



CHURCH ROW NEIGHBORHOOD PLAN



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Executive Summary

The story of Waterloo's Church Row neighborhood, in many ways, reflects the past, present, and future of the entire Waterloo community. The historic and grand homes of Church Row convey a sense of the prosperity at the turn of that 20th century that made Waterloo known as the "Factory City of Iowa". The neighborhood's early inhabitants were prominent bankers, real estate developers, business executives, and other wealthy residents attracted to the area because of its panoramic vista and close proximity to the economic heart of the city. Today, those historic properties are home to an increasingly diverse population who, as part of the backbone for the local labor force, are no less vital to the economic well-being of the entire community. Church Row continues to contribute substantially to the cultural and economic capital of the city.

Like Waterloo, Church Row is both a place of boundless opportunity and complex challenges. Community and neighborhood assets provide a strong foundation for improving prosperity and quality of life, while areas of neglect, disinvestment, and inequity require bold interventions and innovate ways of thinking. More than a collection of houses and buildings, neighborhoods form around the people who live there—neighbors with a shared desire to feel safe and content in the place they call home.

This Church Row Neighborhood Plan is meant to spur improvements in the neighborhood and serve as a model for how community-building and a neighborhood approach can drive positive change throughout Waterloo. In neighborhood planning, existing assets serve as the foundation for imagining and creating a better future. Careful planning and investment built around inclusion and collaboration can help Church Row achieve a stable and vibrant future that provides a high quality of life for its residents.

The plan sets forth neighborhood goals and objectives, as well as specific, actionable strategies designed for both short-term and long-term change. Of course, the success of any plan relies on local champions and engaged stakeholders working toward shared goals. Fortunately, many individuals and organizations both inside and outside the neighborhood care deeply about making Church Row a safe and welcoming home for current and future families.

The Church Row Neighborhood Plan was made possible by a partnership between the City of Waterloo, The University of Iowa's Iowa Initiative for Sustainable Communities, and University of Iowa's School of Planning and Public Affairs. The plan is built through stakeholder engagement and research that took place from August 2020 to May 2021 by a team of five graduate students engaged with business owners, nonprofits organizations, and neighborhood residents.

The plan is published at a time during the worldwide health crisis from the COVID-19 pandemic and mass social movements for justice mobilized across the country. Local governments face new challenges and scrutiny about how they serve the interests of the people. This plan is intended to provide guidance for the City of Waterloo and the Church Row Neighborhood to move toward a more equitable, sustainable, and vibrant future together.

A neighborhood in transition

Three major trends stand out when evaluating how the Church Row neighborhood has changed over time. First, the neighborhood has shifted significantly more toward renter-occupied housing tenure. In 1960, about half of units were owner-occupied and half renter-occupied. Today, the proportion of rental units has grown to 80%. While rental units provide opportunities for residents at various life stages, homeownership is often considered important for long-term wealth generation. Property care and maintenance by landlords also impacts the quality of rental housing—absentee, opportunistic, or negligent landlords can lead to substandard living accommodations or, ultimately, dilapidated housing. Because Church Row is home to vulnerable groups, vigilance regarding unethical or unlawful practices must be a priority.

Second, the Church Row Neighborhood has become much more racially and ethnically diverse over the last 50 years. In 1960, Church Row was an all-White neighborhood. Today, White residents make up 53% of Church Row. Asian residents have recently become the second largest racial group in Church Row at about 19% and Black residents are the third at about 18%. Notably, the Asian population growth in Church

Row occurred almost entirely since 2010, when they made up just 1% of the total population.

The third trend concerns observable changes in housing quality. The historic character of homes in Church Row contributes to the neighborhood's charm, but those same old homes are showing signs of age, neglect, and deferred maintenance. For some property owners, maintenance needs may not be a matter of neglect, but rather a lack of available funds to make the necessary repairs. To better understand the scale of this issue, the Church Row Planning team studied and ranked the visible exterior condition of all homes in the neighborhood. The results of the study can be used to think about targeted programming to help maintain the quality of homes and stabilize the neighborhood.

Strengths

Over the course of the planning process, the Planning Team had opportunities to talk with stakeholders and residents, both formally and informally. These conversations conveyed a strong sense of attachment to the neighborhood and its residents, and a desire to work toward a better future. Informal conversations, often occurring unexpectedly while walking around the neighborhood, suggest that residents recognize the challenges within the neighborhood but have overall positive feelings about living in Church Row.

The neighborhood's diversity is considered a top strength. Diversity brings in new ideas and experiences, and people can learn from each other. Diverse ideas and perspectives leads to better problem-solving, opens dialogue, and promotes creativity.

Church Row's close proximity to downtown connects residents to economic opportunities and community activities. Although access and connectivity can be improved (strategies for accomplishing this are included in the plan), the neighborhood benefits from being integrated with the city's core economic and cultural hub. Church Row's own commercial activity and potential are assets upon which to build. The neighborhood has many qualities that appeal to businesses, including low costs, population density, and high traffic counts.

Non-profits and cultural institutions located in Church Row provide resources and contribute to the neighborhood character. Few neighborhoods can boast about having

museums that draw visitors from the region and beyond. The Grout Museum District is a key feature of the gateway into Church Row from Highway 218 and downtown. The Church Row Neighborhood Association and Church Row Coalition bring people together to work toward solutions. Other non-profits, such as Iowa Heartland Habitat for Humanity, are also putting energy and resources into neighborhood improvements. They, too, recognize the strengths of the Church Row Neighborhood's historic character and diverse resident population.

Challenges

In addition to the housing challenges described earlier (low homeownership rates, blight, housing quality issues, etc.), Church Row faces other significant challenges. One that hindered the process of creating this plan is low participation from residents on civic issues. This should not be construed simply as a lack of interest- many factors may contribute to low participation, such as little or no history of outreach to engage residents, language barriers, demanding work schedules, or even the need for residents to focus all their energy on meeting their personal and family priorities. Community leaders and officials should continue prioritizing efforts and creativity to gather input from all neighborhood residents.

While location was mentioned as a strength, the physical isolation of the neighborhood due to imposing transportation infrastructure at its boundaries is a challenge. Crossing the busy streets can be unsafe, and many residents have to navigate the heavy traffic to get where they need to be, such as Irving Elementary. Wide lanes and lack of traffic calming in the interior make for an unsafe environment for children playing outside as well as pedestrians and bicyclists. Redesigning streets can create an environment that is not only safer for all road users but encourages walking and bicycling.

People living outside Church Row, and even some within, tend to have negative perceptions about the neighborhood. The topic of crime comes up regularly in conversations about Church Row. While community leaders and neighborhood advocates do need to address relatively high crime rates, it should not be the defining feature of the neighborhood. Intentional and thoughtful branding and messaging that highlights the positives qualities of the neighborhood, along with planned improvements, can help combat persistent negativity.

Racial disparity, particularly between Black and White residents, is a community-wide challenge. The 24/7 Wall Street article that ranked Waterloo as the worst city for Black Americans in 2018 put a spotlight on what have been long-term, complex challenges. Among the disparities highlighted in the study, low home-ownership rates, relatively lower income, and high unemployment rates among Black residents show that systemic racism persists in Waterloo. Equity and racial justice should be at the forefront of visioning and action in Church Row and the entire community.

Plan Focus Areas

The plan includes three focus areas for the neighborhood: These focus areas were determined to be topics most important to stakeholders during the community engagement. These areas include:

The **Housing** focus area centers on the premise of health, safety, and welfare of residents. The home remains the primary setting for family and domestic life that can provide security and comfort. Housing serves as an important marker in economic status which can provide the capital for upward mobility. Location of housing can also matter since the location can influence socioeconomic status of residents related to jobs, education, and opportunity. The Church Row Neighborhood is largely residential but also has blighted properties that create unsafe environments for residents, and this affects the overall quality of the neighborhood.

The **Economic and Institutional Development** focus area looks at how neighborhood organizations interact with each other and serve the residents of Waterloo. This section explores both the businesses, nonprofit organizations, and economic status of those in the Church Row Neighborhood. This section provides insight at furthering economic opportunities, improving access to services, and building the capacity of nonprofits in the area through better communication, shared information sources, and space in the neighborhood sphere (physical and social).

The **Quality of Life** focus area examines how building social and physical connections among community members can strengthen residents and improve the wellbeing of the neighborhood. This section looks at how the Church Row Neighborhood could become a more cohesive and vibrant neighborhood that seamlessly integrates with the city of Waterloo as a whole while retaining its unique character.

Planning for a more Stable, Equitable, and Vibrant Church Row

Public input, data analysis, and best practices informed the development and objectives for the Church Row neighborhood. The plan also identifies actionable strategies for achieving goals and objectives. Some strategies can be implemented in the near future at relatively low cost. These “small victories” can demonstrate that the City of Waterloo and other stakeholders are committed to supporting neighborhood improvements, and they can help boost morale. Other strategies are more long-term and focus on solutions for more deeply-rooted and complex challenges. The goals and objectives, shown on the next page, are organized according to the three focus areas.

Plan Organization.

Section 1: Introduction to the neighborhood and why it needs a plan.

Section 2: Neighborhood Profile provides the location of the neighborhood and shows its isolation from the rest of Waterloo due to transportation infrastructure. A history leads into the current demographics of the neighborhood.

Section 3: Planning Process explains the creation of the Church Row Neighborhood Plan and the various outreach efforts and groups engaged with.

Section 4: Focus Areas builds towards goals and objectives based on research and stakeholder input.

Section 5: Recommendations go into specific steps to be taken to help reach the goals and objectives of the neighborhood.

CHURCH ROW NEIGHBORHOOD GOALS & OBJECTIVES

HOUSING

Goals

- Create an equitable and quality housing environment.
- Ensure safe and affordable neighborhood housing.
- Address factors related to blight and disinvestment.

Objectives

- Increase homeownership, particularly among minorities and marginalized groups.
- Promote home maintenance.
- Promote safety of renters and rental housing.
- Increase community control over housing.

ECONOMIC AND INSTITUTIONAL DEVELOPMENT

Goals

- Strengthen the institutional presence in the neighborhood.
- Provide for the daily needs of the neighborhood residents.
- Build cohesion among stakeholder organizations working in the neighborhood.
- Foster a vibrant business environment in the neighborhood.

Objectives

- Increase communication between churches, nonprofits, and businesses.
- Increase business development that services the neighborhood.
- Support and increase minority owned businesses.

QUALITY OF LIFE

Goals

- Integrate Church Row into the surrounding area.
- Support efforts to create a safe and livable neighborhood.
- Sustain diversity and build neighborhood cohesion
- Design a more open, accessible, and walkable neighborhood.
- Develop a clear and unifying image for the neighborhood.

Objectives

- Expand pedestrians and bicycle infrastructure.
- Ensure safe crossing for children to Irving Elementary.
- Enhance the amenities offered at the neighborhood's two parks.
- Increase opportunities for neighbors to interact and collaborate.
- Increase placemaking throughout community.

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Land Acknowledgement

The Church Row neighborhood is located west of the Cedar River which is on the lands familiar to the Meskwaki/Nemahahaki/Sakiwaki (Sac and Fox), Dakota/Lakota/Nakoda (Oceti Šakowin), Sahnish/Nuxbaaga/ Nuweta (Three Affiliated Tribes), and Ho-Chunk (Winnebago) Nations. The following tribal nations, Umoꞩhoꞩ (Omaha Tribe of Nebraska and Iowa), Pónka (Ponca Tribe of Nebraska), Meskwaki (Sac and Fox of the Mississippi in Iowa), and Ho-Chunk (Winnebago Tribe of Nebraska) Nations continue to thrive in the State of Iowa and we continue to acknowledge them.

The city of Waterloo is located in Black Hawk County, which is named after Chief Black Hawk (Ma-ka-tai-me-she-kia-keah) from the Thunder Clan of the Sac (Yellow Earth People) who led the fight with bands from other tribal nations in the Black Hawk War against violent colonization and the dispossession of tribal land by the U.S. government. Tribes who had fought in this conflict for the survival of their communities and their culture were defeated and moved to unfamiliar lands than their own. The removal of Black Hawk's people occurred during the era of the Indian Removal Act that also forced the Cherokees and other southeastern tribes out of the Deep South. This pattern of removals in the North affected all Midwestern Indigenous Peoples. This policy sanctioned violence and acts of genocide onto Indigenous Peoples of sovereign nations during their removal from their homelands onto reservation land.

The U.S. government used nine treaties to remove Indigenous people from Iowa, including the Treaty of St. Louis (1804), Treaty with the Sawk and Fox and Ioway Indians (1824), Treaty of Prairie Du Chien (1825), Treaty of Black Hawk Purchase (1832), Treaty with the Sacs and Foxes (1836), Treaty with the Winnebago (1837), Treaty with the Sawk and Fox (1842), Treaty with the Potawatomi Nation (1846), and the Treaty with the Sioux (1851).

This land acknowledgement recognizes and honors Indigenous Peoples as stewards of this land with an enduring relationship that exists between their communities. Acknowledging the land is also a sign of respect in Indigenous ways of being. The Church Row Neighborhood Plan works to envision a future for the community that occupy this land and understand their place in its history. To recognize this relationship for the land demonstrates an expression of gratitude, appreciation, and respect for the many people who have histories, cultural identities, and legacies that have existed for time immemorial despite a history of early colonial settlement followed by experiences of violent colonial imperialism. This land acknowledgement recognizes that colonization is an ongoing process and that we must remain mindful of our present participation.



Section 1 Introduction

What is a Neighborhood Plan?

A neighborhood plan is more than just a document, it is an inclusive process for residents and community leaders to work collaboratively toward a shared vision of a safe and welcoming place to live for themselves and future generations. A neighborhood plan is a tool for resident advocates and local elected officials. It connects to the goals and vision of the broader community, but identifies specific, detailed strategies for a smaller area.

Residents of a neighborhood are often the most knowledgeable about neighborhood needs and opportunities. Planning provides a framework for sharing ideas, building on existing assets, addressing challenges, and prioritizing improvements. To facilitate those changes, a neighborhood planning connects the vision of the neighborhood to the actions, resources, and policy decisions to make change possible.

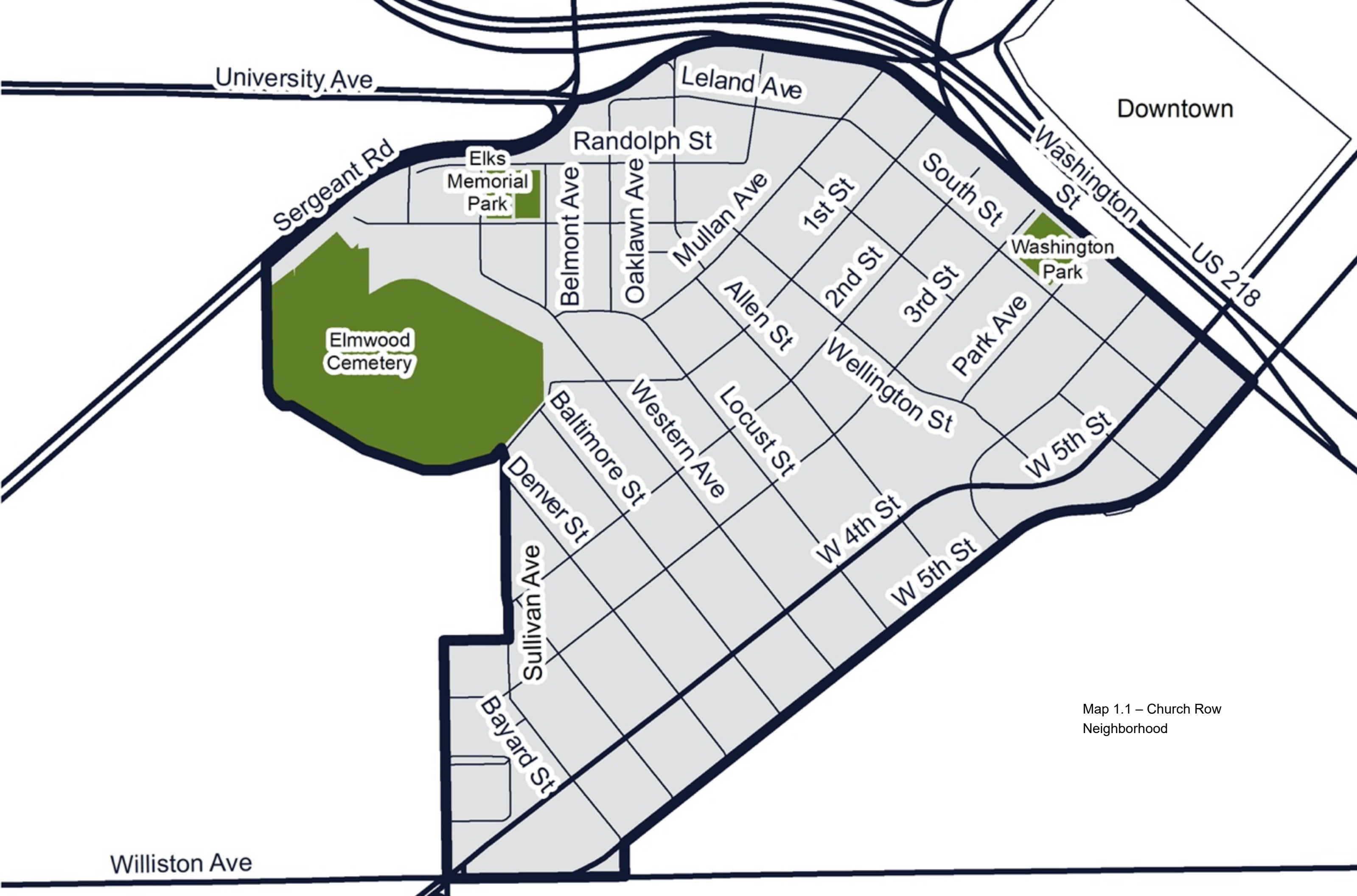
The Church Row Neighborhood is a dynamic and diverse community less than a quarter-mile west of downtown Waterloo (Map 1.1). Friendly neighbors, varied housing stock, historic character, active community institutions, and a central location in the city provide a strong foundation for creating a stable and vibrant future. As a core neighborhood in the heart of Waterloo that many families and workers call home, improving quality of life and advancing equity in Church Row will greatly contribute to a stronger and more prosperous Waterloo.

Church Row has been an integral part of Waterloo's history and early development as well. As one of the first neighborhoods developed in the city, the Church Row Neighborhood sat on a hill overlooking the downtown area and the Cedar River.

Waterloo (originally called Prairie Crossing until getting its current name in 1851¹) developed around industry and soon became known as the "Factory City of Iowa," which drove demand for various housing types to accommodate people at a wide range of income levels. Church Row developed in the late 1800's and early 1900's and became home to many of the city's wealthy residents. Prominent bankers, real estate developers, and business individuals were among early residents attracted to Church Row because of its location and panoramic vista.

Back then, transit services (which began as horse-drawn trolleys, and later became steam and electric car trolleys) ferried people to leisure spots around the city, including Elmwood Cemetery and Cedar River Park². A number of churches from downtown Waterloo moved in the early 1900s to West Fourth Street, stimulating the construction of even more churches in the area. Streetcars enabled residents from all corners of Waterloo to be ferried to various venues across the city.

As the city continued to expand outward, the downtown area and surrounding neighborhoods, which included the Church Row Neighborhood, became part of the city core. Developments continued to be built farther away from the city's center, drawing away some Church Row Neighborhood residents, particularly those with financial means to relocate. Some even moved to the neighboring city of Cedar Falls.



University Ave

Leland Ave

Downtown

Sergeant Rd

Elks Memorial Park

Randolph St

Belmont Ave

Oaklawn Ave

Mullan Ave

1st St

South St

Washington St

Washington Park

US 218

Elmwood Cemetery

Allen St

2nd St

3rd St

Park Ave

Baltimore St

Western Ave

Locust St

Wellington St

W 5th St

Denver St

Sullivan Ave

W 4th St

W 5th St

Bayard St

Williston Ave

Map 1.1 – Church Row Neighborhood

FIGURE 2.1– TROLLEY IN FRONT OF THE HISTORIC RENSSELAER RUSSELL HOUSE MUSEUM (SOURCE: GROUT MUSEUM)



Today, large roadway infrastructure forms the boundaries of the neighborhood, with U.S. Highway 218 to the north and Sergeant Road (U.S. Highway 63) to the west. Kimball Avenue, Sullivan Road, and the Elmwood Cemetery further define the neighborhood's western boundary, and West 5th Street defines the boundary along the southern part of the neighborhood. While these roadways connect Church Row to the rest of the city and beyond, they also present challenges related to safety and access, which is described in more detail later in this plan.

The neighborhood continues to showcase its historic character with architecturally-diverse and historic homes, built in styles as varied as the Victorian and American four-square homes to the smaller row houses. While most homes in Church Row were originally built as single-family owner-occupied residences, the neighborhood has transitioned significantly into a predominantly renter-occupied area. By the middle part

of the twentieth century, a significant portion of the Church Row Neighborhood homes had been converted from single-family homes to multi-family dwellings. Currently, about 79% of Church Row residents are renters, compared to the city average of 35%.³

Another significant change in recent decades is the amount of racial and ethnic diversity in the neighborhood. For many families, Church Row represents new opportunities, particularly for migrant and refugee families from around the world. A large number of residents arrived from Bosnia, Cameroon, and Myanmar. These global neighbors co-exist among the mix of homeowners and renters across socio-economic backgrounds, contributing to the diversity that many consider one of Church Row's greatest assets.

Many longstanding institutions contribute to the neighborhood character, including churches (the neighborhood gets its name from a strip of five of the city's oldest churches located on W. 4th Street), the Grout Museum, longtime businesses, numerous non-profits, and more. New businesses and organizations have located in Church Row as well, including Asian grocery stores that have opened alongside the growing Asian population in the neighborhood.

Of course, all neighborhoods have challenges, and Church Row is certainly no exception. The Church Row Neighborhood has a high percentage of residents living under the poverty line, about 30%, while the city as a whole has about 17%.⁴ Poverty and low income play a large role in housing concerns. Over 50% of renters in Church Row pay more than 33% of their household income to rent, and 14% of homeowners pay over 50% of their income on mortgage payments, which are both above HUD's affordable housing definition.⁵ Dilapidated and abandoned houses, which can be observed throughout the neighborhood, also present a major challenge to neighborhood stability. Without interventions, deferred maintenance of occupied homes could mean more homes fall into disrepair.

Along with many other cities, Waterloo can trace some current housing challenges back to discriminatory policies and practices of the past which deliberately set out to deprive low-income and minority communities from lending and investment- a practice called redlining. Redlining became bureaucratized in the 1930s through the Home Owners Loan Corporation (HOLC).⁶ The negative impacts of redlining on minority communities, particularly African American communities, contribute significantly to inequity and wealth disparity still today.

As Map 2.2 shows, HOLC deemed Waterloo's downtown core business area "hazardous" in 1940. South of downtown, the Church Row Neighborhood was considered an acceptable majority-white populated neighborhood and received a B grade, meaning "still desirable."⁷ While Church Row itself was not a redlined neighborhood at the time, many of the neighborhood's diverse residents today may be economically disadvantaged as a result of intentional and racist policies of the past.

In November 1959, civil rights leader Dr. Martin Luther King Jr. made a historic visit to the Church Row Neighborhood on a stop during his Poor People's Campaign to combat poverty and inequality. Along with local civil rights icon Anna Mae Weems, Dr. King visited the Sacred Heart Catholic Church,⁸ the Grout Museum, and stopped in Washington Park, where he could look east across the Cedar River to the historically black neighborhood of Waterloo. To commemorate this historic event, some Waterloo residents have advocated for a Civil Rights peace walk that would go through the Church Row Neighborhood and have a marker in Washington Park.⁹

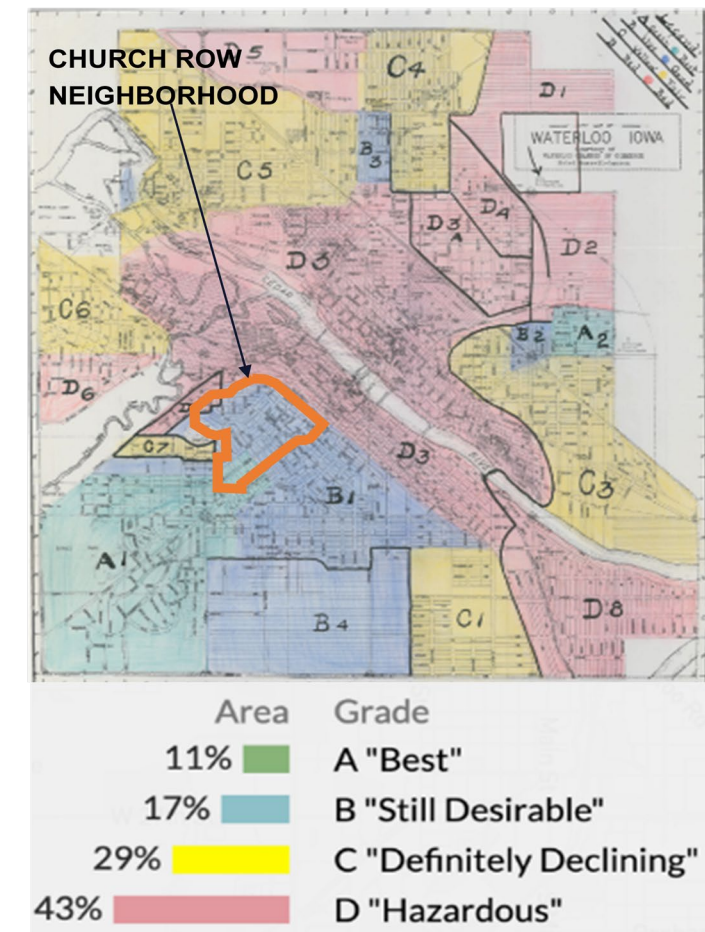
Another consequence of the city's expansion was the "out-migration" of businesses from the center of Waterloo to newly developed areas at the periphery. This shift was said to have caused a loss of confidence in the downtown area.¹⁰ The significance of the downtown, which was only a short walk from the Church Row Neighborhood, had diminished, with the core downtown area experiencing significant vacancy rates and absentee ownership.¹¹ In response, the City took an active interest in economic development and revitalization of the downtown area, and has recently sought strengthen central neighborhoods around downtown.

Past planning documents, summarized on the timeline of Waterloo Reports and Documents on page 19, offer a look at the city's characterization of resident needs over time. Economic development and revitalization have been an core concern for Waterloo at least since 1973.¹² The *1991 Condition of the City Report* explicitly recognized a desire to look at economic growth, streets, public safety, and city appearance.¹³ Adequate, affordable, and quality housing has been a concern facing the City of Waterloo for over half a century.¹⁴ The timeline illustrates how the city tended toward a more downtown Waterloo orientation and has been gradually beginning to have a "people centered" approach in recent years.

Redlining was the practice of restricting or prohibiting loans to areas deemed to be a poor financial risk, which included areas with large proportions of minority residents. Redlining hindered home ownership and wealth accumulation for African Americans and other minorities, which contributes to the economic disparities still seen today. In 1968, the US passed the Fair Housing Act of 1968 to combat the practice, but the effects linger on.

HOLC in 1940 noted that in the Church Row Neighborhood "many old-type, large, good houses of frame and brick are in this district. The old values, however, have gone forever. On conservative appraisals, loans could be made from 60% down. The average age is 50-year, good salaried people live here. Very little rehabilitation required, but there are many large homes that should be made into duplex."¹

MAP 2.2 – WATERLOO HOLC REDLINING -1940 (SOURCE: MAPPING INEQUALITY)



The eventful history of Waterloo’s downtown area and Church Row neighborhood help shape how residents, business, community leaders, and elected officials think about the future. In Church Row and many other parts of the city, planning for a healthy, prosperous, and equitable future means focusing on policies and actions that efficiently and effectively improve quality of life for residents.

To work toward a more resilient, welcoming, and vibrant vision for the neighborhood, the Church Row Neighborhood Plan focuses on three broad themes Housing, Economic & Institutional Development, and Quality of Life. These focus areas were determined to be topics most important to stakeholders during the community engagement.

The **Housing** focus area centers on the premise of health, safety, and welfare of residents. The home remains the primary setting for family and domestic life that can provide security for rest and relaxation following work, school, or time that fulfills one’s life. Housing serves as an important marker in economic status which can provide the capital for upward mobility. Location of housing can also matter since the location can influence socioeconomic status of residents related to jobs, education, and opportunity. The Church Row Neighborhood is largely residential but also has blighted properties that create unsafe environments for residents, and this affects the overall quality of the neighborhood.

The **Economic and Institutional Development** focus area looks at how neighborhood organizations interact with each other and serve the residents of Waterloo. This section explores both the businesses, nonprofit organizations, and economic status of those in the Church Row Neighborhood. This section provides insight at furthering economic opportunities, improving access to services, and building the capacity of nonprofits in the area through better communication, shared information sources, and space in the neighborhood sphere (physical and social).

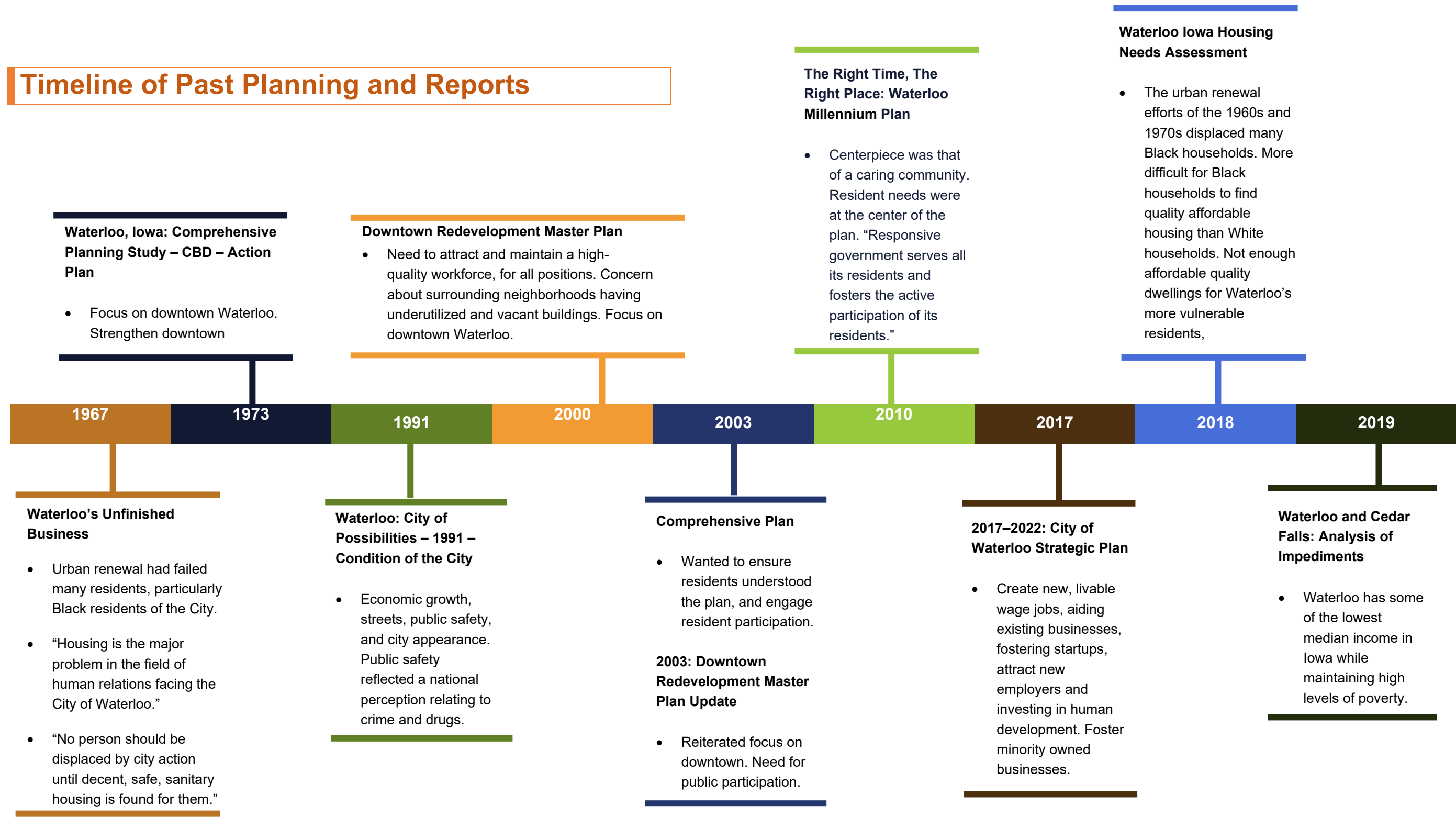
The **Quality of Life** focus area examines how building social and physical connections among community members can strengthen residents and improve the wellbeing of the neighborhood. This section looks at how the Church Row Neighborhood could become a more cohesive and vibrant neighborhood that seamlessly integrates with the city of Waterloo as a whole while retaining its unique character.

