

# 2008 Comprehensive Plan

## Waterloo, Nebraska



Prepared by:



Metropolitan Area Planning Agency  
Omaha, Nebraska

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## INTRODUCTION

### **Purpose of the Comprehensive Plan**

The Comprehensive Plan for the Village of Waterloo is designed to act as a guide for growth and community development and to be the basis for establishing land use policies and regulations. The Plan will analyze existing conditions within the Village of Waterloo relating to population and demographics, land use, housing, and public facilities and infrastructure including transportation and parks and open space. Through interpretation of the data collected during the analysis phase and through community involvement and public participation, the Plan will also



establish goals and objectives, which will enable elected officials and citizens to make informed and educated decisions about the future of the community. Finally, the Plan makes recommendations regarding policies that will allow Waterloo to implement the goals and objectives contained herein.

This section of the Comprehensive Plan for Waterloo will discuss basic introductory information regarding the purpose of comprehensive plans and the process for developing them.

### **The Planning Process**

The planning process began with Waterloo's realization that growth in the region is occurring at a rapid pace and that significant groundwork must be laid before the Village could be prepared for expansion. The first phase of the planning process involves the collection of data. This information provides a comprehensive picture of the community and through analysis, provides the basis for developing forecasts of what the future will be like.

The second phase of the planning process involves identifying, assessing, and developing a set of goals for the community. In addition to developing these goals, during this phase of the project a set of objectives also needs to be incorporated into the plan.

The final or third phase of the planning process involves the implementation of the comprehensive plan. Specifically, this phase involves the implementation of the goals and objectives that were developed in the second phase of the plan.

### **The Update**

Since the adoption of the Comprehensive Plan in October of 2000, there have been numerous changes to the Village of Waterloo's boundaries through annexation activities, in addition to proposed development activities in or near the Village. To this end, the Village of Waterloo has determined that the information contained in its Comprehensive Plan has become obsolete and is in need of an update. Changes to the plan include updated community profile information; community facilities/utilities information; maps; and goals and objectives. This update will be done by the Village Planning Commission with the assistance of MAPA.

### **The Waterloo Comprehensive Plan**

The Comprehensive Plan was prepared under the direction of the Comprehensive Plan Committee with the assistance and cooperation of the Planning Commission, Village Board, and local residents. The time frame for achieving the goals and objectives included in the plan is twenty years from the approval date of the this document by the Village Board. However, the community should review the plan on an annual basis, with updates as necessary. By completing this update, the community will be able to incorporate any new ideas or developments that have taken place since the initial plan was completed.

The Comprehensive Plan for Waterloo is composed of the following elements:

1. Introduction
2. Community Profile
3. Community Facilities and Utilities
4. Maps
5. Goals and Objectives

### **Planning Jurisdiction**

The planning and zoning jurisdiction for the Village of Waterloo not only includes the area within the corporate limits, but also includes the area within one mile of the corporate limits on the north, west, and south sides of the Village. On the east side of the corporate limits, the planning and zoning jurisdiction for the Village includes the area up to the Elkhorn River.

The one-mile planning jurisdiction was established under the authority of Section 17-1001, Nebraska Revised Statutes, 1943 (amended). It should be noted that the Village may enforce its zoning and subdivision regulations as well as its building, electrical, and plumbing codes within their entire planning jurisdiction.

**Insert ETJ map**

## COMMUNITY PROFILE

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### ► ENVIRONMENTAL FEATURES

#### **Location**

The Village of Waterloo, Nebraska is located in the southwest edge of Douglas County, Nebraska. The Community is situated twenty (20) miles from downtown Omaha and approximately one-half (1/2) mile southeast of the intersection of U.S. Highway 275 and State Highway 64.



#### **Climate**

The climate of Waterloo is similar to the climate of Nebraska and the entire Great Plains Region. Generally, the climate is hot during the summer months and cold during the winter months. The average annual precipitation for the area is 27 inches with approximately 74 percent falling during the spring and summer months (April - September).

#### **Watersheds and Floodplains**

Waterloo is affected by the both the Elkhorn River and Platte River Watersheds as well as their tributaries. Elkhorn River is a dominant hydrologic feature affecting the Village, located on the east side, and provides all of the surface water drainage for the community and surrounding areas. Waterloo is located in and also boarded on the north, south and west sides by a floodplain and boarded to the east by a floodway. A levee was constructed around the entire community to protect it from floodwaters. Because of the floodplain, expansion will be slow. It is imperative that floodplain regulations are followed outside of the levee.

#### **Topography**

The Platte and Elkhorn River Valleys dominate Waterloo's topography. Over thousands of years, the rivers eroded and silted the valley floor where Waterloo is

now located. This caused the valley to become fairly level except for a few linear scars and depressions.

## **Soils**

Of the six soil associations present in Douglas County, four of these associations are found in the Waterloo area. These soil associations include the following: Ponca-Ida, Marshall-Ponca, Cass-Inavale-Wann, and Gibbon-Eudora-Wabash. A brief definition of each of these soil associations is listed below:

Ponca-Ida: Deep well drained, strongly sloping to steep silty soils on the bluffs adjacent to the Elkhorn River Valley.

Marshall-Ponca: Deep, well drained, nearly level to moderately steep silty soils on loess uplands.

Cass-Inavale-Wann: Deep, somewhat excessively drained to somewhat poorly drained, nearly level loamy and sandy soils on bottomland along the Platte and Elkhorn Rivers.

Gibbon-Eudora-Wabash: Deep poorly drained to well drained, nearly level silty and clayey soils on bottom land along the Platte and Elkhorn Rivers.

## **History**

The first settlers began to arrive to the Waterloo area around 1859. However, it was not until 1863 that the land was settled under the Homestead and Preemption Law. This first settlement was located west of the existing viaduct and south of the existing railroad tracks.

During the mid- to late-1860s more development was taking place in the area. This development included a post office and library that were being operated out of John Logan's home. In addition to the post office and library, Elias Kelsey constructed a water-powered grain mill on the west bank of the Elkhorn River.

In 1871, John Logan and Elias Kelsey became the founders of the Village of Waterloo and the first plat was laid out. That same year a new school was built in the Village. By the mid-1870s more platting had taken place and the first newspaper was published.

Development and business growth continued during the early 1880s. In 1883, the third petition was circulated to incorporate the Village. The petition was approved, and the first Board of Trustees was established later that year. On April 1, 1884, the first election was held in the Village.

## ► POPULATION

This section of the Comprehensive Plan discusses historical demographic patterns, analyses current population trends and identifies needs that may arise as a result of demographic change.

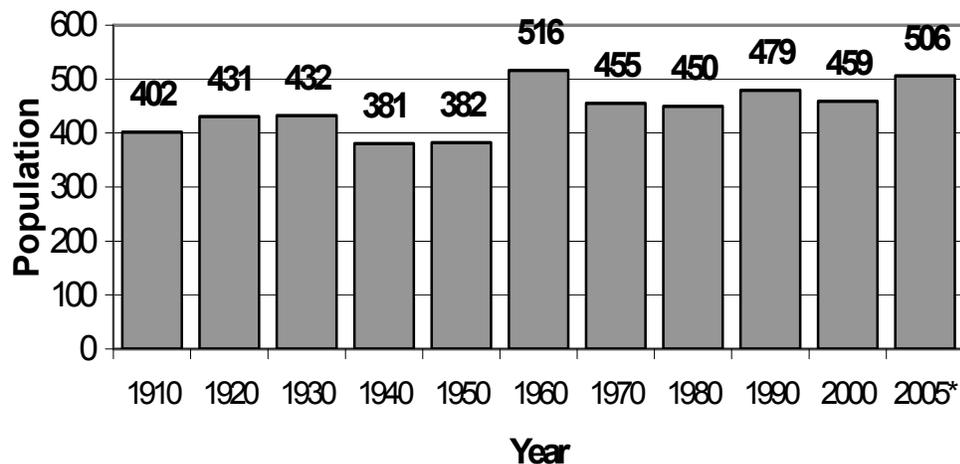
### **Population Characteristics**

According to the 2000 U.S. Census, Waterloo's population was 459. There were 126 households with an average of 2.51 persons per household while 75.1% of the population is white. Waterloo's population has generally shown moderate change since 1910, with the exception of a 35% increase in 1960 when it recorded its highest population of 516. Two circumstances that have affected Waterloo are: the proximity to the Omaha/ Council Bluffs Metropolitan area and access to major U.S. and State Highways.

