# Chapter 1: Existing Conditions

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Section 1.1 Introduction

A Comprehensive Plan is the official document adopted by the Planning Commission and the City Council to serve as the legal and conceptual foundation of the City’s zoning code and all other land use policies and regulations. The purpose of the Comprehensive Plan is to promote the health, safety, and welfare of the community by preserving and protecting four (4) key interrelated quality of life factors which include social, economic, physical and environmental. The following sections describe the study area and traces the history of Waterloo based on the stages of occupancy.

Section 1.2 Study Area

Waterloo is the County Seat of Monroe County and its largest City. Waterloo is less than thirty (30) minutes from St. Louis and offers the calm serenity of a small town with easy access to all the benefits of a big city. The study area includes Waterloo’s current City limit outlined in purple (7.66 square miles) and all land within 1.5 miles from the current limits. The total study area is approximately 44.3 square miles.
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Section 1.3  History & Stages of Occupancy

The following paragraphs describe the various stages of human occupancy associated with Waterloo and the greater study area’s long rich history.

Prehistoric & Pioneer Stage (700AD - 1800): Waterloo and the surrounding area were first inhabited by Native American cultures dating back 12,000 years and spanning four (4) principal periods of prehistory: Paleo-Indian, Archaic, Woodland, and Mississippian.

First European Settlement: The first Europeans arrived in the early 1700’s, when the French occupied the Middle Mississippi Valley. The first known permanent settlement was a military stronghold known as Fort de Chartres built by the French in 1720 on the banks of the Mississippi River south of present-day Waterloo. After the Seven Year War ended in 1763 and France ceded to Britain, the French abandoned the Fort.

First American Settlement: The first permanent settlement occupied by Americans was located near a picturesque spring formally used by the French as a camp located along the route to Fort de Chartres from Cahokia, Kaskaskia, and St. Louis. The settlement was located in the southern boundary of present-day Waterloo. The area was named “La Belle Fontaine”, which was French for beautiful spring. Capitan James Moore was the first American to occupy the area. He was a Revolutionary War veteran who possessed a government land grant in the area. Due to the lack of funds, the Governor of Virginia issued land grants to soldiers who served in the Revolutionary War. Since Illinois was part of the State of Virginia at the time, the land grants included territory in southeastern Illinois. In the winter of 1781-1782, Moore led a party of five (5) families from Virginia on a quest to establish a permanent settlement. Just four (4) years earlier in 1778, Captain Moore traveled to the area as a member of George Rogers Clark’s expedition and saw first-hand the natural resources and beauty the area offered. Captain Moore built a fort at the spring as protection from Indian attacks. This would become the first American settlement in the State of Illinois and the first American settlement occupied after the Revolutionary War. It was named “Bellefontaine” after the spring the French called “La Belle Fontaine”. James Moore, along with two men in his party (Larkin Rutherford and James Garretson), would become the first English speaking settlers in the area and the first permanent English-speakers in the entire Northwest Territory. One of Moore’s sons, James B. Moore, would later be a delegate to the convention that framed the first Illinois Constitution and was eventually elected to the State Legislature. James Moore built his residence near the spring and this land would remain in possession of the Moore family for over a century. The kitchen of the Bellefontaine House is believed to be Moore’s original log cabin. It was restored and remains as a local landmark today.

Commercialization Stage (1800-1900): By 1800, the population of Bellefontaine had grown to 286, making it the center of the American population. Bellefontaine was the third (3rd) largest town in Illinois and represented over a tenth (10th) of the total population of the Territory. In 1816, Illinois established four (4) new counties, including Monroe. Of the State’s then 10 Counties, all were scattered along boundary rivers and only two (2), St. Clair and Monroe, have retained their boundaries unaltered since that time. When Monroe County was established (June 1, 1816), Harrisonville was selected as the County Seat. Harrisonville did not flourish as anticipated, so
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the County Seat was given to Waterloo on April 9, 1825 by a commission appointed by the legislature.

Also, in 1816, Emery Peters Rogers of Massachusetts moved to the area and four (4) years later opened the first permanent store, a mill, and a quarry. “Peters”, as he preferred to be called, built a stone structure in 1830 at the north end of Main Street. This structure would serve as his store and popular stagecoach stop. Now known as the “Peterstown House”, it is still standing and was placed on the National Register of Historic Places on November 16, 1977. Due to Peter’s influence, the neighborhood surrounding Peters' store become known as “Peterstown”. As years passed, the area was divided into two parts; Bellefontaine on the south and Peterstown on the north. The two communities were divided by a creek, and there was said to have been an intense rivalry between them. According to local legend, in 1818 an Irishman named Charles Carroll moved to the area and to the astonishment of the folks of Peterstown and Bellefontaine, ignored the rivalry and built his house on one side of the creek and his barn on the other. He proclaimed; “It won't be Bellefontaine, and it won't be Peterstown, but begorra, I'll give ye's both your Waterloo.”

The Town of Waterloo was officially platted by George Forquer and Daniel Cook in 1818. The original survey was conducted by Enoch Moore, a civil engineer and son of James Moore. When the County Seat of Monroe County was moved from Harrisonville in April of 1825, a log home that was converted into a hotel became the first courthouse. Monroe County was named in honor of James Monroe, who served as United States Secretary of War and 5th US President. Its first County Seat was Harrisonville, named for William Henry Harrison, former Governor of the Northwest Territory and 9th US President. ¹The sites of the colonial towns of St. Philippe and Harrisonville were submerged by the Mississippi River. Flooding was a major problem as a result of the deforestation of the river banks. Loggers cut so many trees that banks destabilized and collapsed in the current, making the river wider and more shallow from St. Louis to the confluence with the Ohio River. This change caused more severe flooding, as well as lateral channel changes, such as the one that cut off the Village of Kaskaskia from the Illinois mainland.

In 1836, Waterloo contained no more than twenty (20) buildings which included the courthouse, a Methodist church, a log building used as a schoolhouse, a wind-powered mill, and a blacksmith's shop. Waterloo quickly grew into both a bustling commercial center and important governmental hub. The town experienced a sharp population increase in the 1840’s as Germans immigrated to the area in large numbers. Many of the City’s buildings and citizens today still reflect the heritage left by those first German settlers. Waterloo would continue to experience growth and prosperity well into the late 1880s. By 1883, the population of Waterloo had grown to 2,500, of which a third (1/3) were German-born. Germans would continue immigrating to Waterloo throughout the 19th Century and strongly influence the growth and appearance of Waterloo.

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As a result of the rapid population growth, in one year (1862) 35 new stores were established. In 1872 the St. Louis and Cairo Railroad, a narrow gage line, was laid from St. Louis to Waterloo and put into operation in March 1875. Waterloo was organized into a village in 1849 and incorporated as a City on August 29, 1888.

Modern Stage (1900- Present): Steeped in well over 200 years of history, Waterloo offers a mix of old and new in a scenic setting accentuated with annual festivities that owe their existence to the dedicated support of the community. Waterloo’s visitors can enjoy stepping back in time while walking the streets of downtown which are lined with historic buildings & homes possessing a rich variety of architectural styles. There are several outstanding dining establishments, craft breweries, and unique shops located downtown. Downtown Waterloo is also a historically intact County Seat that offers an excellent walkable streetscape lined with period lighting and large trees, some over a century old. On December 1, 1978, Downtown Waterloo was recognized as a historic district and placed on the National Register of Historic Places.

The City of Waterloo is recognized for its work with Sister Cities International. On October 2, 1980, Waterloo announced a Sister Cities partnership (officially recognized April 1981) with Porta Westfalica in West Germany. Due primarily to the efforts of Vera Kohlmeier of Waterloo and Helmut Macke of Porta Westfalica, it came about as a result of genealogical research, which concluded that as many as two-thirds of Monroe County’s German population could trace their ancestry back to this region of northern Germany. Every summer Waterloo hosts the annual “Porta Westfalica Fest” or “PortaFest” in honor of its sister city.

In 2010, IDOT began a study of Route 3 through Waterloo, eventually deciding to widen the highway through the City limits. Per the State’s “Complete Streets” legislation, this project was required to include an analysis of potential bicycle and pedestrian facilities. As a result, a 4-mile separated 10-foot wide trail along Route 3 was constructed from Market Street to the Vandebrook Subdivision. Another trail was added to connect the new Route 3 trail to Lakeview Park. The upgrades to Route 3 were completed the summer of 2017.
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Section 1.4 Significant Places and Spaces

**Historic District:** Historic Downtown Waterloo was designated as a historic district and added to the National Register of Historic Places on December 1, 1978. It is the location of several specialty shops, restaurants, craft breweries, and beautiful homes and buildings representing a variety of styles and periods.

**Bellefontaine House:** Located on the south edge of Waterloo, this was the site of the town’s original settlement.

**Peterstown House:** Located on North Main Street in Waterloo, this nearly two century old building was once a coach stop on the Kaskaskia trail.

**History Museum:** The History Museum of Monroe County in Waterloo offers visitors a unique opportunity to experience history through a variety of permanent displays and changing exhibits. The History Museum represents a broad span of eras and interests anchored by the extensive and famed “Kueker Collection”.

Section 1.5 Annual Events & Festivals

The Waterloo community, in conjunction with support from other local organizations and dedicated volunteers, work year-round to bring the following events and festivals to the City of Waterloo.

**Porta Westfalica:** This annual event is held the third Tuesday in June in honor of the Sister Cities partnership between Waterloo and Porta Westfalica, Germany. The festival is held on the Courthouse Square with plenty of food and drink. The traditional German fare of pork sausage and potato pancakes is available. The Waterloo German Band and the Waterloo Municipal Band perform throughout the evening. There is a parade featuring floats and marching bands.

**Monroe County Fair:** The Monroe County Fair usually begins the last Sunday in July and runs through the following Sunday. The annual event is held at the Waterloo Fairgrounds, located on the west side of the City along Route 156. Fair exhibits include farm implements, farm animals, arts and crafts, 4-H projects, floral arrangements, photography, quilts, and produce. Carnival rides are also featured. Local organizations offer food and refreshments. The Fair grandstand events include tractor pulls, FFA competitions, the annual Fair Queen Pageant, and the Little Miss contest. One of the more popular events is the demolition derby.
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Waterloo Homecoming: The Waterloo Homecoming is held annually the last Friday and Saturday in August on the Courthouse Square. The event features live music, carnival rides, games, and plenty of food and drink offered by local organizations. A parade is featured on Saturday with floats, marching bands, and other items of interest.

Pumpkin Fest: This event is held the second Saturday in October. The festivities begin with a 5K Run/Walk and continues with music, craft and merchant booths, pumpkin painting, pumpkin games and other pumpkin contests, a washer tournament, demonstrations, face painting, and food vendors.

Trunk or Treat and Halloween Check Point: On October 31, local churches, Monroe County EMS, Waterloo Police Department, and the Waterloo Fire Department join together to create a safe, family-friendly night that consists of a Candy Check Point at the Waterloo Fire Station with free hotdogs, popcorn, and drinks, donated by local businesses, to children.

Downtown Christmas Walk: The annual Christmas Walk, sponsored by the Waterloo Merchants, is held Thanksgiving weekend. Local merchants display holiday decorations and welcome shoppers by offering unique merchandise and seasonal sales. Popular attractions include carriage rides, Santa’s cottage, and a Christmas concert. One of the new highlights is the GLOW in the Dark Parade sponsored by Great Ladies of Waterloo (GLOW).

Waterloo Municipal Band: Every Tuesday night during June, July, and August, the Waterloo Municipal Band performs a free concert on the Monroe County Courthouse lawn. The Waterloo Municipal Band has over 50 members and has been performing for over 80 years. The Band plays a wide range of music spanning all generations. In addition to the Tuesday concerts in the summer, the band participates in local festivals and holiday celebrations.

Section 1.6 Waterloo Today

Waterloo has a Mayor/Council form of government. The Council is composed of eight (8) Aldermen, two (2) from each of the City’s four (4) Wards and the Mayor. Each Alderman is head of a committee. Committee’s include; Downtown Restore/Beautification, Finance, Ordinance, Health & Safety, Drainage, Streets, Planning & Annexation, Economic Development, Electric System, Insurance, Water & Sewer, and Police. Waterloo residents enjoy a high quality of life, stable neighborhoods, parks and playgrounds, regional transportation, superior public services, and a central historic downtown that experienced significant reinvestment in the last few years. Waterloo’s public schools offer quality education balanced with an emphasis on academics, sports, and social activities. The City of Waterloo faces challenges and opportunities that are often associated with a growing, prospering community. These challenges and opportunities include managing growth after unprecedented population increases; providing affordable, high quality public services that Waterloo residents have come to expect; and diversifying the City’s economy to ensure revenues remain stable for the long term. This Plan was developed to help address these issues and seize the opportunities that make Waterloo a great place to live, work, raise a family, and retire.
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Section 1.7 Comprehensive Plan

The 2018 Waterloo Comprehensive Plan Update builds upon the City’s 1996 Plan which was reviewed and the Transportation Section updated in 2006. The 1996 Comprehensive Plan has served Waterloo well, however, rapid urbanization of the City and its surrounding territories, the reconstruction of Route 3, and changes in our national and regional economy all pointed to the need to reconnect with the residents of Waterloo and update the Plan. The intent of the Comprehensive Plan is to serve as a rational land use guide to help direct future land use, zoning, subdivisions of land and the quality, timing, and intensity of future growth. According to Illinois Municipal Code (65 ILCS):

“Such plan may be adopted in whole or in separate geographical or functional parts, each of which, when adopted, shall be the official comprehensive plan, or part thereof, of that municipality. This plan may include reasonable requirements with reference to streets, alleys, public grounds, and other improvements hereinafter specified. The plan, as recommended by the plan commission and as thereafter adopted in any municipality in this state, may be made applicable, by the terms thereof, to land situated within the corporate limits and contiguous territory not more than one and one-half miles beyond the corporate limits and not included in any municipality. Such plan may be implemented by ordinances (a) establishing reasonable standards of design for subdivisions and for re-subdivisions of unimproved land and of areas subject to redevelopment in respect to public improvements as herein defined; (b) establishing reasonable requirements governing the location, width, course, and surfacing of public streets and highways, alleys, ways for public service facilities, curbs, gutters, sidewalks, street lights, parks, playgrounds, school grounds, size of lots to be used for residential purposes, storm water drainage, water supply and distribution, sanitary sewers, and sewage collection and treatment; and (c) may designate land suitable for annexation to the municipality and the recommended zoning classification for such land upon annexation”.

Section 1.8 Zoning Ordinance

Zoning is the "legal" tool the City uses to carry out the recommendations of the Comprehensive Plan. The City is granted this regulatory authority by the State Statues, Chapter 65. Specifically, a zoning ordinance regulates items relative to the use of land, including, but not limited to, height and size of buildings, size of lots, building setbacks and parking. It establishes definitions, standards and procedures for the City’s governing body to review and approve specific land developments. There are other ordinances and regulations that supplement the zoning ordinance, such as subdivision regulations, landscaping requirements and sign controls. According to Illinois State Statues, the purpose of the zoning ordinance is to provide:
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“...adequate light, pure air, and safety from fire and other dangers may be secured, that the taxable value of land and buildings throughout the municipality may be conserved, that congestion in the public streets may be lessened or avoided, that the hazards to persons and damage to property resulting from the accumulation or runoff of storm or flood waters may be lessened or avoided, and that the public health, safety, comfort, morals, and welfare may otherwise be promoted, and to insure and facilitate the preservation of sites, areas, and structures of historical, architectural and aesthetic importance”.

Decisions regarding land use and zoning should be consistent with the City’s Comprehensive Plan and Zoning Regulations. To increase the legal defensibility of the City’s decision-making, the City’s Zoning Code and Comprehensive Plan should be compatible.

Section 1.9 Subdivision Regulations

Subdivision regulations are another legislative tool used to implement the Comprehensive Plan by guiding the subdivision and development of land. Subdivision regulations provide coordination of otherwise unrelated plans as well as internal design of individual sites. Subdivision regulations should be reviewed and updated periodically to make sure the regulations keep pace with the latest development and residential building trends and best management practices (BMP). The general purposes of the subdivision regulations, according to Illinois State Statues are to:

- protect and promote the public health, safety, convenience, comfort and general welfare;
- guide the future growth and development;
- provide for the proper location and width of streets, roads, building lines, open space and recreation and to avoid congestion of population;
- protect and conserve the value of land, buildings and improvements and to minimize conflicts among the uses of land and buildings;
- establish reasonable standards for subdivisions to further the orderly layout and use of land;
- Ensure that public facilities, including roads, water, sewer and drainage facilities are adequate to serve the needs of proposed subdivisions.

The process of establishing consistency between the Comprehensive Plan and regulatory documents meant to implement the Plan (the Subdivision Regulations and Zoning Code) should be the focus of the next phase in Waterloo’s planning process.

Section 1.10 The Planning Process

The intent of the planning process was to make sure the community’s goals and expectations are consistent with the vision, goals, and objectives contained in the City’s Comprehensive Plan. The first phase of the Comprehensive Plan Update involved the analysis of the project area’s existing
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conditions and the preparation of the Existing Conditions Report, contained herein. This Chapter summarizes public services, schools, socioeconomic characteristics, and existing development constraints. This Chapter serves as the foundation upon which the plan was created.

The second phase of the planning process was public engagement. A “values-driven” approach was utilized to manage the public engagement process. This involved looking at planning and urban design issues from the resident’s point of view to better understand their values, vision, and expectations for the future. Several different interactive public engagement activities were used to help generate maximum community involvement and identify citizen-defined issues and areas of consensus. The activities included one-on-one stakeholder interviews, a series of thematic town hall meetings, ongoing public meetings with the Comprehensive Plan Steering Committee, and a Citizen survey. The results of the public engagement program provided the Steering Committee and Consultant with first-hand knowledge of Waterloo’s strengths, weaknesses, opportunities, and threats from the citizens’ perspective. An overview of the public engagement process and summary of the information gathered is provided in Chapter 2 Critical Issues.

For the third and final phase of the planning process, the goals, objectives, and implementation strategies of the 1996 Plan were reviewed and updated based on the citizen-defined issues, values, and vision statements provided during the public engagement process. Once the goals, objectives, and implementation strategies were accepted in concept by the Steering Committee, they were included in Chapter 3 of the final Comprehensive Plan Update.

This Plan will provide the City Council, the Planning Commission, the Zoning Board, as well as City Staff the focus and direction necessary to make well informed decisions concerning land use, economic development, transportation, and public improvements. The successful implementation of the Plan’s goals, objectives, and recommendations will help ensure the community’s vision for the future is realized and transcends to future generations. The vision for the future according to the residents of Waterloo is:

**VISION:** “To preserve Waterloo’s small-town atmosphere, family-friendly values, & safe neighborhoods while promoting downtown revitalization and well-planned development along Route 3 specifically suited to the needs of Waterloo residents.”

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2 The Steering Committee consisted of members of the Planning Commission and City Staff
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EXISTING CONDITIONS REPORT

Section 1.11 Utilities

1) **ELECTRIC:** The City of Waterloo furnishes electric service through the Illinois Municipal Electric Agency (IMEA). Waterloo’s Electric Department works hard to provide Waterloo with electricity safely and reliably. The Distribution Line Crew maintains approximately 40 miles of overhead wire, over 30 miles of underground wire, and over 2500 transformers. The City is responsible for electric service up to the meter. During a power outage, a highly trained work force is tasked with restoring power no matter what hour or weather condition. The City of Waterloo is committed to ensuring power is restored as quickly and safely as possible. If needed, the City of Waterloo has agreements with out-of-town utility crews to bring in extra assistance. The City has owned and operated the power plant since 1901 and is better equipped to provide for the City’s electrical needs than ever. After the installation of a second state-of-the-art gas turbine engine, the City not only has the capability of producing enough electric during peak demand times, but can also operate independently during an interruption of incoming power. Surplus power generated at the City’s power plant can be sold at profit on the open market through the IMEA.

2) **GAS:** The City of Waterloo owns and operates its own natural gas system, including approximately 88 miles of gas lines. The City employs fully trained gas operators who also participate in continued education programs. The system is inspected and maintained regularly to ensure the safe and reliable delivery of natural gas. The City is responsible for piping gas to the meter.

3) **SEWER:** The City of Waterloo provides sanitary sewer services through its state-of-the-art sewer treatment facility. The City employs fully trained and certified sewer operators who meet or exceed the Illinois Environmental Protection Agency regulations. The City’s sewer treatment facility is designed to handle 2.086 million gallons of wastewater, 4,588 gallons of biochemical oxygen demand, and 5,214 gallons of raw sewage daily. The current usage of the plant is 45% hydraulically and 30% organically. The Sewer Department maintains approximately 75 miles of mains and is responsible for the sewer mains, but not the sewer laterals. In an effort to maintain an effective sewer system, all sanitary sewer mains are televised and cleaned on a rotation basis and lift stations are closely monitored on a weekly schedule.

4) **WATER:** The City of Waterloo is committed to providing safe, drinkable water. Water is purchased from the Illinois-American Water Company. However, the City owns and maintains the distribution system. The City is responsible for water service up to the curb. To help offset any shortages and/or pressure reductions that may occur, the City maintains 1 million gallons of water storage. The City employs water operators who are fully trained and certified to meet the Illinois Environmental Protection Agency regulations. Water Operations consist of the following services.

- Continuous Water Sampling
- Monitor Daily Chlorine Residuals
- Fire Hydrant Flushing
- Valve Exercising
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- Repair Existing Water Mains
- Install New Water Mains

In addition, the City of Waterloo adheres to the Illinois Environmental Protection Agency's guidelines regarding Backflow Prevention Devices. A survey is mailed to each water customer on a biennial basis and the customers' compliance with inspections is required on an annual basis.

5) STREETS: The City of Waterloo owns and maintains over 60 miles of streets. The City operates a comprehensive street department and is dedicated to the safety and maintenance of roadways. Waterloo’s street operators are fully trained and participate in continuing education programs. Street Operations include:

- Street Cleaning
- Street Maintenance and Repair
- Snow Removal
- Street Sign Replacement & Maintenance
- Maintain Yard Waste Disposal Area
- Maintain Storm Water Mains
- Street, Curb and Sidewalk Replacement
- Asphalt Overlay

The yearly Motor Fuel Tax Program (MFT) provides funding through the Illinois Department of Transportation for major street repair programs throughout the City. The Street Department additionally runs a Yard Waste Disposal Area at Lakeview Park for use by City residents.

Section 1.12 Fire Protection & EMS

The Waterloo Community Fire Protection District, formally known as the Waterloo Fire Company, was founded in 1898 and covers over 110 square miles. This area encompasses the cities of Waterloo, Burksville, Wartburg, Foster Pond, New Hanover, and portions of unincorporated Monroe and St. Clair County. The Waterloo Community Fire District consists of over 30 volunteers and is governed by a Board of Trustees. A new fire station was constructed in 2014 at 510 Illinois Avenue.

Waterloo is also served by the Monroe County EMS, an Advanced Life Support service, located in the heart of Waterloo, IL. Monroe County EMS covers most of Monroe County with two ambulances continually on call. The area consists of over 339 square miles encompassing the cities of Waterloo, Valmeyer, Red Bud, Hecker, Maeystown, and Prairie du Rocher. Monroe County EMS offers a variety of services including 911 response, transfer services, and public event stand-by.

Section 1.13 Police Department

The Waterloo Police Department is a full-service police department which currently consists of 16 full-time employees. The Police Department is organized as follows: Chief of Police, Deputy Chief of Police, Lieutenant, Sergeant, and Detective. While the Police Department provides a wide range of services to the City of Waterloo in regards to law enforcement and related areas, the department also has a Domestic Violence Program and D.A.R.E. Program.
Chapter 1: Existing Conditions

Section 1.14   Parks & Recreation

The Waterloo Park District (WPD) is an independent organization that has been serving the people of Waterloo and the surrounding area for more than 50 years. The WPD provides green space and recreational areas for the public use and currently has five (5) parks totaling more than 150 acres of green space. In 2015, the Park District added an 18-hole disc golf course in Konarcik Park. The Waterloo Park District's five (5) parks include Koenigsmark Park, Konarcik Park, Lakeview Park, William Zimmer Memorial Park, and Lions Park. The parks contain a variety of features, including:

- Walking trails
- Ball fields
- Soccer/Football fields
- Sand Volleyball courts
- Modern playground equipment
- Tot-Lot playgrounds
- Fishing lakes
- Modern restrooms
- Skate Park (Opened in 2011)
- Roller Hockey Park
- 18-hole disc golf course
- Dog Park
- Pavilions

Koenigsmark Park: Koenigsmark Park is located at 316 North Library Street and contains a skate park, a roller hockey park, basketball court (1 hoop), and a playground. There is also a covered pavilion available on a first-come, first-serve basis. The Park District Office is located in Koenigsmark Park.
Chapter 1: Existing Conditions

**Konarcik Park:** Konarcik Park is located at 5303 Konarcik Road (Fourth Street), just east of Waterloo. The park has an 18-hole disc golf course, short walking trail, ball field, two sand volleyball courts, soccer fields, and modern playground equipment. There is also an enclosed playground for small children. Fishing is allowed in the lake with a valid fishing license. Six covered pavilions are available to public and group use. The pavilions have running water, electricity, and barbecue pits nearby. These pavilions can be reserved for a nominal fee. The parks are served with multiple restroom facilities.

