

DOWNTOWN REVITALIZATION PLAN



TOWN OF WATERLOO, IN

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ACKNOWLEDGEMENTS

In addition to the many community members who provided invaluable knowledge to assist us in the development of this plan, we would like to thank the following individuals for their added support:

Ball State University

Michael Burayidi, PhD – Professor
Lohren Deeg - Urban Designer
Emily Hepworth
Brandon Kendera
Logan Lane
Nathan Schall
Anton Schauerte
Nathaniel Simmons
Steven Stransky

Town of Waterloo

Tena Woenker - Town Manager
Sallie Pease - Redevelopment Commission

1: INTRODUCTION

The Town of Waterloo was settled along Cedar Creek and was originally called Uniontown. It is located in the north-central part of DeKalb County. Waterloo is considered the “Crossroads of northeastern Indiana” because it is located along the New York Central lines east and west and at the intersection of U. S. highways 6 and State Road 427. This makes Waterloo an ideal location not only for railroad and ground transportation, but also for shipping in northeastern Indiana.

According to the 2000 US Census, Waterloo had 2,200 residents with 832 households and 898 housing units. The largest population cohort was in the 25 to 54-year old bracket, comprising 44.8 percent of the town’s residents. About 8.4 percent of the population was 65 years or older in 2000.

In 2010 the Census Bureau reported that there were 2,242 residents in the town, a slight increase from the 2000 figure. In this Census there were 942 housing units and 809 households. By 2016, the population dropped slightly to 2,166 residents with 39.1 percent in the 25 to 54-year old bracket and 6.6 percent of the town’s population 65 years or older. The decline in Waterloo’s population is symptomatic of many small towns across the state of Indiana and nationwide (see Figure 1). For example, in 2017 the Northwest Indiana Times reported that 297 Indiana cities and towns lost 103,750 residents over the previous 15 years (Pete 2017).

The population declines have impacted the health of the downtowns of these cities as the middle class and retail businesses have either closed shop or moved out from the central city to the suburbs. The Town of Waterloo is taking proactive steps to revitalize the town’s urban core. In the fall of 2017 the Town approached the Department of Urban Planning at Ball State University to assist in preparing an

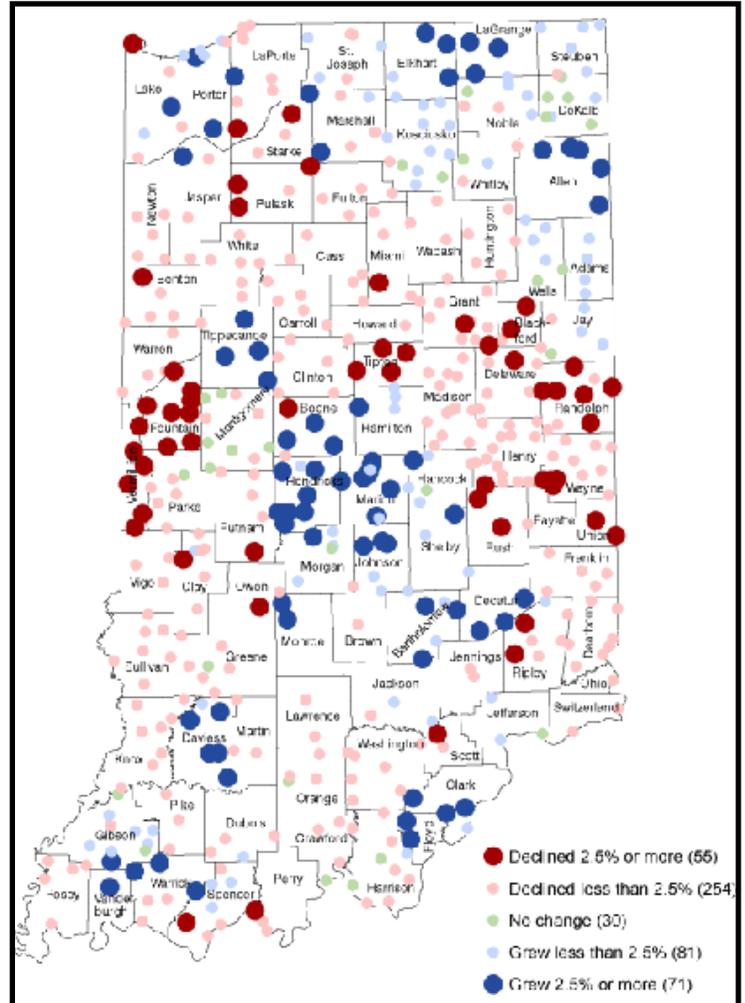


Figure 1: Percent Change in Small Town Populations 2010-2014

urban revitalization plan for the redevelopment of the town’s urban core area. The general boundaries of this area is shown in Figure 2. The area stretches around Wayne Street in the town’s main commercial corridor. It is where most of its historic buildings of Italianate, Colonial and Spanish eclectic architecture is located. The Town Hall, library, train station, and the former Hart’s grocery store are also located in this district.

This plan is the outcome of a semester long project that culminated with the identification of initiatives to help spur the revitalization of the

town's urban core. In the development of the plan, the team facilitated public input meetings and conducted a downtown field study and a survey of stakeholders. We also analyzed existing land uses, the urban and physical structure of the urban core district, and analyzed the town's demographics and socio-economic profile. Additionally, we reviewed existing partnerships, economic incentive programs, and performed a retail business leakage analysis to help identify the key issues that needed to be addressed. This culminated in the development of a vision statement and proposed initiatives for the development of Waterloo's urban core district based on residents' vision for the area. This vision is summarized as follows:

Waterloo's downtown will be an aesthetically pleasing and unique regional gathering place that provides connectivity, cultural amenities, and specialty businesses to visitors and residents in a historic setting.

All of the initiatives in the plan reflect this core vision. The plan is categorized into three sections: design, policy, and regulation. The design section incorporates initiatives that suggest modifications to the physical environment of the district. Initiatives included in this section are streetscaping, signage, a community center, a farmers' market, space for a summer movie night, a dog park and public art installations.

The next section, policy, consists of several initiatives including proposals for a multi-year capital improvement plan and economic development strategies. These strategies include a revolving loan fund, venture capital fund, waiver of fees for businesses locating or relocating in the downtown, a kitchen incubator, restaurant/grocer incentives, building re-use incentives, and public private partnerships.

The final section of the plan, regulations, is comprised of proposals for the adoption of a historic preservation and sign ordinance, as well as design guidelines. Such an ordinance would provide guidelines on historic building modifications, setback requirements, use of building materials, building heights, windows and doors, landscaping, sidewalks, parking, and street furniture.



Figure 2: Urban Revitalization Corridor

2: PLANNING PROCESS

Steps in the Planning Process

There are three main phases of the planning process as outlined in Figure 3. It includes an analysis and identification of key findings, development of strategies, and an implementation phase.

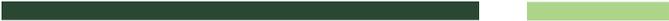
The analysis phase is undertaken to provide a good understanding of the community and its needs and to ensure that residents take full ownership of the plan through their participation and revelation of their felt needs.

The second phase analyzes the information obtained through the data analysis, public input and community surveys to identify the key issues and to formulate strategies to address them.

The third phase outlines how the strategies are to be implemented through an action plan to revitalize the area. Details of the process as they were implemented in the redevelopment planning process for Waterloo's core urban area are outlined in Figure 3.



Figure 3: Steps in the Planning Process



Project Methodology

For this project, we used five different methods to study and understand Waterloo and its core historic district. These approaches are listed in the order in which they were conducted.

Review of Existing Documents

We reviewed historical documents about the town to get a better understanding of the development of the town. We also reviewed the Town of Waterloo's Comprehensive Plan that was prepared in 2013.

Field Study

The field study consisted of a walking tour and audit of the downtown area to document the physical features, the opportunities as well as the development constraints of the area (see Appendix A for more information on the audit).

Community Forum

The community forum was held on February 20, 2018 with over 60 community members present. The forum provided an opportunity for residents to discuss their vision for the downtown, identify the opportunities and constraints for the development of the downtown, and provide their opinion on its redevelopment priorities. For more information on the forum, see Appendix B.

ESRI Analysis

Using ESRI's Business Analyst and Community Analyst tools, we analyzed the economic conditions for Waterloo's downtown. We identified the retail market gaps and leakage for the town and for each sector of the economy. This helped us to identify the economic development potential for Waterloo and for the downtown area. We also compared Waterloo's economy to other similar sized cities and towns in Indiana. For more information on the ESRI analysis, see Appendix C.

Community Survey

Using Qualtrics, a survey software, we designed survey questions that were taken by residents of Waterloo. The survey link was distributed to residents of Waterloo via the town's website. Paper copies were provided for those without internet access. Over 400 residents took the survey; a good response rate. For more information on the Community Survey, see Appendix D.

These various methods of gathering information about Waterloo and its downtown led to the identification of the key findings in Chapter 3.

3: KEY FINDINGS

In Chapter 2, we outlined the steps that were used in analyzing and developing the key issues for the redevelopment of Waterloo's downtown. To recap, these included a review of the 2013 Waterloo Comprehensive Plan, a field study of the downtown, ESRI analyses of the community, case study comparisons, a community forum, and a community survey. Details of the findings from these approaches are provided below.

Review of Existing Documents

In reviewing the Comprehensive Plan we noted that several of the proposals in the plan were implemented while others were still outstanding. Those proposals that were implemented since 2013 included the following:

1. Improved train station and Amtrak platform, and provision of more parking.
2. Created a TIF District
3. Expanded Library
4. Approached MPO about reclassifying Center Street

The projects in the Comprehensive Plan that were yet to be implemented were:

1. Owner-occupied rehab of housing stock within five years
2. Streetscaping of Maple Street and Van Vleek Street
3. Complete Streets along US-6, Wayne Street, Center Street, and Van Vleek Street
4. Implement "Safe Routes to School"
5. Facade improvements for downtown buildings
6. Implement Land Bank and blight removal along west side of Center Street
7. Infrastructure improvements

Field Study

The field study enabled us to assess the existing conditions and identify development opportunities for the study area. Figures

4 and 5 identify both the opportunities and constraints to the redevelopment of the study area. Categories covered in this analysis include gathering spaces or destination points, street wall/mixed use, wayfinding signage, historic buildings, and two-way streets.

Community Forum

The community forum provided a space for community residents to gather into small groups and share ideas for the future of Waterloo. One of the best assets the community has is the community itself. As Table 1 shows, the meetings were well attended by town residents.

Meeting Dates	Attendance
January 23	63
February 20	30
April 17	45

Table 1: Community Forums and Participation

Several ideas emerged from the forum, and these were later used to formulate the goals and initiatives for the revitalization of the downtown. These included:

Desire to increase success of local businesses

The community demonstrated a strong desire to capitalize on both pedestrian and auto traffic by establishing local businesses in the historic downtown. The community believes the businesses should be focused on the town's uniqueness by attracting niche and hospitality businesses.

Need for public gathering spaces

Attendees emphasized the need for public gathering spaces that are 1) available to all ages, 2) capable of hosting events, and 3) allow residents to be engaged with the community.



Figure 4: Downtown Audit Map



Figure 5: Downtown Potential Map

3: KEY FINDINGS

Emphasis on uniqueness

Residents expressed a desire to grow and retain local businesses and attract tourists through art, history, trails, and unique business opportunities.

Importance of train depot for downtown

Residents identified the train depot as a community asset and therefore will like to utilize the Amtrak depot and train station to attract people to the downtown. They also will like the Town of Waterloo to provide services that cater to the needs of passengers using the train.

Diversification of downtown economic activity, particularly niche businesses

Waterloo's historic downtown has the potential to host a number of unique businesses that will attract additional vehicular and pedestrian traffic to the downtown. Some of the residents expressed frustration about the high cost of utilities in the town and cited this as one of the reasons for the town's failure to attract new businesses or for losing existing ones. Other concerns expressed at the public forum were the high cost of moving expenses, and the need for support of restoration/remodeling of commercial space in the downtown.

Attraction of more traffic from I-69

Participants expressed an interest to attract drivers from I-69 to a unique and historic downtown.

ESRI Analysis

The ESRI analysis enabled us to determine the extent of retail leakage from the town. Leakage refers to the potential economic activity lost to other communities. Figure 6 and Table 2 show the ESRI analysis for Waterloo.

The leakage analysis showed that Waterloo loses \$12 million every year to nearby communities because residents in the town do not have the services or goods they need within the town boundaries. Retail businesses and shopping comprised the greatest category of leakage. The categories representing the highest leakage include motor vehicle and parts, food and beverage, general merchandise, building materials, and health and personal care.

Using ESRI, businesses and cultural amenities were also mapped and analyzed for twelve similar sized Midwest towns. These towns were chosen by both residents and our team as model communities which Waterloo should strive to mimic. Additionally, these towns exhibit a population and characteristics similar to Waterloo. After an analysis of the data, Warren, IN and Woodbine, IA were determined to possess exemplary economies deserving of replication by Waterloo. Both Warren and Woodbine were then compared with Waterloo for their retail, commercial and other service conditions.

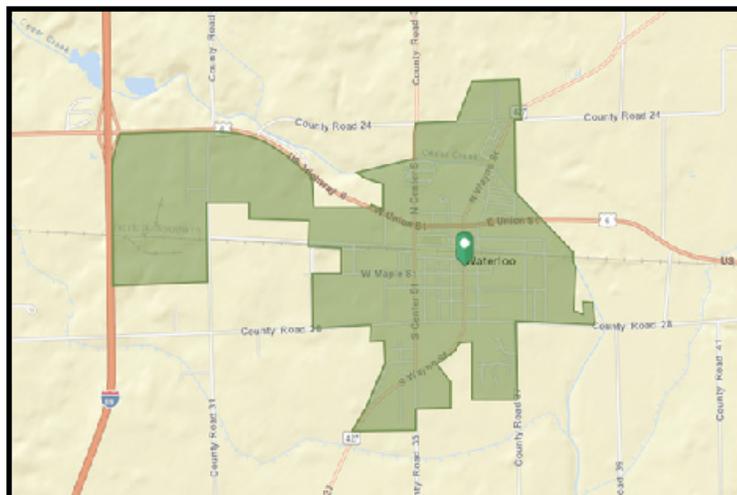


Figure 6: Waterloo boundaries for ESRI analysis

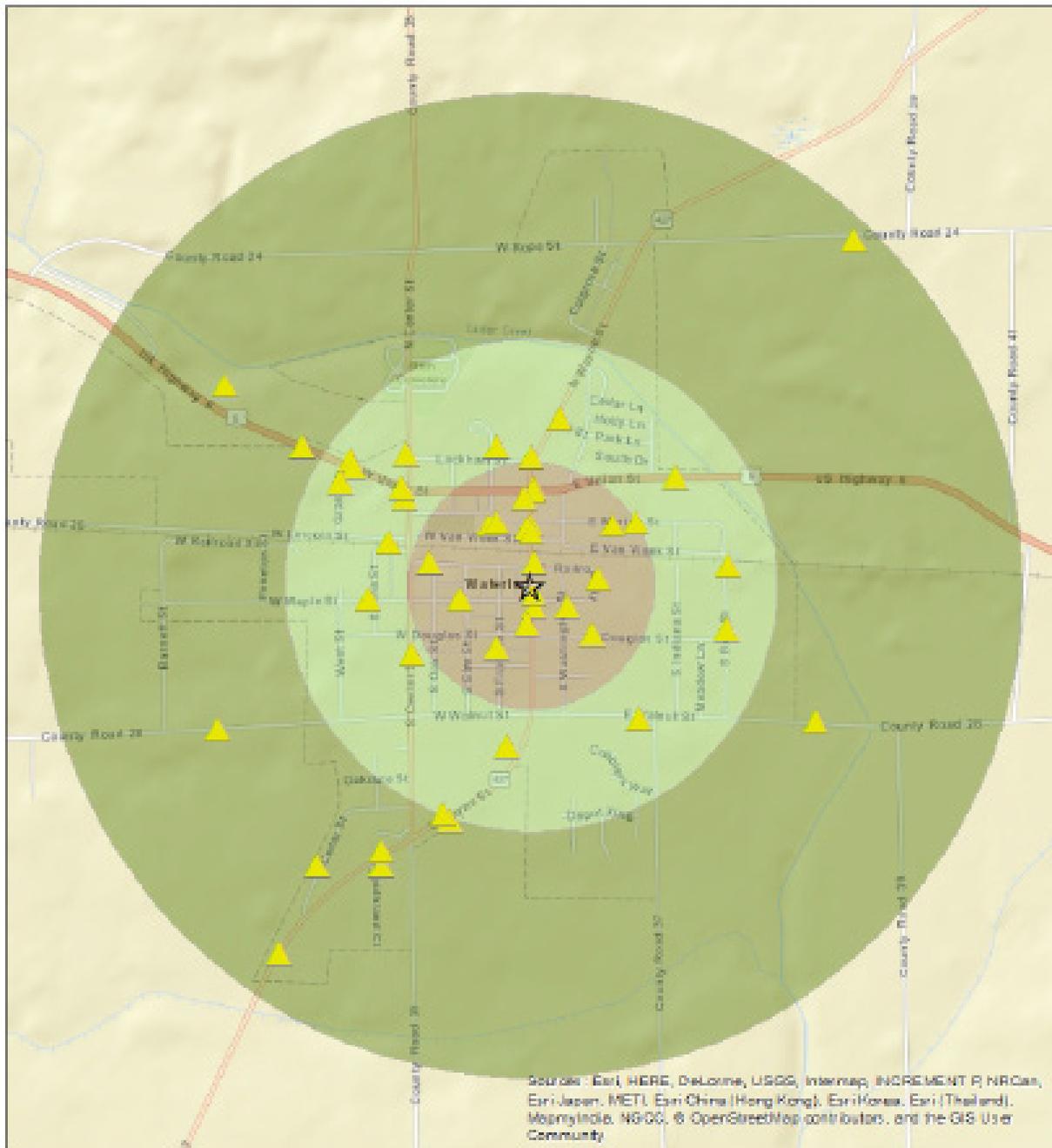
Summary Demographics						
2017 Population						2,224
2017 Households						805
2017 Median Disposable Income						\$35,700
2017 Per Capita Income						\$18,592
Industry Summary	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink	44-45,722	\$20,757,770	\$8,914,826	\$11,842,953	39.5	10
Total Retail Trade	44-45	\$18,815,318	\$8,722,843	\$10,092,475	38.8	7
Total Food & Drink	722	\$1,942,461	\$181,983	\$1,760,478	53.9	3
Industry Group	NAICS	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers	441	\$4,148,703	\$0	\$4,148,703	100.0	0
Automobile Dealers	4411	\$3,251,562	\$0	\$3,251,562	100.0	0
Other Motor Vehicle Dealers	4412	\$896,868	\$0	\$896,868	100.0	0
Auto Parts, Accessories & Tire Stores	4413	\$400,273	\$0	\$400,273	100.0	0
Furniture & Home Furnishings Stores	442	\$354,460	\$59,267	\$297,280	80.1	1
Furniture Stores	4421	\$354,460	\$0	\$354,460	100.0	0
Home Furnishings Stores	4422	\$182,007	\$59,267	\$122,800	50.9	1
Electronics & Appliance Stores	443	\$542,554	\$0	\$542,554	100.0	0
Big Materials, Garden Equip. & Supply Stores	444	\$1,282,155	\$0	\$1,282,155	100.0	0
Big Material & Supplies Dealers	4441	\$1,191,658	\$0	\$1,191,658	100.0	0
Lawn & Garden Equip & Supply Stores	4442	\$90,497	\$0	\$90,497	100.0	0
Food & Beverage Stores	445	\$1,298,415	\$556,094	\$742,321	71.1	1
Grocery Stores	4451	\$2,888,308	\$0	\$2,888,308	100.0	0
Specialty Food Stores	4452	\$153,187	\$0	\$153,187	100.0	0
Beer, Wine & Liquor Stores	4453	\$296,920	\$556,094	-\$299,174	-36.8	1
Health & Personal Care Stores	446,4464	\$1,203,062	\$0	\$1,203,062	100.0	0
Gasoline Stations	447,4471	\$2,216,419	\$5,212,078	-\$2,995,659	-40.3	1
Clothing & Clothing Accessories Stores	448	\$729,648	\$0	\$729,648	100.0	0
Clothing Stores	4481	\$446,163	\$0	\$446,163	100.0	0
Shoe Stores	4482	\$146,503	\$0	\$146,503	100.0	0
Jewelry, Luggage & Leather Goods Stores	4483	\$136,982	\$0	\$136,982	100.0	0
Sporting Goods, Hobby, Book & Music Stores	451	\$405,354	\$447,370	-\$38,016	-4.4	2
Sporting Goods/Hobby/Musical Instr Stores	4511	\$332,885	\$447,370	-\$114,485	-14.7	2
Book, Periodical & Music Stores	4512	\$76,469	\$0	\$76,469	100.0	0
General Merchandise Stores	452	\$1,193,473	\$1,002,784	\$1,193,473	52.3	1
Department Stores Excluding Leased Depts.	4521	\$2,351,890	\$0	\$2,351,890	100.0	0
Other General Merchandise Stores	4529	\$804,087	\$1,002,784	-\$198,697	-11.0	1
Miscellaneous Store Retailers	453	\$856,892	\$0	\$856,892	100.0	0
Florists	4531	\$38,626	\$0	\$38,626	100.0	0
Office Supplies, Stationery & Gift Stores	4532	\$150,639	\$0	\$150,639	100.0	0
Used Merchandise Stores	4533	\$115,767	\$0	\$115,767	100.0	0
Other Miscellaneous Store Retailers	4539	\$551,860	\$0	\$551,860	100.0	0
Nursery Retailers	454	\$395,652	\$1,055,310	-\$659,658	-45.5	1
Electronic Shopping & Mail-Order Houses	4541	\$303,204	\$0	\$303,204	100.0	0
Vending Machine Operators	4542	\$21,434	\$0	\$21,434	100.0	0
Direct Selling Establishments	4543	\$71,014	\$1,055,310	-\$984,296	-87.4	1
Food Services & Drinking Places	722	\$1,942,461	\$581,983	\$1,360,478	53.9	3
Social Food Services	7223	\$51,444	\$0	\$51,444	100.0	0
Drinking Places - Alcoholic Beverages	7224	\$89,184	\$228,094	-\$148,910	-55.0	2
Restaurants/Other Eating Places	7225	\$1,821,833	\$343,889	\$1,477,944	68.2	1

Table 2: Retail Gap and Leakage Analysis

Comparison of Case Study Communities

Waterloo was compared to Warren and Woodbine: two exemplary communities with aspirational downtowns for Waterloo. The analysis as seen in Figures 7 through 12 showed that Waterloo has 25 businesses and 10 civic and cultural amenities within a quarter mile of the downtown. The number of businesses in Waterloo fell short of the 52 businesses in Woodbine, which also had 13 civic and cultural amenities within a quarter mile of its downtown. Also, Warren has 44 businesses and 11 civic and cultural amenities within a quarter mile of the city's downtown.

