



**2013 Comprehensive
Plan
Underwood, Iowa**

Prepared by:



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INTRODUCTION

The 2013 Comprehensive Plan for the City of Underwood is designed to act as a guide for growth and community development and to be the basis for establishing land use policies and regulations. The Plan will analyze existing conditions within the City of Underwood relating to population and demographics, land use, housing, and public facilities and infrastructure including transportation and parks and open space. Through interpretation of the data collected during the analysis



phase and through community involvement and public participation, the Plan will also establish goals and objectives, which will enable elected officials and citizens to make informed and educated decisions about the future of the community. Finally, the Plan makes recommendations regarding policies that will allow Underwood

to implement the goals and objectives contained herein. This will be an update of the 2008 Comprehensive Plan implemented by the City of Underwood.

This plan was prepared with guidance provided by the Underwood Planning and Zoning Commission and the Underwood City Council. The planning time period for this plan including achieving goals and objectives is 20 years.

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

Mission Statement:

The overall purpose of the Underwood Comprehensive Plan is to guide and promote an environment where Underwood residents can take advantage of a vital, growing, and diversified community that provides a high quality of life. Our Mission is to maintain a healthy, safe, viable living environment for all of its residents both present and future.

PLANNING PROCESS

The planning process began with Underwood's realization that growth in the region is occurring at a rapid pace and that significant groundwork must be laid before the City could be prepared for expansion. The first step in this process was the establishment of a Planning and Zoning Board to oversee the development of a comprehensive plan. With this decision came the willingness to commit time, energy and money to the process. The next phase involved the gathering of data and analyses of current conditions in the community. As part of this phase, input was sought from local stakeholders, city staff and the general public regarding problems within the community that need to be addressed, as well as things the community regards as assets that could be capitalized upon and improved. Upon analysis of the data and with respect to identified community needs, the next phase was to develop goals to address the problems and also suggest policy solutions designed to implement the goals and mitigate the perceived problems.

The comprehensive plan was prepared in conjunction with the Underwood Planning and Zoning Board. The Underwood City Council, local citizens and City staff also provided assistance. Public participation in the planning process is vital to the successful development of a comprehensive plan and will be equally important to the plan's implementation.

The Comprehensive Plan for Underwood consists of the following elements:

- Part I: Community Profile: includes historical information, environmental features, population and demographic data, as well as land use analysis and a Community Growth Plan.
- Part II: Infrastructure: consisting of analysis of transportation, housing, public facilities and utilities, and parks and open space.
- Part III: Implementing the Plan: details plan maintenance and update procedures; a capital improvement program; and suggests policies regarding economic development and zoning and subdivision regulations.

And

- Part IV: Final Report: characterizes the planning process and providing conclusions summarizing the plans objectives. The Final Report is a separate document from the Plan, and is included as an addendum. The report is titled "Planning Handbook for Implementation and Citizen's Guide to Understanding the Plan."

Parts I and II consist of an analysis of past and current conditions, identification of goals, and a list of policy recommendations to implement the goals. Parts III and IV consist of implementation strategies and policy suggestions, and to some

extent, a discussion of current activities relating to capital improvements and economic development.

AUTHORITY TO PLAN

The Comprehensive Plan for Underwood is prepared under the authority of Section 414 of the Code of Iowa, 2005, as amended.

EXTRA-TERRITORIAL JURISDICTION

The planning jurisdiction for the City of Underwood includes the area within the city limits of the City of Underwood as well as the two-mile extra-territorial jurisdiction of the City. Both the City of Underwood and Pottawattamie County accept and agree to the outlined development policies and implementation measures regarding annexation, zoning, and subdivision review of areas located within the two-mile extra-territorial jurisdiction of the City.

PART I: COMMUNITY PROFILE

► HISTORY

Underwood is located in Norwalk Township, so the early history of the township is also of the town. The historical information provided here was taken from a book on Pottawattamie County's past. The principal early settlers of the area arrived during the period from 1845 to 1850. In 1847, a flour mill and a saw mill were built on Mosquito Creek, southwest of the present site of Underwood. In 1850, the flour mill was destroyed by a flood. The first school was built in 1863 and soon more homes were built near the school and saw mill. It became known as Downsville. A post office was established there.

With the coming of the Chicago, Rock Island and Pacific Railroad in 1869, the town of Underwood was established three miles northeast of Downsville, which was later abandoned and has entirely disappeared. In 1882, the other railroad that crossed through Norwalk Township, Chicago, Milwaukee and St. Paul, built a station house, erected a water tank and laid a switch. These improvements were on portions of the farms owned by two men and their farms were to be surveyed and divided into town lots. The name Underwood comes from the name of the first engineer to run a train over the Milwaukee tracks. Two farmers cut the corn stalks off to

make a road to the Milwaukee tracks so the depot could be built. This path later became "Main Street".



In 1902, the town was incorporated, a town marshal appointed, sidewalks constructed and a jail built at the cost of

\$140. The first addition to the town was presented to the town council in 1903. The old school house was moved onto town property and made into a town hall. In 1905, five street lamps were purchased, sidewalks and streets were extended. From 1907 to 1910 the telephone came to town, a water works system was installed and cement sidewalks constructed. By 1917 a fire department was organized. In 1926 a new consolidated school was built at the cost of approximately \$75,000. There were 62 students in high school and 116 in the grades with seven teachers in charge.

In 1965, sewer mains were installed. The new Western Electric plant was finished in 1974 and they helped bring the town's sewer plant up to date.

► **ENVIRONMENTAL FEATURES**

CLIMATE

The climate of the area is continental with relatively warm summers and cold, dry winters. The area is situated between two distinctive climatic zones, the humid east and the dry west; therefore it experiences climactic fluctuations. The fluctuations between the two zones produce weather conditions for periods that are characteristic of either zone, or a combination of both. Low-pressure systems commonly affect the weather of the area by causing periodic and rapid changes, especially during the winter months. Most rain falls during the evening as sharp showers or thunderstorms, which occur mostly during the growing season of April to September. About 75 percent of the total precipitation falls during that period. Although winters are relatively cold, precipitation is light, with only 10 percent of the total annual precipitation. Sunshine is plentiful, from around 50 percent of the possible in the winter to 75 percent in the summer.

WATERSHEDS AND FLOODPLAINS

Underwood is wholly included in the Mosquito Creek Watershed. Mosquito Creek is the most dominant hydrologic feature in the area and provides all of the surface water drainage for the town and surrounding areas. Several smaller creeks and streams drain into Mosquito Creek near and through Underwood. The floodplain of Mosquito Creek and its tributaries are quite extensive.

SOILS AND TOPOGRAPHY

Underwood's topography is dominated by the Mosquito Creek Valley. Situated on the western bank of the valley, most of Underwood lies outside of the 100-year floodplain. The basic topographic pattern of the area is a series of pronounced ridges with paralleling minor drainage ways, leading to the major drainage way, Mosquito Creek. The ridges east and west of Mosquito Creek rise from 1050 elevation in the flat land to 1260 elevation on the ridges.

The soils in Underwood are relatively well suited to urban expansion, as well as being exceptional agricultural resources. The following are the various soil types found within Underwood.

- Elevated ridges in Underwood, running approximately from the high school southeast towards Highway 191. Soils types found in the area are as follows:
 - o Monona (10C2, 10C3, 10D, 10D2) - 5 to 9 percent slopes; moderate limitations in regards to use as building sites, particularly with streets and concrete flatwork, where frost action can affect the road surface.

- Ida (1C3, 1D3, 1E3) - 9 to 14 percent slopes; limitations include susceptibility to frost action and slope.
 - Ida (1E3) - severely eroded banks with 14 to 20 percent slopes. This soil type has severe limitations in regards to urban suitability, particularly because of the slope.
 - Napier (12B) - 2 to 5 percent slopes; frost action is an issue with this soil type, but otherwise it is suitable for building construction.
- Areas west of the railroad and east of Highway 191:
 - Monona (510, 510B and 510C2) - described as benches, these areas are slightly elevated from the surrounding floodplain and consist of moderately eroded slopes; 2 to 9 percent slope; it is susceptible to the shrinking and swelling associated with frost action and subsequent thawing, however, it is generally well suited for urban development.
 - Colo (133+) - gently sloping and lies within the Mosquito Creek floodplain; susceptible to flooding and is not well drained.
 - Areas east of the railroad tracks, in the Mosquito Floodplain:
 - Nodaway (220) - typically the areas within a few hundred feet of the riverbed; moderately well drained and gentling sloping or flat; due to floodplain limitations, suitability for urban development is low.

**Information derived from Soil Survey of Pottawattamie County, Iowa, issued by the United States Department of Agriculture Soil Conservation Service in September 1989.*

► **POPULATION**

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

Population History

In 1910 Underwood had 271 residents. By 1960, the population had grown to 337 and has continued to grow to its peak at 688 in 2000. The 1920's and 30's saw a decline in population to a low of 251 in 1940. The post WWII era saw a bolstering of the population. Since that time Underwood's population and built environment have continued to grow at a steady pace. There has been a gradual decline in population since 1970. The city has experienced residential growth on the south and west sides in recent decades, as well as some infill development. This has lead to the city's population growth.

• Table 1-1: Census Data for Pottawattamie County Cities – 1880-2000

Area	2000	1990	1980	1970	1960	1950	1940	1930	1920	1910	1900	1890	1880
Avoca	1,610	1,497	1,650	1,535	1,540	1,595	1,598	1,673	1,482	1,520	1,627	---	1,600
Carson	668	705	716	756	583	596	613	617	692	640	632	391	---
Crescent	537	469	547	284	296	---	---	---	---	---	---	---	---
Hancock	207	201	254	228	252	264	256	312	276	250	276	167	---
Macedonia	325	262	279	330	290	298	329	314	352	357	295	---	---
McClelland	129	139	177	146	150	159	165	161	142	134	---	---	---
Minden	564	539	483	433	355	328	310	377	381	423	328	287	---
Neola	845	909	839	968	870	839	841	944	896	926	921	917	286
Oakland	1,487	1,496	1,552	1,603	1,340	1,296	1,317	1,181	1,188	1,105	913	686	---
Treynor	950	897	981	472	368	247	219	232	204	122	---	---	---
Underwood	688	515	448	424	337	278	251	261	260	271	---	---	---
Walnut	877	857	897	870	777	888	902	935	1,072	950	878	811	733
Council Bluffs	58,268	54,315	56,449	60,348	55,641	45,429	41,439	42,048	36,162	29,292	25,802	21,474	18,063

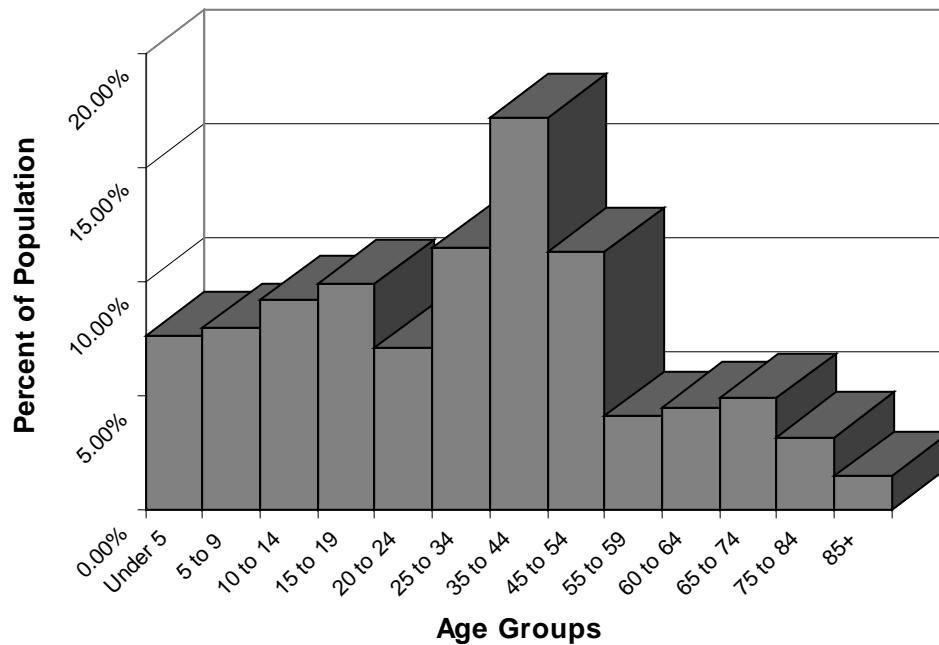
Source: United States Census Bureau

Population Characteristics

• General Demographics

According to the 2000 Census Underwood had a population of 688. There were 266 households with an average of 2.67 persons per household. The median age of the population was 32.4 years in 2000, the Iowa median age was 36.6 and the national median was 35.3 years. Over 11.5% of the population is aged 25-34 years. Ages 25-54 make up 40% of Underwood's population, a significant figure since many small rural communities in Iowa have much greater percentages of residents over 65 years of age. However, the large percentage of residents in the 45-54 age groups indicates a need for more retirement housing in Underwood in the future as well as other programs to assist an aging population. The large percentage of the population under 19 years of age (34.7%) also indicates a need for more affordable housing choices as those demographic groups age. Underwood's demographic breakdown shows that of a growing bedroom community with growing needs.