**Lakeview Park:** Lakeview Park is located off Lakeview Drive and contains about 100 acres. The park includes a Veteran’s Memorial, 2.25 miles of paved walking trail, modern playground equipment, a dog park, and three (3) large lakes. Fishing is permitted with a valid fishing license. Two (2) covered pavilions are available for group picnic use. The pavilions have running water, electricity, bbq pits, and access to restrooms. The pavilions can be reserved for a nominal fee. Lakeview Park also has a gazebo that can be rented for private functions and an ADA accessible fishing pier.

**Lions Memorial Park:** Lions Memorial Park is located off Janice Drive and Lake Drive in Sunset Acres subdivision. The park has a ball field, soccer field, modern playground equipment and a covered pavilion. A new bathroom facility was added in Lions Park in 2014.

**William Zimmer Memorial Park:** The William Zimmer Memorial Park is located at 730 Rogers Street and was opened in May of 2013. The first phase of the park has been completed. The park contains a playground, a restroom, and two (2) covered pavilions that are available for group picnic use. The pavilion has running water and electricity and a barbecue pit nearby.
Chapter 1: Existing Conditions

Golf Courses: The City of Waterloo is served by four (4) golf courses; Mystic Oak, Annbriar, Waterloo Country Club, and Acorns Golf Course. Annbriar opened in 1993 and includes an 18-hole public course and a restaurant. Mystic Oak and Acorns are public golf courses that include 18-holes and a restaurant. Waterloo Country Club is a 9-hole private course located on 40 acres and includes formal and casual dining and a pool.

Section 1.15 Public Library
The Waterloo Library was established in 1937. The mission of the Waterloo Public Library is to provide media, facilities, and programs to meet the desires and needs of citizens from the City of Waterloo, IL. The local community also has access to the library and resources at SWIC. The Morrison-Talbott Library is located at 215 Park Street.

Section 1.16 Education
The Waterloo Community Unit School District No. 5 provides Pre-K-12 educational programming and supports high quality teaching and learning. During the 2016-2017 school year, there were over 2,700 students enrolled in the District. Over the last two (2) years there has been a spike in enrollment for elementary age children (grades K-6th), indicating that Waterloo is attractive to young families. The District constructed a new High School in 2008, which provides adequate space to accommodate the upcoming class sizes. The majority of the District’s budget comes from property tax. Prior to 2016, property tax made up 75% of the District’s revenue. On March 16th 2016, Monroe County voters approved a 1% sales tax for school facilities. This tax provides a new source of revenue that further diversifies the District’s revenues. This newly created tax goes towards facility improvements for all public schools located in Monroe County. District Officials estimate the new tax will generate over $90,000 per month ($1.1 million/year). The exact amount will vary depending on retail sales receipts. Rather than taxing Waterloo residents, this new tax is supported by consumer spending throughout Monroe County. Additionally, in February 2016 the District sold bonds and refinanced some of its debt. These collective efforts increased the District’s revenues and reduced interest rates saving the District an estimated $1.7 million.

The Waterloo area is also served by Saints Peter & Paul Catholic School (Pre-K-8th) and Gibault Catholic High School. The opportunities available in Waterloo and the surrounding area afford access to the best schools the region has to offer. Students have access to excellent classroom environments, smaller class sizes, and a choice of numerous extracurricular activities that promote physical and educational growth both inside and outside of the classroom. Waterloo schools are highly valued and rated by both teachers and students.
Chapter 1: Existing Conditions

Table 1.01 Waterloo Area Educational Institutions

<table>
<thead>
<tr>
<th>Type</th>
<th>Grades</th>
</tr>
</thead>
<tbody>
<tr>
<td>W. J. Zahnow Elementary</td>
<td>K-1</td>
</tr>
<tr>
<td>Rogers Elementary</td>
<td>2-3</td>
</tr>
<tr>
<td>Gardner Elementary</td>
<td>4-5</td>
</tr>
<tr>
<td>Saints Peter &amp; Paul Catholic School</td>
<td>PreK-8</td>
</tr>
<tr>
<td>Waterloo Junior High School</td>
<td>6-8</td>
</tr>
<tr>
<td>Waterloo High School</td>
<td>9-12</td>
</tr>
<tr>
<td>Gibault Catholic High School</td>
<td>9-12</td>
</tr>
</tbody>
</table>

Section 1.17 Tax Structure

Property Tax: Although property tax represents a relatively small portion of the City's revenue collected (less than 4%) it is often the most scrutinized among homeowners. However, the majority of what is generally considered “property tax” is actually taxes collected by the school district, local fire department, colleges, libraries, parks, etc. In summary, the majority of property taxes paid by homeowners go to other taxing agencies such as local schools, parks, fire districts, etc., and not the city or county in which the property is located.

Property tax rates can vary widely because they are set and administered by the states, cities, and the counties where the property is located. As a result, the amount and manner in which assessed valuation of property is determined varies significantly among the 50 states. Illinois does not have a statewide property tax. Property is taxed on the local level only, and includes only real property such as land, buildings, or permanent facilities. In Waterloo, real property is assessed at 33.3% of market value. Commercial and industrial property is assessed at 25%. Illinois has no personal property taxes. As mentioned earlier, in addition to the County and municipal tax rates, several other taxing districts such as public school district(s), colleges, fire district, library, etc. are also included in the amount of property tax collected. Typically, the largest percentage of property tax goes to the public school district. The following example was published in the June 26, 2013 ‘Republic Times’ to provide a better understanding of the distribution of property taxes in Waterloo.

If a Waterloo homeowner owed $2000 in “property tax” in 2011, over 65% ($1,320) went to the Waterloo School District. The County’s share was a distant second collecting only $275 under this example. The other taxing districts received even smaller dividends; they included $140 to roads, $120 for SWIC, and $45 to the fire district.

In summary, Waterloo has one of the lowest tax rates in the region as shown in Table 1.02 which provides a comparison of the real estate tax rates for Waterloo, Belleville, Edwardsville, Swansea, and Columbia.
Chapter 1: Existing Conditions

Table 1.02 Property Tax Rate (2015)

<table>
<thead>
<tr>
<th>Taxing District</th>
<th>Aggregate Tax Rate (Effective/Avg. Tax Rate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Waterloo, IL</td>
<td>0.6870% (2.03%)</td>
</tr>
<tr>
<td>City of Belleville, IL</td>
<td>0.9660% (2.36%)</td>
</tr>
<tr>
<td>City of Edwardsville, IL</td>
<td>0.8752% (2.59%)</td>
</tr>
<tr>
<td>City of Swansea, IL</td>
<td>0.9100% (2.62%)</td>
</tr>
<tr>
<td>City of Columbia, IL</td>
<td>0.8714% est.</td>
</tr>
</tbody>
</table>

Source: IDOR Table 10: www.revenue.state.il.u

Sales Tax: Waterloo’s largest single source of revenue is sales tax. According to the City’s 2016 budget, sales tax represented over $2 million (25%) of the City’s $8.7 million of revenue collected annually. Sales tax is distributed based on point of sale purchases, which means Waterloo collects sales tax from anyone who purchases items in Waterloo regardless if they are a resident or not. Table 1.03 provides the sales tax rates for Waterloo, Waterloo Commons Business District, Columbia, Belleville, and Fairview Heights and Figure 1.01 illustrates the differences.

Figure 1.01: 2016 Sale Tax Rate Comparison
Chapter 1: Existing Conditions

Table 1.03 Sales Tax Rate Comparison (2016)

<table>
<thead>
<tr>
<th>Taxing District</th>
<th>Waterloo</th>
<th>Columbia</th>
<th>Belleville</th>
<th>Fairview Hts.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illinois State</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State of Illinois</td>
<td>5.0%</td>
<td>6.250%</td>
<td>6.250%</td>
<td>6.250%</td>
</tr>
<tr>
<td>Municipality</td>
<td>1.0%</td>
<td>6.250%</td>
<td>6.250%</td>
<td>6.250%</td>
</tr>
<tr>
<td>Monroe County</td>
<td>0.25%</td>
<td>6.250%</td>
<td>6.250%</td>
<td>6.250%</td>
</tr>
<tr>
<td>County Flood Prevention</td>
<td>0.250%</td>
<td>0.250%</td>
<td>0.350%</td>
<td>0.350%</td>
</tr>
<tr>
<td>Municipal (Local)</td>
<td>0.000%</td>
<td>0.000%</td>
<td>1.500%</td>
<td>1.750%</td>
</tr>
<tr>
<td>Business District</td>
<td>0.000%</td>
<td>0.000%</td>
<td>0.000%</td>
<td>0.000%</td>
</tr>
<tr>
<td>County School Facility Tax</td>
<td>1.000%</td>
<td>1.000%</td>
<td>0.000%</td>
<td>0.000%</td>
</tr>
<tr>
<td>Total</td>
<td>7.500%</td>
<td>7.500%</td>
<td>8.100%</td>
<td>8.350%</td>
</tr>
</tbody>
</table>

Source: Sale-tax.com

State Income Tax: Waterloo’s second largest source of revenue is Income Tax. The City’s share of the Income Tax is based on population. According to the City’s 2016 budget, Income Tax represented over $1 million (approximately 12%) of the City’s revenues.

County-wide Sales Tax: In 2016, Monroe County passed a 1% sales tax that goes to the school district for future improvements. This tax will fund critical capital improvements needed across the School District and shift the burden of paying for schools solely from property owners to more of a shared cost, according to school administrators across the metro-east.

In summary, Waterloo’s revenues rely heavily on sales tax making the local businesses and commercial districts the City’s lifeline. To ensure the City’s revenues are reliable for the long-term, the community must support local businesses and City leaders must continue economic development efforts to stabilize and grow the local economy. Waterloo should continue to maintain the City’s low tax rates and focus on business retention and recruitment efforts that result in a strong, vibrant economic climate where retail sales and commercial services can thrive.
Chapter 1: Existing Conditions

**Socioeconomic Conditions**

**Section 1.18 Nationwide Population Trends**

The percentage of Americans moving between counties dropped to historic lows between 2006 and 2009. This resulted in a reduction in the rate of population growth in rural and small-town America. This reduction in the mobility and drop in rural and small-town populations can be attributed to many social and economic conditions present during the last half of this decade that decrease one’s mobility and thus ability to relocate, such as:

1. A decline in wealth as home values and stock market values fell;
2. Increased difficulty in financing home purchases in the wake of the mortgage crisis;
3. A decline in speculative real estate construction; and
4. Falling incomes and declining job stability as the Nation experienced two (2) Great Recessions and recovery that was much slower than predicted.

Counties that experienced the highest population losses were suburbanizing counties adjacent to metro areas. Another nationwide trend contributing to population decline is the reduction in birth rates, which is evidenced by the declining average household and family size. The overall slowdown in U.S. population mobility contributed directly to a decline in non-metro population growth causing the first break in suburbanization since World War II.

The 2010 Decennial Census revealed some major population changes in Illinois, including declining populations in Chicago and other major urban areas, growing populations in the fringe counties and changes to racial demographics. During the decade following 1990, Illinois grew by 8.6%. However, from 2000-2010 Illinois only grew by 3.3%, meanwhile, the US grew by 9.7%. By way of comparison, Monroe County grew by 19% and the City of Waterloo grew by almost 30% during the last decennial US Census.

<table>
<thead>
<tr>
<th>Table 1.04 US Census Bureau Decennial Population Estimates</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Waterloo</td>
</tr>
<tr>
<td>% Change</td>
</tr>
<tr>
<td>Monroe County</td>
</tr>
<tr>
<td>% Change</td>
</tr>
</tbody>
</table>

Source: US Census
Chapter 1: Existing Conditions

Section 1.19  Waterloo Population Characteristics

According to the 2010 US Census, the population of Waterloo was estimated at 9,811, 28.9% higher than the 2000 population of 7,614. While Waterloo and Monroe County have experienced significant growth over the last ten (10) years, the State of Illinois and St. Clair County only grew by 3.3% and 5.5% respectively. The most significant population growth occurred in the 1990s during which time the City of Waterloo grew by over 50%, see Table 1.05.

<table>
<thead>
<tr>
<th>Census</th>
<th>Population</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1940</td>
<td>2,361</td>
<td>5.4%</td>
</tr>
<tr>
<td>1950</td>
<td>2,821</td>
<td>19.5%</td>
</tr>
<tr>
<td>1960</td>
<td>3,739</td>
<td>32.5%</td>
</tr>
<tr>
<td>1970</td>
<td>4,546</td>
<td>21.6%</td>
</tr>
<tr>
<td>1980</td>
<td>4,646</td>
<td>2.2%</td>
</tr>
<tr>
<td>1990</td>
<td>5,072</td>
<td>9.2%</td>
</tr>
<tr>
<td>2000</td>
<td>7,614</td>
<td>50.1%</td>
</tr>
<tr>
<td>2010</td>
<td>9,811</td>
<td>28.9%</td>
</tr>
<tr>
<td>2015</td>
<td>10,236</td>
<td>4.3%</td>
</tr>
<tr>
<td>2016</td>
<td>10,285</td>
<td>0.5%</td>
</tr>
</tbody>
</table>

Source: US Census Bureau

The City’s location, access to regional employment centers, good supply of well-built homes, and stable neighborhoods will continue to retain and attract residents. However, future population growth and stability will require ongoing investment in the City’s infrastructure, future residential development, and reinvestment in the City’s existing neighborhoods & business districts. The City’s population is anticipated to stabilize over the next decade while maintaining a positive growth rate.
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Section 1.20 Population Projections

Two (2) growth scenarios were used to identify future population projections for the City of Waterloo out to 2030. The first scenario uses linear regression to forecast population based on historical US Census data for the City of Waterloo, see Table 1.02. The second scenario is based on historical US Census data for Monroe County and assumes the City will follow Monroe County’s population growth trends. Seventy (70) years of data was used in the preparation of the two population growth scenarios.

According to the linear regression “Scenario A” (Figure 1.02), Waterloo’s population will continue growing strong and increase by an estimated 20% per decade for the next two (2) decades. The projected 2020 population according to the Scenario A (following Waterloo’s historic pattern of growth) is 11,773 in 2020 and 14,127 by 2030. According to the “trend extrapolation method” of forecasting, Waterloo’s population will grow to approximately 11,000 in 2020 and 12,200 by 2030.

Figure 1.02: Waterloo Population Projection “Scenario A”

Source: US Census Bureau

Figure 1.03 illustrates the linear regression population projection using Monroe County’s growth rate to forecast the future population growth of Waterloo. Based on the County’s past 70 years of population data, the County is predicted to follow a growth rate of 13.5% per decade. If Waterloo follows the County’s rate of population change, the City’s population will be an estimated 11,111 in 2020 and 12,583 in 2030. A trend extrapolation line was plotted along Scenario B to project Waterloo’s population. According to the extrapolation trend line, the estimated 2020 and 2030 population is 10,200 and 11,900 respectively, see Figure 1.03.
Chapter 1: Existing Conditions

Figure 1.03: Waterloo Population Projection “Scenario B”
Source: US Census Bureau

The difference between the two scenarios (A & B) was 662 for the 2020 projections and 1,544 for the 2030 projection. The linear regression methodology used based on the City of Waterloo’s past growth rates generated the higher population rates. The trend extrapolation methods applied to both scenarios resulted in the lowest population projections. All projections were made assuming no annexations. In the absence of future annexations, the City’s only viable option to grow is to increase family and household sizes and via new residential construction.

Section 1.21 Age Characteristics

Waterloo’s population is spread out with 23% under the age of 18 and 77% over the age of 18. By way of comparison, in 2000 the City’s population was spread out with 26.1% under the age 18 and only 73.9% over the age of 18. The median age according to the latest American Community Survey (ACS) estimate is over 40. More specifically, the age of Waterloo’s population is broken down as follows. The 2014 ACS estimates are provided below followed by the official 2010 US Census Decennial estimates in (parenthesis).

- 6.8% (6.5%) are under the age of 5.
- 18.6% (19.7%) are between the ages of 5-19
- 16.8% (17.6%) are between the ages of 20-34
- 31.2% (28.7%) are between the ages of 35-54
Chapter 1: Existing Conditions

- 12.6% (11%) are between the ages of 55-64
- 13.9% (16.4%) are age 65 or older.

The percentage of Waterloo’s population over 65 has declined from 16.4% in 2010 to 13.9% in 2014, according to the ACS. According to these estimates, the City’s population over 65 has declined slightly, while the City’s middle age population (ages 35-54) has increased. While the percentage of Waterloo’s population over 65 is higher than Illinois and the US, it is lower than Monroe County and all other peer cities.

According to the 2010 Census, the median age of Waterloo’s population was 39.8; which is 3.8 years older than the 2000 estimated median age of 36. While the median age of Waterloo’s population is getting older (estimated at 40 according to the 2010-2014 ACS) it is still younger than the peer communities of Columbia, Red Bud, Swansea, and Monroe County.

The City's young median age is the result of the City’s high concentration of young adults and school-age children. The percentage of the City’s population under 5 was the highest of all peer cities as well as Monroe County, the State, and the US. Waterloo’s high percentage of young children is an indicator that the City offers good schools, safe neighborhoods, parks and other amenities that attract young, growing families. These are all characteristics of a thriving, self-renewing community. Meanwhile, most cities in the US are following the national trend of aging populations and increases in the median age. It is estimated that 10,000 Baby Boomers will turn 65 today, and about 10,000 more will cross that threshold every day for the next 15 years. Despite these trends, Waterloo’s population is showing gains in the younger age cohorts suggesting the City is attracting young families and adults. This also suggests that Waterloo is losing seniors during their retirement years as they move to other locations that offer the necessary housing, medical services, comforts, conveniences, or climate.

In summary, Waterloo has always been a popular destination for young families and professionals who choose to live in a bedroom community that offers access to the jobs and amenities of a big city without big city problems. The analysis of the City’s age characteristics confirmed that Waterloo is very popular...
among young families and middle-aged adults, but also indicated that the City of Waterloo is losing seniors. However, since 2010 two (2) assisted living facilities have been constructed and the Monroe County Transit Buses have been introduced to the area. The City should continue providing senior housing, medical care, & commercial services desired by seniors to retain and attract seniors to Waterloo.

Section 1.22 Racial Composition

According to a report by the National League of Cities, the Hispanic population in small cities at least doubled, growing over 100% in the Midwest. The Asian population is also on the rise, growing by more than 60% in the Midwest. Similarly, the African American population in small cities also increased across all regions, particularly in the Midwest (114%). However, the City of Waterloo’s population shows very little racial diversity. The City’s population trails the State and Nation in all minority classes. Waterloo’s distance from the urban core of the St. Louis Metropolitan Area and other areas where minorities have migrated over the last twenty (20) years may contribute to Waterloo’s low percentage of minorities. Table 1.07 provides a comparison of the racial composition for Waterloo and the peer communities, Monroe County, Illinois, and the US.

<p>| Table 1.07: Racial Composition Comparison (2010 US Census) |</p>
<table>
<thead>
<tr>
<th>Race</th>
<th>Waterloo</th>
<th>Columbia</th>
<th>Red Bud</th>
<th>Swansea</th>
<th>Monroe County</th>
<th>Illinois</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>African American</td>
<td>0%</td>
<td>1%</td>
<td>0%</td>
<td>21%</td>
<td>0.5%</td>
<td>15%</td>
<td>13%</td>
</tr>
<tr>
<td>Asian</td>
<td>0%</td>
<td>1%</td>
<td>0%</td>
<td>2%</td>
<td>0.5%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>White</td>
<td>99%</td>
<td>94%</td>
<td>97%</td>
<td>72%</td>
<td>98%</td>
<td>63%</td>
<td>64%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1%</td>
<td>4%</td>
<td>3%</td>
<td>5%</td>
<td>1%</td>
<td>16%</td>
<td>17%</td>
</tr>
</tbody>
</table>

Section 1.23 Gender

The City of Waterloo’s female population is 4% higher than the male population. Nationally there is 1.6% more females than males and statewide there is only 2.0% more females than males. The Village of Swansea and City of Columbia had the highest percentage of females in 2014 when compared to the other peer cities. The fact that Waterloo has 4% more females than males is a noteworthy finding. This may indicate that Waterloo has more female head of households and/or more single mothers than the state and national averages, which would indicate certain social, domestic and financial needs.

<p>| Table 1.08: Gender Comparison (2014 ACS) |</p>
<table>
<thead>
<tr>
<th>Gender</th>
<th>Waterloo</th>
<th>Columbia</th>
<th>Red Bud</th>
<th>Swansea</th>
<th>Monroe County</th>
<th>Illinois</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>48</td>
<td>46.8</td>
<td>48.1</td>
<td>46.7</td>
<td>49.3</td>
<td>49.1</td>
<td>49.2</td>
</tr>
<tr>
<td>Female</td>
<td>52</td>
<td>53.2</td>
<td>51.9</td>
<td>53.3</td>
<td>50.7</td>
<td>50.9</td>
<td>50.8</td>
</tr>
</tbody>
</table>
Chapter 1: Existing Conditions

Section 1.24 Income

According to the 2000 Census, the median income for a household in the City was $46,938, and the median income for a family was $57,894. Males had a median income of $40,892 versus $24,685 for females. The per capita income for the City was $21,081. Just over 2% of families and 3.8% of the population were below the poverty line, including 2.8% of those under age 18 and 9.0% of those 65 or over.

According to the 2009-2014 American Community Survey, conducted on behalf of the US Census Bureau, the median household income in the City increased over 50% from $46,938 in 2000 to $70,976 in 2014. By way of comparison, the household income in Waterloo is well above the income reported for the US, Illinois, Monroe County and all peer cities see Table 1.09. The median income for a family in Waterloo was $80,022, an increase of 38.2% from the 2000 US Census.

The US had the highest percentage of individuals living in poverty with 15.6% followed by Illinois (14.4%) and Swansea (9.1%). Red Bud had the lowest poverty rate at only 4.3% followed by Waterloo (5.1%) and Columbia (6%). Table 1.09 provides a comparison of the various income characteristics.

<table>
<thead>
<tr>
<th>Income</th>
<th>Waterloo</th>
<th>Columbia</th>
<th>Red Bud</th>
<th>Swansea</th>
<th>Monroe County</th>
<th>Illinois</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median household income</td>
<td>$70,976</td>
<td>$65,286</td>
<td>$55,369</td>
<td>$66,491</td>
<td>$69,592</td>
<td>$57,166</td>
<td>$53,482</td>
</tr>
<tr>
<td>Median family income</td>
<td>$80,022</td>
<td>$95,742</td>
<td>$76,313</td>
<td>$83,795</td>
<td>$81,432</td>
<td>$70,967</td>
<td>$65,443</td>
</tr>
<tr>
<td>Per capita income</td>
<td>$33,218</td>
<td>$35,855</td>
<td>$27,891</td>
<td>$32,843</td>
<td>$33,059</td>
<td>$30,019</td>
<td>$28,555</td>
</tr>
<tr>
<td>Unemployment</td>
<td>4.2</td>
<td>7.1</td>
<td>4.5</td>
<td>6.2</td>
<td>5.4</td>
<td>10</td>
<td>9.2</td>
</tr>
<tr>
<td>Persons below poverty level</td>
<td>5.1</td>
<td>6</td>
<td>4.3</td>
<td>9.1</td>
<td>5.4</td>
<td>14.4</td>
<td>15.6</td>
</tr>
</tbody>
</table>

Definitions:
*Family: a householder and one or more other people related to the householder by birth, marriage, or adoption.
**Household: A household consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together.

Section 1.25 Housing

According to the 2000 US Census, there were 3,015 housing units. The households included the following characteristics:

- 37.2% had children under the age of 18 living with them
- 58.3% were married couples living together,
- 9.9% had a female householder with no husband present, and
- 28.7% were non-families.
- 25.5% of all households were made up of individuals living alone.
Chapter 1: Existing Conditions

- 12.2% had someone living alone who was 65 years of age or older.

According to the 2014 ACS, the total number of housing units was 4,272, an increase of 41.7% from the 2000 Census. The following data provides general characteristics of the household make-up and compares the information to the 2000 Census.

- 33.5% had children under the age of 18, a decrease of 3.7% from the 2000 Census.
- 59.6% were married couples living together, an increase of 1.3%.
- 7.4% had a female householder with no husband present, a decrease of 2.5%.
- 28.6% were non-families, an increase of 0.1%.
- 25.8% of all households were made up of individuals living alone, an increase of 0.3%.
- 9.8% had someone living alone who was 65 years of age or older, a decrease of 2.4%.