Location of Businesses in Waterloo

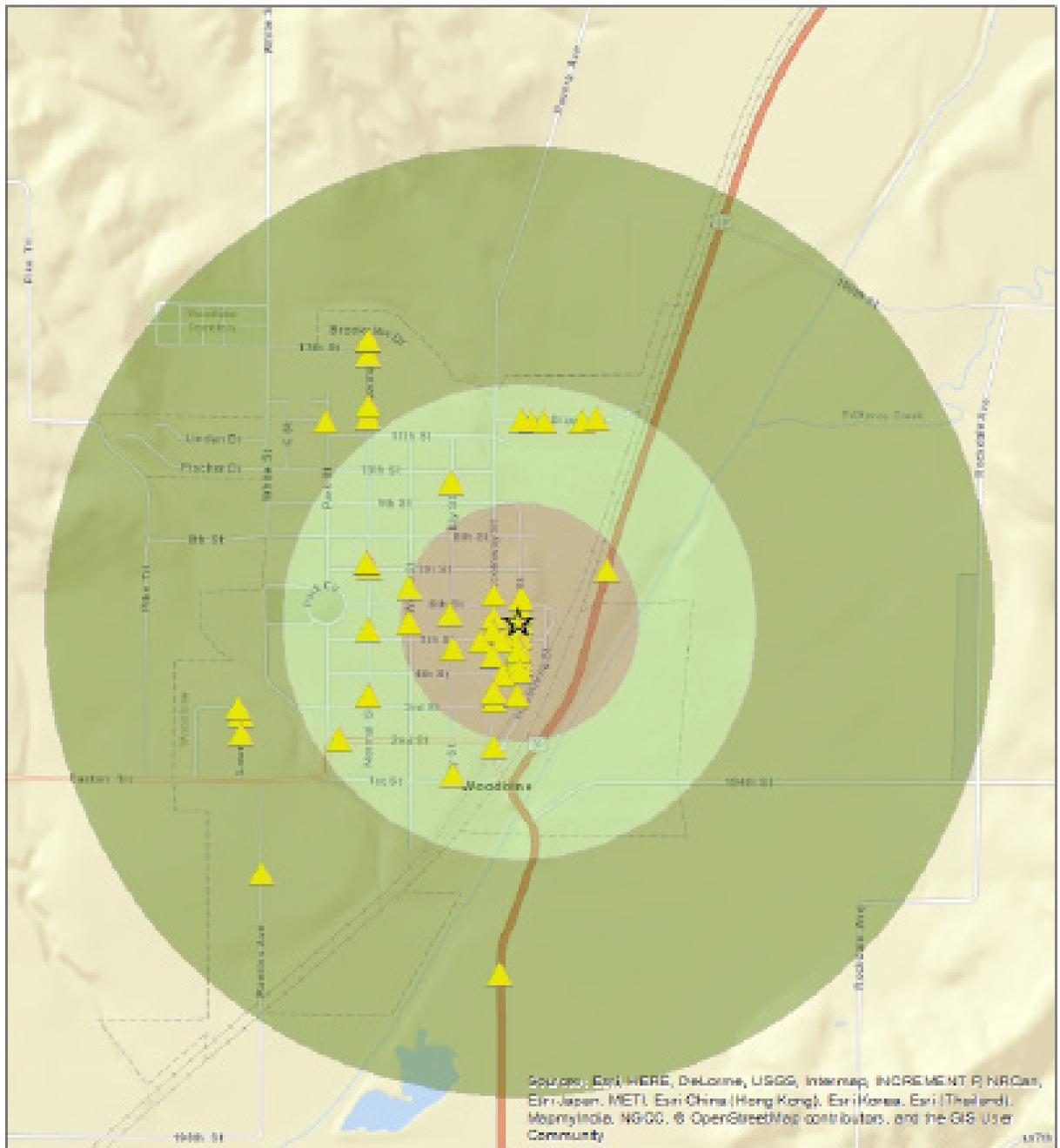


Legend

-  Downtown
-  Businesses
-  0.25 Mile Buffer
-  0.5 Mile Buffer
-  1 Mile Buffer

Figure 7: Waterloo business locations

Location of Businesses in Woodbine



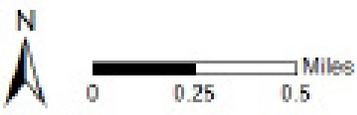
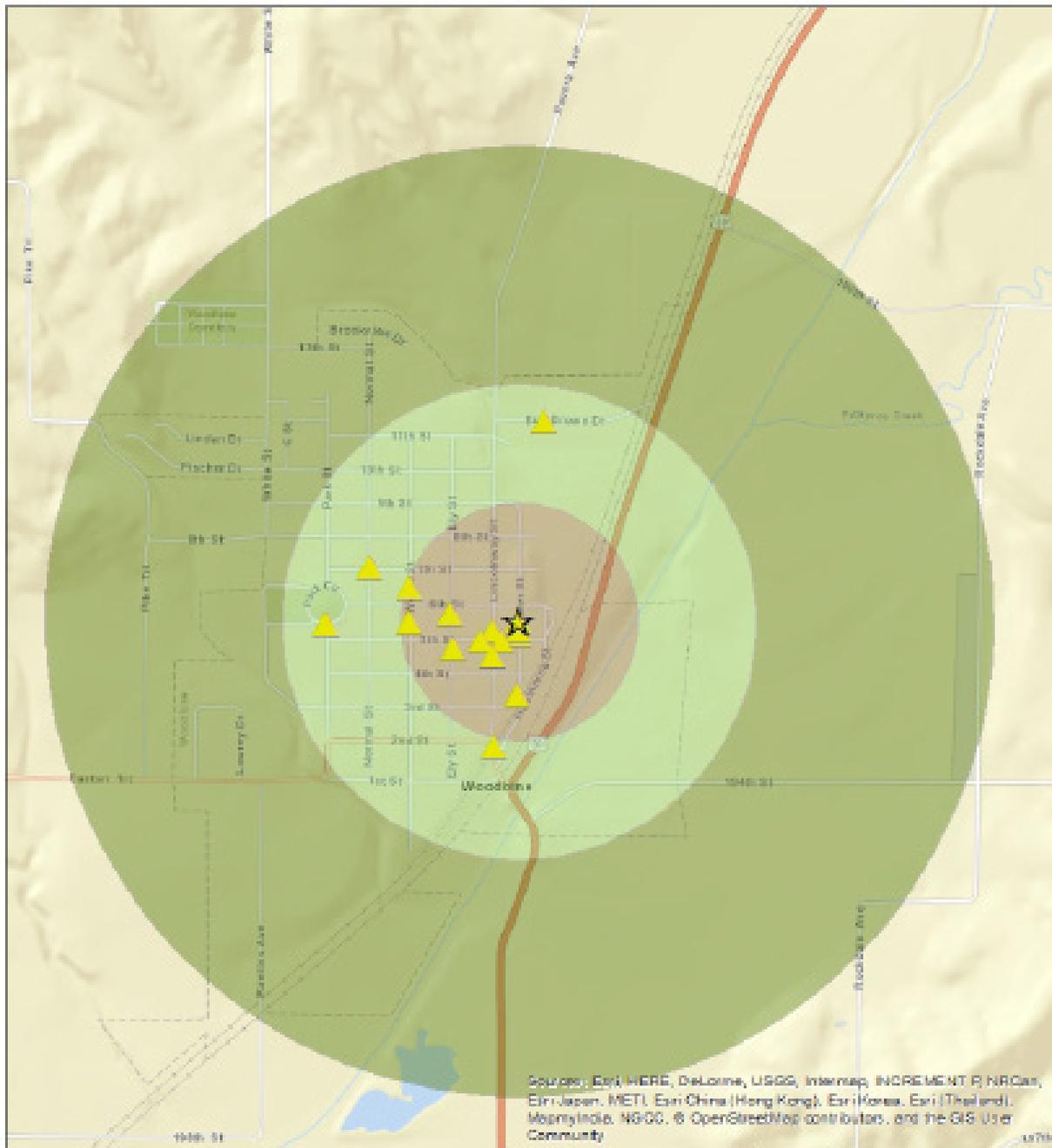
0 0.25 0.5 Miles

Legend

- ☆ Downtown
- ▲ Businesses
- 0.25 Mile Buffer
- 0.5 Mile Buffer
- 1 Mile Buffer

Figure 9: Woodbine business locations

Location of Civic & Cultural Amenities in Woodbine



- Legend**
- Downtown
 - Civic & Cultural Amenities
 - 0.25 Mile Buffer
 - 0.5 Mile Buffer
 - 1 Mile Buffer

Figure 10: Woodbine civic and cultural amenities locations

3: KEY FINDINGS

Community Survey

We conducted an online community survey consisting of 20 questions that garnered responses from 409 people. Survey responses provided information on demographics, desired downtown amenities and perceptions of downtown Waterloo and its amenities. Additionally, questions regarding spending habits and the frequency of downtown visits were also asked. Combined with input from the community forum, information gathered from survey respondents inspired the vision for downtown Waterloo, which reflects the community's desires, values, and interests. In addition to better understanding the community and assisting in the development of the vision statement, the community survey helped identify areas of improvement and spurred ideas for creating downtown Waterloo's future.

The key findings from the survey can be summarized as follows:

Favorite Downtown Features

Restaurants, Historic Charm, and Walkability

Desired Physical Features

Improved Landscaping, Event Space, and Public Art

Establishments to Expand

Restaurants, Grocery Store, and Downtown Shopping

Desired Events

Farmers' Market, Festivals and Summer Movie Nights

Favorite Aspects of Downtown Waterloo

Train Depot, Library, and Park

Least Favorite Aspects of Downtown Waterloo

Vacant/Abandoned/Run Down Buildings

Main Expenditures Outside Waterloo

Grocery, Clothing, and Household Items

Main Services Outside Waterloo

Medical, Automotive, and Banking

4: PLAN INITIATIVES

DESIGN 20

POLICY 25

REGULATION 30

DESIGN

SIGNAGE	21
STREETSCAPING	26
COMMUNITY CENTER	35
SUMMER MOVIE NIGHTS	38
FARMERS' MARKET	41
DOG PARK	45
COMMUNITY SWIMMING POOL	48
PUBLIC ART	50

SIGNAGE

Signs can be a useful tool for communities of all sizes. They can serve as much-needed wayfinding and navigation tools for visitors and residents while simultaneously serving as aesthetically pleasing additions to the streetscape. Visitors see them and know that they have reached their destination, while residents see them and feel the comfort and happiness associated with returning home. In sum, they can serve as a powerful placemaking tool, and their construction will constitute a crucial portion of the efforts to foster the sense of place that is needed for successful downtown revitalization.

Three different types of signs are proposed for this part of the project. In order to maximize the visibility and effectiveness of the proposed signage, ideal locations for three different sign types have been identified. The monument sign will be located at the interchange of I-69 and US Highway 6, gateway signs will be located at four entrances to the town (one for each cardinal direction), and wayfinding signs will be placed in the immediate downtown area (see Figures 13 and 14).

As the primary point of entry to the town for residents and visitors alike, the I-69/US Highway 6 interchange would be an ideal spot for a sign showing residents and visitors that they have reached Waterloo. Crucially, a sign at this location can also grab the attention of those who are not aware of or did not initially intend to visit Waterloo – an untapped source identified as crucial to the town’s economic vitality by its residents. Other communities in Indiana have reached the same conclusion as Waterloo’s residents and have taken action to make the presence of a vibrant community known to motorists on Interstate highways. Because this sign would be designed with the intention of grabbing the attention of motorists and passengers going by at 70 miles per hour or more, the sign would have to be larger in scale and prominently display the name of

the town. Unlike the other sign types, there would only be one of these due to its size and cost.

Gateway Signs

Signs can also be placed at the entrances, or ‘gateways’ to the town located along surface streets, such as US Highway 6, where such a sign already exists (about 2,000 feet west of the US 6/Center Street intersection). These signs would naturally be much smaller than anything placed at an interstate interchange but they would also ideally be larger and more eye-catching than the existing signage. In addition to the existing location on US Highway 6 west of downtown, additional signs could be added so that gateway signs exist for all four cardinal directions (North, South, East, West). Since it serves as Waterloo’s main street as well as the main north/south artery in the town, Wayne Street is the natural choice for the north and south gateway signs. The north gateway sign could be placed at the northern edge of the city limits, at the intersection of Wayne Street and Rope Street/CR 24, while the southern gateway sign could be placed at the southern edge of the city limits, at the intersection of Wayne Street and Center Street. The before and after images of the signs at the suggested locations are shown in Figures 15 and 16.

Wayfinding Signs

These signs, which provide visitors and residents with directions to major destinations and amenities in a neighborhood, would ideally be placed in or near the center of downtown as they target pedestrians and occupants of slow-moving vehicles. Like the other signs, they serve a practical purpose while also contributing to the quality of place and aesthetics of the downtown area. They show visitors that they are welcome in the area and that the downtown is a vibrant place.

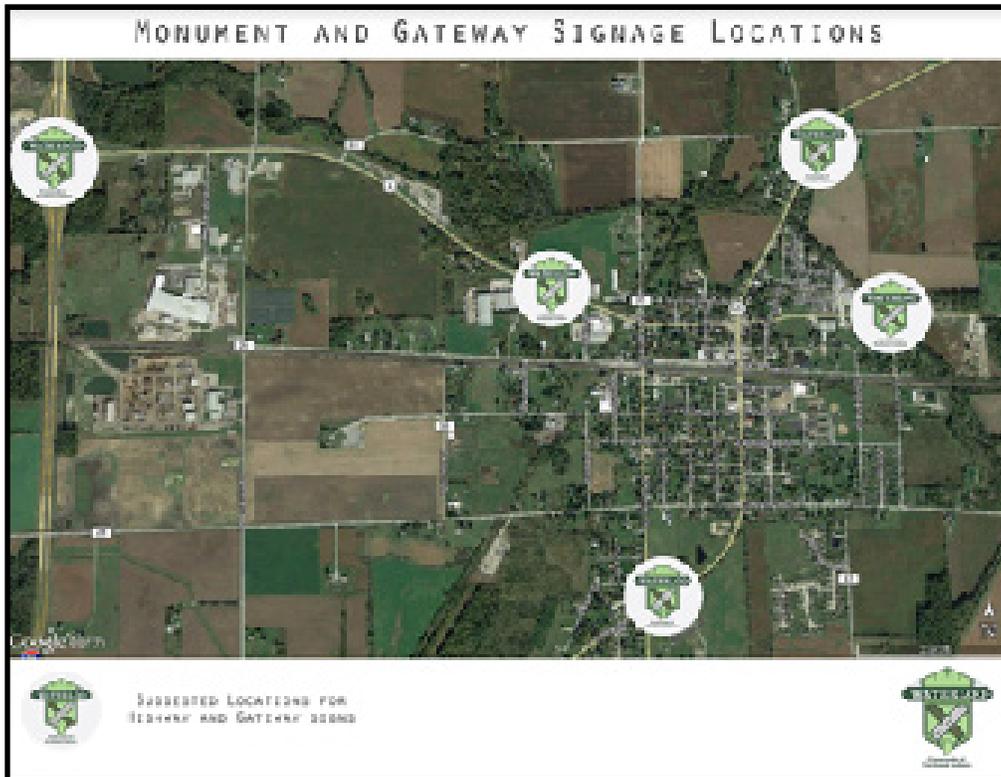


Figure 13: Monument and gateway signage locations



Figure 14: Wayfinding signage locations

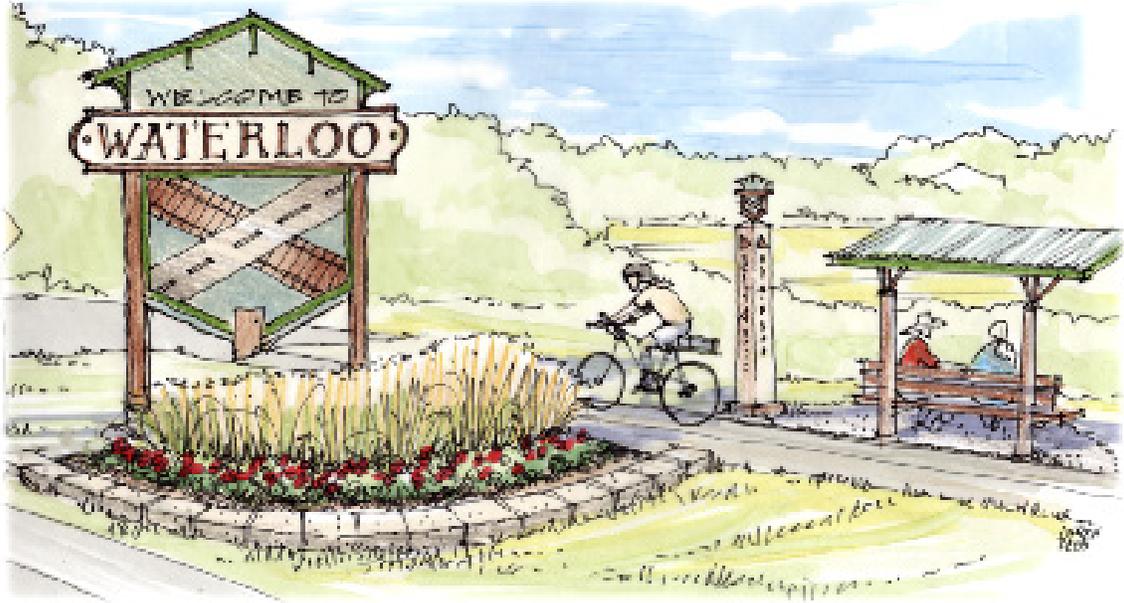


Figure 15: Gateway sign at Hwy. 427 and Swartz Ditch

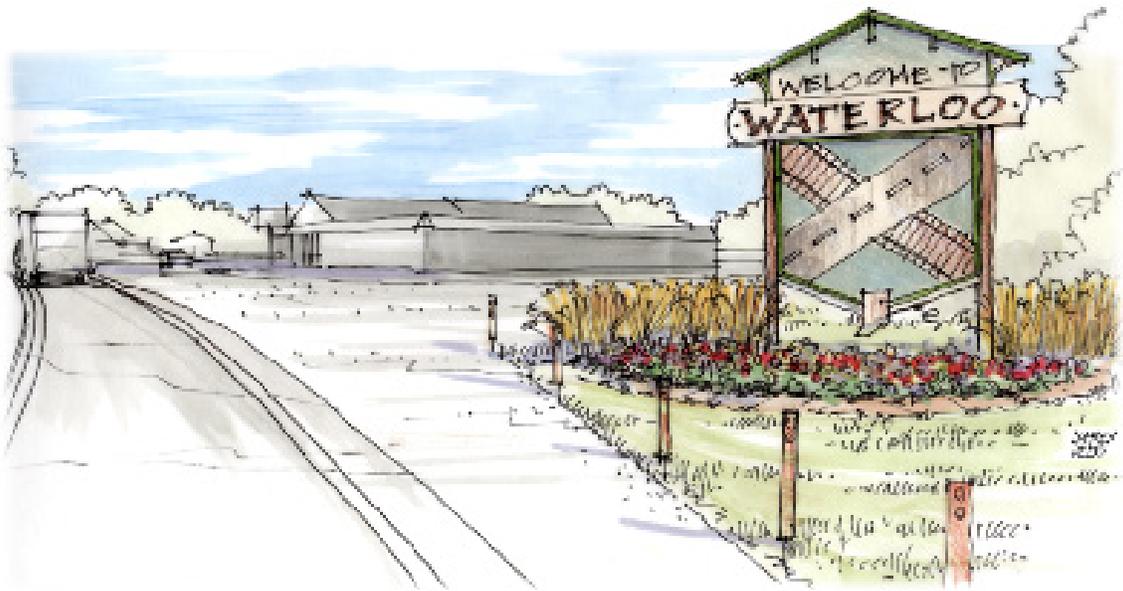


Figure 16: Gateway sign at Hwy. 427 and Rope Street

Funding Table

Table 3 summarizes the proposed signage, the estimated cost as well as the sources of funding and community partners that will need to collaborate to implement this initiative.

Project Components	Community Partner(s)	Cost	Funding Source	Priority
Monument Sign	Town of Waterloo, Indiana Department of Transportation, DeKalb County, Indiana Department of Culture and Tourism	~\$100,000-\$200,000	Town of Waterloo, Indiana Department of Transportation, United States Department of Transportation	Medium
Gateway Signs	Town of Waterloo, Indiana Department of Transportation, DeKalb County, Indiana Department of Culture and Tourism	~\$15,000-\$30,000	Town of Waterloo, Indiana Department of Culture & Tourism	High
Wayfinding Signs	Town of Waterloo, Indiana Department of Transportation, DeKalb County, Indiana Department of Culture and Tourism	~\$5,000-\$10,000	Town of Waterloo, Indiana Department of Culture & Tourism	High

Table 3: Signage Initiative Funding Table

Case Studies

Yorktown, Indiana

A prominent sign incorporating Yorktown's name and logo was installed at I-69 and IN-332. The town did this by taking advantage of INDOT's loosening of regulations on what can be placed in the immediate vicinity of interstates by local municipalities. The result is a prominent, solid sign primarily made of brick that signals the presence of a nearby town that wants visitors and has activities to offer.



Figure 17: Yorktown monument sign on I-69

Columbus, Indiana

A bridge at the interchange of I-65 and IN-46, the main gateway to Columbus, lacks any labels or its own signage for the city but signals to motorists that they are passing through Columbus, a city known for its architectural assets. While costly, this option grabs the attention of passers-by while simultaneously expresses one of the characteristics of the city.



Figure 18: Columbus bridge over I-65

Greenfield, Indiana

Greenfield's welcome sign illustrates the town's historic and traditional character. It also includes features commonly seen on welcome signs: the mayor's name, the town's slogan, and its sister city. The gateway sign is also used to advertise local events to residents and visitors.



Figure 19: Greenfield gateway sign

STREETSCAPING

The streetscaping initiative is aimed at improving the quality and aesthetics of the downtown streets by decreasing traffic speed and making the downtown pedestrian friendly. The streetscaping project will narrow Wayne Street to two-lanes and provide on-street parking, landscaping, and pedestrian bump-outs. Streetscaping, complete streets, and trail extensions will take place along Wayne Street from US-6 to the existing trail just south of the Town of Waterloo.

Why this is important

Streetscaping and complete streets are important because they affect both the perception of and the use of roadways. A downtown that has a practical and desirable streetscape will attract businesses, visitors, and pedestrians. With the DeKalb County Trail's planned expansion into Waterloo, and the trail's eventual incorporation into a wider Poka-Bache Connector trail network, Waterloo should redesign its downtown corridor to accommodate multiple modes of transportation to serve its pedestrian, automotive, and bicyclist visitors.

Streetscaping provides: (1) Aesthetic design of urban roadways that provide visual appeal and safely accommodate diverse users and activities; (2) Vibrant centers of activity for interaction and sense of community; (3) Pedestrian, bicycle, and transit-friendly features such as street furniture, pedestrian lighting and landscape buffers; and (4) Complete streets improvements and practices that safely accommodate travelers of all ages and abilities.

Streetscaping projects that create complete streets recognize streets as public places with diverse activities that are i) inclusive, and accessible, help calm traffic, and provide physical comfort, ii) support flexibility of local codes for example, by revising local codes to reduce or eliminate parking requirements to allow for streetscaping

and multimodal planning, iii) complement mixed-use and infill development with a mixture of commercial, retail, and residential land uses, iv) support redevelopment of vacant, bypassed or underutilized land, and vi) increase sustainability and economic development.

What this will involve

Completion of this initiative will involve expanding the DeKalb County Trail into downtown as a multi-use path or dedicated bike lanes and improving the streetscape to better accommodate parking, pedestrians, and other design features.

Streetscaping & Complete Streets

The streetscaping and complete streets initiative should be funded through a multi-year capital improvement plan (See the Capital Improvement Plan initiative under the policy initiatives for an in-depth discussion of this type of plan). The priority for this initiative is the highest, as streetscaping will beautify Wayne Street, attract businesses and visitors, and accommodate multi-modal transportation options through complete streets. Due to the expense of streetscaping and complete streets, the timeline for completion is between three and five years. Figure 20 shows the Wayne Street redesign proposal. The Town of Waterloo will have to partner with the Indiana Department of Transportation, Northeastern Indiana Regional Coordinating Council, and engineers to secure funding, produce cost estimates, and undertake preliminary engineering design work.

One important aspect of the initiative that the Town of Waterloo needs to take into consideration is the change of on-street angled parking from the current 45 degrees to 30 degrees. This change in the parking angle will not remove any spaces but will add roughly four feet of right-of-way for the inclusion of a bike lane or planting strip. Figure 21 shows the dimensions.

