

2015 Comprehensive Plan

City of Cumming, Iowa

Prepared by
The City of Cumming
Planning and Zoning Commission

April, 2015

City of Cumming
2015 Comprehensive Plan

MAYOR

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PROJECT CONSULTANT

MSA Professional Services

**RESOLUTION 2015-23
CITY OF CUMMING**

**Adoption of the 2015 Comprehensive Plan and Land Use Plan
For the City of Cumming, Iowa**

WHEREAS, a Comprehensive Plan has been prepared that updates and replaces the 2013 Comprehensive Plan for the City of Cumming, Iowa, and

WHEREAS, a Land Use Plan has been prepared that updates and replaces the 2013 Land Use Plan for the City of Cumming, Iowa, and


WHEREAS, the Planning and Zoning Commission of the City of Cumming, Iowa, has reviewed both and recommends approval of the Comprehensive Plan and the Land Use Plan, and

WHEREAS, the City Council held a public hearing at their April 27, 2015 meeting for the land owners and the public to comment on the newly proposed Comprehensive Plan and Land Use Plan for the City of Cumming, Iowa, and

WHEREAS, the City Council of the City of Cumming has found it is in the best interest of the City and its citizens to adopt the 2015 Comprehensive Plan and 2015 Land Use Plan for the City of Cumming which will provide a guide for future development within and surrounding the City's corporate boundaries,


NOW THEREFORE BE IT RESOLVED, the City Council of the City of Cumming, Iowa, hereby approves and adopts the 2015 Comprehensive Plan and the 2015 Land Use Plan for the City of Cumming, Iowa.

Passed and approved this 27th day of April, 2015.



Tom Becker, Mayor

Attest:



Rachelle Swisher, City Clerk/Treasurer

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INTRODUCTION

The Comprehensive Plan is a statement of the policies and intentions of the city. It provides guidance for the location, development, and maintenance of the city. The Comprehensive Plan must respond to changes in the needs of the city, the needs of its citizens, and in the development patterns that occur. The Comprehensive Plan provides for the control of land uses which provide the guidelines for zoning decisions and actions by the city council. It is also a reflection of the goals and policies that the city adopts. The Comprehensive Plan is a "living" document that the city amends and revises as needed and updates regularly. The Comprehensive Plan serves two important functions. First, it helps the city address growth impacts while maintaining the quality of life its residents expect. Second, it is a description of a comprehensive vision of tomorrow and the strategies needed to achieve that vision.

The Comprehensive Plan's Land Use Map depicts the desired land use for the city's planning area. It should reflect the realities and pre-existing conditions of development. The Comprehensive Plan is a blueprint for the future to guide development in the city over a period of approximately 20 years.

Zoning is a regulatory mechanism for controlling the classification and regulation of land use. The Zoning Ordinance controls land uses based on today's conditions. The Comprehensive Plan is the city's "vision" while the Zoning Ordinance contains the rules that govern the path to that vision.

Future land use amendments are anticipated as growth occurs and market conditions change. Flexibility in implementing the Comprehensive Plan requires balancing the concepts of the plan with the realities of growth and development. The Comprehensive Plan's Land Use Map is intended to serve as a guide for public and private development and land use decisions. Though certainly not the only possible future, the plan reflects the policies of the city and the best understanding of future conditions. Goals and policies will change over the course of the city's future. As the city grows and its role within the metropolitan area changes, the overall vision of what the city is to become may change requiring a review of the city's overall goals and subsequent land use. The city may receive petitions from developers or land-owners requesting significant land use and zoning changes. The city may also receive requests from property owners of established developments to modify their plans. Amendments to the plan should only be considered if:

- There has been a change in assumptions or predictions from those on which the Comprehensive Plan was based.
- The information or data used as the basis for formulating the Comprehensive Plan are in error or need to be updated.
- New needs or issues have arisen that are not adequately addressed in the Comprehensive Plan.

To the maximum extent possible a development proposal should meet all applicable policies of the Comprehensive Plan {whether or not they directly mention a specific land use} in order to be consistent with the Comprehensive Plan. Any existing or proposed land use which is the same as that designated by the plan shall be determined to be consistent with the Comprehensive Plan. It should be noted that new land use categories have been created which require that new zoning classifications be created. A rezoning effort needs to occur for adjusting the existing Zoning Map to the updated Land Use Map of the Comprehensive Plan.

The Comprehensive Plan is based on an understanding of current conditions. Should those conditions change then departures from the plan may occur and the city may desire to change the plan. The Comprehensive Plan document should be reviewed and if necessary updated at least every five years. Various elements of the Comprehensive Plan should be reviewed, monitored, and amended on a periodic basis to ensure that they are current. If a zoning change is approved it should be in conjunction with a change in land use.

This Comprehensive Plan has been organized in two parts. Part I provides background information about the City of Cumming. It contains an inventory of facts and data to identify past and current conditions and trends in the City. Analysis of this material assisted in the preparation of Part II which provides recommendations for the future growth and development of Cumming.

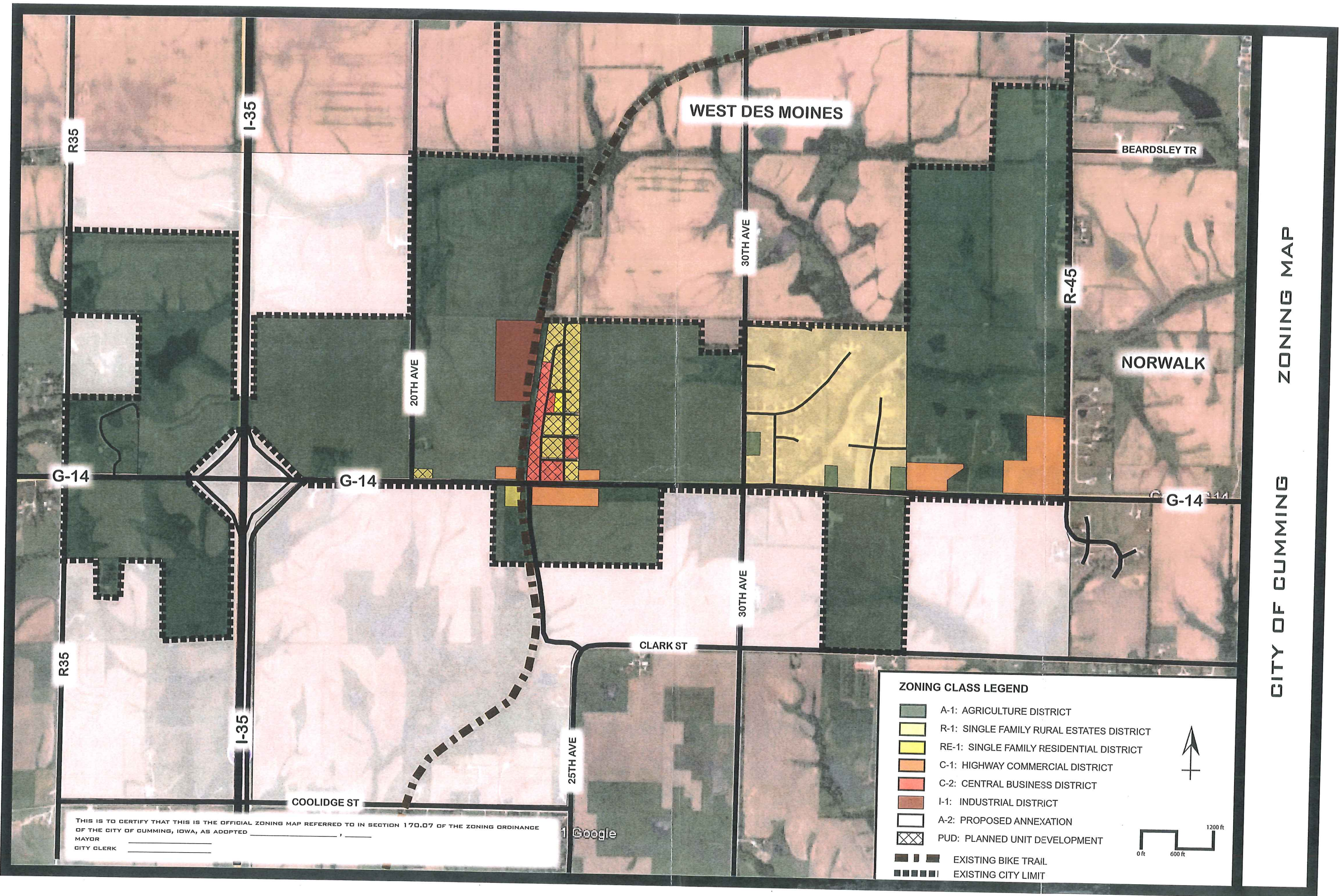
PART I: BACKGROUND

LOCATION

The City of Cumming is located in the northwest corner of Warren County in central Iowa. The community is approximately fifteen miles southwest of the downtown area of Des Moines.

Interstate Highway 35 runs through the western side of Cumming. Exit number 65 of I-35 provides easy access to the City. In addition, Iowa Highway 5, a limited access four lane highway that constitutes the southern portion of the beltway around Des Moines, is less than five miles north of Cumming. In addition, the planned route for the Southwest Connector, another major transportation link, is proposed to pass close to the northern city limits.

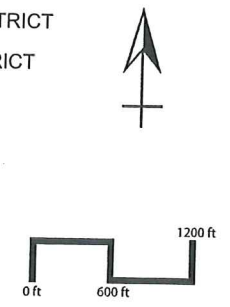
The City of Norwalk is just five miles east of Cumming and the Warren County seat, Indianola, is about twenty miles southeast of the City. The City of Cumming is a part of the Greater Des Moines Metropolitan Area, a location that brings with it numerous benefits as well as the potential for continued rapid growth.



CITY OF CUMMING ZONING MAP

THIS IS TO CERTIFY THAT THIS IS THE OFFICIAL ZONING MAP REFERRED TO IN SECTION 170.07 OF THE ZONING ORDINANCE OF THE CITY OF CUMMING, IOWA, AS ADOPTED _____
 MAYOR _____
 CITY CLERK _____

- ZONING CLASS LEGEND**
- A-1: AGRICULTURE DISTRICT
 - R-1: SINGLE FAMILY RURAL ESTATES DISTRICT
 - RE-1: SINGLE FAMILY RESIDENTIAL DISTRICT
 - C-1: HIGHWAY COMMERCIAL DISTRICT
 - C-2: CENTRAL BUSINESS DISTRICT
 - I-1: INDUSTRIAL DISTRICT
 - A-2: PROPOSED ANNEXATION
 - PUD: PLANNED UNIT DEVELOPMENT
 - EXISTING BIKE TRAIL
 - EXISTING CITY LIMIT





WARREN COUNTY IOWA

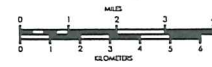
Prepared By
**Iowa Department
of Transportation**

OFFICE OF TRANSPORTATION DATA
Phone: (515) 239-1289
WWW.IOWADOT.GOV/MAPS



In Cooperation With
**United States
Department of Transportation**

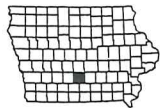
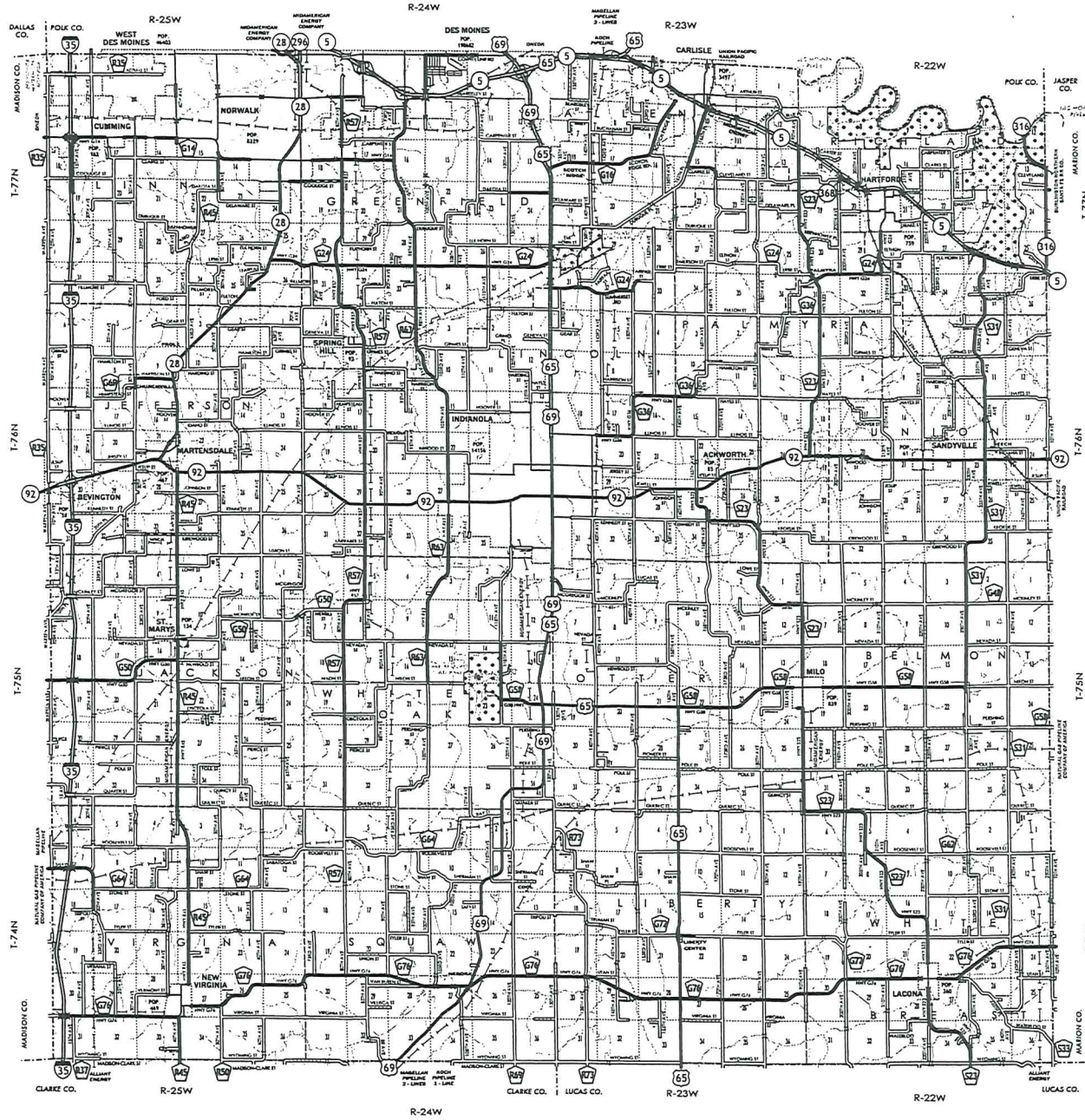
JANUARY 1, 2010



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LEGEND

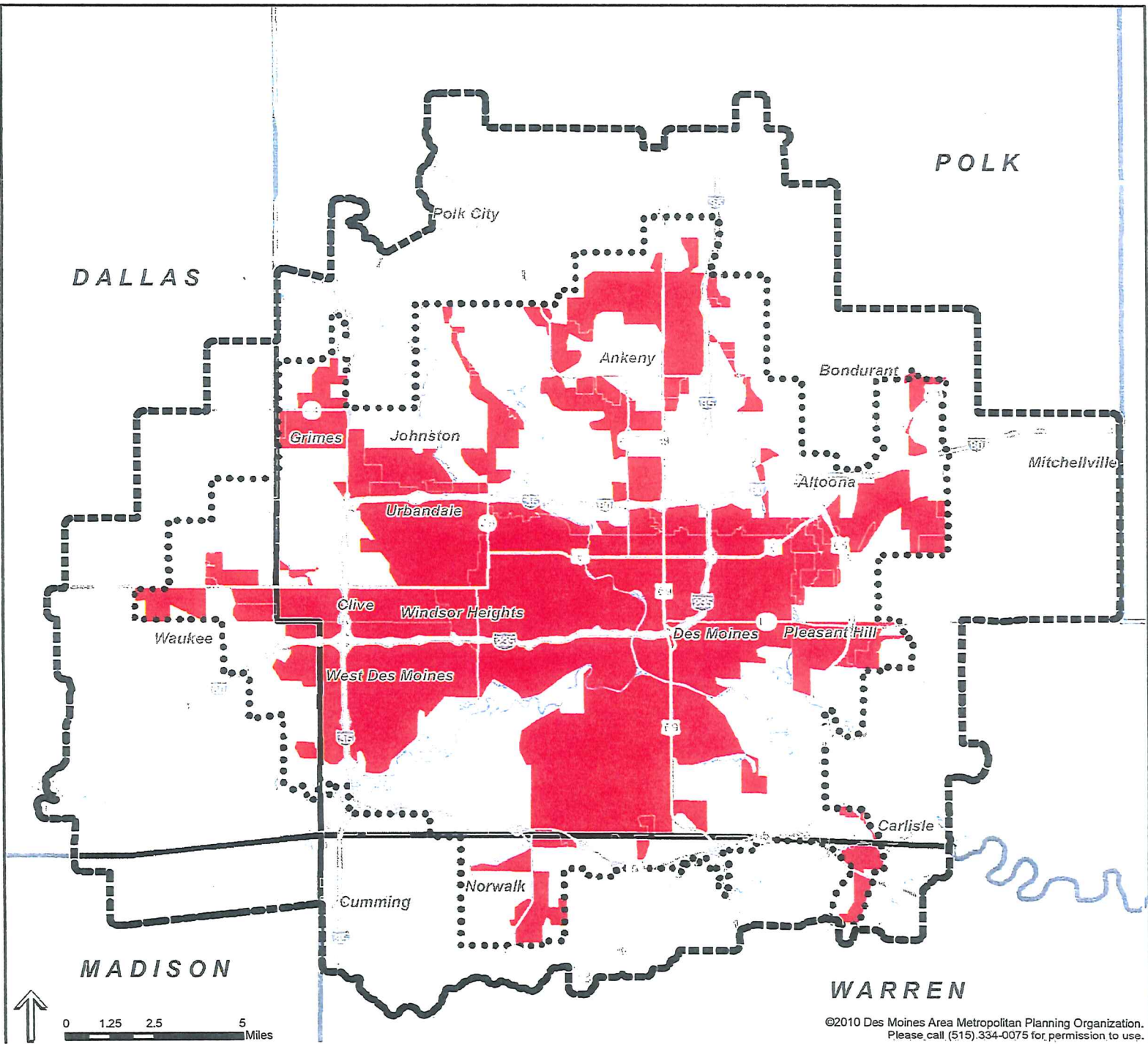
- DIVIDED HIGHWAY
- PAVED ROAD
- BITUMINOUS ROAD
- GRAVEL ROAD
- LEATHER ROAD
- INTERSTATE HIGHWAY
- UNITED STATES HIGHWAY
- STATE HIGHWAY
- COUNTY HIGHWAY
- RAILROAD
- PIPELINE
- AIRPORT
- HYDROLOGY
- MEADOW
- STATE BOUNDARY
- COUNTY BOUNDARY
- CORPORATE BOUNDARY
- TOWNSHIP LINE
- SECTION LINE
- ROAD NAMES
- UNINCORPORATED PLACE
- STATE PARKS
- STATE INSTITUTIONS
- FEDERAL LAND



Urbanized Area and Urban Area Boundary

- Legend**
-  MPA Boundary
 -  UAB 2000
 -  UZA 2000

Source: Census 2000.



HISTORY OF CUMMING

Originally, Cumming was developed to take advantage of the arrival of the Great Western Railroad in 1888. The first house in the community was built by Mr. George Bowers. A. E. Cross established the first business, a retail store.

