



# Waterloo, Iowa

## Comprehensive Plan

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Waterloo Planning, Programming & Zoning Commission  
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Waterloo City Council  
on:  
February 3, 2003





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## PURPOSE AND INTENT OF COMPREHENSIVE PLANNING

Comprehensive planning, as a process, is very complex while the purpose of comprehensive planning is simple. The process requires that elected officials, staff, volunteers, and the general public attempt to define relevant land use policies and set direction for their community for a period of time up to several decades. Conversely, the purpose is a city's attempt to study itself, in broad fashion, and set a course of future direction for community development. Often the term "comprehensive plan" is used synonymously with other terms such as general plan, land use plan, or master plan. For the purpose of this document, we will use the term comprehensive plan because it is the term most often recognized by the Code of Iowa.

We should begin by defining what we mean by comprehensive plan or comprehensive planning. Webster's Dictionary defines "comprehensive" as "inclusive". Webster's defines "planning" as, "the act or process of making or carrying out plans; the establishment of goals, policies, and procedures for a social or economic unit". In addition, Webster's goes on to define "plan" as a, "method devised for making or doing something or achieving an end", and that it "always implies mental formulation and sometimes graphic representation". In short, a comprehensive plan is an inclusive, broad means of achieving a desired end. In this case, it is a general, written land use policy instrument, or guide, that includes graphic representations and illustrations. The Plan itself includes several processes, including development, adoption, amendment, and goal and policy development.

A comprehensive plan seeks to promote cost-effective, efficient, logical growth in a community. It should manage growth by balancing the good of the community and the rights of private property owners, rather than encourage growth that is left unchecked or stifle growth through unnecessary regulations and procedures. The Plan should prevent, or at the very least discourage, sprawling and/or leapfrogging development. It should attempt to minimize future conflicts between incompatible uses in the community by defining future land use patterns. And throughout, the Plan should remain the general, long-range foundation for municipal regulations and policies regarding its physical development over a useful life of as much as 20 years.

The State of Iowa, in the Code of Iowa, has provided the basis for planning in Chapter 414. This Chapter is commonly referred to as the State's enabling legislation because it empowers local units of government to plan and regulate their physical development. Although the Code subsection pertaining to comprehensive plans is brief, it implies that a comprehensive plan be the basis of zoning regulations. Specifically, it states that regulations are to be in "accordance with a comprehensive plan". Furthermore, the Code also, in the Chapters governing platting and subdivision of land and urban renewal, requires that these activities align with a community's comprehensive plan.

In short, comprehensive planning is the conscious process of developing the city's comprehensive plan, and it includes studying past and present trends, as well as setting broad goals and defining policies that will shape the physical development of the community. It is a circular process of decision-making that should be continually refined and updated to reflect the community's goals and policies. Ultimately, the intent of the Plan is to be a general statement of municipal land use goals and policies, a guide for local growth and development, as well as meet the statutory requirements of the Code of Iowa.

However, we must recognize that a comprehensive plan and comprehensive planning process are only as good as the implementation tools adopted and enforced by the municipality. Elected officials and administrators have to enforce the regulations and implement their plans in a uniform and consistent manner. To do so, requires a commitment of personnel and financial resources through the municipal budgeting process. Any shortfall in the allocation of personnel and/or financial resources may result in the community failing to meet its goals and/or haphazardly applying its policies and/or regulations.

The act of planning for the physical development of a city in many communities today is tied to the term, "Smart Growth". In addition, municipal planning is becoming synonymous with the concepts of preventing or minimizing urban sprawl, protecting agricultural and other natural resources, and defining urban service areas. For the purposes of this Plan, "Smart Growth" is defined as managing growth, within the community, by encouraging innovative policies and regulations that implement a flexible plan. "Smart Growth" within the city of Waterloo shall be:



- **General.** The primary intent of the Plan is to promote and protect the health, welfare, and safety of its residents while encouraging orderly, contiguous growth guided by the general goals and policies included in this Plan.
- **Inclusive of a Tiered Growth System.** One of the key components of this Plan is that it includes a tiered growth system. Within the Land Use Section, the city is divided into growth areas: Infill and Redevelopment, Primary Growth, Secondary Growth, and Reserved Growth. This tiered system prioritizes areas for growth based on the city's ability to provide adequate public facilities and services to the area in question, and in order to be approved, the timing and sequencing of adequate public facilities and services has to be concurrent with development itself.
- **Locally directed and determined.** The city feels that it is necessary and desirable to be able to plan for and direct its own growth. Likewise, the city will strive to make sure that growth that does occur is a logical extension of existing development in the community. In this instance, logical will include attempting to separate or mitigate situations when incompatible uses are proposed to be located next to each other. Logical growth will also include infill, redevelopment (including brownfields), and outward development of the city that is fostered by existing and proposed municipal services and infrastructure rather than leapfrog development.
- **Balanced.** A balance between the types of land uses is desired, as is a balance in the geographic areas where growth occurs. A mixture of land use development is desirable within the community.
- **Public input friendly.** Hopefully, this Plan can serve as a unifying land use vision for the community. However, in order to do so, the public has to be encouraged to participate in all facets of development and implementation of the plan rather than when the plan affects them directly. It should be noted that much of the input into this Plan was derived from worksessions with the Mayor and City Council, the Planning, Programming, and Zoning Commission, planning staff, and the public through the development of the Millennium Plan and Cedar Valley Riverfront Renaissance Plan. Finally, this Plan should make attempts to include persons who are not typically involved in local government planning efforts.
- **Accepting of growth.** This is important because growth appears, at this time, to be inevitable. Growth in this case shall mean physical expansion as well as population increases.
- **Cognizant of other area plans.** Included in these area plans are those being developed expressly for the downtown area (Cedar Valley Riverfront Renaissance Plan), Cedar River restoration and protection, school system, neighborhoods (including individual neighborhood plans and the Rath Brownfields Steering Committee Plan), economic development, and strategic planning (Millennium Plan).
- **Aware of other organizations and their plans.** In addition to area plans, there are several organizations that are developing plans of their own. Specifically, the city should recognize the planning efforts of organizations such as Main Street, Waterloo Development Corporation, Habitat for Humanity, and Operation Threshold as well as work cooperatively toward the achievement of their goals.
- **Sensitive to the needs of the community.** The Plan attempts to be sensitive to the needs of the community and to each individual neighborhood as well as to the residents of the neighborhoods.
- **Environmentally sound.** The community should work to protect and preserve open space, green areas, natural resources, and other environmentally sensitive areas such as the Cedar River, wetlands, floodplains, and forested areas.
- **Supportive of predictability in development processes.** Prior to any development process beginning, applicants should have some reasonable sense of the outcome.
- **Concerned with maintaining and enhancing quality of life factors.** In addition to factors typically included in quality of life measures such as access to transportation, affordability of housing, and employment opportunities, this objective also includes educational, recreational, and entertainment opportunities.

- **Protective of scenic and historic resources in the community.** These non-renewable resources provide a sense of place for the community and wherever possible should be preserved.
- **Supportive of regional collaboration rather than competition.** The city hopes to foster cooperation in the metropolitan area, as well as in the region. Much in the same sense as was shown during the major highway construction a decade ago, the cities in northeastern Iowa need to work together rather than against each other in their endeavors.
- **Influenced by sound urban design principles.** While not immediately defined in this document, the city hopes to develop standards that encourage development that is both functional and aesthetically pleasing. In addition to reviewing the architecture of proposed structures, the city seeks to study how a proposed development fits within its surroundings, including the natural and created environments.
- **Aware of the interrelatedness of transportation and land use.** The relationship between transportation and land use appear inextricably tied together. Some might say the two have a "chicken and egg" relationship, because it is often debated as to which came first, the transportation network or the land use development. Nonetheless, the city has indicated that it will consider the ramifications of transportation infrastructure on land use distribution and pattern, and likewise, it will consider how land use development will affect the city's transportation system.
- **Inclusive of concurrent service provision.** Development should only be encouraged to occur after the city has weighed its ability to provide services to the proposed development. "Services" include things such as police, fire, and ambulance protection, educational, recreational and cultural opportunities, as well as water, sanitary sewer, storm sewer service, and other utilities.

In all cases, the goal of this Plan is to ensure that the city's approach to land use planning is comprehensive. Further, it is the goal of this Plan to meet all statutory requirements for a Comprehensive Plan while developing a general pattern for growth into the next decade. Detailed or specific guidance regarding implementation of this Plan is addressed in the city's code of ordinances and other detailed area or neighborhood plans.

The City of Waterloo's Comprehensive Plan includes the following elements: an introduction and an overview of the physical characteristics of the community; a statistical profile; information regarding public facilities and utilities; circulation and transportation information; a land use component, goals, and objectives; information from other municipal planning efforts; and implementation and amendment guidelines.



## HISTORY OF THE COMMUNITY

The first residents of Iowa, including the Cedar Valley, were primarily Scandinavians, Slovaks, Hispanic, German, and Greek immigrants. The first permanent residents of Waterloo, or what was then called "Prairie Rapids", were George and Mary Hanna and the William Virden Family, both of which emigrated from Eastern Illinois. Shortly thereafter, the area began to develop, and the following "firsts" include: post office (1851); log cabin (1852); school (1853); and courthouse (Cedar Falls in 1853 and moved to Waterloo in 1857). In addition, the following "firsts" also occurred between 1850 and 1860: dam and sawmill (1854); flour mill (1856); and an operable bridge that opened Raymond, La Porte City, Washburn, Jesup, and Gilbertville for development (1859).

During the 1850s, railroads were first attracted to Waterloo because of its unique role as an agricultural and industrial hub. A variety of religions practiced in Waterloo at this time including: Congregationalists, Episcopalians, Lutherans, Methodists, Presbyterians, and Catholics.

The city of Waterloo tripled in size between 1860 and 1870 as manufacturing and agriculture developed in, and around the community. In addition, the Homestead Act of 1862, Emancipation Proclamation, and European immigration increased Waterloo's population during this decade. Between 1870 and 1900 development, prosperity, and modernization were words used to describe the community, as farming became an industry, first with crops and then with animals. Consequently, agriculturally related businesses, as well as service industries grew dramatically. At this time, there were three newspapers, including the Waterloo Courier, published in the community. Finally, Rath Meat Packing, which was founded by E.F. and John Rath began operations in 1891. At the turn of the century, Waterloo was known as the "Factory City"

Between 1900 and 1920, the population of the city of Waterloo continued to grow at a dramatic pace. In 1911, the Illinois Central Railroad brought African-American workers to Waterloo to work for their company. This event is significant because it marks the beginning of a proud history for Waterloo as a diverse community. Community leaders of the time included: William Galloway, the Litchfield Brothers and Otto Schoitz. Galloway, whose company manufactured farm equipment, automobiles, and gas engines, was one of the community's first developers. The Litchfield Brothers relocated their manufacturing business from Webster City at the urging of Galloway. Unfortunately, however, the Litchfields went bankrupt in 1939. Otto Schoitz was known for his engineering company and tool and die operations. The Schoitz family is known throughout the community for their philanthropy. Finally, this era saw the Rath Packing continue to grow, while John Deere and Company began its operations in 1905 as a manufacturer of farm equipment.

During the period of time between 1920 and 1945, Rath Packing and John Deere became dominant employers in the community. Both companies manufactured, or adapted their manufacturing processes, to produce wartime commodities. One community leader, Nicholas Sulentic, became prominent in Waterloo's history. His company, Waterloo Valve Spring and Compressor Company, was founded in 1922. In the late 1930s, Sulentic converted his Compressor Company to manufacturing tool chests. The name he selected for his new company was Waterloo Industries. As Rath and John Deere grew, their need for workers grew as well, and both companies began hiring African-Americans for the first time. Finally, the future for railroads was revealed as this era saw Waterloo build its first airstrip in 1927, and subsequently develop the Waterloo Airport in 1946.

In addition to Nicholas Sulentic and his company, Waterloo Industries, the Sullivan Brothers made Waterloo world famous in 1942. Unfortunately, however, the circumstances were very unpleasant in that all five of the brothers were killed while serving on USS Juneau in the Pacific Ocean. The city, to this day, is still remembered as the home of the Sullivans, and there are proud members of the family that still reside in the community. Further, the city has named its convention center after the brothers in remembrance of them.

Between the end of World War II in 1945 and 1980, the city of Waterloo continued to enjoy prosperity. As automobiles, trucks, airways, and highways began to dominate the various modes of transportation, dependence on rail transportation continued to decline. All the while, Rath Packing and John Deere continued to grow and expand their Waterloo operations, and with this manufacturing growth came growth in labor unions. Further, while Rath and John Deere began their dominance as employers, the community became dependent on both companies for economic stability and prosperity. As for physical growth of the community, the city continued to expand its boundaries through annexation of adjacent land, the largest of which occurred during the 1960s.



The final two decades of the century saw dramatic changes for the city of Waterloo. During the 1980s, the Midwest experienced a dramatic economic downswing, sometimes referred to as the "Farm Crisis". Land and crop prices, which may have been overinflated, plummeted in the mid-1980s leaving the future of family farms and rural America in doubt. The impact of these economic times resulted in the closure of Rath Packing and John Deere downsizing from 16,000 employees to 6,000, both of which dramatically affected the community. As a result, the years since the mid-1980s have seen the community work to diversify its economy and become less dependent on one company for its livelihood.

While the community struggled to get through the 1980s, the 1990s have been kinder to the city. The city of Waterloo, in cooperation with other communities and the state and federal governments, has completed major highway transportation improvements in the community. In addition to the economic benefits associated with completion of improvements to Interstate 380 and U.S. Highways 218, 63, and 20, as well as to Iowa Highway 58, the area has a premier recreational trail network that continues to expand. Economically, while manufacturing remains important to the community, the area has become a regional hub for the service and retail sectors, as is evident in the development of the Crossroads area and redevelopment of the Central Business District. Finally, a strong grassroots neighborhood movement, which focuses on rejuvenation and preservation of the community, has developed. As for the population of the community, the late 1980s and 1990s saw an in-migration of persons of other ethnicities to the community. Specifically, the city has welcomed persons of Hispanic and Eastern European descent to the community.

As for the new millennium, the community is aggressively planning for its future. In addition to this document, the schools and the city are moving forward in a very positive fashion. The city is working to implement its Millennium Plan, Riverfront Renaissance Plan, and Brownfields Plan. The Community School District is investing millions of dollars in infrastructure after successful passage of a local option sales tax referendum. Collectively, all of these projects are designed to improve the community, and as a result, the future of the city appears to be as bright as its past.



## **PHYSICAL CHARACTERISTICS OF THE COMMUNITY**

### **Location**

The city of Waterloo, which is the county seat of Black Hawk County, is located in northeastern Iowa. The city was founded along the Cedar River. In terms of transportation corridors, the city is located at the nodes of Interstate 380; U.S. Highway 20, 63, 218; and the Cedar River (See Figure 1).

### **Geography**

The landforms of the community include gentle rolling slopes composed of rich, fertile soils that are or were once used primarily for agricultural purposes. The Cedar River, which bisects the community from northwest to southeast, has played a major role in the geography of the community.

### **Soils**

The soil types that exist with the city of Waterloo are primarily classified as the Kenyon-Clyde-Floyd, Sparta-Olin-Dickinson, and Loamy Alluvial Land Associations. As was noted above, the soils are a valuable agricultural resource of the community. One soil factor that is used as a standardized measure of agricultural value is Corn Suitability Rating (CSR). Incidentally, CSR is an evaluative scoring system where ratings range between 5 and 100 that classifies soils by their ability to support corn production. After reviewing the county soil survey, the CSR of the primary soils within the city range from 63 to 95, which are valuable for agricultural purposes.

The reason that this Plan is concerned with CSR is because there appears to be a direct correlation between soils that are valuable for agricultural production and those that are typically well suited to support development. And therefore, because soils that have high CSR scores are usually labeled as "prime" agricultural soils, it would seem to indicate that soils with high CSR values also have significant development value (See Figure 2). Further, this Plan recognizes two important factors: (1) the majority of the soils in the city have significant agricultural value or are considered "prime" and (2) urban development within the city appears likely. Therefore, it stands to reason that as the city proposes development it will likely lose valuable agricultural soils in the process. As such, the policy decision-makers will have to consider each proposal individually and weigh the potential agricultural value of the soils in question against a site's potential development value.

### **Topography**

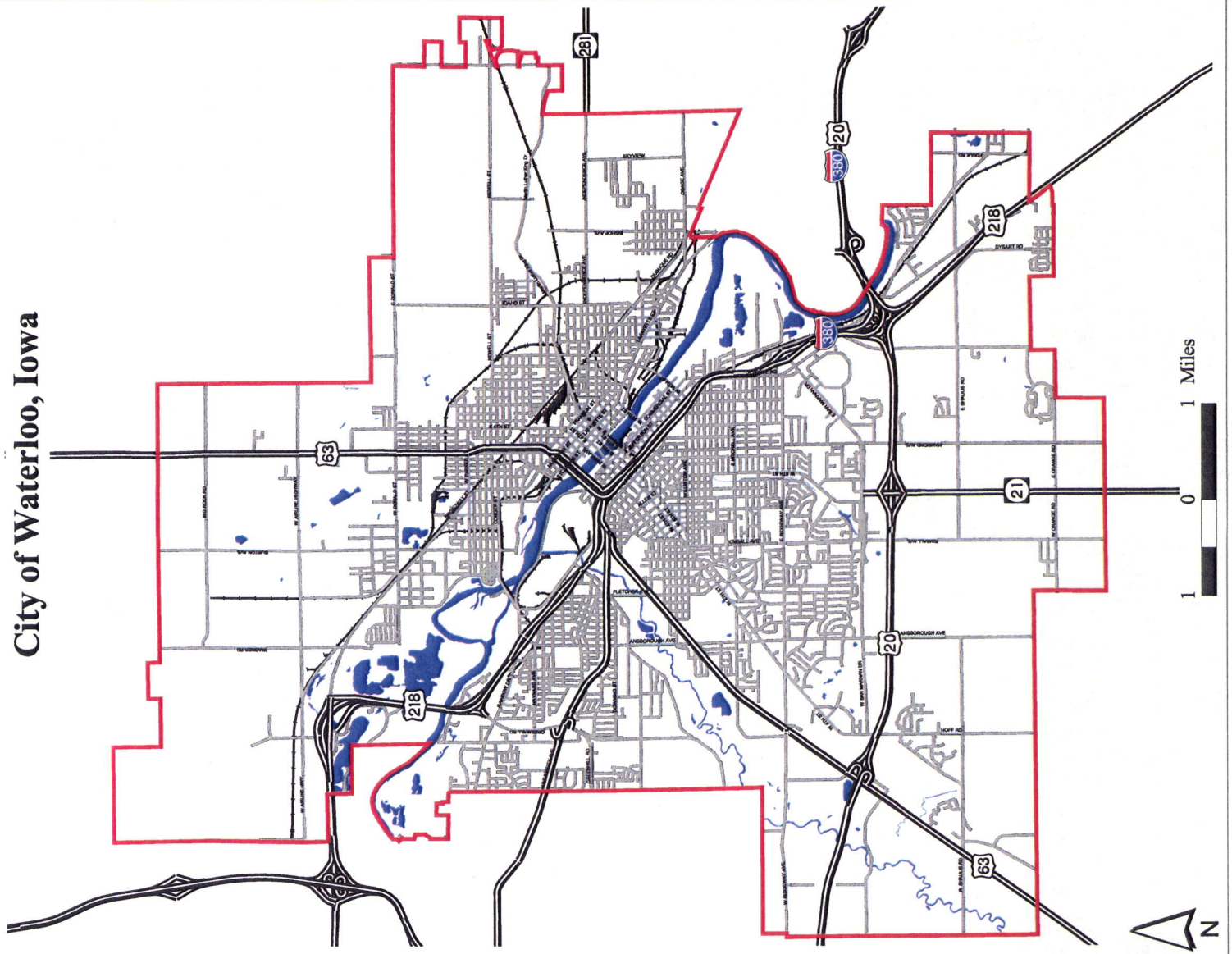
The slope of the community is relatively flat, however, the Cedar River has influenced the topography. In terms of elevation, the community's highest point is approximately 960 feet above mean sea level, while lowest points, which are along the Cedar River, are approximately 820 feet above mean sea level (See Figure 3).



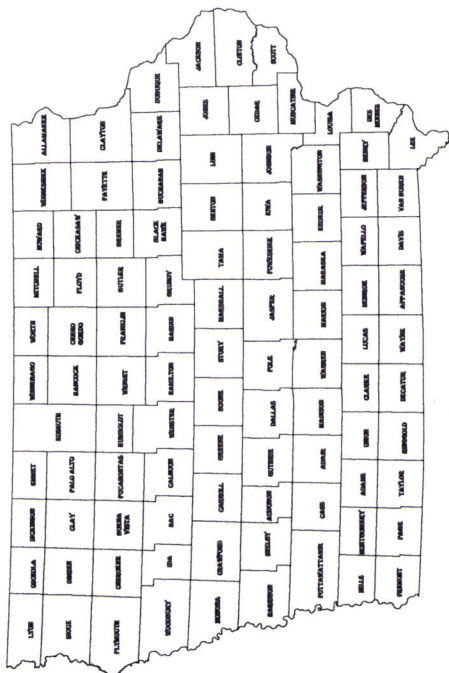


Figure 1: Location of the City

## City of Waterloo, Iowa



## State of Iowa



## Black Hawk County

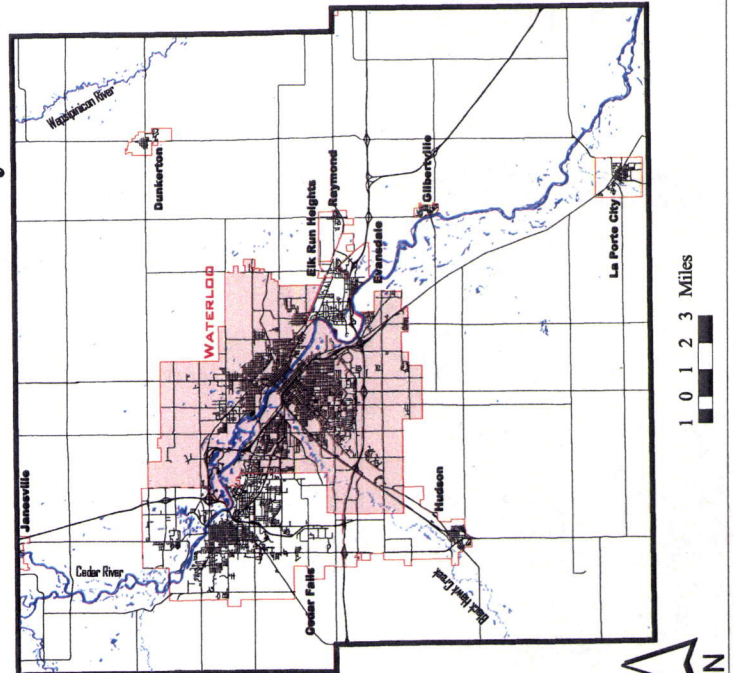
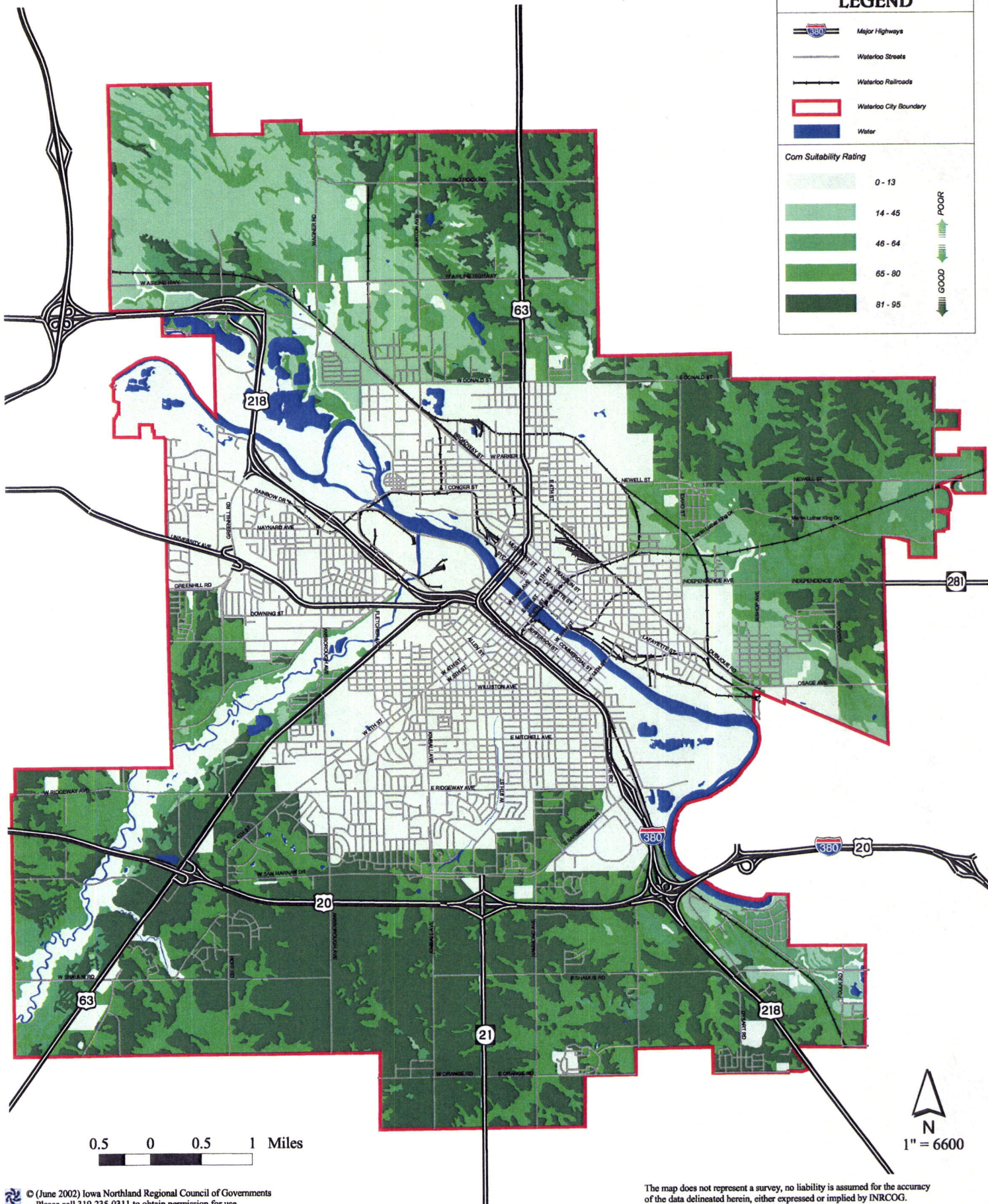






