

**CITY OF STORM LAKE
REGULAR COUNCIL SESSION MEETING
CITY HALL - COUNCIL CHAMBERS
MAY 5, 2025
5:00 PM**



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

AGENDA

Access to the official meeting can also be done through the following ways:

BY TELEPHONE

Dial: 1-312-626-6799 or toll-free 1-888 475-4499

Zoom Meeting ID: 933 2006 3301

BY COMPUTER:

<https://zoom.us/j/93320063301>

Open the Meeting

- **Call to Order**
- **Pledge of Allegiance**
- **Proclamation**

A. Consideration of Changes in Agenda and Setting the Agenda

B. Disclosure by City Council Members

C. Hear the Public

D. Consent Agenda

1. Consent Agenda
2. Buddhist Temple Noise Variance Request
3. Star-Spangled Spectacular July 4th Events Requests
4. St. Mary's Catholic Church Road Closure And Parade Route Event
5. The Bridge of Storm Lake Run For Our Future 5K, 10K and Half Marathon Request
6. Motion to Approve General Drivers and Helpers Union Local No. 554 (Police Union)
7. Buy Local Information
8. SLPD City Code Enforcement Summary

E. Unfinished Business

F. New Business

1. Motion to Approve Special Event Permit for Dominic Klaschen for Car Meets
2. Outdoor Warning Sirens Discussion
3. Motion To Approve The Updated Comprehensive Housing Needs Analysis For Storm Lake, Iowa
4. Public Hearing on Ordinance Amending City Code Chapter 3-4 Waterworks Maintenance
5. Ordinance No. 06-O-2024-2025 Amending City Code Chapter 3-4 Waterworks Maintenance - 1st Reading
6. Motion Setting Public Hearing On Amending The Fiscal Year 2024-2025 Budget

7. Motion to Ratify Ceres Environmental Services, Inc Contract and Amendment
8. Public Hearing on Granting a Utility Easement to Tyson Foods, Inc.
9. Resolution No. 67-R-2024-2025 Granting a Utility Easement to Tyson Foods, Inc.
10. Resolution No. 68-R-2024-2025 Setting A Public Hearing on Disposal to Property to the Iowa Department of Transportation
11. Worksession - Proposed Property Tax Legislation
12. City Council Requested Items / City Council Updates

G. Adjourn

Meeting Protocol

If you wish to speak today, please:

1. To speak on an agenda item, please approach the podium when that agenda item is called, and upon recognition by the Mayor, identify yourself by stating your name and address.
 2. If your issue is not a topic on the agenda, please approach the podium under the "Hear the Public" agenda item, and upon recognition by the Mayor, identify yourself by stating your name and address.
 3. Please keep your remarks to three (3) minutes or less.
 4. If you require accommodation for this meeting, including but not limited to translation services, hearing assistance, or accessibility, please contact the City Clerk at least four (4) hours prior to the start of the meeting.
- *If you have concerns about any of the items on the consent agenda, they may be separated from the consent agenda and voted on individually.
**Ordinances may be read at three consecutive meetings or readings may be waived and ordinances may be passed at only one or two meetings.

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Staff Summary

5/5/2025

Agenda Item # D.1.



City of Storm Lake
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REPORT TO: Honorable Mayor & Council

FROM: Mayra Martinez, City Clerk

SUBJECT: **Consent Agenda**

BACKGROUND: The Consent Agenda Includes:

- List of Bills
- King's Pointe & Sunrise Pointe Disbursements
- Approve April 21, 2025, Regular City Council Minutes
- Approve Renewal Liquor Licenses For Walgreens #11330, Loyal Order of Moose
- Approve Buddhist Temple Noise Variance Request
- Approve Star-Spangled Spectacular July 4th Events Request
- Approve St. Mary's Catholic Church Road Closure and Parade Route Event
- Approve The Bridge of Storm Lake Run For Our Future 5K, 10K, and Half Marathon Request
- Motion to Approve General Drivers and Helpers Union Local No. 554 (Police Union)
- Acknowledge Civil Service Minutes with the Firefighter/Fire Inspector Eligibility List
- Approve Buy Local Information
- Approve Storm Lake Police Department City Code Enforcement Update

FISCAL IMPACT: City Will Pay The Following Expenditures:

- List of Bills: \$1,669,876.66
- King's Pointe & Sunrise Pointe Golf Course Bills: \$189,088.76

RECOMMENDATION:

ATTACHMENTS:

1. 5/5/2025 City Claims Expense Report
2. 5/5/2025 King's Pointe Claims 4.18.2025 to 5.1.2025
3. 04/21/2025 City Council Minutes
4. Walgreens Store #11330 Liquor Application 2025
5. Loyal Order of Moose Liquor Application 2025 - 1
6. 05/01/2025 Minutes - Civil Service Commission
7. Firefighter/Fire Eligibility List



Storm Lake, IA

Buy Local_v1

Payment Date Range: 04/24/2025 - 05/07/2025

Vendor Name	Vendor Number	Payable Description	Total Payments
BVC			
Buena Vista County Solid Waste	001035	Construction Debris	1,233.38
Essential Ellison LLC	002043	Annual Inspections / Testing	353.12
Mike's Electronics Inc	001196	FOD LS - Storm Damage	5,239.10
		BVC Total:	6,825.60
Contract/Agreement			
Charles Sargent Irrigation Company, Inc	001209	Well #14 - Motor Repair	93,945.00
Local Government Professionals Services	001346	Grant Admin- FEMA HMA	2,440.00
Reding's Gravel & Excavating Co., Inc	001132	Limestone	1,505.32
SCE, LLC	001344	Valves @ WTP	22,214.48
		Contract/Agreement Total:	120,104.80
Local			
A & A Automotive	001022	2023 Tahoe - Front Tires	639.20
Alliant Energy	001173	Gas Services	6,558.15
Arnold Motor Supply, LLP	001007	Supplies	857.81
Bomgaars Supply, Inc	001151	Supplies	3,192.99
Edwards Storm Lake	001114	Oil Change	77.83
Fastenal Company	001033	Tools	936.88
Graham Tire	001093	78's Tire In Middle of Storm	1,079.99
Iowa Office Supply Inc	001037	Paper Rolls	215.53
L & G Products, Inc	001099	Playground Mulch - Campground Playground	5,634.00
Larson Oil & Distributing Co, Inc	001178	Fuel / Oil	2,215.31
McCrea Eneterprises	001176	Stain - Docks	110.00
North Lake Truck Repair	001177	Filters	26.62
Plumbing & Heating Wholesale, Inc	001126	Repair Parts	87.78
Qwest Corporation	001070	Phone Services	532.63
Rebnord Technologies, Inc	001091	Printer	359.95
Stanton Electric, Inc	001264	Clairfiers	6,141.30
Storm City Auto Parts, Inc	001501	Filter	17.55
Storm Lake Hydraulics Co, Inc	001089	O-Ring	3.90
The Storm Lake Times	001214	March 2025 Publications	856.08
Vetter Equipment	001098	Chainsaw Parts / Chaps	874.88
Visual Edge Inc	001063	Printing	373.93
WalMart #01-1526	001153	Supplies	513.04
Wiese Plumbing & Heating, Inc	001302	SLPD Furniture Upgrades	2,525.00
		Local Total:	33,830.35
Non-Local			
ABC Pest Control, Inc	001078	Pest Control Services	328.88
Ahlers & Cooney, P.C.	001023	Storm Lake, IA	6,057.50
Auditor State of Iowa	001280	FY2021 Audit Filing Fee	850.00
Axon Enterprises, Inc	001049	Axon Taser	895.00
Barco Municipal Products, Inc	001517	Sign Posts	1,542.50
Builders Sharpening & Service LLC	001011	Filters	115.04
Business Publications Corp., Inc.	002436	dsm Programmatic	550.00
Central Iowa Distributing, Inc	001026	Cleaning Supplies	2,191.00
Core & Main LP	002000	Chlorine	590.13
Dale Vitito	001061	Medals / Uniforms	1,969.09
Dave's Sand & Gravel, Inc	002371	Rock	585.62
Dorsey & Whitney LLP	001954	TIF Legal Services	4,430.30
Eastern Aviation Fuels, Inc	001030	Jet Fuel	19,927.11
Ed M. Feld Equipment Company, Inc	001031	Fire Alarm System Inspection	363.00

Buy Local_v1

Vendor Name	Vendor Number	Payable Description	Total Payments
Engel Agri-Sales, Co	001366	Mower Parts	193.98
EWT Holding III Corp	001293	Bioxide Load at Water Plant LS	21,284.80
Foundation Analytical Laboratory, Inc	001100	Testing Services	2,786.00
General Traffic Controls	001128	Oneida / Milwaukee Repair	2,400.00
Getty Images (US), Inc.	001206	Istock Subscription	199.00
Iowa Department of Agriculture	001576	FY2025 Meter Licenses	9.00
Kasperbauer Cleaners, Inc	002435	Entrance Mat Services	42.36
Lacal Equipment, Inc	001494	Sweeper Parts	4,387.26
Laurens House of Print Ltd	002161	Custom Name Plates	57.34
Linde Inc	001111	Carbon Dioxide	3,098.98
Marcus Lumber Company Corp	002011	Harmony Garden Supplies	1,614.09
Mississippi Lime Company	001095	Quicklime	32,647.47
MRA Custom Applications, LLC	001553	Lime Sludge Hauling	16,337.30
Municipal Supply, Inc	001391	Supplies	7,817.10
North Iowa K-9	001444	Lodging	1,433.60
Outdoor Recreation Products	001135	We-Go-Swing	40,815.00
PageFreezer Software, Inc	001914	Social Media Archiving	337.08
Rehab Systems Inc	001332	Manhole Sealing	50,225.00
Response Graphics & Embroidery, LLC	002346	Clothing	245.39
Schumacher Elevator Company	001200	Elevator Maintenance	244.46
SGS, LLC	002126	Garbage Services	1,352.62
Siouxland Turf Products	001131	Chemicals	694.00
UnityPoint Health at Work - Fort Dodge	002330	Severson - Physical	1,046.69
UPS	001121	Shipping	27.50
Utility Equipment Co	001096	Supply	5,320.67
Vessco, Inc	001458	Parts	1,339.65
W. W. Grainger, Inc	001085	Algae Brush	637.32

Non-Local Total: 236,988.83

Payroll/Refunds

Aganetha Reimer	002616	5.24.2025 Shelter Refund - Storm Damage	110.00
Ann Marie Fiorendino	002608	5.10.2025 Shelter Refund - Storm Damage	110.00
Brenda Shehadey	002628	6.29.2025 Shelter Refund - Storm Damage	110.00
Carla Miner	002610	5.30.2025 Shelter Refund - Storm Damage	110.00
Carolyn Schmitt	002627	6.28.2025 Shelter Refund - Storm Damage	220.00
Charity Wenham	002611	5.10.2025 Shelter Refund- Storm Damage	110.00
Colleen Cooke	002626	6.22.2025 Shelter Refund - Storm Damage	110.00
Connie Jensen	002609	4.27.2025 Shelter Refund - Storm Damage	110.00
Corey J Galvin	002578	2.28.2025- DW Treat Grade 1- Test Fee	54.33
Daengnoi Mounthep	002554	Utility Billing Training	230.20
Diane McHugh	002621	6.1.2025 Shelter Refund - Storm Damage	110.00
Etson Gabriel	002603	4.29.2025 Shelter Refund - Storm Damage	220.00
Irma Flores	002620	5.31.2025 Shelter Refund - Storm Damage	110.00
Isabella Wolcott	002623	6.7.2025 Shelter Refund - Storm Damage	110.00
Jazmin Chaidez-Enger	002634	5.4.25 Shelter Refund - Storm Damage	110.00
Jeanette Waterman	002629	6.29.2025 Shelter Refund - Storm Damage	110.00
Jennifer Gutierrez	002619	5.31.2025 Shelter Refund - Storm Damage	110.00
Jennifer Morse	002630	6.1.2025 Shelter Refund - Storm Damage	110.00
Jennifer Thompson	002624	6.14.2025 Shelter Refund - Storm Damage	110.00
Jessica Gotto	002612	5.17.2025 Shelter Refund - Storm Damage	110.00
Jorge Sanchez	002613	5.17.2025 Shelter Refund - Storm Damage	110.00
Jose Catarino	002604	4.19.2025 Shelter Refund- Storm Damage	110.00
Kim Doyel	002607	5.11.2025 Shelter Refund - Storm Damage	110.00
Linda Sue Weber	002615	5.24.2025 Shelter Refund - Storm Damage	110.00
Lorena Campuzano	002631	5.03.2025 Shelter Refund - Storm Damage	110.00
Manelena Rosa	002605	4.19.2025 Shelter Refund- Storm Damage	110.00
Merrill Manufacturing	002618	05.28.2025 Shelter Refund - Storm Damage	220.00
Priscilla Renteria	002617	05.25.2025 Shelter Refund - Storm Damage	110.00
Sandra Takhien	002622	6.7.2025 Shelter Refund - Storm Damage	110.00

Buy Local_v1

Vendor Name	Vendor Number	Payable Description	Total Payments
Scott Randall	002614	5.23.2025 Shelter Refund - Storm Damage	110.00
Steve Lange	002633	4.13.25 Shelter Refund	110.00
Tara Bertram	002625	6.14.2025 Shelter Refund - Storm Damage	110.00
Thomas Lane	002020	4/18/2025 Storm Damage Reimbursement	149.79
Yesenia Ledesma	002606	4.26.25 Shelter Refund - Storm Damage	110.00
		Payroll/Refunds Total:	<u>4,174.32</u>
		Grand Total:	401,923.90

King's Pointe Resort

Claims Publication

From 4/18/2025 to 5/1/2025

Vendor	Description	Amount
ACCO Unlimited	Supplies	\$ 2,603.60
Alliant Energy	Utilities	\$ 2,912.29
Amazon Capital Services	Supplies	\$ 1,876.54
Bomgaars	Supplies	\$ 433.43
Buena Vista County Journal	Advertising	\$ 50.00
Central Iowa Distributing	Supplies	\$ 198.18
Consolidated Hospitality Supplies	Supplies	\$ 1,302.84
Doll Distribution	Beverages	\$ 1,553.15
EC Mechanical	Services	\$ 1,573.54
Global Industrial	Services	\$ 1,468.92
Grainger	Supplies	\$ 240.45
Guest Supply	Supplies	\$ 454.51
HyVee	Supplies	\$ 486.04
Johnson Brothers	Beverages	\$ 205.40
K&W Electric	Services	\$ 1,416.53
KTIV Television	Advertising	\$ 1,391.00
Martin Brothers	Food	\$ 11,249.29
Mid American Energy	Utilities	\$ 12,326.05
Mike's Lawn Service	Services	\$ 67.13
Northern Lights Distribution	Supplies	\$ 561.58
Office Elements	Supplies	\$ 111.20
Pepsi Beverage Co	Beverages	\$ 755.87
Rent-All Inc	Services	\$ 91.29
King's Pointe Resort Payroll- 4/18	Payroll	\$ 96,108.13
S&L Hospitality	Agreement	\$ 35,457.57
Sysco Iowa Inc	Food	\$ 12,762.60
Verizon Wireless	Utilities	\$ 329.47
Vestis	Services	\$ 660.18
Water Safety Products Inc	Supplies	\$ 441.98
		<u>\$ 189,088.76</u>

REGULAR COUNCIL MEETING, CITY OF STORM LAKE, CITY HALL COUNCIL CHAMBERS, APRIL 21, 2025, 5:00 PM

CITY OF STORM LAKE, REGULAR COUNCIL MEETING, CITY HALL COUNCIL CHAMBERS, APRIL 21, 2025, 5:00 PM

Present: Mayor Michael Porsch, Council Members Matt Ricklefs, Kevin McKinney, Meg McKeon, Maggie Martinez, and Maria Ramos. Absent: None.

Staff Present: City Manager Keri Navratil, Assistant City Manager David Derragon, Police Chief Chris Cole, Fire Chief Glenn Schlessler, King's Pointe Manager Amy VonBank, Library Director Elizabeth Huff, Building and Code Compliance Director Scott Olesen, Communications Coordinator Dana Larsen, Public Services Director Brandon Ripke, Program Manager/Sunrise Campground Manager Kim Woltman, Development Services Specialist Lee Dutfield, City Treasurer Tyler Gibbins, and City Clerk Mayra Martinez.

Media Present: Allison Moore with the Storm Lake Times Pilot and Ryan Thompson with KAYL Radio.

Mayor Porsch called the meeting to order at 5:00 pm.

Pledge of Allegiance.

Agenda - Moved by Council Member Martinez to approve moving the motion of acknowledgement of the updated comprehensive housing needs analysis but still hold the presentation and setting the Agenda with updates. Seconded by Council Member McKeon. Roll call vote: All ayes. Council Member McKeon, Council Member Martinez, Council Member McKinney, Council Member Ricklefs, Council Member Ramos. Motion carried.

Disclosure by City Council Members – None at this time.

Hear the Public - Mayor Porsch gave thanks to all that helped with the storm damage clean up.

Consent Agenda - Moved by Council Member Ricklefs to approve the Consent Agenda which includes list of bills Check #'s 82732 through 82778, EFT #'s 1597, 6310 through 6348, approve April 7, 2025, Regular and Special City Council minutes, approve new tobacco license for Beer Thirty Fuels #1, approve Buy Local Information, and approve Police Department City Code Enforcement Update. Seconded by Council Member Ramos. Vote: All ayes. Motion carried.

Unfinished Business – No items at this time.

New Business

Housing Needs Analysis – Matt Mullins from Maxfield Research and Consulting presented the Storm Lake Housing study.

Collection of Delinquent - Moved by Council Member Ricklefs to approve Resolution No. 63-R-2024-2025 Termination of 28E Agreement for the Collection of Delinquent Court. Seconded by Council Member Ramos. Roll call vote: All ayes. Motion carried.

Moved by Council Member Martinez to approve Motion Approving New MOU With BV County. Seconded by Council Member McKinney. Roll call vote: All ayes. Motion carried.

Text Amendment To The Post-Construction Stormwater Control Ordinance - Moved by Council Member McKinney to adopt Ordinance No. 05-O-2024-2025 Text Amendment To The Post-Construction Stormwater Control Ordinance - 3rd Reading. Seconded by Council Member Martinez. Roll call vote: All ayes. Motion carried.

ORDINANCE NO. 05-O-2024-2025

AN ORDINANCE AMENDING TITLE III, CHAPTER 3, OF THE 1994 RECODIFICATION OF THE MUNICIPAL CODE OF THE CITY OF STORM LAKE, IOWA, REGARDING POST-CONSTRUCTION STORMWATER MANAGEMENT WITHIN THE CORPORATE LIMITS OF STORM LAKE, IOWA

WHEREAS, Title III, Chapter 3-13, Post-Construction Stormwater Control, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa ("City Code") regulates the management of stormwater within the City of Storm Lake, Iowa, including stormwater runoff standards applicable to proposed land use and construction activities; and

REGULAR COUNCIL MEETING, CITY OF STORM LAKE, CITY HALL COUNCIL CHAMBERS, APRIL 21, 2025, 5:00 PM

WHEREAS, the Council hereby determines the provisions set out herein are in the public's best interests to adopt and enforce updated standards to comply with the City's state and federal environmental obligations and applicable permits.

NOW THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF STORM LAKE, IOWA, THAT:

SECTION ONE. Title III of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by repealing and replacing Chapter 3-13, Post-Construction Stormwater Control, as follows:

**Chapter 3-13
POST-CONSTRUCTION STORMWATER CONTROL**

Sections:

- 3-13-1 Findings of Fact**
- 3-13-2 Purpose**
- 3-13-3 Applicability**
- 3-13-4 Compatibility with Other Requirements**
- 3-13-5 Permit Procedures and Requirements**
- 3-13-6 Stormwater Standards**
- 3-13-7 Waivers**
- 3-13-8 Approval of Stormwater Management Plan**
- 3-13-9 Performance Security or Bond**
- 3-13-10 Construction Inspection**
- 3-13-11 Maintenance and Repair of Stormwater BMPS**
- 3-13-12 Enforcement and Penalties**
- 3-13-13 Appeal**
- 3-13-14 Definitions**

Section 3-13-1 Findings of Fact

1. The U.S. EPA's National Pollutant Discharge Eliminations System ("NPDES") permit program ("Program") administered by the Iowa Department of Natural Resources ("IDNR") requires that cities meeting certain demographic and environmental impact criteria obtain from the IDNR an NPDES permit for the discharge of stormwater from a Municipal Separate Storm Sewer System ("MS4") ("MS4 Permit"). The City of Storm Lake is subject to the Program and is required to obtain, and has obtained, an MS4 Permit; the City's MS4 permit is on file at the office of the City Clerk and is available for public inspection during regular office hours.
2. As a condition of the City's MS4 Permit, the City is obliged to adopt and enforce a POST-CONSTRUCTION STORMWATER CONTROL ordinance.
3. No state or Federal funds have been made available to assist the City in administering and enforcing the Program. Accordingly, the City shall fund its operations under this chapter entirely by charges imposed on the owners or developers of properties which are made subject to the Program by virtue of State and Federal law, and/or other sources of funding established by a separate ordinance.
4. Land development and associated increases in impervious cover alter the hydrologic response of local watersheds and increase stormwater runoff rates and volumes, flooding, stream channel erosion, and sediment transport and deposition; this stormwater runoff contributes to increased quantities of water-borne pollutants; and stormwater runoff, soil erosion, and non-point source pollution can be controlled and minimized through the regulation of stormwater runoff from development sites.
5. Therefore, the City of Storm Lake establishes this set of City stormwater requirements to provide reasonable guidance for the regulation of stormwater runoff for the purpose of protecting local water resources from degradation. It is determined that the regulation of stormwater runoff discharges from land development and other construction activities in order to control and minimize increases in stormwater runoff rates and volumes, soil erosion, stream channel erosion, and non-point source pollution associated with stormwater runoff is in the public interest and will prevent threats to public health, safety, and property damage.

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6. The "Iowa Stormwater Management Manual" published collaboratively by the Iowa Department of Natural Resources and The Center for Transportation Research and Education at Iowa State University establishes guidelines consisting of unified sizing criteria, stormwater management designs and specifications and Best Management Practices (BMP). City hereby finds and declares that the guidelines provided for in the Iowa Stormwater Management Manual, and in future editions thereof, should be and are hereby adopted as the stormwater management standards of the City. Any BMP installation that complies with the provisions of the Iowa Stormwater Management Manual, or future editions thereof, at the time of installation shall be deemed to have been installed in accordance with this ordinance.

Section 3-13-2 Purpose

The purpose of this chapter is to adopt as the City's standards and sizing criteria and BMPs to address said standards the Guidelines, Sizing Criteria, and BMPs proposed by the Iowa Stormwater Management Manual and as specifically identified above (hereinafter collectively "City stormwater requirements") in order to protect and safeguard the general health, safety, and welfare of the public within this jurisdiction. This chapter seeks to meet that purpose through the following objectives:

1. Minimize increases in stormwater runoff from development within the City limits and fringe area in order to reduce flooding, siltation, increases in stream temperature, and stream bank erosion and maintain the integrity of stream channels;
2. Minimize increases in non-point source pollution caused by stormwater runoff from development which would otherwise degrade local water quality;
3. Minimize the total annual volume of surface water runoff which flows from any specific development project site after completion to not exceed the pre-development hydrologic regime to the maximum extent practicable; and
4. Reduce stormwater runoff rates and volumes, soil erosion, and non-point source pollution, wherever possible, through establishment of appropriate minimum stormwater management standards and BMPs and to ensure that BMPs are properly maintained and pose no threat to public safety.

Section 3-13-3 Applicability

1. This chapter is applicable to all subdivision or site plan applications meeting the Minimum square foot applicability criteria of item 2 of this section, unless eligible for an exemption or granted a waiver by the City under Section 3-13-7 of this chapter. This chapter also applies to land disturbance activities that are smaller than the minimum square foot applicability criteria specified in subsection 2 if such activities are part of a larger common plan of development that meets the minimum square foot applicability criteria specified in subsection 2, even though multiple separate and distinct land development activities may take place at different times on different schedules. In addition, all plans must also be reviewed by City of Storm Lake officials to ensure that established water quality standards will be maintained during and after development of the site and that post-construction runoff levels are consistent with any local and regional watershed plans.

2. City stormwater requirements apply to any "Land disturbing activity" as defined in this Ordinance, disturbing one acre (43,560 square feet) or more of land, and to any development disturbing less than one acre if the amount of impervious cover created exceeds 5,000 square feet. The following activities are exempt from this chapter:

- A. Any logging and agricultural activity which is consistent with an approved soil conservation plan, or a timber management plan prepared or approved by the appropriate agency, as applicable.
- B. Additions or modifications to existing single-family structures.
- C. Developments that do not create a net increase of more than 5,000 square feet of new impervious surface, over the "pre-development condition" on previously developed sites as defined in this Ordinance with the provision, that they are not part of a larger common development plan.
- D. Repairs to any stormwater BMPs deemed necessary by the City.

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3. When a site development plan is submitted that qualifies as a development, as defined in this chapter, decisions on permitting any appropriate on-site BMPs shall be guided by the Iowa Stormwater Management Manual. Issuance of a Construction Site Runoff Permit (CSR Permit) will be granted to development or redevelopment projects after review and approval of the site development plan by the City.

4. The site shall be designed using the Better Site Design process. Better Site Design involves techniques applied early in the design process to preserve natural areas, reduce impervious cover, distribute runoff and use pervious areas to more effectively treat stormwater runoff. Site design should address open space protection, impervious cover minimization, and runoff distribution and minimization, and runoff utilization through considerations such as:

- A. Open space protection and restoration
 - (1) Conservation of existing natural areas (upland and wetland)
 - (2) Reforestation
 - (3) Re-establishment of prairies
 - (4) Restoration of wetlands
 - (5) Establishment or protection of stream, shoreline and wetland buffers
 - (6) Re-establishment of native vegetation into the landscape
 - B. Reduction of impervious cover
 - (1) Reduce new impervious through redevelopment of existing sites and use of existing roadways, trails etc.
 - (2) Minimize street width, parking space size, driveway length, sidewalk width
 - (3) Reduce impervious surface footprint (e.g. two-story buildings, parking ramp)
 - C. Distribution and minimization of runoff
 - (1) Utilize vegetated areas for stormwater treatment (e.g. parking lot islands, vegetated areas along property boundaries, front and rear yards, building landscaping)
 - (2) Direct impervious surface runoff to vegetated areas or to designed treatment areas (roofs, parking, driveways drain to pervious areas, not directly to storm sewer or other conveyances)
 - (3) Encourage infiltration and soil storage of runoff through grass channels, soil compost amendment, vegetated swales, raingardens, etc.
 - (4) Plant vegetation that does not require irrigation beyond natural rainfall and runoff from the site
 - D. Runoff utilization
 - (1) Capture and store runoff for use for irrigation in areas where irrigation is necessary
- Information on the Better Site Design Process is available at www.cwp.org.

Section 3-13-4 Compatibility with Other Requirements

1. It is intended that this chapter be construed to be consistent with existing City Code.

2. The requirements of this chapter should be considered minimum requirements, and where any provision of this chapter imposes restrictions different from those imposed by any other chapter, rule or regulations, or other provision of law, whichever provisions are more restrictive or impose higher protective standards for human health or the environment shall be considered to take precedence.

(Ord. 13-O-2013-2014, Add, 07/21/2014)

Section 3-13-5 Permit Procedures and Requirements

1. Permit Required. No landowner or developer shall receive any of the building, grading, or other land development permits required for land disturbance activities without first meeting the requirements of this chapter prior to commencing the proposed activity.
2. Pre-application Meeting
 - A. Prior to the development of plans, the applicant may request a pre-application meeting which will be facilitated by the City between the applicant, City staff, and staff of partner agencies as applicable. The meeting shall be prior to submission of a permit application. The purposes of the meeting are to understand the general parameters of the proposed project; and to convey the requirement of meeting the provisions of this and other applicable ordinances.

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3. Application Requirements.
 - A. Unless specifically exempted by this chapter, any landowner or developer desiring a permit for a land disturbance activity shall submit to the City a permit application on a form provided for that purpose.
 - B. Unless otherwise exempted by this chapter, a permit application must be accompanied by the following in order that the permit application be considered:
 - (1) A copy of the stormwater management plan;
 - (2) A copy of the maintenance agreement; and
 - (3) A non-refundable permit review fee.Materials shall be submitted in pdf and paper format for ease of distribution and review.
 - C. The stormwater management plan and maintenance agreement shall be prepared to meet the requirements of this chapter, and fees shall be those established by the City by separate resolution.
4. Application Procedure.
 - A. Applications for land disturbance activity permits must be filed for review with the office of the Building and Planning Department on any regular business day.
 - B. The City shall make a determination regarding the completeness of a permit application within ten (10) business days of the receipt of the application and notify the applicant in writing if the application is not complete, including the reasons the application was deemed incomplete.
 - C. Within fifteen (15) business days of the receipt of a complete permit application, including all documents as required by this chapter, the City shall inform the applicant whether the application, plan, and maintenance agreement are approved or disapproved by the enforcement officer.
 - D. If the permit application, stormwater management plan, or maintenance agreement are disapproved, the applicant may revise the stormwater management plan or agreement. If additional information is submitted, the City shall have fifteen (15) business days from the date the additional information is received to inform the applicant that the stormwater management plan and maintenance agreement are either approved or disapproved.
 - E. If the permit application, stormwater management plan, and maintenance agreement are approved by City, all appropriate land disturbance activity permits shall be issued.
5. Permit Duration. Permits issued under this section shall be valid from the date of issuance through the date City notifies the permit holder that all stormwater BMPs have passed the final inspection required under permit conditions.
6. Application Review Fees. The fee for review of any land development application shall be based on the amount of land to be disturbed at the site; the fee structure shall be established by the City, and said fees shall be paid prior to the issuance of any applicable City permits. All such revenue shall be credited to a City budgetary category to support the administration of this chapter.

Section 3-13-6 Stormwater Standards

1. The following general criteria shall be incorporated into the site design for stormwater runoff to protect surface and ground water and other natural resources and other private and public property:
 - A. Reduce impacts on water
 - B. Decrease runoff volume
 - C. Increase infiltration (groundwater recharge) where possible
 - D. Decrease flow frequency, duration, and peak runoff rates
 - E. Reduce time to peak flows by increasing the time of concentration to and through storm sewers.
 - F. Store stormwater runoff on-site
 - G. Maintain existing flow patterns
 - H. Avoid natural channel and steep slope erosion as well as protect in stream habitats and channels
 - I. Decrease erosion and sedimentation
 - J. Preserve vegetation
 - K. Preserve and replace existing topsoil in an uncompacted manner
2. The site design shall provide on-site water quality treatment for the runoff resulting from

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a rainfall depth of 1.25 inches over the post-construction site area.

3. To protect channels, the site shall be designed to infiltrate or provide 24 hour extended detention of the channel protection volume, defined as the 1 year, 24-hour storm per the most recent version of the National Oceanic and Atmospheric Administration (NOAA) Precipitation-Frequency Atlas of the United States.
4. The site shall be designed to prevent the 100-year post-development rate of runoff from exceeding the 5-Year pre-development rate of runoff for a 24-hour storm per the most recent version of the National Oceanic and Atmospheric Administration (NOAA) Precipitation-Frequency Atlas of the United States. The pre-development runoff rate shall be based on the "Pre-development condition" of the site at the time the construction commences, as defined in this Ordinance.
5. The site shall be designed to provide an emergency spillway and designated overflow route for the 100-year, 24-hour storm as defined by the Iowa Stormwater Management Manual. The spillway and overflow route must be able to safely pass overflows through the structure without creating damaging conditions downstream of the facility.
6. Existing topsoil from on-site must be preserved within areas that will remain pervious. The preserved topsoil shall be uniformly applied in an uncompacted manner. The City may require pre-construction borings to verify depths of topsoil prior to construction.
7. The site shall be designed to provide vegetated buffers for water quality protection adjacent to receiving channels and waters. Buffers shall commence at the "ordinary high-water mark", or at the delineated boundary of the waterbody and are as follows;

Residential	30 feet
Industrial	50 feet
Mid/High Density Residential & Commercial	50 feet

 - A. Access shall be provided on each side of the buffer for maintenance.
 - B. The applicant shall maintain the buffer for the first year after completion of the project.
 - C. Impervious surfaces shall not be allowed in the buffer area. As an exception, stairs or sidewalks used to access the adjacent waterbody. Stairs and sidewalks shall be no more than 4 feet wide. Underground utilities, intakes, and manholes, or other similar items may be permitted by the City if it is deemed to not interfere with the function of the buffer area after the completion of the installation.
 - D. Fences and structures shall not be allowed in the buffer area.
 - E. Where land disturbing construction activity occurs within a buffer area, and where no impervious surface is present, adequate approved native vegetative cover of 70% shall be established and maintained. The native vegetative cover shall be sufficient to provide for bank stability from upslope overland flow areas under sheet flow conditions. Non-vegetative materials such as rock riprap, may be employed on the bank as necessary to prevent erosion. Such as on steep slopes of where high velocity flows occur.
 - F. BMP's such as filter strips, swales, or wet detention basins may be located in the buffer area.
 - G. Redevelopment of infill parcels that are surrounded by existing development shall be considered on a case-by-case basis. The intent of this section is not to make existing lots undevelopable.

Section 3-13-7 Waivers

Every applicant shall provide for stormwater management as required by this chapter, unless a written request is filed to waive implementation of BMPs, in whole or in part, and such waiver is granted. Requests to waive implementation of BMPs in whole or in part shall be submitted to City for approval.

1. A waiver of BMPs required by this chapter may be granted provided that at least one of the following conditions is established by the applicant based on authoritative written evidence satisfactory to City:
 - A. The proposed development is not likely to impair attainment of the objectives of this chapter.

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- B. Alternative minimum requirements for on-site management of stormwater have been established in a stormwater management plan that has been approved by City and fully implemented.
 - C. Provisions are made to manage stormwater by an off-site facility within the same watershed. The off-site facility is required to be in place, to be designed and adequately sized to provide a level of stormwater control that is equal to or greater than that which would be afforded by on-site practices, and there is, in the City's sole judgment, a responsible entity legally obligated to monitor the performance of and maintain the efficiency of stormwater BMPs in accordance with a written and recorded maintenance agreement.
 - D. In instances where one of the above conditions is established, the applicant must further establish by authoritative written evidence satisfactory to City that the partial waiver will not result in any of the following impacts to downstream waterways:
 - (1) Deterioration of existing culverts, bridges, dams, and other structures; or
 - (2) Degradation of biological functions or habitat; or
 - (3) Accelerated stream bank or streambed erosion or siltation; or
 - (4) Increased threat of flood damage to public health, life, property.
2. If the City finds that a waiver is appropriate because implementation of on-site stormwater BMPs is not feasible due to the natural or existing physical characteristics of a site, or that one of the conditions specified in subsection 1 above cannot be established to a certainty, or that any one or more of the impacts to downstream waterways specified above cannot be entirely averted, the applicant shall execute a binding written agreement to accomplish one or more of the following mitigation measures selected by City:
- A. The purchase and donation of privately owned lands, or the grant of an easement to be dedicated for preservation and/or reconstruction of native ecosystems of lands strategically located in the watershed consistent with the purposes of this chapter, of a sufficient quantity to enable City or others to achieve City stormwater requirements with respect to a number of cubic feet of annual stormwater equivalent to the estimated number of cubic feet of annual stormwater that will not achieve City stormwater requirements as a consequence of the waiver.
 - B. The creation of one or more stormwater BMPs on previously developed properties, public or private, that currently lack stormwater BMPs, having a capacity to achieve City stormwater requirements with respect to a number of cubic feet of annual stormwater equivalent to the estimated number of cubic feet of annual stormwater that will not achieve City stormwater requirements as a consequence of the waiver.
 - C. Monetary contributions (fee in lieu) to fund stormwater management activities as identified in the City of Storm Lake's Comprehensive Stormwater Management Plan such as research and studies (e.g., regional wetland delineation studies, stream monitoring studies for water quality and macroinvertebrates, stream flow monitoring, threatened and endangered species studies, hydrologic studies, monitoring of stormwater BMPs, and stream corridor stabilization practices). The monetary contribution required shall be in accordance with a fee schedule (unless the developer and the City agree on a greater alternate contribution) established by City, based on the estimated cost savings to the developer resulting from the waiver and the estimated future costs to City to achieve City stormwater requirements with respect to a number of cubic feet of annual stormwater equivalent to the estimated number of cubic feet of annual stormwater that will not achieve City stormwater requirements as a consequence of the waiver. All of the monetary contributions shall be credited to an appropriate capital improvements program project, and shall be made by the developer prior to the issuance of any building permit for the development.
 - D. Dedication of land or granting of an easement by the applicant of a value equivalent to the cost to City of the construction of an off-site stormwater management facility sufficient to achieve City stormwater requirements with respect to a number of cubic feet of annual stormwater equivalent to the estimated number of cubic feet of annual stormwater that will not achieve City stormwater requirements as a consequence of the waiver. The agreement shall be entered into by the applicant and City prior to the recording of plats or, if no record plat is required, prior to the issuance of the building

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permit.

- E. Factors that may generate waivers:
- (1) Shallow Bedrock
 - (2) High Groundwater
 - (3) Hotspots or contaminated soils
 - (4) Excessive Cost

Section 3-13-8 Approval of Stormwater Management Plan

No building, grading, or sediment control permit shall be issued until a satisfactory stormwater management plan detailing how runoff and associated water quality impacts resulting from the development will be controlled or managed (or a request for waiver thereof) shall have undergone a review and been approved by the City after determining that the plan or waiver is consistent with the requirements of this chapter.

After review of the stormwater management plan, and modifications to that plan as deemed necessary by City, an approved final stormwater management plan must be submitted to the City. The stormwater management plan shall:

1. Be prepared by a licensed professional engineer or landscape architect or individual credentialed in a manner satisfactory to the City.
2. Indicate whether stormwater will be managed on site or off site and, if on site, the general location and type of practices, with clear citations to the Iowa Stormwater Management Manual.
3. Include a signed and dated certification by the preparer of the stormwater management plan that it complies with all requirements of this chapter, meets the design requirements outlined in the Iowa Stormwater Management Manual and is designed to achieve City stormwater requirements, and that the City is entitled to rely upon the certification as due diligence on the part of City.
4. Include sufficient information (e.g., maps, hydrologic calculations, etc.) to evaluate the environmental characteristics of the project site, the potential impacts of all proposed development of the site, on the water resources, and the effectiveness and acceptability of the stormwater BMPs proposed for managing stormwater generated at the project site. The following information shall also be included in the stormwater management plan.
 - A. A USDA soils map identifying soil types, hydrologic soil groups and hydric soils. Soil borings will be required where infiltration practices are proposed.
 - B. A map (or maps) indicating the location of existing and proposed buildings, roads, parking areas, utilities, structural stormwater management and sediment and erosion BMPs. The map(s) will also clearly show proposed land use with tabulation of the percentage of surface area to be adapted to various uses; drainage patterns; locations of utilities, roads, and easements; and the limits of clearing and grading. A written description of the site plan and justification of proposed changes in natural conditions may also be required. A copy of the current SWPPP may satisfy this requirement.
 - C. Sufficient engineering analysis to show that the proposed BMPs are capable of achieving City stormwater requirements for the site in compliance with this chapter.
 - D. A written or graphic inventory of the natural resources at the site and surrounding area as it exists prior to the commencement of the project and a description of the watershed and its relation to the project site. This description should include a discussion of forest cover, topography, wetlands, and other native vegetative areas on the site. Particular attention should be paid to environmentally sensitive areas that provide particular opportunities or constraints for development.
5. Additionally, the stormwater management plan shall also include:
 - A. Contact information, including but not limited to the name, address, and telephone number of all persons having a legal interest in the property and the tax reference number and parcel number of the property or properties affected.

- B. Topographic base map, consisting of a 1"= 200' topographic base map the site which extends a minimum of 100 feet beyond the limits of the proposed development and indicates existing surface water drainage including streams, ponds, culverts, ditches, and wetlands; current land use including all existing structures; locations of utilities, roads, and easements; and significant natural and manmade features not otherwise shown.
- C. Hydrologic and hydraulic design calculations for the pre-development and post-development conditions for the design storms specified in the Iowa Stormwater Management Manual. Such calculations shall include:
 - (1) description of the design storm frequency, intensity and duration;
 - (2) time of concentration;
 - (3) soil curve numbers or runoff coefficients;
 - (4) peak runoff rates and total runoff volumes for each watershed area;
 - (5) infiltration rates, where applicable;
 - (6) culvert capacities;
 - (7) flow velocities;
 - (8) the most recent version of the National Oceanic and Atmospheric Administration (NOAA) Precipitation-Frequency Atlas of the United States.
 - (9) documentation of sources for all computation methods and field test results.
- D. If a stormwater BMP depends on the hydrologic properties of soils (e.g., infiltration basins), then a soils report shall be submitted. The soils report shall be based on on-site boring logs or soil pit profiles. The number and location of required soil borings or soil sites shall be determined based on what is needed to determine the suitability and distribution of soil types present at the location of the BMP.
- E. A maintenance and repair plan for all stormwater BMPs including detailed maintenance and repair procedures to ensure their continued efficient function. These plans will identify the parts or components of a stormwater BMP that need to be maintained and the equipment and skills or training necessary. Provisions for the periodic review and evaluation of the effectiveness of the maintenance program and the need for revisions or additional maintenance procedures shall be included in the plan.
- F. Provide a recorded maintenance agreement binding on all subsequent owners of land served by stormwater BMPs to ensure maintenance and repair in accordance with the specifications of this chapter.

Section 3-13-9 Performance Security or Bond

- 1. The City shall require the submittal of an installation performance security or bond prior to issuance of a permit in order to ensure that the stormwater BMPs are installed by the permit holder as required by the approved stormwater management plan.
- 2. The amount of the installation performance security or bond shall be the total estimated construction cost of the stormwater BMPs approved under the permit, plus 25%. The installation performance security or bond shall contain forfeiture provisions for failure to complete work specified in the stormwater management plan.
- 3. The installation performance security or bond shall be released in full only upon submission of "as-built plans" of all stormwater BMPs specified in the stormwater management ~~final~~ plan and written certification by a professional engineer that the stormwater BMPs have been installed in accordance with the approved stormwater management plan and other applicable provisions of this chapter. The City will make a final inspection of stormwater BMPs to ensure compliance with the approved stormwater management plan and the provisions of this chapter. Provisions for a partial pro rata release of the installation performance security or bond based on the completion of various development stages can be made at the discretion of City.
- 4. The installation performance security or bond shall inure only to the benefit of the City for purposes of completing, modifying, or correcting the stormwater BMPs to comply

with this chapter.

Section 3-13-10 Construction Inspection

1. The applicant must notify the City in advance before the commencement of construction. Regular inspections of construction of the stormwater BMPs shall be conducted by the City or the City's designated representative. Inspections will be conducted before any land disturbing activity begins and at the completion of the project, and prior to the release of financial securities.
2. After construction is completed, applicants are required to submit actual "as-built" drawings satisfactory to the City for any stormwater BMPs located on site. The drawings must show the final design specifications for all stormwater BMPs and must be certified by a professional engineer.
3. Landscaping and stabilization shall be accomplished to prevent violation of City stormwater requirements or impairment of BMPs. In addition, a landscaping plan must be submitted with the final as-built drawings describing the vegetative stabilization and management techniques to be used at a site after construction is completed.—This plan must be prepared by a registered landscape architect, landscape designer, or by an individual credentialed in a manner acceptable to the City.

Section 3-13-11 Maintenance and Repair of Stormwater BMPS

The applicant or owner of every site or an assignee qualified pursuant to Section 3-13-10 shall be responsible maintaining as-built stormwater BMPs in an effective state as determined in the sole judgment of City from and after completion of construction.

1. Maintenance and Repair Agreement. Prior to the issuance of any permit for development involving any stormwater BMP, the applicant or owner of the site must execute a maintenance and repair agreement that shall be binding on all subsequent owners of land served by the stormwater BMP. The maintenance and repair agreement shall be recorded by the City at the expense of the permit holder or property owners.
2. Inspection of Stormwater BMPs. Inspection programs may be established on any reasonable basis, including but not limited to: routine inspections; random inspections; inspections based upon complaints or other notice of possible violations; inspection of drainage basins or areas identified as higher than typical sources of sediment or other contaminants or pollutants, inspections of businesses or industries of a type associated with higher than usual discharges of contaminants or pollutants or with discharges of a type which are more likely than the typical discharge to cause violations of State or Federal water or sediment quality standards or the NPDES stormwater permit; and joint inspections with other agencies inspecting under environmental or safety laws. Inspections may include but are not limited to reviewing maintenance and repair records; sampling discharges, surface water, groundwater, and material or water in stormwater BMPs, and evaluating the condition of stormwater BMPs.
3. Failure to Maintain Stormwater BMPs. If a responsible party fails or refuses to meet the requirements of the maintenance and repair agreement or any provision of this chapter, the City, after reasonable notice, may correct a violation by performing all necessary work to place the BMP in proper working condition. In the event that the stormwater BMP becomes a danger to public safety or public health, the City shall notify the party responsible for maintenance of the stormwater BMP in writing. Upon receipt of that notice, the responsible person shall have thirty (30) days to effect maintenance and repair of the stormwater BMP in an approved manner. After proper notice, the City may assess, jointly and severally, the owners of the stormwater BMP or the property owners or the parties responsible for maintenance under any applicable written agreement for the cost of repair work and any penalties; and the cost of the work shall be a lien on the property, or prorated against the beneficial users of the property, and may be placed on the tax bill and collected as ordinary taxes.

Section 3-13-12 Enforcement and Penalties

1. Violation of any provision of this chapter may be enforced by civil action including an

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action for injunctive relief. In any civil enforcement action, administrative or judicial, the City shall be entitled to recover its attorneys' fees and costs from a person who is determined by a court of competent jurisdiction to have violated this chapter.

2. The City may issue a stop work order for violation of any provision of this chapter. The stop work order shall remain in effect until the violation is corrected and a subsequent inspection completed.
3. Violation of any provision of this chapter may also be enforced as a municipal infraction within the meaning of Section 364.22 of the Code of Iowa, pursuant to Chapter 4 of this Code of Ordinances.
4. Enforcement pursuant to this section shall be undertaken by the City upon the advice and consent of the City Attorney or other counsel employed by the City.
5. Any violator may be required to restore land to its undisturbed condition. In the event that restoration is not undertaken within a reasonable time after notice, the City may take necessary corrective action, the cost of which shall become a lien upon the property until paid.
6. Occupancy permits shall not be granted until all stormwater BMPs have been inspected and approved by the City.

Section 3-13-13 Appeal

Administrative decisions by City staff and enforcement actions may be appealed by the developer or property owner to the City Council pursuant to the following rules:

1. The appeal must be filed in writing with the City Clerk within five (5) business days of the decision or enforcement action.
2. The written appeal shall specify in detail the action appealed from, the errors allegedly made by the enforcement officer giving rise to the appeal, a written summary of all oral and written testimony the applicant intends to introduce at the hearing, including the names and addresses of all witnesses the applicant intends to call, copies of all documents the applicant intends to introduce at the hearing, and the relief requested.
3. The enforcement officer shall specify in writing the reasons for the enforcement action, a written summary of all oral and written testimony the enforcement officer intends to introduce at the hearing, including the names and addresses of all witnesses the enforcement officer intends to call, and copies of all documents the enforcement officer intends to introduce at the hearing.
4. The City Clerk shall notify the applicant and the enforcement officer by ordinary mail and shall give public notice, in accordance with Chapter 21 of the Code of Iowa, of the date, time, and place for the regular or special meeting of the City Council at which the hearing on the appeal shall occur. The hearing shall be scheduled for a date not less than four (4) or more than twenty (20) days after the filing of the appeal. The rules of evidence and procedure and the standard of proof to be applied shall be the same as provided by Chapter 17A, Code of Iowa. The applicant may be represented by counsel at the applicant's expense. The enforcement officer may be represented by the City Attorney or by an attorney designated by the City Council at City expense.
5. The decision of the City Council shall be rendered in writing and may be appealed to the Iowa District Court.

Section 3-13-14 Definitions

Terms in this chapter, other than those defined below, shall have the meanings set out in the Iowa Stormwater Management manual.

1. "Applicant" means a property owner or agent of a property owner who has filed an application for a stormwater management permit.

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2. "Best Management Practice (BMP)" is a technique, measure, or structural control that is used for a given set of conditions to manage the quantity and improve the quality of stormwater runoff in the most cost-effective manner. BMPs can be either Non Structural (planning, watershed management, practice design, etc.) or Structural (Engineered and constructed) systems that are used to treat the stormwater.
3. "Buffer" is a vegetative area, including trees, shrubs, and herbaceous vegetation, which exists or is established to protect a stream system, lake, or reservoir area. Alteration of the natural area is strictly limited.
4. "Building" means any structure, either temporary or permanent, having walls and a roof, designed for the shelter of any person, animal, or property, and occupying more than 100 square feet of area.
5. "City stormwater requirements" means the standards, sizing criteria, BMPs and other requirements established in this chapter.
6. "Dedication" means the deliberate appropriation of property by its owner for general public use.
7. "Developer" means a person, persons, or entity who undertakes land disturbance activities.
8. "Development" or "Redevelopment means either:
 - A. Land disturbance activity exceeding one acre (43,560 square feet) on land previously vacant of buildings or largely free of previous land disturbance activity other than traditional agricultural activities; or
 - B. Land disturbance activity exceeding one acre (43,560 square feet) in areas where existing land use is high density commercial, industrial, institutional or multi-family residential (a.k.a. "redevelopment").
9. "Drainage easement" means a legal right granted by a landowner to a grantee allowing the use of private land for stormwater management purposes. Public easements shall be maintained by the City of Storm Lake. Private easements shall be maintained by the private owners of the project.
10. "Enforcement officer" means that person designated by the City having responsibility for administration and enforcement of this chapter.
11. "Excessive Cost" means Practice cost greater than an amount as set by resolution of the City Council per impervious acre.
12. "Fee in lieu" means a payment of money in place of achieving or exceeding all or part of City stormwater requirements.
13. Infiltration Based Practices means that at a minimum the water quality volume moves through the soil media to provide filtration.
14. "Iowa Stormwater Management manual" means the current Iowa Stormwater Management Manual publication, by whatever name, as amended from time to time by Iowa Department of Natural Resources in collaboration with Iowa Stormwater Education Program and other partners that recommends Stormwater Management Guidelines and Uniform Sizing Criteria and BMPs designed to address said Guidelines.
15. "Land disturbance activity" means any activity which changes the volume or peak flow discharge rate of rainfall runoff from the land surface. This may include the grading, digging, cutting, scraping, or excavating of soil, placement of fill materials, paving, construction, substantial removal of vegetation, or any activity which bares soil or rock or involves the diversion or piping of any natural or man-made watercourse.

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16. "Landowner" means the legal or beneficial owner of land, including those holding the right to purchase or lease the land, or any other person holding proprietary rights in the land.
17. "Maintenance agreement" means a legally recorded document that acts as a property deed restriction, and which provides for long-term maintenance of stormwater BMPs.
18. "Native Vegetation" refers to vegetation originating naturally in this region of the state. Native vegetation is not to be confused with all existing vegetation.
19. "Predevelopment Condition" shall be considered the actual existing condition of the site prior to any construction, demolition, or earthwork commencing. Removal of any structures or impervious surfaces prior to construction will not affect the "predevelopment" status if construction is undertaken within 12 months of the removal of structures or impervious surfaces. If construction is not undertaken within 12 months, then the "predevelopment" condition of the site shall be as it exists at that time.
20. "Stormwater management" means the use of BMPs that are designed in accordance with City stormwater requirements to reduce stormwater runoff pollutant loads, discharge volumes, peak flow discharge rates, and detrimental changes in stream temperature that affect water quality and habitat.
21. "Stormwater Pollution Prevention Plan" (SWPPP) means a plan that is designed to minimize the accelerated erosion, sediment, and other pollutant runoff at a site during construction activities.
22. "TP (Total Phosphorous) means the total concentration of all forms of phosphorus found in a water sample.

SECTION TWO. Severability. If any section, subsection, sentence, clause, phrase or portion of this Ordinance be held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision, and such holding shall not affect the validity of the remaining portion hereof.

SECTION THREE. Repealer. All ordinances or parts of ordinances in conflict with the provisions of this Ordinance are hereby repealed.

SECTION FOUR. Effective. This Ordinance shall be in full force and effect, from and after its passage, adoption, and approval and publication as required by law, unless a subsequent effective date is set out hereinabove.

SECTION FIVE. When this ordinance is in effect, it shall automatically supplement, amend, and become a part of the said Recodification of the Municipal Code of the City of Storm Lake, Iowa.

PASSED on its first consideration the __17th__ day of __March__, 2025.

PASSED on its second consideration the __7th__ day of __April__, 2025.

PASSED AND APPROVED on its third consideration this __21st__ day of __April__, 2025.

CITY OF STORM LAKE, IOWA

By: _____
Michael Porsch, Mayor

ATTEST:

Mayra A, Martinez, City Clerk

4898-0312-5540-1\11149-1000

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FY 2025-2026 Budget - Mayor Porsch opened the public hearing on the FY2025-2026 Budget stating this was the time and place for any comments. Hearing no comments and no objections received prior to this public hearing from the Public or City Council, Mayor Porsch closed the public hearing.

Moved by Council Member McKeon to approve Resolution No. 64-R-2024-2025 adopting the FY 2025-2026 Budget. Seconded by Council Member McKinney. Roll call vote: All ayes. Motion carried.

RESOLUTION NO. 64-R-2024-2025

RESOLUTION ADOPTING THE 2025-2026 FISCAL YEAR BUDGET FOR THE CITY OF STORM LAKE, IOWA

Be it resolved by the Council of the City of Storm Lake, Iowa:

- Whereas the proposed budget has been published as required by law, and
- Whereas the City Council has held a public hearing as required by law, and
- Whereas all transfer of funds must be approved by resolution of the City Council.

NOW THEREFORE BE IT RESOLVED that the annual budget for the fiscal year ending June 30, 2026, as set forth in the Budget Summary and in the detailed budget in support thereof showing the revenue estimates, transfers and appropriation expenditures and allocations to program activities for said fiscal year be adopted.

ADOPTED BUDGET SUMMARY

City Name: STORM LAKE Fiscal Year July 1, 2025 - June 30, 2026										
	GENERAL	SPECIAL REVENUES	TIF SPECIAL REVENUES	DEBT SERVICE	CAPITAL PROJECTS	PERMANENT	PROPRIETARY	BUDGET 2026	RE-ESTIMATED 2025	ACTUAL 2024
Revenues & Other Financing Sources										
Taxes Levied on Property	1	3,190,520	1,877,482	603,281	0			5,671,283	4,854,703	4,559,587
Less: Uncollected Property Taxes-Levy Year	2	0	0	0	0			0	0	0
Net Current Property Taxes	3	3,190,520	1,877,482	603,281	0			5,671,283	4,854,703	4,559,587
Delinquent Property Taxes	4	0	0	0	0			0	0	0
TIF Revenues	5		3,332,025					3,332,025	3,247,465	1,824,744
Other City Taxes	6	1,346,819	2,364,166	11,917	0			3,722,902	3,644,253	3,405,560
Licenses & Permits	7	128,270	0				0	128,270	163,626	144,725
Use of Money and Property	8	3,000	1,100	0	0	195	0	4,295	542,720	1,082,104
Intergovernmental	9	211,553	1,846,287	16,777	7,788	1,330,800	800,000	4,213,205	5,922,910	3,552,584
Charges for Fees & Service	10	1,585,430	13,500	0	0	0	18,263,885	19,862,815	18,183,597	17,028,285
Special Assessments	11	0	0	0	0		0	0	0	0
Miscellaneous	12	0	0	0	0	37,980	0	37,980	182,440	308,222
Sub-Total Revenues	13	6,465,592	6,102,535	3,348,802	622,986	1,330,800	38,175	19,063,885	36,972,775	31,905,811
Other Financing Sources:										
Total Transfers In	14	1,984,978	946,315	0	2,558,094	1,180,900	0	9,383,488	16,053,775	27,455,596
Proceeds of Debt	15	0	0	0	0	0	2,736,465	2,736,465	12,003,582	0
Proceeds of Capital Asset Sales	16	0	0	0	0	0	0	0	0	0
Total Revenues and Other Sources	17	8,450,570	7,048,850	3,348,802	3,181,080	2,511,700	38,175	31,183,838	55,763,015	76,200,892
Expenditures & Other Financing Uses										
Public Safety	18	3,210,693	1,283,868	0		10,000		4,504,561	4,424,609	3,757,473
Public Works	19	408,520	1,710,103	0		0		2,118,623	2,120,229	1,969,006
Health and Social Services	20	23,000	12,000	0		0		35,000	45,000	22,692
Culture and Recreation	21	1,723,657	166,560	0		29,330		1,919,547	2,028,221	1,739,428
Community and Economic Development	22	612,947	76,308	256,408		0		945,663	1,149,847	479,082
General Government	23	976,450	75,913	0		0		1,052,363	944,948	807,596
Debt Service	24	0	0	2,859,503		0		2,859,503	2,672,302	2,643,858
Capital Projects	25	306,000	735,000	0	2,511,700	0		3,552,700	10,125,801	4,875,023
Total Government Activities Expenditures	26	7,261,267	4,059,752	256,408	2,859,503	2,511,700	39,330	16,987,960	23,510,957	16,294,158
Business Type Proprietary: Enterprise & ISF	27						24,092,952	24,092,952	29,044,650	20,878,255
Total Gov & Bus Type Expenditures	28	7,261,267	4,059,752	256,408	2,859,503	2,511,700	39,330	24,092,952	41,080,912	52,555,607
Total Transfers Out	29	1,366,653	2,564,799	3,073,253	313,789	0	0	8,735,281	16,053,775	27,455,596
Total ALL Expenditures/Fund Transfers Out	30	8,627,920	6,624,551	3,329,661	3,173,292	2,511,700	39,330	32,828,233	57,134,687	44,443,942
Excess Revenues & Other Sources Over	31									
(Under) Expenditures/Transfers Out	32	-177,350	424,299	19,141	7,788	0	-1,155	-1,644,395	-1,371,672	-3,810,311
Beginning Fund Balance July 1	33	2,208,815	2,740,356	53,003	77,619	167,587	376,670	10,258,506	15,882,556	19,692,867
Ending Fund Balance June 30	34	2,031,465	3,164,655	72,144	85,407	167,587	375,515	8,614,111	14,510,884	19,692,867

PASSED AND APPROVED this 21st day of April 2025.

Michael Porsch, Mayor

ATTEST:

Mayra A. Martinez, City Clerk

Airport Apron Expansion Project - Moved by Council Member Martinez to approve a professional service agreement with Bolton & Menk for the Storm Lake Municipal Airport Apron Expansion Project. Seconded by Council Member McKeon. Vote: All ayes. Motion carried.

Moved by Council Member Ramos to approve Resolution No. 65-R-2024-2025 approving an application for Federal Aviation Funding Assistance for the Apron Expansion Project at the Storm Lake Municipal Airport. Seconded by Council Member Ricklefs. Roll call vote: All ayes. Motion carried.

RESOLUTION NO. 65-R-2024-2025

RESOLUTION APPROVING AN APPLICATION FOR FEDERAL AVIATION FUNDING ASSISTANCE FOR THE APRON EXPANSION PROJECT AT THE STORM LAKE MUNICIPAL AIRPORT IN STORM LAKE, IOWA

WHEREAS it is now necessary to submit an applications for funding from the Federal Aviation Administration for the Apron Expansion project.

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

Section 1. That a work order with Bolton & Menk, Inc. for engineering services for the Apron Expansion project has been previously executed, and it is now time to submit a grant application to the FAA for a design only grant application from the Federal Aviation Administration.

Section 2. The Mayor, City Clerk, City Administrator or the City Treasurer of the City of Storm Lake, Iowa are authorized and directed to sign and submit to the Federal Aviation Administration the applications for Federal Assistance for the Apron Expansion Project at the Storm Lake Municipal Airport.

Passed this 21st day of April 2025.

City of Storm Lake, Iowa

Michael Porsch, Mayor

ATTEST:

Mayra A. Martinez, City Clerk

Utility Easement to Tyson Foods, Inc.- Moved by Council Member McKeon to approve Resolution No. 66-R-2024-2025 setting May 5, 2025 at 5:00 pm public hearing on granting a utility easement to Tyson Foods, Inc. Seconded by Council Member Martinez. Roll call vote: All ayes. Motion carried.

RESOLUTION NO. 66-R-2024-2025

RESOLUTION SETTING PUBLIC HEARING ON GRANTING UTILITY EASEMENT TO TYSON FOODS, INC

REGULAR COUNCIL MEETING, CITY OF STORM LAKE, CITY HALL COUNCIL CHAMBERS, APRIL 21, 2025, 5:00 PM

WHEREAS, Tyson Foods, Inc. (“Tyson”), owns a sanitary sewer main within property owned by the City of Storm Lake, Iowa (“City”); and

WHEREAS, Tyson intends to make certain improvements to its sanitary force main that requires access to the City-owned property for construction and future maintenance activities and has requested a utility easement from the City; and

WHEREAS, it is appropriate pursuant to Iowa Code Section 364.7 to publish a Notice of the proposed conveyance and of the hearing and to receive and consider objections and petitions.

NOW THEREFORE, BE IT RESOLVED, BY THE CITY COUNCIL OF THE CITY OF STORM LAKE IN THE STATE OF IOWA:

Section 1. That this Council meet at 5:00 P.M. on May 5, 2025, for the purpose of taking action on the matter of the granting of a utility easement to Tyson Foods, Inc., a copy of which is on file in the office of the City Clerk.

Section 2. That the City Clerk is hereby directed to cause at least one publication to be made of a notice of said meeting, in a legal newspaper, printed wholly in the English language, published at least once weekly, and having general circulation in said City, said publication to be not less than four (4) clear days nor more than twenty (20) days before the date of said public meeting.

Section 3. The notice of the proposed action shall be in substantially the following form:

(One publication required)

**NOTICE OF PUBLIC HEARING OF THE CITY COUNCIL
OF THE CITY OF STORM LAKE IN THE STATE OF
IOWA, ON THE MATTER OF GRANTING A UTILITY
EASEMENT TO TYSON FOODS, INC., AND THE
HEARING THEREON**

PUBLIC NOTICE is hereby given that the Council of the City of Storm Lake in the State of Iowa, will hold a public hearing at its meeting on May 5, 2025, at 5:00 P.M., at Storm Lake City Council Chambers, City Hall, 620 Erie St., Storm Lake, Iowa, at which meeting the Council proposes to take action on the granting of a utility easement across certain real property owned by the City for the construction and maintenance of a sanitary force main, said property which is legally described as follows:

Commencing at the Northwest (NW) corner of Lot H in the East Half (E ½) of said Section 24 which appears of record as document number 200831 in the office of the Buena Vista County Reorder; Thence on an assumed bearing of South 01°46’25” West along said West line of said Lot H, 40.00 feet to the South Right-of-Way line of 630th Street, said point also being the Point of Beginning. Thence continuing South 01°46’25” West, along said West line, 139.94 feet; Thence North 57°12’40” West, 272.07 feet to said South Right-of-Way line of 630th Street; Thence South 88°09’55” East, along said South line, 233.19 feet to the Point of Beginning.
Easement contains 0.38 acres.

At the time set for the public hearing, interested individuals will be given the opportunity to express their views, both orally and in writing, on the proposed conveyance. After the public hearing, the Council may make a final determination to accept or reject the proposal as submitted, or upon condition that certain terms be changed, or the Council may defer action on the proposal until a subsequent meeting.

The proposed transfer may be subject to conditions as may be stated either in the resolution of the City Council, or documents entered into between the parties.

This notice is given by order of the City Council of the City of Storm Lake in the State of Iowa, as provided by Section 364.7 of the City Code of Iowa.

REGULAR COUNCIL MEETING, CITY OF STORM LAKE, CITY HALL COUNCIL CHAMBERS, APRIL 21, 2025, 5:00 PM

Dated this 21st day of April, 2025.

Mayra A. Martinez, City Clerk
City of Storm Lake in the State of Iowa

(End of Notice)

PASSED AND APPROVED April 21, 2025.

Michael Porsch, Mayor

ATTEST:

Mayra A. Martinez, City Clerk

REGULAR COUNCIL MEETING, CITY OF STORM LAKE, CITY HALL COUNCIL CHAMBERS, APRIL 21, 2025, 5:00 PM

CERTIFICATE

STATE OF IOWA)
) SS
COUNTY OF BUENA VISTA)

I, the undersigned City Clerk of the City of Storm Lake, State of Iowa, do hereby certify that attached is a true and complete copy of the portion of the records of the City showing proceedings of the Council, and the same is a true and complete copy of the action taken by the Council with respect to the matter at the meeting held on the date indicated in the attachment, which proceedings remain in full force and effect, and have not been amended or rescinded in any way; that meeting and all action thereat was duly and publicly held in accordance with a notice of meeting and tentative agenda, a copy of which was timely served on each member of the Council and posted on a bulletin board or other prominent place easily accessible to the public and clearly designated for that purpose at the principal office of the Council pursuant to the local rules of the Council and the provisions of Chapter 21, Code of Iowa, upon reasonable advance notice to the public and media at least twenty-four hours prior to the commencement of the meeting as required by law and with members of the public present in attendance; I further certify that the individuals named therein were on the date thereof duly and lawfully possessed of their respective City offices as indicated therein, that no Council vacancy existed except as may be stated in the proceedings, and that no controversy or litigation is pending, prayed or threatened involving the incorporation, organization, existence or boundaries of the City or the right of the individuals named therein as officers to their respective positions.

WITNESS my hand and the seal of the Council hereto affixed this 21st day of April, 2025.

Mayra A. Martinez, City Clerk
City of Storm Lake, Iowa

4929-2433-2853-1\11149-1000

BV County Memorandum of Understanding - Moved by Council Member Ricklefs to approve BV County Memorandum of Understanding for motorcycle license testing. Seconded by Council Member Ramos. Roll call vote: All ayes. Motion carried.

Storm Lake Proud - Kim Woltman presented to council the plans for Storm Lake Proud week. Mentioned a list of events and task that are being coordinated with volunteer groups.

Waterworks Maintenance Ordinance Work Session – Council was presented with the proposed changes to the Ordinance on City Code Chapter 34 Waterworks Maintenance water service leaks are to be considered emergency to make sure the leak is fixed right away and prevent MS4 Violations. The discussion also involved curb stops and water meters that are not working properly and the possibility of adding assessments to property tax or payment options for the repairs. Other detailed information of the procedures will be added in an administrative policy for future adjustments if necessary.

Moved by Council Member McKeon to approve Setting May 5, 2025, at 5:00 pm for a public hearing to Amend City Code 3-4. Seconded by Council Member McKinney. Roll call vote: All ayes. Motion carried.

City Council Requested Items / City Council Updates- Council Member Ricklefs requested information regarding weather alerts with the city and county.

City Council will meet for a Special Council meeting on May 12, 2025, after the Airport Commission Meeting for a tour of the facility.

REGULAR COUNCIL MEETING, CITY OF STORM LAKE, CITY HALL COUNCIL CHAMBERS, APRIL 21, 2025, 5:00 PM

Adjourn – Moved by Council Member Ramos to adjourn at 6:29 pm. Seconded by Council Member McKinney. Vote: All ayes. Motion carried.

