



# **CONSOLIDATED PLAN**

## **FIVE-YEAR STRATEGY**

**JULY 1, 2010 – JUNE 30, 2015**

Final      May 11, 2010

# TABLE OF CONTENTS

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<b>VISION STATEMENT.....</b>	<b>1</b>
<b>ELECTED CITY COUNCIL.....</b>	<b>1</b>
<b>ACKNOWLEDGEMENTS.....</b>	<b>2</b>
<b>EXECUTIVE SUMMARY.....</b>	<b>3</b>
Key Elements Of Plan.....	3
Citizen Participation Plan .....	3
Housing Market Needs And Market Analysis .....	3
Strategic Plan .....	4
<b>INTRODUCTION .....</b>	<b>8</b>
Purpose .....	8
Priorities.....	8
Contents .....	8
Goal .....	8
Means .....	8
Functions.....	9
Period.....	9
Guidelines .....	9
<b>DESCRIPTION OF LEAD AGENCIES .....</b>	<b>11</b>
Form of Government.....	11
Departments of the City .....	11
Homelessness/Continuum of Care.....	11
Enforcement of Fair Housing Ordinance.....	12
<b>CITIZEN PARTICIPATION AND CONSULTATION .....</b>	<b>13</b>
Grants and Programs (GAP) Citizens' Advisory Committee.....	13
Community Housing Development Organizations.....	14
Timeline for Consolidated Planning.....	14
<b>HOUSING NEEDS .....</b>	<b>16</b>
<b>AND MARKET ANALYSIS .....</b>	<b>16</b>
Summary of Housing Demand Analysis – Key Findings .....	16

<b><i>Housing Demand Analysis</i></b> .....	<b>18</b>
Introduction .....	18
Characteristics of Population and Households .....	18
Household Changes .....	18
Income Changes .....	19
Racial and Ethnic Changes.....	20
Income Among Racial and Ethnic Populations.....	21
Age Profile of the Population .....	25
Projected Housing Need .....	25
Homeless and Special Needs Populations .....	28
Individual and Family Needs Survey .....	30
Facilities Available.....	33
Facility Closures Due to Flood.....	34
Dislocation of At-Risk Households .....	35
Unmet Needs for Homeless and Transitional Housing.....	35
Priority Homeless Needs .....	36
Special Community Housing Needs .....	38
<b><i>Housing Supply Analysis</i></b> .....	<b>40</b>
Summary of Housing Supply Analysis – Key Findings .....	40
General Characteristics of the Stock .....	41
<b><i>Housing Problems Analysis</i></b> .....	<b>59</b>
<b><i>and Stock of Assisted Housing</i></b> .....	<b>59</b>
Summary of Housing Problems – Key Findings.....	59
<b><i>Housing Problems Analysis</i></b> .....	<b>62</b>
<b><i>and Stock of Assisted Housing</i></b> .....	<b>62</b>
Types of Housing Problems – Key Findings .....	62
Housing Stock Available to Low and Moderate Income Households .....	67
Households Suffering from High Housing Cost Burden .....	72
Stock of Assisted Housing.....	74
Stock Available for the Homeless and Other Special Needs Populations .....	80
Concentrations of Assisted Housing and Low Income Households.....	84
Spatial Concentrations of Racial and Ethnic Minority Households .....	86
Spatial Concentration of Low Income Households.....	89

Barriers to Affordable Housing .....	91
<b>STRATEGIC PLAN .....</b>	<b>95</b>
Summary of the Strategic Plan.....	95
Strategies to Address Needs .....	96
Introduction .....	98
Homeless .....	99
Special Needs Populations .....	106
Housing .....	110
Lead-Based Paint Needs.....	120
Barriers to Affordable Housing .....	121
Fair Housing .....	121
<b>Anti-Poverty Strategy.....</b>	<b>125</b>
<b>Institutional Structure and Coordination .....</b>	<b>128</b>
<b>Non-Housing Community Development .....</b>	<b>130</b>
<b>Priority Non-housing Community Development Needs.....</b>	<b>162</b>
<b>Non-Housing Community Development Objectives.....</b>	<b>162</b>
<b>General Allocation Priorities .....</b>	<b>164</b>
<b>Appendix .....</b>	<b>172</b>
SOCDS CHAS Data: Housing Problems Output for All Households.....	1
SOCDS CHAS Data: Housing Problems Output for White Non-Hispanic Households.....	3
SOCDS CHAS Data: Housing Problems Output for Black Non-Hispanic Households.....	4
SOCDS CHAS Data: Housing Problems Output for Hispanic Households .....	5
SOCDS CHAS Data: Affordability Mismatch Output for All Households.....	6
Continuum of Care Documents.....	8

# VISION STATEMENT

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Cedar Rapids is a vibrant, urban hometown –  
a beacon for people and businesses  
invested in building a greater community  
for the next generation.

## ELECTED CITY COUNCIL

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Ron Corbett	Mayor
Kris Gulick	District 1
Monica Vernon	District 2
Pat Shey	District 3
Chuck Weineke	District 4
Justin Shields	District 5
Don Karr	At Large
Tom Podzimek	At Large
Chuck Swore	At Large

# ACKNOWLEDGEMENTS

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This Consolidated Plan with Five-Year Strategy for the period of July 1, 2010 through June 30, 2015, was prepared by the staff of the City of Cedar Rapids Department of Community Development, Housing Services Division in coordination with professional services provided by Maxfield Research, Inc. Principals respectively involved were the following individuals:

City Housing Services Division

Paula Mitchell, Grant Program Manager

Michelle Hocraffer, Compliance Monitoring Specialist

Maxfield Research, Inc.

Mary Bujold

A special acknowledgement is also made for contributions made by Ms. Ann Hearn, Linn County Community Services, for coordination with respect to the Linn County Continuum of Care Planning and Policy Council, and Mr. Karl Cassell, Executive Director of the Cedar Rapids Civil Rights Division for contributions to the Analysis of Impediments that is currently underway, and ongoing support of the City's Fair Housing efforts.

Many other members of the community contributed time and data to the preparation of this strategic plan. Although there are too many contributors to name each participant, the Housing Services Division wishes to broadly thank all community members who participated in the process.

This document comprises an update of the existing Consolidated Plan scheduled to expire June 30, 2010, and has been updated to reflect existing community conditions and needs. The most significant impact upon community conditions and needs is that of catastrophic flooding that occurred in June 2008, inundating 10 square miles of the city and causing damage to thousands of residential structures in the City's core neighborhoods. The Cedar Rapids flood of 2008 was the nation's fourth-largest public assistance disaster, and its effects will likely be felt for a number of years to come.

# EXECUTIVE SUMMARY

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## KEY ELEMENTS OF PLAN

This Consolidated Plan brings together an analysis of Cedar Rapids' needs in the areas of housing and community development with a strategic plan for programs and projects to address those needs. This plan is a federally mandated document; all cities that receive funds under the Community Development Block Grant (CDBG) Program or the HOME Investment Partnership Program must prepare such a plan. Cedar Rapids receives funds through both of these federal programs as a direct entitlement through the U.S. Department of Housing and Urban Development.

## CITIZEN PARTICIPATION PLAN

This Consolidated Plan outlines the means through which the public was consulted for development of the plan. This plan incorporated the thoughts and feedback of citizens and organizations into the planning process at multiple stages throughout development of the plan.

A public hearing was held January 13, 2010, to obtain citizen input regarding community development and housing needs as well as top funding priorities for the upcoming five-year plan period. Focus groups were held January 28<sup>th</sup> and 29<sup>th</sup>, 2010, to obtain further feedback from stakeholder groups with an interest in Consolidated Planning. Upon completion of the draft version of the plan, citizen feedback was again sought through a 30-day review and comment period with a subsequent public hearing. All feedback was given consideration.

## HOUSING MARKET NEEDS AND MARKET ANALYSIS

### *DEMAND ANALYSIS KEY FINDINGS*

In June 2008, the City of Cedar Rapids sustained a 500-year Flood Incident. This level of flooding had a profound impact on a large portion of the City's housing stock. An estimated 18,263 people were located in the flood impact area, and a total of 7,198 parcels were affected, of which 75% were residential.

Cedar Rapids' population continued to increase during the 2000s. Prior to the flood, the population had grown by 5%. With some population loss due to flooding, the growth rate to 2009 post-flood is 4.7%. The community is expected to gain about 1,400 new households over the next five years, generating a need for 1,400 additional new housing units. The homeless

population is estimated at 800-1,000 people at any given time, and is expected to remain fairly constant.

### *SUPPLY ANALYSIS*

With the growth that occurred in the 2000s, the housing stock expanded to meet the needs of the population. Many housing units sustained damage during the 2008 flood, and a number of these will be removed. There will be some need to replace housing units lost, though the existing stock was sufficient to meet the temporary sheltering needs of the community.

### *NEED ANALYSIS*

Generally, the supply and demand for housing are relatively well-balanced in Cedar Rapids. This does not mean that problems are absent. The 2008 flood has resulted in the loss of some of Cedar Rapids' most affordable housing stock, which will need to be replaced. In addition, 34.7 percent of all renters and 14.7 percent of all owner-occupants suffer from some type of housing problem, of which housing cost burden is the most significant. Those at the lowest end of the income scale are the most affected by cost-burden and other housing problems.

While the community has an impressive stock of assisted housing units and voucher assistance to help households, this continues to fall well short of the demand. Similarly, demand for shelter services and transitional housing services greatly exceed the current capacity to serve this particularly hard-hit special needs population.

## STRATEGIC PLAN

### *GENERAL PRIORITIES*

The Consolidated Plan identifies a series of actions the City will undertake to address the needs of its homeless and special needs populations, its populations of households confronting housing affordability problems, and individuals attempting to overcome poverty. In addition, these strategies address actions the City will undertake to improve and revitalize its older neighborhoods in general and the stock of housing in those neighborhoods in particular.

In selecting these actions, the City is following a strategy designed to allocate its scarce resources so as to best serve the needs of the community, and in particular those neighborhoods with concentrated poverty. This means that, to the extent practicable, funds are allocated geographically and among priority needs so as to first serve households of very low income.

The problem areas receiving highest priority were selected as part of a detailed and broad-based community planning exercise, known as the Neighborhood Planning Process, where the City engaged the public in a five-month process of identifying how best to move forward with community reinvestment following the 2008 flood, and a series of focus groups attended by stakeholder organizations with an interest in Community Development Block Grant objectives. These inputs, along with guidance from City Staff and elected officials, combined to establish the areas of greatest need. For each priority area of concern, specific objectives have been identified. While these objectives will not, in most cases, completely ameliorate the unmet needs in the community, these objectives estimate a reasonable amount of product or service which can be generated within program budget constraints to address the community's most significant unmet needs.

#### *STRATEGIES FOR THE HOMELESS AND SPECIAL NEEDS POPULATIONS*

Highest priority is placed on providing transitional and permanent housing to assist the homeless population in re-entering the housing market in a stable manner. These clients are served by a broad array of support services, including job training, substance abuse treatment, various life skills, and health care services.

#### *HOUSING NEEDS*

Highest priority is placed on assisting low and very low income households in consuming housing in the marketplace that is affordable to them. This means trying to ensure that the stock of existing, older affordable housing units is preserved. Where loss of affordable units occurs, this means use of funds to support the development of new construction that will serve identified needs.

#### *NON-HOUSING COMMUNITY DEVELOPMENT NEEDS*

Highest priority is placed on projects and programs that foster the development of strong, stable neighborhoods. The City of Cedar Rapids is currently developing a program for redevelopment in its urban core neighborhoods to assist in strengthening the fabric of the neighborhood and in providing for new development that will increase the availability of high-quality affordable housing.

#### *LEAD-BASED PAINT HAZARDS*

Linn County will continue to screen children for lead-paint related problems. Given that the area had been suffering from a high instance of elevated blood lead levels, a problem existed. However, the removal of some housing units in high-incidence areas due to the 2008 flood and their replacement

with new housing may result in a lowering of the incidence rates of high blood-lead levels. Despite this, Iowa continues to rank in the top ten for a high percentage of states with a housing stock built prior to 1960.

#### *ANTI-POVERTY STRATEGY*

Cedar Rapids, through its CDBG-funded social service providers, will continue to coordinate its multi-faceted effort to reduce poverty within the community. This means that it will continue to fund initiatives that produce affordable housing and create job opportunities, to provide a wide variety of social services, and promote self-sufficiency.

#### *BARRIERS TO AFFORDABLE HOUSING*

Cedar Rapids is, and will continue to be, a City that favors the development of all housing, market-rate and affordable. The City, however, continues to examine its own building and zoning codes to remove or ameliorate the negative effects of any regulatory barriers found. In addition, any other factors that may be contributing to reducing the accessibility to affordable housing will be identified and addressed.

#### *FAIR HOUSING*

Cedar Rapids completed an analysis of impediments to Fair Housing in September 2003. The analysis is currently being updated to review and evaluate the efforts made and actions taken to overcome the effects of impediments identified through that analysis and to continue to assess and address new or ongoing impediments.

#### *INSTITUTIONAL STRUCTURE AND COORDINATION*

The City of Cedar Rapids continues to carry out its mission in the area of housing and community development through the Department of Community Development, along with strategic partners at the county, community, and neighborhood levels.

#### *MONITORING OUTCOME PERFORMANCE MEASURES*

In accordance with the HUD notice CPD-03-09, the Five-Year Strategy of the Consolidated Plan establishes a performance measurement system. The purpose of this system is to assist in determining how well funded programs are meeting needs by reflecting the efficiency of production and effectiveness of impact; the extent to which activities yield desired outcomes with degree of success.

The basis of this performance measurement system is to identify broad outcomes and indicators in the plan that are generally related to eligible program activities (as categorized by HUD). The purpose of these broad and generalized outcomes is to serve as a guide for funding applicants.

# INTRODUCTION

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A Consolidated Plan describes the housing and community development needs of a community, and outlines strategies and projected uses of funds over the next five years to address these needs. It also details the process through which the plan was prepared.

## PURPOSE

The Consolidated Plan provides the framework to identify housing and community development needs, and to craft local strategies to meet those needs.

## PRIORITIES

The Consolidated Plan provides a way to define local priorities in addressing housing and community development issues. Those priorities direct the use of Community Development Block Grant (CDBG) and HOME funds for the five-year period for which the plan is effective.

## CONTENTS

The Consolidated Plan contains two major elements: a Housing Needs Assessment and a Strategic Plan for the five-year period.

## GOAL

The overall goal of the Consolidated Plan is the development of viable urban communities through the provision of decent, affordable housing and a suitable living environment, by expanding economic opportunities for low and moderate income persons.

## MEANS

Key to achieving this goal is the extension and strengthening of partnerships between the public and private sectors. This includes both for-profit and non-profit organizations engaged in key activities, such as the development or redevelopment and operation of decent, affordable housing.

## FUNCTIONS

The Consolidated Plan serves as a planning document for the local community, as well as the application for federal funds received through the CDBG and HOME Programs, as well as a tool for measuring the performance of programs implemented. It also provides a mechanism for local coordination between entities.

## PERIOD

The effective period of this Consolidated Plan is July 1, 2010 – June 30, 2015.

## GUIDELINES

The Consolidated Plan is mandated by the Housing & Community Development Act of 1990. The U.S. Department of Housing and Urban Development has published guidelines describing the issues to be addressed in the Consolidated Plan. These include:

### Decent Housing

- Assisting homeless persons to obtain affordable housing;
- Assisting persons at risk of becoming homeless;
- Retention of the existing affordable housing stock;
- Increasing the availability of affordable permanent housing in standard condition to low and moderate income families, particularly to members of disadvantaged minorities *without* discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- Increasing the supply of supportive housing enhanced by structural features or enriched by supportive services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- Providing affordable housing that is accessible to job opportunities.

### A Suitable Living Environment

- Improving the safety and livability of neighborhoods;
- Increasing access to quality public and private facilities and services;
- Reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for low income persons and the revitalization of deteriorating neighborhoods;
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and
- Conservation of energy resources.

## Expanded Economic Opportunities

- Job creation and retention;
- Establishment, stabilization, and expansion of small businesses, including micro-enterprises;
- Provision of public services concerned with employment;
- Provision of jobs to low income persons living in areas affected by those programs or activities, or jobs resulting from carrying out activities under programs covered by the plan;
- Availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices;
- Access to capital and credit for development activities that promote the long-term economic and social viability of the community; and

Empowerment and self-sufficiency for low income persons to reduce generational poverty in federally assisted housing and public housing.

# DESCRIPTION OF LEAD AGENCIES

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## FORM OF GOVERNMENT

The City of Cedar Rapids is structured under the laws of the State of Iowa as a City Manager form of government. The City Manager serves as the chief administrator for the City, and nine part-time City Council members are elected to serve as the policy-making body. Council members are elected to represent each of five districts; the Mayor and three other Council members are elected “at large.” The City Manager implements the policies established by the City Council.

## DEPARTMENTS OF THE CITY

The City of Cedar Rapids primarily administers its housing and community development programs through the Department of Community Development, which carries out short and long-range planning activities related to land use, transportation, economic development, and housing. Functions related to the administration of CDBG and HOME funds are housed in the Housing Services Division of the Department of Community Development.

### Administration of Section 8 Housing Choice Voucher Program

The City of Cedar Rapids does not have any publicly-owned housing and, as such, does not have a Public Housing Authority. However, the City Council is authorized to administer Federal rent subsidy vouchers awarded by the U.S. Department of Housing and Urban Development from the Section 8 Housing Choice Voucher Program. The City’s Assisted Housing Program, part of the Housing Services Division, administers the provision of this assistance.

## HOMELESSNESS/CONTINUUM OF CARE

Another lead agency involved in the City’s Consolidated Planning process is Linn County Community Services. Through that agency, in partnership with the United Way of East Central Iowa and the City of Cedar Rapids, homelessness and homeless issues are addressed through a “Continuum of Care” Planning and Policy Council. Linn County provides the administrative staff support for this body, as well as for the Local Homeless Coordinating Board, and assists with efforts to compile data and track trends in order to identify needs and priorities. It is through this structure that the provision of homeless facilities and services are locally coordinated.

As a voluntary consortium of service providers and community members with an interest in homeless issues, the Continuum of Care Planning and Policy Council relies upon mutually agreed upon consensus of need and locally collected data to form collaboration in order to carry out its mission. The Continuum of Care for homelessness structured through this Council and its partnerships satisfies the federal requirements established by HUD to access funds from the CDBG, HOME, and other federal grant programs.

With broad-based representation from both public and private sectors across Linn County, the principal role of the Council is to serve as the primary local entity responsible for the management of a systematic process designed to provide a transition from homelessness to permanent independent living. It is noted that there is a collaborative relationship between the Council and the separate Local Homeless Coordinating Board, which serves as the designated entity responsible for coordination of the Emergency Food and Shelter resources within Linn County, Iowa.

## ENFORCEMENT OF FAIR HOUSING ORDINANCE

The Cedar Rapids Civil Rights Commission oversees fair housing in the City of Cedar Rapids. The Commission promotes fair housing through outreach, takes and investigates complaints filed by individuals, and completes the Analysis of Impediments to Fair Housing. The City of Cedar Rapids has a Fair Housing ordinance that is comparable to the Federal Fair Housing Act. In addition, the Cedar Rapids ordinance provides protection for persons to prevent discrimination on the basis of age and sexual orientation.

# CITIZEN PARTICIPATION AND CONSULTATION

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The City has an adopted Citizen Participation Plan that encourages citizens to participate in the development of the Consolidated Plan, especially concerning the participation of low- and moderate-income individuals residing in blighted/slum areas. Appropriate accommodations are made for inclusion of all persons with an interest in the planning effort, including minorities, persons with limited English proficiency, and persons with disabilities. The Citizen Participation Plan provides reasonable opportunity for citizens to comment upon the planning documents, including the Citizen Participation Plan itself. The Consolidated Plan is made available to citizens, agencies, and other interested parties for meaningful input prior to adoption including the identification of community needs, priorities, and resources; activities to be undertaken; and plans to minimize displacement.

The Citizen Participation Plan calls for a minimum of two public hearings, held annually, to obtain citizens' views and to respond to questions and concerns. The first meeting solicits input about the community's needs and program performance. The second provides opportunity for specific comment about the draft documents, including those activities proposed for implementation with budget allocations. For the latter, in addition to the public hearing, a local review period of at least 30 days is provided and the City Council considers all comment, whether presented at the public hearing or submitted in writing, prior to approval of documentation to be submitted to HUD.

City staff provides technical assistance to all groups requesting assistance in developing proposals for funding under any program covered by the Consolidated Plan. The City has established procedures to handle complaints related to the Consolidated Plan, its amendments, and its performance reports. The Citizen Participation Plan is maintained on file in the City's Community Development Department for public review.

## GRANTS AND PROGRAMS (GAP) CITIZENS' ADVISORY COMMITTEE

Citizen participation originates through local grass-roots representation with a "Grants and Programs (GAP) Citizens' Advisory Committee," staffed by the Housing Services Division. The current members are listed in the appendix. In addition to general "Consolidated Planning" activities, the purpose of the GAP Committee is to annually review proposals submitted in the form of applications

for funding from the CDBG and HOME Programs. The GAP Committee is solely an advisory body which makes recommendations to the City Council as to which proposals should be funded and at what level. City staff provides guidance to ensure regulatory compliance regarding eligibility of proposed activities. The committee is made up of thirteen members, representing three functional areas:

- Representation from Neighborhood Associations – Five members are directly appointed by neighborhood associations with boundaries within urban renewal areas (surrounding the Central Business District) with a predominance of low and moderate income households.
- Representation from Designated Organizational Interests – Three members are directly appointed by specific organizations of related interest. These include the Cedar Rapids Area Chamber of Commerce, the Affordable Housing Commission, and the Local Homeless Coordinating Board.
- Representation from At-Large Citizens – five members are directly appointed by the City Council, with one to represent each of the four quadrants of the City, plus the option for one community-wide representative.

## COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS

The City also directs efforts toward consultation and collaboration as a part of citizen participation to include outreach to organizations that are organized as Community Housing Development Organizations (CHDOs), or that may have capacity to form new CHDOs. This information is part of the annual solicitation process for CDBG and HOME applications. Current CHDOs in Cedar Rapids are Hawkeye Area Community Action Program (HACAP), Affordable Housing Network, Inc. (AHNI), and Margaret Bock Housing, Inc.

## TIMELINE FOR CONSOLIDATED PLANNING

Following is a timeline summarizing efforts directed toward consultation during preparation of this Five-Year 2010 Consolidated Plan with Five-Year Strategy. In addition to the specific actions outlined below, a list of contacts involved in the process through focus groups and public meetings is contained in the appendix.

November 12, 2009

City staff attended a State-wide meeting of CDBG and HOME entitlement communities hosted by the Iowa Department of Economic Development (IDED) in Des Moines, for the purpose of collaboration and coordination concerning Consolidated Planning.

January 13, 2010

City Council conducted a public hearing to gather citizen input concerning community development needs, program funding priorities, and program performance, as pertinent to both the Five-Year Strategy and the Annual Action Plan.

January 21, 2010

The Grants and Programs committee began meeting weekly to discuss Consolidated Planning and make funding recommendations for the 2010 program year. Meetings were held January 21<sup>st</sup> and 28<sup>th</sup>, February 4<sup>th</sup>, and February 11<sup>th</sup>.

January 28 – 29, 2010

City staff conducted focus groups to gather citizen input. Included were separate sessions targeting Community Development, Economic Development, and Housing/Homeless Needs. A list of invitees is included in the front of this document.

April 11, 2010

Public notice published in *The Cedar Rapids Gazette* commencing a 30-day public review and comment period for the Consolidated Plan and the Annual Action Plan.

April 13, 2010

City Council motion-setting public hearing to consider adoption of the Consolidated Plan and Annual Action Plan for May 11, 2010.

May 11, 2010

Following consideration of citizen comment at public hearing, City Council adoption by resolution of the Consolidated Plan with Five-Year Strategy and the FY2010 Annual Action Plan.

May 16, 2010

Deadline for submission of the Consolidated Annual Action Plan and Five-Year Strategy to HUD.

# HOUSING NEEDS AND MARKET ANALYSIS

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PREPARED JUNE 2009 BY:

Maxfield Research Inc.  
615 1<sup>st</sup> Avenue NE Suite 500  
Minneapolis, MN 55413  
(612) 338-0012

## SUMMARY OF HOUSING DEMAND ANALYSIS – KEY FINDINGS

### SIGNIFICANT IMPACT TO CEDAR RAPIDS' HOUSING STOCK

In June 2008, the City of Cedar Rapids sustained a 500-Year Flood Incident. This level of flooding had a profound impact on a large portion of the City's housing stock. An estimated 18,263 people were located in the flood impact area. A total of 7,198 parcels were affected by the flood. Of those, 75% were residential. A total of 120 families living in the flood-impact area were receiving Section 8 housing assistance at the time of the flood.

Discussions of the impact to households, the housing stock, homeless and special needs populations because of the June 2008 flood are discussed in the analysis.

### POPULATION CHANGES

Cedar Rapids' population continued to increase during the 2000s. Prior to the flood, the population had grown by 5%. With some population loss, the growth rate to 2009 post-flood is 4.7%.

### HOUSEHOLD CHANGES

The rate of household growth continues to outpace the rate of population growth and household sizes have decreased to an estimated 2.26 people per household.

### INCOME CHANGES

Household income growth in Cedar Rapids was only 6.9% as of 2007 and declined slightly (-1.1%) to 2009. The economic recession has had a slightly negative impact on household incomes.

## RACIAL AND ETHNIC POPULATION CHANGES

Overwhelmingly, the population of the City of Cedar Rapids has been and remains White, non-Hispanic. Minority populations have increased in Cedar Rapids, but by less than the growth in the White, non-Hispanic population.

## INCOME AMONG RACIAL AND ETHNIC POPULATIONS

Black and Native American racial minorities of Cedar Rapids continue to have disproportionately high shares of households who are poor.

## AGE PROFILE OF THE POPULATION

The number of children and teens is projected to stabilize while the majority of the growth will occur among those ages 35 to 64. This indicates a greater number of households that will be aging and a potential need for housing units that will cater to varying lifestyles.

## PROJECTED HOUSING NEED

The community is expected to gain about 1,400 new households over the next five years to 2014.

## HOMES AND SPECIAL NEEDS INDIVIDUALS AND FAMILIES

In Fiscal Year 2008 (July 1, 2007 through June 30, 2008), Cedar Rapids emergency shelters and transitional housing programs served a total of 4,507 people. Approximately 1,265 people were turned away during that period and 346 were on a waiting list for transitional housing programs. The community continues to work diligently to provide supportive services for those that need them.

# HOUSING DEMAND ANALYSIS

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## INTRODUCTION

In June 2008, the City of Cedar Rapids sustained a major flood. Flood waters inundated many housing units primarily in older neighborhoods located near the Downtown core. Flood waters extended outward throughout most of Downtown Cedar Rapids and through many of the City's historic neighborhoods. The level of flooding reached a 500-year incidence level and many homes were damaged beyond repair.

In developing figures for this analysis, careful consideration was given to the flood impacts on the household base, housing units, potential affordable housing removal, and the ability to rehabilitate and/or repair housing units that sustained flood damage. Tables in the document, where appropriate, provide information regarding the impacts to the housing stock and to Cedar Rapids' households. This information, gathered primarily through various City divisions and collated by a private consulting firm, is explained in greater detail throughout the report.

## CHARACTERISTICS OF POPULATION AND HOUSEHOLDS

### KEY FINDING:

After several years of substantial population growth in Cedar Rapids since the 2000 Census, the impact of the 2008 flood has caused a modest population reduction in 2009. A similar impact is estimated for Cedar Rapids households.

The estimated 2008 population of Cedar Rapids pre-flood was 127,500. Post-flood, the estimated 2009 population is 126,400. Leading up to the flood, the 2008 population exhibited an increase of 5.6% over 2000. Accounting for some population loss, the 2009 population estimate reveals an increase of 4.7% over 2000.

Table 1 presents population and household counts and estimated household size for Cedar Rapids in 1980, 1990, 2000, 2008 (pre-flood) and 2009 (post-flood).

## HOUSEHOLD CHANGES

### KEY FINDING:

The number of households has continued to grow more rapidly than population signifying reduced household sizes.

Household size has declined in each 10-year period since 1980. As shown, the average household size in 1990 was 2.49 and dropped to 2.42 in 2000. Current estimates show the average household size to be approximately 2.26 in Cedar Rapids.

	U.S. Census			Corridor MPO, Census Maxfield Research	
	1980	1990	2000	2008*	2009**
	Population	110,217	108,751	120,758	127,500
Households	41,662	43,674	49,820	56,488	55,842
Household Size	2.65	2.49	2.42	2.26	2.26
* Pre-flood estimates					
** Post-flood estimates					
Sources: U.S. Census; Claritas, Inc.;					
Iowa Data Center; Corridor MPO; Maxfield Research, Inc.					

## INCOME CHANGES

### KEY FINDING:

During the 1980s and 1990s, household income was outpacing inflation. Increases in household income began to stall in the 2000s and because of the current economic downturn, household incomes are estimated to have declined in 2009 by -1.1%, even as inflation increased by 2.1%. If this situation continues, households' loss of buying power and loss of financial assets is likely to result in more challenges for future job creation and the ability to house its population, especially those at highest risk.

Table 2 presents data on the median household income for Cedar Rapids in 1980, 1990, and 2000, from the Census with estimates for 2007 and 2009. Data for 2007 was obtained through the American Community Survey and 2009 estimates were developed based on 2007 figures and 2009 data from Claritas, a national demographics forecasting company. Also shown are figures from the Consumer Price Index for the respective periods.

Household incomes in Cedar Rapids tend to trail those of the greater Metropolitan Area. In 2000, the differential between household incomes in Cedar Rapids and those in the Metropolitan Area was projected to increase. In 2007, the differential was estimated at 90%, a significant drop from 2000 at 95%. In 2009, the differential is estimated to have narrowed to 93%.

**Table 2: Income and the Consumer Price Index, 1980-2009**

Income and Prices	---- Year ----				
	1980	1990	2000	2007	2009*
<b>City of Cedar Rapids</b>					
Median Household Income	\$19,410	\$31,181	\$43,704	\$46,734	\$46,210
Percentage Change	--	60.6%	40.2%	6.9%	-1.1%
<b>Cedar Rapids MSA</b>					
Median Household Income	\$20,084	\$32,137	\$46,206	\$52,022	\$49,796
Percentage Change	--	60.0%	43.8%	12.6%	-4.3%
Consumer Price Index	82.40	127.40	168.30	198.10	202.33
Change in CPI	--	54.6%	32.1%	17.7%	2.1%
* The most recent CPI data in April is used					
<b>Note:</b> Consumer Price Index is for All Urban Consumers for All Items in the Midwest with 1982-1984 base year					
Sources: U.S. Census; American Community Survey; Claritas, Inc.; Bureau of Labor Statistics, 2009					

## RACIAL AND ETHNIC CHANGES

### KEY FINDING:

Although the number and percent of minority populations has increased in Cedar Rapids since 2000, minorities still represent only an estimated 12.0% of the total population as of 2009. The White population accounts for 88% of people in Cedar Rapids. Minority populations increased by 3% since 2000.

By comparison, minorities are estimated to currently comprise 34% of the US population as of 2007, indicating that Cedar Rapids' minorities account for a small share of the total population. The Black population in Cedar Rapids is the largest minority population, comprising 4.7% of the total population. This population is estimated to have increased by 47.1% between 2000 and 2009.

The Native American, Non-Hispanic population, although accounting for only 0.4% of the population, is estimated to have increased by 71.3% during the period shown. This is the largest growth rate of all race groupings.

Asian and Hispanic populations and those that have identified as belonging to two or more races also increased significantly during the past several years. Growth rates for these racial groups increased by 43.1%, 36.3% and 30.2%, respectively from 2000 to 2009.

Table 3 presents information on population breakdowns by race including those of Hispanic descent in 1990 and 2000 with an estimate for 2009.

The Census Bureau changed the manner in which it records the race of respondents for the 2000 Census. Prior to 2000, an individual could only be listed as a single race. With the 2000 Census, individuals could indicate that they are members of two. This new category, Two Races, cannot be compared directly to any racial group in the 1990 Census. This results in some uncertainty as to the actual changes in each minority group because it is not known how those classified as Two Races in 2000 categorized themselves in 1990.

**TABLE 3: Population by Race/Ethnic Group, 1990, 2000 and 2009**

Race/Ethnicity	--- 1990 ---		--- 2000 ---		--- 2009 ---		Change, 2000 - 2009	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
White Non-Hispanic	103,060	94.8%	109,795	91.1%	111,214	88.0%	1,419	1.3%
Black Non-Hispanic	3,084	2.8%	4,077	3.4%	5,997	4.7%	1,920	47.1%
Native American Non-Hispanic	240	0.2%	265	0.2%	454	0.4%	189	71.3%
Asian Non-Hispanic	1,043	1.0%	2,116	1.8%	3,028	2.4%	912	43.1%
Other	81	0.1%	213	0.2%	241	0.2%	28	13.3%
Two races	--	--	1,937	1.6%	2,523	2.0%	586	30.2%
Hispanic of one or more races	1,243	1.1%	2,160	1.8%	2,943	2.3%	783	36.3%
<i>Total</i>	<i>108,751</i>	<i>100.0%</i>	<i>120,563</i>	<i>100.0%</i>	<i>126,400</i>	<i>100.0%</i>	<i>5,837</i>	<i>4.8%</i>

Sources: U.S. Census; Claritas Inc.; Maxfield Research Inc.

## INCOME AMONG RACIAL AND ETHNIC POPULATIONS

Black and Native American racial minorities of Cedar Rapids have disproportionately high shares of households who have very low incomes.

Among all households in Cedar Rapids, 33% have incomes at or below 50% of the Area Median Family Income (AMFI). This is an increase from 2000 when 24% had incomes at or below 50% of AMFI. HUD classifies households with incomes at or below 50% of AMFI as “very low income.” If income is unrelated to race, then within each racial group, the proportion of households among the very low income should be roughly the same. The proportions of very low income households among White non-Hispanic and Hispanic households in Cedar Rapids are about the same as found with all households in the City. Asian households are under-represented among the very low income households. Black and Native American households, however, are over-represented among the very low income households in the City. Approximately 42% of Black households and 52% of Native American households had incomes that are below the very low income level in 2000. In 2009, these figures correspond to 54% and 54%, respectively. This indicates that these two groups will continue to

have less capacity to compete in the market for housing and are more likely to be at-risk of living in and/or currently living in substandard housing.

If the share of the population of any category of racial or ethnic minority is within a low income category and is more than 10 percentage points greater than the population as a whole, HUD recommends that this group be viewed as suffering from concentrated poverty. The poor can consume only that portion of the housing stock that is very affordably priced. These affordable units tend not to be uniformly distributed across a city and may be concentrated in specific neighborhoods or geographic areas. The housing stock in these areas may be affordable largely because of its advanced age and often generally poor condition.

The spatial concentration of minorities who are disproportionately poor in low cost housing units often creates an overall disinvestment in the housing stock in those areas, exacerbating the problem of low income households and their need for affordable housing that is safe, in sound condition, and of good quality.

Table 4 shows the total number of households, the percent of all households of that racial group in a specific income category, and the percent of all households with incomes in a specific income category.

**TABLE 4: Households by Income and Race, 2000 and 2009**

Category	Less than 50% AMFI		51% to 80% AMFI		81% to 100% AMFI		More than 100% AMFI	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
	<b>2000</b>							
White Alone	10,851	92.6%	9,164	94.9%	11,635	94.9%	15,465	95.2%
Black Alone	602	5.1%	264	2.7%	259	2.1%	298	1.8%
Native American Alone	68	0.6%	16	0.2%	18	0.1%	29	0.2%
Asian Alone	79	0.7%	89	0.9%	197	1.6%	319	2.0%
Other Alone	44	0.4%	61	0.6%	81	0.7%	42	0.3%
Two or more races	80	0.7%	58	0.6%	70	0.6%	90	0.6%
<b>Total Households</b>	<b>11,724</b>	<b>23.5%</b>	<b>9,652</b>	<b>19.4%</b>	<b>12,260</b>	<b>24.6%</b>	<b>16,243</b>	<b>32.6%</b>
<i>Hispanic or Latino of Any Race</i>	135		123		178		123	
<b>2009</b>								
White Alone	16,251	89.0%	12,110	92.7%	6,577	92.7%	16,192	92.9%
Black Alone	1,298	7.1%	414	3.2%	201	2.8%	462	2.7%
Native American Alone	118	0.6%	32	0.2%	21	0.3%	46	0.3%
Asian Alone	210	1.2%	242	1.9%	196	2.8%	497	2.9%
Other Alone	118	0.6%	128	1.0%	37	0.5%	74	0.4%
Two or more races	265	1.5%	141	1.1%	60	0.8%	152	0.9%
<b>Total Households</b>	<b>18,260</b>	<b>32.7%</b>	<b>13,067</b>	<b>23.4%</b>	<b>7,092</b>	<b>12.7%</b>	<b>17,423</b>	<b>31.2%</b>
<i>Hispanic or Latino of Any Race</i>	369		247		126		249	
<b>Numerical and Percentage Change 2000-2009</b>								
White Alone	5,400	49.8%	2,946	32.1%	-5,058	-43.5%	727	4.7%
Black Alone	696	115.6%	150	56.8%	-58	-22.4%	164	55.0%
Native American	50	73.5%	16	100.0%	3	16.7%	17	58.6%
Asian	131	165.8%	153	171.9%	-1	-0.5%	178	55.8%
Other	74	168.2%	67	109.8%	-44	-54.3%	32	76.2%
Hispanic or Latino of Any Race								
Two or more races	185	231.3%	83	143.1%	-10	-14.3%	62	68.9%
<b>Total Change</b>	<b>6,536</b>	<b>55.7%</b>	<b>3,415</b>	<b>35.4%</b>	<b>-5,168</b>	<b>-42.2%</b>	<b>1,180</b>	<b>7.3%</b>

Source: U.S. Census Bureau; Claritas, Inc.; Maxfield Research Inc.

Table 4A shows the percent of all households of that racial group within a specific income category.

<b>TABLE 4A: Households by Income and Race, 2000 and 2009</b>								
<i>Income Category: Percent of Area Median Family Income</i>								
Category	Less than 50% AMFI		51% to 80% AMFI		81% to 100% AMFI		More than 100% AMFI	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
<b>2000</b>								
White Alone	10,851	23.0%	9,164	19.5%	11,635	24.7%	15,465	32.8%
Black Alone	602	<b>42.3%</b>	264	18.6%	259	18.2%	298	20.9%
Native American Alone	68	<b>51.9%</b>	16	12.2%	18	13.7%	29	22.1%
Asian Alone	79	11.5%	89	13.0%	197	28.8%	319	<b>46.6%</b>
Other Alone	44	19.3%	61	26.8%	81	<b>35.5%</b>	42	18.4%
Two or more races	80	26.8%	58	19.5%	70	23.5%	90	30.2%
<b>Total Households</b>	<b>11,724</b>	<b>23.5%</b>	<b>9,652</b>	<b>19.4%</b>	<b>12,260</b>	<b>24.6%</b>	<b>16,243</b>	<b>32.6%</b>
<i>Hispanic of Any Race</i>	135	24.2%	123	22.0%	178	31.8%	123	28.0%
<b>2009</b>								
White Alone	16,251	31.8%	12,110	23.7%	6,577	12.9%	16,192	31.7%
Black Alone	1,298	<b>54.7%</b>	414	17.4%	201	8.5%	462	19.5%
Native American Alone	118	<b>54.4%</b>	32	14.7%	21	9.7%	46	21.2%
Asian Alone	210	18.3%	242	21.1%	196	17.1%	497	<b>43.4%</b>
Other Alone	118	33.1%	128	<b>35.9%</b>	37	10.4%	74	20.7%
Two or more races	265	<b>42.9%</b>	141	22.8%	60	9.7%	152	24.6%
<b>Total Households</b>	<b>18,260</b>	<b>32.7%</b>	<b>13,067</b>	<b>23.4%</b>	<b>7,092</b>	<b>12.7%</b>	<b>17,423</b>	<b>31.2%</b>
<i>Hispanic of Any Race</i>	369	37.2%	247	24.9%	126	12.7%	249	25.1%
<b>Numerical and Percentage Change 2000-2009</b>								
White Alone	5,400	49.8%	2,946	32.1%	-5,058	-43.5%	727	4.7%
Black Alone	696	115.6%	150	56.8%	-58	-22.4%	164	55.0%
Native American	50	73.5%	16	100.0%	3	16.7%	17	58.6%
Asian	131	165.8%	153	171.9%	-1	-0.5%	178	55.8%
Other	74	168.2%	67	109.8%	-44	-54.3%	32	76.2%
Two or more races	185	231.3%	83	143.1%	-10	-14.3%	62	68.9%
<b>Total Change</b>	<b>6,536</b>	<b>55.7%</b>	<b>3,415</b>	<b>35.4%</b>	<b>-5,168</b>	<b>-42.2%</b>	<b>1,180</b>	<b>7.3%</b>
Note: Median Family Income Cedar Rapids MSA, 2000: \$59,400								
Median Family Income Cedar Rapids MSA, 2009: \$67,600								
Figures in Bold represent categories that exceed by more than 10 percentage points the share found for the category as a whole.								
Sources: U.S. Census Bureau; HUD; Maxfield Research Inc.								

# AGE PROFILE OF THE POPULATION

## KEY FINDINGS:

Continued strong population growth in Cedar Rapids during the 2000s has resulted in a significant increase among middle age individuals, those most likely to be working. A stable population of those under age 24 indicates that the increase among middle age individuals most likely represents a high proportion of adults only and fewer families with children. The overall aging of the population indicates there are more households whose children may have already grown and left home, forming empty-nester households. Empty-nester households, because of their reduced household size, may have greater discretionary income than when they were raising their families.

