

**VOLUME III:
CEDAR FALLS**

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Cedar Falls

DEMOGRAPHICS

Population Estimates

Table III.12.1, at right shows the population for Cedar Falls. As can be seen, the population in Cedar Falls increased from 39,260 persons in 2010 to 41,390 person in 2016, or by 5.4 percent.

Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Cedar Falls. Although a city may span several counties, for the county level data pieces, Black Hawk County was selected. For a more in-depth county level view, please refer to Black Hawk County in Volume II of this profile.

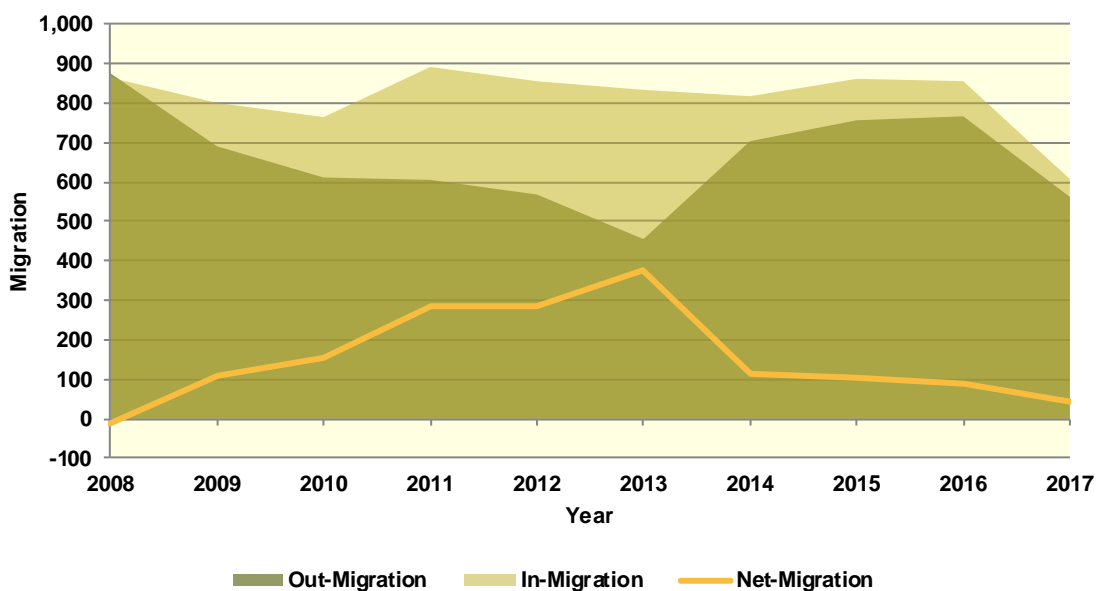
Black Hawk County Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver's licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver's licenses, but the data indicate the general direction of population movement.

Year	Population	Percent Yearly Change
2000	36,145	.
2001	36,377	0.6%
2002	36,133	-0.7%
2003	36,114	-0.1%
2004	36,340	0.6%
2005	36,711	1%
2006	37,109	1.1%
2007	37,449	0.9%
2008	38,172	1.9%
2009	38,954	2%
2010	39,260	0.8%
2011	39,573	0.8%
2012	39,836	0.7%
2013	40,596	1.9%
2014	40,983	1%
2015	41,345	0.9%
2016	41,390	0.1%

Diagram III.12.1, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2013 with 378 people entering and the migration lowest net migration occurred in 2008 with 11 entering Cedar Falls.

Diagram III.12.1
Net In-migration by Gender
 Black Hawk County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table III.12.2, shows in- and out-migration by gender. In the most recent first half 2017 data, 24 percent of net-migrants, or 11 persons were male, with the remaining 76 percent, or 34 persons were female.

Table III.12.2, shows net-migration for Black Hawk County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 23 to 25, with 25 persons entering Black Hawk County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 6 persons leaving Black Hawk County.

Table III.12.2
New-Migration by Age Range
 Black Hawk County
 Iowa DOT Data

Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
Net										
14-17	-8	-2	-5	5	2	1	0	-5	0	-2
18-22	12	17	32	54	38	67	37	39	53	-6
23-25	-27	-35	13	26	31	55	18	16	26	25
26-35	-30	69	47	90	71	128	19	16	-39	14
36-45	38	49	34	42	52	67	13	23	8	20
46-55	0	7	19	36	55	62	37	20	22	-3
56-65	-7	7	-4	16	29	4	-1	-5	14	-4
66 +	11	-2	17	17	9	-6	-9	1	5	1
Total	-11	110	153	286	287	378	114	105	89	45

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table III.12.3, shows population by age for the 2000 and 2010 Census. The population changed by 8.6 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 13 percent to a total of 4,852 persons in 2010. Those aged 25 to 34 changed by 35.2 percent, and those aged under 5 changed by 24.1 percent.

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	1,586	4.4%	1,969	5%	24.1%
5 to 19	8,057	22.3%	7,838	20%	-2.7%
20 to 24	7,927	21.9%	8,679	22.1%	9.5%
25 to 34	3,442	9.5%	4,654	11.9%	35.2%
35 to 54	8,309	23%	7,285	18.6%	-12.3%
55 to 64	2,529	7%	3,983	10.1%	57.5%
65 or Older	4,295	11.9%	4,852	12.4%	13%
Total	36,145	100.0%	39,260	100.0%	8.6%

The elderly population is further explored in Table III.12.4. Those aged 65 to 66 changed by 36.5 percent between 2000 and 2010, resulting in a population of 497 persons. Those aged 85 or older changed by 30.9 percent during the same time period, and resulted in 954 persons over age 85 in 2010.



Table III.12.4					
Elderly Population by Age					
Cedar Falls					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	364	8.5%	497	10.2%	36.5%
67 to 69	596	13.9%	703	14.5%	18%
70 to 74	981	22.8%	989	20.4%	0.8%
75 to 79	890	20.7%	864	17.8%	-2.9%
80 to 84	735	17.1%	845	17.4%	15%
85 or Older	729	17%	954	19.7%	30.9%
Total	4,295	100.0%	4,852	100.0%	13%

Population by race and ethnicity is shown in Table III.12.5. The white population changed by 6.6 percent between 2000 and 2010, and resulted in representing 93.4 percent of the population in 2010. The black population changed by 43.3 percent, represented 2.1 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 2.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 98.2 percent between 2000 and 2010, compared to the 7.6 percent growth rate for non-Hispanics.

Table III.12.5					
Population by Race and Ethnicity					
Cedar Falls					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	34,389	95.1%	36,651	93.4%	6.6%
Black	568	1.6%	814	2.1%	43.3%
American Indian	55	0.2%	60	0.2%	9.1%
Asian	583	1.6%	888	2.3%	52.3%
Native Hawaiian/ Pacific Islander	8	0%	1	0%	-87.5%
Other	148	0.4%	192	0.5%	29.7%
Two or More Races	394	1.1%	654	1.7%	66%
Total	36,145	100.0%	39,260	100.0%	8.6%
Hispanic	389	1.1%	771	2%	98.2%
Non-Hispanic	35,756	98.9%	38,489	98%	7.6%

Population by race and ethnicity through 2016 is shown in Table III.12.6. The white population represented 92.9 percent of the population in 2016, compared with black households accounting for 2.3 percent of the population. Hispanic households represented 2 percent of the population in 2016.

