



**AGENDA
CITY OF CEDAR FALLS, IOWA
SPECIAL MEETING, CITY COUNCIL
THURSDAY, APRIL 25, 2019
5:15 PM AT CITY HALL**

Call to Order by the Mayor

Roll Call

New Business

1. Approve the application of Chad's Pizza, Birdsall Park Softball Complex, for a Class B beer & outdoor service 6-month permit.
2. Resolution of Support for Opposing the FAA-recommended consolidation of the TRACON (Terminal Radar and Control) or radar services, from the FAA-owned Waterloo Air Traffic Control Tower to the Des Moines International Airport.
3. Resolution setting May 6, 2019 as the date of public hearing on the FY19-23 Consolidated Plan and FY19 Annual Action Plan for Community Development Block Grant & HOME Program funding.

Adjournment



DEPARTMENT OF PUBLIC SAFETY SERVICES

POLICE OPERATIONS
CITY OF CEDAR FALLS
220 CLAY STREET
CEDAR FALLS, IOWA 50613

319-273-8612

MEMORANDUM

To: Mayor Brown and City Councilmembers
From: Jeff Olson, Public Safety Services Director/Chief of Police
Date: April 23, 2019
Re: Beer/Liquor License Applications

Police Operations has received applications for liquor licenses and/ or wine or beer permits. We find no records that would prohibit these license and permits and recommend approval.

Name of Applicants:

- a) Chad's Pizza, Birdsall Park Softball Complex, Class B beer & outdoor service - 6-month permit.

RESOLUTION NO. 21,505

RESOLUTION OF SUPPORT FOR OPPOSING THE FAA-RECOMMENDED CONSOLIDATION OF THE TRACON (TERMINAL RADAR AND CONTROL) OR RADAR SERVICES, FROM THE FAA-OWNED WATERLOO AIR TRAFFIC CONTROL TOWER TO THE DES MOINES INTERNATIONAL AIRPORT

WHEREAS, the City Council of the City of Cedar Falls, Iowa, has considered a request for support to oppose the consolidation of TRACON – Radar services as noted above, and to recommend to the FAA Administrator, with a carbon copy to all of Iowa's Congressional delegation, to utilize Waterloo Regional Airport and Waterloo's Air Traffic Control Tower, as an entry-level and real-world classroom for recent graduates from the FAA's Air Traffic Control Academy, and

WHEREAS, Waterloo Airport staff has been informed that the FAA likes Waterloo's ATCT as an excellent training tower, and if that is true, then let the FAA prove such by directing future graduates to be assigned to ALO (Waterloo) so that new controller graduates can obtain Real-World training at our current Classification / Activity Level of Waterloo's ATCT (Level 5), and working in all-weather conditions, whereby they can achieve both In-Cab Controller experience, while also working side-by-side with experienced controllers in ALO's TRACON facility. Then once the graduate achieves both levels of training, they can apply to move to higher activity levels of air traffic facilities, and

WHEREAS, Airport staff, as part of a local Aviation Task Force, is proactively requesting support from the City Council of the City of Cedar Falls, Iowa, to support the work of the Task Force in their efforts in blocking and/or opposing the FAA's current recommendation, and to oppose any future consolidation and/or realignment of the radar services from the Waterloo Air Traffic Control Tower to the Des Moines International Airport.

NOW THEREFORE, be it resolved by the City Council of the City of Cedar Falls, Iowa, that the City of Cedar Falls, Iowa hereby declares its support for opposing the FAA-recommended consolidation of the radar services and opposes any future consolidation and/or realignment of the radar services from the Waterloo Air Traffic Control Tower to the Des Moines International Airport.

ADOPTED this 25th day of April, 2019.

James P. Brown, Mayor

ATTEST:

Jacqueline Daniels, MMC, City Clerk

BACKGROUND INFORMATION

Waterloo Regional Airport, and the TRACON or Radar Services, was listed as 1 of 5, (of 8 total communities surveyed), that were listed in the Section 804 Study, that has been identified for consolidation.

With regard to the equipment installed over a period of 3 or so years, the anticipated cost-savings to the FAA does not justify the decision to Consolidate or Realign with the facility in Des Moines.

SUMMARY STATEMENT

Airport Staff, as part of a local aviation Task Force, is proactively requesting support from the Office of the Mayor, and the Cedar Falls City Council to support the work of the Task Force in their efforts in blocking and/or opposing the FAA's current recommendation, and to oppose any future Consolidation and/or Realignment of the Radar Services from the Waterloo Air Traffic Control Tower, to the Des Moines International Airport.

EXPENDITURE REQUIRED

There is no expenditure of funds required by this request.

SOURCE OF FUNDS

Not Applicable for this request.

ALTERNATIVES

There really are none. This Study also examined the potential of realignment / consolidation with Cedar Rapids,

Once all Public Comment has been submitted to Congress, due by NLT Midnight on May 3rd, if this recommendation is acted upon favorably by Congress by directing the FAA to move forward with consolidation, and per the Consolidation Report Parts 4 & 5 Recommendations, this transition would occur over a period of approximately 2-Years, with the formal notification of the workforce in 2019 with a reduction of control tower personnel, initiate project implementation task orders also in 2019, and begin the transition or cutover in 2021, however, it is noted, that implementation of each realignment is contingent on funding and resource availability.

Some local officials believe it could be the first step in the eventual and full closure of the Air Traffic Control Tower, of which local community and business leaders, and Waterloo Airport tenants, greatly oppose.

However, the City of Sioux City, who also has an FAA-owned Air Traffic Control Tower, and also has a military base (185th Air Refueling Wing), and is an airport facility with similar numbers of overall Air Traffic Operations, was not included on the list of Cities for consolidation from Sioux City to either Des Moines or Omaha.



DEPARTMENT OF COMMUNITY DEVELOPMENT

City of Cedar Falls
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Cedar Falls, Iowa 50613
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INTEROFFICE MEMORANDUM

Administration Division

TO: Mayor Brown & City Council
FROM: Stephanie Houk Sheetz, Director of Community Development
DATE: April 23, 2019
SUBJECT: Request to Set Date of Public Hearing: Community Development Block Grant and HOME Consortium 5-Year Consolidated Plan & Analysis of Impediments to Fair Housing FFY19-23
Annual Action Plan FY20 (FFY19)

The Community Development Department is in the process of compiling the FY19-23 Community Development Block Grant and HOME Consortium 5-Year Consolidated Plan and Analysis of Impediments to Fair Housing. In addition, Annual Action Plans (AAP) are required for each year of that 5-year window, and the FY20 AAP was prepared in conjunction with the 5-Year Plan. The Department would like to request a public hearing be scheduled for Monday, May 6, 2019 as the final step to these two documents. They are available for public review at the City Clerk's office and included with this memo.

The draft plans have been on file with the City Clerk since February 12, 2019. The Housing Commission held public meetings on February 12, 2019 and March 12, 2019 inviting discussion regarding the draft plans. The Commission is recommending approval of the plans. No public comments have been received on either plan, to date.

The Community Development Department recommends setting the public hearing and considering adoption of the FY19-23 Community Development Block Grant and HOME Consortium 5-Year Consolidated Plan and Analysis of Impediments to Fair Housing as well as the FY20 AAP at their May 6th meeting.

If you have any questions, please contact me.

xc: Karen Howard, Planning & Community Services Manager



**CITY OF CEDAR FALLS, IOWA
CDBG ENTITLEMENT PROGRAM
FEDERAL FISCAL YEAR 2019-2023 CONSOLIDATED PLAN**

**PRELIMINARY DRAFT FOR REVIEW
APRIL 25TH, 2019**

**COMMENT PERIOD PUBLICATION (30-day public comment period, per Citizen Participation Plan):
Waterloo-Cedar Falls Courier; February 6th, 2019**

**HOUSING COMMISSION (PUBLIC) MEETINGS ON:
February 12th, 2019 (Opened the 30-day public comment period)
March 12th, 2019 (Closed the 30-day public comment period; Recommendation made to City Council)
Publication: Waterloo-Cedar Falls Courier; February 6th, 2019**

**CITY COUNCIL (PUBLIC) MEETINGS ON:
April 25th, 2019 (Council sets public hearing for May 6th, 2019)
May 6th, 2019 (Anticipated) (After a properly-noticed public hearing was conducted)
Publication: Waterloo-Cedar Falls Courier; **(date)****

Administration

AD-25: Consortia Specific: 91.400

If a Consortia, list participating communities & note status	Lead	HOME funds only	CDBG Entitlement	ESG Entitlement
City of Waterloo, Iowa	Yes	No	Yes	No
City of Cedar Falls, Iowa	No	No	Yes	No

Table 1 – Consortium Communities

AD-25: Administration 91.220(a)

Standard Form (SF) SF-424 Application for Federal Assistance

Standard Form (SF) SF-424D Assurances for Construction Programs

Community Development Block Grant (CDBG): Entitlement Program Only

Required Certifications:

1. General Certifications (Attached)
 - a. Affirmatively Furthering Fair Housing
 - b. Anti-Displacement and Relocation Plan
 - c. Anti-Lobbying
 - d. Acquisition and Relocation
 - e. Section 3
2. Community Development Block Grant Program (CDBG) Certifications (Attached)
 - a. Citizen Participation
 - b. Community Development Plan
 - c. Following a Current Consolidated Plan (FFY 2014-2018)
 - d. Use of Funds
 - e. Excessive Force
 - f. Compliance with Anti-Discrimination Laws
 - g. Compliance with Lead-Based Paint Procedures
 - h. Compliance with Laws

Executive Summary

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

1. Introduction

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

Housing

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

Action 1.1. Provide homeownership assistance through development of down-payment assistance, first-time homebuyer programs, and possible conversion of Housing Choice Vouchers programs.

Action 1.2. Maintain existing affordable housing through continuation of housing rehabilitation, repair, deposit assistance, and code enforcement programs, all of which will endeavor to preserve housing quality standards.

Action 1.3. Increase the number of affordable housing units in the community.

Action 1.4. Address the housing needs of homeless, near-homeless and special needs populations by continuing to fund agencies that provide eligible services to these populations.

Action 1.5. Work to ensure fair housing is provided to all residents of the community by removing barriers and impediments.

Action 1.6. Continue to provide community planning and program administration services for the benefit of all residents of the community.

Neighborhood and Community

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

Action 2.1. Encourage neighborhood development and redevelopment in the city by improving and extending infrastructure and pedestrian access to and among low-and-moderate income areas of the community

Action 2.2. Provide recreational and healthy lifestyle improvements to parks, recreational areas, and playgrounds in low-and-moderate income areas that may be owned by the city or other public agencies.

Action 2.3. Continue the city's demolition and clearance program, which will be used to remove deteriorated and/dilapidated structures that can make way for neighborhood improvements or additional affordable housing to be constructed.

Action 2.4. As is allowed, provide transportation and access to it for low-and-moderate income areas and households.

Action 1.6. Continue to provide community planning and program administration services for the benefit of all residents of the community.

Public Services

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

Action 3.1. Provide funding support to agencies, other than those cited above, that may offer services that will prevent homelessness or protect households that are near-homeless.

Action 3.2. Maintain the current Section 8/Housing Choice Voucher Program that is being administered by the City.

Action 1.6. Continue to provide community planning and program administration services for the benefit of all residents of the community.

Economic Development

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

Action 4.1. Research the development of public-private partnerships between the city and businesses and industries in the community that could assist existing and prospective employees obtain suitable housing.

Action 4.2. Support job training opportunities for low-and-moderate income households in the community in partnership with the University of Northern Iowa, Hawkeye Community College, and the Cedar Falls schools.

Action 2.4. As is allowed, provide transportation services and access to it for low-and-moderate income areas and households. Providing these services will afford the opportunity for low-and-moderate income household to obtain and maintain employment.

Action 1.6. Continue to provide community planning and program administration services for the benefit of all residents of the community.

Action 2.1. Encourage neighborhood development and redevelopment in the city by improving and extending infrastructure and pedestrian access to low-and-moderate income areas of the community.

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

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

2. Summarize the objectives and outcomes identified in the Plan

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

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

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

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

3. Evaluation of past performance

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

4. Summary of Citizen Participation Process and consultation process

Summary from the citizen participation section of plan, which includes four focus group meetings with over 30 participants, affected entities and agencies and a communitywide survey. Focus group meetings were held to

identify current issues and trends impacting the agencies and organizations. Topics discussed included a general overview of the services being provided, current and future needs; homelessness; services to extremely low- and moderate-income families and individuals; and the most prevalent need, providing affordable housing. The information gathered was used in developing the Consolidated Plan, specifically the goals, objective, and actions identified in the plan.

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

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

5. Summary of public comments

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

As noted above, four focus group meetings were held at the Hearst Center for the Arts in Cedar Falls over the course of three days. Further, a communitywide survey, garnering 158 responses was received by the community, with the intent that it would provide community-directed guidance for the plan. City Administration reviewed the draft documents prior to presentation of the initial drafts to the Housing Commission. In addition, a 30-day comment period was publicly recognized and properly advertised between February 12th, 2019 and March 12th, 2019. The Housing Commission reviewed the draft, which was also on-file with the City Clerk, at their public meeting on March 12th, 2019 and recommended its adoption to the City Council. In addition, the April 1st edition of the City's newsletter (Currents), which is directly mailed to each resident, included an article about the plans. Finally, the City Council conducted a Public Hearing, prior to adoption of the Consolidated and FFY 2019 Action Plans, on May 6th, 2019. No public comments were received.

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

No comments were rejected.

7. Summary

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

The City's primary goal is to provide decent, safe affordable housing to its residents while attempting to increase the availability of affordable housing throughout the community. The City has developed four overriding objectives that it wants to implement during the life of this plan, all of which are centered on positively affecting the affordability of housing in the community.

Public Input and Consultation

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

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

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

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

Table 9 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

City of Cedar Falls

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

PR-10 Consultation/Coordination - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

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

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

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

Within the focus group sessions, conducted as part of this plan, several Continuum of Care providers offered input into the City's process. The Salvation Army, Western Home, and Cedar Valley Friends of the Family provide senior housing, homeless services, and sheltering services to Cedar Falls' residents. Further, Habitat for Humanity offers affordable housing to families assisting them with homeownership. Strategies were discussed on how to better assist and affirmatively further fair housing to those with the greatest needs. In addition, the other participating organizations provided in-depth information on housing needs for special needs populations, homeless persons, in addition to persons at risk of homelessness.

