

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

Waterloo Community Development Programs focuses on the use of its Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding provided through the U.S. Department of Housing and Urban Development ("HUD"). The information contained in this Consolidated Annual Performance and Evaluation Report ("CAPER") provides assessment of the City's progress towards meeting the stated goals and objectives stated in the 2019-2023 Consolidated Plan and the One Year Action Plan goals and objectives for Program Year ("PY") 2020. The CAPER reports on the City's fiscal year July 1, 2020 through June 30, 2021 for the following federal formula grant programs:

- Community Development Block Grant ("CDBG")
- HOME Investment Partnership Program ("HOME")

The City of Waterloo is the designated lead entity for the Waterloo/Cedar Falls HOME Consortium. The Consortium allows the two local governments to join together in order to receive HOME funding for affordable housing. This allows both cities to benefit from the HOME Investment Partnership funding that each city would not otherwise qualify for under the formula criteria. The City of Waterloo has set forth the following goals according to the community's needs in the Strategic and Annual Plan:

- Provide decent housing in the community by preserving and providing new affordable housing, reducing barriers to housing, increasing supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- Provide suitable living environments by eliminating slums and blight, create safer and more resilient neighborhoods, integrate of low and moderate income residents in both communities with housing opportunities, improve access to public services and facilities, and reinvest in deteriorating neighborhoods.
- Expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, improving access to employment, development activities that promote long-term community viability, and the empowerment of low and moderate income person to achieve self-sufficiency through public services and other means.

CDBG and HOME funding supported these goals through the Emergency Repair Program, Owner Occupied Rehabilitation Program, Iowa Heartland Habitat for Humanity Walnut and Chruch Row Neighborhood Projects, Iowa Heartland Habitat For Humanity CHDO New Construction Project, First Time Homebuyer Down Payment Assistance, and public services such as Northeast Iowa Food Bank, The Salvation Army Homeless Shelters, Iowa Legal Aid and Neighborhood Services.

The Coronavirus Aid, Relief, and Economic Security Act, (CARES Act) provided CDBG-CV funding to prepare for, prevent and respond to the Coronavirus pandemic. Round 1 funding provided services to the Salvation Army for additional shelter staffing, the Northeast Iowa Food Bank for an increase in the number of households experienceing food insecurity, East Side Ministerial Alliance and The Jesse Cosby Neighborhood Center for rental assistance, Operation Threshold for utility assistance, Grin and Grow Daycare to assist with a budget shortfall caused by the pandemic, Small Business Assistance, and Emergency Repairs for households experiencing hardship due to COIVD-19.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Acquisition of Real Property	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		2	0	0.00%
Acquisition of Real Property	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	4	0	0.00%			
Clearance and Demolition	Non-Housing Community Development	CDBG: \$ / HOME: \$	Buildings Demolished	Buildings	5	0	0.00%	5	0	0.00%

Deposit Assistance Program	Affordable Housing Homeless	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	125	0	0.00%			
Homeownership	Affordable Housing	HOME: \$ 64,142	Homeowner Housing Added	Household Housing Unit	10	1	10.00%	2	1	50.00%
Homeownership	Affordable Housing	HOME: \$37,715	Direct Financial Assistance to Homebuyers	Households Assisted	30	3	10.00%			
Housing Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	60	0	0.00%	10	0	0.00%
Housing Rehabilitation	Affordable Housing	CDBG: \$ 159,443/ HOME: \$133,432	Homeowner Housing Rehabilitated	Household Housing Unit	110	43	39.09%	25	21	84.00%
Neighborhood Services	Non-Housing Community Development	CDBG: \$85,599	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	5335	213.40%	500	500	100.00%
New Construction of Rental Housing	Affordable Housing Homeless Non-Homeless Special Needs	HOME: \$	Rental units constructed	Household Housing Unit	6	0	0.00%			

Owner Occupied Emergency Repair	Affordable Housing	CDBG: \$250,940	Homeowner Housing Rehabilitated	Household Housing Unit	60	61	101.67%	20	39	195.00%
Public Facilities and Improvements	Non-Housing Community Development	CDBG: \$ / HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	0	0.00%			
Public Services	Affordable Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$272,109	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	3000	17765	592.17%	500	17729	3,545.80%
Public Services	Affordable Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	100	0	0.00%			

