

**VOLUME III:
WATERLOO**

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Waterloo

DEMOGRAPHICS

Population Estimates

Table III.13.1, at right shows the population for Waterloo. As can be seen, the population in Waterloo decreased from 68,406 persons in 2010 to 67,934 person in 2016, or by -0.7 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 Waterloo. 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.

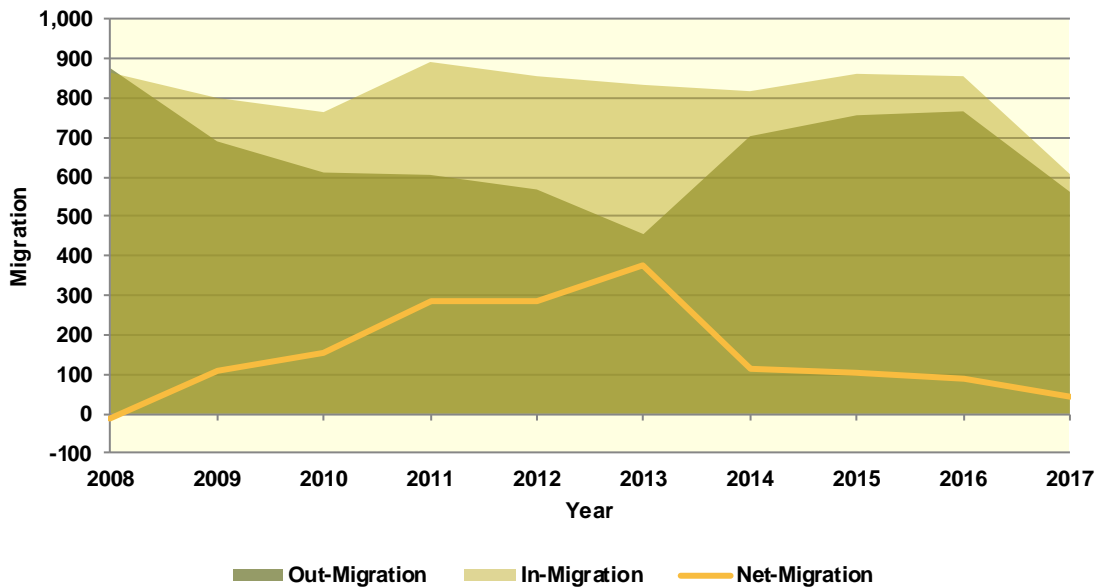
Black Hawk County Population Migration Trends

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.

Diagram III.13.1, 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 Waterloo.

Year	Population	Percent Yearly Change
2000	68,747	.
2001	68,375	-0.5%
2002	67,845	-0.8%
2003	67,529	-0.5%
2004	67,467	-0.1%
2005	67,414	-0.1%
2006	67,434	0%
2007	67,352	-0.1%
2008	67,863	0.8%
2009	68,291	0.6%
2010	68,406	0.2%
2011	68,403	0%
2012	68,391	0%
2013	68,537	0.2%
2014	68,458	-0.1%
2015	68,414	-0.1%
2016	67,934	-0.7%

Diagram III.13.1
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.13.2, 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.13.2, 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.13.2
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.13.3, shows population by age for the 2000 and 2010 Census. The population changed by -0.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -9.1 percent to a total of 9,584 persons in 2010. Those aged 25 to 34 changed by 8.8 percent, and those aged under 5 changed by 5.5 percent.

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	4,841	7%	5,108	7.5%	5.5%
5 to 19	14,093	20.5%	12,964	19%	-8%
20 to 24	5,288	7.7%	5,201	7.6%	-1.6%
25 to 34	9,380	13.6%	10,204	14.9%	8.8%
35 to 54	18,851	27.4%	16,947	24.8%	-10.1%
55 to 64	5,750	8.4%	8,398	12.3%	46.1%
65 or Older	10,544	15.3%	9,584	14%	-9.1%
Total	68,747	100.0%	68,406	100.0%	-0.5%

The elderly population is further explored in Table III.13.4. Those aged 65 to 66 changed by 11.8 percent between 2000 and 2010, resulting in a population of 1,073 persons. Those aged 85 or older changed by 1.8 percent during the same time period, and resulted in 1,603 persons over age 85 in 2010.



Table III.13.4					
Elderly Population by Age					
Waterloo					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	960	9.1%	1,073	11.2%	11.8%
67 to 69	1,453	13.8%	1,489	15.5%	2.5%
70 to 74	2,604	24.7%	2,136	22.3%	-18%
75 to 79	2,276	21.6%	1,676	17.5%	-26.4%
80 to 84	1,677	15.9%	1,607	16.8%	-4.2%
85 or Older	1,574	14.9%	1,603	16.7%	1.8%
Total	10,544	100.0%	9,584	100.0%	-9.1%

Population by race and ethnicity is shown in Table III.13.5. The white population changed by -5.8 percent between 2000 and 2010, and resulted in representing 77.3 percent of the population in 2010. The black population changed by 11.3 percent, represented 15.5 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 1.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 111.9 percent between 2000 and 2010, compared to the -3.5 percent growth rate for non-Hispanics.

Table III.13.5					
Population by Race and Ethnicity					
Waterloo					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	56,103	81.6%	52,864	77.3%	-5.8%
Black	9,529	13.9%	10,606	15.5%	11.3%
American Indian	150	0.2%	200	0.3%	33.3%
Asian	587	0.9%	722	1.1%	23%
Native Hawaiian/ Pacific Islander	34	0%	197	0.3%	479.4%
Other	989	1.4%	1,777	2.6%	79.7%
Two or More Races	1,355	2%	2,040	3%	50.6%
Total	68,747	100.0%	68,406	100.0%	-0.5%
Hispanic	1,806	2.6%	3,827	5.6%	111.9%
Non-Hispanic	66,941	97.4%	64,579	94.4%	-3.5%

Population by race and ethnicity through 2016 is shown in Table III.13.6. The white population represented 76.2 percent of the population in 2016, compared with black households accounting for 15.7 percent of the population. Hispanic households represented 6.2 percent of the population in 2016.

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	52,864	77.3%	52,104	76.2%
Black	10,606	15.5%	10,744	15.7%
American Indian	200	0.3%	270	0.4%
Asian	722	1.1%	1,346	2%
Native Hawaiian/ Pacific Islander	197	0.3%	254	0.4%
Other	1,777	2.6%	1,670	2.4%
Two or More Races	2,040	3%	1,969	2.9%
Total	68,406	100.0%	68,357	100.0%
Non-Hispanic	64,579	94.4%	64,106	93.8%
Hispanic	3,827	5.6%	4,251	6.2%

The population by race is broken down further by ethnicity in Table III.13.7. While the white non-Hispanic population changed by -7.5 percent between 2000 and 2010, the white Hispanic population changed by 135.4 percent. The black non-Hispanic population changed by 10.8 percent, while the black Hispanic population changed by 93.4 percent.

Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	55,419	82.8%	51,254	79.4%	-7.5%
Black	9,468	14.1%	10,488	16.2%	10.8%
American Indian	132	0.2%	145	0.2%	9.8%
Asian	581	0.9%	710	1.1%	22.2%
Native Hawaiian/ Pacific Islander	29	0%	171	0.3%	489.7%
Other	136	0.2%	94	0.1%	-30.9%
Two or More Races	1,176	1.8%	1,717	2.7%	46%
Total Non-Hispanic	66,941	100.0%	64,579	100.0%	-3.5%
Hispanic					
White	684	37.9%	1,610	42.1%	135.4%
Black	61	3.4%	118	3.1%	93.4%
American Indian	18	1%	55	1.4%	205.6%
Asian	6	0.3%	12	0.3%	100%
Native Hawaiian/ Pacific Islander	5	0.3%	26	0.7%	420%
Other	853	47.2%	1,683	44%	97.3%
Two or More Races	179	9.9%	323	8.4%	80.4%
Total Hispanic	1,806	100.0%	3,827	100.0%	111.9%
Total Population	68,747	100.0%	68,406	100.0%	-0.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table III.13.8. During this time, the total non-Hispanic population was 64,106 persons in 2016. The Hispanic population was 4,251.

Table III.13.8				
Population by Race and Ethnicity				
Waterloo				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	51,254	79.4%	49,668	77.5%
Black	10,488	16.2%	10,689	16.7%
American Indian	145	0.2%	224	0.3%
Asian	710	1.1%	1,322	2.1%
Native Hawaiian/ Pacific Islander	171	0.3%	254	0.4%
Other	94	0.1%	72	0.1%
Two or More Races	1,717	2.7%	1,877	2.9%
Total Non-Hispanic	64,579	100.0%	64,106	100.0%
Hispanic				
White	1,610	42.1%	2,436	57.3%
Black	118	3.1%	55	1.3%
American Indian	55	1.4%	46	1.1%
Asian	12	0.3%	24	0.6%
Native Hawaiian/ Pacific Islander	26	0.7%	0	0%
Other	1,683	44%	1,598	37.6%
Two or More Races	323	8.4%	92	2.2%
Total Hispanic	3,827	100.0	4,251	100.0%
Total Population	68,406	100.0%	68,357	100.0%

Households by type and tenure are shown in Table III.13.9. Family households represented 57.7 percent of households, while non-family households accounted for 42.3 percent. These changed from 60.2 and 39.8 percent, respectively.

Table III.13.9				
Household Type by Tenure				
Waterloo				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	17,233	60.2%	16,496	57.7%
Married-Couple Family	11,519	66.8%	11,441	69.4%
Owner-Occupied	10,001	86.8%	9,361	81.8%
Renter-Occupied	1,518	13.2%	2,080	18.2%
Other Family	5,714	33.2%	5,055	34.6%
Male Householder, No Spouse Present	1,462	25.6%	1,062	28.9%
Owner-Occupied	860	58.8%	522	49.2%
Renter-Occupied	602	41.2%	540	50.8%
Female Householder, No Spouse Present	4,252	74.4%	3,993	84.1%
Owner-Occupied	1,976	46.5%	1,968	49.3%
Renter-Occupied	2,276	53.5%	2,025	50.7%
Non-Family Households	11,374	39.8%	12,110	42.3%
Owner-Occupied	5,893	51.8%	6,213	51.3%
Renter-Occupied	5,481	48.2%	5,897	48.7%
Total	28,607	100.0%	28,606	100.0%

The group quarters population was 1,165 in 2010, compared to 1,551 in 2000. Institutionalized populations experienced a -16.1 percent change between 2000 and 2010. Non-institutionalized populations experienced a -34.7 percent change during this same time period.

Table III.13.10					
Group Quarters Population					
Waterloo					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	254	31%	151	22%	-40.6%
Juvenile Facilities	.	.	15	2.2%	.
Nursing Homes	413	50.4%	515	75%	24.7%
Other Institutions	152	18.6%	6	0.9%	-96.1%
Total	819	100.0%	687	100.0%	-16.1 %
Noninstitutionalized					
College Dormitories	0	0%	14	2.9%	
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	732	100%	464	97.1%	-36.6%
Total	732	100.0%	478	100.0%	-34.7%
Group Quarters Population	1,551	100.0%	1,165	100.0%	-24.9%

The number of foreign born persons are shown in Table III.13.11. An estimated 2.3 percent of the population was born in Bosnia and Herzegovina, some 1.7 percent were born in Mexico, and another 0.3 percent were born in Other Middle Africa.

Table III.13.11			
Place of Birth for the Foreign-Born Population			
Waterloo			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Bosnia and Herzegovina	1,558	2.3%
#2 country of origin	Mexico	1,168	1.7%
#3 country of origin	Other Middle Africa	214	0.3%
#4 country of origin	Burma	196	0.3%
#5 country of origin	Korea	169	0.2%
#6 country of origin	India	167	0.2%
#7 country of origin	Liberia	135	0.2%
#8 country of origin	Africa n.e.c	129	0.2%
#9 country of origin	Oceania n.e.c	120	0.2%
#10 country of origin	Vietnam	118	0.2%

Limited English Proficiency and the language spoken at home are shown in Table III.13.12. An estimated 1.6 percent of the population speaks Spanish at home, followed by 1.6 percent speaking Russian, Polish, or other Slavic languages.

Table III.13.12
Limited English Proficiency and Language Spoken at Home
 Waterloo
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	1,008	1.6%
#2 LEP Language	Russian, Polish, or other Slavic languages	1,000	1.6%
#3 LEP Language	Other Asian and Pacific Island languages	424	0.7%
#4 LEP Language	Other and unspecified languages	96	0.2%
#5 LEP Language	French, Haitian, or Cajun	84	0.1%
#6 LEP Language	Vietnamese	79	0.1%
#7 LEP Language	Chinese	40	0.1%
#8 LEP Language	Other Indo-European languages	37	0.1%
#9 LEP Language	German or other West Germanic languages	25	0%
#10 LEP Language	Arabic	21	0%

Disability

The disability rate from the 2000 Census is shown in Table III.13.13. Some 22 percent of the population was disabled in 2000, or a total of 13,876 persons. The disability rate was highest for those over 65, with 44.2 percent disabled.

Table III.13.13
Disability by Age
 Waterloo
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	995	9.6%
16 to 64	8,361	19.6%
65 and older	4,520	44.2%
Total	13,876	22%

Table III.13.14, shows disability by type in 2000. There were 6,234 physical disabilities in 2000, some 5,112 employment disabilities, and 5,136 go-outside-home disabilities.

Table III.13.14
Total Disabilities Tallied: Aged 5 and Older
 Waterloo
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	2,686
Physical disability	6,234
Mental disability	4,354
Self-care disability	2,479
Employment disability	5,112
Go-outside-home disability	5,136
Total	26,001

Disability by age, as estimated by the 2016 ACS, is shown in Table III.13.15. The disability rate for females was 12.4 percent, compared to 12.5 percent for males. The disability rate changed precipitously higher with age, with 42.7 percent of those over 75 experiencing a disability.