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

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

2. Agencies, groups, organizations and others who participated in the process and consultations

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

Table 10 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Americans for Independent Living
	Agency/Group/Organization Type	Services – Housing Rehab and Repair for Veterans Services – Sheltering for Homeless Veterans Services – Transitional Housing for Veterans Services – Home Furnishings for Veterans
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Unable to attend Focus Group sessions, but offered feedback through a separate questionnaire. It is anticipated that the outreach will evolve into regular coordinating forums between agencies, organizations and city officials.
2	Agency/Group/Organization	Black Hawk County Emergency Management
	Agency/Group/Organization Type	Services – Emergency Preparedness Planning- Hazard Mitigation Plan (Countywide) Planning – Evacuation Plan (Countywide) Services – Natural and Manmade Disaster Response Planning – Emergency Support Function Services – Incident Management
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Black Hawk County Multi-Jurisdictional Hazard Mitigation Plan was consulted regarding proposed improvement locations. The EMA Director was consulted regarding needs for the community.
3	Agency/Group/Organization	Black Hawk County Health Department
	Agency/Group/Organization Type	Housing – Lead Based Paint Safety Housing – Radon Awareness Services-Public Health STI/HIV/AIDS Services – Children’s Health/Childhood Lead Poisoning Services –Inspections (Food Safety; Water Source; Septic Systems) Services - Public Health Policy Services – Health Code Enforcement Services – Emergency Preparedness
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
4	Agency/Group/Organization	Landlords of Black Hawk County
	Agency/Group/Organization Type	Services-Housing Education Housing – Private Sector Housing – Market analysis/information

	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
5	Agency/Group/Organization	Cedar Falls Community School District
	Agency/Group/Organization Type	Services – Homeless Services (students) Services -Education
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
6	Agency/Group/Organization	Cedar Falls Housing Commission
	Agency/Group/Organization Type	Housing – Needs Assessment and Market Analysis Information/Representation Services – Advocacy Planning and Administration
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
7	Agency/Group/Organization	Cedar Falls Human Rights Commission
	Agency/Group/Organization Type	Services – Discrimination investigation Services – Victim Rights and Assistance Services – Education Related to Discrimination
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
8	Agency/Group/Organization	Cedar Falls Ministerial Association
	Agency/Group/Organization Type	Service – Community Outreach Service – Spiritual and Guidance
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
9	Agency/Group/Organization	Cedar Falls Utilities
	Agency/Group/Organization Type	Housing – Repair and Weatherization Services – Electric Power and Natural Gas, Telecommunications, Internet Service Provider
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
10	Agency/Group/Organization	Cedar Falls (City Government; Community Development; Public Works; Public Safety Departments)
	Agency/Group/Organization Type	Housing – CDBG, HOME, Housing Choice Vouchers Administration Services – Planning, Zoning, Floodplain Administration, Code Enforcement, Water, Sewer, Storm Sewer, Public Safety Provider
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
11	Agency/Group/Organization	Cedar Valley Friends of the Family
	Agency/Group/Organization Type	Services – Regional Agency Offering Protection from Domestic Abuse, Sexual Assault, Homelessness, and Human Trafficking Services – Sheltering and Rapid Rehousing Services – Continuum of Care Provider
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
12	Agency/Group/Organization	Community Housing Initiatives
	Agency/Group/Organization Type	Service – Homelessness; Case Management; Advocacy Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
13	Agency/Group/Organization	Consumer Credit Counseling
	Agency/Group/Organization Type	Services – Money Management; Credit Counseling; Financial Education Services – Credit Improvement and Bankruptcy services
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
14	Agency/Group/Organization	Hope for Healing Resource Assistance Network
	Agency/Group/Organization Type	Services – Service Coordination
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
15	Agency/Group/Organization	House of Hope
	Agency/Group/Organization Type	Services – Homelessness Housing – Transitional Housing Services – Transportation, Childcare, Employment
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
16	Agency/Group/Organization	Iowa Department of Human Rights Commission of Persons with Disabilities
	Agency/Group/Organization Type	Services – State Agency Awareness – Equal Rights; Victim Rights Services-Education Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
17	Agency/Group/Organization	Iowa Heartland Habitat for Humanity
	Agency/Group/Organization Type	Housing - Regional Agency Housing – Affordable Housing Housing – Rehab and Repair Programs Services - Advocacy
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
18	Agency/Group/Organization	Iowa Northland Regional Council of Governments
	Agency/Group/Organization Type	Housing - Regional Planning Agency; Regional Housing Council and Trust Fund Administrator Housing – Waterloo Housing Trust Fund Housing – Rehab and Repair Programs Services – Metropolitan Transportation Planning Organization; Regional Transportation Authority Services – Regional Transit Commission Services – Economic Development Commission
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
19	Agency/Group/Organization	Iowa Workforce Development
	Agency/Group/Organization Type	Services – State Agency Services – Underemployment; Unemployed Financial Assistance Services – Employment Counseling Assistance
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
20	Agency/Group/Organization	Love, Inc.
	Agency/Group/Organization Type	Service - Coordination

	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
21	Agency/Group/Organization	Metropolitan Transit Authority of Black Hawk County
	Agency/Group/Organization Type	Services – Transit and Paratransit Service Services – Advocacy; Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in separate input session with staff. It is anticipated that this agency will continue to coordinate transit services with agencies, organizations and city officials.
22	Agency/Group/Organization	New Aldaya (Cedar Falls Lutheran Home)
	Agency/Group/Organization Type	Housing – Senior Housing – Private Provider Services – Senior Healthcare
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
23	Agency/Group/Organization	Northeast Iowa Area Agency on Aging
	Agency/Group/Organization Type	Services – Regional Senior Services- Food and Nutrition Housing – Accessibility Improvements
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
24	Agency/Group/Organization	Northeast Iowa Food Bank/Food Pantry
	Agency/Group/Organization Type	Services – Regional Food and Food-Related; Mobile Food Pantry; Backpack Nutrition Program
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
25	Agency/Group/Organization	Northeast Iowa Regional Board of Realtors
	Agency/Group/Organization Type	Housing – Regional Private Board; Property Owner Advocacy Housing – Needs Assessment and Market Analysis
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
26	Agency/Group/Organization	Operation Threshold
	Agency/Group/Organization Type	Service – Regional Community Action Agency Service – WIC Assistance Housing – TBRA, Repair and Rehab Housing - Weatherization Service – Utility and Energy Assistance Services – Parent Education
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
27	Agency/Group/Organization	Pathways Behavioral Services
	Agency/Group/Organization Type	Service-Regional Mental Health Provider Service – Substance Abuse Counseling and Treatment
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
28	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services – Daily Meal Program Services – Youth Center Services – Emergency Assistance Services – Emergency Disaster Assistance Homelessness - Men’s Shelter Homelessness – Women’s and Children’s Shelter

	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
29	Agency/Group/Organization	Tri-County Child and Family Development
	Agency/Group/Organization Type	Services – Regional Agency Services – Family Services Services – Health, Social Services, Meals Services – Early Childhood Education (Head Start)
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
30	Agency/Group/Organization	University of Northern Iowa Department of Residence
	Agency/Group/Organization Type	Housing – Student Housing and Services Housing – Needs Assessment
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
31	Agency/Group/Organization	Visiting Nurses Association
	Agency/Group/Organization Type	Services – In-Home Healthcare, Home Care Aides, Telehealth Services – Physical Therapy, Speech Therapy, Occupational Therapy Services – Immunizations Services – Case Management
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
32	Agency/Group/Organization	Waterloo (City; Community Development)

	Agency/Group/Organization Type	Housing – CDBG; HOME; Housing Choice Vouchers Housing – Affordable Housing; Tenant Based Rent Assistance; Down-payment Assistance Housing – Rehab and Repair Programs Services - Advocacy
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
33	Agency/Group/Organization	Waterloo Housing Trust Fund Board
	Agency/Group/Organization Type	Housing – Funding Conduit for Housing Projects Services – Housing Advocacy
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Focus Group sessions. It is anticipated that the sessions will evolve into regular coordinating forums between agencies, organizations and city officials.
34	Agency/Group/Organization	Western Home Communities
	Agency/Group/Organization Type	Services – Continuum of Care Provider Housing – Senior
	What section of the Plan was addressed by Consultation?	Executive Summary; Public Input; Needs Assessment; Market Assessment; Strategic Plan; Goals, Objectives and Actions
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Unable to attend the Focus Group sessions, but offered feedback through a separate questionnaire. It is anticipated that the outreach will evolve into regular coordinating forums between agencies, organizations and city officials.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Black Hawk County Local Homeless Coordinating Board (LHCB)	The LHCB was reviewed to better understand the homeless housing and social service needs in developing the Plan.
City of Cedar Falls Comprehensive Plan	City of Cedar Falls	Strategic Plan goals are more specific, but consistent with the Comp Plan.
2014-2019 Consolidated Plan	Cities of Cedar Falls and Waterloo	Strategic Plan goals are updates and improvements to existing goals
City of Cedar Falls Capital Improvements Program	City of Cedar Falls	Strategic Plan goals are consistent with those in the CIP, which defines specific projects that may be considered by the City under this Consolidated Plan
Comprehensive Economic Development Strategy	Iowa Northland Regional Economic Development Commission	Strategic Plan goal are consistent and specific to Cedar Falls. CEDS goals are general and defined for a 6-county region
Metropolitan Planning Organization Long Range Transportation Plan	Metropolitan Planning Organization of Black Hawk County	Strategic Plan goals are specific to Cedar Falls, while LRTP goals are intended to address transportation in several jurisdictions. The City will need to take LRTP goals into consideration when developing areas within the community, as well as developing transit service programs
Metropolitan Planning Organization Pedestrian Master Plan	Metropolitan Planning Organization of Black Hawk County	The City is intending to address several of the Pedestrian Plan goals, most notably those associated with healthy lifestyles, recreation, and non-motorized transportation modes
Black Hawk County Multi-Jurisdictional Hazard Mitigation Plan	Black Hawk County Emergency Management Commission; City of Cedar Falls	The Strategic Plan will seek to direct housing-related development and redevelopment away from natural hazards (i.e. floodplains, steep slopes, poor soils), as is possible. This is consistent with the MJ HMP
City of Cedar Falls Low Rent Housing Agency Citizen Participation Plan	City of Cedar Falls	The Strategic Plan will be developed consistent with the current Citizen Participation Plan.

Table 11 - Other local / regional / federal planning efforts

Narrative

PR-15 Participation - 91.105, 91.200(c)

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

Summarize citizen participation process and how it impacted goal-setting

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

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

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

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

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

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

The City's Housing Commission also hosted several public meetings, between November 2018 and March 2019 on the Consolidated Plan, and the City Council held a public hearing to garner citizen input. **No comments were received during the public meeting or hearing elements of the planning process.**

Also, legal notices, per the Citizen Participation Plan, were published for the 30-day comment period (February 12th, 2019-March 12th, 2019) and City Council Public Hearing was conducted on **May 6th, 2019**. In addition, the draft Plan was posted on the City's website and made available at City Hall.

Citizen Participation

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Agency and Organization Focus Groups	<p>Low-and-Moderate Income Households</p> <p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Homeless persons</p> <p>Non-targeted/broad community entities</p>	<p>Hosted by the City's Housing Commission, four focus groups were held at 10:00 AM and 1:00 PM on Tuesday, December 4th; at 1:00 PM on Wednesday December 5th; and at 10:00 AM on Thursday December 6th, 2018 at the Hearst Center for the Arts in Cedar Falls. 38 attendees, representing 28 entities provided insight regarding this planning process</p>	<p>Agency response were provided to a series of pre-established questions</p>	<p>All comments considered and accepted</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)
2	Communitywide Survey	Residents of the City of Cedar Falls	The survey was available from December 3 rd -23 rd , 2018	A press release was published in the Waterloo-Cedar Falls Courier, and a link was placed on the City's website. Social media posts were made by City, Main Street, and School District. Announcement of the availability of the survey was placed on the City's public access channel, as was a link provided to UNI faculty and staff. Hard copies were placed at City Hall, Library, housing developments, NE Iowa Food Bank and Operation Threshold	All comments accepted	www.cedarfalls.com

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meetings. Legally Posted and Legally Noticed	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>Housing Commission public meetings addressed the Con Plan and Annual Action Plan, after City Administration review. Agenda discussion was held on November 27th, 2018 and January 8th, 2019. In addition, input on the Plan was specifically sought on Tuesday, February 12th, 2019 and March 12th, 2019. All meetings were held at 5:00 pm in the Duke Young Conference Room in the Cedar Falls City Hall. The final noted meetings bookended the 30-day comment period. There were no attendees, other than agency representatives. No comments were received. No written comments were submitted.</p>	No comments were received.		www.cedarfalls.com

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Communitywide Newsletter (Currents) Article Regarding the Draft Plans and Inviting Input	General Public. All households are mailed the newsletter	Publication date:	No comments were received.		www.cedarfalls.com
5	Public Hearing. Legally advertised hearing conducted within a legally posted public meeting. Draft plans were on-file with the City Clerk and at the Community Development Department.	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community	A City Council public hearing on the Con Plan and Annual Action Plan was held on May 6 th , 2019 at 7:00 PM.	No comments were received.		www.cedarfalls.com

Table 12 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

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

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

Housing Problems

Asian households between >30 percent and 50 percent AMI

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

Severe Housing Problems

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

Asian households between >30 percent and 50 percent AMI

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

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

Asian and American Indian/Alaska Native households

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

Black and Hispanic households

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**Describe the jurisdiction's need for Public Facilities:**

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

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

How were these needs determined?

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

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

Not applicable – Cedar Falls is a non-state entitlement grantee.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

The owner and rental vacancy rates were two percent and six percent, respectively in 2016 (ACS), compared to 1.8 percent and 6.4 percent in the 2010 Census. Owner and rental vacancy rates of two percent and five percent are generally considered healthy, but a six percent rental vacancy rate is not excessively high. More recent local data suggests that rental vacancy rates are increasing as new rental developments come on-line, but that the increased supply has not necessarily lowered costs. The new rental units tend to be marketed to professionals or to well-resourced students. As a result, households with lower incomes continue to struggle to find decent-quality, reasonably priced housing, as extensive community feedback indicated.

Cedar Falls' housing stock is generally in good condition. However, 16 percent of the City's owner-occupied housing and 20 percent of its rental units were built before 1950. Some of these units may have deferred maintenance needs, especially if the owners have low to moderate incomes (LMI). Multiple public survey responses reported a need to rehabilitate older units, both to assist LMI property owners and improve neighborhood appearance, especially in the North Cedar, College Hill, and College Square neighborhoods. Across the City, 63 percent of owner units and 74 percent of rental units were built before 1980. Any units built before 1978 may have lead-based paint (LBP) hazards, unless all LBP has been removed or encapsulated. Of all owner and rental units, 890 (6 percent) and 273 (5 percent), respectively, were built before 1980 and are occupied by at least one child under 6 years of age (2011-2015 CHAS).