The town grew quickly, and within a decade of its founding the population reached about 250 people. Businesses also grew and prospered. The Johnson Brothers shipped livestock out of Cumming. A man named Frank Prine sold lumber. Jackson Smith and the firm of Cale and Misner ran general stores during this initial period of growth in Cumming. Somewhat later, a grain elevator and a feed mill were established to further serve the agricultural area surrounding the community. For decades, the elevators served as a visual reminder of the importance of agriculture to Cumming. In 1900, Simon Casady of Norwalk opened a private bank in Cumming. It operated until the 1930's. In 1925, the citizens of Cumming voted to incorporate and become a city.

A Society of Friends Church stood at the southwest corner of Section 8 directly west of the town site. The structure, which is still standing, was built in the 1880's and operated as a church until the 1920's. As Cumming grew, two additional congregations were formed. The Methodist Episcopal Church was founded in 1892. The next year saw the establishment of Saint John's Catholic Church. Saint John's served the Irish farmers who, in the 1850's and 1860's, fled Ireland and established farms in Linn and Jefferson Townships in northwest Warren County and the two adjoining townships in northeast Madison County.

Today two churches still stand side by side on N. 43rd Street, however, changes have occurred. The former Methodist Church is now an Evangelical Free Church and is called the Harvest Community Church. The Catholic congregation has relocated to new facilities in Norwalk. The former Catholic Church building still stands and is privately owned.

In recent decades, Cumming had become less dependent on agriculture as its economic base. Small businesses providing a variety of goods and services have tended to replace those merchants that previously served the farming community.

LAND USE

The City of Cumming covers an area of some 1613 acres. Of this amount, approximately 330 acres are currently developed for residential, commercial, industrial and public and quasi-public uses. Because of the prime condition of the soils within the incorporated area, the remaining 1283 acres is devoted to agricultural uses.

Residential

Residential development utilizes the largest portion of developed land within the incorporated area. Existing residential uses comprise approximately 95 percent of the developed area of the community. The majority of the housing in the community is located north of Cumming Avenue (County Road G 14) in a somewhat scattered pattern. Most of the remaining dwellings are newer homes located in the more recently developed eastern and western portions of the City. In total, there were some 136 dwelling units in Cumming at the time of the 2010 Census.

Commercial

Commercial land uses have increased in recent years and now constitute about thirteen percent of the developed area of the City. Businesses in the community are primarily located along N. 44th Street between Cumming Avenue and N. Birch Avenue as well as along Cumming Avenue itself. Generally, services and retail businesses within the community have developed to meet the needs of the community and region.

Industrial

Few industrial land uses are located within the City of Cumming. However, one firm, Parts Krafters, a metal fabricating concern that manufactures building and other materials, is presently the only industry located within the City.

Public and Quasi-Public

Currently, public or quasi-public land uses consist of the post office, the city hall, and the Harvest Community Church. The post office is located on the west side of N. 44th Street. The Cumming City Hall is located on the north end of N. 44th Street, just north of the water tower. The church is on the northeast corner of N. Birch Avenue and N. 43rd Street.

Agricultural

The land in Cumming is generally highly productive, and has long been under cultivation for agricultural purposes. At the present time, 1283 of the 1613 acres within the incorporated area are devoted to agricultural uses. Thus, a total of about 80 percent of the land area of Cumming is agricultural at this time.

Open Space

Other than scattered vacant lots throughout the town, the only officially designated open space is the Cumming Community Park. The Park is located adjacent to the City Hall at 649 North 44th Street.

COMMUNITY SERVICES

Police Protection

Police protection in Cumming is provided through a contract with the Warren County Sheriff's Department.

Fire Protection and Emergency Medical Services

Fire protection and EMS services in Cumming are provided by a contract with the City of Norwalk.

Sanitary Sewer System

Waste water is disposed of through the use of septic tanks and septic fields. There is a centralized sand filter system that serves the septic systems in the original portions of Cumming. The City of Cumming is an active member in the Wastewater Reclamation Authority (WRA) that serves the entire region. Sanitary sewer service is being extended in the community and is expected to reach the I-35 interchange area in the future.

Storm Sewer System

Currently, the original portions of Cumming do not have a storm sewer system. Drainage ditches are well maintained to handle most storm events. The newer portions of the community are served by storm sewers.

Water System

Water for the City of Cumming is provided through a 28E Intergovernmental Agreement with the Des Moines Water Works which assumed responsibility for the operation of the City's water system in January 1, 2007. This agreement extends to 2046. The Des Moines Water Works also has long range planning responsibility for the City's water needs.

Electric and Gas Utilities

Electric service is provided by Mid-America Energy. Gas service, in the form of bulk LP, is provided by a variety of private companies. Portions of the newer, eastern area of the community are served by natural gas from Mid-America Energy Company.

Street Maintenance

The City of Cumming does not have a standing contract for street maintenance. Whenever roadwork is needed, a contract is let for the required work. As the City grows however, consideration is being given to the establishment of a public works department.

Snow Removal

Snow removal is provided through a private contract. This arrangement has proven to be acceptable for the needs of the community.

Solid Waste

Solid waste disposal is provided by Waste Connections.

COMMUNITY SERVICES, CONTINUED

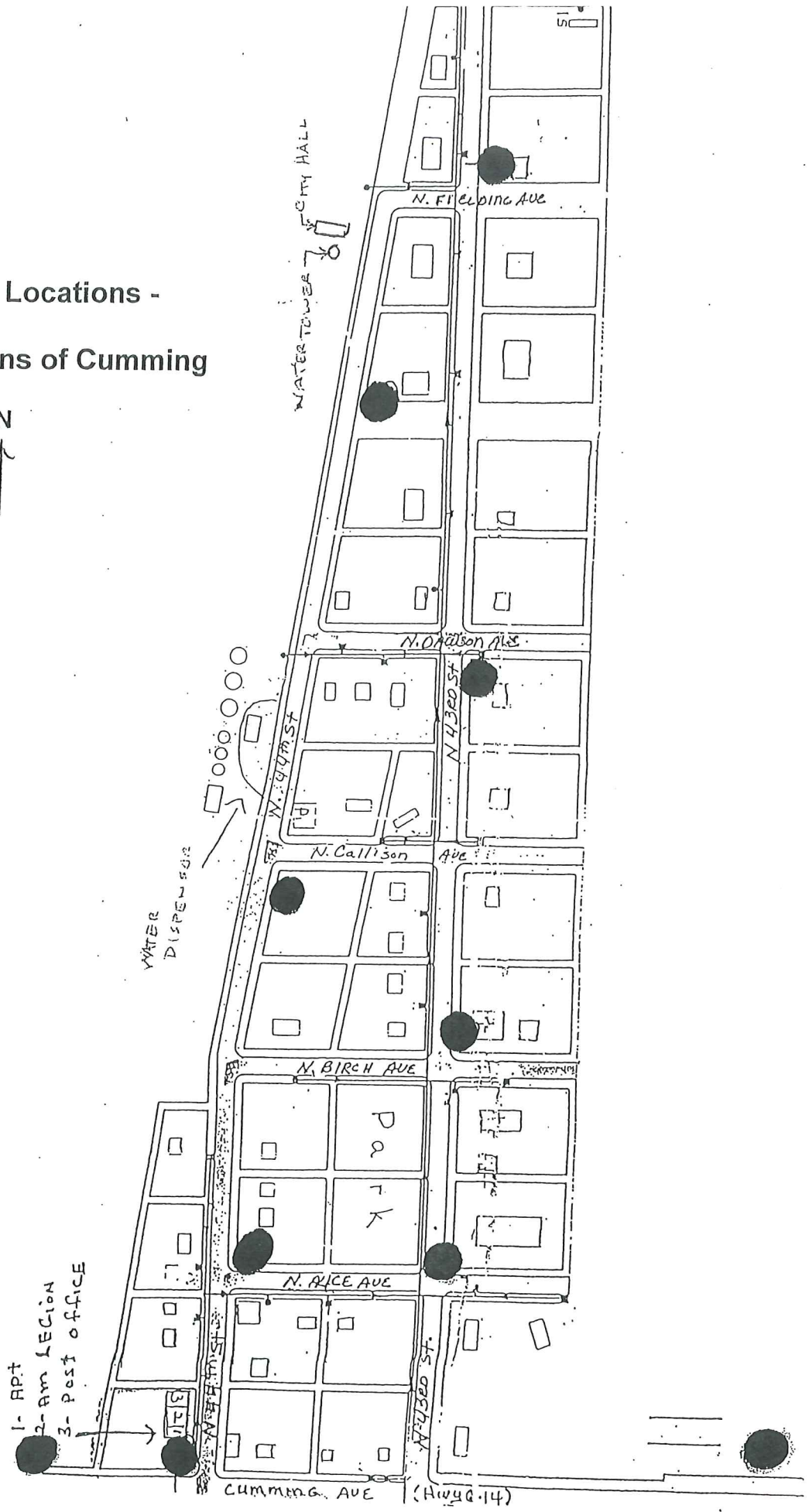
Broadband

Broadband service is provided by Com-Waves and fiber optics is provided by CenturyLink.

Great Western Trail

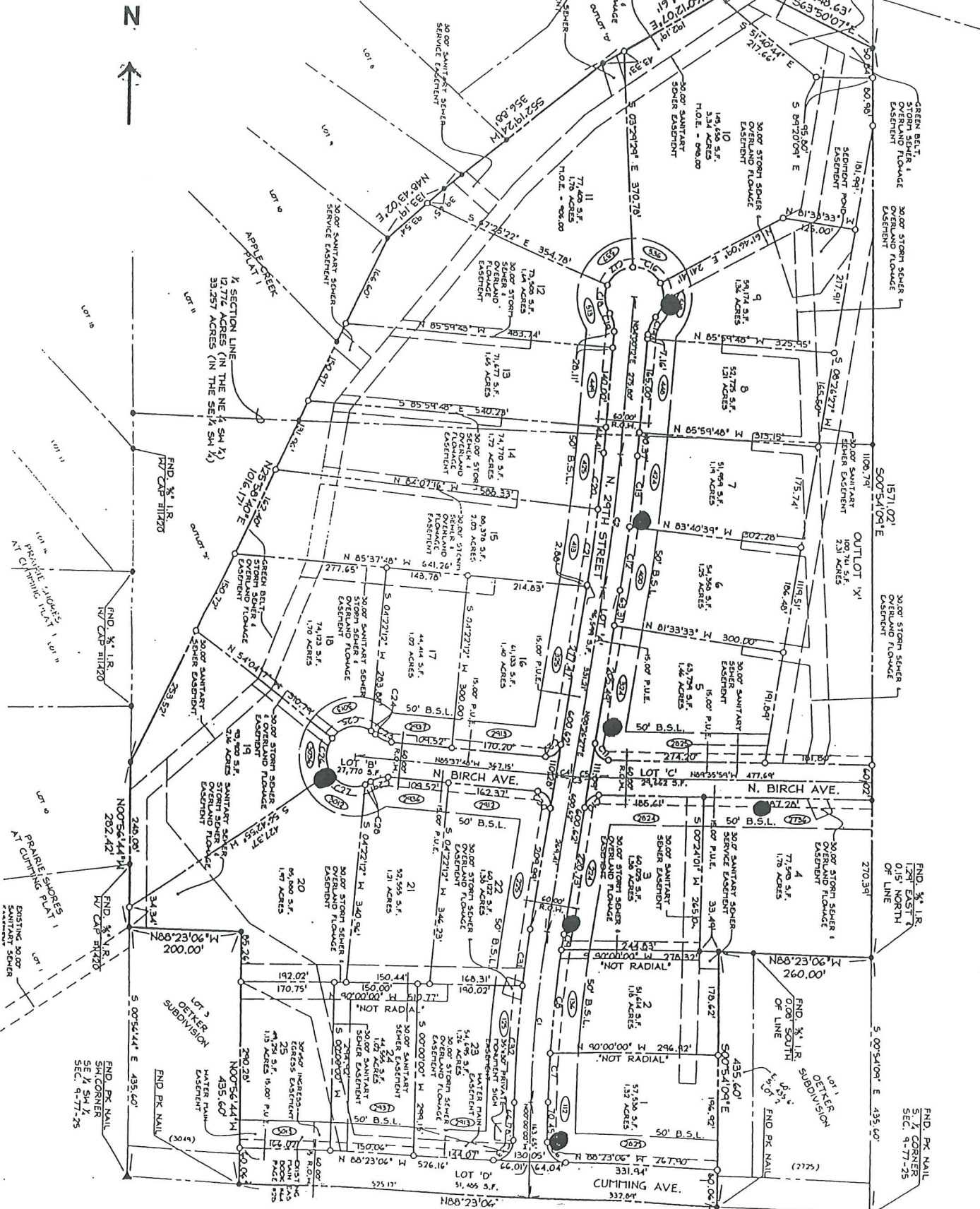
Transecting the City of Cumming is a multi-purpose trail system used by bikers, hikers and, in the winter, cross country skiers. The trail begins at Des Moines Water Works Park and goes south to Martensdale.

Water Hydrant Locations - Original Portions of Cumming



Water Hydrant Locations

Apple Creek, Plat 2



POPULATION

There are a number of indicators that the City of Cumming is experiencing considerable growth and that it has the potential to grow much more during the ten to fifteen years covered by this Comprehensive Plan. The following table shows the general US Census numbers for the City of Cumming for the past nine decades:

Cumming Population

<u>1930</u>	<u>1940</u>	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>
149	139	131	148	189	151	132	162	351

As can be seen, the City experienced growth in the fifties and sixties followed by some decline in the seventies and eighties. However, between 1990 and 2000, Cumming grew by approximately 22.7 percent. From 2000 to 2010, the City grew by some 116.7 percent. Clearly, the growth trend that began in the nineteen-nineties has persisted and accelerated as the City has continued to grow in both size and population through annexation, in migration and natural increase.

The following pages will utilize US Census data to further explore population changes in Cumming. The experience of the City will be compared to State of Iowa and national trends. The total population, as well as its racial, age, and gender makeup will be expanded upon. Information on household and family types and relationships will be presented with an emphasis on changes between 2000 and 2010.

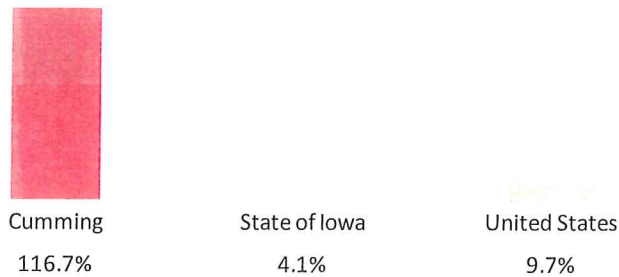
Given the general growth of the southwestern portion of the Des Moines metropolitan area, and the availability of land for development in the City, the growth trend that Cumming has experienced since 1990 is expected to continue.

Total Population in 2010 and 2000

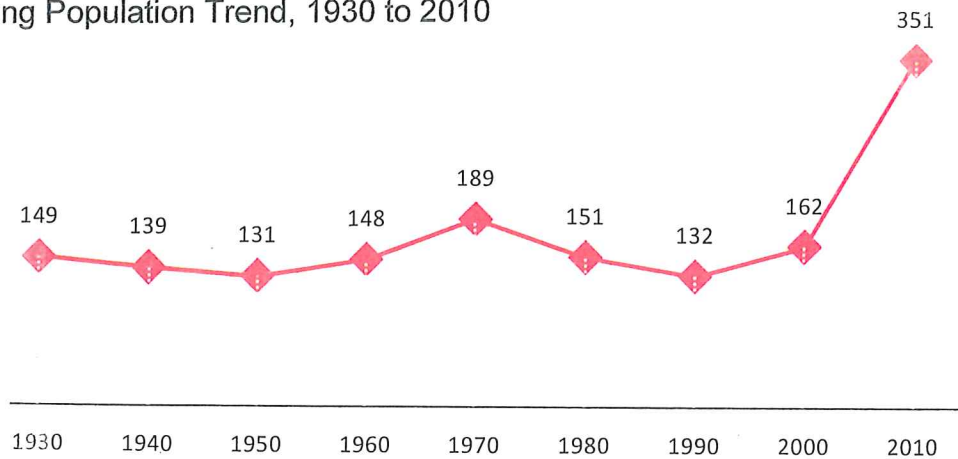
Cumming:	2010	2000	Change
Total population.....	351	162	189
In households.....	351	161	190
In group quarters.....	0	1	(1)
Institutionalized.....	0	-	-
Noninstitutionalized.....	0	1	(1)
 State of Iowa.....	 3,046,355	 2,926,324	 120,031
United States.....	308,745,538	281,421,906	27,323,632

Note: While almost two-thirds of Iowa cities lost population between 2000 and 2010, Cumming more than doubled its number of people. As can be seen in the graph at the bottom of this page, this continues and accelerates the increase that began in the 1990s.

Percent Population Change 2000-2010, Comparing Cumming to Iowa and US



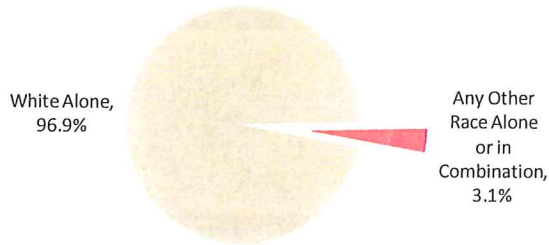
Cumming Population Trend, 1930 to 2010



Population by Race

2010 Population:	Number	Cumming Percentage	State of Iowa Percentage	United States Percentage
Hispanic/Latino, any race.....	4	1.1%	5.0%	16.3%
White alone.....	0	0.0%	2.6%	8.7%
Black alone.....	1	0.3%	0.1%	0.4%
American Indian/Alaska Native alone.....	0	0.0%	0.1%	0.2%
Asian alone.....	0	0.0%	0.0%	0.1%
Native Hawaiian/Pacific Islander alone.....	0	0.0%	0.0%	0.0%
Other race alone.....	2	0.6%	1.8%	6.0%
Two or more races.....	1	0.3%	0.4%	1.0%
Not Hispanic/Latino.....	347	98.9%	95.0%	83.7%
White alone.....	340	96.9%	88.7%	63.7%
Black alone.....	2	0.6%	2.9%	12.2%
American Indian/Alaska Native alone.....	0	0.0%	0.3%	0.7%
Asian alone.....	2	0.6%	1.7%	4.7%
Native Hawaiian/Pacific Islander alone.....	0	0.0%	0.1%	0.2%
Other race alone.....	0	0.0%	0.1%	0.2%
Two or more races.....	3	0.9%	1.4%	1.9%
Total Population:.....	351	100.0%	100.0%	100.0%