Public Services	Affordable Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$33,041	Homeless Person Overnight Shelter	Persons Assisted	200	64	32.00%	50	64	128.00%
Public Services	Affordable Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	40	0	0.00%	40	0	0.00%
Public Services	Affordable Housing Homeless Non- Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homelessness Prevention	Persons Assisted	50	36	72.00%	10	0	0.00%

Small Business Assistance	Non-Housing Community Development	CDBG: \$10,000	Businesses assisted	Businesses Assisted	50	2	4.00%			
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Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

CDBG and HOME funding was used to address our highest priority need to provide decent housing in the community by preserving and providing new affordable housing through the following programs:

- **Emergency Repair Program-** This program provided 19 households with emergency repairs assistance. 2 roof repairs, 4 plumbing repairs, 2 electrical repairs, 4 furnace/A/C replacements, 2 sewer line repairs, 3 water service repairs and 2 water heater replacements. CDBG funding also provided 17 low/moderate income households with roof replacements. 3 households were also assisted with CDBG-CV funds for 2 roof replacements and a chair lift.
- **Owner Occupied Rehabilitation Program-** The rehabilitation program provided households receiving assistance through our Lead Hazard Remediation Program to receive additional work to the home that is not eligible through Lead Hazard Remediation. CDBG funding was also used as match funding for the Lead Hazard Remediation Grant. CDBG funds provided match or additional rehabilitation funds to 12 of our 26 Lead Grant recipients. HOME funds were used to assist 5 households with owner occupied rehabilitation assistance.
- **Iowa Heartland Habitat for Humanity Walnut and Church Row Neighborhood Projects-** The Critical Repair Program provided 4 households with repairs. Each household received a repair ranging from a roof; paint and new steps; a furnace; and a new front door, steps and sidewalk.
- **Iowa Heartland Habitat for Humanity, Community Housing Development Organization (CHDO), New Construction Project-** One new construction home was built to be sold to a low/moderate income family.
- **First Time Homebuyer Down Payment Assistance-** 3 low/moderate income households received direct homebuyer assistance to purchase affordable housing.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	35,121	5
Black or African American	15,731	3
Asian	1,404	0
American Indian or American Native	286	0
Native Hawaiian or Other Pacific Islander	930	0
Total	53,472	8
Hispanic	1,064	0
Not Hispanic	52,408	8

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The numbers listed in the tables are generated through accomplishments data entered into each activity in IDIS. The following race and ethnicity data was not included in the tables above as the accomplishments were not reported prior to generating the CAPER. RACE- Black/African American and White= 9; Other Multi-racial= 9; ETHNICITY- Non-Hispanic= 18.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,254,768	795,149
HOME	public - federal	842,238	351,339
Other	public - federal	737,227	182,261

Table 3 - Resources Made Available

Narrative

Resources made available includes:

CDBG Funding \$1,991,995

\$1,253,026 PY20 Grant Funds

\$1,742 Program Income

HOME Funding \$842,140

\$486,672 PY20 Grant Funding

\$6,800 Program Income

\$348,668 Prior Year Resources

Other-

\$737,227 CARES Act. Rnd 1

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	100	100	The project will be done in the city limits.
NEIGHBORHOOD REVITALIZATION STRATEGY AREA			

Table 4 – Identify the geographic distribution and location of investments**Narrative**

CDBG general rehabilitation funding, HOME general rehabilitation funding and public service funds used were not targeted toward a specific geographic area. The funds dispersed were used throughout the City of Waterloo targeting low-moderate income individuals and families. The Iowa Heartland Habitat for Humanity funding was used in local targeted areas including the Church Row and Walnut neighborhoods. However, the local targeted neighborhoods information is not coming through as there was a problem with an update during the creation of the 5 Year Con Plan.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

During FY21, Lead Hazard Control funds in the amount of \$708,239 were expended to remediate lead hazards in Waterloo homes. CDBG funds in the amount of \$114,652 and landlord funds in the amount of \$47,072 were used as match funding for the Lead Hazard Remediation Program. During FY21 the City expended \$869,963 to remove lead hazards and address health and safety issues in Waterloo homes.