Table III.12.6				
Population by Race and Ethnicity				
Cedar Falls				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	36,651	93.4%	37,938	92.9%
Black	814	2.1%	939	2.3%
American Indian	60	0.2%	120	0.3%
Asian	888	2.3%	1,192	2.9%
Native Hawaiian/ Pacific Islander	1	0%	45	0.1%
Other	192	0.5%	158	0.4%
Two or More Races	654	1.7%	436	1.1%
Total	39,260	100.0%	40,828	100.0%
Non-Hispanic	38,489	98%	40,007	98%
Hispanic	771	2%	821	2%

The population by race is broken down further by ethnicity in Table III.12.7. While the white non-Hispanic population changed by 5.8 percent between 2000 and 2010, the white Hispanic population changed by 151.6 percent. The black non-Hispanic population changed by 42.3 percent, while the black Hispanic population changed by 100 percent.

Table III.12.7					
Population by Race and Ethnicity					
Cedar Falls					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	34,207	95.7%	36,193	94%	5.8%
Black	558	1.6%	794	2.1%	42.3%
American Indian	49	0.1%	43	0.1%	-12.2%
Asian	581	1.6%	879	2.3%	51.3%
Native Hawaiian/ Pacific Islander	8	0%	1	0%	-87.5%
Other	22	0.1%	17	0%	-22.7%
Two or More Races	331	0.9%	562	1.5%	69.8%
Total Non-Hispanic	35,756	100.0%	38,489	100.0%	7.6%
Hispanic					
White	182	46.8%	458	59.4%	151.6%
Black	10	2.6%	20	2.6%	100%
American Indian	6	1.5%	17	2.2%	183.3%
Asian	2	0.5%	9	1.2%	350%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	126	32.4%	175	22.7%	38.9%
Two or More Races	63	16.2%	92	11.9%	46%
Total Hispanic	389	100.0%	771	100.0%	98.2%
Total Population	36,145	100.0%	39,260	100.0%	8.6%

The change in race and ethnicity between 2010 and 2016 is shown in Table III.12.8. During this time, the total non-Hispanic population was 40,007 persons in 2016. The Hispanic population was 821.

Table III.12.8				
Population by Race and Ethnicity				
Cedar Falls				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	36,193	94%	37,281	93.2%
Black	794	2.1%	939	2.3%
American Indian	43	0.1%	32	0.1%
Asian	879	2.3%	1,192	3%
Native Hawaiian/ Pacific Islander	1	0%	45	0.1%
Other	17	0%	110	0.3%
Two or More Races	562	1.5%	408	1%
Total Non-Hispanic	38,489	100.0%	40,007	100.0%
Hispanic				
White	458	59.4%	657	80%
Black	20	2.6%	0	0%
American Indian	17	2.2%	88	10.7%
Asian	9	1.2%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	175	22.7%	48	5.8%
Two or More Races	92	11.9%	28	3.4%
Total Hispanic	771	100.0	821	100.0%
Total Population	39,260	100.0%	40,828	100.0%

Households by type and tenure are shown in Table III.12.9. Family households represented 54.9 percent of households, while non-family households accounted for 45.1 percent. These changed from 55.4 and 44.6 percent, respectively.

Table III.12.9				
Household Type by Tenure				
Cedar Falls				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	8,091	55.4%	7,970	54.9%
Married-Couple Family	6,645	82.1%	6,612	83%
Owner-Occupied	6,048	91%	5,946	89.9%
Renter-Occupied	597	9%	666	10.1%
Other Family	1,446	17.9%	1,358	18.1%
Male Householder, No Spouse Present	396	27.4%	554	29.2%
Owner-Occupied	230	58.1%	321	57.9%
Renter-Occupied	166	41.9%	233	42.1%
Female Householder, No Spouse Present	1,050	72.6%	804	77.3%
Owner-Occupied	565	53.8%	401	49.9%
Renter-Occupied	485	46.2%	403	50.1%
Non-Family Households	6,517	44.6%	6,537	45.1%
Owner-Occupied	2,518	38.6%	2,706	41.4%
Renter-Occupied	3,999	61.4%	3,831	58.6%
Total	14,608	100.0%	14,507	100.0%

The group quarters population was 4,574 in 2010, compared to 4,694 in 2000. Institutionalized populations experienced a -32.4 percent change between 2000 and 2010. Non-institutionalized populations experienced a 1.2 percent change during this same time period.

Table III.12.10					
Group Quarters Population					
Cedar Falls					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	0%	0	0%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	524	100%	354	100%	-32.4%
Other Institutions	0	0%	0	0%	0%
Total	524	100.0%	354	100.0%	-32.4 %
Noninstitutionalized					
College Dormitories	4,005	96%	4,186	99.2%	4.5%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	165	4%	34	0.8%	-79.4%
Total	4,170	100.0%	4,220	100.0%	1.2%
Group Quarters Population	4,694	100.0%	4,574	100.0%	-2.6%

The number of foreign born persons are shown in Table III.12.11. An estimated 0.7 percent of the population was born in Saudi Arabia, some 0.5 percent were born in China excluding Hong Kong and Taiwan, and another 0.4 percent were born in Bosnia and Herzegovina.

Table III.12.11			
Place of Birth for the Foreign-Born Population			
Cedar Falls			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Saudi Arabia	295	0.7%
#2 country of origin	China excluding Hong Kong and Taiwan	187	0.5%
#3 country of origin	Bosnia and Herzegovina	166	0.4%
#4 country of origin	Pakistan	142	0.3%
#5 country of origin	Korea	113	0.3%
#6 country of origin	India	104	0.3%
#7 country of origin	Germany	80	0.2%
#8 country of origin	Bangladesh	68	0.2%
#9 country of origin	Other Middle Africa	56	0.1%
#10 country of origin	Philippines	49	0.1%

Limited English Proficiency and the language spoken at home are shown in Table III.12.12. An estimated 0.6 percent of the population speaks Arabic at home, followed by 0.5 percent speaking Russian, Polish, or other Slavic languages.



Table III.12.12
Limited English Proficiency and Language Spoken at Home
 Cedar Falls
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Arabic	245	0.6%
#2 LEP Language	Russian, Polish, or other Slavic languages	192	0.5%
#3 LEP Language	Spanish	154	0.4%
#4 LEP Language	Chinese	113	0.3%
#5 LEP Language	Other Indo-European languages	75	0.2%
#6 LEP Language	French, Haitian, or Cajun	56	0.1%
#7 LEP Language	Tagalog	49	0.1%
#8 LEP Language	Vietnamese	40	0.1%
#9 LEP Language	Korean	39	0.1%
#10 LEP Language	German or other West Germanic languages	27	0.1%

Disability

The disability rate from the 2000 Census is shown in Table III.12.13. Some 13.2 percent of the population was disabled in 2000, or a total of 4,525 persons. The disability rate was highest for those over 65, with 37.2 percent disabled.

Table III.12.13
Disability by Age
 Cedar Falls
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	298	7.3%
16 to 64	2,816	10.7%
65 and older	1,411	37.2%
Total	4,525	13.2%

Table III.12.14, shows disability by type in 2000. There were 1,794 physical disabilities in 2000, some 1,689 employment disabilities, and 1,281 go-outside-home disabilities.

Table III.12.14
Total Disabilities Tallied: Aged 5 and Older
 Cedar Falls
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	859
Physical disability	1,794
Mental disability	1,250
Self-care disability	403
Employment disability	1,689
Go-outside-home disability	1,281
Total	7,276

Disability by age, as estimated by the 2016 ACS, is shown in Table III.12.15. The disability rate for females was 7.9 percent, compared to 8.7 percent for males. The disability rate changed precipitously higher with age, with 35.7 percent of those over 75 experiencing a disability.

Table III.12.15						
Disability by Age						
Cedar Falls						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	112	4.4%	105	4.5%	217	4.4%
18 to 34	329	4.2%	267	3%	596	3.5%
35 to 64	586	10.7%	442	7.5%	1,028	9.1%
65 to 74	324	26.8%	285	22.5%	609	24.6%
75 or Older	317	35.3%	573	36%	890	35.7%
Total	1,668	8.7%	1,672	7.9%	3,340	8.3%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table III.12.16. Some 3.6 percent have an ambulatory disability, 3 have an independent living disability, and 1.2 percent have a self-care disability.