Perhaps most important of all, collaboration is essential to the plan’s success. No single individual or organization can accomplish the work of neighborhood revitalization. In fact, broad participation from residents, stakeholders, local government, and outside entities helps ensure buy-in for neighborhood improvement strategies. Diverse perspectives help ensure that improvements are equitable, and transparency and inclusion help build trust. Working together, the people that care about Church Row and consider it home can be optimistic about a bright future.

“Not only will this plan raise the value of all those things in the Church Row Neighborhood, it will help us create sustainable models that we may be able to use for community transformation in other parts of the city, as well.”

- MAYOR QUENTIN HART

Timeline of Past Planning and Reports



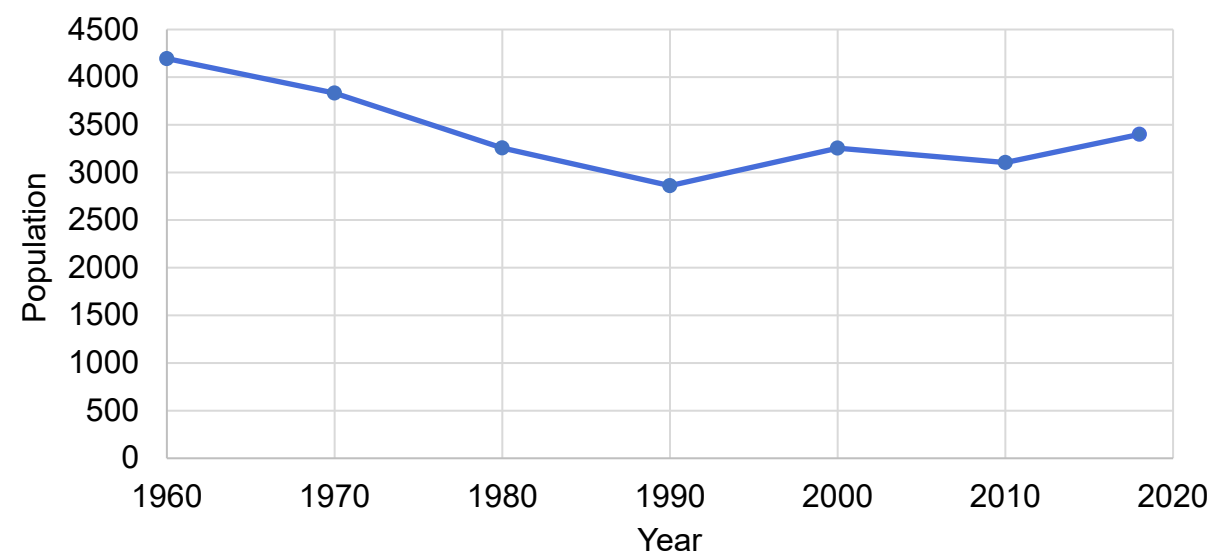


Section 2 Neighborhood Profile

Population

The Church Row Neighborhood currently has a population of 3,400 residents. The population has been trending upward since the 1990s when the neighborhood was at its lowest recent population of 2,861 people. The population density with an estimated 6,642 people per square mile in 2018 is well above Waterloo’s citywide population density level of 1,087 people per square mile. However, the Church Row Neighborhood has experienced higher density levels in the 1960s and 1970s than they currently are experiencing. Figure 2.2 displays the population trend since 1960.

FIGURE 2.2 – CHURCH ROW NEIGHBORHOOD POPULATION 1960 – 2018
(SOURCE: ACS 5 YEAR ESTIMATES)



The Church Row Neighborhood is one of Waterloo’s most ethnically, globally diverse neighborhoods, with Burmese, Bosnians, Marshallese, Congolese, Hispanics, African Americans, and Whites calling this neighborhood home. The neighborhood has become more racially diverse, starting in the 1980s, but increasing after the turn of the 21st century to being 46.8% nonwhite.

The largest racial group in Church Row Neighborhood is White at 53.2%, which in the 1960s was 100%, as seen in Figure 2.3. Notably, the second-largest racial group and

the most recent change has been in the Asian community. Between 2010 and 2018, the Asian community grew from around 1.0% to around 19.0% of Church Row’s population. Many are Burmese refugees who moved to Waterloo from the first place they resettled in the US due to employment opportunities at the Tyson meatpacking plant.¹⁵ With many Burmese finding housing more affordable in the Church Row Neighborhood than other Waterloo neighborhoods, the Church Row Neighborhood has become the heart of Waterloo’s Burmese community, with three Asian grocery stores located here and Burmese church services hosted in the neighborhood. The third largest and longest-standing nonwhite community are Black residents, who comprise 17.65% of the neighborhood, similar to Waterloo’s average of 16.1%.

Between 1970 and 2018, the neighborhood also saw an increase in the Hispanic and Latino population. The Hispanic and Latino population increased from 0.3% in 1970 to 9.1% in 2018. The most significant increase was between 1990 and 2000, increasing from 1.5% to 5.6%, as seen in Figure 2.4.

The following maps and figures show the racial distribution in the Church Row Neighborhood and Waterloo. The Church Row Neighborhood has the highest percentage of Asian population in Waterloo. The highest percentage of Black residents in Waterloo live on the eastern portion of the city. In Church Row, 17.8% of residents are Black.

**GLOBAL NEIGHBORS IN
CHURCH ROW**

The Church Row Neighborhood is home for international residents including migrants and refugees from Myanmar (Burma), Bosnia, Marshall Islands, and the Republic of Congo.

FIGURE 2.3 – 1960-2018 CHURCH ROW NEIGHBORHOOD RACIAL MAKEUP
 (SOURCE: 2018 ACS 5 YEAR ESTIMATES)

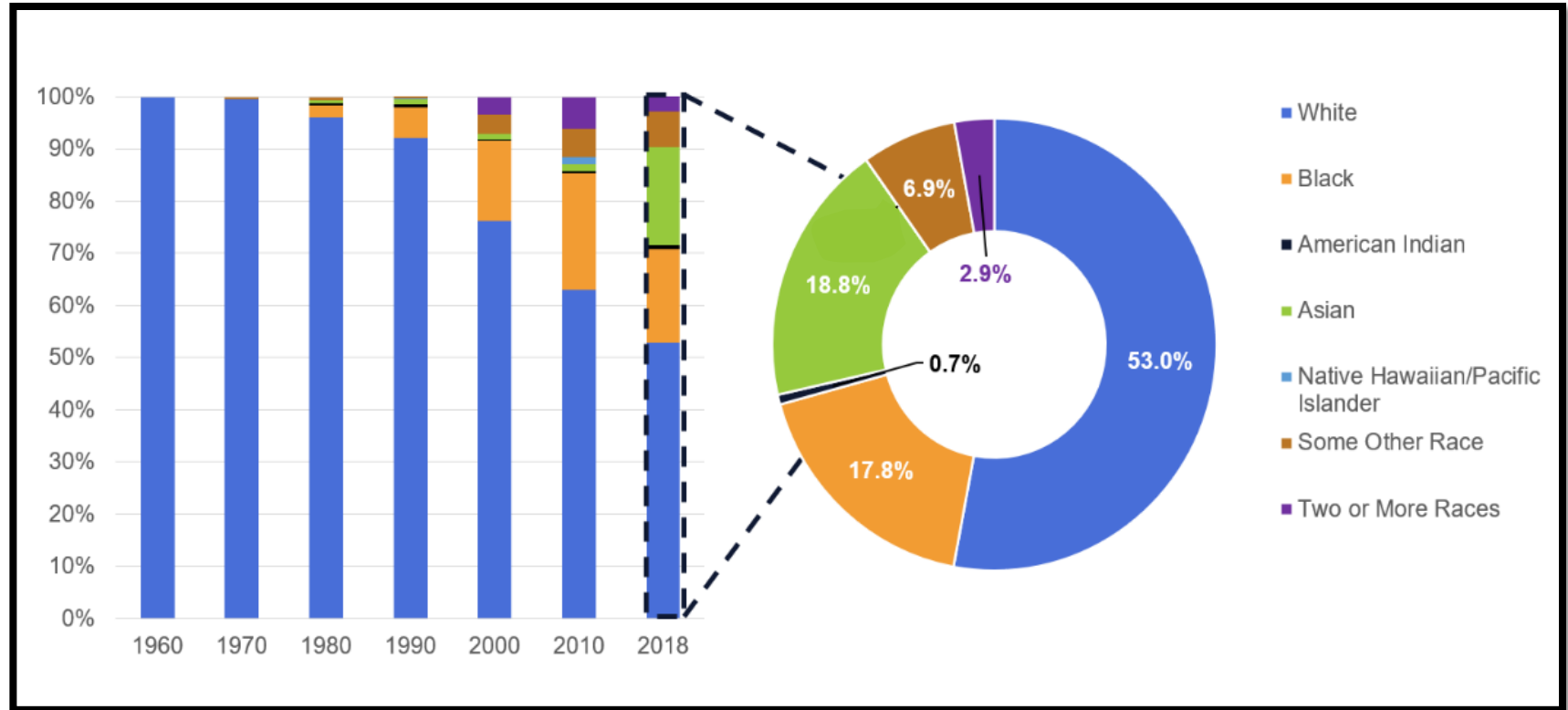
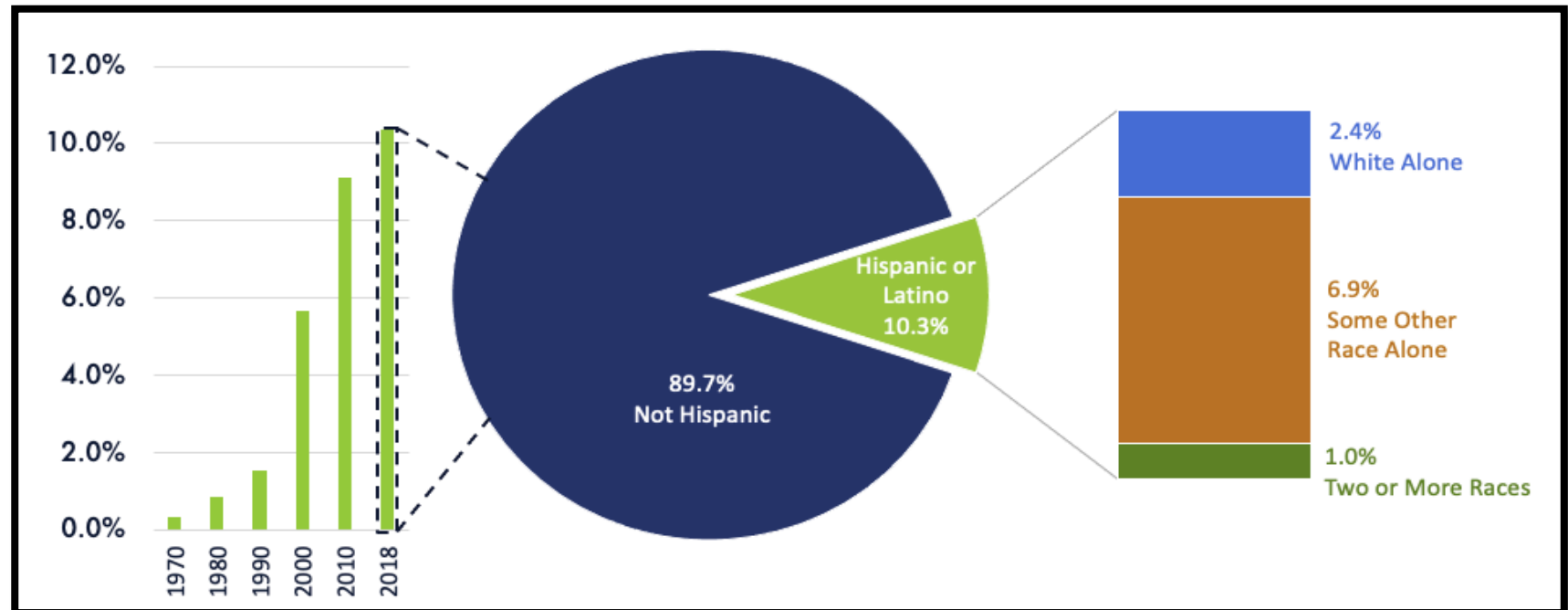
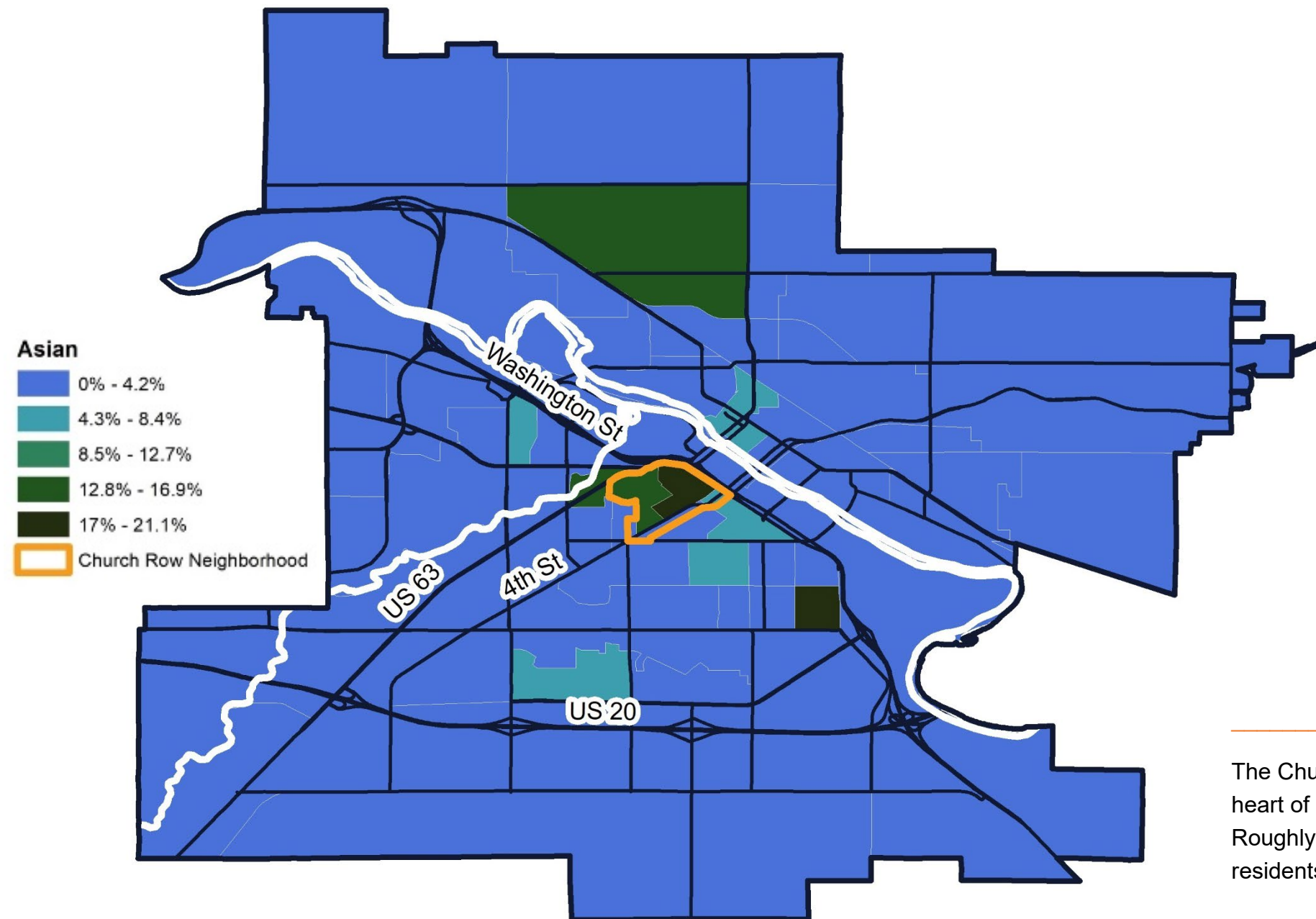


FIGURE 2.4 – 1970-2018 CHURCH ROW NEIGHBORHOOD HISPANIC OR LATINO
 (SOURCE: 2018 ACS 5 YEAR ESTIMATES)

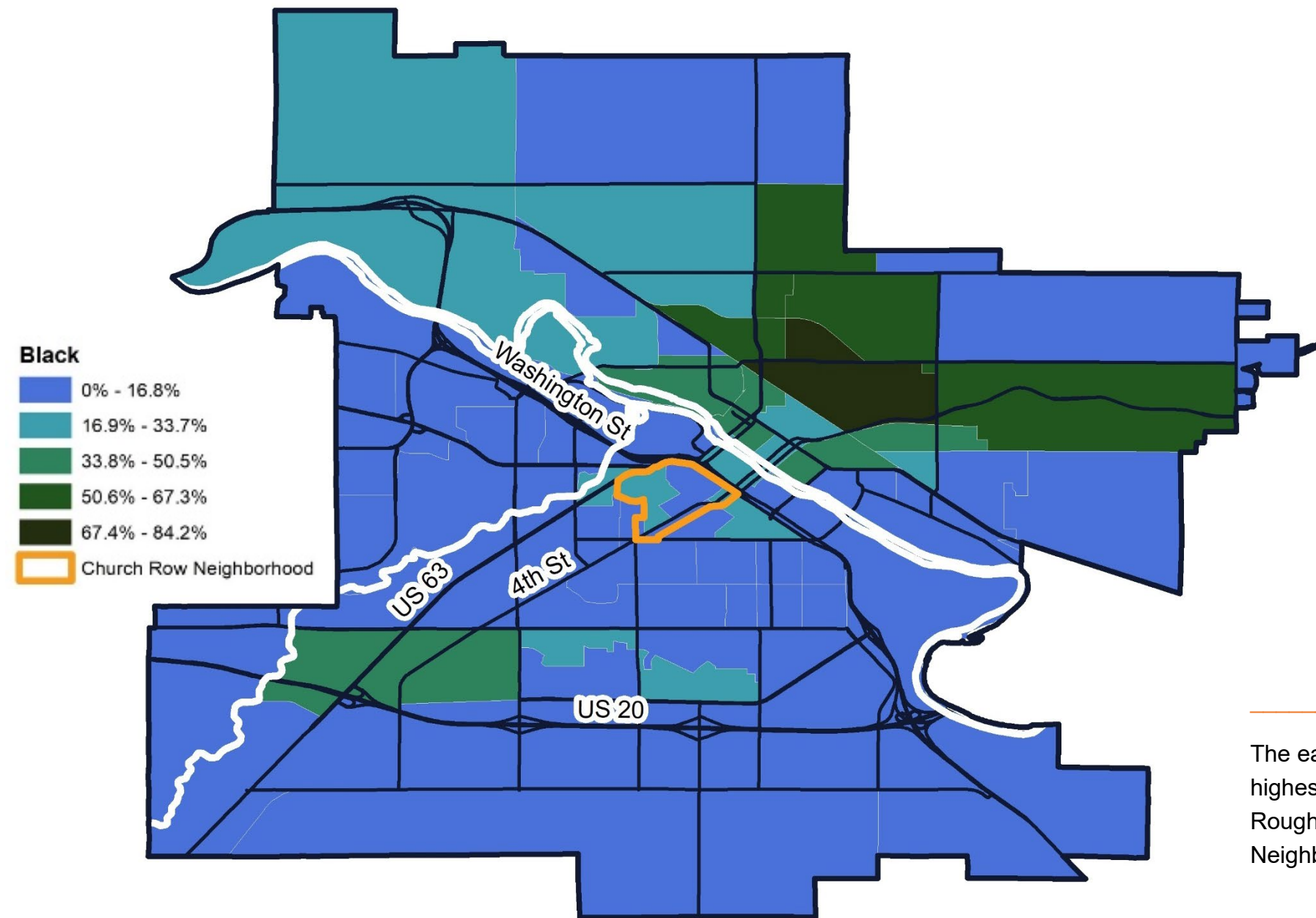


Map 2.1 – 2018 Asian Population (Source: 2018 Acs 5 Year Estimates)



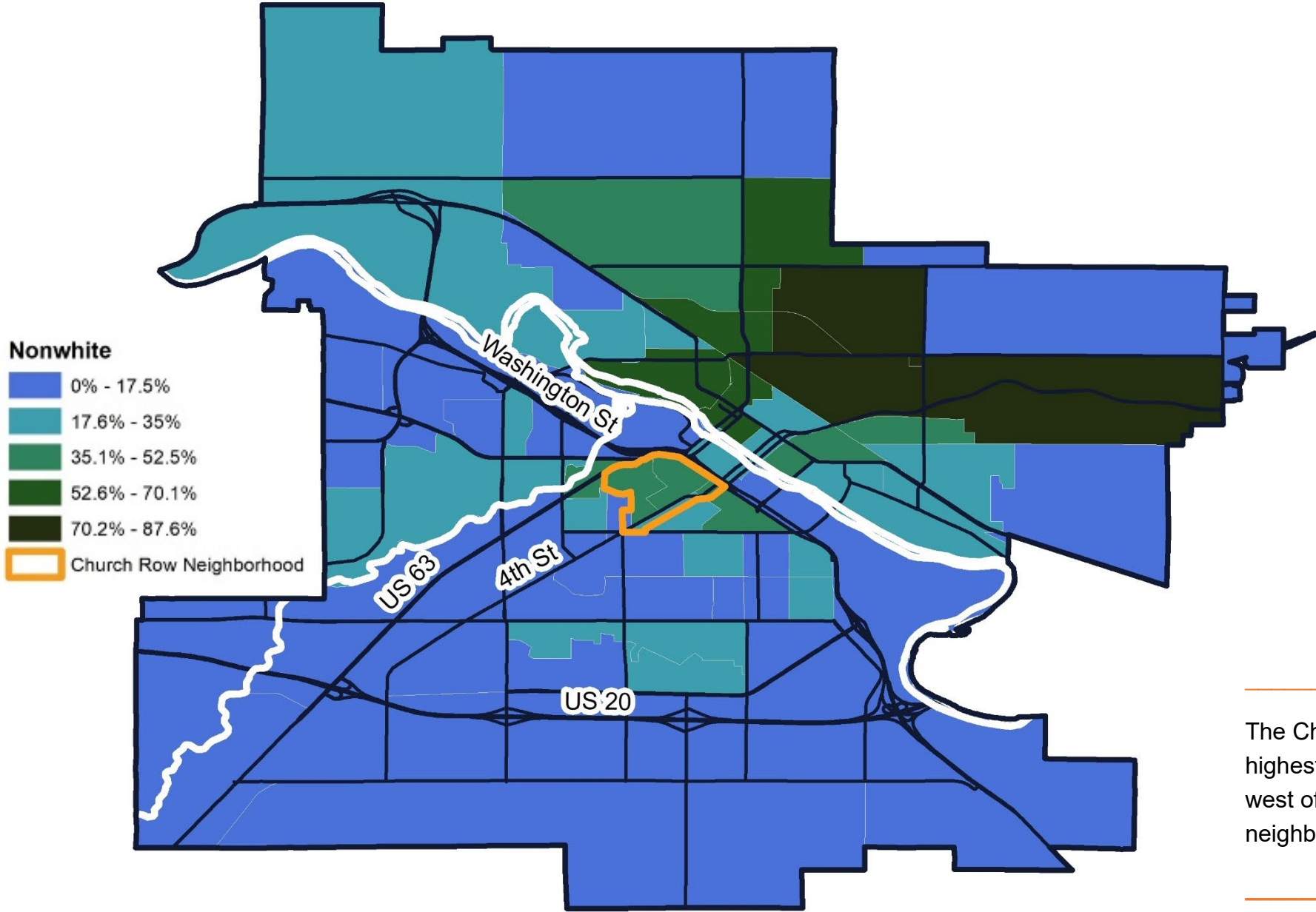
The Church Row Neighborhood is the heart of the Asian population in Waterloo. Roughly 19.0% of the neighborhood residents are Asian.

MAP 2.2 – 2018 BLACK POPULATION (SOURCE: 2018 ACS 5 YEAR ESTIMATES)



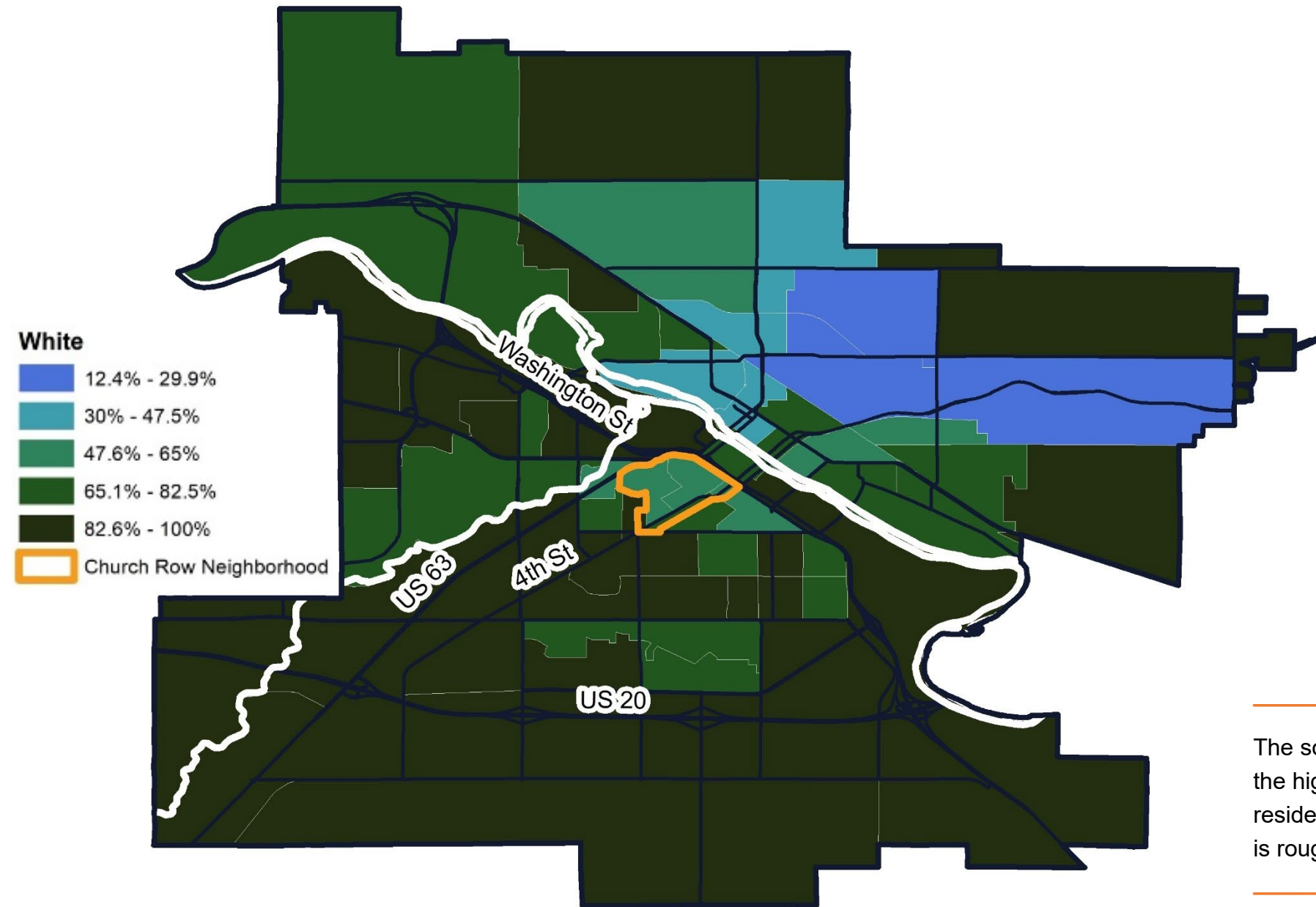
The eastern portion of Waterloo has the highest concentration of Black residents. Roughly 17.7% of the Church Row Neighborhood residents are Black.

MAP 2.3 – 2018 NONWHITE POPULATION (SOURCE: 2018 ACS 5 YEAR ESTIMATES)



The Church Row Neighborhood has the highest percentage of Nonwhite residents west of the Cedar River. Roughly 46.8% of neighborhood residents are Nonwhite.

MAP 2.4 – WHITE POPULATION (SOURCE: 2018 ACS 5 YEAR)



Of all Church Row residents 25 years of age and over, 24% did not graduate from high school, which is 12 percentage points more than the Waterloo average.¹⁶ The Church Row Neighborhood provides housing for many refugees and migrants who lack traditional educational degrees but who have overcome many obstacles. Therefore, the fact that the Church Row Neighborhood has lower educational attainment than Waterloo is not unexpected.

The neighborhood has more than twice as many people per capita as Waterloo who have not completed high school, 24.0% versus 11.9%. The neighborhood has a similar number of people whose highest education is high school or equivalent. Beyond high school, the proportion of the Church Row Neighborhood residents with a completed higher education is lower than that of Waterloo's. However, the Church Row Neighborhood has a higher proportion of people with "some college education" than Waterloo but has fewer bachelor's, master's, professional, and doctorate degree earners.

TABLE 2.1 – 2018 POVERTY STATUS OF CHURCH ROW NEIGHBORHOOD FAMILIES (SOURCE: 2018 ACS 5 YEAR ESTIMATES)

	Church Row Neighborhood		Waterloo	
Population 25 Years and Over	1,906	100%	45,339	100%
Less than High School	458	24.0%	5,371	11.9%
High School Graduate (or Equivalent)	606	31.8%	14,774	32.6%
Some College	686	36.0%	14,688	32.4%
Bachelor's Degree	127	6.7%	7,360	16.2%
Master's Degree	20	1.1%	2,149	4.7%
Professional School Degree	0	0.0%	555	1.2%
Doctorate Degree	9	0.5%	442	1.0%

In 2018, the neighborhood had a median annual income of \$29,250, which is \$17,047 less than Waterloo's median income. Roughly 31.8% of residents live below the poverty line, and female single-family households make up 25.1% of those below the poverty line.

TABLE 2.1 – 2018 EDUCATIONAL ATTAINMENT (SOURCE: 2018 ACS 5 YEAR ESTIMATES)

Total Families: 714	714	100%
Income Below Poverty Level:	227	31.8%
Married Couple Family: with Related Child Living Below Poverty Level	29	4.1%
Married Couple Family: No Related Children Under 18 Years	19	2.7%
Female Householder, No Husband Present:	179	25.1%
With Related Children Under 18 Years	143	20.0%
No Related Children Under 18 Years	36	5.0%
Income At or Above Poverty Level	487	68.2%

Zoning

The City of Waterloo uses its zoning regulations to specify what use is currently allowed on each parcel, and to outline design and development guidelines for those intended uses. The majority of parcels in the Church Row Neighborhood are zoned R-3 and R-4 (multi-family or less residential), with R-2 just along the west side of Sullivan Ave. The parcels along U.S. Highway 218 and W. 6th Street are primarily C-2 (commercial) and C-Z (conditional/mixed-use) zones. There are a few C-1 (neighborhood commercial) parcels that dot the Church Row Neighborhood. There is a single parcel zoned M-1 (light industrial) where University Avenue and Washington Street meet.

Under Zoning Ordinance No. 5079, the Church Row Neighborhood includes six zoning districts with the following regulations:

R-3 Multiple Residence District: Permits multi-family dwellings, condominiums, row housing, or anything less dense than that. Special Permits authorize various non-rental or owned housing types and private uses.

R-4 Multiple Residence District: Allows for any use permitted in the R-3 District regulations, and funeral homes and mortuaries, rehabilitation centers, group homes (voluntary unsupervised, involuntary supervised), professional offices, tourist homes, and recording studios.

C-1 Neighborhood Commercial District: Consists of any permitted use in the R-4 District regulations, in addition to any retail business, service establishment, or professional office space. These regulations include establishments for limited alcohol sales use, and exclude fireworks sales, delayed deposit services, pawnbrokers, and freestanding commercial parking.

C-2 Commercial District: Permits any building type permitted in the C-1 District, and adult and non-limited alcohol sales uses authorized by Special Permit. Other uses permitted include animal hospitals and veterinary clinics, automobile/motorcycle/trailer and farm implement establishments, clothes dry cleaning or dyeing establishments, commercial and private recreational facilities, contractor businesses, department stores, drinking establishments. Various other commercial uses for temporary lodging, storage,

retail, food service, and those exclusions stated under C-1 District regulations are also permitted.