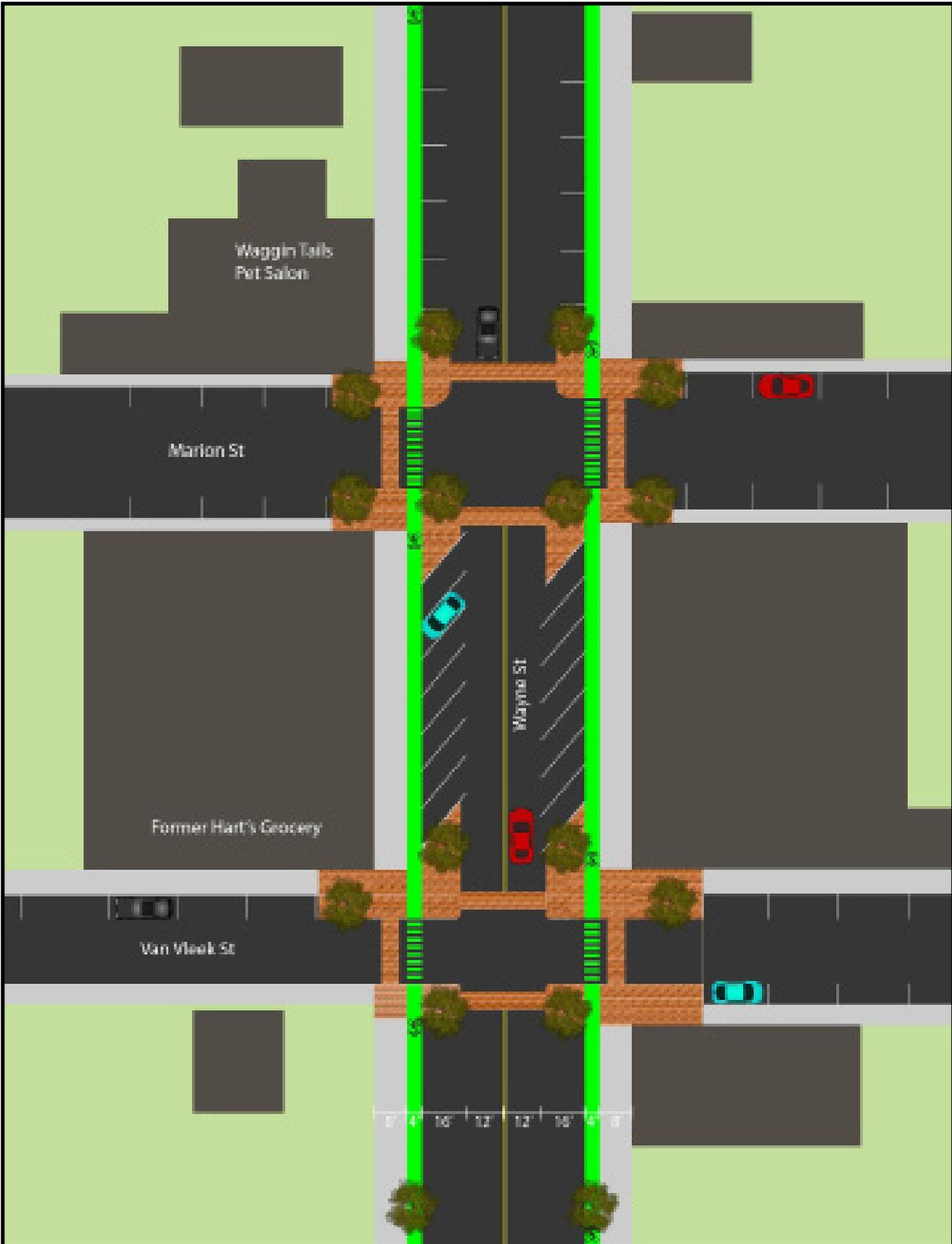


Figure 20: Wayne Street Redesign Proposal

4: PLAN INITIATIVES

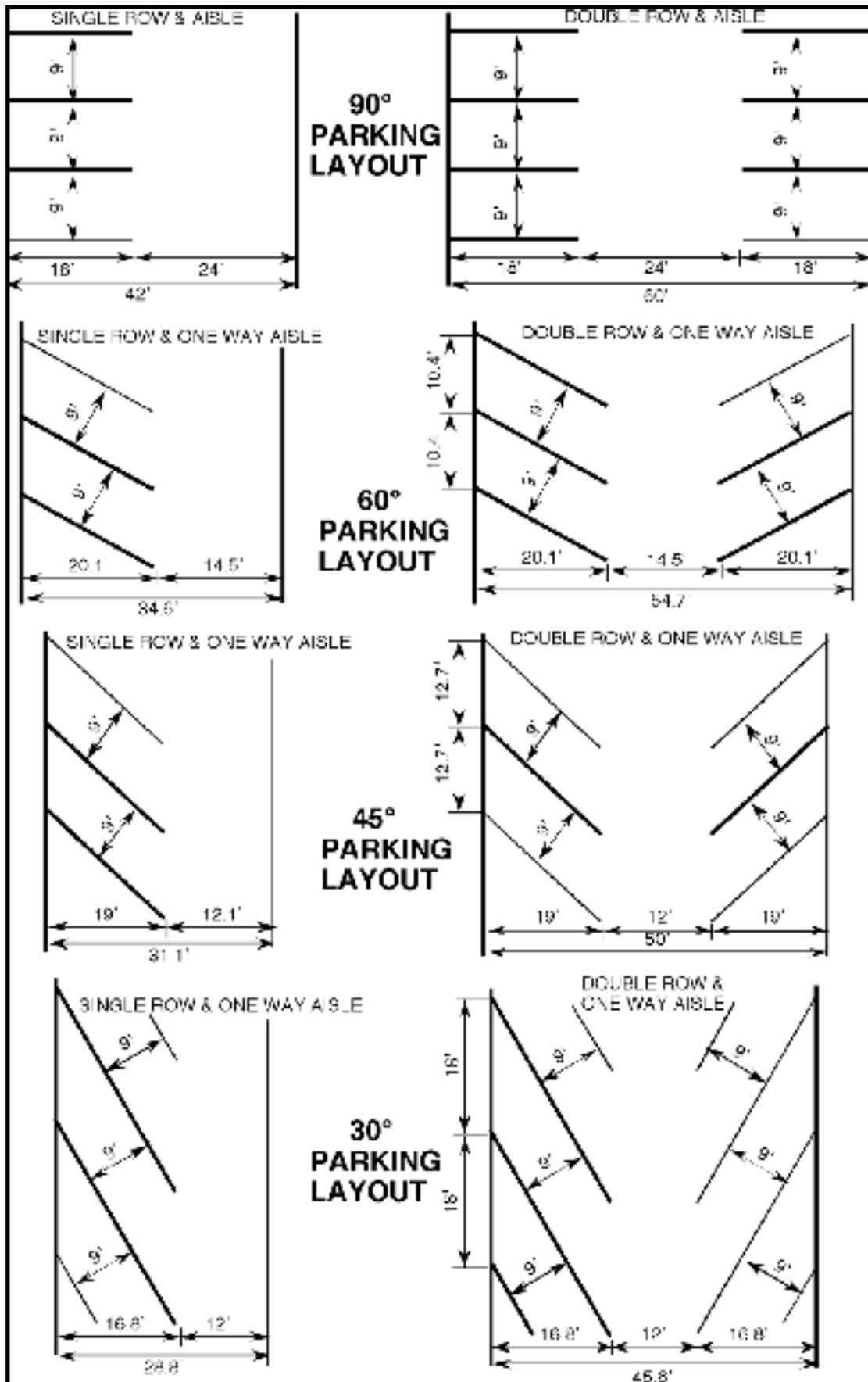


Figure 21: Angled Parking Layout

Curb bump-outs will be added at every intersection along Wayne Street in downtown to expand the pedestrian space, allow room for art and street trees, and increase safety when crossing the street. Figure 22 shows a rendering of the proposed changes to Wayne Street. The illustration shows the changes along Wayne Street with their corresponding measurements. Some streetscaping design features include bike racks, trash receptacles, art installations, street furniture, and water fountain, among others.

Trail Connection and Trail Depot

The DeKalb County Trail currently runs 4 miles from Auburn to the southern limits of Waterloo. Figure 23 shows the Northeast Indiana United Trails Plan that connects multiple cities, towns, and destinations in Northeast Indiana. It is an important connection between these two communities and there are plans to connect it with regional trail networks. Expanding the trail into Downtown as a multi-use path with

the sidewalks would increase links within the community, provide recreational opportunities for local residents, and further the potential of making Waterloo a destination point for northeastern Indiana trail users.

The proposed route follows the eastern side of Wayne Street as the trail currently does south of town along SR 427. It connects with the library and Town Hall as it moves north. It crosses Wayne Street at the intersection of Wayne and Railroad streets and moves north to connect the historic train depot and downtown street fronts. Figure 24 shows the proposed Dekalb County Trail Route through Waterloo's Downtown. This route passes by nearly all of downtown's community amenities and for the most part is placed on public property. With the wide right-of-ways and the trail's narrow width, it should be able to utilize the existing sidewalk network.



Figure 22: Rendering of Wayne Street looking south

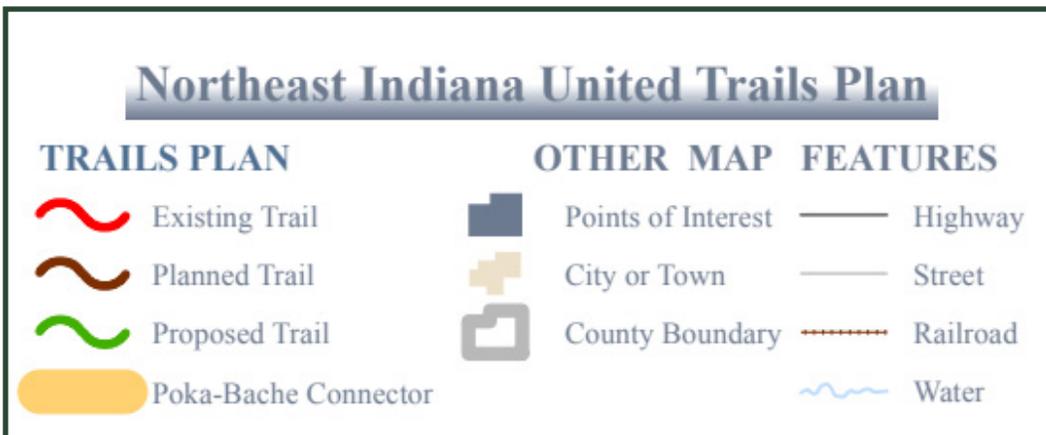
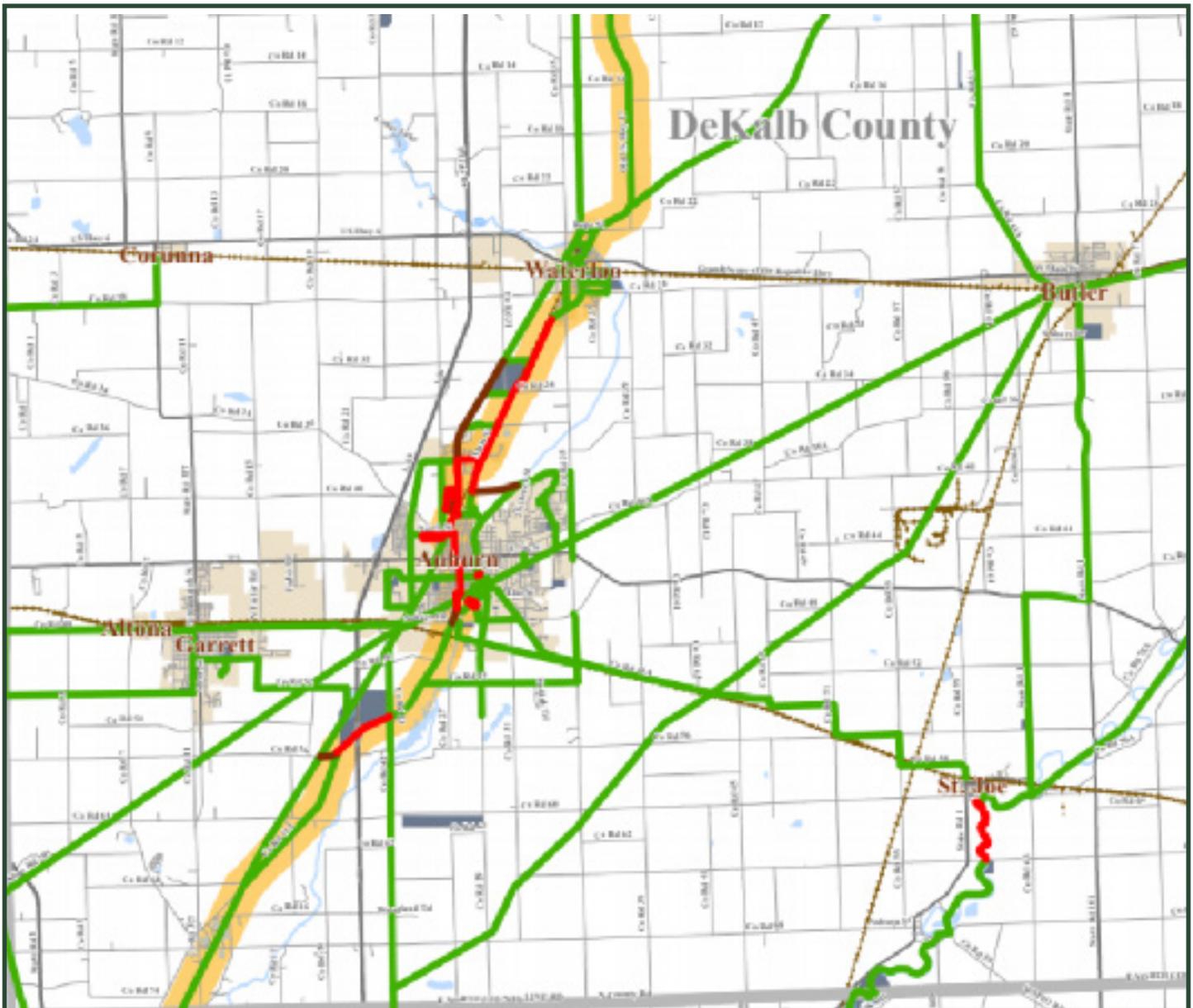


Figure 23: Northeast Indiana United Trails Plan

Proposed DeKalb County Trail Route through Downtown



Figure 24: Proposed DeKalb County Trail Route through Downtown

A trail depot is proposed to be located at the vacant space at the intersection of Wayne Street and Railroad Street as shown in Figure 24. The Trail Depot creates a gathering place for residents and visitors to Waterloo to exchange information and gain access to community resources. The Trail Depot will have restrooms, bicycle repair station, and a possible concession stand. Figure 25 shows a rendering of the proposed Trail Depot.



Figure 25: Rendering of trail depot

Funding

The streetscaping project is considered a high priority for the Town of Waterloo. Physical improvements such as street realignments and improvements will signal to town residents and visitors that the city is making modifications to improve the quality of the downtown environment. Such a positive view will grab the attention of retailers, business owners and property owners and could assist in attracting new businesses to the downtown. Table 4 summarizes how the streetscaping initiative could be funded and the community partners that need to work together to ensure its implementation.

Project Component	Community Partner(s)	Cost	Funding Source	Priority
Streetscaping, Complete Streets, Trail Expansion, Trail Depot	Town of Waterloo, Northeastern Indiana Regional Coordinating Council, Indiana Department of Transportation, Waterloo Main Street Inc.	TBD	Municipal Bonds, General Revenue Funds, Redevelopment Commission	High

Table 4: Streetscaping Initiative Funding Table

Case Study

Fortville, Indiana

The Town of Fortville is undertaking a project to improve the downtown Main Street Corridor into a more pedestrian friendly space (see Figure 26). This project includes elements that improve safety for pedestrians, such as bump-outs at crosswalks, wider sidewalks, and ADA curb ramps at all crossings. Improvements for motorists include revised parking configurations, additional signage, and traffic calming elements and improved visibility. The project is being financed jointly by the Federal Highway Administration (FHWA) and the Town of Fortville. Construction is expected to begin in early fall of 2019 and will continue through the 2020 construction season.

Some key highlights of the project include:

- Closing of Main Street from Noel Street and Pearl Street to improve the safety of the intersection of Maple Street, Main Street, and Pearl Street and to provide an additional pedestrian area.
- Provision of landscaping and street lighting.
- Improving safety by adding a 4-way stop at Staat Street.

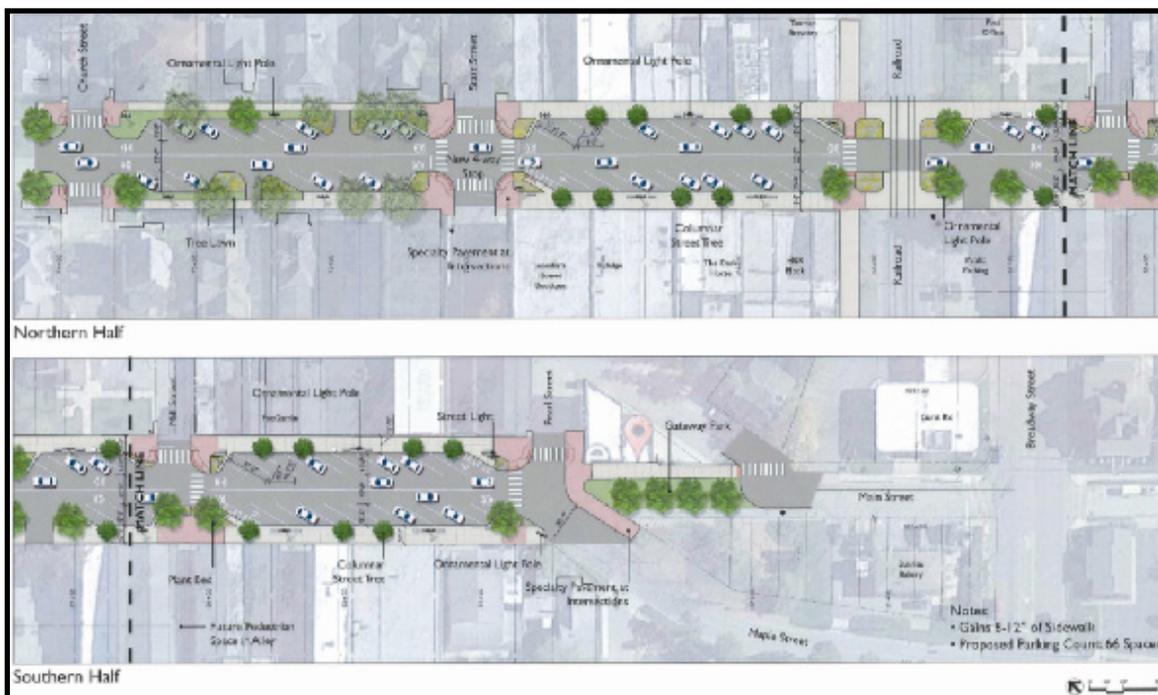


Figure 26: Fortville Main Street corridor



Proposed Street Section



Looking north at Mill Street



Looking southwest over the railroad



Bird's eye view looking north from Pearl Street

Figure 27: Renderings of Fortville streetscape

COMMUNITY CENTER

The site of the former Hart's grocery store at the corner of Wayne and Van Vleck Streets has been identified as the ideal location for a community center. The location is in the heart of downtown Waterloo and remains well known by residents. Its location in the center of the area to be revitalized will maximize the positive impacts of increased vibrancy and activity associated with the community center, its programs, and its resources. Additionally, since the community center may entail a place for residents to purchase food (see below), the site could partially serve the role it formerly did in the community. Lastly, it should be mentioned that the Gibson's property behind the former Hart's grocery will soon become available to the city, making this a natural choice for the location of the community center.

The community center will serve as a social and cultural hub for the downtown area (see Figures 28 and 29). In its capacity as the focal point of downtown and the surrounding community, the community center will include a number of features that will increase the vibrancy and resiliency of downtown and the community at large.

Why this is important

The need for a vibrant gathering space in downtown Waterloo is fairly obvious, and this was made even more apparent by the loss of one of the last community-oriented retail spaces (Hart's Grocery). The most crucial step in determining the need for this center, however, came in the form of community input through survey responses and public meetings in which Waterloo residents identified what needs to be provided downtown in a revitalized community.



Figure 28: Existing Hart's Grocery Store



Figure 29: Rendering of proposed Community Center

What this will involve

The following uses, identified through the community survey and public forum should be provided in the community center.

Incubator Space

(see separate section on this proposal below for more information) – The presence of this space within the community center would give its tenants easy access to useful facilities and resources. Additionally, the center's role as a social space with many activities will draw many visitors who will likely see the products and services offered by the businesses located in the incubator. This will give fledgling businesses an immediate boost once the community center and incubator are open.

Community Meeting Room

This facility would provide the community with a meeting and gathering space that will complement the existing meeting room located in the library. In addition to providing community members with a new space for conducting activities, the proximity of civic and business organizations within the building and elsewhere on Wayne Street would make this an appealing and easily accessible meeting location for leaders, local residents, and other stakeholders.

Space for seniors

This would provide local seniors with a safe, comfortable space for socialization and organized activities, and would help ensure that residents and visitors of all ages feel welcome in the community center and in Waterloo at large.

Grocery Store/Bodega

Residents and stakeholders in Waterloo have consistently expressed their dismay at the absence of a grocery store and associated food options in the downtown area. Although it would be difficult for the community center to host or operate a full-sized grocery store, there could be room and resources for a mini-store or “bodega” with a focus on food options that are healthy, affordable, and appealing. A store like this is already in the works at a community center in Indianapolis, where the center and operators of the proposed store (Cleo’s Bodega) are turning their vision into reality with the help of a \$400,000 Healthy Food Access grant. The community should partner with possible grocery store operators and apply for similar grants in years to come, and possibly seek advice from the operators of Cleo’s Bodega and the community center that hosts it, Flanner House.

Café

A café could provide local residents and visitors with snack and meal options as well as coffee. These provisions, along with a relaxed atmosphere, could make the café and the community center an appealing gathering space. The café could also cater to visitors, including shoppers and patrons of businesses along Wayne Street. Additionally, the café could utilize the plot’s frontage along Van Vleek Street, which faces the railroad tracks, to advertise its existence to Amtrak passengers, who will see a relaxing yet vibrant space – a welcome sight for weary travelers.

Children’s game room

In keeping with the goal of making this space welcoming and attractive to people from all age groups, a game room/play room could be included. This would make a visit to the community center by families more appealing for children and adults alike. If the space is appealing enough for children, it could become a favorite place in town for young children, who might compel their parents to visit downtown, the community center, and local businesses with more frequency.

Funding

Table 5 provides ideas for funding the community center. We think the town should give this initiative high priority in its implementation because of the multiple significant effects it will have on the downtown and the community at large.

Project Component	Community Partner(s)	Cost	Funding Source	Priority
Community Center	Town of Waterloo, Banks, DeKalb County Economic Development Partnership, IEDC, CDBG	\$1,000,000 - \$2,000,000	General Revenue Fund CDBG Funds IEDC Grants	High

Table 5: Community Center Initiative Funding Table

SUMMER MOVIE NIGHTS

The Summer Movie Nights initiative, created out of expressed desire during the community forum, addresses the need for Waterloo to host community events that cater to residents of all ages.

Why this is important

This initiative is important because it is an inexpensive way to get people in the community together in various public spaces throughout the town. A key asset for a community is the activities that are held in the downtown area. Having several public events that appeal to all ages, such as a series of Summer Movie Nights, can contribute to community population retention and provide opportunities to gather.

The suggested location for this space is Francis Thompson Park, located just west of the Waterloo Fire Department. Other location suggestions were Boy Scout Park, but any place where a projector can be used on a building or a portable screen, as well as ample parking for the public may be suitable. Thompson Park is encouraged for this use because of its ample parking and its distance away from the busy road. Other locations were deemed to be too close to the roadway, which could create sound and safety issues.

