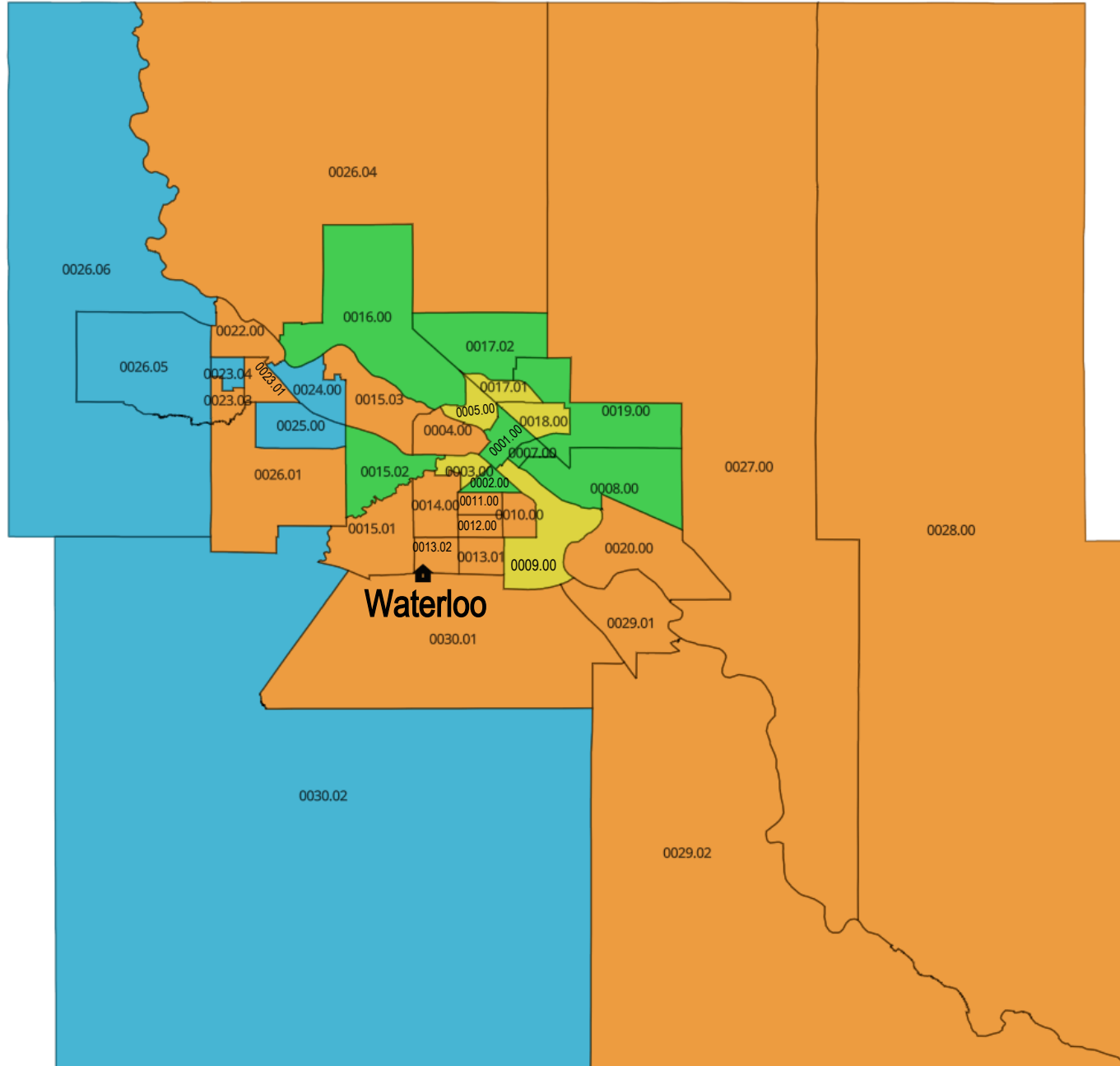


Census Tract

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



2025 FFIEC Census Report - Summary Census Overview Information

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

State: IOWA

County: 013 - BLACK HAWK COUNTY

All Tracts: 39



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IA	BLACK HAWK COUNTY	0001.00	2 - Moderate	53.12	No	\$92,400	\$40,865	1773	964	54.37	92	407
IA	BLACK HAWK COUNTY	0002.00	2 - Moderate	68.41	No	\$92,400	\$52,625	2855	1536	53.80	334	966
IA	BLACK HAWK COUNTY	0003.00	1 - Low	34.03	No	\$92,400	\$26,184	2857	1585	55.48	312	1211
IA	BLACK HAWK COUNTY	0004.00	3 - Middle	92.21	No	\$92,400	\$70,938	1590	309	19.43	520	715
IA	BLACK HAWK COUNTY	0005.00	1 - Low	47.51	No	\$92,400	\$36,550	1577	898	56.94	328	672
IA	BLACK HAWK COUNTY	0007.00	2 - Moderate	59.31	No	\$92,400	\$45,625	1377	916	66.52	234	487
IA	BLACK HAWK COUNTY	0008.00	2 - Moderate	56.44	No	\$92,400	\$43,417	3613	1361	37.67	1064	1844
IA	BLACK HAWK COUNTY	0009.00	1 - Low	49.33	No	\$92,400	\$37,951	2384	850	35.65	359	719
IA	BLACK HAWK COUNTY	0010.00	3 - Middle	84.55	No	\$92,400	\$65,040	3732	1029	27.57	1096	1560
IA	BLACK HAWK COUNTY	0011.00	3 - Middle	96.49	No	\$92,400	\$74,231	2861	980	34.25	932	1280
IA	BLACK HAWK COUNTY	0012.00	3 - Middle	107.37	No	\$92,400	\$82,596	2282	495	21.69	806	1022
IA	BLACK HAWK COUNTY	0013.01	3 - Middle	95.72	No	\$92,400	\$73,635	4153	1451	34.94	870	1110
IA	BLACK HAWK COUNTY	0013.02	3 - Middle	112.07	No	\$92,400	\$86,213	3688	884	23.97	924	1125
IA	BLACK HAWK COUNTY	0014.00	3 - Middle	112.27	No	\$92,400	\$86,369	4542	787	17.33	1583	1966

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IA	BLACK HAWK COUNTY	0015.01	3 - Middle	100.50	No	\$92,400	\$77,313	3064	655	21.38	781	954
IA	BLACK HAWK COUNTY	0015.02	2 - Moderate	60.49	No	\$92,400	\$46,532	3786	736	19.44	1264	1724
IA	BLACK HAWK COUNTY	0015.03	3 - Middle	110.93	No	\$92,400	\$85,333	3645	462	12.67	1148	1530
IA	BLACK HAWK COUNTY	0016.00	2 - Moderate	51.99	No	\$92,400	\$40,000	2700	916	33.93	742	1181