The figures suggest that demand for schools and community services associated with families is likely to remain stable for the near-term.

**Table 5: Population by Age, 1980 to 2009**

Age Category	1980		1990		2000		2009	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Under 24	46,014	41.7%	37,220	34.2%	42,385	35.2%	42,585	33.7%
25 to 34	19,554	17.7%	19,334	17.8%	17,876	14.8%	17,678	14.0%
35 to 64	32,530	29.5%	37,942	34.9%	44,492	36.9%	49,373	39.1%
65 to 84	10,996	10.0%	12,473	11.5%	13,626	11.3%	13,871	11.0%
85+	1,123	1.0%	1,782	1.6%	2,184	1.8%	2,893	2.3%
<b>Total</b>	<b>110,217</b>	<b>100.0%</b>	<b>108,751</b>	<b>100.0%</b>	<b>120,563</b>	<b>100.0%</b>	<b>126,400</b>	<b>100.0%</b>

*Note: Data for 1980, 1990 and 2000 from the Census; 2009 data from Claritas Inc. and estimated proportionately based on estimated 2009 population.*

Sources: U.S. Census; American Community Survey, Claritas, Inc.; Maxfield Research, Inc.

# PROJECTED HOUSING NEED

## KEY FINDINGS:

Prior to the June 2008 flood, Cedar Rapids was estimated to have a total of 56,488 households. The severity of the flood and its impact on core neighborhoods' housing stocks has caused a temporary reduction in the number of households currently living in Cedar Rapids. Post-flood, households in the flood-impact area were forced to relocate to other living arrangements. Some have moved in with families, friends or other relatives, some have moved to other housing units outside of Cedar Rapids, some are living in temporary FEMA trailers. Some households have moved to other housing units within Cedar Rapids or the immediate Cedar Rapids area. A substantial number of households that were living in the flood area have

either returned to their homes or are in the process of rehabilitating their homes in order to resume occupancy in the future.

Based on recent field research in the City of Cedar Rapids, the 2009 occupied household base is estimated at 55,842 households.

Housing units will be removed as a result of the flood recovery and replacement housing will be constructed. The process to approve replacement housing and remove abandoned and contaminated housing units is underway in Cedar Rapids.

Table 6 presents the estimated housing demand by tenure. Growth projected for 2014 reflects repair and replacement of flood-impacted dwellings in addition to growth in the housing stock from growth in new households.

Based on historical Census counts and new residential construction of housing units in Cedar Rapids, the proportional breakdown between owner-occupied and renter-occupied units has not changed dramatically. The strong housing market of the early to mid-2000s encouraged some movement of renter-occupied households to owner-occupied households. In Cedar Rapids, there was a modest increase in owner households. The economic recession has created an opposite pressure toward rental housing as some households have been negatively impacted in their ability to retain their home or to obtain financing to purchase a home.

We expect that the proportion of owner-occupied units may increase slightly with the economic recovery over the next five years and that the overall aging of the population will further support a slightly higher proportion of owner households versus renter households in Cedar Rapids.

During the 2000s, local builders easily mobilized to provide needed housing to support the strong household growth that occurred. In addition, the strong increase in demand for rental housing in concert with demand for owned housing caused many owners to rent out their previous home to renters in need. Although this situation resulted in an increase in the rental housing stock, many of these single landlords were ill-equipped to manage their rental properties effectively, and a number of the rental units were experiencing deferred maintenance.

Household Type	1990	2000	2009	2014	Growth from
			(estimated)	(projected)	2009 - 2014
Renter	14,328	15,399	17,422	17,582	160
Owner	29,346	34,411	38,420	39,135	715
<b>Total</b>	<b>43,674</b>	<b>49,810</b>	<b>55,842</b>	<b>56,717</b>	<b>875</b>

Sources: U.S. Census Bureau, American Community Survey; Maxfield Research Inc.

Table 6A shows the living arrangements of flood-impact households in Cedar Rapids as of April 2009. The table shows households that have applied for housing assistance through the “Jumpstart” program that has been offered to qualified households that sustained flood damage. The data includes qualified owner households and excludes landlords who were renting housing units in the flood-impact areas prior to the June flood. A separate assistance program is being offered to landlords to repair and replace flood-impacted rental units. Most of the rental units in the flood-impact area were single-family detached dwellings that were being leased.

Living Situation	Total No.
Living in Prior Home	100
Building New on Prior Home Site	16
Living w/Friends Relatives	59
Living in FEMA Trailer	33
Living in Camper/Mobile Home	31
Living in Apartment	63
Living in Senior Hsg./Skilled Nursing	2
Purchased New Home/Condo	303
Wants to Purchase New Home	102
Home is beyond repair	98
Home will be sold	11
Estimated Home Being Repaired	800
Unable to Determine	1,026
No Information*	2,688
<b>Total Households</b>	<b>5,332</b>

\* Yellow placard homes not registered with Jumpstart.  
Unable to determine includes applicants where there was no information in the comments section.

Sources: Jumpstart Data; Assessor's Data - Flood Table

# HOMELESS AND SPECIAL NEEDS POPULATIONS

## KEY FINDINGS:

The City of Cedar Rapids' significant size and location draw people and families from across Eastern Iowa for services. Although service agencies and facilities in Cedar Rapids primarily serve households in Linn County, people come to the area because of the concentration of facilities and services available. As such, Cedar Rapids and the facilities located here not only serve persons living in Cedar Rapids, but also in communities located in Linn, Benton, and Jones Counties, as well as other counties in Eastern Iowa.

On any given night in Cedar Rapids, emergency housing shelters and transitional housing are likely to serve between 350 and 450 individuals, including men, women and children. Of this total, women with children constitute the largest sub-category, accounting for between 65% and 80% of those served.

## INDIVIDUALS SERVED

### EMERGENCY SHELTERS

Eight programs provide emergency shelter; combined, these programs provided 38,492 nights of shelter and 5,767 shelter days to 3,907 people in FY 2008 (July 1 through June 30), up from 3,388 people in FY 2007. Number of people served increased by 2% with the addition of Mission of Hope, which opened in April 2007. All emergency shelters are located in the City of Cedar Rapids.

Target Populations Served in FY 08:

- 19% men = 849
- 33% women = 1,483
- 48% children = 2,175

Point in Time Homeless Counts (January 2009) in Emergency Shelters and Transitional Housing:

Linn County:	Sheltered: 354	Unsheltered: 8
State of Iowa:	Sheltered: 3,402	Unsheltered: 166

- 354 individuals (10% of the Statewide total)
- 234 people in families with children (66% of the total)
- 120 people in households without children (34% of the total)

Of sub-categories for the homeless served, the findings were:

- 8 were chronically homeless
- 56 were severely mentally ill
- 101 have difficulties with chronic substance abuse
- 12 were Veterans
- 75 were victims of domestic violence
- 0 were individuals with HIV/AIDS
- 6 were unaccompanied youth

Of the total, most were being served in transitional housing; only 8 of those counted were unsheltered.

No information was available regarding the number of individuals that were turned away from either emergency shelters or transitional housing on that day.

FY 08 Emergency Shelters reported turning away 1,285 individuals due to operations at capacity and/or individuals did not meet the program's admission criteria. It is not known if those turned away represent unique individuals or multiple turnaways of the same individual.

## POINT IN TIME COUNTS (2009) BY HOUSEHOLD TYPE AND TYPE OF NEED

POINT IN TIME HOMELESS COUNTS											
2009											
Jurisdiction	Total	People in HH with Children	# of HH with Dependent Children	Total People in HH without Children	Chronically Homeless	Severely Mentally Ill	Chronic Substance Abuse	Veterans	Persons with HIV/AIDS	Victims of Domestic Violence	Unaccompanied Youth (Under 18)
Linn County	354	234	75	120	8	56	101	12	0	75	6
State of Iowa	3,568	1,819	559	1,749	327	542	768	265	7	622	103

Source: Iowa Council on Homelessness

Such counts are, however, only estimates of the homeless population. The homeless may not participate in the various programs designed to provide assistance. Thus, any homeless count estimated from the point-in-time count is likely to be the minimum number of individuals that are in need of housing services. In all probability, the number is higher due to individuals that have been missed from the count, and as such, the total population of homeless individuals is higher than just the total count tabulated for the point-in-time count.

It is estimated that the homeless population is approximately 800 to 1,000 people at any given time, with about half of those individuals receiving services.

## INDIVIDUAL AND FAMILY NEEDS SURVEY

The Linn County Continuum of Care Planning & Policy Council conducted an individual and family needs survey in July 2007. For the survey, four emergency shelters, three transitional housing facilities and four support service agencies participated. A total of 191 surveys were completed and returned. Based on definitions provided below, 65 survey respondents considered themselves as “homeless,” 107 as “near-homeless” and 19 respondents whose status could not be determined.

### DEFINITIONS

Homeless are respondents who are currently living in an emergency shelter, domestic violence shelter, transitional housing, motel/hotel, or on the street.

Near-Homeless are respondents who are currently living in their own home, apartment, mobile home, leased housing, or doubled-up with family/friends, and are accessing social services such as food at meal sites, treatment centers, or other supportive services.

N = total sample

n = sub-sample of total

### FINDINGS OF THE SURVEY

- The average age of a homeless respondent was 37 years while the average age of a near-homeless respondent was 44.
- 44 (23 %) identified homeless and near-homeless participants reported they were living with children.
- Typically, there are more homeless and near-homeless females than males.
- More homeless (55%) versus near-homeless (30%) had criminal convictions within the last 10 years.
- The majority of homeless respondents (78%) graduated from high school, received a GED, or attended college. In addition, 8% of homeless respondents graduated from college.
- Most of the homeless respondents (65%) were Caucasian. However, the percentage of homeless respondents that was African American (27%) was far greater than the percentage of the African American population for Linn County (3.4%) reported in the 2005 American Community Survey.

- Of the total respondents, 13% indicated he or she is of veteran status.
- Homeless Veterans represented 15% of the total male respondents over 40 years of age.
- Don Tyne, Director of Linn County Veteran Affairs, states, "according to the Federal Government, there are over 20,000 veterans living in Linn County and that number is expected to rise as soldiers return from the Middle East (2004)."
- Of the homeless surveyed, 41% stated they have drug/alcohol abuse issues, 33% indicated they have mental health issues and 22% reported they have a chronic illness (diabetes, hypertension, asthma, etc.). Of the near-homeless population, 29% indicated they have a mental health issue, 29% indicated they have a physical/medical disability and 28% reported a chronic illness. Of the total surveyed, 8% identified having both mental health and substance abuse disabilities.
- The current living situation for most homeless respondents (65%) is an emergency shelter or transitional housing. Most near-homeless respondents (72%) indicated they are living in a home, apartment, or mobile home.
- The majority of respondents became homeless while in Cedar Rapids (86%). Of all respondents, 99% became homeless in Iowa.
- Most homeless respondents (81%) have lived in Linn County for more than 12 months and 37% have lived in Linn County for more than 20 years.
- The majority of homeless respondents (66%) reported being homeless for less than six months.
- Most homeless respondents reported being homeless only one or two times.
- 50% of homeless and 47% of near-homeless have been homeless more than one time.

REASONS GIVEN FOR BECOMING HOMELESS AS REPORTED BY SURVEY RESPONDENTS INCLUDE (IN RANK ORDER)

Homeless

- 1) Unable to pay rent
- 2) Unemployment
- 3) Bad credit history
- 4) Trouble paying utility and deposits
- 5) Lack of affordable housing

Near-Homeless

- 1) Unemployment
- 2) Unable to pay rent
- 3) Income too low

- 4) Bad credit history
- 5) Lack of transportation

## SERVICES MOST NEEDED AS REPORTED BY SURVEY RESPONDENTS

### Homeless

- 1) Dental care
- 2) Eye care
- 3) Rental Deposit/Assistance
- 4) Money Management
- 5) Housing Choice Voucher (Section 8)

### Near-homeless

- 1) Dental care
- 2) Eye care
- 3) Subsidized housing for persons with disabilities
- 4) Rent assistance
- 5) Housing Choice Voucher (Section 8)

## GREATEST NEEDS FOR HOMELESS

- 1) Affordable Housing
- 2) Financial Assistance
- 3) Transportation
- 4) Employment
- 5) Health Insurance

- The majority of homeless and near-homeless respondents reported a monthly household income of \$750 or less.
- Homeless respondents indicate they were most likely to need support in setting and reaching goals, finding services, and finding a job.
- 43% of homeless and 48% of near-homeless respondents indicated it is difficult to find services needed in Linn County.
- Of homeless respondents, 51% worked full-time, part-time, or in a temporary position. In addition, 49% received food stamps.
- Of near-homeless respondents, 32% worked full-time, part-time, or in a temporary position. In addition, 42% received food stamps, and 21% of near-homeless respondents received SSI/SSDI.

The data presented here indicate there is **definitely** a shortage of housing resources available to serve those who are homeless and/or who have special needs. Conversations with a number of social service organizations and providers reveal that the greatest need is for transitional housing with support services to enable households who are at-risk of homelessness or who are

homeless to be able to receive the services they need to transition to a more stable living situation.

As shown on the survey, respondents identified their greatest needs as basic health care and housing.

## FACILITIES AVAILABLE

### EMERGENCY SHELTER (NIGHT TIME)

The following table identifies the number of shelters that provide emergency night-time shelter to men, women, and individuals with children in Cedar Rapids as of 2008. All shelters listed are in Cedar Rapids, but may also serve people from the surrounding area in Linn County.

As shown, there are 164 emergency shelter beds. Of these, 32 beds currently located at Waypoint Domestic Violence Shelter will close sometime in 2009. Funding for the shelter beds will be redirected to other support programs for advocacy and prevention in order to avert the need for these shelter beds. Individuals requiring emergency shelter for safety will be housed at the Madge Phillips Center.

<b>Night Emergency Shelters</b>	
<b>Cedar Rapids</b>	
<b>2008</b>	
<b>Facility</b>	<b># of Beds</b>
Catholic Worker House	12 *
Cedar House Shelter	16
Foundation 2 (Youth)	4
Mission of Hope	11
Willis Dady Emergency Shelter	42 *
Waypoint Domestic Violence	32 **
Waypoint Madge Phillips-night	47 *
<b>Total</b>	<b>164</b>
* Family Configuration may impact available space;	
** Domestic Violence Shelter will close later in 2009; funding directed to prevention and advocacy	
Sources: Provider Interviews;	
Linn County, Point-in-Time Counts	

## TRANSITIONAL HOUSING

The following table lists the number of transitional housing facilities in Cedar Rapids as of 2008.

<b>Transitional Housing</b>	
<b>Cedar Rapids</b>	
<b>2008</b>	
<b>Facility</b>	<b># of Beds</b>
Abbe Transitional Living Program	28
ASAC Adult Halfway House	10
ASAC Heart of Iowa Halfway House	30
ASAC The Way Home	88
Catherine McCauley Center for Women	15
Foundation 2 Transitional Living	10
HACAP Transitional (Includes Inn Circle & Scattered Sites)	202
Safe Place Foundation	23
<b>Total</b>	<b>406</b>
Note: Number of beds may vary based on family configurations.	
Sources: Provider Interviews; Linn County, Point-in-Time Counts	

## FACILITY CLOSURES DUE TO FLOOD

Counts of homeless and those being served in transitional housing were down in 2008 due to some facilities being closed immediately following the June 2008 flood. Following is a list of facilities that were closed and the number of days not serving clients:

### EMERGENCY SHELTERS:

- Cedar House Shelter (16 beds) – Closed 145 days
- Waypoint Services Domestic Violence Shelter (28 beds) – Closed 40 days
- Waypoint Services Madge Phillips Center (47 beds) – Closed 130 days

Total loss of shelter nights (if operating at capacity) – 9,550

## TRANSITIONAL HOUSING

- ASAC's Heart of Iowa Transitional Housing (10 units/30 beds) – Closed 36 days

Total loss of housing nights (if operating at capacity) – 1,080 housing nights

## DISLOCATION OF AT-RISK HOUSEHOLDS

Providers noted that the flood caused a decline in numbers of homeless and at-risk households being served due to:

- 1) Temporary relocation or relocations of service agency offices causing confusion among clients and difficulty in accessing services;
- 2) At-risk households leaving the area with no notification of whereabouts; and
- 3) Significant loss of affordable housing in flood-impacted areas causing at-risk households to relocate to other areas unknown to service providers.

More than 800 affordable rental units were damaged or destroyed by the flood in Cedar Rapids. Many of these units were occupied by very low, low, and moderate income households. The temporary and/or permanent loss of these units negatively impacted the ability of the community to continue to provide the same level of affordable housing units to its residents.

## UNMET NEEDS FOR HOMELESS AND TRANSITIONAL HOUSING

The unmet need for emergency shelter for homeless persons and transitional housing can be identified through the number of people turned away for housing and also through the number of households that are on a waiting list for entry to transitional or permanent housing.

From the Linn County 2008 Report for Homeless Point-in-Time Counts, programs reported turning away 365 individuals for the following reasons:

- Shelter/program was operating at capacity or slots were committed to persons entering the program: 359 persons (this number includes those placed on a program's waiting list)
- Case load too high/staff capacity: 5 people
- Did not agree to abide by program rules: 1 person
- Did not meet the program's admission criteria: 0 persons

- Do not offer service person needs: 0 persons
- Lack of funding: 0 persons

Although the FY2008 Homeless Point in Time counts indicate that lack of funding was not a result for turnaways, interviews with some of the shelters revealed that reductions in funding for FY2009-2010 would likely result in some staff cuts and potentially a reduction in the capacity to serve some homeless and others in transitional housing. Organizations indicated they are dedicated to providing as much service as possible given current funding levels to try to maintain current service levels.

The highest level of turnaways for FY2008 was reported among transitional housing programs, indicating a continued high need for this type of housing. The majority of these turnaways were due to programs currently operating at capacity and unable to take on new clients.

## PRIORITY HOMELESS NEEDS

The City of Cedar Rapids relies on the Linn County Continuum of Care Planning & Policy Council to identify and coordinate efforts to serve the homeless, those at-risk of becoming homeless, and those who require temporary or long-term supportive living arrangements and services.

The Council's ongoing work in establishing goals, objectives, and priorities is automatically accepted by the City for use associated with consolidated planning and the continuum of care.

Table 7 summarizes homeless and special needs populations and the estimated needs for support services, including numbers of people served. Although discussed in a separate section of the plan, the availability of “**affordable**” housing to serve the needs of the homeless, near-homeless, and special needs populations continues to be a strong need in Cedar Rapids.

**Table 7: Homeless and Special Needs Counts**

Category of Need	Beds/Units	Type of Household Served		
		Individuals	Population in	
			Families	Total
<b>Beds/Units</b>				
Emergency Shelter	153	1,385	2,522	3,907
Transitional Housing	378	205	395	600
Permanent Housing	n/a	350	540	890
<i>Total Served in Shelters, Transitional and Permanent Hsg.</i>				5,397
Unsheltered-Turned Away	-----			1,285
Waiting List for Transitional Housing Services	-----			346
<b>Estimated Supportive Service Slots</b>		<b>Number Served</b>		
Case Management & Advocacy		2,229	463	2,692
Child Care		N/A	410	410
Job Training (skill development)		693	151	844
Life Skills Training		451	341	792
GED		59	94	153
Employment Access		1,613	161	1,774
Employment Assessment		1,479	73	1,552
Supported/Transitional Employment		47	17	64
Substance Abuse Treatment/Recovery		1,028	101	1,129
Mental Health Treatment		151	183	334
Medical Care		134	142	276
Housing Search/Placement		897	1,569	2,466
Intake/Assessment		263	342	605
Outreach		271	126	397
Basic Needs		389	453	842
Counseling		1,468	399	1,867
Transportation		253	446	699
Legal Assistance		28	187	215
Housing loss prevention		17	36	53
<b>Totals</b>		<b>9,241</b>	<b>5,694</b>	<b>17,164</b>
<b>Estimated Sub-Populations</b>				
Chronically Homeless	8	69	12	81
Chronic Substance Abusers		567	504	1,071
Seriously Mentally Ill		457	125	582
Dually Diagnosed		35	96	131
Victims of Domestic Violence		75	198	273
Persons with HIV/AIDS		8	2	10
Veterans		12	4	16
Persons with Physical Disabilities		38	56	94
Welfare Recipients/Underemployed		199	463	662
Refugees/Immigrants or Language/Cultural Barriers		150	173	323
At-Risk Youth		73	139	212
Transient		39	61	100
Criminal Background/Legal Problems		263	479	742
Domestic Abuse		72	723	795
Sexual Assault Victims		22	148	170
Tenants with housing problems who are at risk of eviction		63	147	210
<b>Totals</b>		<b>2,142</b>	<b>3,330</b>	<b>5,472</b>

The special needs population includes many other households (other than the homeless) that are in need of special housing and/or special housing services. These households may be housed in their own homes, but require social services in order to be able to maintain a stable and reasonably independent living situation.

Many support services are supplied in Cedar Rapids, including child care, job training, case management, basic needs, counseling, advocacy, specialized education programs, ESL education, financial assistance, and counseling.

Support is also provided for those struggling with alcohol and substance abuse and other medical and health-oriented problems. Services are available and provided to special subpopulations in need of assistance, including victims of domestic violence, individuals with HIV/AIDS, those with physical and/or mental disabilities, and individuals rehabilitating from incarcerations for criminal activity.

## SPECIAL COMMUNITY HOUSING NEEDS

Although not technically recognized by federal consolidated planning guidelines as a “special” (non-homeless) needs population, there are, nonetheless, unique demands placed on the housing market by the criminal population under supervision within the community, such as those on parole or otherwise being “main-streamed.” Those with criminal records generally cannot qualify for assisted (subsidized) housing on their own. A frequent result is that a “significant other” may falsify a lease application by omitting a reference to an offender who is also intended to reside within a unit under rent. Subsequently, an eviction for the entire household may occur after the offender moves in and is discovered as a tenant not covered by the lease, either directly by the landlord as a lease violation or indirectly from loss or reduction of subsidy from an assistance program.

This issue is being explored by various non-profit organizations in trying to identify assistance to create special residences for offenders and their families and may be further combined with more effective supervision. Even though criminal offenders are not technically targeted by the Consolidated Plan as a special (non-homeless) needs population, this service gap is recognized with support for improvements to better address the problem. If the problem is not addressed, there is potential for offenders and their families to become homeless and ironically, then become a special needs population which is covered by the Consolidated Plan. The preferred approach is to provide assistance as a preventative measure to avoid homelessness. Conversations with local service

providers of emergency shelters indicated this is a situation that is occurring in Cedar Rapids.

Conversations with local social service providers also revealed an increasing demand for housing targeted to those with severe mental illness who also have a history of violent or non-social behaviors. Many of these individuals were previously housed in state institutions. Because of the greater availability of better and more effective medications, a portion of these individuals may be better served in supportive living situations. There are very few programs however, that provide this type of housing. In addition, care of this kind is very expensive, almost requiring a 1:1 staff ratio between the client and the care provider. Non-profit and social service agencies facing budget reductions due to the economic recession are likely to have much fewer resources with which to address this issue. In addition, states have frequently closed institutional facilities again due to inadequate resources and an attempt to provide a better living environment for these individuals.

# HOUSING SUPPLY ANALYSIS

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## SUMMARY OF HOUSING SUPPLY ANALYSIS – KEY FINDINGS

### OCCUPIED HOUSING UNITS BY TENURE TYPE-1980 TO 2009

With the growth that occurred during the 2000s, the housing stock expanded to meet the needs of the population. Many housing units sustained damage during the flood and although some households relocated outside of the Cedar Rapids area, the existing housing stock and other temporary facilities were able to accommodate most of the needs in the community.

### VACANCY AND OCCUPANCY STATUS

There has been an increase in the number of vacant housing units in Cedar Rapids, primarily due to the flood and households leaving damaged units. With the pending removal of abandoned, contaminated and buyout units, vacancy rates should decrease. New replacement housing production is expected to begin sometime in mid-2009. Occupancy rates for housing outside of the flood impact areas are normal and somewhat tight, less than 5% for owned and rental housing.

### LEAD-BASED PAINT HAZARDS

It is estimated that approximately 51% of homes in Cedar Rapids have some level of lead-based paint risk. The removal of more than 1,200 of the City's oldest units from the housing stock will likely reduce the rate of lead-based paint risk. Rehabilitated housing using recovery funding dollars will be required to comply with lead-based paint abatement.

### STOCK OF UNITS BY BEDROOM SIZE

The rental stock provides few large units with four or more bedrooms. These larger units tend to be found in the owner stock, creating some hardship for large families who are renters.

### CONDITION OF THE STOCK OF HOUSING

Cedar Rapids housing stock in the oldest parts of the community and especially single-family homes that had been converted to rentals were experiencing increased levels of deterioration. The 2008 flood severely damaged a number of these units with the result that it is not economically viable to rehabilitate them. Most of these units will be removed and replaced with new housing units. Housing units outside of the flood impact

area are generally sound. Units that are sub-standard in condition are considered as viable for rehabilitation.

## PRICES/RENTS FOR HOUSING

Rents and home values continue to be below national averages as is household income. Home values rose rapidly during the 2000s but have now stabilized since the recession. Rents have increased, but not enough to keep pace with inflation. This suggests that landlords may be deferring maintenance on some properties.

## GENERAL CHARACTERISTICS OF THE STOCK

### OCCUPIED HOUSING UNITS BY TENURE TYPE-1980 TO 2009 – KEY FINDINGS

Despite a projected reduction in the housing stock later in 2009 because of removal of units, findings show that the housing stock continued to grow significantly during the 2000s. Growth was a result of increased demand for housing as well as some speculative demand that occurred during the most rapid rise in housing prices and development which occurred primarily between 2004 and 2006.

In June 2008, the flooding of the Cedar River created a substantial relocation of households to other living arrangements including hotels/motels, mobile homes, homes of family and friends, automobiles, emergency shelters, rental apartments, among other living arrangements. About 5,000 dwelling units in Cedar Rapids were impacted by the flood.

Dwelling units that sustained little or no damage were re-occupied in a relatively short period of time, about one to two months. Those that sustained moderate damage were initially assessed and a portion was allowed to be occupied. Those that remained unoccupied required additional repairs and rehabilitation prior to returning to the housing stock. Those that sustained heavy damage (including structural damage) were assessed, but have not been certified for occupancy because of immediate and ongoing safety issues. Most of the properties that sustained substantial damage (more than 50% of assessed value) will not be rehabilitated and will be removed from the housing stock. A few homes have been removed and they were counted in the figures included in Table 8. More homes are scheduled to be removed later in 2009 and into 2010 (current estimate is about 1,250).

Table 8 presents occupied units by tenure. The estimate for 2009 was developed based on 2000 Census data, a review of sample data in the 2007 American Community Survey, residential building permits issued for Cedar

Rapids from 2000 through April 2009 and data provided by Cedar Rapids Assessor's office and Code Enforcement regarding the condition of flood impacted housing units.

**TABLE 8: Occupied Units by Tenure, 1980 to 2009**

	1980		1990		2000		2009	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Owner	28,357	68.1%	29,346	67.2%	34,393	69.0%	38,420	69.9%
Renter	13,305	31.9%	14,328	32.8%	15,427	31.0%	17,422	30.1%
<b>Total</b>	<b>41,662</b>	<b>100.0%</b>	<b>43,674</b>	<b>100.0%</b>	<b>49,820</b>	<b>100.0%</b>	<b>55,842</b>	<b>100.0%</b>

Sources: U.S. Census; Claritas, Inc.; Maxfield Research, Inc.

VACANCY AND OCCUPANCY STATUS – KEY FINDINGS

Vacancy rates in both rental and owner occupied housing have increased recently, primarily due to the increase in unoccupied housing units in the core neighborhoods that were heavily impacted by flooding. Many of these units are among some of the oldest housing in Cedar Rapids with most built before 1940.

Although vacancies have increased among the overall housing stock, a distinction must be made between housing units that are unoccupied due to rehabilitation or potential removal and those that are standing vacant due to softness in market demand.

Table 9 shows vacant and occupied housing units in Cedar Rapids, pre- and post-flood. This data was collected using 2000 Census data as a base, adding residential permits issued, conducting a field survey of rental units in the community, a review of data provided by the Cedar Rapids Assessor's office and the Cedar Rapids office of Code Enforcement.

<b>TABLE 9: Vacant and Occupied Units, 2008 (pre-flood) &amp; 2009 (post-flood)</b>						
<b>2008 (pre-flood)</b>	<b>Owner Occupied</b>		<b>Renter Occupied</b>		<b>Total</b>	<b>Percent</b>
	<b>No.</b>	<b>Pct.</b>	<b>No.</b>	<b>Pct.</b>		
Occupied Units	38,298	97.6%	18,190	92.9%	56,488	96.1%
Vacant Units	923	2.4%	1,386	7.1%	2,309	3.9%
<b>Total</b>	<b>39,221</b>	<b>100.0%</b>	<b>19,576</b>	<b>100.0%</b>	<b>58,797</b>	<b>100.0%</b>
<b>2009 (post-flood)</b>	<b>Owner Occupied</b>		<b>Renter Occupied</b>		<b>Total</b>	<b>Percent</b>
	<b>No.</b>	<b>Pct.</b>	<b>No.</b>	<b>Pct.</b>		
Occupied Units	38,420	94.1%	17,422	91.5%	55,842	93.3%
Vacant Units	2,413	5.9%	1,609	8.5%	4,022	6.7%
<b>Total</b>	<b>40,833</b>	<b>100.0%</b>	<b>19,031</b>	<b>100.0%</b>	<b>59,864</b>	<b>100.0%</b>
<i>Note: Counts for 2008 based on 2000 base counts, additions of residential building permits, and survey of larger existing rental properties; counts for 2009 incorporate assessor's data on homes impacted by the flood.</i>						
Sources: U.S. Census; Cedar Rapids Code Enforcement; Maxfield Research, Inc.						

Overall, estimates of occupancy for owner-occupied and renter-occupied units (pre-flood) were:

- Owner-occupied = 97.6%
- Renter-occupied = 92.9%

Estimates of occupancy for owner-occupied and renter-occupied units (post-flood) were:

- Owner-occupied = 94.0%
- Renter-occupied = 91.5%

The figures show that owner-occupied homes were more significantly impacted by the flooding than were renter-occupied homes. A portion of homeowners moved into the rental market temporarily until they are able to repair and re-occupy their existing homes.

Based on information from the 2000 Census of 49,810 occupied units and 51,339 total units including those that are vacant, the housing stock is estimated to have increased by about 1.6% annually. This is very close to the previously projected growth rate of 1.24% completed for the 2005 Consolidated Plan in 2004. Total estimate of housing units pre-flood was 58,797 units. Current 2009 estimate is 59,864, including new construction and prior to the removal of targeted flood impact dwellings.

The housing stock is expected to grow in Cedar Rapids moving forward. The following components will be factors in that growth:

- Removal of abandoned, contaminated or severely damaged dwelling units;
- Removal of dwelling units located in the flood mitigation area;
- New construction replacement of dwelling units removed due to damage, abandonment or flood mitigation;
- Ongoing new construction of housing units because of new household growth;

For the 2005 Consolidated Plan, household growth was projected at about 670 households per year with a net gain in the housing stock of approximately 1,000 units per year. As of 2008, the annual gain in housing units was 1,066 units per year. New household growth prior to the flood was estimated at 810 households per year.

The economic recession and the June flood caused the relocation of some households outside of Cedar Rapids. At this time, there is uncertainty regarding the number of households that will return to Cedar Rapids. Although the household base will increase, current economic and market conditions suggest that growth will be significantly reduced over the next five years. It is estimated that Cedar Rapids will grow by about 175 households per year over the next five years, much lower than the period of 2000 to 2008. This excludes households that will occupy replacement housing during this period.

#### AGE OF THE STOCK – KEY FINDINGS

*Considering the impacts of the June 2008 flood on the Cedar Rapids' housing stock, we observe that:*

*A considerable number of affordable housing units will be lost due to flood damage and future flood mitigation efforts and most of these homes were built prior to 1940.*

*A higher percentage of households in Cedar Rapids are likely to experience a higher housing cost burden due to the impacts of the flood on the housing stock.*

*Planning for replacement of removed units with high quality housing and affordable housing is underway, but requires time. Households have relocated temporarily or permanently to other housing arrangements.*

*New housing considered for the flood impact areas will improve the overall quality of the housing stock for the future.*

Prior to the flood, the City had a healthy addition of housing units to the housing stock. Most of these units however, were developed in locations outside of the core neighborhoods of Cedar Rapids. The June 2008 flood occurred at a point when housing production was slowing due to a somewhat sluggish economy. After the flood, the recession deepened, placing more households in financial crisis and exacerbating the damage already incurred.

Temporary FEMA trailers were provided, but many households chose to co-locate with relatives or friends or find other temporary living arrangements such as other vacant rental apartments. Some stayed in hotels and motels for a time; others lived out of their vehicles or set up a mobile home unit or trailer on their property.

Considering the impact of the removal of approximately 1,250 housing units on the current market in Cedar Rapids, the City is currently working to determine the location, mix and pricing of replacement units to satisfy housing market segments most in need.

Prior to the flood, the City had been adding housing units at a healthy pace, between 800 and 1,000 units per year and was able to keep pace with existing growth. The impact of the flood reduced the number of habitable units. Despite this situation, the existing housing stock has generally been able to accommodate most of the need for replacement housing. Additional replacement housing will be needed to accommodate households whose units will be removed because of contamination or flood mitigation or those who require permanent housing once they leave their temporary living situations.

A need is contemplated for approximately 500 to 600 replacement housing units to accommodate housing stock removal and household relocation. Most of this housing will need to be affordable to low income and very low income households. The remaining housing stock in Cedar Rapids should be able to absorb additional need from households that have higher incomes.

Table 10 shows housing units by tenure and year built in 2008 (pre-flood) and 2009 (post-flood). Data was compiled using 2000 Census Data as a base, incorporating estimates from the 2007 American Community Survey, residential building permits issued, code enforcement information from flood impacts and survey information provided by the City of Cedar Rapids assessor's office. Units to be removed as a result of significant flood damage and flood mitigation work are incorporated into the table.

**TABLE 10: Housing Units by Tenure and Year Built, 2008 (pre-flood) & 2009 (post-flood)**

---- Type of Unit ----								
Pre-flood 2008	Owner-Occupied		Renter-Occupied		Vacant		Total	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
2000 or later	3,683	9.6%	2,807	15.4%	138	6.0%	6,628	11.3%
1990 to 1999	5,375	14.0%	2,204	12.1%	155	6.7%	7,734	13.2%
1980 to 1989	2,260	5.9%	1,610	8.9%	187	8.1%	4,057	6.9%
1970 to 1979	4,960	13.0%	3,699	20.3%	373	16.2%	9,032	15.4%
1960 to 1969	5,631	14.7%	2,513	13.8%	250	10.8%	8,394	14.3%
1950 to 1959	6,455	16.9%	1,594	8.8%	160	6.9%	8,209	14.0%
1940 to 1949	2,182	5.7%	954	5.2%	93	4.0%	3,229	5.5%
1939 or earlier	7,752	20.2%	2,809	15.4%	953	41.3%	11,514	19.6%
<b>Total</b>	<b>38,298</b>	<b>100.0%</b>	<b>18,190</b>	<b>100.0%</b>	<b>2,309</b>	<b>100.0%</b>	<b>58,797</b>	<b>100.0%</b>
---- Type of Unit ----								
Post-Flood 2009	Owner-Occupied		Renter-Occupied		Vacant		Total	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
March 2000 or later	4,415	11.5%	3,133	18.0%	252	6.3%	7,800	13.0%
1990 to 1999	5,375	14.0%	2,204	12.7%	155	3.9%	7,734	12.9%
1980 to 1989	2,260	5.9%	1,610	9.2%	187	4.6%	4,057	6.8%
1970 to 1979	4,960	12.9%	3,699	21.2%	373	9.3%	9,032	15.1%
1960 to 1969	5,596	14.6%	2,513	14.4%	285	7.1%	8,394	14.0%
1950 to 1959	6,396	16.6%	1,560	9.0%	253	6.3%	8,209	13.7%
1940 to 1949	2,052	5.3%	792	4.5%	385	9.6%	3,229	5.4%
1939 or earlier	7,366	19.2%	1,911	11.0%	2,132	53.0%	11,409	19.1%
<b>Total</b>	<b>38,420</b>	<b>100.0%</b>	<b>17,422</b>	<b>100.0%</b>	<b>4,022</b>	<b>100.0%</b>	<b>59,864</b>	<b>100.0%</b>
Note: Estimate that approximately 1,250 units will be removed from the housing stock due to abandonment, contamination and construction of a greenway buffer in the flood zone; most of these units are pre-1940 age.								
Sources: American Community Survey; City of Cedar Rapids Assessor's Office;								
City of Cedar Rapids Code Enforcement; City of Cedar Rapids GIS Department;								
Maxfield Research Inc.								

**LEAD-BASED PAINT HAZARDS – KEY FINDINGS**

The advanced age of many of the homes in Cedar Rapids (52.2% built before 1970) and an assessment of that age finds that an estimated 51% of the City's housing stock would have some level of lead-based paint.

For the year ending December 31, 2003, 2,798 children in Cedar Rapids were screened for lead poisoning and 6% showed elevated blood lead levels, considerably higher than the national incidence rate of 2.2%. Of those with

elevated blood lead levels, 74% of them lived in or very near areas that were affected significantly by flood damage.

In past years, over 9,000 of Cedar Rapids' children have been screened for lead poisoning and 10.3% have shown elevated blood lead levels. Of 3,779 children in the core neighborhoods that were screened (areas with the oldest housing stock), rates of elevated blood lead levels ranged from 20% to 56%.

The significant damage sustained by many homes in the flood area and the removal of more than 1,200 of these homes from the housing stock will reduce the percentage of homes in Cedar Rapids that have a lead-based paint hazard.

Lead-based paint, in common usage prior to 1978, poses a health risk. If ingested in sufficient quantities, lead-based paint can cause severe health problems. This is especially a problem among infants for whom paint chips can appear like something to eat.

Homes built prior to 1940 have the highest incidence of lead-based paint at 90%. The newest homes, built after 1978, have none as this type of paint was no longer produced. Homes built after World War II but before 1978 will have varying levels of lead-based paint.

HUD provides estimates of the number of homes with the hazard of lead-based paint based on the vintage of the home. Any home built after lead-based paint was removed from the market has little chance of containing a lead-based paint hazard. At the other end of the age spectrum, older homes have a much higher likelihood that lead-based paint was used in the home and has not been removed.

HUD also provides estimates of the number of low income households that may be exposed to lead-based paint based on the vintage of the homes in which these households live. Overall, the poor are exposed to lead-based paint at about the same rate as the population as a whole; approximately 66% of low income households live in dwellings with some level of lead-based paint in the home. Among renters, the incidence of lead-based paint is higher among the very low income (household income at or below 50% of AMFI) than among other low income households (household income between 51% and 80% of AMFI). Among owners, the incidence is less; 13% of all very low income owner households are exposed to lead-based paint as are 16% of all other low income owner households.

Table 11 shows information on estimates of lead-based paint in Cedar Rapids as of 2009. This information was compiled using 2000 Census data, residential building permits issued in Cedar Rapids through April 2009 and information supplied by HUD of overall lead-based paint incidence rates.

Linn County screens area children for lead-based paint problems. As mentioned above, a high proportion of children in Cedar Rapids, especially those living in the oldest housing stock in the City, have a high incidence of exposure to lead-based paint and this has been documented through elevated blood levels higher than the national average.

The core neighborhoods near to Downtown Cedar Rapids and the Cedar River have the oldest housing stock in the City. More than 70% of the homes in the flood-impact area were built prior to 1940. The removal of homes and the substantial rehabilitation of others in the flood-impact area is expected to somewhat reduce the incidence of lead-based paint hazard in Cedar Rapids moving forward.

In 2003, it was estimated that the City had a potential incidence rate for lead-based paint of 68% in the core neighborhoods where the housing stock is the oldest. Substantial new construction during the 2000s is now estimated to have reduced the overall percentage of potential incidence somewhat. However, in 2003, households residing in the core neighborhoods and in homes with potential incidence for lead-based paint, 40% were estimated to be occupied by families with incomes at or below 80% of the area median income. Among the core neighborhoods, most of which were significantly damaged by the flood, 50% of households were at 80% of the area median income compared to 38% for the City as a whole. This demonstrates that there has been a higher concentration of low income households in housing units that have a high potential for lead-based paint hazard.

