

## **HISTORIC PRESERVATION PLAN 2006**

### **EXECUTIVE SUMMARY**

Thomason & Associates  
Preservation Planners  
Nashville, Tennessee

## EXECUTIVE SUMMARY

Over the past two decades communities across the country have found that an increased emphasis on the preservation of their architectural and historic resources results in economic growth, an enhanced quality of life, and vibrant downtowns and neighborhoods. To guide historic preservation efforts, many cities have completed plans to assist policy makers and community leaders with the complex issues involving historic resources. The Waterloo Historic Preservation Plan builds on the city's renewed emphasis on downtown and neighborhood revitalization efforts. Over the past decade, Waterloo has initiated a number of programs to spur redevelopment downtown, improve the appearance of its major highways, increase recreational and cultural opportunities and encourage investment in inner city residential areas. The intent of the Waterloo Historic Preservation Plan is to outline additional goals and actions to preserve, maintain and enhance the city's large stock of historic buildings both downtown and inner city neighborhoods. The plan also provides recommendations for increasing heritage tourism efforts as well as raising public awareness of the importance of historic preservation in the community.

### ***Why Preserve? – The Economic Benefits of Historic Preservation***

- Historic Preservation Creates Jobs

Rehabilitation and revitalization projects create thousands of construction jobs annually, and **historic preservation creates more jobs than new construction**. Rehabilitation projects are more labor intensive than new construction. In new construction generally half of all expenditures are for labor and half are for materials. In a typical historic rehabilitation project, between 60 and 70 percent of the total cost goes toward labor, which has a beneficial ripple effect throughout the local economy.

- Historic Preservation Promotes Downtown Revitalization

Historic preservation has proven to be an effective economic development strategy for downtown revitalization efforts across the country. The rehabilitation of historic buildings not only raises the value of that particular parcel, but it also reinforces and often raises the property values of adjacent properties. Restored historic buildings on average appreciate at a rate greater than that of the marketplace as a whole.

- Historic Preservation Helps to Stabilize Neighborhoods

Historic preservation helps neighborhoods by stabilizing property values, encouraging reinvestment, maintaining or enhancing tax revenue collections, and providing housing and jobs. Historic preservation reduces vacancy as restoration of older homes provides affordable housing and increases occupancy. Restoration of older homes also revives neighborhoods by beginning an upward cycle that improves the economic attractiveness of a neighborhood.

- Historic Preservation Increases Property Values

Numerous studies across the country have shown that property values in designated National Register or local historic districts generally increase at a more rapid rate than the market. In most cases historic designation enhances a property owner's resale values.

- Historic Preservation Supports Taxpayers' Investments

Allowing downtown and historic neighborhoods to decline is financially irresponsible. Every community has already made a huge investment in infrastructure such as sidewalks, lights, water and sewer lines, telephone and electrical lines, gutters and curbs, and roads and streets. If this infrastructure is underutilized it wastes taxpayer's dollars. Commitment to revitalization and reuse of historic neighborhoods and downtown areas may be the most effective act of fiscal responsibility a local government can make.

- Historic Preservation Encourages Tourism

Heritage tourism is one of the fastest growing industries across the country, and historic resources are among the strongest assets for attracting visitors. More and more tourists are interested in visiting and exploring America's small towns and cities, and the things they most want to see and experience are the places and sites that make a community unique – its historic sites, buildings, and neighborhoods.

### ***Goals and Objectives of the Waterloo Historic Preservation Plan***



**Reduce abandonment and demolition through urban homesteading and revolving fund programs.**

### **Enhance Rehabilitation and Preservation of Waterloo's Historic Neighborhoods**

- Reduce Abandonment and Demolition Through an Urban Homesteading Program
- Promote Rehabilitation Through a Revolving Fund Program
- List Eligible Historic Districts on the National Register of Historic Places
- Adopt Conservation Zoning Provision and Promote its Use
- Encourage New Compatible Construction in Waterloo's Older Neighborhoods
- Promote Appropriate Rehabilitation Through Compatible Weatherization
- Revise and Expand the Publication "*Design Guidelines for Historic Buildings*"
- Evaluate the Significance of Properties Built After 1950 and Identify Those That Meet National Register Criteria
- Inventory and List on the National Register Waterloo's Lustron Houses
- Provide Training for Builders and Contractors in Historic Rehabilitation Methods and Techniques
- Promote Building Rehabilitation By Easing Home Occupation Standards
- Investigate and Inventory Archaeological Sites

**Provide tax incentives for rehabilitation through National Register listing.**



## Enhance Rehabilitation and Preservation of Downtown Buildings

- Complete an Architectural and Historical Survey of Waterloo's Commercial and Industrial Buildings
- Identify and List Commercial and Industrial Properties Eligible for the National Register of Historic Places
- Integrate Significant Buildings into the Redevelopment of the West Side of the Cedar River



**List the proposed Waterloo Commercial Historic District on the National Register to provide tax credits for rehabilitation.**

## Increase Heritage Tourism in Waterloo

- Utilize Existing Programs and Coordinate with Regional Sites
- Research and Promote Waterloo's Ethnic Heritage
- Provide Visitors with a Driving tour of the City's Historic Industrial and Agricultural Buildings
- Stabilize and Maintain the Rath Packing Company Administration Building for Future Rehabilitation and Integration into Heritage Tourism Efforts
- Promote and Interpret Waterloo's Historic Cemeteries
- Integrate Recreational Trails and Bike Paths with Historic Sites
- Provide visitors with walking and driving tour brochures of the city's historic neighborhoods
- Encourage Bed and Breakfast Accommodations

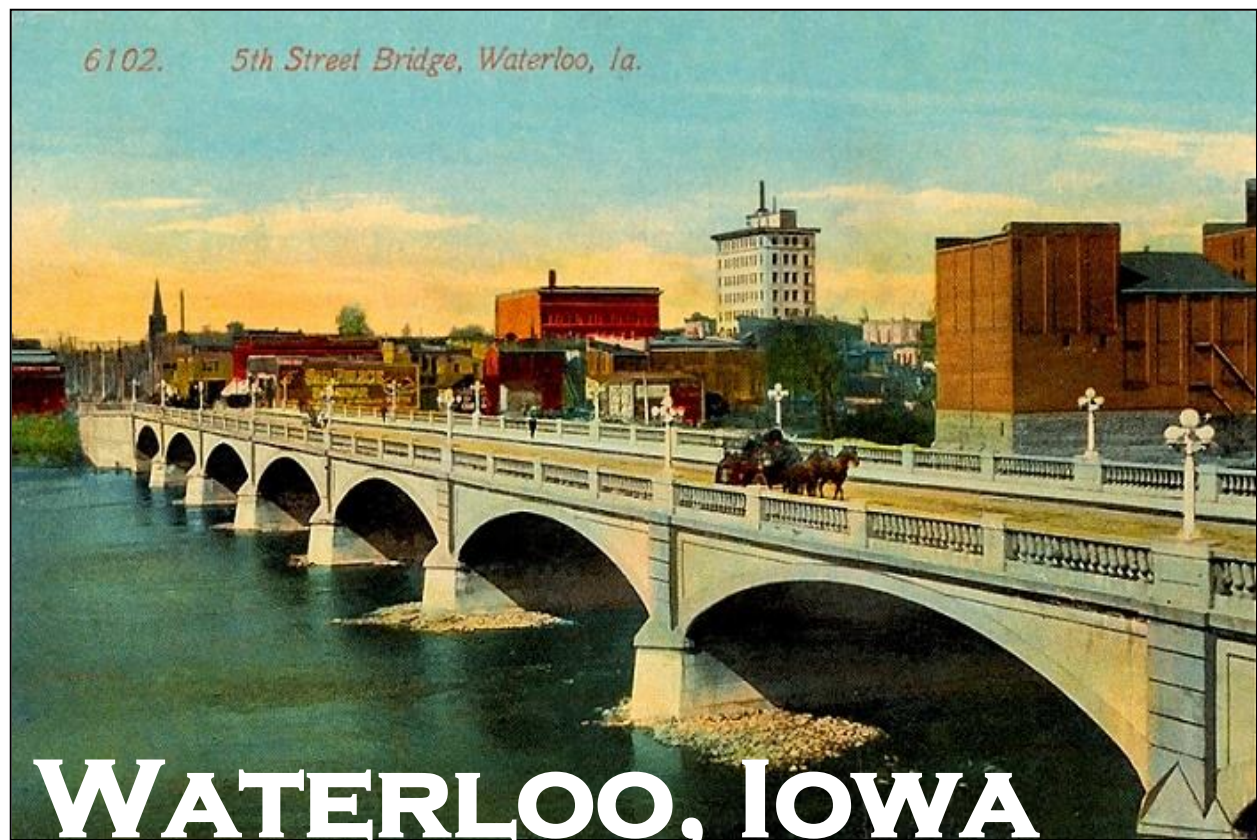
## Increase Public Awareness and Support for Historic Preservation

- Encourage and Promote Neighborhood Home Tours
- Toot the Historic Preservation Commission's Horn
- Continue and Expand the Annual Historic Preservation Awards Programs
- Partner with the Waterloo Cedar Falls Board of Realtors to Promote Historic Preservation
- Integrate the University of Northern Iowa Public History Program into Local Historic Preservation Projects
- Adopt a Formal Commitment to Historic Preservation as an Essential and Fundamental Strategy for Community Development

**Waterloo's quality and quantity of historic buildings should be recognized for what it is - a basic part of future development strategies.**





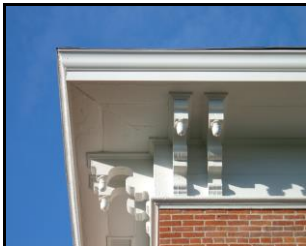


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## **Acknowledgements**

The Waterloo Historic Preservation Plan was developed through the City of Waterloo's Planning, Programming and Zoning Office. This project was initially coordinated and assisted by Morgan Hoosman and later by Chris Western, both Associate Planners with the city. Thanks are due to the many Waterloo citizens who provided input and information during the course of this project. Assistance in the completion of this study was provided by the Waterloo Historic Preservation Commission. Members are as follows:

Noel Anderson, City Planner  
Chris Western, Associate Planner  
Edward Ottesen, Chair  
Ann Olsson, Co-chair  
Julie Etheredge  
Alan McKean  
Lana Morgan  
Sherryl Newton  
Gale Quirk  
Ryan Malacek, ex-officio



**Members of the Waterloo Historic Preservation Commission in 2006.**



## I. Executive Summary

### *Introduction*

Over the past two decades communities across the country have found that an increased emphasis on the preservation of their architectural and historic resources results in economic growth, an enhanced quality of life, and vibrant downtowns and neighborhoods. To guide historic preservation efforts, many cities have completed plans to assist policy makers and community leaders with the complex issues involving historic resources. The Waterloo Historic Preservation Plan builds on the city's renewed emphasis on downtown and neighborhood revitalization efforts. Over the past decade, Waterloo has initiated a number of programs to spur redevelopment downtown, improve the appearance of its major highways, increase recreational and cultural opportunities and encourage investment in inner city residential areas. The intent of the Waterloo Historic Preservation Plan is to outline additional goals and actions to preserve, maintain and enhance the city's large stock of historic buildings both downtown and inner city neighborhoods. The plan also provides recommendations for increasing heritage tourism efforts as well as raising public awareness of the importance of historic preservation in the community.

### *Why Preserve? – The Economic Benefits of Historic Preservation*

Historic Preservation is beneficial to cities and communities for a number of reasons. In addition to the more obvious benefit of enhancing the surrounding physical environment, how can the rehabilitation and preservation of older buildings help a community? Dozens of studies conducted nationwide over the past two decades have demonstrated that historic preservation is an economically sound, fiscally responsible, and cost-effective strategy that produces visible and measurable economic benefits to communities. In short, historic preservation makes good economic sense.

- Historic Preservation Creates Jobs

Rehabilitation and revitalization projects create thousands of construction jobs annually, and **historic preservation creates more jobs than new construction**. Rehabilitation projects are more labor intensive than new construction. In new construction generally half of all expenditures are for labor and half are for materials. In a typical historic rehabilitation project, between 60 and 70 percent of the total cost goes toward labor, which has a beneficial ripple effect throughout the local economy.

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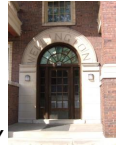
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## Goals and Objectives of the Waterloo Historic Preservation Plan

### Enhance Rehabilitation and Preservation of Waterloo's Historic Neighborhoods

- Reduce Abandonment and Demolition Through an Urban Homesteading Program
- Promote Rehabilitation Through a Revolving Fund Program
- Promote Building Rehabilitation By Easing Home Occupation Standards
- Promote Appropriate Rehabilitation Through Compatible Weatherization
- Provide Training for Builders and Contractors in Historic Rehabilitation Methods and Techniques
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- Revise and Expand the Publication "*Design Guidelines for Historic Buildings*"
- List Eligible Historic Districts on the National Register of Historic Places
- Evaluate the Significance of Properties Built After 1950 and Identify Those that Meet National Register Criteria
- Inventory and List on the National Register Waterloo's Lustron Houses



### **Enhance Rehabilitation and Preservation of Downtown Buildings**

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- Identify and List Commercial and Industrial Properties Eligible for the National Register of Historic Places
- Integrate Significant Buildings into the Redevelopment of the West Side of the Cedar River

### **Increase Heritage Tourism in Waterloo**

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### **Increase Public Awareness and Support for Historic Preservation**

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- Partner with the Waterloo Cedar Falls Board of Realtors to Promote Historic Preservation
- Integrate the University of Northern Iowa Public History Program into Local Historic Preservation Projects
- Adopt a Formal Commitment to Historic Preservation as an Essential and Fundamental Strategy for Community Development



## **II. Waterloo's Proud Past – Historical and Architectural Development**

### *Overview*

Waterloo is a city of approximately 67,000 residents and serves as the county seat of Black Hawk County. Located in the northeast section of the state, Waterloo sits astride the Cedar River. Settled in the 1840s, Waterloo soon became known for its industries with numerous flour mills and saw mills built adjacent to the river. By 1865, Waterloo's population rose to 3,000 residents and it was already known as a progressive community with a modern bridge across the river and railroad connections. The establishment of the Illinois Central Railroad shops in Waterloo in 1870 spurred additional industries to open or relocate in the community. By 1900, Waterloo was a busy manufacturing city with a population of 12,000. Known as the "Factory City of Iowa," the river's bisection of the city led to two distinct downtown areas and residential areas as each side sought to outdo the other in the late nineteenth and early twentieth centuries.

Waterloo flourished in the early twentieth century as companies such as the Rath Packing Plant and the John Deere Company expanded operations and added thousands of employees. Residential areas spread on both sides of the Cedar River as many large, two-story frame houses were built in popular styles of the period. Substantial commercial districts arose on both sides of the river featuring multi-story commercial buildings, hotels and offices.

In the years following World War II, Waterloo experienced many of the trends occurring nationwide such as relocation of businesses to the suburbs and main highways, the rise of suburban residential areas, and a decline in owner-occupied residences in the inner city neighborhoods. Gradually, all of downtown's department stores closed or moved elsewhere and many other businesses followed. Old buildings such as the Black Hawk County Courthouse and City Hall were razed for new structures and other buildings considered no longer economically viable were also demolished. Railroad traffic also declined in this period and the city's passenger stations closed by the 1970s.

During the 1980s, the Rath Packing Plant closed and the John Deere Company cut its work force. This led to the loss of thousands of jobs and the city's population declined during the decade. Since the early 1990s, the city has rebounded with additional manufacturing companies placed in business, a drop in unemployment and increases in population and per capita income. As part of Waterloo's commitment to civic improvements, a Main Street program was begun and a Historic Preservation Commission was formed. This increased focus on preserving the city's architectural and historical heritage also resulted in citywide cultural resource surveys and the listing of properties on the National Register of Historic Places

The first permanent white settlers came to the Cedar River Valley in the mid-1840s. The United States federal government acquired Indian lands in what is now Iowa in 1842 and the area was then opened for settlement. Black Hawk County was established the following year under the administration of first Delaware, and later Benton and Buchanan Counties. Iowa was perceived as a good place to settle, with the region surrounding the Cedar River being particularly notable for the quality of its land. In an 1846 guidebook, John B. Newhall proclaimed that Black Hawk County "possesses some of the finest soil and the best timbered land."



Settlers were quick to take advantage of these fertile lands as pioneers headed west. One of the first permanent white settlements in Black Hawk County occurred in the Waterloo area in 1845 with the arrival of George W. and Mary Hanna. They were soon joined by the Virden, Mullan, and other families. These first families settled on both sides of the Cedar River around a good fording spot, near what is now 4<sup>th</sup> Street. In doing so, they initiated a pattern of settlement and development that came to define Waterloo's future character, for as the city grew over the years, expanding on both sides of the river, definitive east and west side identities emerged with a notable rivalry between the two.

The settlement along the Cedar River was initially known as Prairie Rapids. In 1851, it had enough residents to apply for a post office and the name was changed to Waterloo. The pioneer community grew steadily on both sides of the river. Homes were intermingled among industrial and commercial establishments along the river bank, but soon distinct commercial, industrial, and residential districts began to form. As Waterloo began to take shape a number of individuals, primarily local landowners, platted large sections to be developed. Between 1855 and 1858 thirteen plats were filed for sites in the Waterloo area including Mill Square along the shore line. Local bankers John H. Leavitt and Emmons Johnson, along with surveyor George W. Miller were among the most influential individuals in the early development of the city, platting numerous areas during the late nineteenth century. Their real estate ventures included both farm lands and city lots and made each a wealthy man.

By 1860, Waterloo was a well-established town with a population of 1,800 residents. During the following decades, the town underwent a period of new growth and development that was primarily brought about by the arrival of the railroad, which had a significant and lasting impact on Waterloo's economic and industrial growth. Railroads helped shape the Midwest during the late nineteenth century as towns emerged across the landscape. Rail connections provided important transportation opportunities to often otherwise isolated communities and offered valuable connections to regional and national markets. The construction of a well-connected rail line in a town often brought the assurance of economic advancement. In 1856, the federal government authorized four railroads to be built in Iowa that would connect the Mississippi and Missouri Rivers. The citizens of Waterloo were well aware of the advantages of railroads and quickly approved to issue \$200,000 in bonds to support a line of the Dubuque & Pacific Railroad (later the Illinois Central). Delays occurred, however, as the company underwent financial difficulties. After reorganizing in 1860 as the Dubuque & Sioux City Railroad, the company soon began laying track, and the first trains entered Waterloo on March 11, 1861. The Civil War halted further construction of the line, but Waterloo and neighboring Cedar Falls had secured a route to important markets in the Eastern United States. Following the Civil War, work on the route to Sioux City was resumed and completed in 1870. The line later became part of the larger Illinois Central Railroad system.

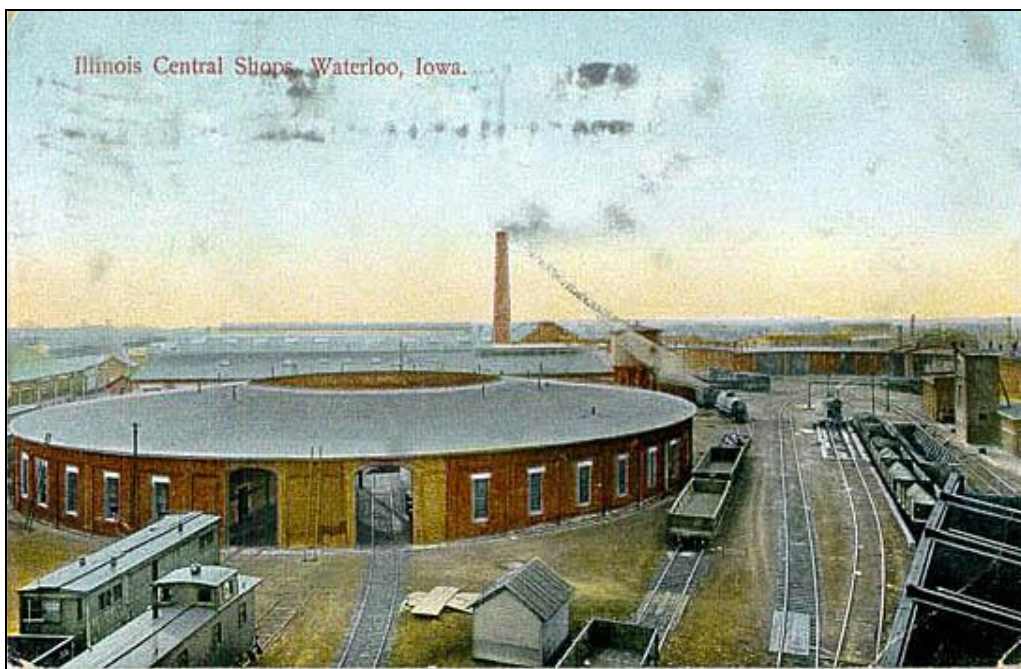
Waterloo gained a second railroad line in 1870 with the completion of the Burlington, Cedar Rapids & Minnesota Railroad. Waterloo residents contributed \$25,000 to secure the line in addition to the financial support given by the citizens of Cedar Falls, which was to have several branch lines. Ownership of the line changed hands in 1902 and the road became part of the Chicago, Rock Island & Pacific Railroad. At this point, Waterloo was well on its way to becoming the railroad center of the region, although Cedar Falls remained a strong rival. But in 1870, the Illinois Central Railroad chose to locate its central shops at Waterloo, which secured the town's position as a major railroad center of the Midwest. The Illinois Central built a large roundhouse





with fourteen stalls for train repairs along with blacksmith, carpenter, and paint shops. The company also eventually added a machine shop and division offices.

A third railroad line was established in Waterloo in the late 1880s. The Des Moines & McGregor Railroad, known as the “Diagonal” due to its path from central Iowa to the northeastern corner, was organized in 1869. Waterloo representatives approved the line as early as 1872, but financial troubles plagued the company and delayed construction well into the 1880s. After various reorganizations, the company emerged as the Chicago, St. Paul, and Kansas City Railroad, and Waterloo citizens approved a tax to help finance the endeavor provided that depots were constructed on each side of the river. Service began on the line in July 1887, and it became part of the Chicago & Great Western system in 1899.



**Illinois Central Shops, ca. 1890 (Courtesy Rootsweb.com)**

The coming of the railroad ushered in a new era of growth and development in Waterloo. The establishment of prominent rail lines through Waterloo and the subsequent designation of the Illinois Central Shops secured its position as a regional shipping and distribution point, which in turn significantly boosted Waterloo's economy and fueled its emerging identity as an industrial center. Throughout the decades of the 1860s, 1870s, and 1880s, the town evolved from a small pioneering community to a sizeable city with a growing industrial economy. During this period the town underwent substantial growth and change as the population increased, businesses emerged, and services expanded.

The number of Waterloo residents climbed steadily, and residential areas began to expand on both the east and west sides of town. These were primarily one- and two-story brick or frame dwellings constructed within a few blocks of the commercial center. Two areas, South Street and Franklin Street, emerged as early prestigious residential locations. West of the river, the South Street area became a favored spot for the city's elite due to its hillside position



overlooking the Cedar River and several elegant homes were constructed in this area during the 1860s through the 1880s. East of the river, Franklin Street became a prestigious address for some of the city's most prominent leaders and businessmen who constructed fine large homes. As the city grew, similar development took place on adjacent corridors such as Walnut, Pine, and Independence Streets.

Some of the more prominent house designs of these early residences were Italianate and Queen Anne styles. The Italianate style was a preferred residential style from around 1840 through the 1880s. The style features tall narrow windows often with arched upper sashes, extended bay windows, decorative entrances, bracketed eaves, and sometimes a cupola. Two of the city's oldest remaining dwellings, the Rensselaer Russell House and the Snowden House were constructed in the Italianate style and are located on a hillside on the west side of the river. The Rensselaer Russell House at 520 W. Third Street was constructed in 1861 for a prominent Waterloo banker and real estate investor. The two-story, brick dwelling features wide eaves with decorative paired brackets, four-over-four wood sash windows with decorative arched lintels, and a cupola with a band of arched attic windows. The Snowden House is situated nearby at 306 Washington Street. It was constructed in 1881 for pharmacist William Snowden. The house has a brick exterior and features a full-width porch, segmental arched windows with bracketed hoods, a large arched doorframe, and a dentilled cornice with paired brackets. Both the Snowden House and the Rensselaer Russell House are listed on the National Register of Historic Places.



**The Rensselaer Russell House and the Snowden House are listed on the National Register of Historic Places.**

Frame examples of the Italianate style were also common. The dwelling at 821 W. 2nd Street dates to the 1870s and is an excellent example of the Italianate design with a flat roof, wide decorative cornice with dentils and paired brackets, a full-width porch with chamfered square posts connected with arches, and tall, narrow sash windows. Other examples include the dwellings at 301 Webster and 315 Randolph Streets.



**The dwelling at 821 W. 2<sup>nd</sup> St. is an excellent example of the Italianate style.**



**The houses at 301 Webster and 315 Randolph Streets are Italianate influenced designs.**

The Queen Anne style emerged in the 1880s and remained popular through the first decade of the twentieth century. This style is characterized by its irregular shape, usually with a dominant front-facing gable, bay windows, and decorative detailing such as porch spindlework and gable ornamentation. Many have large wraparound porches. Waterloo examples tend to date to the latter portion of the style's period of popularity, from around 1890 through 1910, and typically lean toward a free classic style of detailing. Rather than delicate spindlework, the free classic subtype of the Queen Anne style uses classical columns for porch supports, often in groupings of two or three, and other classical details. This design shares much in common with the Colonial Revival style and demonstrates its growing popularity around the turn of the century and the transition from the asymmetrical, ornate Queen Anne style to the more balanced, classical-oriented Colonial





Revival designs. Two examples in Waterloo are the dwelling at 310 Independence Avenue and the Henry Weis House at 800 Wellington Street. The house at 310 Independence Avenue has an irregular plan and roofline with projecting bays, and its porches feature groups of classical Tuscan style columns. The dwelling has minimal decorative detail, which is limited to simple floral design panels above the second story windows.



**The dwelling at 310 Independence Avenue.**

The Henry Weis House is one of Waterloo's best examples of the Queen Anne style. Built ca. 1902 for local manufacturer Henry Weis, this two- and one-half story, frame dwelling has a wraparound porch that features fluted columns with Ionic capitals, a projecting polygonal bay, and decorative attic windows. The Weis House was listed on the National Register in 1989 for its architectural significance.



**The Henry Weis House at 800 Wellington Avenue.**





The fertile farmland surrounding Waterloo made the city a key center for agricultural products and equipment, and during the final decades of the late nineteenth century, manufacturing centering around agricultural development became the backbone of Waterloo's economy. One of the earliest industrialization efforts in Waterloo occurred in 1874, when an agricultural implement factory was established. Others soon followed, and by 1881, twenty-eight factories operated in the city. These industries employed nearly 400 people and produced over one million dollars. By the end of the 1880s, Waterloo was home to three railroad lines and had a population of 6,679.

Thus as the twentieth century approached, Waterloo stood poised for what became a boom period of rapid physical and economic growth. Between 1890 and 1920, the city's population soared, industrial development was rapid, and the economy prospered. Throughout the period, booster organizations, including the Board of Trade and Commercial Club, as well as prominent individuals in the city worked diligently to promote the town to area industries. They promoted Waterloo as the "Best Living and Manufacturing City of the West" and offered companies incentives such as sizeable tracks of land with easy access to rail lines in order to encourage them to establish factories in Waterloo. Boosters commonly used financing through lot sales to raise funds to lure industry to the area. Real estate and investment companies emerged as the east and west sides engaged in a healthy competition to attract industrial development. An explosion in real estate development took place as 156 new plats were laid out in and around the city between 1899 and 1915 rapidly expanding the city's borders. Seventy-two of these plats were filed in the five-years between 1906 and 1911.



**View of Alta Vista Avenue in the Highland Neighborhood, ca. 1915 (Courtesy Rootsweb.com)**

In addition to the city's residential neighborhoods, downtown Waterloo also has a unique and rich history that is reflected in its built environment. Initial settlement in the 1840s ultimately resulted in the development of a distinctive downtown with commercial districts along both sides of the Cedar River. As the town took shape, definitive east and west side identities emerged with a notable rivalry between the two.