The Waterloo Housing Trust Fund ("WHTF") provided local funds to leverage the CDBG Emergency Repair Program. Funds in the amount of \$14,828 were spent during the current program year to supplement CDBG emergency projects. WHTF provided homeowners with additional assistance on emergency repairs that exceeded the CDBG \$4,000 program limit.

The City of Waterloo has public land that was acquired through Iowa's 657A process. This process allows the City to petition the court to enter judgement awarding title to an abandoned property that has been abandon for six months or longer to the City. The City has sold a number of the sites to Iowa Heartland Habitat for Humanity for one dollar. Habitat for Humanity is the HOME CHDO. Some of the land that has been purchased by Habitat for Humanity is used on HOME new construction projects. The homes are then sold to low-moderate income households.

HOME Match requirements were satisfied and exceeded through the following match contributions:

- CHDO new construction project at 1637 Calhoun St. \$91,498
- Loan Payment from Liberty Manor project \$6,800.52

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	12,006,075
2. Match contributed during current Federal fiscal year	98,299
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	12,104,374
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	12,104,374

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
1637 Calhoun St. CHDO New Construction Project	06/01/2021	91,498	0	0	0	0	0	91,498
Liberty Manor Annual Loan Interest Payment	02/02/2021	6,801	0	0	0	0	0	6,801

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
6,801	157,658	7,658	0	150,000

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	119,158	0	0	28,707	0	90,451
Number	3	0	0	1	0	2
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	119,158	0	119,158			
Number	3	0	3			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		25		22,600		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	2	0	0	2	0	0
Cost	\$10,000	0	0	10,000	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	90	64
Number of Non-Homeless households to be provided affordable housing units	1,074	18,229
Number of Special-Needs households to be provided affordable housing units	0	0
Total	1,164	18,293

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	2	1
Number of households supported through Rehab of Existing Units	35	60
Number of households supported through Acquisition of Existing Units	2	0
Total	39	61

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The number of homeless goal was affected by public service agencies not drawing funds during the fiscal year. Extensions were given to the Warming Center, The Salvation Army and Iowa Legal Aid. All data that would have been reported with the use of the funds had an impact on reaching the one year goal. The production of new units goal was affected by the City of Cedar Falls not using HOME funding for a new construction project as reported in the Con Plan. The acquisition of existing units was also a project goal for the City of Cedar Falls that has not yet been completed.

One year goals that were exceeded were in the non-homeless category. Public Service that provided non-homeless assistance were in great demand due to the COVID-19 pandemic.

Discuss how these outcomes will impact future annual action plans.

These goals will have an impact on future Annual Action Plans due to homeless assistance and public services being funded with CARES Act. funding. In order to avoid duplication of benefits and fund public services based on need these services will not receive funding through the annual allocation. The agencies will continue to be funded with the CARES Act round 1 and 3 funding until all funding has been depleted.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	23	2
Low-income	9	4
Moderate-income	23	3
Total	55	9

Table 13 – Number of Households Served

Narrative Information

HOME funding for affordable housing actual households served by income includes: Homebuyer Down Payment Assistance, Owner Occupied Rehabilitation Grants and the CHDO New Construction Project. CDBG funding for affordable housing actual households served includes: Owner Occupied Rehabilitation, Emergency Repairs, and Habitat for Humanity Critical Repairs.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The Salvation Army is our main provider of homeless outreach and shelter-based outreach to persons experiencing homelessness. The Salvation Army currently uses the Homeless Management Information System (HMIS) to track, record and store characteristics and service needs of homeless individuals. Community Development staff receives information regarding the CoC weekly placement meeting held every Tuesday. Agencies discuss the Iowa Coordinated Services Network Homeless Prioritization List to determine a coordinated effort to assist homeless individuals in the region. The Community Development staff also attends the Black Hawk County Homeless Coordinating Board meetings to assess the needs of the community. Neighborhood Services also provides outreach to individuals putting them in touch with emergency services such as food, shelter and counseling.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Salvation Army is our best resource for addressing chronically homeless and emergency shelter services. The Salvation Army currently provides a number of counseling services for mental health, domestic abuse and addiction counseling. Through the use of the HMIS system, individuals and services are tracked so chronic homelessness can be addressed. The Salvation Army provides outreach for job training, housing and transportation needs. The City of Waterloo funds The Salvation Army emergency shelters. The Salvation Army provides a 32 bed/8 unit facility for women and children and an 18 bed facility for men. The Catholic Worker House also provides 22 beds, 15 for men and 7 for women. Transitional housing services are provided by The House of Hope, which is 10 unit facility with a total of 24 beds.

