

2022

Comprehensive Economic Development Strategy

of the

**Iowa Northland Regional Economic Development
Commission (INREDC)**

Adopted by the INREDC Board of Directors

May 19, 2022

Adopted by the INRCOG Executive Committee

June 16, 2022

Approved by the US Economic Development Administration

November 22, 2022

Prepared by the staff of:
Iowa Northland Regional Council of Governments for the
Iowa Northland Regional Economic Development Commission



United States Department of Commerce
Economic Development Administration
Denver Regional Office
1244 Speer Boulevard, Suite 431
Denver, Colorado 80204

November 22, 2022

In Reply Refer to:
ED20DEN3020023

Kevin Blanshan, Executive Director
Iowa Northland Regional Council of Governments (INRCOG)
229 East Park Avenue
Waterloo, Iowa
50703-4621

Dear Mr. Blanshan:

As an EDA Partnership Planning grant recipient, your organization is responsible for producing one of the cornerstones of EDA's programs – the Comprehensive Economic Development Strategy (CEDS). Your important work engages community leaders and the private sector and establishes a blueprint for regional collaboration, resulting in a strategy-driven plan for regional economic development.

EDA has reviewed and accepted your CEDS document.

You may find more information about EDA's CEDS Content Guidelines on our website at www.eda.gov/ceds/content/. You are encouraged to use these tools in the preparation and evaluation of your next Five-Year CEDS document which is due to EDA on September 30, 2027. Should you have any questions, please contact Daniel Kojetin, Economic Development Specialist at 720-392-9249 or dkojetin@eda.gov.

We commend your organization for its excellent efforts, and we look forward to working with you as you continue to address the economic development planning and implementation needs of your region.

Sincerely,

A handwritten signature in black ink, appearing to read "D. Kojetin".

Daniel Kojetin
Economic Development Specialist

Cc: Alex Smith, Economic Development Representative

**A RESOLUTION OF THE IOWA NORTHLAND REGIONAL ECONOMIC DEVELOPMENT COMMISSION
(INREDC) TO ADOPT THE 2022 COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)**

WHEREAS, the Iowa Northland Regional Economic Development Commission (INREDC) is required to develop the 2022 INREDC Comprehensive Economic Development Strategy (CEDS), subject to EDA approval, and

WHEREAS, the CEDS is a policy document that considers the region's demographics, current economy, defines economic development initiatives and proposes implementation strategies, and

WHEREAS, the CEDS is required by the US Department of Commerce's Economic Development Administration (EDA) for funding of our region as an Economic Development District, and


WHEREAS, the CEDS utilizes the expertise of a Strategy or Planning Committee of regional economic development experts, and

WHEREAS, the CEDS will be used to guide regional economic development over the course of the next five (5) years, and

WHEREAS, the CEDS has been the subject of, or a discussion item on the agenda of numerous INREDC, Cedar Valley Regional Partnership, and planning sessions, and

NOW THEREFORE BE IT RESOLVED THAT the INREDC Board hereby approves and adopts the 2022 Comprehensive Economic Development Strategy (CEDS) Plan, incorporating changes from public and EDA comments received during the approval process, and direct staff to submit the 2022 CEDS Plan on behalf of the region.

Passed and Adopted on this 19th day of May, 2022.



Ken Kammeyer, INREDC Chair

5 / 19 / 22
Date

ATTEST:



Isalah Corbin, INREDC Acting Secretary

5/19/22
Date

A RESOLUTION OF THE IOWA NORTHLAND REGIONAL COUNCIL OF GOVERNMENTS (INRCOG) EXECUTIVE COMMITTEE TO ADOPT THE 2022 COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)

WHEREAS, the Iowa Northland Regional Council of Governments (INRCOG) Executive Committee, acting on behalf of the INRCOG Board of Directors, is to adopt the 2022 Iowa Northland Regional Economic Development Commission (INREDC) 2022 Comprehensive Economic Development Strategy (CEDS), subject to INREDC and EDA approval, and

WHEREAS, the CEDS is a policy document that considers the region's demographics, current economy, defines economic development initiatives and proposes implementation strategies, and

WHEREAS, the CEDS is required by the US Department of Commerce's Economic Development Administration (EDA) for funding of our region as an Economic Development District, and

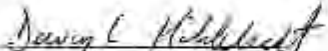
WHEREAS, the CEDS utilizes the expertise of a Strategy or Planning Committee of regional economic development experts, and

WHEREAS, the CEDS will be used to guide regional economic development over the course of the next five (5) years, and

WHEREAS, the CEDS has been the subject of, or a discussion item on the agenda of numerous INREDC Board, Cedar Valley Regional Partnership, local economic development commission meetings, and economic development staff planning sessions, and

NOW THEREFORE BE IT RESOLVED THAT the INRCOG Executive Committee hereby approves and adopts the 2022 Comprehensive Economic Development Strategy (CEDS).

Passed and Adopted on this 16th day of June, 2022.


INRCOG Executive Committee Chairperson

6-16-22
Date:

ATTEST:


INRCOG Executive Director

6-16-22
Date:

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Acknowledgements

The Iowa Northland Regional Economic Development Commission consists of Black Hawk, Bremer, Buchanan, Butler, Chickasaw, and Grundy County in northeast Iowa. The INREDC along with the Cedar Valley Regional Partnership were the main vehicles for the development of our 2022 CEDS. We thank each member for their time and support.

Iowa Northland Regional Economic Development Commission (INREDC)

Aaron Sauerbrei, Hawkeye Community College
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Pam Wright, Hawkeye Community College
Tammy Robinson, New Hampton Economic Development (Chickasaw County)

Executive Summary

Overview

The Iowa Northland Regional Council of Governments (INRCOG) was founded in 1973 and consists of the six Iowa counties of Black Hawk, Bremer, Buchanan, Butler, Chickasaw and Grundy. These six counties joined together to form the Iowa Northland Regional Economic Development Commission (INREDC). INREDC was designated by the U.S. Department of Commerce Economic Development Administration as the Economic Development District (EDD) for the region. INREDC advocates for, supports, and coordinates regionally significant economic development activities in the region, including maintaining and updating the Comprehensive Economic Development Strategy (CEDS) for the region.

Comprehensive Economic Development Strategy (CEDS)

As stated in the CEDS Content Guidelines¹, a CEDS is a strategy-driven plan for regional economic development. It is a key component in establishing and maintaining a robust economic ecosystem by helping to build regional capacity (through hard and soft infrastructure) that contributes to individual, firm, and community success. The CEDS considers regional planning efforts and available federal funds, private sector resources, and state support, which can advance the region's CEDS goals and objectives.

The following sections are included in the document:

- **Section A: Summary Background:** A summary background of the economic conditions of the region;
- **Section B: SWOT Analysis:** An analysis of regional strengths, weaknesses, opportunities, and threats;
- **Section C: Strategic Priorities:** The strategic priorities and action plan builds upon the findings from the SWOT analysis. The action plan identifies the stakeholder(s) responsible for implementation, timetables, and opportunities for the integrated use of other local, state, and federal funds;
- **Section D: Implementation and Evaluation Framework:** Performance measures used to evaluate the organization's implementation of the CEDS and impact on the regional economy;

Economic Resiliency

The challenges and quickly changing circumstances of 2020 have shown the necessity to be able to quickly change and adapt. Economic resiliency is defined as the ability to avoid, withstand, and recover from economic shocks. Resiliency is infused throughout the CEDS in anticipation of evolving needs. This will allow us to be better positioned to address those needs built around our CEDS.

This 2022 CEDS represents the accumulation of the collective concepts, ideas, activities, and dreams of the region. One of the difficulties of preparing a CEDS is that the region's economy is not static. It is constantly changing and evolving – affected by local, regional, state, national and global events. The CEDS is prepared at a snapshot in time, with the collective expertise and experience of the region attempting to project how best to approach the future using the information available. It is an attempt to project the future economic conditions, the available private and governmental resources, the political realities of the region and the business decisions that will be made by existing and future businesses in the region and beyond. The goal is to develop a comprehensive strategy, or roadmap, for the region to follow. That strategy must be flexible to adjust to changing conditions, but specific enough to provide guidance to the region. It is the collective wisdom of the economic development groups, governments, and businesses. We believe the 2022 CEDS for

¹ CEDS Content Guidelines, EDA www.eda.gov/ceds

the INREDC Region represents the direction that best delineates the path the region has chosen to spur its economic development efforts over the next five years.

To prepare the 2022 CEDS, a series of planning meetings, hosted by the economic development groups, were held in the counties throughout the region. In addition to meetings that drew input from geographic based interests, several planning sessions were held, and input obtained from the INREDC Board and Cedar Valley Regional Partnership (CVRP), which have broader regional focuses.

Regional Economic Considerations

A variety of regional economic considerations are discussed throughout this document that were identified through the SWOT planning sessions, committee meetings, and staff research. The key economic issues facing our region include:

Population Growth and Demographic Changes: Over the past ten years, the region has felt the changing demographics slowly penetrate our region's economy. With a peak population in 1980, the region's population has remained flat. The 2020 Census showed four counties decreasing in population, one staying the same, and another slightly increasing. The region has also seen a steady rise in the age of our population. These factors continue to create stresses on our economic growth as well as our communities.

Workforce Attraction and Development: The region's demand for workforce is great. Employers demand for a trained and skilled workforce has become evident, especially with the stresses of the pandemic. As the workforce environment has changed, this has strained the ability of our region to grow. The need for an increase in workforce development and attraction remains a great need in order to ensure future growth over the next five years. Our region must continue to develop a strong workforce while becoming a region of choice for individuals to come.

Regional Collaboration and Partnerships: One lesson learned for the pandemic is that our region needs to be able to compete on a large scale to ensure our success and be resilient to economic shocks. This means our region must be better able to partner across communities and businesses to become more efficient and effective with the use of our resources. Improving our collaboration and partnership on a variety of economic and community development issues will ensure greater success for the whole of our region.

Infrastructure Resilience: The region's infrastructure has been a pillar for our success. However, our infrastructure will continue to need further development and investment. The change in future demands and as well as aging infrastructure will continue to need to be addressed. This includes ensuring a strong transportation infrastructure of roads, bridges, rail, and air. Continued investment in public utilities like water and sewer will be critical to meet needs and be resilient in the face of potential disasters. Finally, broadband has been developed in many areas, but there remains a stronger need for investment to create a well-connected region.

Housing: Housing continues to be a critical need throughout the region. The issue remains complex with a variety of needs. Much of the housing stock in the region has lacked sufficient investment an update while the availability of affordable housing continues to strain many communities. Moreover, the slow housing development over the past five years has left a very competitive market for those seeking housing.

Strategic Priorities

The vision of the Iowa Northland Regional Economic Development District is to strengthen and diversify our regional economy by collaborating to provide the infrastructure, workforce, and amenities necessary to retain and expand existing businesses, attract new, and support local entrepreneurs.

Goals, Objectives, and Strategies were developed to achieve this vision based on input gathered through the SWOT planning process and research. The region's Goals, Objectives, and Actions Steps are detailed in Section C of this plan. The INREDC's 2022 CEDS goals are:

Strategic Priority 1: *Foster Regional Collaboration & Partnerships*

Description: *Leverage local, state, and federal partnerships to increase alignment of regional goals through greater collaboration and partnerships.*

Strategic Priority 2: *Promote Regional Attraction and Placemaking*

Description: *Develop and promote the region's physical and cultural environment as an affordable and attractive place to live, work, and play for a workforce of diverse backgrounds, interests, and skills.*

Strategic Priority 3: *Enhance Regional Economic and Community Development*

Description: *Leverage local, state, and federal partnerships and incentives with the economic and community needs of the region.*

Strategic Priority 4: *Build Infrastructure Resilience*

Description: *Support the region's infrastructure needs and demands of residents and communities through planning and financing.*

Strategic Priority 5: *Address Housing Stock and Availability*

Description: *Address housing needs, stock, and availability across the region to address local and workforce housing needs and development.*

Strategic Priority 6: *Improve Economic and Disaster Resilience and Preparedness*

Description: *Continue to protect existing and future public and private sector investments from economic, physical, and other threats by building a resilient region capable of withstanding shocks to its economy.*

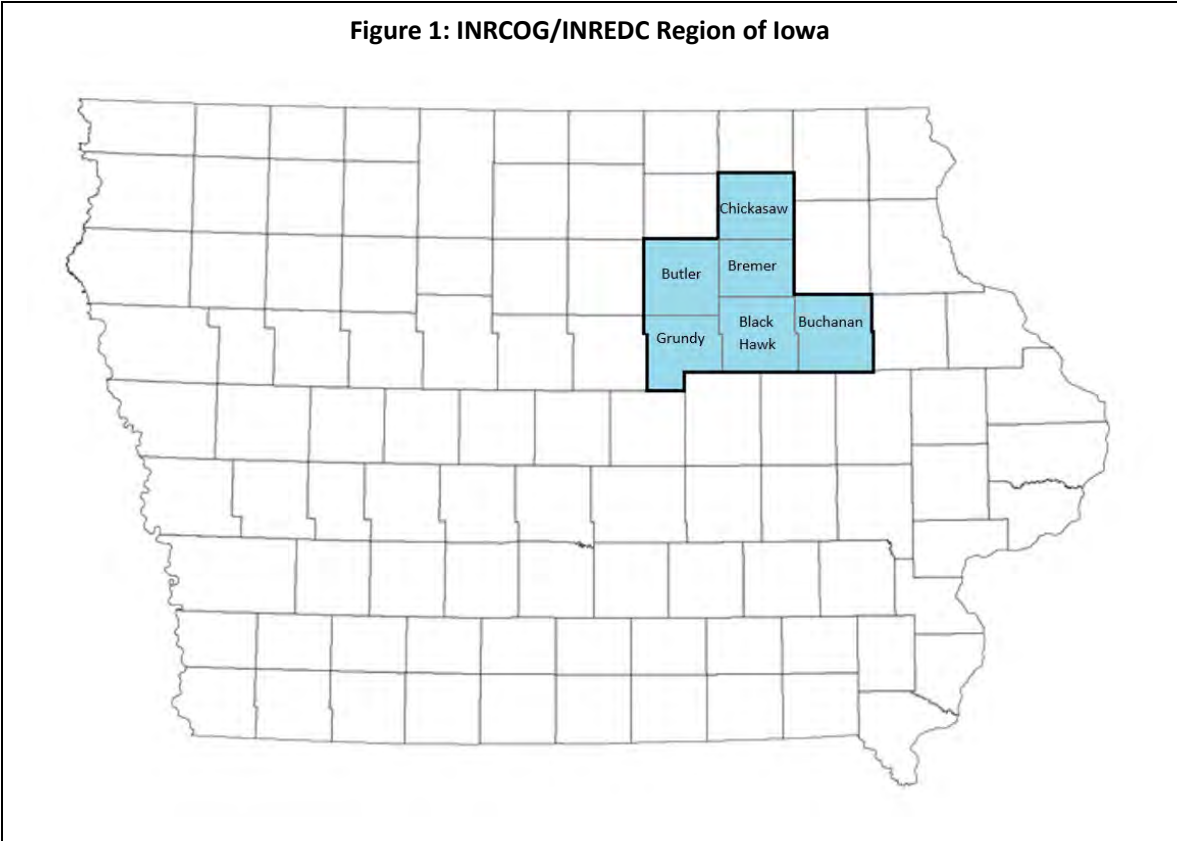
The 2022 CEDS will be a constantly reviewed and developing document. An Annual Report will be prepared and filed annually with the Economic Development Administration (EDA) office in Denver, CO. It will be the goal of INREDC to maintain the goals and objectives as current representations of the region's direction.

- ✓ Each priority area contains several ideas for approaches and implementation. These are options for a starting point rather than a checklist.
- ✓ Economic development practitioners and their partners, with support from INREDC staff will implement the CEDS – implementation will be a collaborative effort across many organizations.
- ✓ It is not expected that economic development practitioners will pursue all the ideas captured in this CEDS.
- ✓ Instead, economic development practitioners and partners should work together throughout the five-year implementation process to identify which approaches they want to pursue based on the assets and strengths they are able to contribute.

Introduction

INREDC Background

The Iowa Northland Regional Council of Governments (INRCOG) was founded in 1973 and is comprised of six Iowa counties in the northeast portion of the state. Those counties include Black Hawk, Bremer, Buchanan, Butler, Chickasaw, and Grundy counties. These counties also make up the Iowa Northland Regional Economic Development District, the regional Economic Development District (EDD) under the Department of Commerce, Economic Development Administration. All six counties signed resolutions establishing the Iowa Northland Regional Economic Development Commission (INREDC) and appointed representatives to the INREDC Board of Directors. The primary population and economic hub for the INREDC region is the Waterloo-Cedar Falls metropolitan area. Figure 1 shows the location of INREDC region in the State of Iowa.



The INREDC is responsible for preparing a Comprehensive Economic Development Strategy (CEDS), and directing other plans and activities related to economic and community development. The commission advises INRCOG on matters related to economic and community development. Membership on the INREDC Board of Directors is comprised of representatives appointed by member counties (two each), a representative of Black Hawk Economic Development, Inc., and two members appointed by INRCOG. The region has strong Economic Development agencies in each county, as well as numerous economic development groups in many communities, and the groups work together very effectively on regional development matters.

The INREDC Board consists of fifteen (15) persons, with elected officials (or representatives of governmental entities) constituting fifty-three (53) percent of commission appointments. The balance is composed of district residents. The board is representative of the region, including men and women who represent business, agriculture, industry, labour, minorities, youth, education, utilities, transportation, finance, the unemployed, and government employers.

In 1972, an Overall Economic Development Plan (OEDP) was prepared for Black Hawk County, and later updated. In 1977, the State of Iowa Planning Region 7 was authorized as a Development District by the U.S. Department of Commerce, Economic Development Administration (EDA). Although an OEDP was created for the region, it was not ratified by member jurisdictions, and the district was not formally established at that time.

In the early 1980's, Black Hawk County received designation as an Economic Development District due to the closure of the Rath Packing Company. This designation allowed the county to address the impact of the plant closing and initiate numerous infrastructure improvements throughout the community. The OEDP was partially successful in guiding the diversification of the economic base and created a greater potential for future efforts through community service improvements such as education, streets, water, and sewer facilities.

Although progress was made, the entire district has historically suffered from the limited nature of employment opportunities combined with a heavy reliance upon agriculture and related manufacturing. The local story of John Deere and Company provides a good example of this reliance. In 1980, Deere and Company provided over one-fifth of the Black Hawk County employment opportunities. Prevailing wage rates and benefits paid by Deere discouraged other industries and businesses from locating in the area because of their inability to compete. The agricultural credit-crunch of the 1980's, as well as increased foreign competition, and associated downturns in the economy forced the company to realign its corporate objectives, leading to plant modernization and downsizing. This placed a tremendous strain upon the region, as approximately 8,000 jobs were lost over a two-year period from Deere and Company alone.

The reorganization efforts of Deere contributed to an out-migration of over 12,000 persons from Black Hawk County and 18,000, or 7.8 percent of the total, from the district between 1980 and 1985. Most of the persons who left were between the ages of 25 and 44, due in large part to the lack of employment opportunities. This exodus had a ripple effect on the entire region's economy.

On May 24, 1990, all of Region 7 was designated as an Economic Development District by the Economic Development Administration. Accordingly, all the counties, except for Grundy, were designated Redevelopment Areas in accordance with Section 401 of the Public Works and Economic Development Act of 1965, as amended. The district creation allowed member counties to become eligible for much needed long term planning assistance to address infrastructure needs and guide economic development initiatives.

The Waterloo/Cedar Falls metropolitan area was selected as the growth center of the district, in part, because it has the largest population base of the region and is the dominant employment, service, and activity center for the district. The role of the growth center is to focus solutions that address the economic distress within the development district and assist residents with overcoming unemployment and underemployment. In short, activities within the growth center have profound effects on the balance of the district, as well as on Northeast Iowa.

In the 1990's, national highway system improvements in the region boosted economic activity and aided efforts to diversify the economy. Waterloo/Cedar Falls was for the first time connected to the Interstate

system with I-380 connecting to I-80 south of Cedar Rapids. District-wide transportation improvements also occurred on U.S. Highways 20, 63, and 218. The Avenue of the Saints,” a new freeway connecting St. Louis, Missouri, with St. Paul, Minnesota, which passes through the district, was completed. Construction projects on Highway 20 have made the highway a 4-lane road from Dubuque to Sioux City. These infrastructure improvements have placed the INREDC region in an enviable position with access to major north-south and east-west interstate highways.

The region suffered two dramatic and devastating disasters in the summer of 2008. An EF5 tornado struck the City of Parkersburg and several other cities within the region on May 25, 2008. Eight lives were lost and considerable damage to property was sustained. That disaster was closely followed on June 9-11, 2008, as flooding occurred on the Cedar River at levels never before encountered. The flooding did major damage to the communities of Waverly, Cedar Falls, Clarksville, Evansdale, Waterloo, New Hartford, Independence, LaPorte City, and other communities as it wreaked havoc from the northwest portion of the region through the southeast. The flooding damage was not limited to the INREDC region as communities north and south of the region were similarly devastated. Damage south of the region from Cedar Rapids to Iowa City and on to the Mississippi River was estimated to be over a billion of dollars and affected homes, businesses, governmental facilities, and crops.

Prior to the disaster, significant diversification began to be realized in the region. Expansion and relocation of industries such as two Target Distribution Centers (one for general merchandise and one for frozen foods), Ryder Integrated Logistics, a ConAgra Pudding facility, Ferguson Distribution, and numerous other expansions, such as United Equipment Accessories and GMT in Waverly, helped develop a broader economic base for the region. Although the region remains heavily agriculturally based, it certainly has expanded in scope and breadth. The potential exists for continued long-term expansion of the economic base due to improved community infrastructure and available building sites, including those in the numerous industrial parks located throughout the region. An EDA-funded Industrial Park in Cedar Falls has provided a new, heavy industrial site for development. Waterloo (MidPort America Business Park and additional activity on the southern edge of Waterloo) has also actively begun to develop new alternatives for expansion. Each of the six counties in the region can detail improvements and planned improvements to their existing industrial parks that put the region in an excellent position as the economy begins to recover.

Since March of 2020, the region, like the rest of the world economy, has been significantly impact by the Covid-19 pandemic. The region’s unemployment numbers have been, and remain below, the national averages. However, the pandemic caused a dramatic increase in unemployment numbers during the initial shutdown. Supply chains also suffered dramatically, as the world’s production waned. This had a substantial impact on both large industrial businesses as well as small, local businesses. Following the shutdowns, unemployment numbers returned to their prior figures and large industries were able to rebound. However, the impact on small businesses remains a large concern. Furthermore, all industries continue the struggle find qualified workers to fill open positions as the pandemic decreased the amount of workforce available in the region. Much of the impact of the pandemic remains to be seen and has a looming impact on the future of economic development in the region.