At first, more development occurred on the west side of the river, which by the early 1850s had expanded three blocks from the river. Still, prior to 1856 there were less than twenty buildings on either side of the river. In 1853 the town of Waterloo was officially surveyed and platted, and in this year a sawmill began operation and the first school, a log structure, was built. Samuel May, the local tavern keeper, began operating the first ferry across the Cedar River, and Nelson Fancher opened the town's first general store in a log cabin on 3<sup>rd</sup> Street.

Also in 1853, Black Hawk County gained status as an independent county. Officials initially selected Sturgis Falls (later renamed Cedar Falls), a settlement approximately eight miles northwest of Waterloo, as the county seat. Sturgis Falls with its thriving mills already had a leading edge over Waterloo in local commerce, and the citizens of Waterloo knew that being the center of county government would give them an additional advantage. Boosters of the town began an effort to gain the seat, and petitioned for a vote on the matter. In 1855, Waterloo won the title by a vote of 388 to 260.

Gaining the status of county seat gave Waterloo a significant boost that assured its future growth and development. The town's first flour mill was constructed near the river in 1856, so residents no longer had to travel to Sturgis Falls to mill their grain, and a pedestrian bridge was in place across the Cedar River by the late 1850s. This was followed by the first wagon bridge, which was built at 4<sup>th</sup> Street in 1859. Construction of the first county courthouse was completed in May 1857 on the east side of the river at E. 10<sup>th</sup> and Water Streets. During this early development era of Waterloo, the town also gained its first bank and newspaper.

The arrival of the railroad in 1861 ushered in a period of new growth and development. The coming of the railroads in the late nineteenth century altered the appearance of downtown Waterloo with the construction of both freight and passenger depots. In 1870, the Illinois Central located its repair shops in Waterloo and constructed a roundhouse east of the river near what was then the outskirts of town. Few of these railroad-related structures remain intact today, as most of the depots were razed after rail service declined in the late-twentieth century. However, the Chicago & Great Western freight depot remains intact at the corner of E. 6<sup>th</sup> and Sycamore Streets at the edge of the downtown area. This two-story building was constructed in 1903 and features a rock-faced concrete block exterior and large arches framing what were originally the freight doors. The depot was listed on the National Register of Historic Places in 1997. Also remaining in the downtown area are the WCF&N terminal office building at 323-9 E. 4<sup>th</sup> Street, and the WCF&N freight warehouse at 27 Lafayette Street, constructed in 1917 and 1910 respectively. While both of these buildings have experienced some alterations, they continue to reflect the important role the interurban line played in Waterloo's industrial and wholesale businesses.

On the west side of town, Commercial Street became the principal retail and market area. East of the river, merchants filled first Fourth Street and then spread parallel to the river along Sycamore Street. In addition, each side had a school and three churches – Grace Methodist, Free Will Baptist, and St. Joseph's Catholic Church on the east, and Presbyterian, First Baptist, and St. Mark's Episcopal churches on the west.



**The 1903 Chicago & Great Western freight depot continues to be part of Waterloo's historic downtown landscape.**



**The WCF&N freight warehouse at 27 Lafayette Street.**

The oldest remaining commercial buildings in Waterloo are located along Commercial Street and reflect the Italianate style. The brick building at 622 Commercial Street appears to have been constructed ca. 1870 and features hooded arched windows and a corbelled brick cornice at the roofline. The adjacent building at 620 Commercial Street likewise is of brick construction and has segmental arch brick lintels with keystones and a decorative brick cornice. The storefronts of these buildings have been remodeled several times to accommodate changing businesses; however, their upper facades remain largely unaltered and reflect their historical character.





View of E. 4<sup>th</sup> Street, ca. 1910, (Courtesy Rootsweb.com).



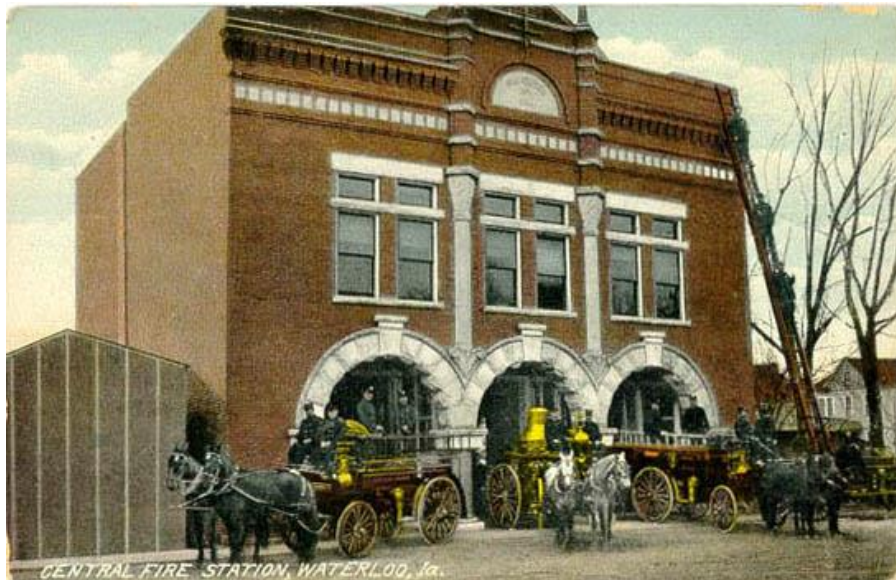
View of W. Fourth Street, ca. 1910 (Courtesy Rootsweb.com).





**The buildings at 620-622 Commercial Street are among the city's oldest commercial structures.**

With the addition of the courthouse and railroad tracks on the east side of the river, Waterloo was well-positioned for the future and incorporated in 1868. In 1872 the 4<sup>th</sup> Street Bridge was replaced with a new iron structure, and in 1887 a bridge was constructed across the river at 5<sup>th</sup> Street. Gas and electric power became available to Waterloo businesses and residences in 1879 after a private power company formed, and in 1885 the Waterloo Street Railway Company began to operate horse-drawn streetcars throughout the city.



**Central Fire Station, ca. 1910, (Courtesy Rootsweb.com).**



In the early twentieth century, the city began to provide additional services such as fire protection. The two-story brick and limestone building at 716 Commercial Street was constructed as Waterloo Fire Station No. 2 in 1907. The building's interesting façade reflects elements of the Victorian Romanesque and Italianate styles. It features large columns with cushion capitals, oversized stone brackets, decorative stone panels, arched transoms with brick and limestone voussoirs, and a decorative brick cornice. The Fire Station possesses historical and architectural significance for the city of Waterloo and was listed on the National Register in 1988.



**Fire Station No. 2 was constructed in 1907.**

As the twentieth century approached, Waterloo stood poised for what became a boom period of rapid physical and economic growth. Between 1890 and 1920, industrial development was rapid and the city's population soared, doubling nearly every decade to reach over 36,000 by 1920. During this period, the city's economy prospered and its downtown developed into a regional commercial and distribution center with a wide variety of stores, shops, and warehouses.

Waterloo's railroads played an important role in the city's commercial development. By 1928, seventy-one passenger trains came through the city each day and brought in thousands of potential shoppers. Waterloo's central business district served as the commercial center of the region. From the town's first general store, which opened in a log cabin on 3<sup>rd</sup> Street in 1853, the commercial district expanded to include a variety of clothing and hardware stores, jewelers, drug stores, and furniture shops by the late 1890s. By 1928, the commercial district contained a large department store, thirteen shoe stores, twenty-seven clothing stores, five dry goods stores, three millinery shops, twenty drugstores, three hardware stores, six furniture shops, nine electronic appliance stores, five auto accessory stores, and eighteen tire shops.



Downtown Waterloo retains a number of commercial buildings from this prosperous era. Some of the earliest and more prominent buildings date to the late nineteenth century and are located on East 4<sup>th</sup> Street. The Fowler Building at the corner of East 4<sup>th</sup> and Lafayette Streets is a large, three-story brick building constructed as a warehouse in 1884. The building retains much of its original design, which includes corbelled brick detailing and an extravagant cornice and roofline. Adjacent to the Fowler Building at 220-224 East 4<sup>th</sup> Street is the Haffa Building, constructed in 1885. This two-story brick building originally housed a retail clothier and furrier business. It's upper façade remains intact with pedimented window hoods, corbelled brick, and a bracketed cornice with a sunburst design pediment.



**The Fowler Building and Haffa Building on East 4<sup>th</sup> Street, and detail of the Haffa Building's roofline.**

Another early building is the Black Hawk Lodge No. 72 at 310 East 4<sup>th</sup> Street. This three-story, brick building was constructed in 1890 and contained an Odd Fellow's Hall on the top floor and commercial space below. It features decorative brick panels at the cornice, rough-faced stone sills and detailing, and a large central arched window. In 1892, the two-story corner building at 217-219 West 4<sup>th</sup> Street was constructed. This building has a brick exterior with decorative stone detailing. It has a chamfered corner and a parapet roofline with stone coping, and groups of windows set within stone arches.

As prosperity continued into the twentieth century, so did construction. The two- and three-story, brick buildings at 318 and 320 East 4<sup>th</sup> Street were completed in 1902. Both buildings feature decorative brickwork. The 320 property features paired rectangular windows with tri-part arched transoms set within a large corbelled brick arch. This building originally housed a grocery store, and further down the street at 324 East 4<sup>th</sup> Street was a grocery wholesale business. This three-story brick commercial building was constructed in 1908 and has a decorative brick cornice. Many of these buildings have undergone restoration work in recent years and offer loft apartments on the upper floors while continuing to provide commercial space on ground levels.





**Left: The building at 310 E. 4<sup>th</sup> Street was constructed in 1890; Right: 217-219 W. 4<sup>th</sup> Street was built in 1892.**

Construction in downtown Waterloo continued at a rapid rate. In 1910 alone, thirty-six new commercial buildings were constructed in downtown Waterloo including the First National Bank and the Marsh-Place Building on the east side of the river. Early occupants of the six-story Marsh-Place Building including a men's clothing store, the Associated Manufacturers Company, and the Peerless Cream Separator Company, as well as the Commercial Club and the Board of Trade. Later tenants included various physicians, attorneys, insurance companies, real estate brokers, and from 1912 to 1952 the Christian Science Reading Room.

The Marsh-Place Building remains a notable landmark at 627 Sycamore Street. The three-part commercial block building is representative of the Commercial style with a brick exterior and terra cotta detailing. Windows on the upper stories appear in groups of three, and at the roofline is a simple cornice with modillion blocks. The Marsh-Place Building was listed on the National Register of Historic Places in 1998.





**The Marsh-Place Building at 627 Sycamore Street has been home to a number of important Waterloo businesses since its 1910 construction.**

Another thirty-six new commercial buildings were also constructed in downtown Waterloo in 1913. Among these was the Kistner Mortuary at 316-318 West 3<sup>rd</sup> Street. This two-story, brick building features paired six-over-one sash windows and a parapeted roofline with concrete coping.



**Detail of Kistner Mortuary.**

Also built in 1913 was the Hotel Russell-Lamson at 201-215 West Fifth Street. This prominent eight-story building offered 250 guestrooms, 150 of which had private or connecting baths. The hotel also contained a private dining room that seated 100, sample rooms for traveling salesmen, a barber shop, billiard room, and an artesian well. The hotel remained in operation until the 1960s,



and the building continues to significantly contribute to the historic character of downtown Waterloo today. Commercial businesses now occupy the first floor, and the upper stories have been converted into apartments. The building retains much of its original form and design and was listed on the National Register in 1988.



**The Hotel Russell-Lamson was listed on the National Register in 1988.**

One of Waterloo's most successful retail establishments was the James Black Dry Goods Company. Merchant James Black first opened a dry goods store in the city in 1894 with an initial \$6,000 worth of stock and two employees. Within a decade, Black carried around \$100,000 in stock and hired forty-five clerks. Black incorporated his business in 1904 and offered his employees an opportunity to invest in the company. The business continued to expand, and Black's store relocated to its new eight-story building at East Fourth and Sycamore Streets in 1914. By this time Black's workforce was over 300. At 103-111 East 4<sup>th</sup> Street, the Black Building remains a notable local landmark in the downtown Waterloo commercial district.

Another prominent building constructed in the downtown area in 1914 was the Waterloo Building at 603 Commercial Street. This ten-story building is one of the largest in downtown Waterloo and it retains much of its original design. The tall brick structure features Beaux Arts style detailing on the upper stories with decorative swags, pilasters with Corinthian motif capitals, and pedimented window hoods.



**The Waterloo Building on Commercial Street.**

Wholesale businesses were also important contributors to Waterloo's strong economy during this period, and many of these were connected to agriculture and food industries. In 1879 brothers Courtland, George, and Joseph A. Fowler established the city's first wholesale grocery business. The Fowler Company initially traded in apples and apple products and operated a small cheese factory. They constructed a warehouse on East Fourth and Lafayette in 1884 and added a second five-story building in 1894. By 1908 the Fowlers had forty employees and carried a variety of grocery products. Other Waterloo wholesale businesses included: Smith, Lichty & Hillman Wholesale Grocery Company, established in 1889; the Waterloo Fruit & Commission Company, founded in 1899; the Black Hawk Fruit Company, established in 1915; and the Black Hawk Coffee & Spice Company, which started in 1898.

Waterloo's growth and booming economy led to many additional developments throughout the city during the early twentieth century. In 1902 a new courthouse was constructed at the new and more convenient location at Park and Sycamore Streets. This Beaux Arts style building served the county until 1963 when it was razed. Other enhancements to the downtown area included the construction of a memorial hall. Black Hawk County Soldiers Memorial Hall was constructed on West Fifth Street in 1915. The hall, designed by architect John Ralston, commemorated veterans and served as a meeting place for various patriotic organizations. The Soldiers Memorial Hall continues to serve area veterans and is one of Waterloo's most prominent buildings. The one-story, brick building reflects influences of the Colonial Revival style and features round-arch windows, a stone beltcourse and decorative stone panels. It was listed on the National Register in 1988.



**Black Hawk County Soldiers Memorial Hall.**

The rivalry between the east and west sides of town influenced much of Waterloo's development over the years. In both industrial and commercial development as well as residential development, promoters and developers strove to make their chosen side more advanced, progressive, and preferable. No sooner than one large commercial building or high-end residential district appeared on one side of the river, another appeared on the opposite shore. This competition proved to be healthy to the city's growth and economy as both sides were successful in creating diverse residential areas, industrial enterprises, and vigorous commercial districts.

The rivalry between the two sides is especially evident in the establishment of the city's libraries. When Waterloo's first free public libraries opened in the late 1890s, a division was established on each side of the river. The east library was located in city hall while the west was located first in the post office and later in the YMCA. In 1902, the Carnegie Foundation granted the city \$30,000 for a library building. A struggle quickly arose between the east and west sides of town, both of which wanted the facility on their side of the river. It was first proposed that a facility be constructed on a bridge in the Cedar River, but that would be more costly. The debate continued for two years until finally the Carnegie Foundation resolved the issue by increasing its offer to a total of \$40,000, and gave the town a choice between constructing one library at a mid-river location, or two \$20,000 facilities, one for each side. Waterloo residents chose the latter option, and the two Carnegie libraries were dedicated on February 23, 1906.

Waterloo's Carnegie libraries served the public until 1981, when the two libraries were combined into the former post office building at West Park and Commercial, which was constructed in 1937. The two 1906 buildings have since been used for various public offices and facilities. Both the East and West Carnegie libraries retain a high degree of their architectural integrity and were listed on the National Register in the 1980s. Both buildings are notable for their architecture. The





West branch is a brick and stone building designed in a moderate Beaux Arts style and features decorative garlands, quoins, and a dominant pedimented entrance with large classical columns with Ionic capitals. The East branch is designed in a Neoclassical style and features Ionic columns and a large decorative dormer with a lunette window.



**The West Waterloo Carnegie library.**



**The East Waterloo Carnegie library.**

During this same era, transportation was further enhanced with the development of an electric interurban line. The Waterloo & Cedar Falls Rapid Transit Company (later renamed the Waterloo, Cedar Falls & Northern Railway – WCF&N), acquired the town's streetcar line in 1896 and initiated a 7.5 mile interurban beltline that connected a series of factory sites in outlying areas along the northern edge of Waterloo's east side. By 1916, WCF&N had developed five routes



throughout the city and reached practically all the factory districts. The line provided both freight and passenger service within the city and beyond its borders to neighboring communities. The service provided by the interurban was an additional attraction to area industries.

The efforts of boosters along with the development of the interurban resulted in the establishment of several factory districts around the central city's perimeter. Chief among them were the Westfield, Rath, and Litchfield areas, which formed around key industries. East of the river, the Rath district emerged near the riverbank to the south in the 1890s, and Litchfield developed on the northern end of the city's east side between 1903 and 1910. Westfield developed along the west side riverbank just north of the downtown area around 1903. Each district was centered around one or more primary factories and was located on the increasingly important interurban beltline. Working class neighborhoods quickly emerged in each area to accommodate the growing number of factory workers.



**The Rath Packing Company complex, ca. 1930.**

The Rath district developed around the Rath Packing Company, which became one of the city's most important industries. The family meatpacking business had originated in Dubuque in the 1850s. After a fire destroyed its Dubuque factory in 1891, other cities, including Waterloo, courted the company. The booster organization known as the Waterloo Improvement Syndicate offered Rath an appealing package including a donated site, and the company accepted the offer. It began operation in Waterloo during the winter of 1891-1892 in a small, three-story packinghouse in a newly planned industrial area on the east side of the Cedar River. The Rath Packing Company's success continued throughout the early twentieth century and it greatly expanded its facilities at Sycamore and Elm Streets. The company quickly became one of Waterloo's major employers, with approximately 2,000 people working at the plant by the late 1920s.



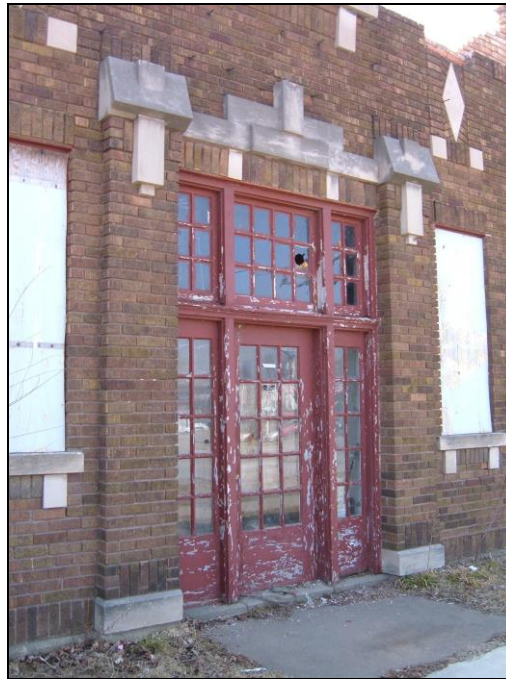
**The massive Rath Packing Plant today.**

Like the Rath Packing Company, the majority of Waterloo industries that developed during its late nineteenth and early twentieth century boom period were tied to agriculture. Important areas of focus include food processing, farm equipment manufacture, and dairying. In addition to Rath, which slaughtered and processed meat, Waterloo was also home to companies that milled or baked wheat, processed dairy products, and canned vegetables. The Waterloo Canning Corporation specialized in sweet corn and employed up to 250 individuals during the peak season. The Union Mills Company, which formed in 1873 as a consolidation of area mills, made flour, corn meal, pearl barley, and animal feed. The company produced 1,200 barrels of flour per day in 1908 and was one of the largest corporations in Black Hawk County. In 1922, around 125 farmers established the Waterloo Cooperative Dairy. The facility at 1302 Commercial Street housed a creamery, cold storage area, and an office. The importance of dairying is also evident in the establishment of the Dairy Cattle Congress in 1910. This event became a nationally known exposition for showing and selling dairy cattle. In 1919, it expanded to include the National Belgian Horse Show and added exhibits of poultry and crops. By 1925 attendance at the Cattle Congress was over 100,000.



**Dairy Cattle Congress, ca. 1925**





**The building at 1302 Commercial Street housed the Waterloo Cooperative Dairy in the 1920s.**

Another leading Waterloo food processing company was the Alstadt & Langlas Baking Company, a large-scale, wholesale bakery that began in 1903 at 1428 Mulberry Street. The company quickly developed an extensive trade both within Waterloo and well beyond, reaching eighty towns in a 200-mile radius by 1915. By the 1930s, the help of motor vehicles allowed the company to have twenty-eight routes that covered 4,000 miles. The company, which claimed to be “by far the largest independent bakery in the Middle West,” expanded its operations several times over the years and in 1926 had a capacity to bake 2,500 loaves an hour. The majority of the buildings associated with the Alstadt & Langlas Bakery have been demolished.

The manufacture of farm equipment and implements was another important category of Waterloo industry. Area factories produced such varied items as cream separators, wagon endgates, harrow carts, manure spreaders, tractors, and gasoline engines. Several of these manufacturers were located in the Westfield area including Headford and Hitchins Foundry, Iowa Dairy Separator Company, the Cascaden-Vaughn machine shop, and the Waterloo Gasoline Engine Company, which became the John Deere Tractor Works.

During the 1910s, Waterloo was the third largest producer of cream separators in the country and made one-fifth of America's gasoline engines. The Iowa Dairy Separator Company developed as an offshoot of a local creamery in the late nineteenth century. The company's product was a hand-operated, gasoline-powered machine that separated cream from milk, which it sold throughout the United States and internationally. Its number of employees leaped from 120 in 1904 to 540 in 1906, and up to 600 by 1910. In the late 1910s, the company merged with other manufacturers and became the Associated Manufacturers Company, which, in addition to cream separators, produced feed grinders, gasoline engines, concrete mixers, and other products.





Various companies in Waterloo produced gasoline engines for farm use, including the Iowa Gasoline Engine Company established in 1901, and the Waterloo Gasoline and Traction Engine Company, founded in 1893. The invention of a workable and affordable gasoline engine transformed American farming practices. Sales of the product soared throughout the country during the early twentieth century, and Waterloo was a leader in its production. Out of the 250,000 engines manufactured in the United States in 1913, Waterloo companies made 50,000. But most importantly, production of gasoline engines led to the development of what became one of Waterloo's largest manufacturers and employers during the twentieth century – Deere & Company.

Deere & Company came to Waterloo in 1918 after it purchased the successful Waterloo Gasoline Engine Company. The locally owned company was founded in 1893 as the Waterloo Gasoline and Traction Engine Company and while it developed an early tractor, concentrated on the production of gasoline engines. The most successful engine was known as the “Waterloo Boy,” for which the company had forty-six orders per day. By 1915 the company employed 700 workers and had returned to developing tractors, including the Waterloo Boy tractor line. By 1918, the company had sold 10,000 of these tractors and had caught the attention of Deere and Company, a Moline, Illinois corporation. A manufacturer of farm implements, Deere was interested in adding tractors to its line of products. Impressed with the Waterloo company and its tractor line, Deere & Company purchased the Waterloo Gasoline Engine Company in March 1918 for \$2,350,000. Deere & Company since has continuously been a major employer and prominent manufacturer in Waterloo.

Another prominent farm implement company in Waterloo during the early twentieth century was the Litchfield Manufacturing Company, which made power grinders, wagon end-gates, and manure spreaders. The company originated in Webster City in 1879 and was lured to Waterloo in 1903 by prominent businessman William Galloway. The Litchfield Company constructed a large factory complex on the east side of the river. The facility consisted of five interconnected matching buildings, each housing a separate function. The company was successful throughout the early twentieth century and expanded their product line in the 1930s to include steel wagons, tractor hitches, and other metal farm implements.



**The complex of the Litchfield Manufacturing Company in east Waterloo.**



By 1900, Waterloo's industrial development had earned it the nickname of "Factory City." In 1904, the city ranked tenth in Iowa's manufacturing centers. It became seventh by 1909, and in 1919, Waterloo was the state's fifth leading manufacturing city. Between 1899 and 1919, the number of industrial enterprises in Waterloo had risen over 192% growing from 55 to 161. During this same period the number of wage earners climbed from 804 to 4,620, and increase of about 475%.

Waterloo's rising industry brought about tremendous growth in the city's population. Between 1890 and 1900, the city's population nearly doubled, reaching 12,580, and within another decade doubled again totaling 26,693 by 1910. This made Waterloo one of only eighteen cities in the United States to have a population increase of over 100 percent between 1900 and 1910. The city's rapid growth between 1890 and 1910 made it rise from seventeenth to seventh among the most populated cities in Iowa. Another 10,000 people had moved to Waterloo by 1920, when the population reached 36,230.

The influx of newcomers included groups of African Americans as well as Greek, Croation, and Jewish immigrants. Greek immigrants numbered approximately 2,000 during the 1910s and 1920s and most worked as laborers. A number of Greeks lived in apartments and ran shops in the Bluff Street area, which became known as "Greek Town" and was well known for its candy stores. The growing community formed the St. Demetrios Greek Orthodox Church in 1929, which was the first Greek Orthodox church in Iowa.

A number of African Americans came to Waterloo in the 1910s to work for the Illinois Central Railroad. After closing its shops in Mississippi, the line offered workers there free passage and jobs in the North. As a result, Waterloo's African American population rose from 24 in 1910 to over 1,000 by 1925. A predominantly African American neighborhood emerged to the east of the Illinois Central yards in east Waterloo known as "Smokey Row." A central part of African American religious, social, and cultural life was its churches, and the Bethel AME Church was one of the first congregations to form in Waterloo.

As Waterloo's population grew, housing became a central issue and a building boom ensued as numerous subdivisions and neighborhoods appeared on both sides of the Cedar River. Between 1900 and 1915 around 5,300 new housing units were built in Waterloo. In 1910 alone 706 residential units were built in the city, and 611 more were built in 1912. Construction was particularly high in the factory districts as worker housing cropped up near local industries. In the Westfield area there were 1,000 new dwellings built between 1897 and 1915. Near the Litchfield factory, 800 new dwellings were constructed between 1902 and 1910. These working class neighborhoods were loosely defined, but developed individual identities. Lots sizes were similar to those found throughout Waterloo and were platted along grid-pattern streets.

A variety of house types and designs appeared in these and other working and middle-class neighborhoods throughout Waterloo. Some of the most common include variations of Colonial Revival styles, double houses, and what has been identified as the Commodious Box form. The Colonial Revival style grew in popularity around the turn-of-the-century as architecture moved away from the asymmetrical Queen Anne forms of the 1880 and 1890s. The Colonial Revival style was a return to designs based upon house forms of Colonial America. These dwellings were characterized by rectangular plans and the use of classical columns and detailing. The style's popularity coincided with Waterloo's intense growth and expansion of the early twentieth century.



The American Foursquare and Dutch Colonial Revival designs are subtypes of the Colonial Revival style and are also strongly represented in Waterloo. American Foursquare dwellings were built from ca. 1900 to ca. 1920 and are two-story, rectangular dwellings with hipped roofs, full-width porches, and Colonial Revival detailing at the entrances and eaves. Rooflines commonly feature dormers. A representative example of the American Foursquare house form is the dwelling at 922 Mulberry Street, which has a hipped roof with a front facing dormer, a full-width porch with square columns, and wide eaves. In the 1000 block of Lafayette Street is a row of four American Foursquares. These dwellings appear to have been constructed in an identical plan, but each has been altered in varying degrees through porch alterations and the addition of synthetic siding.

**The dwelling at 922 Mulberry Street is a good example of an American Foursquare dwelling.**



**The 100 block of Lafayette Street contains identical plan examples of the American Foursquare design.**





Dutch Colonial Revival style dwellings are distinguished by their steeply pitched gambrel roofs and often have a continuous dormer on the main façade or shed or gambrel dormers on the side elevations. Waterloo contains numerous examples of this design including the dwelling at 312 Alta Vista Avenue. This example has a full-width porch with Tuscan columns, and shed roof dormers on the side elevations. Other examples can be found on the 500 block of Barclay Avenue. Dwellings here feature both gambrel roof dormers and clipped gable rooflines.

**The dwelling at 312 Alta Vista Avenue reflects the Dutch Colonial style.**



**The 1800 block of Franklin Street contains two identical plan Dutch Colonial designs.**

Another identified house type in Waterloo built between 1890 and 1920 is the Commodious Box, which is a large two-story, typically frame dwelling with a full-height gable bay on the main façade and sometimes the side elevations, pedimented gables and large porches. These houses were built to accommodate one or more families and many were built with separate





upstairs and downstairs units. These dwellings have Queen Anne or Colonial Revival style influences, or later versions might have elements of the Craftsman style. Representative examples include the dwellings at 339 Saxon Street and 1402 Jefferson Street. Each of these dwellings reflects modest Colonial Revival style influences with Palladian type attic windows and classical porch columns.



**The dwellings at 339 Saxon Street and 1402 Jefferson Street are representative of the Commodious Box house type.**

Bungalow and Craftsman styles became popular throughout Waterloo and across the country after 1910. These residences followed designs popularized by pattern books and mail order companies such as Sears and Roebuck, and the Aladdin Company. Bungalows are generally defined as one-to –one- and one-half story dwellings with low-pitched roofs, wide eaves, and of brick or frame construction. Craftsman dwellings emphasize a diversity of massing and materials on the exterior and often have combinations of stucco, frame, stone, or brick. These dwellings also often feature extended rafters, purlins and brackets. Examples of Bungalow designs include the dwellings at 186 Lovejoy Avenue and 219 Leland Streets.



**The dwellings at 186 Lovejoy and 219 Leland reflect the Bungalow style.**



Waterloo also has a sizeable collection of multi-family housing units. The city's rapid population growth created a housing demand that resulted in the construction of a number of apartments, flats, row houses, and double houses during the early twentieth century. Waterloo contains an interesting assortment of these multi-family units, which can be found throughout the city in working and middle-class neighborhoods. Especially common in Waterloo is the double house, a two-unit dwelling designed to accommodate two families in a side-by-side design. These dwellings are an expanded form of the single-family unit that essentially is two identical houses that share a common party wall. Each house has its own separate utility systems, a separate legal description and could be sold separately. Double houses were often good economical investments during Waterloo's building boom era as an owner could get more house for the money and typically lived in one side while renting the other.

Numerous examples of double houses remain in neighborhoods throughout Waterloo. Representative examples include dwellings at 302-304 Courtland Street and 624-626 West Park Avenue. Both of these dwellings date to the 1920s and reflect Craftsman style designs. The Courtland property has a central dormer with a parapet roofline, and a full-width porch with tapered wood columns resting on stone piers. The West Park property displays a wide eave, large accented dormer, and identical one-story enclosed sunporches with stone exteriors on each side.



**Double houses, such as this one at 302 Courtland Street, accommodated two families.**



**Another example of a double house is located at 624-626 W. Park Avenue.**

Waterloo's surge in population also resulted in the construction of a number of apartments and flats or rowhouses. These multiple-unit dwellings are found in a variety of neighborhoods and are typically two- to three-stories in height, of brick construction, and designed with elements of the Colonial Revival and/or Craftsman styles. Examples include the Hillcrest Apartments at 833 W. 2<sup>nd</sup> Street and Walnut Court Apartments on Walnut Street. Rows of townhouses also appear in the 100 block of Arden Street and the 400 block of Belmont Street. These buildings are all similar in design with brick exteriors, with concrete trim and detailing, and parapet rooflines. The townhouses are designed in an offset fashion with alternating sections. A more unique example is Bovee Flats at 919-929 Commercial Street which features full-height rounded towers, an exterior of rock-faced concrete block, three projecting entrance bays with large rounded archways, and castellations at the rooflines. The majority of these apartment buildings and townhouses have not been significantly altered and retain much of their original design and character.



**Hillcrest Apartments on W. 2<sup>nd</sup> Street.**





**These attached rowhouses on Arden Street are arranged in an alternating offset design.**



**The Bovee Flats on Commercial Street were designed in the Gothic Revival style.**



Many Waterloo neighborhoods were established along the evolving streetcar and interurban lines, which provided easy transportation to and from area factory districts where many residents worked as well as downtown commercial areas. Other neighborhoods were established in areas for their scenic or recreational value. Areas were often developed by groups of investors, typically prominent local businessmen, who purchased land and promoted a planned subdivision. While many individuals built and lived on their lots, it wasn't uncommon for some lots to be purchased as an investment and sold, sometimes several times, before an owner constructed a dwelling.

The neighborhood known as Home Park was established in the late 1890s when a group of investors purchased a 160-acre tract on the west side of the Cedar River. The group developed a horse racing track on forty-acres of the land and platted Home Park residential addition on the surrounding property. While lots sold early, few homes were built on them immediately. The track, however, opened on July 4, 1899 and was an immediate success. Over the following years the Home Park track continued to be a popular draw and thousands attended races at the facility. A key factor in its success, and consequently that of the later subdivision, was its location along a streetcar line. In 1907, the Home Park Driving Association, which managed the track, decided it needed a larger area and merged with the District Fair and Racing Association. The last event at the track was held in 1907, and in 1908 Home Park 2<sup>nd</sup> Addition was platted in the race track area.

The developers of the property had excellent timing – Waterloo's population was on the rise and residents were familiar with the area because of the track. The addition also had the advantage of being located on a streetcar line. The lots were also offered at an attractive price. The price of lots ranged from \$200 to \$425, and could be secured with a minimal down payment, with a similar weekly payment. Also, no taxes were due on the properties until 1911. Waterloo residents acted quickly on this opportunity, and all 196 lots in the twelve block area were sold within eight hours.



**The 500 Block of Home Park Boulevard.**





Additional neighborhoods that evolved around recreational activities include Sans Souci & Chautauqua Park. These two areas north of the downtown commercial district and east of the Cedar River developed around the turn of the century as summer recreational areas. Chautauqua Park began as the popular educational and entertainment event of the era known as Chautauqua, drew thousands of people who tent camped or rented cabins on the grounds during the summer months. The initial summer homes and cottages were developed along narrow streets on a small hill overlooking the river. A private association formed Sans Souci in 1899 to develop summer homes on the island along the Cedar River. The island included a golf course and acreage of grazing cattle. Nearby attractions to both of these areas included an amusement park, public beaches, and in the late 1940s a minor-league baseball stadium. Water ferries and the interurban line provided transportation to the area, and its popularity resulted in the establishment of year-round homes that remain today.

**The 400 block of  
Norwood Street in the  
Chautauqua  
neighborhood.**



**The Sans Souci neighborhood began as a private summer homes.**





As Waterloo's economy prospered, prestigious suburban neighborhoods emerged on both sides of the Cedar River. These neighborhoods were home to some of Waterloo's wealthiest families and most prominent citizens. They were distinguished by their planned design, landscaped surroundings, and high-style architect-designed dwellings. As in other neighborhoods, the Colonial and Dutch Colonial Revival styles as well as Craftsman designs were popular in the prestigious neighborhoods, only these homes were typically on a larger and grander scale. These areas also contain several examples of Tudor Revival and Prairie designs, which became highly fashionable during the early twentieth century. Tudor Revival residences are based upon house designs of Elizabethan England and often display high pitched roofs, prominent wall chimneys, rounded arch doorways, casement windows, and exteriors of stone, brick, stucco, and half-timbering. The Prairie style originated in Chicago around the turn of the century and spread throughout the country via pattern books and popular magazines. Common features of the Prairie design include a low-pitched, hipped roof with wide eaves, a two-story main section with one-story wings or porches, massive square porch supports, and horizontal façade detailing. Geometric patterns in window glazing and decorative detail is also common.

The east side's Highland neighborhood, platted in 1907, was the city's first planned suburban development. The distinct location was designed as an "upper middle class enclave" with modern infrastructure such as sewer and water facilities, as well as landscaping features and broad, paved roads and boulevards in place prior to construction of dwellings. Local architects designed many of the neighborhood's houses, which represented a variety of popular styles such as Colonial and Dutch Colonial Revival, Tudor Revival, Craftsman, and Prairie designs.



**The Highland Neighborhood was the city's first planned suburban development.**

Similar prestigious residential areas were also being developed on Waterloo's west side. Prospect Hills was surveyed in 1909 and was marketed as an exclusive community for the city's upper class. Located near the 80-acre Byrne Park, scenic views, landscaped lots, and curved lanes and boulevards distinguished the Prospect Hills neighborhood, and, as in the Highlands, area architects designed fashionable homes. The success of Prospect Hills led to the development of



two more prominent west side planned neighborhoods, Prospect Place and Kingbard Hill in 1911 and 1913. Prospect Place was adjacent to Prospect Hills and was similar in design and setting. The concept for Kingbard Hill adjacent to Byrnes Park was a little more unusual and distinct with hilly contours and curving streets radiating from a central boulevard, and provisions for four children's playgrounds. Tudor Revival was the dominant architectural style chosen by the neighborhood's homebuilders, with examples of Craftsman and Colonial Revival designs also present.

**The Tudor Revival style was a dominant architectural style in the Kingbard Neighborhood (415 Kingbard Avenue).**



**The 100 block of Lovejoy Avenue near Byrne Park.**





**The dwelling at 131 Prospect Avenue in the Highland Neighborhood reflects the Prairie style.**

Another house type found in Waterloo neighborhoods is the Lustron House. The Lustron House was an innovative design developed in the late 1940s in an effort to solve the nation's housing shortage in the booming post-war era. One of the first mass-produced, prefabricated house designs, Lustrons are simple, one-story gable roof ranch style houses with a bay window on the main façade and a porch on the side elevation. Their uniqueness comes from their identical plan construction consisting of interlocking steel frames and exteriors of porcelain enamel panels. This experiment in the industrialization of housing was shortlived, however, and the company went bankrupt in 1950. Only around 2,500 Lustron Houses were produced nationwide. Waterloo contains at least eight examples and each of these examples retains its original form and materials associated with the Lustron design.



**Lustron dwelling at 222 Kenilworth Avenue.**





Waterloo's building boom of the twentieth century produced a number of local architects who were influential in developing the city's built environment. John G. Ralston was one of the more prolific architects in residential development. Ralston designed one hundred dwellings by 1912 in addition to the Masonic Temple and Moose Lodge in the downtown area. Mortimer Cleveland was also well-known for his residential work and designed thirty-nine dwellings between 1909 and 1926, including many in the Highland neighborhood, as well as a streetcar station and the local YMCA. Clinton Philip Shockley also designed a number of homes in the Highland area and Leland neighborhoods. Shockley also was responsible for the designs of the prominent Black's Dry Goods Building, the Elks Club, the First Presbyterian Church, and Walnut Street Baptist Church. Architects William Pedicord, Howard Burr, John Burkett, and the firm of Netcott and Netcott also made significant contributions to Waterloo's physical character during the early twentieth century.

Waterloo's growth in population also resulted in increased development of schools, churches, and other facilities. During the early twentieth century, several congregations erected churches along W. 4<sup>th</sup> Street, which as a result became known as Church Row. Among the churches in this area are: the First Congregational Church, built in 1907; Sacred Heart, built in 1909; the First Methodist Church, built in 1910, St. Demetrios Greek Orthodox Church, built in 1929; and Graves United Methodist Church, built in 1911. This last church building is constructed in a Greek Temple design and has an exterior of rock-faced concrete block.



**Sacred Heart Catholic Church (left) and St. Demetrios Greek Orthodox Church (right) are among the many churches built on W. 4<sup>th</sup> Street's "Church Row."**



**Graves United Methodist Church was constructed in 1911.**

By 1904, there were twelve public schools in the city, eight of which were located east of the river. In addition, three parochial schools were also located on the east side. This larger number of schools on the east side reflected the greater industrial development on that side of the river and thus its greater residential development, primarily to accommodate the working class neighborhood surrounding the factories. As the city continued to grow, school enrollment rose dramatically and created a demand for more campuses. Between 1904 and 1926 the number of Waterloo students increased from 2,945 to 8,148. By 1928, the city had a total of nineteen schools with the number of facilities more evenly distributed between east and west with totals of ten and nine respectively. Construction of new schools included Lafayette, Roosevelt, Frances Grout, Grant, and Lincoln schools on the east side of the river, and Emerson, Whittier, Westfield, Washington Irving, Kingsley, and Edison to the west. The majority of these schools are no longer in use as educational facilities. Some, such as Whittier, Roosevelt, and Emerson, have been rehabbed into residential living space, some have been razed, and others remain vacant and deteriorated.

*Waterloo's Proud Past*



**The Emerson School has been remodeled into apartments.**

**Lafayette School remains extant, but vacant.**



During this period the city also built two new high schools, one on each side of the Cedar River. East High on 5<sup>th</sup> Street was designed by Mortimer Cleveland and opened in 1919. This large three-story Colonial Revival style building retains much of its original design and continues to serve Waterloo students. West Waterloo High School was completed in 1922. Its architect was William Bull Ittner from St. Louis, who was recognized nationally for his work in modern school design. The West Waterloo school was a state-of-the-art facility with twenty-three traditional classrooms as well as special rooms for woodworking, mechanical drawing, cooking, art, sewing, and music. The school also had three science laboratories, an auditorium with a seating capacity of 1200, a library, a swimming pool, two gymnasiums, and a rifle range in addition to several offices and other miscellaneous rooms. This building was razed in recent years to construct new school facilities.





**East Waterloo High School was designed by architect Mortimer Cleveland and opened in 1919 and remains in use today.**

Waterloo's boom years of prosperity declined following World War I. The city's industrial life and economic growth were heavily dependent upon agriculture, and when farming profitability plummeted in the 1920s, it had a direct impact on Waterloo. During the first two decades of the twentieth century, a healthy farm economy existed throughout the Midwest, and agricultural products were in high demand and brought high prices. During the war years, the demand for farm products and farm implements rose. However, in the years following the war, demand dropped sharply and created a financial depression for farmers. Between 1923 and 1928, nearly 300 banks in Iowa closed their doors due to defaults on farm loans. In Waterloo, the Black Hawk National Bank closed in 1924, and Leavitt & Johnson National Bank reorganized in 1926 to become the Pioneer National Bank only to fail again six years later. The Great Depression of the following decade compounded the city's weakened economic state, and banks continued to close with the Waterloo Savings Bank being the only local bank to survive intact.

Still, the city persevered and the downtown built environment continued to grow and change. Two other buildings constructed during this era were the Elks Lodge and the Masonic Temple. Local architect Clinton P. Shockley designed the Elks Lodge at 407 E. Park Street, which was constructed in 1925. The one-story brick building has elements of the Classical Revival style with an accentuated entrance with large stone pilasters, decorative stone panels, stone arches, and a terra cotta roof. Aside from a later rear addition, the original portion of the building remains unaltered.



**The Elks Lodge on E. Park Street was constructed in 1925.**

Nearby at 325 E. Park Street is the Masonic Temple. Architect John G. Ralston designed this four-story brick building, which was built in 1928. The building features a large stone panel on the main façade with decorative detailing, and a span of three entrances above which are arched stained glass transoms. Due to the era's hard times, the Masons elected to postpone completion of the interior until they could sell their previous facility, and when the building was enclosed in 1928, only the interior of the basement and first and second floors was completed. The stock market crash then left the group in financial straits and members pooled their money to save the building from foreclosure. Local industrialist R.A. Rath matched the contributions, and during World War II, the Ration Board rented the basement and provided enough income to pay off the building's debt. Due to these series of events, the upper two floors of the Masonic Temple were never completed resulting in a cavernous space and a "stairway to nowhere."

As the twentieth century progressed, increasing automobile use made an impact on downtown Waterloo. The 4<sup>th</sup> and 5<sup>th</sup> Street bridges connecting east and west Waterloo were replaced with newer designs in 1903 and 1908. In the late 1920s, automobile use increased to over 16,000 automobiles registered in Black Hawk County. To accommodate the increasing flow of traffic, spans were erected across the Cedar River at 18<sup>th</sup> Street and Park Avenue during the 1930s.

Automobile use is also demonstrated in the appearance of auto-related businesses such as gas stations and garages. Several early twentieth century gas stations remain extant in downtown Waterloo. The building at 500 Jefferson Street is a ca. 1930 service station designed in the Art Deco style. Its corner tower and geometric style detailing are common features of this modern design, which is often associated with the automobile. Another example is the ca. 1940 gas station at 835 W. 5<sup>th</sup> Street. The building reflects the Tudor Revival style in its steeply pitched roof and half timbering within the gables. The Tudor Revival style was often employed by oil companies during the 1930s and 1940s in an effort to reflect common house styles and thus project a comfortable, family image. Many companies had standard designs created reflecting this style.



**The building at 500 Jefferson Street is Waterloo's most notable early twentieth century service station.**



**This ca. 1940 gas station at 835 W. 5<sup>th</sup> Street was constructed in the Tudor Revival style.**





**The Masonic Temple, built in 1928.**

As new buildings emerged in downtown Waterloo, some reflected contemporary modern designs such as Art Deco or Art Moderne. These styles became popular in the 1920s and 1930s and reflected the streamlined sleekness and style of airplanes and automobiles. In addition to the auto-related businesses mentioned previously, Waterloo's downtown contains some interesting examples of these designs. The most prominent Art Deco design in Waterloo is the YMCA building at 154 West 4<sup>th</sup> Street. Built ca. 1932, the YMCA was designed by architect Mortimer Cleveland and features large central vertical panel on the main façade. The panel has full-height fluted pilasters that frame the entrance and is topped with a modest sunrise motif crown. In 1937 the city received a new post office, which was constructed by the New Deal work program the Works Progress Administration (WPA). This building was converted into the present public library in 1981.

Newton's Jewelry Store at 128 E. 4<sup>th</sup> Street was also constructed in this era and displays influences of the Art Moderne style through its use of curved corners, smooth wall surfaces, and structural glass blocks. Its large vertical electric sign topped with a glistening diamond completes the modern look. The store has been a landmark business at its prominent corner location for generations and has continuously been operated by the Newton family.



**Left: The YMCA building was designed in the Art Deco style; Right: Newton's Jewelry Store reflects the Art Moderne style.**

The agricultural depression led to a number of bank closings and business failures in Waterloo and throughout Iowa. The economic downturn directly affected Waterloo's industries as well, and by 1925 the number of factories in the city had fallen from 161 to ninety-five. It was in this weakened economic state that Waterloo entered the Great Depression of the 1930s.

Despite these setbacks, Waterloo managed to hold on to much of its industrial base. Although it lost significant manufacturers such as the Litchfield Company, which went bankrupt in 1939, the city's major employers, primarily Rath Packing and Deere & Company, survived the hard economic times of the 1920s and 1930s and went on to thrive in the post World War II era. Deere & Company remained especially strong during this otherwise depressed era largely due to the introduction of the new "John Deere" tractor line. The company initially suffered during the post World War I era due to the agricultural depression and new competition from Ford, which had newly entered the tractor market. Prices dropped dramatically and Deere's sales plummeted from over 5,000 in 1920 to seventy-nine in 1921. It was at this time that Deere & Company introduced its new model, John Deere Model D. The product was an "instant success," and sales helped bring the company out of debt by 1925. Three years later the company began a major expansion project and constructed twelve new buildings on seventy-five-acres, effectively consuming the majority of the Westfield area. Deere & Company continued to grow and expand, and remained Waterloo's largest employer. The company's workforce grew from 1,150 in 1927 to 4,852 in 1941, and reached 6,387 in 1947. Rath Packing also continued to be an important industry in Waterloo and maintained a workforce similar to that of Deere's. In 1927, Rath's employees numbered 1,114, and by 1941 reached 4,450. The company remained steady during the 1940s and employed 4,960 people in 1947.



**The Deere & Company complex.**

The vitality of downtown Waterloo also faded in the 1970s and 1980s as newly established shopping malls drew both retailers and customers away from the traditional downtown commercial district. Following the opening of Crossroads Mall in 1969-70, major retailers such as J.C. Penneys, Sears, Woolworths, McGregors, Enderleins, and even Blacks moved out of downtown. In the mid-1970s, several large banks were constructed in the downtown area on both sides of the river which resulted in the demolition of several older buildings, including the Ford-Hopkins Drug building, the Millner Hotel, and the Waterloo Theater. Several more buildings were lost east of the Cedar River in 1975 when an entire city block was razed to make room for the ConWay Civic Center (now Five Sullivan Brothers Convention Center). The construction of a new hotel and large parking garage soon followed.

The appearance of Waterloo's downtown continued to change during the 1980s as the entire metro transportation system was reconstructed. Under the administration of Mayor Leo P. Roof, the development of Interstate 380 through the area was substituted with a \$350 million interstate highway substitution plan that resulted in both the construction of US 218, and the replacement and improvement of arterial streets throughout the community. The six-lane expressway runs parallel to the Cedar River about four blocks in from its western shore.

Both Rath Packing and Deere & Company remained key industries in Waterloo into the late twentieth century. In 1966, Rath Packing was the ninth largest meat packing company in the United States and the 249<sup>th</sup> largest industrial company in the country. In Waterloo, one in seven households relied upon Rath for income. It was surpassed only by Deere & Company, which reached a peak employment of 16,300 in 1980. The 1980s, however, again brought hard times for farmers and agricultural industries. The number of Deere employees dropped drastically from its high of over 16,000 in 1980 to 6,600 by 1986. Rath Packing struggled as well. Changing consumer tastes, labor costs, and other problems plagued the company, resulting in bankruptcy and closure of the Waterloo plant in 1985.

With many of its residents dependent upon these two companies for income, Waterloo suffered tremendously as a result of their decline. For the first time in its history, the city's population decreased dropping from its highest of 75,985 in 1980 to 66,467 in 1990. After struggling though





the 1980s, Waterloo has since worked to diversify its economy with expansions in service and retail enterprises. Manufacturing remains an important factor as well, with Deere & Company continuing to be a strong leader. The population again has begun to grow gradually, and the city is moving forward with revitalization efforts.

[The primary historical references for this section include *Waterloo, A Pictorial History* by Margaret Corwin and Helen Hoy, *Waterloo, Factory City of Iowa, Survey of Architecture and History* by Barbara Beving Long and the National Register Nomination, "*Historical and Architectural Resources of Waterloo, Iowa*" by James Jacobson.]



### III. Waterloo's Proud Past – Previous Preservation Efforts

#### A. Previous Survey and Identification Projects

The first city-wide survey of Waterloo's historic resources was completed in 1986 by preservation professional Barbara Beving Long. During this intensive survey, which was conducted from 1984 through 1986, Long documented approximately 8,000 buildings in Waterloo built before 1935. Individual architectural evaluations and photographs of each property were provided as well as an assessment of each property's National Register eligibility. Long's lengthy final report, "Waterloo, Factory City of Iowa; Survey of Architecture and History," provides a comprehensive overview of Waterloo's historical development through the 1930s. This document is a well-researched and thorough study of numerous themes and contexts associated with the city's history, such as transportation, agriculture, industry, commercial development, and neighborhood development. The study has remained a valuable resource for studying Waterloo's history.

Long concluded that approximately 80% of the buildings surveyed were not eligible for the National Register due to alterations, undistinguished design, or other similar reasons. An additional 19% of the buildings surveyed were identified as not individually meeting National Register criteria at the time, but were thought to "contribute to the overall appearance of the city." The majority of these were unaltered, but typical examples of familiar building types. Long also found 104 buildings and sites in Waterloo that appeared to be individually eligible for the National Register (which includes fourteen houses in the National Register-listed Highland District and three previously listed properties), and identified five potential historic districts. Long also identified seven potential nomination themes for grouping buildings. Many of these themes were later developed in the Multiple Property Documentation Form, "The Historic and Architectural Resources of Waterloo, Iowa," prepared in 1988.

Individual buildings identified by Long as National Register-eligible include industrial properties such as the Litchfield factory and the Rath Packing facility, commercial buildings such as the Russell Lamson Hotel and Black's Dry Goods, social halls such as the Masonic Temple and the Elks Club, religious facilities such as Sacred Heart Catholic Church, and a wide variety of individual houses. The five potential historic districts Long identified are: Kingbard Hill, Prospect Hills, West Fourth Street, Western Avenue, and Walnut Street (all of these areas are included in district nominations recommended in this report).

Long's survey report concludes with a list of recommendations for further preserving Waterloo's cultural and historic resources. Her recommendations include greater promotion of historic preservation and its benefits to the public through public programming; preparation of individual and multiple property National Register nominations; inclusion of significant properties into the city's comprehensive planning documents; continued research and survey work, preparation of a comprehensive preservation plan; search and identification of new funding sources; and education and promotion of proper rehabilitation practices.

A second survey project was completed in 1992 by the consultant firm of PHR Associates. This project focused on a survey and National Register assessment of the Walnut Street Neighborhood. As with Long's survey, PHR Associates also concluded that the area qualified as a National Register Historic District for its architectural and historical significance. The proposed



*Where We Are Today*

“Walnut Street Historic District” includes a large section of the Walnut Street Neighborhood. Within the boundaries of the district are the Walnut Street Baptist Church built in 1908 and the Walnut Court Apartments built in 1923.

Since 1992, several dwellings have been razed in the proposed Walnut Street Historic District and others are threatened. This proposed historic district still appears to meet National Register criteria but its eligibility is increasingly tenuous due to vacant buildings and overall deterioration.

**Walnut Court  
Apartments built  
in 1923.**



A third survey project in Waterloo was completed in 1995 by consultant Karen Bode Baxter. This survey focused on the re-evaluation of the properties previously identified in the 1986 survey as either eligible or contributing as well as updating the survey to cover properties built to 1950. The project also re-evaluated properties in the Highland Historic District as contributing or non-contributing to the district and clarified the existing inventory. As a result of these efforts some 6,550 properties were either surveyed or resurveyed and the city’s data base on its pre-1950 properties was further enhanced.

## **B. Previous National Register Projects**

The National Register is the nation’s official list of properties that are important in the history, architectural history, archaeology, engineering, and culture of the United States. The National Register is maintained by the National Park Service, and expanded through nominations by individuals, organizations, State and local governments, and Federal agencies.

Waterloo’s historic resources have been documented through a National Register of Historic Places Multiple Property Documentation Form (MPDF). A MPDF is a cover document that serves as a guide for nominating groups of related significant properties. This document defines specific historic contexts and identifies property types that represent those contexts. Historic contexts are the broad patterns or trends in history by which a specific property is understood and its significance is demonstrated.





#### *Where We Are Today*

In 1988, the MPDF “The Historic and Architectural Resources of Waterloo, Iowa” was submitted and accepted to the National Register. This document provides historic contexts for Waterloo based upon readily identifiable time periods and trends in the city’s growth and development. These contexts are designed to identify those properties that have particular significance in the architectural or historical significance of the community. The four historic contexts established for Waterloo in the MPDF are:

- Industrialization, 1890-1930
- Transportation, 1861-1923
- Civic Development, 1855-1917
- Architecture, 1873-1932

The MPDF provides a general background history on each of these contexts and identifies property types associated with each theme. Known examples of properties are provided. The document also establishes registration requirements for listing properties associated with each context to the National Register. Generally, these registration requirements address issues of significance and integrity, and specify that properties retain a high degree of their historic physical character and be of notable historic or architectural importance within the established contexts.

MPDFs are designed to be flexible tools for nominating properties to the National Register, and a multiple property listing can be revised, refined, and expanded over time as new information is acquired and new properties are identified. Continued surveys and research within Waterloo may identify additional contexts for further recognition and study. Within the city limits of Waterloo are sixteen individual properties and one historic district that have been listed on the National Register of Historic Places. The majority of these nominations were written by Barbara Beving Long and other preservation consultants. These properties are as follows:



- Rensselaer Russell House, 520 W. Third Street – Listed on 07/05/73. This two-story, brick, Italianate style dwelling was constructed in 1861 as the home of Rensselaer Russell, a Waterloo banker and real estate investor. The dwelling is now a historic house museum affiliated with the Grout Museum of History and Science.



*Where We Are Today*



- Snowden House, 306 Washington Street – Listed on 9/14/77. This dwelling was constructed in 1881 in the Italianate style as the residence of William Snowden, who owned and operated a pharmacy on Commercial Street. The house is currently affiliated with the Grout Museum District and serves as a rental facility for meetings, receptions, and other activities.



- Dunsmore House, 902 Logan Avenue – Listed on 11/17/77. Built ca. 1860 this two-story, stone dwelling is one of the Waterloo's earliest remaining houses. It is currently being renovated.



- Waterloo Public Library (West Branch), 528 W. 4th Street – Listed on 5/23/83. This building is one of two Carnegie libraries constructed in Waterloo in 1906. The brick and stone building was designed in a moderate Beaux Arts style and features decorative garlands, quoins, and a dominant pedimented entrance with large classical columns with Ionic capitals. The building served as a public library until 1981.



- YMCA Building, 154 W. 4th Street – Listed on 07/07/83. The Waterloo YMCA was constructed in 1932. The building's Art Deco design was the work of architect Mortimer Cleveland and it features an accentuated entrance with full-height fluted pilasters.



- Highland Historic District, Roughly bounded by Independence Avenue, Steely, Idaho, and Vine Streets – Listed on 09/24/84. The Highland neighborhood was platted in 1907 and was Waterloo's first planned suburban development. The district contains primarily two-story brick or frame dwellings that represent a variety of architectural styles including Colonial and Dutch Colonial Revival, Tudor Revival, Craftsman, and Prairie designs.

- Black Hawk County Soldiers Memorial Hall, 194 W. Fifth Street – Listed on 11/29/88. The Soldiers Memorial Hall is a one-story, brick building with a raised basement constructed in 1915. The building reflects influences of the Colonial Revival style and features round-arch windows, a stone beltcourse and decorative stone panels. The hall, designed by architect John Ralston, commemorates veterans and serves as a meeting place for various patriotic organizations.







*Where We Are Today*



- Waterloo Public Library (East Side Branch), 626 Mulberry – Listed on 11/29/88. This is one of two Carnegie libraries constructed in Waterloo in 1906. The building's Neoclassical style features classical columns with Ionic capitals and a large decorative dormer with a lunette window. The building served as a public library until 1981.



- Hotel Russell—Lamson, 201-215 W. Fifth Street – Listed on 11/29/88. This prominent eight-story hotel was constructed in 1914. The first two stories have a limestone exterior, and the upper façade has a brick veneer exterior with limestone detailing and a dentilled cornice. The hotel was in operation into the 1960s. Commercial businesses now occupy the first floor, and the hotel's original 250 guestrooms have been converted into seventy-five apartments.

- Fire Station No. 2, 716 Commercial Street – Listed on 11/29/88. This two-story, brick and limestone building was constructed in 1907 and reflects elements of the Richardsonian Romanesque and Italianate styles. It features large columns with cushion capitals, oversized stone brackets, decorative stone panels, arched transoms with brick and limestone voussoirs, and decorative brick cornice.





*Where We Are Today*



- Henry Weis House, 800 W. Fourth Street – Listed on 10/30/89. This two- and one-half story, frame, Queen Anne style dwelling was constructed in 1900 for manufacturer Henry Weis. The dwelling has a wraparound porch that features fluted columns with ionic capitals, a projecting polygonal bay, and decorative attic windows. The dwelling now houses a bed and breakfast inn.

- Chicago, Great Western Railroad Freight Depot, Sixth Street – Listed on 01/17/97. This two-story freight depot was constructed in 1903. It is of rock-faced concrete block construction and has large arches framing what were the freight doors. A large concrete block addition on the southwest elevation dates to the 1970s.



- Marsh-Place Building, 627 Sycamore Street – Listed on 10/22/98. The Marsh-Place Building is a three-part commercial block building constructed in 1910. It is representative of the Commercial style with a brick exterior and terra cotta detailing. Windows on upper stories appear in groups of three, and at the roofline is a simple cornice with modillion blocks.





*Where We Are Today*



- Walnut Street Baptist Church, 415 Walnut Street – Listed on 8/16/2000. This church was built ca. 1925 and has a brick exterior with stone detail and trim. The church has a curved wall on the northwest corner, and a large square bell tower on the southwest elevation.



- Emerson School, 314 Randolph Street – Listed on 12/29/04. Architect John Ralston designed this 1906 school building in a moderate Neoclassical style. The two-story building has a brick exterior with limestone trim and detailing, which include belt courses, window sills, and decorative panels. A large brick annex was constructed in 1916 and is connected to the main school building via a one-story hyphen. The school closed in 1973, and the building has since been renovated into apartments.



- Whittier School, 1500 Third Street – Listed on 12/30/04. Whittier School was constructed in 1906 and expanded in 1915. The building is two stories in height with a full raised basement, and it has a brick exterior, one-over-one wood sash windows with stone sills, a stone foundation, and a simple wood cornice. The building has recently been remodeled into apartments.





- Roosevelt Elementary School, 200 E. Arlington Street – Listed on 12/30/04. This three-story, brick school building was designed by architect Mortimer Cleveland and completed in 1922. The building possesses influences of the Gothic Revival style and features a central projecting three-story entrance bay of stone construction, a parapeted roofline with stone coping, and stone belt courses and window hoods. A rear brick addition was added in 1954. The building has been renovated in recent years and now houses apartments for senior citizens.



## C. Creation of the Waterloo Historic Preservation Commission

The Waterloo Historic Preservation Commission (HPC) plays an important role in the city's historic preservation movement. The Waterloo City Council established the HPC in January of 1986 to promote and regulate preservation efforts in the city. The HPC consists of seven members appointed by the mayor, and includes one member from the existing Highland Historic District and one member from other historic districts as they are created. The HPC is responsible for surveying and inventorying Waterloo's historic properties and identifying those that have particular historic, cultural, or architectural significance. The HPC reports to the City Council and the Planning, Programming and Zoning Commission and makes recommendations on the adoption of historic preservation ordinances and on the designation of individual historic properties and districts.

Another important role of the HPC is to advise and assist owners of historic properties on aspects of preservation, renovation, rehabilitation, and reuse as well as on procedures for listing properties on the National Register of Historic Places. The HPC also reviews and makes decisions on applications for certificates of appropriateness, and it reviews proposed zoning amendments and applications that affect historic properties. The HPC helps to promote preservation in neighborhoods and commercial districts through its annual awards program, which recognizes individual property owners for their preservation efforts. The awards are presented each year at a reception hosted by the HPC.

With City Council approval, the HPC has the power to acquire historic properties and preserve, restore, maintain and operate those properties. The HPC can apply for federal, state, and local funds to rehabilitate, preserve, improve, or stabilize properties within Waterloo's historic districts.

One of the major roles of the HPC is the review of projects proposed for the Highland Historic District and the issuance of Certificates of Appropriateness (COAs). The Highland Historic District is the only locally zoned district in Waterloo and the only area which is subject to design review by the HPC. The design guidelines adopted by the HPC date to 1986 and provide recommendations for rehabilitation, new construction and demolition. In recent years the HPC's interpretation and enforcement of the design guidelines has caused controversy within the Highland Historic District. As a result, a survey of property owners in the district was conducted in 2004 which identified areas of confusion regarding the design guidelines and a lack of financial incentives for rehabilitation to meet the guidelines. Property owners also desired more information on the cost factors involved with preservation of materials versus replacement with new materials. In addition to these issues involving the Highland Historic District, the importance of the HPC also does not appear to be well understood in the community.

The primary powers, duties, and responsibilities of the HPC are as follows:

- Maintain a system for the survey and inventory of Waterloo properties for the purpose of identifying those structures, areas or sites of architectural, historic or prehistoric significance.
- Investigate and recommend to the planning, programming and zoning commission and to the City Council the adoption of ordinances designating properties or structures having special historic, cultural or architectural value as "sites".



- Investigate and recommend to the planning, programming and zoning commission and to the City Council the adoption of ordinances designating areas as having special historic, cultural or architectural value as "historic districts".
- Keep a register of all properties and structures that have been designated as sites or historic districts, including all information required for each designation.
- Determine an appropriate system of markers for designated sites and historic districts.
- Request from the city council funds to support the preparation and publishing of maps, brochures, and other descriptive material about Waterloo's sites and historic districts.
- Advise and assist owners of sites or other historic structures on physical and financial aspects of preservation, renovation, rehabilitation, and reuse, and on procedures for inclusion in the National Register of Historic Places.
- Review and make decisions on any application for a certificate of appropriateness or through commission designee for a certificate of no material effect and require presentation of such plans, drawings, elevations and other information as may be necessary to make such decisions.
- Review proposed zoning amendments and applications for special use permits and applications for zoning variances that affect proposed or designated sites and structures within historic districts.
- Make a recommendation to the State Office of Historic Preservation for the listing of an historic district or site in the National Register of Historic Places and may conduct a public hearing thereon.

In addition to those duties and powers specified above, the commission may, with City Council approval:

- ❖ Accept gifts and donations of real and personal property, including money, for the purpose of historic preservation.
- ❖ Acquire by purchase, bequest, or donation, fee and lesser interests in historic properties, including properties adjacent to or associated with historic preservation.
- ❖ Apply for federal, state and local funds for the rehabilitation, preservation, improvement or stabilization of sites or structures in historic districts located within the city.
- ❖ Preserve, restore, maintain and operate historic properties, under the ownership or control of the commission.
- ❖ Lease, sell and otherwise transfer or dispose of historic properties subject to rights of public access and other covenants and in a manner that will preserve the property.
- ❖ Contract, with the state or the federal government or other organizations.
- ❖ Cooperate with the federal, state and local governments in the pursuance of the objectives of historic preservation.
- ❖ Provide information for the purpose of historic preservation to the governing body.
- ❖ Promote and conduct an educational and interpretive program on historic properties within its jurisdiction.





## D. Previous City Planning Efforts and Their Impact on Historic Preservation

### Overview

Waterloo has conducted a number of citywide, downtown and neighborhood planning efforts over the past ten years which recommended specific actions affecting historic building rehabilitation and new construction. These include plans for the entire community, the downtown area, specific highway corridors, and particular neighborhoods. In some of these plans issues surrounding historic preservation efforts are examined in detail while in others historic preservation is more of a related or peripheral issue. The most relevant planning efforts of the past ten years are presented in this section along with summaries of their impact on historic preservation.

### Community-Wide Plans

Recent community wide plans include the “Millennium Plan” completed in 2000 and the city’s comprehensive plan adopted in 2003. The Millennium Plan, *Waterloo 2010: The Right Time the Right Place*, was an overarching strategic plan for the city which was intended to develop a clear vision of the community’s future. The planning effort was led by the Institute for Decision Making (IDM) and the city’s Community Planning and Development Department. This plan identified six major goals and various strategies for meeting these goals. In addition to improving schools, health and human services, and local government, the plan also addressed issues related to historic preservation and overall quality of life. Improving the neighborhoods was one of the major goals of the plan and included promoting neighborhood planning efforts, providing a wide array of family housing options, and improving the appearance and pride of the community throughout the neighborhoods. Using public and private investments to maximize cultural opportunities was also cited in the plan as well as developing and marketing Waterloo’s “unique cultural mix and historical attractions in order to attract a wide variety of visitors to the area.”

Although general in nature, these goals are consistent with the best practices of historic preservation planning. The emphasis on neighborhoods is especially important and building rehabilitation as well as compatible new construction is part of any affordable housing mix. The emphasis on improving the appearance of the neighborhoods is also significant. Many of the pre-1950 dwellings in the city have been subjected to inappropriate remodeling and some neighborhoods have a high incidence of abandoned and neglected properties. The need for developing and marketing Waterloo’s historical attractions is in line with a number of initiatives in the city and region to increase heritage tourism and preservation of historic sites.

Another recent citywide plan is the *Waterloo, Iowa Comprehensive Plan* adopted by the Waterloo City Council in 2003. This plan was prepared by the City of Waterloo with assistance from the Iowa Northland Regional Council of Governments. One of the approaches embraced by this plan was the concept of “Smart Growth.” Smart Growth was defined in this plan as managing growth within the community by encouraging innovative policies and regulations that implement a flexible plan. Some of the principles within this Smart Growth approach include being “Protective of scenic and historic resources in the community,” and “Influenced by sound urban design principles.” The plan states that historic resources provide a sense of place for the community and wherever possible should be preserved. The city also seeks to examine how proposed new development fits within its surroundings such as historic areas.



#### Where We Are Today

Much of this plan contains statistics and overall analysis of the community on the city's zoning, land use, population, transportation, industries, and utilities. The plan's land use goals and policies are summarized at the conclusion of the plan. These goals and policies touch in general ways on issues related to historic preservation and one goal states that "The city should protect scenic, recreational, and historic resources whenever feasible." With this exception, historic resources are not addressed in more detail which is surprising since the majority of the city's housing units (57%) were built prior to 1960. However the goal of supporting infill development in the community as an alternative to other types of urban expansion is right on target with improving historic areas and neighborhoods.



**The goal of new compatible infill in Waterloo's historic neighborhoods such as Riverfront Village is part of overall neighborhood preservation and revitalization.**

#### *Waterloo's Downtown Redevelopment Master Plan Update, 2003*

The original *Downtown Redevelopment Master Plan* was created and adopted by the City Council in 2000. Many of the opportunities identified in this plan were the result of the potential development of the Exposition Grounds in the West River District. The funding for the Exposition Grounds was not realized and many of the proposed activities were relocated to the planned TechWorks facility. As a result of this alteration to the assumptions in the original plan, an update was prepared in 2003. Two projects were the primary reasons for updating the 2000 Downtown Redevelopment Master Plan; the development of the Cedar Valley TechWorks and the construction of the riverwalk improvements and the Cedar Valley Arts Mall.

The Cedar Valley TechWorks is a development of the Waterloo Development Corporation within five buildings of the Deere & Company on the west side of the Cedar River. These facilities are



anticipated to house innovative and diverse programs and businesses which have an emphasis on agricultural technologies. The concept for the TechWorks is to provide an urban campus with a focus on creating a market for bio-based products. The TechWorks is to include a Bioproducts Merchandise Mart to provide exhibit space for bio-based products, a Manufacturing Mall providing laboratory and business incubation space, an Ag-tourism Exhibit which showcases the region's agricultural history, and an Education Center to create a facility for the continued education of the public on the benefits and uses of bio-based products.

The Riverwalk and Cedar Valley Arts Mall are intended to address the City's present disconnect with the Cedar River and to encourage the arts in the downtown area. The Riverwalk will consist of a downtown bicycle trail which follows the river and the creation of riverfront housing options. The Arts Mall, which is located on the west side of the Cedar River, is adjacent to the Waterloo Center for the Arts and the Waterloo Public Library. These improvements are being funded and implemented through the Vision Iowa program.

The 2003 Master Plan divided the downtown area into four primary planning districts and several economic zones. These include:

1. New Economy District
2. Entertainment District
  - Hospitality Zone
  - Arts Zone
  - Sports/Recreation Zone
  - Economic Expansion Zone
  - Main Street Commercial Zone
  - River-based Entertainment
3. Mixed-use Infill District
  - Riverfront Housing Zone
4. Government District

### **1. New Economy District**

The New Economy District is envisioned as an urban, high-tech campus which is intended to attract new businesses with a focus on bioagriculture and advanced manufacturing. This district is centered around the Deere & Company's WaterlooWorks-Westfield Site which is located just north of downtown Waterloo on the west side of the Cedar River. The Deere & Company has invested in updating a number of its buildings and facilities within this plant while other buildings are to be vacated by the company to house the proposed Cedar Valley TechWorks. In addition to the creation of manufacturing and technical jobs, this area is also to support a limited number of housing units. The nearby Winterbottom Building completed in 1908 has recently been rehabilitated into apartments.





## 2. Entertainment District

The Entertainment District is an area on the west side of the river which is projected to contain the city's primary cultural, entertainment, and recreational opportunities. The district currently contains the Young Arena, the Center for the Arts, the Five Sullivan Brothers Conventions Center, and the Waterloo Public Library. Within the district are six "zones" which are projected to be geared towards hospitality (hotels and the Convention Center), the arts (Waterloo Center for the Arts, the Arts Mall, and a riverfront plaza), sports and recreation (Young Arena), economic expansion (enlarging the Convention Center and developing a multi-use outdoor facility), commerce (promotion of new businesses and housing opportunities in the historic buildings on the east side of the river), and river-based entertainment.

## 3. Mixed-use Infill District

The Mixed-use Infill District is bounded on the east by the river, on the south by 11<sup>th</sup> Street, on the north by 6<sup>th</sup> Street, and on the west by State Highway 218. The plan projects that this area will transition into an urban, work-live neighborhood. Housing would be within walking distance of the major employment centers, downtown businesses, and government offices. New housing is recommended to be built along the riverfront, along the 11<sup>th</sup> Street corridor, and new highway-oriented businesses facing the State Highway 218 corridor.

## 4. Government District

The Government District is located on the east side of the Cedar River and includes the city and county governmental buildings along 5<sup>th</sup> and 6<sup>th</sup> Streets. The plan recommends that as government facilities expand they do so within this area and that a standard be established for high quality architecture.

The *Downtown Redevelopment Master Plan* contains a number of recommendations which are both consistent with historic preservation goals and also some which threaten valuable historic resources. Recommendations which promote historic preservation efforts include encouraging pedestrian traffic throughout the entire downtown area and creating a major pedestrian corridor running from the TechWorks facility to 6<sup>th</sup> Street via Commercial Street and between the Grout Museum Campus and Lincoln Park on 4<sup>th</sup> Street. The establishment of a historic trolley link along 4<sup>th</sup> Street to provide ready access between both sides of the river is also an excellent approach to encourage pedestrian access downtown. The development of a "visitor loop" around the blocks bordered by Commercial, Sycamore, 4<sup>th</sup> and 6<sup>th</sup> Streets is also supportive of downtown revitalization. This loop would encourage visitors to walk between the activities at the convention center and downtown hotels to the shops and restaurants in the historic downtown area, developing a richer and more diverse hospitality zone."

Other improvements recommended in the plan which would encourage preservation include improving the 4<sup>th</sup> Street corridor and overall streetscape improvements. The 4<sup>th</sup> Street gateway is one of the primary entrances into downtown Waterloo from the western neighborhoods and a streetscape program would create a more inviting and aesthetic image for the downtown area. Building rehabilitation is also encouraged in the plan as well as encouraging an Arts Walk Program along Commercial Street. In order to encourage new restaurants in the downtown area



*Where We Are Today*

the plan also recommends amending the city's existing zoning ordinances to promote café sitting on sidewalks and outdoor sales.



**Outdoor sidewalk dining is recommended in the plan as part of overall commercial development.**

Increasing tourism and visitation downtown is a major recommendation in the plan. Adding recreation such as kayaking, canoeing and boating to the Cedar River downtown through the construction of a new dam is one of the recommendations. Construction of a new riverwalk for pedestrians and an amphitheater for events is also a major part of the plan. To encourage tourist travel and day trips to the downtown the plan calls for development of a regional wayfinding program in and around other regional attractions and tourist draws. Another long-range recommendation is the development of an excursion train to connect Waterloo with Moline and the Cedar River Valley. With the development of the Ag Exhibit at the TechWorks, and the historical link between Waterloo and Moline because of Deere & Company, the creation of an excursion rail connection between the John Deere Commons in Moline and the proposed Ag Exhibit would draw agricultural history visitors to Waterloo. Additionally, excursion rail opportunities are beginning to be discussed with the Cedar River Valley, particularly connecting Cedar Rapids and Iowa City.



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**Kayaking in urban areas is increasingly popular such as in Reno, Nevada.**

The plan also recommends new housing downtown through both rehabilitation of older buildings and construction of new riverfront housing. New riverfront housing that is developed should be oriented toward the river to take full advantage of waterfront views and amenities. Stabilization and reinvigoration of the downtown housing market should be accomplished by restoring existing single-family homes and traditional neighborhoods, encouraging the continued development of rehabilitated housing in the central downtown district, and creating market-rate, riverfront housing along the Cedar River. The plan also recommends that the existing downtown Design Review Committee be expanded to review proposed property improvements and development plans within the entire downtown redevelopment master plan project area. Specific guidelines would be created for each of the four planning districts (New Economy District, Entertainment District, Mixed-use Infill District, and Government District) to facilitate the particular type of redevelopment desired within each district.

While the plan makes many recommendations consistent with historic preservation planning, there is also the inference in the plan that many of the older buildings on the west side of the river are expendable and should be removed to make way for new development. There are several blocks of older commercial buildings on the west side of the river which lack architectural distinction or no longer retain integrity of their original construction. New construction on these blocks would not result in any loss of significant buildings or notable designs. However, throughout the west side's downtown area are a number of buildings which should be incorporated into any new projects proposed for the various districts. These are buildings which possess significant architectural detailing and/or are great candidates for rehabilitation. Preservation and rehabilitation of these buildings would add to the pedestrian streetscapes in the downtown area and be part of a mixture of both old and new designs for visitors. Specific





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recommendations for building preservation in the west side area are discussed in the following chapter.

#### *Neighborhood Plans – The Rath Area Neighborhood Plan*

The Cedar River, LAFNOW, NFL and NE Side Neighborhoods are within the area covered by the *Rath Area Neighborhood Plan* of 2001 produced by Vaderwalle & Associates. Overall, the *Rath Area Neighborhood Plan* is compatible with the goals of rehabilitating existing houses and building new dwellings which complement the existing character of these four neighborhoods. The Cedar River Neighborhood in particular is targeted for new infill construction to complement its existing historical and architectural character.

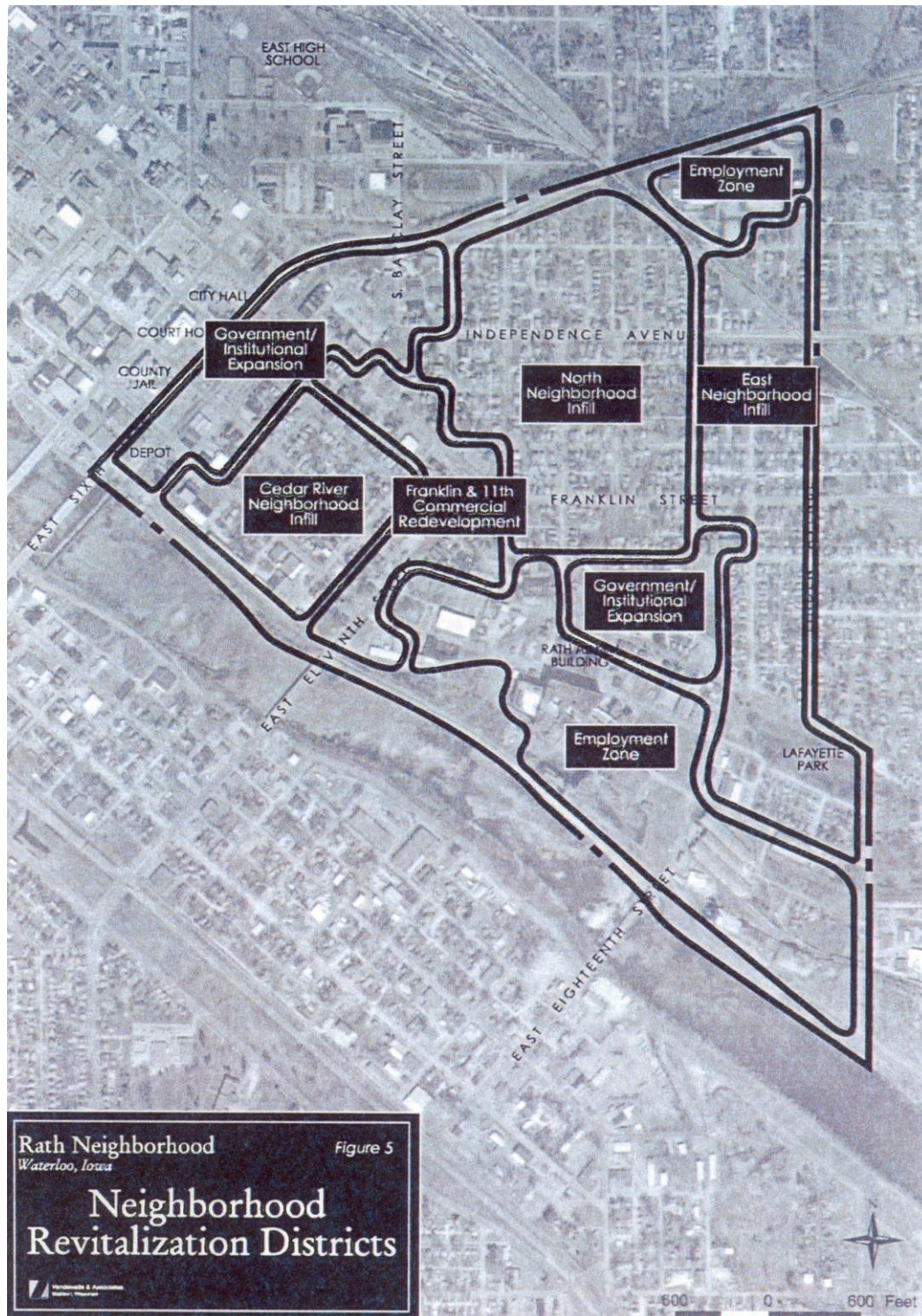
LAFNOW (Lane and Fowlers Neighborhood) is part of the “North Neighborhood Infill” area and the plan recommends preserving the character and scale of the neighborhood. The plan recommends that the housing continue to be a mix of low and medium density housing and encourages rehabilitation of existing and deteriorated properties. Another recommendation of the plan is to improve the appearance of Independence Avenue through streetscaping and lighting to enhance its boulevard appearance. Independence Avenue is a major east-west corridor in this section of the city but it has suffered in recent decades through deterioration of the housing stock and infrastructure. Independence Avenue should be targeted for specific improvements and enhancement of its dilapidated dwellings.



**The plan calls for increased assistance for rehabilitation and streetscape improvements on Independence Avenue.**



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Rath Area Neighborhood Plan boundary.





#### *Where We Are Today*

The western blocks of the NFL (Neighbors for Life) Neighborhood are part of the “East Neighborhood Infill” area and the plan recommends preserving the character and scale of the neighborhood. The plan recommends that the housing continue to be a mix of low and medium density housing and encourages rehabilitation of existing and deteriorated properties. The NE Side Neighborhood is part of the “North and East Neighborhood Infill Areas” and the plan recommends preserving the character and scale of the neighborhood.

The *Rath Area Neighborhood Plan* recommends new commercial development along E. 11<sup>th</sup> Street. The recommendations within the plan are for the removal of most buildings along this street and their replacement with new buildings of compatible architecture. The existing buildings along these blocks of E. 11<sup>th</sup> Street include a mixture of late nineteenth century dwellings and twentieth century commercial buildings. None of these buildings possess particular significance and there is no continuity of design. Redevelopment of E. 11<sup>th</sup> Street would have a beneficial effect on the entire area.

The *Rath Area Neighborhood Plan* also recommends new commercial development along Franklin Street which forms part of the south boundary of the NE Side. The recommendations within the plan are for the removal of most buildings along this street and their replacement with new buildings of compatible architecture. The existing buildings along these blocks of Franklin Street include a mixture of late nineteenth century dwellings and twentieth century commercial buildings. None of these buildings possess particular significance and there is no continuity of design. Redevelopment of Franklin Street would have a beneficial effect on the NE Side Neighborhood.

#### *Neighborhood Plans – Highway 63 Corridor Plan*

The *Highway 63 Corridor Plan* was completed in 2004 to identify ways in which US Highway 63 could be improved in order to improve circulation within and through the City, to recommend improvements to the surrounding neighborhoods that would eliminate or reduce both past and future impacts of the highway on the area residents, as well as revitalize the neighborhoods. US Highway 63 is known as Logan Avenue, Mullan Avenue, and E. First Street as it extends through neighborhoods on the east side of the Cedar River. The highway goes through or adjacent to a number of older neighborhoods including Maples, Gates Park, Common Grounds, We Care, Walnut, and Franklin Gateway.

The plan includes many positive recommendations such as redevelopment of the east side riverfront, improving streetscapes within the project corridor area and encouragement of new infill construction. The neighborhood which would be affected the most through this plan is Franklin Gateway. US Highway 63 splits into two north/south corridors through this neighborhood and these corridors are divided by several blocks of residential housing. While the plan calls for the rehabilitation of historic houses, it also recommends assembling parcels for redevelopment. A number of the houses in the Franklin Gateway Neighborhood are in deteriorated condition and there may be pressures favoring condemnation over rehabilitation.

Franklin Gateway borders the east side downtown area and has lost much of its neighborhood integrity through demolition, inappropriate remodeling and incompatible infill. However, it still possesses numerous turn of the century dwellings which are generally well preserved or





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restorable. Franklin Gateway is one of the neighborhoods recommended in this plan as potentially National Register-eligible. The study of the eligibility of this neighborhood should also be reviewed as the recommendations of the *US Highway 63 Corridor Plan* go forward.



**The Franklin Gateway Neighborhood contains many notable dwellings which should be preserved in future planning along or near Highway 63.**



## IV. Waterloo's Historic Resources – Where We Are Today

### *Introduction*

Like many communities, the status of Waterloo's historic neighborhoods and the downtown area is mixed. On the positive side there is increased attention to preserving historic neighborhoods such as Kingbard/Prospect and Church Row. There is also an excellent Main Street program which is encouraging reuse and rehabilitation of downtown buildings. Several new compatible infill projects are underway near downtown and there is a renewed emphasis on enhancing the city's waterfront. Heritage tourism efforts through various local, state and federal programs are also underway.

However, in the past Waterloo has not had the kind of support for historic preservation that its rich heritage deserves. For a city its size Waterloo is woefully underrepresented with properties listed on the National Register of Historic Places. This is detrimental not only because of the resulting lack of recognition for its historic resources but also because it denies property owners the economic incentives of both federal and state tax credits for rehabilitation. In the neighborhoods the use of synthetic sidings and inappropriate remodeling has resulted in a loss of character on many blocks. Rental conversions in particular have been widespread with little or no regard for maintaining a property's architectural design. Only the Highland Neighborhood has any kind of overlay zoning and even in this neighborhood there remains ambivalence towards design review. The importance and significance of the city's Historic Preservation Commission also does not appear to be well understood.

To facilitate rehabilitation and revitalization in the city various governmental and private agencies have created a variety of programs and incentives. Some of these incentives and programs have met with general success while others have not been fully utilized. However there is a commitment on the part of these agencies to devise methods and programs that enhance the community – including the preservation and rehabilitation of the city's historic resources.

### **A. What's Working Now?**

#### ➤ ***Large Inventory of Well-Built Housing Stock***

According to the US Census Bureau's profile of Waterloo in 2000, approximately 17,000 housing units were built prior to 1960. This represents over 57% of the housing units which now exist. Of these 17,000 housing units, approximately 7,300 were built prior to 1940 and represents 25% of the city's housing stock. Given the thousands of pre-1960 houses in Waterloo, one of the challenges is to decide which neighborhoods and areas should be prioritized for assistance in historic preservation efforts.

#### ➤ ***Old Houses Often Mean Well Built Houses***

One-fourth of the older dwellings and apartments in Waterloo were built between 1880 and 1940. This coincided with an era of high quality and affordable materials such as hardwoods for construction, plaster for walls and ceilings, and advancements in electrical lighting and coal-fired



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furnaces. The majority of the dwellings built in Waterloo in these years are of frame construction and can last indefinitely as long as they are maintained and protected from water infiltration.



**This house at 219 Leland Avenue typifies the early twentieth century craftsmanship of dwellings in the city.**

➤ ***Older Houses Can Be Readily Adapted To Meet Today's Standards***

The quality of Waterloo's older houses allows them to readily adapt to the needs and requirements of 21<sup>st</sup> century families. Issues regarding the rehabilitation of older houses include:

- Updating of mechanical features such as electrical, plumbing and HVAC.
- Weatherization of the house to conserve energy.
- Retrofitting houses to accommodate smaller families.

Many of the houses in Waterloo are now one hundred years old or older and more will reach this milestone in the next two decades. During the past century common upgrades to these dwellings included the replacement of coal-fired furnaces with furnaces using natural gas or heating oil. Replacement of original knob and tube electrical wiring with modern wiring has also been widespread along with the installation of central air conditioning. Basements, crawl spaces, and attics all afford room for continued retrofitting of modern mechanical upgrades to insure that the houses last at least another one hundred years





**A study in contrasts - the house on the left in the 300 block of Almond Avenue is having its siding preserved and painted while the house on the right is being covered with vinyl siding. The addition of vinyl siding may trap moisture and lower the life expectancy of the property.**

➤ ***Waterloo's Downtown Holds Great Opportunity for Rehabilitation***

Despite the loss of key buildings and numerous blocks for new construction, downtown Waterloo retains many significant properties. In addition to the individually notable buildings and structures, downtown Waterloo also possesses a cohesive collection of historic architecture in several blocks on the east side. These blocks along E. 4<sup>th</sup> Street and Sycamore Street meet the criteria of the National Register as a historic district. Rehabilitation efforts on both sides of the river have increased in recent years and the Main Street program has been of particular assistance in these efforts.



Where We Are Today



**MAIN STREET WATERLOO INVITES YOU!**

**TO TAKE A TOUR OF DOWNTOWN WATERLOO**

**ON THURSDAY, OCTOBER 20, 2005!**

**Downtown rehabilitation of historic buildings for restaurants and offices has increased in recent years.**

➤ ***Loft Apartments and Condos Are Starting to Emerge***

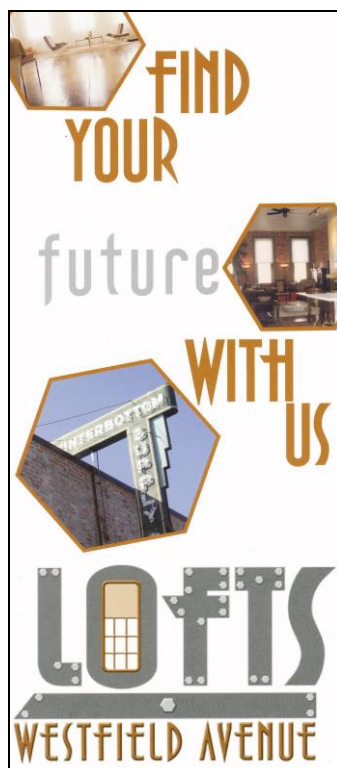
In addition to the retail and office conversions underway downtown, there has also been a renewed interest in loft apartments and condominiums in the downtown area and adjacent neighborhoods. These projects include the conversion of vacant upper floor space of older commercial buildings into apartments on both sides of the river. The Winterbottom Building near the Deere & Company plant has recently been successfully converted into the Westfield Lofts. Additional loft conversions are planned as part of the Fowler Building project on E. 4<sup>th</sup> Street and other buildings.



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Loft apartments are planned for the second floor of these buildings at 217-219 W. 4<sup>th</sup> Street.



The Winterbottom Building is a successful loft project near the Deere & Company plant.





Where We Are Today

➤ **Compatible Infill Projects Are Now Underway**

Until recently, few new construction projects were built in Waterloo's older neighborhoods. Those which were completed have often been out of keeping with the character of adjacent historic buildings in their scale, massing, and overall details. Several projects are now underway which are much more sensitive to their historic surroundings and provide for a more compatible and cohesive streetscape. Two projects in particular are underway in the Cedar River Neighborhood which serve as examples of the kind of architectural design appropriate for the city's older neighborhoods.

The Riverfront Village development at E. 8<sup>th</sup> Street is designed in imitation of the original two-story historic buildings located elsewhere on the block. These dwellings are compatible in their scale, orientation to the street, porch configuration and window and door size. The proposed Water Street flats and rowhouses planned for nearby Water Street are also to be designed in keeping with historic urban rowhouses.

**New construction as part of the Riverfront Village development.**



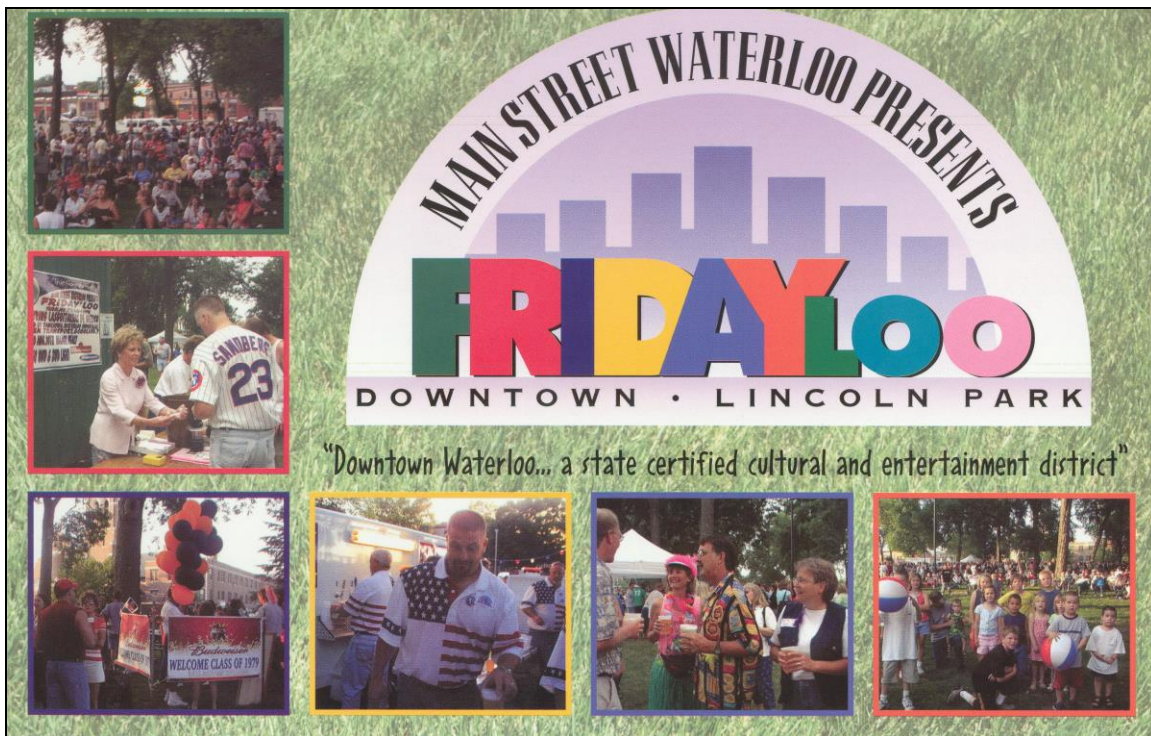
**Design of the proposed Water Street Flats and Rowhouses.**



Where We Are Today

➤ **Commitment for Redevelopment of Downtown Waterloo**

As noted earlier, the City of Waterloo is working with various private and public agencies to facilitate a mixed urban design development on both sides of the Cedar River. *Waterloo's Downtown Redevelopment Master Plan Update, 2003* outlines an ambitious plan to create and enhance centers for the arts, sports, hotels, residential housing, and commercial activities. This commitment is in keeping with the city's overall comprehensive plan stressing "Smart Growth" and a renewed focus on the downtown area and its waterfront. The increased interest of the private sector towards commercial rehabilitation and loft apartments as well as the assistance of the city's Main Street program bodes well for increased economic vitality in downtown Waterloo.



**The Friday Loo Celebration is one of many events bringing people back downtown.**



Where We Are Today

### ➤ **Great School Building Conversions**

Three historic public school buildings have been converted into apartments by private developers in recent years. The Roosevelt, Whittier and Emerson Schools were all built in the early twentieth century and remained in use by the city's educational system until recent decades. No longer required as schools, these buildings were conveyed to private developers for conversion into apartments. School buildings in particular are well suited for adaptive reuse into housing units because of the scale of the buildings, their central-hall configuration and large floor to ceiling heights.

All three of these buildings were listed on the National Register of Historic Places as part of their redevelopment. Because they were certified historic buildings, all three were able to qualify for the federal and state historic tax credits. These schools serve as examples of the many other opportunities available in Waterloo for historic rehabilitation projects.



**Rehabilitation of the Roosevelt School in the Gates Park Neighborhood.**





Where We Are Today

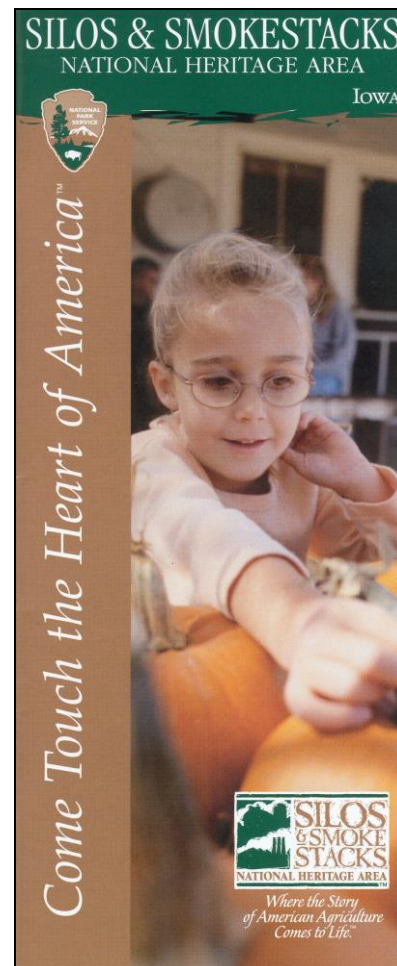
### ➤ ***Increased Emphasis on Heritage Tourism***

The growing interest in heritage tourism nationwide is also garnering increasing attention in Waterloo. The city is increasing its emphasis on heritage tourism as part of its overall downtown revitalization strategy. This is also part of Main Street Waterloo's approach with its walking tour of downtown and as a clearinghouse for information on city and regional historic sites. Waterloo is also fortunate to be the home of Iowa's Silos & Smokestacks National Heritage Area. This program focuses on the historic, cultural, recreational and scenic resources of northeastern Iowa. The theme of this National Heritage Area is "Where the Story of American Agriculture Comes to Life." Waterloo's heritage as an agricultural and manufacturing center offers many opportunities to partner with Silos & Smokestacks for future heritage tourism efforts.

Another positive contribution to the area's heritage tourism efforts is the proposed expansion of the Grout Museum. The Grout Museum is an important center for tourism and includes not only the museum itself but also the nearby Rensselaer Russell House and the Snowden House. The Grout Museum is now in the process of planning and building a major new addition which will house a Veterans Museum dedicated to tell the story of Iowa's veterans. The museum will feature oral histories and interactive exhibits.



**The expansion of the Grout Museum and the Silos & Smokestacks program are both significant enhancements to the city's heritage tourism efforts.**





## B. What Are the Challenges?

### ➤ *Continued Abandonment and Neglect of Housing Stock*

Over the past several decades, Waterloo has experienced losses of its inner city residents and housing stock. The loss of housing stock in Waterloo's inner-city neighborhoods is tied to both the city's overall population decline in recent decades and outmigration to the suburbs. Between 1980 and 1990 the population of Waterloo declined by almost 10,000 residents. During the decade of the 1990s the population rebounded somewhat but Waterloo is still below its peak population recorded in 1980. The development of farmland on the edge of the city into new housing projects has also affected the number of people residing in the older neighborhoods. As property owners or tenants move and are not replaced, houses become vacant, attract vandalism and often results in condemnation and demolition.

Throughout Waterloo's older neighborhoods are many vacant and abandoned dwellings, especially on the east side of the Cedar River. Vacant houses are due to many factors such as the city's decline in population, disinterest on the part of the owner, and expense of repairs and upkeep. Vacant houses affect neighborhoods adversely by increasing the perception of crime, lowering adjacent property values, and blighting the streetscape. Abandoned and condemned houses often result in a chain reaction ending with the demolition of the property. This removes a property from the tax rolls as well as opening up gaps along the street and hastening a neighborhood's decline.

While the City of Waterloo has taken a number of steps to combat the abandonment and neglect of properties it continues to take its toll. Neighborhoods such as Walnut Street, Franklin Gateway and Cedar River have been especially hard hit by the demolition of their housing stock. The continuation of this trend threatens the viability of a number of blocks where pre-1940 dwellings predominate.



**The house at 526 Denver Street reflects the problems many neighborhoods have with neglected properties.**





➤ ***Historic Housing Stock Compromised by Short-Sighted Remodeling***

In addition to abandonment and neglect, dwellings in Waterloo's older neighborhoods suffer from deferred maintenance and inappropriate remodeling. For older dwellings, a lack of maintenance can soon result in the deterioration of exposed frame elements such as porches, windows and wood siding. As a result, the original character of older dwellings can be compromised through the quick and easy solutions such as adding synthetic siding materials, new windows, and the enclosure, removal, or rebuilding of front porches.

Another problem is the subdivision of older houses into apartments. Market rents in Waterloo's older neighborhoods are generally less than in other sections of the city which limits the amount of income an owner can receive. In order to maximize their income, some owners have subdivided their property into as many units as possible and reduced operating costs by deferring maintenance. This places stress and strain on buildings beyond their capacity and hastens deterioration.

Improper weatherization is also a problem for many of Waterloo's older dwellings. Throughout the inner-city neighborhoods are two-story frame houses containing 2,000 to 4,000 square feet. Large houses with numerous windows and minimal insulation pose particular challenges in the face of increasing energy costs. In order to lower energy costs property owners have added synthetic sidings, replaced original windows, and enclosed porches. These actions often result in a loss of a property's architectural character. More cost-effective alternatives such as increased attic insulation, storm windows, repairing and reglazing original windows and other methods are often overlooked by property owners.

**This house at 232  
Leland Avenue in the  
Church Row  
Neighborhood has  
lost almost all of its  
character to  
inappropriate  
remodeling.**







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**Vinyl siding application at 2180  
Lafayette Street in the NFL  
Neighborhood.**

➤ ***Tax Incentives Not Utilized due to Lack of National Register Listings***

Waterloo contains hundreds of properties which possess sufficient architectural and historical significance to meet National Register criteria. These properties are highlighted in the studies completed by Barbara Beving Long and Karen Bode Baxter, and outlined in the Waterloo Multiple Property Documentation Form. As of 2006, only a handful of the city's eligible properties have been officially listed on the National Register. Listing on the National Register brings with it the option for property owners to rehabilitate properties and receive federal and state tax credits in return. The federal historic preservation investment tax credit program alone has pumped \$60 million of private investment into Iowa's economy. Using national economic models, it is projected that these private investments created more than 3,200 new jobs and increased the Iowa gross output by nearly \$136 million. Potential historic districts have been identified in the downtown area as well as neighborhoods such as Walnut Street and Church Row. The lack of National Register status for these areas inhibits investment and rehabilitation.



Where We Are Today



**If listed on the National Register, tax credits could be used to rehabilitate these properties in the 500 block of Pine Street in the Walnut Street Neighborhood.**

➤ ***Lack of Awareness of the Positive Benefits of Historic Preservation and the Importance of the Historic Preservation Commission***

In the past two decades there has been an increase in the appreciation and understanding of the positive role historic preservation plays in Waterloo. However, despite the large percentage of old buildings in the city, historic preservation has yet to be as fully integrated into community development and overall civic goals as it has in similar communities in the Midwest. The perception of historic preservation as a positive factor in economic development rather than a hindrance is still evolving.

The importance of the Historic Preservation Commission in Waterloo's development is also not fully understood. The HPC is a volunteer board and members have limited time and resources to devote to the many duties the positions require. The Waterloo Community Planning and Development Department provides a part-time staff member to work with the HPC and coordinate their work but this time is also limited. Because of these limitations, the public presence of the HPC in the community is hindered and much of its work goes underreported and underappreciated.



## C. What are the Available Tools for Historic Preservation?

### *Financial Incentives for Rehabilitation in the Downtown Area*

A number of financial incentives exist to aide and encourage business and property owners who wish to improve their downtown Waterloo properties. These include various tax advantages as well as low-interest loan programs and other forms of financial assistance. These incentives are excellent tools that allow property owners to enhance their investments in downtown and add to the overall revitalization of the downtown area. Eligibility for these different incentives depends upon property type and other requirements. Listed below are some of the most available programs in Waterloo.

#### Federal and State Historic Preservation Tax Incentive Programs

For properties listed on or eligible for the National Register, the most important financial incentives are Federal and State income tax credits. A Federal tax credit of 20% is available for the certified rehabilitation of historic structures that are income-producing. Properties must be rehabilitated according to standards set by the Secretary of the Interior, which ensure that the property retains its historic architectural character and appearance. A 10% tax credit is available for the rehabilitation of non-historic commercial buildings that were constructed prior to 1937. Presently, the 10% tax credit does not apply for rental-residential developments.

State income tax credits may be available for both commercial properties and residential properties. For residential properties, value of the work must equal at least \$25,000 or 25% of the fair market value of the property (excluding land) prior to rehabilitation. For commercial properties, work must be at least 50% of the fair market value. The availability of funding changes from year to year and property owners are encouraged to check with the State Historic Preservation Office's website for current funding levels ([www.iowahistory.org/preservation](http://www.iowahistory.org/preservation) under "financial incentives").

#### State Historical Society of Iowa and Department of Cultural Affairs Grant Programs

These two state agencies have a variety of grant programs available for historic preservation projects. These include:

**Certified Local Government Grants** – Waterloo is one of a number of communities across Iowa which is a Certified Local Government (CLG). The CLG program is part of a local, state, and federal partnership which promotes historic preservation at the grassroots level. An incentive for participating in this program is the pool of matching grant funds available annually for CLG communities. These grants may be used for surveys of historic buildings, the preparation of National Register nominations, the development of design review guidelines, and structural assessments of properties.

**Historic Site Preservation Grant Program** – This program provides funds to acquire, repair, rehabilitate, and develop historic sites that preserve, interpret, or promote Iowa's cultural heritage. All HSPG projects are limited to work on "vertical infrastructure," which is defined as





*Where We Are Today*

land acquisition for construction, major rehabilitation of buildings, all appurtenant structures, utilities, and site developments. Activities that are not directly related to vertical infrastructure cannot be funded through the HPSG Program. Grants range from between \$40,000 to \$100,000 and require a matching cash amount.

**Resource Enhancement and Protection (REAP) Historical Resource Development Program** - Grants are available to private individuals and businesses, as well as to non-profit organizations and agencies of Certified Local Governments. Grants under this program support a wide variety of projects that fall under three basic categories: (1) historic preservation; (2) library and archives; and (3) museums. This program is presently undergoing revision but is expected to continue to provide grants for historic preservation projects.

**Cultural and Entertainment District Grants** – The Downtown Waterloo Cultural and Entertainment District was created in 2005. It is one of a number of districts created across the state to encourage city and county governments to partner with a local community nonprofit or for profit organization, businesses, and individuals to enhance the quality of life for citizens of Iowa. The benefits offered to certified districts could include historic tax credits for rehabilitation of historic structures or other incentives which create live/work space for cultural workers, space for cultural and entertainment enterprises and access financial assistance programs from state agencies and other funding partners.

#### Enterprise Zone Tax Credits

Downtown Waterloo is designated an official Enterprise Zone targeted for economic revitalization, and rehabilitation of housing within the zone may be eligible for certain tax credits. An Iowa investment tax credit of up to 10% of the investment directly related to rehabilitation is available for the rehabilitation of four single-family homes or one multi-family building with at least three units.

#### Tax Increment Financing (TIF)

The City of Waterloo offers this program to help finance improvements to properties within designated redevelopment areas, such as downtown. Through TIF, the city can offer tax rebates to property owners for rehabilitation of buildings. The general rule for rehabilitation of existing buildings is 5 years at 100%.

#### Consolidated Urban Revitalization Area (CURA)

Downtown Waterloo is part of a CURA district, which is an urban revitalization program that allows tax abatements. This tax abatement is a reduction or exemption of local taxes that apply to the improvements made to a building.

#### Main Street Revitalization Loan and Challenge Grant Programs

Low interest rate loans are available through Main Street Waterloo for rehabilitation of upper floor housing or commercial properties. Interest rates are fixed at 1.125% above the CIP/CIA rate and range from \$50,000 to \$250,000. As a Main Street community, downtown projects in Waterloo are also eligible for Main Street Challenge Grants. This fund is administered by the Iowa Downtown



*Where We Are Today*

Resource Center and Main Street Iowa and is created through a \$500,000 appropriation from the US Department of Housing and Urban Development (HUD). In 2006, the Black Building in downtown Waterloo received a Challenge Grant for the rehabilitation of upper floor space into apartments.

#### Revolving Loan Fund Program

This program is administered by Black Hawk Economic Development, Inc. and is intended to promote new business start-up, expansion and/or retention projects, which include building improvements. The program emphasizes operations that involve manufacturing, commercial services, or wholesaling of commercial goods. These loans do not exceed 25% of the total project cost or \$50,000, whichever is less. Interest rates are typically at 6.7%.

#### Small Business Loan Program

This loan program is directed at owners and new investors of downtown Waterloo commercial buildings in order to create new development and improve the area's image. Loans are available through local financial institutions for purchase and renovation of existing buildings in the downtown area. The City of Waterloo guarantees up to 50% of each loan with a maximum of \$25,000.

#### Cultural and Entertainment District (CED)

Downtown Waterloo is a designated CED, which is a mixed-use area anchored by a high concentration of cultural attractions. CED benefits include tax credits for rehabilitation of historic structures that create living and work space for cultural workers, or cultural and entertainment enterprises. Access is also available to financial assistance programs from state agencies and other funding partners.



### *Financial Incentives for Rehabilitation in Neighborhoods*

Properties in the city's neighborhoods may also be eligible for projects under the State Historical Society of Iowa and Department of Cultural Affairs Grant Programs. As outlined earlier, these grants could result in the preparation of National Register nominations, design guidelines, surveys, and building rehabilitation. In addition to the state programs, the City of Waterloo has initiated a program of neighborhood revitalization in an effort to improve the quality of life and to encourage the improvement and livability of the city. The program targets neighborhoods within a devised Neighborhood Revitalization Strategy Area (NRSA), which is a primarily residential area east of the Cedar River that includes the Cedar River, Lane and Fowler (LAFNOW), NE Side, Neighbors For Life (NFL), Unity, and We Care Neighborhoods. A variety of private, public, and non-profit organizations and individuals have come together to address the needs of these communities and work to make them better.

One of the primary concerns of both residents and city officials is housing condition. In order to combat vacant and deteriorated housing issues, the city has worked to provide residents and investors with various levels of assistance. State and Federal funding is available through Community Development Block Grants, HOME funding, and Economic Development Initiatives. Community Development grants have resulted in the rehabilitation of thirty-four homes in the NRSA. Also, close to \$200,000 in funding is proposed for the rehabilitation of rental units, with landlords required to provide a 50% match. This funding will allow thirteen units to be brought up to City Code.

#### RENEW Waterloo/Waterloo Housing Partnership

RENEW Waterloo stands for Revitalize, Empower, Neighborhoods, Education, and Work, and is a city program aimed at improving housing stock and neighborhoods where deteriorating housing is a problem. One area of emphasis is the Waterloo Housing Partnership, which will assist in funding improvements to properties. The program creates financing packages using borrower funds, local lenders, state programs, federal programs, and local government programs to meet the needs of qualified applicants. Its role is to package existing programs for potential homebuyers and affordable housing developers, and to administer the down payment assistance program.

#### Consolidated Urban Revitalization Area (CURA):

Another useful tool in the effort to improve historic housing in Waterloo is the Consolidated Urban Revitalization Area or CURA program. This program encourages urban revitalization through allowing tax abatements for the added value of improvements made to a property. Tax abatements under this program provide an exemption from taxes on the improvements to the dwelling. Currently, homeowners who live in a CURA district will be eligible to receive a three-year, 100% property tax exemption on any improvements made to residential property that have increased in value at least 10%. Publicizing this program and informing CURA district homeowners of its benefits is critical to its use and successful impact.





### Enterprise Zone

Rehabilitation of housing in designated Enterprise Zones is eligible for a 10% state income tax credit on investments directly related to the rehabilitation. In addition, owners are also eligible for a 100% refund of the project's sales and utility taxes.

### Waterloo Residential Rehabilitation Programs

The City of Waterloo assists residents in maintaining and upgrading their homes through a Housing and Urban Development Forgivable Loan Program, which is administered through the city's Community Development Office. The program provides financing to low- and moderate-income families for home rehabilitation, repair, and improvements. The property must be owner-occupied, adequately insured, be current in its taxes, and meet other specified requirements. The maximum loan amount is \$25,000, and the loan does not have to be repaid unless the owner sells or moves from the home within five years. If the home is sold, the loan payback is based on the amount of time that has passed. If the home sells within one year of the loan, 100% of the loan must be paid back. If it is sold within two years of the loan, 75% must be paid back, within three years 50% is due, for four years 25% is due, and within five years the owner must pay back 10% of the loan. In other words, if an individual retains ownership of his or her home and continues to live in it for five years, the total amount of the Forgivable Loan will be canceled and the owner will owe nothing.

This program also provides the assistance of a rehabilitation specialist who will help homeowners secure a contractor, decide what type of work is to be done, and inspect the progress of the project. The work allowed under this program is that which will bring the property up to a decent, safe, and sanitary condition. Structural, safety, mechanical, energy efficiency and exterior items will be addressed. The Waterloo Community Development Office can also provide matching financial assistance to renovate or construct rental housing. These programs are excellent sources for revitalizing older neighborhoods and inspiring home ownership and rehabilitation.

The city also provides assistance to homeowners through its RENEW Waterloo program, which is aimed at improving housing stock and neighborhoods where deteriorating housing is a problem. The program assists in funding improvements to properties by creating financing packages using borrower funds, local lenders, state programs, federal programs, and local government programs to meet the needs of qualified applicants. Its role is to package existing programs for potential homebuyers and affordable housing developers, and to administer the down payment assistance program.



## **V. Creating the Future – Goals and Actions for Historic Preservation in Waterloo**

### *Introduction*

Waterloo's rich heritage as one of Iowa's premier manufacturing and agricultural centers is reflected in its older buildings downtown and in its neighborhoods. One-fourth of the city's existing buildings pre-dates 1940 and is an impressive collection of building styles and property types from the nineteenth and early twentieth centuries. Buildings from this time period are some of the best built America will ever have and contain materials and details difficult and expensive to duplicate. While many dwellings throughout the city have been altered with added siding materials, rebuilt porches and other alterations, their basic form and plan remain intact and provide opportunities for rehabilitation and reclaiming their original appearance. Likewise, many of the buildings in the downtown area have been altered, especially on the first floor, but overall retain much of their character.

Waterloo has laid a strong foundation for historic preservation efforts. A large number of the city's pre-1960 properties have been inventoried and placed in a database. A National Register Multiple Documentation Form has been prepared which facilitates the preparation of individual and district nominations. The city's Historic Preservation Commission has been active for twenty years and provides an important oversight role as preservation advocates. An active Main Street program has been effective in promoting downtown revitalization and new housing opportunities. Numerous financial programs are in place to assist property owners with rehabilitation in the downtown area and neighborhoods.

Using this foundation, Waterloo can enhance its historic resources hand in hand with overall civic improvements and economic development. Many of the goals and objectives of the city's recent comprehensive plans, neighborhood plans, and downtown plans are consistent and in conformance with historic preservation objectives. Integrating historic preservation more fully into these planning efforts will be of mutual benefit as the city moves forward.

This section outlines the objectives and actions proposed for four major goals:

- **Enhance Rehabilitation and Preservation of Waterloo's Historic Neighborhoods**
- **Enhance Rehabilitation and Preservation of Downtown Buildings**
- **Increase Heritage Tourism in Waterloo**
- **Increase Public Awareness and Support for Historic Preservation**



## **Creating the Future: Enhance Rehabilitation and Preservation of Waterloo's Historic Neighborhoods**

### *➤ Goal – Reduce Abandonment and Demolition Through an Urban Homesteading Program*

In order to address the problem of deteriorated and vacant housing in its historic neighborhoods, the City of Waterloo should consider establishing an Urban Homestead Program. In this type of program a city buys and renovates vacant and abandoned houses for resale to low- or moderate-income households. Homesteaders must meet certain income requirements and are offered a low-interest loan. They must live in and maintain the dwelling for a minimum period of time. Such programs have proven to be effective tools in revitalizing neighborhoods in cities across the country, including nearby Davenport, Iowa. In other communities such as Richmond, Virginia, properties are condemned, acquired by the local government, rehabilitated and then sold for \$1 plus the cost of rehabilitation.

Houses available through most Urban Homesteading programs are generally valued from \$75,000 to \$150,000 after rehabilitation. Houses of various sizes are targeted for these programs. To purchase an Urban Homesteading house most programs require a family (consisting of at least one steadily employed person who is 21 years old or older), must have good credit and qualify for a low-interest loan. The family must generally also be a first-time homebuyer and own no other real property. Program guidelines also prescribe minimum and maximum incomes such as combined gross family income being at least \$35,000 - \$40,000 per year. According to guidelines established by HUD (the U.S. Department of Housing and Urban Development), the homesteading family can earn no more than 80% of the median family income (based on family size).

Urban Homesteading Programs can help to rejuvenate neighborhoods that are in decline by improving one building at a time. This type of incremental revitalization typically has a longer lasting impact on areas than more traditional large-scale projects. Urban Homesteading is cost-effective in that it utilizes existing resources. It can also have a positive ripple effect by enhancing neighborhoods and encouraging additional housing rehabilitation. This type of program helps to build community pride and identity by maintaining the historic character of a neighborhood and strengthening residents' commitment to the area.

- ✓ Action – Review urban homesteading programs in other communities in Iowa and the country and adopt the provisions best suitable for Waterloo. This may include acquisition and rehabilitation by the city or acquisition and sale for a nominal fee to homesteaders. Such a program can reduce the number of abandoned houses and provide fiscal benefits back to the city.





**An urban homesteading program could result in restoration and occupancy of vacant homes like this in the 400 block of Cherry Street.**



➤ *Goal – Promote Rehabilitation Through a Revolving Fund Program*

Rehabilitation which preserves architectural character can also be promoted through Revolving Fund Programs. In this type of program the city loans funds for building rehabilitation up to a certain amount and at an interest rate several points below prime. These loans are generally for property owners who reside in National Register-listed or –eligible historic districts or properties within local historic or conservation overlay zones. Such loans are intended to provide positive incentives to property owners in these districts to maintain and improve the community's architectural heritage.

In most programs eligible properties are fifty years old and contribute to the character of the district or overlay zone. Loan amounts can range from \$10,000 to \$30,000 with terms of 2% or 3% for ten to fifteen years. Rehabilitation must be in keeping with the city's historic design review guidelines. As the loans are paid back they go back into the revolving fund to be loaned again to another property. Revolving Fund programs are found throughout the country and a successful example of this type is in nearby Dubuque.

- ✓ Action – Review Revolving Funds programs in other communities and adopt the provisions best suitable for Waterloo. Such a program can promote rehabilitation and increase the city's tax base.



**Revolving funds would encourage rehabilitation in historic districts or Conservation Zones (310 Independence Avenue).**



➤ *Goal – Promote Building Rehabilitation By Easing Home Occupation Standards*

One of the trends occurring across the country is the increase in the number of home offices and businesses. This trend is expected to continue in coming decades. Using part of the first floor for an office in a two-story dwelling is becoming frequently common for pre-1950 homes. Waterloo is particularly well suited for such combination residences/home offices because of the prevalence of the “Double House” and “Commodious Box” dwellings which often have side by side housing units or separate upstairs and downstairs units.

Waterloo’s Zoning Ordinance allows for home occupations under certain conditions. These conditions include no more than 25% of the dwelling to be used for office space, no outside employees, and no traffic generated in greater volume than would normally be expected in a residential neighborhood. Home occupations also need to provide parking off the street. In order to increase investment and rehabilitation of Waterloo’s older dwellings, these limitations should be amended to allow for up to 50% of a property to be used as a business and allow for one employee on the premises. This approach to home offices is becoming increasingly common in recognition of demographic trends and the rise in self employment and outsourcing.

- ✓ Action – Waterloo’s Zoning Ordinance should be amended to increase the amount of square footage allowable for a home occupation to 50% and to allow for no more than one employee on the premises.



**The house at 339 Saxon Street is an example of the type of dwelling well suited for both dwelling and home offices. The two floors are separate and have individual entrances.**





➤ *Goal – Promote Appropriate Rehabilitation Through Compatible Weatherization*

It is important that in its various housing rehabilitation programs, the City of Waterloo promote and encourage appropriate weatherization of older dwellings. Energy costs are a big concern of all homeowners, and energy efficiency is especially important in maintaining historic houses. Owners of historic buildings should take measures that achieve reasonable energy savings, at reasonable costs, with the least intrusion or impact on the character of the building. Care should be taken to preserve and maintain historic building materials and character defining elements such as windows and doors. Retaining original windows and adding storm windows can often offer similar thermal values and be more cost effective than wholesale window replacement.

Waterloo's Operation Threshold provides a Weatherization Assistance Program (WAP) to help reduce the heating and cooling costs for low income persons, particularly the elderly, disabled, and children, by improving the energy efficiency of their homes. The installation of energy efficiency measures for each dwelling is based on a computerized energy audit which determines the cost effectiveness of each measure. Energy efficiency measures include high-density wall and attic insulation and the addition of energy-efficient lighting.

- ✓ Action – Low-income residents should be encouraged to take advantage of the WAP which adds insulation but does not encourage the addition of vinyl siding or replacement of windows. Waterloo should also consider partnering with the University of Northern Iowa to create a pilot program to educate residents, builders and contractors on how to effectively weatherize historic buildings while preserving their character. The school's Center for Energy and Environmental Education may be receptive to a pilot program in this area.

**Weatherization programs should stress preservation rather than adding siding and replacing original doors and windows (303 Western Avenue).**





➤ *Goal – Provide Training for Builders and Contractors in Historic Rehabilitation Methods and Techniques*

Preserve wood siding or cover with vinyl siding? Rebuild original windows or replace with new windows? These are just some of the questions that builders and contractors are faced with when they consult with owners on rehabilitation of older homes. Finding contractors and builders sensitive to historic building renovation is often a challenge, and there is a need to provide additional venues and opportunities for the sharing of information and preservation rehabilitation techniques. The HPC is encouraged to prepare a list of contractors and builders known to have skills and crafts in historic building rehabilitation and make this list available to the general public at their meetings or on the web. The HPC should state that the list does not reflect endorsement but simply provides the names of those known to have successfully completed rehabilitation projects in the city.

Because over half of the city's buildings are over fifty years old, the City of Waterloo is encouraged to provide grants to qualified contractors and builders to attend classes and workshops at schools and programs specializing in historic building rehabilitation. In exchange for these grants, applicants would be required to provide one or more classes or workshops in Waterloo to share their expertise. Two programs worth noting are the Campbell Center for Historic Preservation Studies in Mt. Carroll, Illinois and Belmont Technical College in St. Clairsville, Ohio. The Campbell Center is only two hours from Waterloo and has classes such as masonry restoration, plaster repair, and basic maintenance for historic buildings. Belmont's Building Preservation Technology Program has ongoing field laboratories and has trained hundreds of contractors and builders. Other schools and programs specializing in historic preservation can be found online at the Preservation Trades Network, [www.ptn.org](http://www.ptn.org). Another opportunity for preservation training is a local event where local and regional contractors share their expertise. Dubuque partnered with the National Trust to sponsor "Restore -o- Rama" in 2005 which had sessions on painting, plastering, and repairing wood windows.

- ✓ Action – In consultation with the HPC, the City should provide grants to craftsman and builders to learn and share proper rehabilitation techniques and sponsor local trades events.



➤ *Goal – Encourage New Compatible Construction in Waterloo’s Older Neighborhoods.*

Demolition in Waterloo’s older neighborhoods has resulted in numerous vacant lots. In some areas this has been particularly pronounced such as in the Walnut Street, Franklin Gateway, and Cedar River Neighborhoods. Redevelopment plans such as the *Rath Area Neighborhood Plan*, the *Highway 63 Corridor Plan*, and the *Waterloo Downtown Redevelopment Master Plan Update* all recommend that new infill construction be encouraged on vacant lots and with buildings compatible with the adjacent architecture. This approach is consistent with historic preservation goals and is part of overall economic and revitalization efforts.

Although compatible new construction is recommended, most neighborhoods have no design review to guide new construction. As a result, infill construction has been a mixture of both appropriate and inappropriate designs. Inappropriate designs are those which are not in keeping with the overall architecture on a particular block and are generally characterized by horizontal scale, lack of porches, and undersized doors and windows.



**Modular houses such as these dwellings on Independence Avenue and Elm Street are not appropriate for Waterloo’s older neighborhoods.**





**This Habitat for Humanity house in the 700 block of Linden Street is consistent with the neighborhood's gable front plans but some redesign of the porch, doors and windows would be more appropriate for the area.**

**These new one-story houses do not fit into the two-story character of the older dwellings in the 1900 block of Franklin Street.**





**This new house at 118 Irving Street has many design features appropriate for compatibility with the neighborhood.**



**This new construction on E. 8<sup>th</sup> Street is consistent with the massing, scale and proportions of adjacent older dwellings.**

- ✓ Action – Adopt a Conservation Zoning provision in the city's ordinance and encourage its use. Unless overlays are enacted to guide new construction, incompatible infill will continue to be built in Waterloo's older neighborhoods. Such new construction can result in a lowering of property values and discourage rehabilitation and investment. Revise and enhance the Historic Preservation Commission's Design Review Guidelines with more detailed illustrations and information to promote appropriate new construction in Historic and Conservation Overlay Zones.





➤ *Goal – Adopt Conservation Zoning Provision and Promote its Use*

An important preservation tool which has been widely adopted in communities across the country is Conservation Zoning. Conservation Zoning is an overlay which encourages compatible new buildings and building additions in historic areas while discouraging demolition. The purpose of Conservation Zoning is to protect neighborhood character, guide future development, stabilize property values and encourage revitalization. In a Conservation Zone, only new construction, additions to historic properties, and demolition is reviewed. This scope of review helps maintain the appropriate size, scale, massing, setback, building form, building orientation and alignment, and character defining features and materials of properties within the designated area.

- ✓ Action – Adopt a Conservation Zoning provision in the city’s ordinance and encourage its use. Such overlays would result in quality compatible development in keeping with Waterloo’s older neighborhoods.



**Conservation Zoning would ensure that new construction along a block would be compatible with adjacent historic properties (500 Block E. Pine Street).**





➤ **Goal - Revise and Expand the Publication “Design Guidelines for Historic Buildings.”**

The city’s Historic Preservation Commission (HPC) has the responsibility to review rehabilitation, demolition, new construction and other design elements in locally designated historic districts. Currently, only the Highland Historic District is a local historic district but one of the main recommendations of this report is for the city to adopt a Conservation Zoning provision allowing for Conservation Zone overlays. Areas designated as a Conservation Zone would also require the review of the HPC for any additions to existing buildings, new construction, and demolition.

Since 1986, the HPC has utilized the publication “*Design Guidelines for Historic Buildings.*” This publication provides guidelines for a wide variety of actions affecting historic buildings. However, since the mid-1980s there have been changes in the approach to some elements of design review as well as the introduction of new materials which are widely used in building remodeling. The guidelines are also written in a way which could result in confusion or ambiguity by use of the phrases of “recommended” and “not recommended” as opposed to “shall” and “shall not.” The lack of clarity of the guidelines was one of the observations made in the survey of Highland Historic District residents conducted in 2004.

Because of the age and the format of the existing design guidelines, it is recommended that the guidelines be rewritten following discussions with property owners in the Highland Historic District and with input from preservation and planning professionals. The guidelines should not only be revised but the use of ample illustrations to explain design review elements is also advised. The intent is to make the design guidelines more “user friendly” as well as clarify how the decisions of the HPC will be made and upon what basis.



**Revised design guidelines are recommended for the Highland Historic District and any future overlay zones.**



The revised design review guidelines should particularly address the following:

- What design guideline elements are reviewed with flexibility as opposed to an absolute yes or no in most situations?
- Should vinyl or other synthetic sidings ever be applied over wood siding and if so, under what conditions? What about replacement of synthetic sidings with other synthetic sidings?
- What about the replacement or concealment of wood siding with cement wood panels such as “Hardiplank.”
- Is sandblasting or abrasive cleaning ever justified?
- Should wood windows be repaired or are vinyl clad wood or aluminum clad wood windows acceptable?
- When is demolition justified and under what conditions would demolition be allowed.
- What are the parameters of new construction? Are replicas of historic designs appropriate for Historic and Conservation Districts or should there be an emphasis on contemporary but compatible designs. Should both approaches be utilized in new construction?
- ✓ Action – The adoption of new design guidelines is important to increase public support for historic preservation, clarify the decision making process of the HPC and enhance the design standards for new construction in overlay districts. This action should occur within the next two years.
- Goal – List Eligible Properties and Historic Districts on the National Register of Historic Places

The historic and architectural surveys conducted in the 1980s and 1990s resulted in the identification of numerous properties which met the criteria for listing on the National Register of Historic Places. These include individual buildings such as residences, commercial buildings and industrial buildings as well as large residential districts. National Register listing is important for several reasons. Listing brings with it a strong sense of pride and community which often translates into higher property values and resale prices. It also provides tax incentives for savvy developers and owners who rehabilitate properties, rent them out for five years and then sell them. Through this approach dwellings are rehabilitated in keeping with their architectural character, the owners or developers reap the 20% federal and 25% state tax credits for their rehabilitation expenditures and by holding on to the property for five years there is no recapture of any of the tax credit. It is also possible that within the next decade the 20% federal tax credit for the rehabilitation of income producing properties will be extended to property owners for the rehabilitation of their own historic dwellings. If this tax credit is approved it would be of great benefit to property owners in Waterloo’s National Register listed historic districts.



Waterloo has only one residential area, the Highland Historic District, currently listed on the National Register of Historic Places. Other residential areas which meet National Register criteria include the Walnut Street Historic District and the Kingbard-Prospect Historic District. As part of this project, additional areas were identified as eligible or potentially eligible following discussions with the Iowa SHPO Architectural Historian.

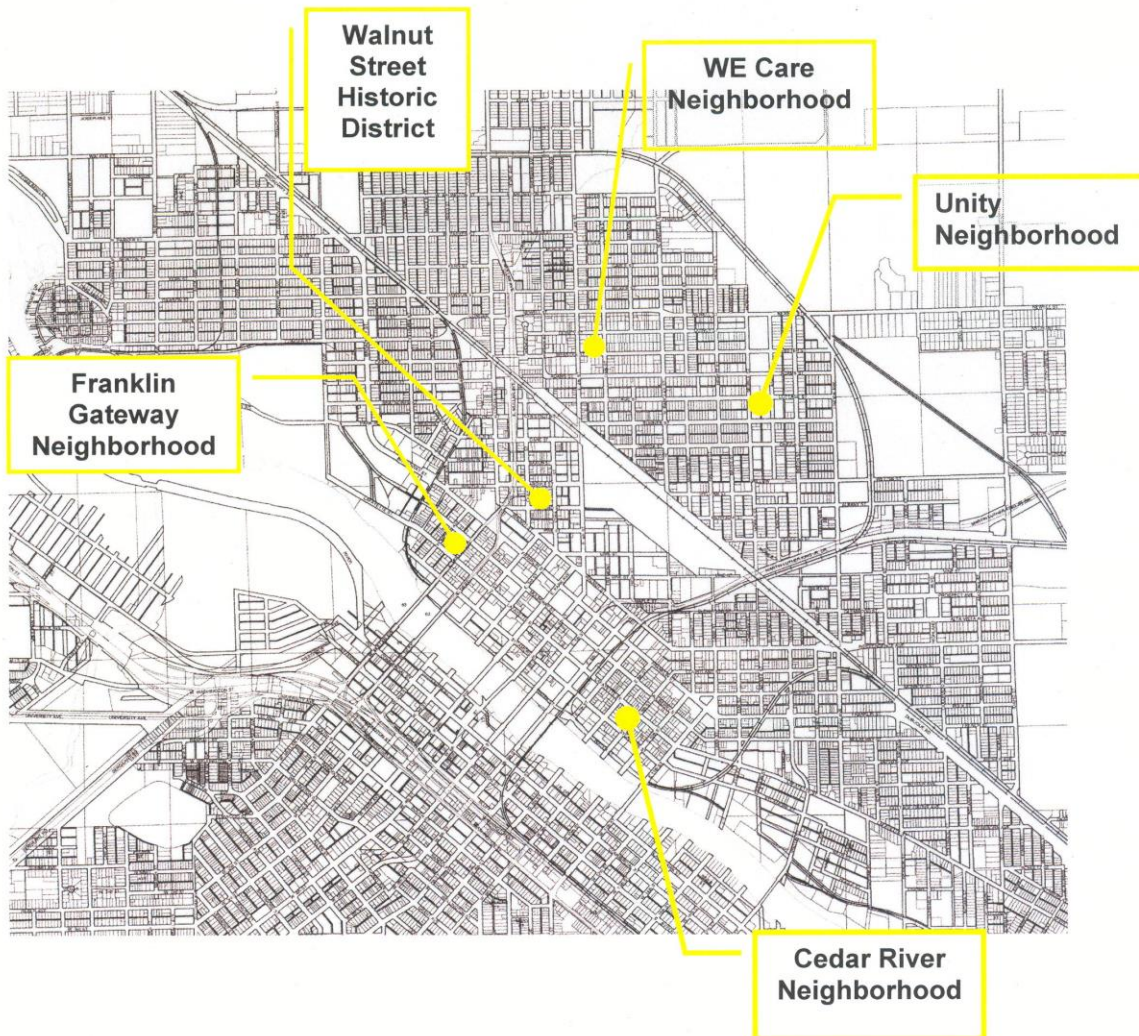
When discussing the possibility of National Register listing it is crucial that owners understand that listing places no restrictions upon them. National Register designation and Local Historic Overlay designation are often confused leading to hesitancy on the part of property owners to have their properties included in the National Register. Prior to initiating a nomination's preparation, property owners should be fully informed as to the effects of National Register listing through neighborhood meetings and/or information sheets or summaries.

- ✓ Action – Prepare National Register nominations for eligible properties. Complete sufficient research and analysis to identify other areas which may qualify for the National Register. The Multiple Property Documentation Form “Historical and Architectural Resources of Waterloo, Iowa” should be updated including strengthening registration requirements, extending the period of significance, providing additional contextual information, and adding relevant property types.





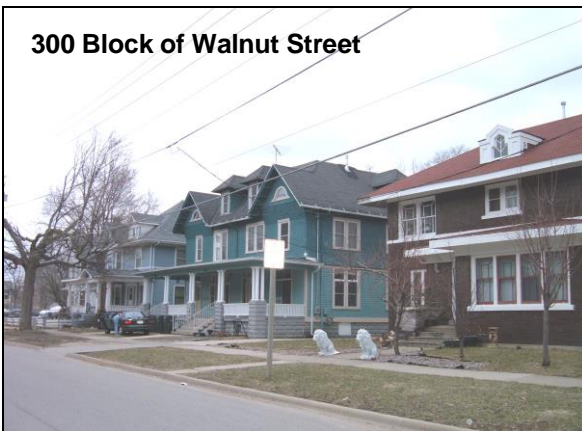
## Eligible and Potentially-Eligible National Register Historic Districts East Waterloo





### **National Register Eligible – The Walnut Street Neighborhood**

The Walnut Street Neighborhood is located just to the northeast of downtown Waterloo. The neighborhood is bounded on the north by Dane Street, on the east by E. 4<sup>th</sup> Street, on the south by Franklin Street, and on the west by US Highway 63. The neighborhood contains a number of two-story frame and brick dwellings built in the Italianate, Colonial Revival, and Queen Anne styles. Because of the architectural significance of the area, it was identified in the 1986 survey and the 1992 report by PHR Associates that it qualified as a National Register Historic District. Completion of the nomination and listing on the National Register would provide tax incentives for building rehabilitation.



**300 Block of Walnut Street**



**500 Block of E. 3<sup>rd</sup> Street**



**500 Block of Pine Street**





## Potentially Eligible – The We Care Neighborhood

The We Care Neighborhood is bounded on the north by Newell Street, on the east by N. Barclay Street, on the south by the CC&P Railroad and on the west by Wendell Court. Most of the dwellings in the neighborhood were built in the mid- to late twentieth century and reflect a wide variety of architectural styles and designs. Some blocks contain a sprinkling of Bungalows and American Foursquare designs but these are not numerous in most areas. The We Care Neighborhood has a large number of owner-occupied houses and there are few neglected properties. This neighborhood does have a high number of vacant lots and residents should consider the advantages of Conservation Zoning to ensure quality compatible development.

This neighborhood has traditionally been the center of Waterloo's African American community since the early 1900s. Additional research and documentation of the area's resources may identify buildings or areas which may meet National Register criteria for their historical significance in ethnic history or settlement patterns.



300 Block of Webster Street



500 Block of Barclay Street





## **Potentially Eligible – The Unity Neighborhood**

The Unity Neighborhood is bounded on the north by Newell Street, on the east by the CC&P Railroad, on the south by Martin Luther King Drive, and on the west by Barclay Street and the CC&P Railroad. The southern section of the neighborhood possesses a mixture of early twentieth century dwellings including Bungalows, American Foursquare and Minimal Traditional designs, and houses from the 1950s and 1960s. North of Adams Street is a preponderance of later house styles such as Ranch and Split-Level. Although this neighborhood has a few pockets of intact historic architecture, no areas appear to possess sufficient integrity and cohesiveness to meet National Register criteria for its architectural significance.

This neighborhood has traditionally been the center of Waterloo's African American community since the early 1900s. Additional research and documentation of the area's resources may identify buildings or areas which may meet National Register criteria for their historical significance in ethnic history or settlement patterns.



**300 Block of Albany Street**



**800 Block of Beech Street**



## Potentially Eligible – The Franklin Gateway Neighborhood

The Franklin Gateway Neighborhood is bounded on the north by Park Road and Harrison Street, on the east by Logan Avenue and Franklin Street, on the south by E. Park Avenue, and on the west by Sycamore and Lafayette Streets and Fairview Avenue. This neighborhood was originally a middle-class neighborhood to the northwest of downtown. In the past several decades, many of the dwellings have been lost due to commercial expansion and neglect. Vacant lots are numerous throughout the neighborhood. Within the neighborhood are a number of fine examples of Gabled Ell, American Foursquare, and Queen Anne designs. However, many of the dwellings have been subdivided into numerous apartments and have been altered.

Due to the extent of alterations and vacant lots in the neighborhood, it does not appear to meet the criteria for National Register listing for its architectural significance. However, the neighborhood should be assessed for its significance in overall city planning and development since it is one of the oldest residential areas in the city.



**300 Block of Thompson Avenue**

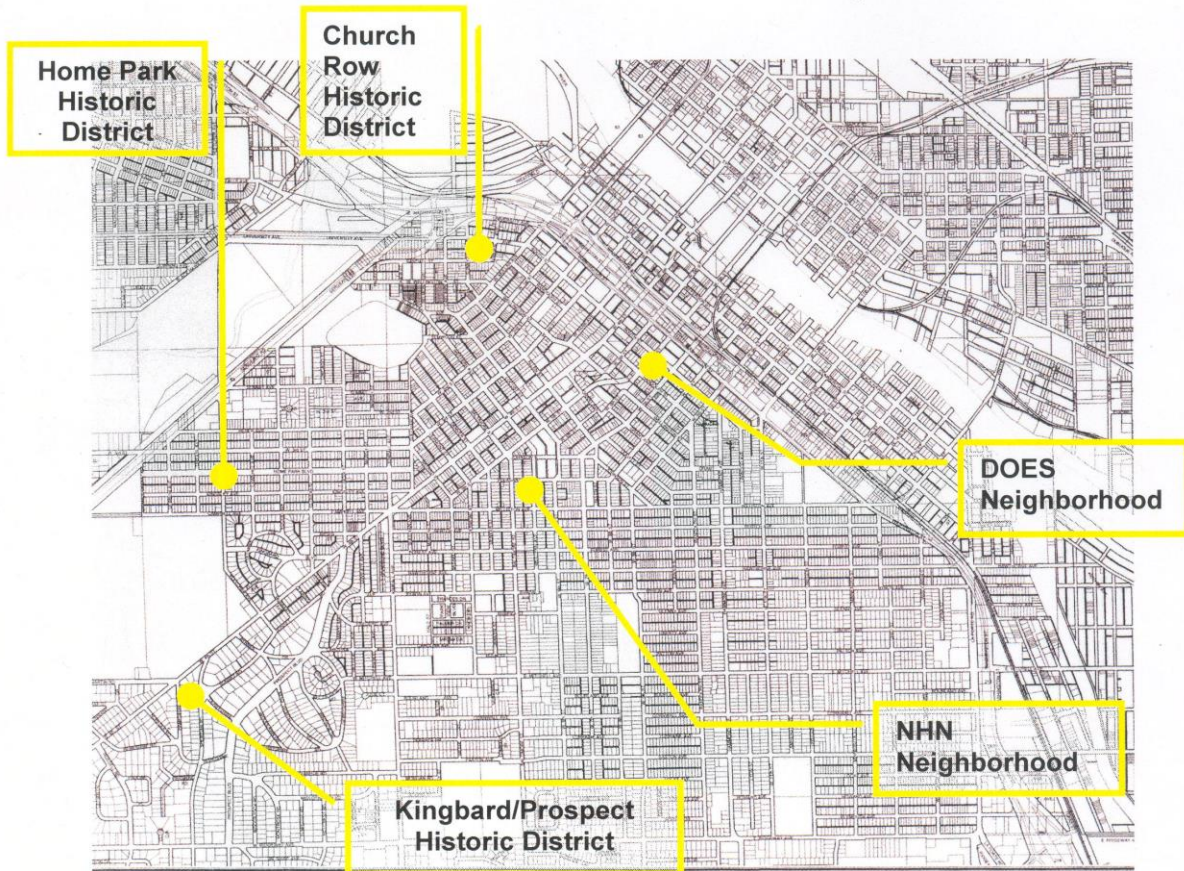
**400 Block of E. 2<sup>nd</sup> Street**







## Eligible and Potentially-Eligible National Register Historic Districts West Waterloo







### National Register Eligible - The Church Row Historic District

The proposed Church Row Historic District is bounded on the north by Sergeant Road and Washington Street, on the east by W. 5<sup>th</sup> and 6<sup>th</sup> Streets, on the south by Kimball and Williston Avenues, and on the west by Sullivan Avenue and Elmwood Cemetery. Church Row contains one of the largest concentrations of late nineteenth and early twentieth century architecture in the city. Most are of frame construction, are two-stories in height and built in the Italianate, Queen Anne, and Colonial Revival styles. Of particular note are the brick rowhouses located along the northern blocks of the neighborhood. Church Row also contains some of the city's most notable churches along W. 4<sup>th</sup> and 5<sup>th</sup> Streets. The neighborhood retains a high degree of integrity and the architectural survey of 1986 identified hundreds of dwellings within the neighborhood as potentially contributive to a National Register district. This entire neighborhood meets National Register criteria as an historic district.



600 Block of W. 2<sup>nd</sup> Street



Italianate dwelling at 821 W. 2<sup>nd</sup> Street



1200 Block of W. 3<sup>rd</sup> Street



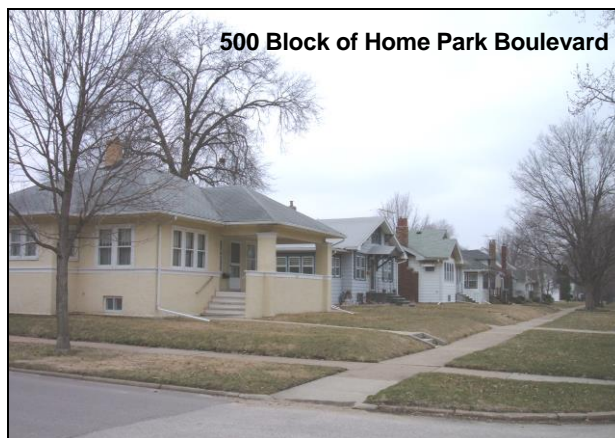
Rowhouse in the 400 Block of Belmont Avenue.



## National Register Eligible – The Home Park Historic District

The Home Park Historic District is defined as bounded on the north by W. 3<sup>rd</sup> Street, on the east by Kimball Avenue, on the south by the north side of Campbell Avenue, and on the west by Orange Grove Avenue. This neighborhood was built on the site of the Home Park Race Track which was an important center for horse racing in Iowa at the turn of the century. The neighborhood is centered along Home Park Boulevard which boasts a wide landscaped median strip as well as homes from the early- to mid-twentieth century. This is a stable neighborhood with few vacant lots and most homes are owner-occupied.

The neighborhood contains a cohesive collection of houses built primarily from ca. 1910 to ca. 1955. Of particular note are the many Craftsman and Bungalow style dwellings which create a strong sense of identity in this area. Most of the blocks in the neighborhood meet National Register criteria as an historic district. It may also be possible to extend the district to include some blocks to the north along Reber Avenue. Listing the neighborhood on the National Register would recognize its architectural significance and importance in community planning.







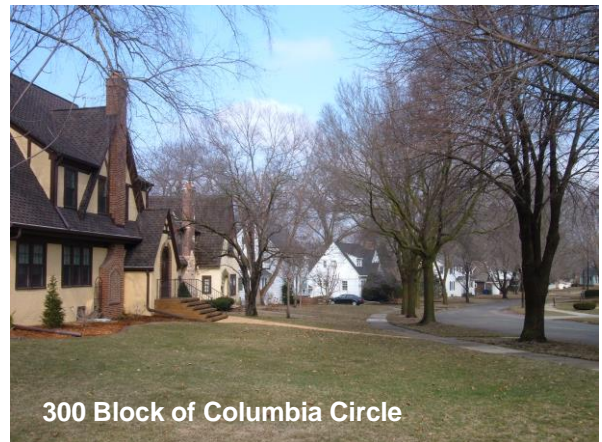
### National Register Eligible – The Kingbard – Prospect Historic District

Kingbard Boulevard, Prospect Avenue and their adjacent streets contain one of Waterloo's finest collections of early twentieth century residential architecture. Although lacking a formal neighborhood association, this area is readily defined by its architecture, curved streets, and extensive landscaping. This area was previously identified as meeting National Register criteria as an historic district due to its architectural and historical significance.

The proposed historic district is bounded on the north by the south side of Campbell Avenue, on the east by Kimball Avenue, on the south by Ivanhoe Road and W. Ridgeway Avenue, and on the west by Norfolk, Pershing, and Sheridan Roads. The proposed district contains notable examples of the Tudor Revival, Colonial Revival, Dutch Colonial and Craftsman styles. Many of the houses are sited on large lots and retain original garages. The neighborhood is largely owner-occupied and there are few vacant lots.



900 Block of Prospect Boulevard



300 Block of Columbia Circle



100 Block of Lovejoy Avenue



Craftsman dwelling at 186 Lovejoy Avenue





## Potentially Eligible – The Does Neighborhood

The Doe's Neighborhood is bounded on the north by W. 6<sup>th</sup> and Washington Streets, on the east by W. 11<sup>th</sup> Street and Williston Avenue, on the south by Hawthorne Avenue and on the west by Randolph and Wellington Streets. This area is composed of a wide variety of residential architecture from the late nineteenth and early twentieth centuries. Prominent house styles and plans include Queen Anne, American Foursquare, Dutch Colonial Revival and Bungalow. Most dwellings are two-stories in height and of frame construction. Within the neighborhood are also a number of frame and brick rowhouses.

The houses in the neighborhood display typical alterations such as added synthetic sidings, replacement windows and doors, and altered porches. Despite these changes, this neighborhood retains sufficient integrity in some blocks to meet National Register criteria. A comprehensive analysis of this neighborhood in terms of its history and architectural development is recommended along with a building count of contributing and non-contributing properties.





## **Potentially Eligible – The NHN Neighborhood**

The Neighbors Helping Neighbors (NHN) Neighborhood is bounded on the north by W. 5<sup>th</sup> and Wellington Streets, on the east by Randolph Street, on the south by Hawthorne Avenue, and on the west by Baltimore Street. This neighborhood contains a mixture of both one- and two-story dwellings built in the twentieth century. The blocks along the north edge of the neighborhood are primarily two-stories in height, of frame construction, and built in American Foursquare, Gabled Ell or Gable Front plans. Dwellings south of Williston Avenue are generally one-story, brick veneer and frame Bungalow and Minimal Traditional designs.

This neighborhood is stable with few vacant lots or deteriorated houses. The neighborhood has good continuity of early twentieth century designs on many of its blocks and this area should be evaluated for its historical and architectural significance as a potential National Register Historic District.



**900 Block of Williston Avenue**

**1200 Block of W. 6<sup>th</sup> Street**





- *Goal – Evaluate the significance of properties built after 1950 and identify those that meet National Register criteria.*

Our sense of what is historic and significant in history changes with the passage of time. Many communities are now focusing on their resources built after 1950. The 1950s and early 1960s were boom years in construction and development and Waterloo contains thousands of buildings built in these years. Most of these are dwellings which reflect popular house forms of the period such as Ranch, Split-Level, and Cape Cod. These type dwellings are located in neighborhoods such as Maywood, City View and the large area between Hawthorne and Ridgeway Avenues.

Given the large numbers of properties to inventory, a cost effective approach may be to first conduct a reconnaissance level survey to identify any notable concentrations or individual examples of 1950-1965 architecture. This should be combined with a study of plats and overall city history to see which areas developed in this time period and any particular design or planning principles utilized. This approach could then flag areas or buildings which may warrant more intensive survey projects and National Register evaluations.

- ✓ *Action – Complete a reconnaissance level survey of the city's buildings and structures constructed from 1950 to 1965 and identify properties which may warrant further review or meet National Register criteria.*



**The 1900 Block of City View Street is representative of the intense construction that took place in Waterloo in the 1950s. The identification and evaluation of these areas would be an important step in understanding the history and architecture of the city after World War II.**





➤ *Goal – Inventory and list on the National Register Waterloo's Lustron Houses.*

Following World War II, there was a huge housing shortage across the country due to limited construction activity during the Depression and war years. In order to address this problem, a number of companies initiated innovative building practices in order to mass produce houses. One of these companies was the Lustron Corporation of Columbus, Ohio which designed identical plan houses of steel and porcelain construction. This company manufactured some 2,500 of these homes from 1948 to 1950.

Lustrons were built in an assembly line fashion at the company's large plant in Columbus. Distributors sold these houses across the country and assisted buyers in erecting the houses using standardized plans. Lustrons were built of twelve tons of steel and featured both interior and exterior walls of interlocking porcelain panels. Even the roof was made of porcelain and owners could also order similar plan garages.

Waterloo has at least eight known Lustron Houses. These represent a unique type of building design and construction in twentieth century architectural history. Across the country these properties are being listed on the National Register for their architectural and historical significance. Lustrons are generally admired by their occupants and as one would expect there is a website devoted to these house at [www.lustron.org](http://www.lustron.org).

- ✓ Action – Identify any additional Lustron Houses which may exist in the city and complete a Multiple Property Nomination to list them on the National Register. Including Lustron Houses on neighborhood homes tour would also be of interest to many Waterloo residents.



**Lustron House at 222 Kenilworth Road**



**Lustron House at 2020 W. 3<sup>rd</sup> Street.**



➤ *Goal – Investigate and Inventory Archaeological Sites*

The history of Waterloo is recorded not only in its buildings and structures but also in the ground. Prehistoric archaeological sites may exist near the surface or in deeply buried contexts. These sites could add insight into how people were living in this area during different time periods and what types of resources were being utilized within the area by the different cultures prior to European settlement. Historic archaeological sites could shed significant information on the City's growth and development. Beneath the pavement and parking lots downtown are building foundations and deposits which would likely yield artifacts related to Waterloo's early history. Prior to a citywide water system in the late 19<sup>th</sup> century, residents in the neighborhoods relied upon privies for sanitation and wells and cisterns for potable water. These below ground features were often used as convenient receptacles for household waste. As a result excavations of these types of features often provide bottles, examples of glassware, dishes and other discarded items which can illustrate the occupant's lifestyle. Waterloo's many abandoned and demolished industrial sites also offer a rich trove of potential information on the City's early industries and operations.

Archaeological investigations are generally required under Section 106 of the National Historic Preservation Act (16 U.S.C. §§ 470 *et. seq.*) for projects that utilize federal funds or that require federal permits or licenses such as highway improvements, housing developments, and flood control. However, when federal funds are not utilized or when there are no federal permits or licenses involved, city officials should at least consider what types of affects those projects may have on archaeological resources. City officials should consider whether archaeological investigations or at least a site background check with the Site Records Clerk at the University of Iowa State Archaeologist should be conducted prior to the initiation of projects involving new construction or site disturbance. Such investigations would benefit Waterloo by providing a record of the site which may otherwise be lost and by adding information on the community's prehistoric and historic development. Waterloo should consider including the addition of archaeological site protection in future land use plans, zoning, subdivision approvals, and general environmental regulations, particularly for archaeological sites that may be eligible for listing on the National Register of Historic Places. The City should also consider appointing an archaeologist to serve on the Historic Preservation Commission to provide recommendations and expertise on archaeological resources.

- ✓ Action – Waterloo is encouraged to require archaeological investigations prior to land disturbance and new construction in the city. Archaeological investigations should be conducted by professionals that meet the Secretary of the Interiors Standards (36 CFR Part 61, Appendix A) but the utilization of volunteers from the affected neighborhoods or downtown area is also recommended.



## Creating the Future: Enhance Rehabilitation and Preservation of Downtown Buildings

- *Goal – Complete an architectural and historical survey of Waterloo’s Commercial and Industrial Buildings*

The architectural and historical surveys conducted in Waterloo in the past two decades have focused on residential buildings and no comprehensive survey of commercial and industrial buildings has been completed. This survey is especially needed since it would help date and identify buildings constructed prior to 1960 and those which would be considered contributing to any potential historic district. This survey would also identify properties which appear to meet National Register criteria on an individual basis.

The survey of Waterloo’s industrial and commercial buildings would also tie in with the heritage tourism efforts underway for the Silos & Smokestacks National Heritage Area and other local and state initiatives. A comprehensive inventory of such buildings would assist in telling the story of Waterloo’s commercial, industrial and agricultural history through wayside exhibits, driving and walking tours and markers.

- ✓ *Action – Complete an architectural survey of the city’s commercial and industrial buildings to identify properties which may meet National Register criteria and those that should be a focus of heritage tourism efforts.*



**A comprehensive survey of the city’s commercial buildings would assess the significance of historic storefronts such as this Carrara glass design at 518 Lafayette Street.**





- *Goal – Identify and List Commercial and Industrial Properties Eligible for the National Register of Historic Places*

Downtown Waterloo contains a notable collection of late nineteenth and early twentieth century commercial buildings on both the east and west sides of the Cedar River. The identification of properties eligible for listing on the National Register is an essential component of downtown revitalization efforts. The possibility of the 20% federal tax credit for historic rehabilitation often makes the difference in the economic viability of a project. As part of this project, an assessment was made of the National Register eligibility of the commercial buildings on the east side of the Cedar River. Several blocks along Sycamore Street and E. 4<sup>th</sup> Street appear to meet the criteria of the National Register as an historic district. The preparation of a National Register nomination for the “Waterloo Commercial Historic District” is recommended to be prepared within the next two years.

- ✓ *Action – Identify properties which may meet National Register criteria in addition to the Waterloo Commercial Historic District on the east side of the river. Complete a National Register nomination for the Waterloo Commercial Historic District in the downtown area.*



**The buildings along Sycamore Street and E. 4<sup>th</sup> Street in the downtown area display fine craftsmanship and details (627 Sycamore Street).**



**This block of Sycamore Street would be included in the proposed Waterloo Commercial Historic District.**



**The proposed Waterloo Historic District would include buildings along E. 4<sup>th</sup> Street.**



- *Goal – Integrate significant buildings into the redevelopment of the west side of the Cedar River*

The downtown area of Waterloo on the west side of the Cedar River has lost many of its historic buildings and the area no longer retains sufficient concentrations of pre-1955 buildings to meet the criteria of a National Register historic district. The *Waterloo Downtown Redevelopment Master Plan Update* completed in 2003 recommends the purchase and demolition of buildings throughout the west side in order to accommodate the various redevelopment programs projected by the city. A number of the blocks contain pre-1955 buildings which are of minimal architectural significance or have been extensively altered in recent decades. However, throughout the west side are a number of buildings which have notable architectural detailing and should be integrated into future redevelopment activities.

As previously noted, a comprehensive survey of historic commercial and industrial buildings in the city has not been completed. The identification of properties eligible for listing on the National Register on the west side of the river would result in the potential use of the 20% federal tax credit for historic rehabilitation. Such properties should be targeted for rehabilitation and integration in any future development efforts.

- ✓ *Action – Preserve key buildings on the west side for integration into future redevelopment projects.*





## **Significant Buildings on the West Side – Preserved or Restored**



**YMCA, 10 W. 4<sup>th</sup> Street** – The YMCA is a notable example of the Art Deco style and was built in 1932. This building was rehabilitated in recent decades for offices and commercial use and is listed on the National Register.



**Waterloo Building, 531 Commercial Street** – The Waterloo Building is a notable early twentieth century high rise building. The building has Classical detailing in its storefront, upper façade and cornice. This property is well maintained and continues to be used for offices.



**Waterloo Public Library** – The Waterloo Public Library building was originally constructed in 1937 to serve as the city’s post office and was later remodeled into the city’s public library.



**Veterans Memorial Hall, 104 W. 5<sup>th</sup> Street** – The Veterans Memorial Hall was completed in 1915 to serve as a memorial to veterans of military service. The building houses wartime exhibits as well as meeting rooms used by military groups. This building is listed on the National Register of Historic Places.



**Chicago, Rock Island & Pacific Depot, 333 W. 4<sup>th</sup> Street** – This building was constructed in 1890 to serve as the passenger depot for the Chicago, Rock Island & Pacific Railroad. The building was remodeled into offices in recent decades.



**Russell-Lamson Hotel, 209 W. 5<sup>th</sup> Street** – The Russell-Lamson Hotel was completed in 1914 and was one of Waterloo's leading hotels in the twentieth century. The building is listed on the National Register and has been converted into offices, apartments and other commercial uses.





### **217 W. Fifth, Arts and Crafts Building**

The Arts and Crafts Building was constructed in the early twentieth century and rehabilitation is currently proposed to convert the upper floor space into housing units.



### **217-219 and 221 W. 4<sup>th</sup> Street, Waterloo State Bank**

Built in 1892, the building at 217-219 W. 4<sup>th</sup> Street housed the Waterloo State Bank for a number of years. This building and the adjacent building at 221 W. 4<sup>th</sup> Street were rehabilitated into offices on the first floor and loft apartments are planned for the second floor.



## Significant Buildings on the West Side – At Risk



**Wonderbread Building, 325 Commercial Street** – This early twentieth century commercial building is distinguished by its glazed brick exterior and arched windows. This site is proposed for redevelopment and consideration should be given to at least preserving the exterior walls of the building. This would maintain a pedestrian oriented streetscape for any use the interior of the building may require such as parking or a farmer's market.



**Kistner Mortuary Building, 316-318 W. Third Street** – This building was constructed in 1913 and is a notable example of a Craftsman style commercial building. This property should be incorporated into any future redevelopment of its block.



**Waterloo Candy Company Building, Park and Washington Streets** - Built in 1904, this two-story building has a finely crafted entrance and open floor space suitable for loft apartments or other uses.



**500 Jefferson Street** – This gas station is highly unusual with its combination of architectural styles and is distinguished by its hipped roof tower. The building is the most notable example of an early twentieth century gas station in Waterloo and should be incorporated into any future redevelopment of the block.





**Fire Station No 2, 716 Commercial Street** – This Beaux-Arts style fire station was built in 1907 and retains much of its architectural and historical character. The property is listed on the National Register and is currently vacant and for sale.



**The Bovee Flats, 919-929 Commercial Street:** The Bovee Flats is a Gothic Revival design apartment building constructed ca. 1908. The building is of rock-faced concrete block construction and features arched porches and projecting towers on the main façade. This building is eligible for listing on the National Register and is a significant apartment building in the history of Waterloo.



**1402 Jefferson Street** – This two-story dwelling was built ca. 1900 and retains much of its original design and character. Built in a gabled ell plan (“Commodious Box”) this house should be incorporated into any redevelopment in this area.



**1225 Commercial Street** - This ca. 1940 building is a notable example of the Art Moderne style and features rounded corners and an exterior of tan and green Carrara glass. The building also retains its original entrance with round glass lights and structural glass block sidelights. This is an unusual design in Waterloo and its rehabilitation is recommended.



**Waterloo Co-op Dairy Building, 1302 Commercial Street.** This building is one of only a few agriculture associated buildings remaining in the downtown area. Built in 1913, the building housed the Waterloo Co-op Dairy for many years. Although this building is currently vacant, it may retain sufficient integrity and historical significance to meet the criteria of the National Register.





## Creating the Future - Increase Heritage Tourism in Waterloo

- *Goal - Utilize Existing Programs and Coordinate with Regional Sites*

Heritage tourism refers to those tourists and visitors who specifically seek out historic sites, historic districts, and cultural activities when they vacation. These are the kind of tourists who stay in bed and breakfast accommodations, tour historic downtown areas, and visit museums and cultural sites unique to an area. Heritage tourism is one of the fastest growing areas in the tourism field and Waterloo has a number of opportunities to take advantage of this market. Several tourism promotion programs have been created in Waterloo and the region. These provide opportunities for grants, partnerships, and rehabilitation.

- ✓ **Action** – Waterloo's Chamber of Commerce, Convention and Visitor's Bureau, Main Street, Cultural and Arts Commission and Historic Preservation Commission all play important roles in heritage tourism efforts. These groups and agencies are encouraged to meet together at least once a year to prioritize city tourism promotion projects and identify sources of funding or partnerships to accomplish these goals. Potential sources and partnerships include:

### Preserve America



Waterloo has earned the honor of being designated a *Preserve America* Community. The *Preserve America* program is a White House initiative that encourages and supports community efforts to preserve and enjoy their cultural and natural heritage. The program's goals include strengthening regional identities and local pride, increasing local participation in preserving the country's cultural and natural heritage resources, and supporting the economic vitality of local communities. *Preserve America* Communities are areas recognized for protecting and celebrating their heritage, using their historic assets for economic development and community revitalization, and encouraging people to experience and appreciate local historic resources through education and heritage tourism programs. To date the White House has designated 295 *Preserve America* Communities.

The benefits of being a *Preserve America* Community include White House recognition, and a number of publicity and promotional opportunities to enhance the visibility of the city and thus interest and draw visitors. These include *Preserve America* materials such as signs, flags, banners, and promotional materials, a *Preserve America* Community road sign, and listing in the program's web-based directory. The *Preserve America* website is a great opportunity to present information to a vast number of potential visitors. Currently, Waterloo is listed in the *Preserve America* web directory; however, the city does not yet have a community profile on the site, as do other Iowa communities such as Dubuque and Davenport. These profiles provide a brief overview of the community's history and historic resources and sites, which would interest potential visitors.



Waterloo can also add links to websites for the city, its Main Street program, local museums, and other cultural and heritage organizations and sites.

As a *Preserve America* Community, Waterloo is also eligible to apply for grants through the *Preserve America* grants program. These grants are designed to support a variety of activities related to heritage tourism and innovative approaches to the use of historic properties as educational and economic assets. These are 50/50 matching grants and thus stimulate local government and private investment in the community. Congress approved up to \$5 million for *Preserve America* grants in 2006 with individual grants ranging from \$20,000 to \$150,000.

The *Preserve America* initiative also offers technical and financial assistance from Federal agencies that can be used to:

- bolster local heritage preservation efforts;
- support better integration of heritage preservation and economic development; and
- foster and enhance intergovernmental and public-private partnerships to accomplish these goals.

These various funding opportunities could help support a wide range of projects that would enhance Waterloo's built environment. Possible projects could include creation of a downtown National Register district, continued survey and documentation of historic resources, rehabilitation and restoration projects, and wayside exhibits.

### **Iowa Great Places**

The Iowa Great Places program is a state sponsored initiative that brings together resources of state government to build capacity in communities and cultivate the unique and authentic qualities that make them special. The program was launched in 2005 and in January of 2006 Sioux City, Coon Rapids, and Clinton were selected as the pilot communities for this program. Although still in its introductory phase, this new program holds promise for helping communities to focus and streamline projects that build on and enhance their strengths.

Iowa Great Places are chosen based on the following qualities:

- Unique Sense of Place
- Engaging Experiences
- A Rich, Diverse Social Fabric
- A Vital, Creative Economy
- A Pleasing Environment
- A Strong Foundation
- A Creative Culture





The primary advantage of becoming an Iowa Great Place is that the community gains direct access and assistance from several state agencies to achieve a planned vision. Once a community is selected, a team from a whole span of state agencies come together to help work and think about how the state can partner to help the community achieve its vision. The agencies come to the community with the help they can offer, rather than local groups trying to seek out different types of assistance. The focus is on financial and technical resources and identifying ways to package together resources. The goal is to help communities identify and secure appropriate funding and services.

Waterloo could benefit in many ways from pursuing an Iowa Great Place partnership. Potential projects supported by this effort in the downtown area could include the development of distinct commercial and/or entertainment areas, enhancing public parks or greenspaces, developing bike and pedestrian-friendly streetscaping, or creating wayfinding signage. Other possible plans could involve the creation or reworking of recreational trails and development of interpretive signage. Project emphasis could also focus on historic preservation or the arts. Even if Waterloo is not selected as an Iowa Great Place, the planning process required would help the city identify its strengths, gaps, potential resources, and steps needed to implement its visions.

### **Silos and Smokestacks**

Another advantage Waterloo has is that it is located within the Silos and Smokestacks National Heritage Area (SSNHA). Silos and Smokestacks is one of twenty-seven national heritage areas in the United States. Designated in 1996, SSNHA covers thirty-seven counties and over 20,000 square miles in northeast Iowa. SSNHA was formed to support the interpretation of the region's agricultural heritage to its residents and visitors. It does this by partnering with sites in the region to strengthen their interpretive efforts. The organization focuses on six themes: The Fertile Land; Farmers and Families; The Changing Farm; Higher Yields: The Science and Technology of Agriculture; Farm to Factory: Agribusiness in Iowa; and Organizing for Agriculture: Policies and Politics.



Silos & Smokestacks can help support sites with signage, publications, brochures, and other promotional materials, inclusion on its web site, interpretive exhibits, lectures and forums, and special events and tours. The SSNHA grant program helps to fund a variety of these and other projects. Grant awards range from \$1,000 to \$10,000 and require a 1-1 match. A number of Waterloo sites are already affiliated with SSNHA, including the Grout Museum District, John Deere Operations, and the Waterloo Center for the Arts. These sites should continue to take advantage of their association with SSNHA, and additional Waterloo sites should also seek partnership with the organization to enhance heritage tourism in the downtown area.





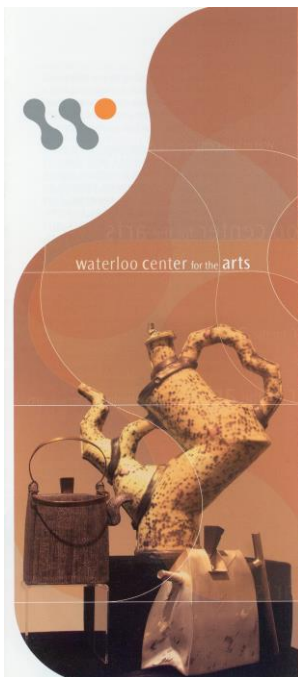
## **TEA-21**



The Transportation Equity Act for the 21<sup>st</sup> Century (TEA-21) authorizes Federal highway, highway safety, transit and other surface transportation programs. TEA-21 gives states and communities flexibility to address environmental and quality of life issues. A significant part of this legislation is the creation of dedicated funding for “transportation enhancements.”