Table III.12.16		
Total Disabilities Tallied: Aged 5 and Older		
Cedar Falls		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,084	2.7%
Vision disability	438	1.1%
Cognitive disability	1,236	3.2%
Ambulatory disability	1,360	3.6%
Self-Care disability	467	1.2%
Independent living disability	1,002	3%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table III.12.17. In 2016, some 22,999 persons were employed and 1,129 were unemployed. This totaled a labor force of 24,128 persons. The unemployment rate for Cedar Falls was estimated to be 4.7 percent in 2016.

Table III.12.17	
Employment, Labor Force and Unemployment	
Cedar Falls	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	22,999
Unemployed	1,129
Labor Force	24,128
Unemployment Rate	4.7%

In 2016, 97 percent of households in Cedar Falls had a high school education or greater.



Table III.12.18	
High School or Greater Education	
Cedar Falls	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	14,074
Total Households	14,507
Percent High School or Above	97%

As seen in Table III.12.19, some 17.5 percent of the population had a high school diploma or equivalent, another 48.1 percent have some college, 19.8 percent have a Bachelor's Degree, and 11.4 percent of the population had a graduate or professional degree.

Table III.12.19		
Educational Attainment		
Cedar Falls		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,061	3.2%
High School or Equivalent	5,890	17.5%
Some College or Associates Degree	16,150	48.1%
Bachelor's Degree	6,629	19.8%
Graduate or Professional Degree	3,832	11.4%
Total Population Above 18 years	33,562	100.0%

ECONOMICS

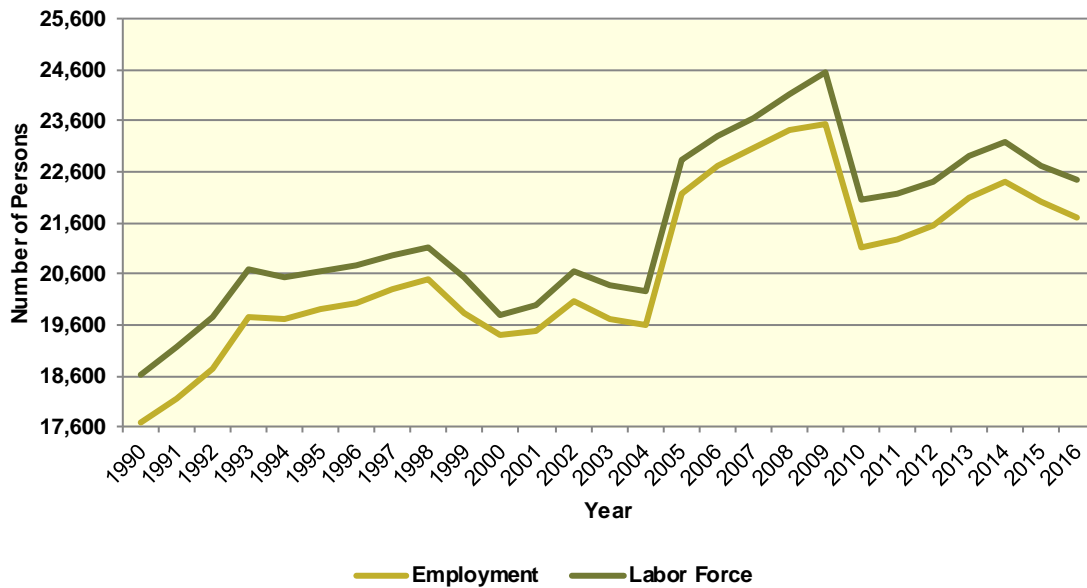
Labor Force

Table III.12.20, shows the labor force statistics for Cedar Falls from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2 percent. The highest level of unemployment occurred during 1991 rising to a rate of 5.2 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Cedar Falls increased from 3.1 percent in 2015 to 3.2 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table III.12.20					
Labor Force Statistics					
Cedar Falls					
1990 - 2016 BLS Data					
Year	Cedar Falls				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	915	17,689	18,604	4.9%	4.4%
1991	999	18,160	19,159	5.2%	4.7%
1992	1,003	18,748	19,751	5.1%	4.5%
1993	952	19,733	20,685	4.6%	4%
1994	813	19,726	20,539	4%	3.5%
1995	764	19,893	20,657	3.7%	3.4%
1996	741	20,031	20,772	3.6%	3.5%
1997	646	20,297	20,943	3.1%	3.1%
1998	625	20,507	21,132	3%	2.7%
1999	679	19,842	20,521	3.3%	2.6%
2000	388	19,386	19,774	2%	2.6%
2001	488	19,488	19,976	2.4%	3.3%
2002	591	20,064	20,655	2.9%	4%
2003	672	19,724	20,396	3.3%	4.5%
2004	658	19,608	20,266	3.2%	4.5%
2005	687	22,161	22,848	3%	4.3%
2006	594	22,728	23,322	2.5%	3.7%
2007	599	23,051	23,650	2.5%	3.7%
2008	710	23,406	24,116	2.9%	4.2%
2009	1,005	23,535	24,540	4.1%	6.4%
2010	933	21,133	22,066	4.2%	6%
2011	885	21,275	22,160	4%	5.5%
2012	868	21,548	22,416	3.9%	5%
2013	819	22,097	22,916	3.6%	4.7%
2014	779	22,393	23,172	3.4%	4.3%
2015	696	22,022	22,718	3.1%	3.8%
2016	716	21,722	22,438	3.2%	3.7%

Diagram III.12.2, shows the employment and labor force for Cedar Falls. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 21,722 persons, with the labor force reaching 22,438, indicating there were a total of 716 unemployed persons.

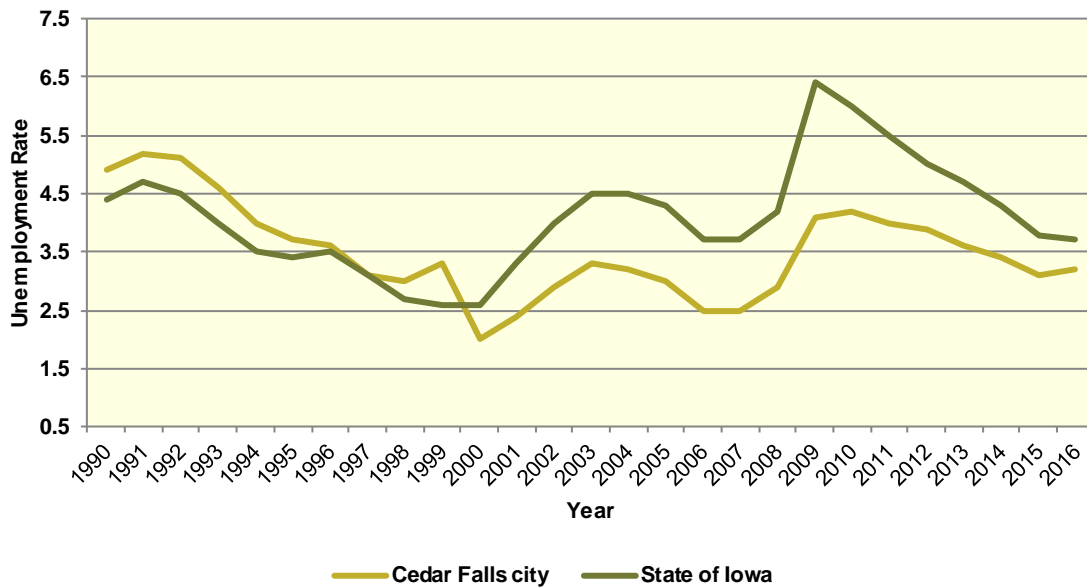
Diagram III.12.2
Employment and Labor Force
 Cedar Falls
 1990 – 2016 BLS Data



Unemployment

Diagram III.12.3, shows the unemployment rate for both the State and Cedar Falls. During the 1990’s the average rate for Cedar Falls was 4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 2.9 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 3.6 percent. Over the course of the entire period the Cedar Falls had an average unemployment rate that lower than the State, 3.5 percent for Cedar Falls, versus 4.1 statewide.