C-Z Conditional Zoning District: Conditional Zoning may apply only to those cases which propose changing the zoning from an “R” Classification to a “C” or “S” Classification, a “C” to an “M” Classification, and those changes that will occur within each individual “R,” “C” or “M” grouping.

M-1 Light Industrial District: Comprises of any permitted use in the C-3 District with exceptions, as well as any low-intensity industrial use. This list of permitted industrial uses includes but is not limited to automobile assembly, bakeries and perishables manufacturing, heavy equipment storage, metalworking shops, various manufacture/assembly establishments, recycling or junkyards, sales auctions, delayed deposit services, fireworks sales, and any uses accessory and incidental to a permitted principal use.

Vacant or neglected parcels can be made available for new and rehabilitated residential development in accordance with the zoning ordinance. The City of Waterloo has a list of vacant buildable lots and a list of houses that have been taken by the city under Iowa Code Chapter 657A.¹⁷ The Church Row Neighborhood contains several vacant parcels, and every year new parcels are added to the list of properties qualifying for rehabilitation using 657A. Iowa Code Chapter 657A allows a city to confiscate abandoned or unsafe residential properties and have them rehabilitated before being placed back on the housing market. The City of Waterloo plans to utilize this code for several properties within the Church Row Neighborhood.

This becomes an opportunity for new and rehabilitative residential development to take place, which could provide better living conditions and the possibility of homeownership for the neighborhood’s low-income residents. Currently, very few of the available vacant parcels meet the modern minimum lot area requirement for residential development according to the zoning ordinance. However, since they are historical record lots, new development is allowed if the building design fits the smaller parcel size.

MAP 2.5 – CHURCH ROW ZONING (SOURCE: BLACK HAWK COUNTY ASSESSOR)





Section 3 Planning Process

The Church Row Neighborhood planning process, outlined in Figure 3.1, started in September by assessing various neighborhood plans such as Detroit’s Campau-Davison-Banglatown, a diverse low-income neighborhood, to understand scope, strengths, and weakness of various approaches to neighborhood planning. The City of Waterloo Public Library’s archives and the Grout Museum provided opportunities for research about the Church Row Neighborhood’s history and how it has changed over time. Relevant past and present city planning documents and reports were analyzed to understand previous planning activities in Church Row and to discern their effectiveness.

FIGURE 3.1 – PLANNING PROCESS TIMELINE (SOURCE: AUTHORS)



To understand current demographics of the neighborhood, analysis of the U.S. Census, the American Community Survey, and parcel level data was done. Community engagement started in October 2020 to establish assets, challenges, and a vision for the neighborhood which will be shown in greater detail below. In December, initial findings were summarized.

In Spring 2021, the Church Row Neighborhood Planning Team took steps similar as in Fall 2020, with research and public engagement to formulate recommendations. In January, research of case studies and best practices for neighborhood planning was done to inform recommendations to reach the plan’s goals. A second round of public engagement was done where the public gave input on recommendations. In April, recommendations were finalized, and the Church Row Neighborhood Plan was submitted in early May.

Community Engagement

Community engagement was a vital part of the Church Row Neighborhood Plan in order to bring in the voice and vision of neighborhood residents and stakeholders. Greater participation can bring about a greater sense of ownership among residents and can indicate greater determination and visibility for residents.

Due to the public health crisis during the COVID-19 pandemic, the Church Row Planning Team canceled all in-person public engagement during the Fall of 2020. Black Hawk County reported unsafe conditions for in-person gatherings, so the Church Row Neighborhood Planning Team conducted meetings virtually. The circumstances of the COVID-19 pandemic required the Church Row Neighborhood Planning Team to utilize alternative outreach methods. These outreach tools included developing a website (Figure 3.3) and Facebook group (Figure 3.4) about the Church Row Neighborhood Plan. The Church Row Neighborhood Planning Team built these tools to communicate and connect with residents in the neighborhood. Marketing materials were developed with the Church Row Neighborhood Plan design (Figure 3.2) to be used during the process of developing this plan.

FIGURE 3.2 – CHURCH ROW NEIGHBORHOOD PLAN LOGO (SOURCE: AUTHORS)



FIGURE 3.3 – CHURCH ROW NEIGHBORHOOD PLAN WEBSITE (SOURCE: AUTHORS)

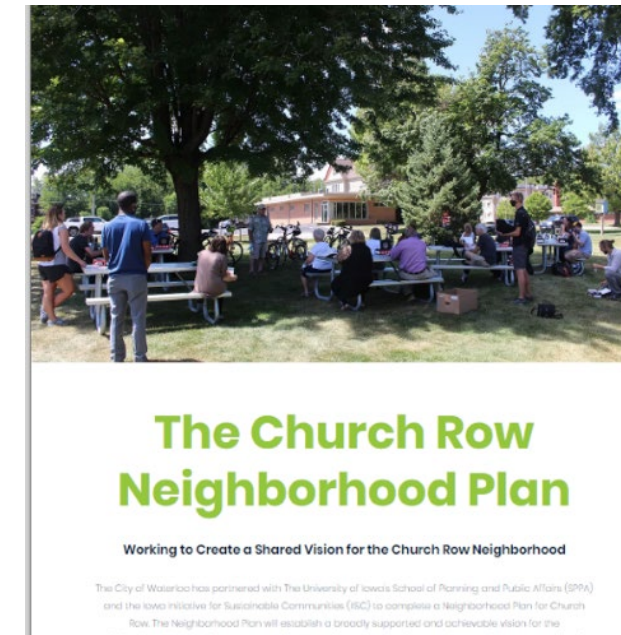
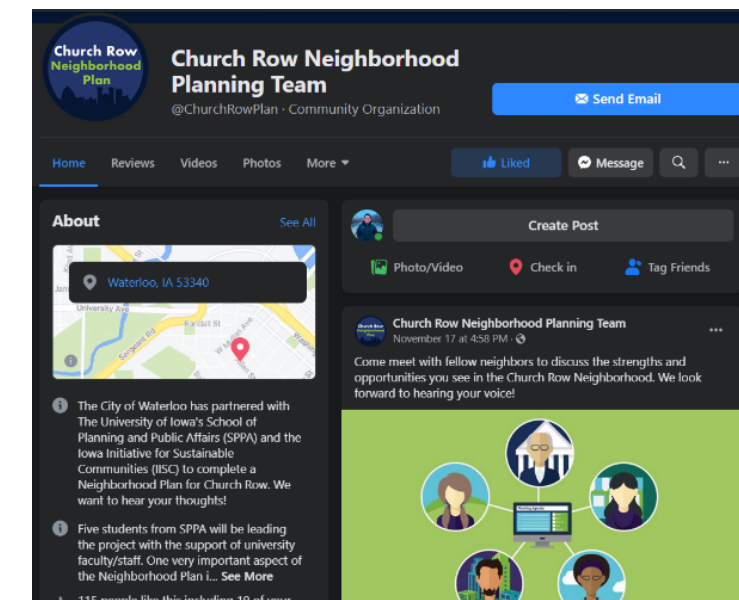


FIGURE 3.4 – CHURCH ROW NEIGHBORHOOD PLAN FACEBOOK PAGE (SOURCE: AUTHORS)



Engagement by the Numbers

38

TOTAL PEOPLE ENGAGED

35

FOCUS GROUP PARTICIPANTS

11

EVENT PARTICIPANTS

4

VIRTUAL EVENTS

1,424

POSTCARDS SENT

125

EVENT FLYERS DISTRIBUTED

267

WEBSITE VISITS

229

FACEBOOK POST INTERACTIONS

Stakeholder Engagement

The first community engagement approach involved conversations with key stakeholders. Stakeholders were identified as people and organizations that live, work, or have a vested interest in the Church Row Neighborhood's development and growth. The Church Row Neighborhood Planning Team conducted these meetings as small focus groups and individual interviews with community members who shared an interest. During the fall, the discussions were about assets and problems in the neighborhood related to their specific knowledge. During the spring, the stakeholder discussions were about input on the planning team's proposed recommendations.

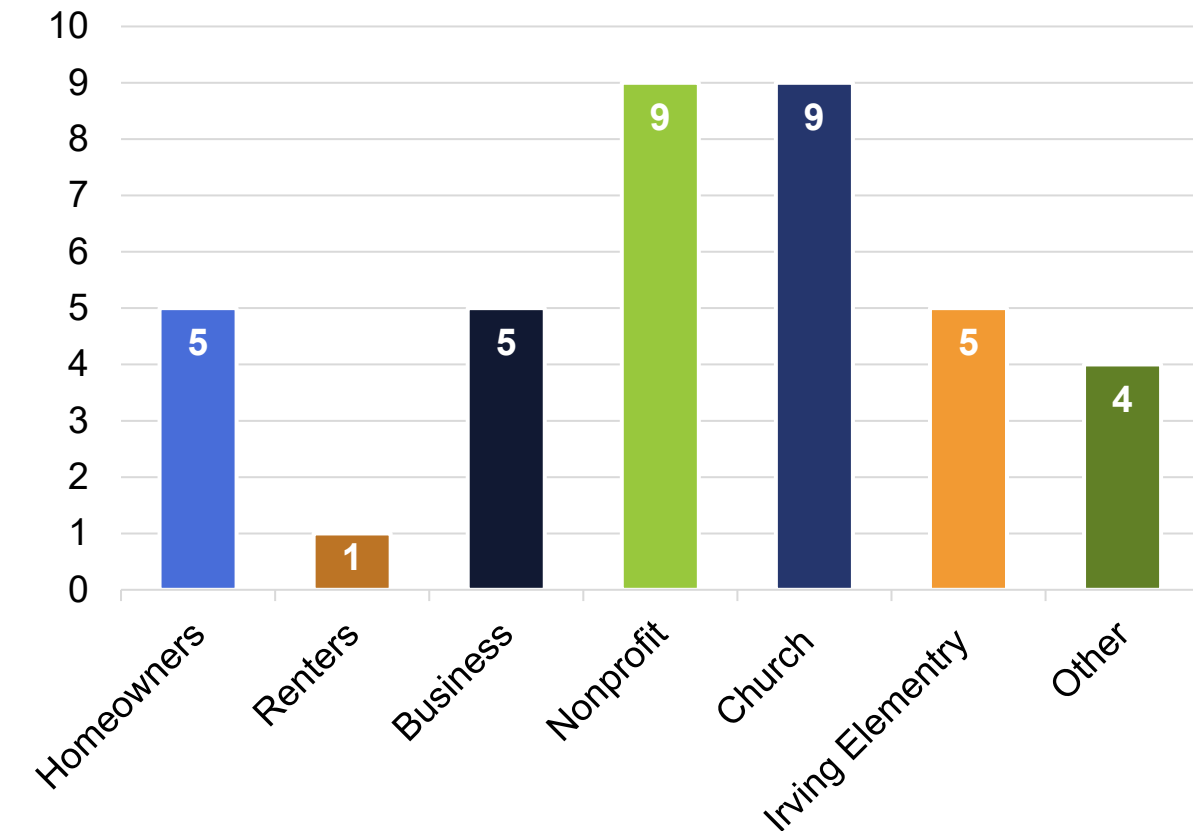
In total, the Church Row Neighborhood Planning Team engaged with 38 stakeholders. The affiliations of all of the engagement participants are highlighted in Figure 3.5.

While the stakeholder groups offered perspectives and information that informed the development of the plan, they were not representative of the entire Church Row Neighborhood community. A notable disparity in the breakdown of participant information is shown in Figure 3.5 where the single renter participant is not representative of a much larger renter population that makes up the neighborhood. However, the information gained during the visioning sessions provided valuable feedback about strategies to support the diverse group of residents within Church Row.

Of the 38 total people engaged, 6 were residents of Church Row, including 5 homeowners and 1 renter. The racial make-up of the stakeholders was 82% White, 3% Black, and 7% of Asian descent. The race of the remaining 8% of participants that engaged with the Church Row Neighborhood Planning Team via website comments was not collected.

Despite efforts to reach a diverse group of residents, all of the Church Row residents that provided input during the planning process were White. White residents make up just 53.2% of the neighborhood population. Future stakeholder engagement should prioritize efforts to obtain better representation from the neighborhood's minority groups.

FIGURE 3.5 – PARTICIPANT AFFILIATIONS (SOURCE: AUTHORS)



Stakeholder Input and Challenges

Stakeholder input on the assets and challenges in the neighborhood are categorized by focus area. Many assets and concerns were brought up by multiple stakeholders who often echoed each other's concerns.

Stakeholders representing government organizations were the City of Waterloo Planning and Zoning, the Waterloo Public Library, Waterloo Commission on Human Rights, and Irving Elementary School. From nonprofits the team had the Church Row Coalition, Habitat for Humanity, Grin & Grow, House of Hope, EMBARC, and the Grout Museum District. From the business community the team heard from Locke Funeral Home, and Bonita Things Quality Consignment. From property owners the team heard from Rockstar Realty Co.

Stakeholder input is summarized below.

History and Quality of life

The Church Row Neighborhood has many cultural treasures. These assets include Dr. Martin Luther King Jr.'s historic 1959 visit to the Church Row Neighborhood, the Grout Museum District, Washington Park, a central location, and the diverse cultures who call this neighborhood their home. Stakeholders shared their perceptions that many of these assets were underrecognized by the public at large.

The neighborhood's central location provides easy access to people traveling on US Highway 218, with the Grout Museum and Washington Park both being visible from the highway. This same location and transportation infrastructure that makes the neighborhood accessible from the highways makes it difficult for the Church Row Neighborhood residents to access downtown, large public parks such as Hope Martin Memorial Park, and larger retail and shopping options.

Church Row Neighborhood stakeholders consider Irving Elementary an integral part of the neighborhood, as it provides education and vital outreach to parents, especially for non-English speakers. The school does its best to provide basic cleaning supplies to

families who cannot afford them. Irving Elementary brought up concerns about the lack of large public parks, and inadequate public play facilities for neighborhood children. This lack of public facilities along with the perceived safety issues effect children in the neighborhood, particularly their ability to play outside.

Housing

As an older and historic neighborhood, Church Row has a large amount of relatively old buildings. The City of Waterloo offers many programs, such as lead paint remediation, however, a perception exist that some landlords deliberately do not take advantage of the programs in order to avoid inspections of their properties by city staff. The neighborhood also has numerous vacant lots. The City of Waterloo has been generous in its use of variances to make sure that small historic lots can be redeveloped. Stakeholders generally expressed interest in seeing higher homeownership rates, which they felt could help stabilize the neighborhood.

Stakeholders noted that the City has insufficient staffing for code enforcement and rental inspections, which can lead to health, safety, and welfare concerns for residents. Illegally subdivided houses within the neighborhood is a concern. Housing insecurities for low-income residents was a common thread throughout the stakeholder meetings, and many stated that some landlords delay needed home repairs. Stakeholders expressed concern that residents, particularly migrants and refugees, may lack knowledge of their rights and fear retribution when report problems to the City. Insufficient access to cleaning supplies due to low incomes was also mentioned.

Economic and Institutional Development

The churches in the neighborhood often work in collaboration with the nonprofits, schools, and businesses in the area on projects such as Habitat for Humanity home builds, child care services, and food pantries. Many of the churches offer various non-English language religious services. However, the majority of congregation members live outside the Church Row Neighborhood.

Businesses along 4th and 5th Street noted their easy access for Waterloo-Cedar Falls area residents and relatively inexpensive rent of the neighborhood as an advantage. The City of Waterloo expressed a desire to increase minority owned businesses and reduce barriers for minority entrepreneurs and developers. Businesses owners expressed worries about customer’s perception due to litter along streets.

Stakeholders expressed concerns about insufficient access to affordable healthy food due to supermarkets being located far from the neighborhood and residents having low incomes. Access to healthcare was a similar concern. Stakeholders also expressed a concern regarding the lack cohesion amongst nonprofits both in the neighborhood and in Waterloo.

FIGURE 3.6 – THE CHURCH ROW PLANNING TEAM’S FIRST INTRODUCTION TO MANY OF THE STAKEHOLDERS IN AUGUST 2020 (SOURCE: AUTHORS)



Community Visioning Meetings

The second series of community engagement events entailed neighborhood-wide visioning meetings run in partnership with Iowa Heartland Habitat for Humanity and the Church Row Historic Neighborhood Association, a neighborhood advocacy group comprised of homeowners. Heartland Habitat for Humanity and the Church Row Historic Neighborhood Association have organized a neighborhood coalition to help Habitat focus their neighborhood revitalization efforts on the Church Row Neighborhood. Along with the Church Row Neighborhood Planning Team, the organizations shared their visions and missions, identifying opportunities to complement each other's efforts and maximize positive outcomes for the neighborhood.

The Church Row Neighborhood Planning Team held five visioning sessions during the week of November 15th, 2020, that would allow multiple opportunities for residents and stakeholders to attend. Meetings were open to all residents, but specific sessions were chosen at times that should work for various groups in the neighborhood. To encourage participation in visioning meetings, the Planning Team designed and mailed postcards to all Church Row residential addresses. Iowa Heartland Habitat for Humanity funded the postcard invitation printing and mailing.

In consideration of various work schedules, the five sessions were held at different times of the day: Sunday at 3pm, a time when many of the Burmese population are not working; Tuesday 12pm, over the lunch hour for many in the business community; Wednesday and Thursday at 7pm after 9-5 shifts; and Saturday at 10am for those with weekend availability. Because of COVID restrictions, the visioning meetings were hosted online via Zoom.

Despite considerable efforts to attract residents, only eleven people attended the visioning meetings. The makeup of participants did not prove representative of the neighborhood. All were white, with 1 renter, 5 homeowners, and the remaining affiliated with churches and nonprofits. Nonetheless, participants offered a lot of useful input for the neighborhood vision.

Guided conversations focused on what participants they liked about the neighborhood, the challenges they faced in the neighborhood, and their visions and dreams for the neighborhood. An asset mapping exercise, Figure 3.7, asked residents where they saw

people gather and where they would like to see public art and allowed participants to show those areas on the map. These exercises helped residents give us a glimpse at how they would like their neighborhood to look and function in the future. Participants shared ideas using the online collaboration platform Mural (figure 3.7).

FIGURE 3.7 – MURAL AND ASSET MAP ACTIVITIES (SOURCE: AUTHORS)



Assets

Church Row Neighborhood residents were themselves one of the most frequently noted assets of the neighborhood. Participants continued to voice that the neighborhood’s diversity, friendliness, and mutual aid were strengths of the neighborhood. The Church Row Neighborhood’s proximity to downtown Waterloo and its historical nature and buildings were recognized and valued. The churches were considered an integral asset for their services to the neighborhood and offer space for community events. Irving Elementary provides critical services to community members, especially children, and their families. Participants discussed the benefits of Washington Park as a location for neighborhood gatherings and as an attraction for those living within and outside the Church Row Neighborhood. Many valued the contributions and involvement of the local businesses in the neighborhood as well.

Challenges

The Church Row neighborhood residents expressed their feeling of being isolated from the rest of Waterloo due to Highway 218 and Sergeant Road alongside the west and fast-moving one-way streets of W. 4th and W. 5th on the neighborhood’s southern section. These streets created an unfriendly pedestrian and bicycling environment within the neighborhood, especially when traveling outside the area. Access to food, pharmacies, healthcare, and restaurants poses significant difficulty for residents. General concerns about traffic, lighting, and sidewalks add to this challenge. Participants also discussed challenges related to property aesthetics; many attributed this to a potential lack of care by property owners. Another noted challenge centered on the perceived sense of insecurity affecting how children and families interact with the neighborhood. Some noted that potential disinvestment in the area could be exacerbating many of these challenges. There had been an expression of concern that renters in the neighborhood (and in Waterloo) lacked knowledge of their legal rights.

Dreams for the Future

Many of the participant’s dreams and visions for the future related to wanting a more connected community within the neighborhood. Through this connection, participants expressed a desire for neighbors to know one another and work together to better the Church Row Neighborhood. Many of the residents’ dreams were highlighted when asked what adjectives they hope people would use to describe the Church Row Neighborhood in the future; see Figure 3.12. Participants desired additional amenities like a grocery store, pharmacy, restaurants, parks, community gardens, and public art. The dream of having a “little village” within the borders of Church Row excited many of the participants.

FIGURE 3.8 – VIRTUAL VISIONING MEETING PARTICIPANTS (SOURCE: AUTHORS)



FIGURE 3.9 – SAMPLE OF PARTICIPANT ANSWERS FROM ASSET MURAL ACTIVITY (SOURCE: AUTHORS)

Close to Downtown	City services	Diversity	People in neighborhood help out	Church involvement	ethnic diversity in neighborhood	diverse income backgrounds	diverse families	Historical aspect of neighborhood
Parks	Churches remain	Elementary school	Development	Belmont	"Little City"	Mixed Use	Funeral Homes	Businesses contribute - involvement
Walkability	friendliness of neighbors	Neighbors step up	mixed use / mixed income / diversity	pedestrian traffic (3rd, 4th, 5th street in particular)	Other rehabed homes	More Habitat homes		

FIGURE 3.10 – VIRTUAL VISIONING MEETING PARTICIPANTS (SOURCE: AUTHORS)



FIGURE 3.11 – ASSET MAP ANNOTATED WITH PARTICIPANT ANSWERS TO “WHERE DO PEOPLE SOCIALIZE?” (SOURCE: AUTHORS)



FIGURE 3.12 – WORDS RESIDENTS USED WHEN ASKED “WHAT ADJECTIVES DO YOU WANT PEOPLE TO USE WHEN DESCRIBING CHURCH ROW?”
(SOURCE: AUTHORS)





Section 4
Focus Area –
Housing

Home can be many things to different people. The common definitions of a home include a structure or dwelling that offers shelter and security such as a house. A house is a primary setting for family and domestic life. This includes a place to shelter, gather, grow, build memories, and sustain a livelihood that is the cornerstone of any community.

Church Row has a wide range of housing styles and structure types, which provide several options for living accommodations. People may occupy a home as renters or homeowners. For renters, there is flexibility to live in an area until an opportunity may open up, such as affordable rent elsewhere or moving for a job. Renters also provide a valuable source of income to property owners. For homeowners, owning property can support upward economic mobility and financial security in the form of home equity.

The housing stock reflects the history of the neighborhood. The Church Row Neighborhood was built out during the early 20th century, so it is not surprising to find century-old homes still being used today. The diverse housing stock is also reflects the diverse people who have made the Church Row Neighborhood their home.

This section will provide housing data for the Church Row Neighborhood, including housing types, quality, tenure, costs, and affordability.

DID YOU KNOW?

In 2021, the John Deere Foundation gave out its largest grant any organization in Waterloo has seen from the company. The Iowa Heartland Habitat for Humanity will receive \$2 million to help better housing in the Church Row Neighborhood.

Housing Type

The Church Row Neighborhood has a diverse selection of Waterloo's early 20th century houses, which give this area some historic charm. The houses in the neighborhood consist of mostly two-story single-family houses built with wood frame construction in the late Victorian style and variations of the American Four-Square styles. Some homes were constructed in the more ornate Italianate style. The remaining single-family homes are one-story bungalows made of wood and brick. Alleyways are prevalent throughout the neighborhood, with garages often located in the back of the homes rather than front facing garages with driveways.

Multi-family dwellings in the neighborhood include duplexes, townhomes, rowhouses, and large apartment buildings. Large apartment buildings in the neighborhood vary based on the size and age of the building. Row housing found in the Church Row Neighborhood provides a unique feature not common in many midwestern cities. Most of the row housing in the Church Row Neighborhood remains located on Belmont Avenue, Oaklawn Avenue, and Locust Street in the neighborhood's northwest portion. Today, row houses have increased in popularity and housing trends for desirability. Figures 4.2 through 4.5 illustrate for examples of the housing types in the neighborhood.

The population density for the Church Row Neighborhood is 6,341 people per square mile, and the neighborhood encompasses 0.54 square miles. The population density in this area remains significantly higher than the population density of Waterloo, Iowa, and Black Hawk County. Within the Church Row Neighborhood, there are 1,483 housing units.

FIGURE 4.1 – CHURCH ROW NEIGHBORHOOD AMERICAN FOUR SQUARE STYLE HOUSE (SOURCE: AUTHORS)



FIGURE 4.3 – CHURCH ROW NEIGHBORHOOD BRICK ROWHOUSES (SOURCE: AUTHORS)



FIGURE 4.2 – AMERICAN FOUR SQUARE STYLE HOUSE (SOURCE: AUTHORS)



FIGURE 4.4 – CHURCH ROW NEIGHBORHOOD VICTORIAN STYLE HOUSE (SOURCE: AUTHORS)

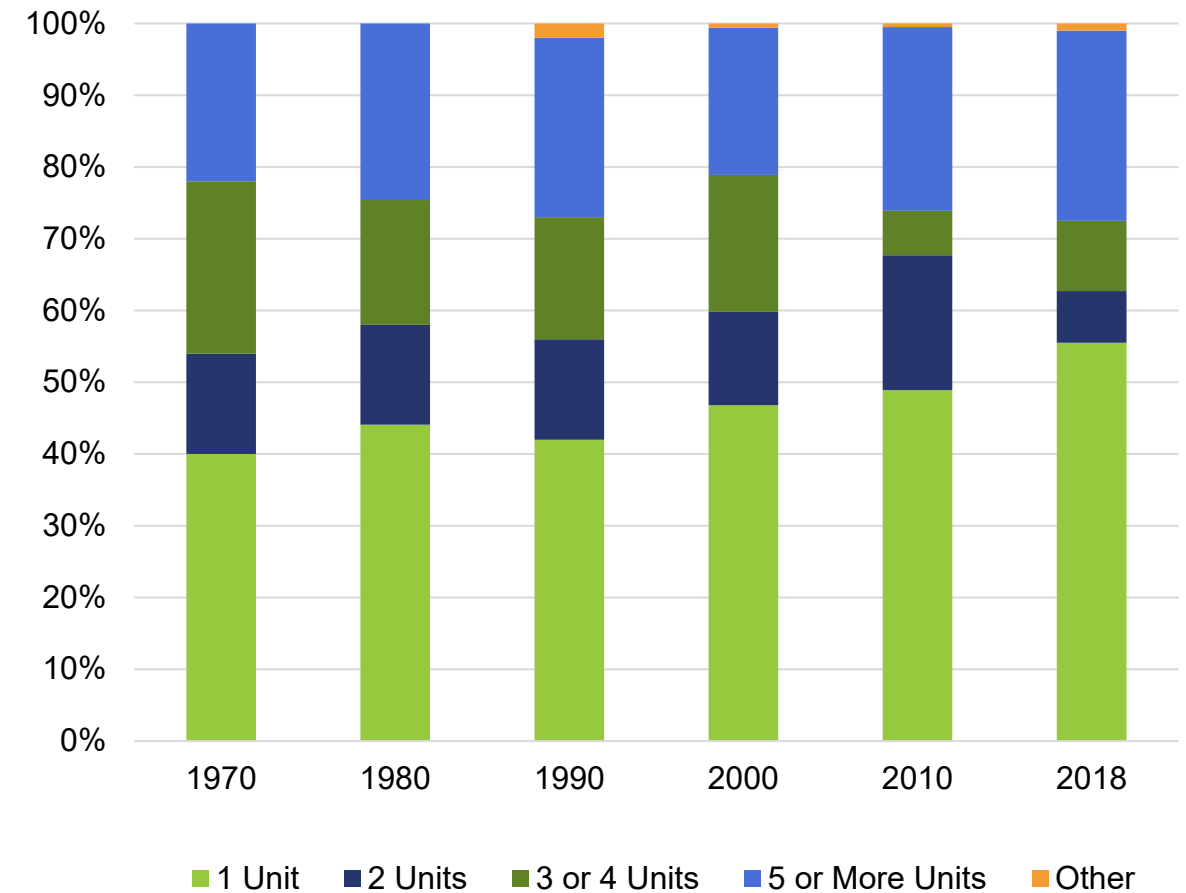


Table 4.1 shows that most homes were built before 1939, with almost new development in recent years. Figure 4.1 shows trends in housing units per structure in the last 50 years in the neighborhood. In 2018, single unit houses made up 56% and 2-unit homes or duplexes made up 7% of houses. While the proportion of single unit houses increased from 2010, the proportion of 2-unit houses was less in 2018 than 2010. Since there has not been much new development in recent years, this decline in 2-unit housing structures may be due to housing unit conversions from 2-unit into 1-unit housing.

TABLE 4.1 – HOUSING IN THE CHURCH ROW NEIGHBORHOOD (SOURCE: 2018 ACS 5 YEAR ESTIMATES)

Year Built	Percentage of Housing Stock
2014 or later	1%
2010 to 2013	0%
2000 to 2009	0%
1990 to 1999	1%
1980 to 1989	4%
1970 to 1979	6%
1960 to 1969	24%
1950 to 1959	1%
1940 to 1949	4%
1939 or earlier	59%

FIGURE 4.5 – HOUSING UNITS IN STRUCTURE 1970-2018 (SOURCE: 2018 ACS 5 YEAR ESTIMATES)



Housing Tenure

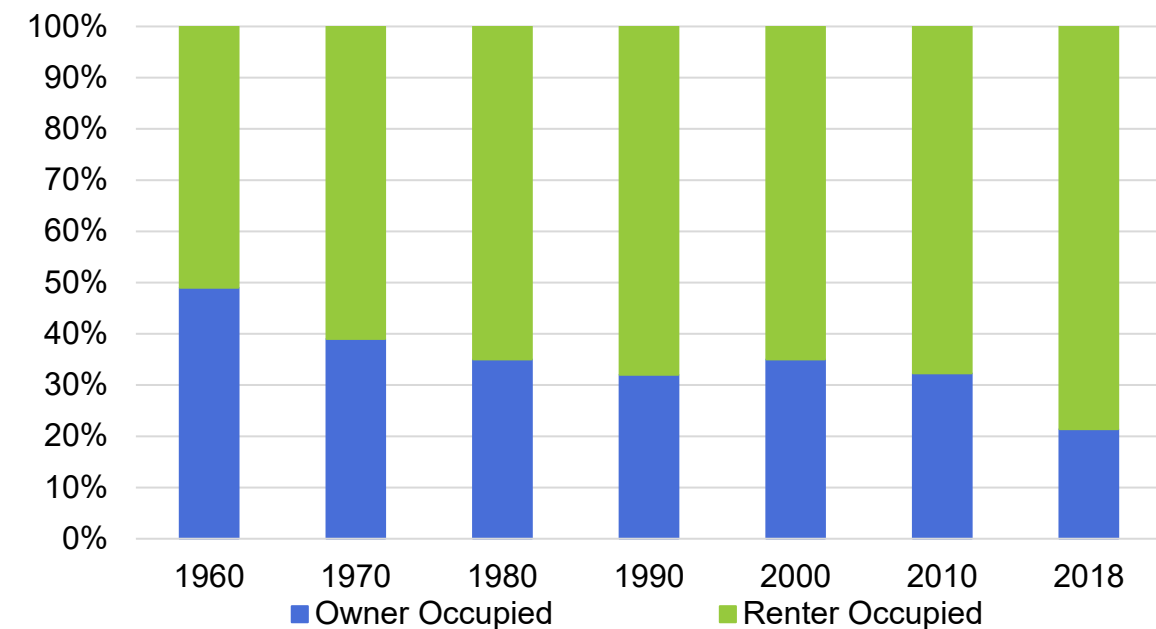
As shown in Figure 4.6, housing tenure has shifted away from owner-occupied over the last 60 years. The percentage of owner-occupied and renter-occupied units in the Church Row neighborhood in 2018 was 21% and 79%, respectively.

Map 4.1 highlights that the Church Row Neighborhood has one of the highest proportions of renters in Waterloo. Although the Church Row Neighborhood encompasses 0.6% of Waterloo’s land area, it contains 32% of all multi-residential parcels.

Table 4.2 shows the Church Row vacancy rates in 2018. The number of vacant housing units in the Church Row Neighborhood dropped between 2010 to 2018. The housing vacancy rates dropped from 18.1% to 16.9%. Of the 16.9% vacant units in 2018, 60.2% of them were rental units, while the remaining 39.8% were classified as “other vacant”.

According to the American Community Survey, reasons for a housing unit to be labeled vacant would be that no one lives in the unit and the owner chooses not to sell, the owner is using the unit for storage, or the owner is elderly and living in a nursing home or with family members. Additional reasons could be that the unit is being held for settlement of an estate, being repaired or renovated, or is being foreclosed.

