

**City of Carter Lake
SPECIAL WORKSHOP
CITY COUNCIL & PLANNING BOARD
City Hall – 950 Locust St.
MONDAY, JULY 8, 2024, at 5:30 p.m.**

*MAPA REPRESENTATIVES PRESENT
TO REVIEW THE COMPREHENSIVE PLAN*

**PLANNING BOARD MEETING
City Hall - 950 Locust St., Carter Lake, Iowa
Monday, July 8, 2024, 7:00 P.M.**

AGENDA

Roll Call

Approval of the Agenda

1. Consent Agenda
 - a. Building Permits listing
 - b. City Council Minutes
 - c. Planning Board Minutes
2. New Business
 - a. Lakeside Recycling
 - i. Re-zoning request
 - ii. Set Public Hearing
3. Old Business
4. Comments
5. Adjourn

PLANNING BOARD MEETING
Monday, June 10, 2024, 7:00 P.M.

Board Chair Ed Palandri was absent; Second chairman, Drew Evers called the meeting to order at 7:00 p.m. Roll Call: Present: Jay Gundersen, Robert Horan, Drew Evers are present; Kathy Dueling, Ray Pauly and Ed Palandri were absent.

Gundersen moved to approve the agenda, seconded by Podraza; unanimous approval; Gundersen moved to approve the consent agenda and seconded by Podraza; unanimously approved.

New Business:

Lakeside Autor Recyclers are present to request the board to amend zoning for the property to the south of City Hall which will allow them to combine the properties into one for taxation purposes and allow for the expansion of their business. The Board wasn't infavor of the request and recommends seeking City Council guidance prior to the Board going through all the work to get this rezoning request underway.

Gundersen moved to adjourn seconded by Evers.

Adjourn at 7:40 p.m.

CARTER LAKE CITY COUNCIL MEETING
MONDAY, JUNE 17, 2024

Mayor Ronald Cumberledge called the regular meeting to order at 7:00 p.m.

Roll call of the council, present: Victor Skinner, Jackie Wahl, Aaron Grell, Jason Gundersen; City Attorney David Levy and Clerk Jackie Carl were present. absent: Jacob Hanika.

Upon motion duly made by Gundersen, and seconded by Grell, the council's agenda was approved after moving the city administrator topic from Jacob to Jason's list of items for discussion. Grell moved to approve the consent agenda which included the following items: Department head reports from Parks, Library, Community Center, Senior Services, Maintenance, Police, Fire/EMS; City council minutes from May; Overtime and comp time reports for May; abstract of claims, receipts and financial reports for May; and tobacco permits for 2024. Skinner moved to second the motion; unanimously approved.

Grell moved to approve Bonnie Freeman's re-appointment to the Library Board, seconded by Grell; unanimously approved. There are 5-7 openings for the Storm Water Committee. Mayor requested the Council's support in appointing three new members to the Parks & Rec Board. Gundersen moved to appoint Carolyn Sapienza, seconded by Grell; unanimously approved. Gundersen moved to appoint Janet _____, seconded by Grell; unanimously approved. Gundersen moved to appoint Richard Sapienza, seconded by Grell; unanimously approved.

Elizabeth Hunter of Snyder & Associates was present to review the Water Valve project that will go out for bids this week. The bid opening is set for Wednesday, July 10th at 3 p.m. Elizabeth's team will review the bids and provide a recommendation to the Council at the July 15th Council meeting. The project is required to be completed by November 1, 2024.

Maintenance Department supervisor Bob McCloud provided an update on the EPA requirements of the lead infrastructure survey that is required to be completed by the end of October 2024. The Council understands that there will be occasions when the supervisor may need to enter homes to complete the survey. Also provided an update on the splashpad repairs, still waiting on the \$10,000 control panel to fix four of the stations; the council agreed to work on repairing the other half in the fall after the summer weather ends.

EMS/FIRE Coordinator Phill Newton was present to discuss the proposal completed on the Fire Station, set for review at a workshop in July. Also let the council know that the new and revised job descriptions will be up for approval in July.

Gundersen moved to approve setting public hearing for budget amendment for Monday June 3rd at 7 p.m., seconded by Grell; unanimously approved.

Mayor Cumberledge expressed his desire to see the investigation report concerning the four grievances filed against Councilwoman Jackie Wahl; several citizens spoke out in support of releasing the report. One citizen spoke out against the release. Grell stated he had received quite a few calls to release the report and therefore he will support the release. Gundersen moved to release the report as a public document, seconded by Skinner; Roll call: Yea: Gundersen, Skinner, Grell; Ney: Wahl; motion passes.

Mayor Pro Tem/Councilman Gundersen provided an update on the America In Bloom grant and

thanked Jackie Wahl for all her work to make it a successful visit for the ambassadors. Would like to see an increase in police patrols on 13th and Willow; traffic is not obeying stop signs and speeding is a complaint he has heard over and over; Jason will revisit the storm water topic after the closed session if needed.

Grell would like to revise the Parks Board Ordinance and review at a future workshop.

Grell moved to approve Snyder & Associates engineering contract for sewer monitoring manhole, seconded by Skinner; unanimously approved. Gundersen moved to adopt Budget Amendment for 2023 – 2024 (June 3, 2024, the city council held the public hearing; seconded by Grell; unanimously approved. Gundersen moved to approve the water valve project, put out for bids and set public hearing for July 15, 2024, seconded by Grell; unanimously approved. Gundersen moved to approve wages for Danielle Mendoza, seconded by Grell; unanimously approved. Gundersen moved to approve wage for Matthew Cole, seconded by Skinner; unanimously approved. Gundersen moved to approve wage for Melissa Pettit, seconded by Skinner; unanimously approved. Gundersen moved to approve wages for Sharon Carr, seconded by Skinner; unanimously approved. Gundersen moved to approve wages for Vincent Arculeo seconded by Grell; unanimously approved.

Public Comments: Jean White requested to close street for their annual 4th of July celebration; Skinner moved to approve and seconded by Grell; unanimously approved.

Lakeside Auto Recyclers is seeking to amend the zoning of their property to allow them to also combine parcels for taxation purposes. This request would allow Lakeside Auto recyclers to expand to Locust Street (across the street south of City Hall); the planning board requested the council guidance prior to setting hearing or going through all the work to get this process started.

The Council was somewhat supportive; clerk encouraged the council to be present at the July 8th Planning Board meeting.

Gundersen moved to go into closed session under discussion of pending litigation and real estate matters at 8: 25 p.m., seconded by Grell; unanimously approved. The council returned to open session at 9:20 p.m. and motioned to pursue Snyder & Associates to review the plans for the Avenue H Flood Control project and report back to the council prior to the next council workshop. Moved to adjourn at 9: 25 p.m.

Jackie Carl, City Clerk

Ronald Cumberledge, Mayor

FOR OFFICE USE: CASE # _____ Receipt # _____
Z.B.A. Public Hearing: _____ Amount _____

CITY OF CARTER LAKE

APPLICATION FOR PLANNING BOARD AGENDA

1. APPLICANT: Lakeside Auto Recyclers Inc. Phone: 712-347-6561
Address: 2813 N 9th St, Carter Lake IA 51510 *Status: P.O.

2. REPRESENTED BY: Dan Pauley Phone: 402-392-0101
Address: 3555 Farnam St, Suite 100, Omaha NE 68131

3. STREET ADDRESS/LOCATION: Lakeside Auto Campus (2813 N 9th St, Carter Lake IA 51510)

4. LEGAL DESCRIPTION: See attached.

5. OWNERS NAME: Lakeside Auto Recyclers Inc.

6. OWNERS ADDRESS: 2813 N 9th St, Carter Lake IA 51510

7. REASONS FOR REQUEST AND INTENDED USES: Update Zoning so all parcels are P-I. Adjust boundary lines to encompass property up to the street. Conditional Use Permit/Building Permit to be acquired once approved.

8. ZONING DISTRICT: Currently, the parcels are split between P-I and C-1. We request they all are P-I.

9. PRESENT USE: Recycling and Warehousing.


10. COPY OF BLUEPRINTS OF INTENDED STRUCTURE. _____

11. ADMINISTRATIVE DECISION ISSUED: _____

FOR OFFICE USE

12. ATTACHED TO THE APPLICATION ARE:
a. Denied "Building Permit Application" Form..... _____
b. Approves..... _____
c. Restrictions..... _____

THE FACTS PRESENTED ABOVE ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE:

13. SIGNATURE:  Date: July 1, 2024

TYPED OR PRINTED NAME: Dan Pauley *Status: A.

*NOTE: P.O. = Property Owner C.P. = Contract Purchaser
O.H. = Legal Optionholder A. = Owner's authorized agent

1. 754420281013 LAKESIDE AUTO RECYCLERS INC., 2816 N 9TH ST, CARTER LAKE

Short form legal description: CARTER LAKE-STEELE & WOODS N1/2 LTS 23 & 24 BLK 5

Long form legal description:

The North 1/2 of Lots 23 and 24, in Block 5, in Steel & Wood's Subdivision of Lot 2 in East Omaha, as surveyed, platted and recorded, being a part of Government Lot 2, in Section 20, Township 75 North, Range 44, West of the 5th P.M., in the City of Carter Lake, Pottawattamie County, Iowa.

2. 754421153002 LAKESIDE AUTO RECYCLERS INC., 907 E LOCUST ST, CARTER LAKE

Short form legal description: CARTER LAKE-A S LT 12 A S 21-75-44 E246' LT A & N45' E246' LT B

Long form legal description:

The East 246.0 feet of Lot "A", and the North 45.0 Feet of the East 246.0 feet of Lot "B" of Auditors Subdivision, Lot 12 of Auditors Subdivision SW1/4 NW1/4, Section 21, Township 75 North, Range 44 West of the 5th P.M., Town (now City) of Carter Lake, Pottawattamie County, Iowa subject to easement right of access to Pottawattamie County, Iowa and their assigns in Quit Claim Deed recorded in Book 94, Page 29418 which right of access is described as follows: the right of access between the South 175.0 feet of the East 246.0 feet of Lot "B" Auditors Subdivision, Lot 12 of Auditors Subdivision SW1/4 NW1/4, Section 21, Township 75 North, Range 44 West of the 5th P.M., Town (now City) of Carter Lake, Pottawattamie County, Iowa and Locust Street said access to be 15 feet wide across the property described as the East 15 feet of the East 246.0 feet of Lot "A", and the East 15 feet of the North 45.0 Feet of the East 246.0 feet of Lot "B" of Auditors Subdivision, Lot 12 of Auditors Subdivision SW1/4 NW1/4, Section 21, Township 75 North, Range 44 West of the 5th P.M., Town (now City) of Carter Lake, Pottawattamie County, Iowa.

3. 754421153004 LAKESIDE AUTO RECYCLERS INC., 1003 E LOCUST ST, CARTER LAKE

Short form legal description: CARTER LAKE-A S LT 12 A S 21-75-44 E246' LT A & N45' E246' LT B

Long form legal description:

The East 81 feet of the North 225 feet of Lot "F" in Auditor's Subdivision of Lot 13 in Auditor's Subdivision, being located within the SW 1/4 of the NW 1/4 of Section 21, Township 75 North, Range 44 West of the 5th P.M. in the Incorporated Town of Carter Lake, in Pottawattamie County, Iowa.

4. 754421153017 LAKESIDE AUTO RECYCLERS INC., 1001 E LOCUST ST, CARTER LAKE

Short form legal description: CARTER LAKE AUD SUB 21-75-44 LT 13 W34' N225' LT F, N225' LT G & RR ROW ADJ ON W

Long form legal description:

CARTER LAKE-A S LT 13 A S 21-75-44 N150' LT G & W34' N150' LT F

CARTER LAKE-A S 21-75-44 LT 13 S 75' N225' LT G & RR ROW ADJ ON W & S 75' N225' W34' LT F

5. 754421153018 LAKESIDE AUTO RECYCLERS INC., 2809 N 9TH ST, CARTER LAKE

Short form legal description: CARTER LAKE AUD SUB 21-75-44 LT 12 SW NW W100' LT A, LT B EXC N45' E246' & ALL LT C & S70' LTS G & F & ALL LTS H & I AUD SUB LT 13 SW NW 21-75-44 & 375' X 38' WIDE STRIP FORMER RR ROW ADJ

Long form legal description:

Beginning at a point, said point being the Southeast corner of Lot C in Auditor's Subdivision of Lot 12 in Auditor's Subdivision, thence North along the East line of said Lot C a distance of 190 feet to the Northeast corner of said Lot C, thence West along the North line of said Lot C a distance of 28 feet; thence South a distance of 36 feet; thence East a distance of 12 feet; thence South a distance of 124 feet; thence West a distance of 2 feet; thence South a distance of 30 feet; thence East along the South line of said Lot C a distance of 18 feet to the point of beginning, all in the Southwest Quarter of the Northwest Quarter (SW $\frac{1}{4}$ NW $\frac{1}{4}$) of Section 21, Township 75 North, Range 44 West of the 5th P.M.

This being the same tract conveyed by Ferrellgas, Inc. to Northern Natural Gas Company on October 30, 1985, and recorded November 4, 1985, in Book 86 at Page 9188, in the office of the register of deeds for Pottawattamie County, Iowa.



AUDITORS
SUBDIVISION LOT 13
21 75 44 AND
ACCRETIONS
PRT20-008

AUDITORS
SUBDIVISION LOT 12
21 75 44 AND
ACCRETIONS
PRT20-008

- P-I
- C-I

CURRENT ZONING



Wood Ave

Ave J

Re: Comp Plan Update



Bradley Grefe <bgrefe@mapacog.org>

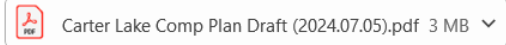
To Jackie Carl

Cc Grant Anderson



Fri 7/5/2024 11:57 AM

[If there are problems with how this message is displayed, click here to view it in a web browser.](#)



Good morning, Jackie:

Please find the draft plan attached. This isn't a final polished version, as the working draft will get pushed over to our Communications & Outreach Team to put into a formal plan format. I think the key thing to note as it pertains to the Future Land Use section is that we've updated it to include a variety of land use scenarios that allow the City's decisionmakers the flexibility to respond to the radical changes of what's going on [or at least is proposed to happen] in all areas of Omaha surrounding Carter Lake as well as what could happen if changes in ownership occur [particularly in any of the industrial areas and any of the commercial areas "around" Locust Street]. North Downtown Omaha has been rapidly shifting from a gritty, industrial-only area into an entertainment-focused mixed-use area with offices and residences. Add to that, the potential of the Streetcar eventually extending to the Airport, there could be a wildly different vision for the Abbott Drive and Locust Street corridors from what we see today. We feel the provided land use strategies provide City officials the flexibility to respond to any situation that may arise over the next couple of decades.