The U.S. Census shows an estimated population of 506 in 2005, an increase of 10.2% from the year 2000. However, it is assumed that the 2005 Census estimates for Waterloo is a bit low. In 2003, the Village annexed 61 homes as part of a subdivision that was not yet complete. It is believed that this would not have been included in the Census' estimates. By taking the average household size (according to the 2000 U.S. Census) and multiplying it by the number of housing permits issued (through December of 2006) by the Village plus the number of new homes annexed, the Village has a population of approximately 746 at the end of 2006, a 62.5%

increase from 2000. The only way to verify a count would be to complete a survey of the entire community or wait until the 2010 Census.

**Graph 1:  
Population Changes: 1910 – 2005**



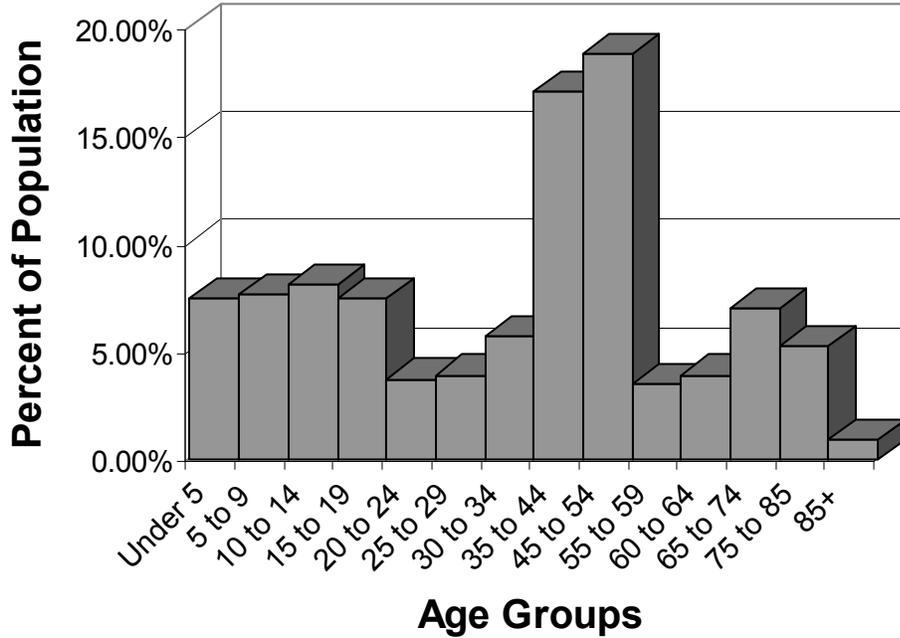
Source: U.S. Census Bureau  
\*2005 population is an estimate

In 2000, the median age of the population in Waterloo was 39.5, the Nebraska and national median ages were 35.3 years. Over 9.6% of the Waterloo population is aged 25-34 years. Ages 25-54 make up 45.3% of Waterloo's population, a significant figure since many small rural communities in Nebraska have much greater percentages of residents over 65 years of age. However, the large percentage of residents in the 45-54 (18.7%) age groups indicates a need for more retirement housing in Waterloo in the future as well as other programs to assist an aging population. The large percentage of the population under 19 years of age (30.5%) also indicates a need for more affordable housing choices as those demographic groups age. Waterloo's demographic breakdown shows that of a growing bedroom community with growing needs.

The age structure in Waterloo is about average when compared to other smaller communities in Nebraska. In 2000, the median age in Waterloo was 39.5 years compared to 36.07 years, in 1990, and to 32.61 years, in 1980. Thus, the median age of the residents of Waterloo is increasing. An analysis of the age structure from

1980, 1990, and 2000 shows a continued and slight increase in the 0 - 4 age cohort. The age group 20 – 34 has continued to decline in population from 1980 to 2000.

**Graph 2:  
Waterloo Demographics by Age: 2000**

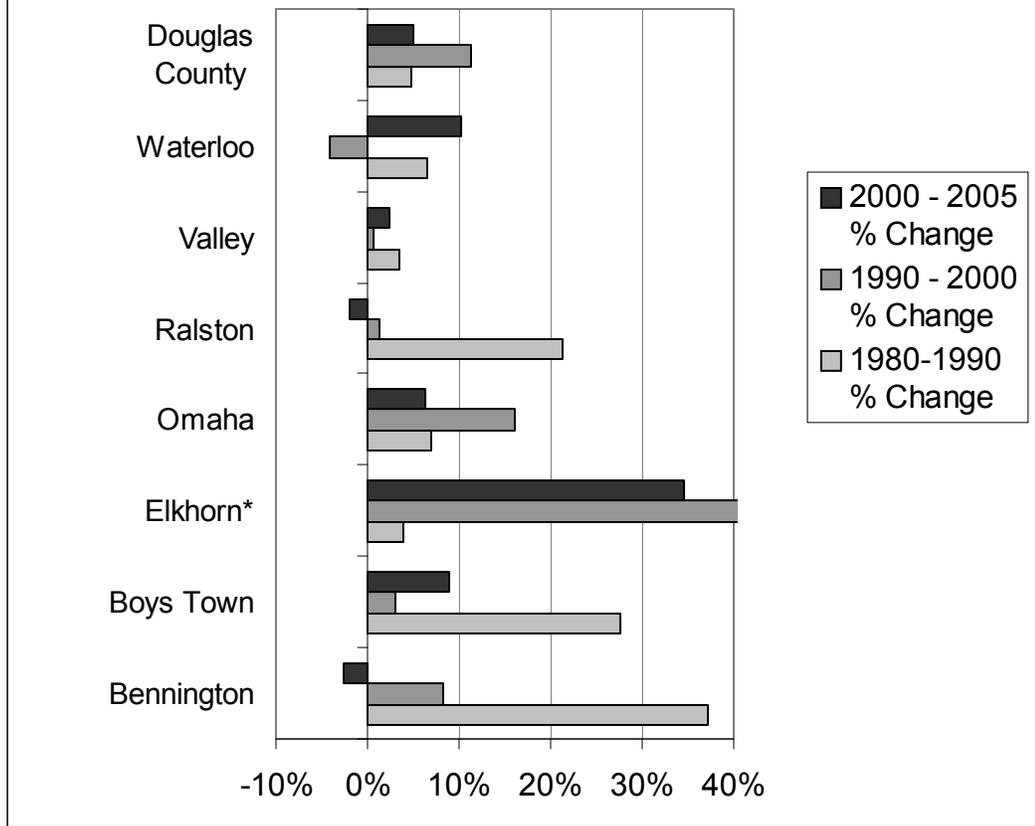


Source: U.S. Census Bureau

Graph 3 shows Waterloo's population in 1980, 1990, 2000, and 2005 as compared to the other communities in Douglas County. Waterloo's population in 1980 was 450 people and showed an increase of 6.4% to 479 people in 1990. The 2000 U.S. Census indicated a 4.18% decrease from the 1990 population figure to 459 people. It is estimated that the population increased from 2000 to 2005 by 10.2%. During the time period from 1980 to 2005, Waterloo had an overall population increase of 12.4% or 56 people. Most other communities around Waterloo have been experiencing rapid growth.

**Graph 3:  
Population Trends: 1980 - 2005 (estimated)**

## Population Trends of the Region



Source: U.S. Census Bureau

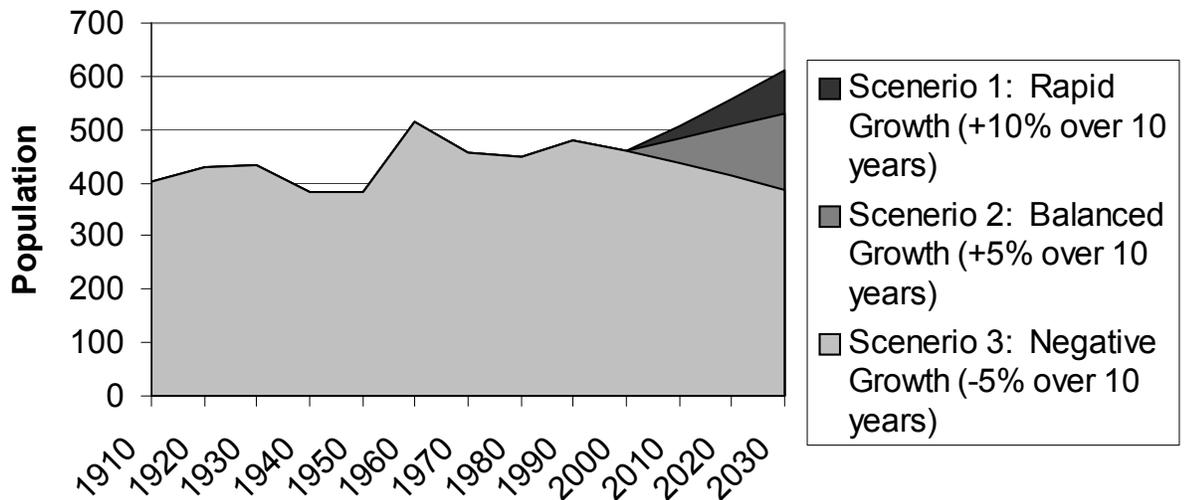
\*Between 1990 – 2000, Elkhorn grew by 334% according to the 2000 U.S. Census