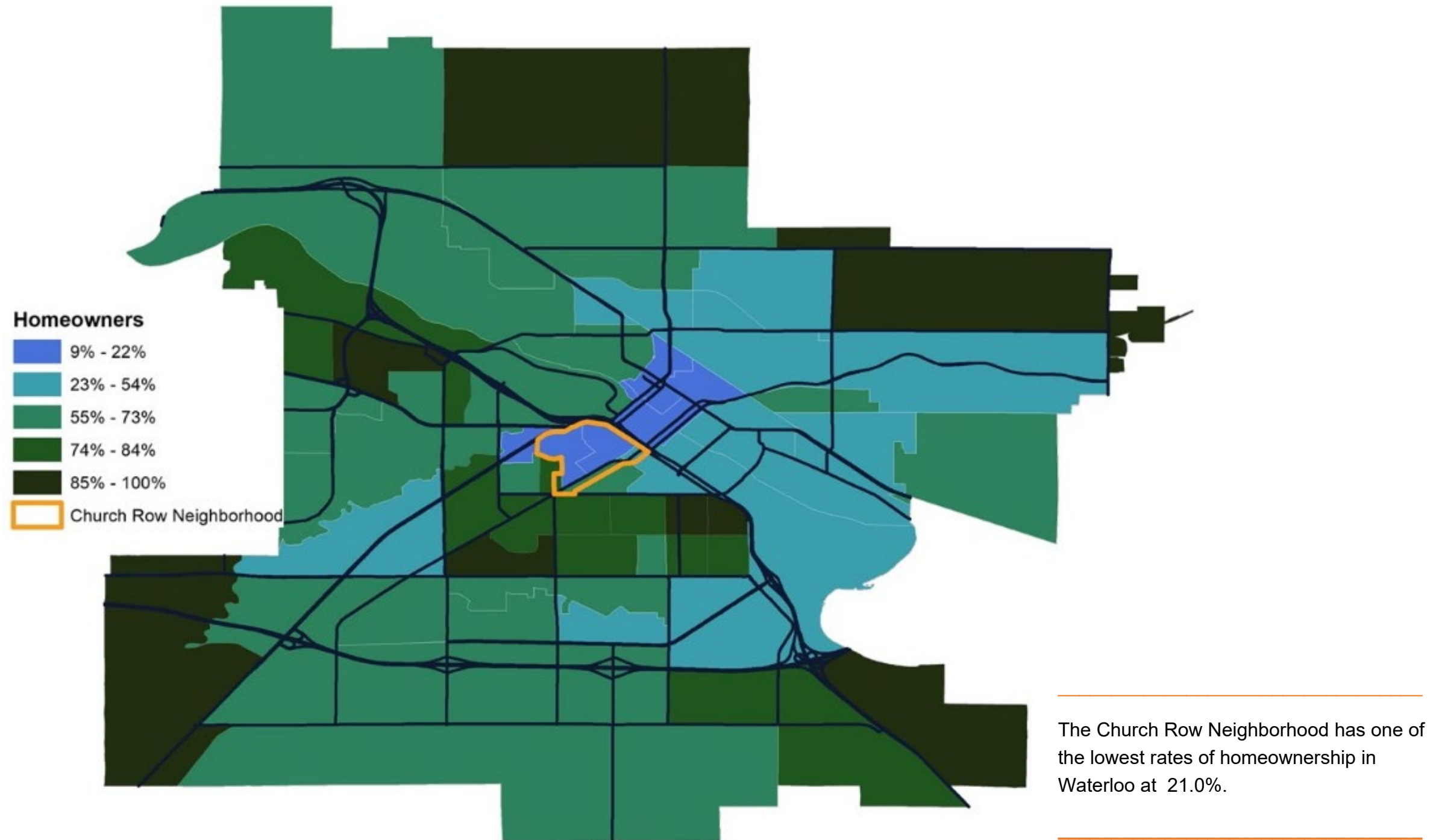
FIGURE 4.6 – CHURCH ROW NEIGHBORHOOD HOUSING TENURE 1960-2018 (SOURCE: 2018 ACS 5 YEAR ESTIMATES)



	2010		2018	
	Percent of Units	Number of Units	Percent of Units	Number of Units
Total Vacant	18.1%	281	16.9%	251
For Rent	56.6%	159	60.2%	151
For Sale Only	14.6%	41	0.0%	0
Other Vacant	28.8%	81	39.8%	100

TABLE 4.2 – VACANCY RATE 2010 & 2018 (SOURCE: 2010 & 2018 ACS 5 YEAR ESTIMATES)

MAP 4.1 – OWNER OCCUPIED HOUSING 2018 (SOURCE: 2018 AMERICAN COMMUNITY SURVEY 5 YEAR ESTIMATES)



Quality of Housing

The Church Row Neighborhood contains a variety of homes that range from high quality well maintained historic properties to uninhabitable properties. The well-kept historic homes provide a connection to Waterloo's past where stylish ornate building designs celebrated personal taste and a hope to a prosperous future.

According to the 2019 Analysis of Impediments to Fair Housing, Waterloo has a growing housing stock that is starting to become aged. The report states that nearly 82% of Waterloo homes were built before 1978.¹⁸ This year is significant since federal regulations restricted the use of lead in paint. Homes built prior to this may still have lead paint which is a toxin that must be removed and disposed of properly. The U.S. Department of Housing and Urban Development of Lead Hazard Control and Healthy Homes states that exposure and ingestion of lead in the paint due to peeling and dust are especially harmful to children, which can cause damage to vital organs and developmental issues.

The City of Waterloo's Community Development has a Healthy Homes Initiative that raises awareness of toxins in housing maintenance and its impacts on health, especially for vulnerable populations. The large aging housing stock in the Church Row Neighborhood would indicate that there are hazards to consider for residents' health. Lead paint, asbestos, radon, and mold are common problems that affect older homes. These hazards lead to respiratory and cardiovascular diseases, allergies, asthma, lead poisoning, chronic illnesses.

For residential energy use in the neighborhood, most homes (53.9%) heat their homes with gas (utility, bottled, tank, or LP gas). The remainder of homes in the Church Row Neighborhood heat with electricity. Gas is more affordable than electricity as a home heating fuel, so homes in this area have a cost advantage with this utility. However, energy use remains a cost burden that disproportionately impacts low-income households. Higher heating/cooling costs due to poor insulation or less energy-efficient appliances remain a more common malady within older housing.

With the large number of rental properties, many renters in the neighborhood may be unaware of their rights under the law. The City of Waterloo depends upon resident complaints to initiate investigations of rental misconduct by landlords. Whether they be homeowners or renters, the protection of Waterloo residents must remain paramount for the city. Ten percent of the surveyed community members in Waterloo reported having personally experienced housing discrimination.¹⁹ While some residents had filed complaints relating to housing discrimination, many did not. Of those surveyed, "44% claimed that they did not think it would do any good, 11% did not know how to file a report, and 16% did not know that discrimination was in violation of the law."²⁰

Residents often deal with situations where they may not know their guaranteed legal rights. When residents are renters, they may be subjected to illegal clauses and policies by landlords. Given the ethno-linguistic diversity within the context of the Church Row Neighborhood, renters may face multiple obstacles in learning about their legal rights as tenants and residents. Historically, Waterloo displaced people while engaging in urban renewal projects. The report, *Waterloo's Unfinished Business* (1967) provides historic documentation.²¹ The recommendations of 1967 remain relevant today in 2021,²² especially when considering residents' health, safety, and welfare.

One problem associated with housing concerns the City of Waterloo having one rental inspector for 9,000 rental units (with an additional 1,000 Section 8 rental units with their own inspectors). In the past, the city has had as many as six additional inspectors who operated through the auspices of the Fire Marshall. Presently, the city charges a minimum \$25 rental fee per unit. This generates a minimum of \$225,000 - \$250,000 in revenues for Waterloo, as shown in Table 4.3. Table 4.3 provides a comparison of rental units, and number of inspectors for Waterloo, and for other cities in Iowa.

TABLE 4.3 – A COMPARATIVE LOOK AT RENTAL UNITS, LICENSE REVENUE, AND RENTAL INSPECTORS AMONG SEVERAL CITIES IN IOWA (SOURCE: U.S. CENSUS; CITY INFORMATION PROVIDED BY RESPECTIVE CITY DEPARTMENTS)

	Ames	Cedar Falls	Cedar Rapids	Council Bluffs	Davenport	Iowa City	Waterloo
Population	66,258	40,983	133,562	62,166	101,590	75,130	67,328
Total # of Rental Units	15,200	3,000	21,000	7,668	17,897	40,299	9,000
# of Rental Inspectors	3	1	7	3	7	5	1
# of Rental Units per Inspector	5,067	3,000	3,000	2,556	2,557	8,060	9,000
Rental License Registration Fees	\$24-\$48 per unit depending on unit type	\$100+ every 2 years	\$50 one-time fee, then \$30+ depending on unit	\$35, \$70+, depending upon the unit	\$30 / \$40 / \$60 + / per year	\$165 + / 2 years	\$25/ unit/ year
Approx. Rental License Revenue per Year	\$364,800	\$150,000	\$1,050,000	\$268,380	\$536,910	\$3,324,668	\$225,000 ~ \$250,000

Blight in the Church Row Neighborhood

Iowa Code Section 403 defines blighted areas as places where a “substantive number of deteriorated or deteriorating structures; inadequate street layout; faulty lot size me [pose as a] menace to public health, safety, and wellness.” Blight is also defined as a “stage of depreciation, not an objective condition, which conveys the idea that blight is created over time through neglect or damaging actions”.²³

Houses that become neglected over time start to show signs of poor conditions internally and externally. Dilapidated and vacant houses or neglected empty lots have a negative impact on neighborhoods, especially nearby homeowners. Deferred repairs do not always indicate negligence on the part of a homeowner- some may not be able to afford necessary repairs or may have limited physical mobility due to a disability or age.

Disinvestment due to blighted housing affects municipal revenue. The fiscal impacts to the City of Waterloo by severely dilapidated properties include the reduction of tax revenue when a house lies vacant. When an abandoned house becomes owned by the city, any additional costs incurred until the property is resold or demolished must be paid by the city. The cost of demolishing a single-family house with a basement can range between \$9,000 and \$15,000. The local police department also spend money and resources to police vacant houses from break-ins, unlawful squatting, or vandalism.

The threat of ‘hypervacancy’ occurs when the concentration of vacant and abandoned homes can grow rapidly outward. The cycle of growing number of dilapidated homes can develop neighborhood blight that may turn into ‘hypervacancy’ which will have scarce options for revitalization without substantial costs.

Blight Study

In March 2021, the Church Row Neighborhood Planning Team conducted an in-person survey of blight indicators for all street-facing houses within the neighborhood. Following existing models and best practices, the Church Row Neighborhood Planning Team created a rating system to evaluate exterior conditions of over 900 houses. Each property got an overall score and scores for 9 specific indicators.

FIGURE 4.7 – CHURCH ROW NEIGHBORHOOD PLANNING TEAM MEMBER CONDUCTING THE BLIGHT SURVEY (SOURCE: AUTHORS)



A rating of 1 was an “excellent” condition and a rating of 5 was a “dilapidated” condition. See appendix for the rating system including examples from the neighborhood. The limitations of this study that examined blight in the Church Row Neighborhood include only exterior conditions of homes with Black Hawk County Assessor records.

There were 986 houses surveyed in the study. The results of the study are shown in the housing quality index with Figure 4.8. The conditions of houses in the Church Row. About 5% of houses in the neighborhood are dilapidated and 22% are in poor condition. Having over 25% of houses in a neighborhood be in dilapidated or poor condition poses a serious concern. These dwellings pose a health and a safety risk to their occupants as well as decrease property values of their neighbors. About 7% of houses are in excellent condition and 22% are in good condition.

FIGURE 4.8 – HOUSING QUALITY INDEX: RATING OF HOUSE CONDITION
(SOURCE: AUTHORS)

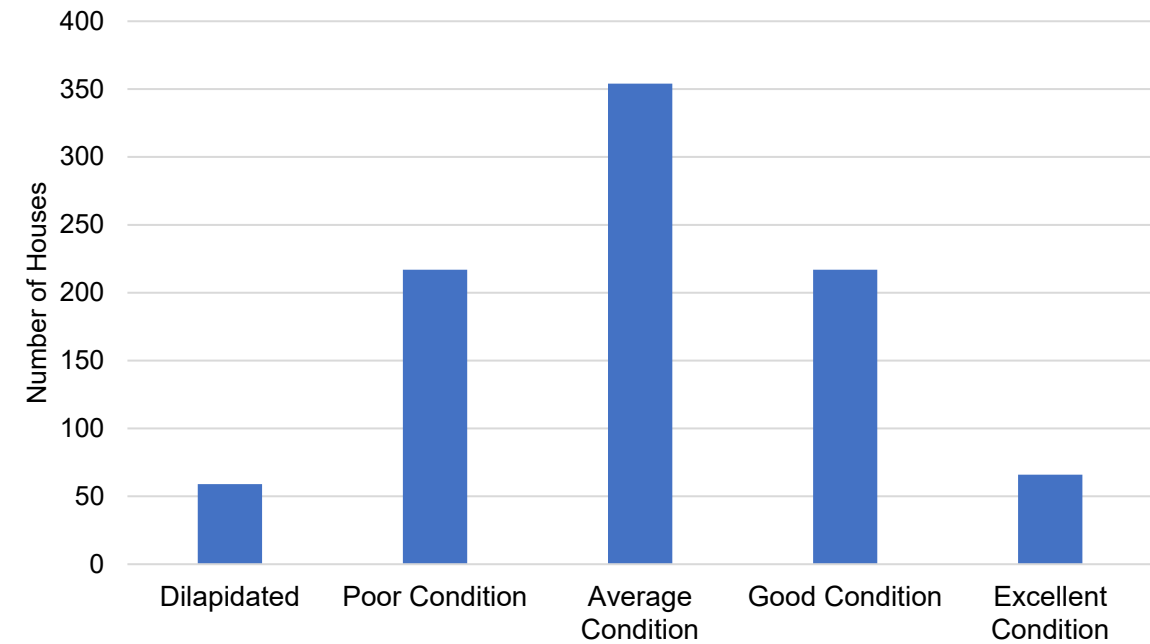
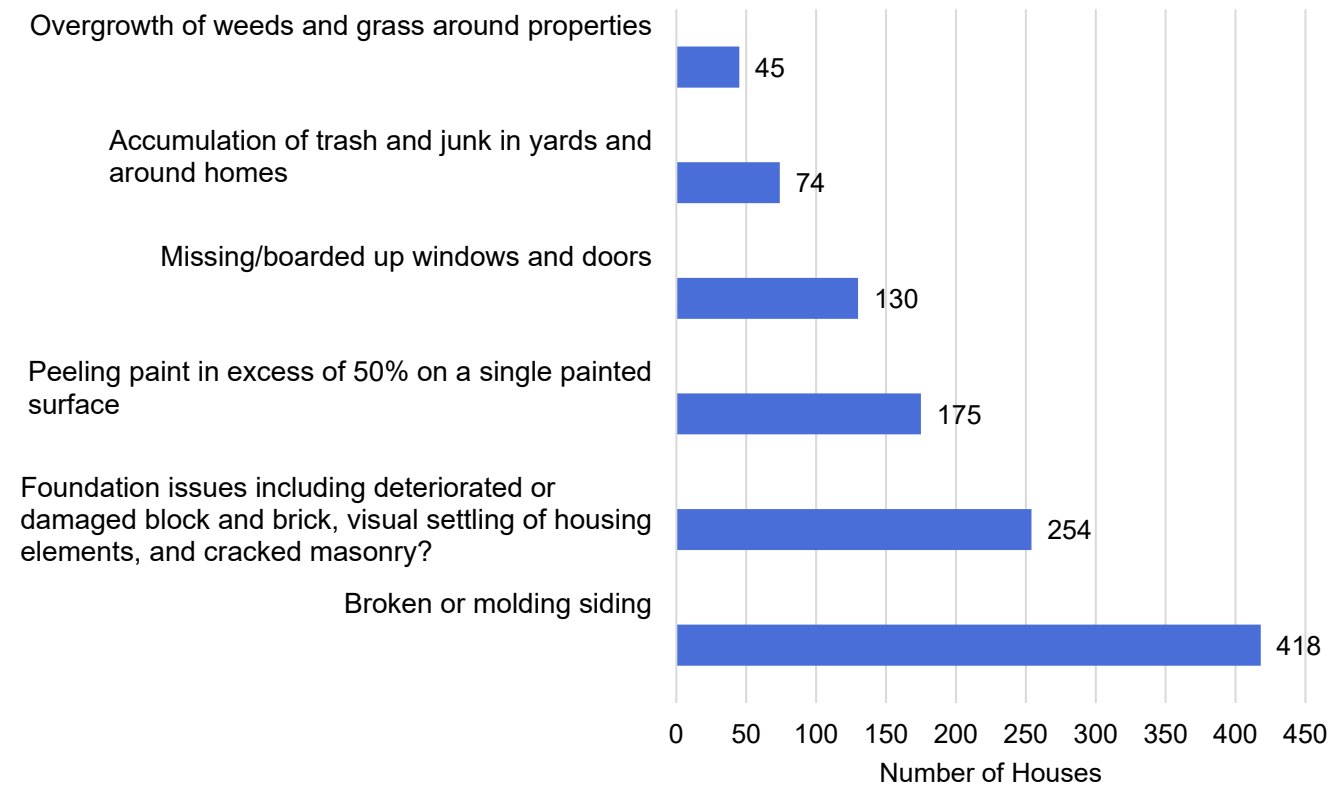


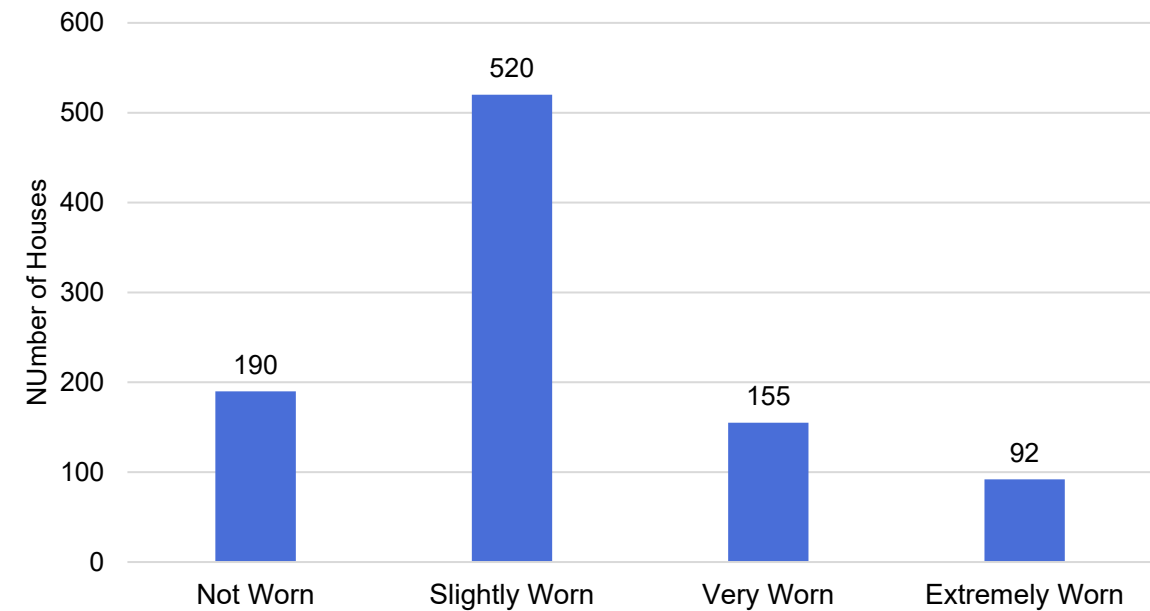
FIGURE 4.9 –HOMES IN CHURCH ROW WITH OBSERVED NUISANCE OR STRUCTURAL ISSUES (SOURCE: AUTHORS)



As seen in the Figure 4.9, broken or molded siding was the highest exterior issue at 418 (42%) of properties. Foundation issues including deteriorated or damaged block and brick, visual settling of housing elements, and cracked masonry were seen in 254 (26%) of residential properties. Approximately 18% of buildings had paint peeling in excess of 50% of one surface. Missing or boarded up windows were observed in 13% of buildings. Accumulation of trash in yards or porches and overgrown weeds in the yards was found in 8% and 5% of residential properties, respectively. Attention should be drawn to the large amount of foundation issues since these are a more serious concern that is more important to the structural integrity than the other house conditions.

Roofs that had a score of 2 or slightly worn condition make up 72% of the houses which show them in good working condition, as seen in Figure 4.10. Still, 25% of roofs are very or extremely worn and need repair to remain occupiable.

FIGURE 4.10 – ROOF CONDITIONS (SOURCE: AUTHORS)



Blight Assessment Mapping

The maps shown in this section provide the results of the blight assessment aggregated to the street level. Aggregating the data protects the privacy of neighborhood residents- parcel level data is not provided in this plan.

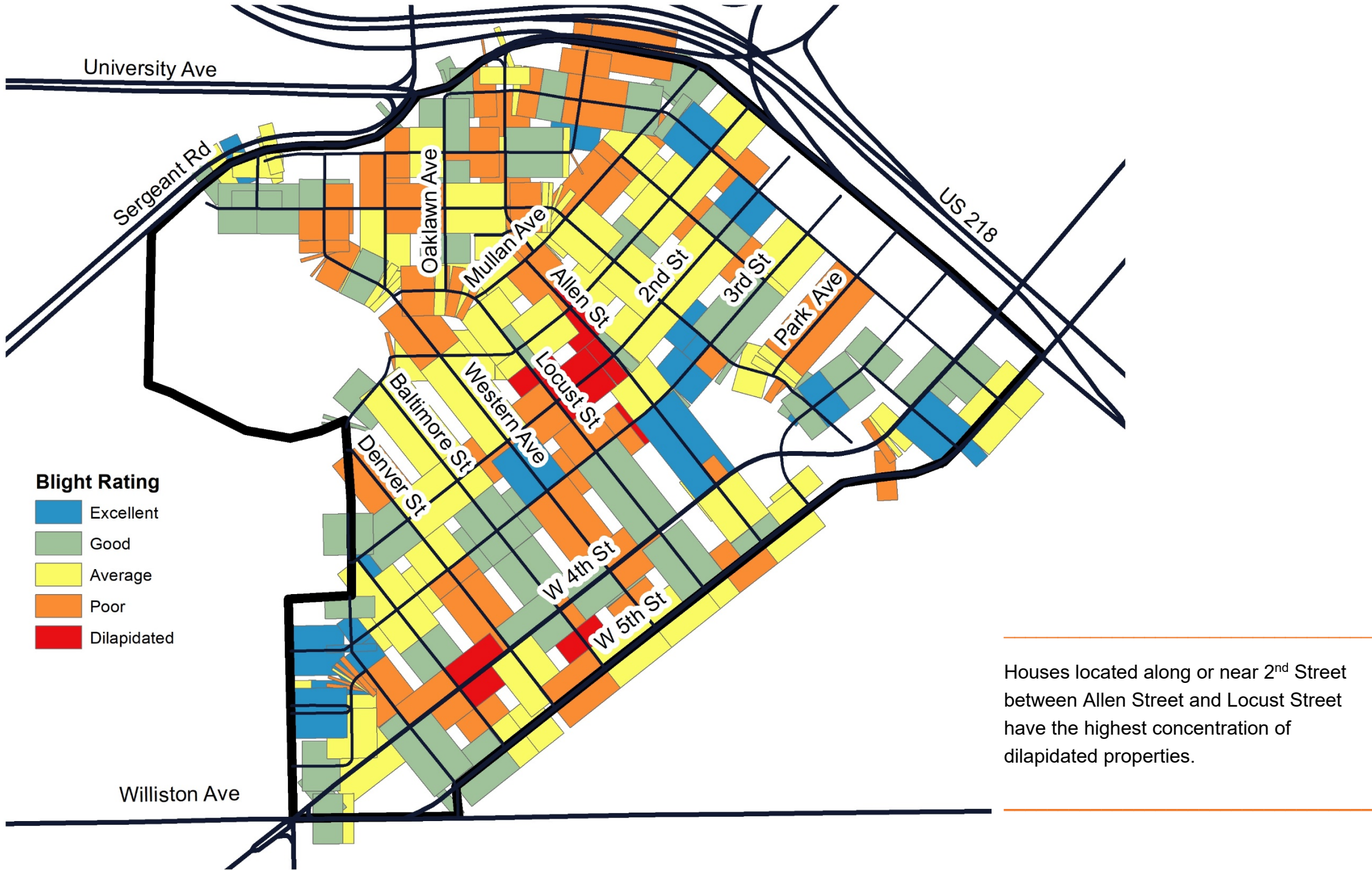
Map 4.2 displays the overall blight rating of the buildings. The highest concentration of blighted buildings was found along 2nd Street between Allen Street and Locust Street. The houses in this area show severe conditions which include a combination of indicators from extremely worn roofs, missing and boarded up windows, and foundational issues.

Roof conditions are a critical part of a dwelling where worn or dilapidated roofs allowing leakage of water into the house causing damage. The condition of the roofs map was built around a 0 to 3 roof score as seen in Map 4.3. The roofs with no wear were given a 0 and roofs that were extremely worn were given a 3. The buildings' scores were collected into geographic groups that were built around the neighborhood's streetscape. Average scores were calculated for each grouping of buildings. The groups scoring closer toward 0 have the fewest buildings displaying a worn roof. The groups with scoring closer toward 3 have more buildings with worn roofs.

For the last three blight maps (Map 4.4 through 4.6), each individual building was given a score of 0 if the issue was absent and 1 if the issue was present. The buildings' scores were collected into geographic groups that were built around the neighborhood's streetscape. Average scores were calculated for each grouping of buildings. The groups scoring closer toward 0 have the fewest buildings displaying a condition of blight. The groups with scoring closer toward 1 have more buildings displaying a condition of blight.

Special attention should be given to the foundation map (Map 4.4). The foundation is a critical component of a house providing the basis for the structural integrity of the rest of the house. Foundational issues should be prioritized before paint, siding, or windows.

MAP 4.2 - BLIGHT RATING MAP (SOURCE: AUTHORS)

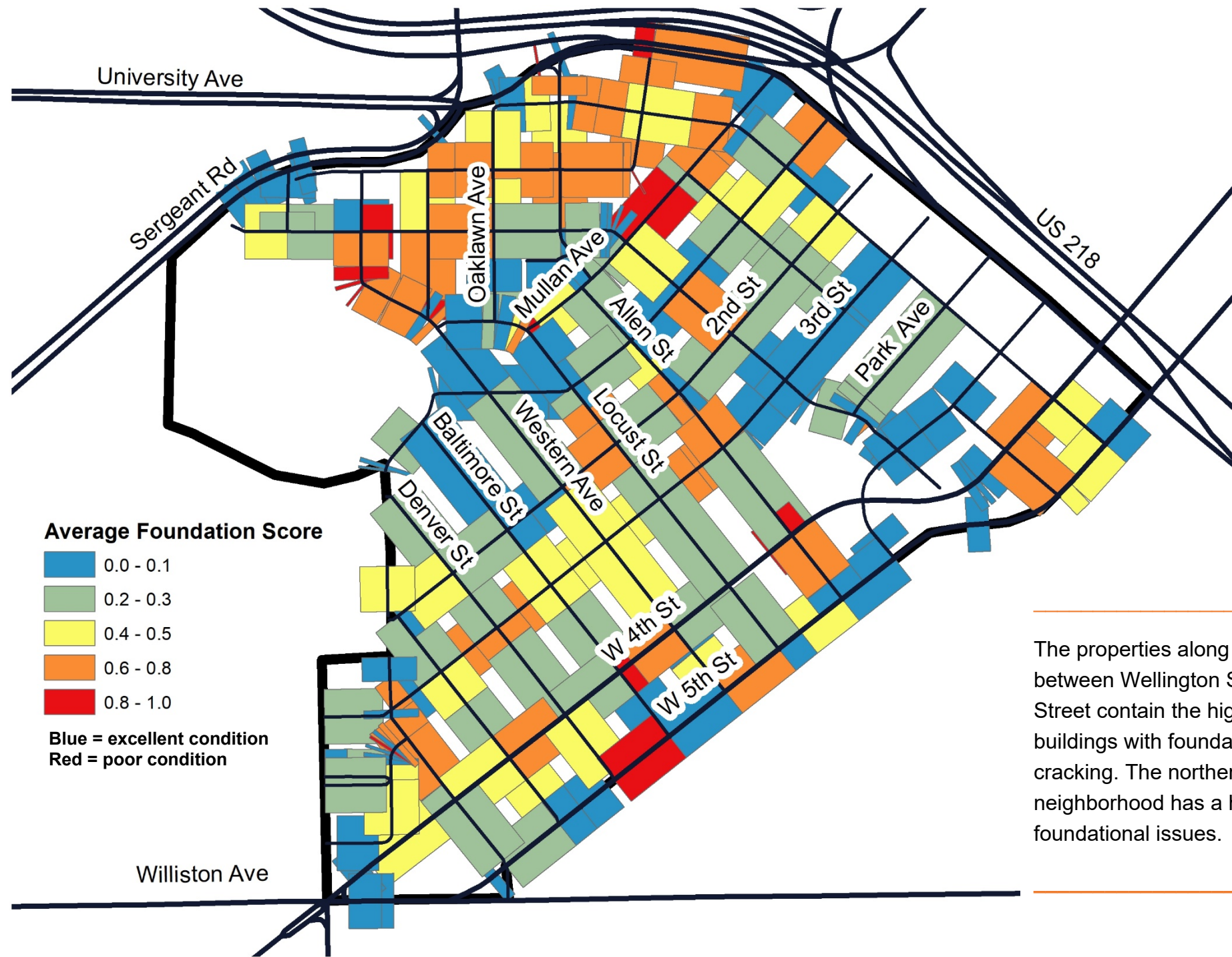


MAP 4.3 – ROOF CONDITION RATING MAP (SOURCE: AUTHOR)



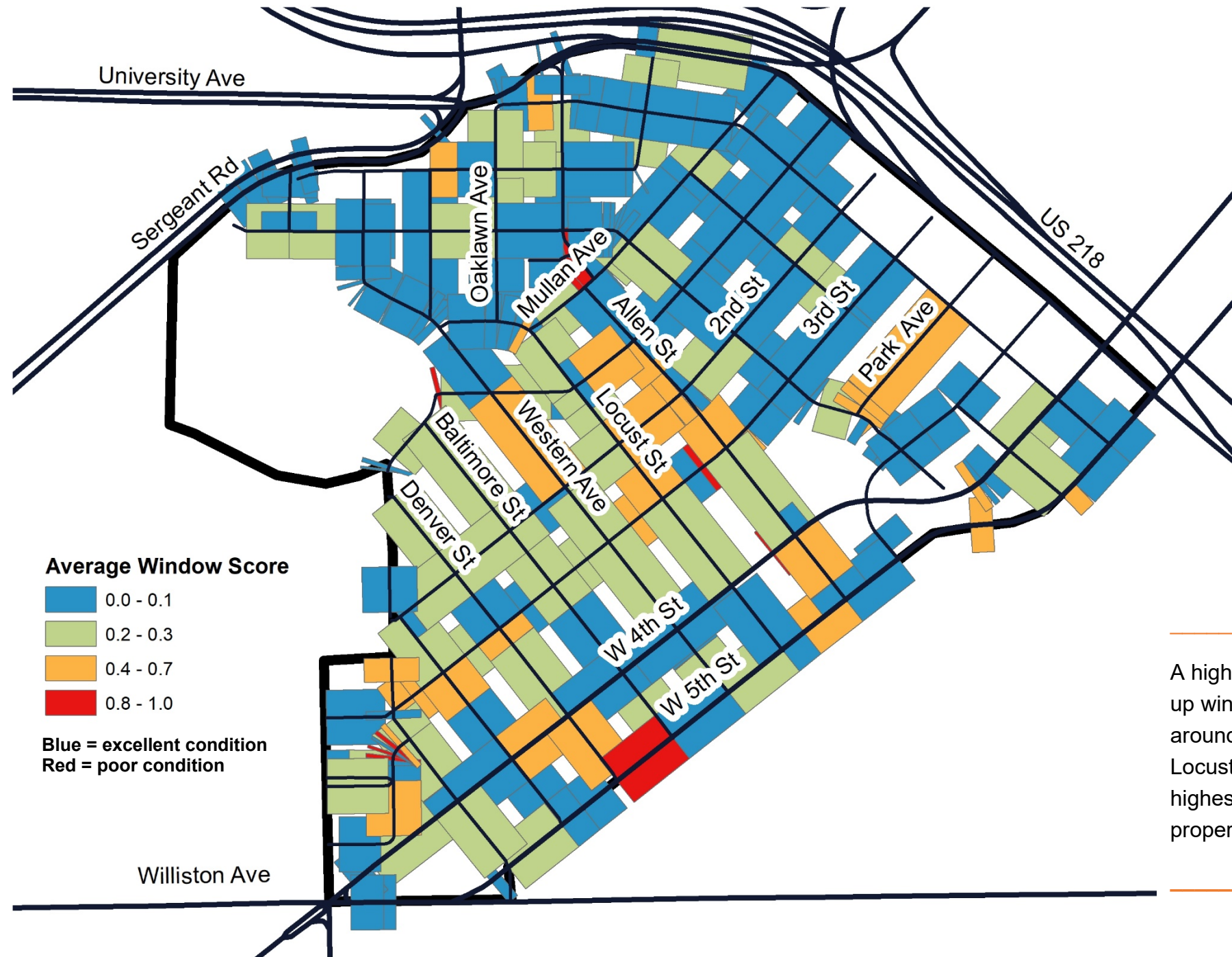
A high concentration of poor-quality roofs are seen around the blocks on and around 1st Street between Allen Street and Locust Street. This is near the highest concentration of blighted properties. Another spot of concern is in the southwest surrounding 6 Corners.