Michael Porsch, Mayor

ATTEST:

Mayra A. Martinez, City Clerk



State of Iowa

Alcoholic Beverages Division

Applicant

NAME OF LEGAL ENTITY

Walgreen Co.

NAME OF BUSINESS(DBA)

Walgreens #11330

BUSINESS

(712) 732-0005

ADDRESS OF PREMISES

800 Lake Ave

PREMISES SUITE/APT NUMBER

CITY

Storm Lake

COUNTY

Buena Vista

ZIP

50588

MAILING ADDRESS

P.O. Box 901

CITY

Deerfield

STATE

Illinois

ZIP

60015

Contact Person

NAME

Jeff Jackson

PHONE

(847) 527-4612

EMAIL

taxlicenser renewals@walgreens.com

License Information

LICENSE NUMBER

LE0002184

LICENSE/PERMIT TYPE

Class E Retail Alcohol License

TERM

12 Month

STATUS

Submitted
to Local
Authority

TENTATIVE EFFECTIVE DATE

June 17, 2025

TENTATIVE EXPIRATION DATE

June 16, 2026

LAST DAY OF BUSINESS

SUB-PERMITS

Class E Retail Alcohol License

PRIVILEGES



State of Iowa

Alcoholic Beverages Division

Status of Business

BUSINESS TYPE

Corporation

Ownership

• Individual Owners

NAME	CITY	STATE	ZIP	POSITION	% OF OWNERSHIP	U.S. CITIZEN
Tracey Brown	Storm Lake	Iowa	50588	President & Director	0.00	Yes
Joseph B. Amsbary, Jr.	Storm Lake	Iowa	50588	Secretary	0.00	Yes
Richard Gates	Storm Lake	Iowa	50588	SVP & Director	0.00	Yes
Brian Brown	Storm Lake	Iowa	50588	Vice President and Treasurer	0.00	Yes
Toni Franklin						

Insurance Company Information

INSURANCE COMPANY

POLICY EFFECTIVE DATE

POLICY EXPIRATION DATE

DRAM CANCEL DATE

OUTDOOR SERVICE EFFECTIVE DATE

OUTDOOR SERVICE EXPIRATION DATE



State of Iowa

Alcoholic Beverages Division

BOND EFFECTIVE DATE

TEMP TRANSFER EFFECTIVE
DATE

TEMP TRANSFER EXPIRATION
DATE



State of Iowa

Alcoholic Beverages Division

Applicant

NAME OF LEGAL ENTITY	NAME OF BUSINESS(DBA)	BUSINESS		
Storm Lake Lodge No. 790, Loyal Order of Moose, Incorporated	Loyal Order of Moose	(712) 732-2036		
ADDRESS OF PREMISES	PREMISES SUITE/APT NUMBER	CITY	COUNTY	ZIP
518 Lake Avenue North		Storm Lake	Buena Vista	50588
MAILING ADDRESS	CITY	STATE	ZIP	
5790 240th Avenue	Albert City	Iowa	50510	

Contact Person

NAME	PHONE	EMAIL
Paul Archer	(712) 490-4007	lodge790@mooseunits.org

License Information

LICENSE NUMBER	LICENSE/PERMIT TYPE	TERM	STATUS
LF0001213	Class F Retail Alcohol License	12 Month	Submitted to ABD

TENTATIVE EFFECTIVE DATE	TENTATIVE EXPIRATION DATE	LAST DAY OF BUSINESS
May 1, 2025	Apr 30, 2026	

SUB-PERMITS

Class F Retail Alcohol License

PRIVILEGES



State of Iowa

Alcoholic Beverages Division

Status of Business

BUSINESS TYPE

Nonprofit corporation organized under chapter 504.

Ownership

• Individual Owners

NAME	CITY	STATE	ZIP	POSITION	% OF OWNERSHIP	U.S. CITIZEN
Rick Reckamp	Storm Lake	Iowa	50588	Director	0.00	No
Paul Archer	Albert City	Iowa	50510	Administrator	0.00	Yes

Insurance Company Information

INSURANCE COMPANY

Endurance American Specialty
Insurance Co

POLICY EFFECTIVE DATE

May 1, 2025

POLICY EXPIRATION DATE

Apr 30, 2026

DRAM CANCEL DATE

OUTDOOR SERVICE EFFECTIVE DATE

OUTDOOR SERVICE EXPIRATION DATE

BOND EFFECTIVE DATE

TEMP TRANSFER EFFECTIVE DATE

TEMP TRANSFER EXPIRATION DATE

Jan 13, 2025

**CITY OF STORM LAKE, CONFERENCE ROOM CIVIL SERVICE MEETING MEETING,
MAY 1, 2025, 4:00 PM**

Present: Commissioners Di Daniels, Dan Richardson, and Nancy Johnson (via phone).

Staff Present: Fire Chief Glenn Schlessner and City Clerk Mayra Martinez,

Commissioner Richardson called the meeting to order at 4:08 pm

Minutes - Moved by Commissioner Richardson to approve the June 13, 2024, minutes. Seconded by Commissioner Daniels. Vote: All ayes. Motion carried.

Firefighter/ Fire Inspector Eligibility List - Moved by Commissioner Daniels to approve the Firefighter/Fire Inspector Eligibility List that included Blake Severson on the list. Seconded by Commissioner Jensen. Roll call vote: All ayes. Motion carried.

Adjourn - Moved by Council Member Johnson to adjourn at 4:11 pm. Seconded by Commissioner Daniels. Vote: All ayes. Motion carried.

Civil Service Eligibility List

04/30/2025 2:11 PM (CDT)



Civil Service Eligibility List

Rank of Firefighter/Fire Inspector

Candidates

i. Name

Blake Severson

Commissioner: [Signature] Date: 5-1-25

Commissioner: [Signature] Date: 5-1-25

Commissioner: Approved via Phone Date: 5-1-25

Mayor: _____ Date: _____

Attest: _____ Date: _____

Council Meeting Date: _____

Staff Summary

5/5/2025

Agenda Item # D.3.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Chris Cole, Police Chief

SUBJECT: Star-Spangled Spectacular July 4th Events Requests

BACKGROUND: Attached is a request from the SSS Committee for July 3rd and 4th events. These requests are similar to those made in past years.

FISCAL IMPACT: Impacts to the SLPD, SLFD, and Public Works Departments will be absorbed by the normal operating budgets.

RECOMMENDATION: approve requests

ATTACHMENTS:

1. [20250423101920373](#)

April 15, 2025

Dear Chief Cole

On behalf of the Star-Spangled Spectacular Committee, we request the proper permits and variances necessary for activities planned July 3rd and 4th, 2025 As with prior years, we respectfully request from the City of Storm Lake the following:

1. Use of Chautauqua Park and Sunset Park all day on July 3rd and 4th.
2. Noise variance on July 3rd from 7am-12am and July 4th from 6am to 11:30pm for Sunset Park and Chautauqua Park.
3. Amplified music at Sunset Park Bandshell for music performances on July 3rd from 2pm-11pm and July 4th from 11:30am-4pm at Chautauqua Park for Soccer Tournament on July 4th from 1:30pm-4pm and along Lakeshore Drive between the parks for a live duo performance on July 4th from 12:30pm-5pm.
4. Amplified noise variance due to increased use of generators in Sunset and Chautauqua Park for food vendors and inflatables on July 3rd from 3:30pm-11pm and July 4th from 6am-5pm.
5. Use of Chautauqua Park and Sunset Park all day on July 3rd and 4th.
6. Assistance for the classic car parade the evening of July 3rd for the route submitted to the Storm Lake Police Department.
7. Permit for the Ride/Run for 7am on July 4th for the route submitted to the Storm Lake Police Department.
8. Parade permit for 10:30am on July 4th. The parade will start at the corner of Lakeshore Drive and College Avenue, ending at the intersection of Hudson and 3rd Streets.
9. Appropriate support from the City of Storm Lake Street Department, Parks Department and Department of Public Safety as required.
10. Fireworks permit issued by the City of Storm Lake Fire Chief. Fireworks are scheduled for 10pm on July 4th with the rain date of 10pm on July 5th. Fireworks will be shot off the jetty at Chautauqua Park.
11. Permission for food and arts/craft within the event venues.
12. Permission to block access to streets and alleys listed on the attached streets on July 4th from 6am until 5pm and on Chautauqua Park Road as needed, post-fireworks.

13. Permission for volunteers to operate specific rented golf carts along street closure areas as a transportation aide to visitors and for volunteer work between the parks all day on July 3rd and 4th during road closure times.
14. Permission for volunteers to operate a truck on Lakeshore Drive on July 4th from 6am-6:30am to put up the avenue of flags.

Thanks, you for your kind assistance,

Matt and Linda Ricklefs

2205 Commodores

Star Spangled Spectacular

Requested Street Closing – July 4th, 2025

7am until after Ride-Run

- Lakeshore Drive- Grand-West 4th-Shoreway-Angier-West 5th-Hwy 110- Sunrise Park Road- Lakeshore

6am until Post-Parade

- Grand Avenue. Grand Avenue from West 4th Street south to west Lakeshore Drive.
- West 4th Street. West 4th Street, the eastbound lane from a point approximately 350 feet west of the intersection of West 4th St. and Grand Avenue east to Grant Avenue for the check-in of parade entries into the parade lineup area. This section will be opened up at 11:00am, shortly after the parade begins.
- College Avenue. College Avenue from West 4th Street south to West Lakeshore Drive.
- College Avenue. College Avenue from West Lakeshore Drive south to the terminus.
- West 3rd Street. West 3rd Street from College Avenue east to the alley between College Avenue and Otsego Street.
- Hudson Street. Hudson Street from East Lakeshore Drive north to East 3rd Street, including all of the intersection of East 3rd Street for disbursement of the parade entries at the end of the route.
- West Lakeshore Drive. West Lakeshore Drive from Grand Avenue to Lake Avenue, including the full intersection of Lake Avenue and Lakeshore Drive.
- East Lakeshore Drive. East Lakeshore Drive from Lake Avenue to Superior Street.
- Chautauqua Park Drive. Chautauqua Park Drive from East Lakeshore Drive to Hudson Street Extension.
- Hudson Street Extension. Hudson Street Extension from Chautauqua Park Drive north to East Lakeshore Drive.
- Peterson Drive. Peterson Drive from Grand Avenue West will be closed to through traffic but available for local traffic. Star Spangled Spectacular Committee will notify residents in that area of access issues during the parade lineup times.
- All alleys within the event perimeter.

6am until 5pm

- College and Lakeshore, Otsego and Lakeshore, Ontario and Lakeshore, Geneseo and Lakeshore and Geneseo and 2nd Street.
- West Lakeshore Drive. West Lakeshore Drive from Grand Avenue to Lake Avenue, including the full intersection of Lake Avenue and Lakeshore Drive.
- East Lakeshore Drive. East Lakeshore Drive from Lake Avenue to Superior Street.

- Michigan at W 1st Street (for east-west traffic)
- W 1st Street at Lake Ave (west side of intersection) Lake Avenue and 1st Street (South side of intersection) Lake Ave and Lakeshore and Irving and Lakeshore
- Cayuga and Lakeshore
- Seneca and Lakeshore
- Oneida and Lakeshore
- Hudson Steet extension at Lakeshore (west side of intersection), Chautauqua Park Drive at Hudson Extension (west side), Chautauqua Park Drive at Lakeshore (west side)
- All alleys within the event perimeter

6am until post fireworks – July 4th

- Chautauqua Park Drive East and Lakeshore Hudson Extension at Lakeshore Drive to create a safety zone for fireworks.

Staff Summary

5/5/2025

Agenda Item # D.4.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Chris Cole, Police Chief

SUBJECT: **St. Mary's Catholic Church Road Closure And Parade Route Event**

BACKGROUND: Attached is a request from St. Mary's Catholic Church for road closes and a parade route is scheduled for Sunday, June 22nd, from 9:45 AM to 11:00 AM. The route will be from the church south down Seneca to East 2nd Street. West on E 2nd to Cayuga. North on Cayuga to Bair. East on Bair to Seneca and south on Seneca back to the church.

This request will require the following street closures:

East 2nd and Cayuga,
3rd and Cayuga
Cayuga and Bair
Bair and Seneca

This event was approved last year but was canceled due to severe weather.

FISCAL IMPACT: None

RECOMMENDATION: approve request

ATTACHMENTS:

1. St Mary's Catholic Church Request For A Parade Around Their Property

Event Request Form

04/22/2025 11:10 AM (CDT)



Name of Requesting Party or Group	St. Mary's Catholic Church
Phone #	5072696042
Mailing Address	300 E. 3rd St.
Email	jwilliamswanson@gmail.com
City	Storm Lake
State	IA
Zip	50588
2nd Contact	Fr. Brent Lingle
2nd Contact Email	blingle@stormlakecatholic.com
Position/Relationship	Pastor
2nd Contact Cell Phone	7122533886
Event Location	Other
If other please provide specific location address and information	Parade around the property of St. Mary's Church (requested and granted permit in 2024 but was canceled due to weather). Same plan as last year.
Event Date	06/22/2025
Event Type	Church Event
Event Start Time	9:45 AM (CDT)
Event End Time	11:00 AM (CDT)
Will there be amplified noise such as music, spoken word through a microphone or karaoke?	No
Will you have horses involved in the event?	No
Will you be selling food or drink as a part of event?	No
Will you be charging admission to this event?	No
Will you be erecting a tent?	No
How many people will be attending the event?	300
Do you have electrical needs?	No

Will there be alcohol at the event?	No
Will you have inflatables at the event?	No
Will there be fireworks involved with this event?	No
Are you requesting security services provided by Storm Lake Public Safety?	No

Signature

J. Williams

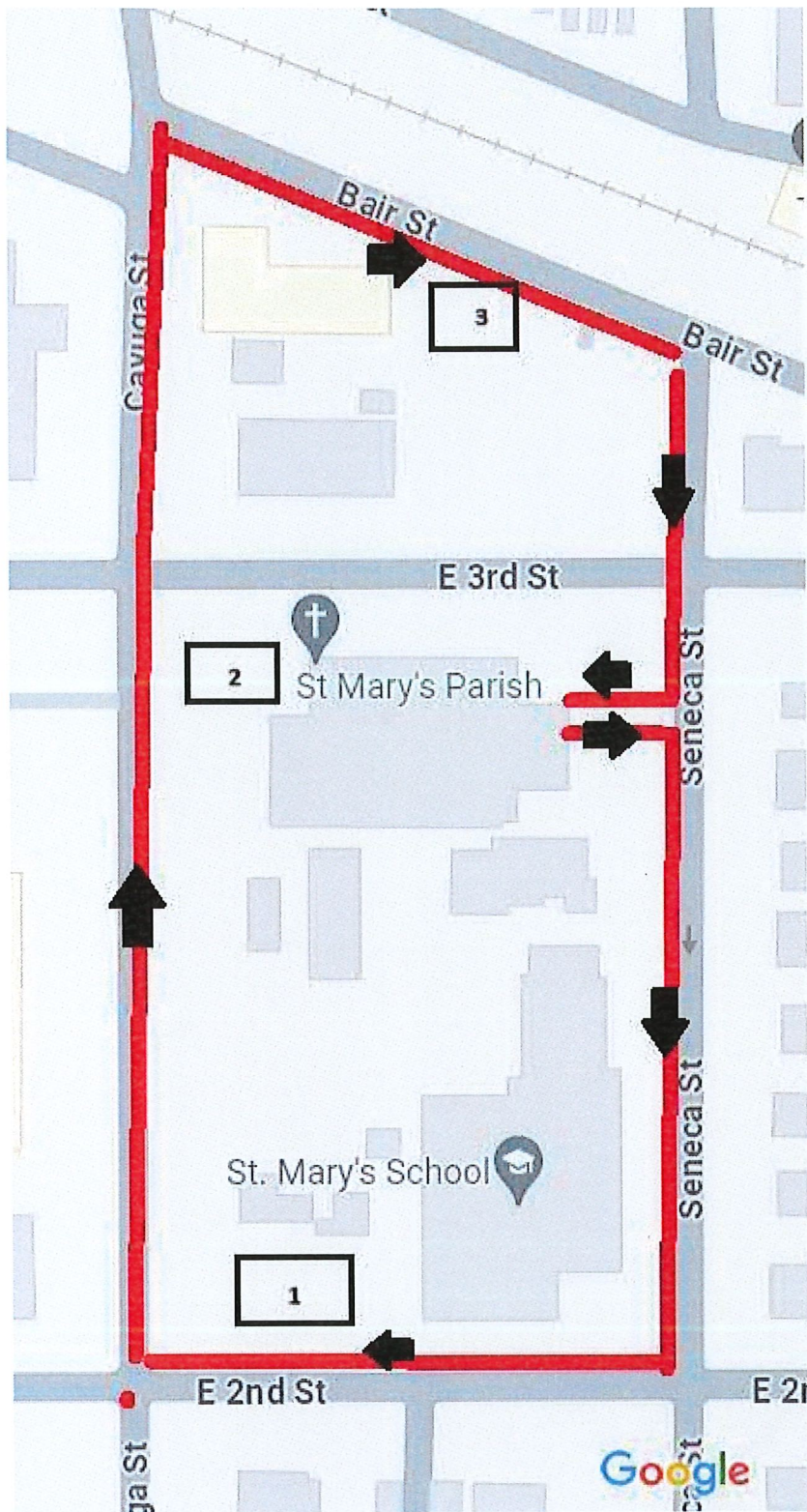
Signature Date

04/22/2025

Based on the answers provided on this application, City staff will review your event application and provide you with staff support for the event to ensure that you have the appropriate permits, licenses, and reservations in place for a successful event. If you have any questions regarding this application, please contact the City Clerk's office at 712-732-8000 or by email at cityclerk@stormlake.org.

I understand that submitting this application does not guarantee a reservation and that I will receive follow information on planning this event. Yes

Are you requesting Street closures?	No
-------------------------------------	----



Route

Areas where group will stop.

Route could go in either direction based on logistics.

Staff Summary

5/5/2025

Agenda Item # D.5.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Chris Cole, Police Chief

SUBJECT: **The Bridge of Storm Lake Run For Our Future 5K, 10K and Half Marathon Request**

BACKGROUND: Attached is a request for a run route for the Bridge of Storm Lake's annual 5k, 10k and half marathon. This seventh is the same as in past years and has not caused any issues. Race organizers will submit proof of liability insurance with city hall prior to the race date. The Events are scheduled to take place on Saturday June 14th 2025.

The half-marathon will begin at 7:00 AM at the Storm Lake Marina and circle the lake south on HWY 110 and will transition to the Lake Trail in Lakeside. The runners will remain on the lake trail winding through Frank Starr and Emerald Park with the race ending back at Storm Lake Marina via Marina Road.

The 10K will begin at 8:00 AM at Lakeside Marina and follow the Lake Trail, Starr Park, wind through Emerald Park and end at Storm Lake Marina via Marina Road.

The 5K will begin at 8:00am at Methodist Manor and follow the westbound route ending at the Storm Lake Marina.

FISCAL IMPACT: There will be costs associated with Public Safety that will be absorbed by the normal operating budget.

RECOMMENDATION: Approve request

ATTACHMENTS:

1. The Bridge Request for a 5K Storm Lake Run

THE BRIDGE OF STORM LAKE

5K, 10K OR 1/2

RUN & WALK



THE BRIDGE
of Storm Lake's
RUN FOR
OUR
future



SCAN ME

SL MARINA

STORM LAKE, IA 50588

Youth (18 & Under): \$15

5K: \$35

10K: \$45

Half Marathon: \$55

*all options are available virtual or in person

SATURDAY
JUNE 14, 2025

START 08.00 AM
(1/2 MARATHON AT 7AM)

GOODIE BAG

T-SHIRT

**HANDMADE
MEDALS**

FOR INFORMATION VISIT WWW.THEBRIDGEOFSTORMLAKE.COM

Re: Run Permit

From Chelsea Hogrefe <chelsea@thebridgeofstormlake.com>

Date Wed 4/16/2025 4:21 PM

To Chris Cole <Cole@stormlake.org>

 1 attachment (124 KB)

FB_IMG_1744838448074.jpg;

[EXTERNAL] This email originated outside of City of Storm Lake.

Chelsea Hogrefe

Youth Advocate & Communications Director

529 Seneca St., Storm Lake, IA 50588

www.thebridgeofstormlake.com

712-213-0195

On Wed, Apr 16, 2025, 12:03 PM Chelsea Hogrefe <chelsea@thebridgeofstormlake.com> wrote:

Hello!

We are in need again of a run permit for our annual race on June 14th, 2025. I am waiting on my event insurance and will send that your way as soon as I have it.

Thanks for your help!

Chelsea Hogrefe

Youth Advocate & Communications Director

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Staff Summary

5/5/2025

Agenda Item # D.6.



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REPORT TO:

FROM: Keri Navratil, City Manager

SUBJECT: **Motion to Approve General Drivers and Helpers Union Local No. 554 (Police Union)**

BACKGROUND: The adopted budget for FY 2025-2026 already includes the wages negotiated in the union agreement.

The proposed agreement between the City of Storm Lake and General Drivers and Helpers Union Local N. 554 (Police Union) is effective July 1, 2025 to June 30, 2026. Starting July 1, 2025 wages for union members will be 3.5% across the board increase and also step movement. There are no other changes to the contract.

FISCAL IMPACT: The total negotiated increase is \$46,001.85

RECOMMENDATION: Approve General Drivers and Helpers Union Local No. 554 (Police Union)

ATTACHMENTS:

1. Storm Lake 2025-2026 Union Signatures

AGREEMENT
BETWEEN
CITY OF STORM LAKE, IOWA
AND
GENERAL DRIVERS AND HELPERS UNION,
LOCAL NO. 554
July 1, 2025 to June 30, 2026

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ARTICLE 1
DEFINITIONS

A. City or Employer

As used in this Agreement, the terms "City" or "Employer" shall mean the City of Storm Lake City, Iowa, or its authorized representatives.

B. Employee

As used in this Agreement, the term "Employee" shall mean all employees represented by the Union in the bargaining unit as defined and certified by the Public Employment Relations Board in Case Number 6767.

C. Union

As used in this Agreement, the term "Union" shall mean the General Drivers and Helpers Union, Local No. 554, affiliated with the International Brotherhood of Teamsters, or its authorized representatives.

D. Department

As used in this Agreement, the term "Department" shall mean the Police Department of the City of Storm Lake City, Iowa.

ARTICLE 2
RECOGNITION

Pursuant to and in accordance with all applicable provisions of the Act and in recognition of the Board's certification of the Union in Case No. 6767, the City does hereby recognize the Union during the term of this Agreement, as the sole and exclusive representative for all Employees of the City included in the Bargaining Unit as:

Included: All police officers and detectives.

Excluded: Lieutenants, Captains, Police Chief, all other Police Department employees and all employees excluded by Iowa Code Section 20.4.

**ARTICLE 3
GRIEVANCE PROCEDURES**

A. Definition

A grievance shall mean only a complaint that there has been an alleged violation of any specific provisions of this agreement not specifically excepted from the grievance procedure.

B. General Provisions

1. Every employee covered by this agreement shall have the right to present grievances in accordance with these provisions. Any aggrieved person may be represented at all formal levels of the grievance procedure by the employee himself/herself, or by the employee and a representative from the Union if the employee chooses to have a representative with him/her.
2. The failure of any employee to act on any grievance within the prescribed time limits will act as a bar to any further appeal and a supervisor's failure to give a decision within the time limits shall permit the grievant to proceed to the next step. The time limits, however, may be extended by mutually written agreements.
3. It is agreed that any investigation or other handling or processing of any grievance by the grieving employee shall be conducted so as to result in no interference with or interruption whatsoever of the work activities of the grieving employee.
4. In matters dealing with alleged violations in those areas over which a supervisor has no authority to grant the appropriate relief, and in all cases in which the decision being grieved is a decision which was made by the City Manager, the grievance shall be initiated at the Third Step. The time limits for filing a grievance at the Third Step shall be the same as the time limits for filing at the Second Step.

C. Processing Grievances

1. First Step

An attempt shall be made to resolve any grievance in informal, verbal discussion between the grievant and his or her supervisor.

2. Second Step

If the grievance cannot be resolved informally, the aggrieved employee shall file the grievance in writing, and, at a mutually agreeable time, discuss the matter with the Police Chief, or the Chief's designated representative. The written grievance shall state the remedy requested. The filing of the formal, written grievance at the

second step must be within fourteen (14) calendar days from the act or omission giving rise to the grievance, or when it should have been reasonably discovered. The Police Chief, or designated representative shall make a decision on the grievance and communicate it in writing to the employee and the City Manager within fourteen (14) calendar days after receipt of the grievance.

3. Third Step

In the event a grievance has not been satisfactorily resolved at the second step, the aggrieved employee shall file, within seven (7) calendar days of the date of the written decision at the second step, a copy of the grievance with the City Manager. Within fourteen (14) calendar days after such written grievance is filed, the grievant and the City Manager, or designee, shall meet to resolve the grievance. The City Manager or designee, shall file an answer within fourteen (14) calendar days of the third-step grievance meeting and communicate it in writing to the employee.

4. Fourth Step

In the event a grievance has not been satisfactorily resolved at the third step, a party may, within fourteen (14) calendar days of the date of the written decision at the third step, demand arbitration by giving the other party written notice of such demand.

Within seven (7) calendar days after a party's receipt of the written notice demanding arbitration, the parties shall attempt to agree upon the selection of an arbitrator. If they cannot so agree, the party demanding arbitration shall request a list of seven (7) arbitrators from the Iowa Public Employment Relations Board. Beginning with the party demanding arbitration, the parties shall alternately strike names from the list until only one name remains, and that person shall be the arbitrator.

An arbitrator selected pursuant to the fourth step of this Article shall schedule a hearing on the grievance and the date for such hearing shall be determined by the parties within sixty (60) calendar days following the date of the written notice of demand for arbitration. After hearing such evidence as the parties desire to present, the Arbitrator shall issue a written opinion and award. The arbitrator's decision must be issued within thirty (30) calendar days of the arbitration hearing.

The arbitrator shall have no authority to add to, subtract from, modify or amend any terms of this Agreement. A decision of the arbitrator, within the scope of his/her authority, shall be final and binding upon the City, the Union and the aggrieved Employee(s).

The City and the Union will share equally the costs of arbitration, including the fees and expenses of the arbitrator. Any other expenses shall be paid by the party incurring them.

D. Election of Remedies

If an employee files a grievance under this procedure, the employee waives his or her right to file a claim or complaint under any other procedure and in any other forum pertaining to or arising out of the same set of facts and circumstances. If an employee files a claim or complaint under any other procedure or in any other forum, the employee waives his or her right to file a grievance under this procedure pertaining to or arising out of the same set of facts and circumstances.

**ARTICLE 4
DISCRIMINATION**

The City will not interfere with or discriminate, in respect to any term or condition of employment, against any Employee covered by this Agreement because of membership in the Union or legitimate and legal activity required in this Agreement on behalf of the Union.

The Union recognizes its responsibilities as the exclusive bargaining representative and agrees to represent all Employees in the unit without discrimination, restraint or coercion.

The provisions of this Agreement shall be applied equally to all Employees without discrimination as to age, sex, marital status, race, color, creed, national origin, political affiliation, or disability. The Union shall share equally with the City the responsibilities for applying this provision of the Agreement. Further, the Union agrees to cooperate fully in any affirmative action program or activity undertaken by the City or required of the City by any agency of the State or Federal Government.

**ARTICLE 5
USE OF BULLETIN BOARD**

The City will provide reasonable space for official Union Business on the bulletin board in Squad Room. Use of the board shall be limited to the following general types of notices:

- A. Listing of Union Officers and Officials.**
- B. Union meetings.**
- C. Union elections.**
- D. Necessary and proper Union business and information.**

Any material posted on the bulletin boards as provided in this Article shall not contain anything in violation of federal or state laws; nor shall it contain personal references to individuals. Union stewards and union officials and representatives shall be entitled to post the material provided on the designated bulletin board space. Any union material posted on the bulletin board shall be identified as authenticated and authorized by the union business representative.

ARTICLE 6 EVALUATION PROCEDURES

A. Frequency of Evaluations

Employees will be evaluated by their supervisor at such frequency as the supervisor may determine, but not less than once each fiscal year.

B. Evaluation Form

The evaluation form will be determined by the City.

C. Evaluation Conference

A conference regarding the evaluation will be held between the employee and the evaluator following the completion of the written evaluation. A copy signed by both parties will be given to the employee.

D. Employee Response

All evaluation reports will be placed in the employee's personnel file. The employee has the right to respond to the evaluation report, and such response will become part of the evaluation report.

ARTICLE 7 SENIORITY

A. Definition

Seniority shall mean length of continuous full-time, regular service in the service of the City since the employee's last date of hire, regardless of civil service rank.

If the employee has successfully completed training at the Iowa law enforcement academy or another training facility certified by the director of the Iowa law enforcement academy before initial appointment as a patrol officer, the probationary period shall be for a period of nine (9) months and shall commence with the date of initial appointment as a patrol officer. If the employee has not successfully completed training at the Iowa law enforcement academy or another training facility certified by the director of the Iowa law

enforcement academy before initial appointment as a patrol officer, the probationary period shall be for a period of nine (9) months and shall commence with the date of initial appointment as a patrol officer and shall continue for a period of nine (9) months following the date of successful completion of training at the Iowa law enforcement academy or another training facility certified by the director of the Iowa law enforcement academy. A patrol officer transferring employment from one Iowa jurisdiction to another shall be employed for a probationary period of nine (9) months. During the period of probation, the employee may be removed or discharged from such position without the right of appeal to the civil service commission.

B. Break in Seniority

An Employee's seniority shall be broken so that no prior period or periods of employment shall be counted and his/her seniority shall cease upon:

1. Discharge.
2. Voluntary quitting.
3. Absence without notification for three (3) consecutive working days, unless excused by the Employer.
4. Absence due to lay-off which continues for more than three (3) years.
5. Failure of an Employee to return to work upon recall within twenty-one (21) calendar days after notice is mailed to him/her by the Employer by certified mail to his/her last known address appearing on its records, unless subsequently excused by the Employer.

**ARTICLE 8
TRANSFER PROCEDURES**

A. Definition

A transfer is defined as a movement of an employee from one job classification to another.

B. Procedure

Transfers shall be subject to and shall be governed by the provisions of Chapter 400 of the Code of Iowa.

**ARTICLE 9
REDUCTION IN FORCE AND RECALL**

A. Order of Layoff

Whenever it becomes necessary for Employees to be laid off, the Employees shall be laid off in reverse order of their seniority as defined in this Agreement. Provided further, however, that any reduction in the number of Employees within any given classification shall be by reverse order of seniority within that classification, subject to the provisions of Chapter 400, Code of Iowa, for Employees moved from a higher to lower classification. The order of layoff, by classification, shall be as follows:

1. Temporary Employees
2. Part-time Employees
3. Full-time Employees

B. Notice

All Employees laid off in accordance with the provisions of this Article, as per authority of the City, shall be given written notice by the Police Chief of such layoff at least fourteen (14) calendar days prior to the effective date, with a copy of said notice being given to the City Manager

C. Eligibility for Recall

The names of Employees laid off shall be placed on a re-employment list. Such persons shall be eligible for re-employment in reverse order of layoff for a period of three (3) years, provided that they are still qualified and able to perform the job.

D. Removal

When an Employee is notified to return to work, the employee must advise the Employer of his/her desire to return to work within seven (7) calendar days of the date of the notification and the employee must return to work within twenty-one (21) calendar days of the date of the notification or he/she will be automatically dropped from the re-employment list. Notification to an employee shall be sent by certified mail to the last known address appearing on the City's records.

**ARTICLE 10
HOURS OF WORK AND OVERTIME**

A. Workday

The normal workday or shift for employees shall be twelve (12) hours, inclusive of a paid meal period. The normal workday or shift for detectives shall be eight (8) hours, inclusive of a paid meal period. The normal workday may be adjusted to meet the operational needs of the City.

B. Work Week

The regular work week for employees will be one hundred sixty-eight (168) consecutive hours beginning at 6:00 A.M. on Sunday and ending at 5:59 A.M. on the following Sunday.

C. Meal Periods and Breaks

Police officers and Detectives shall be granted a 30-minute meal period with pay. On Sundays and holidays, police officers and detectives shall be granted a one-hour meal period with pay. Employees shall remain on call during their paid meal period.

Employees shall receive, when possible, a fifteen (15) minute paid break at or near the middle of the first half and the last half of their scheduled workday.

D. Overtime

For purposes of calculating overtime, the term "hours worked" will be defined as provided in Title 29, Part 785 of the Code of Federal Regulations. Overtime hours worked shall be compensated at a premium rate of one and one-half (1½) the employee's hourly rate of pay (determined in compliance with the Fair Labor Standards Act) for all hours worked in excess of 86 hours during a work period of fourteen (14) days for police officers or in excess of 80 hours during a work period of fourteen (14) days for detectives and the school resource officer.

No employee shall be compensated for overtime work unless such work has been approved by the employee's supervisor.

E. Compensation for Overtime

Payment for overtime shall be made in accordance with Section 7 of the Fair Labor Standards Act.

F. Call Back Time

An employee who is called back to work by the employer shall receive a minimum of two (2) hours.

G. Court Time

When an employee is required by the City to testify in a criminal or civil matter for the City, or to testify in a criminal matter resulting from charges brought by the employee under the State Code, the hours actually spent by the employee shall be considered as hours actually worked for the purpose of considering overtime. Employees will be guaranteed a minimum of two (2) hours of court time for each date on which they have a court appearance. Court time must be authorized and approved by the Department Head.

H. On-Call

Detectives and the K-9 officer are required to remain on call.

I. Records

The City shall be responsible for maintaining an accurate record of actual hours worked by employees.

**ARTICLE 11
WAGES**

A. Wage Rates

July 1, 2025: 3.5% across the board increase and step movement.

The wage rate for each employee is set out in Appendix A which is attached to and made a part of this Agreement. Employees will be paid only for hours actually worked unless otherwise provided in this Agreement.

Newly hired employees who are certified by the Iowa Law Enforcement Academy will be placed on Step 1 of the salary schedule. In the discretion of the Employer, newly hired employees who are certified by the Iowa Law Enforcement Academy and who have previous law enforcement experience may be placed on a higher step of the salary schedule.

B. Pay Period

The pay period for all employees will be a bi-weekly period which will begin at 6:00 a.m. on Sunday and end at 5:59 a.m. on Sunday fourteen (14) consecutive days thereafter.

C. Paydays

Employees shall be paid on the Wednesday following the end of the pay period.

ARTICLE 12 INSURANCE

A. Hospital and Medical Insurance

1. The employer maintains for each employee a health and accident insurance policy and a dental insurance policy. The employer shall make the final decision as to any change in the policy, or as to any change in the carrier. The employer agrees to negotiate any change in the level of benefits. The employer shall contribute 90% of the premium for employee coverage, and the employee shall contribute 10% of such premium for the duration of this Agreement. The employee may elect to cover the employee's dependents under the policy. If the employee so elects, the employer shall contribute 90% of the premium for dependent coverage, and the employee shall contribute 10% of such premium for the duration of this Agreement.
2. Coverage shall begin as set out in the policy and coverage will be in accordance with and to the extent provided under the terms of the policy.

B. Life Insurance

1. The employer maintains a group term life insurance policy for each employee in a face amount equal to the nearest thousand dollars of an employee's salary not to exceed \$50,000.00 at no cost to the employee. Coverage includes \$5,000 for spouse and \$500-\$1,000 for children depending on age. The level of contribution may vary, as may the level of benefits provided.
2. The coverage of an employee shall begin as set out in the policy and coverage shall be in accordance with and to the extent provided under the terms of the policy.

C. Long Term Disability Insurance

1. The employer maintains a group long-term disability policy for each employee.
2. The coverage of an employee shall begin as set out in the policy and coverage shall be in accordance with and to the extent provided under the terms of the policy.

D. Dental Insurance

The City agrees to provide a group plan of dental insurance to employees as set forth in Section A of this Article.

**ARTICLE 13
LEAVES OF ABSENCE**

A. Sick Leave

1. Sick leave shall be used for personal illness and injury and will not be allowed to be taken if an employee is injured while gainfully employed by a different employer who should be covered by Worker's Compensation.
2. An employee shall accumulate sick leave equal to one shift day per month. (An eight-hour shift employee shall accumulate eight (8) hours of sick leave per month and a 12-hour shift employee shall accumulate twelve (12) hours of sick leave per month.) All employees shall have the right to accumulate unused sick leave up to a maximum of one thousand four hundred and forty (1,440) working hours. Sick leave shall accumulate during each month that the employee is paid wages by the City or is on an unpaid leave of absence.
3. An employee may be required to furnish a medical statement, at the employee's cost, from the attending physician for any absence chargeable to sick leave:
 - a. For the purpose of verifying illness or injury, and/or
 - b. Certifying the employee as able to work in the position held prior to the illness or injury.
4. To be eligible for sick leave payment, an employee shall notify the Police Chief, or designee, as soon as possible, but in any event not later than the starting time of the employee's workday, unless the employee is unable to notify the City because of an emergency.
5. No employee is entitled to compensation for unused sick leave time. Termination of service shall terminate any and all obligation of the City in connection with the unused sick leave time, except that upon termination an employee or the estate of the employee will be compensated for unused sick leave at the rate of eight (8) hour's pay for each thirty-two (32) hours of unused sick leave that has accrued. Compensation will be based on the employee's regular straight time hourly wage rate at the time of termination.
6. Beginning the first day of absence resulting from a non-job related illness or injury, an employee shall be eligible for sick pay at the rate of 100 percent of the regular wage for the employee's maximum accrued sick leave time.
7. An employee who elects to use sick leave to supplement Worker's Compensation or Disability must notify the employer in writing. If an employee elects to use sick

leave, the City shall pay to such employee the amount by which such weekly worker's compensation or disability check is exceeded by the amount that such employee would have been entitled to receive as regular pay for the same period. Any amounts paid to an employee under this section shall be chargeable against employee's sick leave. The employee shall give a copy of each worker's compensation or disability check to the City in order for the City to calculate the proper amount of sick leave benefit. In no event shall the combined amount of such sick leave and Worker's Compensation or disability exceed the normal wage that the employee would have received from the City for the period involved. No employee may use sick leave to supplement Worker's Compensation paid as a result of an on the job injury for an employer other than the City.

8. No employee will be eligible for paid sick leave if the employee is a new employee on probation and/or has not completed six (6) months of service.
9. Employees may use up to the following hours of sick leave per calendar year when a member of the employee's family (spouse, child, or parent) requires care or attention due to illness or injury:
 - o Eight (8) hour employees: Eighty (80) hours, and
 - o Twelve (12) hour employees: Eighty-four (84) hours.

B. Funeral Leave

1. In case of a death of a spouse, child (including a stepchild), parent (including stepparent), or spouse's parent (including spouses stepparent) the employee will be granted five (5) full days of paid leave which may be taken at any time commencing with the death of a spouse or child.
2. In the case of a death in the immediate family, an employee will be granted not to exceed three (3) full days of paid leave in order to arrange and attend the funeral. Any such leave shall be only for the scheduled workdays falling within the period commencing with the death and extending to the day of the funeral. "Immediate family" is defined as grandparents, spouse's grandparents, a sister (including stepsister), a brother (including stepbrother), or a sister or brother of a spouse (including stepsister or brother of a spouse).
3. In the case of a death of a relative of the employee (including spouse's relative) through a first cousin but not in the immediate family, an employee will be granted one (1) day of paid leave to attend the funeral.
4. In the event that an employee requires additional time off from work in order to attend a funeral of a family member, the employee may, with written approval of

the City Manager, be given additional time off from work without pay or as a deduction of vacation time or personal holiday.

5. An employee may be allowed time off from work not to exceed four (4) hours, without pay, to attend the funeral of a friend, to serve as a pallbearer, or to serve in a military funeral.

C. Jury Leave

1. An employee who is summoned for jury duty shall receive a paid leave of absence for the time the employee spends in such duty. Such employee shall be entitled to retain jury service fees.
2. An employee who is summoned for jury duty but who is not selected shall return to work; and an employee who is selected for jury duty shall return to work when released from jury duty within the employee's scheduled work hours.
3. An employee who is called for witness or jury duty shall present his/her supervisor the original summons or subpoena from the court, and, at the conclusion of such duty, a signed statement from the Clerk of Court, or other evidence, showing the actual time in attendance at court.

D. Military Leave

The City shall comply with Section 29A.28, Iowa Code, as the section may be amended from time to time, in granting leave of absence for military service.

E. Voting Leave

The City shall comply with Section 49.109, Iowa Code, in granting time to vote as the section may be amended from time to time.

F. Leave Without Pay

1. An employee may be entitled to a leave of absence without pay for medical reasons if the employee is unable to return to work after exhausting sick leave, vacation leave, and any unused compensatory time off. (See Appendix to Section 31: Family Medical Leave Act) An employee anticipating such leave shall present a doctor's statement verifying that the employee's condition incapacitates the employee from working and shall state the date when the employee is reasonably able to return to work. Unless the employee returns to work on that date, or on a later date, by reason of extension granted by the employer based on medical ground, the employee shall be considered to have voluntarily resigned. This leave of absence without pay status following sick, leave may extend only for a specific time

period not to exceed one (1) calendar year or the employee's period of employment, whichever is shorter.

2. During a leave of absence without pay, the employee:
 - a. Must pay group hospital insurance premiums falling due during the month the employee is not on the payroll unless leave falls under the authority of the Family Medical Leave Act of 1993 in which the City will continue to pay premiums;
 - b. Must pay premiums for coverage under any group life insurance plan;
 - c. Shall not accrue any other benefits during the period of absence such as sick leave, vacation leave, or holiday leave.

The employer may make exceptions to any of the above conditions (a-c) for a leave of absence without pay not exceeding thirty (30) days.

G. Pre-Determined Temporary Disability Leave

1. Except as hereinafter modified, all policies, rules, and regulations applicable to employees who are granted sick leave shall be applicable to employees applying for pre-determined temporary disability leave. Sick leave, to the extent of an employee's accumulated earned sick leave, shall be paid only during the time of medical confinement which shall be the time medically indicated for termination and recommencement of duties.
2. An employee shall notify the City Manager as soon as the necessity for taking sick leave becomes known to the employee.
3. Following a pre-determined temporary disability leave, the employee shall furnish a statement from his/her physician setting forth the date that he/she became incapacitated due to personal illness and unable to perform his/her normal duties, and the date that such incapacity terminated. Sick leave benefits, to the extent of accumulated sick leave earned, shall be paid only for such period of incapacity.

The determination of whether and/or when the employee is capable of returning to work following the pre-determined temporary disability shall be made in consultation with the employee, the City Manager and the employee's physician, and may also be in consultation with a physician of the Employer's own choosing.

H. Extended Leaves of Absence

1. Policy

It is the policy of the City to grant employees extended leaves of absence under certain circumstances. Except as stated below, employees will not receive compensation during a leave of absence.

2. FMLA

The City will comply with the provisions of the federal Family and Medical Leave Act ("FMLA"). The Appendix to this policy outlines the FMLA's requirements including the rights and obligations of employees, notification requirements, and the City's obligations.

3. Eligibility

Employees generally are eligible for leaves of absence if they have completed at least one year of service, or as specified by law. The granting and duration of each leave of absence and the compensation received by the employee, if any, during the leave of absence will be determined by the City in conjunction with applicable federal and state law. The following types of leaves will be considered:

- a. Sick Leave of Absence: Employees who are unable to work because of a serious health condition or disability may be granted a sick leave of absence. This type of leave covers disabilities caused by pregnancy, childbirth, or other related medical conditions. The City requires certification of an employee's need for sick leave, both before the leave begins and on a periodic basis thereafter, by the employee's health care provider.
- b. Employees may be granted a parental leave of absence to care for a child upon birth or upon placement for adoption or foster care.
- c. Family Care Leave of Absence: Employees may be granted a family care leave of absence for the purpose of caring for a child, spouse, or parent who has a serious health condition. The City requires certification of the family member's serious health condition, both before the leave begins and on a periodic basis, by the family member's health care provider.
- d. Personal Leave of Absence: Employees may be granted a leave of absence to attend to personal matters in cases in which the City determines that an extended period of time away from the job will be in the best interests of the employee and the City.

- e. Military Leave of Absence: An extended leave of absence for military service will be granted Uniformed Services Employment and Reemployment Rights Act.
- f. Educational Leave of Absence: Employees who want to continue their education in preparation for added responsibilities with the City may be granted an educational leave of absence.
- g. Public Service Leave of Absence: Employees who want to accept temporary employment in federal, state, or local government or with an organization devoted to community service may be granted a public service leave of absence.

4. Request for Leave

Request for a leave of absence or any extension of a leave should be submitted in writing to the employee's department head thirty (30) days prior to commencement of the leave period, or as soon as is practicable. The department head will forward the request to the City Manager recommending approval or denial. The City Manager will make the final decision concerning the request. All employees on approved leave are expected to report any change of status in their need for a leave or their intention to return to work to the City Manager.

5. Work While On Leave

Employees who are on an approved leave of absence may not perform work for any other employer during that leave, except when the leave is for military or public service.

6. Use of Accrued Leave

Every employee on a sick leave will be required to use all accrued personal, vacation, and sick days while on leave. However, employees who are covered by the City's disability or workers' compensation insurance, and are therefore already receiving compensation, may only use sick leave to supplement insurance benefits not to exceed 100% of their normal wage. Every employee on a family care, personal, educational, or public service leave of absence will be required to use all accrued personal and vacation days while on leave. The City will provide health insurance and other benefits to employees on leave as required by law. Benefits that accrue according to length of service, such as paid vacation, holiday, personal, and sick days, do not accrue during periods of leave.

7. Reinstatement

Employees returning from a leave of absence will be reinstated to their same job or to an equivalent job with equivalent status and pay, as required by law. Employees returning from a sick leave must provide certification of their ability to perform the functions of their job. Employees returning from a military leave must also comply with all of the reinstatement requirements specified by federal law. If the same job, or one of equivalent status and pay, is not available as a result of a reduction in force, the employee will be treated in the same manner as though he were not on leave at the time of the reduction in force.

8. Special Leave of Absence

Employees who are unable to report for work because of arrest and incarceration will be placed on a special personal leave of absence. If the employee is unable to secure bail, the leave of absence will continue until final disposition of the charges. If the employee is freed on bail, a decision whether to allow the resumption of active employment pending disposition of the charges will be made by the employee's department head and the City Manager. They will determine whether reinstatement would be consistent with the City's needs and requirements.

9. Failure to Return to Work

If an employee fails to return to work at the conclusion of an approved leave of absence, including any extension of the leave, the employee will be considered to have voluntarily terminated employment.

**ARTICLE 14
VACATIONS**

A. Accumulation

Subject to and in accordance with the provisions of this article, employees shall earn paid vacations after continuous active service pursuant to the following schedule:

Eight (8) Hour Shift Employees		Twelve (12) Hour Shift Employees	
<u>Years of Service</u>	<u>Hours Earned</u>	<u>Years of Service</u>	<u>Hours Earned</u>
1	40	1	42
2	80	2	84
3	88	3	92
5	96	5	101
7	104	7	109
9	112	9	118

10	120	10	126
12	128	12	134
14	136	14	143
16	144	16	151
18	152	18	160
20	160	20	168

Vacation will be earned on a monthly basis (one-twelfth (1/12) of the annual vacation being earned each month) except that no vacation will be granted or paid to an employee unless the employee has completed the first year of service. An employee who leaves employment during a month will earn no prorated vacation.

B. Anniversary Date

The purpose of a vacation is to enable an employee to enjoy periodic rest from the employee's regular job so that the employee may return to work refreshed. The vacation year will be the individual employee's anniversary date to anniversary date. No employee shall be entitled to vacation pay in lieu of vacation.

C. Carryover

All vacation time earned must be taken by the employee prior to the employee's anniversary date following the anniversary date during which the vacation was earned, unless the City Manager allows a portion of the earned vacation to be carried over to the next year based on a written request of the employee setting out unique circumstances to justify the request. If granted, the permission shall be in writing and shall be placed in the employee's personnel file.

D. Payment Upon Separation

An employee, who terminates employment, voluntarily or involuntarily, shall receive any vacation earned by the employee and not previously taken.

E. Scheduling

The Police Chief shall approve scheduling of vacation for all employees. So far as possible, each vacation will be granted at the time selected by the employee so long as it does not conflict with the operation of the City; provided that the final right to allot vacation periods, and the right to change such vacation periods is reserved exclusively to the employer. No more than one (1) employee, including a supervisor, within a department may take vacation at any one time, without the written permission of the City Manager.

F. Holidays within a Vacation

In the event that a holiday falls within an employee's vacation period such day will not be counted as a day of vacation.

G. Vacation Increments

Vacation leave shall be taken in increments of at least one (1) hour.

**ARTICLE 15
HOLIDAYS**

A. Holidays Recognized

The following ten (10) days are designated as holidays: New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Eve Day, Christmas day, and one (1) personal day.

Police Department 12-hour shift employees will be paid twelve (12) hours for a Personal Day taken. If a Police Department 12-hour shift employee is not on the work schedule for any other holiday besides their personal day, he/she will receive eight hours of pay. These eight hours shall not be considered hours worked when figuring overtime. If the actual holiday falls on a scheduled day off of a shift employee, the employee shall be given a day off.

B. Work on a Holiday

An employee shall be granted the day off with pay provided that an employee may be required to work on the holiday if the City determines it to be necessary. If an employee is scheduled to work a holiday, and does work the holiday, the employee shall receive pay at time and one-half (1½) the employee's current hourly straight time rate of pay.

C. Days Observed

For all employees, except police patrol officers and lieutenants, if the holiday falls on Saturday, the preceding Friday shall be observed as the holiday and if the holiday falls on Sunday, the following Monday shall be observed as the holiday. A holiday shall commence with the first shift change on the day on which the holiday is to be observed and shall continue until the same time the next day.

D. Eligibility for Holiday Pay

In order to be eligible for receiving holiday pay, an employee must have been employed for not less than sixty (60) calendar days, and, unless excused, must report for work on the last scheduled day before the holiday and on the first scheduled work day after the holiday. No employee who is on layoff, who is discharged, or who is under suspension will be eligible for holiday pay.

E. Holidays within a Vacation or Paid Leave

In the event a holiday occurs within an employee's vacation period or a period of paid leave, such day will be counted as a holiday and not as a day of vacation or of paid leave.

**ARTICLE 16
UNION BUSINESS**

A. Union Representatives

The Employer agrees that accredited representatives of the Local Union may be allowed the right to visit with employees who are covered by this Agreement to conduct Union business at any place during non-working hours or during working hours with notification to the employee's supervisor, provided said visitation does not negatively affect the employee's service to the public.

B. Union Stewards

The Union may appoint stewards and shall notify management of the names of the stewards. Stewards may handle grievances and related issues, dues matters, meeting notifications, etc., but have no authority to dictate or coerce any job action contrary to this Agreement. Stewards shall have reasonable access to telephones, for local calls only, in regard to grievance handling needs. In any interview where discipline is to be discussed or issued, the employee, upon request, shall have the right to have a steward present.

**ARTICLE 17
NO STRIKE – NO LOCKOUT**

The parties agree to faithfully abide by the applicable provisions of the Act. Neither the Union or its officers or agents nor any of the employees covered by this Agreement will engage in, encourage, sanction, support or suggest any strikes, slowdowns, picketing, boycotts, sit-ins, mass resignation, mass absenteeism, the willful absence from one's position, work stoppage or any such related activities as ordered in Section 12 of the Act.

The Employer pledges that it will not engage in a lockout during the term of this Agreement as a result of a labor dispute with the Union.

**ARTICLE 18
SAVINGS CLAUSE**

If any article or section of this Agreement or any riders thereto should be held invalid by operation of law or by any tribunal of competent jurisdiction, or if compliance with or enforcement of any article or section should be restrained by such tribunal pending a final determination as to its validity, the remainder of this Agreement, and of any rider thereto or application of such article or section to persons or circumstances other than those as to which had been held invalid, shall not be effected hereby. In the event any article or section is found unenforceable or contrary to applicable law, the parties shall meet to negotiate a replacement provision.

**ARTICLE 19
DURATION AND SIGNATURE**

A. Duration

This Agreement shall be effective on July 1, 2025, and shall continue in effect until June 30, 2026.

B. Signature Clause

IN WITNESS WHEREOF the parties hereto have caused this Agreement to be executed by their duly authorized representatives on the dates indicated below.

For the City:

For the Union:

By: _____
Mayor

By: Kim A. Quick
Authorized Representative

Date: _____

Date: April 22, 2025

APPENDIX A
July 1, 2025: 3.5% ATB

<u>Step</u>	July 1, 2024	July 1, 2025
Start	\$29.25	\$30.27
1	\$29.64	\$30.68
2	\$30.07	\$31.12
3	\$30.87	\$31.95
4	\$31.29	\$32.39
5	\$32.09	\$33.21
6	\$32.49	\$33.63
7	\$32.90	\$34.05
8	\$33.32	\$34.49
9	\$34.11	\$35.30
10	\$34.52	\$35.73
11	\$35.73	\$36.98
12	\$37.29	\$38.60

Note #1: Step advancement: Employees who are hired between July 1 and December 31 will be eligible for their first step advancement on the July 1 which falls immediately after their date of hire. Employees who are hired between January 1 and June 30 will be eligible for their first step advancement one year following the July 1 which falls immediately after their date of hire. After their initial step movement, employees will move on step on July 1 of succeeding years until they reach the maximum of the salary schedule.

Note #2: Detective + \$1.25/hour K-9 + \$3.00/hour

Note#3: By agreement of the parties, longevity payments to employees have been eliminated effective July 1, 2012.

Note#4: Employees who are assigned to work as Field Training Officers will be paid an additional \$1.00 per hour for all hours that they work as a Field Training Officer. (Department will designate FTOs on July 1st of each year.)

Employees who are assigned to work as members of the Entry Team will be paid an additional \$0.25 per hour for all hours that they participate in training for the Entry Team and for all hours when they are called to duty as a member of the Entry Team.

Note #5: Newly hired officers may receive credit for years of service toward the pay scale steps on the following basis: two (2) years of service as a law enforcement officer are equal to one step on the pay scale.

Note #6: \$0.50 per hour for employees with an associate's degree for all hours worked when the associate's degree is in a field of study closely related to law enforcement.

Note #7: \$1.00 per hour for employees with a bachelor's degree for all hours worked when the bachelor's degree is in a field of study closely related to law enforcement.

Note #8: \$1.50 per hour for employees with a master's degree for all hours worked when the degree is in a field of study closely related to law enforcement.

Note #9: \$1.00 per hour for bi-lingual certification for all hours worked when, in the employer's discretion, the employee's proficiency is sufficient to aid in translation for work purposes.

Note #10: \$0.25 per hour for DRE and SART designated employees for all hours worked. (Department will designate DRE and SART members on July 1st of each year)

LETTER OF AGREEMENT

Mr. Scott Utech
President
General Drivers & Helpers Union, Local No. 554
4349 South 90th Street
Omaha, NE 68127

Dear Scott:

Re: Uniform Policy

Please consider this to be a letter of agreement with regard to the uniform policy of the City of Storm Lake, Iowa.

The City agrees: (1) to maintain the current policy regarding the provision and replacement of uniforms, (2) the uniform policy will allow for up to one hundred fifty dollars (\$150) for replacement of boots, (3) boots will be supplied to new employees at no cost to the employee, (4) to maintain the current policy regarding the clothing allowance provided to Detectives, and (5) to add a policy which will provide for the replacement of protective vests whenever the warranty period for the vest issued to employee has expired or whenever the vest is damaged in the line of duty.

This letter of agreement is not precedent setting with regard to any matter which it addresses and will terminate on June 30, 2026, unless it is extended by written, mutual agreement between the City and the Union. Neither the letter of agreement nor the agreement itself may be used by either party in any legal proceeding, Public Employment Relations Act proceeding, or grievance proceeding. Please contact me if you have any questions concerning this letter.

Ann M. Smisek
Attorney for City of Storm Lake

Staff Summary

5/5/2025

Agenda Item # D.7.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Mayra Martinez, City Clerk

SUBJECT: Buy Local Information

BACKGROUND: In 2011 during a Study Session discussion Council asked staff to look at putting together some analysis information regarding the amount of purchases made locally. We have pulled that information together and a provided a summary of purchases identified in the current list of bills to be approved that are purchased locally (within the City of Storm Lake), within Buena Vista County, and outside of Buena Vista County are presented here for Council's review. This information is presented for both the City & King's Pointes' bills. As the reader reviews the information they should note the following key notes: Costs associated with any major capital project (those bid under the State of Iowa Bid Law) are excluded from the calculation Costs associated with travel is excluded from the calculation and % Costs associated with payroll is excluded from the calculation and % In some cases there is only one vendor or an item is only available from vendors outside of the City limits and/or Buena Vista County – we have not identified these some departments have fairly minor budgets and a major purchase can skew the % and or amount for a given review period (For Example: the Airport may have normally \$4,000 - \$6,000 in expenses until they purchase Jet Fuel or Av Gas which can be \$10,000 + and as a vendor who is not local this can skew the information for that review period) Local has been determined to be has an office front in the area and based on where the office front is located for local vs. BV County (For Example: Wal-Mart is considered local since they have a store in Storm Lake even though their headquarters is not located here) As with all analytical data it is possible to interpret the numbers in a variety of ways and as we move forward we would be happy to provide further detail and or revise the way in which we show the data. Likewise if you have any questions or

concerns please don't hesitate to contact city staff.

FISCAL IMPACT:	Breakout	Calculated Expenses
	Buena Vista County	\$6,825.60
	Contract/Agreement	\$120,104.80
	Local	\$33,830.35
	Non-Local	\$236,988.83
	Payroll/UBRefunds, PyrlTax & Ins	<u>\$1,272,127.08</u>
	Total Expenses:	1,669,876.66

RECOMMENDATION:

ATTACHMENTS:

1. [5/5/2025 Project Report](#)

Summary

Project Summary

Project Number	Project Name	Total Budget	Date Range Budget	Beginning Balance	Total Activity	Ending Balance	Budget Remaining
OP1.122814	Richland Street, Phase 2 Improvem...	174,107.75	0.00	174,095.25	0.00	174,095.25	12.50
OP1.126252	Comprehansive Plan & Zoning Code U...	125,880.00	0.00	125,824.50	0.00	125,824.50	55.50
OP1.131538	Memorial Road Street & Utility Impro...	4,126,579.75	4,126,579.75	4,201,654.40	0.00	4,201,654.40	-75,074.65
OT5.128791	Runway 17/35 Lighting Replacement	403,870.58	403,870.58	403,403.34	0.00	403,403.34	467.24
19-22797	Memorial Lift Station Improvements	2,533,320.00	0.00	2,554,600.96	0.00	2,554,600.96	-21,280.96
20-HSG-022	2021 Housing Sustainability Project	224,994.00	0.00	181,283.12	0.00	181,283.12	43,710.88
21-26215	Downtown Master Plan	113,000.00	0.00	103,650.00	0.00	103,650.00	9,350.00
22-26698	Storm Lake WTP- Well No. 21	1,795,006.50	1,795,006.50	1,534,471.02	0.00	1,534,471.02	260,535.48
22-26815	W 6th Street Utilities Extension	314,241.49	0.00	318,517.58	0.00	318,517.58	-4,276.09
22-27926	Storm Lake WTP- Well #22	2,601,908.10	2,601,908.10	1,308,740.93	0.00	1,308,740.93	1,293,167.17
23-092	King's Pointe Remodel/Refresh	446,537.52	446,537.52	426,545.09	0.00	426,545.09	19,992.43
23-29446	WWTP UV Disinfection Building	275,138.00	0.00	191,768.00	0.00	191,768.00	83,370.00
23-29447	College & 3rd St Lift Station Replacem...	1,628,435.00	1,628,435.00	154,275.00	0.00	154,275.00	1,474,160.00
24-31153	WWTP Blower Project (EECBG)	129,600.00	129,600.00	73,980.00	0.00	73,980.00	55,620.00
24-31751	Storm Lake WTP- Well #23	74,000.00	74,000.00	71,592.50	0.00	71,592.50	2,407.50
24-31828	WTP Prelim Engineering Report	83,000.00	83,000.00	4,700.00	0.00	4,700.00	78,300.00
FEMA HMGP (HMA) 4483	FEMA HMGP (HMA) 4483	4,632,415.50	4,632,415.50	254,077.00	2,440.00	256,517.00	4,375,898.50
HTG322020	T-Mobile Hometown Grant Q-3-22	0.00	0.00	45,619.48	1,371.60	46,991.08	-46,991.08
IA0091	SL Elevated Water Storage- Tower #5	7,384,100.15	7,384,100.15	5,446,025.93	0.00	5,446,025.93	1,938,074.22
New	Lead Service Line Replacement Prelim...	15,500.00	0.00	0.00	0.00	0.00	15,500.00
New1	Apron Expansion Improvements	20,900.00	20,900.00	20,900.00	0.00	20,900.00	0.00
OP1.125106	BRIC	212,709.99	212,709.99	212,709.99	0.00	212,709.99	0.00
OP1.125220	4th Street Watermain Improvement P...	553,406.16	0.00	581,342.16	0.00	581,342.16	-27,936.00
P11.118940	Oneida Street Reconstruction from RR...	2,526,433.98	0.00	2,513,334.28	0.00	2,513,334.28	13,099.70
P11.120411	Highway 7/110 Traffic Lane/Signalizat...	4,776,040.38	1,491.46	5,107,824.39	0.00	5,107,824.39	-331,784.01
SP21122	SL Library CDBG- COVID (CV) Grant	634,285.27	0.00	634,285.27	0.00	634,285.27	0.00
Report Total:		35,805,410.12	23,540,554.55	26,645,220.19	3,811.60	26,649,031.79	9,156,378.33

Group Summary

Group	Total Budget	Date Range Budget	Beginning Balance	Total Activity	Ending Balance	Budget Remaining
Airport Projects	424,770.58	424,770.58	424,303.34	0.00	424,303.34	467.24
ARPA Project	1,795,006.50	1,795,006.50	1,534,471.02	0.00	1,534,471.02	260,535.48
Building Resilient Infrastructure and C...	212,709.99	212,709.99	212,709.99	0.00	212,709.99	0.00
Economic Development	778,115.49	0.00	774,894.68	1,371.60	776,266.28	1,849.21
King's Pointe Resort Projects	446,537.52	446,537.52	426,545.09	0.00	426,545.09	19,992.43
Library Project	634,285.27	0.00	634,285.27	0.00	634,285.27	0.00
Sanitary Sewer Projects	9,198,908.50	6,390,450.50	3,228,700.96	2,440.00	3,231,140.96	5,967,767.54
Street Construction	11,603,161.86	4,128,071.21	11,996,908.32	0.00	11,996,908.32	-393,746.46
Water Project	10,711,914.41	10,143,008.25	7,412,401.52	0.00	7,412,401.52	3,299,512.89

Staff Summary

5/5/2025

Agenda Item # D.8.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO:

FROM:

SUBJECT: SLPD City Code Enforcement Summary

BACKGROUND:

FISCAL IMPACT:

RECOMMENDATION:

ATTACHMENTS:

None

Staff Summary

5/5/2025

Agenda Item # F.1.



REPORT TO: Honorable Mayor & Council

FROM: David Derragon, Assistant City Manager

SUBJECT: **Motion to Approve Special Event Permit for Dominic Klaschen for Car Meets**

BACKGROUND: Dominic Klaschen has requested permission to hold Car Meets in Storm Lake on Fridays from 4:00 PM to 7:00 PM. Mr. Klaschen sees this as an excellent opportunity for young people and adults alike to come together and help to build a good reputation for the car community. The intent is to have 27 Friday meets.

Insurance as required will be provided in the amount of \$1 million liability, \$2M aggregate and up to \$100,000 liability for any damages to the area. The City will be named as an additional insured.

In discussing locations with Mr. Klaschen, it has been determined that the Frank Starr Park parking area would be his preferred choice. As a second option, the Discovery Center parking area would be an alternate location.

Mr. Klaschen sets the rules for the meets as follows: No littering, No burnouts and No engine revving. If the Council approves the special event request, any violations of the rules will revoke the permit.

Mr. Klaschen's request is attached for your review.

FISCAL IMPACT: N/A

RECOMMENDATION: Move to approve the Special Event Permit for Dominic Klaschen to hold Car Meets as requested

ATTACHMENTS:

1. D.Klaschen Request - Car Meets

From: Dominic Klaschen <domklaschenphoto@gmail.com>
Sent: Friday, April 4, 2025 6:22 PM
To: Keri Navratil <Navratil@stormlake.org>
Subject: Car Meets at Chautauqua Park

[EXTERNAL] This email originated outside of City of Storm Lake.

Hello, I've been talking with David Derragon about hosting car meets at Chautauqua Park, and he told me to share my ideas with you.

I would like to host weekly events at the park where people can bring and park their cars for display and discussion. These will be a non profit events open to the public; free will donation may be available to be put towards out of pocket insurance costs by myself. I plan on hosting them Friday evenings from 4:00-7:00pm every Friday, weather permitting. Active participants would use roadside parking at Chautauqua. If these spots filled up or if there is a problem with roadside parking we could potentially park along the loop through the park, avoiding grassy areas, and leaving room for the public to pass through as normal. I am expecting or hoping for around 20-30 cars for the first event, and expect 10-25 cars for events following. The ads or flyers I have drafted up are specific on no burnouts, no littering, no excessive engine revving to respect the space and the public.

I see this as an excellent opportunity for young people and adults alike to come together and help to build a good reputation for the car community. Other car shows around the area are available, but only showing once or twice a year; having a weekly meet ensures that anyone who would like to attend one of these events will have an opportunity to experience it themselves. This could also potentially lead to more young people becoming interested in the automotive world, and maybe consider a career in the industry or take up local classes. On a more personal note, the reason I chose Storm Lake is because whether noticed or not there is already a large interest in the car community. In high school my friends and I would drive over just to look at all the different cars and trucks. Overall I think this is an excellent opportunity to get more people outside, involved, and inspired.

As far as insurance coverage I received a fairly reasonable quote this week that includes \$1 million liability, \$2 million aggregate, and up to \$100,000 liability for any potential damages to the rented area. This covers 27 separate events in a one year span. With this I would like to begin hosting as soon as possible to make the most of it for myself, and give the community as many opportunities as I can to be involved.

Thank you for your time and consideration,
Dominic Klaschen.

Staff Summary

5/5/2025

Agenda Item # F.2.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Keri Navratil, City Manager

SUBJECT: **Outdoor Warning Sirens Discussion**

BACKGROUND: Buena Vista County Emergency Management Coordinator Aimee Barritt will discuss the Outdoor Warning Sirens.

FISCAL IMPACT:

RECOMMENDATION: N/A

ATTACHMENTS:

1. [Sirens Press Release](#)



Buena Vista County Emergency Management

411 Expansion Blvd.
Storm Lake, IA 50588

Phone: 712-749-2705

Cell: 712-299-4114

aimee.barritt@bvema.com

May 6, 2019

Press release

Severe Weather Awareness Reminders for BV County

Warmer weather is finally here. Along with the warmer weather comes the threat of severe summer storms, which includes the potential for damaging winds and tornadoes. Now is good time to review your family's action plan for when severe weather happens, and to understand when the outdoor warning sirens in Buena Vista County may be sounded.