Figure 2: Corn Suitability of Soils in the Community

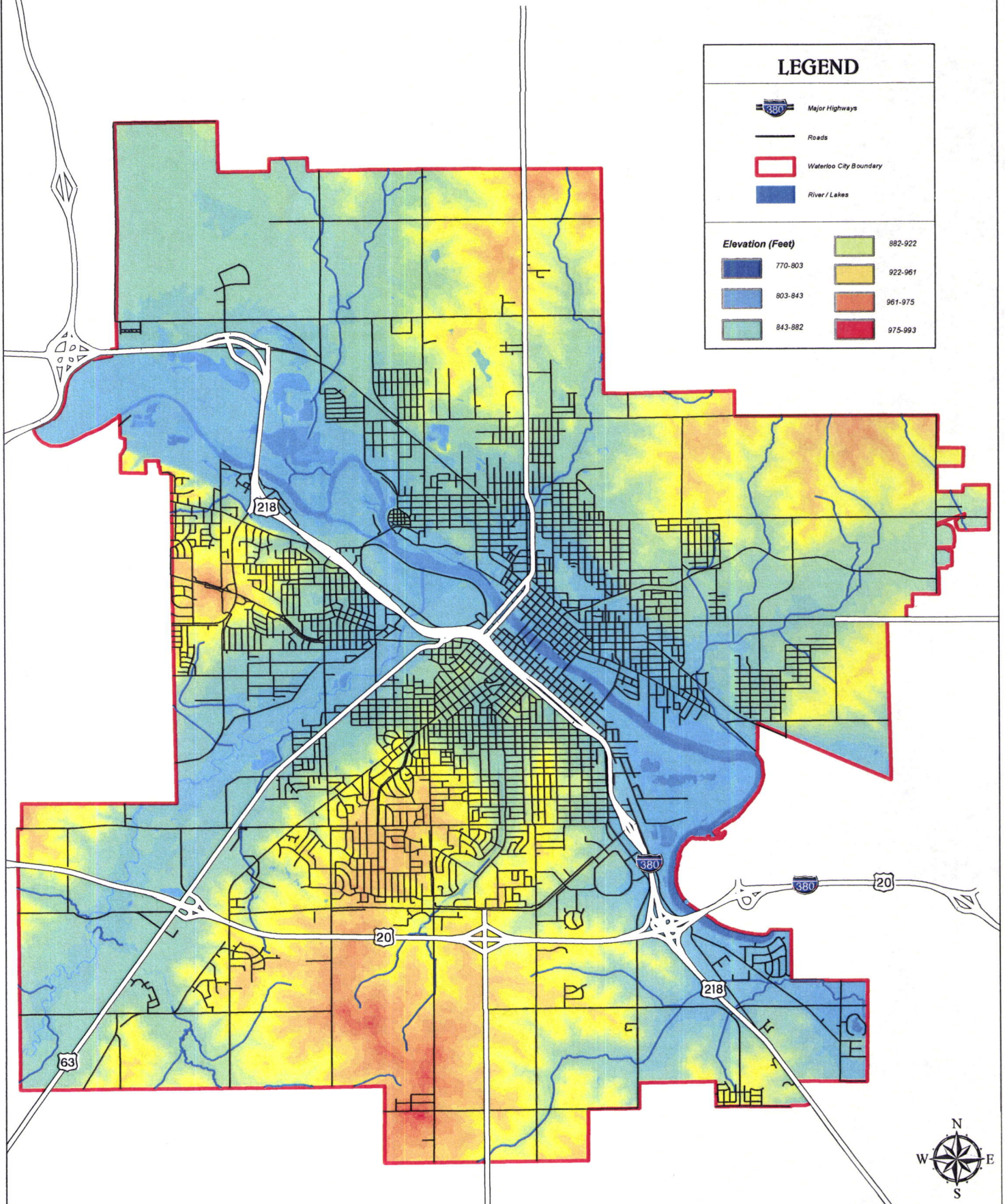
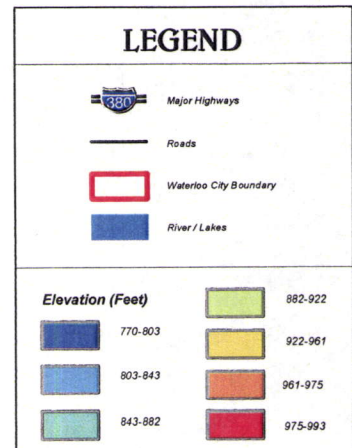
# Soils of the Community







# Waterloo, Iowa Topographic Map



0 0.5 1 2  
Miles





## STATISTICAL PROFILE – HISTORICAL TRENDS AND FORECASTS

### Population

The study of population within a Comprehensive Plan is important because it can provide the foundation for analyzing a community's current situation, as well as project its future needs. This section of the Plan will provide varied statistical data to describe trends and projections for the city of Waterloo.

The following table provides, by decade, a historical overview of the population within the city of Waterloo and Black Hawk County. With the exception of the decade between 1980 and 1990, the city grew dramatically during the illustrated timeframe. It should be noted that the county experienced the same trend.

**Table 1. Historical Population Trends for the City of Waterloo and Black Hawk County.**

Year	Waterloo		Black Hawk County	
	Number	Percent Change	Number	Percent Change
1900	12,580	--	32,399	--
1910	26,693	112.2	44,865	38.5
1920	36,230	35.7	56,570	26.1
1930	46,191	27.5	69,146	22.2
1940	51,743	12.0	79,946	15.6
1950	65,198	26.0	100,448	25.6
1960	71,755	10.1	122,482	21.9
1970	75,533	5.3	132,916	8.5
1980	75,985	0.6	137,961	3.8
1990	66,467	-12.5	123,798	-10.3
2000	68,747	3.4	128,012	3.4

Source: U.S. Census Bureau

Table 2 shows population figures for all of the incorporated communities in Black Hawk County, as well as for the county, and the state of Iowa. It shows that between 1980 and 1990 all of the communities lost population, except Dunkerton and Gilbertville, which grew in population. Conversely, between 1990 and the 2000, only Elk Run Heights, Evansdale, and Raymond did not grow in population. This table does not include population living in the cities of Janesville and Jesup, which are partially located in the Black Hawk County.

**Table 2. Recent Population Trends of Selected Communities.**

Community	1970	1980	1990	2000
Cedar Falls	32,964	36,322	34,298	36,145
Dunkerton	563	718	746	749
Elk Run Heights	1,175	1,186	1,088	1,052
Evansdale	5,038	4,798	4,638	4,526
Gilbertville	655	740	748	767
Hudson	1,535	2,267	2,037	2,117
La Porte City	2,256	2,324	2,128	2,275
Raymond	582	655	619	537
<b>Waterloo</b>	<b>75,533</b>	<b>75,985</b>	<b>66,467</b>	<b>68,747</b>
Black Hawk County	132,916	137,961	123,798	128,012
State of Iowa	2,825,368	2,913,808	2,776,831	2,926,324

Source: U.S. Census Bureau



Table 3 focuses on population cohorts that were reported in 1990 and 2000 Censuses of the city. In general, this table shows that the population has remained relatively stable during the time period shown. Further analysis, as is demonstrated in Table 4, indicates that this trend is common to the county and state as well. Specifically, Table 4 provides information for persons under the age of 18 and over the age of 65 for 1990 and 2000.

**Table 3. Age Cohorts for the City of Waterloo.**

Age Cohort	1990		2000		% Change
	Number	% of Total	Number	% of Total	
Less than 5	4,735	7.1	4,841	7.0	2.2
5-9	5,163	7.8	4,735	6.9	-8.3
10-14	4,874	7.3	4,607	6.7	-5.5
15-19	4,328	6.5	4,751	6.9	9.8
20-24	4,380	6.6	5,288	7.7	20.7
25-34	9,942	14.9	9,380	13.6	-5.7
35-44	9,841	14.8	9,500	13.8	-3.5
45-54	6,598	9.9	9,351	13.6	41.7
55-64	6,199	9.3	5,750	8.4	-7.2
65-74	5,954	8.9	5,017	7.3	-15.7
75-84	3,373	5.1	3,953	5.8	17.2
85+	1,080	1.6	1,574	2.3	45.7
Total	66,467	100.0	68,747	100.0	3.4

Source: U.S. Census Bureau

**Table 4. Persons Under the Age of 18 and Over the Age of 64.**

Community	1990				2000			
	<18	%	>64	%	<18	%	>64	%
Waterloo	17,364	26.1	10,407	15.7	16,964	24.7	10,544	15.3
Black Hawk Co.	31,402	25.4	16,895	13.6	29,545	23.1	17,899	14.0
State of Iowa	718,880	25.9	426,106	15.3	733,638	25.1	436,213	14.9

Source: U.S. Census Bureau

As for race and sex make-up of the community, Table 5 provides information that is broken down by race and sex for 1990 and for the total population in 2000. For 2000, residents of the city of Waterloo were 82 percent White or Caucasian, 14 percent Black or African American, and four percent indicated that they were best described by one of the remaining race categories. In addition to the race information shown below, the city of Waterloo has a significant Hispanic community that is growing. The 1990 Census shows that persons who were of Hispanic descent were 503 persons, or 0.7 percent of the population. In comparison, the 2000 Census shows there were 1,806 persons of Hispanic descent, or 2.6 percent of the population, residing in the city of Waterloo. Figure 4, on the following page, shows the Census Tracts for the city of Waterloo.

**Table 5. Race and Sex of Waterloo Residents.**

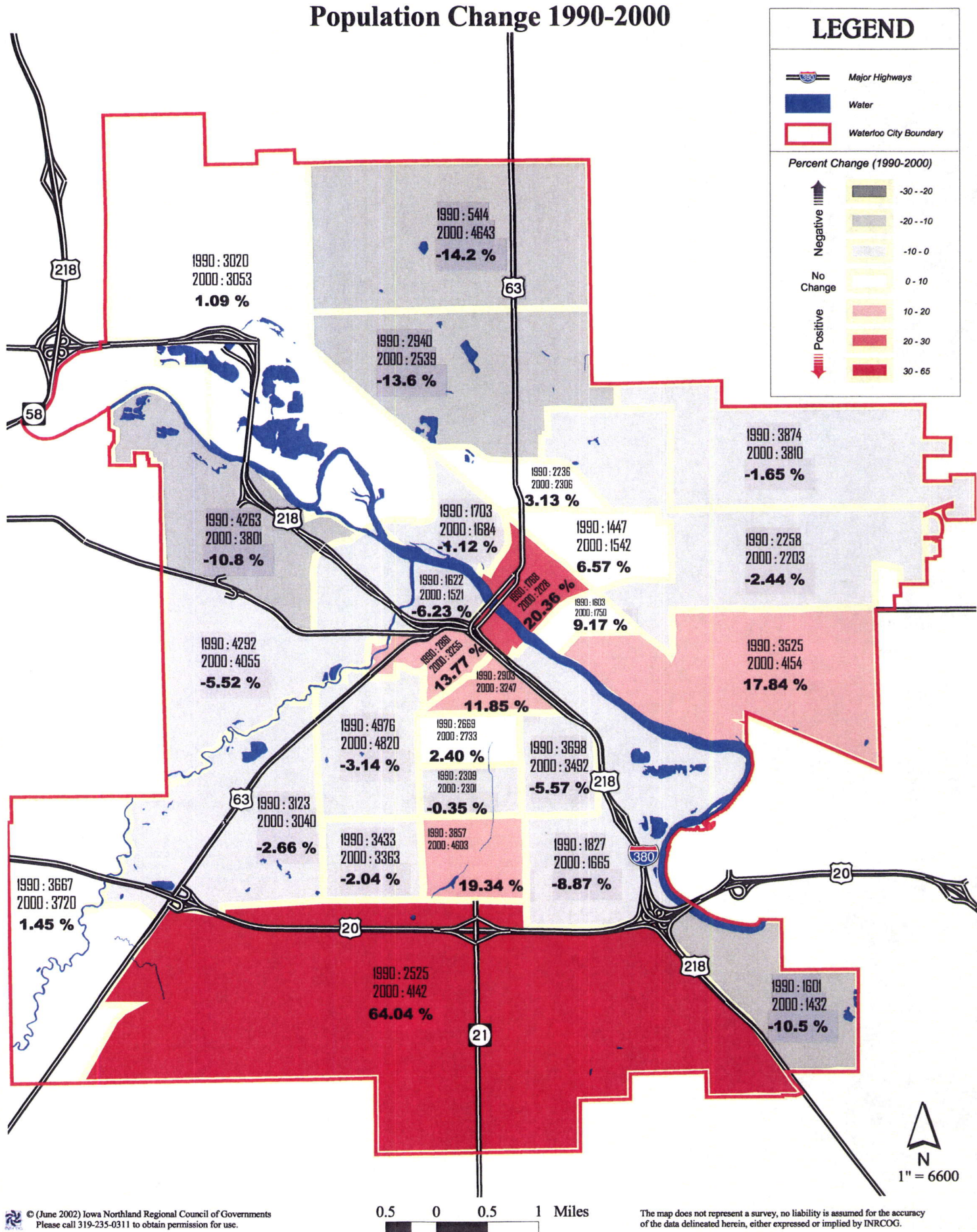
	Total Population	White or Caucasian	Black or African American	Am. Indian, Eskimo, Aleut	Asian or Pacific Islander	Other Race/ 2+ Races
Male (1990)	31,356	27,280	3,748	49	196	83
Female (1990)	35,111	30,415	4,329	89	181	97
<b>Total (1990)</b>	<b>66,467</b>	<b>57,695</b>	<b>8,077</b>	<b>138</b>	<b>377</b>	<b>180</b>
Male (2000)	32,985	26,881	4,443	77	336	1,248
Female (2000)	35,762	29,222	5,086	73	285	1,096
<b>Total (2000)</b>	<b>68,747</b>	<b>56,103</b>	<b>9,529</b>	<b>150</b>	<b>621</b>	<b>2,344</b>

Source: U.S. Census Bureau



Figure 4: Census Tracts

# Population Change 1990-2000







The following table shows 20-year projections for the city of Waterloo. It should be underscored that all of the figures are mere projections that use historical information as their basis. An explanation of each of the projection type follows.

The first two types of projections, Linear and Geometric, are straight-line or averaging methods of predicting population change. The Linear method uses the actual change in the total number of persons over a predetermined period of time in the community. Conversely, the Geometric method utilizes the percent change in population over that same period of time. For both of these projection types, this study used trend information from two time periods, between 1900 and 2000 and between 1940 and 2000, as the basis for the figures shown in Table 6.

The third type of projection looked specifically at how the city relates to Black Hawk County in terms of percentage. This study looked at what percent of the county's total population reside with the city of Waterloo during the same two periods of time. The results of this type of projection are also shown in Table 6.

In analyzing Table 6, it is important to note the similarities and dissimilarities in the figures for each of the projection years. It is also important to identify any unusual or unique projection figures shown for the projection years. Use of any of these unusual figures should be scrutinized. In short, the 2010 projections indicate that the city's population should be approximately 73,000 persons, while the 2020 projections seem to indicate that the city's population should be approximately 79,000 persons. The mean or average projections are also provided for each of the projection years.

**Table 6. Population Projections for the City of Waterloo.**

Type of Projection	2010	2020
Linear		
1900-2000	74,363	79,979
1940-2000	71,581	74,415
Geometric		
1900-2000	83,885	102,356
1940-2000	72,507	76,473
Percent of County		
1900-2000	69,969	70,936
1940-2000	70,139	71,108
Mean or Average	73,740	79,211

Source: U.S. Census Bureau, Woods and Poole Economics, Inc. and INRCOG

## Housing

In addition, to studying a community's population, a Comprehensive Plan should review pertinent housing data as well. As is the case in many communities, the predominant type of housing unit in Waterloo is the single-family home. Table 7 provides a general overview of 1980, 1990 and 2000 housing statistics for the city. It is important to see that the number of vacant units increased between 1980 and 1990 and declined between 1990 and 2000, while the number of persons per housing unit and number of families all declined during this time period.

**Table 7. General Housing Information for the City of Waterloo.**

Statistic	1980	1990	2000
Total Persons	75,985	66,467	68,747
Total Housing Units	29,545	29,023	29,499
Occupied	28,349	27,037	28,169
Vacant	1,196	1,986	1,330
Persons Per Occupied Housing Unit	2.68	2.46	2.44
Number of Households	28,347	27,185	28,169
Number of Families	20,328	18,173	17,744

Source: U.S. Census Bureau

In order to provide some measure of comparison, Table 8 shows the number of housing units for each incorporated community, as well as for the county and state. In reviewing the community information, the city of Waterloo experienced an increase in their number of housing units between 1990 and 2000, as did most of the remaining communities in the county. The county and the state also gained in their reported number of housing units between 1990 and 2000.

**Table 8. Number of Housing Units in Selected Communities.**

Community	1980	1990	2000
Cedar Falls	12,189	12,066	13,271
Dunkerton	261	292	292
Elk Run Heights	361	381	397
Evansdale	1,669	1,755	1,871
Gilbertville	245	279	305
Hudson	727	756	815
La Porte City	941	925	980
Raymond	202	212	206
<b>Waterloo</b>	<b>29,545</b>	<b>29,023</b>	<b>29,499</b>
Black Hawk County	50,290	49,688	51,759
State of Iowa	1,121,314	1,143,669	1,232,511

Source: U.S. Census Bureau



Another factor that may provide insight into a community's housing stock is the actual age of the existing units. Table 9 shows the number of units by age range for the city and county in 2000. Upon review of the percentages, one can see that the city and county have very similar percentages.

**Table 9. Age of Housing Units in 2000.**

Year Unit was Built	Waterloo		Black Hawk County Percent	State of Iowa Percent
	Number	Percent		
1999 to March 2000	170	0.6	0.8	1.9
1995-1998	629	2.1	3.5	5.4
1990-1994	676	2.3	3.4	5.0
1980-1989	1,839	6.2	6.3	8.0
1970-1979	4,914	16.7	18.6	16.8
1960-1969	4,360	14.8	14.5	11.8
1940-1959	9,560	32.4	30.7	19.5
1939 or earlier	7,331	24.9	22.2	31.6
Total	29,479	100.0	100.0	100.0

Source: U.S. Census Bureau

The breakdown of specified owner-occupied values for units in Waterloo in 1990 and 2000 is shown in Table 10. As is evident, the values of specified owner-occupied units have increased dramatically between 1990 and 2000.

**Table 10. Value of Specified Owner-Occupied Dwelling Units in Waterloo.**

Unit Value Ranges	1990		2000	
	Number	Percent	Number	Percent
Less than \$50,000	10,964	68.2	5,624	33.3
50,000-99,999	4,274	26.6	8,116	48.1
100,000-149,999	545	3.4	1,969	11.7
150,000-199,999	202	1.3	639	3.8
200,000-299,999	59	0.4	341	2.0
300,000-499,999	20	0.1	160	0.9
500,000 or more	3	0.0	27	0.2
Total	16,067	100.0	16,876	100.0

Source: U.S. Census Bureau

As for specific housing values, Table 11 shows the median value of housing units for selected communities in 1980, 1990, and 2000. In short, this table indicates that all of the listed communities, including Waterloo and Black Hawk County, lost median value between 1980 and 1990. However, the Census Bureau shows significant increases in value for 2000.

**Table 11. Median Value of a Specified Owner-Occupied Dwelling Unit in Selected Communities.**

Community	1980	1990	2000
Cedar Falls	\$57,100	\$56,600	\$102,500
Dunkerton	\$41,000	\$34,300	\$82,800
Elk Run Heights	\$42,900	\$38,600	\$71,500
Evansdale	\$36,800	\$34,900	\$61,500
Gilbertville	\$47,400	\$46,300	\$82,300
Hudson	\$55,800	\$55,300	\$102,500
La Porte City	\$39,600	\$37,100	\$73,300
Raymond	\$49,100	\$44,600	\$84,200
<b>Waterloo</b>	<b>\$43,800</b>	<b>\$39,500</b>	<b>\$65,400</b>
Black Hawk County	\$46,500	\$44,000	\$77,000
State of Iowa	\$40,600	\$45,900	\$82,500

Source: U.S. Census Bureau

Table 12 shows the number of rental units between 1980, 1990, and 2000 for selected communities. Between 1980 and 1990, the city of Waterloo itself recorded an increase of 848 rental units, or ten percent. Likewise, the county and the state also saw sizeable increases in the number of rental units during this same ten-year period of time. Conversely, the numbers for the city, county, and state were shown to have declined between 1990 and 2000.

**Table 12. Number of Renter-Occupied Units for Selected Communities.**

Community	1980	1990	2000
Cedar Falls	3,818	4,240	4,563
Dunkerton	78	86	48
Elk Run Heights	18	37	38
Evansdale	294	479	545
Gilbertville	39	49	46
Hudson	117	159	105
La Porte City	194	248	227
Raymond	27	43	15
<b>Waterloo</b>	<b>8,502</b>	<b>9,350</b>	<b>9,228</b>
Black Hawk County	13,764	15,339	15,205
State of Iowa	296,512	318,954	301,589

Source: U.S. Census Bureau



Median rent rates for selected communities are shown in Table 13. Specifically, the table shows that each of the included entities, including the city of Waterloo, experienced increases in their median rent figures between 1980, 1990, and 2000. As for vacancy rates, the 2000 Census reported that the city had an overall vacancy rate of 4.5 percent. Together, a significant increase in the median rent, a decrease in the number of rental units, and low overall vacancy rate may indicate that there is indeed measurable demand for rental units within the community.

**Table 13. Median Rent for Selected Communities.**

Community	1980	1990	2000
Cedar Falls	\$265	\$329	\$492
Dunkerton	\$258	\$295	\$374
Elk Run Heights	\$250	\$428	\$538
Evansdale	\$247	\$316	\$424
Gilbertville	\$255	\$284	\$369
Hudson	\$279	\$322	\$465
La Porte City	\$212	\$291	\$391
Raymond	\$313	\$327	\$475
<b>Waterloo</b>	<b>\$248</b>	<b>\$326</b>	<b>\$467</b>
Black Hawk County	\$254	\$326	\$472
State of Iowa	\$175	\$259	\$470

Source: U.S. Census Bureau

Table 14 shows the number of housing units that would be necessary to accommodate the population projections that appear in Table 6. The figures in Table 14 were calculated by dividing the population projections in Table 6 by the 2000 persons per housing unit ratio of 2.44, which is documented in Table 7. In order to estimate the demand for future housing units in the community, it should be noted that there were 29,499 housing units reported by the Census Bureau in 2000. In addition to assuming that the persons per housing unit ratio is accurate, this study also assumes that the figures in Table 14 do not take into account vacant units or a vacancy rate and that all of the units in 2000 are safe, habitable structures.

**Table 14. Housing Unit Projections for the City of Waterloo.**

Type of Projection	2010	2020
Linear		
1900-2000	30,477	32,778
1940-2000	29,336	30,498
Geometric		
1900-2000	34,379	41,949
1940-2000	29,716	31,341
Percent of County		
1900-2000	28,676	29,072
1940-2000	28,745	29,143
Mean or Average	30,221	32,464

Source: U.S. Census Bureau, Woods and Poole Economics, Inc. and INRCOG

## Economy

According to the Census Bureau, the resident employment levels of the city of Waterloo and Black Hawk County have been subdivided into the broad categories shown in Table 15. The information indicates that the Education, Manufacturing, and Retail Trade sectors have a dramatic effect on each entity's economy. Currently, Waterloo is a regional service and retail center for several surrounding counties. Also, the city is home to several durable goods manufacturers, chief among those is John Deere and Company.

In comparison to Table 15, Iowa Workforce Development (IWFD) has indicated that employment is rising steadily in Black Hawk County. Specifically, the 2001 resident employment for the county was 65,100, which is an increase from the 58,600 figure reported in 1990. In addition, IWFD reported that the 2000 total county employment was 71,900, which is up from the 62,100 figure reported in 1990.

**Table 15. Economic Base of Waterloo and Black Hawk County in 2000<sup>1</sup>.**

Industrial Category	Waterloo		Black Hawk County	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing, and Mining	131	0.4	820	1.3
Construction	1,845	5.8	3,462	5.4
Manufacturing	6,632	20.7	11,349	17.7
Wholesale Trade	1,188	3.7	2,175	3.4
Retail Trade	3,965	12.4	8,318	13.0
Transportation, Warehousing, and Utilities	1,324	4.1	2,517	3.9
Information	737	2.3	1,532	2.4
Finance, Insurance, Real Estate, Rental and Leasing	1,971	6.1	3,907	6.1
Professional and Scientific	2,496	7.8	4,580	7.1
Educational, Health, and Social Services	7,026	21.9	15,515	24.2
Art, Entertainment, and Recreation	2,176	6.8	5,087	7.9
Other Services	1,654	5.2	2,999	4.7
Public Administration	934	2.9	1,874	2.9
Total Employed Persons	32,079	100.0	64,135	100.0

<sup>1</sup> Persons 16 Years of Age and Older

Source: U.S. Census Bureau

Table 16 attempts to estimate what types of jobs persons in Table 15 actually perform. As with the information presented in the previous page, the economies of the city of Waterloo and Black Hawk County appear to be intertwined. Note that the three primary types of employment descriptions are the same for the city and county.