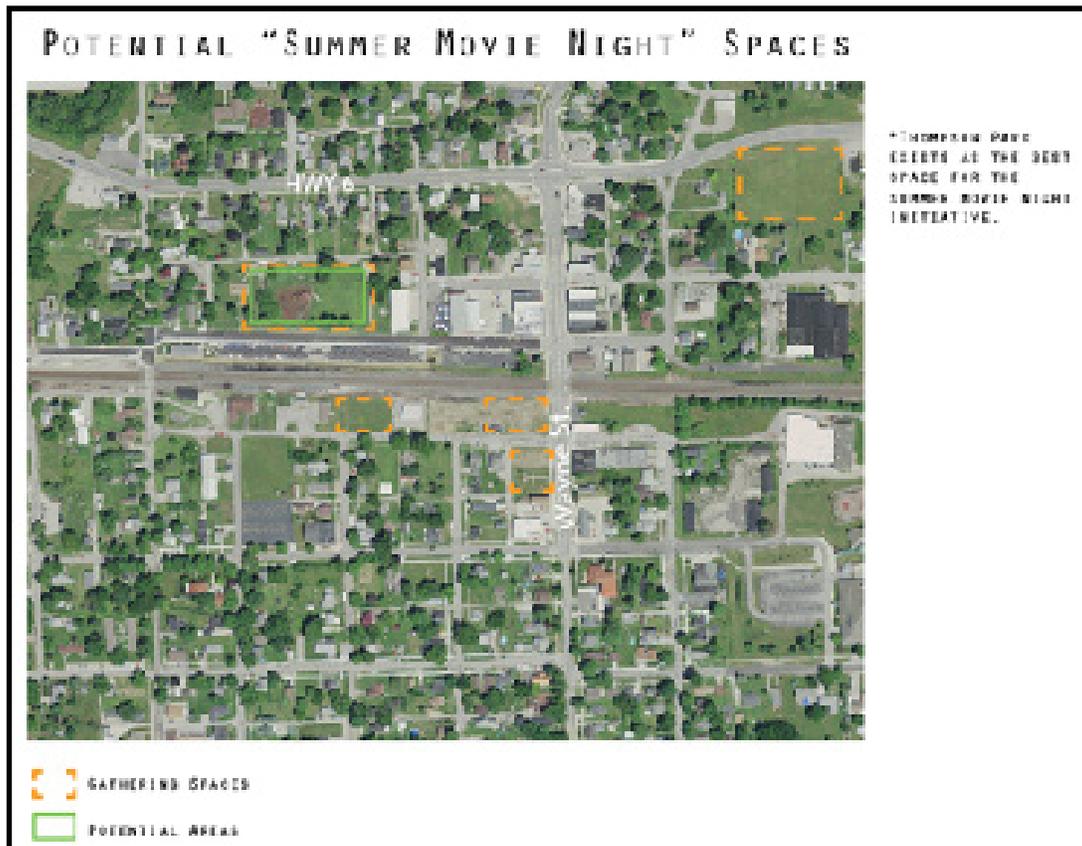


Figure 30: Potential sites for Summer Movie Nights

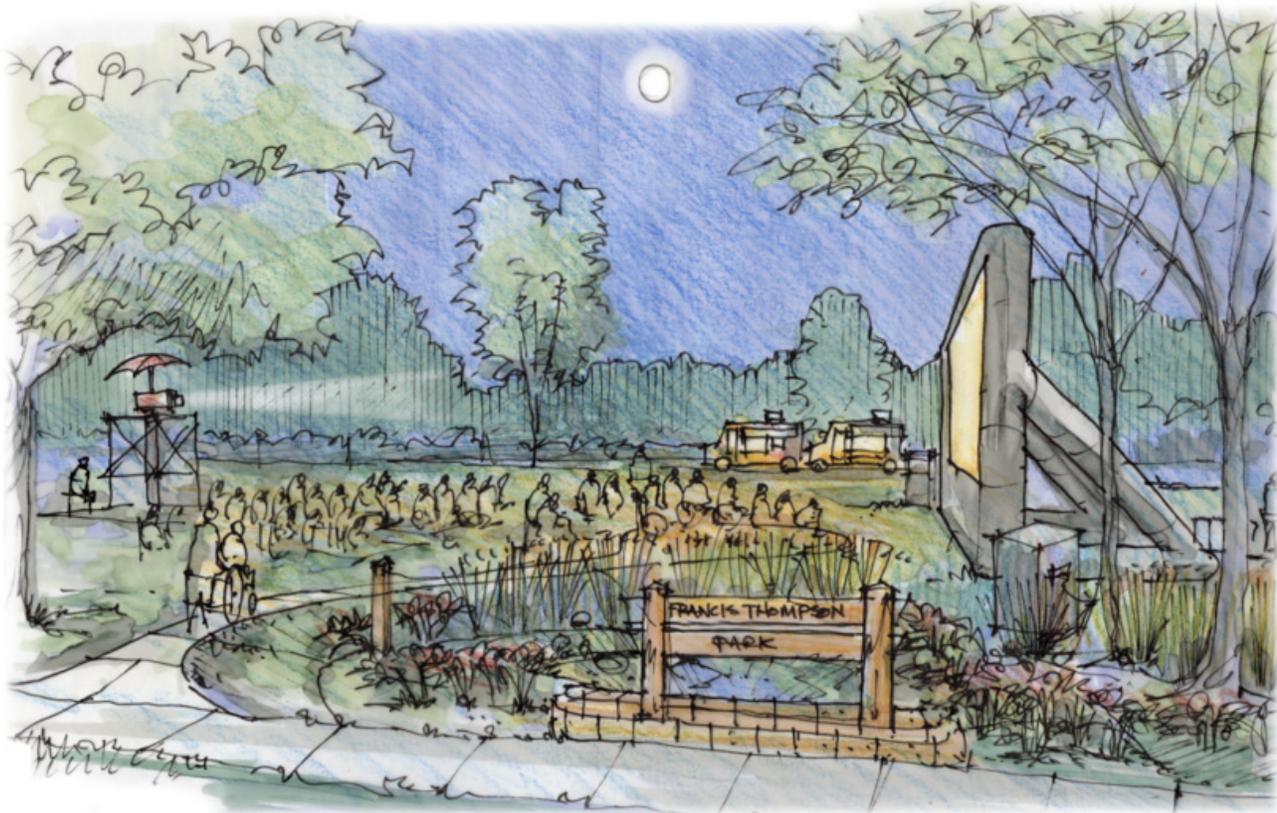


Figure 31: Proposed site for Summer Movie Night in Francis Thompson Park

What this will involve

This initiative involves working with community residents to select a spot to hold the summer movie nights. The rendering in Figure 31 suggests that the location be at Francis Thomson Park just west of the Waterloo Fire Department. Other suggestions included Boy Scout Park and any place where a projector can be used on a building and there is ample parking for the public or other open space with an inflatable movie screen pictured in the rendering.

Once a site is selected, several movies can be selected by a committee put in charge of organizing this event. At least one of the movies should be for elementary age kids and another for adults that can be shown after the children's movie that will be for high schoolers to adults. Local food vendors should be encouraged to attend this event with their food trucks and/or carts. Some success stories outlined in the case study suggest holding movie nights at least once every week.

Funding

This initiative is a relatively low-cost budget item that can be funded by the town through the general revenue fund or through crowdfunding as shown in Table 6.

Project Component	Community Partner(s)	Cost	Funding Source	Priority
Summer Movie Nights	Town of Waterloo Parks Department	\$3,000	Crowdfunding	High

Table 6: Summer Movie Nights Initiative Funding Table

Case Study

Franklin Street Library - Evansville

Evansville's Franklin Street Events organization puts on summer movie nights on the Franklin Street library lawn every Sunday night during summer months of May through July. The kids movie generally starts at 7:00pm and the teen to adult movie starts at 9:30pm



Figure 32: Evansville's Franklin Street Library Movie Night

FARMERS' MARKET

Farmers' Markets can exist as a piece of the puzzle of solving the problem of food deserts. With the closure of Hart's Grocery in downtown Waterloo, community residents have expressed a strong interest in increasing the availability of fresh produce and other grocery items near the downtown core.

The opportunity for Waterloo to have an indoor/outdoor farmers' market location can make it stand out as a versatile and year-round market. The existing building at S Wayne Street and W Maple Street provides an ideal location for the farmers' market. It is located near the library, Town Hall, and the existing downtown core.



Figure 33: This rendering shows a Farmers' Market located at the corner of S Wayne Street and W Maple Street

What this will involve

The Town Board should organize a series of meetings to discuss the idea of starting a farmers' market and turning it into reality. A broad range of stakeholders should be invited including local civic leaders, growers, vendors, potential sponsors, and consumers. The number of meetings may vary, but there is a set of seven topics that should be covered at these meetings as shown in Table 7.

Farmers' Market Planning Timeline	
Month	Goal
January	Call a meeting of stakeholders Determine specific goals and tasks
February	Explore the mechanics of direct marketing Look for and settle on a location Gain community support and begin fund-raising Check into legalities Begin publicity to farmers (continue through May)
March	Promote the farmers' market concept
April	Finalize market management and organization
May	Begin publicity to consumers (continue through September)
June	Open the farmers' market
July	Promote the farmers' market (peak season)
August	Sponsor a special activity
September	Organize and solidify farmer-consumer association
October	Extend the marketing season with fall crops
November	Solicit and evaluate suggestions from farmers and consumers
December	Close market

Table 7: Farmers Market planning timeline

Meeting 1: Interest

The first meeting should set a baseline of what those involved want to achieve and to gauge community interest in a farmers' market. This meeting also needs to establish champions of the farmers' market coalition and create a timeline for implementation

Meeting 2: Size

The second meeting should determine season and market size. Market size can be determined by the amount of space, number of booths, and the projected number of customers. This meeting can also determine what types of vendors you plan to integrate in your market.

Meeting 3: Location

The third meeting should cover where the market will be located. Locations should be evaluated by their existing site amenities, reasonable visibility, access standards/ADA compliance, parking spaces, ownership/acquisition, and current zoning.

Atmosphere must also be considered when determining the right location for the farmers' market. How do you want consumers to feel when they visit the market? Currently, the Town of Waterloo has more than one potential sites to locate a farmers' market. The town should seek community input to create a farmers' market that meets the needs of residents.

Meeting 4: Operating the Market

The champions of the farmers' market must determine who will be in charge of managing the market during its open season. The manager of the market will be in charge of dealing with vendor issues, collecting funds from vendors, and facilitating booth assignments, as well as ensuring each participating vendor adheres to the agreed upon rules and regulations. The season also needs to be officially determined and should be based on the availability of the crops in the area, and the opportunity for vendors to participate.

Meeting 5: Funding

This meeting should break down the program's budget, determine fees and rates, and organize sponsorships as well. Budgets should include information on the entire process, including planning, promotion, insurance and other expenses and income. General expenses can include the booths, banners, and other physical materials, but can also include advertising and salaries for market managers.

Meeting 6: Rules

A creation of bylaws and market rules are essential to a functioning and successful farmers' market. Bylaws should include:

- The purpose of the market
- The vendor application process
- The market's specific set-up, operation, and closing times
- Which products can or cannot be sold at the market
- How many overlapping products are allowed
- Guidelines on the origin of produce (definition of local or percentage grown on farm)
- Booth fees and assignments, how and when they will occur, and the possibility of changing the assignment
- The market manager's role in decision making
- The insurance understanding between the market and vendors

Rules and bylaws should always be established before opening day and shared with all participants-- vendors and consumers alike.

Meeting 7: Promotion

Promotion is essential to creating community awareness of the existence of the farmers' market. Promotions should explain where and when the farmers' market will be held, but also create an inviting atmosphere and welcoming message that encourages potential patrons to become consistent consumers. These meetings should determine a promotional plan, as well as a coherent and comprehensive marketing strategy for outreach and engagement with the community (Purdue Extension, 2007).

Funding

Table 8 provides a listing of the community partners that should work together to get the farmers' market off the ground and the possible sources of funding for the initiative.

Project Component	Community Partner(s)	Cost	Funding Source	Priority
Leasing	Town of Waterloo; Redevelopment Commission. Purdue Extension - DeKalb County, Indiana State Department of Health, Hoosier Farmers' Market Association, DeKalb County Health Department	TBD	Town of Waterloo; Redevelopment Commission; Crowdfunding; General Revenue Fund	High
Equipment (table/tent = booths)	Town of Waterloo; Redevelopment Commission, Purdue Extension - DeKalb County, Indiana State Department of Health, Hoosier Farmers' Market Association, DeKalb County Health Department	~\$150 per booth	Town of Waterloo; Redevelopment Commission; Crowdfunding; General Revenue Fund* *Could potentially be offset by vendor fees	High

Table 8: Farmers Market Initiative Funding Table

Additional websites of interest

Northeast Indiana Farmers Market Guide: <https://extension.purdue.edu/Allen/pages/article.aspx?intItemID=24671>

Rodale Institute, Starting a farmers' market the right way: <http://www.newfarm.org/features/2006/0206/frmmrkt/king.shtml>

Hoosier Farmers Market Association: <https://www.hoosierfarmersmarkets.org/>

Indiana State - Farmers' Market/Stands Information: <https://www.in.gov/isdh/24776.htm>

Hoosier Farmers' Market Coalition: https://farmersmarketcoalition.org/resource_states/indiana/

DOG PARK

Dog Parks offer communities a space for residents and their pooches to exercise, socialize, and play. These parks also function as a gathering space for community members while creating another form of entertainment near the downtown area. Successful dog parks create a safe space for dog-owners to exercise their animals and promote public peace and welfare by designating a safe, off leash space.

We identified the best location for a dog park in Waterloo to be the two plots of land located directly south of US Highway 6 (3800 US 6). The total acreage for the two plots of land is 2.16 acres and acquisition cost is a total of \$8,600.

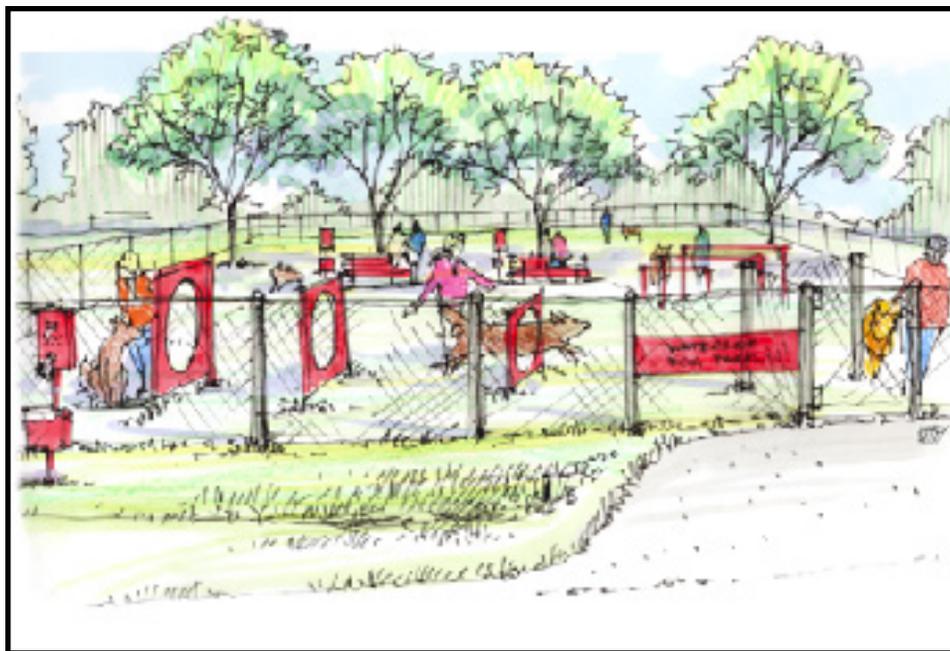


Figure 34: Rendering of proposed dog park

What this will involve

A successful dog park requires a passionate and consistent group of activists, who can vouch for its need and garner public support. These dog-park activists must form a committee which will represent all efforts in creating the dog park.

After the committee is formed, a public meeting should be held to gauge public support and notify interested parties of the possible creation of the dog park. These public meetings can be used to educate the public as well as create a clear mission statement, which will help guide the process of educating more skeptical residents on the need and benefits of creating a dog park.

At the community meeting, there should be an outline of the amenities that need to be included in the dog park. A wide range of equipment can be included with a dog park, but an ideal park includes adequate fencing (four to six feet tall), a double-gated entry to decrease the opportunity for dogs to escape, water fountains, benches, and waste disposal

amenities which can include dog bags and poop scoops, but at the very least should include trash receptacles. These amenities should be accounted for in a formal budget than can be used for discussions with interested parties. Having an estimated budget may help increase support from the community, and garner support from city officials and other stakeholders. The budget should also outline whether the park will be a free public amenity or if there will be annual fees for users of the facility.

Next, the original committee should create a proposal for the park, which includes an outline of what the park will feature, where it will be located, budget, and detailed letters of support from stakeholders and community members. This proposal should go through public review to ensure that it is representative of the community's desires.

After the proposal has been prepared, approval from City of Waterloo officials is required (American Kennel Club, 2008). This process is quicker when city officials are involved in the formulation of the proposal and the community meetings from the beginning.

Approval may feel like the final step, but it is not! Routine maintenance and care of the park space is required for it to continue to be a successful gathering place. A parks board, or even the original dog park committee, should remain involved to ensure that the park continues to meet community needs, and that regulations/rules of the park are enforced fairly and equitably.

The American Kennel Club, 2008) list the following as the ideal features of a Dog Park:

- One acre or more of land
- 4-6 ft fencing
- Double-gated entry
- Water fountains
- Benches
- Shade opportunities for both dogs and their owners
- Waste (poop) disposal bags/bag stations
- Composting
- Dog Park Play Equipment
- Segregation of space for smaller dogs
- Signs that specify park hours and rules
- Parking close to the site

Sample Rules and Regulations:

- Owners are legally responsible for their dogs and any injuries caused by them.
- Puppies and dogs must be properly licensed, inoculated, and healthy.
- Animals should wear a collar and ID tags at all times.
- Owners must clean up after their dogs.
- Dogs showing aggression toward people or other animals will be removed from the park. Animals who exhibit a history of aggressive behavior will not be permitted to enter.
- Puppies using the park must be at least four months old.
- Owners should not leave their dogs unattended or allowed out of sight. If young children are permitted in the dog park, they too should be under constant supervision.
- Dogs in heat will not be allowed inside the park.
- Owners must carry a leash at all times. Dogs should be leashed before entering and prior to leaving the park.
- Violators will be subject to removal from the park and suspension of park privileges.

Funding

Table 9 provides a listing of the community partners that should work together to get the dog park initiative off the ground and the possible sources of funding for the initiative.

Project Component	Community Partner(s)	Cost	Funding Source
Acquisition	Town of Waterloo; DeKalb County Animal Services	\$8,600	Town of Waterloo; Redevelopment Commission; Crowdfunding
Fencing	Town of Waterloo; DeKalb County Animal Services	~\$9,000	Town of Waterloo; Redevelopment Commission; Crowdfunding
Park Equipment	Town of Waterloo; DeKalb County Animal Services	\$1,700+	Town of Waterloo; Redevelopment Commission; Crowdfunding

Table 9: Dog Park Initiative Funding Table

Case Studies

Indianapolis, Indiana: Canine Companion Zones (CCZ)

The City of Indianapolis has established leash-free “Canine Companion Zones” at locations around the city and requires that every dog must be equipped with a “Pooch Pass” as a way of regulating entry/creating membership.

For more information:

<http://www.indy.gov/eGov/City/DPR/Pages/BarkPark0214-8063.aspx>

Fort Wayne, Indiana: Pawster Park and Camp Canine

The City of Fort Wayne has two dog park locations in the city and operates similarly to the City of Indianapolis and require a “Pooch Pass” to be purchased for entry.

For more information:

<http://www.fortwayneparks.org/parks/playful-city-usa.html?id=104>

Lafayette, Indiana: Shamrock Dog Park

The City of Lafayette has one dog park for its residents, located near the downtown area. Membership options include week passes as well as an annual membership.

For more information:

<http://www.shamrockdogpark.org/home.html>

COMMUNITY SWIMMING POOL

A community swimming pool is a great asset in any community, as it provides fun and exercise for all ages. As one local elementary student said, “People LOVE swimming! It is good for your body and health. Swimming is also better for relaxing and strength, and people love relaxing!”

By building a community swimming pool, Waterloo provides another space for residents and area visitors to gather and create community. It will also bring residents from across the county to a near downtown location.

The community swimming pool should be located at the northeast corner of S. Indiana Street and E. Douglas Street. Covering nearly 10 acres, this large space would be an appropriate site for the pool because of its proximity to both the elementary school and downtown. The current tax value of the property is \$29,700, and assuming that acquisition of the property will be around the same cost. Figure 35 illustrates what the community swimming pool could look like.

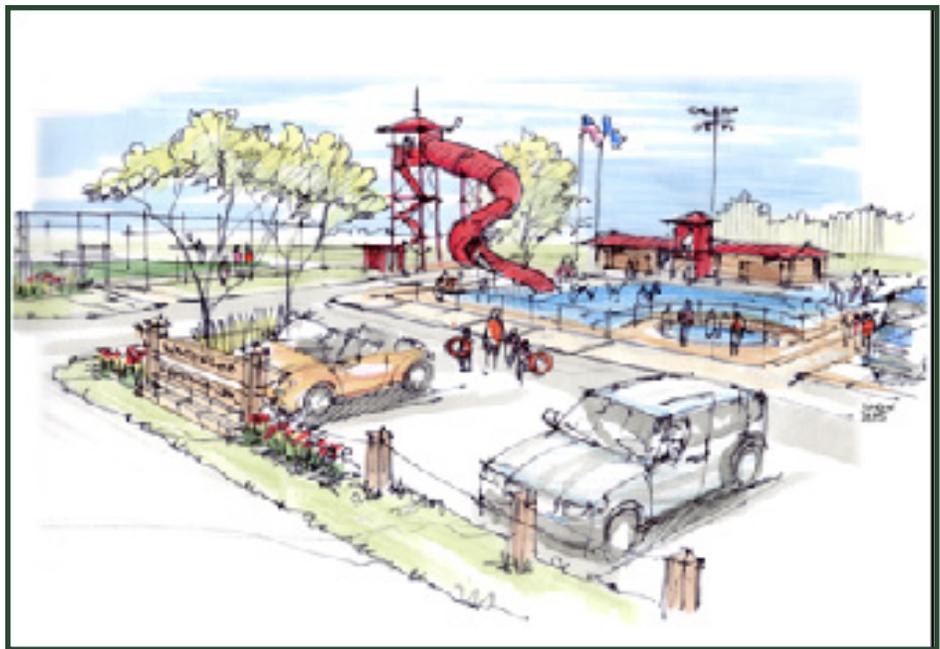


Figure 35: Features of a community swimming pool.

What Will This Involve

The creation of a brand-new community swimming pool will require public support, inclusion, and organization. Without clear goals in mind and steps consistently taken, this initiative will fall short of its true potential. The first step in creating any actionable development plan is to engage with stakeholders. Stakeholders in this project may include decision makers, city officials, potential funders, and interested residents. Upon the identification of stakeholders, a series of meetings should be held to gauge public interest, establish goals, budget and determine the location of the pool. These meetings should include ample opportunity for public comment. Construction should begin only after all approvals have been made. After construction, regularly scheduled maintenance must be performed to ensure the facility remains in good condition. At least one staff member should run the pool and proper maintenance should always be executed.

Steps:

- Engage stakeholders
- Hold a public meeting to gauge interest
- Form a committee
- Committee should establish:
 - Goals
 - Budget
 - Location
- Hold a meeting to obtain public feedback on committee establishments
- Receive permits and governmental approval
- Move forward with construction
- Maintain facilities

Funding

Table 10 provides a listing of the community partners that should work together to get the community pool initiative off the ground and the possible sources of funding for the initiative.

Project Component	Community Partner(s)	Cost	Funding Source	Priority
Community Swimming Pool	Town of Waterloo Parks Board, Redevelopment Commission	Capital Improvement Plan	Municipal Bonds, General Revenue Funds, Redevelopment Commission, Crowdfunding	Low

Table 10: Community Swimming Pool Initiative Funding Table

Case Study

Lafayette, Indiana: Tropicanoe Cove

Tropicanoe Cove is a city-owned water park located in Lafayette, IN and within 1.5 miles of the downtown core. In addition to being located near a baseball stadium, a community zoo, and a historic park, the water park offers single admission tickets and season passes.

PUBLIC ART

The public art initiative was formulated out of the community forum where residents expressed the need for Waterloo to be a unique and aesthetically pleasing community that will attract traffic going through the downtown. Public art is important because it is a relatively inexpensive way to begin revitalizing a community. Art is personal in nature and tends to create a gathering space or photo opportunity around it. Public art also has the ability to be personal to a community by acting as a cultural reinforcement and something to be proud of. Installments can be abstract or they can reflect a community's identity. Art has the ability to be as temporary or permanent as the community desires.

The public art initiative proposes that an old train car be located near the depot to house a small train gallery. This gallery has the potential to house historic photography and art in the community. The Gallery can serve as a place for entertainment and an opportunity for residents and visitors to celebrate the history of the town. This will be a particularly nice activity for customers traveling on the train and who may have some time to wait before their train arrives.

Another piece of the initiative proposes adaptive reuse of a current abandoned building by creating a gallery space inside the building. The third part of this initiative proposes installations across the downtown area. The two art galleries and installations will be cultural and historic learning assets for the community. Figures 36 through 39 show the proposed locations and ideas for the art installations.