IA	BLACK HAWK COUNTY	0017.01	1 - Low	40.92	No	\$92,400	\$31,481	1973	1496	75.82	360	857
IA	BLACK HAWK COUNTY	0017.02	2 - Moderate	57.56	No	\$92,400	\$44,279	2516	1503	59.74	587	915
IA	BLACK HAWK COUNTY	0018.00	1 - Low	32.11	No	\$92,400	\$24,702	1493	1279	85.67	425	822
IA	BLACK HAWK COUNTY	0019.00	2 - Moderate	62.46	No	\$92,400	\$48,052	2094	1054	50.33	481	858
IA	BLACK HAWK COUNTY	0020.00	3 - Middle	92.86	No	\$92,400	\$71,438	5171	626	12.11	2036	2613
IA	BLACK HAWK COUNTY	0022.00	3 - Middle	98.61	No	\$92,400	\$75,861	4229	482	11.40	992	1612
IA	BLACK HAWK COUNTY	0023.01	3 - Middle	87.06	No	\$92,400	\$66,974	2071	286	13.81	373	847
IA	BLACK HAWK COUNTY	0023.03	3 - Middle	81.85	No	\$92,400	\$62,969	3801	854	22.47	34	313
IA	BLACK HAWK COUNTY	0023.04	4 - Upper	130.08	No	\$92,400	\$100,066	2450	321	13.10	415	861
IA	BLACK HAWK COUNTY	0024.00	4 - Upper	125.12	No	\$92,400	\$96,250	3941	366	9.29	1264	1537
IA	BLACK HAWK COUNTY	0025.00	4 - Upper	125.86	No	\$92,400	\$96,818	5849	708	12.10	1688	2032
IA	BLACK HAWK COUNTY	0026.01	3 - Middle	112.62	No	\$92,400	\$86,637	6032	858	14.22	1451	1724
IA	BLACK HAWK COUNTY	0026.04	3 - Middle	93.98	No	\$92,400	\$72,300	3985	352	8.83	1408	1701

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IA	BLACK HAWK COUNTY	0026.05	4 - Upper	154.57	No	\$92,400	\$118,906	6557	986	15.04	1484	1739
IA	BLACK HAWK COUNTY	0026.06	4 - Upper	219.77	No	\$92,400	\$169,063	5172	483	9.34	1838	1926
IA	BLACK HAWK COUNTY	0027.00	3 - Middle	102.43	No	\$92,400	\$78,800	3826	199	5.20	1358	1631
IA	BLACK HAWK COUNTY	0028.00	3 - Middle	114.67	No	\$92,400	\$88,214	2901	115	3.96	907	1223
IA	BLACK HAWK COUNTY	0029.01	3 - Middle	89.29	No	\$92,400	\$68,690	1265	118	9.33	449	528
IA	BLACK HAWK COUNTY	0029.02	3 - Middle	100.34	No	\$92,400	\$77,188	3854	187	4.85	1293	1563
IA	BLACK HAWK COUNTY	0030.01	3 - Middle	99.54	No	\$92,400	\$76,575	5485	676	12.32	1504	1787
IA	BLACK HAWK COUNTY	0030.02	4 - Upper	139.29	No	\$92,400	\$107,155	4000	231	5.78	1254	1503