**Table 16. Occupation Classification of Persons Employed in 2000<sup>1</sup>.**

Industrial Description	Waterloo		Black Hawk County	
	Number	Percent	Number	Percent
Management, Professional and Related Occupations	8,849	27.6	19,457	30.3
Service Occupations	5,018	15.6	10,251	16.0
Sales and Office Occupations	8,518	26.6	17,662	27.5
Farm, Fishing and Forestry	54	0.2	192	0.3
Construction, Extractions, and Maintenance	2,728	8.5	5,162	8.0
Production, Transportation, and Material Moving	6,912	21.5	11,411	17.8
Total Employed Persons	32,079	100.0	64,135	100.0

<sup>1</sup> Persons 16 Years of Age and Older

Source: U.S. Census Bureau



Table 17 shows per capita and median household incomes for selected communities in 1990 and 2000. As the table indicates in 1990, the city of Waterloo had the second highest per capita income and the second lowest median household income for the communities shown. In 2000, Waterloo reported the fourth highest per capita income and the second lowest median household income. Nevertheless, it should be noted that Waterloo experienced dramatic increases in both per capita and median household income levels between 1990 and 2000.

**Table 17. Per Capita and Median Household Income for Selected Communities.**

Community	Per Capita Income		Median Household Income	
	1990	2000	1990	2000
Cedar Falls	12,114	19,140	28,003	40,226
Dunkerton	11,249	15,862	25,893	41,771
Elk Run Heights	11,550	18,129	30,673	45,179
Evansdale	9,561	15,363	23,089	31,160
Gilbertville	12,187	18,367	29,750	41,490
Hudson	13,968	24,101	35,150	56,065
La Porte City	11,577	19,266	23,963	37,540
Raymond	11,620	22,201	27,813	47,813
<b>Waterloo</b>	<b>12,475</b>	<b>18,558</b>	<b>23,578</b>	<b>34,092</b>
Black Hawk County	12,321	18,885	25,683	37,266
State of Iowa	12,422	19,674	26,229	39,469

Source: U.S. Census Bureau

Unemployment trends for the city of Waterloo, Black Hawk County, and state of Iowa are illustrated in Table 18. It is important to note that all three jurisdictions have low unemployment rates. Interestingly, the city had the highest rate for each of the years shown. Conversely, the state reported the lowest rate for each year provided in the Table.

**Table 18. Unemployment Rate Trends.**

Community	1995	1996	1997	1998	1999	2000
Waterloo	5.4	5.4	4.6	4.3	4.6	3.7
Black Hawk Co.	4.5	4.5	3.8	3.5	3.8	3.1
State of Iowa	3.5	3.8	3.3	2.8	2.5	2.6

Source: Iowa Workforce Development

The following table compares estimates of the levels of education for persons within the city of Waterloo and Black Hawk County. As is evident, the city and county are very similar when it comes to educational attainment.

**Table 19. Educational Attainment for Persons 25 Years of Age and Older in 2000.**

Category	Waterloo		Black Hawk County	
	Number	Percent	Number	Percent
Less than 9 <sup>th</sup> Grade	2,612	5.9	3,950	5.0
9 <sup>th</sup> to 12 <sup>th</sup> Grade, No Diploma	4,597	10.3	6,671	8.5
High School Graduate, includes GED	16,305	36.6	27,534	35.1
Some College, No Degree	9,132	20.5	16,508	21.1
Associate Degree	3,214	7.2	5,720	7.3
Bachelors Degree	5,476	12.3	11,223	14.3
Graduate or Professional Degree	3,180	7.1	6,795	8.7
Total	44,516	100.0	78,401	100.0

Source: U.S. Census Bureau

Table 20 on the following page provides a glimpse into the city and county's retail trade sectors. Specifically, this table shows a six-year trend for the number of quarterly retail sales tax reports being filed with the state as well as the actual amount sales tax dollars that have been collected. In order to estimate the number of retail businesses in the city, divide the number of reports that have been filed by four. For example, in 2000 it can be estimated that there were 1,800 (7,198/4) retail businesses operating in the city of Waterloo and 3,221 (12,887/4) in the Black Hawk County.

As for analysis of Table 20, the city of Waterloo and Black Hawk County both experienced similar trends for the six years shown. While the number of filed reports fell for each year, the actual amount of retail sales taxes collected rose for both jurisdictions during every year.

**Table 20. Retail Sales and Business Trends.**

	1995		1996		1997	
	Number of Reports Filed	Sales (\$1,000)	Number of Reports Filed	Sales (\$1,000)	Number of Reports Filed	Sales (\$1,000)
Waterloo	7,737	752,253	7,700	809,317	7,667	844,954
Black Hawk County	13,704	1,095,252	13,529	1,147,699	13,516	1,199,064
	1998		1999		2000	
	Number of Reports Filed	Sales (\$1,000)	Number of Reports Filed	Sales (\$1,000)	Number of Reports Filed	Sales (\$1,000)
Waterloo	7,594	894,256	7,375	912,205	7,198	925,632
Black Hawk County	13,404	1,270,325	13,151	1,287,653	12,887	1,321,118

Source: Iowa Department of Revenue and Finance

A brief overview of selected service industries in Waterloo and Black Hawk County is provided in Table 21. As is shown in Tables 15 and 16, these types of businesses play a vital role in the economies of the city and county. In addition, Table 21 indicates that the majority of the service businesses in Black Hawk County are located in Waterloo.

**Table 21. Statistics for Selected Service Industries in Waterloo and Black Hawk County.**

	Number of Establishments	Receipts (\$1,000)	Annual Payroll (\$1,000)	Number of Paid Employees
<b>Waterloo:</b>				
Professional, Scientific, Technical	122	\$64,867	\$27,645	876
Administrative	82	\$71,814	\$29,696	2,069
Educational	7	D	D	D
Health Care	156	\$131,175	\$64,654	1,494
<b>Black Hawk County:</b>				
Professional, Scientific, Technical	193	\$100,929	\$44,897	1,530
Administrative	120	\$99,689	\$44,079	3,153
Educational	10	\$1,188	\$302	38
Health Care	228	\$167,927	\$83,044	2,173

D – Information not disclosed for confidentiality reasons

Source: 1997 Economic Census, U.S. Census Bureau



Table 22 provides some insight into the wholesale trade activities in the city and county between 1992 and 1997. Note that while the number of establishments declined, all of the other statistics, except the number of employees in Waterloo, rose between 1992 and 1997.

**Table 22. Wholesale Trade in Waterloo and Black Hawk County.**

<b>1992</b>				
Geographic Area	Number of Establishments	Sales (\$1,000)	Annual Payroll (\$1,000)	Number of Employees
Waterloo	153	344,856	41,156	1,807
Black Hawk County	227	625,279	59,605	2,514
<b>1997</b>				
Geographic Area	Number of Establishments	Sales (\$1,000)	Annual Payroll (\$1,000)	Number of Employees
Waterloo	102	389,089	49,291	1,750
Black Hawk County	169	952,742	77,037	2,690

Source: Census of Wholesale Trade and 1997 Economic Census, U.S. Census Bureau

## Financial

This subsection illustrates a brief overview of the financial health of the city. First, taxable and actual valuations of property will be analyzed. Second, the municipal revenue and expenditure trends will be shown. Third, the city's current debt will be analyzed.

Studying valuation of property of a community is important because it represents a significant component of a city's revenue stream. Actual valuation, which may be referred to as 100 percent valuation, enumerates the total property value of community. Taxable valuation, conversely, is the value at which property is taxed. As is shown in Table 23, actual valuation rose for each year shown, as did taxable valuation, however taxable value increased at a slower rate. In addition, the State of Iowa eliminated machinery and equipment from the property tax rolls and changed utility property from taxable valuation to an excise tax effective in 2000.

**Table 23. Taxable and Actual Valuations for Waterloo.**

Year	Assessed Valuations		Percent Change	
	Actual	Taxable	Actual	Taxable
1995	\$1,731,559,884	\$1,280,250,934	--	--
1996	\$1,784,058,269	\$1,334,641,320	3.0	4.2
1997	\$2,023,129,399	\$1,437,756,403	13.4	7.7
1998	\$2,008,729,517	\$1,451,390,843	-0.7	0.9
1999	\$2,086,472,271	\$1,446,263,088	3.9	-0.4
2000	\$2,082,686,916	\$1,464,957,917	-0.2	1.3
2001	\$2,329,662,794	\$1,508,573,611	11.9	3.0

Source: Black Hawk County Auditor

Tables 24 and 25 offer further analysis of the city's financial condition. Table 24, which shows a five-year trend of the city's annual report revenues, illustrates a fluctuating amount of revenues being collected for the time period. This is a direct result of the city of Waterloo capital program at the waste treatment plant that totaled over \$67,000,000 and general obligation bond debt refinancing due to lower interest rates. Note that property tax collections declined slightly over the period.

**Table 24. City of Waterloo Revenue Trends<sup>1</sup>.**

Source	Fiscal Year 1996	Fiscal Year 1997	Fiscal Year 1998	Fiscal Year 1999	Fiscal Year 2000
Property Tax	\$24,996,042	\$23,713,416	\$24,692,168	\$24,613,406	\$24,404,620
TIF Revenues	\$680,357	\$626,857	\$579,214	\$848,651	\$909,951
Other City Taxes	\$6,433,096	\$8,165,937	\$8,914,558	\$8,219,452	\$8,095,380
Use of Money and Property	\$2,204,544	\$1,789,866	\$1,659,320	\$2,348,993	\$2,640,296
Licenses and Permits	\$618,753	\$673,484	\$837,667	\$917,984	\$887,344
Intergovernmental	\$16,765,413	\$28,471,591	\$22,088,584	\$17,714,921	\$24,532,033
Charges for Services	\$17,200,175	\$15,924,208	\$16,198,873	\$16,714,855	\$16,096,547
Assessments	\$484,431	\$0	\$309,634	\$172,502	\$195,900
Miscellaneous	\$1,303,114	\$1,423,184	\$1,482,849	\$1,922,527	\$1,350,296
Subtotal	\$70,685,925	\$80,788,543	\$76,762,867	\$73,473,291	\$79,112,367
Transfers In	\$13,778,141	\$4,346,755	\$4,535,373	\$5,338,802	\$8,191,068
Proceeds of Debt	\$16,141,288	\$8,525,346	\$8,218,525	\$8,245,715	\$1,504,857
Loan Proceeds	\$0	\$0	\$0	\$0	\$0
Capital Lease Obligations	\$0	\$0	\$370,651	\$1,515,354	\$0
Proceeds of Refunding Bonds	\$4,944,785	\$0	\$0	\$14,307,841	\$0
Total	\$105,550,139	\$93,660,644	\$89,887,416	\$102,881,003	\$88,808,292

<sup>1</sup> FY 1996-1999 Information is Cash Basis Accounting while FY 2000 Information is Accrual Basis Accounting.

Source: City of Waterloo Annual Reports



Table 25 shows the annual report expenditures and fund balance for five years for the city of Waterloo. As was the trend for the revenues in Table 24, expenditures fluctuated for the trend period for the same reasons mentioned in the revenue section.

**Table 25. City of Waterloo Expenditure and Fund Balance Trends<sup>1</sup>.**

Expense Category	Fiscal Year 1996	Fiscal Year 1997	Fiscal Year 1998	Fiscal Year 1999	Fiscal Year 2000
Community Protection	\$14,983,297	\$15,277,319	\$16,494,165	\$16,780,790	\$17,899,156
Human Development	\$6,631,309	\$6,878,361	\$7,481,804	\$7,865,105	\$7,117,221
Home and Community Environment	\$42,631,419	\$57,551,880	\$46,123,061	\$39,575,294	\$43,201,040
Policy and Administration	\$3,680,896	\$3,416,478	\$3,429,374	\$3,672,043	\$4,778,434
Capital Outlay	\$0	\$0	\$0	\$0	\$0
Debt Service Principal	\$6,469,156	\$6,710,706	\$7,000,229	\$7,939,230	\$6,241,355
Debt Service Interest and Fees	\$4,310,033	\$4,571,398	\$5,013,885	\$4,985,879	\$2,837,164
Non-Program	\$0	\$0	\$0	\$0	\$0
Subtotal	\$78,706,110	\$94,406,142	\$85,542,518	\$80,818,341	\$82,074,370
Transfers Out	\$13,778,141	\$4,346,755	\$4,535,373	\$5,338,802	\$8,191,068
Payment to Escrow Agents	\$4,879,220	\$0	\$0	\$14,164,938	\$0
Total	\$97,363,471	\$98,752,897	\$90,077,891	\$100,322,081	\$90,265,438
Revenues Over (Under) Expenditures	\$8,186,668	(\$5,092,253)	(\$190,475)	\$2,558,922	(\$1,457,146)
Beginning Fund Balance July 1 <sup>st</sup> of the Previous Year	\$23,702,783	\$31,889,451	\$26,797,198	\$26,973,818 <sup>2</sup>	\$62,542,213 <sup>3</sup>
Ending Fund Balance June 30 <sup>th</sup> of that Year	\$31,889,451	\$26,797,198	\$26,606,723	\$29,532,740	\$61,085,067

<sup>1</sup> FY 1996-1999 Information is Cash Basis Accounting while FY 2000 Information is Accrual Basis Accounting.

<sup>2</sup> Beginning fund balance was adjusted by auditor.

<sup>3</sup> Beginning fund balance was adjusted to accrual basis by the auditor.

Source: City of Waterloo Annual Reports

The city's General Obligation (G.O.) Bond indebtedness is shown in Table 26. As is indicated, the city has \$57,935,000 in outstanding constitutional debt principal. Note that this reflects only the principal debt amount rather than the total amount due each year. In addition to the outstanding principal, the city makes an annual interest payment on the outstanding debt, which is also shown in Table 26. Keep in mind that the annual interest payment and total payment amounts may change if, (1) the city changes its annual principal payment and/or (2) the interest rates change and/or (3) the municipal bond ratings change.

**Table 26. Indebtedness Repayment Schedule.**

Fiscal Year	Annual Principal (Bond) Payment	Annual Interest Payment	Total Annual Payment
2003	\$6,945,000.00	\$1,689,901	\$8,634,901
2004	\$5,290,000.00	\$2,826,802	\$8,116,802
2005	\$4,910,000.00	\$2,765,857	\$7,675,857
2006	\$4,270,000.00	\$1,930,101	\$6,200,101
2007	\$4,460,000.00	\$1,731,866	\$6,191,866
2008	\$3,750,000.00	\$1,524,069	\$5,274,069
2009	\$4,135,000.00	\$1,351,836	\$5,486,836
2010	\$4,335,000.00	\$1,161,916	\$5,496,916
2011	\$3,760,000.00	\$959,758	\$4,719,758
2012	\$3,480,000.00	\$779,908	\$4,259,908
2013	\$3,260,000.00	\$615,154	\$3,875,154
2014	\$2,860,000.00	\$462,093	\$3,322,093
2015	\$2,205,000.00	\$326,314	\$2,531,314
2016	\$1,750,000.00	\$216,463	\$1,966,463
2017	\$800,000.00	\$132,163	\$932,163
2018	\$840,000.00	\$90,564	\$930,564
2019	\$885,000.00	\$46,463	\$931,463
Total	\$57,935,000.00	\$18,611,228.00	\$76,546,228.00

Source: City of Waterloo

According to Iowa Code, the maximum legal constitutional debt capacity of the city of Waterloo is calculated by multiplying the actual assessed valuation by five (5) percent, as is shown in the second line of Table 27. The result of this calculation is \$116,483,140. In order to determine the debt status, the current indebtedness, \$57,935,000, is subtracted from the constitutional debt limit of \$116,483,140. Further analysis indicates that the city is currently using approximately 49.7 percent of its bonding capacity leaving \$58,548,140, or 50.3 percent, in unused bonding capacity for future projects.

**Table 27. Debt Analysis**

Actual Assessed Valuation, Including Agricultural Land (January 1999)	\$2,329,662,794
Bonding Capacity (5% of Actual Assessed Valuation)	\$116,483,140
Outstanding Debt	\$57,935,000
Unused Bonding Capacity	\$58,548,140
Percent Bonding Capacity Used	49.7%
Percent Bonding Capacity Unused	50.3%

Source: City of Waterloo



Table 28 illustrates the tax rates for incorporated communities in Black Hawk County. This table does not include tax rates for the communities of Janesville and Jesup, whose corporate boundaries extend into Black Hawk County. As is evident, the total tax levies vary considerably from community to community and school district to school district. Overall, property within the city of Waterloo and within the Waterloo School District had the highest tax levy, \$39.47824, and property within the city of Hudson and within the Hudson School District had the lowest tax levy, \$29.29786.

**Table 28. Tax Rates for Selected Communities in Black Hawk County**  
(For Taxes Payable July 1, 2000 to June 30, 2001)

City/School District	City Levy	County Levy and Other Miscellaneous Levies	School Levy	Total Levy
Waterloo/Waterloo	\$16.49097	\$8.40826	\$14.57901	\$39.47824
Waterloo/Cedar Falls	\$16.49097	\$8.40826	\$12.84387	\$37.74310
Waterloo/Hudson	\$16.49097	\$8.40826	\$13.26180	\$38.16103
Cedar Falls/Cedar Falls	\$14.12498	\$8.40826	\$12.84387	\$35.37711
Cedar Falls/Waterloo	\$14.12498	\$8.40826	\$14.57901	\$37.11225
Cedar Falls/Hudson	\$14.12498	\$8.40826	\$13.26180	\$35.79504
Dunkerton/Dunkerton	\$11.97999	\$8.40826	\$11.89826	\$32.28651
Elk Run Heights/Waterloo	\$6.99996	\$8.40826	\$14.57901	\$29.98723
Evansdale/Waterloo	\$7.39411	\$8.40826	\$14.57901	\$30.38138
Gilbertville/Waterloo	\$8.10000	\$8.40826	\$14.57901	\$31.08727
Hudson/Hudson	\$7.62780	\$8.40826	\$13.26180	\$29.29786
La Porte City/La Porte City	\$11.50725	\$8.40826	\$10.55545	\$30.47096
Raymond/Waterloo	\$6.79866	\$8.40826	\$14.57901	\$29.78593

Note: Amounts shown above represent the tax rate per \$1,000 of taxable valuation.

Source: Black Hawk County Auditor

## PUBLIC FACILITIES

### City Hall

The operations of city government are directed from City Hall, which is located at 715 Mulberry Street. Specifically, there are several services that are provided to the community from City Hall such as: City Administration, including the Mayor's office and City Council Chambers; City Clerk and Municipal Finance; Personnel; Police; Engineering; Economic Development; Planning and Zoning; Legal; Parking Enforcement; and Code Enforcement and Building Inspections. Community Development, Neighborhood Services, and the Waterloo Housing Authority are located across the street from City Hall at 620 Mulberry Street.

### Police, Fire, and Rescue Facilities

#### Police

The Waterloo Police Department consists of one hundred twenty one (121) officers who provide service twenty-four (24) hours per day, seven days per week. The Department is broken into different divisions, each handling specific duties in to the needs of the community. At the heart of the Department is the Patrol Division, which responds to all service calls. Members of the Investigative Unit, Tri-County Drug Task Force, Street Drug Crime Unit, Crime Laboratory, Property Evidence, Records, and Domestic Response Team also provide daily support for the Department. In addition, many officers accept duty assignments in K-9, Crisis Intervention, Horse Patrol, Tactical Unit, Bomb Squad, Field Training Officers, and Motorcycle Units.

The Police Department fleet consists of sixty-seven (67) vehicles. The primary patrol vehicle of the Department is the Ford Crown Victoria, however, the Department also utilizes several other types of vehicles including trucks, vans, and other types of automobiles. A wide variety of vehicles is needed in order to respond to the many diverse calls for service that the Department receives.

Statistically, the Department responded to 59,400 calls for service. These calls resulted in 16,878 actual cases being initiated, 2,375 adult arrests, 951 juvenile arrests, 13,492 traffic summonses, 297 criminal citations in lieu of arrests, and 198 Operating While Intoxicated (OWI) arrests.

The future of the Department is promising. Its primary objective is to continue to recruit highly educated, culturally and gender-diverse workforce that is motivated and dedicated to providing police services to the community. The Department will continue to be proactive in the fight against crime, seeking out new technology to better serve the community and to protect the officers serving in the Department.

#### Fire Rescue

The city of Waterloo's fire protection is provided by the Waterloo Fire Rescue Department, and their mission is to save lives, reduce injuries, educate, and prevent property loss to the citizens that are served. The Waterloo Fire Rescue Department responds to many different types of requests, all of which are unscheduled and urgent, by using highly trained personnel and sophisticated equipment.

Because maintaining a four-minute response time is so important to its effectiveness, it is important that the Department remain an adequately staffed and flexible service. In fact, the Department is able to provide four-minute response time to 90 percent of its service area. In order to keep these response times down, the Department maintains six fire stations that cover over 60 square miles of service area. The station locations, as shown in Figure 5, are: (1) Downtown (East 2<sup>nd</sup> Street), which is the primary station; (2) University Avenue and Ansborough Avenue; (3) Ansborough Avenue and Ridgeway Avenue; (4) San Marnan Drive and La Porte Road; (5) Nevada Street and Butler Avenue; and the (6) Donald Street and Heath Street. The Department also manages the Hazardous Material Training Center on Newell Street. At this time there are 116 uniformed firefighters, 31 of which are on-duty assigned to fire engines and ambulances. Eight paramedics are assigned to three frontline ambulances and two back-up ambulances in order to provide rapid response to medical emergencies and provide transportation to Covenant or Allen Hospitals. Fire engines are located throughout the city in order to maintain a four-minute



response time. Incidentally, the Department responded to 3,848 fire calls and 5,726 emergency medical calls for a total of 9,353 calls during last fiscal year.

It should be recognized that the city of Waterloo currently has a Class 3 insurance rating, which on the Insurance Service Office rating scale between one and ten, is commendable. The Class 3 rating is a result of an excellent water system, dispatch center, and the ability of the Department to respond to emergency calls with well-trained, well-equipped firefighters in an appropriate timeframe. Ultimately, the beneficiaries of this low rating are insured business and property owners who are served by the Department.

In addition to serving the city of Waterloo, the Waterloo Fire Rescue Department provides fire and emergency service to the city of Elk Run Heights and two unincorporated Black Hawk County Townships, East Waterloo and Cedar. The Department also provides emergency hazardous material response to nine counties through the Northeast Iowa Response Group. Counties that are included in the Group are: Black Hawk, Bremer, Butler, Chickasaw, Grundy, Hardin, Howard, Tama, and Winneshiek.

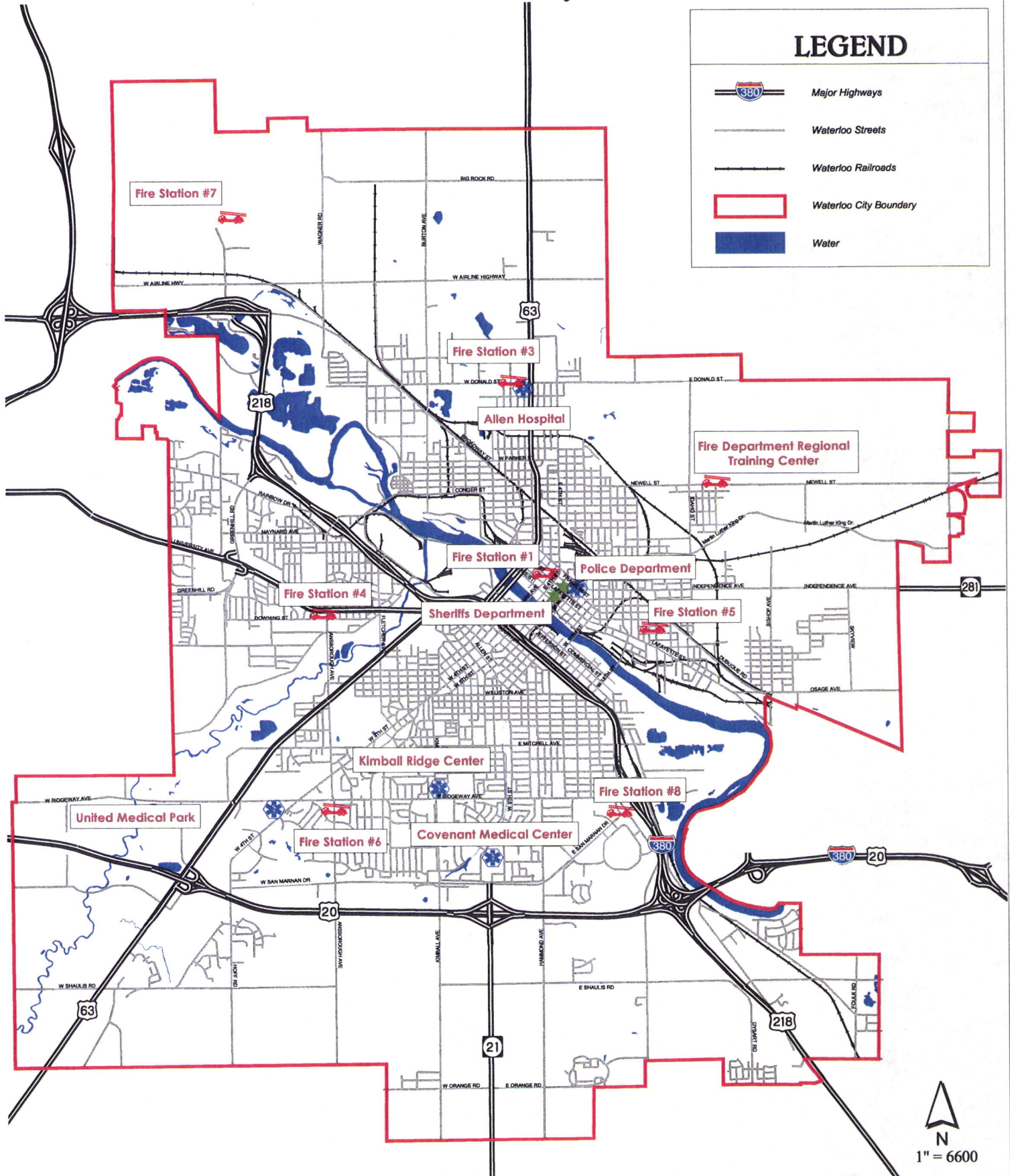
The Waterloo Fire Rescue Department continues to be a citizen driven emergency response agency with a diverse, multi-talented workforce that is empowered and accountable to deliver the highest quality service and programs. This citizen-oriented philosophy will allow the Department to expand and improve its service to the communities it serves. The Department is working to build a safety conscious community through education, prevention, code enforcement, investigation, and community service. It should also be noted that the Department has identified specific objectives and needs in four planning areas: Facilities, Fire Apparatus and Equipment, Customers, and Community Services.





