

# CITY OF CRESCO COMPREHENSIVE PLAN 2012

**Mayor** 

Mark Bohle

**City Council** 

Amy Bouska Jan Carmen John Loveless Steve McCarville Teresa McGee **Planning & Zoning** 

Willard Balk
Tom Barnes
Alison Holten
Bruce Kingsley
Kevin Weinacht
George Willis
Gerald Wilson

**Comprehensive Plan Committee** 

Diane Anderson Mark Bohle Rod Freidhof Michelle Girolamo

Jordan Guyer
David Hartberg
Gary Kelm
Jerry Ledbetter
Ryan McCarville
Carla Moser
Jason Passmore
Roxie Svoboda

Bob Walker Kevin Weinacht

# Special Thanks to Howard County and The Iowa Economic Development Authority

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Prepared for the City of Cresco By:



325 Washington Street, Decorah, IA 52101 Phone: (563)-382-6171, Fax: (563)-382-6311

#### ADOPTION RESOLUTION

Resolution _	111201
Resolution _	111201

#### **RESOLUTION ADOPTING THE CITY OF CRESCO COMPREHENSIVE SMART PLAN 2012**

WHEREAS, the City Council of the City of Cresco is responsible for the preparation and adoption of the City of Cresco Comprehensive Smart Plan; and

WHEREAS, the City's existing comprehensive plan had not been thoroughly updated in many years and does not reflect the community's current goals and specific initiatives to help achieve those goals; and

WHEREAS, the City desired to have a plan for the community to refer to when addressing potential uses and the development of property in the City; and

WHEREAS, the City desired to be proactive in dealing with regional and inter-municipal issues, protecting its resources, and planning for community and/or service needs; and

WHEREAS, the City Council of the City of Cresco, the Comprehensive Plan Steering Committee and its planning consultants undertook a comprehensive study of the historic and existing conditions in the City, the surrounding vicinity and the rest of the County; identified issues and opportunities; analyzed numerous topics and potential options; and consulted with various boards including the Planning and Zoning Board, committees and other representatives, County departments/agencies and officials, surrounding municipalities, business groups, environmental and civic groups, as well as various Federal, State and regional organizations; and developed goals, strategies and action recommendations and implementation strategies which resulted in the City of Cresco Comprehensive Smart Plan; and

WHEREAS, the City of Cresco Comprehensive Smart Plan 2012 is a long-range document which identifies the important positive attributes and components which provides a blueprint for the future; and

WHEREAS, the City of Cresco Comprehensive Smart Plan 2012 will provide guidance to decision makers, residents, property owners and organizations through its goals, strategies and actions relevant to the Iowa Smart Planning Elements of: Public Participation; Community Character; Land Use; Housing; Public Infrastructure and Utilities; Transportation; Economic Development; Agricultural and Natural Resources; Community Facilities; Hazards; Intergovernmental Collaboration; and Implementation; and

WHEREAS, there has been public participation throughout the process, including public workshops and a public hearing held on November 5 and review of background documents and drafts of the City of Cresco Comprehensive Smart Plan 2012;

NOW THEREFORE, BE IT RESOLVED, by the City Council of the City of Cresco, Iowa, that the City of Cresco Comprehensive Smart Plan 2012 is hereby approved.

Passed and approved this 5<sup>th</sup> day of November, 2012 by the City Council of the City of Cresco, Iowa.

Mark Bohle, Mayor

ATTEST:

Michelle Girolamo, City Clerk

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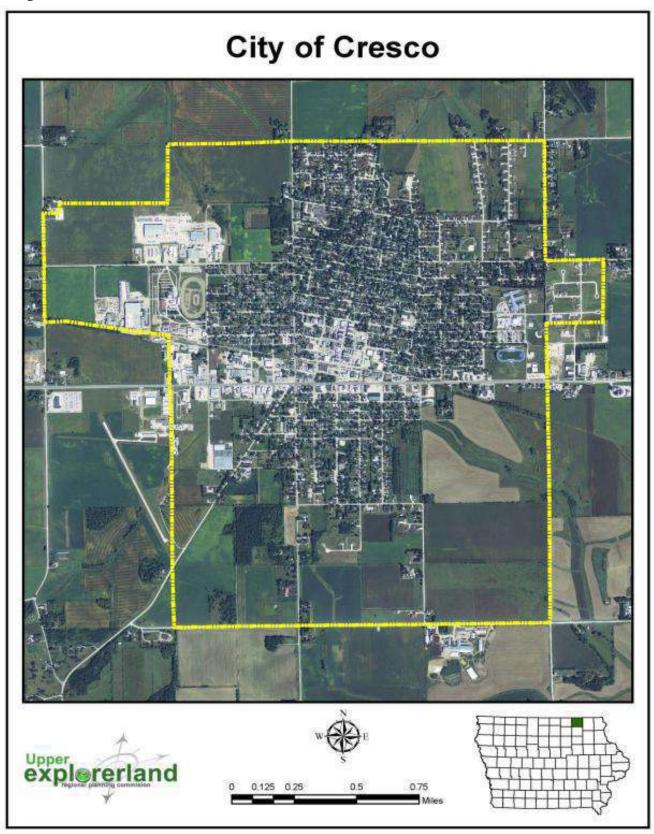
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Figure 1: Aerial Photo of Cresco



# **EXECUTIVE SUMMARY**

The executive summary below is a condensed version of the content throughout the plan. The process relied on public input, a recently completed strategic plan, steering committee and visioning.

# **Community Character and Culture**

#### **Tourism**

The City of Cresco plans to improve its tourism and marketing by collaborating with Howard County Economic Development, local businesses and other organizations. Increased efforts in branding the city are an opportunity. Branding could emphasize cultural events; highlight the connection to Norman Borlaug; and draw attention to such attributes as the Iowa Wrestling Hall of Fame, visual arts, performing arts, recreational opportunities, existing businesses and potential niche attractions. Another opportunity is to market the community through booths at the Iowa & Minnesota State Fairs.

#### **Events**

Residents are proud of the annual events held each year and would like to maintain, improve and possibly expand upon them. Opportunities include marketing to draw in more tourism; utilizing downtown space for events; encouraging businesses to sponsor events and promoting attractions as a marketing tool. One community strength that residents noted was volunteering, which is essential to making community events possible. It is important that the community continually support and show appreciation for current volunteers as well as engage new helpers to prevent "volunteer burnout" and keep community members engaged.

#### **Downtown**

Residents identified a need to draw attention to the downtown as a location for events, festivals, tourism and new businesses. Ensuring that the downtown is an attractive, accessible and safe environment will be continually evaluated. Opportunities include general upkeep and maintenance of buildings; beautification through façade improvements, plantings and green areas; safe and connected sidewalks; proper signage for way finding; parking and pedestrian safety. Establishing a downtown theme or visual identity is one way to create a unique look, as well as assist with the overall branding and marketing of Cresco. Establishing design guidelines and securing funding may be necessary to accomplish these objectives.



#### **Business Incentives, Retention and Attraction**

Cresco has identified a need to attract additional shopping and businesses while at the same time providing support for their existing businesses. Opportunities that could help attract and retain businesses as well as improve the appearance of the downtown include creating an attractive environment as mentioned above in the downtown; offering incentives to commercial businesses such as property tax incentives, low interest business loans and revitalization programs to assist with building repairs and improvements.

#### **Natural Resources**

Cresco has many natural resources that not only offer recreational opportunities but also provide an aesthetic contribution to the community. Opportunities include continued maintenance of the parks and green spaces available throughout the community. Tree maintenance is also important. Cresco has a large number of trees in the community that help reduce water runoff, air pollution, water pollution, air conditioning costs as well as provide beauty and wildlife habitat.

#### **Crime**

Residents identified some concern about break-ins, vandalism and other criminal activity. Opportunities include increased police presence and enforcement; community support and watch groups; and collaboration with the county attorney to ensure appropriate penalties.

# Housing

#### Preservation & Rehabilitation

Cresco's housing and neighborhoods offer more than a place to live, they add to the characteristic, look and feel of the community. The older homes in Cresco are especially significant to the community character, although many homes are in need of upkeep, repair and/or rehabilitation. Opportunities include encouraging community pride; increasing awareness of community standards; incentives and/or programs to assist with the rehabilitation or preservation of aging homes and updating enforcement of housing ordinances.

#### **Affordability**

Other than concerns about upkeep costs, residents did not express many issues about housing affordability. However, according to the U.S. Census Bureau, 27% of residents are cost burdened with housing expenses. Opportunities could include education regarding housing costs beyond the purchase price of the property such as taxes, utilities, upkeep, etc.; periodic housing needs assessments; and collaboration with local non-profit organizations

and utility companies to encourage residents to utilize existing programs for housing rehabilitation and energy efficiency.

#### **Housing Options**

Residents felt that the community has an adequate diversity of housing types. Opportunities include performing a housing study periodically to ensure that the needs of residents are being met. If it is determined that the supply of a particular housing type is not adequate to meet the city's needs, the city could collaborate with local developers and realtors to identify ways to meet that need. Potential locations for future housing development are identified in the city's future land use plan, taking into account site selection criteria such as adequate infrastructure, potential hazards and conflicting land use.

# **Economic Development**

#### Business Retention, Growth & Expansion

Cresco plans to promote business growth and expansion that the community is able to accommodate. The city may benefit from a focus on attracting and retaining small businesses that increase the diversity and sustainability of available employment and consumer goods and services. Opportunities include establishing business retention programs; providing "site ready locations"; creating business incentive programs or packages; having information ready for potential businesses; active networking with current businesses; and establishing consistent and convenient business hours that accommodate residents.

# Marketing/Signage

Cresco would like to increase awareness of the businesses available in the community through both signage and marketing. Opportunities include placing signage on Iowa Highway 9 to advertise downtown businesses; utilizing the internet and social media; and having promotions and events that draw people downtown.

#### **Labor Force**

Cresco strives to increase employment opportunities and ensure that their labor force has the necessary skills to meet the needs of potential employers. Opportunities include business growth as mentioned above; working with NICC, Iowa Workforce Development and other organizations to ensure that the local workforce has the employment training needed to be qualified for available jobs; working with local schools to establish employment opportunities for upcoming graduates; encouraging internship opportunities and hosting job fairs.



# **Transportation**

# Complete Streets

Cresco would like to improve infrastructure and connectivity to allow more walking and biking throughout the community in a safe and efficient manner. Opportunities include complete street designs and policies; bike lanes; utilization of the Safe Routes to School map; sidewalk policies; and enforcement of existing policies.

#### **Safety**

As Cresco considers and plans for all transportation options, safety will be an ongoing priority throughout the process. Opportunities include connecting and repairing sidewalks; sign enhancement and crosswalk painting; traffic calming measures; and identifying high accident areas.

#### **Trails**

Cresco takes pride in its extensive trail system and would like to continue expanding the network. Opportunities include safe and complete connectivity and way finding signage for both the Prairie Spring and Prairie Farmer trail throughout the community; connecting the trails to the downtown, tourism and recreation areas; and connectivity to existing and proposed networks.

# **Community Facilities**

#### **Fitness Center**

The Fitness Center is an important facility to the residents of Cresco and offers a year-round opportunity for exercise. The center has seen a decline in the number of paid members that could affect maintenance, employment and the potential for future improvements at the center. Opportunities include promoting a healthy living campaign; encouraging local businesses to subsidize membership fees for their employees; and expanding the marketing range regionally.

# Maintenance and Upkeep

Residents feel that the city does a good job of community facility maintenance and upkeep. Opportunities include energy audits; beautification of both buildings and grounds; and establishing a beautification/energy efficiency commission.

#### **Education**

Cresco has an excellent school system, from preschool to high school and beyond to higher education. Northeast Iowa Community College is an asset to the community, making college credits possible for both high school students and high school graduates. NICC also offers GED programs, continuing education classes and training. Opportunities include continued improvements to the buildings, improvements to technology, infrastructure, expansion of programs available; and community and business support.

#### **Medical Facilities**

Residents of Cresco identified medical facilities as a current strength that offers both excellent health care and employment opportunities. Opportunities include support of improvements to the buildings and technology advancements sought by the facilities.

#### **Public Utilities**

#### Water

The city will continue its efforts to ensure that quality water is available to residents and that future water demands are met. Opportunities include extending service to potential and planned areas of growth such as the industrial park and proposed residential and commercial areas; updating and replacing water mains and lines; replacing 4" water mains with 8" lines; and eliminating dead-end runs.

#### Sewer

The city will continue its efforts to ensure that sanitary sewer is available to residents and that future demands are met. Opportunities include updates and maintenance at the waste water treatment plant (WWTP) and system are needed, including: rehabbing and painting clarifiers; grit removal and screen removal system; generators for two lift stations; a new roof for blower building; and a steel building at each of the five lift stations. Extension of services to the industrial park is another opportunity.

#### **Stormwater Management**

Stormwater management is a concern for some areas of the community and efforts are currently underway to improve water runoff for these areas as well as ensure that any future development considers runoff. The city is considering starting a stormwater utility to address its storm sewer issues: the lack of storm sewers in some portions of town, and inadequate sizing in other areas. Additional options include disconnecting residential downspouts and sump pumps from the sanitary sewer system; continuing the use of



retention or detention basins; engaging the public in water retention efforts and updating city codes to ensure stormwater is properly addressed.

# Natural & Agricultural Resources

#### **Natural Resource Protection**

Cresco has many natural resources that not only offer recreational opportunities but also provide an aesthetic contribution to the community. Cresco wants to ensure that these resources are protected and available for future generations. Opportunities include continuing to maintain parks and green spaces throughout the community; establishing a tree replacement plan; working with county and local jurisdictions on watershed management; considering best management practices around the community; and ensuring that zoning is up to date and considers environmentally sensitive areas.

#### **Energy Efficiency and Green Infrastructure**

Cresco would like to encourage efforts to preserve its natural resources by keeping the public aware of energy efficient opportunities and green building options. One opportunity is to market and inform residents about the different methods, programs and products available through pamphlets and its website.

#### Land Use

# **Compatible Land Use**

Cresco strives to ensure that any new land development is compatible with existing and future uses. Opportunities include updating zoning regulations to ensure compatibility and considering buffer requirements.

#### Annexation

Cresco has several areas just outside the community that it would like to annex to ensure that sufficient space and infrastructure are available to reach its future goals. Opportunities include expansion of the industrial park in the northwest corner; annexation of the airport for potential transportation or other commercial possibilities; construction of more residential development in the northeast corner where water and sewer are currently available; and annexation of land to the east of the community along the community corridor.

#### **Mapping**

Cresco would like to continue its mapping efforts using GIS and other computer based programs to assist with long term planning efforts. Opportunities include building up its

inventory and information input; working with local colleges regarding potential class projects that could assist with mapping; educating city staff on the software and upgrading software as budgeted.

#### Hazards

#### Flood Plain

Cresco is not in a floodplain, but is aware of the flood plain just outside its current city limits. Opportunities include updating regulations; and ensuring that any future annexation or growth considers the potential for flooding.

# **Hazard Mitigation Plan**

Cresco shall continue to implement the hazard mitigation projects in a coordinated effort with the comprehensive plan. Opportunities include combining projects to save time and resources; implementing practices that help mitigate potential hazards; and continually assessing potential hazards when any new development is planned.

# **Intergovernmental Collaboration & Public Participation**

#### **Collaboration**

Cresco looks to strengthen its current partnerships. Opportunities include working with the local and county law enforcement and judicial system; Howard County Economic Development; Howard County Conservation; regional non-profits such as Upper Explorerland Regional Planning Commission; Northeast Iowa Community Action; Northeast Iowa Resource Conservation & Development and the Iowa Department of Transportation.

## **Public Participation**

Cresco would like to continue to gather public input and volunteers in future projects. Public participation and volunteers are an important part of any community and with a limited budget; it is what drives many of the projects in the community. Opportunities include continually updating the city website; promoting and encouraging volunteers; ensuring the public has sufficient opportunities to get involved and provide input.

# **Implementation**

The Implementation chapter of this report includes a detailed breakdown of all desired outcomes (goals, strategies, actions, etc.) as set forth by the City of Cresco. A time frame, an estimation of resource needs, and the responsible party has been identified for each item.



# INTRODUCTION

#### **Background**

The City of Cresco has gone through the comprehensive planning process in the past. The previous plan was completed in June of 1969. This comprehensive smart planning process began in September 2010 when Cresco and Lime Springs passed a resolution entering into an intergovernmental agreement for the purpose of developing and updating the comprehensive plan. The comprehensive plan is an extensive study that identifies the background, conditions and needs of the community and develops a set of goals, strategies and actions intended to assist local officials and community stakeholders as they make future decisions regarding growth, management and preservation of the community. The plan has been developed for a time horizon of 20 years and the city is encouraged to review the plan for needed adjustments every five years.

#### **Public Participation**

Public participation is an important part of the comprehensive planning process. For a plan to develop, decision makers need to hear ideas, thoughts and opinions from their citizens and stakeholders. In addition to comprehensive plans, the City of Cresco completed a strategic plan in 2011 that formalized the goals of the mayor, city council, and city administration for the next seven years based on community input.

The 2011 strategic plan relied heavily on public participation, utilizing a questionnaire, personal interviews, and a public meeting. The public input gathered through the strategic plan has been used in the development of this comprehensive plan. As part of the comprehensive planning process, Upper Explorerland Regional Planning Commission (UERPC) and the City held two input sessions, which were publicized two weeks in advance in the local paper and posted on community boards. The public was invited to review the plan and the maps and provide any input or comments for the planning commission to consider. Both input sessions were held on December 1, 2011 at Cresco City Hall. The two sessions were held at different times to accommodate work schedules of all citizens and 15 attended in total, including the Mayor, two city department heads and the county economic developer. The first input session was held from noon to 1:00 pm, the second was held from 5:00 pm to 6:30 pm. Comments from the December public input sessions can be found in Appendix A and the city's strategic plan can be accessed on the city's website. The draft of the comprehensive plan was also available to citizens for review and comment for several months on the city's website and the UERPC website, however, no comments were received from the public through either website.

# **Steering Committee**

A steering committee was formed to update the comprehensive plan using the Smart Planning guidelines. The committee was made up of individuals whose backgrounds, expertise or interest assisted in developing a well-rounded plan. Representatives included residents, business owners, city and county officials, neighboring community officials school administrators, real estate agents, and health care advocates. The steering committee met five times to provide initial input into the Smart Planning elements.

# Purpose of the Plan

The City of Cresco's Comprehensive Smart Plan is intended to assist local officials and community members as they make future decisions regarding growth, management and preservation of the community. Cresco's plan was developed under the guidance of Iowa Smart Planning Legislation SF 2389. This plan is broken down into 12 elements. These include:

- Community Overview
- Community Character and Culture
- Housing
- Economic Development
- Transportation
- Community Facilities
- Public Utilities
- Natural & Agricultural Resources
- Land Use
- Hazards
- Intergovernmental Collaboration & Public Participation
- Implementation



# **CHAPTER 1: COMMUNITY OVERVIEW**

#### Vision

"Cresco is committed to the pursuit of creating a welcoming and growing community. Cresco's focus is on family contentment and an open minded approach to business with a clean, friendly environment for rearing a family with a respect for neighbor's properties and concerns."

# 1.1 Introduction

Development of Cresco's Comprehensive Plan begins with an overview of the community based on known information from the past to present and projections for the next 20-year planning horizon. This section gives an overview of location, history, demographic trends and background information including past, present, and future population.

#### Location

The City of Cresco is located in Howard County in Northeast Iowa. Cresco sits on the eastern Howard County border, just a few miles from the Winneshiek County line. Highway 9 and County Road V58 both run through the city. Figure 2 illustrates the location of the city in relation to the county, region and state.

#### **History**

Cresco, the county seat, is the largest of the communities in Howard County. Cresco is derived from the Latin term meaning "I Grow". This growth has been evident since June 12, 1866 when Augustus Beadle had the land surveyed and platted. Within six months of the town's formation, 1,000 people called Cresco home. The city population doubled by 1890 and today Cresco has a population of roughly 4,000. The original catalyst for Cresco's growth was the emergence of the railroad.

Horace Barber had first claim to the land Cresco now rests on in 1856. This area became known as Shook's Grove following M.L. Shook's purchase of the land. It was not until 1866 that Augustus Beadle finally gained ownership of this land. After Beadle gained control of the property, he persuaded the railroad to build through Cresco. The railroad acted as the foundation that eventually raised Cresco to a central position in the county. It even forced the three neighboring communities of New Oregon, Howard Center and Vernon Springs to pack up buildings and move to the newly established hub. Rail service through Cresco and Howard County ended in 1983 with the tracks removed the following year. All that was left was an engine, box car, flatbed and caboose purchased from the Milwaukee Road on display in Beadle Park. The train was restored in 1997 to its original grace and beauty for more generations to enjoy. Twenty-two miles of the old railroad bed

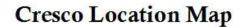
were paved as part of the Prairie Farmer Recreational Trail connecting the communities of Cresco, Ridgeway and Calmar.

Cresco is known as the boyhood home of Dr. Norman Borlaug. Borlaug grew up on a farm about 12 miles southwest of Cresco. He graduated from Cresco High School in 1932. Dr. Borlaug, 1970 Nobel Peace Prize and Medal of Freedom winner, most recently received a Congressional Gold Medal from the President of the United States in the fall of 2007. Only four other people in the entire world have received all three honors. Dr. Borlaug has worked tirelessly around the world developing improved strains of food grains and training thousands of scientists and small landowners. His scientific and humanitarian contributions have led the way in the fight against malnutrition and starvation. He is also known as the "Father of the Green Revolution". The Norman Borlaug Heritage Foundation, a non-profit organization formed in 2000, is dedicated to promoting education programs and projects that reflect the lifetime achievements and philosophy of Dr. Norman Borlaug.

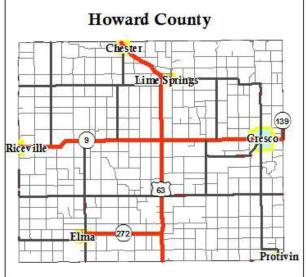
Cresco is the hometown of Ellen Church, the first stewardess, who is credited with starting the flight attendant industry by convincing Boeing Airlines that having nurses on board would help the airline industry convince the public that it was safe to fly. The airport in Cresco is named after Ellen Church. Cresco is also the hometown of five admirals and the Iowa Wrestling Hall of Fame.

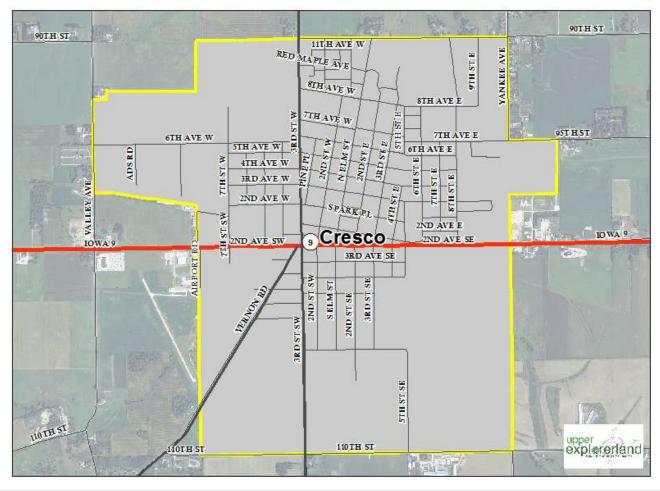


Figure 2: Location Map









# 1.2 Population Characteristics

The study of population within a Comprehensive Plan is important because it provides a statistical and historical profile of the community. This section will provide a variety of information that describes demographic trends and projections compiled for the City of Cresco.

#### **Population Trends**

The following table shows, by decade, historical trends of the population for Cresco and for Howard County. Of note is the fact that the City of Cresco's 2010 population is the third largest the city has ever had, even with a decrease in population since 2000. In contrast, the county population has increased and decreased through the decades and the 2010 population is the lowest the county has ever had.

Table 1: Historical Population Trends for the City of Cresco and Howard County

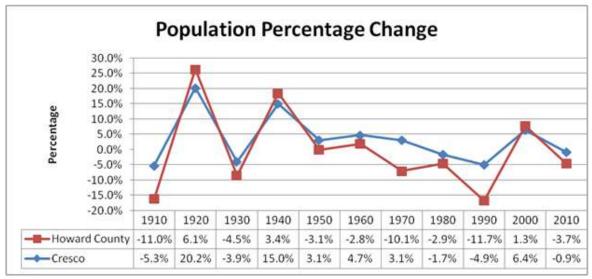
Year	Cresco		Howar	d County
	Number	Percent Change	Number	Percent Change
1900	2,806	-	14,512	=
1910	2,658	-5.3	12,920	-11
1920	3,195	20	13,705	6
1930	3,069	-3.9	13,082	-4.5
1940	3,530	15	13,531	3.4
1950	3,638	3	13,105	-3.1
1960	3,809	4.7	12,734	-2.8
1970	3,927	3.1	11,442	-10.1
1980	3,860	-1.7	11,114	-2.9
1990	3,669	-4.9	9,809	-11.7
2000	3,905	6.4	9,932	1.3
2010	3,868	-0.9	9,566	-3.6

Source: U.S. Census Bureau

The chart below demonstrates the population changes in Cresco as compared to the county. It is of interest to note that the city's population fluctuates to a much lesser extent than the county as whole yet mirrors the county's overall trend.