### Population Projections

The basic assumption of population projections is that the growth and development of Waterloo is related to the growth and development of the larger area of which it is a part. The U.S. Census Bureau puts Waterloo's 2000 population at 459 and estimates the 2005 population to be 506. In-migration occurs as more housing choices become available within the community, creating a bedroom community, drawing high and middle-income residents. The continued outward growth in the Omaha metro will continue to increase housing development in and around Waterloo and neighboring communities. The trend of demographic change from rural to bedroom community will undoubtedly continue. Many of the surrounding communities have had substantial growth in the past 25 years (see Graph 3).

Graph 4 uses the 2000 Census count of 459 people and shows 3 scenarios of growth. Scenario 1: Assuming 10% growth over the next two decades, Waterloo can assume a population of 505 in 2010, 556 in 2020, and 612 in 2030. Scenario 2: A more moderate increase of 5% would yield populations of 482 in 2010, 506 in 2020, and 531 in 2030. This growth is more balanced and allows the community to keep pace. Scenario 3: This scenario depicts negative growth of 5% - 436 in 2010, 412 in 2020 and 387 in 2030.

**Graph 4:  
Population Trends and Projections**



Source: U.S. Census Bureau

**► HOUSING**

Housing is an important factor when addressing a number of issues, including potential housing shortages and surpluses, quality of life, age and value of existing housing stock, land use, as well as many other factors. This housing section will look at some of the basics involving housing for Waterloo. By providing information on the housing trends occurring in Waterloo, this section will provide a foundation to build on for future housing needs. After the last Census in 2000, the Village of Waterloo annexed a residential area that will definitely increase the housing numbers. The only way to verify a count would be to complete a survey of the entire community or wait until the 2010 Census.

City building permits indicate that 46 (single and duplex) homes were built from March 2000 to January 2007 and that 61 homes and 1 apartment complex were annexed in 2003. This creates a total of 298 housing units in the Village of Waterloo by the end of 2006.

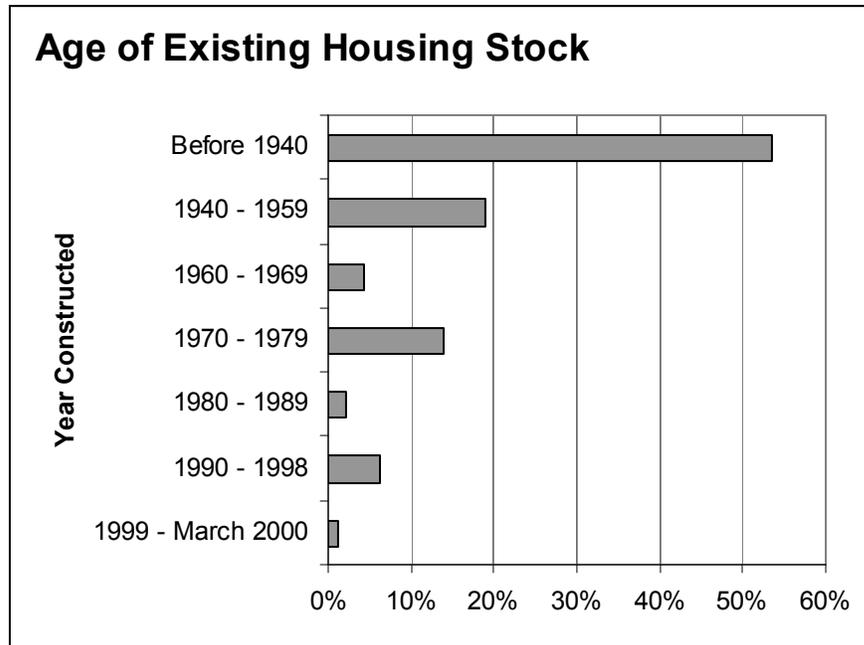


*Homes at River Road:  
a mix of new single and  
multi-family homes.*

Graph 5 examines the age of the existing housing stock. The 2000 U.S. Census indicates there were 189 houses in Waterloo as of

March 2000. Of these housing units, 101 (53.4%) were built before 1940. Between 1940 and 1990 there were 74 (37%) housing units built. This increase in housing construction correlates with the major growth in population that occurred in that time (see Table 2). Only 14 (7.4%) were built between 1990 and March of 2000. Over half are over 65 years old, with a median age of 1940, on representing an aging housing stock. However, since March 2000, the Village has annexed areas containing new subdivisions, which will greatly increase the number of homes in the Village but also the median age of the housing.

### **Graph 5:**



Source: U.S. Census Bureau

The data indicates a need to identify the older housing stock and maintain the property or replace the property when and if major deterioration begins. Good housing stock will be necessary if the community desires to continue to grow in the future. To accomplish this, the Village should complete a housing survey to identify the general condition of all existing properties with awareness on homes that are currently in a state of deterioration. After these areas are identified, the properties need to either be brought up to current building standards or replaced with new infill housing. Maintaining a good housing stock will be a major determinate in Waterloo's ability to meet potential demand for housing in the future.



The total number of housing units was 202 units in 1980, however by 1990 this figure had fallen to 188 units and rose to 189 in 2000. Thus, between 1980 and 2000, Waterloo experienced a decrease in its total number of housing units. The make-up of the housing units in Table 1 coincides with the data in Graph 5, which indicated a limited amount of

new housing construction between 1980 and 1990. It should also be noted that the

decline in the number of housing units that occurred between 1980 and 1990 is most likely primarily due to the demolition of older, deteriorated structures, which were built prior to 1940. Floodwaters have affected the community numerous times causing some homes to be removed.

**Table 1:  
Housing Stock Profile: 1980 - 2000**

Number of Units in Structure	1980		1990		2000	
	Units	Percentage	Units	Percentage	Units	Percentage
1 Unit	174	86.1%	169	89.9%	175	92.6%
2 Units	11	5.4%	5	2.7%	2	1.0%
3-4 Units	9	4.5%	4	2.1%	6	3.2%
5+ Units	8	4.0%	8	4.3%	6	3.2%
Mobile Home Units	0	0.0%	0	0.0%	0	0.0%
Other	0	0.0%	2	1.0%	0	0.0%
<b>Total Housing Units</b>	<b>202</b>	<b>100.0%</b>	<b>188</b>	<b>100.0%</b>	<b>189</b>	<b>100.0%</b>

Source: U.S. Census Bureau

Table 2 shows that Waterloo's entire population from 1980 – 2000 has been in households with no segment of the population residing in-group quarters (nursing homes, etc.). Total number of households has continued to increase since 1980. Correlated to this increase, Waterloo also experienced an increase in the number of families from 1980 to 1990 but then lost that same number of families in 2000. The increase in households and decrease in families from 1990 to 2000 shows the growing trend of cohabitating. It should be noted that the overall increase in the number of households are positive indicators for Waterloo's continued growth potential assuming these trends continue.

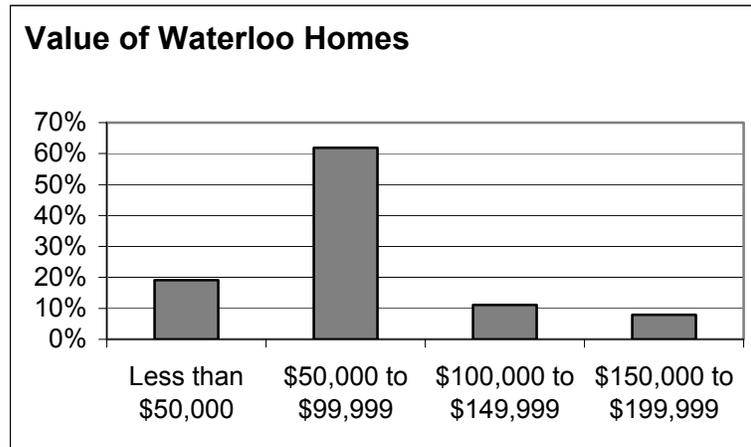
**Table 2:  
Household Population: 1980 – 2000**

	1980	1990	2000
Total Population	450	479	459
Household Population	450	479	459
Group Quarters	0	0	0
Number of Households	169	180	183
Average Household Size	2.66	2.66	2.51
Number of Families	126	141	125

Source: U.S. Census Bureau

Graph 6 indicates the housing values for specified property owners in Waterloo. The 2000 U.S. Census shows that 81% of the homes are valued at \$50,000 or more, a big shift from previous years. As of the 2000 U.S. Census, Waterloo has no homes valued at more than \$200,000 (the median value of the new homes located in River Road Subdivision is \$200,000, which gives the Village a more diverse value in housing). The shift in median housing value is also dramatic. In 1990 the median housing value was \$45,200, however by 2000 this figure had increased to \$75,500, an increase of approximately 67%.