- Chart 1-1: Underwood Demographics by Age



Source: United States Census Bureau

- Income

The median household income is higher when compared to state and national figures (in 1999 according to the U.S. Census). The median household income in Underwood was \$42,143 compared to \$39,469 for the State of Iowa and \$41,994 for the nation as a whole. However, the per capita income of \$17,953 falls below the state figure of \$19,674 and the national figure of \$21,587. This can be indicative of a number of population dynamics, but most likely indicates the presence of dual-income households. Although per household income is higher than the state and national average, the per capita figures are down, suggesting that wage levels are not commensurate with national averages. This appears to indicate a need for higher paying jobs in the region. Only 5.4% of the families in Underwood are considered to be living under the poverty level, compared to 6% for the state and 9.2% for the nation.

- Education

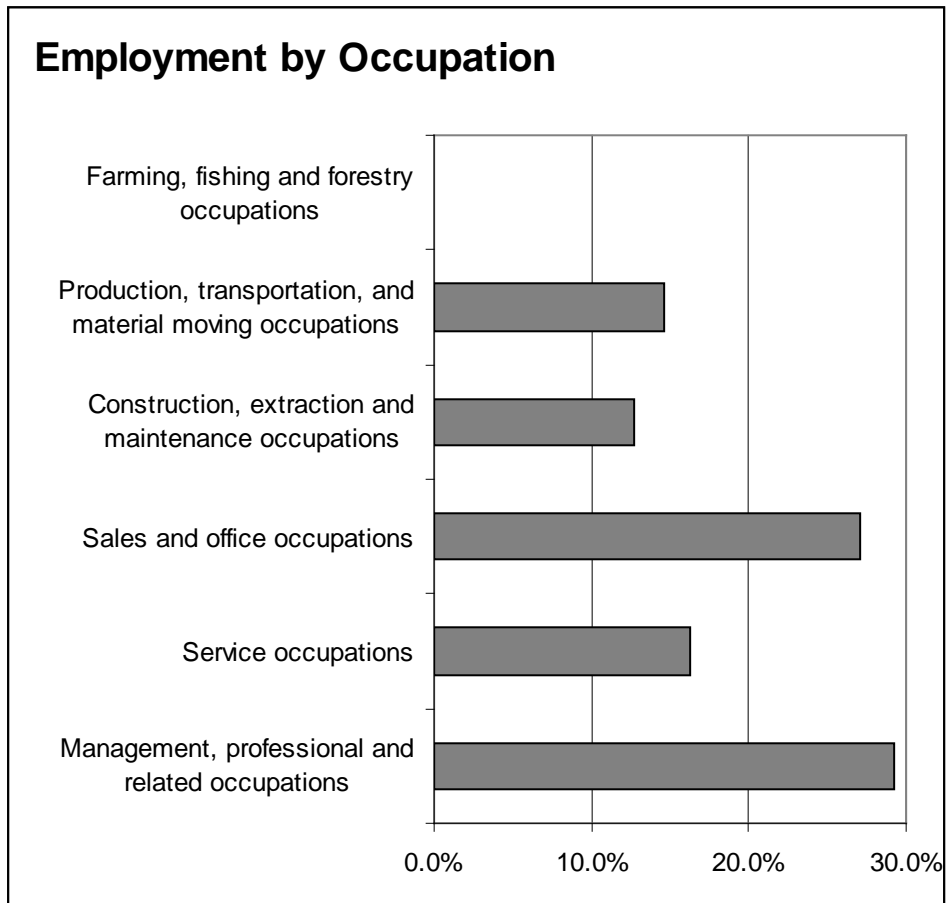
Underwood is a fairly educated community with 86.1% of the population having obtained a high school diploma, 12.2% have an associate's degree and 15.4% a bachelor's degree or higher. This is very close to the State of Iowa figures of 86.1%, 7.4%, and 14.7% respectively. Underwood is part of a consolidated school district serving portions of north-west Pottawattamie County, including the towns of Bentley, McClelland and Weston. The higher than average numbers for diploma attainment are attributable to a quality school district. Underwood is also fortunate to have a premier community college in Iowa Western, featuring excellent specialized trade programs within a few minutes

drive. This may explain slightly higher numbers for associate's degree attainment. At any rate, having such a quality community college within such short distance bodes well for economic development, as employers look for pools of well-trained, educated individuals.

- Employment

As mentioned previously, individuals in Underwood earn less on average than the State of Iowa and national averages, despite household income being higher. Underwood has only one large employer, Oriental Trading Company, which can explain this shortfall. Most of the labor force is engaged locally in service industry jobs or work in the Omaha-Council Bluffs metro. Of residents aged 16 and over 74% were engaged in the labor force, above the national average of 63.9% and the state average of 68.2%. In families with children under 6 years of age, 90.1% had both parents engaged in the labor force. Of those residents aged 16 and over engaged in the labor force, 93% commute to work out side of Underwood. The breakdown of occupation types suggests a bedroom community demographic trend; the largest employment sector is management, professional and related occupations at 29.3%, with sales and office occupations accounting for the next greatest percentage at 27.1%. Production, transportation and material moving employ 14.6% of the work force. Service occupations make up 16.3% of the labor force and construction, extraction, and maintenance occupations account for 12.7% of the labor force. It was reported that 0% of the labor force is employed in the agricultural sector. These figures, more than any other, elucidate the role that Underwood plays in the region. The vast majority of the work force is employed in jobs that are not found within Underwood, and none are employed in traditional industries like farming. New job creation in Underwood will likely be focused on a variety of industries.

- Chart 1-2:

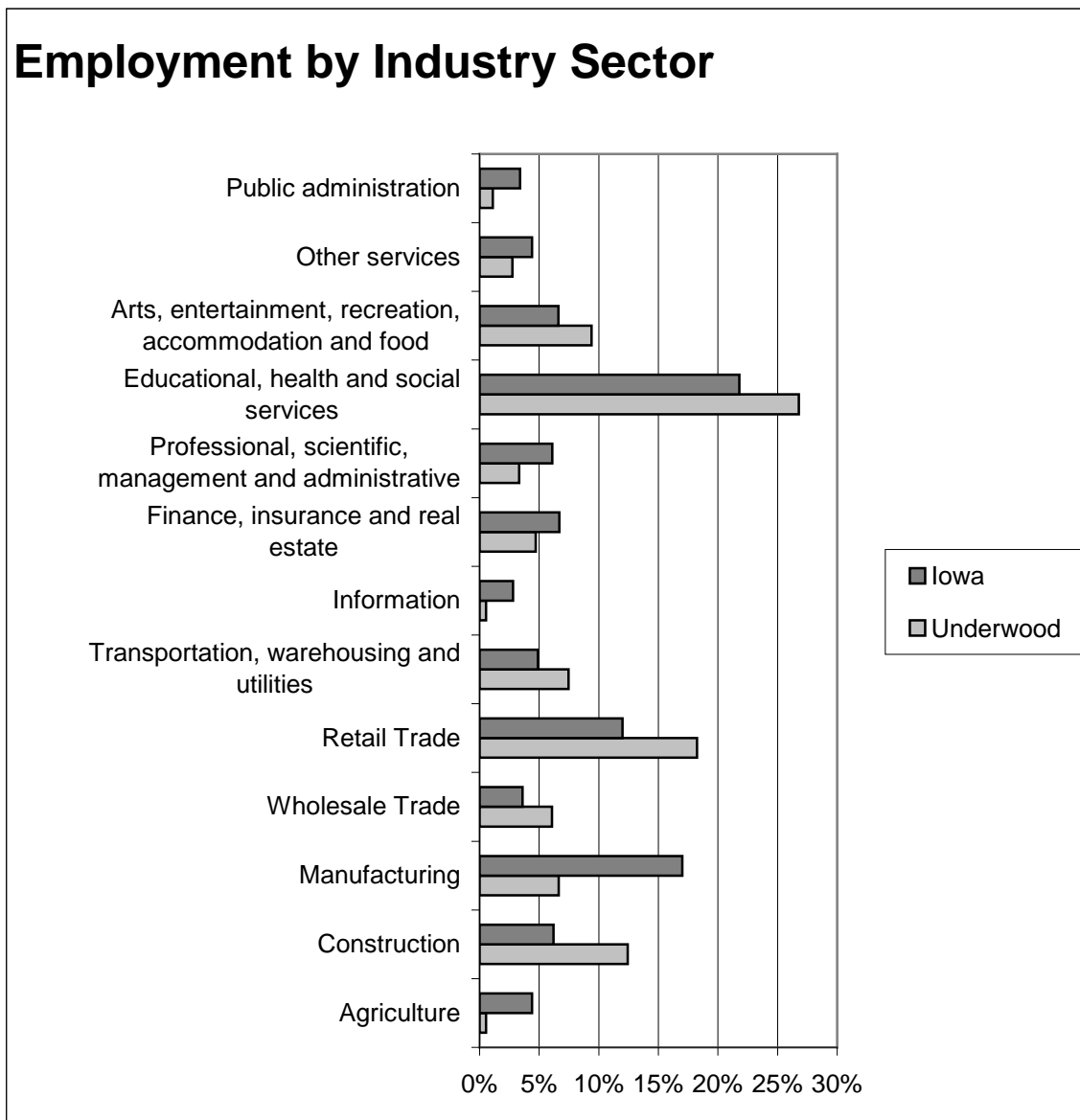


Source: United States Census Bureau

Chart 1-3 compares percentage of employment by industry sector in Underwood and the State of Iowa. The largest differences are in retail trade, manufacturing and construction. Other sectors vary by no more than 5%.



- Chart 1-3:



Source: United States Census Bureau

- Taxable Retail Sales

About 18% of Underwood’s workforce is employed in retail trade. However, Underwood’s pull factor, a figure used to determine the relative strength of retail trade within a city is 1.07. A pull factor of greater than 1 shows that a city draws consumers from other areas, a pull factor of less than 1 shows that people are traveling outside of a city to shop. A great deal of retail sales are lost to Council Bluffs and Omaha. Underwood and Avoca both had pull factors of greater than 1, both have successful retail located on interstate exits. The average number of per capita sales in Underwood was \$10,397 in 2003, compared with a state average of \$9,708. Likewise sales per firm was about 1/2 of the state average. Underwood could continue to position itself for capturing more retail sales, not only from residents, but from other surrounding towns with higher retail sales leakage numbers.

• Table 1-2: Taxable Retail Sales for Pottawattamie County Municipalities

City	2003 Population Estimate*	Retail Sales (\$mil)	Retail Firms	Sales Per Firm	Per Capita Sales	Pull Factor
Council Bluffs	58,940	\$796.71	1,224	\$650,910	\$13,587	1.40
Avoca	1,588	\$16.27	68	\$238,322	\$10,243	1.06
Oakland	1,461	\$11.19	66	\$169,504	\$7,657	.79
Carter Lake	3,288	\$11.13	61	\$183,904	\$3,384	.35
Underwood	719	\$7.48	42	\$180,137	\$10,397	1.07
Walnut	859	\$6.24	55	\$112,931	\$7,264	.75
Neola	823	\$3.71	33	\$111,481	\$4,504	.46
Crescent	532	\$3.49	31	\$113,607	\$6,567	.68
Treynor	934	\$3.05	25	\$124,397	\$3,263	.34
Carson	657	\$2.09	33	\$63,874	\$3,184	.33
Minden	563	\$1.58	24	\$66,523	\$2,806	.29
Hancock	204	\$0.98	14	\$68,961	\$4,817	.50

Source: Iowa State University Extension/Office of Social and Economic Trend Analysis

*Note: Population estimate figure is for 2003; US Census Bureau 2005 estimates are used elsewhere in this document.