Table III.13.15						
Disability by Age						
Waterloo						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	7	0.3%	0	0%	7	0.1%
5 to 17	336	5.8%	286	5%	622	5.4%
18 to 34	704	8.4%	431	5.4%	1,135	6.9%
35 to 64	1,793	14.5%	1,890	14.9%	3,683	14.7%
65 to 74	515	20.7%	491	16.9%	1,006	18.7%
75 or Older	803	43.7%	1,179	42.1%	1,982	42.7%
Total	4,158	12.5%	4,277	12.4%	8,435	12.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table III.13.16. Some 7.2 percent have an ambulatory disability, 5.2 have an independent living disability, and 2.4 percent have a self-care disability.

Table III.13.16		
Total Disabilities Tallied: Aged 5 and Older		
Waterloo		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,879	2.8%
Vision disability	1,168	1.7%
Cognitive disability	3,776	6%
Ambulatory disability	4,501	7.2%
Self-Care disability	1,524	2.4%
Independent living disability	2,699	5.2%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table III.13.17. In 2016, some 32,423 persons were employed and 2,939 were unemployed. This totaled a labor force of 35,362 persons. The unemployment rate for Waterloo was estimated to be 8.3 percent in 2016.

Table III.13.17	
Employment, Labor Force and Unemployment	
Waterloo	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	32,423
Unemployed	2,939
Labor Force	35,362
Unemployment Rate	8.3%

In 2016, 88.8 percent of households in Waterloo had a high school education or greater.



Table III.13.18	
High School or Greater Education	
Waterloo	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	25,415
Total Households	28,606
Percent High School or Above	88.8%

As seen in Table III.13.19, some 35.1 percent of the population had a high school diploma or equivalent, another 31.9 percent have some college, 14.6 percent have a Bachelor's Degree, and 5.7 percent of the population had a graduate or professional degree.

Table III.13.19		
Educational Attainment		
Waterloo		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	6,598	12.7%
High School or Equivalent	18,289	35.1%
Some College or Associates Degree	16,638	31.9%
Bachelor's Degree	7,627	14.6%
Graduate or Professional Degree	2,987	5.7%
Total Population Above 18 years	52,139	100.0%

ECONOMICS

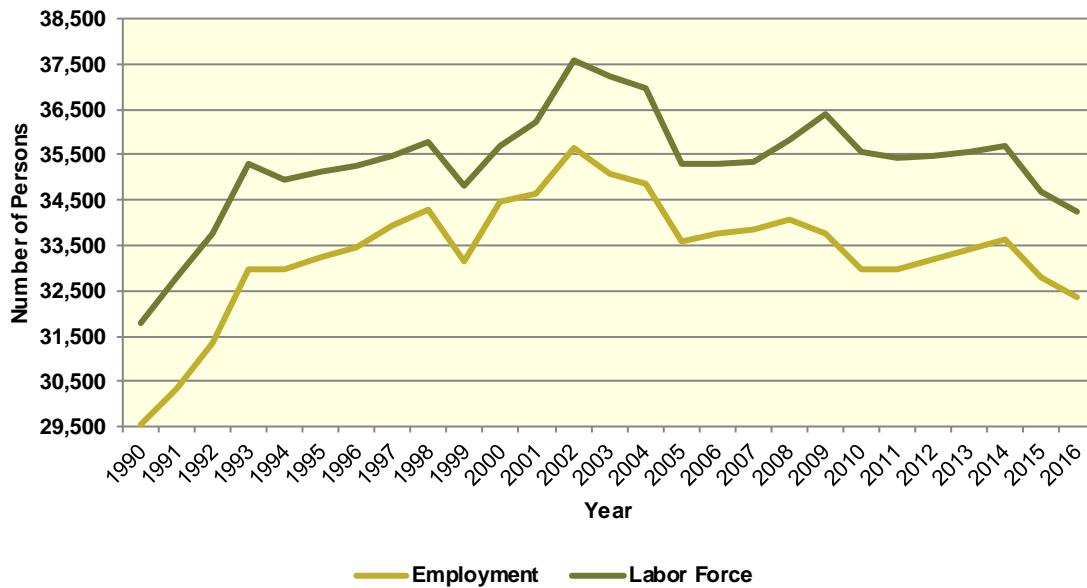
Labor Force

Table III.13.20, shows the labor force statistics for Waterloo from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 3.5 percent. The highest level of unemployment occurred during 1991 rising to a rate of 7.4 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 Waterloo remained unchanged from 5.5 percent in 2015 to 5.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table III.13.20					
Labor Force Statistics					
Waterloo					
1990 - 2016 BLS Data					
Year	Waterloo				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	2,225	29,564	31,789	7%	4.4%
1991	2,428	30,351	32,779	7.4%	4.7%
1992	2,440	31,334	33,774	7.2%	4.5%
1993	2,314	32,980	35,294	6.6%	4%
1994	1,977	32,968	34,945	5.7%	3.5%
1995	1,858	33,247	35,105	5.3%	3.4%
1996	1,800	33,477	35,277	5.1%	3.5%
1997	1,570	33,923	35,493	4.4%	3.1%
1998	1,519	34,274	35,793	4.2%	2.7%
1999	1,652	33,162	34,814	4.7%	2.6%
2000	1,256	34,460	35,716	3.5%	2.6%
2001	1,583	34,640	36,223	4.4%	3.3%
2002	1,914	35,665	37,579	5.1%	4%
2003	2,178	35,061	37,239	5.8%	4.5%
2004	2,133	34,853	36,986	5.8%	4.5%
2005	1,717	33,593	35,310	4.9%	4.3%
2006	1,529	33,768	35,297	4.3%	3.7%
2007	1,472	33,860	35,332	4.2%	3.7%
2008	1,721	34,092	35,813	4.8%	4.2%
2009	2,652	33,749	36,401	7.3%	6.4%
2010	2,600	32,978	35,578	7.3%	6%
2011	2,451	32,991	35,442	6.9%	5.5%
2012	2,282	33,187	35,469	6.4%	5%
2013	2,140	33,411	35,551	6%	4.7%
2014	2,073	33,615	35,688	5.8%	4.3%
2015	1,913	32,788	34,701	5.5%	3.8%
2016	1,893	32,340	34,233	5.5%	3.7%

Diagram III.13.2, shows the employment and labor force for Waterloo. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 32,340 persons, with the labor force reaching 34,233, indicating there were a total of 1,893 unemployed persons.

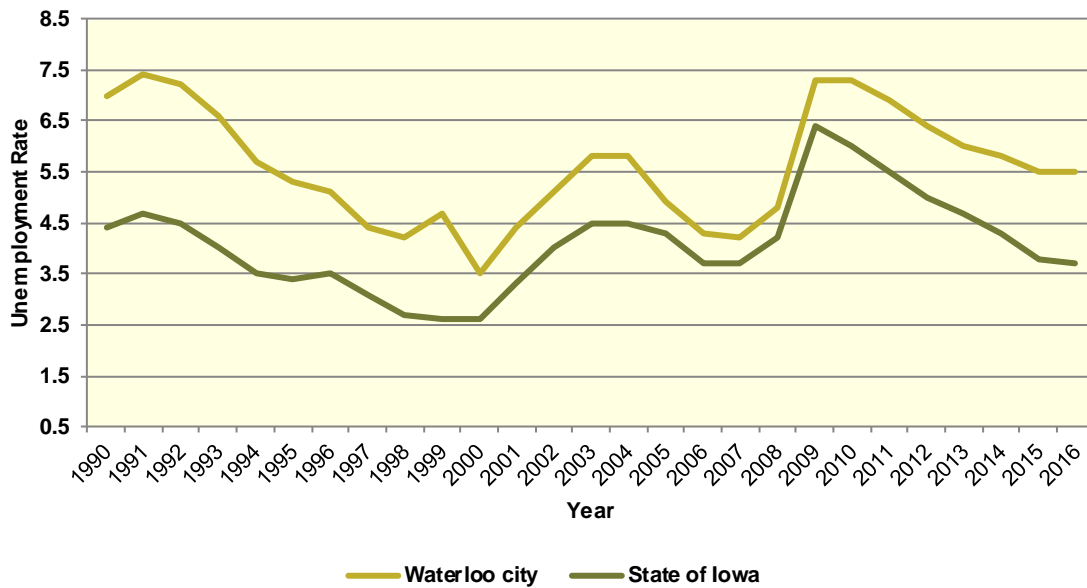
Diagram III.13.2
Employment and Labor Force
 Waterloo
 1990 – 2016 BLS Data



Unemployment

Diagram III.13.3, shows the unemployment rate for both the State and Waterloo. During the 1990’s the average rate for Waterloo was 5.7 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 6.2 percent. Over the course of the entire period the Waterloo had an average unemployment rate that higher than the State, 5.6 percent for Waterloo, versus 4.1 statewide.

Diagram III.13.3
Annual Unemployment Rate
 Waterloo
 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.13.4, 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.13.4
Real Average Earnings Per Job
 Black Hawk County
 BEA Data 1990 - 2016

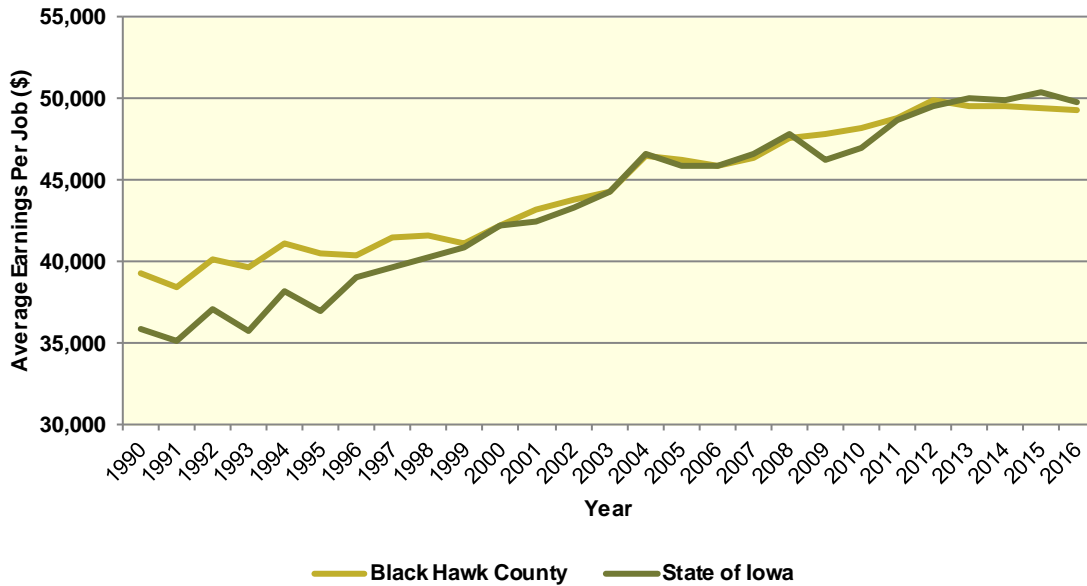
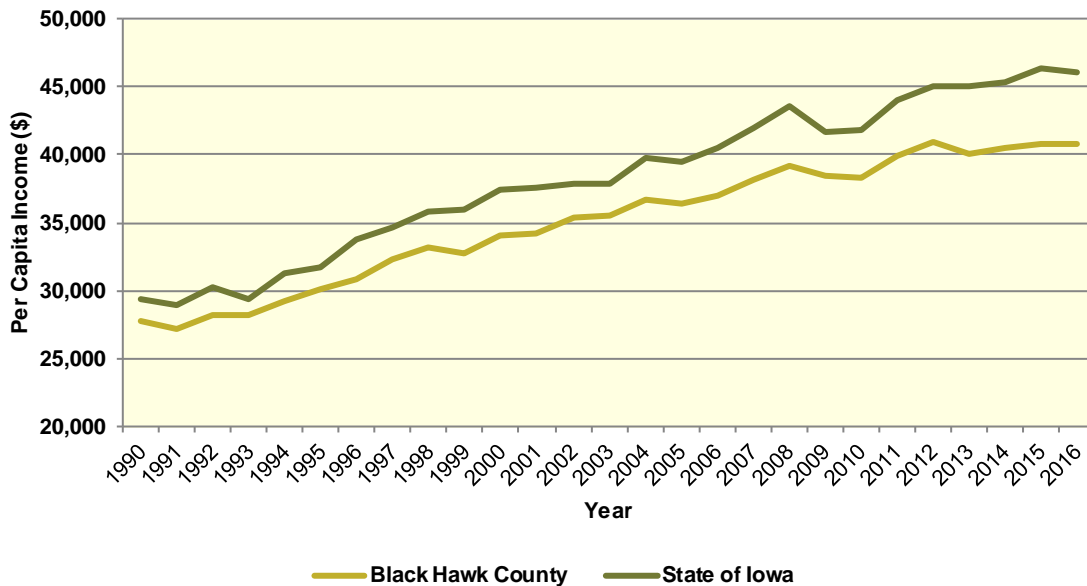


Diagram III.13.5, shows real per capita income for the Black Hawk County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. 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.13.5
Real Per Capita Income
 Black Hawk County
 BEA Data 1990 - 2016



Iowa Department of Revenue: Black Hawk County

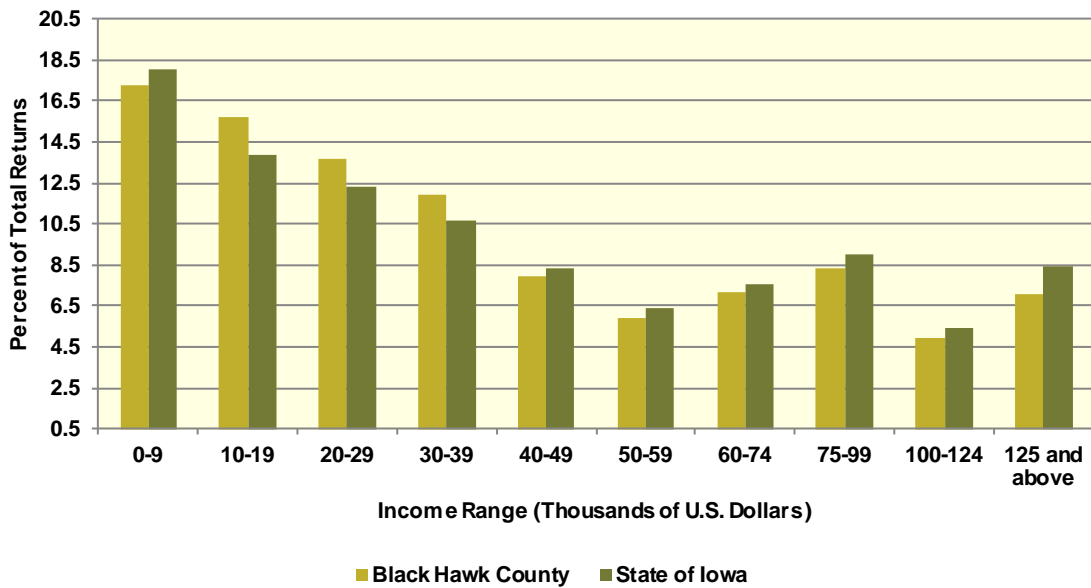
The Iowa Department of Revenue releases annual income tax statistics. Table III.13.21, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower 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.13.21
Number of Tax Returns by Adjusted Gross Income
 Waterloo
 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.13.6
2015 Income Distribution
 Black Hawk County
 2015 Iowa DOR Data



Poverty

The rate of poverty for Waterloo is shown in Table III.13.22. In 2016, there were an estimated 11,318 persons living in poverty. This represented a 16.8 percent poverty rate, compared to 13.7 percent poverty in 2000. In 2016, some 12.9 percent of those in poverty were under age 6, and 6.8 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	1,303	14%	1,456	12.9%
6 to 17	1,864	20.1%	2,264	20%
18 to 64	5,053	54.4%	6,833	60.4%
65 or Older	1,069	11.5%	765	6.8%
Total	9,289	100.0%	11,318	100.0%
Poverty Rate	13.7%	.	16.8%	.

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 84 authorizations in 2015 to 88 in 2016.

The real value of single-family building permits increased from \$118,047 in 2015 to \$151,048 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.13.23.

Table III.13.23 Building Permits and Valuation Waterloo 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	228	42	16	265	551	84,906	45,346
1981	203	40	8	22	273	75,924	47,313
1982	50	2	0	23	75	97,126	16,253
1983	49	0	4	101	154	107,207	61,212
1984	19	0	0	0	19	134,067	0
1985	4	0	0	0	4	93,530	0
1986	3	26	0	0	29	127,328	0
1987	6	0	0	0	6	147,125	0
1988	21	2	0	0	23	176,716	0
1989	24	2	0	42	68	221,150	139,277
1990	38	2	0	0	40	170,079	0
1991	67	2	0	0	69	111,488	0
1992	47	0	0	0	47	183,202	0
1993	28	4	0	96	128	223,837	20,121
1994	32	0	0	0	32	176,122	0
1995	32	0	0	75	107	183,550	66,637
1996	54	0	0	0	54	153,456	0
1997	49	2	0	0	51	157,718	0
1998	44	2	28	120	194	189,984	19,937
1999	53	4	0	12	69	147,944	405,641
2000	89	2	8	54	153	152,964	50,274
2001	51	16	16	6	89	153,871	105,184
2002	57	16	11	42	126	144,877	91,189
2003	80	14	64	30	188	150,519	91,819
2004	136	6	8	12	162	169,127	44,287
2005	103	8	4	32	147	181,174	75,872
2006	90	6	8	20	124	124,538	57,178
2007	66	16	4	0	86	149,613	0
2008	53	6	4	0	63	140,031	0
2009	52	12	0	0	64	149,630	0
2010	45	4	8	6	63	137,494	130,133
2011	57	4	0	0	61	124,583	0
2012	69	4	0	5	78	123,625	125,199
2013	85	2	0	10	97	121,410	123,215
2014	79	4	0	10	93	119,316	121,045
2015	84	6	0	12	102	118,047	119,757
2016	88	0	0	60	148	151,048	73,333

Diagram III.13.7 Single Family Permits

Waterloo
Census Bureau Data, 1980–2016

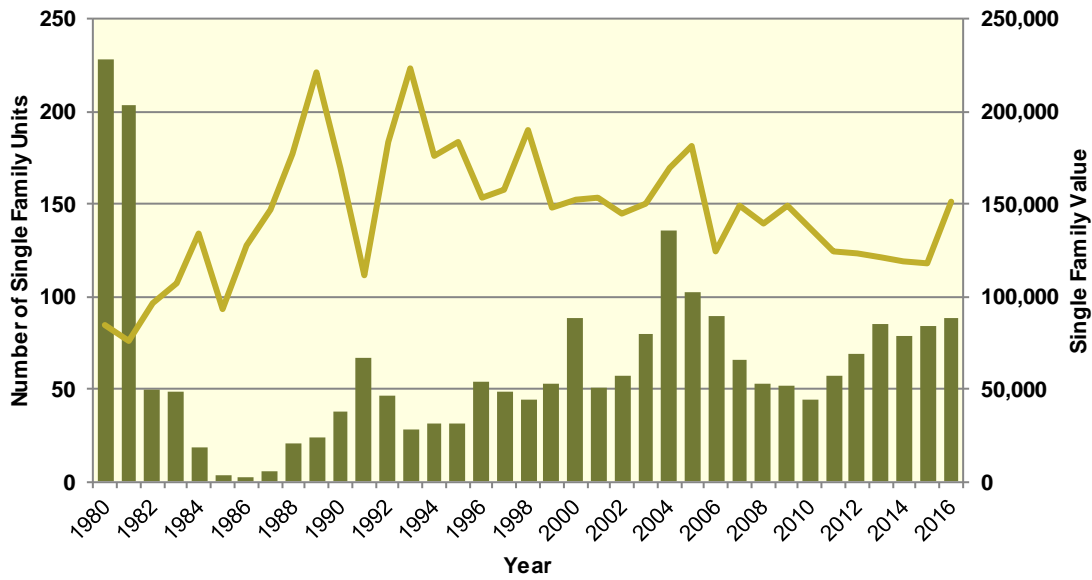
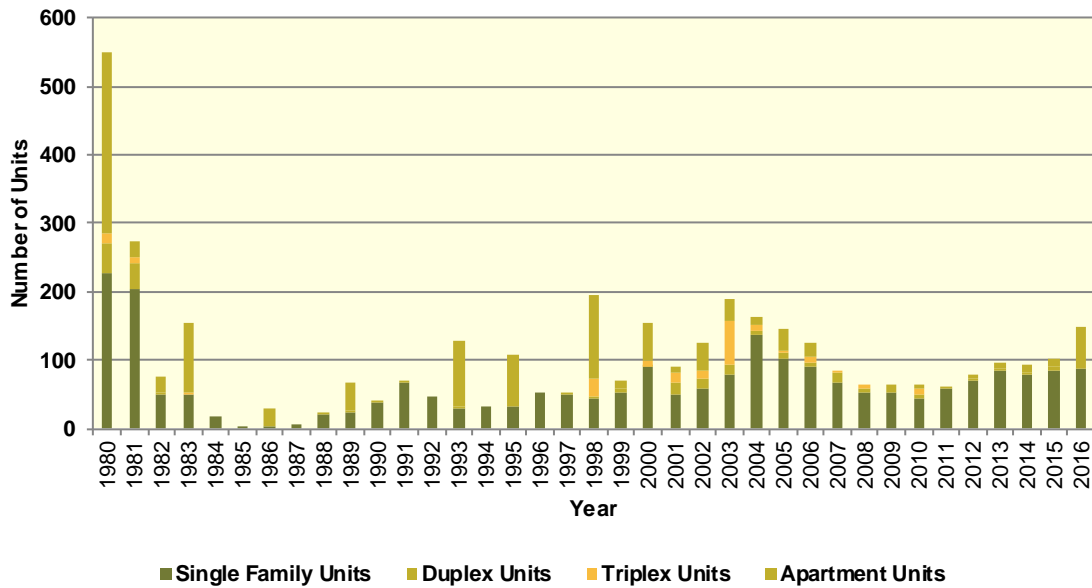


Diagram III.13.8 Total Permits by Unit Type

Waterloo
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table III.13.24. In 2016, there were 31,233 housing units, up from 29,479 in 2000. Single-family units accounted for 71.7 percent of units in 2016, compared to 73.1 in 2000. Apartment units accounted for 16.8 percent in 2016, compared to 15.3 percent in 2000.

Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	21,561	73.1%	22,384	71.7%
Duplex	1,128	3.8%	1,172	3.8%
Tri- or Four-Plex	1,098	3.7%	1,344	4.3%
Apartment	4,504	15.3%	5,249	16.8%
Mobile Home	1,188	4%	1,078	3.5%
Boat, RV, Van, Etc.	0	0%	6	0%
Total	29,479	100.0%	31,233	100.0%

Some 93.1 percent of housing was occupied in 2010, compared to 95.5 percent in 2000. Owner-occupied housing changed -0.9 percent between 2000 and 2010, ending with owner-occupied units representing 65.5 percent of unit. Vacant units changed by 59.1 percent, resulting in 2,116 vacant units in 2010.

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	28,169	95.5%	28,607	93.1%	1.6%
Owner-Occupied	18,897	67.1%	18,730	65.5%	-0.9%
Renter-Occupied	9,272	32.9%	9,877	34.5%	6.5%
Vacant Housing Units	1,330	4.5%	2,116	6.9%	59.1%
Total Housing Units	29,499	100.0%	30,723	100.0%	4.1%

Table III.13.26, shows housing units by tenure from 2010 to 2016. By 2016, there were 31,233 housing units. An estimated 63.1 percent were owner-occupied, and 8.4 percent were vacant.

Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	28,607	93.1%	28,606	91.6%
Owner-Occupied	18,730	65.5%	18,064	63.1%
Renter-Occupied	9,877	34.5%	10,542	36.9%
Vacant Housing Units	2,116	6.9%	2,627	8.4%
Total Housing Units	30,723	100.0%	31,233	100.0%

Households by household size are shown in Table III.13.27. There were a total of 28,607 households in 2010, up from 28,169 in 2000. One person households changed by 6.7 percent between 2000 and 2010, while two person households changed by 2.7 percent. Three and four person households changed by -3.5 and -9.6 respectively, representing 14.6 percent and 10.7 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	8,464	30%	9,029	31.6%	6.7%
Two Persons	9,695	34.4%	9,956	34.8%	2.7%
Three Persons	4,325	15.4%	4,172	14.6%	-3.5%
Four Persons	3,393	12%	3,067	10.7%	-9.6%
Five Persons	1,468	5.2%	1,443	5%	-1.7%
Six Persons	531	1.9%	576	2%	8.5%
Seven Persons or More	293	1%	364	1.3%	24.2%
Total	28,169	100.0%	28,607	100.0%	1.6%

Households by income is shown in Table III.13.28. Households earning more than \$100,000 per year represented 11.9 percent of households in 2016, compared to 5.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21 percent of households in 2010, compared to 18.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 15.3 percent of households in 2016, compared to 18.8 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	5,307	18.8%	4,364	15.3%
\$15,000 to \$19,999	2,190	7.8%	1,665	5.8%
\$20,000 to \$24,999	2,268	8%	1,675	5.9%
\$25,000 to \$34,999	4,646	16.5%	3,847	13.4%
\$35,000 to \$49,999	5,022	17.8%	4,313	15.1%
\$50,000 to \$74,999	5,102	18.1%	6,019	21%
\$75,000 to \$99,999	2,032	7.2%	3,320	11.6%
\$100,000 or More	1,625	5.8%	3,403	11.9%
Total	28,192	100.0%	28,606	100.0%

Table III.13.29, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 5.6 percent and 2.1 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.7 percent, 6.8 percent, and 5, respectively. Housing units built prior to 1939 represented 23.1 percent of households in 2016.



Table III.13.29				
Households by Year Home Built				
Waterloo				
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	6,864	24.4%	6,605	23.1%
1940 to 1949	3,238	11.5%	2,288	8%
1950 to 1959	5,965	21.2%	5,404	18.9%
1960 to 1969	4,214	15%	4,271	14.9%
1970 to 1979	4,807	17.1%	4,480	15.7%
1980 to 1989	1,710	6.1%	1,953	6.8%
1990 to 1999	1,368	4.9%	1,430	5%
2000 to 2009	.	.	1,588	5.6%
2010 or Later	.	.	587	2.1%
Total	28,166	100.0%	28,606	100.0%

The distribution of unit types by race are shown in Table III.13.30. An estimated 76.5 percent of white households occupy single family homes, while 57.1 percent of black households do. Some 14.9 percent of white households occupied apartments, while 23.2 percent of black households do. An estimated 52.3 percent of Asian, and 33.6 percent of American Indian households occupy single family homes.

Table III.13.30							
Distribution of Units in Structure by Race							
Waterloo							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	76.5%	57.1%	33.6%	52.3%	85.7%	68%	57.1%
Duplex	2.6%	7.2%	24%	0%	0%	3%	3.8%
Tri- or Four-Plex	2.4%	10.8%	0%	17.7%	0%	6.5%	1.9%
Apartment	14.9%	23.2%	0%	24.3%	14.3%	9.1%	26.7%
Mobile Home	3.5%	1.7%	42.4%	5.7%	0%	13.4%	10.5%
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.13.31. An estimated 34.8 percent of vacant units were for rent in 2010, a 26.2 percent change since 2000. In addition, some 17.4 percent of vacant units were for sale, a change of 103.3 percent between 2000 and 2010. "Other" vacant units represented 38.8 percent of vacant units in 2010. This is a change of 113.5 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.13.31 Disposition of Vacant Housing Units Waterloo 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	583	43.8%	736	34.8%	26.2%
For Sale	181	13.6%	368	17.4%	103.3%
Rented or Sold, Not Occupied	126	9.5%	125	5.9%	-0.8%
For Seasonal, Recreational, or Occasional Use	55	4.1%	64	3%	16.4%
For Migrant Workers	0	0%	1	0%	
Other Vacant	385	28.9%	822	38.8%	113.5%
Total	1,330	100.0%	2,116	100.0%	59.1%

The disposition of vacant units between 2010 and 2016 are shown in Table III.13.32. By 2016, for rent units accounted for 38.4 percent of vacant units, while for sale units accounted for 12.8 percent. "Other" vacant units accounted for 36.6 percent of vacant units, representing a total of 962 "other" vacant units.

Table III.13.32 Disposition of Vacant Housing Units Waterloo 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	736	34.8%	1,010	38.4%
For Sale	368	17.4%	336	12.8%
Rented Not Occupied	44	2.1%	105	4%
Sold Not Occupied	81	3.8%	84	3.2%
For Seasonal, Recreational, or Occasional Use	64	3%	107	4.1%
For Migrant Workers	1	0%	23	0.9%
Other Vacant	822	38.8%	962	36.6%
Total	2,116	100.0%	2,627	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.13.33. In 2016, an estimated 1.4 percent of households were overcrowded, and an additional 0.8 percent were severely overcrowded.

Table III.13.33 Overcrowding and Severe Overcrowding Waterloo 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	18,623	98.5%	224	1.2%	61	0.3%	18,908
2016 Five-Year ACS	17,882	99%	127	0.7%	55	0.3%	18,064
Renter							
2000 Census	8,618	93.1%	361	3.9%	279	3%	9,258
2016 Five-Year ACS	10,080	95.6%	281	2.7%	181	1.7%	28,606
Total							
2000 Census	27,241	96.7%	585	2.1%	340	1.2%	28,166
2016 Five-Year ACS	27,962	97.7%	408	1.4%	236	0.8%	28,606

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 32 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Waterloo. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table III.13.34 Households with Incomplete Plumbing Facilities Waterloo 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	28,031	28,574
Lacking Complete Plumbing Facilities	135	32
Total Households	28,166	28,606
Percent Lacking	0.5%	0.1%

There were 261 households lacking complete kitchen facilities in 2016, compared to 217 households in 2000. This was a change from 0.8 percent of households in 2000 to 0.9 percent in 2016.

Table III.13.35 Households with Incomplete Kitchen Facilities Waterloo 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	27,949	28,345
Lacking Complete Kitchen Facilities	217	261
Total Households	28,166	28,606
Percent Lacking	0.8%	0.9%

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 Waterloo, 13.9 of households had a cost burden and 14.4 percent had a severe cost burden. Some 20.1 percent of renters were cost burdened, and 28.3 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.5 percent and a severe cost burden rate of 3.9 percent. Owner occupied households with a mortgage had a cost burden rate of 13 percent, and severe cost burden at 7.7 percent.

Table III.13.36
Cost Burden and Severe Cost Burden by Tenure
 Waterloo
 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	8,515	81.2%	1,247	11.9%	652	6.2%	66	0.6%	10,480
2016 Five-Year ACS	9,020	78.8%	1,486	13%	879	7.7%	60	0.5%	11,445
Owner Without a Mortgage									
2000 Census	5,802	90.7%	272	4.3%	204	3.2%	118	1.8%	6,396
2016 Five-Year ACS	5,899	89.1%	361	5.5%	255	3.9%	104	1.6%	6,619
Renter									
2000 Census	5,111	55.4%	1,663	18%	1,934	21%	520	5.6%	9,228
2016 Five-Year ACS	4,904	46.5%	2,116	20.1%	2,984	28.3%	538	5.1%	10,542
Total									
2000 Census	19,428	74.4%	3,182	12.2%	2,790	10.7%	704	2.7%	26,104
2016 Five-Year ACS	19,823	69.3%	3,963	13.9%	4,118	14.4%	702	2.5%	28,606

Housing Problems by Income

Table III.13.37, 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.13.38, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 1,800 owner-occupied and 1,950 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 1,230 owner-occupied 2,775 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 19,845 households without a housing problem.

Table III.13.37
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.13.38						
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	50	4	0	20	0	74
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	30	4	20	58
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	40	35	35	70	195
Housing cost burden greater than 50% of income (and none of the above problems)	795	230	185	0	20	1,230
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	95	580	785	180	160	1,800
Zero/negative income (and none of the above problems)	100	0	0	0	0	100
has none of the 4 housing problems	170	1,135	2,905	2,240	8,595	15,045
Total	1,225	1,993	3,940	2,479	8,865	18,502
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	60	35	50	10	30	185
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	20	10	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	140	165	25	20	405
Housing cost burden greater than 50% of income (and none of the above problems)	2,305	385	75	10	0	2,775
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	480	975	420	10	65	1,950
Zero/negative income (and none of the above problems)	175	0	0	0	0	175
has none of the 4 housing problems	320	550	1,645	705	1,580	4,800
Total	3,395	2,085	2,355	780	1,705	10,320
Total						
Lacking complete plumbing or kitchen facilities	110	39	50	30	30	259
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	30	24	30	88
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	180	200	60	90	600
Housing cost burden greater than 50% of income (and none of the above problems)	3,100	615	260	10	20	4,005
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	575	1,555	1,205	190	225	3,750
Zero/negative income (and none of the above problems)	275	0	0	0	0	275
has none of the 4 housing problems	490	1,685	4,550	2,945	10,175	19,845
Total	4,620	4,078	6,295	3,259	10,570	28,822

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.13.39 presents some basic statistics about the completed surveys.

Table III.13.39				
Survey of Rental Properties				
Waterloo 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	33	1,652	10.8	26

Table III.13.40, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 554 single family units in Waterloo, with 72 of them available. This translates into a vacancy rate of 13 percent in Waterloo, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 1,045 apartment units reported in the survey, with 96 of them available, which resulted in a vacancy rate of 9.2 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table III.13.40 Rental Vacancy Survey by Type Waterloo 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	554	72	13%
Apartments	1,045	96	9.2%
Mobile Homes	30	10	33.3%
“Other” Units	0	0	0%
Don’t Know	23	1	4.3%
Total	1,652	179	10.8%

Table III.13.41, reports units by bedroom size. As can be seen there were 142 two bedroom apartment units and 80 three bedroom units. Overall, the 229 two bedroom units accounted for 13.9 percent of all units, and the 129 three bedroom units accounted for 7.8 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 965 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table III.13.41 Rental Units by Bedroom Size Waterloo 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	39	0	0	·	39
One	2	257	0	0	·	259
Two	82	142	5	0	·	229
Three	24	80	25	0	·	129
Four	9	22	0	0	·	31
Don’t Know	437	505	0	0	23	965
Total	554	1,045	30	0	23	1,652

Table III.13.42, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 3.7 percent.

Table III.13.42 Single Family Units by Bedroom Size Waterloo 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	2	0	0%
Two	82	3	3.7%
Three	24	1	4.2%
Four	9	1	11.1%
Don't know	437	67	15.3%
Total	554	72	13%

Table III.13.43 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were One-bedroom units, which had a vacancy rate of 2.7 percent.

Table III.13.43 Apartment Units by Bedroom Size Waterloo 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	39	0	0%
One	257	7	2.7%
Two	142	8	5.6%
Three	80	0	0%
Four	22	1	4.5%
Don't know	505	80	15.8%
Total	1,045	96	9.2%

Average market-rate rents by unit type are shown in Table III.13.44. 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.13.44 Average Market Rate Rents by Bedroom Size Waterloo 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$0	\$465	\$0	\$0	\$465
One	\$550	\$549.8	\$0	\$0	\$556.5
Two	\$636.7	\$674.9	\$0	\$0	\$661.5
Three	\$746.9	\$802.8	\$0	\$0	\$772
Four	\$975	\$1097.5	\$0	\$0	\$1007.5
Total	\$733.9	\$657.6	\$800	\$0	\$694.3

Table III.13.45, 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.13.45					
Average Assisted Rate Rents by Bedroom Size					
Waterloo					
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	\$0	\$0	\$0	\$0
Two	\$0	\$725	\$0	\$0	\$725
Three	\$0	\$825	\$0	\$0	\$825
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$775	\$0	\$0	\$775

Table III.13.46, shows vacancy rates for single family units by average rental rates for Waterloo. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 9.9 percent.

