

**NOTICE OF REGULAR COUNCIL MEETING
CUMMING CITY COUNCIL
November 10, 2025 – 6:00 PM
Cumming City Hall, 649 N. 44th St., Cumming, IA***

ROLL CALL

APPROVAL OF AGENDA as presented and/or amended

PUBLIC COMMENT 5 minutes for items not on the current agenda. No action will be taken.

CONSENT ITEMS

- A. Minutes from October 27, 2025, Regular Council Meeting
- B. Payment of Bills
- C. Sheriff's Report October 2025
- D. 2025 Building Permit Table

BUSINESS ITEMS

- A. Resolution 2025-43 Approving Water System Development Fees-New Construction
- B. Resolution 2025-44 Approving Annual Urban Renewal Report
- C. Resolution 2025-45 Approving Annual Tax Increment Financing (TIF) Certifications
- D. Resolution 2025-46 Extending the Maturity Date of the City's Sewer Revenue Loan and Disbursement Agreement Anticipation Project Note

REPORTS:

- A. Mayor
- B. Council
- C. Attorney
- D. Engineer
- E. City Clerk
- F. City Administrator

ADJOURNMENT

UPCOMING ITEMS

Old Town Project Bid Schedule: 2026
Continued Work on Capital Improvement Plan
Studies-Reviews: Stormwater, Sanitary Sewer, Cumming Avenue & N. 35th
Iowa Living Roadways Community Visioning
Information Technology Update

*The City of Cumming welcomes public participation. If unable to attend this meeting in person, online and phone participation are available below. For questions, please contact City Hall at 649 N 44th Street, 515-981-9214 or email at nonstot@cumming.iowa.gov

Join Zoom Meeting

<https://us02web.zoom.us/j/2382663968> Meeting ID: 238 266 3968

**OFFICIAL PUBLICATION
CITY OF CUMMING
Regular Council Meeting 10/27/2025
To Be Approved at 11/10/2025 Meeting**

The regular City Council Meeting of the City of Cumming was held at Cumming City Hall 649 N. 44th St. on October 27, 2025, at 6:00PM. The meeting was called to order at 6:00 P.M. by Mayor Brent Highfill via Zoom. Present at Roll Call: Charlie Ochanpaugh, Mayor Pro Tem; Kathie Hungerford, Martin Squier, and Larry “Dino” Goode, Jr. Thomas Cackler absent. Motion by Hungerford, second by Squier to approve the agenda. Approved 4-0. Cackler absent.

Consent Items:

Motion by Goode, Jr., seconded by Ochanpaugh to approve Consent Items: Minutes from October 13, 2025, Payment of Bills, September 2025 Profit & Loss, September 2025 Balance Sheet, September 2025 Treasurer’s Report, and Computer Technology Upgrade Work with Combined Systems Technology. Approved 4-0. Cackler absent.

Payment of Bills:

Date	Name	Memo	Amount
10/14/2025	N/Warren Town & County News	Minutes 09.08.25	-93.01
10/24/2025	Skinner Law Office PC	Invoice 41980	-1,015.00
10/24/2025	Norwalk Seasonal Services	Invoice 335388	-1,660.00
10/24/2025	Iowa League of Cities	Invoice 105318	-618.00
		Total	-3,386.01

Business Items:

- A. Motion by Squier, seconded by Hungerford to approve Resolution 2025-41 Approving Road Use/Street Finance Report. Approved 4-0. Cackler absent.
- B. Motion by Ochanpaugh, seconded by Squier to approve Resolution 2025-42 Approving Annual Financial Report. Approved 4-0. Cackler absent.

Reports:

- A. Mayor Highfill reports on the upcoming fee increase for Des Moines Water Works. He also reported on Vision Iowa and consideration regarding the road map. Mayor and Councilmembers Squier and Hungerford will be meeting to discuss the street names in the new development south of Old Town.
- B. Councilmember Goode, Jr. reports that the 28E Agreement with the Water Reclamation Authority will be at the next council meeting. Councilmember Ochanpaugh had a question regarding turning in old computer hardware.
- C. No Report.
- D. Schlader reports that the stormwater report is completed and getting ready to be signed off. The Cumming Avenue plans are getting closer to be able to share. Schlader and Conner are meeting with West Des Moines regarding the sanitary sewer, N 35th and new development.
- E. Conner reports that Rooster’s is a tight work area and they are actively working with the Sweeney family to move cars. There is a new ice cream shop which will be in the new Middlebrook Mainstreet district. The park and recreation board currently has four active members and we are looking to recruit three more members. The Santa Party will take place in December 2025.

Adjourn:

Motion by Cackler, seconded by Hungerford to adjourn the meeting at 7:01 PM. Approved 4-0. Cackler absent.

