for greater education and enforcement around this subject. While 53% of respondents reported knowing where to file a complaint of housing discrimination, just 46% said they knew their fair housing rights. Further, 22% of respondents (30 individuals) said they had experienced some form of housing discrimination since living in Waterloo, with almost 90% of those instances going unreported at the time it occurred. Stakeholder interviews further support the need for greater awareness and education in the community on fair housing rights and responsibilities.</p>
6	Program Administration	High	All	Citywide	Planning and administration	<ul style="list-style-type: none"> • Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted 	<p>These are necessary program administration costs associated with the coordination and</p>

						with funds provided under the CDBG, HOME programs.	delivery of services to Waterloo residents.
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TABLE 53 – PRIORITY NEEDS SUMMARY

SP-30 INFLUENCE OF MARKET CONDITIONS - 91.415, 91.215(B)

TABLE 54 – INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD’s Section 8 Housing Choice Voucher program administered through local housing authorities. According to HUD’s 2023 A Picture of Subsidized Housing data, the Housing Authority of the City of Waterloo provides 50 public housing units, 1,091 tenant-based housing choice vouchers, and 791 project based section 8 units for a total of 1,932 total units, (See Section NA-35).
TBRA for Non-Homeless Special Needs	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation.
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement.

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

Introduction

The City of Waterloo qualifies for a formula grant under HUD's CDBG program and, together with the City of Cedar Falls as a HOME Consortium, also qualifies for funding under the HOME program. The table below shows the City's CDBG allocation and the Consortium's HOME 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.

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 Clearance and Demolition Infrastructure Public Facilities Public Services Planning and Administration	\$1,192,803	12,522	576,486	\$1,781,811	\$4,771,212	Expected amount available for the remainder of the Con Plan is four times the 2024 annual allocation.
HOME	Public – Federal	CHDO Activities New Construction Housing Acquisition Homeownership Assistance TBRA-Security Deposits Housing Rehabilitation Planning and Administration	\$462,772.55	245,250	363,067	\$1,071,089.55	\$1,851,092	Expected amount available for the remainder of the Con Plan is four times the 2024 annual allocation.

TABLE 55 - ANTICIPATED RESOURCES

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

The Consortium will continue to leverage additional resources as made available to address any of the identified goals, including housing and non-housing community development needs. Resources will include local, state, and other federal grant resources. Currently, the City is leveraging CDBG dollars with the Lead Hazard Control Grant used to remediate lead hazards in pre-1978 homes. CDBG funding is also leveraging a Healthy Homes Production Grant that was awarded to the City of Waterloo in April of 2024. The grant will be used to educate residents and remediate environmental hazards in the home. The City's own Waterloo Housing Trust Fund dollars leverage the CDBG Emergency Repair Program. Through combined funding the City is better able to serve the needs of the community and offset increasing construction costs. Although the Consortium qualifies for a 50% HOME match reduction, the required HOME match continues to be met by passing on responsibility for contributions of matching funds to subrecipients. The provided matching funds used by subrecipients are non-federal funds. Waterloo will also use loan programs that provide needed services to assist with matching funds.

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

Waterloo obtains land through the Chapter 657A process and then uses this publicly owned property for new construction and rehabilitation. Property with structures that can be rehabilitated are sold to bidders for the purpose of rehabilitation and resale or to be used as rental property. Through this process, the City works to stabilize its existing affordable housing stock. The City has also donated land that has been captured through the 657A process to Habitat for Humanity for the purpose of new construction of homes to be sold to low/moderate income families. Waterloo Community Development has formed partnerships with private developers looking to rehabilitate housing that has been acquired through the 657A process. In turn, Waterloo will provide down payment assistance to low/moderate income first-time homebuyers.

Discussion

Increasing and improving affordable housing options is the top goal in Waterloo's Consolidated Plan. The City of Waterloo is expanding its affordable housing stock through the sale of publicly owned land for rehabilitation and new construction of affordable housing.

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.

TABLE 56 – INSTITUTIONAL DELIVERY STRUCTURE SUMMARY

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Development Organization		Rental	
Social Service Agency	Subrecipient	Economic Development; Homelessness; Non-homeless special needs; Planning; Neighborhood improvements; Public facilities; Public services	Jurisdiction

Assessment of Strengths and Gaps in the Institutional Delivery System

Waterloo Community Development oversees the CDBG activities in Waterloo and HOME activities in the Consortium and works 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.

Some community stakeholders have previously expressed concern about a lack of communication among local service agencies due to privacy policies that limit what information agencies may share with each other. Although these organizations attempt to collaborate closely, this issue could potentially represent a weakness in the institutional delivery system. Even if information sharing between organizations isn't strictly prohibited, a cautious and risk-averse approach may lead agencies to refuse to share information out of a fear of accidentally violating regulations.

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

TABLE 57 - HOMELESS PREVENTION SERVICES SUMMARY

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

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

The Black Hawk County Local Homeless Coordinating Board, or LHCB, functions as the coordinating agency for homeless services within the jurisdiction. The group 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. 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.

In addition to the LHCB, the Iowa Balance of State Continuum of Care regional Black Hawk-Tama-Grundy Action Team meets weekly the Homeless Prioritization List and divert residents experiencing homelessness to appropriate and available resources. The Institute for Community Alliances functions as the lead agency for this collaboration and maintains the Homeless Prioritization List and Domestic Violence List. Partner agencies include The Salvation Army, Community Housing Initiatives, Friends of the Family and Peoples Clinic. These agencies submit intake forms to the Institute for Community Alliances and work together to place homeless individuals based on the score obtained through the intake process. If any of the agencies have vacancies, they will accept individuals off the Prioritization List. Additionally, People's Clinic and Friends of the Family have street outreach workers that provide assistance to individuals living on the street and connect them to available services.

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 Waterloo. This breadth of resources is a strength for the jurisdiction. However, there is limited information available online about the lead agencies and their involvement or coordination, and information gathered for this Consolidated Plan in this regard relied on local knowledge from City staff. A lack of information available to the general public about collaborative efforts may be a weakness, as it hinders both residents'

ability to find resources and the ability of potentially interested agencies to join in collaborations.