**----- Table 11: Potential for Lead-Based Paint Hazards 2009 -----**  
**(Housing Units by Year Built and Occupancy-including flood impact units)**

Year Built	Total LBP			Owner			Renter			Vacant		
	Units	Hazard	Percent	Units	LBP Hazard	Percent	Units	LBP Hazard	Percent	Units	LBP Hazard	Percent
1980 or later	19,591	0	0.0%	12,050	0	0.0%	6,947	0	0.0%	594	0	0.0%
1960 to 1979	17,426	10,804	62.0%	10,556	6,545	62.0%	6,212	3,851	62.0%	658	408	62.0%
1940 to 1959	11,438	9,150	80.0%	8,448	6,758	80.0%	2,352	1,882	80.0%	638	510	80.0%
Pre-1940	11,409	10,268	90.0%	7,366	6,629	90.0%	1,911	1,720	90.0%	2,132	1,919	90.0%
<b>Total</b>	<b>59,864</b>	<b>30,222</b>	<b>50.5%</b>	<b>38,420</b>	<b>19,933</b>	<b>51.9%</b>	<b>17,422</b>	<b>7,453</b>	<b>42.8%</b>	<b>4,022</b>	<b>6,859</b>	<b>58.6%</b>
Very Low-Income HHs w/LBP (<50%)		6,241	73.5%	17,599	2,270	61.7%	9,687	3,971	82.5%			
Other Low-Income HHs with LBP		2,251	26.5%	8,865	1,410	38.3%	4,006	841	17.5%			
<b>Total</b>		<b>8,492</b>	<b>100.0%</b>		<b>3,680</b>	<b>100.0%</b>		<b>4,812</b>	<b>100.0%</b>			

*Note: Data from 2007 American Community Survey and HUD estimates of the percentages of lead-based paint by unit age and % of HH income. Data above includes vacant housing units that are scheduled to be removed from the housing stock due to flood impacts.*

*Percent of units with lead-based paint hazard by year unit built:*

1980 and after	0.0%
1969-1979	62.0%
1940-1959	80.0%
Pre-1940	90.0%

*Percent of households with lead-based paint hazard by income level and tenure:*

Very low-income owner	12.9%
Other low-income owner	15.9%
Very low-income renter	41.0%
Other low-income renter	21.0%

*Very low-income is 0% to 50% of area median family income. Other low-income is 51% to 80% of area median family income. Table estimates the incidence of lead-based paint, not exposure to lead-based paint. Housing varies greatly in the amount of lead-based paint applied. Estimates indicate housing with lead-based paint somewhere, no matter how little.*

Sources: Census Bureau: 2000 Census; 2007 American Community Survey; Cedar Rapids Code Enforcement; Cedar Rapids Assessor's Office  
HUD: Maxfield Research Inc.

## OVERCROWDING – KEY FINDING

Overcrowding in housing is a relatively small problem in Cedar Rapids as 99% of the housing stock is occupied at 1.0 or fewer people per habitable room.

Overcrowding is assessed in terms of the number of housing units that have more than one person for each room in the unit. This standard for determining overcrowded housing is low in historical terms. In the 1960s, the standard for overcrowded housing was more than 1.5 people per room. As the quality and quantity of housing in most communities improved, the standard fell gradually to 1.0 person per room.

Cedar Rapids has followed a pattern similar to housing markets elsewhere in that overcrowding is a relatively small problem. Overall, less than 1.0% of the occupied housing stock has more than 1.0 person per room. Only 0.2% has over 1.5 persons per room. This is a decrease from 2004 when it was calculated that 0.7% of occupied housing stock had over 1.5 people per room.

Table 12 shows units by persons per room estimated for 2009 post-flood based on data from the American Community Survey and information provided by the City Assessor's Office.

<b>Table 12: Overcrowding: Units by Persons per Room, 2009</b>						
<b>Persons per Room</b>	<b>Households</b>					
	<b>Owner</b>		<b>Renter</b>		<b>Total</b>	
	<b>Number</b>	<b>Pct</b>	<b>Number</b>	<b>Pct</b>	<b>Number</b>	<b>Pct</b>
0.50 or less	30,736	80.0%	11,435	65.6%	42,171	75.52%
0.51 to 1.00	7,569	19.7%	5,418	31.1%	12,987	23.26%
1.01 to 1.5	115	0.3%	472	2.7%	587	1.05%
1.51 to 2.00	0	0.0%	73	0.4%	73	0.13%
2.01 or more	0	0.0%	24	0.1%	24	0.04%
<b>Total</b>	<b>38,420</b>	<b>100.0%</b>	<b>17,422</b>	<b>100.0%</b>	<b>55,842</b>	<b>100.0%</b>

Sources: U.S. Census Bureau; 2005-2007 American Community Survey; Maxfield Research Inc.

The rate of overcrowded housing within the rental market is greater than found among owner-occupied housing. About 3.2% of all rental housing is overcrowded at the rate of 1.0 persons per room (down from 2004 at 4.2%) and only 0.3% is overcrowded among owner-occupied housing (down from 1.7% in 2004). The ratio indicates that approximately one in every 30 rental units is occupied with more than one person per room.

#### STOCK OF HOUSING UNITS BY BEDROOM SIZE – KEY FINDINGS

Cedar Rapids' rental housing stock offers a limited number of larger units with four or more bedrooms. Most of the larger size units that are available are found in the owner stock.

This creates some hardship for large families who are renters to find housing to adequately accommodate all of the members of the family.

In addition, some of what has been available has now become vacant due to flood damage and is in danger of being removed from the housing stock.

Efforts are currently underway to replace some of these larger rental units for families that need them.

Related to the problem of overcrowded housing is the number of units with various bedroom counts. The incidence of overcrowded housing is greater among renters partly because of the lower incomes typically found among renter households. As income falls, the ability to afford a larger, more

comfortable housing unit also decreases. This problem is exacerbated if the number of people in the household is larger than average.

The incidence of overcrowded housing is also greater among renters partly because of the absence of larger units due to the greater expense of developing these units and because the greatest need is usually among lower income families. If a renter family requires four or more bedrooms, there are few units available to meet their needs. The private market is reluctant to fill this need because it is not profitable for them to do so. Thus, government and other non-profit organizations usually must step in to provide an incentive for the private market to develop these types of units and/or must develop them on their own.

Table 13 shows housing units by number of bedrooms, tenure and occupancy estimated as of 2009. Data is shown pre-flood and post-flood and was compiled based on base 2000 Census data with estimates from the 2005 to 2007 American Community Survey and information supplied by the City of Cedar Rapids Assessor's office regarding pre- and post-flood dwelling units.

<b>Table 13: Housing Units by Number of Bedrooms, Tenure, &amp; Occupancy in 2009</b>								
<b>Pre-Flood</b>								
Number of Bedrooms	Owner		Renter		Total		Vacant Units	
	Number	Pct	Number	Pct	Number	Pct	Number	Pct
Studio	0	0.0%	449	2.5%	449	0.8%	26	0.8%
1 Bedroom	657	1.7%	7,285	40.2%	7,942	14.0%	609	19.3%
2 Bedrooms	7,227	18.8%	7,015	38.7%	14,242	25.2%	869	27.6%
3 Bedrooms	20,942	54.4%	2,562	14.1%	23,504	41.5%	1,358	43.1%
4 Bedrooms	8,267	21.5%	784	4.3%	9,051	16.0%	268	8.5%
5+ Bedrooms	1,391	3.6%	45	0.2%	1,436	2.5%	19	0.6%
<b>Total</b>	<b>38,484</b>	<b>100.0%</b>	<b>18,140</b>	<b>100.0%</b>	<b>56,624</b>	<b>100.0%</b>	<b>3,149</b>	<b>100.0%</b>
<b>Post Flood</b>								
Number of Bedrooms	Owner		Renter		Total		Vacant Units	
	Number	Pct	Number	Pct	Number	Pct	Number	Pct
Studio	0	0.0%	449	2.5%	449	0.8%	32	0.8%
1 Bedroom	657	1.7%	6,926	38.2%	7,583	13.4%	754	18.7%
2 Bedrooms	7,227	18.8%	6,656	36.7%	13,883	24.5%	1,067	26.5%
3 Bedrooms	20,878	54.3%	2,562	14.1%	23,440	41.4%	1,755	43.6%
4 Bedrooms	8,267	21.5%	784	4.3%	9,051	16.0%	390	9.7%
5+ Bedrooms	1,391	3.6%	45	0.2%	1,436	2.5%	24	0.6%
<b>Total</b>	<b>38,420</b>	<b>99.8%</b>	<b>17,422</b>	<b>96.0%</b>	<b>55,842</b>	<b>98.6%</b>	<b>4,022</b>	<b>100.0%</b>
<i>Note: Estimates were compiled using the 2000 Census and the 2005-2007 American Community Survey as a base and adjusting with data provided by the City of Cedar Rapids Assessor's office related to pre- and post-flood dwelling units.</i>								
Sources: 2005-2007 American Community Survey; Cedar Rapids Assessor's Office; Maxfield Research Inc.								

## CONDITION OF THE HOUSING STOCK – KEY FINDINGS

Our assessment of the condition of the housing stock finds that most of the housing in Cedar Rapids is generally sound and in fair to good condition. Substandard housing units are found most often in the oldest neighborhoods in Cedar Rapids, those where the majority of housing was built prior to 1940.

Although age is not the sole determinant of housing condition, functional and physical obsolescence of dwelling units and the conversion of owner-occupied single-family dwellings to rental units due to lack of for-sale market demand can increase the potential for housing to become substandard.

Because of substantial flood damage, many units in the oldest neighborhoods that would have been considered as substandard are in the process of being rehabilitated which will reduce the number of substandard units that exist in these neighborhoods. Replacement of severely damaged housing due to the flood will also reduce the number of substandard housing units.

The physical condition of the housing stock is extremely difficult to assess unless a physical survey is undertaken to accurately determine it. The Census of Housing provides relatively little insight into the condition of the housing stock.

The rate of additions to and demolition from the housing stock provides some indication of the condition of the stock, but demolitions are not always related to substandard condition. Housing units removed from the stock may not always be replaced in a 1:1 ratio. We are aware of some housing units that were removed from the stock near to Mercy Hospital because of redevelopment efforts initiated by the City to improve and enhance housing units in that area. This occurred just prior to the June 2008 flood.

Although the housing stock has been added to at a healthy rate during the 2000s, the significant demand for housing, in particular rental housing caused many older single-family homes to be converted to rental housing. In some cases, nearly 50% of the single-family housing stock in older neighborhoods near Downtown Cedar Rapids was occupied by renters. This situation occurred despite strong new construction during this period.

The incidence of overcrowded housing also indicates something about the condition of the stock. If too many units are overcrowded, it indicates that the stock is being intensively utilized which can lead to premature deterioration.

Data on the actual physical condition of the housing is hard to obtain, as there is not generally accepted manner to objectively assess the physical condition of

housing units. In 1990, Cedar Rapids attempted to assess the incidence of sub-standard quality dwellings in the City. The data from that time indicates that less than 6 percent of the housing was in a sub-standard condition. The incidence of sub-standard housing was greater in the rental stock at about 14% compared to less than 2% within the owner-occupied stock.

The incidence of sub-standard housing is also related to the age of housing. Generally, the rate of sub-standard housing is higher the older the home. Overall, less than 3% of the housing that was less than 10 years old at the time of the analysis was considered to be sub-standard. Pre-1940 housing contained about 9% substandard units.

The Consolidated Plan prepared in 1995 found that 99% of the owner-occupied substandard housing was suitable for rehabilitation. It also found that 97% of the rental stock considered as substandard was also suitable for rehabilitation.

In addition to the 1990 survey, the City conducted a 2001 inventory of six neighborhoods to assess physical elements and determine if the area met the federal National Objective and Code of Iowa Chapter 403 definition of slum and blight. The study found that between 26% and 84% of all buildings in the six neighborhoods showed signs of deterioration. Deteriorated buildings were those with at least two major deficiencies of structural components, two major deficiencies of non-structural components and a combination of moderate and minor ratings on non-structural components.

In Cedar Rapids, the terms "standard condition" and "substandard condition" are used in a conventional manner. A home or dwelling unit in substandard condition has physical defects that would cause it to fail a building code inspection. The mere presence of such defects however, would not render the home unable to be occupied. Code violations may range from relatively minor problems such as the absence of handrails to major problems with plumbing or electrical wiring. Only in extreme cases would the defects render a home unable to be occupied and unable to be renovated. A home is deemed to be "substandard but suitable for rehabilitation" if the defects can be repaired without incurring expenses beyond the owner's capacity to recover the expenses through the increased value of the home.

The 2008 flood and the significant damage sustained by many of the homes in the 2001 six-neighborhood survey created an "extreme case" situation. A number of owners found that the potential repairs to homes now far exceed the owners' abilities to recoup those costs through increased value. Many homes that may have previously been considered as able to be rehabilitated sustained significant structural damage in the flood. About 100 homes have already been removed and more are targeted to be removed from the housing stock in the

six neighborhoods. This will reduce the proportion of substandard housing in Cedar Rapids and will create an overall improvement in the housing stock through the replacement of these units with new construction.

Table 14 presents an estimated number of substandard occupied units as of 2008 (pre-flood) and 2009 (post-flood). Data was compiled from the previous information supplied by the City and from new information on housing units that sustained significant damage during the flood.

The information shows that pre-flood, less than 2% of the owner-occupied housing stock and 10.1% of the rental stock could be considered as substandard. These figures increased after the flood to 2.6% of the owned housing stock and 12.3% of the rental housing stock. Again, these figures will be reduced over the next year as the flood-damaged housing is removed and new housing is constructed.

<b>Table 14: Estimated Number of Substandard Occupied Units, 2008-2009</b>						
----- Households -----						
<b>Pre-Flood</b>	<b>Owner</b>			<b>Renter</b>		
<b>Year</b>			<b>Pct.</b>			<b>Pct.</b>
<b>Built</b>	<b>Total</b>	<b>Substandard</b>	<b>Substandard</b>	<b>Total</b>	<b>Substandard</b>	<b>Substandard</b>
2000 - 2008	3,683	0	0.0%	2,807	0	0.0%
1990 - 1999	5,375	0	0.0%	2,204	0	0.0%
1980 - 1989	2,260	11	0.5%	1,610	89	5.5%
1960 - 1979	10,591	106	1.0%	6,212	683	11.0%
1940 - 1959	8,637	173	2.0%	2,548	418	16.4%
Pre - 1940	7,752	233	3.0%	2,809	650	23.1%
<b>Total</b>	<b>38,298</b>	<b>523</b>	<b>1.4%</b>	<b>18,190</b>	<b>1,840</b>	<b>10.1%</b>
----- Households -----						
<b>Post-Flood</b>	<b>Owner</b>			<b>Renter</b>		
<b>Year</b>			<b>Pct.</b>			<b>Pct.</b>
<b>Built</b>	<b>Total</b>	<b>Substandard*</b>	<b>Substandard</b>	<b>Total</b>	<b>Substandard*</b>	<b>Substandard</b>
2000 - 2008	4,415	0	0.0%	3,133	0	0.0%
1990 - 1999	5,375	1	0.0%	2,204	1	0.0%
1980 - 1989	2,260	11	0.5%	1,610	89	5.5%
1960 - 1979	10,556	152	1.4%	6,212	703	11.3%
1940 - 1959	8,448	447	5.3%	2,352	504	21.4%
Pre - 1940	7,366	401	5.4%	1,911	845	44.2%
<b>Total</b>	<b>38,420</b>	<b>1,012</b>	<b>2.6%</b>	<b>17,422</b>	<b>2,142</b>	<b>12.3%</b>
* Substandard includes flood damaged homes that will be removed due to abandonment, contamination and/or location within the flood area; these homes were previously occupied before the flood.						
Some homes to be removed post-flood were considered substandard pre-flood.						
Sources: American Community Survey, 2007; Cedar Rapids Assessor; Cedar Rapids Code Enforcement						

## HOUSING PRICES (OWNED AND RENTAL) – KEY FINDINGS

Rents and home values in Cedar Rapids continue to be significantly below national averages while income is above the national average. Therefore, housing affordability in Cedar Rapids is good.

Home values in Cedar Rapids rose rapidly as they did across the nation during the past few years, 2004 through 2006. During this period, home values increased at a pace well beyond that of inflation. Rents rose as well, but at a much less rapid rate, equal to or just slightly beyond the pace of inflation.

### *VALUE OF OWNER-OCCUPIED HOUSING*

The median value of owner-occupied housing in Cedar Rapids as of 2000 was \$95,200. This was only 80 percent of the national median of \$119,600. Median household income in Cedar Rapids, at \$43,704 was above the national median of \$41,851. This suggests that housing prices relative to income are good in Cedar Rapids.

Home prices rose dramatically in the 2000s and most significantly during the period between 2003 and 2007. Following 2007, home values dropped across the US, more steeply in some communities than in others.

Information compiled by the Cedar Rapids Area Association of Realtors indicates that the 2008 average sale price in Cedar Rapids was \$131,194. This price compares to \$154,100 for the Midwest geographic area. Median household income for Cedar Rapids is estimated at \$46,210 (2009) compared to \$50,277 (2007) for the Midwest. This data indicates that while home prices in Cedar Rapids continue to be affordable compared to the nation, incomes have not risen as rapidly as the rest of the Midwest. Cedar Rapidians are losing ground compared to other communities in the Midwest in terms of income relative to housing prices and compared to the rise in income since 2000.

Home prices remained relatively stable in Cedar Rapids between 2007 and 2008, seeing only a very slight decline in the median home sale price. Other areas of the country have experienced more significant losses in home values due to high foreclosure rates and significant overbuilding prior to the economic recession.

Although home prices in Cedar Rapids did rise substantially, a somewhat lower unemployment rate (currently 5% as of 2009) and the relocation of households out of the flood zone to other housing units in the community has supported stable housing prices.

Table 15 presents information on the median value of owner-occupied homes in Cedar Rapids as compared to the consumer price index for the Midwest Region. The median value of owner-occupied homes in Cedar Rapids rose by 38% between 2000 and year-end 2008 to \$131,194. The Consumer Price Index rose by 21% during this same period, indicating that the cost of owned housing was rising faster compared to the increase in all consumer goods. For those that have owned their housing for many years, the substantial appreciation in home prices that has occurred since 1990 created increased wealth in the form of untapped equity for many older homeowners. However, gaining entry to the ownership market has become increasingly difficult for young households and especially difficult for low income households who want to purchase a home.

Year	Median Value Owner-Occupied House	Percent Change	Consumer Price Index Midwest Region	Percent Change
1970	\$18,100		38.8	
1980	\$45,400	151%	82.4	112%
1990	\$56,400	24%	127.4	55%
2000	\$95,200	69%	168.3	32%
2009	\$131,194	38%	203.2	21%

Sources: U.S. Census Bureau; Cedar Rapids Area Association of Realtors

Although home prices have dropped again since 2008 increasing affordability and mortgage interest rates remain low (also increasing affordability), credit markets tightened dramatically in the 4<sup>th</sup> quarter of 2008 and have remained tight in 2009. As such, prospective buyers must possess a reasonable down payment and essentially stellar credit to be able to purchase housing unless the home is seller-financed.

Low income households have been hurt significantly by reduced access to credit. There have also been increased rates of foreclosure among low and moderate income households who may have been victims of mortgage fraud and/or fraudulent lending practices or who may have been incorrectly counseled on their ability to purchase a home.

#### RENTS IN RENTAL HOUSING

Average rents in Cedar Rapids are below those for the nation as a whole. The median rent in the US as of 2008 was about \$1,040 for existing rentals. This compares to \$593 for Cedar Rapids. The average rental rate for Cedar Rapids is 57% of the rate in the nation. Since 2000, rents in Cedar Rapids are

estimated to have increased by 14% while the Consumer Price Index for the Midwest rose by 21% during the same period.

This indicates that rental rates in Cedar Rapids have been suppressed over the past several years and that rent increases have not been enjoyed in the rental market similar to increases in owner-occupied homes. There are several reasons why this may have occurred.

During the first half of the 2000s, there were a number of rental housing units brought on-line in Cedar Rapids to satisfy the increased housing demand resulting from a healthy economy and job growth in the community. At the same time, buyers were rapidly purchasing owned housing, including first-time buyers and move-up buyers. Incomes in Cedar Rapids do not appear to have generally supported the significant increased demand for owned housing and the rapid increase in owned housing values. However, many housing units that would have otherwise been resold in the market were converted to rental housing, supporting the incomes of move-up buyers and significantly increasing the stock of rental housing in Cedar Rapids, thereby suppressing rental rates.

The low rental rates are good for low and moderate income households who were able to find rentals, predominantly in the older neighborhoods where the housing stock is old and rents are generally low.

Although this situation appears favorable for low- and moderate income households, this situation results in “de-facto” affordable housing, a cycle whereby functionally obsolete housing is cast off by the owner who finds that he can, over time, make more money from renting the unit in its current condition than by rehabilitating it to make it more desirable to the for-sale market. This type of cycle does little to provide safe, quality housing for low and moderate income households but rather perpetuates a system of substandard housing and a concentration of low income households in housing that is generally of lower cost and quality.

The 2008 flood damaged a substantial number of these older homes; approximately 1,200 homes (rental and owned) will be removed because they cannot be rehabilitated and/or because flood mitigation will require them to be removed.

In addition, many of the flood damaged homes are being rehabilitated which will increase the value of these homes to the general market and will create a higher quality housing stock overall. The difficulty however, is how to maintain a sufficient number of low cost rental units that are of high quality “affordable” to low and moderate income households.

Requests for housing assistance through the Cedar Rapids Housing Services Division increased in spring 2009. The Division has no additional funding at this point to increase the number of Vouchers for needy households and has an inordinately long waiting list, some 2,000 names which equates to about a four- to five-year wait for a Voucher. While this is somewhat comparable to other large metropolitan areas, it is obvious that the needs are not being satisfied. Providing safe, affordable and quality housing for all households is the goal, but these efforts seem to move forward at a snail's pace due to consistent lack of funding. The private market may take on the role of providing this affordable housing, but at what cost to communities and low income households who are left with a deteriorating housing stock and landlords increasing their private wealth.

# HOUSING PROBLEMS ANALYSIS AND STOCK OF ASSISTED HOUSING

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## SUMMARY OF HOUSING PROBLEMS – KEY FINDINGS

### TYPES OF HOUSING PROBLEMS

About 35% of all renters and 15% of all homeowners suffer from some type of housing problem. Spending a high share of income on housing is the most common problem. The incidence of problems increases among the poor. Approximately 12,000 households are estimated to have some form of housing problem.

### STOCK AVAILABLE FOR LOW AND MODERATE INCOME HOUSEHOLDS

The market for housing is comprised as a set of submarkets differentiated by price, product and location. The submarkets for owner-occupied housing appear to provide sufficient units in most price ranges serving the low and moderate income households. In general, the renter market has a shortage of units in the poorest rent ranges as well as the highest rent ranges, but surpluses in the middle rent ranges.

### HOUSEHOLDS SUFFERING FROM HIGH COST BURDEN

Paying more than 30% of income on housing is considered to be a high housing cost burden. Among renters, about one in three has a high housing cost burden. Among owners, about one in five has a high housing cost burden. Among the very poor in both tenure groups, these proportions increase substantially.

### STOCK OF ASSISTED HOUSING

The government, non-profit and private developers provide housing units affordable to low and moderate income households. Our analysis identified about 1,600 of these units in the City with about 818 for elderly and 756 for families. In addition, the City has 1,265 vouchers, but due to funding constraints, serves 1,062 households through the voucher program for a total of 2,636 assisted households. Since the preparation of the 2005 Consolidated Plan, some properties' contracts expired and they did not renew. This has reduced the number of assisted housing units available in Cedar Rapids. Additional assisted units were built in the adjacent communities of Hiawatha and Marion, Iowa, accommodating some of the households that relocated from the developments that did not renew their contracts.

## STOCK AVAILABLE FOR THE HOMELESS AND OTHER SPECIAL NEEDS POPULATIONS

Cedar Rapids has seven emergency shelters and xxx transitional housing programs in addition to a capacity to help many more into permanent housing. The emergency shelters and transitional housing programs have a combined capacity to serve 642 individuals and people in homeless families. This is slightly lower than in 2004, but there are other programs that find housing for people within the existing housing stock of the community.

## SUPPORTIVE SERVICES FOR SPECIAL NEEDS POPULATIONS

In Cedar Rapids and Linn County, there are many special support services and programs addressing housing related problems of the homeless and other groups in need of assistance. Sometimes communication of these programs to the client base can be an issue and relocation of offices for a number of these programs created disruption during the flood. Most relocation issues have now been resolved and the client base is now aware of the new locations.

## CONCENTRATIONS OF ASSISTED HOUSING AND LOW INCOME HOUSEHOLDS

Assisted housing developments for low income households are distributed throughout the City; there is however, some concentration of units in the neighborhoods southeast of the Downtown area.

## SPATIAL CONCENTRATIONS OF RACIAL AND ETHNIC MINORITY HOUSEHOLDS

The population of racial and ethnic minority households in Cedar Rapids is small. This group of households is concentrated into a very few areas of the City adjacent to the Downtown. Minority households do not dominate any area.

## SPATIAL CONCENTRATIONS OF LOW INCOME HOUSEHOLDS

The low income households in Cedar Rapids tend to be concentrated into areas of the City in close proximity to the Downtown. The removal of many old and affordable housing units due to the June 2008 flood is likely to shift the location of low income households to some degree as new replacement units are built. Replacement housing will be targeted with a higher proportion of mixed income units to diversify the economic base of the area.

## BARRIERS TO AFFORDABLE HOUSING

The City of Cedar Rapids has addressed and continues to promote land use and zoning practices that encourage the development of a diverse mix of housing products with a range of pricing to satisfy housing needs in the community.

# HOUSING PROBLEMS ANALYSIS AND STOCK OF ASSISTED HOUSING

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## TYPES OF HOUSING PROBLEMS – KEY FINDINGS

Housing problems tend to be concentrated racially and economically. Low income households and minority households tend to have much higher proportions of housing problems than all households.

About 35% of all renters and 15% of all homeowners in 2000 suffered from some type of housing problem. Spending a high share of income on housing is the most common problem. The incidence of problems increases among the poor. Approximately 10,400 households indicated having some form of housing problem in 2000. Current estimates place the total at approximately 11,700 households as of 2009.

Housing problems come in many different forms. HUD identifies three types of problems. These are:

- Living in overcrowded housing; greater than one person per habitable room.
- Living in substandard housing; or
- Paying more than 30% of income toward the cost of housing, including rent or mortgage payments and taxes, insurance and utilities.

HUD provides estimates of the percentages of the population suffering from any one or more of these forms of housing problems. These estimates are separated by tenure (renters and owners), by minority status, and by income category. These estimates indicate that the presence of housing problems is closely related to the problems of poverty, as shown in Table 17.

Table 17 lists by renter and owner households and by race the number and percent of households that reported at least one housing problem in 2000. Percent figures shown in bold identify the proportion of that racial, tenure and income category where the proportion is much higher than that for all households and suggests that housing problems tend to be more prevalent for certain racial groups and for low income households.

Among all renter households, 35% suffered from some form of housing problem. Among all owners, 15% suffer from some form of housing problem. This number rises to about 72% among extremely low income renter households. Extremely low income means having an income at or below 30% of the AMFI, which

approximates poverty level. The incidence of housing problems is greatest among extremely low income Black and Hispanic households who own their own homes and among low income Asian households and among all income households of other races including Native American and Hawaiian Pacific Islander. Between 90% and 100% of these households suffered from at least one housing problem in 2000.

The incidence of housing problems falls as household income rises. In the very low income category (31% to 50% of AMFI), 38% to 64% of the households suffered from some form of housing hardship. Among the other low income households (51% to 80%) about 20% to 25% of the households experienced housing problems. Again, black and Hispanic households tend to experience housing hardships at even greater rates.

**Table 17: Households Reporting at Least One Housing Problem, 2000**

Racial or Ethnic Population	0% to 30% of Area		31% to 50% of Area		51% to 80% of		All Income Levels	
	Median Family Income		Median Family Income		Median Family Income			
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
White Non-Hispanic								
Owners	1,415	63.6%	2,650	34.9%	6,385	25.8%	33,325	14.5%
Renters	3,160	72.2%	2,510	59.0%	3,375	18.7%	13,570	33.8%
Black Non-Hispanic								
Owners	49	<b>91.8%</b>	33	42.4%	90	50.0%	426	39.4%
Renters	340	72.1%	193	46.1%	205	22.0%	963	27.7%
Hispanic of Any Race								
Owners	15	<b>100.0%</b>	38	63.2%	49	49.0%	252	25.0%
Renters	39	61.5%	34	<b>88.2%</b>	139	21.6%	327	37.9%
Asian Non-Hispanic								
Owners	0	0.0%	10	<b>100.0%</b>	25	0.0%	304	11.2%
Renters	30	66.7%	45	<b>100.0%</b>	205	42.9%	315	46.0%
All Other Races								
Owners	4	0.0%	0	0.0%	0	0.0%	34	<b>41.9%</b>
Renters	30	<b>100.0%</b>	25	<b>100.0%</b>	8	<b>100.0%</b>	87	<b>54.7%</b>
All Households								
Owners	1,478	64.3%	2,745	35.7%	6,564	26.2%	34,370	14.7%
Renters	3,632	71.5%	2,852	59.9%	3,777	19.4%	15,385	34.7%
* Note: Bold indicates that the household category exceeds that share found for households as a whole by 10 percentage points or more. A housing problem is paying in excess of 30% of income toward housing costs, living in substandard housing or living in overcrowded housing.								
Sources: U.S. Census Bureau; HUD Community Planning and Development								

## HOUSING PROBLEMS AND AFFORDABILITY – KEY FINDINGS

In general, the elderly suffer the least from incidences of housing problems. More elderly households are living alone and no longer have children; they may have owned a home previously and have some equity from that home to support their living costs. In addition, they may be more frugal than younger generations.

Table 18 provides even greater detail on the incidence of housing hardships among households in Cedar Rapids.

In particular, Table 18 indicates the extent to which specific subpopulations experience higher levels of housing problems.

Table 18A provides this same information but with updated numerical counts for 2009 households, post-flood.

As shown on the table, the elderly in each income group, tend to have about the same incidence of housing hardships as do other renters in the income group. The exception is found among other low income elderly renters. Low income elderly renters, at 34%, are 15 percentage points above all other low income renters who have 19% with housing problems.

Table 18 also examines small and large families. Small families are those with two- to four- individuals with at least one individual related by blood or marriage to the householder. In some markets, small families are unable to compete well for housing because small families tend to have fewer wage earners. If the available housing is very high-priced, then fewer wage earners can be associated with high levels of housing affordability problems. Cedar Rapids does not generally have this type of problem among small families who rent. These households tend to have a comparable incidence of housing problems. Only among very low income renter households are small families suffering a higher incidence of housing problems. Among small family owner households, the problems are more widespread. All levels of low income small family owners have a high incidence of housing problems.

Large families are those with five or more people. Given that these households usually require more space to house more people, they may experience a high incidence of housing hardship if the market does not provide a sufficient number of large units. In reviewing the data and in compiling a field survey of housing units, Cedar Rapids has a small proportion of large size rental housing units to serve large families. These large families who rent are most likely unable to find sufficient units offering enough bedrooms without paying a high proportion of income toward housing costs. Among large families who own their

housing, the disproportionate incidence of housing hardship is found among those with extremely-low or very low incomes.

The remaining groups are listed as “all other renters” and “all other owners.” These groups are comprised primarily of singles living alone and unrelated individuals living together. Unrelated individuals living together could include unmarried couples living together or (different or same sex) or roommates (friends or acquaintances of the same or different sex). Among owners, but not renters, this type of household suffered from a disproportionate share of housing hardship only among households with extremely low incomes.

The source data for Table 18 provides information on the shares of the population suffering from each type of housing problem:

- Affordability
- Overcrowding and
- Substandard condition

HUD's supplemental tables list the percent of households with any form of housing problem and the percent with housing cost (affordability) problems. Among renter households, about 35% suffered from housing cost problems in 2000. Households may suffer from more than one type of problem. That is, they may living in substandard housing and may pay more than 30% of income for that housing. The groups however, may be separate. Some renters may achieve low housing costs by living in substandard housing while others live in standard quality housing at a high burden on their income. Although the identified substandard housing stock in Cedar Rapids remains low, about 12%, a number of these units are slated for removal later in 2009. This will reduce the number of substandard units, but may have the opposite effect of increasing the cost burden which was approximately 31% for renters as of 2000.

Overcrowding is considered to be relatively minimal at 3%. If 35% of all households suffer from all forms of housing problems, then the data suggests that approximately 4% of households suffer from overcrowding and/or substandard condition but not from affordability. The 4% identified are believed to account for a large share of the substandard rental housing in Cedar Rapids. Therefore, 31% of renters who suffered from affordability problems were largely comprised of households that were not overcrowded nor were they living in substandard housing. Rather, their housing problem is that they spent in 2000 30% or more of their income on housing costs.

A similar situation is identified for homeowners. About 15% of all homeowners had some form of housing problem. About 14% had affordability problems. Overcrowding among homeowners was at 1.0% and the incidence of

substandard housing conditions was at 2%. Affordability in 2000 was considered to be the dominant problem among owner-occupied households with housing problems.

**Table 18: Housing Problems for all Households, 2000.**

Income	-----Renters-----					-----Owners-----					Total Owners & Renters
	Elderly (1&2 per.)	Small Families	Large Families	All Other Renters	Total Renters	Elderly (1&2 per.)	Small Related	Large Related	All Others	Total Owners	
<b>Housing Problem</b>											
<b>Very Low Income (Less than 50% AMFI)</b>	1,539	1,715	295	2,935	6,484	2,757	673	139	654	4,223	10,707
<b>Income 0% to 30% of AMFI</b>	950	980	107	1,595	3,632	898	245	31	304	1,478	5,110
Percent with any housing problems	51.6%	81.6%	100.0%	75.2%	71.5%	55.0%	75.5%	87.1%	80.3%	64.3%	69.4%
Percent with cost burden > 30%	51.6%	78.1%	96.3%	74.6%	70.2%	55.0%	75.5%	74.2%	80.3%	64.0%	68.4%
Percent with cost burden > 50%	30.0%	56.1%	56.1%	48.9%	46.1%	24.4%	49.0%	48.2%	65.5%	37.4%	43.6%
<b>Income 31% to 50% of AMFI</b>	589	735	188	1,340	2,852	1,859	428	108	350	2,745	5,597
Percent with any housing problems	53.3%	56.5%	73.4%	62.7%	59.9%	22.5%	60.3%	87.0%	60.0%	35.7%	48.0%
Percent with cost burden > 30%	52.6%	50.3%	69.1%	57.8%	55.6%	22.3%	60.3%	69.4%	60.0%	34.9%	45.4%
Percent with cost burden > 50%	17.0%	3.4%	10.6%	8.2%	8.9%	10.2%	24.5%	23.1%	18.6%	14.0%	11.4%
<b>Other Low-Income (51% to 80% of AMFI)</b>	404	1,260	159	1,954	3,777	2,665	2,104	475	1,320	6,564	10,341
Percent with any housing problems	34.4%	22.6%	47.2%	12.0%	19.4%	11.1%	37.5%	26.3%	38.6%	26.2%	23.7%
Percent with cost burden > 30%	34.4%	17.1%	0.0%	11.3%	11.1%	11.1%	36.1%	12.6%	37.9%	24.6%	21.2%
Percent with cost burden > 50%	10.9%	0.0%	0.0%	0.0%	1.2%	3.8%	5.2%	0.0%	3.8%	4.0%	2.9%
<b>Above Low-Income (81% to 100% of AMFI)</b>	385	2,020	305	2,414	5,124	3,949	13,705	2,220	3,709	23,583	28,707
Percent with any housing problems	5.2%	5.4%	34.4%	2.7%	5.8%	3.0%	4.9%	11.0%	10.1%	5.9%	5.9%
Percent with cost burden > 30%	2.6%	0.5%	3.3%	0.2%	0.7%	2.5%	4.2%	5.0%	10.0%	4.9%	4.2%
Percent with cost burden > 50%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.7%	0.5%	0.3%	0.3%
<b>All Households (Any Income Level)</b>	2,328	4,995	759	7,303	15,385	9,371	16,482	2,834	5,683	34,370	49,755
Percent with any housing problems	41.4%	32.2%	56.0%	32.0%	34.7%	14.2%	11.5%	17.3%	23.5%	14.7%	20.9%
Percent with cost burden > 30%	40.8%	27.2%	32.0%	30.0%	30.8%	13.9%	10.8%	9.5%	23.3%	13.6%	18.9%
Percent with cost burden > 50%	18.4%	11.5%	10.5%	12.2%	12.8%	5.4%	2.3%	1.9%	5.9%	3.7%	6.5%

Sources: SOCDs Chas Data; Housing Problems for all Households; American Community Survey, 2007

**Table 18A: Housing Problems for all Households, 2009.**

Income	-----Renters-----					-----Owners-----					Total Owners & Renters
	Elderly (1&2 per.)	Small Families	Large Families	All Other Renters	Total Renters	Elderly (1&2 per.)	Small Families	Large Families	All Other Owners	Total Owners	
<b>Housing Problem</b>											
<b>Very Low Income (Less than 50% AMFI)</b>	1,725	2,667	282	2,924	7,598	3,288	1,058	199	958	5,503	13,101
<b>Income 0% to 30% of AMFI</b>	1,099	1,243	139	1,598	4,080	1,261	278	55	422	2,015	6,095
Percent with any housing problems	51.6%	81.6%	100.0%	75.2%	71.5%	55.0%	75.5%	87.1%	80.3%	64.3%	69.4%
Percent with cost burden > 30%	51.6%	78.1%	96.3%	74.6%	70.2%	55.0%	75.5%	74.2%	80.3%	64.0%	68.4%
Percent with cost burden > 50%	30.0%	56.1%	56.1%	48.9%	46.1%	24.4%	49.0%	48.2%	65.5%	37.4%	43.6%
<b>Income 31% to 50% of AMFI</b>	626	1,423	143	1,326	3,518	2,027	780	144	537	3,488	7,006
Percent with any housing problems	53.3%	56.5%	73.4%	62.7%	59.9%	22.5%	60.3%	87.0%	60.0%	35.7%	48.0%
Percent with cost burden > 30%	52.6%	50.3%	69.1%	57.8%	55.6%	22.3%	60.3%	69.4%	60.0%	34.9%	45.4%
Percent with cost burden > 50%	17.0%	3.4%	10.6%	8.2%	8.9%	10.2%	24.5%	23.1%	18.6%	14.0%	11.4%
<b>Other Low-Income (51% to 80% of AMFI)</b>	464	1,892	256	1,524	4,136	3,066	3,006	593	1,517	8,182	12,317
Percent with any housing problems	34.4%	22.6%	47.2%	12.0%	19.4%	11.1%	37.5%	26.3%	38.6%	26.2%	23.7%
Percent with cost burden > 30%	34.4%	17.1%	0.0%	11.3%	15.2%	11.1%	36.1%	12.6%	37.9%	24.6%	21.2%
Percent with cost burden > 50%	10.9%	0.0%	0.0%	0.0%	1.2%	3.8%	5.2%	0.0%	3.8%	4.0%	2.9%
<b>Above Low-Income (81% to 100% of AMFI)</b>	458	2,967	254	1,497	5,176	4,506	15,860	2,285	2,596	25,248	30,424
Percent with any housing problems	5.2%	5.4%	34.4%	2.7%	5.8%	3.0%	4.9%	11.0%	10.1%	5.9%	5.9%
Percent with cost burden > 30%	2.6%	0.5%	3.3%	0.2%	0.7%	2.5%	4.2%	5.0%	10.0%	4.9%	4.2%
Percent with cost burden > 50%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.7%	0.5%	0.3%	0.3%
<b>All Households (Any Income Level)</b>	2,647	7,525	791	5,945	16,909	10,861	19,924	3,077	5,071	38,933	55,842
Percent with any housing problems	41.4%	32.2%	56.0%	32.0%	34.7%	14.2%	11.5%	17.3%	23.5%	14.7%	20.9%
Percent with cost burden > 30%	40.8%	27.2%	32.0%	30.0%	30.8%	13.9%	10.8%	9.5%	23.3%	13.6%	18.9%
Percent with cost burden > 50%	18.4%	11.5%	10.5%	12.2%	12.8%	5.4%	2.3%	1.9%	5.9%	3.7%	6.5%

Note: Some totals may not add exactly due to rounding. Numerical totals extrapolated from 2000 housing problem and cost burden percentages by size of household from SOCDs Chas Data.

Sources: SOCDs Chas Data; Housing Problems for all Households; American Community Survey, 2007; City of Cedar Rapids Assessor's Office; Cedar Rapids Code Enforcement

## HOUSING STOCK AVAILABLE TO LOW AND MODERATE INCOME HOUSEHOLDS

The market for housing is a set of submarkets differentiated by price, product type and specific housing characteristics or restrictions for different subgroups (such as age-restricted housing or housing to serve households with special needs). In the 2005 Consolidated Plan, it was determined that submarkets for owner-occupied housing prior to the 2008 flood had provided sufficient units in most price ranges serving low- and middle income households. The renter market however, had a shortage generally among the lowest price ranges, but had surpluses in the middle rent ranges.

Sub-markets are also differentiated by tenure and quality. Within each tenure group, different quality housing products are generally priced differently. In order to assess the available stock within the housing market in Cedar Rapids, available units were grouped into price ranges. For each price range, households were similarly group by income. Income levels were set to reflect the affordability of the household group. For example, a renter household making \$10,000 per year in 2009 could afford to spend about \$250 per month on gross rent (contract rent plus utilities). This reflects the assumption that a household should not spend more than 30 percent of income on housing, providing \$3,000 available for housing costs. Dividing this amount by 12 months generates a gross maximum affordable rent of \$250 per month.

The same assumptions were employed across the income scale with households earning \$10,000 to \$20,000 being able to afford rents of \$250 to \$500 per month.

Owner households have similar constraints, but calculations reflect the costs of property taxes, insurance and mortgage payments. Assuming typical loan terms as well as taxes and insurance, owner households were similarly divided into categories. Owner households with incomes in the range of \$10,000 to \$15,000 can afford homes in the range of \$30,000 to \$45,000. Caution must be exercised however, regarding households with incomes below \$20,000. Although there are available homes in Cedar Rapids priced at less than \$30,000, many of these homes require substantial rehabilitation as they have been left to deteriorate. These homes are affordable, but in many instances were purchased by owners who were doing so to rent them out rather than occupy them.