NEXT CITY COUNCIL MEETING: November 10, 2025, at 6:00PM at City Hall

Brent Highfill, Mayor

Attest: Nichole Onstot, City Clerk

City of Cumming
Claims To Be Approved
All Transactions

Type	Date	Num	Name	Memo	Amount
Check	11/06/2025		US Bank	Invoice 565550639	-202.01
Check	11/06/2025		Waste Connections	Invoice 3822534	-4,279.74
Check	11/06/2025		Combined Systems Technology	Sept & Oct 2025	-215.20
Check	11/06/2025		Mike Pedersen MCP, LLC	Invoice 7 of 7	-4,786.00
Check	11/06/2025		Midamerican Energy	October 2025	-821.56
Check	11/06/2025		Veenstra & Kimm Inc.	Invoice 41235-90	-8,735.38
Check	11/06/2025		N/Warren Town & County News	Minutes 09.22.25	-68.12
Check	11/06/2025		Iowa One Call	Invoice 276214	-135.00
Check	11/06/2025		Veenstra & Kimm Inc.	Invoice 41235-87	-6,708.13
Check	11/06/2025		Elan Financial Services	October 2025	-362.89
Check	11/06/2025		Warren County Treasurer	Property Tax	-24.00
Check	11/06/2025		City of Des Moines	November 2025	-4,683.00
Check	11/06/2025		Waste Solutions of Iowa	Invoice 36017	-121.00
Check	11/06/2025		Norwalk Seasonal Services	Invoice 35391	-3,000.00
Check	11/06/2025		Kelly Cortum Inc	Invoice 37771	-1,000.00
Total					<u><u>-35,142.03</u></u>

From: **Norwalk Seasonal Services**

PO Box 426
Norwalk, IA 50211
515-402-2364



Email: admin@norwalkseasonalia.com
Website: www.norwalkseasonalia.com

Invoice #	Invoice Date	Payment Due
35391	10/31/2025	10/31/2025

To: Becker Park
North Brier Lane
Cumming, IA 50061

Last Payment Received	0
Previous Balance	0.00
Invoice #35391 Total	3210.00
Sales Tax	210.00
Account Balance	\$3,210.00

Invoice For: North Brier Lane, Cumming IA 50061

PO #

Account #

Date	Description	Qty	Price	Total
***** NEW ACCOUNT ACTIVITY *****				
10/15/2025	Round 5 - Herbicide Only Treatment	100000.00	0.01	1000.00
10/23/2025	Overseeding done in the Fall.	100000.00	0.02	2000.00

To View Your Invoice Online

Go to <https://norwalkseasonalservices.manageandpaymyaccount.com/invoice/main?code=7B1F8-7316D-64419>

Client Name	Becker Park
For	North Brier Lane, Cumming IA 50061
Invoice #	35391
Invoice Date	10/31/2025
Amount Due	\$3,210.00

Amount Enclosed

If paying with a credit card or debit, please be advised a credit card processing fee of 4% will be assessed. ACH payments will not be charged any fees. Invoice payment is due within 15 days. Please be advised that we will charge 5% interest per

PAYMENT STUB

Norwalk Seasonal Services
PO Box 426
Norwalk, IA 50211

Name on Card _____

Card # _____

Exp. Date _____

Security Code _____

INVOICE

KELLY CORTUM INC.
PO Box 249
Norwalk, IA 502110249

accounting@kci-ia.com
+1 (515) 981-5491



City of Cumming:H-25-209/behind post office

Bill to
City of Cumming
P.O. Box 100
Cumming, IA 50061

Ship to
City of Cumming
P.O. Box 100
Cumming, IA 50061

Invoice details

Invoice no.: 37771
Terms: Net 30
Invoice date: 08/22/2025
Due date: 09/21/2025

Date	Product or service	Description	Qty	Rate	Amount
08/15/2025	Grading	Grading, Rock & Rolling (Alley North of the Post Office)	1	\$1,000.00	\$1,000.00

Total **\$1,000.00**

Overdue 09/21/2025

WARREN COUNTY

PHONE 515-961-1122

**OFFICE OF
JOSEPH C. CARICO, SHERIFF**

**POST OFFICE BOX 337
INDIANOLA, IOWA 50125**

**Brent Highfill, Mayor
P.O. Box 100
Cumming, IA 50061**

Mayor Highfill,

The attached report summarizes the activities in and around the community for the month of October 2025. It is compiled from Deputy's Logs and Records from the Sheriff's Office. Please see Calls For Service (CFS's) received or initiated by Deputies for the month. They include:

PLEASE SEE ATTACHED FOR CFS INFORMATION

Officers spent in excess of 33 hours in the City of Cumming for the month.

Officers patrolled in excess of 201 Miles within the city limits of Cumming for the month.

If you have questions, points of concern, or additional requests from your Sheriff's Office, please contact me at 515.690.9211 or joec@warrencountvia.org