When the National Weather Service (NWS) issues a tornado warning, they issue it for a specific area and indicate which communities could be impacted. The average lead time following a tornado warning from NWS until the tornado is in our area is 12 minutes. When a tornado warning is issued, NWS has either radar evidence or confirmation of a tornado in that vicinity. We are also susceptible to summer storms with wind speeds exceeding 80 mph in Buena Vista County. A straight line wind event or a fast moving thunderstorm with wind speeds of 80 mph or more can cause as much damage as an EF-1 tornado! It is important to go to your place of safety during these events also. In Buena Vista County, the outdoor warning sirens will sound under the one or more of the following conditions:

1. Automatically when a tornado WARNING is issued by the NWS. The sirens are activated only in the communities that are included in the NWS warning area.
2. Automatically when a severe thunderstorm WARNING is issued by the NWS that includes wind speeds of greater than or equal to 80mph, and only for the communities that are mentioned in the warning notification.
3. At other times, when a first responder, fire chief, law enforcement officer or Incident Commander requests it. Sometimes the radar at the National Weather Service doesn't pick up all conditions, but local first responders who are monitoring the weather will see it and take action.

When you hear sirens sound, it is important to get to your place of safety. If you are outdoors, go inside and seek shelter. Please do not call 911 to ask why the sirens are sounding or to get information on the weather. The Communications Center is very busy dealing with the many notifications that have to be made during severe weather. Dialing 911 is for emergency use, not for requesting information.

The warning sirens are intended for outdoor warning. When you are indoors, there are many ways to receive notification of impending severe summer weather. It is a good idea to have more than one way to receive weather warnings. You can watch or listen to local media, purchase a weather radio, there are many different weather apps for cell phones, or you can sign up for BV Alerts. BV Alerts will automatically send you a text message when a severe weather alert is issued by the National Weather Service for Buena Vista County. You can sign up for it at the following website:

https://entry.inspironlogistics.com/buena_vista_ia/wens.cfm

A little bit of preparedness for severe summer weather can save lives. Please review where your place of safety is, and what your family's plans are should your community be impacted by a severe weather event.

Prevention

Preparedness

Response

Recovery

Mitigation

Staff Summary

5/5/2025

Agenda Item # F.3.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Lee Dutfield, Development Services Specialist

SUBJECT: **Motion To Approve The Updated Comprehensive Housing Needs Analysis For Storm Lake, Iowa**

BACKGROUND: A Comprehensive Housing Needs Analysis for Storm Lake, Iowa was conducted by Maxfield Research & Consulting. The study projects housing demand from 2024 to 2035 and provides recommendations on the amount and type of housing that could be built in Storm Lake to satisfy demand from current and future residents over the next decade.

Matt Mullins, Vice President of Maxfield Research & Consulting, presented his findings to the City Council on April 21, 2025.

FISCAL IMPACT: \$21,250.00 + Travel Expenses approved on July 15, 2024.

RECOMMENDATION: Approve the Updated Comprehensive Housing Needs Analysis for Storm Lake, Iowa.

ATTACHMENTS:

1. Housing Study Report 25 Final
2. City of Storm Lake - Final Presentation

An Updated Comprehensive Housing Needs Analysis for Storm Lake, Iowa

Prepared for:

City of Storm Lake

January 2025



Maxfield
Research & Consulting

Breaking Ground since 1983

901 Twelve Oaks Center Dr #922,
Wayzata, MN 55391
612.338.0012
www.maxfieldresearch.com



Maxfield

Research & Consulting

Breaking Ground since 1983

January 31, 2025

Ms. Mayra Martinez
City Clerk
City of Storm Lake
PO Box 1086
Storm Lake, IA 50588

Dear Ms. Martinez:

Attached is the *Comprehensive Housing Needs Analysis for Storm Lake, Iowa* conducted by Maxfield Research & Consulting. The study projects housing demand from 2024 to 2035, and provides recommendations on the amount and type of housing that could be built in Storm Lake to satisfy demand from current and future residents over the next decade.

The study identifies a potential demand for approximately 1,450 new housing units in Storm Lake through 2035. This demand will be generated by both new households and existing households based on changing demographic trends and housing preferences. Demand was divided between general-occupancy housing (52%) and age-restricted senior housing (48%). We find strong demand for general occupancy rental housing and active adult senior housing, a result of the growing senior population that will begin seeking maintenance-fee housing.

New housing construction in Storm Lake has been very limited; minus new affordable rental housing construction. The rental market is in dire need of new market rate supply as the vacancy rate is only 1.6% and rents for market rate projects are lower than affordable product. There is exceptionally strong growth in the older and senior demographics, resulting in substantially high demand for maintenance-free living options, whether age-restricted or age-targeted. The for-sale market is coming off the high of the pandemic housing boom as housing prices have increased over 40% since 2020. At the same time supply is low and mortgage rates are impacting affordability. The vacant lot supply is extremely low and there are few options for future home buyers to seek out new construction. As such, new lot's need to be platted immediately to meet future housing needs. Detailed information regarding recommended housing concepts can be found in the *Conclusions and Recommendations* section at the end of the report.

We have enjoyed performing this study for you and are available should you have any questions or need additional information.

Sincerely,

MAXFIELD RESEARCH & CONSULTING

Matt Mullins
Vice President
Attachment

Max Perrault
Research Analyst

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This section highlights the key findings from the Comprehensive Housing Needs Assessment completed for the City of Storm Lake. Calculations of projected housing demand are provided through 2035 and recommendations for housing products to meet demand are found in the *Conclusions and Recommendations* section of the report.

Key Findings

1. Although the population in Storm Lake increased by 6% last decade and is forecasted to grow by 9% this decade, the current “higher for longer” interest rate environment may cause new housing construction growth rates to slow temporarily as sellers do not want to give up their current interest rates and consumers and builders have slowed production due to elevated financing costs. Once mortgage rates stabilize, growth is expected to rebound.
2. Population growth in Storm Lake and the Market Area could also be accelerated from pandemic-related trends that has allowed householders more workforce flexibility and hybrid work options. Across Iowa, many non-urban communities have capitalized since 2020 as householders seek out more affordability priced housing markets and communities with recreational amenities, proximity to lakes, and smaller school districts.
3. Demographically, most of the growth in Storm Lake and the Market Area is within the older adult cohorts (led by Baby Boomers) and from older Millennials and Gen Xs in their 40s and early 50s. Many of these householders will desire alternative housing products not presently offered in the marketplace; especially association-maintained and one-level living options that allow residents to age in place.
4. Storm Lake is a major job importer as there is an inflow of about 5,246 workers. The positive inflow of workers who commute to Storm Lake provides an opportunity to draw new households into the community through relocations. Furthermore, these workers are seeking retail goods and services, health care, and other services as they commute into Storm Lake daily.
5. Storm Lake’s housing stock is dominated by the single-family home, representing nearly 87% of all for-sale housing units in the community, however there are few alternative housing products to purchase. The diversification of the housing stock is a high priority to meet the changing needs to householders. In addition, there are few new rental housing options available, especially in the market rate rental space. New rental housing production is needed for both existing householders and for attracting new householders to the community.
6. There are few vacant lots available to accommodate new for-sale housing stock. The benchmark for a growing community is at least a three- to five-year lot supply. Given

the state of the lot inventory in Storm Lake, new lots need to be platted immediately to meet the future needs to accommodate new construction.

7. The aging of the population is driving the need for alternative living options – both maintenance-free and one-level living products and age-restricted senior housing. Senior housing demand accounted for nearly one-half of all housing need in Storm Lake over the next decade. New age-targeted or senior housing options will also free up the existing housing stock to new householders seeking housing opportunities in Storm Lake.

Executive Summary

Purpose and Scope of Study

Maxfield Research and Consulting was engaged by the City of Storm Lake to conduct a *Comprehensive Housing Needs Analysis* for Storm Lake, Iowa. The Housing Needs Analysis provides recommendations on the amount and types of housing that should be developed in order to meet the needs of current and future households who choose to reside in Storm Lake.

The scope of this study includes: an analysis of the demographic and economic characteristics of the Storm Lake Market Area; a review of the characteristics of the existing housing stock and building permit trends; an analysis of the market condition for a variety of rental, senior, and for-sale housing products; and an assessment of the need for housing by product type in the community. Recommendations on the number and types of housing products that should be considered in Storm Lake are also supplied.

Demographic Analysis

- Between 2010 and 2020, the City of Storm Lake's population increased by 669 people (6%), while households increased by 61 households (2%). Growth is forecast through 2030, as Storm Lake is projected to grow by 981 people (9%) and 403 households (11%).
- The largest increases in Storm Lake's population will come from seniors ages 75 to 84, who are projected to grow by 66%, as well as seniors ages 65 to 74, who are projected to grow by 31%.
- Overall, The City of Storm Lake had an estimated median household income of \$60,741 in 2024 and is projected to increase by 34% to \$81,537 in 2035. Non-senior household median incomes peak in the 45 to 54 age group at \$75,372. The median income for seniors age 65+ is \$44,391.
- Between 2020 and 2024, the homeownership rate decreased slightly from 60.8% to 59.9% in the Storm Lake. As households progress through their life cycle, housing needs change and the proportion of renter households decrease significantly as households age out of their young adult years. This trend is apparent as 78% of households under the age of 25 rent their housing, while households between the ages of 35 and 64 were overwhelmingly homeowners, as 69% owned their homes.
- Overall, households Living Alone make up the highest percentage of household types in the City of Storm Lake, accounting for 36% of households in 2024.

Housing Characteristics

- The City of Storm Lake issued permits for the construction of 417 new residential units from 2018 to September 2024. That equates to an average of 60 units annually. Single-family units accounted for 12% of the new residential construction, while structures with two or more units accounted for 88% of new units.
- The majority of the homes in Storm Lake and the Market Area are relatively old as 68% of homes in Storm Lake and 73% of the homes in the PMA were built prior to 1980.
- The predominant renter-occupied structure in Storm Lake is 10 to 19 unit structures, which account for 10% of all rental units. Single-unit detached structures account for 7.5% of rental housing in the city.

Employment Trends

- Buena Vista County had an unemployment rate of 2.3% in October 2024 which is slightly lower than the State of Iowa (3.0%). Additionally, the County's unemployment rate has decreased from a peak of 3.6% in 2020, which was a result of the global pandemic COVID-19.
- As of Q2 2024, the average weekly wage in Buena Vista County is 12% lower than the average weekly wages in Iowa (\$989 vs. \$1,118). Buena Vista County's lower wages are mainly due to the higher percentage of Education & Health Services and Manufacturing occupations that have lower wages than other industry sectors.
- The City of Storm Lake is a job importer as the ratio of people employed in the city (approx. 50%) is higher than those employed outside the city (17%). Additionally, there is an interior flow of 33% that live and work in the City of Storm Lake.
- Of the roughly 8,691 workers who work in Storm Lake, 40% live in the City of Storm Lake. The remaining portion of the workers are commuting from mostly Alta (5%), Lakeside (3%), and Des Moines (1.6%).

Rental Housing Analysis

- In total, Maxfield Research inventoried 17 rental properties in Storm Lake. At the time of the survey, there were 484 units with nine vacant units, resulting in an overall vacancy rate of 1.9%. Typically, a healthy rental market maintains a vacancy rate of roughly 5%, which promotes competitive rates, ensures adequate consumer choice, and allows for unit turnover.

Senior Housing Analysis

- In total, Maxfield Research inventoried four senior housing properties in Storm Lake. At the time of the survey, there were 186 units with five vacant units, resulting in an overall vacancy rate of 2.7%. Generally, healthy senior housing vacancy rates range from 5% to 7% depending on service level.

For-Sale Housing Analysis

- The median price of single-family homes in the City of Storm Lake was approximately \$195,000 as of 2024. Between 2014 and 2024, the median sales price increased by \$104,550 (116%) from \$90,450 in 2014 to \$195,000 in 2024.
- An average of 133 single-family homes have been sold annually in the City of Storm Lake since 2014. Between 2014 and 2024, the number of sales decreased by 13 sales (10%).
- Based on the median resale price in Storm Lake in 2024 of \$195,000, a household would need an income of about \$55,700 to \$65,000 based on an industry standard of 3.0 to 3.5 times the median income. About 56% of Storm Lake households have annual incomes at or above \$55,700.
- As of September 2024, there were 23 active listings in Storm Lake. Additionally, there were 35 residential lots vacant in the City of Storm Lake across six subdivisions. This does not include individual vacant lots that are scattered throughout the city.

Planned & Pending Housing Developments

- Maxfield Research compiled data from the City of Storm Lake in order to identify housing developments under construction, planned, or pending. At the time of this study, there are two projects that include 127 units. These projects include *Sunset Pointe* (76 townhome units) and *Breeze Condominiums* (51 condo units).

Housing Affordability

- About 12% of owner households and 30% of renter householders are estimated to be paying more than 30% of their income for housing costs in Storm Lake. The percentage of cost burdened households is lower in Storm Lake compared to Buena Vista County for owner households but higher for renter.
- The number of cost burdened households in Storm Lake increases proportionally based on lower incomes. About 77% of renters with incomes below \$35,000 are cost burdened and 32% of owners with incomes below \$50,000 are cost burdened.

Housing Demand Analysis

- Based on our calculations, demand exists in the Market Area for the following general occupancy product types between 2024 and 2035:
 - Market Rate Rental 226 units
 - Affordable Rental 92 units
 - Subsidized Rental 69 units
 - For-Sale Single-Family 499 units
 - For-Sale Multifamily 166 units
- In addition, we find demand for multiple senior housing product types. By 2035, demand in the Market Area for senior housing is forecast for the following:
 - Active Adult (Ownership) 126 units
 - Active Adult (Market Rate Rental) 234 units
 - Active Adult Subsidized 26 units
 - Active Adult Affordable 35 units
 - Independent Living 181 units
 - Assisted Living 80 units
 - Memory Care 98 units
- We estimate that the City of Storm Lake could capture roughly 60% of for-sale single-family demand, 85% of for-sale multifamily demand, 80% to 90% of rental demand, and 90% of senior demand. This equates to 442 for-sale units, 326 rental units, and 702 senior units.

Recommendations and Conclusions

- Based on the finding of our analysis and demand calculations, the following chart provides a summary of the recommended development concepts by product type for the City of Storm Lake through 2035. Detailed findings are described in the *Conclusions and Recommendations* section of the report.

EXECUTIVE SUMMARY

RECOMMENDED HOUSING DEVELOPMENT CITY OF STORM LAKE 2024 to 2035				
		Purchase Price/ Monthly Rent Range ¹	No. of Units	Development Timing
Owner-Occupied Housing (General-Occupancy)				
Single-Family²				
	Entry-Level	<\$200,000	40 - 50	2025+
	Move-up	\$200,000 - \$350,000	55 - 65	2025+
	Executive	\$350,000+	45 - 55	2025+
	Subtotal		140 - 170	
Townhomes/Detached Townhomes/Twin Homes/Condominiums²				
	Entry-level	<\$200,000	25 - 30	2025+
	Move-up	\$200,000 to \$300,000	45 - 50	2025+
	Executive	\$300,000+	30 - 35	2025+
	Subtotal		100 - 115	
Total Owner-Occupied			240 - 285	
General Occupancy Rental Housing				
Market Rate				
	Rental Multifamily	\$900/1BR - \$1,200/3BR	100 - 120	2025+
	Rental Townhomes	\$1,050/2BR - \$1,400/3BR	40 - 50	2025+
	Subtotal		140 - 170	
Income Restricted				
	Rental Multifamily	Income Guidelines ³	50 - 60	2025+
	Rental Townhomes	Income Guidelines ³	25 - 35	2025+
	Subtotal		75 - 95	
Total Renter-Occupied			215 - 265	
Senior Housing				
Market Rate				
	Active Adult (Rental)	\$1,000 - \$1,300	80 - 100	2025+
	Active Adult (For-Sale) ⁴	\$100,000+ (plus monthly fee)	40 - 50	2025+
	Independent Living	\$1,500 - \$2,800	60 - 70	2026+
	Assisted Living	\$3,000 - \$5,000	50 - 60	2027+
	Memory Care	\$4,000 - \$6,000	30 - 40	2025+
	Subtotal		260 - 320	
Income Restricted				
	Affordable Active Adult	Income Guidelines ³	30 - 40	2025+
	Subtotal		30 - 40	
Total Senior			290 - 360	
Total - All Units			345 - 420	
¹ Pricing in 2025 dollars. Pricing can be adjusted to account for inflation.				
² Much of the entry-level demand will be accommodated through the resale market.				
³ Affordability subject to income guidelines per HUD.				
⁴ A senior cooperative concept assumes costs are based on share cost =40% of its actual value.				
Note - Recommended development does not coincide with total demand. Storm Lake may not be able to accommodate all recommended housing types based on a variety of factors (i.e. development constraints, land availability, etc.)				
Source: Maxfield Research & Consulting				

Demographic Analysis

This section of the report examines factors related to the current and future demand for both owner and renter-occupied housing in Storm Lake, Iowa. It includes an analysis of population and household growth trends and projections, projected age distribution, household income, household types, and household tenure for Storm Lake. A review of these characteristics will provide insight into the demand for various types of housing in the Storm Lake Market Area.

Market Area Definition

The primary draw area (Market Area) for housing in Storm Lake was defined based on traffic patterns, geographic, community, and school district boundaries, and our general knowledge of the draw area for the housing market. The Market Area includes eight cities and 16 townships from both Buena Vista and Sac counties. This geographic area is defined throughout the report as the Primary Market Area (PMA). See the PMA map on page 8.

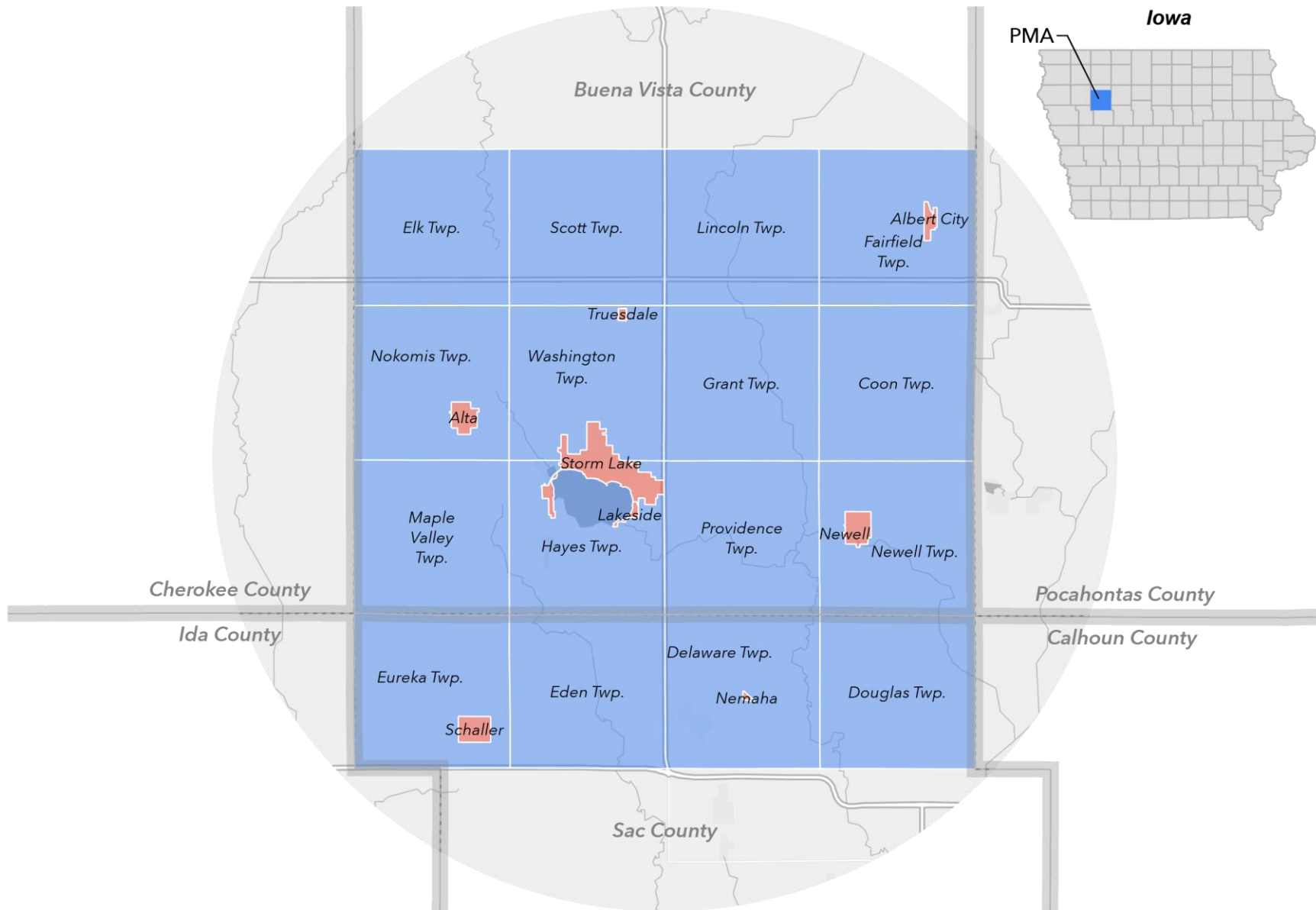
Storm Lake - Market Area Definition	
City	Township
Buena Vista County	
Albert City	Coon
Alta	Elk
Newell	Fairfield
Lakeside	Grant
Storm Lake	Hayes
Truesdale	Lincoln
	Maple Valley
	Newell
	Nokomis
	Providence
	Scott
	Washington
Sac County	
Nemaha	Delaware
Schaller	Douglas
	Eden
	Eureka
Source: Maxfield Research & Consulting	

Storm Lake is the county seat in Buena Vista County. Buena Vista County is in the northwestern portion of Iowa, just east of Cherokee County. Storm Lake is located about 70 miles northeast

of Sioux City, 157 miles northwest of Des Moines, Iowa, 124 miles northeast of Omaha, Nebraska, and about 238 miles southwest from the Twin Cities Metro Area.

In some cases, additional demand for housing will come from individuals moving from just outside the area, those who return from other locations (particularly young households returning after pursuing their college degrees or elderly returning from retirement locations), and seniors who move to be near the adult children living in the Market Area. Demand generated from within and outside of the Market Area is considered in the demand calculations presented later in this analysis.

Primary Market Area

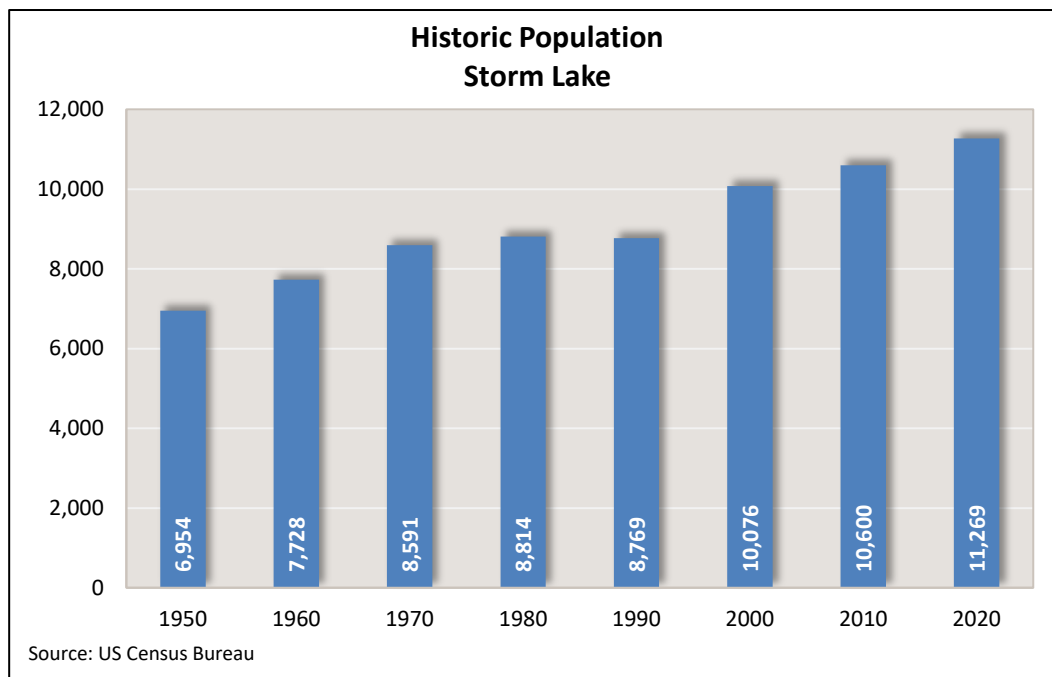


Historic Population and Household Trends

Tables D-1 and D-2 presents the historic population and household growth for 2000, 2010, and 2020. The data is sourced from the U.S. Census.

Population

- The City of Storm Lake's population increased by 524 people (5%) in the 2000s. The PMA, however, decreased by 149 people (0.8%) during this same period, representing a slight contraction in the area's rural population. This decrease was primarily due to the Great Recession and housing and economic downturn.
- Growth was higher between 2010 and 2020, as the PMA increased by 605 people (3.1%). This growth was mainly due to population increases in Storm Lake (669 people | 6.3%), Alta (204 people | 10.8%), and Lakeside (104 people | 17.4%).
- The City of Storm Lake accounted for roughly 56% of the PMA's total population in 2020, which is a 4.7% increase from 2000, when Storm Lake accounted for 50.9% of the PMA.



DEMOGRAPHIC ANALYSIS

TABLE D-1 HISTORIC POPULATION TRENDS PRIMARY MARKET AREA 2000 - 2020							
	Population			Change			
	Census			2000 - 2010		2010 - 2020	
	2000	2010	2020	No.	Pct.	No.	Pct.
Primary Market Area							
Cities							
Albert City	709	699	677	-10	-1.4%	-22	-3.1%
Alta	1,865	1,883	2,087	18	1.0%	204	10.8%
Lakeside	484	596	700	112	23.1%	104	17.4%
Nemaha	102	85	66	-17	-16.7%	-19	-22.4%
Newell	887	876	906	-11	-1.2%	30	3.4%
Schaller	779	772	729	-7	-0.9%	-43	-5.6%
Storm Lake	10,076	10,600	11,269	524	5.2%	669	6.3%
Truesdale	91	81	69	-10	-11.0%	-12	-14.8%
Townships							
Coon	237	172	167	-65	-27.4%	-5	-2.9%
Delaware	211	190	170	-21	-10.0%	-20	-10.5%
Douglas	166	132	124	-34	-20.5%	-8	-6.1%
Eden	262	188	201	-74	-28.2%	13	6.9%
Elk	223	194	183	-29	-13.0%	-11	-5.7%
Eureka	241	169	152	-72	-29.9%	-17	-10.1%
Fairfield	242	192	146	-50	-20.7%	-46	-24.0%
Grant	297	308	311	11	3.7%	3	1.0%
Hayes	660	603	422	-57	-8.6%	-181	-30.0%
Lincoln	183	159	163	-24	-13.1%	4	2.5%
Maple Valley	259	226	215	-33	-12.7%	-11	-4.9%
Newell	296	249	221	-47	-15.9%	-28	-11.2%
Nokomis	379	326	297	-53	-14.0%	-29	-8.9%
Providence	316	254	270	-62	-19.6%	16	6.3%
Scott	245	246	246	1	0.4%	0	0.0%
Washington	572	433	447	-139	-24.3%	14	3.2%
Total	19,782	19,633	20,238	-149	-0.8%	605	3.1%
Sources: US Census Bureau; Maxfield Research & Consulting							

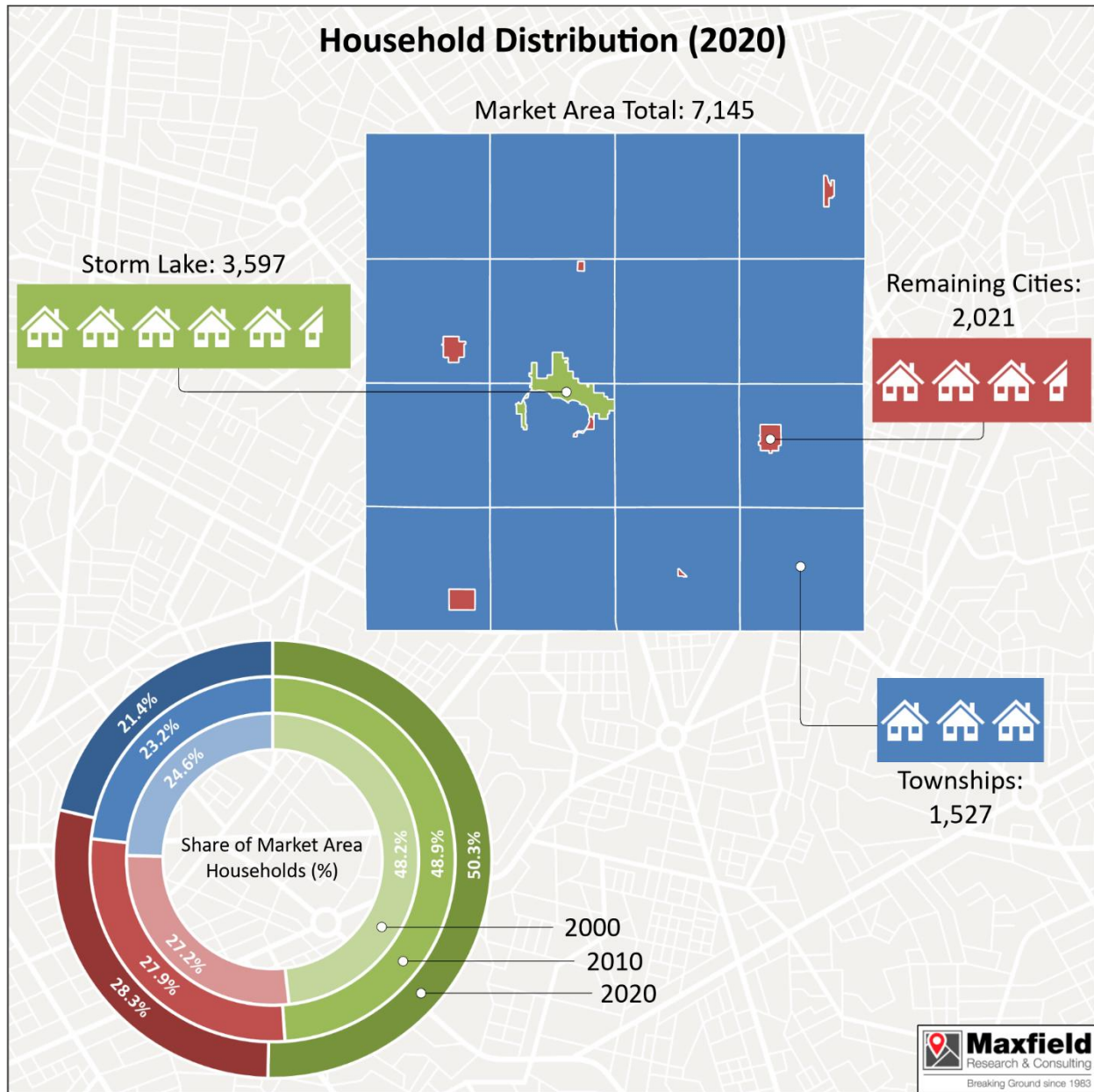
Households

- Household growth trends are typically a more accurate indicator of housing needs than population growth since a household is, by definition, an occupied housing unit. However, additional demand can come from changing demographics of the population base, which results in demand for different housing products.
- Storm Lake gained 70 households during the 2000s (2%), increasing its household base to 3,536 households as of 2010. Due to household decline in many geographies in the PMA, the PMA overall increased by only 37 households during that decade (0.5% increase), growing to 7,228 households.

DEMOGRAPHIC ANALYSIS

- Growth during the 2010s was slower than in the previous decade as Storm Lake increased by 61 households (1.7%), increasing the household base to 3,597 households in 2020. Similar to the previous decade, many PMA geographies lost households in the 2010s. As a result, the PMA contracted overall by 83 households (1.1%).
- The proportion of households have been concentrated within the cities over the last few decades, as 78.6% of the PMA's households were in the cities that make up the PMA in 2020 and Storm Lake accounts for 50% alone. Additionally, the household base in the townships in the PMA as decreased from 24.6% in 2000 to 21.4% in 2020.

TABLE D-2 HISTORIC HOUSEHOLDS TRENDS PRIMARY MARKET AREA 2000 - 2020								
	Households				Change			
	Census				2000 - 2010		2010 - 2020	
	2000	2010	2020		No.	Pct.	No.	Pct.
Primary Market Area								
Cities								
Albert City	284	297	276	13	4.6%	-21	-7.1%	
Alta	726	759	776	33	4.5%	17	2.2%	
Lakeside	184	215	253	31	16.8%	38	17.7%	
Nemaha	42	33	29	-9	-21.4%	-4	-12.1%	
Newell	361	356	359	-5	-1.4%	3	0.8%	
Schaller	321	318	297	-3	-0.9%	-21	-6.6%	
Storm Lake	3,466	3,536	3,597	70	2.0%	61	1.7%	
Truesdale	39	37	31	-2	-5.1%	-6	-16.2%	
Townships								
Coon	83	77	77	-6	-7.2%	0	0.0%	
Delaware	82	83	85	1	1.2%	2	2.4%	
Douglas	67	58	47	-9	-13.4%	-11	-19.0%	
Eden	85	76	71	-9	-10.6%	-5	-6.6%	
Elk	87	82	76	-5	-5.7%	-6	-7.3%	
Eureka	87	73	75	-14	-16.1%	2	2.7%	
Fairfield	93	83	80	-10	-10.8%	-3	-3.6%	
Grant	117	123	124	6	5.1%	1	0.8%	
Hayes	257	260	189	3	1.2%	-71	-27.3%	
Lincoln	72	64	55	-8	-11.1%	-9	-14.1%	
Maple Valley	93	81	79	-12	-12.9%	-2	-2.5%	
Newell	103	97	90	-6	-5.8%	-7	-7.2%	
Nokomis	127	125	119	-2	-1.6%	-6	-4.8%	
Providence	116	107	91	-9	-7.8%	-16	-15.0%	
Scott	91	95	91	4	4.4%	-4	-4.2%	
Washington	208	193	178	-15	-7.2%	-15	-7.8%	
Total	7,191	7,228	7,145	37	0.5%	-83	-1.1%	
Sources: US Census Bureau; Maxfield Research & Consulting								



Population and Household Estimates and Projections

Table D-3 presents population and household growth estimates and projections for the City of Storm Lake through 2035. Estimates for 2024 and projections through 2030 are based on information from ESRI (a national demographics service provider) with adjustments calculated by Maxfield Research and Consulting. The adjustments are intended to reflect growth from building permit trends in Storm Lake.

DEMOGRAPHIC ANALYSIS

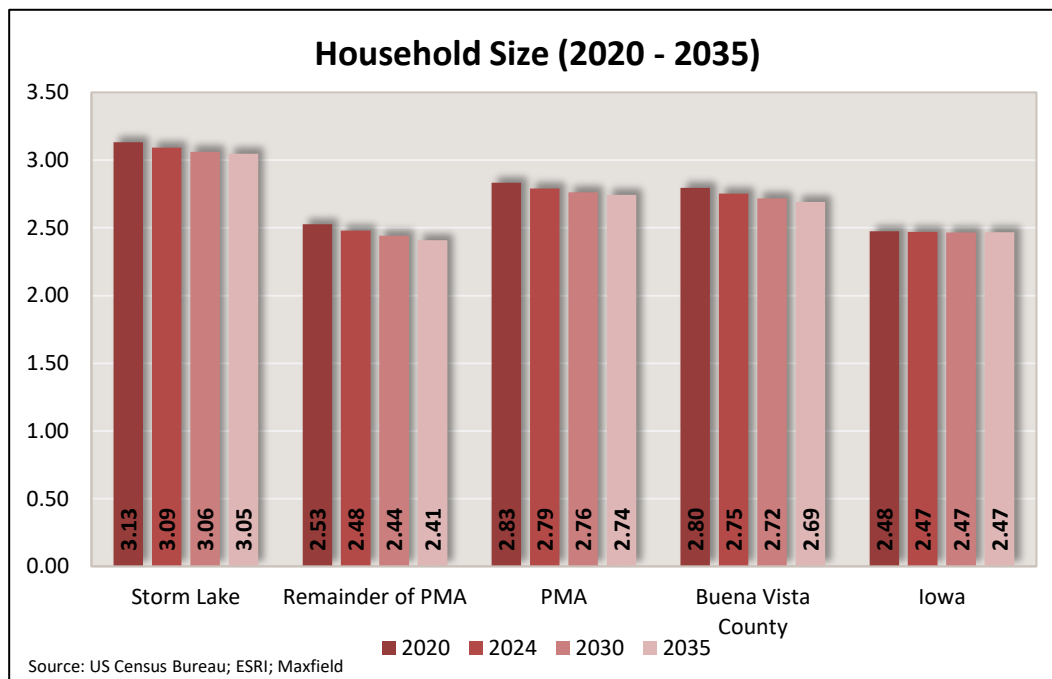
- The City of Storm Lake's population is estimated to have grown by 481 people (4.3%), while the PMA's population increased by 2.8% between 2020 and 2024. Buena Vista County is estimated to have grown by 2.9% during that same time period.
- We project that between 2024 and 2030, the City of Storm Lake will increase by approximately 500 people (4.3%), while the PMA is forecast to grow by 2.6%. By 2035, we project the City of Storm Lake will increase by another 430 people (3.5%) between 2030 and 2035, while the PMA is forecast to grow by 1.9%.
- Household growth trends are typically a more accurate indicator of housing needs than population growth since a household is, by definition, an occupied housing unit. However, additional demand can come from changing demographics of the population base, which results in demand for different housing products. Storm Lake gained 203 households (5.6%) between 2020 and 2024, increasing its household base to 3,800 households as of 2024. The PMA's households grew by 4.3%, while Buena Vista's household base increased by 4.5% between 2020 and 2024.
- We project household growth in the City of Storm Lake to increase by 200 households (5.3%) between 2024 and 2030, while households in the PMA are projected to increase by 3.7%. By 2035, households in Storm Lake are forecasted to grow by 160, an increase of 4%.

TABLE D-3 POPULATION AND HOUSEHOLD ESTIMATES AND PROJECTIONS PRIMARY MARKET AREA 2020 to 2035										
					Change					
					2020 to 2024		2024 to 2030		2030 to 2035	
					No.	Pct.	No.	Pct.	No.	Pct.
U.S. Census	Estimate	Forecast								
2020	2024	2030	2035							
POPULATION										
City of Storm Lake	11,269	11,750	12,250	12,680	481	4.3%	500	4.3%	430	3.5%
Remainder of the PMA	8,969	9,050	9,100	9,070	81	0.9%	50	0.6%	-30	-0.3%
Primary Market Area	20,238	20,800	21,350	21,750	562	2.8%	550	2.6%	400	1.9%
Buena Vista County	20,823	21,425	21,900	22,300	602	2.9%	475	2.2%	400	1.8%
State of Iowa	3,190,369	3,245,545	3,328,308	3,407,575	55,176	1.7%	82,763	2.6%	79,267	2.4%
HOUSEHOLDS										
City of Storm Lake	3,597	3,800	4,000	4,160	203	5.6%	200	5.3%	160	4.0%
Remainder of the PMA	3,548	3,650	3,725	3,765	102	2.9%	75	2.1%	40	1.1%
Primary Market Area	7,145	7,450	7,725	7,925	305	4.3%	275	3.7%	200	2.6%
Buena Vista County	7,447	7,780	8,060	8,280	333	4.5%	280	3.6%	220	2.7%
State of Iowa	1,288,560	1,313,136	1,350,000	1,380,720	24,576	1.9%	36,864	2.8%	30,720	2.3%
Household Size										
City of Storm Lake	3.13	3.09	3.06	3.05						
Remainder of the PMA	2.53	2.48	2.44	2.41						
Primary Market Area	2.83	2.79	2.76	2.74						
Buena Vista County	2.80	2.75	2.72	2.69						
State of Iowa	2.48	2.47	2.47	2.47						
Sources: U.S. Census Bureau; ESRI; Maxfield Research & Consulting										

Household Size

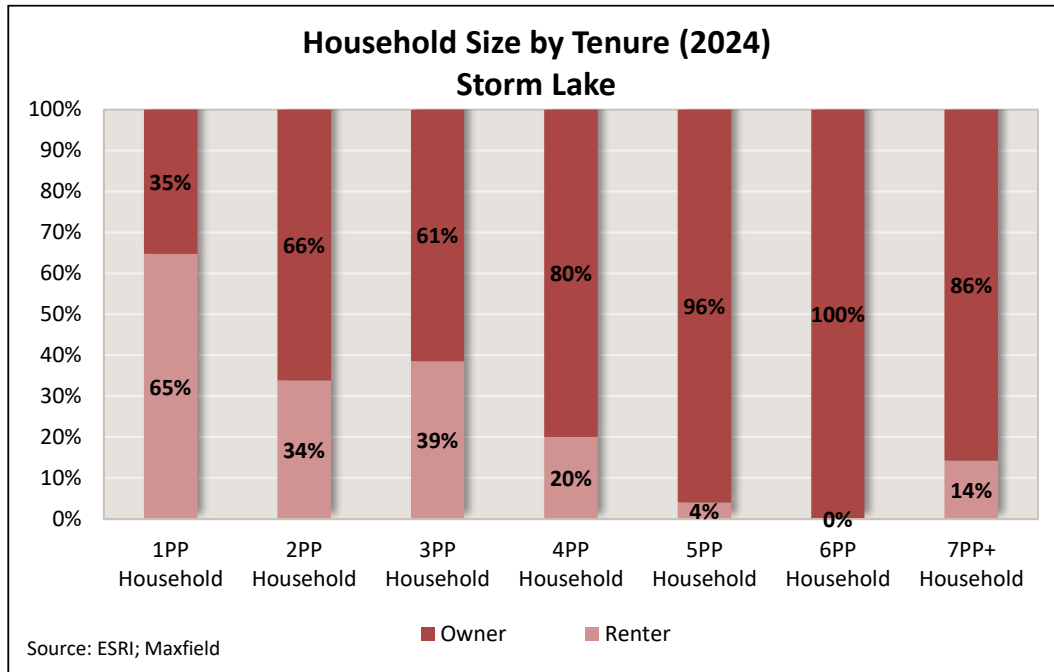
Household size is calculated by dividing the population by the number of households. This data is useful in that it sheds insight into the unit type that may be most needed in the Storm Lake. Declining household sizes have been the trend across the nation and are a result of many factors, including: aging of the population, higher divorce rates, cohabitation, smaller family sizes, demographic trends in marriage, etc. Most of these changes have resulted from shifts in societal values, the economy, and improvements in health care that have influenced how people organize their lives.

- In 2020, the average household size was 3.13 in Storm Lake, 2.53 in the Remainder of the PMA, and 2.83 in the PMA. Larger households are characteristically found in suburban and rural communities.
- By 2035, we believe the household growth rates will be higher than population growth rates over the next decade, thus decreasing the number of persons per households. As a result, we forecast that the average household size in Storm Lake will decrease to 3.05 and 2.74 in the PMA.



DEMOGRAPHIC ANALYSIS

The chart below shows the distribution of households by size and tenure in Storm Lake in 2024. Household size for renters tends to be smaller than for owners. This trend is a result of the typical market segments for rental housing, including households that are younger and are less likely to be married with children as well as older adults and seniors who choose to downsize from their single-family homes.



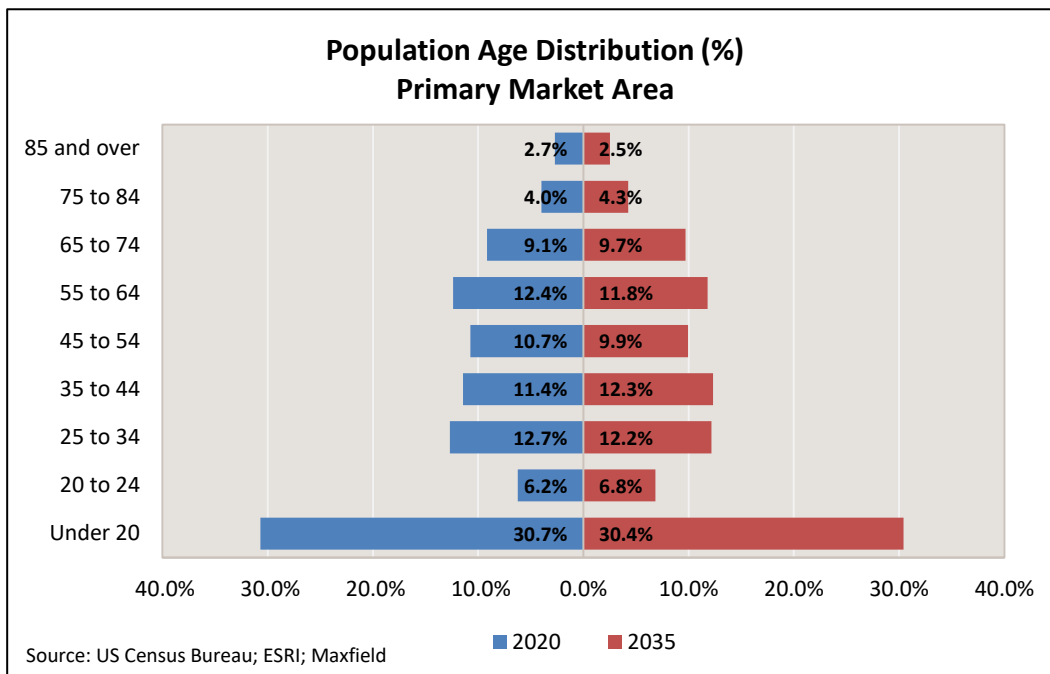
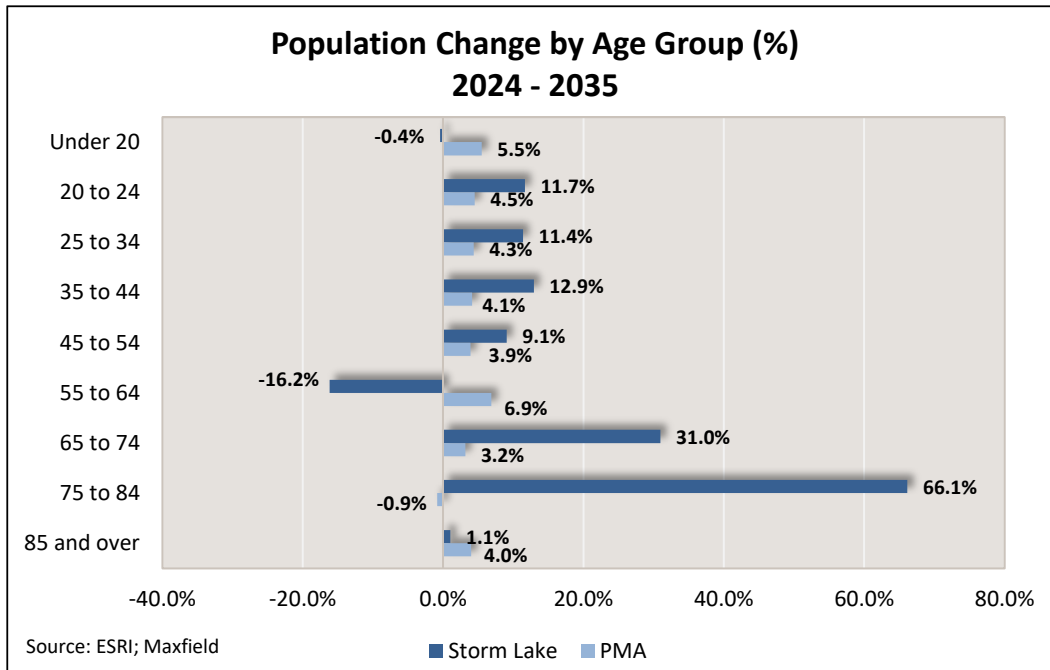
Age Distribution Trends

Age distribution affects demand for different types of housing since needs and desires change at different stages of the life cycle. Table D-4 shows the distribution of persons within nine age cohorts for Storm Lake, the PMA, and Buena Vista County in 2010 and 2020 with estimates for 2024 and projections for 2035. The 2010 and 2020 age distribution is from the U.S. Census Bureau. Maxfield Research and Consulting derived the 2024 and 2035 projections by adjustments made to data obtained from ESRI.

- Between 2010 and 2020, the majority of growth in Storm Lake occurred in those under 20 years-old (431 people) and in the 25 to 34 age cohort (354 people). Between 2024 and 2035, the largest growth is expected in those ages 65 to 74 (280 people) and those ages 75 to 84 (279 people).
- The social changes that occurred with the aging of the baby boom generation, such as higher divorce rates, higher levels of education, and lower birth rates has led to a greater variety of lifestyles than existed in the past – not only among the baby boomers, but also among their parents and children. The increased variety of lifestyles has fueled demand for alternative housing products to the single-family homes. Seniors, in particular, and middle-aged persons tend to do more traveling and participate in more activities than previous generations, and they increasingly prefer maintenance-free housing that enables them to spend more time on activities outside the home.

DEMOGRAPHIC ANALYSIS

TABLE D-4 POPULATION AGE DISTRIBUTION PRIMARY MARKET AREA 2000 to 2035										
Age	Census		Estimate	Projection	Change					
	2010	2020	2024	2035	2010-2020		2020-2024		2024-2035	
	No.	No.	No.	No.	No.	Pct.	No.	Pct.	No.	Pct.
City of Storm Lake										
Under 20	3,320	3,751	3,750	3,734	431	13.0	-1	0.0	-16	-0.4
20 to 24	1,180	838	920	1,028	-342	-29.0	82	9.8	107	11.7
25 to 34	1,263	1,617	1,554	1,731	354	28.0	-63	-3.9	177	11.4
35 to 44	1,223	1,322	1,489	1,682	99	8.1	167	12.7	193	12.9
45 to 54	1,318	1,240	1,186	1,293	-78	-5.9	-54	-4.4	107	9.1
55 to 64	971	1,112	1,240	1,040	141	14.5	128	11.5	-200	-16.2
65 to 74	469	761	905	1,185	292	62.3	144	18.9	280	31.0
75 to 84	511	340	422	701	-171	-33.5	82	24.1	279	66.1
85 and over	345	288	283	286	-57	-16.5	-5	-1.6	3	1.1
Total	10,600	11,269	11,750	12,680	669	6.3	481	4.1	930	7.9
Primary Market Area										
Under 20	5,673	6,214	6,273	6,619	541	9.5	59	0.9	346	5.5
20 to 24	1,582	1,259	1,423	1,487	-323	-20.4	164	13.0	64	4.5
25 to 34	2,191	2,566	2,535	2,645	375	17.1	-31	-1.2	110	4.3
35 to 44	2,152	2,316	2,571	2,677	164	7.6	255	11.0	106	4.1
45 to 54	2,852	2,173	2,083	2,164	-679	-23.8	-90	-4.2	81	3.9
55 to 64	2,234	2,508	2,403	2,568	274	12.3	-105	-4.2	165	6.9
65 to 74	1,224	1,850	2,050	2,114	626	51.1	200	10.8	65	3.2
75 to 84	1,105	805	933	925	-300	-27.1	128	15.9	-8	-0.9
85 and over	620	547	529	550	-73	-11.8	-18	-3.3	21	4.0
Total	19,633	20,238	20,800	21,750	605	3.1	562	2.8	950	4.6
Buena Vista County										
Under 20	5,845	6,335	6,390	6,707	490	8.4	55	0.9	318	5.0
20 to 24	1,578	1,257	1,458	1,516	-321	-20.3	201	16.0	59	4.0
25 to 34	2,254	2,611	2,563	2,659	357	15.8	-48	-1.8	95	3.7
35 to 44	2,190	2,411	2,642	2,742	221	10.1	231	9.6	100	3.8
45 to 54	2,964	2,239	2,194	2,271	-725	-24.5	-45	-2.0	77	3.5
55 to 64	2,374	2,602	2,454	2,607	228	9.6	-148	-5.7	153	6.2
65 to 74	1,263	1,958	2,197	2,267	695	55.0	239	12.2	70	3.2
75 to 84	1,133	849	985	968	-284	-25.1	136	16.0	-17	-1.7
85 and over	659	561	543	563	-98	-14.9	-18	-3.2	20	3.6
Total	20,260	20,823	21,425	22,300	563	2.8	602	2.8	875	4.1
Sources: U.S. Census Bureau; ESRI; Maxfield Research & Consulting										



Household Income by Age of Householder

The estimated distribution of household incomes in the City of Storm Lake for 2024 and 2035 are shown in Tables D-5. The data was estimated by Maxfield Research and Consulting based on income trends provided by ESRI. The data helps ascertain the demand for different housing products based on the size of the market at specific cost levels.

The Department of Housing and Urban Development defines affordable housing costs as 30% of a household's adjusted gross income. For example, a household with the average income of \$50,000 per year would be able to afford a monthly housing cost of about \$1,250. Maxfield Research and Consulting uses a figure of 25% to 30% for younger households and 40% or more for seniors, since seniors generally have lower living expenses and can often sell their homes and use the proceeds toward rent payments.

A generally accepted standard for affordable owner-occupied housing is that a typical household can afford to pay 3.0 to 3.5 times their annual income on a single-family home. Thus, a \$50,000 income would translate to an affordable single-family home of \$150,000 to \$175,000. The higher end of this range assumes that the person has adequate funds for down payment and closing costs, but also does not include savings or equity in an existing home which would allow them to purchase a higher priced home.

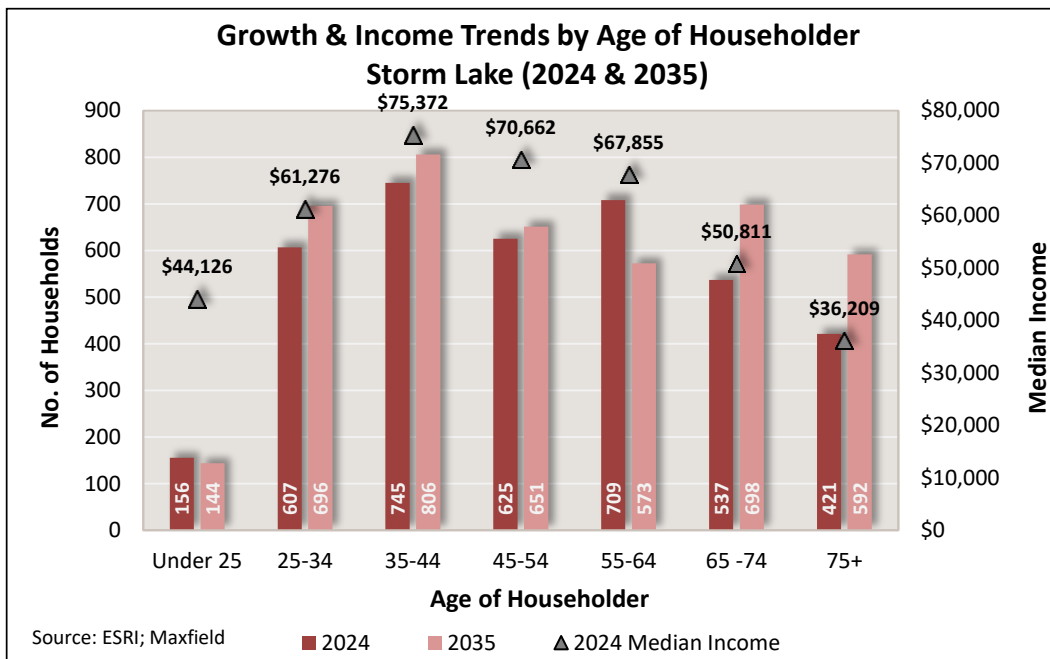
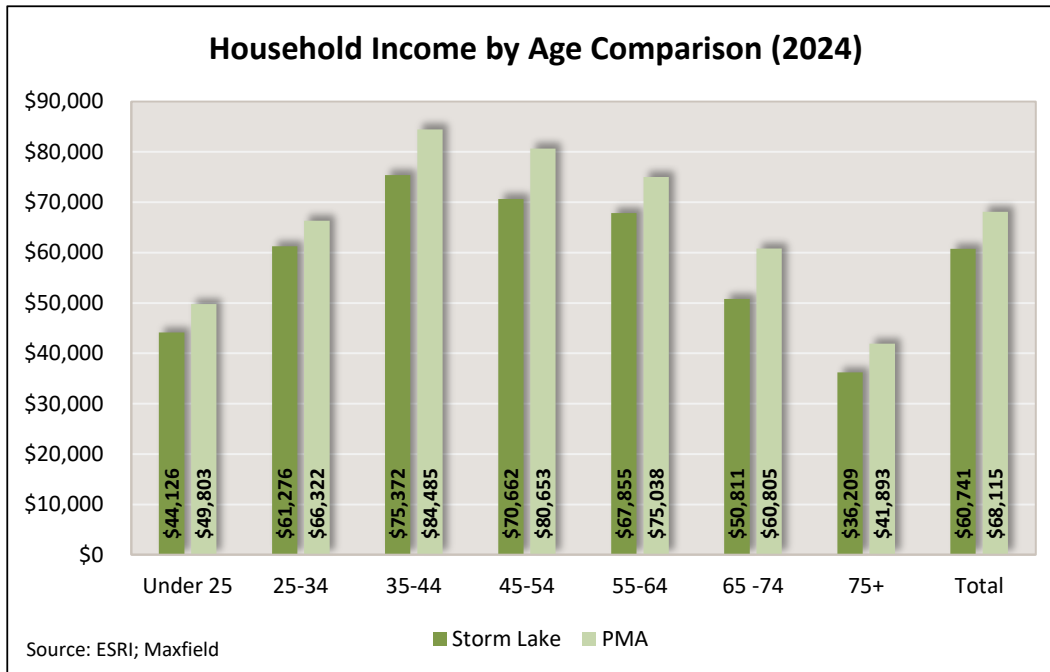
- The City of Storm Lake has an estimated median household income of \$60,741 in 2024. It is projected to increase over the next 11 years to \$81,537 in 2035 (34%).
- By comparison, the median income for the City of Storm Lake (\$60,741) is 11.4% lower compared to the PMA (\$68,115) and a 11.6% lower than Buena Vista County (\$68,225).
- In most areas, household median incomes peak for those in their late 30s through early 50s, which is usually considered to be peak earning years. Similar to many areas, median incomes for households in Storm Lake peak at \$75,372 for the 35 to 44 age group in 2024. The 45 to 54 age group has a median income of \$70,662 in 2024. By 2035, the median income for the 35 to 44 and the 45 to 54 age groups are projected to increase to \$99,569 (32%) and \$93,638 (33%) respectively.
- The oldest householders are likely to have lower incomes. In Storm Lake, 5.6% of households ages 65 to 74 had incomes below \$15,000, compared to 6.4% of households ages 75 and over. Many of these low-income older senior households rely solely on social security benefits. Typically, younger seniors have higher incomes due to the fact they are still able to work or are married couples with two pensions or higher social security benefits. The 2024 median income for Storm Lake householders age 65 to 74 and 75+ are \$50,811, and \$36,209, respectively.

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TABLE D-5 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER CITY OF STORM LAKE 2024 and 2035								
	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65 -74	75+
2024								
Less than \$15,000	179	15	24	28	19	36	30	27
\$15,000 to \$24,999	355	21	43	32	25	50	68	117
\$25,000 to \$34,999	264	17	45	29	31	38	45	57
\$35,000 to \$49,999	684	36	113	116	110	106	120	83
\$50,000 to \$74,999	786	36	139	165	145	159	99	43
\$75,000 to \$99,999	459	13	67	107	81	91	63	38
\$100,000 to \$149,999	539	14	97	154	105	104	42	23
\$150,000 to \$199,999	359	4	55	79	75	85	42	18
\$200,000+	175	0	23	35	35	41	27	15
Total	3,800	156	607	745	625	709	537	421
<i>Median Income</i>	<i>\$60,741</i>	<i>\$44,126</i>	<i>\$61,276</i>	<i>\$75,372</i>	<i>\$70,662</i>	<i>\$67,855</i>	<i>\$50,811</i>	<i>\$36,209</i>
2035								
Less than \$15,000	106	6	15	14	11	4	17	39
\$15,000 to \$24,999	226	12	19	14	14	18	45	103
\$25,000 to \$34,999	189	13	27	10	18	15	41	64
\$35,000 to \$49,999	558	26	91	84	79	52	107	119
\$50,000 to \$74,999	821	37	147	142	128	129	153	84
\$75,000 to \$99,999	642	16	86	144	98	94	115	88
\$100,000 to \$149,999	784	26	176	222	138	110	74	37
\$150,000 to \$199,999	623	7	95	139	131	113	111	27
\$200,000+	211	0	40	37	34	37	34	30
Total	4,160	144	696	806	651	573	698	592
<i>Median Income</i>	<i>\$81,537</i>	<i>\$59,144</i>	<i>\$85,325</i>	<i>\$99,569</i>	<i>\$93,638</i>	<i>\$93,985</i>	<i>\$71,280</i>	<i>\$44,561</i>
Change - 2024 to 2035								
Less than \$15,000	-73	-9	-9	-14	-9	-32	-13	12
\$15,000 to \$24,999	-129	-8	-24	-18	-11	-31	-23	-13
\$25,000 to \$34,999	-75	-4	-18	-19	-13	-23	-4	6
\$35,000 to \$49,999	-126	-10	-23	-31	-31	-54	-13	36
\$50,000 to \$74,999	35	2	8	-24	-17	-29	54	41
\$75,000 to \$99,999	182	3	19	37	17	4	53	50
\$100,000 to \$149,999	245	12	79	67	33	6	32	15
\$150,000 to \$199,999	264	3	40	61	57	27	69	9
\$200,000+	36	0	17	2	-1	-4	7	15
Total	360	-12	89	61	26	-136	162	170
<i>Median Income</i>	<i>\$20,796</i>	<i>\$15,018</i>	<i>\$24,049</i>	<i>\$24,197</i>	<i>\$22,976</i>	<i>\$26,130</i>	<i>\$20,469</i>	<i>\$8,352</i>
Sources: ESRI; Maxfield Research & Consulting								

DEMOGRAPHIC ANALYSIS

TABLE D-6 HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER PRIMARY MARKET AREA 2024 and 2035								
	Age of Householder							
	Total	Under 25	25-34	35-44	45-54	55-64	65 -74	75+
2024								
Less than \$15,000	299	21	41	37	33	59	51	58
\$15,000 to \$24,999	526	28	53	38	32	77	101	197
\$25,000 to \$34,999	492	29	81	47	51	65	86	132
\$35,000 to \$49,999	1,082	57	178	159	157	160	217	154
\$50,000 to \$74,999	1,663	76	272	295	256	323	303	138
\$75,000 to \$99,999	1,101	24	143	223	188	242	194	86
\$100,000 to \$149,999	1,210	28	201	298	232	232	135	84
\$150,000 to \$199,999	656	6	91	160	141	129	84	45
\$200,000+	420	0	50	98	75	83	68	46
Total	7,450	271	1,109	1,356	1,163	1,371	1,240	941
<i>Median Income</i>	<i>\$68,115</i>	<i>\$49,803</i>	<i>\$66,322</i>	<i>\$84,485</i>	<i>\$80,653</i>	<i>\$75,038</i>	<i>\$60,805</i>	<i>\$41,893</i>
2035								
Less than \$15,000	184	19	11	17	14	16	29	77
\$15,000 to \$24,999	318	14	28	23	16	18	61	159
\$25,000 to \$34,999	335	19	48	23	21	21	69	135
\$35,000 to \$49,999	814	36	125	101	97	79	186	190
\$50,000 to \$74,999	1,518	65	252	230	205	214	340	212
\$75,000 to \$99,999	1,287	29	164	243	208	202	286	156
\$100,000 to \$149,999	1,603	44	290	379	323	218	176	173
\$150,000 to \$199,999	1,258	9	182	290	268	183	195	130
\$200,000+	608	0	71	114	113	86	110	114
Total	7,925	236	1,171	1,419	1,264	1,038	1,452	1,345
<i>Median Income</i>	<i>\$90,499</i>	<i>\$57,380</i>	<i>\$91,394</i>	<i>\$109,676</i>	<i>\$109,923</i>	<i>\$94,011</i>	<i>\$77,872</i>	<i>\$60,600</i>
Change - 2024 to 2035								
Less than \$15,000	-115	-2	-30	-20	-18	-43	-21	19
\$15,000 to \$24,999	-207	-15	-25	-15	-16	-59	-40	-38
\$25,000 to \$34,999	-157	-10	-33	-25	-30	-45	-17	3
\$35,000 to \$49,999	-268	-20	-53	-59	-60	-81	-31	37
\$50,000 to \$74,999	-145	-11	-20	-65	-51	-109	37	74
\$75,000 to \$99,999	186	5	21	19	20	-40	92	69
\$100,000 to \$149,999	393	16	89	81	91	-14	41	89
\$150,000 to \$199,999	602	2	91	130	127	55	111	84
\$200,000+	187	0	22	16	38	3	41	67
Total	475	-35	62	63	101	-332	212	404
<i>Median Income</i>	<i>\$22,384</i>	<i>\$7,577</i>	<i>\$25,072</i>	<i>\$25,191</i>	<i>\$29,270</i>	<i>\$18,973</i>	<i>\$17,067</i>	<i>\$18,707</i>
Sources: ESRI; Maxfield Research & Consulting								



Tenure by Age of Householder

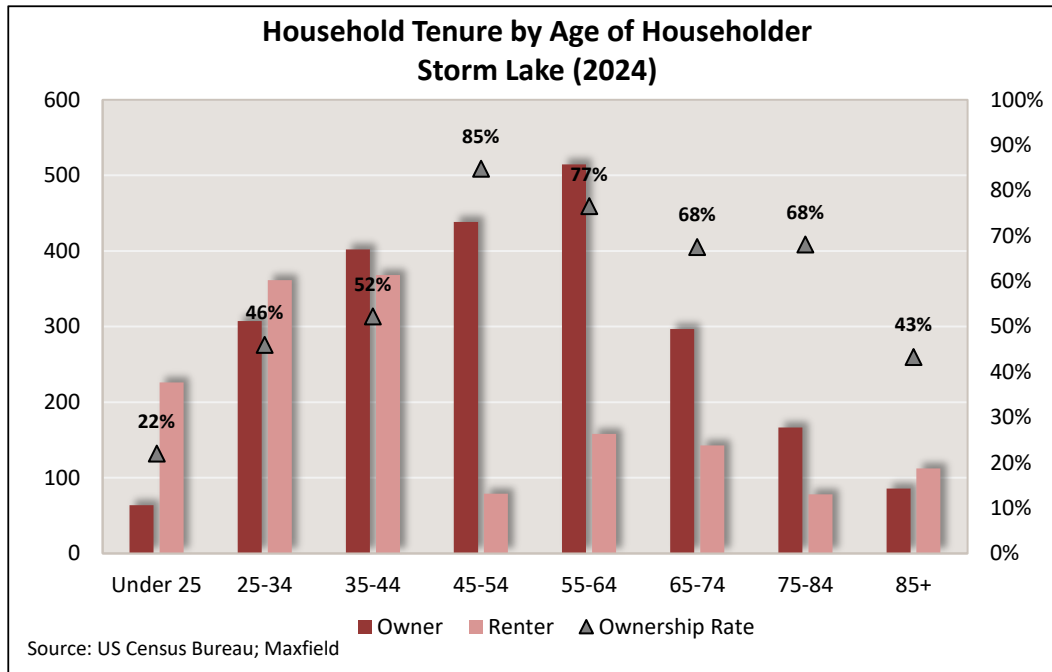
Table D-7 shows the number of owner and renter households in the City of Storm Lake by age group in 2020 and 2024. This data is useful in determining demand for certain types of housing since housing preferences change throughout an individual's life cycle.