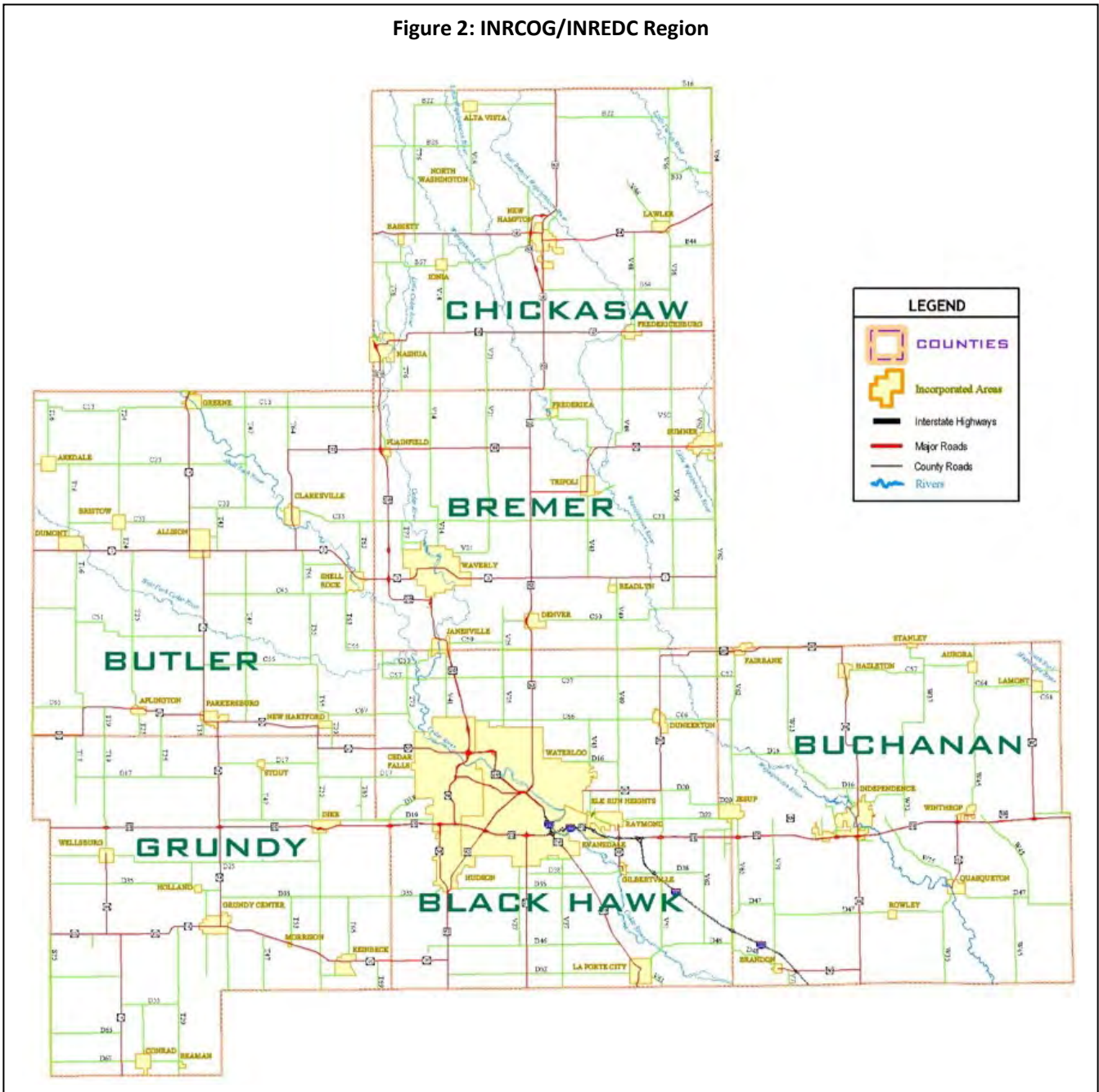
INRCOG Background

Geographic Regional Overview

The Iowa Northland Regional Economic Development District is located in the northeaster part of Iowa and includes six counties: Black Hawk, Bremer, Buchanan, Butler, Chickasaw, and Grundy counties. The region covers a total of 3,162 square miles and had a 2020 population of 215,372 inhabitants. Communities range in

size from Waterloo/Cedar Falls with a combined population of 108,027 to the cities with populations less than 100. Figure 2 is a map of the INRCOG region.

Figure 2: INRCOG/INREDC Region



The region is mostly rural in nature and is features some of the most productive agricultural ground in the world. The region can be described as a glaciated landform characterized by uniform, gently to moderately rolling glacial till plains. The lowan surface was deposited as wind-carried silt, called loess, upon an older glacial drift zone. This landform represents the most significant natural resource of the region because of its suitability to produce row crops such as corn and soybeans. Surface elevations range from a high of 1,350 feet above sea level in northern Chickasaw County to eight-hundred (800) feet above sea level where the

Cedar River exits Black Hawk County. The region contains two major drainage basins, the Cedar River and Wapsipinicon River basins which both flood periodically.

Agency Overview

The Iowa Northland Regional Council of Governments (INRCOG) is a regional planning agency comprised of volunteer members that provides planning services and technical assistance to county and city governments in the counties of Black Hawk, Bremer, Buchanan, Butler, Chickasaw and Grundy. INREDC and INRCOG aid its member communities and the region's economic development groups as requested. Such assistance includes grant writing and advising potential grantees of available opportunities for state and federal funding, assistance in land use planning and regulation, transportation planning and project implementation related assistance, assistance in administering grants and maintaining compliance with state and federal grant requirements, and related matters. Direct contact with businesses is generally through a community, although the INREDC Revolving Loan Fund does deal directly with businesses.

INRCOG also includes solid waste planning and waste exchange services are also provided. INRCOG staffs the Metropolitan Planning Organization for the Waterloo-Cedar Falls metro area (transportation planning and funding entity for state and federal transportation projects) and the Regional Planning Affiliation (transportation planning and funding entity for state and federal transportation projects outside of the MPO) for the region.

INREDC meetings regularly are designed to include an informational component concerning topics of interest to the Board. In addition to the voting members of the INREDC Board, interested community economic development professionals are invited to attend. Meetings are used to report on recent updates and projects in the region which have allowed members to focus on community development as a regional endeavour. Updates on changing conditions as well as future opportunities also allow INREDC members and professionals to adjust quickly and address the current circumstances as they occur. Finally, this increases and improves collaboration across the region, which are often addressing similar issues.

INRCOG was established in 1973 pursuant to Chapter 28E and 28H of the Iowa Code. INRCOG is governed by a Board of Directors representing each of its members (cities and counties within the region who choose to join). The Iowa Northland Regional Economic Development Commission (INREDC) is a 28E/28H entity formed by the six (6) counties in the INRCOG region for purposes of being designated as, and carrying out the responsibilities of, the region's Economic Development District pursuant to the requirements of the U.S. Department of Commerce, Economic Development Administration.

CEDS Planning Process

The process of developing this Comprehensive Economic Development Strategy (CEDs) involved a number of entities, including committees, organizations, agencies, as well as the public. CEDs discussion of planning sessions were on the agendas of the INREDC quarterly meetings starting in August 2021. Prior to those discussions, INREDC worked to update its 2017 CEDs to include a section specifically about resiliency following the pandemic. Sessions took place in February and March of 2021 which helped further guide the update. The Cedar Valley Regional Partnership (CVRP) and Iowa Northland Regional Economic Development Commission (INREDC) served as the CEDs strategy committee. The CVRP consists of economic development professionals from across the six-county region and INREDC consists of a cross-section of public and private regional partners.

CVRP members facilitated SWOT planning sessions, led by INRCOG staff, with their local economic development boards. INREDC conducted planning sessions with the five economic development groups representing interests from the six INREDC counties.

Prior to the SWOT planning sessions, board members were asked to complete an initial SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis in terms of the local and regional economy. Within the SWOT Analysis, we asked Committee members to be cognizant of the political, social, economic, infrastructure, and technological factors that may influence or impact economic development in our region. The initial SWOT results were returned and compiled prior to the planning meeting. During the actual meeting, the initial SWOT results were presented. Discussions were then held adding, editing, and solidifying the SWOT findings. Following the SWOT analysis, groups were asked to discuss the following question:

- 1) What would it look like if every position in the Cedar Valley Region was full, and it was the best place to live in the country?

An example of the SWOT planning tool, county SWOT findings, as well as list of the groups and persons that participated in the SWOT sessions are in Appendix 1.

The SWOT findings from each group were incorporated into a summary SWOT for the entire region. This SWOT summary was shared with INREDC board and CVRP. The SWOT findings served as the basis for developing the vision, goals, objectives, and strategies to strengthen and improve the economic vitality of the region.

Civil Rights

The INREDC Board of Directors is comprised of a variety of stakeholders from government representative, non-government representatives, and private industries. Women comprise thirty-three (33) percent of the Board makeup. Each of the six counties selects its INREDC Board members, so INREDC cannot necessarily dictate who they appoint or require specific traits; however, INREDC does encourage its counties to seriously consider minority and female representatives in their selection process.

INREDC and INRCOG are committed to providing services and employment opportunities on a non-discriminatory basis. Programs are offered to all persons regardless of race, color, sex, age, national origin, religion, disability, political beliefs and marital or family status. The Board has adopted personnel policies which address equal opportunity and civil rights. INREDC actively encourages women, minorities, and low-to-moderate income individuals to become involved in its programs.

Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact INREDC/INRCOG at (319) 235-0311, by email at inrcog@inrcog.org, or by fax at (319) 235-2891.

Environmental Justice

Commencing with the formal adoption of the Civil Rights Act in 1964, the United States government has required and encouraged activities funded with federal dollars to be undertaken in a manner that assures, to the extent possible, that such activities do not discriminate against anyone. The 1964 Civil Rights Act requires each federal agency to operate in a manner that no person is excluded from participation in, denied the benefit of, or subjected to discrimination under any program or activity receiving federal financial assistance on the basis of race, color, national origin, age, sex, disability, or religion. The Civil Rights Restoration Act of 1987 extends those obligations to recipients, sub-recipients, and contractors working under the recipients or sub-recipients of federal aid. Executive Order 12898 requires federal agencies, and those who work with federal agencies or receive funds from them, to identify projects that have an adverse effect on minority or low-income populations and to avoid or minimize those adverse effects, to the extent possible.

In addition to the civil rights requirements, federal and state regulations exist with respect to environmental requirements. Many economic development projects, particularly those that involve development of new sites, as well as most transportation projects, require extensive analysis of the environmental impacts. Those analyses differ, depending upon the scope of the project, but can involve archaeological impact reviews, environmental impact reviews that can involve the Corp of Engineers, the U.S. Fish and Wildlife Service, the Environmental Protection Agency as well as the Iowa Department of Natural Resources.

Such restrictions can become very involved and impact projects at both the development and construction stages. Assisting developers and communities to understand these requirements and the importance of advance planning, is carried out by INREDC, INRCOG and all the regional economic development groups by continuously communicating such requirements to the parties involved.

Additional areas of emphasis, which will undoubtedly become even more restrictive in the future, relate to waste disposal requirements and water quality, both in terms of watershed issues as well as, capacity issues. With such studies, the ability of local governments and businesses to locate economic development projects will be impacted. Again, the key to success is to educate all, including the economic development professionals, so that such considerations are addressed at the initial stages of any projects.

Additional detail is provided in Section A: Summary Background portion of this document.

Section A: Summary Background

This portion of the plan offers a background on the variety of factors that influence the economic environment of the region. This section also provides data and justification of the SWOT findings (Section B) as well as the Strategic Priorities (Section C).

Demographic and Socioeconomic Background

Population

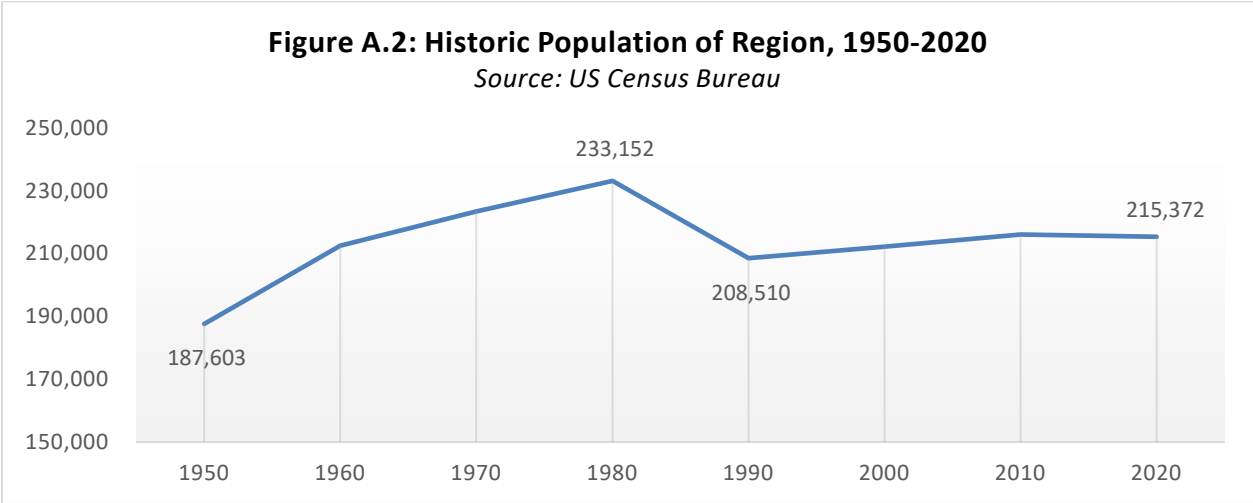
The 2020 US Census Bureau reported that the Iowa Northland Regional Economic Development District (INREDC) region had a population of 215,372 across its six counties. Figure A.1 shows the populations as determined by the 2010 and 2020 US Census and their respective changes.

Between the 2010 and 2020 US Censuses the INREDC region declined at a rate of 0.3 percent. As shown in the Figure A.1, one of the region’s counties grew, one had no change, and four decreased in population during this period. The region’s growth between 2010 and 2020 was below the state’s growth rate of four and seven tenths (4.7) percent.

	2010 Census	2020 Census	% Change
Black Hawk County	131,090	131,144	0.0%
Bremer County	24,276	24,988	2.9%
Buchanan County	20,958	20,565	-1.9%
Butler County	14,867	14,334	-3.6%
Chickasaw County	12,439	12,012	-3.4%
Grundy County	12,453	12,329	-1.0%
Region Total	216,083	215,372	-0.3%
State of Iowa	3,046,355	3,190,369	4.7%

Source: 2020 US Census & US Census Annual Estimates of Residential Populations as of 8/12/2020

The region had experienced limited, but steady, population growth since 1990. Since 1990, the region’s population has grown from 208,510 to 215,372 in 2020. Signs suggests population growth in the future will continue to be a challenge, especially in the more rural counties. Figure A.2 depicts the population of the INREDC region from 1950 through 2020. Like much of the state, the region experienced decline in population between 1980 and 1990. This, in part, can be attributed to the farm crisis that hit the Midwest during the 1980s. From 2010 to 2020, the region experienced much lower growth as compared to the state as a whole.



From an economic development perspective, the limited population growth is a concern for both the region, as well as the State of Iowa. The combination of an aging population and slow growth could pose serious issues, and it is starting to show signs of economic impact on the region. New businesses are looking for enough employable persons as they contemplate expansion or moving to the region. Although sheer numbers are not the total answer, as employees must also possess the necessary skills to perform the work required. Still, the limited growth in the region is a serious concern, especially when other areas of the country are growing. As is discussed in Section C, the region and the state must continue and expand efforts to retain native Iowans and increase the migration of people to Iowa since natural growth is not occurring at an adequate rate.

Population Distribution

Figure A.3 shows the breakdown of the region’s 2020 Census population by county. Approximately 61 percent of the region’s population lives within Black Hawk County.

A significant percentage of the population lives in one of the seven largest cities in the region. In 2020, these seven cities, listed in Figure A.4 represented 63 percent of the region’s population. Combined, these communities grew at a rate of 0.6 percent. However, the largest city, Waterloo, experienced a slight population decrease between 2010 and 2020.

Cedar Falls, the region’s second largest city, grew at a rate of 3.7 percent. The City of Waverly also experienced a high rate of growth at 5.3 percent. Combined, Cedar Falls and Waverly’s populations grew by 1,9273 persons between 2010 and 2020.

The balance of the region’s population is spread among fifty-four (54) incorporated cities within the six counties. Thirty of the cities (30) have a population of less than 1,000 persons according to the 2020 US Census.

Many of these small communities see a large percentage of their workforce commuting out of town, thus creating some issues for local merchants to remain viable. Such small communities also struggle to have the staff and resources to compete for jobs and other benefits in today’s economy. Figure A.5 shows the number of cities in the region by population range.

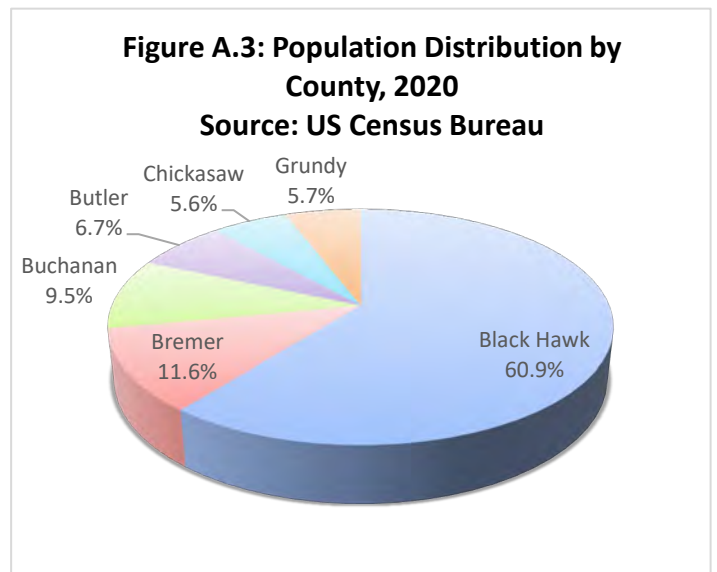


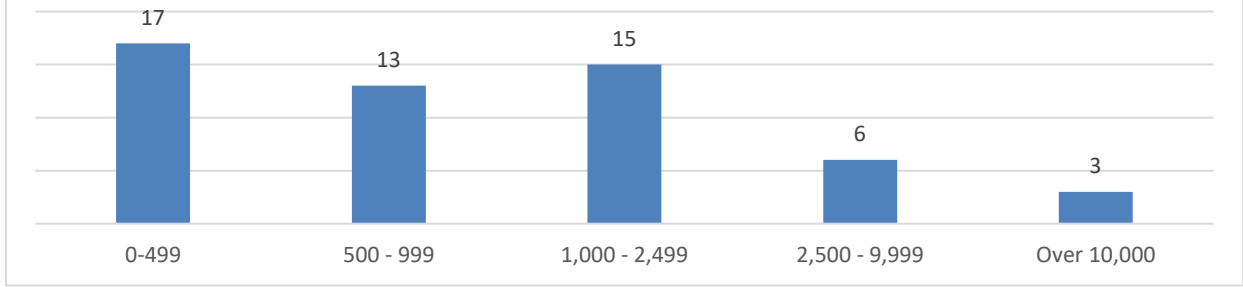
FIGURE A.4: POPULATION OF METRO AND COUNTY SEAT CITIES, 2010-2020

City	2010	2020	% Change
Cedar Falls	39,260	40,713	3.7%
Evansdale	4,751	4,561	-4.0%
Grundy Center	2,706	2,796	3.3%
Independence	5,966	6,064	1.6%
New Hampton	3,571	3,494	-2.2%
Waterloo	68,406	67,314	-1.6%
Waverly	9,874	10,394	5.3%
7-City Total	134,534	135,336	0.6%
Rest of Region	81,549	80,036	-1.9%
Region Total	216,083	215,372	-0.3%

Source: U.S. Census Bureau

Figure A.5: Population Size Distribution of Region's Cities, 2020

Source: U.S. Census Bureau



Age

Examining age by county shows an aging population that could affect the long-term availability of workers, especially in the rural counties. The following graphs illustrate population pyramids in the six-county region, using the 2019 American Community Survey data. It is important to note the largest cohorts near the lower to middle portion of each pyramid. These represent baby-boomers nearing retirement. This group also holds jobs that will need to be filled in the coming years.

Figure A.6: INREDC Population Pyramid, 2019

Source: American Community Survey, 2019

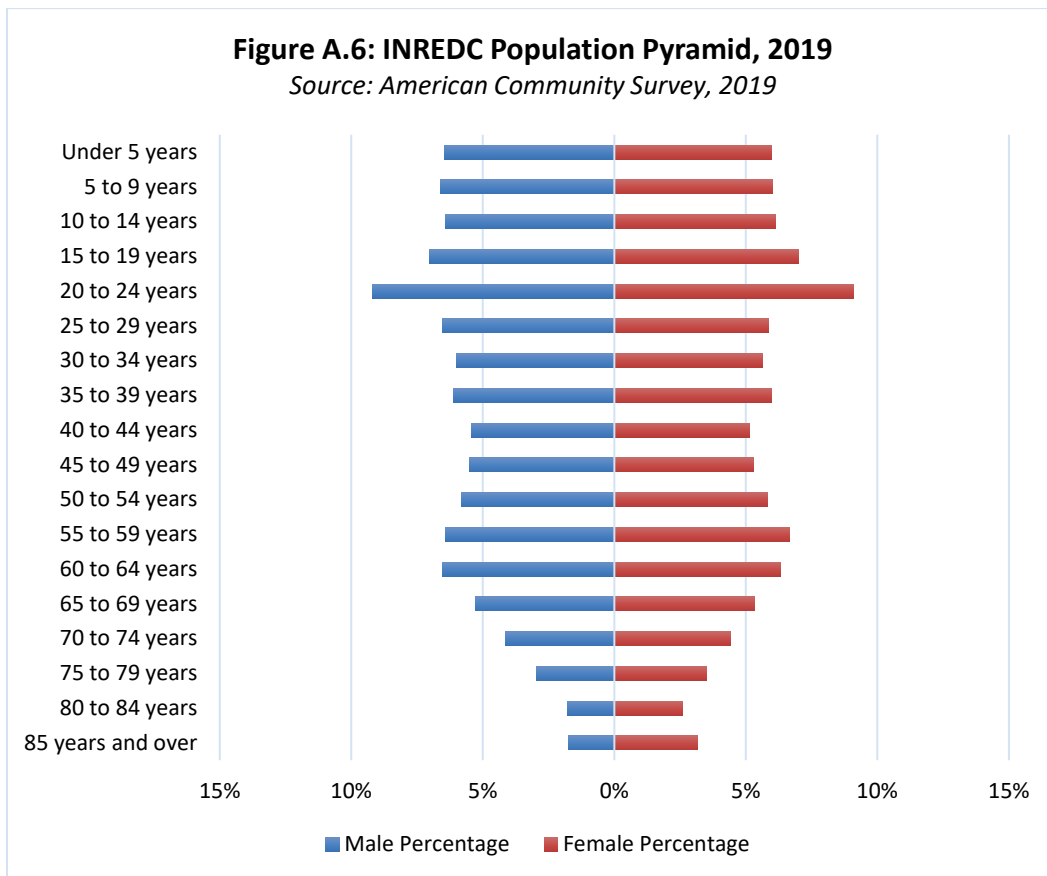


Figure A.7 displays the median age of the population by county and the State of Iowa as determined by the 2000, 2010 and 2020 censuses. As is evident, the region's population is aging. The median age in each county has been slowly increasing since 2000. Moreover, five of the six counties have a median age higher than the State of Iowa.

County/State	2000	2010	2020
Black Hawk	34.4	34.4	35.2
Bremer	38.1	39.3	39.8
Buchanan	36.4	39	39.1
Butler	41.3	43.8	43.9
Chickasaw	39.7	43.7	44.5
Grundy	40.8	43	42.6
Iowa	34	38.1	38.2

Source: U.S. Census Bureau

As our population continues to grow older, and live longer than ever before, public policy leaders must address the growing demand for senior housing and health care services. Another dynamic, in this consideration (and evident in INREDC region) is meeting these demands in rural settings, which have a disproportionate rate of elderly persons. The current and expected need to provide for the aging population was a concern consistently mentioned during the SWOT planning exercises conducted as part of this CEDS update.