**Respectfully,
Sheriff Joseph C. Carico**

Cumming

Date	Call Number	Call Type	Address	Apt
10/2/2025	2025-31915	ANIMAL DOG	G14/10TH AVE	
10/3/2025	2025-32004	TRAFFIC STOP	N 44TH ST/CUMMING AVE	
10/3/2025	2025-32006	TRAFFIC STOP	N 43RD/CUMMING AVE	
10/4/2025	2025-32137	FIRE WILD LAND	2701 CUMMING AVE	
10/4/2025	2025-32151	TRAFFIC	EBO G24 FROM CUMMING	
10/7/2025	2025-32401	BUILDING / PARK CHECK	649 N 44TH ST	
10/7/2025	2025-32422	CIVIL ISSUE	2498 ADAMS ST	
10/8/2025	2025-32510	WELFARE CHK	313 N 43RD ST	
10/10/2025	2025-32812	BUILDING / PARK CHECK	4200-4299 N GREENLEE AVE	
10/11/2025	2025-32865	BUILDING / PARK CHECK	CITY OF CUMMING	
10/11/2025	2025-32884	TRAFFIC STOP	N 43RD/CUMMING	
10/12/2025	2025-32979	ABANDONED VEHICLE	4312 N ALICE AVE	
10/12/2025	2025-33006	THEFT REPORT	112 N 60TH ST	
10/13/2025	2025-33098	BUILDING / PARK CHECK	42004299 N GREENLEE AVE	
10/15/2025	2025-33239	ALARM BURGLARY	5237 CUMMING AVE	
10/18/2025	2025-33551	TRAFFIC STOP	N 44TH ST/CUMMING AVE	
10/18/2025	2025-33553	TRAFFIC STOP	CUMMING AVE/N 34TH ST	
10/21/2025	2025-33872	HARASSMENT	5240 CUMMING AVE	
10/22/2025	2025-33931	BUILDING / PARK CHECK	649 N 44TH ST	
10/25/2025	2025-34336	SUSPICIOUS	5237 CUMMING AVE	
10/25/2025	2025-34349	TRAFFIC	CUMMING RD	
10/26/2025	2025-34367	BUILDING / PARK CHECK	649 N 44TH ST	
10/26/2025	2025-34432	CRIMINAL MISCHIEF	3201 15TH AVE	
10/30/2025	2025-34826	CIVIL PAPER SERVICE	5251 CUMMING AVE	
10/30/2025	2025-34827	BUILDING / PARK CHECK	42004299 N GREENLEE AVE	
Count = 25				

RESOLUTION NO. 2025-43

Resolution Amending Water System Development Fee

WHEREAS, Des Moines Water Works (DMWW) manages the City of Cumming (City) water system under a Total Service Agreement (Agreement) approved in 2006, and;

WHEREAS, under the agreement, DMWW provides operations, distribution, maintenance, billing, regulation of new service connections and collection of a specific fee for future capital needs, while the City retains ownership of the system, and;

WHEREAS, the fee for future capital needs, called a System Development Fee (SDF), is collected for each new service connection and held in a designated fund for future projects, and;

WHEREAS, in 2019, the City reviewed the SDF amount and timing of fee collection and made modifications to both, in response to new development occurring; and

WHEREAS, the SDF amount and timing has been re-reviewed in 2025 and the following is now intended by the City:

1. An \$1,800 System Development Fee will be billed directly by DMWW to the applicant prior to tapping the main for extension into a new subdivision, separate from tap fees and any other associated fees for the use of the City's water system.
2. The System Development Fee funds will be placed in a designated fund held by DMWW for the City and will not be used for system operating expenses or capital projects unless agreed to by the City and DMWW.

NOW, THEREFORE BE IT RESOLVED by the City Council of the City of Cumming, Iowa:

Resolution for Amending Water System Development Fees is hereby approved.

PASSED AND APPROVED this 10th day of November 2025.

Brent Highfill, Mayor

ATTEST:

Nichole Onstot, City Clerk

RESOLUTION 2025-44

**RESOLUTION APPROVING URBAN RENEWAL REPORT
FOR FISCAL YEAR 2024-2025**

WHEREAS, cities prepare and submit an Urban Renewal Report to identify areas where Urban Renewal is being used, and the plans approved for its use; and

WHEREAS, the City of Cumming has prepared the Urban Renewal Report for FY 25 to list the City's Urban Renewal Areas and details of each area, including debts and obligations.

NOW, THEREFORE BE IT RESOLVED, by the City Council of the City of Cumming, Iowa:

The Urban Renewal Report as submitted is hereby approved

BE IT FURTHER RESOLVED, by the City Council of Cumming, Iowa, that the Mayor and the City Clerk are hereby authorized and directed to execute said Resolution.

Passed and approved this 10th day of November, 2025.

Brent Highfill, Mayor

ATTEST:

Nichole Onstot, City Clerk

Annual Urban Renewal Report, Fiscal Year 2024 - 2025

Levy Authority Summary

Local Government Name: CUMMING
 Local Government Number: 91G871

Active Urban Renewal Areas

CUMMING CONSOLIDATED URBAN RENEWAL

**U.R. # of Tif Taxing
 # Districts**
 91001 6

TIF Debt Outstanding: 1,813,513

TIF Sp. Rev. Fund Cash Balance as of 07-01-2024: 146,360 0 **Amount of 07-01-2024 Cash Balance Restricted for LMI**

TIF Revenue: 0
 TIF Sp. Revenue Fund Interest: 390,645
 Property Tax Replacement Claims: 0
 Asset Sales & Loan Repayments: 0
Total Revenue: 390,645

Rebate Expenditures: 307,839
 Non-Rebate Expenditures: 101,654
 Returned to County Treasurer: 0
Total Expenditures: 409,493

TIF Sp. Rev. Fund Cash Balance as of 06-30-2025: 127,512 0 **Amount of 06-30-2025 Cash Balance Restricted for LMI**

Year-End Outstanding TIF Obligations, Net of TIF Special Revenue Fund Balance: 1,276,508

♣ Annual Urban Renewal Report, Fiscal Year 2024 - 2025

Urban Renewal Area Data Collection

Local Government Name: CUMMING (91G871)
 Urban Renewal Area: CUMMING CONSOLIDATED URBAN RENEWAL
 UR Area Number: 91001

UR Area Creation Date: 11/1994

Primary objectives are to eliminate blighting influences and conditions, assist in providing land for new and expanded commercial and residential development and to encourage growth and expansion through the use of federal, state and local incentives.