Chart A: Population Percentage Change



Source: U.S. Census Bureau

Table 2 below shows the population figures for each of the incorporated communities in Howard County, as well as for the total county and the State of Iowa. Cresco experienced a large decrease in population from 2000 to 2010, and most of the surrounding communities and the county as a whole saw a moderate decrease.

Table 2: Population Trends of Selected Communities

Community	1970	1980	1990	2000	2010
Chester	185	175	158	151	127
Elma	601	714	653	598	546
Lime Springs	497	476	438	496	505
Cresco	3,927	3,860	3,669	3,905	3,868
Protivin	333	368	305	317	283
Riceville	877	919	827	840	785
Howard	11,442	11,114	9,809	9,932	9,566
State of Iowa	2,825,368	2,913,808	2,776,755	2,926,324	3,046,355

Source: U.S. Census Bureau

The following table provides a detailed age breakdown of the city's population, as was reported by the 2000 and 2010 Censuses. In general, this table shows which age cohorts grew and which declined between 2000 and 2010. The largest age group increase was the 55-64 year range and the largest decrease was noted in the 65-74 year age group.

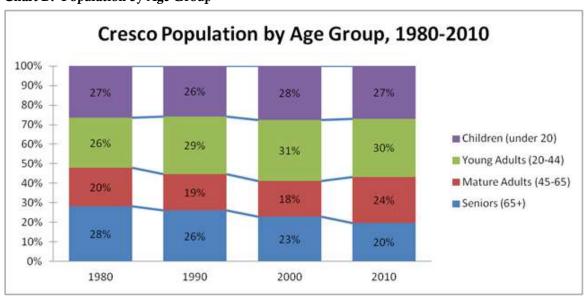
Table 3: Age Cohorts for the City of Cresco

Age Cohort	20	2000 2010		% Change	
(in years)	Number	% of Total	Number	% of Total	
Less than 5	261	6.7	278	7.2	6.5
5-9	280	7.2	245	6.3	-12.5
10-14	287	7.3	277	7.7	-4.0
15-19	252	6.5	242	6.2	-4.0
20-24	195	5.0	211	5.4	8.2
25-34	468	12	481	12.4	2.8
35-44	552	14.1	458	11.8	-17.0
45-54	421	10.8	502	13.0	19.0
55-64	300	7.7	412	10.7	37.3
65-74	373	9.6	295	7.6	-21.0
75-84	335	8.6	288	7.4	-14.0
85+	181	4.6	179	4.6	-1.1
Total	3,905	100.0	3,868	100.0	-9.5

Source: U.S. Census Bureau

Another way to look at the population distribution within a community is to place data into a population pyramid. The chart below (Chart B) demonstrates the change of Cresco's population distribution from 1980 to 2010. Cresco's young adult and children population groupings remain fairly steady over time, indicating an ability to retain younger families within the community. The senior population has seen a steady decline over the last 3 decades.

Chart B: Population by Age Group



Source: U.S. Census Bureau



A community should also be aware of its gender balance as it may provide insight into a healthy community balance as well as provide useful information to potential employers and businesses looking to locate in the community. Cresco remains fairly balanced gender wise until around the age of 65 and older where females become the larger population (see chart C). This is most likely explained by female life expectancy to be longer than males. It should also be noted that health advancements have continually increased the life expectancies of both genders. The community recognizes the importance of this trend and will take the necessary steps to ensure the aging population's needs are met.

Population Distribution, 1990 Population Distribution, 2000 Population Distribution, 2010 85 years and over 75 to 84 years ■ Females 65 to 74 years 55 to 64 years 45 to 54 years 35 to 44 years. 25 to 34 years 20 to 24 years 15 to 19 years 10 to 14 years 5 to 9 years Under 5 years

Chart C: Gender Population Pyramids

Source: U.S. Census Bureau

#### **Population Projections**

Future population statistics can be impacted by several factors, including culture, infant mortality, quality of health care, life expectancy and others. However, for planning purposes and the sake of simplicity Cresco's Comprehensive Plan uses the population calculator found at <a href="http://www.metamorphosisalpha.com/ias/population.php">http://www.metamorphosisalpha.com/ias/population.php</a>. The numbers were calculated based on the percentage of growth Cresco has experienced in the last three decades, which has been 0.2%. These projections were made using historical population trends as their basis, and do not express an exact population figure. If the city continues to see an annual growth rate of 0.2% Cresco would reach a population of 3,961 by the year 2030.

Table 4: Cresco's Projected Population (2011-2030)

YEAR	PROJECTION	YEAR	PROJECTION
2011	3,872	2021	3,919
2012	3,877	2022	3,924
2013	3,881	2023	3,928
2014	3,886	2024	3,933
2015	3,891	2025	3,938
2016	3,895	2026	3,942
2017	3,900	2027	3,947
2018	3,905	2028	3,952
2019	3,909	2029	3,957
2020	3,914	2030	3,961

Source: U.S. Census Bureau, UERPC

# **Population Summary**

Cresco's population has historically shown consistent growth as its current population is the third highest in its history. Cresco did see a slight decline in population since 2000 when it reached its highest population to date. Looking at the age cohorts, Cresco has experienced a steady population of children and young adults while the middle-aged population saw a large growth and seniors continue to decline. It is projected that Cresco will continue to grow roughly one percent per decade.



# **CHAPTER 2: COMMUNITY CHARACTER & CULTURE**

# Vision

"Cresco will be a thriving community with a strong sense of place that makes is a desirable place to live and work as well as an attractive regional destination for visitors."

#### 2.1 Introduction

Community character encompasses all the characteristics that make a community unique. The physical character of a community, such as architectural styles and open space are visual. Other qualities that are part of the community character are less tangible, such as heritage, culture, and values. Community character addresses those aspects of the city that are important to the quality of life in Cresco.

# 2.2 Community Character

#### **Community**

When beginning to define what characteristics make Cresco a special place, one of the most common responses is that the people of Cresco are its greatest asset. According to a survey conducted for the Strategic Plan in 2011, the residents of Cresco see their city of just under 4,000 people as a close-knit small town that is safe and sheltered, with friendly, helpful, community-minded people. Volunteerism is encouraged and valued, and it was mentioned that there are specific community members who give time and financial support to projects in Cresco. The mayor, council, and city employees were generally categorized as excellent and progressive.

#### **Visual Characteristics**

The survey included in the Strategic Plan indicated positive ratings for downtown appearance and overall city appearance. Some visual characteristics of Cresco that make it unique are the wide streets and boulevards, bronze statues around the community, Arts & Crafts architecture, and the large elegant homes set back from the street along Elm Street. The downtown business district has its own style, with several red brick buildings and unique storefronts. The City of Cresco has an active urban forestry program, with mature shade trees lining many of the wide streets.

#### **Activities**

The City of Cresco hosts several festivals and events. Snow Fest is held in January each year and includes snowmobile activities, trail rides and a dance. The Cresco Fine Arts

Council held its 50<sup>th</sup> annual Arts Show in Beadle Park in August of 2011. The Howard County fairgrounds in Cresco are home to the Mighty Howard County Fair every summer. August features a Fly-In Breakfast at the Cresco airport. The Norman Borlaug Harvest Festival is held in September each year with a parade, sporting events, and other activities. In addition to annual events, the City of Cresco is home to more than 40 clubs and organizations providing a wide range of activities and fellowship within the community.

#### Museums

#### Kellow House Museum

The house was built in 1880 by William Kellow this Second Empire structure was acquired by the Historical Society in 1969. William Kellow Sr., a farmer and stonemason, quarried the stone and built the foundation for his son's home. Window sills are white cut stone with trim above the window being ornamental wood brackets. The roof was designed by a French Architect. The Historical Society restored the interior, but made no structural changes. It is furnished in the period of the late 1800's and early 1900's with several of the furnishings being Kellow family heirlooms.

#### **Iowa Wrestling Hall of Fame**

The Iowa Wrestling Hall of Fame Foundation was established in April of 1970. The purpose is to honor Iowa natives who made major contributions to amateur wrestling including athletes, coaches and officials. The Iowa Wrestling Hall of Fame is located at 101 2nd Ave SW at the corners of Hwy 9 & N. Elm St. in the Cresco Welcome Center and Chamber of Commerce.

#### **Howard County Historical Preservation & Education Center**

The Historic Preservation Center is located on the Howard County Fairgrounds in Cresco. The Center is a joint venture between the Howard County Agricultural Society and the Howard County Historical Society and opened in 2006. The Center features two areas for museum displays, an education and multi-use area, along with administrative offices. The museums house large exhibits relating to agriculture, industry and home life and smaller displays, such as historic photographs, coins, books, clothing and old records. The Center's educational and multi-use area can be used by the public for special events and meetings.

# **Historic Preservation**

The National Historic Preservation Act was passed by Congress in 1966. The Act pledged Federal matching funds for historic preservation, authorized the National Register of Historical Places, and provided a measure of legal protection for registered properties.



Cresco and Howard County have several sites listed on the National Register of Historic Places, including those listed below.

Name: South Ward School
Location: 500 S. Elm St., Cresco
Historic Significance: Architecture/Engineering

Architect/builder/engineer: Byrne, James

Architectural Style: Romanesque, Late Victorian

Period of Significance: 1900-1924, 1875-1899

Owner: Private
Historic Function: Education

Current Function: Vacant/Not In Use

Name: Kellow House (Historical Society Museum)

Location: 324 4th Ave., W., Cresco
Historic Significance: Architecture/Engineering
Architect/builder/engineer: Kellow, William, Jr.
Architectural Style: Second Empire

Architectural Style: Second Emp
Area of Significance: Architecture
Period of Significance: 1875-1899
Owner: Private
Historic Function: Domestic

Current Function: Recreation and Culture

Name: Howard County Courthouse

Location: Elm St., Cresco

Historic Significance: Architecture/Engineering

Architect, builder, or engineer: Harlow, J.L., Everingham, B.D.

Architectural Style: Italianate
Area of Significance: Architecture
Period of Significance: 1875-1899
Owner: Local

Historic Function: Government Current Function: Government

Name: Cresco Opera House (Cresco Theater)

Location: 115 W. 2nd Ave., Cresco

Historic Significance: Event

Area of Significance: Social History
Period of Significance: 1900-1924
Owner: Local

Historic Function: Recreation and Culture Current Function: Recreation and Culture

Name: Cresco Public Library Location: 320 N. Elm St., Cresco

Owner: Local

Current Function: Government

Source: National Register of Historic Places

#### **Heritage Train**

Admired and photographed by visitors, this uniquely restored 101A/Model FP7 diesel electronic locomotive serves as a reminder of the community's founding based on local rail service. Built in LaGrange, Illinois, in 1951, it was the first model ever sold to the Milwaukee Road railroad line. The train is available for tours by appointment.

#### **Historic Log Cabin**

Located in Beadle Park, this cabin was continuously occupied from 1854 to 1964 just east of Cresco. The cabin is original throughout, with the exception of a new roof and a floor downstairs. The cabin is available for tours by appointment.

# 2.3 Community Culture



#### Arts & Culture

The theatre is mentioned as an important asset by those who participated in Cresco's Strategic Plan. Another feature that makes Cresco unique is the bronze statues that enhance the appearance of the community. Cresco has around 30 statues located around the community and can be found in a variety of places, including Main Street Boulevard, school, churches, businesses and public buildings. The arts are supported in part by the Cresco Area Fine Arts Council, which is focused on promoting artists as well as providing opportunities for people of all ages to explore their artistic creativity.

#### Recreation

Cresco has named itself "Iowa's Year Round Playground", and it is apparent from the Strategic Plan that recreation is important to the people of Cresco. The fitness center with its indoor pool, sports courts and exercise equipment is evidence of the priority placed on recreation. Several sports fields and two recreational trails add to the outdoor recreation



facilities. Snowmobiling, fishing, canoeing and tubing are also popular ways to enjoy the outdoors in Cresco.

# 2.4 Issues and Opportunities

#### **Tourism**

The City of Cresco plans to improve its tourism and marketing by collaborating with Howard County Economic Development, local businesses and other organizations. Increased efforts in branding the city are an opportunity. Branding could emphasize cultural events; highlight the connection to Norman Borlaug; and draw attention to such attributes as the Iowa Wrestling Hall of Fame, visual arts, performing arts, recreational opportunities, existing businesses and potential niche attractions. Another opportunity is to market the community through booths at the Iowa & Minnesota State Fairs.

# **Events**

Residents are proud of the annual events held each year and would like to maintain, improve and possibly expand upon them. Opportunities include marketing to draw in more tourism; utilizing downtown space for events; encouraging businesses to sponsor events and promoting attractions as a marketing tool. One community strength that residents noted was volunteering, which is essential to making community events possible. It is important that the community continually support and show appreciation for current volunteers as well as engage new helpers to prevent "volunteer burnout" and keep community members engaged.

#### Downtown

Residents identified a need to draw attention to the downtown as a location for events, festivals, tourism and new businesses. Ensuring that the downtown is an attractive, accessible and safe environment will be continually evaluated. Opportunities include general upkeep and maintenance of buildings; beautification through façade improvements, plants and green areas; safe and connected sidewalks; proper signage for way finding; parking and pedestrian safety. In addition, residents feel that establishing a downtown theme or visual identity will allow for a unique look as well as assist with the overall branding and marketing of Cresco. Establishing design guidelines and securing funding may be necessary to accomplish these objectives.

#### **Business Incentives, Retention and Attraction**

Cresco has identified a need to attract additional shopping and businesses while at the same time providing support for their existing businesses. Opportunities that could help attract and retain businesses as well as improve the appearance of the downtown include creating

an attractive environment as mentioned above in the downtown; offering incentives to commercial businesses such as property tax incentives, low interest business loans and revitalization programs to assist with building repairs and improvements.

#### **Natural Resources**

Cresco has many natural resources that not only offer recreational opportunities but also provide an aesthetic contribution to the community. Opportunities include continued maintenance of the parks and green space available throughout the community. Tree maintenance is also important. Cresco has a large number of trees in the community that help reduce water runoff, air pollution, water pollution, air conditioning costs as well as provide beauty and wildlife habitat.

#### Crime

Residents identified some concern about break-ins, vandalism and other criminal activity. Opportunities include increased police presence and enforcement; community support and watch groups; and collaboration with the county attorney to ensure appropriate penalties.

# 2.5 Goals, Strategies and Actions

Goal 1: Maintain and improve the distinct characteristics that the residents of Cresco consider unique and special to the identity of the community.

**Strategy 1.1:** Preserve the small town characteristics that make Cresco unique.

Action 1: Expand the farmers market.

<u>Action 2:</u> Identify, promote and protect the truly historic and unique features of Cresco through proper ordinances and regulations.

<u>Action 3:</u> Develop a streetscape plan to ensure Cresco continues to be a safe and well-planned community for future generations.



# **CHAPTER 3: HOUSING**

#### Vision

"Cresco will aggressively pursue a variety of housing opportunities that enhance the character and diversity of the city. Cresco is committed to providing the means for development of affordable housing to meet the needs of the residents in and around the municipality."

#### 3.1 Introduction

Housing characteristics are related to the social and economic conditions of a community's residents and are an important element of a comprehensive smart plan. Information in this section will provide data about the current housing stock, as well as identify significant changes in the number of housing units and other housing characteristics. The ability of a community to provide an adequate housing supply for all persons and income levels is integral to its economic prosperity and the wellbeing of its inhabitants.

# 3.2 Existing Housing Characteristics

# **Occupancy Characteristics**

In addition to reviewing population statistics, a Comprehensive Plan reviews pertinent housing data as well. As is the case in most Iowa communities, the predominant type of housing unit in Cresco is the single-family home. Table 5 provides general housing information from the 1980, 1990, 2000 and 2010 Censuses.

It is important to note that vacant housing units are increasing and the number of persons per housing unit has declined. Based on the current population (3,868) divided by the average household size (2.26) Cresco "needs" 1,712 housing units. The quantity of housing units "needed" is significantly less than the actual number of housing units currently available.

Table 5: General Housing Information for the City of Cresco

Statistic	1980	1990	2000	2010
Total Persons	3,860	3,669	3,905	3,868
Total Housing Units	1,646	1,746	1,791	1,821
Occupied	1,576	1,651	1,652	1,660
Vacant	70	95	139	161
Persons Per Housing Unit	2.30	2.38	2.27	2.26
Number of Households	1,576	1,556	1,652	1,660
Number of Families	1,028	987	1,005	962

Source: U.S. Census Bureau

Table 6 provides a comparison of the total number of housing units between the same selected communities that were shown in Table 2. In reviewing this information, it is interesting to note that Cresco reported an increase in the number of housing units between 1990, 2000 and 2010. This is not a common trend among other communities in Howard County, indicating Cresco may be a desirable place to live. The county and the state reported growth over each decade as well.

Table 6: Number of Housing Units in Selected Communities

Community	1990	2000	2010
Chester	86	93	77
Elma	289	286	272
Lime Springs	243	266	253
Cresco	1,746	1,791	1,821
Protivin	187	206	167
Riceville	403	433	389
Howard County	4,155	4,327	4,367
State of Iowa	1,143,669	1,232,511	1,336,417

Source: U.S. Census Bureau

As for the number of rental units, Table 7 shows this information for selected jurisdictions. Between 1990 and 2000, Cresco reported an increase of 37 rental units. However, between 2000 and 2010, the city only reported an increase of 18 rental units. As is shown, not all of the other jurisdictions reported the same trends during this same time period. Chart D shows that Cresco has roughly 25% of its housing stock as rentals.

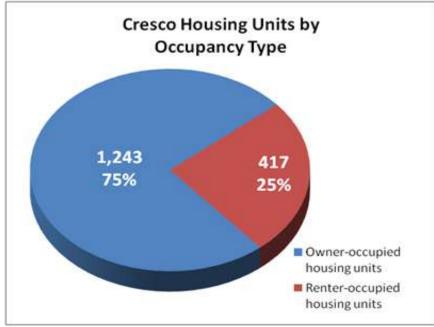
Table 7: Number of Rental Occupied Units for Selected Communities

Community	1990	2000	2010
Chester	18	12	13
Elma	61	51	60
Lime Springs	43	31	48
Cresco	362	399	417
Protivin	31	34	28
Riceville	76	83	69
Howard County	848	826	801
State of Iowa	296,512	318,948	317,857

Source: U.S. Census Bureau



Chart D: Housing Occupancy



Source: American Community Survey (2005-2009)

Median rental rates for selected communities are shown in Table 8. Specifically, the table shows that each of the selected jurisdictions, including Cresco, reported significant increases in median rents between 1980 and 2010. The fact that the rental rates have increased so dramatically, coupled with the fact that the number of rental units have also increased in Cresco, may indicate that there is a demand for rental units in the city.

Table 8: Median Rent for Selected Communities

Community	1980	1990	2000	2010*
Chester	\$107	\$210	\$313	\$375
Elma	\$79	\$192	\$317	\$385
Lime Springs	\$75	\$223	\$250	\$525
Cresco	\$125	\$237	\$359	\$520
Protivin	\$108	\$166	\$270	\$338
Riceville	\$119	\$212	\$315	\$499
Howard County	\$112	\$233	\$333	\$508
State of Iowa	\$175	\$259	\$470	\$607

Source: U.S. Census Bureau, \*American Community Survey (2005-2009)

### **Housing Permits Issued**

Table 9 below provides a breakdown of building permits issued by the City of Cresco over the last decade. Building permits are issued for the buildings themselves; total units are the number of living quarters within those buildings.

**Table 9: Building Permits** 

Type of Housing	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Single Family	16	9	7	3	10	13	12	8	22	5	4
Two Family	0	0	0	0	0	0	0	0	0	0	0
Three or Four Family	0	0	0	0	0	4	0	0	0	0	0
Five or more family	0	0	0	0	0	0	0	6	0	0	0
Total units	16	9	7	3	10	17	12	14	22	5	4

Source: U.S. Census Bureau

#### **Value Characteristics**

A breakdown of the 1990, 2000 and 2010 housing unit values for the city are shown in Table 10. In analyzing this information, it becomes apparent that the number of units valued between \$50,000 - \$99,999 increased significantly between 2000 and 2010, meanwhile the number of units valued under \$50,000 decreased dramatically. The reason for the increase is most likely due to inflation. Housing values in Northeast Iowa did not experience the housing bubble that much of the rest of the country did, and as a result, the region did not experience a price or value decline.

Table 10: Value of Owner-Occupied Single Family Dwelling Units in Cresco

Unit Value	1990		200	00	2010*		
Ranges	Number	Percent	Number	Percent	Number	Percent	
Less than \$50,000	895	80.8	367	32.6	124	10.2	
50,000-99,999	199	18	589	52.4	703	57.9	
100,000-149,999	14	1.2	101	8.9	254	20.9	
150,000-199,999	0	0	44	4	89	7.3	
200,000-299,999	0	0	24	2.1	45	3.7	
300,000-499,999	0	0	0	0	0	0	
500,000 or more	0	0	0	0	0	0	
Total	1,108	100.0	1,125	100.0	1,215	100.0	

Source: U.S. Census Bureau; \*American Community Survey (sample data 2005-2009)

As in previous tables, Table 11 selects certain jurisdictions and compares their housing values. The value of the units provides understanding of a community's housing stock and affordability. Cresco had the highest median housing value in Howard County all four years shown. It is also important to underscore the fact that values increased for all communities each decade, with the exception of Chester and Lime Springs 1980-1990.



Table 11: Median Value of Owner Occupied Units in Selected Communities

Community	1980	1990	2000	2010*
Chester	22,500	18,800	49,000	61,300
Elma	19,100	19,100	34,400	57,100
Lime Springs	25,300	21,700	48,300	69,200
Cresco	32,400	33,400	63,200	77,600
Protivin	26,600	27,800	45,000	61,300
Riceville	24,300	24,800	48,500	70,200
Howard County	29,500	30,200	59,500	84,800
State of Iowa	40,600	45,500	82,500	115,800

Source: U.S. Census Bureau; \*American Community Survey (sample data 2005-2009)

### **Age Characteristics**

One factor that may provide insight into a community's housing stock is the age of the existing units. Table 12 shows the age categories of existing housing units for Cresco, Howard County, and the State of Iowa. Cresco has a slightly smaller percentage of houses built before 1940 than does Howard County. Conversely, the city has a higher percentage of units that were constructed between 1940 and 1989.

Table 12: Age of Housing Units in 2010

Year Unit was	C	resco	Howard	State of Iowa
Built	Number	Percent	County Percent	Percent
2000-2010	50	2.9%	3.8%	9.0%
1990-1999	138	8.1%	7.5%	11.0%
1980-1989	63	3.7%	5.4%	7.6%
1970-1979	200	11.7%	13.7%	15.5%
1960-1969	254	14.9%	11.4%	10.6%
1950-1959	162	9.5%	7.9%	11.2%
1940-1949	173	10.1%	8.6%	6.4%
1939 or Earlier	669	39.1%	41.7%	28.9%
Tota1	1,709	100.0	100.0	100.0

Source: American Community Survey (2005-2009)

The following chart (Chart E) further demonstrates the comparison of the age of housing stock in Cresco as compared to the county and the state. The visual shows the large percentage of aging stock within the community, as well as the construction boom that occurred in the sixties.

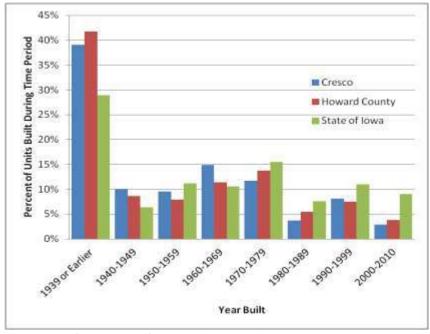


Chart E: Comparison of Housing Stock Age

Source: American Community Survey (2005-2009)

Chart F below demonstrates the age of the housing stock in Cresco alone. A full 85% of the housing units in Cresco were built prior to 1980. A higher percentage of older housing represents probable exposure to maintenance issues inherent in older homes: plumbing, electrical, roofing, energy efficiency and for many, handicap accessibility. According to HUD, housing units built prior to 1980 contain the highest potential for lead paint hazards.

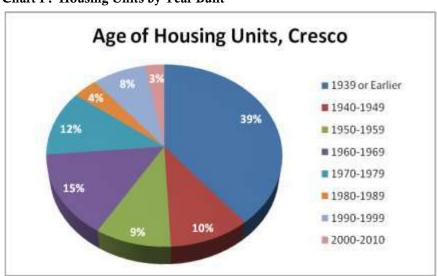


Chart F: Housing Units by Year Built

Source: American Community Survey (2005-2009)



### **Structural Characteristics**

Cresco's housing stock is overwhelmingly single unit structures. As noted in the following chart, 80 percent are single unit structures, 14 percent are multi-unit structures, and 6 percent are mobile homes. Of the multi-unit structures, approximately 60 percent are 4 units or less.

Types of Housing Units in Cresco

79.9%

14.3%

5.8%

Single Unit

Multi-Unit

Mobile home

Chart G: Types of Housing Units in Cresco

Source: American Community Survey (2005-2009)

# 3.3 Projected Housing Characteristics

Table 13 shows the number of housing units that would be necessary to accommodate the population projection that appears in Table 4. The figures in Table 13 were calculated by dividing the population projections in Table 4 by the average household size of 2.26, which is documented in Table 5. In order to estimate the demand for future housing units in the community, the statistic of 1,821 housing units reported by the Census Bureau in 2010 was used. In addition to assuming that the current average household size (2.26) is suitable for making projections, this study also assumes that the figures in Table 13 are not affected by vacancy rates and that all of the units existing in 2010 are safe, habitable structures. Given the housing and population projections, Cresco has sufficient housing to meet the projected population through the life of this plan.