Table III.13.46			
Single Family Market Rate Rents by Vacancy Status			
Waterloo			
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	252	25	9.9%
\$750 to \$1,000	226	37	16.4%
\$1,000 to \$1,250	1	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	75	10	13.3%
Total	554	72	13%

The average rent and availability of apartment units is displayed in Table III.13.47. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 1.3 percent.

Table III.13.47			
Apartment Market Rate Rents by Vacancy Status			
Waterloo			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	236	62	26.3%
\$500 to \$750	460	6	1.3%
\$750 to \$1,000	215	21	9.8%
\$1,000 to \$1,250	30	1	3.3%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	104	6	5.8%
Total	1,045	96	9.2%

Respondents were asked if utilities are included in the rent and as shown in Table III.13.48, 18 respondents, or 58.1 percent, included some sort of utility in the rent.

Table III.13.48	
Are there any utilities included with the rent?	
Waterloo	
2017 Survey of Rental Properties	
Period	Respondent
Yes	18
No	13
% Offering Utilities	58.1%

The type of utility included in the rent is shown in Table III.13.49. There were 8 respondents who included electricity, 9 respondents who included natural gas, 18 respondents who included water and sewer and 17 respondents included trash collection in the rent.

Table III.13.49	
Which utilities are included with the rent?	
Waterloo	
2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	8
Natural Gas	9
Water/Sewer	18
Trash Collection	17

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.13.50, there were 50 single family units which property managers considered accessible, with an additional 187 accessible apartment units. In addition to the units shown below there were 30 mobile homes and 0 “other” units, which property managers deemed accessible to persons with a disability. Respondents also indicated there were a total of 108 persons with disabilities currently residing in accessible units.

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0		0
One	0	32	0	0		32
Two	27	54	5	0		86
Three	5	6	25	0		36
Four	2	10	0	0		12
Don’t Know	16	85	0	0	0	101
Total	50	187	30	0	0	267

Table III.13.51, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 32.9 percent or 27 two bedroom single family units are accessible, with 20.8 percent of three bedroom units were considered accessible. Overall, 9 percent of all single family units were considered accessible by survey respondents.

Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	2	0	2	0%
Two	55	27	82	32.9%
Three	19	5	24	20.8%
Four	7	2	9	22.2%
Don’t know	421	16	437	3.7%
Total	504	50	554	9%

Table III.13.52, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 38 percent or 54 two bedroom apartment units are accessible, with 7.5 percent of three bedroom units were considered accessible. Overall, 17.9 percent of all apartment units were considered accessible by survey respondents.



Table III.13.52 Apartment Units by Accessibility and Bedroom Size Waterloo 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	39	0	39	0%
One	225	32	257	12.5%
Two	88	54	142	38%
Three	74	6	80	7.5%
Four	12	10	22	45.5%
Don't know	420	85	505	16.8%
Total	858	187	1,045	17.9%

Perceived Need for Rental Units

Table III.13.53, at right, shows the number of survey respondents who keep a waiting list. As can be seen 15 respondents said they keep a waitlist, with an estimated 257 number of persons on the wait list.

Table III.13.53 Do you keep a waiting list? Waterloo 2017 Survey of Rental Properties	
Period	Respondent
Yes	15
No	15
Waitlist Size	257

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table III.13.54, 0 respondents said there was no need for renovating single family units, with 5 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 4 respondents saying there was extreme need for renovating existing apartment units.

Table III.13.54 How would you rate the need for renovation of existing units in the? Waterloo 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	2	3	1	1
Moderate Need	5	6	3	3
High Need	9	8	8	6
Extreme Need	5	4	3	3
Average Need	3.8	3.6	3.9	3.8

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table III.13.55, 19 respondents said there was no need for new single family units, with 5 respondents saying there was extreme need for constructing new single family units. Likewise, 19 respondents indicated no need for new apartment units, with 5 respondents saying there was extreme need for constructing new apartment units.

Table III.13.55
How would you rate the need for construction of new units in the?
 Waterloo
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	19	19	16	14
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	1	1	1	1
Extreme Need	5	5	3	3
Average Need	1.9	1.9	1.8	1.8

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.13.56, shows the *strong growth scenario* for Waterloo. As can be seen there were 0 owner-occupied and 0 renter-occupied households in 2016, for a total of 28,606 households. In 2030, there will be a projected 31,109 households, of which 19,644 are projected to be owner occupied and the remaining 11,464 are expected to be renter-occupied.

By 2050, there are projected to be 19,861 owner-occupied households, of which 1,305 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 4,238 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 11,591 renter households, of which 3,806 renter households are expected to have incomes between 0 and 30.0 percent of median family income 2,649 renter households with incomes between 50.1-80.0



percent of MFI. Overall households are projected to reach 31,452 occupied units by 2050, of which 5,111 are expected to have incomes on between 0 and 30 percent of MFI.

Table III.13.56 Housing Demand Forecast Waterloo Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	0	1,258	1,276	1,291	1,301	1,306	1,307	1,305
30.1-50%	0	2,061	2,090	2,114	2,130	2,138	2,140	2,138
50.1-80%	0	4,086	4,144	4,191	4,223	4,239	4,242	4,238
80.1-95%	0	1,756	1,780	1,801	1,814	1,821	1,823	1,821
95.1-115%	0	2,714	2,752	2,784	2,805	2,815	2,817	2,814
115+%	0	7,276	7,379	7,464	7,520	7,548	7,554	7,546
Total	0	19,151	19,421	19,644	19,793	19,867	19,884	19,861
Renter								
0-30%	0	3,670	3,721	3,764	3,793	3,807	3,810	3,806
30.1-50%	0	2,262	2,294	2,321	2,338	2,347	2,349	2,346
50.1-80%	0	2,555	2,591	2,620	2,640	2,650	2,652	2,649
80.1-95%	0	585	593	600	604	606	607	606
95.1-115%	0	882	895	905	912	915	916	915
115+%	0	1,223	1,240	1,255	1,264	1,269	1,270	1,269
Total	0	11,177	11,334	11,464	11,551	11,594	11,604	11,591
Total								
0-30%	0	4,928	4,998	5,055	5,093	5,112	5,116	5,111
30.1-50%	0	4,324	4,385	4,435	4,468	4,485	4,489	4,484
50.1-80%	0	6,641	6,734	6,812	6,863	6,889	6,895	6,887
80.1-95%	0	2,340	2,373	2,400	2,419	2,428	2,430	2,427
95.1-115%	0	3,596	3,647	3,688	3,716	3,730	3,733	3,729
115+%	0	8,499	8,619	8,718	8,784	8,817	8,824	8,815
Total	28,606	30,328	30,756	31,109	31,345	31,462	31,487	31,452