Cummings Composition by Race, 2010

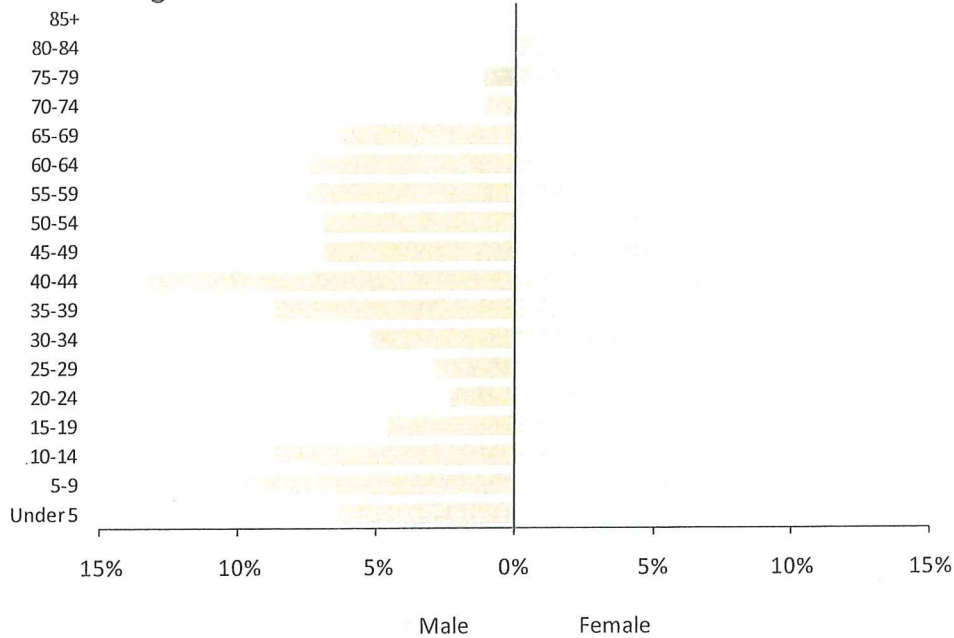


Cummings Change in Racial Composition, 2000-2010

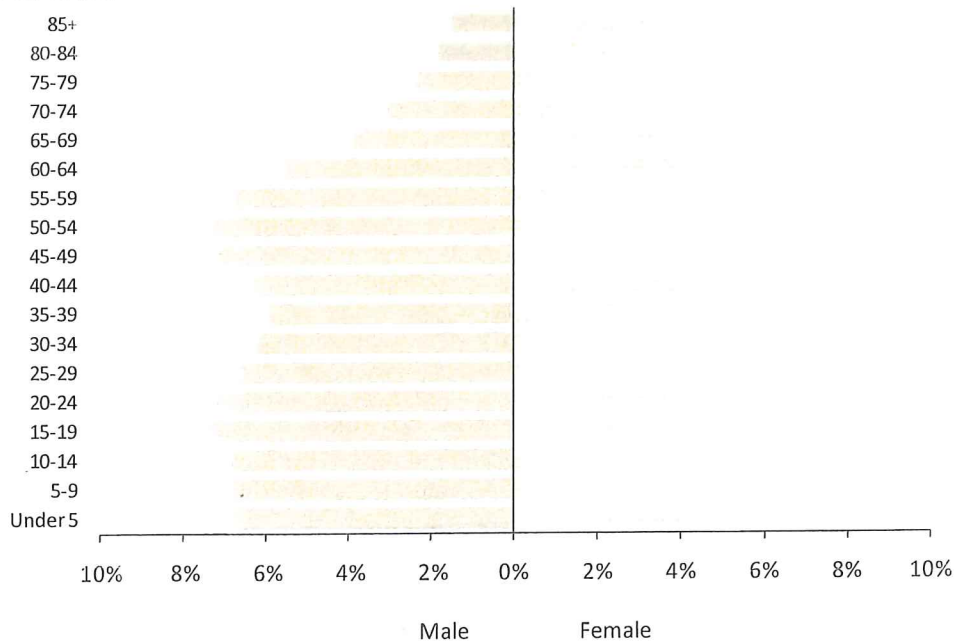
Cumming:	2010	2000
White Alone.....	96.9%	100.0%
Other Race Alone or in Combination.....	3.1%	0.0%
Black Alone.....	0.9%	0.0%
American Indian/Alaska Native alone.....	0.0%	0.0%
Asian Alone.....	0.6%	0.0%
Native Hawaiian/Pacific Islander alone.....	0.0%	0.0%
Some Other Race Alone.....	0.6%	0.0%
Two or More Races.....	1.1%	0.0%

2010 Population Pyramids Illustrating the Distribution of Population by 5-year Age Groups and by Gender

City of Cumming

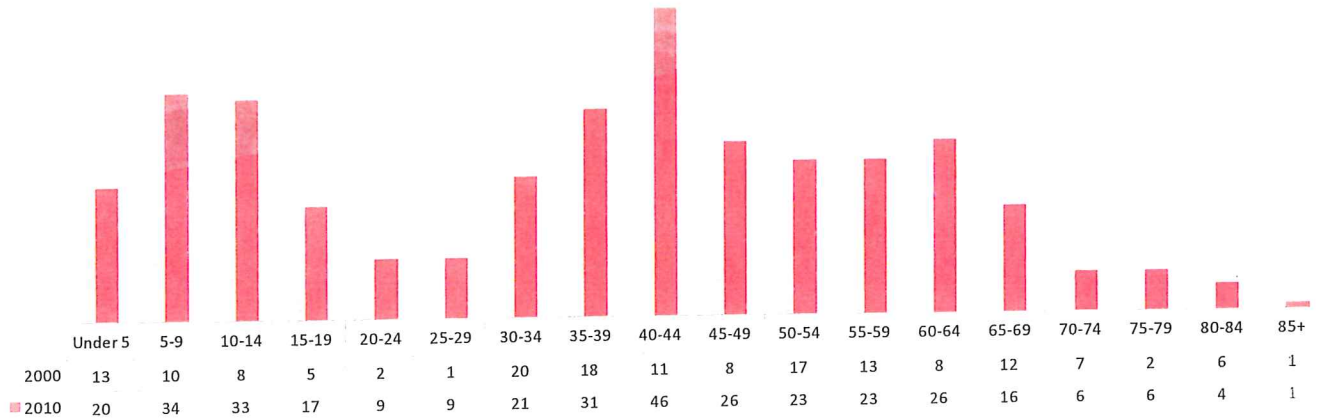


State of Iowa



Note: It is somewhat difficult to compare these two Population Pyramids because the percentage scales are not the same. However, note that Cumming has higher percentages of young children than the State as a whole. Cumming also has more young “Boomers”, those likely to have children at home.

Total Population by 5-Year Age Groups: 2000 and 2010

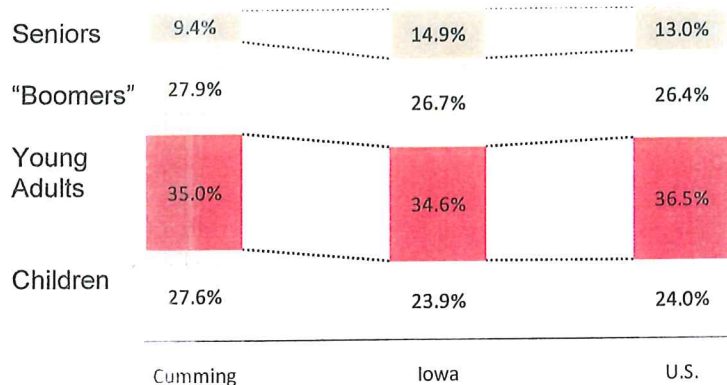


Median Age of Population by Sex

Median Age in Years:	Cumming		State of Iowa	
	2010	2000	2010	2000
Total population.....	40.1	41.3	38.1	36.6
Male population.....	40.2	41.7	36.6	35.2
Female population.....	39.9	39.5	39.5	38.0

Note: The median age describes the midpoint in the population. Half of the population is younger than the median age and half the population is older. In 2010, the median age of the population in the United States was 37.2 years for all persons, 35.8 for males and 38.5 for females.

Percentage of the Population in Selected Age Groups



Note: Seniors are defined as persons who were over sixty-five at the time of the 2010 census. "Boomers" were from forty-five and sixty-five. Young adults were between the ages of eighteen and forty-four. Children were those under eighteen years of age.

Households and Families by Type

2010 Households:	Number	Cumming Percentage	State of Iowa Percentage
Total households.....	128	100.0%	100.0%
Family households.....	102	79.7%	64.7%
Husband and wife families.....	90	70.3%	51.2%
With own children under 18 years.....	42	32.8%	20.0%
Male householder with no wife present.....	4	3.1%	4.2%
With own children under 18 years.....	2	1.6%	2.5%
Female householder with no husband present.....	8	6.3%	9.3%
With own children under 18 years.....	5	3.9%	5.9%
Nonfamily households.....	26	20.3%	35.3%
Householder living alone.....	18	14.1%	28.4%
Male householder living alone.....	8	6.3%	12.8%
65 years or older.....	0	0.0%	2.9%
Female householder living alone.....	10	7.8%	15.7%
65 years or older.....	7	5.5%	8.1%
Other nonfamily households.....	8	6.3%	6.9%

Relationship of People Living in Households

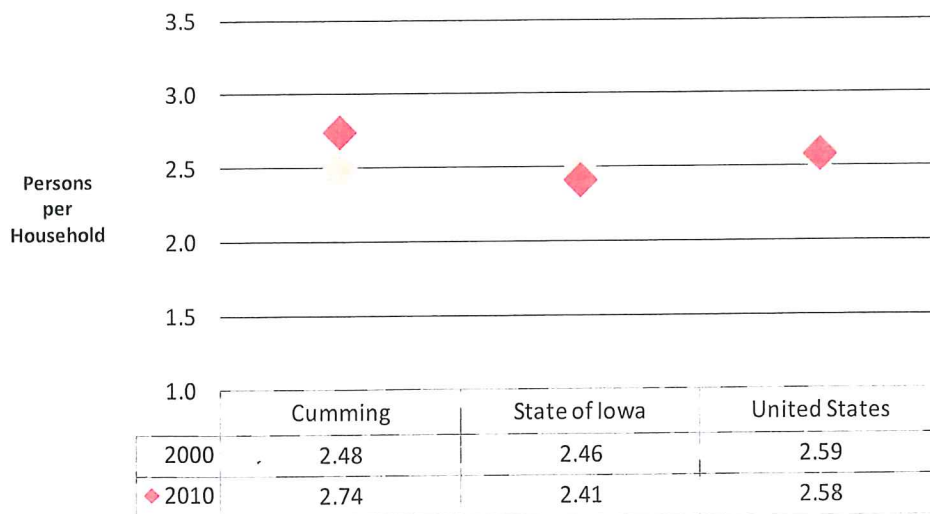
2010 Population:	Number	Cumming Percentage	State of Iowa Percentage
Total population in households.....	351	100.0%	100.0%
Householder.....	128	36.5%	41.4%
Spouse.....	90	25.6%	21.2%
Child.....	111	31.6%	28.1%
Own child under 18 years.....	92	26.2%	22.7%
Other relative.....	10	2.8%	3.4%
Other relative under 18 years.....	4	1.1%	1.4%
Other relative 65 years or older.....	2	0.6%	0.4%
Nonrelative.....	12	3.4%	5.9%
Nonrelative under 18 years.....	1	0.3%	0.5%
Nonrelative 65 years or older.....	1	0.3%	0.2%
Unmarried partner.....	10	2.8%	2.8%

Changes in Household Composition: 2010 and 2000

	Cumming		State of Iowa	
	2010	2000	2010	2000
Number of households.....	128	65	1,221,576	1,149,276
Percentage of households:				
Family households.....	79.7%	81.5%	64.7%	67.0%
Married couple families with own children under 18.....	32.8%	24.6%	20.0%	23.9%
Single parent families with own children under 18.....	5.5%	3.1%	8.4%	7.5%
Male householder, no wife present.....	1.6%	1.5%	2.5%	1.9%
Female householder, no husband present.....	3.9%	1.5%	5.9%	5.6%
Householder living alone.....	14.1%	13.8%	28.4%	27.2%
Households with an individual under age 18.....	39.8%	29.2%	30.6%	33.3%
Households with an individual age 65 or older.....	20.3%	26.2%	25.5%	25.4%

Note: The number of family households is equal to the number of families in the census tabulation. The US Census Bureau defines a family as a group of two or more people who reside together and who are related by birth, marriage, or adoption. During the last decade, the number of households in Cumming almost doubled.

Average Household Size: 2010 and 2000



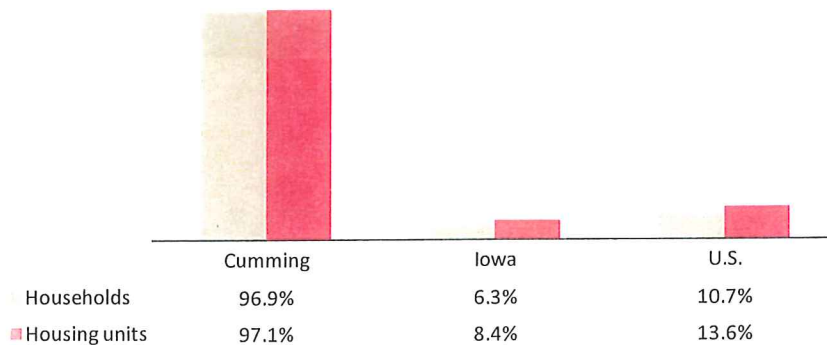
Note: A century ago, an average of 4-5 people lived in each household in the US. The average household size declined gradually through the decades, falling below 4 persons by 1940 and dropping below 3 persons by 1980. During the decade from 2000 to 2010, the average size of households in Iowa declined slightly while the average number of persons per household in Cumming rose from 2.48 to 2.74

Housing Units by Occupancy and Tenure in 2010 and 2000

Cumming:	2010	2000	Change
Total housing units.....	136	69	67
Vacant.....	8	4	4
Occupied.....	128	65	63
Owner-occupied.....	118	54	64
Renter-occupied.....	10	11	(1)
State of Iowa.....	1,336,417	1,232,511	103,906
United States.....	131,704,730	115,904,641	15,800,089

Note: The total number of housing units in Cumming almost doubled from 2000 to 2010—an increase that far outstripped increases at the State and National levels. This dramatic rate of increase can be seen in the graph below. A vacant housing unit is defined as any dwelling that was unoccupied for any reason at the time of enumeration.

Percentage Change in Households and Housing Units 2000-2010



Vacancy and Ownership Rates in 2010 and 2000

	Cumming		State of Iowa		United States	
	2010	2000	2010	2000	2010	2000
Percentage of total units vacant.....	5.9%	5.8%	8.6%	6.8%	11.4%	9.0%
Homeowner vacancy rate.....	0.8%		2.0%		2.4%	
Rental vacancy rate.....	9.1%		8.5%		9.2%	
Owner-occupied % of all occupied units.....	92.2%	83.1%	72.1%	72.3%	65.1%	66.2%
% of population in owner-occupied units.....	94.3%	81.5%	72.8%	73.1%	65.2%	66.8%

ECONOMIC TRENDS AND RETAIL ANALYSIS

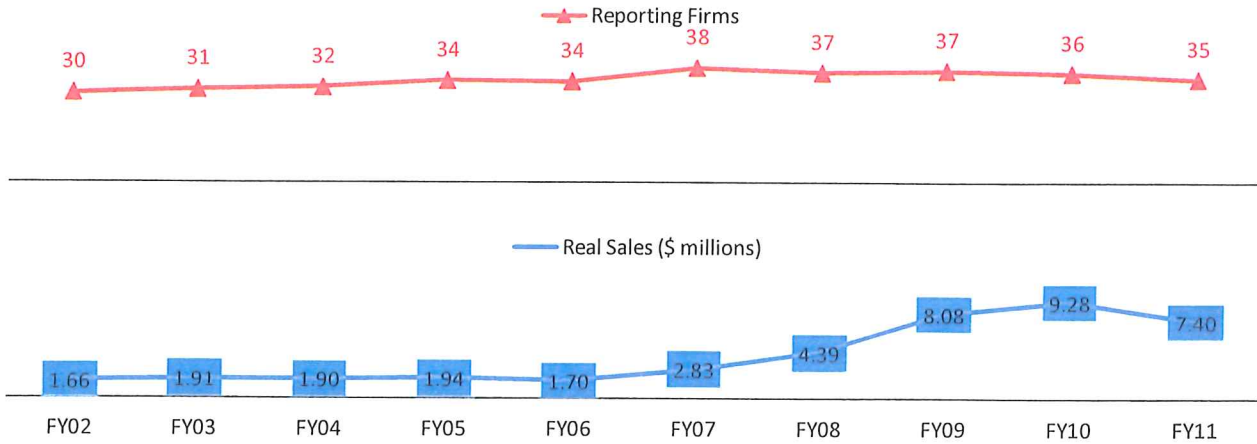
This section of the Comprehensive plan examines local retail sales activity and related economic trends in the City of Cumming. This material was developed by the Iowa State University Department of Economics based on state-reported sales of goods and services that are subject to Iowa sales tax.

The total taxable retail sales in Cumming during fiscal year 2011 (July 1, 2010 to June 30, 2011) were \$7,404,845. Thirty-five firms reported sales during that year. Based on a population estimate of 368, average sales per person were \$20,122. As will be seen in the following pages, this level of retail economic activity compares favorably with similar size communities.

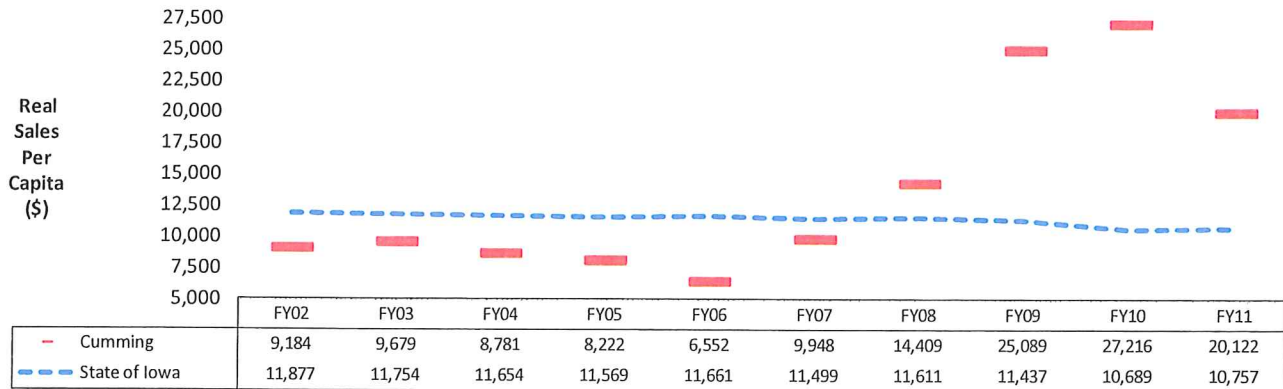
The State of Iowa imposes a tax on the gross receipts from sales of most personal property and taxable services. In general, merchandise goods are taxable unless specifically exempted (food for home consumption and a few other items are generally exempt) and services are taxable if enumerated by the State. Periodically, retailers file sales tax returns to the Iowa Department of Revenue. The Department then compiles the data and publishes quarterly and annual reports. These reports sometimes contain anomalies that may be misleading, however the material is still helpful in judging trends and analyzing economic activity.

Ten-Year Summary of Retail Statistics

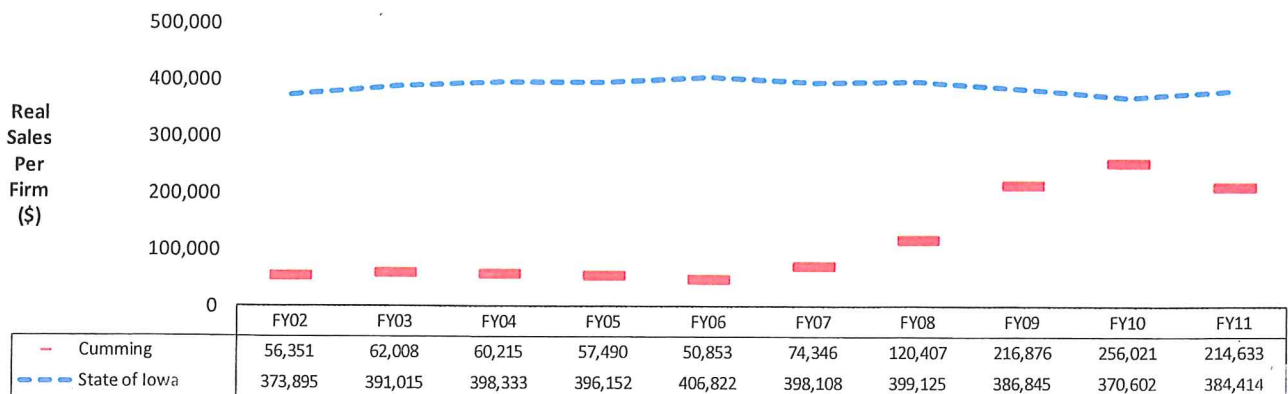
Total Taxable Retail Sales and Number of Reporting Firms in Cumming



Taxable Retail Sales Per Capita



Taxable Retail Sales Per Firm



Local Trends

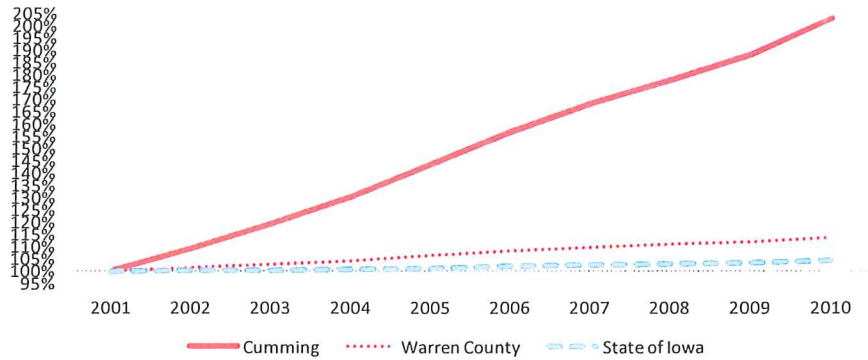
Population

Population change is a key factor influencing local retail sales performance. From one year to the next, area population gains or losses alter the number of potential shoppers in the region. In the longer term, population trends reflect the general economic climate of the region. Population growth suggests a more favorable retail environment, while population decline may be an indication of area economic stress.