Population Projections

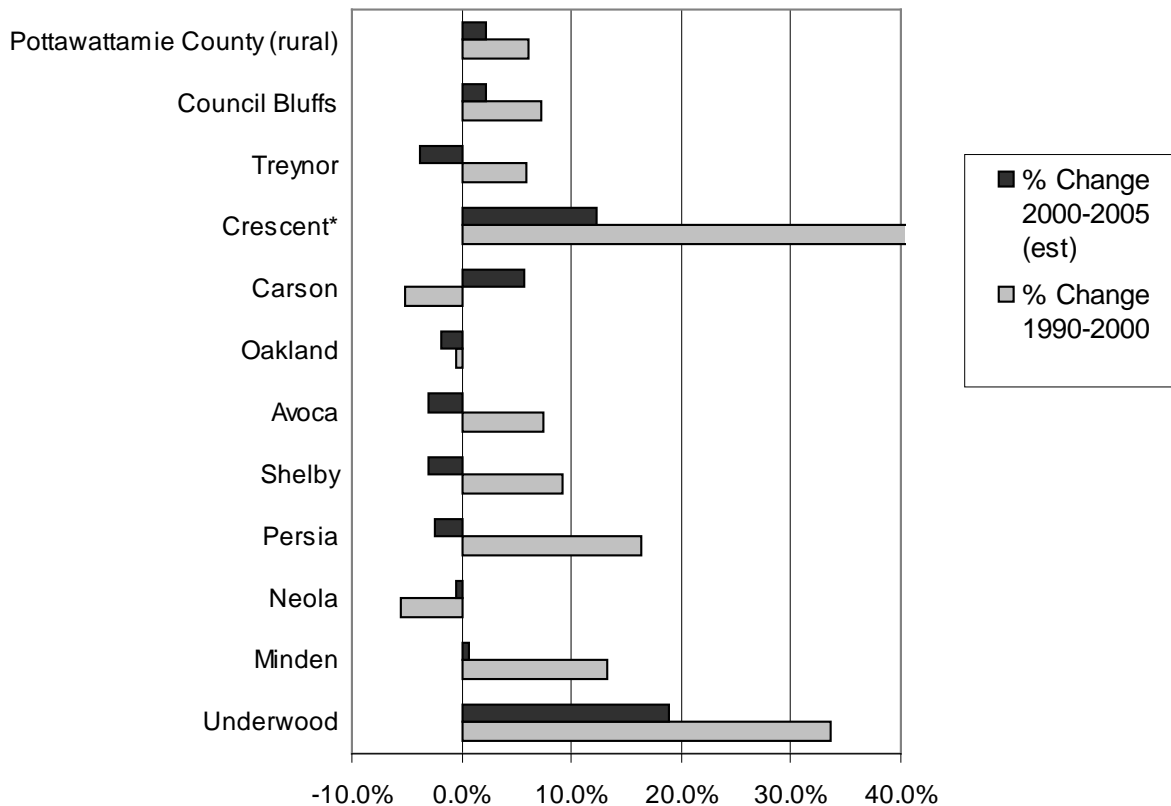
The basic assumption of population projection is that the growth and development of Underwood is related to the growth and development of the larger area of which it is a part. The United States Census Bureau estimated the 2005 population of Underwood to be 818. The 2000 decennial census showed a population of 688. The previous census in 1990 showed a population of 515. The population in Underwood is on a steady increase, a 58.8% increase from 1990 to 2005. In-migration occurs as more housing choices become available within the community, creating a bedroom community, drawing high and middle-income residents. The continued growth in the Omaha-Council Bluffs metro will continue to increase housing development in Underwood. The construction of a manufacturing and distribution center in Shelby as well as other smaller economic development projects in central and eastern Pottawattamie County will create a larger demand for affordable housing and could result in a further population increase for Underwood. The trend of demographic change from rural, agricultural community, to bedroom community will undoubtedly continue. Many of the smaller cities in the area had gained population between 1990 and 2000, while a few experienced small declines between 2000 and 2005 projections. The gain between 1990 and 2000 in most cities is largely due to new housing development.

• Table 1-3: Population Estimates for Surrounding Communities

Municipality	1990	2000	2005 Estimate	2006 Estimate	2007 Estimate
Underwood	515	688	818	835	837
Minden	498	564	568	559	546
Neola	894	845	840	833	821
Persia	312	363	354	347	333
Shelby	637	696	675	667	655
Avoca	1,497	1,610	1,562	1,534	1,508
Oakland	1,496	1,487	1,460	1,430	1,395
Carson	705	668	706	711	706
Crescent	113	537	603	618	604
Treynor	897	950	914	903	886
Council Bluffs	54,315	58,268	59,568	60,271	59,921
Pottawattamie County (rural)	82,628	87,704	89,738	90,218	89,409

Source: United States Census Bureau

• Chart 1-4: Population Changes for Surrounding Communities



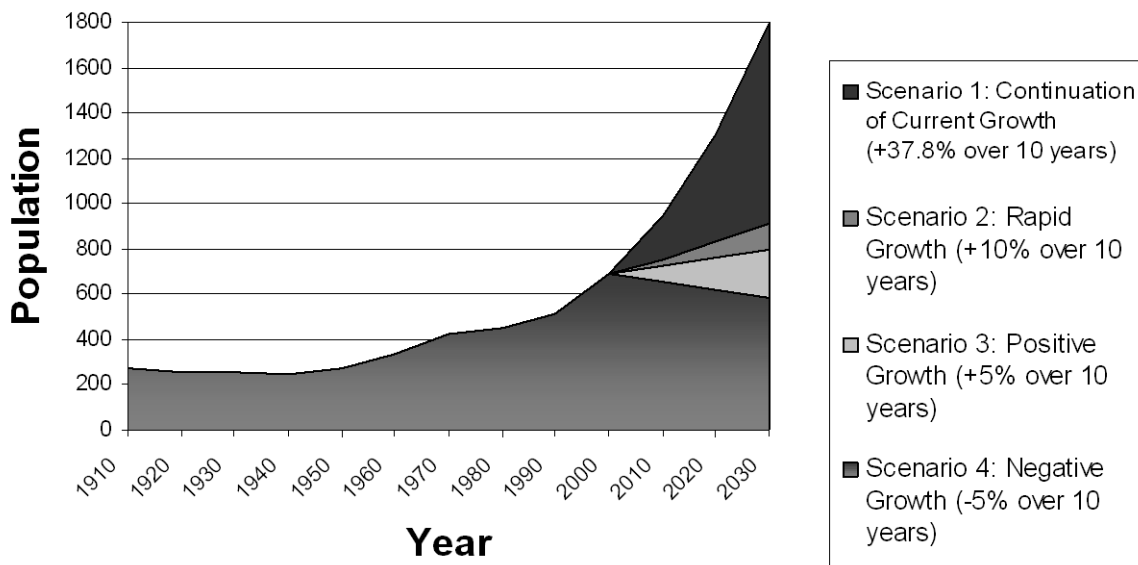
Source: United States Census Bureau

*Crescent grew by 375% from 1990 to 2000

While some of the towns in Pottawattamie County were estimated to see slight decreases in 2005, Underwood is expected to continue to grow. The continued planning of residential developments in the community will continue to increase population for Underwood. The annual growth rate during the 1990's was 33.6%. The following chart shows Underwood's population projection curve over time. The curve predicts what Underwood's population would be in 2010, 2020 and 2030 assuming four different population growth scenarios: a -5% ten-year growth rate following trends of some other area communities, a 5% growth ten-year growth rate indicating modest growth, and a 10% ten-year growth rate representing relatively rapid expansion. The curve also indicates the United States Census Bureau population projection made in 2005, an 18.5% ten-year growth rate representing from 2000 - 2005.

The City of Underwood, through building permits issued, estimates its current population to be close to the 2005 estimates, an increase of 18.9% since 2000 or 37.8% from 2000 to 2010. The average persons per household (2.67 according to the 2000 U.S. Census) multiplied by the number of housing permits (60 new homes from 2000 to October of 2006) verify the validity of 818 residents in 2005. This is similar to the growth experienced from 1990 to 2000. This is extremely rapid expansion, which is causing the City to react.

• Table 1-4: Hypothetical Population Projections for Underwood



Source: United States Census Bureau
Based on 2005 Population Estimates

Several small cities within Pottawattamie County have seen large population increases corresponding with the new housing development. Given the regional growth trends, growth since 1990, and a strong desire and ability to grow, it is likely that one percent annual growth will occur (10% over ten years). Under this assumption, Underwood could reach the 900 residents threshold by as early as

2030. In order to realize and properly manage this rapid growth, changes in land use policy will need to be made to make space for this growth.

► **LAND USE**

The arrangement and location of future land uses should be determined before the basic services for Underwood, such as utilities, community facilities and streets can be planned. Land use classifies land according to the way an area is utilized – residential, commercial, industrial, agricultural or public. Establishing suitable areas of town in which certain types of land use are acceptable is one of the foundation principles of planning and also is primary to the development of efficient, safe and economically sound cities. This section of the Plan analyzes current land use patterns and existing regional development trends. From this information and information obtained from members of the community, city officials and staff, this section also presents a Community Growth Plan, which is intended to guide land use decisions and become the basis for land use regulation in Underwood.

Existing Land Use

Planning for future uses can be completed only after the existing land use patterns have been determined. The predominant land use in Underwood is residential with commercial, industrial and agriculture uses accounting for the remainder of non-civic land uses in the city. Underwood is surrounded by a predominantly agricultural landscape. Rolling hills interspersed with small perennial streams and intermittent creeks characterize the land around Underwood. The floodplain and valley of Mosquito Creek are the most significant environmental features and dominate the landscape.

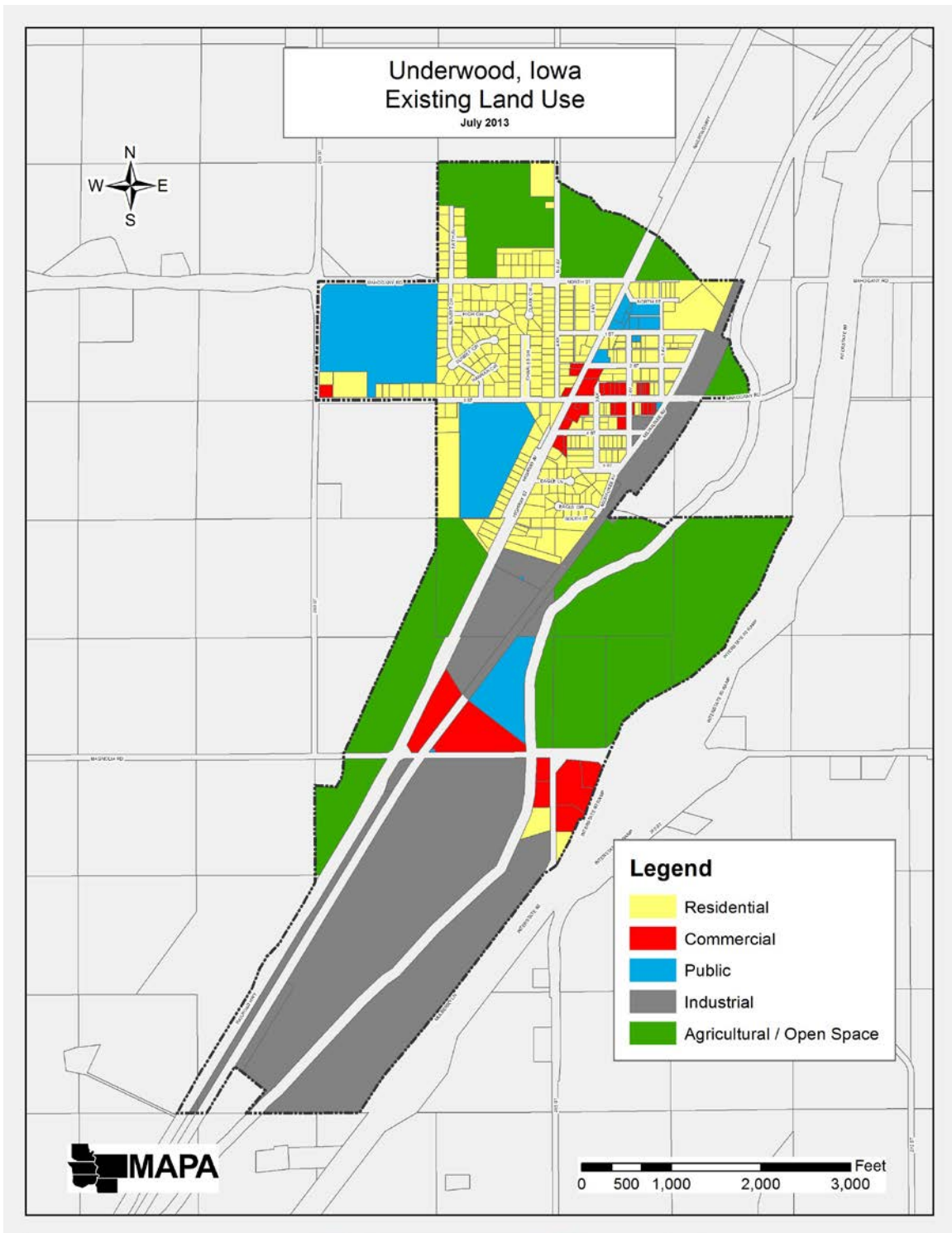
- **Residential Land Use**

The main land use in Underwood is residential and it is found in all parts of the town. The town has continued to see new subdivisions be completed. The newest subdivision is Fieldcrest with 31 acres. What few vacant lots there were in the town, have been used for in-fill development. There are two multi-family apartment buildings located along Highway St. with a third located on 3rd St.

