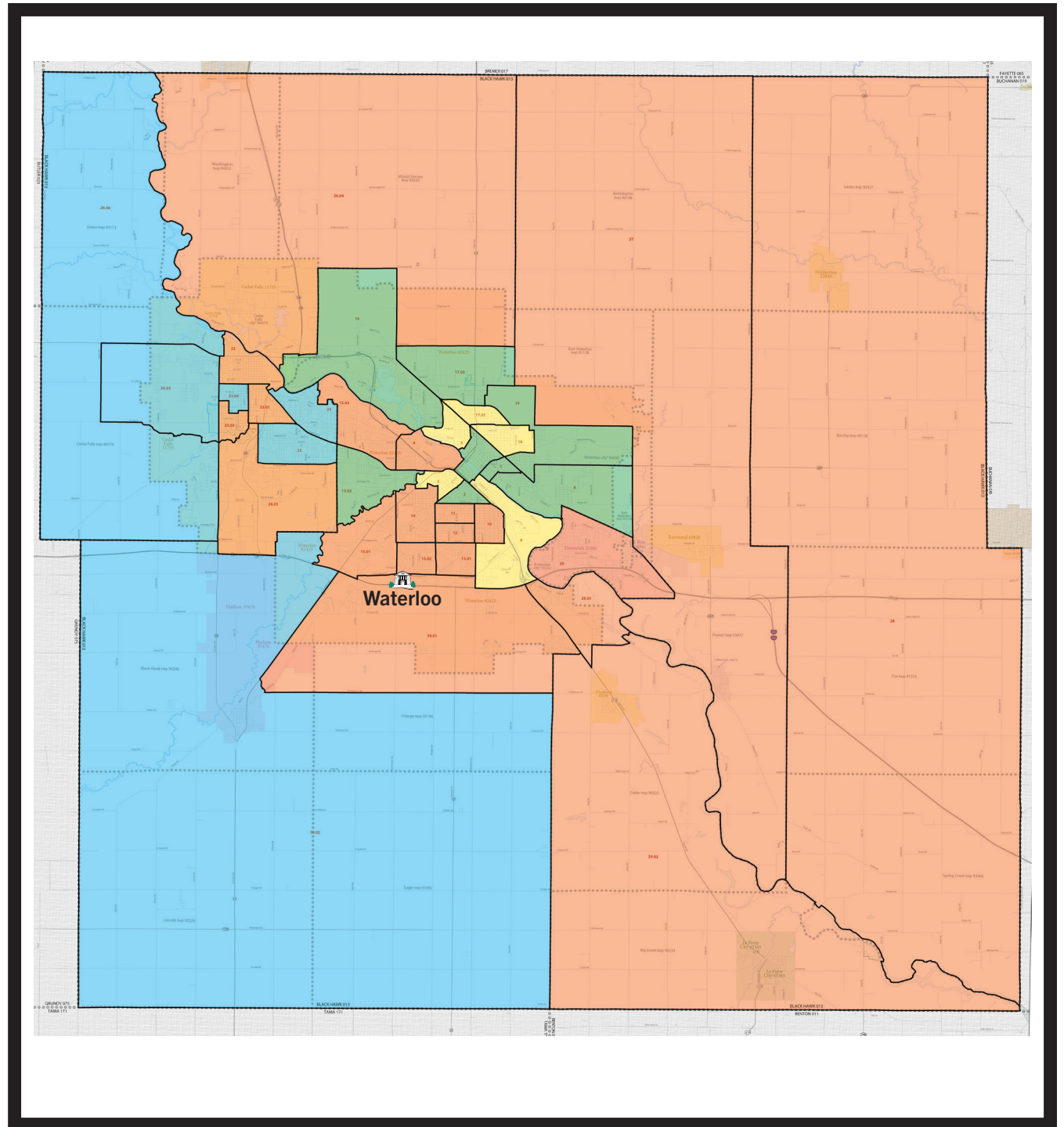




Census Tracts

- 0 :: NA Income
- 1 :: Low Income
- 2 :: Moderate Income
- 3 :: Middle Income
- 4 :: Upper Income
- Heartland Bank Office



2023 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 47940 - WATERLOO-CEDAR FALLS, IA

State: 19 - IOWA (IA)