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

Low- and moderate-income families may have difficulty competing with student markets for single-family rentals, since several students rooming in one dwelling can pay a higher aggregate rent than a family with only one or two incomes. UNI students, for their part, have fewer affordable on-campus housing options than in previous years. Although UNI enrollment has declined in recent years, and vacancy rates are high among UNI's student housing portfolio, some older, lower-cost dormitories have been demolished. These units were outdated, but UNI is

cognizant that their loss has disproportionately impacted low-income, minority, immigrant, and 1st generation college students, and those aging out of foster care. To level the playing field between students and families, as well as avoiding overcrowding of dwelling units and parking areas, the City limits the number of adult tenants based on the number of bedrooms in rental units. UNI, meanwhile, is planning to increase the share of 2nd year students who live on-campus (currently 47 percent), since on-campus living is strongly correlated with college retention. The University is also renovating several dormitories to make student housing a more viable and appealing option.

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

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

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

Comment [RP1]: This came from Glenn Gray at a focus group

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

Introduction

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

Among jobs located in Cedar Falls, the largest sectors are Education and Health Care Services (37.9 percent), Retail Trade (17.6 percent), Arts, Entertainment, and Accommodations (14.9 percent), Professional, Scientific, and Management Services (13.4 percent), and Manufacturing (9.4 percent). Among workers who live in Cedar Falls, the most common sectors that employ them are Education and Health Care Services (22.6 percent), Manufacturing (12.6 percent), Retail Trade (8.8 percent), and Professional, Scientific, and Management Services (7.7 percent). Cedar Falls has more workers than jobs overall (21,147 compared to 16,544). In terms of occupational categories, a plurality of Cedar Falls workers are in Management, Business, and Financial occupations (8,894 workers, or 39 percent of total). The next most common occupation sectors are Sales and Office (6,044/26 percent) and Service occupations (4,730/21 percent).

Thirty-one percent of Cedar Falls' adult population has a Bachelor's degree or higher, while another nine percent and 39 percent have an Associate's degree or some college education with no degree, respectively. Some college with no degree is the most common educational attainment among young adults (18 to 24; 75 percent), while a Bachelor's degree is most common among prime working-age adults (25 to 64). However, it is more common among 25- to 34-year-olds (41 percent) than among the 35-44 and 45-64 age groups (26 percent and 23 percent, respectively). Among residents 65 years or older, the most common educational attainment is a high school diploma (35). These numbers reflect both the presence of young adults enrolled at the University of Northern Iowa, and the increasing importance of a college education in the labor market in recent decades.

The City's overall unemployment rate is a fairly healthy 4.7 percent. The unemployment for youths and young adults in the civilian labor force (16 to 24) is 8.2 percent, while those age 25 to 64 have a very low unemployment rate of 2.64 percent. Unemployment rates and labor force participation also vary by educational attainment. The unemployment rate ranges from seven percent for those with less than a high school diploma to one percent for those with a Bachelor's degree or higher. For labor force participation, the range is 58 percent to 88 percent, respectively. Median annual earnings also vary by educational attainment, from a low of \$30,403 for high school graduates to \$65,708 for those with graduate and professional degrees. Surprisingly, the median annual earnings for those with less than a high school diploma are higher than those for high school graduates and some college. The reason for this is unknown, but may indicate that Cedar Falls workers without a high school diploma are disproportionately employed in fields with a high base wage and/or ample opportunity for overtime pay.

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	79	5	0.4%	0.0%	-0.9
Arts, Entertainment, Accommodations	1,439	2,463	6.8%	14.9%	0.7
Construction	563	618	2.7%	3.7%	0.1
Education and Health Care Services	4,782	6,277	22.6%	37.9%	0.3
Finance, Insurance, and Real Estate	944	1,281	4.5%	7.7%	0.4
Information	213	269	1.0%	1.6%	0.3
Manufacturing	2,657	1,550	12.6%	9.4%	-0.4
Other Services	562	589	2.7%	3.6%	0.0
Professional, Scientific, Management Services	1,635	2,225	7.7%	13.4%	0.4
Public Administration	531	356	2.5%	2.2%	-0.3
Retail Trade	1,869	2,919	8.8%	17.6%	0.6
Transportation and Warehousing	666	1,588	3.1%	9.6%	1.4
Wholesale Trade	604	1,007	2.9%	6.1%	0.7
Total	21,147	16,544	100%	100%	100%

Table 2 - Business Activity

Data U.S. Census Bureau, OnTheMap Application and Longitudinal Employer-Household Dynamics Origin-
Source: Destination Employment Statistics (2015)

Labor Force

Total Population in the Civilian Labor Force	24,128
Civilian Employed Population 16 years and over	22,999
Unemployment Rate	4.7%
Unemployment Rate for Ages 16-24	8.2%
Unemployment Rate for Ages 25-65	2.4%

Table 3 - Labor Force

Data 2012-2016 ACS

Source:

Occupations by Sector	Number of People
Management, business and financial	8,894
Farming, fisheries and forestry occupations	99
Service	4,730
Sales and office	6,044
Construction, extraction, maintenance and repair	923
Production, transportation and material moving	2,309

Table 4 – Occupations by Sector

Data 2012-2016 ACS

Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,789	95%
30-59 Minutes	699	3%
60 or More Minutes	398	2%
Total	21,886	100%

Table 5 - Travel Time

Data 2012-2016 ACS

Source:

Education:

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	285	21	226
High school graduate (includes equivalency)	2,298	103	687
Some college or Associate's degree	4,316	115	761
Bachelor's degree or higher	6,537	90	905

Table 6 - Educational Attainment by Employment Status**Data Source:** 2012-2016 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	11	21	107	78	167
9th to 12th grade, no diploma	102	95	96	135	249
High school graduate, GED, or alternative	970	731	786	1,571	1,832
Some college, no degree	9,039	868	634	1,663	864
Associate's degree	773	604	572	851	282
Bachelor's degree	1,021	2,032	986	1,751	839
Graduate or professional degree	77	552	678	1,542	983

Table 7 - Educational Attainment by Age**Data** 2012-2016 ACS**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$35,372
High school graduate (includes equivalency)	\$30,403
Some college or Associate's degree	\$34,270
Bachelor's degree	\$46,239
Graduate or professional degree	\$65,708

Table 8 – Median Earnings in the Past 12 Months**Data** 2012-2016 ACS**Source:**

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

Education and Health Care Services (37.9 percent of jobs in Cedar Falls)

Retail Trade (17.6 percent)

Arts, Entertainment, and Accommodations (14.9 percent)

Professional, Scientific, and Management Services (13.4 percent)

Manufacturing (9.4 percent)

Describe the workforce and infrastructure needs of the business community:

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

Workforce

The CEDS identified several regional workforce challenges:

- Population growth is slow. Between 2010 and 2015, the region's population grew by an estimated 1.2 percent. In Black Hawk County, the estimated growth was 1.8 percent. These growth rates were lower than the State of Iowa's growth rate of 2.5 percent over the same period.
- Starting wages tend to be low, although state incentive programs set minimum levels for wages and benefits.
- The region has a shortage of workforce housing affordable to blue-collar workers and young professionals.
- The labor force reached a 10-year low in 2016, and both general and skilled labor are in short supply.
- Employers have difficulty recruiting workers to the region, in part due to negative perceptions about the region's quality of life.
- As Baby Boomers who own or have leadership positions in businesses near retirement age, there will be a need for succession planning to ensure that these businesses continue to provide employment.
- Technological advancements may create new high-skilled jobs, but may also lead to net job losses in some sectors.

At the same time, the CEDS projected a net addition of 8,515 jobs to the region between 2014 and 2024, with the largest increases occurring in healthcare practitioner and technical occupations, sales and related occupations, transportation/material moving occupations, education/training/library occupations, and healthcare support occupations. These five job classifications combined will account for an estimated 44 percent of the region's job growth. Some other occupation types, including several manufacturing and clerical occupations, are expected to grow slowly or decline. The CEDS anticipates that the current population growth rate would not be sufficient to supply workers in high-growth industries, a shortfall that is exacerbated by reduced labor force participation and skills mismatches between workers and jobs. In terms of workforce housing needed to recruit workers, the shortage may be more acute in Cedar Falls than in Waterloo, due to the former city's higher housing costs.

However, feedback from residents in both cities points to a “missing middle” of decent-quality, modestly priced housing, especially for low- and moderate-income workers.

The CEDS goal for addressing regional workforce housing needs includes measures to recruit new workers to the region, up-skill existing workers, foster training and education opportunities to help workers fill high-demand jobs, retain college graduates, and improve quality of life offerings to attract and retain workers. Additionally, the CEDS for providing adequate housing encourages efforts to expand workforce housing in close proximity to employment centers.

Infrastructure

Infrastructure needs in the next decade include water/sewer upgrades to maintain the level of service expected by residents and businesses at reasonable rates; increased flood mitigation measures and renewable energy generation, and execution of several planned projects to improve the area’s highway corridors, which are already a major asset to the metro area’s economy. One infrastructure deficiency identified by Black Hawk County stakeholders in the CEDS development is limited air service. Public participation for other planning documents, including this Consolidated Plan, have also identified a need for expanded bus service in the Waterloo/Cedar Falls area. In particular, transportation is a barrier for 2nd and 3rd shift workers, those who work on weekends or holidays, and those who work at employment centers not currently served by bus.

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

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

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

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

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

In 2016, Cedar Falls, the region’s second largest school district, passed a \$32 million bond measure to fund a new elementary building as well as the expansion of Orchard Hill and North Cedar elementary schools. The primary reason behind this effort was, in part, was due to the continued and projected increase in elementary enrollment.

According to the school, the district's student population grew by 850 over the past 10 years and is expected to grow by an additional 1,100 students in the coming decade.

In 2016, the school district launched the Center for Advanced Professional Studies (CAPS) program. The program is a partnership with local businesses to provide students with real-world experiences outside of the classroom focusing on career readiness skills. Initially, the program has focused on engineering, computer science and information technology fields. Study is held at a host business for approximately 2.5 hours each day where students focus on problem solving and completing projects in a business environment.

Hawkeye Community College, based in Waterloo, offers vocational/technical programs and continuing education opportunities in a wide range of career choices, as well as general interest courses suited for any interest. Hawkeye Community College (HCC) is accredited as a 2-year liberal arts institution with approximately 6,300 (3,000 full-time) students currently enrolled.

In recent years, Hawkeye has expanded its technical training and apprenticeship programs in response to regional workforce demands. HCC offers HVAC, plumbing, and electrical apprenticeship curriculum approved by the Department of Labor. As part of the requirements, an employer or local business sponsors students. HCC also offers programs for several technical high-demand jobs, including Industrial Maintenance, Industrial Automation, Welding Technician & Technology, Tool and Die, Machining, and Computer-Numeric Control (CNC).

Hawkeye works in partnership with Cedar Valley IowaWORKS, the regional Iowa Workforce Development service center. IowaWORKS offers a variety of programs to support job seekers, including PROMISE JOBS, which provides training and support to TANF recipients, services for dislocated workers and those with disabilities, Workforce Innovation and Opportunity Act (WIOA) services for young adults, connections to training in high-demand industries, and other programs. IowaWORKS focuses heavily on hard-to-serve populations.

The above-described efforts will support the Consortium's anti-poverty strategy by providing more opportunities for LMI residents to become and remain self-sufficient. These efforts may also ease housing cost burdens by increasing workers' ability to buy or rent decent housing.

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

Yes

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

Several of Cedar Falls' economic development initiatives pursuant to the CEDS may be coordinated with the Consolidated Plan. The City endeavors to combine multiple community development and initiatives and expenditures, such as street, water, and sewer improvements, park upgrades, streetscape improvements, transit infrastructure updates, and demolition of substandard properties, in particular neighborhoods in need of new investment. Some of these areas overlap with LMI Census block groups, where CDBG funds may be combined with other City revenue sources to fund improvements.

Discussion

Cedar Falls is best known as a university town, but the City endeavors to cultivate a diverse economic base that offers opportunities to residents from all walks of life. By investing in its growing industrial parks, the City is capitalizing on the Cedar Valley region's comparative advantage in advanced manufacturing capabilities.

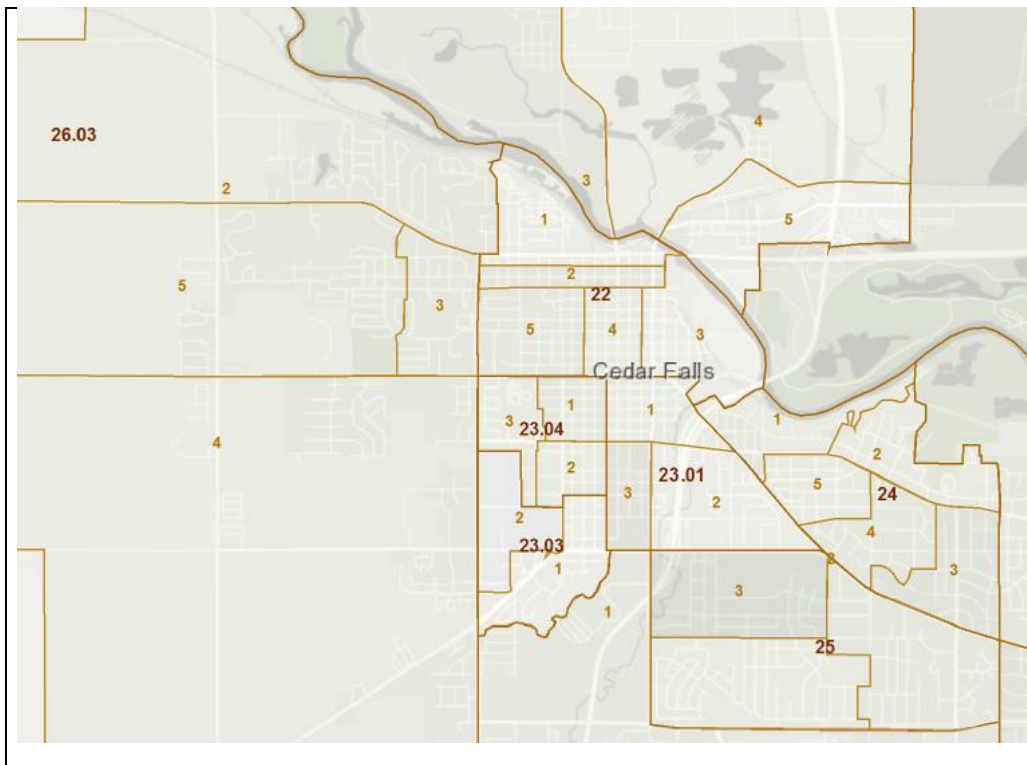
Additionally, the City supports information-based business sectors by supporting work space, high-speed internet, and other resources for start-up businesses.