Figure 5: Public Safety

# Public Safety







## **Leisure Services**

The City of Waterloo Leisure Services Commission is dedicated to improving the quality of life for all citizens by providing the best possible recreational activities, special events, facilities, and services that encourage lifelong learning fitness, and fun. The Commission strives to provide and protect an enjoyable outdoor environment with top quality parks, preserves, golf courses, recreational trails, and a healthy urban forest resource. The Leisure Services Commission is comprised of the following four major divisions, each with their own budgets.

### Sports

The Sports Division provides for the development, implementation, administration and evaluation of quality recreational, educational, and aquatic programming for citizens of all ages in the Cedar Valley. This includes fostering our cooperative arrangement with the Waterloo Community Schools in order to continue providing gymnasium space for indoor winter programming. This also includes the coordination of the routine maintenance efforts of City's ball diamonds and other outdoor sports facilities.

### Parks and Forestry

The Parks and Forestry Division provides for the development, operation, maintenance, and protection of 53 parks, recreational trails, open spaces, natural areas, outdoor recreation facilities and riverfront areas; the development and care, and protection of the urban forest; and the landscaping and vegetation management on public rights-of-way, flood control systems and other public properties. The park and trail facilities are shown in Figure 10. In addition to park and golf course management, the Commission maintains Municipal Stadium (Baseball) and two swimming pools at Gates and Byrnes Parks, a soccer complex on Ridgeway Avenue, and the Riverview Recreational Area, which is a motorized all terrain vehicle park near the Cedar River. The city's forestry department, which manages the city's arboricultural and vegetation programs, is co-located with and is overseen by the Commission.

### Golf Courses

The Golf Courses Division provides for the administration, management, development and maintenance of three 18-hole municipal golf courses at Gates, South Hills, and Warren Memorial at Byrnes Park, as are shown in Figure 10. Fees are collected to offset the day-to-day operating expenses.

### Young Arena

The Arena Division provides for the management, operation and daily maintenance of Young Arena. Leisure Services staff provides concessions and ice production services. The arena is the home of the Waterloo Black Hawks United States Hockey League team, Cedar Valley Figure Skating Club, Waterloo Junior Hawks and Waterloo Warriors hockey teams, and numerous other adult and youth skating groups. Special events are held throughout the year including high school and college graduations, concerts, national wrestling events, and downtown promotional activities. An indoor walking track is available to the public at no charge throughout the year, serving 300-600 walkers per day.

## **Cedar Valley Arboretum and Botanical Gardens**

The Cedar Valley Arboretum and Botanical Gardens, although it is not a part of the city's Leisure Services Department, is a unique 74-acre recreational and educational asset to the community. Located adjacent to Hawkeye Community College on the southern edge of the city, the Arboretum is a series of botanic garden that was master planned and is currently under development. The Arboretum, which includes numerous different types of gardens, is operated as a non-profit organization that is managed by an independent board of directors.

## **Arts and Culture**

With its beginnings in 1947, the Waterloo Center for the Arts has a proud history in the community. It is located at 225 Commercial Street, as is shown in Figure 6. The Center's presence and involvement in the community is also

laudable. During Fiscal Year 2000, over 120,000 persons visited the Center and participated in the programs that were offered.

Specifically, during Fiscal Year 2000 the Center for the Arts hosted 28 exhibits and seven gallery talks. It established the Student and Emerging Artist Gallery and acquired 52 pieces for its collection. Educationally, the Center, presented 80 classes to 1,726 participants. It also presented 149 public programs and targeted teens through 15 specific classes and workshops. Outreach from the Center included involvement in community and ethnic celebrations as well as school festivals. Numerous programs at the Center are oriented to both the youth and adults of the community. The Center is also the home of the Waterloo Community Playhouse, Cultural Arts Office, and Waterloo-Cedar Falls Symphony.

### Schools

The Waterloo Community School District, which is governed by an elected Board of Directors, provides quality education to Kindergarten through 12<sup>th</sup> Grade students. The District is responsible for 21 different schools, including those in the cities of Elk Run Heights and Evansdale, as are shown in Figure 6. The Administration Building is located at 1516 Washington. An inventory of the public schools in the District follows.

<u>Elementary:</u>	<u>Middle:</u>	<u>High:</u>
Black Hawk	Bunger-Evansdale	East
Edison	Central	Expo Alternative
Elk Run-Elk Run Heights	Hoover	West
Grant	Logan	
Irving		
Jewett-Evansdale		
Kingsley		
Kittrell		
Lincoln		
Longfellow		
Lowell		
McKinstry		
Orange		
Roosevelt		

According to the 1999-2000 Waterloo Schools Annual Report, there were 10,290 students enrolled in the District. The District's ethnicity, according to the Annual Report was 67.9 percent White; 27.6 percent African-American; 1.2 percent Asian, 3.0 percent Hispanic, 0.3 percent Native American. As for attendance rates and continuing education, the District reports a 94.4 percent Average Daily Attendance Rate, and 72 percent of the District's students pursue post-secondary education or training after graduation.

The District, together with the other school districts in Black Hawk County, was one of the first in the state of Iowa to pass an additional one-cent local option sales tax specifically for addressing capital needs. The opportunity to pass the tax arose as a result of a change in state legislation allowing schools, by referendum, to tax themselves and redistribute the funds back to corresponding school districts in the county. As this Plan is being developed, the District is currently in the middle of an extensive planning, construction, and reconstruction of school facilities in the community. It should be understood that the District also has a Physical Plant and Equipment Levy (PPEL), which is a District-wide, self-imposed property tax that also assists with capital projects throughout the District.

The city also has a number of private and/or parochial schools that offer quality education to their students. The following list of school facilities is divided by the level of education offered.



Elementary and Middle:

Blessed Sacrament  
Sacred Heart  
St. Edward  
St. John/St. Nicholas-Waterloo and Evansdale  
St. Mary  
Immanuel Lutheran

High:

Columbus High  
Walnut Ridge Baptist Academy

**Library**

The Waterloo Public Library, which is shown on Figure 6, is located at 415 Commercial Street, and is the community's center for lifelong learning. Close to 200,000 items, in a variety of formats, are housed in the modern facility and available to residents to checkout. Popular materials include books-on-tape, compact discs and videos, as well as standard print format items like books and magazines. The library offers 12 workstations for citizens who wish to navigate the Internet and computers are also available for word processing. Free classes are offered on Internet use. The Information Department researches reference questions for users who contact them in person, over the phone, or through email. The University of Northern Iowa Learning Outreach Center is located on the second floor and provides tutors to assist learners of all ages with schoolwork, resume writing, computer skills and more.

The Youth Department of the library features a variety of special programs throughout the year for children of all ages. Computers are available which are equipped with educational games and compact discs that are appropriate for children. Outreach to daycare providers is offered through the Traveling Tales Program, and story-hours are scheduled in the library Monday through Friday. Trained staff will assist children and their parents in finding reading material, or information on school assignments.

**Museums and other Historical Facilities**

The Grout Museum District

The Grout Museum District consists of five buildings, owned and operated by the private non-profit H.W. Grout Trust. The buildings, as shown in Figure 6, are located in the area surrounding Washington Park, with the main Grout Museum on the east and the Russell House, Imaginarium, and Snowden House to the west. In addition, the Trust also owns the former medical arts building to the south and west of the park. Three of the facilities are operated as full-time museums (Grout, Imaginarium, and Russell House); one as a programming and rental facility (Snowden House) and the fifth serves as auxiliary storage and workspace.

The Grout Museum Board of Directors is currently engaged in the early stages of raising funds for a 27,000 square foot addition to the Grout Museum. This addition would house the Sullivan Brothers Veterans Heritage Museum, which would be dedicated to telling the story of contributions of Iowa's veterans and civilian support. The addition would be located at the northwest corner of the property and re-orient the main entrance of the Grout Museum toward the park. It would also enable the Museum to make use of the parking located under elevated U.S. Highway 218. While this project is not officially part of the Cedar Valley Riverfront Renaissance Project, it is adjacent to the area designated for the wellness center and the agri-trade center. We should also noted that preliminary discussions were held with city and museum officials regarding the potential of more closely aligning these two projects.

Silos and Smokestacks National Heritage Area

The National Park Service determined that northeast Iowa is a living landscape of heritage resources of national significance. Within the 37-county area, much of the heritage of America's agricultural revolution still exists and is in need of preservation and interpretation. Iowans and visitors alike desire opportunities to learn about the farms, the industries, and the people that strive to maintain a wholesome food supply.

The Silos & Smokestacks National Heritage Area mission is to provide those opportunities through the development of a network of sites, programs, and events that interpret farm life, agribusiness, and rural communities - past and present. Silos & Smokestacks, as the coordinating organization, is building the story framework - such as themes, signage, and visitor kiosks - which will tie the stories together to create a quality visitor experience.

Silos & Smokestacks also designates specific geographic regions as strategic investment areas. These areas feature a high concentration of sites and programs that can benefit from a coordinated effort to develop and promote heritage tourism. Resources within these areas range from a Maize Maze to a heritage trail, a website to farm tours, a building preservation project to field trip guides for teachers.

Silos & Smokestacks National Heritage Area and its partners have identified the following critical goals:

- Enhance existing sites, attractions, and events to focus and improve the visitor experience;
- Assist local communities to develop selected new facilities or attractions;
- Interpret and link new and existing attractions thematically to shape the story of America's agricultural heritage;
- Create a system of well-identified signage — scenic byways, trails, discovery routes, guides, and maps for motorists, hikers, and bikers; and;
- Contribute to revitalizing communities through effective and economically self-sustaining agricultural heritage tourism products, programs, events, and festivals.

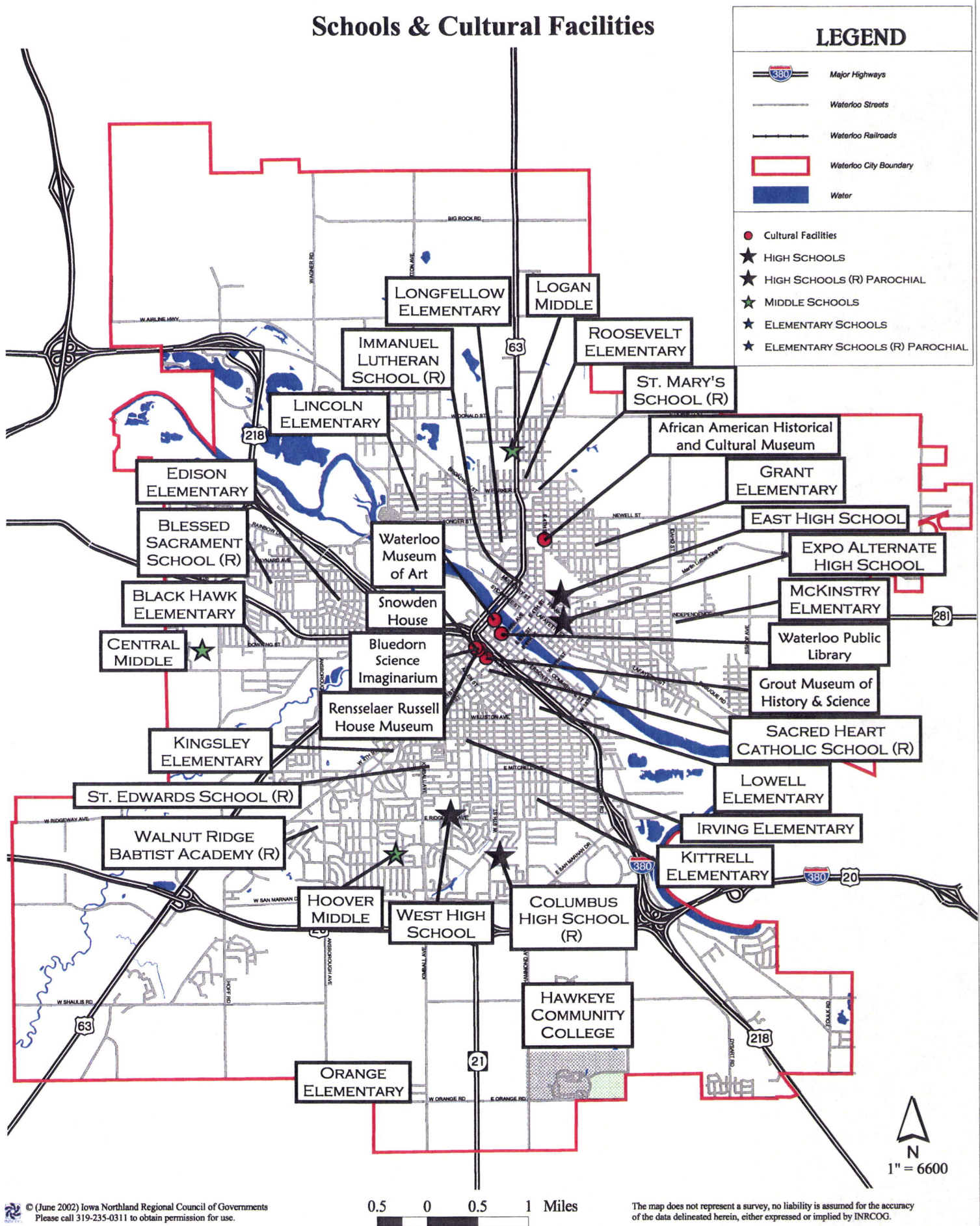
#### African-American Historical and Cultural Museum

The African-American Historical and Cultural Museum, which is currently in the planning and development phases, will be a unique attraction that tells the story of the Great Migration of African-Americans northward from Mississippi to Waterloo. The Museum will document the recruitment and transportation of African-Americans to Waterloo for the purpose of working on the railroad, which presents a unique migration pattern. The Museum will also house a continually updated collection of historical artifacts and documents, tours, interpretive artistic works, and taped oral histories. As planned and designed, the Museum will be located at the intersection of East 4<sup>th</sup> Street and Adams Street.



Figure 6: Cultural Attractions & Public Schools

## Schools & Cultural Facilities







## PUBLIC UTILITIES

The following section provides a brief overview of the public services available to residents of the city of Waterloo. While the following is not meant to be comprehensive, it does provide baseline information regarding services.

### Water

The Waterloo Water Works is located at 325 Sycamore Street in downtown Waterloo. Water is provided to residents through a series of wells and three water towers, which are located on Linden Avenue, Kimball Avenue, and University Avenue. The locations of these assets are shown in Figure 7.

Statistically, the city's water system has the ability to provide over 50,000,000 gallons per day to its residents. In comparison to the city's capacity, during the year 2000 the average daily demand for water was 14,514,833 gallons, which indicates that the city has a significant level of unused capacity to meet future demand. Further review of the 2000 Annual Report reveals that the highest daily usage of water was 20,913,000 gallons and the lowest daily usage was 9,638,000 gallons. Finally, the Water Works serviced 24,262 meters and pumped 5,312,429,000 total gallons of water during the 2000 calendar year.

Future needs of the Water Works include system extension and looping projects, maintenance of the existing system and the related facilities, and maintaining an affordable, safe, water source.

### Sanitary Sewer

The city of Waterloo manages wastewater through the Easton Avenue Water Pollution Control Facility and a Satellite Treatment Facility. The city is nearing completion of a major investment in its ability to treat wastewater through a complete renovation of its treatment plant. When the project is completed in 2003, the city will have spent a total of \$67 million, \$37 million of which was provided by grant funding, on its ability to treat wastewater. Incidentally the plant, which is being updated, was originally constructed in 1939. Under normal operations and conditions, the new facility will treat an average daily load of 17.0 million gallons per day (MGD). Under these same conditions, the design capacity of the service is 34.8 MGD. The sanitary sewer assets, excluding individual sewer lines, are shown in Figure 7.

Although the city has expended a significant amount of funds to update its treatment infrastructure, there are numerous sanitary sewer improvements that have been proposed for inclusion in the city capital improvements plan. Specifically, these immediate and long-range needs include: building construction, renovation, and demolition; lift station conversion improvements, and updates; sewer interceptor and sewer separator construction; and sewer line extensions. In total, the proposed improvements are estimated to cost over \$64 million.

### Storm Sewer

The city of Waterloo has an extensive storm sewer system, however, there are areas of the city that are not served by storm sewer. All of the existing storm sewer system is designed to accommodate a five-year frequency rainfall. Although it has been noted that there are also areas of the community where the sanitary and storm sewer systems are combined, the city attempts to address separating the systems whenever the opportunity arises.

The city has identified and studied much of its storm sewer needs throughout the years. These studies, which were conducted by consultants, have identified millions of dollars of improvements that should be considered. Currently, the city is addressing this list in conjunction with other projects such as those for street construction. While many storm water projects have been completed, \$25 million in improvements remain to be completed.

In the future, the city will have to comply with the National Pollution Discharge Elimination System (NPDES) regulations. Specifically, this regulation will require the city to implement storm water quality control measures that prevent or minimize the amount of pollution introduced by storm water into receiving waters.

## **Electricity, Natural Gas, and Telephone**

The city of Waterloo receives utility services through several entities in the community. Specifically, electric and natural gas service are offered by MidAmerican Energy Company, while local telephone service is offered by two companies, Qwest and McLeod USA. Cable television service is available to residents through Mediacom, as is internet service. Note that there are several other private providers of long distance telephone and internet service available to city residents.

One current utility project that merits attention is the proposed construction of a fiber optic communication system within the city. We should note that although this issue was recently defeated in a referendum, a private provider has stepped forward to propose high-speed internet service to the business community in 2002.

## **Solid Waste**

Solid waste disposal service is provided to residents by the city. Other providers include Black Hawk Disposal, Corkery, and Waste Management. The Black Hawk County Landfill is located south of the city, and is managed by the Black Hawk County Solid Waste Management Commission. Recycling is currently voluntary, and is implemented through the use of drop-off sites located throughout the community.

## **Flood Control**

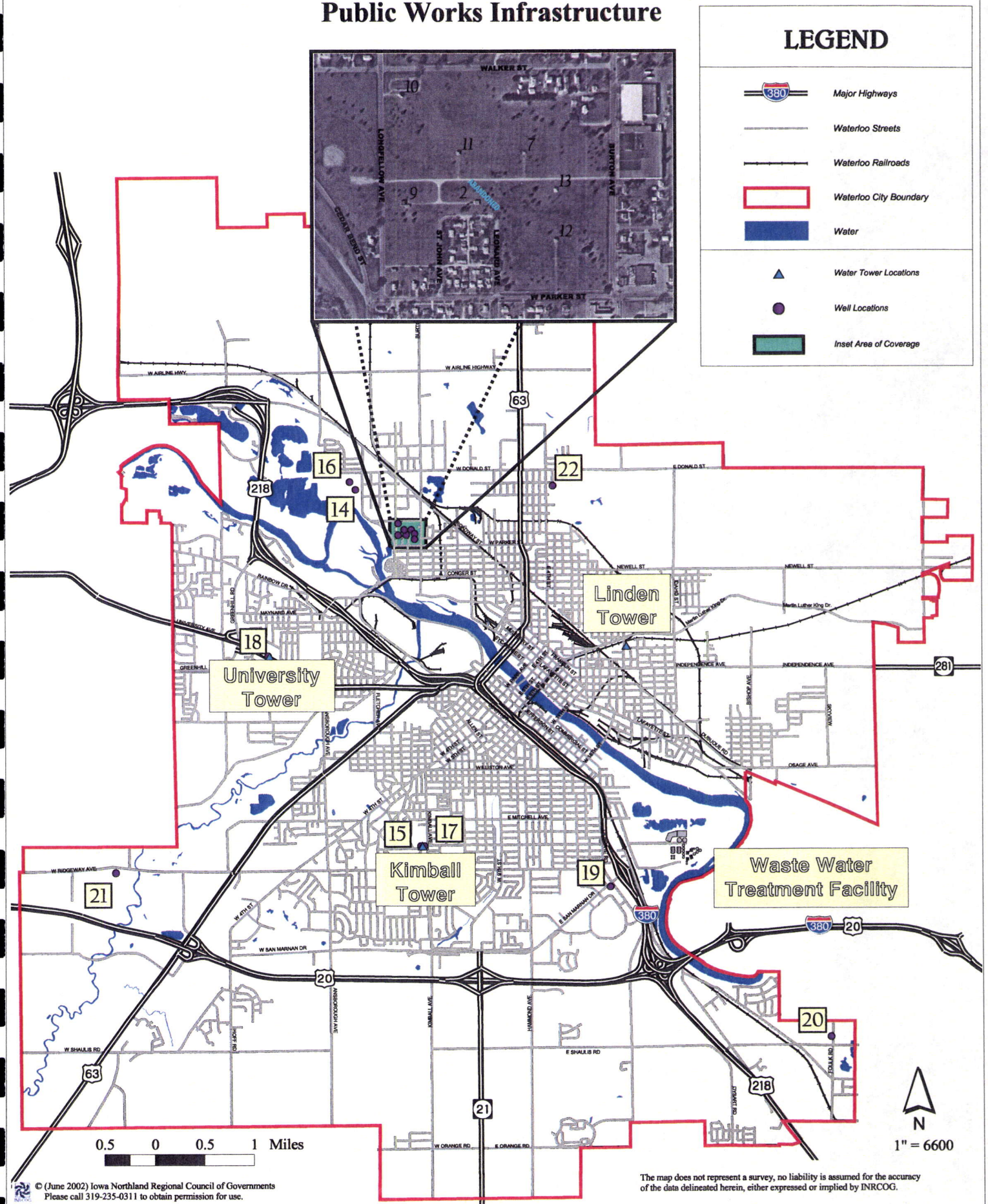
The city of Waterloo manages the potential for flooding using two primary tools. First, the city maintains an elaborate levee system along the Cedar River and Black Hawk Creek. Note that Figure 8 represents the floodplain within the city. The city initially received assistance for constructing the levee system from the Army Corps of Engineers. This levee system protects much of the city from flood events as both of these waterways subdivide the community. Second, the city enforces a floodplain overlay district ordinance within flood-prone areas of the city. The ordinance places restrictions on development in the floodplain, which includes both the floodway and flood-fringe areas, in an attempt to minimize personal injury and structural damage within the community.

The city, in the future, will have to regularly inspect and maintain the levee system in order to continue to protect its residents from flooding. Likewise, the city should also continue to enforce their floodplain ordinance in the community. Further, the city may want to consider purchasing and removing structures from the floodplain in an effort to minimize property damage while protecting the health and safety of its residents.



Figure 7: Public Works Infrastructure

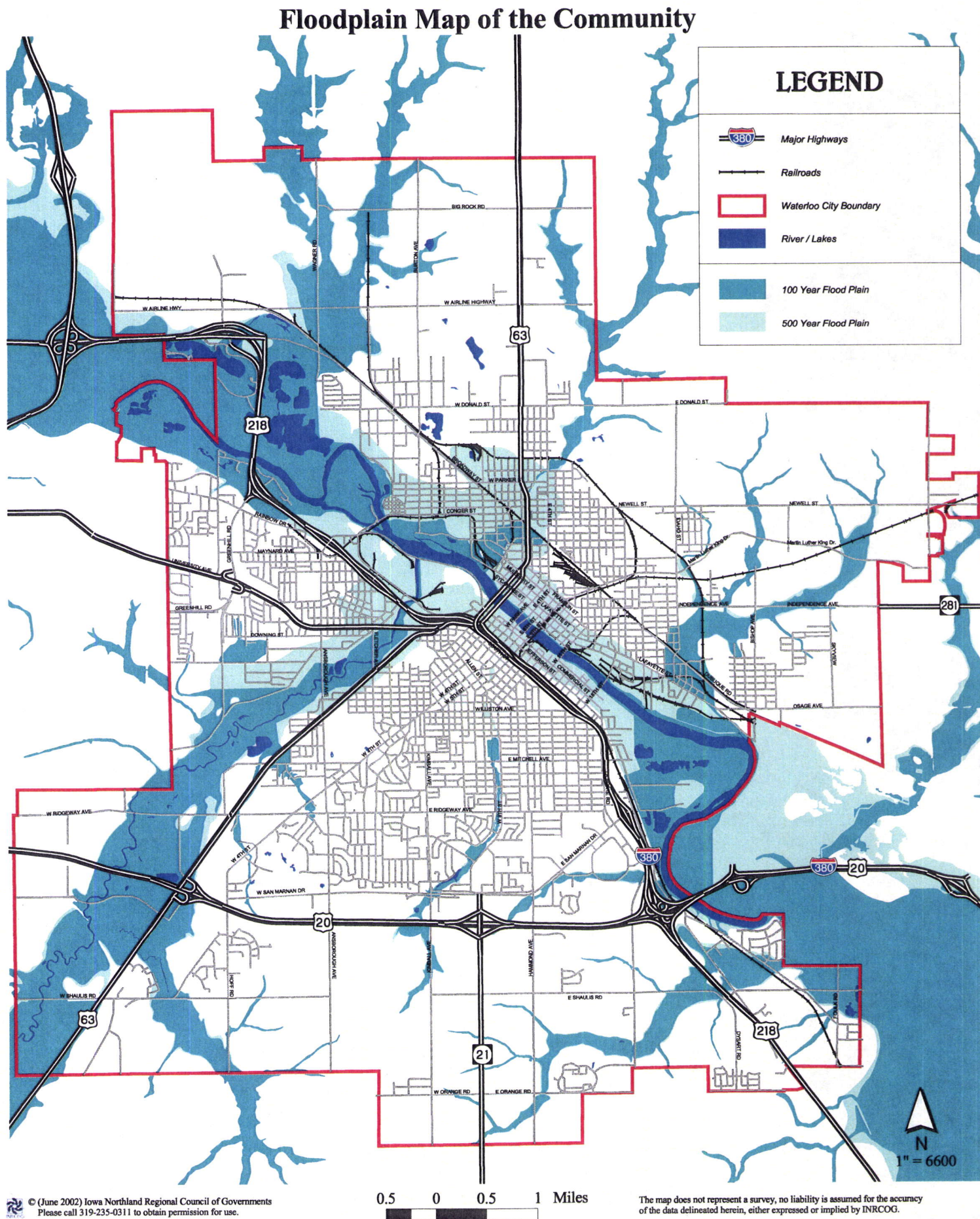
## Public Works Infrastructure







**Figure 8: Floodplain Map of the Community**







## CIRCULATION AND TRANSPORTATION

Transportation planning in the city of Waterloo is performed by two separate, but interrelated entities. Together, the city staff and the staff of the Metropolitan Planning Organization (MPO) conduct and implement transportation plans and programs in the city. Examples of the planning documents that are produced include the Long Range Transportation Plan, the Transportation Improvements Program, and the Transportation Planning Work Program. The MPO, which includes the Policy Board and Technical Committees, is a regional planning body that is staffed by the Iowa Northland Regional Council of Governments (INRCOG). The Policy Board of the MPO is made up of elected officials and the Technical Committees are made up of planning, engineering, and other city and county staff who have knowledge or expertise regarding various modes of transportation. The following information has been provided by staff or excerpted and/or paraphrased from the current Long Range Transportation Plan of the MPO. Note that the MPO's Transportation Analysis Zone (TAZ) information has provided as an Appendix to this Plan. Figures 9, 10, and 11 illustrate the various modes of transportation and their infrastructure within the city.