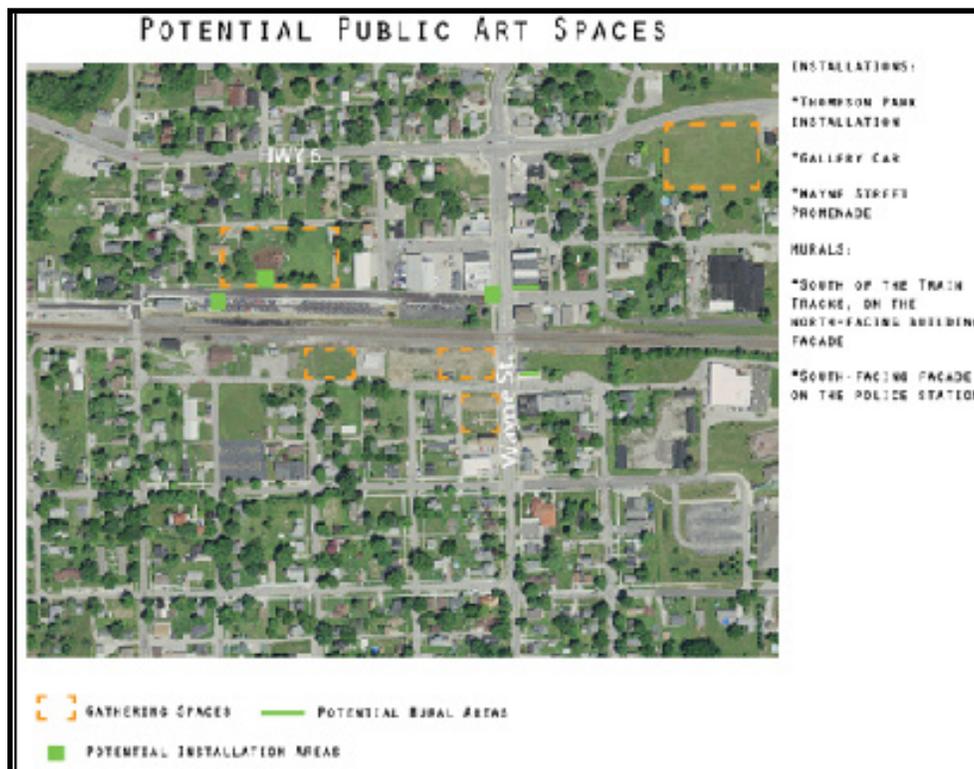


Figure 36: Suitability map for galleries, murals, and installations.



Figure 37: Train car gallery



Figure 38: Close up view of art installation at Van Vleck and Wayne Street looking north.



Figure 39: Mural on southeast corner of Wayne Street and Marion Street looking northeast.

What this will involve

Local art is important to this process, as it engages community members and celebrates the creativity of local artists. The local arts commission is important to this process, as they provide local expertise on best practices and locations, while providing connections to local artists, thereby furthering the involvement of the community in place-making through art. Locally, DeKalb County has the Auburn Arts Commission that can serve the public art needs in the county. It may be important to the community to prioritize the involvement of Waterloo artists, allowing them first bid on installations in the community, before involving non-local artists.

Artist may apply to the Auburn Arts Commission for current Public art initiatives, as well as sign up for shows in both The Downtown Gallery and the Train Car Gallery. Galleries can be rotated bimonthly by the Auburn Arts Commission. Table 11 provides suggestions for funding the art galleries and for mobilizing local agencies for its implementation.

Funding

Table 11 provides a listing of the community partners that should work together to get the public art initiative off the ground and the possible sources of funding for the initiative.

Project Component	Community Partner(s)	Cost	Funding Source	Priority
Murals/ installations	Town of Waterloo, Auburn Arts Commission	\$5,000 - \$10,000	Crowdfunding	Intermediate
Train Gallery	Town of Waterloo, Auburn Arts Commission	15,000	PBIF	Low
Downtown Gallery	Town of Waterloo, Auburn Arts Commission	\$500	Crowdfunding	High

Table 11: Public Art Initiative Funding Table

Case Studies

Chicago, Illinois: Art on Track

Art on Track is a mobile art gallery on board a six-car Chicago Transit Authority (CTA) train. Each train car is given over, for free, to a different local artist or arts group to curate. The public is invited to board the train and view the artwork.

Once aboard the train, passengers in the gallery are encouraged to explore and engage with the artists and artwork. The train circles the “Loop” elevated track in downtown Chicago, making stops for people to switch between train cars at the Adams/Wabash (the main entrance), Washington/Wells, Quincy/Wells, and Randolph/Wabash train stations.



Figure 40: Art on Track Case Study

Auburn, Indiana: Decorative Barrels

From early June to Labor Day weekend one can experience Auburn's Summer Art Exhibit. The latest Summer's Art Exhibit entitled “You Had Me at Merlot” will feature twenty 59-gallon wooden wine barrels. The exhibit will be the eighth outdoor art exhibit presented by the Downtown Auburn Business Association (DABA). Like previous exhibits, these wine barrels will be placed in the Downtown Auburn Business District. Each is a unique creation of art by local & regional artists and will have a plate affixed to it identifying the artist, title of their work, and sponsoring individuals or businesses. Brochures with more information and a map showing the location of each barrel are available at the Visitors Bureau and most downtown shops.



Figure 41: Auburn Barrels Case Study

POLICY

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RESTAURANT/GROCER INCENTIVES

This initiative aims to incentivize potential restaurant and grocery store owners to open businesses downtown. Resident input from the community forum and the online survey indicated a strong desire to increase the number of restaurants downtown. Additionally, the community wishes to attract a grocery store to replace the former Hart's Grocery. By providing financial incentives to start-up restaurant and grocers downtown, the Town of Waterloo will become a more appealing location for business owners and encourage a greater diversity of businesses.

This incentive program will consist of three types of grants funded through the general revenue and CDBG funds as provided in Table 12: marketing assistance grant, new business start-up incentive grant, and new business rental assistance grant. These are elaborated on next.

Marketing Assistance Grant

This grant is aimed at assisting new restaurant/grocer business owners who locate downtown to pay for marketing work, such as website development, branding, advertising, and/or the creation of a logo. The grant can provide a 1:1 matching grant

with a limit of up to \$1,500 for each business that locates downtown.

New Business Start-Up Incentive Grant

This should be a one-time reimbursable 1:1 matching grant of up to \$1,500 for start-up restaurants or grocers that locate downtown. The grant may be used to pay for interior building improvements and other expenses related to starting a business. A business plan, in addition to estimated start-up costs should be submitted to be reviewed to ensure project feasibility.

New Business Rental Assistance Grant

This grant will provide new restaurant and grocers with a rebate payment based on a portion of the rent price. By providing owners with a monthly rebate, it will improve financial stability among awarded businesses. By reducing fixed-cost expenses, the program will help business owners afford to hire new employees or make improvements to their property/business. A grant amount of up to 30% of the rental price for 12 months, or a maximum of \$300/month for 12 months is recommended.

Funding

Project	Community Partner(s)	Cost	Funding Source	Priority
Marketing Assistance Grant	Town of Waterloo, DeKalb Chamber Partnership	\$3,000	General Revenue Fund, CDBG	High
New Businesses Start-Up Grant	Town of Waterloo, DeKalb Chamber Partnership	\$3,000	General Revenue Fund, Chamber of Commerce, CDBG	High
New Business Rental Assistance Grant	Town of Waterloo, DeKalb Chamber Partnership	\$3,600	General Revenue Fund, CDBG	High

Table 12: Restaurant/Grocer Incentives Initiative Funding Table

Case Studies

Marketing Assistance Grant- Monroe, North Carolina

The City of Monroe, NC created the “Meet Me Downtown” grant to assist new businesses in funding marketing initiatives. Due to the high start-up costs among businesses, the grant helps new businesses avoid cuts to their marketing funding.

More information can be found at: <https://www.monroenc.org/Portals/0/Departments/Downtown/Documents/Meet%20Me%20Downtown.pdf>

New Business Start-Up Incentive Grant- Concord, North Carolina

The Downtown Concord Development Corporation of Concord, NC offers new businesses funding through “Jump Start”. This one-time reimbursable matching grant is used to fund interior improvements and other start-up expenses for businesses. Funding for businesses is capped at \$1,500 and is available to businesses that fit within one of nine categories.

More information can be found at:

<https://www.concorddowntown.com/BusinessResources/Grants>

New Business Rental Assistance Grant- Benson, North Carolina

This grant will provide new restaurant and grocers with a rebate payment based on a portion of the rent price. By providing owners with a monthly rebate, it will improve financial stability among awarded businesses. By reducing fixed-cost expenses, the program will help business owners afford to hire new employees or make improvements to their property/business. A grant amount of up to 30% of the rental price for 12 months, or a maximum of \$300/month for 12 months is recommended.

CAPITAL IMPROVEMENT PLAN

This initiative proposes the creation of a multi-year Capital Improvement Plan (CIP) for the Town of Waterloo. According to the Indiana Municipal Code, capital projects are those which cost over \$100,000 and have a lifespan of over one year. While some communities embed their CIP in the annual budget, best practice suggests having a multi-year CIP that outlines when capital projects will be implemented, how they will be funded, and established priorities for each project. CIPs ensure that each capital project is well planned and scheduled so that businesses and residents have direction on how the community will be developing.

Multi-year CIPs are typically 3-5 years in duration but can be expanded for up to 10 years or more based upon community needs. The CIP outlines a vision for the implementation of capital projects so that the Town Council can plan ahead to include them in the annual budgets. The capital improvement plan can be revised each year to reflect changes in the needs and priorities of the community.

What this will involve

The Town of Waterloo could form a committee to analyze the town's current capital assets and record projects that the town anticipates completing over the plan's duration. The committee could then prioritize the projects and create a financing plan for each project. After meeting any other legal requirements, the plan could then be approved by the Town Council and implemented over the coming years.

This plan recommends a 5-year CIP for the Town of Waterloo. Several of the most important initiatives for improving the downtown's aesthetics and economic appeal require capital improvement projects. Table 13 describes suggested capital projects and their timelines, priorities,

and possible sources of funding. Detailed descriptions and estimates for each project should be included in an official CIP and the annual budget.

Here is a brief description of each recommended capital project. Table 13 lists the suggested timelines, priorities, and possible funding sources.

Streetscaping and Complete Streets: This project would transform the Wayne Street downtown corridor from a road that traffic speeds past to a downtown space that is safer to drive and is accessible to pedestrians, bicyclists, and other modes of transportation. It would include creating bump outs on the corners, reorienting the parking spaces, and constructing a multi-use path to extend the Waterloo-Auburn trail into downtown.

Kitchen Incubator Space: This project would provide space in the Community Center or a vacant space in a downtown building for startup restaurants. It would include acquiring and remodeling a storefront, purchasing equipment, and any other necessary costs.

Business Incubator Space: This project would provide space in the Community Center for startup businesses. Such businesses would include retail, service, technology, or other business types. Potential costs will include acquiring and remodeling a storefront, purchasing equipment and technology license subscriptions, and any other necessary costs.

Community Center: This project will provide space in a building to be located in the Hart Block for a community center where events could be held, local businesses could be established, and where any other locally-driven benefits could be provided to the community. This project would require the remodeling of the Hart's Grocery building

and replacing it with a new structure.

Swimming Pool and Splash Pad: This project would construct a pool and splash pad near downtown so that children will have a place to play and residents have a downtown amenity to visit. The cost of this project would require the acquisition of property for the pool, constructing the facility, and maintenance and operational costs.

Funding

Project	Suggested Timeline	Suggested Priority	Possible Funding Sources
Streetscaping and Complete Streets	3-5 years	High	Redevelopment Commission, Mainstreet Revitalization Program, General Obligation Bond
Kitchen Incubator Space	1-2 years	High	USDA Rural Development grants, Specialty Crop Block Grant, SBA loans, Crowdfunding
Business Incubator Space	1-2 years	High	Town of Waterloo, Indiana Economic Development Corporation, DeKalb County Economic Development Partnership
Community Center	3-5 years	Medium	General Fund, CDBG, IEDC Funds
Swimming Pool & Splash Pad	5+ years	Low	Town of Waterloo Redevelopment Commission, Crowdfunding

Table 13: Capital Improvement Plan Initiative Funding Table

Case Study

Wabash County, Indiana

The Wabash County Economic Development Corporation prepared a CIP for Wabash County, the City of Wabash, and the Town of North Manchester. The plan lasted from 2006-2008. It included a synopsis, development schedule, estimated total cost, and funding source for each of the plan's 12 projects. Several of the projects also included detailed financing plans. The plan had a simple format but included valuable content and a clear direction for the county and a direction for the municipalities over the 3-year period.

REVOLVING LOAN FUND

This initiative suggests the creation of a Revolving Loan Fund (RLF) to provide property and business owners with additional funds to fix up their properties. Indiana law defines economic development projects as those that involve the funding or provision of public infrastructure such as landscaping and streetscaping, public areas, public ways, utility facilities, sewage, water facilities, streets, and sidewalks; the promotion of commercial activities and events; support for business recruitment; construction of parking facilities; and acquisition and rehabilitation of residential property. This may include revolving loans to downtown property owners to fix up their properties or a facade improvement grant to members.

A revolving loan fund (RLF) is a gap financing measure primarily used for development and expansion of small businesses. It is a self-replenishing pool of money that utilizes interest and principal payments on old loans to issue new ones.

Eligible uses for RLF loans may include:

- Facade and building renovation
- Operating Capital
- Landscape and property improvements
- Machinery and equipment
- Acquisition of land and buildings
- New construction

What this will involve

The Town of Waterloo and many of its residents have brought up the historically high utility costs that they pay every month. The Revolving Loan Fund may be able to help property owners install renewable energy systems in buildings that will lower utility costs. A Loan Review Committee, possibly the Redevelopment Commission for Waterloo, can make installing renewable energy systems a top priority for giving out loans to property owners.

Funding sources to start the Revolving Loan

Fund can be made up from the General Revenue Fund and contributions from the Redevelopment Commission. The Town of Waterloo will ultimately decide which of the potential borrowers will receive loans.

A Loan Review Committee or board of directors takes responsibility for reviewing loan proposals, designating an administrative body (can be public, nonprofit, or private), and contracting a local bank for the loan fund's portfolio management responsibilities. The committee or board is usually a combination of legal representatives, private lenders, business, community development, and local government professionals. Managing a revolving loan fund requires a team of financial specialists. In one approach - which prioritizes issuing a higher volume of loans - each team member is responsible for a different stage of the lending process.

If small businesses in a community have issues accessing conventional financing, public and/or private entities can set up a RLF. Here are some basic steps for starting an RLF:

1. Research existing RLF's and compile samples of application forms, program guidelines, and other materials.
2. Invite lenders and potential borrowers to participate in the design process.
3. Establish the purpose of the RLF. This should include a needs assessment.
4. Set the eligibility requirements for borrowers.
5. Determine the allowed uses of funds as well as prohibited uses.
6. Set a minimum and maximum amount for the loans.
7. Decide if the loans must be matched by existing equity or other sources of funds.
8. Determine the length of the loan term, which may vary based on the use of the loan. For example, the term for a loan to purchase equipment may be based on the life of the product while a loan for real estate

may have a 15-year term.

9. Establish an application fee, origination fee, and policies regarding closing costs. Define the default and delinquency terms.
10. Decide if the interest rate will be variable or fixed and whether the rate will vary based on the project.
11. Develop the loan application form. Create a short pre-application form or checklist to help borrowers determine if they are eligible.
12. Set up a committee to review loan applications.
13. Determine the administrative duties and staffing needs associated with the program.
14. Promote the RLF and capitalize with funds from grants and individual donations.
15. Provide loans and technical assistance to borrowers.

As Table 14 shows, the RLF can be funded from several sources including the general revenue fund, the DeKalb County Economic Development Partnership, and the Chamber of Commerce. We think this initiative should be given high priority by the town to help address the high costs of utilities.

Funding

Project	Community Partner(s)	Cost	Funding Source	Priority
Revolving Loan Fund	Town of Waterloo, Redevelopment Commission, DeKalb County Economic Development Partnership	\$20,000 - \$40,000	General Revenue Fund, Redevelopment Commission, DeKalb County Economic Development Partnership, DeKalb Chamber Partnership	High

Table 14: Revolving Loan Fund Initiative Funding Table

Case Studies

Janesville, Wisconsin:

The City of Janesville administers a Revolving Loan Program which provides low-interest financing for improvements to existing downtown buildings. The Downtown Revolving Loan program was authorized by the Janesville City Council in June of 2014 with an initial investment of \$54,000. The City's investment was made through the appropriation of proceeds from retiring Tax Increment Finance districts and is being supplemented by matching \$10,000 commitments from each of the following local lending institutions: Blackhawk Community Credit Union, BMO Harris Bank, Blackhawk Bank, Johnson Bank, and First National Bank and Trust.

The Downtown Janesville Revolving Loan Program is available to eligible applicants seeking to make improvements to buildings they own or operate out of in Downtown Janesville. Eligible activities include façade renovation, creation/improvement of upper story residential units, investments in commercial tenant spaces, and more. Applicants are required to coordinate a pre-application conference with the program officer prior to submitting an application. Applications are reviewed by the Revolving Loan Review Committee.

Janesville, Wisconsin Revolving Loan Fund Overview

PROGRAM & TERMS	ROCK RENAISSANCE	UPPER FLOOR LIVABILITY	FACADE IMPROVEMENT
Min. Loan Amount	\$10,000	\$2,500	\$500
Max. Loan Amount	\$50,000 or 25% of total project cost, whichever is less	\$25,000 or 50% of total project cost, whichever is less	\$5,000 or 90% of total project cost, whichever is less
Interest Rate	WSJ Prime Rate minus 1% (min. - 1%)	WSJ Prime Rate minus 0.5% (min. - 1%)	0%
Term	Amortized over 10 yrs.	Amortized over 10 yrs.	Repayment up to 7 yrs.
Conditions	10% min. equity	10% min. equity	10% min. equity

Table 15: Janesville, Wisconsin RLF Overview

Kokomo, Indiana:

The City of Kokomo offers two Revolving Loan Fund Programs that are aimed at revitalizing the Kokomo community by providing flexible, low-interest financing to new and expanding businesses. Applicants may borrow for constructing, expanding or converting buildings; purchasing land and buildings; purchasing machinery, equipment, furniture, fixtures, materials and manufacturing inventory; and to provide working capital.

Of the two programs that Kokomo offers, the Emerging Business Revolving Loan Fund Program is more aligned with Waterloo's needs as it is targeted toward new and emerging businesses. These are defined as businesses with 50 or fewer employees and less than \$1 million in expected annual gross revenue. Kokomo's program is designed for businesses that are unable to receive the full amount needed through conventional lenders. If a business is unable to obtain any financing through conventional lenders, the Emerging Business Revolving Loan Fund Program may provide all of the funding for the project under certain circumstances. Project goals should include creation and expansion of new business as well as job retention and creation. Loan amounts typically range from \$2,000 to \$15,000.

Kokomo, Indiana Revolving Loan Fund Comparison

Industry and Technology Revolving Loan Fund	Emerging Business Revolving Loan Fund
Available to primary-sector businesses	Available to new and emerging businesses
Requires bank turn-down and private match of 1/2 to 1/3 project cost	Requires bank turn-down; private match encouraged but not required
Loans range from \$50,000-\$300,000	Loans range from \$2,000-\$15,000
Flexible interest rates set as low as four points below prime	Flexible interest rates which generally mirror Industry and Technology RLF rates
Available county-wide	Available in Kokomo city limits

Table 16: Kokomo, Indiana RLF Comparison

VENTURE CAPITAL FUND

Funding availability to downtown property owners and businesses is critical to the economic health of the downtown. This is particularly the case for small family-owned businesses that may not have opportunities to obtain such loans from conventional sources.

Venture capital is a type of equity financing that addresses the funding needs of entrepreneurial companies for reasons of size, assets, and stage of development. It assists business owners who cannot obtain capital from more traditional sources, such as public markets and banks. Venture capital investments are generally made as cash investments in exchange for shares and an active role in the invested company. Venture capital differs from traditional financing sources in that venture capital typically:

- Focuses on young, high-growth companies
- Invests equity capital, rather than debt
- Takes higher risks in exchange for potential higher returns
- Has a longer investment horizon than traditional financing, and
- Actively monitors portfolio companies via board participation, strategic marketing, governance, and capital structure

What this will involve

Venture Capital can be an equity investment of \$5,000 to \$25,000 in a small business. Venture Capital investors assume a risk by not having collateral and not achieving a set return on investment but may negotiate part ownership. Two models are proposed to provide venture capital to local businesses.

A Venture Capital Fund, capitalized by private investors and other sources, would evaluate businesses, create partnerships through investment, and provide ongoing technical assistance and oversight. An Angel

Agency would match individual investors with businesses identified by the local Chamber of Commerce or Redevelopment Commission.

The Venture Capital Fund would have a set amount of money for investment and would operate similar to micro-loan pools. Critical to the success of a fund is program management. Competent management with a professional investor at the helm is recommended. Also of importance is a clearly defined goal for the Venture Capital Fund to differentiate it from other financing sources.

For Waterloo, a smaller scale pilot model can be pursued. It could be structured so that a micro-lender with existing staff and technical assistance capacity could raise funds for Venture Capital Fund investments. Actual investments would be overseen by a committee comprised of venture capitalists and businesses that have utilized venture capital. The purpose of the pilot program would be to test whether investments could be exited successfully, to analyze the expense of technical assistance, for oversight to ensure investment success, and to track financial forms. If Waterloo pursues this pilot model, business partners must be explicitly aware that venture capital relationships are different than micro loans. Investors become part owners and contribute to management decisions. To facilitate this change of relationship, technical assistance providers should not be the same as those who provided support if/when the business had a loan.

An Angel Agency could also be set up to screen potential investment opportunities to identify those with greatest potential, and then present the businesses to a group of individual investors, also known as "Angels." Angels would work directly with the entrepreneurs and establish mutually agreed upon partnerships. An Angel Agency could

also organize professionals who contribute their expertise as technical assistance providers.

The biggest difference between the Angel Agency Model and the Venture Capital Fund is that this model can avoid most overhead costs. The Angel Agency could have existing community development corporations screen candidates as they already do for loans, although with special criteria for investments. The primary technical assistance source would be the investor. The Angel Agency could actually be staffed by one person tasked part-time to recruit “angels” and coordinate meetings. Table 17 summarizes the set up and funding sources for a Venture Capital Fund.

Funding

Project	Community Partner(s)	Cost	Funding Source	Priority
Capital Venture Fund	Town of Waterloo, Banks, Private Investors("Angels"), DeKalb County Economic Development Partnership	\$20,000 - \$40,000	Private Equity	Low

Table 17: Venture Capital Fund Initiative Funding Table

Case Study

Portland, Maine

The Maine Angels are accredited private equity investors who invest in and mentor early stage companies. Their goal is to make investments in promising local entrepreneurs.

FEE WAIVERS

Some of the barriers to entry for would-be downtown business owners consist of up-front costs associated with the initial relocation and establishment of a brick-and-mortar business location. While this challenge can be remedied through the establishment of a facility like a business incubator (see the business incubator section), not all potential businesses and their owners will be particularly interested in a collaborative environment or a shared physical space. For this reason, it may also be necessary to implement programs that incentivize the establishment of business in their own brick-and-mortar spaces in downtown Waterloo.

The costs associated with the establishment of such a retail space are particularly high at the outset and represent a major barrier to entry for fledgling businesses. Local programs can help to reduce these barriers to entry by waiving fees that present a challenge to business owners who are at this stage. Waivers could be introduced for costs such as utility connections, construction, and/or remodeling permits. Tax abatement is often used in other communities and could also be an option here. In other cases, businesses may have access to loans or other forms of rental assistance.

An illustration of the potential of such a program exists in the town of Friendswood, Texas, where a downtown revitalization program involved the city waiving all fees related to construction and development (zoning, platting, site plan review, building, plumbing, mechanical, electrical, and gas permits) for for-profit businesses located in the downtown zone. The city also waived all water and wastewater impact fees, and developers were required to abide by design guidelines provided by the city.

What this will involve

As previously mentioned, the waiver of fees would involve a process through which local utility providers waive fees for new utility connections. In order for the fee waivers to truly function as an incentive for businesses to relocate to downtown Waterloo, businesses that seek to benefit from such waivers should meet strict geographical requirements. Specifically, only business locations in the urban core district should be considered for this program. Additionally, it may be necessary to take into account the nature of the business and its suitability for a pedestrian, community-oriented downtown.

BUSINESS INCUBATOR

A business incubator could help kick-start downtown Waterloo's economy and vibrancy. Waterloo could greatly benefit from such a facility. There is a strong demand for more business and innovation in the downtown area as well as the town at large but barriers to entry have deterred would-be business owners from setting up shop. The establishment of a business incubator in Downtown Waterloo would help to remedy this problem while simultaneously establishing Waterloo as a town with an innovative, business-friendly atmosphere.

The program should be as accessible as possible to residents of Waterloo while simultaneously kickstarting development in the downtown area. We therefore recommend that the incubator be located in the heart of downtown Waterloo, particularly in the proposed community center located along Wayne Street immediately to the north of the railroad tracks. This would encourage residents who visit the community center for reasons unrelated to the incubator to patronize the businesses in the facility. This arrangement would facilitate maximum visibility for the incubator and its tenants while simultaneously avoiding the costs associated with the restoration or construction of a new building.

Why this is important

Incubators and co-working spaces are related facilities that help to foster growth amongst local and small businesses, particularly start-ups. As the name suggests, incubators provide crucial resources and assistance to businesses who might otherwise struggle, fail to get off the ground, or fail altogether. One of the most visible ways in which such facilities assist fledgling businesses is the provision of space in which the business can operate and grow. This allows the business to move beyond the state of simply being an entrepreneur's idea or exclusively online business without the costs normally

associated with establishing a brick-and-mortar location. The sharing of space allows for the sharing of resources and keeps costs low.