UR Area Purpose:

Tax Districts within this Urban Renewal Area	Base No.	Increment No.	Increment Value Used
CUMMING CITY/NORWALK SCH/CUMMING UR TIF INCREM	910212	910213	12,450,939
LINN TWP/NORWALK SCG/CUMMING UR TIF INCREM	910285	910286	289,622
CUMMING CITY AG/NORWALK SCH/CUMMING AMEND UR TIF INCREM	910287	910288	308,724
CUMMING CITY/NORWALK SCH/CUMMING COMMERCIAL UR TIF INCREM	910303	910304	838,628
CUMMING CITY AG/NORWALK SCH/CUMMING COMMERCIAL UR TIF INCREM	910305	910306	0
LINN TWP/NORWALK SCH/EXPANSION TIF INC	910339	910340	51,087

Urban Renewal Area Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	921,600	35,366,100	4,553,400	0	0	-60,000	40,729,100	0	40,729,100
Taxable	662,049	16,389,631	3,507,963	0	0	-60,000	20,447,643	0	20,447,643
Homestead Credits									66

TIF Sp. Rev. Fund Cash Balance as of 07-01-2024: **146,360** **0** **Amount of 07-01-2024 Cash Balance Restricted for LMI**

TIF Revenue: 0
 TIF Sp. Revenue Fund Interest: 390,645
 Property Tax Replacement Claims: 0
 Asset Sales & Loan Repayments: 0
Total Revenue: 390,645

Rebate Expenditures: 307,839
 Non-Rebate Expenditures: 101,654
 Returned to County Treasurer: 0
Total Expenditures: 409,493

TIF Sp. Rev. Fund Cash Balance as of 06-30-2025: **127,512** **0** **Amount of 06-30-2025 Cash Balance Restricted for LMI**

Projects For CUMMING CONSOLIDATED URBAN RENEWAL

Phase 3 Sewer Extension

Description:	Sanitary Sewer Extension
Classification:	Roads, Bridges & Utilities
Physically Complete:	Yes
Payments Complete:	Yes

Phase 1 Sewer

Description:	Sanitary Sewer
Classification:	Roads, Bridges & Utilities
Physically Complete:	Yes
Payments Complete:	No

Phase 1 Sewer Extension

Description:	Sanitary Sewer Extension
Classification:	Roads, Bridges & Utilities
Physically Complete:	Yes
Payments Complete:	Yes

Administration and Professional Support Program

Description:	Internal Loan for Staffing and Professional Services
Classification:	Administrative expenses
Physically Complete:	Yes
Payments Complete:	No

Phase 2 Sewer

Description:	Sanity Sewer
Classification:	Roads, Bridges & Utilities
Physically Complete:	Yes
Payments Complete:	Yes

GWC Commercial

Description:	GWC Commercial
Classification:	Commercial - retail
Physically Complete:	Yes
Payments Complete:	No

GWC Residential

Description:	Residential GWC
Classification:	Residential property (classified residential)
Physically Complete:	No
Payments Complete:	No

Capital Improvement Loan

Description:	Street Rehab/Reconstruction
Classification:	Roads, Bridges & Utilities
Physically Complete:	No
Payments Complete:	No

Debts/Obligations For CUMMING CONSOLIDATED URBAN RENEWAL

Phase 2 Sewer

Debt/Obligation Type:	Gen. Obligation Bonds/Notes
Principal:	0
Interest:	0
Total:	0
Annual Appropriation?:	No
Date Incurred:	06/12/2015
FY of Last Payment:	2034

Phase 3 Sewer Extension

Debt/Obligation Type:	Gen. Obligation Bonds/Notes
Principal:	100,000
Interest:	3,800
Total:	103,800
Annual Appropriation?:	No
Date Incurred:	10/29/2020
FY of Last Payment:	2025

Phase 1 Sewer

Debt/Obligation Type:	Gen. Obligation Bonds/Notes
Principal:	103,000
Interest:	3,080
Total:	106,080
Annual Appropriation?:	No
Date Incurred:	03/05/2011
FY of Last Payment:	2030

Phase 1 Sewer Extension

Debt/Obligation Type:	Gen. Obligation Bonds/Notes
Principal:	0
Interest:	0
Total:	0
Annual Appropriation?:	No
Date Incurred:	06/30/2014
FY of Last Payment:	2024

Internal Loan

Debt/Obligation Type:	Internal Loans
Principal:	76,500
Interest:	0
Total:	76,500
Annual Appropriation?:	No
Date Incurred:	06/27/2022
FY of Last Payment:	2027

Great Western Crossing Residential

Debt/Obligation Type:	Rebates
Principal:	0
Interest:	0
Total:	0
Annual Appropriation?:	No
Date Incurred:	09/28/2020
FY of Last Payment:	2035

Capital Improvement Loan

Debt/Obligation Type:	Gen. Obligation Bonds/Notes
Principal:	1,500,000
Interest:	27,133
Total:	1,527,133
Annual Appropriation?:	No
Date Incurred:	11/18/2024
FY of Last Payment:	2030

Great Western Crossing Commercial

Debt/Obligation Type:	Rebates
Principal:	0
Interest:	0
Total:	0
Annual Appropriation?:	No
Date Incurred:	12/12/2022
FY of Last Payment:	2032