### Streets

Currently, much of the city's street transportation system has been improved, thanks in large part to the Interstate Substitution program and the local option sales tax. The Avenue of the Saints, which includes parts of Interstate 380 along with Highways 218 and 58, was recently completed northward through the Waterloo-Cedar Falls metropolitan area to the city of Waverly. Together, with the direct access to Interstate 380 and U.S. Highways 63 and 20 the city of Waterloo enjoys access to several multi-lane highway facilities that form the backbone of the metropolitan area's transportation network, which is shown in Figure 9. In addition, the city has made major investments to automate and synchronize traffic signalization throughout the community.

As a result of the completion of these massive transportation investments by the city, state, and federal government, the community will be focusing on unmet transportation needs, connecting street networks, and maintaining existing facilities. Specifically, the city classifies streets into arterial, collector, and local categories and then prioritizes their improvements through the capital improvements program. Funding for street projects comes from the MPO, city's general fund, road use taxes, and local option sales taxes. Also, transportation conditions and traffic predictions are extensively modeled in cooperation with the MPO and the Iowa Department of Transportation.

On the city level, the Street Department manages day-to-day upkeep of the streets. The Department has consolidated all of its operations into one operation for ease of management and accountability. The Street Department maintains the streets in a safe and serviceable condition through snow and ice control, preventative maintenance programs and procedures, various patching methods, street cleaning, and waterway maintenance. Further, the Department is committed to providing the best possible services to the residents to the best of their abilities. It will provide snow and ice control, and it will continue its strong preventative maintenance programs utilizing seal coating, crack sealing, asphalt and concrete repair, milling, patching, and grinding, as well as alley maintenance. All paved streets will be swept at least four times per year, and unimproved streets will be swept at least once per year. The city's Central Business District will be swept once per week during the sweeping season.

### Air

The Waterloo Municipal Airport, which is shown in Figure 9, is located on Airport Boulevard, near the northern edge of the Waterloo-Cedar Falls metropolitan area. It is easily accessed by an interchange with Highway 218. The airport is one of ten commercial airports in Iowa, according to the Iowa Department of Transportation. There are three runways, all of which are lighted and paved, measuring 5,403, 6,001, and 8,401 feet in length. The hangars at the airport are heated and lit and are located next to the terminal at the south end of the airfield. The airport terminal, also located on the south end of the airfield, was recently awarded Federal Aviation Administration (FAA) funding for renovation and modernization in conjunction with its Master Plan over the next few years.

Currently, the Airport averages between 160 and 175 boardings per day. Commercial service is offered by several airlines including Great Lakes, Northwest Airlink, and Trans World Express. Service is available to and from several cities including Chicago, Minneapolis, and Saint Louis.



The Waterloo Airport is owned by the city of Waterloo and operated by the Airport Commission. It has an annual budget of approximately \$902,000, with a major portion of the revenues coming as a result of property rental and leases of land surrounding the airport. Revenues for the airport are also generated by fees paid by airlines that the service the facility. In terms of expense, the largest expenditures are contained in employee salaries and building and ground maintenance.

## **Rail**

There are currently four railroads operating in the Waterloo-Cedar Falls metropolitan area: The Union Pacific, Chicago Central (Illinois Central), Cedar River, and Iowa Northern. The Rail Division of the U.S. Department of Transportation, formerly the Interstate Commerce Commission, has classified the four carriers in the following ways. Note that the carriers are classified by the annual amount of operating revenues they generate. The Union Pacific is a Class I railroad that operates over 17,000 miles of rail nationwide. The Chicago Central Railroad is a Class II railroad that operates over 650 miles of track in Iowa. The Cedar River and the Iowa Northern Railroads are both Class III railroads each operating less than 200 miles of rail in Black Hawk County. The railroads in the city are shown in Figure 9.

As may be the case with many rail operators in Iowa, the above carriers depend on the transport of bulk commodities such as grain, coal, chemicals, fertilizer, stone, and some food products for their wellbeing. However, we note that these rail carriers also transport intermediate and finished manufactured products, such as those for John Deere and Company. Due to the nature of rail transportation, expansion of the current systems will most likely come in the form of extension spurs from new industries or commerce to existing rail lines.

## **Transit**

Public transit is available in the Waterloo-Cedar Falls metropolitan area, and is provided by the Metropolitan Transit Authority of Black Hawk County (MET Transit), which is an intergovernmental agency that is governed by an appointed Board of Trustees. MET Transit currently provides fixed route and paratransit service Monday through Friday between the hours of 5:45 a.m. and 6:15 p.m. Saturday service is offered between 9:15 a.m. and 5:45 p.m. In addition to the regular service hours, MET Transit subcontracts after hours and weekend service to the Black Hawk Center for Independent Living. Currently, MET Transit has 51 employees and operates a fleet of 36 vehicles, the majority of which are heavy-duty 25+ passenger vehicles. All of the vehicles are garaged and serviced at the MET facility on Black Hawk Street. The MET Transit facilities are shown in Figure 9.

## **Water**

As was previously noted, the Cedar River bisects the city from northwest to southeast, as is illustrated in Figure 9. Currently, the river is shallow and is subdivided by dams and spillways throughout the region. As a result of the intensive upstream agricultural practices and damming, the river has experienced silting that threatens the ecological life and navigability of river. It should be noted that the city is currently studying several alternatives that could make the river more navigable as well as more recreational, including moving the 4<sup>th</sup> Street dam or utilizing an inflatable dam in conjunction with an existing dam to increase water depth. Finally, it should be recognized that one of the primary focuses of the Millennium Plan and Cedar Valley Riverfront Renaissance Plan is the Cedar River, and more specifically, making the river an attraction for the downtown area of Waterloo as well as an element that unites the community rather than divides it.

## **Bike/Pedestrian**

The residents of the Waterloo-Cedar Falls metropolitan area are fortunate to have access to an extraordinary network of recreational trails in the state of Iowa, as is shown in Figure 11. Currently, there are approximately 60 miles of interconnected asphalt, concrete, or granular surface trails throughout the metropolitan area. Further, there are approximately ten miles of trails awaiting construction. The metropolitan trail system is directly connected to the American Discovery Trail, which spans from the east to the west coast of the United States. The trails provide linkages between George Wyth State Park, the Cedar Valley Lakes Project, and various other city and county parks in the metropolitan area.



Figure 9: Transportation Infrastructure of the Community

# Transportation Infrastructure of the Community

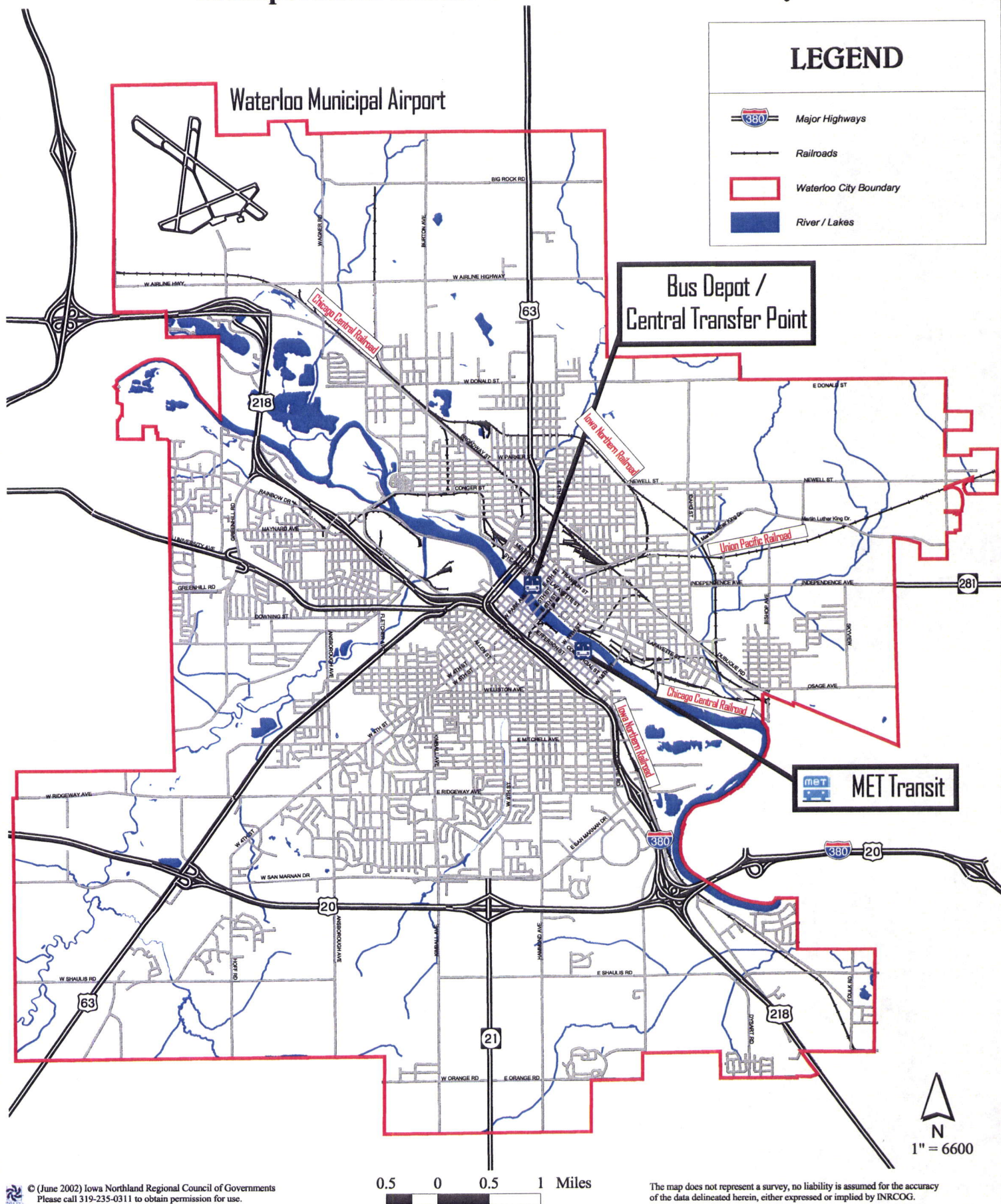


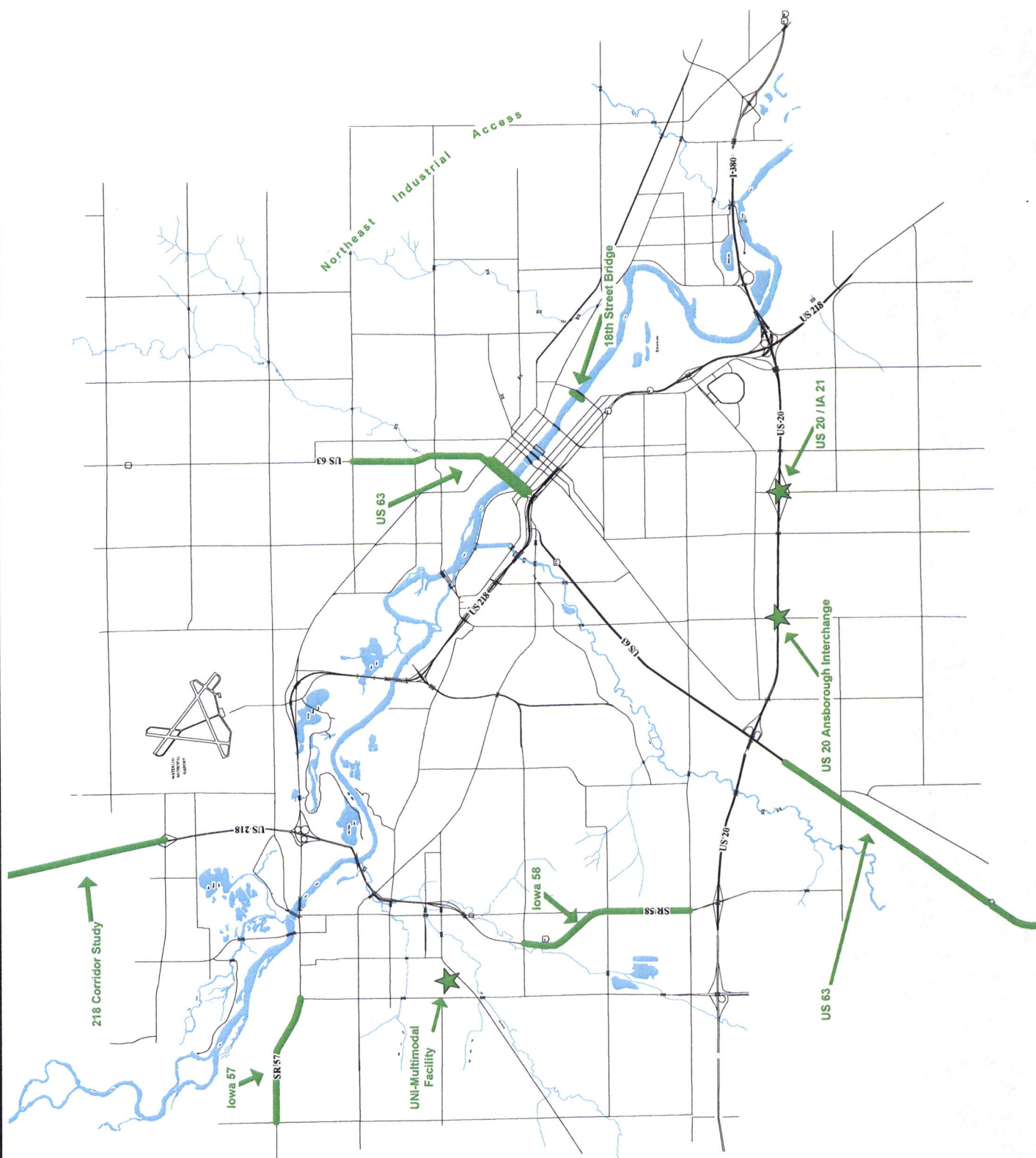




Figure 10 : Metropolitan Transportation Plan

# Metropolitan Transportation Plan

Figure 10



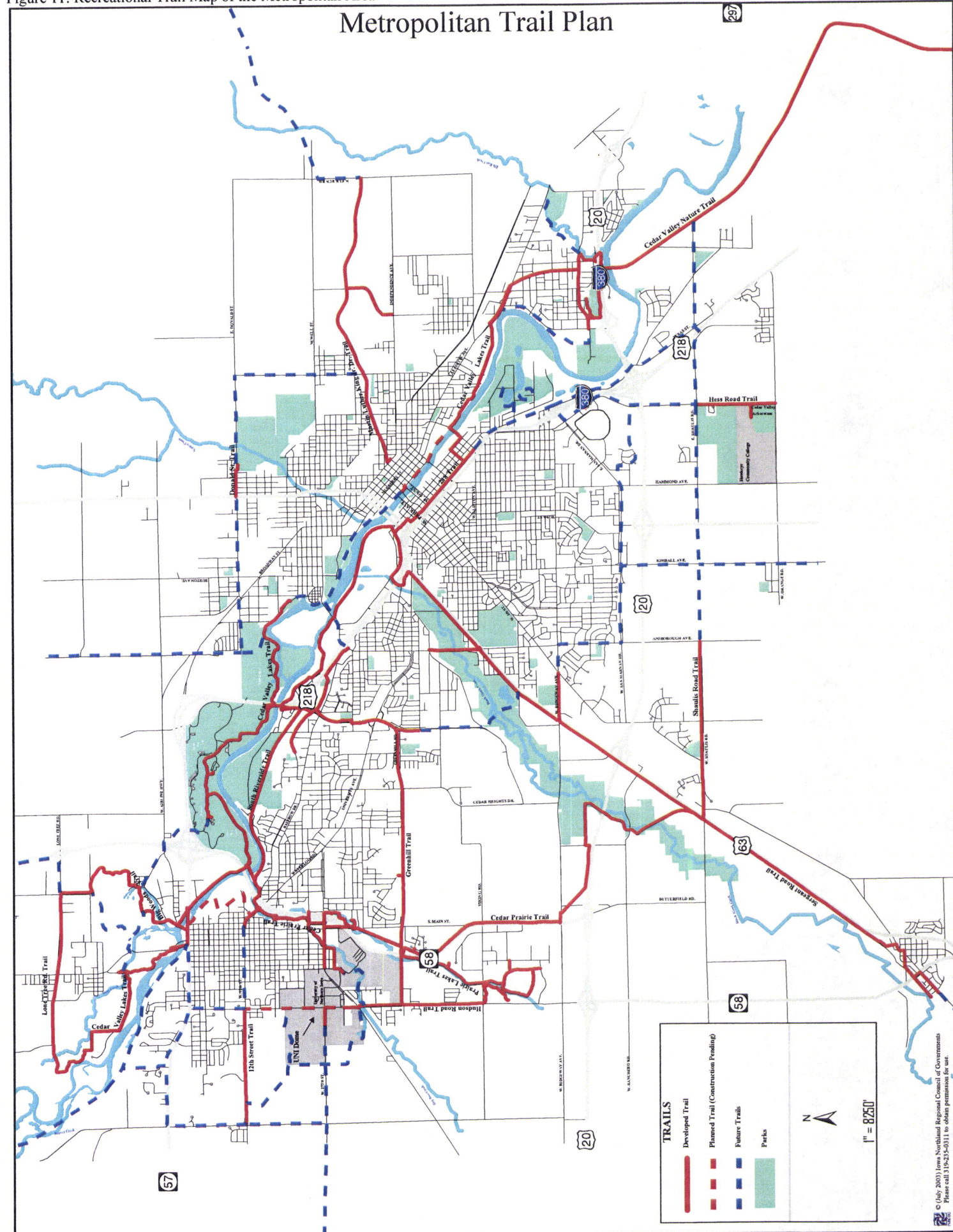
1" = 2750'

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## LAND USE

### Existing Land Use Patterns

The existing land use pattern of the city is best described as a mosaic that is heavily influenced by the Cedar River, Black Hawk Creek, Interstate 380, U.S. Highway 20, U.S. Highway 63, and U.S. Highway 218. The following paragraphs, together with Figure 12, will provide, a general overview of the existing land use in the community.

Northwest Waterloo. This area is bounded by the northern and western boundaries of the community and extends eastward to Burton Avenue and southward to include George Wyth State Park. Currently, the uses in this area include the Waterloo Airport, Midport America, and George Wyth State Park, which are primarily, by area, open space. In addition, there are agricultural and open spaces, as well as residential uses in this area. Near the Airport, along Airline Highway and Broadway Street, there existing industrial and commercial uses.

North Waterloo. This area is bounded by the city's northern corporate limits; Burton Avenue on the west; Donald Street on the south; and the city's eastern corporate limits. The two primary land use features in this area include U.S. Highway 63, Allen Hospital and Allen School of Nursing, and Logan Plaza. Although agricultural and residential uses are predominant, there are limited industrial and commercial nodes in this area.

Northeast Waterloo. This area is defined as the area south of Donald Street, but east of Idaho Street to the easternmost city boundary. The primary land use features in this area are the northeast industrial site, Maywood and residential area. Existing land uses include agricultural uses, a mix of residential uses, and industrial uses.

Central Waterloo. This area is defined as the land uses from Donald Street southward across the Cedar River to Mitchell Avenue. The primary land use features are U.S. Highway 63, the Cedar River, the community's Central Business District (CBD), University Avenue Commercial Corridor, East High School, Allen Hospital, and recreational areas. In addition, to the CBD and University Avenue, there are commercial uses that have been established along East Fourth Street, Broadway Street, and West Fourth and Fifth Streets. Residential uses in this area range from low to high-density housing.

South Central Waterloo. This area includes land uses between Mitchell Avenue in the north and U.S. Highway 20 to the south. The eastern and western boundaries of this area are the corresponding corporate limits. While most of this area is used for residential purposes, there are several significant commercial nodes within this area. Specifically, commercial areas of note include the Crossroads Shopping Center and those along San Marnan Drive, Kimball Avenue, and La Porte Road. In addition, there are several public and recreational uses including West High School, public parks, a public and private golf course, and Covenant Medical Center. Finally, there are a limited number of industrial uses in this area near U.S. Highway 63, as well as limited agricultural or vacant uses between San Marnan Drive and U.S. Highway 20.

Southeast Waterloo. This area includes land uses from Hammond Avenue eastward to the eastern city limits and land uses from U.S. Highway 20 southward to the southern city limits. The primary land uses in this area are agricultural, residential, educational, or recreational. Specifically, several different residential uses and densities, Hawkeye Community College and recreational uses are located within this area. At present, this area is transitioning from less intensive uses, such as agriculture, to more intensive urban uses. This transition may be caused by this area's close proximity to U.S. Highways 20 and 218.

South Waterloo. Land in this area lies south of U.S. Highway 20 westward from Hammond Avenue to Ansborough Avenue. The existing land uses in this area are agricultural, residential, and public in nature. In terms of land area, the predominant type of land use is agriculture. The most notable urban development in this area is Orange School and its surrounding residential area.

Southwest Waterloo. This area is located south of U.S. Highway west from Ansborough Avenue to the western city limits. A variety of land uses exist in this area including agricultural; a mixture of different types and densities of residential; commercial; semi-public; and industrial uses. As in the Southeast area of the city, access to major transportation corridors may be spurring development. In this case the transportation access is to U.S. Highways 20 and 63.









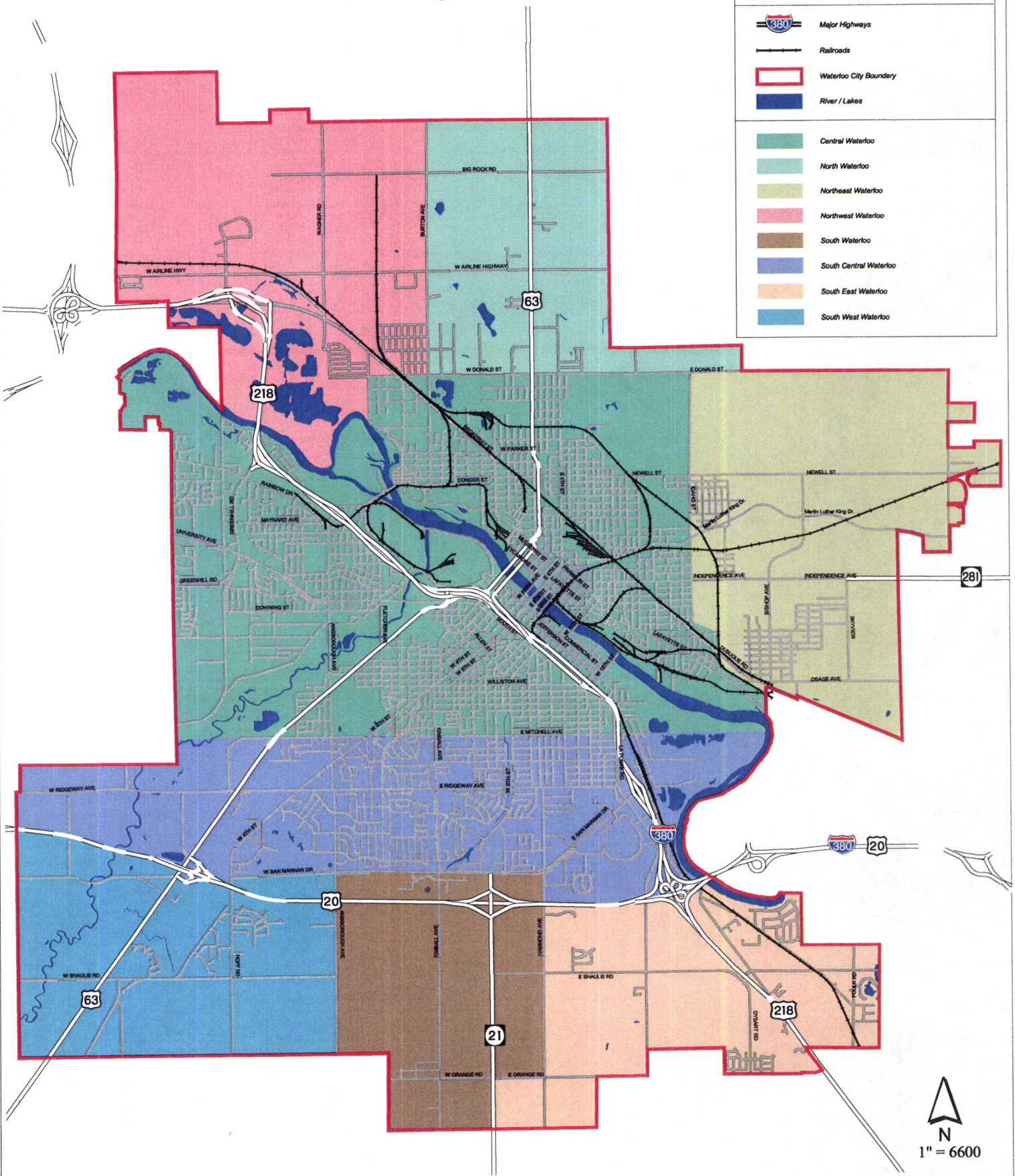
Figure 12: Existing Land Use Areas

# Existing Land Use Areas

## LEGEND

-  Major Highways
-  Railroads
-  Waterloo City Boundary
-  River / Lakes

-  Central Waterloo
-  North Waterloo
-  Northeast Waterloo
-  Northwest Waterloo
-  South Waterloo
-  South Central Waterloo
-  South East Waterloo
-  South West Waterloo







## Future Growth and Development

### Land Evaluation System

The city of Waterloo, in the development of this Plan, has established an overriding goal to be able to direct growth to areas of the city where the development is compatible with its surroundings and to areas that can support said development in terms of infrastructure. The city also has an interest in seeing growth and development occur concurrently with the provision of services. As such, the city has chosen to prioritize areas of the community for development using a tiered system that is based on the provision of services to areas of the community.