**Graph 6:**



Source: U.S. Census Bureau

Table 3 looks at housing unit occupancy and tenure status. The ratio of owner-occupied housing units to renter-occupied housing has changed very little since

1990. This reflects the slow turn over and small availability of owner occupied homes.

**Table 3:  
Housings Units by Occupancy and Tenure: 1990 - 2000**

	<b>1990</b>	<b>2000</b>
Total Housing Units	188	189
Occupied Housing Units	180	181
Percent	95.7%	96.3%
Vacant Housing Units	8	8
Percent	4.3%	3.7%
Owner Occupied Housing Units	136	137
Percent	75.6%	75.7%
Renter Occupied Housing Units	44	44
Percent	24.4%	24.3%
Persons per Owner-Occupied Housing Unit	2.85	2.53
Persons per Renter-Occupied Housing Unit	2.09	2.23
Median Value, Owner Occupied Housing Unit	\$45,200	\$75,500
Contract Rent, Renter Occupied Housing Unit	\$269	\$415

Source: U.S. Census Bureau

The housing vacancy rates have also been steady for 3 decades. Waterloo's vacant housing rate of 4.2% is lower than that of Nebraska (7.8%) and of the Nation (9%). Waterloo is showing the signs of having a strong housing market, given that an ideal vacancy rate is typically between 4.0 and 5.0% to allow for turnover and choice of housing units.

From 1990 – 2000, persons per owner occupied housing decreased to 2.53 while person per renter occupied housing increased to 2.23 in 2000. Increase housing prices may be keeping families in rental units.

The median housing value and rent changed greatly from 1990 to 2000. In 1990, the median housing value was \$45,200. However, by 2000 this figure had greatly increased to \$75,500, a 67% increase in value.

► **ECONOMY**

This section discusses the economic and employment elements that make up the community structure within Waterloo. Specifically, this section compares and contrasts the income statistics from 1990 to 2000 for the Village of Waterloo.

**Income**

Table 4 compares various income statistics from 1990 to 2000 for Waterloo. Specifically, this table compares income statistics (it should be noted that family income is defined as the combined income of all related individuals age 16 years or older within the household). All statistics increased by almost 50% or more from 1990 to 2000.

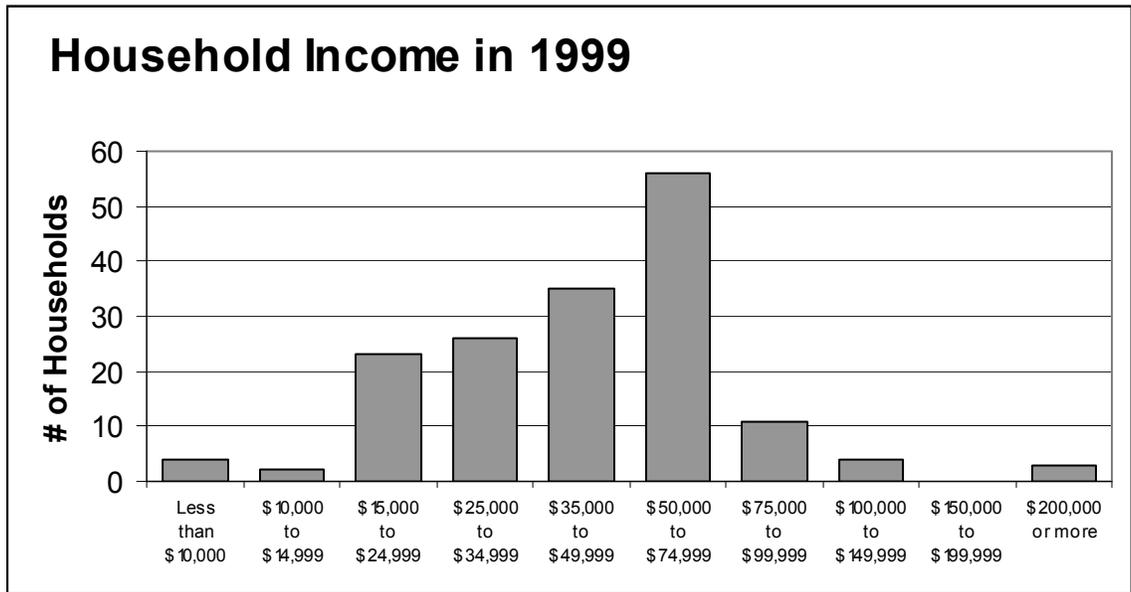
**Table 4:  
Income Statistics: 1980 - 2000**

	1980	1990	Percent Change in Income 1980-1990	2000	Percent Change in Income 1990-2000
Median Household Income	\$31,255	\$29,722	-4.90%	\$45,625	53.50%
Mean Household Income	\$29,450	\$33,877	15.00%	\$49,883	47.20%
Median Family Income	\$34,411	\$36,042	4.70%	\$55,156	53.00%
Per Capita Income	\$11,516	\$12,128	5.30%	\$19,089	57.40%

Source: US Census Bureau

The 1999 median household income in Waterloo is higher when compared to state and national figures. The median household income in Waterloo was \$45,625 compared to \$39,250 for the State of Nebraska and \$41,994 for the nation. However, the per capita income of \$19,089 falls below the state figure of \$19,613 and the national figure of \$21,587. Although per household income is higher than the state and national average, the per capita figure is down, suggesting that wage levels are not equal to that of national averages. This indicates a need for higher paying jobs in the region. However, there are no families in Waterloo considered to be living under the poverty level, compared to 6.7% for the state and 9.2% for the nation. Graph 7 shows that nearly 18% of Waterloo households earn less than \$25,000, while 56% make \$50,000 - \$74,999.

Graph 7:

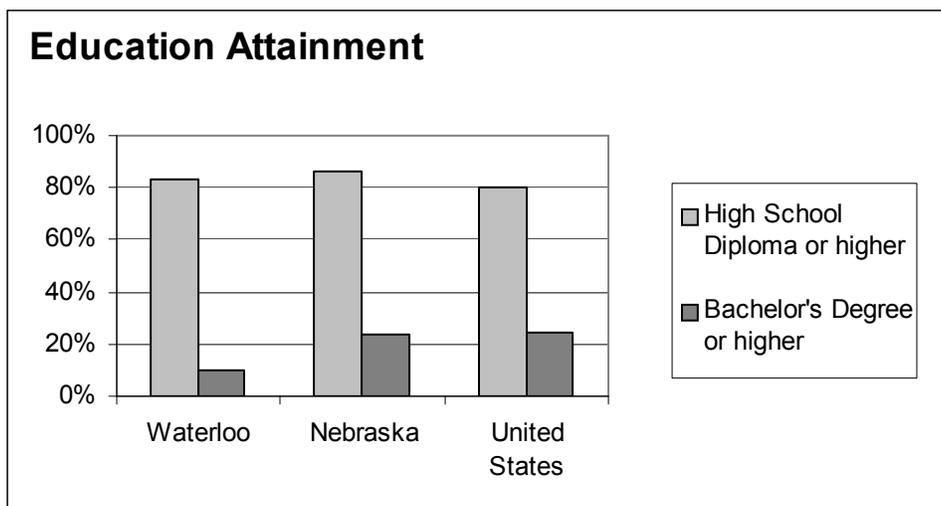


Source: US Census Bureau

### Education

Waterloo is a fairly educated community with 83% of the population having obtained a high school diploma and 9.8% a bachelor's degree or higher. Those obtaining a high school diploma or higher are comparable to that of Nebraska's figures of 86.6% and 23.7% respectively.