MAP 4.4 – CONDITION OF FOUNDATION MAP (SOURCE: AUTHORS)



The properties along Mullan Avenue between Wellington Street and South Street contain the highest concentration of buildings with foundational slumping or cracking. The northern section of the neighborhood has a high concentration of foundational issues.

MAP 4.5 – MISSING OR BOARDED UP WINDOWS (SOURCE: AUTHORS)



Average Window Score
 0.0 - 0.1
 0.2 - 0.3
 0.4 - 0.7
 0.8 - 1.0
 Blue = excellent condition
 Red = poor condition

A high concentration of missing or boarded up windows can be found along and around 2nd Street between Allen Street and Locust Street. This matches with the highest concentration of blighted properties. Another spot is along 5th Street.

MAP 4.6 – BROKEN OR MOLDING SIDING (SOURCE: AUTHORS)



Housing Affordability

The Church Row Neighborhood is one of the more affordable neighborhoods in Waterloo. Affordability in this neighborhood is an asset. The neighborhood’s close proximity to the downtown core and civic gems, such as the churches along Church Row and the Grout Museum District, also provide reasons for locating in this area.

Low property values, however, also comes with substantial downsides, such as a poor housing market and little to no growth in equity. Based on the 2018 American Community Survey 5-year estimates, the median home value of the Church Row Neighborhood is significantly lower than the rest of Waterloo. The median home value in 2018 in the Church Row Neighborhood was \$73,900 compared to \$106,800 for Waterloo.²⁴ Home values in the Church Row Neighborhood were valued at approximately \$30,000 less than Waterloo’s median. Comparing the trends in median home values of the Church Row Neighborhood (in 2018 dollars) reveals a declining housing market in the neighborhood in the past decade.

Although housing costs are relatively lower in Church Row, low-income families can still struggle to make rent or mortgage payments. Households paying more than 30% of their income toward housing are considered “housing cost-burdened” by the Department of Housing and Urban Development (HUD).

Table 4.4 provides a breakdown of the number of occupied households within the neighborhood that are cost burdened. In 2018 there were 263 owner-occupied housing units. Of those, 81 (approximately 31%) were housing cost-burdened, approximately 8 percentage points higher than Waterloo as a whole.

For renters, the proportion of cost-burdened households is even higher. Of the 969 units rented in 2018, approximately 54% of renters were considered housing cost-burdened. In comparison, 46% of renters in Waterloo as a whole were housing cost-burdened.

TABLE 4.4 – COST-BURDENED HOUSEHOLDS 2018 (SOURCE: 2018 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES)

Cost-Burdened Households (>30% Income on Rent)					
Occupation Type		Church Row Neighborhood		Waterloo	
		Units	Percent	Units	Percent
Owner-Occupied	Total Households	263	100.0%	17,618	100.0%
	30% to 49% of Income Spent on Housing	45	17.1%	2,977	16.9%
	>50% of Income Spent on Housing	36	13.7%	1,090	6.2%
	Total Households Cost Burdened	81	30.8%	4,067	23.1%
<hr/>					
		Units	Percent	Units	Percent
Renter-Occupied	Total	969	100.0%	10,932	100.0%
	30% to 49% of Income Spent on Housing	178	18.4%	2,534	23.2%
	>50% of Income Spent on Housing	348	35.9%	2,458	22.5%
	Total Households Cost Burdened	526	54.3%	4,992	45.7%

TABLE 4.5 – YEAR RENTAL PROPERTIES BUILT IN THE CHURCH ROW NEIGHBORHOOD (SOURCE: 2018 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES)

Year Built	Renter-Occupied Housing Units	Percent
2014 or later	0	0.0%
2010 to 2013	0	0.0%
2000 to 2009	0	0.0%
1990 to 1999	10	1.0%
1980 to 1989	43	4.4%
1970 to 1979	63	6.5%
1960 to 1969	293	30.3%
1950 to 1959	0	0.0%
1940 to 1949	21	2.2%
1939 or earlier	539	55.6%
Total	969	100.0%

The Church Row Neighborhood consists of primarily older housing stock. Table 4.5 shows that most of the dwelling units with rental housing were built before 1939. Most of the post-war construction of rental housing in the neighborhood occurred during the 1960s. The neighborhood has not experienced newly constructed rental housing after the 1990s.

The Church Row Neighborhood has 1% of its housing stock built between 1990 and 1999, and none in subsequent years. Waterloo saw 4.8% of its housing stock built between 1990 and 1999, 5.2% built between 2000 and 2009, and 2.1% built between 2010 and 2019. This comparison may be seen in the following Table 4.6.

TABLE 4.6 – YEAR PROPERTIES BUILT: COMPARISON OF IOWA, BLACK HAWK COUNTY, WATERLOO, AND THE CHURCH ROW NEIGHBORHOOD (SOURCE: 2018 AMERICAN COMMUNITY SURVEY 5 – YEAR ESTIMATES, WATERLOO CEDAR FALLS: 2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE)

Year Built	Iowa	Black Hawk County	Waterloo	Church Row Neighborhood
2010 or Later	2.70%	2.6%	2.1%	0.0%
2000 to 2099	11.70%	7.6%	5.2%	0.0%
1990 to 1999	10.80%	6.8%	4.8%	1.0%
1980 to 1989	7.30%	6.4%	6.6%	4.4%
1970 to 1989	14.70%	15.6%	15.2%	6.5%
1960 to 1969	10.60%	14.7%	14.7%	30.3%
1950 to 1959	10.40%	18.0%	18.2%	0.0%
1940 to 1949	5.50%	7.2%	8.2%	2.2%
1939 or earlier	26.30%	21.1%	25.0%	55.6%



Section 4
Focus Area –
Economic and
Institutional
Development

Economic and Institutional Development looks at the interactions between the businesses and nonprofits within the Church Row Neighborhood, and how they serve the residents of their neighborhood and Waterloo. Various businesses and nonprofits call the Church Row Neighborhood home, providing services, jobs, and community for residents. This section will also highlight the employment sectors of the of residents to better understand their financial situation.

Business

The Church Row Neighborhood has an established corridor of businesses found mainly along the one-way streets of W 4th and W 5th. A smaller number of businesses can be found along South Street and Sullivan Avenue. Many longstanding institutions, well known to Church Row Neighborhood and Waterloo residents, have utilized 4th and 5th Streets' arterial set up to allow for easier access by clients outside the neighborhood. The businesses in the Church Row Neighborhood tend to be small and service-oriented. The low cost of commercial rental was mentioned as a strong asset by business owners we spoke with for starting and maintaining their business. Of the 106 businesses and nonprofits, 26% are led by women. Map 4.7 displays the density of places of employment in the neighborhood.

Value per acre provides a good way to compare the property values across sizes to determine which properties will create more property tax for the city. The Church Rows Neighborhood's commercial parcels take up only 10% of the neighborhood's land area. Despite the Church Row Neighborhood's businesses being small and affordable they have strong values per acre. The median values of commercial property in the Church Row Neighborhood are \$124,142.02, whereas the Waterloo mean is \$551,956.54. However, the density of the Church Row Neighborhood is an advantage, with the value per acre of the Church Row Neighborhood's commercial property is \$532,887.00, whereas Waterloo's mean value per acre for commercial property is \$166,517.44.

This means the Church Row Neighborhood's commercial properties pay more property tax per acre than their Waterloo counterparts. Supporting these smaller businesses might seem insignificant, but the small businesses' efficient use of space and infrastructure make them a great investment. Map 4.8 shows how the smallest commercial spaces in the city offer some of the highest value per acre.

FIGURE 4.11 – HORNBILL ASIAN MARKET (SOURCE: AUTHORS)

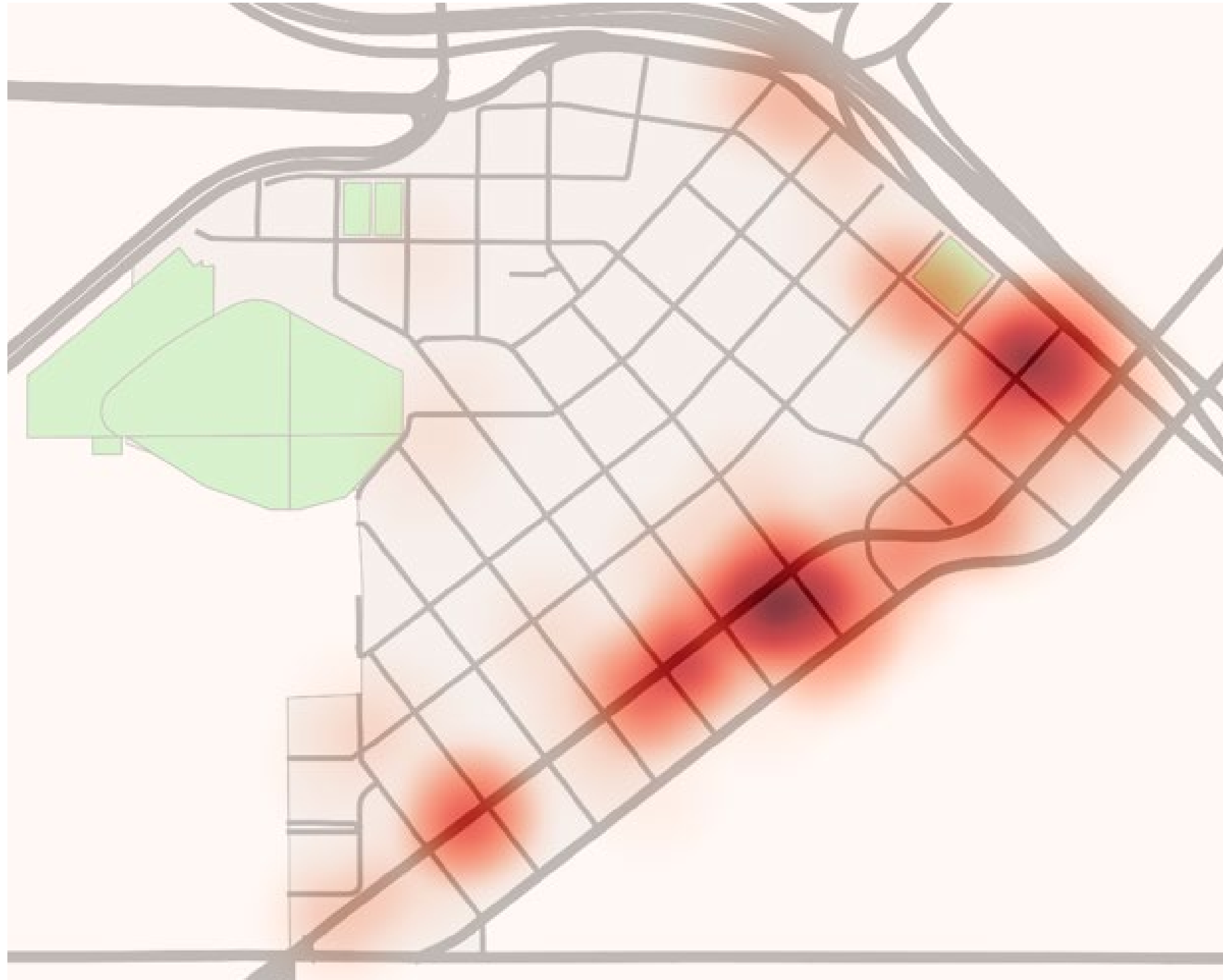


The Church Row Neighborhood businesses reflect the demographic changes in the neighborhood and show the potential for new businesses to start. As more Asian immigrants have moved to the neighborhood in the past ten years, Asian grocery stores have located in the area. Three Asian markets located within the neighborhood specialize and serve the Burmese community. Figure 4.11 displays one of the markets. One other small market has started to supply African and Hispanic foods to meet another portion of the neighborhood's population.

Despite having several ethnic grocers and corner marts in the neighborhood, food insecurity was still a concern brought up during stakeholder meetings. Food insecurity concern is a combination food being unaffordable, the long distance to supermarkets, and the limited selection of culinary styles available in the neighborhood. Thirty-three percent of the population lives in low-income households, with the nearest major supermarket being located 1.5 miles away, as shown in Map 4.9. The USDA has designated the Church Row Neighborhood a food desert.²⁵ Although the increase in food delivery services has decreased the need for transportation to a grocery store, the neighborhoods low-income residents may struggle to access affordable food.

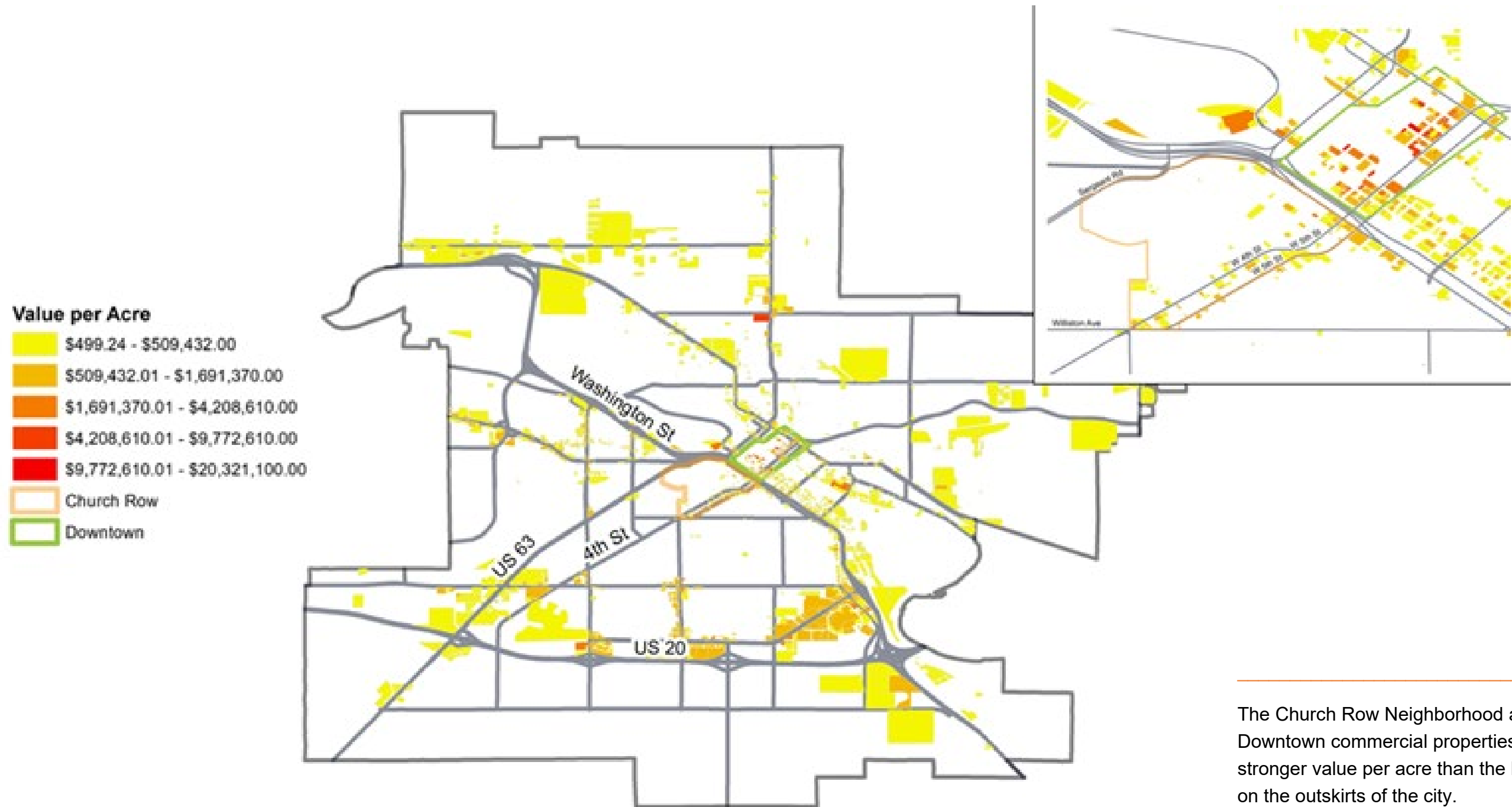
For the 100 households without access to private vehicles, reaching the nearest pharmacy, which is 1.5 miles away, or the nearest emergency room and full hospital, which are 2 miles away, can also be challenging (Map 4.9). The Church Row Neighborhood lacks good access to these health-related businesses.

MAP 4.7 – BUSINESS DENSITY (SOURCE: REFERENCE USA)



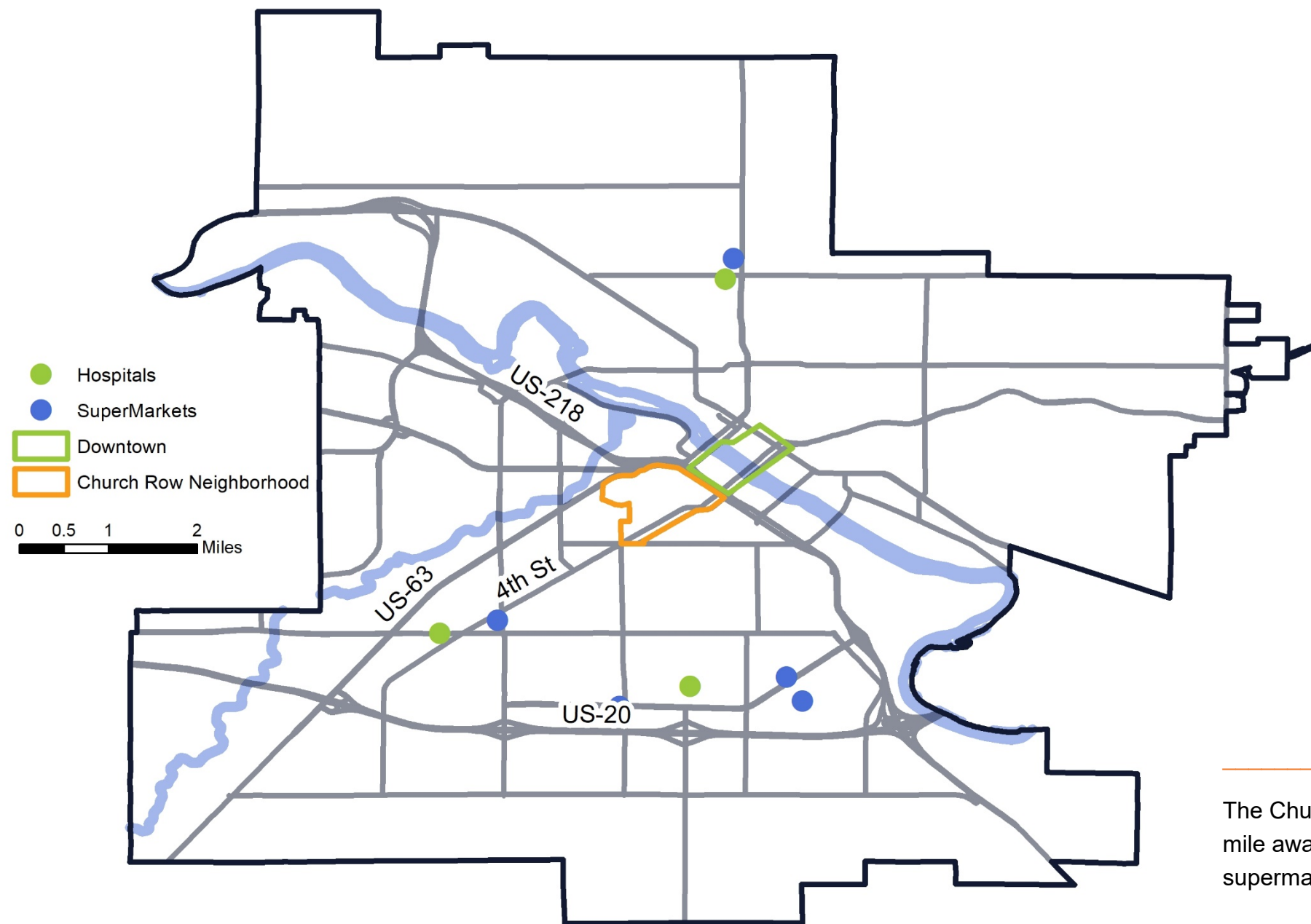
This map displays where the highest concentrations of businesses are located in the neighborhood. They are located mainly along 4th and 5th Street.

MAP 4.8 — COMMERCIAL VALUE PER ACRE (SOURCE: BLACK HAWK COUNTY ASSESSOR)



The Church Row Neighborhood and Downtown commercial properties have stronger value per acre than the larger lots on the outskirts of the city.

MAP 4.9 – DISTANCE TO SUPERMARKETS AND HOSPITALS (SOURCE: AUTHORS)



Nonprofits

A vibrant community of nonprofit organizations operate from the Church Row Neighborhood. Twenty-three nonprofits have physical locations within the neighborhood from where they serve both the residents of the neighborhood and those of the wider Waterloo-Cedar Falls area (Map 4.10). Their services include lingual interpretation assistance, shelter, child care, counseling, and more. Other nonprofits, such as Iowa Heartland Habitat for Humanity, are focusing efforts within the Church Row Neighborhood. Although there are many resources available in the neighborhood, during stakeholder meetings, the lack of a central space for residents to go to for resources and to build community was brought up.

The Grout Museum District, between Washington Street and South Street, consists of five sites and exhibits that provide the community with opportunities to learn about history and science. The Grout Museum District not only provides spaces for exploration but programming to expand learning.

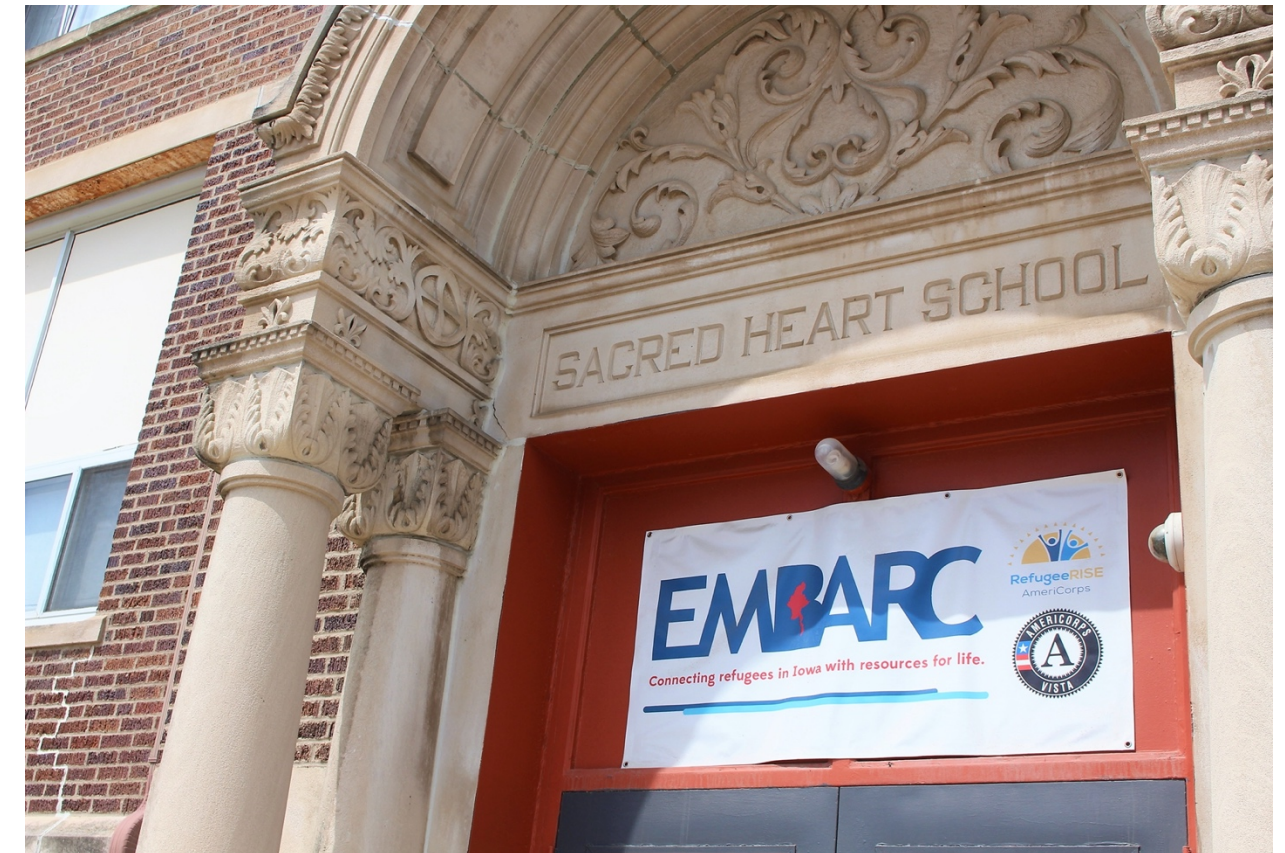
A rich diversity of religious organizations calls the neighborhood home. Nine organizations from various religions have places of worship located in the Church Row Neighborhood. These religious groups and their worship spaces have been and continue to be an integral part of the neighborhood. They serve the local community by volunteering their spaces for community gatherings and providing various other services to the Church Row Neighborhood and for other immigrant communities in the neighborhood.

The Church Row Historic Neighborhood Association (CRHNA) has been active in the Church Row Neighborhood to various degrees for over 20 years.²⁶ CRHNA members come from the neighborhood's homeowners, and the association is most notable for its bi-annual neighborhood newsletter in the spring and late summer informing residents about upcoming events. The Association organizes two neighborhood clean-up days and hosts a National Night Out in Washington Park in conjunction with the neighborhood's churches.

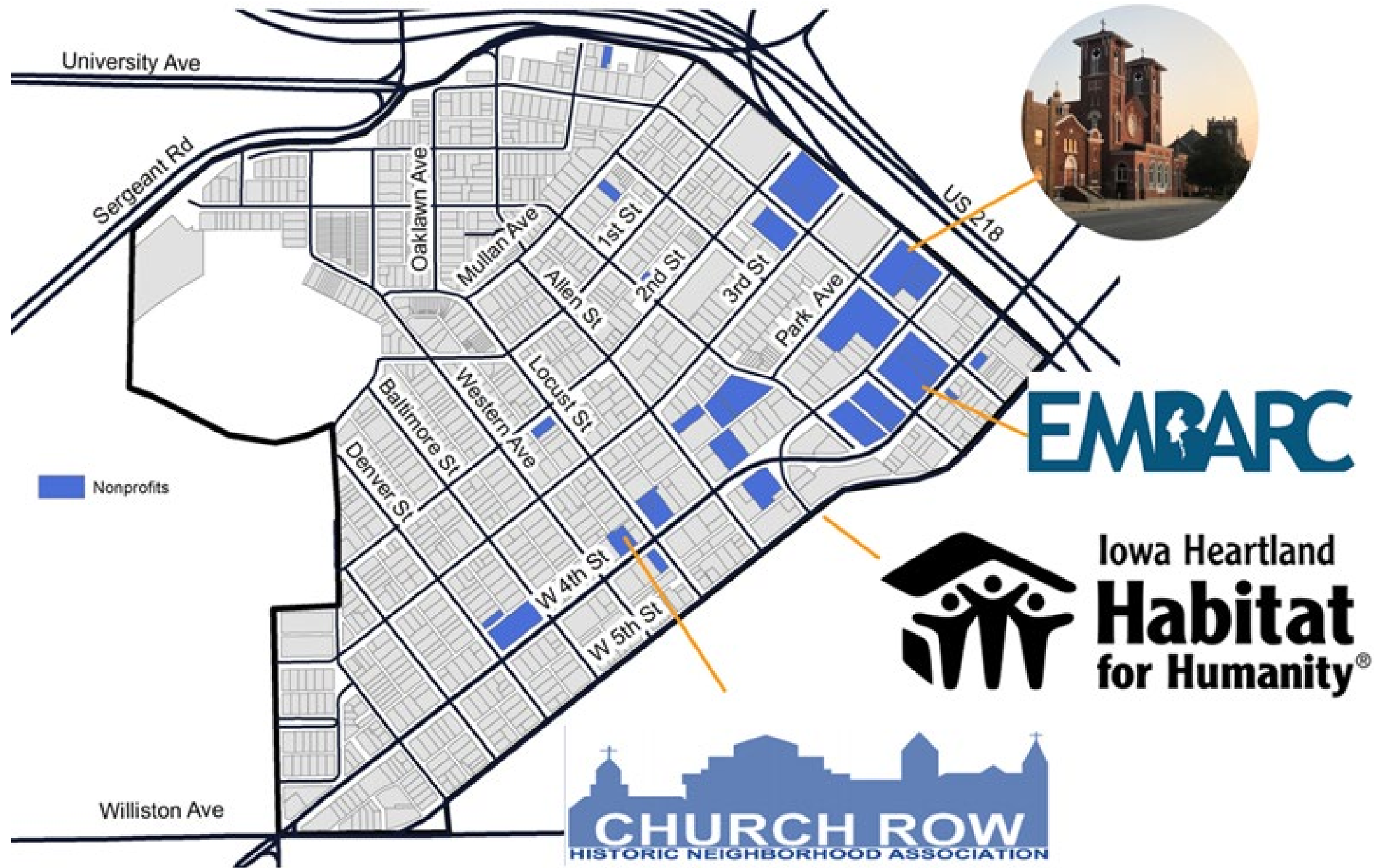
Heartland Habitat for Humanity has injected new energy into the Church Row Neighborhood. Habitat currently focuses its efforts on the Church Row Neighborhood in

the area around Washington Park. They direct their focus on repairing existing homes, new home construction, and community development. Habitat currently seeks to redevelop 657A properties in the neighborhood as they have previously done throughout the city and have designs for homes that fit into small lots sizes of the historic neighborhoods. They are also working to form a coalition of residents and organizations in the neighborhood to help with the revitalization effort. Habitat has partnered with CRHNA to merge newer and older institutional knowledge about the neighborhood.

FIGURE 4.12 - THE NONPROFIT EMBARC PROVIDES SERVICES AT SACRED HEART CHURCH (SOURCE: AUTHORS)



MAP 4.10 – NONPROFITS (SOURCE: BLACK HAWK COUNTY ASSESSOR)



Employment

High unemployment rates, as seen in Table 4.7, contribute to income instability, low standard of living, and poverty levels. Comparing employment rates in the Church Row Neighborhood to the entire city of Waterloo, Table 4.8 shows that unemployment remains consistently higher in the neighborhood than in Waterloo. While unemployment rates have decreased in Waterloo since 2000, the neighborhood saw a slight increase in unemployment between 2010 and 2018.

On average, during this interval of time, the unemployment rate in the Church Row Neighborhood stood 7.5 percentage points higher than Waterloo. Employment sectors for Church Row Neighborhood residents is seen in Table 4.8, employed Church Row Neighborhood residents, most work in manufacturing (38.4%), educational services, arts, entertainment, and recreation, and accommodation and food services (18.94%), and health care and social assistance industry (14.2%). Manufacturing remains the largest industry employing Church Row Neighborhood residents compared to the next largest industry. Tysons Fresh Meats is one of the largest employers of Church Row Neighborhood residents, especially among Burmese residents.

There are 106 businesses and nonprofits in the Church Row Neighborhood employing people. Just over 65% of places of employment in the Church Row Neighborhood have between 1 and 4 employees, as seen in Map 4.11.

In 2018, only 1% of the Church Row Neighborhood residents had a commute time which was less than five minutes or within the neighborhood, which matches with the 1.7% of people who commute via walking or bicycling. The largest percentage of residents, 33.1%, was commuting 15-19 minutes to work, followed by 29.5% of residents commuting 10-14 minutes.

