**COMMITTEE OF THE WHOLE MINUTES**
City Hall, 220 Clay Street
October 19, 2026

The meeting of the Committee of the Whole met at City Hall at 6:00 p.m. on October 19, 2026, with the following Committee persons in attendance: Mayor Danny Laudick, Gil Schultz, Chris Latta, Tom Nagle, Aaron Hawbaker, Craig Fairbanks, and Hannah Crisman. Kelly Dunn arrived after roll call. Staff members from all City Departments and members of the community attended in person.

**COMMITTEE OF THE WHOLE:**

Mayor called the meeting to order and introduced the only item on the agenda, the Housing Needs Assessment 2026 Updated Plan. Mayor gave a brief background on the item and introduced Isaiah Corbin (Director of Development) from Iowa Northland Region Council of Governments, who was joined by Vincent Ruggiere (Community Planner I). Corbin explained that the first and only assessment was completed in 2022 and established the foundation for understanding the community housing challenges and identifying opportunities to address them. It was noted that there have been significant changes in housing over the last four years and that the purpose of the update is to evaluate changes that have taken place as well as recognize the progress and identify practical strategies to help the city move forward.

Corbin discussed the process to update the assessment, the progress made in the last four years, looked at key findings from stakeholder input and quantitative trends, and the recommendations for implementation strategies from 2026-2031. Corbin explained that the assessment looks at the existing housing stock, focusing on three specific housing areas in the community: owner-occupied, rental and senior housing. Project milestones were noted, including task force and stakeholder meetings. Accomplishments since 2022 included the Cedar Falls Housing Trust, ADU provisions, Tax Increment Financing and Abatement, adaptive reuse tools and the Development Task Force. The City has gone from identifying housing as a challenge to working to build tools and partnerships to address them. One of the main challenges is ensuring that people who want to live here have the housing options to meet their needs and their budget.

Vincent Ruggiere spoke about housing tenure and financials variables over time, as well as a comparison of the increase in housing costs in other similar communities. Information was provided regarding characteristics of home sales, home sale supply and demand, a comparison of home sale prices and wages, and rental market statistics.

Mayor asked whether the estimated hourly wage needed to afford median rent was calculated using the 35 percent housing-cost-burden threshold. Ruggieri confirmed that the figure does represent the hourly wage needed to afford median rent without housing costs exceeding 35 percent of household income.

Schultz asked how rental amounts are being obtained. Ruggieri clarified that it is from an American Community Survey from 2019-2024. Latta asked if responses were from tenants or landlords. Ruggieri confirmed that responses were from the tenants.

Information was provided for senior housing (incorrectly titled as Rental Market), supply projections through 2040 calculated using permit and demolition data from the last three years, and demand projections through 2040.

Mayor brought up a discussion that noted that the housing needs estimate accounts for homes removed from the housing stock through demolition or deterioration. Staff reviewed local demolition-permit data rather than relying solely on broader urban-area estimates and noted that the projected housing loss may still be overstated based on Cedar Falls' actual demolition activity. Mayor asked Ruggieri to speak to this data.

Ruggieri stated that the Iowa State Housing Needs Assessment completed in 2009 estimates a 0.09% loss for all metro units. There is a 0.67% loss for just single-family units. Stephanie Houk Sheetz, Director of Community Development stated that the information provided was ten per year for residential.

Crisman asked about how houses divided into multiple-units factor into the numbers. Dunn felt that a property with separate units would be considered multi-unit but if it's a house with five people living in it, that would be considered single-family. Crisman stated that this could be an interesting data factor to see how long houses like these stay on the market.

Corbin briefly discussed implementation strategies including: regulatory review, financial mechanisms, programs and organization, use of space and services and amenities. He spoke about the next steps and thanked the taskforce members.

Discussion was opened up for Council comments and questions. Mayor verified that no action is needed at this time.

Crisman stated she is inspired by the work the team has done and their clear markers and success.

Schultz stated that lack of development and availability raises costs, so increasing both of those would even out the costs.

Mayor noted that it has been estimated that the population of UNI students will likely stay similar. Mayor then introduced the new UNI student liaison, Ella Drilling.

Dunn appreciated how much the different types of housing needed were narrowed down. She wanted to ensure that the City is making a difference with the incentives we offer.

Fairbanks stated concerns with infill lots and the greater costs without density.

Crisman made a motion to bring this item to Council for adoption. Latta seconded the motion and the motion carried unanimously.

Meeting adjourned at 6:46 p.m.
Minutes by Joanne Goodrich, Administrative Assistant