The primary reasons for using a tiered system are as follows.

1. Growth can be managed and directed. Areas of the community can be prioritized for development based on service provision as well as other natural resources and/or environmental factors. This will also allow the city to prioritize future capital expenditures by area of the community.
2. The costs of planned or directed growth may be less expensive. As is presented in this section of the Plan, evaluation scores are heavily weighted toward using existing services, and therefore, directing growth to areas of the community that already have adequate services should be more cost-effective for developers and the city.
3. This type of system seeks to address the entire community when it comes to outlining potential growth areas. While the system does not dictate what the "market", developers, or consumers may want in terms of development location, it does offer them several location choices within the community.
4. This type of system will also discourage leapfrog development and urban sprawl if properly implemented. By using transportation and services as growth catalysts, development should occur as infill first and then in an outward direction as infrastructure is provided or is available.

It should be understood that this type of land evaluation system accepts the existing land use pattern of the community. In addition, a tiered system cannot correct for past decisions and policies that have been made by the city. However, this type of system can help to mitigate past policies that may be perceived as poor or incorrect.

Before addressing the development priority and future uses in the community, this Plan first reviews the way in which a tiered system was used in the city's 1978 Land Use Plan.

### 1978 Waterloo Land Use Policy Plan

In the 1978 Plan, the city of Waterloo adopted a land development rating system. Within this system, the city was divided into 33 "Districts", each of which were evaluated using 13 factors or criteria. The factors, which included Public Facilities, Public Services, and Environmental Factors, were prioritized and assigned a maximum number of points. Each District was then scored according to these factors. Finally, the city identified four Development Classifications (Primary, Secondary, Long Range, and Reserve) as well as corresponding point ranges that were used to determine whether or not Districts in the community could accommodate growth. The following page represents the evaluation system developed in the 1978 Plan.

Table 29. Land Evaluation Criteria from the 1978 Waterloo Land Use Policy Plan

Factors	Maximum Points
<b>A. Public Facilities:</b>	
1. Sanitary Sewer Interceptor Proximity (Existing)	
a) 0-½ Mile	8
b) ½-1¼ Miles	5
c) 1¼-1½ Miles	2
d) More than 1½	0
2. Sanitary Sewer Interceptor Proximity (Programmed)	
a) 0-½ Mile	2
b) ½-2 Miles	1
c) More than 2 Miles	0
3. Water System (Existing)	
a) 0-1 Mile	6
b) 1-2 Miles	2
c) More than 2 Miles	0
4. Water System (Proposed)	
a) 0-1 Mile	1
b) More than 1 Mile	0
5. Streets	
a) Paved, Adequate Capacity	8
b) Paved, Inadequate Capacity	5
c) Unimproved, Programmed	3
d) Unimproved, Non-programmed	1
6. Community Parks	
a) 0-1 Mile	3
b) 1-3 Miles	2
c) More than 3 Miles	0
7. Neighborhood Parks	
a) 0-½ Mile	3
b) ½-1 Mile	1
c) More than 1 Mile	0
8. Schools	
a) 0-2 Miles	2
b) More than 2 Miles	0
<b>B. Public Services:</b>	
1. Fire Protection (Proximity to Fire Station)	
a) 0-1 ½ Miles	3
b) 1½-3 Miles	1
c) More than 3 Miles	0
2. Garbage Collection (Proximity to Existing Route)	
a) 0-½ Mile	2
b) ½-1½ Miles	1
c) More than 1½ Miles	0
<b>C. Environmental Factors:</b>	
<b>(Negative Values Represent The Undesirable Nature of Development in These Areas)</b>	
1. Prime Agricultural Land (80+ CSR)	
a) Within ½ Mile of Developed Section of Community	-1
b) Within ½-1 Mile of Developed Section of Community	-3
c) Outside of 1 Mile of Developed Section of Community	-6
2. Flood Plain Areas	
a) Within Floodway	-10
b) Within 100-Year Floodplain	-4
3. Negative Impact By Adjacent Land Use	
a) Within ½ Mile of Sanitary Landfill	-4
b) Within ½ Mile of Water Pollution Control Plant	-4
c) Proximity to Municipal Airport	-4
d) Other (Specify)	
<b>Development Sector Classification</b>	
Primary Development Sector	22+
Secondary Development Sector	18-21
Long Range Development Sector	8-17
Reserved Sector	<8



### 2002 Waterloo Comprehensive Plan Update

In the 2002 Plan, the city is attempting to develop and use a similar system. Within the system, this Plan prioritizes factors into Primary or Secondary groups. The Primary factors include sewer service, street transportation, and current growth patterns and trends. Ancillary, or secondary, factors include water service, impact on soils, and flood plain impact. Other factors that were reviewed but not scored include terrain, population shifts, and the way in which land area was scored or evaluated in the 1978 Plan. As in 1978, a maximum point value was assigned to each factor, and the assignment of results was not meant to be statistically significant. The city was then divided into Districts and each was scored using the factors and corresponding point system shown on the following page.

The following factors were used to identify Growth Areas for the Waterloo Comprehensive Plan Update. It is important to remember that this Plan outlines three different types of Growth Areas (Primary, Secondary, and Reserved). Primary Growth Areas include areas that are currently capable of supporting development. Secondary Growth Areas include areas that could support growth once the Primary Growth Areas are developed or are areas that require an investment in infrastructure prior to growth occurring. Reserved Growth Areas are areas that are least likely to experience growth during the life of this Plan. When reviewing the map, we should note that assumptions were made about which factors would influence growth in the city. Assumptions were also made as to how much each factor would influence growth. As such, we used the following factors and the scoring system shown in Table 30 when completing Table 31. Figure 13 shows both the Districts that were evaluated and the Growth Area classifications that resulted.

#### *Primary Factors:*

1. Sanitary Sewer service (i.e. Does the area have, or will it have, adequate sanitary sewer infrastructure to support development?).
2. Transportation network (i.e. Does the area have, or will it have, adequate transportation infrastructure to support development?).
3. Current growth trends and patterns (How close, or how far, is existing development from the area in question).

#### *Secondary Factors:*

1. Water service (i.e. Does the area have, or will it have, adequate water infrastructure to support development?).
2. Storm sewer service (This factor was reviewed, but not scored).
3. Provision of other utility services (Gas, electric, telephone and fiber optic service were reviewed, but not scored because representatives of the various providers indicated that they could accommodate growth.).
4. Soils information (Corn Suitability Rating and flooding frequency).
5. Floodplain information (Floodway and 100-year floodplain).

#### *Other Factors (These factors were reviewed, but not scored):*

1. Slope or Topographic information.
2. Terrain or Elevation information.
3. Population changes or shifts within the city.
4. The City of Waterloo's 1978 Land Use Policy Plan and 1987 Land Use Policy Plan.
5. Logical growth patterns (i.e. infill first followed by outward growth; avoiding leapfrog development, if possible).

Table 30. Land Evaluation for the 2002 Waterloo Comprehensive Plan Update.

Factors	Maximum Points
<b>A. Primary Factors:</b>	
1. Sanitary Sewer Proximity (Current Service Area)	
a) Serves 75-100% of District	8
b) Serves Less than 75% of District	5
2. Sanitary Sewer Proximity (Future Service Area)	
a) District is or will be 100% served in the future	2
b) District is or will be 75-100% served in the future	1
c) District is or will be less than 75% served in future	0
3. Streets	
a) Access to paved street with adequate capacity	8
b) Access to paved street with inadequate capacity	5
c) Access by unimproved street that is programmed for improvement	3
d) Access by unimproved street that is not programmed for improvement	1
4. Growth Trends and Patterns of Development	
a) Development in Past 2 Years	8
b) Development in Past 2-5 Years	5
c) Development in Past 5-10 Years	3
d) No Development in Past 10 Years	1
<b>B. Secondary Factors:</b>	
1. Water System (Current Service Area)	
a) Serves 100% of District	5
b) Serves 50-100% of District	2
c) Serves less than 50% of District	0
2. Water System (Future Service Area)	
a) District is or will be 100% served in the future	1
b) District will not be 100% served in the future	0
3. Storm Sewer	
a) Existing Improvements	Not Scored
b) Improvements Proposed	Not Scored
c) Identified Area of Concern	Not Scored
4. Other Utilities	
a) Electric and Gas Services	No Impact
b) Communications Services	No Impact
5. Prime Agricultural Land (65+ CSR)	
a) 75%+ of District	-5
b) 50-74% of District	-3
c) <50% of District	-1
6. Flood Plain Areas	
a) 50-100 % of District within Floodway	-10
b) 50-100% of District within 100-Year Floodplain	-6
c) 25-49% of District within 100-Year Floodplain	-2

Development Sector Classification	District Point Ranges
Primary Growth Area	24-31
Secondary Growth Area	16-23
Reserved Area	6-15



Table 31. 2002 Land Evaluation Scoring Summary.

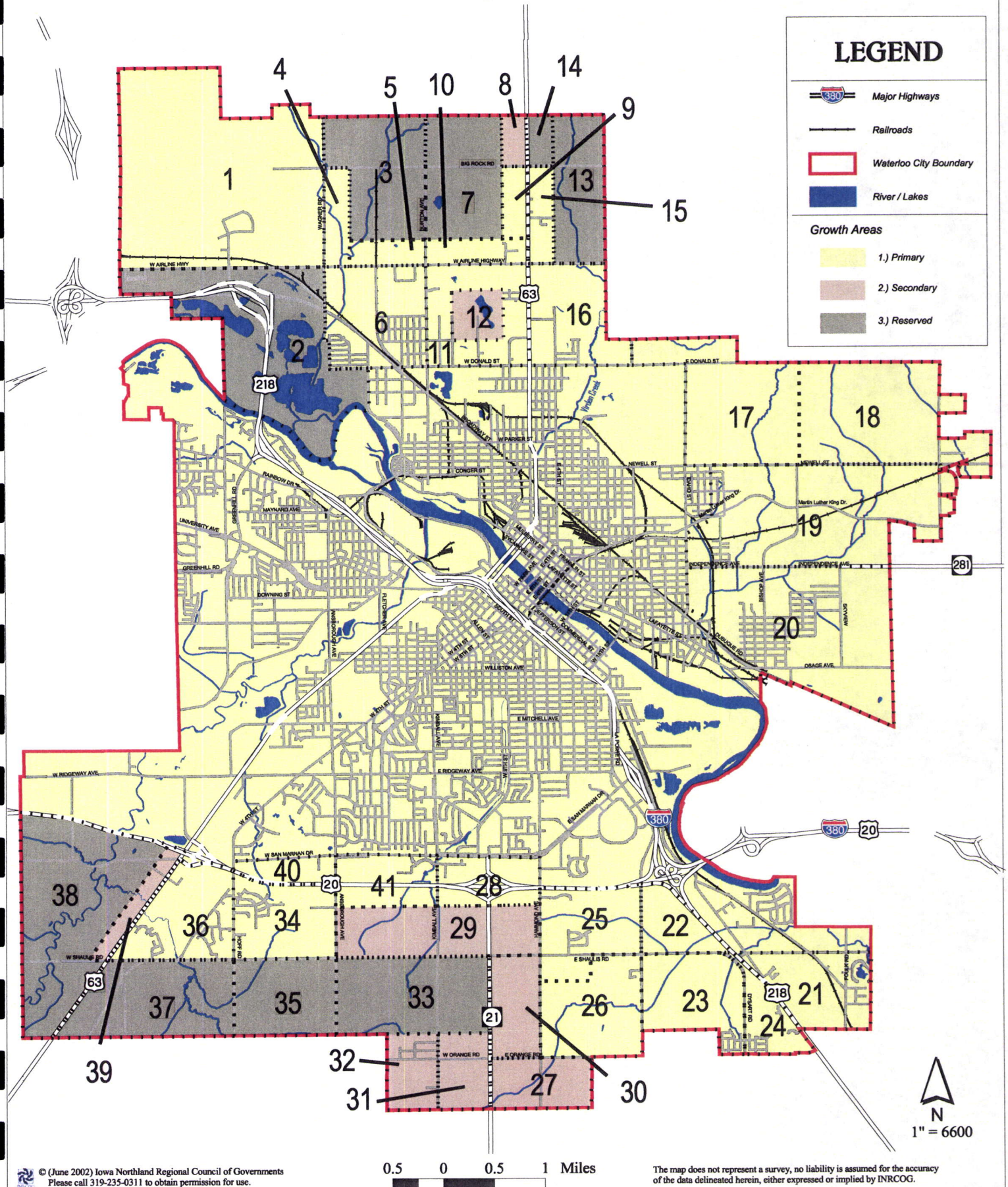
Site	Primary Factors				Secondary Factors						Total
	1	2	3	4	1	2	3	4	5	6	
1	5	2	8	8	5	1			-1	0	28
2	5	2	8	3	5	1			-1	-10	13
3	5	0	8	3	5	1			-3	-6	13
4	8	2	8	8	5	1			-1	-6	25
5	8	2	8	5	5	1			-1	0	28
6	8	2	8	3	5	1			-1	-2	24
7	5	0	8	3	2	1			-5	0	14
8	5	1	8	8	0	0			-5	0	17
9	8	2	8	8	5	1			-5	0	27
10	8	1	8	8	5	1			-5	0	26
11	8	1	8	8	5	1			-1	0	30
12	5	0	8	3	5	1			-5	0	17
13	5	1	8	3	2	1			-5	-6	9
14	5	1	8	3	0	0			-5	0	12
15	8	2	8	5	5	1			-5	0	24
16	8	2	8	8	5	1			-5	0	27
17	5	2	8	8	5	1			-5	0	24
18	8	2	8	8	5	1			-5	0	27
19	8	2	8	8	5	1			-3	0	29
20	8	1	8	5	5	1			-1	0	27
21	8	2	8	8	5	1			-1	0	31
22	8	2	8	5	5	1			-3	0	26
23	8	2	8	8	5	1			-5	0	27
24	8	2	8	8	5	1			-5	-2	25
25	8	2	8	8	5	1			-5	0	27
26	8	2	8	8	5	1			-5	-2	25
27	8	2	8	8	0	0			-5	0	21
28	8	2	8	8	5	1			-5	0	27
29	5	0	5	1	5	1			-5	0	12
30	5	2	8	1	0	0			-5	0	11
31	8	2	8	3	2	1			-5	0	19
32	8	2	8	3	2	1			-5	0	19
33	5	0	8	1	0	1			-5	0	10
34	8	2	8	8	5	1			-5	0	27
35	5	0	8	1	0	1			-5	0	10
36	8	2	8	8	5	1			-5	-2	25
37	5	0	8	1	0	1			-5	-2	8
38	5	0	8	1	0	1			-3	-6	6
39	5	2	8	8	5	1			-5	-6	18
40	8	2	8	8	5	1			-5	0	27
41	5	2	8	8	5	1			-5	0	24
Classification					Score						
Primary					24-31						
Secondary					16-23						
Reserved					6-15						
Statistical Averages											
Mean					21.1						
Median					24.0						
Mode					27.0						





Figure 13: Growth Area Map of the Community

# Growth Area Map of the Community







## Future Land Use of the City

For the purposes of developing a future land use map for the city of Waterloo, several types of uses have been used to define community land use categories. These definitions, together with Figure 14, do not justify or insure specific site plan, zoning, subdivision, and/or building code approval. Rather, this information is meant to provide a general understanding of the growth and development that is anticipated in the city. As was noted, the following definitions, land use determinations shown in Table 32, and Future Land Use Map shown in Figure 14 do not constitute municipal approval for individual projects, however, this policy should provide developers with some level of predictability in the municipal planning process. Questions regarding specific ordinance definitions and regulations should be directed to the appropriate section of the municipal code.

**Infill, Land Reuse, and Redevelopment.** This use includes the development of areas within the city that may or may not be currently developed, but may currently be subdivided and serviced by municipal infrastructure. This area, which may be referred to as the “built area” of the city, is generally located south of Airline Highway and north of Highway 20, but including the southern corridors of Highways 218 and 63. Further, the city encourages the reuse, redevelopment, or recycling of land in the community so as to minimize urban sprawl whenever possible.

**Agricultural Uses.** Agriculture shall be defined as the act of using land for the purpose of planting, growing, and harvesting crops and/or animals. This definition shall also include vacant, pasture, wooded, and environmentally sensitive areas, such as wetlands and floodplains.

**Agricultural Use/Residential Potential.** This area is currently being used for agricultural purposes, however, the concept that these areas have the potential for residential development was duly noted in this planning process. However, it was recognized that residential development may or may not occur during the life of this plan.

**Low Density Residential Uses.** For the purposes of this Plan, Low Density Residential uses are defined as residential uses that exist or are planned at a density of less than, or equal to, six housing units per acre. Residential density, for the purposes of this Plan, shall include street and public uses when calculated for vacant or newly developing areas. For situations of infill development, street and public use area shall be excluded.

**Medium to High Density Residential Uses.** Medium to High Density Residential uses shall be defined as residential uses that exist or are planned at a density of greater than six housing units per acre.

**Commercial Uses.** Commercial uses shall be those general uses that involve the retail sale of goods and/or services to the public for the purpose of a profit. Commercial uses may include those that require large tracts of land as well as those that are very isolated uses.

**Neighborhood Commercial Uses.** As is the case with “Commercial” uses, Neighborhood Commercial uses involve the retail sale of goods and/or services for the purpose of a profit. However, Neighborhood Commercial uses are typically stand-alone uses, or limited clustered commercial uses, that service a smaller geographic area such as a specific neighborhood or area in which it is located. Neighborhood commercial uses are usually located along busier streets, but the surrounding land uses are generally low in intensity such as residential uses or other similar neighborhood commercial uses. Examples of Neighborhood Commercial uses include small restaurants, neighborhood grocery stores, and convenience stores.

**Professional Offices Uses.** Professional Office Commercial uses, which are also “Commercial” uses, are businesses that provide a specialized service such as an attorney, accountant, insurance, dentist, doctor or funeral home. While many commercial uses may create concerns regarding traffic, noise, and dust, these uses typically have a minimal impact on a neighborhood.

**Mixed Uses.** The Mixed Use category as a whole is created to signify sites of transitional uses between differing districts. The Mixed Use sites on the Future Land Use Map are shown in areas that are primarily bordered by differing, sometimes incompatible districts; difficult to develop sites due to topography, infrastructure, and floodplain; and strategically located throughout the community to allow for a mixture of uses where appropriate. The previous Medium to High Density District has been eliminated as a result.



We have further categorized the Mixed Use designation into three categories to better define what is an appropriate type of Mixed Uses for particular sites, based on infrastructure available to the site in terms of roads, sewer, water, and other utilities and services, as well as compatibility of existing structures and developments. We have, and will for development purposes, also take into consideration what was once previously on the site for Brownfields and Greyfields sites, and the sequence and commencement of their development or redevelopment.

Mixed Use Residential Uses. Mixed Use Residential uses include low, medium, and high-density residential uses as well as professional offices, and neighborhood commercial uses.

Mixed Use Commercial Uses. Mixed Use Commercial uses include medium to high-density residential uses, professional offices, and compatibly designed commercial uses. Compatibly designed commercial uses shall include, but not be limited to, screening and buffering from residential uses, oriented and designed for efficient traffic flow to major thoroughfares, limited outside storage of materials, and lighting, signage, and building designs to compliment surrounding development. Each site would be evaluated on an individual basis for these criteria of compatibility.

Business Park Uses. Business Park uses designation has been created to signify a large development site for professional offices, commercial uses, as well as light Industrial uses that are compatibly designed. Compatibly designed shall include, but not be limited to, no outside storage, building design, as well as site development layout. Each site would be evaluated on an individual basis for these criteria of compatibility.

Industrial Uses. Industrial uses are intensive and generally involve production, manufacturing, and/or assembly functions. These uses, if placed next to an incompatible use such as residences, may have a dramatic effect on surrounding properties because of their traffic, hours of operation, noise, smell, or dust.

Public Uses. Public use areas include publicly owned property, parks, and greenways. The Waterloo Airport, Waterloo Schools, community medical and hospital facilities, and government buildings have all been included in this category. It is important that some of the uses included in this category, most notably public open space, parks, and schools, may be compatible with other types of uses defined in this section. For example, it stands to reason that future parks, recreational trails, schools, and public safety facilities could be developed in areas of the city that have been classified for future residential and/or mixed use development.

Semi-Public Uses. Semi-public uses, for the purposes of this Plan, include utility and railroad properties within the community.

### Summary

In addition to Figures 13 and 14, this Plan includes estimated ratios for each general type of future land use category. Table 32 provides a summary comparison of the land use areas defined in Figure 14 and the Planners Advisory Service (PAS) findings documented in a 1992 Report. The PAS Report is not meant to provide model ratios or absolute standards by which the community should develop. Instead, the PAS Report information should be recognized as an indicator of the average land use percentages or ratios that were obtained for a selected group of cities with populations between 10,000 and 100,000 persons.

As is evident, Table 32 indicates that the Future Land Use Map of the City of Waterloo and the PAS figures are somewhat similar. The noteworthy differences are that the City has a higher percentage of Industrial area and a lower percentage of Residential use areas in comparison to the PAS survey results. In this specific case, these differences are somewhat expected because Waterloo is an industrial community and employment center that is part of a larger metropolitan area where other cities may be providing housing for Waterloo workers.



Table 32. Future Land Use Ratios

Land Use Classification	Future Acres in City	Percent of City	1992 PAS Report Survey Averages
Residential	14,172	42%	52%
Commercial	3,875	11%	10%
Industrial	6,546	19%	7%
Public <sup>1</sup>	9,443	28%	31%
<b>Non-Agricultural Subtotal</b>	<b>34,036</b>	<b>100.00%</b>	<b>100.0%</b>
Agricultural	5,333	Excluded	Excluded
<b>Total</b>	<b>39,369</b>	<b>100.00%</b>	<b>100.0%</b>

N/A-Not Applicable

<sup>1</sup> Includes: institutional (schools, hospitals, colleges), police, fire, city hall, churches, parks and recreational, transportation, and utility land uses

Sources: City of Waterloo and Bringing Land-Use Ratios Into the 90s; Christopher Harris; Planners Advisory Service (PAS) Report, August 1992

Finally, in order to make defining the city's future land use more manageable, this Plan divided the city into Districts. Although these Districts represent the same areas as those shown in Figure 13 and scored in Table 31, the following Table and Figure seek to define the future land use of each District. It must be underscored that the future land use classifications for each District were determined through numerous open-to-the-public Planning, Programming, and Zoning Commission and staff meetings and worksessions.