Race and Ethnicity

The region is similar to the State of Iowa in terms of racial makeup. Figure A.8 depicts the racial makeup of the INREDC in 2010 and 2020. The Census Bureau reported increases in all minority populations in the region between 2010 and 2020. The existence of job openings in the region has, in part, been a driver for some of these growths. These migrations have provided needed labor force for the region’s employers and have enriched our region’s makeup.

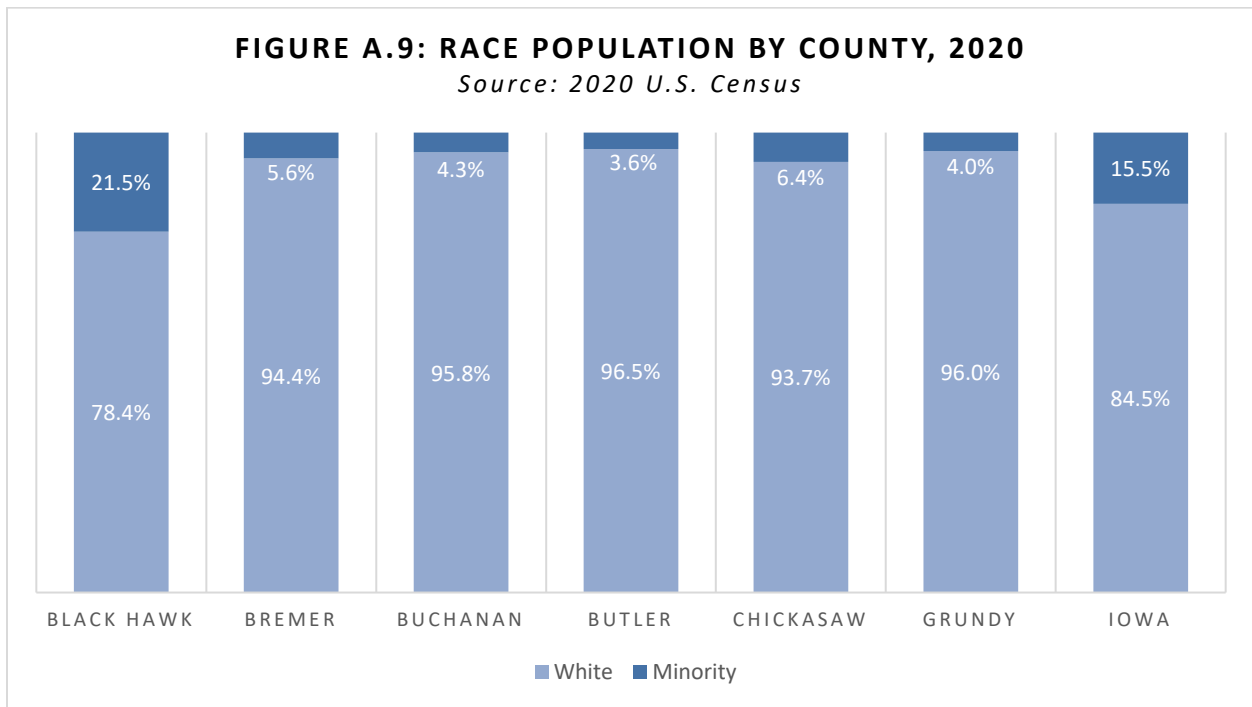
Race	2010		2020		2010-2020 Change	
	Population	% of Pop.	Population	% of Pop.	Population	% Change
White	195,345	90.4%	183,040	85.0%	-12,305	-5.4%
Black or African American	11,993	5.6%	14,142	6.6%	2,149	1.0%
American Indian or Alaska Native	380	0.2%	552	0.3%	172	0.1%
Asian	2,073	1.0%	3,757	1.7%	1,684	0.8%
Native Hawaiian or other Pacific Islander	213	0.1%	875	0.4%	662	0.3%
Some Other	2,378	1.1%	3,332	1.5%	954	0.4%
Two or More	3,701	1.7%	9,674	4.5%	5,973	2.8%
Hispanic Or Latino Only (Any Race)	5,913	2.7%	8,106	3.8%	2,193	1.0%
Not Hispanic or Latino	210,170	97.32%	207,266	96.2%	-2,904	-1.0%

*2020 Total = 215,372
*2010 Total = 216,081

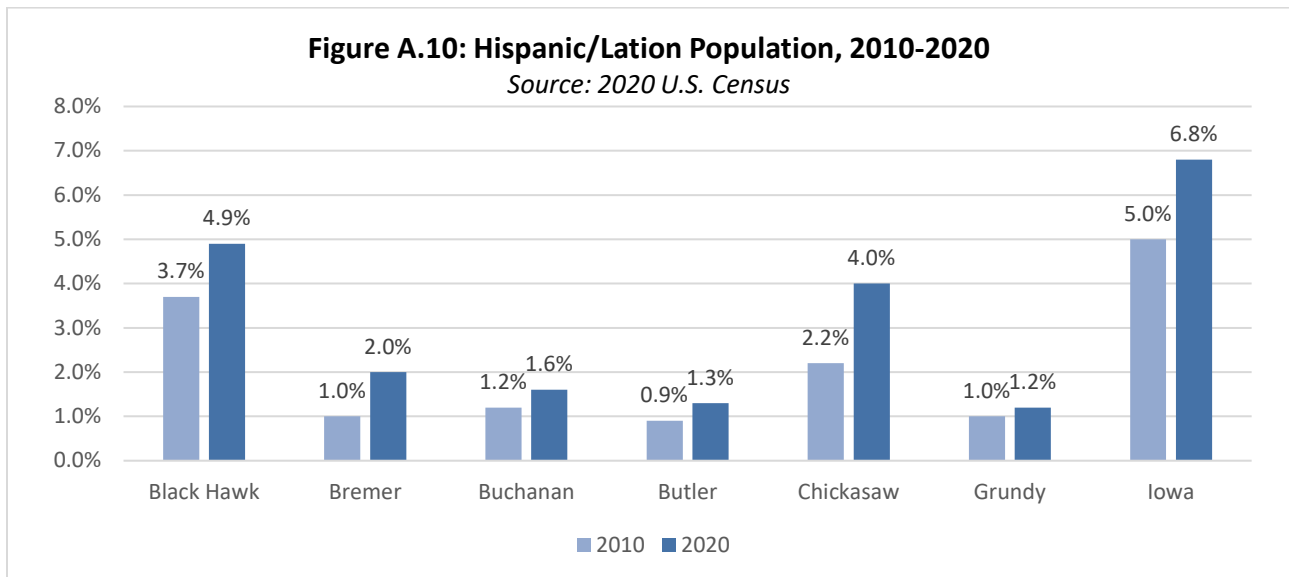
Source: 2010 and 2020 U.S. Censuses

While the vast majority of the region’s population is white, the region’s population growth between 2010 and 2020 can be attributed to minority groups. In 2020, white persons composed 85.0 percent of the region’s population, while in 2010 it was 90.4 percent. These trends are similar to past Census counts. However, the trend seems to be accelerating at a faster pace. Overall, the region is similar in terms of its makeup to the State of Iowa. Figure A.9 shows each county’s population by race makeup. While the region’s population

grew more diverse in 2020, Black Hawk County shares a significant majority of those who indicated a minority race. The other five counties in the region are predominantly white.



Hispanic and Latino persons of origin are the second largest minority group in the region. As Figure A.10 shows, Hispanics make up a disproportionately low percent of the region’s population (3.7 percent) relative to the state (6.8 percent). The Hispanic/Latino grew by 2,193 between 2010 and 2020 in the region and now make up 3.8% population compared to 2.7% in 2010. This remains below the state average of 6.8%.



Education

Primary and Secondary Education (K-12)

The region is home to high quality elementary and secondary schools. Education is provided by a variety of single and consolidated public-school districts as well as some private systems. All but the smallest communities contain a public elementary school, with secondary facilities typically located in the larger communities. Many of the region's more rural areas are served by schools which, primarily driven by declining enrollment and increasing costs, have consolidated or have whole-grade sharing agreements with nearby communities.

In recent years, communities across the district have invested in their local schools. This, and continued, local investment will play a critical role in developing the region's next generation of workforce. Figure A.11 displays the enrollment of kindergarten through twelfth grade students in cities with the largest district in each county.

In 2021, Cedar Falls, the region's second largest school district, passed a bond measure to fund a new high school building. The primary reason behind this effort was, in part, was due to the continued and projected increase in enrollment as well as an aging facility. The new high school is set to be completed in 2024.

The Waterloo Career Center is also expanding with a \$29 million renovation. The Center has seen tremendous growth and offers 18 programs ranging from nursing to construction. The Center is playing a key role in preparing Waterloo and regional students for future careers. The new Center is expected to be completed by 2023.

Figure A.11: Certified Enrollment of Public School Districts by Select Cities, 2020-2021

City	Enrollment
Waterloo	10,349
Cedar Falls	5,640
Waverly-Shell Rock	2,239
Independence	1,379
New Hampton	951
Grundy Center	706
North Butler	540

Source: 2020-2021 Certified Enrollments, Iowa Department of Education. www.educateiowa.gov

The Waverly-Shell Rock school system is the third largest district in the region and draws the majority of its students from Butler and Bremer counties. In 2021, a \$31 million bond issue was approved by more than 70% of Waverly-Shell Rock Schools' voters. The bond money will help fund construction of two new Waverly elementary buildings, renovate Shell Rock Elementary, and make some improvements to the high school.

The Independence School District is the largest school system in Buchanan County. In 2021, they also began the process of renovating both East and West Elementary buildings. In Chickasaw County, New Hampton Community Schools is the largest district. In February 2017, New Hampton residents approved a \$19.5 million school bond referendum. Proposed improvements include an addition to the existing high school in New Hampton to house the middle school, gym, and new industrial technology and vocational agriculture center. Investments like these, and others mentioned above, are critical in developing the region's next generation of skilled workers as well as attracting and retaining younger families.

Higher Education

The INREDC region is home to a solid core of universities and colleges that serve a variety of needs in the region. They include the University of Northern Iowa, Hawkeye Community College, Wartburg College, Allen College, and Upper Iowa University. Figure A.12 shows the total number of students that each institution serves which totals 18,766 students.

University of Northern Iowa

Cedar Falls is home to the University of Northern Iowa (UNI) with a total fall enrollment of 9,231 in 2021. The university is a valued education and cultural asset to the region and is one of the three public regent's universities.

Figure A.12: Total Enrollment for post-secondary institutions in INREDC Region, 2020

Institution	Type	Enrollment
University of Northern Iowa	University	9,522
Hawkeye Community College	Community College	5,263
Wartburg College	Private College	1,500
Allen College	Health College	625
Upper Iowa University	Private University	1,856

UNI is home to a number of economic development and business support services under the Business and Community Services (BCS) department. In 2013, the US Department of Commerce designated the BCS as an Economic Development Administration University Center.

Currently, 12 programs are housed under the umbrella of BCS and assistance is delivered to the door of clients in all 99 Iowa counties. BCS works with businesses, entrepreneurs, communities, and governments, providing a wide array of services from marketing research and business incubation, to environmental compliance assistance and economic development. The BCS brand continues to grow to cater to the needs of Iowa businesses providing unsurpassed expertise and knowledge¹. The programs most relevant for the purposes of this plan are outlined below. Information on all the BCS's programs is available at their website at www.bcs.uni.edu/bcs-programs.

The University of Northern Iowa Metal Casting Center is a nationally recognized leader in foundry research, applied technology, and technical business assistance. For more than 25 years, the center has pushed the boundaries on education and research to enhance the metal casting industry. Two facilities allow us the center to enhance research and testing. The materials research and foundry focused site is in the Information Technology Center (ITC) on campus at UNI. The additive manufacturing center featuring North America's largest 3D printer is located at Cedar Valley TechWorks in Waterloo. Efforts and projects link university-grade research, resources, and students to private sector applications

The UNI Small Business Development Center provides free, confidential, customized business advice to entrepreneurs and businesses in the Cedar Valley region. It is one of the U.S Small Business Administration's (SBA) fourteen regional centers.

The Institute for Decision Making (IDM) is the economic and community development outreach unit of the Business and Community Services department at UNI. IDM services include strategic planning, marketing and strategic communications for communities and organizations, conducting applied economic and community development research, organizational management, professional and volunteer development, and regional development initiatives. The BCS is also home to the University Center Regional Entrepreneurship Project (REP) which is a statewide project devoted to regional entrepreneurial development.

During the pandemic, the BCS has been instrumental in leading surveys to help understand the impact of the pandemic on businesses across the state of Iowa. They have completed 3 total surveys. IDM has also worked with Iowa's Community Colleges organizing online training for Industry 4.0 training to help recognize industry adoption, gauge a businesses' readiness, or need for Industry 4.0 technologies, and provide resources for further learning and resources for business assistance.

Hawkeye Community College

Hawkeye Community College, based in Waterloo, offers vocational/technical programs and continuing education opportunities in a wide range of career choices, as well as general interest courses suited for any interest. Hawkeye Community College (HCC) is accredited as a 2-year liberal arts institution, serving more

¹ UNI, Business & Community Services www.bcs.uni.edu/about-us

than 25,000 individuals annually in a 10-county region. In addition to the main campus in south Waterloo, HCC has a satellite facility in downtown Waterloo (Metro Center), Independence, Cedar Falls, and Holland. Hawkeye Community College offers many services for the business and community including corporate & business training, continuing education, short-term & apprenticeship training, adult education & literacy, workforce training, and community resources.

In 2016, HCC purchased land downtown Waterloo to construct a new urban campus. The Van G. Miller Adult Learning Center is a two-story, 40,000 square-foot education center. The new Urban Center is located along the recently reconstructed Highway 63 in northern Waterloo. The center offers adult basic education, high school completion, high school equivalency testing, English language learning, and various career courses. Many of the students are expected to be unemployed and underemployed persons.

In recent years, Hawkeye has expanded its technical training and apprenticeship programs in response to regional workforce demands. HCC offers HVAC, plumbing, and electrical apprenticeship curriculum approved by the Department of Labor. As part of the requirements, an employer or local business sponsors students. HCC also offers programs for several technical high-demand jobs, including Industrial Maintenance, Industrial Automation, Welding Technician & Technology, Tool & Die, Machining, and Computer-Numeric Control (CNC).

HCC offers training for area businesses through the Iowa Jobs Training Program (260F) and Iowa Industrial New Jobs Training (260E) Programs. The 260F is a state-sponsored program designed to assist Iowa-based businesses with training and development of their existing staff. The program provides forgivable loans to businesses needing to train current workers. The 260 E program assists businesses that are creating new positions or new jobs. The program is funded by the sale of certificates for the amount of anticipated tax revenue generated from the new employee salaries.

Hawkeye continues to place high value on workforce and economic development and working with local industries to develop programs to meet workforce demands. We anticipate Hawkeye will be a major player in resolving the various workforce issues throughout the region.

Wartburg College

Wartburg College, a private 4-year liberal arts college of the Evangelical Lutheran Church in America, is located in Waverly. It offers a full range of courses in the liberal arts tradition and the benefit of all its classrooms and dorms being wired for high-speed Internet access. Approximately 1,500 students are enrolled at Wartburg. It boasts a diverse enrollment total 18% of total population including students from 36 states and 66 foreign countries.

Allen College

Founded nearly 80 years ago, Allen College specializes in providing healthcare education specifically nursing. The College is located on the Allen Hospital Campus in Waterloo.

Upper Iowa University

The Upper Iowa University (UIU), which is based outside of the INREDC region, has educational facilities in Waterloo. UIU has over 150 years of experience and offers more than forty (40) majors in a variety of degrees: associates, bachelors, and masters, as well as undergraduate certificates.

Black Hawk School of Apprenticeship

In 2016, the Black Hawk School of Apprenticeship, was established in Waterloo. The program provides classes and hands-on-training focusing on developing the next generation of plumbers and HVAC technicians – two trades with a disproportionately high number of older persons working in the industry.

Educational Attainment

Adult educational attainment in the region has steadily been improving in the past twenty-five years. As Figure A.13 shows, the INREDC region remains similar to the state of Iowa and is performing strong when compared to the United States as a whole. Since 1990, the percent of the people aged 25 or greater that do not possess a high school diploma decreased from 15 percent to 7.91 percent in 2019.

The region has also has a strong core of those who have pursued post-secondary education. In total 59,65% of the population has taken post-secondary education with 26.9% have attained a Bachelor's degree or higher.

To meet the workforce skills demand by the region's existing and potential employers, it will be critically important to continue the positive educational attainment trends the region has experienced from 1990 through 2019. Persons with only a high school degree have continued to represent the largest portion of the region's population. However,

those trends are starting to shift as more people pursue either an associate or bachelor's degree. At both the state and local levels, efforts have and must continue to be made to improve general education and "soft skills" as well as specific workplace skills or trades.

	INREDC	Iowa	U.S
Less than high school	7.4%	7.91%	12.0%
High school graduate (includes equivalency)	32.95%	30.98%	26.95%
Some college or associate degree	32.75%	32.54%	28.89%
Bachelor's degree	18.36%	19.29%	19.8%
Graduate or professional degree	8.54%	9.27%	12.36%

Note: Of population age 25 years and over; Source: 2015-2019 ACS 5-year Average

Health Care

Facilities

Two hospital systems, with three major metropolitan facilities, serve the Waterloo/Cedar Falls and surrounding area. Allen Memorial Hospital is an acute care facility with over 225-beds. It is an affiliate of UnityPoint Health. Allen is recognized as a regional heart specialist center with surgeons regularly performing over 300 open-heart surgeries per year.

Waterloo Medical Center, owned and operated by MercyOne, is the largest hospital in the region. Covenant is a 366-bed, full-service, multi-specialty hospital providing acute, sub-acute and outpatient health care. Covenant offers regional trauma care and cancer treatment through its stand-alone Cancer Treatment Center. Cedar Falls Medical Center, located in Cedar Falls and is operated by MercyOne, has 100-beds, and offers general health care services.

Many of the region's smaller communities have hospital facilities, including the cities of Sumner, Waverly, New Hampton, Grundy Center, Jesup, and Independence. While many of these facilities have ties to either Allen or Covenant, others are municipally or county-owned facilities. Most of the smaller communities within the region have a full or part-time doctor and dentist or are within a few minutes of medical care.

Health Insurance

According to the 2015-2019 American Community Survey data, 95 percent of the region's population has health insurance.

Income and Cost of Living

Residents within the INREDC enjoy a very reasonable cost of living compared to many other areas of the country. While wages in the INREDC region may be lower than some, the region is very competitive because of the cost of living. Therefore, it is important to take a holistic look at the region’s income rather than focus on just salary and benefits. For example, housing in the region is very affordable when compared to averages across the country. Regardless, the lower cost of living is one of the real assets of this region.

Cost of Living

There are a variety of resources and calculators available to estimate the cost of living in different locations across the country. For the purposes of comparison, we have used the CNN Money web calculator to compare the value of a \$50,000 per year salary (per 2015-2019 ACS, region’s 2019 median household income was \$53,539) in Waterloo/Cedar Falls to other Midwestern cities. The CNN web calculator is based off the cost-of-living index as of January 2021 as determined by the Council for Community and Economic Research. The web calculator also provides an estimate as to the increased or decreased cost (on a percentage basis) for groceries, housing, utilities, transportation, and healthcare. Figure A.14 shows Waterloo/Cedar Falls area compared to other Midwest cities.

FIGURE A.14 : COST OF LIVING COMPARISONS						
Place	Salary	Groceries	Housing	Utilities	Transportation	Healthcare
Waterloo/Cedar Falls	\$50,000	-	-	-	-	-
Chicago	\$70,250	+15%	+103%	+8%	+17%	-1%
Davenport / Moline	\$51,877	+11%	-11%	+9%	+7%	+7%
Des Moines	\$50,341	+1%	-7%	+3%	-1%	-7%
Kansas City	\$54,323	+4%	+8%	+14%	-6%	+3%
Madison	\$60,978	+16%	+38%	+16%	+3%	+26%
Minneapolis	\$60,068	+10%	+29%	+13%	+1%	+4%

Source: CNN Money; www.money.cnn.com/calculator/pf/cost-of-living/

As is evident, the overall cost of living in Waterloo/Cedar Falls is extremely competitive within the Midwest. It should be noted that the above cost of living information compares the cost of living in Waterloo/Cedar Falls metro with the other cities. The costs in much of the remainder of the INRCOG region would undoubtedly be less than that of Waterloo/Cedar Falls, especially regarding housing.

This cost-of-living advantage is more pronounced when comparing the region to areas outside of the Midwest, which is known for its relative low cost of living. The “Cedar Valley Fact Sheet” publicized by the Grow Cedar Valley illustrates this and is located with other various economic reference documents in Appendix 2.

Median Household Income

A positive sign for the region is reflected in the growth of the median household income (MHI) between the 2010 and 2020 US Censuses. The region’s per capita median income rose by 32.2 percent over this 10-year period.

Figure A.15 compares the 2019 median household income growth between 1990-2019 for each county, the region, and the State of Iowa. Overall, the region performed slightly better than the state.

The percent growth between 2010 and 2019 in the region’s median household income exceeded the statewide growth. Although the actual dollar figure difference may not be significant, the upward trend is a positive sign and reflects the improved economic well-being of the region. In general, the region’s median

income has grown at a rate similar to the state. In 2019, Bremer, Buchanan, and Grundy counties all had MHI above the state's figure.

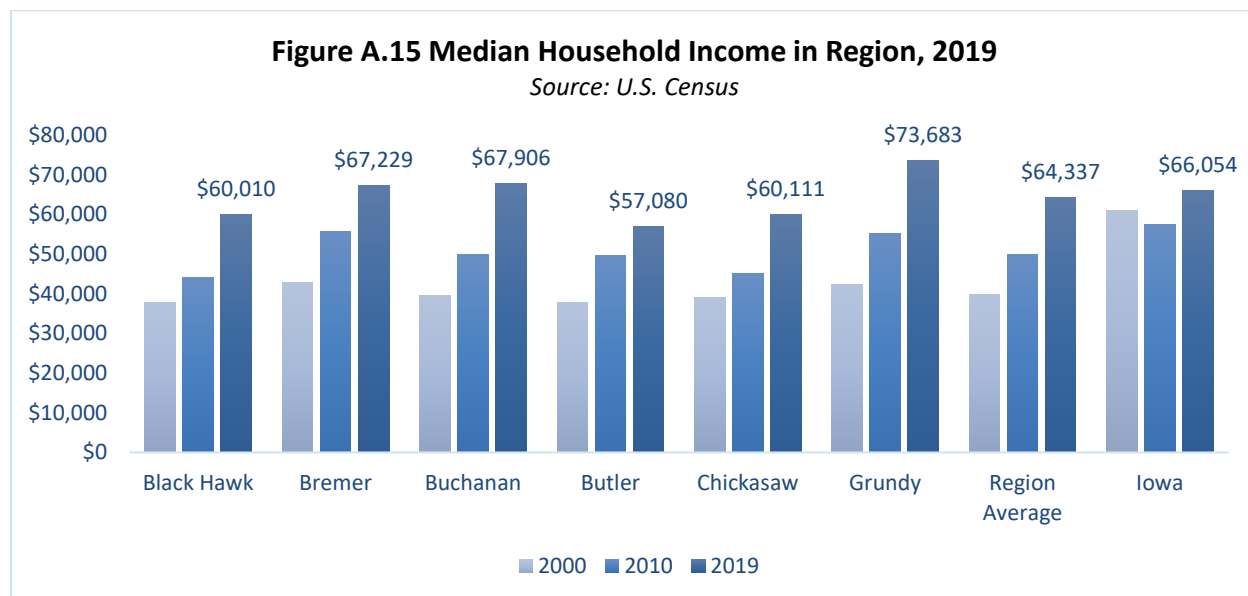


Figure A.16 shows the change in median income from 2010 to 2019 in which data was available from the State Data Center. Between 2010 and 2019, the state's median income grew by 13 percent. All INREDC counties matched the state level or were higher. Black Hawk, Buchanan, Chickasaw, and Grundy County all had double the percentage increase in comparison with the state of Iowa as a whole.

