

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 Attached Map):

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

Application of the Waterloo and Cedar Falls Analysis of Impediments to Fair Housing Choice (2014 and 2019 Draft) Recommendations and Actions

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

Public Sector Impediments: Market Based

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 |

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|----------|---|---|
| 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 Public Facilities and 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, trees) to areas that must be identified as LMI areas by the Census Bureau |
| | Basis for Relative Priority | Community survey and City input |
| 7 | Priority Need Name | Promoting Neighborhood Development |
| | Priority Level | High |
| | Population | Extremely Low, Low, 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, Neighborhood Improvements, Demolition/Clearance, Neighborhood Access, Acquisition, Planning and Administration | \$253,085 | \$0 | \$372,039 (Estimated) | \$625,124 (Estimated) | \$1,012,340 (Estimated) | |
| CDBG-CV | Public/Federal | Housing Rehab and Repair, Agency Assistance, and Planning and Administration | \$160,662 | \$0 | \$0 | \$160,662 | \$0 | |
| 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, Demolition/Clearance, 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 \$272,500 | Homeowner Housing Rehabilitated or Repaired: 44 14 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 \$221,932 | Public Service Activities Other than LMI Housing Benefit: 20,000 22,200 persons assisted Homeless person overnight shelter: 200 persons assisted |
| 5 | Neighborhood Infrastructure Improvements | 2019 | 2023 | Non-Housing Community Development | LMI Area Benefit | Promote Infrastructure Development | CDBG: \$414,480 | Public Facility or Infrastructure Activity, other than LMI Housing Benefit: 540 persons assisted |
| 6 | Provide Access to Transportation Services | 2019 | 2023 | Non-Housing Community Development | Citywide and LMI Area Benefit | Promote Neighborhood Development; Support Economic Development; Business Development | CDBG: \$52,420 | Public Service Activities Other than LMI Housing Benefit: 1,000 persons assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding Estimate | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|-------------------------------|---|------------------------------|--|
| 7 | Neighborhood Accessibility Improvements | 2019 | 2023 | Non-Housing Community Development | LMI Area Benefit | Promote Infrastructure Development and Promote Neighborhood Development | CDBG: \$133,499 | Public Facility or Infrastructure Activity, other than LMI Housing Benefit: 95 persons assisted |
| 8 | Neighborhood Recreational Amenities | 2019 | 2023 | Non-Housing Community Development | LMI Area Benefit | Promote Neighborhood Development and Neighborhood Infrastructure Improvements | CDBG: \$158,120 | Public Facility or Infrastructure Activity, other than LMI Housing Benefit: 405 persons assisted |
| 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 \$281,605 | 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, 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, 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 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, curb-cuts, and trails that address accessibility barriers to residents in LMI areas, as identified by the Census Bureau. This will be accomplished by infilling pedestrian improvements that will allow LMI residents connectivity to services, businesses, employment, recreational, and educational opportunities. |
| | 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 parks 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-45: Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates it will assist ~~seventeen (17)~~ **twenty (20)** households with affordable housing under this Strategic Plan.

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.