Diagram III.12.3
Annual Unemployment Rate
 Cedar Falls
 1990 – 2016 BLS Data



Earnings: Black Hawk County

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram III.12.4, shows real average earnings per job for Black Hawk County from 1990 to 2016. Over this period the average earning per job for Black Hawk County was \$44,513, which was higher than the statewide average of \$43,526 over the same period.

Diagram III.12.4
Real Average Earnings Per Job
 Black Hawk County
 BEA Data 1990 - 2016

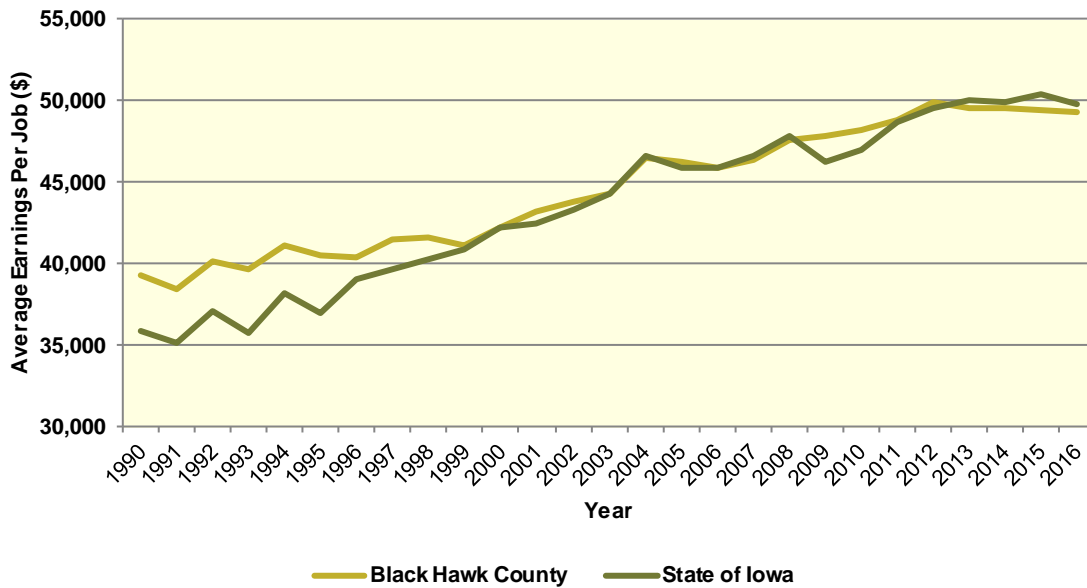
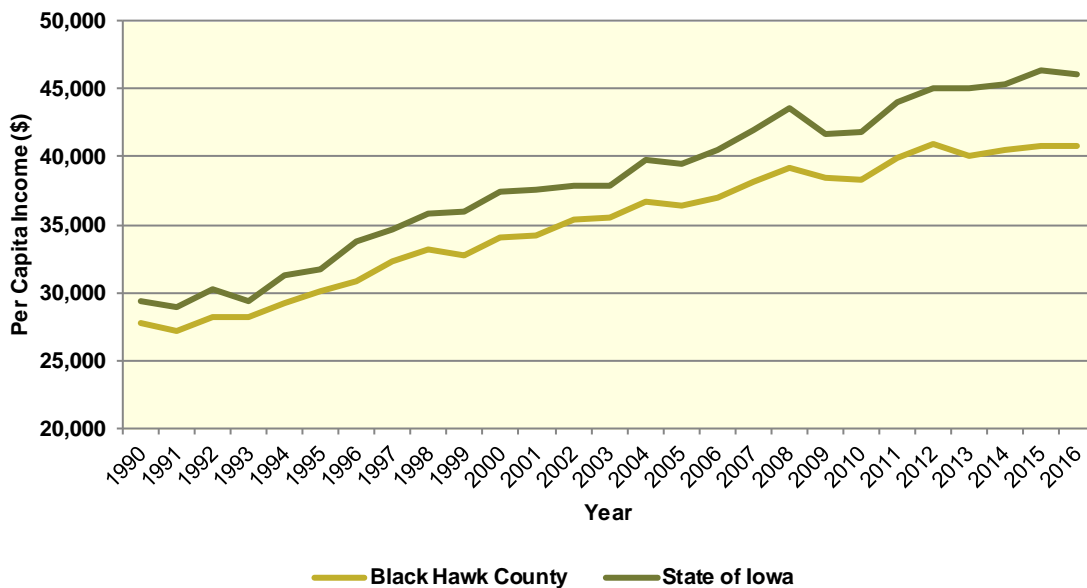


Diagram III.12.5, shows real per capita income for the Black Hawk County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Black Hawk County was \$35,050, which was lower than the statewide average of \$38,254 over the same period.

Diagram III.12.5
Real Per Capita Income
 Black Hawk County
 BEA Data 1990 - 2016



Iowa Department of Revenue: Black Hawk County

The Iowa Department of Revenue releases annual income tax statistics. Table III.12.21, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Black Hawk County.

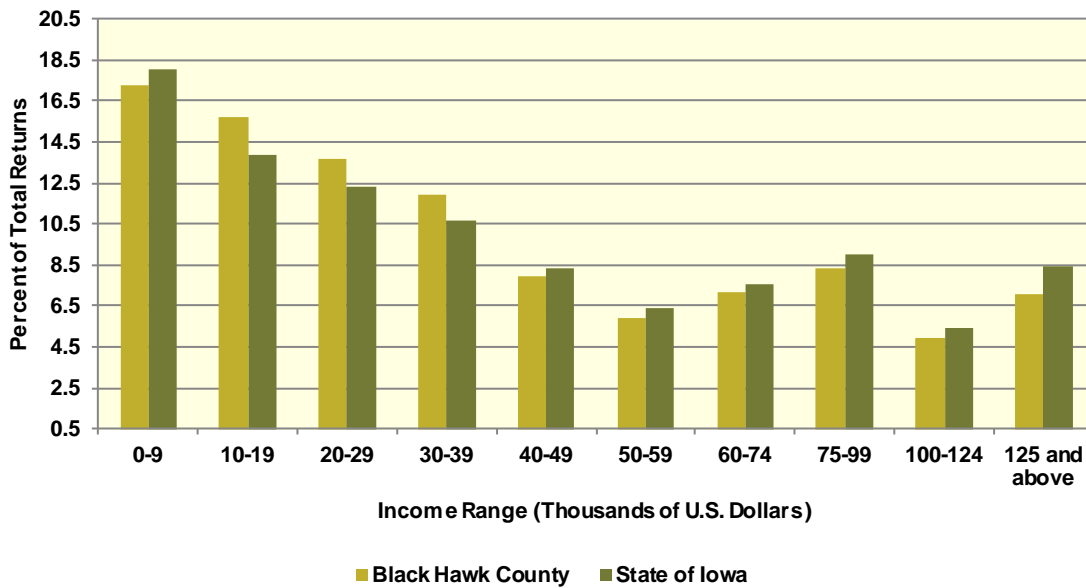
As can be seen below, the total number of returns between 2010 and 2015 increased by 4.2 percent, with 4,203 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 38.9 percent. This compared to the income class of \$10,000-19,999, which saw the lowest percentage change between 2010 and 2015 of -6.1 percent.