Table 13: Population and Housing Projections to 2030

Year	Population	Housing
	Projection	Projection
2011	3872	1713
2012	3877	1715
2013	3881	1717
2014	3886	1719
2015	3891	1721
2016	3895	1723
2017	3900	1726
2018	3905	1728
2019	3909	1730
2020	3914	1732
2021	3919	1734
2022	3924	1736
2023	3928	1738
2024	3933	1740
2025	3938	1742
2026	3942	1744
2027	3947	1746
2028	3952	1749
2029	3957	1751
2030	3961	1753

Based on 2.26 average household size per dwelling unit

# 3.4 Housing Programs

The City of Cresco utilizes several federal and state housing programs to serve its residents.

**Section 8 Rental Assistance** is HUD's federally funded program to provide rental assistance to low-income families to secure decent, safe, sanitary and affordable housing in a non-discriminatory manner from the private rental market.

**Homeless Assistance** is provided through the Emergency Shelter Operating Grant and the Community Services Block Grant. This program provides cash assistance for rent, deposits and utilities. This program is administered through local Family Service offices.

**Rent to Own** Northeast Iowa Community Action Corporation (NEICAC) includes the creation of housing advisory committees in each county. Committee findings are used to determine what is missing as part of each county's affordable housing scenario. NEICAC's Board of Directors then evaluate these findings to guide the housing program towards its next project. NEICAC has recently built six affordable homes in Cresco. These are three bedroom homes that are rented for one to three years by a first-time homebuyer family who



meets the program's income guidelines. These homes are built for families who are at an income level that does not exceed 60% of the local average monthly income (AMI). Then, after taking the required Homebuyer Education Classes, the renter can buy the home for about half the cost of construction. The construction cost for one of these homes is about \$140,000.

The **Weatherization Assistance Program** (WAP) provides many Northeast Iowans with the means to remain in their homes in safety, comfort, and affordability. Services include a cost effectiveness energy audit, air leakage checks, insulation, and all combustion appliances inspection for repair and/or replacement. NEICAC's own crews provide all but appliance and furnace repair services.

Homeless Prevention and Rapid Re-Housing Program (HPRP) provides assistance to those individuals who without this assistance would be homeless. To qualify, household income must be 50% or less of the average median income for the county. Income is determined at current monthly gross income projected forward for 12 months. An application may be made through a Family Service office.

The Home Energy Assistance Program (LIHEAP) is designed to aid qualifying low-income Iowa households (homeowners and renters) in the payment of a portion of their residential heating costs for the winter heating season, to encourage regular utility payments, to promote energy awareness and to encourage reduction of energy usage through energy efficiency, client education and weatherization. All clients applying for this program will simultaneously be making an application for weatherization assistance as required by state law.

The **Northeast Iowa Regional Housing Trust Fund** allows the region to secure the necessary resources and funding to address low income housing needs that are currently unassisted. Specifically, the Northeast Iowa Regional Housing Trust Fund assists residents in a four county region, which includes Howard County, with incomes less than 80% of Iowa Statewide Median Family Income (MFI)

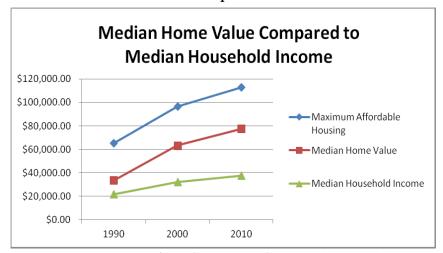
### **Other Programs**

Additional Federal and State Programs are available in Appendix C.

# 3.5 Affordable and Accessible Housing

Residents feel the community has a sufficient number and variety of housing to meet the needs of its current and future residents. Single unit housing, apartments, senior housing and nursing homes were identified as strengths of the community. Home purchases in Cresco are quite affordable; however some families find ongoing housing expenses such as utilities, rent or mortgage payments and other expenses to be a challenge.

Chart H: Median Home Value Compared to Median Household Income



Source: U.S. Census Bureau, \*American Community Survey (2005-2009)

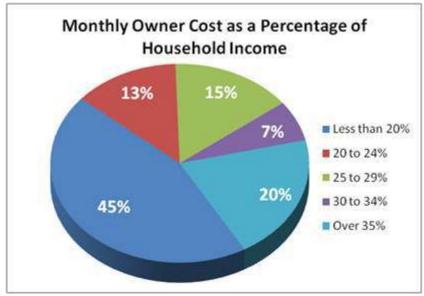
	1990	2000	2010*
Median Home Value	\$ 33,400.00	\$ 63,200.00	\$ 77,600.00
Median Household Income	\$ 21,791.00	\$ 32,236.00	\$ 37,576.00
Maximum Affordable Housing	\$ 65,373.00	\$ 96,708.00	\$ 112,728.00

The chart to the left identifies median home value and median household income. One rule of thumb is that to be affordable, the purchase price of housing should be no more than 3 times a household's annual median household income; Cresco is at 2.1 times the median household income in 2010. This places Cresco housing prices in the affordable range.

Affordable housing can also be defined by the generally accepted definition of affordability as a household paying no more than 30 percent of its annual income on housing. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Looking at Chart I below; of 1,215 owner occupied households, roughly 27% of Cresco households have housing that is considered unaffordable by HUD standards. <a href="http://www.hud.gov/offices/cpd/affordablehousing/">http://www.hud.gov/offices/cpd/affordablehousing/</a>.



Chart I: Monthly Owner Cost as a Percentage of Household Income



Source: American Community Survey (2005-2009)

# 3.6 Issues and Opportunities

### Preservation & Rehabilitation

Cresco's housing and neighborhoods offer more than a place to live, they add to the characteristic, look and feel of the community. The older homes in Cresco are especially significant to the community character, although many homes are in need of upkeep, repair and/or rehabilitation. Opportunities include encouraging community pride; increasing awareness of community standards; incentives and/or programs to assist with the rehabilitation or preservation of aging homes and



updating enforcement of housing ordinances. To maintain the safety of homes in Cresco, the city may consider developing building codes and working with neighboring communities to obtain inspection services.

## **Affordability**

Other than concerns about upkeep costs, residents did not express many issues about housing affordability. However, according to the U.S. Census Bureau, 27% of residents are cost burdened with housing expenses. Opportunities could include education regarding housing costs beyond the purchase price of the property such as taxes, utilities, upkeep, etc.; periodic housing needs assessments; and collaboration with local non-profit organizations

and utility companies to encourage residents to utilize existing programs for housing rehabilitation and energy efficiency.

### **Housing Options**

Residents felt that the community has an adequate diversity of housing types. Opportunities include performing a housing study periodically to ensure that the needs of residents are being met. If it is determined that the supply of a particular housing type is not adequate to meet the city's needs, the city could collaborate with local developers and realtors to identify ways to meet that need. Potential locations for future housing development are identified in the city's future land use plan, taking into account site selection criteria such as adequate infrastructure, potential hazards and conflicting land use.



# 3.7 Goals, Strategies and Actions

Goal 1: Provide for a variety of quality housing opportunities for all segments of the city's current and future population.

**Strategy 1.1:** Promote adequate housing ranges for all persons including low and moderate income, elderly, and residents with special needs.

Action 1: Evaluate housing stock on a regular basis to assess the housing conditions, types, locations and costs and compare them with the needs of the community.

<u>Action 2:</u> Review and provide updated information to residents on affordable housing opportunities.

Action 3: Conduct a housing incentives study.

**Strategy 1.2:** Utilize and support local initiatives to improve the housing conditions within the city.

Action 1: Work with local non-profit agencies to identify housing assistance and rehabilitation programs.

<u>Action 2:</u> Apply for funding assistance for homeownership and for rehabilitation of substandard or vacant housing units.



**Strategy 1.3:** Rehabilitate and preserve the existing housing stock in the city.

Action 1: Review, update and enforce housing codes such as nuisance ordinances.

# Goal 2: Encourage housing that supports sustainable, healthy and quality development patterns.

**Strategy 2.1:** Encourage housing development to conserve natural resources and make efficient use of the land.

<u>Action 1:</u> Review and update zoning ordinances for consistency with the comprehensive plan to include site selection criteria and land use planning.

Action 2: Review and provide updated information to residents on energy efficiency assistance programs.

<u>Action3:</u> Promote renewable materials for construction by making pamphlets available to residents and developers.

**Strategy 2.2:** Encourage housing development to be located with easy access to services, parks, public transit and other efficient modes of transportation.

# **CHAPTER 4: ECONOMIC DEVELOPMENT**

### Vision

"Cresco will work with economic stakeholders in an oriented and directed effort to establish infrastructure and incentive programs to attract economic development and employment opportunities."

### 4.1 Introduction

Several factors or characteristics of the population, labor force and the economic base of the City of Cresco play a major role in its economic development and will be discussed in this section.

### 4.2 Education

One factor that may influence income and employment is education. The following table compares the levels of education for Cresco and Howard County residents for 2010. As expected for a small community in Iowa, the majority of residents graduated from high school and went on to obtain some college experience. The statistics for the City of Cresco are similar to those for Howard County as a whole.

Table 14: Educational Attainment for Persons 25 Years of Age and Older in 2010

Category	C	resco	Howard	l County
	Number	Percent	Number	Percent
Less than 9th Grade	282	11.7	614	9.5
9 <sup>th</sup> to 12 <sup>th</sup> Grade, No Diploma	128	5.3	346	5.3
High School Graduate, Includes GED	895	37.1	2,959	45.6
Some College, No Degree	579	24	1,408	21.7
Associate Degree	185	7.7	458	7.1
Bachelor's Degree	239	9.9	528	8.1
Graduate or Professional Degree	102	4.2	170	2.6
Total	2,410	100.0	6,483	100.0

Source: American Community Survey (2005-2009)

### 4.3 Labor Force

With aging workforces and a shortage of critical talent being among the biggest challenges facing today's businesses, an area's labor force will play a key role in expanding or creating new businesses or industries within the community. Community stakeholders can monitor education levels, current worker skill sets, and occupations and unemployment rates to target economic development efforts that fit its existing workforce strengths. The



availability of skilled workers is critical to the success of all businesses especially when competing in an increasingly global economy. Communities can further seek out opportunities and partnerships to develop its workforce to meet existing industry trends. The following table breaks down the labor force characteristics for Cresco and Howard County.

Table 15: Labor Force Characteristics, 2010

	Cresco	Howard County
Persons 16 +	2,929	7,536
Labor Force	1,879	5,119
% in Labor Force	64.2%	67.9%
Employed Labor Force	1,741	4,844
% Employed in Labor Force	59.4%	64.3%
Female 16 +	1,564	3,807
% in Labor Force	56.7%	62.6%

Source: American Community Survey (2005-2009)

### **Unemployment Rates**

Unemployment rates are shown in Table 16. Iowa Workforce Development does not report individual statistics for Cresco; however, it is important to note that Howard County stayed fairly consistent with the state, with the exception of 2009 and 2010 when the nationwide recession had a local impact. Cresco felt the impact when its largest employer laid-off much of its workforce.

Table 16: Unemployment Rate Trends by Year

Community	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Howard County	3.3%	3.3%	4.0%	4.3%	4.7%	4.4%	3.6%	3.7%	4.9%	8.1%	6.9%	5.9%
State of Iowa	2.8%	3.3%	3.9%	4.4%	4.6%	4.3%	3.7%	3.7%	4.4%	6.0%	6.1%	6.0%

Source: Iowa Workforce Development

### **Commuting**

The map below represents commuting patterns into Cresco with the concentration per zip code represented in the legend. Those who are willing to change/accept employment in the Howard County Laborshed area are willing to commute an average of 27 miles one way for employment opportunities. According to 2009 data published by Iowa State University in the 2011 Cresco Retail Trade Analysis Report, 53% of Cresco residents work in Cresco. Of

the residents that commute to work, 7% work in the county, 11% travel to Winneshiek County and 25% travel to other counties.

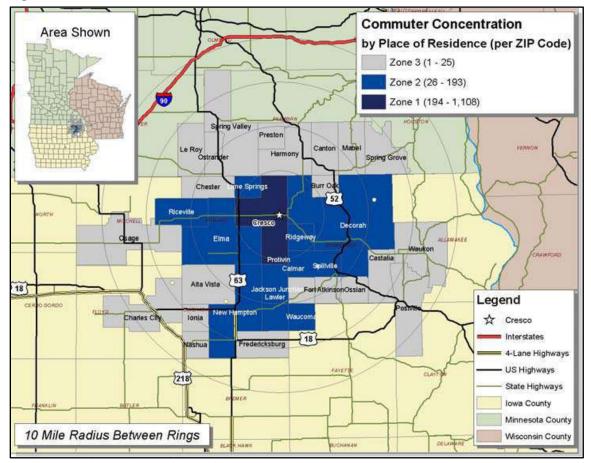


Figure 3: Commuter Patterns

Source: Howard County Laborshed Study

### 4.4 Economic Base

# **Employment by Industry**

According to Census figures shown in Table 17, Cresco's leading industries are very similar to the leading industries in Howard County. The top leading industries for both Cresco and Howard County are as follows: Manufacturing; Retail Trade; and Education, Health and Social. For the City of Cresco the largest number of jobs comes from the Educational, Health, and Social category with 452, whereas most of Howard County's jobs come from the Manufacturing category with 1,153.



Table 17: Industry Classification of Employed Civilians

INDUSTRY	Cre	sco	Howard	Howard County		
	Number	Percent	Number	Percent		
Agriculture, Forestry, Fishing, Hunting, Mining	29	1.7	478	9.9		
Construction	56	3.2	310	6.4		
Manufacturing	395	22.7	1,153	23.8		
Wholesale Trade	31	1.8	199	4.1		
Retail Trade	346	19.9	607	12.5		
Transportation, Warehousing, & Utilities	34	2.0	169	3.5		
Information	42	2.4	75	1.5		
Finance, Insurance, Real Estate, Rental & Leasing	108	6.2	231	4.8		
Professional and Scientific	73	4.2	133	2.7		
Educational, Health, and Social Services	452	26.0	930	19.2		
Art, Entertainment, and Recreation	67	3.8	241	5.0		
Other Services	76	4.4	212	4.4		
Public Administration	32	1.8	106	2.2		
Total Employed Persons	1,741	100.0	4,844	100.0		

Source: American Community Survey (2005-2009)

Table 18 classifies employees into categories by occupation. Occupations describe the type of work in which an employee is engaged. Occupations correlate strongly with industries and educational level. The percentages for Cresco and for Howard County in each of the occupation categories are similar to each other. It is interesting to note that no employees in Cresco reported farm, fishing, or forestry occupations, and only 1.8 percent of Howard County residents reported the same.

Table 18: Occupation Classification of Employed Civilians

OCCUPATION	Cre	sco	Howard County	
	Number	Percent	Number	Percent
Management, Professional & Related	405	23.3	1,292	26.7
Occupations				
Service Occupations	305	17.5	768	15.9
Sales and Office Occupations	415	23.8	873	18.0
Farm, Fishing, and Forestry Occupations	0	0.0	89	1.8
Construction, Extraction, Maintenance & Repair	162	9.3	500	10.3
Occupations				
Production, Transportation, and Material	454	26.1	1,322	27.3
Moving Occupations			•	
Total Employed Persons	1,741	100.0	4,844	100.0

Source: American Community Survey (2005-2009)

### **Business Retention and Growth**

In response to the Strategic Plan survey, when asked about future community improvements 92 percent of residents placed a moderate to high priority on attracting new businesses. As the community looks to attract new businesses they also need to support the existing businesses which employ 53 percent of its residents. Cresco has 253 businesses that all play an important role in the current and future community goals.

### Retail

Cresco residents identified a need for more retail opportunities; this was a large concern and potential opportunity. Specifically, community members are looking for groceries and other shopping options on Sundays and off hours. Currently, prime retail is migrating toward Highway 9, leaving Main Street with thrift stores and salons as its niche. The Chamber's retail committee could begin quantifying the actual sales lost to other communities in order to attract potential new retail.

# 4.5 Economic Development Programs and Organizations

### **Economic Development Organizations**

Howard County Business and Tourism (HCBT), located at 101 2<sup>nd</sup> Avenue SW in Cresco, is an important resource for the City of Cresco. HCBT services include business development assistance; financing opportunities for businesses development; arranging financing for public governmental purposes, coordination of efforts between private efforts and public organizations, conducting surveys and compiling pertinent demographic data, and coordinating projects which are contracted with federal, state, county, tribal and local units of government.

#### **Tax Incentives**

- TIF (Tax Increment Financing)
- Tax Abatement

Both the City of Cresco and Howard County offer tax abatement in select situations to assist a new or expanding business in making improvements to their property. When taxes are abated, the property owner continues to pay taxes on the property at the rate before improvements were made to that property. The increased amount of taxes is abated for a set period of time.

### **Loan Opportunities**



#### Cresco

- Cresco Industrial Development Corporation (CIDC) / City of Cresco USDA IRP Loan: Assists with financing business and economic development activity to create or retain jobs up to \$150,000 per project.
- City of Cresco RLF: Low interest gap-loan financing up to \$50,000 and/or 30% of project value.
- Cresco Area Chamber of Commerce Revitalization Loan: Small, low interest loans available to members for property improvements.

### **Howard County**

- Howard County Economic Development (HCED) RLF: Low interest gap loan financing up to \$50,000 and/or 30% of project value.
- HCED Board of Supervisors RLF: Low interest gap loan financing up to \$50,000 and/or 30% of project value.
- CIDC RLF: Low interest gap loan financing up to \$50,000 and/or 30% of project value.
- Howard County Million Dollar Loan Program: Low interest loans from \$10,000 to \$100,000 for business growth or rehab.

### **Regional Opportunities**

- Enterprise Zone Benefits: Refund of state sales, service, or use taxes, in the form of an investment tax credit, property tax exemption, and/or training for new employees.
- Hawkeye Tri-County Electric (REC) RLF: Low interest loans for business growth within service territory.
- Heartland Power Cooperative RLF: Low interest loans for business growth within service territory.
- Iowa MicroLoan Program: Small loans and technical assistance grants for small entrepreneurs.
- North Iowa Venture Capital Fund II: NIVCF II will provide \$100,000 \$230,000 in direct equity or convertible debt financing.
- Northeast Iowa Resource Conservation & Development (RC&D) RLF: Revolving Loan Fund for Natural Resource Based Business Development.

• SBA 504 Loan Program: Designed to provide financing for the purchase of fixed assets.

Upper Explorerland Regional Planning Commission (UERPC) RLF and IRP: Low interest loans for business growth within UERPC service area.

# **Other Programs**

For additional State and Federal programs see appendix C.

# 4.6 Issues and Opportunities

### **Business Retention, Growth & Expansion**

Cresco plans to promote business growth and expansion that the community is able to accommodate. The city may benefit from a focus on attracting and retaining small businesses that increase the diversity and sustainability of available employment and consumer goods and services. Opportunities include establishing business retention programs; providing "site ready locations;" creating business incentive programs or packages; having information ready for potential businesses; active networking with current businesses; and establishing consistent and convenient business hours that accommodate residents.

# Marketing/Signage

Cresco would like to increase awareness of the

businesses available in the community through both signage and marketing. Opportunities include placing signage on Iowa Highway 9 to advertise downtown businesses; utilizing the internet and social media; and having promotions and events that draw people downtown.

### **Labor Force**

Cresco strives to increase employment opportunities and ensure that their labor force has the necessary skills to meet the needs of potential employers. Opportunities include business growth as mentioned above; working with NICC, Iowa Workforce Development and other organizations to ensure that the local workforce has the employment training needed to be qualified for available jobs; working with local schools to establish employment opportunities for upcoming graduates; encouraging internship opportunities and hosting job fairs. Additionally, Cresco would like to work with regional partners to attract a skilled workforce specific to the needs of area employers.



# 4.7 Goals, Strategies and Actions

Goal 1: Provide an atmosphere for business expansion and development throughout the community, including the city's industrial and business parks.

**Strategy 1.1:** Plan for, market and support new development as well as existing businesses

Action 1: Collaborate with local realtors to inventory and market vacant lots and buildings.

Action 2: Encourage infill of vacant commercial structures and identify or establish incentives.

Action 3: Continue to support existing businesses to retain them and encourage their growth/expansion through a business retention program.

<u>Action 4:</u> Inform potential businesses of land use regulations, design regulations and zoning regulations.

<u>Action 5:</u> Plan for necessary infrastructure to attract and support economic development.

Action 6: Use industrial park feasibility study to get infrastructure in place.

Action 7: Collaborate with and support Howard County Business & Tourism on issues such as marketing and employment growth.

<u>Action 8:</u> Continue to improve street maintenance to provide adequate access to local businesses for numerous modes of transportation.

**Strategy 1.2:** Promote downtown as pedestrian friendly and safe by ensuring areas are clean, well-lit and offer proper signage and pedestrian amenities, such as benches and visual aesthetics that encourage foot traffic.

Action 1: Establish a Downtown Beautification Commission

Action 2: Create a beautification plan such as facade improvement, parks, gardens, trees.

Action 3: Identify funding opportunities for community beautification once plan has been created.

<u>Action 4:</u> Identify a marketing plan to promote Cresco as a shopping, employment and living destination.

### Goal 2: Improve and maintain workforce

**Strategy 2.1:** Keep current residents properly trained and employed while bringing in the necessary jobs and programs that encourage younger people to work and live in Cresco.

Action 1: Continually look for innovative ideas and funding to create incentive programs to promote an increase in employment opportunities.

<u>Action 2:</u> Collaborate with local schools and businesses in preparing students for local career opportunities.

<u>Action 3:</u> Work with NICC, Iowa Workforce and other local agencies to ensure relevant job training is available for local Cresco work force.

<u>Action 4:</u> Ensure sufficient support services for the workforce, such as child care and before and after school programs for school-age children.

Action 5: Evaluate housing stock on a regular basis to assess the housing conditions and needs of the community workforce.

Action 6: Work with Howard County Economic Development to maintain and update Labor and Skill Shed Analysis.

Action 7: Identify or create programs that support and encourage entrepreneurship.



### **CHAPTER 5: TRANSPORTATION**

### Vision

"Cresco will accommodate and support safe and convenient travel access."

### 5.1 Introduction

The transportation network is the backbone upon which a community bases its economy, access to resources and connection to other communities forming a critical link to continued development and growth. Maintenance and repair, in addition to periodic additions and enhancements to this system, are essential for preserving connectivity for county residents, visitors, and businesses. Keeping pace with changes in transportation trends and network use is also essential to anticipate needed improvements and potential additions to the transportation network.

# 5.2 Inventory of Existing Transportation Facilities

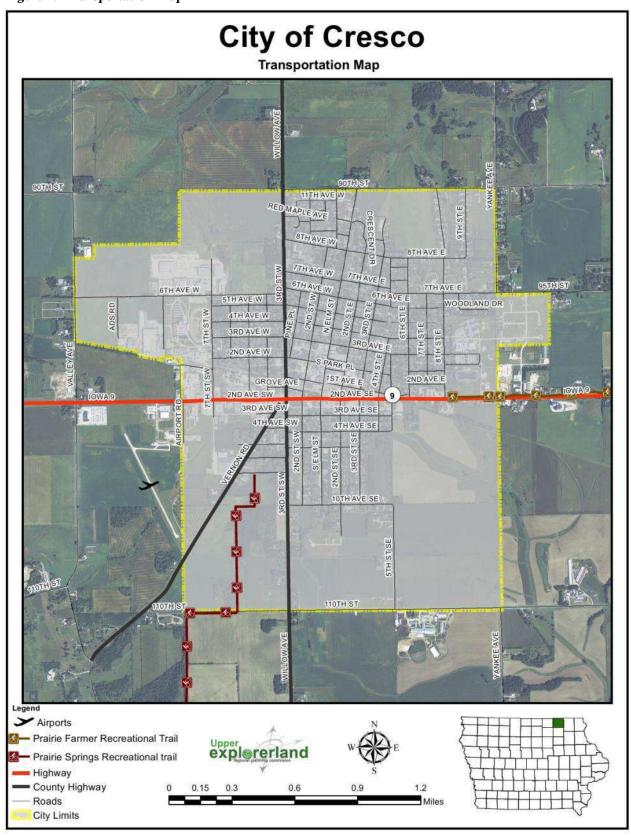
Transportation facilities in the City of Cresco are basic and range from city roads to state highways, as well as trails and sidewalks. Residents of Cresco rely on personal vehicles to meet most of their transportation needs. Cresco offers recreational trails and a sidewalk system, giving pedestrians safe access throughout most of the community. A transit service is provided by Northeast Iowa Community Action as an alternative to privately owned vehicles. In addition to ground transportation, Cresco has an airport that can support small aircraft. Figure 4 shows the local, county and state transportation networks available in Cresco.

# 5.3 Functional Classification System

Chapter 306 of the Code of Iowa provides for the functional classification of all highways, roads, and streets in the state into categories according to the character of service they provide. The classification of streets and roads in each county is periodically updated to be current with city boundary changes and the function of the streets. The classification system serves as a basis for determining future priorities, funds distribution, and jurisdiction over the various highway, roads, and streets in the state.

Municipal streets are classified into three categories: the municipal arterial system, the municipal collector system, and the municipal service system. Municipal streets that provide continuity to the state primary and county secondary road systems are classified as extensions to these systems. These range from freeway-expressway, principal and minor arterial and major and minor collectors.