**TABLE 4.7 – UNEMPLOYMENT RATE - PERCENT OF THE TOTAL LABOR FORCE
(SOURCE: 2018 ACS 5 YEAR ESTIMATES)**

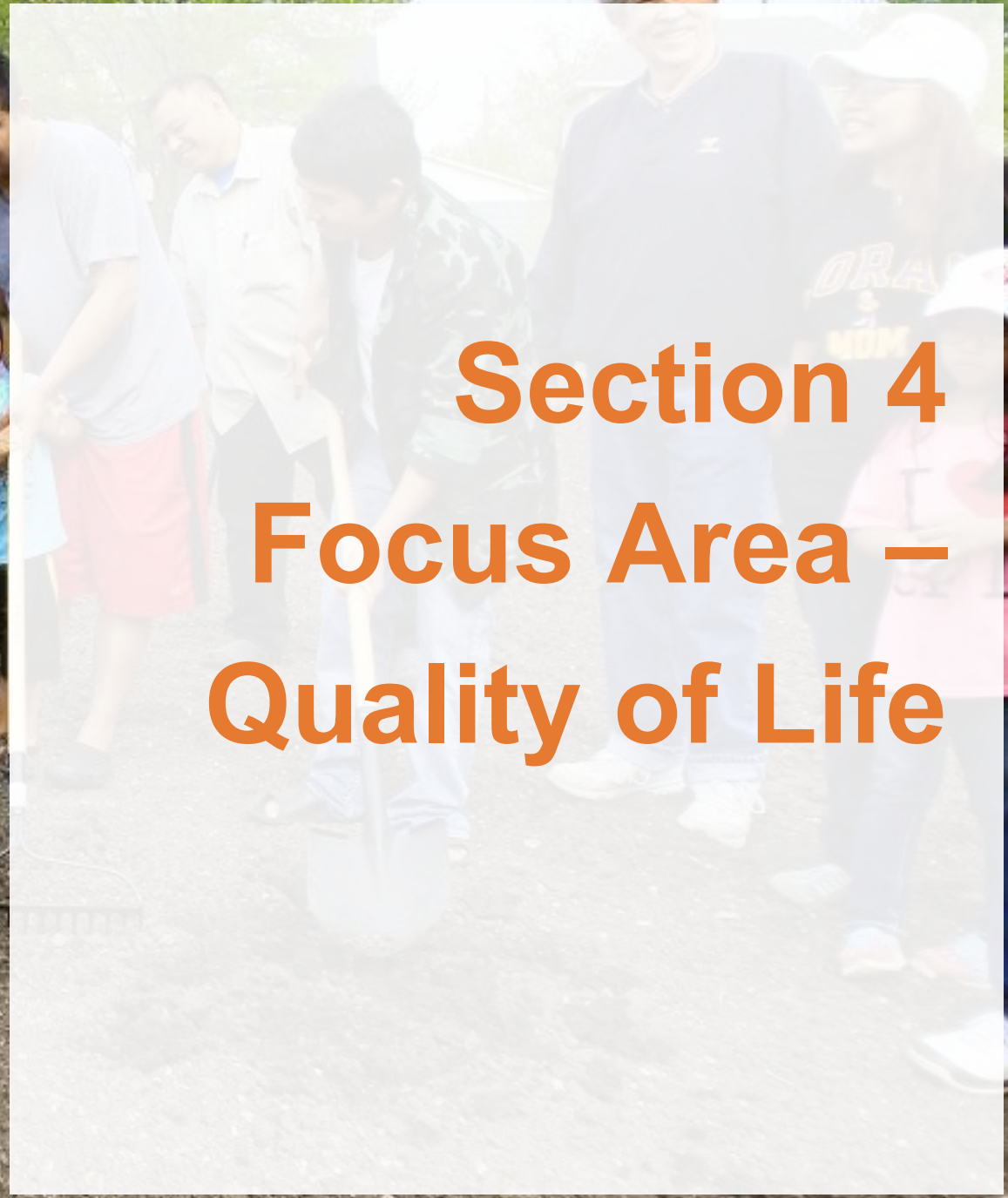
	Church Row Neighborhood	Waterloo
2000	15.74%	5.97%
2010	12.80%	7.55%
2018	13.16%	5.74%

MAP 4.11 – EMPLOYMENT (SOURCE: REFERENCE USA)



TABLE 4.8 – 2018 EMPLOYMENT BY INDUSTRY (SOURCE: 2018 ACS 5 YEAR ESTIMATES)

Industry	Church Row Neighborhood	Waterloo
Manufacturing	38.38%	21.02%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	18.94%	9.75%
Educational Services, and Health Care and Social Assistance	14.20%	22.39%
Retail Trade	9.98%	13.61%
Professional, Scientific, and Management, and Administrative and Water Management Services	7.36%	7.73%
Finance and Insurance, and Real Estate and Rental and Leasing	2.55%	5.38%
Transportation and Warehousing, and Utilities	2.11%	4.91%
Agriculture, Forestry, Fishing and Hunting, and Mining	1.82%	0.76%
Information	1.68%	1.27%
Other Services	1.68%	3.27%
Construction	0.73%	5.23%
Wholesale Trade	0.58%	3.03%
Public Administration	0%	1.64%



Section 4
Focus Area –
Quality of Life

Quality of Life examines how a neighborhood moves from being just functional and safe to a place of social connection and fulfillment. This section centers on locations, infrastructure, and social events that help or hinder people's ability to connect with each other and their surroundings. Transportation, parks, child care, and safety are covered in this section. Even with sufficient housing and robust economic activity, a community would not be a positive place to live if it lacked a quality living experience.

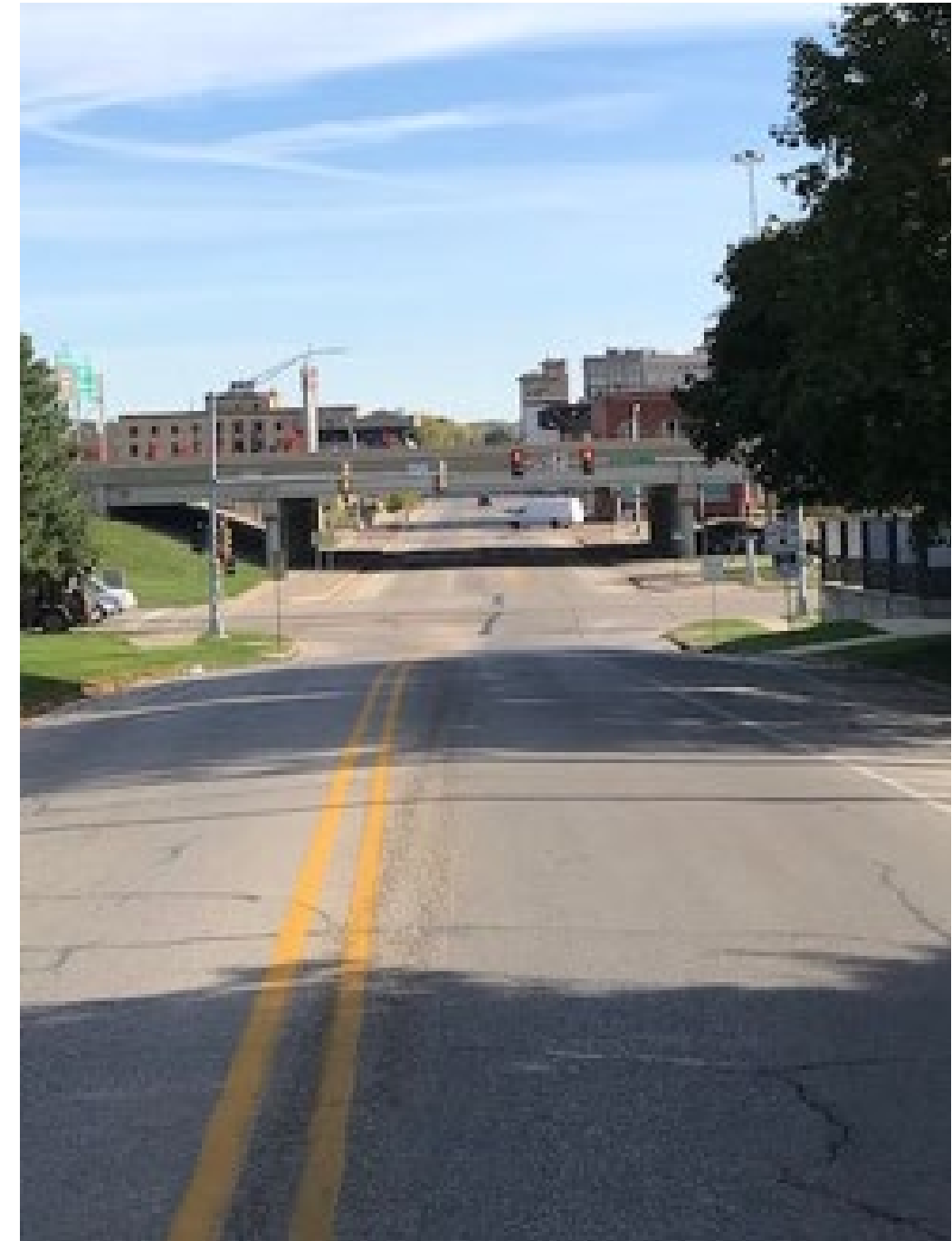
Transportation Infrastructure

The Church Row Neighborhood, once one of Waterloo's more affluent neighborhoods, possessed a seamless connection with downtown. Where residents of the neighborhood once could easily walk to downtown, they have become disconnected from the city, as displayed in Figure 4.13. The relocation of U.S. Highway 218 (USH 218) and construction in the early to mid-1990s eliminated Bluff Road and several city blocks, thereby isolating the Church Row Neighborhood on its north and northeast borders.

Figure 4.13 shows the view from W. Park Avenue looking North to Downtown Waterloo. The highway is visible, preventing a clear line of sight to downtown, except for the upper structure of a few tall buildings. While USH 218 moves traffic through the city, it now physically separates the Church Row Neighborhood from downtown Waterloo in a way it had not when the neighborhood was in its prime.

The highway serves both as a physical and a visual barrier, compelling residents to travel under USH 218 to get downtown. For a neighborhood with 21% of households not owning a car, USH 218's underpass creates an unfriendly pedestrian environment with roads on either side and a parking lot below the highways, creating an open and exposed area with few eyes on the street. Highway 63 similarly isolates Church Row Neighborhood from recreation opportunities. Hope Martin Memorial Park, with its two ponds, woods, and bike trail is a mere 70 yards from the neighborhood but remains blocked by a four-lane divided highway.

FIGURE 4.13 – VIEW NORTH FROM WEST PARK AVE (SOURCE: AUTHORS)

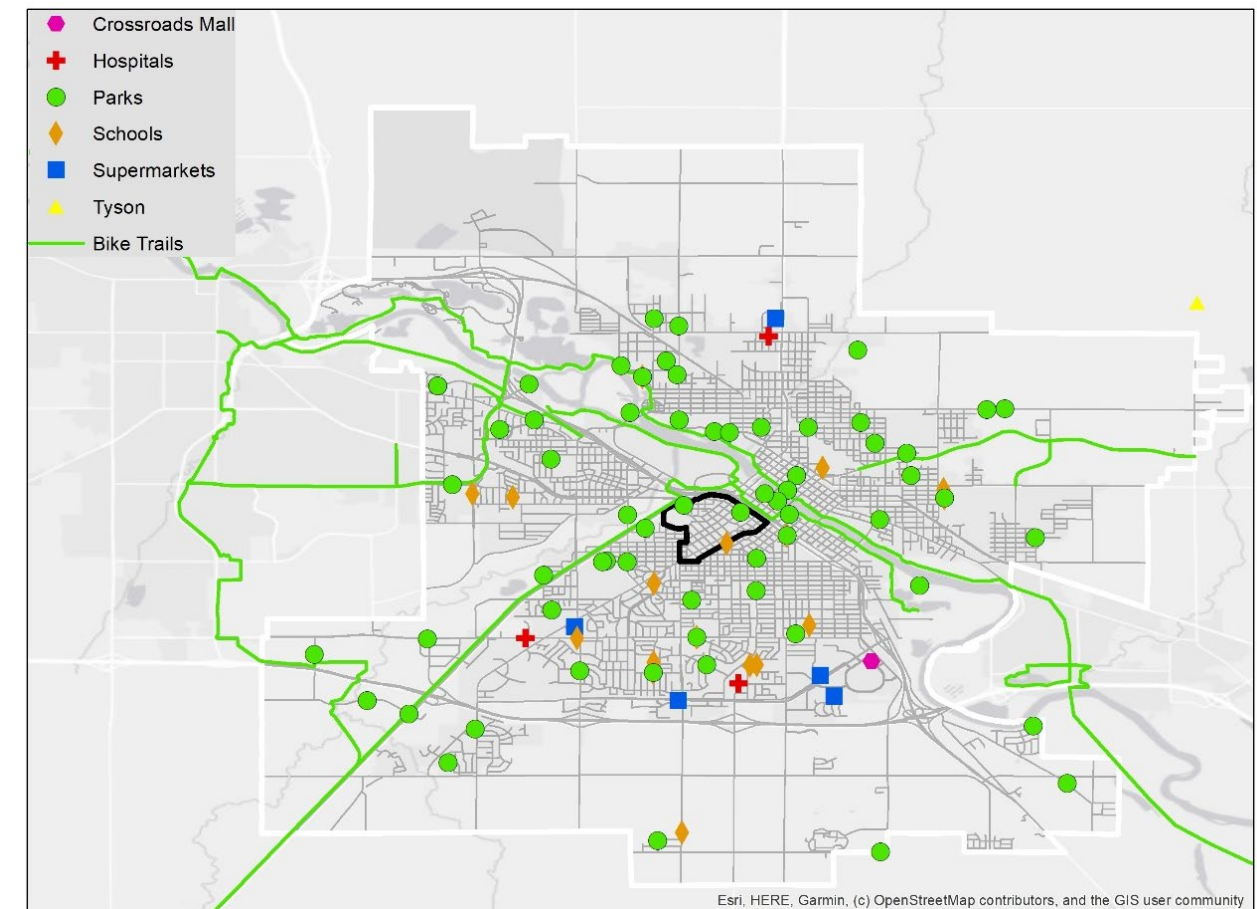


Bicycling

The Church Row Neighborhood remains centrally located, but being isolated by transportation infrastructure, it cannot take advantage of its prime location. The bicycle trail network in Waterloo-Cedar Falls serves as an example of this- the region's trail system is quite extensive and comes near the Church Row Neighborhood, as seen in Figure 4.14, but cannot be easily or safely accessed.

The Waterloo-Cedar Falls bicycle network is set up for recreational purposes, winding along the Cedar River and through such areas as George Wyth State Park. The trails do not cross many employment, education, or shopping places, making bicycling for utility purposes difficult. The Church Row is blocked from accessing Sergeant Road Trail by Highway 63 on the northwest side that links into the rest of the bicycle trail. On the eastside, access to the Washington Street Trail is blocked by Interstate 218. This leaves the Church Row Neighborhood residents just outside of easy access to the bike trial network. This could be one of the reasons that just 1.7% of workers commute via walking or cycling.²⁷

FIGURE 4.14 – WATERLOO BIKE TRAILS (SOURCE: GOOGLE EARTH)



Parks

Elks Memorial Park and Washington Park within the Church Row Neighborhood are underutilized assets. Elks Memorial Park provides basketball courts, play equipment, and open space. Washington Park offers the unique amenity of a Japanese Tea House Shelter and picnic tables for gathering, as displayed in Figure 4.15. However, Washington Park lacks playgrounds or sports facilities. Both parks are located near busy, loud roadways like Sergeant Road and USH 218, which may make the parks less attractive places for rest and relaxation.

Sergeant Road blocks the access of the Church Row Neighborhood to Hope Martin Park, a large tree-filled park containing Black Hawk Creek and Singing Bird Lakes. The ability of the Church Row Neighborhood residents to find relaxing places to commune with nature is challenging. Even though relaxing places are not far away, access from the Church Row Neighborhood is blocked by Sergeant Road and USH 218. Working to reconnect the Church Row Neighborhood with the parks and bicycle trails surrounding it will open up opportunities to exercise and relax in nature.

FIGURE 4.15 – TEA HOUSE IN WASHINGTON PARK (SOURCE: AUTHORS)



Child Care

The Church Row Neighborhood currently struggles with quality, safe, and affordable child care. Child care remains an important aspect in one's ability to join the workforce and improve their economic situation. This concern about child care impacts Waterloo as a whole; but for the Church Row Neighborhood, child care constitutes a particular concern. As previously mentioned, 25.1% of all family units living below the poverty line in the Church Row Neighborhood are single mother households.²⁸ In a survey of Waterloo's refugee community, just under 35% of respondents said child care was a barrier to getting a job and 23% responded that the reason their child was not in child care was they could not afford it.²⁹ These statistics are particularly important for the Church Row Neighborhood as it is home to many of the Burmese, Congolese, and Marshallese refugees that have moved to Waterloo. The survey also reported that the top difficulties for families in need of child care are language barriers, affordability, transportation, location of child care centers, and lack of knowledge about how to find and apply for child care.³⁰

Grin & Grow Child Care serves as one of the main providers of affordable child care to many residents in the Church Row Neighborhood. Grin & Grow Child Care has a long waiting list and currently is unable to serve all of the needs within the neighborhood. Providing affordable and safe child care that ensures sensitivity to the linguistic and cultural needs of the Church Row Neighborhood community can help increase economic opportunities for residents.

Safety

Throughout community engagement, the perception of the Church Row Neighborhood being an area of high crime was brought up. This perception of high levels of crime may be the reason some parents do not let children play outside, parks are underutilized, and the neighborhood is viewed as unsafe.

There are three main categories of crime: property crimes (burglary, theft, arson, etc.), consensual crime (drug dealing), and violent crime (aggravated assault, murder). The Church Row Neighborhood has relatively high rates per 1,000 people in all three categories. In 2018, Church Row Neighborhood had 51.1 per 1,000 people who had experienced property crimes compared to Waterloo's rate of 43.6 per 1,000 people.³¹ For consensual crimes, the Church Row Neighborhood had a rate of 29.4 per 1,000 people whereas Waterloo's rate was 14.6 per 1,000 people.³² For violent crimes, the Church Row Neighborhood had a rate of 11.7 per 1,000 people compared to Waterloo's 4.8 per 1,000 people.³³ For consensual crimes, the Church Row Neighborhood had a rate of 29.4 per 1,000 people whereas Waterloo's rate was 14.6 per 1,000 people.³⁴ For violent crimes, the Church Row Neighborhood had a rate of 11.7 per 1,000 people compared to Waterloo's 4.8 per 1,000 people.³⁵

Although the Church Row Neighborhood has a higher rate of crime than the whole of Waterloo; it is not the area with the highest crime rates in Waterloo. Because of the Church Row Neighborhood's location next to the areas of Waterloo with the lowest crime rates, this comparison contributes to the perception of high criminal activity.



Section 5 Recommendations

For each focus area – Housing, Economic and Institutional Development, and Quality of Life – the Church Row Neighborhood Planning Team developed a set of goals and objectives were developed to guide these recommendations. The Church Row Neighborhood Planning Team drafted the recommendations and brought them before stakeholders for feedback. The recommendations in this section are a culmination of 10 months of research and outreach to the City, neighborhood residents, and stakeholders. The goals and objectives for each focus area are preceded with recommendations.

Cost and timeframe estimates accompany each recommendation. Each recommendation also lists potential partners to assist in its implementation. The Church Row Neighborhood Planning Team used relevant case studies and research to develop the cost estimates. The limitations regarding the cost and timeframe estimates include project specific information regarding development since these are not known at the time of the writing of this plan. These estimates serve as tool to inform these intervention strategies for implementation by relevant city departments and/or organizations.

How to Read Recommendations

Estimated Cost Key

- \$ = \$10,000 or less
- \$ \$ = \$10,000 to \$50,000
- \$ \$ \$ = \$50,000 to \$100,000
- \$ \$ \$ \$ = \$100,000 to \$500,000
- \$ \$ \$ \$ \$ = \$500,000 or more

Estimated Timeframe Key

- SHORT-TERM** = 0 to 1 year
- MEDIUM-TERM** = 1 to 4 years
- LONG-TERM** = more than 5 years

MAP 5.1 – RECOMMENDATION WITH PHYSICAL LOCATIONS (SOURCE: AUTHORS)



The recommendations with physical locations are spread throughout the neighborhood.

Housing Recommendations

Each recommendation is designed to address at least one of the following housing goals and impact at least one of the objectives:

Goals

Create an equitable and quality housing environment in the neighborhood.

- Better quality of housing for all of a community's members promotes community health and attracts diverse newcomers to stay. The Church Row Neighborhood is majority renters, with 31.8% of the overall resident population falling below the poverty line, making equitable and quality housing access a significant issue.

Ensure safe and affordable neighborhood housing.

- The welfare of homeowners and renters is essential for creating a community that people not only want to live in, but feel motivated to maintain and invest in. Currently, 30.8% of homeowners and 54.3% of renters are considered cost-burdened, such that over 30% of their income is spent on housing.

Address factors related to blight and disinvestment.

- Disinvestment in a community creates a feedback loop of further disinvestment and can lead to physical decay. Currently, the neighborhood has over 50 blighted homes and over 200 dwellings in poor condition that bring property values down and do not attract new investment to the area. The nature of failing housing conditions and lack of investment should be addressed.

Objectives

Increase homeownership.

- Homeownership offers a powerful way for members of a neighborhood to feel invested in their community and offers the opportunity for upward mobility that renting does not provide. With only 21% of neighborhood properties being owner-occupied, there are significantly diminished housing options and opportunity.

Increase homeownership among minorities and marginalized communities.

- Marginalized communities are typically the least well off and most vulnerable in society. Promoting homeownership affords a method of affecting positive financial and social change for these groups. 46.8% of neighborhood residents are nonwhite.

Promote home maintenance.

- The lack of regular home maintenance represents a leading cause of blight-related conditions and resident safety concerns. Better home maintenance programs and strategies can greatly improve community health, especially for those in the community who cannot afford the time or cost of significant property maintenance.

Promote safety of renters and rental housing.

- Renters can be victims of neglect by landlords, and their housing conditions may suffer because of it. With renters making up 79% of the neighborhood population, ensuring the rights of renters and the safety of their living spaces remain paramount.

Increase community control over housing.

- Giving the community more control over what happens to their neighborhood promotes agency and ownership among residents, as well as better ensures the safety and quality of new and existing developments. Research on community housing programs, such as CLTs, suggests that community control facilitates greater accessibility to homeownership and more bargaining power in the housing development process.

Ensure Housing Affordability

The Church Row Neighborhood has a shortage of affordable housing for residents. With the concentration of poverty in the neighborhood, creating an ecosystem of affordable housing within the Church Row Neighborhood will take many strategies within the neighborhood and Waterloo as a whole. Ensuring affordable housing can help residents establish a more sustainable economic position. The following recommendation provides a way that ensure affordable options continue to exist in the Church Row Neighborhood.

Establish a Community Land Trust

\$\$\$\$\$ | LONG-TERM

KEY PARTNERS: Planning and Zoning Dept., Community development Dept., Church Row Neighborhood Residents, Church Row Neighborhood Coalition, Housing Coalition, Local Developers, Nonprofit Developers, Local Building Programs, Local banks

Community Land Trusts (CLTs) are an effective tool for neighborhoods seeking stabilization. CLTs provide for the revitalization of disinvested and transitional neighborhoods, while preventing the removal of the low and moderate-income people. As discussed previously, abandoned properties and decaying structures continue to discourage investment in improving the Church Row neighborhood. CLTs often are utilized in strong markets with high land prices. In weaker markets, CLTs can contribute to stable home occupancy, better property management, and fewer foreclosures. A July 2020 Brookings Institution report titled, “Using a down market to launch affordable housing acquisition strategies” suggests that now would be the proper moment to enact affordable housing strategies.³⁶ The Community Land Trust program fits quite well within the strategy of affordable housing, whether for homeownership or for providing affordable rental housing options. Property maintenance and stable residents were concerns noted by stakeholders. By acting as land stewards who rehabilitate and maintain properties, CLTs help stabilize owners and ensure that properties are not abandoned or sold back to absentee owners. Stakeholders also noted a need for transitional housing for those currently renting who wish to own a home. CLTs combine some of the wealth-building and tenure security advantages of ownership with affordability requirements that make them more accessible to households that might otherwise rent.

CLTs are nonprofit, community-based organizations designed to ensure community stewardship of land. CLTs work by removing land from the speculative market and protecting it for community use. CLTs gain ownership of the land and lease it for uses that align with the neighborhood's needs. CLT governing boards should prioritize neighborhood participation and representation. Many CLT governing boards are

composed of residents they serve, offering an opportunity for grassroots participation in decision making.³⁷ CLT's offer control and flexibility since land can be developed for affordable homes, affordable commercial and retail spaces, community gardens, open spaces, playgrounds, and much more. The neighborhood itself is empowered to decide what is needed and maintains collective ownership of land in perpetuity.

If the CLT decided to develop affordable homeownership opportunities on its land, it would utilize a shared equity homeownership model. The Federal Housing Finance Agency points to shared equity models as an important tool for increasing access to sustainable homeownership, decreasing the likelihood of foreclosure, building wealth, and preserving affordable homeownership.³⁸ In a shared equity homeownership model, the rights, responsibilities, risks, and rewards of ownership are shared by an income-eligible family that buys a home at a below-market price and the CLT.³⁹ The CLT then serves as a steward of the land and protects the home's quality and affordability, even after it is purchased. This mechanism would offer a transition option between rental housing and traditional homeownership for low-income residents in the Church Row Neighborhood.

In Iowa, the Story County Community Housing Corporation (SCCHC) CLT has provided homeownership and rental opportunities for the low-income since 1998. The SCCHC has partnered with other organizations like Habitat for Humanity and the DMACC Building Trades Classes to build single-family homes, duplexes, handicapped-accessible units, and multi-family housing. The SCCHC leveraged the flexibility of the CLT model by creating their Buyer-Initiated Program, in which qualified buyers worked with the CLT to purchase an existing home.⁴⁰

To diversify their housing portfolios, some CLTs combine the CLT model with other affordable housing models like cooperative housing (Co-ops). Co-ops allows for members of the housing cooperative to own a share in the housing and pay their share of upkeep. One of the country's most successful CLTs, the Champlain Housing Trust in Burlington, VT, has multiple limited equity ownership and leasing cooperative housing developments. Limited Equity Co-ops place restrictions on equity upon sale of share because members receive below-market rates on mortgages. For leasing co-ops, an outside investor owns the real estate, and it is rented to members. Co-ops offer an alternative form of homeownership that can leverage a CLT's organizational and

stewardship capacity. Through a collective ownership model, the CLT can provide a blanket mortgage for the co-op project, eliminating the need for households to qualify for individual mortgages, enabling owner-occupied, resident-controlled tenure for "unbankable" households through co-ops.⁴¹

**FIGURE 5.1.1 – FOUR-PLEX CONSTRUCTED BY THE SCCHC IN AMES, IA.
(SOURCE: STORY COUNTY COMMUNITY HOUSING CORPORATION)**



The City of Waterloo can aid in establishing a Church Row Neighborhood CLT by providing financial and administrative support. CDGB and HOME funds are often used to fund CLT projects and operations. The City can also provide support through the donation of 657A properties and other city-owned land. Grant and low-interest loans for developing and maintaining properties are also means of support.

Proactive Code Enforcement and Inspection

Increase Number of Rental Inspectors

\$\$\$ | SHORT-TERM – MEDIUM-TERM

KEY PARTNERS: Planning and Zoning Dept., Waterloo Commission on Human Rights, City Council, Mayor’s Office

Today, Waterloo has only one rental housing inspector for 9,000 units within the city. In 2020, the inspector performed 1,900 inspections, with many being repeats. More rental housing inspectors are needed to adequately inspect the large number of rental properties. More inspectors would mean improved housing conditions for residents, helping to ensure the health, safety, and welfare of residents within the Church Row Neighborhood and throughout the city. More inspectors would also ensure more dwellings are properly maintained, leading to increased property values and thus more revenues for the city.

An alternative to hiring additional inspectors would be to contract inspectors. These additional inspectors would be contractors, meaning that the city would not have to pay them benefits. This recommendation may appeal to those who would like to minimize the amount of money necessary to pay for public services. Currently the city of Knoxville, Iowa has contracted out its rental inspections, along with the following cities in Iowa: Newton, Oskaloosa, Knoxville, Mitchellville, Colfax and DeSoto. These are just a few examples of cities that have contracted out their rental inspections.

Residents' Rights – Public Service Campaign

\$\$\$ | MEDIUM-TERM

KEY PARTNERS: Planning and Zoning Dept., Waterloo Commission on Human Rights, Waterloo Rental Inspectors' Office, Waterloo Communications Office, Neighborhood Services, Iowa Department of Human Rights, City of Waterloo Attorney, Waterloo School District, Non-Profits, religious organizations, The Courier, KWWL TV

Knowledge of one's rights remains a fundamental requirement for any individual living in the United States. The United States Constitution, the Iowa Constitution, and the laws therein provide guaranteed rights for all people living within the country and state. Such rights extend to those who rent or own the home in which they live. The Federal Fair Housing Act and Iowa's Fair Housing Act provide guaranteed rights to renters.⁴²

Within the context of Waterloo, the primary source for protection has been through the City Inspector's Office and the Waterloo Commission on Human Rights. With only one inspector and one clerk, the Inspector's Office is understaffed to handle housing complaints. The Waterloo Commission on Human Rights, along with the Iowa Civil Rights Commission, have been the offices where complaints are heard. The *2019 Analysis of Impediments to Fair Housing* report notes that fair housing complaints which are filed "underrepresent the number of actual incidents of housing discrimination, suggesting that individuals with valid complaints may refrain from submitting complaints either because they are unaware that discrimination is illegal, they are unaware of the complaint filing process, they are foreign-born or have a language barrier, or they are afraid of retaliation by the landlord."⁴³

This situation requires that the City of Waterloo undertake a policy that explicitly favors its residents, regardless of race, gender, sexual orientation, ability, and ethno-linguistic background.⁴⁴ The rental inspector's office must have the ability to share pamphlets in English and in the languages spoken in the city and should work in conjunction with the City Communications Office. The Waterloo Commission on Human Rights should be involved with this endeavor as well. The United States Department of Housing and Urban Development has information on housing rights provided online, as do the Iowa

Department of Justice: Office of the Attorney General, nonprofits like Iowa Legal Aid, and other organizations.⁴⁵

Renters must be afforded their rights in writing at minimum. Governments at all levels have been instituted to serve the interests of all their residents. Thus, all residents, including renters, should be made aware of their rights. All efforts must be employed to ensure that residents' rights are respected and understood. Under Iowa Code 562A.15, landlords are responsible for the following, but not limited to:⁴⁶

- Follow building and housing codes that affect health and safety significantly.
- Make repairs to keep the house or apartment in a fit and livable condition.
- Provide for garbage receptacles and removal.
- Supply hot and cold running water and heat, unless the tenant pays the utility company directly, and the water heater and furnace are under the tenant's control.
- Keep areas used by the tenants of more than one apartment clean and safe.
- Keep facilities and appliances such as electric wiring, plumbing, heating, and air conditioning in good and safe working order.

These responsibilities of landlords represent only some of their responsibilities to tenants. A few other rights of tenants are as follow (but not limited to):⁴⁷

- Landlords should give a tenant 24 hours' notice of the landlord's intent to enter the house or apartment.
- It is illegal for a landlord to retaliate against a tenant for complaining about the condition of the property to the landlord or housing inspector. The law presumes that the landlord is retaliating against the tenant if within one year of a complaint being filed the landlord tries to raise the rent or evict the tenant.
- In providing housing, it is illegal to discriminate because of a person's race, color, creed, sex, sexual orientation, gender identity, religion, national origin, disability, or against a person because they have children.

The City of Waterloo should undertake a sustained public service campaign to inform both landlords and residents in the neighborhood (and all of Waterloo) of the concerns, and the safety hazards. This would entail providing a period for landlords to declare their rental properties and have them inspected by the city.