MA-50 Needs and Market Analysis Discussion

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

According to HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool, the share of households with at least one housing problem is at least 10 percentage points higher in Census tracts 23.03 and 23.04 than in any other Census tract in Cedar Falls.

No Census tracts in Cedar Falls have a concentration of multiple housing problems. The Census Bureau defines housing problems as housing cost burden greater than 30 percent, incomplete plumbing and/or kitchen facilities, or overcrowding (more than 1 person per room). However, in Census tracts 22 and 25, 10 percent of renter households have 2 or more housing problems, according to 2016 ACS data. Census tract 22 contains the oldest platted neighborhoods in Cedar Falls, and a relatively high percentage of LMI households. Census tract 25 is in the College Square area, and its Block Group 3 is 51.3 percent LMI. In most cases, rental units in these Census tracts with multiple housing problems are likely to be experiencing housing cost burden and crowding, since incomplete kitchen/plumbing facilities are rare. It is not known how many of these households are UNI students vs. non-student households that live in crowded conditions out of necessity or preference.



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

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

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

This Census tract is near the University of Northern Iowa, and includes a substantial supply of private rental housing occupied by students – which likely explains its relatively high racial and ethnic diversity. The homeownership rate is only 52.1 percent, compared to 64.6 percent citywide. The overall housing stock in this Census tract tends to be older, while the share of housing structures with 20 or more units (15.9 percent) is about double the citywide rate. The percentage of homeowners without mortgages is relatively high (46.7 percent, compared to 36.6 percent citywide), suggesting a relatively high share of older homeowners who have paid off their mortgages. Median monthly housing costs for renters and owners with mortgages are lower in this Census tract than citywide, but are somewhat higher for owners without mortgages. A higher share of renters (61.6 percent, compared to 47.2 percent) pay 35 percent or more of their incomes on housing, which may reflect the presence of students (whose education loans are not counted as income).

Community feedback about this area indicates concerns about the prevalence of deteriorated properties, many of which are rentals. Much of the rental stock is in older structures converted from single-family homes. Many residents believe the rents charged for deteriorated units in this neighborhood are unreasonably high. Additionally, residents are concerned about crime and disruptions associated with the high student population. Because of these issues, community feedback indicates that some older residents are being displaced, and the neighborhood is not considered family-friendly. This led the City to change its rental review process and requirements in 2015, in hopes to counteract these issues and improve rental property conditions.

Are there any community assets in these areas/neighborhoods?

The College Hill area has shopping, dining, and nightlife opportunities that are geared toward college students but may appeal to other residents, especially younger demographics. Its proximity to the University also offers educational and cultural opportunities, such as plays, concerts, art exhibits, and lectures. This neighborhood includes the Hearst Center for the Arts, and also has some older homes with historic value.

Are there other strategic opportunities in any of these areas?

Since the College Hill area has commercial and entertainment draws for young adults, and an abundance of older housing, the Cedar Falls Comprehensive Plan (2012) and Strategic Plan (Future Forward Cedar Falls 2025) recommends that this neighborhood be targeted for mixed-use development to expand housing opportunities and spaces for businesses and artists to establish themselves. The City anticipates implementing this recommendation by conducting visioning exercises and revising zoning regulations in College Hill to accommodate mixed-use development. The City may update the College Hill Overlay District zoning to meet this vision with new development or re-development, while protecting public health, safety, and welfare.

The planned College Hill visioning and zoning updates are part of a broader effort that includes downtown Cedar Falls and adjacent neighborhoods that are among the City's oldest. The intention is to accommodate the compact,

mixed-use nature of the development that has historically occurred in these neighborhoods, and to maintain them as vibrant, functional, interconnected hubs of City life.

Strategic Plan

SP-05: Overview

The purpose of the Cedar Falls Strategic Plan is to outline a five-year course of action that the City may follow when implementing their Community Development Block Grant (CDBG) Entitlement Program. Said Strategic Plan will identify priorities, needs, market conditions, and define goals and action strategies, and is intended to address the Needs and Market Assessments that are part of the City's overall Federal Fiscal Year (FFY) 2019-2023 Consolidated Plan.

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

SP-10: Geographic Priorities 91.215(a)(1)

The City of Cedar Falls will focus its resources, budget and staff, in the areas deemed in greatest need of improvement. Specifically, the City will use information and resources at its disposal for defining these areas, including but not limited to neighborhoods, census tracts and block groups, adopted urban renewal areas, and/or other geographic areas identified in the City's Comprehensive Plan, Zoning Ordinance, Overlay Districts, and renewal or revitalization boundaries, all within the City of Cedar Falls' incorporated area.

The City will expend all CDBG resources under one of three National Objectives: Benefit to Low-and-Moderate Income persons; Aiding in the Prevention or Elimination of Slums or Blight; or Meeting Community Development Needs having a Particular Urgency. This final objective is defined as those needs, that because of existing conditions, pose a serious and immediate threat to the health or welfare of the community, and where other financial resources are not available to meet such needs. Implementation of the City's programs will be applied in one of two methods, citywide or in low-to-moderate income areas. Further, this section of the Strategic Plan integrates the Analysis of Fair Housing Impediments into the planning process. Specifically, the recommendations and actions of the AFH are being tied to goals and objectives of this plan.

Citywide:

The City of Cedar Falls will allocate housing rehabilitation and repair funds on a citywide basis. Homeowners may apply directly to the City for funding, which the city prioritizes on a first qualified, first served basis. A written application, income verification, and inspection will follow, assuming the owner meets income guidelines. After need is determined, the scope of work is to be defined and either bid (rehab projects) or procured using small bid guidelines established by the city. The City's Housing Commission reviews and recommends all suitable projects to the City Council for approval. Thereafter, contracts are executed by the parties and work is completed, with approvals and reimbursements being made available to contractors during and at the end of the process.

Services provided, on behalf of the City, by agencies or organizations are also to be offered citywide. The underlying reason for funding these services is to prevent the possibility of homelessness. Eligible services will be consistent with CDBG guidelines, and may include, but not be limited to: healthcare, financial literacy and counseling, sheltering, transportation, nutrition, substance abuse, and family and children's counseling services.

New programs, such as down-payment assistance, first-time homebuyers, and Housing Choice Voucher changes may also be implemented citywide. Also, all related planning and program administration are intended to be offered citywide.

LMI Area Benefit (See Map X):

LMI Area Benefit Projects will be implemented in Census Tracts and Block Groups currently reporting income levels at or below 80% of Area Median Income (AMI). There are currently 7 census tracts with 8 block groups that have an LMI percentage of 51 percent or greater (ACS 2011-2015). Specifically, Census tract 2200 block group 2 and 3; tract 2301 block group 3; tract 2303 block group 1; tract 2304 block group 2; tract 2500 block group 3; tract 2603 block group 4; and tract 2604 block group 5. Categories of projects that are targeted include: neighborhood infrastructure, transportation, park and recreation, demolition and clearance, and accessibility (pedestrian) projects.

Application of the Waterloo and Cedar Falls Analysis of Impediments to Fair Housing Choice (2014)
Recommendations and Actions

An analysis of Fair Housing Impediments was completed in 2014, and being currently updated, for the Waterloo-Cedar Falls HOME Consortium, at about the same time as the current Consolidated Plan was being completed. A draft of the Analysis is scheduled to be updated concurrently with the new 2019-2023 Consolidated Plan. Because the recommendations made in the Analysis, both the 2014 version and 2019 draft, are still relevant, the Analysis will be used when evaluating the effectiveness of fair housing initiatives for the next five years. The actions, outlined specifically for Cedar Falls, are enumerated below and will be used for this planning process.

Public Sector Impediments: Market Based

1. Limited English-Speaking Population. Conduct a four-factor analysis to determine which current systems for interpretation and translation are adequately serving the community. Ending with a Language Access Plan.
2. Focus CDBG funding on the provision of affordable rental units.
3. Consider a renter-focused CDBG-funded affordable housing project.
4. Planning departments in Consortium work together to arrange for a workshop for developers and landlords to broaden awareness of the concepts of universal design.
5. Provide incentives for employment training and apprenticeships aimed at residents of racially-impacted neighborhoods.
6. Target homeownership counseling to residents of impacted neighborhoods.

Public Sector Impediments: Policy Based

1. Cedar Falls Human Rights Commission outreach project. Determine viability of using CDBG funds to support an outreach project. Empower the Commission to enforce fair housing laws rather than referring residents to the Iowa Civil Rights Commission
2. Consortium should continue to engage in regional planning efforts to most efficiently match bus lines and stops with jobs, housing, and amenities.

Private Sector Impediments: Market Based

1. Consortium should consider testing for mortgage discrimination by a qualified entity in order to more effectively target education, outreach, referral, and enforcement activities.
2. Apply for a grant for another round of testing, with particular emphasis on race and disability, should be considered by the Consortium.

3. Legal review of nuisance and rental inspection ordinances to ensure whether enforcement is consistent with applicable fair housing laws.

SP-25: Priority Needs 91.215(a)(2)

As a result of input from focus group participants, community survey responses, elected officials, and staff, the City has identified housing, community and economic development, homelessness, supportive social and educational service needs, directly and indirectly impacting affordable housing, infrastructure, public services and homelessness prevention. The priority needs for the life of this Consolidated Plan and Strategic Plan (FFY 2019-2023), are listed below, and identified by “CP” in the table. By way of comparison, actions from the 2014 Analysis of Fair Housing Impediments are measured against the Consolidated Plan needs and integrated into the table as well and identified as “AFH” in the table.

1	Priority Need Name	Maintaining Existing Affordable Housing
	Priority Level	High
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Maintain Affordable Housing: Owner Occupied CP: Maintain Affordable Housing: Renter Occupied CP: Preserve Existing Affordable Housing Through Code Enforcement AFH: Focus CDBG Funding on Affordable Rental Units AFH: Consider Renter-Focused CDBG-Funded Affordable Housing Project AFH: Address Nuisance Property and Rental Inspection Ordinances
	Description	Preserve existing affordable housing stock in the community through rehabilitation, repair, safety or health-related abatement measures.
	Basis for Relative Priority	Focus groups, community survey, and City input
2	Priority Need Name	Increasing Affordable Housing Units
	Priority Level	High
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Maintain Affordable Housing: Owner Occupied CP: Maintain Affordable Housing: Renter Occupied AFH: Joint Workshop on Universal Design AFH: Focus CDBG Funding on Affordable Rental Units AFH: Consider Renter-Focused CDBG-Funded Affordable Housing Project
	Description	Increase the number of housing units in the community that are considered affordable.
	Basis for Relative Priority	Focus groups, community survey, City input
3	Priority Need Name	Ensuring Fair Housing for Residents
	Priority Level	High
	Population	Extremely Low and Low-Income Households
	Geographic Area Affected	Citywide
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: CDBG Planning and Administration AFH: Conduct Interpretation and Translation Analysis AFH: Joint Workshop on Universal Design AFH: Target Homeownership Counseling to Residents of Impacted Neighborhoods AFH: Human Rights Commission Empowerment and Outreach Project AFH: Test for Mortgage Discrimination; Apply for Grant to Test Validity AFH: Address Nuisance Property and Rental Inspection Ordinances
	Description	Enforce and implement affirmative fair housing certification, anti-displacement and relocation plan, acquisition and relocation requirements, lead-based paint protection including remediation, and anti-discrimination laws
	Basis for Relative Priority	Focus groups and community survey

4	Priority Need Name	Supporting Services for Homeless, Near-Homeless, Special Needs and Populations
	Priority Level	High
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Provide Access to Transportation CP: Prevent Homelessness Through Agency and Organizational Support AFH: Incent Employment Training and Apprenticeships for Residents of Impacted Neighborhoods
	Description	Offer support service, either directly through the city or contracting agencies, for persons that are homeless, near homeless, have special needs, or that are transitioning from institutional settings such that they do not become homeless
	Basis for Relative Priority	Focus groups, community survey, and City input
5	Priority Need Name	Providing Family and Children's Services
	Priority Level	High
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide and Low and Moderate Area Benefit
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Prevent Homelessness Through Agency and Organizational Support CP: Provide Access to Transportation AFH: Target Homeownership Counseling to Residents of Impacted Neighborhoods
	Description	Support agencies and organizations that offer healthcare, substance abuse counseling and treatment, financial literacy and counseling services, sheltering, basic needs such as food, and other services in order prevent homelessness.
	Basis for Relative Priority	Focus groups, community survey, and City input
6	Priority Need Name	Promoting Infrastructure Development
	Priority Level	High
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide and Low and Moderate Area Benefit
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Improve Infrastructure and Accessibility CP: Demolition and Clearance CP: Provide Access to Transportation CP: Neighborhood Infrastructure Improvements CP: Neighborhood Recreational Amenities AFH: Focus CDBG Funding on Affordable Rental Units
	Description	Provide infrastructure (i.e. street, water, sanitary sewer, storm sewer, drainage, parking, trees) to areas that may be identified as LMI areas by the Census Bureau
	Basis for Relative Priority	Community survey and City input
7	Priority Need Name	Promoting Neighborhood Development
	Priority Level	High
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide and Low and Moderate Area Benefit
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Neighborhood Infrastructure Improvements CP: Demolition and Clearance CP: Provide Access to Transportation CP: Neighborhood Accessibility Improvements CP: Neighborhood Recreational Amenities AFH: Focus CDBG Funding on Affordable Rental Units AFH: Regional Transit Planning Matching Service with Jobs, Housing, and

		Amenities AFH: Address Nuisance Property and Rental Inspection Ordinances
	Description	In order to stem possible neighborhood erosion, the City will work to offer infrastructure, amenities, and services in targeted neighborhoods, as identified by the Census Bureau as being LMI areas.
	Basis for Relative Priority	Focus groups, community survey, and City input
8	Priority Need Name	Supporting Economic Development, Business Opportunities and Commercial Building Redevelopment
	Priority Level	Moderate
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide and Low and Moderate Area Benefit
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Neighborhood Infrastructure and Accessibility CP: Demolition and Clearance CP: Provide Access to Transportation AFH: Incent Employment Training and Apprenticeships for Residents of Impacted Neighborhoods AFH: Regional Transit Planning Matching Service with Jobs, Housing, and Amenities
	Description	Identify possible workforce for businesses and industries, as well as target areas where commercial redevelopment could occur
	Basis for Relative Priority	Focus groups, community survey and City input
9	Priority Need Name	Conducting Demolition and Clearance Activities
	Priority Level	Low
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide and Low and Moderate Area Benefit
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Improve Infrastructure and Accessibility CP: Demolition and Clearance AFH: Consider Renter-Focused CDBG-Funded Affordable Housing Project AFH: Address Nuisance Property and Rental Inspection Ordinances
	Description	Clear lots for redevelopment
	Basis for Relative Priority	Focus groups, community survey and City input
10	Priority Need Name	Providing Effective Planning and Administration
	Priority Level	High
	Population	Extremely Low, Low, and Moderate-Income Households
	Geographic Area Affected	Citywide and Low and Moderate Area Benefit
	Associated Goals: CP: Consolidated Plan AFH: Analysis of Impediments to Fair Housing Choice	CP: Housing Administration CP: CDBG Administration AFH: Consider Renter-Focused CDBG-Funded Affordable Housing Project AFH: Address Nuisance Property and Rental Inspection Ordinances AFH: Conduct Interpretation and Translation Analysis AFH: Joint Workshop on Universal Design AFH: Regional Transit Planning Matching Service with Jobs, Housing, and Amenities
	Description	Provide necessary administration and planning services, as well as complete all reports, as required by the US Department of Housing and Urban Development
	Basis for Relative Priority	Focus groups, community survey, and City input

Table 13 – Priority Needs

SP-30: Influence of Market Conditions 91.215(b)

Which market characteristics will influence use of TBRA, TBRA for non-homeless special needs; New Unit production, rehabilitation, and acquisition?

Affordable Housing Type	Market Characteristics that will Influence the Use of Funds Available for Housing Type
Tenant-Based Rental Assistance (TBRA)	The City of Cedar Falls has a shortage of housing units for low-and-moderate income households (<80% of AMI), which is even more pronounced for households earning less than 50% of Area Median Income. In September 2018, the Housing Commission closed the Housing Choice Voucher waiting list, and it will remain closed until July 31 st , 2019. Closure of the waiting list was publicly implemented. Unfortunately, the need for rent assistance continues to rise in the community.
Tenant-Based Rental Assistance (TBRA) for Non-Homeless Special Needs	The City manages a Housing Choice Vouchers (Section 8) program through an internal agency. At this point, the City of Cedar Falls is not participating in a Housing Trust Fund, which could offer more TBRA assistance through at least two agencies/organizations (Operation Threshold and Exceptional Persons, Incorporated). Both of these agencies may be working with Cedar Falls residents. However, with only limited funds and the high rent prices, the number of households assisted is limited.
New Unit Production	The City of Cedar Falls continues to support development of new affordable units. However, with the demand, much of which is driven by the University of Northern Iowa, housing ownership costs remain out-of-reach for many households. Conversely, senior housing continues to be a priority for the community, and at least two organizations are building senior housing, Western Home and New Aldaya.
Rehabilitation	Rehabilitation continues to be a need for Cedar Falls homeowners in certain areas of the community. The City is often maintaining a waiting list for both its owner-occupied rehabilitation and repair programs. With that said, rehabilitation is a challenging activity insomuch as obtaining agency clearances, project approvals, and identifying contractors that are able to complete the work on-budget and in a timely fashion.
Acquisition, including Preservation	According to the Iowa Finance Authority, there are 5 privately-owned, subsidized developments in Cedar Falls containing 360 units. Subsidies are either through Low Income Housing Tax Credits or Section 8 (See Section MA-10 of this Plan.).

Table 14 – Market Conditions

Due primarily to the high cost of housing in the community, which is tied directly to the price of land and infrastructure, the City of Cedar Falls is challenged to provide affordable housing. These factors, together with the demand for housing in the community, affect the price of housing. As an aside, the demand for housing in the community is influenced by the University of Northern Iowa, which is located in the community.

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

The City of Cedar Falls anticipates receiving Community Development Block Grant (CDBG) funding during FFY 2019 through FFY 2023. The uses of the funds include housing rehabilitation and repair, code enforcement, access to public services, public infrastructure and neighborhood improvements, clearance and demolition of property, and planning and administration.

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

The City of Cedar Falls encourages applicants and sub-recipients to obtain other public and private resources that address needs identified in the Consolidated Plan. In order to implement most of the projects identified in this Plan, it will require additional resources to complete said projects. During prior years, projects have leveraged other sources.

Description of how match requirements will be satisfied

There are no match requirements for CDBG funding under the Entitlement Program.

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

Goals, and the activities under each goal, that are categorized as Neighborhood Infrastructure Improvements (i.e. sanitary sewer, water, drainage), Neighborhood Accessibility Improvements (i.e. sidewalks, trails, curb cuts), and Neighborhood Recreational Improvements (i.e. parks, playgrounds) will likely occur on publicly-owned land. Specifically, the publicly-owned rights-of-way and parks will be used to address the needs identified in this plan.

Anticipated Resources

A summary of anticipated resources for the CDBG Entitlement and Housing Choice Voucher (HCV) Programs is shown in the table below.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public/Federal	Housing Rehab and Repair, Agency Assistance, Infrastructure Development, Community and Economic Development Efforts, Public Service Improvements, Acquisition, Planning and Administration	\$253,085	\$0	\$372,039 (Estimated)	\$625,124 (Estimated)	\$1,012,340 (Estimated)	
HCV	Public/Federal	Rent Assistance	\$1,300,000 (Estimated)	\$0	\$0	\$1,300,000 (Estimated)	\$5,200,000 (Estimated)	

Table 15 – Anticipated Resource

SP-40: Institutional Delivery Structure 91.215(k)

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Cedar Falls	Government	Economic Development, Homelessness, Non-Homeless Special Needs, Homeownership programs and improvements, Neighborhood Improvements, Public Facilities, Public Services, Planning and Administration	Jurisdiction
Iowa Northland Regional Council of Governments	Contractor	Public Administrative Contractor	Jurisdiction

Table 16 - Institutional Delivery Structure**Strengths and gaps in the delivery system; how to overcome gaps**

The strengths in the delivery system include the use of another experienced local public sector entity, INRCOG, to help the City of Cedar Falls implement their program. Further, working with the City of Waterloo has brought experience to this process. Together, both entities will help to improve the effectiveness of the program for the City and its residents

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

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

Table 17 - Homeless Prevention Services Summary

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

As noted above, the City supports several agencies that address the needs of those persons that are homeless. Also, the City is participating in the Black Hawk County Local Homeless Coordinating Board (LHCB). Finally, the Cedar Falls Section 8 Program (may also be known as the Low Rent Housing Agency or Cedar Falls Housing Authority) reduces the potential for homelessness by providing rent assistance in the form of Housing Choice Vouchers.

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

The strengths regarding the current delivery system is that the City is financially supporting service providers that can accommodate special needs populations using their expertise and facilities, thus preventing duplication of services in the community. An additional strength is the sheer number of agencies, organization, and entities that can offer services to the community. Gaps include those caused by funding limitations and an apparent lack of service education for residents and provider coordination.

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

The Cedar Falls Housing Commission and City staff will continue to work to provide strategies that minimize gaps in the service delivery system. As noted, the city works with multiple non-profit and private organizations to address a host of housing and non-housing community development needs and issues. The City, at this point, is planning to continue to fund agencies, as is practicable. Further, the City has discussed continuing the conversation between local government and the agencies, organizations, and entities that participated in the public input process within this plan.

SP-45 Goals 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding Estimate	Goal Outcome Indicator
1	Maintain Existing Affordable Housing: Owner Occupied Units	2019	2023	Affordable Housing	Citywide	Maintain Existing Affordable Housing	CDBG: \$172,500	Homeowner Housing Rehabilitated or Repaired: 11 Household Housing Units
2	Maintain Existing Affordable Housing: Renter Occupied Units	2019	2023	Affordable Housing	Citywide	Maintain Existing Affordable Housing	CDBG: \$201,820	Rental Housing Rehabilitated or Repaired: 6 Household Housing Units
3	Preserve Existing Affordable Housing through Code Enforcement	2019	2023	Affordable Housing	Citywide and LMI Area Benefit	Maintain Existing Affordable Housing and Promote Neighborhood Development	CDBG: \$51,750	Apply Code requirements to residential units in LMI Areas: 375 Households Assisted
4	Prevent Homelessness Through Agency and Organization Support	2019	2023	Affordable Housing	Citywide	Prevent Homelessness and Offer Family and Children's Services	CDBG: \$189,800	Assist 7,500 Households; Low/Moderate Income Clientele Benefit
5	Neighborhood Infrastructure Improvements	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promote Infrastructure Development	CDBG: \$414,480	Assist 200 households in LMI Areas
6	Provide Access to Transportation Services	2019	2023	Non-Housing Community Development	Citywide and LMI Area Benefit	Prevent Homelessness and Offer Family and Children's Services Support Economic Development	CDBG: \$52,420	Assist 1,000 households or offer transit service extensions to LMI Areas
7	Neighborhood Accessibility Improvements	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promote Infrastructure Development and Promote Neighborhood Development	CDBG: \$133,499	Assist 35 Households in LMI Areas

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding Estimate	Goal Outcome Indicator
8	Neighborhood Recreational Amenities	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promote Neighborhood Development and Neighborhood Infrastructure Improvements	CDBG: \$158,120	Assist 150 Households in LMI Areas
9	Demolition and Clearance	2019	2023	Non-Housing Community Development	LMI Area Benefit	Demolition and Clearance	CDBG: \$10,000	Buildings Demolished: 2 Buildings
10	CDBG Planning and Administration	2019	2023	Non-Housing Community Development	Citywide and LMI Area Benefit	Provide Effective Planning and Administration	CDBG: \$253,075	Not Applicable

Table 18 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain Existing Affordable Housing: Owner Occupied Units
	Goal Description	Continue to provide housing grants for rehabilitation, repair, accessibility and structural hazard removal grants to eligible low-and-moderate income households in order to preserve owner-occupied single-family housing stock.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objective 1 • Analysis of Impediments to Fair Housing Public Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
2	Goal Name	Maintain Existing Affordable Housing: Renter Occupied Units
	Goal Description	Create housing grants for rehabilitation, repair, accessibility, parking, and structural hazard removal grants to eligible low-and-moderate income households in order to preserve renter-occupied housing stock.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objective 1 • Analysis of Impediments to Fair Housing Public Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
3	Goal Name	Preserve Existing Affordable Housing through Code Enforcement
	Goal Description	Working with the Elected Officials, Housing Commission, and Staff, continue to equitably enforce municipal code provisions that affect the safety of housing conditions, including property and rental inspections, municipal infractions, and building and structural codes (i.e. fire, mechanical, plumbing, electrical codes). Associated expenses in low-and-moderate income areas would benefit from implementing this goal.
	Plan Reference	<ul style="list-style-type: none"> • Consolidated Plan Objective 1 • Analysis of Impediments to Fair Housing Public Sector Market Based and Private Sector Market Based Actions.
	National Objectives	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
4	Goal Name	Prevent Homelessness Through Support of Agencies and Organizations
	Goal Description	Continue supporting agencies providing homeless services, including sheltering, in the community as well as providing financial counseling, nutritional, substance abuse, family services, and healthcare.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 1 and 3 • Analysis of Impediments to Fair Housing Public Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons; Limited Income Clientele
5	Goal Name	Neighborhood Infrastructure Improvements
	Goal Description	This goal provides for funding of infrastructure projects including street, water, sanitary sewer, stormwater management, drainage, parking, and other projects in specific neighborhoods qualifying as low-and-moderate income areas.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objective 2 • Analysis of Impediments to Fair Housing Public Sector Market Based and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
6	Goal Name	Provide Access to Transportation Services
	Goal Description	Program provides funding for transportation to income-eligible households, or areas, that are dependent upon these services in order to maintain employment.

	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 1 and 4 • Analysis of Impediments to Fair Housing Public Sector Market Based, Public Sector Policy Based, and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
7	Goal Name	Neighborhood Accessibility Improvements
	Goal Description	Improved sidewalks, steps, walls, curb-cuts, and trails that address accessibility barriers to residents in LMI areas, as identified by the Census Bureau.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 2 and 4 • Analysis of Impediments to Fair Housing Public Sector Market Based, Public Sector Policy Based, and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
8	Goal Name	Neighborhood Recreational Amenities
	Goal Description	Provide funds for increasing access to healthy lifestyles and educational advancement related to parks, recreation, trees, and active living assets in LMI areas of the community.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 2 and 4 • Analysis of Impediments to Fair Housing Public Sector Market Based Actions and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
9	Goal Name	Conduct Demolition and Clearance Activities
	Goal Description	The primary purpose of this project is the demolition and clearance of dilapidated structures, thus eliminating specific conditions of blight or physical decay on a local basis. Individual demolition/clearance activities will be subject to CDBG eligibility verification.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objective 2 • Analysis of Impediments to Fair Housing Public Sector Market Based and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons • Aid in the prevention or elimination of slums or blight
10	Goal Name	CDBG Planning and Administration
	Goal Description	Provide CDBG Administrative Services, by city staff or contractors assisting city staff. The program provides effective planning and administration for CDBG programs that benefit low-and-moderate income areas and households in the community.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 1, 2, 3, and 4 • Analysis of Impediments to Fair Housing Public Sector Market Based, Public Sector Policy Based, and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons • Aid in the prevention or elimination of slums or blight

Table 19 – Goal Descriptions

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

The City of Cedar Falls does not own or manage public housing facilities, nor are there any located in the community, and therefore, this Consolidated Planning process did not include evaluation of the needs of public housing, attempt to increase engagement of public housing residents in the process, or address any “troubled” public housing agencies.

Encourage public housing residents to become more involved in management and participation in homeownership

Because there is no public housing, further involvement of residents was not part of this planning process.

Is Public Housing considered troubled in the jurisdiction

Again, because there is no public housing, there are no units or facilities considered “troubled” in the community

SP-55: Barriers to Affordable Housing 91.215(h)

Currently, the need for quality, affordable housing is outpacing the existence of such units in Cedar Falls. Between demand on the units by full-time residents, and that which comes with being a university community and its student housing needs, the City has demand for affordable housing.