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

Individuals who are discharged from publicly funded institutions such as health care facilities, mental

health facilities, foster care, and corrections programs and institutions are more likely to become homeless after being discharged. The Black Hawk County Local Homeless Coordinating Board (LHCB) coordinates efforts among service providers and local government agencies to promote expansion of permanent housing for people experiencing homelessness. The LHCB along with other homeless service providers in Iowa's Balance of State CoC have developed a Coordinated Entry system to expedite the process for people experiencing or at risk of homelessness to receive assistance. The Coordinated Entry System will standardize the intake process by homeless service providers so people in need are referred to the most appropriate programs. People's Community Health Clinic also connects homeless individuals with medical services, dental care, meals and shelter.

The City of Waterloo does not receive ESG funding directly. Iowa's Balance of State CoC would be responsible for implementing their homeless discharge coordination policy. This is also done through the Local Homeless Coordinating Board. The agencies that make up the CoC and LHCB meet weekly to place homeless individuals into stable housing.

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

The State of Iowa is covered by four Continuum of Care, or networks of local governments, health and social service providers, with Woodbury, Pottawattamie, and Polk Counties each having separate CoCs. Waterloo and Black Hawk County are part of the "Balance of State" CoC. The CoC works with homeless populations from intake to self sufficient independent living. The CoC works with emergency shelters, transitional housing agencies, rapid rehousing organizations and permanent supportive housing preventing individuals and families who were recently homeless from becoming homeless again. Cedar Valley Friends of the Family provides 16 family units with 17 beds total. Community Housing Initiatives also provides 12 units with 13 beds, 1 family unit with 2 beds and 11 adult only beds. In addition to permanent supportive housing, Operation Threshold has 30 units and Exceptional Persons Inc. has 7 units that are used for rapid re-housing.

All shelter participants engage in an assessment process that includes the Coordinated Entry Diversion tool, the Vulnerability Index & Services Prioritization Decision Assistance Tool (VI-SPDAT), and the Salvation Army's Pathway of Hope assessments. These assessments and tools aid individuals and families in determining which individuals or families are most in need of emergency shelter and those who are better served through diversion or referral. Participants are continually assessed and revised with the aid of shelter care managers. As needs change, the program participant is provided additional appropriate referrals or services with the ultimate goal for successful exit to permanent housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Waterloo Housing Authority operates a 50 apartment facility for elderly and disabled income eligible tenants. The City uses the Capital Funds Program as well as Operating Revenue Reserves to make improvements to our public housing site-Ridgeway Towers.

The Waterloo Housing Authority has currently authorized 1056 vouchers and 19 VASH vouchers for a total of 1076 vouchers. 75% of the families served by Section 8 must be very low income to be admitted to the program. There is still a great need for public housing assistance, demonstrated by its one and a half year waiting list with 1008 people waiting for Section 8 assistance. Ridgeway Towers has a current waitlist of 31 individuals with an unspecified wait time.

During FY21 the Waterloo Housing Authority installed a new security door in the front entry of the building. COVID 19 measures in place consisted of; no gathering in the common areas, hand sanitizing stations were installed on all floors, doors and railings on each floor are wiped down twice daily in efforts to minimize the spread of COVID-19.

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

The Waterloo Housing Authority administers homebuyer education and "money smart" classes in efforts to increase homeownership opportunities for non-traditional first time home buyers. The homebuyer courses are offered to low-income families who are interested in buying a home. Topics covered in the course include money management, understanding credit, affordability, mortgage and home search and the home buying process. The Money Smart classes are led by local experts from banks, credit unions, and financial management agencies. The class teaches personal finance skills and best practices. The Waterloo Housing Authority connects voucher holders interested in homeownership with programs to help them achieve their goals. This service has opened the door to homeownership for low-income households. Greater access to homebuyer education, credit counseling, and available grants and tax credits is made available to a segment of the population that is often overlooked in traditional housing markets.