Graph 8:



Source: US Census Bureau

Waterloo is part of the DC West School District serving portions of west Douglas County. Waterloo is fortunate to have a several premier higher education centers nearby, featuring excellent specialized trade programs within a few minutes drive. Having such quality colleges within a short distance is very beneficial for economic development, as employers look for pool of well-trained, educated individuals.

### **Employment**

As mentioned previously, individuals in Waterloo earn less on average than the State and the national averages, despite household income being higher. Waterloo has only one major employer, which can explain this shortfall. Most of the labor force is engaged in work in the Omaha metro. Of residents aged 16 and over, 79.1% were engaged in the labor force, above the state average of 69.7% and the national average of 63.9%. The number of persons over 16 years of age that are employed decreased by 5% from 1990 to 2000. In families with children under 6 years of age, 54.8% had both parents engaged in the labor force. Of those residents aged 16 and over engaged in the labor force, 82% commute to work out side of Waterloo.



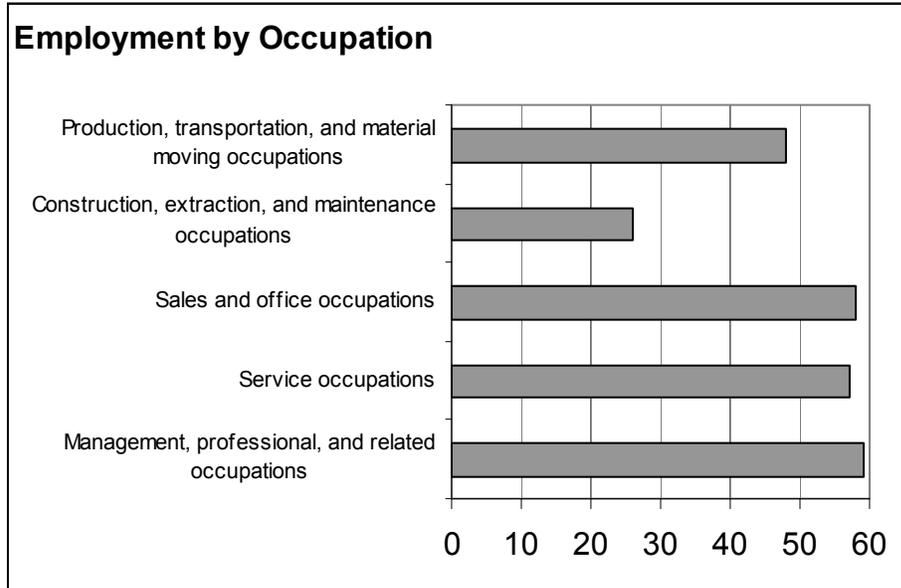
*Syngenta Seeds, Inc.:  
Waterloo's largest employer*

Graph 9 shows the breakdown of occupation types and suggests a bedroom community demographic trend; the largest employment by occupation is management, professional and related occupations at 23.7%, with sales

and office occupations accounting for the next greatest percentage at 23.4%. Service occupations employ 23% of the labor force and production, transportation, and material moving occupations account for 19.4% of the labor force while construction, extraction, and maintenance occupations account for 10.5%. It was reported the 0% of the labor force is employed in the agricultural sector. These figures, more than any other, show the role that Waterloo plays in the region. The vast majority of the work force is employed in jobs that are not found within Waterloo,

and none are employed in traditional industries like farming. New job creation in Waterloo will likely be focused on commercial development.

**Graph 9:**



Source: 2000 US Census Bureau

Arts, entertainment, recreation, accommodation and food service is Waterloo’s biggest industry sector. Retail trade; manufacturing; educational health and social services; and transportation and warehousing, and utilities complete the top 5 industry sectors in Waterloo, accounting for 64% of the industries. Census data shows that 0% of the employment is in the information sector.

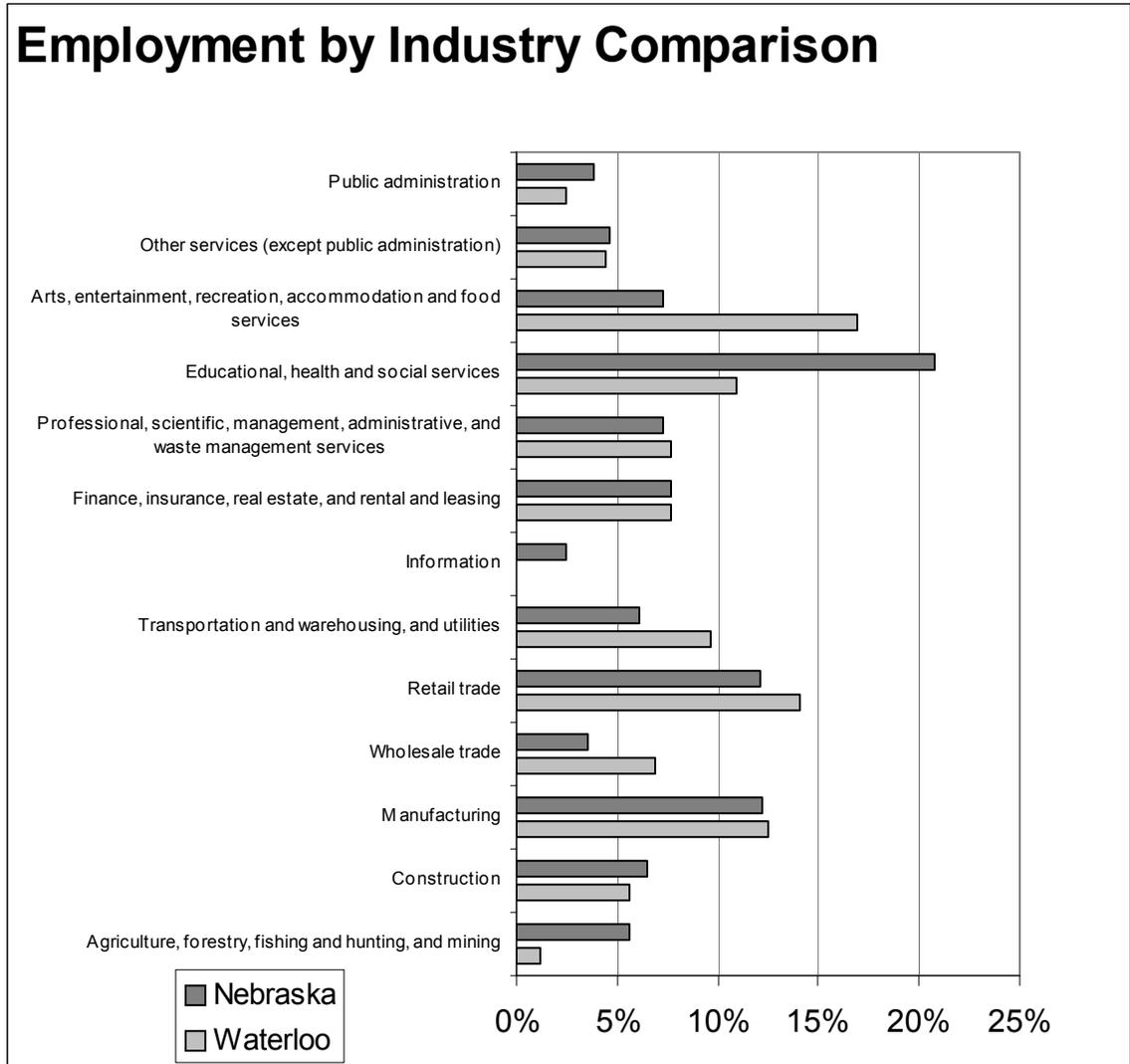
As shown in Graph 10, Waterloo’s employment by industry compares well with that of the State of Nebraska.

Waterloo’s employment in the educational, health and social services; information; and agriculture, forestry, fishing, hunting, and mining are significantly less than that of the State. Waterloo has a



surprisingly high employment in arts, entertainment, recreation, accommodation and food services industry, the largest industry of the community and higher than that of the State.

**Graph 10:**



Source: 2000 US Census Bureau

## COMMUNITY FACILITIES AND UTILITIES

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### ► RECREATIONAL FACILITIES

#### Parks

The Village has four parks.

The first park, named Memorial Park, is located between Jefferson and Madison Street between 6<sup>th</sup> and 7<sup>th</sup> Streets. Memorial Park has restrooms, playground equipment and



a picnic shelter. The second park, named Love Park, is located just west of 7<sup>th</sup> Street between South Front and Madison Streets and has a T-ball field. The third park, Cedar Hollow Park, is located on Cedar Drive, across the street from Western State Bank. It has a full-sized ball field and a large playground with equipment. A full-sized baseball field, located at the Waterloo Public School, is at 7<sup>th</sup> and North Front Streets. The fourth park, called the Mini-Park, is located on River Road Drive as you enter into town from the North.