Non-Rebates For CUMMING CONSOLIDATED URBAN RENEWAL

TIF Expenditure Amount:	0
Tied To Debt:	Phase 2 Sewer
Tied To Project:	Phase 2 Sewer
TIF Expenditure Amount:	0
Tied To Debt:	Phase 3 Sewer Extension
Tied To Project:	Phase 3 Sewer Extension
TIF Expenditure Amount:	25,154
Tied To Debt:	Phase 1 Sewer
Tied To Project:	Phase 1 Sewer
TIF Expenditure Amount:	0
Tied To Debt:	Phase 1 Sewer Extension
Tied To Project:	Phase 1 Sewer Extension
TIF Expenditure Amount:	76,500
Tied To Debt:	Internal Loan
Tied To Project:	Administration and Professional Support Program

Rebates For CUMMING CONSOLIDATED URBAN RENEWAL

GWC Commercial

TIF Expenditure Amount:	5,793
Rebate Paid To:	Diligent
Tied To Debt:	Great Western Crossing Commercial
Tied To Project:	GWC Commercial
Projected Final FY of Rebate:	2037

GWC Residential FY24

TIF Expenditure Amount:	137,367
Rebate Paid To:	Diligent
Tied To Debt:	Great Western Crossing Residential
Tied To Project:	GWC Residential
Projected Final FY of Rebate:	2033

GWC Commercial FY24

TIF Expenditure Amount:	5,756
Rebate Paid To:	Diligent
Tied To Debt:	Great Western Crossing Commercial
Tied To Project:	GWC Commercial
Projected Final FY of Rebate:	2037

GWC Residential

TIF Expenditure Amount:	158,923
Rebate Paid To:	Diligent
Tied To Debt:	Great Western Crossing Residential
Tied To Project:	GWC Residential
Projected Final FY of Rebate:	2033

♣ Annual Urban Renewal Report, Fiscal Year 2024 - 2025

TIF Taxing District Data Collection

Local Government Name: CUMMING (91G871)
 Urban Renewal Area: CUMMING CONSOLIDATED URBAN RENEWAL (91001)
 TIF Taxing District Name: CUMMING CITY/NORWALK SCH/CUMMING UR TIF INCREM
 TIF Taxing District Inc. Number: 910213
 TIF Taxing District Base Year: 1993
 FY TIF Revenue First Received: 2006
 Subject to a Statutory end date? No

UR Designation	
Slum	No
Blighted	11/1994
Economic Development	11/1994

TIF Taxing District Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	0	34,616,500	2,231,400	0	0	-60,000	36,739,150	0	36,739,150
Taxable	0	16,042,246	1,546,059	0	0	-60,000	17,479,555	0	17,479,555
Homestead Credits									65

	Frozen Base Value	Max Increment Value	Increment Used	Increment Not Used	Increment Revenue Not Used
Fiscal Year 2025	14,110,120	17,479,555	12,450,939	5,028,616	134,948

FY 2025 TIF Revenue Received: 0

TIF Taxing District Data Collection

Local Government Name: CUMMING (91G871)
 Urban Renewal Area: CUMMING CONSOLIDATED URBAN RENEWAL (91001)
 TIF Taxing District Name: LINN TWP/NORWALK SCG/CUMMING UR TIF INCREM
 TIF Taxing District Inc. Number: 910286
 TIF Taxing District Base Year: 1993
 FY TIF Revenue First Received: 2006
 Subject to a Statutory end date? No

UR Designation	
Slum	No
Blighted	11/1994
Economic Development	11/1994

TIF Taxing District Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	220,500	475,300	0	0	0	0	692,550	0	692,550
Taxable	158,400	220,267	0	0	0	0	375,417	0	375,417
Homestead Credits									1

	Frozen Base Value	Max Increment Value	Increment Used	Increment Not Used	Increment Revenue Not Used
Fiscal Year 2025	198,760	375,417	289,622	85,795	1,828

FY 2025 TIF Revenue Received: 0

♣ Annual Urban Renewal Report, Fiscal Year 2024 - 2025

TIF Taxing District Data Collection

Local Government Name: CUMMING (91G871)
 Urban Renewal Area: CUMMING CONSOLIDATED URBAN RENEWAL (91001)
 TIF Taxing District Name: CUMMING CITY AG/NORWALK SCH/CUMMING AMEND UR TIF INCREM
 TIF Taxing District Inc. Number: 910288
 TIF Taxing District Base Year: 1993
 FY TIF Revenue First Received: 2006
 Subject to a Statutory end date? No

UR Designation	
Slum	No
Blighted	11/1994
Economic Development	11/1994

TIF Taxing District Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	577,700	0	0	0	0	0	577,700	0	577,700
Taxable	415,003	0	0	0	0	0	415,003	0	415,003
Homestead Credits									0

	Frozen Base Value	Max Increment Value	Increment Used	Increment Not Used	Increment Revenue Not Used
Fiscal Year 2025	42,300	415,003	308,724	106,279	1,904

FY 2025 TIF Revenue Received: 0

TIF Taxing District Data Collection

Local Government Name: CUMMING (91G871)
 Urban Renewal Area: CUMMING CONSOLIDATED URBAN RENEWAL (91001)
 TIF Taxing District Name: CUMMING CITY/NORWALK SCH/CUMMING COMMERCIAL UR TIF INCREM
 TIF Taxing District Inc. Number: 910304
 TIF Taxing District Base Year: 2006
 FY TIF Revenue First Received: 2009
 Subject to a Statutory end date? Yes
 Fiscal year this TIF Taxing District statutorily ends: 2027

UR Designation	
Slum	No
Blighted	No
Economic Development	06/2007

TIF Taxing District Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	0	0	2,322,000	0	0	0	2,322,000	0	2,322,000
Taxable	0	0	1,961,904	0	0	0	1,961,904	0	1,961,904
Homestead Credits									0