The Section 8 Home Ownership Program permits eligible participants in the Section 8 Housing Choice Voucher Program, including participants with portable vouchers, the option of purchasing a home with the Section 8 assistance rather than renting. The home ownership option is limited to three percent (3%) of the Total Section 8 voucher program budgeted by the PHA in any fiscal year, excluding disabled and elderly families. The program is available to current participants who have completed an initial Section 8 lease term consisting of 12 months; do not owe monies to the City of Waterloo Housing Authority or any other Housing Authority for any outstanding debt, and who meet the eligibility criteria. Additionally, participants who are in violation of their family obligations while receiving Section 8 assistance shall be

ineligible for participation in the Section 8 Home Ownership Program.

Actions taken to provide assistance to troubled PHAs

The Waterloo Housing Authority is currently designated as a high performer through the annual Section Eight Management Assessment Program (SEMAP). SEMAP measures the performance of the public housing agencies that administer the Housing Choice Voucher Program in 14 key areas.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City of Waterloo continues to provide tax abatement for any property improvements in the Consolidated Urban Revitalization Area (CURA). The CURA provides incentives for existing neighborhood investment and redevelopment. The CURA is eligible for residential, commercial, and industrial on the inner portions of the community. It helps create potential redevelopment opportunities for all types of development. The City's continued use of 657A is used to eliminate blight which becomes an important factor in the revitalization, growth, and the re-creation of parts of Waterloo. Other tax credits for homeowners include low-income credits, veteran's credit, and a homestead credit to help keep housing affordable. Community Development files and pays all fees, permits, and other charges related to its housing projects.

Public policies can also have negative effects on the community. For example, low-income homeowners are faced with emergency burdens such as water or sewer main breaks unexpectedly. If the homeowner is unable to get the main break mixed in a timely manner the city will get the work completed and assess the homeowner's taxes, this is currently the same with sidewalk repairs and other imminent repairs. This type of assessment causes a burden on low-income homeowners. The assessment payment must be paid in addition to the property tax or the property will be sold at a tax sale. If the homeowner is unable to redeem the home, the homeowner could be faced with losing their home due to such assessments. Our Emergency Repair Program plays a vital role in preventing homelessness for this very reason. We are able to get the repairs made for the homeowners as a grant or a loan with no tax assessment.

The Housing Task Force was assembled to review current housing ordinances and work on a strategy to address the growing number of dilapidated houses in the city. The Housing Task Force is also working on a new rental inspection checklist and fee structure making it more stringent on landlords who do not comply with the city rental ordinances. One of the barriers to enforcing rental ordinances is the ratio of rental inspectors compared to the number of rental units in the City.

Waterloo Community Development staff works closely with Code Enforcement to assist clients with code violations before action is taken. Community Development will assess the violation to see if any assistance can be offered to remedy the situation before tickets are written or court summons are issued. Staff meets with Code Enforcement on a monthly basis to discuss pending and existing cases. Code enforcement will refer individuals that cannot afford to address code violations to Community Development for assistance.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

In efforts to remove barriers and increase homeownership, the City of Waterloo implemented a Homebuyer Assistance Program that provides low-moderate income first time homebuyers down payment assistance. Homebuyer education courses and "Money Smart" financial literacy courses have been implemented by the Waterloo Housing Authority in effort to educate potential homebuyers.