- **Commercial and Industrial Land Use**

The city no longer has a defined commercial district, 3rd St. east of the Highway, was allowed to become a mix of commercial and residential properties. The mix of these uses sometimes conflict. Commercial properties are also located along Highway St., again, mixed with other uses.

Industrial uses are mainly located along the Highway St., Milwaukee Ave and Magnolia Ave.



Land Use Projections/Current trends

Residential uses will continue to dominate the city of Underwood. The trend of residential commuters migrating to Underwood will continue, keeping Underwood a predominantly residential town. There is some potential for commercial and industrial expansion, particularly near the highway and interstate. The Mosquito Creek floodplain and rolling hills to the west are the only significant barriers to growth of the city. The trend of residential development will most likely continue to occur to the west and north of city limits, away from the floodplain.

Goals

Land use goals are based on identified community assets and values, and to some extent, deficiencies that the community wishes to overcome. One of Underwood's greatest assets is its location to major transportation links – this makes the community marketable to both commercial ventures and residential commuters to the Omaha-Council Bluffs metro. Underwood's demographic make-up likewise makes the community an attractive place for new employers as well as potential retail outlets. It is extremely important that the city plan to grow at a manageable rate in order to maintain the community's infrastructure within its financial abilities.

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

The encouragement of commercial/industrial facilities along the Interstate 80 corridor and along the highway is a goal of this plan. By capitalizing on the well-trained labor force and access to major transportation corridors, Underwood could draw transportation and production related jobs, particularly distribution centers, warehouses and retail. Adequate space should be dedicated to expansion of these particular use types. WIDA would be a resource for job creation.

- *Industrial Park: The lack of any large employers affects the quality of life by pushing the property tax burden onto residential properties. Underwood has a unique opportunity with its location and transportation corridors that make it an extremely appealing location. The community has already had high interest from companies but the lack of both available land and sufficient space in the city's wastewater treatment plant have discouraged development.*
- *Encourage More Retail: A goal of this plan is to revitalize the downtown commercial district, giving the community that Main St. feel. Currently, there is and has been a need for the town to regain an area with this designation. The need for more commercial services has been identified as a goal. A general store and other services that would be utilized could locate in the downtown commercial district, which would contribute significantly to the quality of life in Underwood. However, the City's*

extreme close proximity to Council Bluffs makes supporting basic commercial services a challenge. These services may need to fit a niche or a community survey may need to be completed to gauge community support.

Another goal of this plan is to create a highway commercial district along and near the intersection of Hwy G8L and Hwy G30. This would help to diversify and grow the city's commercial uses and help pull traffic off of the interstate.

- Residential Expansion

The expansion of residential uses will be a continued trend and a goal of this plan. The Underwood area has seen a huge influx of commuting households and housing development. A goal of this plan is to encourage the development of residential subdivisions and allow the city to realize its potential in a controlled manner.

- *Conventional Single-Family Subdivisions: This is the biggest residential need in the community. Although the majority of new homes built in Underwood will likely continue to be moderate-high value, single-family residential, reflecting the regional housing market trends, it is important for Underwood to identify affordable housing development. This growth will occur on the perimeters of town to the north and west.*

- Preserve Floodplain for Agricultural Land and Open Space

The Mosquito Creek floodplain is a significant barrier to development on the east side of Underwood. Aside from being a challenge to land use planning, this barrier can be an asset to Underwood by presenting an opportunity for open space reservation and creating capacity for industrial expansion and mixed-use developments.

- *Industrial Park: The creation of an industrial park adjacent to the Mosquito Creek, with direct access to Interstate 80 would require some floodplain mitigation for low lying areas of the property. However, this could be accomplished through the construction of a levee or the use of fill dirt to raise land above the floodplain level. Use of Tax Increment Financing (TIF), extension of municipal utilities to the site, having control of the site and access to state and federal grants, are three powerful incentives the City of Underwood can offer to make the land more attractive for development.*
- *Preserve Agricultural Land and Open Space: Leaving much of the floodplain as agriculture will reserve a great deal of open space, giving peace of mind to residents and adding to quality of life. Building out of a floodplain can alter and affect the floodplain around other properties. Preserving the floodplain will not protect those properties. The floodplain has also been identified as being suitable for recreational purposes, particularly for ball fields.*

- *Natural Features: Identifying and preserving land with challenging natural topography or bordering drainage ways is key to efficient development and to integrating green space throughout the community. By buffering drainage ways, the natural flow of water will be protected while allowing for excessive flow levels. Challenging topographies often have questionable development value or capability to become a functional lot. If left as open space, the preserved landscape would benefit the entire community.*
- *Preserving/balancing manageable growth in the ETJ and surrounding area*
There has been and will continue to be a high rate of growth in the area surrounding Underwood. Although the city can only regulate development within its ETJ, the areas of rapid growth directly affect Underwood’s school district and its fire and rescue departments. It is important that the city be able to plan for these expansions. To do this, the city must work with the county to be aware of new growth and changes. Such growth should be regulated to be compact, efficient and as close as possible to current utility connections.

Community Growth Plan

By establishing proactive community development policies and adhering to a vision of how the community should grow, Underwood can successfully attract residential and commercial development, sustain a stable tax base and continue to provide quality public services to all. The sum of all community development policies and the strength of community development principles will determine, to a great extent, future land use in the city. The Community Growth Plan consists of two parts:



- *Community Growth Principles*, setting forth the basic premises and community values used to guide all development actions.

And

- *Community Development Policies*, establishing areas of specific development focus and providing avenues to accomplish the goals contained in the plan.

- **General Principles**

When considering development plans, ask: “Does the project/plan conform to the guiding principles?”

- *Concentric Growth:* Underwood's growth should occur in a logical procession from city limits outward. Residential growth should occur primarily north and west of the city, and commercial and industrial expansion should be reserved for land adjacent to the interstate and railroad.
- *Managed Growth:* Areas identified for growth should be related to regional demand in the housing market and land demand for commerce and industry. Development policy should emphasize the need for to provide multiple housing choices or location opportunities for potential residents and businesses. However, development policy should balance the need for choice with the need for orderly development and infrastructure extensions.
- *Responsible Growth:* A basic, continuous network of streets and open spaces should be pre-planned to maintain linkages between traditional city and newly developing areas. As Underwood grows, the City should maintain to some extent the grid street network that characterizes the established part of town. New subdivisions and streets should not be considered as "standing alone" but should provide increased mobility and accessibility for all residents.
- *Growth With the Land:* Underwood's topography and natural features have hindered growth to some extent, however, there is plenty of opportunity to expand without severe environmental limitations. Future development should reflect patterns of the land, using drainage corridors and creeks as greenways that create a linked open space system and connect the city's neighborhoods.

● Land Use Policies

- *Create Capacity for Growth:* As mentioned in the previous chapter, Underwood will continue to see substantial increases in population in the next 20 years. In order to realize this growth potential, the City of Underwood will need to make room for new housing units. An annual growth rate of 1% will net about 9 residents per year. The 2000 US Census shows that the average persons per household ratio stands at 2.67, therefore, Underwood will need to construct 4 homes each year or 40 homes over a ten year span to accommodate a 1% increase. A 2% annual growth rate will require 7 homes be built each year. A 3% annual growth rate will require that at least 10 homes be built each year.

Assuming a large lot size of 10,000 square feet, Underwood will need to zone approximately 9.18 acres as residential in order to satisfy housing needs for a ten-year period assuming a 1% growth rate, 16.01 acres for a 2% growth rate, and 22.96 acres for a 3% growth rate. As mentioned previously, a 1% annual growth rate translates to 10% over ten years and is considered rapid growth. Growth rates higher than 1% can be sustained over shorter time frames. However, growth rates over 1% over the course of a decade, can severely strain the city's resources and ability to fund new infrastructure. Growth on the level of 1% per year is recommended, and while a large subdivision may

make annual growth rates spike significantly, ten-year growth rates should not exceed 10%.

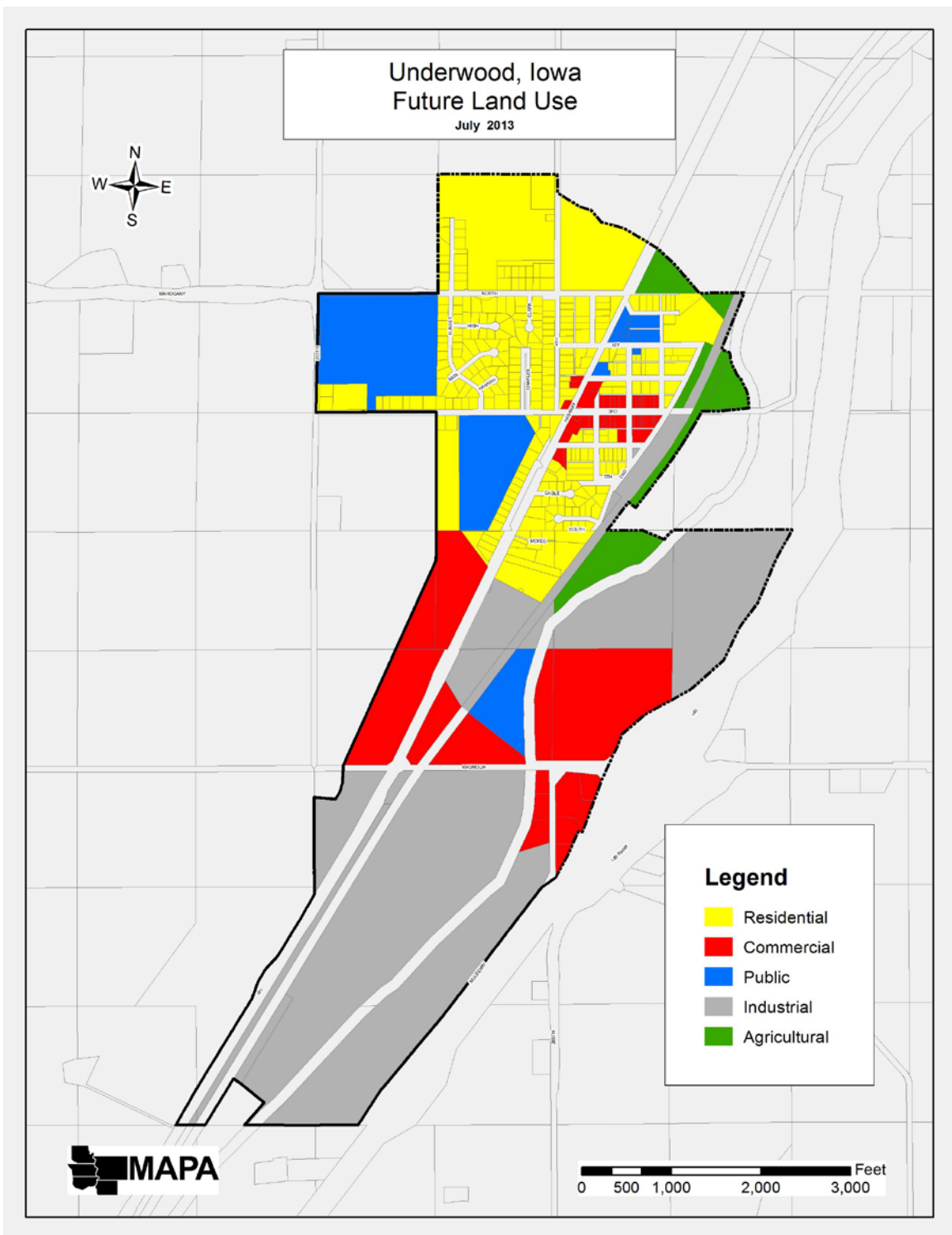
In 2003, the City annexed in 31 acres that make up the Fieldcrest Subdivision, which is located on the north side of the community. Based on a 1% annual growth, this would be sufficient for approximately 33 years. However, the population is increasing at a much faster pace than the recommended 1% annually. At the City's increase of 30.81% (change from 2000 to 2006 according to sewer bills), 31 acres would last approximately (13 homes a year) 10 years. However, some of this growth includes families replacing retiring couples who move out of the community for retirement community living. Currently there are very limited retirement facilities in the City of Underwood.