Figure A.16: Median Household Income Growth, 2019

	2010	2019	% Growth
Black Hawk	\$44,046	\$60,010	36%
Bremer	\$55,606	\$67,229	21%
Buchanan	\$50,026	\$67,906	36%
Butler	\$49,703	\$57,080	15%
Chickasaw	\$45,083	\$60,111	33%
Grundy	\$55,302	\$73,683	33%
Iowa	\$57,598	\$66,054	13%

Source: Iowa Data Center, Median Household Income
www.iowadatacenter.org/data/saipe/saipe-income

Poverty

Figures A.17 and A.18 show the poverty rates in northeast Iowa, by county in 2015 and 2019. Black Hawk County has the highest rate of poverty at 13.7% overall and the highest rate of poverty for those under 18 (15.2%). However, they did show signs of improvement, with decreases in both areas between 2015 and 2019. Overall, the region saw a decrease in overall poverty and the percent of people under 18 in poverty. In the four years, only one county (Butler) saw an increase in poverty during that time.

	2015	2019	% Change
Black Hawk	14.2%	13.7%	-0.5%
Bremer	7.8%	6.7%	-1.1%
Buchanan	10.3%	9.5%	-0.8%
Butler	9.2%	10.5%	+1.3%
Chickasaw	8.5%	8.5%	0.0%
Grundy	6.3%	5.5%	-0.8%
Iowa	12.1%	11.0%	-1.1%

Source: Iowa Data Center, Median Household Income
www.iowadatecenter.org/data/saipe/saipe-income

	2015	2019	% Change
Black Hawk	16.8%	15.2%	-1.6%
Bremer	7.1%	6.3%	-0.8%
Buchanan	14.4%	14.4%	0.0%
Butler	11.8%	12.8%	+1.0%
Chickasaw	13.6%	12.2%	-1.4%
Grundy	8.6%	7.1%	-1.5%
Iowa	14.9%	12.8%	-2.1%

Source: Iowa Data Center, Median Household Income
www.iowadatecenter.org/data/saipe/saipe-income

Housing

Housing continues to be a concern within the region, particularly when it comes to age and value of the housing stock. According to the American Community Survey in 2019, the median year built of all housing units in each county was before 1970, with the majority of counties having a median year built in the 1960s and 1950s. At the same time, housing units' median value also continued to rise quickly with the median value of owner-occupied housing units in the Waterloo-Cedar Falls Metro rising by 13.5% from 2014 to 2019. At the same time, the housing unit counts, shown in Figure A.19, illustrate the change our region has experienced in regard to new unit construction.

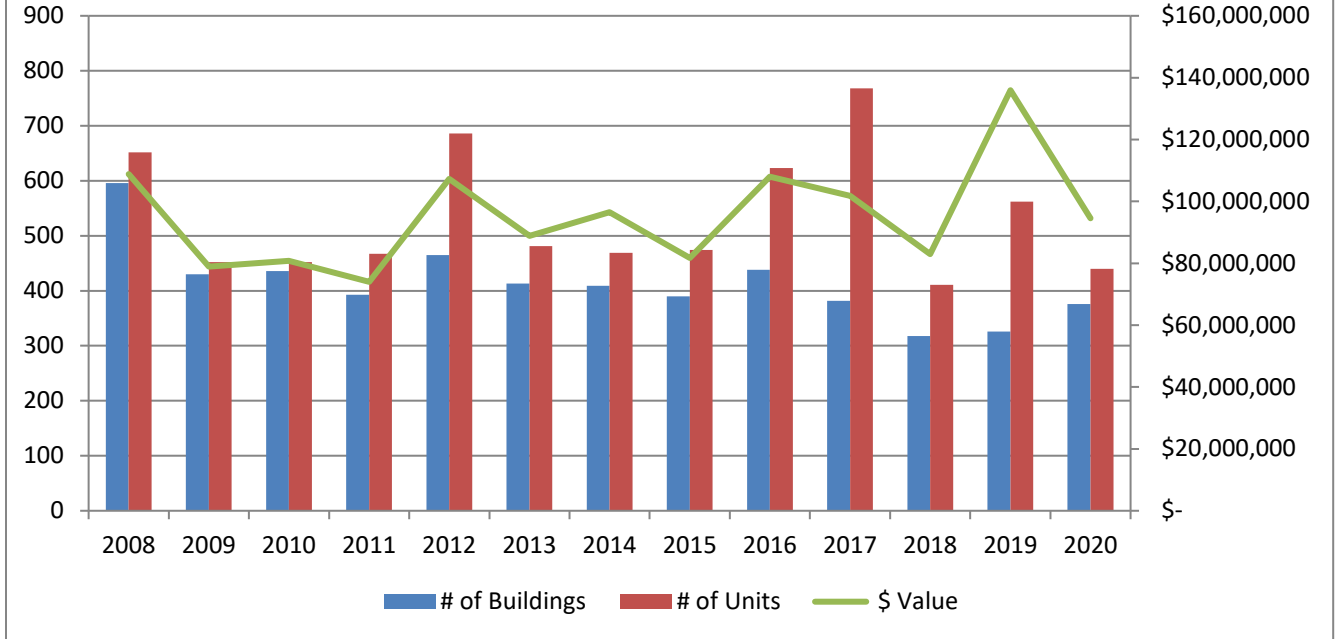
County	2010	2019	% Change between 10-19
Black Hawk	55,887	58,457	4.4%
Bremer	9,915	10,590	6.4%
Buchanan	8,968	9,125	1.7%
Butler	6,682	6,818	2.0%
Chickasaw	5,679	5,697	0.3%
Grundy	5,530	5,587	1.0%
Total	92,661	99,274	3.8%

Source: U.S. Census Bureau

Figure A.20 displays housing development statistics of units authorized by building permits in the region. In general, since 2008, the number and value of buildings have stayed relatively flat. There are three spikes in number of buildings, units, and value in 2008, 2012, and 2017. These spikes, at least in part, may be attributed to an infusion of state and federal disaster assistance funds allocated to build and replace homes destroyed in Parkersburg and the surrounding area following the devastating May 2008 tornado as well as the record flooding that devastated several communities throughout the region in June of that same year.

Figure A.20: New Housing Development Statistics in Region, 2008-2020

Source: Housing Units Authorized by Building Permits, Iowa Data Center

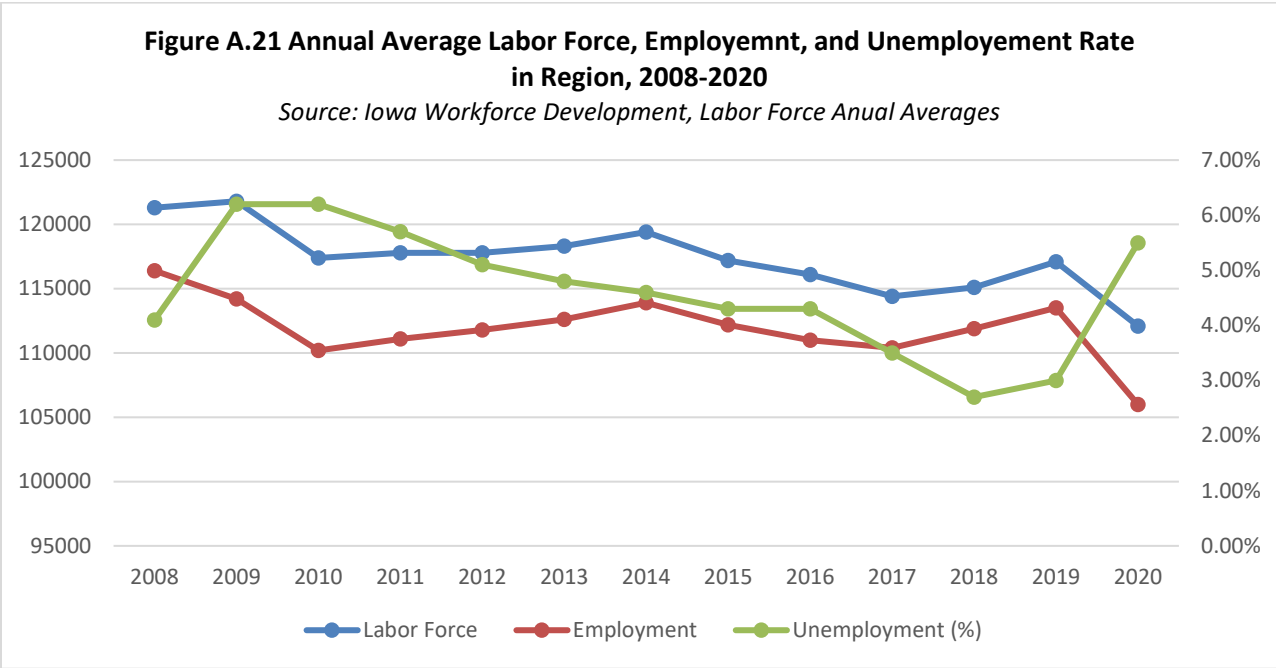


The median monthly housing costs for individuals has also risen at a steady pace. On average in the INREDC region, the cost of housing \$812 per year more in 2019 compared to 2014. Increased costs during this time in Chickasaw (\$1260), Black Hawk (\$1092), Bremer (\$936), and Butler (\$948) are concerning while Buchanan (\$480) and Grundy (\$146) costs grew at slower rates.

A growing concern across the region is the lack of workforce housing (affordable housing) as well as affordable housing options for senior citizens. Several communities have undertaken or expressed interest in conducting housing studies to more accurately gauge the types of housing demands that exist in their communities. Many of these same communities have also expressed interest in pursuing various state tax incentives as well as utilizing local finance tools to encourage housing rehabilitation and development.

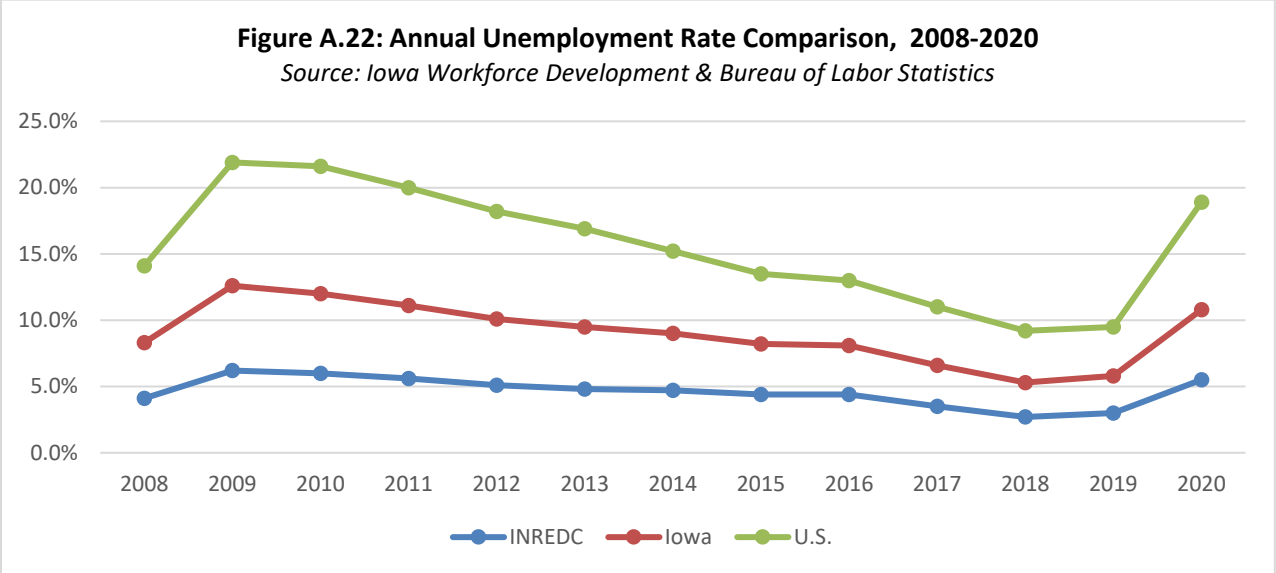
Labor Force and Employment

Figure A.21 shows the annual average monthly labor force participation and number of persons employed each year from 2008 through 2020 as well as the annual average unemployment rate for the region.



The number of persons in the region’s labor force peaked in 2014 with an average of 119,400 persons per month. However, the labor force has steadily begun to decline with a short spike in 2019. During 2020, there was a significant 4.5% decrease in the labor force available, and the trend is continuing into 2021. Even with full employment, there would still be a labor shortage.

The region’s annual unemployment rate spiked in 2020 at 5.5 percent during the Covid-19 pandemic. However, unemployment has since rebounded and continues to not be an issue within the region. Figure A.22 compares the annual unemployment rates of the INREDC region, State of Iowa, and United States. The state and region have consistently had unemployment rates below the national average. In general, the region’s unemployment rate has closely followed the state’s unemployment rate.



While six years (2009-2015) of declining unemployment in the region is a positive indicator, this may be partially attributed to the fact the unemployment rate is calculated based on labor force participation – that is persons employed or unemployed and actively seeking work. The actual unemployment rates are often higher when including persons who are underemployed as well as discouraged workers who have dropped out of the labor force because they have not been able to find employment.

Labor is one of the most fundamental needs an economy needs in order to grow. To meet workforce demands, the INREDC region must reverse the declining trend of our labor force. Lack in available labor (both general and skilled) is a concern consistently voiced by employers in the region. According to StatsAmerica’s Regionizer, 92.3% of residents with jobs live and work within the region.² So, attracting more individuals to live within the region is key to helping meet the labor demand.

Geographic and Environmental Resources

Several environmental concerns influence growth and development in the INREDC district. The following descriptions illustrate the most prominent environmental characteristics and concerns in our region. However, we must point out that this is not a comprehensive inventory.

Farmland

The region has historically had a strong tie to agriculture due to the richness of farmland available. This has led to the growth of many industries and other available economic development centered around agriculture. Moreover, the production of land is strongly connected to exports with exports in soybeans, corn, animal products, and related agriculture products all ranking in the top 10 exports. In recent years, Iowa farmland value has increased tremendously. From September 2020 to 2021, a survey by the Realtors Land Institute of Iowa found that the year-over-year increase in farmland value in the state totaled 26.6%³ Rising prices pose risks for the region and also decrease the opportunity for smaller agriculture producers in the region.

Flooding and Floodplains

The INREDC region is significantly impacted by floodplains and flooding potential. In general, the region is subdivided by rivers, creeks, and streams that run from northwest to southeast toward larger rivers, most notably the Mississippi River. The largest rivers and creeks in the region include the Cedar River, Wapsipinicon River, Little Wapsipinicon, West Fork of the Cedar River, Black Hawk Creek, Shell Rock River, and Beaver Creek. These waterways not only drain the region, but also serve as a source of drinking water (potable water source), sewage treatment, industry, and recreation. While these waterways are typically viewed as an asset to the region, their power can be immense and extremely destructive, as was evident in the floods of 1993, 1999, and 2008, 2010, and 2016.

Environmentally, the rivers and streams in the region are impacted by point and non-point source pollutants, chiefly from upstream sources and the agricultural and urban uses that surround them. There have been several efforts made to clean up the rivers and streams through various management practices, including the formation of watershed management associations. These efforts include storm water management and construction of runoff control methods (i.e., terracing) and filtering measures (i.e., buffer strips, bio-swales, rain gardens, and grass waterways), and as a result, these waterways are becoming more heavily used for recreational purposes including, canoeing, kayaking, and tubing.

² *The Regionizer, Commuting Detail*, <http://www.statsamerica.org/reg/default.aspx>.

³ [Iowa farmland value up 18.8% | State and Regional News | wcfcourier.com](#)

In addition to protecting rivers and streams from runoff and pollutants, significant efforts have been taken to enforce jurisdictional floodplain regulations in the region. All but a handful of our cities and counties are active members of the National Flood Insurance Program (NFIP), membership that requires local adoption and enforcement of a floodplain ordinance. Said ordinance establishes written requirements that correspond to areas in the floodplain, as are shown in the Federal Emergency Management Agency (FEMA) map(s) for the jurisdiction in question. In return, participation in the NFIP offers the local jurisdiction access to federally underwritten flood insurance for property owners.

Since the historic flooding in 2008, significant investments have been made to protect people and infrastructure from the threat of flooding. Many of these projects were funded in part through EDA and IEDA programs and are discussed in later sections of this plan. Examples of such projects include: inflatable dam in Waverly; commercial and residential pump station in Waterloo; lift station construction and business park relocation in Cedar Falls; as well as flood buy-outs, wetland restoration, improved land management practices and drainage systems throughout the region. While these projects have been significant investments, the region continues to strive to identify ways to mitigate threats before they happen, as is evident in that each county has developed hazard mitigation plans, as well as community and economic resiliency to recover and return to business-as-usual when a disaster does strike.

Groundwater

In addition to the riverine water assets, the region's groundwater is a tremendous source of water for communities, including businesses and industries. This resource provides potable water for consumption and industrial uses through a combination of public and private wells. As a result, the residents of the region have been, and must continue to be, diligent about protecting the groundwater from contamination and overuse.

The Jordan Aquifer supplies the region's groundwater. The acquirer provides necessary drinking water as well as water critical for industries. Iowa's ample supply of water from the aquifer is attractive to industries with high water use, such as food processing and ethanol production.

Source Water Protection

Collaborating with the Iowa Department of Natural Resources (IDNR) and the Iowa Councils of Government (ICOG), INRCOG is working with communities to develop Source Water Protection Plans (SWP). The purpose of SWP is to develop goals and actions, using a strategic planning process, to protect community water sources such as wells, surface water, and aquifers.

Watershed Management

An area of environmental preservation that is growing rather quickly is watershed management. Within our region there are several efforts now underway in regard to implementing sound watershed management practices. These efforts are the result of collaboration between a wide variety of jurisdictions and agencies including county conservation boards; soil and water conservation districts; city, county, and regional governments; educational institutions (University of Northern Iowa, University of Iowa, and Iowa State University); federal and state agencies (US Corp of Engineers, Natural Resources Conservation Service, Federal Emergency Management Agency, Iowa Department of Natural Resources, Iowa Division of Agriculture and Land Stewardship, and Iowa Department of Economic Development); non-governmental entities such as the Natural Heritage Foundation, Trees Forever, and recreational water user groups; as well as various agricultural organizations.

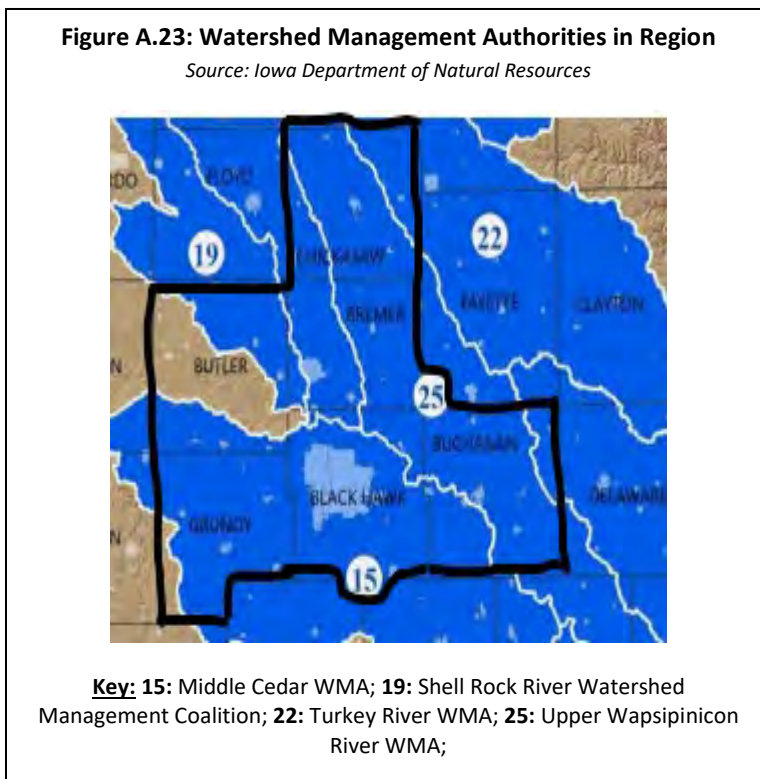
A Watershed Management Authority (WMA) is a legal, independent, intergovernmental entity. Three WMAs have been established in the INREDC region. These include; Upper Cedar River (Chickasaw, Bremer, Black Hawk counties); Upper Wapsipinicon River WMA (Chickasaw, Bremer, Buchanan, Black Hawk counties); and

Middle Cedar WMA (Butler, Grundy, and Black Hawk counties). Figure A.23 is a map of active watershed management authorities in the region. As of today, there are 27 WMAs across the state.

The region's WMAs are under the umbrella of the Cedar River Watershed Coalition, which geographically spans the entire watershed's area from the Iowa/Minnesota border in the north to the Mississippi River in the southeastern quadrant of Iowa.

In 2016, Iowa was awarded \$96.9 million from the U.S. Department of Housing and Urban Development as part of the National Disaster Resilience Competition that will help accelerate flood reduction and water quality efforts in key watersheds over the next five years among the states WMAs.

There is at least one standout example of watershed management implementation in our region, the Dry Run Creek watershed in Cedar Falls. This specific watershed has been, and will continue to be, enhanced as a result of a group of volunteers working under a non-profit status. Specifically, they have been able to write successful grants, fund raise, and recruit and maintain volunteers in order to improve the Dry Run Creek watershed throughout the community, including clean-up, rip-rapping, vegetation removal and restoration, and water quality monitoring. The University of Northern Iowa and Black Hawk County Soil and Water District have been leading partners in this effort. Together, these entities provide grants, technical and construction assistance to private landowners to implement flood mitigation and water quality improvements such as permeable concrete (e.g. driveways or sidewalks), bio-retention cells, rain gardens, and other like-projects.



Watershed planning, management at its benefits will continue beyond the life of this CEDS. Further, we believe that these efforts will continue to occur at a regional level.

Brownfields

Redevelopment of existing commercial and industrial sites continues to be a priority for the INREDC region. Several communities, most notably Waterloo, Cedar Falls, and Waverly have accessed funding from the Iowa Department of Natural Resources (IDNR) to help clean up sites contaminated by prior business-related uses. Incidentally, the region did unsuccessfully apply for funding from the Environmental Protection Agency (EPA) to create a regional program designed to complete Phase I assessments of identified sites. Not to be undeterred, several of the sites that were identified in the denied application for EPA funding, have been addresses using IDNR funding for individual clean ups. To that end, adaptive reuse of brownfields sites for future commercial and industrial development is important to the region. Typically, these sites, after assessment and clean-up, are located in prime locations; close to transportation access, similar uses, and service (water, sewer, storm water, etc.) infrastructure. In addition, these sites can usually be acquired at less cost than developing "green fields" site at the edge of town. Further, removal of blighted properties and structures can improve the overall aesthetics of a neighborhood or community.