Figure 4: Transportation Map





The freeway-expressway system includes those roads that connect and serve major urban and regional areas with high volume and long-distance traffic movements. There are no roads classified in the county or the city as part of the freeway-expressway system. The nearest freeway-expressway roads are I- 90 (50 miles), I-380 (75 miles) and I-35 (70 miles).

Principle Arterial: Highway 9 runs east-west

Major Collector: V58 (also known as Willow Street or 3<sup>rd</sup> Street) runs north-south

Minor Collectors:

- 6<sup>th</sup> Avenue West from Valley Avenue to 3<sup>rd</sup> Street
- Valley Avenue from corporate line north of Highway 9 to 6<sup>th</sup> Avenue
   West
- 8<sup>th</sup> Street East from Highway 9 to 7<sup>th</sup> Avenue East
- 7<sup>th</sup> Avenue East from 8<sup>th</sup> Street East to corporate limits
- Vernon Road

All other roads in the Cresco planning area are classified as local roads by the DOT.

The U.S. Department of Transportation (U.S. DOT) also has a classification system which is similar to the state functional classification system. In addition, the U.S. DOT has established a classification of roads that are part of the Federal-Aid System. This system generally corresponds to the national functional classification system and serves as a basis for federal financial aid for improving that system under two programs: the Federal Aid Primary (FAP) and Federal Aid Urban Systems (FAUS) program.

# 5.4 Traffic Volumes

Traffic counts made by the IDOT in 2009 (see figure 5) show that the east-west principal arterial State Highway 9 is overwhelmingly the busiest roadway in Cresco. Average daily traffic counts on Highway 9 reach 7,500 vehicles per day (VPD) in the road's busiest area. The city's major collector running north-south is County Highway V58/ 3rd Street, with 3,360 VPD at its busiest point. Elm Street is the main street serving the downtown area and has traffic counts almost as high as V58, with up to 3,260 VPD. Additionally, 7th Avenue West traveling north from Highway 9 toward the fairgrounds and the industrial area has a traffic count of up to 1,601 VPD.

City of Cresco Annual Average Daily Traffic (AADT) Map 434 434 434 Legend Traffic AADT 501 - 1500 1501 - 3000 City Limits explorerland 0.9

Figure 5: Cresco 2009 Annual Average Daily Traffic Count



### 5.5 Streets

The City of Cresco has fifty miles of surfaced streets open to traffic and approximately two additional miles of platted streets not open to traffic. Roadway surfaces are concrete, bituminous, or rock. Five miles of surfaced streets are asphalt or asphalt over concrete. Thirty miles of streets are concrete.

The pavement width of the streets in Cresco varies from 31 feet to 52 feet. 3<sup>rd</sup> Avenue has a pavement width of 41 feet. Elm Street has a 41-foot pavement width. The original street system, which was developed in a grid pattern, has predominantly 66-foot right-of-way. Highway 9 is also predominately 66-foot right-of-way.

Most of the four miles of crushed rock roadways within the City of Cresco are shared with Howard County in a 28-E agreement. Cresco has an ongoing street improvement program of resurfacing and replacing existing pavement in the city.

Table 19: Street Surfacing

Surfacing	Miles	Percent
Portland Cement Concrete	26	52%
Portland Cement Concrete with Asphalt Overlay	5	10%
Oil and Chips over Stone Base	11	22%
Crushed Rock	4	8%
Platted, Not Open to Traffic (Undeveloped)	2	4%
State / U.S. Highways	2	4%
TOTAL	50	100.00%

Source: City of Cresco

### **Traffic Controls**

There are two signalized intersections in Cresco, both of which are located along Highway 9 in the central business district.

Justification of traffic signals is based on the volume of traffic on major and minor streets, and also on pedestrian traffic, in accordance with provisions outlined in the Manual on Uniform Traffic Control Devices (MUTCD). If the traffic volumes increase and traffic patterns change with future development or redevelopment of areas in Cresco, additional signalization of street intersections may be required. Currently intersection congestion and accident histories do not appear to support additional signals.

Most of the other street intersections in Cresco are controlled by two-way or four-way stop and yield signs. Traffic control with stop signs generally provides for traffic movement along the principal streets leading to the central business district. The installation of traffic signs is based on design criteria established in the MUTCD.

### **Street Department**

The City of Cresco Street Department has six employees: Supervisor, Assistant and four laborers. The duties of the Street Department are listed below.

- Maintain all streets in town
- Remove snow and ice, sand for traction and haul snow away
- Blade streets, chip seal, repair potholes, repair concrete
- Paint crosswalks, parking stalls, handicap spaces and parking lots
- Maintain street signage to meet safety standards
- Remove dead or damaged boulevard trees
- Plant 40-50 new trees each year
- Manage yard waste (collection, chipping, composting)
- Mow lawn on all City property except parks and water department properties
- Maintain all downtown lights and monitor all City street lights
- Assist in maintenance of recreational trails
- Install and remove holiday decorations and flags
- Assist other City Departments as needed

# 5.6 Modes of Transportation

Although private vehicles are the primary mode of transportation in Cresco, others utilized in the City of Cresco and Howard County include air transportation, public transportation/mass transit, private transit, trucking, and multi-use trails.

### Railroads

Railroad service is not currently available, although the Chicago Milwaukee & St. Paul Railway has served the City of Cresco in the past. Cresco is home to a restored Milwaukee Road FP7 diesel engine which is known as the Heritage Train and is displayed at the center of the city.



### **Air Transportation**

The Ellen Church Field Airport is located one-mile southwest of Cresco and was built in 1963. The airport has a concrete operational runway, which is 2,949 feet long by 50 feet wide.





The runway is lighted with low intensity runway lights (LIRL). The concrete strength is 29,000 pounds single wheel loading.

### **Public Transportation/Mass Transit**

Northeast Iowa Community Action Corporation – Northeast Regional Transit (NRT) is the designated Regional Public Transit System providing transportation services to the general public in the five-county northeastern corner of Iowa. With a fleet of 52 vehicles, 48 vehicles are ADA handicapped accessible. NRT provides the only form of public transportation available in five of the seven counties served by NRT. Transit is a curb-to-curb public transit service, which means the driver will pick up and drop off curbside. Riders needing additional



assistance may request door-to-door service, which means the driver will be available to assist the rider to and from the main entry door and the transit vehicle.

### **Private Transit Providers**

There are no private transit services such as taxicabs or buses available in the City of Cresco. Most private transportation is through personal vehicle or rides from family and friends. Howard County provides access to a VA Van to assist veterans with trips to the VA clinic in Decorah or hospitals in Iowa City or Des Moines.

### **Trucking and Water Transportation**

Highway 9 carries significant large and heavy truck traffic. The nearest water transportation arterial is the Mississippi River. Some area farmers choose to deliver their grain directly to distribution centers located on the Mississippi River to the east.

### **Multi-Use Trails**

Cresco has the luxury of having access to 25 miles of paved trails on the Prairie Farmer and Prairie Springs Recreational Trails.

The Prairie Farmer Recreational Trail is a 22-mile recently paved trail following the abandoned Milwaukee Railroad line between Cresco, Ridgeway and Calmar. The trail provides a way for residents and visitors to safely enjoy the beautiful rural Iowa countryside while improving their health and wellness. The \$1.6 million project to "Pave the Way" has been nearly completed, with just some shoulder work remaining. The trail has plenty of shade and is



relatively flat so people of all fitness levels and abilities are able to utilize the trail. Cresco Bicycles and the Cresco Fitness Center organize fun rides and events throughout the year.

The Prairie Springs Recreational Trail begins in Cresco with the route extending 2.5 miles south, ending at the Prairie's Edge Nature Center and the Vernon Springs millpond area and Vernon Springs Campground. Plenty of shade and a few hills make this a great trail for young and old alike. This paved trail also connects to the recently paved Prairie Farmer Trail extending to Ridgeway and Calmar for over 20 more miles.

The map on the following page shows the Prairie Farmer Recreational Trail in relation to all the communities it connects.

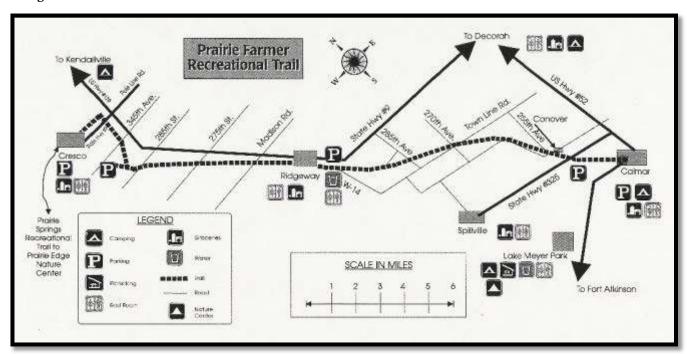


Figure 6: Prairie Farmer Recreational Trail

Source: Howard County Conservation Board

# 5.7 Issues and Opportunities

# **Complete Streets**

Cresco would like to improve infrastructure and connectivity to allow more walking and biking throughout the community in a safe and efficient manner. Opportunities include complete street designs and policies; bike lanes; utilization of the Safe Routes to School map; sidewalk policies; and enforcement of existing policies.





### **Safety**

As Cresco considers and plans for all transportation options, safety will be an ongoing priority throughout the process. Opportunities include connecting and repairing sidewalks; sign enhancement and crosswalk painting; traffic calming measures; and identifying high accident areas.



### **Trails**

Cresco takes pride in its extensive trail system and would like to continue expanding the network. Opportunities include safe and complete connectivity and way finding signage for both the Prairie Spring and Prairie Farmer trail throughout the community; connecting the trails to the downtown, tourism and recreation areas; and connectivity to current and existing networks.

## 5.8 Goals, Strategies and Actions

Goal 1: Provide for and encourage a safe, convenient and economic transportation system that is accessible and accommodates alternative transportation such as walking and biking.

**Strategy 1.1:** Encourage diverse modes of transportation.

<u>Action 1:</u> As any new development or updates occur encourage connecting or adding sidewalks.

Action 2: As any new development or updates occur encourage complete streets design.

<u>Action 3:</u> Continue the expansion of the Prairie Farmer and Prairie Springs recreational trails.

**Strategy 1.2:** Ensure safe transportation systems through engineering, enforcement and education.

<u>Action 1:</u> Regularly install and update signage for pedestrian safety.

Action 2: Establish public sidewalk inspection and improvement program.

Action3: Create a complete streets policy to assist future engineering and planning.

**Strategy 1.3:** Work with the county, Regional Planning Affiliate (RPA) and Iowa DOT to coordinate transportation planning.

Action 1: Work with the county and IDOT on any safety improvements at the Hwy 9 and Hwy 139 intersection just outside city limits.

**Strategy 1.4:** Ensure the transportation system is maintained and accommodates future needs

Action 1: Prior to any street improvements check the condition of underground utilities and make repairs prior to the start of street construction.

<u>Action 2:</u> When feasible continue street extensions to prepare community for future growth and development.



# **CHAPTER 6: COMMUNITY FACILITIES**

### Vision

"Cresco will assure and support resources that will make the city an attractive place to work and live."

### 6.1 Introduction

Community facilities are buildings, lands, services, and programs that serve the public, such as parks, schools, police and fire protection, health care facilities, and libraries. This section identifies and evaluates existing community facilities serving the City of Cresco. Understanding the location, use, and capacity of community facilities is an important consideration when planning for the future. Figure 7 provides a location map of the various community facilities throughout Cresco.

# 6.2 City Hall

The operations of city government are directed from City Hall, which is located at 130 North Park Place. Several services are provided to the community from City Hall such as: City Administration, including the Mayor's office and City Council; Utility Management, and various Commissions, Boards, and meetings.

### 6.3 Law Enforcement

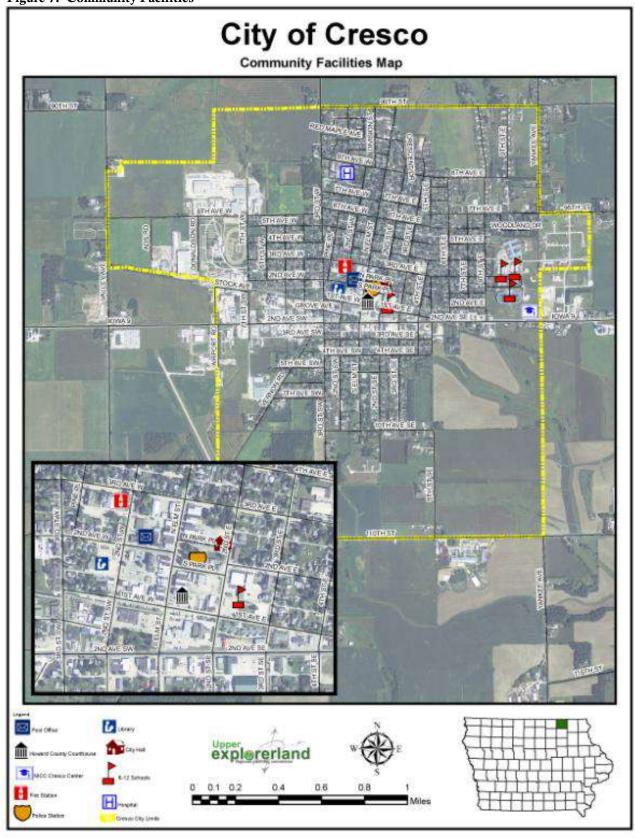
The Cresco Police Department is responsible for law enforcement within the city limits of the City of Cresco; this includes enforcing the Code of Iowa and Cresco Municipal Code, criminal investigation, traffic and parking enforcement, accident investigation and general law enforcement duties. The department is made up of nine members: the Chief, Assistant Chief, Lieutenant, Sergeant, three full-time patrol officers and two part-time patrol officers.

The Cresco Police Department is located at the Law Enforcement Communication Center which is shared with the Howard County Sheriff's Department. The facility costs are split 50/50 between the departments, it was built in 1982. The departments have a good working relationship and share personnel and equipment when feasible. In 2010 the call center processed 5,398 calls, of which 2,743 were service calls for the Cresco Police Department.

The City of Cresco has four outdoor warning sirens that are activated by radio tone from the Howard County Law Enforcement Center. They are activated for tornado warnings and storm watches, and tested at noon on each Thursday from April through October.

The Police Chief would like to replace the fairgrounds warning siren with a newer model, complete a warning siren analysis of the community, and design and construct a new law enforcement center if possible.

Figure 7: Community Facilities





# 6.4 Fire Department

The Cresco Fire Department is located at 215 2<sup>nd</sup> Street West. The fire station was built in 1980. The Cresco Fire Department consists of 28 volunteers including the Chief, two Assistant Chiefs, two Lieutenants, two Captains, and one Secretary of Treasury. Most members are Firefighter I, Vehicle Extrication and Hazardous Materials Operation certified.



The Cresco Fire Department has several pieces of equipment which include Engine One, Ladder One, Tanker, Tanker Two, Rural Pumper, Grass Rig, and Rescue Truck. The city has four warning sirens in use, which are radio-tone units that are remotely activated during emergencies from the Howard County Law Enforcement Center. In 1985, the rotating unit at the former City Hall (N. Elm location) was installed; in 1970, the warning siren at the fairgrounds was installed; in 2000 a warning siren with surrounding directional megaphones was installed at the city's largest blue water tower and one at Evans Park. The city utilizes three generators as follows: one at City Hall (stationary generator powered by gasoline); one at the city well since pre-2002 (portable generator); one at the sewer plant since 2006 (300 kW stationary generator).

The Cresco Fire Department provides protection for the City of Cresco, and the Cresco Community Fire Protective District covers the rural areas of Howard and Winneshiek counties near Cresco. A merger of the two entities has been considered in the past.

Mutual aid agreements are in place with Lime Springs, Protivin, Chester, Riceville, Elma, Decorah, Ridgeway, and Harmony Minnesota. Hazmat services are coordinated through the Waterloo Fire Department with annual recertification and operations classes.

### 6.5 Medical Services

### **Hospitals**

Regional Health Services of Howard County (RHSHC) is a consortium of health care services provided to the residents of Howard County and its surrounding areas. The hospital is located at 235 8<sup>th</sup> Avenue West.

RHSHC offers a full spectrum of services such as child birth, illness, broken bones, emergencies, in home health care and long term care options. It is committed to offering the best in health care right in Cresco to its residents and the residents from neighboring communities. The hospital is a Critical Access Hospital with 25 beds available. The emergency room is available 24 hours every day, and ambulance service is available as well. In addition to the normal services of a Critical Access Hospital, there are also outpatient specialist clinics, including physicians from larger regional hospitals in Mason City, Rochester, and La Crosse.

### **Clinics**

### Cresco Medical Clinic

Cresco Medical Clinic is a member of Regional Health Services of Howard County. The Cresco Medical Clinic is a family medicine clinic and is adjacent to the Hospital at 321 8th Ave West.



### **Community Health Services**

Community Health is a certified Medicare Home Health Provider working together with Regional Health Services for the health of the Cresco Community. It is located at 327 8<sup>th</sup> Avenue West in Cresco. Services offered include reflexology, hospice, public health, respite care, and skilled nursing.

### **Dental Services**

The city's residents have two options for dental care. Both Cresco Family Dentistry and Oak Creek Dental provide general dentistry services for patients of all ages.

### **Child and Senior Care Services**

### Country View Day Care for Adults

Country View Adult Day Service is a program designed to help people (18 or older) remain independent and in their own homes for as long as possible.

Country View Adult Day Service Provides:

- Transportation to and from their facility
- Socialization and companionship



- Nutritious, delicious meals and snacks
- Assistance with activities of daily living (bathing, dressing, toileting)
- Assistance with running errands (grocery shopping, medical appointments)
- Professional, qualified and caring staff
- Enables care givers to take a break

Country View Day Care for Adults is open weekdays and is able to accommodate six participates each day. Clients participate for a variety of different reasons, and the staff strives to adapt their services to meet each individual's needs.

Clients have the opportunity to participate in the activities at the facility or in the Adult Day Service Program. The Adult Day Service Program has scheduled outings the clients participate in, if they wish. They may wish to play cards, assemble puzzles, watch TV, play different games etc. The option to take a nap or rest in a private room is also available.

#### **Evans Memorial Home**

Evans Memorial Home is a Medicare Certified Intermediate/Skilled nursing facility that is community-owned and operated. They offer both private and semi-private accommodations and the campus includes senior condos, independent apartments and assisted living. Evans Memorial Home is located at 1010 North Elm St. in Cresco.

#### Cresco Care Center

The Cresco Care Center is privately owned and has been a part of the Cresco community since 1981. Cresco Care Center offers 24-hour Nursing Care, Private, Semi-Private and Suite Rooms, Physical Therapy, Social Service, Recreational Activities, Rehabilitation Services, Dietary Department as well as other amenities. Cresco Care Center is located at 701 Vernon Road in Cresco.

### **Cresco Assisted Living**

Cresco Assisted Living is a residential setting ideal for seniors who no longer feel comfortable living alone, but want to maintain their independence. Cresco Assisted Living is community-owned and operated and is conveniently located on the Evans Memorial Home campus. This proximity allows seniors to relax and enjoy life knowing medical intervention can be accessed if the need should arise. It also provides a supportive environment for seniors who wish to remain active and independent. Cresco Assisted Living is located at 1004 North Elm St. in Cresco.

### **Child Care**

Kessel Kids Child Care and Learning Center is a large childcare center in Cresco. Kessel Kids provides quality child care for children from 6 weeks through school-age. The center is located near the school campus at 1135 Canterbury Street.

Northeast Iowa Community Action operates the Cresco Head Start Program located in the same building as Kessel Kids. These classrooms serve the community by providing nutritious breakfasts and lunches, health screenings, age-appropriate classroom activities, social services, and parent involvement opportunities.

In addition to Kessel Kids, there are many smaller daycare providers in Cresco. According to the Iowa Department of Human Services, there are 5 home daycare providers in Cresco.

### 6.6 Parks and Recreation

Cresco bills itself as "Iowa's Year 'Round Playground" because of the variety of recreational activities available to residents and visitors alike. No matter what season of the year there is something for everybody. Some of the outdoor recreational opportunities available in the Cresco area are:

- Canoeing and kayaking on the Upper Iowa and Turkey Rivers
- Biking on over 25 miles of paved trails on the Prairie Farmer and Prairie Springs Recreational Trails
- Snowmobiling on extensive snowmobile trail systems
- Fishing for trout or walleye in the many streams and ponds
- Hunting turkey, deer or pheasant
- Nature and bird walks in the county, regional and state preserves
- Camping at over 6 different campgrounds within 30 miles of Cresco
- Golfing at over a dozen different golf courses within 30 miles of Cresco

Residents and visitors can also enjoy various forms of recreation in Cresco's four city parks. Beadle, Kessel, Evans and East Parks offer a wide variety of features including playground equipment, softball and baseball diamonds, tennis, basketball and volleyball court, picnic shelters and lots of green space to run or sit back and relax. Cresco also offers a state-of-the-art Fitness Center and Indoor Pool.

### City Parks

A great source of community pride in Cresco is their fine park system. Cresco has over 18 acres of parkland within the city limits, owned and maintained by the City of Cresco.



Table 20: Parks and Recreation Properties

Name	Acres		
Beadle Park	1.58		
Kessel Park	7.35		
Evans Park	3.65		
East Park	6		

Source: Cresco Parks and Recreation

#### Beadle Park

Across the street from the Cresco Welcome Center is Beadle Park. Displayed in this area are an historic 1854-constructed log cabin and a 1951-built diesel electric locomotive. The cabin was continually occupied for one hundred and ten years. In 1964 it was donated to the Howard County Historical Society and moved, to the park. A museum has been developed inside and features the original hand hewn, dovetailed logs. It consists of one room downstairs with a loft above. It has been furnished as if it were still in use.



A uniquely restored 101A/Model FP7diesel locomotive has been placed in the park. It was the first of this model sold to the Milwaukee Road railroad line. This piece of equipment serves to remind people of the railroad heritage connected to Cresco. It was founded as rail service was being developed in that area. The locomotive was purchased in 1984 in non-operating condition and has been restored to operating condition by local volunteers and placed in the park. The park also includes benches, a picnic area, playground equipment, restrooms, and a sheltered area.

#### **Kessel Park**

Located near 3<sup>rd</sup> Street West and 7<sup>th</sup> Avenue West in the north portion of Cresco, Kessel Park is roughly 7.5 acres. Kessel Park was donated by and is named after Dr. George Kessel. In September of 2008, the Kessel Lodge was built with seating for 60 people inside the air-conditioned and heated space, with seating for an additional 60 people under the



outside shelter. It also is equipped with restrooms, cable TV, water cooler inside, kitchenette, water fountain outside and a storage room. In addition to the Kessel Lodge, this park includes athletic fields, benches, outdoor basketball courts, camping, picnic area, playground equipment, restrooms, tennis courts and volleyball courts.

#### East Park

Located near 7<sup>th</sup> Avenue East and 8<sup>th</sup> Street East on the east side of town, East Park is roughly 6 acres. A ninetarget disc golf course was added to East Park in August of 2008 by 14-year old Alex Holmstrom. The disc golf course was funded by the Howard County Community Foundation Grant. The park also includes athletic fields, benches, a natural environment, picnic area, playground equipment, restrooms, sheltered area, ice skating and volleyball courts.



#### **Evans Park**

Located near South Elm Street and 5<sup>th</sup> Avenue Southwest in the south portion of Cresco, Evans Park is roughly 3.65 acres. The park includes athletic fields, benches, natural environment, picnic area, playground equipment, restrooms, sheltered area, and tennis courts.



# **Howard County Parks**

Howard County manages over 1,880 acres of parkland and wildlife area consisting of 26 sites. County parks and wildlife areas located in Cresco or in the planning area include the following:

Table 21: Parks and Wildlife Areas

Name of Area	Location	Acreage
Bigalk Trout Stream Wildlife Area	7 mi. NE of Cresco	3
Bonair Shooting Range	4 mi. W, 1.5 mi. N of Cresco	15
Cleghorn Wildlife Area	4 mi. SE of Cresco	40
Florenceville Park	9 mi. N of Cresco	3
Martinek Wildlife Area	3.5 mi. SE of Cresco	27
Mullen Wildlife Area	4 mi. W of Cresco	141
Reis Wildlife Area	15 mi. W of Cresco	120
Souhrada Wildlife Area	9 mi. W, 1 mi. N of Cresco	155
Thomson Marsh	4 mi. SW of Cresco	40
Turkey Bend Wildlife Area	2 mi. SW of Cresco	20
Vernon Springs Park/Turkey River Campground	2.5 mi. SW of Cresco on Vernon Rd.	114

Source: Howard County Conservation



Table 22: Trails and Nature Center

Name of Area	Location		
Prairie Farmer Recreational Trail	20 mi. trail Cresco to Calmar		
Prairie Springs Recreational Trail	2.5 mi. trail Cresco to Vernon Springs		
Prairie's Edge Nature Center	1.5 mi. W of Cresco		

Source: Howard County Conservation

Table 23: State Managed Areas

Name of Area	Location	Acreage
Turkey River Access	1 mi. S of Cresco on V58, 0.6 mi. E on Kings Rd	410

Source: Iowa Department of Natural Resources

#### **Cresco Park & Recreation**

The Cresco Park & Recreation offers programs and sports for all ages to take part in healthy activities and recreation. Some of the sports programs organized by the Cresco Park & Recreation department are:

- Basketball
- Softball
- Football
- Tennis
- Track
- Golf
- T-Ball
- Baseball
- Soccer
- Swimming
- Volleyball
- Arts & Crafts

## **Cresco Fitness Center & Indoor Pool**

The Cresco Fitness Center is a facility that promotes all ages to participate in walking, swimming, exercising, basketball, volleyball and other fitness activities throughout the year.