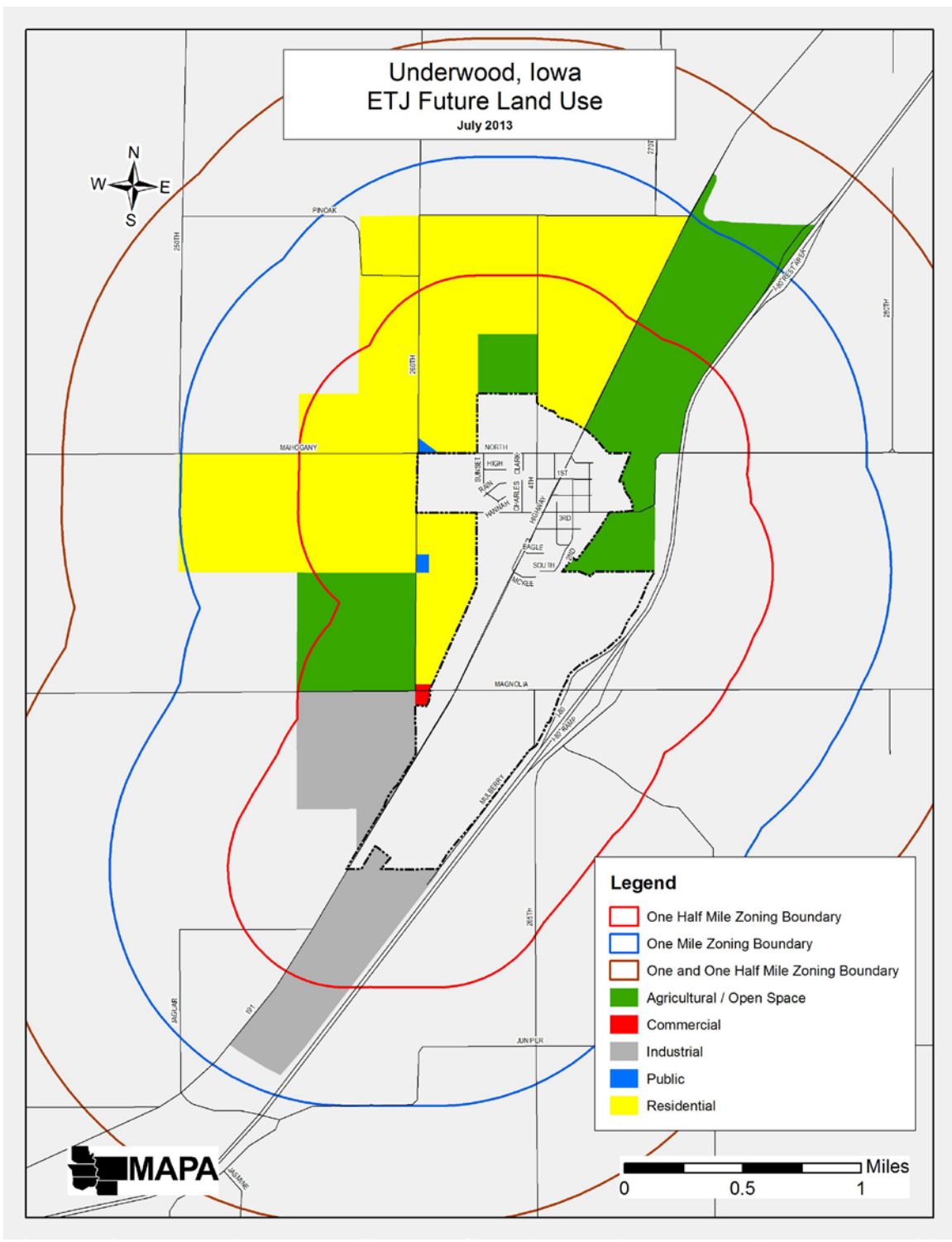
Land use needs for commercial and industrial purposes are much harder to predict and plan for. Given Underwood's size and potential to attract business and industry, it is fair to assume that some land will need to be zoned for expansion. An industrial park, or other suitable area with access to highways and/or rail, consisting of 40-80 acres would likely satisfy the city's needs.

- *Phased Annexation:* A program of phased voluntary annexation is recommended. Annexation of developable land will provide capacity for the future expansion of Underwood. This is known as an "urban reserve." The use of TIF and other financial incentives can draw residential and commercial development into a community – but land must be incorporated into the City in order for those incentives to be offered. The first step in phased annexation is to gauge landowners' willingness to annex and their future plans for their property. Landowners immediately adjacent to city limits should be the first tier of annexation and those parcels should logically be the first to develop. Fringe, or leapfrog development should be discouraged as it places greater burdens on utility infrastructure and creates fractious land use patterns. Discussing future land use plans with landowners is the most critical step to creating capacity for development. Obtaining voluntary petitions for annexation most often does not occur until a subdivision plat is ready for approval, however, many landowners may find it beneficial to have land annexed prior to a development beginning. Once land is annexed, the City can prepare for utility extensions to the territory.
- *Zoning and Subdivision Regulations:* Zoning and subdivision regulations are the "teeth" behind a comprehensive plan. This plan will establish the desired land use patterns and orderly development for the City of Underwood, however, zoning and subdivision regulations reinforce those ideas with actual regulatory power. A zoning map, indicating what areas of town are suitable for certain types of development, will essentially mirror the future land use map included herein. Subdivision regulations will ensure that any new development is constructed to be efficient, safe and compatible with the rest

of the community. Zoning and subdivision regulations are being drafted in conjunction with this plan.

- *Building Permits and Impact Fees:* Requiring all new construction to obtain a building permit will ensure conformance with established land use regulations and will be essential to enforcing zoning and subdivision regulations upon adoption. Fees charged for building permits can pay for the cost of inspections to ensure proper construction methods and quality. Private firms or individuals, or even larger cities, can provide inspections and permit administration on a contract basis. Impact fees should also be charged for connection to city utilities. An engineering firm can calculate the impact that an average new home or business will have on a wastewater or water treatment plant and translate that impact into a monetary value on a per home, or per acre basis. Assessing these impact fees to new development will ensure that future upgrades or expansions needed as a result of new development can be sustained.





PART II: INFRASTRUCTURE

► TRANSPORTATION

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

Existing Conditions

Underwood's transportation network consists of approximately 3.5 to 4.5 miles of streets, most of which are paved. The City's street system consists primarily of asphalt and seal-coat surfaces. There are also a few blocks of concrete and gravel. County Road G30 runs east/west along the north side of town and intersects with County Road G8L, or Railroad Highway (formerly Iowa Highway 191) that generally runs north/south through the center of town. County Road G30 then continues southeast of town and provides access to Interstate 80. Underwood's grid street network provides efficient travel options and by effectively distributing traffic and reducing significant impact on any one street, reducing the need for maintenance and making it easier to reroute traffic in the event of repair or reconstruction. The City of Underwood has made a strong commitment to maintenance of the existing street network and as a result, several transportation system improvement projects have been outlined. In addition to excellent regional automobile connectivity, Underwood also features a Burlington Northern-Santa Fe rail line adjacent to Highway 191.

The street system in Underwood is generally in fair condition but several areas are in need improvements. In the Fall of 2004, the City of Underwood commissioned an infrastructure needs survey which identified street conditions throughout the city and suggested major improvements that should be undertaken. They are as follows:

- Resurface 3rd Street and install curb & gutter from Highway to East city limits (1,400 LF).
- Resurface 3rd Street and install curb & gutter from Highway to West city limits (approximately 1,400 LF).

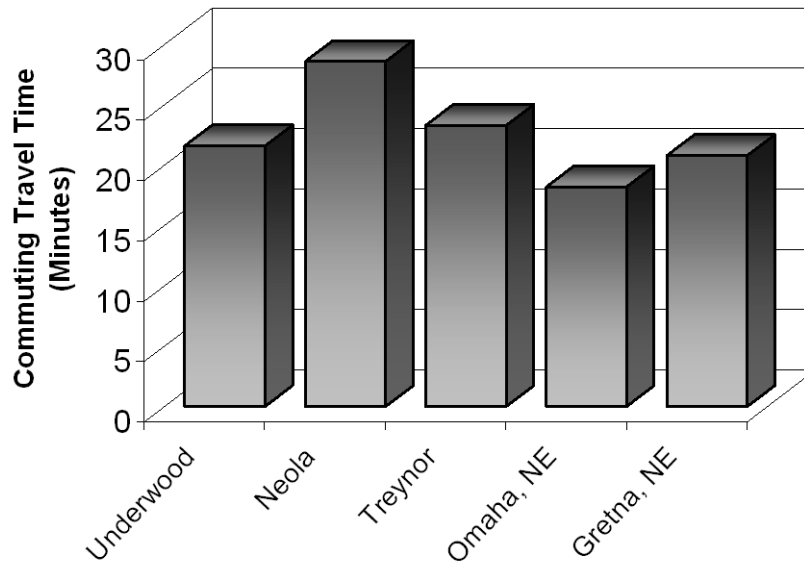
- Pave North 4th Avenue North of County Road G30 to city limits
- Re-surface asphalt streets in community (Charles, Highway Avenue, 3rd Avenue, 5th Street, Milwaukee) and install curb & gutter.
- Pave 4th Street between 2nd Avenue and Milwaukee and install storm water infrastructure and curb & gutter.

Regional Transportation Trends

People are willing to travel farther for employment. Regional trends show average commute times and distances increasing. Commuters in Underwood spend an average of about 21.6 minutes traveling to work, higher than the state average of 18.5 minutes but lower than the national average of 25.5 minutes. Ten percent of workers in Underwood carpool, which is a positive trend that should be encouraged. Average commute time for the Omaha-Council Bluffs Metropolitan Statistical Area increased from 17.5 minutes in 1990 to 18.8 minutes in 2000. Increases in commute time have been greater on the Nebraska side of the Missouri River than on the Iowa side. Part of this increase is due to more traffic and travel delays in Omaha, however, it is also evidence of people traveling longer distances for employment. As average travel time in the Metro increases, Underwood will become more attractive for commuters.

Underwood is within the commuting sphere of the Omaha metro and the residential growth in the community since the 1970's has largely been a result of this pattern. Even more significant, though, is the movement of employment from the central areas of Omaha and Council Bluffs to suburban areas. As land and transportation costs and traffic increases in the heart of large urban areas, businesses look for advantages such as lower land costs, lower property taxes, and good transportation connectivity, particularly businesses associated with transportation, distribution and warehousing. Underwood has good transportation connectivity, at the junction of Interstate 80 and along a major railroad route.