Additionally, incubators and co-working spaces can help business owners navigate the treacherous terrain of the business world. The facility may offer owners and employees services and information that will improve their business acumen and financial literacy. These services include workshops, better access to financial assistance and loans, networking and marketing assistance, technological assistance, and better access to investment sources. If the businesses involved are focused on innovation and creativity, these spaces also allow for collaboration and exchange of ideas that may increase creativity and productivity in the workplace.

What this will involve

An incubator is a physical space for businesses and other tenants. The most fundamental feature of a business incubator in downtown Waterloo would therefore involve a space large enough to meet the basic needs of local startups and entrepreneurs. Fortunately, the proposed community center will involve a large, new building, so there will be space for a facility like a business incubator.

Since incubators generally serve purposes beyond the mere provision of space, it will also be necessary for the incubator to include basic infrastructure in the form of amenities like internet and telephone service, as well as certain office supplies and pieces of furniture. Due to the frequent association of business incubators with technology startups, the communications infrastructure may be critical.

Because incubators also serve to educate new business owners about the ins and outs

of successful business operations, it would also be necessary for this incubator to provide training and educational services to its clients. This could take the form of regular classes and/or seminars for tenants or any other members of the local business community, as well as these same tenants exchanging ideas and supporting one another through the exchange of ideas. The Town and operators of the community center/incubator could partner with local schools and higher education institutions to provide educational and informational classes or seminars.

These informational sessions could also be open to members of the community at large, thereby increasing local knowledge of business skills and encouraging locals to be more involved in the local economy. The incubator could also take advantage of state programs encouraging the establishment and growth of local and small businesses. The Indiana Economic Development Corporation (IEDC) could be a useful partner in the establishment and administration of the incubator, as it routinely connects businesses and communities with resources and programs that can help them get started. This can take the form of educational programs, training programs, tax abatement, and more. Table 18 suggests ways to fund and organize the implementation of the proposed incubator space.

Funding

Project	Community Partner(s)	Cost	Funding Source	Priority
Business Incubator	Town of Waterloo, Banks, Private Investors, DeKalb County Economic Development Partnership, IEDC IEDC Investors ("Angels"), DeKalb County Economic Development Partnership, IEDC	\$50,000-\$100,000	General Revenue Fund, DeKalb County, State of Indiana, Private equity	Medium

Table 18: Business Incubator Initiative Funding Table

Case Study

Genoa, Illinois

The city of Genoa, Illinois (in that state's DeKalb County), was a community that struggled to attract businesses and economic activity to its downtown area. With a population of just over 5,000 people, it suffered from a loss of investment and activity seen in many other small towns throughout the country. Eventually, many of the storefronts in the city's downtown became vacant. Local leaders implemented a program called Genoa Springboard in response. This program involved the city partnering with the owner of a building as well as mentors in a variety of professional fields. New businesses now had a space in which to operate in downtown Genoa, and they also received training and technical, marketing, and professional support. The program, operated by an existing tax-exempt non-profit, was successful in kickstarting development - eventually some of the businesses were able to move out and into other previously vacant storefronts, while the incubator itself became so popular that some businesses had to seek spaces in the downtown area outside of the incubator.

Helpful Links

IEDC Startup Programs - <https://iedc.in.gov/startups>

Genoa Springboard - <http://www.daily-chronicle.com/2010/03/23/genoa-springboard-helps-boost-businesses/atc5dj3/?page=1>

KITCHEN INCUBATOR

The development of specialty food products through the creation of an incubator space can help promote economic development and improve the uniqueness of Waterloo. An incubator space allows clients to rent shared kitchen space, which includes access to expensive kitchen equipment, business services, and mentorship programs.

There are three recommended sites for the location of a kitchen incubator as shown in Figure 42. The selection of these sites was determined because they were either vacant or underutilized and had the potential to attract customers downtown because of their visibility. Table 19 provides an estimate of the cost for establishing the kitchen incubator.



Figure 42: Potential kitchen incubator locations

What will this involve

The establishment of a kitchen incubator in Waterloo will require that the town take several steps to ensure the implementation of the program. These involve the following:

Step 1: Research kitchen incubators, food safety regulations and required licenses and insurance.

Step 2: Develop business concept and contact existing kitchen incubators to build connections and seek advice/recommendations

Step 3: Conduct studies, such as market study, operational feasibility study, economic feasibility study and economic impact study.

Step 4: Conduct resource and funding assessment, and

Step 5: Develop business plan

Funding

Project	Community Partner(s)	Cost	Funding Source	Priority
Kitchen Incubator	Town of Waterloo, DeKalb County Economic Development Partnership, DeKalb County Impact Corporation	\$400,000 - \$1.2 million	General Revenue Fund, USDA rural development grants, Farmers Market Promotion Program, Specialty Crop Block grants, Small Business Association loans	Medium

Table 19: Kitchen Incubator Initiative Funding Table

Case Study

Hart, Michigan

The Starting Block is a nearly 11,000-SF kitchen incubator that includes a commercial kitchen, meeting rooms, and office space. The incubator space serves roughly 30 clients and employs three part-time staff. More information can be found at: <https://www.ifama.org/resources/Documents/v17i1/Buckley-Peterson-Bingen.pdf>.



Figure 43: Kitchen incubator space

PUBLIC-PRIVATE PARTNERSHIPS

Public-private partnerships are essential to the effectiveness of downtown revitalization. Public-private partnerships can be used to share the cost of getting projects implemented. In such cases, the public sector often uses its eminent domain power to acquire property and to prepare the site to make it shovel-ready for redevelopment. Local governments may also provide loan guarantees to make it possible for private developers to obtain high-risk loans from financial institutions.

What this will involve

Several of the recommended capital improvement projects in Waterloo are suitable for a public-private partnership. These include the swimming pool, the community center, and the arts installation programs. Smaller communities are revitalizing downtown areas, developing commercial ventures on non-revenue producing property, building libraries, parks and repairing roadways through public private partnerships. Almost always, such efforts lead to increased property values and increased revenues for the town.

One of the issues facing small towns and rural areas in initiating public-private partnerships is formulating a revenue model to repay the private investment of capital. And, another hurdle has been that the projects are not large enough to capture the attention of experienced contracting partners. Town leaders in many regions have solved that problem by consolidating a number of projects and finding ways to incentivize partners, bringing grant funding to the table, and offering attractive benefits such as exclusive development rights.

Other incentives include long-term leasing agreements and revenue-sharing opportunities. One common thread is the use of Tax Increment Financing (TIF) in which future gains in taxes from a redevelopment

effort are used to repay bonds that provide a financial incentive to an investor. In addition to small town public-private partnerships for redevelopment, infrastructure and amenity projects, there are numerous examples of public private partnerships that address broadband, water and wastewater facility operations, and parking garages. Small town public-private partnerships are also emerging in the areas of smart lighting, solar energy, municipal facilities consolidation and green stormwater infrastructure.

Case Studies

Noblesville, Indiana

In 2016, the city of Noblesville, Indiana, signed an agreement with an athletic facilities developer to build the Noble Field House at Finch Creek Park. The project includes a \$15 million, 130,000-square-foot youth sports facility. Under the public-private partnership agreement, the developer is responsible for all capital construction, operating and maintenance costs. Incentives to the developer include \$300,000 annually in property tax reimbursement for 20 years, \$250,000 annually from TIF funding for 20 years and the sale of 10 acres of land for \$500,000.

Salina, Kansas

An example of a small city public-private partnership is occurring in Salina, Kansas. The city has a population of less than 50,000 but recently approved a \$154 million downtown redevelopment project that includes \$105 million in private funding, \$19.1 million in state-issued STAR bonds, \$9.2 million in Community Improvement District sales tax funds and \$4.9 million in TIF property tax funds. The city will get a downtown hotel, a field house, new streetscapes, theater improvements, a museum and low-income apartments from the partnership.

REUSE OF EXISTING BUILDINGS

Both the desire to retain downtown Waterloo's historical character and to open a restaurant in downtown was clear from the community forums and survey. The abundance of historic structures downtown makes the reuse of existing buildings ideal for both economic development and historic preservation. Incentivizing a developer to improve an existing building while also creating a move-in ready restaurant can be accomplished through an incentive grant.

We have identified four sites for the location of a move-in ready restaurant (see Figure 44). These buildings were selected because they are currently vacant or underutilized. In addition, these buildings are highly visible and are located within close proximity to other businesses, which provides added foot traffic to the area.



Figure 44: Potential restaurant locations

What will this involve

A “vacant properties” reuse grant as shown in Table 20 will assist potential restaurant owners and other retail businesses to locate downtown by providing financial assistance to improve the mechanical, plumbing, and electrical infrastructure of vacant buildings. By reducing the burden to potential business owners in locating downtown, downtown Waterloo will become a more attractive location for restaurant and retail business owners to open shop.

Funding

Project	Community Partner(s)	Cost	Funding Source	Priority
Reuse of Existing Buildings	Town of Waterloo, DeKalb Chamber Partnership	\$20,000	General Revenue Fund	High

Table 20: Reuse of Existing Buildings Initiative Funding Table

Case Study

Concord, North Carolina

This grant funds improvements to the interior of venue spaces, including mechanical, plumbing and electrical improvements to expand capacity and uses, technology infrastructure, and space reconfiguration.

More information can be found at:

<https://www.concorddowntown.com/BusinessResources/Grants>

REGULATION

DESIGN GUIDELINES

73

SIGN ORDINANCE

81

DESIGN GUIDELINES

The goal of design guidelines is to maintain the character of a community and prevent inconsistent development in the future. Design guidelines are especially important to Waterloo, because many stakeholders expressed appreciation for the historic charm, eclectic storefronts, and walkability for its downtown. With design guidelines, Waterloo will have the leverage to maintain its historic buildings, create cohesiveness with new buildings, and create a vibrant, pedestrian-friendly atmosphere to attract both Waterloo residents and visitors from around the region.

The first step in creating and enforcing design guidelines is to demarcate the boundaries of an urban corridor zone that requires 0' setbacks for new buildings, no parking in the front, and compliance to the surrounding buildings. The second step is to establish preservation guidelines for residents and businesses to use as a guide for preserving, maintaining, or improving a historic structure within the zone. The goal of these two recommendations is to restore historic charm, structural integrity, and to make Waterloo an attractive and unique place for residents and businesses to relocate.

As an example, the City of Fort Wayne

adopted an Urban Corridor (UC) Zone to preserve some of its neighborhood business corridors. Features of the UC Zone include limiting building setbacks, prohibiting any type of drive through, limiting curb cuts (easements for vehicles) and regulating the distance of businesses like tattoo parlors from other uses.

Recommended Design Guidelines for Waterloo's Urban Corridor

We recommend that the Town of Waterloo create and adopt an Urban Corridor (UC) Zone with design guidelines for development that falls within this area. The UC Zone will encourage walkability, a mix of uses, and preservation of the town's historic architectural heritage. In addition to creating a sense of identity in the downtown, the UC Zone will also preserve the historic integrity of the existing buildings and design patterns. The proposed UC Zone is shown in Figure 45. The boundaries were determined by taking inventory of the existing downtown's physical shape. Most of the existing historic buildings in the proposed zone have setbacks close to the street. Therefore, the zone will enhance the existing buildings and create cohesion along South Wayne Street and small portions of Marion, Van Vleek, and Railroad Streets.



Figure 45: Proposed urban corridor district

Architectural Styles in Urban Corridor

The architectural styles of buildings in Waterloo's urban core are classified as Downtown Storefront, Italianate, Spanish Eclectic, and Colonial Revival. The characteristic features of each style are described below.

Downtown Storefront

Most of downtown Waterloo's historic structures have a storefront style facade. The storefront style has a singular or double door flanked by large windows across the street-facing sidewalk. Most storefronts in downtown Waterloo have additional floors above the ground floor, often used for office or residential spaces. Upper floors typically had a substantial amount of ornamentation (brickwork, paneling, cornices, etc.) The style remained mostly unchanged between the mid-1800s and the 1920s, when most of the buildings were constructed in downtown Waterloo. Examples of this style are evident in the historic building in Figure 46.



Figure 46: Downtown storefronts in historic Waterloo

Italianate - The Italianate style was first promoted by Andrew Jackson Downing as a romantic alternative to classical Greek and Roman models. Easily adapted to narrow urban lots, it became the dominant style for residential and commercial architecture from c.1855 to c.1880 and continued as a popular style for commercial buildings to the turn of the century. Windows are tall, narrow, and often arched at the top. Windows and doors were often capped by decorative hoods. Italianate commercial buildings had bracketed cornices and often made use of decorative cast or pressed metal in storefronts and cornices. (Taken from Fort Wayne Preservation Guidelines,). Figures 46 through 48 show the use of this architectural style in downtown Waterloo.



Figure 47: Italianate style in downtown Waterloo

Spanish Eclectic Style - The Spanish Eclectic style uses decorative details borrowed from the entire history of Spanish architecture. Identifying characteristics include: low-pitched roofs with little or no overhang; red tile roof covering; round arches over doors and windows; stucco walls; and asymmetrical facades. Other typical details include iron balcony railings or window grilles, arcades, and the use of glazed tiles for decorative detail. (Taken from Fort Wayne Preservation Guidelines). The Waterloo Grant Township Public Library (shown in Figure 47) is the most prominent example of this style of architecture.



Figure 48: Spanish eclectic style in downtown Waterloo

Colonial Revival - Colonial Revival (c.1890-present) became the dominant style for domestic buildings during the first half of the 20th century. By about 1910, the typical rectangular form with a hipped or side-gable roof had become common, although details were frequently exaggerated. Houses and buildings more closely copied actual Colonial models through the peak years of Colonial Revival popularity in the 1920s and early 1930s, but after World War II the style became simplified. Some styles, including Cape Cod, carried the Colonial Revival movement into the 1950s. With some minor variations, the style remains a popular influence in current housing.

Common identifying features of the style include: a symmetrically balanced facade with a central door and entry porch; classically inspired features such as pilasters, columns, pediments, fanlights, and sidelights; double-hung windows with multiple panes of glass; and prominent cornices decorated with dentils or modillions. The Waterloo Town Hall is an example of this form of architecture.

Recommendations for Historic Preservation

We recommend that the Town of Waterloo adopt a historic preservation ordinance. The ordinance will stipulate recommendations for historic structures and how they can be preserved. The following guidelines should be included in the ordinance:

1. Retain buildings with historic accuracy. Treat the historic storefront like an antique. For instance, wash gently and without harsh chemicals. Avoid harsh cleaning techniques like sandblasting and power washing.
2. Restore or replace deteriorated sections of buildings with historic accuracy. Replace only the necessary details and replace to maintain consistency with the building. Wherever possible replace building materials with the original material.
3. Refer to historic documentation to restore commercial buildings. If documentation is unavailable, use period-appropriate facades and building materials to remain consistent with surrounding buildings (see Figure 49).
4. Adopt the sign ordinance (as recommended in the following section) to create a theme for the town.
5. Avoid modern or inexpensive facade options like siding and vinyl. Use paint if the brick is worn down.
6. Improve site conditions and storefronts by including trees, landscaping, awnings, shutters, etc.
7. Use best historic practices for installing improved HVAC systems to barely interrupt the heating system.
8. Maintain original size of windows when in need of replacement.
9. Color sashes should be black or a historically appropriate color (not white).
10. Hide HVAC infrastructure from the front facade (utility meters, gutters, pipes, AC units, etc).
11. Devise strategies for historic buildings to be both ADA compliant and historically accurate.
12. Do not locate new safety and efficiency enhancements facing Wayne Street.



Figure 49: Restored upper-story windows in Grand Rapids, Michigan

Building and Demolishing Downtown Waterloo Buildings

1. Mandate zero-lot setback requirements along Wayne Street in order to maintain a street wall and make the street pedestrian friendly.
2. Building height, orientation, and architectural themes for new construction downtown should fit with the existing architectural context.
3. Promote and incentivize on-street parking and discourage or abolish surface parking lots that abut Wayne Street.
4. Build with historically accurate building materials, especially color-consistent brick (see Figure 49).
5. Landscaping should be used to provide shade, soften hard building facades, and decrease the urban heat island effect.
6. If demolition is necessary, ensure that all other remedies have been exhausted.
7. Ensure that the site has a thorough plan for redevelopment before pursuing demolition.
8. Ensure the safety of other buildings during the demolition process.

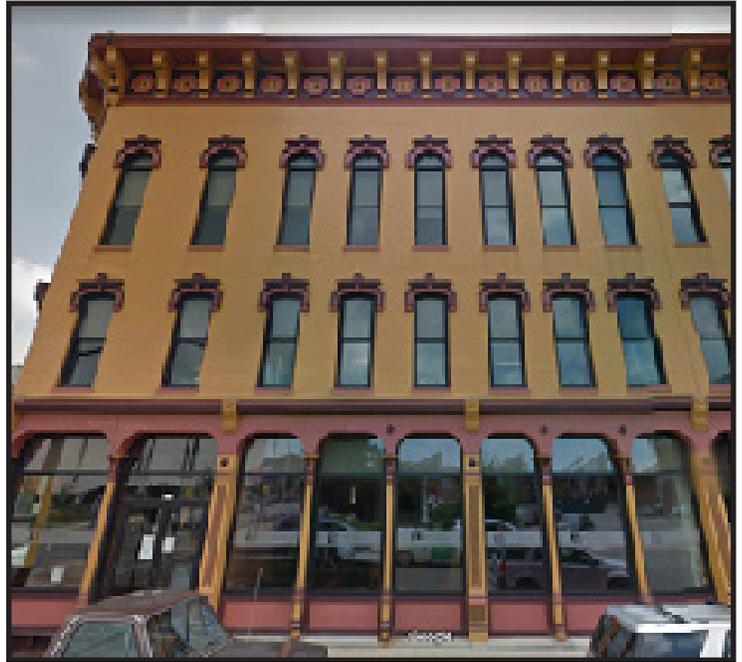


Figure 50: Contrast between inappropriately-sized upper story windows in Waterloo and restored window sizes in Muncie, Indiana

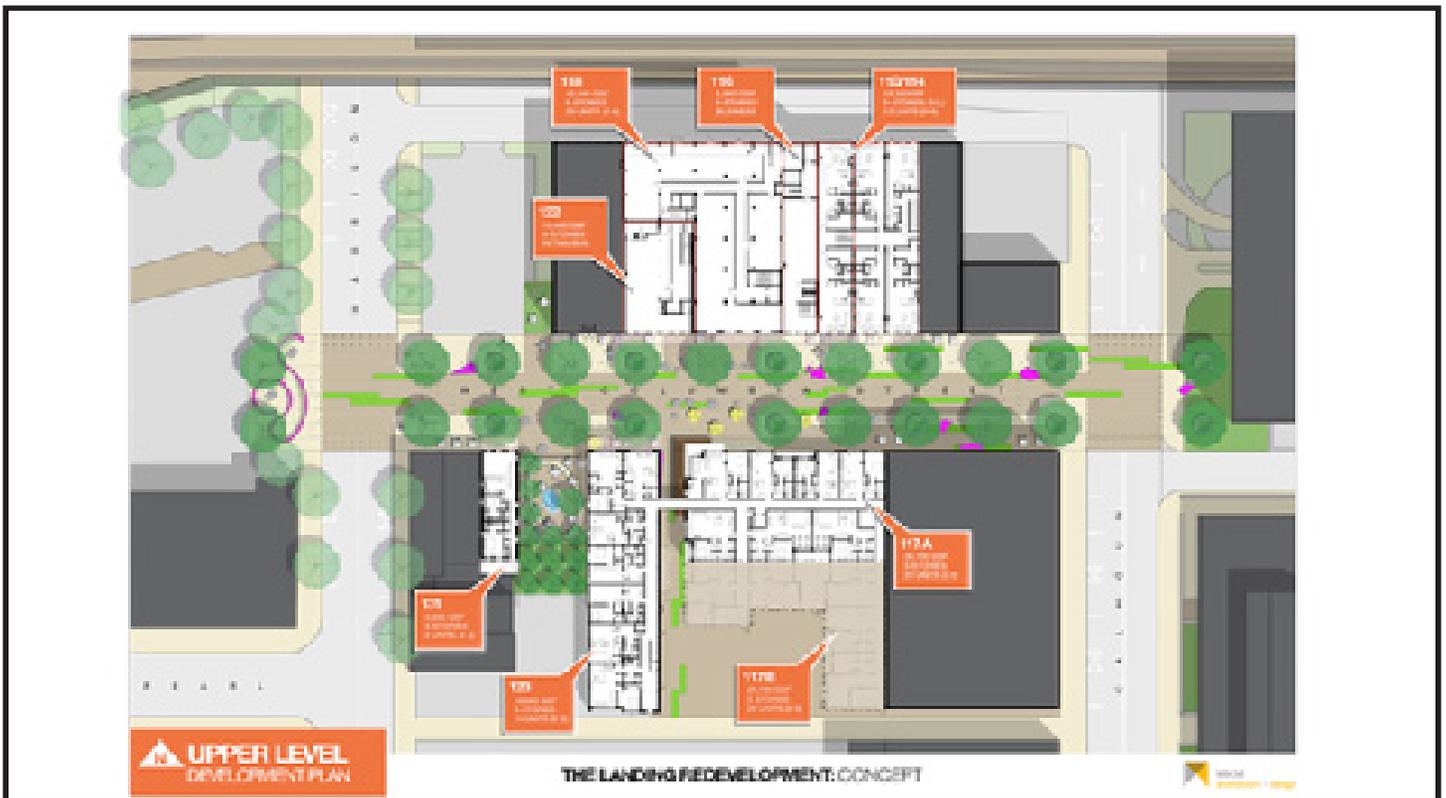


Figure 51: Example of a downtown redevelopment concept

Design Guidelines for the Urban Corridor

In addition to the historic preservation ordinance, we also recommend the adoption of design guidelines for the urban corridor. Recommended Development Standards for Urban Corridor include the following criteria that are also expanded in Table 21.

- 0' setback for commercial buildings
- 25' setback in the rear yard (this will encourage parking in the rear
- Abolishes requirements for provision of parking
- Landscape standards
- Special Use Permits from BZA for certain establishments
- Prohibition of drive-throughs of any kind or new gas stations

	Acceptable Types	Key Features	Examples in Waterloo
Zoning	Should promote mixed uses in the downtown.		
MXD and PUD zoning	Retail, office, recreation and community facilities.	Local Business Zone C-LB (DeKalb County)	
Architectural styles for downtown buildings	Revival Styles, Neo-Traditional, Craftsman	Cohesive to existing surrounding buildings, including proportions, materials, windows, doors, and decorative elements	200 block of Wayne Street, Grant Township Public Library, Waterloo Train Depot
Setback requirements	0' setbacks for urban corridor zoning	Buildings abut sidewalks, creation of a "street wall"	North Wayne Street between Marion and East Van Vleck Streets
Building materials	Natural elements, especially brick	Consistency with original brick in Downtown Waterloo	The reddish-brown brick used on the 200 block of N Wayne Street
Building heights	Building height shall be contingent to the surrounding buildings, but shall not exceed three floors, or around 30'	Two to three floors of mixed use, consistent with the surrounding buildings	Street wall on the 200 block of Wayne Street

Windows and doors	Compliance with original size of buildings, glass wall on the first floor, front door slightly recessed for an entryway. Dark-colored casings add depth to the building.	Should open onto the street to help keep an eye on the street.	
	Acceptable Types	Key Features	Examples in Waterloo
Zero gradient entryways for doors. Awnings are acceptable for shade.	Baker Insurance Building (250 N. Wayne) has appropriately sized windows on the second floor. The Old Town Hall Building has appropriately sized windows and use of awning.		
Landscaping	Use of planters, hanging plants, and other raised gardens in compliance with 0' setbacks	Planters, native plants, hanging baskets, a plan to maintain landscaping	Landscaping elements at the Waterloo Train Depot
Sidewalks	All downtown streets should provide sidewalks to support walking and increase foot traffic to downtown businesses as well as include safety features for pedestrians, ADA accessibility	Provide sidewalks, street trees, awnings, places to sit, and barriers for pedestrians (on-street parking, planters, etc).	Wide sidewalks on Wayne Street, ADA-compliant ramps at the Waterloo Train Depot, benches at the Eagle Scout Project park
Parking	Decrease the amount of surface parking	Leverage and support shared parking and on-street parking for downtown businesses.	Angled parking on West Wayne Street
Street furniture	Provide amenities along sidewalks such as bike racks, street lamps, and public art to make sidewalks more appealing for pedestrians.	Convenience for bikers, pedestrians, or other modes of alternate transportation	Bike racks and benches at library, planters near Wayne and VanVleek

Table 21: Design Guidelines for the Urban Corridor

Additional Resources

ARCH (Architecture and Community Heritage)
 Jill McDevitt, Executive Director
 archfortwayne@gmail.com
 (260) 426-5117

Indiana Landmarks - DeKalb County
 Debra Parcell - Community Preservation Specialist
 dparcell@indianalandmarks.org

DeKalb County Department of Development Services
 Chris Gaumer – Director and Zoning Administrator

SIGN ORDINANCE

We recommend that the Town of Waterloo use business signs that are more aesthetically pleasing. These types include: Awning, Projecting, and Wall. Descriptions of these signs can be found in the Chapter 3 Design initiative: Signage section. Below are suggested sign size guidelines. To institute these, the town should adopt a sign ordinance with regulations for the review and permitting of signs in the urban corridor zone. The following are guidelines for how this can be done.