This \$1.8 million complex was financed by the residents of Cresco. The facilities include a unique, zero-entry swimming pool that is designed in a "U" shape for safety (low water on one half, deeper water on the other half) and for better utilization of space. The indoor pool

is named for the Jack and Fran Thomson family of Cresco who donated \$500,000 to construct the pool.

The large complex includes a walking-running track that circles exercise equipment and a pair of basketball hoops. This complex is connected via a walkway to the 1936 gymnasium that was originally constructed for Cresco High School. The gym is the site of basketball and volleyball games and practices for boys, girls and adults. An accompanying stage is used by groups for birthday parties or group activities and two large adjoining rooms are used for aerobics, dance, tumbling, wrestling and other activities.

A lower level is developed into a golf driving range, softball and baseball batting cages, a classroom and work area for arts and crafts, and numerous other activities for public use.

# Cresco Speedway

Racing at the Cresco Speedway has been a long standing tradition. The season goes from May-September with many special events taking place. The Cresco Speedway is located at 314 West 7th Street, Cresco Iowa 52136.



## **Track Specifications**

Type: High-Banked Oval

Surface: Clay Size: 4/10 mile

#### **Cresco Karting Association**

The Cresco Karting Association is a non-profit organization. Their track is a long 1/10th or a short 1/8th mile track. It has a clay base and some moderate banked corners. Their facility has vending, good spectator viewing, and a clean, safe environment.



## **Cresco Country Club**

The Cresco Country Club is a privately run 9-hole course located one and one-half miles southwest of the community. The Country Club offers league play, tournaments and special events.



## 6.7 Schools

# **Howard-Winneshiek Community School District**

Cresco is served by the Howard-Winneshiek Community School District. The Howard-Winneshiek CSD covers the majority of Howard County and the northwest corner of Winneshiek County. The district operates a high school, a junior high school, three elementary schools, an alternative high school, and two preschools. The alternative high school started in 1997 to keep at-risk students in school and help them receive a high school diploma. A Catholic grade school is also available in the community. During the 2010-2011 school year, the enrollment for grades kindergarten through 12<sup>th</sup> grade was 1,276. The majority of the students enrolled in the district are from Cresco. Table 24 below shows the current enrollment along with the DOE projections.

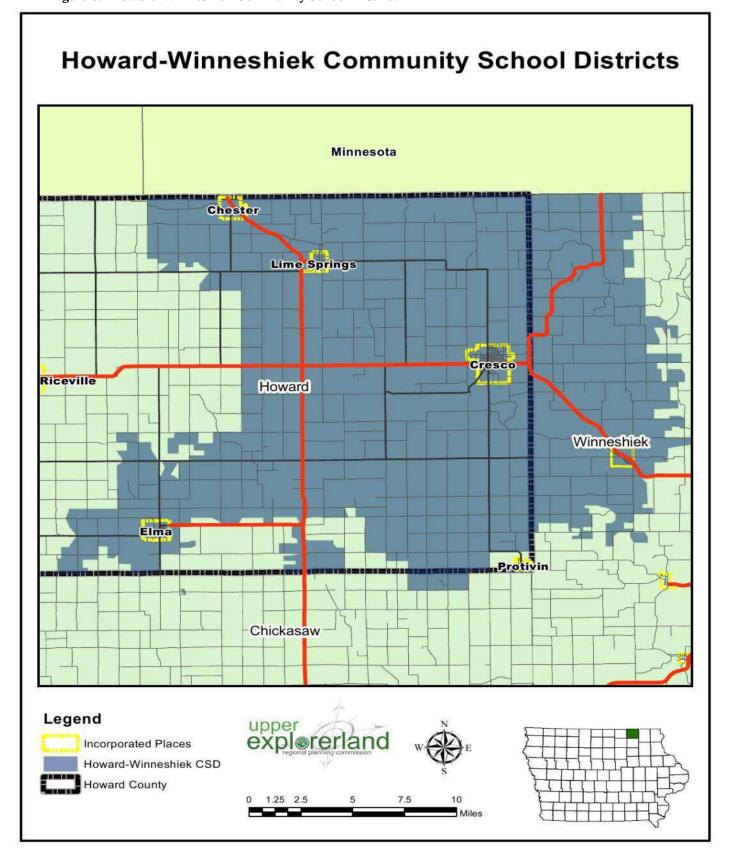
Table 24: Howard-Winneshiek CSD Current Enrollment and Enrollment Projections

HOWARD-WINNESHIEK COMMUNITY SCHOOL DISTRICT PROJECTIONS															
District	Year	K	G1	G2	G3	G4	G5	G6	G7	G8	G9	G10	G11	G12	TOTAL
	01-02	99	73	92	91	84	96	123	125	133	123	160	140	138	1477
	02-03	83	92	75	90	83	83	94	149	125	139	123	155	140	1431
	03-04	74	94	97	82	95	89	86	130	158	133	137	128	156	1459
	04-05	101	72	95	94	84	94	92	114	118	152	130	124	132	1402
Actual	05-06	99	94	74	91	90	86	93	114	113	116	152	122	130	1374
Enrollment	06-07	101	81	101	76	89	83	87	116	105	110	120	149	126	1344
	07-08	107	89	84	92	73	88	86	109	120	106	107	124	149	1334
	08-09	89	97	87	82	99	79	88	120	109	126	108	107	130	1321
	09-10	106	71	92	89	85	97	79	105	117	113	122	102	107	1285
	10-11	119	80	68	80	79	84	101	115	104	119	111	115	101	1276
	11-12	123	90	77	65	80	80	85	136	114	107	118	107	115	1297
D 1 1	12-13	119	99	87	73	65	81	81	114	134	117	106	113	108	1297
Projected Enrollment	13-14	132	96	95	83	73	65	82	109	113	138	116	102	114	1318
In ounce	14-15	123	106	92	91	83	74	66	110	107	117	137	111	102	1319
0 1	15-16	125	98	102	88	91	84	75	89	109	111	115	131	111	1329

Source: Iowa Department of Education

Figure 8 on the following page shows the Howard-Winneshiek Community School District boundary.

Figure 8: Howard-Winneshiek Community School District





# **Howard-Winneshiek Community School District**

1000 Schroder Drive

Cresco, IA 52136-1734 (RT 5)

Website: <a href="http://www.howard-winn.k12.ia.us">http://www.howard-winn.k12.ia.us</a>

# **Crestwood High School (9-12)**

1000 Schroder Drive

Cresco, IA 52136-1734 (RT 5)

Website: <a href="http://www.howard-winn.k12.ia.us">http://www.howard-winn.k12.ia.us</a>

# **Crestwood Alternative High School (9-12)**

205 3rd Ave. West Cresco, IA 52136 (RT 5)

# Crestwood Jr. High School (6-8)

1000 4th Ave. East Cresco, IA 52136-1499 (RT 5)

Website: <a href="http://www.howard-winn.k12.ia.us">http://www.howard-winn.k12.ia.us</a>

## **Crestwood Elementary School (PreK-5)**

1000 4th Ave. East Cresco, IA 52136-1499 (RT 5)

Website: <a href="http://www.howard-winn.k12.ia.us">http://www.howard-winn.k12.ia.us</a>

## **Crestwood Preschool**

1135 Canterbury St. Cresco, IA 52136 (RT 5)

Website: <a href="http://www.crescochamber.com/cresco/kessel">http://www.crescochamber.com/cresco/kessel</a>

# Notre Dame Catholic School (PK-6)

221 Second Ave. E Cresco, IA 52136 (RT 5)

Website: http://www.aea1.k12.ia.us/notredame



## Northeast Iowa Community College

The Northeast Iowa Community College Cresco Center offers year-round, day, evening, credit and continuing education classes. The Cresco Center also supports training opportunities for local businesses. Class instruction is offered face-to-face as well as over the ICN. The Cresco Center includes a computer lab, three classrooms, a health lab, ICN room, multi-purpose shop lab/classroom, commons area, conference room and the Featherlite Welding Lab.

The center offers a variety of services to Cresco and the surrounding communities including:

- Course Registration (For all NICC campuses and centers)
- Placement Testing
- Intake Advising
- Administration of Distance Learning Exams
- Specialized Business Training
- Continuing Education Classes

## 6.8 Libraries and Cultural Amenities

### Libraries

Cresco's Public Library is a beautiful 'Carnegie Library' that dates back to 1913 when construction began. Dedication of the new Cresco Public Library was held on February 10, 1915. In 1991 the library underwent a major renovation and addition. After seven years of planning, a new, historically accurate addition was added to the south side of the original Carnegie Library. This new addition doubled the size of the library building and was funded through a federal grant, local donations, fund raising, and many volunteer hours by local residents.



The Board of Trustees and staff of the Cresco Public Library provide free, unlimited access to its resources, both material and informational, to the community. In today's society, the services of the Cresco Public Library are designed to meet the various needs of the community. Staff is consistently working to provide popular materials, programs and services for preschool children, school age children and young adults.

The library has nine staff members and a meeting room for up to 50 people. Programs are available for children, teens, and adults; in 2010, 2727 people attended these programs. The library includes approximately 30,000 items consisting of books, periodicals, and other -



media. During the 2010 fiscal year, a total circulation of 126,973 items and 6384 registered borrowers were recorded. The library offers wireless internet and 20 public access computers.

The Cresco Public Library has a website www.cresco.lib.ia.us.

## Cresco Theatre/Cresco Opera House

From Vaudeville to surround-sound, from silent movies to major musicals, the Cresco Opera House has long served as the entertainment center for the greater Cresco, Iowa area and beyond.

This unique, versatile building is as viable today as at any time in its long and illustrious life. The two types of uses - movies and live shows - are possible because of the original design of the building. Constructed in 1914 and opened in early 1915, the Opera House designers not only wanted a facility for the present but for the future. Vaudeville was still the rage in the pre-World War I years, but silent movies loomed on the horizon. The result was a design that



incorporated footlights that front the stage for live shows and a projection booth at the rear of the large balcony for movies. Had it been built a few years earlier, the facility would probably have centered on live productions only. Had it been built later, it probably would have been only a movie house.

#### Churches

There are several churches located in Cresco encompassing a broad variety of faiths. The churches are an important staple of the community and its residents with many church groups involved in different events and programs to assist in the betterment of the community.

# 6.9 Issues and Opportunities

#### Fitness Center

The Fitness Center is an important facility to the residents of Cresco and offers a year-round opportunity for exercise. The center has seen a decline in the number of paid members that could affect maintenance, employment and the potential for future improvements at the center. Opportunities include promoting a healthy living campaign; encouraging local businesses to subsidize membership fees for their employees; and expanding the marketing range regionally.

## Maintenance and Upkeep

Residents feel that the city does a good job of community facility maintenance and upkeep. Opportunities include energy audits; beautification of both buildings and grounds; and establishing a beautification/energy efficiency commission.

#### **Education**

Cresco has an excellent school system, from preschool to high school and beyond to higher education. Northeast Iowa Community College is an asset to the community, making college credits possible for both high school students and high school graduates. NICC also offers GED programs, continuing education classes and training. Opportunities include continued improvements to the buildings, technology and programs offered; community and business support.

#### **Medical Facilities**

Residents of Cresco identified medical facilities as a current strength that offers both excellent health care and employment opportunities. Opportunities include support of improvements to the buildings and technology advancements sought by the facilities.



# 6.10 Goals, Strategies and Actions

Goal 1: Provide quality community services to all the residents of Cresco and provide for the orderly development of the City through coordination of public and community facilities.

**Strategy 1.1:** Support elderly and childcare services within the area.

**Strategy 1.2:** Continue cooperation and communication between the Cresco area schools, the City of Cresco and surrounding communities to maintain and upgrade facilities to collectively provide for quality educational opportunities.

**Strategy 1.3:** Continue to improve public services such as police, fire, and emergency medical services.

<u>Action 1:</u> Fire Station building expansion – conduct feasibility study and begin implementation.

<u>Action 2:</u> Law enforcement center – perform analysis for a new facility or remodel existing site.

Action 3: City of Cresco waterworks building renovation.

Action 4: Explore possibilities for the Airport, including expansion as well as alternative uses of the land.

Action 5: Support the proposed 15 million dollar expansion of Regional Health Services.

**Strategy 1.4:** Provide residents shelter from hazardous occurrences.

<u>Action 1:</u> Review and update public shelter locations and consider the need for subsequent development of a Tornado Safe Room through FEMA grant funding.

**Strategy 1.5:** Wherever possible, coordinate city resources and services to provide the most economical and efficient use of public funds.

Action 1: Update capital improvements plan for city facilities annually.

Action 2: Conduct annual inspections and general clean-up of city buildings and facilities.

## **CHAPTER 7: PUBLIC UTILITIES**

# Vision

"Cresco will have an improved infrastructure that accommodates optimal current use as well as future growth of industrial, commercial and residential uses."

## 7.1 Introduction

Community utilities are infrastructure facilities that serve the public, such as sanitary sewers, water, electricity, natural gas, communications, and waste and recycling facilities. This section identifies and evaluates existing utilities serving the City of Cresco. Understanding the location, use, and capacity of utilities is an important consideration when planning for the future. Water and wastewater treatment systems are municipally owned and operated. Alliant Energy provides electrical service and Black Hills Energy provides natural gas service.

The City of Cresco provides water and sewer services both within and outside of the city limits. The city charges a significant hook-up fee to property owners outside the city limits who wish to connect to municipal utilities. In addition to water and sewer, residents are provided with trash collection services, yard waste pick-up and curbside recycling. Utility bills also include a charge for a targeted capital improvement fund that is used to extend, replace or repair water and sewer infrastructure.

# 7.2 Water Supply

Water in Cresco is a provided through the municipal utility. The city has two elevated water towers, one with a 100,000 gallon capacity, and another with a 500,000 gallon capacity. Both towers are maintained regularly. A recent project included pressure washing and painting in 2008 and 2009. The city further provides water storage through an underground 250,000 gallon reservoir built in 1912. The City of Cresco utilizes two active public wells. The older well dates to 1965 and is located on the north end of town. The newer well was installed in 1988 and is located on the south end of town. Both wells are drilled to a depth of more than 1120 feet and utilize the Jordan Aquifer. The older well's pump is located at 390 feet, and the newer well's pump is located at 380 feet. Two other wells were capped in the 1980's due to contamination and are no longer used.

The Cresco Water Department has three full time employees who are responsible for the Water Treatment Plant and the distribution system. Tasks required include testing the water, adding chemicals, and working with the Iowa Department of Natural Resources. Testing is performed 7 days a week 365 days a year. These tests are sent to the Iowa DNR on a monthly basis to verify that the city is operating in a safe and approved manner. The



water department flushes the water mains through fire hydrants annually to improve water quality and inspect the hydrants. If there is a problem during hydrant inspection, the department will make repairs to correct the problem. The department is responsible for repairs to the distribution system which includes 25 miles of water mains, 364 valves and 234 hydrants. The department is responsible for water meter replacement, meter repair, and meter reading. Staff works closely with the Mayor, City Council, and City Hall. The goal of the department is to provide excellent customer service, as well as providing the best quality water possible.

#### **Cresco Water Facts:**

Peak demand 500,000 million gallons per day (mgd)

Rated capacity 550 mgd

Storage capacity 850,000 gallons Average capacity 400,000 mgd

Mains serving industrial zone 8"-10"

Static Pressure 60 pounds

Total volume of water available 1,584,000 design gpd

Peak consumption 688,000 gpd (when flushing hydrants) Average consumption per month 10,470,000 gallons (approximate)

The amount of unaccounted-for water (non-revenue water, the difference between the amount of water pumped to the system and the amount of water actually used or sold) is about 5%. An excessive amount of unaccounted-for water (20% or more of water pumped), may indicate a leaky system, or abnormally high use of unmetered water (hydrant flushing and other uses) so the city's 5% is exceptional.

# 7.3 Sanitary Sewer System

The existing sanitary sewer system is municipally owned and operated. The system consists of 30 miles of collection lines (most of which are clay), five lift stations, and a treatment plant (see figure 12). The facility is designed to treat 4.68 million gallons per day (MGD), the city average demand is .72 (MGD) with a peak demand of 2.35 (MGD). The facility is designed to treat 1,179 pounds per day of raw biological oxygen demand (BOD) while the current average per day load of (BOD) is 698 pounds. The treatment plant is a mechanically activated sludge facility with a 500,000 gallon sludge storage that went active in November 2011. The city's current system is adequate to meet the current and future needs of the community. The outfall of the treated water flows to a tributary of Silver Creek. The design parameters for the treatment facility built in 1984 are listed on the following page:

#### **Cresco Sewer Facts:**

Average Wet Weather Flow: 1.25 mgpd
Maximum Wet Weather Flow: 1.94 mgpd
Peak Hourly Wet Weather Flow (peak day) 3.735 mgpd

Biochemical Oxygen Demand (BOD): 698 pounds per day (ppd) (average)

Suspended Solids: 943 ppd (average)

Rated Capacity: 4.68 mgd
Average Daily Demand: 0.722 mgd
Peak Demand: 2.35 mgd

The Cresco Wastewater (WW) Department is located at 24321 90th St. on the NE side of town. The WW department is responsible for the collection system, which includes all of the sewer mains, manholes, and lift stations in town. Businesses, residences and industries are responsible for the maintenance of sewer lines from their homes or buildings to the city's main sewers. The collection system is what diverts all of the WW to the WW treatment plant. Once there the employees are responsible for treating the WW so it will meet regulations mandated by the state and federal government before it's allowed to leave the plant. This is accomplished by flowing through a series of screens and tanks at the treatment plant. Testing is done both on site and off site at private labs to ensure that the regulations are being met. There are many pieces of equipment in the collection system and at the plant that are operated and maintained by 3 certified employees of the City of Cresco.



Figure 9: Waterline Map

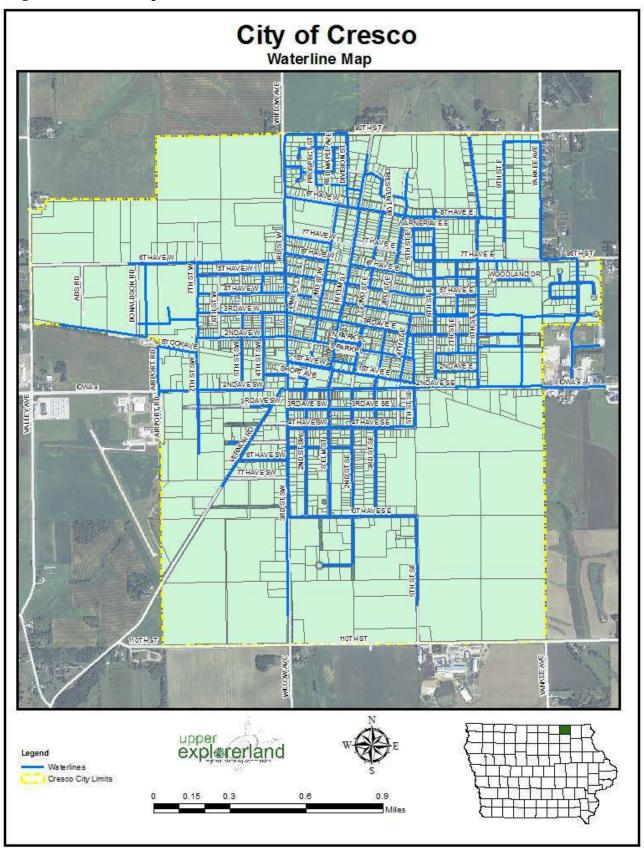
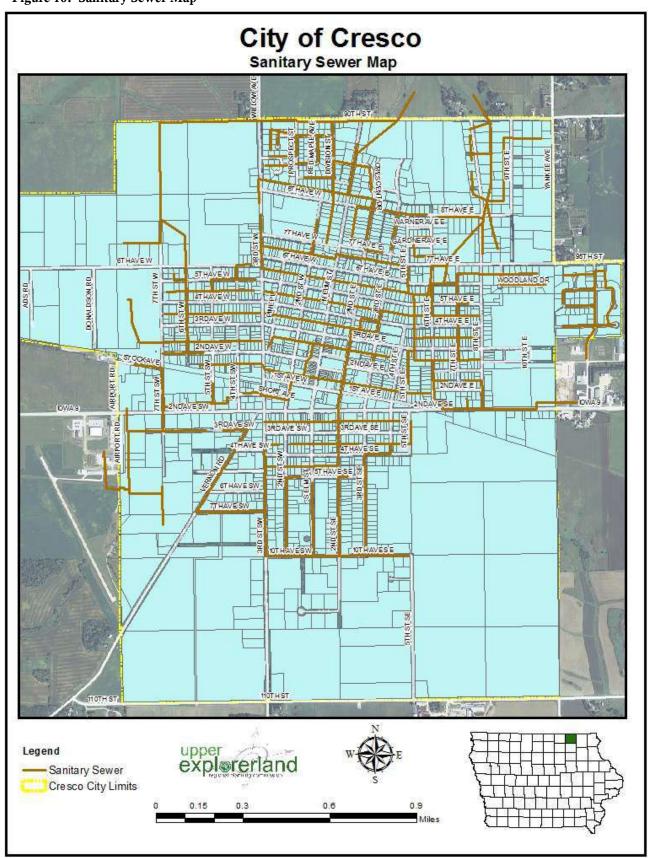


Figure 10: Sanitary Sewer Map





# 7.4 Stormwater Management

The storm sewer system in Cresco consists of open channels, drainage ways, retention sites and 25 miles of storm water lines. Most of the surface runoff follows paved streets sloping towards the south. Much of the water runoff reaches Chialk Creek which empties into the Turkey River. The city is considering starting a stormwater utility program.

# 7.5 Solid Waste Disposal and Recycling Facilities

The City of Cresco contracts with Hawkeye Sanitation for weekly residential curbside solid waste pickup, with a monthly charge to residents and a senior discount available. Commercial pickup requires individual contracts with Hawkeye Sanitation. Curbside recycling is also contracted through Hawkeye Sanitation and is picked-up on a bi-weekly basis. Yard waste is collected by the city on a seasonal basis.

# 7.6 Electricity, Gas, Internet and Phone

Electrical services are provided by Alliant Energy and gas service by Black Hills Energy. High-speed internet service is provided through Mediacom and Windstream who also offers land line services. Cell phone coverage is provided through US Cellular and Verizon. The strategic plan survey results showed residents were generally satisfied with the services.

# 7.7 Issues and Opportunities

#### Water

The city will continue its efforts to ensure that quality water is available to residents and that future water demands are met. Opportunities include extending service to potential and planned areas of growth such as the industrial park; proposed residential and commercial areas; updating and replacing water mains and lines; replacing 4" water mains with 8" lines; and eliminating dead-end runs.

#### Sewer

The city will continue its efforts to ensure that sanitary sewer is available to residents and that future demands are met. Opportunities updates and maintenance at the waste water treatment plant (WWTP) and system are needed, including: rehabbing and painting clarifiers; grit removal and screen removal system; generators for two lift stations; a new roof for blower building; and a steel building at each of the five lift stations. Extension of services to the industrial park is another opportunity.

## **Stormwater Management**

Stormwater management is a concern for some areas of the community and efforts are currently underway to improve water runoff for these areas as well as ensure that any future development considers runoff. The city intends to implement a stormwater utility to address its storm sewer issues: the lack of storm sewers in some portions of town, and inadequate sizing in other areas. Additional options include disconnecting residential downspouts and sump pumps from the sanitary sewer system; continuing the use of retention or detention basins; engaging the public in water retention efforts and updating city codes to ensure stormwater is properly addressed.

# 7.8 Goals, Strategies and Actions

# Goal 1: Ensure adequate services and utilities are provided throughout the community.

**Strategy 1.1:** Ensure that citizens are provided with adequate water and sewer services.

<u>Action 1:</u> Water system – continuation of looping of water mains and connection of "dead-end" lines.

Action 2: Update ordinances and enforce grease trap regulations to protect city sanitary sewer.

<u>Action 3:</u> Sanitary sewer system – infiltration analysis and sump pump and roof downspouts disconnection program.

Action 4: Replacement of 4-inch water mains with 6-inch or 8-inch lines – depending on costs and feasibility.

**Strategy 1.2:** Continually investigate alternative service provision options that may be more effective in providing services to residents.

Action 1: Promote and encourage energy efficient utilities.

<u>Action 2:</u> Evaluate energy audits of city buildings and facilities and implement energy saving options as feasible.

Action 3: Implementation of fiscally responsible energy improvements.

**Strategy 1.3:** Encourage new development in areas that can be efficiently served with utilities.

<u>Action 1:</u> Establish a formal line of communication between city and private utility providers.



- **Strategy 1.4:** Coordinate preparation of utilities with other projects to ensure efficient planning and activities.
- **Strategy 1.5:** Consider available locations that currently offer sewer and water infrastructure and have not been developed to capacity before extending sewer and water to new locations.
- Goal 2: Encourage and improve stormwater management practices throughout the community.
  - **Strategy 2.1:** Improve the community's understanding and implementation of stormwater management practices.
    - Action 1: Review and implement storm water utility rate for residents and businesses.
    - Action 2: Consider EPA'S Stormwater Management Best Practices when planning and improving the community.
    - <u>Action 3:</u> Implement educational program for best practices in water retention for residents such as bio-swales and rain gardens.