Low income households may not have the financial resources to upgrade and maintain a single-family home over time unless their income generally also rises and they do not experience any significant financial crises. Affordability of the home price does not take into account any additional investment that must

occur to bring the home to a level that will be in compliance with code standards and other general upkeep. These are also considerations in identifying the true “affordability” of an owner-occupied dwelling. In the case of leasing, renters pay a portion of their monthly rent toward upkeep and maintenance of the unit. In the case of owner-occupied dwellings, additional upkeep and maintenance is not factored into the mortgage costs and is the additional financial responsibility of the owner.

Table 19 presents data an assessment of the availability of rental and owned units by price range of housing and by income of households as of 2009. Data was gathered from the 2005-2007 American Community Survey, residential permit counts including tenure and valuation, Cedar Rapids Assessor's data, and estimates of housing units to be removed from the Code Enforcement Division at the City of Cedar Rapids.

Counts of the units in each price range and household in each income category are provided for owners and renters. For each category, the adequacy of the supply of housing is identified by comparing the count of the units to the count of households. If there are more households than units, a deficit is found. This is the case with the lowest cost rental units. In 2000, there were 696 renter households in Cedar Rapids with annual incomes below \$5,000 but only 225 rental units with rents below \$125 per month, yielding a deficit of 472 units. A surplus was found in the rent range of \$251 to \$375 with a total of 2,221 rental units and only 1,776 renter households with incomes of \$10,000 to \$14,999.

<b>TABLE 19: Housing Supply and Demand Match-up</b>						
<i>Units by Value or Rent Category and Households by Income Category</i>						
<i>Tenure</i>	<i>Unit Value Category</i>	<b>Pre-Flood Owner Units</b>	<b>Post-Flood Owner Units**</b>	<b>Unit Surplus (Deficit)</b>	<b>Owner Households</b>	<b>Owner Households Income Category</b>
<b>Ownership</b>	Less than \$15,000	715	697	200	497	Less than \$5,000
<b>Market</b>	\$15,000-\$29,999	463	382	-478	860	\$5,000-\$9,999
	\$30,000-\$44,999	691	483	-394	877	\$10,000-\$14,999
	\$45,000-\$59,999	844	780	-735	1,515	\$15,000-\$19,999
	\$60,000-\$74,999	2,965	2,731	1,690	1,041	\$20,000-\$24,999
	\$75,000-\$99,999	6,057	5,867	2,184	3,683	\$25,000-\$34,999
	\$100,000-\$149,999	14,840	14,837	8,584	6,253	\$35,000-\$49,999
	\$150,000-\$199,999	7,470	7,670	-1,306	8,976	\$50,000-\$74,999
	\$200,000-\$249,999	3,211	4,167	-2,879	7,046	\$75,000-\$99,999
	\$250,000+	2,845	2,845	-4,827	7,672	\$100,000+
	<b>Total</b>	<b>40,101</b>	<b>40,459</b>	<b>2,039</b>	<b>38,420</b>	<b>Total</b>
<i>Tenure</i>	<i>Rent Category</i>	<b>Pre-Flood Rental Units</b>	<b>Post-Flood Rental Units**</b>	<b>Unit Surplus (Deficit)</b>	<b>Renter Households</b>	<b>Renter Households Income Category</b>
<b>Rental</b>	Less than \$125	61	35	-1,416	1,451	Less than \$5,000
<b>Market</b>	\$125-\$250	1,147	1,035	-1,176	2,211	\$5,000-\$9,999
	\$251-\$375	2,235	2,128	536	1,592	\$10,000-\$14,999
	\$376-\$499	4,246	4,132	3,113	1,019	\$15,000-\$19,999
	\$500-\$625	4,157	3,957	1,400	2,557	\$20,000-\$24,999
	\$625-\$749	3,017	3,001	1,392	1,609	\$25,000-\$29,999
	\$750-\$999	2,754	2,754	-9	2,763	\$30,000-\$39,999
	\$1,000-\$1,249	594	594	-561	1,155	\$40,000-\$49,999
	\$1,250+	494	494	-2,571	3,065	\$50,000+
	<b>Total</b>	<b>18,705</b>	<b>18,130</b>	<b>708</b>	<b>17,422</b>	<b>Total</b>
** Estimates after removal of abandoned, contaminated and construction area homes.						
Sources: Census Bureau: American Community Survey 2007; Maxfield Research Inc.						

The information in Table 19 is displayed graphically in Charts 1 and 2. The charts make it easier to identify the supply and demand match-up within each housing submarket.

Chart 1 shows the sub-markets for owner-occupied housing in Cedar Rapids. It can be seen that distribution of units across the submarkets is a normal distribution. More units are found in the mid-priced with the peak in the \$75,000 to \$100,000 price range. Fewer units are found at the extremes although after substantial building in the mid-2000s, there are more owner-occupied units in the \$200,000 to \$249,999 range.

Similarly, the households are distributed across the income ranges in an approximately normal manner. The distribution peaks in the \$50,000 to \$74,999 income range. Because the distribution of incomes peaks at this level, affordability problems among homeowners are not a function of the numbers of homes in each price range. Among the price ranges below \$100,000, there were generally more households than homes available. This situation will be

exacerbated as the flood impacted homes are removed, creating further deficits for owner households among the low price ranges.

Some of the mismatch that exists between households at lower income levels and the pricing of homes is due to elderly households who have retired and are on fixed incomes still residing in a home that is now free of a mortgage and has been appreciating. Elderly homeowners are likely to want to use this equity at some time in the future to afford the cost of rental housing or housing with support services. The flood has displaced a number of elderly homeowners who did not have flood insurance and have now lost a substantial amount of equity in their homes. These elderly homeowners may need to rely on additional assistance to be able to afford the cost of new housing or alternative housing.

At the top end, a deficit is also shown. Overall, this is not a public policy issue as households in these upper income ranges can afford higher-priced housing if they choose to do so; a portion of upper income households prefer to purchase lower-priced housing and have additional disposable income to spend on other goods and services.

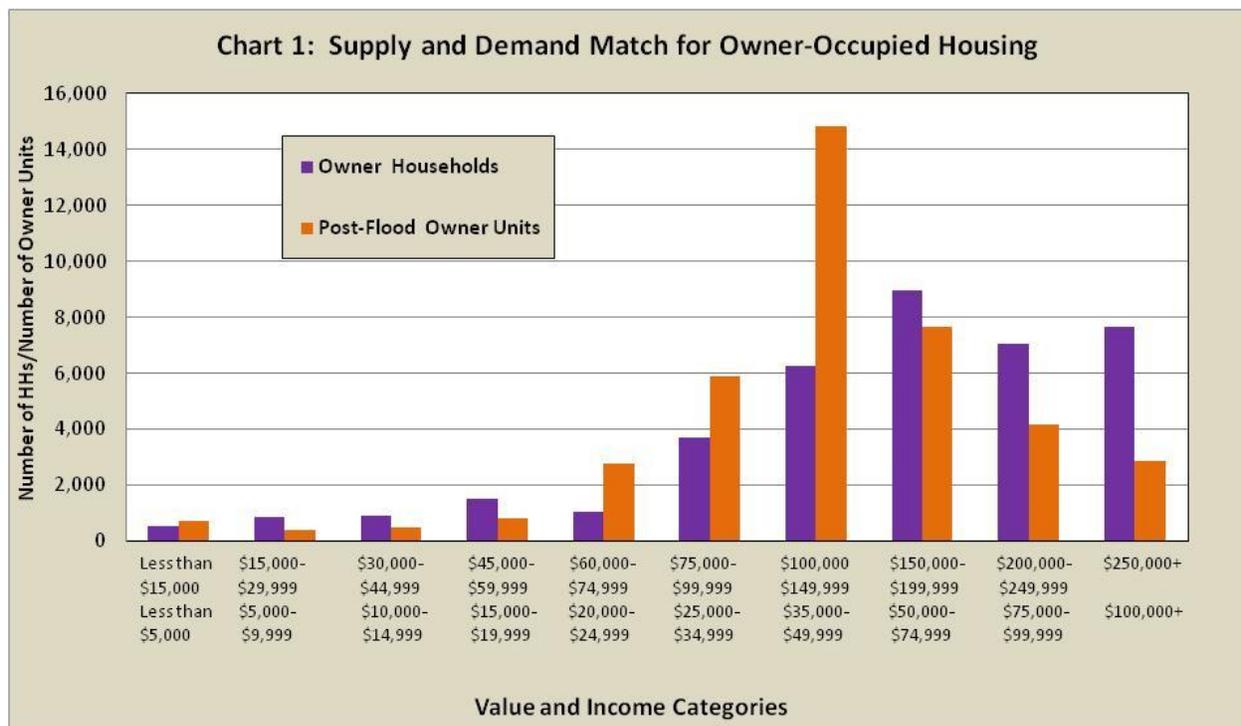


Chart 2 describes the supply and demand match within the rental price submarkets for Cedar Rapids. These submarkets offer a different set of issues. The distribution of units is relatively normal, similar to the owner-occupied units. The distribution of units by rent price category peaks with units in the \$500 to \$625 range and the numbers decrease rapidly as rents increase from that level.

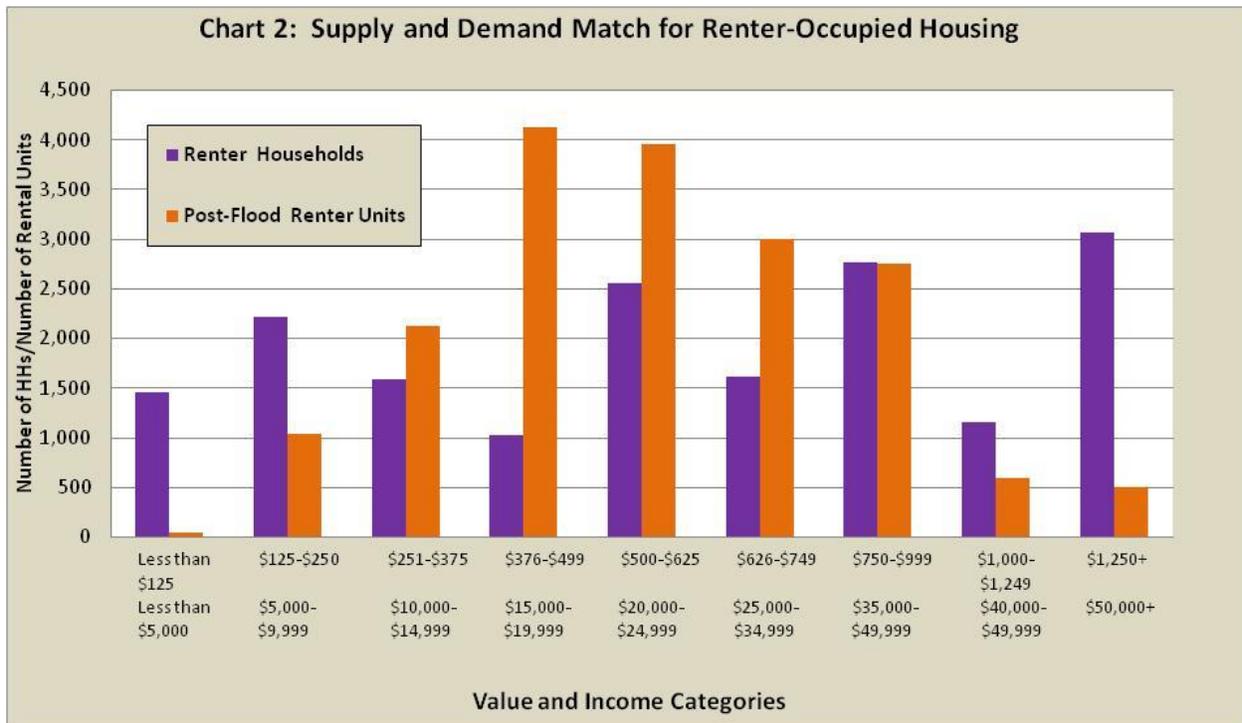
One peak is found among renter households with incomes in the \$25,000 to \$50,000 range. The other peak is found among renter households with incomes in the \$5,000 to \$15,000 range. The households in between, in the \$15,000 to \$25,000 range, are fewer in number than households in the income categories just below and just above this range.

Although sources of income of these households is unknown, these two peaks most likely reflect two different subpopulations of renters, one with members who are employed and the other with members who are not. The lower income households are usually those that rely on social security, general assistance and other forms of support from government agencies and private non-profit organizations.

This non-normal distribution of renter households by income overlaid on a normal distribution of rental units by rent levels identifies some significant mismatches in the Cedar Rapids rental housing market. At the lowest price ranges, deficits of units exist. Among units price below \$125 per month, a deficit of 1,416 units is shown. A deficit also exists among the next rent price category, units priced from \$125 to \$250 per month, 1,176 units. A surplus exists however, among units priced from \$251 to \$375 per month, 536. Surpluses exist among several of the middle rent price categories, from \$251 to \$749 and then deficits exist among rental units priced at \$750 and above. As with the owner households enjoying high incomes, upper income renter households also have the option to consume expensive housing or to live in less expensive housing. A surplus within this high-priced submarket is not a matter of great public concern. However, there may be an issue associated with the overall pricing of rental housing, its condition and the need for the pricing of rental housing targeted to upper income households to increase thereby freeing up some of the lower cost rental units for availability to lower income households. A consistent suppression of rental rates generally leads to increases in property deterioration and lack of maintenance and ultimately, increases in the amount of substandard housing. Although high income households are not obliged to rent higher-priced housing units, a stagnant or artificially contrived rental market may ultimately work against the ability of low income households to find high quality housing at an affordable price.

From a policy perspective, a shortage of units among the poorest households is often seen as the necessary and sufficient argument for developing more units to serve the very poor. A surplus exists however, in the next higher rent categories. Thus, the analysis becomes more complex. The public sector has two approaches it may take to resolving the shortage of units for its poorest households. It may build units, which can be rented at deeply discounted rates through the use of extensive amounts of subsidy funds. It may also help households rent units through the use of voucher-style assistance. With

vouchers, the household pays a rent it can afford and the government pays the difference between what the household can afford and the rent on the unit. This can be less expensive than producing units if dwellings of acceptable quality are available at modest rents. The surplus of rental units in all categories from \$251 per month to \$749 per month suggests that the voucher approach is most likely reasonable and would be effective if additional resources were available to the City.



## HOUSEHOLDS SUFFERING FROM HIGH HOUSING COST BURDEN

Paying more than 30 percent of income on housing is deemed to be a high housing cost burden. Among renter households, about one in four households suffers a high housing cost burden and among owner households, about one in 11 households suffer at this level. Among the very poor in both tenure groups, those with incomes below \$10,000, 75% of these households have a high housing cost burden. This data exemplifies the run up in housing prices during the 2000s and the increasing inability of the poor to find quality housing at an affordable cost.

Table 20 shows renter and owner-occupied households and those estimated to be paying 35% or more of their income for housing.

<b>TABLE 20: Households Suffering from High Housing Cost Burden, 2009</b>			
<b>Renters</b>			
<b>Income Category</b>	<b>Total</b>	<b>Paying 35%+</b>	<b>Percent of</b>
	<b>Households</b>	<b>Income on Housing</b>	<b>Category</b>
<i>Less than \$10,000</i>	3,662	2,913	75%
<i>\$10,000 to \$14,999</i>	1,592	846	50%
<i>\$15,000 to \$19,999</i>	1,019	581	50%
<i>\$20,000 to \$34,999</i>	5,547	1,267	22%
<i>\$35,000 to \$49,999</i>	2,404	133	6%
<i>\$50,000 to \$74,999</i>	2,526	101	4%
<i>\$75,000 to \$99,999</i>	343	0	0%
<i>\$100,000 or more</i>	329	0	0%
<b>Total</b>	<b>17,422</b>	<b>5,841</b>	<b>32%</b>
<b>Owners</b>			
<b>Income Category</b>	<b>Total</b>	<b>Paying 35%+</b>	<b>Percent of</b>
	<b>Households</b>	<b>Income on Housing</b>	<b>Category</b>
<i>Less than \$10,000</i>	1,357	1,018	75%
<i>\$10,000 to \$14,999</i>	877	474	54%
<i>\$15,000 to \$19,999</i>	1,515	727	48%
<i>\$20,000 to \$34,999</i>	4,724	1,795	38%
<i>\$35,000 to \$49,999</i>	6,253	1,751	28%
<i>\$50,000 to \$74,999</i>	8,976	1,077	12%
<i>\$75,000 to \$99,999</i>	7,046	352	5%
<i>\$100,000 or more</i>	7,672	0	0%
<b>Total</b>	<b>38,420</b>	<b>7,194</b>	<b>19%</b>

*Sources: Data from American Community Survey 2007, U.S. Census Bureau; Maxfield Research Inc.*

If a household cannot find good quality housing with the right size and location at a price that is affordable, it must sacrifice size, quality or location in order to rent a unit at an affordable level. Alternatively, it must allow housing to become a greater burden on its income. As a household's income decreases, the alternatives also decrease and usually decrease more dramatically. As a result, many poor households have little alternative but to accept a high housing cost burden.

Generally few households with incomes above \$35,000 suffer from a high housing cost burden, although this percentage has increased for owners due to a rapid increase in home values during the 2000s. Among those who do experience a high housing cost burden, it may reflect the purchase of a home with mortgage payments that will remain level over time as the household's income rises, reducing this burden. About 75% of households however, with incomes below \$10,000 suffer from a high housing cost burden. Providing affordable housing to these households would require monthly housing costs less

than \$250 to \$300 per month. It is extremely difficult to provide good quality housing at this price, suggesting that the housing affordability problems in Cedar Rapids result more from many households having very low incomes. These low incomes act as a barrier for these households to enter the market.

## STOCK OF ASSISTED HOUSING

Private developers, non-profit agencies and organizations and government entities have worked together to access funding to provide affordable housing units for low and moderate income households as well as households with special needs. A survey of these developments revealed a total of 1,464 units in Cedar Rapids with approximately 804 units for the elderly/disabled and 660 units for families. This figure has declined since 2004 when there were 2,100 of these units available. Since that time, several developments have had their contracts expire and they were not renewed, resulting in a loss of 636 project-based assisted housing units. The 2005 Consolidated Plan identified the pending loss of these units. In addition, vouchers did not increase to make up for this loss resulting in an increase in cost-burdened households.

In addition to these units, 1,265 households receive voucher assistance for a total of 2,829 assisted households. This falls considerably short of the approximately 5,600 cost-burdened renter households with incomes of less than \$35,000. When adding in cost-burdened owner households with incomes of less than \$15,000, this figure rises to about 7,100 households. There is no convenient method for assisting owner households with monthly housing costs as these households are assumed to have financial avenues relating to equity in their homes such as a reverse mortgage to fund monthly housing costs.

The current assisted housing inventory consists of 23 different developments that provide housing for the elderly, the disabled and families. Units are distributed across all bedroom sizes, but only 30 large units are provided which is substantially fewer units than is needed to serve large families.

Cedar Rapids has no public housing. All assisted units are privately-owned with the units receiving subsidies from the federal government with the condition that the units are made available to low and moderate income households. These subsidy agreements do not run indefinitely. The term of the subsidy agreement varies by program and project.

Our analysis of the developments whose contracts expired revealed that about half of them renewed their subsidy contract. Two projects did not renew, Alexandria Apartments and Country Hill apartments. OSADA also did not renew its contract and the property was converted to a market rate condominium building. Inn-Circle which provides transitional housing is not listed as an active

tax-credit development, but the program is believed to be still operating and affordable housing with support services is being provided.

Table 21 lists the assisted housing developments along with the type of project, the number of units, year built and the segments it serves. Also shown is a breakdown of units by bedroom size.

Included in these totals are three tax-credit properties that have compliance terms that are expiring over the next three years. Edgewood apartments' (72 units) contract expires end of September 2009. Housing Services is in the process of moving income-qualified residents to a voucher system. Valley View apartments' (96 units) contract expires in 2012 and Raintree apartments' (72 units) contract expires in 2012. From 2009 to 2012, the City of Cedar Rapids will lose 240 affordable rental units. This loss represents a decrease of 40% of the tax-credit designated units in Cedar Rapids and 15% of the project-based assisted rental units.

These losses are significant and indicate a need for the development of additional affordable rental units to replace these losses. While some income-qualified residents of these properties are being converted to voucher assistance, Cedar Rapids already has a substantial wait list for its voucher program. Residents at these properties are given preference, but others still on the wait list are then delayed further from receiving the assistance they need.

**TABLE 21: Project-Based Assisted Rental Units, 2009**

<i>Units in Program</i>						
	<i>Low-Income Housing Tax Credits</i>	<i>Section 8 New Construction</i>	<i>Section 202/811 Elderly Non-Profit</i>	<i>Section 236 221(d)3 Financing</i>	<i>Section 236 Financing</i>	<i>Total All Programs</i>
<b>Type of Unit</b>						
<i>Elderly</i>	103	214	95	216	190	818
<i>Small Family</i>	396	72	58	64	0	590
<i>Large Family</i>	104	44	0	18	0	166
<b>Total</b>	603	330	153	298	190	1,574
<b>Bedroom Size</b>						
<i>Efficiency</i>	73	0	11	120	130	334
<i>One</i>	128	270	127	128	60	713
<i>Two</i>	298	16	15	32	0	361
<i>Three</i>	94	24	0	18	0	136
<i>Four</i>	10	20	0	0	0	30
<b>Total Units</b>	603	330	153	298	190	1,574
<i>Note: Counts are as of June 2009.</i>						
Sources: City of Cedar Rapids Housing Services; Iowa Housing Finance Agency; HUD						

## HOUSING CHOICE VOUCHERS

Cedar Rapids administers the Housing Choice Voucher program. The City has 1,265 vouchers that it currently issues to eligible low income households, those with incomes of less than 50% of area median income. The program obligates the City to assign these vouchers to households based on local preferences and to ensure that at least 75% of the households served through the voucher program have incomes that are extremely low (less than 30% of the area median family income).

Table 22 shows the number of tenant-based vouchers that are available and issued; the number of project-based public housing units and FY2009 fair market rents for the Cedar Rapids MSA.

<b>TABLE 22: Section 8 Programs in 2009</b>	
<b>Units and Fair Market Rents (Including Utility Costs)</b>	
<b><i>Units by Program</i></b>	<b>Units</b>
<i>Tenant-Based</i>	
<i>Vouchers</i>	1,265
<i>Project-Based</i>	0
<i>Total Section 8 Programs</i>	1,265
<b><i>Fair Market Rent Including Utility Cost by Bedroom Size</i></b>	
<b><i>Bedroom Size</i></b>	<b>Rent</b>
0	\$423
1	\$493
2	\$649
3	\$920
4	\$1,045
5 or more	\$1,202
<i>Note: Edgewood Apartments contract expires 9/09; tenants have been converted to vouchers.</i>	
Sources: City of Cedar Rapids: Housing Services Division HUD: FY2009 Income Limits	

## ESTIMATED UNMET NEEDS

The Housing Services Division at the City of Cedar Rapids administers the voucher program and keeps information on the number of households being served and the number of households on the wait list. At this time, 2,783 households are on the voucher wait list. The majority, 67% are from zip codes in Cedar Rapids. The remaining households are distributed among adjacent

communities, smaller cities in the surrounding area and those from outside of Iowa. Table 23 shows this information.

<b>Table 23: Housing Voucher Wait List-Cedar Rapids, 2009</b>	
<b>Location</b>	<b>No. of Households</b>
<b>Cedar Rapids</b>	
52401	61
52402	323
52403	336
52404	475
52405	223
52406	56
52407	12
52408	12
52409	7
52410	24
52411	3
Marion	180
Hiawatha	82
Other Iowa	199
Other-Illinois	296
Other-Midwest States	35
Other States	8
<b>Total Households</b>	<b>2,332</b>
Source: Cedar Rapids Housing Services	

According to conversations with the Housing Services Division, the flood and economic recession have significantly increased the number of applications they are processing. From January 2009 through May 2009, the Housing Services Division had processed 1,200 applications for housing assistance, about 240 per month. Usually, the office processes about 100 to 120 per month. The flood impacts and economic recession have significantly increased the number of households in financial crisis who are reaching out for help.

As of June, there were 2,232 households on the wait list.

Family Composition is as follows:

- 1,131 Families with children
- 134 Families with an elderly head of household
- 837 Families with a disabled head of household
- 230 Single person households, not elderly or disabled

Approximately 90% of the families on the waiting list have incomes below 30% of median (extremely low income); the remaining 10% have incomes below 50% of median (very low income).

These crisis situations only further emphasize the significant need that exists in the Cedar Rapids area for an expansion of the voucher program and/or additional funding mechanisms and resources for the development of low income housing.

In addition, a previous section noted that there are three affordable tax-credit properties that have contracts expiring from 2009 to 2012, reducing the supply of affordable rental units by 240. The additional decrease in affordable units exacerbates the difficulty in housing low and moderate income households.

The counts of households in each income group and the counts of households within each group suffering from some form of housing problem form a measure of housing need. The counts of assisted housing, either through project-based or tenant-based assistance form a measure of assistance being provided to resolve the need. The difference between these two counts provides an estimate of the unassisted households and the unmet housing need within the community.

These counts are listed on Table 24.

**Table 24: Unmet Housing Needs**

				Percent with	Households with	Estimated		Estimated	Goal for
	Household	Income	Total	Housing	Housing	Number of	Percent of	Number of	Assisting
	Type	Category	Households	Problems	Problems	Households	Households	Unassisted	Unmet
								Households	Need
Renters	Small								
	Family	0-30% MFI	1,243	81.6%	1,014	542	53.4%	472	108
		31-50% MFI	1,423	56.5%	804	122	15.2%	682	24
		51-80% MFI	1,892	22.6%	428	238	55.7%	190	12
	<i>Subtotal</i>		4,558		2,246	902		1,344	145
	Large								
	Family	0-30% MFI	139	100.0%	139	116	83.5%	23	6
		31-50% MFI	143	73.4%	105	104	99.1%	1	5
		51-80% MFI	256	47.2%	121	18	14.9%	103	1
	<i>Subtotal</i>		538		365	238		127	12
	Elderly								
		0-30% MFI	1,099	51.6%	567	250	44.1%	317	32
		31-50% MFI	626	53.3%	334	200	59.9%	134	7
		51-80% MFI	464	34.4%	160	103	64.5%	57	3
	<i>Subtotal</i>		2,189		1,060	553		507	41
All Other									
	0-30% MFI	1,598	75.2%	1,202	484	40.3%	718	108	
	31-50% MFI	1,326	62.7%	831	301	36.2%	530	80	
	51-80% MFI	1,524	12.0%	183	158	86.4%	25	1	
<i>Subtotal</i>		4,448		2,216	943		1,273	188	
All									
Households	0-30% MFI	4,079	71.5%	2,916	1,392	47.7%	1,524	152	
	31-50% MFI	3,518	59.9%	2,107	727	34.5%	1,380	138	
	51-80% MFI	4,136	19.4%	802	517	64.4%	285	14	
<i>Subtotal</i>		11,733		5,826	2,636		3,190	305	
Owners	All								
	Households	0-30% MFI	2,015	64.3%	1,296	259	20.0%	1,037	78
		31-50% MFI	3,488	35.7%	1,245	125	10.0%	1,121	37
		51-80% MFI	8,182	26.2%	2,144	0	0.0%	2,144	0
<i>Subtotal</i>		13,685		4,685	384		4,301	115	
Special Needs	0-80% MFI			4,435	2,804	63.2%	1,631	140	
Total Goals								642	
Total Section 215 Goals								642	
Total Section 215 Renter Goals								526	
Total Section 215 Owner Goals								115	
Notes: Estimates of assisted households allocated units by age category and size. Goal for assisted households 2010-2015 reflects an estimated 5% increase in resources over the 2005-2010 Plan. Goals are calculated as 7 percent of the number of total unassisted households. Section 215 Goals are the number of low- and moderate-income households to be assisted per the National Affordable Housing Act.									
Totals may not add exactly due to rounding.									
Sources: 2000 Census; US Bureau of the Census, HUD Comprehensive Housing Affordability Data, 2000 (adjusted); City of Cedar Rapids Inventory of Assisted Housing Developments; Counts of Section 8 Housing Choice Voucher Holders, and Continuum of Care Inventory of Homeless Providers.									

# STOCK AVAILABLE FOR THE HOMELESS AND OTHER SPECIAL NEEDS POPULATIONS

## KEY FINDINGS

The City of Cedar Rapids and Linn County have collaborated to provide a continuum of care for homeless and those with special needs. Although there are additional needs, the Continuum of Care Council offers a wealth of assistance and services to those in need. The consortium of non-profit, health care, government and religious-based organizations meet regularly to update their strategic plan to assist households in crisis and with special needs.

Cedar Rapids has nine facilities capable of serving homeless individuals plus the capacity to help many more into permanent housing. These facilities and programs have a combined capacity to serve a homeless population of about 670 individuals and people who are homeless or at risk of becoming homeless. Additional information is provided in the Appendix about the programs and the most recent continuum of care survey (2009).

## EMERGENCY SHELTERS

There are eight facilities in Cedar Rapids that provide emergency shelter for homeless households. Seven of the facilities (excluding Salvation Army) have a total of 164 bed spaces. The Salvation Army also assists with some distribution of motel vouchers. These facilities are:

- Catholic Worker House (12 beds)
- Cedar House Shelter (16 beds)
- Foundation 2 Youth Shelter (4 beds)
- Mission of Hope Shelter (11 beds)
- Salvation Army (Emergency Lodging) (varies based on need)
- Waypoint Domestic Violence Shelter (32 beds)
- Waypoint Madge Phillips Center (47 beds)
- Willis Dady Emergency Shelter (42 beds)

## TRANSITIONAL HOUSING

An additional four facilities provide transitional housing for various types of homeless/special needs individuals and families. These transitional housing facilities have a capacity to assist another 478 people. The facilities are:

- Abbe Transitional Living Program (varies, approximately 100 beds)
- Area Substance Abuse Council-Adult Residential Halfway House (10 beds)

- Area Substance Abuse Council-Heart of Iowa Halfway House (30 beds)
- Area Substance Abuse Council-Heart of Iowa Primary Residential (88 beds)
- Catherine McAuley Center for Women (15 beds)
- Cedar House Shelter-Transitional (varies, beds not dedicated)
- Foundation 2 Transitional Living Program (10 beds)
- HACAP-Scattered Sites Transitional Housing Program and Inn Circle (202 beds)
- The Safe Place (23 beds)

In addition, the Abbe Center for Community Mental Health provides housing assistance to people with mental illness.

## PERMANENT HOUSING

The City is currently able to subsidize permanent housing for people who can transition out of homelessness and into maintaining an independent household through the 1,265 Section 8 Certificates and Vouchers that it administers. Additional permanent housing is available through the Margaret Bock Single Room Occupancy Center and Affordable Housing Network. Permanent supportive housing for people with mental illness or developmental disabilities can be accessed through the Linn County Mental Health/Developmental Disabilities Service (MHDD).

## SUPPORTIVE SERVICES FOR SPECIAL NEEDS POPULATIONS

In Cedar Rapids and Linn County, there are many special support services and programs available to address the needs of homeless and other groups who are in need of assistance to enable them to live as independently as possible. In cases where supervision is required, programs are available to assist individuals and families in supportive living situations and to be able to access the services they require.

Support services and programs include:

### *FINANCIAL ASSISTANCE FOR HOUSING, UTILITIES AND MEDICINE*

- Linn County General Assistance
- American Red Cross
- Department of Human Services
- HACAP
- Linn County Veterans Affairs
- Linn County Health Services Program
- Local Assistance Foundation of Helping Hand Ministry (LEAF)

*NEIGHBORHOOD HUMAN SERVICES AGENCIES FOR CREDIT COUNSELING,  
MEALS-ON-WHEELS, GENERAL COUNSELING, TRANSPORTATION AND OTHER  
PROGRAMS*

- Family Resource Centers at area schools
- Family Service Agency
- Harambee House
- Jane Boyd Community House
- NAACP and Community Resource Center and Patch
- Neighborhood Transportation Service (NTS)

*MEALS AND EMERGENCY FOOD SERVICES*

- Aid to Women
- Catholic Worker House
- Family and Community Health Alliance
- First Lutheran Church
- First Presbyterian Church
- Foundation 2 Crisis Center
- Neighborhood Meal Enrichment Program, (summer only),
- Green Square Meals
- Harambee House
- House of Prayer
- Jane Boyd Community House
- HACAP Food Reservoir
- Linn County Veterans Affairs
- Madge Phillips Center for Homeless Women and Children
- Olive Neighborhood Mission
- Salvation Army
- Seaside Lighthouse Association

*MEDICAL AND DENTAL ASSISTANCE*

- Aid to Women
- American Red Cross
- Birthright
- Cedar Rapids Free Medical Clinic
- Dental Health Center of East Central Iowa
- Linn County Health Department
- Mercy Medical Center
- Planned Parenthood
- St. Luke's Hospital
- Linn County Health Services
- Visiting Nurse Association

#### *MENTAL HEALTH AND SUBSTANCE ABUSE*

- Abbe Center for Community Mental Health
- Alcoholics Anonymous
- Drug and Alcohol Teen Hotline
- Foundation 2 Crisis Center
- Iowa Substance Abuse Information Center
- Olivet Neighborhood Mission
- Safe Coalition of East Central Iowa
- Sedlacek Treatment Center
- Suicide Prevention Hotline
- St. Luke's Chemical Dependency Program

#### *DOMESTIC VIOLENCE AND SEXUAL ASSAULT COUNSELING, SHELTER AND SUPPORT*

- Foundation 2 Crisis Center
- Waypoint Madge Phillips Center

#### *INFANT, CHILDREN AND YOUTH PROGRAMS*

- Aid to Women
- Education Liaison for Homeless Families
- Crisis Child Care
- Child Care Resource and Referral
- HACAP
- Jane Boyd House
- Waypoint Madge Phillips Center
- Olivet Neighborhood Mission

#### *CLOTHING*

- Aid to Women
- American Red Cross
- Birthright, Inc.
- Linn County General Assistance
- HACAP
- First Presbyterian Church Thrift Shop
- Helping Hand
- Olivet Clothing Closet
- Seventh Day Adventist
- Seaside Lighthouse Association

#### *LEGAL ASSISTANCE*

- Citizens' Aide and Ombudsman
- Civil Rights Commission of the City
- Child Support Recovery Units
- Iowa Legal Aid

### *EDUCATIONAL AND FAMILY SERVICES*

- Catherine McAuley Center for Women
- Cedar Rapids Veterans' Center
- Lincoln Learning Center
- Olivet Neighborhood Mission
- HACAP Head Start
- Grant Wood Area Education Agency

### *JOB TRAINING AND PLACEMENT*

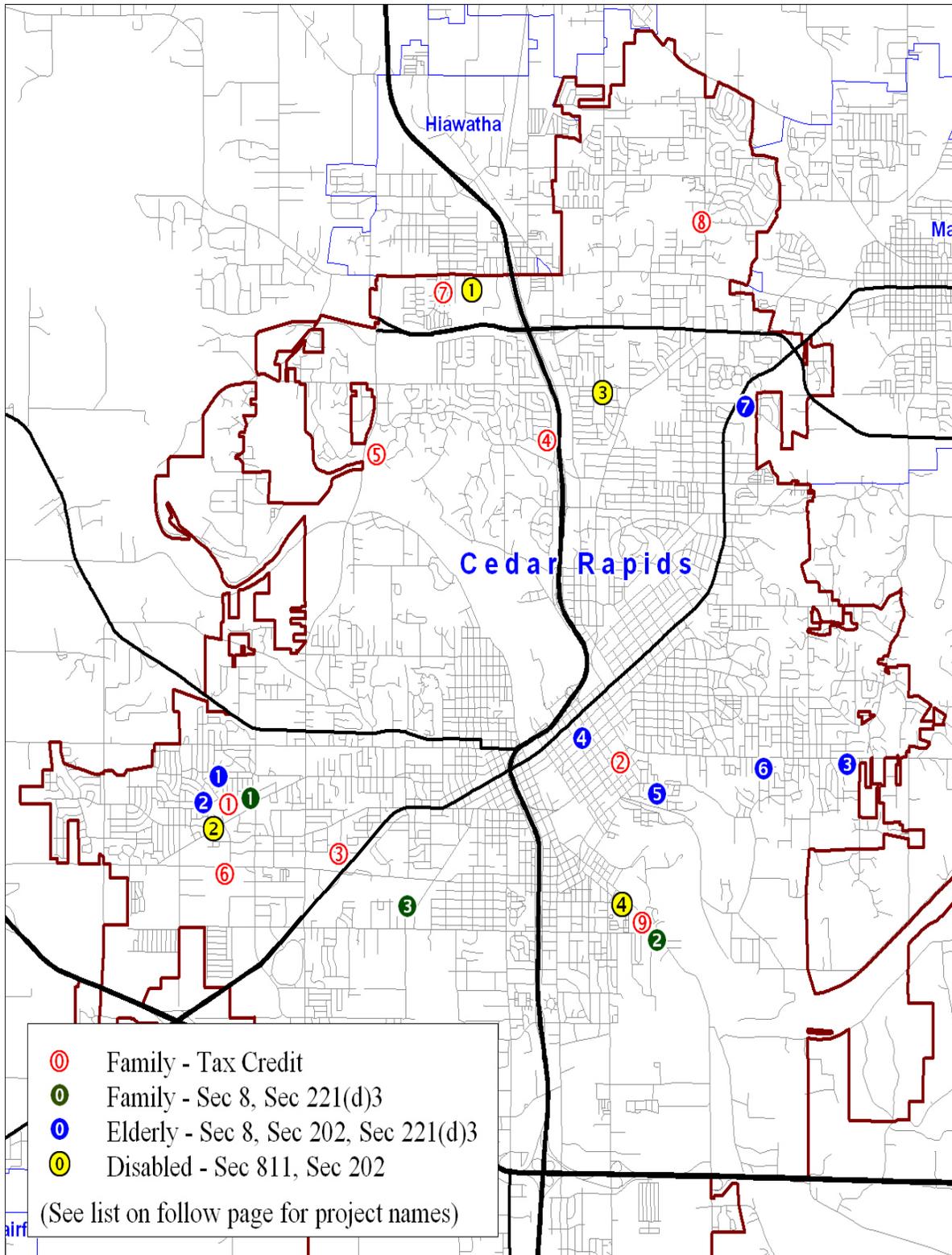
- Cedar Rapids Veterans' Center
- Elderly Work Experience
- Iowa Conservation Corps
- Iowa Workforce Development
- East Central Iowa Employment and Training Consortium
- Kirkwood Skills to Employment
- NAACP and Community Resource Center
- Retired Iowan Community Employment Program
- Goodwill Industries of SE Iowa (for persons with disabilities)
- Options of Linn County (for persons with disabilities)

## CONCENTRATIONS OF ASSISTED HOUSING AND LOW INCOME HOUSEHOLDS

The assisted housing developments for low income households are distributed throughout the city; there has been some concentration of units in the neighborhoods southeast of the Downtown area.

Map 1 indicates that the assisted rental housing is distributed well across the entire community rather than being concentrated in only one area. The newer Low income Housing Tax Credit developments tend to be especially well-distributed throughout the City. The units have no direct tenant-based subsidy, thus they are not always available at rents affordable to very low income households (50% or less of AMFI) and must generally compete in the marketplace for low or moderate income tenants. This encourages this type of development to locate in varied areas of the community. Some development subsidized through older programs, such as Section 236 and Section 221(d)(3), tend to concentrate in the older neighborhoods of the City where there are higher concentrations of the poor.

## Project-Based, Privately Owned Assisted Units Cedar Rapids, 2009



### Project-Based, Privately Owned Assisted Units

- |                        |                      |
|------------------------|----------------------|
| ① Linwood              | ① William B. Quarton |
| ② Cedar Village        | ② Irving Point AL    |
| ③ Five Seasons         | ③ The Gables         |
| ④ Geneva Tower         | ④ Cedarwood Hills    |
| ⑤ Oak Hill Manor       | ⑤ Edgewood           |
| ⑥ The Meadows          | ⑥ Raintree           |
| ⑦ Westover Manor       | ⑦ Agin Court         |
| ⑧ Glenbrook            | ⑧ Valley View        |
| ⑨ Hawthorne Hills      | ⑨ Village Southwest  |
| ⑩ Oak Park Village     |                      |
| ⑪ Blairs Ferry         |                      |
| ⑫ Midway               |                      |
| ⑬ Project Independence |                      |
| ⑭ Teamster Manor       |                      |

## SPATIAL CONCENTRATIONS OF RACIAL AND ETHNIC MINORITY HOUSEHOLDS

The population of racial and ethnic minority households in Cedar Rapids is small. Despite their limited numbers, racial and ethnic minorities are concentrated into a very few areas of the City adjacent to the Downtown. Minority households however, do not dominate any area.

A portion of minority households in close proximity to the Downtown are likely to have to relocate due to the June 2008 flood which may have destroyed their residence or severely damaged it. It is unknown how many minority households were displaced from the flooding and how many may have temporarily or permanently relocated.

This situation will likely create a broader geographic dispersion of minority households throughout Cedar Rapids than was the case prior to the June 2008 flood.

A household is considered to be a member of a racial or ethnic minority if someone who is a non-white, non-Hispanic individual heads it. HUD recommends that the level of spatial concentration of these households be identified at the tract level. If a census tract has a percentage of minorities that is more than 10 percentage points greater than the city-wide average, then that tract is considered to have a concentration of minorities.