Recommendations for General Permanent Sign Standards

1. All signs require Sign Permit approval by the Planning Administrator.
 2. All Sign Permits require fees (some may be waived through the fee waiver program)
 3. No sign shall interfere with Vision Clearance
 4. Wall Signs are allowed provided that they fit within the horizontal and vertical elements of the building and do not obscure architectural details of the building.
 5. No Wall Sign shall be allowed to extend above the edge line of a building, beyond the edges of the wall upon which it is mounted, nor above the roofline.
 6. All sign types shall be designed to relate to the architectural style of the main Building or Buildings upon the site.
 7. All signs shall be installed a minimum of five (5) feet from of the street right-of-way
- Maximum Sign Area:
- a. Awning:
 - i. The area of any Awning graphic will be subtracted from the allowable Sign Area of the sign type chosen.
 - ii. If used as the primary business sign, the allowable Wall Sign Area applies.
 - b. Projecting: Twenty (20) square feet.
 - c. Wall:
 - i. Seventy-five percent (70%) of tenant's Building Panel height.
 - ii. Eighty-five percent (85%) of tenant's Building Panel width, with a ten percent (10%) leeway allowance for architectural elements that may hinder sign visibility.
 - iii. Building Panel on a glass building will be determined by separation details between the panes of glass and/or by floor levels. Signs on glass buildings shall not obscure vision of tenants inside the building.
 - iv. No wall sign shall exceed 300 square feet.

5 : FUNDING SOURCES

This section lists the funding sources described throughout the plan's initiatives. These sources include the General Revenue Fund, General Obligation Bond, Revenue Bond, TIF District, Community Development Block Grants, and a variety of other grants provided by higher levels of government and private sources. These are only suggested, possible funding sources. Other sources of funding for these projects could be explored.

General Revenue Fund

The General Revenue Fund is the primary account through which municipal expenditures are funded. In 2017, Waterloo's General Fund received \$951,521.41 in receipts to its General Revenue Fund. This was a decline of \$27,900.53 from the 2016 total of \$979,421.94.

Revenue Source	Amount (2016)	Amount (2017)
General Property Tax Revenue	\$562,529.32	\$525,690.74
County Adjusted Gross Income Tax (CAGIT) Certified Shares Revenue	\$171,380.80	\$272,534.04
County Adjusted Gross Income Tax (CAGIT) Replacement Credit Revenue	\$171,703.04	\$7,098.25
ABC Excise Tax Distribution Revenue	\$1,980.00	\$660.00
Cigarette Tax Distribution Revenue	\$1,558.43	\$2,642.00
Vehicle/Aircraft Excise Tax Distribution Revenue	\$3,858.00	\$16,267.69
Commercial Vehicle Excise Tax Distribution (CVET)	N/A	\$2,265.04
ABC Gallonage Tax Distribution Revenue	\$4,756.877	\$5,065.86
Licenses and Permits Revenue	\$8,169.35	\$8,964.65
Service Charges Revenue	\$42,442.25	\$34,361.50
Fine Charges Revenue	N/A	\$552.54
Other Revenue	\$11,043.98	\$74,432.00
Total GRF Revenue:	\$979,421.94	\$951,521.41

Table 22: Waterloo General Revenue Fund

General Obligation Bond

General obligation bonds are low-interest, predictable sources for financing large scale projects such as streetscapes, water, and wastewater infrastructure. These bonds are backed by the full faith and credit of the government that takes out the bond. Waterloo has four outstanding General Obligation Bonds. Two were used for wastewater improvements and two were for water improvements.

Revenue Bond

Revenue bonds are used to finance revenue-generating projects. These projects typically have fees that users pay which goes towards repaying the bond. These can include airports, tollways, pools, etc. Waterloo has one outstanding Revenue Bond. It is for TIF economic development. The swimming pool will be a good example of a project that can be funded from this fund.

TIF District

Tax Increment Financing (TIF) Districts are one source of funding for redevelopment projects. TIF Districts are overseen by a Redevelopment Commission (RDC). When a TIF District is established, the assessed value of all properties within it is established as the base value. All taxing bodies, including schools, municipalities, libraries, etc., retain the same base revenue from property taxes as prior to the TIF District's establishment. As time passes, the increased revenue from the property values are directed to the RDC while other taxing bodies retain the same base revenue they received at the TIF District's establishment. The RDC then uses its funding to promote the redevelopment of areas within the TIF district.

The TIF District is one potential source of funding for downtown revitalization. Its funds can be used to improve infrastructure, streetscapes, and other projects in the downtown areas within the TIF District. Much of Waterloo is included in a TIF District as shown in Figure XXXX. Within the downtown, the TIF includes parcels on both sides of Wayne Street from US 6 to Maple Street, properties along the railroad from Center Street to Washington Street, and the entire block along Wayne Street.

The TIF District currently has one bond issued for wastewater improvements. The bond was first issued in 2014 for \$294,000. The Redevelopment Commission pays installments of \$21,000 twice annually in repayment. Full repayment is expected in January 2020.

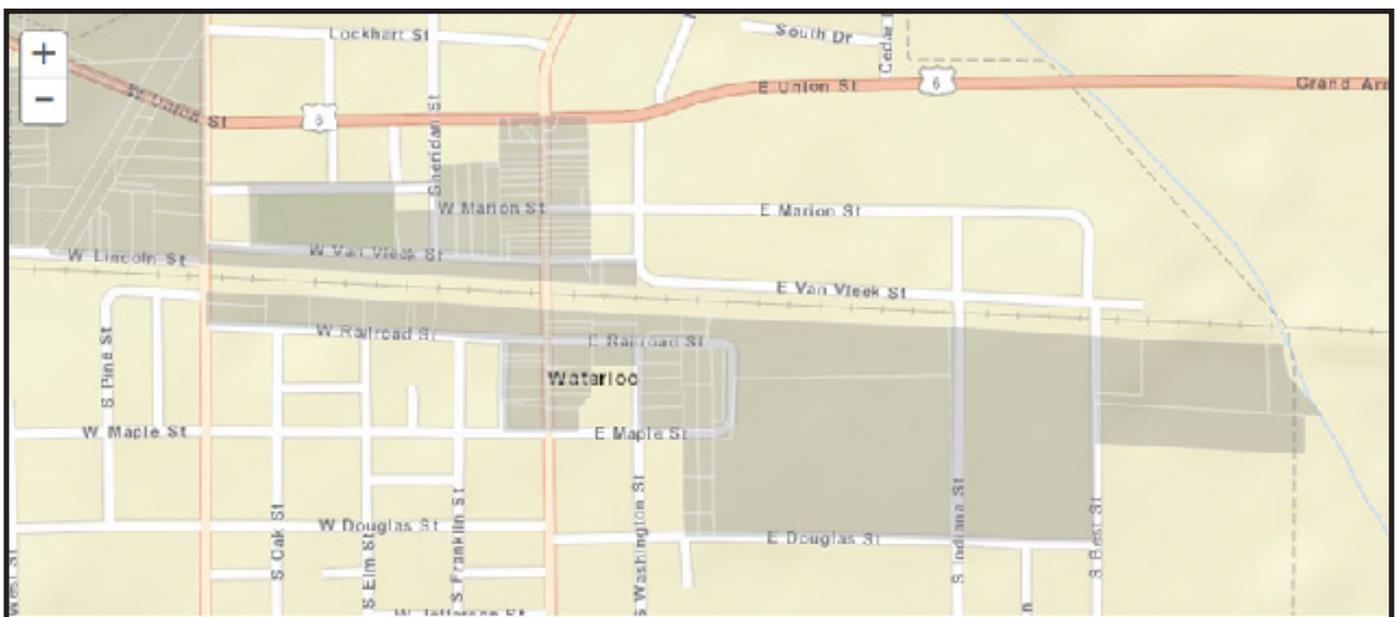


Figure 52: TIF district in downtown Waterloo, Indiana

Historic Renovation Grant Program (HRGP)

This fund is available through the State of Indiana. The purpose of the grant is to preserve and rehabilitate historic properties in order to incentivize downtown economic development. All eligible properties must be at least 50 years old and eligible or listed on the Indiana Register of Historic Sites and Structures. Funds can only be used on the exterior. This can include windows, doors, brick rehabilitation, roof replacement, exterior foundation rehabilitation, and rehabilitation of exterior architectural features. Ineligible projects include acquiring property, paving and landscaping, interior renovations, etc.

Grant requests must be between \$10,000 and \$100,000. Requests must be no more than 35% of eligible costs and the local match must be greater than 65% of total eligible project costs.

For more information, see the following link: <http://www.in.gov/ocra/hrgp.htm>.

Quick Impact Placebased Grant (QUIP)

Funded through OCRA, this grant funds space enhancement and community transformations. Projects should be local and community-driven. Example projects are alley activations, creative projects, enhancement of underutilized spaces, pop-up gathering spaces, unique signage, etc. Ineligible projects include demolition, events, or being used for part of a larger project, etc.

Grant requests must be between \$2,500-\$5,000 with a local match of 1 to 0.5.

Application deadlines apply and vary from year to year. See the following link for more information: <http://www.in.gov/ocra/quipgrant.htm>.

Hometown Collaboration Initiative (HCI)

HCI is intended for self-identified communities with a total population of 25,000 or less that want to develop a new generation of local leaders; build a supportive community environment for small business and

entrepreneurs; or invest in place through creative quality of life initiatives related to public spaces, design, local foods, and tourism among others. A core principle of HCI is that broad-based input and buy-in is vital to the long-term success and sustainability of all community development initiatives.

There are four phases of project execution, which include: HCI Foundation Phase (lasting 4-8 months), Building Block Phase (lasting 3-6 months), or Capstone Phase, the length of which depends on the proposed project.

OCRA is currently not accepting any applications for this program but may in the future. For more information: <http://www.in.gov/ocra/hci.htm>

CDBG

Blight Clearance Program (BCP)

Many Indiana communities are burdened with deteriorated or abandoned downtown buildings and vacant, dilapidated industrial sites. In many instances these unsightly and dangerous buildings make them undesirable to investors and new residents. Though some communities are burdened by a disproportionate number of these sites, their presence does not have to be considered the community's downfall. These sites are often found in downtowns or near transportation corridors and could be thought of as opportunities—if the funds to address the clearance/demolition were available.

Funded by the federal Community Development Block Grant, this program is available to communities for demolition and environmental clearance of blighted properties. Projects range from demolition and/or clearance projects to environmental clean-up. The town of Waterloo received a CDBG Blight Elimination Grant in 2016 totaling \$170,160.82 with a current remaining balance of \$99,204.15.

For more information: <http://www.in.gov/ocra/2718.htm>

Public Facilities Program (PFP)

Community facilities enhance the lives

of residents in numerous ways. Libraries, museums, community centers, and performance spaces open doors to knowledge and ideas, culture, and enjoyment. In addition to community facilities, historic preservation projects are eligible for PFP.

The goals of the Public Facilities Program are to: Improve Quality of Place, generate jobs and spur economic revitalization.

Eligibility Requirements are:

- The project should be a part of the community's overall strategy.
- Eligibility is subject to LMI % and beneficiary requirements.
- Project must meet a national objective, be an eligible activity under the CDBG program, and comply with applicable state and federal laws and regulations

Eligible Projects include:

- ADA Accessibility [could be used to improve streetscape & trail extension]
- Community, Learning, Healthcare, Senior and Daycare Centers
- Dams/Levees
- Fire Protection/EMS Buildings
- Historic Preservation
- Libraries
- Parks and Recreation
- Special Needs Buildings

MainStreet Revitalization Program

The Main Street Revitalization Program (MSRP) is a grant program administered by the Indiana Office of Community and Rural Affairs (OCRA). The goal of MSRP is to encourage Main Street communities with eligible populations to focus on long-term community development within the downtown area. This program will work in conjunction with the Indiana Main Street Program and the overall goals and strategies for the Main Street revitalization efforts across the state. MSRP is funded with Federal Community Development Block Grant (CDBG) dollars. This funding can be used for streetscape projects, facade renovation projects, and Downtown Infrastructure Rehabilitation.

Eligibility Requirements include:

- Each applicant must have a designated active Indiana Main Street

group.

- The project must be part of the Main Street group's overall strategy.
- Eligibility is based upon Slum and Blight, and not subject to Low-to-Moderate Income (LMI) % requirements.
- Projects must meet a national objective, be an eligible activity under the CDBG program, and comply with applicable state and federal laws and regulations.

Waterloo already has an OCRA-certified MainStreet group, which is the starting point for completing a MainStreet Program. For more information see <https://waterlooin.gov/waterloo-main-street/>

Wastewater and Drinking Water Program (WDW)

This program is run by the Office of Community and Rural Affairs. The goal is to improve the quality of water and wastewater in Indiana and assist in financing appropriate water and sewer infrastructure for communities and counties that have planned and set priorities for long-term development.

The goals of the Wastewater and Drinking Water Program are stated as follows:

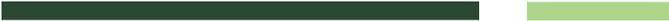
- Protect the health and environment
- Reduce utility rates for low-to-moderate income communities
- Improve rural infrastructure to enable long-term economic growth

Waterloo may look at using this CDBG grant funding to extend sewer lines rather than utilizing the general revenue fund.

Place Based Investment Fund (PBIF)

The PBIF program is a competitive matching grant program administered as a partnership between the Indiana Office of Tourism Development and the Indiana Office of Community and Rural Affairs that supports community and economic development projects across the state. Initiatives that promote quality of life, improve tourism experiences and develop multi-purpose gathering places are specifically targeted for the grant program.

Performance-based quality of place initiatives that maximize investment and collaboration by local governments,



economic development organizations, convention and visitor bureaus, Indiana Main Street organizations, public or private schools and community foundations are the intended recipients of these grants. The aim of the program is to provide funding opportunities for unique projects and programs that seek to create jobs and further establish a diverse local, regional and state economy.

Crowdfunding

Crowdfunding is a way for a community to get behind projects that they believe in. The crowdfunding source gives the community an option to fund initiatives such as public art and events. Gofundme.com and Patronicity.com are popular crowdfunding platforms.

Indiana Economic Development Corporation

The Indiana Economic Development Corporation (IEDC) is a state agency that focuses on business development within Indiana. It provides many forms of assistance to businesses seeking help in starting up or expanding their firm in Indiana.

USDA Rural Development Grants

The U.S. Department of Agriculture (USDA) sponsors numerous grants through its Rural Development Department. These grants are for business, community development, housing, sewer infrastructure, utilities, and many other areas.

Specialty Crop Block Grant

The Specialty Crop Block Grant is a federal Department of Agriculture program that promotes the competitiveness of specialty crops. According to the program's website, these include fruits, vegetables, tree nuts, horticulture, and nursery crops. Grants are distributed by Indiana State Department of Agriculture (ISDA) and local organizations can apply for the grants through the department.

Small Business Administration Loans

The Small Business Administration (SBA) is a federal agency that provides small business with technical assistance and funding opportunities. The SBA guarantees loans that can be used by businesses which struggle to obtain funding from traditional sources.

Community Foundation of DeKalb County

The Community Foundation of DeKalb County provides grants through its Community Grantmaking Fund and Kenneth A. Boseker Memorial Fund. According to their website, these grants can be used for projects that address arts & culture, community development, education, the environment, health, human services, and youth development. Grants can also be provided to supplement the general operating expenses for organizations that address local charitable needs.

6 : SUMMARY TABLE

Proposed Design Projects	
Project/Program	Priority
Streetscaping and Complete Streets	High
Trail Extension and Depot	High
Farmers' Market	High
Summer Movie Nights	High
Community Center	High
Gateway Signage	High
Dog Park	Medium
Public Park	Medium
Community Swimming Pool	Low

Table 23: Summary Table of Proposed Design Projects

Proposed Policy Programs	
Project/Program	Priority
Capital Improvement Plan	High
Existing Building Reuse Program	High
Grocery Store/Restaurant Incentive Program	High
Permit and Utility Fee Waiver Program	High
Revolving Loan Fund	High
Public-Private Partnership Program	High
Restaurant Incubator Space	Medium
Business Incubator Space	Low
Venture Capital Fund	Low

Table 24: Summary Table of Proposed Policy Programs

Proposed Regulatory Initiatives	
Project/Program	Priority
Sign Ordinance	Low
Urban Corridor Zoning Ordinance	Low
Historic Preservation Guidelines	Low

Table 25: Summary Table of Proposed Regulatory Initiatives

APPENDIX A : FIELD STUDY

Field Study			
Feature	Presence	Quality	Comment
Well defined boundaries	Some definition on the north side of downtown but ill-defined to the south, east and west.	Poorly defined. US Hwy 6 to the north, Center St. to the west, Washington St. to the east and Douglas St. to the south.	No definition in the south. East and west boundaries not as well defined.
Gateways and gateway signs	No gateways	None	None
Wayfinding signs	Amtrak Signs Town Hall signs	Town Hall signs not as conspicuous. No sign for elementary school. No sign for the library.	
Destination points	Library Train station School Soup kitchen		Few destination points Poor connection between destination points Library in good condition with addition and well-articulated architectural features.
Street wall	One and half blocks of street wall		Factory building south of train tracks planned to be torn down can impact street wall. Structural integrity of Harts building

APPENDIX A : FIELD STUDY

			Variety of setbacks (including library, etc./bank/ town hall)
Activity Venues/Events	Spring Fest? Circus 2018 Potential Farmers' Market lot Library Francis Thompson Park Park across from Library Lions Club Space	Moderate	Nothing they were excited about
Diversity of economic activities	Office Space Dog Grooming Mixed-use building (potential grocery) with apartments Light industrial/Warehouse	Poor, underutilized	
Mixed use buildings	Entire block/DT has potential	Poor/Vacant	Rare that 2 nd floor utilized with first floor is vacant
Sidewalks and pedestrian furniture (e.g. bus shelters)	lack of connection between amenities (School to dollar general) No bus Fair amount of benches	Sidewalks in fair conditions	
Two-way Streets	All streets Streetlight in good condition Parking on both sides (angled)	Good	

APPENDIX A : FIELD STUDY

Complete streets	No bike infrastructure (lanes/racks)		Potential for bike lanes Particular lack by library Train tracks potential problem for increased walkability
Short blocks	Yes	Good	Very human scale
Gathering spaces (small and large)	Library Park across from library Train Depot Potential Farmers' Market space		Lack of a church near downtown
Places for people to sit	Bench outside old town hall Park across from Library		Sidewalks potentially too narrow
Civic and cultural amenities	Town Hall Library Train Depot (history)—lends itself as a potential center Hart's grocery building (potential)		Not enough civic and cultural amenities
Diversity of architectural styles	None/Old town hall façade had potential Library Depot	Early 1900s buildings??	1/15 th (est.) of building owners applied for façade program (potentially increase grant match)
Historic buildings (historic preservation)	Library Train Depot	Good	For the sake of the street wall, buildings should be preserved,

APPENDIX A : FIELD STUDY

			alternatively newer buildings used to replace there should be architectural guidelines/building codes to maintain street wall
Trees and landscaping	Some planters Narrow planting strip between sidewalk and road Native flowers/vegetation	Moderate	
Public art	Minimal Potential Mural space: old wane building/police station??		
People	Soup Kitchen Line Well attended businesses		Too cold to judge

APPENDIX B : COMMUNITY FORUM

Question 1: What activities existed in the downtown and are now lost?

Pet Parade	Feller's Furniture Store	VFW - "Waterloo Country Club
Park events	Band stand	Talent show
Waterloo Little League	Circus	Festivals (crossroads, etc.)
Canning factory	Brewery	Kitchen quip
Indiana Decorative	Waterloo High School	Eastern Star Lodge
Odd Fellows Lodge	Boney's	Car wash
Laundromat	Bob Miller Ford	Waterloo Dairy
Lumber yard	Grainery & feed mills	Gas station(s)
Lawyer and attorney	Greyhound stop	Goods and services stores
Clothing stores	Car shows	Dentist
Fourth of July event	Restaurants	Coffee roaster
Decorate train	Furniture store	Car dealer
Truck Stop	Real Estate office	Lumber company
Modern air	Girl Scouts	Salvage Yard
Bed and Breakfast	Skating rink	Waterloo 4-H
Bee's Inn, others	Bowling alley and theatre	Bank
Dress shop	Drug store(s)	Hardware store(s)
Green Parrot and others (Country Charm, Dairy Queen)	Mechanics and motorcycle shop	Shamrock's, Green Top, more bars
Dentist, Doctors	Hart's Grocery & others	Arcade
Waterloo press	Wane TV	Tractor repair

APPENDIX B : COMMUNITY FORUM

Question 2: What activities need to be attracted to downtown?		
Dart Transportation	Child care	Fitness center
Place to hang out, like Green Parrot (All ages, multi-generational)	Fresh food access (Local!)	Community events
Art/cultural center for locals and travelers	Regional, annual event	Something to accompany corn maze
Local retail (boutique)	Ice cream!	Take advantage of train
Nice, beautiful downtown	Rexall/Antiques	Donut shop (truckers)
Farmer's Market	Hardware store	Signage on HWY 6
Pharmacy	Leverage Christmas Train	Restaurant
Museum for train history (model trains)	Promotion of local businesses	Window boxes, decorative challenges
Outside money	Coffee shop	Grocery
Hospitality-oriented businesses	Community/large college campus	Open-window restaurant/ coffee shop
Catch traffic going through	Retail	Food service
Tools	Auto parts	Community pool
Public	Personal services (salons)	Repair facilities
Dog park	Youth-oriented activities	Railroad center
Cultural trail		

APPENDIX B : COMMUNITY FORUM

Question 3: What has prevented the town from attracting economic activity to the downtown to date?

Biker Gang	Big-box take-over	Town Stigma
I-69 pulls traffic away	Crime incidents	Absentee landlords
Elderly need more help caring for homes	Home remodeling and revitalization help	No place for seniors to socialize, remain physically active
Locals have not supported local businesses/or are not able	Through traffic doesn't stop on Interstate	Lack of visit from out-of-towners
Desire to keep town small	Interstate implementation	High utility costs
Train noise	Age of buildings	Regulations
Sparse labor pool		

APPENDIX B : COMMUNITY FORUM

Question 4: What should the vision for downtown and what comparison communities should Waterloo model its downtown?

Museum	Boutiques	"Find its niche"
Aesthetics	Utilizing train station and traveler	Cross-community/county cooperative vision for improvement, civic life
Rejection "bedroom community" notion	Unique	Dining, a place to eat
Drive-in (A&W, Sonic, etc.)	Cafe to service train and others	Specialized grocer
Building renovations	Focus/appreciation for town history	Speciality stores (ice cream, coffee)
Doctor's office	Greenery	Bed & Breakfast
Old-town feel, friendly	Speciality stores	Use of railroad
Out of town visitors	Positivity	No vacancies
Pedestrian friendly	Depot-downtown connection	Clear signage
East on the eyes	Gathering spaces	Wayfinding signs
Safe & inviting		

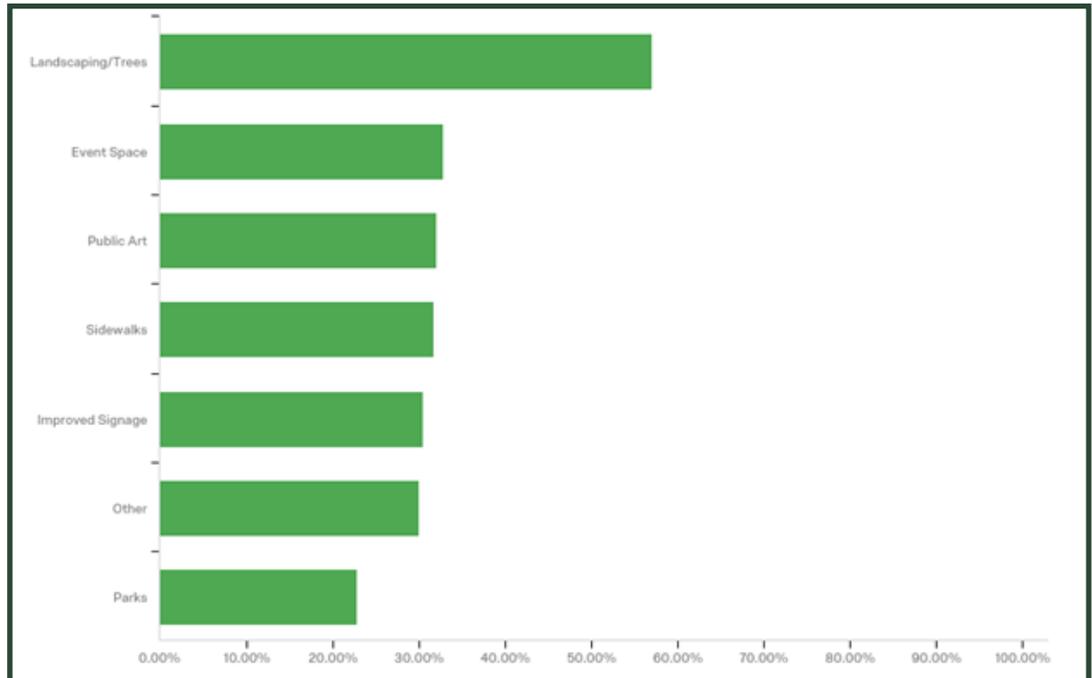
APPENDIX B : COMMUNITY FORUM

Question 5: What are some of your favorite small town downtowns?

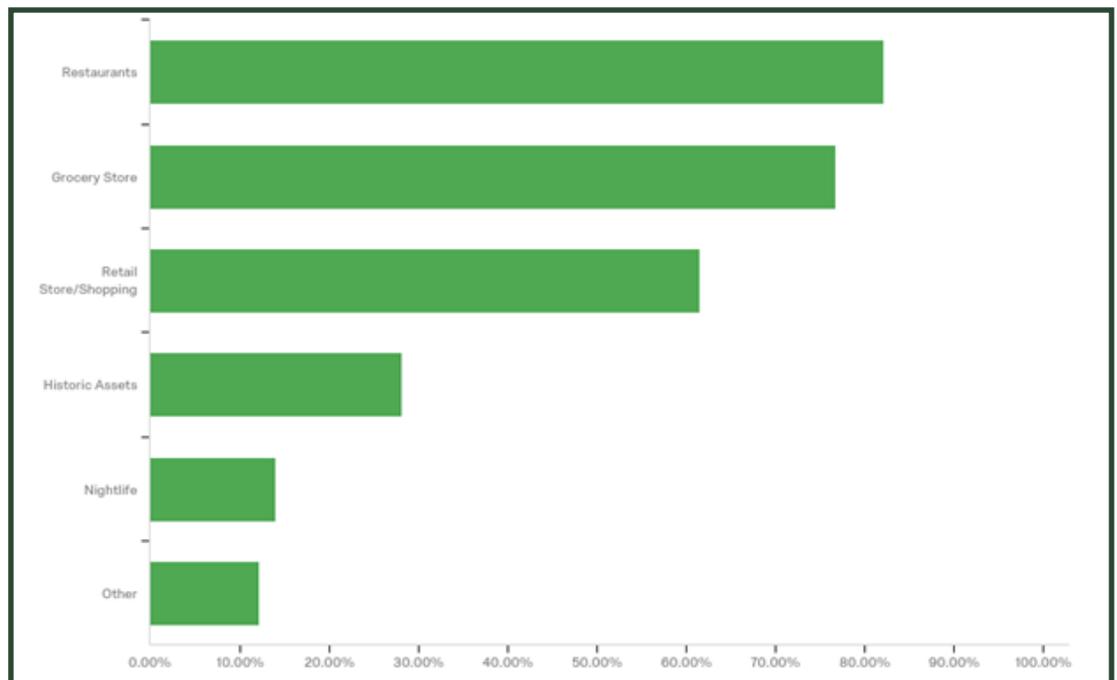
Steuben County / Lake James	Warren, IN	Glen Arbor, MI
Noblesville, IN	South Haven, MI	Auburn, IN
Converse, IN	Roanoke, IN	Rockville, IN
Carmel, IN	Shipshewana, IN	Hamilton, IN
Montpelier, OH	Nashville, IN	Clare, MI
Olney, IL	La Grange, IN	

APPENDIX C: SURVEY RESULTS

Desired Public Amenities for Downtown Waterloo

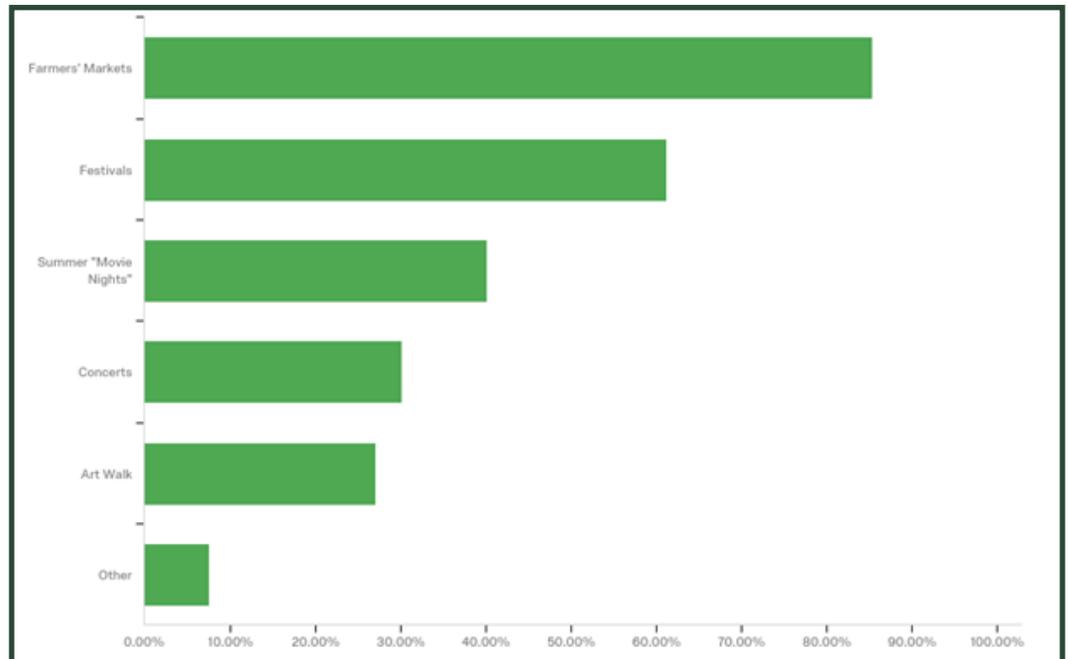


Establishments to Expand in Downtown Waterloo

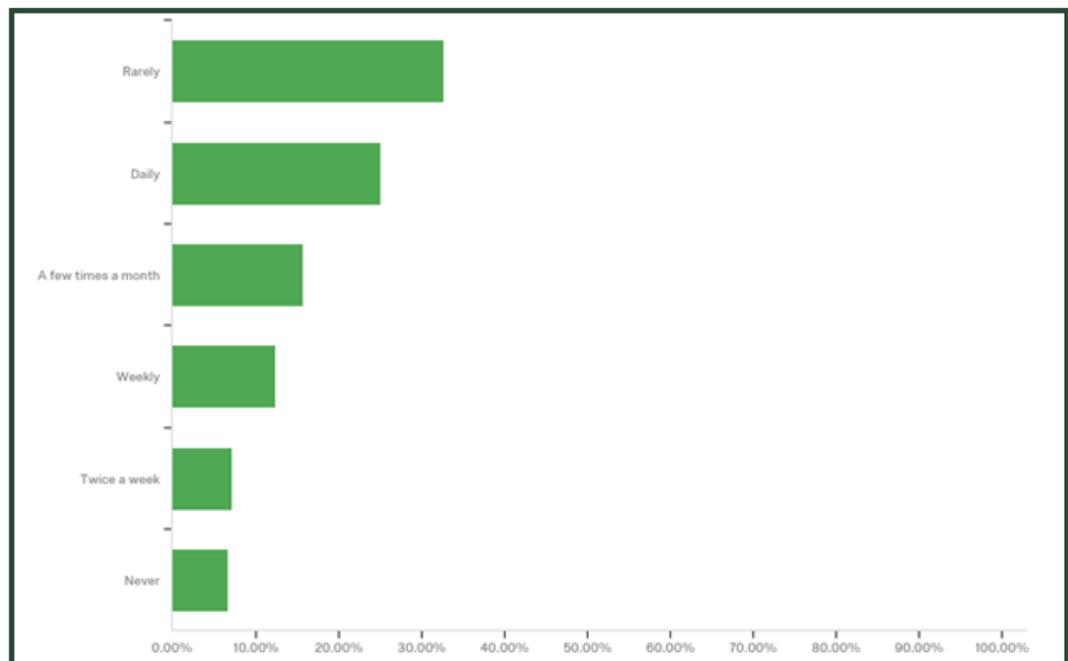


APPENDIX C: SURVEY RESULTS

Desired Events for Downtown Waterloo



Frequency of Visits to Downtown Waterloo



APPENDIX D : STUDENT ESSAYS

Avi W.

Do you like swimming? I love swimming because it is healthy and good for your body. It is also fun! But, I can't swim in Waterloo, because it has no pool. So Waterloo is boring. I think Waterloo needs a pool so people can swim just like me.

One reason why Waterloo needs a public pool is because it is healthy to swim. It is a low-impact activity that has many physical and mental health benefits. Another reason we need a pool is that it is one of the most popular sports because it's fun. People LOVE swimming! It is good for your body and health. Swimming is also better for relaxing and strength, and people love relaxing! Swimming keeps you alive because it is great for your heart and it keeps your heart beating and healthy. It's important to your health and it keeps you in good shape!

Another reason why we need a pool is when it is really hot, you can cool off in the water! Another reason is moms can get a break from their kids. People will come more often and babies will have fun too. People can enjoy it!

Another reason why we should have a public pool is it is really disappointing not to have one because it can get REALLY hot in Waterloo!

How can you let the citizens of Waterloo suffer? Not having a public pool in the summer is like having no water in a drought! How would you feel having to waste all your money on gas just to get to a place to swim and cool down?

Brandon B.

Waterloo needs a donut store downtown. People love eating donuts. They also enjoy drinking coffee. They also want a place to go so they can work or relax. Let's bring donuts to Waterloo!

People enjoy eating donuts for breakfast. They like to eat donuts because of the sugar. People also like the taste of chocolate in the mornings. Donuts have chocolate. Donuts are yummy and totally good!

In addition to selling donuts, the shop could also sell coco and coffee. People like the taste of coffee in the mornings. Plus coffee goes good with donuts. People who visit the donut shop could drink their coffee while they work like Jeremiah's in Auburn.

The shop would also be a place for people to go to hang out. People could sit at a table and talk or work together on a project at the shop. Students from Waterloo Elementary could go there to work too. Bands could also sing at the donut shop and bring in lots of people.

Bryce K.

Have you been to a pool? I have. They are fun, but take a long time to go. We don't have a pool. That's why we need a Waterloo pool.

Waterloo needs a pool because people have to travel to other places like Auburn and Garrett to go swimming. It takes gas to travel and that can be expensive. Gas can be up to \$2.50 a gallon! You must also pay to get into Auburn's pool and enjoy it. If we have a pool in Waterloo, it won't take the

APPENDIX D : STUDENT ESSAYS

time to travel there. It would be right here in town.

It is a waste to travel just to swim. If we have a pool in Waterloo, it won't take time, energy, and money. We won't even have to drive because it will be closer to our house. We should also have lots of activities for adults and kids. We also need things for families. In the adult's pool, there should be chairs and a table at the edge of the pool, and a drink place right at the table. Then adults can sit on the seats in the water and hang out.

Did you know pools can cause health benefits? They also keep your heart rate up, and it takes some of the impact stress off your body. Swimming also builds endurance, muscles strength, and cardiovascular health.

Divinity S.

Have you been to a grocery store lately? Waterloo needs a grocery store because it does not have one! Not having a grocery store in Waterloo is a big problem for the people who live here.

One reason that Waterloo needs a grocery store is so you don't waste your time or money. If Waterloo had a grocery store, you wouldn't have to drive so far. It would save gas.

The second reason is it would make fresh food like cabbages, broccoli, and other stuff. So people don't get sick as often eating fruits and vegetables. Also, if food at a restaurant is too expensive, people can get food at the grocery store.

The third reason is to make more money for Waterloo by people working. Then it won't

be a non-waste dump where kids get thrown out in the streets. People will have jobs and money. One job could be a cashier. When people make money, they can have a nice home.

I think Waterloo needs a store because it saves gas. Like if you have any siblings or if you don't have a scooter, a bike, or a car. I think it is not fair that Auburn has a store. Waterloo is just as poor of a town.

Elizabeth L.

Do you love the smell of fresh cut flowers? I love the smell of fresh cut flowers. I also love the bright, vibrant colors of flowers! I love to spend time with my friends and family. I believe Waterloo needs a community garden. So everyone can enjoy these things like me.

Waterloo needs a community garden because it would give people a place to get together. It would be accessible to everyone. It would be a big area so a lot of people could come. If a lot of people came, we should make it handicap accessible so everyone can come. Then we would have more people come to Waterloo.

Another reason why we need a garden is it would be a peaceful place to relax and hangout. It will be a pretty and colorful environment. It will also be a quiet butterfly-full environment to relax in.

My other reason is it will just be beautiful! It's going to be nice to look at. The flowers will smell delightful, and the colors will be brighter than ever!

I also think the garden could use some fruits and vegetables. The reason why is because if we had a fruit stand, we could pick the

APPENDIX D : STUDENT ESSAYS

fresh fruit and vegetables to serve. Then the fruit stand could be successful!

The most important part of life is spending time with people. They need a place to gather. Waterloo does not have such a place. Relationships are suffering. We need a community garden!

Gracie S.

Waterloo needs a family restaurant. Right now, there are no restaurants in Waterloo. People deserve one. I would like to share a few reasons why a restaurant would be a great thing for Waterloo.

One reason is if we or people that get off the train are hungry, they could get something to eat. If people were hungry and they had no food on the train, they could get off the train and go eat in the restaurant. This brings money to Waterloo and that is good. It also brings people to Waterloo. They will want to come back again.

The second reason is people have to travel all the way to Auburn. This wastes gas because you have to drive far. It also wastes time and money.

People like to eat at restaurants because some people don't want to cook. Some people might not have food at home. They might not have money for buying groceries, but they might have a little bit of money to spend at a restaurant. I like to eat at restaurants because you do not have to do dishes. I don't want to do dishes and my mom doesn't either.

People need to eat. There is no restaurant in Waterloo. People miss having a restaurant in Waterloo. People deserve to have a restaurant!

Hayley S.

We need a cupcake shop in Waterloo because people have special occasions and they like to serve sweet things. For example, cupcakes can be used at weddings. Also so people do not have to go all the way to Angola all the time. Also so they do not have to pay \$10 to get 1 cupcake. We need a cupcake shop in Waterloo so people can get one cupcake for one dollar.

Another reason we need to bring a cupcake shop to Waterloo is because everybody loves sweet things! People like cookies, candies, cakes and donuts. People eat sweet things as a snack all the time! Cupcakes can be a perfect snack.

A cupcake shop would be convenient because people would not have to travel to other cities like Auburn to get them. If you're at work or at home and you get a craving for a snack, a quick trip to Waterloo is no problem at all!

Imagine that you are licking the frosting off a confetti cupcake and there's a cherry on top. Then you take a bite of a soft, smooth, warm cupcake. How could you deny the citizens of Waterloo a cupcake shop?

Jasmine P.

When did you last eat? Where did you get your food? You did not buy your food in Waterloo, because we have no grocery store. It's a BIG problem for the citizens of Waterloo, because everyone needs food, and they need it often.

One reason we need a grocery store in Waterloo is because people must have food

APPENDIX D : STUDENT ESSAYS

to survive. If people don't eat good food, they will not live a healthy life.

The second reason is that farmers make money by selling food. Farmers grow food, and they make money by selling their food at the store. Farmers grow different food. They grow corn, beans, carrots, broccoli, and more. They also grow fruit like watermelon, grapes, apples, strawberries, and more. It will be fresh because of the farmers. They put the food in a truck and take it to the store. They go straight to the store and will make money.

The third reason is convenience. They don't have to travel anymore, because they don't have to waste gas and money. If people have parties and they need food, they can go to the grocery store.

Do you want to be healthy? Do you want to grow? Do you want to be strong? Without a grocery store in Waterloo, we can't be all these things. Please bring a grocery store to Waterloo. We need it!

Jazmynn S.

Have you been to a restaurant lately? I have. I had to go all the way to Auburn. It wasted gas and money. Would you like a restaurant in Waterloo? I would because right now, you have to travel all the way to Auburn!

One reason Waterloo needs a restaurant is because people have to travel. When people have to travel far away, it wastes gas and money. It's expensive! It also wastes quality time with your family.

Some people don't want to cook, and they want to go to a restaurant instead. Some mothers want to take their children to a restaurant.

Some people don't want to go to the pizza place in Waterloo. Sometimes on holidays, they want to go to another restaurant. Or, they want to go to a restaurant for a party!

How would you feel wasting all your money on gas to go to Auburn, just to go to a restaurant? When your family needs things? Do you want to be responsible for kids not having the things they need? Then bring a restaurant to Waterloo!

Jeffrey G.

Do you want to learn how to shoot a bow? Then bring an archery park to Waterloo. You can have fun, get exercise, and learn a new skill.

One reason is people like to hunt. People like to shoot a bow when they hunt. An archery park will help them practice so they can get a deer.

It is fun as a sport. It burns calories by shooting, walking, and pushing back the bow! You have to walk through a bunch of brush, leaves, and over fallen trees. It tones the upper body.

Last of all, an archery park would just be fun! People could get together, talk, compete, and just enjoy themselves.

Joshua S.

Do you remember the Green Parrot? If so, you would remember how great it was. Everyone loved the Green Parrot. Even school teams would visit the Green Parrot after a game sometimes to celebrate and other times to discuss how they could

APPENDIX D : STUDENT ESSAYS

get better. I want another Green Parrot restaurant in Waterloo.

There are many reasons why people go to eat out. One is because of convenience. Well really, if they don't cook they don't have the mess to clean up. If they have a birthday party at their house, it might take awhile to clean up. If you went to a restaurant instead, it won't take as much time to clean up.

The second reason I want another Green Parrot is it was popular back then. So it will be popular today. We will get twice as much money! We are going to build it the same as the old restaurant. We interviewed people that have lived in Waterloo for their whole lives. They said they missed the Green Parrot.

My third reason is the people of Waterloo have to drive to other places. Butler is 12 minutes away. That is so far! I would not want to go to Butler just to eat out. Why would you drive 5 miles just to eat out?

So again, do you remember the Green Parrot restaurant? If you do, you would have to want it to come back. Don't let the old feelings go away. Bring back the Green Parrot!

Kyle H.

Do you love the smell of the food when you walk by a restaurant? I love the smell of the food. I also love to spend time with my family. I love the food that we eat. I love to go there each night and enjoy it with my friends and family. I would like a restaurant in Waterloo. Waterloo needs a restaurant because we need food to eat and live. And it gives you energy. Food is healthy to eat. If people don't have food to eat they can go to a

restaurant. You can also go to the restaurant to eat with your family.

The restaurant people need money to get food and restaurant stuff. And if people are hungry, they could go get money and then go to the restaurant.

We barely have food in Waterloo. The food in the gas station isn't enough for Waterloo. We need to get help from you to build a restaurant!

Olivia W.

Do you like to go out and eat at restaurants? I love to go to restaurants, but there aren't any restaurants in Waterloo.

I think Waterloo needs a restaurant so parents and kids can go out to eat. Some people like to go to restaurants for their birthday or to celebrate something. Also so people can try new foods.

Another reason is so parents do not have to cook. Some parents come home from work and just do not feel like cooking. Also, some parents just want to go out and eat!

The last reason is so people do not have to travel. It wastes money. It takes a long time. It takes gas to travel to other places.

Imagine wasting all your time just to go to Auburn and other places just to go to a restaurant!

Robby L.

Visualize that you're biting a rich, meaty sandwich in a restaurant. That cheese is oozing out of the sandwich, dripping on the table. But the sandwich just went poof! It's

APPENDIX D : STUDENT ESSAYS

gone because we don't have a restaurant in Waterloo. So we need your help to build a restaurant.

I think that we need a restaurant because if we had a restaurant, we could have unique food. This would bring more people to Waterloo so we could have more population and build more buildings like a CVS or Walmart. The restaurant could have cool and awesome sites.

People have to travel a long way to places and waste a lot of gas. So it hurts the environment and it wastes money. Gas is \$2.69 in Waterloo but in Auburn gas is \$2.89, which is crazy! So we need a restaurant so people don't have to waste gas.

So we can hire more people and get more population. Also so we can get a CVS or Kroger, build more buildings and make more jobs. Then Waterloo can be awesome again.

Design board, we have to travel a long way to get food and it wastes our money! We have to pay the bills for the house and water. When we travel we waste the money that we use to pay the bills! We need you to build a restaurant in Waterloo!

Tyson S.

Do you go to Auburn to buy cupcakes? I go to Auburn to buy cupcakes, cakes, and farts. I hate going to Auburn because it takes forever to get there! I would not like to be going to Auburn all the time. I really don't want to be wasting gas just to get cupcakes! I mostly go get cupcakes at Walmart or Kroger because I LOVE cupcakes!

One reason Waterloo should have a cupcake shop is lots of people go to Auburn

to buy cupcakes at Walmart or other places to get them. Cupcakes can be used for many things like baby showers, super-bowls, birthdays, Christmas, Valentines, Hanukkah, and weddings.

I have no idea who doesn't like cupcakes! Lots of people love cupcakes. Some people just like cupcakes and not love cupcakes. Some people hate cupcakes. Lots of things can have cupcakes - even if it's a normal day just for fun! Sometimes people waste gas to go to Auburn to get cupcakes.

I think it's horrible that people have to waste gas instead of going to fun places like Disney World, Disney Land, Great Wold Lodge, and others. People need their gas to go to other places. When they are on their way , they can order ten cupcakes for like 6 dollars. Many people love to buy cupcakes at Walmart and Kroger but that takes a long time. Even people from Ashley and Angola go to Auburn to buy cupcakes. But if we do the same, people can just walk up town and there you go - a cupcake shop! If we have a cupcake shop, then people wouldn't have to travel to Auburn just to buy cupcakes. I don't think people want to always go to Auburn just to buy cupcakes and cake. Lots and lots of people go to Auburn to buy lots of things. Some people hate long drives just like me!

Another thing is 40% of the people in Waterloo are families with children. Just visualize eating a delicious chocolate drizzled cupcake! Do you want kids to sit at home, faces in electronics, feeling bummed with no sweetness in their lives??

Violet S.

Have you been to Waterloo lately? Well, I have. I used to live in Waterloo. When I lived in Waterloo, I thought it was very boring! It is

APPENDIX D : STUDENT ESSAYS

boring because there is NOTHING to do! The only thing to do is play at the park, and when it is winter you kinda can't play at the park. We need a community center!

One reason we need a community center is so that families can have something to do. We know that 40% of people in Waterloo are families with kids. Kids have a lot of energy and a center with games and food would give families someplace to go.

Secondly, a community center would give visitors to Waterloo somewhere to go. Visitors would get to know people from around this area.

Lastly, a center would be a great place to develop friendships. Who doesn't want more friends?

Come on everybody! Let's create a place that can show off all of the friendly people in Waterloo. Bring a community center to our town!

William R.

Do you want to be healthy and get exercise? Right now in Waterloo, we need a pool to get healthy and get exercise. Do you want to be responsible for people that don't have exercise?

My first reason we need a pool is because Auburn, Garrett, and the YMCA are far. A lot of people don't have pools and they don't want to waste money on going to Auburn.

My second reason is exercise. You need exercise to grow muscles and to stay healthy. You also need exercise to run and lose fat. People love to swim because it's popular and healthy for everyone.

The third reason we need a pool is so you don't have to waste money on driving and getting in. If a pool was in Waterloo, you could save lots of money. You could use this money for yourself or your family.

Imagine floating in a nice, warm pool enjoying the breeze and pool noodles! But people in Waterloo don't have a pool! Just imagine it on a hot day - no pool! Some people don't even have air conditioning! This is why we need a pool in Waterloo.

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