• Table 3-1: Average Commute Times: 2000



Source: United States Census Bureau

Goals

- Continue Upgrading Streets and Alleys
The City of Underwood is committed to reconstructing, repairing and placing overlays on city streets and alleys. Continuing to identify roads in need of replacement or repair and budgeting for improvements to the existing road network is a major goal of this plan.
- Update/Enforce Subdivision Regulations to Guide New Street Construction
In order to ensure that all new streets are built according to established roadway construction standards, subdivision regulations should be updated, implemented and enforced. This comprehensive plan will emphasize where new streets are the most appropriate or likely. Subdivision regulations will detail the required platted widths of right-of-way, paving widths of streets, as well as detail where sidewalks are required and if curbs and gutters are required.
- Install/Repair Sidewalks
To ensure a safe route for children to school and other areas of the community, it is important to construct and repair necessary sidewalks in established neighborhoods. New developments will be required to establish connections to other new and existing neighborhoods. Zoning regulations will detail sidewalk requirements. Improvements could be completed in phases with emphasis on key routes. Sidewalks are also important as a basic walkable route.

- Identify and preserve future transportation corridors for the connection of old and new development
To ensure efficient movement throughout the community and in and out of neighborhoods, it is important to preserve such corridors prior to development. Such primary connections would be considered collectors.

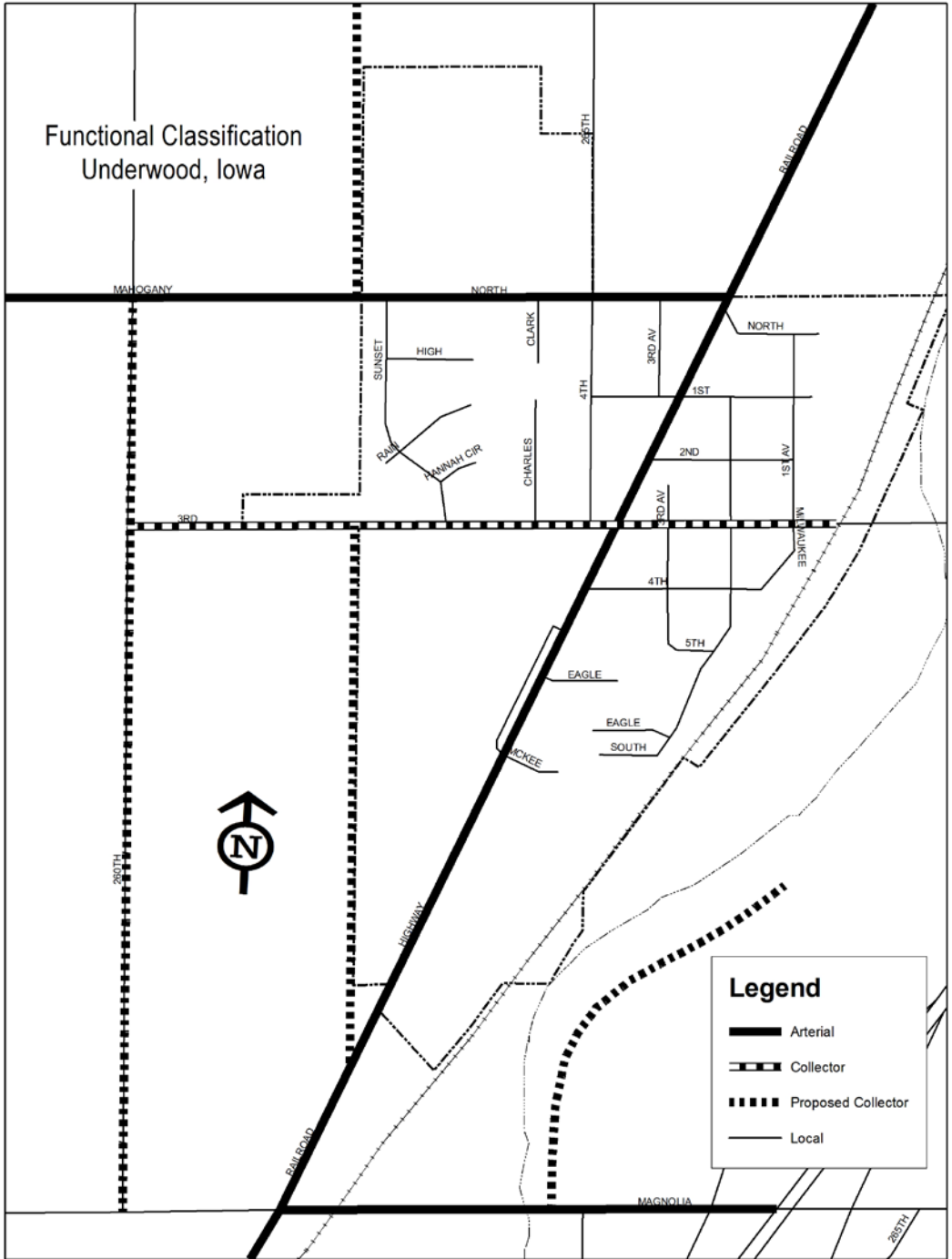
Transportation Policies

- Develop Five and Ten-year Transportation Plans
 Developing five and ten-year transportation plans will ensure that the city's current commitment to upgrading roadways is continued into the future. Road Use Tax disbursements can be programmed in five and ten-year increments for improvements to local streets and purchasing of equipment. A five-year plan should be developed to deal with street maintenance and repair. A ten-year plan should also be drafted to prepare for long-term roadway improvements. This will allow the city to plan and prepare for minor and major improvements and help to utilize tax revenues in the most efficient manner.
- Update and Adopt Subdivision Regulations
 The layout and character of new neighborhoods will largely be determined by the roadways built to serve those areas. It is essential that new roadways and future transportation needs be examined to ensure that new development does not conflict with those needs. Many proposed roadways in the Community Growth Plan (Future Land Use Map) are logical extensions of existing streets. Engineering limitations and economic concerns will determine the actual location and orientation of these new streets, however, it is vital that those streets are safely and efficiently constructed so as to not burden future taxpayers with unneeded repairs and replacement due to failure. Subdivision regulations will detail how city streets are built and will also require the inclusion of curbs and gutters, sidewalks and other incidental features.
- Accomplishing Transportation Goals
 Many of the roadways identified in the Community Growth Plan (Future Land Use Map) can be constructed as part of residential subdivisions through the use of Tax Increment Financing or fully financed by the developer. Other roadways are eligible for federal funding when designated as a collector or arterial in the Comprehensive Plan.
 - *Federal Transportation Funding:* In order to vie for federal funding, the City must work with Pottawattamie County and the Regional Planning Affiliation – Region 18. Member jurisdictions (Pottawattamie, Harrison, Mills and Shelby Counties, IDOT and the cities of Harlan and Glenwood) approve distribution of federal transportation funds, including projects in smaller cities within member counties.
 - *Federal Disaster Mitigation Funds:* Funds may also be available through the Federal Emergency Management Agency for projects mitigating the impact of flood on a community. The Flood Mitigation Assistance (FMA) and Pre-

Disaster Mitigation (PDM) programs can provide technical and funding assistance for projects minimizing the impact of disasters – in this case, flood. Priority is given to projects, which address repetitive loss properties and projects, which protect critical facilities.

- *RISE Program:* Revitalize Iowa's Sound Economy (RISE) is another funding option offered by the State of Iowa through the Iowa Department of Transportation. RISE offers grants and loans with a variable local match to both speculative and non-speculative economic development projects, such as industrial park creation.

- *Local Funding Options:* Given the cost of constructing new roads, it would be difficult for Underwood to program Road Use Tax dollars for new roadway construction and continue to upgrade existing streets. Bonded indebtedness is another option for new roadway construction. A voted Capital Improvements Levy of \$.675 per \$1,000 of taxable value (\$67.5 per year on a \$100,000 home) can also help to plan for the costs of new infrastructure and maintenance of existing facilities.



► **HOUSING**

Underwood's housing stock can be viewed as critical infrastructure and the maintenance, enhancement and continual development of it are essential to sustaining and improving upon the level of service and quality of life that residents currently enjoy. The housing supply represents the city's largest capital investment and the value of the housing stock largely determines the fiscal health of the City. This section of the Plan analyzes current housing conditions, examines regional trends in the housing development market, sets goals based on identified community needs and provides policy solutions to ensure that quality housing is available for all residents.

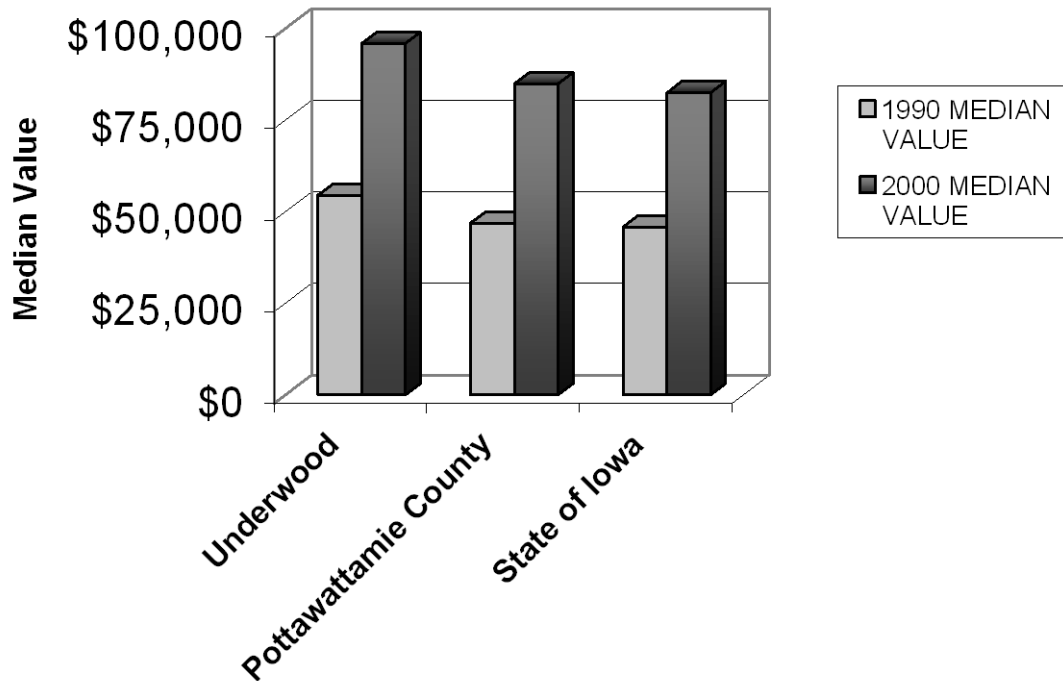
Existing Conditions

Underwood has a relatively old housing stock with a median age of 1971. This makes Underwood unique to many of its neighboring rural communities in that it's housing stock is relatively new. While the age of the housing stock is usually a large concern in a small community, Underwood does not have such consequences. However, it is still important to identify what older homes are in the community, 30% of the housing was built before 1950. Many of these homes have been kept up well and a few are the process or have just completed major renovations. There are very few houses that can be considered dilapidated. Housing policies should continue to encourage rehabilitation and renovation of older homes. Such as the current City rehabilitation program (LMI qualified) that is intended to help maintain or improve the condition of these homes. Falling valuations could cause serious revenue problems and create difficulties upgrading and maintaining infrastructure in these neighborhoods.

Newer construction is found throughout the town on vacant lots or on the edge of the community. The oldest areas of town are those found generally in the center of the community, around the intersection of Hwy 191 and 1st. New housing has occurred from that, mostly to the south and west. The Mosquito Creek floodplain has deterred housing development to the east.

As of 2000 there were 263 total housing units in Underwood, with 252 being occupied. Of the 252 occupied units, 25% were rentals and the remaining 75% are owner-occupied. The majority of housing in Underwood, over 84%, is valued at between \$50,000 and \$175,000. Although some of the housing in Underwood could be considered affordable under HUD guidelines, obstacles to homeownership such as down payments and closing costs make it difficult for first time homebuyers. Nearly 66% of households in Underwood had a mortgage, and the median mortgage payments of those were \$961 per month. Rent was similarly priced: 52% of gross rent in Underwood was between \$400 and \$650. Underwood also has a relatively low vacancy rate, roughly 4%, leading to inflated housing costs and lack of choices. These statistics make it difficult for young adults and LMI families to become home owners within the community.