- In 2020, 60.8% of all households in the City of Storm Lake owned their housing. By 2024, that percentage declined slightly to 59.9%. The number of owner households in the PMA decreased by 0.5% between 2020 and 2024.
- As households progress through their life cycle, housing needs change. The proportion of renter households decreases significantly as households' age out of their young-adult years. However, by the time households reach their senior years, rental housing often becomes a more viable option than homeownership, reducing the responsibility of maintenance and a financial commitment.
- In 2024, 78% of Storm Lake's households under 25 rented their housing, compared to 54% of households between the ages of 25 and 34. Householders between 35 and 64 were overwhelmingly homeowners, as nearly 70% owned their homes.

TABLE D-7 TENURE BY AGE OF HOUSEHOLDER PRIMARY MARKET AREA 2020 & 2024													
Age		City of Storm Lake				Primary Market Area				Buena Vista County			
		2020		2024		2020		2024		2020		2024	
		No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Under 25	Own	28	19.2	64	22.0	72	28.3	109	27.2	68	25.2	100	24.0
	Rent	118	80.8	226	78.0	182	71.7	291	72.8	202	74.8	318	76.0
	Total	146	100.0	290	100.0	254	100.0	400	100.0	270	100.0	418	100.0
25-34	Own	282	43.3	307	45.9	586	52.3	606	52.1	590	52.3	619	51.1
	Rent	369	56.7	361	54.1	534	47.7	558	47.9	539	47.7	592	48.9
	Total	651	100.0	669	100.0	1,120	100.0	1,164	100.0	1,129	100.0	1,212	100.0
35-44	Own	359	54.2	402	52.2	782	65.0	961	66.5	805	64.6	944	65.7
	Rent	303	45.8	368	47.8	421	35.0	483	33.5	441	35.4	493	34.3
	Total	662	100.0	770	100.0	1,203	100.0	1,444	100.0	1,246	100.0	1,438	100.0
45-54	Own	434	67.1	438	84.7	863	73.0	911	83.2	899	73.3	964	83.8
	Rent	213	32.9	79	15.3	319	27.0	184	16.8	327	26.7	187	16.2
	Total	647	100.0	517	100.0	1,182	100.0	1,096	100.0	1,226	100.0	1,151	100.0
55-64	Own	445	69.1	514	76.5	1,133	79.2	1,183	82.6	1,186	78.8	1,234	82.6
	Rent	199	30.9	158	23.5	297	20.8	249	17.4	319	21.2	260	17.4
	Total	644	100.0	672	100.0	1,430	100.0	1,432	100.0	1,505	100.0	1,494	100.0
65-74	Own	351	75.8	297	67.5	917	84.5	801	78.7	998	84.7	910	79.7
	Rent	112	24.2	143	32.5	168	15.5	217	21.3	180	15.3	232	20.3
	Total	463	100.0	439	100.0	1,085	100.0	1,017	100.0	1,178	100.0	1,143	100.0
75-84	Own	184	78.3	166	68.1	454	83.3	443	80.6	474	83.6	461	81.3
	Rent	51	21.7	78	31.9	91	16.7	107	19.4	93	16.4	106	18.7
	Total	235	100.0	244	100.0	545	100.0	550	100.0	567	100.0	568	100.0
85+	Own	105	70.5	86	43.3	243	74.5	212	61.2	243	74.5	216	60.4
	Rent	44	29.5	112	56.7	83	25.5	135	38.8	83	25.5	141	39.6
	Total	149	100.0	198	100.0	326	100.0	347	100.0	326	100.0	357	100.0
TOTAL	Own	2,188	60.8	2,275	59.9	5,050	70.7	5,226	70.2	5,263	70.7	5,450	70.0
	Rent	1,409	39.2	1,525	40.1	2,095	29.3	2,224	29.8	2,184	29.3	2,330	30.0
	Total	3,597	100.0	3,800	100.0	7,145	100.0	7,450	100.0	7,447	100.0	7,780	100.0

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting

Sources: U.S. Census Bureau; American Community Survey; Maxfield Research & Consulting



Tenure by Household Income

Table D-8 shows household tenure by income for the City of Storm Lake in 2024. Data is an estimate from the American Community Survey. Household tenure information is important to assess the propensity for owner-occupied or renter-occupied housing options based on household affordability. As stated earlier, the Department of Housing and Urban Development determines affordable housing as not exceeding 30% of the household's income. It is important to note that the higher the income, the lower percentage a household typically allocates to housing. Many lower income households, as well as many young and senior households; spend more than 30% of their income, while middle-aged households in their prime earning years typically allocate 20% to 25% of their income.

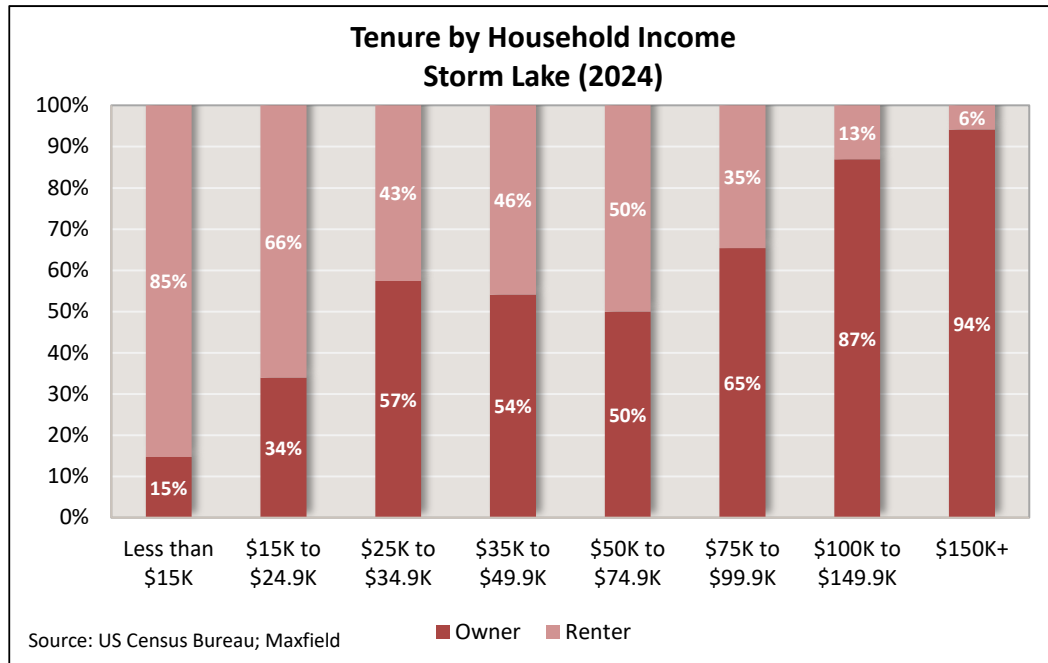
- Typically, as income increases, so does the rate of homeownership. This can be seen in the City of Storm Lake, where the homeownership rate increases from 15% of households with incomes below \$15,000 to 94% of households with incomes above \$150,000.
- In 2024, the median incomes of owners was \$73,774 while the median incomes of renters was \$48,178 in Storm Lake. Owner incomes are an estimated 7.9% lower than owner incomes in Buena Vista County (\$79,904), while renter incomes are 5.5% lower when compared to Buena Vista County (\$50,894).
- A portion of renter households that are referred to as lifestyle renters, or those who are financially able to own but choose to rent, have household incomes above \$50,000, which is about 44% of Storm Lake's renters in 2024). Households with incomes below \$15,000 are typically a market for deep subsidy rental housing (about 8% of the Storm Lake's renters in 2024).

DEMOGRAPHIC ANALYSIS

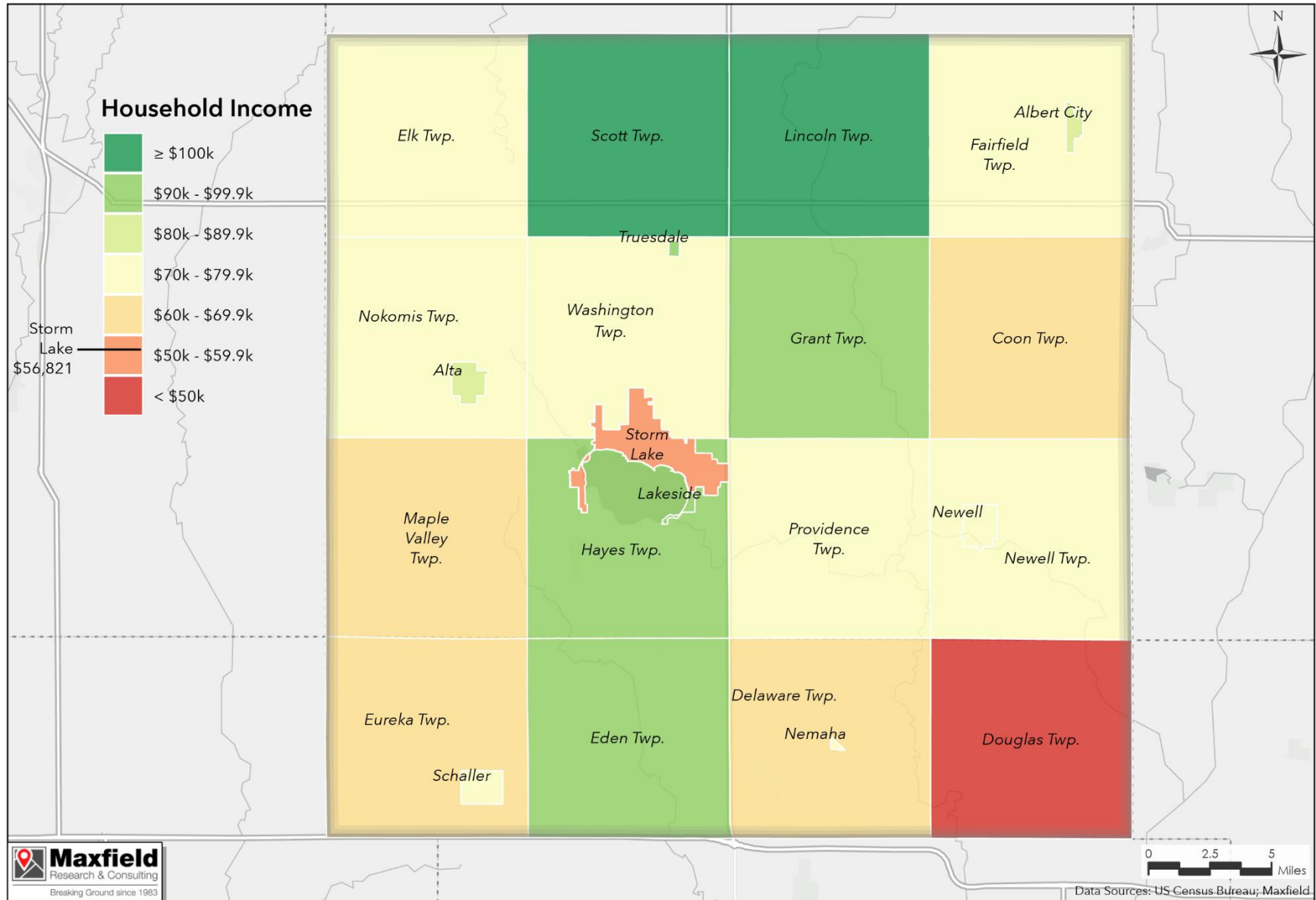
TABLE D-8
TENURE BY HOUSEHOLD INCOME
PRIMARY MARKET AREA
2024

	City of Storm Lake				Primary Market Area				Buena Vista County			
	Owner		Renter		Owner		Renter		Owner		Renter	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Less than \$15,000	22	14.7	126	85.3	109	36.7	187	63.3	131	38.7	207	61.3
\$15,000 to \$24,999	119	34.0	231	66.0	277	46.1	323	53.9	275	45.6	327	54.4
\$25,000 to \$34,999	181	57.4	134	42.6	386	67.5	185	32.5	415	66.9	205	33.1
\$35,000 to \$49,999	425	54.1	360	45.9	728	63.2	424	36.8	763	62.6	455	37.4
\$50,000 to \$74,999	445	49.9	446	50.1	1,108	62.7	660	37.3	1,091	61.9	671	38.1
\$75,000 to \$99,999	266	65.4	141	34.6	738	73.5	266	26.5	792	74.5	270	25.5
\$100,000 to \$149,999	405	86.9	61	13.1	1,020	89.5	120	10.5	1,047	88.3	138	11.7
\$150,000+	412	94.1	26	5.9	861	93.6	58	6.4	937	94.4	56	5.6
Total	2,275	59.9	1,525	40.1	5,226	70.2	2,224	29.8	5,450	70.0	2,330	30.0
Median Household Income	\$73,774		\$48,178		\$55,598		\$46,911		\$79,904		\$50,894	

Source: U.S. Census Bureau - American Community Service; Maxfield Research & Consulting



Median Household Income (2024)



Household Type

Table D-9 shows a breakdown of the type of households present in the City of Storm Lake in 2020 and 2024. The data is useful in assessing housing demand since the household composition often dictates the type of housing needed and preferred.

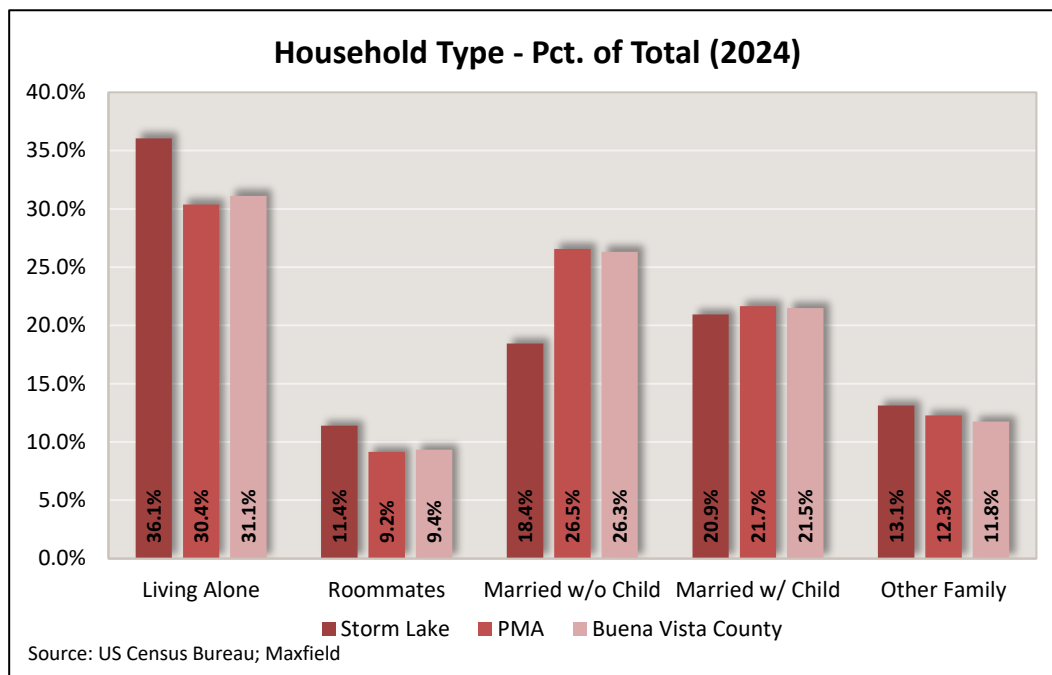
- Between 2020 and 2024, the City of Storm Lake experienced an increase in all non-family household types but decreased in all family household types. Significant increases occurred among Living Alone households (398 households | 41%) and Other (Roommates) households (218 households | 101%).
- The City of Storm Lake, the PMA, and Buena Vista County all had the highest proportion of their households in the Living Alone household type. The City of Storm Lake had its second highest proportion of its households in the Married with Children household type (21% of total). By comparison, the PMA had its second highest proportion of its households in the Married without Children household type (26.5% of total).
- The differences in housing types between Storm Lake compared to the PMA, reflect more availability of multifamily rental housing in Storm Lake compared to the prominence of single-family homes in the remainder of the PMA. For example, non-family householders tend to rent their housing more than other categories. This includes elderly widows and young persons. Young people typically do not have sufficient incomes to purchase housing, while single seniors are likely to move to multifamily housing to shed the burden of home maintenance and to have opportunities for socialization.

DEMOGRAPHIC ANALYSIS

TABLE D-9
HOUSEHOLD TYPE
PRIMARY MARKET AREA
2020 & 2024

	Storm Lake		Primary Market Area		Buena Vista County	
	2020	2024	2020	2024	2020	2024
Total Households	3,597	3,800	7,145	7,450	7,447	7,780
Non-Family Households	1,188	1,804	2,233	2,945	2,388	3,148
Living Alone	972	1,370	1,881	2,263	2,011	2,420
Other (Roommates)	216	434	352	682	377	728
Family Households	2,409	1,996	4,912	4,505	5,059	4,632
Married w/ Children	848	796	1,552	1,613	1,570	1,671
Married w/o Children	897	701	2,253	1,978	2,322	2,047
Other Family	664	499	1,107	914	1,167	914
Change (2010 - 2023)	No.	Pct.	No.	Pct.	No.	Pct.
Total Households	203	5.6%	305	4.3%	333	4.5%
Non-Family Households	616	51.8%	712	31.9%	760	31.8%
Living Alone	398	41.0%	382	20.3%	409	20.4%
Other (Roommates)	218	100.8%	330	93.7%	351	93.0%
Family Households	-413	-17.1%	-407	-8.3%	-427	-8.4%
Married w/ Children	-52	-6.1%	61	3.9%	101	6.4%
Married w/o Children	-196	-21.9%	-275	-12.2%	-275	-11.9%
Other Family	-165	-24.8%	-193	-17.4%	-253	-21.6%

Sources: U.S. Census; American Community Survey; Maxfield Research & Consulting



Race & Ethnicity

The population distribution by race, Table D-10 presents the diversity of the population in the City of Storm Lake for 2020 and 2024. The data was obtained from the U.S. Census and American Community Survey.

- In 2024, “White Alone” comprised the largest proportion of the population in Storm Lake (39.4%), as well as in the PMA (56.5%) and in Buena Vista County (57.7%). The percentage has decreased since 2020 where “White Alone” was 40.1% in the City of Storm Lake and 60.5% in Buena Vista County.
- U.S. Census respondents that list themselves ethnically as Hispanic or Latino, racially list themselves in various race categories. As of 2024, 40.7% of the City of Storm Lake’s population was Hispanic/Latino. The Hispanic/Latino population was 40.8% of Storm Lake’s population in 2020.
- The Pacific Islander Alone population experienced the largest growth between 2020 and 2024 in Storm Lake, increasing by 133 people (27.7%).

TABLE 10 POPULATION DISTRIBUTION BY RACE & ETHNICITY PRIMARY MARKET AREA 2020 - 2024						
Race/Ethnicity	2020		2024		Change	
	No.	Pct.	No.	Pct.	2020 - 2024	
					No.	Pct.
Storm Lake						
White Alone	4,516	40.1%	4,629	39.4%	113	2.5%
Black Alone	522	4.6%	634	5.4%	112	21.4%
American Indian Alone	84	0.7%	81	0.7%	-3	-3.6%
Asian Alone	1,791	15.9%	1,750	14.9%	-41	-2.3%
Pacific Islander Alone	479	4.3%	612	5.2%	133	27.7%
Some Other Race Alone	2,271	20.2%	2,375	20.2%	104	4.6%
Two or More Races	1,606	14.3%	1,669	14.2%	63	4.0%
Total	11,269	100%	11,750	100%	481	4.3%
Hispanic (ethnicity)	4,599	40.8%	4,779	40.7%	180	3.9%
Primary Market Area						
White Alone	12,034	59.5%	11,743	56.5%	-291	-2.4%
Black Alone	588	2.9%	715	3.4%	127	21.6%
American Indian Alone	121	0.6%	131	0.6%	10	8.5%
Asian Alone	1,930	9.5%	1,951	9.4%	21	1.1%
Pacific Islander Alone	622	3.1%	884	4.2%	262	42.1%
Some Other Race Alone	2,786	13.8%	3,026	14.5%	240	8.6%
Two or More Races	2,157	10.7%	2,349	11.3%	192	8.9%
Total	20,238	100%	20,800	100%	562	2.8%
Hispanic (ethnicity)	5,904	29.2%	6,365	30.6%	461	7.8%
Buena Vista County						
White Alone	12,597	60.5%	12,354	57.7%	-243	-1.9%
Black Alone	591	2.8%	721	3.4%	130	22.0%
American Indian Alone	124	0.6%	134	0.6%	10	8.4%
Asian Alone	1,907	9.2%	1,925	9.0%	18	0.9%
Pacific Islander Alone	620	3.0%	861	4.0%	241	38.8%
Some Other Race Alone	2,786	13.4%	3,013	14.1%	227	8.2%
Two or More Races	2,198	10.6%	2,416	11.3%	218	9.9%
Total	20,823	100%	21,425	100%	602	2.9%
Hispanic (ethnicity)	5,925	28.5%	6,398	29.9%	473	8.0%
Sources: U.S. Census; ESRI; Maxfield Research & Consulting						

Population Mobility

Table D-11 shows the mobility patterns of Storm Lake residents within a one-year time frame.

- The majority of residents in the City of Storm Lake (89%) did not move within the last year.

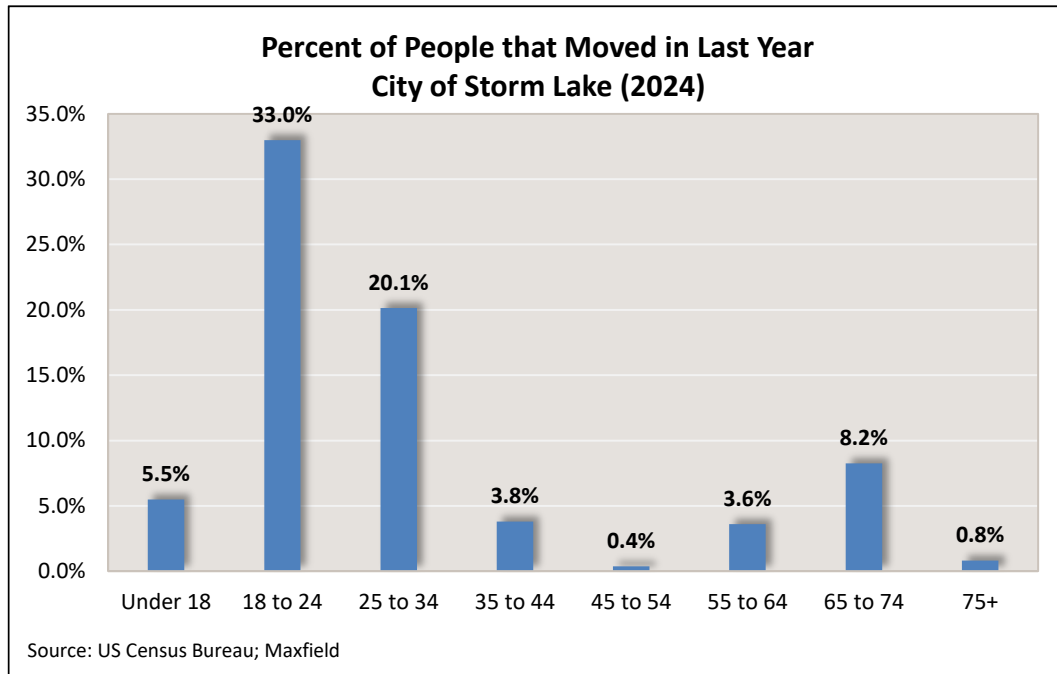
DEMOGRAPHIC ANALYSIS

- Of the remaining residents that moved within the last year, approximately 5.3% moved from Storm Lake but remained within the same county and 2.9% moved to a different county but within the same state.
- A greater proportion of younger age cohorts tended to move compared to older age cohorts. In the City of Storm Lake, approximately 33% of those age 18 to 24 moved within the last year compared to 0.8% of those age 75+.

TABLE D-11
MOBILITY IN THE PAST YEAR BY AGE FOR CURRENT RESIDENCE
PRIMARY MARKET AREA
2024

Age	Not Moved		----- Moved -----							
			Within Same County		Different County, Same State		Different State		Abroad	
Storm Lake	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Under 18	2,832	94.5%	144	4.8%	20	0.7%	0	0.0%	0	0.0%
18 to 24	1,159	67.0%	134	7.7%	217	12.6%	208	12.0%	12	0.7%
25 to 34	1,295	79.9%	249	15.4%	50	3.1%	22	1.4%	4	0.3%
35 to 44	1,382	96.2%	55	3.8%	0	0.0%	0	0.0%	0	0.0%
45 to 54	1,115	99.6%	4	0.4%	0	0.0%	0	0.0%	0	0.0%
55 to 64	1,176	96.4%	18	1.5%	0	0.0%	26	2.1%	0	0.0%
65 to 74	774	91.8%	12	1.4%	58	6.9%	0	0.0%	0	0.0%
75+	777	99.2%	6	0.8%	0	0.0%	0	0.0%	0	0.0%
Total	10,510	89.4%	623	5.3%	346	2.9%	256	2.2%	16	0.1%
PMA	Not Moved		Within Same County		Different County, Same State		Different State		Abroad	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Under 18	4,811	91.6%	373	7.1%	51	1.0%	18	0.3%	0	0.0%
18 to 24	1,640	70.6%	177	7.6%	252	10.8%	238	10.3%	17	0.7%
25 to 34	2,062	80.3%	344	13.4%	83	3.2%	50	1.9%	28	1.1%
35 to 44	2,335	92.9%	158	6.3%	19	0.7%	3	0.1%	0	0.0%
45 to 54	2,168	95.1%	49	2.1%	32	1.4%	31	1.4%	0	0.0%
55 to 64	2,423	94.3%	95	3.7%	5	0.2%	34	1.3%	12	0.5%
65 to 74	1,717	94.1%	31	1.7%	63	3.5%	9	0.5%	4	0.2%
75+	1,429	97.4%	38	2.6%	0	0.0%	0	0.0%	0	0.0%
Total	18,584	89.3%	1,266	6.1%	505	2.4%	384	1.8%	61	0.3%
Buena Vista County	Not Moved		Within Same County		Different County, Same State		Different State		Abroad	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Under 18	4,928	91.4%	363	6.7%	77	1.4%	22	0.4%	0	0.0%
18 to 24	1,617	70.1%	188	8.2%	260	11.3%	218	9.4%	24	1.0%
25 to 34	2,114	80.6%	359	13.7%	96	3.6%	50	1.9%	5	0.2%
35 to 44	2,327	92.5%	162	6.4%	18	0.7%	7	0.3%	1	0.0%
45 to 54	2,265	94.6%	55	2.3%	36	1.5%	38	1.6%	0	0.0%
55 to 64	2,510	94.8%	94	3.5%	6	0.2%	37	1.4%	0	0.0%
65 to 74	1,910	94.4%	29	1.5%	75	3.7%	8	0.4%	0	0.0%
75+	1,482	97.0%	45	3.0%	0	0.0%	0	0.0%	0	0.0%
Total	19,153	89.4%	1,295	6.0%	567	2.6%	381	1.8%	30	0.1%

Sources: U.S. Census Bureau - American Community Survey; Maxfield Research and Consulting



Demographic Comparison to Peer Cities

Table D-12 provides a demographic summary comparison for Storm Lake and select peer cities. With the guidance of Storm Lake city staff, the communities in the table were identified as peer cities, which was based on their population or are located within a relatively close proximity.

- The City of Storm Lake had the largest percentage increase in households between 2020 and 2022 compared to the selected peer cities, which was an increase of 11%.
- Compared to the peer cities, Storm Lake had the lowest median income among owner households (\$70,909) of all identified peer cities. However, the median income for renter households in Storm Lake (\$46,307) ranked second, only behind Le Mars (\$60,053).
- Storm Lake had a median age of 31.0 in 2022. This ranks it the youngest among peer cities.
- Peer city percentage of owner households vary from 76% in Sioux Center to 60% in Storm Lake.

DEMOGRAPHIC ANALYSIS

TABLE D-12 DEMOGRAPHIC SUMMARY PEER CITIES COMPARISON												
	Storm Lake		Carroll		Fort Dodge		Le Mars		Sioux Center		Spencer	
Demographics												
Population (2020 2022)	11,269	11,194	10,321	10,270	24,871	24,850	10,571	10,549	8,229	8,227	11,325	11,351
Population Change (2020 - 2022)	-75	-0.7%	-51	-0.5%	-21	-0.1%	-22	-0.2%	-2	0.0%	26	0.2%
Household (2020 2022)	3,597	3,996	4,468	4,542	9,946	10,402	4,296	4,296	2,495	2,766	5,066	5,162
Household Change (2020 - 2022)	399	11.1%	74	1.7%	456	4.6%	0	0.0%	271	10.9%	96	1.9%
Avg. HH Size (2020 2022)	3.13	2.80	2.31	2.26	2.50	2.39	2.46	2.46	3.30	2.97	2.24	2.20
Median Age (2020 2022)	31.5	31.0	42.5	43.7	38.3	37.2	38.1	39.3	27.4	31.3	41.9	41.4
Median Income - Owner Renter (2022)	\$70,909	\$46,307	\$83,654	\$28,409	\$73,474	\$34,141	\$83,060	\$60,053	\$97,288	\$28,214	\$74,890	\$32,708
Homeownership Rate (2022)	59.9%		69.2%		63.3%		68.0%		76.0%		68.8%	
Source: US Census Bureau; Maxfield Research & Consulting												

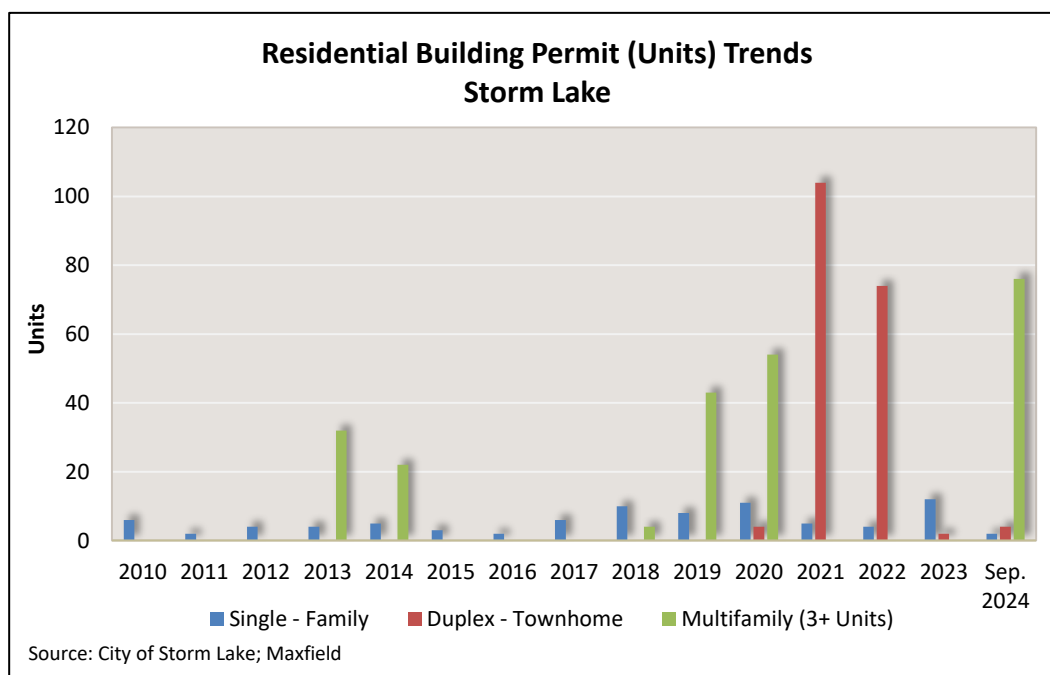
Housing Characteristics

The variety and condition of the housing stock in a community provides the basis for an attractive living environment. Housing functions as a building block for neighborhoods and goods and services. We examined the housing market in the City of Storm Lake, the Primary Market Area, Buena Vista County by reviewing data on the age of the existing housing supply; examining residential building trends; and reviewing housing data from the American Community Survey (ACS) that relates to the Storm Lake area.

Residential Building Permit Trends

Maxfield Research obtained data from the City of Storm Lake on the number of building permits issued for new housing units from 2010 to September 2024. Table HC-1 displays permits issued for new residential units.

- A total of 455 new residential units were permitted in Storm Lake between 2010 and September 2024, an average of 34 units annually.
- Residential construction was generally slower during the 2010s as an average of five single-family units were permitted annually and 10 multifamily units were permitted annually between 2010 and 2019. Between 2020 and 2023, Storm Lake issued permits for the construction of eight single-family units annually and 14 multifamily units annually.
- In 2021, building permits issued witnessed a major spike, as permits were issued for 109 units. This was primarily driven by the construction of 104 duplex – townhome units.



HC-1 RESIDENTIAL BUILDING PERMIT TRENDS CITY OF STORM LAKE 2010 THROUGH SEPTEMBER 2024				
Year	Units Permitted City of Storm Lake			Total Residential Units
	Single - Family	Duplex - Townhome	Multifamily (3+ Units)	
2010	6	0	0	6
2011	2	0	0	2
2012	4	0	0	4
2013	4	0	32	36
2014	5	0	22	27
2015	3	0	0	3
2016	2	0	0	2
2017	6	0	0	6
2018	10	0	4	14
2019	8	0	43	51
2020	11	4	54	69
2021	5	104	0	109
2022	4	74	0	78
2023	12	2	0	14
Sep. 2024	2	4	76	82
Total	84	188	231	455
Sources: City of Storm Lake; Maxfield Research & Consulting				

The map on the following page shows the location of all residential building permits issued between 2020 and September 2024 for single-family, duplex – townhome, and multifamily units.

Residential Building Permit Location (2020 – 2024)



American Community Survey

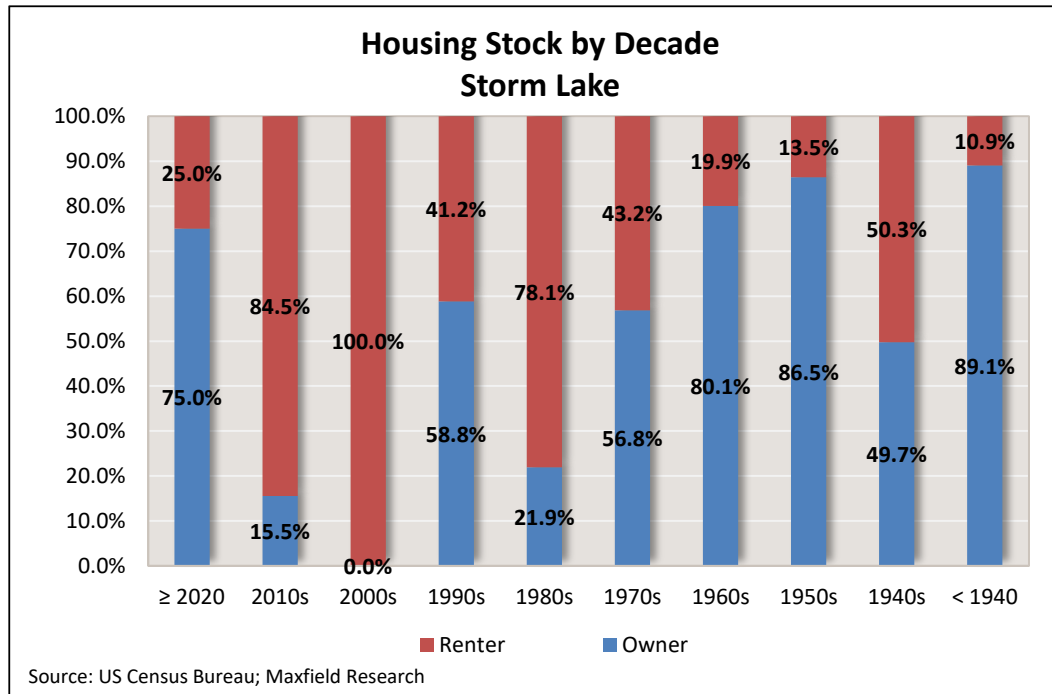
The American Community Survey (ACS) is an ongoing statistical survey administered by the U.S. Census Bureau that is sent to approximately 3 million addresses annually. The survey gathers data previously contained only in the long form of the decennial census. As a result, the survey is ongoing and provides a more “up-to-date” portrait of demographic, economic, social, and household characteristics every year, not just every ten years. The most recent ACS highlights data collected between 2018 and 2022. Tables HC-2 and HC-3 show key data for the City of Storm Lake and the PMA. This information may exclude data in certain rural regions due to either no sample observations or too few observations were available to compute.

Age of Housing Stock

Table HC-2 shows the age distribution of the housing stock in Storm Lake based on data from the U.S. Census Bureau American Community Survey (5-Year).

- The greatest share of housing in Storm Lake, the PMA, and Buena Vista County were built prior to 1940. These units built prior to 1940 account for 23% of all units built in Storm Lake.
- The median year built for renter-occupied units in Storm Lake is 1984, slightly newer than in the PMA (1980).
- Roughly 12% of Storm Lake’s housing stock has been built since 2010. By comparison, only 8% of Buena Vista’s housing stock has been built since 2010.

TABLE HC-2 AGE OF HOUSING STOCK PRIMARY MARKET AREA 2024						
	Storm Lake		PMA		Buena Vista Co.	
	No.	Pct.	No.	Pct.	No.	Pct.
Total	3,800	100%	7,450	100%	7,780	100%
Owner-Occupied	2,288	60.2%	5,226	70.2%	5,450	70.0%
2020 or later	34	0.9%	15	0.2%	0	0.0%
2010 to 2019	61	1.6%	211	2.8%	224	2.9%
2000 to 2009	0	0.0%	109	1.5%	121	1.6%
1990 to 1999	135	3.5%	304	4.1%	298	3.8%
1980 to 1989	113	3.0%	281	3.8%	298	3.8%
1970 to 1979	364	9.6%	847	11.4%	847	10.9%
1960 to 1969	330	8.7%	657	8.8%	618	7.9%
1950 to 1959	391	10.3%	773	10.4%	829	10.7%
1940 to 1949	85	2.2%	233	3.1%	252	3.2%
1939 or earlier	776	20.4%	1,797	24.1%	1,962	25.2%
Median Year Built	1957		1958		1956	
Renter-Occupied	1,512	39.8%	2,224	29.8%	2,330	30.0%
2020 or later	11	0.3%	12	0.2%	12	0.2%
2010 to 2019	334	8.8%	368	4.9%	380	4.9%
2000 to 2009	69	1.8%	116	1.6%	122	1.6%
1990 to 1999	94	2.5%	150	2.0%	154	2.0%
1980 to 1989	403	10.6%	460	6.2%	499	6.4%
1970 to 1979	276	7.3%	383	5.1%	413	5.3%
1960 to 1969	82	2.2%	154	2.1%	139	1.8%
1950 to 1959	61	1.6%	132	1.8%	137	1.8%
1940 to 1949	86	2.3%	180	2.4%	170	2.2%
1939 or earlier	95	2.5%	269	3.6%	304	3.9%
Median Year Built	1984		1957		1980	
Sources: US Census; American Community Survey; Maxfield Research & Consulting						



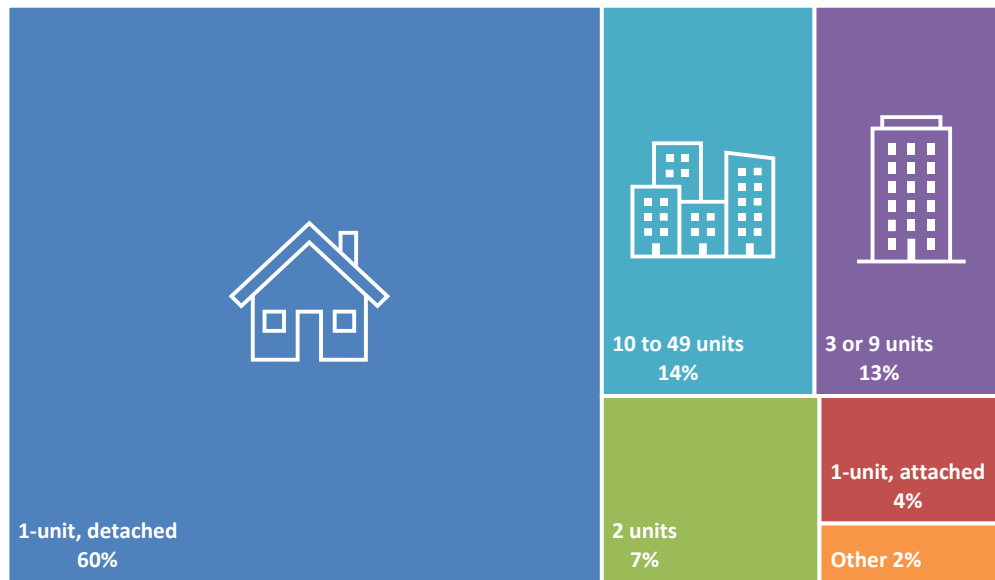
Housing Stock by Structure Type and Tenure

Table HC-3 shows the housing stock in Storm Lake, the PMA, and Buena Vista County by type of structure and tenure.

- The most common housing structure type across Storm Lake, the PMA, and Buena Vista County is 1-unit, detached homes, accounting for 60% or more of total housing in each geography.
- There are no housing structures with 50 or more units in any of the geographies. This indicates a lack of large-scale apartment buildings in the area.
- Storm Lake has a higher proportion of housing in structures with 5 or more units (22%) compared to the PMA (13%) and Buena Vista County (13%). This suggests a greater concentration of multifamily housing within Storm Lake.

TABLE HC-3 HOUSING STOCK BY STRUCTURE TYPE PRIMARY MARKET AREA 2024						
	Storm Lake		PMA		Buena Vista Co.	
	No.	Pct.	No.	Pct.	No.	Pct.
Total	3,800	100%	7,450	100%	7,780	100%
Owner	2,275	59.9%	5,226	70.2%	5,450	70.0%
1-unit, detached	1,980	52.1%	4,741	63.6%	4,951	63.6%
1-unit, attached	62	1.6%	125	1.7%	137	1.8%
2 units	186	4.9%	199	2.7%	207	2.7%
3 or 4 units	0	0.0%	3	0.0%	3	0.0%
5 to 9 units	19	0.5%	37	0.5%	38	0.5%
10 to 19 units	0	0.0%	0	0.0%	0	0.0%
20 to 49 units	13	0.4%	16	0.2%	17	0.2%
50 or more units	0	0.0%	0	0.0%	0	0.0%
Mobile home	14	0.4%	105	1.4%	96	1.2%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%
Renter	1,525	40.1%	2,224	29.8%	2,330	30.0%
1-unit, detached	281	7.4%	784	10.5%	815	10.5%
1-unit, attached	95	2.5%	109	1.5%	111	1.4%
2 units	82	2.2%	105	1.4%	110	1.4%
3 or 4 units	195	5.1%	213	2.9%	243	3.1%
5 to 9 units	280	7.4%	343	4.6%	348	4.5%
10 to 19 units	376	9.9%	411	5.5%	439	5.6%
20 to 49 units	158	4.2%	173	2.3%	178	2.3%
50 or more units	0	0.0%	0	0.0%	0	0.0%
Mobile home	59	1.6%	85	1.1%	87	1.1%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%
Sources: US Census; American Community Survey; Maxfield Research & Consulting						

Housing Stock by Structure - Storm Lake (2024)



Housing Characteristics Comparison to Peer Cities

Table HC-4 provides a housing characteristics summary comparison for Storm Lake and select peer cities. With the guidance of Storm Lake city staff, the communities in the table were identified as peer cities, which was based on their population or are located within a relatively close proximity.

- The City of Storm Lake had the newest rental housing stock, with a median year built of 1984. Storm Lake, however, ranked as the second oldest in terms of owner housing stock, with a median year built of 1957.
- Compared to the peer cities, Storm Lake had the lowest proportion of its housing stock built as single-family detached structures (59%). Conversely, Storm Lake had the highest proportion of structures with five or more units (22%) compared to the peer cities.
- Storm Lake had the second lowest median home value (\$148,900), only behind Fort Dodge (\$123,600).
- Peer city median contract rent varied among the six cities and ranged from a low of \$605 in Carroll to a high of \$702 in Le Mars. Storm Lake ranked in the middle of the pack with a median contract rent of \$635.

HOUSING CHARACTERISTICS

TABLE HC-4 HOUSING CHARACTERISTICS SUMMARY PEER CITIES COMPARISON						
	Storm Lake	Carroll	Fort Dodge	Le Mars	Sioux Center	Spencer
Housing Characteristics						
Median Year Built (2022)						
Owner-Occ.	1957	1972	1955	1971	1982	1966
Renter-Occ.	1984	1978	1961	1977	1978	1981
Units in Structure (2022)						
1, detached	2,378 59.5%	3,349 73.7%	7,530 72.4%	2,810 65.4%	2,031 73.4%	3,691 71.5%
1, attached	165 4.1%	171 3.8%	267 2.6%	192 4.5%	156 5.6%	90 1.7%
2 - 4	487 12.2%	238 5.2%	1,087 10.4%	375 8.7%	133 4.8%	459 8.9%
5+	889 22.2%	748 16.5%	1,190 11.4%	606 14.1%	370 13.4%	863 16.7%
Other	77 1.9%	36 0.8%	328 3.2%	313 7.3%	76 2.7%	59 1.1%
Median Home Value (2022)	\$148,900	\$172,000	\$123,600	\$186,300	\$256,700	\$156,000
Median Contract Rent (2022)	\$635	\$605	\$611	\$702	\$657	\$654
Source: U.S. Census Bureau - American Community Survey; Maxfield Research & Consulting						

Employment Trends

Since employment growth generally fuels household growth, employment trends are a reliable indicator of housing demand. Typically, households prefer to live near work for convenience. However, housing is often less expensive in smaller towns, making commuting from outlying communities to work in larger employment centers attractive for households concerned about housing affordability.

Employment Estimates and Projections

Table E-1 shows employment trends and projections for Buena Vista County and the State of Iowa from 2015 to 2032 based on the most recent data from Iowa Workforce Development.

Note that the employment data for 2020 reflects unemployment caused by the COVID-19 pandemic.

- There was an estimated total of 12,330 jobs in Buena Vista County in October 2024, which was roughly 0.8% of the Iowa total (1,640,600 jobs).
- Buena Vista County's employment is anticipated to increase by 18% between 2020 and 2032 while employment in Iowa is forecasted to increase by 17%. Job creation in Storm Lake will be a major contributor on the ability for Buena Vista County to achieve the employment projections, which in turn will make the area more appealing for housing.

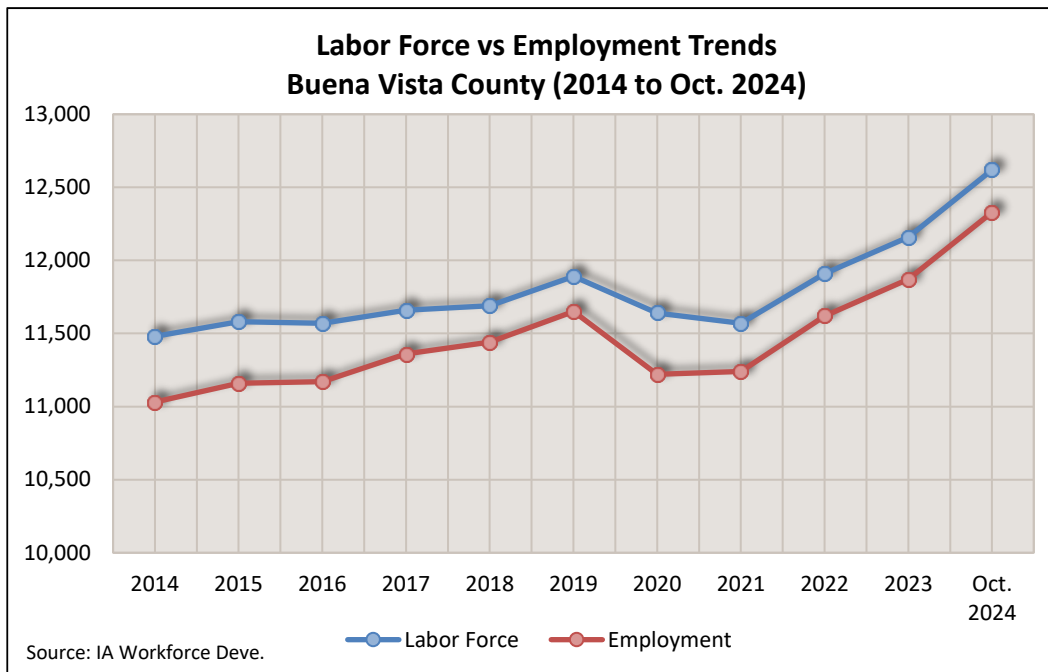
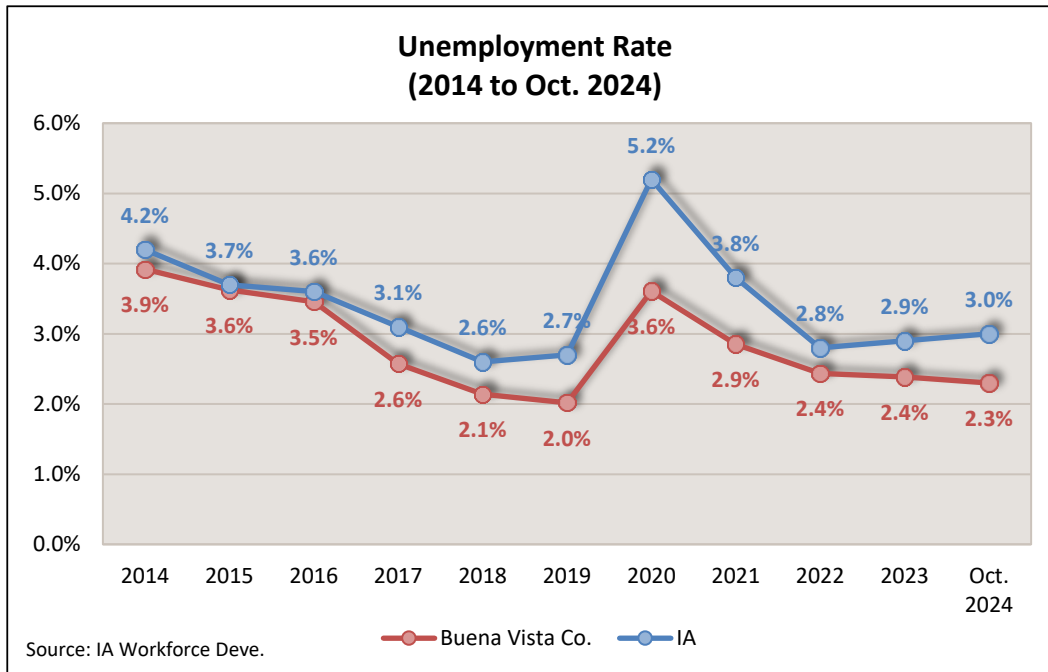
TABLE E-1 EMPLOYMENT TRENDS AND PROJECTIONS BUENA VISTA COUNTY 2015 to 2032				
Annual Employment	Buena Vista County		Iowa	
2015	11,160		1,637,500	
2020	11,220		1,582,200	
2023	11,870		1,659,100	
Oct. 2024	12,330		1,640,600	
2032 Forecast	13,242		1,853,535	
Change	No.	Pct.	No.	Pct.
2015 - 2020	60	0.5%	-55,300	-3.4%
2020 - 2023	650	5.8%	76,900	4.9%
2020 - 2032	2,022	18.0%	271,335	17.1%
Sources: Iowa Workforce Development; Maxfield Research & Consulting				

Resident Labor Force

Recent employment growth trends are shown in Tables E-2, which presents resident employment data for Buena Vista County from 2014 through October 2024. These numbers were derived from the proportion of jobs in Buena Vista County as compared to the State of Iowa. Resident employment data is calculated as an annual average *and reveals the workforce and number of employed persons living in the County*. It is important to note that not all of these individuals necessarily work in the County.

- Resident employment in Buena Vista County increased by approximately 840 people between 2014 and 2023 (7.6%) and the unemployment rate decreased from 3.9% in 2014 to 2.9% in 2023. By comparison, Iowa's unemployment rate also decreased from 4.2% in 2014 to 2.9% in 2023.
- Buena Vista County's unemployment rate has stayed fairly consistent with Iowa's unemployment rate, but slightly lower in all years between 2014 and 2023. The average yearly differential in unemployment rate between Buena Vista County and Iowa was 0.6% between 2014 and October 2024
- Covid-19 caused widespread unemployment in 2020 and early 2021. Although the unemployment rate in Buena Vista County peaked at 3.6% in 2020, more recently it has fallen to 2.3% as of October 2023.

TABLE E-2 RESIDENT EMPLOYMENT (ANNUAL AVERAGE) BUENA VISTA COUNTY 2014 TO OCT. 2024					
Year	Total Labor Force	Total Employed	Total Unemployed	Unemployment Rate	Iowa Unemployment Rate
2014	11,480	11,030	450	3.9%	4.2%
2015	11,580	11,160	420	3.6%	3.7%
2016	11,570	11,170	400	3.5%	3.6%
2017	11,660	11,360	300	2.6%	3.1%
2018	11,690	11,440	250	2.1%	2.6%
2019	11,890	11,650	240	2.0%	2.7%
2020	11,640	11,220	420	3.6%	5.2%
2021	11,570	11,240	330	2.9%	3.8%
2022	11,910	11,620	290	2.4%	2.8%
2023	12,160	11,870	290	2.4%	2.9%
Oct. 2024	12,620	12,330	290	2.3%	3.0%
Change 2014-'23	680	840	-160	-1.5%	-1.3%
Sources: IA Workforce Development; Maxfield Research & Consulting					



Covered Employment and Wages by Industry

Table E-3 presents covered employment numbers as well as wage data in Buena Vista County from the second quarter 2023 through the second quarter 2024. Covered employment data is calculated as an annual average and *reveals the number of jobs in the designated area*, which are covered by unemployment insurance. Many temporary workforce positions, agricultural, self-employed persons, and some other types of jobs are not covered by unemployment

insurance and are not included in the table. Some agricultural businesses and employees are listed in this table, but not all positions are included. The Quarterly Census of Employment and Wages (QCEW) is sourced from Iowa Workforce Development.

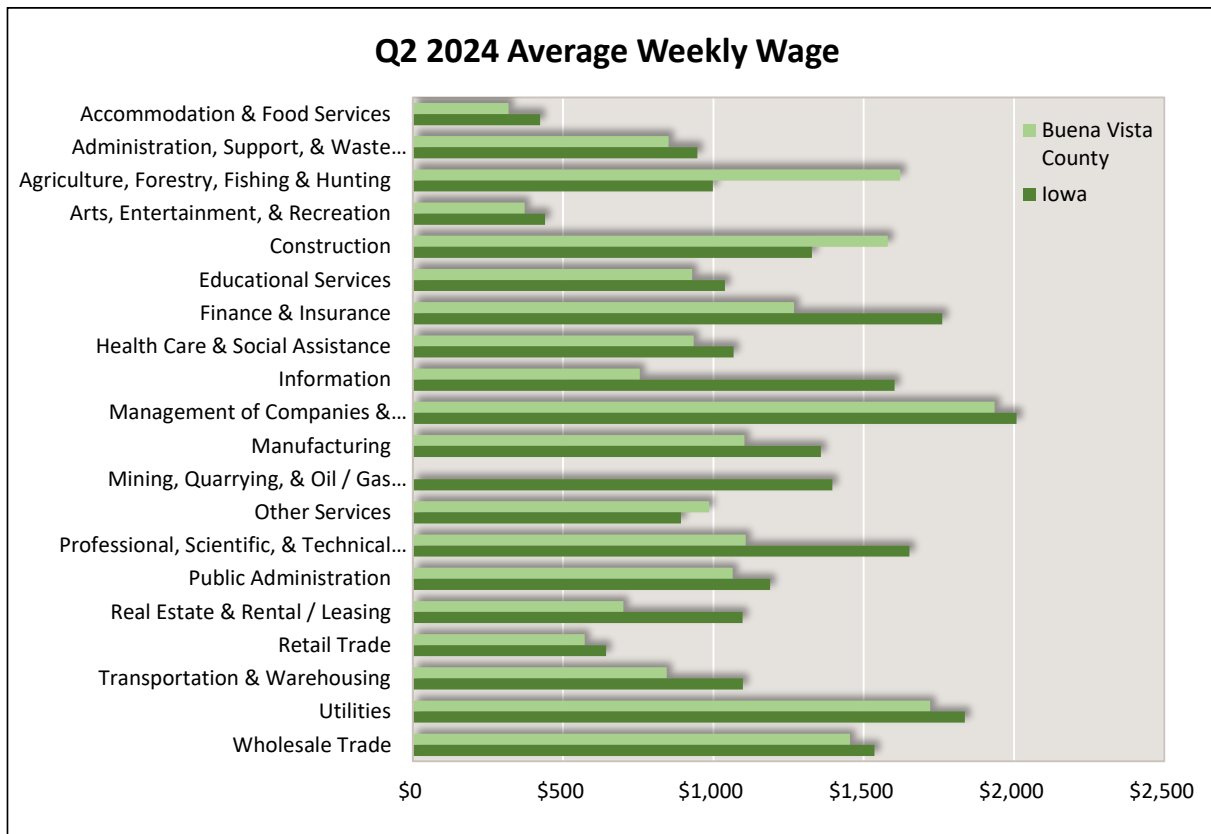
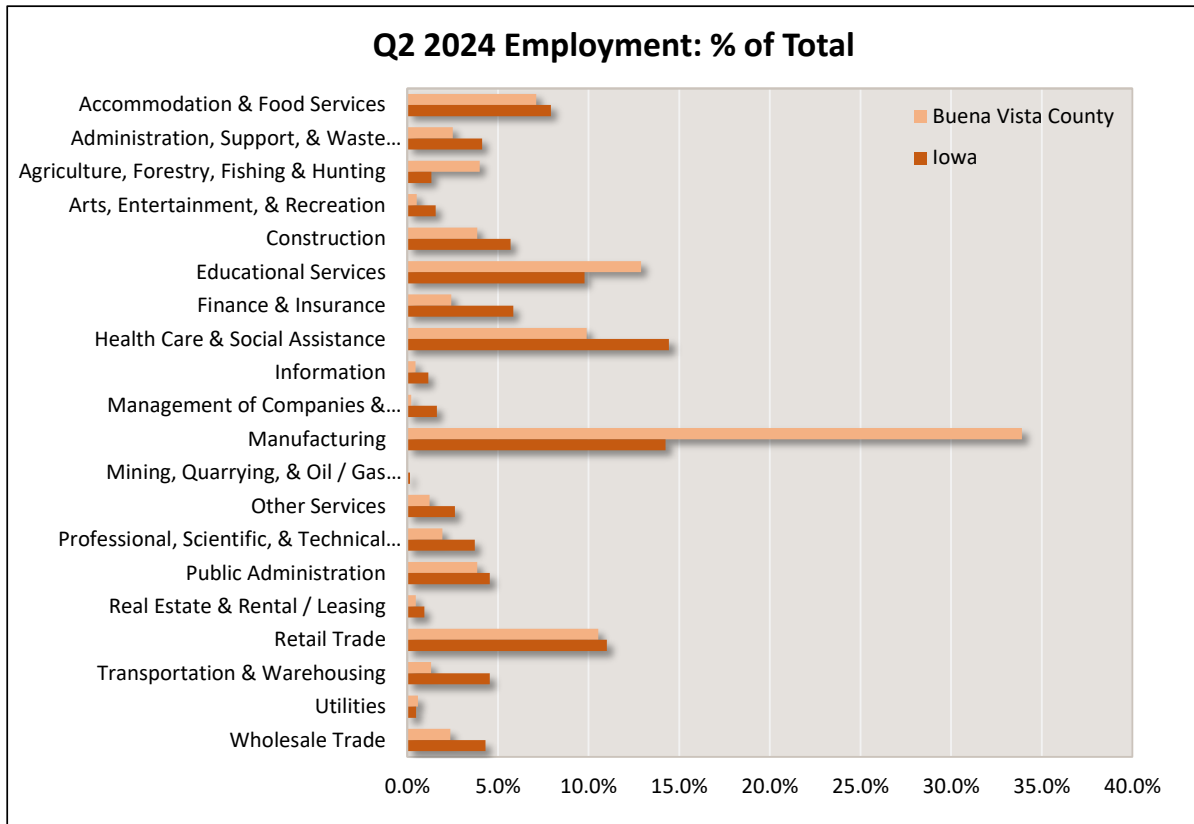
- In Buena Vista County, the number of jobs decreased from 11,111 during the second quarter of 2023 to 10,751 during the second quarter of 2024, a contraction of 360 jobs. Notable industries that posted the greatest losses were the *Manufacturing* (-149 jobs), *Construction* (-149 jobs), and *Health Care and Social Assistance* (-59 jobs) sectors.
- As of Q2 2024, the *Manufacturing* sector accounted for the largest share of employment in Buena Vista County, with 3,645 employees accounting for 34% of employment. The *Educational Services* sector has the second largest share of employees with 1,386 employees accounting for 13% of employment in Buena Vista County. By comparison, Iowa's largest share of employees were found in the *Health Care & Social Assistance* (14.4%) and *Manufacturing* (14.2%) sectors.
- The *Agriculture, Forestry, Fishing, & Hunting* sector witnessed the largest growth in average weekly wages increasing by \$557 (52%) between Q2 2023 to Q2 2024. The *Construction* sector saw the second largest growth, increasing by \$132 (9.1%).
- At \$989, the average weekly wage across all industries in Buena Vista County is 12% lower than Iowa (\$1,118). However, wages were higher in the *Agriculture, Forestry, Fishing, & Hunting* sector (\$623 higher) and the *Construction* sector (\$253 higher) in Buena Vista County compared to Iowa.

EMPLOYMENT TRENDS

TABLE E-3
QUARTERLY CENSUS OF EMPLOYMENT AND WAGES
BUENA VISTA COUNTY
Q2 2023 AND Q2 2024

Industry	Q2 2023			Q2 2024			Change Q2 2023 - Q2 2024			
	Establish-ments	Employ-ment	Weekly Wage	Establish-ments	Employ-ment	Weekly Wage	Employment		Wage	
	#	%	#	%	#	%	#	%	#	%
Buena Vista County										
Total, All Industries	624	11,111	\$959	611	10,751	\$989	-360	-3.2%	\$30	3.2%
Accommodation & Food Services	41	756	\$319	43	764	\$318	8	1.1%	(\$1)	-0.3%
Administration, Support, & Waste Mgmt.	21	251	\$831	23	269	\$851	18	7.2%	\$20	2.4%
Agriculture, Forestry, Fishing & Hunting	37	448	\$1,064	37	429	\$1,621	-19	-4.2%	\$557	52.3%
Arts, Entertainment, & Recreation	9	55	\$344	8	55	\$372	0	0.0%	\$28	8.1%
Construction	55	564	\$1,449	52	415	\$1,580	-149	-26.4%	\$132	9.1%
Educational Services	21	1,377	\$876	20	1,386	\$929	9	0.7%	\$53	6.1%
Finance & Insurance	47	260	\$1,229	43	261	\$1,268	1	0.4%	\$39	3.2%
Health Care & Social Assistance	64	1,123	\$902	60	1,064	\$934	-59	-5.3%	\$32	3.6%
Information	8	57	\$668	9	49	\$755	-8	-14.0%	\$88	13.2%
Management of Companies & Enterprises	4	21	\$1,863	4	22	\$1,935	1	4.8%	\$73	3.9%
Manufacturing	28	3,814	\$1,103	29	3,645	\$1,103	-169	-4.4%	(\$0)	0.0%
Mining, Quarrying, & Oil / Gas Extraction	--	--	--	0	--	--	--	--	--	--
Other Services	35	141	\$927	32	131	\$985	-10	-7.1%	\$58	6.3%
Professional, Scientific, & Technical Services	40	212	\$1,013	38	207	\$1,107	-5	-2.4%	\$94	9.3%
Public Administration	29	393	\$1,071	30	414	\$1,064	21	5.3%	(\$7)	-0.6%
Real Estate & Rental / Leasing	18	56	\$802	17	50	\$701	-6	-10.7%	(\$101)	-12.6%
Retail Trade	87	1,124	\$581	86	1,132	\$572	8	0.7%	(\$9)	-1.6%
Transportation & Warehousing	35	132	\$852	36	141	\$845	9	6.8%	(\$7)	-0.9%
Utilities	7	58	\$1,772	6	63	\$1,722	5	8.6%	(\$50)	-2.8%
Wholesale Trade	38	269	\$1,442	38	254	\$1,454	-15	-5.6%	\$12	0.8%
Iowa										
Total, All Industries	111,216	1,568,421	\$1,082	112,003	1,579,563	\$1,118	11,142	0.7%	\$36	3.3%
Accommodation & Food Services	7,306	122,937	\$412	7,415	125,109	\$423	2,172	1.8%	\$11	2.7%
Administration, Support, & Waste Mgmt.	6,162	66,601	\$927	6,312	65,155	\$947	-1,446	-2.2%	\$20	2.2%
Agriculture, Forestry, Fishing & Hunting	2,789	20,448	\$958	2,814	20,873	\$998	425	2.1%	\$41	4.2%
Arts, Entertainment, & Recreation	1,562	23,457	\$418	1,558	24,598	\$440	1,141	4.9%	\$22	5.2%
Construction	9,823	87,579	\$1,285	9,674	90,002	\$1,327	2,423	2.8%	\$42	3.3%
Educational Services	3,034	153,315	\$1,008	3,118	154,352	\$1,039	1,037	0.7%	\$31	3.1%
Finance & Insurance	7,376	93,946	\$1,645	7,453	92,216	\$1,761	-1,730	-1.8%	\$116	7.0%
Health Care & Social Assistance	12,875	222,978	\$1,044	13,066	227,989	\$1,067	5,011	2.2%	\$23	2.2%
Information	2,660	18,954	\$1,421	2,643	18,293	\$1,603	-661	-3.5%	\$181	12.8%
Management of Companies & Enterprises	1,709	24,236	\$1,987	1,929	25,690	\$2,008	1,454	6.0%	\$21	1.1%
Manufacturing	4,254	226,506	\$1,308	4,257	224,960	\$1,358	-1,546	-0.7%	\$50	3.8%
Mining, Quarrying, & Oil / Gas Extraction	200	2,303	\$1,364	191	2,264	\$1,395	-39	-1.7%	\$32	2.3%
Other Services	7,628	41,004	\$858	7,597	41,396	\$892	392	1.0%	\$34	4.0%
Professional, Scientific, & Technical Services	12,281	57,932	\$1,601	12,544	58,700	\$1,652	768	1.3%	\$51	3.2%
Public Administration	3,086	70,329	\$1,144	3,188	71,895	\$1,189	1,566	2.2%	\$45	3.9%
Real Estate & Rental / Leasing	3,909	14,644	\$1,048	3,842	14,677	\$1,097	33	0.2%	\$49	4.7%
Retail Trade	11,144	173,557	\$636	11,135	173,849	\$643	292	0.2%	\$6	1.0%
Transportation & Warehousing	5,090	72,351	\$1,061	4,995	71,723	\$1,098	-628	-0.9%	\$37	3.5%
Utilities	571	7,442	\$1,798	556	7,633	\$1,836	191	2.6%	\$38	2.1%
Wholesale Trade	7,757	67,902	\$1,506	7,716	68,189	\$1,536	287	0.4%	\$30	2.0%

Sources: Iowa Workforce Development; Maxfield Research & Consulting



Commuting Patterns

Table E-4 highlights the commuting patterns, including distance and destination, of workers in the City of Storm Lake based on data from the U.S. Census Bureau Local Employment Dynamics data. Home Destination summarizes where workers live who are employed in the City, while Work Destination represents where workers are employed who live in the City.