Waterloo’s average household size decreased slightly from 2.53 (2000) to 2.52 (2014) as did the average family size from 3.05 (2000) to 3.03 (2014). The peer cities displayed similar reductions in household and family sizes. The reduction in household size has been a nationwide trend as more and more baby boomers reach retirement age. The fact the average household size in Waterloo (2.52) is slightly smaller than that of Monroe County (2.63), Illinois (2.63) and the US (2.63), demonstrates that individuals without children (singles, students and Baby Boomers) are comfortable living in Waterloo.

The average home value in Waterloo, according to the 2014 ACS, was $188,650. This is significantly higher than Red Bud and Swansea, but well below the average home value in the County, State, and Country. This information suggests that Waterloo offers more affordable housing than the peer cities, which in turn provides more income for other personal and household expenditures for Waterloo residents.

The percentage of renter-occupied housing in Waterloo was the second highest among the peer cities, trailing only Swansea in the total percentage of renters. However, the percentage of renters in Illinois and the US was much higher than Waterloo and all other peer entities. Monroe County had the lowest percentage of renters with only 18%.

The percentage of vacant housing in Waterloo was 6.4%, which was the second lowest. The City of Columbia had the lowest vacancy rate at 5.2%. The US had the highest vacancy rate with 12.5% followed by Illinois (9.8%), Monroe County (7.7%) and the peer cities of Red Bud (7.7%) and Swansea (7.7%). The vacancy rate in Waterloo is almost half of that of the US. The low vacancy rate in Waterloo indicates there is a high demand for Waterloo’s housing stock and supports the construction of new owner-occupied housing. Regardless, the City should continue to monitor vacancy rates and employ strict code enforcement efforts to ensure vacant structures do not become a nuisance. The rationale for this recommendation is based on the Citizen Survey responses, the majority of which expressed concerns regarding rental properties and vacant homes. Table 1.10 provides a summary of the City’s housing tenure and value.
Chapter 1: Existing Conditions

Section 1.26 Housing Affordability

Housing affordability is a key component in the long-term vitality of a community. Housing affordability is not simply the price one pays for rent or mortgage; it is a function of household income or wealth relative to a housing unit’s price or rent. Housing affordability is based on how much a household spends on housing costs as a percentage of their total household income. “Affordable housing” is defined as housing that costs occupants less than 30% of their gross income for gross housing costs, including utility costs. A household that spends 30% or more of its income on housing costs is considered to be financially burdened. For example, if a family’s income was $50,000, they would be considered financially burdened if they spent more than $1,500/month on housing. In other words, “affordable housing” would be housing that costs less than $1,250/month in particular example.

The median rent in the City of Waterloo was $866/month, according to the 2014 American Community Survey. Waterloo had the lowest gross monthly rent rates of all peer communities. By way of comparison, Swansea had the highest gross median monthly rent at $1,032/month. The State and National average monthly rent rates were also significantly higher than Waterloo. This suggests that Waterloo may have an over-supply of rental units which would bring down rental rates. The percentage of renters who pay 30% or more of their income on housing was 43% in Waterloo. By way of comparison, Waterloo has more renters who are financially burdened than Columbia, Red Bud and Monroe County and less financially burdened renters than Swansea, Illinois and the US. Table 1.11 provides a summary of housing costs and affordability.
Table 1.11 Housing Cost and Affordability (2009-2014)

<table>
<thead>
<tr>
<th>Housing Cost</th>
<th>Waterloo</th>
<th>Columbia</th>
<th>Red Bud</th>
<th>Swansea</th>
<th>Monroe</th>
<th>Illinois</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Monthly Homeowner Costs</td>
<td>$1,576</td>
<td>$1,612</td>
<td>$1,163</td>
<td>$1,460</td>
<td>$1,619</td>
<td>$1,676</td>
<td>$1,522</td>
</tr>
<tr>
<td>% of Homeowners who spend 30% or more of income on housing</td>
<td>30%</td>
<td>26.4%</td>
<td>20%</td>
<td>19.4%</td>
<td>28.9%</td>
<td>35.4%</td>
<td>34%</td>
</tr>
<tr>
<td>Median Monthly Rent</td>
<td>$866</td>
<td>$877</td>
<td>$641</td>
<td>$1,048</td>
<td>$886</td>
<td>$993</td>
<td>$1,032</td>
</tr>
<tr>
<td>% of Renters who spend 30% or more of income on housing</td>
<td>43%</td>
<td>28.9%</td>
<td>29.6%</td>
<td>52.8%</td>
<td>36.7%</td>
<td>47.4%</td>
<td>48.3%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau/ACS 2009-2014

Section 1.27 Educational Attainment (ages 25 and over)

Table 1.12 shows the educational attainment of individuals over 25 years of age. According to the latest American Community Survey for the years 2009–2014, 94.7% of persons 25 and older in the City of Waterloo had a high school diploma or higher and 24.9% had a Bachelor’s Degree or higher. Waterloo led all peer cities, Monroe County, Illinois and the Nation with individuals who had a high school diploma or higher. The City should continue to promote quality education and continue to be a leader in educational attainment.

Table 1.12: Educational Attainment (2014)

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Waterloo</th>
<th>Columbia</th>
<th>Red Bud</th>
<th>Swansea</th>
<th>Monroe County</th>
<th>Illinois</th>
<th>US</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Grad or GED</td>
<td>32.3</td>
<td>28.6</td>
<td>39.8</td>
<td>24.7</td>
<td>34.7</td>
<td>27</td>
<td>28</td>
</tr>
<tr>
<td>High School Grad. or higher</td>
<td>94.7</td>
<td>93.2</td>
<td>90.4</td>
<td>93.9</td>
<td>93.5</td>
<td>87.6</td>
<td>86.3</td>
</tr>
<tr>
<td>Bachelors or Advanced Degree</td>
<td>24.9</td>
<td>34.3</td>
<td>16.8</td>
<td>36.2</td>
<td>26.2</td>
<td>31.9</td>
<td>29.3</td>
</tr>
</tbody>
</table>

Source: 2010-2014 ACS

Section 1.28 Community Tapestry

The Community Tapestry™ system is a proven segmentation methodology that utilizes 65 segments called “Tapestry Lifestyles” to classify communities based on their socioeconomic and demographic composition. These segments are broken down to the U.S. Census Block Group level throughout the United States. The system is used by planners and national retailer experts to identify localized purchasing patterns and select future development locations.

The following Section summarizes the top “Lifestyle Tapestry Segments” representative of the Waterloo Planning Area. It is included in this Plan to provide a better understanding of the spending habits and lifestyles of the consumers within Waterloo’s general trade area. This information provides retailers a profile of the local trade area and provides some quality of life indicators the City should be prepared to address in the future.
Chapter 1: Existing Conditions

Section 1.29  Top Tapestry Segments

**Fast-Track Families**: Over twelve percent (12.17%) of Waterloo’s residents falls within the “Fast-Track Families” Lifestyle Tapestry Segment. Fast-Track Families consist primarily of married couples living in single-family homes and characterized as follows:

> With their upscale incomes, numerous children, and spacious homes, Fast-Track Families are in their prime acquisition years. These middle-aged parents have the disposable income and educated sensibility to want the best for their children. They buy the latest technology with impunity: new computers, DVD players, home theater systems, and video games. They take advantage of their rustic locales by camping, boating, and fishing.

**Country Casuals**  Almost twelve percent (11.72%) of Waterloo’s residents falls within the “Country Casuals” Lifestyle Tapestry Segment. Country Casuals consist primarily of mature married couples living in single-family homes and characterized as follows:

> There’s a laid-back atmosphere in Country Casuals, a collection of older, upscale households that have started to empty-nest. Most households boast two earners who have well-paying management jobs or own small businesses. Today these Baby-Boom couples have the disposable income to enjoy traveling, owning timeshares, and going out to eat.

**Big Sky Families**  Eleven percent (11%) of Waterloo’s residents falls within the “Big Sky” Lifestyle Tapestry Segment. Big Sky Families consist primarily of married couples living in single-family homes and characterized as follows:

> Scattered in placid towns across the American heartland, Big Sky Families is a segment of younger rural families who have turned high school educations and blue-collar jobs into busy, upper-middle-class lifestyles. Residents enjoy baseball, basketball, and volleyball, as well as fishing, hunting, and horseback riding. To entertain their sprawling families, they buy virtually every piece of sporting equipment on the market.

**Mayberry-ville**  Over eight percent (8.41%) of Waterloo’s residents falls within the “Mayberry-ville” Lifestyle Tapestry Segment. Mayberry-ville consists primarily of married couples living in single-family homes and characterized as follows:

> Like the old Andy Griffith Show set in a quaint picturesque berg, Mayberry-ville harks back to an old-fashioned way of life. In these small towns, upper-middle-class couples like to fish and hunt during the day, and stay home and watch TV at night. With lucrative
blue-collar jobs and moderately priced housing, residents use their discretionary cash to purchase boats, campers, motorcycles, and pickup trucks.

**Traditional Times:** Over eight percent (8.13%) of Waterloo’s residents falls within the “Traditional Times” Lifestyle Tapestry Segment. The Traditional Times segment consists primarily of married couples living in single-family homes and characterized as follows:

*Traditional Times is the kind of lifestyle where small-town couples nearing retirement are beginning to enjoy their first empty-nest years. Typically in their fifties and sixties, these upper middle-class Americans pursue a kind of granola-and-grits lifestyle. On their coffee tables are magazines with titles like Country Living and Country Home. But they’re big travelers, especially in recreational vehicles and campers.*

**Development Constraints**

**Section 1.30 Environmental Framework**

The environment provides the natural and physical context within which land use activities take place. The intent of this plan is to minimize the negative impacts on the environment. The following sections provide a brief overview of the environmental framework of Waterloo and identify some of the more sensitive environmental elements that must be considered in future development and land use decisions.

The City of Waterloo is fortunate in that there are very few physical factors which impede or restrict development. Such physical features may include poor or unstable soil conditions, environmentally sensitive areas such as wetlands or endangered species habitat, topographical conditions such as steep slopes or extensive floodplain, and extensive areas of archeological significance. Fortunately, Waterloo’s environmental framework is not dominated by the physical conditions described above. However, as development radiates out from Waterloo’s existing urban core, the physical features start to play an increasingly important role in the development process. More specifically, the presence of karst topography and the hazards associated with it (sink holes, caves, and hydrology) in Monroe County need to be considered.

The Waterloo area has only a few areas of concern with regard to flooding since it is situated at the crest of two drainage basins. Drainage east of Illinois Route 3 generally flows to the Kaskaskia basin; drainage west of Route 3 flows into the Mississippi River via Fountain Creek. There are, however, floodplain areas along a number of streams in the Waterloo area including along Fountain Creek, Andy’s Run, Kopp Creek and Walter’s Creek. This plan recommends preserving Waterloo’s natural streams and buffers (riparian) along these streams via conservation easements and/or establishing a greenway system to protect these areas from future development.
Chapter 1: Existing Conditions

Section 1.31 Historic Sites

The National Register of Historic Places is the nation’s official list of cultural resources worthy of preservation. Authorized under the National Historic Preservation Act of 1966, the National Register is part of a national program to coordinate and support public and private efforts to identify, evaluate, and protect our historic and archeological resources. While there are numerous criteria for listing, it is required that a property must be at least 50 years old to be eligible for consideration. Historic Downtown Waterloo was designated as a “Historic District” and added to the National Register of Historic Places on December 1, 1978. The Historic Downtown District is bound by Koenigsmark on the North, Hickory/Oak/Elm on the South, Morrison on the East, and Moore on the West and is the location of several specialty shops offering a wide variety of antiques and collectibles and beautiful homes and buildings representing a variety of styles and periods. Of the 271 principal structures, 83 have been identified as possessing special architectural and/or historical significance.

A major component of Downtown Waterloo’s historic significance is its general layout. The Downtown is dominated by a centrally located courthouse and square; a layout that has facilitated the preservation of extensive remnants of early and quite possibly original residential development to the north, south, and east sides. This unusual arrangement has the Square’s commercial uses/activities concentrated along Main Street to the west. Most notably, the west side of Main Street consists of 16 structures comprising an uninterrupted wall of shops from 4th to Mill Street with only 2 structures dating from the 20th Century. The remaining structures in the first block from 4th to 3rd Mill most certainly pre-date the end of the Civil War.

The Peterstown House located on North Main Street in Downtown Waterloo was added to the National Register of Historic Places on November 16, 1977. As the time of this writing, Downtown Waterloo and the Peterstown House were the only places listed on the National Historic Register in the City of Waterloo; however, many of the City’s existing properties are now more than 50 years old and may be eligible for inclusion in the National Register.
Section 2.1 Public Engagement Summary

Public engagement is a statutory requirement in the development of a Comprehensive Plan and an essential component in building community-wide consensus. The chosen methods of engaging the community included the use of a City-wide survey, one-on-one stakeholder interviews, and a series of Town Planning Workshops. The public engagement activities served as a forum for recording, collecting, and organizing public input. The objective of the public engagement program was to be informative, comprehensive, and inclusive. The intent was to educate the community about the Comprehensive Plan Update and include the community’s ideas, values, and recommendations in the Plan Update.

The public engagement activities utilized a variety of discussion topics and exercises designed to empower respondents to be “citizen planners” for the purpose of obtaining their first-hand knowledge and experiences. This information was used to identify problems and solutions regarding the strengths, weaknesses, opportunities, and threats (SWOTs) facing the City of Waterloo. A summary of the SWOT Analysis and the information gathered during the Public Engagement Program is contained in Appendix A. Overall, the public engagement process included a well-informed, diverse cross-representation of Waterloo; which was the intent of the public participation program. A special “thank you” goes out to all the residents, business owners, City, County, & School officials, and all others who provided input during the comprehensive planning process. The public engagement process included over 600 survey respondents. The information gathered during the public engagement process was used in the development of the Comprehensive Plan Update which will help direct decisions that affect the lives and community of each individual who participated in the public engagement process.
Chapter 2: Critical Issues

Section 2.2 Understanding the Community’s Values

The following is an overview of the issues raised during the public engagement process. This information identifies the values shared by the community and was used in the development of the community’s vision for the future and the goals, objectives, and implementation strategies contained in Chapter 3. The information gathered during the public participation portion of the plan is broken down, in no particular order, into the following six (6) critical issues:

1. Neighborhood Stability
2. Public Services & Infrastructure
3. Quality of Life
4. Economic Development
5. Future Land Use
6. Vision Statements

The following summary contains statements and actual quotes or paraphrasing of the main issues that surfaced during the public engagement process and do not necessarily represent the position or opinions of the City or the consultant who collaborated in the preparation of this Plan.

Section 2.3 Neighborhood Stability

The safety and stability of Waterloo’s neighborhoods have a great impact on quality of life. Therefore, it should come as no surprise that survey respondents ranked “Crime” as one of the top concerns facing Waterloo with a rating of 4.09 out of 5. “Losing Waterloo’s Small-Town Character” was tied for second (2nd) with “Road Conditions” as the second highest rated concern (tied) according to survey respondents, each with a rating of 3.75. “Neighborhood Stability” was the third (3rd) ranked concern with a rating of 3.62.

The lowest ranked threat or concern facing the future of Waterloo was the “Availability of Commercial Property”. This suggests the supply of additional commercial land is not a major concern or perhaps there is currently an adequate supply of existing commercial properties. The second lowest threat or concern facing Waterloo is “Diversifying the Housing Stock”. While not a major concern, participants of the public engagement process were very vocal as to the type of housing that is supportable as well as types of housing that should be prohibited. These issues are addressed in the Future Land Use Section.

90% of survey respondents agree that Waterloo is “a great place to raise a family” and “a great place to live”. These two statements received among the strongest affirmative ratings of all survey questions with an average rating of just over 4.60 out of 5. These are two key indicators that Waterloo’s neighborhoods are stable and valued by its residents. When asked to identify and rank Waterloo’s top community assets, survey respondents ranked “Schools”, “Quality of Life,” and “Family-Friendly Atmosphere” as the City’s top strengths. These are also key elements that contribute to neighborhood stability.
Chapter 2: Critical Issues

Waterloo is a young, well educated, prospering community that values the City’s high home ownership rates, high property values, and low percentage of vacant homes. However, there is concern that property values will decline in the absence of good code enforcement and property owners, especially landlords, being good stewards of their property. As one respondent voiced; “Waterloo is only as good as its worst home or derelict property.”

Property maintenance and the conditions of the City’s housing stock have a direct impact on Waterloo’s image and the stability of its neighborhoods. According to community advocates, the City needs to continue investing time and resources into “Property Maintenance and Code Enforcement” and “Planning & Zoning” to protect the stability of the City’s neighborhoods. These elements are critical to long-term neighborhood stability and the protection of property values. However, code enforcement and zoning were the lowest ranked public services with regard to quality of services according to survey respondents. Waterloo residents believe people that do not take care of their properties, especially absentee landlords, need to be dealt with to the extent permitted via the City’s Municipal Ordinances and other laws. Therefore, the City needs to ensure adequate personnel and resources are devoted to code enforcement and zoning matters.

Section 2.4 Public Services & Infrastructure

Waterloo residents receive a wide range of public services. These services include police & fire protection, code enforcement, parks, public works, and road maintenance. Citizens and stakeholders who participated in the public engagement activities are very satisfied with the community services. When survey respondents were asked if they “we are pleased with the City’s public services”, over 90% of respondents replied “YES”.

“Municipal Services” are one of the top ranked community assets according to survey respondents and received high marks throughout the public engagement process. When asked to rate the “Quality” of the various public services from 1-5 (5 being “Excellent”), each of the individual community services received a rating of 3.5 or higher except Planning & Zoning (3.42) and Property Maintenance/Code Enforcement (3.38). The top 5 rated public services with respect to quality of service are listed below followed by the average rating:

1. Fire (4.55)
2. Police (4.42)
3. Trash/Recycling (4.39)
4. Sanitary Sewer (4.08)
5. Parks & Recreation (3.99)

Overall, the municipal services are serving the residents and businesses of Waterloo very well. However, there is a concern taxes are too high and on the rise. “Affordability/Low Taxes” was the lowest ranked strength, indicating that affordability/low taxes were not in fact strengths, rather weaknesses. Therefore, the community supports a diversified tax-base, one that is shared by commercial and industrial sectors.
Chapter 2: Critical Issues

According to survey respondents, “Police & Fire” were the top ranked municipal services with regard to quality of services and importance. With “Crime” being the highest ranked threat or concern, Waterloo is well positioned (with highly valued and effective police and fire protection) to minimize crime, including the perception of crime. Another notable asset identified by many survey respondents are the “people of Waterloo or the community as a whole”. One stakeholder surmised; “The majority of Waterloo’s residents look out for one another and know what it means to be a good neighbor.”

The City needs to continue providing quality services based on the current revenue levels without raising taxes for residents. The City has done an excellent job operating under a lean budget and will need to continue doing so, until additional commercial/industrial revenues can be tapped. This is evidenced in the two (2) survey questions designed to gauge resident’s support for an increase in taxes (or bonds) to fund public improvements such as roads, parks, sidewalks, and bike trails. These statements were among the lowest ranked survey questions with almost 70% of all survey respondents responding “NO” to proposed new taxes. The community believes commercial/industrial development will come as Route 3 is completed and bring much needed tax revenues by providing a more diversified tax base.

The community is split on annexation; some believe it is needed to effectively expand and diversify the City’s tax base, while others see annexation as a detriment to Waterloo’s small-town atmosphere. The community would rather see City Officials continue investing time and resources within the City’s current limits on specific items such as code enforcement, planning and zoning, and becoming more proactive with economic development efforts. These services are critical in preserving the health, safety, and welfare of Waterloo. Therefore, the City should continue devoting personnel and resources towards attracting prospective businesses and other economic development related services in addition to code enforcement, zoning, and all other administrative duties.

Section 2.5 Quality of Life

The top ranked community assets, as determined by survey respondents and participants in the public engagement process, are critical in maintaining Waterloo’s quality of life. The following top ten (10) “Community Assets” received an average rating of 4.16 or higher. They are listed below in order of average rating:

1) Schools (public & parochial)
2) Quality of life
3) Family-friendly atmosphere
4) Police protection & crime prevention
5) Location
6) Stable property values
7) Resident population (the community)
8) Municipal services
9) Housing & neighborhoods
10) Historic Downtown Waterloo

Survey respondents were asked to rate the following quality of life characteristics on a scale of 1-5 (5 being strongly agree). The statements are ranked below by the highest rated statement:
Chapter 2: Critical Issues

- When asked if “Waterloo is a great place to raise children”, respondents rated Waterloo very favorably with a 4.62 out of 5 rating.
- When asked if “Waterloo is a great place to live”, respondents rated Waterloo very favorably with a 4.61 out of 5 rating.
- When asked if “Waterloo is a great place to retire”, respondents rated Waterloo very favorably with a 4.07 out of 5 rating.

The following statements, while satisfactory, received lower favorable rankings:

- The statement “Waterloo is a great place to visit” received the 4th highest ranking with a favorable 3.95 rating.
- The statement “I am happy with the City’s parks & recreation activities” received a rating of 3.90.
- The statement “Waterloo is a great place to own/operate a business” received a rating of 3.68.

The statement “Waterloo should grow in size and population” was the lowest ranked statement with a rating of only 2.79. Over 70% of all survey respondents rated this statement a 3 or lower. While most respondents agree that Waterloo is a great place to live and raise children, not everyone agrees that Waterloo should grow in size or population. There is consensus that the City of Waterloo should take care of what it already has. Many believe the City should continue maintaining and improving upon quality of life issues and expanding the City’s existing commercial districts before taking on any additional problems such as annexation.

Several participants noted that the lack of pride in ownership in properties scattered across the City are a concern. The City needs to be prepared to address the following immediate concerns prior to annexation; “Crime”, “Roads”, and “ Losing Waterloo’s Small-Town Character”. These were top ranked concerns according to survey respondents and important quality of life issues. Growth and annexation are addressed in greater detail in the Future Land Use Section.

Almost sixty percent (60%) of survey respondents would like Waterloo to “have more trails and walking/biking areas.” Waterloo has an abundance of open space; however, these areas are generally private and/or lack active recreational improvements. Overall, survey respondents and participants of the Focus Sessions are happy with the local parks, but would like see a more walkable, more bikeable Waterloo in the future. Overall “Parks & Recreation” received an above satisfactory rating of 3.99 out of 5.

In summary, Waterloo’s quiet neighborhoods, family-friendly atmosphere, and historic downtown are the key quality of life characteristics that give Waterloo its small-town ambiance and make it a desirable bedroom community. These are the reasons many residents choose to live in Waterloo. It is important that these characteristics are preserved and sustained so the residents of Waterloo can enjoy the reasons they moved to Waterloo and continue to enjoy a high quality of life for many years to come.
Chapter 2: Critical Issues

Section 2.6 Economic Development

Public engagement participants and survey respondents were asked if Waterloo “should invest money in incentives to attract new businesses” and over 60% replied in the affirmative. There is a general consensus that residential property owners are over-taxed and that more tax revenues are needed from commercial and industrial entities. This will require purposeful, ongoing economic development efforts by City staff to retain, expand, and recruit existing and prospective businesses and industry. “Commercial & Retail Establishments” were the second lowest ranked strengths or community assets, suggesting that more work needs to be done to leverage the City’s commercial businesses and commercial districts to meet local and regional expectations and opportunities. The community would like the City to continue making economic development efforts a priority.

The community was also asked “if there are sufficient employment opportunities in town” and over 56% replied “NO”. The vast majority of Waterloo’s workforce is employed outside of Waterloo. As a result, the City’s “daytime” population shrinks as the majority of the City’s workforce commutes to work. While these facts support the community’s desire to be a quiet bedroom community, they are difficult to overcome when dealing with economic development. The Public Engagement Process yielded the following additional findings:

- “Access to quality shopping and dining” was rated 3.22 out of 5
- The threat of “underperforming commercial areas” was rated 3.11 out of 5.00.
- “Availability of commercial property” was ranked 2.48.
- The 2nd lowest ranked agree/disagree statement was “Waterloo is a great place to own/operate a business” which received a rating of 3.68.
- The 2nd lowest ranked community asset according to survey respondents was “Commercial & Retail Establishments” with a rating of 3.48.
- Only 31.3% of the survey respondents believed “there are sufficient employment opportunities in town.”