Address Vacant and Deteriorated Properties

Utilize Greening for Vacant Land Reuse

\$ | MEDIUM-TERM – LONG-TERM

KEY PARTNERS: Planning and Zoning Dept., Leisure Services, Church Row Neighborhood Association, Church Row Neighborhood Residents

An alternative to producing move-in ready homes is converting city-owned properties into green spaces. Currently the Church Row Neighborhood has two parks that are both located on the periphery of the neighborhood. Adding green space within the residential area can provide residents with many benefits. Green spaces help combat air and noise pollution, soak up rainwater, lift morale in the people who see it, calm traffic, and lessen urban crime.⁴⁸ "Residential vegetation has been linked to a greater sense of safety, fewer incivilities, and less aggressive and violent behavior."⁴⁹ For the Church Row Neighborhood, urban greening could be installing trees, landscaping, vegetation, and creating pocket parks. For a densely populated area of the city, like the Church Row Neighborhood, urban greening provides added beauty and a sense of calm to the area. Waterloo Leisure Services, a Community Land Trust, or another community group could take ownership of a property, and through neighborhood input, convert it to a green space that the residents prefer.

In 2008 a local community development organization in the City of Cleveland, OH, created a pattern book to provide inspiration, guidance, and resources for community groups and individuals who want to create green spaces in their neighborhood. Potential greening projects ranged from roughly \$5,000 for planting native plants to \$20,000 to create a pocket park.⁵⁰ Preexisting ideas from resources like these can be useful inspiration for potential projects in the Church Row Neighborhood.

FIGURE 5.1.2 – RE-IMAGINE CLEVELAND POCKET PARK DESIGN (SOURCE: RE-IMAGINE CLEVELAND IDEAS FOR ACTION RESOURCE BOOK – 2011)



Renovate Dilapidated Rental Housing into Affordable Homebuying Opportunities

\$\$\$ | LONG-TERM

KEY PARTNERS: City of Waterloo, Operation Threshold, Iowa Finance Authority, Habitat for Humanity

The City of Waterloo can invest in affordable homeownership opportunities as an intervention cost before a house reaches a point of irreparable dilapidation. The costs associated with house demolitions to clear blight are significant especially if these properties start getting concentrated in an area. The cost of intervention through the renovation of former rental properties for sale can help reduce blight, provide affordable housing, prevent displacement due to neighborhood improvement, strengthen revitalization efforts, preserve density, and continue the revenue stream from property taxes.

Residents voiced the concern of the high proportion of rental housing in the Church Row Neighborhood with some being owned by neglectful landlords. The conversion of rental properties into homeowner occupied housing reduces the high proportion of rental housing in the Church Row Neighborhood but through blight intervention efforts to provide affordable living options. Houses that would be good candidates for this blight reduction effort could include former multi-family rental properties that have not yet reached a condition of dilapidation where demolition is the only cost-effective option. Instead, these homes may be improved by the city with funds for neighborhood improvement and affordable housing. These properties may also come into the city's possession through Iowa Code 657A. The former rental units may be renovated by the city with Community Development Block Grants and HOME funds from the Department of Housing and Urban Development. These properties would be sold to first time homebuyers looking to buy a home in the neighborhood. This intervention strategy has been used in Iowa City with the South District Homeownership Program (Figure 5.3).

Blighted conditions in the neighborhood such as dilapidated homes that remain vacant pose as eye sores, especially to surrounding property owners. Houses that remain

vacant for long periods of time can quickly become dilapidated, adding to the patterns that develop blight. Depending on various conditions, homes may need to be demolished which incur growing costs to the city if it is taken through the 657A policy. The costs of demolishing a single-family home with a basement in Iowa can range between \$9,500 - \$15,000, approximately. Instead, these costs can go toward renovating properties for each unit. The property taxes paid by a homeowner is a favorable revenue opportunity for the city than an empty lot after demolition.

FIGURE 5.1.3 – REHABILITATION OF A DUPLEX IN IOWA CITY (SOURCE: CITY OF IOWA CITY SOUTH DISTRICT NEIGHBORHOOD)

Before Renovation



After Renovation



Rehabilitation may include new siding, garage doors, yard fencing, updated electrical, and interior renovations. Energy improvements can include Energy Star rated appliances, new windows/doors, solar panel installation (where applicable), and landscaping. Possible lead removal costs associated with older housing could utilize the City of Waterloo Community Development Lead Hazard Control Grant which complete improvements up to \$40,000.

The formation of partnerships with nonprofit organizations dedicated to affordable housing such as Operation Threshold and Habitat for Humanity will be vital for sharing the costs of these renovations. The up-front rehabilitation costs are not affordable for many potential buyers from purchasing property in the Church Row Neighborhood especially people who are from lower income households. Building social equability among residents includes focusing on first time homeownerships from low-income households. Combining this strategy with access to mortgage financing assistance will enhance prospective home buyers' potential to purchase homes within the Church Row Neighborhood.

Additional city programs may be implemented such as the Waterloo Housing Authority's down payment assistance program to qualified applicants including households that are below 80% median income of the metropolitan statistical area (MSA). Also, the Section 8 Ownership Program is another city program that can bring in motivated buyers looking to use their housing voucher on mortgage payments rather than rent. Potential buyers should be targeted to neighborhood residents who are first time homebuyers that can successfully complete the Home Buyer Training provided by Operation Threshold. Home maintenance classes are offered by Habitat for Humanity in the Church Row Neighborhood. The city can attach conditions to the deed of these homes to ensure that the house can only be resold to another first-time homeowner and low-income household so that this housing solution remains a vital part of upward mobility for future Waterloo residents.

Address Factors Related to Blight Hot Spot Analysis

N/A | SHORT-TERM

KEY PARTNERS: City of Waterloo, Community Development Dept., Green Iowa AmeriCorps, U.S. Dept. of Energy, U.S. Dept. of Agriculture, PPG Paints, Habitat for Humanity

The windshield survey in this plan showed areas where improvements can be made for houses in the Church Row Neighborhood. The study was conducted to assess roof conditions, paint and siding conditions, missing or broken windows and doors, and serious foundation issues. These conditions were noticed from the street during the study, and these can affect the overall neighborhood's character that can lead to blight when these conditions are severe and concentrated.

Windows and Doors Replacement

Iowa Heartland Habitat for Humanity offers a critical home repair program for homeowners that make 80% of the area median income that can offer repairs through a repayment negotiated with the Habitat for Humanity program and sweat equity. Through sweat equity, applicants can contribute to the rehabilitation process while reducing repair costs on their own behalf. For older houses, old window and door replacement may qualify for the Lead Hazard Control Grant under Community Development department.

Roof Repair/Replacement

The Weatherization Assistance Program under the Department of Energy offers grants for roof replacement. This program focuses on low-income households and households with elderly, families with children, and those with a disability. Households that receive government assistance such as the Supplemental Insurance Income or Aid to Families with Dependent Children are eligible for this assistance.

The Section 504 Home Repair Program under the Department of Agriculture offers the Single-Family Housing Repair Loans and Grants program for low-income homeowners earning less than 50% of the area median income or low-income senior homeowners who are 62 years or older. The Waterloo area currently qualifies for this assistance.

The city may determine and share a list of local lenders that offer loans through the Title I Loan Insurance Program on the City of Waterloo's homebuying education webpage under the city Community Development department. The advantages of this loan insurance program can be shared through financial education materials that would help homeowners to be in the best position to qualify for this loan. For example, for repairs less than \$7,500 there is seldom need for security to attain a loan from a bank or lender.

Repainting and Neighborhood Transformation

PPG Paints has a store branch located on W. 5th Street and South Street in the Church Row Neighborhood. PPG Paints has a Colorful Communities community engagement project initiative that partners with charities, organizations, and communities to that has transformed 300+ areas around the world with new painting supplies and volunteers. Community initiatives for these low-cost improvements can partner with PPG Paints to create a volunteer opportunity that would target a specific street or block of the Church Row Neighborhood with a fresh coat of paint. The costs of this neighborhood beautification strategy could be minimal with volunteer efforts and donations from the PPG Paint store that services the city of Waterloo.

FIGURE 5.1.4 – VOLUNTEERS WITH PPG PAINTS COLORFUL COMMUNITIES PAINTING AN ELEMENTARY SCHOOL (SOURCE: PPG PAINTS)



Weatherization Improvements

Green Iowa AmeriCorps offers free home energy audits to the public that include a walk-through of a house and conduct tests to assess how insulation can be improved with home improvement recommendation. These recommendations help a homeowner or renter save on heating and cooling costs. Weatherization improvements include replacing windows and doors for better insulation. Green Iowa AmeriCorps also offer free energy saver kits and audit requests through their website (<https://www.greeniowaamericorps.org/>).

Make Historic Tax Credit and Exemption Programs More Easily Accessible

\$\$\$ | MEDIUM-TERM

KEY PARTNERS: Planning and Zoning Dept, Historic Preservation Commission

The Church Row Neighborhood has many historical assets, its homes being one of the largest. Not every old home is destined for historic restoration, but more can be saved from demolition if tax credits are used to justify rehabilitation costs. There are many tax credit programs available to aid in the revitalization of properties in the neighborhood. The Federal Historic Preservation Tax Incentives Program, the State Historic Preservation Tax Credit Program, and the Temporary Historic Property Tax Exemption are all programs that can support private sector investment in the rehabilitation and re-use of historic buildings. The Federal Historic Preservation Tax Incentives Program encourages private sector investment in the rehabilitation and repurposing of historic buildings by offering a 20 percent income tax credit.⁵¹ The State Historic Preservation Tax Credit Program provides an Iowa income tax credit for the sensitive, substantial rehabilitation of historic buildings by providing an income tax credit of up to 25 percent of qualified rehabilitation expenditures.⁵² The Temporary Historic Property Tax Exemption provides a combination of four years full exemption from any increased valuation due to a rehabilitation project, followed by four years of property tax increases (25 percent per year) up to the new valuation.⁵³

Historic tax credits and exemptions are very beneficial, but the application process can be a barrier to their use. The City of Waterloo can support these redevelopment projects by making the credit programs more accessible. The City of Waterloo can conduct a historic survey of structures in the Church Row Neighborhood to help locate properties eligible for historic designation. To that end, the city approved \$400,000 to be distributed evenly over four years starting in fiscal year 2021 through fiscal year 2024.⁵⁴ There remains much more that the city can do. Proven eligibility for historic designation can aid developers in the application process by easing the initial qualifications required. The City of Waterloo could provide an architectural historian and a consulting

architect services at a reduced cost or no cost to resident homeowners to aid in their application and project planning. Lastly, the City should investigate the feasibility of developing projects involving multiple properties applicable for rehabilitation at one time. Combining multiple projects into one can also aid in successfully earning tax credits and ultimately making a significant impact on the neighborhood.⁵⁵ The historic survey would aid in investigating where these project opportunities might be located. This would also be in line with the City of Waterloo's goal of fostering cultural tourism and economic development.⁵⁶

FIGURE 5.1.5 – CURRENT REMODELING PROJECT OF A 19TH CENTURY HOME IN THE CHURCH ROW NEIGHBORHOOD



Economic and Institutional Development Recommendations

Each recommendation is designed to address at least one of the following housing goals and impact at least one of the objectives:

Goals

Strengthen the presence of neighborhood organizations in the neighborhood.

- New and existing neighborhood institutions can be powerful assets for community building and economic development. With 106 different businesses and nonprofits, as well as several churches and Irving Elementary School nearby, this neighborhood has a lot of institutional presence to draw from for community involvement.

Establish a community that provides for the daily needs of the neighborhood residents.

- A community providing daily needs for residents keeps economic activity local and contributes to a healthier social environment. Our outreach has pointed to community spaces, improved services access, and local business support as potential routes for meeting the needs of the neighborhood's residents.

Build cohesion amongst the various organizations working in the neighborhood.

- When organizations cooperate and share a sense of vision for the community in which they operate, they can be more effective and more efficient with achieving their respective goals. Every institution our team met with had great interest in connecting with other community members looking to make an impact.

Foster a vibrant business environment in the neighborhood.

- The promotion and creation of a local business environment gives residents a stake in the neighborhood's economic growth and can spur investment in the community. Some community stakeholders expressed concerns about number of commercial business options available to residents in the neighborhood, which should be addressed through local support.

Objectives

Increase communication between churches, nonprofits, and businesses.

- Each of these groups have a vested interest in the wellbeing of the neighborhood and its residents, so proper communication would best facilitate cooperative constructive efforts in the community. We have heard through our outreach that organizations often pursue programs or projects without other community stakeholders being involved, when keeping fellow community organizations in mind may make the efforts of a given program more effective and easier to manage.

Increase business development that serves the neighborhood.

- Getting more local business development that caters to the needs of the community is an effective strategy for keeping money local and supporting fellow neighborhood residents while fulfilling needs within a reasonable distance. Local business owners we spoke with stated that commercial rent in the neighborhood is relatively cheap, which is a strong selling point for incoming and new business development.

Support and increase minority owned businesses.

- Minority owned businesses are a great asset of the neighborhood, especially given its ethnic and cultural diversity, as it promotes local economic growth and empowers historically disenfranchised communities. The initiative to support and increase minority owned businesses has been a directive of Mayor Hart during his tenure and should be pursued.

Create Pop-up Shops

\$\$ | MEDIUM-TERM

KEY PARTNERS: Economic Development Dept., Grout Museum

The Church Row Neighborhood has a high unemployment and poverty rate and finding low-cost ways for residents to enter the market and sell their wares can provide additional income to residents. Creating pop-up shop sheds that can be rented for a minimal price during the summer months would allow residents to sell products such as vegetables from their gardens, clothes, pottery, etc. The pop-up shops create a low entry cost for entrepreneurs to test their ideas. This low entry cost helps reduce barriers for low-income residents to build a business idea. Examples of these pop-up sheds can be found in Muskegon, MI as seen in Figure 5.2.1.⁵⁷ Muskegon is a tourist destination, so placing these pop-up shops near the Grout Museum and Washington Park can take advantage of the museum’s visitors. A diversity of unique items in the shops helps attract customers, so having the cultural diversity of the neighborhood be represented would strengthen the pop-up shops.⁵⁸

Partnering with the Department of Economic Development to help facilitate building and renting of the sheds and the Grout Museum to advertise the pop-up shops can help the pop-up sheds start and eventually stand by themselves. The cost of making 5 pop-up shops is roughly \$25,000.⁵⁹

FIGURE 5.2.1– POP-UP SHOPS IN MUSKEGON, MICHIGAN (SOURCE: STRONG TOWNS)



Establish a Community Center

\$\$\$ \$ | MEDIUM-TERM – LONG-TERM

KEY PARTNERS: Planning and Zoning Dept., Community Development dept., Church Row Neighborhood Association, nonprofits, Church Row Neighborhood Coalition, Church Row Neighborhood residents, State of Iowa Workforce Development, State of Iowa Human Rights Commission, Black Hawk County, Hawkeye Community college, University of Northern Iowa, The Courier

The Church Row Neighborhood, like the City of Waterloo, has been a place in transition. This neighborhood has many assets, and while there are gathering centers that have religious affiliations, Waterloo does not presently have a community center that serves all of its residents. Given the truly diverse nature of the Church Row Neighborhood, the Church Row Neighborhood Planning Team recommends the creation of a community center situated within the neighborhood which would serve the residents of the neighborhood and of Waterloo. There exists a need for a community gathering space, where residents meet on equal ground and all voices would be heard.

While an exact location needs to be determined, there may be properties within the Church Row Neighborhood that could be repurposed as a community center. The idea of the community center would be a non-denominational, secular institution, run by the city or a non-profit organization. One potential site could be two buildings (840 and 844 West 4th Street) and a parking lot owned by Hawkeye College that are no longer in use, which could be repurposed for the community center. However, a new construction introduces the possibility of enlisting local contractors, volunteers, local hardware stores, and perhaps even big box stores in the creation of the center.

The rationale of having people from across Waterloo work on the community center relies on the notion of people working from different backgrounds, seeing that they are related through community. This builds from academic and observational research that demonstrates how interpersonal interactions aid in dispelling negative stereotypes. The center would be a place that serves all residents, regardless of age, gender, social, economic, cultural, sexuality, and linguistic background. This center could provide places for adult education, literacy assistance, English as a Second Language, and a

plethora of other services. Community engagement with stakeholders noted that “Diversity of languages spoken makes communication difficult for residents with landlords, the city, and school.”

Some of the potential services for the community center could be the provision of resources that educate residents about homeownership, home economic skills, home maintenance, financial literacy, and so forth. This could be a place where non-profits could work collaboratively, serving as a place for gathering. It could be where art classes could be conducted. The community center could provide a "tool library" where residents could borrow tools for home repairs, small home projects, or housekeeping; meetings with stakeholders and the City identified a need for cleaning supplies, and implements for home maintenance and cleaning, whether in a house or in an apartment. Another service that could be provided is child care. Single parents with small children spend between 9%-36% of their income on child care.⁶⁰ Affordable, quality, and reliable child care had been identified as a need during stakeholder meetings. Such services enable low-income families to work with the security of knowing their children are being cared for and are safe.

As noted, the community center would be a place for gathering. It could serve as a place where after-school programs could be offered for students living in the neighborhood. There could be playgrounds or other amenities for children. Part of the community center could even have space reserved for business incubators, potentially including a commercial kitchen. In particular, the community center could provide services for minority owned businesses from the neighborhood and the city.

Local non-profits and educational institutions would be invited to provide services for residents in the community center. Both Hawkeye College and The University of Northern Iowa should be approached to offer outreach programs for residents at the Center for example. The State of Iowa Workforce Development would need to be approached in terms of staffing and providing resources for residents. Neighborhood-focused employment services can help address unemployment, one resident at a time. A community center can provide a place for connections to be made to jobs, people with job leads, and links to resources and support.

Expand Community Gardening

\$\$\$ | MEDIUM-TERM

KEY PARTNERS: Department of Leisure Services, Church Row Neighborhood Association, nonprofits, Church Row Neighborhood Coalition, Church Row Neighborhood residents

The Church Row Neighborhood is located in a food desert and residents are known to struggle with food insecurity. Community gardens are multifaceted places supplying gardeners with fresh fruits and vegetables and allowing residents to connect with the earth and each other. Although community gardens cannot address all food insecurity issues, they have been documented to provide not only fresh fruits and vegetables to the gardeners in food deserts, but the excess food is often donated to food banks or directly to family, friends, and neighbors.⁶¹ These reductions in food insecurity help raise the quality of life for residents in the neighborhood.

Expanding access to community gardens will allow more residents to access fresh food and build community. Transforming vacant parcels into community gardens can make the space an asset and help stabilize surrounding property values. Also, Elk Memorial Park has space that could be made into a community garden which would help activate the park by providing more reasons to go there.

The Church Row Neighborhood already has one community garden along 4th Street tended to by members of the Burmese community. Groups like We Arose Co-op, located in Waterloo, provide tangible and strong examples of the power of urban farming.⁶² Community gardens can involve local youth in the gardening and, as We Arose Co-op has shown, can even include a business component providing the gardeners with earning power and the buyers with local fresh produce. This business aspect can pair well with the pop-up shops described previously.

The City of Waterloo and Leisure Services Department can help facilitate the use of parks and vacant lots as community gardens by helping till the gardens during the spring and ensure access to water at community gardens to make it a more sustainable effort.

FIGURE 5.2.2 – CHURCH ROW NEIGHBORHOOD RESIDENTS BREAKING GROUD AT ONE OF THE CURRENT COMMUNITY GARDENS (SOURCE: WATERLOO COURIER)



Commemorate Church Row’s Diversity, Civil Rights History, and Indigenous Peoples History

\$\$ | SHORT-TERM – MEDIUM-TERM

KEY PARTNERS: Grout Museum, Irving Elementary, Waterloo School District, Planning and Zoning, Department of Leisure Services, Church Row Neighborhood Association

The City of Waterloo implemented a study in the Capital Improvements Program: 2020 – 2024 that would “support the city’s goal of economic development by increasing awareness of important civil rights related sites within the city and create interest among cultural tourists.”⁶³

Washington Park and the Grout Museum District could offer ways to help achieve this goal. Dr. Martin Luther King’s visit to the Church Row neighborhood is an important piece of history for many local residents. Commemorative plaques make more people aware of Dr. King’s visit to Waterloo in 1959, his talk at Sacred Heart Catholic Church, his visit to the Grout museum, and Washington Park.⁶⁴ This would also be an opportunity to also recognize the work of Waterloo Civil Rights Icon Anna Mae Weems.

Similarly, commemorative installations and activities provide an opportunity to understand the history of the Indigenous Peoples of Waterloo, who were forcibly removed by the U.S. Government. Civil Rights and Human Rights memorial(s) that acknowledge past injustices provide a starting point for further dialogue relating to racial concerns.⁶⁵ The memorials would provide a foundation for a Civil Rights Memorial Walk that links Church Row with the rest of the city.

The location and space available at Washington Park and the Grout Museum also provide opportunities for multi-cultural events and other programming. Regularly scheduled events could celebrate not only the diversity of the Church Row neighborhood, but the city as well. Family-oriented events would encourage outings in the neighborhood. Such events could focus on the commonalities between all different peoples, from around the world, looking to that which binds us together rather than separating us.

FIGURE 5.2.3 – GROUT MUSEUM (SOURCE: GROUT MUSEUM)



Combat Human Rights Violations by Strengthening the Commission on Human Rights

\$\$\$\$\$ | SHORT-TERM – MEDIUM-TERM – LONG-TERM

KEY PARTNERS: Waterloo Commission on Human Rights, Finance, Planning and Zoning Dept., Neighborhood Services, City Council

The Waterloo Commission on Human Rights mission is “to protect and promote the personal dignity of all Waterloo residents and eliminate any discriminatory barriers that prevent them from reaching their full production capacities. We seek to make compliance and education a meaningful and visible strategy as we work towards the elimination of the effects of discriminatory practices in the City of Waterloo.” The Commission had recognized in 1967 that housing remains the critical component for the city, that people need a place to rest, sleep, with it being quality, and affordable for residents.

The Human Rights Commission has been at the forefront of efforts that better the lives of Waterloo residents. The Human Rights Commission filed complaints against Tyson Foods in 2020 months before the revelation by the news media of improper behavior by Waterloo Tyson Food managers. They have noted that there has been a shortage of code enforcements relating to rental housing properties within Waterloo.

Vulnerable residents of Church Row and other areas of the city need advocates and clear avenues to protect themselves against human rights violations, particularly with respect to rental housing violations and discrimination. Additional support and resources for the Waterloo Commission on Human Rights can increase opportunities to combat violations and protect residents.

Develop Neighborhood Branding and Marketing

\$ | SHORT-TERM

KEY PARTNERS: Church Row Neighborhood Association, Church Row Neighborhood Coalition, Church Row Neighborhood Residents, Communications Dept.

Neighborhoods can have a significant impact on quality of life. A neighborhood can be a place one invests in buying a home, improving one's property, joining a neighborhood association, attending block parties, or participating in clean-up campaigns. Many stakeholders highlighted wanting a more connected community within the neighborhood and to be positively perceived by the rest of the Waterloo Community.

Marketing and branding of the neighborhood is a tool that can be used to inform people about the area, help potential residents and developers understand why it may be a good location for them, and change misinformed or inaccurate perceptions about the neighborhood. This tool can support the work of making the Church Row Neighborhood an attractive, enriching, and safe place to live.

Establishing a cohesive image is important for attracting new residents but also for creating camaraderie within the neighborhood. Encouraging current residents to remain in the neighborhood is equally important. The process of creating a neighborhood brand should be a resident and stakeholder-involved exercise. The development of a common understanding of how to market and brand the neighborhood can help mobilize neighbors to work together and care for the neighborhood. Establishing a logo and unified message to represent the entire neighborhood is an essential part of neighborhood branding. A well-developed website and social media presence are also helpful in communicating the neighborhood's image. Putting up a neighborhood welcome sign, erecting attractive signage throughout the neighborhood, getting families and individuals to hang banners, or putting out plants to spruce up front doors are also ways that can help create a neighborhood identity.

Establish a Data Dashboard

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KEY PARTNERS: Geographic Information Systems Dept.

Data about the Church Row Neighborhood and services the city provide are scattered online and hard to find. The city should establish a data dashboard for the city as well as showing data for specific neighborhoods like the Church Row Neighborhood on the city's website. This will increase transparency and accessibility to data and resources for those in the Church Row Neighborhood. The data dashboard could have information on properties the city owns, new development permitted, crime data, resources for renters and homeowners, comment section, alongside forms for community gardens and events. Having a one stop data dashboard to access resources can increase the efficiency, knowledge, and resources for organizations and individuals working in the Church Row Neighborhood.

The City of Davenport has a strong example of a city-wide data dashboard displaying performance indicators from construction permits issued to ash trees removed.⁶⁶ The Department of Geographic Information Systems should establish a data dashboard for the Waterloo that highlights neighborhoods of focus such as the Church Row Neighborhood.

Quality of Life Recommendations

Each recommendation is designed to address at least one of the following housing goals and impact at least one of the objectives:

Goals

Integrate the Church Row Neighborhood into the surrounding area.

- Residents have said that the neighborhood feels isolated from the rest of the city, with US-218 and US-63 cordoning off most routes north, and 4th and 5th Streets preventing easy access south. There should be more infrastructure, transportation, and art that invites people in as well as supports travel out of the community.

Support the City's efforts to create a safe and livable neighborhood.

- Attention to the comfort and care of the neighborhood's built environment can greatly impact the quality of its social environment. Community stakeholders are interested in collaboration to improve the neighborhood's quality of life.

Sustain a diverse neighborhood and build cohesion amongst residents.

- Diversity in any community can serve as an incredible asset. The neighborhood should work to use its diversity as a staple of the community's unique character, given its culturally and racially diverse migrant and local resident population.

Design a more open, accessible, and walkable neighborhood.

- The sense of space and accessibility of a neighborhood often contributes to overall satisfaction with living there. Concerns about walkability, traffic, and access to neighborhood needs were expressed by stakeholders and residents during community engagement.

Develop a clear and unifying image for the neighborhood.

- When a neighborhood has an idea for an image for itself, it becomes easier to plan and implement strategies to enact that image. Community stakeholders are looking to shake away negative perceptions of the neighborhood in favor of a positive one.

Objectives

Expand pedestrians and bicycle infrastructure.

- Access to pedestrian and bicycle infrastructure promotes public health and creates opportunities for greater community interaction. The Church Row Neighborhood Plan asserts that the lack of access to bicycle trails and safe walking and biking routes prevents residents from being more physically mobile.

Ensure safe crossing for children to Irving Elementary.

- Children deserve safe access to their schools, especially when walking is potentially their only transport option. The safety of pedestrians crossing busy neighborhood streets, especially for children, was emphasized several times during the stakeholder engagement process.

Enhance the amenities offered at the neighborhood's two parks.

- Parks that are designed for a multitude of purposes for a variety of ages are welcoming and create spaces for public gathering. Our research has found several examples of park amenities and activities that could make visiting these locations more attractive to residents.

Increase opportunities for neighbors to interact and work together.

- Community projects, institutional programs, and public gathering spaces all provide opportunities for residents of the neighborhood to socialize and cooperate. These opportunities build a sense of identity with the community.

Increase placemaking throughout community.

- Utilizing shared spaces to promote creativity and artistic expression makes the community stand out and can give residents greater attachment to the built environment that may otherwise be ignored. Waterloo-based organizations like the Youth Art Team create placemaking artwork that brings vibrancy and a unique quality to spaces in Waterloo, which the same could be done for the Church Row Neighborhood.

Creative Placemaking

The Church Row Neighborhood is isolated by transportation infrastructure, contains blighted properties, and faces a perception of high crime all leading to a lack of social cohesion. There is a want to build cohesion amongst resident and bridge the gaps between new and old residents, renters and homeowners.

Creative placemaking builds community through the creation of public art. It draws inspiration and includes the community into the artistic process. This public art can be used to connect the past and present, brighten up spaces, visually display the pride neighbors feel, and create energy as the community actively takes part in making the art. Art can spark and create spaces for conversation from small interactions to discussions about social issues and bring a sense of hope and connection. Creative placemaking efforts should move beyond beautification of the neighborhood to engage the neighborhood. Finally, public art can spatially define the neighborhood and allows the residents to set its own narrative.

Create Murals

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KEY PARTNERS: Waterloo Public Arts Committee, Waterloo Center for the Arts, youth art team, local artists

Murals are a versatile public art form that can brighten up blank walls, turn traffic boxes into visual assets, and make highway underpasses more welcoming. Bringing residents into the creation process of murals is important to creating a sense of ownership and pride for the works. Ensuring quality upkeep of murals as they age is important to continuing the positive effects that murals bring. Engaging with the Waterloo Public Arts Commission and arts activist groups such as the Youth Art Team help team can help advise and ensure quality of murals to ensure they continue to be an asset that can outlive winters and the beating summer sun.

FIGURE 5.3.1 – WATERLOO BY THE YOUTH ART TEAM (SOURCE: WATERLOO YOUTH ART TEAM)



Transform the Underpass

\$\$ | MEDIUM-TERM

KEY PARTNERS: Waterloo Public Arts Committee, Waterloo Center for the Arts, youth art team, local artists, IOWA DOT

The Church Row Neighborhood is isolated from downtown Waterloo by US 218. The highway underpasses are an unwelcoming pedestrian environment of concrete and parked cars as shown in Figure 5.3.2. Transforming the underpass with murals can turn the blank underpass into a more inviting pedestrian space connecting the neighborhood to downtown and downtown to the neighborhood. Examples of murals being painted on an interstate underpass can be found in various cities including Boston.⁶⁷

FIGURE 5.3.2 – HIGHWAY 218 UNDERPASS (SOURCE: AUTHORS)



FIGURE 5.3.3 - UNDERPASS MURALS IN COLORADO SPRINGS (SOURCE: KERJAN BIANCA, KRDO)



Beautify Traffic Boxes

\$ | MEDIUM-TERM

KEY PARTNERS: Waterloo Public Arts Committee, Waterloo Center for the Arts, youth art team, local artists

The neighborhood should look at opportunities for placing public art on traffic boxes. Artwork can brighten up visual eyesores like the traffic box and help deter graffiti and tagging.⁶⁸ Setting up an art competition or having a school's art class design the traffic box mural is a great opportunity to engage the community in the project. An example of this engagement with a local school can be seen in the Whittier Neighborhood of Sioux Falls, SD with one of their final results shown in Figure 5.3.3.⁶⁹ Working with Irving Elementary would help incorporate the neighborhood children into the project. Cost per traffic box is about \$150 dollars for an anti-graffiti durable cover.⁷⁰

FIGURE 5.3.4 – TRAFFIC BOX IN THE WHITTIER NEIGHBORHOOD OF SIOUX FALLS, SD (SOURCE: KATIE NELSON, ARGUS LEADER)



Revitalize Elk Park's Basketball Court

\$ | SHORT-TERM

KEY PARTNERS: Department of Leisure Services, Waterloo Public Arts Committee, Waterloo Center for the Arts, youth art team, local artists

Elk Park's basketball court can provide a place for recreation, community building, and creative placemaking. Its current state, shown in Figure 5.3.5, is one of broken concrete and no visible lines hampers its use. Pairing resurfacing with painting a mural on the court can revitalize the space turning it into a focal point for Elk Park. Examples of turning broken basketball courts into vibrant youth spaces, as seen in Figure 5.3.4 can be found throughout the country ranging from major cities like NYC to small towns on the outskirts of St. Louis.⁷¹ The Youth Art Team could do a summer camp for the neighborhood youth revolving around painting the basketball court.

FIGURE 5.3.5 – COMMUNITY MEMBERS REPAINTING A COURT IN VENICE BEACH (SOURCE: NATALIE DAHER, BLOOMBERG)



FIGURE 5.3.6 – BASKETBALL COURT AT ELKS MEMORIAL PARK IN THE CHURCH ROW NEIGHBORHOOD (SOURCE: GOOGLE MAPS)



Create Sculptures

\$ - \$\$\$ | MEDIUM-TERM

KEY PARTNERS: Waterloo Public Arts Committee, Waterloo Center for the Arts, youth art team, local artists

Sculptures are another great form of public art that the Church Row Neighborhood should look to incorporate into the community. Sculptures can take many different forms from Chicago's iconic Cloud Gate (The Bean) to smaller even more whimsical pieces such as the one shown in Figure 5.3.6 that is located in Des Moines. Sculptures can be located in numerous locations from parks, vacant lots, community gardens, or even the proposed Six Corners roundabout. The Waterloo Public Arts Committee should help acquire and maintain art installations.

FIGURE 5.3.7 – SCULPTURE IN DES MOINES NEIGHBORHOOD (SOURCE: AUTHOR)



Promote Local Events

\$ | MEDIUM-TERM

KEY PARTNERS: Waterloo Public Arts Committee, Waterloo Center for the Arts, the Church Row Neighborhood Association, youth art team, local artists

The Church Row Neighborhood residents want a more connected community. Art and creative placemaking goes beyond examples such as murals and sculptures; it can also be events that allow larger groups of people to intermix and connect to each other. Including music, dance, theater, and other performance arts into community events existing events such as Sleek Street Styles and National Night Out is a great way for neighbors to show off the talent within the community to each other and the city at large.