The City of Waterloo has also engaged in the Central City Live Learn Initiative. The Initiative is focused on revitalizing downtown neighborhoods through improved housing conditions and increased access to job opportunities within the neighborhoods. Language and cultural barriers is also an obstacle to meeting the underserved needs of the community. Community Development provides interpretation services for Hispanic clients through a partnership with the YWCA. In addition, interpretation for services for languages not available from that source is available on a needs basis though the University of Northern Iowa's Language and International Studies Program. In addition, Neighborhood Services disseminates information via local networks that assists clientele in area that may not have access to traditional modes of information like internet, newspapers, TVs or contain language and cultural barriers.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Beginning January 1, 2021 The City of Waterloo was awarded an additional Lead Hazard Control Grant in the amount of \$3.8 million dollars to be used over a forty-two month time span. The funds will be used to provide interim controls and lead abatement activities to 105 homes in Waterloo. The funds will be paired with CDBG funds to provide income eligible owner occupied unit's rehabilitation services along with the interim control and lead abatement services. CDBG is also used for match funding for the Lead Hazard Control Grant. Rental units with tenants that meet the income eligibility requirements may also receive the lead services. The City has partnered with The Black Hawk County Health Department for LIRA and Healthy Homes Assessments and well as Lead Dust Clearance testing. The county is also providing the blood lead level testing for children participating in the program. Lead Safe Practices are used on every rehabilitation project regardless of the funding source. Waterloo Community Development also provides free 24 Hour Worker, 40 Hour Lead Contractor, and 8 Hour Lead Refresher Courses at no charge to contractors and workers. The workers and contractors are responsible for securing their own licensing with the State.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The City of Waterloo has a number of action agencies that help reduce the number of poverty families in the community. There are a number of foundations along with Community Development that provide funding to the agencies. Operation Threshold provides services such as housing, energy assistance and WIC. Department of Human Services provides childcare assistance and food assistance to help families become self-sufficient.

The Waterloo Housing Authority has been providing case management services to Section 8 assisted families since 1992. Families use the Family Self-Sufficiency (FSS) program to meet goals on a personal action plan developed by the case manager and the client to become economically self-sufficient within five years.

Neighborhood Services meets with a team of leaders from the Cedar Valley to address underemployment in Waterloo. The committee is looking at job programs that will not only provide employment but job training skills to disadvantaged populations.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Waterloo Community Development participates in a number of efforts to coordinate housing and services. For example Community Development staff participates in the City Central Live Learn Initiative. The goals of the initiative are to increase public improvements to streetscapes, clean up blighted and vacant homes, add new homes to the tax role, build skilled career training to help fill a shortage of trained construction laborers and improve housing options in diverse neighborhoods close to downtown.

The Waterloo Community Development Board holds monthly meeting to discuss and approve plans, projects and services provided. For example, the board constantly reviews policies and procedures to determine if components hinders or prevents clients from accessing services by way of eligibility. We amended our Emergency Repair Program to waive the insurance requirement because some clients didn't have homeowners insurance and previously this contributed to their ineligibility.

The City of Waterloo along with the City of Cedar Falls participate in a HOME Investment Partnership Consortium which allows both cities to receive funding that would not otherwise be available to each grantee on an individual basis. HOME funds can be used on a variety of housing activities including tenant based rental assistance, housing rehabilitation, assistance to homebuyers and new construction housing.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Waterloo Community Development is involved with a number of committees and foundations that come together to provide funding for services in the community. By uniting the services, partnerships are made between the public and private housing and social service agencies. Waterloo Community Development provided funding during the current and prior fiscal years to the following housing and social service agencies:

- Operation Threshold- Funds were provided to assist families in need of securing housing with security deposit assistance.
- Iowa Legal Aid- Funds were provided to assist low-moderate income individuals and families needing assistance with housing related legal issues such as eviction and foreclosure.
- Iowa Heartland Habitat for Humanity- Funds were provided to assist with the housing preservation projects in the Walnut and Church Row Neighborhoods.
- Operation Threshold- Funds were provided to assist individuals with rehabilitation issues that would otherwise disqualify the household from receiving weatherization services.
- The Salvation Army- Funds were provided for emergency overnight shelter services.
- Northeast Iowa Food Bank- Funds were provided to assist household who were food insecure.

During the COVID-19 pandemic consultation meetings were held with a number of local non profit agencies to discuss where the greatest need was and who was being most impacted by the COVID-19 pandemic.

- The Salvation Army- had to adjust its shelter hours and policies. Funding allowed the shelter to offer two additional full-time staff positions, creating a more stable and skilled staffing environment and will be allowed 24 hr. operation long term.
- Northeast Iowa Food Bank- seen a 20% increase in the number of participants. Funding provided was used for curbside food distribution salaries and benefits for staffing the Curbside Food Distribution Program.
- East Side Ministerial Alliance and The Jesse Cosby Neighborhood Center- provided rental assistance for income eligible clients that had a COVID related hardship.
- Operation Threshold- provided utility assistance to income eligible clients that had a COVID related hardship.
- Family Management- provided mortgage assistance to income eligible clients that had a COVID related hardship.
- Iowa Legal Aid- provided legal services to low/moderate income households in need of assistance to avoid foreclosure or eviction due to hardship during the COVID 19 pandemic.
- Grin and Grow Daycare- added services for children up to 12 years old due to the COVID-19 pandemic when schools closed. This caused the facility to have a budget deficit. CDBG-CV funding provided the necessary funding to close the budget gap.