# Goal 3: Update and Improve public infrastructure and services

- **Strategy 3.1:** Provide citizens with adequate public infrastructure and utilities
  - <u>Action 1:</u> Annual review of capital improvements plan for city utilities.
  - Action 2: Explore the feasibility of citywide fiber optics.
  - Action 3: Explore options to continually fund the annual seal coating program.
  - Action 4: Conduct water and sewer rate analyses bi-annually to ensure revenues are sufficient to finance maintenance and repair costs.
- **Strategy 3.2:** Provide for the continuous availability of public utility capacity and provide those areas of identified development with adequate water, sewer and storm water facilities.
  - Action 1: Upgrade storm water collection on the south and west ends of Cresco.
- **Strategy 3.3:** Consider the possible impacts to the city's groundwater quality when weighing future developments.

# CHAPTER 8: NATURAL & AGRICULTURAL RESOURCES

# Vision

"Cresco will promote the preservation of natural resources as it continues development to ensure adequate recreational green space within the city limits and to realize the benefits of healthy, safe and enjoyable environment."

## 8.1 Introduction

This section includes an inventory and analysis of the natural and agricultural resources in the City of Cresco. Within the following narrative, various components of the community resource base are examined at a broad level or "planning scale." The purpose of this examination is to provide the community with the necessary information to make informed decisions about future growth and development.

## 8.2 Natural Resources

#### Climate

Cresco's climate is continental in nature and is characterized by four distinct seasons, as well as a wide variety in temperature and precipitation. Cresco's annual average high temperature is 54.4 degrees Fahrenheit and the annual average low temperature is 33.6 degrees Fahrenheit. Cresco's average annual precipitation is 35.6 inches (US average 37). Table 25 on the following page shows the average high, the average low, the mean, the average precipitation, the record high and the record low for each month.





Table 25: Cresco's Average Climate

Month	Avg. High	Avg. Low	Mean	Avg. Precip.	Record High	Record Low
Jan	22°F	3°F	12°F	1.02 in.	59°F (2002)	-35°F (1963)
Feb	28°F	10°F	19°F	0.88 in.	63°F (1981)	-36°F (1996)
Mar	40°F	22°F	31°F	2.21 in.	83°F (1986)	-29°F (1962)
Apr	56°F	34°F	45°F	3.52 in.	91°F (1980)	-1°F (1982)
May	69°F	46°F	57°F	3.92 in.	93°F (2006)	21°F (2004)
Jun	78°F	56°F	67°F	4.65 in.	100°F (1988)	34°F (1990)
Jul	82°F	60°F	71°F	4.54 in.	102°F (1955)	40°F (1997)
Aug	80°F	57°F	69°F	5.17 in.	101°F (1955)	34°F (1950)
Sep	72°F	48°F	60°F	3.69 in.	98°F (1955)	24°F (1951)
Oct	59°F	36°F	48°F	2.40 in.	92°F (1997)	10°F (1988)
Nov	41°F	24°F	33°F	2.36 in.	75°F (2001)	-16°F (1977)
Dec	27°F	9°F	18°F	1.27 in.	62°F (1998)	-30°F (2000)

Source: The Weather Channel

#### **Soils**

An inventory of soils in Howard County was completed and published in the report by the United States Department of Agriculture (USDA) in 1974. There are seven soil associations described in the Howard County Soil Survey. For the City of Cresco, the Cresco-Clyde-Protivin Association breaks down the soils. Figure 11 provides a general soils map of the community.

# Cresco-Clyde-Protivin Association

Nearly level to gently sloping, moderately well drained to poorly drained, loamy soils and uplands.

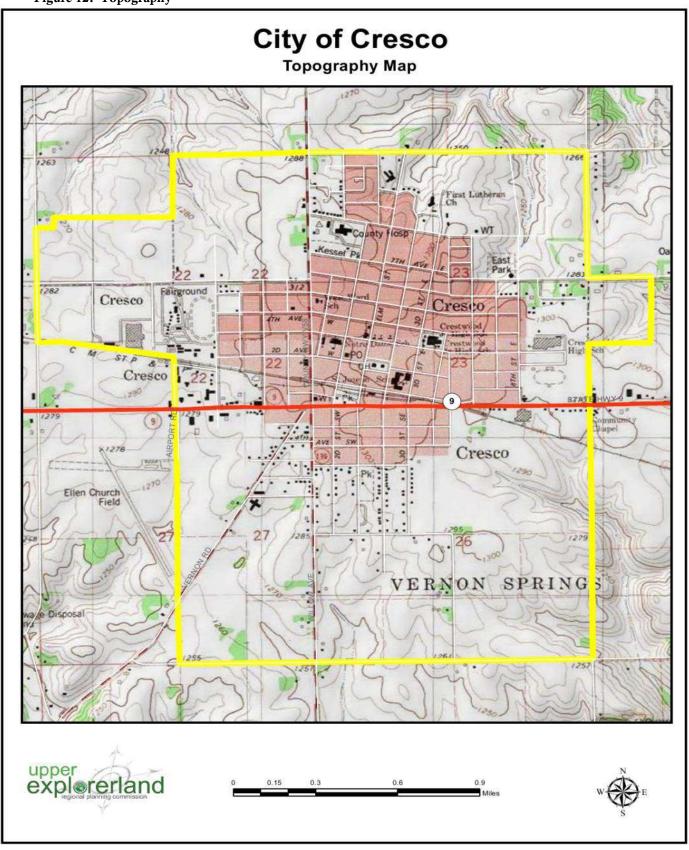
This association is on uplands and is characterized by long, gentle slopes, slightly rounded hills, a well-developed drainage network, and soils in which the subsoil restricts drainage. A large part of this association is east of and within about 6 miles of Crane Creek. A typical area is west of Davis Corners along Iowa Highway 9. Most of this association, except for the Clyde soils, formed in 13 to 24 inches of loamy overburden and underlying very firm glacial till. A band of pebbles or concentration of small stones separates the loamy overburden from the till. Water moves more rapidly through the overburden than through the till. As a consequence, water accumulates at the contact surface between these two materials and then moves downward along the line of contact. In some places it emerges part way down the slope as a seep spot, and in other places it wets a large part of the slope. Tile lines can be installed to improve drainage.

This association occupies about 15 percent of the county. Cresco soils make up about 20 percent of the association; Clyde soils, about 19 percent; Protivin soils, about 16 percent; and minor soils, the remaining 45 percent. The Cresco soils are gently sloping and moderately well drained. They have a surface layer of thick, black and very dark grayish-brown, loamy material and a brown subsoil that grades to mottled, strong-brown, yellowish-brown, and gray, very firm clay loam. These soils are on convex ridge tops and sides of ridges.



Figure 11: Cresco Soils Map City of Cresco Soils Map SION ST 8THAVE W 95TH ST 6THAVE W 5T HAVE W WOODLAND DR ADS RD RDAVEW 3RDAVEE 2ND AVE V TH ST SW 2NDAVE SE END AVE GROVEAVE 88 2ND AVE SW IOWA 9 3RDAVE, SW 4TH/AVE SW ZND ST SW 110TH ST Legend Soil Rating so is have no derest limitations that restrict the choice of plants or that regular no derate conservation practices ery severe limitations that make the munautable for cubivation and that sestict their use mainly to grazing, forestand, or wildlife habitat explorerland

Figure 12: Topography





## **Topography**

The City of Cresco has generally flat topography, with gently rolling hills outside of the city. The highest elevation in the community is 1,300 feet above sea level just north of the high school. The lowest elevation point in the community is the valley created by Silver Creek in the northeast corner, and it is 1,250 feet above sea level.

#### Watersheds, Wetlands and Surface Water Resources

The city sits on a slight ridge, as evidenced by the watershed map showing one drainage system north of Highway 9 and a separate drainage system south of Highway 9.

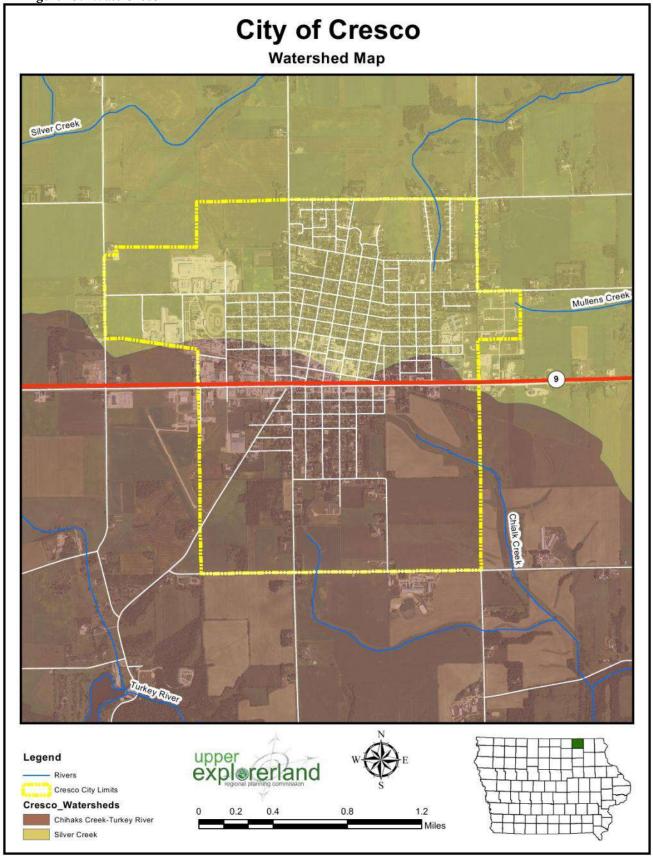
Vernon Springs millpond is located just southwest of Cresco and is a popular destination for water-based recreation. Pools were recently built near the dam allowing fish to swim up and down the stream. It also has 12 steps that allow people to enter and exit the water safely (See photo). This was the first project of its kind in Iowa and was grant funded.



Cresco has three creeks in the community; Silver Creek, Mullen's Creek and Chialk Creek (see figure 13). Silver Creek is located just north of the community with a small creek that flows into the northeast corner of the city. Mullen's Creek is located just above Highway 9 east of Cresco with just a small section extending into the city limits. The third is Chialk Creek, located in the southeast corner of the community; is a tributary that flows into the Turkey River.

The Turkey River and Upper Iowa River are both close to the City of Cresco and provide additional opportunities for fishing and other recreation.

Figure 13: Watersheds





# 8.3 Agricultural Resources

The City of Cresco currently has 1,238.58 acres or 76% of its land in agricultural use. One measure of agricultural value is the Corn Suitability Rating (CSR). CSR is an index that rates soil types based on their productivity for row-crop production. CSR values can range from a high of 100 to a low of 5 index points per acre. The average cropland CSR in Howard County is 76 (Iowa State Extension). Communities are encouraged to consider alternate sites for growth if possible to avoid taking valuable cropland out of production.

# 8.4 Natural & Agricultural Resources Protection Programs

There are many programs in place to assist with the protection of natural and agricultural resources. A few examples of the opportunities available are the Watershed Protection Program, Iowa Conservation Reserve Enhancement Program (CREP), Iowa Water Quality Loan Fund, Conservation Reserve Program (CRP), Environmental Quality Incentives Program (EQIP) and Wildlife Habitat Incentive Program



(WHIP). The USDA customer service center located in Cresco houses the Natural Resources Conservation Service (NRCS) and Farm Services Agency (FSA) offices, where most of these programs are administered. Many of the programs listed are currently being utilized by landowners in Cresco and the planning area.

# 8.5 Issues and Opportunities

#### **Natural Resource Protection**

Cresco has many natural resources that not only offer recreational opportunities but also provide an aesthetic contribution to the community. Cresco wants to ensure that these resources are protected and available for future generations. Opportunities include continuing to maintain parks and green spaces throughout the community; establishing a tree replacement plan; working with county and local jurisdictions on watershed management; considering best management practices around the community; and ensuring that zoning is up to date and considers environmentally sensitive areas.

## **Energy Efficiency and Green Infrastructure**

Cresco would like to encourage efforts to preserve its natural resources by keeping the public aware of energy efficient opportunities and green building options. One opportunity is to market and inform residents about the different methods, programs and products available through pamphlets and its website.

# 8.6 Goals, Strategies and Actions

Goal 1: Protect sensitive environmental resources through conscious decision-making and enhance access and awareness to natural resources.

**Strategy 1.1:** Protect the waterways, wetlands, wildlife habitats, woodlands, open spaces, farmlands, and groundwater resources.

Action 1: Plan for the treatment and/or removal of ash trees in the city right of way and city parks to prevent Emerald Ash Borer infestation.

Action 2: Investigate tree replacement policy and consider Trees Forever funding.

<u>Action 3:</u> Collaborate with Howard County and surrounding communities on watershed awareness and improvement.

**Strategy 1.2:** Preserve and protect Cresco's water quality through proper planning, enforcement and education.

Action 1: Adopt and enforce Best Management Practices (filter strips, detention and retention ponds, bio-swales, porous pavement/materials, rain gardens, rain barrels, etc.) for storm water management.

**Strategy 1.3:** Consider the development of trail networks which allow public access to natural resources.

**Strategy 1.4:** Continue to improve and enhance parks and recreation opportunities.

Action 1: Establish cost estimates in the capital improvements program to ensure park and recreation needs are adequately covered in the budget.



# **CHAPTER 9: LAND USE**

# Vision

"The city will identify and enforce similar defined areas of development and the infrastructure to support that development."

# 9.1 Introduction

This section examines the existing land use patterns and development projections and proposes a future land use scenario for the City of Cresco. A primary purpose of land use planning is to ensure the protection of existing conforming properties and future development from encroachment by incompatible uses. This protection benefits residents, landowners, developers and investors alike.

Existing land uses are evaluated, and the proposed distribution, location, and extent of future land uses are designated. The principles and standards for implementing the Future Land Use Plan are specifically defined in the city's land development regulations; the zoning code and subdivision regulations. The land development regulations are the foremost means of implementing the guidelines in the Cresco Comprehensive Plan and controlling the uses of land in the city.

## 9.2 Land Use

## **Planning Documents**

The City of Cresco has several planning documents already in place.

- o Zoning Ordinance updated in 1993
- Strategic Planning Report 2011
- o Comprehensive Plan 1969
- Subdivision Ordinance
- Sign Regulations
- Trail Usage Ordinance
- Cresco Airport Master Plan and Zoning Ordinance
- o Community Builder Plan 1997
- o Building Permits
- o Liquor Licenses

The following are not currently in use in the City of Cresco: erosion/ sediment control ordinances, historic preservation ordinances, site plan regulations, building codes,

mechanical codes or plumbing codes. Electrical code is regulated through the State of Iowa contractor inspection, and the City of Cresco does not have any additional electrical codes.

The acreages of the current land uses in Cresco are illustrated in Figure 15 as well as in Table 26. The largest existing land use category in the city is agriculture. It encompasses a good portion of the 1,627.03 total acres within the corporate limits of the City of Cresco.

Among non-agricultural uses, the largest land use, by area, is the residential classification. Residential uses consist of 184 acres, or 11.3 percent of the total acreage. Commercial uses are the third largest category comprising 102.68 acres or 6.3 percent of the total acreage. Industrial land use covers only slightly less area than commercial land use with 99.49 acres, or 6.1 percent. The smallest land use category covers 2.28 acres, or 0.14 percent, and that is the unknown designation, which includes uses such as right-of-way or streets, city land use, religious uses, and any other non-taxable use.

Table 26: Land Use Acreages

Land Use	Acreage	Percent
Agricultural	1,238.58	76.13
Residential	184.00	11.31
Commercial	102.68	6.31
Industrial	99.49	6.11
Unknown	2.28	0.14
Total	1,627.03	100

Source: Howard County GIS/Assessor



Figure 14: City Zoning

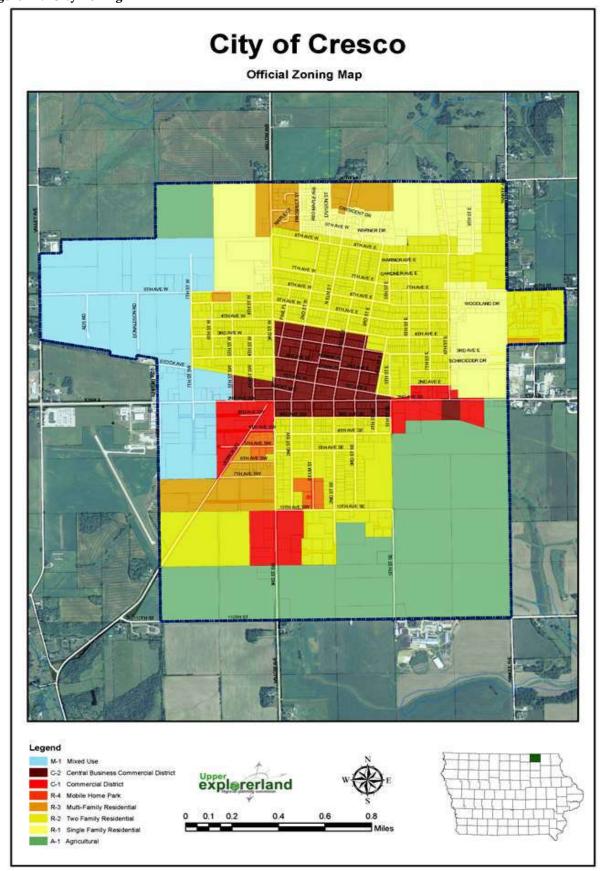


Figure 15: Current Land Use

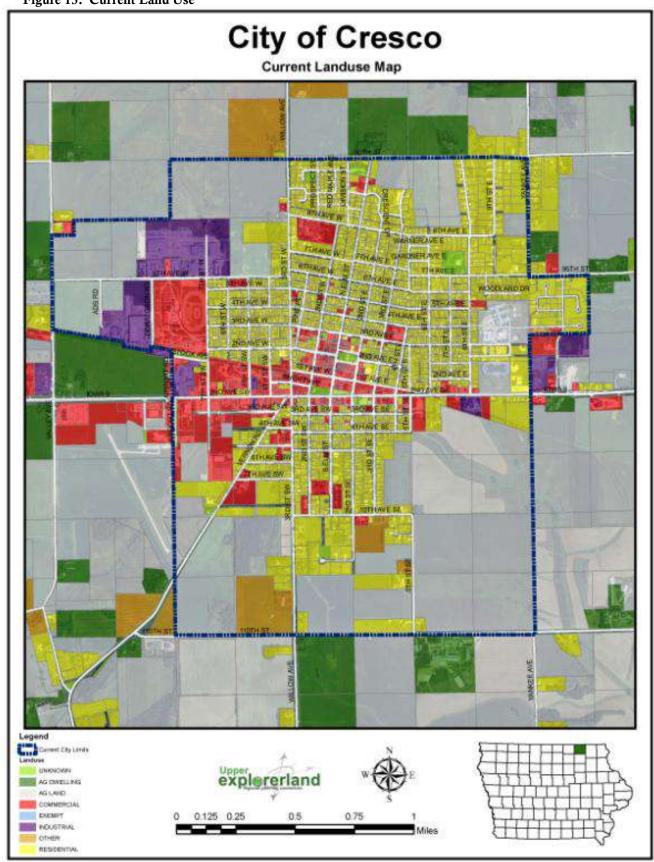
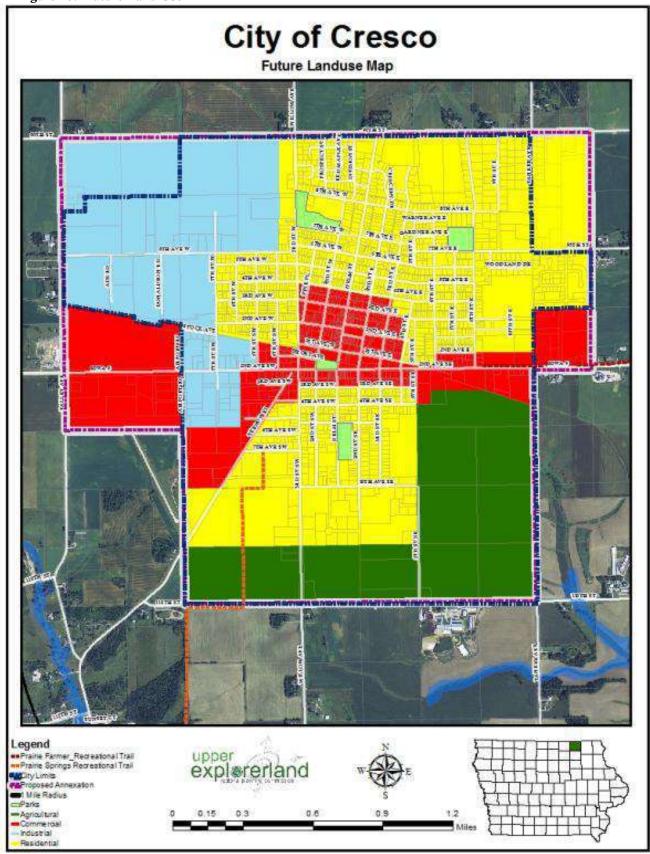




Figure 16: Future Land Use



In addition to the land use goals, strategies and actions, the City of Cresco utilizes a Future Land Use Map to guide future growth and development. The Map, as provided in Figure 16, offers a graphical view of anticipated, potential, or future land use development for the entire community. General descriptions of the land use classifications shown on the Future Land Use Map follow:

# Agricultural/Open

This land use category includes all forms of agriculture and open spaces

## Commercial

This land use category includes all forms of commercial development. The city's zoning ordinances and zoning map identify specific uses.

#### **Industrial**

Manufacturing, industrial and warehousing uses all fall under this category. The city's zoning ordinances and zoning map identify specific uses.

#### Residential

This land use category includes all forms of residential development. The city's zoning ordinances and zoning map identify densities and specific uses.

# 9.3 Issues and Opportunities

## **Compatible Land Use**

Cresco strives to ensure that any new land development is compatible with existing and future uses. Opportunities include updating zoning regulations to ensure compatibility and considering buffer requirements.

#### **Annexation**

Cresco has several areas just outside the community that it would like to annex to ensure that sufficient space and infrastructure are available to reach its future goals. Opportunities include expansion of the industrial park in the northwest corner; annexation of the airport for potential transportation or other commercial possibilities; construction of more residential development in the northeast corner where water and sewer are currently available; and annexation of land to the east of the community along the community corridor.



# **Mapping**

Cresco would like to continue its mapping efforts using GIS and other computer based programs to assist with long term planning efforts. Opportunities include building up its inventory and information input; working with local colleges regarding potential class projects that could assist with mapping; educating city staff on the software and upgrading software as budgeted.

# 9.4 Goals, Strategies and Actions

Goal 1: Promote development and redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial and industrial structures.

Strategy 1.1: Before approving new development, consider infill of existing sites

Action 1: Identify and map vacant sites within the community.

<u>Action 2:</u> Promote renewable materials for construction by making pamphlets available to residents and developers.

Goal 2: Encourage land uses, and regulations that promote efficient development patterns and relatively low municipal cost.

Goal 3: Through proper land use planning, encourage variety in residential, commercial, industrial and recreational types and densities that help meet the needs of all citizens within the community.

Goal 4: Balance individual property rights with community interest and goals

**Strategy 4.1:** Consider compatibility of adjoining or surrounding land use

Action 1: Conduct an annexation study on proposed future land use map.

Action 2: Explore possibilities for alternative land use of airport as it is annexed into city limits.

<u>Action 3:</u> Improve GIS mapping through Global Positioning System (GPS) coordination and data input.

**Strategy 4.2:** Consider the impact and demand that development or expansion will have on infrastructure such as city streets, water and sewer prior to development.

**Strategy 4.3:** If feasible, promote land uses that enhance Cresco's vision through regulatory and financial strategies and incentives.

**Strategy 4.4:** Buffers in the form of natural barriers of streams and wooded areas, landscaping and screening should be provided when industrial uses adjoin residential and other incompatible uses.

<u>Action 1:</u> Update city code and ordinances to include buffer requirements.

**Strategy 4.4:** Solar access rights and energy conservation are encouraged in the review process of subdivision plats and site plans.

<u>Action 1:</u> Update zoning ordinances to include clear definition and regulations solar access rights and energy conservation.

**Strategy 4.5:** Support and encourage preservation of historically significant buildings and structures in the city.

Action 1: Update city ordinances to clearly define "historically significant."

**Strategy 4.5:** Consider the impact development will have on the environment as well as how the environment could affect development.



# **CHAPTER 10: HAZARDS**

# Vision

"Cresco will work in coordination with county and other entities to mitigate potential hazards to ensure that residents are in coordination with the county."