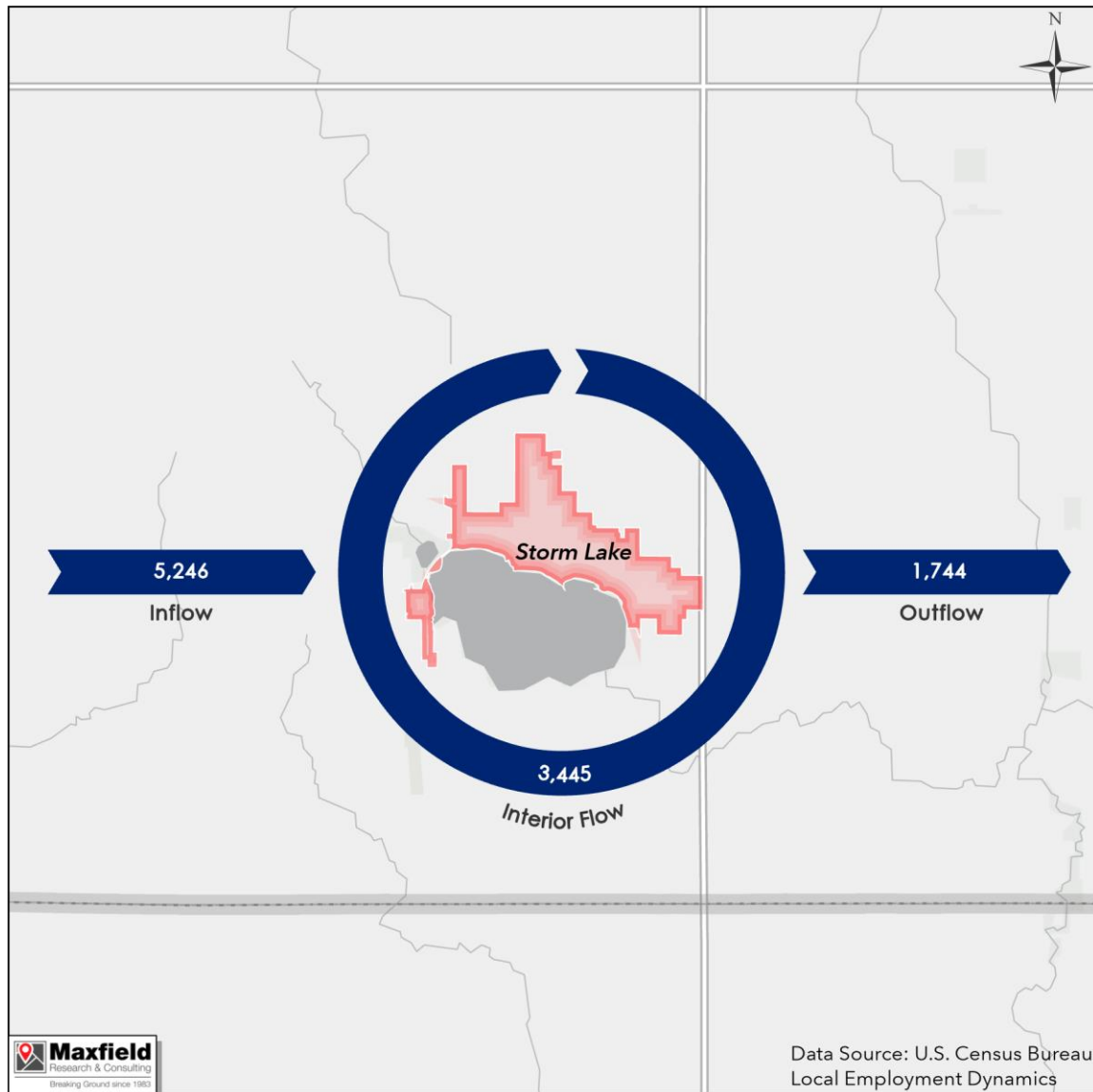
- As the table illustrates, about 17% of the City of Storm Lake residents commuted to jobs outside the City, 2.6% commuted to jobs in Sioux City (134 employees), 1.6% commuted to jobs in Holstein (81 employees), and 1.5% commuted to jobs in Spencer (76 employees).
- Of the people who work in Storm Lake, 40% live in Storm Lake. The remaining 60% of the workers are commuting from mostly Alta (5.1%), Lakeside (2.9%), and Des Moines (1.6%).
- An estimated 54% of the workers in Storm Lake reside within ten miles of their place of employment while 13% travel from 10 to 24 miles. Roughly 8% of the workers commute from 25 to 50 miles and another 25% come from more than 50 miles away.

TABLE E-4 COMMUTING PATTERNS CITY OF STORM LAKE 2022					
Home Destination			Work Destination		
Place of Employment	Count	Share	Place of Residence	Count	Share
Storm Lake, IA	3,445	39.6%	Storm Lake, IA	3,445	66.4%
Alta, IA	443	5.1%	Sioux City, IA	134	2.6%
Lakeside, IA	252	2.9%	Holstein, IA	81	1.6%
Des Moines, IA	138	1.6%	Spencer, IA	76	1.5%
Newell, IA	136	1.6%	Laurens, IA	60	1.2%
Sioux City, IA	133	1.5%	Sioux Falls, SD	57	1.1%
Cherokee, IA	122	1.4%	Cherokee, IA	53	1.0%
Spencer, IA	107	1.2%	Alta, IA	40	0.8%
Omaha, NE	104	1.2%	Waterloo, IA	35	0.7%
Fort Dodge, IA	86	1.0%	West Des Moines, IA	33	0.6%
All Other Locations	3,725	42.9%	All Other Locations	1,175	22.6%
Distance Traveled			Distance Traveled		
Total Primary Jobs	8,691	100.0%	Total Primary Jobs	5,189	100.0%
Less than 10 miles	4,671	53.7%	Less than 10 miles	3,535	68.1%
10 to 24 miles	1,114	12.8%	10 to 24 miles	409	7.9%
25 to 50 miles	688	7.9%	25 to 50 miles	228	4.4%
Greater than 50 miles	2,218	25.5%	Greater than 50 miles	1,017	19.6%
Home Destination: Where workers live who are employed in the selection area.					
Work Destination: Where workers are employed who live in the selection area.					
Sources: U.S. Census Bureau Local Employment Dynamics, Maxfield Research & Consulting					

EMPLOYMENT TRENDS

- The City of Storm Lake can be considered an importer of workers, as the number of residents coming into the City (inflow) for employment was more than the number of residents leaving the City for work (outflow). Approximately 5,246 workers came into the City of Storm Lake for work while 1,744 workers left, for a net difference of 3,502.

Inflow/Outflow Analysis – City of Storm Lake



Major Employers

Table E-5 shows the major employers in Storm Lake based on data provided the City of Storm Lake. Please note that the table is not a comprehensive list of all employers and presents a selected list of employers and their employees.

- Tyson Foods is the largest identified employer in the area with approximately 3,070 employees between their Fresh Pork and Poultry divisions. Tyson Foods employees account for approximately 66% of surveyed major employers presented in the table.
- The list of major employers represents several industry sectors, but the highest concentrations of large employers in the area are in the food production, education, healthcare, and manufacturing sectors.
- The education sector employs approximately 685 people, accounting for 15% of surveyed major employers, while healthcare employs 385 people (8.3%).

TABLE E-5 MAJOR EMPLOYERS CITY OF STORM LAKE 2024		
Name	Industry/Sector	Approximate Total Employee Size
Tyson Foods	Food Production	3,070
Buena Vista Regional Medical Center	Healthcare	385
Storm Lake Community School	Education	365
Buena Vista University	Education	320
King's Pointe Waterpark & Resort	Lodging	200
Meridian Manufacturing	Manufacturing	130
Harvest International	Manufacturing	120
Merrill Manufacturing	Manufacturing	65
Major Employers Total		4,655
Source: City of Storm Lake; Maxfield Research & Consulting		

Major Employers Survey

Maxfield Research surveyed a small sample of larger employers in Storm Lake in December 2024. Employers were asked their opinion about issues related to housing in the area. Community economic development information provides useful job growth data and assists in identifying housing demand in an area. The following summarizes key points derived from the surveys.

- Many employers felt that employees who own or are in the market to purchase a home are able to find adequate housing. However, employers stated that there is a lack of available quality rental housing in Storm Lake and that it impacts their ability to attract or retain employees. Additionally, employers noted that if a perspective employee's family is coming along to look for housing before they relocate, that there aren't larger rentals available that can satisfy the entire family (three or more bedroom type of units).
- Employers identified that employees will commute to work in Storm Lake from all over the region, including areas in a 60 mile radius around Storm Lake. Specific areas employers mentioned include: Alta, Carroll, Fort Dodge, and Spencer.
- When asked if there is a need for additional housing, all respondents answered that there is a need for additional housing. Employers identified the need for more entry-level for-sale housing priced at \$115,000, as well as move-up homes priced between \$150,000 and \$250,000. For rental housing, employers mentioned that quality rentals that are affordable, primarily in the \$650 to \$900 range, are in need for singles or married couples seeking to rent.

Employment Comparison to Peer Cities

Table E-6 provides a employment summary comparison for Storm Lake and select peer cities. With the guidance of Storm Lake city staff, the communities in the table were identified as peer cities, which was based on their population or are located within a relatively close proximity.

- The City of Storm Lake had the second largest inflow (50%). Sioux Center (52%) had the highest inflow among peer cities, while Carroll (44%) had the lowest.
- Storm Lake had the lowest outflow of employment, as only 17% of employees commuted outside of Storm Lake for employment. By comparison, Carroll (30%) had the highest outflow.
- Among employees earning \$3,333 per month or more, Storm Lake ranked highest, as 59% of those employed in Storm Lake earn \$3,333 per month or more. Spencer ranked last, as only 49% those employed in there earn \$3,333 per month or more.

EMPLOYMENT TRENDS

TABLE E-6 EMPLOYMENT SUMMARY PEER CITIES COMPARISON 2022							
	Storm Lake	Carroll	Fort Dodge	Le Mars	Sioux Center	Spencer	
Employment Summary							
Employment Inflow / Outflow							
Inflow	5,246 50%	4,054 44%	8,310 45%	5,462 48%	4,521 52%	4,653 46%	
Outflow	1,744 17%	2,767 30%	4,891 27%	3,045 26%	2,085 24%	2,608 26%	
Interior Flow	3,445 33%	2,407 26%	5,206 28%	2,990 26%	2,007 23%	2,839 28%	
Employment by Age¹							
Workers Aged 29 or younger	1,334 26%	1,220 24%	2,588 26%	1,521 25%	1,159 28%	1,281 24%	
Workers Aged 30 to 54	2,691 52%	2,554 49%	5,083 50%	3,102 51%	2,021 49%	2,758 51%	
Workers Aged 55 or older	1,164 22%	1,400 27%	2,426 24%	1,412 23%	912 22%	1,408 26%	
Employment by Earnings¹							
\$1,250 per month or less	884 17%	1,266 24%	2,185 22%	1,272 21%	1,025 25%	1,282 24%	
\$1,251 to \$3,333 per month	1,249 24%	1,293 25%	2,745 27%	1,302 22%	874 21%	1,515 28%	
More than \$3,333 per month	3,056 59%	2,615 51%	5,167 51%	3,461 57%	2,193 54%	2,650 49%	
¹ Figures are shown for those employed in each city.							
Source: U.S. Census Bureau Local Employment Dynamics; Maxfield Research & Consulting							

Rental Housing Analysis

For purposes of our analysis, rental properties are classified rental projects into two groups, general occupancy and senior (age-restricted). All senior properties are included in the *Senior Housing Analysis* section of this report. The general occupancy rental properties are divided into three groups: market rate (those without income restrictions); affordable or shallow-subsidy housing (those receiving tax credits or another type of shallow-subsidy and where there is a quoted rent for the unit and a maximum income that cannot be exceeded by the tenant); and subsidized or deep-subsidy properties (those with income restrictions at 30% or less of AMI where rental rates are based on 30% of their gross adjusted income).

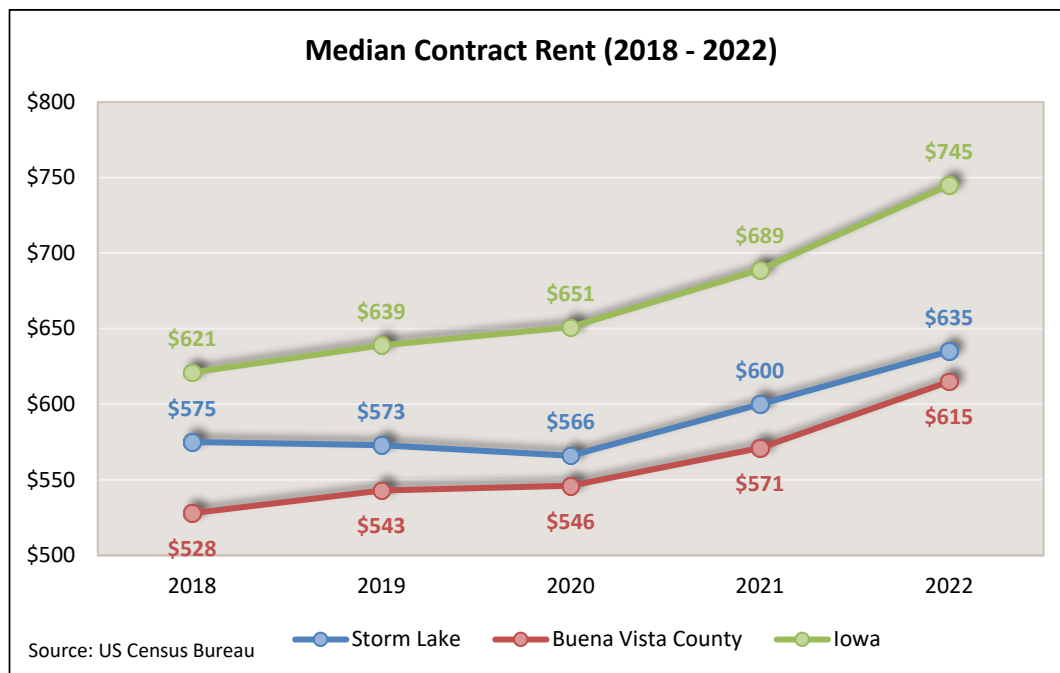
Overview of Rental Market Conditions

The following table shows estimated vacancy rates and median contract rental rates from the American Community Survey (ACS). This vacancy estimate is often higher than what is found in apartment buildings as other types of rentals are included (i.e. vacant single-family rental properties).

The Census' definition of a vacant housing unit includes units that were listed for sale or for rent at the time of the Census survey, units that have been rented or sold but were not yet occupied, seasonal housing (vacation or second homes), and "other" vacant housing. Other vacant housing units include housing for migratory workers, housing units held for occupancy of a caretaker, and units in the foreclosure process. Contract rent is the monthly rent agreed to regardless of any utilities, furnishings, fees, or services that may be included.

- Over the past five ACS periods (2018 to 2022), Storm Lake has averaged 7.8% vacancy, which was lower than in Buena Vista County (8.2%), but higher than in Iowa (6.4%).
- Median contract rents experienced strong growth in Storm Lake between the 2018 ACS and the 2022 ACS periods, including a 10% increase in the City of Storm Lake from \$575 in 2018 to \$635 in 2022.
- By comparison, the median contract rent in Storm Lake (\$635) was 3.2% higher than the median contract rent in Buena Vista County (\$615) and 16% lower than in Iowa (\$745) in 2022.

TABLE R-1 RENTAL HOUSING VACANCY & CONTRACT RENT ESTIMATES PRIMARY MARKET AREA 2018 - 2022					
	2018	2019	2020	2021	2022
Vacancy					
Storm Lake	4.9%	8.3%	7.9%	8.7%	9.4%
Buena Vista County	4.4%	6.7%	8.2%	10.7%	10.9%
Iowa	6.5%	6.5%	6.5%	6.4%	6.0%
Monthly Rent					
Storm Lake	\$575	\$573	\$566	\$600	\$635
Buena Vista County	\$528	\$543	\$546	\$571	\$615
Iowa	\$621	\$639	\$651	\$689	\$745
Note: Rent equals median contract rent					
Sources: US Census Bureau - American Community Survey; Maxfield					



Multifamily Rental Housing Inventory

Maxfield Research and Consulting identified and surveyed larger multifamily rental properties of eight or more units in Storm Lake, IA. Table R-2 summarizes unit mix, sizes, and rents among the inventoried multifamily affordable and market rate general-occupancy housing developments in Storm Lake. Information on the inventoried subsidized properties is not included in Table R-2 as monthly rents are calculated from each resident's monthly income.

Our research of Storm Lake's multifamily general-occupancy rental market included an inventory of 17 apartment properties in November and December 2024. These projects represent a combined total of 484 units, including 250 market rate units, 146 affordable units, and 88 subsidized units. Overall, there were a total of nine vacancies, resulting in a vacancy rate of 1.9% at the time of our survey. This vacancy rate is well below the industry standard of 5% for a stabilized rental market, which promotes competitive rates, ensures adequate choice, and allows for unit turnover.

Although we were able to contact and obtain up-to-date information on the majority of rental properties, there were a few projects that chose not to participate in this survey or were unable to reach and had to rely on information from third party sources.

Storm Lake, IA General-Occupancy Multifamily Rental Properties

No.	Property Name	Address	City	Year Built	No. of Units	Property Type
1	Paradise Park Apts.	607 W 9th St	Storm Lake	1980 / 1982	60	Subsidized
2	Storm Lake Apts.	523 Russell St & 524 Oates	Storm Lake	1980	28	Subsidized
3	Tenth St Townhomes	500 W 10th St	Storm Lake	2014	42	Affordable
4	The Reserves at Storm Lake	1500 Seneca St	Storm Lake	2013	32	Affordable
5	Seneca Place Apts.	1405 Seneca St	Storm Lake	1996	48	Affordable
6	North Park Apts.	1724 E Milwaukee Ave	Storm Lake	1984	24	Affordable
7	Tulip Lane Apts.	1716 & 1717 Tulip Ln	Storm Lake	1983 / 1999	24	Market Rate
8	North Erie Apts.	1322, 1328, 1334 Erie St	Storm Lake	1998	18	Market Rate
9	RJM Apts. (Holly Heights)	1800 E Milwaukee Ave	Storm Lake	1997	32	Market Rate
10	MGN Apts.	914 E Milwaukee Ave	Storm Lake	1985	12	Market Rate
11	510 E 6th St Apts.	510 E 6th St	Storm Lake	1976	11	Market Rate
12	801 Erie St Apts.	801 Erie St	Storm Lake	1976	8	Market Rate
13	RJM Apts. West	1520 W 5th St	Storm Lake	1971	30	Market Rate
14	Wilshire Arms Apts.	1811 W 5th St	Storm Lake	1965 / 1968	32	Market Rate
15	East 10th Apts.	111 E 10th St	Storm Lake	1948	12	Market Rate
16	Cayuga Apts.	401 Cayuga St	Storm Lake	1937	30	Market Rate
17	South School Apts.	310 Cayuga St	Storm Lake	1928	41	Market Rate
				Subsidized - Median / Total	1980	88
				Affordable - Median / Total	2005	146
				Market Rate - Median / Total	1976	250

Rental Housing Properties – Storm Lake

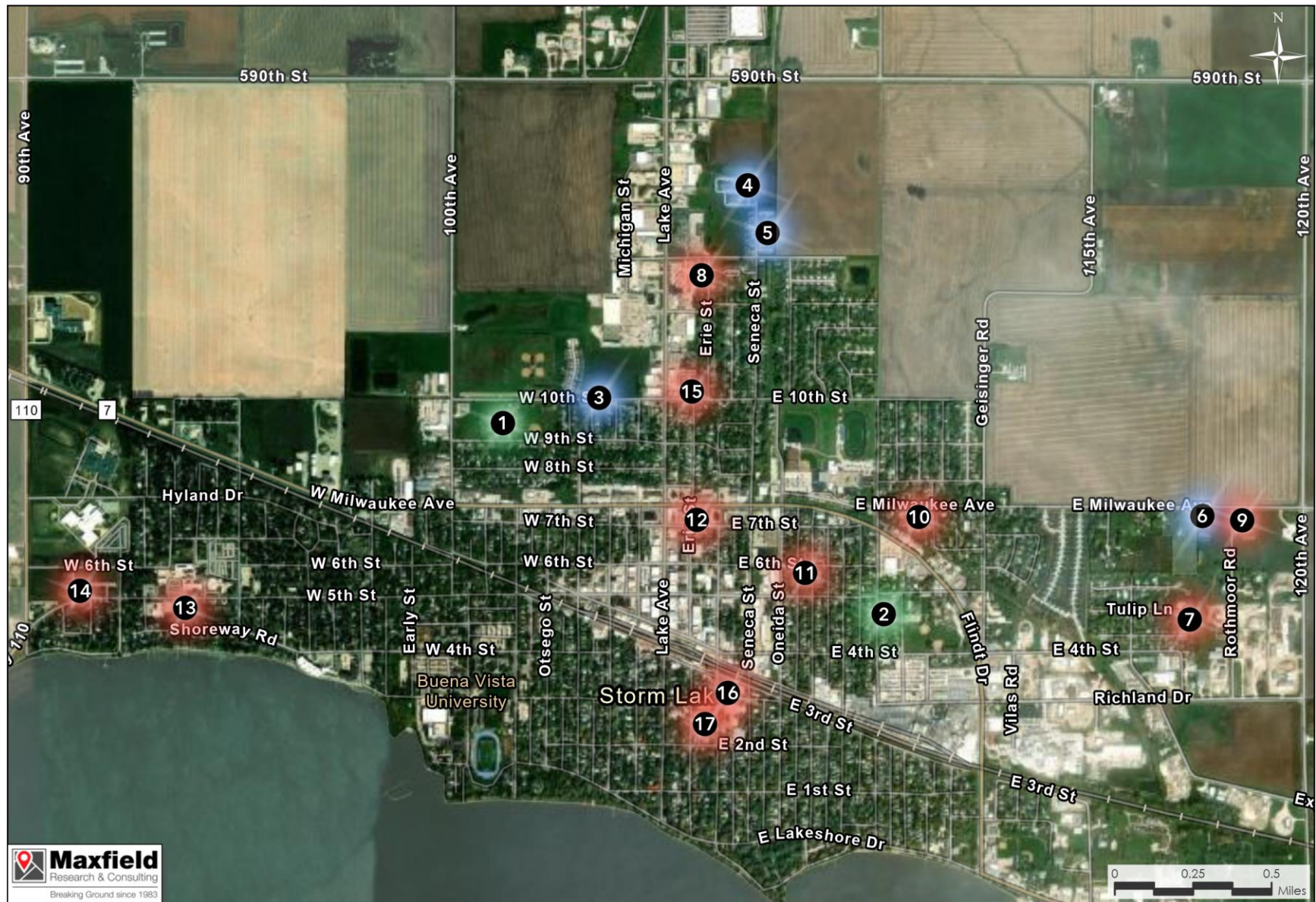


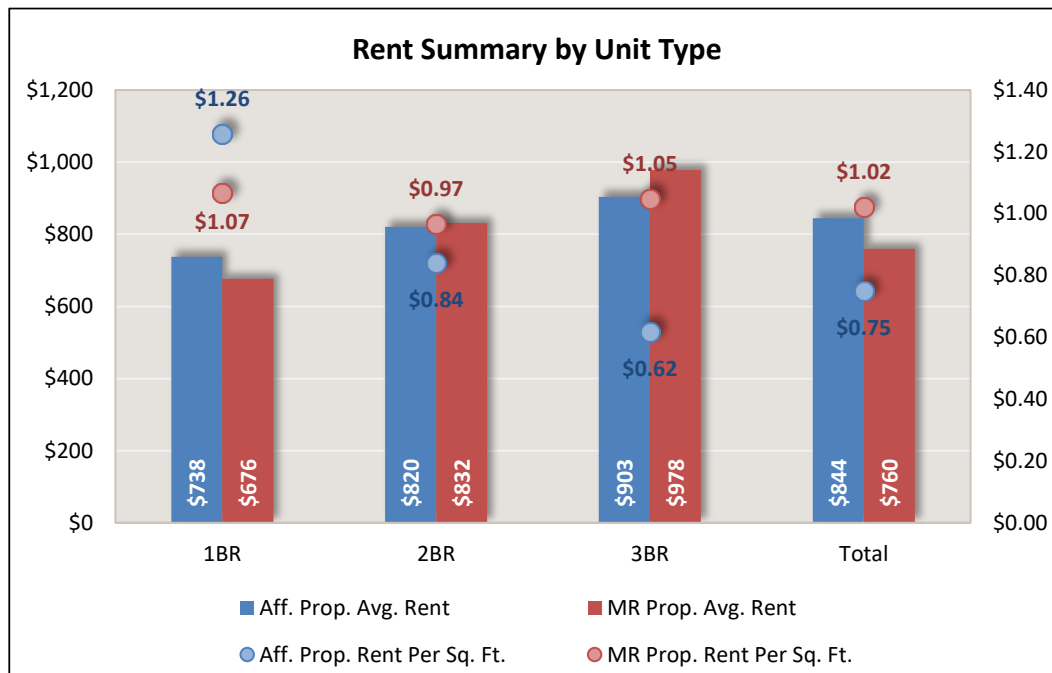
TABLE R-2 RENTAL SURVEY SUMMARY CITY OF STORM LAKE NOVEMBER / DECEMBER 2024						
Unit Type	Unit Mix Pct.	Avg. Size (Sq. Ft.)	Rent Range		Rent Avg.	Avg. Rent/Sq. Ft.
			Low	High		
AFFORDABLE PROPERTIES						
1BR	16%	586	\$725 - \$750		\$738	\$1.26
2BR	44%	975	\$715 - \$875		\$820	\$0.84
3BR	36%	1,461	\$913 - \$1,054		\$903	\$0.62
4BR	4%	1,982	\$601 - \$1,113		\$1,013	\$0.51
Total	100.0%	1,126	\$601 - \$1,113		\$844	\$0.75
MARKET RATE PROPERTIES						
1BR	54%	635	\$585 - \$790		\$676	\$1.07
2BR	38%	861	\$800 - \$850		\$832	\$0.97
3BR	8%	932	\$975 - \$985		\$978	\$1.05
Total	100.0%	744	\$585 - \$985		\$760	\$1.02
Note: Table includes data from rental properties that provided complete rental information						
Source: Maxfield Research and Consulting						

- The overall average rent for the surveyed affordable units was \$844/month. Monthly averages ranged from a low of \$738 for one-bedroom units to a high of \$1,013 for four-bedroom units. On a rent per square foot (PSF) basis, the overall average was \$0.75 and ranged from \$0.51 PSF for four-bedroom units to a high of \$1.26 PSF for one-bedroom units.
- For the surveyed market rate units, the overall average rent was \$760/month. Monthly averages ranged from a low of \$676 for one-bedroom units to a high of \$978 for three-bedroom units. On a rent per square foot (PSF) basis, the overall average was \$1.02 and ranged from \$0.97 PSF for two-bedroom units to a high of \$1.07 PSF for one-bedroom units.
- As depicted in Table R-2, the overall average rent for affordable units is higher than the overall average rent for market rate units. This is primarily attributed to amount of newer affordable rental stock and that most of the market rate rental stock is older. The median year built for affordable properties is 2005 while the median year built for market rate properties is 1976. The rent levels at the two newest affordable properties (*Tenth Street Townhomes* and *The Reserve at Storm Lake*) are higher than most rents at the market rate properties.
- Although the average rents are higher among the affordable properties when compared to the market rate properties, the rent PSF averages are lower at affordable properties. This is related to larger unit sizes at the affordable properties. Affordable properties have an aver-

RENTAL HOUSING ANALYSIS

age unit size of 1,126 square feet, while market rate properties have an average unit size of 744 square feet.

- The surveyed properties offer residents limited features and amenities. Many properties offered limited kitchen appliance package (refrigerator, stove, and disposal), common area laundry facilities, balconies/patios, and picnic areas. Most properties offered surface parking and many properties had attached or detached garages as well.



Select general occupancy rental projects – Storm Lake, IA



The Reserves at Storm Lake
1500 Seneca St



Wilshire Arms Apartments
1811 W 5th St



Paradise Park Apartments
607 W 9th St



Tenth Street Townhomes
500 W 10th St



Seneca Place Apartments
1405 Seneca St



MGN Apartments
914 E Milwaukee Ave

Single-Family Home Rentals

- Single-family home rentals are a popular rental option in the City of Storm Lake and throughout Buena Vista County. Table HC-3 in the Housing Characteristics section shows housing units by structure in 2024. The table shows approximately 18% of all renter-occupied housing units in Storm Lake are single-family detached homes.
- Kading Properties recently completed a multi-phase detached and attached single-family home development near the intersection of East Milwaukee Avenue and Chloe Lane. This development includes a total of 170 three-bedroom units and currently rent for \$995/mo. and are approximately 1,008 square feet in size.

Rental Property Ordinance

- In 1999, the City of Storm Lake implemented the Rental Housing Inspection Program. This program helps improve the quality of housing and appearance of the community. This program monitors all rental properties and assures that they adhere to minimum standards. This program benefits landlords and tenants alike, as it will keep rental properties safe and sanitary and increase property value. All rental properties within the City of Storm Lake must adhere to the adopted building codes of Chapter 5-8. This includes all residential units, including single family homes, duplexes, apartments, rural houses or condominiums.

Senior Housing Analysis

This section provides an assessment of the market support for senior housing, including a review of demographic and economic characteristics of the senior population along with information on senior housing facilities in Storm Lake. The senior housing inventory includes affordable and market rate active adult properties, as well as service-enhanced facilities that provide independent living, assisted living, and/or memory care services. Data on the senior housing facilities was collected in December 2024. Topics covered in this section of the analysis include.

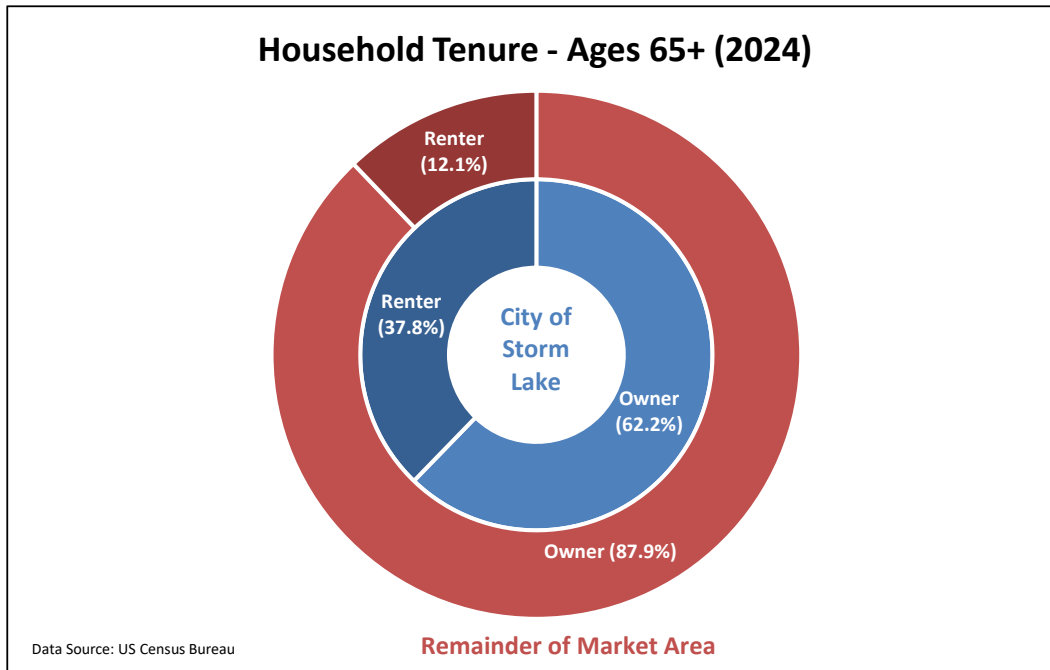
- ▶ An overview of older adult and senior demographic characteristics in the Market Area
- ▶ A definition of senior housing product types
- ▶ Detailed information on senior housing facilities in Storm Lake

Secondary data resources utilized for this analysis include the U.S Census Bureau Decennial Census and American Community Survey (“ACS”), along with ESRI and the Iowa State Data Center. Information from Care Options Network and the Health Care Provider Directory from the Iowa Department of Health and Human Services was also referenced.

Older Adult and Senior Demographic Trends

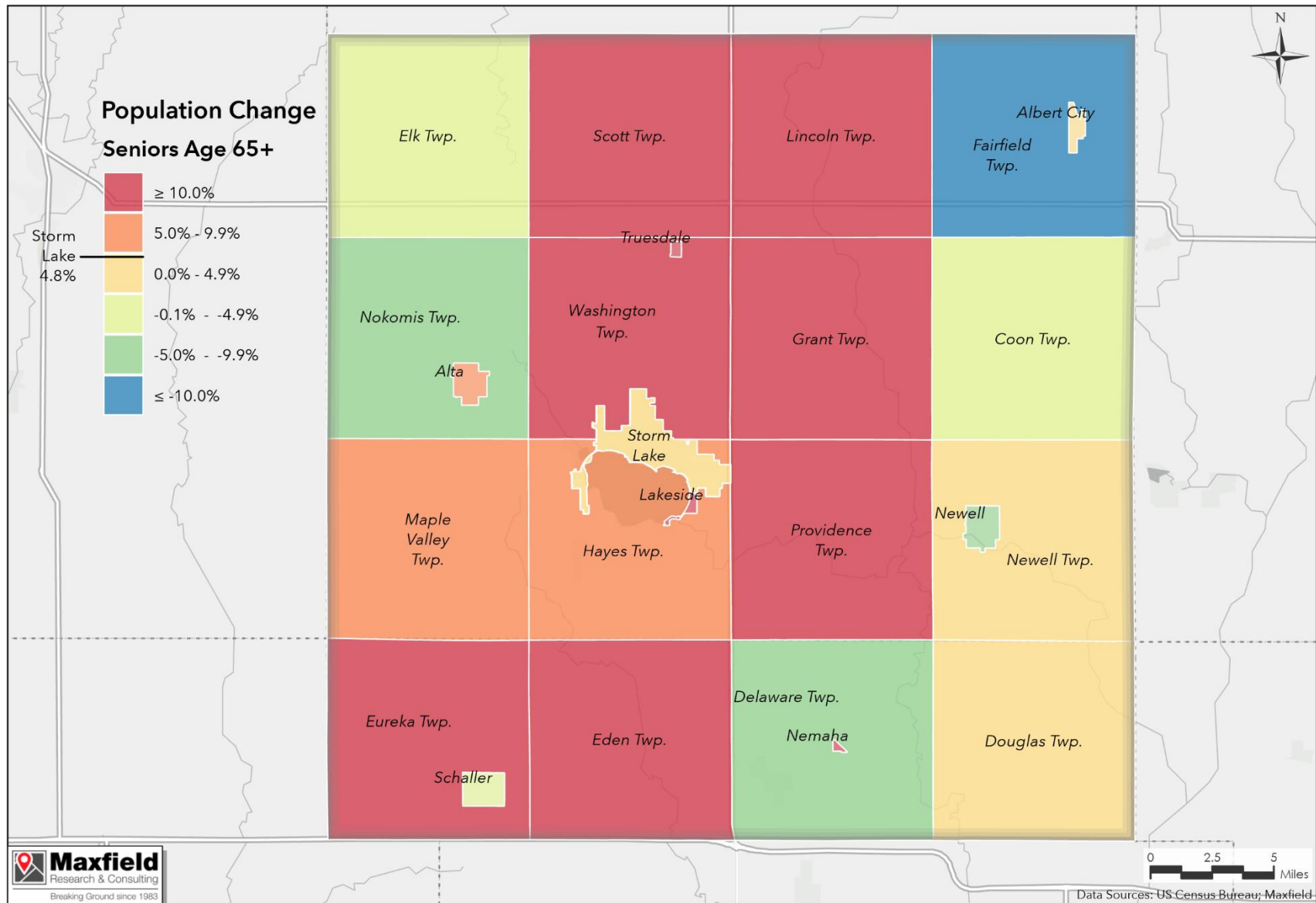
The following points and graphics summarize demographic trends as they pertain to the older adult and senior population in Storm Lake and the Market Area. More detailed information regarding demographic characteristics in the Market Area can be found in the **Demographic Analysis** section of this report.

- Seniors typically begin to consider moving into senior housing alternatives in their early to mid-70s. As illustrated in the following chart, 38% of senior households age 65 or over rent in the City of Storm Lake, while only 12% rent in the Remainder of the Market Area. It is not uncommon for many seniors to remain in their single-family homes for extended periods of time, which may be due to lack of suitable senior housing alternatives and/or affordability challenges for those on fixed incomes.



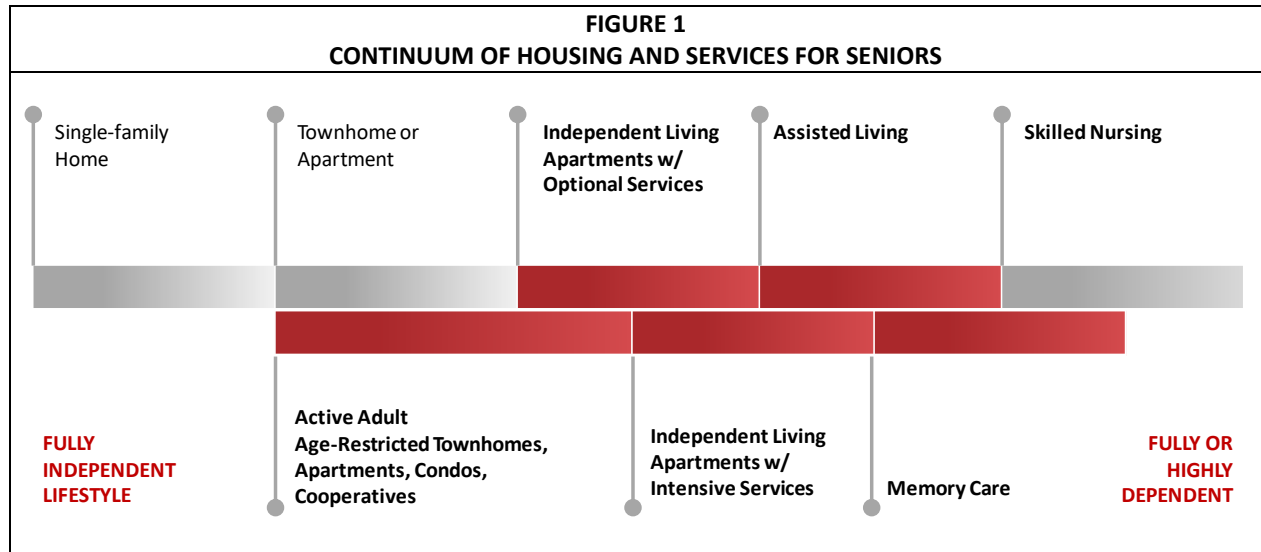
- Between 2010 and 2020, the senior population ages 65+ grew by 64 people (4.8%) in Storm Lake, while the PMA grew by 253 people (8.6%). As depicted in the map on the following page, the primary source of senior growth occurred in many of the townships surrounding Storm Lake. As the older adult and senior population continues to age, expanded senior housing options in the City of Storm Lake could help keep these seniors remain in the local area and could reduce the possibility of displacement.

Senior Population (65+) Percent Change (2010 – 2020)



Senior Housing Defined

Senior housing is a concept that generally refers to the integrated delivery of housing and services to seniors. However, as Figure 1 illustrates, senior housing embodies a wide variety of product types across the service-delivery spectrum.



Products range from independent apartments and/or townhomes with virtually no services on one end, to highly specialized, service-intensive assisted living units or housing geared for people with dementia-related illnesses (termed "memory care") on the other end of the spectrum.

In general, independent senior housing attracts people ages 65 and over while assisted living typically attracts people ages 80 and older who need assistance with activities of daily living (ADLs).

For analytical purposes, Maxfield Research and Consulting classifies senior housing into five primary categories based on the level and type of services offered as described in the figure on the following page.

Facilities referred to as "catered living" offer a flexible living arrangement where residents can live independently and purchase assisted living services as needed without relocating to a unit specifically designated for independent living or assisted living.

Active Adult
Active Adult properties (or independent living without services available) are similar to a general-occupancy building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Residents are generally age 70 or older if in an apartment-style building. Organized entertainment, activities and occasionally a transportation program represent the extent of services typically available at these properties. Because of the lack of services, active adult properties

generally do not command the rent premiums of more service-enriched senior housing. Active adult properties can have a rental or owner-occupied (condominium or cooperative) format.
Independent Living
Independent Living properties offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties often dedicate a larger share of the building to common areas, because units are smaller than in active adult housing and to encourage socialization. Independent living properties attract a slightly older target market than adult housing (i.e. seniors age 75 or older). Rents are also above those of active adult buildings. Sponsorship by a nursing home, hospital or health care organization is common.
Assisted Living
Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their health situation), who need extensive support services and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have staff on duty 24 hours per day or at least 24-hour emergency response.
Memory Care
Memory Care properties, designed specifically for persons suffering from Alzheimer's disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which addresses housing needs almost exclusively for widows or widowers, a higher proportion of persons afflicted with Alzheimer's disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver's concern of incurring the costs of health care at a special facility while continuing to maintain their home.
Skilled Nursing Care
Skilled Nursing Care, or long-term care, provides a living arrangement that integrates shelter and food with medical, nursing, psychosocial and rehabilitation services for persons who require 24-hour nursing supervision. Residents in skilled nursing homes can be funded under Medicare, Medicaid, Veterans, HMOs, insurance as well as use of private funds.

Senior Housing Inventory

As of November / December 2024, Maxfield Research identified four senior housing developments in the City of Storm Lake. Combined, these projects contain a total of 186 units. Tables S-1 provides information on these senior housing properties. Information in the tables include address, year built, and number of units by service-level.

Affordable/Subsidized Senior Housing Projects

- Subsidized senior housing offers affordable rents to qualified lower income seniors and handicapped/disabled persons. Typically, rents are tied to residents' incomes and based on 30% of adjusted gross income (AGI), or a rent that is below the fair market rent. For those households meeting the age and income qualifications, subsidized senior housing is usually the most affordable rental option available.
- There are a total of 106 income-restricted senior units across two properties (*Lakeview Manor* and *Storm Lake Senior Housing*). Both of these communities offer common area laundry facilities, community rooms, and full kitchens in each apartment.
- Though senior subsidized/affordable properties do not offer services like daily meals and housekeeping, services can be contracted through separate agencies like Elder-bridge Aging Agency and Buena Vista County Public Health and Homemakers.

Independent Living

- *Methodist Manor - Lake Pointe Villa*, the sole independent living property in Storm Lake, offers one-bedroom and two-bedroom units, combining for a total of 38 units.
- *Methodist Manor - Lake Pointe Villa* includes a variety of features and services, such as a daily noon meal, light housekeeping, fireside lounge, craft and activities room, library, game room, fitness room, and barber shop/beauty salon.

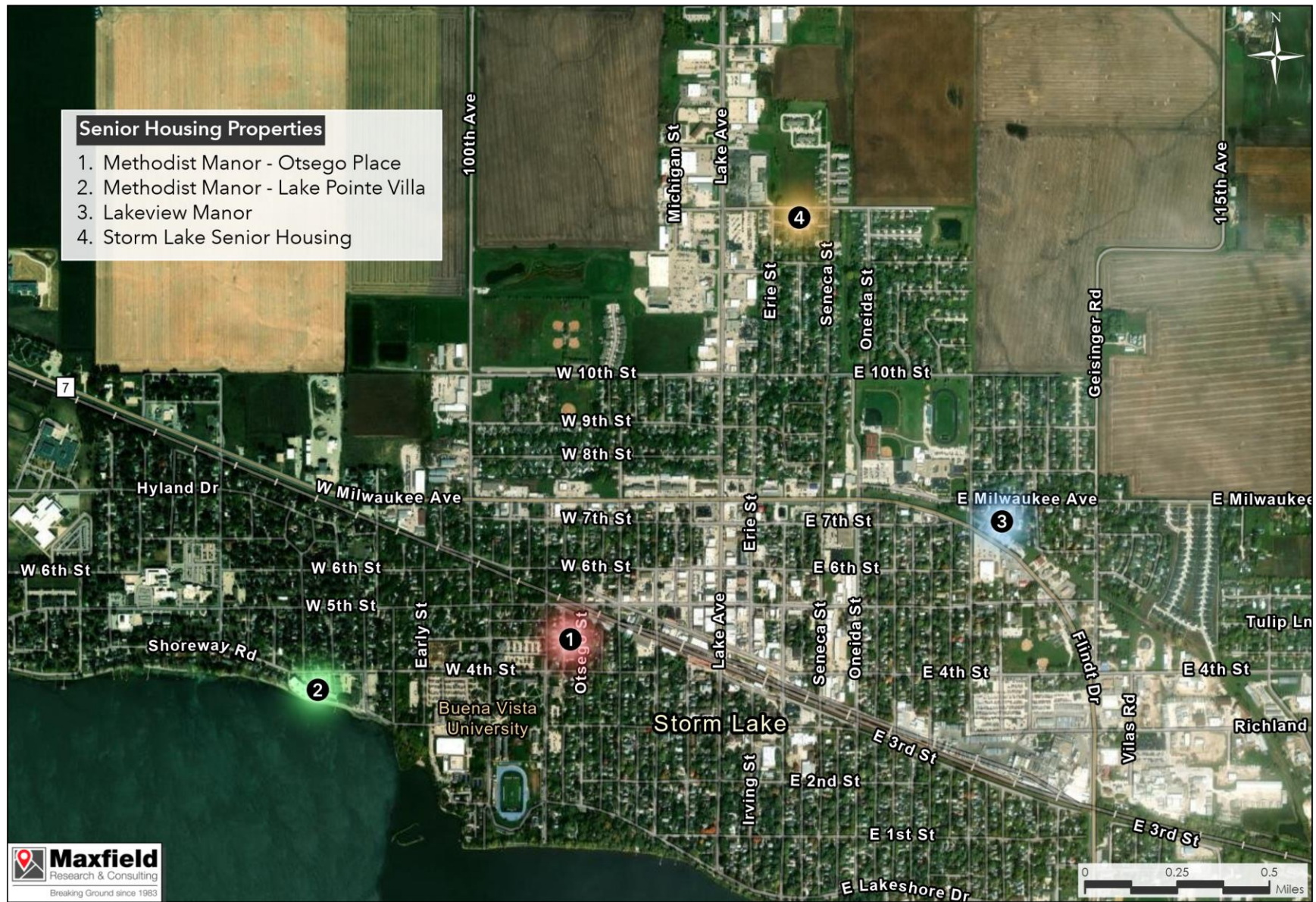
Assisted Living

- Storm Lake has one assisted living facility (*Methodist Manor – Otsego Place*) with 42 total units. Services and amenities included at this community include three meals daily, weekly light housekeeping, laundry services, scheduled activities, wellness center, activity room, fireside lounge, barber shop/beauty salon, and 24-hour staffing.

TABLE S-1 SENIOR HOUSING DEVELOPMENTS CITY OF STORM LAKE NOVEMBER / DECEMBER 2024									
Project	Address	City	Year Built	Aff. Act. Adult	Sub. Act. Adult	Ind. Living	Assisted Living	Memory Care	Total Units
Methodist Manor - Otsego Place	520 Otsego Pl	Storm Lake	2003	0	0	0	42	0	42
Methodist Manor - Lake Pointe Villa	1206 W 4th	Storm Lake	1998	0	0	38	0	0	38
Lakeview Manor	904 E Milwaukee Ave	Storm Lake	1989	0	24	0	0	0	24
Storm Lake Senior Housing	210 E 13th St	Storm Lake	1978	82	0	0	0	0	82
Total Units				82	24	38	42	0	186

Source: Maxfield Research & Consulting

Senior Housing Properties – Storm Lake



Select Senior Housing Projects - Storm Lake, IA



Methodist Manor – Lake Pointe Villa
1206 W 4th St



Methodist Manor – Otsego Place
520 Otsego Pl



Storm Lake Senior Housing
210 13th St E



Lakeview Manor
904 E Milwaukee Ave

For-Sale Housing Analysis

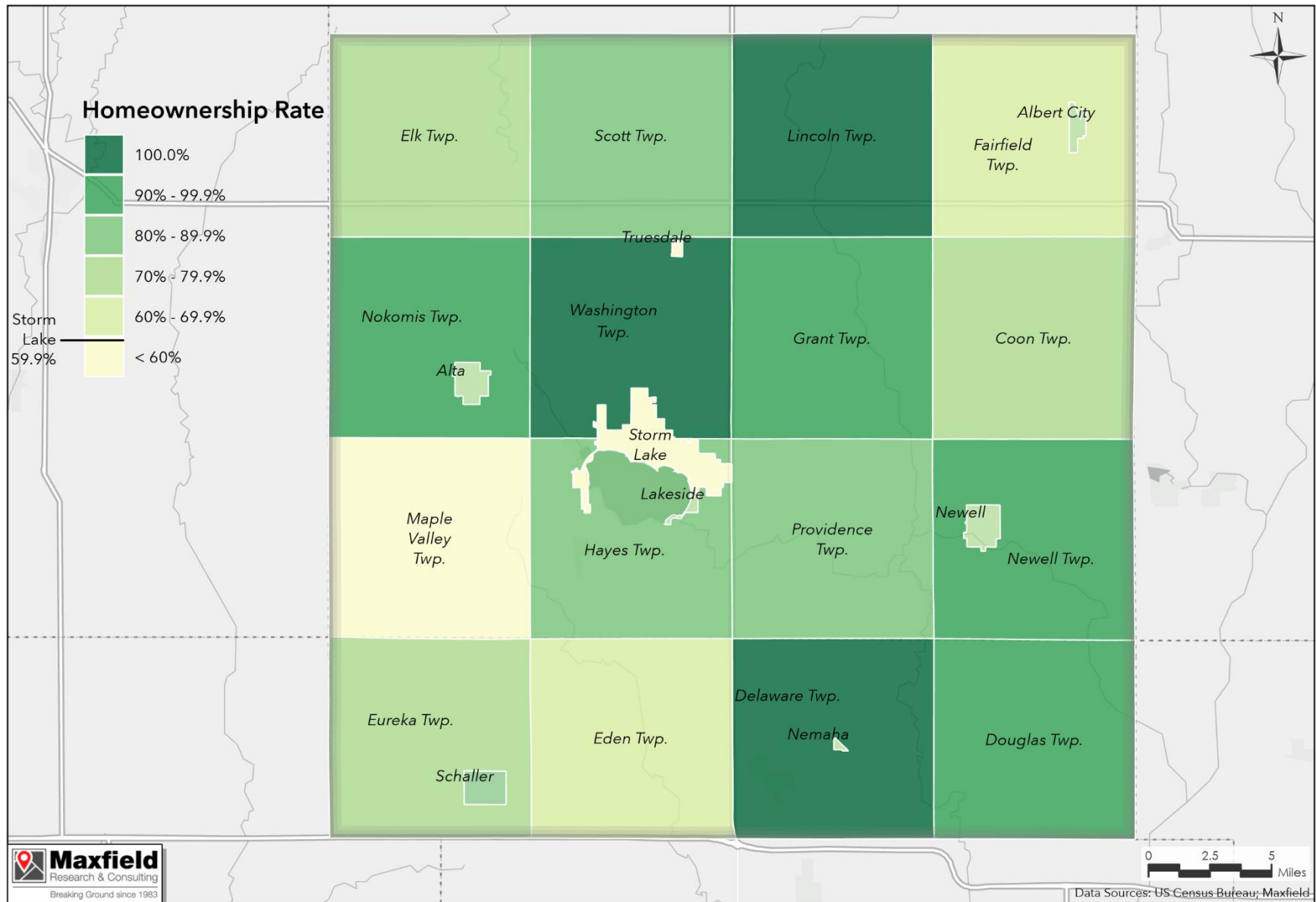
Maxfield Research & Consulting analyzed the for-sale housing market in Storm Lake by analyzing data on single-family and multifamily home sales, active listings, lot supply, and the actively marketing subdivisions in Storm Lake.

Market Area Homeownership Rates

The map on the following page shows the homeownership rate by market area geography in 2024. This data is useful in determining demand for certain types of housing since housing preferences change throughout an individual's life cycle.

- The higher homeownership rates in the PMA overall (70.2%) compared to the City of Storm Lake (59.9%) reflects the rural character of the area, where traditional agricultural land use and lack of infrastructure typically cannot support higher density rental housing. In addition, homeownership is more feasible in outlying rural areas because the cost of owning a single-family home is typically lower than in municipalities.
- Based on data provided from the U.S. Census Bureau, Delaware, Lincoln, and Washinton Townships have the highest homeownership rate as 100% of households owned their home. In contrast, Maple Vally Township has the lowest homeownership rate (45.5%). However, given the small number of households in this township, the homeownership rate is skewed more easily and reflects that roughly half of the households in this township are renters.

Household Homeownership Rate (2024) – Primary Market Area



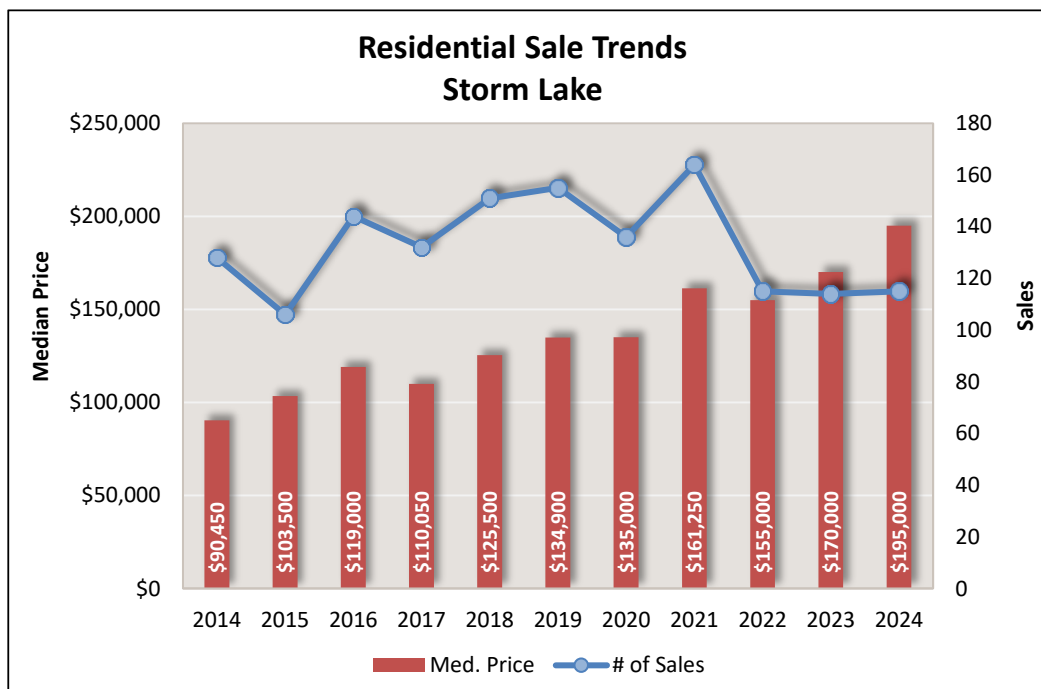
Overview of For-Sale Housing Market Conditions

Table FS-1 presents home sales data on residential housing in Storm Lake from 2014 through 2024. The data was obtained from Buena Vista County and shows annual number of sales, median pricing, median square feet, and price per square foot (PSF) for all residential sales in Storm Lake. **Please note, data in this table is based on the address of the listing, which may include properties located outside of city boundaries.**

- Residential sales activity decreased slightly from 128 sales in 2014 to 115 sales in 2024, an decrease of 10%. During that same time period, median sales price increased \$104,550 (116%), from \$90,450 in 2014 to \$195,000 in 2024.
- Between 2014 and 2019, there were an average of 136 closed sales in Storm Lake. While there were slightly fewer sales on average between 2020 and 2024 (129 sales), there was a spike in sales in 2020 and 2021, which can be attributed to the housing boom that coincided with COVID-19 and lower mortgage rates.
- The median sales price of closed sales increased by an average of 8.3% annually between 2014 and 2024. This has caused the price per square foot (PSF) average to increase from \$75 PSF in 2014 to \$152 PSF in 2024.

TABLE FS-1 RESIDENTIAL SALES TRENDS CITY OF STORM LAKE 2014 - 2024						
	Residential Sales					
	Closed Sales	% Change	Median Sale Price	% Change	Median Sq. Ft.	Price Per Sq. Ft. (PSF)
City of Storm Lake						
2014	128	--	\$90,450	--	1,214	\$75
2015	106	-17.2%	\$103,500	14.4%	1,342	\$77
2016	144	35.8%	\$119,000	15.0%	1,354	\$88
2017	132	-8.3%	\$110,050	-7.5%	1,260	\$87
2018	151	14.4%	\$125,500	14.0%	1,248	\$99
2019	155	2.6%	\$134,900	7.5%	1,254	\$99
2020	136	-12.3%	\$135,000	0.1%	1,264	\$105
2021	164	20.6%	\$161,250	19.4%	1,362	\$119
2022	115	-29.9%	\$155,000	-3.9%	1,345	\$123
2023	114	-0.9%	\$170,000	9.7%	1,192	\$148
2024	115	0.9%	\$195,000	14.7%	1,313	\$152
Change 2014 - '24	-13	-10.2%	\$104,550	115.6%	1,264	\$99

Sources: Buena Vista County; Maxfield Research & Consulting

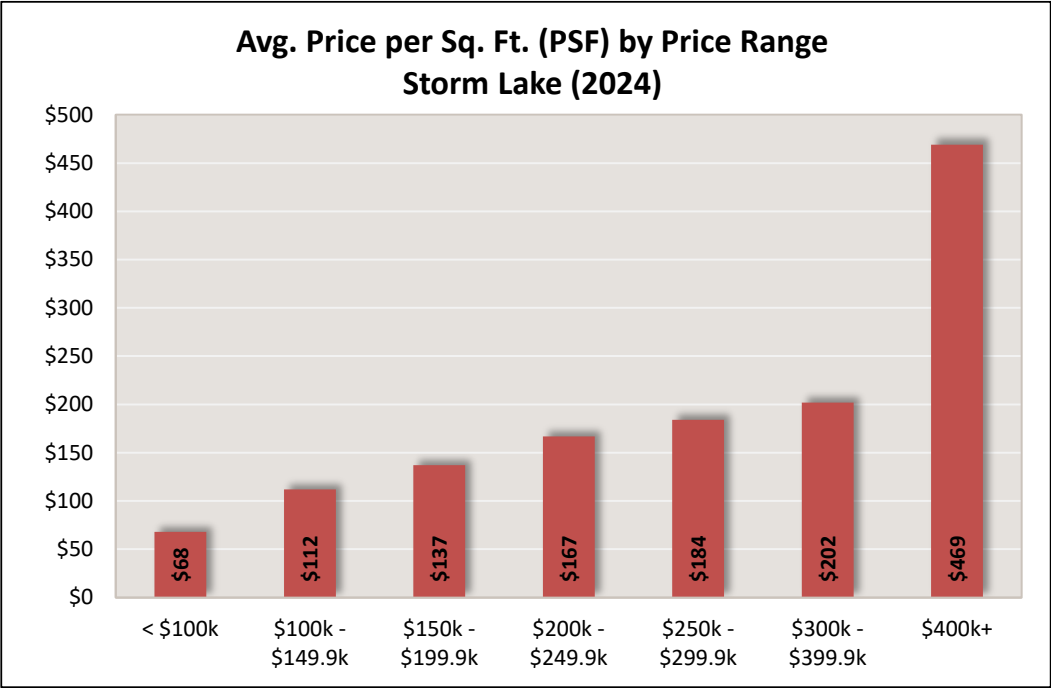


Home Resales by Price Point

Table FS-2 shows the distribution of sales within seven price ranges from resales in 2024. The data was obtained from Buena Vista County. **Please note, data in this table is based on the address of the listing, which may include properties located outside of city boundaries.**

- About 10% of sales in Storm Lake sold in 2024 were priced under \$100,000. Additionally, roughly 44% of homes were sold between \$100,000 and \$199,999. Combined, about 2% of all sales were priced over \$400,000. Many of the higher priced properties are likely lakeshore homes.
- The largest proportion of residential homes (26%) were sold in the \$150,000 to \$199,999 price range in Storm Lake. The second largest share of homes sold in Storm Lake were priced between \$250,000 and \$299,999 and accounted for 19% of sales in 2024.

TABLE FS-2 RESIDENTIAL RESALE PRICE DISTRIBUTION CITY OF STORM LAKE 2024					
	Total				
	Closed Sales	% of Total	Median Sq. Ft.	Avg. PSF	Avg. Year Built
City of Storm Lake					
Less than \$100,000	11	9.6%	1,104	\$68	1940
\$100,000 to \$149,999	21	18.3%	1,187	\$112	1935
\$150,000 to \$199,999	30	26.1%	1,332	\$137	1938
\$200,000 to \$249,999	19	16.5%	1,532	\$167	1969
\$250,000 to \$299,999	22	19.1%	1,606	\$184	1979
\$300,000 to \$399,999	10	8.7%	1,773	\$202	1981
\$400,000 or more	2	1.7%	1,288	\$469	1962
Total	115	100%	1,313	\$152	1955
Sources: Buena Vista County; Maxfield Research & Consulting					



Active Listings by Price Point

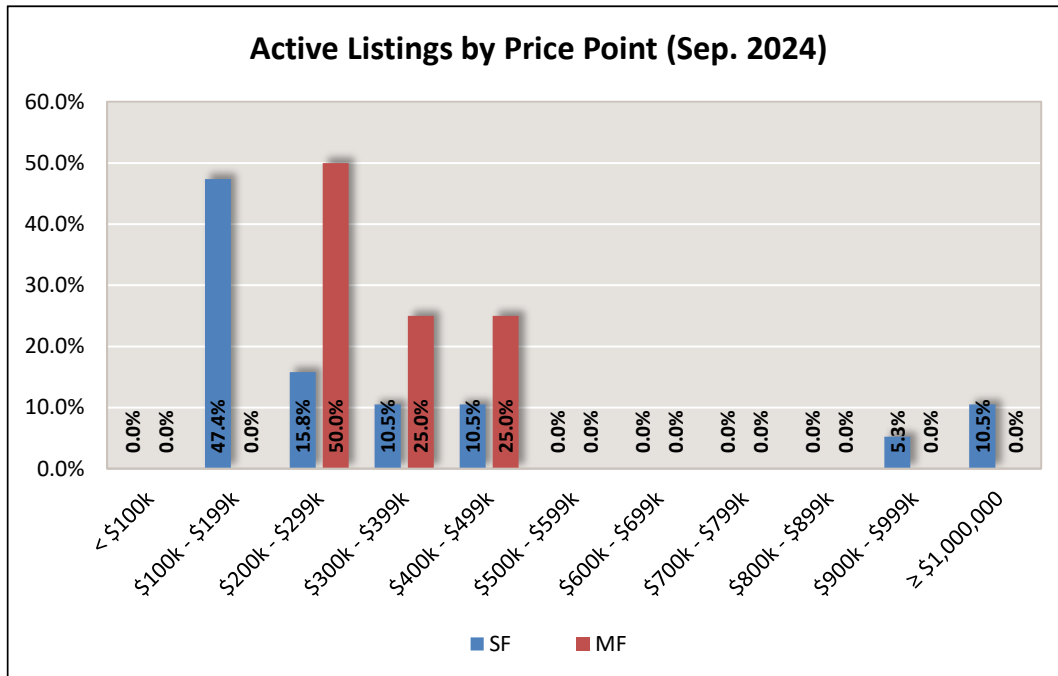
To more closely examine the current market for available owner-occupied housing in Storm Lake, we reviewed the current supply of homes on the market (listed for sale). The data in Table FS-3 was provided by the City of Storm Lake and is based on active listings in September 2024. **It should be noted that the listings in this table are based on the address of the property, but may be located outside of city boundaries.**

- A total of 23 homes were listed for sale in Storm Lake as of September 2024. Single-family homes accounted for 83% of all active listings. The four multifamily units were condominium units and all were located at Breeze Condominiums.
- The median list price in Storm Lake was \$214,900 for single-family homes and \$290,500 for multifamily homes. The median sale price is generally a more accurate indicator of housing values in a community than the average sale price. Average sale prices can be easily skewed by a few very high-priced or low-priced home sales in any given year, whereas the median sale price better represents the pricing of a majority of homes in a given market.
- Based on a median list price of \$214,900 for a single-family listings, a household would need an income of roughly \$66,700 in order to afford to make monthly housing payments of about \$1,667 (assuming a 10% down payment, 7.00% 30-year fixed mortgage, property taxes, insurance, and PMI). A household with significantly more equity (in an existing home and/or savings) could put more than 10% down and afford a higher priced home.

TABLE FS-3
ACTIVE LISTINGS BY PRICE POINT
CITY OF STORM LAKE
SEPTEMBER 2024

	Listings	% of Total	Median Year Built	Median Size	Median Price	Price per Sq. Ft.
Single-family						
Less than \$100,000	0	0.0%	--	--	--	--
\$100,000 to \$199,999	9	47.4%	1920	1,332	\$149,900	\$113
\$200,000 to \$299,999	3	15.8%	1973	2,268	\$250,000	\$110
\$300,000 to \$399,999	2	10.5%	2010	2,269	\$322,500	\$142
\$400,000 to \$499,999	2	10.5%	1991	2,093	\$443,250	\$212
\$500,000 to \$599,999	0	0.0%	--	--	--	--
\$600,000 to \$699,999	0	0.0%	--	--	--	--
\$700,000 to \$799,999	0	0.0%	--	--	--	--
\$800,000 to \$899,999	0	0.0%	--	--	--	--
\$900,000 to \$999,999	1	5.3%	2002	3,503	\$989,000	\$282
\$1,000,000 or more	2	10.5%	1995	3,588	\$2,233,450	\$622
Subtotal	19	82.6%	1955	1,613	\$214,900	\$133
Multifamily						
Less than \$100,000	0	0.0%	--	--	--	--
\$100,000 to \$199,999	0	0.0%	--	--	--	--
\$200,000 to \$299,999	2	50.0%	2021	859	\$235,000	\$274
\$300,000 to \$399,999	1	25.0%	2021	1,299	\$345,000	\$266
\$400,000 to \$499,999	1	25.0%	2021	1,568	\$439,500	\$280
\$500,000 to \$599,999	0	0.0%	--	--	--	--
\$600,000 to \$699,999	0	0.0%	--	--	--	--
\$700,000 to \$799,999	0	0.0%	--	--	--	--
\$800,000 to \$899,999	0	0.0%	--	--	--	--
\$900,000 to \$999,999	0	0.0%	--	--	--	--
\$1,000,000 or more	0	0.0%	--	--	--	--
Subtotal	4	17.4%	2021	1,083	\$290,500	\$268
Total	23	100%	1973	1,585	\$236,000	\$149

Sources: City of Storm Lake; Maxfield Research & Consulting



Vacant Residential Lot Supply

Table FS-4 summarizes vacant residential lots according to data obtained from Buena Vista County. This data is current as of April 2025.