Ten percent of Federal Surface Transportation Program funds are set aside to fund transportation enhancement projects in twelve categories. All projects must relate to surface transportation. Eligible activities include a variety of preservation activities including the purchase of easements on historic properties, rehabilitation of historic buildings, landscaping in historic areas, and archeological planning and research. The establishment of transportation museums is also eligible as is the development of tourist and welcome center facilities. TEA-21 funds can also be used to improve facilities and safety for bicyclists and pedestrians, including pedestrian walkways and safety and educational activities. Another category of funding is for the provision and maintenance of recreational trails. In Waterloo, TEA-21 funds should be considered for historic preservation related activities such as driving tour brochures, wayfinding exhibits, and connecting historic sites via urban trails.

## **Waterloo Center for the Arts**



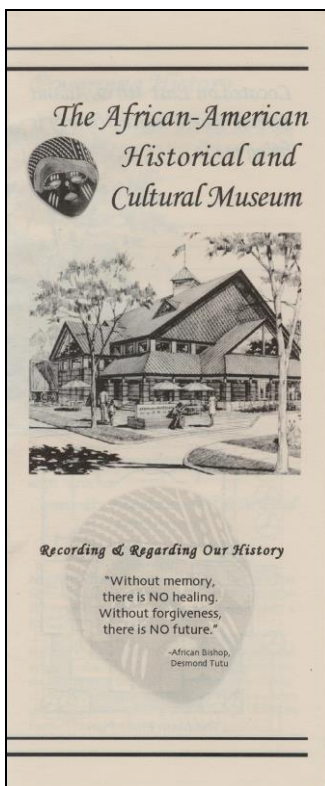
Historic preservation and the arts are often common partners in downtown revitalization. Downtown historic buildings provide ideal spaces for art studios, galleries, shops, and museums, as well as living space for local artists. Historic downtowns also provide a great backdrop for art festivals and events. Waterloo has a growing arts community and the primary forces behind the arts movement are the Waterloo Cultural and Arts Commission and the Waterloo Center for the Arts, located at 225 Commercial Street in the city’s downtown. The WCA maintains a significant permanent collection as well as special exhibits, and presents an extensive education program that includes classes, workshops, lectures, films, performing and literary arts activities, symposia, and guided tours. The WCA also presents the Fine Arts Festival, a Rooftop Jazz and Blues event, weekly outdoor summer jazz performances, and other programs that draw a number of people to the downtown area. The WCA is another source for assistance in joint tourism and promotion efforts.



➤ *Goal – Research and Promote Waterloo’s Ethnic Heritage*

Waterloo’s heritage includes the large multi-ethnic work force which provided the labor for its factories, packing houses, railroads and other businesses. A number of ethnic groups settled in various sections of the city and this history has not been fully explored. In particular, the city’s African American heritage should be researched and highlighted as part of ongoing efforts to build the African American Historical and Cultural Museum. This museum is planned for construction at the corner of E. 4<sup>th</sup> and Adams Street and a temporary museum is presently housed in a donated railroad box car. The box car signifies the heritage of the city’s African American community and its association with the Illinois Central Railroad in the early twentieth century. Buildings and sites associated with the city’s African American heritage should be researched and utilized in promotion efforts for the museum and other tourism efforts.

- ✓ Action – The ethnic history of the city should be more fully researched and assessed to identify buildings and sites that are of particular significance in this theme. Residents are encouraged to assist in the funding of the African American Historical and Cultural Museum which would assist overall heritage tourism efforts.



**The African American Historical and Cultural Museum is presently housed in a railroad boxcar. The planned building is shown at left.**



- *Goal – Provide visitors with a driving tour of the city’s historic industrial and agricultural buildings.*

Waterloo’s heritage as the “Factory City of Iowa” should be highlighted in future heritage tourism efforts. Currently there is no driving tour to provide visitors with the location and historical information on these buildings. Properties such as the John Deere Plant, the Rath Company Packing Plant, and the Litchfield Manufacturing Company help to tell the story of the city’s growth and development.

- ✓ *Action – Following the completion of the survey of the city’s remaining industrial and agricultural buildings, a driving tour brochure should be prepared and made available to tourists at the Chamber of Commerce, Grout Museum and area attractions.*



**The Litchfield Manufacturing Company Building completed in 1904 is one of the city’s prominent industrial buildings of the early twentieth century.**





- *Goal – Stabilize and maintain the Rath Packing Company Administration Building for future rehabilitation and integration into heritage tourism efforts.*

The Rath Packing Company's Administration Building is one of Waterloo's most significant industrial properties and also one of its most challenging preservation issues. The building served as the main administration center for the Rath Packing Company which at one time employed over 5,000 workers at its vast plant. Since closing in 1985, many of the original Rath buildings have been demolished and the Administration Building has been vacant for many years. The City of Waterloo has been working with numerous developers to find a reuse for this building but no definitive plans for rehabilitation have emerged.

The Rath Administration Building was solidly built of concrete and brick construction. The building was so well constructed that it was designated as one of Waterloo's main fallout shelters during the Cold War. The quality of its construction has allowed it to remain a viable rehabilitation project despite being vacant and neglected for many years. Despite its appearance, the building continues to be a landmark on Rath Street and is associated with one of the Waterloo's most important industries of the twentieth century.

- ✓ **Action –** The Rath Packing Company Administration Building represents an important rehabilitation opportunity for the future as well as a potential center for heritage tourism. Although no adaptive reuse for this building has yet proved financially viable, demolition of this property should only be considered if it becomes a significant safety hazard. The building should continue to be protected from vandalism and intruders while it awaits a future use.



**The Rath Packing Company  
Administration Building on Rath Street.**



➤ *Goal –Promote and Interpret Waterloo’s Historic Cemeteries*

The Fairview and Elmwood Cemeteries contain a rich collection of mortuary art in addition to containing the graves of notable Waterloo and Iowa citizens. Cemeteries are becoming increasingly part of community heritage tourism efforts because of their artistic value as well as their potential for wayside exhibits and markers for citizens of particular importance. Both Fairview and Elmwood display notable examples of statuary, vaults, headstones and ledger graves which reflect architectural and design styles of the nineteenth and early twentieth centuries. Their quality may qualify both cemeteries as National Register-eligible for their artistic merit alone. Both cemeteries contain the graves of important local and statewide figures such as Governor Horace Boies who is buried in Elmwood. Conservation and repair programs should also be initiated as part of heritage tourism efforts.

- ✓ Action – Prepare walking and driving tours of the Fairview and Elmwood Cemeteries to identify graves and markers of particular artistic or historical significance. Promote both cemeteries in heritage tourism information. Evaluate both cemeteries for their National Registers eligibility.



**Angel statue in the Fairview Cemetery.**



**Bickley family vault in the Fairview Cemetery**



➤ **Goal –Integrate Recreational Trails and Bike Paths with Historic Sites**

Bike paths, recreational trails, greenways, and other leisure pathways are increasingly common and popular elements of city and urban planning. These venues enhance a city's scenic value, contribute to the local quality of life, and add to a destination's visitor appeal. Pathways and trails often pass near historic resources and sites and thus present an opportunity for interpretation of these sites to residents and visitors.

Waterloo is connected to a sixty-mile network of multi-use recreational trails in the Cedar Valley known as the Cedar Valley Trails Network. Many of the trails are paved or are located along existing roadways, and are used for activities such as hiking, bicycling, and sightseeing. Numerous sites associated with Waterloo's heritage and culture are located near or along the trails, and integrating the sites and the trails will enhance both and bolster local revitalization efforts.



**The Cedar River Bike Path connects with downtown historic sites.**

The Hartman Reserve Nature Center and the Grout Museum District recognized the potential of connecting the region's recreational trails and historic sites and developed the Prairie Pathways project of enhancing the trail network with interpretive exhibits and artwork at various locations through Waterloo, Cedar Falls, Evansdale, and Hudson. Under the direction of the Iowa Northland Regional Council of Governments (INRCOG) and with funding assistance through the Department of Transportation's TEA-21 program and a grant from the Silos & Smokestacks National Heritage Area, the *Prairie Pathways Interpretive Plan* was established in 2004. This plan determines key themes and subjects of the region's heritage and identifies specific locations where interpretation of these themes could be installed along the trail system. Proposed site development includes wayside exhibits, public artwork, maps, interpretive panels, and landscaping.





The *Prairie Pathways Interpretive Plan* has identified six locations associated with the trail in the Waterloo area that are good candidates for interpretation of local history. These six sites are:

- 4<sup>th</sup> Street Bridge
- West Waterloo
- Westfield Industrial Site
- Rath Packing Company
- Illinois Central Railroad Yards
- Chautauqua Grounds

The first two sites, 4<sup>th</sup> Street Bridge and West Waterloo, have been identified as high priorities. Six exhibits are planned for the 4<sup>th</sup> Street route. These exhibits will address the corridor's transportation history, settlement of the area, early industrial and commercial development in Waterloo, and surrounding landscape history. This location is also important for providing trail users with an orientation to downtown Waterloo via a large map that will note all of the nearby tourism, historic, cultural, recreational, and educational attractions.

The remaining four Waterloo sites are identified as a medium priority. One exhibit each is planned for the Westfield and Rath Packing Company locations, which will interpret the industrial heritage of these areas, and two exhibits are proposed for the Illinois Central Railroad Yards location. Currently there are no trails at the Chautauqua Grounds location, but two are being planned, and four exhibits are proposed for this site. Implementation of the *Prairie Pathways Interpretive Plan* is ongoing. While the plan provides a guide for a series of exhibit installations and the INRCOG coordinates these efforts, the individual municipalities in which the interpretive sites are located have the primary responsibility for design, installation, and maintenance of the exhibits.

- Action – It is important that Waterloo city government, private citizens, organizations, and community groups become involved and contribute to this effort. The development of interpretive exhibits along the existing trails system is a unique opportunity for increasing heritage tourism in Waterloo. Development of interpretive exhibits also fosters local interest, pride, and identification with the city's heritage and can play a part in the revitalization of neighborhoods and commercial districts. Individuals and groups can become involved by sponsoring specific exhibits or helping with maintenance and upkeep of these sites. New locations, exhibits, and interpretive themes may also be identified in the future.



- *Goal – Provide visitors with walking and driving tour brochures of the city’s historic neighborhoods.*

While Waterloo’s downtown area has a walking tour brochure for visitors, no such brochures are available for those desiring to visit the city’s historic residential neighborhoods. Neighborhoods such as Highland, Church Row, and Kingbard/Prospect contain some of the city’s most notable historic residential architecture. Providing visitors with information on the history and architecture of the neighborhoods as well as highlighting significant buildings would be a valuable addition to the city’s heritage tourism efforts.

- ✓ *Action – Complete driving and walking tour brochures for the city’s National Register-listed and –eligible residential historic districts. These would include Highland, Kingbard/Prospect, Church Row, Home Park, and Walnut Street. These brochures should be available to tourists at the Chamber of Commerce, Grout Museum and other area attractions.*



**Waterloo contains many dwellings of particular architectural interest such as this Craftsman style house at 202 Highland Avenue designed by architect Mortimer Cleveland.**



➤ *Goal – Encourage Bed and Breakfast Accommodations.*

As of July of 2006, Waterloo had only one bed and breakfast establishment within the city's historic neighborhoods, the Wellington House on W. 4<sup>th</sup> Street. The use of historic residences for bed and breakfast lodgings has increased dramatically in the past two decades throughout the country. The majority of Waterloo's motels and hotels are located to the south of the downtown area and are not adjacent to the city's historic residential and commercial districts. Heritage tourists often seek out bed and breakfast accommodations which provide alternative lodging experiences in older homes. The conversion of older dwellings for bed and breakfast establishments is generally compatible with neighborhood revitalization efforts.

- ✓ Action – Neighborhood associations should consider supporting conversions of dwellings into bed and breakfast establishments as long as access and parking issues are well planned. These types of conversions are often compatible with a property's architectural design and may also result in appropriate rehabilitation of the property. Planning and Zoning officials should also support any needed variances for such conversions when supported by neighborhood residents.



**The Wellington House is the only operating bed and breakfast in Waterloo. Built in 1900, this property is listed on the National Register of Historic Places.**





## Creating the Future: Increase Public Awareness and Support for Historic Preservation

### ➤ Goal – Encourage and Promote Neighborhood Home Tours.

Home tours in Waterloo's historic neighborhoods have not been widespread or consistent. In many communities annual house tours have become popular to highlight historic buildings and rehabilitation. Usually property owners of five to ten houses in a neighborhood will agree to allow the public to tour their homes over a one or two day period. Home tours are effective means to increase awareness of a community's historic properties and encourages investment in older neighborhoods. Successful tours can also provide much needed funds for neighborhood groups.

- ✓ Action – Neighborhood associations should consider homes tours on an annual or biannual basis. Such tours could be particularly valuable in the city's National Register-listed and –eligible historic districts such as Highland, Kingbard/Prospect, Church Row, Home Park, and Walnut. Tours are generally most successful during the spring and fall.



**Home tours can include houses already rehabilitated, houses undergoing restoration, or houses awaiting rehabilitation. This Italianate style dwelling at 315 Randolph Street is one of the more significant houses in the Church Row Neighborhood.**



➤ *Goal – Toot the Historic Preservation Commission's Horn*

Historic Preservation Commissions across the country generally conduct their business with little fanfare and only make headlines when there is a dispute over a design review or demolition issue. This presents the general public with a skewed perception of what a Commission is for and what its function is. Waterloo's Historic Preservation Commission suffers from this lack of understanding of its role in city government and in the community at-large.

There are a number of successful approaches other communities have used to counter this perception problem and build public support. One is to complete an annual report which summarizes the actions and activities of the HPC and their accomplishments. This should include the number of Certificates of Appropriateness approved by the HPC and the dollar value of these improvements. This information should be sent to the local media and not just relegated into a city report. Another way to increase visibility is to have HPC members attend ribbon cutting ceremonies when new businesses are opened in historic buildings, dedicate markers when new historic districts are approved, and to create a power point presentation showing before and after photos of rehabilitation in the city for presentations before civic groups and elected officials. The amount of investment in downtown historic buildings should also be regularly updated and publicized. A brochure outlining the role of the HPC and design review standards will also become necessary in coming years as the number of historic districts and Conservation Zones increase.

- ✓ Action – The Historic Preservation Commission should take the time to publicize their good work and accomplishments as often as possible. As the most visible face of historic preservation in the community, members should make themselves available at building dedications, ribbon cuttings, etc. Consideration should be given to developing a power point program and brochure describing the HPC's operations and contributions to the City.



**Houses which have been rehabilitated should be publicized by the HPC (922 Mulberry Street).**



➤ *Goal – Continue and Expand the Annual Historic Preservation Awards Programs*

Over the past several years, the Waterloo Historic Preservation Commission has had an annual awards program where individuals and companies are recognized for their contributions to city preservation efforts. Awards have been presented for building rehabilitation, volunteer services, building preservation and maintenance, and preservation leadership. These types of awards help to identify and support those involved in historic preservation activities and assist in highlighting preservation efforts in the community.

- ✓ Action – The Historic Preservation Commission should continue and expand their awards programs in coming years. In addition to awards for historic preservation, well designed infill projects in historic neighborhoods and the downtown area should be recognized. Award recipients should also be highlighted in the local newspaper and other media.



**2006 awards program at the Snowden House.**

**Three of the recipients of the 2006 awards program.**







➤ *Goal –Partner with the Waterloo Cedar Falls Board of Realtors to Promote Historic Preservation*

With almost 60% of the city's buildings at least fifty years old, most Realtors in Waterloo engage in buying and selling older properties as part of their everyday work. As the number of historic districts and Conservation Zones increase in the future, the Historic Preservation Commission and City Department of Planning and Community Development should examine methods to partner with the Waterloo Cedar Falls Board of Realtors. This partnership could include creation of informational brochures on properties listed on the National Register, financial incentives available for older homes for prospective buyers, and design review standards for overlay districts. Power point programs should also be prepared for presentation at meetings of the Board to discuss the City's various programs affecting older properties.

As overlay zones are enacted in the future, it may also be helpful to work with the Board on including information concerning the overlay on the purchase agreement form, abstract, and deed. This would assist property owners in understanding the design review standards for their area and clarify any questions concerning owner's rights and responsibilities.

- ✓ Action – The HPC and City should examine ways to partner with the local Board of Realtors to provide information on the location of historic districts and overlay zones and available financial incentives.

**Realtors need information  
about financial incentives for  
historic building  
rehabilitation.**





➤ *Goal –Integrate the University of Northern Iowa Public History Program into Local Historic Preservation Projects*

The University of Northern Iowa has a Public History program which attracts over a dozen students each year. As part of the program students are encouraged to complete internships in the area. These internships require students to work on a particular site or with an agency for nine to ten hours per week for a total of 120 hours. In exchange for this level of commitment students receive three credit hours as well as practical experience. In the past, these internships have included research, interviews, and exhibit development at the Grout Museum, research on two churches for the African-American Museum in Waterloo and studies on the history of the John Deere Company in Waterloo in the 1920s.

The Public History Program should be utilized as a resource for a variety of historic preservation projects depending on the needs of the city and the interests of the students. Potential projects could include assistance in the research and survey for the preparation of National Register nominations, research projects on specific commercial and industrial buildings, creating exhibits and presentations on Waterloo history for museums and schools, and other preservation promotion projects.

- ✓ Action – The Historic Preservation Commission should prioritize goals and needs on an annual basis and list possible preservation projects suitable for internships. The HPC and the Public History program should work together on an ongoing basis to develop mutually beneficial projects.



**Students could assist in the preparation of National Register nominations such as for the Church Row Neighborhood.**



➤ *Goal – Adopt a Formal Commitment to Historic Preservation as an Essential and Fundamental Strategy for Community Development*

To provide its citizens with a fiscally responsible and comprehensive approach to community development, Waterloo's city government should adopt a formal commitment to historic preservation as one of the City's primary strategies. Given the overwhelming numbers of pre-1960 buildings in the city, rehabilitation has to be a centerpiece of revitalization and economic development. By embracing strategies such as urban homestead, tax abatement, and revolving fund programs property owners will be afforded financial incentives to improve their properties and increase the city's tax base. A commitment to historic preservation would serve to bolster downtown revitalization efforts and be consistent with the strategies adopted by the Waterloo Main Street program. A commitment to historic preservation would support neighborhood efforts to improve the appearance of existing buildings and construct new homes of quality and compatibility. A commitment to historic preservation would increase heritage tourism and its image.

- ✓ Action – The Waterloo City Council and Mayor should adopt a formal resolution which includes historic preservation strategies as part of overall community development. Such a resolution would assist in raising public awareness of the importance of preservation as well as provide an ethic for integrating preservation in future goals and objectives.



**Waterloo's quality and quantity of historic buildings should be recognized for what it is - a basic part of future development strategies.**





## VI. Conclusion

Like many cities across the country, Waterloo is repositioning itself for economic growth and development for the 21<sup>st</sup> Century. With the decline in traditional manufacturing jobs, Waterloo is looking at increasing opportunities in the high tech sector, service industries and other emerging areas of employment. The TechWorks project is just one of several initiatives now underway which illustrates these efforts. There is intense competition for these kinds of businesses and cities compete not only through tax incentives, industrial parks, and new infrastructure but also through enhancing community appearance and quality of life.

With almost 60% of its buildings now fifty years of age, Waterloo must continue to address revitalizing its older neighborhoods and downtown area. Reversing abandonment and neglect is a key issue in a number of neighborhoods as is providing incentives for building improvements. Active neighborhoods boasting rehabilitated properties and a busy downtown will be valuable selling points as Waterloo markets itself for economic growth in the future.



**Rehabilitation and revitalization will be a key part of Waterloo's economic future (1105 Mulberry Street).**



In conclusion, the primary goals and objectives of the Waterloo Historic Preservation Plan and their prioritization are:

### **Enhance Rehabilitation and Preservation of Waterloo's Historic Neighborhoods**

- Reduce Abandonment and Demolition Through an Urban Homesteading Program
- Promote Rehabilitation Through a Revolving Fund Program
- List Eligible Historic Districts on the National Register of Historic Places
- Adopt Conservation Zoning Provision and Promote its Use
- Encourage New Compatible Construction in Waterloo's Older Neighborhoods
- Promote Appropriate Rehabilitation Through Compatible Weatherization
- Revise and Expand the Publication "*Design Guidelines for Historic Buildings*"
- Evaluate the Significance of Properties Built After 1950 and Identify Those That Meet National Register Criteria
- Inventory and List on the National Register Waterloo's Lustron Houses
- Provide Training for Builders and Contractors in Historic Rehabilitation Methods and Techniques
- Promote Building Rehabilitation By Easing Home Occupation Standards
- Investigate and Inventory Archaeological Sites

### **Enhance Rehabilitation and Preservation of Downtown Buildings**

- Complete an Architectural and Historical Survey of Waterloo's Commercial and Industrial Buildings
- Identify and List Commercial and Industrial Properties Eligible for the National Register of Historic Places
- Integrate Significant Buildings into the Redevelopment of the West Side of the Cedar River

### **Increase Heritage Tourism in Waterloo**

- Utilize Existing Programs and Coordinate with Regional Sites
- Research and Promote Waterloo's Ethnic Heritage
- Provide Visitors with a Driving Tour of the City's Historic Industrial and Agricultural Buildings
- Stabilize and Maintain the Rath Packing Company Administration Building for Future Rehabilitation and Integration into Heritage Tourism Efforts
- Promote and Interpret Waterloo's Historic Cemeteries
- Integrate Recreational Trails and Bike Paths with Historic Sites
- Provide Visitors with Walking and Driving Tour Brochures of the City's Historic Neighborhoods
- Encourage Bed and Breakfast Accommodations



## **Increase Public Awareness and Support for Historic Preservation**

- Encourage and Promote Neighborhood Home Tours
- Toot the Historic Preservation Commission's Horn
- Continue and Expand the Annual Historic Preservation Awards Programs
- Partner with the Waterloo Cedar Falls Board of Realtors to Promote Historic Preservation
- Integrate the University of Northern Iowa Public History Program into Local Historic Preservation Projects
- Adopt a Formal Commitment to Historic Preservation as an Essential and Fundamental Strategy for Community Development

The Waterloo Historic Preservation Plan recognizes that preserving a community's historic buildings is not easy. We live in a culture that often says that new is better and that replacement is easier than rehabilitation. But equally as many voices are heard which argue that preserving historic buildings is the more fiscally sound and ultimately more rewarding approach. The Waterloo Historic Preservation Plan provides property owners and civic leaders with goals and objectives to reach the compromises and consensus to move forward.



## APPENDIX A – FINANCIAL INCENTIVES

### Iowa Historic Preservation Tax Incentive Program

#### Purpose

The State Historic Preservation Tax Incentive Program provides a state income tax credit for the sensitive rehabilitation of historic buildings. It ensures that character-defining features of buildings are retained and helps revitalize surrounding neighborhoods.

#### Eligibility Requirements

The State Historic Preservation Tax Incentive Program provides an income tax credit of up to 25% of qualified rehabilitation costs. Another 20% is available if the property qualifies for the **Federal Rehabilitation Investment Tax Credit** (for income-producing properties only).

Several types of properties are eligible for the state tax credit:

- The property is listed on the National Register of Historic Places, or is determined by the staff of the State Historic Preservation Office to be eligible for listing.
- The property contributes to the historic significance of a historic district that is listed, or eligible to be listed, on the National Register.
- The property is a local landmark via local government action.
- The property is a barn constructed prior to 1937.

Program eligibility varies depending on the type of building. For residential properties and barns built prior to 1937, the value of the work must equal at least \$25,000 or 25% of the fair market value of the property, excluding the land, prior to rehabilitation, whichever is lower. For commercial properties, including multi-family housing projects, the work must be at least 50% of the fair market value, excluding the land. Like other State Historical Society of Iowa incentive programs, the rehabilitation work must meet the Secretary of the Interior's **Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings**.

#### Availability of Funding

The State Historic Preservation Tax Incentive Program includes two separate funding streams: an appropriation for historic properties statewide and an appropriation for historic properties within Cultural and Entertainment Districts (CEDs) certified pursuant to section 303.3B of the Iowa Code. At the time the original tax credit program was enacted in 2000, legislation set a statewide cap of \$2.4 million in credits per year. In 2005, legislation provided an additional \$4 million for projects located within CEDs for each of the ten state fiscal years beginning July 1, 2005 (SFY2006) and ending June 30, 2015. The 2005 legislation also mandates that tax credits for the program cannot be reserved for more than five years into the future—this applies to both the statewide and CED appropriations. We suggest you inquire whether tax credits are available prior to filling out an application.

Other considerations:

- Credits are reserved on a first-come first-served basis as the Part 2 applications are approved.
- Credits are retroactive up to two years from the completion date. Rehabilitation expenditures prior to the date of approval of the Part 2 are incurred at your own risk and must be considered qualified expenditures under the federal rehabilitation credit in Section 47 of the Internal Revenue Code.
- Applications are not considered submitted until complete information is received. If more information is requested, the application is put on hold. Additional information should be sent as soon as possible to prevent another application from being approved ahead of yours.
- If project costs exceed the estimated cost provided on the Part 2 application, additional credits will be reserved for the next state fiscal year in which credits are available. Due to the yearly caps and 5-year reserve limit, additional credits may not be available at all. Therefore, it is better to estimate high on the Part 2 application.

Once the applicant has reached project completion, a Part 3 application should be submitted for review. When the Part 3 application is approved, the applicant will receive a tax certificate dated for attachment to state income tax forms in the year that credits were reserved. Only the expenditures for the two years prior to the completion date of a project can be used to calculate the state tax credit.

## **Federal Investment Tax Credit Program**

Over the past twenty-five years, more than 29,000 buildings have been rehabilitated across the country, generating over \$25 billion in private investment in historic buildings nation-wide. There are two types of ITCs available: 20% for a certified historic structure or 10% for a non-historic structure. Investment Tax Credits are available to the owners or certain long-term renters of income-producing properties.

The 20% ITC reduces the cost of restoration and rehabilitation to the owner of an income producing historic property as an income tax credit. The credit is 20% of what an owner spends rehabilitating the building, not including acquisition costs.

To qualify for the 20% Credit:

- The building must be listed on the National Register of Historic Places, or listed as a contributing structure within a National Register Historic District.
- The rehabilitation project must meet the "substantial rehabilitation test," which means you must spend the adjusted value of the building or \$5000, whichever is greater. The figure is derived by subtracting the value of the land from the cost of the building and land together.
- After rehabilitation, the structure must be income producing for five years (commercial, rental, B&B).
- The rehabilitation must meet *The Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitation of Historic Buildings*.

To qualify for the 10% credit:

- The structure must have been built before 1936 and not "historic" (must not be listed or eligible for listing on the National Register of Historic Places).
- The structure must retain 50-70% of external walls and 75% of internal walls.
- The rehabilitation must meet the "substantial rehabilitation test" as in the 20% credit.
- The structure must be used for five years as income producing but NOT housing.

For additional general information on the Investment Tax Credit program, see the National Park Service's ITC web-site at <http://www2.cr.nps.gov/tps/tax/>.

## **Appendix B – Davenport's Urban Homestead Program**

An Urban Homestead is a vacant or abandoned house that the City has bought and completely renovated for resale to low- or moderate-income households. Eligible households must meet credit and income requirements, not own a home (including mobile homes), and have a positive recommendation from their landlords. They must agree to live in and maintain their Urban Homestead as single-family residence for a minimum of seven years. In Davenport, applicants who are selected for this program will receive a loan from the City for a period of up to 30 years at an interest rate of 3%. Since in most cases the costs to fix up the home exceed its value after renovation has been completed, there are two mortgages on the property. The first mortgage amount is based on the appraised value after rehab is completed. The second (or "silent") mortgage is placed on the property for the difference between the acquisition/rehab costs and the appraised value.

## **Appendix C – Dubuque's Homeowner Grant and Revolving Loan Fund Programs**

Dubuque's *Homeowner Grant Program* provides grant amounts from the city for low to moderate income households. The grants are for up to \$5,000 for exterior rehabilitation and do not require a match on part of the homeowner. The *Revolving Loan Fund* provides low interest loans to property owners at any income level in the city's four residential historic districts. The program provides loans of up to \$25,000 at 3% interest for 10 years per structure for exterior rehabilitation. All of the work completed under these two programs must be consistent with historic building design standards and be reviewed by the city's Historic Preservation Commission.