Median Value of Owner-Occupied Dwelling – 1990 & 2000



Source: United States Census Bureau

Regional Housing Trends

Underwood is a part of the Omaha-Council Bluffs Metropolitan area housing market. Many communities surrounding the Omaha metro have experienced small housing booms corresponding with fluctuations in the national housing market. When interest rates are low and development costs comparatively low, people often look to “move up” to higher value homes in bedroom communities. This trend is expected to continue, however, a newer trend that is occurring nationwide is towards condominiums and attached two-family living arrangements. This is more flexible for replacement housing on reclaimed or vacant lots. As jobs and housing become more dispersed, people will look to communities such as Underwood as places to live. In the past that has been reserved almost exclusively for higher income commuters, however, now residents of all income levels are able to commute into the Omaha metro. Another trend that is significant as it relates to Underwood, is that of historic preservation. There is a relatively high demand for renovated historic homes, as well as for homes that are in need of renovation. Current trends show that people are willing and expect to renovate the older homes they purchase.

Goals

- Continue to create new housing developments

Underwood has already capitalized on the growth of the Omaha-Council Bluffs metropolitan area by developers interested in new subdivisions. Underwood has excellent access to Omaha and has capitalized on its location to jobs and services found there. Underwood will continue to grow, and creating a sound vision for what form that growth should take, as well as creating incentives and clear guidelines for developers, are major goals of this plan. One obstacle to development has been resistance to development by surrounding landowners. As pressure to develop increases, though, these landowners may realize the value of development, as well as the benefit to the community it would provide. Currently, there is no available land within the city limits for future developments. Fieldcrest subdivision has been platted but has is only partially developed. Offering incentives such as TIF could help continue momentum to develop. Another obstacle to development is the limited capacity of the community's lagoons.

- Create more affordable housing choices: *As Underwood grows, the need for single-family affordable housing becomes more and more apparent. All new housing, completed in the last 20 years, have been above low-moderate affordability, creating a very narrow housing market in Underwood. Thus far, developers have not been willing to invest in affordable housing construction. Offering incentives such as TIF could help create momentum to develop. The availability of all types and values of housing is a major factor in diverse growth of population.*
 - IFA
 - Local Housing Trust Fund
 - TIF Set-aside Funds
- Create more and better housing choices: *Creating a zoning code which allows for multi-family dwellings and affordable single-family housing can be effective at creating more and better housing choices. More affordable housing, in the form of new construction of low-moderate income housing units, or apartment complexes, is needed to diversify the housing supply and keep Underwood a vibrant city. A need for assisted living and independent, maintenance free housing has been identified, as many retirees must move out of the community when home ownership is not feasible.*
- Retirement village and/or assisted living facility: *A need for retirement housing and possibly an assisted living facility has been identified. The demographic patterns found in Underwood suggest that the City will see the population age to the point that a majority of residents will be of retirement age. Unless affordable, accessible housing is made available within the community, those residents will need to find living arrangements in other communities. Identifying a suitable property or building for an assisted living facility or retirement village will be the first step in attracting*

those types of housing to the community. The main obstacle to accomplishing this that many of the elderly care services are not located in the community.

Housing Tools

- IFA – Low-Income Housing Tax Credits – This program allocates tax credits to developers of affordable housing. These credits provide a dollar-for-dollar reduction to an investor’s federal tax liability on ordinary income. The credits are awarded annually on a competitive basis. Tax credits are sold to investors to generate equity for the housing developments. The Internal Revenue Service annually allocates credits to states based on population.
- Local Housing Trust Fund - A local housing trust fund has been established using TIF funds. Anytime TIF is used to finance a development, a percentage of the incremental revenue produced by improvement of property must be dedicated to help Low and Moderate Income households. This “set-aside fund” is available for owner-occupied renovations, mortgage buy-downs and down-payment assistance for first time homebuyers. The predominant need in Underwood is for affordable housing. In order for TIF funds to be used for this program the recipient must meet low-moderate income requirements. The City could also create a Site Acquisition, Clearance and Preparation program which could be used to acquire properties, demolish substandard housing, and prepare the lot/s for sale to either an LMI qualified household, or a developer who would construct housing for LMI households. This fund would ensure that more and better housing choices become available in Underwood.

Housing Policies

The following policy suggestions are intended to address the goals listed in the previous section.

- Zoning Adequate Space for Expansion

Adopting new zoning and subdivision regulations will ensure that new housing is located so as to provide the best benefit for the City as well as potential new residents. Zoning adequate space for residential expansion is vital to ensuring that there are enough housing units in Underwood. By creating high density or multi-family zoning districts, the city effectively encourages the development of alternative housing choices. These zones should be located near the established city center and available transportation links. Single-family zoning districts can be located further from major transportation links and the established city core. Underwood has added approximately 208 units since 1970 – an average of just over 5 units per year. 71 units have been built since March of 2000. If this trend is to continue the City will need to zone space adequate to fill at least another 100 lots during the next planning 20 years. Some of the new units built since 1970 were infill or replacement housing on

already platted lots. However, given the for increased demand for residential property in and around Underwood, the majority of the new units added in the next 20 years will be on previously undeveloped land.

► **FACILITIES AND UTILITIES**

Underwood's capital facilities represent major community investments which are essential to the efficient and safe operation of city government and vital to the quality of life. Residents' satisfaction with their community is tied closely to their experiences and perceptions of these facilities. Having quality public buildings and infrastructure also is needed to provide capacity for the growth of a community. This section of the Underwood Plan analyzes current condition of public facilities and utilities, sets goals based on identified community needs, and provides suggestions on how to go about accomplishing those goals.

Existing Conditions

- **Water Supply, Storage and Distribution**

Underwood does not own wells or distribution facilities. The City purchases water from Regional Water, Inc., who also owns the distribution and treatment facilities. There are some concerns about the quality of water received.

The water distribution mains range from 1 to 6 inches in diameter. There are about 18,600 feet of water distribution mains throughout the city. About 3,550 feet is 4-inch mains and about 9,800 feet is 6-inch mains. The network is reasonably well looped, but there are areas of dead end mains. Although the lines appear to be in good condition, their age is a concern. Although the City has an ample supply of drinking water for future growth, there is great concern about sufficient immediate supply for fire.

- **Wastewater Collection and Treatment**

There is approximately 19,000 lineal feet of sewer in Underwood, which transports wastewater to a lagoon for treatment. Underwood's wastewater is collected into a three-cell lagoon. A 2001 study of the sewer system indicated that the cells were near capacity, and would have to be either dredged or expanded. The lagoon was constructed in 1963 and reconstructed in 1994. While the sewer mains appear to be in fair to good condition, the City intends to evaluate their condition in greater detail in the future, considering repair/replacement of mains as needed in conjunction with street improvement projects.

The city currently has 270 residential and 36 non-residential sewer customers. The average bill is \$25.00 per month.

- **Storm Water Collection System**

Only various parts of Underwood have storm sewers or curb and gutters in the community. Instead, the City relies on detention ponds and a water drainage

ditch (storm sewers and curb and guttering drains into this ditch) that runs northwest to southeast through the middle of the community. This system has caused problems with flooding as debris builds up around tubes that are clogged and are not of a sufficient size. It is important that all new developments address storm water issues along with water and wastewater. The community should work towards obtaining easements for the entire length of this drainage ditch.

- Utilities

Electricity/Natural Gas	Mid-American Energy
Water	Regional Water, Inc.
Telephone	Qwest
Cable/Internet	Walnut Telecommunications
Solid Waste	MK Mills

- Public Buildings and Facilities

City Hall/Maintenance Office are located in the old fire station. The interior of this building was remodeled in 1985 and again in 2002, when additional office space was added to a previously unfinished portion of the building. Most of the building serves as the City Clerk's office and City Council meeting area. The remainder of the building is used as the maintenance personnel office and storage area for city-owned supplies and a vehicle. The City has identified further exterior rehabilitation of the building as a need sometime in the near future.

City Garage was built in 1983 and is a steel pole building in good condition. It is used to store city maintenance equipment such as the dump truck, pickup, air compressor, tractor, mower, and a small office.

The Fire Station was built in 1974 and expanded in 2001, nearly doubling in size. The building is a steel frame building, which is in good condition. The building is used to store all of the vehicles and equipment used by the fire and rescue departments. However, the department and its equipment is quickly outgrowing this new facility and will soon need additional space.



The City also owns and maintains several recreational facilities in town, which were discussed in the Parks and Open Space section of this plan.

- Educational Facilities and Services

As of the fall of 2008, Underwood Community Schools will operate in two facilities, all in Underwood, although the district includes the towns of Bentley, McClelland and Weston. The elementary houses grades PK-5, the middle school houses grades 6-8 and the high school houses grades 9-12. Growth in the district has necessitated additional space. The newly constructed middle school, adjacent to the elementary, will resolve this problem. A latch-key program is offered in the elementary building providing before and after school day care for elementary students and extended day care for preschool students. The district is in good condition, financially and physically, and generally receives good support from residents. Underwood CSD is a primary draw for new residents in the area.

A streetscape project will take place along 3rd St. as part of the construction of the new middle school. Improvements include better lighting, street widening, sidewalks and other improvements. This is needed to accommodate for safety.

- Heath Services

There is a general practice physician's office located in Underwood.

- Fire/Rescue Services

The City of Underwood has volunteer fire and rescue departments. The service area for the departments is 110 square miles. The City has mutual aid agreements with surrounding communities. The departments are comprised of a total 26 members, which serve on both the fire and rescue. The City and departments strive to keep training current and equipment in good working condition. As the number of calls and residents in the district increase, it will be necessary for the departments to become full-time. This is expected within the next 5 years.

Goals

In November of 2004 infrastructure needs studies were completed for the City of Underwood and other communities in Pottawattamie, which outlined needed improvements to public facilities. The result of these studies was the creation of the CITIES program, administered by WIDA and MAPA and funding by the Iowa West Foundation (IWF). Though funding is not guaranteed from year to year, this program allows Pottawattamie County cities to apply for local grants based on needs identified in their infrastructure needs study. All the projects listed below are eligible for that funding, should the program continue to be capitalized by the IWF. There were numerous projects in Underwood that could be considered major goals, however, the most time-consuming, costly and needed projects are listed herein as goals. They are as follows:

- *Construct a new and larger lagoon to meet the City's growing needs*

Increased wastewater treatment capacity has been identified as the most important and immediate goal for Underwood. Current facilities are in good condition but lack the necessary capacity for the community to grow. Once the approved subdivisions are completed, the lagoon capacity will have been maximized. In order for the city to meet other goals listed in this plan, a new wastewater facility must be addressed.

- Improve storm water drainage

It is a goal of the community to install, replace and repair storm water drainage in existing and new areas of the community. During times of heavy rain, various areas become back-logged and are unable to handle the increased flow. As the community grows, drainage areas should be identified and preserved for this function. Water drainage and retention can easily be combined into new developments in a number of ways.

- Subdivision Ordinance

- New facility or additional space for various city services

Growth in the community necessitates the need for increased city services. With several services in need of additional space, fire/rescue station, city hall, community center, community recreation/senior center, early childcare center and city equipment, several facilities would be needed to accommodate these needs. In the right circumstances, several services could be housed within the same facility. Feasibility studies may be needed to determine the correct placement of services, extent of expansion needed and order of necessity.

► PARKS AND OPEN SPACE

Parks and open space are critical to the environmental, social, cultural and economic health of a city. Without adequate open space the quality of life



diminishes. The environment suffers from urban land use in the form of increased storm-water runoff and lack of natural habitats that contribute to water and air quality. Open space and parks also contribute significantly cultural and social life, giving residents a place to meet and while participating in recreational activities together, creating bonds that otherwise would not have existed. Parks and open space are often listed as being one of the

important parts of the “quality of life” in a community. Parks also provide space for cultural events and youth sports that not only add to the quality of life, but infuse money into local businesses. Economically, parks and open space are vital. Increased costs for water purification, among other things, can result from a lack of open space as natural habitats filter out impurities. Open space functions as storm-water infrastructure as well. Consequently, open space is best located in drainage basins and near watercourses. Parks can be a draw for

tourists, bringing people into a community for restaurants or supplies. This section of the Underwood Plan analyzes the existing condition of parks and open space in Underwood and examines regional trends in the development and use of parks and open space. From this information and information received from the community goals are set for the future and suggestions are made as to how to accomplish those goals.

