

PLANNING BOARD MEETING
City Hall - 950 Locust St., Carter Lake, Iowa
Monday, November 10, 2025, 7:00 P.M.

AGENDA

Roll Call

Approval of the Agenda

1. New Business
 - a. Recommendation to City Council to approve and adopt the Stormwater and Housing Urban Renewal Plan pursuant to Iowa Code chapter 403.
2. Old Business
3. Comments
4. Adjourn

WRITTEN MOTION
Carter Lake Planning and Zoning Commission
Recommendation Related to Urban Renewal Plan

WHEREAS, Iowa Code § 403.5(2) requires that, before the City Council holds a public hearing and acts on an urban renewal plan, the proposed plan be submitted to the municipality’s planning commission for review and for a determination as to whether the plan conforms to the general/comprehensive plan of the municipality;

WHEREAS, the City of Carter Lake has prepared a proposed “Stormwater and Housing Urban Renewal Plan” for the area described in the plan (the “Plan”), which Plan has been submitted to this Commission for review;

WHEREAS, the Commission has reviewed the Plan and the Commission finds its objectives to be consistent with the community development, infrastructure, and housing policies contained in the City of Carter Lake Comprehensive Plan;

NOW, THEREFORE, BE IT MOVED by the Carter Lake Planning and Zoning Commission:

1. **Conformity Finding.** The Commission hereby finds and determines that the proposed Stormwater and Housing Urban Renewal Plan, as submitted, conforms to and is consistent with the Comprehensive Plan of the City of Carter Lake, Iowa, in that it advances public infrastructure and stormwater management needed to protect health, safety, and welfare; supports housing and residential development within the City limits; and applies to territory already within the City and therefore within the area contemplated for municipal improvements in the Comprehensive Plan.

2. **Recommendation to City Council.** The Commission recommends that the Carter Lake City Council approve and adopt the Stormwater and Housing Urban Renewal Plan pursuant to Iowa Code chapter 403.

Passed and adopted this ___ day of _____, 2025..

VOTING YES: _____

VOTING NO: _____

Signature of Presiding Officer _____

Resolution #

Whereas, Iowa Code Chapter 403 requires that before any urban renewal authority may be exercised, the Council must adopt a resolution of necessity finding that the proposed Urban Renewal Area in question is a slum, blighted, or economic development area, and that so designating such area is necessary in the interests of the public health, safety, or welfare of the residents of the municipality.

NOW THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CARTER LAKE, IOWA:

Section 1: That the area identified on the attached Exhibit A shall be named the Stormwater and Housing Urban Renewal Area. The Stormwater and Housing Urban Renewal Area is designated as an area properly classified as both a slum and blighted areas and an economic development district as identified in Iowa Code Chapter 403 and the following specific findings are made:

1. Physical deterioration, outdated, or inadequate infrastructure (e.g., inadequate stormwater systems).
2. Poor infrastructure contributes to unsafe or unhealthy conditions.
3. The rehabilitation, conservation, redevelopment, development, or a combination thereof, of the area is necessary in the interest of the public health, safety, or welfare of the residents of the municipality.
4. That a shortage of available market rate housing and affordable exists within the City and that the Area will ameliorate this need.

Section 2: A proposed Urban Renewal Plan (the “Plan”), attached as Exhibit B, has been offered for consideration which would authorize the undertaking of urban renewal projects in the Stormwater and Housing Renewal Area.

Section 3. The City Clerk is further authorized to transmit the plan to determine an appropriate date for and conduct the consultation process required by law with affected taxing entities concerning the proposed amendment.

Section 4. This City Council will meet at the City Hall, 950 E. Locust Street, Carter Lake, Iowa, on November 17, 2025 at 7:00 PM, at which time and place it will hold a public hearing on the designation of the Urban Renewal Area described in the preamble hereof and on the Urban Renewal Plan.

Section 5. The City Clerk shall publish notice of said hearing, the same being in the form attached hereto, which publication shall be made in a legal newspaper of general circulation,

which publication shall be not less than four (4) nor more than twenty (20) days before the date set for hearing.

Section 6. Pursuant to Section 403.5 of the Code of Iowa, the Mayor or their designee is hereby designated as the City's representatives in connection with the consultation process which is required under that section of the urban renewal law.