#### Canoe Landing

Waterloo has a dedicated canoe landing site off of Highway 64 for the Elkhorn River. The 6.5 acre site includes parking, restrooms, picnic areas and a full-sized ramp, which is used for recreational use and can be used for emergency water rescue operations.

#### Trail System

Waterloo completed Phase II and III of their Master Trails' Plan in October 2006. They



partnered with the State of Nebraska, the Nebraska Game & Parks Commission and the Papio-Missouri River Natural Resources District for funding and development. The completed trail runs through the Village, then atop the levee for a distance of about 2 miles. This trail will eventually be tied into other Western Douglas County multi-use trails and a pedestrian bridge crossing the river. The trail is used for a wide range of recreational uses including but not be limited to biking, running, walking, and roller-blading.

### ► EDUCATIONAL FACILITIES

Waterloo is part of the DC West Community School District. The Middle School, grades 6, 7 and 8, is located in Waterloo with the remaining classes and facilities located in the City of Valley, located approximately 3 miles west on Hwy 275.



### ► FIRE/POLICE PROTECTION AND EMERGENCY CARE

#### **Fire Department**

The Village of Waterloo is served by a volunteer fire department and rescue unit. There are 29 active members with 14 certified EMT's and 2 paramedics. The service area includes the Village of Waterloo and the surrounding rural area, consisting of approximately 50 square miles. The fire station, which is owned by the Rural Fire Board, was built in 1977 and is located at 4<sup>th</sup> and North Front Street.

#### **Police Department**

The police station is located 509 S. Front Street in the Town Hall building. Police Officers can be contacted by dialing 911 for emergencies or by calling the Police Office at 779-4101 for non-emergency type calls.

There are three sworn officers that use two police vehicles and various technology resources for servicing the community of Waterloo. The Police Department also has interlocal agreements with other agencies within Douglas County for assistance when needed.

### **Medical Clinics/Hospitals/Nursing Home Facilities**

There are numerous medical facilities available in Omaha metropolitan area (approximately 25 miles east), including cancer treatment, mental health, rehabilitation services and a variety of other specialties. There are also medical clinics located in west Omaha and Valley.

## **► COMMUNITY FACILITIES**

### **Village Hall**

Village Hall is located at 509 S. Front Street. It was built in the 1930's and appears to be in good physical condition. This building has served many different purposes over the years, and now meets the Village's needs by housing the Clerk's Office, Council Chambers, and Police Department.

### **Library**

A new library, The Agnes Robinson Public Library, was completed in 2006 and is located at 23704 Cedar Drive. The library and an endowment for operating costs was donated by Mr. And Mrs. Ed Robinson. The 5000 square-foot building also contains a community room that provides Waterloo a place to hold meetings, programs or social functions.



The Library has approximately 18,000 books, as well as audio books, videos, DVDs, music CDs, periodicals and jigsaw puzzles, all available for check out. There are eight high-speed Internet computers, as well as Wi-Fi available for public use.

Additional resources include a fax machine, an Accu-Cut machine with dyes, large size laminator and a color copy machine.

Special programs that are offered include Movie Night and Game Night for children ten years and older, weekly pre-school story times, holiday story times, the Summer Reading Program and various book clubs and other activities for adults.

Library hours of operation are:

Monday:	9:30 – Noon	1:00 – 6:00 p.m.
Tuesday:	9:30 – Noon	1:00 – 7:30 p.m.
Wednesday:	Closed	
Thursday:	9:30 – Noon	1:30 – 7:30 p.m.
Friday:	Closed	
Saturday:	9:30 – 12:30 p.m.	
Sunday:	Closed	

### **Village Maintenance Facilities**

The Village's Maintenance facility is located on the same lot with the Village Hall at 509 S. Front Street. This building, which was constructed in 1997, is in very good condition and is currently meeting the needs of the Village.

## **► TRANSPORTATION**

Transportation can be seen as the fabric that ties together all components of an urban area. In addition, public streets often represent the greatest percentage of publicly owned territory within a Village and consequently are the most utilized and important civic spaces. The appearance and condition of public streets have a great affect on the health and value of property within the Village. Quality public streets which safely and efficiently accommodate vehicular traffic, sidewalks which allow easy and universal accessibility to all, and landscaped rights-of-way which add to the quality of life are all essential functions of a transportation network. This section of the Waterloo Plan provides an analysis of the existing transportation network in Waterloo, examines regional trends in transportation habits and patterns, highlights existing or emerging circulation problems and provides suggestions on how to

enhance accessibility options and create a transportation network that does much more than provide a paved surface to drive upon.

### **Existing Conditions**

Waterloo's transportation network consists of approximately 4.5 miles of streets, most of which are paved. The Village's street system consists primarily of asphalt and seal-coat surfaces. There are also a few blocks of concrete and gravel. Some of these areas are located in newly annexed parts of the community.

Waterloo's grid street network provides efficient travel options and by effectively distributing traffic and reducing significant impact on any one street, reducing the need for maintenance and making it easier to reroute traffic in the event of repair or reconstruction. In addition to excellent regional automobile connectivity, Waterloo also features a Union Pacific rail line that runs through the middle of the community. The Village of Waterloo has made a strong commitment to maintenance of the existing street network and as a result, the transportation system is in good condition.

### **Regional Transportation Trends**

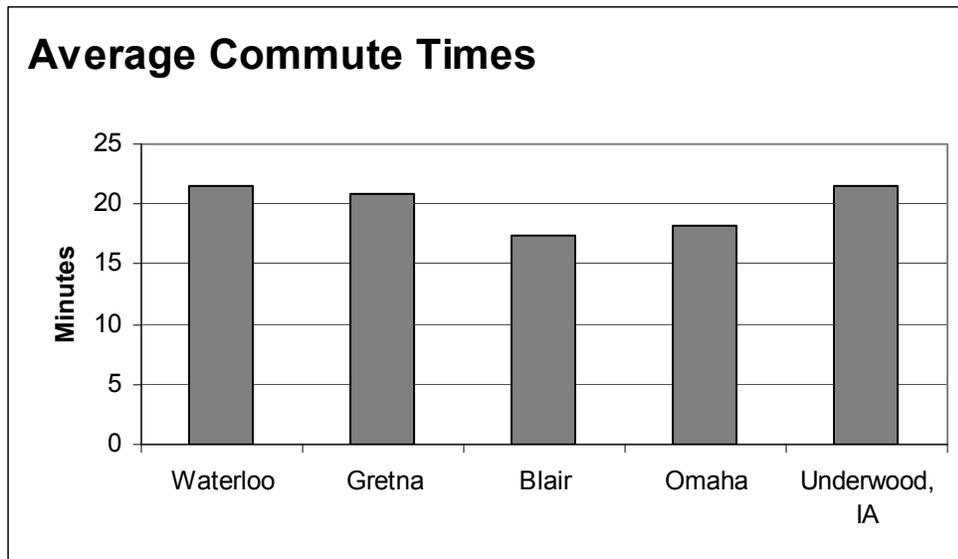
Regional trends show that people are willing to travel farther for employment, and are therefore increasing the average commute times. Commuters in Waterloo spend an average of about 21.6 minutes traveling to work, higher than the state average of 18 minutes but lower than the national average of 25.5 minutes. A positive trend that should be encouraged is that almost 7% of workers in Waterloo carpool. Average commute time for the Omaha-Council Bluffs Metropolitan Statistical Area increased from 17.5 minutes in 1990 to 18.8 minutes in 2000. Part of this increase is due to more traffic and travel delays in



Omaha, however, it is also evidence of people traveling longer distances for employment.

Waterloo is within the commuting region of the Omaha metro and the outward residential growth. Even more significant, though, is the movement of employment from the central areas of Omaha to suburban areas. As land and transportation costs and traffic increases in the heart of large urban areas, businesses look for advantages such as lower land costs, lower property taxes, and good transportation connectivity, particularly businesses associated with transportation, distribution and warehousing. Waterloo has good transportation connectivity, at the junction of Highways 275 and 64 and access to the West Dodge Expressway at 228<sup>th</sup> Street.

**Graph 11:**  
**Average Commute Times: 2000**



Source: U.S. Census Bureau

### **Railroads**

A Union Pacific Railroad line runs through town, which carries only freight.