All the agencies work in coordinated effort to provide low-income household with goods and services. Meeting are held throughout the year to coordinate efforts amongst the housing service providers. A weekly PULL meeting is also held to discuss homelessness on a regional bases. Each agency works as a referral service to guide individuals to necessary services. Waterloo Community Development also participates in a monthly meeting with the Black Hawk County Health Department to discuss the Lead Hazard Control Program, and community outreach.

Identify actions taken to overcome the effects of any impediments identified in the

jurisdictions analysis of impediments to fair housing choice. 91.520(a)

- All CDBG and HOME programs help to address the growing mismatch between real income and housing cost (Impediment 2-I2).
- The City continues to provide tax abatement to keep housing affordable in the CURA and allow homeowners to make needed home improvements (A3).
- Staff has developed a comprehensive strategy to meet the market needs of the Limited English Proficiency (LEP) population (A1).
- The Waterloo Police Department has a list of translators for various languages, and we have a working relationship with the Waterloo Schools since they have numerous interpreters on staff. The YWCA has a multi-lingual staff member who will provide one-on-one housing counseling for non-English speakers.
- The Mayor has implemented the Housing Task Force comprised of The Waterloo Housing Authority, Community Development, Planning and Zoning, the City attorney, the City clerk, and the City communications director that meet to discuss and resolve housing issues. (A1).

CR-40 - Monitoring 91.220 and 91.230

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

Community Development provides a training session at the start of each program year requiring mandatory attendance by all sub recipients. During this training, an overview is provided on the federal requirements, income guidelines, and general information. Each agency is encouraged to “ask before doing” if they are not familiar with federal guidelines. We also incorporated the Outcome Performance Measurement component during this training to help us comply with HUD’s desire to better measure the impact of our programs. An on-site monitoring visit is completed with each sub recipient during the program year to ensure continued compliance. However, due to the COVID-19 monitoring efforts were slowed. During the fiscal year all activities that expended funds were monitored using procedures from the HUD monitoring handbook. Desk monitoring of rents, invoices, payments and client files, activities and projects were done via zoom meetings and scanning and emailing requested documents. During the monitoring process; the project progress, financial information and project files are reviewed to ensure compliance with Federal program regulations. The review also includes verification of marketing materials, income verification of applicants, insurance and audit materials, and other applicable materials to ensure continued compliance. Monitoring procedures were also required to be completed prior to any pay requests made by public service agencies and before final payments on any completed projects. New agencies requesting payment were required to submit client file samples prior to pay requests to ensure client income determinations were being completed correctly. Ongoing technical assistance was provided to all contracted agencies to ensure regulation compliance. Through the monitoring process; if an agency or project was not in compliance a monitoring letter was sent out and the agency is given a specific time period to remediate the deficiency.

Community Development also conducts an inspection of units for applicable rental programs to ensure that housing quality standards are met. The Uniform Physical Conditions inspection requirement is completed for the necessary number of units for each property with appropriate notice provided to the resident. When appropriate, efforts between the state and city are combined so inspections are not duplicated. Any identified deficiencies are shared with the sub recipient in a letter and the sub recipient is then required to demonstrate compliance. A follow-up letter is sent to the agency once they are in compliance for their records, which includes information on confirmation of the measures they undertook to come into compliance.

Rental inspections were completed in joint effort with the Iowa Finance Authority to minimize tenant disruption and keep coronavirus exposure at a minimum. The Iowa Finance Authority completed inspections for Stokes Senior Housing and Liberty Manor Apartments while the City of Waterloo completed inspections for Marsh Place Apartments, and Unity Square Apartments. Roosevelt Apartments are scheduled for inspection in October of 2021.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Public Hearings are held throughout the program year to provide citizens a chance to comment on projects. Various projects provide a short survey for participants to fill out. We use these surveys and comments to improve individual projects. The draft CAPER, One-Year Action Plan and 5-Year Consolidated Plan are made available for public review and comment at the Waterloo Community Development Office, the City Clerk's office, and the Waterloo Public Library as well as on the City's website. Notices for the reviews and comment periods are published in the Waterloo/Cedar Falls Courier.