Air Quality

Maintaining air quality in the region is also a priority. It is noted that there are certain geographic areas in the region that have in the past approached and/or surpassed unsafe air quality levels for short periods of time. In addition, threats to air quality levels jeopardize the local allocation priorities of certain federal funding programs, mainly those related to transportation. And because much of the freight entering or being exported from the region is done over-the-road or by rail, there are concerns that a non-attainment (regarding air quality) status may negatively impact traditional modes of transportation. Air quality is, and will continue to be, monitored very closely in the region and warnings are issued to residents and industry alike for incidences of non-attainment.

Weather-Related Events

As is prevalent in the Midwest, the INREDC region is subject to several types of weather-related events that impact business and industry operations. Storms including tornados, thunderstorms, blizzards, heavy precipitation (rain, snow, or sleet) not to mention temperature extremes (-20 degrees F to 100 degrees F) can affect the region dramatically by altering transportation of goods and services, as well as personal transportation for employees and residents. Additional information regarding weather related concerns is addressed in the Disaster Strategy of this CEDS, as well as in the Hazard Mitigation Plans discussed in that Strategy.

Solid Waste

Solid waste is managed in the region using public and private haulers and solid waste management commission or agencies that own and operate landfills. Planning for a landfill is generally conducted by somewhat self-defined and Iowa Department of Natural Resources (IDNR) guided and approved regions. Currently, three solid waste planning regions cover the INREDC region, the largest of which receives planning and technical assistance from the Iowa Northland Regional Council of Governments (INRCOG). Further, several private haulers and recycling businesses operate in the region.

As an alternative to disposing of solid waste in a landfill, the Iowa Waste Exchange (IWE) Program is currently staffed by INRCOG staff members, and it seeks to match producers of waste with other companies that may be able to use the waste in their operations. Ultimately, the goal of the program is to divert solid waste from the landfill, and from a performance standpoint, the program appears to be successful at doing so.

Environmental Regulation Impact on Infrastructure

Environmental regulations do have a significant impact on the growth and development in our region, particularly when it comes to infrastructure. Water, Sanitary Sewer, Stormwater, Roads, Streets, and Bridges, and Solid Waste Management all have state and federal regulations with which they must be compliant. In addition to the National Environmental Policy Act (NEPA), the region and its members must also adhere to the Clean Air Act and Clean Water Act, as well as a whole host of environmental rules, regulations, and policies enacted by Congress, its agencies, and the State of Iowa and its agencies. And while the intent of the regulations is laudable, the cost and unintentional impacts they cause create challenges for local governments and their departments and agencies when attempting to implement them. Accordingly, this CEDS recognizes that environmental regulation is, and will continue to be, an important part of managing infrastructure assets on a day-to-day basis

Environmental Review Processes

Related to the Environmental Regulations, projects in our region are all environmentally governed by the National Environmental Policy Act (NEPA), which was adopted in 1969. And as a result, our projects must all develop environmental and historic assessments before they can proceed. Said assessments typically include completing a written document or application that is then reviewed and approved by the appropriate governing state and/or federal agencies. Elements of the assessments include evaluations regarding the impact of the proposed project on: land use; wild and scenic rivers; cultural resources and historic structures; biological resources, habitat, and endangered species; environmental justice; water supply; waste and storm water; surface waters; wetlands; floodplain; farmland preservation; air quality; noise pollution; and hazardous waste.

In addition to written assessments, other means of obtaining public input on projects include advertised Comment Periods, Public Hearing, and Public Meetings.

Infrastructure Assets

Water and Sewer Utilities

Water service is provided to residents, businesses, and industries through either municipal system, a rural water system provider, or through private wells. In addition to the distribution system, local governments have substantial investments in water towers, treatment facilities, and pumping equipment. However, this asset requires constant monitoring, testing, upgrading, and maintenance to provide safe, potable water to consumers while adhering to federal, state, and local regulations.

Like water service, sanitary sewer service is provided either by municipal system or private septic or treatment systems. The systems include the collection pipes, pumps, and lift stations as well the treatment facilities. Sanitary sewer systems must be managed by licensed persons and require continuous monitoring, testing, upgrading, and maintenance. Furthermore, the regulations governing sanitary sewer infrastructure is ever-changing and the costs associated with compliance can be unfathomable for a small community. To that end, it is not inconceivable that several of our communities may have difficulty complying with their regulatory permits and may thus be faced with their own existence because the costs associated with compliance are extremely high for smaller communities.

Many communities will need to make significant upgrades to their water and sewer systems in the coming years to comply with regulations as well as for general maintenance and updates to their aging systems. Communities are struggling to identify local, state, and federal resources to implement updates while maintain reasonable price structures. From an economic development perspective, concern exists as to the cost customers will need to incur in pay for updates to these vital services. From the business perspective, increased costs of water and sanitary sewer services could dramatically impact the operating costs of local industries and deter growth. In addition, especially in many of the smaller communities, concern exists that the increased cost of living in their community n will deter new residents from moving to at a time when lack of population growth is a serious concern.

Technology and Broadband

The region's investment in technology infrastructure, particularly in that facilitating high quality internet access and speed, have paid dividends with the region being recognized as a leader in technology in terms of fiber optic infrastructure and available internet service speeds.

In 2014, the City of Cedar Falls was awarded Google's "eCity Award" which recognizes the, "single strongest online business community in each state."⁴ The municipal utility, Cedar Falls Utilities (CFU), offers some of the fastest internet speeds available in the country. The utility is able to offer such speeds due to its direct connections to points of presence (POPs) in Chicago and Kansas City, which are locations of access to the

⁴ Cedar Falls is the 2014 digital capital of Iowa", Waterloo-Cedar Falls Courier, October 16, 2014

internet. CFU has been a regional leader, and partnered with surrounding communities, to develop the infrastructure necessary to provide superior internet service. Other locally owned utilities that were identified in the planning process of offering competitive internet speeds include the Waverly Utilities and Butler-Bremer Communications. Waverly Utilities now partners with CFU to offer fiber through to the home throughout the community.

Technology infrastructure investments like these, have made the region a leader in internet access and speed. As all types of business, from manufacturing to retail sales, continue to become more dependent on the internet to conduct business and sell products, superior internet service in the region will be a valuable resource.

According to the Broadband Availability Map, released by the Office of Chief Information Officer in the State of Iowa, much of the region has an availability of broadband.⁵ Although high quality has been an asset in some areas, access still lags, and improvements are needed in rural area. In particular, regions outside of the local metro lack availability. The technical knowledge and costs remain very high barriers for these regions to be able to address these needs.

Finally, there are concerns with lack of private competition and choice. The area has a limited number of offerings available when concerning internet access. Affordability often becomes a concern, especially with those who have a fixed or low income.

Energy – Electric and Natural Gas

Residents and businesses receive electric and natural gas services from a variety of providers throughout the region. These providers include a mix of rural electric cooperatives (e.g. Butler County REC, East-Central REC, etc.), municipal utilities (e.g. Cedar Falls Utilities, Sumner Light & Power, Waverly Light & Power, etc.) and investor-owned utilities (e.g. Alliant Energy, Mid-American Energy, Black Hills Energy).

Transportation

The region's transportation network is a critical in providing access to markets of manufactured goods. This section includes an overview of the transportation assets in the region.

Interstate and Highway System

As with population and industry, the Waterloo-Cedar Falls metropolitan area is the transportation hub for the region. Four-lane connections are available from Waterloo-Cedar Falls to Interstate 80 and Interstate 35. Interstate 35 connects the region to Minneapolis, Kansas City and Dallas/Ft. Worth. Interstate 80 is the major connection to both coasts running across the middle of the country from New York City to San Francisco. Other major highways crossing the region include Interstate 380; U.S. Highways 218, 63 and 20; and Iowa State Highways 281, 21, 57 and 58.

The region has seen dramatic development of distribution and logistics facilities in the recent past, most notably witnessed by the location of two Target Distribution Centers in Cedar Falls and Ferguson Distribution Center in Waterloo. The access to the interstate highway system and state highways was a major factor in these new businesses locating in the region.

The effectiveness of the transportation systems in the region are a vital part of the region and need to be considered as crucial to economic development. INRCOG houses both the Metropolitan Planning

⁵ <https://ocio.iowa.gov/broadband-availability-map-version-2>

Organization (MPO), which covers the urban area of the region, as well as the Regional Transit Authority (RTA) which includes the rural parts of the region. The MPO and RTA each have their own long-range plans which were recently updated in 2013 and 2015, respectively. The Long-Range Transportation Plans are available on the INRCOG website (www.inrcog.org).

Bus and Transit Services

Burlington Trailways is the only scheduled bus lines serving the Waterloo/Cedar Falls Metro Area. This line provides inter-city bus connections within and outside the district to other major cities in Iowa. Charter buses are available through Hawkeye Stages and Northwest Iowa Transportation, Inc.

The Regional Transit Commission (RTC) serves the smaller communities within the district, which is under the umbrella of INRCOG. All services are open to the public, but the RTC's primary customers are persons on Medicare and Medicaid programs. RTC operates 20 light duty buses, of which 17 are used for direct services and three are contracted to regional sub-providers. Demand for these types of services is expected to grow as the Baby Boomers age out of the workforce, retire, become Medicare eligible in the coming years.

Complementing RTC, the Metropolitan Transit Authority of Black Hawk County (MET Transit) provides transit service in the Waterloo/Cedar Falls area. In relation to economic development, MET Transit is an important aspect in allowing workforce and industries access to each other. In addition to commercial and medical hubs, routes also provide access to the University of Northern Iowa and Hawkeye Community College.

Freight

Over a dozen trucking firms have terminals for shipping and receiving, with major rail service provided by Iowa Northern Railway and the Canadian National Railroad. The current rail network serves many of the communities in the region. Said rail system provides connections to other major Iowa cities, surrounding states, and the Mississippi River and Gulf of Mexico grain terminals. Other rail companies serving the region include the Cedar River Railroad Co., Chicago, Central and Pacific Railroad Co., D & W Railroad LLC, Iowa, Chicago and Eastern Railroad Corp., and the Union Pacific Railroad.

Air Transportation

The entire district is within a sixty-mile radius of the Waterloo Airport (ALO), with a majority of the region's population within a thirty-mile radius. General aviation airports are also located in the larger cities of the district, with smaller facilities serving some of the most remote locations. The Waterloo Airport provides regional air service via American Airlines to their Chicago hub.

Traditionally, one of the primary challenges at the Waterloo Airport is passenger leakage to airports in Cedar Rapids and Des Moines. In recent years, the number of patrons using the Waterloo Regional Airport has steadily increased. In the 2016 calendar year, there were 25,322 outbound passengers – the most in a single year since 2008. In 2019, the airport saw a slight decrease with 22,260 outbound passengers.⁶

Existing Businesses and Industries

Manufacturing, and health care comprise nearly one-half (45 percent) of the region's employment by industry classification as reflected in Figures A.24.

According to 2018 County Business Patterns data provided by the US Census Bureau (Figure A.24) the manufacturing industry had the largest payroll of any industry, paying out an estimated \$959,144,000 per year to employees. This was followed by the health care and social assistance industry with an annual payroll of

⁶ Waterloo Regional Airport...” *The Courier*. www.wfcourier.com/news

\$694,690,000. Of the 20 industries of which data was available, these two industries accounted for 45 percent of the region’s payroll in terms of dollars.

Figure A.24: INREDC Industry Profile, 2018

Industry	Number of Establishments	Paid Employees per Pay Period	Annual Payroll (\$1,000)
Mining, quarrying, and oil and gas extraction	8	44	\$2,496
Utilities	9	178	\$13,892
Agriculture, forestry, fishing and hunting	13	142	\$9,490
Management of companies and enterprises	25	1,020	\$76,976
Educational services	53	1,649	\$38,653
Information	89	1,167	\$61,388
Arts, entertainment, and recreation	95	990	\$14,024
Real estate and rental and leasing	182	843	\$34,734
Administrative and support and waste management and remediation services	229	4,848	\$185,017
Transportation and warehousing	242	3,374	\$154,900
Manufacturing	286	18,111	\$959,144
Wholesale trade	290	4,071	\$223,803
Professional, scientific, and technical services	318	3,616	\$222,032
Finance and insurance	458	3,744	\$227,394
Accommodation and food services	480	8,586	\$118,310
Construction	521	3,860	\$242,466
Health care and social assistance	569	15,205	\$694,690
Other services (except public administration)	606	3,548	\$89,157
Retail trade	802	12,141	\$311,091
Industries no classified	N/A	3	\$22
Total	5,302	87,321	\$3,694,932

Source: 2018 County Business Patterns, US Census Bureau. www.iowadatatcenter.org

The importance of manufacturing is evident from Figure A.25. Although employment at Deere & Co. (the region’s largest employers) is below the employment levels of the late 1970’s and early 1980s, significant small supply chain companies are located in the region and provide significant jobs in the region. It is impossible to determine the exact percentage of the manufacturing positions that are directly and indirectly related to Deere, but it is clearly a significant number. Employment in the healthcare and education sectors are also critical, with 4 of the top 10 largest employers in those fields.

Figure A.25: Leading Employers within Region, 2021

Company	# of Employees	Product/Service
Deere & Co. (John Deere)	5,000	Farm Manufacturing Equipment
Tyson Fresh Meats	2,900	Pork Processing
UnityPoint Health	2,745	Health Care
MercyOne	2,653	Health Care
University of Northern Iowa	1,736	Higher Education; Regent State
Waterloo Community School	1,664	Education
Hy-Vee Food Stores	1,450	Grocery
Target Regional Distribution Centers	1,350	Retail Merchandise/Grocery Distributor
Western Home Communities	1,061	Health Care/Housing
VGM Group	906	Finance & Insurance Services

Source: Grow Cedar Valley, <https://www.growcedarvalley.com/webres/File/2021FactSheetFinalWeb.pdf>

Although the region is generally viewed as very dependent upon agriculture, the actual number of jobs that are categorized in that classification is small when compared to other categories. That does not mean agricultural dependence is not real, but it does point out many of the businesses are not in the direct agricultural production category. The importance of assisting the support companies to broaden their products and services cannot be understated. The region has benefitted from a strong farm economy for a number of years. However, agriculture will always be cyclical because of fluctuating markets. To the extent businesses can diversify their products and services beyond one customer or market, they, and the region, will be better able to capitalize on the peaks while withstanding the valleys that occur in the normal business cycles.

In addition to studying the general industry classifications, the existence of specific industry clusters within the region must be understood. Those clusters help to focus attention on areas where possible new businesses and opportunities for growth exist as like companies do tend to cluster in given areas. Nevertheless, those clusters also provide a potential warning that too much concentration can also carry risks. The region contains clusters of advanced manufacturing, food processing, distribution and logistics, information technology, agra-based biotechnology and bioscience, and renewable energy. Most regional residents would not be surprised by the agricultural products and heavy machinery services, but the existence of food processing and heavy machinery productivity may come as a surprise to many outside of our region.

Emerging and Declining Industries

In 2017, Iowa Workforce Development (IWD) has assembled industry projections for defined regions within the state. IWD Region 7 is made up of the INREDC counties of Black Hawk, Bremer, Buchanan, Butler, and Grundy. Chickasaw County, is in Iowa Workforce Development Region 1 – which includes the counties in the northeastern corner of the state. However, this discussion will focus on data pertaining to IWD 7.

Figure A.26 and Figure A.27 show the the expected job growth, by industry, for Region 7 by their North American Industry Classification (NAIC) code. Figure A.24 states the base estimate (current number) of jobs, the projected number of industry jobs by 2028 and the annual growth rate. Figure A.26 displays the total number of projected jobs, median salary, and the percent of new jobs that industry represents in the region.

Figure A.26: Projected Industry Job Growth in IWD Region 7 by NAIC Code, 2018-2028

NAIC	Occupation	Base Est. Employment (2018)	Projected Est. Employment (2028)	Projected Annual Growth
11	Management Occupations	1,940	2,085	7.0%
13	Business and Financial Operations Occupations	4,255	4,740	10.2%
15	Computer and Mathematical Occupations	1,730	1,985	12.8%
17	Architecture and Engineering Occupations	1,205	1,325	9.1%
19	Life, Physical, and Social Science Occupations	135	165	18.2%
21	Community and Social Service Occupations	1,780	2,085	14.6%
23	Legal Occupations	430	480	10.4%
25	Education, Training, and Library Occupations	8,125	8,730	6.9%
27	Arts, Design, Entertainment, Sports, & Media Occupations	875	945	7.4%
29	Healthcare Practitioners and Technical Occupations	4,475	5,180	13.6%
31	Healthcare Support Occupations	3,025	3,575	15.4%
33	Protective Service Occupations	980	1,045	6.2%
35	Food Preparation and Serving Related Occupations	9,230	10,020	7.9%
37	Building and Grounds Cleaning & Maintenance Occupations	3,380	3,780	10.6%
39	Personal Care and Service Occupations	4,020	4,665	13.8%
41	Sales and Related Occupations	11,325	11,810	4.1%
43	Office and Administrative Support Occupations	13,915	14,050	1.0%
45	Farming, Fishing, and Forestry Occupations	6,230	6,280	0.8%
47	Construction and Extraction Occupations	4,230	4,710	10.2%
49	Installation, Maintenance, and Repair Occupations	4,530	4,945	8.4%
51	Production Occupations	12,065	12,030	-0.3%
53	Transportation and Material Moving Occupations	8,440	9,515	11.3%
Total		106,320	114,145	6.9%

Source: Iowa Workforce Development, <https://www.iowaworkforcedevelopment.gov/occupational-projections>

According to Figure A.26 there is esatimated to be 7,825 additional jobs in the region between 2018 and 2028. The numbers of persons needed to meet the anticipated job demand do not exist as things currently stand. In addition, not all persons in the anticipated growth will be eligible for or participate in the labor force and, for those that do, some skills gaps will exist. This anticipated labor force shortage is compounded by the fact that the region already has a low unemployment rate and anticipates a number of people dropping out of the labor force in the coming years to continue since the start of the pandemic. In addition to a focus on upskilling the labor force, it is imperative that the sheer numbers of region’s population and labor force increase to meet the anticipated employer demands.

Figure A.27: Projected Industry Job Growth in IWD Region 7 by Projected Number of New Jobs, 2018-2028

NAIC	Occupation	Total Annual Openings	Median Wage (2018)	% of Total Openings
35	Food Preparation and Serving Related Occupations	1735	\$12.21	12.7%
41	Sales and Related Occupations	1690	\$21.08	12.3%
43	Office and Administrative Support Occupations	1660	\$18.71	12.1%
51	Production Occupations	1420	\$17.99	10.4%
53	Transportation and Material Moving Occupations	1225	\$19.29	8.9%
25	Education, Training, and Library Occupations	815	\$27.79	5.9%
39	Personal Care and Service Occupations	715	\$12.42	5.2%
45	Farming, Fishing, and Forestry Occupations	680	\$17.75	5.0%
47	Construction and Extraction Occupations	535	\$23.48	3.9%
37	Building and Grounds Cleaning & Maintenance	510	\$17.17	3.7%
49	Installation, Maintenance, and Repair Occupations	500	\$23.86	3.6%
13	Business and Financial Operations Occupations	445	\$28.21	3.2%
31	Healthcare Support Occupations	410	\$18.22	3.0%
29	Healthcare Practitioners and Technical Occupations	355	\$30.22	2.6%
21	Community and Social Service Occupations	235	\$20.72	1.7%
11	Management Occupations	185	\$45.07	1.3%
15	Computer and Mathematical Occupations	165	\$35.47	1.2%
33	Protective Service Occupations	145	\$16.67	1.1%
27	Arts, Design, Entertainment, Sports, & Media Occupations	120	\$19.42	0.9%
17	Architecture and Engineering Occupations	105	\$33.13	0.8%
23	Legal Occupations	45	\$25.50	0.3%
19	Life, Physical, and Social Science Occupations	20	\$28.67	0.1%
Total		13,715	-	100%

Source: Iowa Workforce Development, <https://www.iowaworkforcedevelopment.gov/occupational-projections>

Iowa Workforce Development] Region 7’s occupational employment is expected to increase by 6.9% from 2018 to 2028 (or .7% annually). Job growth will vary across major occupational groups depending on the industry. Service-providing occupations are generally expected to outperform goods-producing occupations. This is reflected in both employment change and growth rates.

Healthcare Support Occupations (NAIC Code #31), Healthcare Practitioners and Technical Occupations (NAIC #29), Community and Social Service Occupations (NAIC Code #21), and Personal Care and Service Occupations (NAIC Code #39) are all projected to have large annual growth in the coming years. Production Occupations (NAIC Code #51) is the only occupation that expected to have negative growth.

In terms of future openings, Food Preparation and Serving Related Occupations (NAIC Code #35), Sales and Related Occupations (NAIC Code 41), Office and Administrative Support Occupations (NAIC Code #43), Production Occupations (NAIC Code #51), and Transportation and Material Moving Occupations (NAIC Code #53) will all have a significant amount of future annual openings.

Region 7’s top five occupations expected to have the largest total openings for 2018-2028 will account for 3,820 (or 49%) of the projected 7,825 new jobs. The major occupational groups include Transportation and Material Moving Occupations (1,075), Food Preparation and Serving Relation Occupations (790), Healthcare

Practitioners and Technical Occupations (705), Personal Care and Service Occupations (645), and Education, Training, and Library Occupations (605).

Other Factors Affecting Economic Performance

Attracting and Developing Talented and Diverse Workforce

According to the Iowa Business Council's Economic Outlook Survey completed in July 2021, attracting, and developing a talented and diverse workforce remains one of the highest concerns for employers. 90 percent of respondents cited this issue as one of their top three primary business challenges.⁷ Moreover, the availability of a skilled workforce is a major area of concern. An increasing rate of retirements coupled with stagnant population growth has strengthened the need to train the current workforce to meet the demand while also attracting others from outside of the region.

Climate Change

Climate change has the potential to deal a serious blow to the economic productivity of our region. Agriculture remains a critical source of economic productivity in the region. More frequent extreme weather events, as well as rainfall and temperature changes could potentially put crop production at risk. Moreover, the increased risk of flooding and damaging storms poses a large risk to the region's resiliency.

Child Care

Strategies that address childcare availability regionally is critical to economic performance. Shortages of high-quality, affordable childcare as well as the lack of workforce due to low wages continues to be a rising concern. The pandemic has only intensified these issues, making childcare an increasing priority. The lack of childcare could pose a serious threat to future economic growth.

⁷ <https://www.iowabusinesscouncil.org/news/eos/>

Section B: SWOT Analysis

SWOT is an acronym that stands for **Strengths, Weaknesses, Opportunities, and Threats**. A SWOT analysis is important in determining and analyzing what the region already possess that could be better leveraged to build the capacity for growth, including competitive cultural, economic, technological, intellectual, and physical assets. This inventory is critical in developing the strategic direction and implementation plan to promote regional economic vitality¹.

SWOT analysis elements are generally understood in the following terms:

- **Strengths** are the region’s relative competitive advantages and are often internal in nature
- **Weaknesses** are the region’s relative competitive disadvantages and are also often internal in nature
- **Opportunities** are chances or occasions for regional improvement or progress, often external in nature
- **Threats** are chances or occasions for negative impacts on the region or regional decline and are also often external in nature.

As part of the planning process, five SWOT planning sessions were held throughout the region. Participants included economic development professionals as well as public and private sector leaders. Figure B.1 is a list of the SWOT sessions held. The SWOT findings from each session are included in Appendix 1.

“The SWOT is a strategic planning tool used by organizations to ensure that there is a clear objective informed by a comprehensive understanding of a region’s capabilities and capacity.”
- CEDS Content Guidelines

Prior to each meeting, a SWOT Form (shown on the following page) and survey was sent to staff and board members of the respective organizations to prepare for the session. Committee members were asked to complete a preliminary SWOT analysis and return it before the upcoming planning session that was scheduled.

After receiving the preliminary feedback, a summary of the SWOT analysis was compiled. During the planning session, the preliminary SWOT results were presented. Committee members were then asked to provide an initial

Figure B.1: SWOT Planning Sessions		
Date	Organization/Group	Jurisdiction Representing
11/18/2021	INREDC	Region
2/2/2022	Waverly Economic Development Commission	Bremer County
2/9/2022	New Hampton Economic Development	Chickasaw County
2/11/2022	Buchanan County Economic Development Commission	Buchanan County
2/14/2022	INRCOG; Black Hawk County ED; GCV; UNI-IDM; Cities of Cedar Falls and Waterloo	Black Hawk County
3/3/2022	Butler-Grundy County Development Alliance	Butler County; Grundy County

¹ CEDS Content Guidelines, Economic Development Administration. www.eda.gov/ceds/content

reaction to the results before going through the findings for each of the four categories to either remove, edit, or add new and further elaborate on that particular strength, weakness, opportunity, or threat and how it applies to the local level and region as a whole.

After the SWOT analysis, the planning discussion shifted to discussing the following question:

1. What would it look like if every position in the Cedar Valley region was full, and it was the best place to live in the country?

These questions allowed committee members to expand upon ideas brought up during the SWOT analysis but also allowed committee members to evaluate their specific locality and the region in a broader sense. These questions provided greater clarity to the SWOT discussion and also generated a number of the action steps in that what the region should be doing to address our challenges and capitalize on existing opportunities.

Based on the SWOT results gathered over the series of planning sessions, the regional SWOT analysis that follows was developed. The regional SWOT developed by staff was presented, reviewed, and revised by INREDC Board members to ensure the final SWOT reflected to the views of the region.

Regional SWOT Summary

Strengths

- *Regional business hub with strong diversity of agriculture and manufacturing*
- *Strong and diverse set of existing manufacturers (type and size)*
- *High quality agricultural lands*
- *Potential for future site growth and expansion*
- *Availability of employment opportunities throughout the region*
- *Low cost-of-living and high quality of life*
- *Strong & diverse educational institutions (k-12, UNI, Wartburg, Community Colleges)*
- *Reliable utility services and strong municipal broadband services*
- *Strong regional healthcare hubs with availability to high quality specialized care*
- *Large geographic market reach with high quality transportation (highway and rail systems)*
- *Rural and Urban amenities and recreational opportunities*
- *Collaboration between economic development organizations and local governments*

Weaknesses

- *Region's overall lack of growth compared to similar regions*
- *Uneven economic growth across the region*
- *Current and projected workforce shortages for both skilled and non-skilled laborers*
- *Business development and retention for existing small companies*
- *Slow population growth*
- *Aging population*
- *Lack of broadband connection in rural areas and areas with no local municipality*
- *Shortage of childcare services*
- *Lack of alignment across regional governments*
- *Little investment in regional amenities and placemaking*
- *Aging infrastructure (water/sewer/roads/bridges/housing stock)*
- *Affordable housing availability*
- *Perception of the region from outside the region*
- *State and local political divisiveness and policies creating an unwelcoming image*

Opportunities

- *Retain and support the expansion of existing businesses*
- *Grow and develop local start-ups, businesses, and entrepreneurs*
- *Improve regional promotion and attraction*
- *Expand regional workforce attraction*
- *Enhance placemaking efforts focused on regional attraction*
- *Grow skilled workforce training programs and partnerships through partnerships with local high schools and community colleges*
- *Improve manufacturing and industry base and operations through Industry 4.0 development*
- *Create additional tourism, recreation, and entertainment amenities*
- *Grow housing stock and inventory and rehab aging housing stock*
- *Capitalize on work-from-home opportunities through increased broadband development*

Threats

- *Changing global economic conditions*
- *Local and small businesses competing with changing consumer habits (online retail)*
- *Population decline and aging workforce*
- *Lack of affordable and available childcare options*
- *Threatening legislative climate*
- *Affordable housing and aging housing stock*
- *Lack of regional cooperation*
- *Decreasing tax base unable to support future growth*
- *Declining enrollment in higher education institutions*
- *Competition drawing talent from the region*
- *Threats to the environment and increased natural disaster risks*

Section C: Strategic Direction

The following vision statement, goals, objectives, and strategies establish the route the region will pursue to address the items identified in the SWOT analysis (Section B). The Vision Statement was developed through the input of the CEDS Strategy team using the regional SWOT analysis as guidance.

Vision Statement

The vision of the Iowa Northland Regional Economic Development District is to strengthen and diversify our regional economy by collaborating to provide the infrastructure, workforce, and amenities necessary to retain and expand existing businesses, attract new, and support local entrepreneurs.

To achieve this vision, 2022 CEDS Goals are:

CEDS Priority Actions

- 1) Foster Regional Collaboration & Partnerships
- 2) Promote Regional Workforce Attraction and Placemaking
- 3) Enhance Regional Economic and Community Development
- 4) Build Infrastructure Resilience
- 5) Address Housing Stock and Availability
- 6) Improve Economic and Disaster Resilience and Preparedness

For each Goal, Objectives were established to define the intent of the goal. Furthermore, Strategies (action steps) were developed detailing the actions to be undertaken in order achieve the objectives and goals.

Priority

All actions identified in the plan are considered important elements in achieving the CEDS goals. However, three priority levels were established and assigned to each action in order to formulate implementation strategy. The three levels of priority are:

- **Low (L)**
- **Medium (M)**
- **High (H)**

Timeline

Estimated time frame for completing the strategies were established using the following criteria:

- **Active** - Occur on a regular or ongoing basis (daily, weekly, quarterly)
- **Short-Term**: 1-2 years
- **Medium-Term**: 3-5 years
- **Long-Term**: greater than 5 years

Cost Estimate

Cost range estimates were established for each activity considering a multitude of factors, including cost for staff, time commitment, continuation and/or expansion of duties, regional coordination, studies that may be needed, level or design or engineering, and other project components (permits, acquisition, construction, etc.) that could be incurred on an annual basis. The estimated cost ranges:

- **Low:** \$19,999 or less
- **Medium:** \$20,000 - \$99,000
- **High:** \$100,000 or greater

Priority Action 1: Foster Regional Collaboration & Partnerships

Objective

Leverage local, state, and federal partnerships to increase alignment of regional goals through greater collaboration and partnerships.

Strategies

- Presence of cross and multi-jurisdictional economic development projects
- Coordination and collaboration across boards and entities
- Incorporation of regional considerations into local economic development strategies

Evaluation Indicators

- Economic Development Board presence and involvement in regional decision-making
- Internal and external communication across public and private sector
- Uniformed and streamlined messages about the region economic and community development

Table C.1: Priority Action 1, Foster Regional Collaboration & Partnerships

Priority	Action	Key Partners	Timeline	Cost Estimate
H	1. Conduct outreach to jurisdictions to aid in development and funding of local ED planning and projects.	Local communities; CVRP; INREDC	Active	Low
H	2. Assist with regional collaborations involving the higher education institutes that align with student training with the demands of the region's economy.	UNI; Hawkeye Community College; Wartburg	Active	Low
H	3. Encourage regional cooperation when developing and implementing local economic development projects.	Local communities; CVRP; INREDC	Active	Low
M	4. Maintain and grow CVRP's visibility and outreach from within the region.	CVRP	Active	Low
M	5. Connect regional boards and entities to ensure collaboration coordination, and communication of current and potential regional projects.	CVRP; INREDC; communities	Active	Low
L	6. Develop and maintain relationships with local, state, and federal sources.	EDA; IEDA	Active	Low

Priority Action 2: Promote Regional Attraction and Placemaking

Objective

Develop and promote the region's physical and cultural environment as an affordable and attractive place to live, work, and play for a workforce of diverse backgrounds, interests, and skills.

Strategies

- Support local governments, nonprofit communities, and private entities with financial and technical assistance that support business and job growth, workforce housing, daycare options, and quality of life amenities.
- Assist in expanding regional attractions and public amenities
- Aid in resource development for the purpose of redevelopment or adaptive reuse of existing buildings or facilities that are underutilized or underinvested.
- Promote and aid the development of downtown districts, entertainment districts, commercial and infill developments.

Evaluation Indicators

- Population growth
- Growth in new housing and workforce housing units
- Vacant or underutilized building or facility development.
- Addition of public amenities (such as paved trails, water trails, green spaces, and parks, as well as recreational, cultural, entertainment, and community facilities)

Table C.2: Priority Action 2, Promote Regional Workforce Attraction and Placemaking

Priority	Action	Key Partners	Timeline	Cost Estimate
H	1. Enhance regional attraction and promotion through increase placemaking activities within the region.	Local communities; CVRP; INREDC; IEDA; EDA	Active	High
H	2. Support communities addressing workforce enhancement strategies.	Local communities; CVRP; INREDC; IEDA; EDA	Short-term	High
M	3. Assist local communities with addressing redevelopment and adoptive reuse of underutilized and underinvested buildings and facilities.	Local communities; CVRP; INREDC; IEDA; EDA; EPA	Long-term	High
L	4. Utilize CVRP to market regional attraction and promotion for further development.	Local communities; CVRP	Medium-term	Low

Priority Action 3: Enhance Regional Economic and Community Development

Objective

Leverage local, state, and federal partnerships and incentives with the economic and community needs of the region.

Strategies

- Assist with financial and technical assistance applications to support business and job growth in collaboration with local governments, economic development organizations, and private businesses.
- Support local jurisdictions receiving state or federal awards which aid business and job growth in their efforts to complete funding requirements.
- Support local governments and nonprofit community development organizations with applications for financial assistance and technical assistance that support workforce attraction, development, and training.

Evaluation Indicators

- Jobs Created and retained
- Entrepreneurship and business start-ups
- Business expansion and growth
- Programs dedicated to upskilling the workforce
- Programs cultivating talent for the region's in-demand industries

Table C.3: Priority Action 3, Enhance Regional Economic and Community Development

Priority	Action	Key Partners	Timeline	Cost Estimate
H	1. Work with local high schools and community colleges to provide skill training to meet local employer needs.	ED groups; Hawkeye; Local High Schools; Private Sector	Long-term	Medium
H	2. Provide technical assistance for communities that support workforce attraction, skill development, and training.	ED groups; Colleges; Private Sector; Communities; Non-profits	Long-term	Medium
H	3. Attract business investments through the marketing of the region as a whole through the Cedar Valley Regional Partnership.	CVRP	Active; Long-term	Medium
H	4. Provide technical assistance, resources, incentives to support local entrepreneurship and make the region attractive for business start-ups and entrepreneurship.	CVRP; EDA; UNI	Long-term	Low
M	5. Maintain and facilitate growth of existing businesses and industries.	ED groups; Private industry; Communities	Active	Moderate
M	6. Leverage regional strengths to enhance and attract existing industry clusters	ED groups; CVRP	Long-term	Medium
M	7. Support local communities through technical assistance for community development and revitalization programs	INRCOG; UNI-IDM; Communities	Active; Long-term	Medium
L	8. Promote and aid businesses in the development of succession plans.	ED groups; UNI-Advance Iowa; Private Sector	Long-term	Low

Priority Action 4: Build Infrastructure Resilience

Objective

Support the region's infrastructure needs and demands of residents and communities through planning and financing.

Strategies

- Assist the regional effort to expand broadband access throughout the region
- Support local governments, economic development organizations, and industries with financial and technical assistance applications to support infrastructure
- Help develop strategic plans for local governments

Evaluation Indicators

- Priority infrastructure projects are funded and implemented
- Address underperforming and outdated systems
- Assist communities with comprehensive plans strategic plans, or infrastructure needs assessments

Table C.4: Priority Action 4, Build Infrastructure Resilience

Priority	Action	Key Partners	Timeline	Cost Estimate
H	1. Expand broadband infrastructure systems throughout the region through public/private partnerships.	Municipal/Private Utilities; Communities	Active	High
M	2. Assist communities in planning and obtaining financial resources to fund needed infrastructure improvements	HUD; IEDA; USDA; USDOT; MPO; RTA; Communities	Active	Low to High
M	3. Identify, plan, and address regional aging infrastructure needs.	INRCOG; Communities	Active	Low to High
M	4. Maintain and improve community facilities vital to communities' resilience and quality of life.	Communities; IEDA	Active	Low to High
M	5. Invest in local renewable energy production to promote sustainability and reduce long-term energy costs.	Utility Companies	Long-term	High

Priority Action 5: Address Housing Stock and Availability

Objective

Address housing needs, stock, and availability across the region to address local and workforce housing needs and development.

Strategies

- Assist local jurisdictions with housing needs assessments to better understand issues and priorities
- Support jurisdictions and developers with workforce and historical tax credits
- Aid with housing rehabilitation and development
- Support municipalities with tax increment financing and abatement options

Evaluation Indicators

- Increase availability of workforce and affordable housing
- Provide a variety of housing types and options to support diverse and changing lifestyles
- Increase in number of housing units and building permits

Table C.5: Priority Action 5, Address Housing Stock and Availability

Priority	Action	Key Partners	Timeline	Cost Estimate
H	1. Develop projects, pursue grants, and implement low-to-moderate Income Housing Programs.	HUD; IEDA; INRHC; Communities	Active to Long-Term	Moderate
H	2. Promote efforts to expand availability of workforce and affordable housing options.	ED groups; Developers; INRHC; Communities	Long-Term	Low to High
H	3. Pursue state tax incentives and other programs to provide incentives for future housing development.	IEDA; IFA; Communities	Medium-Term	Low to High
H	4. Design incentives that encourage infill development of vacant lots and lighted areas.	INRCOG; Communities	Medium-Term	Medium
M	5. Implement owner-occupied rehabilitation programs to aid low-to-moderate homeowners and improve housing stock.	IEDA; INRCOG; Communities	Active	Medium
M	6. Conduct city and county housing needs assessments to understand local and regional housing needs.	Communities; INRCOG	Active	Low
M	7. Identify programs and funding sources to use for nuisance abatement and redevelopment.	Communities	Long-term	Low
M	8. Encourage mix of development types and across variety of price ranges.	Communities; Developers	Long-term	Low to High
M	9. Encourage development of housing support and rehabilitation for gaining demographic.	Communities; Developers	Long-term	Moderate
L	10. Recruit and support partnerships between communities and developers.	Communities; Developers	Long-term	Low

Priority Action 6: Improve Economic and Disaster Resilience and Preparedness

Objective

Continue to protect existing and future public and private sector investments from economic, physical, and other threats by building a resilient region capable of withstanding shocks to its economy.

Strategies

- Identify and evaluate solutions for economic and disaster shocks that pose threats to the region
- Mitigate the risk of natural disasters that pose risks to the region's population
- Reduce the risk to and protect public and private infrastructure

Evaluation Indicators

- Support jurisdictions to identify current and future hazard risks
- Coordinate across jurisdictions to ensure

Table C.5: Priority Action 5, Boost Economic and Disaster Resilience and Preparedness

Priority	Action	Key Partners	Timeline	Cost Estimate
H	1. Maintain, update, and implement countywide Multi-Jurisdictional Hazard Mitigation Plans.	FEMA; IHSEMD; INRCOG; Counties	Active	Moderate
M	2. Coordinate regionally with Watershed Management Authorities to plan and implement flood mitigation efforts.	DNR; IEDA; WMAs	Short and Long-Term	Low
M	3. Assist businesses and economic development organizations with continuity and disaster planning efforts.	FEMA; IHSEMD; INRCOG; Eds	Short-Term	Low
M	4. Conduct and identify mitigation actions and strategies.	Communities; Engineers	Medium-Term	Medium
M	5. Invest in public safety and emergency services equipment and training to build capacity to prevent and respond to disasters.	Communities; Emergency Managers	Medium-Term	Medium
L	6. Work with business communities and economic developers to address supply chain issues.	Local EDs; Private Sector	Short-Term	Medium

Section D: Implementation and Evaluation Framework

Implementation Process

Although the regional strategy is a three to five year look forward, the strategy cannot be a static one. Evaluation and re-evaluation of the strategy must be an on-going process – the CEDS must be a living document. As the economy changes, the region must react. As the region’s demographics change, the strategies must embrace those changes. The strategies and projects that appear to be effective today may not attain the intended results tomorrow.

To maintain the effectiveness and relevance of the CEDS, INREDC will utilize the INREDC Board and Cedar Valley Regional Partnership (CVRP) to discuss and address what changes they see occurring or anticipate and the influence those trends may have on businesses and the region. Moreover, the two committees will continually discuss CEDS goals and strategies in order to ensure the plan is fully realized and implemented over the course of the next five years.

Meetings with INREDC take place on a quarterly basis. Meetings provide a regular forum to discuss progress and modifications to the CEDS Goals and Objectives.

The CVRP meets monthly, and the topics of discussion and work program are directly related to the exact issues addressed in this CEDS. The group includes an expanded roster of people regularly engaged in economic development activities, including community college representation, regional utility company economic development professionals, along with the private sector representation. The breadth of the participants’ expertise covers the entire region and the working relationships among the county and city economic development professionals is especially strong in the region.

Regular contact will be maintained with the key education and workforce training institutions, including the University of Northern Iowa and the Institute for Decision Making as well as Hawkeye Community College. Maintained communication provides opportunities to include their expertise and talents in the regional process.

Finally, the major players in the development of the day-to-day strategy remain at the city and county levels. These economic development professionals are those most directly connected with the region’s projects and developments outside of the businesses themselves. Formal contacts through the INREDC and the CVRP provide regular opportunities for feedback and adjustment of the region’s strategies. In addition, INRCOG has regular contact with these individuals and communities on a project-by-project basis, whether those projects are economic development, transportation, infrastructure, planning or housing. Although not all such contacts are directly CEDS related, all such contacts continue to provide the data and information necessary to gauge the direction of the regional economy, understand the region’s demographics and workforce, and to evaluate what seems to be working and what areas require additional attention. We believe the region is poised to continue to operate collectively to pursue continued growth and prosperity following some years of economic sluggishness and disaster related recovery.

Evaluation Considerations

As outlined in the CEDS guidelines, “The evaluation framework serves as a mechanism to gauge progress on the successful implementation of the overall CEDS while providing information for the CEDS Annual Performance report...The evaluation framework is an important element of the ongoing planning process and should answer the questions ‘How are we doing?’ and ‘What can we do better?’”¹

Ideally, each CEDS goal could be directly linked to measurable outcomes, which could then be evaluated on an annual basis. However, given the nebulous nature of many aspects of economic development, quantifying results can be difficult. Some of these considerations include:

- *Variety of influences* - INREDC does not have authority or influence over all the variety of influences within and beyond the region, which affect the local economy.
- *Data availability* – The availability of data is sometimes limited – much of the economic indicator data comes from third parties, primarily the decennial census and American Community Survey estimates as well as various federal and state agencies.
- *Data timeframes* – The timeframes for which data is available for do not necessarily align with the annual and five-year reporting timeframes of the CEDS.
- *Intangible nature of economic development* – Many initiatives are difficult to quantify in a meaningful and comparable way or the quantifiable data does not necessarily account for the entire story.
- *Long-term impacts* – Economic development initiatives are not necessarily designed to produce immediate short-term results. Critical initiatives, such as those focused on infrastructure or workforce development can take several years to complete (e.g. planning and construction of a new industrial park) but pay dividends to the region for decades

¹ CEDS Content Guidelines. Economic Development Administration. www.eda.gov/ceds/content/evaluation-framework.htm

Evaluation Metrics

Primary

The primary evaluation framework for the CEDS focuses on jobs and investments spurred by economic development initiatives. This data is measured and reported to EDA on a regular basis. Evaluation measures to be used are:

- Number of jobs created
- Number of jobs retained
- Public dollars invested in economic development initiatives
- Private dollars invested in economic development initiatives

At each board meeting, INREDC will request and provide data from the six counties in the region regarding the number of jobs retained/created as well as the value of public/ private investments attributed to economic development projects. Data will be reported using the following matrix:

FIGURE D.1: CEDS QUARTERLY EVALUATION MATRIX							
Entity	Project	Investments (\$)		Jobs (#)		Year Completed	Relevant CEDS Goal(s)
		Public	Private	Created	Retained		

Other Economic Indicators

In order to monitor the general trajectory of the region, a secondary list of economic performance indicators was developed. These selected indicators are listed in Figure D.2.

Along with the stated performance goal, a benchmark (current condition) for each indicator was established which can be linked back to the background data presented in Section A. While no single jurisdiction or entity has control on whether these goals are met, the identified measures will provide insight as to whether or not the region is growing in ways that address the population, income, housing, education, and workforce concerns identified in the SWOT analysis.

Figure D.2: Other Economic Growth Indicators	
2027 Performance Indicators	2022 Benchmarks
Population, Income, & Housing	
Grow region's population by 2.0% to 219,680	2020 Population Estimate: 215,372 2010-2020 Population Growth: -0.3%
Increase median household incomes by 10% to \$70,770	2019 Median Household Income: \$64,337
Decrease Percent of People in Poverty by 1% in each County	2019: Black Hawk (13.7%), Bremer (6.7%), Buchanan (9.5%), Butler (10.5%), Chickasaw (8.5%), Grundy (5.5%)
Increase number of housing units by 3% to 102,252	2019 Number of housing units in region: 99,274
Education Attainment & Workforce Development	
Reduce the percent of population <i>without at least a high school degree</i> to 6%.	7.91% as of 2019
Increase percent of population <i>with some college or an associate's degree</i> to 35%	32.54% as of 2019
Increase percent of population <i>with bachelor degrees or higher</i> to 23%	19.29% as of 2019
Increase Total Labor Force by 2.5% to 114,902	2020 Iowa Workforce Development: 112,100
Increase Total Employment by 2.0% to 108,120	2020 Iowa Workforce Development: 106,00
Increase Metro (Waterloo-Cedar Falls) Net Migration by 2% to 447	2022 Metro Dataline: In, 508, Out, 70, Net, 438

Appendix 1: SWOT Planning Documents

As stated in Section B, SWOT (Strengths, Weaknesses, Opportunities, and Threats) work sessions were held throughout the region. Using information obtained from the individual meetings, a regional SWOT analysis was developed. This appendix includes the SWOT finding of the specific county meetings that provided the direct input into the final regional SWOT. An example of the SWOT forms used is shown.

INREDC Comprehensive Economic Development Strategy (CEDs) - SWOT Analysis

Consider the INREDC Region as a whole as well as your specific community or industry individually. Identify the key components of that, in your opinion, will impact our region in the next five years. Areas to be considered are business development & retention, infrastructure needs, transportation, workforce availability & training. Identification of our strengths, weaknesses, opportunities and threats, will lay the groundwork to develop a regional plan. Examples of issues that may be considered in your analysis have been included on the left hand side. However, you may address matters outside this non-exclusive list. Please be specific as possible.