Almost half of the participants do not believe “Waterloo is a great place to start or own a business”. This statement was the second lowest ranked public opinion statement surveyed with a rating of 3.68 on a scale of 1 “strongly disagree” to 5 “strongly agree”. Meanwhile, residents would like to have more businesses to provide a better selection of retail offerings, commercial services, restaurant choices, and family-friendly entertainment. Participants in the public engagement program also expressed concern regarding barriers to economic development. Participants acknowledged that Waterloo needs new commercial areas to provide more opportunities for commercial and industrial growth. The lack of office, warehouse, and development-ready sites (served by public utilities and roads) is the main economic development challenge facing the City of Waterloo, according to the participants of the “Developer Themed” Town Planning Workshop.
Chapter 2: Critical Issues

In summary, the participants of the public engagement program want the City of Waterloo to focus on economic development to attract restaurants, businesses, and retailers that offer more selection, choice, and entertainment. However, this cannot be accomplished without coming up with a solution to providing access to property along Route 3. Additional business expansion and recruitment is needed to generate revenue to help pay for roads, utilities, and other public improvements. In order to attract these businesses, Waterloo needs to grow its population by encouraging the construction of new homes. More rooftops are needed to support retail and local businesses, attract jobs, and improve the quality of life in Waterloo.

Section 2.7 Future Land Use

The lowest ranked concerns facing Waterloo, according to survey respondents, all fall within the category of “future land use”. This suggests that future land use and development are not a major threat or concern. The lowest rated concerns included,

1. “Availability of Commercial Property” (2.48)
2. “Diversifying the Housing Stock” (2.54)
3. “Expansion of the Current City Limits” (2.62)
4. “Subsidized Housing” (2.72)
5. “Underperforming Commercial Areas” (3.11)
6. “Supply of Quality Parks & Recreation” (3.18)
7. “Senior Housing…” (3.19)

Homeowners who are retired, reaching retirement, and/or empty nesters expressed interest in the development of villas and smaller homes in Waterloo so that moving up in the lifecycle does not require moving out. This is a concept known as “Lifecycle Housing” – which is the provision of housing for all stages of life. Waterloo should consider a variety of home-ownership options such as villas and condos that are located in well-planned subdivisions where yard maintenance is provided and amenities such as pools, trails, and indoor and outdoor gathering areas are provided in a campus-like setting.

Survey respondents were less than supportive when it comes to annexing new areas. When asked if the City should “expand through annexation”, only 23% answered “YES”. Additionally, the lowest ranked Agree/Disagree Statement was “Waterloo should grow in size and population” with a 2.79 rating out of 5 (5 being strongly agree). While there is slightly more support for annexing new areas for commercial opportunities, the support is not widespread. The residents of Waterloo value their small-town atmosphere and do not want it compromised by any unintended consequences that may result from future growth and annexations. While annexation and population growth are not priorities, respondents believe there is an opportunity to renew and improve the City’s existing housing stock. Waterloo has substantial undeveloped areas that could accommodate future residential growth within the City’s current boundaries.

Respondents would like to see more quality built single-family homes in planned subdivisions with preserved green spaces, sidewalks, and trails. The most sought after home sites are located in the northern fringes of the City. This location avoids congested areas along Route 3 thereby
minimizing commute times to Columbia, St. Louis, and other employment centers and destinations north of Waterloo. Rental homes, apartments, and Section 8 (subsidized) housing are major concerns and not supported by the participants of the public engagement process. Overall, respondents believe the City’s housing stock is adequate, but may benefit from new residential construction that consists of a range of home-ownership options (other than just single-family homes on larger lots). However, a top priority is maintaining neighborhood stability and keeping Waterloo a quiet bedroom community.

In summary, respondents and stakeholders agree that more residential development and redevelopment is needed to attract new residents and support new retail activity, which in turn, is seen as a means to increase the City’s revenues and create jobs. These revenues are necessary to provide the level of services needed to support a growing population. Retail and service-sector expansion is also needed to address the community’s top critical issue: neighborhood stability; which relies on revitalizing and creating new commercial areas, providing jobs, and growing the City’s economy. For now, the community would like the City to concentrate on sustaining and improving upon Waterloo’s public services and encouraging positive growth and development within the City’s current limits without increasing taxes.

Section 2.8 Vision for the Future

Participants of the public engagement activities were asked to describe their vision for the future of Waterloo. The following is a summary of the vision statements and recommendations provided for the future of Waterloo:

1. What is your vision for the future of Waterloo?
   - *Route 3; we were saved by Route 3, it’s our lifeline.*
   - *Safe, Bedroom Community with strong schools and growth opportunities.*
   - *Maintain downtown’s charm, while allowing reinvestment and development to continue.*
   - *A cohesive, walkable community linked together with nice homes, dining, shopping, and public spaces.*
   - *A City with great services- keep it up!*  
   - *A wonderful town today with a promising future.*
   - *Love the small town feel and don’t want to grow too much*
   - *A great small town to live in- small town feel and close to the City.*
   - *Make Waterloo a destination preferably family-friendly.*
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Vision, Goals, & Objectives

Section 3.1  Waterloo’s Vision

The purpose of the Comprehensive Plan is to protect the health, safety, and welfare of the Waterloo community. The intent is to provide the necessary vision, goals, and implementation strategies to ensure Waterloo’s future is bright and prosperous. The vision, as determined after studying the values and critical issues provided by the community, is:

“To preserve Waterloo’s small-town atmosphere, family-friendly values, & safe neighborhoods while promoting downtown revitalization and well-planned development along Route 3 specifically suited to the needs of Waterloo residents.”

According to the Waterloo community, the following vision statements define what is meant by “small town atmosphere” and describe the preferred future of Waterloo:

A. **As an active community steeped in history**- Continue to provide access to and expand upon the social, cultural, educational, religious, and recreational activities, destinations, and events offered in Waterloo (all of which owe their existence to the community’s dedicated support) to preserve Waterloo’s heritage and ensure everyone benefits from an active, vibrant community life.

B. **As a retail destination**- Preserve Waterloo’s wholesome, German Heritage while channeling energy and vitality into Waterloo’s existing business districts with a specific focus on helping existing businesses and small businesses (in lieu of big boxes) be successful.

C. **As a group of connected residential neighborhoods**- Promote a safe and friendly atmosphere where folks know one another, help one another, take pride in their homes, and participate in their kids’ education at Waterloo’s great schools.

D. **As a great place to live, raise a family, & retire**- Continue to support, promote, and improve and/or expand upon Waterloo’s excellent schools, parks, recreational activities, reliable/affordable public services, a range of quality housing options, job opportunities, and a safe environment to raise a family and retire.
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Section 3.2 Core Values

The public participation process used in the development of the 2018 Comprehensive Plan Update helped identify the core values and critical issues facing the City of Waterloo. The top priorities, as identified throughout the public engagement process according to residents and stakeholders, are summarized below. They are based on the triple bottom-line components of sustainability- which includes People, Planet, and Profit:

A. Become an Active, Connected Community of Choice (People)

1. Waterloo Residents Value Healthy, Active Lifestyles. This Plan recommends the City continue installing sidewalks, trails, and strategic street crossings to promote healthy lifestyles by providing safe areas to walk and bike that connect neighborhoods, schools, and parks. Continuing ongoing maintenance, repair, and the installation of sidewalks and trails is also recommended and supported by the community.

2. Connect to Where You Come From. Continue to attract more commercial, retail, entertainment, and family-friendly services that impute Waterloo’s heritage, provide local jobs, and offer locally grown and produced items.

B. Strengthen Our Core (Planet)

1. Preserve Waterloo’s Neighborhoods, Parks, and Open Spaces. The community should continue to invest in housing, open space, and the environment to preserve Waterloo’s small-town, rural ambiance.

2. Work together. Improve communication and awareness among the City’s decision-makers, organizations, businesses leaders, and citizens to create partnerships and take intentional steps towards achieving the vision, goals, and objectives of this Plan.

C. Grow Our Economy (Profit)

1. Promote Job Growth & Economic Development. More focus is needed on the expansion of existing businesses and the recruitment of new businesses and quality job opportunities.

2. Incentivize Commercial Revitalization & Recruitment. Promote adaptive reuse, restorative development, and redevelopment of the City’s existing commercial areas. Waterloo’s commercial and industrial zoned areas, including downtown and along Route 3, are not being utilized to their fullest potential. The City needs to increase the confidence to invest in these areas by implementing the recommendations of this plan, updating and enforcing municipal codes, and continuing to do an excellent job providing public services.

Section 3.3 Comprehensive Plan Goals

The identification of goals, objectives, and implementation strategies is an essential component of a comprehensive plan. Goals are broadly written statements that represent the outcomes that Waterloo should strive to achieve in the next ten (10) years. Objectives and implementation strategies are more specifically written recommendations or steps the City should take to
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implement the Comprehensive Plan’s vision and goals. Together they form an actionable work program the City should follow when making future decisions regarding future growth and development. Some strategies will be clear actions the City should take, while others will be recommendations for additional planning work, more study, or further public input. The following Sections include the recommended goals, objectives, and implementation strategies. They are divided into the following general topics or themes that were flushed out during the public engagement process:

1. Housing & Neighborhood Stability
2. Downtown Revitalization
3. Economic Development
4. Quality of Life
5. Transportation
6. Public Services & Facilities

Section 3.4 Housing & Neighborhood Stability

Waterloo residents believe the City’s current housing stock serves the community well. Their main priority is to ensure the City’s neighborhoods are preserved, existing homes are well maintained, and yards are well kept. This Plan recommends diversifying the City's housing stock to fill the voids identified herein and accommodate the latest housing trends. The City should encourage the development of housing to serve seniors, first-time homebuyers, custom estate-style homes on large lots, and encourage investing in housing options downtown (or within walking distance to downtown). The Housing & Neighborhood Stability Goal is as follows:

**Housing & Neighborhood Stability Goal:** Encourage the development of a wide range of well-built, affordably priced housing options and promote well-planned residential growth that accommodates a variety of market-driven housing choices laid out along tree lined streets with sidewalks and preserved active and passive green spaces.

Section 3.4a Implementation Strategies

1 **Preserve Neighborhood Character:** Prevent blight and maintain the character and stability of existing neighborhoods through appropriate zoning, code enforcement, reinvestment, and the following implementation strategies:
   a) Develop and initiate beautification efforts to increase the confidence to invest in the City’s residential areas and to create a self-renewing housing stock.
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b) Continue ongoing code enforcement efforts to address property deterioration, clean-up littered yards, and protect property values. Consider creating a register of rental properties and landlords to provide more direct, timely, and efficient code enforcement when needed.

c) Create development guidelines to incentivize the preservation of trees, open space, creeks, and natural topography. The intent of these guidelines is to increase property values, maximize carbon sequestration, preserve scenic open spaces, and protect Waterloo’s heritage and agrarian roots.

d) Relate the size, height, and bulk of new structures to the scale of adjacent buildings. Avoid buildings that violate the existing scale or proportions of adjacent structures with regard to height, width, or massing.

e) When developing in or adjacent to established neighborhoods containing larger lots, the proposed lot sizes should be consistent with the adjacent lot sizes and densities. This Plan recommends requiring new development to provide comparable sized lots and housing adjacent existing developed lots and transition to smaller lot sizes within the interior of the proposed subdivision. The purpose of this recommendation is to blend new development with existing development by placing similarly sized lots and homes together.

f) Encourage front porches on new houses to reinforce Waterloo’s small-town, family-friendly ambiance. Front porches allow homeowners to comfortably spend more time near the front yard and street which promotes interaction with neighbors and casual surveillance of the neighborhood. Front porches should be incorporated in the redevelopment of existing façades in the historic areas of Waterloo and in neighborhoods where front porches commonly adorn primary facades.

2 Diversify the City’s Housing Stock: Promote new residential development that fulfills unmet market demands for first-time homebuyers, seniors, and corporate executive.

a) Encourage the development of well-planned, high-end custom homes laid out along tree lined streets with sidewalks, open spaces, and professionally designed and landscape entrance features when governed and maintained by subdivision trustees or other legal arrangements that exempt the City from maintenance or liabilities.

b) Continue to increase senior housing options such as assisted living, active living (50 and older), and future in-fill development targeting seniors. The intent is to provide options for seniors to age-in-place so that getting older in Waterloo does not require moving out of Waterloo.

c) The City should encourage the supply of well-built, affordable single-family homes and villas for first time homebuyers.

d) Promote the re-establishment of lofts downtown and the reinvestment in the surrounding housing stock.
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3 **Address Absentee Landlord Issues:** Address Airbnb and absentee landlord issues by deploying immediate and on-going code enforcement efforts and updating the City’s Municipal Code as needed, to regulate problem rental properties to the extent permissible by law. The City should consider mandatory landlord and tenant registries to provide the necessary contact information to improve code compliance and reduce crime.

4 **Accommodate Smart Growth:** Promote and initiate annexation efforts that are consistent with the Future Land Use Map and where the costs to provide utilities, roads, and other infrastructure is either already provided or paid for in whole or at least in part by the developer. The City should closely review all proposed annexation plans to control the timing, type, and density of future development.

**Section 3.4b Implementation Performance Measures**

The following performance measures could be utilized to help monitor the progress of the implementation of the Housing & Neighborhood Stability recommendations and implementation objectives.

1) Continue to track the number and types of housing units constructed annually and compare with pre-Plan new housing starts.

2) Continue working with the County Assessor’s Office to track the assessed value of the City’s housing stock and compare to pre-Plan levels.

3) Continue tracking major private investments made to homes (remodels, room additions, etc.) completed after the adoption of this Plan and compare with pre-Plan redevelopment investments and provide annual comparisons.

4) Continue tracking the number of code violations corrected, estimated investment in dollars, and number of dilapidated homes renovated or removed and compare with pre-Plan number. Also provide annual comparisons to monitor code enforcement efforts.

5) Continue tracking the number of residents and families moving into the City and provide annual comparisons.

6) Track the number of landlords and tenants added to the recommended rental property registry and compare to pre-Plan update registration numbers.

7) Continue tracking the number of grants or other financial assistance programs (identified herein as well as others) applied for as well as the amount and location any funding was appropriated and provide annual comparisons.

**Section 3.5 Downtown Revitalization**

The participants of the Waterloo Town Planning Workshop were very complementary of the recent improvements and new business openings Downtown. However, they believe portions of downtown are not being utilized to their fullest potential. There are too many vacant storefronts and abandoned second floor apartments. Therefore, this plan recommends supporting the momentum generated by local businesses, residents, and the City of Waterloo by promoting new economic growth and vitality in the Historic Downtown and working towards the following goals and objectives.
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Downtown Revitalization Goal: Support the momentum generated by local businesses and organizations to complete the transformation of downtown Waterloo into an economically thriving County Seat, cultural destination, entertainment attraction, retail center, and great place to live.

Section 3:5a Objectives & Implementation Strategies

The success of downtown Waterloo is the result of numerous small steps over time. This Plan recommends the City continue the incremental revitalization efforts and implement the following strategies to recruit and retain businesses and support beautification efforts that create vitality and attracts people.

1 Preserve Existing Buildings: Adaptive reuse is recommended as the preferred historic preservation strategy. Adaptive reuse is a term used when describing the process of transforming older buildings that have outlived their usefulness into buildings that are suitable for new uses-while retaining their unique and architecturally significant characteristics. This plan recommends building for the coming era, not the last one; think “long life, loose fit” when making future development or financial decisions for the Downtown. The following implementation strategies are recommended:
   a) Promote the adaptive reuse and revitalization of the City’s older buildings and homes. The City’s historic buildings and homes give character to downtown Waterloo and provide connections to the City’s rich history.
   b) Expand the scope of the Façade Grant program to cover building code compliance improvements such as making the necessary ADA accessibility requirements and sprinkler system upgrades to meet local, state and federal regulations.

2 Develop Guidelines for Downtown: Develop architectural guidelines to protect the visual and physical characteristics of Historic Downtown Waterloo. Update the City’s zoning code to include restrictions that limit drive-thru establishments, chain stores, ground floor housing, and other uses that create conditions that are uninviting to pedestrians in the downtown area.
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3 **Promote and Coordinate Streetscape Improvements:** Create a walkable, outdoor shopping district Downtown with integrated shops, entertainment venues, and restaurants offering unique, high quality merchandise, al-fresco dining, cultural attractions, art galleries, and annual street festivals and entertainment. The following improvements will help make Downtown more attractive to potential businesses and increase the frequency and duration people spend downtown

   a) Install outdoor furniture, landscaping, planters, banners, lighting and sidewalks (where needed) to improve the safety, comfort, and aesthetics of downtown.

   b) Extend the above streetscape improvements into the adjacent residential neighborhoods to improve safety, access, and increase pedestrian activity in Historic Downtown Waterloo and the immediate vicinity.

   c) Create clear, visible points of entry into the Historic Downtown District to reinforce its heritage.

   d) Develop a consistent signage theme using the Waterloo logo to help "brand" the downtown and inform people of the City’s attractions and help guide them to these places. Develop sign regulations to minimize visual clutter and require professional signage.

4 **Create and Promote Seasonal Events:** Continue to invest time and resources in seasonal events (all of which owe their existence to the great people of Waterloo), decorations, and festive/outdoor activities that attract people downtown and increase the duration and frequency of visits.

5 **Reduce Vacancy:** Continue working towards reducing the percentage of useable vacant space (that which could be occupied without major renovations) by 50% by the year 2020 through intentional efforts to assist with exit strategies (re-occupancies) when businesses leave, assisting landlords dealing with long-term vacancies, and implementing the recommendations herein.

6 **Strengthen and Expand Residential Use:** Downtown housing is recommended in the form of 2nd story apartments/lofts/studios and reinvesting in existing homes near downtown. Successfully establishing housing within and adjacent to Downtown will make the area feel more vibrant and safe, which in turn will help attract people to shop, socialize, and eat downtown. The rational for expanding the City’s housing stock Downtown include:

   a) Most of the upper floors in downtown are vacant or not being used to their fullest potential. Creating apartments, lofts or live/work units in these spaces addresses the two leading concerns regarding Downtown Waterloo- vacancy and lack of vitality.

   b) Residents of the downtown would be more willing to patronize the businesses already located downtown.

   c) Downtown residents provide a built-in market for businesses wishing to locate downtown and provide a much needed affordable alternative to single family homes.
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Section 3:5b Implementation Performance Measures

The following performance measures could be utilized to help track the progress of the Downtown Revitalization Goals, Objectives, and Implementation Strategies.

1) Continue tracking private, semi-private and public investments made to local businesses, public spaces and corridors that serve downtown and provide annual comparisons.

2) Continue tracking any amendments made to the City’s ordinances, procedures, licenses, or fees that were adopted for the purpose of promoting businesses development or preserving the character of the downtown.

3) Continue tracking the number of events and number of participants held downtown and provide annual comparisons.

4) Identify the number of vacancies and track the percentage of vacant spaces occupied annually to monitor the annual progress towards reducing vacancy by 50% by 2020.

5) Track the amount of money and/or service hours (volunteer, billable or in-kind) devoted to promoting Downtown Waterloo and provide annual comparisons.

Section 3.6 Economic Development

Residents appreciate Waterloo’s small town atmosphere, but want more variety in shopping and entertainment. There is community-wide support for investments that would attract the right businesses, high paying salaried jobs, better selection of retail and commercial services, and more things to do and see in Waterloo. Residents spend too much money and time driving to jobs, shopping, dining, and entertainment venues outside of Waterloo. The City needs to expand the City’s tax base by growing the local retail-base and increasing the amount of retail sale tax. The economic development recommendations include the following goal and implementation strategies.
Entrepreneurs help build local communities through their contributions in the area of technology, design, innovative solutions, job creation, creating and participating in entrepreneurial networks, and investing in community projects. The City should focus on nurturing existing, local businesses, and entrepreneurs; a strategy known as economic gardening. Economic gardening is an economic development approach that embraces the fundamental idea that entrepreneurs drive economies. Economic gardening seeks to create local jobs by supporting existing companies in a community. The concept, pioneered in 1987 in Littleton, Colorado, when the state was in a recession, is an alternative to traditional economic development practices. It is based on research by MIT’s David Birch, who suggested that most new jobs in any local economy were produced by the community’s small, local businesses. Economic gardening connects entrepreneurs to the resources necessary in developing the essential infrastructure and information needed to succeed.

A key economic development challenge facing the City of Waterloo is reducing retail leakage. Retail leakage is the result of local tax dollars leaving Waterloo as residents shop, dine and seek entertainment outside of Waterloo. This Plan recommends the City concentrate efforts and resources into existing businesses, assisting local entrepreneurs and minimizing retail leakage by implementing the following economic development objectives and implementation strategies:

1 **Access to Information:** The City of Waterloo should continue working with Monroe County, East-West Gateway, the Chamber of Commerce, and other local and regional organizations to provide local entrepreneurs and small business owners with access to competitive information on resources, markets, technology, customers and competitors. Additionally, the City should develop professional marketing materials and include information on the City’s website promoting Waterloo’s locational strengths, reliable/affordable city-owned utilities, excellent schools, low crime, strong work ethic, safe neighborhoods, and low cost of living.

2 **Target Niche Businesses:** Identify and pursue businesses that fill a unique niche and/or cater to the daily needs and lifestyles of Waterloo’s residents. These uses include, but are not limited to:
   
a) Businesses that support existing, established businesses and industry (craft food and beverage businesses, technology, security, etc.)

**Economic Development Goal:** Expand, diversify, and strengthen the City’s economic base by focusing on small, local businesses, and recruiting manufacturing, technology, retail, craft foods & beverage producers, and other industries that provide jobs, cater to Waterloo residents, and create a reliable source of revenue.
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b) As the population ages, the percentage of income spent on housing related costs and medical expenses will increase. The housing, medical (eye doctor, dentists, etc.) and retail industries that provide the aforementioned services will benefit from the increased demand. The City should continue to encourage the development of these markets and service delivery sectors.

c) Additional uses mentioned during the public engagement process included: a café, specialty food/beverage store, specialty shops, quality clothing, bakery, art studio/gallery, Target, grocery store, sit-down restaurants and other establishments that provide a place for people to gather, shop, work and linger as well as attract tourists.

3 Development Strategic Partnerships to Promote Waterloo: Support and encourage the development of community and regional organizations that promote civic activities and professional relationship building. This Plan recommends the City work with the Chamber, Monroe County, local organizations, and private entities to create strategic economic development partnerships to promote regionalism, obtain grants, and build the confidence to invest in the community.

a) Continue working with the Chamber, and local businesses to distribute information about Waterloo, promote/maintain the City’s website, and encouraging key stakeholders within the City to attend conventions to promote the locational strengths of Waterloo and the greater Monroe County trade area.

b) Continue supporting economic development efforts such as seeking outside funding to create a more vibrant economic environment, promote civic activities, and coordinate with local and regional economic development agencies to help attract targeted businesses. The City should continue taking the lead on economic development responsibilities and coordinating funding and implementation of the recommendations contained herein.

c) Promote the City’s utilities, educated workforce, large amounts of undeveloped industrially zoned properties, and access to the newly widened Route 3 to help attract new industry.

d) Work with local land owners to facilitate future negotiations with regard to annexation, development, and preservation.

e) Utilize the State’s Certified Site’s Program to help promote “shovel-ready” industrial sites (10 aces or larger with connections to sewer, water, electric and wireless).

f) Use the internet and social media for economic development and as a tool to inform residents, a create a sense of community, and attract visitors.
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4 Industrial Recruitment and Expansion: This Plan recommends the City of Waterloo continue promoting Waterloo’s economic health, community pride, and quality of life by taking an active role in improving the local business climate, facilitate local business expansion, and recruiting new jobs. The City must evaluate and work towards eliminating obstacles (i.e. zoning/permitting requirements) and facilitate future reinvestment efforts that promote economically sustainable and locally supportable business and industry. The City cannot do this on its own. Ultimately, it will take a coordinated effort between the public and private sectors in order to achieve the desired community results.

5 Diversification: Promote economic diversification that facilitates long term economic stability and reduces the City’s economic dependence on a few industries and/or revenue sources (i.e. retail sales) by establishing an on-going, proactive business retention and expansion program to coordinate countywide economic development opportunities and partnerships.

6 Support Cultural Heritage Tourism: Cultural heritage tourism provides opportunities for local communities to prosper economically while holding on to the characteristics that make them special. Consider the following cultural heritage tourism recommendations:
   a) Implement the Downtown Revitalization strategies in the previous Section.
   b) Ensure adequate parking for buses to encourage bus tours to stop in Waterloo.
   c) Continue to support the many seasonal festivals, events, activities, and the County Fair which bring people together and support local businesses and tourism.