Passed and approved October 20, 2025.

Mayor

Attest:

City Clerk

**NOTICE OF PUBLIC HEARING ON PROPOSED URBAN RENEWAL
PLAN AMENDMENT**

Notice Is Hereby Given: The Carter Lake City Council will meet at the City Hall, 950 E. Locust Street, Carter Lake, Iowa, on **DATE/TIME**, at which time and place it will hold a public hearing on the designation of the Urban Renewal Area described in the preamble hereof and on the Urban Renewal Plan.

The plan amendment includes adding new territory to the Area, including all the property described as shown below:

The entire corporate limits of the City of Carter Lake

The proposed amendment to the urban renewal plan brings the property described above under the plan and includes the authorization of a new urban renewal projects.

At said hearing any interested person may file written objections or comments and may be heard orally with respect to the subject matters of the hearing. Objections or comments may also be filed in writing at City Hall, 950 E. Locust Street, Carter Lake, Iowa.

By the order of the City Council

EXHIBIT A
Legal Description
Stormwater and Housing Urban Renewal Area

The entire corporate limits of the City of Carter Lake

EXHIBIT B
URBAN RENEWAL PLAN
STORMWATER AND HOUSING URBAN RENEWAL AREA

- 1. Designation of Urban Renewal Area:** The Stormwater and Housing Urban Renewal Area is designated as both a slum and blight district and an economic development area as identified in Iowa Code Chapter 403 and it is necessary in the interests of the public health, safety, or welfare of the residents of the municipality to undertake urban renewal projects in this area. Study of the current conditions of the district have identified the following characteristics:
- 2. Area Boundaries.** The Urban Renewal Area will be as established in the map below. This plan also establishes a Tax Increment Financing special district that will have the same boundaries as the Urban Renewal Area.
- 3. Tax Increment Financing.** This plan contemplates passage of a City Ordinance providing for the division of revenue pursuant to Iowa Code 403.19. This Ordinance for division of revenue will create a special Tax Increment Financing District. The applicable assessment roll for the “frozen base” of the Tax Increment will be January 1, 2024, provided the Ordinance is legally adopted before December 31, 2025.
- 4. Urban Renewal Projects Authorized to Be Undertaken.** The Urban Renewal Area was created in conformance with the general development plan of the City and all projects authorized in the Area must also conform to the goals of the general plan. The list of authorized projects to be completed under the urban renewal plan is as follows:
 - a. Stormwater Infrastructure.** The City shall use its urban renewal authority, including tax increment financing, to facilitate the provision of public and private infrastructure for enhancement of stormwater conveyance. Specific projects authorized are the following:
 - i. Golf Course Stormwater Pond.** Construction of a stormwater retention/detention basin on the Shoreline Golf Course.
 - ii. Stormwater Capital Improvement Plan.** Any project contained in the adopted stormwater capital improvement plan.
 - iii. Private Stormwater Improvements.** Grants or Loans to private property owners for stormwater improvements needed for the construction of new improvements and structure required for the improvement of public stormwater conveyance.
 - b. Housing Programs.** The City may use its urban renewal authority, including tax increment financing, to provide grants, forgivable loans, or both as down payment incentives for newly constructed homes within the Area.

5. **Property Acquisition and Disposition.** Property acquisition and disposition activities under the Plan will conform to state law. Property acquisition and disposition will be based upon the need for such in order to fulfill the goals of the City’s general plan and this urban renewal plan.
6. **Amendments.** This plan may be amended as needed from time to time in the manner prescribed by state law.
7. **Relocation.** The City will require any development receiving public financial assistance who is displacing residents to put in place a feasible method for the location of families into decent, safe and sanitary dwelling accommodations within their means and without undue hardship to such families.
8. **Effective Period.** The Urban Renewal Plan and Tax Increment Financing Ordinance shall remain in effect on a perpetual basis, subject only to repeal by the Council.
9. **Required Financial Information.** The following information is provided in accordance with the requirements of Chapter 403 of the Code of Iowa:

| | |
|--|------------------------|
| Outstanding general obligation debt of the City: | \$3,470,000.00 |
| Constitutional debt limit of the City: | <u>\$17,806,181.20</u> |
| Proposed debt to be incurred in the area as General Obligation Debt: | <u>\$NONE</u> |