<p style="text-align: center;">Political</p> <ul style="list-style-type: none"> • ecological/environmental issues • current and future legislative climate • political climate • regulatory bodies and processes • trade policies • funding, grants and initiatives • land use • business incentives • tax and regulatory issues 	<p style="text-align: center;">Social</p> <ul style="list-style-type: none"> • lifestyle trends • population/ demographics • consumer attitudes and opinions • media views • brand, company, technology image • consumer buying patterns • buying access and trends • ethnic/religious factors • advertising and publicity availability and skill of workforce 	<p style="text-align: center;">Economic</p> <ul style="list-style-type: none"> • local economic situation • local economic trends • global economies and trends • general taxation issues • taxation specific to product/services • market and trade cycles • industry factors specific to region • market routes and distribution trends • interest and exchange rates • access to capital • new, fading, and growing markets 	<p style="text-align: center;">Technological</p> <ul style="list-style-type: none"> • competing technology development • research funding • associated/dependent technologies • replacement technology/solutions • maturity of technology • manufacturing maturity and capacity • information and communications • innovation and potential • entrepreneurship • technology access, licensing, patents • global communications
<p style="text-align: center;">Infrastructure/Other Influences</p> <ul style="list-style-type: none"> • transportation (roads, rail, air, etc.) • broadband/high speed internet • sustainability • utility services (gas, electric, water, etc.) • supply chain • facilities to retain or recruit new businesses • housing 			

Strengths

Weaknesses

Opportunities

Threats

2022 CEDs SWOT Analysis Form

CEDS Work Session Summary Black Hawk County February 22, 2022 / 9:00 AM / Remotely

On Tuesday, February 22, 2022, INRCOG hosted economic development professionals and stakeholders from Black Hawk County to discuss economic strategies for the region's Comprehensive Economic Development Strategy (CEDs).

Prior to the meeting, a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis was sent to participants. Five SWOT analysis were returned. A list of the result was compiled (see below) and presented to the members for their review and comments.

Prior to the SWOT discussion, participants were asked to discuss the following question:

- What would it look like if every position in the Cedar Valley was full, and it was the best place to live in the country?

The question helped prime the members for a larger discussion on the region's SWOT.

Participants Included:

Kate Wyatt, City of Hudson
Kim Bear, Cedar Falls Main Street
Pam Wright, Hawkeye Community College
Jim Brown, Cedar Falls Economic Development Corp
Ashley Johnson, Cedar Valley Sports Commission
Andrew Conrad, University of Northern Iowa
Shane Graham, City of Cedar Falls
Kathryn Huber
Lisa Skubal, Grow Cedar Valley
Danny Laudick, Grow Cedar Valley
Jessica Rucker, Main Street Waterloo
Kathryn Sogard, The College Hill Partnership

Strengths

- Strong durable goods manufacturing base
- Good manufacturing supply chain
- Cities and County good debt ratio
- Infrastructure (water, sewer, gas, electrical, broadband & existing industrial parks)
- Transportation arteries (US and Interstate highway connections)
- Local economic situation
- Diversified industry base
- Racial and ethnic diversity
- Decent industry diversity
- Several higher education institutions
- Broad geographic market access
- Available sites and buildings in parts of the country
- Some communities have strong broadband
- Traditional hard infrastructure in working order
- Good recreation offerings
- Fairly affordable cost of living
- Both urban and rural areas (diverse landscape and living choice)
- Racial and ethnic diversity
- Room to grow
- Strong industries
- Some community-minded local investors
- Vibrant Downtown
- Technology
- Low tax rate
- Location
- Potential for innovation/entrepreneurship
- Access to quality healthcare

Weaknesses

- No strong alignment amongst community priorities - multi city and county (vision, plan, & investment)
- Media views (not enough positive nationally and wrong content focus locally)
- Lacking a strong technology community focus
- Current & future legislative climate (decisions and action driven by party)
- Workforce shortages
- Slow population growth & aging population
- Lack of community and political leadership in many communities
- Economic disparities among the residents
- Lack of broadband in parts of the county
- Weather
- Lack of housing at various price points
- Political leadership (risk-averse)
- Declining and aging population
- Availability workforce and job opportunities are not aligned (skills, salary expectations/needs, ageism, racism, language barriers)
- Unwelcoming
- Lack of enough community wealth for investment (private and public)
- Rigid mindset
- Zoning changes
- City ops snags
- Availability of industrial building space
- Housing availability
- Tourism
- Lck of active arts, culture, recreation

Opportunities

- No strong alignment amongst community priorities - multi city and county (vision, plan, & investment)
- Reshoring opportunities for U.S. based manufacturers
- Rise in remote workforce - retention of population and spendable income
- Manufacturing maturity & skilled workforce
- Racial & ethnic diversity - potential for increase workforce and population growth
- Greater industry diversity
- Increased entrepreneurial development - particularly non-white & female entrepreneurs
- Increased tourism/placemaking assets that could be leveraged for talent/population attraction
- Continue to expand recreational offerings to improve quality of life & help with population attraction
- Rising above politics and creating a truly welcoming community/place that attracts people
- Marketing the incredible recreation and entertainment assets we already have (really don't need more - but even marketing to our communities is needed)
- Walkable communities - safe connected neighborhoods (sidewalks) and trail systems
- Capitalizing on the theme park to support revitalization around Waterloo mall area
- River
- New roads
- Partnering with local schools/universities for workforce training

Threats

- Housing availability
- Population decline
- Community perception
 - internally & externally
 - lifestyle trends
- Rise in remote workers - loose population and spendable income
- Manufacturing maturity in equipment and technology
- Declining enrollment of higher education
- Political divisiveness - will individuals want to move to the CV and Iowa if they do not feel welcomed? Will our communities have the political will to address issues?
- Climate change and its impacts
- Our communities being complacent regarding continuing to improve their "product" (infrastructure, quality of life assets, etc) in order to attract individuals and businesses
- Aging population
- Conservative/right-wing politics do not attract people to Iowa and could drive people away
- Lowering taxes to the point that we can't maintain or expand infrastructure, respond to disasters, support projects, etc.
- Workforce
- Lack of daycare providers
- Current/future legislative climate (TIF)
- Need to attract people
- Rise of Remote Workers
- Decreasing higher education enrollment
- Quality Housing

CEDS Work Session Summary

Butler-Grundy Development Alliance (Butler and Grundy County)

March 3, 2022 / 3:00 PM / Grundy Courthouse Annex

On Thursday, March 3, 2022, INRCOG hosted economic development professionals and stakeholders from Butler and Grundy County to discuss economic strategies for the region's Comprehensive Economic Development Strategy (CEDs).

Prior to the meeting, a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis was sent to participants. Four SWOT analysis were returned. A list of the result was compiled (see below) and presented to the members for their review and comments.

Prior to the SWOT discussion, participants were asked to discuss the following question:

- What would it look like if every position in the Cedar Valley was full, and it was the best place to live in the country?

The question helped prime the members for a larger discussion on the region's SWOT.

Participants Included:

- Katie LaBree, Butler REC
- Roger Kregel, Dumont Telephone Company
- Gale Brinkman, Brinkman Insurance (Retired)
- Barb Smith, Grundy County Supervisor
- Eric Olson, Peoples Savings Bank
- Tom Heidenwirth, Butler County Supervisor
- Aaron Wedo, Grundy County Memorial Hospital
- Jeff Kolb, Butler-Grundy Development Alliance

Strengths

- Local leadership - County Supervisors/Development Director
- Streamline process for approving projects - easy & responsive
- Broadband - 4 local providers
- FTTH - 7 out of 10 communities & rural areas
- Tourism - paved bike trail, rivers, hunting
- Transportation - Independent Rail and state roads
- Utilities - REC, MidAmerican, Rural Water
- Local grain processing - corn and soybeans
- Planning & Zoning - New ordinances preserves crop land
- High Schools
- Hawkeye-NIACC-Ellsworth in close proximity
- Access to capital - state and federal money, BGDA loan program
- Programs for providing financial support to businesses
- Local and regional education institutions (availability of places to attend school)
- New industry moving into the region (i.e. TrinityRail)
- Active development initiatives
- County hospital - strong care and large employer
- Highest productivity farmland in the nation
- Rural area with close proximity to urban attractions

Weaknesses

- Broadband - rural areas of non-local providers
- FTTH - not provided by non-local providers - some rural areas
- Affordable housing
- High school - no skilled training
- City Council leadership - recruitment and training
- Tourism - bike trail not connected to neighboring counties
- State corporate tax policies
- The loss of retail businesses due to use of internet sales sites
- Senior care workers
- Affordable and available housing
- Competing regionally/locally with wages and benefits (i.e. where salaries compare to other regions or states)
- Workforce shortage for service, healthcare, and manufacturing industries
- Deficit in all housing especially affordable housing and rental housing
- Lack of childcare options
- Many jobs available but few "takers"
- Resistance to change in local communities

Opportunities

- Broadband grants - state and federal
- FTTH - work from home, remotely
- Business Development - BLP
- City Council leadership - recruitment and training
- Hawkeye-NIACC-Ellsworth - work with industry on training needs
- High Schools - reengage skilled training
- Supporting startup businesses to replace those that did not survive the pandemic
- Meeting the needs of local businesses with improved broadband access
- Continue to strengthen our education institutions with program that are in-need to fulfill regional/local employment
- Continue to find incentives for sole proprietorships in the local/regional market (leveraging resources from educational establishments for support)
- Do more to "promote local" in our communities
- Put together coalitions to build affordable housing and/or rehab substandard housing stock
- Sense of community building

Threats

- Local leadership change due to elections
- Regulation - specifically on small businesses
- Business retention and sustainability - relates to available workforce
- Supply chain
- Access to Capital - grant restrictions
- Lack of planning for business continuation
- Total compensation competition in the healthcare and manufacturing industries drawing talent from the region
- Inflation driving up costs for new businesses, start-ups, expansions, wages, etc.
- Continued supply chain issues impacting current and future workforce (businesses as well as citizens)
- Increasing trend of online shopping
- Leakage in several retail categories (i.e. groceries)
- Challenges to household budgets due to high energy/food prices
- Compensations not keeping pace with inflation
- High percentage of embargoed bridges

CEDS Work Session Summary
Buchanan County Economic Development Commission
(Buchanan County)
February 22, 2022 / 5:30 PM / Quasqueton City Hall

On Tuesday, February 22, 2022, INRCOG hosted economic development professionals and stakeholders from Buchanan County to discuss economic strategies for the region's Comprehensive Economic Development Strategy (CEDs).

Prior to the meeting, a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis was sent to participants. Five SWOT analysis were returned. A list of the result was compiled (see below) and presented to the members for their review and comments.

Prior to the SWOT discussion, participants were asked to discuss the following question:

- What would it look like if every position in the Cedar Valley was full, and it was the best place to live in the country?

The question helped prime the members for a larger discussion on the region's SWOT.

Participants Included:

- Gerald Dennie, Mayor of Winthrop
- Bob Hill, May of Independence
- Terry Toale, Bank of Iowa
- Chris Even, Mayor of Jesup
- Darrin Hayzlett, Mayor of Hazleton
- Clayton Ohrt, Buchanan County Supervisor
- David Young, Mayor of Aurora
- Landon Geater, Vice Presider of Geater
- Rodger Sill, Mayor of Stanley
- Ben Stanford, Mayor of Quasqueton
- Lisa Kremer, Buchanan County Economic Development Commission
- Molly Hocken, Buchanan County Economic Development Commission

Strengths

- Rural quality of life
- Private wells
- Low cost of property
- Low cost of living
- Existing in-fill lots
- Transportation
- Market routes & distribution trends
- Advertising & publicity
- Location
- Local economic trends
- Utility services
- Lifestyle trends
- Political climate
- Funding grants and initiative
- Lifestyle trends (remote work, outdoors)
- Local Hospital
- Low Crime
- High quality school systems
- Access to road systems

Weaknesses

- Population decreases
- Limited in-house funding
- Sewer system not maintained
- Broadband
- Availability & skill of workforce
- Land use
- Global economic trends
- Housing
- Lack of support attracting new businesses
- Access to capital
- Lack of childcare
- Supply chain issues
- Mental Health care
- Lack of shovel ready commercial properties

Opportunities

- Grant funding
- Improve existing vacant housing
- Leverage fiber/internet service
- Business incentives
- Housing
- Facilities to retain or recruit new business
- General taxation issues
- Land use
- Industry factors specific to the region
- Information and communications
- Replacement technology/solutions
- More businesses attraction needs more improvement and more housing needed
- Innovation and potential entrepreneurship
- Broadband
- Local production of food
- Marketing of communities

Threats

- DNR Sewer Requirement
- County control if disincorporate
- Current and future legislative climate
- Tax and regulatory issues
- Supply chain
- Access to capital
- Consumer attitudes & opinion
- Ecological/envrionment
- Political climate - isolationism & tax cut
- Supply chain
- Competing technology development
- Research funding
- Trade politics
- Inflation
- Housing
- Availability and skill of workforce

CEDS Work Session Summary Waverly Economic Development (Bremer County) February 8, 2022 / 7:00 AM / Online

On Tuesday, February 8, 2022, INRCOG hosted economic development professionals and stakeholders from Bremer County to discuss economic strategies for the region's Comprehensive Economic Development Strategy (CEDs).

Prior to the meeting, a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis was sent to participants. Nine SWOT analysis were returned. A list of the result was compiled (see below) and presented to the members for their review and comments.

Prior to the SWOT discussion, participants were asked to discuss the following question:

- What would it look like if every position in the Cedar Valley was full, and it was the best place to live in the country?

The question helped prime the members for a larger discussion on the region's SWOT.

Participants Included:

- Steve Egli, Local Attorney (Retired)
- Paula Geise, CEO of Bartels Lutheran Retirement Community
- Katrina Luca, Nestle Plant Manager
- Troy Miller, Vice Chair, GMT Corporation Management
- Edith Waldstein, Former Waverly City Council Member
- Darren Westendorf, CUNA Mutual Management
- Bob Buckingham, Waverly Utilities Board Member
- Ed Klamfoth, W-SR School Superintendent
- Matthew Schneider, City Council Liaison
- Heidi Solheim, Waverly Health Center, COO
- Travis Toliver, Chamber/Main Street Director
- Bill Werger, Waverly Economic Development
- Connie Tolan, Waverly Economic Development
- Paige Yoder, Waverly Economic Development

Strengths

- Diverse employer base in Waverly
- Strong technology infrastructure/broadband in Waverly/Cedar Falls
- Strong & diverse educational institutions in region (Regent's university, community college, private college)
- Strong K-12 education
- Growing population in Waverly/Bremer County
- Safe community (Waverly)
- Waverly Health Center/Healthcare
- Transportation infrastructure & investment by DOT and City, 4-lane highway
- Good quality of life - still can be enhanced
- Cedar Valley diversity - need to enhance even more as Waverly is lacking
- Transportation (roads, rail, air, etc)
- Utility services (gas, electric, water, etc)
- Local economic growth
- College town
- High Median Family Income compared to surrounding communities
- Great place for families
- Bike trail/recreation

Weaknesses

- Cost of housing
- Lack of housing inventory & options
- Lack of shovel-ready development ground in City control
- Lack of shared community vision for growth
- Political divisiveness at all levels
- False narratives perpetuated on social media
- Cedar Valley image/brand around Iowa/Midwest is not as good as reality
- Lacking enough entrepreneurs in Waverly
- State of Iowa is creating an image of being unwelcoming to young/immigrant/progressive workforce
- Availability and skill of workforce
- Diversity
- Child Care Options
- Virtually no public transportation
- Transportation needs - air services
- Ability to retain and recruit workforce
- Poor rural health system and poor mental health system
- Overcommitment to factory farming, not enough support for family farm operations, development of new crops and new methods, of marketing
- Lack of developers
- Lack of commercial property for development

Opportunities

- Increase housing inventory & options
- Continued commercial growth
- Increase work-based learning opportunities
- Additional tourism, events, entertainment opportunities
- Develop more recreational opportunities around the Cedar River
- Responding to changing consumer buying patterns
- Elevate Main Street Community aspect of Waverly
- Leverage much more UNI/Wartburg to create and feed local businesses/start-ups
- Leverage quality of life (good place to live) to aggressively recruit new age economy jobs (technology, biosciences, remote)
- Leverage Waverly Utilities Technology
- Leverage Soccer and Baseball Complexes
- Ecological/environmental issues, both for general quality of life improvements, such as water quality, and for leisure activity creation/improvement, given the many rivers and lakes in the region
- Business incentives should be clearly outlined for communities and coordinated as a larger, regional strategic plan
- Be purposeful and specific about how we make our communities and entire region welcoming to a diverse population
- Keeping municipal utilities affordable and competitive
- Land use

Threats

- Lack of workforce
- Impacts of supply chain issues
- Affordable childcare options & financial sustainability of childcare centers & in-home providers
- Not-in-my-back-yard mentality that is successful in blocking good growth & development
- Iowa population trends
- Legislative climate that is unwelcoming to a young & desirable workforce
- Legislative trends that shift financial burden to local government
- Water quality & other environmental threats
- Lack of cooperation between Cedar Valley communities
- Workforce stagnation
- Lack of attraction to immigrants
- Availability and skill of workforce
- Affordable housing
- Young people moving out
- Lack of Shovel Ready Business/Industry Property
- The current legislative climate is a threat. Not only is it completely partisan, but there does not appear to be any interest, given most recent legislation, in investing in communities, nor in receiving feedback from communities. Voter suppression, for example is a real threat. Pushing local funding through property taxes rather than through State-level support for some key services will not advance economic development.
- Covid and online shopping are threats to our downtown businesses.
- Local business demands for employees
- Centralized economic power around Des Moines
- Poor media coverage of positive items

CED`S Work Session Summary
New Hampton Economic Development
(Chickasaw County)
February 15, 2022 / 9:00 AM / New Hampton City Hall

On Tuesday, February 22, 2022, INRCOG hosted economic development professionals and stakeholders from Black Hawk County to discuss economic strategies for the region’s Comprehensive Economic Development Strategy (CEDs).

Prior to the meeting, a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis was sent to participants. Seven SWOT analysis were returned. A list of the result was compiled (see below) and presented to the members for their review and comments.

Prior to the SWOT discussion, participants were asked to discuss the following question:

- What would it look like if every position in the Cedar Valley was full, and it was the best place to live in the country?

The question helped prime the members for a larger discussion on the region’s SWOT.

Participants Included:

- Brian Carolan, Bank Iowa
- Tammy Robinson, New Hampton Economic Development
- Megan Baltus, New Hampton Economic Development
- Casey Mai, City of New Hampton
- Katie LaBree, Butler REC
- Kim Berns, Bank Iowa
- Jenny Monteith, MercyOne
- Jason Speltz, New Horizons-Chamber
- Beth Eiler, Homeland Energy Solutions
- Adam Zeien, Luana Savings Bank
- Brad Shatek, Peoples Savings Bank
- Jay Jurrens, New Hampton Superintendent
- Jeff Berns, Milkhouse Candles
- Katherine Balk, Homeland Energy Solutions
- Karen Clemens, City of New Hampton

Strengths

- Diverse employer base in Waverly
- Strong technology infrastructure/broadband in Waverly/Cedar Falls
- Strong & diverse educational institutions in region (Regent's university, community college, private college)
- Strong K-12 education
- Growing population in Waverly/Bremer County
- Safe community (Waverly)
- Waverly Health Center/Healthcare
- Transportation infrastructure & investment by DOT and City, 4-lane highway
- Good quality of life - still can be enhanced
- Cedar Valley diversity - need to enhance even more as Waverly is lacking
- Transportation (roads, rail, air, etc)
- Utility services (gas, electric, water, etc)
- Local economic growth
- College town
- High Median Family Income compared to surrounding communities
- Great place for families
- Bike trail/recreation

Weaknesses

- Cost of housing
- Lack of housing inventory & options
- Lack of shovel-ready development ground in City control
- Lack of shared community vision for growth
- Political divisiveness at all levels
- False narratives perpetuated on social media
- Cedar Valley image/brand around Iowa/Midwest is not as good as reality
- Lacking enough entrepreneurs in Waverly
- State of Iowa is creating an image of being unwelcoming to young/immigrant/progressive workforce
- Availability and skill of workforce
- Diversity
- Child Care Options
- Virtually no public transportation
- Transportation needs - air services
- Ability to retain and recruit workforce
- Poor rural health system and poor mental health system
- Overcommitment to factory farming, not enough support for family farm operations, development of new crops and new methods, of marketing
- Lack of developers
- Lack of commercial property for development
- Lack of hotels

Opportunities

- Young families moving back to town
- Develop Industrial Park Property
- Attract work-from-home employees
- Retain individuals who grew up here
- Infrastructure/growth
- Remote work
- New elementary school/draw to people
- Internet
- Economic recovery perception due to the pandemic - stay at home support local
- Local recovery dollars
- Low interest rates - invest in changes
- Improve roadways and other hidden infrastructure issues
- Build places to live
- Funding, grants, and initiatives
- Business incentives
- Brand, company, technology image
- Advertising and publicity
- Grow our housing
- Improvements to our public infrastructure (water, sewer, roads)
- Grow our availability of daycare options
- Continue to promote shopping local and benefits of it
- Getting young people involved
- Bike trail expansions
- Community focus mindset
- Empowering new leadership

Threats

- Ambulance service
- Lack of Supportive Board of Supervisors
- Population shift, aging population
- Internet shopping/commerce
- Political environment
- Covid
- Economic downturn (ag, interest rates, inflation, etc.)
- Continued loss of business/population
- Tax base unable to support things needed to compete for resources, people/businesses
- Continued consolidation of services/resources
- Workforce shortage
- Untrained workforce
- Cost of doing business rising faster than profits
- More buying power than local buying opportunities
- Continued supply chain failures
- Global economies and trends
- Market routes and distribution trends
- Competing technology development
- Utility services (gas, electric, water, etc.)
- Facilities to retain or recruit new businesses
- Low labor pool
- Cost of housing
- Decline in population
- City of NH is landlocked with those who currently own land surround the City
- Inflation costs
- Population decrease

Appendix 2: Economic Development Resources

The following agencies and entities are to be considered economic development resources for our region.