	Frozen Base Value	Max Increment Value	Increment Used	Increment Not Used	Increment Revenue Not Used
Fiscal Year 2025	113,500	1,961,904	838,628	1,123,276	30,144

FY 2025 TIF Revenue Received: 0

♣ Annual Urban Renewal Report, Fiscal Year 2024 - 2025

TIF Taxing District Data Collection

Local Government Name: CUMMING (91G871)
 Urban Renewal Area: CUMMING CONSOLIDATED URBAN RENEWAL (91001)
 TIF Taxing District Name: CUMMING CITY AG/NORWALK SCH/CUMMING COMMERCIAL UR TIF INCREM
 TIF Taxing District Inc. Number: 910306
 TIF Taxing District Base Year: 2006
 FY TIF Revenue First Received: 2009
 Subject to a Statutory end date? Yes
 Fiscal year this TIF Taxing District statutorily ends: 2027

UR Designation	
Slum	No
Blighted	No
Economic Development	06/2007

TIF Taxing District Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	8,200	0	0	0	0	0	8,200	0	8,200
Taxable	5,891	0	0	0	0	0	5,891	0	5,891
Homestead Credits									0

	Frozen Base Value	Max Increment Value	Increment Used	Increment Not Used	Increment Revenue Not Used
Fiscal Year 2025	78,800	0	0	0	0

FY 2025 TIF Revenue Received: 0

TIF Taxing District Data Collection

Local Government Name: CUMMING (91G871)
 Urban Renewal Area: CUMMING CONSOLIDATED URBAN RENEWAL (91001)
 TIF Taxing District Name: LINN TWP/NORWALK SCH/EXPANSION TIF INC
 TIF Taxing District Inc. Number: 910340
 TIF Taxing District Base Year: 2012
 FY TIF Revenue First Received:
 Subject to a Statutory end date? No

UR Designation	
Slum	No
Blighted	No
Economic Development	No

TIF Taxing District Value by Class - 1/1/2023 for FY 2025

	Agricultural	Residential	Commercial	Industrial	Other	Military	Total	Gas/Electric Utility	Total
Assessed	115,200	274,300	0	0	0	0	389,500	0	389,500
Taxable	82,755	127,118	0	0	0	0	209,873	0	209,873
Homestead Credits									0

	Frozen Base Value	Max Increment Value	Increment Used	Increment Not Used	Increment Revenue Not Used
Fiscal Year 2025	301,800	87,700	51,087	36,613	780

FY 2025 TIF Revenue Received: 0

RESOLUTION 2025-45

RESOLUTION APPROVING TAX INCREMENT FINANCING(TIF) CERTIFICATIONS AND INDEBTEDNESS

WHEREAS, cities prepare and submit a Tax Increment Financing (TIF) reports to identify areas where tax increment financing (TIF) is being used and the plans approved for its use; and

WHEREAS, the City of Cumming has prepared the Tax Increment Financing (TIF) Certifications and Indebtedness Report for FY 25-26 to list the City's TIF debts and obligations.

NOW, THEREFORE BE IT RESOLVED, by the City Council of the City of Cumming, Iowa:

The Tax Increment Financing (TIF) Certifications and Indebtedness Report as submitted is hereby approved

BE IT FURTHER RESOLVED, by the City Council of Cumming, Iowa, that the Mayor and the City Clerk are hereby authorized and directed to execute said Resolution.

Passed and approved this 10th day of November 2025.

Brent Highfill, Mayor

ATTEST:

Nichole Onstot, City Clerk/Finance Officer

**CODE OF IOWA SECTION 403.19 TAX INCREMENT FINANCING (TIF) INDEBTEDNESS
CERTIFICATION TO COUNTY AUDITOR
Due To County Auditor By December 1 Prior To The Fiscal Year TIF Increment Tax Is Requested
Use One Certification Per Urban Renewal Area**

City: Cumming County: Warren

Urban Renewal Area Name: Cumming Consolidated Urban Renewal

Urban Renewal Area Number: 91001 (Use five-digit Area Number Assigned by the County Auditor)

I hereby certify to the County Auditor that for the Urban Renewal Area within the City and County named above the City has outstanding loans, advances, indebtedness, or bonds, none of which have been previously certified, in the collective amount shown below, all of which qualify for repayment from the special fund referred to in paragraph 2 of Section 403.19 of the Code of Iowa.

Urban Renewal Area Indebtedness Not Previously Certified*: \$ 15,290,000

*There must be attached a supporting itemized listing of the dates that individual loans, advances, indebtedness, or bonds were initially approved by the governing body. (Complete and attach 'CITY TIF FORM 1.1'.)

The County Auditor shall provide the available TIF increment tax in subsequent fiscal years without further certification until the above-stated amount of indebtedness is paid to the City. However, for any fiscal year a City may elect to receive less than the available TIF increment tax by certifying the requested amount to the County Auditor on or before the preceding December 1. (File 'CITY TIF FORM 2' with the County Auditor by the preceding December 1 for each of those fiscal years where all of the TIF increment tax is not requested.)

A City reducing certified TIF indebtedness by any reason other than application of TIF increment tax received from the County Treasurer shall certify such reduced amounts to the County Auditor no later than December 1 of the year of occurrence. (File 'CITY TIF FORM 3' with the County Auditor when TIF indebtedness has been reduced by any reason other than application of TIF increment tax received from the County Treasurer.)