County: 013 - BLACK HAWK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	013	0001.00	Moderate	No	53.12	\$91,100	\$48,392	\$40,865	1773	54.37	964	92	407
19	013	0002.00	Moderate	No	68.41	\$91,100	\$62,322	\$52,625	2855	53.80	1536	334	966
19	013	0003.00	Low	No	34.03	\$91,100	\$31,001	\$26,184	2857	55.48	1585	312	1211
19	013	0004.00	Middle	No	92.21	\$91,100	\$84,003	\$70,938	1590	19.43	309	520	715
19	013	0005.00	Low	No	47.51	\$91,100	\$43,282	\$36,550	1577	56.94	898	328	672
19	013	0007.00	Moderate	No	59.31	\$91,100	\$54,031	\$45,625	1377	66.52	916	234	487
19	013	0008.00	Moderate	No	56.44	\$91,100	\$51,417	\$43,417	3613	37.67	1361	1064	1844
19	013	0009.00	Low	No	49.33	\$91,100	\$44,940	\$37,951	2384	35.65	850	359	719
19	013	0010.00	Middle	No	84.55	\$91,100	\$77,025	\$65,040	3732	27.57	1029	1096	1560
19	013	0011.00	Middle	No	96.49	\$91,100	\$87,902	\$74,231	2861	34.25	980	932	1280
19	013	0012.00	Middle	No	107.37	\$91,100	\$97,814	\$82,596	2282	21.69	495	806	1022
19	013	0013.01	Middle	No	95.72	\$91,100	\$87,201	\$73,635	4153	34.94	1451	870	1110
19	013	0013.02	Middle	No	112.07	\$91,100	\$102,096	\$86,213	3688	23.97	884	924	1125
19	013	0014.00	Middle	No	112.27	\$91,100	\$102,278	\$86,369	4542	17.33	787	1583	1966
19	013	0015.01	Middle	No	100.50	\$91,100	\$91,556	\$77,313	3064	21.38	655	781	954
19	013	0015.02	Moderate	No	60.49	\$91,100	\$55,106	\$46,532	3786	19.44	736	1264	1724
19	013	0015.03	Middle	No	110.93	\$91,100	\$101,057	\$85,333	3645	12.67	462	1148	1530
19	013	0016.00	Moderate	No	51.99	\$91,100	\$47,363	\$40,000	2700	33.93	916	742	1181
19	013	0017.01	Low	No	40.92	\$91,100	\$37,278	\$31,481	1973	75.82	1496	360	857
19	013	0017.02	Moderate	No	57.56	\$91,100	\$52,437	\$44,279	2516	59.74	1503	587	915
19	013	0018.00	Low	No	32.11	\$91,100	\$29,252	\$24,702	1493	85.67	1279	425	822
19	013	0019.00	Moderate	No	62.46	\$91,100	\$56,901	\$48,052	2094	50.33	1054	481	858
19	013	0020.00	Middle	No	92.86	\$91,100	\$84,595	\$71,438	5171	12.11	626	2036	2613
19	013	0022.00	Middle	No	98.61	\$91,100	\$89,834	\$75,861	4229	11.40	482	992	1612
19	013	0023.01	Middle	No	87.06	\$91,100	\$79,312	\$66,974	2071	13.81	286	373	847
19	013	0023.03	Middle	No	81.85	\$91,100	\$74,565	\$62,969	3801	22.47	854	34	313

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	013	0023.04	Upper	No	130.08	\$91,100	\$118,503	\$100,066	2450	13.10	321	415	861
19	013	0024.00	Upper	No	125.12	\$91,100	\$113,984	\$96,250	3941	9.29	366	1264	1537
19	013	0025.00	Upper	No	125.86	\$91,100	\$114,658	\$96,818	5849	12.10	708	1688	2032
19	013	0026.01	Middle	No	112.62	\$91,100	\$102,597	\$86,637	6032	14.22	858	1451	1724
19	013	0026.04	Middle	No	93.98	\$91,100	\$85,616	\$72,300	3985	8.83	352	1408	1701
19	013	0026.05	Upper	No	154.57	\$91,100	\$140,813	\$118,906	6557	15.04	986	1484	1739
19	013	0026.06	Upper	No	219.77	\$91,100	\$200,210	\$169,063	5172	9.34	483	1838	1926
19	013	0027.00	Middle	No	102.43	\$91,100	\$93,314	\$78,800	3826	5.20	199	1358	1631
19	013	0028.00	Middle	No	114.67	\$91,100	\$104,464	\$88,214	2901	3.96	115	907	1223
19	013	0029.01	Middle	No	89.29	\$91,100	\$81,343	\$68,690	1265	9.33	118	449	528
19	013	0029.02	Middle	No	100.34	\$91,100	\$91,410	\$77,188	3854	4.85	187	1293	1563
19	013	0030.01	Middle	No	99.54	\$91,100	\$90,681	\$76,575	5485	12.32	676	1504	1787
19	013	0030.02	Upper	No	139.29	\$91,100	\$126,893	\$107,155	4000	5.78	231	1254	1503

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