Federal

- US Department of Agriculture, Rural Development (www.rurdev.usda.gov/IA_Home.html)
- US Department of Commerce, Economic Development Administration (www.eda.gov)
- US Small Business Administration (www.sba.gov)

State

- Connect Iowa (www.connectiowa.org)
- Iowa Association of Councils of Governments (www.iarcog.com)
- Iowa Department of Transportation (www.iowadot.gov)
- Iowa Economic Development Authority (www.iowaeconomicdevelopment.com)
- Iowa Finance Authority (www.iowafinanceauthority.gov)
- Iowa State University, Center for Industrial Research and Service (www.ciras.iastate.edu)
- Iowa Workforce Development (www.iowaworkforce.org)
- University of Northern Iowa, Center for Business Growth and Innovation (www.cbgi.uni.edu)

Regional

- Cedar Valley Coalition
- Cedar Valley Growth Fund, Inc. (www.cvgf.net)
- Cedar Valley Regional Partnership (Marketing Region)(www.cedarvalleyregion.com)
- Grow Cedar Valley (www.growcedarvalley.com)
- Hawkeye Community College (www.hawkeyecollege.edu)
- Iowa Northland Regional Economic Development Commission (www.inrcog.org/econdev.htm)
- Iowa Northland Regional Council of Governments (www.inrcog.org)
- Northeast Iowa Community College (www.nicc.edu)
- TechWorks Campus (www.techworkscampus.com)
- University of Northern Iowa, Institute for Decision Making (www.bcs.uni.edu/idm)

Local

- Aplington Economic Development (www.aplingtonia.com/index.php/economic-development)
- Black Hawk County Economic Development, Inc. (www.bhed.org)
- Black Hills Energy (www.blackhillsenergy.com)
- Buchanan County Economic Development (www.growbuchanan.com)
- Butler County Rural Electric Cooperative (www.butlerrec.coop)
- Butler-Grundy Development Alliance (www.grundycountyia.com)
- Cedar Falls Main Street (www.communitymainstreet.org)
- Conrad Chamber-Main Street (www.conrad.govoffice.com)
- Fredericksburg Economic Development (www.fredericksburgiowa.com)
- Grundy Center Main Street (www.mainstreetgrundycenter.com)

- Independence Chamber of Commerce (www.indycommerce.com)
- La Porte City Economic Development (<http://lpcia.com>)
- MidAmerican Energy (www.midamericanenergy.com/econdev1.aspx)
- New Hampton Economic Development (www.newhamptonia.com)
- Parkersburg Economic Development (www.parkersburgiowa.info/Parkersburgmission.html)
- Sumner Economic Development (www.sumnerfuture.org)
- Waterloo Main Street (www.mainstreetwaterloo.org)
- Waverly Economic Development (www.waverlyia.com/econdev)
- Waverly Main Street (www.waverlyia.com/chamber/main-street)
- Windstream (www.windstream.net)

In addition to the list of economic development agencies provided in the prior section, we offering the following list of related funding sources. While not intended to be an exhaustive list, we are attempting to identify the agencies and programs that existing at the time of drafting this document.

Federal

US Department of Commerce, Economic Development Administration (EDA)

The US Department of Commerce, Economic Development Administration (EDA) offers several different types of economic development funding to entities in our region.

First, we are eligible for, and receive, EDA assistance for planning purposes associated with our designation of Economic Development District (EDD). Said assistance (\$62,000 annually) is earmarked for managing the INREDC and its Board and Committees; drafting the CEDS and updating it annually; reporting employment changes, most notably increases or decreases in employment; as well as preparing all of the required or necessary reports or forms requested or required by EDA. Incidentally, this funding source was used initially after the disasters of 2008 for assisting the local economic development professional access to EDA staff and resources.

Second, our region has the ability to request EDA infrastructure assistance for projects generated by significant job creation and capital investment. Procedurally, our role as the EDD is work with our local government, economic development organizations, and businesses to develop a project overview, which is then provided to our state Economic Development Representative (EDR). Projects with merit are then encouraged to complete a pre-application, and if accepted, a full or complete application. At this time, EDA reviews and awards projects on a quarterly basis. Recent infrastructure awards, post-disaster, include those for the Cities of Cedar Falls (\$5.5M) for developing an industrial park; Waverly (\$3.2M) for construction of an inflatable flood control dam; and Waterloo (\$7M) for constructing stormwater lift stations.

Third, EDA finances Revolving Loan Funds (RLF) that offer local assistance to expanding or growing businesses. Access to EDA RLF funding made is through an application process that typically requires a local match or share be dedicated to the overall local program budget (i.e. 25%). Administration, including making loans, of the RLF then falls to the local Board and governing body. In the INREDC case, we were awarded \$750,000 in EDA funding and coupled that with \$250,000 in funding from the Iowa Economic Development Authority (IEDA), post-disaster. Our staff members provide the necessary assistance to qualifying businesses and then turn the documentation over to a recommending body (RLF Committee) who in-turn recommend approval or denial of all applications to the INRCOG Executive Committee. The INRCOG Executive Committee makes the final decision and authorizes the INRCOG Executive Director to execute all related documents on their behalf.

Finally, we have requested and received Disaster Assistance funding from EDA. This funding is sporadic and has been offered to INRCOG and INREDC when Presidentially-declared disasters have struck our region in 1993 and in 2008. In both instances, we were able to request and receive EDA funding that allowed us to hire disaster coordinators. Said coordinators were then tasked with working day-to-day on disaster recovery for our member communities, with specificity to economic development activities.

US Department of Agriculture, Rural Development (USDA)

1. Rural Business Enterprise Grant (RBEG). A flexible grant program to assist with business development that finances and facilitates development of small and emerging rural businesses.
2. Rural Business Opportunities Grant (RBOG). A grant program for rural projects including, community economic development, technology-based economic development, feasibility studies and business plans, leadership and entrepreneur training, and rural business incubators.
3. Community Facilities Program. A facilities program that provides funding for public buildings, educational facilities, and public safety buildings. Awards may include direct loans, guaranteed loans (90 percent) or grants.
4. Water and Environmental Program. An infrastructure financing program that provides assistance with projects including water, sanitary sewer, and stormwater projects through direct loans, guaranteed loans (90 percent) and grants.
5. Business Assistance Loans and Grants. In addition to the RBEG and RBOG programs above, USDA administers numerous loan and grant programs, with many emphasizing renewable energy development

Small Business Administration (SBA)

1. Business assistance loans. Black Hawk Economic Development, Inc.
2. Disaster business loans. SBA has financing programs for businesses impacted by disasters that are available when the appropriate Presidential Disaster Declarations are made for an area following a natural disaster.

State of Iowa

Iowa Economic Development Authority (IEDA)

IEDA offers the following programs to our communities.

1. Direct Financial Assistance
 - a. High Quality Jobs Program. A program providing assistance in the form of loans and/or forgivable loans, based on job creation, capital investment, the ability to meet certain wage standards, quality of employment, and economic benefits for the state and local community.
 - b. Demonstration Fund. A program providing awards up to \$150,000 to encourage commercialization activities by small and medium-sized Iowa companies in the advanced manufacturing, biosciences, and information technology industries.
 - c. Targeted Small Business Program. A program providing awards to assist in the creation and expansion of certain Iowa small businesses.
 - d. Export Trade Assistance Program. A program providing reimbursement up to 75% of international marketing effort costs.
 - e. Public Facilities Set Aside (PFSA-CDBG) - A program providing financial assistance to cities with less than 50,000 in population and to counties for public infrastructure improvements that enable businesses to create new job opportunities with priority being given to projects that will create manufacturing jobs, add value to Iowa resources and/or increase out-of-state exports.
2. Community Development Block Grant (CDBG) Competitive Program. A program funded with federal Housing and Urban Development dollars, administered by IEDA, that is available to all our cities and counties (except Waterloo and Cedar Falls that are directly funded) that provides funding for projects including water and sewer, community facilities (such as daycare facilities), and housing rehabilitation programs. The program also includes a Downtown Revitalization program targeting central business district improvements. Awards are applied for on a competitive basis and are graduated in amount based upon size of community.
3. Marketing Funds
 - a. Cedar Valley Regional Partnership (CVRP). A partnership consisting of the lead economic development group from each of the six (6) INRCOG/INREDC counties and Tama County. IEDA funding has been available in the past to promote regional marketing efforts. Future funding is uncertain although appears to be a priority for continuation on some level.
 - b. Local funds have been provided as match for the IEDA funding of the CVRP from a combination of the economic development groups, the counties and local utility providers.
4. Community Attraction and Tourism (CAT) and River Enhancement CAT. Programs that support projects that promote recreational, cultural, educational or entertainment attractions that are available to the general public. Projects that may be funded include downtown improvements, riverfront improvements, libraries, aquatic centers, museums and veterans' facilities.
5. Main Street Program. A program designed to improve the social and economic well-being of Iowa's communities by assisting selected communities to capitalize on the unique identity, assets and character of their historic commercial district. Main Street is economic development within the context of historic preservation.

Iowa Department of Transportation (IDOT)

Significant funding is available through the Iowa Department of Transportation for many projects that are directly or indirectly related to economic development. An extensive Transportation Funding Guide is available on line from the IDOT. http://www.iowadot.gov/pol_leg_services/Funding-Guide.pdf.

Two significant programs include the Surface Transportation Program (STP) and the Revitalize Iowa's Sound Economy (RISE) programs.

1. The STP funding is available for road or bridge projects, transit capital improvements, bicycle and pedestrian facilities and transportation planning activities.
2. The RISE program has an Immediate Opportunity component for projects of an immediate and non-speculative nature. The program also has a Local Development component which does not require an immediate commitment of funds. This component is often used for industrial park or tourist attraction development. Both components evaluate jobs, local economic impact and transportation needs.

Iowa Finance Authority (IFA)

IFA operates a number of differing housing construction and rehabilitation programs as well as the State Revolving Loan Fund program that funds wastewater treatment, sewer rehabilitation, and stormwater quality improvements, non-point source projects, water treatment plants or improvements to existing facilities, water line extensions to existing unserved properties, water storage facilities, wells, and source water protection efforts. (www.iowafinanceauthority.gov)

Iowa Department of Natural Resources (IDNR)

Quality of Life Projects are taking an increased level of importance in economic development. Several IDNR programs have available sources of funding for these types of projects.

1. Resource Enhancement and Protection Program (REAP) - A program funding projects that enhance and protect the state's natural and cultural resources. Funding is often provided for recreational trails and park improvements through this program.
2. Land, Air, and Water Conservation Fund (LAWCON-federal funds provided to the state) - A program that provides fifty (50) percent funding for outdoor recreation area development and acquisition.
3. Water Trails Program - A program funding pilots projects across the state which includes a project working in Black Hawk and Bremer Counties along the Cedar River and Black Hawk Creek.
4. Dilapidated Structures Program – A program providing funding for removal of dilapidated structures, primarily from downtown or central business districts
5. Source Water Protection Program – This program focused on preventing contamination of public drinking water sources through source water assessments, local planning, and grants for project implementation. SWP includes both ground (wellhead) and surface water protection.

Iowa Homeland Security and Emergency Management (IHSEMD).

The Iowa Homeland Security and Emergency Management Division (IHSEMD) administers five (5) funding sources that influence or affect economic development in our region, all of which are related to hazard mitigation activities or disaster losses. Because much of our focus in this plan is on preventative measures, we will discuss only the hazard mitigation types of programs. IHSEMD administers both the Pre-Disaster

Mitigation (PDM) and the Hazard Mitigation Grant Program (HMGP); the sources of the funds for them generally include federal (FEMA) funds (75%), state funds (10%), and local funds (15%). The PDM is applied for through FEMA and focuses on planning-related projects, most notably the development or updating of hazard mitigation plans. By way of comparison, HMGP is divided into two (2) separate distinct programs, planning and projects. The primary activity allowed under the planning program is development of local hazard mitigation plans, specifically multi-jurisdictional plans. An overview of the contents of hazard mitigation plans, including the INRCOG plans, is provided in the Disaster Strategy of this document. The second program, which is defined as being for projects, allows construction improvements related to preventing negative impacts associated with hazards or disasters, such as the construction of: water, sewer, and stormwater improvements that affect flooding; tornado safe rooms; other minor flooding mitigation projects (i.e. berms, swales, etc.), as well as the removal of properties in the floodplain through an elaborate acquisition process. Ironically, the amount of funding available for mitigation projects through IHSEMD is driven by the amount of estimated losses or damages associated with recent natural disasters, and therefore, that figure fluctuates from year-to-year as does the eligible or allowable activities. (www.homelandsecurity.iowa.gov)

Local – Technical Resources for Businesses

University of Northern Iowa Business & Community Services

The following information is from the organization's webpage, www.bcs.uni.edu

Access to resources is critical to entrepreneurs and businesses alike, so BCS offers specific programs to provide uniquely tailored resources, technologies and networks to meet their needs. This includes student-driven educational programs, applied technology, technical assistance, advanced leadership opportunities and market research capabilities. To learn more about how we are building a better Iowa through entrepreneurship and small business assistance, click on the program links below.

John Pappajohn Entrepreneurial Center: Student entrepreneurs are able to utilize the expertise of the John Pappajohn Entrepreneurial Center's comprehensive education programs and business opportunities.

Center for Business Growth And Innovation: The Center for Business Growth and Innovation creates strategic plans for success and evaluation that can be used by small business or entrepreneurs.

Strategic Marketing Services: As the primary market research experts at BCS, Strategic Marketing Services works with a wide range of clients to develop intelligent, accurate and comprehensive market research.

Iowa Waste Reduction Center: Providing environmental assistance to small businesses has been the Iowa Waste Reduction Center's flagship service for over 25 years

Small Business Development Center: The UNI Small Business Development Center provides free, confidential, customized business advice to businesses in the Cedar Valley region.

Advance Iowa: As a comprehensive consulting program, Advance Iowa is designed to work with mid-sized companies to complement their growth through a variety of services.

Co-Working Spaces

Buchanan County Jelly Events: Sponsored by the Buchanan County Development Commission, these casual co-working events are for entrepreneurs and persons running small businesses to meet in a social environment to provide an opportunity to work outside their office and network with other business professionals. For additional information, visit: www.growbuchanan.com

Cedar Valley Makerspace: The Cedar Valley Makers are caretakers of the Cedar Valley's only fully equipped industrial makerspace. Whether you're looking for equipment, workshops or simply a community of like-minded people, find out what tools and equipment we have to help you build your next project. Source: www.cedarvalleymakers.org

ID8 Workspace: Think of id8 workspace as your office away from work; a place where ideas flow as fast as the coffee and beer are poured. Our intention is not only to foster ideas, but to encourage growth through problem solving and meaningful conversations. We are passionate about building a community of inspirational people—and sometimes, you have to create what you want to be a part of. Source: www.id8workspace.net

Mill Race CoWorking: Mill Race is more than a place to work. Sure, we have space – and it's hip and cool – but the core of who we are is our community. A place you can come to network, generate new ideas, learn, develop relationships, connect with talent, and build a business. Whether you're a creative, an entrepreneur, a business leader, or a life-long learner Mill Race will better yourself and the Cedar Valley community. Source: www.millrace-cedarfalls.com

TechWorks

The TechWorks Campus is a 30-acre advanced manufacturing, research & development, innovation, education, commercial and manufacturing center. Located in downtown Waterloo, the campus is comprised of 20 acres of development sites and 300,000 square feet of flex space and is a place for innovation and development. The 300,000 square feet of existing flex space is divided among two historic John Deere manufacturing buildings: Tech 1 and Tech 2. Visit www.techworkscampus.com for additional information.

Facilities

The Tech 1 building is divided between six floors and is home to the University of Northern Iowa Metal Casting Additive Manufacturing Center and Design Lab, Hawkeye Community College Design Lab, the Iowa Advanced Manufacturing Network Hub, and Cedar Valley Makerspace. Four floors are suitable for light industrial manufacturing space. There are 6 labs available for lease on the 3rd floor.

Tech 2 - Courtyard by Marriott hotel, fine dining establishment, and the John Deere Regional Training Center are under construction.

Research Development and Training

- TechWorks Campus is aligned with higher education institutions Hawkeye Community College and the University of Northern Iowa providing skilled training in applied advanced manufacturing.
- University of Northern Iowa's Technology Department operates its Additive Manufacturing Center.
- This is the best equipped applied research center of its kind with a national reputation as the go-to place for additive manufacturing assistance, throughout Iowa and the U.S. Private companies and

students utilize this center for advanced product development and research. The Center is staffed by leading innovators in the field of additive manufacturing from the University of Northern Iowa.

- UNI and HCC have partnered to provide design and engineering services and training for students in the Additive Manufacturing Design Lab.

Local – Funding Economic Development

In Iowa, and in generally in the INREDC region, the following local funding sources are available for use in financing economic development projects:

General Fund. The annual budgets of our cities or counties may include specific economic development efforts or infrastructure projects associated with economic development. Said budgets must be certified, or approved, by mid-March and must pass public scrutiny including hearings and formal adoption by resolution.

General Obligation Bonds. Cities and counties in Iowa can incur debt, specifically general obligation debt, for essential corporate purpose (i.e. city hall, water or sewer project, or roads or streets) or non-essential corporate purpose (i.e. recreation centers) projects. G.O. debt is constitutionally-governed and is limited to five (5) percent of a municipality's actual or market valuation. Said debt is then paid for or retired by the full faith of the tax base of a community and is paid through the General Fund. Like the General Fund, economic development-related projects may be funded with G.O. Bonds. However, some may require passage of a referendum. Also, in Iowa, Tax Increment Financing (TIF) debt must be "counted toward" the debt limit established herein.

Revenue Bonds. Unlike G.O. Bonds, which are paid for through the General Fund, Revenue Bonds are self-imposed debt for specific projects that typically generate user fees (i.e. water, sewer, storm sewer). Said user fees are then pledged by the municipality for retiring the corresponding debt. In addition to pledging user fees, the municipality must also build and maintain a reserve for making payments in the event user fees do not generate enough funding to cover debt retirement expenditures.

Local Option Sales Tax. Many of the communities in our region have passed referendums related to self-imposing additional (beyond the \$0.05 imposed by the state) sales tax upon themselves for specific projects. Projects that receive these additional sales tax funds in our region have, and do, include general items such as transportation improvements and general fund debt relief. In addition, in Iowa, most counties have also passed sales tax referendums for educational infrastructure improvements, which provided local districts with funding sources for large capital investments such as school building replacement, additions, restoration, and modernization projects.

Tax Increment Financing. Tax Increment Financing (TIF) or urban renewal is an allowable economic development activity in Iowa. Governed by the Iowa Code, Chapter 403, TIF allows a community to borrow funds for economic development-related projects, usually infrastructure, whereby the future increment or increase in property taxes generated by the assisted development retires the corresponding debt. Said projects and activities must be consistent with both the community's urban renewal and general plans. One side note, TIF, as an economic development tool, has been frequently discussed and at times addressed by our state Legislature, and any loss of flexibility the Legislature may impose in regard to its use, may impact economic development in our region.

Tax Abatement. In addition to TIF, local governments have been provided enabling legislation for urban revitalization or tax abatement efforts. Under this program, property taxes may be abated through locally-

adopted guidelines, established by the local government, that are consistent with Chapter 404 of the Iowa Code. Typically, property taxes are abated over a set period of time for desired uses or development, as is defined by the local governing body. For example, one of our communities uses this Chapter of the Iowa Code to abate property taxes over five years, amortizing twenty (20) percent annually, for all new, one and two-family homes constructed within its city limits.

Private and Public Utilities

Three major private utility providers serve the region and are actively involved in economic development. Those companies are MidAmerican Energy Company, Alliant Energy and Aquila, Inc. Several of the region's communities also own and operate utility companies that are very active in economic development, including Cedar Falls Utilities, Waverly Light and Power, and the Cities of New Hampton, Dike, Grundy Center, Hudson, Independence, La Porte City and Reinbeck.

Private Organizations

The region has a number of Private Foundations and Organizations that assist with funding economic development projects. Those entities include the Black Hawk County Gaming Association, the Community Foundation of Northeast Iowa and the R.J. McElroy Trust. Numerous non-profit organizations provide various levels and types of funding for economic and community development projects. Private contributions from business and industry, as well as individuals also benefit the economic development projects in the region.

Revolving Loan Funds (RLF)

Black Hawk Economic Development, Inc. (BHED)

Organized in 1978, provides financial assistance to business start-ups, expansions and retention projects. Located in Waterloo, BHED has provided over \$125 million in small business financing over its lifetime. The BHED service area varies by the program involved. The financing programs of BHED include a Revolving Loan Fund Program (INREDC region), the SBA 504 loan program (state-wide), an Intermediary Relending Program (INREDC counties plus three other counties), and a New Market Tax Credit Program (targeted service area of seven states, including Iowa). BHED also recently started Cedar Valley Growth Fund I, Inc., a program designed to offer financial and technical assistance to disadvantaged and distressed businesses.

www.bhed.org

Iowa Northland Regional Economic Development Commission RLF

The INREDC Revolving Loan Fund (RLF) was established through grants from the U.S. Department of Commerce, Economic Development Administration (EDA), and the Iowa Economic Development Authority (IEDA). Loans are designed to assist eligible businesses with fixed asset acquisition, inventory, and working capital needs. Businesses must be located in Bremer, Buchanan, Butler, Chickasaw, or Grundy counties. RLF loans are intended to be gap financing for projects that cannot qualify for funding through regular channels.

www.inrcog.org/econdev.htm

Iowa Northland Regional Housing Council RLF

The INRHC RLF, originally established with the Iowa Finance Authority and Iowa Department of Economic Development, is a financing option for projects such as construction of speculative homes, homebuyer assistance, and infrastructure improvement for an affordable housing subdivision. The RLF is funding jurisdiction includes Bremer, Buchanan, Butler, Chickasaw, and Grundy counties.

www.inrcog.org/housing.htm

Other RLF available in the region are shown in the table below.

Additional Regional Revolving Loan Funds

Name	Source	Jurisdiction(s) Served
Allamakee-Clayton Electric Coop	www.acrec.com	Bremer, Buchanan, Chickasaw
Black Hawk Economic Development	www.bhed.org	Black Hawk
Buchanan County Development	www.growbuchanan.com	Buchanan
Butler County REC	www.butlerrec.coop	Butler, Chickasaw, Bremer
Corn Belt Power Cooperative	www.cbpower.coop	Bremer, Butler, Chickasaw
East Buchanan Telephone Coop	www.eastbuchanan.com	Buchanan
East Central Iowa REC	www.ecirec.coop	Buchanan
Franklin Rural Electric Coop	www.franklinrec.coop	Butler
Grundy County REC	www.grundycountyrecia.com	Grundy, Black Hawk, Butler
Hawkeye Tri County Electric	www.hawkeyerec.com	Chickasaw
Heartland Power Coop	www.heartlandpower.com	Chickasaw
Independence Light & Power	www.indytel.com	City of Independence
Maquoketa Valley Electric	www.mvec.coop	Buchanan
Midland Power Cooperative	www.midlandpower.com	Grundy
North Iowa Area Community College	www.niacc.edu	Butler County
Parkersburg Economic Development	www.parkersburgiowa.info	City of Parkersburg
RC&D for NE Iowa	www.northeastiowarc.org	Buchanan
Waverly Area Development Fund	www.waverlyia.com	City of Waverly

Appendix 3: List of Common Acronyms

ALO.....	Waterloo Regional Airport
CDBG	Community Development Block Grant
CEDS	Comprehensive Economic Development Strategy
CVRP	Cedar Valley Regional Partnership
DNR	Iowa Department of Natural Resources
EDA.....	US Economic Development Administration
EDD.....	Economic Development District
EPA	US Environmental Protection Agency
FEMA.....	Federal Emergency Management Agency
GCV.....	Grow Cedar Valley
HCC.....	Hawkeye Community College
HMGP	Hazard Mitigation Grant Program
HUD	US Housing and Urban Development
IDOT	Iowa Department of Transportation
IEDA.....	Iowa Economic Development Authority
IFA	Iowa Finance Authority
IHSEMD	Iowa Homeland Security and Emergency Management Division
INRCOG	Iowa Northland Regional Council of Governments
INREDC	Iowa Northland Regional Economic Development Commission
INREDD	Iowa Northland Regional Economic Development District
INRHC	Iowa Northland Regional Housing Council
IWD	Iowa Workforce Development
MPO	Metropolitan Planning Organization
NEICC.....	Northeast Iowa Community College
RTA	Regional Transit Authority
RTC	Regional Transit Commission
SWCD	Soil and Water Conservation District
SRF.....	State Revolving Loan Fund
TIF.....	Tax Incremental Financing
UNI	University of Northern Iowa
UNI-BCS	University of Northern Iowa – Business & Community Services
UNI-IDM	University of Northern Iowa – Institute for Decision Making
USDA	US Department of Agriculture
USDOC.....	US Department of Commerce
USFWS.....	US Fish and Wildlife Service
WMA	Watershed Management Authority