### **Airports**

There is no airfield located in Waterloo. The nearest commercial airport is located in Omaha at Eppley Airfield, which is approximately 27 miles east.

► **PUBLIC UTILITIES**

<b>Refuse Collection</b>	Service is provided by private haulers hired by the resident.
<b>Electric Power</b>	Omaha Public Power District (OPPD)
<b>Natural Gas Service</b>	Aquila/Black Hills Corporation
<b>Sewer System</b>	The Village of Waterloo
<b>Water System</b>	The Village of Waterloo

**Water System**

The Village of Waterloo provides a water distribution system to the community and its surrounding areas. Water is purchased wholesale from Metropolitan Utilities District (MUD) for resale to its customers. The Governing Body of the Village of Waterloo set the rates to be charged for services rendered by ordinance.



Waterloo’s water system consists of distribution piping with sizes of 4, 6, 8 and 10 inches, a 200,000 gallon elevated storage tank and 59 fire hydrants. Water is supplied by MUD and enters the Waterloo system at the North Central part of the Village on J.C. Robinson Boulevard. There is one well that is maintained according to Nebraska Health Standards, and is used only as a back-up if the MUD water supply was interrupted.

Currently, the Village provides water service to approximately 200 non-residents and 400 residents. Applications for water service are available at the office of the Village Clerk.

The Governing Body may order a reduction in the use of water or shut off the water on any premise in the event of a water shortage due to fire or other sufficient cause.

**Wastewater System**

The Village of Waterloo owns the Municipal Sewer System and operates it through the Governing Body or its designated agent. Any person wanting to connect to the Sewer System must make application at the office of the Village Clerk.

Expansion of the Waterloo Wastewater Treatment Plant began in the year 2000 and was completely remodeled by 2003.

There is approximately 24,000 linear feet of sewer lines in Waterloo that transport wastewater to the treatment plant. Wastewater is treated in an oxidation ditch with two clarifiers with a total capacity of 277,400 gallons.

Each and every building must make a direct connection with the main sewer line. Under no circumstances will two (2) or more houses be allowed connection through one (1) pipe. The Governing Body's designated agent shall have free access at any reasonable time to all parts of each premise and building that is connected to the Sewer System to determine whether there is any disrepair or violations of sewer ordinances.

### **Storm Water Collection System**

Only a few parts of Waterloo have storm sewers or curb and gutters in the community. The Village lies within the floodplain of the Elkhorn River, with the corporate limits inside an Army Corp of Engineers certified levee, and thus is very flat and there is no easy way to move water. Interior drainage issues have caused some problems with minor flooding in the past. It is important that all new developments address storm water issues along with water and wastewater.

## GOALS AND OBJECTIVES

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The overall goal of the Waterloo Comprehensive Plan is to guide and promote future population growth while maintaining a healthy, safe, and viable living environment for all of its residents both present and future.

To accomplish this overall goal or “mission statement” a series of goals and objectives were created, with input from an extensive list of individuals which included but need not be limited to the Planning Commission, Village Board, and concerned citizens. These goals and objectives, which are listed below, are divided into four categories, which include Land Use, Transportation, Housing, Facilities & Utilities, Park and Open Space, and Economic Development.

### ► LAND USE

#### **Goals:**

##### *Expand Job Opportunities and the Tax Base*

The encouragement of commercial/industrial facilities along the Highway 275 corridor is a goal of this plan. By capitalizing on the well-trained labor force and access to major transportation corridors, Waterloo could draw transportation and production related jobs, particularly distribution centers, warehouses and retail. This will also help Waterloo to diversify into something other than just a bedroom community. Adequate space should be dedicated to expansion of these particular use types within the ETJ to provide employment opportunities while considering the neighboring uses.

- *Industrial Park: Having only one large employer affects the quality of life by pushing the property tax burden onto residential properties. Waterloo has a unique opportunity with its location and transportation corridors that make it an extremely appealing location. The community has already had interest from companies but the lack of available land inside the corporate limits or outside of the floodplain has discouraged development.*

- Encourage More Retail: *A goal of this plan is to revitalize the downtown commercial district, giving the community that Main Street feel. The need for more commercial services has been identified as a goal. Needed services that would be utilized could locate in the downtown commercial district, which would contribute significantly to the quality of life in Waterloo. However, the City's extreme close proximity to Omaha makes supporting basic commercial services a challenge. These services may need to fit a niche or a community survey may need to be completed to gauge community support.*

### Residential Expansion

The expansion of residential uses is a continued trend and a goal of this plan. Waterloo and the neighboring areas have seen a huge influx of commuting households and housing development. A goal of this plan is to encourage the development of diverse (single family, affordable and/or multi- family) residential subdivisions and allow the city to realize its potential in a controlled manner.

### Preserving/balancing manageable growth in the ETJ and surrounding area

There has been and will continue to be a high rate of growth in the area surrounding Waterloo. Although the village can only regulate development within its ETJ, the areas of rapid growth directly affect Waterloo's school district and its fire and rescue departments. It is important that the city be able to plan for these expansions. To do this, the city must work with the County, City of Omaha and the City of Valley to be aware of new growth and changes. Such growth should be regulated to be compact, efficient and as close as possible to current utility connections.

### **Policies:**

- *Zoning and Subdivision Regulations:* Zoning and subdivision regulations are the "teeth" behind a comprehensive plan. This plan will establish the desired land use patterns and orderly development for the Village of Waterloo, however, zoning and subdivision regulations reinforce those ideas with actual regulatory power. A zoning map, indicating what areas of town are suitable for certain types of development, will essentially mirror the future land use map included herein. Subdivision regulations will ensure that any new development is constructed to be efficient, safe and compatible with the rest of the community. Since the Village

lays in a flood plain, it is imperative that flood plain regulations are enforced and strictly followed, in areas located outside of the levee.

- *Building Permits and Impact Fees:* Requiring all new construction to obtain a building permit will ensure conformance with established land use regulations and will be essential to enforcing zoning and subdivision regulations upon adoption. Fees charged for building permits can pay for the cost of inspections to ensure proper construction methods and quality. Private firms or individuals, or even larger cities, can provide inspections and permit administration on a contract basis. Impact fees should also be charged for connection to city utilities. An engineering firm can calculate the impact that an average new home or business will have on a wastewater or water treatment plant and translate that impact into a monetary value on a per home, or per acre basis. Assessing these impact fees to new development will ensure that future upgrades or expansions needed as a result of new development can be sustained.
- *Growth With the Land:* Waterloo's natural features have hindered growth. Expansion outside of the village limits has severe environmental limitations. Future development should reflect patterns of the land, using drainage corridors and creeks as greenways that create a linked open space system and connect the city's neighborhoods. There are still opportunities to utilize vacant and dilapidated lots within the village for redevelopment. This would allow the village to grow within its corporate limits without floodplain issues.

## ► TRANSPORTATION

### **Goals:**

#### *Continue Upgrading Streets and Alleys*

The Village of Waterloo is committed to reconstructing, repairing and placing overlays on city streets and alleys. Continuing to identify roads in need of replacement or repair and budgeting for improvements to the existing road network is a major goal of this plan. Included in the improvements is the goal to pave all gravel streets in the Village.

**Policies:**

- *Develop Five and Ten-year Transportation Plans:* Developing five and ten-year transportation plans will ensure that the Village's current commitment to upgrading roadways is continued into the future. Road Use Tax disbursements can be programmed in five and ten-year increments for improvements to local streets and purchasing of equipment. A five-year plan should be developed to deal with street maintenance and repair. A ten-year plan should also be drafted to prepare for long-term roadway improvements. This will allow the Village to plan and prepare for minor and major improvements and help to utilize tax revenues in the most efficient manner.

*Accomplishing Transportation Goals:* Many of the roadways identified in the Community Growth Plan can be constructed as part of residential subdivisions through the use of Tax Increment Financing or fully financed by the developer. Other roadways are eligible for federal funding when designated as a collector or arterial in the Comprehensive Plan.

*Federal Transportation Funding:* In order to vie for federal funding, the Village must work with Douglas County and the State of Nebraska.

*Federal Disaster Mitigation Funds:* Funds may also be available through the Federal Emergency Management Agency for projects mitigating the impact of flood on a community. The Flood Mitigation Assistance (FMA) and Pre-Disaster Mitigation (PDM) programs can provide technical and funding assistance for projects minimizing the impact of disasters – in this case, flood. Priority is given to projects, which address habitual loss properties and projects, which protect critical facilities.