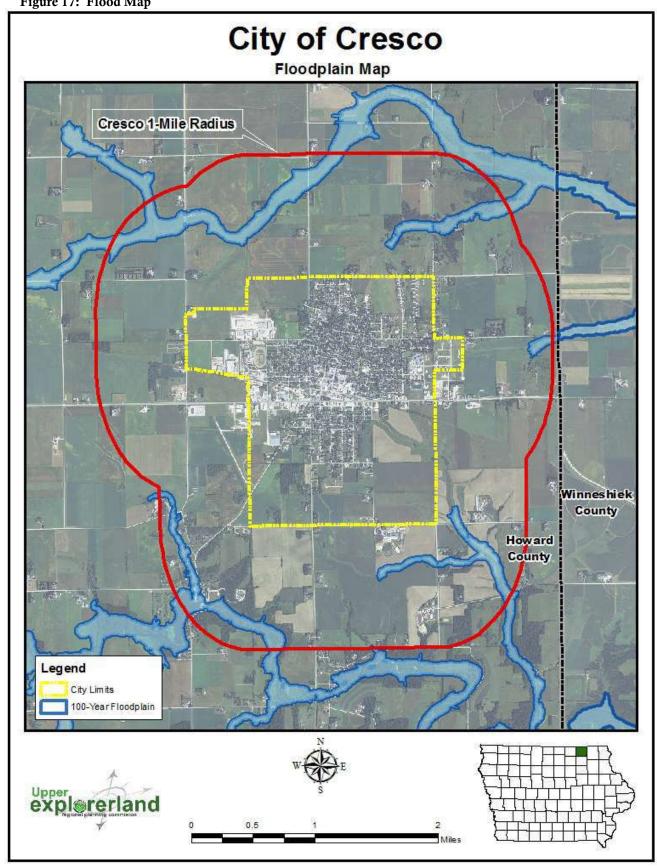
# 10.1 Introduction

This section identifies hazards that carry the greatest risk of negatively impacting the City of Cresco. The hazard mitigation plan approved by the Federal Emergency Management Agency (FEMA) goes into great detail regarding these risks and mitigation strategies to address them.

# 10.2 Existing & Potential Hazards

Various hazards exist that have the potential to negatively impact the City of Cresco. Some are typical of any location in Iowa, such as tornadoes, winter storms, hail, wind, and other severe weather. Other hazards are common to almost any city, such as fire, or unsafe structures and properties. Figure 17 below identifies that Cresco does not currently reside in a flood plain, but that any future annexation to the north or south could place the community in a floodplain. It should be noted that the map below shows the 100 year flood plain which has a 1% annual chance of flooding each year.

Figure 17: Flood Map





# 10.3 Issues and Opportunities

## Flood Plain

Cresco is not in a floodplain, but is aware of the flood plain just outside its current city limits. Opportunities include updating regulations; and ensuring that any future annexation or growth considers the potential for flooding.

# **Hazard Mitigation Plan**

Cresco shall continue to implement the hazard mitigation projects in a coordinated effort with the comprehensive plan. Opportunities include combining projects to save time and resources; implementing practices that help mitigate potential hazards; and continually assessing potential hazards when any new development is planned.

# 10.4 Goals, Strategies and Actions

Goal 1: Minimize vulnerability of the people and their property to the impacts of hazards.

**Strategy 1.1:** When considering any new development, identify potential hazards.

Goal 2: The community is able to effectively respond to an emergency.

**Strategy 1.1:** Be prepared and equipped to respond to any incident at any time.

<u>Action 1:</u> Fire Station building expansion – feasibility study and implementation.

<u>Action 2:</u> Law enforcement center – analysis of new facility or remodel existing site

**Strategy 1.2:** Provide adequate warning to residents of approaching hazards with enhanced warning equipment and shelter.

<u>Action 1:</u> Complete a warning siren analysis of the community.

Action 2: Replace warning siren at fairgrounds.

<u>Action 3:</u> Review and update public shelter locations and consider the need for subsequent development of a Tornado Safe Room through FEMA grant funding.

Action 4: Explore alternatives to existing siren-based system in order to provide adequate warning to all community members, including the hearing-impaired.

**Strategy 1.3:** Improve and protect infrastructure, ensuring protection of lives.

<u>Action 1:</u> Water system – continuation of looping of water mains and connection of "dead-end" lines.

<u>Action 2:</u> Replacement of 4-inch water mains with 6-inch or 8-inch lines – depending on costs and feasibility.

**Strategy 1.4:** Maintain facility functions during power outages.

Action 1: Generators for two lift stations

Goal 3: Strengthen communication among agencies and between agencies and the public.

**Strategy 1.1:** Improve interagency communications.



# CHAPTER 11: INTERGOVERNMENTAL COLLABORATION & PUBLIC PARTICIPATION

# Vision

"City and county government will show continuing exploration of new and innovative ideas for cost sharing and better ways to provide services and support its residents and businesses."

## 11.1 Introduction

Intergovernmental collaboration involves working with neighboring communities, school districts and agencies to understand how their future planning and development activity may affect the City of Cresco. At a minimum, this should involve sharing information about the City of Cresco plan with neighboring communities and agencies sharing their plans and initiatives with the City of Cresco.

Public participation is essential to provide transparency in the governing of a community. Both intergovernmental cooperation and public participation share the goal of effective communication as their core requirement. Together collaboration and participation are important ways to make the most efficient use of the community's resources and ensure fair and equitable decision-making processes and consistent outcomes.

# 11.2 Intergovernmental Collaboration

The City of Cresco and Howard County have collaborated and continue to cooperate on several undertakings. Cresco also work with nearby towns, school districts, state agencies and regional agencies and will continue to do so. Howard County Business & Tourism and Howard County Economic Development are two entities that have a lot to offer the City of Cresco, and collaboration with them should be enhanced.

The City of Cresco has formal agreements with neighboring or overlapping jurisdictions and will continue to encourage these whenever they are mutually beneficial. One example is the 28E agreement in place with Howard County regarding approximately two miles of crushed rock roads within the city limits of Cresco.

As directed by the Strategic Plan, semi-annual meetings will be held gathering all of the following entities: City of Cresco Mayor and Council, Howard County Board of Supervisors, Howard-Winneshiek Community School Board, HCB&T Board of Directors, Regional Health Services of Howard County Board of Directors, NICC – Cresco Campus Representative.

# 11.3 Public Participation

The City of Cresco has recently completed a Strategic Planning Report, which was prepared and adopted by the Mayor and City Council on March 7, 2011. The Strategic Plan is available to the public as a PDF on the city's website, and in print at the Public Library and City Hall. The writing of the plan involved extensive public participation, including a citizen questionnaire, personal interviews and a public forum/ town hall meeting.

The Strategic Plan's survey indicated that citizen information efforts could be improved. One specific example involves property taxes, water rates, and sewer rates. When comparing the rates to other comparable services in other cities, the rates are similar. However, there is the perception that these fees and taxes are higher in Cresco compared to other communities. It was suggested that the city work to inform residents on how the city money is spent and how Cresco's rates compare to the rates in other cities.

Another public participation strategy outlined in the Strategic Plan is an Annual Open House at several public facility and utility locations. The purpose of the open house is to provide tours at each site and to explain specific projects that have been identified in the strategic plan or capital improvements plan. This would be a good way to increase communication with the public and could encourage the citizens of Cresco to be more active in their civic participation.

The process of developing this Comprehensive Plan was heavily dependent on the involvement of the steering committee, who provided excellent background information and worked together to write the goals, strategies and actions. The City of Cresco also held public input sessions to gather public comment and suggestions. The public involvement in the writing of the Comprehensive Plan was somewhat less than typical intentionally, as many of the efforts would have been duplications of the work already put into the recently completed Strategic Plan.

# 11.4 Issues and Opportunities

## **Collaboration**

Cresco looks to strengthen its current partnerships. Opportunities include working with the local and county law enforcement and judicial system; Howard County Economic Development; Howard County Conservation; regional non-profits such as Upper Explorerland Regional Planning Commission; Northeast Iowa Community Action; Northeast Iowa Resource Conservation & Development and the Iowa Department of Transportation.



# **Public Participation**

Cresco would like to continue to gather public input and volunteers in future projects. Public participation and volunteers are an important part of any community and with a limited budget; it is what drives many of the projects in the community. Opportunities include continually updating the city website; promoting and encouraging volunteers; ensuring the public has sufficient opportunities to get involved and provide input.

# 11.5 Goals, Strategies and Actions

Goal 1: Cresco will collaborate and communicate with local, state and federal agencies to pool resources and plan effectively to benefit residents and the entire region.

**Strategy 1.1:** Collaborate with Howard County regarding annexation, development and maintaining coordination and cooperation.

Action 1: Coordinate with Howard County on land use decisions within the two mile annexation area of Cresco to ensure land use compatibility.

Action 2: Work with Howard County and surrounding jurisdiction on Watershed Management.

**Strategy 1.2:** Work with the surrounding communities, counties, and the Iowa DOT to coordinate the development and maintenance of a consistent and cohesive trail and street/highway system that enables residents to travel throughout the region in a safe and efficient manner.

**Strategy 1.3:** Continue communication with surrounding agencies and jurisdictions for improved collaboration and planning.

Action 1: Continually review, update and utilize the City of Cresco website.

<u>Action 2:</u> Review and expand public relations efforts for better communication with the City of Cresco as well as neighboring jurisdictions.

Action 3: Collaborate with and support Howard County Business & Tourism.

<u>Action 4:</u> Distribute the comprehensive plan to Howard County Board of Supervisors, Limes Springs City Council, Howard-Winneshiek Community School District, City Library and Howard County Business & Tourism (HCB&T).

<u>Action 5:</u> Make plan available on the city website and encourage local residents, business and surrounding jurisdictions to continually review the plan.

# **CHAPTER 12: IMPLEMENTATION**

# 12.1 Introduction

The purpose of this section is to explain how this plan will be implemented to achieve the desired outcomes as set forth by the City of Cresco. The City of Cresco Comprehensive Smart Plan addresses many important components critical to sustaining a healthy community while preserving the area's natural resources and history. As change is inevitable, the plan may need to be amended to appropriately reflect those changes. This section includes a table of all the actions highlighted in each previous section of the plan, with a timeframe for those actions. In this way, the implementation section serves as the master "to do" list for implementing the plan.

# **Time Frame**

This category assigns approximate timeframes for strategies to begin implementation. Some strategies will take a significant amount of time for completion, so this category only indicates start times.

- > Underway Started as the comprehensive plan was being drafted
- > Immediately Should start as soon as possible after plan adoption
- > 0 to 2 years
- > 2 to 5 years
- > Beyond 5 years
- > Ongoing

# Lead Agency/Partner(s)

The Cresco City Council will be instrumental for implementing many of the strategies.

However, they cannot act alone and this category lists partners who will be crucial to success. The first agency listed in this category is the lead organization on the action.

## **Resource Needs**

The categories, described below, take into account both direct expenditures as well as staff time costs.

> "Minimum" resource needs indicate that the implementation of the action would likely take less than \$10,000 in direct expenditures and could be accomplished within the schedules of existing staff and/or volunteers of the responsible parties.



- > "Moderate" resource needs indicate that the implementation of the action would take more than \$10,000 and less than \$50,000 in direct expenditures and would require some coordination between agencies and increased staff time.
- > "Significant" resource needs indicate that implementation of the action would take more than \$50,000 in direct expenditures and would require significant coordination between agencies and significant staff time.

Table 27: Action Table

Action	Time Frame	Lead Agency/ Partner(s)	Resources
	Housing		
Evaluate housing stock on a regular basis to assess the housing conditions, types, locations and costs and compare them with the needs of the community.	Ongoing	Cresco City Council, Cresco City Residents	Minimum
Review and provide updated information to residents on affordable housing opportunities.	Ongoing	Cresco City Council, Cresco Chamber of Commerce, Howard County Economic Development	Minimum
Conduct a housing incentives study.	2 to 5 years	Cresco Chamber of Commerce	Moderate
Work with local non-profit agencies to identify housing assistance and rehabilitation programs.	Ongoing	Cresco City Council, Upper Explorerland RPC, NE Iowa Community Action	Moderate
Apply for funding assistance for homeownership and for rehabilitation of substandard or vacant housing units.	Minimum to Significant	Cresco City Council, Upper Explorerland RPC, NE Iowa Community Action	Moderate
Review, update and enforce housing codes such as nuisance ordinances.	0 to 2 years and ongoing	Cresco City Council	Minimum
Review and provide updated information to residents on energy efficiency assistance programs.	Ongoing	Cresco City Council	Minimum
Review and update zoning ordinances for consistency with the comprehensive plan to include site selection criteria and land use planning.	Underway	Cresco Zoning Commission	Minimum



Transportation			
As any new development or updates occur encourage connecting or adding sidewalks.	Ongoing	Cresco City Council	Significant
As any new development or updates occur encourage complete streets design.	Ongoing	Cresco City Council	Significant
Continue the expansion of the Prairie Farmer and Prairie Springs recreational Trails.	Beyond 5 years	Prairie Springs Rec. Trail Committee, Howard County	Significant
Regularly install and update signage for pedestrian safety.	Ongoing	Cresco City Council	Minimum
Create a complete streets policy to assist future engineering and planning.	0 to years	Cresco City Council	Moderate
Establish public sidewalk inspection and improvement program.	2 to 5 years	Cresco City Council	Minimum to Moderate
Prior to any street improvements, check the condition of underground utilities and make repairs prior to the start of street construction.	Ongoing	Cresco City Council, Cresco Streets Department, Cresco Water Department, Cresco Waste Water	Minimum to Moderate
When feasible continue street extensions to prepare community for future growth and development.	Ongoing	Cresco Zoning Committee, Cresco Streets Department	Significant
Work with the County and DOT on any safety improvements at the Hwy 9 and Hwy 139 intersection just outside city limits.	Ongoing	Howard County	Minimum

Economic Development			
Collaborate with local realtors to inventory and market vacant lots and buildings.	0 to 2 years	Howard County Economic Development, Cresco Chamber of Commerce	Minimum
Encourage infill of vacant commercial structures and identify or establish incentives.	2 to 5 years and ongoing	Howard County Economic Development, Cresco Chamber of Commerce	Minimum to Moderate
Continue to support existing businesses to retain them and encourage their growth/expansion through a business retention program.	2 to 5 years	Howard County Economic Development, Cresco Chamber of Commerce, Cresco City Council	Minimum
Inform potential businesses of land use regulations, design regulations and zoning regulations.	Ongoing	Cresco City Council, Cresco Chamber of Commerce	Minimum
Plan for necessary infrastructure to attract and support economic development.	Ongoing	Cresco City Council, Howard County Economic Development, Cresco Chamber of Commerce	Minimum to Significant
Use industrial park feasibility study to get infrastructure in place.	0 to 2 years	Cresco City Council, Howard County Economic Development, Cresco Chamber of Commerce	Moderate to Significant
Collaborate with and support Howard County Business & Tourism on issues such as marketing and employment growth.	Ongoing	Cresco City Council, Cresco Chamber of Commerce	Minimum
Continue to improve street maintenance to provide adequate access to local businesses for numerous modes of transportation.	Ongoing	Cresco City Council	Minimum to Significant



Establish a Downtown Beautification Commission	0 to 2 years	Cresco Chamber of Commerce, CCR, Cresco City Council	Minimum
Create a beautification plan such as facade improvement, parks, gardens, trees.	2 to 5 years	Cresco Chamber of Commerce, Cresco City Council	Minimum to Moderate
Identify funding opportunities for community beautification once plan has been created.	Beyond 5 years	Cresco Chamber of Commerce, Cresco City Council	Minimum to Moderate
Identify a marketing plan to promote Cresco as a shopping, employment and living destination.	2 to 5 years	Cresco Chamber of Commerce	Minimum to Moderate
Continually look for innovative ideas and funding to create incentive programs to promote increase in employment opportunities.	Ongoing	Cresco Chamber of Commerce, Howard County Economic Development, Cresco City Council	Minimum to Significant
Collaborate with local schools and businesses in preparing students for local career opportunities.	Ongoing	HWSD, Cresco Chamber of Commerce, Cresco City Council	Minimum
Work with NICC, Iowa Workforce and other local agencies to ensure relevant job training is available for local Cresco work force.	Ongoing	NICC, Cresco Chamber of Commerce, Cresco City Council	Minimum
Ensure sufficient support services for the workforce, such as child care and before and after school programs for school-age children.	Ongoing	NICC, HWSD, Cresco Chamber of Commerce	Minimum
Work with Howard County Economic Development to maintain and update Labor and Skill Shed Analysis.	Ongoing	Cresco Chamber of Commerce, Howard County Economic Development	Minimum
Identify or create programs that support and encourage entrepreneurship.	Ongoing	Cresco Chamber of Commerce, Howard County Economic Development	Minimum to Moderate

Community facilities			
Fire Station building expansion – conduct a feasibility study and begin implementation.	2 - 5 years	Cresco City Council	Moderate to Significant
Law enforcement center – perform an analysis of new facility or remodel existing site.	2 - 5 years	Howard County, Cresco City Council	Moderate to Significant
City of Cresco waterworks building renovation.	0 - 5 years	Cresco City Council	Moderate
Explore possibilities for the Airport, including expansion as well as alternative uses of the land.	0 - 5 years	Cresco City Council, Howard County	Minimum to Significant
Support the proposed 15 million dollar expansion of Regional Health Services.	Immediately	Cresco Chamber of Commerce, Cresco City Residents, Cresco City Council	Minimum
Review and update public shelter locations and consider the need for subsequent development of a Tornado Safe Room through FEMA grant funding.	0 to 2 years	Howard County, Cresco City Council	Moderate
Update capital improvements plan for city facilities annually.	Ongoing	Cresco City Council	Minimum
Conduct annual inspections and general clean-up of city buildings and facilities.	Ongoing	Cresco City Council	Minimum to Moderate



Public Infrastructure & Utilities			
Water system – continuation of looping of water mains and connection of "deadend" lines.	Ongoing	Cresco City Council	Significant
Promote and encourage energy efficient utilities.	Ongoing	Cresco Chamber of Commerce, Cresco City Council, Cresco City Residents	Minimum
Evaluate energy audits of city buildings and facilities and implement energy saving options as feasible.	Ongoing	Cresco City Council	Minimum to Moderate
Implementation of fiscally responsible energy improvements	Ongoing	Cresco City Council	Minimum to Significant
Update ordinances and enforce grease trap regulations to protect city sanitary sewer.	0 to 2 years	Cresco City Council	Moderate
Sanitary sewer system – infiltration analysis and sump pump and roof downspouts disconnection program.	2 to 5 years	Cresco City Council	Minimum
Upgrade storm water collection on the south and west ends of Cresco.	Beyond 5 years	Cresco City Council	Moderate to Significant
Replacement of 4-inch water mains with 6-inch or 8-inch lines – depending on costs and feasibility.	Ongoing	Cresco City Council	Moderate to Significant
Review and implement storm water utility rate for residents and businesses.	0 to 2 years	Cresco City Council	Minimum
Consider EPA'S Stormwater Management Best Practices when planning and improving the community.	Ongoing	Cresco City Council	Minimum
Implement educational program for best practices in water retention for residents such as bio-swales and rain gardens.	2 - 5 years	Cresco City Council	Minimum
Establish a formal line of communication between city and private utility providers.	Ongoing	Cresco City Council	Minimum

Annual review of capital improvements plan for city utilities.	Ongoing	Cresco City Council	Minimum
Explore the feasibility of citywide fiber optics.	2 to 5 years	Cresco City Council	Minimum to Moderate
Explore options to continually fund the annual seal coating program.	0 to 2 years	Cresco City Council	Minimum
Conduct water and sewer rate analyses on a bi-annually bases to ensure revenues are sufficient to finance maintenance and repair costs.	Ongoing	Cresco Water Department, Cresco Waste Water, Cresco City Council	Minimum
Natural and A	Agricultural I	Resources	
Plan for the treatment and/or removal of ash trees in the city right of way and city parks to prevent Emerald Ash Borer infestation.	0 to 2 years	Cresco Tree Board, Cresco City Council	Minimum to Moderate
Investigate tree replacement policy and consider Trees Forever funding.	2 to 5 years	Cresco Tree Board, Cresco City Council	Minimum
Collaborate with Howard County and surrounding communities on watershed awareness and improvement.	Ongoing	Howard County, Cresco City Council	Minimum
Adopt and enforce Best Management Practices (filter strips, detention and retention ponds, bio-swales, porous pavement/materials, rain gardens, rain barrels, etc.) for storm water management.	0 to 2 years	Cresco City Council	Minimum to Significant
Establish cost estimates in the capital improvements program to ensure park and recreation needs are adequately covered in the budget.	Ongoing	Cresco Parks and Recreation	Minimum



Land Use			
Identify and map vacant sites within the community.	2 to 5 years	Howard County Economic Development, Cresco Chamber of Commerce	Minimum
Promote renewable materials for construction by making pamphlets available to residents and developers.	0 to 2 years	Cresco Chamber of Commerce	Minimum
Conduct an annexation study on proposed future land use map.	Ongoing	Cresco City Council	Minimum
Explore possibilities for alternative land use of airport as it is annexed into city limits.	Underway	Cresco City Council	Minimum
Improve GIS mapping through Global Positioning System (GPS) coordination and data input.	Beyond 5 years	Cresco City Council	Minimum
Update city code and ordinances to include buffer requirements.	Immediately	Cresco City Council	Minimum
Update zoning ordinances to include clear definition and regulations solar access rights and energy conservation.	Immediately	Cresco City Council	Minimum
Update city ordinances to clearly define "historically significant."	Immediately	Cresco City Council	Minimum

Intergovernmental Cooperation			
Coordinate with Howard County on land use decisions within the two mile annexation area of Cresco to ensure land use compatibility.	Ongoing	Howard County, Cresco City Council	Minimum
Work with Howard County and surrounding jurisdiction on Watershed Management.	Ongoing	Howard County, Cresco City Council	Minimum
Continually review, update and utilize the City of Cresco website.	Ongoing	Cresco City Council	Minimum
Review and expand public relations efforts for better communication with the City of Cresco as well as neighboring jurisdictions.	Ongoing	Cresco City Council	Minimum
Collaborate with and support Howard County Business & Tourism.	Ongoing	Cresco City Council	Minimum
Distribute the comprehensive plan to Howard County Board of Supervisors, Limes Springs City Council, Howard-Winneshiek Community School District, City Library and Howard County Business & Tourism (HCB&T).	Immediately	Upper Explorerland RPC, Cresco City Council	Minimum
Make plan available on the city website and encourage local residents, business and surrounding jurisdictions to continually review the plan.	Ongoing	Cresco City Council	Minimum



Hazards			
Complete a warning siren analysis of the community.	2 to 5 years	Cresco City Council	Minimum
Replace warning siren at fairgrounds.	2 to 5 years	Cresco Fire Department, Cresco Police Department, Cresco City Council	Moderate
Explore alternatives to existing siren- based system in order to provide adequate warning to all community members, including the hearing-impaired.	2 to 5 years	Cresco Fire Department, Cresco Police Department, Cresco City Council	Minimum
Generators for two lift stations.	Beyond 5 years	Cresco Waste Water	Moderate to Significant
Purchase "jetter" high pressure system for cleaning sewers.	Beyond 5 years	Cresco Waste Water	Moderate
Community	Character &	Culture	
Expand the farmers market.	2 to 5 years	Cresco Chamber of Commerce, Cresco City Council	Minimum
Identify, promote and protect the truly historic and unique features of Cresco through proper ordinances and regulations.	Ongoing	Cresco City Council	Minimum
Develop a streetscape plan to ensure Cresco continues to be a safe and well planned community for future generations.	Beyond 5 years	Cresco Chamber of Commerce, Cresco City Council	Moderate

# 12.2 Plan Adoption

The City of Cresco Comprehensive Plan was reviewed by the Planning & Zoning Committee on October 9, 2012. It was then reviewed by the Public on November 5, 2012. The City Council reviewed the plan and voted to adopt Cresco's Comprehensive Plan on November 5, 2012.

# 12.3 Integration and Consistency

It is especially important that all elements of the plan be integrated and made consistent. As a result of the comprehensive plan being developed in a coordinated and simultaneous effort, the planning process has ensured that the development and review of each element is consistent with the others; and based on that analysis, there are no known inconsistencies between the planning elements. The city should work toward making all City Codes and Ordinances consistent with the Comprehensive Plan and the Strategic Plan.

# 12.4 Measurement of Plan Progress

As part of the comprehensive planning process, a number of actions were developed that when implemented are intended to build stronger relationships and give direction to the various city boards and its residents. Many of the objectives are long term, while some can be accomplished in the next couple of years.

To help the city in measuring progress of the comprehensive plan, the above table of action statements has been created that identify the action, key parties, timeframes, and possible funding requirements to accomplish those actions. The identified actions will provide guidance to the planning commission which can measure the progress of achieving implementation of the comprehensive plan. It is recommended that the plan be continually reviewed by the various city boards and have copies available at each meeting location.

# 12.5 Plan Monitoring, Amendments, and Updates

The City of Cresco Comprehensive Plan is intended to be a living document. Over time, social and economic conditions and values tend to change. The comprehensive plan should be updated periodically to reflect these changes. Systematic, periodic updates will ensure that not only the statistical data is current but also the plan's goals, strategies, and actions reflect the current situation and modern needs. It is recommended the plan be reviewed for consistency every five years, with a full update planned every 20 years.



# APPENDIX A: SMART PLANNING PRINCIPLES

## Introduction

The smart planning principles outlined in this chapter apply to the entire comprehensive planning process as a whole. The use of the following ten smart planning principles is intended to produce greater economic opportunity, enhance environmental integrity, improve public health outcomes, and safeguard quality of life. The principles also address the need for fair and equitable decision-making processes. Iowa Code 18B.1 states "…local governments, … shall consider and may apply the following principles during deliberation of all appropriate planning, zoning, development and resource management decisions."