Notes/Additional Information:

Dated this _____ day of _____, _____

Signature of Authorized Official Telephone

TIF INDEBTEDNESS NOT PREVIOUSLY CERTIFIED ELIGIBLE FOR TAX COLLECTIONS NEXT FISCAL YEAR

City: Cumming County: Warren

Urban Renewal Area Name: Cumming Consolidated Urban Renewal

Urban Renewal Area Number: 91001 (Use five-digit Area Number Assigned by the County Auditor)

Individual TIF Indebtedness Type/Description/Details:	Date Approved*:	Total Amount:
1. <u>Resolution 2024-50 General Obligation Loan</u> _____ _____ _____	<u>11.18.24</u>	<u>1,500,000</u>
<input type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		
2. <u>Resolution 2020-64 GWC, LLC (MTB Park)</u> _____ _____ _____	<u>09.28.2020</u>	<u>1,500,000</u>
<input checked="" type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		
3. <u>Resolution 2022-75 Middlebrook Development Agreement, LLC (Commercial)</u> _____ _____ _____	<u>12.12.2022</u>	<u>1,340,000</u>
<input checked="" type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		
4. <u>2023-2027 Urban Renewal Administrative and Professional Support Program</u> _____ _____ _____	<u>06.27.2022</u>	<u>150,000</u>
<input type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		
5. <u>Resolution 2022-14 Development Agreement with Hy Vee Inc. for the</u> <u>construction of a distribution center and convenience store. TIF agreement</u> <u>for 50% of project-generated TIF for 15 years, not to exceed \$8,000,000.</u> _____ _____	<u>01.24.2022</u>	<u>8,000,000</u>
<input checked="" type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		

If more indebtedness entry lines are needed continue to Form 1.1 Page 2.

Total For City TIF Form 1.1 Page 1: 12,490,000

* "Date Approved" is the date that the local governing body initially approved the TIF indebtedness.

TIF INDEBTEDNESS NOT PREVIOUSLY CERTIFIED ELIGIBLE FOR TAX COLLECTIONS NEXT FISCAL YEAR

City: Cumming County: Warren

Urban Renewal Area Name: Cumming Consolidated Urban Renewal

Urban Renewal Area Number: 91001 (Use five-digit Area Number Assigned by the County Auditor)

Individual TIF Indebtedness Type/Description/Details:	Date Approved*:	Total Amount:
6. <u>Middlebrook Main Development Agreement Resolution 2024-22</u> <u>This agreement was approved in 2024, but will not have certifiable TIF debt until October 15, 2026 and first payment will be paid on June 1, 2027</u>	<u>April 24, 2024</u>	<u>2,800,000</u>
<input checked="" type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		
7. _____ _____ _____ _____		
<input type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		
8. _____ _____ _____ _____		
<input type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		
9. _____ _____ _____ _____		
<input type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		
10. _____ _____ _____ _____		
<input type="checkbox"/> 'X' this box if a rebate agreement. List administrative details on lines above.		

If more indebtedness entry lines are needed continue to Form 1.1 Page 3.

Total For City TIF Form 1.1 Page 2: 2,800,000

* "Date Approved" is the date that the local governing body initially approved the TIF indebtedness.

**SPECIFIC DOLLAR REQUEST FOR AVAILABLE TIF INCREMENT TAX FOR NEXT FISCAL YEAR
 CERTIFICATION TO COUNTY AUDITOR
 Due To County Auditor By December 1 Prior To The Fiscal Year
 Where Less Than The Legally Available TIF Increment Tax Is Requested
 Use One Certification Per Urban Renewal Area**

City: Cumming County: Warren

Urban Renewal Area Name: Cumming Consolidated Urban Renewal

Urban Renewal Area Number: 91001 (Use five-digit Area Number Assigned by the County Auditor)

I hereby certify to the County Auditor that for the next fiscal year and for the Urban Renewal Area within the City and County named above, the City requests less than the maximum legally available TIF increment tax as detailed below.

Provide sufficient detail so that the County Auditor will know how to specifically administer your request. For example you may have multiple indebtedness certifications in an Urban Renewal Area, and want the maximum tax for rebate agreement property that the County has segregated into separate taxing districts, but only want a portion of the available increment tax from the remainder of the taxing districts in the Area.

Specific Instructions To County Auditor For Administering The Request That This Urban Renewal Area Generate Less Than The Maximum Available TIF Increment Tax:	Amount Requested:
Great Western Crossing Residential (Park)	204,691
Great Western Crossing Commercial (Mercantile, improvements to commercial land)	5,008
2023-2027 Administration and Professional Support Program	90,000
GO Loan FY24 (Capital Projects including streets and utilities)	334,177
HyVee Lomar Distribution Center	554,960
LMI from GWC Residential	101,412
City Portion of HyVee Lomar Distribution Center	554,960

Dated this _____ day of _____, _____

 Signature of Authorized Official Telephone

November 6, 2025

VIA EMAIL

Rita Conner
City Administrator/City Hall
Cumming, Iowa

Re: SRF Planning and Design Loan
Our File No. 420923-16

Dear Rita:

We have prepared and attach the necessary proceedings to enable the City Council to extend the maturity date of the City's SRF Planning and Design Loan from October 29, 2025 to October 29, 2026.

The proceedings attached include the following items:

1. Resolution extending the maturity date of the SRF Planning and Design Loan.
2. Amendment to IFA Interim Loan and Disbursement Agreement. Please sign the Amendment and have the Mayor sign.