Two public policy issues were raised during the planning process, parking paving requirements for rental properties and the inability of the current zoning ordinance to effectively address growth that includes mixing of uses, increased development densities, and market pressures in fast-growing areas of the community (i.e. Main Street). Regarding the paving requirement, since adoption of the ordinance in February 2015, the City has reviewed the requirement three separate times. The cost impact of this policy has been part of that discussion, particularly a concern about hard-surfacing gravel driveways of existing single-unit rental homes, whereas, the drive of an existing single-unit owner-occupied unit may remain gravel. CDBG funds could be used to assist qualifying properties comply with the requirement. Also, recently, the City announced it was planning to update its existing zoning ordinance, with the idea that it may choose to include both form-based and conventional zoning provisions for specific parts of the community. This may promote more dense development, which could help to preserve affordability, that is design-based, as opposed to being impacted exclusively by conventional zoning requirements, which focus on use and bulk requirements (i.e. height, setbacks, yard area).

With that said, there are several different kinds of barriers to the development or creation of affordable housing in Cedar Falls, some of which are outside of the City’s ability to control. First, the housing market, for low-income residents in Cedar Falls, is relatively expensive, with home valuation and rent costs being relatively high. Second, housing demand in the community has driven-up construction costs for both single-family and multiple-family developments. For example, significant demand for rental properties, some of which is attributed to the University of Northern Iowa student population, has increased prices dramatically, to the point of making units unaffordable for low-and-moderate income households. Third, market demand has driven the price of land upward in the community, not to mention the high costs associated with “greenfield” residential development (that which occurs on previously undeveloped land), most notably infrastructure costs. Finally, declining or static local and federal resources, which could be allocated toward affordable housing projects, coupled with ever-increasing program requirements, have also been a key impediment to addressing low-and-moderate income housing needs.

By looking at the two issues cited above, the City of Cedar Falls is taking action to ameliorate negative effects of public policy during this process. Also, the City may wish to explore public-private-nonprofit partnerships in the development of affordable housing. Nonprofit developers can build mixed income housing and attract additional resources/financing that private developers cannot, when it comes to creating new affordable housing. Said

housing may be marketed at workforce housing as opposed to being labeled affordable. Nevertheless, the City does recognize the effect that their housing market is having on the price of housing, which may affect whether or not people can afford to live in the community. Further, the City's Comprehensive Plan identifies future use including areas that may be developed at higher densities, which may help address the availability of affordable housing. Specifically, the plan identifies the following areas that may be suitable for higher density development: along University Avenue, west of Hudson Road; immediately east of the University of Northern Iowa; and intermixed with uses in the Main Street area, between 1st Street and 7th Street. The codes, specifically zoning, building, and other regulatory ordinances that the City has adopted are designed and drafted to treat properties and people uniformly and fairly. Further, fees are either "flat" or based upon the value of the improvements made to properties in an attempt to create fairness. Finally, property tax assessment is based upon valuation, as determined by the County Assessor. Regarding the levy rate for determining actual property tax amounts, they are set by the City Council as part of their annual budgeting process. Said levy rates are set by classification (property use), the percentage of which that is actually collected by the City is determined by the State of Iowa. Currently, residentially-classified property is rolled-back by the state such that local governments may only tax at a rate of approximately 55 percent of a property's market or 100 percent value. In addition, in 2015, the State adopted a rollback for multi-residential properties that was to be implemented over several years. The tax rate began at 86.25 percent of a property's market value, and over eight years, it will incrementally reduce in percentage until it is the same rollback as that of residentially-classified properties (i.e. in the 50-60 percent range). This, then, reduces property tax income for the City.

With that said, the City recognizes the higher cost of housing in their community, which may be attributed to market demand, land value, and development cost (primarily infrastructure). Obviously, then, this higher cost may not allow for persons with limited means to reside in the community. As a result, the City's participation in the Community Development Block Grant (CDBG) Entitlement Program becomes that much more important. The CDBG Entitlement has offered not only physical housing assistance in the way of rehabilitation and repair programs, the City offers assistance to residents for the services, the cost of which were borne by the Program, thus not requiring persons to have to make difficult decisions between paying for housing-related expenses and the other services they may need. It also allows for infrastructure investments, avoiding increases in other rates, taxes, or assessments for property owners because CDBG funds are used.

Strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, as identified in the Needs Assessment strategy

The City has reviewed the previously-discussed parking regulation several times since adoption. Knowing that hard-surfacing is an economic impact, the rental ordinance phased it in over six years. All hard-surfacing in rental unit driveways and parking areas will be completed by 2021. In addition, it appears likely the City's current zoning ordinance may undergo significant changes that may better serve affordable housing. Further, the City will continue to study its Housing Choice Voucher program and effectiveness of how to best manage the program for participants. Finally, the City will work with developers to identify possible areas or projects that could include affordable housing units, as part of developing a Housing Needs Assessment for the community.

SP-60: Homelessness Strategy 91.215(d)

Homelessness is monitored as part of the Continuum of Care (CoC) model, as implemented through the Black Hawk County Local Homeless Coordinating Board, which is comprised of public and private sector representatives, including local governments and non-profit organizations, schools, faith-based organizations, and service and advocacy agencies. Several CoC providers took part in the focus group sessions described in this plan.

With that said, the City of Cedar Falls also allocates the maximum allowable CDBG dollars for distribution to several agencies, as has been noted. As part of those allocations, the City conducts a formal Request for Proposals (RFP) process, whereby prospective agencies outline the services they are able to offer to the City. Homelessness, prevention and avoidance of homelessness, is the overarching reason for providing CDBG funds to the selected

agencies. After award, but during the award year, the City then visits each agency to perform a monitoring of the services being offered to Cedar Falls residents. These monitoring visits are quite helpful for the City, inasmuch, as they provide an opportunity for staff to become aware of the service details, needs, and impacts. Finally, the awarded agencies from the prior year are given an opportunity to attend the City's Housing Commission Meetings to discuss their program; offer insight regarding the needs, particularly those that are unmet, of Cedar Falls residents; and assuring the City that the CDBG funds are having a positive impact on its residents.

The City addresses homelessness and special needs in the following ways. First, the City has been funding an agency, the Salvation Army, for part of their operational expenses related to operating two homeless shelters. Second, the City funds two agencies such that they may offer specific training and education that may affect a household's housing situation, by hopefully offering resources regarding financial management, abuse, and family relationships. Examples include Consumer Credit Counseling and Family and Children's Council. Third, the City offered CDBG funding for at-home healthcare, outpatient mental health services, and substance abuse counseling through two agencies, the Visiting Nurses Association and Pathways Behavioral, Incorporated. Finally, the City, using its CDBG funds, hopes to address hunger and nutritional needs by funding the Northeast Iowa Food Bank and Food Pantry. As was expected, resident needs outpaced the amount of funding the City was able to offer the agencies through the CDBG program alone. Nevertheless, the City intends to continue funding agencies that offer ancillary services to its residents with the goal of preventing or minimizing homelessness.

Strategy for reducing and ending homelessness through reaching-out to homeless persons, particularly those unsheltered persons) and assessing their individual need

Needs of the homeless are identified through the Black Hawk County Local Homeless Coordinating Board. This advocacy group shares information regarding homeless needs and services. The Board serves as a large partnership for service providers, policy makers, and administrators for addressing housing and homeless services in the area. In addition, the Salvation Army and Northeast Iowa Food Bank have provided services directly to persons that may be homeless or in danger of becoming homeless, on behalf of the City. Finally, the City of Cedar Falls is always open to developing new partnerships and strategies designed to address homelessness.

Strategy for reducing and ending homelessness through emergency shelter and transitional housing needs of homeless persons

The City of Cedar Falls uses CDBG funds to address homelessness through funding of agency shelters, most recently the Salvation Army Women's and Children's Shelter, as well as five other agencies that indirectly affect homelessness. The Shelter used the funds provided during this past year to finance rehabilitation work to the shelter itself. The shelter also provides services to assist the women in finding employment and permanent housing, as well as offers emergency assistance to those persons affected by disasters.

Strategy for reducing and ending homelessness through helping homeless persons that could make the transition to permanent housing and independent living, including shortening the length of time homelessness is experienced; homeless relapse prevention

The City will work with an agency that will offer shelter for persons in need, most notably those persons that may be homeless. For example, the Salvation Army Shelter provides case management and supportive services to assist homeless persons make the transition to permanent, stable housing. As previously noted, the City of Cedar Falls has a sub-recipient agreement with Consumer Credit Counseling Services to provide budget and credit counseling, foreclosure prevention counseling, and home ownership counseling to low-and-moderate income Cedar Falls residents in order to prevent homelessness, as well.

Strategy for reducing and ending homelessness after being discharged from publicly funded institutions and systems of care; addressing housing, health, social services, employment, education, or youth needs.

In order to prevent homelessness, the City will participate in the Black Hawk County Local Homeless Coordinating Board, as well as address other systems of care. Again, the City of Cedar Falls has provided awards to six agencies

that offer services to residents. By doing so, the cost of these services is paid by the City, as opposed to residents, which in turn, helps stretch the budgets of served persons and prevent or minimize the threat of becoming homeless. Furthermore, these paid services assist those households that may spend 50 percent or more of their budget on housing expenses, which may threaten housing status or the immediate and/or basic needs of the assisted household. As an aside, any agencies funded will be classified as serving LMI Limited Clientele populations.

CDBG funds are used to fund home healthcare to low income elderly and disabled residents. These services allow medically needy residents to remain in their homes even when assisted living is required. Funds are also provided for providing counseling services to families and youth. Also, on provider has a Parent Connection Program that provides parent education, social support and access to community resources through trained staff that meet weekly for a minimum of ninety minutes. In addition, substance abuse treatment is offered, through a contracting agency, by the City for persons in need, and the regional food bank provides foodstuff for households in need of nutrition. Finally, as indicated above, the City intends to consider funding financial literacy and household budgeting courses and assistance, as well as financial management services, to residents.

SP-65: Lead-Based Paint Hazards 91.215(i)

Actions to address lead-based paint hazards and increased access to housing without lead-based hazards

The Iowa Northland Regional Council of Governments directly, or through its subcontractor, provides lead risk assessment and completes lead-based paint clearance testing on the housing rehabilitation projects in Cedar Falls. If abatement work is completed, the entire property/project is cleaned. At least one hour after the final cleaning a certified inspector does a visual examination to ensure there are no paint chips, dust, debris, or bare soil. The inspector then takes a dust sample from the window troughs, windowsills, and floors. The sampling is then tested in accordance with the HUD guidelines. In addition, per unit rehab budgets also include funds for relocation of families impacted by lead, as well as for addressing lead hazards such that units can be considered safe.

Actions to address how lead-based hazard are related to the extent of lead poisoning and hazards

The City will continue to include lead-based hazard prevention measures in its program, including identification, testing, relocation, and remediation actions. Applicants, as a means of education, are also provided the lead paint brochure "Protect Your Family from Lead Paint in Your Home". This brochure explains the dangers of lead in the home. Households receiving assistance through the Housing Choice Voucher program are also advised of lead hazards and units built prior to 1978 are assessed for lead hazards.

How will the plan for reduction of lead-based hazards be integrated into housing policies and programs?

As noted above, lead-based hazard reduction measures are included in all housing rehabilitation projects, the Housing Choice Voucher program, specifically in actions and budgets. These efforts will continue during the lifespan of this plan.

SP-70: Anti-Poverty Strategy 91.215(j)

Goals, program and policies for reducing the number of poverty-level families

The City of Cedar Falls is interested in retaining as well as improving the abilities of its workforce, which includes encouraging job skill development, job training, education, and other program opportunities that may arise, as a means of supporting self-sufficiency and reducing poverty. This includes working with its local businesses and industries and economic development professionals to do so. In addition, the City will work with local service providers to pursue resources and innovative partnerships to support the development of affordable housing; prevent homelessness, abuse, and substance abuse; offer housing education and literacy; and provide emergency food and shelter.

Goals, program and policies for producing and preserving affordable housing will be coordinated with other programs designed to serve persons at the poverty level

The City staff, and/or their contractor(s), will be tasked to coordinate the services provided under the CDBG Entitlement, HOME, and Housing Choice Vouchers Programs with other programs designed to serve persons at the poverty level. Specifically, the City is hoping to develop a forum that would include the public sector and the agencies offering services to the community, which would be designed as a continuation of the discussions that occurred during the focus group meetings that were part of this planning effort.

Community outreach is key in enhancing coordination between public and private housing and social service agencies. INRCOG staff, which helps the City manage the CDBG Entitlement Program, attends Community Resource Fairs, and workshops with a number of local public service agencies and non-profit organizations. The meetings offer opportunities to foster relationships as well as identify the services each organization and/or agency is providing. By educating participating organizations on services available in the community, we are better positioned to meet the needs of the low-moderate-income individuals and households in the city.

SP-80: Monitoring 91.230

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

The City of Cedar Falls uses numerous methods of ensuring the projects funded under the CDBG Entitlement program comply with federal standards and requirements, including the National Objectives for the CDBG Program. Further, said monitoring will utilize this plan and the Analysis of Fair Housing as the foundations and impetus for actions taken and implemented using CDBG funding in the community. In short, expenditure of funds will be consistent with the goals outlined in both planning documents.

All direct housing rehabilitation and repair projects will be conducted according to prescribed requirements, including written applications, income verifications, procurement, contracting, inspections, and closeout procedures. Only low-to-moderate income households will be assisted.

Any agencies receiving funding will be required to compete for funds, develop eligible proposals, provide quarterly reports, and be monitored for compliance and effectiveness. The City of Cedar Falls intends to continue working with public service agencies and nonprofit organizations to ensure it is reaching the goal of assisting residents with the greatest need. In addition, we will work with code enforcement and other departments to identify potential at-risk residents. Declining resources have been a key impediment to addressing needs. By networking with other agencies, we can combine multiple funding sources to provide more services to low-and-moderate income residents. Low-and-moderate income limited clientele services will be assisted, as is allowed.

City-directed projects will be implemented according to CDBG eligibility, monitoring, and reporting requirements. This will include all neighborhood projects, the scope of which shall be limited to low-and-moderate income areas, as defined by the US Census Bureau.

Finally, the Housing Commission and City Council will review and approve this Consolidated Plan, each Annual Action Plan adopted under this Consolidated Plan, as well as each Consolidated Annual Performance and Evaluation Report (CAPER), which summarizes the accomplishments and efforts made under the CDBG Entitlement Program, all after conducting the required, appropriate public input processes outlined in the City's Public Participation Plan.

All CDBG funds expended will be subject to the US Department of Housing and Urban Development and the City's auditing and monitoring processes. In addition, planning and administrative work performed by INRCOG are subject to its independent auditing and records inspections processes as well.