- As of April 2025, there were 6 residential lots vacant in the City of Storm Lake across three subdivisions. This does not include individual vacant lots that are scattered throughout the city or lots that are unsuitable for development (i.e. lot located within a floodplain).
- The median size of lots among vacant lots is 0.29 acres, ranging from 0.2 acres for a lot at M.C.S. Addition to as large as 0.42 acres at Woodland Creek 1st Addition.
- The median land value for vacant residential lots is \$10,315 and range from as low of \$420 to a high of \$13,600.
- About two thirds of the vacant single-family lots are located in the Woodland Creek Subdivisions.

TABLE FS-4 VACANT RESIDENTIAL LOTS BY SUBDIVISION PRIMARY MARKET AREA UPDATED APRIL 2025					
Plat Name	Total Vacant	Median Acres	Median Land Value	High Value	Low Value
City of Storm Lake					
Woodland Creek 1st	4	0.29	\$10,315	\$12,280	\$420
Sunrise Park Add	1	0.31	\$4,640	\$4,640	\$4,640
M.C.S. Add	1	0.20	\$13,600	\$13,600	\$13,600
Total:	6	0.29	\$10,315	\$13,600	\$420
Notes: Table originally completed in December 2024, but updated in April 2025 with the most recent data available.					
Sources: City of Storm Lake; Buena Vista County; Maxfield Research & Consulting					

Real Estate Professionals Survey Summary

Maxfield Research and Consulting surveyed real estate professionals familiar with Storm Lake's owner-occupied market to solicit their impressions of the for-sale housing market in the area. Key points are summarized below.

- Survey respondents had mixed results regarding the supply of available lots in the area to satisfy future growth and development. Some respondents identified that there are enough lots platted and ready for development, while others stated that there is a lack of available lots.
- Realtors cited the largest barriers for home-ownership in Storm Lake were high interest rates, difficulty qualifying for a mortgage, and having the money for a down payment. The lack of supply and inventory of both new and existing homes is also a strong barrier. The existing supply is a high percentage of older housing stock with many outdated homes not desired by current buyers. The primary market for move-up buyers is new construction, as many buyers want to customize their homes. Many first-time home buyers prefer existing resale homes because they are more affordable, especially given the higher interest rates today.
- Respondents agreed that there is a large amount of fluidity in the region and that many people will commute to and from surrounding communities for work.
- Based on responses, the highest demand for for-sale housing in Storm Lake is for entry-level single-family homes, priced between \$150,000 and \$200,000, and for move-up single-family homes, priced between \$200,000 and \$300,000. All respondents agreed

that there is also substantial demand for vertical multifamily apartments and single-family style rental apartments.

- Married couples with child/children and single parent with child/children households were identified as the household types that are the most active purchasers of homes in Storm Lake.

Select For-Sale Housing Properties – City of Storm Lake



Planned and Proposed Housing Projects

Maxfield Research compiled data from the City of Storm Lake in order to identify housing developments under construction, planned, or pending. Table P-1 inventory and summarize the number of housing units by product type that are either construction or are planned to move forward.

- At this time, there are only two pending projects in the City of Storm Lake. In total, these two projects include 127 housing units. *Sunset Pointe*, is a townhome development that is currently under construction by Kading Properties. This development is located north of West 10th Street and Geneseo Street and will include 76 townhome units, which will be a mix of bi plex, four plex, and six plex units. *Breeze Condominium*, is the second phase of a condo development located at 201 Sunrise Park Road. This project is planned for 2026 and will include 51 units.

TABLE P-1 PENDING HOUSING DEVELOPMENTS CITY OF STORM LAKE DECEMBER 2024				
Project Name/Location	Units	Type	Developer/Applicant	Status/Notes
Pending Housing Projects				
Sunset Pointe North of W 10th St & Geneseo St	76	THs - Bi Plex, Four Plex, Six Plex	Kading Properties	Under Construction. Rental
Breeze Condo (Phase II) 201 Sunrise Park Rd	51	Condominium	Foutch Properties JMAE, LLC	Planned - 2026. For-Sale
Total Units:	127			
Source: City of Storm Lake; Maxfield Research & Consulting				

Housing Affordability

Affordable housing is a term that has various definitions according to different people and is a product of supply and demand. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Generally, housing that is income-restricted to households earning at or below 80% of Area Median Income (AMI) is considered affordable. However, many individual properties have income restrictions set anywhere from 30% to 80% of AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. Moderate-income housing, often referred to as “workforce housing,” refers to both rental and ownership housing. Hence the definition is broadly defined as housing that is income-restricted to households earning between 50% and 120% AMI. Figure 1 below summarizes income ranges by definition.

FIGURE 1 AREA MEDIAN INCOME (AMI) DEFINITIONS	
Definition	AMI Range
Extremely Low Income	0% - 30%
Very Low Income	31% - 50%
Low Income	51% - 80%
Moderate Income Workforce Housing	80% - 120%
Note: Buena Vista County 4-person AMI = \$92,900 (2024)	

Rent and Income Limits

Table HA-1 shows the maximum allowable incomes by household size to qualify for affordable housing and maximum gross rents that can be charged by bedroom size in Buena Vista County. These incomes are published and revised annually by the Department of Housing and Urban Development (HUD) and also published separately by the Iowa Finance Authority based on the date the project was placed into service. Fair market rent is the amount needed to pay gross monthly rent at modest rental housing in a given area. This table is used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families at financially assisted housing.

Table HA-2 shows the maximum rents by household size and AMI based on income limits illustrated in Table HA-1. The rents on Table HA-2 are based on HUD’s allocation that monthly

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rents should not exceed 30% of income. In addition, the table reflects maximum household size based on HUD guidelines of number of persons per unit. For each additional bedroom, the maximum household size increases by two persons.

TABLE HA-1 HUD INCOME AND RENT LIMITS BUENA VISTA COUNTY - 2024								
	Income Limits by Household Size							
	Area Median Income (AMI)							
	30%	40%	50%	60%	70%	80%	100%	120%
1 pph	\$19,290	\$25,720	\$32,150	\$38,580	\$45,010	\$51,440	\$64,300	\$77,160
2 pph	\$22,020	\$29,360	\$36,700	\$44,040	\$51,380	\$58,720	\$73,400	\$88,080
3 pph	\$24,810	\$33,080	\$41,350	\$49,620	\$57,890	\$66,160	\$82,700	\$99,240
4 pph	\$27,540	\$36,720	\$45,900	\$55,080	\$64,260	\$73,440	\$91,800	\$110,160
5 pph	\$29,760	\$39,680	\$49,600	\$59,520	\$69,440	\$79,360	\$99,200	\$119,040
6 pph	\$31,950	\$42,600	\$53,250	\$63,900	\$74,550	\$85,200	\$106,500	\$127,800
7 pph	\$34,170	\$45,560	\$56,950	\$68,340	\$79,730	\$91,120	\$113,900	\$136,680
8 pph	\$36,360	\$48,480	\$60,600	\$72,720	\$84,840	\$96,960	\$121,200	\$145,440
	Maximum Gross Rent							
	30%	40%	50%	60%	70%	80%	100%	120%
EFF	\$482	\$643	\$803	\$964	\$1,125	\$1,286	\$1,607	\$1,929
1BR	\$516	\$688	\$860	\$1,032	\$1,204	\$1,377	\$1,721	\$2,065
2BR	\$620	\$827	\$1,033	\$1,240	\$1,447	\$1,654	\$2,067	\$2,481
3BR	\$716	\$955	\$1,193	\$1,432	\$1,671	\$1,910	\$2,387	\$2,865
4BR	\$798	\$1,065	\$1,331	\$1,597	\$1,863	\$2,130	\$2,662	\$3,195
Rent	Fair Market Rent							
	EFF	1BR	2BR	3BR	4BR			
	\$688	\$693	\$910	\$1,171	\$1,212			

Sources: HUD, Novogradac, Maxfield Research & Consulting

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TABLE HA-2
MAXIMUM RENT BASED ON HOUSEHOLD SIZE AND AREA MEDIAN INCOME
BUENA VISTA COUNTY - 2024

Unit Type ¹	HHD Size		Maximum Rent Based on Household Size (@30% of Income)											
	Min	Max	30%		50%		60%		80%		100%		120%	
			Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.
Studio	1	1	\$482	- \$482	\$804	- \$804	\$965	- \$965	\$1,286	- \$1,286	\$1,608	- \$1,608	\$1,929	- \$1,929
1BR	1	2	\$482	- \$551	\$804	- \$918	\$965	- \$1,101	\$1,286	- \$1,468	\$1,608	- \$1,835	\$1,929	- \$2,202
2BR	2	4	\$551	- \$689	\$918	- \$1,148	\$1,101	- \$1,377	\$1,468	- \$1,836	\$1,835	- \$2,295	\$2,202	- \$2,754
3BR	3	6	\$620	- \$799	\$1,034	- \$1,331	\$1,241	- \$1,598	\$1,654	- \$2,130	\$2,068	- \$2,663	\$2,481	- \$3,195
4BR	4	8	\$689	- \$909	\$1,148	- \$1,515	\$1,377	- \$1,818	\$1,836	- \$2,424	\$2,295	- \$3,030	\$2,754	- \$3,636

¹ One-bedroom plus den and two-bedroom plus den units are classified as 1BR and 2BR units, respectively. To be classified as a bedroom, a den must have a window and closet.

Note: Buena Vista County 4-person AMI = \$92,900 (2024)

Sources: HUD, Novogradac, Maxfield Research & Consulting

Naturally-Occurring Affordable Housing (i.e. Unsubsidized Affordable)

Although affordable housing is typically associated with an income-restricted property, there are other housing units in communities that indirectly provide affordable housing. Housing units that were not developed or designated with income guidelines (i.e. assisted) yet are more affordable than other units in a community are considered “naturally-occurring” or “unsubsidized affordable” units. This rental supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values on these units are lower based on a combination of factors, such as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc. Because of these factors, housing costs tend to be lower.

According to the *Joint Center for Housing Studies of Harvard University*, the privately unsubsidized housing stock supplies three times as many low-cost affordable units than assisted projects nationwide. Unlike assisted rental developments, most unsubsidized affordable units are scattered across small properties (one to four unit structures) or in older multifamily structures. Many of these older developments are vulnerable to redevelopment due to their age, modest rents, and deferred maintenance.

Because many of these housing units have affordable rents, project-based and private housing markets cannot be easily separated. Some households (typically those with household incomes of 50% to 60% AMI) income-qualify for both market rate and project-based affordable housing. Table HA-4 presents a summary of all market rate general-occupancy rental units by unit type and area median income (AMI). This table uses data from the **Rental Market Analysis** section and is sort with the rent and income limits from Table HA-2.

- Among the over surveyed market rate units, over 83% of the units are affordable to householders at 40% AMI. Roughly 12% of units are affordable to householders at 30% AMI and only 5% of units are affordable at 50% AMI.
- Due to the older age of all of the market rate multifamily rental properties in Storm Lake, no units were identified to have monthly rents that would be affordable to householders earning 80% to 120% of AMI. These households would qualify for “workforce” housing.

TABLE HA-4 MULTIFAMILY MARKET RATE RENTAL DEVELOPMENTS NATURAL OCCURRING SUMMARY CITY OF STORM LAKE NOVEMBER / DECEMBER 2024								
Unit Type	Market Rate Affordability by AMI							
	30%	40%	50%	60%	70%	80%	100%	
1BR	21	60	9	--	--	--	--	
2BR	--	72	--	--	--	--	--	
3BR	--	16	--	--	--	--	--	
Total	21	148	9	0	0	0	0	
Pct. Of Total	11.8%	83.1%	5.1%	0.0%	0.0%	0.0%	0.0%	
Pct. Of Affordability By Unit Type								
1BR	100.0%	40.5%	100.0%	--	--	--	--	
2BR	0.0%	48.6%	0.0%	--	--	--	--	
3BR	0.0%	10.8%	0.0%	--	--	--	--	
Source: Maxfield Research & Consulting								

Housing Cost Burden

Table HA-4 shows the number and percentage of owner and renter households in Storm Lake, the PMA, and Buena Vista County that pay 30% or more of their gross income for housing. This information was compiled from the American Community Survey and adjusted to reflect current year estimates. The Federal standard for affordability is 30% of income for housing costs. There are likely a number of households that elect to pay slightly more than 30% of their gross income to select the housing that they choose. Moderately cost-burdened is defined as households paying between 30% and 50% of their income to housing; while severely cost-burdened is defined as households paying more than 50% of their income for housing.

Higher-income households that are cost-burdened may have the option of moving to lower priced housing, but lower-income households often do not. The figures focus on owner households with incomes below \$50,000 and renter households with incomes below \$35,000.

- About 12% of owner households and 30% of renter householders are estimated to be paying more than 30% of their income for housing costs in Storm Lake. Compared to the PMA average, the percentage of cost burdened households is lower in Storm Lake. PMA cost burdened households are 14% for owner households and 30% for renter households.

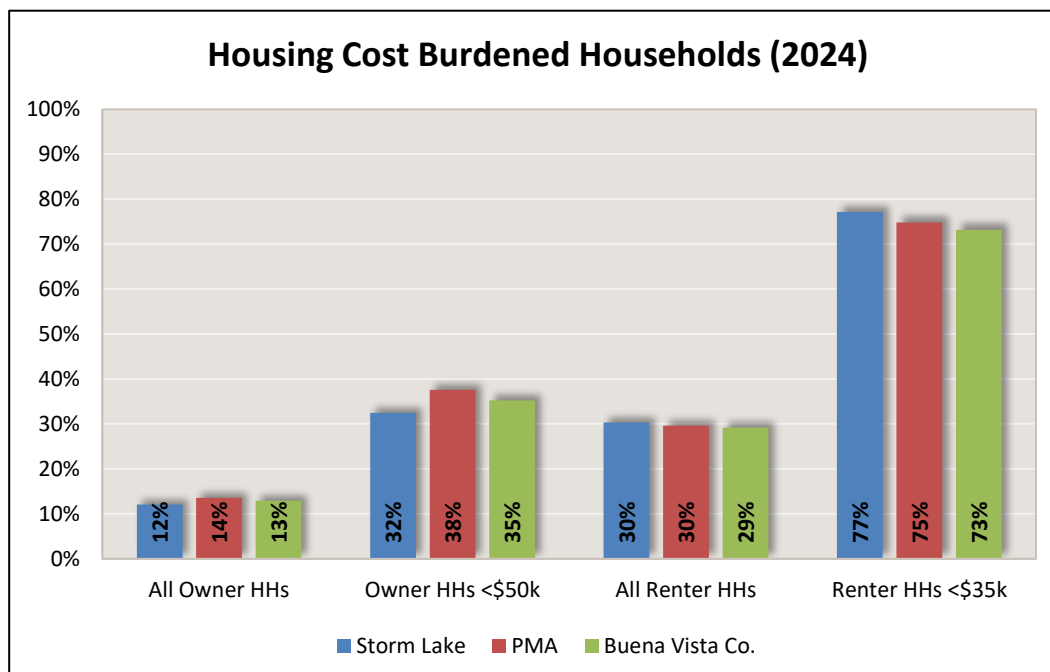
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- The number of cost burdened households in Storm Lake increases proportionally based on lower incomes. About 77% of renters with incomes below \$35,000 are cost burdened and 32% of owners with incomes below \$50,000 are cost burdened.

	Storm Lake		PMA		Rem. of PMA		Buena Vista Co.	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Owner Households								
All Owner HHs	2,275		5,226		2,951		5,450	
Cost Burden 30.0% or greater	274	12.0%	709	13.6%	435	14.7%	704	12.9%
Cost Burden 30.0% to 34.9%	29	1.3%	173	3.3%	143	4.9%	185	3.4%
Cost Burden 35.0% to 49.9%	117	5.2%	257	4.9%	140	4.7%	239	4.4%
Cost Burden 50.0% or more	128	5.6%	279	5.3%	151	5.1%	279	5.1%
Owner HHs w/ incomes <\$50,000	785		1,510		725		1,605	
Cost Burden 30.0% or greater	255	32.4%	567	37.6%	313	43.1%	565	35.2%
Renter Households								
All Renter HHs	1,525		2,224		699		2,330	
Cost Burden 30.0% or greater	462	30.3%	659	29.6%	197	28.1%	679	29.2%
Cost Burden 30.0% to 34.9%	91	6.0%	104	4.7%	13	1.9%	111	4.8%
Cost Burden 35.0% to 49.9%	172	11.3%	263	11.8%	91	13.1%	279	12.0%
Cost Burden 50.0% or more	200	13.1%	292	13.1%	92	13.2%	289	12.4%
Renter HHs w/ incomes <\$35,000	541		803		262		848	
Cost Burden 30.0% or greater	418	77.1%	601	74.8%	184	70.1%	620	73.1%

Note: Calculations exclude households not computed.

Sources: US Census Bureau - American Community Survey; Maxfield Research & Consulting



Housing Costs as Percentage of Household Income

Housing costs are generally considered affordable at 30% of a households' adjusted gross income. Table HA-5 on the following page illustrates key housing metrics based on housing costs and household incomes in Storm Lake proper. The table estimates the percentage of Storm Lake householders that can afford rental and for-sale housing based on a 30% allocation of income to housing. Housing costs are based on averages in Storm Lake.

The housing affordability calculations assume the following:

For-Sale Housing

- 10% down payment with good credit score
- Closing costs rolled into mortgage
- 30-year mortgage at 7.0% interest rate
- Private mortgage insurance (equity of less than 20%)
- Homeowners insurance for single-family homes and association dues for townhomes
- Owner household income per ACS

Rental Housing

- Background check on tenant to ensure credit history
- 30% allocation of income
- Renter household income per ACS

Because of the down payment requirement and strict underwriting criteria for a mortgage, not all households will meet the income qualifications as outlined above.

- About 64% of existing owner households could afford to buy an entry-level home (\$175,000) in Storm Lake. Furthermore, about 46% of existing owner households could afford to purchase a home of \$250,000.
- About 74% existing renter households can afford to rent a one-bedroom unit priced at \$700/month. The percentage of renter income-qualified households decreases to 69% that can afford a two-bedroom unit priced at \$600/month. About 66% of renters could afford to rent a one-bedroom apartment for \$900 per month within a new development.

TABLE HA-5
HOUSING AFFORDABILITY - BASED ON HOUSEHOLD INCOME
CITY OF STORM LAKE
DECEMBER 2024

For-Sale (Assumes 10% down payment and good credit)

	Single-Family			Townhome/Twinhome/Condo		
	Entry-Level	Move-Up	Executive	Entry-Level	Move-Up	Executive
Price of House	\$175,000	\$250,000	\$350,000	\$125,000	\$215,000	\$275,000
Pct. Down Payment	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
Total Down Payment Amt.	\$17,500	\$25,000	\$35,000	\$12,500	\$21,500	\$27,500
Estimated Closing Costs (rolled into mortgage)	\$5,250	\$7,500	\$10,500	\$3,750	\$6,450	\$8,250
Cost of Loan	\$162,750	\$232,500	\$325,500	\$116,250	\$199,950	\$255,750
Interest Rate	7.000%	7.000%	7.000%	7.000%	7.000%	7.000%
Number of Pmts.	360	360	360	360	360	360
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	\$54,299	\$77,570	\$108,598	\$41,118	\$67,843	\$85,660
Pct. of all households who can afford¹	57.4%	39.1%	25.8%	71.7%	46.2%	35.2%
Pct. of owner households who can afford²	63.8%	46.4%	32.8%	78.2%	53.2%	42.6%

Rental (Market Rate)

	Existing Rental			New Rental		
	1BR	2BR	3BR	1BR	2BR	3BR
Monthly Rent	\$700	\$850	\$975	\$900	\$1,050	\$1,200
Annual Rent	\$8,400	\$10,200	\$11,700	\$10,800	\$12,600	\$14,400
Housing Costs as % of Income	30%	30%	30%	30%	30%	30%
Minimum Income Required	\$28,000	\$34,000	\$39,000	\$36,000	\$42,000	\$48,000
Pct. of all households who can afford¹	83.8%	79.7%	74.2%	77.8%	70.6%	63.4%
Pct. of renter households who can afford²	73.9%	68.6%	61.5%	66.2%	56.7%	47.3%

¹ Based on 2024 household income for all households.

² Based on ACS household income by tenure (i.e. owner and renter incomes).

Source: Maxfield Research & Consulting

Housing Demand Analysis

Previous sections of this study analyzed the existing housing supply and the growth and demographic characteristics of the population and household base in the PMA. This section of the report presents our estimates of housing demand in the PMA from 2024 through 2035.

Demographic Profile and Housing Demand

The demographic profile of a community affects housing demand and the types of housing that are needed. The housing life-cycle stages are:

1. *Entry-level householders*
 - Often prefer to rent basic, inexpensive apartments
 - Usually singles or couples in their early 20's without children
 - Will often "double-up" with roommates in apartment setting
2. *First-time homebuyers and move-up renters*
 - Often prefer to purchase modestly priced single-family homes or rent more upscale apartments
 - Usually married or cohabiting couples, in their mid-20's or 30's, some with children, but most are without children
3. *Move-up homebuyers*
 - Typically prefer to purchase newer, larger, and therefore more expensive single-family homes
 - Typically, families with children where householders are in their late 30's to 40's
4. *Empty-nesters (persons whose children have grown and left home) and never-nesters (persons who never have children)*
 - Prefer owning but will consider renting their housing
 - Some will move to alternative lower-maintenance housing products
 - Generally, couples in their 50's or 60's
5. *Younger independent seniors*
 - Prefer owning but will consider renting their housing
 - Will often move (at least part of the year) to retirement havens in the Sunbelt and desire to reduce their responsibilities for upkeep and maintenance
 - Generally, in their late 60's or 70's

6. *Older seniors*

- May need to move out of their single-family home due to physical and/or health constraints or a desire to reduce their responsibilities for upkeep and maintenance
- Generally single females (widows) in their mid-70's or older

Demand for housing can come from several sources including: household growth, changes in housing preferences, and replacement need. Household growth necessitates building new housing unless there is enough desirable vacant housing available to absorb the increase in households. Demand is also affected by shifting demographic factors such as the aging of the population, which dictates the type of housing preferred. New housing to meet replacement need is required, even in the absence of household growth, when existing units no longer meet the needs of the population and when renovation is not feasible because the structure is physically or functionally obsolete.

The graphic on the following page provides greater detail of various housing types supported within each housing life cycle. Information on square footage, average bedrooms/bathrooms, and lot size is provided on the subsequent graphic.

Housing Demand Overview

The previous sections of this assessment focused on demographic and economic factors driving demand for housing in the PMA. In this section, we utilize findings from the economic and demographic analysis to calculate demand for new general occupancy housing units in Storm Lake.

Housing markets are driven by a range of supply and demand factors that vary by location and submarket. The following points outline several of the key variables driving housing demand.

DEMOGRAPHICS & HOUSING DEMAND							
Age Cohort	Student Housing	Rental Housing	1st-time Home Buyer	Move-up Home Buyer	2nd Home Buyer	Empty Nester/ Downsize	Senior Housing
18-24	18 - 24						
25-29		18-34					
30-34			25-39				
35-39				30-49			
40-44							
45-49							
50-54					40-64		
55-59							
60-64						55-74	
65-69		65-79					
70-74							55+ & 65+
75-79							
80-84							
85+							

Source: Maxfield Research & Consulting

HOUSING DEMAND ANALYSIS

TYPICAL HOUSING TYPE CHARACTERISTICS				
	Housing Types	Target Market/ Demographic	Unit/Home Characteristics	Lot Sizes/ Units Per Acre ¹
For-Sale Housing	Entry-level single-family	First-time buyers: Families, couples w/no children, some singles	1,200 to 2,200 sq. ft. 2-4 BR 2 BA	80'+ wide lot 2.5-3.0 DU/Acre
	Move-up single-family	Step-up buyers: Families, couples w/no children	2,000 sq. ft.+ 3-4 BR 2-3 BA	80'+ wide lot 2.5-3.0 DU/Acre
	Executive single-family	Step-up buyers: Families, couples w/no children	2,500 sq. ft.+ 3-4 BR 2-3 BA	100'+ wide lot 1.5-2.0 DU/Acre
	Small-lot single-family	First-time & move-down buyers: Families, couples w/no children, empty nesters, retirees	1,700 to 2,500 sq. ft. 3-4 BR 2-3 BA	40' to 60' wide lot 5.0-8.0 DU/Acre
	Entry-level townhomes	First-time buyers: Singles, couples w/no children	1,200 to 1,600 sq. ft. 2-3 BR 1.5BA+	6.0-12.0 DU/Acre
	Move-up townhomes	First-time & step-up buyers: Singles, couples, some families, empty-nesters	1,400 to 2,000 sq. ft. 2-3 BR 2BA+	6.0-8.0 DU/Acre
	Executive townhomes/twinhomes	Step-up buyers: Empty-nesters, retirees	2,000+ sq. ft. 3 BR+ 2BA+	4.0-6.0 DU/Acre
	Detached Townhome	Step-up buyers: Empty-nesters, retirees, some families	2,000+ sq. ft. 3 BR+ 2BA+	4.0-6.0 DU/Acre
	Condominiums	First-time & step-up buyers: Singles, couples, empty-nesters, retirees	800 to 1,700 sq. ft. 1-2 BR 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 75.0+ DU/Acre
Rental Housing	Apartment-style rental housing	Singles, couples, single-parents, some families, seniors	675 to 1,250 sq. ft. 1-3 BR 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 75.0+ DU/Acre
	Townhome-style rental housing	Single-parents, families w/children, empty nesters	900 to 1,700 sq. ft. 2-4 BR 2BA	8.0-12.0 DU/Acre
	Student rental housing	College students, mostly undergraduates	550 to 1,400 sq. ft. 1-4BR 1-2 BA	Low-rise: 18.0-24.0 DU/Acre Mid-rise: 25.0+ DU/Acre Hi-rise: 50.0+ DU/Acre
Both	Senior housing	Retirees, Seniors	550 to 1,500 sq. ft. Suites - 2BR 1-2 BA	Varies considerably based on senior product type

¹ Dwelling units(DU) per acre expressed in net acreage (minus right-of-way)

Source: Maxfield Research & Consulting

Demographics

Demographics are major influences that drive housing demand. Household growth and formations are critical (natural growth, immigration, etc.), as well as household types, size, age of householders, incomes, etc.

Economy and Job Growth

The economy and housing market are intertwined; the health of the housing market affects the broader economy and vice versa. Housing market growth depends on job growth (or the prospect of); jobs generate income growth which results in the formation of more households and can stimulate household turnover. Historically low unemployment rates have driven both existing home purchases and new-home purchases. Lack of job growth leads to slow or dimin-

ishing household growth, which in-turn relates to reduced housing demand. Additionally, low income growth results in fewer move-up buyers which results in diminished housing turnover across all income brackets.

Consumer Choice/Preferences

A variety of factors contribute to consumer choice and preferences. Many times a change in family status is the primary factor for a change in housing type (i.e. growing families, empty-nest families, etc.). However, housing demand is also generated from the turnover of existing households who decide to move for a range of reasons. Some households may want to move-up, downsize, change their tenure status (i.e. owner to renter or vice versa), or simply move to a new location.

Supply (Existing Housing Stock)

The stock of existing housing plays a crucial component in the demand for new housing. There are a variety of unique household types and styles, not all of which are desirable to today's consumers. The age of the housing stock is an important component for housing demand, as communities with aging housing stocks have higher demand for remodeling services, replacement new construction, or new home construction as the current inventory does not provide the supply that consumers seek.

Pent-up demand may also exist if supply is unavailable as householders postpone a move until new housing product becomes available.

Housing Finance

Household income is the fundamental measure that dictates what a householder can afford to pay for housing costs. According to the U.S. Department of Housing and Urban Development (HUD), the definition of affordability is for a household to pay no more than 30% of its annual income on housing (including utilities). Families who pay more than 30% of their income for housing (either rent or mortgage) are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.

Recent mortgage interest rate hikes from the Federal Reserve have resulted in tighter underwriting and leaving many buyers on the sidelines. Housing payments have increased by about 45% going back to 2022 just on interest rates alone.

Mobility

It is important to note that demand is somewhat fluid between Storm Lake and the surrounding area will be impacted by development activity in nearby areas, including other communities outside of the Market Area. Much of the housing demand in a community is generated by the

turnover of existing households. Satisfying future demand will be highly dependent on the availability of suitable housing options in the community.

For-Sale Housing Demand Analysis

Table HD-1 presents our demand calculations for general occupancy for-sale housing in the PMA between 2024 and 2035.

The 65 and older cohort is typically not a target market for new general occupancy for-sale housing, therefore, we limit demand from household growth to only those households under the age of 65. According to our projections, the PMA is expected to increase by 141 households that are under the age of 65 between 2024 and 2035.

Demand is also forecast to emerge from existing Storm Lake householders through turnover. An estimated 3,770 owner-occupied households under age 65 are located in the PMA in 2024. Based on mobility data from the Census Bureau, an estimated 54% of owner households will turnover in a 11-year period, resulting in 2,018 existing households projected to turnover. Finally, we estimate 20% of the existing owner households will seek new for-sale housing, resulting in demand for 404 for-sale units through 2035.

Next, we estimate that 25% of the total demand for new for-sale units in the PMA will come from people currently living outside of the PMA. A portion of this market will be former residents of the area, such as “snow-birds” heading south for the winters. Adding demand from outside the PMA to the existing demand potential results in a total estimated demand for 666 for-sale housing units by 2035.

Based on land available, building trends, and demographic shifts (increasing older adult population), we project 75% of the for-sale owners will prefer traditional single-family product types while the remaining 25% will prefer a maintenance-free multi-family product (i.e. twinhomes, townhomes, detached townhomes, condominiums, etc.).

We find total excess demand through 2035 resulting in 499 single-family lots and 166 multifamily units. We estimate that 60% of the single-family demand and 85% of the multi-family demand is capturable by the City of Storm Lake, which results in 300 single-family units and 142 multi-family units.

HOUSING DEMAND ANALYSIS

TABLE HD-1 FOR-SALE HOUSING DEMAND PRIMARY MARKET AREA 2024 to 2035			
Demand from Projected Household Growth			
Projected HH growth under age 65 in the Market Area 2024 to 2035 ¹			141
(times) % propensity to own ²	x	68%	
(equals) Projected demand from new HH growth	=		96
Demand from Existing Owner Households			
Number of owner households (age 64 and younger) in the Market Area (2024) ³			3,770
(times) Estimated percent of owner turnover ⁴	x	54%	
(equals) Total existing households projected to turnover	=		2,018
(times) Estimated percent desiring new housing	x	20%	
(equals) Demand from existing households			404
(equals) Total demand from HH growth and existing HHs 2024 to 2035	=		499
(times) Demand from outside the Market Area			25%
(equals) Total demand potential for ownership housing, 2024 to 2035			666
		Single Family	Multi-Family⁶
(times) Percent desiring for-sale single-family vs. multifamily ⁵	x	75%	25%
(equals) Total demand potential for new single-family & multifamily for-sale housing	=	499	166
(equals) Excess demand for new general occupancy for-sale housing	=	499	166
(times) Percent of excess demand capturable by the city	x	60%	85%
(equals) number of units supportable by the city	=	300	142
¹ Estimated household growth based on projections as adjusted by Maxfield Research and Consulting			
² Pct. of owner households under the age of 65 (U.S. Census).			
³ Estimate based on owner households, under age 65 (US Census).			
⁴ Based on turnover from American Community Survey for households moving over a 11-year period.			
⁵ Based on preference for housing type and land availability.			
⁶ Multi-family demand includes demand for townhomes, twinhomes, and condominium units.			
Source: Maxfield Research and Consulting			

Rental Housing Demand Analysis

Table HD-2 presents our calculation of general-occupancy rental housing demand in the PMA. This analysis identifies potential demand for rental housing that is generated from both new households and turnover households. A portion of the demand will be drawn from existing households in the PMA that want to upgrade their housing situations.

The 65 and older cohort is typically not a target market for new general occupancy rental housing, therefore, we limit demand from household growth to only those households under the age of 65. According to our projections, the PMA is expected to increase by 141 households that are under the age of 65 between 2024 and 2035.

Demand is also forecast to emerge from existing PMA householders through turnover. An estimated 1,765 renter-occupied households under age 65 are located in the PMA in 2024. Based on mobility data from the Census Bureau, an estimated 85% of renter households will turnover in a 11-year period, resulting in 1,494 existing households projected to turnover. Finally, we estimate 20% of the existing renter households will seek new rental housing, resulting in demand for 299 rental units through 2035.

Next, we estimate that 25% of the total demand for new rental units in the PMA will come from people currently living outside of the PMA. Adding demand from outside the PMA to the existing demand potential, results in a total estimated demand for 459 rental housing units by 2035.

Based on a review of rental household incomes and sizes and monthly rents at existing projects, we estimate that approximately 15% of the total demand will be for subsidized housing (30% AMI), 20% will be for affordable housing (40% to 60% AMI), and 65% will be for market rate housing (non-income restricted).

Considering there are only 76 pending units to subtract from the overall demand, our calculations result in demand for 69 subsidized units, 92 affordable units, and 226 market rate units between 2024 and 2035. We estimate that 80% to 90% of these units are capturable by the City of Storm Lake, which results in 62 subsidized unit, 83 affordable units, and 181 market rate units.

HOUSING DEMAND ANALYSIS

TABLE HD-2 RENTAL HOUSING DEMAND PRIMARY MARKET AREA 2024 to 2035			
Demand from Projected Household Growth			
Projected HH growth under age 65 in the Market Area 2024 to 2035 ¹			141
(times) Estimated % to be renting their housing ²	x		32%
(equals) Projected demand from new HH growth	=		45
Demand from Existing Renter Households			
Number of renter HHs (age 64 and younger) in the Market Area (2024) ³			1,765
(times) Estimated percent of renter turnover ⁴	x		85%
(equals) Total existing households projected to turnover	=		1,494
(times) Estimated percent desiring new rental housing	x		20%
(equals) Demand from existing households			299
(equals) Total demand from HH growth and existing HHs 2024 to 2035	=		344
(times) Demand from outside the Market Area			25%
(equals) Total demand potential for rental housing, 2024 to 2035			459
(times) Percent of rental demand by product type ⁵ (equals) Total demand potential for general-occupancy rental housing units (minus) Units under construction or pending ⁶	x	Subsidized	Affordable
		15%	20%
	=	69	92
	-	0	0
(equals) Excess demand for new general occupancy rental housing in the PMA	=	69	92
(times) Percent of excess demand capturable by the city	x	90%	90%
(equals) number of units supportable by the city		62	83
¹ Estimated household growth based on projections as adjusted by Maxfield Research and Consulting ² Pct. of renter households under the age of 65 (U.S. Census). ³ Estimate based on renter households (under age 65). ⁴ Based on turnover from the Census Bureau - American Community Survey for households moving over a 11-year period. ⁵ Based on the combination of current rental product and household incomes of area renters (non-senior households) ⁶ Pending units (under construction or approved) at 95% occupancy.			
Source: Maxfield Research & Consulting			

Senior Housing Demand Analysis

Tables HD-3 through HD-7 shows demand calculations for senior housing in the PMA from 2024 to 2035. Demand methodology employed by Maxfield Research utilizes capture and penetration rates that blend national senior housing trends with local market characteristics, preferences, and patterns. Our demand calculations consider the following target market segments for each product types:

Affordable/Subsidized Active Adult Housing: Target market based includes age 55+ older adult and senior households with incomes of \$34,999 or less.

Market Rate Active Adult Rental and Ownership Housing: Target market based includes age 55+ older adult and senior households with incomes of \$35,000 or more and senior homeowners with incomes between \$30,000 and \$34,999.

Independent Living Housing: Target market base includes age 65+ seniors who would be financially able to pay for housing and service costs associated with independent living housing. Income-ranges considered capable of paying for independent living housing are senior households with incomes of \$35,000 or more and senior homeowners with incomes between \$30,000 and \$34,999.

Assisted Living Housing: Target market base includes older seniors (age 75+) who would be financially able to pay for private pay assisted living housing (incomes of \$40,000 or more and a portion of homeowners with incomes below \$40,000).

Memory Care Housing: Target market base includes age 65+ seniors who would be financially able to pay for housing and service costs associated with memory care housing. Income ranges considered capable of paying for memory care housing (\$60,000 or more) are higher than other service levels due to the increased cost of care.

Existing senior housing units are subtracted from overall demand for each product type.

HOUSING DEMAND ANALYSIS

TABLE HD-3
DEEP-SUBSIDY/SHALLOW SUBSIDY ACTIVE ADULT HOUSING DEMAND
PRIMARY MARKET AREA
2024 & 2035

	2024			2035		
	Age of Householder			Age of Householder		
	55-64	65-74	75+	55-64	65-74	75+
# of Households w/ Incomes of < \$35,000 ¹	201	238	387	108	283	497
Less Households w/ Incomes of \$30,000 to \$34,999 ¹	- 33	43	66	- 26	62	63
(times) Homeownership Rate	x 83%	79%	73%	x 83%	79%	73%
(equals) Total Potential Market Base	= 174	204	339	= 87	234	451
(times) Potential Capture Rate	x 1.5%	10.0%	20.0%	x 1.5%	10.0%	20.0%
(equals) Demand Potential	= 3	20	68	= 1	23	90
(equals) Potential Demand from Residents	= 91			= 115		
(plus) Demand from outside of the PMA (30%)	+ 39			+ 49		
(equals) Total Demand Potential	= 130			= 164		
	Deep-Subsidy		Shallow-Subsidy	Deep-Subsidy		Shallow-Subsidy
(times) % by Product Type	x 30%		x 70%	x 30%		x 70%
(equals) Demand Potential by Product Type	= 39		= 91	= 49		= 115
(minus) Existing and Pending Sub./Aff. Active Adult Units ²	- 23		- 80	- 23		- 80
(equals) Excess Demand for Sub./Aff. Units	= 16		= 11	= 26		= 35
(times) Percent of excess demand capturable by the city	x 90%		x 90%	x 90%		x 90%
(equals) Number of units supportable by the city	= 14		= 10	= 23		= 32
¹ 2035 calculations define income-qualified households as all households with incomes less than \$45,000. Homeowner households with incomes between \$40,000 and \$44,999 are excluded from the market potential for financially-assisted housing.						
² Existing & pending units (under construction and approved) are deducted at market equilibrium, or 97% occupancy.						
Source: Maxfield Research & Consulting						

HOUSING DEMAND ANALYSIS

TABLE HD-4
MARKET RATE ACTIVE ADULT HOUSING DEMAND
PRIMARY MARKET AREA
2024 & 2035

	2024			2035		
	Age of Householder			Age of Householder		
	55-64	65-74	75+	55-64	65-74	75+
# of Households w/ Incomes of >\$35,000 ¹	1,169	1,002	554	930	1,168	848
# of Households w/ Incomes of \$30,000 to \$34,999 ¹	+ 33	43	66	+ 26	62	63
(times) Homeownership Rate	x 83%	79%	73%	x 83%	79%	73%
(equals) Total Potential Market Base	= 1,197	1,036	602	= 952	1,217	894
(times) Potential Capture Rate	x 1.5%	8.5%	15.0%	x 1.5%	8.5%	15.0%
(equals) Demand Potential	= 18	88	90	= 14	103	134
Potential Demand from Residents	= 196			= 252		
(plus) Demand from Outside of the PMA (30%)	+ 84			+ 108		
(equals) Total Demand Potential	= 280			= 360		
	Owner-Occupied	Renter-Occupied		Owner-Occupied	Renter-Occupied	
(times) % by Product Type	x 35%	x 65%		x 35%	x 65%	
(equals) Demand Potential by Product Type	= 98	= 182		= 126	= 234	
(minus) Existing and Pending MR Active Adult Units ²	- 0	- 0		- 0	- 0	
(equals) Excess Demand for MR Active Adult Units	= 98	= 182		= 126	= 234	
(times) Percent of excess demand capturable by the city	x 90%	x 90%		x 90%	x 90%	
(equals) Number of units supportable by the city	= 88	= 164		= 113	= 210	
¹ 2035 calculations define income-qualified households as all households with incomes greater than \$45,000 and homeowner households with incomes between \$40,000 and \$44,999.						
² Existing and pending units (under construction and approved) are deducted at market equilibrium (95% occupancy).						
Source: Maxfield Research & Consulting						

HOUSING DEMAND ANALYSIS

TABLE HD-5
MARKET RATE INDEPENDENT LIVING RENTAL HOUSING DEMAND
PRIMARY MARKET AREA
2024 & 2035

	2024		2035	
	Age of Householder		Age of Householder	
	65-74	75+	65-74	75+
# of Households w/ Incomes of >\$35,000 ¹	1,002	554	1,168	848
# of Households w/ Incomes of \$30,000 to \$34,999 ¹	+ 43	66	+ 62	63
(times) Homeownership Rate	x 79%	73%	x 79%	73%
(equals) Total Potential Market Base	= 1,036	602	= 1,217	894
(times) Potential Capture Rate ²	x 1.5%	15.0%	x 1.5%	15.0%
(equals) Potential Demand	= 16	+ 90	= 18	+ 134
Potential Demand from Market Area Residents	= 106		= 152	
(plus) Demand from Outside of the PMA (30%)	+ 45		+ 65	
(equals) Total Demand Potential	= 151		= 218	
(minus) Existing and Pending Independent Living Units ³	- 36		- 36	
(equals) Total Independent Living Demand Potential	= 115		= 181	
(times) Percent of excess demand capturable by the city	x 90%		x 90%	
(equals) Number of units supportable by the city	= 104		= 163	

¹ 2035 calculations define income-qualified households as all households with incomes greater than \$45,000 and homeowner households with incomes between \$40,000 and \$44,999.

² The potential capture rate is derived from data from the Summary Health Statistics for the U.S. Population: National Health Interview Survey, 2018 by the U.S. Department of Health and Human Services. The capture rate used is the percentage of seniors needing assistance with IADLs, but not ADLs (seniors needing assistance with ADLs typically need assistance with multiple IADLs and are primary candidates for service-intensive assisted living).

³ Existing and pending units (under construction and approved) at 95% occupancy (market equilibrium).

Source: Maxfield Research and Consulting

HOUSING DEMAND ANALYSIS

TABLE HD-6
MARKET RATE ASSISTED LIVING DEMAND
PRIMARY MARKET AREA
2024 & 2035

Age group	2024			2035		
	People	Percent Needing Assistance ¹	Number Needing Assistance ¹	People	Percent Needing Assistance ¹	Number Needing Assistance ¹
75 - 79	548	25.5%	140	543	25.5%	138
80 - 84	386	33.6%	130	383	33.6%	129
85+	529	51.6%	273	550	51.6%	284
Total	1,462		542	1,476		551
Percent Income-Qualified²			67%			70%
Total potential market			364			388
(times) Percent living alone			x 47%			47%
(equals) Age/income-qualified singles needing assistance			= 171			183
(plus) Proportion of demand from couples (12%) ³			+ 23			25
(equals) Total age/income-qualified market needing assistance			= 195			208
(times) Potential penetration rate ⁴			x 40%			40%
(equals) Potential demand from PMA residents			= 78			83
(plus) Proportion from outside of the PMA (30%)			+ 33			36
(equals) Total potential assisted living demand			= 111			119
(minus) Existing market rate assisted living units ⁵			- 39			39
(equals) Total excess market rate assisted living demand			= 72			80
(times) Percent of excess demand capturable by the city			x 90%			90%
(equals) Number of units supportable by the city			= 65			72
¹ The percentage of seniors unable to perform or having difficulty with ADLs, based on the 2018 State of Aging in America published by the Centers for Disease Control and Prevention and the National Center for Health Statistics.						
² Includes households with incomes of \$40,000 or more, plus a portion of estimated owner households with incomes below \$40,000 (who will spend down assets, including home-equity, in order to live in assisted living housing). \$50,000+ in 2035.						
³ The 2009 Overview of Assisted Living (a collaborative project of AAHSA, ASHA, ALFA, NCAL & NIC) found that 12% of assisted living residents are couples.						
⁴ We estimate that 60% of the qualified market needing assistance with ADLs could either remain in their homes or reside at less advanced senior housing with the assistance of a family member or home health care, or would need greater care provided in a skilled care facility.						
⁵ Existing and pending units at 93% occupancy.						
Source: Maxfield Research & Consulting						

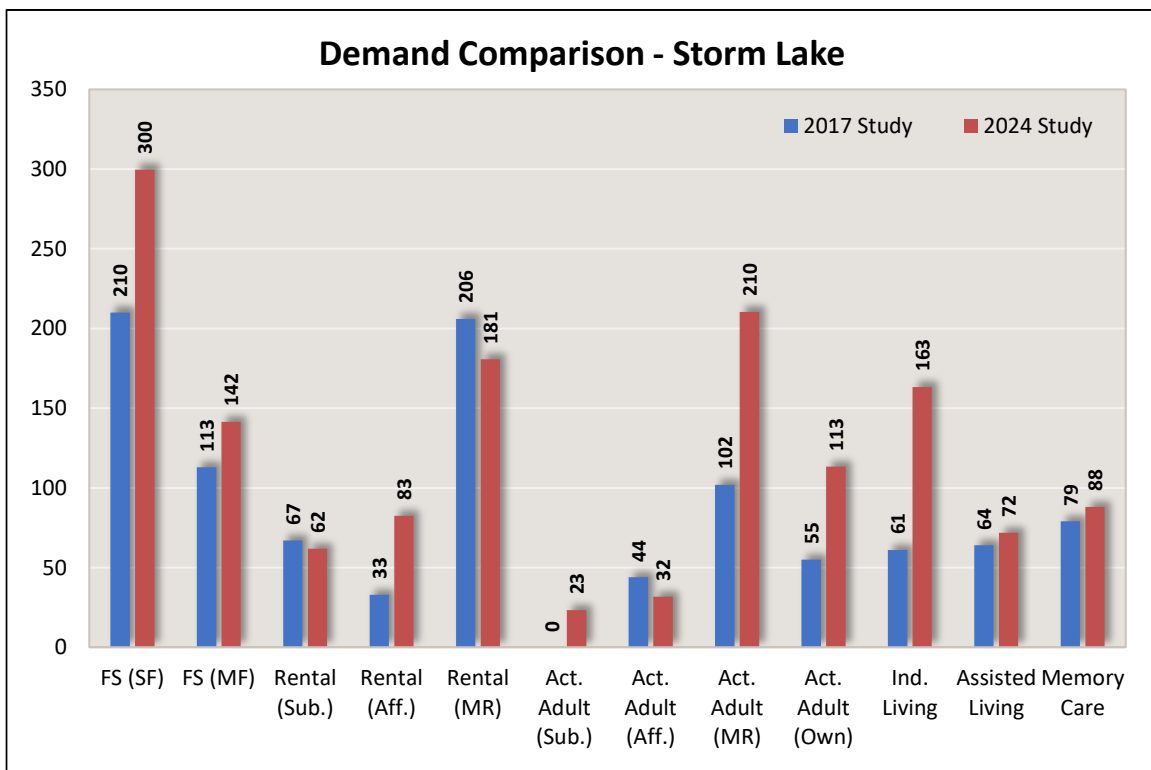
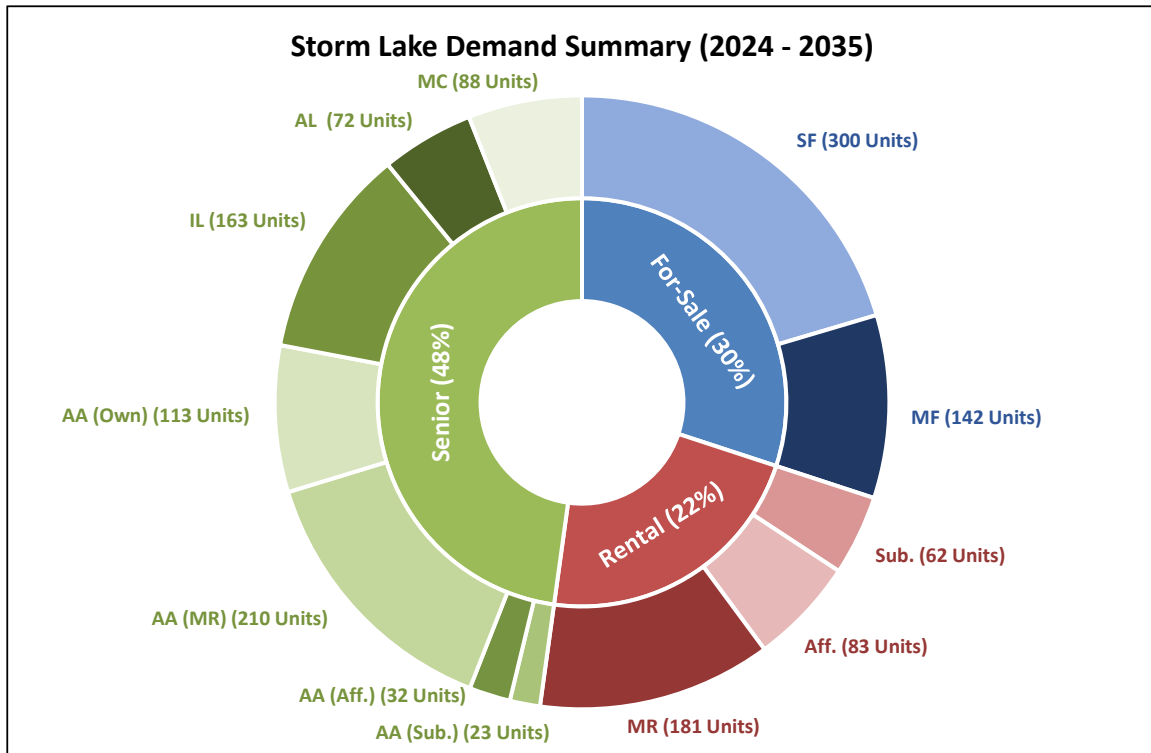
HOUSING DEMAND ANALYSIS

TABLE HD-7 MARKET RATE MEMORY CARE DEMAND PRIMARY MARKET AREA 2024 & 2035		
	2024	2035
65 to 74 Population	2,049	2,114
(times) Dementia Incidence Rate ¹	x 2%	x 2%
(equals) Estimated Age 65 to 74 Pop. with Dementia	= 41	= 42
75 to 84 Population	934	926
(times) Dementia Incidence Rate ¹	x 19%	x 19%
(equals) Estimated Age 75 to 84 Pop. with Dementia	= 177	= 176
85+ Population	529	550
(times) Dementia Incidence Rate ¹	x 42%	x 42%
(equals) Estimated Age 85+ Pop. with Dementia	= 222	= 231
(equals) Total Senior Population with Dementia	= 441	= 449
(times) Percent Income/Asset-Qualified ²	x 56%	x 61%
(equals) Total Income-Qualified Market Base	= 249	= 274
(times) Percent Needing Specialized Memory Care Assistance	x 25%	x 25%
(equals) Total Need for Dementia Care	= 62	= 68
(plus) Demand from Outside of the PMA (30%)	+ 27	+ 29
Total Demand for Memory Care Units	= 89	98
(minus) Existing and Pending Memory Care Units ³	- 0	- 0
(equals) Excess Demand Potential	= 89	= 98
(times) Percent of excess demand capturable by the city	x 90%	90%
(equals) Number of units supportable by the city	= 80	88
¹ Alzheimer's Association: Alzheimer's Disease Facts & Figures (2020) ² Includes seniors with income at \$60,000 or above (\$65,000 in 2030) plus a portion of homeowners with incomes below this threshold (who will spend down assets, including home-equity, in order to live in memory care housing). ³ Existing and pending units at 93% occupancy. Source: Maxfield Research & Consulting		

Recommendations and Conclusions

This section summarizes demand calculated for specific housing products in Storm Lake and recommends development concepts to meet the housing needs forecast for the City. All recommendations are based on findings of the *Comprehensive Housing Needs Assessment*. The following table and charts illustrate calculated demand by product type. It is important to recognize that housing demand is highly contingent on projected household growth; household growth could be higher should increased job growth ensue and the overall economy continues to improve.

TABLE CR-1 SUMMARY OF EXCESS HOUSING DEMAND PRIMARY MARKET AREA 2024 - 2035				
Type of Use	Excess Demand in PMA 2024 - 2035		Capturable by Storm Lake 2024 - 2035	
General-Occupancy				
Rental Units - Market Rate	226		181	
Rental Units - Affordable	92		83	
Rental Units - Subsidized	69		62	
For-Sale Units - Single-family	499		300	
For-Sale Units - Multifamily	166		142	
Total General Occupancy Supportable	1,052		766	
	2024	2035	2024	2035
Age-Restricted (Senior)				
Market Rate				
Active Adult	280	360	252	324
Ownership	98	126	88	113
Rental	182	234	164	210
Independent Living	115	181	104	163
Assisted Living	72	80	65	72
Memory Care	89	98	80	88
Total Market Rate Senior Supportable	557	719	501	647
Income Restricted				
Active Adult - Subsidized	16	26	14	23
Active Adult - Affordable	11	35	10	32
Total Affordable Senior Supportable	27	61	24	55
Source: Maxfield Research and Consulting				



RECOMMENDATIONS AND CONCLUSIONS

Based on the finding of our analysis and demand calculations, Table CR-2 provides a summary of the recommended development concepts by product type for the City of Storm Lake. It is important to note that these proposed concepts are intended to act as a development guide to most effectively meet the housing needs of existing and future households in Storm Lake. The recommended development types do not directly coincide with total demand as illustrated in Table CR-1.

RECOMMENDATIONS AND CONCLUSIONS

TABLE CR-2 RECOMMENDED HOUSING DEVELOPMENT CITY OF STORM LAKE 2024 to 2035				
		Purchase Price/ Monthly Rent Range¹	No. of Units	Development Timing
Owner-Occupied Housing (General-Occupancy)				
Single-Family²				
	Entry-Level	<\$200,000	40 - 50	2025+
	Move-up	\$200,000 - \$350,000	55 - 65	2025+
	Executive	\$350,000+	45 - 55	2025+
	Subtotal		140 - 170	
Townhomes/Detached Townhomes/Twin Homes/Condominiums²				
	Entry-level	<\$200,000	25 - 30	2025+
	Move-up	\$200,000 to \$300,000	45 - 50	2025+
	Executive	\$300,000+	30 - 35	2025+
	Subtotal		100 - 115	
Total Owner-Occupied			240 - 285	
General Occupancy Rental Housing				
Market Rate				
	Rental Multifamily	\$900/1BR - \$1,200/3BR	100 - 120	2025+
	Rental Townhomes	\$1,050/2BR - \$1,400/3BR	40 - 50	2025+
	Subtotal		140 - 170	
Income Restricted				
	Rental Multifamily	Income Guidelines ³	50 - 60	2025+
	Rental Townhomes	Income Guidelines ³	25 - 35	2025+
	Subtotal		75 - 95	
Total Renter-Occupied			215 - 265	
Senior Housing				
Market Rate				
	Active Adult (Rental)	\$1,000 - \$1,300	80 - 100	2025+
	Active Adult (For-Sale) ⁴	\$100,000+ (plus monthly fee)	40 - 50	2025+
	Independent Living	\$1,500 - \$2,800	60 - 70	2026+
	Assisted Living	\$3,000 - \$5,000	50 - 60	2027+
	Memory Care	\$4,000 - \$6,000	30 - 40	2025+
	Subtotal		260 - 320	
Income Restricted				
	Affordable Active Adult	Income Guidelines ⁵	30 - 40	2025+
	Subtotal		30 - 40	
Total Senior			290 - 360	
Total - All Units			345 - 420	
¹ Pricing in 2025 dollars. Pricing can be adjusted to account for inflation. ² Much of the entry-level demand will be accommodated through the resale market. ³ Affordability subject to income guidelines per HUD. ⁴ A senior cooperative concept assumes costs are based on share cost =40% of its actual value. Note - Recommended development does not coincide with total demand. Storm Lake may not be able to accommodate all recommended housing types based on a variety of factors (i.e. development constraints, land availability, etc.)				
Source: Maxfield Research & Consulting				

Recommended Housing Product Types

For-Sale Housing

Single-Family Housing

Table HD-1 identified demand for nearly 500 single-family housing units in the Market Area through 2035. However, after accounting for a capture rate of 60% in Storm Lake, demand is found for 300 single-family homes in Storm Lake through 2035.

Due to the price of the existing housing stock in Storm Lake, most of the existing older housing stock appeals to entry-level buyers. Entry-level homes in the PMA, which we generally classify as homes priced under \$200,000, will be mainly satisfied by existing single-family homes as residents of existing homes move into newer housing products built in the Storm Lake area, such as move-up single-family homes, twinhomes, rental housing and senior housing. A move-up buyer or step-up buyer is typically one who is selling one house and purchasing another one, usually a larger and more expensive home. Usually, the move is desired because of a lifestyle change, such as a new job or a growing family. Although there would be demand for a new single-family housing product priced under \$175,000, financially it will be extremely difficult to develop due to land costs, rising labor and material costs, and 40-year high inflation over the past 24 months. However, through our research we find demand for a variety of price points of new single-family homes.

The new construction market has been slow in Storm Lake over the past several years as the city has permitted an average of eight single-family homes annually, since 2017. Over the next decade, Maxfield Research is estimating housing production for about 13 to 15 new single-family homes annually; lower than the actual demand that suggests there is a need for roughly 25 to 30 units annually.

We recommend a rather even distribution of entry-level, move-up, and executive level homes. Although demand is highest for entry-level, as mentioned above producing entry-level product is extremely difficult without major subsidies. As such, the sweet spot for most new construction will be the move-up buyer. At present, there are very few shovel ready new subdivisions in Storm Lake and not all these existing lots meet the needs to today's home buyers. Many homebuyers prefer varying topography for walk-outs; in addition some vegetation. Therefore, demand for lots within subdivisions offering a variety of lot types will be in strong demand.

Through our windshield surveys and discussions with realtors and builders, there are few available lots for move-up or executive buyers in Storm Lake. Many of the available lots are infill lots or are flat lots and lack tree foliage. There are few available walk-out lots (due to topography) vacant lots on Storm Lake that would appeal to a broader base of new construction buyers. In order to accommodate a variety of single-family types and price points, we recommend a balance of standard and premium lots in new subdivisions. Lots that have the

necessary slope for a garden level or walkout basement will be lots with premiums. Premiums may also result from other lot types, such as: sites backing up to open space, look-out views, cul-de-sac lots, and oversized lots. We recommend walk-out basements in units wherever topography allows. Typically, a walkout requires a six- to eight-foot drop from the front of the home to its rear.

In addition, the standard lot size in Storm Lake has been larger as buyers have sought out lots with acreages of 0.31 or more and lot frontage of 85 to 100-foot wide. Because of the larger lot frontages and sizes, the final lot costs are higher due to lower-density which drives up the retail price of the home. If entry-level new construction homes are pursued, lot widths will need to be reduced to increase densities to reduce the lot costs to the consumer. Lot sizes of less than 0.25 units per acre (such as 65-wide lot) would help bring down new lot development costs. In many real estate markets across the Midwest lot sizes are trending downward to help minimize lot development and infrastructure costs.

Multifamily Housing

A growing number of households desire alternative housing types such as townhouses, twinhomes and condominiums. Typically, the target market for for-sale multifamily housing is empty-nesters and retirees seeking to downsize from their single-family homes. In addition, professionals, particularly singles and couples without children, also will seek townhomes if they prefer not to have the maintenance responsibilities of a single-family home.

Historically buyers in Storm Lake have preferred the single-family house that accounts for nearly 87% of all for-sale housing in the City of Storm Lake. As a result, there are few options for existing or future householders who desire association-maintained housing. Given the aging of the population and the growth rate in the 55+ population (especially 65-74 age cohorts), Storm Lake would benefit from a more diversified housing stock. Based on the changing demographics and the need for alternative housing types, demand was calculated for 142 new multifamily for-sale units in Storm Lake through 2035. Based on building permit data provided by the City of Storm Lake, very few new multifamily for-sale units have been constructed since 2017 (since the Breeze Condominiums).

These attached units could be developed as twinhomes, detached townhomes or villas, cottages, townhomes/row homes, or any combination. Because the main target market is empty-nesters and young seniors, the majority of townhomes should be one-level, or at least have a primary suite on the main level if a unit is two-stories. The following provides greater detail into townhome and twinhome style housing.

- *Twinhomes*— By definition, a twinhome is basically two units with a shared wall with each owner owning half of the lot the home is on. Some one-level living units are designed in three-, four-, or even six-unit buildings in a variety of configurations. The swell of support for twinhome and one-level living units is generated by the aging baby boomer generation, which is increasing the numbers of older adults and seniors who desire low-maintenance

housing alternatives to their single-family homes but are not ready to move to service-enhanced rental housing (i.e. downsizing or right sizing).

Housing products designed to meet the needs of these aging Storm Lake residents, many of whom desire to stay in their current community if housing is available to meet their needs, will be needed into the foreseeable future. Twinhomes are also a preferred for-sale product by many builders as units can be developed as demand warrants. Because twinhomes bring higher density and economies of scale to the construction process, the price point can be lower than stand-alone single-family housing. We recommend a broad range of pricing for twinhomes; however base pricing should start at around \$200,000.

Many older adults and seniors will move to this housing product with substantial equity in their existing single-family home and will be willing to purchase a maintenance-free home that is priced similar to their existing single-family home. The twinhomes should be association-maintained with 40'- to 50'-wide lots on average.

- *Detached Townhomes/Villas* – An alternative to the twinhome is the one-level villa product and/or rambler. This product also appeals mainly to baby boomers and empty nesters seeking a product similar to a single-family living on a smaller scale while receiving the benefits of maintenance-free living. Many of these units are designed with a walk-out or lookout lower level if the topography warrants. We recommend lot widths ranging from 45 to 55 feet with main-level living areas between 1,600 and 1,800 square feet in most cases, while more affordably priced villas have between 1,400 and 1,500 on the main level. The main level living area usually features a master bedroom, great room, dining room, kitchen, and laundry room while offering a “flex room” that could be another bedroom, office, media room, or exercise room. However, owners should also be able to purchase the home with the option to finish the lower level (i.e. additional bedrooms, game room, storage, den/study, etc.) and some owners may want a slab-on-grade product for affordability reasons. Finally, builders could also provide the option to build a two-story detached product that could be mixed with the villa product.

Pricing for a detached townhome/villa will vary based on a slab-on-grade home versus a home with a basement. Base pricing should start at \$275,000 and will fluctuate based on custom finishes, upgrades, etc.

- *Side-by-Side and Back-to-Back Townhomes* – This housing product is designed with three or four or more separate living units in one building and can be built in a variety of configurations. With the relative affordability of these units and multi-level living, side-by-side and back-to-back townhomes have the greatest appeal among entry-level households without children, young families and singles and/or roommates across the age span. However, two-story townhomes would also be attractive to middle-market, move-up, and empty-nester buyers. Many of these buyers want to downsize from a single-family home into maintenance-free housing, many of which will have equity from the sale of their single-family home. We recommend a four-plex concept that could be back-to-back with main-level pri-

mary bedrooms that would cater to empty-nesters. If the product is successful, future phases could include row homes that would increase density and cater to a broader market. Units should have base prices starting just under \$200,000 and will fluctuate based on unit finishes, interior vs. exterior units, etc.

General-Occupancy Rental Housing

Maxfield Research calculated demand for nearly 400 general-occupancy rental units in the PMA through 2035, with 325 units (181 market rate, 83 affordable, and 62 subsidized units) capturable in Storm Lake. Recommended rent ranges for new construction market rate rental units are based on our knowledge of rental rates at recently built market rate properties in the region.

- **Market Rate Multifamily Rental** – Storm Lake has not had any new market rate rental properties built in the last two decades, as the new market rate multifamily property was built in 1999. Additionally, our inventory of the general-occupancy rental market found below market equilibrium vacancy rates for surveyed rental properties; indicating there are limited options available for renters and that there is demand for new product.

We recommend new market rental project(s) that will attract a diverse resident profile; including young to mid-age professionals as well as singles and couples across all ages. To appeal to a wide target market, we suggest a market rate apartment project(s) with a unit mix consisting of one-bedroom units, one-bedroom plus den units or two-bedroom units, and two-bedroom plus den or three-bedroom units. Larger three-bedroom units would be attractive to households with children.

Monthly rents (in 2025 dollars) should range from \$900 for a one-bedroom unit to \$1,200 for a three-bedroom unit. Average rents in Storm Lake are average around \$1.02 per square foot and new construction will be near \$1.60+ per square foot to be financially feasible. Monthly rents can be trended up by 2.5% annually prior to occupancy to account for inflation depending on overall market conditions. Because of construction and development costs, it may be difficult for a market rate apartment to be financially feasible with rents lower than the suggested per square foot price. Thus, for this type of project to become a reality, there may need to be a public – private partnership to reduce development costs and bring down the rents or the developer will need to provide smaller unit sizes.

New market rate rental units should be designed with contemporary amenities that include open floor plans, higher ceilings, in-unit washer and dryer, full appliance package, central air-conditioning, and garage parking.

- **Market Rate Townhome Rental** – In addition to the traditional multifamily structures, we find that demand exists for larger townhome units for families – including those who are new to the community and want to rent until they find a home for purchase. A portion of the overall market rate demand could be a townhome style development versus traditional

multifamily design. We recommend a project with rents of approximately \$1,050 for two-bedroom units to \$1,400 for three-bedroom units. Units should feature contemporary amenities (i.e. in-unit washer/dryer, high ceilings, etc.) and an attached two car garage.

- *Affordable and Subsidized Rental Housing*– Subsidized housing receives financial assistance (i.e. operating subsidies, tax credits, rent payments, etc.) from governmental agencies in order to make the rent affordable to low-to-moderate income households. Although we find demand for about 62 subsidized units over this decade, this product is very difficult to pencil out given the lack of funding available. As such, all of the income-restricted housing will fall under the “affordable” product through the tax credit program. We found stronger demand for affordable rental housing (83 units); hence development could result from an apartment-style building and/or townhome-style affordable units.

Senior Housing

As illustrated in Table CR-1, demand exists for various types of senior housing product types in Storm Lake through 2035. Due to the aging of Storm Lake’s population, senior housing product types show moderate to strong demand among all product types in the short-term. Collectively, senior housing shows demand for 780 units across all service levels in the PMA, with nearly all senior housing demand slated to the City of Storm Lake which accounts for roughly 700 units.