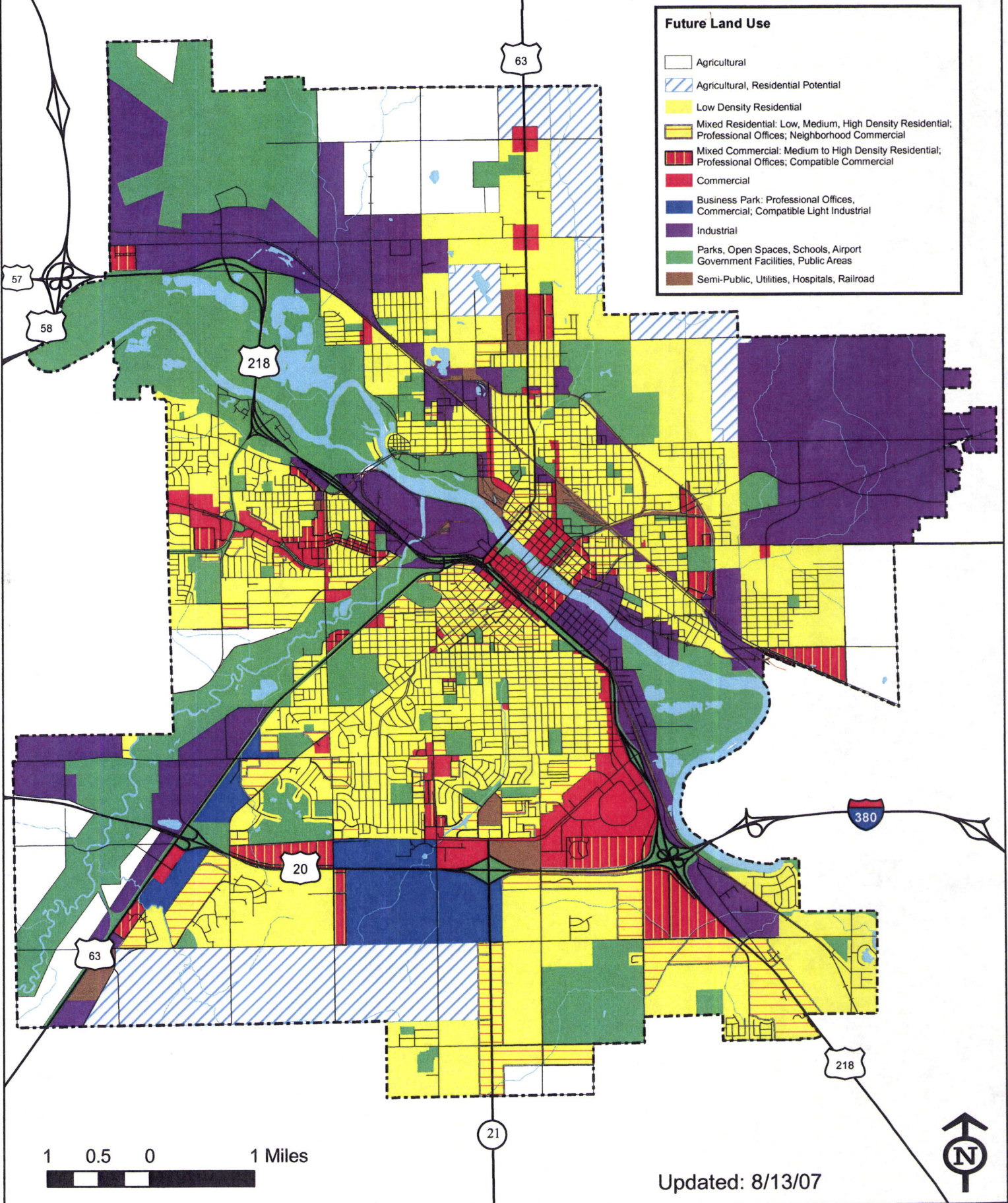
Table 33. Future Land Use by District.

District	Future Land Use(s)
1.	Agricultural. Airport. Industrial. Commercial.
2.	Open Space. Recreation. Floodplain.
3.	Agricultural.
4.	Industrial.
5.	Industrial.
6.	Industrial. Residential.
7.	Agricultural.
8.	Agricultural with Residential Potential.
9.	Residential.
10.	Residential. Limited Commercial
11.	Industrial. Residential. Limited Commercial.
12.	Agricultural with Residential Potential.
13.	Agricultural with Residential Potential.
14.	Agricultural with Residential Potential.
15.	Residential. Limited Commercial
16.	Agricultural with Residential Potential. Limited Commercial.
17.	Residential. Agricultural with Residential Potential.
18.	Industrial.
19.	Industrial. Public (Wetlands).
20.	Residential (Maywood). Limited Industrial. Agricultural.
21.	Residential. Mixed Uses. (Note: This area may have drainage concerns).
22.	Mixed Uses (Residential and Commercial).
23.	Residential. Mixed Uses.
24.	Residential. Mixed Uses.
25.	Residential. Mixed Uses.
26.	Hawkeye Community College. Recreation (South Hills CC).
27.	Mixed Use (Residential and Commercial).
28.	Commercial. Mixed Uses. Semi-Public.
29.	Residential. Limited Neighborhood Commercial.
30.	Residential. Limited Neighborhood Commercial.
31.	Mixed Uses.
32.	Residential.
33.	Agricultural.
34.	Residential.
35.	Agricultural.
36.	Residential. Industrial. Limited Commercial. Mixed Uses.
37.	Agricultural. Industrial. Semi-Public.
38.	Agricultural. Floodplain.
39.	Industrial. Floodplain.
40.	Mixed Uses.
41.	Mixed Uses.



# Map of the City of Waterloo Future Land Use

Figure 14







## Land Use Compatibility with Adjacent Jurisdictions

In order to understand how the land use of the city of Waterloo may be impacted by development at its edge, this Plan has included a brief description of proposed neighboring uses in the adjacent jurisdictions. The primary source of information for these descriptions is the Comprehensive Plans for each entity. The city of Waterloo, in addition to having area that is immediately adjacent to unincorporated areas of Black Hawk County, shares corporate boundaries with the cities of Cedar Falls, Evansdale, and Hudson. Because Waterloo shares these boundaries, it is important that the community consider the uses that exist, or are proposed, in the neighboring communities, particularly those in close proximity to Waterloo. The following paragraphs, together with Figure 15, provide some insight regarding each jurisdiction's future land use plans near the city of Waterloo.

**Black Hawk County.** The County, in its 2001 Comprehensive Plan Update, affirmed its commitment to agricultural land preservation. While Black Hawk County did not adopt a future land use map, it did adopt strict policy statements regarding development in the unincorporated areas of the county. Specifically, the statements attempt to protect prime agricultural soils, which are those with Corn Suitability Ratings of 50 or more, from development. Incidentally, the majority of the county, including those areas that border on the city of Waterloo, is classified as prime agricultural soils. The county policies also seek to direct growth or development to areas within the corporate limits of cities where services such as transportation, sewer, water, and public protection are more readily available and more cost-effective.

**Cedar Falls.** The city of Cedar Falls, in its 1999 Schematic Land Use Map, indicates that it will encourage several different types of development near its common eastern boundary with Waterloo. Beginning in the north, the city of Cedar Falls anticipates that it will foster light industry and highway commercial uses near Highway 218, as well as adjacent to Waterloo airport. Cedar Falls projects that semi-public, open space, and recreational uses will continue, to expand, or develop adjacent to George Wyth State Park. Currently, the State Park is an island surrounded by the corporate limits of Waterloo and Cedar Falls. South of George Wyth State Park, the city of Cedar Falls is planning for residential uses north of University Avenue. The University Avenue corridor, within Cedar Falls, is projected to be an area in transition from residential uses to primarily commercial use in nature. According to the 1999 Map, this area will be a mix of residential and commercial uses. The area immediately south of University Avenue is anticipated to be composed of primarily residential uses that range from low to medium density housing. Finally, the area along the Highway 20 corridor is intended to be Highway Commercial uses.

**Evansdale.** The city of Evansdale shares a common municipal boundary with the eastern edge of the city of Waterloo. Evansdale adopted its Comprehensive Plan, including land use plan, in 1989. The Plan, as it was adopted, indicates that mixed uses, including light industrial and commercial uses, are planned along Lafayette Street near Evansdale's northern border. The Cedar River forms the western boundary of Evansdale. Within Evansdale, and immediately adjacent to the Cedar River are Deerwood Park and areas protected by a flood levee system. Along River Forest Road, near Evansdale's southern boundary, the city has both commercial and residential uses. Specifically, commercial uses are planned at the intersection of River Forest Road and Gilbert Drive, while residential uses are planned northward and eastward from this intersection. South of Interstate 380/U.S. Highway 20, open space and residential uses are predominant.

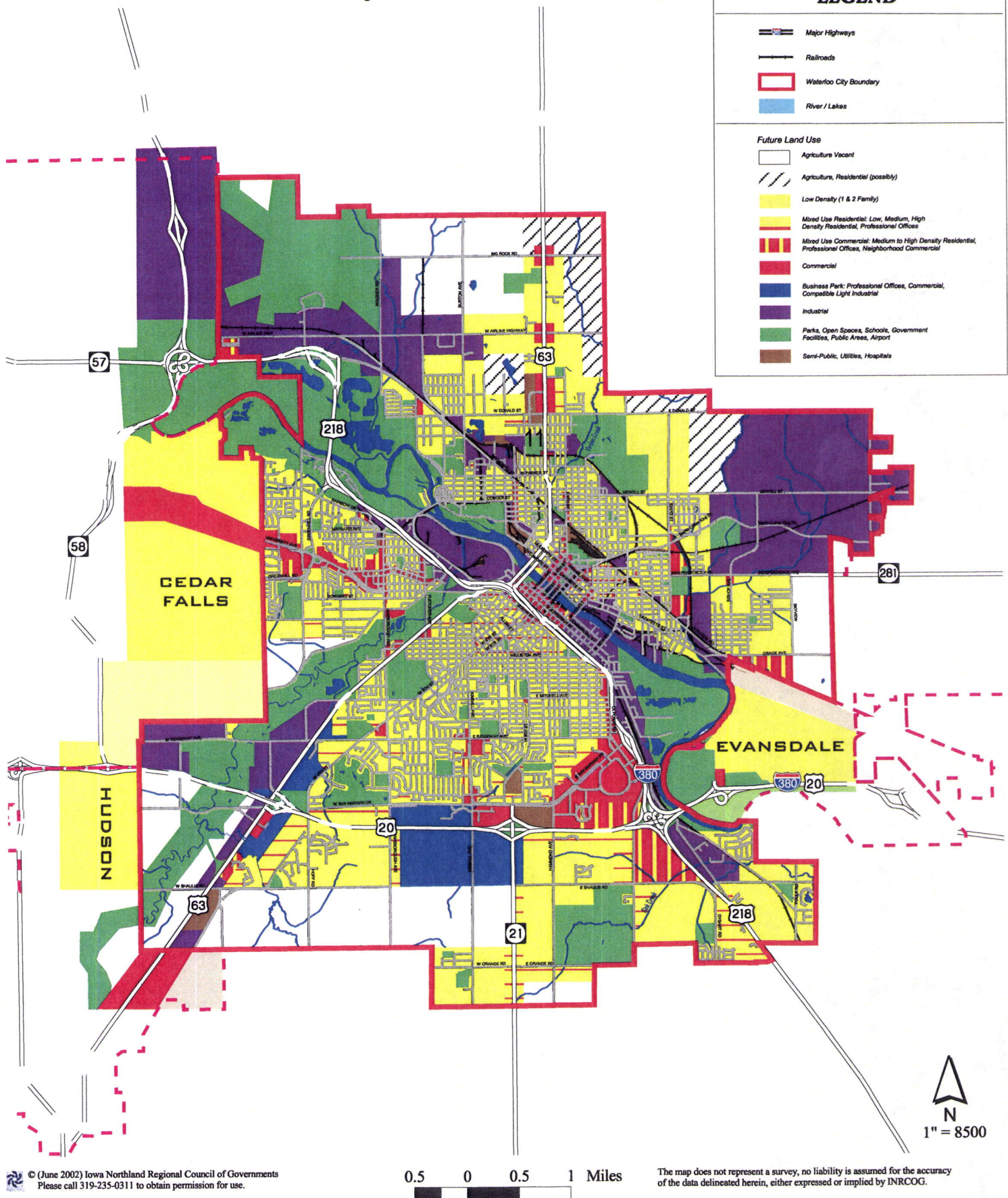
**Hudson.** The city of Hudson, which is located immediately southwest of the Waterloo-Cedar Falls metropolitan area, and the city of Waterloo also share a common boundary. The city of Hudson, in its 1998 Comprehensive Plan, projects the area near the Waterloo corporate limits will be either agriculture, low density residential uses, open space (Black Hawk Creek flood area), or commercial/industrial uses. By area, the city of Hudson anticipates that most of the area adjacent to Waterloo will be agricultural uses. However, there are several large lot subdivisions, near Waterloo, that exist in Hudson and because demand for this type of use appears to be growing, it may be likely that this type of residential use may be considered in the future. Black Hawk Creek, and its floodplain, affect both Waterloo and Hudson, as the Creek travels southward through Hudson. The Highway 63 corridor, which extends southward from Waterloo through Hudson, is planned to accommodate commercial and/or industrial growth near the Waterloo corporate limits.





Figure 15: Future Land Use Areas Immediately Adjacent to the Community

## Future Land Use Areas Immediately Adjacent to the Community







## RECENT MUNICIPAL PLANNING EFFORTS

In addition to existing and future land use of the city, as well as the future land use of adjacent communities, this Plan recognizes current or recent planning efforts made by the city of Waterloo. All of which have, or will have, an impact on the land use pattern, growth, and development of Waterloo. These planning efforts include the Millennium Plan, Cedar Valley Riverfront Renaissance Plan, and the Rath Neighborhood Plan.

### Millennium Plan

In early 2000, the city of Waterloo embarked on major strategic planning initiative entitled Waterloo 2010: The Right Time the Right Place. For the purposes of this Plan, the Waterloo 2010 Plan will be referred to as the Millennium Plan. The purpose of the Millennium Plan was to develop a clear vision of the community's future that was built on a foundation of community values. Information generated by the Millennium Plan, as is highlighted below, was gathered as a result of careful study and extensive public input efforts. In response to the extensive efforts to gather public input and the relative nature of the topics that were discussed during the Millennium Plan's development, it is important that the Millennium Plan and the Comprehensive Plan provide a unified message regarding land use and growth management.

The planning effort was lead by the Institute for Decision Making (IDM) and the city's Community Planning and Development Department. In order to develop the Plan, the city gathered public input by holding six well-attended community sessions, conducting a random telephone survey, and by facilitating focus groups for high school students and ethnic groups. In addition, the city created an interactive Internet website and mail-in cards for obtaining public input regarding the city's future.

The planning documents that were created include an Overview as well as the Plan itself. It should be noted that the Overview, once completed, was inserted into the Waterloo-Cedar Falls Courier and the entire Plan was placed on the city's internet site for public review.

The Millennium Plan itself contains six overriding goals, strategies for reaching each goal, and assigns responsibility for implementing the Plan. Specifically, the following paraphrased goals and strategies are excerpted from the Plan.

#### Goal:

1. Education and Lifelong Learning
  - Building well-planned, well-designed educational infrastructure that offers state of the art technology and opportunities for all students.
  - Offering world-class schools that maximize the potential of the students and educators, provide benchmarks for learning, challenge the community, and provide an effective education curriculum that is rich in social and cultural diversity.
  - Recognizing and providing early childhood development opportunities.
  - Coordinating public and private schools such that students have the best possible learning environment and the community attracts and retains the best educators.
  - Creating and promoting educational opportunities that are accessible to all residents of the city through partnerships with area community colleges, colleges, and universities.
2. Neighborhoods and Diversity
  - Expanding existing programs committed to educating Waterloo residents on all the aspects of community, as well as providing an understanding of Waterloo's racial, ethnic, cultural, and economic diversity.
  - Promoting neighborhood strategic planning and implementation efforts.
  - Providing quality integrated single and multiple family housing options within the community for current and existing residents of all income levels.
  - Improving the appearance and pride of the community through the neighborhoods.



3. Leisure and Cultural Opportunities

- Using public and private investments to maximize existing artistic, cultural, and recreational opportunities in the community as well as coordinating the plan and resources necessary to develop and market new attractions.
- Assessing the feasibility of dredging or re-damming the Cedar River in order to improve recreational and entertainment opportunities as outlined in the Cedar Valley Riverfront Renaissance Plan.
- Expanding, promoting, and developing youth-oriented recreational programs and facilities.

4. Health and Human Services

- Providing quality, accessible healthcare and human services to the residents of the community.

5. Responsive Local Government

- Ensuring quality local government, at all levels, that cares for its residents while being fiscally responsible.

6. Community and Economic Development

- Formulating, implementing, and evaluating a detailed economic strategy to elevate Waterloo's position in the world economy by expanding its commitment to fostering new business opportunities that are often undertaken by small business, entrepreneurs, and private investors.
- Preparing for funding and enhancing Waterloo's development infrastructure in order to accommodate the ever-changing business and residential needs.
- Analyzing current and future labor demands, worker skills, employer training needs, and developing the necessary programming for training, retaining, and attracting quality workers to Waterloo.
- Creating and adopting a community-wide land use plan that will manage, as well as monitor the community's growth and development.
- Developing and marketing Waterloo's scenic beauty, rich agricultural ties, unique cultural mix and historical attractions in order to attract a wide variety of visitors to the area.

**Cedar Valley Riverfront Renaissance Plan**

During 2000 and 2001, the city of Waterloo embarked on a major planning project for redevelopment of the community's Central Business District (CBD) and Riverfront. Representatives from the city, John Deere and Company, and the Waterloo Development Corporation began the initial discussions in relation to the city's employment future. Subsequently, Vandewalle and Associates, a private downtown planning and redevelopment consultant, was hired to develop a Master Plan for redeveloping the downtown area of the city, as is shown in Figure 16.

At the same time, the state of Iowa, through the action of the legislature, created the Vision Iowa Program (VIP). The VIP was a program that was developed specifically for fostering economic growth within the state while creating tourism, entertainment, and employment opportunities for Iowa and the Midwest. In addition to the business community, the city has many partners in this project, namely the University of Northern Iowa (UNI) and its Institute for Decision Making (IDM), who together with all of the participants wrote the VIP application on behalf of the city.

In summary, the Cedar Valley Riverfront Renaissance project is "a comprehensive development strategy that has the capacity to transform the growth and development of the region through the development of new projects, the generation of the private sector investment, and the coordination of existing assets and facilities. The goals of the project are threefold:

1. To define the Cedar Valley as a destination for visitors through the development of new cultural, athletic, and civic venues and the regional coordination of new and existing venues.
2. To provide a quality urban environment that meets the living, recreational, and social needs of an increasingly urban professional workforce, thereby facilitating and supporting future employee recruitment and retention for the private sector throughout the Cedar Valley.
3. To position the agricultural economy of Northeast Iowa within the growing new-uses economy by establishing the Cedar Valley as a center point for the commercialization of bio-based products and processes, thereby creating new businesses and new jobs."



Originally, the Cedar Valley Riverfront Renaissance Plan included the following 14 projects:

1. Agritrade and Exposition Center.
2. Cedar Valley Art Mall.
3. Wellness and Sports Complex.
4. Downtown Pedestrian Riverwalk Loop.
5. Downtown Parking Trolley System.
6. Agritech Incubator and Commercialization Campus.
7. Cedar Valley Trolley System.
8. Depot District.
9. UNI McLeod USA Center and Human Performance Center
10. Cedar River Condominiums.
11. Cedar River Neighborhood Infill Development.
12. Downtown Gateway District Infill Development.
13. Public Improvement Program.
14. Waterloo-Cedar Falls Airport Improvements.

We should note that although the city desires to implement the entire Cedar Valley Riverfront Renaissance project, it has chosen to focus on four areas of the Plan in order to obtain limited VIP funds. Specifically, the city will seek VIP funding for implementation of the Cedar Valley Area Mall (#2), Wellness and Sports Complex (#3), Downtown Riverwalk Loop (#4), and Enhancements to the Cedar River itself. We should note that the city may seek additional VIP funds for the other components of this project should they become available.





Figure 16: Cedar Valley Riverfront Renaissance Plan

- |   |   |                                      |
|---|---|--------------------------------------|
| 1. AGRITRADE & EXPO CENTER *                      | 6. CEDAR VALLEY TROLLEY SYSTEM *                  | 11. CEDAR RIVER NEIGHBORHOOD INFILL  |
| 2. CEDAR VALLEY ART MALL *                        | 7. WATERLOO-CEDAR FALLS INTERMODAL TRANSIT SYSTEM | 12. DOWNTOWN GATEWAY DISTRICT INFILL |
| 3. DOWNTOWN RIVERWALK LOOP*                       | 8. DEPOT DISTRICT                                 | 13. PUBLIC IMPROVEMENT PROGRAM       |
| 4. CEDAR VALLEY ATHLETIC CLUB*                    | 9. UNI MCLEODUSA & HUMAN PERFORMANCE CENTER       | 14. WATERLOO AIRPORT IMPROVEMENTS    |
| 5. AGRITECH INCUBATOR & COMMERCIALIZATION CAMPUS* | 10. CEDAR RIVER CONDOS                            | 15. RIVER IMPROVEMENTS               |

\* VISION IOWA PROGRAM FUNDING WAS REQUESTED FOR THESE SIX PROJECTS.







## **Neighborhood Plans**

As part of the RENEW Waterloo Initiative, Neighborhood Services began in February 1999. Its mission is to improve the quality of life in Waterloo by supporting and enabling neighborhood associations to initiate and maintain improvements in the city's neighborhoods through a proactive partnership emphasizing government commitment and civic responsibility. Starting with only three neighborhoods in 1999, Neighborhood Services has developed positive working relationships with the now 23 recognized neighborhood associations as well as several other neighborhoods that are seeking recognition status. In addition to the organizational, planning and development efforts of Neighborhood Services and the recognized neighborhoods, each entity is involved in code enforcement, which includes documenting assessing, documenting, and addressing code violations within the respective neighborhoods. The following Plan is an example of the type of neighborhood effort that is being experienced in the community.

### Rath Neighborhood Brownfield Plan

In May 2000, the Environmental Protection Agency (EPA) designated a 350-acre area around the abandoned Rath Packing Company as a pilot project for reuse and redevelopment. The neighborhood, which was once a thriving industrial area, is located immediately southeast of the central business district. In addition to industrial uses, the neighborhood also has a large area in residential uses, a significant percentage of which are deteriorating.

The goal of this Plan is to conduct environmental assessments, develop cleanup and reuse plans and foster redevelopment in the neighborhood. In addition, the project aspires to make the neighborhood: safer for residents; attractive for business development; and inviting for redevelopment through infrastructure improvement. Ultimately, the city hopes to rebuild a neighborhood that was decimated by the agricultural crisis of 1980s by fostering sustainable business development, improving the city's tax base, creating new jobs, and reducing the potential for environmental health risks.

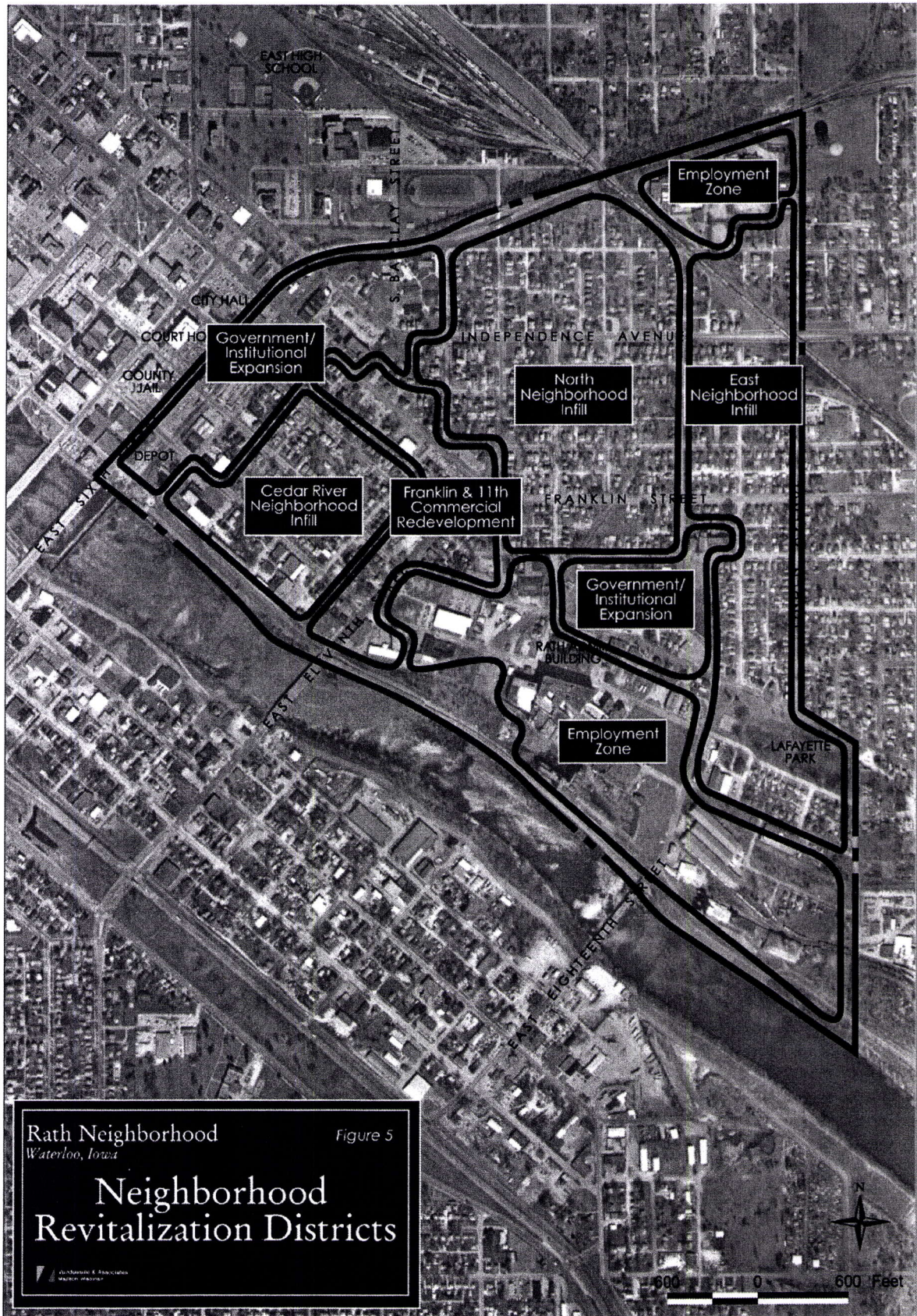
The following section of the Plan outlines the Land Use Goals and Policies that will be used by the community to shape its future. It is important to note that the following Goals and Objectives have undoubtedly been influenced by the Millennium Plan, Cedar Valley Riverfront Renaissance Plan, and Neighborhood Plans, and as such they are, and should remain to be, in conformance with each other.





**Rath Brownfields Neighborhood  
Redevelopment Plan**

**Figure 17**









## IMPLEMENTATION

### Land Use Goals

Goals are generalized, optimistic statements of a desired end. Goals should also be attainable and provide direction for forming specific policies. The following list represents the general land use goals for the city of Waterloo.

1. The city should promote, preserve, and protect the public health, welfare, and safety of its residents.
2. The Waterloo Comprehensive Plan should serve as a guide for making future land use decisions.
3. It is anticipated that community development and growth will continue at a moderate, steady rate that is similar to recent trends. Growth should also be balanced, in terms of use and location, within the community.
4. The community should work to offer a variety of housing opportunities to residents.
5. Land use decisions should be made in accordance with sound planning practices, design, and implementation tools. Sound planning practices include the avoidance of leapfrog and sprawl development, separation or mitigation of incompatible land uses within the community, and requiring adequate public facilities and utilities before growth can occur.
6. The community should strive to maintain, and improve whenever possible, the quality of living of its residents.
7. Adequate land and facilities should be reserved for parks, recreational opportunities, and open space within the community.
8. The transportation system should provide efficient circulation of traffic and orderly development of land without compromising the safety of its residents as well as the community's financial stability.
9. Adequate public services should be provided to meet the needs of the community.
10. The community should work to ensure that adequate transportation, water, sewer, and storm sewer infrastructure is made available to residents.
11. Clean, non-polluting businesses and industries should be encouraged to expand or locate in the community.
12. The economic viability and image of the Central Business District (CBD) should continue to be revitalized.
13. The city should encourage appropriate density and development of land such that overcrowding does not occur.
14. The city should promote the conservation of energy resources.
15. The city should protect and preserve, whenever possible, its natural resources and environmentally sensitive areas such as prime agricultural soils, forestland, wetlands, and floodplains. It should be noted, however, that prime agricultural soils are typically supportive of physical development and are prominent in Black Hawk County. Therefore, it is likely that prime soils will be developed as the city grows.
16. The city should protect scenic, recreational, and historic resources whenever feasible.
17. The city should work collaboratively with other levels of government, including state and federal agencies. Likewise, the City should work with neighboring jurisdictions, in the interests of all involved, to find workable solutions to challenges that may arise.
18. The city should promote public involvement in the planning process. Specifically, the community should support public input into the adoption and amendment of: this Plan, the city's zoning and subdivision ordinances, neighborhood plans, and other growth management tools.

## Land Use Policies

In addition to the above-stated goals, it is important for a community to adopt land use policies for managing its physical development. These policies are not meant to replace goals, but rather they should provide additional implementation guidance for the community when interpreting its goals. Policies typically address more specific concerns of the community and are more procedural in nature than goals. Policies represent an official course of action or implementation strategy that is adopted by the Planning, Programming, and Zoning Commission and City Council. We should note these policies were developed after considerable involvement of elected officials, appointed commissions, staff, special interest groups, and private citizens.

The following statements are basic elements of a suggested development policy for the city of Waterloo.

1. The Waterloo Comprehensive Plan is to be considered a flexible, general guide in the land use decision-making process, rather than a rigid blueprint for development. The Plan will be continually reviewed and amended to meet conditions and needs of the residents of Waterloo. Nonetheless, proposed amendments to the Plan must be an improvement over the prior Plan and not merely a change to accommodate special interests.
2. Any change in zoning, subdivision, or other development that are approved by the City Council shall be "in accordance with" the Plan.
3. Aesthetics and sound design practices shall be important factors in evaluating individual development proposals, however, these factors will not be the sole determinants leading to approval or rejection of proposed projects. The city's Highway 218 Corridor Overlay Ordinance is an example of how this policy can be implemented. Incidentally, the Planning, Programming, and Zoning Commission stated that it should consider extending this Overlay to include Highway 63.
4. Municipal development guides and controls used to implement this Plan shall be uniformly, efficiently, and properly administered by competent appropriately trained city personnel or city consultants.
5. The Plan will be used continuously as a framework for making decisions and all development proposals will be checked for consistency with the Plan. A development proposal contrary to the Plan will be recommended only when: (1) the Plan itself has been addressed; and (2) the proposal has demonstrated that it constitutes an improvement to the Plan; and (3) the Plan's general intent and purpose is preserved.
6. Whenever feasible, community development plans should be coordinated with those of adjacent communities and/or overlapping jurisdictions. Examples of these include: Black Hawk County; the cities of Cedar Falls, Evansdale, and Hudson; the Waterloo School District; the Iowa Departments of Transportation, Economic Development, and Natural Resources; Natural Resources Conservation Service; and other parties with similarly vested interests. All plans should make note of the complex, interconnected, and area-wide effects of seemingly simple development decisions.
7. Each proposal for development must be considered in relation to:
  - Public health, welfare, and safety factors,
  - Consistency with this Plan,
  - Impacts on adjacent property values,
  - Density and/or the intensity of the proposed use,
  - Traffic generation and flow patterns,
  - Ability of the city to provide public services and public works infrastructure,
  - Infrastructure demands of the proposed use,
  - Surrounding land uses,
  - Impact on environmentally sensitive areas,
  - Landscaping, general design, and aesthetic considerations, and
  - Other factors affecting the general purpose and intent of the Plan.
8. Encourage citizen involvement and participation in the planning process.



9. Preserve sites with scenic or historical interest, if practical and feasible.
10. Continue to evaluate community boundaries, varying levels of governmental responsibility, and better means of public administration.
11. Using a sound annexation policy, such as the following, shall be encouraged. Annexation, which is the addition of territory or land area to a community, should only be considered if the factors defined in Policy 7 above are satisfied. Note that the city of Waterloo has a considerable amount of vacant or undeveloped land currently within its corporate boundaries.

Annexation proposals should be carefully considered prior to approval. Specifically, the city should review the costs, primarily those associated with providing services, of each annexation. Speculative residential land developments that seek to avoid county land use and zoning requirements do not necessarily make for compatible land use patterns and sound land use planning for the city. Any annexation, whether voluntary or involuntary, should be evaluated with respect to the Waterloo Comprehensive Plan, the Waterloo Municipal Code, the Code of Iowa, and to the policies of the city, as well as the tenants of logical, responsible city development practices such as service provision and compatibility of land uses.

12. Continue to enforce the city's zoning, subdivision, and building regulations. These ordinances are typically the primary implementation tools for a community's Comprehensive Plan. It should be noted that these tools, like the Comprehensive Plan, should be reviewed, updated, and amended regularly as the community and/or state and federal regulations require. A brief description of each type of ordinance follows.

Zoning, in the form of written text and a map, may be defined as a police power where the community is divided into districts where each district contains regulations pertaining to height, bulk, area, use of building and land, and density. This legal tool provides a means of regulation over private property for the purpose of maintaining health, safety, and general welfare of the entire community. As an implementation tool of the Comprehensive Plan, the primary objective of applying a zoning ordinance to a community is to work toward realizing a community's plan. The Code of Iowa specifically states that zoning regulations shall be in accordance with a community Comprehensive Plan. Typically, zoning is not concerned with land ownership, architectural design, or building materials. In addition, zoning is generally more concerned with the development of private property rather than public property.

Subdivision regulations are also a police power that communities may use to implement their Comprehensive Plan. A subdivision ordinance establishes land division procedures and infrastructure standards for proposed developments in the community. In addition, the Code of Iowa allows cities the opportunity to review and exercise authority over subdivisions proposed within two (2) miles of their corporate boundaries. A sound subdivision ordinance will ensure adequate lot areas, proper utility connections and street configurations, as well as establish review and approval procedures for proposed plats.

A building code specifies the standards by which structures and building are constructed in the community. The primary purpose of a building code is to protect the public health, welfare, and safety of residents during construction and/or renovation of structures within the city. In addition to the building code, the city of Waterloo has adopted and enforces codes regarding mechanical, plumbing, and electrical components of building construction.

13. Continue to use a Capital Improvements Program (CIP). The city of Waterloo also utilizes a CIP for managing municipal capital projects. A CIP ties a prioritized list of potential capital projects to funding sources, primarily the municipal budget. A CIP conveys project priorities to elected officials, staff, commissions and boards, and to the general public. In summary, the CIP is a multi-year prioritized list of prospective city capital projects that identifies the location of each project, funding sources, who is responsible for completion, and a timeline for each project.
14. Continue to enforce the community's floodplain ordinance. Currently, the city is a participant in the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP), and in the interest of the community, the city should continue to participate in the program. It should be noted that a floodplain



ordinance is a type of zoning commonly referred to as an overlay district. Like zoning, the floodplain ordinance consists of written text and map where written regulations are applied to the area(s) defined on the corresponding map.

15. Continue to implement an economic development strategy. The city of Waterloo has outlined its economic development strategy in several documents including its Millennium Plan, Cedar Valley Riverfront Renaissance Plan, Rath Neighborhood Brownfields Plan, Housing Needs Assessment, Cedar Valley Housing Challenge and Strategic Housing Development Initiative, and Urban Renewal Plan. In essence, the city hopes to capitalize on several assets. Specifically, the city desires to take advantage of being a regional retail and manufacturing center as well as its proximity to the Cedar River and various modes of transportation including Interstate 380 and U.S. Highways 20, 63, and 218; a regional airport; and numerous recreational trails. The community sees an opportunity to market itself as a regional center with access to agriculture, business and industry, transportation and public works infrastructure, as well as quality of life factors such as education, recreation, and tourism opportunities. As for economic development strategy, the community is working with existing employers to maintain and expand their businesses. In addition, the community is focusing on encouraging compatible, related or spin-off businesses and industries to develop in Waterloo.
16. Recognize that the Cedar River is an asset of the community, and as such, the city should focus on the river as a uniting factor for the community rather than a dividing one. As has been recognized in the Millennium Plan and Cedar Valley Riverfront Renaissance Plan, the community would like to see the riverfront redeveloped in such a manner that it becomes a regional attraction. In addition to redevelopment along the river, residents have shown an interest in the river itself as an underutilized recreational opportunity. In order to take advantage of the river, it has been determined that the depth of the water has to be increased through either dredging or damming procedures.
17. Understand that the municipal budget is another implementation tool of the city's Comprehensive Plan. The way in which a community allocates its funds, specifically in terms of staffing, may directly affect the dedication the community shows toward implementing its Plan. Staffing is very important because it assigns Plan implementation and development ordinances enforcement to someone and/or some department. By doing so, implementation of municipal regulations and plans may have a better chance of being consistently and evenhandedly enforced.
18. Utilize the Community Planning and Development Department, Housing Authority, and other development agencies that are available to the city. These departments, with their ability to influence redevelopment and revitalization in the community, are assets. The department also administers several beneficial programs, including those associated with the Community Development Block Grant (CDBG) program, housing rehabilitation program, Tax Increment Financing (TIF) programs, Enterprise Zone, and Consolidated Urban Revitalization Area (CURA) and Renew Waterloo programs. Other agencies who offer services to the city include Operation Threshold, Cedar Valley Economic Development Corporation, Black Hawk County Economic Development Corporation, University of Northern Iowa, and the Iowa Northland Regional Council of Governments (INRCOG).
19. The city of Waterloo should continue to support infill development in the community as an alternative to other types of urban expansion. Specifically, the city should continue to utilize its CURA Program to promote this type of development. Infill development, by definition, is that which occurs on existing lots where there may or may not be reusable buildings or structures. Because it does not require large tracts of vacant land be subdivided, valuable agricultural land and other environmental and natural resources can be preserved. This type of development may also help encourage neighboring property owners to improve their own property. Finally, infill development does not typically require extensions of municipal water, sewer, and streets, and therefore, is significantly less expensive to develop.
20. The Community Planning and Development Department should continue working on the Rath Neighborhood Brownfield reclamation project. The focus of this type of project, as well as other Brownfield projects, is to reclaim abandoned or aged commercial and industrial sites so that they may be redeveloped into improved residential, commercial, and industrial sites. In addition to the obvious development, aesthetic, and



environmental benefits associated this type of site reclamation, this type of redevelopment is a form of infill development that recycles land and offers an alternative to leapfrog development and urban sprawl.

21. Consider mixed-use development within the city. In preliminary discussions, the city Planning, Programming, and Zoning Commission indicated that it would support mixed-use development within the community. They did note that review and approval of mixed-use developments would be subject to the same requirements placed on individual use requests.
22. The city of Waterloo should continue to encourage planning and development efforts undertaken by its neighborhood organizations. These types of organizations offer the city a chance to work more closely with various areas of the community on specific projects that are of importance to both entities. In addition, neighborhood organizations serve as a valuable source of public input for all types of projects. It should be emphasized that any plans, policies, and programs that are developed by neighborhood organizations should be reviewed by staff for conformance with municipal plans, policies, ordinances, and program guidelines.
23. The city of Waterloo should consider innovative methods of managing growth whenever possible. Specifically, the city should encourage compact developments to occur that may reduce service costs associated with growth. In addition, the city should research other potential means of managing growth such as impact fees or transfers/purchases of development rights in order to help offset high service costs and reduce land development pressures. Researching new growth management techniques will help to ensure that the city is able to give timely consideration to any new tools made available through legislation or the state of Iowa.

## **AMENDMENT OF THE PLAN**

As has been stated throughout this Plan, the Waterloo Comprehensive Plan Update is intended to be a written guide for promoting orderly, logical, managed growth in the community. Further, because cities and their development are dynamic, the Plan needs to be dynamic as well. In short, the Plan itself has to be amendable. The following amendment process, which is codified by existing Waterloo ordinance, outlines the required amendment procedures for the Waterloo Comprehensive Plan Update.

The City Council of Waterloo may, from time-to-time, want to consider amendments to this Plan, including any and/or all of the maps, tables, and/or illustrations. In order to do so, first the Planning, Programming, and Zoning Commission shall consider the proposed amendment and conduct a properly noticed hearing, notice of which shall be published once not less than ten (10) nor more than twenty (20) days before the date of the hearing. The Commission shall make a recommendation on the proposed amendment, after the public hearing. Adoption of the amendment shall be by resolution of the Commission carried by an affirmative vote of not less than two-thirds (2/3) of its members. The Commission shall send its recommendation, either for approval or denial of the proposed amendment, to the City Council for consideration.

After receiving the recommendation from the Commission, the City Council may also hold a properly noticed public hearing on the proposed amendment. The City Council is authorized to make the final decision, including alterations to the amendment prior to adoption of any amendment. If recommended for adoption by the Commission, the City Council may adopt amendments by resolution after a simple majority vote of the Council. If recommended for denial by the Commission, the City Council may only adopt amendments by resolution after an affirmative vote of at least two-thirds (2/3) of the membership of the Council. If recommended for approval by the Commission, the City Council may only deny amendments after a simple majority vote of the Council.



**APPENDIX**  
**TRANSPORTATION ANALYSIS ZONE INFORMATION**





# Traffic Analysis Zones

## Legend

Number = Traffic Analysis Zone



1" = 6900"

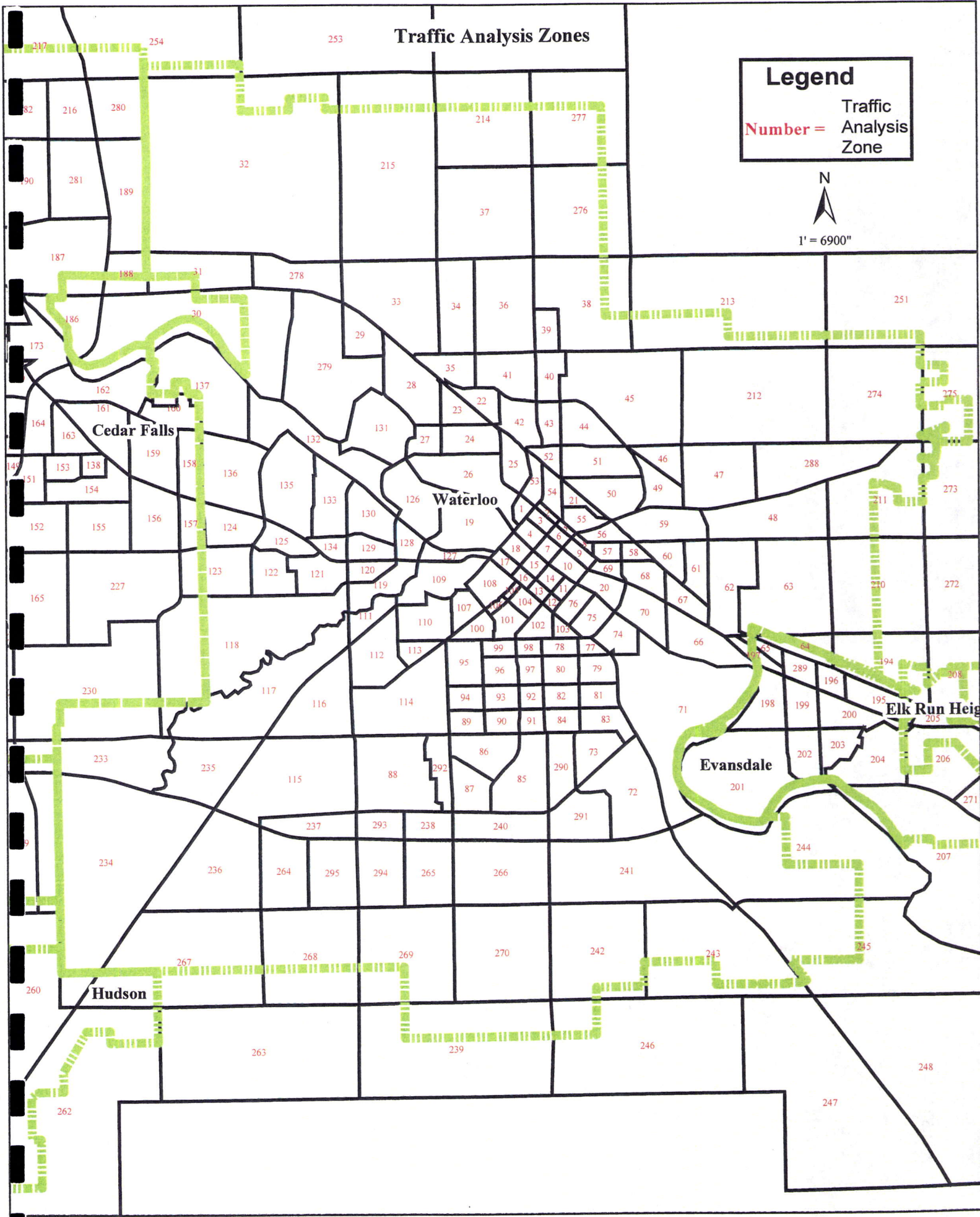
Cedar Falls

Waterloo

Evansdale

Elk Run Heights

Hudson







# TAZ Housing Data

2001/ 2025 DU – Explanation/ Comments

2001/2025 Emp – Explanation/Comments

1	104		26/30	Old Tower site redevelop
2	33		56	
3	126		143	
4	289/340	Riverfront housing	365	
5	0		279	
6	0		1715	
7	220/300	Riverfront housing	1110	
8	32		167/250	Peoples Clinic
9	150/200	Remove incompatible & infill	233/240	Mixed use develop, infill
10	61/121	Riverfront housing	166/250	Mixed use develop, infill
11	28/0	Industrial area	108/120	Infill, vacant lots
12	9/0	Industrial area	5/60	Infill, redvelop
13	17/0	Industrial area	31/60	Infill, redvelop
14	19/0	Industrial area	112	
15	0/50	Cedar Valley Mall housing	826	
16	0		188/200	Riverfreont Rensaasiance
17	4/0	Renaissance area	190/200	Riverfront Rensaaisance
18	23/73	Industrial/ Renaissance area	374	
19	0		1419/2500	Reuse Deere bldgs, office park area
20	14/0	Employment zone	453/600	Rath Admin, Crystal expand, 18 <sup>th</sup> St
21	0		0	(Does not show railroad employees)
22	0		158	
23	103		225	
24	523		94	
25	262/250	Commercial along Broadway	141/160	Family Dollar, new const, vacant, infill
26	39		227	
27	303		10	
28	313		57	
29	292/300	houses by church, others	58	
30	6		6	
31	21		542/560	Infill, expansions
32	14/0	Industrial area	259/1417	Industrial Park
33	211/300	Infill	1,666/2,000	Omega expansion, industrial property
34	50/80	Infill	67	
35	7/10	Infill	104/120	Vacant commercial land
36	60/100	San Mateo, St. Croix areas	17/100	College
37	48/100	Angeles Drive area	14	
38	146/160	future residential	11	
39	1/101	Senior housing project	188/260	Logan Plaza
40	361		62	
41	327		1642	
42	448		32	
43	211		91	
44	278		125	
45	33/133	residential near golf course	34	
46	38/50	Infill	0	
47	178/220	Infill	6/60	NE Ind Park
48	71		66/266	Bishop Ext, NE Ind Park
49	14/50	Future residential	0	
50	213/238	Infill	24	
51	323/348	Infill	110/130	EMA, African Am. Museum
52	95/100	Infill	0	

53	135		15	
54	407		135	
55	78		128	
56	123		44	
57	197		9	
58	82		153	
59	279/332	Stokes Development	69/100	BH County, Pinecrest Building
60	274		24	
61	6/0	Industrial	89/110	Industrial lots
62	79/100	Infill	81/100	Industrial lots
63	331/360	Infill	48/70	commercial lots, Bishop ext
64	2		0/20	Industrial area
65	0		62	
66	147		0	
67	207		2	
68	358		68	
69	84/74		90	
70	83		208/240	Ind lots, Rath redevelop, 18 <sup>th</sup> St bridge
71	96/70	Industrial areas	300/350	Riverview ind sites along 218
72	4/0	Crossroads	2549/4800	Crossroads outlots, vacant
73	210/300	Infill, Target	658/800	Supertarget, vacant land
74	22/0	Industrial	399/410	O'Reilley's, redevelop
75	56		273/350	redvelop industrial
76	60		164/250	redevelop, industrial
77	84		137	
78	222		1	
79	219		189	
80	297		1	
81	153		101/110	vacant land infill
82	229		4	
83	228		319	
84	147		47	
85	799/840	Infill	2840/3140	covenant, red lobster, vacant parcels
86	450		202/300	dale clark, vacant land KFC, covenant
87	350/400	Infill	333/340	vacant parcel infill
88	1236/1266		562/650	monat financial, funeral home, short's
89	36	(This number is wrong. Schoitz bldg has 94 units)	372	
90	214		5	
91	165		0	
92	183		8	
93	196		83	
94	199		123	
95	433		96	
96	182		38	
97	231		0	
98	166		1	
99	204		11	
100	230		242	
101	328/330	Habitat homes	29	
102	358		21	
103	56		313	
104	215		89	
105	1		80	
106	52		162	



107	401		28	
108	626/646	Emerson School	239	
109	457		23	
110	717/747	Whittier School	39	
111	7		183/190	JDCCU expand
112	168		36	
113	167		3	
114	934/935	New home on Martin Road	301/361	Porth bldg
115	730/790	PineView, Young condos, infill	458/700	Allen site, vacant ind, DOT site
116	666/766	Oak Park development	217/300	vacant ind and com
117	60/62		163/263	vacant land martin Rd
118	260/280	ark Lane infill, west of Katoski growth	124	
119	1		143	
120	157/167	infill, OT lots, Solar	139	
121	295		279	
122	287/327	Titus land into lots	7	
123	340/372	Minard developments, infill		
124	114/250	Tunis site - apts	438/500	Locakrd arlen site
125	231/250	Sager Plat	237/257	Red Cross, vacant land
126	0		413/450	westfield redevelop
127	0		0/30	vacant ind parcels
128	32		273/303	vacant ind parcels
129	286		142	
130	415/419	Infill	377/427	vacant parcels, new bldgs
131	32		0	
132	86		162/240	vacant ind, new RSC
133	303		620/700	former WI reuse
134	116		605/625	McKenna
135	557/562	Pleasant Valley Drive	588/600	Minard plat area develop
136	488/498	LeCompte, Greenhill Plats	704	
137	132		7	
194	10		2/50	industrial land vacant
210	9		12	
211	5		2913/3400	vacant ind land
212	10		17	
213	9		0	
214	13		0	
215	25		193/243	ind lots
230	3		2	
233	0		1466	
234	30/37		133/160	ind land, ahrean's auctions, cv collision
235	0		30/500	ind land vacant, good loc for ind or com
236	312/500	Ekho Ridge, Klingamen prelim plan,	295/345	com land vacant
237	2/52		284/1184	VGM, future office
238	0		585/1385	tower, future office
239	59/79	New lots	122	
240	6		232/482	Lowe's, other com
241	87/600	Full build, Guernsey concept	49/349	Water Park area, along 218
242	20/170		504	

243	187/507	Cedar Hills, ASL	105	
244	326		1556/ 1656	Bertch, vacant parcels, Stainless Plus
245	231/236		5	
264	144/200	Audubon, Falcon Ridge	6	
265	2		2/500	future office park
266	6		0/900	future com/ ind
267	11		11/161	ind vacant land, along 63
268	5		0	
269	73/80	Additional lots, infill	10	
270	8/58		2	
273	15		7/207	vacant ind parcels
274	0		2291	
275	6		190/290	vacant ind parcels
276	60/80	Additional lots, infill	30	
277	16		4	
278	3		334/364	
279	19		129	
288	3		132/1032	Ne site
290	344/384	Behind Target development	1099/1200	Menards, vacant sites, factory card
291	6/100		1487/1500	home depot, vacant lots
292	361/400	Rachel St. developments	921/980	new bank, bob denny develop, infill
293	1/0	Office Park area	0/1000	future office park
294	3		6/306	future office park
295	6/60		2	

**Totals: Current: 28,835; Projected: 31,967;**  
**Change (+3,132)**

**Totals: Current: 47,419, Projected: 62,825;**  
**Change (+15,406)**

The dwelling units were derived from the recent population trends from the 1990 and 2000 census figures, with an estimate on similar growth trends as well as a continued drop in person per occupied housing units to come up with an estimate of 74,447-75,000 for 2025 population for Waterloo. With a person per occupied unit of 2.4 – 2.31, that would put us at 31,019- 32,228 total dwelling units. The number above is between those estimates.

The total employment was derived from the BH County growth in jobs from 1990-200 of 11,700 new jobs. We are forecasting at 25 years or 23,400-29,250 new jobs per previous 10-year growth rate. In 2002, Waterloo is 65% of jobs in BH County. 65% of lower end at 23,400 is 15,210 new jobs – to be conservative. Number above is near this number.