[bg]



Bradley J. Grefe

Community & Economic Development Planner

Metropolitan Area Planning Agency

[COVER PAGE]

City of

CARTER LAKE

EST. 1930

2024 COMPREHENSIVE PLAN

ACKNOWLEDGMENTS

Thank you to all the community members who provided input throughout the planning process.

Prepared for:

City of Carter Lake
950 E. Locust St.
Carter Lake, IA 51510

Mayor & City Council:

Ron Cumberledge, Mayor
Aaron Grell, City Council
Jason Gundersen, City Council
Jacob Hanika, City Council
Victor Skinner, City Council
Jackie Wahl, City Council

Prepared by:

Metropolitan Area Planning Agency
2222 Cuming St.
Omaha, NE 68102

Planning Board:

Ed Palandri, Chair
Kathy Dueling
Drew Evers
Jay Gundersen
Robert Horan
Ray Pauly
Tim Podraza



CONTENTS

NOTES FOR C&O & DATA TEAMS FINAL PLAN FORMATTING:

- Purple Font is text that needs to be verified prior to finalizing the plan. Mostly just making sure the figure/table numbers are correct.
- Carter Lake's logo has changed.
- Adjust footers the draft document: update date, start numbering at 1 beginning with "Introduction".
- Move chapter "icons" left of the text.
- Work with data on final map formatting.

INTRODUCTION

The City of Carter Lake is distinctive among Iowa's municipalities: A small lakefront community of 3,800 residents, Carter Lake is physically detached from the state by the Missouri River, which serves as the dividing line between Iowa and Nebraska. Although it is located on the "Nebraska side" of the river and is bordered by the city of Omaha on three sides, Carter Lake is a legal municipal jurisdiction of Iowa.

Carter Lake's uniqueness is one of the city's most valuable resources. Carter Lake is located centrally in the Omaha-Council Bluffs metropolitan area with convenient access to major employment centers, a regional transportation network, a commercial passenger airport, cultural and social events, and other desirable amenities. Throughout all the changes and growth around the Omaha-Council Bluffs region, Carter Lake has retained a community-oriented, small-town character.

Purpose of Comprehensive Plans

The comprehensive plan serves two fundamental purposes. First, it provides an essential legal basis for land use regulation such as zoning and subdivision control. Second, a modern comprehensive plan presents a unified and compelling vision for a community, derived from the aspirations of its citizens. The Carter Lake comprehensive plan (or "plan") is designed to provide a vision of the city's future and it establishes the specific actions necessary to fulfill that vision. It is a future founded on taking strategic and intentional community actions that will improve the lives of the city's residents and position the city for continued investment.

The Legal Role

Communities prepare and adopt comprehensive plans for legal purposes. Section 414 of the Code of Iowa enables cities to adopt zoning and subdivision ordinances to promote the "health, safety, morals, or general welfare of the community." Land use regulations, such as zoning ordinances, recognize that people in a community live cooperatively and have certain responsibilities to one another. These regulations establish rules that govern how land is developed within a municipality and its extra-territorial jurisdiction.

However, as in most other states, cities in Iowa may not adopt land use ordinances without first adopting a comprehensive plan. This requirement derives from the premise that land use decisions should not be arbitrary, but should follow an accepted and reasonable concept of how the city should grow. Carter Lake's comprehensive plan provides the ongoing legal basis for the city's authority to regulate land use and development.

The Community Building Role

A comprehensive plan has a significant role in directing the growth of a community. The Carter Lake plan establishes a vision of the city's future that is rooted in the input from residents participating in the planning of their community. As development in the region flourishes, the city will be challenged to maintain its community character while capitalizing on the growth occurring around it. Beyond defining a vision, the plan presents a unified action program that will implement the city's goals. The plan is designed as a working document – a document that both defines the future and provides an achievable program for realizing the city's potential.

Plan Components

The Iowa State Legislature passed the “Iowa Smart Planning Act” in the spring of 2010. As part of the response to the 2008 flooding throughout the state, cities were encouraged to develop comprehensive plans that follow the ten planning principles as a best practice. Furthermore, the bill also included thirteen elements or topics that should be considered when developing a plan. The planning process took into consideration these principles and each chapter addresses one or more of the prescribed planning elements outlined below.

Smart Planning Principles

• Collaboration • Efficiency, Transparency and Consistency • Occupational Diversity • Revitalization • Housing Diversity • Community Character • Natural Resources • Agricultural Protection • Sustainable Design • Transportation Diversity

Comprehensive Plan Elements

• Public Participation • Issues and Opportunities • Land Use • Housing • Public Infrastructure and Utilities • Transportation • Economic Development • Agricultural and Natural Resources • Community Facilities • Community Character • Hazards • Intergovernmental Collaboration • Implementation

Public Engagement

The planning process included a variety of public engagement strategies, including [two](#) public meetings, surveys, focus group meetings with stakeholders, and other public outreach (social media, press releases, public notices, and information in the city’s newsletter).

The first stage of engagement presented information on the plan update and the planning process while it also solicited feedback from the community on their needs and priorities. After that feedback was incorporated into the draft plan, the second stage of outreach focused on obtaining feedback on the working deliverable.

Both physical and virtual materials and engagement options were provided in order to reach a variety of community members. Broad themes from public engagement have been incorporated throughout the plan. Visioning survey results are discussed below and the collection of public engagement results can be found in [Appendix A](#).

Community Survey Results

In total, sixty-five people responded to the comprehensive plan survey, which was available online and in paper form. The survey consisted of forty-four multiple choice questions and four open-ended questions. The survey included a number of questions from surveys completed for comprehensive planning efforts in 2006 and 2013, in order to show potential changes in community priorities over time. In general, residents’ views on the community have not changed substantially; most of the new survey responses reflected very similar attitudes to those of the 2013 survey.

Residents indicated a high level of satisfaction with the city’s public services and public facilities. Carter Lake’s police, fire, and emergency services and facilities were rated most positively. They expressed very favorable attitudes toward the city’s public facilities, such as parks and recreation areas, the library/community center, and the city administration building. Even though residents reflected positively on the city’s existing parks, recreational amenities, and senior center facilities, the responses showed a desire for additional investment. A

particular concern among many respondents was working with the City of Omaha to improve the conditions of the lake—both in water quality and water level.

The general attitude toward the community’s infrastructure was neutral to favorable. Residents had good opinions of the town’s drinking water system and neutral opinions of street/sidewalk conditions, storm sewer drainage, and the sanitary sewer system. Though there were dozens of responses to the write-in questions, very few comments specifically noted deficiencies in the city’s street and utility infrastructure as concerns.

Residents identified that the greatest opportunities for improvement are in the areas of planning, housing, and economic development. Residents had neutral to unfavorable views of the current condition of housing, affordability of housing, availability of rental properties. They noted code enforcement concerns for existing neighborhoods, shortages of homes for middle-income families, limited options for seniors, and a short supply of rental housing options.

Survey respondents had the strongest feelings on the state of commercial and industrial development in the community, particularly along Locust Street. They noted a range of concerns from the general aesthetics of development around this gateway to the community to the lack of services and businesses for people who live and work in the community. The overwhelming response was that any further development or redevelopment of the Locust Street business district [Carter Lake’s “downtown”] should be attractive and geared toward meeting the needs of the people who call Carter Lake home.

The following were the top three responses for ways to improve the Carter Lake economy:

1. Cultivate a “small-business friendly” reputation.
2. Attract more shopping and restaurants.
3. Encourage redevelopment of existing business centers.

The following were the top three types of new private development residents would like to see:

1. Grocery Store/Pharmacy.
2. Small businesses that serve the needs of residents.
3. Entertainment (i.e. restaurants, recreation, theater, nightlife).

The following items were cited most frequently as growth opportunities:

- Locust Street business district revitalization.
- Expanded availability of grocery items.
- Lake maintenance and enhancements.
- Consistent and equitable code enforcement.

COMMUNITY PROFILE

Location & History

Carter Lake is a city in Pottawattamie County, Iowa, and is Iowa’s only community located west of the Missouri River (Figure 1). The city is bordered by Omaha, Nebraska, on the western, northern, and eastern sides; its southern border is the Missouri River. The jurisdiction of Carter Lake is approximately two square miles in area and is physically separated from the state of Iowa. To enter Iowa from Carter Lake, one must take Interstate 480, Interstate 680, or the Bob Kerrey Pedestrian Bridge via Omaha.

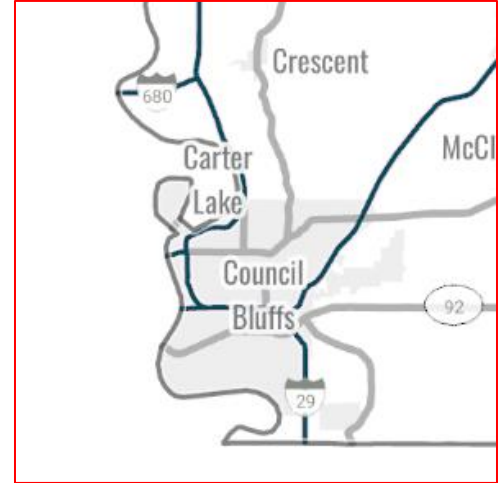


Figure 1: Carter Lake Location Map

In 1877, flooding caused the Missouri River to meander westward. As flood waters receded, the wide meander of the river was cut off, leaving behind a free-standing oxbow lake now known as Carter Lake. The shifting of the river’s channel effectively separated a small piece of Iowa from itself. After litigation between Iowa and Nebraska in 1892, the United States Supreme Court ruled that Carter Lake was a jurisdiction of the State of Iowa (145 U.S. 519), although the City of Carter Lake was not incorporated until 1930.

With its close proximity to Downtown Omaha, the lake and its namesake community quickly became a popular destination for water recreation. The development of Eppley Airfield, the major commercial airport serving eastern Nebraska and western Iowa, has contributed to significant development along Abbott Drive on the city’s east side. Today, Carter Lake continues to grow as a small but independent Iowa community despite its unconventional location. Carter Lake has established several commercial and governmental operations to service its residents. Some of these operations include banks, a post office, churches, and varying commercial establishments such as restaurants and hotels. Carter Lake operates under a Council/Mayor form of government.

Population

The community’s most significant population growth occurred between 1940 and 1970, nearly quadrupling in size over that thirty-year span. The community’s population was relatively unchanged between 1970 and 2000, but a significant population increase was recorded between 2000 and 2010. Table 1 shows the Census population by decade and percent change relative to the previous decade.

With Carter Lake being landlocked, the city has no new land available for expansion—the city will have to rely on infill development to accommodate any population growth. Projecting population growth for Carter Lake is

Table 1. Carter Lake Population		
Year	Population	% Change
1940	846	—
1950	1,183	39.80%
1960	2,287	93.30%
1970	3,268	42.90%
1980	3,438	4.90%
1990	3,200	-6.90%
2000	3,248	1.50%
2010	3,785	16.70%
2020	3,799	0.30%

Source: U.S. Census, American Community Survey

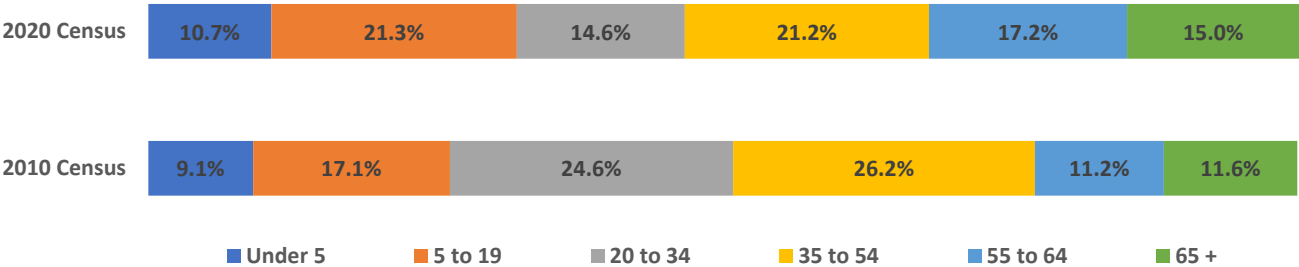
complicated by the uncertainty of what types of development actually will occur in the coming years. If new housing development is confined to new single-family homes or duplexes on vacant lots currently zoned residential, the capacity for population growth is very limited. However, if mixed use development occurs in the Locust Street and Abbott Drive corridors in addition to residential area infill, Carter Lake has a greater opportunity for increasing its population base.

The [MAPA 2050 Long Range Transportation Plan](#) (LRTP) is a vision which guides future infrastructure projects in the Omaha-Council Bluffs Metropolitan Area. This planning initiative, adopted in 2020, outlined a vision for a stronger, safer, more vibrant region. The LRTP covered the Omaha-Council Bluffs Transportation Management Area (TMA) which consists of Douglas, Sarpy, and a small portion of Cass County in Nebraska, and urbanized portions of Pottawattamie County in Iowa, which includes Carter Lake. The projected population growth within the TMA is an increase of nearly 338,000 people between 2020 and 2050, or a little more than 11,000 people per year. With its proximity to the urban core and mixed-use development intensifying in formerly industrial areas just south of the city limits, Carter Lake is well positioned to capitalize on the projected regional growth.

Age

The median age of Carter Lake residents is 38.1 years old, which is comparable to the state of Iowa’s median age of 38.3, but slightly older than the state of Nebraska’s median age of 36.6. The median age in Carter Lake has increased by 3.6 years over the last decade. Approximately thirty-two percent of the population is under 19 years of age and fifteen percent is above the age of 60; however, an additional seventeen percent of residents are between 55-64 years old. Carter Lake’s population grew by only 14 people over the previous decade, but the percent of the population between 20-54 shrunk by fifteen percent. [Figure 2](#) shows a comparison of the population’s age distribution.

Figure 2: Carter Lake Age Distribution

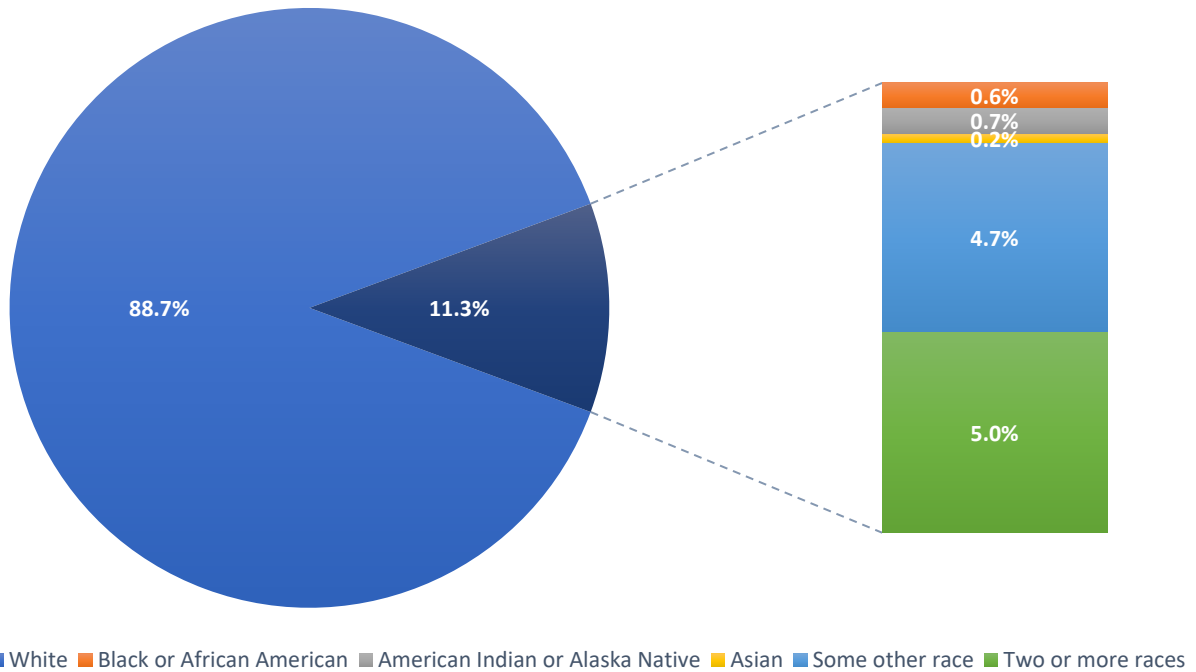


Source: U.S. Census, American Community Survey (ACS)

Race and Ethnicity

The racial composition of Carter Lake is predominantly white, comprising 88.7 percent of the population. African-American, Native American, and Asian demographics make up only 1.5 percent of the population. Residents who identify themselves as “some other race” or “two or more races” account for 9.7 percent of the population. There are approximately 545 Hispanic residents in Carter Lake, which accounts for 14.3 percent of the population. [Figure 3](#) shows a racial composition of the population.

Figure 3: Racial Composition

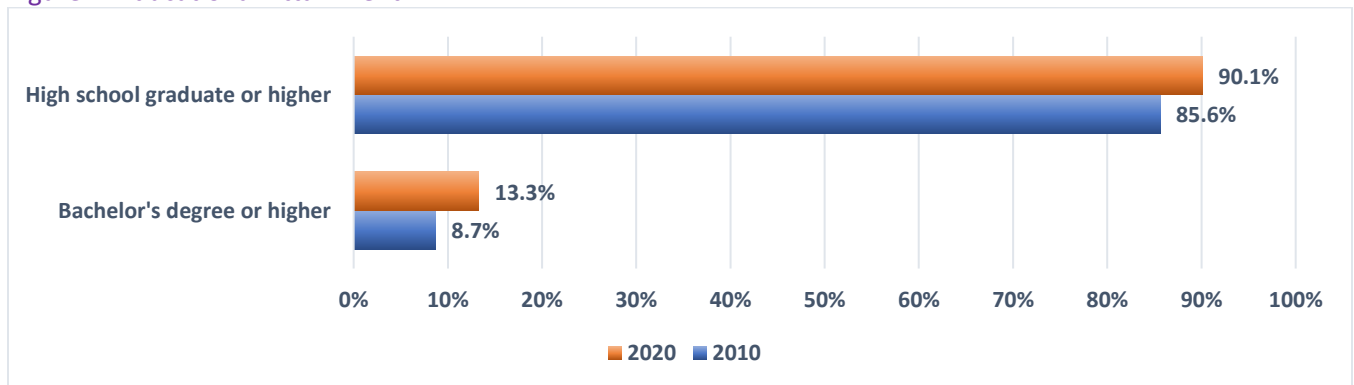


Source: U.S. Census, American Community Survey (ACS)

Education

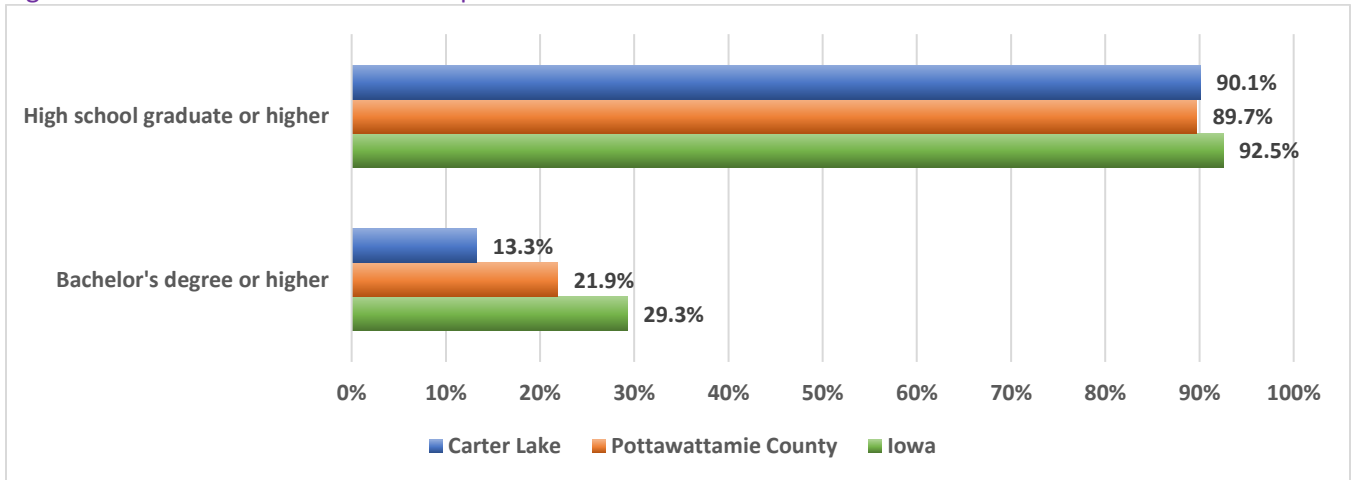
Slightly more than 90 percent of Carter Lake’s population over 25 years of age had attained at least a high school degree in 2020 and 13.3 percent had a bachelor’s degree or higher. Both of these percentages are increases from 2010 (Figure 4); however, Carter Lake’s percentage of population with at least a bachelor’s degree remains lower than those of the county and the state (Figure 5).

Figure 4: Educational Attainment



Source: U.S. Census

Figure 5: Educational Attainment Comparison

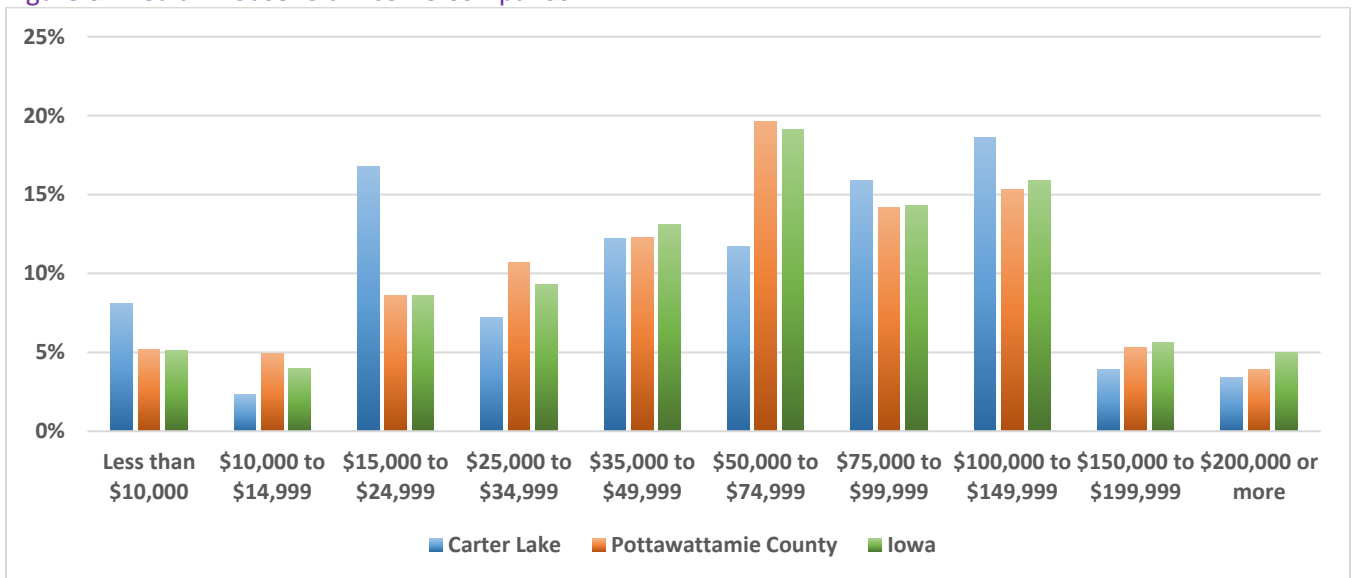


Source: U.S. Census

Income

Carter Lake’s median household income, the combined income of all household occupants regardless of relationship, in 2020 was \$52,163. This is significantly lower than the household incomes for Pottawattamie County and the State of Iowa, which were \$59,901 and \$61,836, respectively. Figure 6 compares Carter Lake’s median household income to the county and the state by income ranges.

Figure 6: Median Household Income Comparison



Source: U.S. Census, American Community Survey

Carter Lake’s poverty rate in 2020 (18.9%) was considerably higher than the poverty rates of both the county (10.3%) and state (11.1%). To be eligible for certain federal grant programs (i.e. Community Development Block Grants), a community must have a Low- to Moderate-Income (LMI) population over 51%. According to the 2011-2015 American Community Survey (ACS), Carter Lake has a population of 49.6%; however, a household income survey conducted in 2020 returned a higher figure of 64.4%.

FACILITIES & SERVICES

This chapter summarizes current capacities of the community facilities and public services available to residents of Carter Lake.

Carter Lake Administration Building – 950 E. Locust Street

The city’s administration building was built in 2008 and houses City Hall, the Police Department, and the U.S. Post Office. The facility is in good condition; however, energy efficiency upgrades [i.e. LED lighting] is desired.

City Maintenance Shop and Yard – 2919 N. 9th Street

City vehicles, equipment, and materials are stored and maintained in the buildings and site directly behind the city administration building. The current site meets their spatial needs; however, security upgrades [i.e. cameras, lighting, and fencing] are desired as well as another building to store city-owned equipment indoors.

Carter Lake Fire & Rescue – 2929 N. 9th Street

The Carter Lake Volunteer Fire & EMS Department is located in a building directly west of the city maintenance yard. The facility holds eight vehicles. The department retains between 25 to 35 active volunteers and employs one paid staff member. Approximately 450-500 emergency calls are answered by the department per year.

Public Library & Community Center – 1120 Willow

The Edward F. Owen Memorial Library was built in 1974 and renovated in 2001 to include a large multi-purpose room. In 2022, the library held a total of 6,660 volumes and had an average circulation of 42 transactions per month. The Carter Lake Community Center (CLCC), which is partially integrated into the library, opened in January 2023. This addition to the north side of the library included a new shared entrance and lobby space. The CLCC includes multi-purpose rooms for gathering; a two-court gymnasium with a three-lane track and pickleball, volleyball, and basketball courts; and a fitness room. The CLCC offers a variety of programmed activities for all age groups.

Carter Lake Elementary – 1000 Willow Drive

Carter Lake Elementary School is a public elementary school that is part of the Council Bluffs Community School District. The school building is centrally located in Carter Lake and in close proximity to the public library and community center. In the 2022-2023 school year, 361 students were enrolled between preschool and fifth grade.

UTILITIES & INFRASTRUCTURE

This chapter presents an inventory of existing utilities, services, and infrastructure delivered by the city and private sector providers. Carter Lake's ability to meet existing and future demands is also discussed.

Water System

Carter Lake's water supply and storage systems are handled by the Metropolitan Utilities District (MUD); however, the city does maintain the distribution system and four metering pits within municipal boundaries. In 2000, MUD transferred ownership of the Locust Street main over to the city. Water and sewer billing services are currently provided by PeopleServices, Inc., but the Public Works Department assists with general maintenance and repairs or replacement of water meters.

Sanitary Sewer System

The city owns and maintains a sanitary sewer conveyance system which is comprised of approximately 87,050 linear feet of sanitary sewer, 319 manholes and seven lift stations. Carter Lake's sanitary sewer system connects to the City of Omaha's sanitary system which conveys flows to Omaha's Missouri River Waste Water Treatment Plant. Portions of Carter Lake's sanitary sewer system are more than eighty years old, with lines range in size from 6" to 15" in diameter. Depending on the age of the lines, they are constructed of PVC, transite, ductile, or clay tile. In 2022, the city utilized Community Development Block Grant funds to complete a \$1.7 million city-wide sewer lining project to repair pipe cracks, sagging lines, manhole repairs, and other issues that were contributing to inflow and infiltration of groundwater that led to higher volumes entering the system for treatment. A preliminary engineering report completed in 2020 showed a total average daily flow of 383,000. Each of the seven lift stations will require pump, control panel, and/or other equipment replacement over the next twenty years.

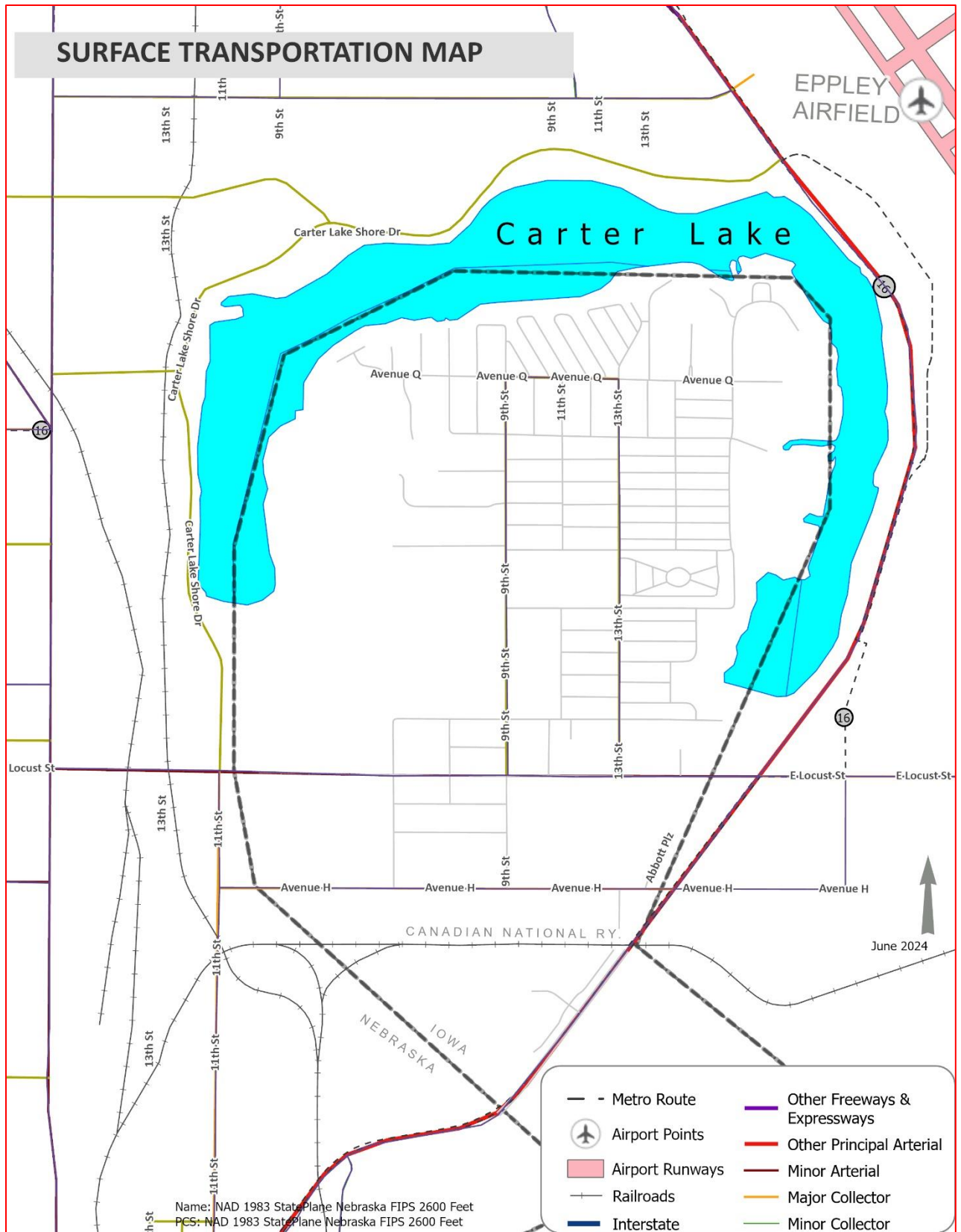
Storm Sewers

The city's stormwater collection system directs water toward the lake and then pumps it into the Missouri River. The stormwater collection system is in good condition, but there are some drainage concerns within the city, particularly along Avenue H. Recent development in the area has created capacity issues during heavy rainfall events. Pumps have been installed to address drainage problems in other sections of the city, including along Steele Avenue. The development of any open spaces will increase the need to address additional run-off. The City should conduct an assessment of the system and develop a stormwater management plan to identify any deficiencies and to ensure that the system has appropriate capacity to mitigate backups and reduce pollution to the lake and the river.

Solid Waste and Recycling

The city contracts for weekly curbside pickup for trash, yard waste, and recyclables. Deffenbaugh Industries currently provides solid waste collection and recycling services for Carter Lake.

Figure 7: Surface Transportation Map



Transportation System

Transportation can be seen as the fabric that ties together all components of an urban area. This includes streets, railroads, sidewalks, and trails. Public streets often represent the greatest percentage of publicly owned territory within a city and consequently are the most utilized and important civic spaces. The appearance and condition of public streets have a great effect on the health and value of property within the community. Carter Lake's transportation network should be designed and maintained to provide the greatest mobility and connectivity across multiple modes.

Streets

The federal functional classification system categorizes streets and highways into classes according to the character of service they are intended to provide. The classifications present in Carter Lake include: Other Principal Arterials, Minor Arterials, Collectors, and Local Roads.

Other Principal Arterials serve regional needs and connect major activity centers. They usually serve the highest traffic corridors and are designed to accommodate relatively high speeds. These streets often use access control devices such as raised medians and protected left turns to reduce traffic conflicts. **Abbott Drive** is the only major arterial street in Carter Lake.

Minor Arterials connect with and complement the principal arterial system by linking major activity centers and connecting various parts of the city together. Unlike expressways and principal arterials, minor arterials provide direct access to adjacent properties. These major streets are designed for speeds of 40 mph or below. Generally, these streets are spaced at 0.5 to 1.0 miles in developed urban areas and 2.0 miles in fringe areas. **Locust Street** is the only minor arterial street in Carter Lake.

Collectors link neighborhoods together and connect them to arterials and activity centers. They are designed for relatively low speeds (30 mph and below) and provide unlimited local access, distributing traffic from local streets and channel it to arterials. Collector streets in Carter Lake include: **9th Street, 13th Street, Avenue H,** and **Avenue Q.**

Local Roads account for the largest percentage of all roadways in terms of mileage, and they are often classified by default; once all Arterial and Collector roadways have been identified, any remaining roadways are classified as local. Local roads serve both land access and traffic circulation in residential, commercial, industrial areas. **All other streets** in Carter Lake are local roads.

Areas of Concern

While quantitative roadway capacity is not a significant issue within Carter Lake, the city does have some areas of concern to monitor. These include:

- **Pavement Conditions, Curb & Gutter.** In general, the streets of Carter Lake are in fair to good condition. Major roadways throughout the community and most of the industrialized and commercial areas are paved with curb and gutter. Significant portions of older residential areas are hard surfaced, but lack curb and gutter. City ordinances call for any new development to include curb and gutter; however, there is no plan in place to retrofit neighborhoods where it does not exist.
- **Owen Parkway Access.** Owen Parkway Circle development can be reached only from Abbott Drive. An extension of 13th Street south of Locust Street to Avenue H continuing across the Canadian National's railroad track could connect the frontage road along Abbott Drive to the community, providing safer and

more convenient access into the city and relieve trips on Abbott Drive. If development occurs east of Abbott Drive, a signalized intersection may be necessary to provide safer access to both sites.

Public Transit

Carter Lake does not operate a public transit system; however, the Omaha Transit Authority (Metro) provides a weekday-only fixed route on Abbott Drive (Route 16) that connects to the regional transit network. Route 16 northbound provides service to Eppley Airfield and the North Omaha Transit Center. Route 16 southbound provides service to downtown Omaha. The greater Metro bus system serves north, central, and western Omaha; the cities of Bellevue, La Vista, Papillon, and Ralston in Nebraska; and Council Bluffs in Iowa. Carter Lake may wish to consider a cooperative arrangement with Metro to institute a circulator service that links the Locust Street business district to the greater Metro system.

Pottawattamie County is served by Southwest Iowa Transit Agency (SWITA), which provides scheduled rides and demand response services in Southwest Iowa. Transportation services are available to residents for activities including medical appointments, grocery shopping, and school related trips. SWITA provides a number of contracted routes in addition to operating demand response service. These routes provide regularly scheduled trips for major employers and educational institutions.

Airports

Carter Lake does not have an airport within its jurisdictional boundaries; however, Omaha's Eppley Airfield is immediately adjacent to the community and is a major driver of economic activity along Abbott Drive.

Railroads

Two railroads own track in Carter Lake; the Canadian National Railway (CN) and the Union Pacific Railroad (UP). The CN operates a short branch line in North Omaha and Carter Lake that is isolated from the rest of their rail network. Up until the 1980s, this branch had access to the main line in Council Bluffs via the now defunct Missouri River drawbridge that sits one mile east of Abbott Drive. Today, the CN must use UP tracks in Council Bluffs and UP and BNSF Railway tracks in Omaha to reach this branch in Carter Lake. The UP only owns a connection track in Carter Lake and does not currently provide service to any of the industries in city limits. With the unique circumstance of the CN needing to use foreign railroads to access their branch, Carter Lake functionally has direct access to three Class 1 railroads.

Sidewalks & Trails

A network of sidewalks and trails is an important part of a local transportation system. This is particularly true in Carter Lake, where the relative compactness of its residential areas, level terrain, adjacency to water and recreational features, and access to regional trails combine to create a very walkable and bikeable city.

Local Connectivity

Although the majority of streets in Carter Lake have an adjacent sidewalk, several areas in the community lack a continuous system of sidewalks. This is particularly true in the older residential areas of the northern and northeastern portion of the community. In addition, several gated residential developments were not required to provide sidewalks when they were built. In general, sidewalk conditions are good throughout the community.

Carter Lake should seek to have a continuous sidewalk on at least one side of every public street. Any new developments should provide a continuous sidewalk system along both sides of all public streets. All sidewalks in the network should provide barrier-free intersection ramps, consistent with the requirements of the American

with Disabilities Act (ADA). New subdivision regulations for Carter Lake require continuous sidewalk installation and should reduce future breaks in the system and ensure ADA compliance.

In 2011, all but 650 feet of the 1.2-mile Locust Street corridor received extensive streetscape improvements. Though the road surface was minimally altered, the sidewalks on either side were enhanced. Improvements included a trail-width sidewalk on the north side, standard width sidewalks on the south side, ADA-compliant curb ramps, and several crosswalks were emphasized with colored concrete. Other features of the streetscaping project included decorative light poles with close spacing, landscaping, street trees, benches, mail boxes, trash cans, and fencing and screening for several properties.

Funding has been programmed in FY2024 for the engineering and construction of an approximately 2.7-mile bike/pedestrian route throughout the City of Carter Lake. The planned trail is a mix of shared-use roadways and dedicated concrete trails that will provide a safe trail loop through Carter Lake. The existing sidewalks along Locust Street will provide connectivity to the City of Omaha's existing trail through Kiwanis Park. Construction of the new Carter Lake urban trail system is expected to begin in the summer of 2024.

In lieu of dedicated bike lanes or separate trail-width sidewalks, the city's collector roads should be designated as share-the-road joint routes, alerting motorists to the presence of bicyclists in the areas. Share-the-road designation does not relegate bicycles to specific routes; rather, they do help direct bicyclists to preferred bike routes and notify motorists that bicycles are likely to be in the area. In addition to share-the-road signage, these routes should use bicycle friendly sewer inlet grates, with openings that run perpendicular to the direction of travel.

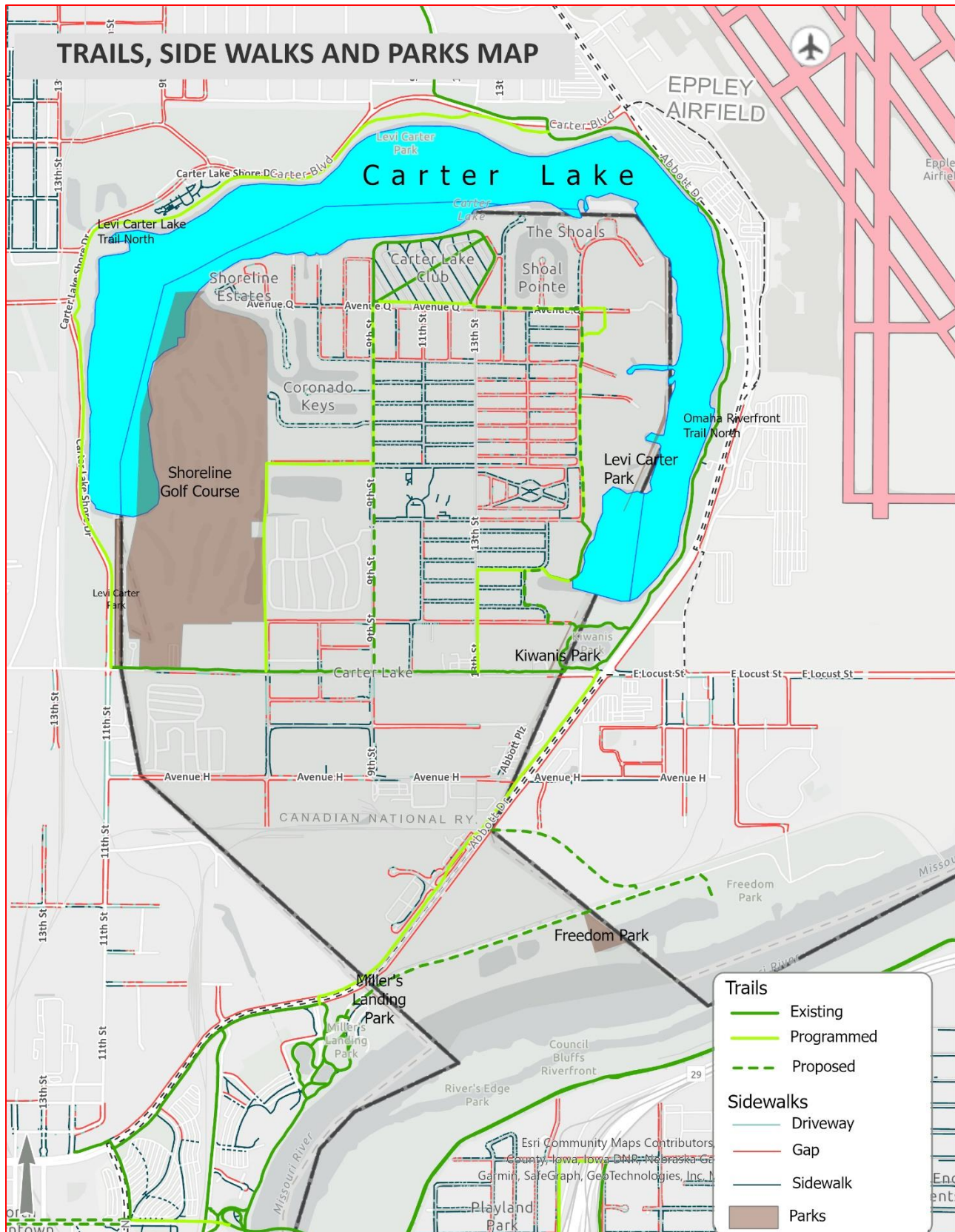
Regional Trail Connectivity

The Omaha-Council Bluffs metropolitan area boasts a robust network of multi-use, recreational trails. The **Omaha Riverfront Trail North** is a seventeen-mile trail that runs from Heartland of America Park on the edge of downtown Omaha up to Boyer Chute National Wildlife Refuge in Washington County. The City of Omaha completed the last section along Abbott Drive between Miller's Landing south of Carter Lake and Kiwanis Park on E. Locust St. in early 2024

The City of Omaha also has programmed **Levi Carter Park Trail**, a multi-use pedestrian and bicycle trail to be constructed along the west and north sides of Carter Lake in order to improve safety of people walking and bicycling within the park and to better connect the park with the existing regional trail system. This trail will be built along Carter Lake Shore Drive from Locust Street to the Omaha Riverfront Trail near the northeast corner of the lake. Construction is expected to begin in FY2025 and, when finished, the project will complete a loop of multi-use trails around the northern edge of the lake through the center of Carter Lake via Locust Street.

As these regional trail connections are developed, the city should consider partnering with **Heartland B-Cycle**, the Omaha metro area bike sharing system, to develop stations to allow travelers and residents an option to bike to, from, and/or within Carter Lake. Station near the hotels on the eastern edge of town would be particularly beneficial now that the trail is complete along Abbott Drive.

Figure 8: Map of Sidewalks, Trails, and Parks



PARKS & RECREATION

City Parks

The Parks and Recreation Department maintains nine public parks throughout the community and the city’s northern border is the lake of its namesake (Table 2). At 315 acres, **Carter Lake** is one of the more significant water bodies in the Omaha-Council Bluffs region and is the city’s primary attraction and natural amenity, providing many recreational activities to residents and visitors such as picnicking, fishing, and boating.

Table 2: Carter Lake Parks		
Park Name & Location	Size	Amenities
Mabrey Park 17 th St. & Willow Dr.	6 acres	Playgrounds, Picnic Shelters, Picnic Tables, Grills, Restrooms, Waterfront Benches & Swings, Basketball Court, Horseshoe Pits, Fishing Docks, Boat Ramp, Skate Park, & Pump Track
Wavecrest Park 112 Shoreline Dr.	2.75 acres	Playground, Picnic Shelter, Restrooms, Waterfront Benches & Swings, Swimming Area
Neptune Park Neptune Cir. & Cedar St.	1 acre	Gazebo & Landscaping
8th and R Park 8 th St. & Ave. R	0.25 acres	Benches & Shoreline
Watson Park 9 th St. & Ave. Q	0.10 acres	Accessible Playground, Swings, Picnic Table
T.W. Ortiz Park 9 th St. & Steele Ave.	0.40 acres	Playground, Swings, Volleyball Court, Picnic Tables
Rosenbaugh Park 14 th St. & Ave. P	1 acre	Playground, Swings, Basketball Court, Tennis Court, Picnic Tables
Community Center Park 11 th St. & Redick Blvd.	3.75 acres	Splash Pad, Soccer Fields Walking/Running Track, Basketball Hoops in Community Center Parking Lot, Playgrounds on adjacent, [Adjacent to Elementary School grounds]
Hamilton Sports Complex 17 th St. & Ave. Q	10 acres	Playground, 3 Baseball Fields, Batting Cage

Regional Attractions

Shoreline Golf Course, located along the city’s western shore of Carter Lake, is a popular recreational attraction in the city. It features an 18-hole, par-72 championship golf course with a clubhouse, driving range, and indoor golf simulators. Adult league play and private lessons for adults and youth are available. Shoreline’s clubhouse was recently expanded to accommodate 175 guests for catered receptions and other functions.

In addition to the parks within city limits, several City of Omaha parks are in immediate proximity to the community. **Levi Carter Park** is a 520-acre park that wraps around the northern and western shores of Carter Lake. The Omaha City Council approved plans in 2024 to construct a multi-purpose community center and indoor/outdoor sports complex on a vacant area of Levi Carter Park. This facility will include indoor basketball courts, volleyball courts, classrooms, and a space for telehealth services as well as four outdoor soccer fields. **Kiwanis Park**, located northwest of the intersection of Abbott Drive and Locust Street, is a 15-acre park with a lagoon and trails. As noted in the Transportation System Chapter, the City of Omaha is working to complete trail gaps that will completely loop Carter Lake, providing the City's residents and visitors with direct pedestrian access to the north shore. **Freedom Park** serves as a United States Naval Museum on the Missouri Riverfront adjacent to Carter Lake's extreme southeast tip. Sandpiper Cove, a marina in Freedom Park, sustained catastrophic damage during the floods of 2011 and has remained unimproved. **Miller's Landing Park**, is the current northern edge of development leading into the Omaha riverfront.

HOUSING

As part of the growing Omaha-Council Bluffs metropolitan area, Carter Lake offers an opportunity to meet the region’s housing market needs through expanded variety and price points. Families with young children have been one of the fastest growing demographics to move to Carter Lake, which requires increased housing availability. There is also a need for housing to accommodate aging population groups like the Baby Boomer generation. This chapter discusses past and present housing figures for Carter Lake to help identify future housing needs through an analysis of household characteristics, housing types, and housing values.

Housing Units

A housing unit is a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants do not live and eat with other persons in the structure and which have direct access from the outside of the building or through a common hall. The U.S. Census estimates that there were 1,502 total housing units in Carter Lake in 2020 (Table 3). Housing units include conventional site-built units as well as prefabricated, panelized, sectional, or modular units that are affixed to a permanent foundation. The number of total housing units in the city has increased every decade since 1990; however, vacancy rate has increased across each of those decades, as well. In addition, the number of renter-occupied housing units more than doubled between 2000 and 2020.

Table 3. Housing Occupancy				
	1990	2000	2010	2020
Total Housing Units	1,149	1,292	1,481	1,502
Owner Occupied	942	1,058	1,110	1,003
Renter Occupied	168	163	278	339
Vacancy	3.39	5.5	6.3	10.65

Source: U.S. Census, American Community Survey

The statistics in Table 4 refer to the structural characteristics of the building by type. The one-unit structure category is a single-family home. It includes fully detached and semi-attached (i.e. duplexes, row houses, townhouses). Multi-family structures are classified by the number of housing units in the structure.

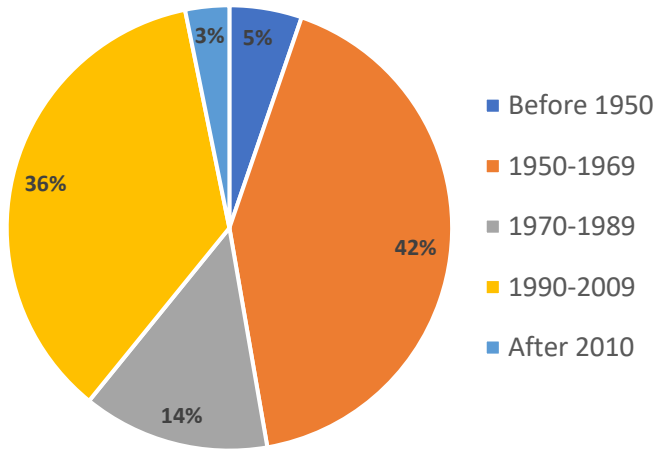
Table 4. Housing Units by Type				
	2010	2020	# Change 2010-2020	% Change 2010-2020
Total Housing Units	1,434	1,502	68	4.70%
Single-Family Detached	1,168	957	-211	-18.10%
Single-Family Attached	46	43	-3	-6.50%
Multi-Family	0	54	54	100.00%
Mobile/Manufactured Home	220	448	228	103.60%

Source: U.S. Census, American Community Survey

Age of Housing Stock

Of the 1,502 housing units in Carter Lake, 47.4 percent were built before 1970 while only 3.2 percent were built after 2010 (Figure 9). Carter Lake had two major periods of housing construction, one from 1950 to 1969 and the other from 1990 to 2009. These two periods account for eighty-eight percent of the housing in Carter Lake.

Figure 9: Construction Date of Housing Units



Source: U.S. Census, American Community Survey

Household Characteristics

There were 1,342 total households in Carter Lake in 2020, a 1.3 percent decline from 2010 (Table 5). Family (related) households made up 71 percent of total households in the city. However, the number of non-family (unrelated) households increased in 2020 while the number of family households decreased. This may indicate that more unrelated persons are cohabitating living spaces either by choice or financial necessity.

Table 5. Household Characteristics			
	2000	2010	2020
Total households	1,221	1,359	1,342
Family households	914	995	956
Non-family households	307	364	386
Average household size	2.7	2.7	2.8
Average family size	3.0	3.0	3.4

Source: U.S. Census, American Community Survey

Housing Value

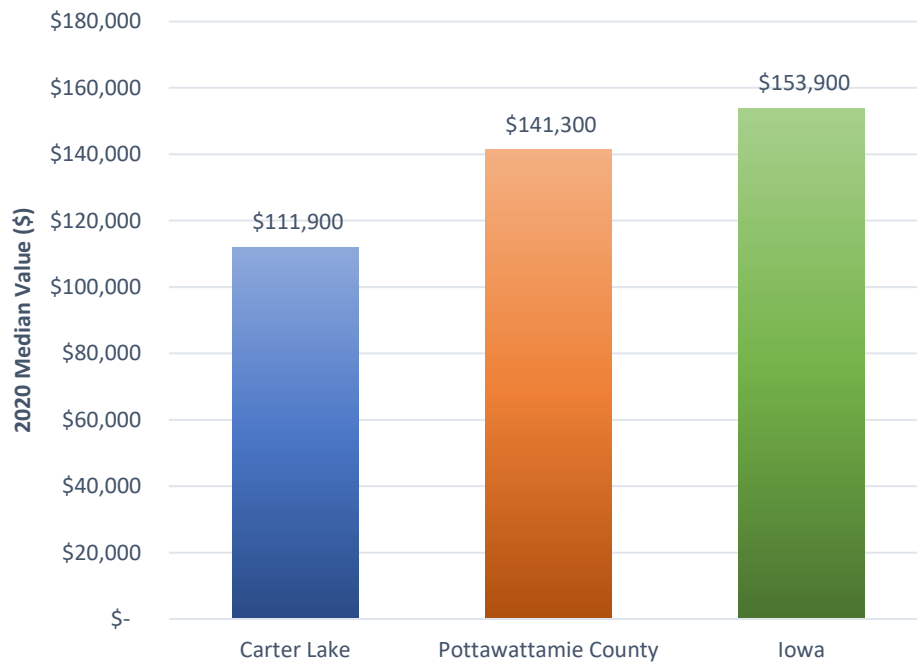
Based on 2020 American Community Survey estimates, approximately 41.7 percent of owner-occupied homes in Carter Lake were valued below \$100,000; 30.2 percent were valued between \$100,000 and \$199,999; 26.7 percent were valued between \$200,000 and \$499,999; and 1.7 percent were above \$500,000 (Table 6).

Table 6. Owner-Occupied Housing Value		
Value Ranges	#	%
Less than \$50,000	210	20.90%
\$50,000 - \$99,999	206	20.80%
\$100,000 - \$149,999	249	24.80%
\$150,000 - \$199,999	54	5.40%
\$200,000 - \$299,999	144	14.40%
\$300,000 - \$499,999	123	12.30%
\$500,000 - \$999,999	17	1.70%
\$1,000,000 or more	0	0.00%
Total Owner-Occupied Units	1,003	100.00%

Source: U.S. Census, American Community Survey

As a high percentage of owner-occupied homes in Carter Lake are valued below \$200,000, the median housing value in Carter Lake is comparably lower than county and state housing values. In 2020, the median housing value in Carter Lake was \$111,900. This is twenty-one and twenty-seven percent below the county and state average housing values, respectively (Figure 10). This suggests that housing is more affordable in Carter Lake.

Figure 10: Housing Value Comparison



Source: U.S. Census, American Community Survey

ECONOMIC DEVELOPMENT

Carter Lake’s geographic connection to Omaha is both a challenge and an opportunity for commercial, retail, and residential development. The economy of Carter Lake is stifled as residents are pulled to Omaha for most shopping needs and employment opportunities. However, there is potential for Carter Lake to benefit from the economic spillover from Omaha.

Few small towns are within a five-minute drive of a commercial airport, major employers, an arena and convention center, and many other services and amenities. To harness such opportunity, Carter Lake should consider strategies to leverage its natural resources and recreational amenities. The city can also continue to capitalize on its proximity to the airport and convention and entertainment venues that regularly host major national events.

Carter Lake is also in a position to market itself as a small, safe, and family-oriented community that has an advantage of greater affordability as compared to downtown Omaha and other nearby redeveloping areas. As housing costs in Omaha continue to rise, Carter Lake can offer a more affordable alternative with reasonable drive, bike, or walk times and access to job centers and social and cultural attractions in both Iowa and Nebraska.

Although drastic redevelopment is not currently in the interest of its residents nor consistent with the goals of the city and this plan, Carter Lake should strive to ensure that any infill development is scaled appropriately for the city’s existing infrastructure and is targeted to fill the needs of the residents.

Labor Force

Carter Lake had a total labor force population of 1,747 in 2020, of which 94.2 percent was employed while 5.8 percent was unemployed (Table 7). Carter Lake’s unemployment rate was slightly higher than both the county and the state averages at that time.

Table 7. Labor Force Characteristics	
Population over 16 Years Old	2,784
In the Labor Force	1,747
Employed	1,646
Unemployed	101
Unemployment Rate	5.8%

Source: U.S. Census, American Community Survey

Employers

Businesses located in Carter Lake are rooted in industry, transportation, education, recreation, and hospitality. The five largest industries in Carter Lake by percentage of the workforce are manufacturing (15.2%); transportation and warehousing, and utilities (12.7%); educational services, and health care and social assistance (11.5%); professional, scientific, and management, and administrative and waste management services (11.4%); and finance and insurance, and real estate and rental and leasing (10.8%). Table 8 shows a breakdown of employment of Carter Lake and the State of Iowa by industry.

Table 8. Employment by Industry (2020)				
Industry	Iowa		Carter Lake	
	#	%	#	%
Agriculture, forestry, fishing and hunting, and mining	47,641	4.2%	0	0.0%
Construction	81,177	7.1%	103	7.6%
Manufacturing	206,313	18.1%	206	15.2%
Wholesale Trade	39,396	3.5%	19	1.4%
Retail Trade	105,062	9.2%	89	6.6%
Transportation and warehousing, and utilities	64,575	5.7%	172	12.7%
Information	16,651	1.5%	7	0.5%
Finance and insurance, and real estate and rental and leasing	106,930	9.4%	147	10.8%
Professional, scientific, and management, and administrative and waste management services	86,703	7.6%	155	11.4%
Educational services, and health care and social assistance	251,695	22.1%	156	11.5%
Arts, entertainment, and recreation, and accommodation and food services	48,037	4.2%	113	8.3%
Other services, except public administration	43,600	3.8%	113	8.3%
Public Administration	43,194	3.8%	76	5.6%
Total Employment	1,140,974	100.0%	1,356	100.0%

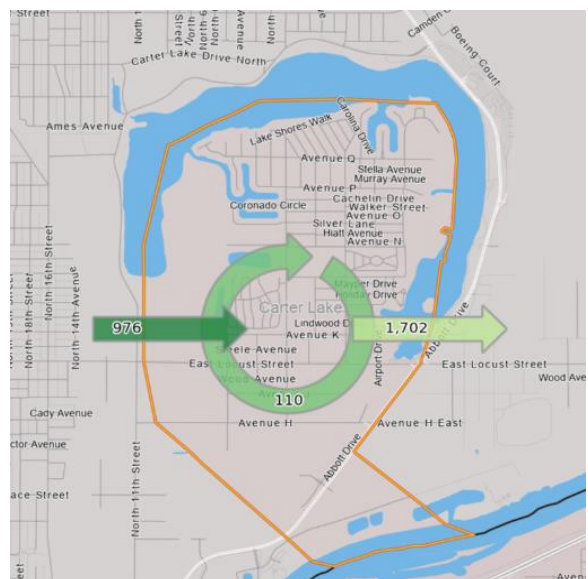
Source: U.S. Census, American Community Survey

Place of Work

The majority of employment opportunities for Carter Lake’s labor force are located outside the community. This is mainly due to Carter Lake’s size, industrial mix, and proximity to Omaha and Council Bluffs. According to 2020 inflow/outflow data compiled by the U.S. Census, 1,702 workers that lived in Carter Lake left the community for employment, 976 workers that traveled to Carter Lake for employment but lived elsewhere, and 110 workers that both lived and worked in Carter Lake (Figure 11).

Mean travel time for Carter Lake commuters was 21 minutes according to 2020 estimates, which is on par with both Pottawattamie County and the eight-county Omaha-Council Bluffs metro area (Table 9).

Figure 11: Job Inflow/Outflow (2020)



Source: U.S. Census On The Map Tool

Table 9. Commuting to Work				
Means of Transportation	Carter Lake		Pottawattamie County	
	#	%	#	%
Agriculture, forestry, fishing and hunting, and mining	1,487	90.3%	38,228	83.6%
Construction	88	5.3%	3,892	8.5%
Manufacturing	0	0.0%	229	0.5%
Wholesale Trade	0	0.0%	641	1.4%
Retail Trade	15	0.9%	595	1.3%
Transportation and warehousing, and utilities	56	3.4%	2,198	4.8%
Total Workers 16 Years and Over	1646	100.0%	45,783	100.0%
Mean Travel Time to Work	21.1	N/A	20.8	N/A

Source: U.S. Census OnTheMap Tool

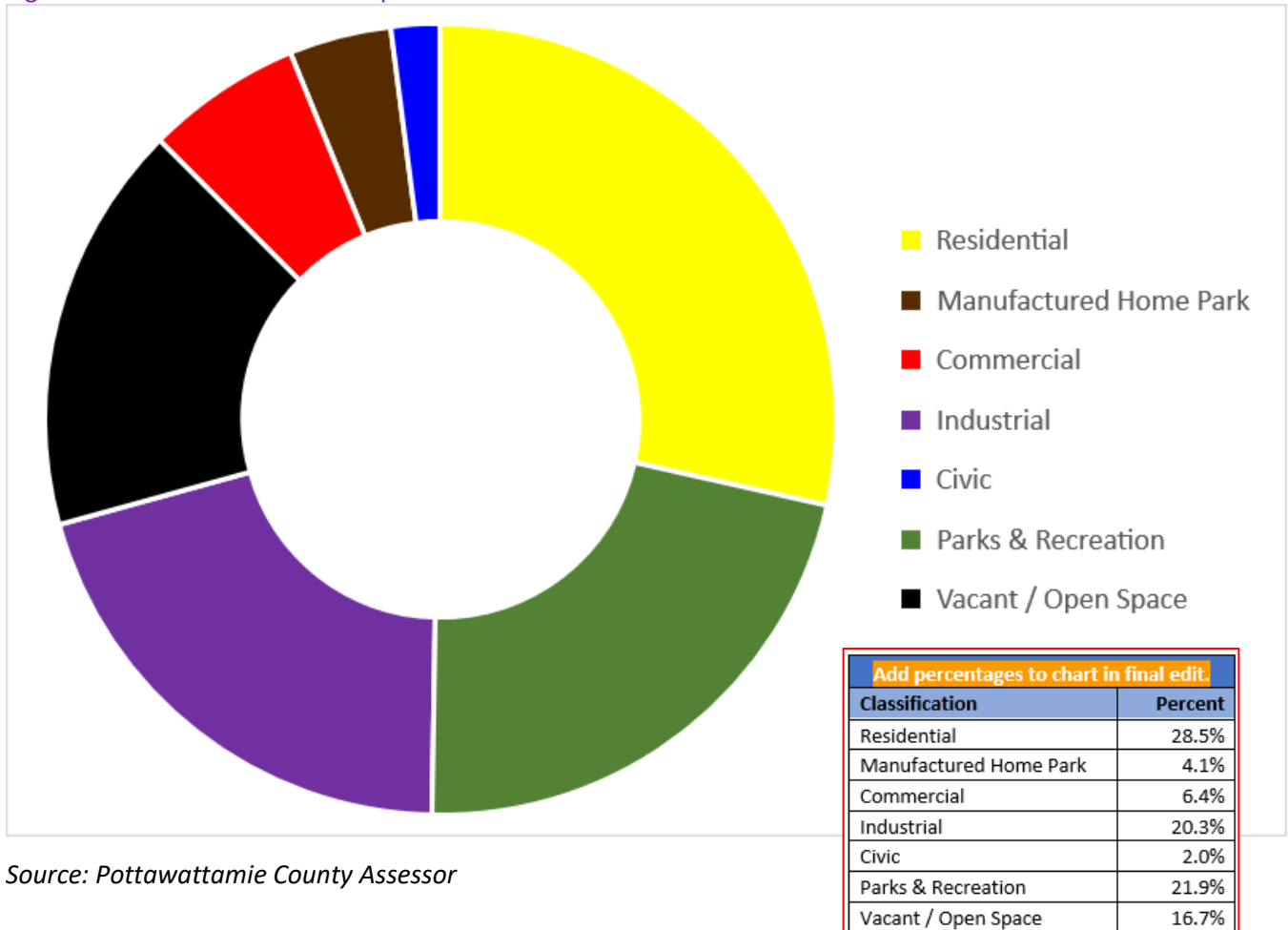
LAND USE & GROWTH OPPORTUNITIES

The arrangement and location of future land uses should be considered before the basic services—such as utilities and streets—should be planned. A land use map classifies land according to the way an area is utilized: residential, commercial, industrial, agricultural, public, or a mix of uses. Establishing suitable areas of town in which certain types of land use are acceptable is one of the founding principles of planning and is also primary to the development of efficient and safe cities that are sound economically. This chapter of the plan analyzes current land use patterns and surrounding development trends. From this information and feedback received from members of the community, city officials and staff, this chapter also presents a Future Land Use Plan which is intended to guide land use decisions and become the basis for land use regulation in Carter Lake to ensure that the City’s limited resources are used judiciously and efficiently.

Existing Land Use

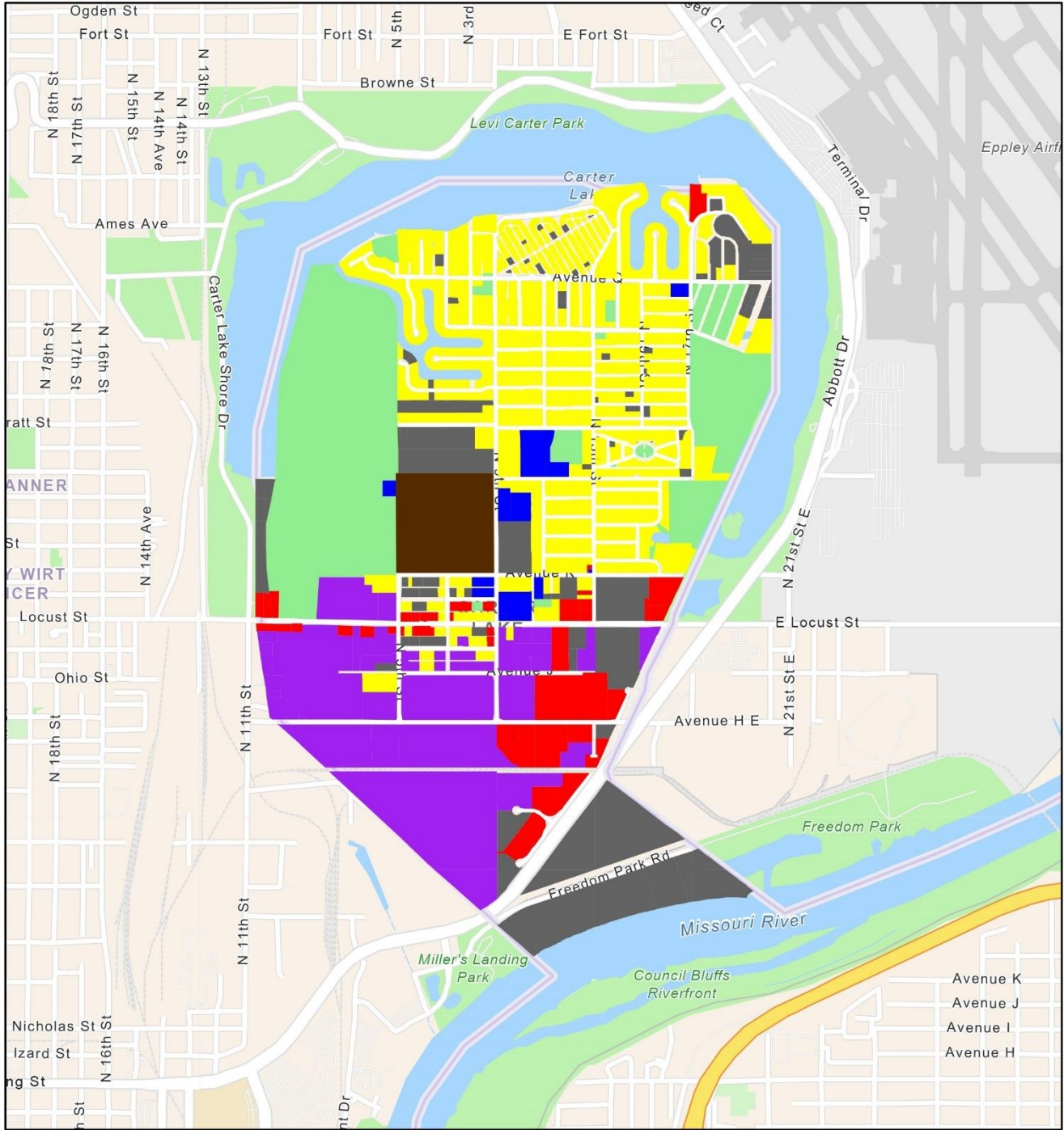
Planning for future uses can be completed only after the current land use patterns have been assessed. The predominant land uses in Carter Lake are residential, industrial, and recreational; while commercial, and vacant/open space uses account for the remainder of non-civic land in the city (Figures 12 and 13). Because Carter Lake is encircled by Omaha, the lake, and the Missouri River, the city has no available land to expand its territorial footprint. All potential development and redevelopment must take place on infill sites.

Figure 12. Current Land Use Composition



Source: Pottawattamie County Assessor

Figure 13: Existing Land Use Map

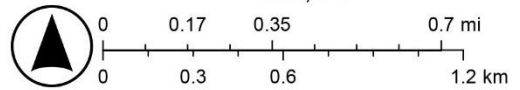


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Legend

- | | | |
|--|--|---|
|  Residential |  Commercial |  Parks & Recreation |
|  Manufactured Home Park |  Industrial |  Natural Resource Area |
|  Civic |  Mixed Use |  Vacant |



County of Douglas, NE, Pottawattamie County, Iowa, Iowa DNR, Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS

Residential and Manufactured Home Park

The predominant land use in Carter Lake is residential. The vast majority of residential properties are located north of Locust Street; however, there are several homes scattered among the industrial area between 5th and 9th Streets. The construction of new residential housing units has stagnated since the 2008 housing crisis, with less than four percent of the city's housing stock built after 2010. Most of these newer units were constructed on the west side of Carter Lake, east of the Shoreline Golf Course. Carter Lake has one large manufactured home park, located between 9th Street and Shoreline Golf Course.

Commercial and Industrial

The commercial and industrial uses in Carter Lake are located along and primarily south of Locust Street. Commercial activity is located mainly along Locust Street and in the southeast corner of Carter Lake along Abbott Drive, while industrial uses are concentrated largely in the southwestern area of the city. The Locust Street commercial corridor generally buffers the residential areas from the industrial uses.

Agricultural and Open Space

Carter Lake has no agricultural land and relatively little open space that is not a park or golf course. Most of Carter Lake's vacant land is located in the southeast corner of town. Several large, undeveloped tracts of land are generally clustered near Abbott Drive, 13th St., and Locust St. These areas are currently zoned for commercial or industrial uses. Three smaller areas of undeveloped land are in residential zones. Two are on 9th St., and the other is on Lagoon Dr.

Civic, Parks and Recreation

Civic uses are generally concentrated in two areas in the community. City hall, public works, police, and fire departments are clustered near the center of the community on 9th and Locust Streets. The Carter Lake public library and community center are adjacent to the Carter Lake Elementary School near the center of the residential area of town. City parks and recreation areas are scattered throughout the residential portion of the community, while the golf course anchors the west end of the community's lakeshore.

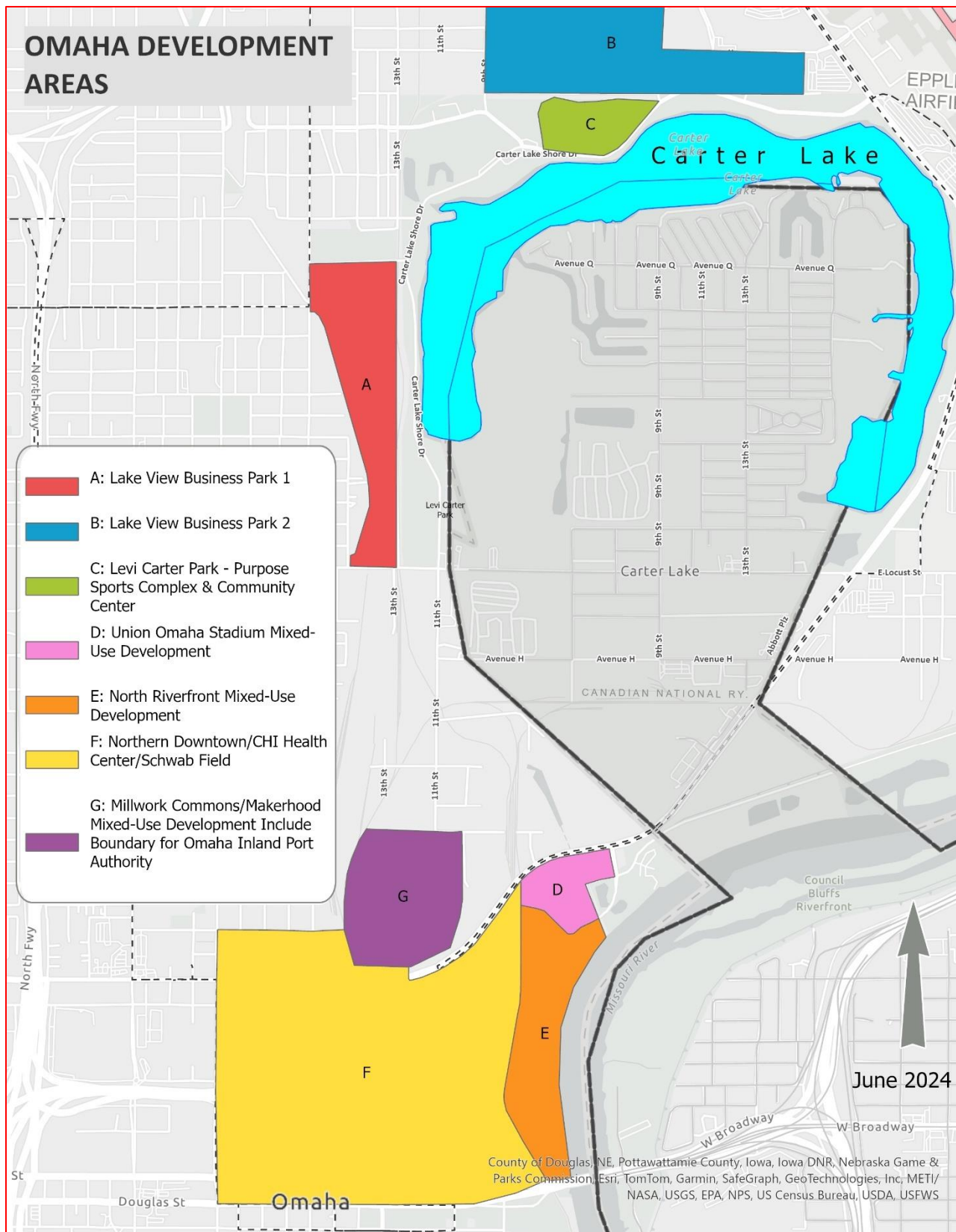
Future Land Use

The Future Land Use Plan provides the basic framework upon which a comprehensive plan is built, by coordinating the appropriate designation for use areas throughout the community. This section of the plan provides three future land use scenarios to allow for elasticity in a rapidly changing development environment. Eight land use classifications are used to guide how Carter Lake designates zoning of the existing areas within the community and redevelopment areas. These land use classifications have been generalized to maximize the City's flexibility in making planning and zoning decisions. The intent of the Future Land Use Plan is to ensure that future development takes into account land use compatibility, market conditions and trends, environmental features, utilities, streets, other community services, and public input on growth and development.

Development in Omaha

Historically, development in the City of Carter Lake has been influenced by development activities in East Omaha and Downtown. Residential areas were first developed toward the recreational lake; industrial areas were developed near rail corridors serving Omaha and Council Bluffs; the hotel and commercial strip along Abbott Drive developed as a result of Eppley Airfield. Future land use in Carter Lake, inevitably, will continue to be influenced by adjacent development in Omaha (Figure 14).

Figure 14: Adjacent Development in Omaha



North and West

In June 2024, the City of Omaha appointed the first board for the Omaha Inland Port Authority which will oversee the development of two proposed large-scale business park developments in the immediate vicinity of Carter Lake. **Lake View Business Park 1** is a 67-acre site located just west of town, bound by the Union Pacific Railroad tracks on the east, Locust Street on the south, 16th Street on the west, and Cornish Boulevard on the North. The City of Omaha authorized the purchase of part of this land to construct an industrial grade road connecting 11th Street to Ames Avenue to provide better access to Highway 75. **Lake View Business Park 2** is a 160-acre site located between Levi Carter Park and Arthur Storz Expressway, extending from 9th Street to Abbott Drive. Each of these developments has potential to create demand for housing, restaurants, and services in Carter Lake.

South and East

Eppley Airfield continues to expand and Abbott Drive will be a critical link to the Greater Omaha metro area. In January 2024, plans were revealed for a \$300 million mixed-use development on the 18-acre site adjacent to **Miller's Landing**. The focal point of the development is a 7,000-seat soccer stadium for Union Omaha, a USL League One professional soccer team. Restaurants, bars, shops, 300 residences, and a 140-room hotel are also planned for the development. This development is just west of Carter Lake's southern entrance and is an extension of a larger multi-year riverfront redevelopment that includes the Gallup Campus, Riverfront Place residential towers, the Midwest Regional Office of the US National Park Service, the Kiewit Luminarium, and Lewis & Clark Landing extending into Downtown Omaha. The Miller's Landing site is immediately adjacent to the city's largest undeveloped site between Abbott Drive and the Missouri River and stands to capitalize on Omaha's riverfront growth. An aggressive mixed-use brownfield redevelopment program on this site could provide a significant impact to the community.

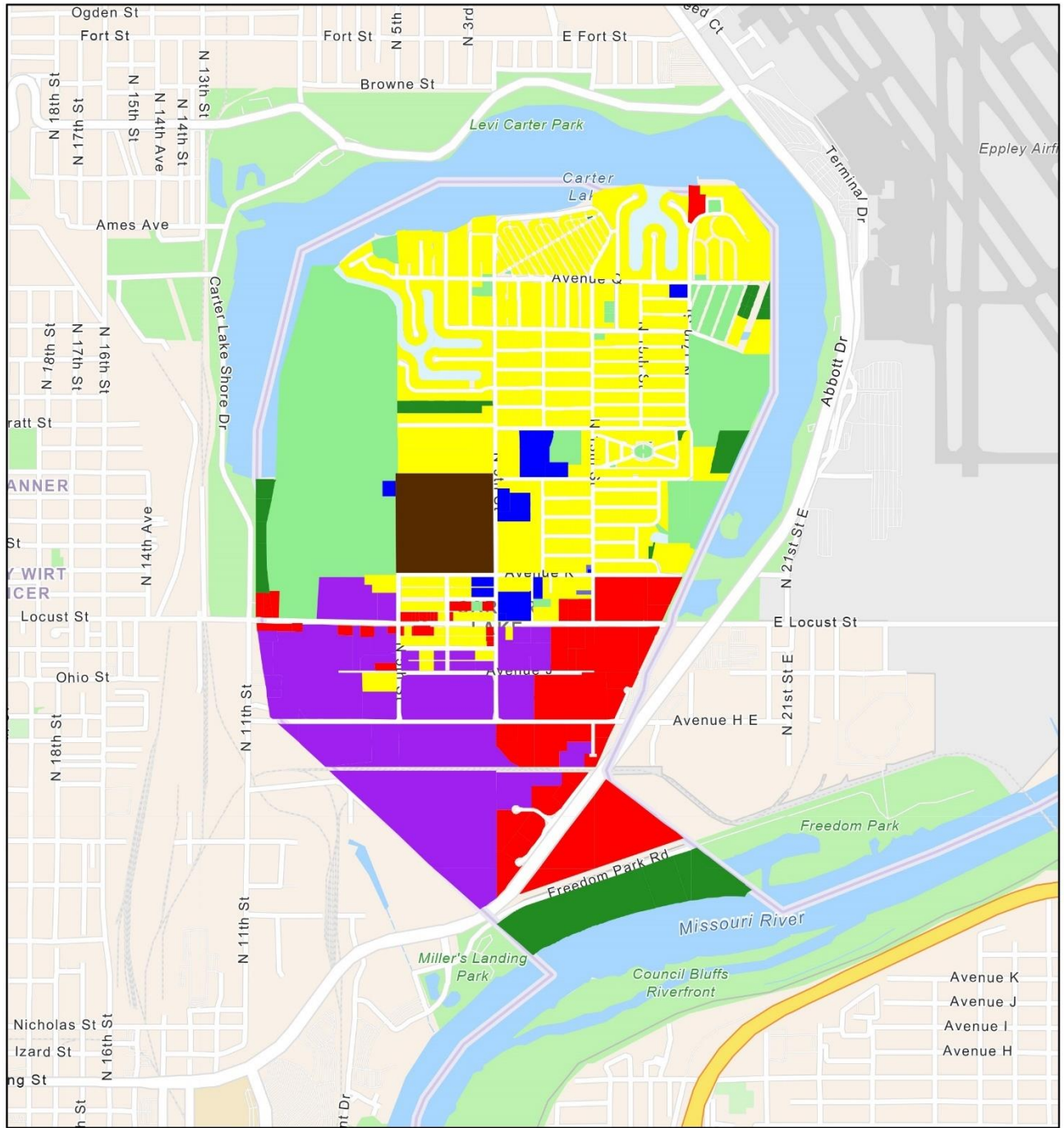
The **Millwork Commons/Makerhood** mixed use development is embracing the industrial roots of the northern edge of Downtown Omaha by adaptive reuse of 140-year-old structures on Nicholas Street. Additional infill development is occurring on the site that complement the neighborhood's historic feel. Further south in **North Downtown**, mixed-use infill development continues to complement expansion of the CHI Health Center and Charles Schwab Field.

Carter Lake Future Land Use Scenarios

As noted, there is no available space for outward growth due to the inability of Carter Lake to expand beyond its existing footprint. Therefore, "growth" in Carter Lake is constrained to infill sites and the density of what is placed on those sites. The use and intensity of development is dependent upon many variables, most notably ownership. All infill development sites are privately owned, thus, any development that occurs—or does not occur—is subject to the will of the owners. With that in mind, three future land use scenarios are provided, again, with generalized land use categories to provide flexibility for decisionmakers.

The **Conservative Growth Scenario** (Figure 15) assumes that existing patterns of development will occur into the future. The **Moderate Growth Scenario** (Figure 16) assumes that undeveloped parcels will be developed and that some shifts in use may occur in the currently industrialized area. This introduces a mix of uses particularly along Abbott Drive and 13th Street between Avenue K and Avenue H. The **Aggressive Growth Scenario** (Figure 17) expands upon the Moderate Growth Scenario and introduces mixed-use development on Locust Street on the west end.

Figure 15: Future Land Use – Conservative Growth Scenario

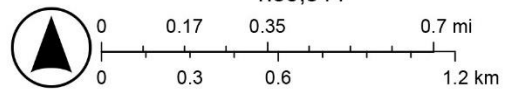


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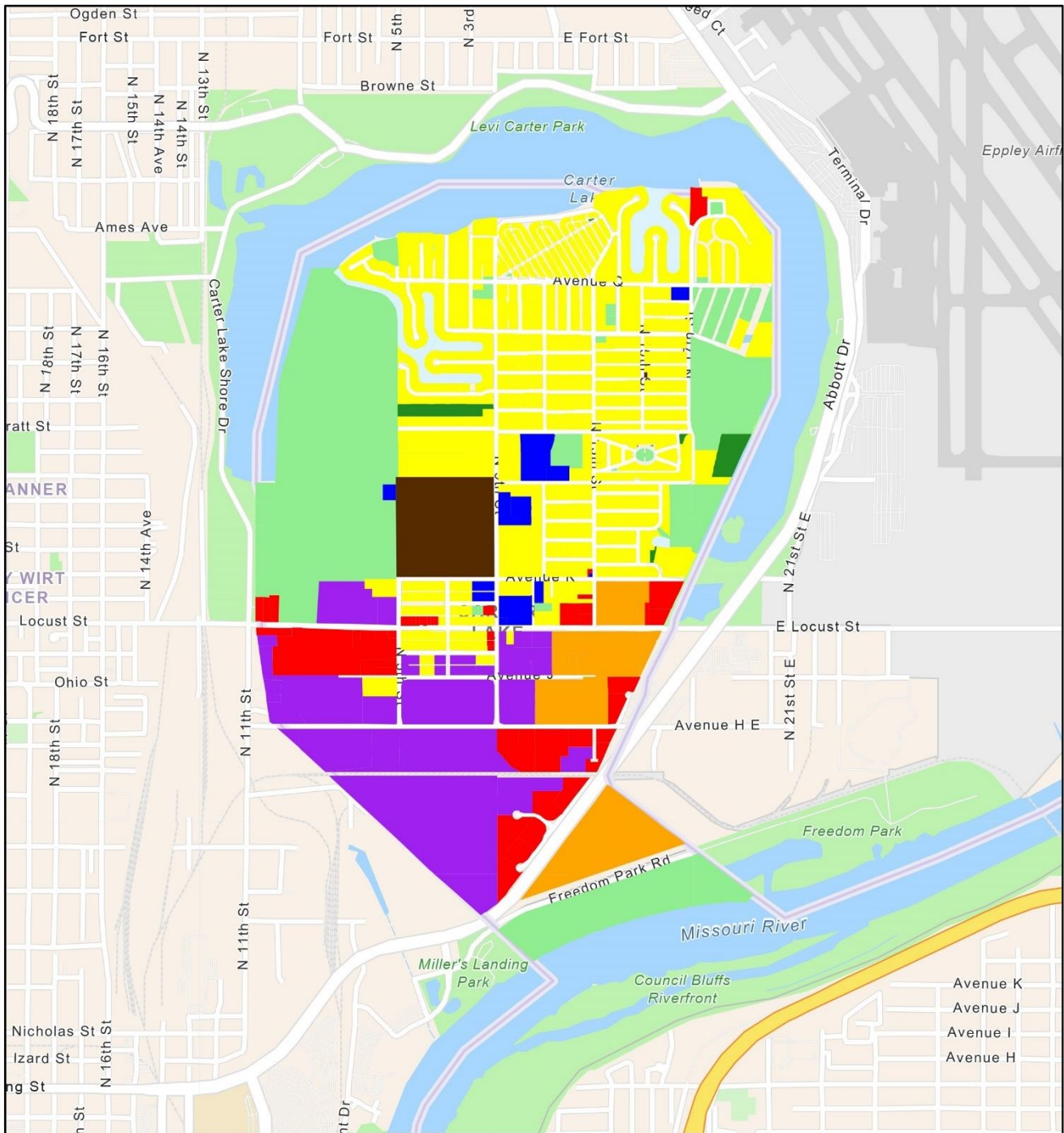
Legend

- | | | |
|--|--|---|
|  Residential |  Commercial |  Parks & Recreation |
|  Manufactured Home Park |  Industrial |  Natural Resource Area |
|  Civic |  Mixed Use |  Vacant |



County of Douglas, NE, Pottawattamie County, Iowa, Iowa DNR, Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS

Figure 16: Future Land Use – Moderate Growth Scenario

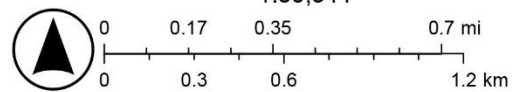


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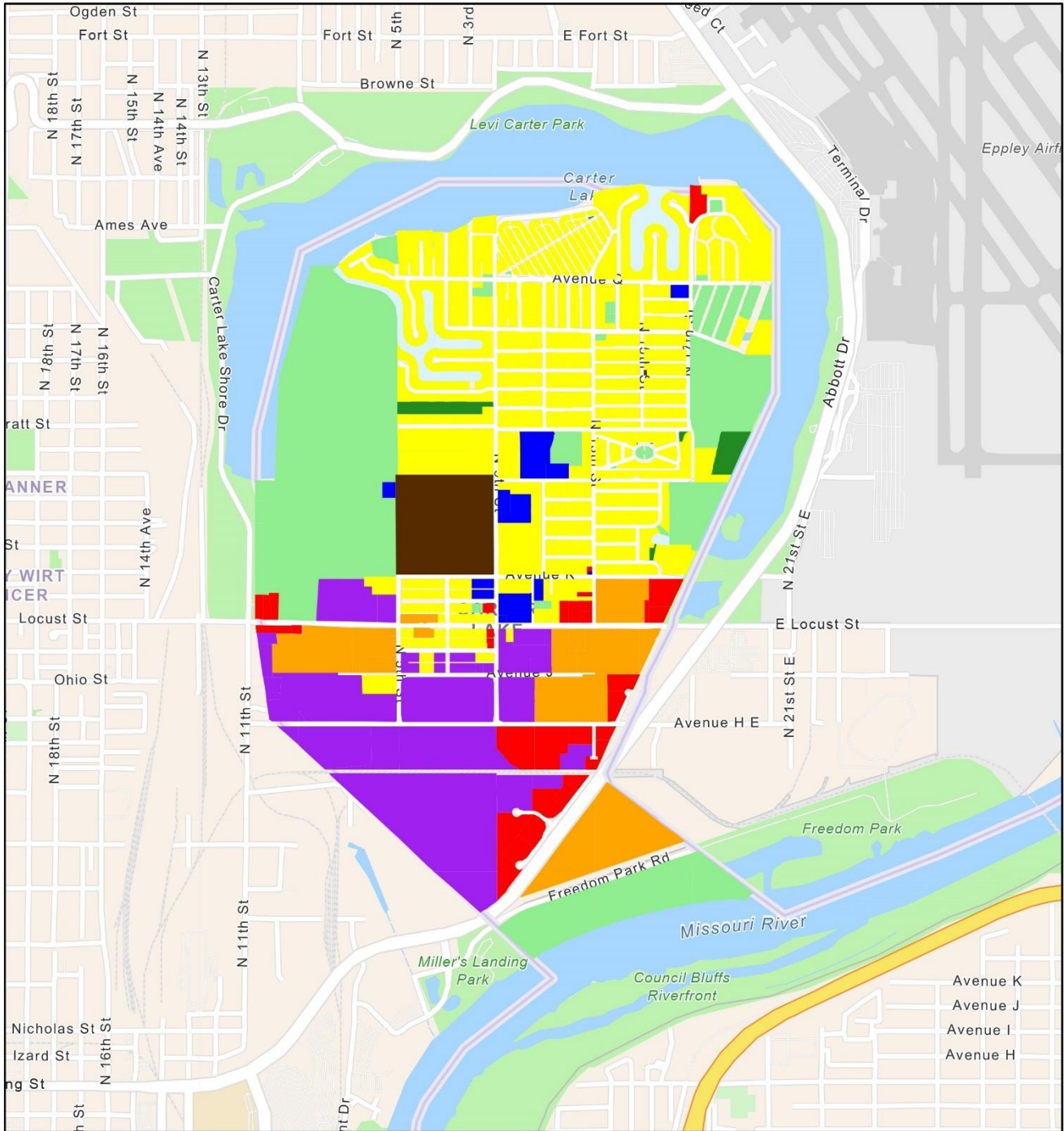
Legend

- | | | |
|------------------------|------------|-----------------------|
| Residential | Commercial | Parks & Recreation |
| Manufactured Home Park | Industrial | Natural Resource Area |
| Civic | Mixed Use | Vacant |



County of Douglas, NE, Pottawattamie County, Iowa, Iowa DNR, Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS

Figure 17: Future Land Use – Aggressive Growth Scenario

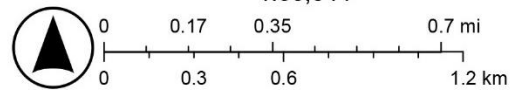


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Legend

- | | | |
|--|--|---|
|  Residential |  Commercial |  Parks & Recreation |
|  Manufactured Home Park |  Industrial |  Natural Resource Area |
|  Civic |  Mixed Use |  Vacant |



County of Douglas, NE, Pottawattamie County, Iowa, Iowa DNR, Nebraska Game & Parks Commission, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, USFWS

IMPLEMENTATION

This chapter pulls the data recorded and the feedback received during public engagement to form actionable goals, policies, and strategies that are important to the Carter Lake community and contribute to the community's growth.

Implementation refers to the policies and actions that have been identified to carry out the vision of this comprehensive plan update. It includes actions designed to improve the long-range planning process, strengthens links between the plan and capital improvement budgeting, establishes a process reporting system to monitor the progress, and schedules for plan updating and maintenance.

The success of this comprehensive plan update is contingent on the implementation of the goals and policies identified in this section. While the role of the Carter Lake Planning Board is to ensure the orderly growth of the city by adherence to the comprehensive plan, it is up to the stakeholders in Carter Lake to champion the projects envisioned to the implementation of them. What happens with the plan, how it is used in day-to-day decision making, and the extent to which it is followed over time will all influence the success of the plan. This plan is a living guidance document meant to reflect the current and future vision of Carter Lake as it evolves. It is not the end of the planning process, but the beginning of a coordinated effort to direct growth and development in ways that are important to the citizens of Carter Lake.

Goals and Objectives

Here the goals, objectives, and overall policy suggestions for the entire comprehensive plan are outlined. Objectives give more detail and describe the activities needed to achieve the desired goals of the city. The implementation section synthesizes the information from the existing profile of the city and the public input from the visioning component of this plan update. The objectives are a means to achieve the goals established by the city and they imply a clear commitment to Carter Lake's future development.

Facilities & Services

Goal A: Continue to provide excellent public facilities and services through means of planning for future needs, ongoing maintenance, and increasing accessibility features.

Objective A.1 – Allocate adequate funding for ongoing maintenance and operations as well as future strategic investments.

Objective A.2 – Complete an energy efficiency assessment of public facilities to determine a baseline of existing conditions and identify strategies to reduce energy consumption.

Objective A.3 – Ensure that accessibility features are installed at all public spaces and areas of community attraction and use.

Objective A.4 – Work collectively with public and civic organizations to identify strategies to retain and recruit volunteers for the fire department and other community needs.

Objective A.5 – Consider entering into a cooperative arrangement with Metro Transit to institute circulator service that links Locust Street and the business district to the greater transit network.

Utilities & Infrastructure

Goal B: Ensure reliable infrastructure including municipal utilities, energy and communication utilities, and streets; provide a comprehensive transportation system of streets, trails and sidewalks that supports investment and enhances the safe and efficient movement of people, goods and services.

Objective B.1 – Institute a regular, annually funded local street rehabilitation program.

Objective B.2 – Establish a plan to fill gaps in the sidewalk network throughout the community.

Objective B.3 – Develop an appealing directional signage [“wayfinding”] to lead visitors to community attractions and features.

Objective B.4 – Consider transportation policies and design practices that require streets to be planned, designed, operated, and maintained to enable safe, convenient, and comfortable travel and access for users of all ages and abilities regardless of their mode of transportation.

Objective B.5 – Foster collaborative relationships with Pottawattamie County, the City of Omaha, and other local governmental jurisdictions; enter into interlocal agreements with neighboring jurisdictions for the purposes of cost savings and reducing redundancy.

Parks & Recreation

Goal C: Provide recreational amenities available to current and future residents and visitors to the community.

Objective C.1 – When practicable and cost effective, consider all methods to preserve and enhance the lake so that it continues to remain a desirable recreational amenity and a source of pride and enjoyment for the community.

Objective C.2 – Maintain and improve city parks and spaces in a manner that ensures continued use and enjoyment by the public.

Objective C.3 – Complete the pedestrian and bike trail system linking key community destinations with Locust Street, the lakeshore, and the regional trails network [including Levi Carter Park Trail and the Omaha Riverfront Trail North].

Objective C.4 – Support development of the city-owned green space to the east of Carter Lake Elementary in a way that complements the function and patrons of the Library, Community Center, and elementary school, and all other users of all ages and abilities.

Objective C.5 – Support and accommodate youth activities and programs for a wide variety of interests.

Objective C.6 – Consider unique and innovative ways to activate public spaces for community betterment and character (i.e. placemaking).

Housing

Goal D: Provide a variety of housing opportunities in appropriate locations throughout Carter Lake; promote the creation and maintenance of an adequate supply of safe and affordable housing that supports the needs of residents.

Objective D.1 – Increase housing options of various types and at all price ranges, including higher-density and mixed-use options (i.e. “missing middle” housing).

Objective D.2 – Expand existing rehabilitation and code enforcement efforts into a comprehensive, multi-faceted rehabilitation and neighborhood development program.

Objective D.3 – Work with housing and social service providers to address health and safety concerns in housing.

Objective D.4 – Consider feasible solutions to address the increasing homeless/transient population.

Objective D.5 – Partner with nonprofit housing development corporations in the region to increase availability of affordable housing options.

Economic Development

Goal E: Foster a strong and diverse local economy that provides a range of employment and business opportunities.

Objective E.1 – Focus initial efforts on small, easily-implementable projects that may add to a feeling of momentum in the community.

Objective E.2 – Create a comprehensive economic development strategy to support existing businesses and attract and develop new businesses in Carter Lake.

Objective E.3 – Focus and prioritize commercial development along the Locust Street corridor.

Objective E.4 – Recruit external partners to support opportunities for new and existing businesses; partners may include Pottawattamie County Development Corporation, Advance Southwest Iowa, or others willing to work with the city.

Objective E.5 – Foster relationships with the local philanthropic community.

Objective E.6 – Identify and track grant funding opportunities that can advance economic development.

Objective E.7 – Consider design standards for new commercial development to enhance visual appeal, with emphasis focused on Locust Street.

Objective E.8 – Develop a unified strategy among the Carter Lake business community to market and encourage patronage of locally owned businesses.

Land Use & Growth Management

Goal F: Carter Lake will expand the tax base and employment opportunities in a responsible and sustainable manner through the implementation of land use regulations which protects natural features, takes advantage of community assets, and maximizes effectiveness of municipal infrastructure.

Objective F.1 – Develop a city-wide land use pattern that ensures compatible and complementary relationships between land uses.

Objective F.2 – Continue to maintain, update, and enforce zoning regulations and building codes.

Objective F.3 – Adopt flexible zoning districts and overlays in underdeveloped areas to reduce barriers for new housing and commercial development.

Objective F.4 – Develop Locust Street as a mixed-use corridor that separates primarily residential uses to the north from the intense industrial and commercial uses to the south.

Objective F.5 – Consider succession planning and mentoring for all elected and appointed city positions.

Objective F.6 – Dissuade development that is unsuitable for floodplains.

Objective F.7 – Create and maintain an inventory of vacant lots and physical properties; work with economic development partners in Pottawattamie County to market properties and identify interested developers/investors.

Impact Analysis & Review

Every significant proposal that requires action by the Planning Board and City Council should be accompanied by an evaluation of its potential to implement the goals, objectives, and policies of this plan. This evaluation can be quite simple in situations where the impact is minimal, amounting to no more than a brief indication of whether the plan provides direction and whether the proposal conforms to the plan. Where a requested proposal is inconsistent with the plan, additional review procedures are necessary.

Land Use Proposals

To the greatest extent possible, development proposals should align with the goals, objectives, and overall vision of the city’s comprehensive plan. If a development proposal does not reflect the values of the plan, consideration should be given to suggesting modifications to the proposal or use the following criteria to determine if a plan amendment is justified:

- Does it fit character of the adjacent neighborhood?
- Is it congruent with the zoning and uses of nearby properties?
- What are the benefits of the proposal to the public health, safety, and general welfare as compared to the hardship imposed on the applicant if the request is not approved?
- Consideration of public input.

Comprehensive Proposals

For more comprehensive proposals (such as a capital improvements program, a new zoning ordinance or maps, or a subarea plan), a more extensive evaluation may be required to identify potential revisions to the proposal or to the plan. The Planning Board report on such a proposal should include an evaluation which includes the following:

- Description of the proposal;
- Identification of elements of the plan affected by the proposal;
- Evaluation of the effects of the proposal on the plan, by element (such as goals and objectives, land use, or public facilities and infrastructure). If the proposal supports the plan, the evaluation should indicate so, but if it conflicts, then that should be identified as well; and
- Identification of the adjustments to the plan or the proposal which would reduce any noted conflicts or adverse impacts.

Annual Review of the Plan

After adoption of the Carter Lake comprehensive plan, opportunities should be provided to identify any changes in conditions that would impact any of the plan’s elements. Each year after adoption of the plan, a report should be prepared by the Planning Board and transmitted to the City Council ahead of the annual budgeting process, which provides information and recommendations as to whether the plan is current and still valid for guiding

long-term growth in the community. The review should also include an outline of elements of an implementation program which would be undertaken. Such implementation activities might include: development and adoption of zoning adjustments or other implementation measures; development of area studies and more refined plans; plans and programs for implementation of specific projects; or the identification of new funding sources or techniques.