Development of additional senior housing is recommended in order to provide housing opportunity to these aging residents in their stages of later life. The development of additional senior housing serves a two-fold purpose in meeting the housing needs in Storm Lake: older adult and senior residents are able to relocate to new age-restricted housing in Storm Lake, and existing homes and rental units that were occupied by seniors become available to other new households. Hence, development of additional senior housing does not mean the housing needs of younger households are neglected; it simply means that a greater percentage of housing need is satisfied by housing unit turnover. The types of housing products needed to accommodate the aging population base are discussed individually in the following section.

- *Active Adult (Ownership)* – Maxfield Research and Consulting projected demand for 126 active adult ownership units through 2035, with the City of Storm Lake able to support 113 units. There were no identified senior age-restricted for-sale developments in Storm Lake at this time.

Maxfield Research & Consulting recommends exploring a cooperative development(s) with a mix of two- and three-bedroom units and a market value share cost of about \$100,000. The cooperative model, in particular, appeals to a larger base of potential residents in that it has characteristics of both rental and ownership housing. Cooperative developments allow prospective residents an ownership option and homestead tax benefits without a substantial upfront investment as would be true in a condominium development or life care option. Maxfield Research & Consulting has found the cooperative model to be very well-accepted in rural communities across the Midwest.

RECOMMENDATIONS AND CONCLUSIONS

- Active Adult Market Rate Rental – Demand was projected for about 234 market rate active adult rental units in the PMA through 2035, with 210 supportable by the City of Storm Lake. Currently, there are no market rate rental active adult products in Storm Lake.

Development of this product could be in a separate stand-alone facility or in a mixed-income project. A mixed-income building could include a portion of units that would be affordable to seniors with incomes established the Iowa Finance Authority. We recommend between 80 to 100 units be built this decade. The project modest rents with base monthly rents starting at \$1,000 per month for one-bedroom units and from \$1,300 or more for two-bedroom units. The project should offer transportation, activities, and optional services for housekeeping, etc.

- Active Adult Affordable and Subsidized Rental – Demand in the PMA was calculated for only 26 subsidized senior units and 35 affordable senior units through 2035. And although this product would be well received by seniors in and near the Storm Lake area; it can be difficult to develop given financing challenges and development costs. Affordable senior housing will likely be a low-income tax credit project through the Iowa Finance Authority. Affordable/subsidized senior housing products can also be incorporated into a mixed-income building which may increase the projects financial feasibility. Most likely, this product type would be developed through the Buena Vista County or other non-profits.
- Independent Living – Demand was calculated for 181 independent living units in the PMA through 2035, with 163 supportable by the City of Storm Lake. Based on this demand, multiple projects could be supported in the community to meet this forthcoming demand. We recommend a mix of one-bedroom, one-bedroom plus den, and two-bedroom units. Base monthly rents should start at roughly \$1,500 for a one-bedroom unit. The monthly fees should include all utilities (except telephone and basic cable/satellite television) and the following services:
 - I'm OK program;
 - Daily noon meal;
 - Regularly scheduled van transportation;
 - Social, health, wellness and educational programs;
 - 24-hour emergency call system; and
 - Complimentary use of laundry facilities.

In addition, meals and other support and personal care services will be available to congregate residents on a fee-for-service basis, such as laundry, housekeeping, etc. New independent housing could be developed adjacent to an existing senior project or in a stand-alone development.

- *Assisted Living Service Level* – The fees should include the base monthly rent, utilities, and assisted living services, such as three meals per day plus snacks, weekly housekeeping, linen service, professional activity programs, scheduled outings, nursing care management, and 24-hour on site staffing. Additional services should also be available either in service packages or a la carte for an extra monthly charge. The unit mix for assisted living units should be studios, one-bedroom and two-bedroom units with base monthly rents ranging from \$3,000 to \$5,000.

Catered Living Concept

Due to economies of scale, it can be difficult to develop stand-alone facilities for service enhanced senior housing products that are financially feasible. Therefore, we recommend senior facilities that allow seniors to “age in place” and remain in the same facility in the stages of later life. Catered living is a “hybrid” senior housing concept where demand will come from independent seniors interested in congregate housing as well as seniors in need of a higher level of care (assisted living). In essence, catered living provides a permeable boundary between congregate and assisted living care. Residents will be able to select an appropriate service level upon entry to the facility and subsequently increase service levels over time. The ability to customize care allows catered living to accommodate couples, along with individual. The catered living concept has come into the market in just the last 10+ years but tends to be developed in more rural communities that cannot support stand-alone facilities for each product type.

- *Memory Care Component* – We suggest that any memory care units be located in a separate, secured, self-contained wing located on the first floor of the building with its own dining and common area amenities including a secure outdoor patio and wandering area. Fees should the same services as assisted living along with medication reminders, medication administration, and personal care assistance, with other service packages available a-la-carte.

Memory care is often developed in 12-to-16-unit wings. Memory care unit mix should be studios and one-bedroom units with base monthly rents ranging from \$4,000 to \$6,000. Memory care units should be in a secured, self-contained wing located on the first floor of a building and should feature its own dining and common area amenities including a secured outdoor patio and wandering area.

Challenges and Opportunities

The following were identified as the greatest challenges and opportunities for developing the recommended housing types.

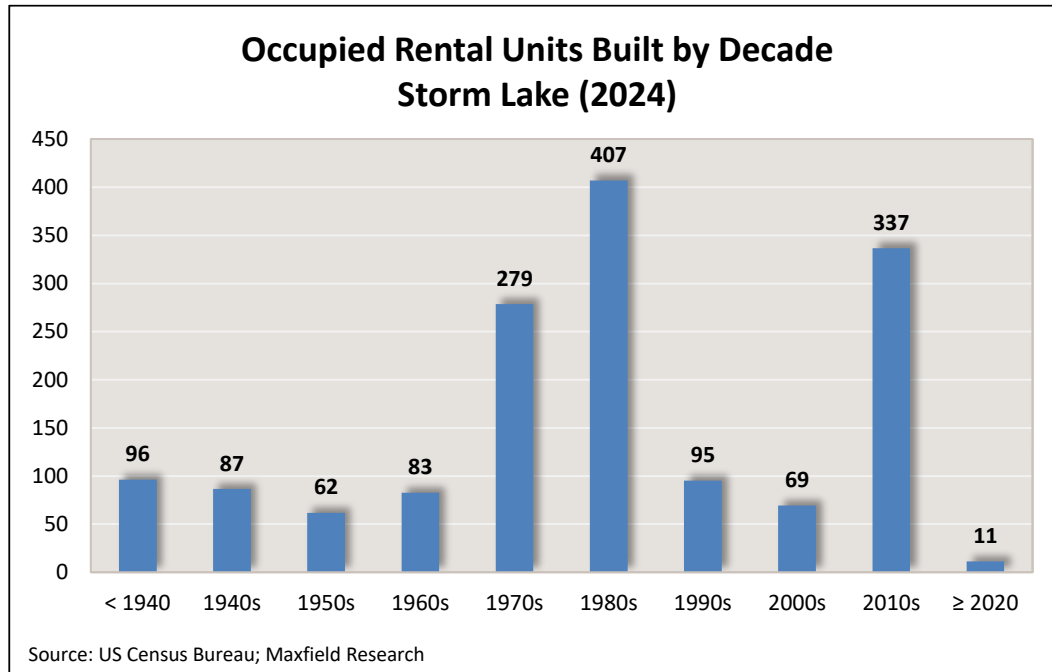
- **Accessory Dwelling Units (“ADU”):** Accessory dwelling units (“ADUs”) go by several different names such as: In-law suites, garage apartments, backyard cottages, granny flats, guest houses, etc. An ADU is simply a small, stand-alone residential dwelling unit located on the same property as a detached single-family home. However, in some cases an ADU could include an addition on an existing home, apartment over a garage, or be located within an attic or basement within the home. Legally, however, an ADU is still a part of the original parcel’s PID number and title is with the property owner. The most common reason for building an ADU is generating rental income for the homeowner or housing a family member (often for free).

Because of increased density on the property and smaller sized units, ADUs have the potential to increase housing affordability and create a wider range of housing options. Many communities that permit ADUs in their zoning code limit the number of accessory structures to just one; however, some cities have recently revised their zoning code to allow up to two accessory structures. Some communities monitor ADU construction by limiting new construction to only owner-occupied housing units (main structure is owned), minimum lot size, setbacks, and number of occupants or bedrooms in the accessory structure.

Maxfield Research recommends that local planning departments review their existing zoning code and if not already permitted, revise zoning codes to ensure ADUs can be a permitted use. Since the pandemic, the demand for ADUs has continued to increase as many homeowners have sought to move family members together in a multi-generational environment. Also, some homeowners design the ADU as a multifunctional space as a home office and living space.

- **Affordable Housing/Naturally Occurring Affordable Housing (NOAH).** Based on the monthly rates of market rate rental projects in Storm Lake, we estimate that ALL of the market rate rental stock is affordable to households at or below 50% AMI. Because NOAH housing provides the vast majority of affordable housing to renters; we recommend a proactive approach to maintaining affordability within the existing housing stock. Dollar for dollar, preservation of NOAH units yields a much higher number of affordable units vs. new construction under the LIHTC program.
- **Age of Rental Housing Stock.** Roughly 40% of Storm Lake’s household rent, however, the overall market rate general occupancy rental housing stock in Storm Lake has a median year built of 1984. Due to the age and relatively small size of most rental developments, there is a lack of the contemporary amenities many of today’s renters seek, especially among building/community amenities. Many renters today seek the following unit amenities: in-unit laundry, covered parking, walk-in closets, balconies/patios, oversized windows, and individ-

ually controlled heating and air-conditioning. Community amenities tenants desire today include: community rooms with kitchens and big screen TV's, fitness centers, Wi-Fi, extra storage, outdoor community spaces such as patios with grills, lawns and/or pools, along with a pet-friendly policy and outdoor pet spaces. The production of new rental housing should be a top priority for city leaders.

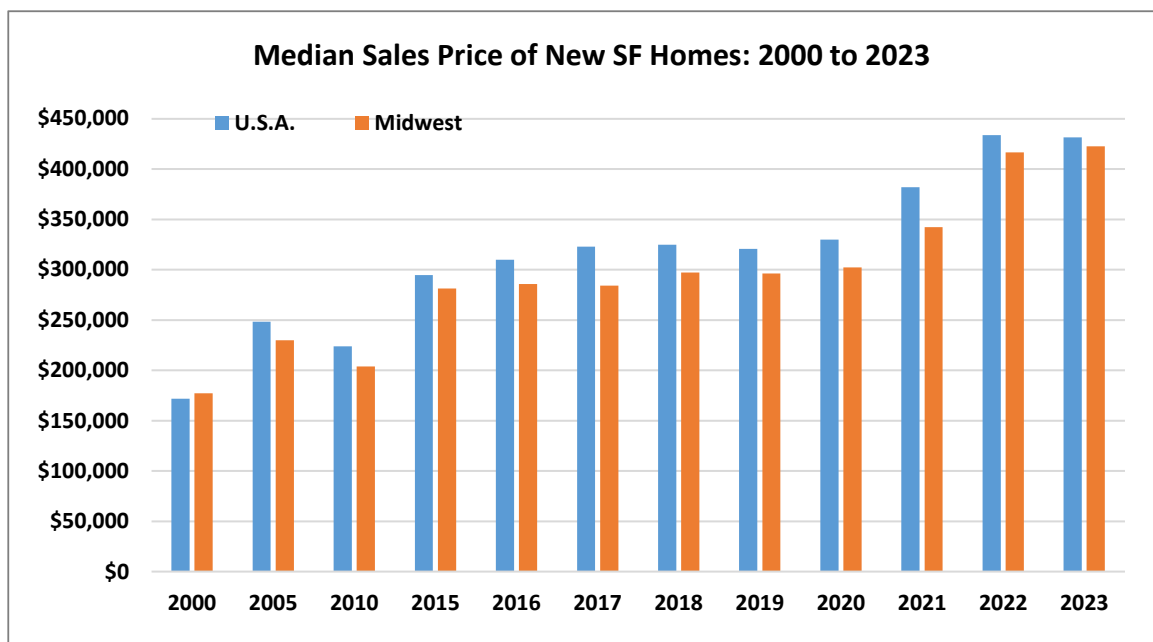


- Aging Population/Aging Boomers.** As illustrated in Table D-4, there was strong growth between 2010 and 2020 in the younger senior population in Storm Lake (+62%). Over the next 11 years senior growth will continue to increase, and the older adult and senior population is forecast to account for over a quarter of the PMA's population in 2035. In addition, Table D-7 shows homeownership rates among seniors 65+ is approximately 76% in the PMA in 2024. High homeownership rates among seniors indicate there could be lack of senior housing options, or simply that many seniors prefer to live in their home and age in place. Aging in place tends to be higher in rural vs. urban settings as many rural seniors do not view senior housing as an alternative retirement destination but a supportive living option only when they can no longer live independently. Rural areas also tend to have healthier seniors and are also more resistant to change. Because of these demographic and social dimensions, new senior housing development (specifically independent living with light services) in Storm Lake could experience a longer lease-up period as seniors in the region are less reluctant to move from their current home to senior housing living. At the same time, these seniors are seeking alternative housing concepts such as rental of for-sale association-maintained communities.

- Construction & Development Costs.** The cost to build and develop new single-family housing has increased significantly over the past decade and since the Great Recession in all markets across the U.S.A., as seen in the chart below. New construction pricing peaked in the 2000s between 2005 and 2007 before falling during the recession. Pricing in nearly every market across the United States decreased between 2008 and 2011 before starting to rebound in 2012 and beyond. However, since the Great Recession it has become increasingly difficult for builders to construct entry-level new homes due to a number of constraints – rising land costs, rising material and labor costs, lack of construction labor, and increasing regulation and entitlement fees. As a result, affordable new construction homes have become rare as builders are unable to pencil-out modestly priced new construction.

New construction in Storm Lake is difficult to achieve under \$300,000. At the same time, new construction pricing is at an all-time high coming out of the pandemic due to strong demand and supply and labor constraints for builders that are driving up housing costs. Although new construction has leveled out this past year, new construction across the Storm Lake area and northwestern Iowa generally commands price points of over \$300,000 targeting move-up buyers.

Although new construction will be at a premium in Storm Lake, new construction pricing could be more affordable in Storm Lake should a public-private partnership evolve or other incentives are provided to bring down the cost to home buyers.



- **Economies of Scale.** Economies of scale refer to the increase in efficiency of production as the number of goods being produced is increased. Typically, companies or organizations achieving economies of scale lower the average cost per unit through increased production since fixed costs are shared over an increased number of goods. In the housing development industry, generally the more units that are constructed the greater the efficiency. For example, larger homebuilders negotiate volume discounts in materials and subcontractors, are more efficient in the land entitlement process, leverage the power of technology, and have greater access and lower costs of capital. In multifamily housing, typically the higher the number of units equates into a lower per unit costs. Because of this, construction costs in larger communities such as in Sioux Falls, Omaha, or Des Moines can be lower than found in many smaller communities such as Storm Lake.

Although Table CR-1 showcased demand for many housing products in Storm Lake through 2035, many of the products will require some density for the project to be financially feasible. Because demand may not be high enough to support various stand-alone housing concepts new development may require private/public partnerships or the combination of multiple product types to ensure the project can be developed.

- **Housing Programs.** Many communities and local Housing and Redevelopment Authorities (HRAs) offer programs to promote and preserve the existing housing stock. In addition, there are various regional and state organizations that assist local communities enhance their housing stock. We recommend implementing even a few housing programs to assist new development or enhance the existing housing stock. The following is a sampling of potential programs that could be explored.
 - 4d Affordable Housing Tax Incentive - Offers rental property owners a 40% tax rate reduction and limited grant assistance for units that remain affordable for ten years. Property owners can invest the savings into updating and maintaining their naturally occurring affordable housing units.
 - Architectural Design Services - The local government authority (City, HRA, etc.) partners with local architects to provide design consultation with homeowners. Homeowner pays a small fee for service, while the City/public entity absorbs the majority of the cost. No income restriction.
 - Construction Management Services – Assist homeowners regarding local building codes, reviewing contractor bids, etc. Typically provided as a service by the building department. This type of service could also be rolled into various remodeling related programs.
 - Density Bonuses – Since the cost of land is a significant barrier to housing affordability, increasing densities can result in lower housing costs by reducing the land costs per unit. Municipalities can offer density bonuses as a way to encourage higher-density residential development while also promoting an affordable housing component.

- Fast Track Permitting – Program designed to reduce delays during the development process that ultimately add to the total costs of housing development. By expediting the permitting process costs can be reduced to developers while providing certainty into the development process. Typically, no-cost to the local government jurisdiction.
- Heritage/Historic Preservation – Encourage residents to preserve historic housing stock in neighborhoods with homes with character through restoring and preserving architectural and building characteristics. Typically funded with low interest rates on loans for preservation construction costs.
- Home Improvement Area (HIA) - HIAs allow a townhome or condo association low interest loans to finance improvements to communal areas. Unit owners repay the loan through fees imposed on the property, usually through property taxes. Typically, a "last resort" financing tool when associations are unable to obtain traditional financing due to the loss of equity from the real estate market or deferred maintenance on older properties.
- Home-Building Trades Partnerships – Partnership between local Technical Colleges or High Schools that offer building trades programs. Affordability is gained through reduced labor costs provided by the school. New housing production serves as the “classroom” for future trades people to gain experience in the construction industry.
- Home Sale Point of Sale - City ordinance requiring an inspection prior to the sale or transfer of residential real estate. The inspection is intended to prevent adverse conditions and meet minimum building codes. Sellers are responsible for incurring any costs for the inspection. Depending on the community, evaluations are completed by either city inspectors or third-party licensed inspectors.
- Housing Fair - Free seminars and advice for homeowners related to remodeling and home improvements. Most housing fairs offer educational seminars and "ask the expert" consulting services. Exhibitors include architects, landscapers, building contractors, home products, city inspectors, financial services, among others.
- Home Energy Loans – Offer low interest home energy loans to make energy improvements in their homes.
- Household and Outside Maintenance for the Elderly (H.O.M.E.) – Persons 60 and over receive homemaker and maintenance services. Typical services include house cleaning, grocery shopping, yard work/lawn care, and other miscellaneous maintenance requests.
- Infill Lots – The City or HRA purchase blighted or substandard housing units from willing sellers. After the home has been removed, the vacant land is placed into the program for future housing redevelopment. Future purchasers can be builders or the future

owner-occupant who has a contract with a builder. Typically, all construction must be completed within an allocated time period (one year in most cases).

- Land Banking – Land Banking is a program of acquiring land with the purpose of developing at a later date. After a holding period, the land can be sold to a developer (often at a price lower than market) with the purpose of developing affordable housing.
- Land Trust - Utilizing a long-term 99-year ground lease, housing is affordable as the land is owned by a non-profit organization. Subject to income limits and targeted to work-force families with low-to-moderate incomes. If the family chooses to sell their home, the selling price is lower as land is excluded.
- Realtor Forum - Typically administered by City with partnership by local school board. Inform local Realtors about school district news, current development projects, and other marketing factors related to real estate in the community. In addition, Realtors usually receive CE credits.
- Remodeling Tours - City-driven home remodeling tour intended to promote the enhancement of the housing stock through home renovations/additions. Homeowners open their homes to the public to highlight home improvements.
- Rental Collaboration - City organizes regular meetings with owners, property managers, and other stakeholders operating in the rental housing industry. Collaborative, informational meetings that includes city staff, updates on economic development and real estate development, and updates from the local police, fire department, and building inspection departments.
- Rent to Own - Income-eligible families rent for a specified length of time with the end-goal of buying a home. The HRA saves a portion of the monthly rent that will be allocated for a down payment on a future house.
- Shallow Rent Subsidy: The HRA funds a shallow rent subsidy program to provide program participants living in market rate rentals a rent subsidy (typically about \$100 to \$300 per month).
- Tax Abatement: A temporary reduction in property taxes over a specific time period on new construction homes or home remodeling projects. Encourages new construction or rehabilitation through property tax incentives.
- Tax Increment Financing (TIF): Program that offers communities a flexible financing tool to assist housing projects and related infrastructure. TIF enables communities to dedicate the incremental tax revenues from new housing development to help make the housing more affordable or pay for related costs.

- Transfer of Development Rights – Transfer of Development Rights (TDR) is a program that shifts the development potential of one site to another site or different location, even a different community. TDR programs allow landowners to sever development rights from properties in government-designated low-density areas and sell them to purchasers who want to increase the density of development in areas that local governments have selected as higher density areas.
- Waiver or Reduction of Development Fees – There are several fees’ developers must pay including impact fees, utility and connection fees, park land dedication fees, etc. To help facilitate affordable housing, some fees could be waived or reduced to pass the cost savings onto the housing consumer.
- **Inflation.** U.S. inflation rates hit a new 40-year high of nearly 9% in 2022, the biggest yearly increase since December 1981. Rampant price increased for nearly every good and service and specifically energy and food costs are having an impact on American consumers and will eventually affect housing affordability. As a result, the Federal Reserve had been implementing interest rate hikes and increasing borrowing costs to hopefully offset a recession. As interest rates have increased for-sale housing demand has slowed and demand for rental housing has increased. This has resulted in higher housing costs for both buyers and renters. Housing assets are in higher demand during inflationary times as real estate values tend to hedge inflation and investors seek out rental housing assets as equity continues to grow. In the short term, household balance sheets will continue to be stretched as rising costs affect Storm Lake area residents. This could hinder some housing production in the near term as new construction is difficult to pencil for entry-level homeowners. Finally, the high inflation of homeowners insurance is having a major impact on housing affordability as many homeowners are facing premium increases of 20% or more in the past year. These insurance policies are impacting housing affordability on the buy side as well as existing homeowners that need to cut expenses in other areas to alleviate upward pressure on insurance costs.
- **Job Growth/Employment.** The Covid-19 pandemic created a number of new challenges for businesses, workers, and government. These unprecedented challenges had an economic ripple effect across the country as thousands of Americans found themselves out of work with increases in unemployment. As depicted earlier, the unemployment rate in Buena Vista County has historically been lower than the State of Iowa. Unemployment peaked at 10.7% in April 2020 during the pandemic shutdowns, but fell quickly, and has remained below 3% since 2021.

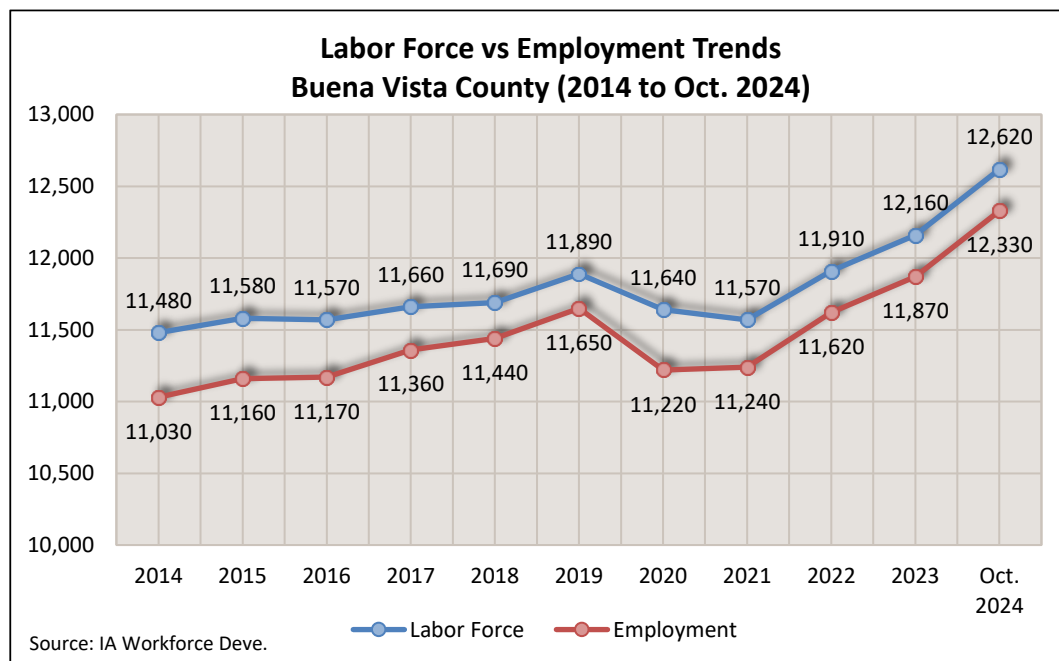
Employers noted the changes to the job market ushered in by the COVID-19 pandemic. The movement of households to smaller communities and the sudden popularity of remote work. The rise of hybrid, or full time remote, work means that employees can opt to live further away from their workplace as commuting becomes less of a factor.

CHALLENGES AND OPPORTUNITIES

Finding permanent employees and housing are a challenge as employers expand their workforce. Additional rental units, for both permanent and short-term housing, would likely ease the burden on the employer and provide a more attractive option for potential employees to relocate to the City.

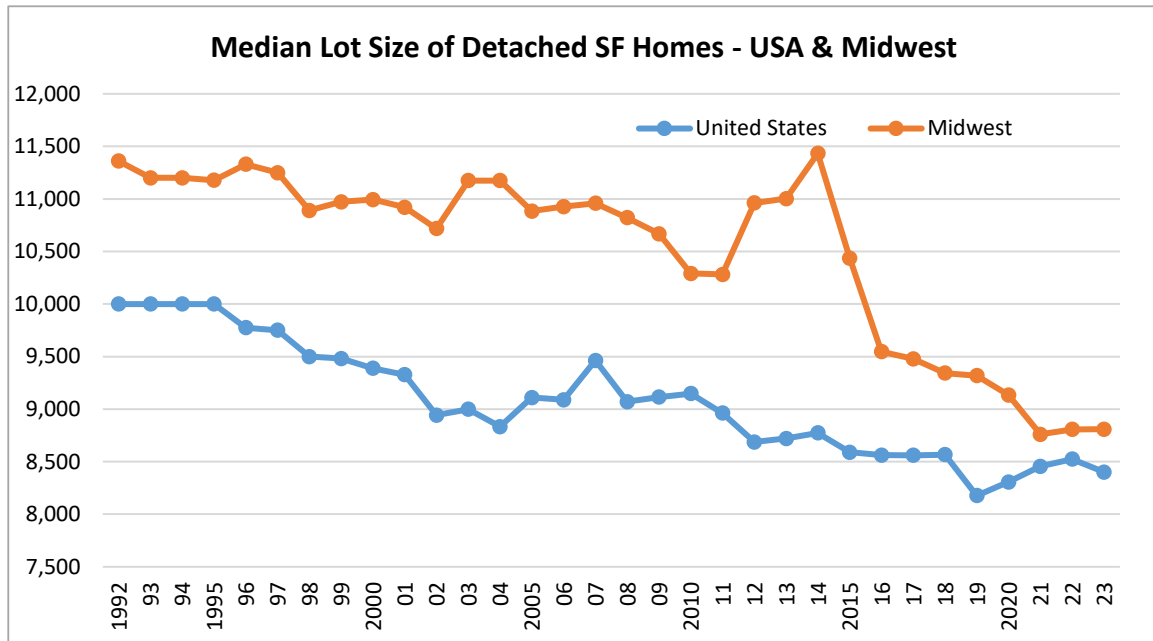
- **Employment/Labor Force/Commuters.** The Covid-19 pandemic created a number of new challenges for businesses, workers, and government. The unemployment rate in Buena Vista County for March of 2020 was at 3.4% by the following month, April 2020, unemployment jumped to 10.7%. After soaring at the beginning of the pandemic, unemployment fell every month, dropping below 5% in August 2020 and reaching 4.3% by December 2020. In October 2024, the Buena Vista County unemployment rate was 2.3%. Unemployment has remained low since the pandemic and the labor force in Buena Vista County has generally been increased since the pandemic as well.

Storm Lake is a net importer of works, approximately 5,246 workers commute into the City. Some commuters may be persuaded to move into the City to reduce commute times given the type of housings they desire is available. At the same time, the rise in remote work triggered by the pandemic has persisted, with more employees working remote or hybrid schedules. This presents an opportunity for additional household mobility as the necessity to live near work. Although this may lead to fewer workers who are commuting into Storm Lake to relocate there, it provides the opportunity to recruit workers and their families from further away.



- **Lifestyle Renters.** Historically, householders rented because they couldn't afford to buy or didn't have the credit to qualify for a mortgage. Today that is no longer the case, and many householders are renting by choice. High-income renters represent the fastest growing market segment of the rental market today. Demand is being driven by the Millennials, would-be buyers on the side-lines (due to high sales prices and mortgage rates), and empty nesters. As a result, rental housing is one of the preferred real estate asset classes today across country. Lifestyle renters are attracted to developments offering excellent finishing quality, extensive common area facilities, and typically focus on an environment providing a more social experience. Given the lack of rental housing in Storm Lake, new rental housing will attract all rental types including renters by necessity and renters by choice.
- **Land Availability/Supply.** Table FS-4 inventoried subdivisions in Storm Lake with available lots. Based on our research, there are only 6 vacant developed lots at the time of this report (excluding scattered or infill-lots). Historically Storm Lake is averaging about eight new single-family homes per year since 2020 therefore the current lot supply is unable to support short-term, let alone long-term demand. Furthermore, not all the existing vacant lots may be attractive to home buyers that are seeking specific land for future building such as a lot with topography, walk-outs, look-outs, water frontage, etc. Therefore, new lot subdivisions should be a strong priority given the time to bring new lots to the market.
- **Lot Size:** Across Iowa, the Midwest, and the U.S. there has been a growing trend of lot size compression for decades and especially since the Great Recession of last decade. As illustrated in the chart below, the median lot size of a new single-family detached home in the United States sold in 2019 dropped to its smallest size since the Census Bureau has been tracking lot sizes. Nationwide median lot sizes had dropped below 8,200 square feet (0.19 acres) before increasing after from the pandemic, but decreasing in 2023 as a means to combat higher costs. At the same time, lot sizes decreased in the Midwest to the lowest levels recorded in 2021, down about 15% from 2010. Since 2021, lot sizes have been up slightly in the Midwest, contrary to declining sizes in the U.S.

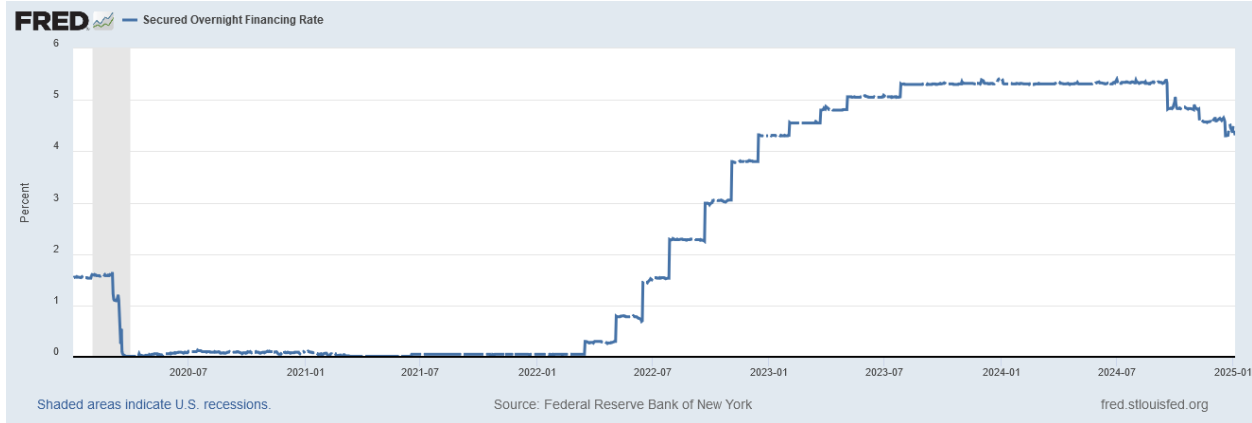
Lot sizes have decreased in part due to increasing raw land prices, lot prices, and rising regulatory and infrastructure costs (i.e. curb and gutter, streets, etc.). As a result, builders and developers have reduced lot sizes in an effort to increase density and absorb higher land development costs across more units. Many newer single-family subdivisions across the Midwest now offer lot widths of about 65 to 75 feet, down from the standard width of 80 to 90 feet prior to the Great Recession. Because many local governments have larger minimum lot size requirements, the cost of housing continues to rise as developers and buyers may be required to purchase a lot this is larger than they prefer. In an effort to curb rising costs, we recommend allowing compressed lot sizes for new construction to help alleviate costs and maintain affordability.



- Lender Underwriting/Financing:** Due to inflation, the Federal Reserve has raised interest rates 11x to attempt to keep inflation in-check. The increased borrowing costs has not only impacted mortgages, lines of credit, credit cards, etc. but also the ability to finance new housing construction. Whether it would be new infrastructure for a new housing subdivision or a new multifamily building, the cost of money has ballooned and developers and investors are either putting projects on the shelf or waiting out the market for lower rates.

Commercial real estate loan volume has dropped sharply as borrowing costs and tighter underwriting have resulted in projects no longer penciling. Most commercial real estate loans are tied to the 10-year Treasury, LIBOR, or SOFR (Secured Overnight Financing Rate). The chart on the following page shows SOFR rates were 0% between 2020 until early 2022; today they are at 4.6% (down from about 5.3% before the three rate cuts from the federal reserve). Lenders often quote the SOFR rate + approximately 200 to 250 basis points, resulting in an interest rate today of about 6.6% to 7.1% for many borrowers. Lenders also require more equity (often upwards of 40%) or deposits in the bank, thus only well-positioned investors and developers are able to move forward today.

Although we find housing demand for all housing types in Storm Lake many projects are likely to be “on-hold” until the financing market loosens up in late 2025 and beyond. At the time of this study, the federal reserve is hinting at maybe one or two rate cuts, down from the four to five original rate cuts. This may keep new construction on-hold until more favorable conditions result into 2026.



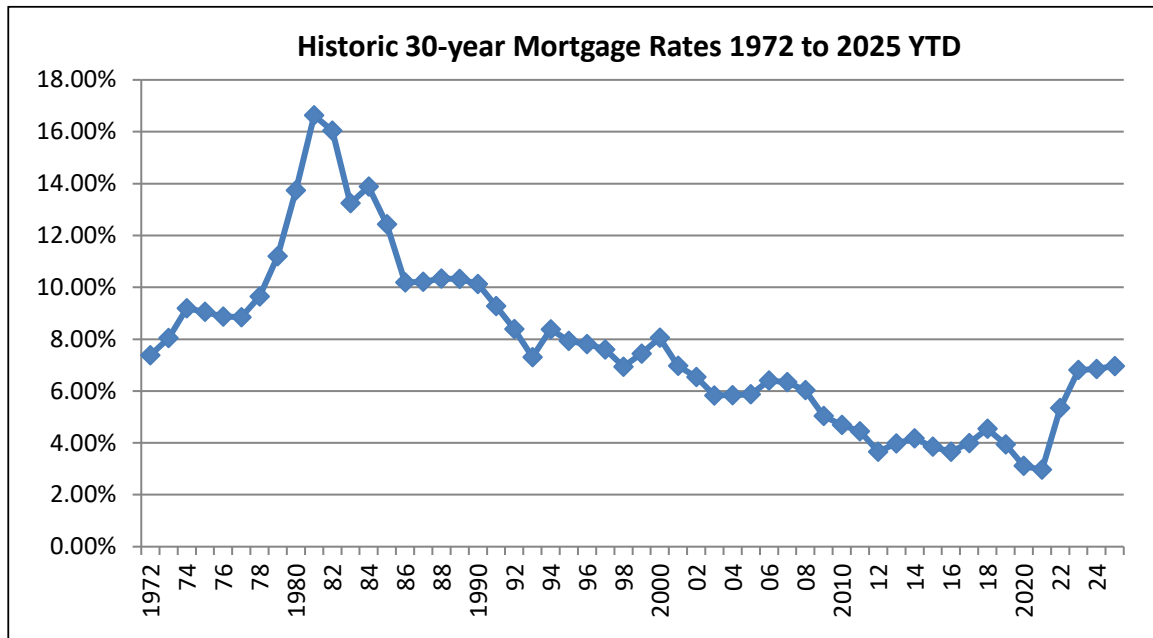
- Modular Housing.** Modular housing, often referred to as prefab housing, is the construction of housing units in a controlled factory-like setting or on a manufacturers site or lumber yard. Modular housing is gaining steam from developers and investors to combat high construction costs, labor shortages, and speed-up the construction timeline. The biggest advantage modular housing provides is time and shaving months of holding costs off the consumer's bottom line. Originally modular housing was mostly single-family oriented; however, developers are now constructing entire apartment buildings, hotels, senior living, man camps, and college dorms. Historically the biggest challenge of modular housing is transportation, shipping costs, and perception. Modular housing has made huge strides over the decades and are now built on concrete foundations or include basements. The industry continues to battle the stigma of the older mobile homes as the appraisal community continually mis-appraises modular homes due to biases or lack of education on the product. Maxfield Research believes there is opportunity in the modular construction sector that can be utilized in Storm Lake, providing a win-win scenario by providing housing production and passing cost savings along to consumers.

If not already so, we recommend revising zoning codes to allow for this type of housing if it is not permitted. However, design standards should be enforced in order to ensure incompatible housing does not deter neighborhoods.

- Mortgage Rates.** Mortgage rates play a crucial part in housing affordability. Lower mortgage rates result in a lower monthly mortgage payment and buyers receiving more home for their dollar. Rising interest rates often require homebuyers to raise their down payment in order to maintain the same housing costs. Mortgage rates have stayed at historic lows for most of the past decade trending under 4.5% (30-year fixed) since around 2010. At the on-set of the COVID-19 pandemic, rates plummeted to at or near an all-time low under 3% for part of 2020 and most of 2021. However, due to a 40-year high inflation the Federal Reserve began hiking rates in 2022 to slow the economy and curtail inflation. The Federal Reserve has implemented 11 rate hikes over the past two years, before cutting rates later in 2024. As a result, the cost of for-sale housing has increased significantly, and many would-be-buyers are on the sidelines and have been priced out of the market. Compared to early

in 2022, mortgage payments in early 2024 were on average about 65% higher than the beginning of 2022 (3.25% vs. near 7%). Maxfield Research is projecting some relief in 2025, but expects rates to fall to hover in the 6.5% range by the end of the year.

The following charts illustrates historical mortgage rate averages as compiled by Freddie Mac. The Freddie Mac Market Survey (PMMS) has been tracking mortgage rates since 1972 and is the most relied upon benchmark for evaluating mortgage interest market conditions. The Freddie Mac survey is based on 30-year mortgages with a loan-to-value of 80%.



- Multifamily Development Costs.** It will be challenging to construct new market rate multifamily product given achievable rents and development costs. According to a proforma developed by Maxfield Research based on the *2024 National Building Cost Manual*, construction hard costs in Storm Lake (utilizing construction averages in the Fort Dodge area) will likely average about \$120 per square foot (gross). After accounting for land costs and soft costs and today's high financing costs, the total unit cost would result in total development costs of upwards to \$150,000 per unit to develop based on a 24-unit multifamily concept. Based on an average unit size of 875 square feet, the average rent to break-even would be approximately \$1,500 per month or about \$1.71 PSF. These rents are nearly double of the existing rental stock in Storm Lake that averages \$1.02 PSF (\$760/month). Based on these costs, it will be difficult to develop stand-alone multifamily housing structures by the private sector based on achievable rents. As a result, a private-public partnership or other financing programs will likely be required to spur development.

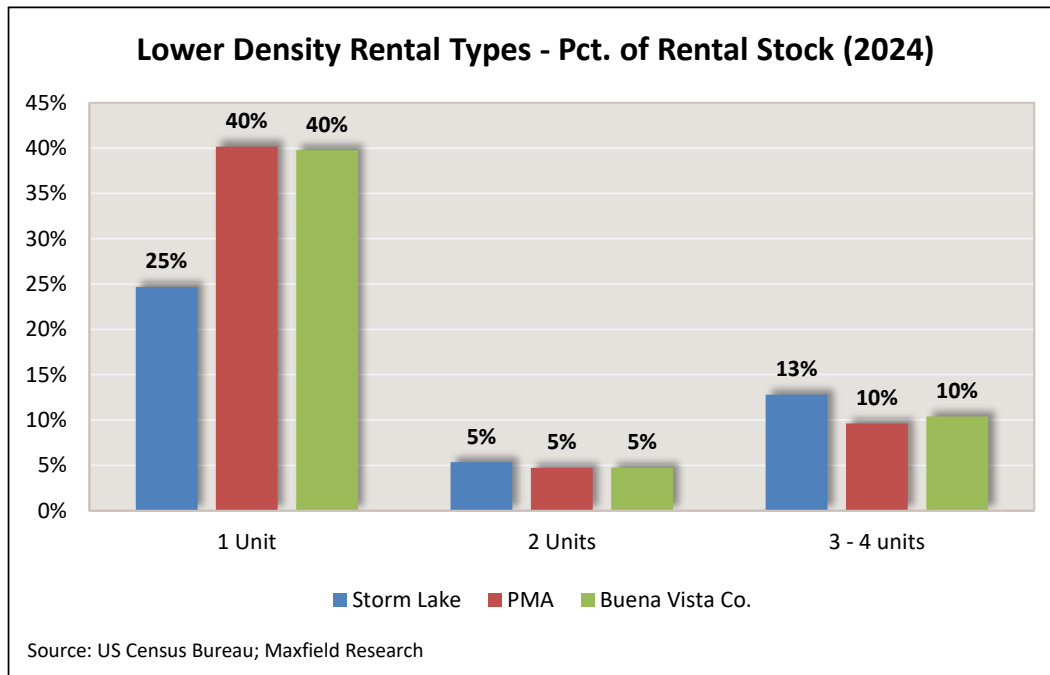
- **Private/Public Partnerships (“PPP”).** Private/public partnerships are a creative alliance formed to achieve a mutual purpose and goal. Partnerships between local jurisdictions, the private sector, and nonprofit groups can help communities develop housing products through collaboration that otherwise may not materialize. Private sector developers can benefit through greater access to sites, financial support, and relaxed regulatory processes. Public sectors have increased control over the development process, maximize public benefits, and can benefit from an increased tax base.

A number of communities have solved housing challenges through creative partnerships in a variety of formats. Many of these partnerships involve numerous funding sources and stakeholders. Because of the difficulty financing infrastructure and development costs, it will likely require innovative partnerships to stimulate housing development.

- **Rental Housing Options:** Across Storm Lake and the Market Area, there are few new rental housing options as only 30% of the entire PMA are renters, whereas 40% are renters in Storm Lake. Traditionally, most rental housing options tend to be located in communities vs. scatter-site rentals in lower-density township areas as illustrated in the Market Area. At the same time, there are few options for households seeking a rental unit, especially a newer rental housing unit with more modern amenities (i.e. in-unit washer and dryer and parking). The promotion of rental housing production, (especially market rate rentals) should be a top objective for the City of Storm Lake. New rental housing options will be demanded by both existing Storm Lake residents and residents from throughout the PMA who desire maintenance-free living.
- **Single-Family Rental Housing Demand.** Table HC-3 showed that 18% of the rental housing inventory in Storm Lake in 2024 is within single-unit housing structures. Another 6% of units were located within an attached structure such a townhome or twin home while another 5% are located in duplexes, triplexes, or quads. Nationwide, it is estimated that 25 of the 43 million rental households in the United States (58%) reside in both single-family rentals, townhomes, duplexes, triplexes, and quads.

A recent study by Freddie Mac identified the market share of single-family rentals (“SFR”) by ownership type across the country. The study found that 88% of SFR are owned by investors with between 1 and 10 homes. Institutional investors make-up only 1% of the market share today; even though they have the financial backing and are able to acquire larger portfolios.

Demand is strong for SFR by providing renter lifestyle choice and the ability to reside in a detached unit without having to obtain the funds for a down payment on a mortgage. Many single-family renters may consider purchasing; however, the rising costs of real estate and the down payment requirements hinder some renters from making the leap to home ownership. The COVID-19 pandemic increased demand for SFR as renters desire more square footage, green space/yards, separate entrances, and more privacy than traditional multifamily structures.



- Workforce Housing Tax Credit.** The program provides tax benefits to developers who provide housing to Iowa communities. A Small Cities set aside for this program is available or projects for the 88 least populous counties in Iowa. The program offers developers a state tax credit of up to 10% (20% for those qualifying under the Small Cities set aside) of the investments directly related to the construction or rehabilitation of housing. The tax credit is based on the new investments for the first \$150,000 of value for each home or unit.

Projects must meet one of the following four criteria:

- Housing development located on a grayfield or brownfield site
- Repair or rehabilitation of dilapidated housing stock
- upper story housing development
- New construction in a greenfield site.

In addition, the developer must build or rehabilitate at least four single family units, one multi-family building with three or more units or at least two upper story units. The per unit cost is capped to ensure the units are developed as workforce housing and the units cannot be offered for rent on a daily or weekly basis.

APPENDIX

Definitions

Absorption Period – The period of time necessary for newly constructed or renovated properties to achieve the stabilized level of occupancy. The absorption period begins when the first certificate of occupancy is issued and ends when the last unit to reach the stabilized level of occupancy has signed a lease.

Absorption Rate – The average number of units rented each month during the absorption period.

Active Adult (or independent living without services available) – Active Adult properties are similar to a general-occupancy apartment building, in that they offer virtually no services but have age-restrictions (typically 55 or 62 or older). Organized activities and occasionally a transportation program are usually all that are available at these properties. Because of the lack of services, active adult properties typically do not command the rent premiums of more service-enriched senior housing.

Adjusted Gross Income “AGI” – Income from taxable sources (including wages, interest, capital gains, income from retirement accounts, etc.) adjusted to account for specific deductions (i.e. contributions to retirement accounts, unreimbursed business and medical expenses, alimony, etc.).

Affordable Housing – The general definition of affordability is for a household to pay no more than 30% of their income for housing. For purposes of this study we define affordable housing that is income-restricted to households earning at or below 80% AMI, though individual properties can have income-restrictions set at 40%, 50%, 60% or 80% AMI. Rent is not based on income but instead is a contract amount that is affordable to households within the specific income restriction segment. It is essentially housing affordable to low or very low-income tenants.

Amenity – Tangible or intangible benefits offered to a tenant in the form of common area amenities or in-unit amenities. Typical in-unit amenities include dishwashers, washer/dryers, walk-in showers and closets and upgraded kitchen finishes. Typical common area amenities include detached or attached garage parking, community room, fitness center and an outdoor patio or grill/picnic area.

Area Median Income “AMI” – AMI is the midpoint in the income distribution within a specific geographic area. By definition, 50% of households earn less than the median income and 50% earn more. The U.S. Department of Housing and Urban Development (HUD) calculates AMI annually and adjustments are made for family size.

Assisted Living – Assisted Living properties come in a variety of forms, but the target market for most is generally the same: very frail seniors, typically age 80 or older (but can be much younger, depending on their particular health situation), who are in need of extensive support ser-

vices and personal care assistance. Absent an assisted living option, these seniors would otherwise need to move to a nursing facility. At a minimum, assisted living properties include two meals per day and weekly housekeeping in the monthly fee, with the availability of a third meal and personal care (either included in the monthly fee or for an additional cost). Assisted living properties also have either staff on duty 24 hours per day or at least 24-hour emergency response.

Building Permit – Building permits track housing starts, and the number of housing units authorized to be built by the local governing authority. Most jurisdictions require building permits for new construction, major renovations, as well as other building improvements. Building permits ensure that all the work meets applicable building and safety rules and is typically required to be completed by a licensed professional. Once the building is complete and meets the inspector's satisfaction, the jurisdiction will issue a "CO" or "Certificate of Occupancy." Building permits are a key barometer for the health of the housing market and are often a leading indicator in the rest of the economy as it has a major impact on consumer spending.

Capture Rate – The percentage of age, size, and income-qualified renter households in a given area or "Market Area" that the property must capture to fill the units. The capture rate is calculated by dividing the total number of units at the property by the total number of age, size and income-qualified renter households in the designated area.

Comparable Property – A property that is representative of the rental housing choices of the designated area or "Market Area" that is similar in construction, size, amenities, location and/or age.

Concession – Discount or incentives given to a prospective tenant to induce signature of a lease. Concessions typically are in the form of reduced rent or free rent for a specific lease term, or free amenities, which are normally charged separately, such as parking.

Congregate (or independent living with services available) – Congregate properties offer support services such as meals and/or housekeeping, either on an optional basis or a limited amount included in the rents. These properties typically dedicate a larger share of the overall building area to common areas, in part, because the units are smaller than in adult housing and in part to encourage socialization among residents. Congregate properties attract a slightly older target market than adult housing, typically seniors age 75 or older. Rents are also above those of the active adult buildings, even excluding the services.

Contract Rent – The actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease.

Demand – The total number of households that would potentially move into a proposed new or renovated housing project. These households must be of appropriate age, income, tenure and size for a specific proposed development. Components vary and can include, but are not

limited to turnover, people living in substandard conditions, rent over-burdened households, income-qualified households and age of householder. Demand is project specific.

Density – Number of units in a given area. Density is typically measured in dwelling units (DU) per acre – the larger the number of units permitted per acre the higher the density; the fewer units permitted results in lower density. Density is often presented in a gross and net format:

Gross Density – The number of dwelling units per acre based on the gross site acreage.

Gross Density = Total residential units/total development area

Net Density - The number of dwelling units per acre located on the site, but excludes public right-of-ways (ROW) such as streets, alleys, easements, open spaces, etc.

Net Density = Total residential units/total residential land area (excluding ROWs)

Detached Housing – a freestanding dwelling unit, most often single-family homes, situated on its own lot.

Effective Rents – Contract rent less applicable concessions.

Elderly or Senior Housing – Housing where all the units in the property are restricted for occupancy by persons age 62 years or better, or at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or better and the housing is designed with amenities, facilities and services to meet the needs of senior citizens.

Extremely Low-Income – Person or household with incomes below 30% of Area Median Income, adjusted for respective household size.

Fair Market Rent – Estimates established by HUD of the Gross Rents needed to obtain modest rental units in acceptable conditions in a specific geographic area. The amount of rental income a given property would command if it were open for leasing at any given moment and/or the amount derived based on market conditions that is needed to pay gross monthly rent at modest rental housing in a given area. This figure is used as a basis for determining the payment standard amount used to calculate the maximum monthly subsidy for families on at financially assisted housing.

Fair Market Rent					
Buena Vista County - 2024					
Rent	Fair Market Rent				
	EFF	1BR	2BR	3BR	4BR
	\$688	\$693	\$910	\$1,171	\$1,212

Floor Area Ratio (FAR) Ratio of the floor area of a building to area of the lot on which the building is located.

Foreclosure – A legal process in which a lender or financial institute attempts to recover the balance of a loan from a borrower who has stopped making payments to the lender by using the sale of the house as collateral for the loan.

Gross Rent – The monthly housing cost to a tenant which equals the Contract Rent provided for in the lease, plus the estimated cost of all utilities paid by tenants. Maximum Gross Rents are shown in the figure below.

**Gross Rent
Buena Vista County – 2024**

	Maximum Gross Rent							
	30%	40%	50%	60%	70%	80%	100%	120%
EFF	\$482	\$643	\$803	\$964	\$1,125	\$1,286	\$1,607	\$1,929
1BR	\$516	\$688	\$860	\$1,032	\$1,204	\$1,377	\$1,721	\$2,065
2BR	\$620	\$827	\$1,033	\$1,240	\$1,447	\$1,654	\$2,067	\$2,481
3BR	\$716	\$955	\$1,193	\$1,432	\$1,671	\$1,910	\$2,387	\$2,865
4BR	\$798	\$1,065	\$1,331	\$1,597	\$1,863	\$2,130	\$2,662	\$3,195

Household – All persons who occupy a housing unit, including occupants of a single-family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household Trends – Changes in the number of households for any particular areas over a measurable period of time, which is a function of new household formations, changes in average household size, and net migration.

Housing Choice Voucher Program – The federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. Housing choice vouchers are administered locally by public housing agencies. They receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. A housing subsidy is paid to the landlord directly by the public housing agency on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Housing Unit – House, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

HUD Project-Based Section 8 – A federal government program that provides rental housing for very low-income families, the elderly, and the disabled in privately owned and managed rental

units. The owner reserves some or all of the units in a building in return for a Federal government guarantee to make up the difference between the tenant's contribution and the rent. A tenant who leaves a subsidized project will lose access to the project-based subsidy.

HUD Section 202 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by elder household who have incomes not exceeding 50% of Area Median Income.

HUD Section 811 Program – Federal program that provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy of persons with disabilities who have incomes not exceeding 50% Area Median Income.

HUD Section 236 Program – Federal program that provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% Area Median Income who pay rent equal to the greater of market rate or 30% of their adjusted income.

Income Limits – Maximum household income by a designed geographic area, adjusted for household size and expressed as a percentage of the Area Median Income, for the purpose of establishing an upper limit for eligibility for a specific housing program. See income-qualifications.

Inflow/Outflow – The Inflow/Outflow Analysis generates results showing the count and characteristics of worker flows in to, out of, and within the defined geographic area.

Low-Income – Person or household with gross household incomes below 80% of Area Median Income, adjusted for household size.

Low-Income Housing Tax Credit – A program aimed to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code. The program requires that a certain percentage of units built be restricted for occupancy to households earning 60% or less of Area Median Income, and rents on these units be restricted accordingly.

Market Analysis – The study of real estate market conditions for a specific type of property, geographic area or proposed (re)development.

Market Rent – The rent that an apartment, without rent or income restrictions or rent subsidies, would command in a given area or “Market Area” considering its location, features and amenities.

Market Study – A comprehensive study of a specific proposal including a review of the housing market in a defined market or geography. Project specific market studies are often used by developers, property managers or government entities to determine the appropriateness of a

proposed development, whereas market specific market studies are used to determine what housing needs, if any, existing within a specific geography.

Market Rate Rental Housing – Housing that does not have any income-restrictions. Some properties will have income guidelines, which are minimum annual incomes required in order to reside at the property.

Memory Care – Memory Care properties, designed specifically for persons suffering from Alzheimer’s disease or other dementias, is one of the newest trends in senior housing. Properties consist mostly of suite-style or studio units or occasionally one-bedroom apartment-style units, and large amounts of communal areas for activities and programming. In addition, staff typically undergoes specialized training in the care of this population. Because of the greater amount of individualized personal care required by residents, staffing ratios are much higher than traditional assisted living and thus, the costs of care are also higher. Unlike conventional assisted living, however, which deals almost exclusively with widows or widowers, a higher proportion of persons afflicted with Alzheimer’s disease are in two-person households. That means the decision to move a spouse into a memory care facility involves the caregiver’s concern of incurring the costs of health care at a special facility while continuing to maintain their home.

Migration – The movement of households and/or people into or out of an area.

Mixed-Income Property – An apartment property contained either both income-restricted and unrestricted units or units restricted at two or more income limits.

Mobility – The ease at which people move from one location to another. Mobility rate is often illustrated over a one-year time frame.

Moderate Income – Person or household with gross household income between 80% and 120% of the Area Median Income, adjusted for household size.

Multifamily – Properties and structures that contain more than two housing units.

Naturally Occurring Affordable Housing – Although affordable housing is typically associated with an income-restricted property, there are other housing units in communities that indirectly provide affordable housing. Housing units that were not developed or designated with income guidelines (i.e. assisted) yet are more affordable than other units in a community are considered “naturally-occurring” or “unsubsidized affordable” units. This rental supply is available through the private market, versus assisted housing programs through various governmental agencies. Property values on these units are lower based on a combination of factors, such as: age of structure/housing stock, location, condition, size, functionally obsolete, school district, etc.

Net Income – Income earned after payroll withholdings such as state and federal income taxes, social security, as well as retirement savings and health insurance.

Net Worth – The difference between assets and liabilities, or the total value of assets after the debt is subtracted.

Pent-Up Demand – A market in which there is a scarcity of supply and as such, vacancy rates are very low or non-existent.

Population – All people living in a geographic area.

Population Density – The population of an area divided by the number of square miles of land area.

Population Trends – Changes in population levels for a particular geographic area over a specific period of time – a function of the level of births, deaths, and in/out migration.

Project-Based Rent Assistance – Rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Redevelopment – The redesign, rehabilitation or expansion of existing properties.

Rent Burden – Gross rent divided by adjusted monthly household income.

Restricted Rent – The rent charged under the restriction of a specific housing program or subsidy.

Saturation – The point at which there is no longer demand to support additional market rate, affordable/subsidized, rental, for-sale, or senior housing units. Saturation usually refers to a particular segment of a specific market.

Senior Housing – The term “senior housing” refers to any housing development that is restricted to people age 55 or older. Today, senior housing includes an entire spectrum of housing alternatives. Maxfield Research Consulting classifies senior housing into four categories based on the level of support services. The four categories are: Active Adult, Congregate, Assisted Living and Memory Care.

Short Sale – A sale of real estate in which the net proceeds from selling the property do not cover the sellers’ mortgage obligations. The difference is forgiven by the lender, or other arrangements are made with the lender to settle the remainder of the debt.

Single-Family Home – A dwelling unit, either attached or detached, designed for use by one household and with direct street access. It does not share heating facilities or other essential electrical, mechanical or building facilities with another dwelling.

Stabilized Level of Occupancy – The underwritten or actual number of occupied units that a property is expected to maintain after the initial lease-up period.

Subsidized Housing – Housing that is income-restricted to households earning at or below 30% AMI. Rent is generally based on income, with the household contributing 30% of their adjusted gross income toward rent. Also referred to as extremely low-income housing.

Subsidy – Monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract/market rate rent and the amount paid by the tenant toward rent.

Substandard Conditions – Housing conditions that are conventionally considered unacceptable and can be defined in terms of lacking plumbing facilities, one or more major mechanical or electrical system malfunctions, or overcrowded conditions.

Target Population – The market segment or segments of the given population a development would appeal or cater to.

Tenant – One who rents real property from another individual or rental company.

Tenant-Paid Utilities – The cost of utilities, excluding cable, telephone, or internet necessary for the habitation of a dwelling unit, which are paid by said tenant.

Tenure – The distinction between owner-occupied and renter-occupied housing units.

Turnover – A measure of movement of residents into and out of a geographic location.

Turnover Period – An estimate of the number of housing units in a geographic location as a percentage of the total house units that will likely change occupants in any one year.

Unrestricted Units – Units that are not subject to any income or rent restrictions.

Vacancy Period – The amount of time an apartment remains vacant and is available on the market for rent.

Workforce Housing – Housing that is income-restricted to households earning between 80% and 120% AMI; however, some government agencies define workforce housing from 50% to 120% AMI. Also referred to as moderate-income housing.

Zoning – Classification and regulation of land use by local governments according to use categories (zones); often also includes density designations and limitations.



Real Estate Research
Providing Comprehensive
Market Information
and Feasibility Studies



City of Storm Lake Housing Study Findings

Presented to: City of Storm Lake City Council

Presented by: Matt Mullins, Vice President
Maxfield Research & Consulting

April 21, 2025

Maxfield Research & Consulting

We are a full-service real estate advisory company providing strategic value to our private and public sector clients' real estate activities.