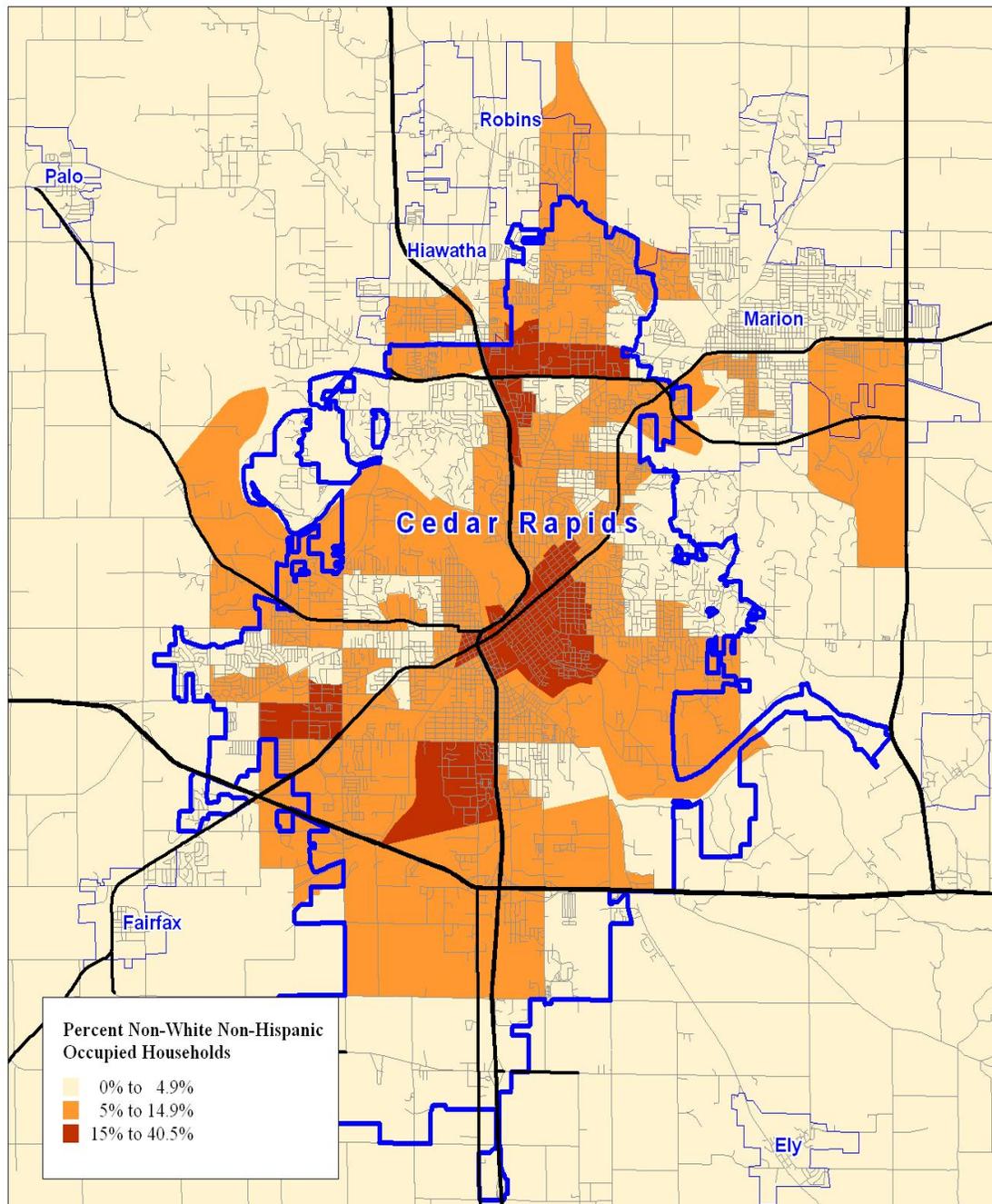
Analysis at the level of census tracts, Cedar Rapids has no tracts that exceed HUD's 10 percentage point threshold for being concentrated. This does not mean that no concentration exists in Cedar Rapids; it means that the analysis must be taken to a smaller spatial unit.

Map 2 illustrates the Cedar Rapids area divided into census tract block groups. These block groups correspond to small neighborhood areas with typically about 1,200 people in 500 homes. The average percentage of minority households within the blocks of Cedar Rapids is 5%.

Map 2 identifies the five census block groups that can be considered to have a high concentration of minority-headed households, those with a percentage of minority households of 15.2% or more. These five block groups are all located to the east and south of the Downtown. Data shown is based on 2009 estimated household counts using pre-flood household estimates.

The highest level of concentration, even at the census block group level of analysis, is 25 percent. Thus, the neighborhood with the highest concentration of racial and ethnic minorities contains no more than 25% minorities. This level is below the proportion of the national population where minorities now comprise 34% of the total population of the US as of 2007.

## Percent of Racial or Ethnic Minority Households Census Block Groups 2009



## SPATIAL CONCENTRATION OF LOW INCOME HOUSEHOLDS

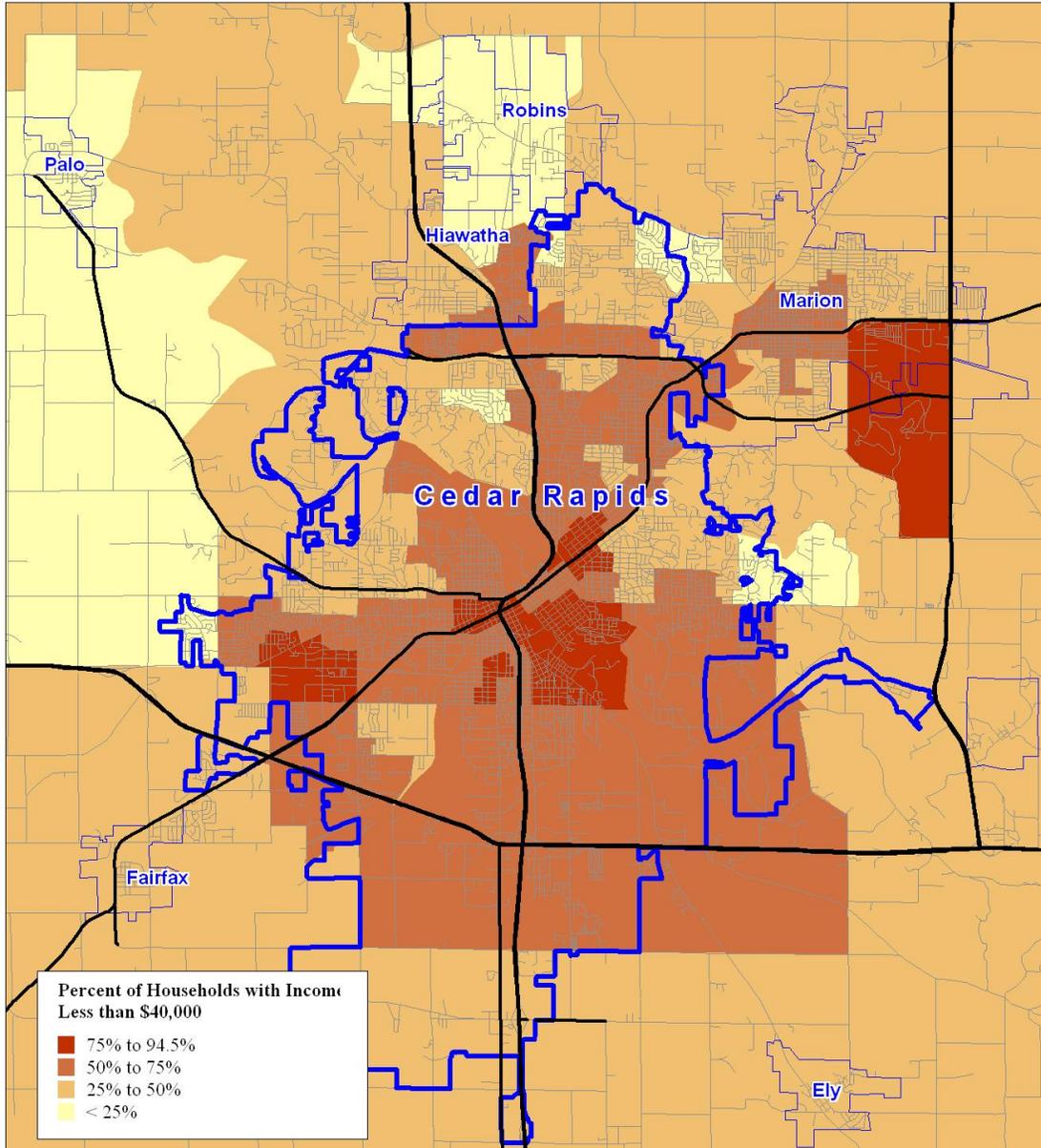
Low Income households in Cedar Rapids tend also to be concentrated into areas of the City in close proximity to the Downtown.

HUD suggests the same methodology for identifying concentrations of low income households as for minority households. If the area has a concentration that is 10 percentage points greater than the city-wide average, then the area is considered to be concentrated.

Again at the level of the blocks groups, 36% percent of households in a typical block group are low income, meaning income at or below 80 percent of the area median family income. Map 3 visually illustrates the block groups that have 46% or more of households with low incomes. Again, these tend to be distributed in close proximity to the Downtown area. Of these, a few block groups have more than 75% low income households. All of these block groups are clearly dominated by low income households and are directly east of the Downtown, as shown in Map 3.

The June 2008 flood displaced a significant number of households from the area, most temporarily and a portion permanently. Data is not available at the block group level for households that will not return to their previous dwelling unit. Data shown on the table is based on pre-flood household counts. The future removal of a number of housing units in neighborhoods near the downtown and replacement of that housing with new construction (subsidized, affordable and market rate) is likely to create a broader dispersion of households within these neighborhoods than was true just prior to the flood.

## Percent of Households with Low-Income Census Block Groups 2009



## BARRIERS TO AFFORDABLE HOUSING

The City of Cedar Rapids has addressed and continues to promote land use and zoning practices that encourage the development of a diverse mix of housing products with a range of pricing to satisfy housing needs in the community.

### REGULATORY BARRIERS

Cedar Rapids' regulatory environment is not exclusionary. The City's Comprehensive Plan encourages the development of a mix of unit types at a variety of prices ranges throughout the City. The City allows manufactured and modular housing. In addition, recent changes to the City's zoning practices and other planning procedures including site plan reviews encourage creativity among the development community and encourage increased housing densities, especially in the core urban districts to provide for greater affordability.

### LAND USE CONTROLS

#### *CHANGES TO RESIDENTIAL ZONING DISTRICTS*

The City of Cedar Rapids made some changes to the zoning classifications for residential development. The new zoning classifications are intended to promote more flexibility in undertaking residential developments, specifically mixed-use developments where there is a greater variety of housing products in a single development. In addition, the City has also adopted changes to minimum lot sizes for the RTN zoning classification (Residential Traditional Neighborhood zoning) to provide for more in-fill opportunities in the core neighborhoods and enhance the City's residential stock.

The implementation of new multifamily zoning classifications combined four older classifications into two new classifications offering greater flexibility in the development of multifamily structures. RMF-1-Multiple Family Residence Zone District provides areas for single-family and two family dwellings in addition to multifamily dwellings of moderate density. This classification provides for a broader range of building types while maintaining a moderate density character within the neighborhood. RMF-2 Multiple Family Residence Zone District maintains and provides areas for higher density residential uses, particularly in the Core neighborhoods of the City. This classification is intended to account for certain compatible institutional housing types and limited non-dwelling uses.

#### *ACCESSORY DWELLINGS*

Many communities allow for or promote the development of attached or detached accessory dwelling units. This secondary housing unit can provide

affordable housing opportunities for all age groups. The additional income can provide an economic boost for property owners and provide additional security for seniors who reside in either the principal or accessory dwelling. More flexible use standards can provide greater flexibility for the development of accessory units on single-family lots. At this time, the City permits the development of accessory buildings only in the case of domestic employees or their families of the occupants of the principal residence. If the City were to allow these types of dwellings, development standards would need to address parking and compatibility issues. Accessory dwellings could be appropriate in urban neighborhoods which allow for alleys and separate public access to the rears of the buildings.

#### *MINIMUM LOT SIZES*

Smaller lots in some of the older neighborhoods challenge property owners who wish to develop or remodel. Land costs are a significant cost of development. Higher densities can decrease per unit development costs. The Comprehensive Plan promotes the development of a mix of densities and product types. Recent changes in zoning classifications allow for smaller lot sizes, to a minimum of 4,200 square feet. This change is intended to promote the ability to develop new housing products primarily in the core neighborhoods where lot sizes reflect pre-1950s development and home sizes are much smaller than in suburban locations. The implementation of the RTN-Residential Traditional Neighborhood is intended to provide greater flexibility and simplify the process of developing higher densities without sacrificing neighborhood protections.

#### *MIXED USE ZONING*

Mixed use zoning allows for residential development on the upper floors of commercial structures. Recent changes in the zoning ordinance have reduced the time and unpredictability of the approval process and have provided additional means to use this zoning to allow for this type of development. The City's zoning ordinance permits dwelling or rooming units on the upper floors of building and may be accomplished through the use of a PUD (Planned Unit Development) zoning where greater flexibility in mix of uses is permitted.

#### *BUILDING SETBACKS*

Setback requirements can sometimes restrict or prohibit new infill development or room additions that are consistent with the historical character of the neighborhood or if general in nature, may apply suburban setback requirements to historical core neighborhoods where lot sizes were much smaller and buildings built closer together. Some of these cases may require the assemblage of two or more adjacent lots before development can occur. If flexible setback standards are in place and/or standards that

take into consideration different development patterns, it could eliminate a barrier to effective use of the existing supply of affordable lots in the Core neighborhoods. The implementation of the R-TN zoning (Residential-Traditional Neighborhood) offers variation from the other traditional residential setback requirements.

## GROUP HOMES AND EMERGENCY SHELTERS

### *EMERGENCY SHELTERS*

Cedar Rapids' zoning ordinance requires that all emergency shelters have a minimum separation of one-quarter mile from any other emergency shelter, group home, rehabilitation home or family home, boarding rooming house, crisis counseling center or similar structure. The number of staff is limited to no more than two (2) per shift and the shelter structure must be compatible in size and style with neighboring residential structures. A similar restriction is in place for a rehabilitation house.

### *GROUP HOMES*

According to the City of Cedar Rapids, a group consists of a residence for 6 (six) or more individuals including resident persons providing care and supervision in a family setting. Group homes must be duly approved and licensed according to applicable local and state requirements. This use category excludes fraternities, family homes, rehabilitation house, lodging house, sororities, health care facility or other such institutions. The location of a group home carries an identical separation requirement as for emergency shelters, one-quarter mile from any other emergency shelter, group home, rehabilitation home or family home, boarding/rooming house and/or any other similar structure. The distance of separation must be measured from lot line to lot line.

### *SEPARATION REQUIREMENTS*

Cedar Rapids requires a minimum separation between group homes, family homes and rehabilitation homes. These separations limit the supply of adequately sized affordable units in close proximity to transit and other services. The City should evaluate the performance of existing group homes to determine whether there are opportunities to reduce this separation under specific conditions.

### *BUILDING CODES*

Building codes are designed to protect the health, safety and welfare of residents. The City's conventional building codes have not embraced highly restrictive housing standards adopted by some communities and as such, encourage the development of affordable housing. However, the City should evaluate the potential for more flexible standards for the

redevelopment of historic structures, particularly multi-level Downtown structures.

The Americans with Disabilities Act has added costs for some projects and the Act's standards are beyond local control. Also, the pending Universal/International Building Code Standards, if and when adopted, could make remodeling and adaptation more difficult and expensive.

#### *FEES*

Cedar Rapids' development fees have not typically sought to recoup the full cost of new development. This effectively shifts some costs back to existing tax and rate payers—many of whom are living in some of the older, more affordable housing in the City. If the City seeks to capture a greater proportion of the costs for new development through its fees, it should consider providing relief for developments that meet specified targets for the provision of affordable housing.

# STRATEGIC PLAN

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## SUMMARY OF THE STRATEGIC PLAN

### FEDERAL HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

The City of Cedar Rapids relies principally on four federally funded programs to assist the City in meeting its housing and community development needs. These programs are:

- Community Development Block Grant (CDBG)
- HOME Investment Partnership Program (HOME)
- Housing Choice Vouchers (HCV)
- Low Income Housing Tax Credits (LIHTC)

Other programs exist. These include the Section 202 program for elderly housing and the Section 811 program funding housing for those with disabilities. Although these programs are important to assist in funding specific projects, they are not under the control of local government. The HCV and LIHTC programs are also not under the City's direct control. Funding for the HCV program is determined by Congressional appropriation and HUD strictly regulates the implementation of these funds. The LIHTC program is highly competitive. Developers initiate proposals, which they submit to the State. The State allocates its supply of LIHTC funds among the competing development proposals according to the priorities specified in the State's Qualified Allocation Plan prepared for this purpose.

In 2009, the State of Iowa was awarded additional funds to increase its LIHTC allocations because of the substantial flooding that occurred throughout the State and specifically in Cedar Rapids. Some additional LIHTC funding was available at this time because of the more urgent housing needs.

The CDBG and HOME program funds are subject to local input. The funds from these two programs are allocated among a set of projects and initiatives through an annual funding process. Each entity seeking funds—whether a public agency, a non-profit organization or a for-profit firm—must make an application for funding. Each funding proposal is evaluated to determine the extent to which it addresses a need identified in the Consolidated Plan. Other evaluation factors include the degree that funds may be leveraged without duplication of effort for an efficient ratio of cost incurred to benefit realized. In addition, each application is evaluated for its capacity to successfully implement and administer the proposed program.

## GENERAL PRIORITIES FOR ALLOCATING INVESTMENT

Cedar Rapids allocated its scarce housing and community development resources so as to best serve the overall needs of the community. While doing this, the City strives to ensure that it serves neighborhoods with concentrated poverty. This means that, to the extent practicable, funds are allocated geographically and among priority needs so as to first serve households of very low income. Its community development expenditures give highest priority to assisting homeowners in the targeted low income neighborhoods of the community.

## STRATEGIES TO ADDRESS NEEDS

### HOMELESS AND SPECIAL NEEDS POPULATIONS

Highest priority is placed on providing transitional and permanent housing to assist the homeless population in re-entering the housing market in a stable manner. These clients are served by a broad array of support services including job training, substance abuse treatment, various life skills (financial and other skill sets) and health care services.

### HOUSING

Highest priority is placed on assisting low and very low income households in consuming housing in the marketplace that is affordable to them. This means trying to ensure that the stock of existing, older affordable housing units is preserved. Where loss of affordable units occurs, this means use of funds to support the development of new construction that will serve identified needs.

### NON-HOUSING COMMUNITY DEVELOPMENT

Highest priority is placed on projects and programs that foster the development and retention of strong, stable neighborhoods. The City of Cedar Rapids is currently developing a program for redevelopment in its urban core neighborhoods to assist in strengthening the fabric of the neighborhood and in providing for new development that will increase the availability of high-quality affordable housing.

### LEAD-BASED PAINT HAZARDS

Linn County continues to screen area children for lead paint-related problems. Given that the area had been suffering from a high incidence of blood-lead levels, a problem existed. Although the problem is likely to continue to exist, the removal of housing units in high-incidence areas due to

the 2008 flood and their replacement with new housing may result in a lowering of the incidence rates of blood-lead levels.

#### ANTI-POVERTY STRATEGY

Cedar Rapids, through its CBDG funded social service providers, continues to coordinate its multi-faceted effort to reduce poverty within the community. This means that it will continue to fund initiatives to provide affordable housing, to create job opportunities, to provide and enhance a wide variety of social services and to promote self-sufficiency. The City will attempt to improve the delivery of services to its impoverished population through the creation of a single point of contact with the social service system.

#### BARRIERS TO AFFORDABLE HOUSING

Cedar Rapids is and continues to be a city that favors the development of all housing, market-rate and affordable. The City, however, continues to examine its own building and zoning codes to remove or ameliorate the negative effects of any regulatory barriers found. In addition, other factors that may be contributing to reducing accessibility to affordable housing will be identified and addressed.

#### FAIR HOUSING

Cedar Rapids completed an analysis of impediments to fair housing choice in September 2003. The 2003 analysis is currently being updated to review and evaluate efforts made and actions taken to overcome the effects of the impediments identified through that analysis and to continue to assess and address new or ongoing impediments.

#### INSTITUTIONAL STRUCTURE AND COORDINATION

The City of Cedar Rapids continues to carry out its mission in the areas of housing and community development through the City's Community Development Department and the Code Enforcement Division along with strategic partners at the county, community, and neighborhood levels.

#### MONITORING OUTCOME PERFORMANCE MEASURES

In accordance with the HUD Notice, CPD-03-09, the Five-Year Strategy of the Consolidated Plan establishes a performance measure system. The purpose of this system is to assist in determining how well funded programs are meeting needs by reflecting efficiency of production and effectiveness of impact: the extent to which activities yield desired outcomes with degree of success.

The basis of this performance measurement system is to identify broad outcomes and indicators in the plan that generally relate to eligible program activities (as categorized by HUD). The purpose of these broad and generalized outcomes is to serve as a guide for funding applicants. Because each applicant proposed activity is to be implemented with varying intent and purpose, unique to their particular mission, they are required to supply at least one outcome and indicator specific to their respective purpose when requesting funding assistance for activities proposed for implementation.

## INTRODUCTION

The strategic plan is a specific course of action for revitalization. It assesses and analyzes the local environment and provides connections and addresses synergies with the larger region. It utilizes local assets and plans a response to community needs. It integrates economic, physical, environmental, community and human development comprehensively and specifically so that families and communities can work together to live and thrive. A strategic plan also sets forth goals, objectives and benchmarks for measuring progress. It assists local governments and their constituents to keep track of and evaluate results and to further progress.

The Consolidated Plan approach is also the means to meet the application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) formula programs.... This process satisfies the submission requirements of the four CPD formula programs for local jurisdictions, as well as other programs requiring a certification of consistency with a local Consolidated Plan. The City of Cedar Rapids qualifies for CDBG and HOME programs;. ESG funding is provided to local organizations through Linn County's ESG programs. Cedar Rapids is not eligible for HOPWA funding as it is below the minimum population level of 500,000 for a metropolitan area and per capita incidence rates for AIDS are also low compared to other areas. The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. The Strategic Plan describes how the City will pursue these goals for all community development and housing programs.

The Strategic Plan for 2010 to 2015 brings needs, priorities, specific objectives and strategies together in a coherent plan. In identifying and describing its needs, the plan draws relevant information from previous submissions and other reports and studies, as appropriate. The Strategic Plan is developed to achieve

the following statutory goals, principally for extremely low, low, and moderate income households:

- Provide decent housing
- A suitable living environment
- Expand economic opportunities

## TIME PERIOD

The Consolidated Plan for Cedar Rapids, Iowa, covers the time period from July 1, 2010 through June 30, 2015.

## HOMELESS

### HOMELESS NEEDS

As a continuing evaluation of the nature and extent of homelessness in the Cedar Rapids area, the Linn County Continuum of Care Planning and Policy Council administers an individual and family needs survey. The first survey was administered in July 2003. Since that time, Linn County has administered annual surveys to monitor homeless needs and to determine the effectiveness of specific initiatives, including shelter and service programs.

The survey is conducted with the assistance of local emergency shelters, transitional housing facilities and homeless service providers. The survey was designed to determine the number of homeless individuals and families, the nature and duration of their homelessness, and the services used by the homeless. Because the survey is conducted primarily at local shelters and through service providers, it is likely that it may miss homeless individuals who camp in wooded areas and parks and do not use the services that are offered through the local service providers.

The Iowa Council on Homelessness, through local service agencies, sponsors an annual Point-in-Time count of the homeless throughout the State. Data for 2009 was prepared by the Iowa Institute for Community Alliances. The data identify a total of 3,568 homeless in Iowa in shelters, transitional housing, and unsheltered. Again, it is possible that a portion of those unsheltered are missed because the shelters and transitional housing are full or because they do not avail themselves of these options for a variety of reasons. The data show that 166 people were identified as unsheltered. Compared with 2008, the data show fewer people identified as unsheltered in 2009 versus 2008 (166 in 2009 versus 288 in 2008).

According to ongoing annual surveys of homeless and near-homeless individuals and families in the Cedar Rapids area, the homeless population

generally reflects the overall population of Cedar Rapids. Data from the Continuum of Care Planning & Policy Council's July 29, 2009 Individual & Family Needs Survey Results indicates the average age of the homeless population was 36 years while the average age of the near homeless population was 43 years. Twenty-four percent of the homeless are high school graduates; 16% work at least part-time, and 10% work full-time. Minorities however, are disproportionately represented among the homeless, with minorities comprising 28% of the homeless but only 12% the City's population. In addition, 36% of the homeless report having mental health problems and 40% report problems with drug and alcohol abuse. Thirty-seven percent have been homeless for less than six months with 16% of the total becoming homeless since the flood in June of 2008. Forty-seven percent of the homeless reported having experienced two or more periods of homelessness.

Among the survey respondents, a relatively high proportion of young people suffer homelessness. The average age of unaccompanied youth is 14. The vast majority of these younger people live in emergency shelters because they are victims of domestic abuse, family conflict, or a lack of adequate financial resources.

## PRIORITY HOMELESS NEEDS

The annual survey of homeless needs is part of a larger continuum of care strategic planning process. The Continuum of Care Strategic Planning Goals are updated regularly through meetings of the Linn County Continuum of Care Planning and Policy Council. Through this process, it is possible to identify unmet needs and to establish priorities for serving those needs. The unmet needs and priorities are summarized in Table 26.

The needs listed and allocation priorities are based on survey data and reflect consultation with a wide array of homeless assistance providers, homeless individuals, and other concerned citizens regarding the needs of the homeless (individuals and families with children).

The City of Cedar Rapids relies on the local Continuum of Care Planning and Policy Council for the coordination of homeless issues and their work, including needs analyses, goals, objectives, and priorities, is automatically accepted by the City for use associated with consolidated planning and the continuum of care.

Table 26 describes the estimated numbers of individuals and families needing housing and homeless services due to homelessness or the threat of homelessness. The Continuum of Care Strategic Plan is the source for the

information shown in Table 26. The Continuum of Care Strategic Plan identifies the nature and type of problems confronting individuals and families and discusses the significant connection between a stable living situation and the need for additional support services to achieve success.

The existing facilities and services to assist homeless people and families with children are listed below. These include emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low income individuals and families with children (especially extremely low income) from becoming homeless. To the right of each facility or service provider is listed the number of beds in service or the average number of clients served, taken from the July 2008 survey.

**Table 26: Homeless and Special Needs Population  
HUD Table 1A**

		Estimated Need	Current Inventory	Unmet Need/Gap	Relative Priority
----- <b>Individuals</b> -----					
<b>Beds/Units</b>	Emergency Shelter	48	31	17	M
	Transitional Housing	76	48	28	H
	Permanent Housing	340	200	140	H
	<i>Total</i>	464	279	185	
<b>Estimated Supportive Services Slots</b>	Job Training	866	693	173	H
	Case Management	2,836	2,269	567	H
	Substance Abuse Treatment	1,285	1,028	257	H
	Mental Health Care	189	151	38	H
	Housing Placement	1,121	897	224	H
	Life Skills Training	564	451	113	M
	Other	4,502	3,752	750	Various
<b>Estimated Sub- Populations</b>	Chronic Substance Abusers	708	567	141	H
	Seriously Mentally Ill	571	457	114	H
	Dually - Diagnosed	44	35	9	H
	Veterans	15	12	3	L
	Persons with HIV/AIDS	10	8	2	L
	Victims of Domestic Violence	94	75	19	H
	Youth	91	73	18	H
	Other	1,144	915	229	Various
----- <b>Persons in Families with Children</b> -----					
<b>Beds/Units</b>	Emergency Shelter	166	133	33	M
	Transitional Housing	641	330	311	H
	Permanent Housing	1,200	690	510	H
	<i>Total</i>	2,007	1,153	854	
<b>Estimated Supportive Services Slots</b>	Job Training	189	151	38	L
	Case Management	578	463	115	H
	Substance Abuse Treatment	126	101	25	H
	Mental Health Care	229	183	46	H
	Housing Placement	1,961	1,569	392	H
	Life Skills Training	426	341	85	M
	Other	3,608	2,886	722	Various
<b>Estimated Sub- Populations</b>	Chronic Substance Abusers	630	504	126	H
	Seriously Mentally Ill	156	125	31	H
	Dually - Diagnosed	120	96	24	H
	Veterans	5	4	1	L
	Persons with HIV/AIDS	3	2	1	L
	Victims of Domestic Violence	248	198	50	H
	Youth	174	139	35	H
	Other	2,828	2,262	566	Various

## EMERGENCY SHELTERS

- Catholic Worker House (14 beds)
- Cedar House Shelter (16 beds)
- Foundation 2 Youth Shelter (4 beds)
- Mission of Hope Shelter (11 beds)
- Salvation Army (Emergency Lodging) (varies, based on need)
- Waypoint Domestic Violence Shelter (32 night-time client average)
- Waypoint Madge Phillips Center (47 daytime client average)
- Willis Dady Shelter (42 beds, subject to change with family configurations)

Total Emergency Shelter Beds: 134

Note: The Waypoint Domestic Violence Shelter is excluded from this total. It has closed and all services have been consolidated at the Waypoint Madge Phillips Center.

## TRANSITIONAL HOUSING FACILITIES

- Abbe Transitional Living Program (varies, approximately 100 beds)
- Area Substance Abuse Council Adult Residential Halfway House (10 beds)
- Area Substance Abuse Council Heart of Iowa Halfway House (30 beds)
- Area Substance Abuse Council Heart of Iowa Primary Residence (88 beds)
- Catherine McAuley Center for Women (15 beds)
- Cedar House Shelter-Transitional (varies, beds not dedicated)
- Foundation 2 Transitional Living Program (10 beds)
- HACAP-Scattered Sites Transitional Housing Program & Inn Circle (202 beds)
- The Safe Place (23 beds)

Total Transitional Beds: 478

## PERMANENT SUPPORTIVE HOUSING

- Margaret Bock Housing (34 units)
- Affordable Housing Network (488 units)

Total Permanent Supportive Housing Units: 522

## SUPPORTIVE SERVICES

- Linn County Veteran Affairs
- Linn County General Assistance

- Project Hope
- Linn County Aging and Disability Resource Center (absorbed Rapids' AIDS Project Housing Assistance)
- HACAP Head Start/Early Head Start
- HACAP Food Reservoir
- HACAP LiHeap
- HACAP Weatherization

Unmet need for homeless shelters, transitional housing, and support services is identified in the number of clients turned away given limited capacity. The July 29, 2009 Homeless Point-In-Time reported that the street count of unsheltered individuals was 11. The FY09 Linn County Homeless Data Summary Report reported that:

- Emergency shelters turned away 1,413
- Transitional housing had 385 individuals waiting to be served

Programs reported turning away a total of 1,798 individuals for the following reasons: capacity, failure to meet program admission requirements, failure to abide by facility rules, or other reasons.

## HOMELESS STRATEGY

As part of the continuum of care planning process, the community established a set of goals and objectives to address homelessness and services for the homeless and near homeless.

The first goal is to address outreach and needs assessment. Objectives serving this goal include point-in-time counts of homeless in emergency shelters and those unsheltered. The point-in-time counts occur annually at the end of January.

An annual survey that occurs in July surveys emergency shelter and transitional housing providers to assess the scale and nature of the homeless population. Sub-populations within the homeless populations, such as those with physical disabilities or mental health issues or other factors that may be contributing to their homeless situations, are identified.

Other objectives include updating the inventory of service providers and their facilities, the number of people served through the facilities, and an assessment of gaps between needs and programs serving the needs.

A second goal in the continuum of care plan addresses the maintenance of emergency shelters including the individual facilities and the programs

offered through those facilities. Under the goal of serving the needs of the facilities, the plan articulates specific objectives of preserving and protecting the facilities and grounds. In addition, the plan calls for efforts to extend the accessibility of these facilities and to expand the number of shelters and the bed spaces provided. The Planning and Policy Council reviews new program proposals and has been instrumental in reducing overall administrative costs and has provided new efficiencies in program delivery.

A third goal addresses the concerns of transitional housing. The objectives parallel those for homeless shelters. The objectives call for expansion of services and enhancement of the operation of transitional housing services, especially in the areas of case management and coordination of multiple service providers.

A fourth goal in the continuum of care plan addresses the issues of permanent housing. In this area, the plan calls for improvement of the quality of the housing. Specific objectives seek to link tenants with supportive services and homeownership classes. In addition, efforts will be undertaken to seek funding to develop additional permanent supportive housing units.

A fifth goal addresses the maintenance of existing supportive services. Here the goal is to ensure that services are not being duplicated and that adequate staff and volunteers are available to provide the needed services. The objectives under this goal are to improve the case management of clients, especially in the areas of child care and health care. Additional objectives include delivery of services to special needs populations.

A sixth goal in the continuum of care plan addresses the prevention of homelessness. The goal seeks to prevent individuals and families threatened with homelessness from losing their housing and entering the population served by the shelters and other homeless care providers. Specific objectives include maintenance of existing homelessness prevention programs including those of Affordable Housing Network Inc, the Legal Aid of Iowa program, and HUD Counseling. In addition, the plan hopes to further the use of job training, counseling, life skills, and health treatment programs that keep clients from losing their housing. Under this goal, the plan calls for the establishment of a single point of entry into the homelessness treatment and prevention system. This links and coordinates services to clients, improves service delivery, and eases the process of explaining the many programs to potential clients.

A seventh goal in the continuum of care plan examines the issues of chronic homelessness. Under this goal, the community specifies objectives that will improve the City's knowledge of its homeless population, improve its outreach, develop an expanded drop-in center and promote collaboration

among service providers. An 8-unit transitional supportive housing facility, Maniccia House, opened in 2008 to serve individuals that are experiencing chronic homelessness. Maniccia House focuses on trying to stabilize clients and provide strategic support services to help them integrate back into society.

The eighth goal attends to funding and resource development. Adequate funding to maintain and expand existing programs and to develop new ones that will address unmet needs will be obtained by exploring the development of a trust or endowment fund and by soliciting donations from businesses, community groups, and individuals. The Continuum of care will endeavor to educate local, state, and federal officials of the need for funding for homeless and housing programs and will inform them of the economic impact homeless services and programs have on the community.

Table 28 briefly summarizes the goals and objectives of each area and identifies the performance measures and intended outcomes.

## SPECIAL NEEDS POPULATIONS

### SPECIAL POPULATIONS HOUSING AND NON-HOUSING SERVICE NEEDS

The estimated number of people in various subpopulations who are not homeless but require housing or support services are listed in Table 27. These special populations include the elderly, frail elderly, persons with disabilities (mental, physical, developmental, people with HIV/AIDS, and their families), people with substance abuse or chemical dependency issues, and any other categories the jurisdiction may specify and describe as supportive housing needs.

<b>Table 27: Special Needs Subpopulations</b>				
<b>HUD Table 1B</b>				
<b>Special Needs Subpopulations</b>	<b>Priority Need Level</b> High, Medium, Low, No Such Need	<b>Unmet Needs</b> (Households)	<b>Dollars to Address Unmet Need</b>	<b>Goals</b> (Households) Annual/5-year
Elderly	High	500	\$1,250,000	100/500
Frail Elderly	High	350	\$3,500,000	70/350
Severe Mental Illness	High	200	\$700,000	40/200
Developmentally Disabled	Medium	300	\$510,000	60/300
Physically Disabled	Medium	500	\$5,000,000	100/500
Persons w/ Alcohol/Other Durg Addic	High	1,200	\$6,000,000	240/1,200
Persons with HIV/AIDS	Low	500	\$250,000	100/500
Other				
<i>Total</i>		3,550	\$17,210,000	710/3,550
<i>Note: Dollars to Address Unmet Needs is based on estimated cost per household.</i>				

In Cedar Rapids, many facilities provide housing or services to non-homeless special needs households and individuals. These include:

- First Lutheran Saturday Evening Meal Program
- First Presbyterian Sunday Evening Meal Program
- First United Methodist FLY Programs
- Green Square Meals
- Henry Davidson Youth Center
- Linn County Veterans Affairs
- Mission of Hope
- Neighborhood Meal and Enrichment Program
- The Salvation Army

Specific providers of specialized non-housing services for the special needs populations include:

- Abbe Center for Community Mental Health
- Area Substance Abuse Council
- Cedar Rapids Community Schools
- Heritage Area Agency on Aging
- Kirkwood Community College
- Promise Jobs
- Linn County Aging and Disability Resource Center (absorbed Rapids' AIDS Project Housing Assistance)

The Area Substance Abuse Council (ASAC) is licensed by the Iowa Department of Public Health to provide comprehensive substance abuse prevention and treatment services to individuals and families in the five counties of Linn, Jones, Benton, Jackson and Clinton. ASAC's main campus is in Cedar Rapids with the majority of services provided to people living or working in the greater Cedar Rapids area.

Although ASAC provides services to people from all walks of life, its clientele is primarily low income. The majority of clients served would not be able to receive treatment services were it not for the sliding fee scale system. ASAC does not turn away anyone due to their inability to pay.

The three main challenges faced by ASAC are the increasing number of individuals requesting services, the severity of needs of the clients served, and maintaining the Cedar Rapids office facilities.

## SPECIFIC OBJECTIVES

Cedar Rapids has initiated programs and projects, in accordance with the statutory goals described in section 24 of the Code of Federal Regulations 91.1, to specifically provide decent housing and a suitable living environment by assisting people who are homeless or at risk of becoming homeless and increasing the supply of supportive housing services to enable those with special needs to live in dignity and independence.

Federal, state, and local public and private sector resources that are expected to be available will be used to address the identified needs for the period covered by the strategic plan. Specific objectives are described in Table 28. Each is related to Table 29: Priority Needs Summary Table. Proposed accomplishments and the time periods for these accomplishments are summarized on Table 28.

**Table 28: Summary of Specific Homeless/Special Needs Objectives**  
**HUD Table 1C**  
**(Tables 26/27 Continuation Sheet)**

Obj. #	Specific Objectives	Performance Measure	Expected Units	Actual Units
<b>----- Homeless Objectives -----</b>				
1	Outreach: Annually conduct point-in-time, needs and gaps analysis surveys, participate in statewide HMIS I-County data collection	Annual surveys & analyses	Annual PIT survey and Biennial Needs Survey	Annual PIT survey and Biennial Needs Survey
2	Emergency Shelter: Maintain existing facilities in good repair; efficiently transition shelter guests to other long-term housing options; avoid duplication of service	Evaluation of ongoing maintenance	Review repair and client records	Review repair and client records
3	Transitional Housing: Seek funding and partnerships to expand facility needs; document continued need for transitional housing	Evaluation of existing facilities and their needs	Document need through PIT and wait lists	Document need through PIT and wait lists
4	Permanent Housing: Retain and maintain existing units; enhance linkages for tenants to support services needed to retain their housing; support programs to develop units for low-income individuals and families	Evaluate ongoing maintenance; conduct client surveys; develop units	Develop new and rehabilitate existing units	Develop new and rehabilitate existing units
5	Support Services: Maintain and/or expand support services; support funding efforts for expansion of services	Reduce duplication; survey service	Reduce administrative costs	Reduce administrative costs
6	Homeless Prevention: Maintain local programs to prevent homelessness; maintain or expand existing funding levels	Expansion and effectiveness of local programs; amount of	Early identification and intervention	Early identification and intervention
7	Chronic Homelessness: Improve methodology for identifying chronic homeless; prevent additional chronic homelessness	Enhance database and intervention	Utilize database and intervention	Utilize database and intervention
8	Funding and Resource Development: Increase and enhance data collection; expedite referrals to available beds/program slots. Support existing funding and seek new funding sources.	Outreach to secure support existing funding and seek new sources.	Support existing programs and seek new funding	Support existing programs and seek new funding
<b>----- Special Needs Objectives -----</b>				
1	Support Services: Maintain and/or expand support services; support funding efforts for expansion of services	Amount of funding secured/stabilize	Support existing programs and	Support existing programs and expand
2	Child Care: Community need for affordable, high quality child care and improved access to high quality child care	Accreditation of Child Care	Provider training and	Provider training and
3	Health Care: Expand Health Care delivery coordination including prescription services	Expand client delivery	Serve new clients	Serve new clients
4	HIV/AIDS: Seek funding for facilities	Apply for new funding	Seek new funding	Seek new funding
5	Job Training: Explore job coaching and mentoring	Expand Programs	New Program	New Program
6	Life Skills: Expand existing programs	Expand payee programs	New Programs	New Programs
7	Mental Health: Provide services at flexible locations, extend counseling services	New Locations; extend services	New Sites	New Sites
8	Senior Services: Address elder abuse programs, expand chore services and financial counseling	Expand programs	Expand Services	Expand Services

Note: Information gathered from the most recent revised Continuum of Care Strategic Plan of the Continuum of Care Planning and Policy Council (Revised March 2009).

# HOUSING

## HOUSING NEEDS

From the Housing Need and Market Analysis section of the Consolidated Plan, the community is estimated to gain about 875 households over the five years covered by this plan (2010-2015). In addition to the net gain in households, the City of Cedar Rapids is expected to need another 1,000 housing units to replace homes that will be removed because of the 2008 flood. Prior to the flood, residential permits were issued for approximately 2,200 housing units or an average of 500 per year over the past five years. Current residential permits show significant activity, but nearly all of the most recent activity in 2009 has been a result of rebuilding after the flood. The economic recession resulted in increased home foreclosures and increased unemployment has reduced the overall demand for homes in the City. We believe that the City is easily capable of providing housing sufficient to accommodate the estimated gain in new households over the next five years.

A more pressing concern is the ability to provide a sufficient amount of affordable housing to 1) replace the substantial number of existing units that were lost to the flood and 2) provide housing that will meet the needs of extremely low income households. A substantial portion of the housing units that have been and will be removed were affordable to low and moderate income households. Many very low income households were residing in units in the flood-impact area. Many of these households have relocated and it is uncertain at this time how many will return to the area once suitable housing is available.