**CITY OF CEDAR FALLS, IOWA
CDBG ENTITLEMENT PROGRAM
FEDERAL FISCAL YEAR 2019 (CITY FISCAL YEAR 2020) ANNUAL ACTION PLAN**

**PRELIMINARY DRAFT FOR REVIEW
APRIL 25TH, 2019**

**COMMENT PERIOD PUBLICATION (30-day public comment period, per Citizen Participation Plan):
Waterloo-Cedar Falls Courier; February 6th, 2019**

**HOUSING COMMISSION (PUBLIC) MEETINGS ON:
February 12th, 2019 (Opened the 30-day public comment period)
March 12th, 2019 (Closed the 30-day public comment period; Recommendation made to City Council)
Publication: Waterloo-Cedar Falls Courier; February 6th, 2019**

**CITY COUNCIL (PUBLIC) MEETINGS ON:
April 25th, 2019 (Council sets public hearing for May 6th, 2019)
May 6th, 2019 (Anticipated) (After a properly-noticed public hearing was conducted)
Publication: Waterloo-Cedar Falls Courier; **(date)****

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

The City of Cedar Falls anticipates receiving an allocation of \$253,085 in Community Development Block Grant funding and approximately \$1.3M in Housing Choice Voucher funding for Federal Fiscal Year 2019. There are no match requirements for either CDBG under the Entitlement Program or HCV funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public/Federal	Housing Rehab and Repair, Agency Assistance, Infrastructure Development, Community and Economic Development Efforts, Neighborhood Improvements, Acquisition, Planning and Administration	\$253,085	\$0	\$372,039 (Estimated)	\$625,124 (Estimated)	\$1,012,340 (Estimated)	
HCV	Public/Federal	Rent Assistance	\$1,300,000 (Estimated)	\$0	\$0	\$1,300,000 (Estimated)	\$5,200,000 (Estimated)	

Table 1 – Goals Summary

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

CDBG funds will be used to provide rehabilitation and repair grants for single family homeowners. Also, CDBG funds, awarded to agencies, will be used in conjunction with other agency funding sources in order to provide services to Cedar Falls households. Finally, the City will support Code Enforcement,

Neighborhood Infrastructure Improvements, Neighborhood Accessibility Improvements, and Neighborhood Recreational Improvements, and transportation services or amenities in low-to-moderate income areas of the community.

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

Goals, and the activities under each goal, that are categorized as Neighborhood Infrastructure Improvements (i.e. sanitary sewer, water, drainage), Neighborhood Accessibility Improvements (i.e. sidewalks, trails, curb cuts), and Neighborhood Recreational Improvements (i.e. parks, playgrounds) will likely occur on publicly-owned land. Specifically, the publicly-owned rights-of-way and parks will be used to address the needs identified in this plan.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding Estimate	Goal Outcome Indicator
1	Maintain Affordable Housing: Owner Occupied Units	2019	2023	Affordable Housing	Citywide	Maintain Existing Affordable Housing	CDBG: \$16,500	Homeowner Housing Rehabilitated or Repaired: 3 Household Housing Units
2	Maintain Affordable Housing: Renter Occupied Units	2019	2023	Affordable Housing	Citywide	Maintain Existing Affordable Housing	CDBG: \$101,320	Rental Housing Rehabilitated or Repaired: 3 Household Housing Units
3	Preserve Existing Affordable Housing through Code Enforcement	2019	2023	Affordable Housing	Citywide	Maintain Existing Affordable Housing and Promote Neighborhood Development	CDBG: \$10,000	Apply Code requirements to residential units in LMI Areas: 75 Households Assisted
4	Prevent Homelessness Through Agency and Organization Support	2019	2023	Affordable Housing	Citywide	Prevent Homelessness and Offer Family and Children's Services	CDBG: \$37,960	Assist 1,500 Households; Low/Moderate Income Clientele Benefit
5	Neighborhood Infrastructure Improvements	2019	2023	Non-Housing Community Development	Citywide and LMI Area Benefit	Promote Infrastructure Development	CDBG: \$251,820	Assist 140 households in LMI Areas

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding Estimate	Goal Outcome Indicator
6	Provide Access to Transportation Services	2019	2023	Non-Housing Community Development	Citywide and LMI Area Benefit	Prevent Homelessness and Offer Family and Children's Services Support Economic Development	CDBG: \$0	Assist 0 households or offer transit service extensions to LMI Areas
7	Neighborhood Accessibility Improvements	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promote Infrastructure Development and Promote Neighborhood Development	CDBG: \$106,909	Assist 30 Households in LMI Areas
8	Neighborhood Recreational Amenities	2019	2023	Non-Housing Community Development	LMI Area Benefit	Promote Neighborhood Development and Neighborhood Infrastructure Improvements	CDBG: \$50,000	Assist 50 Households in LMI Areas
9	Demolition and Clearance	2019	2023	Non-Housing Community Development	LMI Area Benefit	Demolition and Clearance	CDBG: \$0	Buildings Demolished: 0 Buildings
10	CDBG Planning and Administration	2019	2023	Non-Housing Community Development	Citywide and LMI Area Benefit	Provide Effective Planning and Administration	CDBG: \$50,615	Not Applicable

Table 2 – Goals Summary

AP-35 Projects - 91.220(d)

Introduction

The projects chosen for funding allocation all serve a purpose in efforts to prevent homelessness, preserve the current housing stock of affordable homes in the area and provide services that are essential to keeping residents in their homes. These programs were designated to improve the housing stock, prevent homelessness and improve areas that meet the national objective in the community. Funds will be utilized in an efficient manner and serve those with the greatest need.

#	Project Name
1	Single-Family Owner-Occupied Rehabilitation
2	Rental Housing Rehabilitation
3	Code Enforcement
4	Agency and Organization Support
5	Neighborhood Infrastructure Improvements
6	Provide Access to Transportation Service
7	Neighborhood Accessibility Improvements
8	Neighborhood Recreational Amenities
9	Demolition and Clearance
10	CDBG Planning and Administration

Table 3 – Project Information

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

In order to serve Cedar Falls residents, funding will be allocated toward making housing more affordable, preserving existing affordable housing stock, increasing affordable housing, supporting low-to-moderate income neighborhood investment, and assisting citizens with accessing services. Funding will be focused on meeting two National CDBG Objectives, assisting low-to-moderate income persons and eliminating slum and blight in the community.

The primary barrier for assisted households is, and has been, the price of housing. Further, the resources available for the program outlined in this plan have been static, or even declining in some years. Conversely, the regulations and requirements associated with funded projects have increased along with administrative expenditures

Project Summary Information

1	Project Name	Single-Family Owner-Occupied Home Rehabilitation
	Target Area	City of Cedar Falls (Citywide)
	Goals Supported	Maintain Existing Affordable Housing: Owner Occupied Units
	Needs Addressed	Maintain Affordable Housing
	Funding Target	CDBG: \$16,500 (Estimated) (Construction expenses from lump sum draw)
	Description	Rehabilitation of Owner Occupied Units; LMI Households
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 households will benefit from the CDBG Rehabilitation Program
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Eligible activities expected to be conducted include (but not limited to) repair or replacement of the mechanical systems, roofs, doors, foundations, structural repair, wall and attic insulation, interior wall panels, windows and siding.
	CDBG National Objective	Benefit to low-and-moderate income (LMI) persons
2	Project Name	Rental Housing Rehabilitation
	Target Area	City of Cedar Falls (Citywide)
	Goals Supported	Maintain Existing Affordable Housing: Renter Occupied Units
	Needs Addressed	Maintain Affordable Housing; Ensure Fair Housing for Residents
	Funding Target	\$101,320 (Estimated)
	Description	Repair of Renter Occupied Units; LMI Households
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3 households will benefit from this limited CDBG Rehabilitation Program
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Eligible activities expected to be conducted include (but not limited to) repair or replacement of the mechanical systems, roofs, doors, foundations, structural repair, wall and attic insulation, interior wall panels, parking, windows and siding.
	CDBG National Objective	Benefit to low-and-moderate income (LMI) persons
3	Project Name	Code Enforcement
	Target Area	City of Cedar Falls; LMI Areas
	Goals Supported	Preserve Affordable Housing Through Code Enforcement
	Needs Addressed	Maintain Existing Affordable Housing
	Funding Target	CDBG: \$10,000 (Estimated)
	Description	Funds will be used to pay for code enforcement services provided to LMI areas.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 75 households in Cedar Falls.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
	Planned Activities	City staff inspection services for persons in LMI Areas in the community
	CDBG National Objective	Benefit to low-and-moderate income (LMI) persons and/or areas

4	Project Name	Agency and Organization Support
	Target Area	City of Cedar Falls; LMI Limited Clientele
	Goals Supported	Prevent Homelessness Through Support of Agencies and Organizations
	Needs Addressed	Support for Services for Homeless, Near-Homeless, Special Needs; Provide Family and Children's Services
	Funding Target	CDBG: \$37,960 (Estimated)
	Description	Funds will be used to pay for financial education, nutrition, homelessness and sheltering, healthcare, family and children's, and substance abuse services for Cedar Falls residents who are seeking assistance that prevent homelessness.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 1,500 households or 4,000 people in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Offer eligible services, through contracting agencies and organizations, which could prevent homelessness in the community
5	CDBG National Objective	Benefit to low-and-moderate income (LMI) persons; Limited Clientele
	Project Name	Neighborhood Infrastructure Improvements
	Target Area	City of Cedar Falls LMI Areas
	Goals Supported	Neighborhood Infrastructure Improvements
	Needs Addressed	Promote Infrastructure Development
	Funding Target	CDBG: \$251,820 (Estimated)
	Description	Funds will be used to improve infrastructure, specifically sanitary sewer service, to LMI areas. Street, water, stormwater management, parking, and drainage improvements may also be funded.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 140 households in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
6	Planned Activities	Line sanitary sewer lines to residential units located in LMI areas in the community
	CDBG National Objective	Benefit to low-and-moderate income (LMI) persons and/or areas
	Project Name	Provide Access to Transportation Services
	Target Area	City of Cedar Falls (Citywide); LMI Areas
	Goals Supported	Provide Access to Transportation Services
	Needs Addressed	Support Economic Development, Business Opportunities, and Commercial Building Redevelopment; Promote Neighborhood Development
	Funding Target	CDBG: \$0 (Estimated)
	Description	Provide access to transit services for LMI households or areas in the community
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 0 people in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas

	Planned Activities	Offer transit passes to LMI households or extend transit service routes and/or hours of service to LMI areas
	CDBG National Objective	Benefit to low-and-moderate income (LMI) persons and/or areas
7	Project Name	Neighborhood Accessibility Improvements
	Target Area	City of Cedar Falls LMI Areas
	Goals Supported	Neighborhood Accessibility Improvements
	Needs Addressed	Promote Neighborhood Development
	Funding Target	CDBG: \$106,909 (Estimated)
	Description	Infill sidewalk and trail gaps in LMI areas in the community
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 30 households in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
	Planned Activities	Connect service agencies, organizations, educational and recreational facilities, and similar attractions and residential neighborhoods using sidewalk, curb cuts/ADA ramps, and trails in LMI areas. This will be accomplished by infilling pedestrian improvements that will allow LMI residents access to services, attractions, and educational opportunities.
	CDBG National Objective	Benefit to low-and-moderate income (LMI) persons and/or areas
8	Project Name	Neighborhood Recreational Amenities
	Target Area	City of Cedar Falls LMI Areas
	Goals Supported	Neighborhood Recreational Amenities
	Needs Addressed	Promote Neighborhood Development
	Funding Target	CDBG: \$50,000 (Estimated)
	Description	Install park and recreational improvements, trees, and aesthetic amenities located in parks or other public properties in LMI areas of the community
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit approximately 50 households in the Cedar Falls area.
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613; LMI Areas
	Planned Activities	Install or replace playground equipment, trees, and recreational amenities in local city parks or other public properties serving LMI areas and households
	CDBG National Objective	Benefit to low-and-moderate income (LMI) persons and/or areas
9	Project Name	Demolition and Clearance
	Target Area	City of Cedar Falls LMI Areas
	Goals Supported	Demolition and Clearance
	Needs Addressed	Conduct Demolition and Clearance Activities
	Funding Target	CDBG: \$0 (Estimated)
	Description	The funds will be used to prevent slum and blight throughout the Cedar Falls City limits by demolishing and clearing dilapidated buildings and structures in the community
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Demolition of approximately 0 dilapidated units in the City

	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Demolish approximately 0 dilapidated units within the City
	CDBG National Objectives	Benefit to low-and-moderate income (LMI) persons and/or areas; Aid in the prevention or elimination of slums or blight
10	Project Name	CDBG Planning and Administration
	Target Area	City of Cedar Falls (Citywide)
	Goals Supported	All of the AAP goals are supported by this function or activity
	Needs Addressed	Provide Effective Planning and Administration
	Funding Target	CDBG: \$50,615 (Estimated)
	Description	General management, oversight and coordination of the CDBG Program, policy planning, environmental reviews, report preparation, and administration will be financed using CDBG funds
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	City of Cedar Falls, 220 Clay Street, Cedar Falls, Iowa 50613
	Planned Activities	Administrative and planning activities, associated with the CDBG program
	CDBG National Objectives	Benefit to low-and-moderate income (LMI) persons and/or areas; Aid in the prevention or elimination of slums or blight

Table 4 – Project Summary

AP-50 Geographic Distribution - 91.220(f)

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

CDBG funding is used throughout the City of Cedar Falls as well as for purchasing services from a limited number of agencies that may not be located in Cedar Falls, but which will provide services to Cedar Falls residents. Our programs will serve Low-Moderate Income (LMI) households and LMI Limited Clientele agencies or organizations. The City is also intending to expend CDBG funds exclusively, for certain programs and projects, in LMI areas of the community, as defined by the US Census Bureau.

Geographic Distribution

Target Area	Percentage of Funds
City of Cedar Falls and/or its Residents	100%

Table 5 – Geographic Distribution

Rationale for the priorities for allocating investments geographically

The LMI percentage required for CDBG eligibility is 51 percent of residents. As noted above, the City plans to use funds to benefit LMI areas within the community. To that end, there are currently 7 census tracts with 8 block groups that have an LMI percentage of 51 percent or greater (ACS 2011-2015). Specifically, Census tract 2200 block group 2 and 3; tract 2301 block group 3; tract 2303 block group 1; tract 2304 block group 2; tract 2500 block group 3; tract 2603 block group 4; and tract 2604 block group 5. These areas may receive funding assistance for improving infrastructure, transportation connectivity, and park and recreational amenities and services.