These principles include:

#### 1. Collaboration

Governmental, community, and individual stakeholders, including those outside the jurisdiction of the entity, are encourage to be involved and provide comment during deliberation of planning, zoning, development, and resource management decisions and during implementation of such decisions. The state agency, local government, or other public entity is encouraged to develop and implement a strategy to facilitate such participation.

# 2. Efficiency, Transparency and Consistency

Planning, zoning, development, and resource management should be undertaken to provide efficient, transparent, and consistent outcomes. Individuals, communities, regions, and governmental entities should share in the responsibility to promote the equitable distribution of development benefits and costs.

# 3. Clean, Renewable and Efficient Energy

Planning, zoning, development, and resource management should be undertaken to promote clean and renewable energy use and increased energy efficiency.

## 4. Occupational Diversity

Planning, zoning, development, and resource management should promote increased diversity of employment and business opportunities, promote access to education and training, expand entrepreneurial opportunities, and promote the establishment of businesses in locations near existing housing, infrastructure, and transportation.

## 5. Revitalization

Planning, zoning, development, and resource management should facilitate the revitalization of established town centers and neighborhoods by promoting development that conserves land, protects historic resources, promotes pedestrian accessibility, and integrates different uses of property. Remediation and reuse of existing sites, structures, and infrastructure is preferred over new construction in undeveloped areas.

# 6. Housing Diversity

Planning, zoning, development, and resource management should encourage diversity in the types of available housing, support the rehabilitation of existing housing, and promote the location of housing near public transportation and employment centers.

## 7. Community Character

Planning, zoning, development, and resource management should promote activities and development that are consistent with the character and architectural style of the community and should respond to local values regarding the physical character of the community.

# 8. Natural Resources and Agricultural Protection

Planning, zoning, development, and resource management should emphasize protection, preservation, and restoration of natural resources, agricultural land, and cultural and historic landscapes, and should increase the availability of open spaces and recreation facilities.

## 9. Sustainable Design

Planning, zoning, development, and resource management should promote developments, buildings, and infrastructure that utilize sustainable design and construction standards and conserve natural resources by reducing waste and pollution through efficient use of land, energy, water, air, and materials.

# 10. Transportation Diversity

Planning, zoning, development, and resource management should promote expanded transportation options for residents of the community. Consideration should be given to transportation options that maximize mobility, reduce congestion, conserve fuel, and improve air quality.



# APPENDIX B: PUBLIC INPUT MEETING COMMENTS

## **Community Character**

Strengths

Inclusion into the biking/walking trails
Access to Health Care needs
Norman Borlaug
History
Excellent city services
Strong fairground facilities
Good schools and newer facilities
Good parks and theatre
Strong medical
Excellent events
Avenue 2- new professional series
Historic Opera House
Oldest Art Show in Iowa
Sculpture Statue Tour
Fish ladder-Vernon Springs

#### Concerns

Lack of fine eating facilities
Cultural variety of activities
Empty commercial businesses
Condition of older homes
Our own small town mentality
More inclusion (Avenue 2)
Limited resources for teens (skate park, activities, spaces they can gather)
Not utilizing downtown area

#### <u>Needs</u>

Advance our Norman Borlaug Association both statewide and nationally Emphasis on attracting tourism- cultural events, artists, performing arts, bicycling, fishing, winter activities Increase the involvement in the downtown area (outdoor events, opportunities for downtown shopping, activity events)

## **Opportunities**

Begin to advertise downtown businesses
Increase downtown events (parades, community activities) utilize the space downtown for events
Need to aggressively pursue tourism industry in this area
Make commercial businesses more attractive-lower taxes, lower rents

#### **Community Facilities**

#### Strengths

Fitness center and pool

Theatre (historic)

Strong city responsibility for maintaining buildings, parks and facilities

Both banks have community rooms

Very clean

#### Concerns

Ash Borer concerns

Lots of projects expected to be paid by private funds- plan long-term for better level of city funding for all facilities

No advertisement of the availability bank community rooms

## Housing

## Strengths

Wide variety

Good nursing homes and senior housing

Good apartments

## Concerns

Clean up and quality of appearance

Costs

Upkeep

#### **Needs**

Problem with metal sheds, buildings erected in residential area-limitations/quality control on such buildings

#### Opportunities

Tax breaks to fix up homes- grants

#### **Public Infrastructure & Utilities**

## Strengths

Strong

#### Concerns

Many sidewalks in town are damaged

## **Transportation**

## Strengths

Good road system

Most places are within walking distance

#### **Concerns**

Sidewalks are hard to walk on; most people walk on the road (not safe for bikers, walkers, cars, etc.) Parking for semis

#### <u>Needs</u>

Improved sidewalks

Crossing guards

Use of Ellen Church Field as a regional airport



## **Economic Development**

#### Strengths

Strong industrial business Good workforce

#### Concerns

Strong leadership for tourism
The limited small business options- downtown has limited stores
Limited opportunities for with education higher than high school
Need to emphasize tourism, arts, culture as this is a strong opportunity for economic growth

#### Needs

Marketing

Shopping opportunities

Entrepreneurial opportunities

Business incentives

Increase recruitment at 4 year degrees

Coordinated effort for tourism

Small shops, niche businesses, artist entrepreneurs

## **Opportunities**

Avenue 2 shows

Community concert series

Artist tours

Strong tourism committee

Increase businesses opportunities

#### Natural & Agricultural Resources

#### Strengths

Natural resources look great, well taken care of

Vernon Springs

Good location of agricultural businesses

#### Concerns

The increase in the amount of Swine farms- affects air quality

Concerns with the land destruction just to make money

Runoff/pollution control

## <u>Needs</u>

Have a strong tree replacement that will be tested

#### Land Use

#### <u>Neeas</u>

More involvement in building new facilities, land owning, etc

## **Hazard and Public Safety**

## Strengths

Fire Department

Concerns

Ability to sustain volunteer fire department Is there a safe place outdoors to seek shelter?

Needs Tornado safe rooms

# Additional public input available in the Cresco Strategic Plan.







# APPENDIX C: FEDERAL & STATE PROGRAMS

# **Community Development Tools and Resources:**

**IEDA Public Facilities Community Development Block Grant (CDBG)** - Water/sewer funds are available annually on a competitive basis to communities for projects that include sanitary sewer system improvements, water system improvements, water and wastewater treatment facilities, storm sewer projects related to sanitary sewer system improvements and rural water connections.

**IEDA Community Facilities and Services Fund (CDBG)** – Communities can apply for facilities and services grant funding for a variety of projects and activities primarily benefiting low- and moderate-income persons, including day care facilities, senior centers, vocational workshops and other community services such as storm water projects.

**IEDA Contingency Fund, Imminent Threat (CDBG)** – Communities can apply for emergency funding for projects that correct an imminent threat to public health, safety or welfare. This program has also been used to fund projects that demonstrate sustainable community activities.

**IEDA Downtown Revitalization Fund (CDBG)** – Communities may apply for funds for downtown revitalization projects.

<u>Vision Iowa: Community Attraction & Tourism (CAT)</u> — Communities can apply for these grant funds for projects that promote recreational, cultural, educational or entertainment attractions that are available to the general public.

<u>Vision Iowa: River Enhancement Community Attraction & Tourism (RECAT)</u> — Communities can apply for RECAT funds to support projects that promote and enhance recreational opportunities on and near rivers or lakes.

Endow Iowa Tax Credits - Endow Iowa was created to enhance the quality of life for the citizens of this state through increased philanthropic activity by encouraging investments in existing community foundations. The major component of the Endow Iowa Program is a state tax credit of some annually fixed percentage of the gift given to a qualified community foundation. Communities and nonprofit organizations can set up funds within their community foundations to support local projects, and donors can take advantage of the tax credit.

<u>Community-Based Seed Capital Funds</u> — This tax credit program is designed to encourage groups of local investors to engage in venture capital investment to help attract and retain fast growing companies to their communities. Investors can receive tax credits equal to 20% of the amount of an equity investment in a Community-Based Seed Capital Fund.

**EPA Brownfields Program** - Communities can apply for funds to inventory, characterize, assess and conduct cleanup planning for properties that may have hazardous substances, pollutants or contaminants present. Additional funding may be available for clean-up.

**IDOT Revitalize Iowa's Sound Economy (RISE)** - This state program was established to promote economic development in Iowa through construction or improvement of roads and streets. Communities can apply for grants or loans to fund "immediate opportunity" projects or "local development" projects. Immediate opportunity projects are an immediate, non-speculative opportunity for permanent job creation or retention. Jobs created are to be value-adding in nature (e.g. manufacturing, industrial, non-retail) and the relocation of jobs within the state does not qualify. Local development projects support local economic development but do not require an immediate commitment of funds such as industrial parks or tourist attractions. Projects must involve construction or improvement of a public roadway.

<u>IDOT Traffic Safety Improvement Program</u> – This transportation program can provide funding for traffic safety improvements or studies on any public roads. Eligible projects fall into one of three categories: construction or improvement of traffic safety and operations at a specific site with an accident history; purchase of materials for installation of new traffic control devices such as signs or signals, or replacement of obsolete signs or signals; or transportation safety research, studies or public information initiatives such as sign inventory, work zone safety and accident data.

<u>IDOT Pedestrian Curb Ramp Construction</u> – This program can provide funding to assist communities in complying with the Americans with Disabilities Act (ADA) on primary roads. The community must engineer and administer the project and improvements must involve a municipal extension of a primary road.

<u>IDOT Safe Routes to School Program</u> – This program provides funding for infrastructure and non-infrastructure improvements that result in more students walking or bicycling to school. Infrastructure improvements (e.g. sidewalks, road crossings, etc.) resulting from funding must be maintained as a public facility for a minimum of 10 years.

<u>IDOT/IDNR Fund</u> – Communities can apply for funds to cover the cost of materials and installation of seed or live plants for roadside beautification for any primary system corridors. The area to be planted must be on primary highway right-of-way, including primary highway extensions.



<u>Iowa Living Roadway Trust Fund</u> - Implement Integrated Roadside Vegetation Management programs (IRVM) – These funds are available for various projects on city, county or state rights-of-way or publicly owned areas adjacent to traveled roadways. Categories of eligible projects are as follows: roadside inventories; gateways; education/training; research/demonstration; roadside enhancement; seed propagation; and special equipment.

<u>IDOT Recreational Trails Program</u> – This program was established to fund public recreational trails. Communities may apply for proposed projects that are part of a local, area-wide, regional, or statewide trail plan. Trails resulting from successful applications must be maintained as a public facility for a minimum of 20 years.

<u>USDA Community Facilities Grants/Loans</u> – Available to fund the development of essential community facilities for public use in rural areas and may include hospitals, fire protection, safety, child care centers and many other community-based initiatives

**USDA Rural Community Development Initiative** - Provides technical assistance and training funds to develop the capacity and ability of private, nonprofit community-based housing and community development organizations, and low income rural communities to improve housing, community facilities, community and economic development projects in rural areas.

<u>USDA Broadband Loan Program</u> - This program is available to local nonprofit and forprofit entities and provides loans for funding the costs of construction, improvement, and acquisition of facilities and equipment to provide broadband service to rural communities.

**USDA Distance Learning And Telemedicine Grant/Loan Program (DLT)** – This program can provide grant funding for the technology and technical assistance needed to support distance learning and telemedicine projects in rural communities.

<u>USDA Water and Waste Disposal Direct Loans and Grants</u> – These funds can be used to develop water and waste disposal systems in rural areas and towns.

<u>USDA Emergency Community Water Assistance Grants (ECWAG)</u> – These funds are available to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, to obtain or maintain adequate quantities of safe drinking water.

<u>USDA Water and Waste Disposal Guaranteed Loans</u> – This program provides loan guarantee support to local lenders for the construction or improvement of water and waste disposal projects in rural communities.

<u>IDNR Solid Waste Alternatives Program (SWAP)</u> - SWAP provides financial and technical assistance to businesses, government agencies, public and private groups and individuals to assist with the implementation of waste reduction, recycling, market development, public education and other solid waste management projects that improve their environmental performance as well as their bottom line.

<u>IDNR Derelict Building Program</u> – This program provides small Iowa communities and rural counties financial assistance to address neglected structures in order to improve the appearance of their streets and revitalize local economies. Derelict buildings must be located in a town or unincorporated county area of 5,000 residents or less and the building must be owned or in the process of being owned by the community or county. The program can provide funds to assist with certified ACM inspections, removal and disposal of ACM, structural engineering analysis to determine ability to renovate the building, Phase I & II Environmental Assessments and building deconstruction or renovation

**IDNR Clean Water Loan Program** - Iowa's Clean Water State Revolving Fund (CWSRF) is an option for financing publicly owned wastewater treatment, sewer rehabilitation, replacement, and construction, and storm water quality improvements.

**IDNR Drinking Water State Revolving Fund (DWSRF)** – This is a loan fund that can finance the design and construction of drinking water systems to help ensure public health and provide safe drinking water.

<u>IDNR General Non-Point Source</u> – This loan fund offers landowners affordable financing for a variety of water quality projects. Projects include but are not limited to: Landfill closure, remediation of storage tanks, restoration of wildlife habitat, stream bank stabilization and wetland flood prevention areas.

<u>IDNR Planning & Design Loans</u> – Zero interest loans to cover costs incurred in the planning and design phase of a water infrastructure project. The funds can be used by communities to cover engineering fees, archaeological surveys, environmental or geological studies, and costs related to project plan preparation. The loans may be rolled into a State Revolving Fund (SRF) construction loan or can be repaid when permanent financing is committed. The project planning and design costs must be directly related to proposed eligible projects such as the construction of treatment plants or improvements to existing facilities, water line extensions to existing unserved properties, water storage facilities and wells.

**IDNR Resource Enhancement and Protection (REAP)** - REAP funds are available to communities through competitive grants for city parks and open space improvements. Typical projects include park land expansion and multi-purpose recreation projects.



SHPO Certified Local Government Program (CLG) - The CLG program supports local governments' historic preservation programs. Direct benefits include free historic preservation training and technical assistance from the State's historic preservation staff, a start-up preservation reference library for use in developing and administering the program, qualification for REAP Historic Resource Development Program (HRDP) grants for rehabilitating community-owned properties that are listed on the National Register of Historic Places and qualification for a small, competitive, matching CLG grant program that is open only CLG program participants. These grants can be used to underwrite all historic preservation activities except rehabilitation.

<u>Cultural District</u> - A cultural district is a well-recognized, labeled, mixed-use, compact area of a community in which a high concentration of cultural facilities serves as the anchor. Cultural districts are established to encourage local governments to partner with a local community nonprofit or for profit organization, businesses, and individuals to enhance the quality of life for citizens of the community.

<u>Iowa's Living Roadways Community Visioning Program</u> – This program provides professional landscape planning and design services to rural Iowa communities. The Iowa DOT, ISU and Trees Forever collaborate to engage communities in participatory decision-making processes and implementation strategies, and each community receives a conceptual design plan that can be used to implement landscape and transportation enhancements. Possible projects include transportation corridor enhancements, community signage, downtown streetscape improvements and recreational trail development.

<u>Trees Forever</u> - This statewide nonprofit organization was formed to protect Iowa's natural resources. Trees Forever works with communities to improve water quality, preserve and enhance forest areas and beautify roadsides. Trees Forever provides facilitation for a wide range of activities including community tree planting, GreenForce<sup>TM</sup> youth engagement programs, Iowa's Living Roadways Community Visioning, trails visioning, watershed protection and many more programs.

**HSEMD Hazard Mitigation Grant Program (HMGP)** – This program provides grants to communities for long-term hazard mitigation projects after a major disaster declaration. The purpose of the program is to reduce the loss of life and property in future disasters by funding mitigation measures during the recovery phase of a natural disaster. Projects include planning, safe rooms, acquisitions, elevations and relocations.

# **Economic Development Tools and Resources:**

**IEDA Grow Iowa Values Financial Assistance Program (GIVFAP)** - Formerly the Direct Financial Assistance Program, this state fund offers direct financial assistance to companies that create new employment opportunities and/or retain existing jobs and make new capital investment in Iowa. The funds, in the form of loans or forgivable loans can help finance projects that are focused on job creation or retention, value-added agriculture and entrepreneurial efforts and can help a wide variety of business operations including biosciences, advanced manufacturing, information technology and financial services. Funds can be used for building construction or remodeling, land or building acquisition, site preparation, machinery & equipment purchases, computer hardware purchases, furniture & fixtures.

<u>**IEDA Enterprise Zones**</u> - Enterprise Zones are designed to stimulate development by targeting economically distressed areas in Iowa. Businesses and developers can qualify for state and local tax incentives by making new investments and creating or retaining jobs in these areas.

**IEDA Iowa New Jobs Training Program** – This program assists businesses that are creating new positions or new jobs through expansion or location in the state by providing flexible funding to train and develop new employees. The assistance available ranges from highly specialized educational programs to basic skill training for new positions. Businesses that have entered into an agreement are also eligible for the New Jobs corporate income tax credit if they expand their Iowa employment base by 10% or more.

**IEDA Iowa Jobs Training Program** - Like the new jobs training program, this program also invests in customized training, but for existing employers. Iowa's community colleges provide businesses with funding and support for this program.

**IEDA High Quality Jobs Program** — This program is designed to promote the creation or retention of quality jobs by assisting businesses locating, expanding or modernizing their facilities in Iowa through a package of tax credits, exemptions, and/or refunds to approved businesses.

<u>**IEDA Targeted Small Business (TSB) Program**</u> – This program assists women, minorities and the disabled in starting or growing a small business. TSB-certified businesses receive technical assistance and are eligible to apply for financial assistance through grants and loans.

**IEDA Job Creation, Retention and Enhancement Fund** - EDSA, PFSA and Career Link (CDBG) - These three programs within the fund are the Economic Development Set-Aside



(EDSA), the Public Facilities Set-Aside (PFSA) and Career Link. Communities can apply to these programs at any time. EDSA and PFSA are designed to assist businesses either through a direct or forgivable loan or through infrastructure projects. Career Link is an industry-driven training program designed to help the underemployed and working poor obtain the training and skills they need to move into available higher-skill, better-paying jobs.

<u>Tax Increment Financing (TIF)</u> – This tool is a public financing mechanism that is used to subsidize development, infrastructure, and other community-improvement projects in targeted districts. Eligible projects result in an increase in site value which generates an increase in tax revenues. These future new revenues can be used to repay the debt issued by the community for the project, or to reimburse private investment in the project.

**IEDA Demonstration Fund** - The Demonstration Fund is available to small and medium-sized Iowa-based companies in the industries of advanced manufacturing, bioscience or information technology. The fund provides financial and technical assistance to support high technology prototype and concept development activities that have a clear potential to lead to commercially viable products or services within a reasonable period of time. The primary purpose of the fund is to help businesses with a high-growth potential reach a position where they are able to attract later stage private sector funding.

**IEDA Iowa Small Business Loan Support Program (ISB)** - This loan program assists Iowa entrepreneurs and small businesses in their efforts to access capital for business purposes including start up costs, working capital, business procurement, franchise fees, equipment, inventory, as well as the renovation or tenant improvements of an eligible place of business that is not for passive real estate investment purposes. Iowa small businesses that are located in Iowa, are owned, operated and actively managed by an Iowa resident, and have 750 or fewer full-time equivalent employees are eligible to apply.

<u>**IEDA Assistive Device Tax Credit**</u> — Reduces taxes for small businesses that incur costs through making physical changes to the workplace to help employees with disabilities to get or keep their job.

<u>**IEDA Brownfield/Grayfield Tax Credit Program**</u> — Projects can receive tax credits for qualifying costs of a Brownfield project and if the project meets green building requirements. Grayfield projects can get tax credits for qualifying costs and projects that meet green building requirements.

<u>Research Activities Tax Credit</u> — This is a refundable tax credit created to incent a company's research activities. Companies must meet the qualifications of the Federal Research Activities Credit in order to be eligible for the credit in Iowa.

Iowa Innovation Acceleration Fund - The Iowa Innovation Acceleration Fund promotes the formation and growth of businesses that engage in the transfer of technology into competitive, profitable companies that create high paying jobs. The fund provides financing to eligible businesses through three program components that correspond to three different stages of growth:

<u>Iowa LAUNCH</u> —pre-seed capital stage financing through low-interest loans for intellectual property development and evaluation, including in-depth analysis of market potential, conducting competitive analysis, establishing proof of concept of a scientific discovery, prototype design and development, and related activities.

<u>Iowa PROPEL</u>— seed capital stage financing through low-interest loans or royalty agreements for advanced intellectual property development and evaluation, including indepth analysis of market potential, conducting competitive analysis, advanced proof of concept work for a scientific discovery, advanced prototype design and development, research and development needed to attract venture capital financing, hiring key personnel, and related activities. Iowa

<u>INNOVATION EXPANSION</u>— expansion-stage financing through secured, low-interest loans to fund investments that can be used to hire key personnel and services and the purchase of equipment and facilitate construction costs.

<u>USDA Rural Business Opportunity Grants</u> - The RBOG program promotes sustainable economic development in rural communities with exceptional needs through provision of training and technical assistance for business development, entrepreneurs, and economic development officials and to assist with economic development planning.

<u>USDA Business and Industry Guaranteed Loan (B&I) Program</u> – Loan guarantees available to support local financing agencies with loans to rural businesses that improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities.

**USDA Intermediary Relending Program (IRP)** - Provides loans to local organizations to establish revolving loan funds to assist with financing business and economic development activity that create or retain jobs in disadvantaged and remote communities.

<u>USDA Rural Energy for America Program Guaranteed Loan Program (REAP Loans)</u> - This guaranteed loan program supports local commercial financing of renewable energy and energy efficiency projects for businesses.

<u>USDA Rural Economic Development Loan and Grant (REDLG)</u> - This program provides funding to rural projects through local nonprofit utility organizations. Under the program,



USDA provides zero interest loans to local utilities which they then relend to local businesses for projects that create and retain employment in rural areas.

<u>UDSA Rural Business Enterprise Grant Program (RBEG)</u> – This grant program provides funds to communities or nonprofit organizations to be used for rural projects that help finance and facilitate the development of small and emerging rural businesses.

<u>USDA Rural Energy for America Program Grants (REAP)</u> – This grant program is available to small rural businesses and can provide funds for energy audits, feasibility studies or renewable energy development assistance. It may also be used to help rural small businesses purchase and install renewable energy systems and make energy efficiency improvements.

<u>USDA Value-Added Producer Grants (VAPG)</u> - Grants funds are available to local producers and cooperatives for planning activities or working capital for marketing value-added agricultural products and for farm-based renewable energy.

<u>USDA Rural Business Opportunity Grants (RBOG)</u> – Communities and nonprofit agencies can apply for funds to promote sustainable economic development in rural communities by providing training and technical assistance for business development, entrepreneurs, and economic development officials and to assist with economic development planning.

<u>SHPO State Historic Preservation and Cultural & Entertainment District Tax Credit</u> – This program provides a state income tax credit for the sensitive rehabilitation of historic buildings. It ensures character-defining features and spaces of buildings are retained and helps revitalize surrounding neighborhoods. The Program provides an income tax credit of some percentage of qualified rehabilitation costs.

<u>Iowa MicroLoan</u> – Provides loans and technical assistance for start-up, expansion or refinancing of small businesses.

<u>Iowa Small Business Development Centers (SBDC)</u> - The Iowa SBDC conducts research, counsels, and trains business people in management, financing, and operating small businesses, and provides comprehensive information services and access to experts in a variety of fields. The SBDC is the only nationally accredited entrepreneurial development program in Iowa.

<u>UNI MyEntre.Net</u> - This website is an online business resource site and blog for entrepreneurs. Among its activities are weekly business webinars, regionally hosted EntreBash! networking events and an annual EntreFest! business conference for entrepreneurs.

# **Housing Tools and Resources**

**IEDA Housing Fund (CDBG)** – Communities can apply for funding that supports owner-occupied rehabilitation projects for low to moderate income, single-family, owner-occupied housing households.

**IEDA Housing Enterprise Zones** - Developers and contractors building or rehabilitating housing in an established Enterprise Zone may apply to receive state tax incentives such as a refund of state sales, service or use taxes paid during construction and an investment tax credit of up to a maximum of 10% of the investment directly related to the construction or rehabilitation of the housing.

Housing Tax Increment Financing (TIF) – When TIF is used for housing development, a percentage of the future tax increment revenues from the project must be used to provide housing assistance to low- and moderate-income families.

<u>USDA Rural Repair and Rehabilitation Loans and Grants</u> – This program provides direct loans or grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards.

<u>USDA Rural Housing Direct Loan</u> – This program provides direct loans to help low-income individuals or households purchase, build, repair, renovate or relocate homes in rural areas.

<u>USDA Rural Housing Guaranteed Loan</u> – This program supports local participating lenders in financing home purchases for rural families with incomes up to 115% of the area's median income.

<u>USDA Rural Housing Site Loans</u> - These Loans are made to nonprofit agencies to provide financing for the purchase and development of housing sites for low- and moderate-income families.

<u>USDA Rural Rental Housing</u> - This program provides loans to a variety of owners to provide affordable multifamily rental housing for families, the elderly or persons with disabilities.

<u>USDA Guaranteed Rental Housing</u> – This program guarantees loans to support local participating lenders in financing the development of multi-family housing facilities in rural areas.

<u>USDA Housing Preservation Grants</u> – This program provides grants to local nonprofit organizations to fund the repair or rehabilitation of low- and very low-income housing.