Table III.12.21
Number of Tax Returns by Adjusted Gross Income
 Cedar Falls
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	12,215	9,283	7,730	5,153	4,389	3,556	3,880	3,169	1,125	1,401	51,901
2003	11,938	9,067	7,933	5,073	4,411	3,504	3,751	3,331	1,214	1,575	51,797
2004	11,725	8,878	7,978	5,268	4,301	3,450	3,930	3,633	1,422	1,906	52,491
2005	11,458	8,921	8,019	5,395	4,223	3,382	4,038	3,869	1,635	2,145	53,085
2006	11,018	8,939	8,051	5,469	4,304	3,376	4,101	4,138	1,798	2,454	53,648
2007	11,359	9,418	8,337	5,833	4,332	3,567	4,152	4,328	2,098	2,815	56,239
2008	11,151	9,160	8,086	6,056	4,302	3,573	4,306	4,577	2,275	2,891	56,377
2009	11,019	9,383	8,473	5,730	4,235	3,596	4,216	4,548	2,223	2,907	56,330
2010	10,935	9,628	8,297	6,041	4,298	3,589	4,208	4,580	2,330	3,025	56,931
2011	10,828	9,552	8,252	6,269	4,465	3,656	4,140	4,704	2,470	3,358	57,694
2012	10,464	9,387	8,122	6,687	4,577	3,601	4,265	4,874	2,653	3,776	58,406
2013	10,471	9,328	8,225	6,719	4,516	3,675	4,333	4,961	2,779	3,918	58,925
2014	10,099	9,478	8,157	6,900	4,619	3,763	4,317	4,989	2,858	4,133	59,313
2015	10,267	9,311	8,085	7,076	4,695	3,521	4,239	4,962	2,946	4,203	59,305
Change 10 - 15	-6.1%	-3.3%	-2.6%	17.1%	9.2%	-1.9%	0.7%	8.3%	26.4%	38.9%	4.2%



Diagram III.12.6
2015 Income Distribution
 Black Hawk County
 2015 Iowa DOR Data



Poverty

The rate of poverty for Cedar Falls is shown in Table III.12.22. In 2016, there were an estimated 6,731 persons living in poverty. This represented a 18.5 percent poverty rate, compared to 16.7 percent poverty in 2000. In 2016, some 5.9 percent of those in poverty were under age 6, and 2.9 percent were 65 or older.

Table III.12.22				
Poverty by Age				
Cedar Falls				
2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	202	3.8%	394	5.9%
6 to 17	359	6.8%	466	6.9%
18 to 64	4,490	85%	5,676	84.3%
65 or Older	233	4.4%	195	2.9%
Total	5,284	100.0%	6,731	100.0%
Poverty Rate	16.7%	.	18.5%	.

HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Black Hawk County increased from 107 authorizations in 2015 to 151 in 2016.

The real value of single-family building permits decreased from \$255,586 in 2015 to \$219,367 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table III.12.23.

Table III.12.23 Building Permits and Valuation Cedar Falls Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	74	10	4	49	137	138,303	96,255
1981	66	8	4	0	78	112,055	0
1982	19	4	0	70	93	127,644	69,130
1983	32	0	0	0	32	110,093	0
1984	17	2	4	0	23	135,692	0
1985	4	0	0	0	4	153,943	0
1986	7	0	0	0	7	135,624	0
1987	19	0	0	0	19	156,091	0
1988	42	0	0	40	82	160,628	91,368
1989	70	2	0	8	80	167,471	136,327
1990	70	0	8	39	117	171,216	101,550
1991	71	2	0	34	107	180,322	118,158
1992	78	0	4	74	156	176,654	46,876
1993	58	4	3	63	128	200,775	76,227
1994	78	0	0	97	175	167,962	75,426
1995	54	6	0	16	76	196,307	64,536
1996	54	22	4	112	192	235,735	58,123
1997	56	2	0	70	128	205,626	54,655
1998	69	0	0	39	108	257,567	67,451
1999	73	0	0	5	78	239,918	133,630
2000	107	2	0	58	167	235,581	41,179
2001	112	12	0	201	325	265,402	98,313
2002	98	40	0	102	240	262,805	90,947
2003	156	0	0	71	227	281,282	145,007
2004	184	6	0	25	215	258,032	165,420
2005	199	4	16	104	323	252,359	98,728
2006	206	0	0	78	284	247,837	163,044
2007	220	0	0	0	220	236,139	0
2008	141	2	0	0	143	247,946	0
2009	160	0	0	0	160	219,488	0
2010	212	0	0	0	212	208,936	0
2011	184	0	0	60	244	202,802	60,483
2012	190	0	16	165	371	203,233	109,971
2013	126	0	0	46	172	228,143	88,735
2014	151	0	0	30	181	269,966	170,678
2015	107	0	0	56	163	255,586	80,961
2016	151	0	0	78	229	219,367	117,983



Diagram III.12.7 Single Family Permits

Cedar Falls
Census Bureau Data, 1980–2016

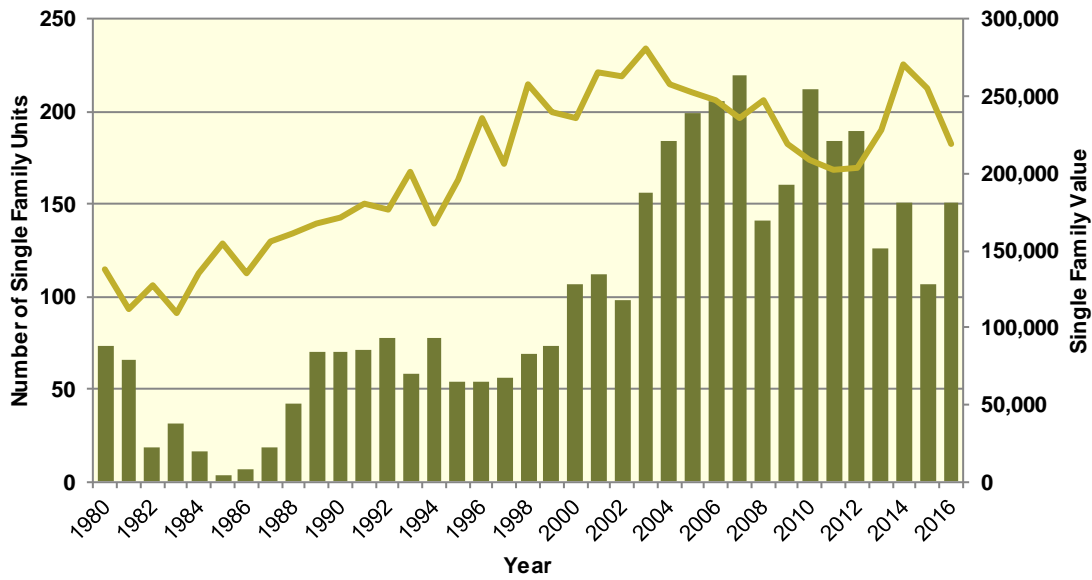
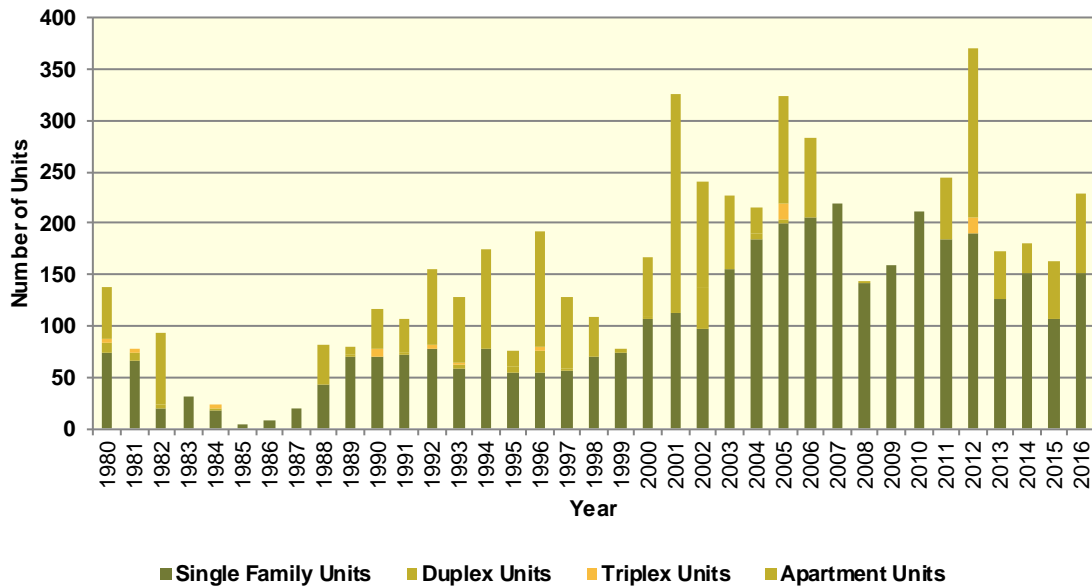