7 Make Waterloo a Great Place to Start A Business: Seek out and identify appropriate development incentives and create an incentive “Tool Box” to attract new business and industry to Waterloo and establish criteria for when incentives should be used. The use of financial incentives will enable Waterloo to continue to grow and broaden its economic base. This Plan recommends the City consider the following incentives:
   a) Waiving or discounting permit fees for businesses that provide extraordinary benefits, charity, or philanthropy or offer unique services highly demanded products;
   b) Assisting with infrastructure or utility connection costs;
   c) Establishing non-profit development corporations to help companies with the cost of land; and/or property tax abatement.
   d) Utilize Neighborhood Improvement Districts (NIDs), Community Improvement Districts (CIDs), Transportation Improvement Districts (TIDs) and/or financing tools to help pay for public improvements and infrastructure.
   e) Assisting employers with relocation costs or the cost to expand an existing business. The amount offered should be based on the amount of new private investment and/or the number of new jobs created in Waterloo.
   f) Promote and raise awareness of State's Enterprises Zone Tax Benefit Program and how it can benefit businesses interested in relocating to the area or existing businesses interested in expansion.
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g) Working with Monroe County, the County Fair Committee, local colleges, the Chamber, and school district to assist in the planning and creation of an incubator facility to assist small businesses and workforce training.

h) Working with Monroe County to consider deferring property taxes for businesses and industry that create local jobs or provide extraordinary benefits to the area.

8 Seek Outside Funding: Waterloo needs to continue pursuing grants and outside funding to support community development that promotes the health, safety, and welfare of the community. Look into CDAP Grants, CDBG Grants, etc. Also utilize the City’s Façade Grant Program to cover accessibility (ADA), fire suppression, and other building code requirements. Consider the development of a low-interest loan program to help support local business development and the expansion of existing businesses.

9 Expand and promote Community-Based Food Systems (CBFS): Build upon the success of the Monroe County Fair, Waterloo Farmers’ Market, local craft food & beverage providers, and seasonal events to strengthen Community-Based Food Systems (CBFS). The following implementation strategies are recommended to help support and promote the craft food and beverage industries:

a) Promote local businesses that support local harvesting, production, distribution, or the procurement of locally grown or raised products.

b) Promote the understanding that the development of local food systems provides an economic opportunity and healthier diet for the community. CBFS increases the number of entrepreneurial businesses, including processors, distributors, grocers, chefs, and food services; all of whom cater to the daily needs of Waterloo residents wishing to live healthier, responsible lives by consuming locally produced foods.

c) Work with local farmers, business owners, and state and local organizations to explore ways to create more demand for locally grown and raised products.

d) Expand and promote the existing Farmers Market and new events and festivals to raise awareness of locally grown and raised products and help identify local, regional, and international markets.

e) Seek out and recruit culinary experts such as charcuteries, chiefs, sommeliers, bakers, brew masters, and restaurateurs to relocate to Waterloo.

Section 3.6b Implementation Performance Measures

The following performance measures could be utilized to help track the progress of the implementation of the Economic Development Goals and Objectives.

1) Appoint staff and/or a committee to oversee the economic development efforts and manage, initiate, and publicize economic development efforts.

2) Continue tracking private, semi-private, and public investments made to local businesses, public spaces, and corridors that serve the City’s commercial areas and provide annual comparisons.
3) Continue tracking any amendments made to the City’s ordinances, procedures, licenses or fees that were adopted for the purpose of promoting businesses development.

4) Continue tracking the number of events and participants at public events that help promote local businesses and provide annual comparisons.

5) Continue tracking the amount of money and/or service hours (volunteer, billable or in-kind) devoted to promoting and beautifying Waterloo businesses and provide annual comparisons.

Section 3.7   Quality of Life

There is a consensus among the participants of the public engagement process that maintaining “Waterloo’s Small Town Atmosphere” would have the most positive impact on the quality of life. The following quality of life issues were also identified during the public engagement process:

➢ More entertainment (indoor and outdoor) is needed; residents want more things to do and see.

➢ Make Waterloo a healthy community by creating walking/biking areas, providing access to recreational programs for all ages, and promoting healthy lifestyles.

➢ Continue consistent, ongoing code enforcement efforts to maintain and protect property values and keep Waterloo looking nice.

Quality of Life Goal: Promote neighborhood stability, walkability, community beautification, and active, healthy lifestyles while preserving Waterloo’s small town, family-friendly atmosphere.

Section 3.7a   Objectives and Implementation Strategies

1 Make Waterloo An Active, Connected Community  Recruit new entertainment and recreational opportunities and events that build upon existing successes and create new activities that promote active lifestyles. These activities are needed to bring people together, better connect businesses to the people of Waterloo, and attract new families and businesses, along with the following.

a) Implement the goals and objectives of the Explore Waterloo Plan and plan for the near-term and long-term investments in infrastructure that support pedestrian, bike, and other non-vehicular means of transportation.

b) Continue requiring developers to install sidewalks and street lighting as development occurs.

c) Continue to incrementally upgrade existing streets including curb, gutter, and sidewalks.

d) Draft and adopt a tree preservation ordinance to ensure that select trees and portions of woodlands are preserved.
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2 Make Waterloo a “Healthy Community” The Planning Commission recommends the City promote healthy, active living by continuing to provide ongoing maintenance, repair and expansion of sidewalks, parks, and open space throughout the City. These are critical components of the City’s infrastructure that are needed to accommodate walking, running, and other healthy community initiatives. The World Health Organization (WHO) defines a healthy community as; “one that is continually creating and improving those physical and social environments and expanding those community resources that enable people to mutually support each other in performing all the functions of life and in developing to their maximum potential.” Healthy communities strive to provide the following quality of life objectives:

a) A clean, safe, high-quality physical environment (including housing quality).

b) An ecosystem that is currently stable and sustainable for the long term.

c) A strong, mutually supportive and non-exploitative community.

d) A high degree of public participation in and control over the decisions affecting one’s life, health, and well-being.

e) The meeting of basic needs (food, water, shelter, income, safety, and work) for all the city's people.

f) Access to a wide variety of experiences and resources with the possibility of multiple contacts, interaction, and communication.

g) A diverse, vital, and innovative city economy.

h) Encouragement of connectedness with the past, with the cultural and biological heritage, and with other groups and individuals.

i) A city form that is compatible with and enhances the above parameters and behaviors.

j) An optimum level of appropriate public health and sick care services accessible to all.

k) High health status (both high positive health status and low disease status).

3 Animate the City’s Outdoor Spaces & Places: Build upon and animate the existing public spaces, pedestrian areas, bike paths, by adding new or expanded park and recreation areas and investing in thematic amenities that make these areas more enjoyable. Consider the installation of art, musical instruments, exercise stations, climbing obstacles, fountains, splash parks, dog parks, picnic areas, park benches, and lighting. Include information kiosks that tell stories of Waterloo’s heritage and significant people, organizations, and sports teams. Consider allowing local business, families, and organizations to adopt a spot or trail section in exchange for creative ownership over the design and content of the animations/amenities and some advertisement-as approved by the City Council. The intent is to create a “string-of-pearls” concept within the City’s parks and open spaces throughout the City where the whole is greater than the sum of the parts.
4 **Community Center:** Encourage the recruitment of an outside entity with a proven track record developing and managing recreational centers to develop a community center in Waterloo. The community center should include activities for senior center, a pool/waterpark, indoor and outdoor play areas, gym, classrooms, meeting rooms, concessions, and places for people to gather. The following additional implementation strategies are recommended:
   a) The Community Center should be promoted as a facility to meet unmet community, health, and social needs desired by Waterloo’s seniors, singles, couples, teens, and youth.
   b) Plans for the community center should consider the following amenities which were desired by the participants of the Public Engagement Process; an outdoor pool or waterpark, indoor recreation, childcare, food service/café/coffee shop, Wi-Fi, and formal and casual places to gather.

5 **Seasonal Events:** Continue investing time and resources in seasonal events, decorations, and festive/outdoor activities that bring people together.

6 **Keep Residents Well Informed:** This plan recommends the following:
   a) Facilitate and encourage citizen participation at meetings.
   b) Place relevant information regarding City business, upcoming meetings agendas, past meeting minutes, and promotional information regarding future events on the City’s Website.
   c) Provide opportunities for residents to speak out about future capital improvements, significant public expenditures, land use development, and annexation plans.
   d) Continue the development and coordination of media releases to promote the strengths of Waterloo and to keep the community informed of the latest public improvements, economic development successes, and other achievements within the community.
   e) Enhance the City’s Facebook page and explore other social media outlets to promote Waterloo, maintain a social media presence, and provide a convenient option for social media users to access information about Waterloo.

7 **Continue Providing Services Necessary in Maintaining a High Quality of Life:** The intent of this Plan is to protect the health, safety and welfare of Waterloo, which requires the provision of a wide range of services and facilities. Police, fire, public works, parks, and other City Services are currently very good. This Plan recommends the City continue to support the current level of these services and provide investments, as needed, to retain and hire the adequate personnel and utilize the latest technologies without passing unreasonable costs onto residents.
Chapter 3: Vision, Goals & Objectives

Section 3.7b Implementation Performance Measures

The following performance measures could be utilized to help track the progress of the Quality of Life recommendations and implementation objectives.

1) Continue tracking the number of events, activities, and clubs formed that promote active, healthy lifestyles and the number of participants and compare to preplan numbers and participants and compare results annually.

2) Continue tracking the amount of money and/or service hours (volunteer, billable or in-kind) devoted to promoting the quality of life in Waterloo and compare annual results.

3) Continue tracking major private and semi-private investments made to businesses, churches, schools and neighborhoods that promote healthy lifestyles in Waterloo and compare annually.

4) Continue tracking the linear feet of sidewalks, trails, and/or bike lanes created and the estimated investment in dollars. Compare the total linear feet of sidewalks/trails/bike lanes created with pre-plan numbers and make annual comparisons.

5) Continue tracking the number of newsletters, bulletins, website articles, and any other promotions or educational efforts related to promoting healthy lifestyles and the quality of life for Waterloo residents.

6) Continue tracking the number of participants at City meetings and other functions and compare to pre-Plan adoption numbers.

7) Identify key milestones of the planning process for recommended community center, including any public awareness efforts, community surveys, plan reports, site selection data, and any outside funding prospects or public/private partnering opportunities.

Section 3.8 Transportation

Connecting the City's neighborhoods, schools, downtown, recreation areas, and other key destinations is an important consideration for Waterloo residents. In addition, the participants identified the following improvements needed to enhance Waterloo’s transportation system.

- Intersections along Route 3 need to be studied to consider the future installation of traffic signals; the intersection with Market needs improvement.
- Make all schools accessible for pedestrians and cyclists. Currently teachers and students cannot walk or bike to the new High School.
- A fair and equitable solution needed for providing access to property along Route 3.
- Construct a secondary north/south access along Route 3.
Chapter 3: Vision, Goals & Objectives

Transportation Goal: Maintain a safe and efficient road system while providing the necessary vehicular, pedestrian, and bicycle improvements necessary to serve Waterloo’s growing population and expanding growth areas.

Section 3.8a Objectives and Implementation Strategies

1 Create an Alternate North/South to Route 3: Construct a frontage road along Route 3 to provide access to undeveloped properties as well as provide an alternative route to Route 3. This new route should be located and designed to relieve congestion at the busiest intersections along Route 3. In the event Route 3 is ever blocked for whatever reason, this alternative north/south route will be invaluable to emergency vehicles and necessary to resume normal traffic flow quickly after accidents or other blockages. Work with IDOT to devise a mutually agreed upon solution to provide access to undeveloped land along Route 3 and provide opportunities for future mixed use, commercial, and industrial development.

2 Improve or complete the following intersections:
   a) Install a signalized stop light at Gall/Moore and Route 3 (Top priority).
   b) Install a signalized stop light at Rose and Route 3 (Secondary priority).
   c) Careful consideration is recommended when dealing with ingress and egress along Route 3 – the top priority should be to better manage future traffic flow and development while not compromising safety or pedestrian accessibility.

3 Ongoing Maintenance: Continue to repair potholes, install curbs & gutters, and provide ongoing resurfacing and road replacement as needed and include said improvements and specific priorities in a Capital Improvement Plan (CIP).

4 Complete the installation of sidewalks City-wide. Continue to seek funding, right-of-way, materials, and installation assistance to facilitate the construction of bike trails, pathways, new sidewalks, and the rehabilitation of old sidewalks. Make it a priority to provide sidewalks and paths to connect to the new High School campus, neighborhoods, downtown, and area parks.

5 Make Waterloo More Walkable, Bikeable Community: Improve circulation within and through the City via the provision of road, bike, and pedestrian improvements as recommended in the Explore Waterloo Plan, included as part of this Plan in the Appendix, and follow these additional recommendations:
   a) Continue to seek funding, acquire right-of-way, and capital investments needed to facilitate the construction of new sidewalks, bikeways, improve old sidewalks, plant new street trees, and preserve existing street trees and scenic vistas.
   b) Continue working with existing property owners, IDOT, and other agencies to install sidewalks, bikeways, and lighting along the City’s roadways.
   c) Encourage the County to convert the abandoned rail line from Columbia to Waterloo to Red Bud to a trail/greenway.
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d) Continue pursuing funding for improvements recommended by this Plan, as well as the Explore Waterloo Plan from East-West Gateway, Monroe County, and supplemented by City and developer contributions.

e) All new subdivisions should provide connections or easements to adjacent undeveloped properties, where necessary, to promote efficient pedestrian circulation and emergency vehicle access.

f) Sidewalks should be provided on at least one side of each street in new residential developments when development consists of more than nine (9) homes.

g) Create an Adopt-A-Road program. Promote the program to scouts, churches, and local organizations. Designate a City advocate to oversee the program.

6 Gateways: Major entrances into the City and Historic Downtown Waterloo are ideal locations for the development of primary focal points. These are highly visible locations that offer sufficient areas for beautification opportunities. The following implementation strategies will provide an immediate impact on the visibility and economic vitality of the city.

a) Utilize public/private partnerships to implement gateway features whereby private industries may incorporate corporate logos, school mascots, etc. within the gateway improvements in exchange for sharing in the costs of implementation and maintenance.

b) The use of direct and indirect lighting and other signage/branding elements should be incorporated in these locations to reinforce the strengths and unique qualities of Waterloo.

c) A prominent feature such as monument, statue, fountains, and professional landscaping is recommended.

7 Transit: Continue working with County, State and regional partners to take advantage of any funding or other programs to help continue operating the Monroe County Buses and provide for future expansion and other improvements.

Section 3.8b Implementation Performance Measures

The following performance measures could be utilized to help track the progress of the Transportation recommendations and implementation objectives.

1) Continue tracking the number of gateways created and description of any improvements made to the City’s existing primary or secondary gateways.

2) Continue tracking the number of street lights installed and provide annual comparisons.

3) Monitor and record any goals, objectives, or implementation recommendations achieved from the Explore Waterloo Plan.

4) Continue tracking all road enhancement projects, document the cost of the project, and quantify the improvements with regard to safety, aesthetics, pedestrian access, etc.

5) Continue tracking the location and frequency of accidents and compare to pre-Plan and post-Plan implementation efforts.
Chapter 3: Vision, Goals & Objectives

6) Continue tracking the type and frequency of traffic citations and compare to pre-Plan and post-Plan implementation efforts.

7) Continue tracking the amount of public investments made to the City’s roads and facilities.

8) Continue tracking the number and dollar amount of transportation related grants awarded or other funding sources and compare to pre-plan numbers.

Section 3.9 Public Services & Utilities

Public services and utilities include, but not limited to, drinking water, stormwater, sewer, electric, code enforcement, fire, parks, and other community services. Public services and utilities are provided directly by Waterloo, through the private sector, or through other governmental agencies. For example, the Waterloo Park District owns and operates the area Parks, not the City. According to feedback from the public engagement process, the community is very satisfied with existing utilities and public services. When survey respondents were asked if they; “are pleased with the City’s public services”, 90% of respondents replied “YES”. However, many participants in the public engagement process would like to have more sidewalks, better code enforcement, lower taxes, and more economic development. The following goal and implementation strategies should be considered when preparing the City’s annual Capital Improvements Program and when making decisions regarding future public services and capital improvements.

Public Services & Utilities Goal: Provide annual inspections and necessary improvements to the City’s public utilities and services to ensure current and future public service and facility needs are met without compromising the level of service or affordability for future generations.

Section 3.9a Objectives and Implementation Strategies

1 Incremental Improvements: Continue investing in the infrastructure and services necessary to provide quality, affordable utilities that serve Waterloo’s present and future needs as follows:

   a) Provide annual evaluations of the City’s roads, utilities, code enforcement, and storm water management facilities to ensure they meet the needs of the community.

   b) Continue to implement and update the City’s codes and ordinances as needed to provide the financial resources needed to provide adequate staffing or consulting to perform code enforcement, regulatory amendments/updates, and plan review duties by passing fees, or portions thereof, onto developers/petitioners.

   c) Perform incremental upgrades or improvements to the City’s roads and aging infrastructure to allow the City to spread the costs out over several years in lieu of costly one-time expenditures.
Chapter 3: Vision, Goals & Objectives

2 **Future Public Investments**: This Plan recommends the City consider land use, transportation, economic development, environmental quality, and community aesthetics in all public investment decisions. This approach is recommended to ensure planned improvements meet today’s needs without compromising the ability to address the needs of future generations; thereby promoting sustainability.

3 **City Hall**: Annually review the necessary office, storage, meeting, and administrative needs as well as the required software, data storage, broadband, and communication equipment needs for City government and provide the necessary updates or improvements as needed.

4 **City Services**: Continue investing time and resources into code enforcement, planning/zoning, economic development, road maintenance, the pursuit of grants, and the purchase of land (and ROW) for the public good.

5 **First Responders**: Plan for the following improvements:
   a) Increase the number of Police, Fire, EMT, and other first responders as needed to protect the health, safety, and wellness of Waterloo’s growing population.
   b) Provide all other necessary facility, equipment, training, and vehicle needs to support all first responders with the latest technology, equipment, training, facilities, and vehicles.

6 **Preserve the City’s Trees and Green Spaces**: Preserve and maintain existing trees and open spaces and develop and adopt a tree preservation ordinance as recommended previously in this Section.

7 **Finance New Infrastructure**: Initiate development agreements and pre-annexation agreements that help pay for the direct and indirect costs of new infrastructure development and continue to plan and budget for near-term capital improvements.

8 **Code Enforcement & Inspections**: Continue to provide consistent, fair, and effective code enforcement efforts to maintain and preserve the City’s quality neighborhoods and income producing commercial sites. The City should maintain adequate staff and resources to conduct thorough building inspections and to hire and manage certified inspectors to ensure all construction is conducted in a workmanlike manner and buildings meet local, national, and federal standards.

9 **Wastewater**: Maintain and invest incremental improvements in the wastewater facilities that serve Waterloo. This is necessary to maintain the current level of services and implement the necessary expansions and improvements required of a growing, prospering community.

10 **Water**: Maintain and invest incremental improvements in the City’s water system to maintain an excellent water supply for the foreseeable future.

11 **Electrical**: The City should continue to provide on-going maintenance and upgrades to the existing electrical system.

12 **Stormwater**: Review and update the City’s Municipal Code with the latest stormwater management and erosion control standards and practices. All new development over 1 acre should provide stormwater management and comply with the latest stormwater management and erosion control standards and practices.
Chapter 3: Vision, Goals & Objectives

13 **Sustainability:** Promote compact, low impact development throughout the community. Low impact development (LID) is development that utilizes green building and site design strategies to reduce its impact on the environment. Examples include “restorative development” (improving an existing home or building); “redevelopment” (demolishing a building or home that has outlived its usefulness and replacing it with a new building) and infill development” (constructing a home or building on an empty lot along an existing developed block). Low impact development uses Best Management Practices (BMP). Examples of BMP include the use of rain gardens, alternative energy (i.e. solar), well insulated windows, walls and roofs, high efficiency HVAC, geothermal, and compact building and site design.

**Section 3.9b Implementation Performance Measures**

The following performance measures could be used to help track the progress of the implementation of the Community Services & Public Facilities recommendations and objectives.

1) Continue tracking the number of new hires, equipment purchases, facility improvements, and training/certification to gauge the City’s investment in public services.

2) Continue tracking the number of code violations, tickets written, criminals taken off the street, etc. as a result of Plan implementation efforts.

3) Continue tracking the linear feet of utility lines (sewer, water, electric and gas) replaced and facilities upgraded and/or improved and make annual comparisons.

4) Continue tracking all policy and municipal code amendments made.

**Section 3.10 Conclusion**

The vision identified for this Plan was co-authored by the community and supported by the goals, objectives, and implementation strategies presented in this Chapter. The implementation of the vision and goals will also require collaboration, teamwork, unique partnerships, and a commitment from the City’s dedicated Staff, appointed board/commission members, and elected officials. This Plan recommends the establishment of implementation committees, led by members of the City Council. The implementation committees should meet quarterly to ensure the community is working towards common goals and the identified performance measures (outcomes) are being achieved as planned.

Although implementation performance measures are provided for each of the six (6) general goals developed for this Plan, the City already tracks most of the information included in the performance measures. The intent is not to over-burden staff with more data collection, rather to provide a source of quantifiable information to help gauge the implementation of this Plan and aid in obtaining grants and outside funding. The following Chapter includes more specific future transportation and land use recommendations and implementation strategies that should be considered when making future land use, development, and zoning decisions.
Chapter 3: Vision, Goals & Objectives

- Comprehensive Plan Goals -

**Housing & Neighborhood Stability Goal:** Encourage the development of a wide range of well-built, affordably priced housing options and promote well-planned residential growth that accommodates a variety of market-driven housing choices laid out along tree lined streets with sidewalks and preserved active and passive green spaces.

**Downtown Revitalization Goal:** Support the momentum generated by local businesses and organizations to complete the transformation of downtown Waterloo into an economically thriving County Seat, cultural destination, entertainment attraction, retail center, and great place to live.

**Economic Development Goal:** Expand, diversify, and strengthen the City’s economic base by focusing on small, local businesses, and recruiting manufacturing, technology, agribusiness, craft foods & beverage producers, and other industries that provide jobs, cater to Waterloo residents, and create a reliable source of revenue.

**Quality of Life Goal:** Promote neighborhood stability, walkability, community beautification, and active, healthy lifestyles while preserving Waterloo’s small town, family-friendly atmosphere.

**Transportation Goal:** Maintain a safe and efficient road system while providing the necessary vehicular, pedestrian, and bicycle improvements necessary to serve Waterloo’s growing population and expanding growth areas.

**Public Services & Utilities Goal:** Provide annual inspections and necessary improvements to the City’s public utilities and services to ensure current and future public service and facility needs are met without compromising the level of service or affordability for future generations.
Chapter 4: Future Land Use & Transportation

Future Land Use & Transportation

Section 4.1 Existing Land Use

Waterloo, like many cities across America, were originally laid out in a traditional Jeffersonian Grid pattern with the Downtown being the central business district surrounded by churches, residential neighborhoods, and, further out, dispersed homesteads and farms. However, the automobile significantly changed the Jeffersonian Grid layout of cities across America. Businesses moved from the Main Street to the highway to get closer to their customers. As a result, land uses and transportation networks began following a linear or curvilinear pattern resulting in development that is much more spread out than a traditional town built on the Jeffersonian Grid.

Waterloo benefits from having both an intact History Downtown following the Jeffersonian Grid as well as a newly reconstructed highway with opportunities for future commercial development along Route 3 with excellent highway access and visibility. Waterloo has always served as a governmental hub, retail and commercial service center, and offered a wide range of urban, suburban, and rural living environments. What makes Waterloo unique is its rich German heritage, small-town charm, and land use diversity combined with the new growth and development that has made Waterloo a highly desirable bedroom community with all the benefits of a big city, without the big city problems.

Section 4.2 Intent

The intent of the Future Land Use Plan is to build from Waterloo’s rich heritage, charm, and diversity by guiding future land use decisions that promote the planned orderly growth and preservation of Waterloo and its exterritorial boundaries. This Chapter includes the Future Land Use Map, Future Land Use Matrix, and supporting text, all of which must be considered when making decisions regarding subdivisions of land, new development, or zoning changes. It should be noted that the FLU map does not supersede the existing Zoning Map. The future land use recommendations were developed based on the community’s feedback provided during the public engagement program. Careful consideration was also given to the various physical, social, economic, and political factors that influence future land use and development. The intent of the Comprehensive Plan is to implement the goals, objectives, and vision presented in Chapter 3 which strives to;

“Preserve Waterloo’s small-town atmosphere, family-friendly values, & safe neighborhoods while promoting downtown revitalization and well-planned development along Route 3 specifically suited to the needs of Waterloo residents.”