Existing Conditions

Underwood's citizens have a wide variety of recreational opportunities available in or near the community. In addition, being located in a rural setting provides for a great deal of open space and natural habitat. The condition of Underwood's Parks and Recreation infrastructure is generally good. Within the last decade, Quail Run Golf Course a public 9-hole course and country club, opened its doors just 5 miles northeast of the community. The City also features Trailhead Park and the City Park, as well as playgrounds and equipment at the community's schools. Privately owned open space is abundant in Underwood and there is great opportunity for more open space reservation and enhancement of recreational opportunities. Arrowhead Park, owned and managed by the Pottawattamie County Conservation Board, is just 5 miles northeast of Underwood, just off of Interstate 80. Arrowhead Park is a regional park and the Conservation Board maintains rental cabins, a full service campground and a small lake featuring paddleboat rentals.

Regional Trends

A nationwide trend of multi-purpose trail building is having a great impact on the Omaha Council Bluffs metro area. Several major urban trails have been constructed and planned extensions are gradually being completed. Investment in trails shows no signs of slowing down as much federal and state grant money goes to trail construction. Council Bluffs has committed to building a trail network along many of the major floodways, taking advantage of the abundant open space in floodplains and providing a useful purpose to land that otherwise cannot be utilized. A trail runs nearly the entire length of Mosquito Creek within Council Bluffs city limits. Omaha's Keystone Trail is one of the nation's most extensive urban trails and is very heavily utilized. Trails have shown to be great economic development tools, even within this region. Towns like Malvern, Silver City, and Mineola have all benefited tremendously from the Wabash Trace Nature Trail. Aside from the health and well being benefits of recreation, a trail can provide alternative transportation options, which have numerous economic and social benefits.

A second trend in regional recreation habits is towards regional weekend excursions. Due to rising prices of gasoline and other economic difficulties, many people have begun to abandon the long summer vacation routine in favor of smaller weekend trips close to home. The rising popularity of places like Arrowhead Park is evidence of this trend. County Conservation Boards and cities are making tremendous efforts to include campgrounds in recreation areas

to accommodate weekend travelers. Funding for new campgrounds, playgrounds and other basic park improvements is on the rise, second only to the funding available for trails.

Goals

- Realize opportunities for recreational space as community grows
Integrating open/recreational space into the City as it grows is a goal. It is important that each residential area of the community is able to reasonably access a park or open space, as this greatly contributes to quality of life. By doing this, the city can plan for and combine open space and conservation issues.
- Utilize floodplain space for recreational uses
Utilizing floodplain for uses such as recreation is an efficient and safe way to incorporate floodplains into the community. Such a use is an efficient and effective way to decrease the likelihood of destructive flooding while not requiring infill to build the facilities out of the floodplain. The Mosquito Creek floodplain runs along the entire east side of the city, severely limiting development there. The area would be well suited to additional ball fields and trails, which will be needed as the city continues to grow.
- Nishnabotna Loop
Although originally a concept, the proposed Nishnabotna Loop Trail would extend from Council Bluffs through Underwood to Neola. The trail would be utilized as a biking/walking trail and would highlight historic and landmark features of the communities. This is a project that has remained a priority for the community.

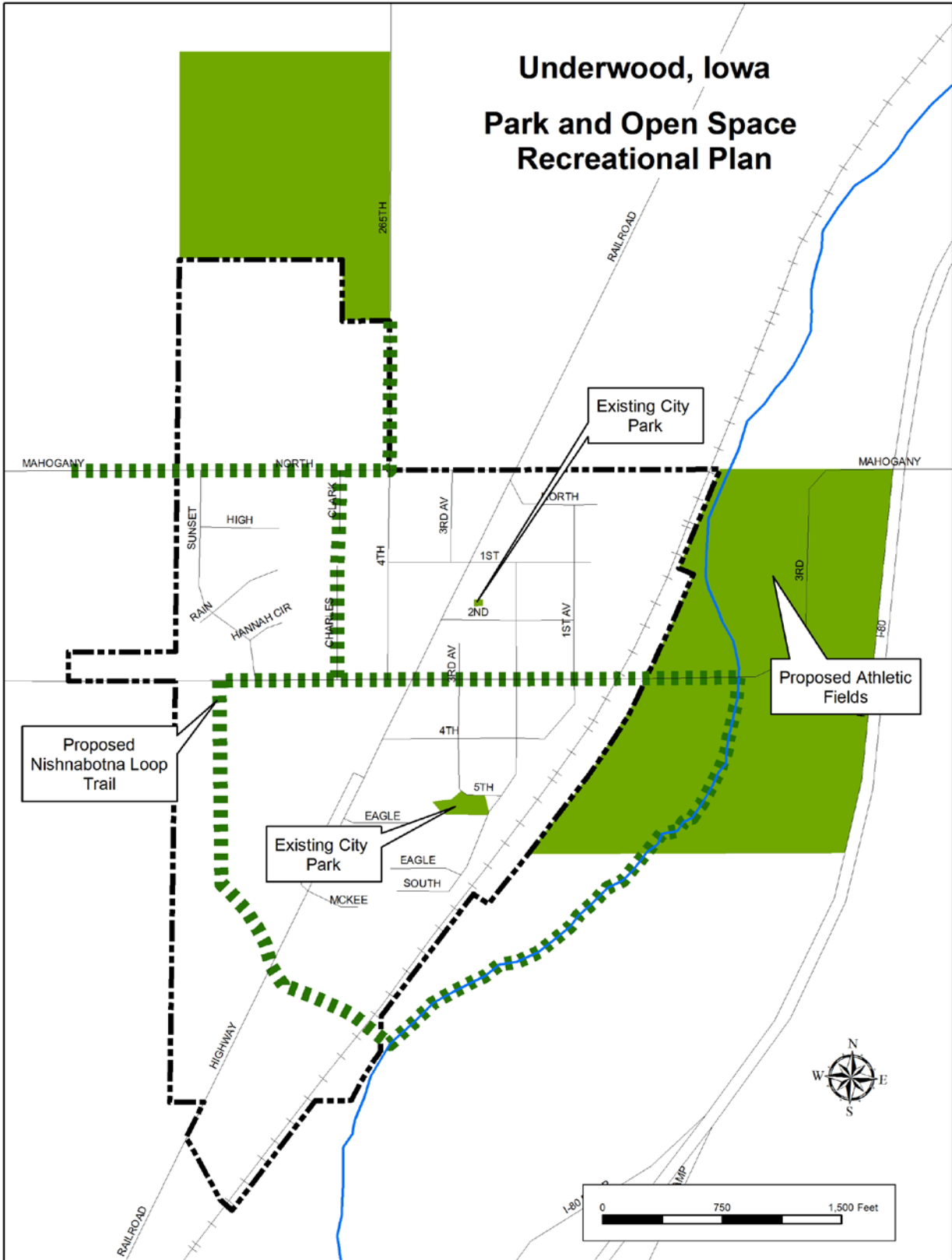
Parks and Open Space Tools

- REAP
- Iowa West

Parks and Open Space Policies

The following are policy recommendations that will allow Underwood to achieve the goals listed in the previous section and may open up new opportunities for enhancement of recreational opportunities for residents.

- Create a Floodplain Zoning Overlay That Preserves Open Space
Creating a zoning overlay that protects floodplain land from irresponsible development and filling will help to reserve productive farm ground, and will create an open space reserve that will benefit all. Filling of the floodplain may be allowed where prudent or necessary for economic development.



PART III: IMPELEMENTING THE PLAN

► PLAN MAINTENANCE

The scope of the Underwood Plan is long term and contains many ambitious goals. When taken as a whole, the Plan presents many long and short-term goals that will place significant burdens on the City. However, developing an implementation schedule will guide city officials in the decision making process and will allow the City to gradually cross off goals contained in this Plan. Every year, the City should take a look at this Plan and determine which goals can feasibly be completed. In addition, the City should review the Comprehensive Plan annually. This review should be in the form of report that:

- *Summarizes key land use developments in the past year and relates them to the goals contained in the comprehensive plan.*
- *Reviews action taken by the City during the past year to implement plan recommendations.*
- *Defines any changes that should be made to the comprehensive plan.*

In this way, the Plan is a dynamic, changing document that is used actively by the City.

► CAPITAL IMPROVEMENTS PROGRAM

Using data gathered by the City in the development of its Infrastructure Needs Study and Strategic Plan, a strategy for completing capital improvements in a systematic fashion has been developed, with considerations made for availability of financial resources and priority of needed improvements as they relate to the City's overall development goals.

In November of 2004, the City of Underwood commissioned an Infrastructure Needs Survey, part of a strategic planning process that documents needed capital improvements, details estimated costs for the improvements, and provides information on how the projects could be financed. This can be considered the basis for the city's Capital Improvements Program and thus, is an essential part of this plan. As projects are completed, the Capital Improvements Program should be reevaluated to determine if there are new needs. This program is a vital instrument to the City's budgeting process and any improvement undertaken should first be reviewed for compliance with both the Capital Improvements Program and the Comprehensive Plan.

► **ECONOMIC DEVELOPMENT**

Underwood has great assets in relation to economic development. A workforce that is engaged in a wide range of industry sectors, particularly transportation and distribution, and access to major transportation routes such as Interstate 80 and rail, make Underwood particularly attractive to warehouses, distribution centers and transportation related industries. Labor-shed studies have indicated that workers in the Omaha-Council Bluffs area are willing to travel longer distances for employment, making Underwood an attractive location for businesses looking to take advantage of the low site development costs and favorable tax structures found in rural areas, but needing access to markets and labor found in urban areas.

While expanding the retail sector in Underwood would increase the quality of life for residents, the availability of retail options in the Omaha-Council Bluffs metro, combined with the fact that many of the workforce is employed there, makes large expansion of retail in Underwood difficult. However, the demand is growing. As Underwood grows larger, it becomes more feasible for Underwood to support consumer services and small, niche retailers.

Underwood's infrastructure is generally in good condition but is nearing its maximum capacity. Improvements/expansion recommended in this plan will enable Underwood to accommodate most industrial or commercial developments.

Current Economic Development Activity

Underwood is currently a member of Western Iowa Development Association (WIDA). WIDA was created in June of 1987 out of necessity to promote the area. WIDA was developed with the help of Nishnabotna Valley REC, Oakland Industrial Foundation, and Avoca Promotions. The mission of WIDA is to enhance employment opportunities through marketing, promotion, and development of people, products and resources. WIDA has enlarged its scope to assist individuals and municipalities with projects and to help businesses to locate and develop business opportunities in the region.

Recent subdivisions Fieldcrest and Eagle Landing have a projected average value of \$175,000 and 140,000 respectively. The subdivisions (once completed) would combine to create a new tax base of \$7,857,960 and generate approximately \$63,649.47 for the city annually based on the general levy limit of \$8.10 per thousand dollars of valuation.

Oriental Trading Company, a large warehouse distribution center, has been the largest economic development project in the Underwood area in recent years. Although outside of city limits, it has been a great addition to the area.

Goals

- Actively Market the Community

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

- Participate in Creating “Shovel Ready” Sites

Underwood already has great potential for economic development, but can enhance the attractiveness of the community to business interests through infrastructure extension. While speculative development of commercial or industrial sites and buildings by the City is not recommended, the City can assist private entrepreneurs and landowners by providing incentives to extend infrastructure and participating and, in some instances, leading the push for outside funding for infrastructure development. Locally, policies such as TIF and tax abatement can help to offset the costs of infrastructure development and effectively level the playing field for Underwood. Outside funding sources, such as RISE grants, revolving loan funds and other economic development oriented grant and loan programs can be used to assist private sector interests in developing infrastructure, buying equipment or training employees. The City of Underwood must participate, and take the lead in some cases, in order for businesses to vie for these outside funding sources.

PART IV: FINAL REPORT

Public participation throughout the planning process was facilitated through meetings with the Underwood Planning and Zoning Board, City Staff and citizens. Without the guidance and oversight of the Planning and Zoning Board, and the authorization of the City Council, this plan would not have been possible. The recommendations contained herein are based on identified community needs and represent the first step in planning for and maintaining the services, infrastructure and public amenities that make life in Underwood pleasurable, safe and healthy. Dedication to implementing the projects in this plan, and diligence in maintaining and updating all planning documents is necessary to ensure that the quality of life in Underwood is maintained and enhanced throughout the years.