Please return the Amendment and one fully executed resolution to our office for our records, and please retain one copy for the City's records. We will have the Amendment signed by the Iowa Finance Authority and will provide you with a fully executed copy for the City's records.

If you have any questions, please contact Lauren Baker, Erin Regan, Emily Hammond or me.

Best regards,

John P. Danos

Attachments

cc: Tony Toigo
Lee Wagner
Yolanda Attaway

INTERIM LOAN AND DISBURSEMENT
AGREEMENT MATURITY EXTENSION

Cumming, Iowa

420923-16

November 10, 2025

The City Council of the City of Cumming, Iowa, met on November 10, 2025, at _____ o'clock ____ .m, at the _____, Cumming, Iowa. The Mayor presided and the roll being called, there were present and absent the following named Council Members:

Present: _____

Absent: _____.

The City Council took up and considered the extension of the maturity date of its outstanding Sewer Revenue Loan and Disbursement Agreement Anticipation Project Note. After due consideration and discussion, Council Member _____ introduced the resolution next hereinafter set out and moved its adoption. The motion was seconded by Council Member _____, and passed with record vote as follows:

Ayes: _____

Nays: _____.

Thereupon, the resolution was declared adopted, as follows:

RESOLUTION NO. 2025-46

Resolution Extending the Maturity Date of the City's Sewer Revenue Loan and Disbursement Agreement Anticipation Project Note

WHEREAS, the City Council of the City of Cumming, Iowa (the "City"), has previously authorized the issuance of its Sewer Revenue Loan and Disbursement Agreement Anticipation Project Note in a principal amount not to exceed \$325,000 (the "Project Note") to the Iowa Finance Authority, as lender (the "Lender") for the purpose of paying the cost, to that extent, of planning and designing improvements and extensions to the Municipal Sanitary Sewer System of the City; and

WHEREAS, the City intended to refund the Project Note by its scheduled maturity date on October 29, 2024, through the issuance of bonds or notes, but refunding proceeds were not yet available to the City; and

WHEREAS, the Lender has previously agreed to extend the maturity date of the Project Note to October 29, 2025, but refunding proceeds are not yet available to the City; and

WHEREAS, the Lender has agreed to further extend the maturity date of the Project Note to October 29, 2026, on the terms hereinafter set out;

NOW, THEREFORE, Be It Resolved by the City Council of the City of Cumming, Iowa, as follows:

Section 1. The maturity date of the Project Note is hereby extended to October 29, 2026, and the Project Note shall continue to bear interest at the rate of 0% per annum from the date hereof to its maturity.

Section 2. The City Council hereby reserves the right to prepay principal of the Project Note in whole or in part at any time prior to the maturity thereof with accrued interest to the date of such payment.

Section 3. The Mayor and City Clerk are hereby authorized and directed to enter into whatever legal documents are required by the Lender to effectuate the provisions of this resolution.

Section 4. All resolutions or parts of resolutions in conflict herewith be and the same are hereby repealed, to the extent of such conflict.

Passed and approved November 10, 2025.

Mayor

Attest:

City Clerk

• • • •

On motion and vote, the meeting adjourned.

Mayor

Attest:

City Clerk

ATTESTATION CERTIFICATE:

STATE OF IOWA
WARREN COUNTY SS:
CITY OF CUMMING

I, the undersigned, City Clerk of the City of Cumming, do hereby certify that I have in my possession or have access to the complete records of the City Council; that I have carefully compared the transcript hereto attached with the aforesaid records; and that said transcript hereto attached is a true, correct and complete copy of all the records relating to the extension of the maturity date of the City's Sewer Revenue Loan and Disbursement Agreement Anticipation Project Note, as shown therein.

WITNESS MY HAND this ____ day of _____, 2025.

City Clerk

AMENDMENT TO
IFA INTERIM LOAN AND DISBURSEMENT AGREEMENT

This Amendment (the “Amendment”) to IFA Interim Loan and Disbursement Agreement is made and entered into as of November 10, 2025, by and between the City of Cumming, Iowa (the “Participant”) and the Iowa Finance Authority, an agency and public instrumentality of the State of Iowa (the “Lender”), and amends that certain IFA Interim Loan and Disbursement Agreement dated October 29, 2021, as amended by that certain maturity extension on January 13, 2025, by and between the Lender and the Participant (the “Original Agreement”).

WHEREAS, the Lender, in cooperation with the Iowa Department of Natural Resources, is authorized to undertake the creation, administration and financing of the Iowa Water Pollution Control Works Financing Program and the Drinking Water Facilities Financing Program established in Iowa Code Sections 455B.291 through 455B.299; and

WHEREAS, the Participant has requested, and the Lender has agreed, to extend the Maturity Date set forth in the Original Agreement; and

WHEREAS, the City Council of the Participant has approved the extension of the Maturity Date by resolution on November 10, 2025;

NOW, THEREFORE, the parties agree as follows:

Section 1. Notwithstanding anything to the contrary therein, the Maturity Date of the Original Agreement shall be October 29, 2026.

Section 2. Except as otherwise provided in this Amendment, the provisions of the Original Agreement, as heretofore amended, are hereby ratified, approved and confirmed and incorporated herein.

IN WITNESS WHEREOF, we have hereunto affixed our signatures all as of the date first above written.

CITY OF CUMMING, IOWA

By: _____
Mayor

Attest:

City Clerk

IOWA FINANCE AUTHORITY

By: _____
Its: