

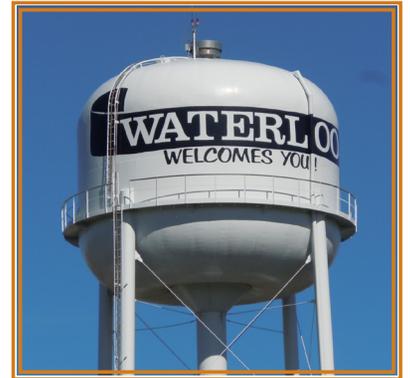
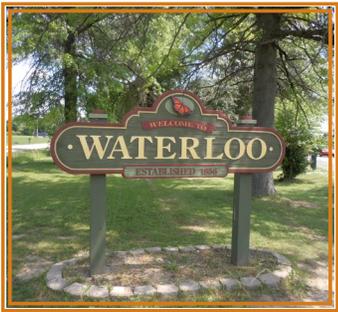


# Waterloo Comprehensive Plan



**Crossroads of  
Northeast Indiana**

2013



## Acknowledgements

The Town of Waterloo would like to thank all of the residents, community stakeholders, organizations, and other participants who contributed their time and ideas throughout the planning process to complete the *Waterloo Comprehensive Plan*.

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The Waterloo Comprehensive Plan provides a blueprint for the community to direct and manage new growth, revitalize existing neighborhoods, maintain infrastructure, promote economic development, maintain and provide a range of housing opportunities, and cultivate a quality of life within the community that makes Waterloo a healthy place to live, work and play. The plan provides a vision of what could be based on a community-based planning effort that will be the driving force to reach community goals.

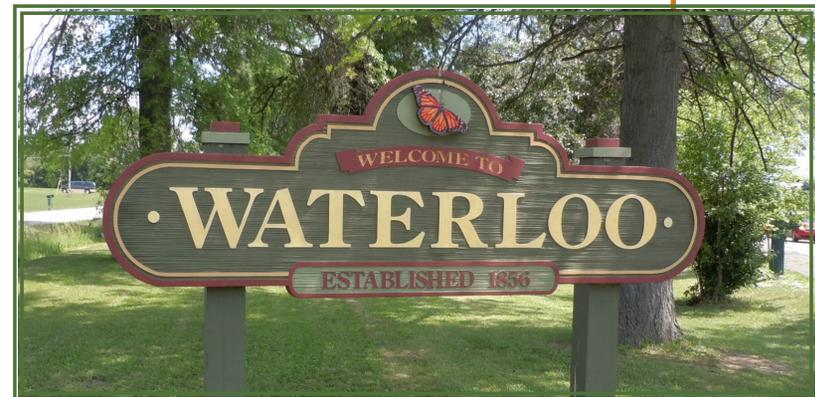
### *Purpose of the Comprehensive Plan*

The purpose of the Town of Waterloo Comprehensive Plan is to develop a community vision and provide an implementation manual for the future success of the Town. The Town of Waterloo, working with its Plan Commission, made the commitment to update the Town's 2003 Comprehensive Plan so that it would reflect changes in the community and the future desires of its residents. The Waterloo Plan Commission has been established for the purpose of regulating development in a manner consistent with the health, safety, morals, and general welfare of the residents of the Town of Waterloo.

This Comprehensive Plan has been developed under the guidelines of Indiana Code 36-7-4-500 and contains the community objectives, policies and strategies that are the

basis for land use development regulation in the jurisdictional area of the Waterloo Plan Commission. According to Indiana Code, a Comprehensive Plan is a composite of all materials prepared and approved under the 500 series of IC-36-7-4 and is separate from any zoning ordinance. A comprehensive plan must contain at least the following elements;

- 1) A statement of objectives for the future development of the jurisdiction.
- 2) A statement of policy for the land use development of the jurisdiction.
- 3) A statement of policy for the development of public ways, public places, public lands, public structures, and public utilities.



### Approach

The development of this plan was completed through a combination of traditional comprehensive planning methods merged with strategic, mid-range planning techniques. This plan provides a detailed look at the existing resources of the Waterloo community by expanding and adding to the information provided by the 2003 comprehensive plan and other informational sources.

The approach to the planning process is based off of the Livability Principles created through the Partnership for Sustainable Communities. In 2009, the U.S. Department of Housing and Urban Development, the U.S. Department of Transportation, and the U.S. Environmental Protection Agency, joined together to create the Partnership. The cooperation of these three federal agencies to promote sustainability planning exemplifies the target of future federal funding.

#### *Provide more transportation choices:*

Develop safe, reliable and affordable transportation choices to decrease household transportation costs, reduce energy consumption and dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.

#### *Promote equitable, affordable housing:*

Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower combined cost of housing and transportation.

#### *Enhance economic competitiveness:*

Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers, as well as expanded business access to markets.

#### *Support existing communities:*

Target Federal funding toward existing communities to increase community revitalization and the efficiency of public works investments and safeguard rural landscapes.

#### *Coordinate policies and leverage investment:*

Align Federal policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.

#### *Value communities and neighborhoods:*

Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods – rural, urban, or suburban.

### *Planning Process*

The basic planning process for the development of the Waterloo Comprehensive Plan included the following steps:

#### *Community Analysis*

The community analysis involved the evaluation of existing community conditions, issues and trends. This was accomplished through an analysis of demographic statistical data, review of background information including existing plans and documents, best practice research, stakeholder meetings, a public visioning workshop, and discussion within the Advisory Planning Committee.

#### *Citizen Participation*

In the fall of 2012, the Waterloo Planning Advisory Committee was formed. This committee was comprised of the Waterloo Plan Commission, community representatives, the town attorney and town manager. The committee met throughout the planning process to provide guidance and insight into the planning process.

A community workshop was held on February 18, 2013 that allowed community members to identify strengths and needs and provide input toward the vision of the

community. Stakeholder interviews were conducted with key community members to solicit additional responses. A presentation of the draft plan was given on August 19, 2013.

#### *Development of Objectives, Policies and Strategies*

The development of a vision of the community through Goals, Objectives, Policies and Strategies focused on understanding past development, and determining how existing conditions may influence development in the future. The Community Vision is intended to guide decision-making concerning the long-term development of the community. At the August 2013 meeting, those in attendance were asked to “vote” for their top priorities as outlined in the vision. Results are provided in the Appendix.

#### *Plan Evaluation*

Communities are continually changing. Plan evaluation recognizes that the planning process must be periodically revised. Plan evaluation requires that someone or something be responsible for a basic schedule of tasks in order to ensure that the plan is responsive to changing communities.

### *Elements of the Waterloo Comprehensive Plan*

This plan is divided into Sections to address areas of effort that have been part of the planning process. These sections include: (Section 2) a profile of the community, (Section 3) a review of the Town's existing land uses and development of a future land use map to guide development, (Section 4) a discussion of public infrastructure, (Section 5) a discussion of economic development in the Waterloo area, (Section 6) a discussion of housing conditions, supply and demands within the community, (Section 7) Sub-Area plans of neighborhoods and commercial/industrial areas within the community, and (Section 8) A Community Vision that details Goals, Objectives, Policies and Strategies for the community, and (Section 9) a procedure for plan evaluation and update.



Public Art in front of the  
Waterloo Public Library

### *Location and Regional Context*

The Town of Waterloo is located in the north-central portion of DeKalb County, Indiana in Grant and Smithfield Townships. Waterloo is located northeast of the City of Auburn, east of City of Kendallville, south of the City of Angola and west of the City of Butler. Waterloo has a total land area of 1.74 square miles.

Waterloo is truly part of the “Crossroads of America” with a transportation network including Interstate 69, U.S. Highway 6, and State Road 427. This network allows for connection to Fort Wayne, Indianapolis, Detroit and Chicago. The Town is located on the Norfolk Southern Railway and has two Amtrak trains that stop in the community including the Lake Shore Limited which connects Chicago to New York City and the Capitol Limited which connects Chicago to Washington D.C.



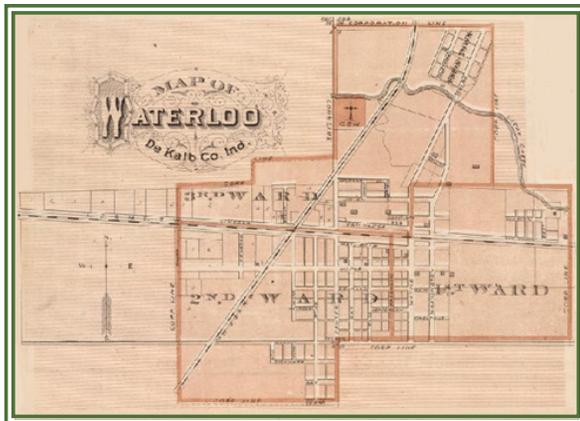
# Waterloo

## Section 2: Community Profile

### History

Waterloo first originated as a village called Uniontown, established where State Road 427 intersects with Cedar Creek. Uniontown was organized in 1837 by Wesley Parks, who was DeKalb County's first road commissioner.

Since its origination, the railroad has become an historical identifier for the Town of Waterloo. The "Air Line" railroad, as it was once called, (later named the Lake Shore and Michigan Southern and now Norfolk Southern) was completed in Waterloo in 1857. A group of investors established the town of Waterloo City just south of Uniontown in 1856. "City" was added to distinguish the town from another Waterloo in Indiana and was dropped in 1871.



Waterloo, Indiana from 1876  
Illustrated Historical Atlas

The first structure erected in the town was a railroad office. Waterloo grew rapidly and was even larger than Auburn for many years. Without a railroad, the county seat of Auburn became stagnant and its growth was limited. Waterloo attempted to gain the county seat but the building of the Fort Wayne Jackson and Saginaw through both Waterloo and Auburn in 1870 increased Auburn's prospects and the county seat was retained.

The Fort Wayne, Jackson & Saginaw Railroad intersected what was then the Lakeshore and Michigan Southern Railroad on the west side of Waterloo. The Waterloo Depot was constructed in the 1880s and was called the "Union Depot" which served both railroads.

Prior to automobiles and trucks, railroads were imperative for shipping and receiving of goods, and to transport people over long distances. The trains, freight house and depot provided a livelihood for settlers to the area.

The Fort Wayne Jackson & Saginaw Railroad was leased to the Lake Shore and Michigan Southern Railroad in 1882 and was then leased to the New York Central Railroad in 1914. Passenger service on the Fort Wayne Jackson & Saginaw Railroad was discontinued in 1941, although freight service continued until the line was abandoned in the early 1970s.

Unfortunately, in the 1980's, railroad officials did not value the historical treasure of the original Waterloo Depot and made plans to raze it. Fortunately, a group of Waterloo citizens led by Edward Sheehy were able to acquire the old depot and move it to its present location adjacent to the railroad.

In 2005, the Town received a Transportation Enhancement grant through the Indiana Department of Transportation to rehabilitate the Waterloo Depot. The depot was eligible for the National Register based on its structure and the railroad it has served being central to the foundation of the Town of Waterloo.

Rehabilitation of the structure was completed in September, 2010. It is now used as a community meeting space. The project was the impetus to a 2010 Transportation Investment Generating Economic Recovery (TIGER) II grant application that the Town submitted in partnership with Amtrak. The purpose was to construct an improved passenger platform, pedestrian grade crossing, ADA compliant walkways, site improvements, and a passenger shelter. The Town of Waterloo received the highly competitive TIGER grant award (3% approval and the only award in the State of Indiana in 2010) for \$1,820,100 and an additional \$4,421,220 has been committed by Amtrak for the project.



Waterloo Depot - Union Station  
Waterloo, IN

At present, the Amtrak stop at the Waterloo station has the fourth highest ridership of any Indiana station after the much larger cities of Indianapolis, Lafayette and South Bend.

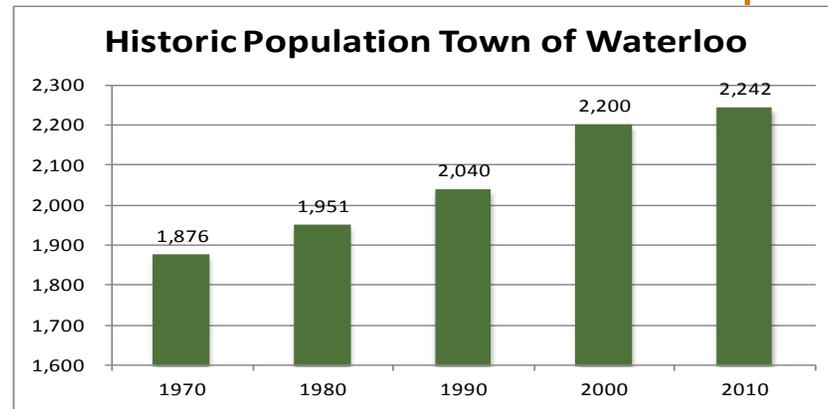
Railroads continue to contribute to the economic vitality of Waterloo and DeKalb County. A primary reason for the location of Steel Dynamics, Inc. and its satellite industries was the convergence of three railroads in DeKalb County. The railroads provided the birth of the town and continue to maintain its social and economic vitality after one hundred and fifty years.

### Population Demographics

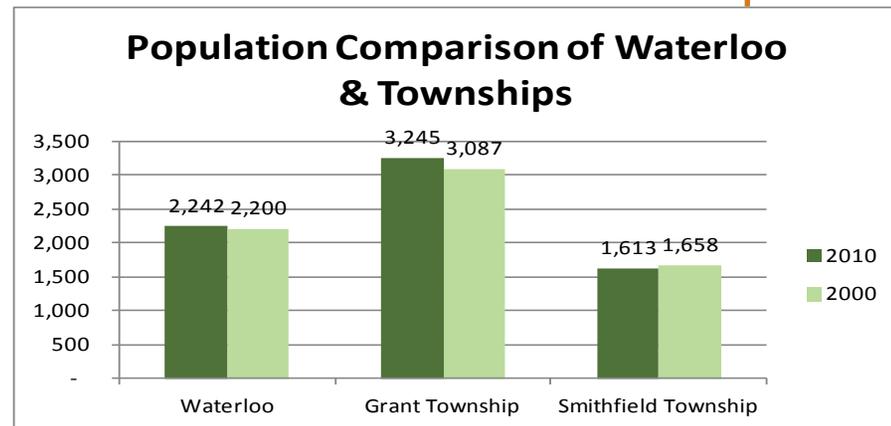
Over the last 90 years, Waterloo has experienced steady growth in population. Since 1900, the population of Waterloo has increased from 2,040 to 2,242. The most growth occurred during the decade of 1960 to 1970 when the population took a jump from 1,432 to 1,876. This was an increase of 31% over a ten year period. Another spike in population growth brought 160 citizens to Waterloo during the 1990 decade.

In the last ten years, growth has occurred at a minimal rate of 1.9% (2,200 to 2,242). The 2010 Census reported a population of 42,223 for DeKalb County, Indiana. This is up from 40,285 in 2000, showing a 4.8% increase.

Township data has been detailed to show the population changes from 2000-2010. As shown, both Grant and Smithfield Townships and the Town of Waterloo had minimal change in population over the past ten years. The biggest increase came from Grant Township with an increase of 5%. Smithfield Township has had a decrease of 2.7% over the decade.



Source: U.S. Census



Source: U.S. Census 2000 & 2010

## Section 2: Community Profile

### Age of Population

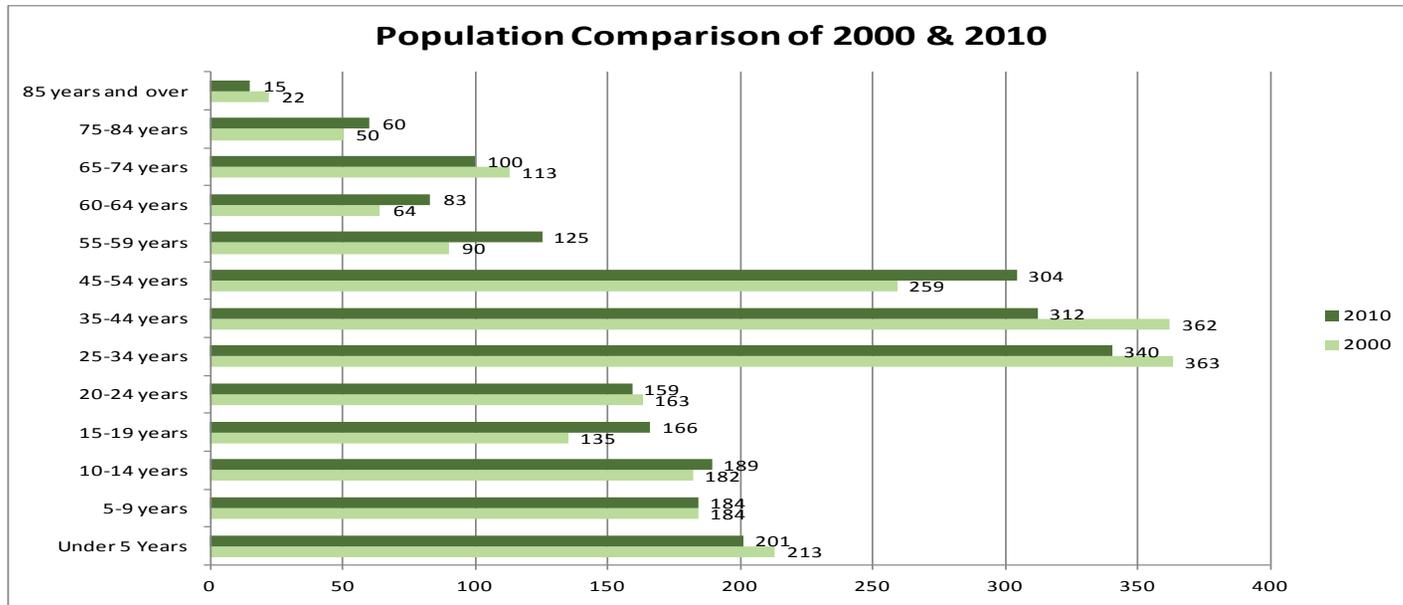
In comparison of the 2000 and 2010 Census information, the population change in the Town of Waterloo was distributed as seen in the graph below. In 2000, the largest age group to populate Waterloo was 25-34 years old. When compared to 2010, the 25-34 cohort remains at the top. However, it is shown that this cohort's population has decreased by 6.7%.

The largest portion of Waterloo's population is in the 25-54 years old age range – comprising 44% of the population.

The median age in Waterloo rose from 30.6 in 2000 to 31.5 in 2010.

Other increases occurred in the 15-19 age cohort and the 55-59 cohort over the last decade. The largest decreases came from the under 5 age, 65-74, and 85 and older age cohorts.

In Waterloo, 7.8% of the population are citizens who are 65 years and older. This is lower than the DeKalb County rate of 13.1% over 65.



Source: U.S. Census 2000 & 2010

### Sex of Population

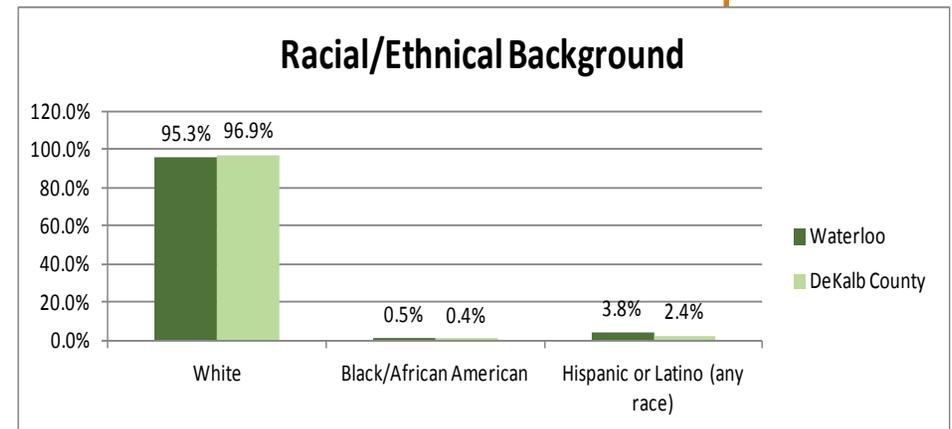
In the year 2000, the population of Waterloo was divided with males slightly higher at 51.5% and females at 48.5%. By 2010, these figures were similar with males at 50.6% and females at 49.4% of the population in Waterloo. Waterloo and DeKalb County are very similar to each other with the male to female population being divided relatively evenly at 50/50.

	2010	2000	2010	2000
Jurisdiction	Male	Male	Female	Female
Waterloo	50.6	51.5	49.4	48.5
DeKalb County	49.6	49.8	50.4	50.2

Source: U.S. Census 2000 & 2010

### Race of Population

The racial composition of the Town of Waterloo according to the 2010 Census was 95.3% White, 0.5% African American, 3.8% Hispanic or Latino, with 0.4% being American Indian & Alaska Native, Asian, or a combination thereof. The same can be said about DeKalb County, which has very similar numbers to the Town of Waterloo.



Source: U.S. Census 2010

## Section 3: Land Use

### Existing Land Use

The Town of Waterloo Existing Land Use Map (page 12) reflects the various uses of land in and around the Town. The map includes all land within the corporate limits of the Town and an area extending between ¼ to 1 ½ miles outside of corporate boundaries. The areas outside of Town boundaries were included to help to provide a better understanding of the land uses that surround the Town and to help determine where the future growth should occur.

#### A. Industrial Land Use

Industrial land use areas within the Town of Waterloo are generally located in the Industrial Park located on the west side of Town and at the southeast corner of the I-69 interchange, U.S. Highway 6 and along the Norfolk Southern Railroad. Additional industrial sites are



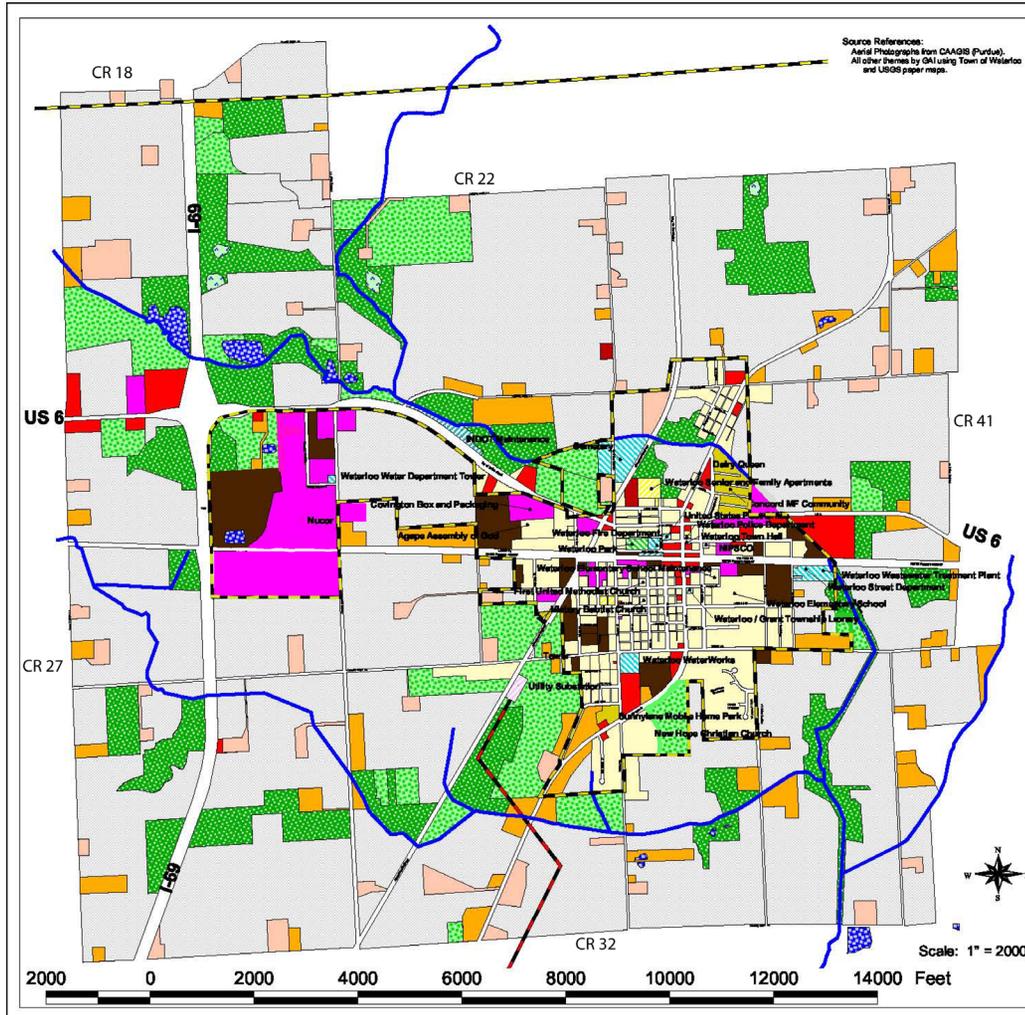
interspersed throughout the Town, predominantly along U.S. Highway 6 (Union Street), and to the south of the Norfolk Southern Railroad. Outside of the corporate boundaries within the survey area, an industrial site exists to the northwest of Interstate 69.



#### B. Commercial Land Use

The commercial land uses within the Waterloo land survey area are classified as either businesses or agricultural businesses. Commercial businesses are concentrated along S.R. 427 (Wayne Street) with the highest concentration in the downtown area. Businesses are also interspersed along U.S. Highway 6 (Union Street). Outside of corporate boundaries, commercial businesses exist to the northwest and southwest sides of the I-69 interchange.

## Section 3: Land Use



# Existing Land Use Town of Waterloo

Legend:

- |   |  |
|---|--|
| <b>Land Use - Residential</b><br>Single Family, Urban Homes<br>Multi-family<br>Manuf. Housing Park<br>Suburban (Non-farm)<br>Rural Farm Homes | <b>Land Use - Open Space / Natural Area</b><br>Open Field<br>Woodlands<br>Swamp<br>Lake / Pond   |
| <b>Land Use - Commercial / Industrial</b><br>Business<br>Agricultural Business<br>Industrial Facility   | <b>Land Use - Other</b><br>Croplands, Pastures<br>Unused, Undeveloped  |
| <b>Land Use - Municipal / Utility</b><br>Town of Waterloo<br>Other Agencies<br>Park Land<br>Private Utilities                                 | Street Right-of-Ways with Names<br>Railroads<br>Corporation Limits<br>Creeks / Streams / Ditches<br>Electric Transmission Line<br>Gas Pipeline |



<b>Town of Waterloo Existing Land Use</b>	
File: P:\2001\2001-260 Waterloo ... \d20 ... \GIS - Mapping\Project\waterloo existing 2003-03-31.apr	
Layout: Existing Land Use 11x17	
Link: Inactive link. As shown on legend.	
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Figure 3-1

### *C. Residential Land Use*

On the Existing Land Use Map, residential land use is divided into the following categories: single-family urban housing, multi-family housing, manufactured housing parks, suburban homes, and rural farm homes. Single-family urban housing is the dominant use of land within the Town of Waterloo. This type of housing includes detached housing units for the use of one family or household. Duplexes, two connected units for two individual households, have also been included in this category. Churches are also included in this classification. Waterloo's single family residential land is primarily high density with houses laid out in a grid pattern. Some lower density subdivisions have been and continue to be developed on the south side of Town.

There are a few multi-family residential sites within Waterloo. Multi-family housing has 3 or more units. These sites include the Knoll Creek and Waterloo Apartments located north of Lockhart Street on the north side of Town, and Orchard Park Apartments located to the north of Douglas Street. There are also some conversion apartments located within the Town.

There are two manufactured housing parks located in Waterloo: Shady Acres, formerly known as the Concord Manufactured Community, located to the north off of Washington Street and U.S. Highway 6, and the Sunnyslane Mobile Home Park located in the southern portion of Town off of Center Street.



Along the corporate limits as well as outside of the Town boundaries, suburban residential houses and residential farmhouses can be found. Suburban homes typically are on the edge of town and are on pieces of land usually  $\frac{1}{2}$  acre or larger. Residential farmhouses are located on land being used for agricultural purposes. Suburban homes and residential farmhouses are also interspersed throughout the agricultural land of DeKalb County.

### *D. Agricultural*

Within the Town of Waterloo, agricultural land exists within corporate boundaries to the north, south, east, and west of the Town. Agricultural land makes up the majority of the landscape outside of corporate boundaries.

## Section 3: Land Use

### E. Public

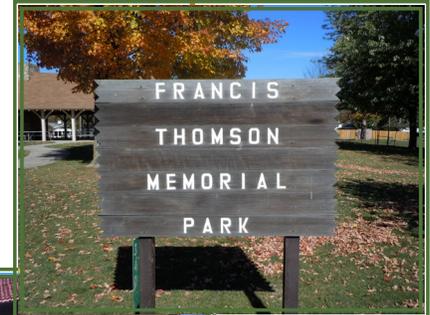
Public uses within the Town of Waterloo include the Waterloo Waterworks Plant location in the south part of Town. It is located at the southeast corner of the intersection of Center and Walnut Streets. A second Waterloo Water Department Tower is located in the Industrial Park in the west end of the Town. The Waterloo Wastewater Treatment Plant and Waterloo Street Department are located on the east side of Town east of Best Street and south of the Norfolk Southern Railroad. The Waterloo Town Hall, Police Station, Waterloo-Grant Township Public Library, U.S. Post Office, Lion’s Club Building and Waterloo Fire Station are all located in the Downtown area.

Francis Thomson Memorial Park is located near the downtown, north of VanVleek Street. Across from the Park is the Historic Waterloo Depot Building. The Waterloo Train Station Site (to be developed) is to the west of the Depot.

The Waterloo Elementary School is located on E. Douglas Street, south of the railroad tracks. The early Head Start Center is located approximately a block west of the Elementary School on S. Washington Street.

Just south of the northern corporate limits is the Waterloo Cemetery. The cemetery is located north of U.S. 6, and is dissected by County Road 35.

The Indiana Department of Transportation has a maintenance facility west of the Town north of U.S. Highway 6. The Northern Indiana Public Service Company (NIPSCO) has a utility substation located near the downtown off of Washington Street, and a second substation located outside of the corporate boundaries to the southwest along the abandoned railroad at West Walnut Street.



### *F. Open Space / Natural Areas*

The Francis Thomson Memorial Park is the only open recreation space within the Waterloo community. Within the Town's boundaries, open/natural areas exist in the north near the Waterloo Cemetery, and the abandoned railroad as well as in eastern portions of the Town that exist within or near Cedar Creek. Outside of corporate boundaries, other natural areas exist, dominated by areas near Cedar Creek to the north and east, Swartz Ditch to the south, and several swampy/pond areas to the northeast of Town near the I-69 interchange.



### *G. Undeveloped*

Within corporate boundaries, there are a number of undeveloped sites. These sites predominantly exist in the west side of Town near existing Industrial land. In addition, there are undeveloped areas near existing residential land throughout the community.

### *Current Land Use Zones*

The Town has designated land use zones within the Town per the Waterloo Zoning Ordinance and map. There are eleven zoning districts that have been designated in the current Town of Waterloo Zoning Ordinance, written in 2005. These districts are as follows:

- AG: Agriculture
- SR: Suburban Residential
- UR: Urban Residential
- MF: Multi-Family Residential
- CB: Central Business
- NB: Neighborhood Business
- GB: General Business
- LI: Light Industrial
- HI-E: Heavy Industrial Enclosed
- HI-O: Heavy Industrial Open
- OS: Open Space

Outside of corporate boundaries, the area surrounding the Town of Waterloo is under the jurisdiction of the DeKalb County Plan Commission. The unincorporated areas to the north of Waterloo's Town boundaries primarily fall within the County's low-density and medium-density residentials to the south.

Open Industrial districts exist to the west of Waterloo, adjacent to existing industrial areas, and to the east of Waterloo, south of U.S. 6. A Highway commercial district is located around Interstate 69, and on the north side of U.S. 6 adjacent to the Town.

### *Future Land Use*

As the Town of Waterloo continues to grow, planning is needed to guide the future land development of the area. Through the development of this study, future land use growth areas were identified and placed on the Future Land Use Map (page 17). This map designates areas for Industrial, Commercial, Residential, and Recreational/Open Space.

#### *A. Future Industrial Development*

According to the Future Land Use Map, industrial development is anticipated and encouraged to occur to the

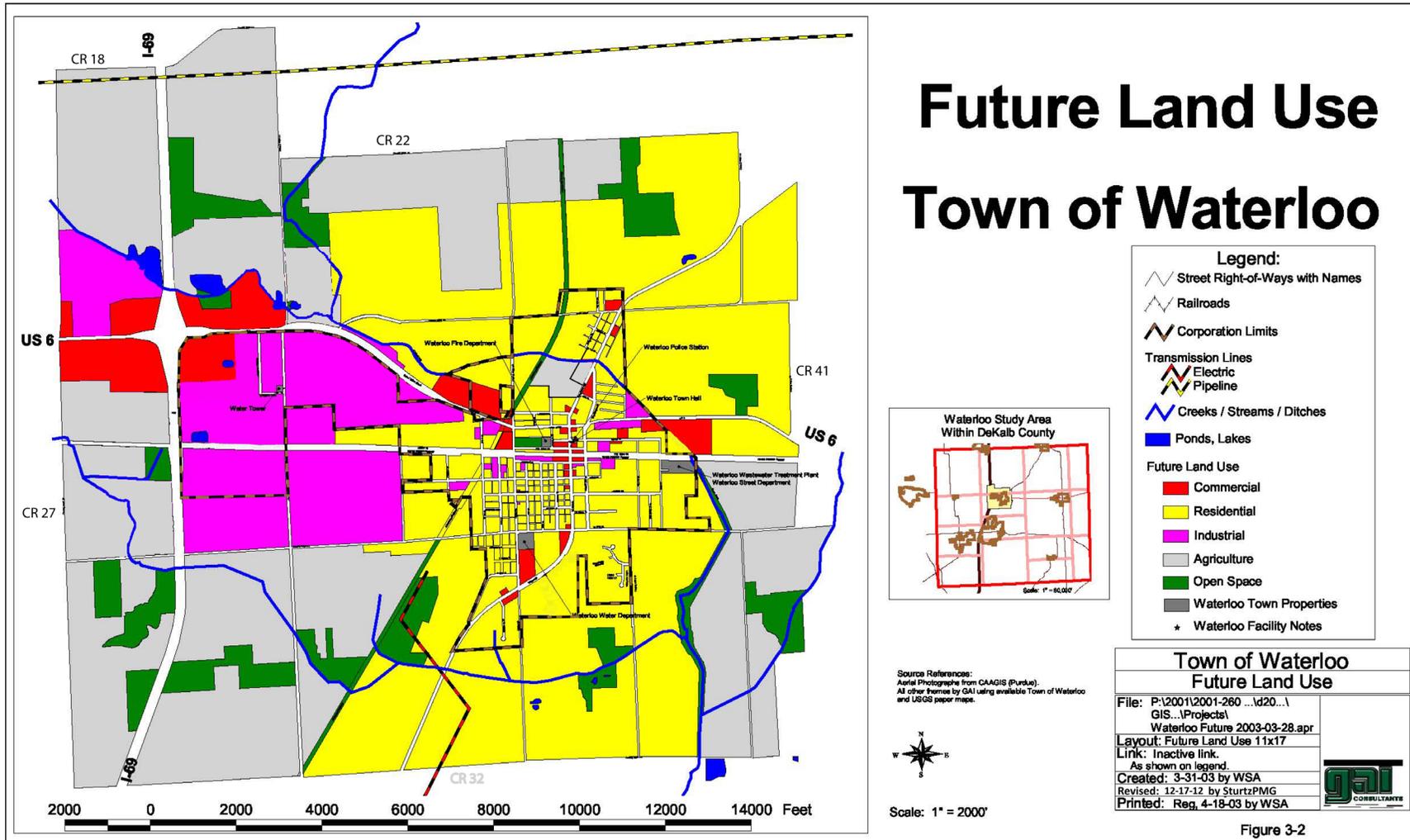


west of the Town of Waterloo, to the northwest and south of existing industrial land. Industrial growth areas represent a continuation of the existing industrial land use areas. Future industrial areas will be served by Interstate 69, U.S. Highway 6, County Road 31 (Commerce Drive), and the Norfolk Southern Railroad.

#### *B. Future Commercial Development*

Commercial development should continue to expand and develop around the Interstate 69 interchange. Additional commercial development will be encouraged along U.S. Highway 6 providing an "entrance" into the community. Commercial development and redevelopment will continue to be encouraged in the downtown business district.

## Section 3: Land Use



## Section 3: Land Use

With existing commercial development occurring near the intersection of U.S. 6 and Center Street, and the upcoming Waterloo Train Station improvement project at the intersection of Center and Van Vleet Streets, the west side of the corridor between U.S. 6 and Van Vleet Street along Center has been identified for future commercial use.

### C. Future Residential Development

Future residential development should continue to expand as needed in areas adjacent to existing residential development. As displayed in the Future Land Use Map, these areas should be concentrated to areas north, east, and south of the Town.

### D. Open Space/Recreation

Open Space within the Town of Waterloo should be maintained within the existing open space/recreation areas in the Town. Expansion and/or improvement of existing lands and facilities are recommended as needed by the community.

### E. Public

Public uses of land within the Town of Waterloo should be maintained within the existing public areas in the Town. Additional land might be needed for a new water tower at the Waterloo Industrial Park within the next ten years for future growth and expansion.

### F. Agriculture

The Town of Waterloo will encourage development in areas adjacent to the Town's corporate limits with the intention of preserving the agricultural land that surrounds the Town.



A primary factor in the ability of a community to grow is the condition of its public facilities, including drinking water, sanitary sewer, transportation systems, and public structures and lands. The Town has kept up with understanding the needs of these facilities through various studies and field observation. This section brings together a culmination of these assessments into one document to help provide a comprehensive picture as to the existing conditions and future needs.

### Water Distribution

#### Existing Infrastructure

The existing water distribution infrastructure system for Waterloo consists of 4-inch, 6-inch, 8-inch, 10-inch, and 12-inch water mains. Some are cast iron, ductile iron, C900 plastic and SDR 21 plastic going back to the 1930s. The Town has two water towers with a capacity of 200,000 gallons each. The water plant is a pressure filtration system constructed in 1980. It is rated at 275 GPM. There are 112 public hydrants in town. As of 2012, water user rates are \$5.83 per thousand based on 5,000 gallons of usage.

The “Water Utility Improvements Study” was conducted by GAI Consultants in 2002. Since that time, several projects have been completed by the Town, paid in part by grant funds, including the Wayne Street Water Main Replacement Project, Union Street Water Main Replacement Project, and Best Street Water Main Extension – north of the railroad.

Within the past five years, the Town has also replaced 400 plus water meters and is working on converting the system to a radio read system. The Town has also painted tower #1 inside and out and painted the interior dry part on tower #2.



### Analysis

There are problem areas that were identified in the “Water Utility Improvements Study” still in need of attention. These projects, as well as others identified since the study, are discussed below and identified on the Future Water Main Project Map (page 22).

- 1) **Main Replacement along Sherman/Lockhart/Sheridan Streets.** The Town needs to install a 6” main along Sherman Street to connect to Lockhart Street and Sheridan Street, as well as connect various houses to this new main.
- 2) **Best Street Water Main Extension.** The extension of this project will provide service to residents within the Town boundaries. It will also complete a loop by the Sanitary Sewer Treatment Plant and the Street Department, improving pressure and creating a secondary service route in case of a maintenance problems. Part of this project has already been designed and completed; however, completing this design will necessitate coordination with Norfolk Southern Railroad to secure a water main crossing at Best Street.
- 3) **Maple Street Water Main Replacement.** The existing water main is a very small, two-inch line that was initially installed only to service one home. This line is questionable in providing fire service, as is demonstrated by the low pressures in the line, and from the fire hydrant at Peneton Street. One concern for this project is the cost required to service a minimal number of consumers.
- 4) **Cedar Creek Crossing Improvements.** The existing four-inch water main crossing on State Route 427 beneath Cedar Creek is a shallow crossing. The water main does not lie far below the creek bottom, and is potentially susceptible to freezing and to erosion. One remedy is to connect the four-inch water main to the existing eight-inch water main crossing east of State Road 427. This, however, will reduce flow for all residents north of the creek through one water main, increasing the potential for service loss. A second alternative is to install a new crossing for the water main. Concerns to be addressed include coordination with INDOT, and the environmental issues for the creek crossing.
- 5) **South Wayne Street Water Main Loop.** Extending this water main will benefit the residents on the south side of Town by creating a loop for better pressure and fire protection, and to complement the single main which now services these homes. This project will involve consideration for traffic control on the primary route into Waterloo from the Auburn area.
- 6) **U.S. 6 Industrial Park Water Main Extension.** This extension along U.S. 6 will complete a loop to provide more reliable service to the industrial park, and will increase service to additional lots within the Town boundaries.
- 7) **Interstate 69 Extension.** This extension will provide water service to the west side of Interstate 69, thus

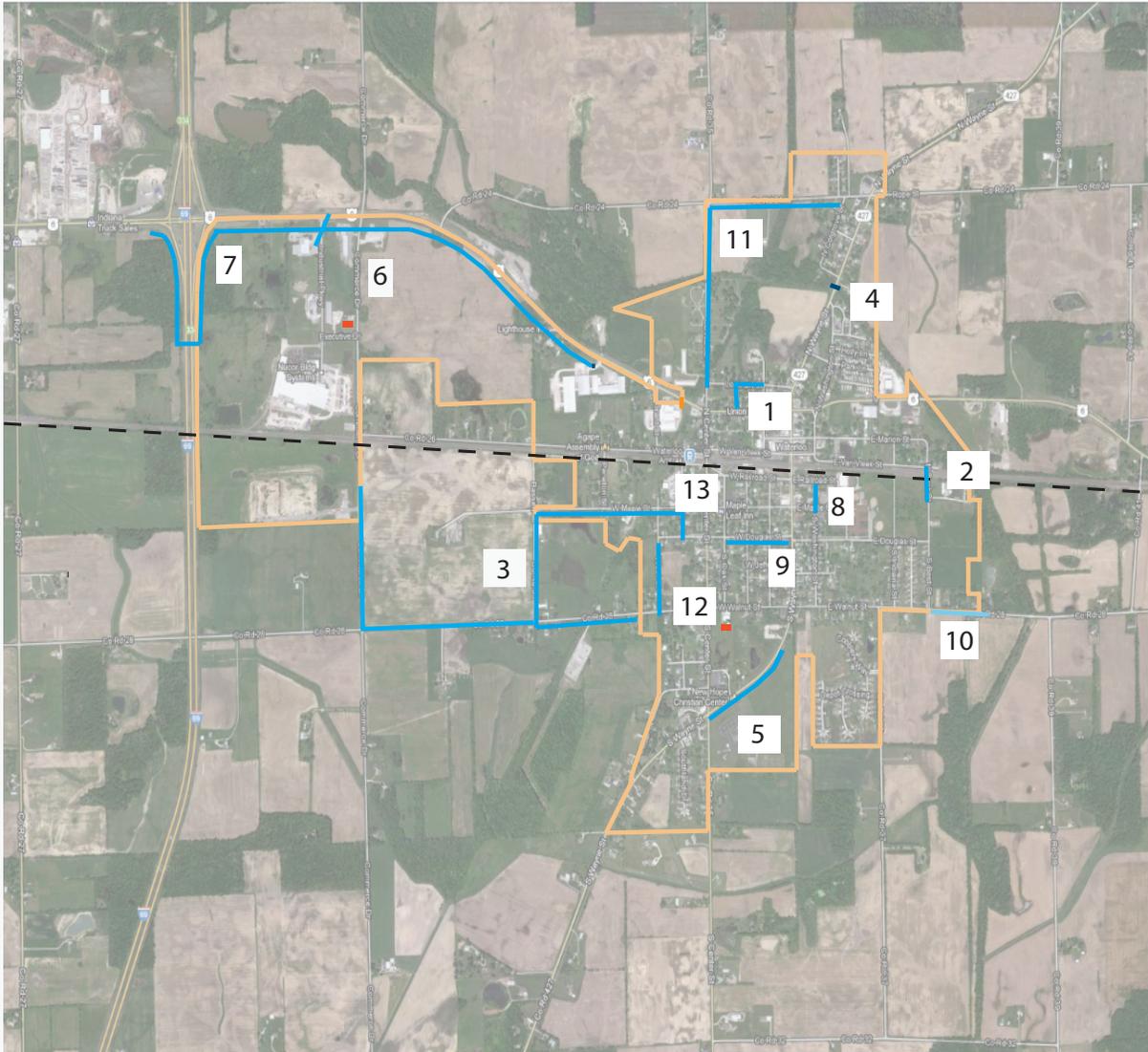
providing more economic development opportunity on the west side of the interstate.

- 8) **Washington Street Water Main Loop.** Connecting two dead end water mains between Railroad Street and Maple Street will help to improve the service and fire protection in the area, including to the nearby elementary school, and will create another water main crossing beneath the railroad tracks. No coordination with the railroad is required since the work is located south of the railroad's right-of-way.
- 9) **Douglas Street Water Main Extension.** The extension of this water main would eliminate long service lines from the water mains along the north-south street in this area. However, since there have been no apparent problems with service in this area, the length of time that the benefits will pay back for the cost incurred may be excessive.
- 10) **Walnut Street Water Main Extension.** Extending water main service to the Town boundaries will benefit the residents in this area who do not currently have water service. However, with the residents currently providing their own service, and without complaint, this project may not be a priority.
- 11) **Center Street and Rope Street Water Main Loop.** This second water line crossing beneath Cedar Creek will increase reliability for residents in the area. It will also extend service to areas within Town boundaries.
- 12) **West Street Water Main Extension.** The extension of water main in this area will provide service to

residential lots within the Town boundaries, and will eliminate long service lines. The primary advantage to pursuing this option is improved fire protection for the area as it continues to develop. However, the costs at this time may not offset the benefits to serve this area, since there are only a few homes currently occupied.

- 13) **Pine Street Water Main Loop.** This loop will eliminate long service lines to homes in this block. However, the costs for this project may not offset the benefits for the Waterworks.

In addition to the above projects, the Town should continue to replace fire hydrants and valves that are inadequate due to size, age and condition as identified in the "Water Utility Improvements Study". The Town should also complete the water meter project. It would also be beneficial to upgrade the SCADA system to a more modern version. Other identified needs include finishing painting Tower #2, a new tool truck with a boom, a new backhoe to be shared with other departments, rehabilitation of Wells and Houses #1 & #2, an automatic transfer switch for the backup generator and CL2 system calibration/repair. Plant improvements needed include new test equipment and an inflow meter. Future growth at the Waterloo Industrial Park may necessitate another tower and/or booster station.



### Future Water Main Projects Town of Waterloo

Legend:

- Future Water
- Corporate Limits
- - Railroad
- Water Tower

May 15, 2013  
SturtzPMG

### Sanitary Sewer Collection System

#### Existing Infrastructure

The existing primary sanitary sewer collection system was originally constructed in 1961. The system was designed as a combined sanitary and storm sewer system, with several combined sewer overflow (CSO) locations to divert excess flows to Cedar Creek during storm events. The system has various sized sanitary sewer pipes (6", 8", 10", and 12") and combined sewer pipes (12", 18", 21", and 24"). Nine lift stations are located throughout town. The treatment plant has a capacity of 0.369 million gallons per day. The annual average drinking water usage is .141 MGD and the annual average daily wastewater usage is .298 MGD.

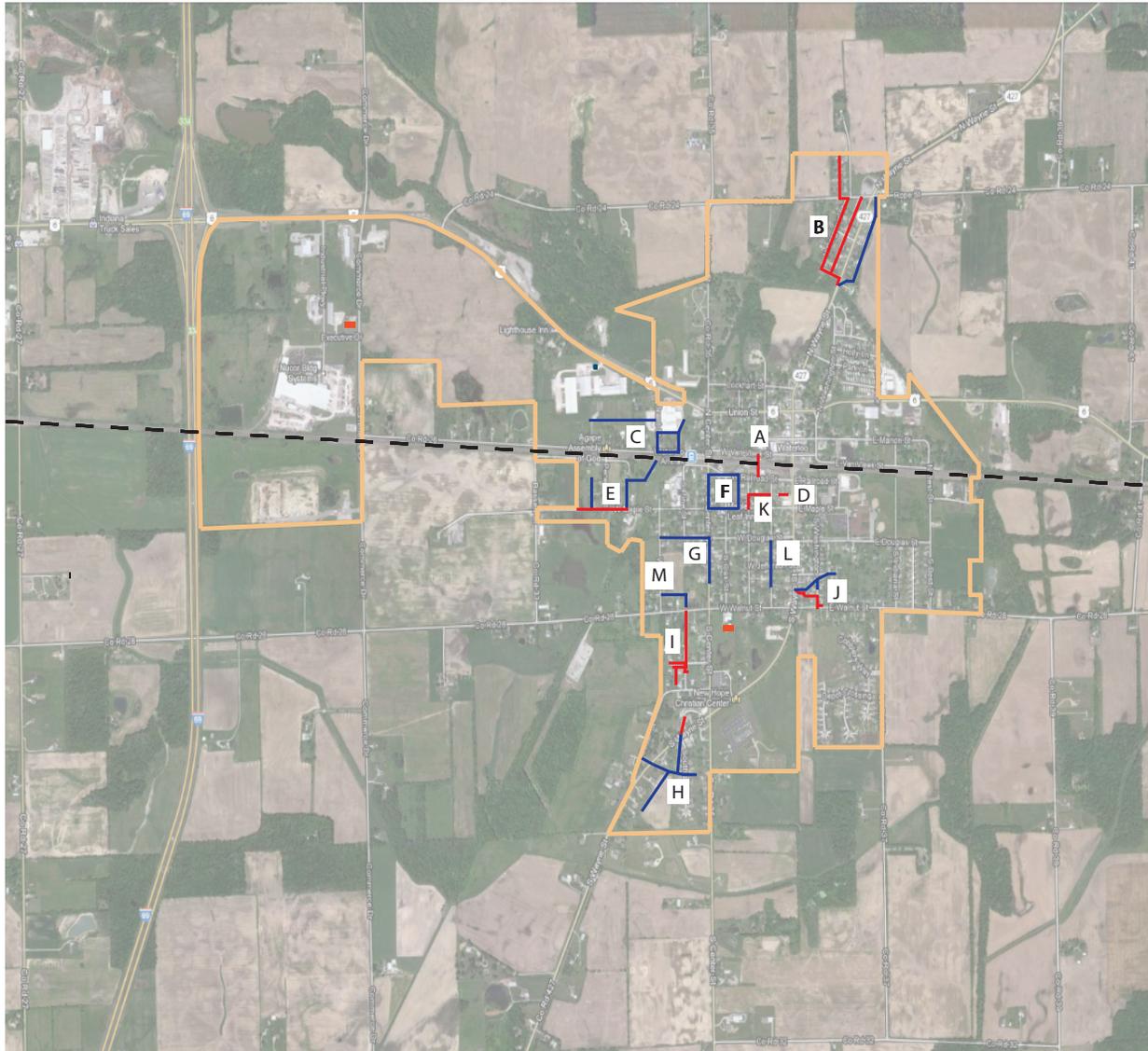
According to the "Waterloo Sanitary Sewer Inflow and Infiltration Reduction Plan (2010)", the collection system was never designed to convey large wet weather flows to the wastewater treatment plant and the collection system is not allowed to overflow during wet weather events except at the wastewater treatment plant. Consequently, the Town is faced with the problem of reducing infiltration and inflow within a collection system that was designed specifically to promote infiltration and inflow.

#### Analysis

##### Inflow & Infiltration

The "Waterloo Sanitary Sewer Inflow and Infiltration Reduction Plan (2010)" outlined thirteen potential project areas throughout the community that if addressed, would help reduce inflow and infiltration issues. Several of the recommended improvements were addressed through a Community Focus Fund grant in 2011. Below is a detailed list of project descriptions provided in the plan. Project areas are identified on the Waterloo Inflow and Infiltration Projects Map (page 24).





### Inflow & Infiltration Projects Town of Waterloo

Legend:

- Completed Work
- Future Work
- Corporate Limits
- - Railroad
- Water Tower

### Sewer Area A

Project included installation of new carrier pipe inside of existing pipe – 185 lineal feet of 8” diameter Ductile Iron carrier pipe inside of existing casing with grout around the perimeter from southside of railroad tracks to Van Vleek Street, under the railroad tracks. The project also included replacement of manhole at Van Vleek Street and reconnection of one sewer tap – **Completed in 2011 with CDBG Grant.**

### Sewer Area B

Replacement of 2,620 lineal feet of 8” PVC sanitary sewer line was recommended and completed north of Cedar Creek along Rope, Middle, Spring and Ruman Streets and the alley west of Wayne Street. The project also included thirteen new manholes and sewer tap reconnection – **Completed in 2011 with CDBG Grant.** Recommended sewer line replacement to the east of Wayne Street from Spring to Rope Streets is yet to be completed.

### Sewer Area C

Two sewer mains were found to be blind tapped into the sanitary sewer on Grant Street and the sanitary sewer extending westward from Grant Street has a number of deficiencies. Smoke testing indicates connections between the sanitary and storm sewers. Video inspection did not confirm any connections, but discovered that the storm sewer was broken in several locations. It is recommended that six manholes be installed, two within Grant Street and four on the sewer line west of Grant Street and that the deficient sewers in this area are replaced. This project is

yet to be completed. The Town also plans to extend this main to the west in order to connect a factory presently using a septic system.

### Sewer Area D

Smoke testing indicated several cleanout issues and a main line deficiency. Video inspection revealed that a joint in the sewer at the location indicated is misaligned and allows for significant storm water inflow and groundwater. The line was excavated at the point and the joint was repaired – **Completed in 2010 with local funds.**

### Sewer Area E

Replacement of 830 lineal feet of 8” PVC sanitary sewer line plus four new manholes and six service taps have been completed west of the Maple Street Lift Station along Maple Street – **Completed in 2011 with CDBG Grant.** Two sanitary lines also recommended for improvement branch north from the line along Maple Street toward the railroad on both sides of Peneton Street. This improvement is yet to be completed.

### Sewer Area F

Smoke testing indicated inlet and downspout connections. Engineers were unable to provide video inspection of a significant portion of sanitary sewers in the Center Street, Oak Street and Railroad Street area. It is recommended that seven new manholes be installed on the sanitary sewer piping. Manholes would be located at the end of lines and intersections that are currently blind tapped

underground. Following installation of the manholes, a video inspection should be performed of these sanitary sewers to locate deficiencies. Inflow connections should be relocated to the storm sewers in the area. If other deficiencies are present they should be replaced or repaired. This project is yet to be completed.

### Sewer Area G

Smoke testing indicated inlet connections at the intersection of Douglas Street and Center Street. Video inspection of sewers in the area revealed a number of deficiencies from defective joints to longitudinal cracking, both on West Street, Center Street and on Douglas Street but no inlet connections. It is recommended that the inlet connection be removed and the sewer lines in these areas be replaced. This improvement is yet to be completed.

### Sewer Area H

Smoke testing located several cleanout deficiencies within the sewers along J. Harris Reed Drain and near Wayne and Cedar Streets and Southland Drive. Video inspection of the sewers within this area shows multiple deficiencies throughout the sewer main piping. This area is relatively open and it has been recommended the sewer be replaced. **A portion of the line north of Wayne Street was completed in 2012 with local funds.** The remaining project is yet to be completed.

### Sewer Area I

Smoke and video inspection of sewers along Pine Street between Walnut and Oakdale Street, along Oakdale Street, and south of Oakdale Street showed a number of deficiencies from inlet connections, cracked pipes and misaligned joints. It was recommended that the sanitary sewers in this area be replaced. **A total of 1,050 lineal feet of the project area plus five manholes and the reconnection of six service taps were completed along Pine Street from Walnut Street to the southern edge of Oakdale Street and south along the alley to the west of Pine Street in 2011 with CDBG funds.** The storm sewer project is yet to be completed.

### Sewer Area J

The sewer near Wayne and Washington Streets is an 18-inch diameter combined sewer. Smoke testing confirmed inlet connections. Video inspection revealed extensive longitudinal cracks with deficient joints, poorly made tap connections and deficient sewer line caps. Upon review of the inspection results, it is recommended that this portion of the combined sewer system be lined and the caps be repaired. The sanitary sewer along Washington Street blind taps into the 18-inch combined line needs replaced and manholes. The storm sewer at the intersection of Washington Street and Jefferson Street should be extended south to Walnut Street to remove the inlet connections. **The storm sewer portion of the project was completed in 2010 and 2011 with local funds.** The remaining sanitary project is yet to be completed.

### Sewer Area K

Smoke and video testing along Elm Street and an alley south of Railroad Street between Elm Street and Franklin Street revealed an extensive number of defective joints, root intrusion, defective taps, and cracking of the mainline pipe. This project involves the replacement of 459 lineal feet plus two manholes and the reconnection of six service taps. – **Completed in 2011 with CDBG Grant.**

### Sewer Area L

Smoke testing confirmed three inlets are connected at the intersection of Douglas and Franklin Streets. Laterals are connected into an old combined sewer system at Douglas Street from Franklin Street to Wayne Street. A new sanitary sewer was installed in recent years. This project entails reconnection of the sewer laterals from the combined sewer into the separated sanitary sewer and installing a new storm sewer along Franklin Street. This allows the Town to remove three catch basins from the combined sewer thereby greatly reducing the amount of inflow. This project is yet to be completed.

### Sewer Area M

Near Walnut, West and Pine Streets, the sanitary sewer appears to have high flow during wet weather and the sewer needs replaced. The sewer goes through two low areas and is along the legal drain. - **Not yet completed.**

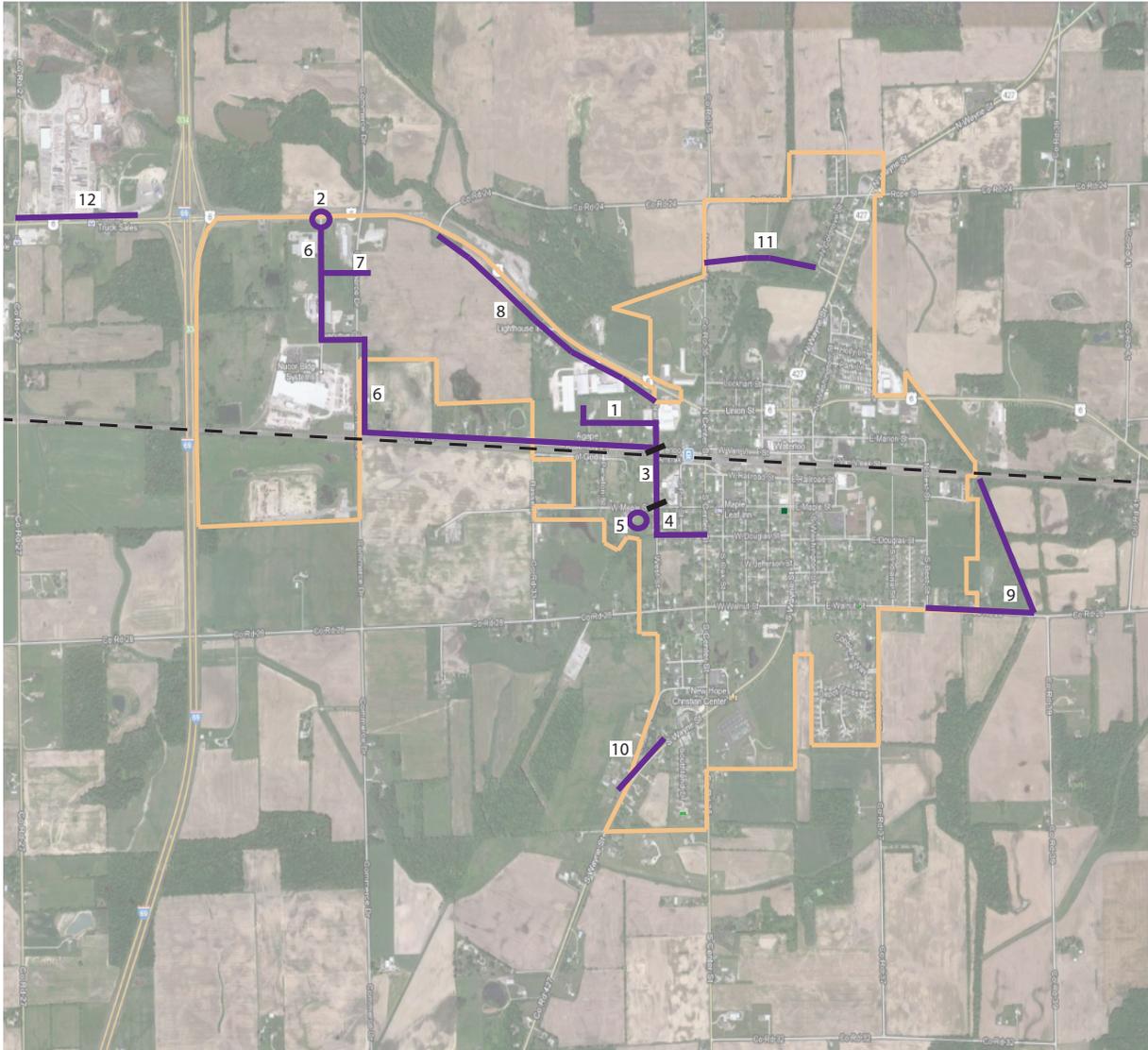
### Future Sanitary Sewer Extensions & Upgrades

The Town has also identified several areas for future sanitary sewer extensions and upgrades. Following is a

list of areas. These projects are identified on the Future Sanitary Sewer Extension and Upgrade Map (page 28).

- 1) Rebuild existing gravity main and extend to Covington Box. The area is presently on a septic system.
- 2) Upgrade the Industrial Park Lift Station.
- 3) Extend the gravity main along West Street from Maple to the Norfolk Southern Railroad tracks to replace deficient main.
- 4) Replace the existing gravity main along West Street and along Douglas Street from Maple Street to Center Street.
- 5) Upgrade the Maple Street Lift Station due to capacity issues.
- 6) Replace the existing 3" force main with a 6" force main within the Industrial Park along Lincoln Street.
- 7) Extend sewer to service property to the east of Commerce Drive. This project is in the TIF District and supports future economic development.
- 8) Install a new force main and lift station along U.S. 6 from Grant Street to C.R. 24 to provide for future economic development.
- 9) Build a gravity main, lift station and force main to serve the area north of Walnut Street and east of Best Street to serve houses on septic.
- 10) Extend a new gravity main from the Wayne Street Lift Station southwest along Wayne Street to serve houses in septic.
- 11) Extend the new gravity main west along the north side of Cedar Creek from Colgrove Street to North Center Street to stimulate future growth.

## Section 4: Public Facilities & Services



### Future Sanitary Sewer Extensions & Upgrades Town of Waterloo

Legend:

- Future Sanitary Sewer
- Corporate Limits
- - - Railroad

May 15, 2013  
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In addition to the above projects, the Town needs to install, replace and rehabilitate manholes at various locations. The Wastewater Treatment Plant has capital needs including a bar screen at flow control to control untreatable waste to go into the plant/pond and out to the outfall. In addition, the pumps at flow control need to be upsized as well as the pipe from EQ to the pond and the pond to the outfall. Upsizing of pumps and pipes will help with combined sewer overflows and enable the plant to take more wastewater faster. The WWTP also needs UV light replacement, a 4th sludge drying bed, and extension of water main to the area of clarifiers. Pumps at the U.S. 6 lift station may also need to be upsized to help with the CSO at the lift station and upsized at S. Wayne Street to help with back-ups. The Sewer Department would benefit from the shared use of a backhoe and is also in need of a used, but rebuilt vector truck. Tool truck to be shared with the Water Department.

### Stormwater Drainage System

#### A. Existing Infrastructure

Stormwater drainage within the Town boundaries is addressed through a mostly separated drainage system. Within the community, there are businesses and industries that have parking lots that drain into storm lines and homeowners that have sump pumps that drain into lines as well. There is no charge for this service.

#### B. Analysis

It is general practice within the Town for new site developments to limit stormwater runoff from a site to be no more than the runoff from the site prior to development. This means that any growth on these sites that increases the runoff, (adding parking areas and buildings), should be addressed through on site detention or retention facilities, such as ponds or underground storage.



The “Waterloo Sanitary Sewer Inflow and Infiltration Reduction Plan (2010)” identifies some project areas for future stormwater extensions. Below is a list of project areas included in the plan as well as additional areas

identified by the town. These project areas are identified on the Future Storm Sewer Extensions Map, (page 31).

- 1) 100 Block of East Douglas from Wayne Street to Washington Street. - **Completed 2013**
- 2) North of Cedar Creek along Colgrove Street, Rope Street and Ruman Street.
- 3) South of Cedar Creek along Wayne Street to Mill Street.
- 4) Grant Street at Lincoln Street.
- 5) Douglas-Oak-Elm-Franklin replace existing storm drain.
- 6) North Washington Street and Mill Street.
- 7) Along Franklin Street from West Walnut Street to West Douglas Street. This is also a sanitary sewer separation project.
- 8) Entrance to Country Village Neighborhood.
- 9) Oakdale-Pine Separation from the County regulated drain along Oakdale – Pine to West Walnut Street.
- 10) Veterans Memorial Park.
- 11) Waterloo Cemetary.

The Town has experienced flooding during incidents of heavy rain. Areas that flooding occurs includes the 500 block of W. Douglas Street, and Grant Street just north of Lincoln Street. The Town has also considered exploring a stormwater surcharge.

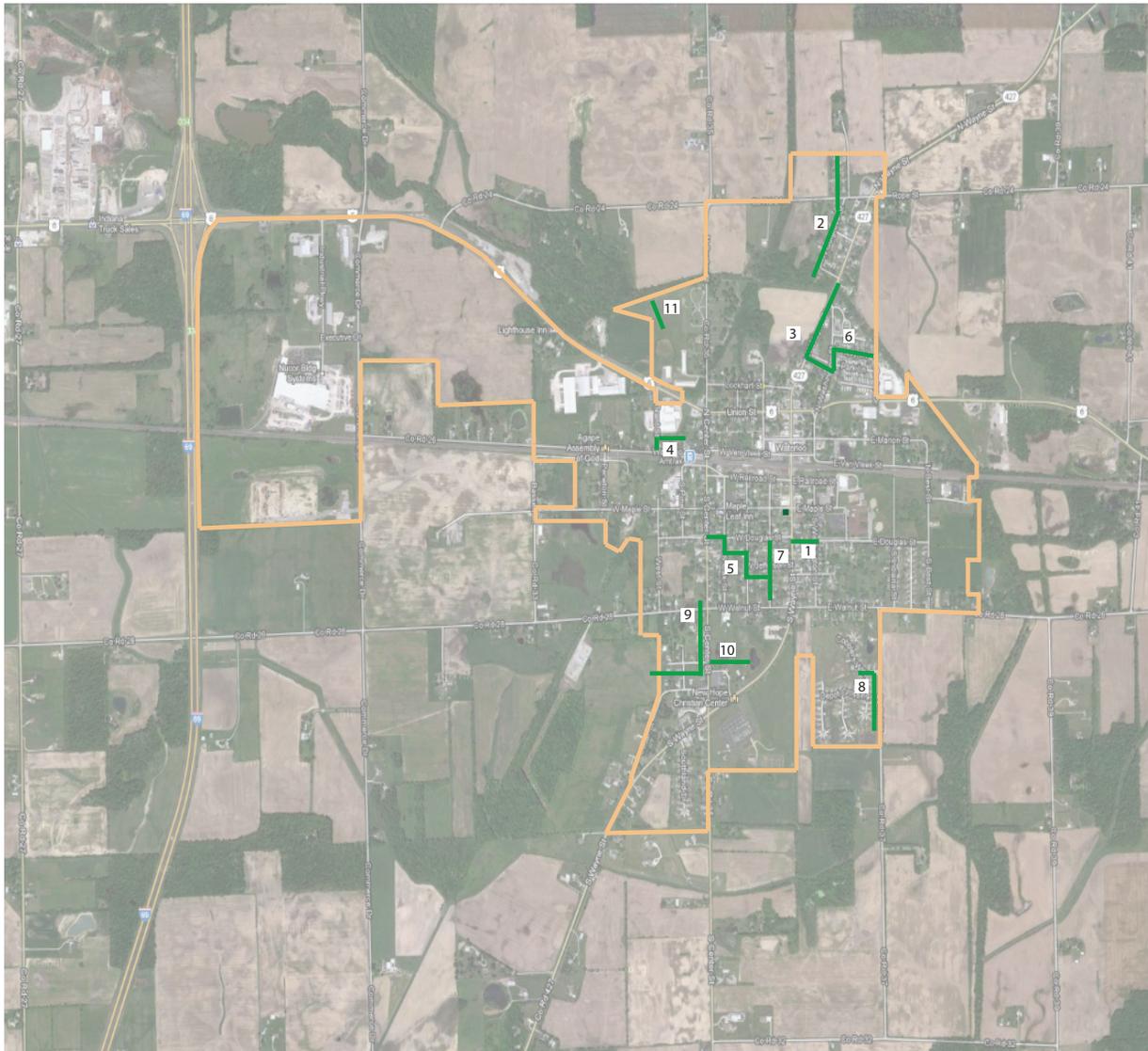
### *Public Structures and Lands*

An inventory of the structures and lands owned by the Town of Waterloo was conducted to evaluate the existing and future needs that exist. The table on page 32 lists each of these existing structures and lands and provides a brief description of conditions and needs, if any.



Lion's Club Building  
Waterloo, IN

## Section 4: Public Facilities & Services



### Future Storm Sewer Extensions & Upgrades Town of Waterloo

Legend:

- Future Storm Sewer
- Corporate Limits
- - Railroad

September 6, 2013  
SturtzPMG

## Section 4: Public Facilities & Services

Structure / Land	Conditions / Needs
Waterloo Town Hall 280 N. Wayne Street	This structure located in downtown Waterloo. It is old and in need of interior remodeling. The upstairs is currently being used to store the Town's records but is not organized and needs to be remodeled for more efficient use of this space. The downstairs is used by the Clerk-Treasurer, Town Manager and Town office support. Various public meetings are currently held in this building, but given the way the rooms are segmented; it is difficult for citizens to hear the proceedings. This building currently does not have an elevator.
Fire Station 305 Sheridan Street	This structure is in good condition. The department may be in need of an additional stall. In addition, there is a need to have a facility for a fire truck on the south side of the railroad tracks. By moving one of the trucks to a facility across the tracks, the additional stall may then not be needed. As Waterloo continues to grow, an addition to the facility may be needed.
Police Department 300 N. Wayne	The Police Department building is located across the street from the Town Hall. This structure is generally in good condition. Stucco needs repaired. The building got a new roof in 2006.
Street Department 120 S. Best Street	The Street Department is in good condition and does not have any needs in the foreseeable future.
Sewer Department 120 S. Best Street	The Sewer Department is a fairly new facility and in good condition.
Water Department 385 W. Walnut	The exterior of the Water Department structure is in need of new siding or sheet metal. The building has a new roof.
Thomson Memorial Park VanVleek	The park is in good condition. It is a pride of the Town and should continue to be maintained as such.
Lion's Club 105 N. Wayne	The Lion's Club is in good condition for use as a meeting room.
Historic Waterloo Depot	The Depot was been historically restored in 2010 and is the pride of the community. It is currently used for community functions and private parties.
Waterloo Cemetery	This cemetery is located to the west and east of County Road 35 north of Union Street. The area to the west is 15 acres and the area to the east is 10 acres. 600 new lots have recently been created on the east side.
Courtyard Park	This lot was developed into a small park by the Eagle Scouts in 2011.
Future Park (South of the Water Department off of Center Street)	This property is approximately 2 acres. It is the intent of the Town to develop this area into a Veteran's Memorial Park.

### Transportation System

#### A. Existing Infrastructure

Transportation infrastructure within the Town of Waterloo consists of roadways designed for vehicular travel, sidewalks designed for pedestrian use, railroads for passenger and freight movement, as well as accessory infrastructure including parking, signage and signalization.

##### Roadways

According to the Federal Highway Administration, Functional Classification is the process by which streets and highways are grouped into classes, or systems according to the character of service they are intended to provide. Basic to this process is the recognition that individual roads and streets do not serve travel independently.

#### 1. INDOT Roadways

Interstate 69, U.S. Route 6, and S.R. 427 are owned and maintained by the Indiana Department of Transportation. Per the Functional Classification System, 69 is classified as an Interstate, U.S. Route 6 is a Primary Arterial, and S.R. 427 is Major Collector north of U.S. 6.

Access to Interstate 69 is limited, with one interchange at U.S. Highway 6. In general, the Town of Waterloo has no impact on the use, maintenance, or operation of the interstate. However, for utility extensions, the Town is required to coordinate through INDOT for any required utility crossings. Historically, INDOT allows only a limited number of perpendicular utility crossings, and no facilities (lift stations, manholes, etc.) may exist within the right-of-way.

Coordination is also required for utility work within the right-of-ways of U.S. Highway 6 and S.R. 427; however, facilities may exist within the sections of roadway not designated as limited access (This may prohibit utilities in some areas of U.S. Highway 6 near the interchange with Interstate 69). Coordination with INDOT will also be required for the introduction of new property access or roadways.

#### 2. Local Roadways

Most other existing roadways in the study areas are approximately 20 to 24 feet in width. Local roads that are thoroughfares within the town are designated on the Functional Classification Map and are therefore eligible for federal funding. These roads include: C.R. 28 (Walnut Street), C.R. 24 (Rope Street), C.R. 31 from C.R. 28 to U.S. 6 (Commerce Drive), (C.R. 39 north of S.R. 427), C.R. 35

(Center Street) north of U.S. 6 and south of C.R. 427, and C.R. 427 (Wayne Street) south of U.S. 6.

Secondary local roads and alleys throughout the community vary in width, surface material, condition, and in shoulders. They are primarily residential in nature. A Transportation Map that identifies the classification of roadways is provided on page 35.

Recent local road improvements include the reconstruction and widening of South Commerce Drive paid with TIF bond. In addition, approximately 2.5 miles of roads were resurfaced in 2009 through American Recovery Act funding.

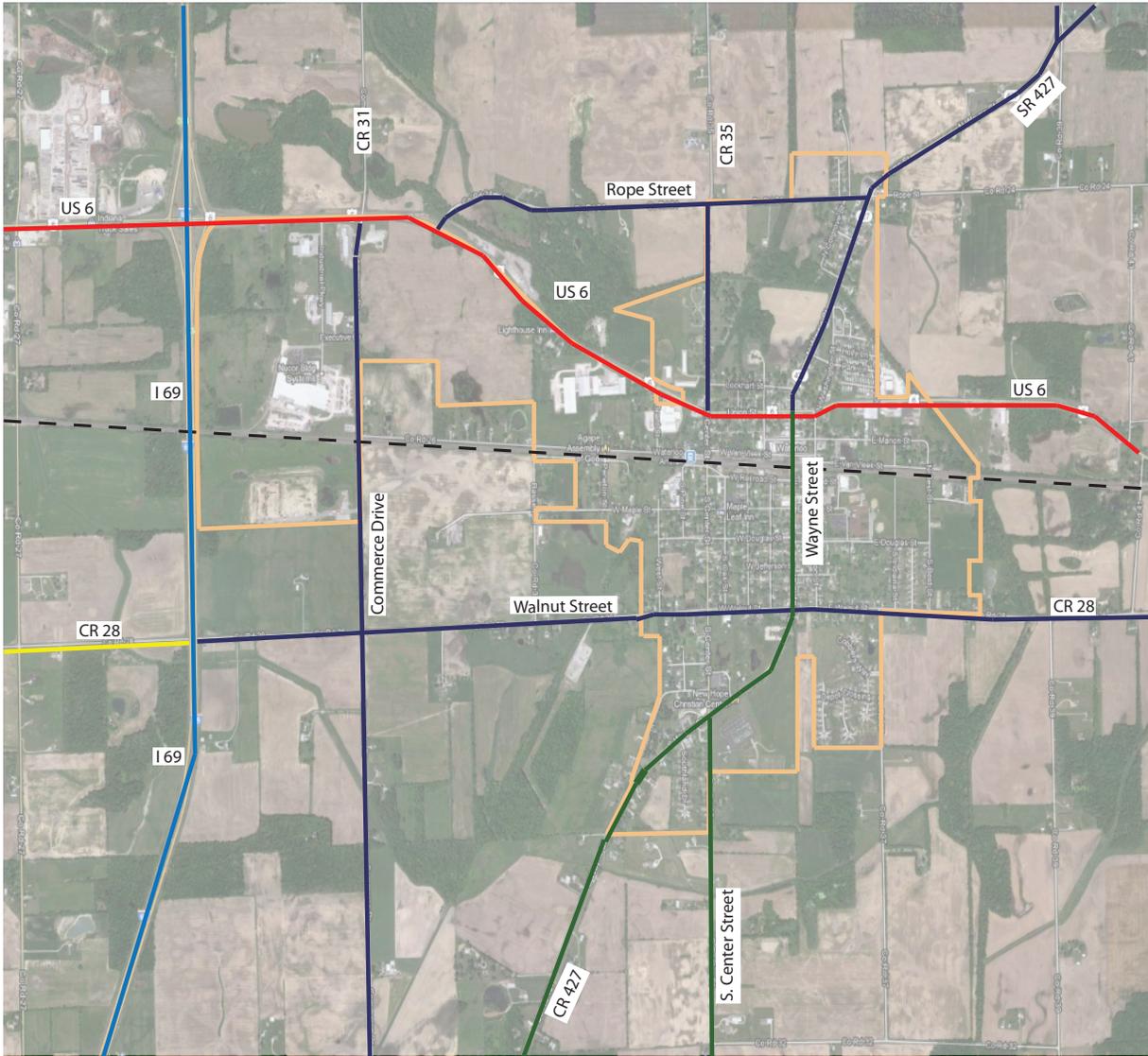
The Town also received funds from the Indiana Department of Transportation to make improvements at the intersection of North Commerce Drive (C.R. 31) and U.S. 6 to accommodate additional traffic accessing industrial facilities. Planned improvements include a dedicated right turn for the eastbound approach on U.S. 6, a dedicated left turn on the westbound approach for U.S. 6 and a dedicated turn on Commerce Drive for the northbound approach. Construction is planned for 2014.



### *Sidewalks and Bike Paths*

According to the 2011 “Safe Routes to School Travel Plan”, the current system of sidewalks spans across large portions of the Town. The sidewalks range from poor condition to newly constructed and includes both ADA compliant and non-compliant facilities. The plan contains a comprehensive sidewalk condition inventory.

A bike path exists on the south edge of town on south Wayne Street (C.R. 427) that connects Waterloo to Auburn.



### Transportation Corridors Town of Waterloo

Legend:

- Interstate
- Other Principal Arterial
- Minor Arterial
- Major Collector
- Minor Collector
- Corporation Limits
- Railroad

May 15, 2013  
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Currently there is no connectivity between internal town sidewalks and this path.

### *Railroad*

One railroad, Norfolk Southern (formerly Conrail), bisects the Town. A second abandoned line runs north-south along the west side of the downtown area. Seven at-grade crossings are located in the study area (C.R. 27, Commerce Drive, Peneton Street, Center Street, Wayne Street, Best Street, and C.R. 41). No other crossings are anticipated; however, coordination will be required for any utility crossings. Amtrak also maintains a station in Waterloo, located near Center Street.

### *Signage and Signalization*

Currently, the only signalized intersections in the study area are on U.S. Highway 6 at the ramps of Interstate 69, and on U.S. Highway 6 at S.R. 427. In addition, there are flashing lights in the school zone. In 2011, the Town received grant funding to update signage to new reflectivity standards. More highly traveled streets have pavement markings and railroad crossings are also marked.

### *Parking*

The downtown area currently has parallel and angled parking, depending upon the width of Wayne Street. For some intersections, this parking may create sight distance problems. A parking lot also exists to the east of the historic Waterloo Depot and is often used by the public.



### *Street and Sidewalk Services*

The Town provides snow removal on the streets and leaf pickup and removal in the fall. The Street Department also does brush pick up and uses a street sweeper in the spring, summer and fall.

### B. Analysis

#### Roadways

No specific traffic counts, traffic projections, roadway condition reviews, or studies were performed as part of the analysis. These factors should be considered before proceeding with any specific improvements. However, based upon the anticipated growth and development, some recommendations have been assumed and are presented below.

In general, the current traffic patterns are not anticipated to change on most roadways, although traffic volumes may gradually increase.

The Town would like to explore the reclassification of Center Street from U.S. 6 to S. Wayne Street to a Minor Arterial or a Major Collector. This route is used as one of the main north south routes through town, second to 427. In addition, with the development of the future Waterloo Train Station along this area, increased roadway use and future redevelopment of the area is anticipated.

There are existing street improvement needs within the Town including:

1. W. Maple St. between Wayne and Center St. needs to be milled down and repaved with new curbs.
2. W. VanVleek St. between Wayne St. and Sheridan St. needs to be milled down and repaved with asphalt.

3. Center Street between U.S. 6 and the Norfolk Southern Railroad needs new asphalt and curb and gutter.
4. Intersection improvements are needed at Wayne and Walnut Street.
5. An entrance is needed at Country Village at S. Wayne Street.
6. County Road 28 needs to have the hill lowered to avoid sight issues near the intersection with Wayne Street (Would need to be shared with the county.)

As development may occur in the study area, considerations should be given to improving the adjacent roadways leading to the development sites. Collector routes and primary local roads should be widened and resurfaced. Providing asphalt surfaces, instead of chip & seal, provides a smoother travel surface, reducing the stresses to the pavement caused by vehicle impacts. This will assist in lengthening the life of the pavement with adequate maintenance. Local roads should also be maintained to improve ride comfort and safety.

Industrial traffic is preferred to be directed down 24-foot wide roadways to increase safety. No sites within the study area currently suggest the need for dedicated turn lanes or passing blisters. However, if a residential or industrial site is anticipated to generate a large amount of traffic, dedicated left turn and right turn lanes may be appropriate for safety, by removing restrictions to through traffic.

Peak times of concern are during the periods when industries in town experience employee arrivals and departures. The Town may also consider coordinating with DeKalb County Highway Department and local industries to place weight-loading conditions on some roads that are subjected to heavy traffic and pavement damage.

### *Sidewalks and Bike Paths*

The Town has needs along several sidewalks throughout the community. The “Safe Routes to School Travel Plan, 2011” prioritized safe walking routes including Maple and Douglas Streets as well as north-south auxiliary routes (Washington St., Franklin St., Elm St., Lockhart St. and Oak St.). Areas designated for key residential area connectivity were also identified.

These improvements could easily tie into the Upstate Indiana Trail System connecting Quabache State park in Bluffton to Pokagon State park in Angola, IN. The concept would follow C.R. 427 - Center Street - abandoned railroad at cemetery. See the Waterloo Trails Map (page 40).

The Town would like to provide trail/multi-purpose travel lane connectivity that runs from the existing trail at the southern edge of the Town that already connects to Auburn. This trail would travel north along C.R. 427 to Center Street and follow north along existing Town property, to the Waterloo Train Station Improvement Site

and on north across U.S. 6 to the abandoned Fort Wayne Jackson and Saginaw rail line.

### *Railroad*

The Town has received a TIGER grant in collaboration with Amtrak to make improvements to the passenger platform along the Norfolk Southern Railroad to be used by Amtrak passengers. Other improvements include the construction of a new passenger station, ADA compliant walkways, parking, and lighting. The location of the improvements will be along VanVleek - Lincoln - Railroad Streets where the existing station is and west of the historic Waterloo Depot.

### *Signage and Signalization*

No other signalized or flashing beacon intersections are anticipated to be required in the near future, but development may require their consideration at Center Street and U.S. 6, S. Center Street at S. Wayne Street, and U.S. 6 at N. Commerce Drive.

### *Parking*

Approximately 30 parking spots are planned to be included in the Waterloo Train Station Project. The parking lot is planned to be located in between the existing historic depot and the new station south of VanVleek and east of Center Street. A later phase will expand the parking area to 60 spaces.

### *Street and Sidewalk Services*

The Street Department also has capital needs including the replacement a dump truck and the addition of another. The department also needs a new mower.

### *Parks and Recreation*

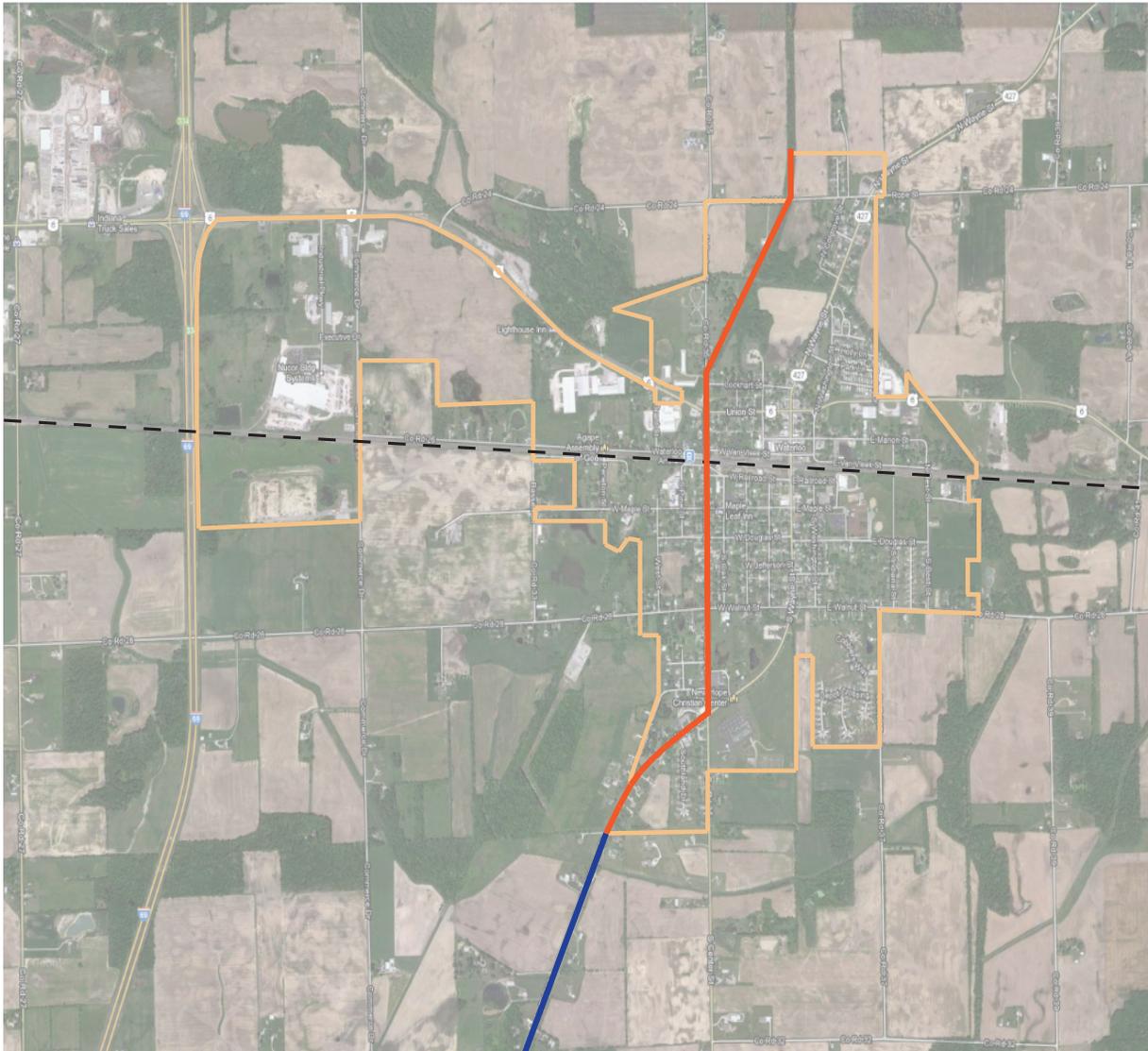
The Town of Waterloo has one community park, the Francis Thomas Memorial Park, which is located on Van Vleek Street. The park includes a large wooden playground with swings, slides, monkey bars, a wooden play house area, benches throughout the park, fenced in basketball court, pavilion with picnic tables and electricity, and restrooms. There are ball diamonds located on the Waterloo Elementary School property that are coordinated through the school for use for any baseball/softball participation. The Town also has a property located on South Center Street that has plans for a future Veteran's Park. There is a design sketch presented in the Waterloo 5-year Park and Recreation Master Plan but this would be re-visited and updated if the park development proceeded.

### *Public Safety*

The Town of Waterloo Marshal's Department is located at 300 North Wayne Street providing general police services. There is generally one officer on duty per shift. The most significant crime element within the town is criminal mischief, mostly involving damage to private property followed by theft and juvenile delinquency.

In 2013, improvements to the department include the addition of three new laptops and an air card to the patrol cars for improved communication with the dispatch center. A new server computer at the station is planned to manage the police record system. Additional needs are identified without funds available, such as replacement ECD's (taser) instrument and a building to house police cars that are parked outside.

Due to the location of the Town of Waterloo and its relation to the I-69 interchange and U.S. 6, the greatest number of calls to the police department result from issues originating from vehicles and people travelling through the area. The police department assists the DeKalb County Sheriff's Department and the Indiana State Police on calls outside their jurisdiction because the Waterloo Police Department response time is shorter because of their geographic position. During the past five years, the department responded to 985 calls for service to assist other agencies.



### Trails Town of Waterloo

#### Legend:

- Existing Auburn Trail
- Future Trail
- Railroad
- Corporate Limits

March 15, 2013  
SturtzPMG

The Town of Waterloo, Indiana is situated in a prime, strategic location for economic development and growth potential. With railroad and interstate access, along with continued investments in the community, an existing framework is set to enhance Waterloo's economic competitiveness.

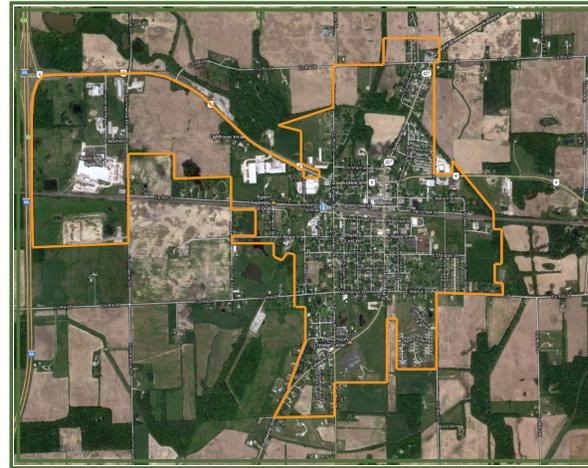
### *Regional Context*

With interstate access, close proximity to a metropolitan area, and access to railway, the Town of Waterloo can capitalize on its strengths as it relates to the regional economy.

#### *Location, Location, Location...*

The Town of Waterloo is located in northeast Indiana in DeKalb County. DeKalb County is directly north of Allen County and Fort Wayne and located west of northwest Ohio. Waterloo is less than 20 miles from northern Fort Wayne, with easy access to the City via Interstate 69 (I-69). U.S. Route 6 runs through the Town and is a main route of the U.S. Highway System that runs east-northeast from California to Massachusetts – the longest continuous route in the U.S.

I-69 provides easy access from Waterloo to the Fort Wayne International Airport, located approximately 50 miles away. Also within driving distance, the Toledo Express Airport in Swanton, Ohio is 75 miles away, the South Bend



Regional Airport is 85 miles away and the DeKalb County Airport is less than 10 miles away.

The Town of Waterloo is located along the Norfolk Southern Railway. Amtrak uses the railway for two major passenger transportation routes. The Lake Shore Limited travels from Chicago through the State of New York to Boston. Beyond Waterloo, major stops include: Albany, Syracuse, Buffalo, Erie, Cleveland, and Toledo. The Capitol Limited travels from Chicago to Washington D.C. Stops along this route include: Harpers Ferry, Cumberland, Pittsburgh, Cleveland, Toledo, and South Bend. The Waterloo station is one of the busiest stations in Indiana due to travelers from northeast Indiana and northwest Ohio, specifically the urban area of Fort Wayne. The rail is also a busy freight corridor with approximately 80 to 100 freight trains traveling on the railway daily.

### Education

There are a variety of educational opportunities within an hour of Waterloo, most located in the Fort Wayne metro area. A partial list of those universities include:

- Indiana University-Purdue University Fort Wayne (IPFW): 2101 E. Coliseum Boulevard, Fort Wayne, IN
- Indiana Wesleyan University: 8211 W. Jefferson Boulevard, Fort Wayne, IN
- Indiana Institute of Technology (ITT): 1600 E. Washington Boulevard, Fort Wayne, IN
- Ivy Tech Community College: 3800 N. Anthony Boulevard, Fort Wayne, IN  
(Courses also offered in DeKalb County at locations in Ashley, Butler, and Garrett)
- Trine University: One University Avenue, Angola, IN
- University of Saint Francis: 2701 Spring St Fort Wayne, IN

### Utility Providers

- Steuben County REMC: Steuben County REMC is a co-op built and driven by whom electric service is provided. It is also a member of the Touchstone Energy Group. Steuben County REMC services the rural areas of Steuben County and parts of DeKalb and LaGrange counties. In Waterloo, Steuben REMC serves the Industrial Park and land to the west including the I-69 interchange.

- Northern Indiana Public Services Company (NIPSCO): NIPSCO, headquartered in Merrillville, Indiana, is one of the seven energy distribution companies of NiSource Inc. With more than 786,000 natural gas customers and 457,000 electric service customers across the northern third of Indiana, NIPSCO is the largest natural gas distribution company, and the second largest electric distribution company in the State of Indiana. NiSource distribution companies serve 3.8 million natural gas and electric customers, primarily in seven states.
- City of Auburn Electric Utility: The City of Auburn Electric Utility serves a portion of the Town of Waterloo along S. Wayne Street.

### Market Analysis

A market analysis was conducted to provide the Town of Waterloo a business and demographic profile for the Town to assist in business and industry recruitment.

The trade area defined for the analysis is the entire Town of Waterloo. As defined by the National Main Street program, a trade area is defined as the geographic area from which a store or shopping area attracts customers. The trade area will be compared to nearby communities and DeKalb County to assess local competition.

## Section 5: Economic Development & Growth

### Primary Trade Area

The primary trade area is the Town of Waterloo, located near I-69 in DeKalb County, within Northeast Indiana. The Town of Waterloo competes against neighboring DeKalb County communities, along with some area cities located in adjacent counties.

The chart shown provides a demographic overview of the trade area comparing 2000 to 2010 data for the Town of Waterloo. This provides a snapshot of Waterloo’s economic situation. The Town of Waterloo had a slight increase in population but during the same period the number of households decreased. The median household income and per capita income decreased, as well as, the percentage of the per capita income as compared to the nation average. The percentage of persons unemployed and those below the poverty line increased substantially.

### Trade Area Comparison

In the trade area comparison, Waterloo has been compared to the larger communities and cities within a relatively close proximity. The only other town used for the comparison is Hamilton. With this comparison, as a town, Waterloo has a smaller population than all of the other trade areas except Hamilton.

Demographics Projections for Trade Area	2000	2010	Change
Population	2,200	2,242	1.9%
Number of Households	832	809	-2.8%
Median Household Income	\$39,831	\$36,051	-9.5%
Per Capita Income	\$16,248	\$14,322	-11.9%
Per Capita Income as a % of National Average	83.7%	74.1%	-11.5%
# of Persons Unemployed	2.9%	15.2%	424.1%
Percentage of Persons Below Poverty Level	7.9%	21.3%	169.6%
Median Age (years)	30.6	31.5	2.9%

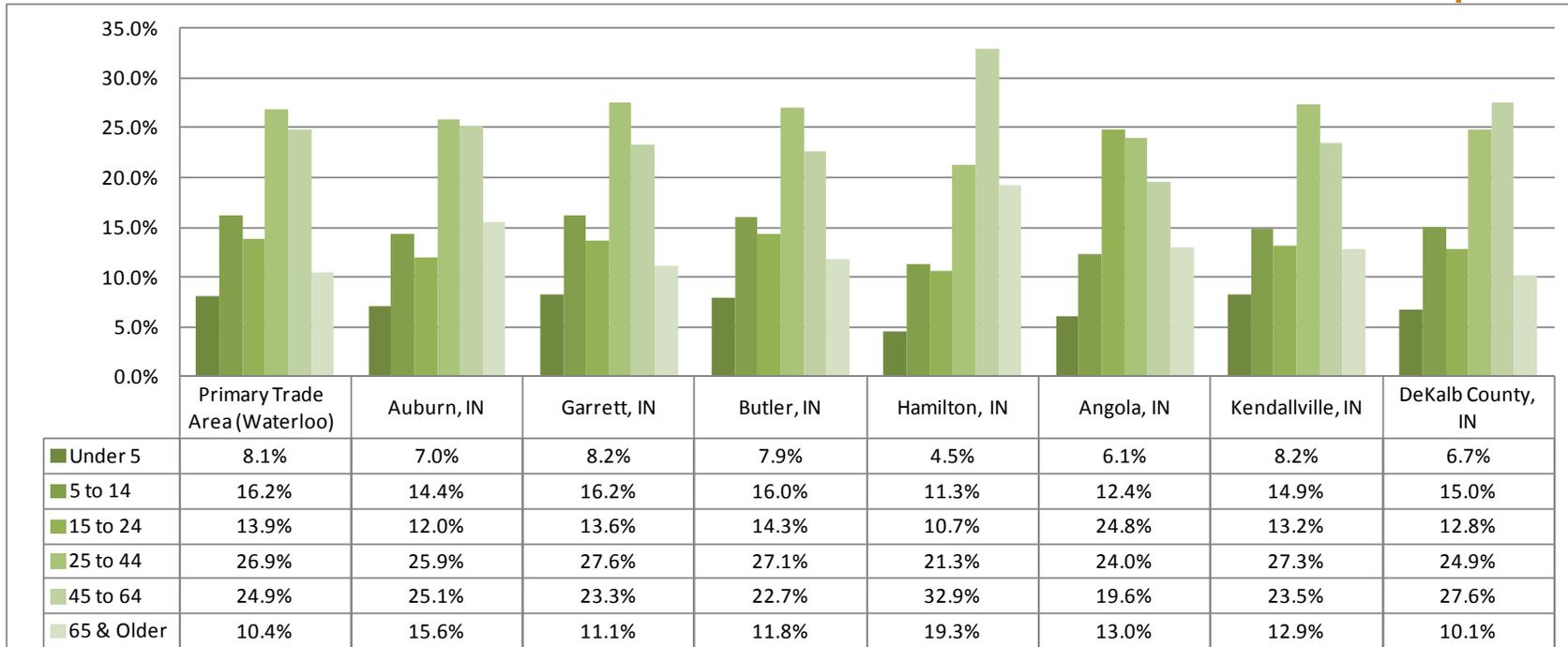
Source: U.S. Census 2000, 2010

	Number of persons	Number of households	Average household size
Primary Trade Area (Waterloo)	2,242	762	2.89
Auburn, IN	12,512	5,284	2.32
Garrett, IN	5,909	2,201	2.65
Butler, IN	2,930	1,006	2.82
Hamilton, IN	1,726	762	2.27
Angola, IN	8,502	3,436	2.15
Kendallville, IN	9,661	4,088	2.32
DeKalb County	42,136	16,140	2.58

Source: 2007-2011 American Community Survey

## Section 5: Economic Development & Growth

### Age



Source: 2007-2011 American Community Survey

Individuals who are between the ages of 25-44 years old represent the highest percentage of the population in all areas except Hamilton, IN and Angola, IN. Waterloo has one of the highest percentages of young children under the age of 5. Waterloo also has a relatively low percentage of individuals 65 years old and older as compared to the other trade areas.

## Section 5: Economic Development & Growth

### Educational Attainment Level

	Primary Trade Area (Waterloo)	Auburn, IN	Garrett, IN	Butler, IN	Hamilton, IN	Angola, IN	Kendallville, IN	DeKalb County, IN
less than high school graduate	7.9%	3.5%	5.3%	5.5%	1.8%	2.9%	8.0%	3.5%
high school graduate (includes equivalency)	42.6%	39.4%	42.3%	47.2%	43.0%	41.2%	39.3%	43.8%
some college	21.9%	20.7%	20.2%	21.9%	24.4%	24.3%	19.6%	20.6%
associate's degree	6.3%	7.4%	7.6%	4.8%	8.3%	7.1%	9.8%	8.1%
bachelor's degree	5.1%	13.0%	11.3%	4.2%	9.2%	10.9%	8.5%	10.3%
graduate or professional degree	4.5%	8.4%	2.0%	3.6%	4.7%	5.6%	4.0%	5.4%

Source: 2007-2011 American Community Survey

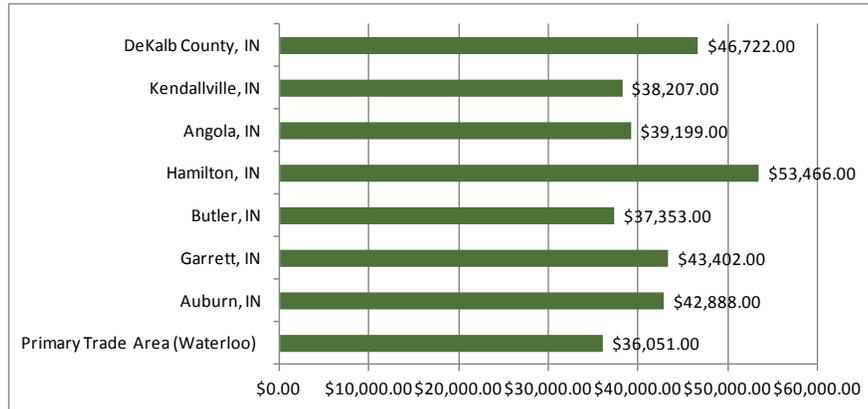
The chart shows the educational attainment levels for the population 25 years and older. For the Town of Waterloo, high school graduates including equivalency represent the largest percentage of the population with 42.6%, followed by some college, but not with a degree at 21.9%, 7.9% have less than a high school graduate, individuals with an associate’s degree account for 6.3%, bachelor’s degrees are at 5.1%, and those with a graduate degree account for 4.5% of the population.

Waterloo’s educational attainment levels are somewhat the same as the other trade areas. However, only Kendallville has a higher percentage of individuals with less than a high school diploma, but only by .1%.

## Section 5: Economic Development & Growth

### Median Household Income

The chart shows the median household income levels of the Town of Waterloo compared to several other trade areas. Out of the seven cities/towns and one county, Waterloo is ranked the lowest in median household income. Waterloo has a median household income of \$36,051.00. This is the lowest followed by Butler, IN with \$37,353.00. The highest of the cities/towns is Hamilton, IN with \$53,466.00.



Source: 2007-2011 American Community Survey

### Per Capita Income

A comparison of the national per capita income was utilized to measure impact on all Waterloo trade areas to determine the rate of change in per capita income from 1990 to 2010. Based on the 20 year study, there has been a decrease in per capita income as a percentage of the national average in Waterloo as well as the other trade areas. This trend shows that as a region, income levels compared to nation averages have been decreasing. This is a reflection of unemployment and underemployment somewhat prominent in Midwestern manufacturing based communities.

Per Capita Income	1990	% of national average	2000	% of national average	2010	% of national average	Difference in % of national average
U.S.	\$14,420	X	\$27,587	X	\$27,334	X	X
Primary Trade Area (Waterloo)	\$11,716	81.2%	\$16,248	58.9%	\$14,322	52.4%	-28.9%
Auburn, IN	\$14,214	98.6%	\$20,945	75.9%	\$21,701	79.4%	-19.2%
Garrett, IN	\$10,735	74.4%	\$17,260	62.6%	\$19,215	70.3%	-4.1%
Butler, IN	\$10,642	90.8%	\$15,040	54.5%	\$15,995	58.5%	-32.3%
Hamilton, IN		0.0%	\$19,834	71.9%	\$27,762	101.6%	101.6%
Angola, IN	\$11,368	78.8%	\$16,750	60.7%	\$19,746	72.2%	-6.6%
Kendallville, IN	\$11,165	77.4%	\$16,335	59.2%	\$18,042	66.0%	-11.4%
DeKalb County, IN	\$12,665	87.8%	\$19,448	70.5%	\$21,779	79.7%	-8.2%

Source: U.S. Census 1990, 2000, 2010

## Section 5: Economic Development & Growth

### Occupations

Occupations	Civilian employed population 16 years and older	Management, business, science, and arts occupations	Service occupations	Sales and office occupations	Natural resources, construction, and maintenance	Production, transportation, and material moving occupations
Waterloo, IN	885	13%	8%	22%	6%	51%
Auburn, IN	5,570	30%	18%	29%	3%	19%
Garrett, IN	2611	18%	18%	18%	11%	35%
Butler, IN	1,044	15%	20%	15%	6%	43%
Hamilton, IN	901	28%	13%	25%	9%	24%
Angola, IN	3995	26%	24%	27%	6%	18%
Kendallville, IN	4381	23%	17%	20%	9%	32%
DeKalb County	19,330	25%	15%	22%	10%	28%

Source: 2007-2011 American Community Survey

The above graph details the occupations of the Waterloo population who are 16 years and older. Production, transportation and material moving occupations have the highest population employed, exemplifying the workforce skills in industry and manufacturing prevalent in Waterloo. Sales and office occupations are the second highest occupation, followed by management, business, science or art occupations. Compared to the other trade areas, Waterloo has the highest percentage of population that is working in the production, transportation and material moving occupations at 51 percent. DeKalb County has a population in these occupations of only 28 percent.

Waterloo has the lowest percentage of service occupations for their population with only 8 percent working in this field as compared to other trade areas. Waterloo does have a comparable percentage of their population in sales and office occupations.

## Section 5: Economic Development & Growth

Industry

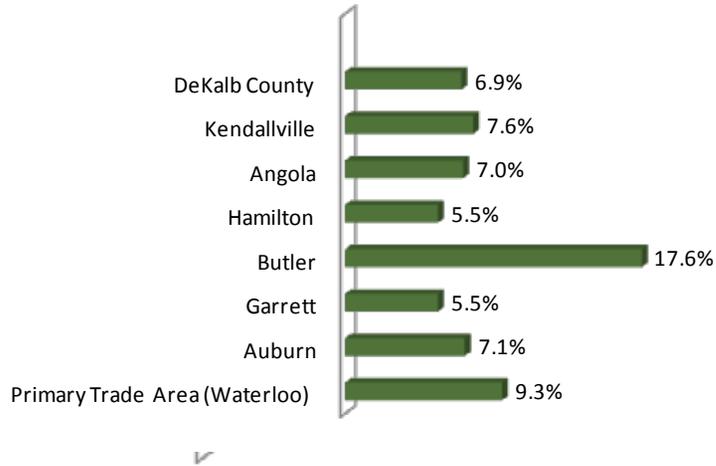
Industry	Civilian employed population 16 years and older	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation, warehousing and utilities	Information	Finance, insurance, real estate, and rental leasing	Professional, scientific, management, administrative, and waste management	Education services, health care, and social assistance	Arts, entertainment, recreation, and accomodation food service
Waterloo, IN	885	3%	45%	2%	18%	5%	1%	2%	3%	13%	4%
Auburn, IN	5,570	3%	25%	3%	13%	3%	2%	9%	4%	20%	8%
Garrett, IN	2611	6%	39%	1%	8%	7%	2%	6%	4%	18%	6%
Butler, IN	1,044	3%	44%	2%	10%	3%	1%	2%	3%	16%	13%
Hamilton, IN	901	6%	26%	2%	15%	8%	1%	4%	7%	14%	7%
Angola, IN	3995	4%	21%	1%	16%	5%	2%	4%	4%	17%	16%
Kendallville, IN	4381	3%	38%	1%	10%	3%	4%	4%	5%	15%	12%
DeKalb County	19,330	6%	32%	2%	11%	4%	2%	5%	4%	18%	6%

Source: 2007-2011 American Community Survey

As signified by Waterloo’s dominant occupations, Waterloo’s population is prevalent in manufacturing type industries with 45 percent. This is higher than all other trade areas but comparable to Butler which is 44 percent. The second highest industry in Waterloo is retail trade at 18 percent which is a higher percentage than the remaining trade areas.

## Section 5: Economic Development & Growth

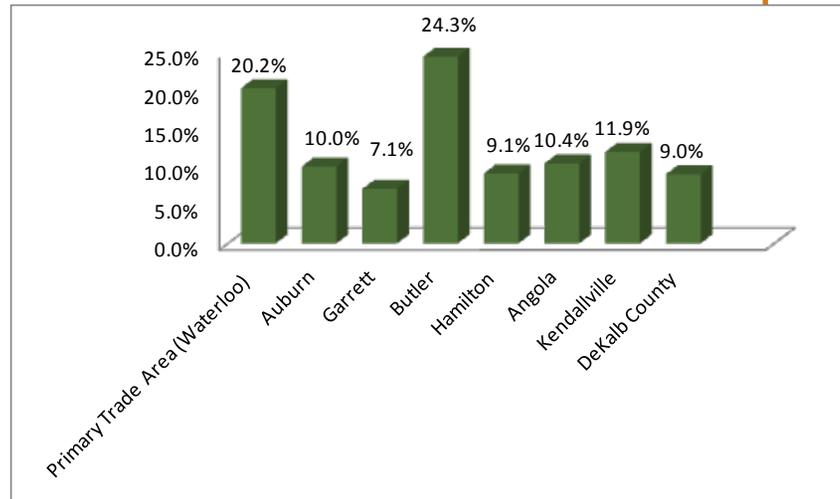
### Unemployment



Source: 2007-2011 American Community Survey

The population of residents 16 years and older who are unemployed is shown in the graph. Waterloo has the second highest unemployment rate at 9.3 percent compared to other trade areas. Butler is significantly higher at 17.6 percent. Auburn, Kendallville, and Angola are within the 7 to 8 percent range, while Garrett and Hamilton fall within the 5 to 6 percent range.

### Poverty



Source: 2007-2011 American Community Survey

The percentage of families and people whose income was below the poverty level was compared with trade areas. Waterloo had the second highest percentage at 20.2 percent, Butler was the only trade area with a higher poverty rate. After Waterloo, Kendallville had poverty of 11.9 percent. All other trade areas were in the 10 percent range or lower.

### Capacity

The Town has local resources that influence, guide and foster economic growth and development activities. The Town Council is the Executive and Legislative body for the community. The Clerk-Treasurer oversees the financial management of the town and maintains all official records. The Plan Commission oversees the Town's comprehensive plan and zoning & subdivision control ordinances. The Redevelopment Commission works on fostering economic development and redevelopment activities. The Waterloo Main Street Organization focuses on downtown revitalization, and the Town Manager acts as the Zoning Administrator for the Plan Commission, and as staff to town boards and commissions. The Town Manager is also the point of initial contact for economic development activities.

Although a small community, the Town has made significant accomplishments in the last ten years, managing over \$4 million in capital improvement projects funded in large part by federal grants. Projects completed range from street projects, water and sewer projects, and historic rehabilitation of the Waterloo Depot. This progressiveness and competency aided in the highly competitive 2010 Tiger II grant awarded from the U.S. Department of Transportation for the current Waterloo Train Station Improvements Project.

### Commercial Development

The Town of Waterloo has a variety of retail centers and retail services. Downtown Waterloo runs from the intersection of U.S. 6 and S.R. 427 and heads south two blocks to the railroad tracks.



Commercial activity continues another block to the intersection of East Douglas Street where the Waterloo Library is located. Other commercial focus is on South Wayne Street at the south border of town.

The I-69 Interchange and along U.S. Route 6 from I-69 to Center Street has some commercial development

and is anticipated for future growth. Other commercial development is spread throughout the community and located along U.S. 6 heading east.

Waterloo has also targeted Center Street from U.S. 6 to VanVleek Street as an area with potential for revitalization and investment to complement the upcoming Waterloo Train Station Project. The Town has also received a grant of more than \$1.8 million from the U.S. Department of Transportation for the new station. Amtrak ridership utilizing the Waterloo stop has hovered around 20,000 annually for the past few years. The substantial investment in this regional transit asset, provides an opportunity for Waterloo to use the opportunity as a catalyst for additional commercial investment surrounding the Amtrak stop, as well as within the downtown.

### *Industrial Development*

The Waterloo Industrial Park is an area located at the intersection of U.S. 6 and I-69, accessible from U.S. 6. The area is served by sewer and water utilities provided by the Town. Additional privately owned undeveloped parcels of land are located adjacent to the park.



Other industries are also located along U.S. 6, southeast of the I-69 Interchange. Types of industry located in Waterloo includes the following: pre-engineered metal buildings manufacturing, epoxies, parcel shipping and delivery, renewable diesel fuel, mill work, industrial machinery, packaging, concrete landscaping materials, food product machinery, anchor bolts for use in concrete, and scrap metal recycling.

### *Industrial Development: Green Goods and Services*

As the nation addresses climate change issues for the global economy, incentives, programs, and products/services are becoming increasingly available across the environmental frontier. The Town of Waterloo could benefit from investigating the feasibility of developing a

marketing package with an environmental sustainability focus. Packaging Waterloo as a “green” friendly industrial community could differentiate Waterloo to entice new industry and spur economic development.



Waterloo already has several industries that provide sustainable products and/or services. Metal-X is a new industrial business that has located in Waterloo that recycles ferrous and nonferrous scrap metal. A solar panel farm exists off N. Commerce Drive. Auburn Plastic Solutions is a plastic recycling industry. Co-located with Auburn Plastic Solutions is Omni-Source, another metals recycling business. Triton Energy is in the

business of renewable bio-diesel fuel. As noted on Triton Energy’s LinkedIn page in January 2011, the U.S. Environmental Protection Agency (EPA) ruled that the Waterloo-based Triton Energy’s novel “renewable diesel” fuel qualifies for the EPA “renewable identification number” credits for “biomass-based diesel” and “advanced biofuel” pathways under the “renewable fuel standard-2” (RFS-2) program. “RFS2 lays the foundation for achieving significant reductions of greenhouse gas emissions from the use of renewable fuels, for reducing imported petroleum, and encouraging the development and expansion of our nation’s renewable fuels sector.” (Source: <http://www.epa.gov>).

With an existing green industry presence in the Waterloo Industrial Park area, Waterloo has the potential to market to business and industry that provides employment in green goods and services.

### *Industrial Cluster Development*

The Northeast Indiana Regional Partnership, with their support organization - the Northeast Indiana Fund, has worked diligently on Industrial Cluster for the region. As defined by the Harvard Business School, Institute for Strategy and Competitiveness, “Clusters are geographic concentrations of interconnected companies, specialized suppliers, service providers, and associated

institutions in a particular field that are present in a nation or region. Clusters arise because they increase the productivity with which companies can compete.” (<http://www.isc.hbs.edu/econ-clusters.htm>).

Through an industry cluster analysis of the 10-county Northeast Indiana region, the following clusters were identified: Advanced Manufacturing, Defense/Aerospace, Food Processing, Insurance, Medical Devices and Logistics. By concentrating on these clusters, the Northeast Indiana Partnership will work to provide a talent pool and the framework for businesses to expand and locate in the area within these clusters. The clusters work will enable Northeast Indiana to attract higher quality jobs to the region with the intent of increasing the earning power of residents and providing a means to self-sufficiency.

In addition, by focusing on “green industries”, Waterloo may in some respects be building a green industry cluster from the ground up rather than the top down. If successful, green initiatives could expand into surrounding communities within DeKalb County and the region.

### *Tactics, Tools and Resources*

#### *Marketing*

Branding for a community defines who they are or what they are known for, giving the community a sense of place. Creating an identity allows a community to market more effectively through brand recognition. The Town of Waterloo does not currently have a logo or defined “brand” for the community.

Through the comprehensive planning initiative, several identifying characteristics of the community were discussed. Transportation history is prevalent in DeKalb County, including Waterloo and their railway. As stated by the DeKalb County Visitors Bureau, “DeKalb County, Indiana is the ‘Hub of Transportation Heritage.’” The railroad, the depot and the location of the town within the “Crossroads of Northeast Indiana” are all identifiers. Branding can also take shape and present what is to come, this could be “going green” as described in the industrial discussion.

### *Tax Incentives*

Several opportunities for tax incentives exist in the State of Indiana to assist with business and industry. Depending on the company, different incentives could apply. Both the DeKalb County Economic Development Partnership and the Indiana Economic Development Corporation can assist in developing a package for a potential business. Both organizations and their website link are listed in the Resource section.

Local property tax abatements can be offered for new real property tax investments. Typically phased over a 10-year period, this allows Waterloo to offer the incentive to a business so that in the end, their captured tax is more beneficial than the vacant property.

### *Tax Increment Financing*

A Tax Increment Financing (TIF) District is a financial tool for local governments to collect the property tax revenue received due to the increased assessed value resulting from new investment within a designated economic development or redevelopment area. The new revenue can be used to pay for infrastructure or other improvements as designated an economic development or redevelopment plan. The Town of Waterloo currently has a TIF District in the Industrial Park area managed by the Redevelopment Commission. Future districts may prove beneficial to areas within the Town

where future capital needs and growth is anticipated to occur. Potential areas include along U.S. Highway 6, Center Street near the Waterloo Train Station Improvements and the downtown.

### *Resources*

Working with county, regional, and state partners on achieving economic development goals is beneficial for a smaller community like Waterloo. The following details some resources and/or programs that can assist the Town of Waterloo in their marketing and economic development efforts.

### ***Small Business Development Center***

In Indiana, there are ten regional offices for the Small Business Development Center (SBDC). The centers provide a valuable resource for businesses. Understanding this resource allows Waterloo a next step location to direct a potential entrepreneur in developing a potential business. The centers offer classes, business counseling, and a resource for all stages of business from start-up to a growing company.

Website: <http://www.isbdc.org/location/northeast-isbdc/>

### ***Indiana Economic Development Corporation***

The Indiana Economic Development Corporation (IEDC) is a valuable resource for potential businesses desiring to do business in Indiana. It provides them with background information as they weigh options on the best location for their business. Tax incentives, programs, statistics, and shovel ready sites can be found. In partnership with the Indiana Office of Community and Rural Affairs, the IEDC offers the Town of Waterloo a potential marketing site for the Waterloo Industrial Park.

Website: <http://iedc.in.gov/>

### ***Indiana Office of Community and Rural Affairs – Shovel Ready Program***

In partnership with IEDC, the Indiana Office of Community and Rural Affairs (OCRA) provides assistance for communities wishing to apply for the ‘Shovel Ready’ Program and shovel ready site listing on the IEDC website. The Waterloo Industrial Park is a good location to market in this program. Some cost is associated with the application, which includes an ALTA Map and Phase I Environmental Assessment.

Website: <http://www.in.gov/ocra/2622.htm>

### ***DeKalb County Economic Development Partnership (EDP)***

In partnership with the EDP, the Town of Waterloo can market themselves in conjunction with DeKalb County. Statistics, industrial sites, building sites, and other valuable information are available for potential businesses looking to do business in Northeast Indiana. The Town should work closely with the EDP on a regular basis and verify their information is up-to-date and searchable on the database.

Website: <http://www.dekalbcountyedp.org/>

### ***Northeast Indiana Economic Development District (NIEDD)***

The NIEDD covers a 10-county area and is a partnership between the Northeast Indiana Regional Coordinating Council and Region III-A Regional Planning Commission. The NIEDD works with the region to develop the Comprehensive Economic Development Strategy. This process helps to prioritize projects for Economic Development Administration (EDA) funding.

Website: <http://niedd.org/>

### ***Northeast Indiana Regional Partnership***

The Northeast Indiana Regional Partnership (NEIRP) is a regional marketing entity for Northeast Indiana. Pooling

resources together to market the region in a global economy, NEIRP offers a site certification program but also has a site locator. The Town of Waterloo currently does not have a presence on the site locator and it could be valuable to work with NEIRP to market them in more than one location. NEIRP also provides potential businesses the statistical data they may desire to determine if they wish to locate to the region. As mentioned previously, NEIRP through the Northeast Indiana Fund is involved on the cluster initiative. They also are the convener for the region in carrying forward Vision 2020, a regional vision developed in 2010. The Talent Initiative is making strides in developing a framework to improve our workforce through a cradle to career initiative.

Website: <http://www.neindiana.com/>

### **Northeast Indiana Innovation Center (NIIC)**

As stated on their website, The NIIC “is a non-profit, community-based resource center that catalyzes the growth and development of innovative companies in Northeast Indiana, thereby diversifying, improving, and growing the region’s economy and enhancing our community’s vitality.” Also located on the NIIC property is a certified technology park, which is a business incubator to upcoming entrepreneurs. Innovative ventures may start here, once cultivated; these businesses look for permanent business locations.

Website: <http://www.niic.net/>

### ***The Indiana Clean Manufacturing Technology Institute (CMTI)***

Created and funds appropriated by the Indiana General Assembly, the Indiana Clean Manufacturing Technology Institute provides technical assistance, outreach, education, planning services, and research. The Institute is operated out of Purdue University to facilitate the adoption of pollution prevention/clean manufacturing strategies for Indiana manufacturing facilities. CMTI is one of the eleven Local Resource Centers in the United States as designated by the U.S. Environmental Protection Agency. Local Resource Centers provide assistance to local governments interested in adopting Environmental Management Systems (EMS) to manage their operations in a better, cheaper, faster, safer and greener manner.

Website: <https://engineering.purdue.edu/CMTI/Welcome/>

### ***The Indiana Comprehensive Local Environmental Action Network (CLEAN)***

The CLEAN Community Challenge is a voluntary recognition program for local Indiana government that was developed by the CMTI. As stated on the Indiana Department of Environmental Management (IDEM) website, “CLEAN helps communities take steps to plan, develop, and implement a quality of life plan. This plan includes gathering input and

support from the community and local businesses.”

Website: <http://www.in.gov/idem/4135.htm#why>

### ***Economic and Environmental Analysis Spreadsheet***

To evaluate the economic impact of a business that intends to initiate environmental initiatives, the CMTI developed an Economic and Environmental Analysis Spreadsheet.

Website: <https://engineering.purdue.edu/CMTI/EconAnalysis/>

### ***Leadership in Environmental Energy and Design (LEED)***

The LEED Certification program is a certification program that measures green building design, construction, operations and maintenance solutions. LEED certified buildings to reduce negative impacts on the environment and provide a healthier environment for the occupants.

Website: <http://new.usgbc.org/leed>



Evaluating the current housing supply and future housing plans in the Town of Waterloo is essential when strategically planning for housing that will meet the needs of the existing population and anticipating the demands of the future.

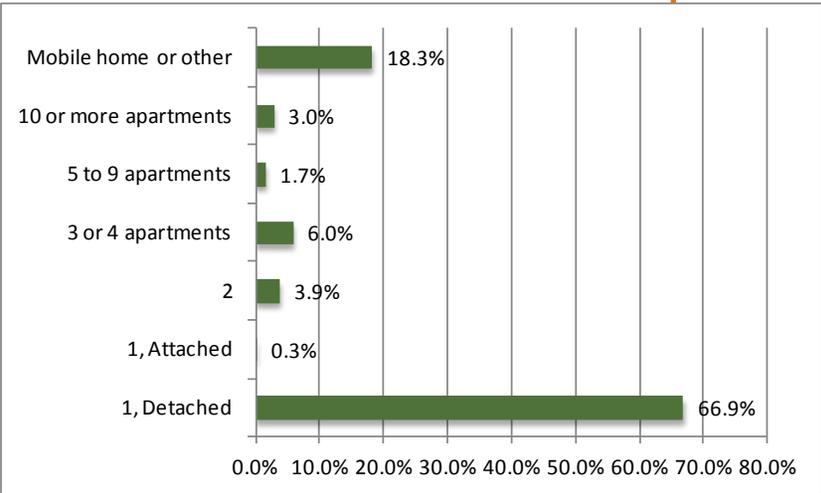
Housing real estate is a major source of income for the City through property taxes generated. Residential neighborhoods are also a major source of local government expenditures for services, i.e.; water, sewer, streets, and sidewalks improvements.



### Housing Supply

The existing housing stock of a community is reflective of such factors as types of housing units, age of housing, owner-occupied housing, rentals, housing value and condition, and vacancy status.

#### Types of Housing Structures



Source: 2007-2011 American Community Survey

One-unit detached housing structures are the most prevalent in the Town (66.9%). Mobile homes are the next highest at 18.3 percent of the housing stock.

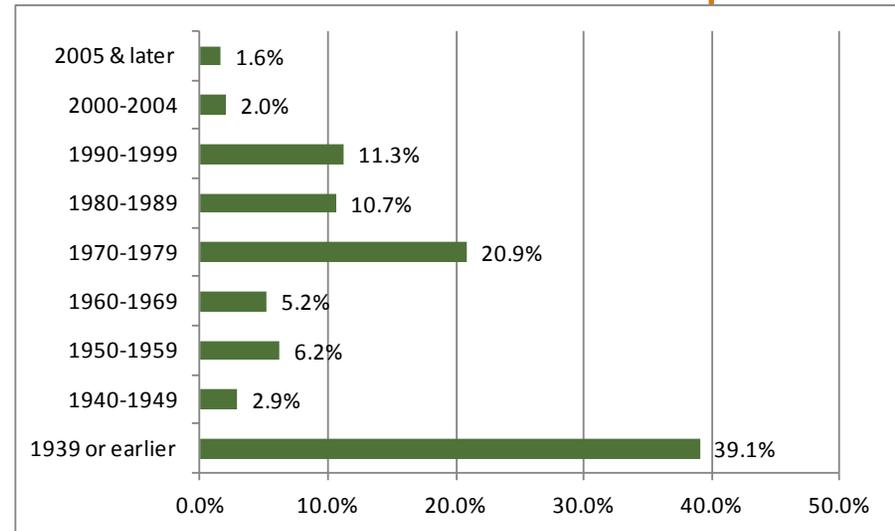
## Section 6: Housing

### Year Structure Built

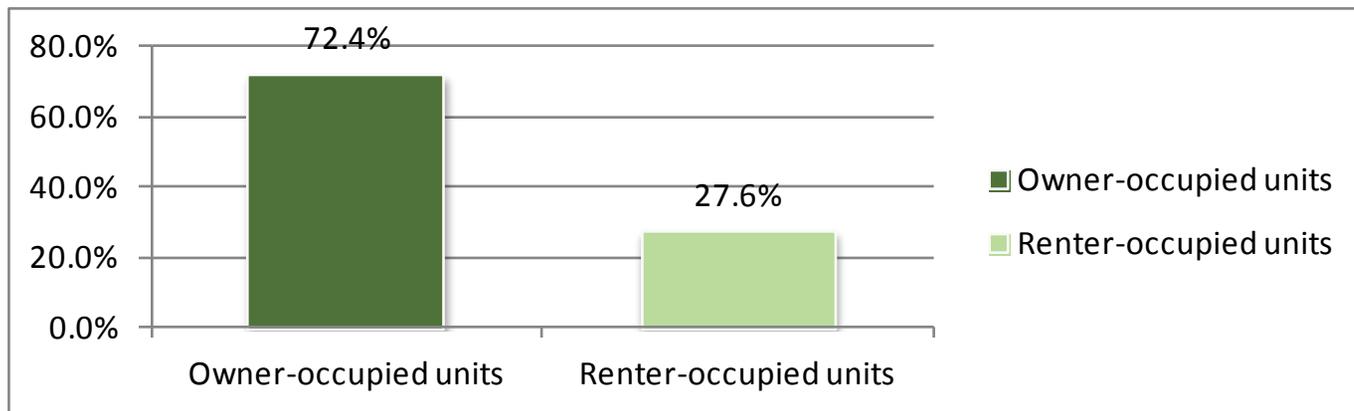
The majority of the homes in the Town of Waterloo were built prior to 1939 with 39.1 percent in this category, followed by 20.9 percent built between 1970 – 1979. New construction has declined within town limits since 2000.

### Owner & Renter Occupied Housing

According to the 2007-2011 American Community Survey, the Town of Waterloo has 882 housing units with 762 of those units occupied. Of the occupied housing units, 72.4 percent of them are owner-occupied with 27.6 percent renter-occupied.



Source: 2007-2011 American Community Survey

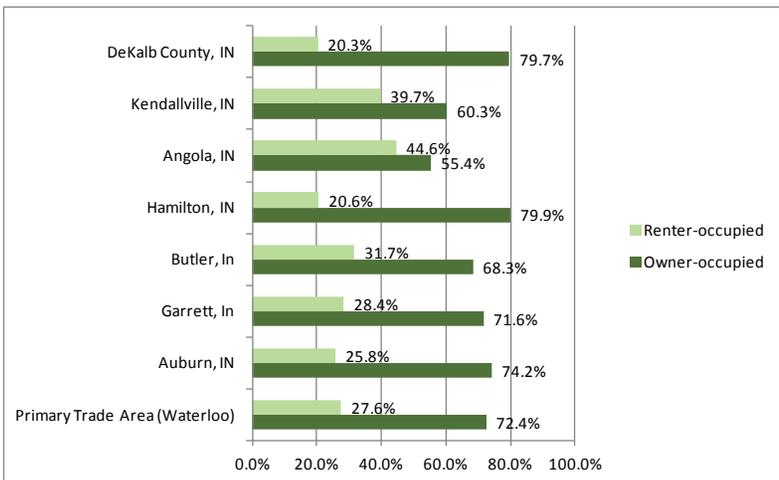


Source: 2007-2011 American Community Survey

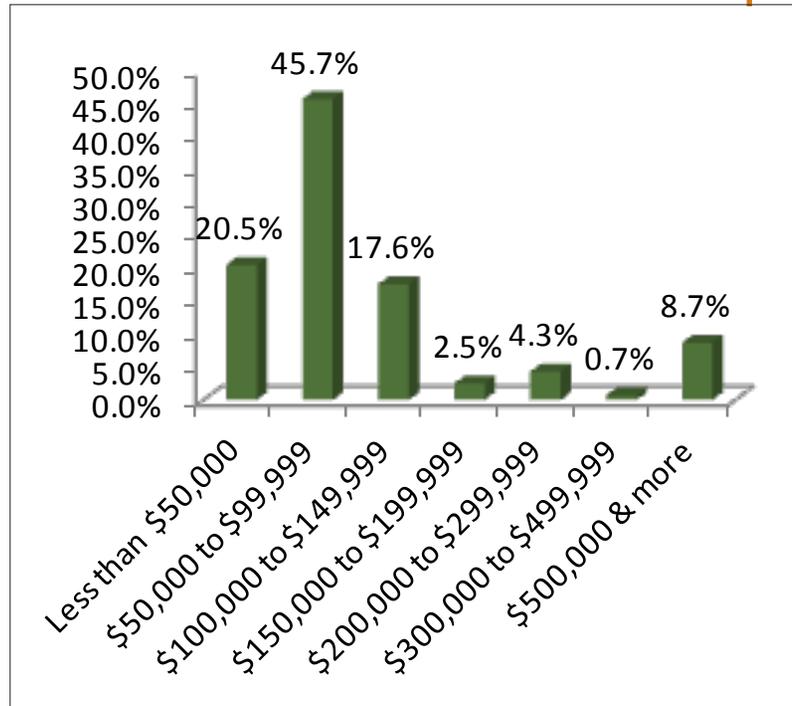
## Section 6: Housing

### Trade Area Comparison of Owner- & Renter-Occupied Housing

Waterloo was compared to other trade areas. Angola and Kendallville had a significant percentage more of renter-occupied units as compared to Waterloo, but both of these trade areas are cities with larger populations. Waterloo was comparable to the other trade areas and similar to DeKalb County.



Source: 2007-2011 American Community Survey



Source: 2007-2011 American Community Survey

### Value of Owner-Occupied Housing Units

The majority of owner-occupied housing values in Waterloo fall between the range of \$50,000 to \$99,999 with almost half in this category. This is followed by homes that are less than \$50,000 at 20.5 percent and homes valued at \$100,000 to \$149,999 with 17.6 percent in this range. The remaining housing is valued over \$150,000.

## Section 6: Housing

### Trade Area Comparison of Housing Units

As compared to other trade areas, with the exception of Kendallville, the Town of Waterloo has the lowest median home value. The median rental value is comparable to Butler and Hamilton, with all other trade areas higher than those three communities. Both Butler and Waterloo have the lowest percentage of new construction in their housing stock.

Housing	Median home value	Median Rent (Cost)	Percentage of units constructed 2000 & later
Primary Trade Area (Waterloo)	\$80,900	\$438	3.6%
Auburn, IN	\$107,700	\$509	12.9%
Garrett, IN	\$87,700	\$525	16.7%
Butler, IN	\$66,300	\$425	3.2%
Hamilton, IN	\$143,800	\$436	10.5%
Angola, IN	\$114,300	\$479	15.4%
Kendallville, IN	\$87,500	\$484	4.6%
DeKalb County, IN	\$110,800	\$488	12.4%

Source: 2007-2011 American Community Survey

### Vacancy Status

Of the 120 vacant housing units, 38.3 percent are for rent. There are 29.2 percent that are for sale and another third that are rented or sold but not yet occupied.



Source: 2007-2011 American Community Survey

### Housing Costs as a Percentage of Household Income

The table below shows housing costs as a percentage of household income of homeowners with a mortgage and renters in the Town of Waterloo 30 percent or higher. For the Town of Waterloo 22.6 percent of homeowners spend over 30 percent of the household income on housing. More than 60 percent of Waterloo renters pay more than 30 percent of household income toward rental housing.

Percentage of Income Spent on Housing				
	30.0% and higher			
	Homeowners		Renters	
	Number	Percent	Number	Percent
Primary Trade Area (Waterloo)	51	22.6%	125	62.8%
Auburn, IN	106	9.0%	532	40.5%
Garrett, IN	69	14.4%	185	29.6%
Butler, IN	12	6.1%	134	45.4%
Hamilton, IN	31	15.8%	67	43.8%
Angola, IN	294	22.2%	584	40.0%
Kendallville, IN	41	4.9%	682	44.2%
DeKalb County, IN	391	9.8%	1,201	40.1%

Source: 2007-2011 American Community Survey

### Housing Demand

Housing demand can be determined through evaluation of various demographic characteristics and the composition of housing within the community. Characteristics include population change, household size and number, age and ethnicity of population, employment status, income and poverty levels.

Market factors effect and impact housing demand. The factors to consider that could impact the local economic base include major employers and regional developments, employment opportunities, educational opportunities, wages, cost of living and proximity to other areas of influence.

#### Population

As discussed in the Section 2 of this plan, Waterloo's population has seen a steady growth over the last century. The previous 10 years from 2000 to 2010 experienced a slower rate of growth with an increase of only 42 in population or 2 percent.

#### Age

The Town of Waterloo has a diverse age range of residents. Waterloo has a high rate of youth, at 30 percent of the population in 2010 under the age of 18 years old. The

percentage of the population over the age 65 is only 8 percent. In DeKalb County, the youth percentage is slightly lower than Waterloo with 26.4 percent under the age 18 years old. But, the population age 65 is significantly higher at 13.1 percent. The United States percentages for 2010 were 24 percent under the age of 18 and 13.1 percent aged 65 and older.

With a higher percentage of youth, housing options should be considered as it relates to families and youth. Incorporation of affordable housing and different housing styles that could accommodate individuals and families could provide the community options.

### *Households*

Housing demand within the Town of Waterloo is influenced by the household dynamics within the market area. From 2000 to 2010, Census data shows that households in Waterloo decreased from 832 to 809. Households as defined by the U.S. Census consist of all the people who occupy a housing unit. With the decrease in households, the average household size increased slightly from 2.64 in 2000 to 2.77 in 2010. The average household size was comparable for DeKalb County, with 2.63 in 2000 and 2.61 in 2010.

### *Tactics, Tools and Resources*

The Town of Waterloo can pursue several ways to address the demand/supply of housing in the community as well as affordability and condition. A few of these alternatives include:

- Pursuing an Owner-Occupied Housing Rehabilitation and Weatherization Grants from the Indiana Housing and Community Development Authority (IHCDA) to make improvements to qualifying properties.
- Implementing a new housing tax abatement program.
- Promoting affordable and senior housing development through private development.
- Investigating land-banking as being discussed by the Indiana State Legislature. Land-banking involves governmental or nongovernmental nonprofit entities that focus on the conversion of vacant, abandoned properties into productive use.
- Exploring the implementation of a voluntary buy-out program locally or through IHCDA grant funds
- Developing a local housing maintenance and rehabilitation program.
- Reaching out to potential housing developers and non-profit organizations such as Community Action of Northeast Indiana (CANI), Habitat for Humanity, and private developers.

### Overview

The Town of Waterloo Comprehensive Plan provides the blueprint to direct future growth for the community. As part of this plan, it is the desire of the Town to incorporate strategic, mid-range planning that concentrates on five subareas within the community: the North Side Neighborhood; the Central Neighborhood; the South Neighborhood; the Downtown; and the Industrial Area. (See map on page 65)

The purpose of this sub-area planning is to develop strategies based off of the Livability Principles which were established by the Partnership for Sustainable Communities. This partnership, established by the U.S. Department of Housing and Urban Development, the U.S. Department of Transportation, and the U.S. Environmental Protection Agency, created the following principles that were discussed in the Introduction of this document and provided again below:

**Promote equitable, affordable housing:**

Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower combined cost of housing and transportation.

**Provide more transportation choices:**

Develop safe, reliable and affordable transportation choices to decrease household transportation costs, reduce energy consumption and dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.

**Enhance economic competitiveness:**

Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services and other basic needs by workers, as well as expanded business access to markets.

**Support existing communities:**

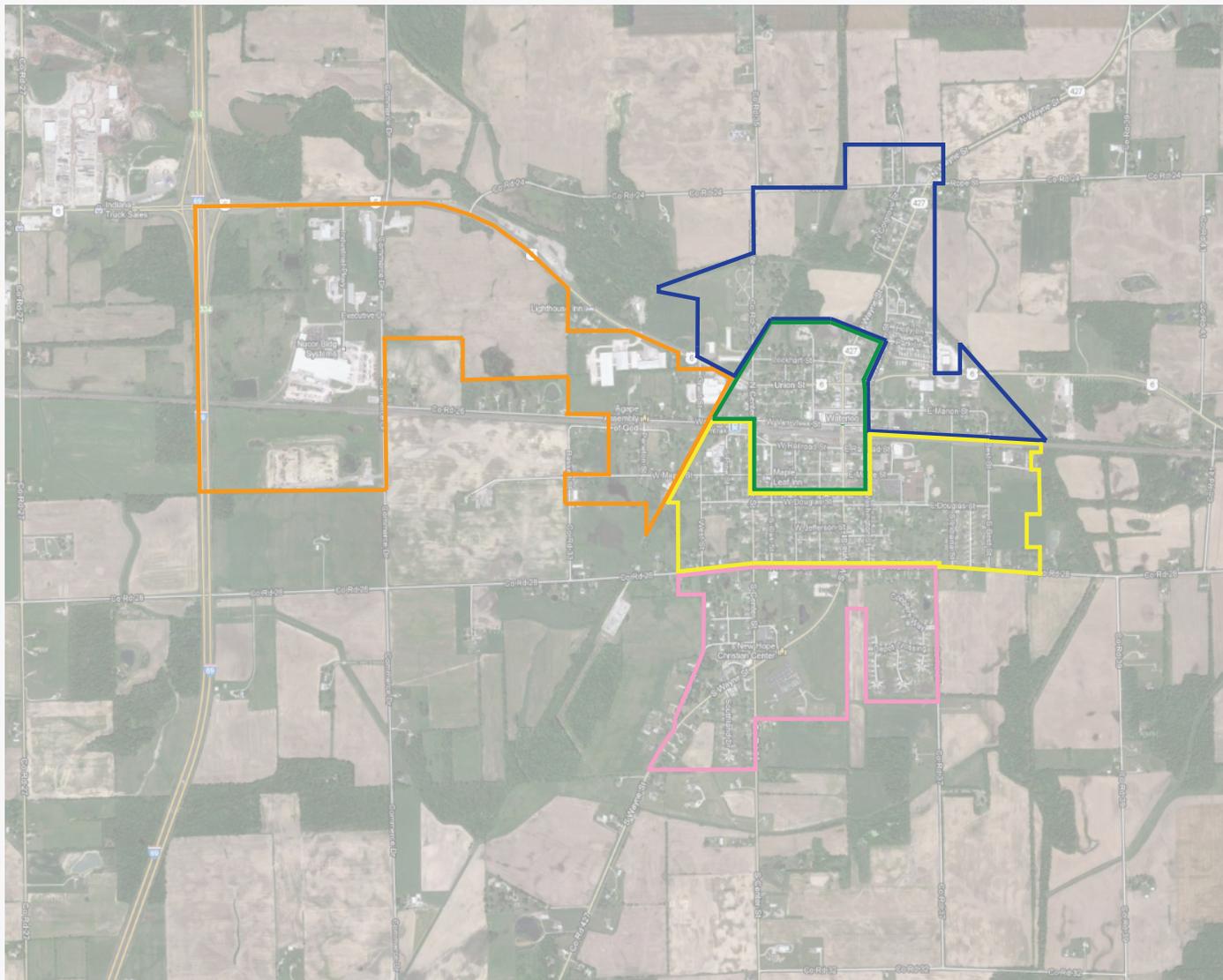
Target Federal funding toward existing communities to increase community revitalization and the efficiency of public works investments and safeguard rural landscapes.

**Coordinate policies and leverage investment:**

Align Federal policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.

**Value communities and neighborhoods:**

Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods – rural, urban, or suburban.



### Project Areas Town of Waterloo

Legend:

- North
- Central Historic
- South Central
- Industrial
- South



April 15, 2013

Livability for the Town of Waterloo is important for long-term sustainability. Each of the following sub-area sections of the plan will evaluate the housing, transportation, community development and economic development opportunities and needs of the area. The Project Areas Map defines the sub-area boundaries, but each sub-area plan also considers the immediate surrounding area.

### *Housing*

Housing analysis within each sub-area will identify specific areas where concentrated single-family rehabilitation and redevelopment should occur. An exterior housing condition observation was conducted to evaluate the existing housing stock in Waterloo. The chart below shows the categories and definitions used to measure conditions.

<b>Standard housing</b> exhibits no visible exterior defects, has solid construction and is built to provide safe and healthy living conditions for occupants.
<b>Substandard minor</b> housing has minor defects that can be repaired by regular maintenance but does not require immediate attention.
<b>Substandard major</b> housing has major defects that require maintenance that needs immediate attention. Defects include missing window panes covered by boards, rotted or badly damaged frames and sashes, and extensive cracks in exterior walls.
<b>Dilapidated housing</b> is not safe or adequate for occupancy. Characteristics of dilapidated housing includes: a sagging foundation, a collapsed porch, or a house that tilts.

With the older stock of homes, energy efficiency as part of rehabilitation would be an asset to the homes and would improve the economic condition of homeowners through reduced utility costs. In addition, historic and potentially historic homes are identified per the DeKalb County Interim Report. This report provides an historic sites and structure inventory and identifies properties in three categories: Outstanding, Notable and Contributing.

**Outstanding:** A property that has a higher historical significance that it most likely could be listed on the National Register of Historic Places.

**Notable:** A property has above average significance and upon further investigation could possibly be listed on the National Register of Historic Places.

**Contributing:** A property meeting the basic inventory criterion of at least being over 50 years old and important to the density or continuity of the area's historic fabric. These properties can be listed in the National Register of Historic Places as part of an historic district, but would not individually qualify.

### *Transportation*

Transportation choices are also explored and recommended at the sub-area level including roadway access, sidewalks and trails. The entire Waterloo community also has the unique opportunity of access to the Northeast Indiana Region's Amtrak stop which is on two lines from New York to Chicago and the other from Washington D.C. to Chicago. Residents can also utilize the services of the DeKalb Area Rural Transit (DART) for transit services.

## Section 7: Sub-Area Plans

### *Community and Economic Development*

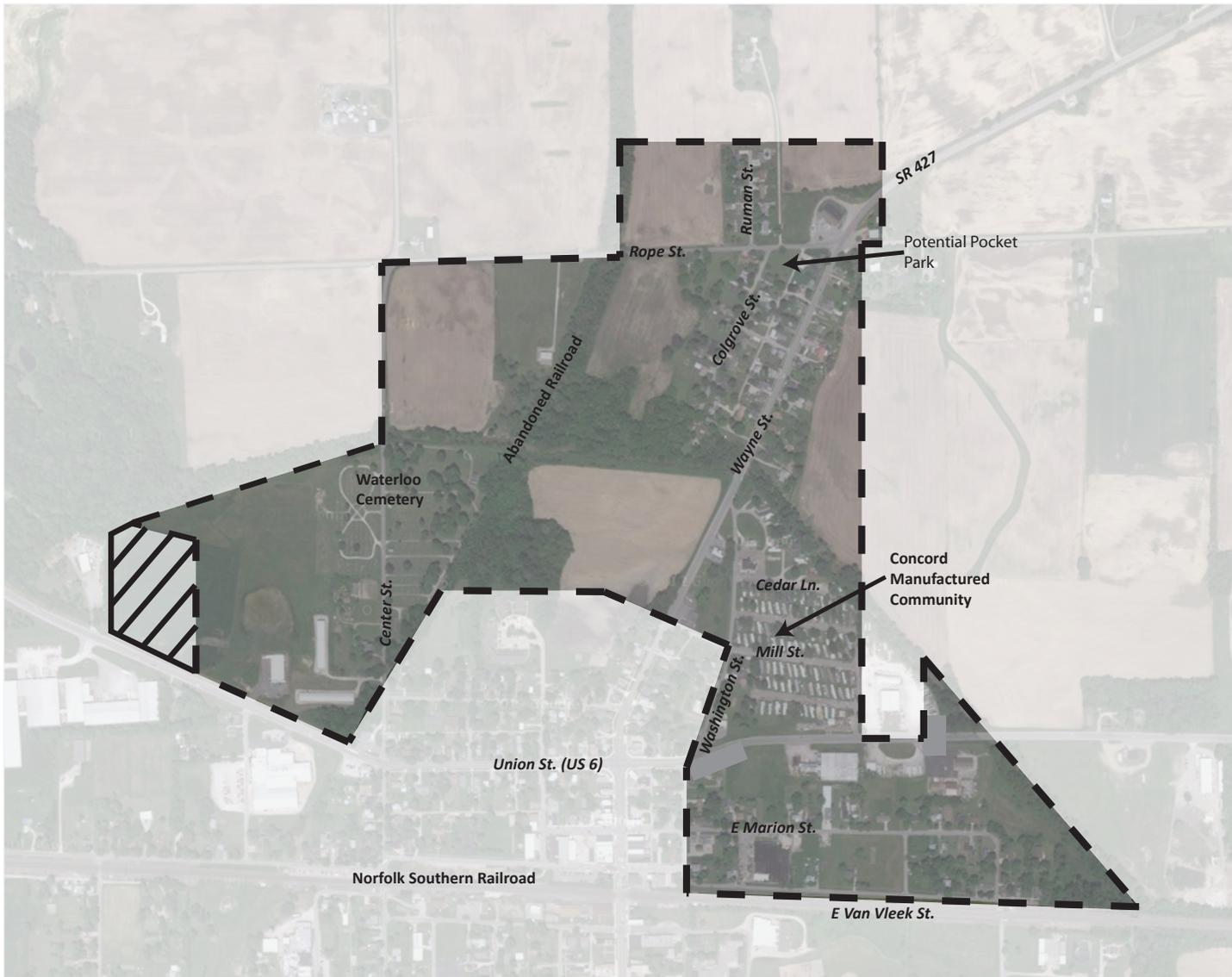
Community and economic development is explored within the sub-areas by identifying existing community assets and opportunities.



### *North Neighborhood Area Plan*

The North Neighborhood is an area bounded by town limits to the north, east and west and U.S. 6 (Union Street), north of Lockhart Street and the Norfolk Southern Railroad to the south. The North Neighborhood area is mostly residential with a mix of businesses. Housing is mostly located near the north entrance to the Town along S.R. 427 (N. Wayne Street), Rope Street, and nearby roads. There is also a mobile home court located on the east side of this area. Otherwise, the non-residential area is comprised of either agricultural land or undeveloped land that is within the floodplain.





### Project Areas Town of Waterloo

Legend:

- - North

 Potential  
Annexation



April 15, 2013

### *Housing*

Within the North Neighborhood area, single family housing, mobile homes, and multi-family housing exists. Single-family housing is concentrated in one area north of Cedar Creek along N. Wayne Street and on side roadways off of N. Wayne Street and Rope Street. Homes on Ruman Street were constructed in the 1970s and the remaining homes in the area were mostly constructed before the 1940s. There are approximately 50+ homes in this area that are primarily in standard and substandard minor condition. Other homes are located south of U.S. 6 (E. Union Street) along E. Marion Street and E. Van Vleek Street but are intermingled with other mixed-use buildings. There is a sprinkling of homes throughout the area that could benefit from rehabilitation.

A mobile home court, Concord Manufactured Community, is located along the east border of this area and is accessible by N. Washington Street which connects to both S.R. 427 (N. Wayne Street) and U.S. 6 (E. Union Street). There are approximately 110+ mobile homes in the mobile home court. Many of the mobile homes are in substandard minor, substandard major and dilapidated conditions. The northern portion of the mobile home park, north of Cedar Lane, is located in a floodplain. This area is zoned AE through the current FIRM (Flood Insurance Rate Map) which was updated 9/29/2006. Zone AE is listed as a special flood hazard area subject to inundation by the 1% change annual flood

(100-year floodplain) and is considered at the base flood elevation. There are approximately six mobile homes in the floodplain.

### *Transportation*

The north entry into the North Neighborhood area is from State Road 427, or N. Wayne Street, and heads south to the cross-section of U.S. 6 (Union Street) which is an east/west corridor through the Town of Waterloo. There are several other local streets throughout the area. There have been recent roadway improvements completed in the North Neighborhood to include improvements along N. Washington Street, N. Center Street and Rope Street. Rope Street is a regularly used shortcut to access U.S. 6 heading westbound toward I-69.

A sidewalk assessment was completed for the Safe Routes to School Travel Plan in May 2011 for the Town of Waterloo. The North Neighborhood is not located in near proximity to the Waterloo Elementary School or Head Start (South Central Neighborhood). A portion of N. Wayne Street and N. Washington Street sidewalks in the north neighborhood are scheduled as Phase VI and VII as part of the plan with a date for completion to be determined. Along N. Wayne Street north of N. Washington Street, there are additional sidewalk needs. Sidewalk connectivity to new commercial development along the U.S. 6 (W. Union Street) corridor west of Center Street would be beneficial for pedestrian travel.

Within the North Neighborhood is a portion of the abandoned railway that is proposed as part of the Upstate Indiana Trail System as part of the Regional Pedestrian and Bicycle Plan completed by the Northeast Indiana Regional Coordinating Council (NIRCC). This portion of the proposed regional trail also provides connectivity to trail improvements planned by the Town of Waterloo to extend from the existing Auburn Trail south of the community, north along Center Street, and across U.S. 6 to the railway.

### *Community and Economic Development*

The North Neighborhood area is primarily residential but includes S.R. 427 (N. Wayne Street) and U.S. 6 (E. Union Street), which are conducive for commercial and light industrial uses. At the north end of this area, there is a property located on the corner of Wayne Street and Rope Street that has experienced restaurant ownership turnover and is currently vacant. Several homeowners along Wayne Street have home-based businesses. A property on N. Wayne is under new ownership and the property is currently being updated.

At the west border of the area along U.S. 6 (W. Union Street), the Party Store, Tasty Pizza, Dollar General and the Subway provide a strip of newer commercial development.

With the recent developments, there is potential for an annexation to include an area on the north side of U.S.

6 just west of Subway. Additionally in this area, U.S. 6 (E. Union Street) has a variety of utility/industrial type buildings, along with a carwash.

As far as other community places and assets, the Waterloo Cemetery exists along Center Street. There currently are no park or recreation facilities north of Union Street. Children need to cross the highway to get to the Francis Thompson Memorial Park. There are several possible locations for a park. One property located on Rope Street is currently for sale and would be conducive for a pocket park. There was previous investigation of the floodplain area on the west side of Wayne Street south of the creek, but there were some issues raised by State agencies regarding power lines.

Each gateway, or major entry point into town, provides that first impression of the town. The north gateway entrance is from S.R. 427 onto N. Wayne Street just north of Rope Road. The North Neighborhood gateway could benefit from improvements that would provide a welcoming entrance into the community. The east gateway entrance is from U.S. 6 onto E. Union Street and mainly industrial. The east gateway would benefit from visually impacting gateway improvements.

### Recommendations

As a predominantly residential area, the North Neighborhood area would benefit from initiatives that provide equitable, affordable housing and transportation alternatives for connectivity and quality of life. Addressing substandard housing needs off of N. Washington where the mobile home community is located would improve the overall appeal of the North Neighborhood. A small pocket park could also be a valuable asset to the community and neighborhood.

#### Strengths:

- Major corridor access through connectivity of S.R. 427 (Wayne Street) and U.S. 6 (Union Street) - gateways to town from the north, east and west
- Sidewalks along major corridors in good condition and mostly handicap accessible
- Abandoned railway corridor for possible rails to trails conversion
- Strong sense of community and neighborhood
- New commercial development along W. Union Street, west of Center Street
- Access to downtown

#### Needs:

- Lack of accessible, safe sidewalks on local residential streets
- Rehabilitation of older housing stock, including energy efficiency upgrades
- Address blighted mobile home park and flood plain area
- Industrialized east gateway is aesthetically unappealing
- Smaller park, possible pocket park north of Union Street

#### Recommended Activities:

- Pursue owner-occupied housing rehabilitation funding and complete within five to ten years
- Implement Safe Routes to School Travel Plan phases VI and VII to address sidewalks in north neighborhood
- Provide new sidewalks to new commercial development along U.S. 6 (W. Union Street) for connectivity/walkability
- Investigate possible rails to trails corridor along abandoned railway, continuing Waterloo Community greenway trail on Center Street
- Implement recommended water, wastewater, and stormwater projects identified in Section 4: Public Facilities & Services
- Investigate pocket park location and develop pocket park
- Promote commercial development on north side of Union Street located west of Center Street
- Investigate north annexation
- Soften visual impact for east gateway entry (i.e. gateway welcome sign, landscaping)

### *Central Historic Neighborhood Area Plan*

The Central Historic District is an area bounded by Lockhart Street and Mill Street to the north, Washington Street to the east, residential properties on the south side of Maple Street to the south, and Center Street and the abandoned railway to the west.

The Central Historic District area includes a portion of the Norfolk Southern Railroad, the historic Waterloo Depot and the future Waterloo Train Station. The Central Historic District area also includes the Central Business District (the “downtown”). The Central Business District as defined by the Waterloo Zoning Ordinance is bounded by just south of Union Street to the north, Washington Street to the east, Norfolk Southern Railroad to the south and Sheridan Street to the west. S. Wayne Street is the main corridor through the downtown.

The Central Historic District has a high concentration of commercial and government buildings, a concentration of housing over 50 years old, the Francis Thomas Memorial Park, and two major Norfolk Southern Railroad crossings.



## Section 7: Sub-Area Plans



## Project Areas Town of Waterloo

Legend:

- - Central Historic District
- Central Business District



April 11, 2013

### *Housing*

There are several pockets of housing, primarily constructed prior to 1940, within the Central Historic District Area. One residential area is bounded by Lockhart Street north, Wayne Street east, Union Street south, and Central Street west. With the exception of the southwest corner lot at Union and Wayne Streets and the southeast corner of Union and Center Streets, the W. Union Street corridor is residential from Wayne Street through Center Street. Another primary residential corridor is along Center Street from Union Street to W. Van Vleek Street. Additionally, there are four homes located along the north side of W. Lincoln Street, just north of the Norfolk Southern Railroad. South of the railroad tracks is a residential neighborhood bounded by the Norfolk Southern Railroad north, S. Washington Street east, Maple Street south and Center Street to the west.

A majority of the homes in the Central Historic District were constructed prior to 1940 and are primarily in standard to substandard minor condition. Because of the core central location of this neighborhood and the older housing stock, this area could benefit from housing rehabilitation and should be considered a top priority area for the town.

There are numerous Outstanding and Notable structures in the Central Business District, both homes and other buildings. There is one Gothic Revival historic home on W. Union Street listed as Outstanding. There are three additional Notable homes along W. Union and three

other Notable homes in the Central Historic District. In addition, there are 20 Contributing homes in the Central Historic District.

Multi-family housing in the area includes Knoll Creek and Waterloo Apartments. These apartments are subsidized for low-income families. They are located approximately two blocks north of Union Street off of Lockhart Street. Built in 1986, these apartments are in good condition. There are 36 units total. As of July 2013, there were a total of 13 units available, 11 one-bedroom units and 2 two-bedroom units. Other rental units in the community are updated by the town regularly. The approximate number of single family rental units in the community is at 106 homes and there are a total of 11 duplex units.

### *Transportation*

Main roadway corridors throughout the Central Historic District include Wayne Street and Central Street north and south. U.S. 6 (Union Street) and VanVleek Street/W. Lincoln Street are main east and west roadways. There are several other local roads throughout the Central Historic District area.

Center Street between U.S. 6 (Union Street) and S. Wayne Street is a corridor identified by the community as central to future revitalization efforts. The roadway along this segment is in need of new asphalt and curb and gutter.

This road is heavily used and is a connector between U.S. 6, the Waterloo Amtrak Station and slated train station/platform improvements, and the south part of the community at Wayne Street. Along the segment, future streetscape, multi-use trail and park improvements are planned. This segment of roadway is not currently listed on INDOT's functional classification map, therefore is not eligible for federal funding at this time.

There are other street improvement needs in the Central Historic District that have lacked funding to complete including W. Maple Street between Center and Wayne Streets and W. VanVleek Street between Sheridan and Wayne Streets.

The sidewalk assessment completed for the Safe Routes to School Travel Plan in May 2011 for the Town of Waterloo includes some suggested improvements to sidewalks in the Central Historic District. Maple Street was determined as a primary sidewalk area to improve in the implementation of the plan in Phases I and II. Other sidewalks in the area are projected for Phases V through VII.

As part of the S. Wayne Street project completed in 2005, sidewalks in the downtown were reconstructed with handicap accessibility. Sidewalks along the W. Union Street corridor are in good condition and handicap accessible with the exception of the north side block from Sheridan Street to Center Street. With the recent historic rehabilitation of the Waterloo Depot and the slated

Amtrak Train Station Improvements and platform construction located along the south of W. VanVleek Street, there is a need for new sidewalks along this corridor. Crosswalk markings would also be beneficial with Francis Thomson Park located on the north side of W. VanVleek Street.



### *Community and Economic Development*

The Central Historic District is the core area of the Town of Waterloo with the two major transportation corridors running through it along with the Norfolk Southern Railroad and the Waterloo Amtrak Station. Within the downtown, the Waterloo Town Hall and Waterloo Police Station are along the S. Wayne Street corridor. Many other businesses are located along this corridor, including Hart's Super Value and Family Furniture. There are some vacancies in the downtown and some downtown structures along S. Wayne Street that would benefit from improved facades.

The Waterloo Depot is the Town's most recognized historic property and is an identifier of the community. The depot was rehabilitated through funding from the Federal Highway Administration. The project was completed in 2010 and the structure is now used as a community center. In cooperation with Amtrak, the town has received a TIGER II grant to fund a new passenger platform project that includes: an improved passenger platform, a passenger shelter, pedestrian grade crossing, ADA compliant walkways, site improvements, and parking. With these two projects, the combined investment along the south side of W. Van Vleck Street will total almost \$7 million.



The Waterloo-Grant Township Library was constructed in 1912 with a donation from the Carnegie Foundation and considered an Outstanding historic structure from the DeKalb County Interim Report for Craftsman architecture and education. The Maple Leaf Bed and Breakfast is located along Center Street and is also an Outstanding historical structure. There are two other Notable historic properties in the area including the train depot (previously used for freight), and the Waterloo United Methodist Church. In addition, there are five Contributing commercial buildings along S. Wayne Street in the downtown and an additional Contributing garage on N. Sheridan Street.

The Francis Thomson Memorial Park is located along VanVleek Street across from the Waterloo Depot Community Center. The wooden playground is a great location for families and children. There is an open-air pavilion, modern restroom facilities, a bandstand area and a basketball court. There is a small park, Eagle Scout Park, located on the west side of S. Wayne Street just south of Railroad Street. The park includes a gazebo, benches and a walking path.

Railroad Street between Center and Wayne Streets is mostly industrial or storage structures as this roadway borders the railroad and is zoned for light industrial use.

### *Recommendations*

The Central Historic District is the primary area for commercial and retail activity within the Town of Waterloo. The area would benefit from a comprehensive neighborhood community development initiative to address housing, transportation and community and economic development needs.

### *Strengths:*

- Site of future Waterloo Train Station and Amtrak platform improvements
- Historic Waterloo Depot
- Historic Carnegie library, the Waterloo-Grant Township Library
- Historic Maple Leaf Bed and Breakfast
- Other historic homes and structures
- Francis Thomson Memorial Park
- Previous Wayne Street corridor improvements
- Access to school, library, churches and also downtown across railroad

### Needs:

- Lack of accessible, safe sidewalks on residential streets
- Improvements to Center, W. VanVleek and W. Marion Streets
- Rehabilitation of older housing stock, including energy efficiency upgrades
- Commercial activity closer to Amtrak railroad station
- Downtown aesthetic improvements
- Expansion to Waterloo-Grant Township Library
- Use for former railroad aid station (Lions Club building)
- Reduce downtown vacancies
- Branding and **market** identity for the Central Historic District and downtown

### Recommended Activities:

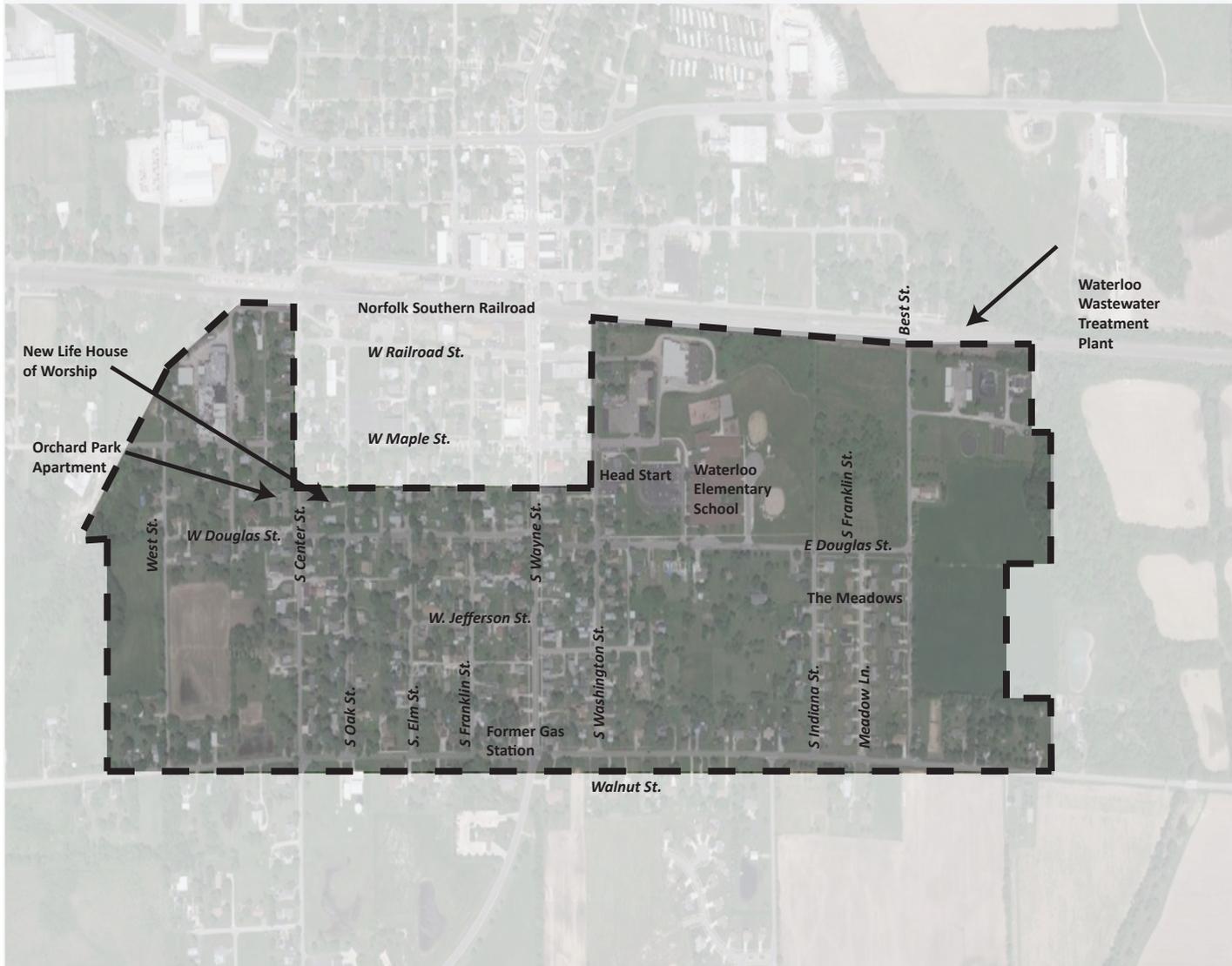
- Pursue owner-occupied housing rehabilitation funding and complete within five years
- Implement Waterloo Train Station and Amtrak Platform Improvements
- Expand parking improvements at the new Amtrak platform for additional parking east of the proposed Amtrak project
- Approach Northeastern Regional Coordinating Council (NIRCC) about amending the INDOT functional classification map to include Center Street from U.S. 6 (Union Street) to Wayne Street
- Improve Center Street to include new asphalt, curb and gutter, and streetscaping from U.S. 6 (Union Street) to S. Wayne Street.
- Continue Waterloo community trail along Center Street to include street widening for bicycle mobility
- Improve W. VanVleek Street between Center and Wayne Streets (milling, repaving, new curbs, sidewalks, streetscaping)
- Improve sidewalks on U.S. 6 (W. Union Street) from Center Street to Sheridan Street
- Improve W. Maple Street between Center and Wayne Streets (milling, repaving, new curbs)
- Implement Safe Routes to School Travel Plan phases I and VII to address sidewalks in Central Historic District neighborhoods.
- Façade improvements in the downtown in cooperation with local Businesses
- Enhance streetlight and sidewalks improvements in the downtown and along W. VanVleek and Center Streets to include aesthetically decorative features, such as; flower pots, benches, garbage bins, etc.
- Re-zone Center Street from U.S. 6 (Union Street) to W. VanVleek and W. Lincoln to abandoned railway to a Business Neighborhood classification
- Implement a voluntary buy-out program along the west side Center Street from U.S. 6 to the Norfolk Southern Railroad and along W. Lincoln Street
- Implement recommended water, wastewater, stormwater projects identified in Section 4: Public Facilities and Services
- Construct library expansion
- Develop comprehensive design/cost estimates for the area (Potentially through a Stellar Communities application)
- Explore development of a TIF District to include areas where assessment is anticipated to increase and projects are proposed to occur.

### *South Central Neighborhood Area Plan*

The South Central Neighborhood is an area bounded by Norfolk Southern Railroad and the properties that front Douglas Street in between Center Street and S. Washington Street to the north, Walnut Street to the south, West Street to the west, and Town limits to the east. The main corridors through this area are along S. Wayne Street and Center Street.

The South Central Neighborhood houses a substantial portion of the housing stock in the Town of Waterloo. The Waterloo Elementary School and Head Start are located in this neighborhood.





### Project Areas Town of Waterloo

Legend:

- - South Central



April 15, 2013

### *Housing*

Within the South Central Neighborhood area, single family housing and multi-family housing exists. Concentrated neighborhoods of housing exist six blocks west of S. Wayne Street and two blocks east of S. Wayne Street. A majority of the homes were constructed prior to 1940 and are primarily in standard or standard minor condition. The area would benefit from housing rehabilitation to address the neighborhood housing needs.

Within the South Central Neighborhood, there are four Notable historic structures: two California Bungalow homes, and two gable-front & shed/Greek Revival homes. In addition, there are nine Contributing historical structures.

A housing addition, the Meadows, is located to the east of the South Central Neighborhood with approximately 35 homes constructed in the early 1990s. The homes located in the Meadows are approximately 860 to 1,010 square feet of living space.

Multi-family housing in the area includes Orchard Park Apartments. They are located on Douglas Street and Center Street. Orchard Park Apartments were constructed in 1987 and there are 12 apartments available with a total of three apartment buildings.

### *Transportation*

The South Central Neighborhood is accessible through the north/south entrance from both S. Wayne Street and Center Street. Walnut Street is the main east/west roadway within the area. Other roads within the South Central Neighborhood are based on a grid-style street plan. Transportation to the Town of Waterloo north of the Norfolk Southern Railroad can be accessed by three roadways; Center Street, Wayne Street and Best Street.

The sidewalk assessment completed for the Safe Routes to School Travel Plan in May 2011 for the Town of Waterloo is highly concentrated in the South Central Neighborhood with the relationship to Waterloo Elementary School. With the exception of South Wayne Street, almost all sidewalks west of the school in the South Central Neighborhood are projected for improvements within phases I through VI. Phase I implementation of the plan is anticipated to begin in 2013. East/west streets are slated to receive improvements prior to north/south roadways.

In 2005, an INDOT project was funded that allowed for streetscape and sidewalk improvements along S. Wayne Street. The improvements allowed for a visually appealing entrance from the south into the Central Historic District.

The proposed greenway trail through the community would continue down Center Street through the South Central Neighborhood.

### *Community and Economic Development*

The South Central Neighborhood area is primarily residential. Waterloo Elementary School, Head Start, and the New Life House of Worship are located in the area. The Waterloo Elementary School owns the ball diamonds east of the school but per agreement with the Waterloo Athletic Association, does not operate them. The Waterloo Athletic Association previously oversaw the summer ball league but currently this league is not operating.

### *Recommendations*

The South Central neighborhood primarily is a housing area within close proximity to the Waterloo Elementary School and the Waterloo-Grant Township Library. Improvements in this area should be concentrated on housing, transportation alternatives, safety, and quality of life initiatives.

#### *Strengths:*

- South Wayne Street corridor improvements
- Historical homes and structures
- Strong sense of community and neighborhood
- Access to school, library, churches and also downtown across railroad

#### *Needs:*

- Rehabilitation of older housing stock, including energy efficiency upgrades
- Lack of accessible, safe sidewalks on residential streets
- Intersection improvements at S. Wayne and Walnut crossing
- Increased use of ball diamonds for athletic activity

#### *Recommended Activities:*

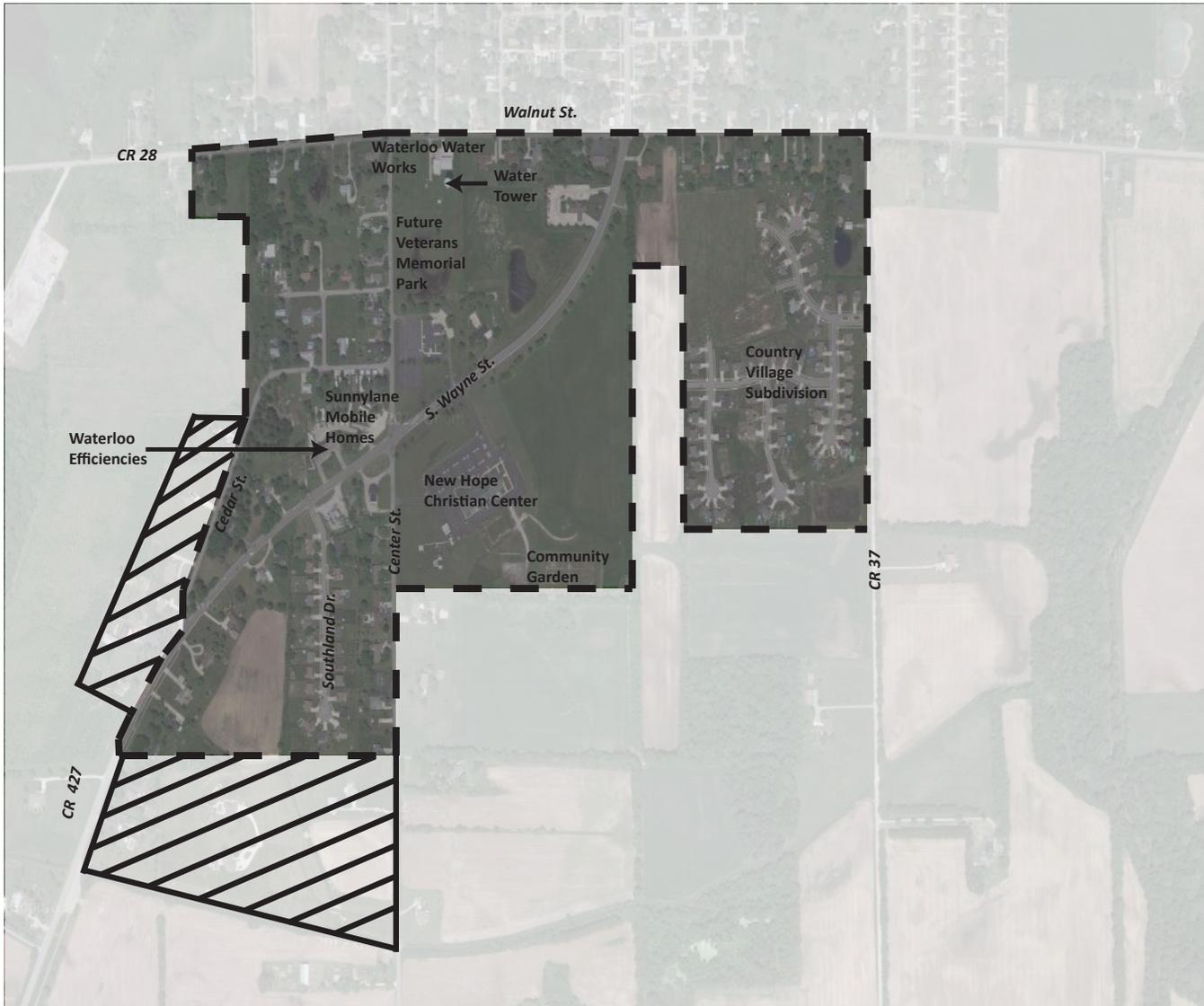
- Pursue owner-occupied housing rehabilitation funding and complete within three to seven years
- Implement Safe Routes to School Travel Plan phases I and VI to address sidewalks in north neighborhood
- Continue Waterloo community greenway trail along Center Street
- Implement recommended water, wastewater, stormwater projects identified in Section 4: Public Facilities and Services
- Resume summer ball league

### *South Neighborhood Area Plan*

The South Neighborhood area is bounded by Walnut Street to the north, and Town limits to the south, west and east. The South Neighborhood area consists of housing and some businesses. This area is the southern entrance into the Town of Waterloo via C.R. 427 (S. Wayne Street), providing connectivity to the City of Auburn.

The South Neighborhood is a combination of residential and commercial and includes a majority of the newer housing for the Town.





### Project Areas Town of Waterloo

Legend:

-- South

 Potential  
Annexation



April 15, 2013

### *Housing*

The South Neighborhood area has a mix of single family, mobile homes and some multi-family housing. There are newer housing developments in the South Neighborhood, which includes Country Village which is located on County Road 37. The development began in the late 1990s and is still under development with properties still available. Another newer development is located on Southland Drive, direct access from S. Wayne Street, located just south of Center Street. The majority of this development is approximately 15 years old and is a fully developed cul-de-sac of 23 homes. The Sunnyland Mobile Home Park is located at the corner of S. Wayne Street and Center Street with approximately 19 mobile homes. Just south of this property are the Waterloo Efficiencies, a small apartment complex.

A majority of the homes in the South Neighborhood are in standard condition but there are a few homes that could be considered in substandard minor condition. The Waterloo Efficiencies are in substandard major condition.

Within the South Neighborhood, there is one Outstanding historical home/farm on the south side of W. Walnut Street listed for agriculture and Greek Revival architecture.

### *Transportation*

The sidewalk assessment completed for the Safe Routes to School Travel Plan in May 2011 for the Town

of Waterloo does not evaluate the south neighborhood sidewalks. The Country Village Development and homes on Southland Drive all have accessible sidewalks in good condition. Center Street south of Walnut Street does not have adequate sidewalks. There are limited sidewalks in other areas of the South Neighborhood with the exception of S. Wayne Street near town limits.

There is a greenway trail system that begins on S. Wayne Street near town limits of Waterloo and heads south to provide connectivity with Auburn's railway system. This trail system is part of the larger regional initiative, the Indiana Upstate Trail, that will connect Pokagon State Park to Ouabache State Park. Waterloo's railway system will connect to the trail on S. Wayne Street and continue north onto Center Street and connect with the abandoned railway at Lockhart Street.

### *Community and Economic Development*

The South Neighborhood area is not a highly commercialized area but does have some businesses along S. Wayne Street. New Hope Christian Center is located at the corner of Wayne Street and Center Street and offers a community garden. The funeral home and bank are also located on S. Wayne Street in the block between Walnut Street and Center Street.

Along Center Street between Walnut Street and Wayne Street, there is a property slated for a possible new park

location for the community. The location would connect to the South Central Neighborhood via Center Street and offer a park location on the south side of the railroad tracks.

Each gateway, or major entry point into town, provides the first impression of the town. The south gateway entrance is from C.R. 427 onto S. Wayne Street. The south gateway entrance would benefit from additional improvements that were consistent with other community gateway improvements.

### *Recommendations*

The South Neighborhood has the newest housing stock of all the sub-areas. Continued community development efforts should occur in this neighborhood, including some sidewalk and street improvements, along with the development of the future park.

#### *Strengths:*

- New housing development
- Housing stock in good condition
- Community Garden

#### *Needs:*

- Full development of Country Village housing
- Connect trail as part of regional trail system
- Entrance to County Village from S. Wayne Street
- Park south of railroad tracks, location established on Center Street

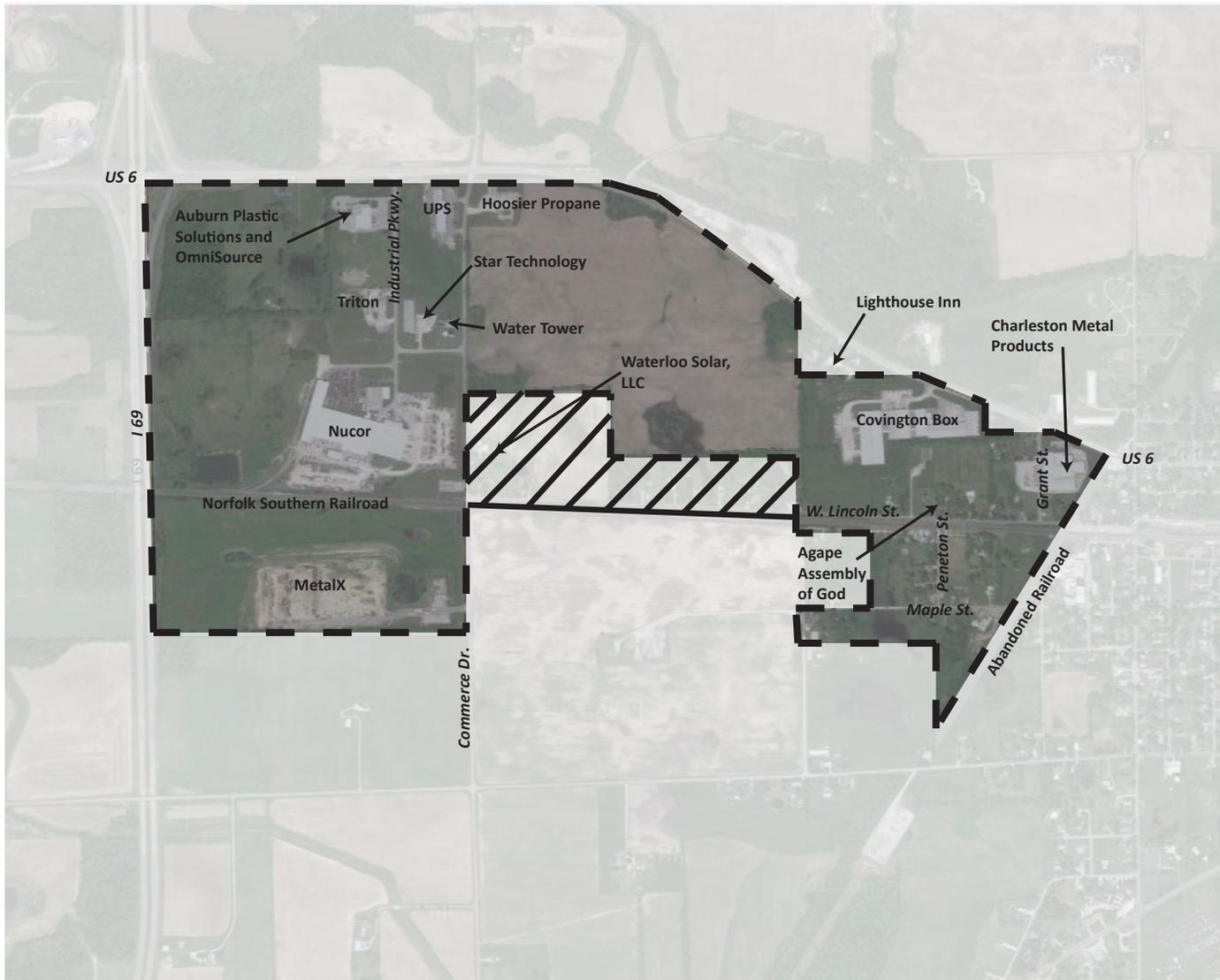
#### *Recommended Activities:*

- Continue Waterloo community greenway trail along Center Street to connect to S. Wayne and link to greenway in DeKalb County to provide connectivity to Auburn trail system
- Implement recommended water, wastewater, and stormwater projects identified in Section 4: Public Facilities and Services
- Construction of new Veteran's park
- Increase promotion of Community Garden
- South Annexation to include homes along the west side of Cedar Street, and south of town limits on S. Wayne and S. Center Streets

### *Industrial Neighborhood Area Plan*

The Industrial Area is bounded by corporate boundaries to the north, west and south and the abandoned railroad to the east. This area is the western gateway into Waterloo from the crossroads of Interstate 69 and U.S. Highway 6. The Industrial Area primarily consists of industrial and undeveloped uses with some commercial and residential land uses.





### Project Areas Town of Waterloo

Legend:

- - Industrial

▨ Potential  
Annexation



April 15, 2013

### *Housing*

A small pocket of housing exists in the Industrial sub-area along W. Lincoln Street, Maple Street, and Peneton Street. Along W. Lincoln Street there are two historic housing structures on the north side of the road. One is Outstanding and one is Notable. In addition, there is one other Contributing housing structure along Maple Street.

### *Transportation*

The Industrial Area has excellent roadway and railroad access. Located southeast of the I-69 and U.S. 6 Interchange, industries in the Waterloo Industrial Park can benefit from easy access to larger markets in Fort Wayne, Indianapolis, Detroit and Chicago. Commerce Drive provides the main access into the Waterloo Industrial Park off of U.S. Highway 6. The Indiana Department of Transportation has funded a current project to improve the intersection of N. Commerce Drive and U.S. 6 to accommodate additional traffic. A rail spur to the Norfolk Southern railway also provides access for freight transportation via rail.

The sidewalk assessment completed for the Safe Routes to School Travel Plan in May 2011 for the Town of Waterloo does not evaluate sidewalks in the Industrial Area. Sidewalks are limited. In the event of future improvement to W. Lincoln Street and Commerce Drive, sidewalks should be added to provide the ability of more residents to walk or bike to work.

### *Community and Economic Development*

#### *Industrial Growth*

Fortunately, the Town of Waterloo has experienced stable industrial growth in the Industrial Area. Industries located in the area include Auburn Plastic Solutions, OmniSource, Triton, UPS, Star Technology, Nucor, Covington Box, Charleston Metal Products and most recently, Metal-X. Immediately south of Town boundaries along W. Lincoln Street and Commerce Drive, Waterloo Solar LLC exists.

The Town also has the advantage of room for additional growth. There is undeveloped land along U.S. 6 as well as along Commerce Drive to the south that is available for future industrial growth. The Town also has a tax increment financing district in place that covers most of the area. This district provides the Town with public financing opportunities by capturing increased revenue derived by increases in assessed value for the purpose of investment in the infrastructure in the area to support growth and development.

The Town plans to annex properties that are adjacent to boundaries that are benefiting from town infrastructure and proximity to services. A proposed annexation area has been identified just south of the town limits along Commerce Drive and W. Lincoln Street.

Within and near the Waterloo Industrial Park, there are a number of industries that produce products that are considered to be part of the environmentally sustainable “Green Industry”. Metal recycling, plastic recycling, and biodiesel fuel production all occur within the park in addition to a solar farm. Building off of what already exists, Waterloo has the potential to market to business and industry that provides employment in green industry clusters. By having a geographic concentration of interconnected companies, specialized suppliers, service providers and institutions within a region, synergy can increase productivity, profitability and success of the companies within the cluster.

### *Commercial Growth*

Transportation infrastructure is a predominant driver of growth and development. The Industrial Area in the Town encompasses the southeast corner of the I-69 and U.S. 6 Interchange. The Town has identified future commercial growth opportunity for properties surrounding the interchange, including identified hotels and restaurants as potential commercial businesses to be located in the area. In addition, a waterpark in association with a hotel could bring visitors into the Northeast Indiana region.

### *Water Infrastructure*

In order to accommodate new growth, additional water service will need to be extended to the area, including

a water main along U.S. 6 to Industrial Parkway to provide more reliable service to industrial customers, an extension to the west of Interstate 69, and along County Road 28 and north along Commerce drive to provide access for future growth. Water pressure will also need to be improved and a third water tower may be needed.

Sewer infrastructure needs include upgrading the Industrial Park Lift Station, replacing the existing 3” force main with a 6” force main in the Industrial Park, and extending sewer service to properties beyond Commerce Drive to support future economic growth. A new force main and lift station along U.S. 6 from Grant Street to County Road 24 would also support economic growth.



### Recommendations

The Industrial Area is vital to the economic prosperity of the Town. The area has seen growth in light of the slow economy. Over the past 5 years excellent location due to the proximity to road and rail as well as a concentration of “Green Industries” provides the Town with strong selling points for future growth and development. The Town should continue to invest in the infrastructure of the area to meet these growth needs.

#### Strengths:

- Access to roadway transportation
- Access to rail
- Growth is occurring
- Room to grow
- Concentration of “Green Industries”
- TIF District

#### Needs:

- Better drainage
- More sewer and water
- Improved water pressure

#### Recommended Activities:

- Proceed with improvement of intersection of U.S. 6 and Commerce Drive
- Add sidewalks along north side of W. Lincoln Street and possible along Commerce Drive when future roadway improvements are made
- Annex property along the north side of W. Lincoln Street
- Implement a policy to require a “waiver of remonstrance” in the event that sewer infrastructure is extended beyond Town boundaries
- Market I-69 Interchange for the following commercial uses (Hotel- Waterpark, Restaurant, Travel Plaza)
- Market Industrial Park to “Green Industries”
- Fire Station (south side of tracks)
- EDA Grant

### *Our Vision*

The Town of Waterloo will strive to be a livable community that enhances the quality of life of residents and promotes sustainable growth while maintaining its rural character and rich transportation heritage.

*We envision the Town of Waterloo...*

As a community that values and preserves its history and culture associated with the road and rail transportation and enhances the future development of the community by capitalizing on that history.

As a livable community that values existing town amenities and infrastructure, and invests in amenities and infrastructure that meet future needs.

As having a growing and diverse economy that provides sustainable development that retains the town's rural character while serving the needs of its citizens.

As a collaborative, cohesive community that builds partnerships that will work collectively to build on assets and improve the quality of life for community residents.

As a desirable community to live, work and play because the community values its neighborhoods, open space, transportation systems and recreational opportunities.

## Section 8: Vision & Objectives

Through the comprehensive planning process and sub-area planning, a vision for Waterloo coalesced. Future growth and development should be focused on achieving this vision. The following objectives for the future development of the Town of Waterloo, Indiana have been identified to fulfill the provision of Indiana Code (IC) 36-7-4-502. Policies and strategies to address these objectives are identified in Section Nine: Policies, Strategies and Action Plan.

### *Objectives*

- To promote future land use growth areas that were identified on the Future Land Use Map.
- To provide adequate and suitable land for future land uses designated on the Future Land Use Map.
- To promote community revitalization as a vehicle for future economic development.
- To provide adequate supportive capital and non-capital resources to provide for future industrial and commercial development.
- To provide and maintain public infrastructure to address the existing and increased demand for such facilities to ensure adequate levels of public facilities and services.
- To promote the sustainable development of the community, guarding the health, safety and welfare of residents through orderly and responsive development.
- To promote environmentally conscious development of land both within the community and outside of the Waterloo boundaries.
- To expand housing choices to provide housing in various price ranges.
- To protect existing neighborhoods, agricultural areas, and environmentally sensitive areas in the town and surrounding area from incompatible uses when evaluating impacts of future land uses.

## Section 9: Policies, Strategies and Action Plan

The Town of Waterloo vision and the objectives for future development provide the basis for the following policies and strategies that will lead and guide decision-making for future growth and development. The policies developed will fulfill the provision of Indiana Code (IC) 36-7-4-502 by providing policies for both land use development and for the development of public ways, public places, public lands, public structures, and public utilities. The Action Plan prioritizes the strategies and details the activities to accomplish the future development objectives.



### Land Use Development Policies

L.1 Policy: Planning						
<i>Utilize planning tools to facilitate the orderly growth of the community.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.1.1	Update and maintain the Town's zoning and subdivision control ordinances and town codes to achieve goals of the Waterloo Comprehensive Plan and ensure that the ordinances and codes are enforced.	<p><b>A)</b> Amend the Waterloo Zoning Ordinance as necessary to meet the objectives, policies and strategies identified in the Waterloo Comprehensive Plan or determined by Town officials and approved by the Plan Commission.</p> <p><b>B)</b> Re-zone the west side of Center Street from U.S. 6 to W. Van Vleek and along W. Lincoln Street from Center Street to abandoned railway to Business Neighborhood classification.</p>	Town of Waterloo Waterloo Plan Commission Town Manager/Zoning Administrator	●	●	●
L.1.2	Designate appropriate overlay zones or districts that will comply with the growth areas identified on the Future Land Use Map.	Investigate the creation of an overlay district for the Central Historic District Sub-Area.	Town of Waterloo Waterloo Plan Commission Town Manager/Zoning Administrator	●		
L.1.3	When new development is proposed, the impacts of the growth to the surrounding neighborhoods and land uses should be evaluated. Issues and development requirements should be identified and met as part of the development plans prior to the final approval by the Plan Commission.	Review new development plans in accordance with the Waterloo Zoning Ordinance and the Waterloo Comprehensive Plan and identify any impact that must be addressed.	Waterloo Plan Commission Town Manager/Zoning Administrator	●	●	●
L.1.4	When development plans are submitted to the Plan Commission, consider site review standards that would include design requirements for landscaping, buffering, parking, signs, traffic circulation, environmental impact, or other items that will minimize negative impacts and provide for optimal safety.	Review new development plans in accordance with the Waterloo Zoning Ordinance and the Waterloo Comprehensive Plan and identify any impact that must be addressed.	Waterloo Plan Commission Town Manager/Zoning Administrator	●	●	●

## Section 9: Policies, Strategies and Action Plan

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.1.5	Provide review standards guidelines/checklists to residents and developers as part of the development review process.	Update and maintain review standards/checklists to match the most recently amended and approved Waterloo Zoning Ordinance and Waterloo Comprehensive Plan.	Waterloo Plan Commission Town Manager/Zoning Administrator	●	●	●
<b>L.2</b>	<b>Policy: Residential</b>					
	<i>Encourage safe and energy-efficient housing choices for people of all ages, incomes and backgrounds.</i>					
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.2.1	Promote the development of equitable, energy-efficient affordable housing to accommodate the needs of low-income residents and seniors.	Investigate options and location for an IHCD-funded housing development to serve the needs of low-income and/or seniors.	Town of Waterloo Private Developers Non-Profits	●		
L.2.2	Promote the development of new housing in the \$150,000 - \$250,000 price range.	Promote subdivision development requests in areas designated for future residential use.	Town of Waterloo Private Developers	●	●	●
L.2.3	Promote in-fill development in existing neighborhoods where vacant housing units or available lots exist.	Promote development completion of the Country Village subdivision, along with other in-fill properties throughout the community.	Town of Waterloo Private Developers/Owners	●	●	●
L.2.4	Support efforts to address vacant structures throughout the community.	Develop a plan to address the identified vacant structures in the town and continue to regularly identify these housing structures.	Town of Waterloo Town Neighborhood Code Enforcement	●	●	●
L.2.5	Support owner-occupied rehabilitation programs to address the deterioration of residential neighborhoods and assist in upgrading housing units in poor condition or in need of energy-efficiency upgrades.	Pursue owner-occupied housing rehabilitation funding as identified in Sub-Area Plans for the Central Historic District, the South-Central Neighborhood, and the North Neighborhood.	Town of Waterloo Homeowners Non-Profits	●	●	
L.2.6	Address sub-standard housing within the community.	A) Investigate options to rectify the substandard housing conditions.	Town of Waterloo Private Developers Property Owners	●		
		B) Develop a housing maintenance and rehabilitation training program.	Town of Waterloo Non-Profits Volunteers	●		

## Section 9: Policies, Strategies and Action Plan

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.2.7	Prepare a detailed Sub-Area plan for the Central Historic Neighborhood.	Investigate funding options to develop design and cost estimates for a Strategic Investment Plan.	Town of Waterloo	●		
L.2.8	Encourage development of Neighborhood Associations	Research and distribute information about Neighborhood Association Development.	Town of Waterloo	●		
<b>L.3</b>	<b>Policy: Commercial</b>					
	<i>Encourage commercial development to occur in areas designated for future commercial development and discourage sprawl by using smart growth strategies.</i>					
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.3.1	Pursue investments and programs that will encourage the addition and support of commercial development.	Explore development of a new TIF District to include areas where assessment is anticipated to increase and projects are proposed to occur.	Town of Waterloo Redevelopment Commission	●		
L.3.2	Encourage new commercial development as identified in the future land use growth areas, especially in locations near the future Waterloo Amtrak Station, the downtown, U.S. 6 and the I-69 Interchange.	A) Promote and market high growth areas for development.	Town of Waterloo Redevelopment Commission	●	●	●
		B) Expand Town website.		●		
L.3.3	Promote programs that will provide incentives for new businesses or developers to locate in the Town.	A) Develop an incentive package for potential developers to market high growth areas.	Town of Waterloo Redevelopment Commission	●		
		B) Compile contact lists on State and Federal resources for business.	DeKalb County Economic Development	●		
L.3.4	Promote existing and new activities for the downtown area to entice visitors and residents to participate.	Maintain and expand activities.	Town of Waterloo Redevelopment Commission Waterloo Main Street Events Committee	●	●	●

## Section 9: Policies, Strategies and Action Plan

L.4 Policy: Industrial						
<i>Encourage the development of light and medium scale industries and the expansion of the existing industries to occur in areas designated on the Future Land Use Map.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.4.1	Maintain industrial zoning to encourage and promote appropriate industry and accommodate for expansion of existing industry.	Continue to adhere to the Waterloo Zoning Ordinance for appropriate locations for industrial development.	Waterloo Plan Commission Town Manager/Zoning Administrator	●	●	●
L.4.2	Continue to provide and expand infrastructure needs as needed for industrial users.	Reevaluate infrastructure plans as needed when industrial development occurs.	Town of Waterloo	●	●	●
L.4.3	Maintain a separation of industrial activities from neighborhood and residential areas.	Continue to locate industrial development in areas zoned for industrial uses.	Waterloo Plan Commission Town Manager/Zoning Administrator	●	●	●
L.4.4	Minimize adverse environmental impacts from industrial operations.	Communicate with local industries about incentive programs to improve energy efficiency, and provide for a cleaner environment through recycling, ecological site development, etc.	Town of Waterloo Waterloo Plan Commission Town Manager/Zoning Administrator	●	●	●
L.4.5	Promote industrial marketing and retention programs.	Collaborate with the (DeKalb County Economic Development Partnership) and the (Northeast Indiana Regional Partnership) to market the Industrial Park and retain jobs at existing industrial locations. Work to include site inventory, visitation, and incentive development.	Town of Waterloo Town Manager/Zoning Administrator DeKalb County Economic Development Northeast Indiana Regional Partnership	●	●	●
L.4.6	Promote and market to "Green" service or product industries.	Develop marketing initiative/plan to market Industrial Park to "Green Industries."	Town of Waterloo Town Manager DeKalb County Economic Development	●		

## Section 9: Policies, Strategies and Action Plan

L.5 Policy: Natural Lands/Other Cultural and Social Resources						
<i>Encourage the conservation of natural lands and other cultural and social resources that are unique, have historical value and are environmentally significant to the community.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.5.1	In review for new development, assess the environmental impacts.	Ongoing environmental considerations given to ensure the impact of development is minimized.	Waterloo Plan Commission Town Manager/Zoning Administrator	●	●	●
L.5.2	Support efforts to preserve and maintain historical structures and the cultural heritage of the area.	Encourage recognition of the sub-area of the Central Historic District for its historical significance.	Town of Waterloo Waterloo Plan Commission	●	●	●
				●		
L.6 Policy: Recreational Land						
<i>Preserve and protect existing recreational and natural land and pursue the addition of other recreational and natural land.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.6.1	Seek opportunities to add park/recreation land to the community.	Investigate possibility of green space and a new park north of U.S. 6.	Town of Waterloo	●		
L.6.2	Maintain and expand existing park and open space.	Expand park elements and visibility of the Eagle Scout Park.	Town of Waterloo Lion's Club	●		
L.6.3	Implement park plan elements identified in the previous 5-Year Park Plan for the Veteran's Memorial Park.	Plan and seek funding for the full development of the Veteran's Memorial Park.	Town of Waterloo Private Donors	●	●	
L.6.4	Plan for future park and recreation facilities and services	A) Develop an updated 5-Year Park Plan per the Indiana Department of Natural Resources Guidelines.	Town of Waterloo	●		
		B) Promote an Athletic Baseball League.	Volunteers Waterloo Elementary School	●		

## Section 9: Policies, Strategies and Action Plan

L.7 Policy: Annexation						
<i>Annex land needed for future residential, commercial, industrial and recreational development.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.7.1	Investigate developed and undeveloped land that is contiguous to the corporate limits and otherwise meets the statutory requirements for annexation as prescribed under the latest version of IC 36-4-3-13.	<p><b>A)</b> Strategically pursue annexation that is beneficial to the community that was identified in the sub-area plans.</p> <p><b>B)</b> Implement a policy to require a “waiver of remonstrance” in the event that sewer infrastructure is extended beyond Town boundaries.</p> <p><b>C)</b> Investigate the potential of exercising extraterritorial planning jurisdiction within unincorporated areas surrounding Waterloo.</p>	Town of Waterloo Waterloo Plan Commission	●	●	●
L.8 Policy: Redevelopment						
<i>Encourage the redevelopment of vacant land or areas in need of redevelopment within the town and commit resources for reuse of the land and/or structures.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
L.8.1	Identify vacant sites in need of redevelopment.	Assess downtown and other buildings for vacancy and develop a marketing strategy to promote reuse.	Town of Waterloo Redevelopment Commission	●		
L.8.2	Promote an aesthetically appealing downtown and address areas in need of redevelopment in the Central Business District.	Encourage business owners to complete façade improvements in the downtown to enhance their property and the downtown as a whole.	Town of Waterloo Redevelopment Commission	●	●	●
L.8.3	Promote the redevelopment of W. Van Vleek and Center Street as it relates to the improvements of the Waterloo Amtrak Station and the downtown.	Encourage commercial development along the W. Van Vleek and Center Street corridor through an overlay zoning district, re-zoning classifications, voluntary buyouts, etc.	Town of Waterloo Waterloo Plan Commission Redevelopment Commission	●	●	

### Public Facilities Policies

PF.1 Policy: Public Ways - Vehicle Traffic Circulation						
<i>Develop an effective system for vehicle traffic circulation including roadway network improvements and maintenance, new roadway alignments and development and parking for all forms of transportation.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.1.1	Promote the safe and efficient vehicle travel movement for residents and visitors.	A) Address vehicle traffic movement changes as development occurs and address these changes for safety and efficient travel movement.	Town of Waterloo Waterloo Plan Commission	●	●	●
		B) Require adequate right-of-way dedication for new development and developers should provide a standard level of street improvements as they occur.	Waterloo Plan Commission	●	●	●
PF.1.2	Cooperate with state, county, regional, state and federal governments to meet mutually beneficial transportation goals of improving traffic and roadway safety and preparing for future growth.	Pursue recommendations within Section 4: Public Facilities and Services and detailed in Section 7: Sub-area Plans for street and signalization improvements and functional classification changes.	Town of Waterloo NIRCC INDOT FHWA	●	●	●
PF.1.3	Provide adequate signage to identify streets and parking areas.	A) Develop a wayfinding signage program	Town of Waterloo	●	●	
		B) Add Amtrak directional signage along I-69 and US 6.	Town of Waterloo Amtrak	●		
PF.1.4	Add streetscape enhancements along gateways and focal areas within the community.	Add streetscape enhancements along Center Street, and VanVleek Street and the downtown to create an identity for the area and tie in with the historic Waterloo Depot and Waterloo Train Station improvements	Town of Waterloo	●		
PF.1.5	Improve and provide for adequate downtown parking.	Expand parking lot to the west of the Waterloo Depot and east of the proposed Waterloo Amtrak Station, north of VanVleek Street.	Town of Waterloo, Amtrak	●		

## Section 9: Policies, Strategies and Action Plan

PF. 2 Policy: Public Ways - Pedestrian Circulation						
<i>Develop an effective and efficient system for pedestrian circulation including sidewalk repairs, improvements and maintenance, new pedestrian walkway development and the development of recreational trails and bikeways throughout the community.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
P.F.2.1	Promote a walkable community through connectivity of safe, handicapped accessible walkways.	Complete sidewalk improvements as detailed in the Safe Routes to Schools Plan and the ADA Transportation Plan.	Town of Waterloo	●	●	
P.F.2.2	Promote the development of recreational trails and bikeways to provide alternative transportation options and connectivity to regional trails.	Design and construct the Waterloo "Crossroads" trailway.	Town of Waterloo	●	●	
PF. 3 Policy: Public Places and Structures						
<i>Maintain, expand and provide for new public structures as needed.</i>						
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.3.1	Address current and future needs of Waterloo Town Hall.	Continue to assess and identify needs for the current and future use of the Waterloo Town Hall. Provide for a limited level remodeling.	Town of Waterloo	●		
PF.3.2	Address current and future needs of other Waterloo Department facilities, such as Police Station, Street Department, Water and Wastewater Departments, etc.	Continue to maintain, assess and identify needs for other town departments and their facilities.	Town of Waterloo	●	●	●
P.F.3.3	Assess current and future needs of fire service and address need for fire service on south side of railroad tracks.	Investigate options of construction of a fire station on the south side of the railroad tracks.	Town of Waterloo Grant Township Fire Department	●		
P.F.3.4	Address expansion needs of the Waterloo-Grant Township Library.	Pursue funding to implement library expansion process.	Waterloo-Grant Township Library	●		

## Section 9: Policies, Strategies and Action Plan

**PF. 4 Policy: Public Lands**  
*Provide for land as necessary for future public ways, public places, public lands, public structures, and public utilities.*

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.4.1	Acquire land as needed to provide for the future public facility needs of the community.	A) As needs are identified, acquisition should occur to ensure public facility needs are met for the community.	Town of Waterloo Waterloo Cemetary Board	●	●	●
		B) Provide maintenance and expansion as needed to the Waterloo Cemetary.		●	●	●

**PF. 5 Policy: Public Utilities**  
*Provide utilities at the most economical cost to the community while ensuring future needs are met.*

	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.5.1	Address wastewater needs for the community to maintain safe waterways and decrease pollution into the watershed.	Pursue completion of infrastructure projects identified in the Waterloo Sanitary Sewer Inflow and Infiltration Plan (2010) and future extentions identified in Section 4: Public Facilities and Services.	Town of Waterloo Wastewater Utility	●	●	
PF.5.2	Address drinking water needs for the community to maintain safe water for the community residents and businesses.	Pursue completion of infrastructure projects identified in the Water Utility Improvements Study (2002) and Section 4: Public Facilities and Services.	Town of Waterloo Water Utility	●	●	●
PF.5.3	Address stormwater needs to address flooding issues and/or run-off.	A) Pursue completion of projects identified in the Waterloo Sanitary Sewer Inflow and Infiltration Plan (2010) and Section 4: Public Facilities & Services	Town of Waterloo Water and Wastewater Utilities	●	●	
		B) Explore the development of a stormwater surcharge.		●		
PF.5.4	Maintain existing wastewater, water and stormwater facilities.	Identify and pursue completion/purchase of facilities and equipment to maintain facilities and address community growth.	Town of Waterloo Water and Wastewater Utilities	●	●	●

## Section 9: Policies, Strategies and Action Plan

PF. 6 Policy: Capital Improvements		<i>Provide for the financial responsibility for future public facilities through Capital Improvement Planning.</i>				
	Strategy	Activity	Responsible Party	up to 5 years	5-10 years	10+ years
PF.6.1	Maintain a Capital Improvement Plan.	Update the Capital Improvement Plan as needed to assist with budgeting to meet capital improvement and infrastructure needs.	Town of Waterloo	●	●	●

The Town of Waterloo Comprehensive Plan is a living document. As such, the Plan will be most effective if it is monitored for implementation and revised as the community changes. The action plan has been developed to address the needs of the Waterloo community over the next ten years. As the characteristics of the community change, needs may change, so it is important that the policies that community leaders are using to guide the community are up to date.

Following are some general guidelines that are recommended to be used when implementing and revising a plan.

1. The Waterloo Comprehensive Plan is the responsibility of the Town of Waterloo. Therefore, the Office of the Clerk-Treasurer will maintain all written and computer generated information regarding this Plan for the use of the Town Council.
2. The Plan Commission should review plan progress annually.
3. Individual plan components should be considered for revision every five (5) years. The Plan Commission will be responsible for initiating this process. During the revision process, the following guidelines are recommended.

- The Plan Commission should summarize its activity from the previous five years in a report including an update on the progress of each strategy/action item within the five-year implementation timeframe.

Recommendations for new action steps.

- The document has been created using Adobe Indesign software. Computer generated revisions are to be used when possible.
  - Any changes to the Plan should maintain the same heading and number system. Use a hyphen and a letter after the page number when renumbering all of the revised pages is not practical (example: 15, 15-A).
4. The Town Council will either approve or deny individually proposed revisions to the plan.
  5. The amended plan will be reviewed, approved and adopted by the Town Council.

# Town of Waterloo Comprehensive Plan Public Input Tally

At the August 19, 2013 Public Presentation of the Draft Comprehensive Plan, the overview of strategies outlined in the vision were displayed. Members of the public were asked to "vote" for their top three priorities. Below is a tally of this process.

## Land Use Development Action Item Overview

	<u>Tally</u>
<b>1. Planning:</b> Utilize planning tools to facilitate the orderly growth of the community	0
a. Implement development policies through the Waterloo Zoning Ordinance	0
b. Develop an 'overlay' zoning district for the Central Historic District Sub-Area	0
<b>2. Residential:</b> Encourage safe and energy-efficient housing choices for people of all ages, incomes and backgrounds	5
a. Prepare a detailed Sub-Area plan for the Central Historic District	0
b. Investigate modern affordable housing options & housing in the \$150,000 to \$250,000 price range	0
c. Address vacant structures in the community through reuse, acquisition, or demolition	8
d. Develop a rehabilitation program for owner-occupied homes	8
e. Encourage development of Neighborhood Associations	1
<b>3. Commercial:</b> Encourage commercial development to occur in areas designated for future commercial development and discourage sprawl by using smart growth strategies	2
a. Consider a TIF District for the downtown and the newly developing commercial area along W. Union Street (Dollar General/Subway/Amtrak Station)	1
b. Promote and market areas having potential for development/redevelopment	0
c. Provide incentives and information on resources for businesses -- Help people be entrepreneurs	1
d. Promote existing and new activities in the downtown	0
<b>4. Industrial:</b> Encourage the development of light and medium scale industries and the expansion of existing industries in areas designated on the Future Land Use Map	3
a. Continue to provide and expand infrastructure for industrial areas	0
b. Communicate about incentive programs to improve energy efficiency, recycling, environmentally sensitive site development, etc.	0
c. Promote "Green" services or product industries	0

<b>5. Natural Lands/Other cultural and Social Resources:</b> Encourage the conservation of natural lands and other cultural and social resources that are unique, have historical value and are environmentally significant to the community	0
a. Assess environmental impacts in review of new development	0
b. Encourage recognition of the Central Historic business Sub-Area for its historical significance	0
<b>6. Recreational Land:</b> Preserve and protect existing recreational and natural land and pursue the addition of other recreational and natural land	1
a. Investigate the possibility of green space and a new park north of U.S. 6	0
b. Plan and seek funding for development of Veteran's Memorial Park (by the water plant)	0
<b>7. Annexation:</b> Annex land needed for future residential, commercial, industrial and recreational development	0
a. Assess both developed and undeveloped areas for future annexation	1
<b>8. Redevelopment:</b> Encourage the redevelopment of vacant land or areas in need of redevelopment within the town and commit resources for reuse of the land/or structures	0
a. Develop a marketing strategy for reuse of vacant buildings	2
b. Encourage downtown façade improvements	0
c. Promote the redevelopment of Lincoln Street and Center Street in support of the Waterloo Amtrak Station and downtown	0

# Town of Waterloo Comprehensive Plan Public Input Tally

At the August 19, 2013 Public Presentation of the Draft Comprehensive Plan, the overview of strategies outlined in the vision were displayed. Members of the public were asked to "vote" for their top three priorities. Below is a tally of this process.

## Public Facilities Action Item Overview

	<b>Tally</b>
<b>1. Public Ways -- Vehicle Traffic Circulation:</b> Develop an effective system for vehicle traffic circulation including roadway network improvements and maintenance, new roadway alignments and parking for all forms of transportation	0
a. Pursue federal funding for on-going transportation projects	0
b. Develop a way finding signage program for Downtown, Town Parks, Amtrak Station, etc.	0
c. Complete streetscape enhancements along Center Street, Van Vleek Street and the downtown tied to Historic Waterloo Depot and Waterloo Amtrak Station Improvements	0
d. Expand parking lot to the west of Waterloo Depot for use by Depot, Town Park and Amtrak Station	0
<b>2. Public Ways -- Pedestrian Circulation:</b> Develop an effective and efficient system for pedestrian circulation	1
a. Continue sidewalk improvements in the Safe Routes to School Plan and the recently mandated ADA Transition Plan	1
b. Plan, design and construct Waterloo "Crossroads" Trail -- Will connect a trail from Auburn - future Veterans Memorial Park - Amtrak Station - and a future trail to Steuben County	1
<b>3. Public Places and Structures:</b> Maintain, expand and provide for new public structures as needed	0
a. Remodel Town Hall	0
b. Address current and future needs of other Waterloo Departments (Fire, Police, Street, Sewer, Water).	0
c. Investigate options for a new fire station on the southside of the railroad tracks.	0
d. Expansion of the library (written in)	6

<b>4. Public Lands:</b> Identify land needed for future buildings, streets, utilities, etc.	0
a. Acquire land as needed to better serve the future needs	0
<b>5. Public Facilities:</b> Provide utilities at the most economical cost to the community while ensuring future needs are met	0
a. Continue w/ sanitary sewer & drainage projects - Waterloo Sanitary Sewer Inflow & Infiltration Plan (2010)	0
b. Continue w/ water projects - Waterloo Water Utility Improvements Study (2002)	0
c. Explore development of a storm water fee	0
<b>6. Capital Improvements:</b> Provide for financial responsibility for future public facilities.	0
a. Maintain a Capital Improvement Plan	0