*Local Funding Options:* Given the cost of constructing new roads, it would be difficult for Waterloo to program Road Use Tax dollars for new roadway construction and continue to upgrade existing streets. Bonded indebtedness is another option for new roadway construction. A voted Capital Improvements Levy of \$.675 per \$1,000 of

taxable value (\$67.5 per year on a \$100,000 home) can also help to plan for the costs of new infrastructure and maintenance of existing facilities.

## ► HOUSING

### **Goals:**

#### *Create More Affordable Housing Choices*

As Waterloo grows, the need for single-family affordable housing becomes more and more apparent. All new housing, completed in the last XX years, have been above low-moderate affordability, creating a very narrow housing market in Waterloo. Offering incentives such as TIF could help create momentum to develop. The availability of all types and values of housing is a major factor in diverse growth of population.

#### *Create More and Better Housing Choices*

Creating a zoning code which allows for multi-family dwellings and affordable single-family housing can be effective at creating more and better housing choices. More affordable housing, in the form of new construction of low-moderate income housing units, or apartment complexes, is needed to diversify the housing supply and keep Waterloo a vibrant city. A need for assisted living and independent, maintenance free housing has been identified, as many retirees must move out of the community when home ownership is not feasible.

#### *Retirement Village and/or Assisted Living Facility*

A need for retirement housing and possibly an assisted living facility has been identified. The demographic patterns found in Waterloo suggest that the City will see the population age to the point that a majority of residents will be of retirement age. Unless affordable, accessible housing is made available within the community, those residents will need to find living arrangements in other communities. Identifying a suitable property or building for an assisted living facility or retirement village will be the first step in attracting those types of housing to the community.

## ► FACILITIES AND UTILITIES

### **Goals:**

#### *Improve storm water drainage*

It is a goal of the community to install, replace and repair storm water drainage in existing and new areas of the community. During times of heavy rain, various areas become ponds as the flat topography does not allow the water to move. As the community grows, drainage areas should be identified and preserved for this function. Water drainage and retention can easily be combined into new developments in a number of ways. One way to accomplish this is through adopting and enforcing subdivision ordinances.

## ► PARKS AND OPEN SPACE

### **Goals:**

#### *Create a Community Presence*

The Village of Waterloo is lacking a sense of place. Creating a sense of place is a main goal of this plan as Waterloo looks to draw visitors into its community. This goal includes 3<sup>rd</sup> Street renovations in the downtown area that would create a Main Street feel, adding to the quality of life, as well as community entrance signs and other improvements.

#### *Continue to Create Recreation Opportunities*

Studies continue to show how recreation opportunities have a large impact on the quality of life and the draw to a community. It is important that Waterloo continue to maintain its current recreation opportunities, such as the ball fields and trail, as well as adding to. Omaha has proposed a trail that would connect Omaha to Valley and edging the north side of Waterloo, which would create a regional bike trail.

## ► ECONOMIC DEVELOPMENT

### **Goals:**

#### *Actively Market the Community*

Actively marketing the community includes drawing people in to shop and spend time, as well as drawing companies in to locate in the community. The Village

currently has a variety of specialty businesses and restaurants. It is necessary to draw in a larger regional consumer base to ensure the success of these businesses by marketing such assets.

The Village of Waterloo can undertake some activities to supplement the current marketing initiatives. Websites such as Location One Information System (LOIS – [www.locationone.com](http://www.locationone.com)) provide an online clearinghouse for information about building sites and infrastructure available in a community. When sites become available, the sites can be advertised on LOIS at no charge to the community. Updating the community profile found on LOIS will also aid in marketing efforts – as new amenities are added it should be noted here. Keeping the site information as accurate as possible is extremely important when marketing.

The Village will also launch a website in the fall of 2007 which will be a reference for economic development.

*Encourage Economic Packages and Programs*

To encourage economic growth in the community, state and local economic packages and programs can play an important part of this growth. Factors of success include the Village's ability to provide incentives, which make it attractive for businesses to locate and remain in Waterloo.

## **MAPS**

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A brief description of each map:

### **Existing Land Use Map**

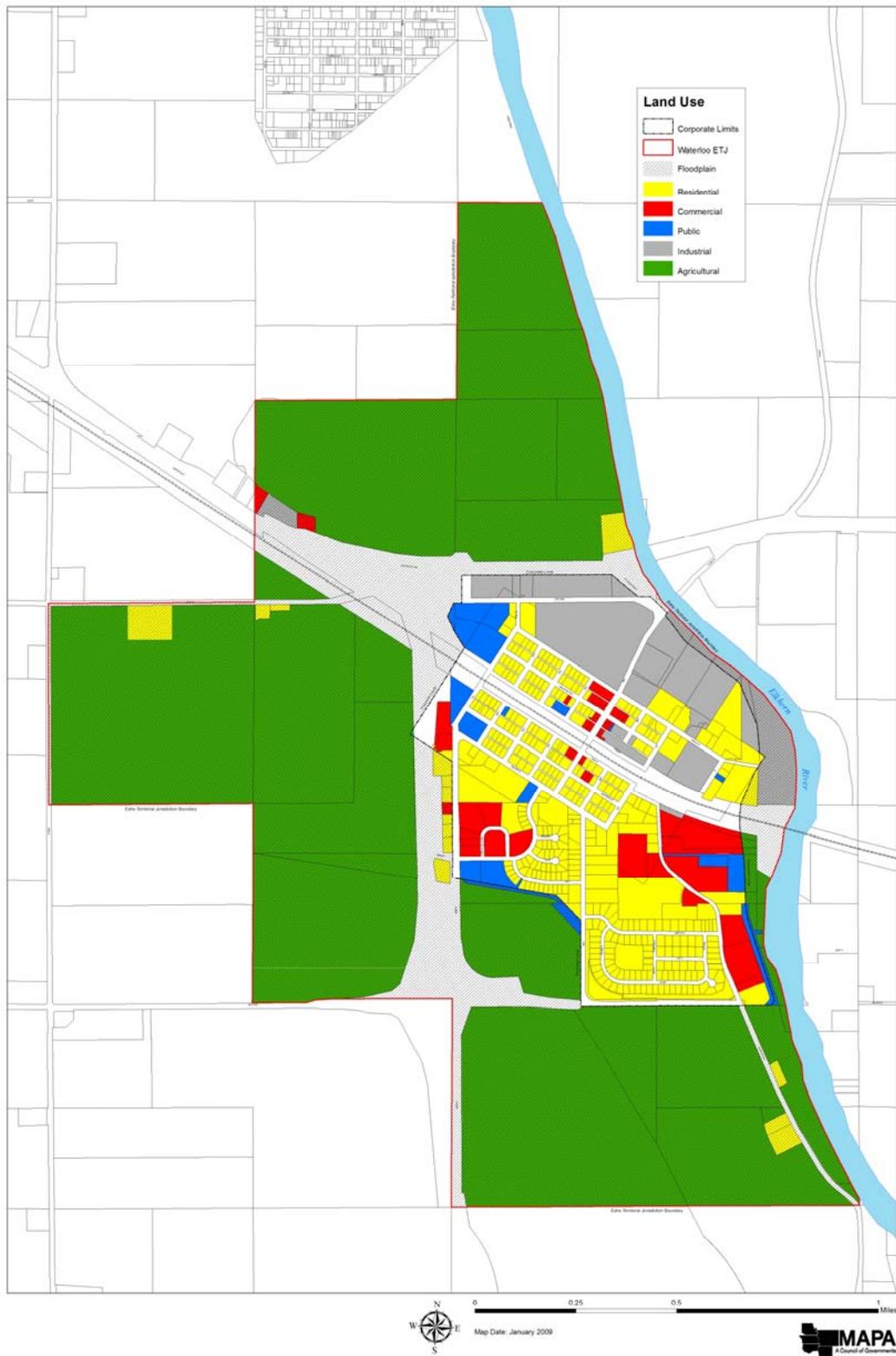
The Existing Land Use Map shows the existing land use designation for the Village of Waterloo, as well as the area within the Village's Extraterritorial Jurisdiction (ETJ). This map designates future land use, not zoning.

### **Future Land Use Map**

The Future Land Use Map shows the future land use designation for the Village of Waterloo, as well as the area within the Village's Extraterritorial Jurisdiction (ETJ). This map is imperative for the Planning Commission and Village Board to use in order for them to determine how and where future development should take place. This map designates future land use, not zoning.

# EXISTING LAND USE MAP

## WATERLOO, NEBRASKA EXISTING LAND USE



# FUTURE LAND USE MAP

## WATERLOO, NEBRASKA FUTURE LAND USE