Live on Church Row

Churches in the Church Row Neighborhood could host a performance series focusing on music and theater. The music could be a mix of classical, contemporary, gospel, or other music in which the community and churches have a shared interest. This would allow spaces that might be underused to become community assets that provide a venue for young musicians.

Nighttime in the Church Row Neighborhood

The perceived high criminal activity in Church Row Neighborhood decreases the use of public spaces and reduces neighbors' interactions with each other was brought up during community engagement. Nighttime in the Church Row Neighborhood would be a nighttime participatory art festival focusing on art installations and performances that shine brightest at night. This would be a way to have residents of the neighborhood and the Waterloo-Cedar Falls Area wander between different installations and performances and meet each other. This event would help rewrite the perception of safety concerns brought up in the neighborhood and the city at large. Northern Spark, an event like this, is seen in Minneapolis, MN in Figure 5.3.7.⁷² Northern Spark builds community and uses art to have discussions about racism, sexism, homophobia, and other societal

issues. The Waterloo Center for the Arts, who help run the North End Arts and Music festival, could bring expertise to setting up and run Nighttime in the Church Row Neighborhood.

FIGURE 5.3.8 – NORTHERN SPARK EVENT IN MINNEAPOLIS, MN (SOURCE: NORTHERN LIGHTS)



Address Road Safety

The Church Row Neighborhood remains isolated by transportation infrastructure making crossing the streets on the periphery of the neighborhoods unsafe. Wide lanes and lack of traffic calming in the interior make for an unsafe environment for children playing outside as well as pedestrians and bicyclists. Redesigning streets can create an environment that is not only safer for all road users but encourages walking and bicycling.

3rd Street: Place Street Markings and Stop Signs

\$\$\$ | MEDIUM-TERM

KEY PARTNERS: City of Waterloo, Waterloo City Engineering

Currently 3rd Street runs through the residential part of the Church Row Neighborhood. Third Street is a 35mph street with no road lines or traffic calming mechanism. This creates an unsafe, high-speed street that is used as a cut through from Sergeant Road to the downtown. Creating a safer street can start with demarcating a centerline which will help visually narrow the road and slow traffic down.⁷³ Strategically placing stop signs at such intersections as Churchill and 3rd Street and/or Winston and 3rd Street would also be important.⁷⁴ These two changes, as seen in Figure 5.3.8, can help reduce car speeds and allow for safer residential roads.

FIGURE 5.3.9 – CHURCH ROW INTERSECTION (SOURCE: THE CHURCH ROW NEIGHBORHOOD SUSTAINABLE AND EQUITABLE TRANSPORTATION PLAN)



4th and 5th Street: Perform Lane Reconfiguration and Conversion

\$\$\$ \$| LONG-TERM

KEY PARTNERS: City of Waterloo, Waterloo City Engineering

4th and 5th Street are both one-way streets with wide lanes and high speeds. During community engagement, these two streets were viewed as unsafe barriers to crossing into the neighborhood south of the Church Row Neighborhood. Reconfiguration and conversion of these streets will help decrease speeds, increase safety, and provide infrastructure for pedestrians and bicyclists.⁷⁵

Convert to Two Lane Divided Road with Bicycle Lane

\$\$\$ \$| LONG-TERM

KEY PARTNERS: City of Waterloo, Waterloo City Engineering

This is the recommended redesign for 4th and 5th Street. It reduces travel lanes from three to two bi-directional lanes increasing safety. This design allows for a 4 ft bicycle lane in both directions and parking on one side. This design, as seen in Figure 5.3.9 reduces lane widths and with increased street markings will help slow speeds by visually narrowing the road. The bi-direction nature of this new road design will increase exposure for businesses. Downtown Cedar Rapids is a prime example of one-way conversions to make a safer, more intuitive, and pedestrian and bicycle friendly space.⁷⁶

FIGURE 5.3.10 – TWO-WAY ROAD REDESIGN (SOURCE: THE CHURCH ROW NEIGHBORHOOD SUSTAINABLE AND EQUITABLE TRANSPORTATION PLAN)



Convert to Two Lane One-Way Road with Bike Lane

\$\$\$ \$| LONG-TERM

KEY PARTNERS: City of Waterloo, Waterloo City Engineering

An alternative would be to keep 4th and 5th Street one-way and reducing lanes from three to two can increase safety. This design reduces lane width to 11 ft helping to slow car speeds. This design allows for more room around the edges of the lane than the bi-directional change. The design recommendation, as seen in Figure 5.3.10, would allow for a buffered bicycle lane. The extra space could be used for planting trees, setting up bicycle racks, or placing street furniture.

FIGURE 5.3.11 – ONE-WAY ROAD REDESIGN (SOURCE: THE CHURCH ROW NEIGHBORHOOD SUSTAINABLE AND EQUITABLE TRANSPORTATION PLAN)



Reconfigure the Six Corners Intersection

\$\$\$ \$| LONG-TERM

KEY PARTNERS: City of Waterloo, Waterloo City Engineering

On the southwest corner of the Church Row Neighborhood is Six Corners. Six Corners is a busy six-way intersection with commercial, religious, and residential usages all coming together as seen in Figure 5.3.11. Six Corners is a difficult to navigate intersection for cars, bicyclists, and pedestrians and is a hot spot for crashes. Changing Six Corners into a roundabout can help increase the safety and the flow of traffic through the intersection as seen in Figure 5.3.12.⁷⁷ Special attention will need to be given to land acquisition and the streets that lead into the intersection.

FIGURE 5.3.12 – A SIX-WAY INTERSECTION ("SIX-CORNERS") IN THE CHURCH ROW NEIGHBORHOOD (SOURCE: GOOGLE EARTH)



**FIGURE 5.3.13 - SIX-WAY ROUNDABOUT EXAMPLE IN RICHMOND, VA –
(SOURCE: BLAKEMORE CONSTRUCTION)**



Improve Walkability Near Irving Elementary

\$\$ | LONG-TERM

**KEY PARTNERS: Planning and Zoning, Waterloo City Council,
Waterloo City Engineering**

Irving Elementary serves as a critical node within the Church Row Neighborhood. Not only does it educate students between the grades of K-5, but it also further provides support for the neighborhood. The school is situated on the eastern edge of the neighborhood. On the west, northern side of the school, it is flanked by West 5th Street, a one-way that heads towards downtown Waterloo.

West 5th Street remains a busy road that sees traffic speeding from the periphery towards downtown. The posted speed limit around the school is 25 mph. And yet, given that the school borders West 5th Street, a one-way, vehicles travel at speeds well in excess of the posted speed.

Figure 5.3.13 provides a look at Irving Elementary School from West 5th Street crossing Baltimore Street, heading East by North East towards downtown Waterloo. The school sign and posted speed limit are placed after the intersection. There are no other signs prior to this one sign on West 5th Street warning motorists of the school. The addition of a raised sidewalks to this intersection would improve the walkability and safety of the areas. Here they could be done in the manner as seen in Iowa City, Iowa, on Riverside Drive that provides a safe crosswalk for pedestrians going from the Art Building West to the Art Library and the rest of the art campus. Figure 5.3.14 provides a view of the crosswalk. This crosswalk could be placed at all four points at the Baltimore Street and West 5th Street intersection, along with all intersections around the school, such as at Locust, and Western Streets. Furthermore, it could be placed farther out on West 5th for traffic prior to their arrival at the school.

There could also be more pedestrian and school signs posted on West 5th Street, and surrounding roads. The posted sign at and around the school should be set at 25 mph. Finally, the city could consider "rumble strips, and/or different textured roadways at all the intersections leading up to the school. Figure 5.3.14 provides a view of the

crosswalk. This type of crosswalk could be placed at all four points at the Baltimore Street and West 5th Street intersection, along with all intersections around the school, such as at Locust, and Western Streets. Furthermore, it could be placed farther out on West 5th for traffic prior to their arrival at the school

FIGURE 5.3.14 – IRVING ELEMENTARY AT WEST 5TH STREET AND BALTIMORE STREET, FROM THE SIDEWALK. (SOURCE: AUTHORS)



FIGURE 5.3.15 – RAISED CROSSWALK (SOURCE: VISION ZERO FOR YOUTH)



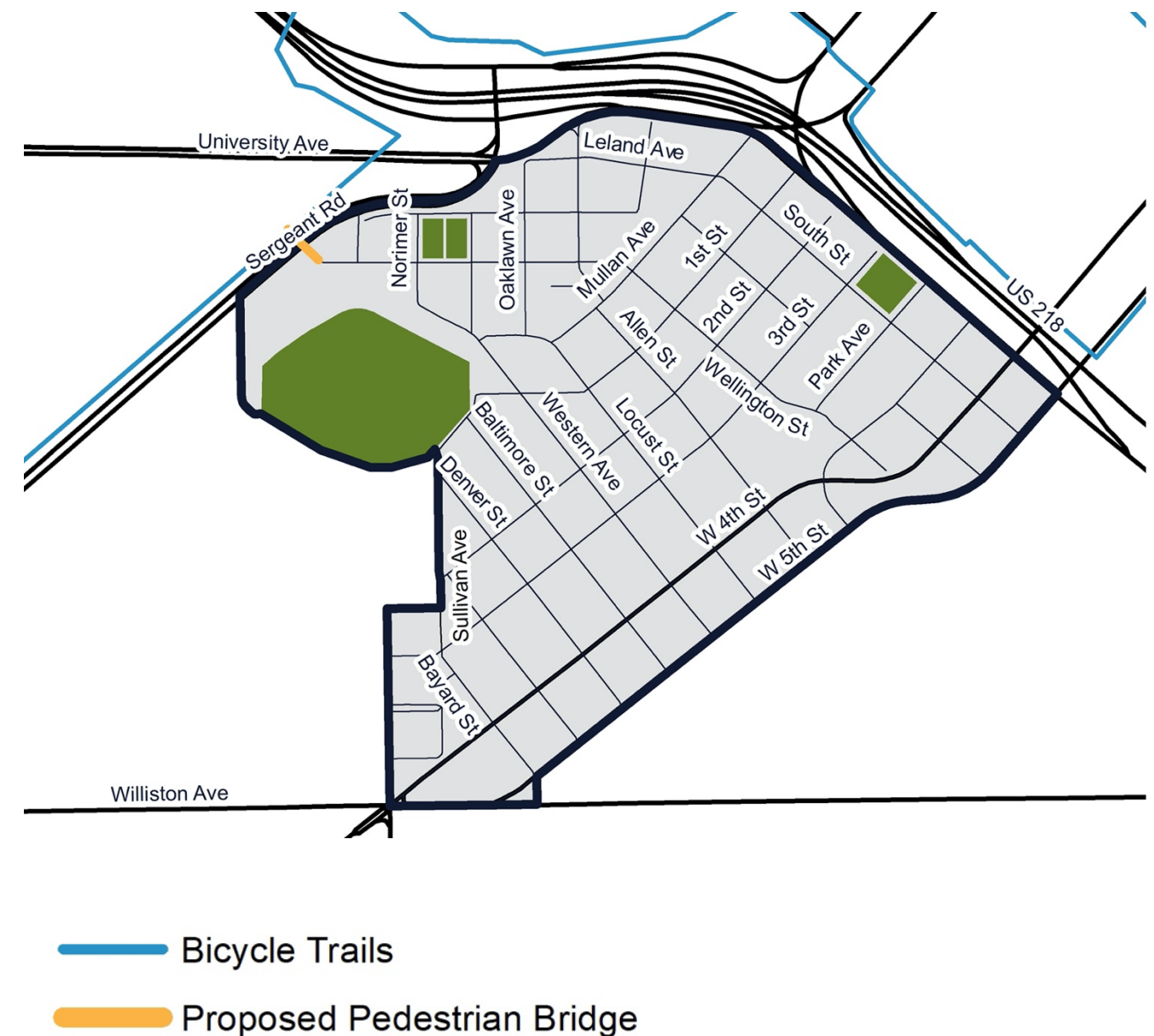
Construct a Pedestrian Bridge

\$\$\$\$\$ | LONG-TERM

KEY PARTNERS: City of Waterloo, Waterloo City Engineering

The Church Row Neighborhood is located near the Waterloo-Cedar Falls Area bicycle trails, but residents are unable to easily access them due to Sergeant Road. Sergeant Road not only cuts off the Church Row Neighborhood from accesses to the Waterloo-Cedar Falls Bicycle Trail system but also Hope Martin Memorial Park which contains Black Hawk Creek, Singing Bird Lakes, and woods. Creating a pedestrian bridge from W Wellington Street to Sergeant Road Trail would provide the safest and most direct access to the trail network and park for neighborhood residents. The pedestrian bridge would open more recreational opportunities to the Church Row Neighborhood and would open up the Church Row Neighborhood to those currently using the trail system. Making sure the pedestrian bridge is ADA accessible allows all to use it and ensuring the overpass is aesthetically designed allows it to visually add to the area. Examples of pedestrian bridges crossing highways are seen in other Iowa cities such as Des Moines. The median prefab bridge would roughly cost \$191,400 and potential funding for a pedestrian bridge could come from Iowa DOT's Transportation Alternatives Program (TAP), Iowa Clean Air Attainment Program (ICAAP), and Recreational Trail Program (RTP).⁷⁸

MAP 5.3.1 – PEDESTRIAN BRIDGE (SOURCE: AUTHORS)



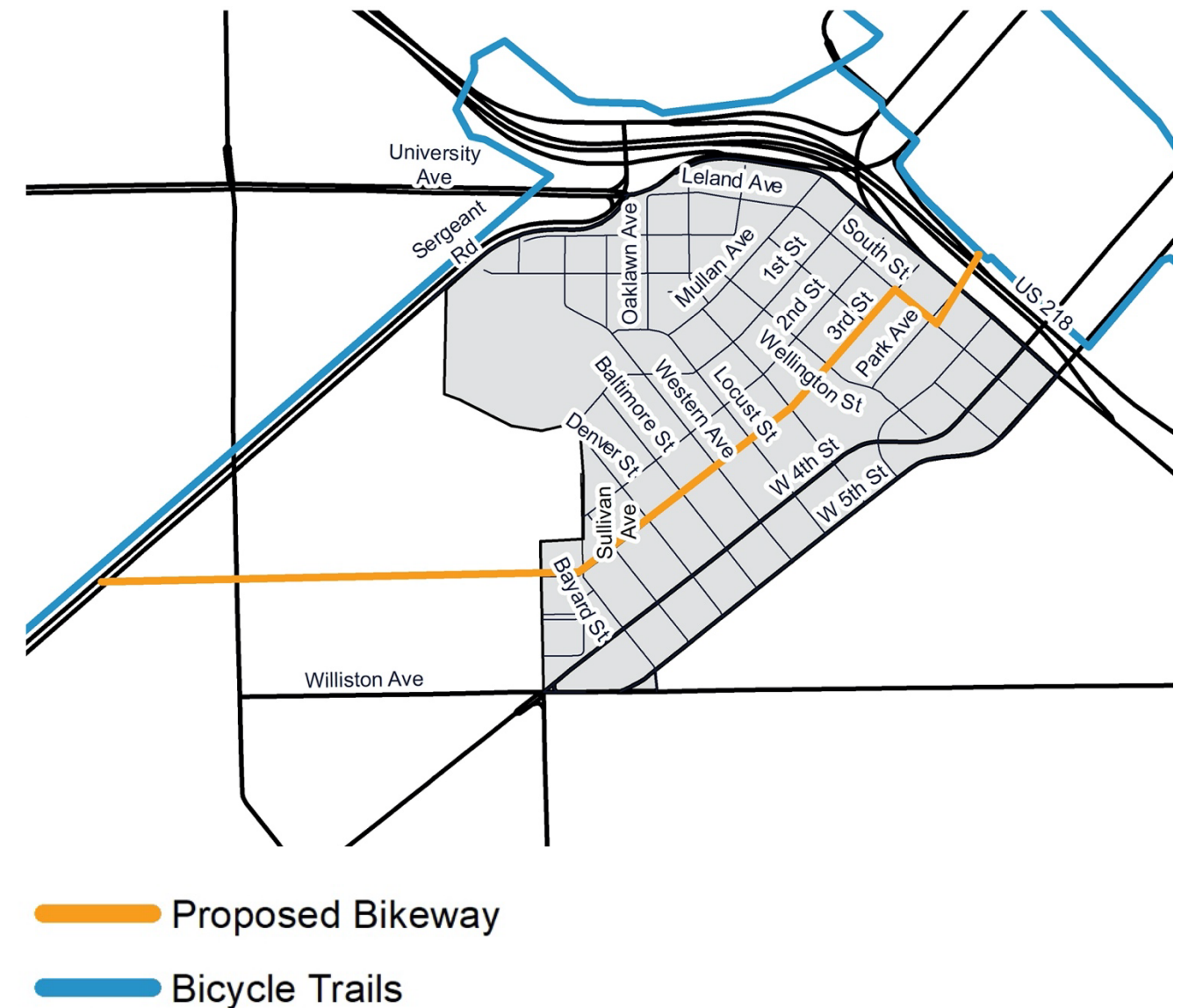
Create 3rd Street Alternative Bike Trail Connector

\$\$\$ | LONG-TERM

KEY PARTNERS: City of Waterloo, Waterloo City Engineering

An alternative to a pedestrian bridge connecting the Church Row Neighborhood to the Waterloo-Cedar Falls Area bicycle trails would be via 3rd Street. Designing a safe bicycle pedestrian crossing from Sergeant Road Trail across Sergeant Road to 3rd Street combined with traffic calming suggestions on 3rd Street, would allow bicyclists to cycle through the Church Row Neighborhood and the adjacent neighborhood to the east. At South Street, the route would turn southeast and then turn northeast onto W. Park Avenue's bicycle lane and continue underneath Interstate 218 and onto the 218 Bicycle Trail. This would allow two points of connection for Church Row to the bicycle network. As a neighborhood that has been isolated by transportation infrastructure projects, multiple points will be needed to rejoin it. Special attention needs to be paid in the cross the intersection of Sergeant Road with high visibility crosswalks and pedestrian islands to allow safe crossing from Sergeant Road Trail to 3rd Street. Once within the residential 3rd Street, the use of "Bikes May Use Whole Lane" and "Wayfinding" signs along the route would help establish it as a bicycle corridor. Potential funding for 3rd Street lane restriping could come from Iowa DOT's Transportation Safety Improvement Program (TSIP), and Transportation Alternatives Program (TAP).

MAP 5.3.2 – ALTERNATIVE PATH (SOURCE: AUTHORS)



Recommendation Summary Tables

HOUSING					
	Recommendation	Goals Addressed	Cost Estimate	Timeline	Key Partners
COMMUNITY CONTROL	Establish a Community Land Trust	<ul style="list-style-type: none"> • Create an equitable and quality housing environment in the neighborhood. • Ensure safe and affordable neighborhood housing. • Address factors related to blight and disinvestment. 	\$ \$ \$ \$ \$	LONG-TERM	Planning and Zoning Dept., Community Development Dept., Church Row Neighborhood Residents, Church Row Neighborhood Coalition, Housing Coalition, Local Developers, Nonprofit Developers, Local Building Programs, Local Banks
	Increase Number of Rental Inspectors	<ul style="list-style-type: none"> • Ensure safe and affordable neighborhood housing. • Address factors related to blight and disinvestment. 	\$ \$ \$ \$	SHORT-TERM – MEDIUM-TERM	Planning and Zoning Dept., Waterloo Commission of Human Rights, City Council, Mayor’s Office
PROACTIVE CODE ENFORCEMENT	Residents’ Rights – Public Service Campaign	<ul style="list-style-type: none"> • Create an equitable and quality housing environment in the neighborhood • Ensure safe and affordable neighborhood housing. • Address factors related to blight and disinvestment. 	\$ \$ \$ \$	MEDIUM-TERM	Planning and Zoning Dept., Neighborhood Services, Waterloo Commission of Human Rights, Communications Dept., Iowa Dept. of Human Rights, City of Waterloo Attorney, Nonprofits, Religious Organizations, The Courier, KWWL TV

		Recommendation	Goals Addressed	Cost Estimate	Timeline	Key Partners
ADDRESS VACANT AND DETERIORATING PROPERTIES		Utilize Greening for Vacant Land Reuse	<ul style="list-style-type: none"> Address factors related to blight and disinvestment. 	\$ \$	MEDIUM-TERM – LONG-TERM	City of Waterloo, Church Row Neighborhood Association, Church Row Neighborhood Coalition, Church Row Neighborhood Residents
		Renovate Dilapidated Rental Housing into Affordable Homebuying Opportunities	<ul style="list-style-type: none"> Address factors related to blight and disinvestment. Create an equitable and quality housing environment in the neighborhood. Ensure safe and affordable neighborhood housing. 	\$ \$ \$	LONG-TERM	City of Waterloo, Operation Threshold, Iowa Finance Authority, Habitat for Humanity
		Address Factors Related to Blight Hot Spot Analysis	<ul style="list-style-type: none"> Address factors related to blight and disinvestment. 	N/A	SHORT-TERM	Community Development Dept., Green Iowa AmeriCorps, U.S. Dept. of Energy, U.S. Dept. of Agriculture, PPG Paints
		Make Historic Tax Credit and Exemption Programs More Easily Accessible	<ul style="list-style-type: none"> Address factors related to blight and disinvestment. 	\$ \$ \$	MEDIUM TERM	Planning and Zoning Dept, Historic Preservation Commission

ECONOMIC AND INSTITUTIONAL DEVELOPMENT

	Recommendation	Goals Addressed	Cost Estimate	Timeline	Key Partners
COMMUNITY COHESION	Create Pop-up Shops	<ul style="list-style-type: none"> Foster a vibrant business environment in the neighborhood. 	\$ \$	MEDIUM-TERM	Economic Development Dept., Grout Museum
	Establish a Community Center	<ul style="list-style-type: none"> Strengthen the institutional presence in the neighborhood. Establish a community that provides for the daily needs of the neighborhood residents. Build cohesion amongst the various organizations working in the neighborhood. 	\$ \$ \$ \$ \$	MEDIUM-TERM – LONG TERM	Planning and Zoning Dept., Community Development Dept., Neighborhood Services, Nonprofits, Church Row Neighborhood Association, Church Row Neighborhood Coalition, Church Row Neighborhood Residents, State of Iowa Workforce Development, State of Iowa Human Rights Commission, Black Hawk County, Hawkeye Community College, University of Northern Iowa
	Expand Community Gardening	<ul style="list-style-type: none"> Establish a community that provides for the daily needs of the neighborhood residents. 	\$ \$ \$	MEDIUM-TERM	Leisure Services, The Church Row Neighborhood Coalition
	Utilize the Grout Museum and Washington Park	<ul style="list-style-type: none"> Strengthen the institutional presence in the neighborhood. 	\$ \$	SHORT-TERM	Grout Museum, Irving Elementary, Waterloo School District, Planning and Zoning Dept., Leisure Services, Church Row Neighborhood Association
	Combat Human Rights Violations by Strengthening the Commission on Human Rights	<ul style="list-style-type: none"> Establish a community that provides for the daily needs of the neighborhood residents. Build cohesion amongst the various organizations working in the neighborhood. 	\$ \$ \$ \$ \$	SHORT-TERM – MEDIUM-TERM	Waterloo Commission on Human Rights, Finance, Planning and Zoning Dept., Neighborhood Services, City Council
	Develop Neighborhood Branding and Marketing	<ul style="list-style-type: none"> Build cohesion amongst the various organizations working in the neighborhood. 	\$	SHORT-TERM	Church Row Neighborhood Association, Church Row Neighborhood Coalition, Church Row Neighborhood Residents, Communications Dept.

	Establish a Data Dashboard	<ul style="list-style-type: none"> • Build cohesion amongst the various organizations working in the neighborhood. 	\$	SHORT-TERM	Geographic Information Systems Dept.
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QUALITY OF LIFE					
	Recommendation	Goals Addressed	Cost Estimate	Timeline	Key Partners
CREATIVE PLACEMAKING	Create Murals	<ul style="list-style-type: none"> • Support the city's efforts to create a safe and livable neighborhood. • Sustain a diverse neighborhood and build cohesion amongst residents. • Develop a clear and unifying image for the neighborhood. 	\$	SHORT-TERM	Waterloo Public Arts Committee, Waterloo Center for the Arts, Youth Art Team, Local Artist
	Transform the Underpass	<ul style="list-style-type: none"> • Integrate the Church Row Neighborhood into the surrounding area. • Design a more open, accessible, and walkable neighborhood. • Sustain a diverse neighborhood and build cohesion amongst residents. 	\$\$	MEDIUM-TERM	Waterloo Public Arts Committee, Waterloo Center for the Arts, Youth Art Team, Local Artist, Iowa DOT
	Beautify Traffic Boxes	<ul style="list-style-type: none"> • Support the city's efforts to create a safe and livable neighborhood. • Sustain a diverse neighborhood and build cohesion amongst residents. 	\$	MEDIUM-TERM	Waterloo Public Arts Committee, Waterloo Center for the Arts, Youth Art Team, Local Artist

	Recommendation	Goals Addressed	Cost Estimate	Timeline	Key Partners
CREATIVE PLACEMAKING	Revitalize the Basketball Court	<ul style="list-style-type: none"> Support the city’s efforts to create a safe and livable neighborhood. Sustain a diverse neighborhood and build cohesion amongst residents. 	\$	SHORT-TERM	Leisure Services, Waterloo Public Arts Committee, Waterloo Center for the Arts, Youth Art Team, Local Artist
	Create Sculptures	<ul style="list-style-type: none"> Support the city’s efforts to create a safe and livable neighborhood. Sustain a diverse neighborhood and build cohesion amongst residents. 	\$ - \$\$\$	MEDIUM-TERM	Waterloo Public Arts Committee, Waterloo Center for the Arts, Youth Art Team, Local Artist
	Promote Local Events	<ul style="list-style-type: none"> Support the city’s efforts to create a safe and livable neighborhood. Sustain a diverse neighborhood and build cohesion amongst residents. 	\$	MEDIUM-TERM	Waterloo Public Arts Committee, Waterloo Center for the Arts, The Church Row Neighborhood Association, Youth Art Team, Local Artist
ROAD SAFETY	3rd Street Markings and Stop Signs	<ul style="list-style-type: none"> Support the city’s efforts to create a safe and livable neighborhood. Integrate the Church Row Neighborhood into the surrounding area. Design a more open, accessible, and walkable neighborhood. 	\$\$\$	MEDIUM-TERM	City of Waterloo, Waterloo City Engineering Department

ROAD SAFETY					
Recommendation	Goals Addressed	Cost Estimate	Timeline	Key Partners	
4th and 5th Street Lane Reconfiguration and Conversion	<ul style="list-style-type: none"> Support the city's efforts to create a safe and livable neighborhood. Integrate the Church Row Neighborhood into the surrounding area. Design a more open, accessible, and walkable neighborhood. 	\$ \$ \$ \$ \$	LONG-TERM	City of Waterloo, Waterloo City Engineering Department	
Convert to Two Lane Divided Road with Bicycle Lane	<ul style="list-style-type: none"> Support the city's efforts to create a safe and livable neighborhood. Integrate the Church Row Neighborhood into the surrounding area. Design a more open, accessible, and walkable neighborhood. 	\$ \$ \$ \$ \$	LONG-TERM	City of Waterloo, Waterloo City Engineering Department	
Convert to Two Lane One-Way Road with Bike Lane	<ul style="list-style-type: none"> Support the city's efforts to create a safe and livable neighborhood. Integrate the Church Row Neighborhood into the surrounding area. Design a more open, accessible, and walkable neighborhood. 	\$ \$ \$ \$ \$	LONG-TERM	City of Waterloo, Waterloo City Engineering Department	
Reconfigure the Six Corners Intersection	<ul style="list-style-type: none"> Support the city's efforts to create a safe and livable neighborhood. Integrate the Church Row Neighborhood into the surrounding area. Design a more open, accessible, and walkable neighborhood. 	\$ \$ \$ \$ \$	LONG-TERM	City of Waterloo, Waterloo City Engineering Department	

		Recommendation	Goals Addressed	Cost Estimate	Timeline	Key Partners
ROAD SAFETY		Improve Walkability Near Irving Elementary	<ul style="list-style-type: none"> Support the city’s efforts to create a safe and livable neighborhood. Integrate the Church Row Neighborhood into the surrounding area. Design a more open, accessible, and walkable neighborhood. 	\$\$\$\$\$	LONG-TERM	City of Waterloo, Waterloo City Engineering Department
		Construct a Pedestrian Bridge	<ul style="list-style-type: none"> Support the city’s efforts to create a safe and livable neighborhood. Integrate the Church Row Neighborhood into the surrounding area. Design a more open, accessible, and walkable neighborhood. 	\$\$\$\$\$	LONG-TERM	City of Waterloo, Waterloo City Engineering Department
		Create 3rd Street Alternative Bike Trail Connector	<ul style="list-style-type: none"> Support the city’s efforts to create a safe and livable neighborhood. Integrate the Church Row Neighborhood into the surrounding area. Design a more open, accessible, and walkable neighborhood. 	\$\$\$	LONG – TERM	City of Waterloo, Waterloo City Engineering Department

Appendix

POSTCARD SENT TO EVERY CHURCH ROW NEIGHBORHOOD RESIDENT

HELP CREATE A **SHARED VISION** OF THE
CHURCH ROW NEIGHBORHOOD

**ATTEND A VIRTUAL
NEIGHBORHOOD
VISIONING SESSION!**

MEETINGS TO BE HELD ONLINE VIA ZOOM
Meeting ID: 935 1872 1213

Sun NOV 15 3 pm	Tues NOV 17 12 pm	Wed NOV 18 7 pm	Thurs NOV 19 7 pm	Sat NOV 21 10 am
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**DISCUSS WITH YOUR
NEIGHBORS WHAT STRENGTHS
AND CHALLENGES YOU SEE IN
CHURCH ROW.**

 SCAN THE QR
CODE WITH
YOUR PHONE'S
CAMERA TO
LEARN MORE



**IF YOU HAVE ANY QUESTIONS EMAIL ANNA PATCH
APATCH@WEBUILDHABITAT.ORG**

 Iowa Heartland
Habitat
for Humanity®

**CHURCH ROW**
HISTORIC NEIGHBORHOOD ASSOCIATION

 THE UNIVERSITY OF IOWA
IOWA INITIATIVE
FOR SUSTAINABLE COMMUNITIES

**Church Row
Neighborhood
Plan**

RATING SYSTEM TO MEASURE FACTORS RELATED TO BLIGHT

5 – DILAPIDATED CONDITION

(Extreme Disrepair/Neglect) The structure appears unsound and substandard. The foundation may have visual issues including deteriorated/damaged block and brick, cracked masonry, and possible visual settling of housing elements (housing structure or porch). The roof is damaged and/or extremely worn with loose, water-stained shingles. Broken or molded siding with paint peeling in excess of 50% of a surface. Windows may be missing or boarded up.

4 – POOR CONDITION

(Major Wear/Deficiencies). Significant surface wear is noticeable. The structure is worn but sound. Visually out of plumb including: minor cracks or breaks evident in walls or/and foundation issues such as visual settling of housing elements (main structure and porch), or/and damaged/extremely worn roof. Paint is peeling at least 50% of a surface or mold is noticeable on a surface. Possible windows, steps, etc., may need to be replaced. Clutter around property or porch possible. Major maintenance is needed.

3 – AVERAGE CONDITION

(Noticeable Wear with minor maintenance needs). A sound structure that compares well to the general condition of nearby buildings. Maintenance needs are evident such as: surface maintenance (paint/siding), trim maintenance, yet building appears safe and is not an eyesore with no clutter on property.



2 – GOOD CONDITION

(Minor Wear). A sound structure but in need of surface maintenance (paint or siding) and possibly showing small signs of wear (trim, stairs). The structure and grounds may not be as well maintained as the “excellent” category. Minor maintenance needed.



1 – EXCELLENT CONDITION

(Well Maintained) A structure is sound, well maintained. The structure may either be recently built and meeting codes, or if somewhat older, there is careful maintenance of both structure and grounds. No surface wear is apparent, and visual repairs are not needed.



COMMUNITY LAND TRUST RESOURCES

STARTING A COMMUNITY LAND TRUST – ORGANIZATIONAL AND OPERATIONAL CHOICES

<https://community-wealth.org/sites/clone.community-wealth.org/files/downloads/tool-burlington-startingCLT.pdf>

Citation: John Emmeus Davis. 2007. Starting a Community Land Trust: Organizational and Operational Choices. Burlington, VT: Burlington Associates in Community Development.

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