The recommendations of this Plan should be used with a sense of flexibility. Development proposals that do not exactly match this Plan’s recommendations, but reflect market place demands, should be given reasonable consideration as long as they do not negatively impact the health, safety or welfare of the community.
Chapter 4: Future Land Use & Transportation

Section 4.3 Socio-Economic Trends

The socio-economic and development trends included in the following Sections will greatly influence future development, redevelopment, and lifestyle choices and was included in the Urban Land Institute’s 2015 and 2017 Emerging Trends Report. The Millennial Generation (aka “Millennials”) consist of those people generally born in the early 80s to early 2000s (age 15-35). The age group just passed the Baby Boom Generation in sheer numbers according to a June 25, 2015 US Census Report. While the Baby Boom Generation is 75.4 million and shrinking, Millennials are 83.1 million strong and growing as a result of steady immigration rates. Millennials are the most diverse of all generations with regard to religion and race and stand out as the most multi-cultural and transient generation in America. The most economically stable cities in the US have the highest concentration of Millennials. Millennials are changing the marketplace due to their large size and will continue to influence future land use and development as they age. When asked about the importance of specific community features, Millennials ranked the following characteristics highly; a short distance to work and school, proximity to shopping and entertainment, and walkability. Although, it is impossible to predict if these preferences will endure or if Millennials will be able to afford the lifestyles or the locations they want to live; they are setting the standard for land use development for all generations and throughout the nation. Therefore, it is important that the City of Waterloo continue to provide the housing options, walkability, and access to shopping and entertainment that Millennials desire.

The growth of Millennials and their impact on all sectors of commercial real estate could be the most dominate trend in years. This group lives, works and plays in different ways than previous generations. Millennials will repopulate aging downtowns and urban areas as they seek convenience and connectivity. Access to arts, entertainment, recreation and culture and connections to cyber space will be priorities. “Location, location, location” will take a back seat to “broadband, broadband, broadband”. From in-town rental housing to collaborative (flex) office space to close-in warehouse (to ensure same-day delivery), Millennials will be a noticeable force in shaping commercial real estate. On the other side of the demographic shift, the Baby Boomers will also drive change as they age; many will sell their oversized homes and move to in-town locations with similar amenities as those desired by Millennials, but with a stronger emphasis on health care. Car ownership will decline, but the desire to be mobile will not. Millennials will demand other forms of transportation such as biking, walking and public transportation. The “sharing economy” will continue to increase as more and more users look towards Uber and Airbnb as legitimate transportation and lodging options.

Section 4.4 Latest Development Trends

Despite historic high unemployment, the National Housing Crisis, and declining consumer confidence resulting from the 2000-2001 and 2007-2009 United States’ Recessions, Waterloo has made some major accomplishments in the area of economic development. Over the next ten (10) years reinvestment activity is anticipated to continue within Downtown Waterloo and new construction started along Route 3. Economic and demographic changes will drive up demands in virtually all segments of real estate. The City must identify, understand, and adapt to these changes in demand. Waterloo should follow the lessons learned in the post-recession economy
which learned “it’s not the BIG that eat the SMALL…it’s the FAST that eat the SLOW; Translation: Cities must anticipate and adapt to change. All real estate sectors are making changes going forward. Office users are demanding less space per worker as they reconfigure for more flexibility (flex-space), shared-space, and telecommuting. Retailers are looking at smaller brick and mortar concepts and virtual formats that serve multiple locations (in lieu of one mega-store serving entire regions) and making adjustments to accommodate the on-line shopping phenomenon. Industrial space is being designed and located where it can meet the needs of online retailers with faster delivery times. Housing is adapting to provide open concept floor plans, accommodations for home offices, guest suites, less square footage of living space, and an increased emphasis on outdoor common areas. After a long, slow recovery, housing prices are on the rise, returning to “normal” levels prior to the bursting of the housing bubble. This creates more demand for new home construction as buyers demand the latest housing concepts and reasonable financing is available.

The top priority of US retailers and manufactures in the foreseeable future is to reduce the supply chain; also known as “shoring up the supply chain”. This means less products manufactured overseas, more centrally located distribution warehouses, and a continued increase in on-line sales. On-line retailing is impacting the whole distribution program. Distribution centers must be built near major metropolitan areas to enable same-day delivery in areas that have never been contemplated for such uses. In response to the increase of on-line shoppers, retailers are transitioning from using brick and mortar stores as showrooms to using them as quasi-distribution centers. Brick and mortar retail will continue to converge with on-line shopping as retailers become progressively drawn into competition with Amazon to deliver goods to customers on the same day they are ordered. Stores will increasingly fill online orders from their own shelves, effectively blurring the line between retail and warehouse space. The City should be prepared to respond to the demands for this new retail/warehouse/distribution format as well as the latest housing trends.

**Section 4.5  Future Land Use Map**

The Future Land Use Plan includes the current limits of Waterloo and strategic growth areas located in unincorporated Monroe County. The Plan considers the compatibility of various land use categories and shows generally how land should be utilized or preserved to best meet the goals of this Plan. The Future Land Uses identified on the map are as follows.

- Non-Urban
- Single-Family
- Attached & Multiple-Family
- Commercial
- Industrial
- Public/Semi-Public/Institutional
- Overlay Areas

The Future Land Use Map is included as part of the Comprehensive Plan and displays the recommended land use designations for the City of Waterloo and the City’s extraterritorial boundaries. The future land use designations/categories are described in the Future Land Use Matrix in this Section.
Chapter 4: Future Land Use & Transportation

Section 4.6 Future Land Use & Zoning

The Future Land Use Map does not replace the City’s Official Zoning Map. The Comprehensive Plan is the legal and conceptual foundation for the City’s zoning. Therefore, the Future Land Use Map is the legal and conceptual foundation for the City’s Zoning Map. While the Future Land Use Map is a conceptual representation of the recommended future land uses, the Zoning Map is a graphic representation of locally enacted laws that regulate the use of property. According to the Illinois State Statues, future zoning decisions should be consistent with the Comprehensive Plan and the Future Land Use Map. Therefore, amendments to the Official Zoning Map should be reviewed for consistency with the Comprehensive Plan and Future Land Use Map. If a zoning change is made that is not consistent with this Plan, the Plan should be “forwarded” or updated and the Future Land Use Map amended to align with the zoning change.

Unless or until hereafter rezoned, all land within the City may continue to be used for the same purposes as it was being used prior to the adoption of this Plan subject to the requirements of the City’s Zoning Code. If the future land use designation is different than the official zoning, the parcel shall continue to be used in accordance with the permitted zoning. If the zoning of property is different than the designation on the Future Land Use Map and the property owner wishes to use the property in accordance with the Comprehensive Plan, the owner may petition the City to rezone the property subject to the rezoning requirements and procedures.

For example, if a property is zoned “Agriculture” but designated “Residential” on the Comprehensive Plan Future Land Use Map, the property owner could continue using the property in accordance with the Agricultural zoning. However, if the property owner wanted to develop the property residentially, they could petition the City to rezone to “Residential” and use the Comprehensive Plan as compelling evidence to justify the rezoning. This is one example of how the Comprehensive Plan could add value to property by providing more options with regard to future land use and development. Additionally, property is taxed based on existing land use. The higher intensity the land use, the higher the tax. As a result, property classified as agriculture costs the least in taxes, meanwhile, if that same property could be rezoned to residential, the property owner can maximize the leverage of property ownership by paying the least amount of taxes while commanding residential values in the future sale of the property.”

In summary, the use of property and the development of that property are legally limited by the official zoning of the property. If a property owner wanted to change the use or type of development allowed on their property, they may need to rezone the property. All proposed rezonings should be consistent with the City’s Comprehensive Plan.
Chapter 4: Future Land Use & Transportation

SEE ATTACHED MAPS:

1. FUTURE LAND USE MAP
2. FUTURE TRANSPORTATION IMPROVEMENTS MAP
3. FUTURE BIKE & PEDWAY IMPROVEMENTS MAP
## Chapter 4: Future Land Use & Transportation

### Section 4.7 Future Land Use Matrix

<table>
<thead>
<tr>
<th>Description (corresponding zoning)</th>
<th>Density</th>
<th>Recommended Uses</th>
</tr>
</thead>
</table>
| Non-Urban (A-1)                    | Min. lot size: No less than (5) acres per dwelling unit. | - Agricultural  
- Nurseries & Greenhouses  
- Single Family Detached  
- Private Clubs or Lodges  
- Golf Courses  
- Public & Institutional Uses |

Areas designated “Non-Urban” are primarily undeveloped areas not connected to public utilities and include much of the City’s woodlands, farmland, and open spaces. Future development should preserve these natural areas and be limited to low density development that leaves large areas left undisturbed and protected. Uses should be limited to existing agricultural and low density residential. New single-family homes should be located on lots greater than five (5) acres. Smaller residential lots are recommended on a case by case basis as approved by the Council as part of a Planned Development with the cost of providing water, sewer, and roads being paid for and installed by the developer. Portions of all future subdivisions should include preserved green space.

| Single-Family Residential (R1- R3) | Min. lot size: 10,500 SF in “R3”, 14,000 SF in “R2”, & 18,000 SF in “R1”. | - Single Family Detached  
- Golf courses  
- Public & Institutional Uses |

Areas designated “Single-Family Residential” are intended for single-family homes in well planned subdivisions where the average lot size should be 10,500 square feet or larger with areas preserved as open space. Infill development should maintain lot sizes that are consistent with the surrounding residential development and homes that are consistent with the scale, size, and character of existing homes. Sidewalks and street lights are recommended in all future residential development or redevelopment. The installation of trail connections to existing and planned trails is recommended.

| Attached & Multi-Family Residential (R4 - R6) | Min. lot size: 10,500 SF for R4 and 13,500 SF for R5 & R6. | - Single Family Detached  
- Single Family Attached  
- Townhomes & Condos  
- Apartments  
- Public & Institutional Uses |

Areas designated as “Attached & Multi-Family” are intended for a mix of residential uses and densities including apartments, senior housing, assisted living facilities, villas, condos, duplexes and single family dwellings. The average density should be no less than 4,500 square feet per unit, unless part of a planned development. Planned developments should be reviewed by the Planning Commission and approved by the Council. Any lot of record existing on the effective date of this Plan that is located in an area designated Multifamily, but contains less than 4,500 SF per dwelling, may be used as a site for one (1) single family dwelling. Two (2) parking stalls should be provided per apartment unit, however, a parking reduction (no less than 1.5 stalls per unit) is recommended when justified by an alternative parking plan.
Chapter 4: Future Land Use & Transportation

### Future Land Use Matrix (continued)

<table>
<thead>
<tr>
<th>Description (corresponding zoning)</th>
<th>Density</th>
<th>Recommended Uses</th>
</tr>
</thead>
</table>
| Commercial (C1, C2, C6, C8, MXD)   | Min. lot size: As determined by City Council. | - Commercial Services, Retail, Office, Hospitality & Entertainment  
- Medical, Hospitals, & Care Facilities.  
- Financial services (banks)  
- Mixed Use  
- Public & Institutional Uses |

Areas designated “Commercial” are recommended for retail sales, commercial services, medical, research, lab, technology, office, financial, restaurants, entertainment, convenience stores, and automobile-oriented sales and services. All development should have direct access to a major road and provide buffers or screening between less intense uses. Monument signage (in lieu of pole signage) should be encouraged. All buildings should include visible street oriented entrances, landscaped features, and unified design controls that create an attractive physical environment. The installation of pedestrian/bike paths, sidewalks, and crosswalks are recommended for all new development. Uses that generate over 300 ADT should be required to provide the necessary improvements and/or provide funds to be used for the installation of future improvements.

| Industrial | Min. lot size: As determined by City Council. | - Office, Research, Laboratory  
- Manufacturing, Warehouse & Distribution  
- Public & institutional uses |

The Industrial future land use category is designed to allow for cutting edge and emerging technologies as well as warehouse, distribution, and manufacturing or any combination thereto. This classification is for lands located along major roadways and buffered from all other uses. The design and overall site layout and orientation shall be reviewed by the Planning Commission and approved by the Council on a case by case basis. Outdoor storage of material or outdoor operations should be buffered and screened.

| Public/Semi-Public/Institutional | Min. lot size: As determined by the City Council | -Public & Institutional Uses |

Public/Semi-Public uses are allowed in all of the designated future land use categories subject to City approval. Public and Semi-Public uses include, but are not limited to parks owned and operated by the Waterloo Park District, golf courses, sports fields, schools, community facilities, churches, and other institutional/governmental uses. All public and quasi-public uses and facilities should provide access to public roadways and public utilities and comply with the applicable zoning and design criteria. Public and Semi-Public uses are shown in blue on the Future Land Use Map. Parks are shown as green.
Chapter 4: Future Land Use & Transportation

Section 4.8 Future Land Use Recommendations

The City should consider annexing areas that might be developed in the near future to ensure greater control over the timing, density, use, and type of development provided the annexation does not financially burden the City. The Growth Management Section provides specific growth recommendations at the end of this Chapter. When an area is brought into the City, the official zoning district should be that which corresponds to the Future Land Use designation as shown on the Future Land Use Matrix. For example, areas designated “Non-Urban” should be zoned “A-1”, unless the petitioner specifically requests and obtains approval of a different zoning request pursuant to the City’s rezoning rules and regulations. If a property is rezoned to a zoning district

### Future Land Use Matrix (continued)

<table>
<thead>
<tr>
<th>Description (corresponding zoning)</th>
<th>Density</th>
<th>Recommended Uses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Downtown Overlay (B-3)</td>
<td>Min. lot size: As determined by City Council</td>
<td>- Single Family, Villas, Townhomes, Apartments, &amp; Lofts - Commercial Services, Office, Hospitality, Entertainment, &amp; Retail - Public &amp; Institutional Uses</td>
</tr>
</tbody>
</table>

The area designated “Downtown” includes the traditional central business district of Waterloo. Smaller commercial uses (less than 10,000 SF) such as restaurants, boutique retail sales, commercial services, and limited residential uses (i.e. residential lofts) are envisioned. The downtown should serve as a focal point for revitalization efforts. Parking requirements should be waived and the use of shared parking and on-street parking encouraged. Buildings should be designed to the human scale, with visible street oriented entrances, historically accurate facades, and unifying architectural and landscape designs. Drive-thru businesses, alternative lending establishments, and other businesses that generate high volumes of traffic should be prohibited downtown.

**Route 3 Overlay (C1, C2, C6, C8, MXD))**

| Min. lot size: As determined by City Council. | - Commercial Services, Office, Hospitality, Entertainment, & Retail - Limited Medical (no overnight stay) - Financial (no payday loan) - Parks & Institutional Uses - Mixed Use |

Areas that fall within a “Route 3 Overlay” are strategic development opportunity areas intended to become high quality planned environments. Active entertainment, dinning, office, and retail destinations area envisioned. Lots that abut existing development should be designed to buffer and blend with existing uses. Building designs should adhere to uniform architectural guidelines that respect the human scale. The purpose of the overlay is to allow waivers to the City’s zoning regulations in exchange for creative designs and improvements to the public realm including, but not limited to, vehicle, bike and pedestrian access and amenities.
that is different than the corresponding zoning district as shown on the Future Land Use Table, the Comprehensive Plan should be updated accordingly.

The following strategies and recommendations are intended to create opportunities for a wide range of uses and development scenarios while ensuring continuity through design and the use of physical and natural buffers between dissimilar uses. The future land use recommendations are based upon the past patterns of growth, the existing conditions analysis, anticipated development, and the need to create harmony between the built and natural environments. The intent of the future land use recommendations is to provide the focus and direction necessary to turn community goals into productive community action and replace or significantly revitalize existing deteriorating buildings, homes, and underutilized sites with market-driven uses and sustainable site designs.

**Section 4.9 Non-Urban**

The Non-Urban future land use category includes agricultural land, open space, and undeveloped areas. Future development should be limited to agriculture uses or agriculturally related uses, single-family dwellings, private clubs, recreational uses, and open space. Residential areas not served by city sewer or water should provide at least five (5) acres per house lot. The intent of the Non-Urban land use designation is to minimize the impact of urban development on agricultural land and the natural environment. Consumptive land use practices such as strip commercial development and sprawl-inducing conventional residential subdivisions are prohibited in areas designated Non-Urban. Urban development should be located in an area designated Industrial, Commercial, or Single Family on the Future Land Use Map. These areas are generally adjacent to existing development and already served by publicly provided roads and infrastructure. The rational for designating areas Non-Urban is to preserve irreplaceable open space & income generating farmland and to maintain Waterloo’s small town, rural atmosphere.

**Section 4.10 Single Family Residential**

There is demand for new single-family housing ranging from first time home buyers to high-end custom homes in Waterloo. The majority of new housing could be accommodated within the current City limits where public improvements are already in place or substantially complete. Areas designated for single family residential use are shown in yellow on the Future Land Use Map. The Future Land Use Map designates a total of 3,320 acres for single family use (within the current City Limits) of which approximately 1,000 acres are undeveloped land recommended for future single-family use. The majority of the area designated single family is already platted and developed. With the majority of the City’s residential areas already built-out and many homes 50 years old or older, more emphasis must be given to the rehabilitation and preservation of existing housing. Reinvesting in the City’s existing building stock is necessary to retrofit existing homes (to address the latest trends in the housing market) and create a self-renewing housing stock. Most future single family development is anticipated in the northern portion of the current City limits and will continue north along Route 3 as land in annexed into Waterloo. The majority of this area is flat, undeveloped agricultural land that provides excellent access and therefore, well suited
for future residential development. However, much of this land is currently zoned “AG” Agriculture and/or outside the City’s current limits and will need to be annexed and rezoned prior to any future development. This Plan recommends rezoning the land when the development is ready to proceed rather than preemptively zoning the land. The intent is to allow the land to be used agriculturally or to preserve open space until such time the property is approved for development.

Additionally, new single family subdivisions are recommended adjacent to existing single-family neighborhoods. This pattern of development will minimize the costs associated with providing services to new residential areas and avoid incompatible mixes of land use. Future single family development is also recommended in the form of infill development of empty lots or as replacement of a substandard or outmoded home. The densities and land uses of infill should be consistent with the existing homes adjacent to the infill site and comply with the City’s zoning regulations. Infill development will help renew the City’s housing stock by adding vitality and value to the City’s existing neighborhoods. Infill development should take advantage of locations that provide connections to public utilities and excellent access to the City’s roadways, schools, and parks. All infill and residential redevelopment should blend with the surrounding land uses with regard to character, density, height and massing. The following restorative development options are recommended to help stabilize, diversify, and expand the City’s housing stock. They include:

1. The restoration of older homes to include the latest housing trends and sustainable building practices and to provide the amenities desired by young families and seniors. These include open concept floor plans, modern kitchens, ground level master bedrooms and the use of energy efficient HVAC systems, ENERGY STAR compliant windows and doors and the latest roofing, siding and decking materials
2. The development of vacant parcels within existing neighborhoods with new residential homes.
3. The replacement of substandard homes or outdated homes with market-rate housing.

Investing in existing homes and the construction of residential infill are the preferred development options. These options keep existing neighborhoods intact and reduce the demand for new residential development. New residential development is more expensive, requires expanded utility runs, new or improved roads and sidewalks, expands public service boundaries (i.e. police and fire), and is less environmentally sustainable than fixing up on old home or building on an infill location. However, infill and restorative residential development alone does not meet the needs of all future homebuyers nor provide the supply of homes needed to accommodate the City’s anticipated growth. Therefore, several areas are designated for single family development on the Future Land Use Map. Generally these areas

**The Illinois Housing Development Authority (IHDA) home repair program assists homeowners by providing up to $45K for home repairs. Homeowners must meet certain income and property value requirements and must use the money towards home repairs including weatherization, accessibility improvements, and lead abatement.**
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are located adjacent to existing residential development and offer the topographic advantage of flat, well drained soils served by public utilities, roads, and excellent municipal services.

Section 4.11 Attached and Multiple-Family Residential

Currently senior housing represents approximately 8% of all new housing construction nationally. This rate is anticipated to double over the next ten (10) years due to the aging of the Baby Boom Generation and the functional obsolescence of older independent living facilities. As a result, the demand for senior housing is strong and growing. Owner-occupied attached single-family dwellings, known as villas, are extremely popular in the current housing market, especially for seniors and other homeowners looking to down-size yet still maintain ownership of their homes. Villas consist of common-wall or shared wall construction resulting in energy and construction savings, individual garages, private yards, professionally landscaped common areas, and homeownership is generally required. Maintenance of the public and private outdoor areas is typically provided by professional property management organizations. The City should consider allowing villas as a viable redevelopment solution in areas designated as Attached & Multiple-Family Residential on the Future Land Use Map or in areas zoned for attached single family dwellings. The City should also anticipate multi-family independent and assisted care facilities and restrict them to areas designated Multiple Family. The latest senior facilities are resort-like and provide a wide range of amenities, health care, and medical services required of an aging population. These uses are recommended where multi-family uses are permitted or designated on the Future Land Use Map.

In addition, to a steady flow of Baby Boomers looking to downsize, there is an influx of young adults (Millennials), one-person households, and couples with no children entering the housing market. These individuals often choose rental options and apartments (over home-ownership) because they provide the flexibility needed to respond to job changes, lifestyles on the go, and relationship choices. Today’s modern apartments are better suited to the needs of these groups by combining convenience and amenities. They are also increasing the average rent prices as a result of an influx of high-end developments. These new luxury apartment complexes are equipped with outdoor pools, exercise rooms, dog parks, guest suites, and other amenities commonly associated with condominium developments and resorts. They are bridging the gap between homebuyer and the renter who can afford a home, but does not want to be tied down by homeownership. This new market segment is known as “renter-by-choice”. While senior housing is the preferred type of multifamily housing desired by the Waterloo community, market-rate apartments designed for the “renter-by-choice” tenant should also be considered in areas designated as “Multi-Family” on the Future Land Use Map.

Less than 9% of Waterloo’s developable land is designated Attached & Multi-Family Residential, according to the 2006 Comprehensive Plan and only 2% of the City has multifamily developed on it. This plan recommends keeping Waterloo’s housing stock predominately single family homes with the addition of well-planned and quality constructed villas and multi-family development in areas designated Attached & Multi-Family on the Future Land Use Map or where zoning permits. New development should serve as a complimentary expansion to the existing senior services and other multifamily development already constructed. All future multi-family development located
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adjacent to single family should provide on-site buffering or screening. Any development that creates traffic congestion, noise, or other conditions that would interfere with the enjoyment of adjacent properties should be prohibited or at least regulated to the extent permitted by law. Multi-family development should include the latest indoor and outdoor amenities desired by prospective tenants. Prospective tenants should include “singles” (young adults), “mingles” (newlyweds) and “jingles” (empty nesters). These individuals are most likely to rent and add value to the community. For example, they tend to frequent local restaurants, bars, retailers, and entertainment venues more than any other demographic group. These prospective tenants will help generate revenue for the City while also supporting local merchants.

Section 4.12 Downtown

This Plan recommends place-based economic strategies such as “staging the downtown” and “economic gardening” (discussed in Chapter 3) as well as the recruitment of businesses or entrepreneurs to provide better retail selection, entertainment, and commercial services. One of the economic development goals is to reduce vacancy rates by 50%. The reduction of vacant commercial space City-wide is necessary to help increase property values, generate vitality, and stabilize the local economy. Underutilized sites and buildings in Downtown Waterloo could struggle indefinitely in their current condition, or with a new look or purpose, could be attractive to a new business. The City should encourage property owners to reinvest in their properties through operational improvements, ADA accessibility, fire suppression compliance, and other improvements that increase rent rates and reduce vacancies. The intent of this recommendation is to increase the demand for existing commercial spaces. Retrofitting the City’s existing commercial building stock is cheaper and faster than new construction and will help achieve the Plan’s goal of reducing vacancy rates while also driving up rental/lease rates; resulting in a higher class of property and market-rate tenants. Downtown Waterloo is an important asset. This Plan recommends the City encourage and/or incentivize property owners to position the current vacant building stock for immediate occupancy. This will require proactive code compliance efforts to get current building owners to bring buildings and properties up to code. Improving Downtown Waterloo and making the corridors that serve it more attractive to prospective users/tenants/residents should be a top priority. The City should develop partnerships with local and regional entities and direct financial resources towards future restorative development that sustains Downtown Waterloo as a vibrant, attractive gathering center for generations to come.

Working to identify and facilitate opportunistic investments Downtown and along the corridors that serve the City will result in value-added improvements and serve as catalysts igniting more reinvestment downtown. The intent of these recommendations is to build upon the momentum already generated by the recent public and private investments Downtown and encourage improvements throughout the City to create an urban environment where the whole is greater than the sum of its parts. The following future land use recommendations are provided for Downtown Waterloo:

1. **Staging:** This Plan recommends staging the downtown area to facilitate reinvestment in existing business and recruiting new businesses. Staging is a concept popularized by the real estate industry and refers to decorating and furnishing properties for sale in a manner
that is attractive to the targeted buyer or end user. Staging downtown Waterloo is a place-based approach to economic development recommended by this Plan. The recommended staging strategies for downtown Waterloo include; building upon its assets (such as existing businesses), taking incremental public and private actions to beautify and revitalize downtown, and creating long-term value by diversifying the City’s economic base.

2. **Empowerment**: Empower the people that live, work, and own businesses downtown to work together to solve problems and collaborate towards creating vitality downtown. Common-sense and forethought that originates from the people that know downtown best is invaluable and critical to the sustainability of Downtown Waterloo. Harbor the ideas from the people that know downtown firsthand and following their lead will help generate authentic ideas that help increase the confidence to invest in the downtown.