Table 29 estimates the housing needs of the city by tenure and income category based on Census data and updated estimates from housing construction and the American Community Surveys. The table lists households with unmet needs. Unmet needs are counted as the number of households eligible for housing assistance but are unable to obtain that assistance. The housing assistance programs include all those involving investment of federal funds, including Section 8 Housing Choice Voucher program, the Low Income Tax Credit Program, the various below market interest rate programs as well as the CDBG and HOME programs. It should be noted that Low Income Tax Credits alone do not make units affordable to the lowest income households with the greatest needs.

## PRIORITY HOUSING NEEDS

Table 29 summarizes the unmet housing needs of the community as drawn from the housing needs analysis. Needs are separated by tenure (renter and

owner) and by income category (0% - 30%, 31% - 50%, 51% -to 80% of area median family income). Additional breakdowns are shown for renter categories. Special needs populations are shown separately.

The City of Cedar Rapids has established priorities for each of these areas. The highest priorities reflect the areas of greatest need and the areas of greatest housing hardship among the subpopulations. The goals for serving these unmet needs assumes the capacity to expand services by at least 3% over the term of the plan, 2010 through 2015.

<b>Table 29: Priority Needs Summary Table</b>					
<b>HUD Table 2A</b>					
<b>PRIORITY HOUSING NEEDS</b> (households)		<b>Priority Need Level</b> High, Medium, Low		<b>Unmet Need</b>	<b>Goals</b>
<b>Renter</b>	<b>Small Related</b>	0-30% MFI	H	472	108
		31-50% MFI	H	682	24
		51-80% MFI	L	190	12
	<b>Large Related</b>	0-30% MFI	H	23	6
		31-50% MFI	L	1	5
		51-80% MFI	L	103	1
	<b>Elderly</b>	0-30% MFI	H	317	32
		31-50% MFI	M	134	7
		51-80% MFI	L	57	3
	<b>All Other</b>	0-30% MFI	H	718	108
		31-50% MFI	M	530	80
		51-80% MFI	L	25	1
<b>Owner</b>		0-30% MFI	H	1,037	78
		31-50% MFI	M	1,121	37
		51-80% MFI	L	2,144	0
<b>Special Needs</b>			H	1,631	140
<b>Total Goals</b>					642
<b>Total Section 215 Goals</b>					642
<b>Total Section 215 Renter Goals</b>					526
<b>Total Section 215 Owner Goals</b>					115

## MARKET ANALYSIS

Within Cedar Rapids, the significant characteristics of the housing market are drawn from recent analysis regarding current housing market conditions before and after the June 2008 flood. The demand for housing is expected to grow, but immediate short-term needs are heightened due to the impact of the June 2008 flooding. The City is undertaking efforts to replace needed housing that has been or will be removed and to support ongoing housing needs from all segments of the housing market. The supply of housing available is expected to keep pace with new household growth; analysis of existing market conditions indicates that the existing housing stock and the downturn in the local economy have supported relocation needs for a majority of households affected by the flood. Current initiatives are targeted to replace units lost during the flood and to meet the needs of low and very low income households that were displaced.

The costs of housing have stabilized temporarily due to the economic downturn. This has resulted in an increase in affordability for some households. The poor, however, still have difficulty finding housing that meets their needs even at the more affordable price and many continue to pay more than 30% of their income for their housing. The City addresses this issue through the use of Housing Choice Vouchers. The wait list for Housing Choice Vouchers is long and more vouchers could be utilized to support the housing needs of extremely low-income households.

Among the homeless and special needs populations, there continues to be significant need. Unmet needs exist for additional housing and housing services for these groups. The economic downturn has resulted in some service providers losing their funding and others having to cut back services because of a decline in available financial resources. The greatest needs were identified for transitional and permanent housing services.

The potential loss of assisted housing units from the stock of affordable housing and the substantial impacts on affordable housing from the June 2008 flood has increased the need for units affordable to households with incomes below 80% of the area median family income at all levels, and most specifically at the 30% or lower level.

Three tax-credit properties are at or near the expiration of their assistance contracts. Approximately one-third of the units are no longer assisted and the potential exists for the remaining two-thirds to also be removed from the assisted stock. Production of housing for very low- and extremely low-income households has been quite limited. The City is concerned that the continued

loss of assisted housing units will further increase the needs among very low- and extremely low-income households.

## CEDAR RAPIDS HOUSING SERVICES DEPARTMENT

The City of Cedar Rapids Housing Services Division administers a variety of housing programs and services intended to enhance the quality and affordability of Cedar Rapids' housing stock. Within the Housing Services Department, staff administers programs for households with low to moderate incomes, such as Owner Occupied Housing Rehabilitation, Rental Housing Rehabilitation and Emergency Rehabilitation Assistance, Tenant-Based Rental Assistance for security deposits and utility deposits, Section 8 Housing Choice Voucher Program, as well as facilitate the development of new affordable housing through partnerships with Community Housing Development Organizations (CHDOs). Additionally, Housing Services administers a Lead Hazard Control program, subject to funding availability.

The Housing Rehabilitation staff administers assistance to owner occupants, landlords, tenants, and non-profit public service organizations through funding from the HOME Investment Partnership Program (HOME) and the Community Development Block Grant (CDBG) Program. Such assistance may consist of comprehensive rehabilitation (with or without Lead Hazard Control assistance), emergency assistance for owner-occupants, rental rehabilitation, facilities rehabilitation for non-profits serving low and moderate income clients, and new construction or rehabilitation of affordable housing through CHDOs, as well as relocation activities related to such work. Housing Rehabilitation staff also provides HOME-funded tenant based rental assistance in the form of security deposits and utility deposits and conduct ongoing monitoring for compliance with federal program rules and regulations.

Cedar Rapids uses HOME funds to assist a number of housing assistance activities. The City has traditionally funded rehabilitation assistance for rental investors and has provided down payment/closing cost assistance for first-time qualified homebuyers. A 15% set-aside requirement also ensures that a portion of the funds are provided to non-profit entities certified as a Community Development Housing Organization (CHDO) to carry out other housing assistance activities. New construction is eligible under this program, but any assistance provided for an activity generally invokes long-term affordability provisions to benefit low and moderate income households.

Though Cedar Rapids has no "public housing," the Leased Housing staff administers the City's HUD funded Section 8 Housing Choice Voucher Program, which serves Linn and Benton Counties. Currently the City is

authorized to provide this tenant-based rental assistance for up to 1,265 low income households. Participating households are free to select any rental unit that meets HUD's Housing Quality Standards, passes a "rent reasonableness" test and whose landlord accepts Section 8 assistance. Generally, the household pays a portion of their income (approximately 30%) to the landlord for rent, and the program pays the difference between the actual contract rent and the tenant's portion. There is also a Family Self-Sufficiency (FSS) Program that helps tenants transition from housing assistance to self-sufficiency and eventual home ownership by building escrow that can be used for a down payment.

One of the most significant obstacles facing Housing Services is that the need for its services greatly exceeds funding availability. Despite the 1,265 vouchers allocated, Housing Services maintains a lengthy waiting list for rental assistance. As of April 2010, there are 2,562 names on this waiting list (1,532 in Cedar Rapids) and it is estimated that households will wait approximately three years or longer for assistance. The waiting list for Comprehensive Rehabilitation contains 231 names and it is estimated that these owners may have to wait up to seven years for assistance.

Prior to June 2008, it was estimated that at least one-third of the housing in the core neighborhoods required some kind of repair; many of these homes were significantly deteriorated. The impacts of the 2008 flood increased the damage to many already deteriorated homes in the core neighborhoods. As a result of the flood, it became apparent that a relatively high proportion of older, deteriorated homes were not economically feasible to repair and would either have to be replaced or removed and not replaced.

Much of the housing stock in the flood impact areas was built prior to WWII and combined with their significant age many of these housing units had converted to rental units occupied by low income households. Some were owner-occupied homes that were occupied by low income households. Low income households in owner-occupied homes could often not afford the types of repairs necessary to maintain the homes in good condition. Low income households renting these units have often been subject to the neglect of the property by absentee or unprofessional landlords. These situations created problems on two fronts: code enforcement and housing rehabilitation. Owners cited for code violations receive priority on the Comprehensive Rehabilitation waiting list, but there were not enough funds available to address the substantial needs in the core neighborhoods and insufficient code enforcement staff to address all of the properties that did not meet minimum housing requirements. Some of these obstacles will now be reduced because of the removal and/or upgrading of homes as a result of flood damage. This situation will help to enhance the housing stock in

these areas, but has created a new problem of how to provide new housing at price points affordable to low and moderate income households.

Prior to the 2008 flood, the older housing stock increased the problem of lead based paint hazards. The significant amount of housing in the core neighborhoods built before 1978 was likely to contain lead-based paint. This led to a higher incidence level of childhood lead poisoning in Cedar Rapids that was more than four times the national average. With new housing construction and substantial rebuilding of housing in the core neighborhoods occurring, lead-based paint incidence levels are likely to decline.

A number of homeowners lack both financial resources and the skills to complete basic home maintenance activities or to sufficiently identify their properties' maintenance needs. A situation that may begin as a small home repair (minor plumbing problem or clogged gutters or downspouts) may rapidly escalate to severe deterioration when the owner is unable to or does not address the problem in a timely manner and structural damage ensues.

The FSS program also needs resources to conduct job training and placement activities since employment is key to the participant's ability to build escrow and attain home ownership. Job training and placement activities are being currently offered through service programs for households at risk of homelessness and those that have already experienced homelessness. General job training is available through Kirkwood Community College which offers ongoing job training programs to many different groups in the Cedar Rapids area.

In summary, the key to achieving the goals of the respective programs administered by Housing Services will be finding additional ways to leverage funding and collaborate with local and regional community partners to achieve maximum impact and effectively serve the largest number of people.

## CITY OF CEDAR RAPIDS CODE ENFORCEMENT

The Code Enforcement staff works to ensure that the City's rental housing stock is maintained in accordance with municipal code, including all appropriate health and safety provisions. Owner-occupied housing is inspected on a complaint basis. Properties that are cited for code violations, where economically feasible, are given priority for assistance through the City's various rehabilitation assistance programs.

## SPECIFIC HOUSING OBJECTIVES

Specific housing objectives are taken from the market analysis. Cedar Rapids plans to continue its efforts to provide a wide variety of assistance to low-income households. These efforts include both renters and owners and both conventional and special needs households. These objectives are summarized in Table 28. This table identifies the unmet needs found for each category of household. The unmet need is determined by comparing the number of households in the category with the available supply of housing assistance. An unmet need is identified where the supply of assistance falls short of the need, an unmet need is identified.

The City's objectives to address these unmet needs assume that the current level of housing resources will continue into the future. Much of this is out of the City's control. The funding for the Housing Choice Voucher program and the CDBG and HOME programs are set by the federal government and cannot be influenced at the local level. Stable or even lower funding is possible with these programs, making it difficult, if not impossible, for the community to significantly expand its efforts to address unmet need. However, some programs are likely to provide additional funding during the time-period of this plan. CDBG and HOME will probably provide funding each year making incremental units possible. The Low-Income Housing Tax Credit program will probably continue to operate, and Cedar Rapids can be expected to win its share of units under this program, as allocated by the State. As a result, additional incremental units can be expected. The City hopes to direct these incremental units to those subpopulations with the greatest housing need, particularly households with very low income. However, LIHTC units are typically produced by private developers. Without additional subsidy, there is no guarantee that these units will be affordable to this population. The State has discretion in allocating Low Income Housing Tax Credits and developers have little incentive to target households in the lowest income ranges. In addition, 2008 and 2009 saw difficulties in the tax credit markets related to syndication, making projects more difficult to finance without additional gap financing.

There are many established programs offered by the City of Cedar Rapids, Linn County, HACAP, and AHNI that address specific housing and anti-poverty issues. Their programs are listed below.

### *CITY OF CEDAR RAPIDS*

#### Section 8 Housing Assistance Program

Provides rental assistance to low income families.

### Section 8 Family Self-Sufficiency Program

Designed to set up achievable goals over a five-year period for 120 families that will enable them to become self-sufficient and free from assistance programs, except the Section 8 Housing Choice Voucher Program.

### Owner-Occupied Rehabilitation with Community Development Block Grant

Low income homeowners are provided several types of housing rehabilitation programs. A waiting list has been established for Comprehensive Rehabilitation. Emergency Assistance and Interior/Exterior Housing Code Assistance do not require waiting lists as applications for these two programs are processed immediately.

### HOME Rental Rehabilitation Program

Provides assistance to rental property owners to rehabilitate the property through a ten-year, no interest loan. Owners agree to provide affordable housing to HOME eligible participants for the term of affordability.

### First-Time Homebuyer Assistance

HOME funds are used to help home buyers with the down payment, closing costs, and repair costs to bring the property into compliance with the housing code. In addition to the first time assistance from HOME funds, the federal government now has available a first-time homebuyer credit for households purchasing their first home. This has enabled prospects with steady employment and strong credit to purchase housing. In general, it does not assist households with incomes of less than 50% of the area median family income.

### Technical Assistance

Subrecipient assistance and monitoring is provided to agencies receiving funding for a variety of housing, public services, and public facilities rehabilitation projects.

### *LINN COUNTY DEPARTMENT OF HUMAN RESOURCE MANAGEMENT*

#### Linn County General Assistance

Assistance is offered to residents who are ineligible for or awaiting approval from, state and federal assistance programs. The assistance that is provided is temporary and can be used for food, utilities, rent or mortgage interest payments and other necessities. The program also helps pay for transportation to the University of Iowa Hospital and Clinics for medical care.

## Staff Support

Staff is provided to facilitate Continuum of Care Planning and Policy Council and Local Homeless Coordinating Board meetings that bring housing and support service providers together to address common issues in Cedar Rapids.

## *HAWKEYE AREA COMMUNITY ACTION PROGRAMS (HACAP)*

### Assessment and Resolution Energy Counseling

This program provides energy efficiency education, budget counseling, and incentives for qualified households.

### Energy Assistance

This program provides energy crisis and bill payment assistance to elderly, disabled and low income households.

### Lead-Based Paint Inspection Services

HACAP has State-certified inspectors that are available to determine if and where a home may have lead-based paint.

### Permanent Housing

HACAP manages a number of apartments and single family dwellings for low income households with children.

### Permanent Housing for Chronically Homeless Individuals

Offers safe, long-term housing for homeless individuals currently living in places not designed for human habitation. HACAP operates the Maniccia House (8 apartment units) for the chronically homeless and is designed to promote the integration of the homeless adults into society. An individual is deemed chronically homeless if they have a disabling condition that has led them to experience homelessness four or more times in the past three years or if the individual has been living on the street or in an emergency shelter for the past year. The goal is to stabilize the individual's living situation by providing safe, secure housing first.

### Transitional Housing

This program provides housing and support services to families to assist them in their goal of becoming self-sufficient and to assist them in securing permanent housing for themselves and their families. Participants of the program pay rent on a sliding scale. Participants are required to be employed or working toward a degree. Self-sufficiency skills are part of the program and each household is assigned a Family Support Worker. Family Support Workers offer assistance in solving issues related to: personal financial management,

interpersonal relationship skills, job research skills, childcare procurement and permanent housing opportunities.

This program is designed to reduce personal utility costs by improving the housing stock of low income individuals and families.

#### *AFFORDABLE HOUSING NETWORK INC.*

Affordable Housing Network Inc. (AHNI), in Cedar Rapids, is a subsidiary of Four Oaks. They have acquired a portfolio of affordable properties from MidAmerica Housing Partnership, which is now defunct. Prior to its closing, MidAmerica Housing Partnership had a relatively large rental portfolio with a total of 488 units under management, including home ownership and rental units, but predominantly rental units targeted to meet the needs of low income and very low income households. Some of the properties owned and managed by AHNI include Cedar Valley Townhomes, Brown Apartments, William B. Quarton Place, Agin Court, and Hawthorne Hills Apartments.

Families are approximately two-thirds of their clients and the remaining one-third are singles. About 25% of their units turn over annually and AHNI estimates that 600 households are served yearly.

Affordable Housing Network Inc. has four primary responsibilities:

- Manage their portfolio of low and moderate income housing
- Obtain tax credits to support the development of affordable housing units either through rehabilitation or new construction
- Provide support services to clients at reasonable cost
- Sustain non-profit status to create affordable housing

Affordable Housing Network Inc. has recently undertaken a proposed 20-unit single family rent to own program in the Sugar Creek Development of Cedar Rapids. This initiative is to provide affordable ownership housing to low and moderate income households.

AHNI has also recently began an initiative in partnership with Mathew 25 to assist low- and moderate-income households displaced by the flood to renovate and remodel their homes and return to them. The effort is called *Block-By-Block* since it is being undertaken on a block-by-block basis. Blocks of homeowners collaborate together and commit to the effort for their block (at least 80% to 90% must collaborate). The effort is a mix of acquisition and rehab of the existing homes and new construction. Funds to accomplish the acquisition and rehab are from donated monies. The purchase of the homes is at appraised value prior to the flood. They already have 16 blocks

committed and hope to complete another 20 blocks in 2010. Approximately 70% of the homes are being rehabilitated and another 30% are being acquired for infill new construction. Thus far, the program is a success and has made a significant inroad toward renewing the housing stock in the core, flood impacted neighborhoods.

## PUBLIC HOUSING AND PUBLIC HOUSING STRATEGY

Cedar Rapids does not have any public housing. However, the City does administer Section 8 Housing Choice Vouchers. The City will continue to support the use of the Vouchers throughout the City. This effort includes the maintenance of a waiting list of households eligible for the vouchers; ongoing inspection of units leased through this program; and the annual certification of each household's income. It involves recruiting landlords who are willing to participate in the program by accepting households with vouchers. Finally, it involves the ongoing analysis of the City's payments standards, which are used to determine the amount of subsidy given to each household within the finite amount of voucher funds provided to the City by HUD.

Housing Services currently controls 1,265 vouchers. There is a waiting list of 2,562 families eligible for housing choice vouchers. Housing Services is in the process of trying to secure additional vouchers to assist the families that are on the wait list and have been for some time.

## LEAD-BASED PAINT NEEDS

Cedar Rapids estimates the number of housing units that contain lead-based paint hazards at approximately 30,200, which is equal to about 51% of the housing stock in the City. Of these units, about 6,200 are occupied by households who are very low income (household income at or below 50% of the area median family income). The significant risk from lead poisoning in Cedar Rapids, principally for children, is due to the advanced age of the housing stock and the widespread use of lead-based paints prior to 1978. Lead-based paint chips and dust residue are easily ingested, causing such poisoning. This problem is demonstrated by a higher than expected incidence of elevated blood levels of lead in the community's children.

Incidence of lead-based paint was highest in the core urban neighborhoods, estimated at 68%. The anticipated removal of about 1,200 housing units from the flood impact area and the core urban neighborhoods is projected to reduce the number of housing units that have lead-based paint and subsequently reduce the proportion of children with significant exposure to lead-based paint hazards.

In addition, the City continues to collaborate with the Linn County Health Department in efforts to screen children for elevated blood levels and/or poisoning from lead to address this issue. Regulations require the City to have, at a minimum, a certified sampling technician. The technician performs clearance tests on dwelling units that have been controlled, or stabilized as occurs when rehabilitation activities are federally funded.

## BARRIERS TO AFFORDABLE HOUSING

While regulatory barriers are not considered a significant factor affecting the deficit of affordable housing, the City is pursuing efforts to reduce and/or eliminate regulatory barriers that cause housing costs to be higher than necessary.

### STRATEGIES TO REMOVE OR MITIGATE NEGATIVE EFFECTS OF REGULATORY BARRIERS

Cedar Rapids has revised and continues to review its zoning regulations and building codes to mitigate and remove any unnecessary barriers to:

- Development of accessory dwellings
- Development of small, “infill” lots
- Development of mixed-use projects, particularly the use of upper stories of commercial buildings for residential purposes
- Establishment of group homes
- Development of SRO (single-room-occupancy) dwellings

## FAIR HOUSING

Cedar Rapids completed an analysis of impediments to fair housing in September 2003. At this time, the Civil Rights Commission and Housing Services Division are in the process of updating that analysis. Through the Civil Rights Commission, the City is taking appropriate actions to overcome the effects of the impediments identified and maintains records reflecting the analysis and actions in this regard.

Specifically, the review found a requirement separating group homes, family homes, rehabilitation homes and emergency residential shelters. Requiring physical separation of these facilities, which are often residential homes for classes protected under the Fair Housing Act, is seen as a possible impediment to fair housing. The City continues to review this current zoning ordinance and is considering possible revisions.

According to the Cedar Rapids Civil Rights Commission, between July 1, 2008 and December 4, 2009 a total of 16 housing complaints were filed and a total of 27 housing cases were closed with a satisfactory resolution. The higher number of housing cases closed versus complaints filed is due to housing cases closed that had been filed prior to July 1, 2008.

Actions taken to address these complaints were training of respondents in fair housing laws and settlement fees.

Since 2003 there has been a significant reduction in the number of housing complaints filed. The most recent data suggests a further reduction in the number of housing complaints filed in 2008-2009. This indicates that efforts being made by the City of Cedar Rapids through the Housing Services Division and the Civil Rights Commission have been effective in increasing awareness of fair housing regulations, in training providers regarding fair housing regulations, and in satisfactorily resolving fair housing complaints.

The updated analysis of Impediments to Fair Housing that is underway will provide current information on many initiatives to support fair housing practices in Cedar Rapids. Focus groups will be held with citizens and organizations in the community to highlight issues regarding fair housing practices.

The previous assessment in 2003 highlighted the following concerns regarding fair housing:

- Advocacy for tenant's rights
- Predatory lending practices by some lenders
- Predatory rental practices by some landlords
- Duplication of inspections between the City's rental housing inspection program and the Housing Choice Voucher program
- The perception of undesirable influences from an influx of voucher households from Chicago
- Homebuyer education classes
- The availability of information concerning federally funded housing programs

The previous fair housing study developed an index to highlight geographic areas within the City where a concentration of attributes exist suggesting problems with fair housing. These attributes include high concentrations of minorities, older homes, reliance on public transportation, low incomes, low housing values and contract rents, female-headed households with children, denied loans, high unemployment rates, and high rates of high school dropouts. Some of these attributes have been reviewed in this Consolidated Plan and graphical representations are shown for Ethnic/Minority Households and Low

Income Households. These graphical representations show high concentrations for these attributes in the City's core urban neighborhoods. In the previous study, the collective concentration of the previously mentioned characteristics leads to neighborhood deterioration and market conditions that tend to impede fair housing. The fair housing study and the focus group sessions confirmed that portions of central Cedar Rapids are most likely to have residents experiencing severe problems with housing choice.

The City of Cedar Rapids recently engaged the Wisconsin Housing Partnership to assist them with issues regarding analysis and revitalization of neighborhoods in the City that are at risk for further deterioration. The Wisconsin Housing Partnership, in its analysis, identifies many of the factors listed above to identify high-risk neighborhoods or those that may be in jeopardy of becoming high-risk. The intent is to identify the risk factors and to mitigate or remove the risk factors, to stabilize neighborhoods and develop a process for neighborhood improvement and revitalization. This is consistent with efforts to address impediments to fair housing.

The Home Mortgage Disclosure Act data describes all home loan applications and originations across the City. Analysis of the data indicates that loan denials to minority populations tend to run at much higher rates than denials to non-minority applications. Although this data may also be affected by a higher proportion of low income minority households, the data may also indicate that redlining may be occurring in the community.

Several other impediments were identified as barriers to fair housing. These include predatory practices attributed to a limited number of landlords, separation requirements for group homes, family homes, rehabilitation homes, emergency shelters, etc., the need for ongoing education and advocacy for tenants' rights, expanded housing opportunities for persons with disabilities and disparity in lending practices.

The recommended remedial actions focus on removing impediments and providing advocacy for tenants. Other remedial actions recommendations include assistance with accessibility improvement in rental housing.

The Cedar Rapids Civil Rights Commission provides educational opportunities and advocacy for tenants in their dealings with landlords. They also publish information regarding fair housing laws and practices, discrimination, information on filing complaints, and other citizen and provider information.

## ANALYSIS OF FAIR HOUSING COMPLAINTS

The Cedar Rapids Civil Rights Commission submitted the following breakdowns on fair housing complaints that were filed between January 2004 and December 2009. Some complaints included multiple categories so the number of complaints will not match the number of resolutions.

<b>Fair Housing Complaints Received by Cedar Rapids Civil Rights Commission</b>							
	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Totals</b>
<b>Race/Color</b>	6	3	7	4	30	7	57
<b>National Origin</b>	2	0	1	0	1	0	4
<b>Age</b>	0	0	0	0	0	0	0
<b>Familial Status</b>	2	1	2	4	4	1	14
<b>Disability</b>	69	12	4	9	15	5	114
<b>Sex</b>	0	0	2	0	1	0	3
<b>Sexual Orientation</b>	0	0	3	0	0	0	3
<b>Retaliation</b>	1	0	0	1	0	0	2
<b>Totals</b>	80	16	19	18	51	13	197

<b>Fair Housing Complaints Resolved by Cedar Rapids Civil Rights Commission</b>							
	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>Totals</b>
<b>Satisfactory Resolution</b>	65	12	11	12	28	0	128
<b>Probable Cause</b>	0	0	0	0	1	2	3
<b>No Probable Cause</b>	0	0	0	0	3	4	7
<b>Withdrawn</b>	3	3	0	1	1	1	19
<b>Public Hearing</b>	1	0	0	1	0	0	2
<b>Administratively Closed</b>	4	0	0	1	13	4	22
<b>Totals</b>	73	15	11	15	46	11	171

## ANTI-POVERTY STRATEGY

Based on 2000 Census data, about 7.5 percent of the households in Cedar Rapids have an income below the poverty level. Of these, 81 percent are non-family households and 88 percent are non-elderly households.

Due to the many numerous and complicated factors associated with the causes of poverty, the strategy to reduce poverty is also complex. The City's anti-poverty strategy is not aimed at simply meeting the need for shelter and food. Instead, the focus is on long-term solutions for preventing poverty, such as job creation and job training. The strategy incorporates the Continuum of Care approach, providing programs and services to meet the differing needs of individuals as they progress toward financial self-sufficiency.

### GOALS, PROGRAMS, AND POLICIES TO REDUCE POVERTY

During the preparation of the Consolidated Plan Five-Year Strategy, community leaders, focus groups of various service providers, and citizens discussed the specific needs of those living in poverty. Based on the input provided, the City has developed four main goals to reduce poverty. Following is a discussion of these goals, along with a list of current programs addressing the anti-poverty strategy.

#### *PROVISION OF AFFORDABLE HOUSING*

Households below the poverty level need varying levels of assistance in order to live in a safe, decent, and sanitary environment. The community must provide emergency shelter, transitional housing, direct rental assistance, below market rents, and homeownership initiatives to facilitate the successful progression toward financial independence.

The City currently has eight shelters and five transitional housing programs, serving the different homeless populations, including families, women with children, and youth. These programs are coordinated through the Continuum of Care effort headed by the Local Housing Coordinating Board with staff support from Linn County Community Services.

As households move toward permanent housing, the Affordable Housing Network, Inc. (AHNI) provides assisted multi-family and single-family rental properties with deposit payment plans. However, a rental subsidy is often needed. The City's Housing Services Department administers Rental Assistance Programs, such as the Section 8 Housing Choice Voucher Program, providing direct rental assistance to qualified households. Unfortunately, there is waiting list for rental assistance and it is unlikely the community will ever access the funds necessary to meet all of those in need.

According to a housing needs analysis, Cedar Rapids currently has an adequate supply of affordable housing stock; the City simply has too many poor households who cannot afford housing at any price unless it is deeply subsidized. In addition, some of the rental housing available is in sub-standard condition. Flood recovery housing rehabilitation programs currently being funded through a combination of Supplemental CDBG Disaster funding and Local Option Sales Tax (LOST) revenue will assist in bringing some of the City's rental housing stock back into standard condition for use as affordable and workforce housing. The City's Housing Services Department promotes the improvement of affordable housing through the CDBG Owner-Occupied Rehabilitation Program, and HOME Rental Rehabilitation Programs. Affordable homes and homeownership initiatives are also important for those households reaching the end of the Continuum of Care spectrum, achieving complete financial independence.

#### *CREATION OF QUALITY JOB OPPORTUNITIES*

The obvious solution to reducing poverty is to increase household income. Economic development initiatives are primarily promoted in partnership with the City by a division within the Chamber of Commerce called "Priority One". The City will continue to support economic development initiatives that create quality job opportunities. By increasing not only the jobs available but the average wage of these jobs, the City can help to reduce the number of households living in poverty. These local incentives often couple job training with efforts that retain existing and create new employment.

Many expansion projects seek City and State financial incentives, whether tax credits, refunds, property tax exemptions or rebates, as well as forgivable and low interest, short term loans. Many of the State programs are predicated on job creation and carry a minimum wage threshold based on the county average wage or a regional wage. Linn County is always in the top three counties in Iowa concerning its average wage. To receive State incentives, the wages paid must exceed the county wage threshold, plus the employer must pay at least 80% of the premium for medical and dental insurance for the employee. Low and moderate income persons have tremendous opportunities to greatly improve their economic situation through such incentive programs which typically include job training. The City of Cedar Rapids will continue to participate as appropriate in the State's job creation initiatives, many of which require a local match contribution.

#### *ENHANCEMENT OF SUPPORTIVE SERVICES*

Regardless of the job opportunities available, many households are unemployed or underemployed due to physical or mental health issues. Other situations leading to poverty include domestic violence and substance abuse. These obstacles are not easily overcome and require extensive supportive services.

The community has many service providers offering assistance. Adequate funding of these programs, however, is a constant challenge. In addition, the need for continued coordination of effort is another key to the efficient provision of supportive services. Coordination is critical, especially as many households require more than one type of service. This problem is exemplified by those diagnosed with both mental illness and substance abuse.

The Continuum of Care Planning and Policy Council, along with the related Local Homeless Coordinating Board, is one mechanism used to bring support service providers together on a regular basis. This organization also helps to connect the housing providers with the support service agencies. By continuing to keep the lines of communication open among providers, the support services can more effectively meet the needs of the community.

Another initiative is the Galileo Project, a United Way funded program that uses a web site to provide information on the housing and supportive services available in Cedar Rapids. Interested persons can access the web site at public libraries and at various service provider locations. Service providers are also able to contact persons in need through follow-ups with the individual. The City's Housing Service office is connected to the web site and provides access to this resource.

#### *PROMOTION OF SELF-SUFFICIENCY PROGRAMS*

Another strategy in the reduction of poverty is the emphasis on programs that empower people to become self-sufficient. These programs include education and job training, child care, transportation, and financial management.

Again, many of these programs must be provided in tandem with one another. For example, providing an educational opportunity is only beneficial to a single-mother when child care services also are provided. Likewise, a lack of transportation may preclude an unemployed person from a job training opportunity at 7:00 p.m., when bus services have ceased.

In addition to addressing the funding needs of self-sufficiency programs, the City will continue to work with service providers such as the Neighborhood Transportation Service to improve coordination efforts. The identification of unmet needs and changing socio-economic factors is also critical to providing the opportunity for households in poverty to achieve economic self-sufficiency.

The City will also continue to support programs that support self-sufficiency, including the City's own Family Self-Sufficiency program in conjunction with the Section 8 Housing Choice Voucher Program.

## INSTITUTIONAL STRUCTURE AND COORDINATION

The City divides housing and community development tasks between two different divisions of its Community Development administrative offices, the Development and Housing Services divisions. The staff of the Housing Services Division works with the Grants and Programs Advisory Citizens' Committee that advises the City on the allocation of CDBG and HOME funds.

The strength of the division of duties between two sets of staff is in the specialization of effort. The staff and advisors become very proficient in their respective duties. The weakness of this style of organization can often be found in the institutionalization of the budget process. The budget allocations made in one year tend to direct the budget allocations of subsequent years. Further, the selected housing and community development strategies followed in one year tend to be the same strategies followed in later years.

This would not be a problem if the market conditions or the community's needs are static. However, if the community's needs change over time, there is a need for the selected strategies to change as well. The re-examination of strategies is facilitated in Cedar Rapids by the use of zero-based budgeting in the allocation of CDBG and HOME. This process of re-examination is also supported by the periodic preparation of a new Consolidated Plan.

### RELATIONSHIP BETWEEN CITY AND PUBLIC HOUSING AGENCY

Cedar Rapids does not have a public housing agency. The Housing Services Department of the City's Community Development Department administers federal allotments of Section 8 Housing Choice Vouchers awarded to the community.

### RELATIONSHIP BETWEEN CITY AND OTHERS

Another lead agency with significant involvement in the City's consolidated planning effort is Linn County Community Services. It is principally through staff of that agency, in partnership with City staff, that homeless issues are addressed through a Continuum of Care for the community. The County provides administrative support to the Continuum of Care Planning and Policy Council and the Local Homeless Coordinating Board, assists with arrangements to compile necessary demographic data (such as "point-in-time" counts or the homeless), and then tracks trends to identify needs and priorities. As the organization's name implies, it is through this structure that the provision of homeless facilities and services are locally coordinated.

Further interaction occurs between the City and many, many, other community agencies and organizations. Particularly related to the City's consolidated planning effort are partnerships with:

- Community Housing Development Organizations (CHDOs) for CHDO-sponsored housing activities such as those undertaken by Hawkeye Area Community Action Program, Affordable Housing Network, Inc., and Margaret Bock Housing
- Linn County Department of Health for issues concerning lead-based paint and HIV/AIDS
- United Way of East Central Iowa for a unified funding process that avoids duplication of effort

#### EFFORTS TO OVERCOME INSTITUTIONAL GAPS

The City will continue to examine its institutional structure to achieve the most efficient and effective implementation of its housing and community development programs. Key to this effort is a continued need for the development of community partnerships such as that established with the Continuum of Care Planning and Policy Council and the Local Homeless Coordinating Board.

#### COORDINATION

The City engages in many activities to enhance coordination between itself, other providers and agencies, and the public to meet the housing and community development needs outlined in the Consolidated Plan. These activities include:

- Dissemination of information to Community Housing Development Organizations (CHDOs) and to other interested organizations with the intent to inform and to avoid duplication of effort
- Coordination with the Iowa Department of Economic Development (IDED) on job creation and flood recovery initiatives
- Meeting with staff of the United Way and the Continuum of Care Planning and Policy Council, as well as the Housing Trust Fund for Linn County, to compare initiatives toward defining a common approach in addressing the needs of the community
- Consultation with HUD in order to learn more about its initiatives and programs

The City encourages the creation of Community Housing Development Organizations. Affordable Housing Network, Inc. became a CHDO in 2008. Other CHDOs include Hawkeye Area Community Action Program and

Margaret Bock Housing, Inc. The City will continue to pursue new CHDOs as necessary to meet community housing development needs.

## NON-HOUSING COMMUNITY DEVELOPMENT

### PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS AND OBJECTIVES

A focus of the City's Comprehensive Plan is to foster the development and retention of strong, stable neighborhoods. The following programs are targeted to special needs eligible for CDBG funding.

#### ANTI-CRIME PROGRAMS

- Crime Awareness
- Drug Awareness and Resistance Education
- Neighborhood Policing and Substations

When crime occurs, there is always an immediate need to respond as expediently, effectively, and efficiently as possible to both assist the victim and apprehend the perpetrator(s). There is an on-going need to serve and protect citizens. Beyond such response, there is also the more defensive need to prevent crime from occurring in the first place. Prevention begins by building upon partnerships developed with citizens and neighborhood and business groups to solve existing or anticipated problems through "community-policing." Notwithstanding traditional street patrols by car, community policing might include walking or biking beats or outreach substations where a readily accessible and visible presence serves as a deterrent and means of providing educational awareness. In addition, the provision of an adequate and appropriate number of officers, support staff, and volunteers who are properly trained and equipped also remains a perpetual need.

In spring of 2009, a neighborhood police substation called the Community Connections Center opened on First Avenue SE, serving the Wellington Heights and Mound View neighborhoods. In addition to providing a neighborhood public safety presence, the facility also provides community meeting space and youth programming.

#### OBJECTIVE

Cedar Rapids will continue its support for programs that seek to improve public awareness of safety issues within the community to reduce and prevent crime, including deterrence from gang violence and substance abuse. In addition, the City will continue to explore opportunities to better integrate police services with neighborhood activities and facilities to develop public safety partnerships.

Aside from the above generalized long-term objective statement, the City will pursue the following short-term objectives during the five-year period of this strategy, to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation.

1. The City will support the Police Department and other entities with efforts that reduce and prevent crime through programming that incarcerates and rehabilitates criminals and serves as a deterrent to those at risk of becoming lawbreakers. Support efforts should include an increased presence and educational awareness through community policing initiatives.
2. Although no CDBG program assistance may be proposed during the first year of the five-year planning timeframe, there is an expectation to fund such improvements during the remaining term, dependent upon annual funding availability and particular need.

Note: This excludes consideration of crime awareness, prevention, and similar activities otherwise implemented through the City's on-going Capital Improvement Program (CIP) or other funding, as provided from different sources than that available through consolidated planning.

## ECONOMIC DEVELOPMENT PROGRAMS

Below are descriptions of economic development conditions and needs as identified through information provided by the Cedar Rapids Area Chamber of Commerce.

### *REHABILITATION OF PUBLICLY OR PRIVATELY OWNED COMMERCIAL SPACE*

Between 70% and 80% of all of the commercial and industrial expansions in Cedar Rapids are by existing businesses. In most cases, those firms are renovating their existing facilities or purchasing other facilities and renovating them to meet their specific needs. Cedar Rapids has seen a significant shift recently from the majority of development being undertaken by existing business to new businesses utilizing existing space and business constructing new facilities in Cedar Rapids. This is a trend that bears monitoring.

On an annual basis, the capital being committed to renovation is increasing at a rate of about \$4 million over the previous year. This is an annual growth rate of roughly 28%. This growth trend has been sustained over a seventeen-year period, except for two years that mirrored the national recession. Regardless, there is substantial evidence indicating that this trend will continue to be strong.

For low- and moderate-income persons, this trend means that job availability in the commercial sector will be very strong if individuals are dedicated to improving their situation. Similarly, jobs in the construction trades will be quite strong.

#### *COMMERCIAL/INDUSTRIAL LAND ACQUISITION/DISPOSITION*

A tremendous amount of land has been developed in Cedar Rapids. Much of this developed property has remained vacant over the last 24 months due to the national recession. Hundreds of millions of dollars were spent on purchasing and developing raw land. From raw land to lot sales price, the difference is usually about three fold. In addition, land prices within the city vary wildly from site to site. For example, raw land purchased in the southern portion of the city may cost \$0.60 to \$1.20 per square foot. In a highly visible location with the highest traffic counts in front may command as much as \$15.00 to \$18.00 per square foot. An 80-acre parcel may be assembled and purchased by a developer for an average cost of \$14,000 per acre, or \$0.32 per square foot. This is a \$1,120,000 transaction, not including the soft costs associated with the transaction. The developer's sale price for developed (streets and utilities) land may then be \$45,000 to \$75,000 per acre, or \$1.03 to \$1.72 per square foot. This amounts to \$3.6 to \$6.0 million in secondary transactions on the same land. Naturally, there are time lags between the primary and secondary transactions due to the rezoning, subdividing, construction, and sales process. The holding costs must be built into the final sales price. The longer it takes to sell a property, the higher the price.

#### *COMMERCIAL/INDUSTRIAL INFRASTRUCTURE DEVELOPMENT*

Infrastructure is defined as the physical and technological framework necessary to support existing businesses that are expanding and new businesses, both recruited and start-up. Within the physical infrastructure definition are such things as utilities, streets, highways, trails, rail service (passenger and freight), air service (passenger and air cargo), convention and meeting facilities, recreation facilities, brownfields redevelopment, historic preservation, and cultural and entertainment facilities. Within the technological infrastructure definition are such things as advanced hardware and software, and innovative uses of existing technologies, e.g., CD-ROM, video conferencing/simultaneous sound transmission, and higher speed data transmission.

The City of Cedar Rapids spends approximately \$90 million on public infrastructure improvements. It is conceivable that the private sector spends two to three times that amount improving its utility service capabilities and in extending and improving transportation facilities. Therefore, at least \$180 million is spent on infrastructure improvements each year.

The infrastructure system in Cedar Rapids is generally in good condition. Serious consideration should be given to evaluating its currency with new technology and its ability to serve businesses using and needing the latest technology available to it. Also, some funding should be considered for extending services to business locations.

#### *COMMERCIAL/INDUSTRIAL BUILDING ACQUISITION, CONSTRUCTION, REHABILITATION*

Cedar Rapids is one of those market areas where there is a considerable amount of movement in terms of commercial and industrial acquisition, construction and renovation. Many times, a business will find itself landlocked and makes a decision to move to a more suburban location. The business purchases property and builds new facilities with ample reservations for expansion.

Cedar Rapids has also experienced expansions of the big boxes such as Super Wal-Mart, Super Target, Lowe's, and Menard's, in addition to a large movie theater complex. New freestanding franchise-type restaurant construction has slowed, but still occurs on the west side in the area of Westdale Mall. New hotel construction has slowed considerably; however, occupancy rates remain strong throughout the hotel / motel network. Several other industrial and office developments are occurring, especially on the southwest side. Needless to say, the construction industry is quite robust after experiencing two very slow years that mirrored the national economy.

#### *OTHER COMMERCIAL/INDUSTRIAL IMPROVEMENTS*

A significant amount of movement is occurring in the market area, with businesses constructing new facilities with reservations for substantial expansions. Such movement is creating a need for backfill into near downtown areas or tightly developed suburban neighborhoods. Coupled to this is the need to renovate and/or demolish older structures.