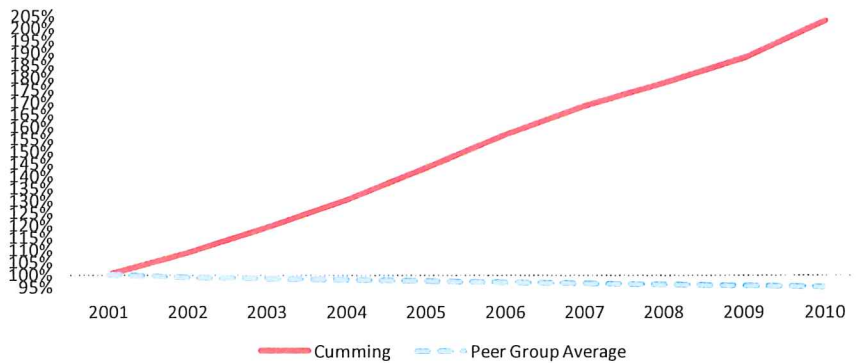
The top chart at right shows annual population estimates for Cumming and the state indexed to baseline values from 2001. The population in any given year is expressed in percentage terms compared to the population in 2001. The trend for Warren County is also illustrated.

The middle chart at right compares population change in Cumming to the trend for similarly-sized cities in Iowa. See Pages 20-22 for a list of cities included in the peer group for Cumming.

Population Trends
(Annual Estimates as a Percentage of 2001 Population)



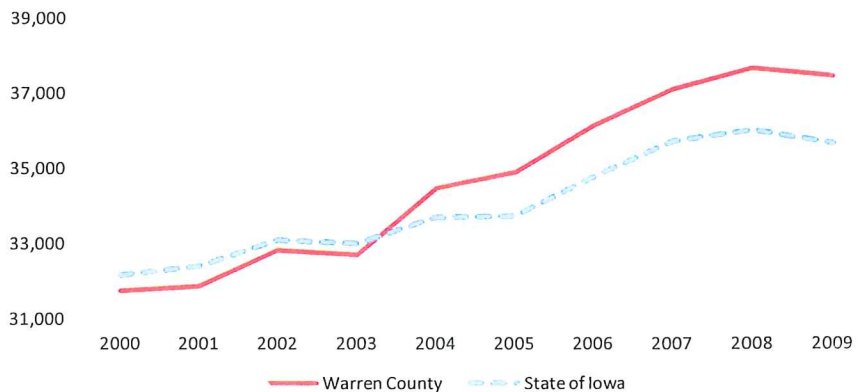
Population Trend for Peer Cities
(Annual Estimates as a Percentage of 2001 Population)



Personal Income

The local demand for retail goods and services also depends on the income level of area residents. Per capita nonfarm personal income provides a useful gauge of the average income in the region. Nonfarm income includes wage and salary earnings of residents, self-employment income, investment income, and government transfer payments. The chart at right illustrates inflation-adjusted average nonfarm income levels in Warren County and the state.

Real Nonfarm Income Per Capita (\$)



Employment

Area job growth creates earnings opportunities for current residents and also helps to attract new residents to the region.

Conversely, lagging employment growth rates may indicate a decline in the region's competitive strength.

The chart at top right shows the 10-year trend in total employment in Warren County compared to the state. The number of jobs in each year is expressed in percentage terms compared to employment in 2000.

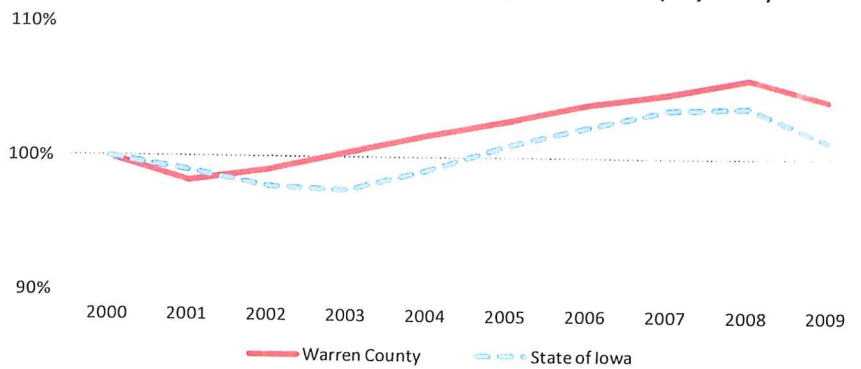
The middle chart shows more recent job gains and losses in Warren County. The chart illustrates the percentage gain or loss in jobs during Fiscal Year 2011 on a month-by-month basis, with each month's employment compared to the same month in Fiscal Year 2010. The statewide pattern of job gains and losses is included for comparison.

Unemployment

Rising or persistently high levels of unemployment may contribute to household economic stress within the region and may ultimately reduce aggregate household spending levels.

The chart at right shows recent Warren County and statewide unemployment rate trends. The unemployment rate is defined as the percentage of the labor force that is unemployed but actively seeking work.

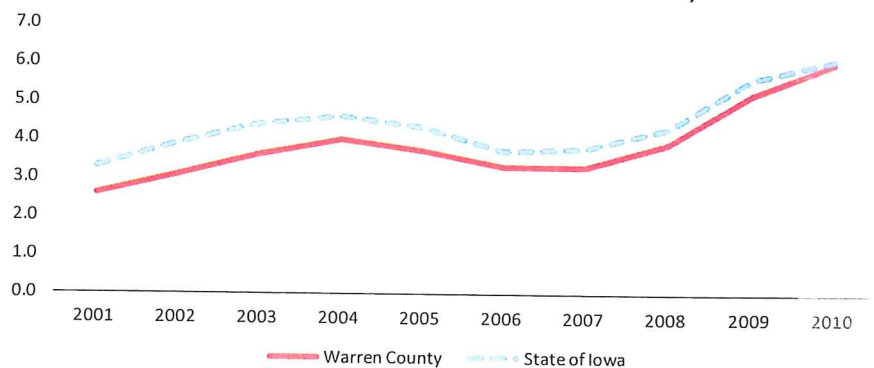
Employment Trends
(Annual Employment as a Percentage of 2000 Employment)



Recent Job Gains or Losses
(Percentage Change from Same Month in Prior Year)



Unemployment Rate
(Unemployed Percentage of the Labor Force)



How Cumming Compares with Similar Iowa Cities

Iowa's 947 cities vary in the level and types of retail activity they can support. The state's metropolitan cities, for example, have access to a large pool of potential customers living within a geographically concentrated area, allowing them to offer a wider range of retail goods and services than most smaller communities can support. The diversity of their retail offerings tends to attract non-resident shoppers at the expense of smaller communities in outlying areas. Similarly, in non-metropolitan areas, large and mid-sized communities may emerge as regional centers for retail trade, attracting shoppers from a broad geographic territory.

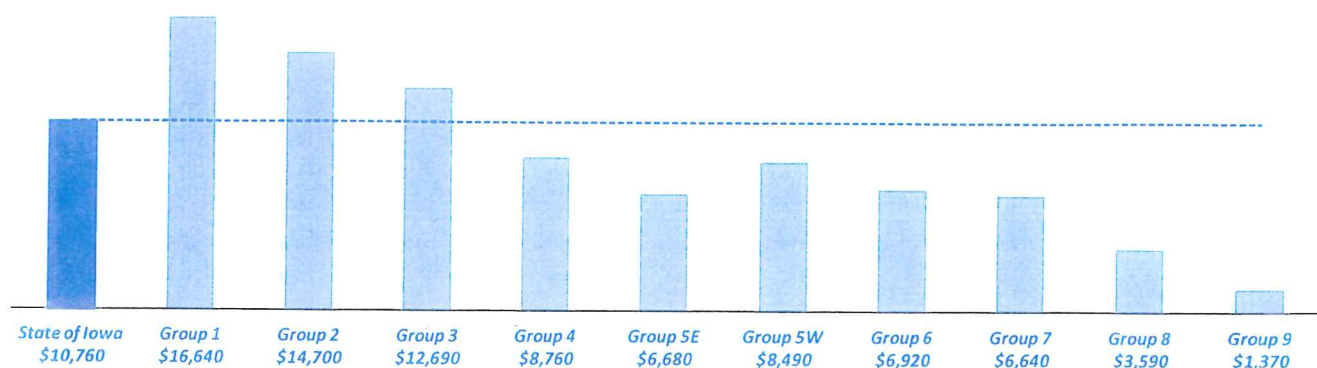
A city's retail prospects depend not only on its own population size, but also the size of nearby communities. With no two cities exactly alike in their competitive environment, how should a given community benchmark its own retail performance? Peer group analysis, which involves comparisons among a whole group of cities sharing similar characteristics, can provide a reasonable basis for evaluating local retail performance.

This retail analysis report assigns all cities in Iowa to peer groups based on their population size and the urbanization characteristics of their host county. The peer groups are listed in the following table, with the relevant peer group for Cumming highlighted in blue (see Pages 20-22 for a complete list of member cities by peer group). The chart at the bottom of this page illustrates the comparative sales performance for all of the city peer groups during Fiscal Year 2011.

Peer Group Definitions

Peer Group	City Population in the 2010 Census	Metropolitan Status of the County	Number of Cities	% of State Taxable Sales
Group 1	10,000 or greater	Central metropolitan statistical area (MSA) county	21	58.2%
Group 2	10,000 or greater	Outlying MSA county or non-metropolitan county	17	13.0%
Group 3	2,500 to 9,999	Non-metropolitan county	63	12.6%
Group 4	2,500 to 9,999	Metropolitan county	32	5.0%
Group 5 East	500 to 2,499	Non-metropolitan county east of Interstate 35	115	2.6%
Group 5 West	500 to 2,499	Non-metropolitan county west of Interstate 35	109	2.9%
Group 6	500 to 2,499	Metropolitan county	100	2.5%
Group 7	250 to 499	Any county	176	0.9%
Group 8	100 to 249	Any county	206	0.4%
Group 9	99 or fewer	Any county	108	0.0%

Average Sales Per Capita by City Peer Group, FY 2011



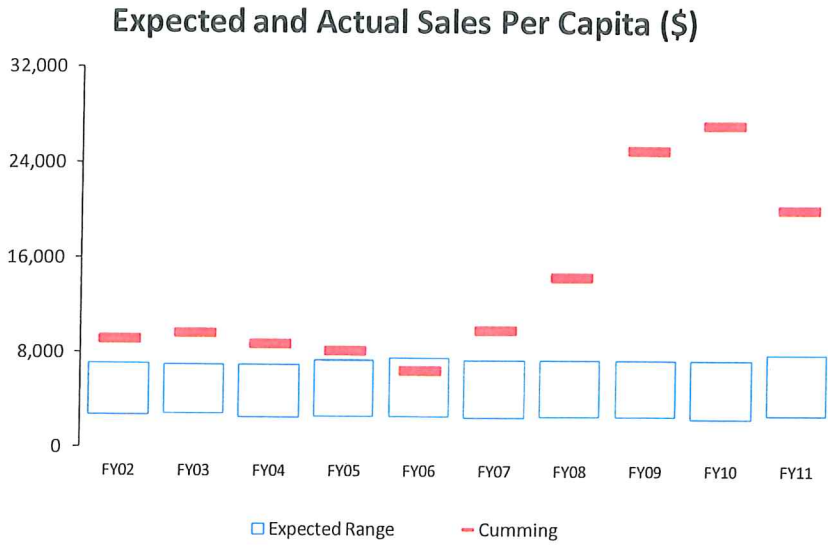
Expected Range for Local Sales Per Capita

The chart at right compares sales levels in Cumming to a range of “expected,” or typical, values for cities in its peer group.

The blue bars show the peer group’s expected values by year. The values range from the 25th to the 75th percentile for cities in the peer group.

Red dashes indicate the annual per capita sales values for Cumming.

In Fiscal Year 2011, per capita sales in Cumming were above the expected range, ranking within the top quartile of the peer group.



Top 10 Peer Group Cities Ranked by Sales Per Capita

Among the 158 peer cities reporting data in the most recent fiscal year, Cumming ranked number 4 in per capita sales.

The peer group’s top performers, measured by their average sales per capita in Fiscal Year 2011, are listed in the table at right.

In general, cities with per capita sales that exceed the statewide average by a factor of three or more should be viewed as anomalies that merit further investigation. The conditions leading to their performance may not be replicable in other communities.

Peer Group Top 10	Per Capita Sales (FY 2011)	Population (FY 2011 estimate)
Fertile.....	\$61,795	371
Batavia.....	57,231	500
Floyd.....	21,934	334
Cumming.....	20,122	368
Emerson.....	20,058	436
Worthington.....	19,510	403
Grafton.....	19,311	249
Breda.....	17,575	483
Delhi.....	16,405	458
New Vienna.....	15,344	409
State of Iowa.....	10,757	

Pull Factor Analysis

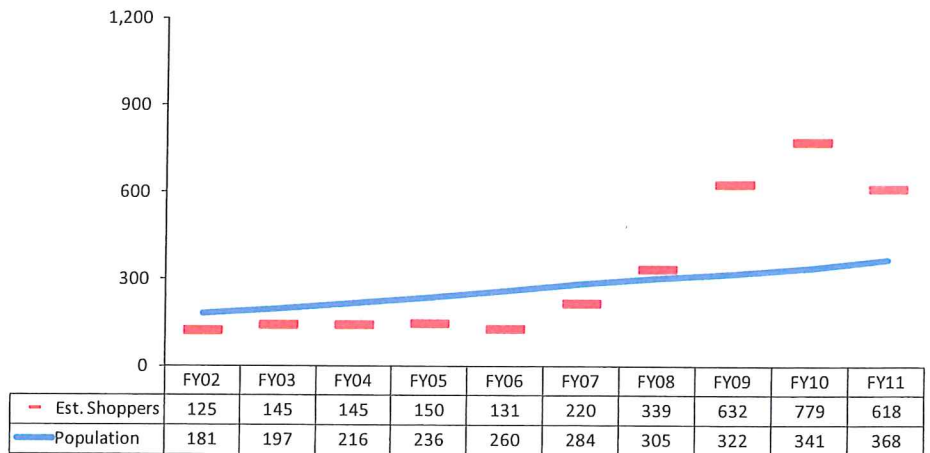
This section introduces three related measures for comparing the city’s actual sales performance with the total sales one might expect for a city of its population size and income characteristics: trade surplus or leakage, trade area capture, and the pull factor ratio. All three measures are based on a hypothetical “self-sufficiency” level of sales at which the city’s retail sector satisfies all of the retail needs of its own residents. This same hypothetical sales value might also be viewed as “break-even” level where any lost sales to local residents are exactly offset by sales to non-residents.

Trade Area Capture

The extent of a city’s “trade area” can be approximated by estimating the number of customers whose annual retail needs it satisfies. If that number exceeds the resident population, the city’s geographic trade area likely extends beyond its borders. If below, the city’s trade area likely overlaps or is subsumed by that of a nearby community.

Trade area capture is estimated by dividing the city’s actual total sales by the expected, per person annual retail purchases (anywhere) of its residents. The chart at right illustrates the city’s trade area capture in relation to its estimated population.

Estimated Trade Area Capture
(annualized number of shoppers)

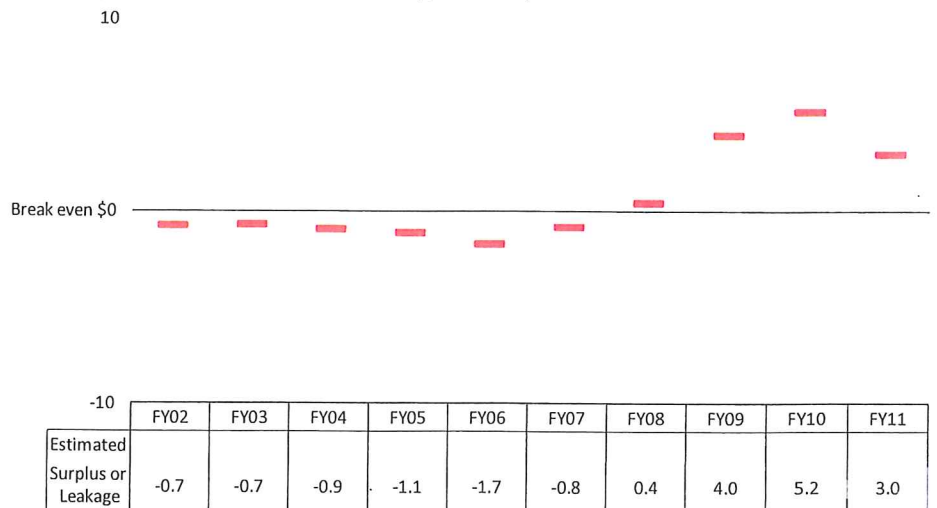


Trade Surplus or Leakage

Trade surplus or leakage measures the dollar difference between the city’s actual sales and the total sales it could generate if residents satisfied all their retail needs locally, i.e. its self-sufficiency level of sales.

Any sales in excess of this self-sufficiency level suggests a surplus of sales that were attracted from non-residents. Any deficit suggests a leakage of local residents’ retail spending to other communities. Sales right at the break-even point would result in a surplus or leakage value of zero.

Estimated Sales Surplus or Leakage
(\$ millions)



The Pull Factor Ratio

The city's pull factor ratio is calculated by dividing its trade area capture measure by its resident population.

A pull factor ratio equal to 1.0 suggests that the city's merchants are just satisfying the retail demands of local residents. This is equivalent to the "break even" sales level where the city is experiencing neither a surplus or leakage of sales.

A pull factor ratio greater than 1.0 suggests that the city's merchants are attracting shoppers from outside the city. For example, a city whose retail customer base is 25 percent larger than its population would have a pull factor of 1.25.

A pull factor ratio less than 1.0 indicates that the city's retail sector cannot satisfy all of the retail needs of its own residents.

Pull factor ratios may vary widely from one city to the next, even among cities in the same peer group. For any particular city, a comparison with the peer group's median pull factor value provides a reasonable performance benchmark.

The chart below shows recent trends in pull factor ratios for Cumming and its peer group. The city's pull factor values are indicated with red circles.

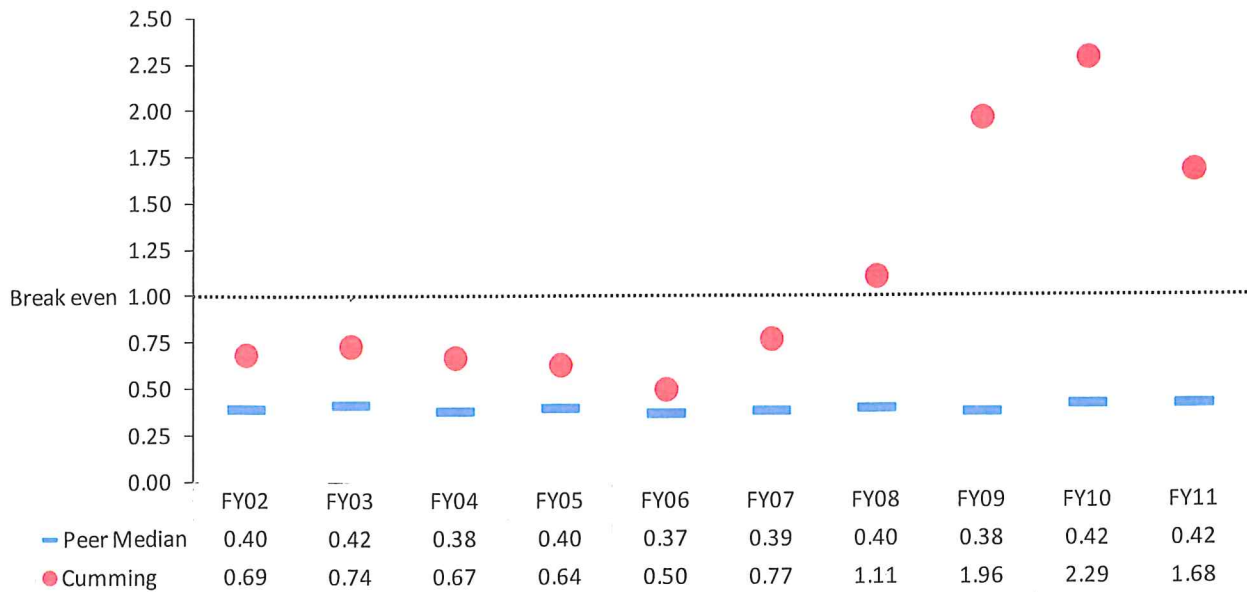
The blue dashes indicate the median pull factor for the peer group in each year. If the city's pull factor exceeds the group median, it ranks among the top half of its peer group. If its pull factor is below the median value, then it ranks among the bottom half of cities in its peer group.

Caution is urged in the interpretation of pull factors, especially for smaller communities.

For example, a high pull factor doesn't necessarily indicate retail self-sufficiency across all categories of retail sales. A city's pull factor could be inflated by the presence of one or more retail establishments that serve as a regional draw in a particular sales category, even if the city is experiencing substantial leakage of sales in other retail categories.

Similarly, a low pull factor does not necessarily suggest untapped sales potential in the local retail sector. Most small cities should expect to lose at least a fraction of their residents' spending to larger trade centers.

Pull Factor Comparison With Peer Group



Regional Competition

Communities within a region compete with each other for shares of overall regional economic activity. This section explores some of the competitive forces at work in the area surrounding Cumming. First, the distribution of trade among cities in Warren County is assessed. Next, important interactions with surrounding cities and counties are examined using data on worker commuting flows. Finally, retail trade patterns in the broader region are illustrated by comparing average per capita sales levels and pull factor ratios for nearby cities and counties.

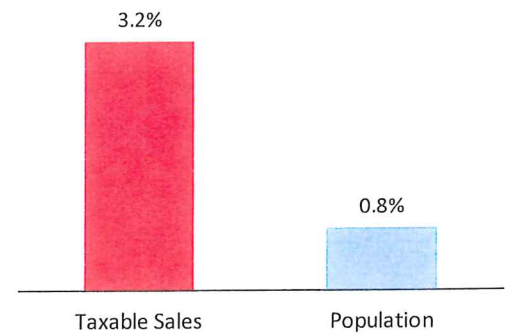
Trade Centers Within Warren County

The table below lists cities within Warren County that reported taxable sales during the most recent fiscal year. The detail shown may not sum to the county totals, in part because sales data are suppressed for cities with 10 or fewer permit-holders filing sales tax returns. Values for those smaller jurisdictions are included within the county totals but are not listed individually by city.

The city values shown below measure population and reported sales activity for each city as a whole, regardless of whether it crosses into a neighboring county. The county totals, however, exclude any portions of cities that fall within some other county's jurisdiction. Any cities whose taxable sales were reported under two or more county jurisdictions are indicated with an asterisk (*).

FY 2010 Reporting Jurisdictions	Population	Reporting Firms	Total Sales (\$ millions)
Carlisle*	3,919	112	16.2
Cumming	368	35	7.4
Hartford	775	15	1.3
Indianola	14,928	512	155.6
Lacona	362	25	1.5
Milo	774	37	3.4
New Virginia	492	45	3.8
Norwalk	9,132	171	38.9
Warren Total	46,844	1,007	233.0

Cumming % Shares of Warren County Totals



The relative importance of Cumming as a trade and population center within Warren County is illustrated above. The red bar on the left side of the chart shows the percentage share of Warren County taxable sales occurring within the city of Cumming. The city's sales share is contrasted with its share of Warren County's population, shown in the blue bar on the right.

Area Commuting Patterns

Worker commuting flows reveal important regional economic relationships that may influence the city's retail performance. In particular, the propensity of workers to out-commute to other cities may represent sources of potential sales leakage from the local retail sector. When residents commute elsewhere for work, the likelihood that they will shop locally, especially during traditional business hours, decreases.

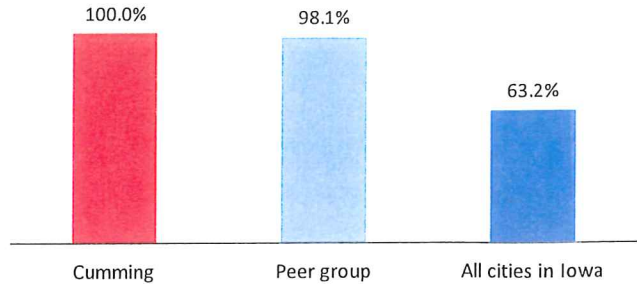
The top chart at right displays overall rates of worker out-commuting for Cumming, its peer group, and the state as a whole. The measured value is the percentage of working residents, excluding the self-employed, whose jobs are located in some other city besides their city of residence.

The middle chart at right identifies the three counties attracting the greatest number of Cumming workers in 2009. The values in the chart measure the percentage of working residents of Cumming who commute to the given county for work.

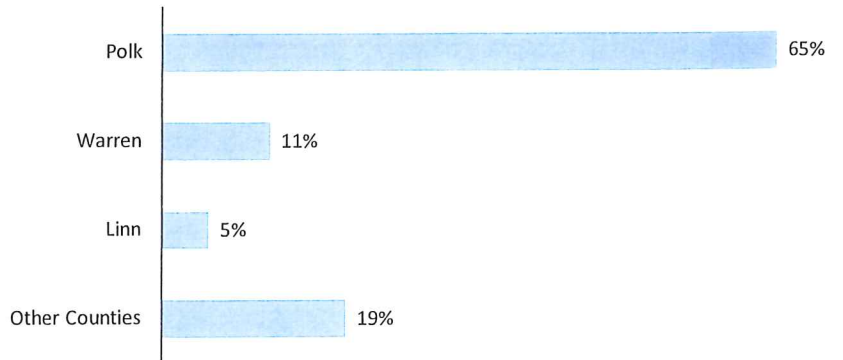
The bottom chart at right shows city-specific commuting flows, identifying the top five destination cities for Cumming residents. The values reflect the percentage of Cumming residents who commute to the given city for work.

Note: The commuting charts on this page are based on 2009 worker commuting flow data published by the U.S. Census Bureau. In cases of small place-to-place commuting flows, the Census Bureau masks the data in order to protect the confidentiality of individual workers and/or business firms. Therefore, the actual size and destinations of the city's commuting flows may differ slightly from the values shown here.

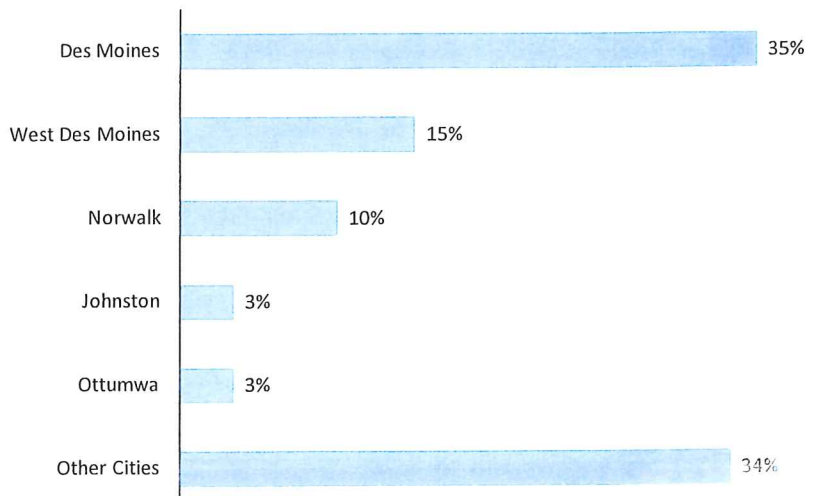
**Percentage of Employed Residents
Commuting to Another City for Work**



**Percentage of Cumming Workers by
the County in Which They Work**



**Percentage of Cumming Workers by
the City in Which They Work**



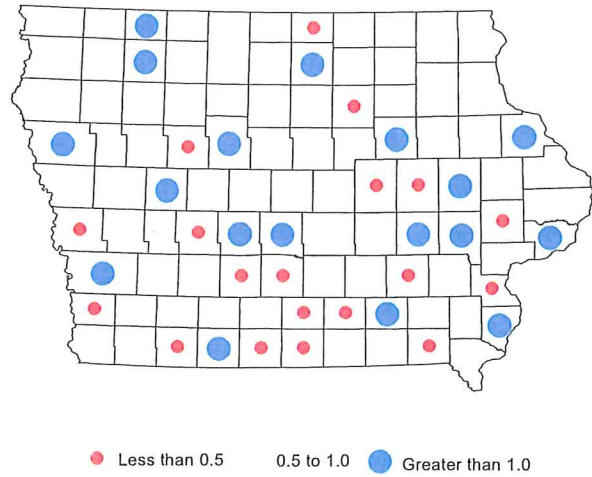
Regional Trade Patterns

Regional shopping patterns may be inferred from the relative trade levels in surrounding counties and cities. The graphics on this page illustrate which counties and cities in the region serve as regional magnets for retail trade activity.

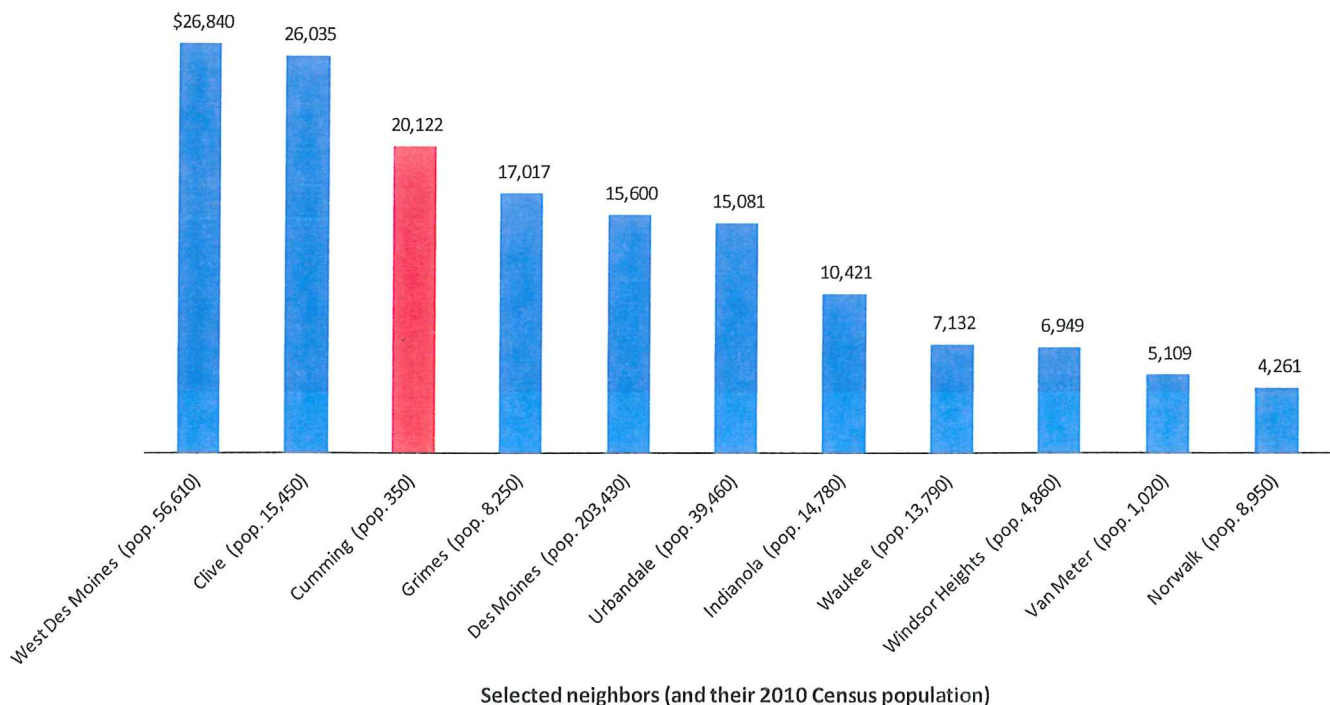
The map at right illustrates county retail pull factors for Fiscal Year 2011 (see Page 8 for a definition of pull factors). The counties with a pull factor exceeding 1.0, identified in the map with large blue dots, are likely exerting a strong retail influence on trade centers in neighboring counties.

The bar graph below shows Fiscal Year 2011 per capita sales values for Cumming and its ten nearest neighbors with 500 or more residents (as of the 2010 Census). The cities are listed left to right in descending order by their per capita sales.

County Pull Factors, Fiscal Year 2011



Neighboring Community Comparison of Per Capita Retail Sales (\$)



Historical Trends in Taxable Sales

Historical retail sales statistics for Cumming and the State of Iowa are presented in the table below. All dollar values, with the exception of nominal total sales, have been adjusted for inflation and are shown in Fiscal Year 2011-equivalent dollars.

****NOTE:** Values for Fiscal Year 2009 and later measure retail activity during a July 1-June 30 fiscal year period and are not directly comparable to Fiscal Years 2008 and earlier, which were compiled on an April 1-March 31 fiscal year basis.

Historical Statistics for Cumming:

Fiscal Year	Reporting Firms	Total Sales (\$ millions)		Average Real Sales (\$)		Statewide Averages (\$)	
		Nominal	Real	Per Firm	Per Capita	Per Firm	Per Capita
1976						360,683	10,238
1977						372,915	10,872
1978						367,464	11,115
1979						374,152	11,657
1980	10	0.1	0.2	24,725	1,616	368,849	11,683
1981						327,113	10,572
1982						311,784	10,086
1983	11	0.1	0.3	26,635	1,896	302,406	9,947
1984	11	0.2	0.3	28,947	2,000	295,894	9,855
1985						292,271	9,820
1986	11	0.3	0.6	50,092	3,601	286,289	9,797
1987	14	0.3	0.5	34,939	3,043	302,025	10,196
1988	15	0.3	0.5	32,198	3,096	302,921	10,233
1989	17	0.4	0.7	44,663	4,765	308,445	10,343
1990	16	0.6	1.0	63,371	6,238	311,496	10,415
1991	16	0.5	0.8	49,085	4,878	311,871	10,322
1992	20	0.6	1.0	48,393	5,936	310,579	10,354
1993	22	0.8	1.2	54,411	7,266	310,352	10,466
1994	23	0.8	1.2	51,521	7,406	317,340	10,706
1995	22	0.8	1.1	51,041	6,859	323,981	10,923
1996	21	0.8	1.1	53,718	6,840	324,403	11,149
1997	25	1.1	1.5	60,250	9,168	340,598	11,318
1998	27	1.2	1.6	60,282	9,984	341,441	11,468
1999	28	1.9	2.5	88,332	15,499	365,250	11,943
2000	29	1.7	2.2	76,751	13,503	372,829	12,017
2001	32	1.2	1.5	47,288	8,762	373,636	12,053
2002	30	1.4	1.7	56,351	9,184	373,895	11,877
2003	31	1.6	1.9	62,008	9,679	391,015	11,754
2004	32	1.6	1.9	60,215	8,781	398,333	11,654
2005	34	1.7	1.9	57,490	8,222	396,152	11,569
2006	34	1.5	1.7	50,853	6,552	406,822	11,661
2007	38	2.6	2.8	74,346	9,948	398,108	11,499
2008	37	4.2	4.4	120,407	14,409	399,125	11,611
2009**	37	7.8	8.1	216,876	25,089	386,845	11,437
2010	36	9.1	9.3	256,021	27,216	370,602	10,689
2011	35	7.4	7.4	214,633	20,122	384,414	10,757

Sales by Business Group in Warren County

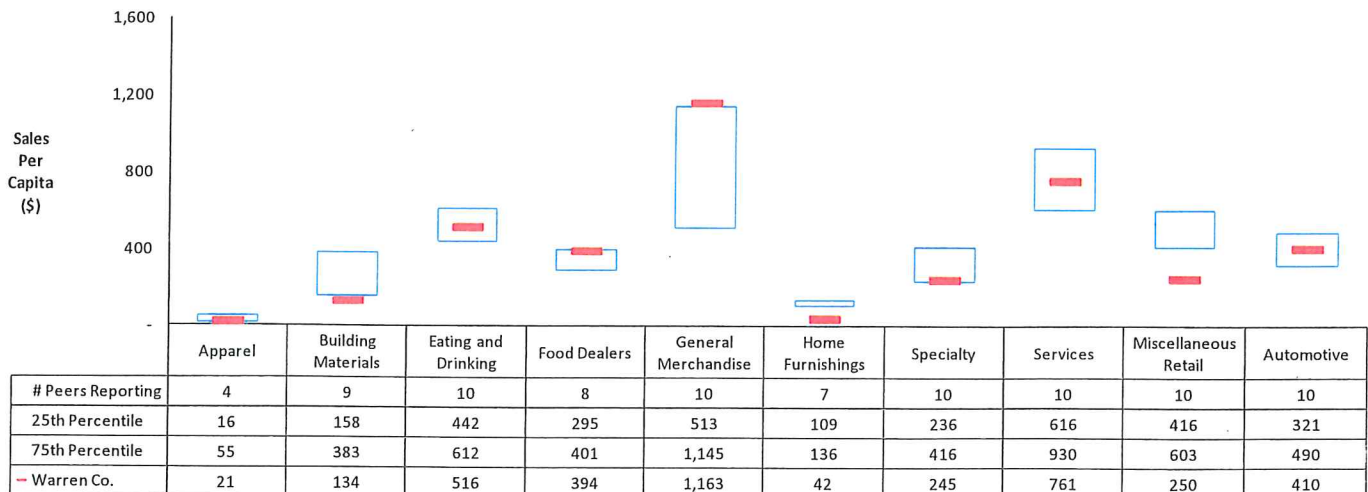
Areas of strength or weakness in the local retail sector may be revealed through a comparative analysis of sales by specific types of businesses. NOTE: Sales data by business group are not available for individual cities. The following analysis describes sales patterns for all of Warren County. The county's total number of reporting firms, reported sales, and average sales per firm in various retail business groups are shown in the table below. Statewide average sales per firm are provided for comparison. See Pages 14-15 for more information about the specific types of businesses and distribution of statewide sales within each business group.

Warren County Sales and Firms by Business Group, FY 2011:

Type of Firm	Reporting Firms	Total Sales (\$)	Average Sales Per Firm (\$)	
			Warren County	State of Iowa
Apparel Stores.....	10	965,281	99,003	574,807
Building Materials Stores.....	21	6,276,663	295,372	1,511,293
Eating and Drinking Establishments.....	82	24,186,071	294,952	455,063
Food Stores (excluding non-taxable food items).....	15	18,436,618	1,208,959	1,024,388
General Merchandise Stores.....	21	54,500,569	2,658,564	3,435,907
Home Furnishings Stores.....	20	1,954,994	96,543	627,919
Specialty Retail Stores.....	205	11,478,924	55,995	176,819
Service Establishments.....	378	35,643,829	94,234	151,473
Miscellaneous Retail Firms.....	141	11,712,107	83,360	212,809
Automotive and Related Stores.....	37	19,205,820	522,607	567,663
Other.....	78	48,669,939	625,980	725,829

The bar chart below compares actual per capita sales by business group in Warren County with expected values for a county of its size. Red dashes indicate the per capita sales values for Warren County. Blue bars illustrate an expected range of sales based on the 25th to 75th percentile values from a peer group of similar counties. Data are suppressed for counties that did not meet a minimum threshold for number of reporting firms.

**Per Capita Sales by Business Group:
Warren County Actual and Expected Values**



PART II: FUTURE PLANS

GOALS AND PRIORITIES

Goals may be defined as desired ends, points that one wishes to reach. Goals are needed to give common direction to public and private planning and development decisions. Goals help to guide local leaders as they set policy directions for the community. They also serve as reminders to all of the citizens that the values and ideas that were agreed upon are important.

Goals help to guide the course of action that the City wishes to pursue. Goal formulation is part of the planning process in that it helps with the identification of the present feeling and values in the community regarding future growth. The following set of goals was developed by the Cumming Planning and Zoning Commission based on the past history of planning in the City, the input of citizens and developers at public meetings, and their best thinking regarding the future of the City. The goals are numbered for ease of reference. They are all seen as important and are not listed in any sort of priority order.

Goal 1: Encourage the orderly planned growth of the City of Cumming while preserving the small town qualities and values of the community. The goal of the Planning and Zoning Commission is to maintain a continuous town planning process that will guide and encourage both commercial and residential growth within the City of Cumming.

Policy 1.1 The City should continue to encourage opportunities for citizen involvement in City government.

Policy 1.2 The City shall continue to improve and expand the communication to keep citizens informed about City activities and community issues.

Goal 2: As part of the growth and expansion of the City of Cumming, annexations of land into the city limits should be encouraged. As land is annexed into the City, it will generally be zoned agricultural (A-2). Such zoning classification will not be changed until such time as the City can provide services to the area.

Policy 2.1 The annexation of adjacent areas shall be strategically undertaken by the City in a fiscally responsible manner and analyzed on a case-by-case basis.

Policy 2.2 In order to sustain a balanced community, the City should encourage a wide choice of housing in a range styles, types, densities, prices, and amenities.

Policy 2.3 The City may allow mixed-use developments with increased densities.

Goal 3: Preserve and protect the quality of the air and water of the community. This will involve the preservation and maintenance of natural drainage ways and individual watersheds and the consideration of the impacts that proposed development plans will have on the air and water in the City.

Goal 4: Provide adequate health, police and fire protection for the community. Work toward the planning and implementation of an emergency warning system. Cooperate with Warren County in setting and enforcing speed limits within the City. As Cumming grows, evaluate the possibility of developing local police and/or fire protection departments within the City.

Policy 4.1 Local streets shall be designed to discourage through traffic and high speeds within residential neighborhoods.

Policy 4.2 New private streets shall be constructed to public street standards.

Goal 5: Maintain and promote effective, convenient, safe, attractive transportation systems within the City. As Cumming and its neighboring communities grow closer together, cooperate to insure continuity of transportation systems in the region. The City will work to expand bike and pedestrian trails and sidewalk systems. Cooperate and coordinate with the Metropolitan Planning Organization with regards to transportation issues.

Policy 5.1 The City shall require a Master Plan for major development proposals in developed areas which include areas contiguous to the proposed development. Master plans shall include street circulation plans within and adjacent to the development which show the functional hierarchy of streets, access points, and future roadway connections. Master Plans should show a respect for the land and represent the least amount of grading possible to achieve the desired development.

Policy 5.2 The City shall provide for an orderly and comprehensive sidewalk and multi-purpose trail system in existing and new developments that will safeguard the public health, safety, and general welfare.

Policy 5.3 The City shall work with nearby jurisdictions to connect to the metro-wide trail systems.

Policy 5.4 The City shall ensure that park land reservation, right-of-way dedication, or public access easements and improvements are provided to tie into the regional trail systems whenever and wherever feasible.

Goal 6: Promote existing and future businesses to provide adequate types of goods and services for the community. Work closely with the Warren County Economic Development Corporation to develop and implement a marketing plan to attract commercial enterprises to the Cumming area.

Policy 6.1 The City should develop a program to market the City's unique location and characteristics.

Policy 6.2 The City should encourage the revitalization and redevelopment of commercial and industrial areas.

Policy 6.3 The City shall continue to improve publicity and advertisement of City sponsored events.

Goal 7: Preserve and protect existing parks and recreational areas and seek to develop new facilities as the City grows. Encourage developer cooperation in meeting future needs for parks and recreational areas. Seek to provide a variety of recreational opportunities for the citizens of Cumming. Where appropriate, encourage buffering between parks and recreational facilities and housing developments.

Policy 7.1 The City should continue to enhance the community's residential character through the establishment of neighborhood parks.

Policy 7.2 The City should encourage a variety of recreational, entertainment, social, civic, cultural, and educational opportunities accessible to the public.

Goal 8: Expand the utility system to serve the community demands while guiding the growth of the community. Place a priority on the provision and expansion of water and wastewater services. Expand communication utilities. Closely coordinate efforts with neighboring communities in regard to the expansion of utilities.

Policy 8.1 The City shall annually prepare a Capital Improvements Plan.

Policy 8.2 Developers shall provide public and private improvements and amenities in accordance with the City's codes, standards, regulations, and policies.

Policy 8.3 Developments beyond the urban fringe shall be responsible for all costs associated with the extension of utilities and infrastructure in order to not subject the City and undeveloped intervening properties with the costs associated with the extension of the infrastructure improvements and services.

Policy 8.4 Individual on-site sewage disposal systems may be permitted when connection to the public system is not economically feasible. The installation of dry sewers to serve the future sewer needs of the development and agreement

waivers for future sewer assessments shall be required unless otherwise waived by the City Council.

Policy 8.5 All utilities within the public street right-of-way shall be installed in accordance with City design standards and specifications to protect the integrity of the other public improvements within the right-of-way.

Policy 8.6 Where any utility service line is presently or in the future placed anywhere in the corporate limits of the City, either as now existing or hereafter extended, or within two miles of the corporate limits of the City and not within a public street or street right-of-way, the utility shall provide the City a description of the intended route for such line and shall consult with the City regarding the consistency of the proposed placement with the Comprehensive Plan.

Policy 8.7 The City will require occupants of the City's right-of-way to work with the City to preserve corridors for future utilities and other needs of the community.

Policy 8.8 The City shall coordinate with Des Moines Water Works to ensure the supply distribution and storage of water meets all domestic, industrial, and fire-fighting requirements.

Goal 9: Support the opportunity for a variety of housing options for the residents of Cumming. This should include such alternatives as housing for seniors and apartment complexes as well as single family homes. Endeavor to provide continuity of housing opportunities with neighboring communities.

Policy 9.1 The City should emphasize owner occupied residential dwellings as a housing priority in the City while providing for multi-family residential dwellings as an option.

Policy 9.2 The City should encourage and promote affordable retirement and elderly housing and their related health care facilities.

Goal 10: Promote the development of industries suitable for the community while providing employment opportunities. Cooperate with the Warren County Economic Development Corporation, the Iowa Department of Economic Development, and the Small Business Administration in seeking appropriate business and commercial activity for the Cumming area.

Policy 10.1 The City should enter into partnerships with private and public organizations to effectuate the development and revitalization of the City.

Policy 10.2 The City shall encourage the retention and expansion of existing businesses.

Policy 10.3 The City should encourage economic development in accordance with the Comprehensive Plan.

Policy 10.4 The City should focus on building and maintaining a strong business climate and quality of life.

Goal 11: Preserve and protect the original Callison Additions of Cumming. The old Town of Cumming is characterized by a mixture of land uses, including residential, commercial, and industrial uses. The original Callison Additions contain several structures of local and historic interest. It should be preserved due to its history, its traditions, and its importance to the community.

Policy 11.1 The City shall encourage the preservation of significant historical, natural, and cultural sites and unique landmarks.

Policy 11.2 The City shall seek to maintain and improve the visual appeal of the community.

Policy 11.3 The City shall seek to maintain and encourage the overall improvement of the community. It shall also support its small town, rural atmosphere with its entrepreneurial spirit.

Policy 11.4 The City shall be aware of existing residential neighborhoods when making land use and zoning decisions that could affect the quality and character of a neighborhood.

Goal 12: Continue to support the Norwalk Community School District of which Cumming is a part. Consider the needs of the School District as we plan for the growth of Cumming. Cooperate with the School District in dealing with enrollment projections, discussions of the location of any new school facilities, proposed bus route changes, and other issues of mutual concern.

Goal 13: Develop and maintain a goal-oriented, long-term financial plan for the City that demonstrates fiscal responsibility to the community.

Policy 13.1 The City shall maintain adequate general fund reserves to ensure financial stability and to provide a source of revenue for emergencies.

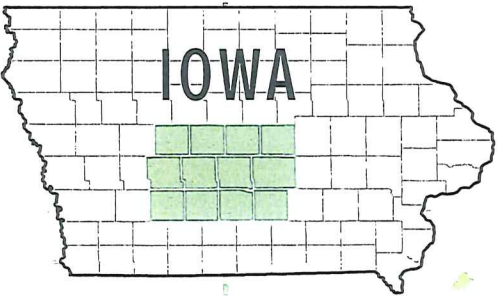
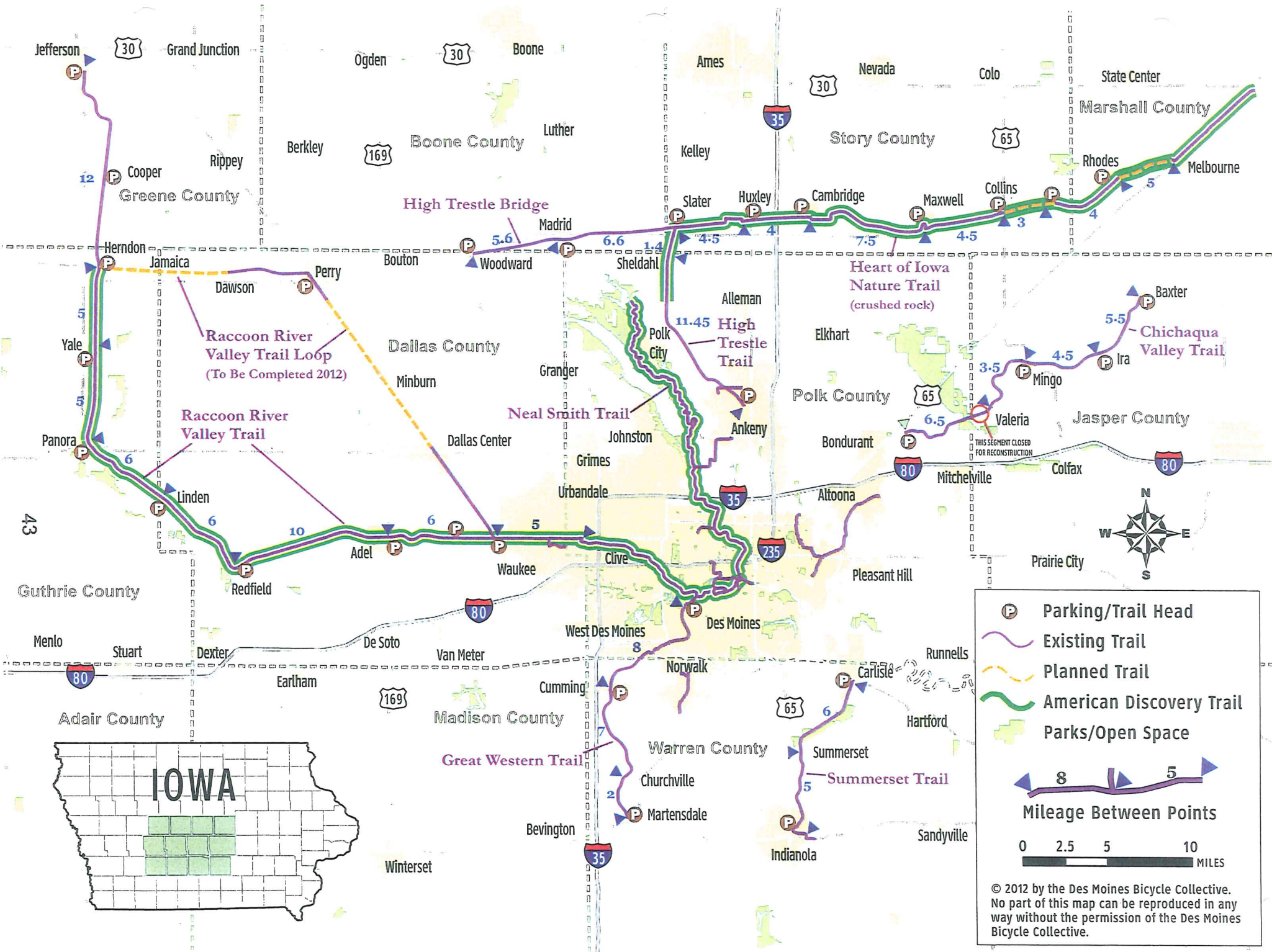
Policy 13.2 The City shall develop and annually update a multi-year capital improvements plan to facilitate a comprehensive goal-oriented approach to long-term planning.

Policy 13.3 The City should strive to have a strong commercial and industrial base in order to relieve the property tax burden on residential property owners.

RECREATION

The Cumming Community Park is located on the west side of N. 44th Street next to City Hall. Physical facilities within the park include a shelter house, cooking grills, picnic tables, and a variety of playground equipment for children. There is a seven member Park Board that oversees the operation and maintenance of the Park.

There is also a trail system that is utilized by bikers and pedestrians. The Great Western Trail runs through the community on a former railroad right-of-way. The trail connects the Des Moines Water Works Park and Martensdale. It is a part of a network of trails throughout the Des Moines Metropolitan area. The Great Western Trail is maintained by the Warren County Conservation Commission. A map indicating this and other regional trails can be seen on the following page.



Parking/Trail Head
 Existing Trail
 Planned Trail
 American Discovery Trail
 Parks/Open Space

8 5

Mileage Between Points

0 2.5 5 10
 ─────────── MILES

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RECREATION PLAN¹

As part of the overall development of the community, the provision of recreational facilities ranks high as a major action for which local government is responsible. The following basic goals outline anticipated action by the City of Cumming in meeting those needs:

- The provision of adequate park space
- The provision of adequate recreation, open spaces, and trails
- Active support for the public interest that exists for recreational activities

In the preparation of this report, both local and regional facilities, parks, and similar outdoor recreation areas have been examined to determine the availability of area recreational opportunities. Most local residents might be expected to travel up to thirty miles for recreational purposes. This area, centered in Cumming, and having a radius of about thirty miles, can be referred to as the zone of influence. All federal, state and county facilities in this area were inventoried and included in this study. Local parks were not a part of this particular aspect of the study because their service area is generally understood to be limited to the community in which they are located.

Generally, the public park and recreation facilities around Cumming are categorized by the Iowa Conservation Commission as Class II, Class III, and Class IV lands. The classifications and their descriptions are as follows:

Class II – General Outdoor Recreation Areas

These areas are readily accessible, equipped with a wide variety of man-made facilities, and vary from the simple to the elaborate.

Class III – Natural Environment Areas

Generally, these are larger areas that provide for traditional outdoor recreation activities. The public is encouraged to use these areas in their natural state. Only minimal man-made developments necessary for access and sanitation are usually present.

Class IV – Reserved Open Spaces and Undeveloped Land

This class includes sites that have not yet been developed, but were acquired for preservation and possible future improvement.

¹Portions of this section of the Comprehensive Plan were adapted from previous plans.

The size of Cumming makes it necessary to plan park and recreation facilities at a community wide level. Currently, the Cumming Community Park serves as the recreation facility for the town. Covering 47,700 sq ft or 1.1 acres, the existing park is well equipped. Here is an inventory of the existing equipment and its current condition:

<u>Equipment</u>	<u>Condition</u>
Swings (4)	Good
Multi-Purpose Play Structure	Good
Picnic Tables (4)	Good
Grills (2)	Good
Shelter House	Good
Benches (6)	Good
Bike Racks (2)	Good
Garbage Cans (2)	Good
Multi-Pondo	Good

At this time, Cumming has several organized recreational programs and more are planned as the community grows. Some of the existing programs include the annual Fall event, the annual Spring event and the annual Winter event, and various fund raising events throughout the year. Some possible future programs include arts and crafts classes for both children and the elderly, street dances, walking programs, and exercise classes.

Recreational needs have increased dramatically in the last several decades. Outdoor activities are recognized as a prime way to spend leisure time, keeping physically fit, and providing local activity for families. Higher standards of living have also contributed to increased leisure time for outdoor recreation.

Recreational Participation Rates

A number of factors help to determine the expected rate of recreational participation in a community. These factors are:

1. Age - Younger persons are more likely to participate in all types of recreational activities. Generally, recreational pursuits become fewer and more passive as the person grows older.
2. Income - As a person's wealth increases, there tends to be greater discretionary income available for recreational pursuits.
3. Education - Higher levels of education are associated with greater participation in most types of recreational activity.
4. Occupation - Greater occupational prestige results in more varied and active recreational participation. Leisure items, patterns and facilities are often used as status symbols.
5. Mobility - The current trend is towards in-state vacations and trips which conserve fuel and cost less. If this trend continues, increased demand will be placed upon regional and community recreation facilities.
6. Recreation opportunities - Increasing the number of facilities in an area may create an increase in participation; their presence may in fact help to create demand.

The need for the City of Cumming to serve all age groups may depend partly on the extent of in-migration by families. Currently, the age structure in Cumming is weighted approximately equally between younger residents, who are more likely to require outdoor facilities for active recreation, and older residents, who are more likely to require indoor facilities for more passive recreational opportunities. As population growth continues to occur in Cumming, the demand for all types of recreational opportunities is expected to increase. There will also be an increased need to address these concerns.

Cumming's future recreation needs will make it necessary for the City to acquire additional land for parks. While regional park facilities may accommodate many of the activities that local residents are likely to undertake, use of these facilities is generally geared toward weekend or planned vacation periods. Community parks need to be available to receive intensive use throughout the week during seasonable periods of the year.

The amount of land devoted to parks varies from city to city, depending on the perceived importance of recreation, as well as the availability of land and size of the population. Typically, a city needs about ten acres of parks and open space per thousand people. Given the size of the present community park (approximately one acre), and the preference of the citizens and the continued growth of the population, there is a clear need for more park land in Cumming.

In seeking to provide additional recreational facilities, strong citizen support is key. Civic groups are traditionally a major source of leadership, making it possible to initiate fund raising campaigns or gather a voluntary work force. The City should also provide assurances that it will pursue an active program to meet recreational demands and to seek available funding for recreational purposes. The following proposals are intended to give an indication of recreational needs in the community. Improvements should be phased to match local financial capabilities, either through property taxes, special assessments, private contributions, or other applicable avenues.

1. Land Acquisition

As has been indicated, there is currently a need for additional park land within the City. Such additional property should be sought through an estate grant or through purchase. If necessary, the eminent domain powers of the City might need to be utilized in order to secure land for a future park. Since the acquisition of real property can be a time consuming and costly process, efforts should be made to plan for these future expenditures. The necessary land does not need to be purchased outright but may be preserved for future use through easements or lease arrangements. Land may also be acquired through private donations or dedications by developers when constructing units in planned subdivisions. Within the future park, it will be desirable to have a rentable shelter house, softball fields, various park equipment, grills, and the like.

2. Community Center

Surveys have shown broad support for a Cumming community center. A community center would provide an opportunity for group activities to be carried out at any time of the year. It could quickly become a general place for individuals of all ages to enjoy. Operation of the facility might be through a private non-profit corporation or other form that would allow use by all residents yet not become cost prohibitive or otherwise burdensome to the City. A successful center would depend on strong community support, a variety of opportunities for different age groups, and the financial base necessary for proper maintenance.

3. Recreational Programs

Implementation of recreational programs such as walking, exercise, and such would do a great deal to promote healthy lifestyles for local residents. Furthermore, many of the citizens of Cumming have expressed interest in increased recreational opportunities. Such activities enhance the local quality of life and bring attention to the Cumming Park and Recreation Department and its programs and needs.

Future Recreation Plan Implementation Schedule

<u>Priority</u>	<u>Project</u>	<u>Est. Cost</u>
(1)	Land Acquisition	\$100,000
(2)	Recreational Plans	\$ varies
(3)	Trail Construction	\$ 25,000
(4)	Shelter House	\$ 50,000
(5)	Community Center	\$100,000

CITY FINANCES

The capacity of a community to provide necessary services and to carry out critical capital improvements is primarily a function of its general financial condition and its revenue generating capabilities. Careful financial planning allows a city to make the best and most efficient use of its limited resources. High priority and /or problem areas can be effectively identified and addressed.

The taxable assessed valuation of property in Cumming was \$25,087,894 on January 1, 2012 (most recent data available). The indebtedness of municipal corporations is limited by Article XI, Section 3 of the Iowa Constitution which states that, "No county, or other political or municipal corporation shall be allowed to become indebted in any manner, or for any purpose, to an amount, in the aggregate, exceeding five per centum on the value of the taxable property within such county or corporation-to be ascertained by the last state and county tax lists, previous to the incurring of such indebtedness."

Therefore, the present debt limit for Cumming is \$1,254,394.

The largest source of revenue for the City is from property taxes. The estimated property tax revenue for the City of Cumming in the 2013-2014 year is \$247,668. Other local sources of income include water and sewer system user charges, liquor and cigarette license sales, building permit fees, and rental income.

Alternative Resources

In addition to tax and license revenues, a city may rely upon local commitments. These include revenue bonds, general obligation bonds, and special assessments. Cities also commonly seek and receive assistance from higher levels of government. Technical assistance and financial support may be available for specific purposes from the county, state, or federal level. Non-governmental sources such as foundations also provide assistance with some types of projects.

Revenue Bonds

Revenue bonds are issued for the purpose of financing capital improvements that are capable of generating revenue. Said income must be used to retire the revenue bonds. Revenue bonds are utilized mainly for water, sewer, and drainage projects. User fees provide the method of payment for such projects, with the charges directed toward those property owners who benefit from the improvements.

General Obligation Bonds

General obligation bonds are utilized for improvements that benefit the entire city. The facilities or improvements provided are usually non-revenue producing items

such as a city hall, library, or a community center. These bonds are subject to the debt limit of the city. General obligation bonds are repaid by taxes assessed solely for the particular improvement. They may be retired by levying a debt service charge on property taxes or through revenues derived from a specific source.

Special Assessments

A third method for collecting additional funds through local commitments is the utilization of special assessments. This method can be applied to those residents that benefit directly from a specific improvement. Streets and sidewalks are examples of such localized improvements.

Governmental Assistance

While grants from higher levels of government are not as large a factor in municipal finance as they were in past decades, there are nonetheless programs that should still be explored in specific areas. Some funding remains available for certain types of recreational facilities and for some public security items, for example. Other types of assistance for such things as housing and social services are available only to communities with high rates of poverty and unemployment. In spite of these factors, assistance and cooperation from other governmental units should not be overlooked. Warren and Madison County may be important sources of technical assistance in areas including economic development, law enforcement, planning and many other areas. Officials at the County level may also be willing to partner on mutually beneficial projects such as infrastructure improvements.

Non-Governmental Sources of Assistance

Some communities have had success in seeking support for needed projects from foundations. Such organizations generally have priority areas to which they like to commit resources. For example, there are foundations that will provide funds and technical assistance for libraries. Still other communities have taken the initiative of forming their own local foundation. Even some smaller cities have had considerable success in attracting funding for recreational facilities, community centers and other improvements. Bankers, lawyers, clergy, and others can help to publicize the local foundation as a possible outlet for charitable giving and for bequests.

FUTURE LAND USE²

The future land use section of the Comprehensive Plan attempts to anticipate the growth of the community and to plan for that growth to occur in an orderly way. A key point to remember is that the plan provides general direction in preparing for expansion. It does not dictate precise requirements for how a given lot or parcel should be developed. Rather, it outlines the individual land use categories and briefly describes each one. These land use categories represent recommendations as to the types of land uses that should be pursued as the community grows. They are based on the background material and the goals as discussed earlier in this Comprehensive Plan. The City of Cumming has land area available for expansion and is working to expand the availability of the infrastructure needed for development. It is in a location that will allow it to fully participate in the growth of the Des Moines metropolitan area. Future land use planning is therefore an important component in pursuing opportunities for growth while reflecting the values of the community.

Land Use Demand

The City of Cumming experienced limited growth during most of the twentieth century. In recent years however, the pace of expansion has increased. Two new subdivisions have been developed in the City. This upturn in development activity is just one indication of the community's future growth potential. To fulfill Cumming's potential for growth and development which will provide the tax base desired by the City, plans are underway to provide wastewater treatment and conveyance facilities through connection to the a metropolitan system operated by the Waste Recovery Agency (WRA). The City's water system is also being enlarged to meet future anticipated demands and to enhance the local fire fighting capacity. These changes will provide the increased levels of service needed to support higher density residential, commercial and industrial development. Land use demand in Cumming will be directly tied to the provision of these urban services and the amount of Metropolitan Area growth Cumming can capture. The demand for housing, commercial, and industrial land use in Cumming is also tied to the growth potential of the Metropolitan Area. As the needed infrastructure comes on line, an increasing pace of development may be anticipated.

The Des Moines area Metropolitan Planning Organization (MPO) forecasts that the Des Moines Metropolitan Statistical Area (MSA) will grow by a population of 201,913 between the year 2000 and 2025. To accommodate this population growth, the Des Moines Metropolitan Area will need to add an estimated 80,000 dwelling units. Based on the proportion of single-family detached to multiple-family housing units built in the Des Moines MSA during the 90's, it is estimated 75 percent of housing constructed in the future will be single-family detached homes, and 25 percent multiple-family units. The location of Cumming on Interstate 35, and in close proximity to Highway 5 and the proposed Southwest

² Portions of this section of the Comprehensive Plan were adapted from "The Cumming Attractions", July, 2001.

Connector, creates a substantial opportunity for Cumming to capture a larger part of the more than 3,000 dwelling units added to the Metropolitan Area each year.

The Des Moines area MPO forecast shows an employment growth of 120,812 non-agricultural jobs from 2000 through the year 2025 for the metropolitan area. With over 90 percent of this job growth anticipated in the service producing sector, the Land Use Plan provides the opportunity to accommodate some of the Metropolitan Area's office, retail and warehouse development. The "2001 Greater Des Moines Real Estate Market Survey" prepared by Frandson, Knapp & Associates, L.C. of Des Moines, Iowa for CB Richard Ellis/Hubbel Commercial real estate company, showed that office space absorption in the Des Moines Metropolitan Area averaged 608,445 square feet during the three year period from 1998 to 2001. The survey also indicated that 1,945,532 square feet of warehouse space, and only 188,377 square feet of manufacturing space was added from 1999 to the year 2001. The absorption of warehouse space in the Metropolitan Area averaged 875,294 square feet per year for the three year period of 1998 to 2001. The City's proximity to the Des Moines International Airport and to railroad yards are also major advantages in attracting development.

Retail space absorption was not compiled as part of the Real Estate Market Survey. However, the ratio of twenty (20) employees per acre of land may be used to estimate land use demand for retail uses. In the year 2000, there were 50,700 jobs in retail trade, which is 11 percent of the total Metropolitan Area's population of 456,022 in 2000. If there is an increase in population of 201,913, a potential increase in retail trade employment to serve the population growth may reach 22,000. This increase in retail Land Use demand could absorb up to 1,100 acres of land in the Des Moines Area. Located on Interstate 35 and the proposed Southwest Connector, with excellent access to Highway 5, Cumming's retail trade potential is tied to a regional trade area and not confined to only growth of the local community.

Land Use Plan

The proposed Land Use Plan presents the projected patterns of Cumming's growth to full development of the Planning Area. The availability of urban services will dictate the ability of the City to develop and capture a share of the Metropolitan Area's growth. The ability to provide urban services will have a significant impact on the location of various uses and densities. The City is currently connected to the WRA and future expansion is expected in the future.

The Land Use Plan emphasizes the utilization of Interstate 35, Highway 5, Highway G14, Highway R45 and the proposed Southwest Connector to build the City's employment and tax base. These major transportation corridors permit access to Cumming which can accommodate employment and retail uses relying upon the regional market place. The areas fronting these transportation corridors have hundreds of acres of office, warehouse and retail uses planned. The Plan proposes multiple-family residential uses adjoining these office and commercial

uses and new major thoroughfares. Single-family residential uses are located where the topography and proximity to transportation facilities is less favorable for commercial and industrial uses, and more desirable for residential uses. As previously noted, areas which are not planned for public sanitary sewer have been designated for large lot single-family rural estates.

Parks and trails are planned to provide access to residential neighborhoods with the Great Western Trail as the major connecting trail. Park sites identified on the Land Use Plan with an "N" are Neighborhood Parks and parks identified with a "C" are Community Parks. Where feasible, trails should also connect residential areas to commercial and industrial centers so that residents may have the opportunity to walk or bike to shops and places of employment. Connection via the trail system to neighboring communities is also an important goal.

As with other elements of the local infrastructure, the transportation system will need to be expanded and improved to accommodate increased development. The Land Use Plan shows three major street classifications, Major Arterial, Minor Arterial and Major Collector to provide traffic movement through the City with connections to external roadways and highways. The reservation of right of way for the implementation of new roadway corridors or the widening of existing right of way is important in creating a roadway network which will provide the desired movement of people and goods within and through the City. The City will need to implement adequate standards of right of way widths, ultimate number of traffic lanes and access control for the City's street network, which will allow the City's transportation system to function properly as the community grows. The City will also need to coordinate with neighboring communities and with the County in planning the transportation system. The feasibility and availability of public transportation should be considered as well. Finally, public safety must be of paramount importance in all transportation planning.

To implement the Land Use Plan, zoning district regulations will need to be established to reflect the hierarchy of land use intensity and standards. This will help to create an environment which promotes compatibility between uses, encourages the most appropriate use of land, protects the value of property throughout the City, lessens congestion on the streets, and prevents overcrowding of land, and promotes a desired quality and healthy environment for living with adequate provision of transportation, potable water, wastewater treatment, parks and other municipal services. The Land Use Plan sets forth the following Land Use Classifications for use in establishing the City's land use designations and their boundaries:

Agriculture - The Agriculture land use category is intended to preserve land and rural character in areas deemed unlikely or infeasible for urban development prior to 2033. Preferred uses in these areas include open space, farming, farmsteads, agricultural businesses, forestry, quarries, and limited rural residential on well and septic.

Residential Land Use Designations

Low Density Residential – Low Density Residential Areas are intended for housing with one (1) unit per acre. Neighborhood areas classified as LDR will be single-family detached units.

Medium Density Residential – Medium Density Residential Areas are intended for housing at densities from two (2) to four (4) units per acre. Uses in this category include single-family detached, duplexes and townhomes.

High Density Multiple-Family Residential – A relatively high density residential environment. High density areas are intended to result in garden apartments or similar structures, usually two or three stories in height. As is the case with medium density residential, this designation should be oriented to arterial or collector streets, shopping and employment centers. This land use may typically be utilized as a transition between commercial retail, office, industrial and lower-density residential uses.

Mobile Home Park – Areas set aside specifically for mobile home parks. It is intended that this designation will result in well designed projects that will provide alternate affordable housing choices for the City's residents. As an alternative to a mobile home park, this area may be developed with multiple-family housing.

Commercial Land Use Designations

Neighborhood Commercial – Neighborhood commercial areas are intended to provide commercial and retail uses to serve the most immediate shopping needs of the nearby residents, and employment within a neighborhood with a trade-area radius of approximately one mile, depending on the density of the residential and employment population of the neighborhood. Because of their proximity to residential areas, such centers should be specifically designed and operated to be compatible with the adjacent residential development. Limitations on design and operation would include building height and intensity, trip generation, architectural and signage controls, increased landscaping and stricter control of noise and glare compared to larger commercial centers. A Neighborhood Commercial area should range in size from five (5) to fifteen (15) acres, dependent upon its distance from other commercial and the population or employment density of the trade area. Neighborhood Commercial areas should be located for access from either arterial or major collector streets, and should avoid having local residential streets serve as their principal access.

Community Commercial – Community Commercial areas are intended to provide a wide range of commercial and retail uses and services for residents of the community and outside the community, and have performance standards that encourage quality of building design, site design, and construction aesthetically compatible with the desired character

of the area. Community Commercial areas may be large, may tend to expand across streets, and may be created in incremental additions. A Community Commercial area should range in size from fifteen (15) to fifty (50) acres, dependent upon the market area's demand. If Community Commercial Centers provide retail trade opportunities to a regional market, larger sites should be planned. A Community Commercial center should serve a trade area with a radius of three to five miles, and be located on major streets to serve both the local and regional market demand. Community Commercial areas should be located at the intersection of either two arterial or major collector streets. Access should not be provided by local residential streets.

Highway Commercial – The Commercial classification is designed to provide for a wide range of highway service commercial uses, including highway and other retail sites not permitted in other commercial districts in the City. It is intended that this district is located along major streets and not close to residential areas. Highway Commercial areas are generally less than five (5) acres, and are located in association with and to complement adjoining community commercial areas, or located to provide highway commercial within an area of the City which will not negatively impact surrounding uses. Access should not be provided by local residential streets.

Central Business – The Central Business classification is intended to recognize the existing uses and character of the original Callison Additions Business District of Cumming, and to preserve its original concept. This area is characterized by a mixture of residential, commercial, and light industrial uses. The Central Business District is proposed to continue to permit mixed uses such as housing, office, and neighborhood commercial uses.

Mixed Use – Mixed Use areas are intended to provide a mix of smaller scale commercial, residential, public and related uses in a pedestrian-friendly environment. They may include a mix of retail and service commercial, office, institutional, higher density residential, public uses and/or park and recreation uses. Uses can be integrated either vertically or horizontally.

Office Land Use Designation

Commercial Office – Areas intended to serve both neighborhoods and the community with the development of professional, semi-professional, and public service buildings and office buildings. It is intended that this district is located in association with neighborhood or community commercial areas, and to provide the opportunity for construction of small office complexes or smaller buildings for individual users. Commercial office areas should be located for access from either arterial or major collector streets, and should avoid having local residential streets serve as their principal access.

Professional Commerce – The Professional Commerce classification is intended to be an area for accommodating the management, research, design, marketing and production needs of those professional commerce enterprises which desire to be located in an office park environment with performance standards which recognize that the community should be attractive as well as financially prosperous, spacious, and efficient. Within this area it shall be emphasized that the manner in which a use is accomplished is as important as the use; detracting, detrimental, or other generally unacceptable characteristics, including ugliness of physical properties, shall be discouraged, and contemporary, modern, and futuristic design techniques which yield visual attractiveness should be encouraged. The Professional Commerce uses are characterized by large lots to provide an area for the location of metropolitan, regional, state-wide, multi-state, or national-scale companies versus the smaller-scale office complexes which can be accommodated in the Commercial Office designation. The Professional Commerce uses should be located on or near major transportation facilities to accommodate the transportation needs of these large employment centers. Access should not be provided by local residential streets.

Industrial Land Use Designations

Industrial Commerce – The Industrial Commerce designation is intended to provide for the location of limited industrial uses while maintaining strict performance standards and encouraging quality construction and site development for the protection of nearby non-industrial districts. The district shall be characterized by large lots with landscaped grounds and buildings constructed with materials of structural strength and permanence such as architectural steel, stone, concrete, and brick, versus wood and sheet metal. Uses permitted in the area shall be of limited manufacturing, assembling, packaging, warehousing, or other industrial uses which are required to meet performance, design, and use controls regarding appearance, land coverage, parking and loading facilities, noise, dust, air pollution, internal circulation, and other environmental and functional issues. Industrial Commerce areas should be encouraged to be planned as a unit with compatibility of design, building materials, and landscaping acting as a unifying theme. Access to Industrial Commerce areas should be from arterial and/or collector roadways near major highways permitting regional distribution of goods and access by a regionally based labor force. Access should not be provided by local residential streets.

Light Industrial – The Light Industrial classification is intended to provide areas of the City that are suitable for activities and uses of a light industrial nature. Light industrial uses include warehouse and distribution facilities and compatible retail trade. In particular, Light Industrial areas are intended to provide areas where outside storage and fabrication yards may be allowed if properly screened and limited in area. Appropriate buffering shall be established between Light Industrial areas and other uses, in particular,

residential uses. Access to Light Industrial areas should not be through local residential streets. Light Industrial areas should gain access from arterial and/or collector streets, and located near major highways permitting regional distribution of goods and access by regionally based labor force.

Conservation and Park Land Use Designations

Conservation – Conservation areas are intended for preservation of natural drainage and flood prone areas. Conservation land can be public or privately owned.

Parks – Park areas are intended for active and passive recreation uses or preservation of natural areas. Park areas can be public or privately owned.

Planned Unit Development Designation

Planned Unit Development (PUD) – PUD areas are intended to provide for the development or redevelopment of land under the control and in accordance with a master plan and development guidelines and standards in which the land uses, open spaces, transportation elements, building densities, arrangements, and types are set out in a unified plan, to permit transfer of development rights within a PUD and provide greater flexibility of land use, bulk regulations, and building locations than the conventional zoning district may permit. The PUD classification is intended to: maximize benefits from the use of open spaces; maximize esthetics; encourage certain architectural standards for buildings and permit mixed uses and diversity of bulk regulations without endangering the health, safety, welfare, and land value of surrounding properties. A PUD may consist of a mix of land uses of residential, commercial, and limited industrial building types, provided such Planned Unit Development is compatible with the underlying permitted uses and densities set forth in the Land Use Plan.

FUTURE LAND USE MAP

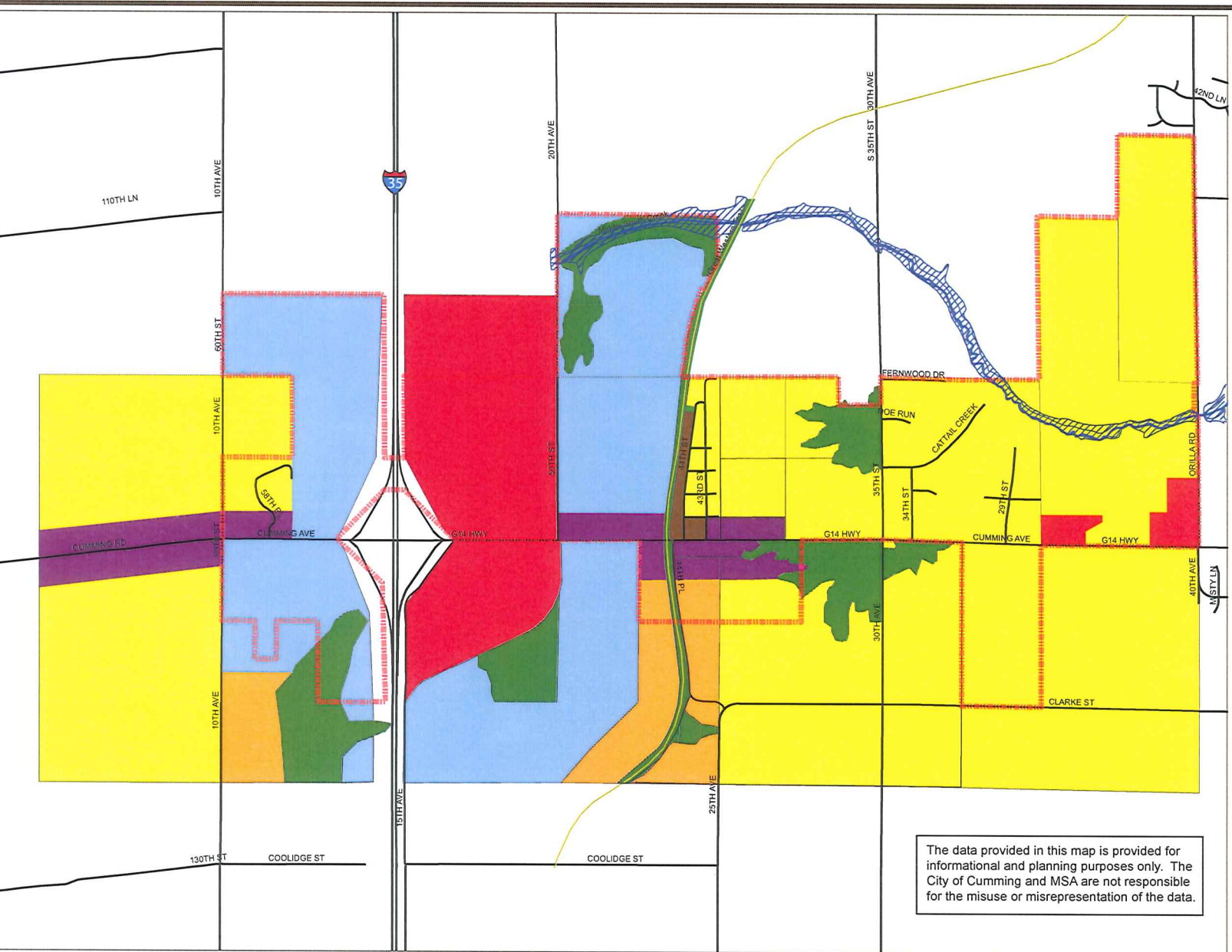
- Future Land Use**
- Conservation
 - Low Density Residential
 - Medium Density Residential
 - Mixed Use
 - Central Business
 - Professional Commerce
 - Highway Commercial
 - Park
- 100 Year Floodplain
- Cumming City Limits

Map Adopted: April 27, 2015

CITY OF CUMMING
WARREN COUNTY, IOWA




The data provided in this map is provided for informational and planning purposes only. The City of Cumming and MSA are not responsible for the misuse or misrepresentation of the data.



HISTORIC PRESERVATION

There are a number of buildings and sites in the Cumming area that are of historic interest and that reflect the rich history of the community. On the east side of the original Callison Additions on Cumming Avenue (County G 14 Hwy) there is a building that once served as the town schoolhouse. Also on Cumming Avenue is Sweeney's, a replica gas station that originally housed a small grocery store and gas station. West of town, again along Cumming Avenue, there is a building that originally was a Friends Meeting Hall. The former Catholic Church, the Harvest Community Church, and several other buildings in the original Callison Additions are potentially of historic interest. In addition, there is an old coal mine site north of town.

Currently, none of these facilities are listed on the National Register of Historic Places. Should there be interest in applying for such an historic designation, contact should be made with the State Historical Society through the Iowa Department of Cultural Affairs. Their office may be reached at 515-281-4137. Owners of historic buildings who elect to preserve and restore these structures may receive tax benefits that partially offset their costs. Also, there are many Century Farms within and around the City. Information on eligibility requirements and the application process for Century Farms may be obtained by calling the State Department of Agriculture and Land Stewardship at 515-281-3645.

PLANNING AREAS

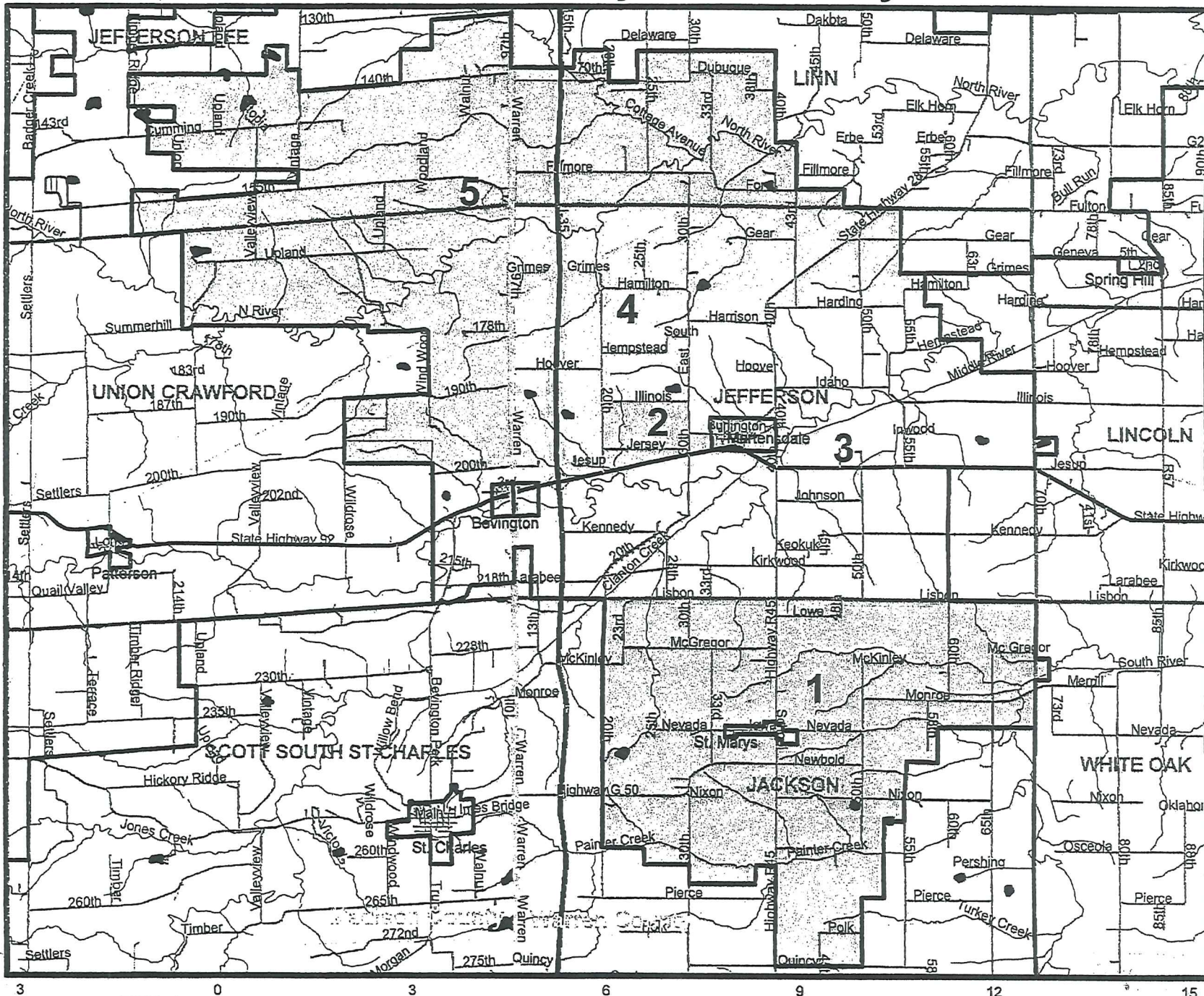
WARREN COUNTY

The City of Cumming has annexed land extending west beyond Interstate Highway 35 and up to the Madison County line. The land uses planned for this area include offices, business parks, light industries, warehouses, and retail establishments. This will provide future employment and shopping opportunities to residents of Cumming and the metropolitan area. Because this is served by Interstate 35 and will be served by the proposed Southwest Connector, the premier access will make the area attractive for development. Sewer service is planned to reach this area in the future. The property within this area will require a Master Plan to coordinate the transportation system, public utilities, storm water management, buffering and preservation of existing vegetation and topography. Specific attention should be given to addressing future connection of major street links.

The Norwalk School District had a 2011-2012 enrollment of 2,631 students. No immediate change is expected in enrollment figures due to annexation. However, as sanitary sewer is extended, development in the area served by Norwalk will become more attractive. The Comprehensive Plan Land Use Map does show a considerable amount of residential land uses in this area that will eventually result in additional homes with students that will attend Norwalk schools. The district has two elementary schools, one serving Kindergarten through 2nd grade, and one serving the 3rd through 5th grades. There is also a middle school serving 6th and 7th grades and East View school which serves 8th and 9th grades. The high school serves 10th through 12th grades.

The Martensdale-St. Mary's Community School District is not currently serving the City. The 2011-2012 enrollment for Kindergarten through 12th grade was 530 students. No immediate change is expected in enrollment figures due to annexation. The Comprehensive Plan Land Use Map does show a considerable amount of residential land uses in this area which will eventually result in additional homes with students that will attend Martensdale schools. The District has one elementary school serving Kindergarten through 6th grade and one junior-senior high school serving 7th through 12th grades.

Martensdale-St. Marys Community School District

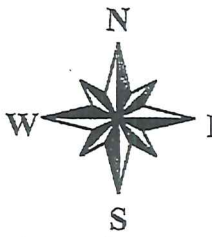


LEGEND

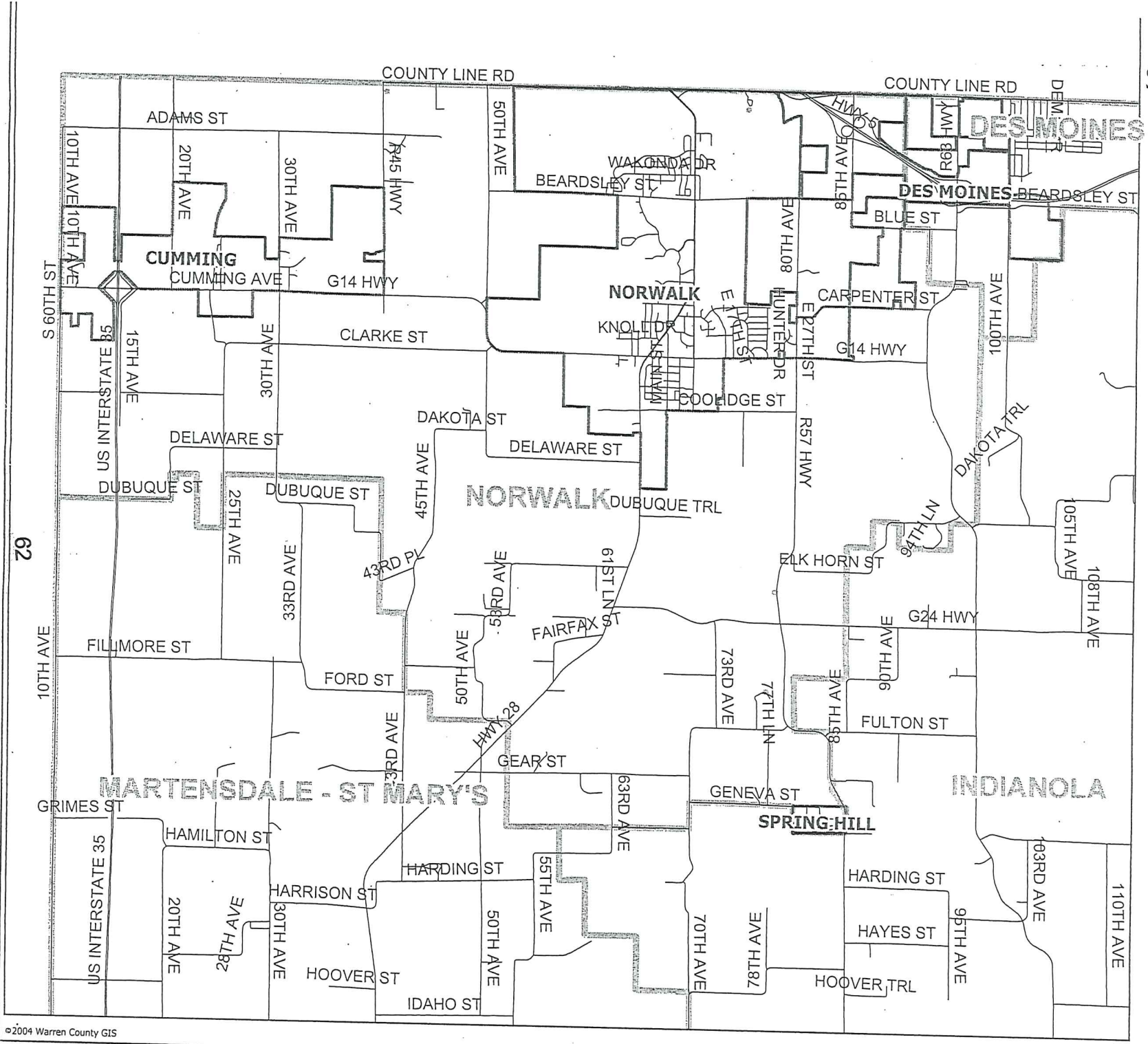
- School District
- Precinct
- City
- Precinct
- Interstate
- Major Road
- Primary Road
- Local Road
- Railroad
- Stream
- Water

Director District




- 1
- 2
- 3
- 4
- 5

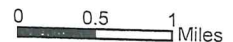


NORWALK SCHOOL DISTRICT



LEGEND

-  Roads
-  Corporate Limits
-  School Districts



APPENDIX

MADISON COUNTY

The future annexation area is located south of the Dallas County line and west of Interstate 35, not presently within the corporate limits. The environmental features in the area include rolling hills, creeks and streams that should be preserved and incorporated into development where possible. Prior to the development of any portion of this area a Master Development Plan shall be required. The plan shall deal with proposed land uses, vehicle circulation and parking, non-vehicular and pedestrian modes of transportation, drainage and storm water management, utilities, etc. Innovative approaches to land development should be encouraged. Consideration should be given to mixed-use development.

At this time the area can support only very low densities due to the topography, and its rather remote location from sewer lines. Whether sewer lines can be extended to this area is an uncertainty. The Southwest Connector extending west from Interstate 35 could impact future development of this area as the increased access could make future single family residential development more attractive to potential buyers and developers.

The Winterset School District is not yet serving the city, but will do so if the City's boundaries expand into Madison County. The 2011-2012 enrollment for Kindergarten through 12th grade was 1719 students. Future planning indicates a considerable amount of residential land uses in this area that will eventually result in additional homes with students that will most likely attend Winterset Schools. The District has one elementary school serving Kindergarten through 4th grade, one middle school serving 5th and 6th grades, one junior high school serving 7th and 8th grades, and one high school serving 9th through 12th grades.

The Van Meter Community School District is not currently serving the City, but will if the City's boundaries expand into Madison County. The 2011-2012 enrollment for Kindergarten through 12th grade was 630 students. Future planning indicates a considerable amount of residential land uses in this area which will eventually result in additional homes with students that will most likely attend Van Meter schools. This District has one elementary school serving Kindergarten through 6th grade and a junior-senior high school serving Kindergarten through 6th grade and a junior-senior high school serving 7th through 12th grades.

CITY OF CUMMING
CURRENT CONDITIONS AND WATER DEMAND

Estimated Current Population

1990 Census: 132
 2000 Census: 162 (Growth has been an average of 3 per year since 1990.)
 2010 Census: 351 (Growth has been an average of 20 per year since 2010.)
 2012 Estimate: 390

Existing Municipal Water System

Original system constructed in 1977-1978 (Approximately 35 years old)
 Primarily 6" PVC distribution mains with 8" transmission main to Norwalk
 Standpipe: 82,000 gallons (Constructed with the original system)
 Recent development is connected to the transmission main.
 Water source: Des Moines Water Works via City of Norwalk
 System pressure and capacity:
 Controlled by Transmission Main and Norwalk Elevated storage

Existing System Pressure

	Norwalk Elevated Storage	City of Cumming
HWL	1086	
Base/ground elevation	962 ft.	980 ft.
Water height	124 ft.	Maximum - 106 ft. Actual - 96.8 ft.
Static pressure	54 psi	Maximum - 46 psi Actual - 42 psi
Standpipe overflow		1076.8

Existing Water Demand and Storage Required

Average Day Demand (2005): $350 \times 100 \text{ gpcpd} = 35,000 \text{ gpd}$ or 25 gpm
 Peak Day Demand (2005): $350 \times 200 \text{ gpcpd} = 70,000 \text{ gpd}$ or 50 gpm
 Effective Storage Required (2005): 104,000 gallons (IDNR Formula) *
 80,000 gallons (Min. Add. Fire Flow)

Capacity of Transmission Main

Actual Maximum Static Pressure
 in area of original distribution system 42 psi
 Minimum Allowable Working Pressure (IDNR) 35 psi
 Minimum Allowable Residual Fire Flow Pressure (IDNR) 20 psi
 Allowable Pressure Drop: 7 psi (Working Pressure) or 22 psi (Fire Flow Residual)
 Flow rate in Transmission Main (considering friction losses) 220 gpm (Working)
 400 gpm (Fire Flow)

Capacity of Transmission Main For Future Growth

220 gpm (Working) – 50 gpm (current peak) = 245,000 gpd or 170 gpm (available)
 245,000 gpd / 200 gpcpd (peak) = 1,225 people or 408 units
 408 units / 75 units per year = 5.4 years

With additional storage to offset peaks

245,000 gpd / 100 gpcpd (peak) = 2,450 people or 816 units
 816 units / 75 units per year = 10.8 years

CITY OF CUMMING
GROWTH PROJECTION AND FUTURE WATER DEMAND

City	1990 Census Population	2000 Census Population	Average Change per Year
Ankeny	27,117	45,582	1,847
Grimes	5,098	8,246	315
Johnston	8,649	17,278	863
Norwalk	6,884	8,945	206
Waukee	5,126	13,790	866
West Des Moines	46,403	56,609	1,021

Estimated Projected Growth for Cumming for year 2025

Estimated current population: 380-400 (Use 390)
 Estimated new homes per year: 50 to 100 (use 75 homes per year)
 Estimated annual population growth:
 75 homes per year X 3 people per household = 225 people per year
 Estimated population growth by design year of 2025:
 225 X 20 = 4,500 + 350 = total 4,850 people

Estimated Future Water Demand for Cumming for year 2025

Average day demand: 4,850 X 100 gpcpd = 485,000 gpd or 337 gpm

Peak day demand: 4,850 X 200 gpcpd = 970,000 or 674 gpm

Estimated Future Water Storage Required for Cumming for year 2025

*Larger of average day demand or $Q_f T_f + 0.8 (Q_i) T_f$
 Fire flow = 1000gpm; Duration = 2 hours; Instantaneous peak = 1,820 gpm
 1000 gpm X 120 minutes + 0.8 X 1,820 gpm X 120 minutes = 294,000 gallons

Therefore:

Effective Storage Required = Average Day Demand = 485,000 gallons

ISO Fire Flow Requirements

1500 SF house (wood frame construction): Fire Flow Min. = 1050 gpm
 2000 SF house (wood frame construction): Fire Flow Min. = 1200 gpm
 Buildings other than one and two family dwellings = 1500 to 8000 gpm