Discussion

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

AP-55 Affordable Housing Goals – 91.220(g)

Goals: The following goals were established in this Action Plan for CDBG Use in the City.

1	Goal Name	Maintain Existing Affordable Housing: Owner Occupied Units
	Goal Description	Continue to provide housing grants for rehabilitation, repair, accessibility and structural hazard removal grants to eligible low-and-moderate income households in order to preserve owner-occupied single-family housing stock.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objective 1 • Analysis of Impediments to Fair Housing Public Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
2	Goal Name	Maintain Existing Affordable Housing: Renter Occupied Units
	Goal Description	Create housing grants for rehabilitation, repair, accessibility, parking, and structural hazard removal grants to eligible low-and-moderate income households in order to preserve renter-occupied housing stock.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objective 1 • Analysis of Impediments to Fair Housing Public Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons
3	Goal Name	Preserve Existing Affordable Housing through Code Enforcement
	Goal Description	Working with the Elected Officials, Housing Commission, and Staff, continue to equitably enforce municipal code provisions that affect the safety of housing conditions, including property and rental inspections, municipal infractions, and building and structural codes (i.e. fire, mechanical, plumbing, electrical codes). Associated expenses in low-and-moderate income areas would benefit from implementing this goal.
	Plan Reference	<ul style="list-style-type: none"> • Consolidated Plan Objective 1 • Analysis of Impediments to Fair Housing Public Sector Market Based and Private Sector Market Based Actions.
	National Objectives	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons and/or areas
4	Goal Name	Prevent Homelessness Through Support of Agencies and Organizations
	Goal Description	Continue supporting agencies providing homeless services, including sheltering, in the community, as well as providing financial counseling, nutritional, substance abuse, family services, and healthcare.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 1 and 3 • Analysis of Impediments to Fair Housing Public Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons; Limited Income Clientele
5	Goal Name	Neighborhood Infrastructure Improvements
	Goal Description	This goal provides for funding of infrastructure projects including street, water, sanitary sewer, stormwater management, parking, and other projects in specific neighborhoods qualifying as low-and-moderate income areas.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objective 2 • Analysis of Impediments to Fair Housing Public Sector Market Based and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons and/or areas
6	Goal Name	Provide Access to Transportation Services
	Goal Description	Program provides funding for transportation to income-eligible households, or areas, that are dependent upon these services in order to maintain employment.

	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 1 and 4 • Analysis of Impediments to Fair Housing Public Sector Market Based, Public Sector Policy Based, and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons and/or areas
7	Goal Name	Neighborhood Accessibility Improvements
	Goal Description	Improved sidewalks, steps, walls, curb-cuts, and trails that address accessibility barriers to residents in LMI areas, as identified by the Census Bureau.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 2 and 4 • Analysis of Impediments to Fair Housing Public Sector Market Based, Public Sector Policy Based, and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons and/or areas
8	Goal Name	Neighborhood Recreational Amenities
	Goal Description	Provide funds for increasing access to healthy lifestyles and educational advancement related to parks, recreation, trees, and active living assets in LMI areas of the community.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 2 and 4 • Analysis of Impediments to Fair Housing Public Sector Market Based Actions and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons and/or areas
9	Goal Name	Conduct Demolition and Clearance Activities
	Goal Description	The primary purpose of this project is the demolition and clearance of dilapidated structures, thus eliminating specific conditions of blight or physical decay on a local basis. Individual demolition/clearance activities will be subject to CDBG eligibility verification.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objective 2 • Analysis of Impediments to Fair Housing Public Sector Market Based and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons and/or areas • Aid in the prevention or elimination of slums or blight
10	Goal Name	CDBG Planning and Administration
	Goal Description	Provide CDBG Administrative Services, by city staff or contractors assisting city staff. The program provides effective planning and administration for CDBG programs that benefit low-and-moderate income areas and households in the community.
	Plan References	<ul style="list-style-type: none"> • Consolidated Plan Objectives 1, 2, 3, and 4 • Analysis of Impediments to Fair Housing Public Sector Market Based, Public Sector Policy Based, and Private Sector Market Based Actions.
	National Objective	<ul style="list-style-type: none"> • Benefit to low-and-moderate income (LMI) persons and/or areas • Aid in the prevention or elimination of slums or blight

Table 6 – Goal Description

AP-60 Public Housing – 91.220(h)

The City of Cedar Falls does not own or manage public housing facilities, nor are there any located in the community, and therefore, this Action Planning process did not include evaluation of the needs of public housing, increasing engagement of public housing residents in the process, or addressing a “troubled” public housing agency.

AP-65 Homeless and Other Special Need Activities – 91.220(i)

To address homeless and special needs populations, the City of Cedar Falls uses the maximum allowable dollars for distribution to several agencies, as has been noted. The allocation process includes a formal Request for Proposals (RFP) process, whereby prospective agencies outline the services that they can offer to the City. The City conducts onsite monitoring visits to each agency receiving funds. These monitoring visits help ensure that quality services are being delivered while providing an opportunity for staff to become more aware of the service details, needs, and impacts. Finally, the awarded agencies from the prior year are given an opportunity to attend a City Housing Commission Meeting to discuss their program; offer insight regarding needs, particularly those that are unmet; and assuring the City that the CDBG funds are having a positive impact on its residents.

The City addresses homelessness and special needs in the following ways. First, the City funds agencies where expenses relate to operating homeless shelters (Salvation Army in prior years). Second, the City also funds agencies such that they may offer specific training and education that may affect a household’s needs, by hopefully offering resources regarding financial management, abuse, and family relationships, credit counseling and Family and Children’s Council. Third, the City offered CDBG funding for at-home healthcare, outpatient mental health services, and substance abuse counseling. Finally, the City, using its CDBG funds, hopes to address hunger and nutritional needs by funding the regional food bank. As is generally expected, resident needs outpace the amount of funding the City is able to offer the agencies through the CDBG program alone.

AP-70: HOPWA Goals – 91.220(l)(3)

The City of Cedar Falls is not a HOPWA recipient.

AP-75 Barriers to Affordable Housing – 91.220(j)

Currently, the need for quality, affordable housing is outpacing the existence of such units in Cedar Falls. Between demand on the units by full-time residents, and that which comes with being a university community and its student housing needs, the City has demand for affordable housing.

Two public policy issues were raised during the planning process, parking paving requirements for rental properties and the inability of the current zoning ordinance to effectively address growth that includes mixing of uses, increased development densities, and market pressures in fast-growing areas of the community (i.e. Main Street). Regarding the paving requirement, since adoption of the ordinance in February 2015, the City has reviewed the requirement three separate times. The cost impact of this policy has been part of that discussion, particularly a concern about hard-surfacing gravel driveways of existing single-unit rental homes, whereas, the drive of an existing single-unit owner-occupied unit may remain gravel. CDBG funds could be used to assist qualifying properties comply with the requirement. Also, recently, the City announced it was planning to update its existing zoning ordinance, with the idea that it may choose to include both form-based and conventional zoning provisions for specific parts of the community. This may promote more dense development, which could help to preserve affordability, that is design-based, as opposed to being impacted exclusively by conventional zoning requirements, which focus on use and bulk requirements (i.e. height, setbacks, yard area).

With that said, there are several different kinds of barriers to the development or creation of affordable housing in Cedar Falls, some of which are outside of the City’s ability to control. First, the housing market, for low-income residents in Cedar Falls, is relatively expensive, with home valuation and rent costs being relatively high. Second,

housing demand in the community has driven-up construction costs for both single-family and multiple-family developments. For example, significant demand for rental properties, some of which is attributed to the University of Northern Iowa student population, has increased prices dramatically, to the point of making units unaffordable for low-and-moderate income households. Third, market demand has driven the price of land upward in the community, not to mention the high costs associated with “greenfield” residential development (that which occurs on previously undeveloped land), most notably infrastructure costs. Finally, declining or static local and federal resources, which could be allocated toward affordable housing projects, coupled with ever-increasing program requirements, have also been a key impediment to addressing low-and-moderate income housing needs.

By looking at the two issues cited above, the City of Cedar Falls is taking action to ameliorate negative effects of public policy during this process. Also, the City may wish to explore public-private-nonprofit partnerships in the development of affordable housing. Nonprofit developers can build mixed income housing and attract additional resources/financing that private developers cannot, when it comes to creating new affordable housing. Said housing may be marketed at workforce housing as opposed to being labeled affordable. Nevertheless, the City does recognize the effect that their housing market is having on the price of housing, which may affect whether or not people can afford to live in the community. Further, the City’s Comprehensive Plan identifies future use including areas that may be developed at higher densities, which may help address the availability of affordable housing. Specifically, the plan identifies the following areas that may be suitable for higher density development: along University Avenue, west of Hudson Road; immediately east of the University of Northern Iowa; and intermixed with uses in the Main Street area, between 1st Street and 7th Street. The codes, specifically zoning, building, and other regulatory ordinances that the City has adopted are designed and drafted to treat properties and people uniformly and fairly. Further, fees are either “flat” or based upon the value of the improvements made to properties in an attempt to create fairness. Finally, property tax assessment is based upon valuation, as determined by the County Assessor. Regarding the levy rate for determining actual property tax amounts, they are set by the City Council as part of their annual budgeting process. Said levy rates are set by classification (property use), the percentage of which that is actually collected by the City is determined by the State of Iowa. Currently, residentially-classified property is rolled-back by the state such that local governments may only tax at a rate of approximately 55 percent of a property’s market or 100 percent value. In addition, in 2015, the State adopted a rollback for multi-residential properties that was to be implemented over several years. The tax rate began at 86.25 percent of a property’s market value, and over eight years, it will incrementally reduce in percentage until it is the same rollback as that of residentially-classified properties (i.e. in the 50-60 percent range). This, then, reduces property tax income for the City.

With that said, the City recognizes the higher cost of housing in their community, which may be attributed to market demand, land value, and development cost (primarily infrastructure). Obviously, then, this higher cost may not allow for persons with limited means to reside in the community. As a result, the City’s participation in the Community Development Block Grant (CDBG) Entitlement Program becomes that much more important. The CDBG Entitlement has offered not only physical housing assistance in the way of rehabilitation and repair programs, the City offers assistance to residents for the services, the cost of which were borne by the Program, thus not requiring persons to have to make difficult decisions between paying for housing-related expenses and the other services they may need. It also allows for infrastructure investments, avoiding increases in other rates, taxes, or assessments for property owners because CDBG funds are used.

AP-85 Other Actions - 91.220(k)

Introduction

The City of Cedar Falls is able to address obstacles to meeting the underserved needs through networking with public service agencies and nonprofit organizations to prevent homelessness and provide affordable housing to Cedar Falls residents. Also, the City is working to maintain the affordable housing stock in the area and provide decent and safe conditions to its residents.

Actions planned to address obstacles to meeting underserved needs

The City of Cedar Falls will continue to work with public service agencies and nonprofit organizations to ensure we are reaching the goal of assisting residents with the greatest need. In addition, we will work with code enforcement and other departments to identify potential at-risk residents. Declining resources have been a key impediment to addressing needs. By networking with other agencies, we can combine multiple funding sources to provide more services to low-and-moderate income residents.

Actions planned to foster and maintain affordable housing

Cedar Falls continues to work to foster and maintain affordable housing. The Housing Rehabilitation and Repair Programs assist qualified homeowners with substantial home rehabilitation or repairs to existing units. Funding has also been provided to provide financial education classes and planning, as well as family support services. Habitat for Humanity encourages affordable housing through new construction and housing rehabilitation programs that they manage within the community. In addition, the City offers reduced refuse, sewer and storm water fees to households below the 50% income guidelines. This is accomplished by the City using its general funds to assist, which in-turn lowers the cost of housing.

Actions planned to reduce lead-based paint hazards

The Iowa Northland Regional Council of Governments directly, or through its subcontractor, provides lead risk assessment and completes lead-based paint clearance testing on the housing rehabilitation projects in Cedar Falls. The City will continue to work with local, county, regional and other government agencies to achieve lead safe homes. The city provides "Protect Your Family from Lead in Your Home" brochure to educate CDBG applicants about the dangers of lead in the home.

Actions planned to develop institutional structure

The City, including Community Development Department and its Section 8 Housing Choice Voucher Program (which may also be known as the Cedar Falls Low Rent Housing Agency or Cedar Falls Housing Authority), and their contractor, the Iowa Northland Regional Council of Governments will work to strengthen the institutional structure used to manage the CDBG Entitlement Program. Together, they will also work to close the housing delivery gap between public and non-public organizations in the community. Said organizations will also address the gap that exists with regard to private housing industry participation in developing the City's institutional structure. Specifically, the Section 8 Housing Choice Voucher Program will work with private industry to increase and maintain affordable housing stock for low-to-moderate income households. Through experience, participation in local, regional (PHA Director Association), state (Iowa NAHRO, Iowa Association of Housing Officials), and national (NAHRO, American Planning Association) housing and planning organizations, educational opportunities, and peer-to-peer exchanges with other CDBG Entitlement recipients, staff-members will become more proficient in executing, managing, assessing, and anticipating change within the program. Further, the same entities, together with the City of Waterloo Community Development Department, will continue to do likewise with the institutional structure associated with administering the HOME Program.

Actions planned to reduce the number of poverty-level families

Cedar Falls has incorporated the Continuum of Care approach, providing an integrated system of services and programs to meet the various needs of individuals as they progress toward financial self-sufficiency. Cedar Falls has worked with local service providers to pursue resources and innovative partnerships to support the development of affordable housing; prevent homelessness, abuse, and substance abuse; offer housing education and literacy; and provide emergency food and shelter.

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

Community outreach is key in enhancing coordination between public and private housing and social service agencies. Staff attends Community Resource Fairs, and workshops with a number of local public service agencies and non-profit organizations. The meetings offer opportunities to foster relationships as well as identify the services each organization and/or agency is providing. By educating participating organizations on services available in the community, we are better positioned to meet the needs of the low-moderate-income individuals and households in the city.

AP-90 Program Specific Requirements - CDBG 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70 percent of CDBG funds is used to benefit persons of low-and-moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

AP-90: Program-Specific Requirements-HOME 91.220(I)(2)

The City of Cedar Falls is not a direct HOME recipient. It is part of a consortium with the City of Waterloo, Iowa.

AP-90: Program-Specific Requirements-ESG 91.220(I)(4)

The City of Cedar Falls is not an ESG recipient.

AP-90: Program-Specific Requirements-HOPWA 91.220(I)(3)

The City of Cedar Falls is not a HOPWA recipient.

AP-90: HTF Specific Review 91.220(I)(5)

The City of Cedar Falls does not administer HTF funds.