Because vacancy rates have risen recently for all classes of property in the central business district, care must be exercised when assessing a property's usefulness to an expanding business. Large blocks of contiguous, uniform space are not available in the core downtown.

Interest subsidies on loans for speculative buildings and a speculative building property tax exemption are incentives to developers to construct additional space that should be a consideration. Although developing an interest subsidy is more difficult to accomplish, an easier route to take is the adoption of a speculative building property tax exemption. Chapter 427 of the Iowa Code allows municipalities to adopt such an ordinance. In January 2004, the City of Cedar Rapids adopted the property tax exemption for

speculative shell buildings. It is restricted, however, to manufacturing buildings by state law. Legislation should be introduced that allows a community to establish a property tax exemption on speculative space on commercial and office, as well as industrial properties.

#### *ECONOMIC DEVELOPMENT DIRECT FINANCIAL ASSISTANCE FOR FOR-PROFIT ENTITIES*

Additional burden has been placed upon the cities in Iowa to provide more incentive funding than in the past, due to legal issues related to appropriations at the state level. The local level has provided this through tax increment financing, job training programs, and various property tax exemptions. It is increasingly more difficult to provide incentives while the State sorts out its legal issues and appropriations. A revolving loan fund and/or an innovative financing method are needed to fill current funding gaps. Unfortunately, these funding gaps may be longer term than wished.

Many companies need more unconventional financial assistance. Low interest loans with longer than normal terms that are not necessarily predicated on job creation, but are more targeted towards the viability of the recipient business, are important. Funding should be reserved for those firms that are experiencing greater than normal growth or are launching new product lines. Under no circumstances should funding be used for retirement or refinancing of higher rate debt unless in conjunction with a major expansion of the business. Consideration should also be given to certain types of businesses that diversify the local economy and do not have local competition, and are the types that the state funding programs refuse to consider. In addition, the City should also consider such loans for projects occurring in areas targeted for redevelopment in its planning processes.

#### *ECONOMIC DEVELOPMENT TECHNICAL ASSISTANCE*

Small business concerns require a greater amount of technical assistance, whether through mentoring, fast track business education programs, consultants, or some other means. The existing service providers, such as the Small Business Development Center and SBA's SCORE, are overloaded with clients such that those clients may not be receiving all of the assistance needed, or not provided at critical times. Additional assistance is being provided through ISED, the Women's' Resource Center, and the Entrepreneurial Development Center. The demand for assistance with follow-on seed capital funding is necessary and important. Risk capital is very difficult to obtain.

One solution is to co-locate all service providers or services into one location such as a "Cedar Rapids University of Business," thus providing a single

point/location of delivery. Included services might be accounting, legal, and financial, as well as other providers. This idea should be explored.

#### *MICRO-ENTERPRISE ASSISTANCE*

Micro-business development is crucial to any economy, and startups and young businesses require substantially more assistance than older, more mature firms. Financing for market research, product development, working capital, and entrepreneurial development are extremely important. A high-risk seed capital fund for early business formation is needed to launch these ventures. Such a fund must be flexible enough to meet the financing structural needs of business in order to ensure success. The fund must place less emphasis on its rate of return and more emphasis on success of the ventures.

Serious thought should be given to a business incubator where all services can come together to serve fledgling firms. Business counseling is provided by at least four organizations – Entrepreneurial Development Center, Small Business Development Center, ISED, and the Woman’s Resource Center.

#### *OBJECTIVE:*

The City will continue to pursue economic development of the community through its partnerships with the private sector to retain existing employment and attract new employment with advancement of high-demand skills in its workforce. A significant component of this effort will focus on partnerships to revitalize brownfield sites and other infill commercial and industrial areas with access to employees and public facilities. The City will use appropriate fiscal incentives such as tax abatement and tax increment financing to promote revitalization of core neighborhoods and expansion of job opportunities.

However, given the City's current strong economy, direct efforts for job retention and expansion principally will be coordinated through City and Chamber of Commerce initiatives, without significant reliance on CDBG Program funding. Instead, CDBG Program funding will be targeted for other companion economic development needs, such as that for provision of child care, transportation services, etc.

Aside from the above generalized long-term objective statement, as opportunity arises, the City will pursue the following short-term objectives during the five-year period of this strategy (to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation).

1. The City (in partnership with “Priority One” at the Chamber of Commerce) will continue to monitor and evaluate business markets

and promote opportunities for both job retention and expansion with advancement of high-demand skills in the workforce.

2. The City (in partnership with "Priority One" at the Chamber of Commerce) will provide local taxing incentives to assist businesses with necessary efforts to both retain and create jobs with advancement of high-demand skills in the workforce.
3. The City will pursue the cleanup and reuse of environmentally contaminated brownfield sites, combined with associated efforts to create new employment opportunities.
4. The City will use public assistance grants and loans, when deemed necessary/appropriate, to assist with economic development efforts to retain and create employment opportunities and job training; aside from CDBG Program funding, this is to include other sources such as those available and appropriate through "Economic Development Initiative" Programs and "Section 108" Program guarantees.
5. The City will continue to partner with the Chamber of Commerce and other local business stakeholders to support the recovery of local small businesses affected by the 2008 flood, primarily through supplemental disaster funding through the Iowa Department of Economic Development.

#### Infrastructure Programs

- Flood Plain Improvements
- Water and Sewer Improvements
- Street Improvements
- Sidewalks
- Tree Planting
- Removal of Architectural Barriers
- Privately Owned Utilities

Infrastructure needs of the community are largely reflected within the City's Capital Improvement Program (CIP). The CIP has a five-year planning period comparable to the Consolidated Plan. Because growth policies of the City address development standards for provision of new infrastructure, principal but not exclusive CIP needs are for replacement of facilities which have become deteriorated, depreciated, or obsolete, and improvement of those facilities requiring increased capacity. Examples of the former may include streets, sidewalks, and street tree replacement. Examples of the latter may include new or improved water and sewer storage, treatment, and conveyance.

Another capital concern is the provision of infrastructure improvements within older, previously developed areas of the City where such provision has never before been accommodated, such as feasible development of new sidewalks where they do not exist in older neighborhoods, but are needed to provide

easy/safe walking access. Other needs include adequate provision for measures to prevent or control flooding and removal of architectural barriers allowing handicapped accessibility.

**OBJECTIVE:**

The City will continue to support the overall improvement of infrastructure systems. Given resources generally available for other forms of noted infrastructure, greatest attention will be focused upon sidewalk and tree planting improvements serving existing neighborhoods. Further, improvements will be targeted to projects that enhance mobility for all residents and foster private investment in at-risk neighborhoods. Particular emphasis is to be placed on infrastructure in and near public and private community gathering places to improve accessibility and amenities.

Aside from the above generalized long-term objective statement, as opportunity arises, the City will pursue the following short-term objectives during the five-year period of this strategy (to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation).

1. Support programs which assist community efforts to improve the City's infrastructure systems. Attention should be focused on sidewalk and tree planting improvements serving existing neighborhoods and projects that enhance mobility and foster private investment in "at-risk" areas (i.e., for economic development). Place emphasis on infrastructure in and near public and private community gathering places to improve accessibility and amenities.
2. Support programs which assist community efforts to prevent or control flooding.
3. Support programs which assist community efforts to remove architectural barriers for handicapped accessibility.
4. Although no specific local infrastructure assistance may be initiated during the first annual increment of the five-year strategic period, there is anticipation and intent to fund such improvements during the remaining term of the term. Dependent upon annual funding availability, and particular (competitive) need, such assistance is principally anticipated to be provided for sidewalk and tree planting improvements (additional concerns otherwise principally addressed through other resources/means). Assist approximately one or more such infrastructure improvements (on an annual basis), subject to competitive need and funding availability.

Note: This excludes consideration of infrastructure implemented through the City's on-going Capital Improvement Program (CIP) with funding

obtained from different sources than what is otherwise available through consolidated planning.

#### Planning and Administration Programs

- Neighborhood and Community Development Planning
- Removal of Regulatory Barriers
- Regulatory Support for Neighborhood Stability
- Historic and Neighborhood Preservation
- Fair Housing
- Administration of CDBG, HOME, and other publicly assisted programs/services.

The City's most recently updated Comprehensive Plan was adopted on May 19, 1999. The previous overall update was completed in 1931. While separate components had been given periodic attention, there was little cohesiveness between related elements as necessary to provide a vision for future direction. To address that concern, private consultant services were retained for the purpose of preparing an update to the City's comprehensive plan, inclusive of all elements. Issues subject to assessment and evaluation included land use policies, transportation and circulation, public facilities and services, housing, parks and recreation, and annexation with growth management, as well as establishing and projecting community identity.

Even with a relatively new document, work on the Comprehensive Plan should not be considered fixed. The Comprehensive Plan should adapt to changes that are necessary to plan appropriately for the City. A series of strategic objectives are included in the Plan and are yet to be addressed either through continued activity monitoring or implementation of new work initiatives. Significant strategies are those that emphasize the importance of maintaining and enhancing the quality and stability of existing neighborhoods, increasing compatibility between residential and non-residential uses, maintaining or enhancing the condition of the City's housing stock, etc. Based on those initiatives, along with motivation to develop plans at distinguishable neighborhood levels, further planning and related administrative and regulatory activity need to be facilitated, including activities supporting inner-city redevelopment. Work continues on the development of a growth-management policy, and implementation of "Smart Growth" principles, such as a "Smart Growth Score Card" for new development that was implemented in 2007.

In conjunction with the above described comprehensive planning, there is the need to carryout additional effort to lessen possible regulatory barriers and ensure appropriate measures are taken for historic preservation, fair housing, and the administration of publicly assisted programs and services, including, as

necessary and appropriate, the provision of assistance to non-profit entities that act as sub-recipients or sub-grantors of the City and particularly those with capacity building needs. The City is very proactive with its planning efforts and strives to conduct updates as needed, necessary, or otherwise desirable. Examples include recent updates completed or underway with CDBG assistance for an Analysis of Impediments to Fair Housing, Master Recreation Plan, and Zoning Ordinance. Presently, there is a need to update reconnaissance surveys to better identify property with architectural or historical significance.

The primary function of the Cedar Rapids Community Development Department is to facilitate development opportunities and planning strategies that maintain and enhance the quality of life to ensure physical, economic, and social benefits for Cedar Rapids residents. This is accomplished through the creation and implementation of comprehensive and neighborhood plans, development standards and guidelines, financial assistance packages for property redevelopment, and the services of a liaison who coordinates with other departments and local agencies to assist residents in addressing the social and physical needs of their neighborhoods. Since the 2008 flood, the work of the Community Development Department has been intensely focused on community recovery and reinvestment. The Department led a broad-based, community driven planning effort called the Neighborhood Planning Process, to build the framework for neighborhood reinvestment from January through May of 2009, and the City Council has adopted the framework plan.

The biggest challenge to accomplishing this mission is the lack of staff resources. Additional responsibility for these activities is fragmented and spread over a number of positions that also oversee other programs and manage diverse projects. Consequently, it is difficult to support the concentrated and comprehensive reinvestment strategy efforts needed to achieve the desired goals. Staff are overextended and have too many areas of responsibility to devote the time and attention these programs require.

The obvious solution to this problem is hiring more staff. By taking advantage of tax increment generated in Urban Renewal Areas, additional staff could be hired and dedicated to providing the necessary support for these services. Through tax increment, the City's share of real estate taxes can leverage funds that would otherwise go to other taxing entities. For every forty cents in city taxes (approximately), sixty cents is redistributed from the other entities. With this approach, the City would bolster some much-needed services to areas that are predominately populated by low- and moderate-income people in a cost effective manner that builds a greater community for future generations.

**OBJECTIVE:**

Cedar Rapids will continue to plan comprehensively for community change with accommodation given to the importance of maintaining and enhancing the quality and stability of existing neighborhoods. Cedar Rapids will provide administrative capacity for effective and efficient implementation of programs including, as appropriate, supportive service and capacity-building assistance for non-profit entities such as Community Housing Development Organizations (CHDOs).

Cedar Rapids' Comprehensive Plan calls for an increased focus on neighborhood-based planning initiatives. Notable efforts will seek to enhance neighborhood integrity and stability through:

- Identification of neighborhood assets and factors that threaten neighborhood stability;
- Monitoring indicators of neighborhood integrity;
- Initiatives to preserve existing housing stock and historic resources through increased private investment;
- Community design standards to facilitate creative in-fill projects that promote private investment and reinforce neighborhood integrity;
- Community feedback programs to enhance communications between city hall and neighborhoods; and
- Administration of federally funded programs and services to maximize the effectiveness of public expenditures.

Aside from the above generalized long-term objective statement, as opportunity arises, the City will pursue the following short-term objectives during the five-year period of this strategy (to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation).

1. Support programs which assist community efforts to plan for change with emphasis on the importance of maintaining and enhancing the quality and stability of existing neighborhoods, increasing compatibility between residential and non-residential uses, maintaining or enhancing the condition of the City's housing stock, etc.
2. Support programs which assist community efforts to lessen possible regulatory barriers and ensure appropriate measures are taken for historic preservation (residential and non-residential), fair housing (affirmative non-discrimination), and the administration of publicly assisted programs/services.
3. Specific local assistance to be initiated during the first annual increment of the five-year strategic period, with anticipation of continued support, as deemed necessary/appropriate, includes:

- a. Funding programming assistance, which will allow for preparation of publicly assisted plans (such as allowed through "consolidated planning") and the provision of administrative ("overhead") costs including, but not necessarily limited to: staff and consultant services; furnishings, equipment, and supplies; copying and printing; mail/postage (and other comparable but possibly more expedient forms of conveyance); automotive operation and maintenance; other forms of travel; and training/conferences. To include, but not limited to, direct (grantor) costs associated with activities funded through the Community Development Block Grant (CDBG) and HOME Investment Partnership Programs and (sub-recipient/sub-grantor) costs associated with non-profit entities (including provision of technical assistance and capacity-building efforts). Approximately one or more such planning activities to be assisted (on an annual basis).
- b. Funding programming assistance, which will prepare and carryout initiatives associated with the City's comprehensive community and neighborhood planning effort, as well as other related efforts, to lessen regulatory barriers, promote historic preservation, and/or further fair housing. Provide assistance to approximately one or more such planning activities (on an annual basis).

Note: This excludes consideration of planning/administrative activities otherwise implemented through the City's on-going Capital Improvement Program (CIP), or other funding, as provided from different sources than that available through consolidated planning.

#### Public Facilities Programs

- Public Facilities
- Handicapped Accessibility
- Neighborhood Facilities
- Park and Recreation Facilities
- Solid Waste Disposal Improvements
- Fire Stations and Equipment
- Health Facilities
- Asbestos Removal
- Cleanup of Contaminated Sites
- Interim Assistance
- Non-Residential Historic Preservation

Aside from considerations traditionally addressed through the City's Capital Improvement Program (CIP), such as normal upgrade and expansion anticipated during any given five-year period for provision of health, safety, and amenities, public facility needs notably include continued development of

a balanced local park and recreation system that is easily accessible and regionally integrated. Of importance is the need for the continual upgrade of existing facilities, complimented with expansion to serve areas where provision of open space and recreational opportunity is deficient. Specific concerns are the need to provide appropriately surfaced off-road walking/biking trails, improved skill-level golf courses, renovated and new swimming pools (including an addition at Bender Pool), courts for basketball, and fields with companion amenities for softball, baseball, and soccer. Without development of a central recreational facility, as contemplated through possible reuse of a brownfield site pending environmental cleanup, the City further anticipates specific expansion needs for existing City recreation facilities, as well development of other neighborhood and youth centers. Other ambitious initiatives include the implementation and development of the elements of the Neighborhood Planning Process Action Plans.

In addition, there is the need to provide for:

- the removal of barriers for handicapped accessibility
- cleanup of environmentally contaminated sites
- the establishment of protective districts and renovation of respective structures possessing significant architectural features (or other qualities) for historic preservation
- educational awareness and other recycling efforts to reduce solid waste, in association with plans to re-site or expand the local landfills according to current control standards.

## CEDAR RAPIDS PARKS AND RECREATION DEPARTMENT

The Cedar Rapids Parks and Recreation Department operates within the Cedar Rapids municipal government system and exists to serve the leisure needs of citizens of all ages and abilities levels. Its mission is to provide recreation, education, and beautification services to facilities and patrons of the parks so that the department may enhance the quality of the community.

This department is over 150 years old and currently manages the largest municipal park system in Iowa. Since the first park was acquired in 1843, an additional 80 plus parks and trails and over 3,360 acres of land have been added. In addition to the management of park use areas, the department manages 6 free water playgrounds and 12 wading pools, 6 trails, 12 tennis courts, 31 soccer fields, 37 softball/baseball diamonds, and 16 basketball courts.

Parks provides rental of garden plots, memorial tree planting, and rental of 21 pavilions throughout the park system. The Bever Park Children's Zoo, a free public zoo in Bever Park, is managed and operated by the department and attracts up to 50,000 visitors annually. In addition, the department operates the Noelridge Park Greenhouses. The greenhouse supplies flowers for many areas of the city and displays over 2,000 varieties and 12,000 plants of annual and perennial flowers, grasses, and herbs in the City's premier garden in Noelridge Park. The department estimates that the park system has between 1,000,000 and 2,000,000 user visits each year.

The Parks and Recreation Department is challenged with operating and maintaining many varied and spread-out facilities in the City. However, with the general economic downturn in the local and national economy the department is operating with significantly fewer dollars for maintenance, personnel, and capital for facilities and equipment than only three years past. However, even as the budget tightens park facility needs and upgrading continues.

In the CDBG neighborhoods, which are typically the older park areas, park facilities will continue to need upgrading, replacement and improvement to meet existing and future user demand for safe and accessible parks that meet today's standards of quality and appearance. These items would include updated conventional water playgrounds, restrooms, pavilions, and sports areas. These older park facilities have other aging infrastructure needs such as ADA sidewalks and trails, new sewer, water and electrical systems, and upgraded access roads and parking lots. The parks landscaping adds to the beauty and appeal of these public facilities and on-going tree planting and other landscape amenities will add to each park to keep the "green space" green long into the future.

The City of Cedar Rapids has been serving the recreational needs of the community since 1894. Recreation works to achieve its mission through the management of the City's recreational facilities including the Ambroz Recreation Center, Bender Indoor Pool, Bever Pool, Ellis Pool, Jones Pool, Cherry Hill Aquatic Center, and Noelridge Aquatic Center. The Recreation Department partners to use other facilities throughout the community. Programs are offered in the areas of seniors, special populations, youth activities and sports, adult activities and sports, cultural arts, and aquatics.

The Parks and Recreation Department completed a needs assessment and master plan in 2009. Issues that were identified as part of that study included:

- Continuing to assure that low-income families and individuals have access to recreation programs through scholarship opportunities if

necessary. It is not sustainable to price programs at a low rate that would accommodate the low-income population. An aggressive pricing philosophy to serve the majority of the population who can afford to pay a reasonable fee should be accompanied by the continuation of a well-understood scholarship program. Budgetary challenges could place the current low-income assistance program that is subsidized by the Parks and Recreation Department in jeopardy. Finding alternative sources of funding to continue this program may become necessary. In addition, free programs that are beneficial to low-income individuals have been cut in recent years. Finding partners or funds to assist in bringing back these programs would be favorable for the community.

- The ability to provide a full array of indoor recreation programs for seniors and those with special needs is challenged due to outdated and non-accessible facilities. The number of individuals over the age of 65 is expected to double over the next 10 years. In addition to requiring accessible facilities as this population ages, the types of programs that they are interested in are not possible in current antiquated buildings. The growing "older adult" population will demand recreational opportunities that emphasize health, fitness, and well being. The City does not have facilities that can provide active programming to meet these needs.
- With challenges facing an overweight society and increasingly more overweight children, the Parks and Recreation Department could have an important role in providing programming for more active lifestyles. The Department has seen a boom in active youth programs and interest from parents in sports and fitness activities for kids. These types of programs are severely limited due to facilities available for use. Currently, the Department partners with other organizations to provide as many opportunities in as many neighborhoods as possible. The needs of the public could be met much greater through a recreation facility with multiple uses for athletic and fitness programming.

The Department's Needs Assessment found:

- The most important outdoor spaces are: natural areas and nature trails, paved walking and bike trails, picnic shelters/areas, neighborhood parks, outdoor swimming pools, outdoor theater, and additional youth sports facilities (baseball, soccer, and softball fields).
- The most important indoor spaces are: indoor warm water family oriented swimming pool with zero depth entry, indoor running/walking track, aerobics/fitness space, weight room/cardiovascular equipment, and gymnasiums.

The Parks and Recreation Department will place facility needs at the top of its priorities for the next five years. Funding will be needed to construct facilities required to meet current programming needs, growing fitness and health needs, and future accessibility needs.

## CEDAR RAPIDS FIRE DEPARTMENT

The Cedar Rapids Fire Department is a multi-faceted public safety service provider serving the citizens of Cedar Rapids and supporting neighboring jurisdictions in Linn County and is expanding support to other areas in the State of Iowa. From nine fire stations located strategically throughout the city one hundred twenty-seven fire fighter/EMS responders answer calls for service on average in less than five minutes. Emergency calls include requests for structure, vehicle, and all other types of fire extinguishment, response to emergency medical incidents requiring advanced life support through paramedic-level expertise, handling calls involving hazardous materials from operations through technician-level response, and specialized calls for high-angle, confined space, water and swift-water, trench rescue, and most any other type of specialized emergency. The fire department also responds to a significant number of alarm system/automatic alarms, calls for citizen assistance, and other community support calls.

In addition to the emergency response capability the Cedar Rapid Fire Department includes an active Fire Prevention division to assist citizens, contractors, developers, and numerous other organizations. This division includes a Fire Marshal and five staff with responsibilities to manage a citywide fire inspection program involving all fire crews in regular inspections, with prevention staff completing specialty inspections of health care, assembly, commercial, and industrial occupancies. This division also coordinates with the Code Enforcement department on design, construction, inspection, and occupancy of new and remodeled construction. A fire/arson investigator determines fire causes, prosecutes both civil and criminal violations, participates in the bomb squad, maintains a canine accelerant detection program, and fulfills other related duties.

To assist in life safety and fire prevention efforts three dedicated public education personnel direct an "all-risk" public safety education program throughout the year. They lead the Fire Department's efforts to coordinate a multi-phased curriculum in all public and parochial elementary schools in the City. This staff directs many other safety projects including smoke detector and CO detector installation and maintenance; juvenile fire-setter intervention and counseling; infant and child vehicle safety training; public information presentations and information releases to print, voice, and visual media outlets complete with video production capability; and coordinate

community relations activities including Kid's Camp, Citizens Fire Academy, Annual Fire Safety Seminar, neighborhood meetings, station visits, and other programs. Prevention and education staffs cooperate on fire evacuation drills for businesses throughout the City.

Finally, the Department supports its personnel through continuous education in fire response, extinguishment, and other required skills along with meeting requirements necessary to maintain Emergency Medical skills levels from EMT-D to Paramedic-I. A complete vehicle maintenance facility is staffed to provide preventative and emergency repairs of all fire apparatus, support vehicles, and specialty equipment and whose staff assists in evaluation, acquisition, training, and disposal of all vehicles. The nine stations are themselves maintained, primarily by department personnel, as necessary to house the personnel and equipment needed to provide the services as described above.

In looking at current and future departmental activities a number of obstacles/problems are apparent. Foremost among these is the ability to continue to provide the broad range of services expected by the citizens of the community within the shrinking budget available through General Fund/Property Tax revenues. The current budget of \$11.7 million has more than \$10.7 million or 91% dedicated to salaries and personnel-related expenses with just over \$1 million allocated to the administration, operations, and maintenance of the department as well as continued improvement of equipment and facilities. Anticipated revenue from fees and charges for services of the Department accounts for \$292,545 or approximately .02% of the budget and has been insufficient to supplement reductions in general fund allocations. The strength of the Fire Department has long been the firefighters themselves, and Cedar Rapids is dedicated to retaining the best employees it can. Giving them the salary, necessary tools and equipment, and support to do their jobs within this unbalanced budget is the current problem.

Of major concern within the last few years has been providing basic fire suppression and emergency medical services while the City of Cedar Rapids continues to grow in population and area of coverage. Annexations on the north, northeast, west, and south of the City have moved the citizens farther away from the stations that provide the services and expanded the area of coverage of some of the existing stations so that response times are becoming longer. Coupled with location considerations, some design issues popular at the time of construction of the stations are burdening the department with concerns about the adequacy of facilities in both number and quality. Six of the nine fire stations have been built since 1985, the oldest dates from 1925, and the newest was built in 1997. Difficulties in maintaining

the facilities and the inherent problems of determining and/or relocating stations for best coverage must be addressed in the very near future to assure that Cedar Rapids continues to receive the level of service it currently has from the fire department.

In light of recent large scale disasters, National Fire Protection Association (NFPA) incident response recommendations, continued community demand for public safety/fire department services, and potential funding/personnel reductions, staffing is a third major concern. Cedar Rapids utilizes an incident response profile with three and four person crews per apparatus that has assured adequate personnel on-scene at an incident and meets current standards. Using NFPA standards, the International Association of Fire Fighters (IAFF) argues to increase the basic apparatus assignment to a minimum of four person crews for safety reasons. Cedar Rapids' normal assignment of three firefighters per apparatus/crew approximates to eleven firefighters total to maintain a fully staffed fire station 24 hours a day, 7 days a week. Addressing the safety concerns recommended by the IAFF through use of NFPA 1710 the Department should consider increasing staffing. To add fire stations as potentially necessitated by the growth of the City additional staffing requirements must be included. As indicated earlier, however, with any reductions in funding, reductions in staff will be required. These opposing factors place the Department in a significant quandary.

The gap between needs and resources is apparent in the three major areas listed above, though there are similar indicators corresponding to other areas that may not be as easily recognized. The primary factor that could impact the entire situation is increased funding. With adequate funding the key operations could continue with ample training and equipment. Capital allocations to renovate, repair, or construct new fire stations coupled with an increase in operations funds to maintain them would improve the run-time profiles to the current and newly annexed areas of the city. Additional capital allocations for apparatus and equipment would almost complete the picture.

A realistic look at the staffing issue provides no easy list of alternatives even with significant ongoing allocation of additional financial resources. Consensus must be developed between community, city, and departmental leaders to clearly establish a level of service expectation that can be supported. The number of ongoing programs will continue until and unless civic and elected leaders faced with the critical financial concerns of the community, dictate otherwise. The Department will "band-aid" solutions as long as possible until the outlook improves or the financial concerns dictate drastic actions, like a reduction in staff sufficient to require complete station closing(s). This is not anticipated but must be considered with any worst-case

option/scenario. Other options/scenarios include some capital investments in facilities and equipment coupled with assurances of maintenance of current staffing level support or just continuing the status quo. Both have advantages and disadvantages that may appear better than a station closing; however, all options/scenarios involve close attention to re-allocation of resources that may change the entire picture of service delivery drastically with seemingly minor adjustments of resources.

Other staffing models exist across the country that include mutual aid agreements with neighboring departments, modification of the department to include both full-time and part-time or volunteer staffing, or similar adjustments. In the current labor environment these must include the direction and support of the same leaders that would impact finances. Discussions in other arenas such as governmental organization, communications interoperability, and economic improvement have put forth a concept of regionalization of services that may offer benefits and address problems.

Whatever the future, the Fire Department will continue to serve the citizens of Cedar Rapids and others in neighboring communities or across the state upon request, with the resources available. The personnel of the Department are dedicated, reliable professionals who view their responsibilities seriously and with high expectation of success. The Cedar Rapids Fire Department looks forward to participating in the ongoing planning and discussions for a future where public safety of the citizens can be assured.

## OBJECTIVE

The City will assist with the renovation and expansion of facilities and community centers which are accessible to all residents as needed to serve health and safety needs with enhancement of amenities for social and recreational interaction.

Shelters discussed elsewhere within this Plan as specifically relevant to the Homeless and Special Needs Populations may also be considered by eligibility definition a public facility under HUD guidelines.

Aside from the above generalized long-term objective statement, as opportunity arises, the City will pursue the following short-term objectives during the five-year period of this strategy (to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation).

1. Support programs which assist community efforts to renovate and expand community facilities and centers which are accessible to all residents, as needed to serve health and safety needs with enhancement of amenities for social and recreational interaction; to include: (1) provision for the removal of barriers for handicapped accessibility; (2) cleanup of environmentally contaminated sites; (3) the establishment of protective districts and renovation of respective structures possessing significant architectural features (or other qualities) for historic preservation; and (4) educational awareness and other recycling efforts to reduce solid waste, in association with plans to re-site or expand the local landfills according to current control standards.
2. Specific local assistance to be initiated during the first annual increment of the five-year strategic period, with anticipation of continued support, as deemed necessary/appropriate, includes:
  - a. Funding programming assistance which expands, publicly owned facilities such as those made available for park and recreational use. Assist approximately one or more such public facilities (on an annual basis).
  - b. Funding programming assistance which expands, improves, and/or enhances privately (typically non-profit) owned facilities otherwise made available for public use; such as neighborhood, health, and other public facilities (with possible inclusion of homeless shelters, dependent upon definition). Assist approximately one or more such public facilities to be assisted (on an annual basis).

Note: This excludes consideration of public facilities otherwise implemented through the City's on-going Capital Improvement Program (CIP), or other funding, as provided from different sources than what is otherwise available through consolidated planning.

#### Public Services Programs

- Services for Handicapped
- Legal Services
- Transportation Services
- Substance Abuse Services
- Employment Training
- Health Services
- Mental Health Services
- Screening for Lead-Based Paint/Lead Hazards

The characteristic that distinguishes public service activities from others is the principal necessity to fund human resources, operations, and furnishings or equipment that will address community needs. Unfortunately, particularly for

non-profit entities, the availability of funding is typically scarce both for start-up costs and to achieve long-term, on-going, and secured sustainability. As such, public services generally involve associated programmed activities to accomplish results. Various forms of public services cover a large spectrum of possibilities, including activities to test, counsel, treat, transport, and assist. Another trait of public service activities is that those who benefit from the activities normally cannot afford to independently pay the cost actually incurred, thereby further necessitating subsidy of provider cost.

In large part, community demand for public services is not only driven by the need to provide assistance, but also by the need to coordinate between respective providers so they act in concert with and complement one another without duplication of effort. Many clients of public services, who are predominately lower income, will also often require multiple forms of assistance to help meet their needs. For example, due to financial limitations and lack of a personal motor vehicle, someone who needs substance abuse or mental health assistance may also need public transportation to get to and from their home and place of treatment. Similarly, the provision of both transportation and child care may be needed to assist someone obtaining job training; otherwise the achievement of self-sufficiency through improved employment may not be possible.

Of particular community concern is the need to provide public services which close gaps that address issues of health and safety. Besides provision for general health care, this specifically involves provision of care to treat substance abuse and mental illness. Another significant area of concern is the need to identify and abate lead-based paint hazards and to screen, test, and treat those with blood-poisoning that results from exposure.

#### OBJECTIVE:

The City will continue to support a variety of public services, ranging from meeting basic needs to achieving self-sufficiency. Priority needs include transportation, substance abuse, and lead-based paint testing/screening/treatment. Enhanced accessibility targeting transit-dependent populations is essential to ensure all residents may travel to work and other facilities, as are other mobility concerns specific to the elderly and handicapped. The provision of substance abuse and mental services is needed to assist individuals and families with emotional stability and good health. Lead-based paint initiatives will be pursued by testing for both presence and exposed hazards within at-risk properties, as well as screening/treating resultant blood poisoning within children. Continued support will be given to the Chamber of Commerce to enhance employment and other community agencies to address health needs.

Aside from the above generalized long-term objective statement, as opportunity arises, the City will pursue the following short-term objectives during the five-year period of this strategy (to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation).

1. Support services which provide reliable and safe mobility for the handicapped; legal aid for those in need a lawyer for possible mediation/litigation; and transportation for transit-dependent special needs populations.
2. Support services which improve the community's health and welfare with relief targeted to the medical, dental, mental, substance abuse, and HIV/AIDS needs of lower-income households.
3. Support testing to detect lead-based paint presence and exposed hazards within "at-risk" properties, and screening to detect and treat resultant blood-poisoning within children. (As an integrally associated rehabilitation activity, structural abatement measures also to be implemented.)
4. Continue supporting the Priority One efforts of the Cedar Rapids Area Chamber of Commerce which assist to retain and create self-sufficient jobs through enhanced employment skills and opportunities provided by local taxing incentive and training programs.
5. Specific local public service assistance to be initiated during the first annual increment of the five-year strategic period, with anticipation of continued support, as deemed necessary/appropriate, includes:
  - a. Funding programming assistance (not direct income payments) which will allow financial/management counseling to low-moderate-income households so they may establish (individual development account) savings to be applied toward improvement of their housing and/or education. Approximately 30 qualified households to be assisted (on an annual basis).
  - b. Funding programming assistance (not direct income payments) which will allow low- and moderate-income home-buying households avoid mortgage foreclosure through financial counseling, when otherwise at-risk of losing their home. Approximately 50 qualified households to be assisted (on an annual basis).

Note: This excludes consideration of public services otherwise implemented through the City's on-going Capital Improvement Program (CIP), or other funding, as provided from different sources than what is otherwise available through consolidated planning.

## SENIOR PROGRAMS

- Senior Centers
- Senior Services

As evidenced by census data, it is expected that increased numbers of elderly will cause additional needs for seniors within the community (aged 62 and over), with exceptional additional need for those who are considered frail (aged 85 and over). While housing needs of the non-elderly have generally been found to be greater than those of the elderly, the same generalized conclusion between those population groups cannot be said about non-housing needs. Rather, as people grow older, they encounter more specialized non-housing needs. Some of these needs may be accommodated at centers and facilities, but many necessitate individualized at-home attention, including related needs that affect other family members, as occur when relatives become directly involved with the provision of care for their elders. Whatever the situation, either through assisted or independent living, there is a prevailing need for seniors to maintain a lifestyle with pride and dignity.

There is a particular community need to either renovate existing centers or develop new centers where seniors may go for social interaction, recreation, and other programming demands such as provision of education and meals. Further, additional health and assisted-living care facilities are needed within the community to treat special considerations which commonly accompany increased age. However, there is also particular community need for individualized services directed toward seniors and their families. These may include, but not necessarily be limited to, at-home elder supervised care, health care, and nutritional care. There is also the need for provision of other protective services to prevent abuse and fraud, assist bill paying with counsel to assist other financial matters, and, when ultimately necessary, provide substitute decision-makers. The provision of assisted and/or subsidized transportation services is further a need of seniors to enable their movement with ease of accessibility throughout the community; as well as their need for unrestricted handicapped mobility where applicable. As with any household, fixed incomes that do not keep pace with consumer costs and inflation are another issue that inhibits ability to live within necessary means.

The Heritage Area Agency on Aging identified five critical issues facing seniors as part of a four year plan to direct their resources and activities. These issues include the following.

### *CRITICAL ISSUE #1: HOME AND COMMUNITY-BASED SERVICES*

In 2000, there are an estimated 35 million people age 65 or older in the United States, which accounts for almost 13 percent of the total population.

In 2011, the "baby boomer" generation will begin to turn 65, and by 2030, it is projected that one in five people will be age 65 or older. The size of older population is projected to double over the next 30 years, growing to 70 million by 2030. The population age 85 and older is currently the fastest growing segment of the older population. The size of this age group is especially important for the future of our health care system because these individuals tend to be in poorer health and require more services. Some researchers predict that death rates at older ages will decline more rapidly which could result in faster growth of this population.

In 2001, \$20 million was cut from the Iowa Senior Living Trust, which funds home and community based care. This is concerning to Iowa seniors for two funding measures: 1) restoring and expanding funding for the Iowa Senior Living Trust Fund, and 2) Expanding home and community based care funding through the Iowa Department of Elder Affairs. It is important for Iowa seniors to be able to stay in their own homes as long as possible if they need long-term care services. A majority of Iowans solidly support restoring and expanding funding for home and community based long-term care services to the Iowa Senior Living Trust Fund even if it means using the Iowa "rainy day" fund.

Research on Mental Health in the elderly has been ignored and neglected until recently. Even with the attention that has been given to the existence of large numbers of people with Alzheimer's disease, funding for research in comparison to the frequency and nature of mental illness in the elderly remains inadequate. The severe restrictions on Medicare reimbursement for mental health services have almost been eliminated. Reimbursement for mental services provided in non-hospital outpatient settings, including physician's offices, home visits, outreach and case management programs, nursing homes, group residences, and community centers are especially critical.

Although the vast majority of older adults (87 percent) see physicians regularly, their service providers estimate that 40 percent of those who are at risk do not self-identify or seek services for substance abuse problems on their own. To ensure that older adults receive services, greater identification efforts are needed by health care providers and by case managers within the community. Training should be offered for friends, family, older adults, volunteers, and staff of senior centers, including drivers and volunteers who see older adults on a regular basis.

Assisted Living Facilities (ALFs) should provide seniors an environment that could enhance their health status over other possible living arrangements. ALFs have a responsibility to provide complete information to prospective

residents to assure that an appropriate match is made between resident and facility. Residents entering an ALF should have a baseline evaluation, completed upon admission. ALFs need to become aligned with other facilities, providers to provide optimum outcomes for seniors.

Iowa still remains last in the country in advocacy services. This disparity will only increase with the increase of Iowa's aging population. Keeping Resident Advocate Committees active in all long term and residential care facilities in area 10 will remain an important part of Heritage Advocacy efforts.

#### *CRITICAL ISSUE #2: PROTECTIVE AND LEGAL SERVICES FOR OLDER ADULTS*

Heritage Area Agency on Aging believes that older adults should live in a safe home and neighborhood environment and should have a lifestyle free from abuse and exploration.

The population of Iowa is aging. The average median age is estimated to have increased from 36.7 in 2000 to 37.9 in 2002. This is regarded as statistically significant. Excluding Johnson County, which, because the University of Iowa has a median age of 28.4, the median age ranges from 35.2 in Linn to 39.2 in Cedar.

With increasing age, many older adults face mental and physical changes which may make it difficult to perform some daily activities. It is estimated by the United States Census Bureau that the number of Iowans over the age of 65 who have a disability increased from 37% in 2000 to 42.7% in 2002. In the Heritage counties the percentages range from 31.7% in Iowa County to 40.9% in Jones County. The increasing frailty and the decline in mental and physical ability make this population most vulnerable and at-risk for abuse and exploitation.

The statistics compiled by the Elder Abuse Initiative show three significant types of abuse occur as individuals age. They include financial exploitation, self-neglect and denial of critical care by a caretaker. The denial of critical care by the caretaker is often the result of the financial exploitation. The Initiative statistics also show the importance of the ability of providers and other community members to report suspected cases of abuse which will not be investigated by the Department of Human Services. In the first year of the Initiative, FY2002, in the Heritage region twenty cases were referred to it. By FY2004 the number had risen to 179. Such a significant increase strains the system.

A survey of State Adult Protective Services in 2003 by the National Center on Elder Abuse indicates that that nearly 65% of the victims of financial exploitation were over the age of 66 and of that number 24% were over 80 years of age. The victims' physical and mental limitations as well as their

isolation may make them easy prey for the unscrupulous. Unfortunately, many victims of financial exploitation are targets of their own family members. Once the victims' funds are depleted they may become dependent on government programs. Multidisciplinary teams and the inclusion of financial institutions and law enforcement on such teams help to promote positive interactions with the provider community, DHS and the Elder Abuse Initiative.

Public education and awareness are important components of protective and legal service programs. They can help teach older adults about financial exploitation and ways to prevent it. Such programs can also help them learn how do better planning for their own potential incapacity as well as the coming changes in the Medicare program. Triads are an appropriate vehicle for such outreach. Professionals can also benefit from additional training through conferences and other training opportunities. Statistics compiled by the Elder Abuse Initiative show a significant increase in the number of cases reported to the Department of Human Services and increase in the confirmation rates as a result of training and collaboration.

Even those older adults who live in facilities face the possibility of abuse. Although Iowa has a system of volunteer care facility Resident Advocates, there are sometimes inadequate numbers of volunteers to sufficiently staff these committees. Adult day care, assisted living, and other supported living environments should have consistent regulations and oversight. The development of safe and appropriate housing options should also, be encouraged.

While in many Iowa families family members assume the role as protectors of frail relatives, in other cases old adults do not have anyone available to make decisions for them. Iowa is currently one of only six states which does not have a state sponsored substitute decision making program. Without such a program older adults as well as younger members of the disability community are at-risk for making inappropriate decisions which could adversely affect them. Senior consumers also need assistance in making appropriate decisions in complex situations. This requires additional legal resources.

### *CRITICAL ISSUE #3: PREVENTATIVE HEALTH AND NUTRITION PROMOTION*

The Heritage Agency will strive to assist area elders in delaying the onset of frailty by helping them to improve their health and nutritional status through promotion of physical activity, nutrition education and increased access to food.

Iowans over age 65 are the fastest growing segment of the population; and Iowa leads the nation with the highest proportion of those aged 85+. Older individuals who consume inadequate amounts of calories, vitamins and minerals are more likely to develop acute illness and chronic disease. Poor nutrition and health habits are a major factor in conditions such as obesity, hypertension and osteoporosis. Of the 10 leading causes of death in Iowa, 5 are associated with food choices and physical activity (heart disease, cancers, and diabetes). Proper nutrition and exercise can alleviate existing health problems, has proven to improve health conditions, and can prevent or delay the onset of diseases such as cancer, stroke, diabetes, heart disease, and older adult frailty.