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 Waterloo will continue to support agencies providing and coordinating homeless services, including sheltering, to LMI residents of Waterloo as well as providing financial counseling, nutrition, substance use disorder treatment, family services and healthcare. Additionally, the City of Waterloo has dedicated \$200,000 in CDBG funding towards increasing shelter capacity in FY 24-25.

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

GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Improve Affordable Housing Options	2024	2028	Affordable Housing	Citywide Local Targeted Neighborhoods	Increase and Improve Affordable Housing Options	CDBG: \$2,260,220 HOME: \$2,690,795.55	Rental Units Rehabilitated: 5 Homeowner Housing Rehabilitated: 190 Homeowner Housing Added: 15 Direct Financial Assistance to Homebuyers: 50 Tenant Based Rental Assistance: 125 Infrastructure Activities Low/Mod Income Housing Benefit: 10
2	Homelessness Prevention and Support	2024	2028	Homeless	Citywide	Homelessness Prevention and Support	CDBG: \$200,00	Homeless Overnight Shelter Added: 10
3	Neighborhood Revitalization	2024	2028	Non-Housing Community Development	Citywide Local Targeted Neighborhoods	Neighborhood Revitalization	CDBG: \$800,000	Public Facilities Activity other than Low/Mod

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Income Housing Benefit: 4 Buildings Demolished: 2
4	Provide Public Services to Enhance Quality of Life	2024	2028	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Local Targeted Neighborhoods	Provide Public Services to Enhance Quality of Life	CDBG: \$700,000	Public Service Activities other than Low/Mod Income Housing Benefit: 2500 Public Service Activities Low/Mod Income Housing Benefit: 100 Homeless Overnight Shelter: 400
5	Fair Housing	2024	2028	Non-Housing Community Development	Citywide	Fair Housing	CDBG: \$50,000	Homeless Prevention: 50
6	Program Administration	2024	2028	Other-Program Administration	Citywide	Program Administration	CDBG: \$2,442,803 HOME: \$231,386	N/A

TABLE 58 – GOALS SUMMARY

GOAL DESCRIPTIONS

Goal Name	Goal Description
Increase and Improve Affordable Housing Options	<ul style="list-style-type: none"> • Preservation and improvement of the city's existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing • New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure • Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the city • Creation of new housing units focused on the needs of seniors, including the desire for aging in place • Programming to assist people with disabilities with the cost of accessibility modifications to their homes • Closing cost and down payment assistance to help first-time homebuyers achieve homeownership • Infrastructure for the purpose of supporting affordable housing • Lead-based paint inspection and remediation
Homelessness Prevention and Support	<ul style="list-style-type: none"> • Funding for short-term direct assistance in the form of rent and utility payments to prevent households from becoming homeless • Transitional housing options that include supportive services and case management as an intermediate step between emergency shelter and private market housing • Additional shelter space • Permanent supportive housing options for very low-income individuals
Neighborhood Revitalization	<ul style="list-style-type: none"> • Public facilities • Redevelopment and reactivation of vacant, abandoned, and/or blighted properties

Goal Name	Goal Description
	<ul style="list-style-type: none"> • Public transportation improvements, including service frequency, route expansion, and extended operating hours • Improved transit amenities such as bus stop signage, shelters, and posted route information • Improvements to sidewalks, streets, curbs, and street lighting, particularly to address gaps in the connectivity of existing sidewalks • Additional and/or improved homeless facilities, to include low-barrier shelter capacity • Neighborhood-based childcare centers • Improved community access to broadband internet service • Improved amenities within existing public parks, such as playground equipment and athletic facilities
Provide Public Services to Enhance Quality of Life	<ul style="list-style-type: none"> • Neighborhood services • Childcare assistance • Counseling and recovery programs for people with alcohol and/or substance abuse disorders • Crime prevention programming • Educational activities for adults around job skills and employment to improve employment options • Job training and entrepreneurial support • Enhanced programming for children and youth in existing parks and recreation centers • Activities and programming for seniors • Food banks and nutrition support • Code enforcement services in eligible communities to identify unsafe housing conditions and direct residents to programs for assistance with repairs
Fair Housing	<ul style="list-style-type: none"> • Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities • Legal assistance in landlord/tenant disputes

Goal Name	Goal Description
Program Administration	<ul style="list-style-type: none"> • Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG and HOME programs.

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, Waterloo expects to provide 210 extremely low-income, low-income, and moderate-income families with affordable housing through CHDO Activities, New Construction Housing, Acquisition-Rehabilitation-Resale Activities, Homeownership Assistance, and TBRA- (Security Deposits only).

SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT - 91.415, 91.215(C)

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

The Housing Authority of the City of Waterloo is not under a Section 504 voluntary compliance agreement. HUD requires that for all affordable housing developments, a total of 5% of all units must be accessible to persons with disabilities.

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

Activities to Increase Resident Involvements

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

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

No.

Plan to remove the 'troubled' designation:

N/A

SP-55 STRATEGIC PLAN BARRIERS TO AFFORDABLE HOUSING - 91.415, 91.215(H)

Barriers to Affordable Housing

The Cities of Waterloo and Cedar Falls' 2014 Analysis of Impediments to Fair Housing Choice¹⁹ identified several policy-based public sector impediments that were contributing to the city's fair housing issues including:

- Zoning regulations that impose requirements on group homes that prevent locating them within a certain distance buffer of another group home.
- Strict definition of family creates a barrier to the formation of non-traditional households.
- Lack of transit connections to growing commercial corridors and suburban employment areas.
- The cancellation of MET's Prime Time Pass that provided after-hours and weekend paratransit service for elderly, low-income, and disabled persons.
- Limited funding prevents the Cedar Falls Human Rights Commission from enforcing fair housing requirements and affirmatively furthering fair housing at the local level rather than referring residents to the Iowa Civil Rights Commission.

Participants during the Consolidated Plan have identified similar policies and practices with negative effects on residential investment such as limited funding for the development of affordable housing throughout Waterloo and Cedar Falls. In addition to these public-sector barriers, the private market creates barriers as well. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance, families with children, or tenants with therapy/service pets. Landlords have also shown preference to renting to college students with the ability of charging multiple roommates and thus being able to increase the rent prices rather than renting to low-income, local residents. These practices reduce the affordability of existing units in the private housing stock and create barriers to obtaining affordable housing. Additionally, many units are not ADA-compliant and therefore are not accessible for people with disabilities who can only live on ground floor units or who

¹⁹ Waterloo's Analysis of Impediments to Fair Housing Choice.
https://cms6.revize.com/revize/waterloo/document_center/Comm%20Dev/Reports/Analysis%20of%20Impediments%20to%20Fair%20Housing%20Choice.pdf

have other accessibility needs such as roll-in showers, roll-under stoves/counters/sinks, etc.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The cities will continue to work to increase affordable housing stock in both Waterloo and Cedar Falls. Both cities have published housing needs assessments within the last five years which provide recommendations for increasing their housing supply and continuing to support community development.

The 2021 Housing Needs Assessment for Waterloo²⁰ outlined the following strategies based on the study's findings and goals:

- Maintaining and expanding Waterloo's programs for single-family rehabilitation and repairs for LMI homeowners by supplementing CDBG and HOME funds with a local revenue source such as a modest hotel tax increase, Waterloo Housing Trust Fund monies, etc.
- Supporting infill housing development and redevelopment especially in older neighborhoods by requiring owners of vacant buildings to apply for a license and pay a fee and exploring interest in forming a Community Land Trust (CLT).
- Expanding opportunities for LMI homebuyers and homeowners by shifting CDBG or HOME funds toward purchase assistance and encouraging local lenders and real estate professionals to work with homebuyers who participate in purchase assistance programs.
- Support market-rate housing development and encourage developers to propose subdivisions with diverse housing types, sizes, and layouts, and ensure adequate land is zoned for moderate-density residential development including townhomes and condominiums.
- Support the expansion of Waterloo's institutional structure for providing affordable housing by communicating regularly with philanthropic organizations and other donors in the region about the city's housing needs as well as

²⁰ Waterloo Housing Needs Assessment. <https://cms6.revize.com/revize/waterloo/Waterloo%20HNA%20FINAL.pdf>

allocating city funds to create a revolving loan fund for the Waterloo Housing Trust Fund to help it become self-sustaining.

The 2023 Housing Needs Assessment for Cedar Falls²¹ outlined the following strategies and recommendations based on the study's findings and goal:

- Regulatory review of the City Zoning Ordinance to remove provisions that are no longer achieving a public purpose and incentivizing accessibility features for people with disabilities in certain new developments.
- Considering the use of Tax Increment Financing (TIF) to support infrastructure for one or more large new housing developments with a mix of housing types and price ranges as well as pursuing local funding sources to support housing opportunities for LMI households.
- Considering the establishment of a landlord mitigation fund that encourages landlords to rent to tenants who receive rental assistance, exploring other uses of HOME funds better suited than owner-occupied rehabilitation, and developing policy for providing City financial assistance for subsidized multifamily rental construction or rehabilitation/refinancing.
- Maximizing use of space for housing development and redevelopment by providing incentives to developers for new residential developments, prioritizing the redevelopment of infill lots, and encouraging the distribution of new affordable and workforce housing throughout the city.
- Promoting the expansion of transportation options in the city and the availability of other community services such as affordable childcare.

SP-60 HOMELESSNESS STRATEGY - 91.415, 91.215(D)

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

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

Waterloo and Cedar Falls are in the jurisdiction of the Iowa Balance of State Continuum of Care. Several local organizations provide and coordinate a variety of homeless services, as described in SP-40. Lead agencies include the Black Hawk LHC, the Black

²¹ Cedar Falls Housing Needs Assessment. <https://www.cedarfalls.com/DocumentCenter/View/13695/Housing-Needs-Assessment-Final-with-Appendices-5-30-23>

Hawk/Tama/Grundy Action Team, and the Institute for Community Alliances, which coordinate intake and diversion of residents in need of assistance.

Local agencies which may provide homeless outreach in the consortium include the following:

- Americans for Independent Living
- Catholic Worker House
- Christian Community Development/House of Hope
- Friends of the Family
- The Salvation Army of Waterloo and Cedar Falls
- Community Housing Initiative
- Friends of the Family
- People's Clinic

In addition, both Waterloo and Cedar Falls have historically funded programs such as The Salvation Army Homeless Shelters and other public services such as Iowa Legal Aid, The Northeast Iowa Food Bank, and the Habitat for Humanity Critical Repair Program through their HOME-ARP programs and plan to continue doing so.

2. Addressing the emergency and transitional housing needs of homeless persons

The consortium has no city-run homeless shelters; however, several organizations provide emergency and transitional housing beds as described in MA-30. Together, these organizations provide a total of 243 beds, with 86 beds reserved for households with children and 26 beds reserved for veterans. Additionally, the City of Waterloo has dedicated \$200,000 in CDBG funding towards increasing shelter capacity in FY 24-25.

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

While the consortium does not have any actions that specifically target homelessness prevention and reintegration, generalized affordable housing activities benefit residents in these situations. These affordable housing activities are generally maintained and

directed by the Housing Authorities of Waterloo and Cedar Falls and by Waterloo Community Development. In addition, several local non-governmental agencies who provide beds to homeless individuals also provide services that may assist in independent living and re-integration, as described in MA-30.

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

The consortium's current homelessness prevention strategy is unofficially and loosely based on providing emergency rental assistance or rapid rehousing deposit assistance to families in need. These services are administered by the Housing Authorities of Waterloo and Cedar Falls. The consortium does not have any programs targeting assistance to individuals being discharged from institutions of care, but several local non-governmental agencies as well as the Housing Authorities offer services which may be relevant as described in MA-35. Additionally, the jurisdiction's HOME- ARP plan will fund and address Supportive Services, Acquisition and Development of Non-Congregate Shelter, and Development of Affordable Rental Housing.

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

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

Waterloo follows HUD's Lead Safe Housing Rule requirements in all of its federally funded affordable housing development activities. The rule includes requirements for disclosure of lead-based paint hazards, risk assessment, evaluation, hazard reduction, interim controls, maintenance, and rehabilitation of properties. All City-sponsored rehabilitation and demolition projects with properties constructed prior to 1978 undergo lead-based paint and asbestos inspections to identify any hazards prior to commencing work. Additionally, the City operates a Lead-Based Paint Hazard Control Program which provides forgivable loans to qualifying owners of both homeowner occupied and rental properties built before 1978 for the purpose of lead paint remediation.

In addition to programs specific to Waterloo, Black Hawk County 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"²² and applies to Black Hawk, Bremer, Buchanan, and Grundy counties.

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

Waterloo reduces risk of lead poisoning and hazards by following the Lead Safe Housing Rule requirements in federally funded housing activities and by operating a Lead-Based Paint Hazard Control Program. The Lead Safe Housing Rule is 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?

All City-sponsored rehabilitation and demolition projects with properties constructed prior to 1978 undergo lead-based paint and asbestos inspections to identify any hazards prior to commencing work. The City also operates a Lead-Based Paint Hazard

²² <https://www.bhccpublichealth.org/services/lead-poisoning>

Control Program to provide remediation assistance to qualified applicants. In January 2024, the City held free lead abatement training events for both contractors and workers who have the potential to work with lead-based paint.

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 20.4% of Waterloo residents and live below the poverty line, which is significantly higher than both the Black Hawk County and the overall state of Iowa poverty rates. Despite these significantly higher than average poverty levels, the City has no specific plan or strategy for reducing the number of poverty-level families in the jurisdiction. It is crucial for the City to either alone or in collaboration with other local jurisdictions to formulate plans with specific strategies and measurable goal metrics to address poverty in the immediate future. 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?

Waterloo's 2022-2023 Annual Action Plan an outlined the following items relating to housing strategy and economic development that have the potential to reduce the number of poverty-level families in the jurisdiction:

- Through CDBG funding, the City aimed to provide rehabilitation and/or repair services to 44 households.
- Through HOME funding, the City aimed to provide homeownership assistance to 10 households.
- Through HOME funding, the City aimed to provide 50 families with deposit assistance to aid in rapid re-housing.

These goals and strategies were presented as part of Waterloo's 2022-2023 Annual

Action Plan; note that no CAPER is yet available for this time period to assess the efficacy and results of these goals.

In addition to these, the City of Waterloo funds public services that assist in poverty reduction such as an emergency rehab/repair program, down payment assistance, and activities by CHDOs, or Community Housing Development Organizations. The City has dedicated over \$1 million in CDBG and HOME funding to various affordable housing efforts for FY 24-25, which will directly and positively impact residents living in 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

Community Development provides a training session at the start of each program year requiring mandatory attendance by all subrecipients. During this training, an overview is provided on the federal requirements, income guidelines, and general program information. Each agency is encouraged to “ask before doing” if they are not familiar with federal guidelines.

Subrecipients that are awarded funds through the Consortium must complete written agreements that stipulate the terms and conditions related to the use of funds. Part of the terms and conditions of all agreements include requirements for ongoing monitoring and site visits which are designed to ensure compliance with program outcomes and objectives in a timely and efficient manner and ensure compliance with CDBG and HOME funds. The subrecipient, as part of the agreement, must also report on the activities supported with the award funds and provide relevant demographic data, information on the number of persons assisted, and a description of the activity. Property-related activities include the filing and recording of legal documents when long term affordability requirements are part of the program. All projects that are awarded funds go through the environmental review process prior to any actions being taken and prior to the release of any funds. When applicable, appropriate building permits are submitted and received, and all work goes through the city inspection process to ensure building code standards are met. The City of Waterloo Community Development Board oversees the local award of funds and reviews the project at its completion to ensure compliance and that the scope of work met all standards. The Community Development staff conduct on-site monitoring visits with each agency awarded funds to ensure continued compliance. The CDBG and HOME guidebook monitoring reports are used as worksheets during monitoring visits to ensure all required items are in compliance. All information provided by subrecipients and CHDOs as part

of their monitoring is retained by the City in files as required by HUD's record keeping requirements.

Waterloo will continue to use its subrecipient monitoring policy for all CDBG and HOME funded activities. Activities include annual on-site visits, and any additional site visits necessary to ensure compliance. Monitoring reports provided in the CDBG and HOME guidebooks are used to check for compliance. Subrecipient agreements are signed during the initial contracting period, and they also provide guidelines for the scope of services, a project schedule, project budget, project indicators, method and compensation requirements, terms and conditions, performance and reporting guidelines, and information regarding any other reports, audits, inspections, and other administrative requirements.

Waterloo has adopted HUD's Performance Measurement System in order to measure productivity and impact of the CDBG and HOME programs. Reports are provided by all subrecipients for the completion of the annual Consolidated Annual Performance and Evaluation Report. The HOME Consortium adheres to the 2103 HOME Final Rule to ensure compliance with the latest HOME regulations.

Expected Resources

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

Introduction

The City of Waterloo qualifies for a formula grant under HUD's CDBG program and, together with the City of Cedar Falls as a HOME Consortium, also qualifies for funding under the HOME program. The table below shows the City's CDBG allocation and the Consortium's HOME 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.

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TABLE 59 - ANTICIPATED RESOURCES

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

The Consortium will continue to leverage additional resources as made available to address any of the identified goals, including housing and non-housing community development needs. Resources will include local, state, and other federal grant resources. Currently, the City is leveraging CDBG dollars with the Lead Hazard Control Grant used to remediate lead hazards in pre-1978 homes. The City's own Waterloo Housing Trust Fund dollars leverage the CDBG Emergency Repair Program. Through combined funding the City is better able to serve the needs of the community and offset increasing construction costs. Waterloo continues to meet the required HOME match requirement by requiring HOME fund subrecipients to provide a 25% match in order to use the available funds, including those generated from the City's Community Housing Development Organization (CHDO). The provided matching funds used by subrecipients are non-federal funds. Waterloo will also use loan programs that provide needed services to assist with matching funds.

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

Waterloo obtains land through the Chapter 657A process and then uses this publicly owned property for new construction and rehabilitation. Property with structures that can be rehabilitated are sold to bidders for the purpose of rehabilitation and resale or to be used as rental property. Through this process, the City works to stabilize its existing affordable housing stock. The City has also donated land that has been captured through the 657A process to Habitat for Humanity for the purpose of new construction of homes to be sold to low/moderate income families. Waterloo Community Development has formed partnerships with private developers looking to rehabilitate housing that has been acquired through the 657A process. In turn, Waterloo will provide down payment assistance to low/moderate income first-time homebuyers.

Discussion

Increasing and improving affordable housing options is the top goal in Waterloo's Consolidated Plan. The City of Waterloo is expanding its affordable housing stock through the sale of publicly owned land for rehabilitation and new construction of affordable housing.

Annual Goals and Objectives

AP-20 ANNUAL GOALS AND OBJECTIVES - 91.420, 91.220(C)(3)&(E)

GOALS SUMMARY INFORMATION

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Improve Affordable Housing Options	2024	2028	Affordable Housing	Citywide Local Targeted Neighborhoods	Increase and Improve Affordable Housing Options	CDBG: \$739,008 HOME: \$1,024,812.55	Rental Units Rehabilitated: 1 Homeowner Housing Rehabilitated: 38 Homeowner Housing Added: 3 Direct Financial Assistance to Homebuyers: 10 Tenant Based Rental Assistance: 25 Infrastructure Activities Low/Mod Income Housing Benefit: 2
2	Homelessness	2024	2028	Homeless	Citywide	Homelessness	CDBG: \$0	Homeless Overnight Shelter

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
	Prevention and Support					Prevention and Support		Added: 0
3	Neighborhood Revitalization	2024	2028	Non-Housing Community Development	Citywide Local Targeted Neighborhoods	Neighborhood Revitalization	CDBG: \$459,243	Public Facilities Activity other than Low/Mod Income Housing Benefit: 2 Buildings Demolished: 1
4	Provide Public Services to Enhance Quality of Life	2024	2028	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Local Targeted Neighborhoods	Provide Public Services to Enhance Quality of Life	CDBG: \$95,000	Public Service Activities other than Low/Mod Income Housing Benefit: 500 Public Service Activities Low/Mod Income Housing Benefit: 0 Homeless Overnight Shelter: 0
5	Fair Housing	2024	2028	Non-Housing Community Development	Citywide	Fair Housing	CDBG: \$0	Homeless Prevention: 0
6	Program Administration	2024	2028	Other-Program Administration	Citywide	Program Administration	CDBG: \$488,560 HOME: \$46,277	N/A

TABLE 60 – GOALS SUMMARY

GOAL DESCRIPTIONS

Goal Name	Goal Description
Increase and Improve Affordable Housing Options	<ul style="list-style-type: none"> • Preservation and improvement of the city's existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing • New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure • Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the city • Creation of new housing units focused on the needs of seniors, including the desire for aging in place • Programming to assist people with disabilities with the cost of accessibility modifications to their homes • Closing cost and down payment assistance to help first-time homebuyers achieve homeownership • Infrastructure for the purpose of supporting affordable housing • Lead-based paint inspection and remediation
Homelessness Prevention and Support	<ul style="list-style-type: none"> • Funding for short-term direct assistance in the form of rent and utility payments to prevent households from becoming homeless • Transitional housing options that include supportive services and case management as an intermediate step between emergency shelter and private market housing • Additional shelter space • Permanent supportive housing options for very low-income individuals
Neighborhood Revitalization	<ul style="list-style-type: none"> • Public facilities • Redevelopment and reactivation of vacant, abandoned, and/or blighted properties • Public transportation improvements, including service frequency, route expansion, and extended operating hours • Improved transit amenities such as bus stop signage, shelters, and posted route information • Improvements to sidewalks, streets, curbs, and street lighting, particularly to address gaps in the connectivity of existing sidewalks

Goal Name	Goal Description
	<ul style="list-style-type: none"> • Additional and/or improved homeless facilities, to include low-barrier shelter capacity • Neighborhood-based childcare centers • Improved community access to broadband internet service • Improved amenities within existing public parks, such as playground equipment and athletic facilities
Provide Public Services to Enhance Quality of Life	<ul style="list-style-type: none"> • Neighborhood services • Childcare assistance • Counseling and recovery programs for people with alcohol and/or substance abuse disorders • Crime prevention programming • Educational activities for adults around job skills and employment to improve employment options • Job training and entrepreneurial support • Enhanced programming for children and youth in existing parks and recreation centers • Activities and programming for seniors • Food banks and nutrition support • Code enforcement services in eligible communities to identify unsafe housing conditions and direct residents to programs for assistance with repairs
Fair Housing	<ul style="list-style-type: none"> • Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities • Legal assistance in landlord/tenant disputes
Program Administration	<ul style="list-style-type: none"> • Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG and HOME programs.

AP-35 PROJECTS - 91.420, 91.220(D)

Introduction

The projects listed below represent the activities Waterloo plans to undertake during the 2024 program year to address the goals of increasing and improving affordable housing; homelessness prevention and support; neighborhood revitalization; providing public services; promoting fair housing; and ensuring capable program administration.

#	Project Name
1	Affordable Housing
2	Neighborhood Revitalization
3	Public Services
4	Program Administration

TABLE 61 – 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. Finally, this project list was developed following a review of funding applications submitted to the City by a variety of local organizations and agencies, each of which was reviewed against a set of funding criteria to include consistency with Consolidated Plan priorities, management capacity of the requesting organization, and the administrative and budget constraints of the City’s Community Development Department. The City of Waterloo does not anticipate obstacles to successfully completing the above-listed projects.

AP-38 PROJECT SUMMARY

PROJECT SUMMARY INFORMATION

1	Project Name	Affordable Housing
	Target Area	City Wide and Local Targeted Neighborhoods
	Goals Supported	Improve housing access and quality
	Needs Addressed	Increase and Improve Affordable Housing Options
	Funding	CDBG: \$739,008 HOME: \$1,024,812.55
	Description	<ul style="list-style-type: none"> • Preservation and improvement of the city’s existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing • New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure • Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units in the city • Creation of new housing units focused on the needs of seniors, including the desire for aging in place • Programming to assist people with disabilities with the cost of accessibility modifications to their homes • Closing cost and down payment assistance to help first-time homebuyers achieve homeownership • Lead-based paint inspection and remediation
	Target Date	7/1/2024 to 6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	79
	Location Description	City Wide and Local Targeted Neighborhoods

Planned Activities	Emergency Repair Program, Habitat for Humanity Critical Repair Program, Infrastructure for the purpose of affordable housing, CHDO Activities, New Construction Housing, Acquisition, Homeownership Assistance, TBRA (security deposits only) Rental/Owner Occupied Rehabilitation
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PROJECT SUMMARY INFORMATION

2	Project Name	Neighborhood Revitalization
	Target Area	Local Targeted Neighborhoods
	Goals Supported	Improve public facilities, infrastructure and community amenities.
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG \$459,243
	Description	<ul style="list-style-type: none"> • Redevelopment and reactivation of vacant, abandoned, and/or blighted properties • Public transportation improvements, including service frequency, route expansion, and extended operating hours • Improved transit amenities such as bus stop signage, shelters, and posted route information • Improvements to sidewalks, streets, curbs, and street lighting, particularly to address gaps in the connectivity of existing sidewalks • Additional and/or improved homeless facilities, to include low-barrier shelter capacity • Neighborhood-based childcare centers • Improved community access to broadband internet service • Improved amenities within existing public parks, such as playground equipment and athletic facilities
	Target Date	7/1/2024 to 6/30/2025

Estimate the number and type of families that will benefit from the proposed activities	2 public facility or infrastructure activities; 1 building demolished
Location Description	Local Targeted Neighborhoods
Planned Activities	Park improvements, Clearance and Demolition for the purpose of affordable housing.

3	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	Provide public services
	Needs Addressed	Provide public services to enhance quality of life
	Funding	CDBG \$95,000
	Description	<ul style="list-style-type: none"> • Childcare assistance • Counseling and recovery programs for people with alcohol and/or substance abuse disorders • Crime prevention programming • Educational activities for adults around job skills and employment to improve employment options • Job training and entrepreneurial support • Enhanced programming for children and youth in existing parks and recreation centers • Activities and programming for seniors • Food banks and nutrition support • Code enforcement services in eligible communities to identify unsafe housing conditions and direct residents to programs for assistance with repairs
	Target Date	07/01/2024 to 06/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	500 Families
	Location Description	Local Targeted Neighborhoods and Citywide
	Planned Activities	Neighborhood Services, childcare assistance, job training, food bank, counseling various public service agencies benefiting low/mod families.

4	Project Name	Program Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG \$488,560 HOME \$46,277
	Description	<ul style="list-style-type: none"> • Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG, HOME programs.
	Target Date	07/01/2024 to 6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide

Planned Activities

Program Administration

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

Geographic Distribution

Target Area	Percentage of Funds
Citywide	40%
Local Targeted Neighborhoods	60%

TABLE 62 - GEOGRAPHIC DISTRIBUTION

Rationale for the priorities for allocating investments geographically

Priority areas that will be targeted with funds are areas of low-income census tracts and areas of racially concentrated poverty (RCAPs). While these areas are located throughout Waterloo, the majority are located within the Consolidated Urban Revitalization Area (CURA) and Waterloo will continue to concentrate specific activities within the boundary area. The City's CURA provides certain tax abatements for commercial and residential property improvements and encompasses the majority of census tracts with low-income populations, RCAPs, and housing with high lead risk. However, because these conditions extend beyond the boundary of the CURA, the City's allocation priorities also account for grant assistance in LMI areas located outside the CURA as well.

Discussion

In partnership with local nonprofits and agencies, Community Development will focus affordable housing investments, to include rehabilitation and new construction, at the neighborhood level for greater impact. Certain CDBG activities addressing blight conditions will further amplify these affordable housing investments and are designed to bring neighborhood change over time. Opportunities for this concentrated neighborhood-level investment exist in LMI neighborhoods throughout the City and priority will be given to individual neighborhoods as the complementing capacity and resources available from nonprofit partners dictates. Specific neighborhoods targeted for CDBG and HOME investments are subject to change over the course of this 5-year Consolidated Plan, however, priority neighborhoods will always be those meeting HUD's low- and moderate-income criteria under the CDBG program.

Affordable Housing

AP-55 AFFORDABLE HOUSING - 91.420, 91.220(G)

Introduction

The Cities of Waterloo and Cedar Falls will continue to focus their efforts on increasing and improving affordable housing options within their respective jurisdictions. Public meeting participants and stakeholders interviewed as part of the development of the 2024-2028 Consolidated Plan identified a wide variety of needs related to housing affordability in Waterloo. For many, the issue was primarily related to improving the quality of existing rental housing and generally expanding the supply to give low- and moderate-income households more quality housing options to choose from. Other needs identified in resident focus groups and ranked highly by survey respondents included homeowner repair and rehabilitation, housing for specific subpopulations (people with disabilities, large families, voucher holders), and senior housing.

In PY 2024, the HOME Consortium's affordable housing activities will include:

- Preservation and improvement of existing affordable housing supply through rehabilitation and repair programs, both for homeowners and rental housing
- New construction of affordable rental and homeowner housing units, focusing on infill opportunities with good access to existing public assets and infrastructure
- Voucher-based rental assistance (i.e., TBRA) to assist low-income households with the cost of existing rental units
- Creation of new housing units focused on the needs of seniors, including the desire for aging in place
- Programming to assist people with disabilities with the cost of accessibility modifications to their homes
- Closing cost and down payment assistance to help first-time homebuyers achieve homeownership
- Lead-based paint inspection and remediation

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	79
Special-Needs	0
Total	79

TABLE 63 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	5
Rehab of Existing Units	37
Acquisition of Existing Units	12
Total	79

TABLE 64 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

Discussion

A detailed explanation of 2024 projects aimed at creation and preservation of affordable housing units in Waterloo and Cedar Falls is presented below. Activities are grouped by support requirement and by support type.

By Support Requirement:

Non-Homeless – 79

- Emergency Repairs – 25
- Habitat for Humanity Critical Repairs – 10
- Infrastructure – 2
- CHDO Activities – 1
- New Construction – 2
- Acquisition – 2
- Down Payment Assistance – 10
- TBRA Security Deposit Assistance – 25
- Housing Rehabilitation – 2

TOTAL – 79

By Support Type:

Rental Assistance – 25

- TBRA Security Deposit Assistance – 25

Production of New Units – 5

- Infrastructure – 2
- CHDO Activities – 1
- New Construction – 2

Rehab of Existing Units – 37

- Housing Rehabilitation – 2
- Emergency Repairs – 25
- Habitat for Humanity Critical Repairs – 10

Acquisition of Existing Units – 12

- Acquisition – 2
- Down Payment Assistance – 10

TOTAL – 79

AP-60 PUBLIC HOUSING - 91.420, 91.220(H)

Introduction

The Housing Authorities of Waterloo and Cedar Falls provide publicly supported housing options for low-income residents living in the consortium. According to HUD's 2023 A Picture of Subsidized Housing data, the consortium in total provides 50 public housing units, 1,415 tenant-based housing choice vouchers, and 912 project based section 8 units for a total of 2,377 total units.

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

As the Ridgeway Towers building continues to age, upgrades to the units are being completed as funding allows. During the next year, the Waterloo Housing Authority will continue its planned kitchen remodels, which are completed as units become vacant to avoid any displacement of residents. Additionally, the Waterloo Community

Development Department will continue to conduct environmental reviews on behalf of the Waterloo Housing Authority.

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

The Waterloo Housing Authority provides several programs that aid with improving the living environment for residents. The programs include Family Self-Sufficiency (FSS), a Down Payment Assistance Program, a Homeownership Assistance Program, a variety of rehab and repair programs, and Veteran Assisted Supported Housing, all of which assist in improving self-sufficiency for low-income households. In addition to these programs, the Waterloo Housing Authority provides a variety of on-site basic health screening and exercise programs for residents of Ridgeway Towers. The City of Waterloo has dedicated over \$250,000 in HOME funding towards down payment assistance and over \$200,000 in combined CDBG and HOME funding towards rehab and repair programs in FY 24-25.

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

N/A

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES - 91.420, 91.220(I)

Introduction

Waterloo and Cedar Falls are in the jurisdiction of the Iowa Balance of State Continuum of Care. Waterloo and Cedar Falls are in the jurisdiction of the Iowa Balance of State Continuum of Care. Several local organizations provide and coordinate a variety of homeless services, as described in SP-40; lead agencies include the Black Hawk LHCB, the Black Hawk/Tama/Grundy Action Team, and the Institute for Community Alliances, which coordinate intake and diversion of residents in need of assistance. Data on homelessness and bed counts is available through the Iowa Balance of State Continuum of Care, but it may be difficult to obtain accurate data specific to Black Hawk County or the consortium.

Describe the jurisdiction's one-year goals and actions for reducing and ending homelessness, including:

- 1. Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

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

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

In total, the City has dedicated over \$1 million in combined HOME and CDBG funding towards these and other affordable housing activities for FY 24-25, which will have an immediate and positive impact on the jurisdictions' most low-income residents who are most likely to experience homelessness.

2. Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Waterloo has no city-run homeless shelters; however, several organizations provide emergency and transitional housing beds as described in MA-30. Together, these organizations provide a total of 243 beds, with 86 beds reserved for households with children and 26 beds reserved for veterans. Additionally, the City of Waterloo has dedicated \$200,000 in CDBG funding towards increasing shelter capacity in FY 24-25.

3. Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living,

including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Waterloo will continue to support the Black Hawk County Local Homeless Coordinating Board and other agencies that provide support to homeless services and that are focused on reducing chronic homelessness. The activities will include assisting with increasing the capacity of existing shelters, including providing new permanent housing beds for those that are chronically homeless. HOME funds dedicated towards these efforts for FY 24-25 include over \$250,000 towards down payment assistance programs and \$44,000 in TBRA security deposit funding.

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

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

In addition, the City of Waterloo has dedicated over \$1 million in combined HOME and CDBG funding towards affordable housing activities for FY 24-25, including but not limited to down payment assistance, TBRA security deposit assistance, and emergency rehab/repair programs. These programs are instrumental in ensuring that the City's lowest-income and most vulnerable residents are able to remain housed and avoid entering homelessness.

AP-75 BARRIERS TO AFFORDABLE HOUSING - 91.420, 91.220(J)

Introduction

The Cities of Waterloo and Cedar Falls' 2014 Analysis of Impediments to Fair Housing Choice²³ identified several policy-based public sector impediments that were contributing to the city's fair housing issues including:

- Zoning regulations that impose requirements on group homes that prevent locating them within a certain distance buffer of another group home.
- Strict definition of family creates a barrier to the formation of non-traditional households.
- Lack of transit connections to growing commercial corridors and suburban employment areas.
- The cancellation of MET's Prime Time Pass that provided after-hours and weekend paratransit service for elderly, low-income, and disabled persons.
- Limited funding prevents the Cedar Falls Human Rights Commission from enforcing fair housing requirements and affirmatively furthering fair housing at the local level rather than referring residents to the Iowa Civil Rights Commission.