Diagram III.12.8 Total Permits by Unit Type

Cedar Falls
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table III.12.24. In 2016, there were 15,594 housing units, up from 13,294 in 2000. Single-family units accounted for 66 percent of units in 2016, compared to 64.8 in 2000. Apartment units accounted for 19.3 percent in 2016, compared to 18.2 percent in 2000.

Table III.12.24				
Housing Units by Type				
Cedar Falls				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	8,620	64.8%	10,288	66%
Duplex	782	5.9%	835	5.4%
Tri- or Four-Plex	614	4.6%	848	5.4%
Apartment	2,425	18.2%	3,004	19.3%
Mobile Home	846	6.4%	619	4%
Boat, RV, Van, Etc.	7	0.1%	0	0%
Total	13,294	100.0%	15,594	100.0%

Some 94.4 percent of housing was occupied in 2010, compared to 96.7 percent in 2000. Owner-occupied housing changed 13.4 percent between 2000 and 2010, ending with owner-occupied units representing 64.1 percent of unit. Vacant units changed by 98.4 percent, resulting in 869 vacant units in 2010.

Table III.12.25					
Housing Units by Tenure					
Cedar Falls					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	12,833	96.7%	14,608	94.4%	13.8%
Owner-Occupied	8,258	64.3%	9,361	64.1%	13.4%
Renter-Occupied	4,575	35.7%	5,247	35.9%	14.7%
Vacant Housing Units	438	3.3%	869	5.6%	98.4%
Total Housing Units	13,271	100.0%	15,477	100.0%	16.6%

Table III.12.26, shows housing units by tenure from 2010 to 2016. By 2016, there were 15,594 housing units. An estimated 64.6 percent were owner-occupied, and 7 percent were vacant.

Table III.12.26				
Housing Units by Tenure				
Cedar Falls				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	14,608	94.4%	14,507	93%
Owner-Occupied	9,361	64.1%	9,374	64.6%
Renter-Occupied	5,247	35.9%	5,133	35.4%
Vacant Housing Units	869	5.6%	1,087	7%
Total Housing Units	15,477	100.0%	15,594	100.0%

Households by household size are shown in Table III.12.27. There were a total of 14,608 households in 2010, up from 12,833 in 2000. One person households changed by 25 percent between 2000 and 2010, while two person households changed by 12.5 percent. Three and four person households changed by 8.7 and 9.4 respectively, representing 14.8 percent and 14.2 percent of the population in 2010.

Table III.12.27					
Households by Household Size					
Cedar Falls					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	3,274	25.5%	4,092	28%	25%
Two Persons	4,734	36.9%	5,324	36.4%	12.5%
Three Persons	1,988	15.5%	2,161	14.8%	8.7%
Four Persons	1,901	14.8%	2,079	14.2%	9.4%
Five Persons	669	5.2%	692	4.7%	3.4%
Six Persons	191	1.5%	191	1.3%	0%
Seven Persons or More	76	0.6%	69	0.5%	-9.2%
Total	12,833	100.0%	14,608	100.0%	13.8%

Households by income is shown in Table III.12.28. Households earning more than \$100,000 per year represented 24.2 percent of households in 2016, compared to 9.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18.2 percent of households in 2010, compared to 20.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.2 percent of households in 2016, compared to 17 percent in 2000.

Table III.12.28				
Households by Income				
Cedar Falls				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,195	17%	1,777	12.2%
\$15,000 to \$19,999	877	6.8%	609	4.2%
\$20,000 to \$24,999	873	6.8%	608	4.2%
\$25,000 to \$34,999	1,588	12.3%	1,578	10.9%
\$35,000 to \$49,999	2,174	16.9%	1,795	12.4%
\$50,000 to \$74,999	2,632	20.4%	2,642	18.2%
\$75,000 to \$99,999	1,296	10%	1,992	13.7%
\$100,000 or More	1,261	9.8%	3,506	24.2%
Total	12,896	100.0%	14,507	100.0%

Table III.12.29, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 11.7 percent and 4.3 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.7 percent, 6.3 percent, and 10.8, respectively. Housing units built prior to 1939 represented 12.7 percent of households in 2016.



Table III.12.29				
Households by Year Home Built				
Cedar Falls				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,016	15.7%	1,848	12.7%
1940 to 1949	937	7.3%	721	5%
1950 to 1959	2,654	20.7%	2,620	18.1%
1960 to 1969	1,922	15%	2,250	15.5%
1970 to 1979	2,643	20.6%	2,273	15.7%
1980 to 1989	941	7.3%	908	6.3%
1990 to 1999	1,722	13.4%	1,567	10.8%
2000 to 2009	.	.	1,691	11.7%
2010 or Later	.	.	629	4.3%
Total	12,835	100.0%	14,507	100.0%

The distribution of unit types by race are shown in Table III.12.30. An estimated 68.8 percent of white households occupy single family homes, while 53.6 percent of black households do. Some 18.1 percent of white households occupied apartments, while 25.9 percent of black households do. An estimated 75.1 percent of Asian, and 42.3 percent of American Indian households occupy single family homes.

Table III.12.30							
Distribution of Units in Structure by Race							
Cedar Falls							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	68.8%	53.6%	42.3%	75.1%	0%	100%	59.8%
Duplex	4.8%	6.2%	0%	2.9%	0%	0%	0%
Tri- or Four-Plex	4.3%	14.2%	57.7%	6.9%	100%	0%	0%
Apartment	18.1%	25.9%	0%	15.1%	0%	0%	40.2%
Mobile Home	4%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table III.12.31. An estimated 41.5 percent of vacant units were for rent in 2010, a 121.5 percent change since 2000. In addition, some 19.4 percent of vacant units were for sale, a change of 141.4 percent between 2000 and 2010. "Other" vacant units represented 21.6 percent of vacant units in 2010. This is a change of 30.6 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.



Table III.12.31					
Disposition of Vacant Housing Units					
Cedar Falls					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	163	37.2%	361	41.5%	121.5%
For Sale	70	16%	169	19.4%	141.4%
Rented or Sold, Not Occupied	36	8.2%	74	8.5%	105.6%
For Seasonal, Recreational, or Occasional Use	25	5.7%	77	8.9%	208%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	144	32.9%	188	21.6%	30.6%
Total	438	100.0%	869	100.0%	98.4%

The disposition of vacant units between 2010 and 2016 are shown in Table III.12.32. By 2016, for rent units accounted for 31.2 percent of vacant units, while for sale units accounted for 17.3 percent. “Other” vacant units accounted for 27 percent of vacant units, representing a total of 294 “other” vacant units.

Table III.12.32				
Disposition of Vacant Housing Units				
Cedar Falls				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	361	41.5%	339	31.2%
For Sale	169	19.4%	188	17.3%
Rented Not Occupied	31	3.6%	147	13.5%
Sold Not Occupied	43	4.9%	77	7.1%
For Seasonal, Recreational, or Occasional Use	77	8.9%	42	3.9%
For Migrant Workers	0	0%	0	0%
Other Vacant	188	21.6%	294	27%
Total	869	100.0%	1,087	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table III.12.33. In 2016, an estimated 0.4 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.



Table III.12.33 Overcrowding and Severe Overcrowding Cedar Falls 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	8,214	99.4%	45	0.5%	6	0.1%	8,265
2016 Five-Year ACS	9,349	99.7%	25	0.3%	0	0%	9,374
Renter							
2000 Census	4,396	96.2%	75	1.6%	99	2.2%	4,570
2016 Five-Year ACS	5,092	99.2%	28	0.5%	13	0.3%	14,507
Total							
2000 Census	12,610	98.2%	120	0.9%	105	0.8%	12,835
2016 Five-Year ACS	14,441	99.5%	53	0.4%	13	0.1%	14,507

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 19 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Cedar Falls. This is compared to 0 percent of households lacking complete plumbing facilities in 2000.

Table III.12.34 Households with Incomplete Plumbing Facilities Cedar Falls 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	12,835	14,488
Lacking Complete Plumbing Facilities	0	19
Total Households	12,835	14,507
Percent Lacking	0%	0.1%

There were 213 households lacking complete kitchen facilities in 2016, compared to 101 households in 2000. This was a change from 0.8 percent of households in 2000 to 1.5 percent in 2016.

Table III.12.35 Households with Incomplete Kitchen Facilities Cedar Falls 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	12,734	14,294
Lacking Complete Kitchen Facilities	101	213
Total Households	12,835	14,507
Percent Lacking	0.8%	1.5%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a

mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Cedar Falls, 12.2 of households had a cost burden and 15.3 percent had a severe cost burden. Some 17.9 percent of renters were cost burdened, and 32.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.2 percent and a severe cost burden rate of 5.5 percent. Owner occupied households with a mortgage had a cost burden rate of 11.8 percent, and severe cost burden at 5.7 percent.

Table III.12.36
Cost Burden and Severe Cost Burden by Tenure
 Cedar Falls
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	3,915	85.3%	478	10.4%	162	3.5%	35	0.8%	4,590
2016 Five-Year ACS	4,898	82.4%	702	11.8%	338	5.7%	9	0.2%	5,947
Owner Without a Mortgage									
2000 Census	2,121	92.7%	101	4.4%	34	1.5%	31	1.4%	2,287
2016 Five-Year ACS	3,079	89.8%	143	4.2%	188	5.5%	17	0.5%	3,427
Renter									
2000 Census	2,297	50.3%	925	20.3%	1,119	24.5%	222	4.9%	4,563
2016 Five-Year ACS	2,251	43.9%	918	17.9%	1,687	32.9%	277	5.4%	5,133
Total									
2000 Census	8,333	72.8%	1,504	13.1%	1,315	11.5%	288	2.5%	11,440
2016 Five-Year ACS	10,228	70.5%	1,763	12.2%	2,213	15.3%	303	2.1%	14,507

Housing Problems by Income

Table III.12.37, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Black Hawk County. As can be seen in 2017 the MFI was \$68,000, which compared to \$69,900 for the State of Iowa.

Table III.12.38, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 880 owner-occupied and 954 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 300 owner-occupied 1,564 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 10,030 households without a housing problem.

Table III.12.37
Median Family Income
 Black Hawk County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	47,000	49,100
2001	48,700	52,500
2002	48,700	53,700
2003	54,700	54,900
2004	56,300	55,800
2005	57,100	57,650
2006	57,600	57,800
2007	55,800	58,100
2008	57,400	58,500
2009	59,900	62,000
2010	60,500	62,400
2011	62,100	64,000
2012	62,900	64,800
2013	64,100	64,700
2014	61,900	65,300
2015	65,600	67,500
2016	65,400	68,400
2017	68,000	69,900

Table III.12.38
Housing Problems by Income and Tenure

Black Hawk County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	35	15	0	50
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	0	0	10	20
Housing cost burden greater than 50% of income (and none of the above problems)	140	60	60	0	40	300
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	75	450	145	140	880
Zero/negative income (and none of the above problems)	50	0	0	0	0	50
has none of the 4 housing problems	45	245	1,080	680	5,845	7,895
Total	305	390	1,625	840	6,035	9,195
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	65	15	60	0	15	155
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	15	0	0	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	0	0	15	0	35
Housing cost burden greater than 50% of income (and none of the above problems)	1,125	300	80	4	55	1,564
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	105	435	370	40	4	954
Zero/negative income (and none of the above problems)	225	0	0	0	0	225
has none of the 4 housing problems	110	240	605	400	780	2,135
Total	1,665	990	1,115	459	854	5,083
Total						
Lacking complete plumbing or kitchen facilities	65	15	95	15	15	205
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	15	0	0	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	10	0	15	10	55
Housing cost burden greater than 50% of income (and none of the above problems)	1,265	360	140	4	95	1,864
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	175	510	820	185	144	1,834
Zero/negative income (and none of the above problems)	275	0	0	0	0	275
has none of the 4 housing problems	155	485	1,685	1,080	6,625	10,030
Total	1,970	1,380	2,740	1,299	6,889	14,278

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table III.12.39 presents some basic statistics about the completed surveys.

Table III.12.39				
Survey of Rental Properties				
Cedar Falls				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	22	1,675	6.3	45.9



Table III.12.40, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 85 single family units in Cedar Falls, with 1 of them available. This translates into a vacancy rate of 1.2 percent in Cedar Falls, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 1,251 apartment units reported in the survey, with 67 of them available, which resulted in a vacancy rate of 5.4 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table III.12.40			
Rental Vacancy Survey by Type			
Cedar Falls			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	85	1	1.2%
Apartments	1,251	67	5.4%
Mobile Homes	331	37	11.2%
“Other” Units	0	0	0%
Don’t Know	8	0	0%
Total	1,675	105	6.3%

Table III.12.41, reports units by bedroom size. As can be seen there were 253 two bedroom apartment units and 28 three bedroom units. Overall, the 253 two bedroom units accounted for 15.1 percent of all units, and the 367 three bedroom units accounted for 21.9 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 883 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table III.12.41						
Rental Units by Bedroom Size						
Cedar Falls						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	21	0	0	·	21
One	0	134	6	0	·	140
Two	0	253	0	0	·	253
Three	14	28	325	0	·	367
Four	7	4	0	0	·	11
Don’t Know	64	811	0	0	8	883
Total	85	1,251	331	0	8	1,675



Table III.12.42, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 7.1 percent.

Table III.12.42 Single Family Units by Bedroom Size Cedar Falls 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	14	1	7.1%
Four	7	0	0%
Don't know	64	0	0%
Total	85	1	1.2%

Table III.12.43 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two-bedroom units, which had a vacancy rate of 2.8 percent.