The FY21 CAPER Public Notice was published in the Waterloo/Cedar Falls Courier on September 5, 2021. The 15 day comment period began on September 6, 2021 and ended on September 21, 2021. No comments were received during the period. A virtual Public Hearing was held on September 21, 2021 via zoom meeting. Anyone wishing to participate was encouraged to contact Waterloo Community Development for meeting details. A copy of the Public Notice can be viewed in the Administration section attachments.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the past year we have made policy changes to adjust to the changing programs and community needs; however due to the COVID-19 pandemic we amended our 2019-2023 Con Plan to incorporate Small Business Assistance to assist small businesses that were impacted by the COVID-19 pandemic.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

During FY21 HOME inspections were completed in partnership with the Iowa Finance Authority to minimize tenant disruption and COVID-19 exposure. The Iowa Finance Authority completed inspections on the HOME assisted units at Stokes Manor and Liberty Manor. The City of Waterloo completed inspections at Unity Square and Marsh Place Apartments. The inspection results are as follows:

Stokes Manor- A bathroom GFCI outlet was not tripping properly, a clothes dryer exhaust duct was disconnected, possible mold behind a washing machine, a kitchen faucet handle was leaking, and an electrical outlet was missing a cover with exposed wires. It was also observed that multiples times, smoke alarms are not connected into the wiring system that is provided. Owner was told to connect smoke detectors to hard wiring per state code 210.3(7).

Liberty Manor- An electrical panel was blocked and a kitchen GFCI outlet was not tripping properly.

Unity Square- A front door was damaged, a front door had an inoperable lock, deteriorated bathroom floor, mold on bathroom ceiling, and a bedroom door broken off the jamb and door trim broken.

Marsh Place Apartments- A bedroom outlet was not working, a toilet was running constantly, a smoke detector was missing a battery backup but was hard wired, a kitchen GFCI was not tripping properly, 4th floor washing machine was inoperable, a leaking bathroom faucet, a bedroom door was damaged, bathtub faucet dripping, bathroom door was missing, outlet on rooftop elevator shaft was missing a cover.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

All HOME-assisted projects are required to follow Federal regulations regarding income and occupancy in the selection of tenants throughout the affordability period. All projects must have a HOME Tenant Selection Policy/Affirmative Fair Housing Marketing Plan. HOME-assisted projects must market and take action to attract eligible persons in market area without regard to race, color, national origin, sex, religion, familial status, or disability.

Many of our HOME-assisted units are located in minority areas and specifically marketed directly toward the African-American community. Marketing and outreach is performed through local service agencies such as The Jesse Cosby Center, Martin Luther King Center, The Waterloo Housing Authority, Human Rights Commission and local churches. These agencies are notified regularly to help fill vacant units. Owners also place ads in the Waterloo/CF Courier when apartments are vacant. HOME-assisted units

make marketing to minority groups such as African-American, Hispanic, Bosnian and Asian/Pacific Islander as well as disabled communities a priority in efforts to fill vacant units.

All HOME-assisted units must inform the public, and potential tenants about Federal fair housing laws and must use the Equal Housing Opportunity logo on marketing materials and written communications. During monitoring sessions, rentals must provide their most current marketing plan unless there is an existing waitlist for those units. When deficiencies of these regulations are identified, they are noted and corrective actions are taken by the sub recipients. The review of the material is conducted during the annual monitoring inspection.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The HOME Investment Partnership Program took in \$157,658.12 in program income. During FY21 program income in the amount of \$7,658.12 was used toward down payment assistance for an African American family of 3 with income that fell between the 60-80% median income limits.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

Waterloo Community Development has played a primary role in providing assistance to create and sustain the affordable housing stock in the City. The city makes a significant contribution to housing affordability and preservation, including but not limited to:

- Funding for housing rehabilitation and CHDO new construction projects.
- Funding Homebuyer Assistance Programs.