Participants during the Consolidated Plan have identified similar policies and practices with negative effects on residential investment such as limited funding for the development of affordable housing throughout Waterloo and Cedar Falls. In addition to these public-sector barriers, the private market creates barriers as well. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance, families with children, or tenants with therapy/service pets. Landlords have also shown preference to renting to college students with the ability of charging multiple roommates and thus being able to increase the rent prices rather than renting to low-income, local residents. These practices reduce the affordability of existing units in the private housing stock and create barriers to obtaining affordable housing. Additionally, many units are not ADA-compliant and therefore are not accessible for people with disabilities who can only live on ground floor units or who

²³ Waterloo's Analysis of Impediments to Fair Housing Choice
https://cms6.revize.com/revize/waterloo/document_center/Comm%20Dev/Reports/Analysis%20of%20Impediments%20to%20Fair%20Housing%20Choice.pdf

have other accessibility needs such as roll-in showers, roll-under stoves/counters/sinks, etc.

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

The cities will continue to work to increase affordable housing stock in both Waterloo and Cedar Falls. Both cities have published housing needs assessments within the last five years which provide recommendations for increasing their housing supply and continuing to support community development.

The 2021 Housing Needs Assessment for Waterloo²⁴ outlined the following strategies based on the study's findings and goals:

- Maintaining and expanding Waterloo's programs for single-family rehabilitation and repairs for LMI homeowners by supplementing CDBG and HOME funds with a local revenue source such as a modest hotel tax increase, Waterloo Housing Trust Fund monies, etc.
- Supporting infill housing development and redevelopment especially in older neighborhoods by requiring owners of vacant buildings to apply for a license and pay a fee and exploring interest in forming a Community Land Trust (CLT).
- Expanding opportunities for LMI homebuyers and homeowners by shifting CDBG or HOME funds toward purchase assistance and encouraging local lenders and real estate professionals to work with homebuyers who participate in purchase assistance programs.
- Support market-rate housing development and encourage developers to propose subdivisions with diverse housing types, sizes, and layouts, and ensure adequate land is zoned for moderate-density residential development including townhomes and condominiums.
- Support the expansion of Waterloo's institutional structure for providing affordable housing by communicating regularly with philanthropic organizations and other donors in the region about the city's housing needs as well as

²⁴ Waterloo Housing Needs Assessment. <https://cms6.revize.com/revize/waterloo/Waterloo%20HNA%20FINAL.pdf>

allocating city funds to create a revolving loan fund for the Waterloo Housing Trust Fund to help it become self-sustaining.

The 2023 Housing Needs Assessment for Cedar Falls²⁵ outlined the following strategies and recommendations based on the study's findings and goal:

- Regulatory review of the City Zoning Ordinance to remove provisions that are no longer achieving a public purpose and incentivizing accessibility features for people with disabilities in certain new developments.
- Considering the use of Tax Increment Financing (TIF) to support infrastructure for one or more large new housing developments with a mix of housing types and price ranges as well as pursuing local funding sources to support housing opportunities for LMI households.
- Considering the establishment of a landlord mitigation fund that encourages landlords to rent to tenants who receive rental assistance, exploring other uses of HOME funds better suited than owner-occupied rehabilitation, and developing policy for providing City financial assistance for subsidized multifamily rental construction or rehabilitation/refinancing.
- Maximizing use of space for housing development and redevelopment by providing incentives to developers for new residential developments, prioritizing the redevelopment of infill lots, and encouraging the distribution of new affordable and workforce housing throughout the city.
- Promoting the expansion of transportation options in the city and the availability of other community services such as affordable childcare.

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

Introduction

This section details Waterloo's 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:

²⁵ Cedar Falls Housing Needs Assessment. <https://www.cedarfalls.com/DocumentCenter/View/13695/Housing-Needs-Assessment-Final-with-Appendices-5-30-23>

The City of Waterloo has dedicated nearly \$500,000 in combined CDBG and HOME funding towards the administration of these programs in FY24-25. This funding is instrumental in ensuring the City's collaboration with local service agencies, who are themselves partially funded by CDBG and HOME funding and work to address underserved needs.

Actions planned to foster and maintain affordable housing:

The City of Waterloo has dedicated over \$1 million in combined HOME and CDBG funding towards affordable housing activities for FY 24-25, including but not limited to down payment assistance, TBRA security deposit assistance, and emergency rehab/repair programs. These programs are instrumental in ensuring that the City's lowest-income and most vulnerable residents maintain access to affordable housing.

Actions planned to reduce lead-based paint hazards:

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

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

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

The City will continue to fund public services that assist in poverty reduction such as an emergency rehab/repair program, down payment assistance, and activities by CHDOs, or Community Housing Development Organizations. The City has dedicated over \$1 million in CDBG and HOME funding to various affordable housing efforts for FY 24-25, which will directly and positively impact residents living in poverty.

Actions planned to develop institutional structure:

The City has dedicated nearly \$500,000 in combined CDBG and HOME funding towards the administration of these programs in FY24-25. This funding is instrumental in ensuring

the City's collaboration with local service agencies and strengthening the jurisdiction's institutional delivery structure.

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

The City will continue to encourage and accept applications for funding from local service agencies in order to strengthen collaboration between public and private entities.

Program Specific Requirements

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

Introduction

The following is a description of the program specific requirements under the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME).

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	\$12,522
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$12,522

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

5. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

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

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

The recapture provision will include an affordability period based on the amount of HOME funds used for that purpose as follows:

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

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

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

The same recapture provisions are used as listed above. Sub recipients and the Community Housing Development Organization (CHDO) will use the City's resale

and recapture provisions. The full recapture provision may be found in the administration section of the Annual Action Plan in the attachments.

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

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

9. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(I)(2)(vii)).

Not applicable.

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

Not applicable.

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

Not applicable.

Discussion

This Annual Plan provides funding for HOME activities including:

- Direct Assistance to Homebuyers
- Housing Rehabilitation
- New Construction
- Acquisition
- TBRA- Security Deposits
- CHDO Activities

Applicants are eligible for HOME Investment Partnerships funds for the above listed activities if their household income is below 80% of the AMI based on household size, as adjusted annually by the U.S. Department of Housing and Urban Development. For rehabilitation services the applicant must be the deedholder and the unit must be their

primary residence. The mortgage and property taxes must be current on the home. The home must be located within city limits of the jurisdiction to which they are applying. Applicants must provide 3 months of income and asset documentation and meet income limit guidelines.

City of Waterloo:

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

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

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

City of Cedar Falls:

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

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