3. **4-Prong Revitalization Approach**: This Plan recommends following the National Trust for Historic Preservation’s National Main Street Center (NMSC)’s four-part approach to downtown revitalization:
   
   a) **Organization**- Encourage the development of a merchant’s organization or similar group who meets regularly to provide a forum where downtown business leaders and property owners can collaborate and mingle.
   
   b) **Design**- Preserving the historic architecture and quality of the built environment is critical to the preserving Waterloo’s heritage and charm.
   
   c) **Promotion**- Business owners, local organizations, and City officials should develop an intentional, unified approach towards marketing Waterloo, not just the Downtown.
   
   d) **Economic restructuring**- Recovery from the 2008 economic decline has been slow, but momentum is gaining, especially downtown. The utilization of 2nd story dwelling units, expanding retail selection, and continued growth and success in the food and beverage establishments will help keep downtown alive and active.

4. **Community-Based Food Systems (CBFS)**: Support existing craft beverage and food establishments and recruit additional artisan food and beverage connoisseurs, see Chapter 3 for more recommendations and CBFS strategies.

5. **Adjust to the Latest Trends in Retail**: National figures show that 40% of all retail sales occur after 5pm and more and more of all retail purchases are conducted online. To compete in this new and highly competitive market, downtown merchants must change. This Plan recommends the City work with merchants to adjust hours that accommodate the demands and lifestyles of today's consumer. Merchants should also be encouraged to provide a wide selection of quality, competitively priced merchandise, and possess first-hand expertise of these items as well as the lifestyles of the targeted consumers - this is lacking in the impersonal nature of on-line sales, yet highly valued by specialized retail consumers.
6. **Business Improvement District (BID) or Downtown Improvement District (DID):**
   Create a Downtown Improvement District (DID) to generate funds for beautification efforts and renew aging infrastructure. Business Improvement Districts can be set up via ordinance by the taxing authority (i.e. City of Waterloo) where the district is located at the request of property owners in the proposed District. Participating property owners and/or businesses agree to pay a tax assessment to generate revenues for improvements to the District. The assessment is typically added on to the retail sale tax or property tax. The purpose is to generate funds, specifically earmarked for improvements to the designated business district(s) and the businesses that benefit the most from said improvements. BID/DID funds can be used in a variety of ways including ADA compliance, building/fire code compliance, maintenance, security, economic development, lighting, signage, streetscape enhancements, façade improvements, preservation, etc.

7. **Cleanliness & Safety:** Cleanliness and safety are essential elements of any successful place. They are the main focus in the day-to-day operations at Disney, Times Square, Kings Market, and other highly successful destinations. This Plan recommends the City work with downtown merchants to maintain the safety and cleanliness of Downtown Waterloo as well as working towards the implementation of the staging strategies and all other downtown revitalization recommendations provided in this Section. Code enforcement should be heightened in the downtown area to ensure all business are well kept and property maintained in a workman-like manner.

8. **Parking:** Consider providing a designated area for bus and group parking. Encourage the use of the City Hall parking lot for public parking and the periodic location of the farmers market, swamp meets, and other outdoor uses. Consider creating another public parking lot on the north end of the downtown area.

9. **Animation:** Continue the use of seasonal banners, plantings, and other decorations to provide connections to Waterloo’s heritage and the holidays Waterloo residents celebrate. Coordinate seasonal events and festivals downtown to coincide with the placement of the decorations and staging efforts. These efforts bring life to downtown, by prolonging the duration people stay downtown, drawing people from outside Waterloo, and by creating a festival atmosphere that is exciting and memorable.

10. **Preservation:** Many of the structures downtown possess special architectural and/or historical significance and almost all commercial and residential structures were of masonry construction, however many residential and some commercial structures have since been inappropriately covered with modern aluminum or vinyl siding. Remodeling or modernizing structures pose the greatest immediate threat to the historic integrity of the downtown. Therefore, all new or major renovations to existing building should be reviewed to ensure they maintain the historic character of the Downtown and comply with the following design guidelines:

    a) **Height:** In the downtown area the majority single-family detached homes are 1 to 1 1/2 stories and most commercial structures are 2-3 stories and along Main Street form a
virtually continuous façade with similar fenestrations and architectural details. Any new or substantially reconstructed residential structures should not exceed 2 stories and any new or substantially reconstructed commercial structures should not exceed 3 stories.

b) **Materials:** Exterior building material should primarily consist of brick, masonry, and other natural, earth tone materials.

c) **Style:** Many architectural styles are represented downtown including Italianate, Greek Revival, and Federal among the commercial buildings. Residential structures are best described as being in the “German Street House” tradition which consists of primarily brick cottage-type homes with simple features and minimal articulation. The building and architectural traditions represented in downtown Waterloo are vivid reminders of the German immigration that accounted for much of Waterloo’s growth during the 19th Century and a major element that defines the unique local character of Waterloo. While no particular style is required, all new or substantially renovated structures should provide continuity with regard to scale, massing, detailing, and orientation of the existing structures on the block.

11. **Use Limitations:** The following uses should be avoided downtown:

   a) Uses that rely on outdoor storage of material, with the exception of nurseries.
   
   b) Uses with a drive through and/or intercom that can be heard beyond the property line.
   
   c) Drive-in uses.
   
   d) Motor vehicle sales where vehicles are displayed outside. (indoor sales may be considered as a conditional use.)
   
   e)Pawnshops, payday loans, title loan establishments or other alternative lending uses. These uses signal a decline (perceived and/or real) to the community and deter other desired uses.)
   
   f) Self-storage
   
   g) Car wash operation, including self-serve car washes.
   
   h) Firearm sales within one thousand (1,000) feet of a school, church, or nursery/child daycare.
   
   i) Marijuana retailers unless permitted by law.
   
   j) Not more than 5% of any use shall be dedicated to video gaming/gambling machines, unless otherwise permitted by law.
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Section 4.13 Commercial Land Use

Outside the Historic Downtown, commercial uses are concentrated along Route 3, Route 156, and Market Street. The City is fortunate to have multiple large commercial anchors such as Walmart, Schnucks, and Rural King. The commercial centers anchored by these businesses generate the vast majority of sales within Waterloo and also generate the vast majority of revenue necessary to support the local schools, police, fire, roads, utilities, and public services. The recent improvements to Route 3, average daily traffic (ADT) volume of 21,400, City-owned utilities, low taxes, and access to a consumer-base with among the highest wage earners in the region give Waterloo’s commercial districts a strategic edge over other cities in the area region.

A key economic development challenge facing the City of Waterloo is reducing retail leakage. Leakage occurs when local residents leave Waterloo to shop, dine, and be entertained. Identifying retail voids and businesses that provide the specific goods or services that residents currently leave the City for should be a priority. Once identified, these businesses should be the focus of future business recruitment efforts. Commercial recruitment efforts should generally focus on businesses that provide goods and services that are currently not available in Waterloo. New emphasis should be placed on uses such as arts, entertainment, business incubators, commercial services, internet cafes, and specialty retail boutiques (i.e. runner store, fly fishing shop, bakery, confectionery, German meat market or charcuterie, etc.). These are examples of “destination uses” that attract customers that are willing to seek them out, even if they are hard to find or more expensive. These businesses provide access to knowledgeable sales and service personal, well-appointed showrooms, and gathering space for like-minded end users to learn and linger. Customers are willing to seek out such uses because they offer unique products, services, and expertise not found in big box stores or on the internet. Waterloo offers undeveloped commercially zoned property to serve the needs of the aforementioned uses with excellent highway access and visibility. In addition to the above recommendations, this Plan recommends the following commercial land use strategies:

1. **Renewal:** Upgrading existing properties with updated facades, painting, professional signage, and landscaping is another way to enhance the shopping experience and the appearance of Waterloo’s commercial areas. Future development and reinvestment is needed to help capture more retail spending and provide convenience, value, and a better selection. The development of vacant sites strategically located along Route 3 can transform Waterloo’s retail leakage problem into an opportunity by introducing new retail, commercial, and mixed use formats. These new retail and commercial offerings will expand the City’s share of retail sales by providing a wider selection and by cross-selling to the City’s existing retail and commercial businesses. The areas recommended for Future Commercial Land Use are shown on the Future Land Use Map in red.

2. **Adopt Design Guidelines:** The quality of design in new or substantially redeveloped sites is an important factor in creating continuity between new and existing development. The City should consider adopting design guidelines (not codes) that take queues from the local architecture qualities and promote well-designed, quality build development. The objective is to provide predictable guidance to developers in the design phase to clearly
define the City’s expectations with regard to design and development and expedite the plan review process, not slow it down.

3. **Update Sign Regulations:** The economic health and harmonious evolution of neighborhoods, districts, and corridors can be improved through graphic design codes that serve both the business community and the aesthetic ambitions of the community. The use of amortized regulations that bring non-conforming signs into compliance over a period of time, the use of monument signs (versus pole signs), and placing limits on message boards, back-lit signs, moving signs, or flashing signs is recommended.

4. **Update Zoning Regulations:** Changes in the retail and commercial services sectors are occurring rapidly as brick and mortar stores are being left behind and the on-line sales phenomenon continues to gain momentum. Local codes need to be updated to create the flexibility demanded today in retail sales. Warehouse distribution centers, known as fulfillment centers, need to be linked to all substantial retailers. These uses were not contemplated when the City’s code was written, therefore prohibited. Meanwhile they are the latest trend in the retail, real estate and investment industries. Additionally, use such as food trucks, flex-office space, mixed-use, co-branded uses, and the sharing economy-which includes Airbnb, VRBO, and Uber should be addressed in the City’s code. The intent of the recommended code update is not to prohibit the latest commercial and retail trends but to accommodate them in a well-planned manner so they can succeed and create synergies with the City’s existing businesses.

5. **Access Management:** No additional curb cuts should be allowed unless otherwise approved by the City Council. Lots that front Route 3 are subject to IDOT’s Access Management standards. All future development should provide public right-of-way improvements as needed for safe, convenient vehicular and pedestrian accessibility.

6. **Create Zoning Overlays:** Overlay districts are special zones placed “on top” of existing zoning and planning regulations. An overlay district is similar to a Planned Unit Development (PUD) in that it provides specific regulations and or relief from the City’s zoning requirements for a specific area. However, the overlay district recommended is only applicable to the areas shown on the Future Land Use Map. This approach allows the City to maintain the current zoning ordinance while addressing the special needs of a targeted area. Overlay districts are a common zoning tool used to help revitalize downtowns, aging commercial areas or a particular corridor without making extensive amendments to the zoning ordinance. The intent of the Overlays is to help integrate new or revitalized uses along Route 3 and Downtown with the established neighborhoods and existing transportation network. For the purposes of the “Route 3 Overlay Areas”, the locations of the overlays are centered at roadway intersections (aka nodes) where non-residential uses are already established or commercial zoning already in place. The mapped boundaries of the overlay district are shown on the Future Land Use Map. The boundaries of the overlay districts do not necessarily coincide with other zoning districts, parcel lines, or right-of-way boundaries. The City’s Zoning Code should be updated to include the recommended requirements and procedures for the recommended Overlay Districts.
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Section 4.14 Industrial

The future Industrial land use category includes a range of industrial uses including warehousing, distribution, heavy manufacturing, office warehouse, contractor yards, motor vehicle repair, wholesale uses, and business parks. Future Industrial uses should be directed to areas designated “Industrial” on the Future Land Use Map. According to Urban Land Institute’s (ULI) 2017 Emerging Trends in Real Estate; “Industrial has become the darling investment type over multifamily and has been the top development and investor prospect for the second consecutive year”. The strengthening of the economy since 2008 has increased the demand for industrial space, decreasing vacancy rates, and increasing rents. Therefore, the City should encourage future industrial development within the industrial areas shown on the Future Land Use Map. These areas provide good highway access and separation from residential development. According to same ULI report, only the newest and best-in-class industrial buildings are in high demand. Over the last couple years, 70% of all leasing was done in buildings that were 2 years old or newer. This puts Waterloo at the forefront as the City’s industrial lands are mostly undeveloped and ripe for the latest industrial formats, which includes fulfillment centers and customized office/showroom/warehouses. According to the ULI report “the last mile” distribution center is the trendiest concept to come out of the e-commerce world. As more and more e-commerce vendors, and now Wal-Mart, offer next day delivery, the demand for satellite distribution centers on the fringe of all densely populated areas will become a reality. They will come in all sizes and, due to immediate demand, will often occupy existing, obsolete commercial and industrial spaces. These “last mile” fulfillment centers are the latest tenants of struggling strip commercial centers. These are very flexible uses that do not require 40’ ceilings or rely on 18 wheelers. They use alternative delivery methods ranging from bicycles to cargo vans.

While there may not be an immediate need for these emerging industrial uses in Waterloo today, the City should prepare to address these uses by updating the Zoning Code and providing the necessary infrastructure. This Plan recommends clustering and consolidating industrial uses in areas where access is provided to major roads and buffered from residential land uses. The following future industrial land use recommendations are provided to make the City more attractive to prospective industrial users:

1. **Pad ready**: the City needs an industrially zoned site, 20 acres or larger, that is served by roads and properly sized utilities.

2. **Cost competitive**: the City needs to utilize available resources and programs to bring down the costs development industrial property and the amount of time necessary to prepare land for industrial development.

3. **Promotion**: the City needs to continue serving as an advocate to promote, educate, and facilitate the implementation strategies contained herein.

4. **Results Oriented**: once the City has a marketable, pad ready site, conduct an intentional, nationwide search for an industrial user that matches the locational strengths offered in the City of Waterloo.
5. **Diversified Tax Base:** Encouraging the development of new Manufacturing and Industrial uses is recommended to help diversify the City’s base and lessen the tax burden on homeowners and retailers. The City could receive a variety of different sources of revenue from industrial uses including utility taxes, property taxes, taxes on manufacturing equipment, user fees, and/or trucking fees.

Refer to the Economic Development goals & objectives contained in Chapter 3 to aid in the implementation of the land use goals and objectives of this Plan.

**Section 4.15 Future Parks & Recreation**

Waterloo should continue supporting uses that promote healthy, active lifestyles such as local parks, recreational facilities, the County Fairgrounds and supporting seasonal events and festivals. The City should also pursue the acquisition of additional rights-of-way or easements needed to create trails and sidewalks connecting neighborhoods to the City’s parks, schools, businesses districts, and the preservation of open space by implementing the recommendations of the “Explore Waterloo Plan”, included as part of this Plan in the Appendix.
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**TRANSPORTATION ANALYSIS**

Section 4.16 Existing Transportation System

A safe, efficient transportation system is a vital part of the community and a major emphasis of this Plan. The following Sections describe the existing transportation network within and leading to Waterloo and provides recommendations for future improvements. Significant emphasis is placed on the local roads. The local street system was identified in a number of the highest-priority objectives ranked by Waterloo residents. This is a benefit to the community because the City has the greatest ability to implement future improvements to the local street system and this Plan has the greatest ability to influence these decisions and expenditures.

Section 4.17 Street Classification System

Roads are categorized according to the Functional Classification System to differentiate between the various types of streets and their intended purpose. Regulations, standards for design and construction, and funding are based on the functional classification of the roadway. According to the American Association of State Highway and Transportation Officials (AASHTO) here are a few of the functional classification applicable to Waterloo’s transportation network:

- **Arterial**: A street that provides the highest level of service at the greatest speed for the longest uninterrupted distance, with some degree of access control. This classification is generally subdivided into minor arterial and principal or major arterial, with the latter encompassing all freeway and highway designated routes.

- **Collector**: A street that provides a less highly developed level of service at a lower speed for shorter distances by collecting traffic from local roads and connecting them to arterials. Since collectors provide a dual function of distributing traffic to local streets while at the same time moving increasing volumes of traffic to an arterial, provisions must be made to move traffic forward at a reasonable rate of speed while maintaining access at intersections and driveways.

- **Local**: A street that consists of all roads not defined as arterials or collectors; primarily provides access to land with little or no through movement.

Traffic volumes and speeds are typically higher on roadways of increasing functional classification while pedestrian and bicycle counts are lower. Major Arterial roads have the highest traffic counts. Since they carry more traffic, arterial streets typically include multiple lanes and have grade-separated intersections. Access to adjacent lots is limited and on-street parking is prohibited on arterial roadways as these elements increase the frequency of stops and turning movements. Collector streets carry intermediate volumes of traffic, provide slightly better access to developed land, and more pedestrian and bike friendly than arterial roadways. Local streets carry the lowest volume of traffic, have fewer lanes, and slower posted speed limits. This allows more safe and efficient points of access to land development and the use of narrower lane widths. Street classification is very important for project funding. Federal and local
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funding in the St. Louis Metropolitan Area is managed by the East-West Gateway Council of Governments (EWGCOG), the local Metropolitan Planning Organization (MPO). In order for a roadway project to be eligible for federal funds, the facility must be classified in the region’s Transportation Improvement Plan (TIP) as a Collector or higher. There are a number of roadways in and around Waterloo classified at this level or higher.

Waterloo is served by two “arterial” roadways. According to Illinois Department of Transportation (IDOT) Route 3 is classified as a Principal Arterial and Route 156 is classified as Minor Arterial. Route 3 was recently rerouted and reconstructed to better service the Waterloo area and accommodates increasing traffic volumes. The section of Route 3 that bisects Waterloo contains the majority of Waterloo’s major commercial development. This section of Route 3 consists of five (5) lanes and carries an average daily traffic count (ADT) of 10,000 to 30,000 depending in the specific location along its 3.5 mile length through town.

Section 4.18 Future Transportation Recommendations

Most of Waterloo’s collector and arterial streets are in good shape or already slated for upgrade. However, a number of connections, extensions, and improvements are needed as listed below and shown on the Future Land Use Map. The City’s greatest need is to upgrade local roads in older sections of town to include or improve existing sidewalks, curbs, and gutters. The City should make sure all future streets include sidewalks and are designed to the latest standards. This plan recommends a holistic approach to future transportation planning by considering land use, transportation, economic development, environmental quality, and community aesthetics in all transportation decisions to ensure planned improvements meet today’s needs without compromising the ability to address the needs of future generations. Maintaining a safe and efficient road system that provides pedestrian and multi-modal access while maintaining the small town character and the integrity of the original street pattern should be a priority in all transportation projects. In order to achieve this, this Plan recommends the following future implementation strategies:

1. Continue investing in pothole repair and general street maintenance.
2. Partner with Federal, State, and County agencies, including EWCCCOG, to obtain maximum funding for identified projects.
3. Utilize synchronized traffic signals at all locations along Route 3 and make sure they are synchronized and regular intervals.
4. Invest in better signage and wayfinding to create new visual cues and reinforce the branding of Waterloo.
5. Improve downtown streetscaping for both aesthetics and safety (the use of on-street parking and other traffic calming strategies, more appropriate landscaping, etc).
6. Carefully maintain the functionality of the downtown roadway grid and do not restrict streets to one-way only.
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7. Examine in detail (associated with streetscaping) best methods and locations for street closure for events such as street fairs.

8. All large residential developments (over 20 lots) should have at least two (2) entrances connecting to a major road.

9. Signalized traffic lights are recommended at the locations shown on the Future Land Use Map.

10. Create a West Outer road west of Route 3 as shown on the Future Land Use & Transportation Map.

11. A new or improved east/west connection following the existing HH and Country Club Road alignment is recommended to connect to the recommended West Outer Road and East Outer Road.

12. Columbia Avenue should be extended to the west to connect with the recommended Route 3 outer road.

13. Pautler Place should be extended east to Rogers Street.

14. Extend Rose Lane west to connect with Moore Road and the recommended West Outer Road.

15. Extend Rose Lane east to connect with the recommended East Outer Road.

16. A new north-south connector road is recommended between Floraville Road/Country Club Lane as shown on the Future Land Use & Transportation Map.

17. Country Club Lane should be improved to smooth out the two (2) ninety (90) degree turns as shown on the Future Land Use & Transportation Map.

18. Re-align Library Street to eliminate the 90-degree curve between Lakeview Drive and Route 3.

19. Rogers Street should be extended from Country Club Lane to and align with the recommended East Outer Road.

20. There should be a north-south road from Fourth Street/Konarcik connecting to Route 156 and ending at the High School.

21. Create an East Outer Road providing an alternative north/south connection that extends from Country Club Lane to Coxeyville Road.

22. Extend Meadows Drive north to Hanover Road as shown on the Future Transportation Map.

23. Improve Gall Road east to the recommended West Outer Road.

24. All future intersections should be aligned, with minimal offsets.
25. Require all new development or subdivisions to connect to existing streets or streets terminated with the intention of future connections (i.e. stub streets).

26. Add bike/walk paths and or sidewalks along all existing state highways, arterial streets, and collector streets as funding permits.

27. Improve Legion Drive / Old Red Bud Road improvements to include street alignment to remedy blind curves in the City and within the 1.5 mile radius.

28. Improve Fourth Street from Parkwood Subdivision to Konarcik Park to include grade and alignment improvements and install bike trail/walking path to Konarcik Park.

29. Library Street Improvements to Lakeview Park:
   a. Bike/walking path to Lakeview Park (Walking path from Park Street to Lakeview Park already accomplished.
   b. Grade and alignment changes to eliminate 90 degree turn at winery entrance – this will require coordination between property owners, park district, and County Officials.

30. Realign IL 156, as shown on the Future Transportation Map, to keep this state route from winding inefficiently through the heart of the City.

### Section 4.19 Recommended Pedestrian and Bicycle Facilities

Pedestrian walk and bike trails have become very popular in communities in recent years as sources of recreation, exercise, and an alternative means of transportation for citizens of all ages. There was a consensus among the participants of the public engagement program that sidewalks and paths connecting the City’s neighborhoods, schools, downtown, and parks/recreational areas should be constructed. The most effective and efficient strategy to achieve the desired pedestrian and bike connectivity is to implement the policies of “Complete Streets”. According to the American Planning Association (APA), “complete streets” accommodate pedestrians, bicyclists, transit, and cars, creating multi-modal transportation networks. In October 2007, complete streets policy became law in Illinois mandating that the principles of complete streets be incorporated into all new projects receiving state or federal monies and/or projects on state or federal roads and highways.

Within the City of Waterloo, there are currently three (3) roads with designated pedestrian/bike routes (Route 3, Lakeview, and Rogers). The multi-purpose path along Route 3 was the result of the complete streets policy mandated by the State. However, sidewalks are limited throughout the City, as shown on the Future Transportation. The recommended trail, sidewalk, and other improvements contained in the ‘Explore Waterloo Pedestrian and Bicycle Plan’ are also the recommendations of this Plan. Therefore, the “Explore Waterloo Plan” is included in the Appendix as part of this Plan. According to the Explore Waterloo Plan, there are six (6) categories of complete streets facility types for the City of Waterloo. They are summarized in Table 4.1 and shown in the following illustration:
## Table 4.1: Recommended Pedestrian Improvement Strategies

<table>
<thead>
<tr>
<th>Type of Improvement</th>
<th>Description</th>
<th>Recommendations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share-The-Road (STR) Signs</td>
<td>Use of STR signs to designate on-street bicycle routes.</td>
<td>Install signs along routes designated for advanced cyclists to increase awareness of both the automobile operator and the cyclist to the presence of the other.</td>
</tr>
<tr>
<td>Share-The-Road Signs &amp; Shared Lane Markings (Sharrows)</td>
<td>Re-stripe existing ROW to provide safe bicycle lanes &amp; install STR signage.</td>
<td>▪ Install dedicated bike lane as shown on the Future Transportation Map</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Install crosswalks at all major pedestrian crossings.</td>
</tr>
<tr>
<td>Share-The-Road Signs, Shared Lane Markings &amp; Sidewalks</td>
<td>Incorporating bike lanes and sidewalks within an existing roadway right-of-way. May require the use of narrower lane widths to accommodate shoulder, bike lane, and sidewalks. This concept is known as a road-diet.</td>
<td>▪ Replace gravel or oil and chip surface with asphalt surface.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Reduce lane widths and/or extend shoulder width as needed/feasible.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Apply pavement markings (sharrows).</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Install wayfinding/route signage.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Install sidewalks (min. 5’) along all streets and upgrade existing sidewalks in need of repair.</td>
</tr>
<tr>
<td>Ped Paths</td>
<td>Acquire needed ROW and provide necessary improvements to create connections to the city's exiting trails, parks, institutions, business centers, neighborhoods and other activity centers/traffic generators.</td>
<td>▪ Install Ped Paths as shown on the Future Transportation Map measuring at least 6’ wide and consisting of a continuous smooth pavement surface.</td>
</tr>
<tr>
<td>Multi-Use Trails</td>
<td></td>
<td>▪ Include trailheads, comfort stations, parking, and other amenities to complement the trail segments.</td>
</tr>
</tbody>
</table>

*All improvements should meet the minimum requires provided by American Association of State Highway and Transportation Officials (AASHTO).*
Section 4.20 Proposed Gateway Features

Route 3 is the primary means of access to and through the City of Waterloo, therefore the image it projects is very important. Points of interest on this route are a visitor’s first impression of the City, therefore these corridors function as “gateways” and should be improved to positively influence visitors’ perceptions of the City and promote the quality of life and vitality of the community. As such, special attention and planning consideration should be given to these gateway locations.