Osteoporosis is one of the most frequent chronic diseases affecting older adults. It is largely preventable and is not a natural part of aging. The pain and suffering associated with its progression and its relationship to falls and fractures can largely be prevented through lifestyle attention to nutrition and exercise. In the U.S. today, 10 million individuals already have osteoporosis and 34 million more have low bone mass, placing them at increased risk for this disease. One out of every two women and one in four men over 50 will have an osteoporosis-related fracture in their lifetime. Estimated national direct expenditures (hospitals and nursing homes) for osteoporosis and related fractures is \$14 billion each year. Research shows that proper nutrition and exercise can reduce the risk of osteoporosis by 50 percent or more.

Seniors who eat alone, have chewing or swallowing problems, have high medication costs; or suffer from the inability to afford, shop for, or prepare food are at increased risk for malnutrition and associated health problems. In 2002, almost 75,000 Iowa households (6.5%) were food insecure, and of these, over 25,000 (2.2%) were hungry over the course of the year. Food shortages have the greatest negative impact on children and elderly adults. Proper nutrition and improved health status can increase independence and the ability to remain in one's own home.

#### *CRITICAL ISSUE #4: ADVOCACY, EDUCATION, AND INFORMATION*

Heritage Area Agency on Aging recognizes advocacy, education, and information on senior issues are an essential part of Heritage's mission and contribute to the overall quality of life of older adults.

New challenges exist for seniors. Whereas aging policy was formerly based largely on demographics, it is now being shaped by ideology which seeks to privatize services and reduce the numbers/outlay in all programs (insurance and entitlement) such as Social Security.

Another challenge for senior advocates: growing budget deficits. John Rother says: "The growing budget deficits—even if deliberately created—raise real barriers for broad new social-benefit programs. The risk for advocates is that this inevitable allocation of limited resources leaves many middle-class elders wondering why their benefits are so modest. Rearranging existing program spending in the context of a zero-sum budget makes for political advocacy that is divisive and problematic indeed."

With the rise of the internet and the recent sweeping changes in Medicare, Heritage is in a unique position to disseminate information on resources that can improve the lives of the elderly. In 1998 19.3 million people over the age of 50 utilized the internet. That number rose to 29.6 million people over the age of 50 in the year 2000. Use of the internet as an information source by older adults has increased dramatically and has brought benefits to seniors who utilize the network. Some examples include: connecting isolated seniors, providing easy access to health care information, providing information about aging services, promoting lifelong learning, and providing a vehicle for caregivers to stay in contact with support systems.

A new law in 2003 created the most sweeping changes to Medicare since the program's inception. According to a survey by the Kaiser Family Foundation, after the Medicare Prescription Drug, Improvement, and Modernization Act was enacted almost 70 percent of elderly Medicare recipients didn't know the program's new prescription drug benefit had even been signed into law.

#### *CRITICAL ISSUE #5: FAMILY CAREGIVER SUPPORT SERVICES*

The Heritage Area Agency on Aging recognizes the family role in the provision of long-term care services in area ten and aims to provide support services to these Family Caregivers.

Nearly one out of every four U.S. households (23 percent or 22.4 million households) contain at least one caregiver for an older relative or friend (according to a report from the Administration on Aging (AoA)). The current system of long-term care has relied heavily on these informal supports to shoulder the financial, physical and emotional burdens of paying for and providing care to family members, thereby enabling older people to live independently in their homes and communities.

Caregivers provide an invaluable resource to their loved ones. Their courage, compassion, and dedication allows the person they are caring for to remain in a loving environment, often at great cost - economic, physical and mental - to the caregiver. Family caregiving has been a budget saver to governments faced annually with the challenge of covering the health and

long-term care expenses of persons who are ill and have chronic disabilities. If the work of caregivers had to be replaced by paid home care staff, the estimated cost would be \$257 billion dollars annually according to the AoA.

The role of family caregiver is often rewarding, it can also involve intense stress and emotional turmoil, especially if a loved one requires care 24 hours a day, 7 days a week. Prolonged caregiving can adversely affect one's physical and psychological health, current and future employment status and earning capability, ability to balance the needs of older parents and younger family members, and the ability to meet personal needs. Because caregivers play such an important role in long-term care, services that sustain a caregiver's role and maintain their emotional and physical health are an important component of any home and community-based care system.

More than 6,000 people turn 65 each day in the United States. By the year 2030, 22% of our population will be 65 or older. The number Americans 85 and older is growing six times faster than the rest of the population. 50% of people 75 and older need some type of assistance with basic activities such as bathing, eating and dressing. Many caregivers; lack the training, skills and support to provide competent care.

According to the US Bureau of the Census, Census 2000, there were 1368 Grandparents, in our seven-county area, living in households with one or more of their own grandchildren under 18 years of age and were responsible for their care. Many of these relative caregivers are raising children informally, meaning outside of the formal foster care system and without a legal relationship, like legal custody or guardianship. Alternative support services need to be available for them.

Supportive caregiver services can diminish caregiver burden, permit caregivers to remain in the workforce and prevent or delay much more costly, unwanted, out-of-home placement for care recipients.

**OBJECTIVE:**

The City will assist community efforts to expand and enhance facilities and services that address the needs of senior citizens including health care, nutrition, recreation, transportation, and other activities that sustain assisted/independent living with dignity, including elder "protective services" to prevent abuse and fraud, assist bill paying with counseling for other financial matters, and provide substitute decision-makers. These services reinforce independent living by meeting the physical and social needs of seniors and reduce expenses for costly long-term care.

Aside from the above generalized long-term objective statement, as opportunity arises, the City will pursue the following short-term objectives during the five-year period of this strategy (to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation).

1. Support programs which assist community efforts to expand and enhance facilities and services that address the needs of senior citizens including health care, nutrition, recreation, transportation, and other "protective services" to prevent abuse and fraud, assist bill paying with counseling for other financial matters, and provide substitute decision-makers.
2. Specific local assistance may be initiated during the first annual increment of the five-year strategic period, with anticipation of continued support, as deemed necessary/appropriate, including funding programming assistance which will allow for the preparation of informational manuals to be used by volunteers assisting low-moderate-income seniors who are unable to independently care for their finances due to physical, mental, or other limitation(s). Assist approximately 25 qualified elderly households (on an annual basis).

Note: This excludes consideration of senior programming otherwise implemented through the City's on-going Capital Improvement Program (CIP), or other funding, as provided from different sources than what is otherwise available through consolidated planning.

#### Youth Programs

- Child Care Centers
- Abused and Neglected Children Facilities
- Youth Services
- Child Care Services
- Abused and Neglected Children Services

A community's youth represent its future. They should be viewed as a cherished resource worthy of protecting, educating, and guiding to maturity to be productive participants and contributors within society. The basic need associated with such potential is the provision of community facilities and services that will best allow youth to safely grow into knowledgeable, skilled, and law-abiding adults. There is a logical preference to prevent problems from developing as children grow and mature, compared to the necessity of reacting to problems after they occur.

Especially during early developmental years, youth need to be provided child care and opportunity for education. For those who do not desire, or are

otherwise unable to attain, post high school levels of education, there is the need to provide job training with opportunity for employment that produces self-sustaining income.

With continued growth and development, proper role model examples and mentoring are needed to ensure societal norms are indoctrinated without diversion to anti-social behavior. Toward that end, there is great need to divert at-risk youth from gang induction and drug addiction and otherwise avert crime and abuse. When such efforts fail, there is an even greater need to treat the problems that result with emphasis on rehabilitation.

Other needed youth services relate to basic living demands for provision of shelter, clothing, nutrition, and medical/mental health care.

#### OBJECTIVE:

The City will help address the problems of child care, nutrition, education, job training, crime/abuse prevention, recreation, transportation, gang induction and drug addiction among its youth through expansion and enhancement of developmental facilities and services. Special attention will be given young persons who are victims or otherwise "at risk" due to inadequate supervision and guidance. A preventive approach is preferred in order to avoid problems from occurring for susceptible youth during their developmental growth. That is especially true when otherwise exposed within an at-risk environment which, if untreated, will surely compound into a larger and more costly dilemma.

Aside from the above generalized long-term objective statement, as opportunity arises, the City will pursue the following short-term objectives, as the opportunity arises, during the five-year period of this strategy (to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation).

1. Support programs which assist community efforts to expand and enhance facilities and services that address the needs/problems of youth including child care, nutrition, education, job training, crime/abuse prevention, recreation, transportation, gang induction and drug addiction.
2. Specific local assistance to be initiated during the first annual increment of the five-year strategic period, with anticipation of continued support, as deemed necessary/appropriate, includes:
  - a. Funding programming assistance which will provide "intercession" schooling (i.e., after school, summer school, etc.) and mentoring programs that aid low- to moderate-income youth with

development of basic remedial academics, social skills, and self-esteem; particularly as diversion for those at-risk to prevent chemical dependency, crime, and violence (such as possibly gang-related). Approximately 150 qualified youth to be assisted (on an annual basis).

- b. Funding programming assistance which will provide specific recreational opportunities for youth who predominately live within low- to moderate-income neighborhoods; particularly as diversion for those at-risk to prevent chemical dependency, crime, and violence (such as possibly gang related). Approximately 1,000 qualified youth to be assisted (on an annual basis).
- c. Funding programming assistance which will provide staff/operational costs where the mission of organizations/facilities is to serve youth needs/problems including child care, nutrition, education, job training, crime/abuse prevention, recreation, transportation, prevention of gang induction, and drug addiction, and any other related topic which generally involves development of mentoring/decision-making skills necessary for mature growth into adulthood. Approximately 350,850 qualified youth to be assisted (on an annual basis).

Note: This excludes consideration of youth programming otherwise implemented through the City's on-going Capital Improvement Program (CIP), or other funding, as provided from different sources than that available through consolidated planning.

#### Other Programs

- Non-Profit Organization Capacity Building

#### OBJECTIVE:

Cedar Rapids will help improve the capacity of the community's non-profit organizations to provide targeted services identified in this plan through distribution of funds and administrative support.

Aside from the above generalized long-term objective statement, as opportunity arises, the City will pursue the following short-term objectives during the five-year period of this strategy (to include, as appropriate and feasible, possible grant assistance procurement, provision of assistance to non-City entities, and implementation).

1. Support programs which assist with the development of new entities and maintenance of existing entities pending ability to become self-sustaining ("start-up" and operational costs).

2. Promote the creation of Community Housing Development Organizations (CHDOs), as encouraged to assist with implementation of HOME Program funded activities.
3. Support partnerships between entities which improve efficiency of service and reduce or eliminate duplication of effort.

#### PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

CDBG eligibility categories include housing as well as non-housing areas. Generally, the non-housing CDBG program areas include community and economic development, public facilities and services, as well as planning and administrative support. (Note: Public services cannot be more than 15 percent of the CDBG allocation of one year's new funding plus income from prior year's funding; planning and administrative costs likewise may not exceed 20 percent plus current year income.) Input into the consolidated planning process provided an interesting mix of viewpoints that, for the most part, were dependent upon varying perspectives obtained through focus groups devoted to specific topics as well as other surveys and meetings open to the public. Both focus group participants and members of the public taking the online survey placed a strong priority on affordable housing programs and neighborhood improvement initiatives, with special populations, public services, and planning and administration also high priorities.

#### NON-HOUSING COMMUNITY DEVELOPMENT OBJECTIVES

Cedar Rapids has adopted the following goals in its Comprehensive Plan:

- 1.1 To maintain or enhance the quality and stability of existing neighborhoods
- 1.2 To increase downtown residential and entertainment uses
- 1.3 To compatibly integrate residential and non-residential uses
- 1.4 To preserve sufficient land for long-term industrial growth
- 1.5 To reserve sufficient land to protect identified environmental resources and provide for public services
- 1.6 To provide sufficient land to accommodate projected residential and non-residential development in areas which have or can readily be provided with adequate services
  
- 2.1 To develop and maintain a coordinated intergovernmental process to foster efficient urban growth patterns
- 2.2 To establish and maintain an annexation program that is fiscally responsible and which serves the needs of Cedar Rapids residents
- 2.3 To maintain a relatively compact development pattern that makes efficient use of existing facilities and land, while preserving a system

- of parks and open spaces that are readily accessible to neighborhoods
- 2.4 To expand the City's role as a regional economic center, capturing the majority of the region's projected employment growth
  - 3.1 To maintain or enhance the condition and efficiency of the existing housing stock
  - 3.2 To provide residents with a choice of housing types and price ranges in neighborhoods throughout the City
  - 3.3 To increase the supply of dwellings for moderate, low, and very low income households
  - 4.1 To ensure that appropriate levels of services are provided for development within the City's planning area
  - 4.2 To provide high quality, cost-effective water, and wastewater and storm water utility services throughout the City's planned service area
  - 5.1 To develop and maintain a system of parks that provide a choice of passive and active recreational opportunities within walking distance of all urban residential development in the City by the year 2030
  - 5.2 To capitalize on effective partnerships in the provision of parks and recreation facilities and services
  - 5.3 To provide recreational opportunities for residents and visitors to the community throughout the year
  - 6.1 To enhance community entryways and high visibility corridors
  - 6.2 To create attractive living environments for existing and future residents of Cedar Rapids
  - 6.3 To make employment centers and commercial/retail areas attractive for employers, employees, shoppers and tourists
  - 6.4 To preserve and enhance existing community historic resources
  - 7.1 To develop an integrated, efficient and cost-effective transportation system that provides for the safe and convenient movement of goods and people
  - 7.2 To decrease reliance on single-occupancy automobiles for all types of trips in Cedar Rapids
  - 7.3 To maintain an adequate level of services on all public roadways to accommodate the safe and efficient flow of traffic
  - 7.4 To maintain existing system to ensure long-term safety and convenience, while minimizing long-term maintenance costs
  - 7.5 To establish a continuous network of safe and convenient pedestrian ways, bicycle trails and bike lanes throughout the City

- 7.6 To maintain a transit system that provides an effective alternative to automotive transportation for urban residents
- 7.7 To increase accessibility to Cedar Rapids through growth in air passenger and air freight traffic

## GENERAL ALLOCATION PRIORITIES

The activities ranked as highest priority by the focus groups were affordable housing, planning and administration, youth services, homeless assistance, and transportation services.

Other Priorities were determined as follows:

### Economic Development

1. Historic Preservation of Downtown
  2. Residential Downtown
  3. Tax Incentives
  4. Flood Protection Measures
  5. Mixed Use with Affordable Rentals
- Opportunities to Retain Students  
Pedestrian Friendly Streets

### Community Development

1. Neighborhood Revitalization, Organization, and Resource Center
2. Public Transportation Hours
3. Youth Services – Preventative Maintenance – Coordinated Youth Programming in the Core Neighborhoods
4. Promote Education, Responsibility, Motivation, and Accountability
5. Coordinate Youth Programs

### Housing and Homelessness

1. Public Services – All on Eligible Activity List, Including Mental Health; Keep Staff on Board; More Money for Services
2. Preventative and Support Services
3. Public Facility Improvements; Keep Existing Facilities Maintained; More Shelter Beds; Improved Infrastructure
4. Attainable, Affordable, Safe, and High Quality Housing
5. Homeless to Housing Plan

## *BASIS FOR ASSIGNING PRIORITIES*

The assignment of priorities has generally developed through collection of data, analysis of local needs, and a survey mechanism. Local citizen input was gathered at a series of focus groups held in January 2010. Focus group participants engaged in a table discussion of community needs. Participants

then engaged in small- and whole-group prioritization exercises in order to form consensus around the priority needs. These priority programs and services are for low- and moderate-income individuals. These allocations were compared and discussed for consensus of opinion among respondents and summarized in terms of categories of allocations to indicate preferences.

#### *OBSTACLES TO MEETING UNDERSERVED NEEDS*

The community has a long history of successfully implementing CDBG funded programs. The Grants and Programs Advisory Citizens' Committee (GAP) leads the allocation process. The GAP operates on a zero-based budgeting process each year. This is to say that all applicants for CDBG funds must apply for scarce CDBG funding each year in annual competition. The fact that a program or grantee was funded in a prior year does not ensure funding in subsequent years, but dependency of a program upon continuation of funding is a consideration when funding elimination or reduction may result in a project or activity being terminated. In any given budget year, the demand for funding of programs and services exceeds available dollars. Thus, it may be said that insufficient funding is one of the greatest obstacles to meeting underserved needs.

#### *OTHER FUNDING CONSIDERATIONS*

As noted above, both housing and non-housing needs and services exceed available resources. This trend is likely to continue in the future and possibly may worsen. Therefore, in order for the City to achieve the greatest benefit from available funding, the following considerations will be made when determining funding a project:

1. Greatest weight will be given to high priority items.
2. Highest priority will be given to helping citizens who face immediate threats to health and safety.
3. Since on-going programs have proven effective, prior commitments to effective service providers and programs should be continued.
4. Programs that use CDBG and HOME funds to leverage other funding will be given priority.
5. Programs that can utilize funding sources other than CDBG or HOME will be given lower priority.
6. While not all programs will be able to achieve self-sufficiency, priority consideration will be given to programs that demonstrate efforts to achieve sustainability through alternate/supplementary funding sources or other initiatives that diversify funding streams.
7. Programs that serve neighborhoods with the greatest percentage of disadvantaged residents will be given highest priority.
8. Programs that duplicate services will be given lower priority.
9. Providers that have demonstrated efficient, effective services will be given higher priority.

10. The lower the cost-to-benefit ratio, the higher the priority.

The lack of adequate financial resources, in relation to need, is the greatest obstacle facing the community. The allocation of more funds, especially from the Federal government in conjunction with HUD initiatives directly associated with consolidated planning would be of immense assistance to overcome this obstacle. The City and other service providers have adequate management capacity to effectively implement expanded plan objectives, if such funding becomes available.

Due to a tremendous positive and cooperative attitude within the Cedar Rapids community, fragmentation and duplication of effort has proven to be a minor obstacle to meeting underserved needs. Enhanced communications through programs such as "Galileo" and increased coordinating efforts will reduce service inefficiencies. An example of these efforts is the coordination achieved through creation of the Continuum of Care Planning and Policy Council for homeless and special population issues.

**Table 30** summarizes the types of programs to help fulfill community needs. The community needs are ranked Low, Medium, and High. The amount of funds needed to implement the programs is estimated. **Table 31** summarizes specific objectives for both housing and community development.

**Table 30: Community Development Needs  
HUD Table 2B**

<b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Unmet Priority Need</b>	<b>Goals</b>
<b>PUBLIC FACILITY NEEDS</b> (projects)				
Senior Centers	H		2,500,000	
Handicapped Centers	L		2,500,000	
Homeless Facilities	H		5,000,000	
Youth Centers	H		12,000,000	
Child Care Centers	M		8,000,000	
Health Facilities	L		2,500,000	
Neighborhood Facilities	H		2,500,000	
Parks and/or Recreation Facilities	M		34,000,000	
Parking Facilities	L		14,000,000	
Non-Residential Historic Preservation	L		--	
Other Public Facility Needs	M		1,000,000	
<b>INFRASTRUCTURE</b> (projects)				
Water/Sewer Improvements	M		151,000,000	
Street Improvements	H		235,000,000	
Sidewalks	H		1,000,000	
Solid Waste Disposal Improvements	M		41,800,000	
Flood Plain Improvements	L		300,000	
Other Infrastructure Needs	M		25,000,000	
<b>PLANNING</b>				
Planning	H		900,000	

<b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b>	<b>Priority Need Level</b> High, Medium, Low, No Such Need	<b>Unmet Priority Need</b>	<b>Dollars to Address Unmet Priority Need</b>	<b>Goals</b>
<b>PUBLIC SERVICE NEEDS (people)</b>				
Senior Services	H		24,000,000	
Handicapped Services	M		5,000,000	
Youth Services	H		5,000,000	
Child Care Services	M		8,000,000	
Transportation Services	H		1,000,000	
Substance Abuse Services	H		6,000,000	
Employment Training	M		40,000,000	
Health Services	M		15,000,000	
Lead Hazard Screening	H		9,300,000	
Crime Awareness	L		1,500,000	
Other Public Service Needs	M		14,000,000	
<b>ECONOMIC DEVELOPMENT</b>				
ED Assistance to For-Profits (businesses)	M		25,000,000	
ED Technical Assistance (businesses)	M		3,000,000	
Micro-Enterprise Assistance (businesses)	M		4,000,000	
Rehab; Publicly- or Privately-Owned Commercial/ Industrial (projects)	H		270,000,000	
C/I* Infrastructure Development (projects)	H		180,000,000	
Other C/I* Improvements (projects)			10,000,000	
<b>TOTAL ESTIMATED DOLLARS NEEDED:</b>			1,096,700,000	

\* Commercial or Industrial Improvements by Grantee or Non-profit

Note: As indicated in the following general information regarding this table, the City has exercised its option to omit data for "Unmet Priority Needs" and "Goals."

**HUD Table 2B  
Priority Community Development Needs**

**General Information**

The needs listed in this section are non-housing community development needs. You should identify all priority unmet public facility, infrastructure, public service, anti-crime, youth, senior program, economic development, planning, and other non-housing community development needs that your community either currently has or will have over the period of time designated in the strategic plan component of this document. This should reflect the results of the citizen participation process and the required consultation with adjacent units of local government.

**Priority Need Level:** You are not required to indicate the level of the priority need. Should you choose to do so enter letter H (for High), M (for Medium), L (for Low) or N (for No Such Need) to signify the relative priority to be given to each item listed during the period of time designated in the strategy portion of this document.

**High Priority:** The jurisdiction plans to use funds made available for activities that address this unmet need during the period of time designated in the strategic plan.

**Medium Priority:** If funds are available, activities to address this unmet need may be funded by the locality during the period of time designated in the strategic plan. Also, the locality will take other actions to help this group locate other sources of funds.

**Low Priority:** The jurisdiction does not plan to use funds made available for activities to address this unmet need during the period of time designated in the strategic plan. The jurisdiction will consider certifications of consistency for other entities' applications for Federal assistance.

**No Such Need:** The jurisdiction finds there is no need or the jurisdiction shows that this need is already substantially addressed.

**Unmet Priority Need:** This is an optional field. Should you desire to use it, enter the estimated number of units of measure for each unmet priority non-housing community development need identified in the community for the ensuing five-year period designated in the strategic plan, regardless of whether adequate funds (public and private) are available to address the identified priority need. For public facilities and improvements indicate the number of projects needing assistance that the community considers a priority. For public services, indicate the estimated number of people needing assistance that the community considers a priority. For economic development needs, indicate the number of businesses or projects that community considers a priority.

**Dollars to Address Unmet Priority Need:** Enter the estimated expenditure needed (in current dollars) to address the priority non-housing community development needs the jurisdiction either currently has or will have over the period of time designated in the strategic plan component of this document. Include all funds (public and private) that would be needed to address the priority needs.

**Goals:** This is an optional field. Should you desire to use it, enter the 3-5 year and annual non-housing community development goals the jurisdiction expects to achieve during the period of time designated in the strategic plan component of this document using funds made available. For public facilities and improvements, indicate the number of projects. For public services, indicate the number of people to be served. For economic development needs, indicate the number of projects or businesses to be assisted or the number of jobs that will be created/retained.

**Table 31: Summary of Specific Housing  
and Community Development Objectives**  
**HUD Table 2C**

<b>Obj #</b>	<b>Specific Objectives</b>	<b>Performance Measure</b>	<b>Expected Units</b>	<b>Actual Units</b>
<b>Rental Housing Objectives</b>				
1	Rental Assistance (Housing Choice Vouchers)	Households Placed	1265	1233
2	Self-Sufficiency program	Households Placed	120	157
<b>Owner Housing Objectives</b>				
3	Homebuyer initiatives	Units Purchased	40	40
4	Owner units rehabilitated	Units Renovated	8	8
<b>Community Development Objectives</b>				
5	Neighborhood preservation initiatives	Project and Presentations	10	10
6	Growth management initiatives	Projects and Presentations	5	5
7	Parks and open space improvements	Projects	5	5
<b>Infrastructure Objectives</b>				
8	Streets, walks and tree projects	Projects	5	5
9	Accessibility projects	Projects	5	5
<b>Public Facilities Objectives</b>				
10	Renovate neighborhood centers	Projects	5	5
11	Renovate other public facilities	Projects	10	10
<b>Public Services Objectives</b>				
12	Self-sufficiency initiatives	Individuals Assisted	100	100
13	Supportive services	Individuals Assisted	100	100
<b>Economic Development Objectives</b>				
14	Commercial/ industrial development and retention initiatives	Firms Assisted	50	50
15	Micro-enterprise assistance	Firms Assisted	20	20
<b>Other Objectives</b>				
16	Non-profit capacity building initiatives	Organizations Assisted	5	5

\*Note: Expected and actual units are based on both current program resources and estimates.

**HUD Table 2C**  
**Summary of Specific Housing and Community Development Objectives**

**Priority Need Category:** Enter the priority need category that most nearly describes what you will do with the funds available for the following priority need categories: Rental Housing, Owner-Occupied Housing, Public Facilities, Infrastructure, Economic Development, Public Services, Planning/Administration, and Other.

**Specific Objectives:** The grantee should identify specific, measurable objectives for each priority need category. Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e. one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve during the program year, or in other measurable terms as identified by the jurisdiction. Note, the goal of affordable housing is not met by beds in nursing homes.

**Performance Measure:** Enter the performance indicator that most closely describes the type of accomplishment and the most appropriate measure of that accomplishment. The performance should be a reasonable projection of what will be accomplished during the period of time designated for the strategy.

**Expected Units:** Enter the total number of the item you have indicated under Performance Measure that you expect will be accomplished during the time period of time designated for the objective.

**Actual Units:** Enter the total number of the item you have indicated under Performance Measure that you actually accomplished at the end of the period of time period designated for the objective. (This is for performance reporting purposes.)

# APPENDIX

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# GRANTS AND PROGRAMS CITIZENS' ADVISORY COMMITTEE

Chairperson: Sue Blome

Vice-Chairperson: Michael Holveck

	Regular Member	Alternate Member
<b>Neighborhood Associations</b>		
Oak Hill/Jackson	Lynnette Richards	
Mound View	Michael Holveck	
Northwest Neighbors	Frank King	Richard Campbell
Taylor Area	Tina Vick	Jesse Curl
Wellington Heights	Beth Orth	Terry Bilsland
<b>Designated Organizations</b>		
Affordable Housing Commission	Linda Dearing	
Cedar Rapids Area Chamber of Commerce	Kyle Wilcox	Jeanne Brandes
Local Homeless Coordinating Board	Sue Blome	Slayton Thompson
<b>At-Large Quadrant Representatives</b>		
Northeast	Danielle Rodriguez	
Southeast	Leland Freie	
Southwest	Brenda Blevins	
Northwest	Edward Bertch	
City-wide	N/A	

# FOCUS GROUP MEETINGS & PUBLIC PARTICIPATION INVITATION LIST

## COMMUNITY DEVELOPMENT

- Abbe Center for Community Mental Health
- Aging Services
- Area Substance Abuse Council
- Big Brothers Big Sisters
- Boys & Girls Club of Cedar Rapids
- Cedar Rapids Civil Rights Commission
- Cedar Rapids Community School District
- Churches United
- City of Hiawatha
- City of Marion
- College Community Schools
- Community Health Free Clinic
- Crossroads Mission
- Diversity Focus
- Ecumenical Community Center Foundation
- Foundation 2
- Foundation 2
- Foundation 2
- Four Oaks
- Hawkeye Area Council of Boy Scouts of America
- HD Youth Center
- Healthy Linn Care Network
- Heritage Area Agency on Aging
- Horizons - A Family Service Alliance
- Iowa Department of Human Services for Linn County
- Iowana Council of Camp Fire Boys & Girls
- Jane Boyd Community House
- Legal Aid of Iowa
- Linn County Community Services - Core Services
- Linn County Public Health Department
- Linn-Mar Community Schools
- Matthew 25 Ministry Hub
- Mercy Medical Center
- Meth-Wick Community
- Mississippi Valley Girl Scout Council
- NAACP
- Neighborhood Development Corporation
- Olivet Neighborhood Mission
- Sedlacek Treatment Center
- Senior Advocates Inc
- St. Luke's Hospital
- Taylor Area Neighborhood Association
- United Way of East Central Iowa
- Weed & Seed Program
- Young Parents Network

## ECONOMIC DEVELOPMENT

- Cambridge Staffing Inc
- Cedar Rapids Area Chamber of Commerce and Membership
- Entrepreneurial Development Center
- Institute for Social and Economic Development (SEID)

- Iowa Workforce Development Center
- Kelly Services
- Kirkwood Community College
- Labor Finders
- Manpower

- Priority One
- Skills to Employment Adult & Dislocated Worker WIA
- Spherion

#### HOUSING AND HOMELESS/SPECIAL POPULATIONS

- Abbe Center for Community Mental Health
- ABC Mortgage
- Affordable Housing Network Inc
- Aging Services
- American Red Cross
- Area Substance Abuse Council
- Bank of America Home Loans
- Bankers Trust
- Catherine McAuley Center for Women
- Cedar House
- Cedar Rapids Area Association of Realtors
- Cedar Rapids Bank and Trust
- Cedar Rapids Community School District
- Cedar Rapids Police Department
- Cedar Rapids Veterans' Center
- Cedar Valley Habitat for Humanity
- Churches United
- CommonBond Communities
- Community Corrections Improvement Association
- Community Housing Initiatives
- Conner Center of Cedar Rapids
- EverGreen Real Estate Development Corporation
- F & M Bank
- Farmers State Bank

- First Federal Credit Union
- Five Seasons Transportation
- Foundation 2
- Greater Cedar Rapids Area Home Builders Association
- Greater Cedar Rapids Community Foundation
- Guaranty Bank & Trust Company
- Hallending Group
- Hawkeye Area Community Action Program (HACAP)
- Healthy Linn Care Network
- Helping Hands Ministry
- Heritage Area Agency on Aging
- Hiawatha Bank
- Hills Bank
- HomeServices Lending
- Housing Fund for Linn County
- Inlanta Mortgage
- Inter-Religious Council
- Iowa Department of Human Services for Linn County
- Iowa Workforce Development Center
- Kingston Hill
- Kirkwood Community College
- Landlords of Linn County
- Legal Aid of Iowa
- Liberty Bank
- Linn Area Credit Union
- Linn County Community Empowerment
- Linn County Community Services

- Linn County General Assistance
- Linn County MHDD Services
- Linn County Veterans Affairs
- Margaret Bock Housing
- Mercy Medical Center
- MetroPlains Development, LLC & MetroPlains Properties, Inc.
- Midwest Home Distributors
- Mission of Hope
- National Alliance on Mental Illness (NAMI)
- Neighborhood Development Corporation
- Neighborhood Revitalization Service
- Neighborhood Transportation Service (NTS)
- Regions Mortgage
- Rockwell Collins
- Rockwell Collins Retiree Volunteer Program (RCRV)
- Safe Place Foundation
- Salvation Army
- Sherman Associates Inc
- Sixth Judicial District of Iowa Department of Correctional Services
- Skogman Mortgage
- St John of the Cross - Catholic Worker House
- St Luke's Hospital
- The ARC of East Central Iowa
- United Security Savings Bank, FSB
- United Way of East Central Iowa
- Universal Lending Corporation
- US Bank Home Mortgage
- Veridian Credit Union
- Waypoint Services
- Wells Fargo Home Mortgage
- Willis Dady Emergency Shelter
- Wisconsin Partnership for Housing Development
- WRAP

#### Miscellaneous

- Ann Ollinger
- Barb Potter
- Bill Carr Jr.
- Burns & Burns LC
- Casey Drew
- Cassie Willis
- Cedar Christian Church & First Christian Church
- Cedar Hills Neighborhood Association
- Cedar Rapids Community Schools Education Service Center
- Cedar Rapids Community Schools McKinley Middle School
- Cedar Rapids Downtown District
- Cedar Valley Neighborhood Association
- Christine Butterfield
- Chuck Scott
- City of Cedar Rapids Parks & Recreation
- CompuPlace
- Conni Huber
- CR Neighborhoods
- Dave Elgin
- David Walters
- Davis, Brown, Koehn, Shors & Roberts, PC
- Drew Westberg
- Goodwill Industries of Southeast Iowa
- Goodwill of the Heartland
- Greg Eyerly
- Greg Graham

- Harbor Neighborhood Association
- Hatch Development Group
- Howard R Green Co
- Indian Creek Nature Center
- J Brown Development
- James Flitz
- James Prosser
- Johnson School of the Arts
- Julie Sina
- Kenwood Park Neighborhood Association
- Kirkwood Center for Continuing Education
- Kristi Barber
- KSAJ Development LC
- Len Staab
- Lincolnway Village Neighborhood Association
- Mary Goad
- Matthew Widner
- McKenzley Wilson
- McKinley Middle School
- Metro High School
- Mound View Neighborhood Association
- Nevin Merideth
- Noelridge Neighborhood Association
- Northwest Neighbors
- Northwest Neighbor's Association
- Oakhill Jackson Neighborhood Association
- Pat Ball
- Retired and Senior Volunteer Program (RSVP)
- Robert Pasicznyuk
- Sandi Fowler
- Slayton Thompson
- South West Area Neighbors (SWAN)
- Steve Havlik
- Summit Schools
- Susan M Medberry
- Tanager Place
- The House of Hope
- The Salvation Army
- The Science Station
- Wellington Heights Neighborhood Association
- Wings IFM

<b>SOGDS CHAS DATA: HOUSING PROBLEMS OUTPUT FOR ALL</b>											
Name of City or County Cedar Rapids city, Iowa			Source of Data CHAS Data Book			Data Current as of 2000					
	Renters					Owners					
Household by Type, Income, & Housing Problem	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
1. Household Income <= 50% MFI	1,459	1,652	286	2,866	6,263	2,682	664	127	592	4,065	10,328
2. Household Income <=30% MFI	909	958	96	1,581	3,544	867	231	30	282	1,410	4,954
3. % with any housing problems	50.4	82.5	100	75.4	71.6	54.2	76.2	86.7	79.4	63.5	69.3
4. % Cost Burden >30%	50.4	79.5	95.8	74.8	70.4	54.2	76.2	73.3	79.4	63.3	68.3
5. % Cost Burden >50%	28.4	55.8	53.1	48.8	45.6	23.8	51.9	46.7	65.2	37.2	43.2
6. Household Income >30 to <=50% MFI	550	694	190	1,285	2,719	1,815	433	97	310	2,655	5,374
7. % with any housing problems	52.5	56.2	73.7	62.6	59.7	21.7	60.7	85.6	60	34.8	47.4
8. % Cost Burden >30%	51.8	50.6	69.5	57.7	55.5	21.4	60.7	66	60	34	44.9
9. % Cost Burden >50%	17.8	3.5	10.5	7.4	8.7	10.1	24.7	24.7	17.4	13.9	11.3
10. Household Income >50 to <=80% MFI	387	1,253	148	1,924	3,712	2,622	2,073	455	1,306	6,456	10,168
11.% with any housing problems	33.9	22.1	45.3	12	19	10.1	37.3	24.4	39.1	25.7	23.3
12.% Cost Burden >30%	33.9	16.8	0	11.2	15	10.1	35.9	12.3	38.4	24.3	20.9
13. % Cost Burden	9.8	0	0	0	1	3.4	4.7	0	3.6	3.6	2.7

## HOUSEHOLDS

**Definitions:**

**Any housing problems:** cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

**Other housing problems:** overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

**Elderly households:** 1 or 2 person household, either person 62 years old or older.

**Renter:** Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

**Cost Burden:** Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

**Source:** [Tables F5A, F5B, F5C, F5D](#)

## SOCDS CHAS DATA: HOUSING PROBLEMS OUTPUT FOR WHITE NON-HISPANIC HOUSEHOLDS

Name of Jurisdiction: Cedar Rapids city, Iowa		Source of Data: CHAS Data Book			Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income ≤50% MFI	1,397	1,575	2,634	5,606	2,695	712	569	3,976	9,582
2. Household Income ≤30% MFI	825	854	1,453	3,132	889	227	267	1,383	4,515
% with any housing problems	51.6	81.7	78.9	72.5	55.1	77.5	80.1	63.6	69.8
3. Household Income >30 to ≤50% MFI	572	721	1,181	2,474	1,806	485	302	2,593	5,067
% with any housing problems	53.5	59.5	61.9	59.3	21.5	66.8	59.6	34.4	46.5
4. Household Income >50 to ≤80% MFI	372	1,141	1,842	3,355	2,624	2,464	1,275	6,363	9,718
% with any housing problems	37.4	23.4	11.2	18.3	10.9	35.3	37.3	25.6	23.1
5. Household Income >80% MFI	359	1,905	2,232	4,496	3,908	15,300	3,571	22,779	27,275
% with any housing problems	5.6	6.4	2.6	4.4	3.3	5.6	9.8	5.9	5.6
6. Total Households	2,128	4,621	6,708	13,457	9,227	18,476	5,415	33,118	46,575
% with any housing problems	41.9	32.8	31.9	33.8	14	12	22.5	14.3	19.9

Source: [Tables A1C & A1D](#)

## SOCDS CHAS DATA: HOUSING PROBLEMS OUTPUT FOR BLACK NON-HISPANIC HOUSEHOLDS

Name of Jurisdiction: Cedar Rapids city, Iowa		Source of Data: CHAS Data Book			Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
1. Household Income <=50% MFI	90	323	108	521	26	36	14	76	597
2. Household Income <=30% MFI	82	190	58	330	8	22	14	44	374
% with any housing problems	59.8	86.8	31	70.3	100	81.8	100	90.9	72.7
3. Household Income >30 to <=50% MFI	8	133	50	191	18	14	0	32	223
% with any housing problems	50	51.1	30	45.5	22.2	71.4	N/A	43.8	45.3
4. Household Income >50 to <=80% MFI	10	92	100	202	14	61	14	89	291
% with any housing problems	0	21.7	25	22.3	0	45.9	100	47.2	29.9
5. Household Income >80% MFI	20	117	84	221	20	189	36	245	466
% with any housing problems	0	0	0	0	0	5.3	11.1	5.7	3
6. Total Households	120	532	292	944	60	286	64	410	1,354
% with any housing problems	44.2	47.6	19.9	38.6	20	23.1	50	26.8	35

Source: [Tables A1C & A1D](#)

## SOCDS CHAS DATA: HOUSING PROBLEMS OUTPUT FOR HISPANIC HOUSEHOLDS

Name of Jurisdiction: Cedar Rapids city, Iowa		Source of Data: CHAS Data Book			Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
1. Household Income <=50% MFI	0	35	42	77	8	30	8	46	123
2. Household Income <=30% MFI	0	25	19	44	0	14	0	14	58
% with any housing problems	N/A	100	21.1	65.9	N/A	100	N/A	100	74.1
3. Household Income >30 to <=50% MFI	0	10	23	33	8	16	8	32	65
% with any housing problems	N/A	100	82.6	87.9	100	50	50	62.5	75.4
4. Household Income >50 to <=80% MFI	10	122	4	136	0	48	4	52	188
% with any housing problems	0	24.6	0	22.1	N/A	37.5	100	42.3	27.7
5. Household Income >80% MFI	0	78	30	108	14	96	32	142	250
% with any housing problems	N/A	51.3	0	37	0	0	0	0	16
6. Total Households	10	235	76	321	22	174	44	240	561
% with any housing problems	0	44.7	30.3	39.9	36.4	23	18.2	23.3	32.8

Source: [Tables A1C & A1D](#)

## SOCDS CHAS DATA: AFFORDABILITY MISMATCH OUTPUT FOR ALL HOUSEHOLDS

Name of Jurisdiction: Cedar Rapids city, Iowa		Source of Data: CHAS Data Book			Data Current as of: 2000				
	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by Affordability	0-1	2	3+	Total		0-1	2	3+	Total
	(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)
<b>1. Rent &lt;=30%</b>					<b>Value &lt;=30%</b>				
# occupied units	1,412	755	537	2,704		N/A	N/A	N/A	N/A
% occupants <=30%	70.3	53	28.7	57.2		N/A	N/A	N/A	N/A
% built before 1970	50.8	59.9	71.1	57.4		N/A	N/A	N/A	N/A
% some problem	33.5	26.8	13.4	27.6		N/A	N/A	N/A	N/A
# vacant for rent	105	58	99	262		N/A	N/A	N/A	N/A
<b>2. Rent &gt;30% to &lt;=50%</b>					<b>Value &lt;= 50%</b>				
# occupied units	3,371	4,164	1,041	8,576		414	3,463	9,922	13,799
% occupants <=50%	46.8	36.8	36.7	40.7		42.8	30.5	15	19.7
% built before 1970	54.5	42.4	82.7	52.1		89.1	73.3	81.7	79.8
% some problem	36.3	35.1	34.5	35.5		13.8	4.2	1.8	2.8
# vacant for rent	314	228	49	591	#vacant for sale	38	76	215	329
<b>3. Rent &gt;50% to &lt;=80%</b>					<b>Value &gt;50 to &lt;=80%</b>				
# occupied units	1,085	1,567	1,030	3,682		339	3,584	8,721	12,644
% occupants <=80%	53.8	42.3	44.1	46.2		60.8	35.7	20.4	25.8
% built before 1970	29.5	48.9	69.2	48.9		74.9	71.2	69.1	69.8
% some problem	36.9	34.1	38.1	36		5.6	2.8	1.2	1.8
# vacant for rent	45	49	4	98	#vacant for sale	4	28	32	64
<b>4. Rent &gt;80%</b>					<b>Value &gt;80%</b>				
# occupied units	118	63	54	235		138	520	6,932	7,590
# vacant for rent	15	0	0	15	# vacant for sale	0	10	140	150

**Definitions:**

**Rent 0-30%** - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

**Rent 30-50%** - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.

**Rent 50-80%** - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

**Rent > 80%** - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

**Value 0-50%** - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.

**Value 50-80%** - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

**Value > 80%** - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

**Source:** [Tables A10A, A10B, A12, A9A, A9B, A9C, A8B, A8C, A11](#)

# CONTINUUM OF CARE DOCUMENTS