Table III.12.43 Apartment Units by Bedroom Size Cedar Falls 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	21	0	0%
One	134	2	1.5%
Two	253	7	2.8%
Three	28	2	7.1%
Four	4	0	0%
Don't know	811	56	6.9%
Total	1,251	67	5.4%

Average market-rate rents by unit type are shown in Table III.12.44. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table III.12.44 Average Market Rate Rents by Bedroom Size Cedar Falls 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$0	\$581.2	\$0	\$0	\$581.2
One	\$0	\$725.8	\$395	\$0	\$678.6
Two	\$800	\$828	\$0	\$0	\$833
Three	\$1058.3	\$1284.8	\$875	\$0	\$1134
Four	\$1242.5	\$1300	\$0	\$0	\$1192.5
Total	\$1059.9	\$832.4	\$761.2	\$0	\$897.7

Table III.12.45, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table III.12.45 Average Assisted Rate Rents by Bedroom Size Cedar Falls 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$500	\$0	\$0	\$500
Two	\$0	\$520	\$0	\$0	\$520
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$510	\$0	\$0	\$510

Table III.12.46, shows vacancy rates for single family units by average rental rates for Cedar Falls. The most common rent for single family units was between 1,250 and 1,500 dollars and the units in this price range had a vacancy rate of 0 percent.

Table III.12.46 Single Family Market Rate Rents by Vacancy Status Cedar Falls 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	2	1	50%
\$750 to \$1,000	10	0	0%
\$1,000 to \$1,250	51	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	22	0	0%
Total	85	1	1.2%

The average rent and availability of apartment units is displayed in Table III.12.47. The most common rent for apartment rents was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 4.5 percent.

Table III.12.47 Apartment Market Rate Rents by Vacancy Status Cedar Falls 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	116	1	0.9%
\$750 to \$1,000	1,006	45	4.5%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	93	20	21.5%
Above \$1,500	0	0	0%
Missing	36	1	2.8%
Total	1,251	67	5.4%

Respondents were asked if utilities are included in the rent and as shown in Table III.12.48, 14 respondents, or 73.7 percent, included some sort of utility in the rent.

Table III.12.48 Are there any utilities included with the rent? Cedar Falls 2017 Survey of Rental Properties	
Period	Respondent
Yes	14
No	5
% Offering Utilities	73.7%

The type of utility included in the rent is shown in Table III.12.49. There were 5 respondents who included electricity, 5 respondents who included natural gas, 12 respondents who included water and sewer and 12 respondents included trash collection in the rent.

Table III.12.49 Which utilities are included with the rent? Cedar Falls 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	5
Natural Gas	5
Water/Sewer	12
Trash Collection	12

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table III.12.50, there were 17 single family units which property managers considered accessible, with an additional 185 accessible apartment units. Respondents also indicated there were a total of 29 persons with disabilities currently residing in accessible units.

Table III.12.50 Accessible Units by Bedroom Size Cedar Falls 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don't Know	Total
Efficiency	0	0	0	0		0
One	0	16	0	0		16
Two	0	61	0	0		61
Three	1	0	0	0		1
Four	0	0	0	0		0
Don't Know	16	108	0	0	0	124
Total	17	185	0	0	0	202

Table III.12.51, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 0 percent or 0 two bedroom single family units are accessible, with 7.1 percent of three bedroom units were considered accessible. Overall, 20 percent of all single family units were considered accessible by survey respondents.

Table III.12.51 Single Family Units by Accessibility and Bedroom Size Cedar Falls 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	0	0	0	0%
Three	13	1	14	7.1%
Four	7	0	7	0%
Don't know	48	16	64	25%
Total	68	17	85	20%

Table III.12.52, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 24.1 percent or 61 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 14.8 percent of all apartment units were considered accessible by survey respondents.

Table III.12.52 Apartment Units by Accessibility and Bedroom Size Cedar Falls 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	21	0	21	0%
One	118	16	134	11.9%
Two	192	61	253	24.1%
Three	28	0	28	0%
Four	4	0	4	0%
Don't know	703	108	811	13.3%
Total	1,066	185	1,251	14.8%

Perceived Need for Rental Units

Table III.12.53, at right, shows the number of survey respondents who keep a waiting list. As can be seen 7 respondents said they keep a waitlist, with an estimated 105 number of persons on the wait list.

Table III.12.53 Do you keep a waiting list? Cedar Falls 2017 Survey of Rental Properties	
Period	Respondent
Yes	7
No	12
Waitlist Size	105

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table III.12.54, 2 respondents said there was no need for renovating single family units, with 1 respondent saying there was extreme need for renovating single family units. Likewise, 2 respondents indicated no need for renovating existing apartment units, with 1 respondent saying there was extreme need for renovating existing apartment units.

Table III.12.54 How would you rate the need for renovation of existing units in the? Cedar Falls 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	4	4	3	3
Moderate Need	4	4	4	4
High Need	3	3	2	2
Extreme Need	1	1	1	1
Average Need	2.8	2.8	2.8	2.8

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table III.12.55, 11 respondents said there was no need for new single family units, with 2 respondents saying there was extreme need for constructing new single family units. Likewise, 12 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table III.12.55 How would you rate the need for construction of new units in the? Cedar Falls 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	11	12	11	11
Low Need	0	0	0	0
Moderate Need	2	2	1	1
High Need	0	0	0	0
Extreme Need	2	1	1	1
Average Need	1.8	1.5	1.5	1.5

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table III.12.56, shows the *strong growth scenario* for Cedar Falls. As can be seen there were 0 owner-occupied and 0 renter-occupied households in 2016, for a total of 14,507 households. In 2030, there will be a projected 15,776 households, of which 10,194 are projected to be owner occupied and the remaining 5,582 are expected to be renter-occupied.

By 2050, there are projected to be 10,307 owner-occupied households, of which 342 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,821 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 5,644 renter households, of which 1,841 renter households are expected to have incomes between 0 and 30.0 percent of median family income 1,244 renter households with incomes between 50.1-80.0

percent of MFI. Overall households are projected to reach 15,950 occupied units by 2050, of which 2,183 are expected to have incomes on between 0 and 30 percent of MFI.

Table III.12.56 Housing Demand Forecast Cedar Falls Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	0	330	334	338	341	342	342	342
30.1-50%	0	422	427	432	436	437	438	437
50.1-80%	0	1,756	1,781	1,802	1,815	1,822	1,824	1,821
80.1-95%	0	692	701	710	715	718	718	717
95.1-115%	0	827	838	848	855	858	858	857
115+%	0	5,912	5,996	6,064	6,110	6,133	6,138	6,131
Total	0	9,938	10,078	10,194	10,271	10,310	10,318	10,307
Renter								
0-30%	0	1,775	1,800	1,821	1,834	1,841	1,843	1,841
30.1-50%	0	1,061	1,076	1,088	1,096	1,100	1,101	1,100
50.1-80%	0	1,199	1,216	1,230	1,239	1,244	1,245	1,244
80.1-95%	0	384	389	394	397	398	398	398
95.1-115%	0	357	362	366	369	370	371	370
115+%	0	666	676	683	689	691	692	691
Total	0	5,442	5,519	5,582	5,624	5,645	5,650	5,644
Total								
0-30%	0	2,105	2,134	2,159	2,175	2,183	2,185	2,183
30.1-50%	0	1,482	1,503	1,520	1,532	1,538	1,539	1,537
50.1-80%	0	2,956	2,997	3,032	3,055	3,066	3,069	3,065
80.1-95%	0	1,076	1,091	1,103	1,112	1,116	1,117	1,115
95.1-115%	0	1,184	1,201	1,214	1,224	1,228	1,229	1,228
115+%	0	6,578	6,671	6,748	6,799	6,824	6,830	6,822
Total	14,507	15,380	15,597	15,776	15,896	15,955	15,968	15,950