The planning and design considerations given to gateways should be based upon a hierarchy of importance, purpose, location, traffic volumes, street function and visibility. Gateways should be identified as primary, secondary and transition gateways. The creation of gateway features including professional landscaping, monument signage and other aesthetic features should be planned at the City’s primary, secondary and transitional gateways.

**Primary Gateways:** Primary gateways should be located at the main entrances to the City and identify Waterloo as a whole. The major features these gateways should include are:

- A prominent feature such as large-scale public art, statuary, fountains, gardens or park-like settings.
- A building or structure of special architectural significance. If a building or structure is proposed within one of the primary gateway locations, special consideration should be given to the building orientation, design and material selection.
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✓ Signage to clearly identify entrance into Waterloo. Brick, stone or other high-quality materials and the City crest/logo should be incorporated into the signage to further establish the gateway.

✓ Landscaping to accent the proposed gateway features. A combination of street trees, ornamental trees, shrubbery, ground covers and ornamental plantings should be used to accent and coordinate the design.

Gateway features may consist of prominent architecture or local landmarks within the City, welcoming visitors, reminding residents of the City’s past, present and future.

Secondary Gateways: Secondary gateways should identify the Waterloo as a whole, but on a smaller scale than the primary gateways. These gateways are identified as the intersections between major roadways. Secondary gateways include intersections such as Route 3 and Market. As opposed to primary gateway features, secondary gateways are intended to be at a pedestrian scale. The major features of the secondary gateways are:

✓ A prominent feature such as public art, statuary, fountains, gardens or park-like settings;
✓ Signage is of brick, stone or other high-quality material;
✓ Landscaping is done to accent the surrounding corridor and prominent features. A combination of street trees, ornamental trees, shrubbery, ground covers and ornamental plantings should be used to accent and coordinate the design; and
✓ Include benches, trash receptacles, pedestrian scale lighting, unique paving patterns at crosswalks, and other streetscape elements.

Transition Gateways: Transition gateways are identified for those areas where a distinct change in activity or land use takes place or a specific district begins along an arterial or collector roadway. Transition gateways are used to identify the entrance into unique destinations, districts, or corridors. Special interest should be given to the Downtown area. Transition gateways are also appropriate for entrances into business parks, industrial parks, parks & recreation facilities, institutions, and residential neighborhoods.

Transition gateway features should be smaller in scale and magnitude than primary or secondary gateways, potentially as simple as a single element. The major features of the transition gateways are:

✓ Signage to clearly identify the entrances into the unique district
✓ Landscaping to accent the streetscape and signage—a combination of street trees, ornamental trees, shrubbery, ground covers and ornamental plantings to accent and coordinate the design, and
✓ Include benches, trash receptacles, pedestrian scale lighting, unique paving patterns at crosswalks, and other streetscape elements.
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A single element such as a monument sign, clock tower or fountain can announce the transition into unique districts.

The City should work closely or partner with local developers to ensure that adequate aesthetic considerations are given to development near identified gateway locations. As part of the site plan review process the City should consider the visual impacts of development at the “gateway” locations. Building, design, orientation and parking should be carefully planned to minimize any negative physical or visual impacts. The City should consider partnering with businesses and property owners to develop incentives that encourage the private sector to fund the acquisition, installation and ongoing maintenance of gateway features. For example, in exchange for the design, installation and maintenance of a gateway feature, the City might allow a private citizen, group or business to be publicly recognized within the design of the Gateway in a manner similar to the adopt a highway program.
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Future Growth & Implementation

Section 4.21 Infrastructure Financing

Well designed and maintained infrastructure helps attract private investment and redevelopment, but paying for infrastructure can be challenging. The following funding sources and finance strategies are recommended to help pay for future capital improvements and infrastructure upgrades:

1. Community Development Assistance Program (CDAP) grant funds: Seek out CDAP funds to benefit low to moderate income households, supported beautification improvements that forward the goals and objectives of this Plan, and maximize long-term returns to the City and its residents. No more than 10% of the total recaptured funds should be spend on administrative costs and at least 51% should be used to benefit low- and moderate-income persons as per City Ordinance.

2. Developer impact fees: To pay for infrastructure improvements, such as green infrastructure (parks, trails, greenways), streetscape improvements, and bike lanes, charge new development projects one-time fees to defray the costs of expanding public services. These fees are typically collected on a pay-as-you-go basis and used to cover one-time capital investments rather than ongoing operations and maintenance.

3. Special assessment districts (NID, CID, etc): Work with local property and business owners to build support for a special assessment district, where property and/or business owners pay a fee to fund specific improvements in the area. NID (Neighborhood Improvement Districts) and CID (Community Improvements District) are examples. As allowable types of special assessment districts vary by state, the City would need to research the legal structure and steps to implementation.

4. Transportation Improvements: Work with Monroe County and IDOT to identify deficiencies, develop solutions, provide technical assistance, and procure funding for the immediate implementation of the recommended transportation improvements. Encourage staff to take the necessary training to become knowledgeable of local, state, and federal transportation programs that provide funding, right-of-way acquisition and technical assistance for road enhancement projects. Also make sure Staff is knowledgeable of the creation, implementation, and management of Transportation Development Districts (TDD), Transportation Improvement Districts (TID), the other tools listed herein, and any other projects or tools available to help implement the transportation recommendations provided in this Plan.

5. Coordinated infrastructure investments: Encourage coordinated infrastructure investment across city departments and with outside jurisdictions to reduce redundant tasks and save money. Wherever possible, improvements to walking and biking facilities should be made at the same time as larger infrastructure investments. This process could include establishing an interdepartmental or multijurisdictional working group, inventorying planned infrastructure...
improvements and identifying areas of overlap, and prioritizing projects and funding sources based on shared infrastructure requirements.

Section 4.22 Growth Management

As the City of Waterloo continues to grow and expand, there are several factors that could hinder efficient, well-planned development and/or reduce property values. Therefore, this Plan recommends following the general principles of growth management to make intelligent future land use decisions that preserves the City's neighborhoods and high quality of life. Growth management can be described as a conscious public decision to restrain, accommodate or encourage development. The City should develop a future infrastructure plan to extend utilities in the City's anticipated development areas and agreements that require developers to share in the cost of related roads, utilities and other infrastructure costs.

The City should consider the impact of growth and development when making land use decisions and carefully review all future development to ensure they are served by utilities or areas where pre-development agreements exist regarding the provision of services. The intent of all development proposals should be to minimize the inefficient use of the land, resources, and municipal services and preserve the live/work/play attributes that defines Waterloo as a bedroom community. These may include the following:

Factors Supporting Waterloo’s Development Potential:

- Waterloo is strategically located in a growth area of Monroe County.
- Good external highway system, including the 4-lane Illinois Route 3.
- Waterloo offers an ideal living environment for CEOs and employees at all rungs of the employment ladder seeking the quality of life afforded by a culturally rich, family-friendly, active community.
- The availability, quality, and affordability of City services.

Factors Limiting Waterloo’s Development Potential:

- The cost to increase the capacity of municipal utilities and services.
- Poor internal road conditions and east/west accessibility.
- Traffic congestion along Route 3, the only major north/south corridor.

The aforementioned factors should be considered both in terms of their present status and in terms of how they are likely to change over the projection period. These should be considered together with other matters that may influence development quality such as the community’s general attitude towards growth and the quality, timing, and density/intensity of future Development. The City should seek zoning jurisdiction (via annexation) over any areas that might be developed in the near future to ensure greater control of the timing, density, and type of development. The City should strive to educate Waterloo residents as well as the residents and business owners of the targeted annexation area of the benefits of annexation. Future growth
and development that is not consistent with this Plan should be avoided. The City must also have a plan in place for the programmed extension of infrastructure and services before proposing any future development. Any growth which strains Waterloo’s utility, infrastructure, or service delivery capacities should be avoided. In certain specific cases, however, the City must be ready to expand services and offer incentives to take strategic advantage of recommended development, preservation, and future recreation opportunities.

The recommended growth areas are shown on the Future Land Use Map. The incremental annexation of these areas is necessary to attract and support new commercial, industrial, and residential development and regulate lands that have the greatest impact on the City’s property values and quality of life. Properly planned annexation and development will generate the necessary revenues (via taxes and other exactions) to cover the majority of public utility, infrastructure, road, and on-going public service costs, while also providing jobs, businesses, and housing needed to accommodate a growing, prospering community. Partnerships between the City, adjacent property owners, and developers should be established early to help avoid unanticipated repercussions during the annexation and development process. To formalize these partnerships, the City should initiate pre-development agreements with adjoining land owners.

Before any annexation decisions are made, the following general questions should be considered.

1) Will the annexation and/or development place any unacceptable political, financial, physical or operational demands or expectations upon the City for the provision of services or infrastructure?

2) Will the annexation allow for more appropriate guidance of future development within the growth area?

3) Will the annexation and/or development bring existing land uses into the City that are desirable and have some benefit to Waterloo in terms of revenue, quality of life, or additional housing?

4) Is the annexation and/or development in the best interest of the City as a whole?

5) Does the annexation and/or development make economic sense from both long and short range perspectives?

Section 4.23 Comprehensive Plan Adoption & Update

Before adopting or amending the Comprehensive Plan, the Planning Commission must hold a public hearing. A notice of the public hearing must be published at least 15 days prior to the public hearing (but no more than 30 days) in the official city newspaper or as required by law. Adoption shall require a majority vote of the full Planning Commission. Upon adoption of the Comprehensive Plan, or any amendment thereto, a certified copy of the Plan along with a written copy of the minutes of the public hearing, must be forwarded to the Council and City Clerk as required by State Statutes.
City Staff, under the direction of the Planning Commission, should conduct annual reviews of the Comprehensive Plan (or any part thereof) to consider any amendments, extensions, or additions to the Plan. All amendments to the Comprehensive Plan must be made in accordance with the process for the adoption of the Comprehensive Plan outlined above.

Section 4.24 Implementation Program Summary

Through its adoption, the Comprehensive Plan’s vision, goals, objectives, recommendations and implementation strategies become policy and should be considered in all future land use decisions. The goals and objectives provided in Chapter 3 combined with the recommendations provided in the Future Land Use Plan form a work program the City should follow in daily decision-making. The City should empower residents, businesses owners, and organizations to assist in implementation efforts. The Comprehensive Plan should not be used as a standalone document. The City should make sure all land use decisions comply with the City’s Zoning Code, Subdivision Ordinance, and all other applicable municipal, state, and federal regulations. Future development and improvements should be allowed a reasonable level of flexibility to ensure they serve a long life and accommodate future generations and market changes. This intent of these recommendations and implementation strategies is to ensure Waterloo’s present needs are met, without compromising the needs of future generations.
APPENDIX A

PUBLIC ENGAGEMENT SUMMARY
Appendix A: Public Engagement Summary

The following tables summarize the Citizen Survey that was developed and administered for the purpose of obtaining citizen feedback regarding issues relating to the 2016 Comprehensive Plan Update. The survey was mailed to every resident/home in the City of Waterloo and handed out at the Town Planning Workshop, Steering Committee Meetings, and made available at City Hall. The City received 604 surveys, some of which represented husband & wife or entire households.

1. **Threats**: Survey takers were asked to rate the following issues the City of Waterloo will face in the future from “1” No Concern to “5” Major Concern.

### Ranking of the Top Issues facing the City of Waterloo

<table>
<thead>
<tr>
<th>Top Community Threats (in order of ranking)</th>
<th>Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Crime (violence, drugs and safety issues)</td>
<td>4.09</td>
</tr>
<tr>
<td>2. Losing Waterloo’s small town Character</td>
<td>3.75</td>
</tr>
<tr>
<td>3. Road conditions (drivability, safety, traffic)</td>
<td>3.75</td>
</tr>
<tr>
<td>4. Neighborhood Stability</td>
<td>3.62</td>
</tr>
<tr>
<td>5. Preserving &amp; revitalizing Downtown</td>
<td>3.53</td>
</tr>
<tr>
<td>6. Quality of City services</td>
<td>3.53</td>
</tr>
<tr>
<td>7. Preserving open space &amp; natural resources</td>
<td>3.52</td>
</tr>
<tr>
<td>8. Property maintenance</td>
<td>3.48</td>
</tr>
<tr>
<td>9. Quality Wi-Fi access &amp; cell service</td>
<td>3.31</td>
</tr>
<tr>
<td>10. Access to quality shopping &amp; dining</td>
<td>3.22</td>
</tr>
<tr>
<td>11. Senior housing &amp; transportation needs</td>
<td>3.19</td>
</tr>
<tr>
<td>12. Supply of quality parks &amp; recreation</td>
<td>3.18</td>
</tr>
<tr>
<td>13. Underperforming commercial areas</td>
<td>3.11</td>
</tr>
<tr>
<td>14. Subsidized housing</td>
<td>2.72</td>
</tr>
<tr>
<td>15. Expansion of the current city limits</td>
<td>2.61</td>
</tr>
<tr>
<td>16. Diversifying the housing stock.</td>
<td>2.54</td>
</tr>
<tr>
<td>17. Availability of commercial property</td>
<td>2.48</td>
</tr>
</tbody>
</table>

**SUMMARY**: “Crime” was the top concern or threat with a ranking of 4.09 out of 5. Almost fifty percent (299 out of 604) of all respondents ranked “Crime” a “5” or highest concern/threat facing the City of Waterloo in the future. Only twelve (12) respondents (2%) ranked “Crime” a “1” “No Concern”. “Losing Waterloo’s Small Town Character” & “Road Conditions” were tied as the second highest ranked concern or threat with a ranking of 3.75. “Neighborhood Stability” following by “Preserving & Revitalizing Downtown” were the 3rd & 4th highest ranked threats with rankings of 3.62 and 3.53.

“Availability of Commercial Property”, “Diversifying the Housing Stock” and “Expansion of the City Limits” were the three (3) lowest ranked concerns with rankings of 2.48, 2.54, and 2.61 respectively.
Appendix A: Public Engagement Summary

2. Agree/Disagree: General Questions

<table>
<thead>
<tr>
<th>Agree/Disagree Statements (in order by ranking)</th>
<th>Disagree</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Agree</th>
<th>Ranking</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Waterloo is a great place to raise children.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4.62</td>
</tr>
<tr>
<td>2. Waterloo is a great place to live.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4.61</td>
</tr>
<tr>
<td>3. Waterloo is a great place to retire.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4.07</td>
</tr>
<tr>
<td>4. Waterloo is a great place to visit.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3.95</td>
</tr>
<tr>
<td>5. I am happy with the local parks &amp; recreation activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3.90</td>
</tr>
<tr>
<td>6. Waterloo is a great place to own/operate a business.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3.68</td>
</tr>
<tr>
<td>7. Waterloo should grow in size and population.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2.79</td>
</tr>
</tbody>
</table>

SUMMARY

The highest ranked personal preference statement was “Waterloo is a great place to raise children” with a ranking of 4.62 out of 5. The 2nd highest ranked statement was “Waterloo is a great place to live” with a ranking of 4.61 out of 5. Over 92% of all respondents gave the aforementioned statements a ranking of 4 or better.

The lowest ranked personal preference statement was “Waterloo should grow in size and population” with a ranking of only 2.79 out of 5. Seventy-three percent (73%) of all surveys responded with a ranking of 3 or lower suggesting Waterloo should not grow in size or population. The statement “Waterloo is a great place to own/operate a Business” was the 2nd lowest ranked personal preference statement with a ranking of 3.68. The 3rd lowest ranked personal preference statement was “I am happy with the local parks & recreation activities” with a very respectable ranking of 3.90.
Appendix A: Public Engagement Summary

3. **Strengths/Assets:** Rate each of the following strengths/assets as they apply to the City of Waterloo from most valuable (5) to least valuable (1).

<table>
<thead>
<tr>
<th>Top Community Assets (in order of ranking)</th>
<th>Least Valuable</th>
<th>Most Valuable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Schools (public &amp; parochial)</td>
<td>4.41</td>
<td></td>
</tr>
<tr>
<td>2. Quality of life</td>
<td>4.38</td>
<td></td>
</tr>
<tr>
<td>3. Family-friendly atmosphere</td>
<td>4.33</td>
<td></td>
</tr>
<tr>
<td>4. Police protection &amp; crime prevention.</td>
<td>4.32</td>
<td></td>
</tr>
<tr>
<td>5. Location</td>
<td>4.10</td>
<td></td>
</tr>
<tr>
<td>6. Stable property values</td>
<td>4.09</td>
<td></td>
</tr>
<tr>
<td>7. Resident population (the community)</td>
<td>4.05</td>
<td></td>
</tr>
<tr>
<td>8. Municipal services</td>
<td>4.03</td>
<td></td>
</tr>
<tr>
<td>9. Housing &amp; neighborhoods</td>
<td>3.96</td>
<td></td>
</tr>
<tr>
<td>10. Historic Downtown Waterloo</td>
<td>3.94</td>
<td></td>
</tr>
<tr>
<td>11. Special events, festivals &amp; social gatherings</td>
<td>3.87</td>
<td></td>
</tr>
<tr>
<td>12. Open spaces, creeks &amp; wooded areas</td>
<td>3.85</td>
<td></td>
</tr>
<tr>
<td>13. Parks, sports &amp; recreation programs</td>
<td>3.84</td>
<td></td>
</tr>
<tr>
<td>14. Highway access &amp; visibility</td>
<td>3.77</td>
<td></td>
</tr>
<tr>
<td>15. Religious Institutions</td>
<td>3.75</td>
<td></td>
</tr>
<tr>
<td>16. Local roadways</td>
<td>3.74</td>
<td></td>
</tr>
<tr>
<td>17. Senior housing options</td>
<td>3.66</td>
<td></td>
</tr>
<tr>
<td>18. Sidewalks, trails and bikeways/lanes</td>
<td>3.65</td>
<td></td>
</tr>
<tr>
<td>19. Local heritage (significant peoples &amp; places)</td>
<td>3.63</td>
<td></td>
</tr>
<tr>
<td>20. Organizations and committees</td>
<td>3.60</td>
<td></td>
</tr>
<tr>
<td>21. Commercial &amp; retail establishments</td>
<td>3.48</td>
<td></td>
</tr>
<tr>
<td>22. Affordability, low property values and taxes</td>
<td>3.46</td>
<td></td>
</tr>
</tbody>
</table>

**SUMMARY:** The top ranked community asset according to the survey respondents was “Schools (Public & Parochial)” with a ranking of 4.41 out of 5. Over 87% of all respondents ranked “Schools” with 4 or higher. The 2nd highest ranked community asset was “Quality of Life” with a ranking of 4.38. Over 89% of all respondents ranked “Quality of Life” in Waterloo a 4 or higher. The 3rd and 4th top community assets according to the Citizen Survey were “Family-friendly Atmosphere” and “Police Protection & Crime Prevention” with rankings of 4.33 and 4.32 respectively. “Affordability, low property values and taxes” was the lowest ranked community asset with a ranking of only 3.46 out of 5 followed by “Commercial & Retail Establishments” with a ranking of 3.48. The third (3rd) lowest ranked asset was “Organizations & Committees” with a ranking of 3.60. It should be noted that even the three lowest ranked community assets received an above satisfactory ranking or 3 or better.
4. **City Services**: Survey takers were asked to rate the following municipal services based on their level of importance from 1-5, with 1 being very important, AND, rate how well the services are performed from excellent (5) to poor (1).

<table>
<thead>
<tr>
<th>Municipal Service (in order of quality of life ranking)</th>
<th>Level of Importance (1-5)</th>
<th>Quality of Service</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Poor 1</td>
</tr>
<tr>
<td>1. Fire</td>
<td>4.82</td>
<td>4.55</td>
</tr>
<tr>
<td>2. Police</td>
<td>4.83</td>
<td>4.42</td>
</tr>
<tr>
<td>3. Trash / recycling</td>
<td>4.18</td>
<td>4.39</td>
</tr>
<tr>
<td>4. Sanitary sewer</td>
<td>4.40</td>
<td>4.08</td>
</tr>
<tr>
<td>5. Parks &amp; Recreation</td>
<td>3.79</td>
<td>3.99</td>
</tr>
<tr>
<td>6. Drinking water</td>
<td>4.74</td>
<td>3.97</td>
</tr>
<tr>
<td>7. Winter maintenance-snow plowing / salt</td>
<td>4.12</td>
<td>3.96</td>
</tr>
<tr>
<td>8. Yard waste collection</td>
<td>3.40</td>
<td>3.73</td>
</tr>
<tr>
<td>9. Stormwater management</td>
<td>4.07</td>
<td>3.58</td>
</tr>
<tr>
<td>10. Street maintenance</td>
<td>4.20</td>
<td>3.51</td>
</tr>
<tr>
<td>11. Planning &amp; zoning</td>
<td>3.79</td>
<td>3.42</td>
</tr>
</tbody>
</table>
 Appendix A: Public Engagement Summary

5. **Yes/No Specific Issue Questions:**

<table>
<thead>
<tr>
<th>Yes / No General Quality of Life Questions (in order listed on the survey)</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I am generally pleased with the City's Public Services. If no, why?</td>
<td>90.6%</td>
<td>9.4%</td>
</tr>
<tr>
<td>2. Waterloo’s zoning code is well equipped to guide future development...</td>
<td>86.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td>3. There are sufficient housing options in the City. If no, what is needed?</td>
<td>85.5%</td>
<td>14.5%</td>
</tr>
<tr>
<td>4. Waterloo has adequate street lighting. If no, where is lighting needed?</td>
<td>75.8%</td>
<td>24.2%</td>
</tr>
<tr>
<td>5. There are sufficient recreation programs for seniors.</td>
<td>74.0%</td>
<td>26.0%</td>
</tr>
<tr>
<td>6. There are sufficient recreation programs for youth in Waterloo.</td>
<td>68.7%</td>
<td>31.3%</td>
</tr>
<tr>
<td>7. Waterloo should invest money in incentives to attract new businesses</td>
<td>60.2%</td>
<td>39.8%</td>
</tr>
<tr>
<td>8. The City should have more sidewalks and bike paths. If yes, where?</td>
<td>57.8%</td>
<td>42.2%</td>
</tr>
<tr>
<td>9. Traffic congestion is a problem. If yes, where?</td>
<td>53.0%</td>
<td>47.0%</td>
</tr>
<tr>
<td>10. There are sufficient employment opportunities in town.</td>
<td>44.4%</td>
<td>55.6%</td>
</tr>
<tr>
<td>11. The City should have more parks and recreation areas. If yes, where?</td>
<td>33.1%</td>
<td>66.9%</td>
</tr>
<tr>
<td>12. I would support a tax or bond to fund street improvements/maintenance.</td>
<td>33.1%</td>
<td>66.9%</td>
</tr>
<tr>
<td>13. I would support a tax or bond to fund sidewalk &amp; bike improvements.</td>
<td>31.0%</td>
<td>69.0%</td>
</tr>
<tr>
<td>14. The City should expand through annexation, if yes, where?</td>
<td>23.2%</td>
<td>76.8%</td>
</tr>
</tbody>
</table>
Appendix A: Public Engagement Summary

6. **Surveyor Demographic Questions:**

<table>
<thead>
<tr>
<th>Surveyor Demographics</th>
<th>Male</th>
<th>Female</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>57.5%</td>
<td>42.5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resident?</td>
<td>Yes</td>
<td>99.8%</td>
<td>No</td>
<td>0.2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Ward</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>26%</td>
<td>23%</td>
<td>21%</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>17 &amp; Under</td>
<td>18-29</td>
<td>30-45</td>
<td>46-64</td>
</tr>
<tr>
<td></td>
<td>0%</td>
<td>2%</td>
<td>17%</td>
<td>40.0%</td>
</tr>
<tr>
<td>Education</td>
<td>Some high school</td>
<td>High school grad</td>
<td>Some college</td>
<td>College grad</td>
</tr>
<tr>
<td></td>
<td>1%</td>
<td>19%</td>
<td>20%</td>
<td>39%</td>
</tr>
</tbody>
</table>
Appendix A: Public Engagement Summary

APPENDIX B

EXPLORE WATERLOO PLAN
(SEE CITY OFFICES FOR COPY)
Land Use recommendations, as approved by the governing body. The Future Land Use designation (underlying color) differs from the current zoning. These areas, and areas outside the City Limits, can be developed according to either the current Zoning or the Future Land Use recommendations, as approved by the governing body.
October 15, 2018