OVERVIEW

- 40 Years Experience
- Diverse Client Base
- **Multi-Sector Capable**
 - *Residential*
 - *Commercial*
 - *Public & Private Entities*
- Market Driven Strategies
- Recommending Highest & Best Uses
- Provide Actionable Plans

Project Scope

OBJECTIVE

Provide custom comprehensive housing study

APPROACH

Identify current & future housing needs for residents in Storm Lake and provide framework for meeting housing needs

PROJECT DELIVERABLES

- Short and long-term housing needs
- Recommendations guiding future housing development
- Tools/policies to implement the plan

KEY DATES

- Previous Housing Study: 2017
- Data collection: Q3-Q4 2024
- Draft: January 2025
- Final Report: April 2025
- Presentation: April 21, 2025

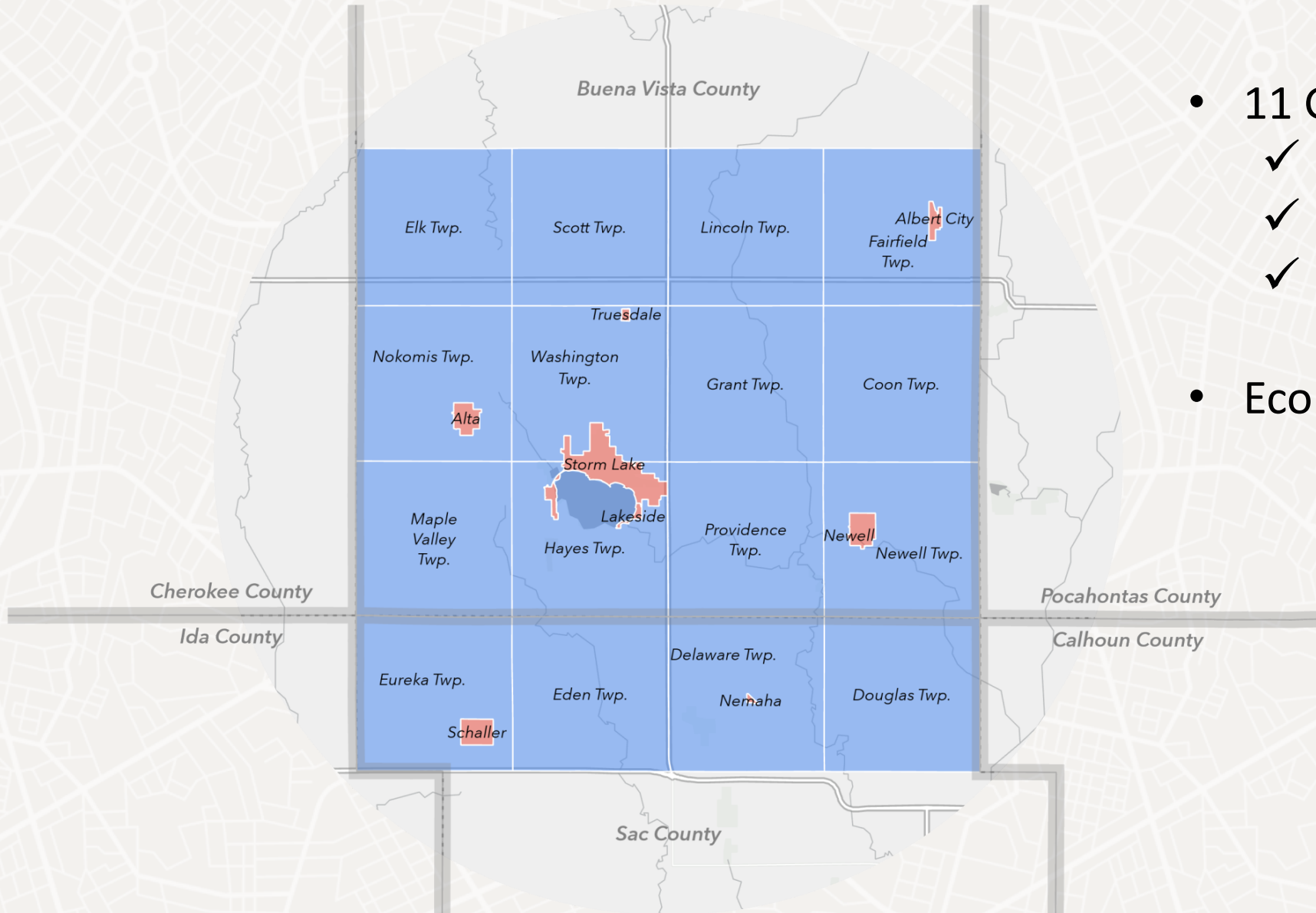
Demographics & Economics

Market Overview

Demand & Recommendations

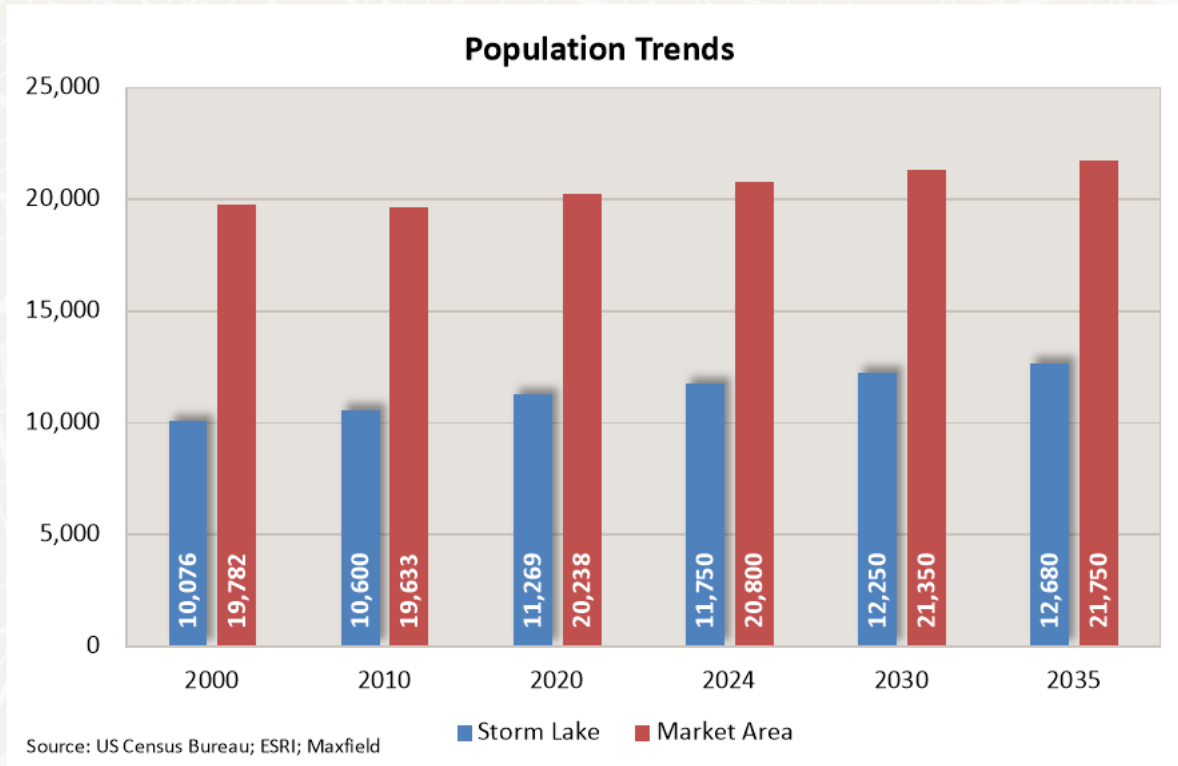
Discussion

Storm Lake Primary Market Area ("PMA")

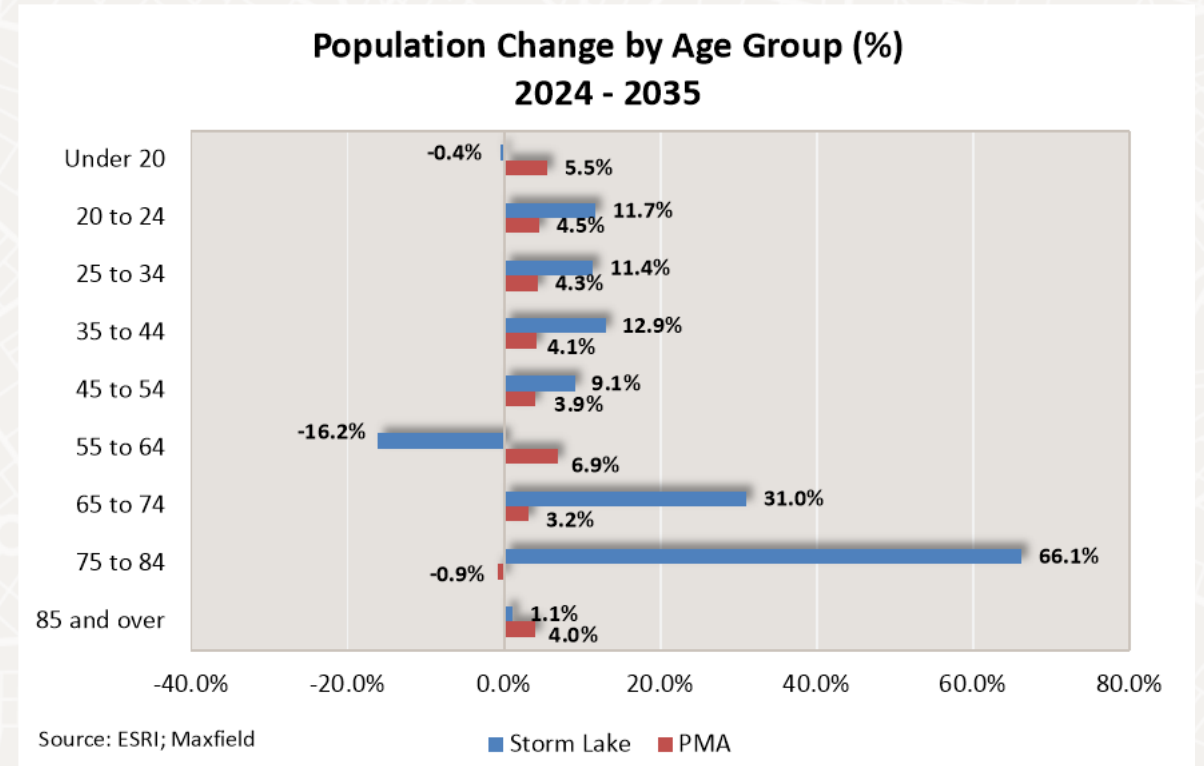


- 11 Geographies
 - ✓ 8 Cities
 - ✓ 16 Townships
 - ✓ 2 counties: Buena Vista & Sac
- Economic driver of PMA

6% growth rate last decade...forecast +9% this decade



- Steady growth over next decade
- Population diversity is growing in Storm Lake

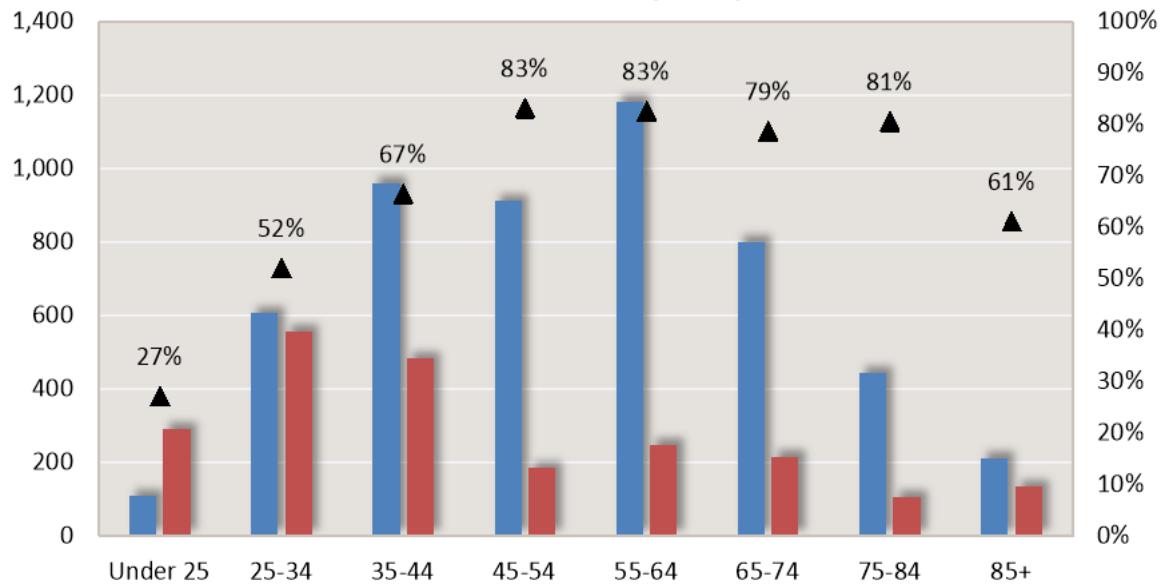


- 65 to 84 population driving growth in the near-term

11% Household Growth this decade

- 70% of HH own homes in MA | 60% in Storm Lake
- Younger demographic = more renters
 - Under 25: 78% (Storm Lake)
 - 25 to 34: 54% (Storm Lake)

Household Tenure by Age of Householder
Market Area (2024)



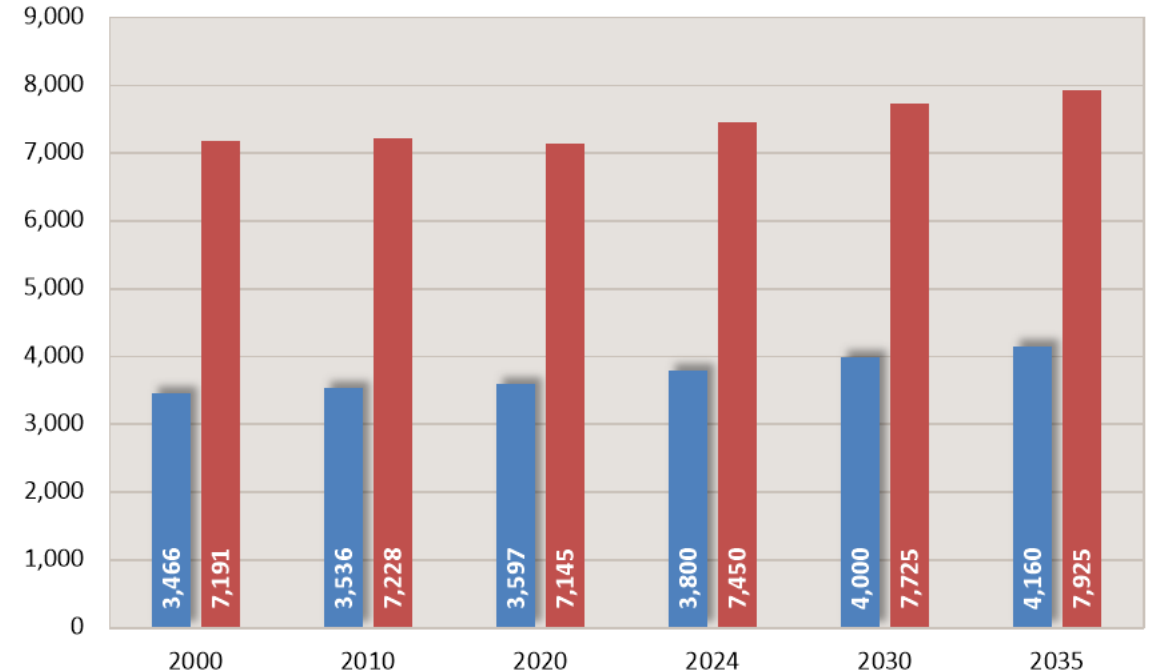
Source: US Census Bureau; Maxfield

■ Owner

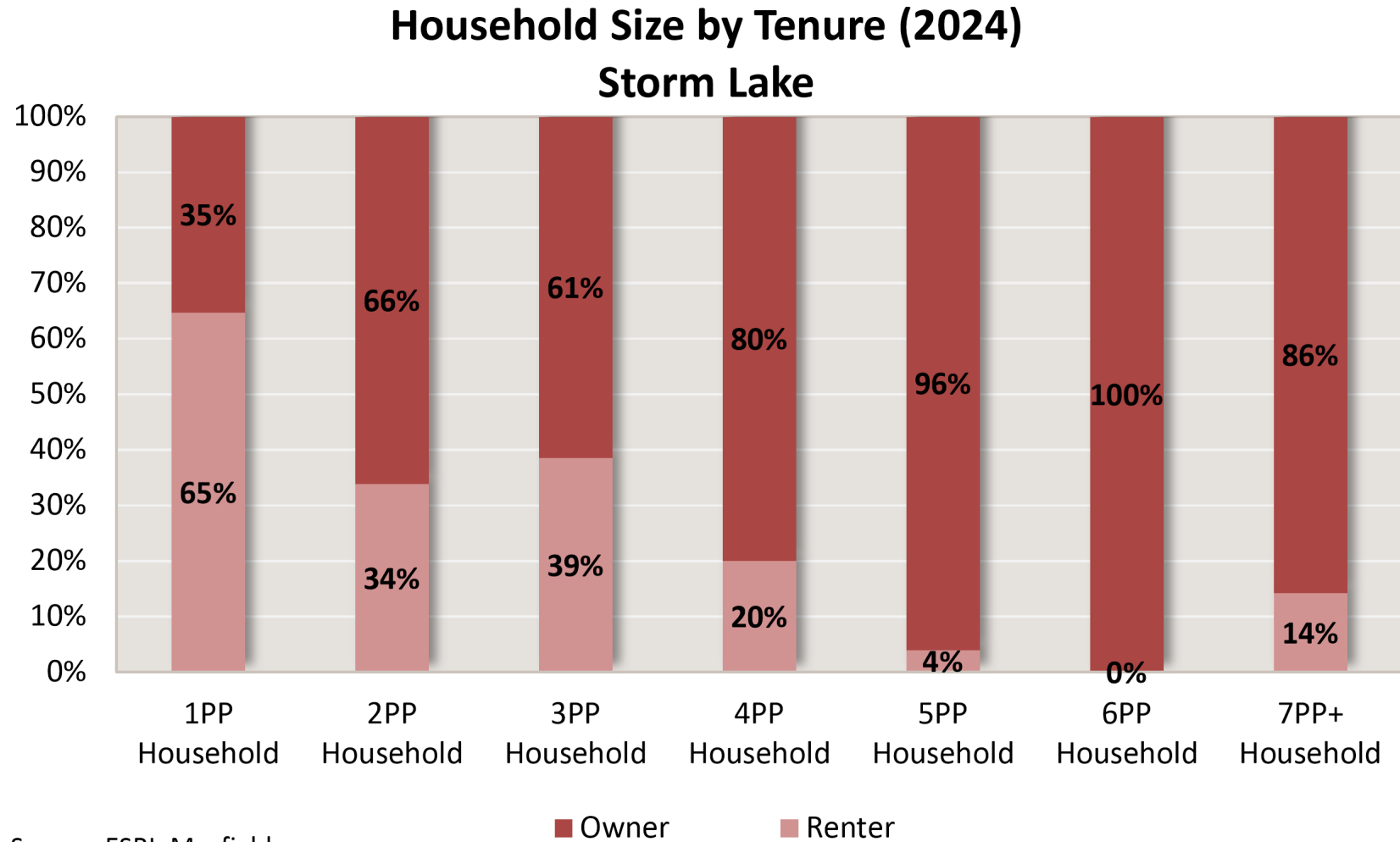
■ Renter

▲ Ownership Rate

Household Trends



Larger Households are more likely to be Home-Owners...

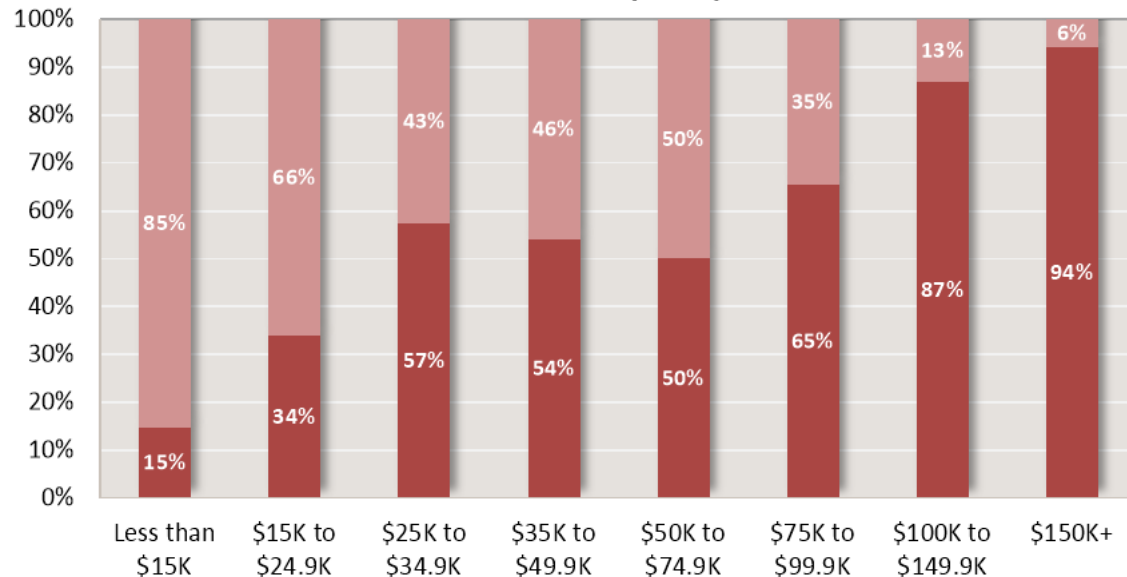


Source: ESRI; Maxfield

Millennials: Highest Household Incomes

- Lower-Income Earners are Majority Renters
- Median Income by Tenure (Storm Lake):
 - Owner: \$73,774
 - Renter: \$48,178

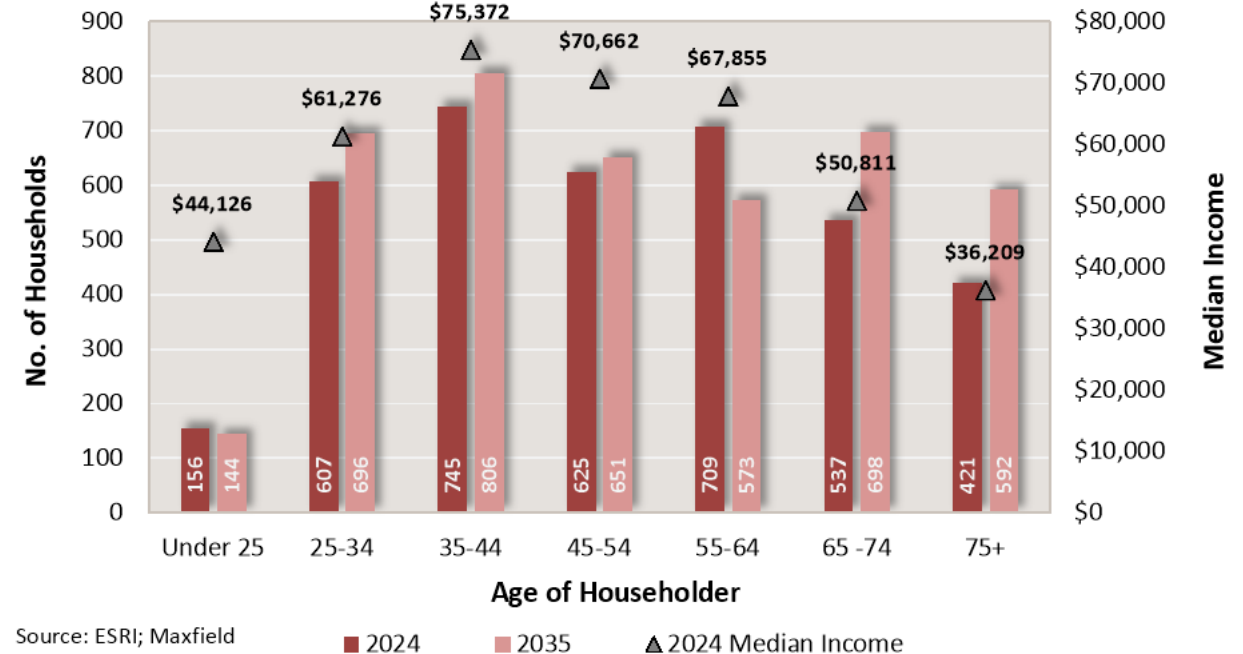
**Tenure by Household Income
Storm Lake (2024)**



Source: US Census Bureau; Maxfield

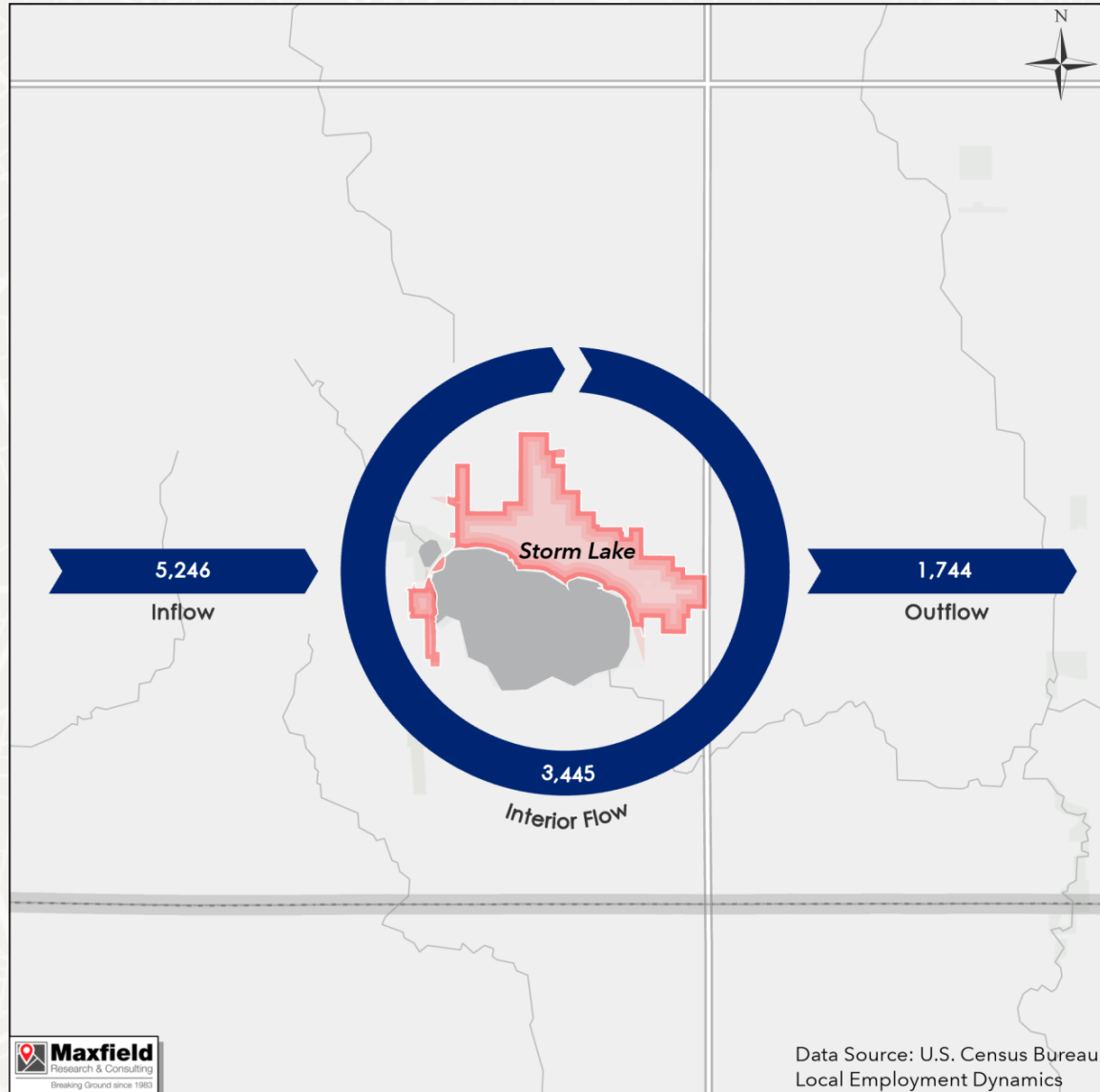
■ Owner ■ Renter

**Growth & Income Trends by Age of Householder
Storm Lake (2024 & 2035)**



- Millennials & Gen X strongest household incomes...
- Median Income: \$60,741 (SL) vs. \$68,115 (MA)

Storm Lake is a Major Job Importer



- Storm Lake
 - Inflow: 50%
 - Interior Flow: 33%
 - Outflow: 17%
- Average weekly wage
 - Buena Vista County: \$989
 - Highest wage: Management (\$1,935)
 - Iowa: \$1,118
- Employment by sector (Buena Vista County)
 - Manufacturing: 3,645 | 34% of total
 - Education: 1,386 | 13% of total
 - Retail: 1,132 | 11% of total

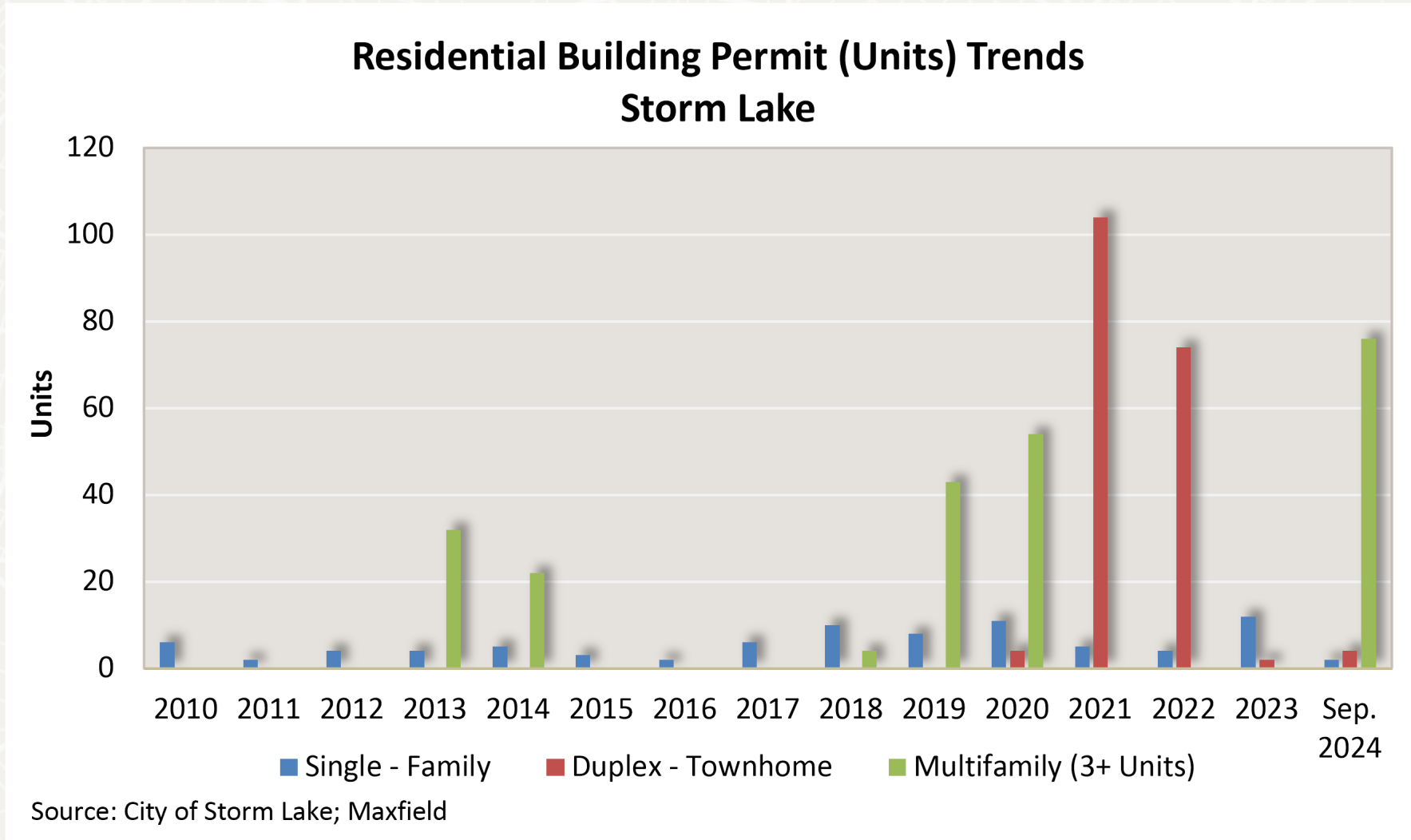
Demographics & Economics

Market Overview

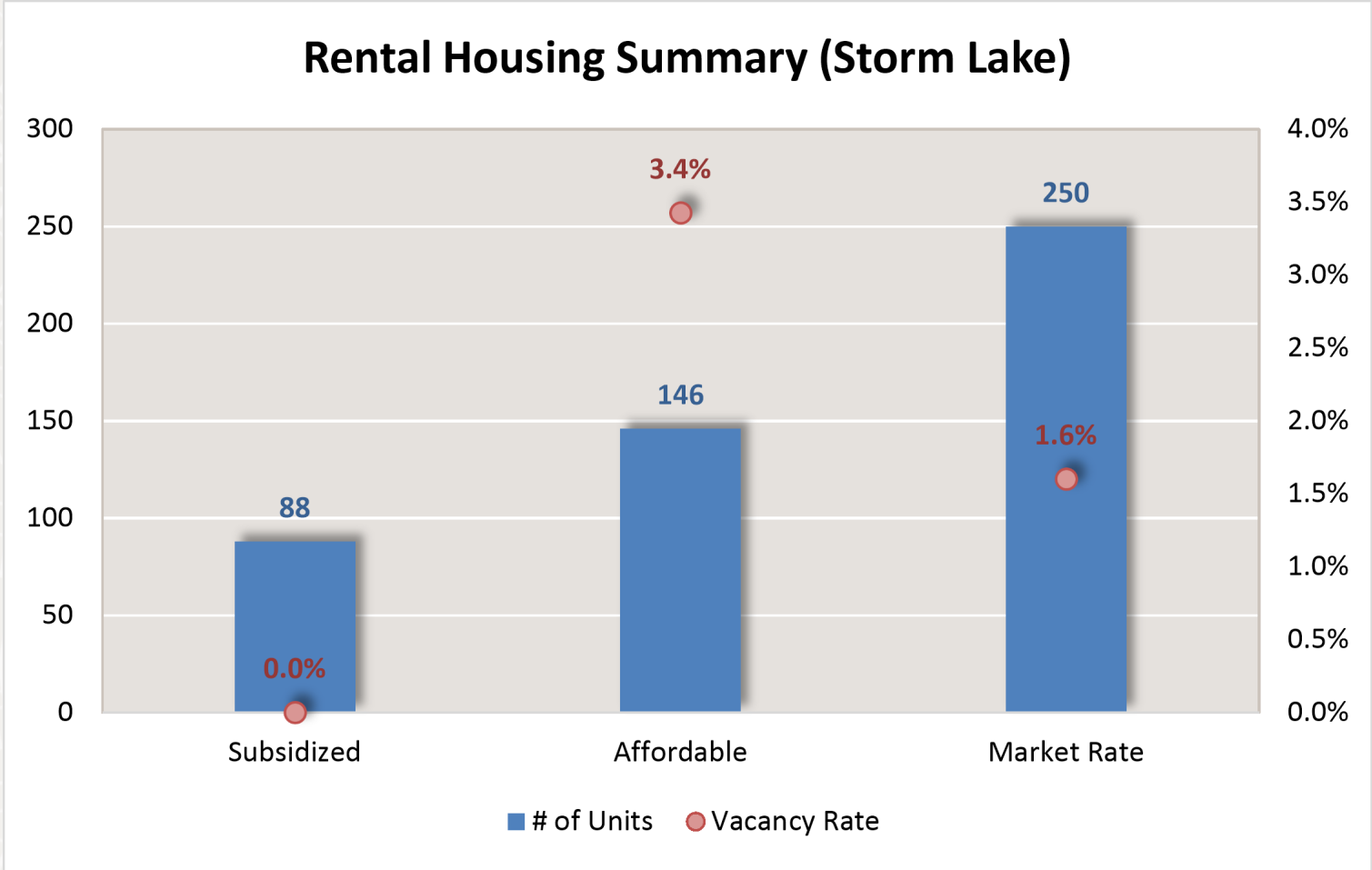
Demand & Recommendations

Discussion

80% of growth in Townhome & MF housing types...



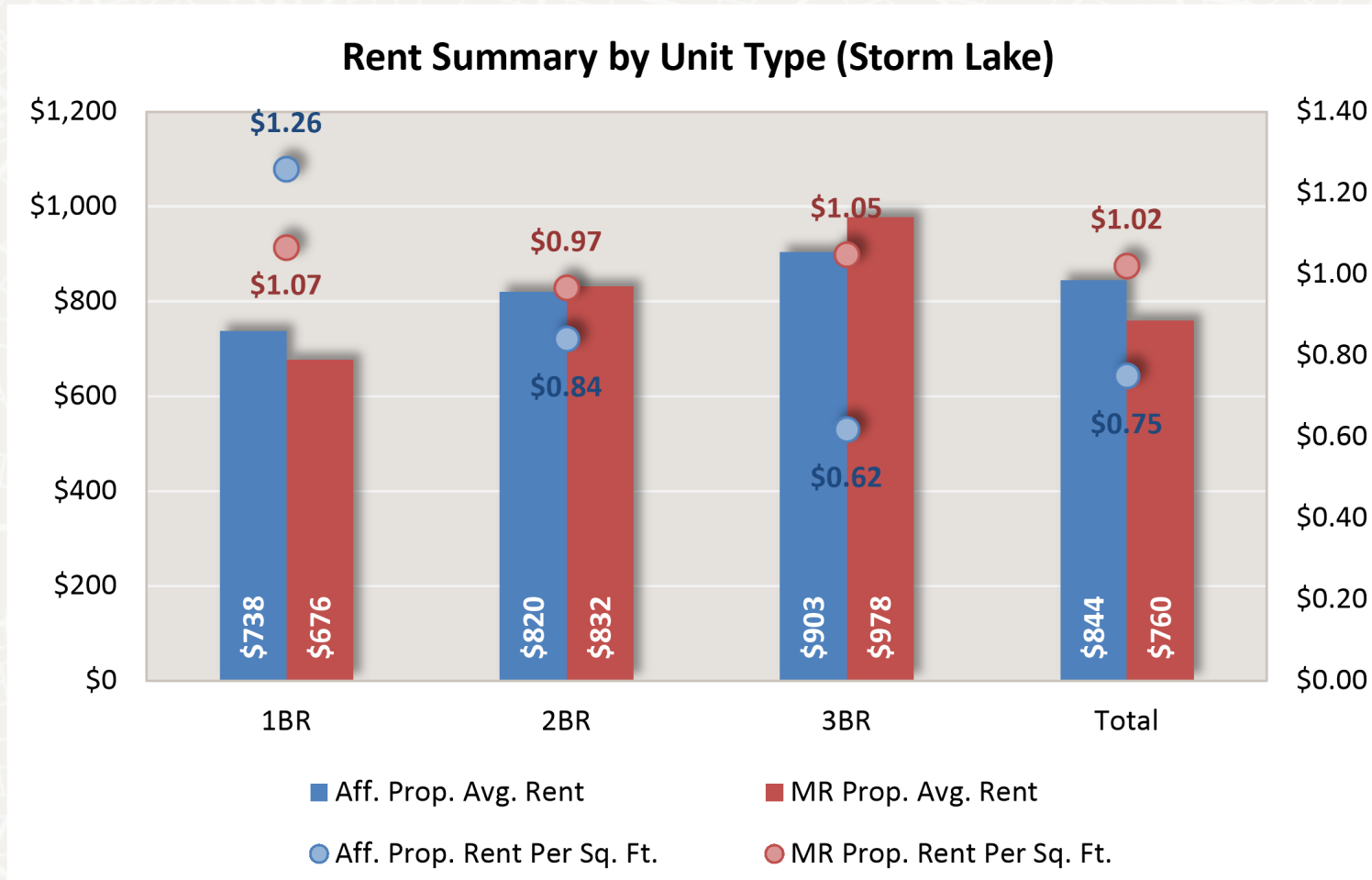
Sub 2% Vacancy Rate...Tight Rental Market!



The Reserves at Storm Lake

Product	Avg. Size	Avg. Rent	Avg. PSF
Market Rate	744	\$760	\$1.02
Affordable	1,126	\$844	\$0.75

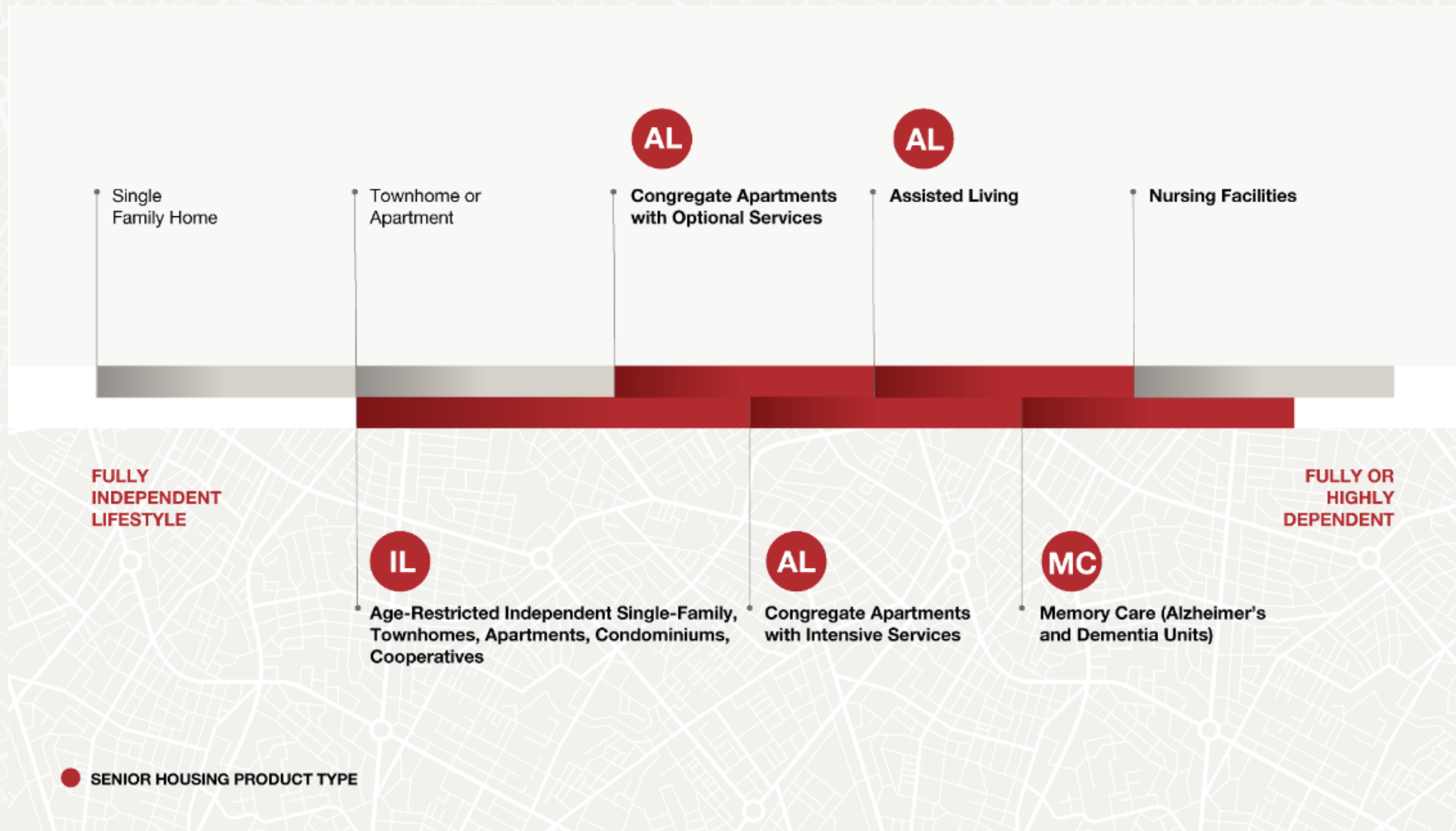
Majority of Units considered “Affordable”



Wilshire Arms Apts.

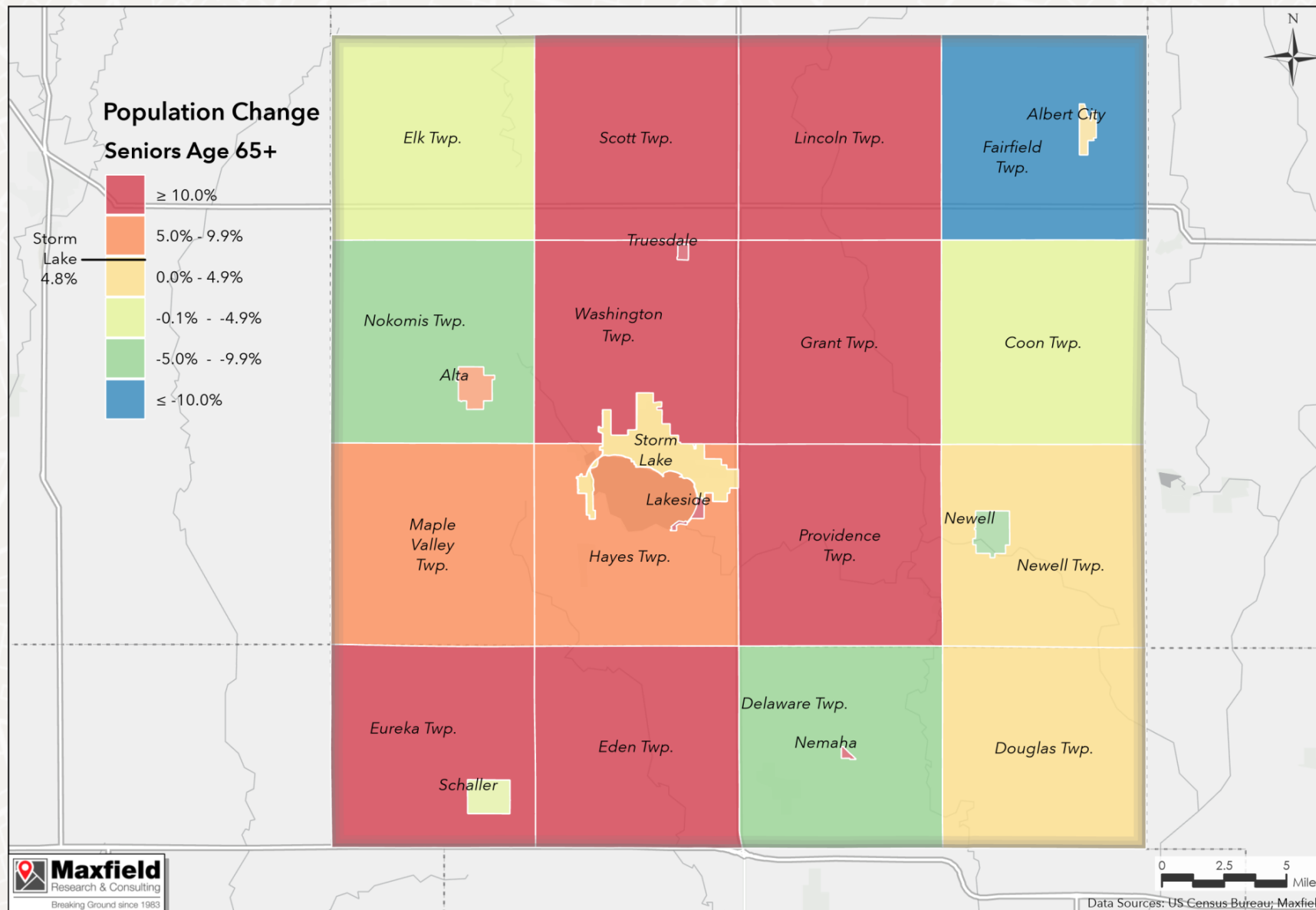
ALL Market Rate Apartments at 50% AMI or less

Senior Housing Continuum



Senior Demographic if Growing Fastest...

Senior Population (65+) Percent Change (2010 – 2020)



- Senior demo. fastest pop. growing in SL (2024 – 2035)
 - 65 to 74: 31%
 - 75 to 84: 66%
- 62% of 65+ households are homeowners | 76% in PMA

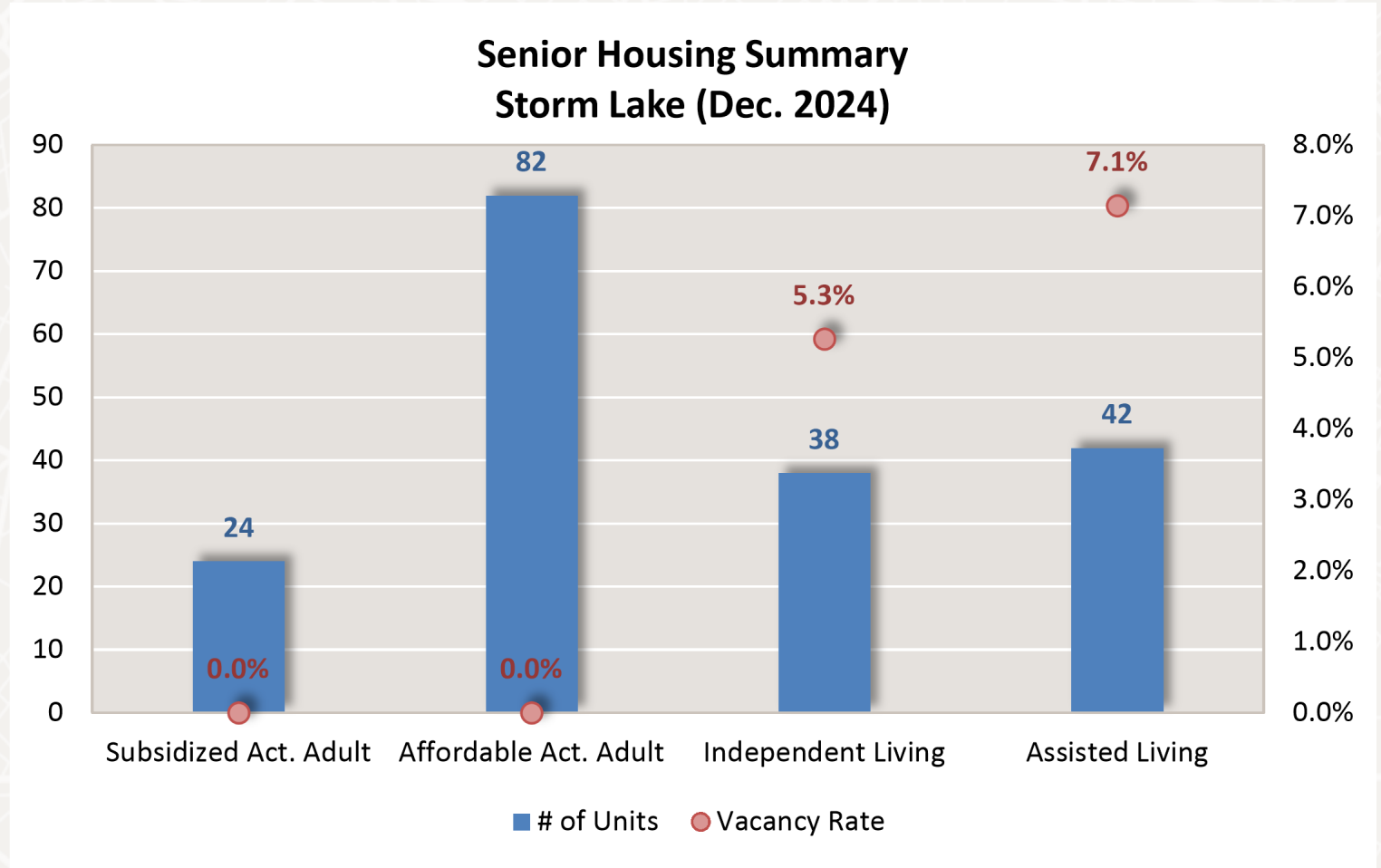
Bifurcation in Senior Vacancy Rates...



Methodist Manor – Lake Pointe Villa

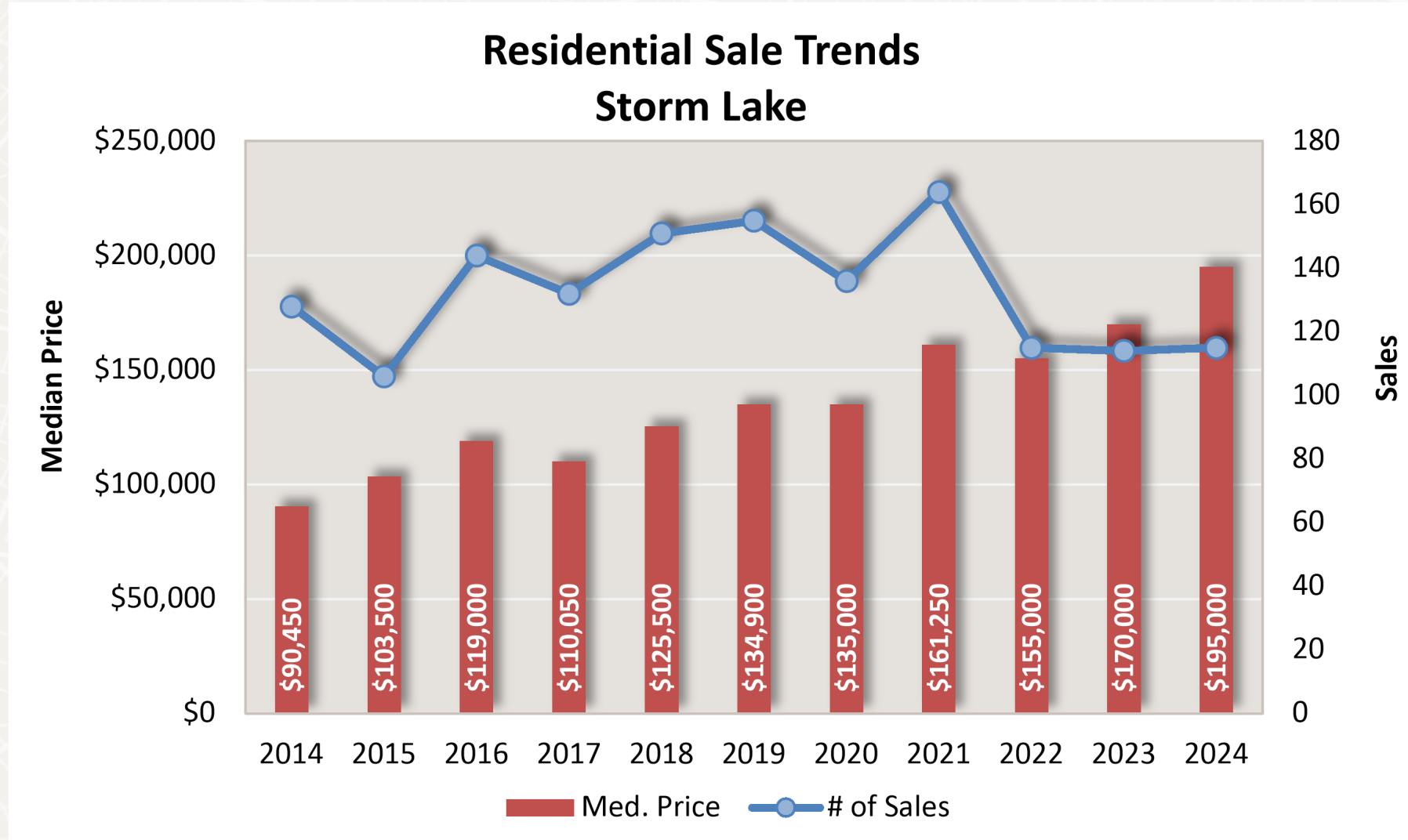
➤ Average Senior Housing Costs (Maxfield Survey)

- Independent Living: \$2,264
- Assisted Living: \$4,391

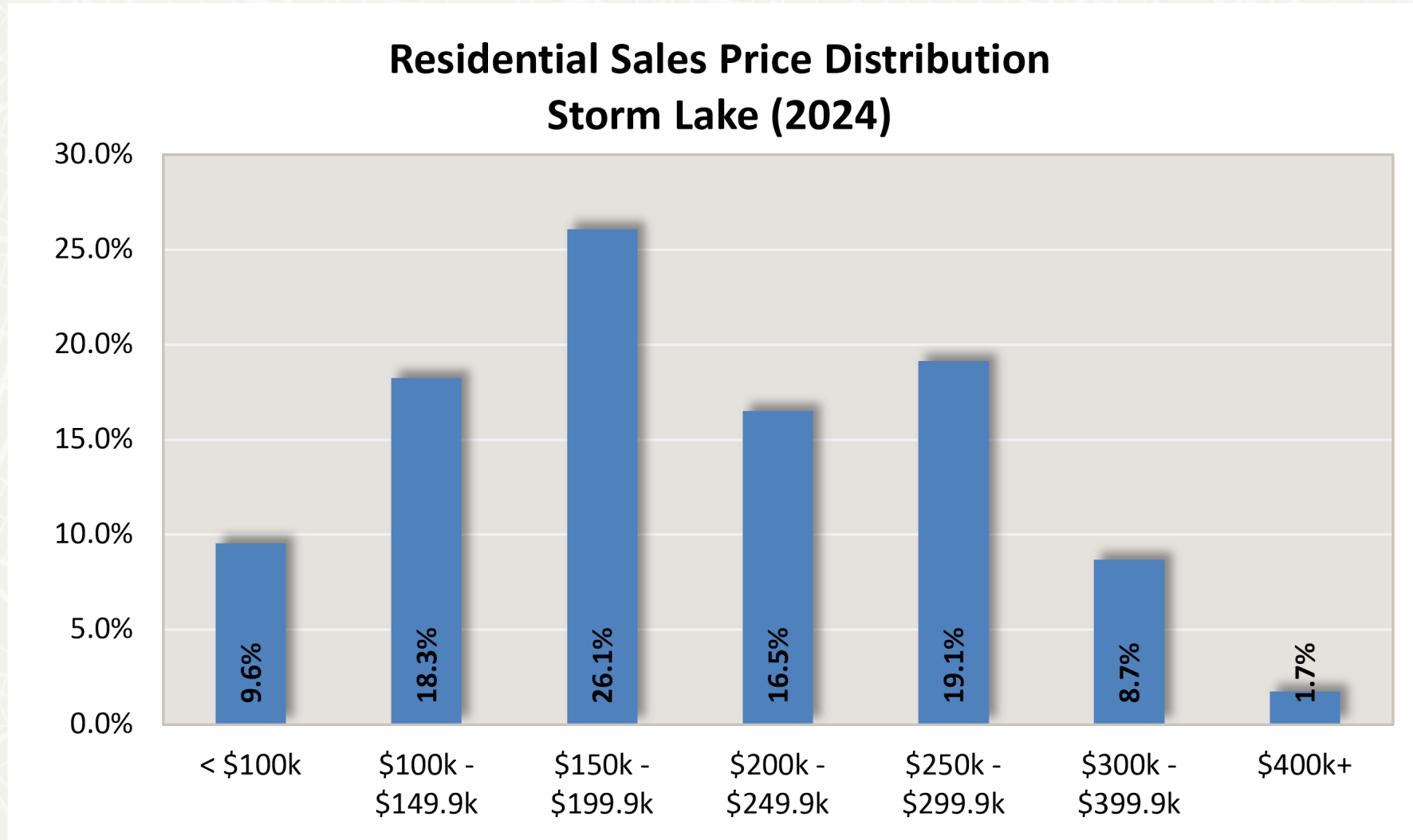


5% - 7% Vacancy = Market Equilibrium

Pandemic Housing Boom drove sales peak in 2021

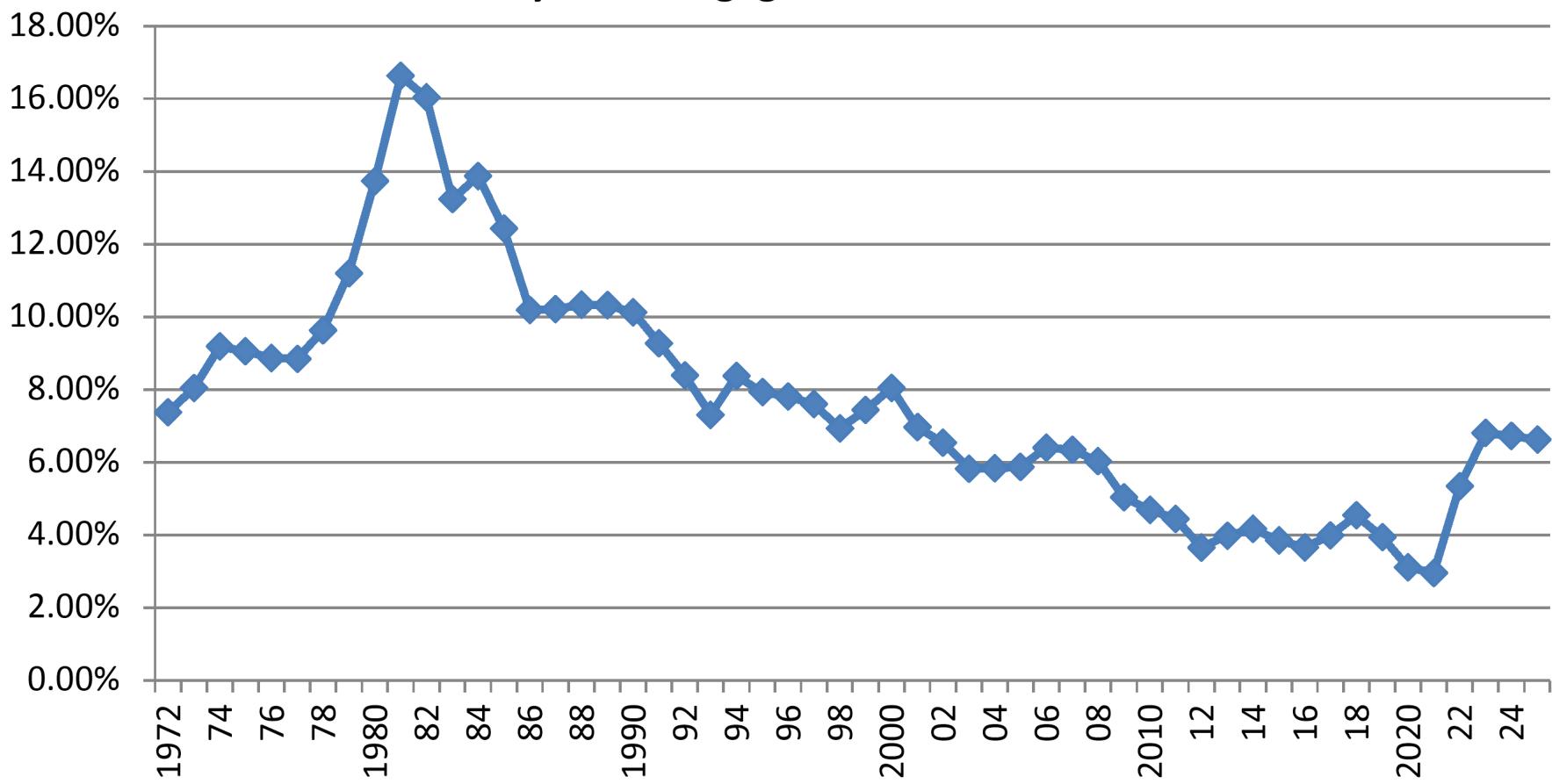


Majority of SF Home Sales Last Year: \$100-\$199k (44%)



Interest Rates Elevated...still historically low

Historic 30-year Mortgage Rates 1972 to 2025 YTD

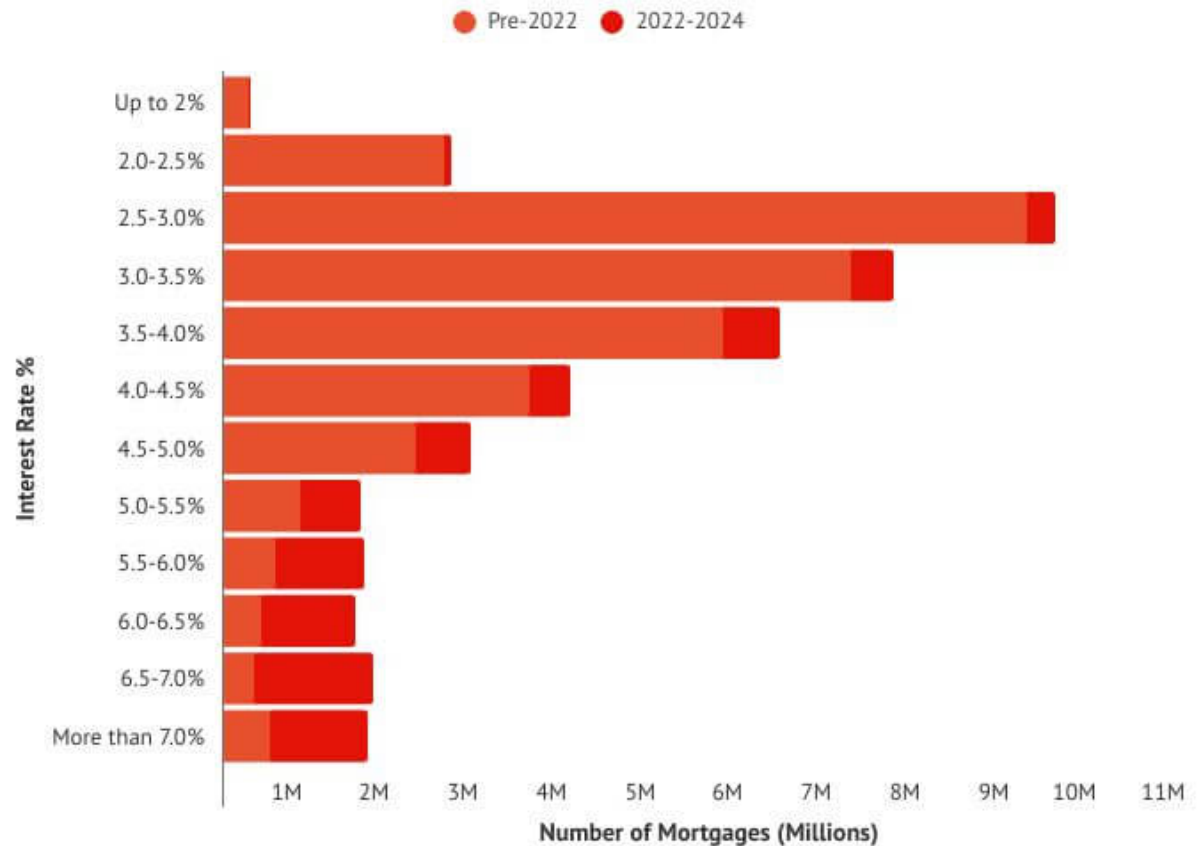


FOMC Mtg. Mtg. Date	Rate Chage (bps)	Federal Funds Rate
3/3/2020	-150	1.0% to 1.25%
3/16/2020	-100	0.0% to 0.25%
3/17/2022	+25	0.25% to 0.50%
5/5/2022	+50	0.75% to 1.0%
6/16/2022	+75	1.5% to 1.75%
7/27/2022	+75	2.25% to 2.5%
9/21/2022	+75	3.0% to 3.25%
11/2/2022	+75	3.75% to 4.0%
12/14/2022	+50	4.25% to 4.5%
2/1/2023	+25	4.5% to 4.75%
3/22/2023	+25	4.75% to 5.0%
5/3/2023	+25	5.00% to 5.25%
6/14/2023	0	5.00% to 5.25%
7/26/2023	+25	5.25% to 5.5%
9/20/2023	0	5.25% to 5.5%
11/1/2023	0	5.25% to 5.5%
12/13/2023	0	5.25% to 5.5%
1/31/2024	0	5.25% to 5.5%
3/20/2024	0	5.25% to 5.5%
5/1/2024	0	5.25% to 5.5%
6/12/2024	0	5.25% to 5.5%
7/31/2024	0	5.25% to 5.5%
9/18/2024	-50	4.75% to 5.0%
11/7/2024	-25	4.5% to 4.75%
12/18/2024	-25	4.25% to 4.5%
1/29/2025	0	4.25% to 4.5%
3/19/2025	0	4.25% to 4.5%

Mortgage Rate Lock In Effect...holding back supply

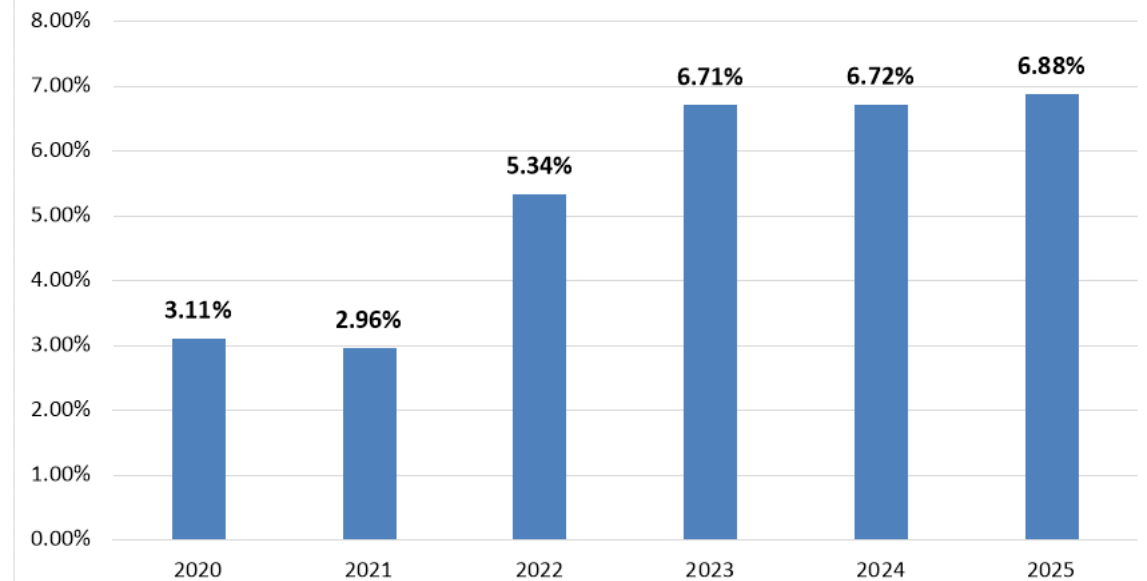
Nearly 73% of existing mortgages are under 5%!

Mortgage Rates For Outstanding Mortgages



CoreLogic

Avg. 30-Year Mortgage: 2020 to 2025 (YTD)



Lot Inventory...Excessively Low

Lot Inventory/Supply

- Only SIX vacant lots across 3 subdivisions
- Most vacant lots in Woodland Creek 1st Subdivision
- Median lot size: 0.29 acres
- Median land value: \$10,315
- Goal: 3- to- 5-year lot supply



Acreage lots outside city limits...



Real Estate Research
Providing Comprehensive
Market Information
and Feasibility Studies

Demographics & Economics

Market Overview

Demand & Recommendations

Discussion

Demand Methodology

Demand Overview

- Household growth & tenure
- Turnover
- Income-qualified households
- Demand by product | Preferences

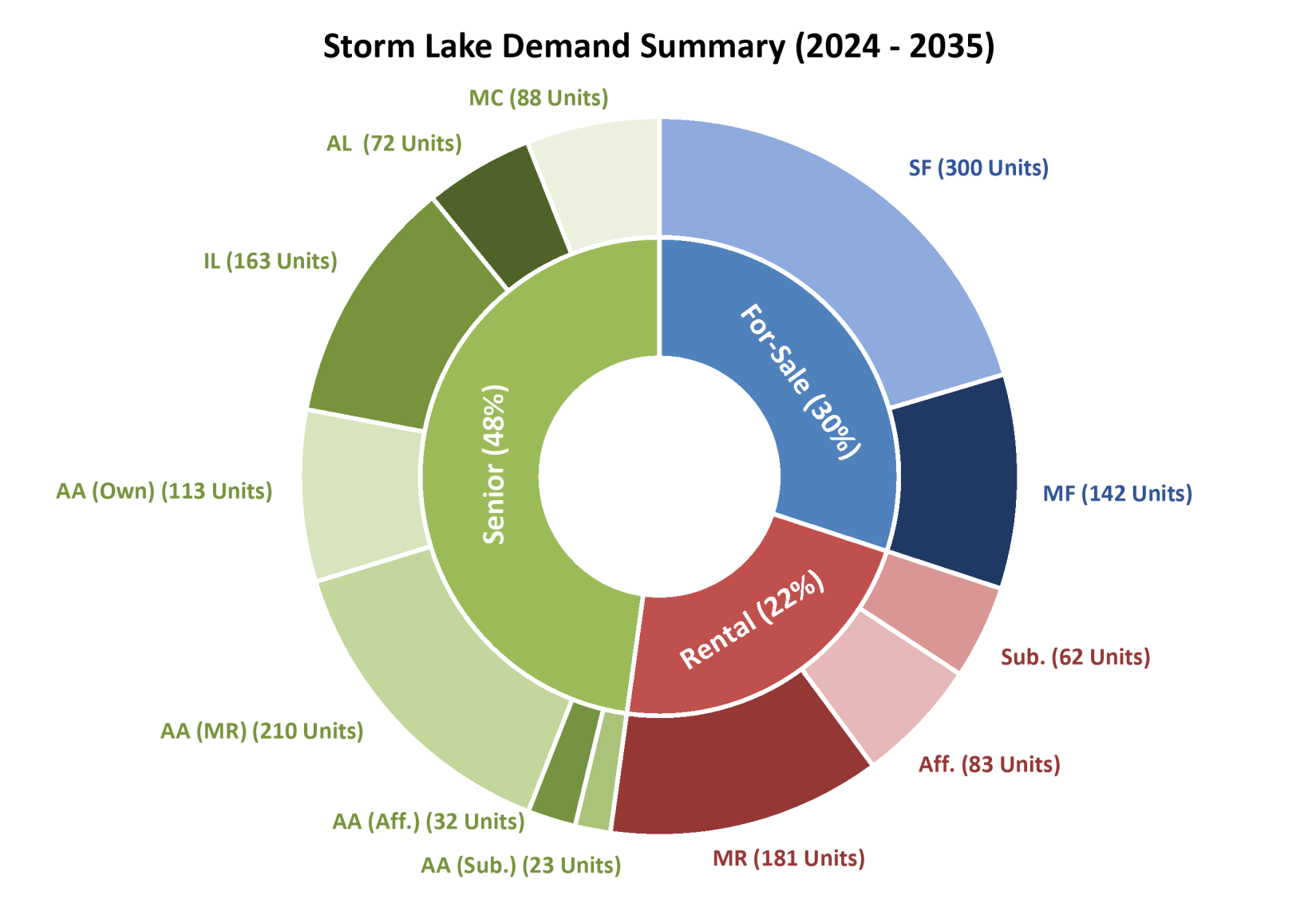
Demand Driver Examples

- Demographics
- Economy & Job Growth
- Consumer Choice | Preferences
- Turnover/Mobility
- Supply (i.e. Existing Hsg. Stock)
- Replacement need (i.e. functionally /physically obsolete)
- Financing

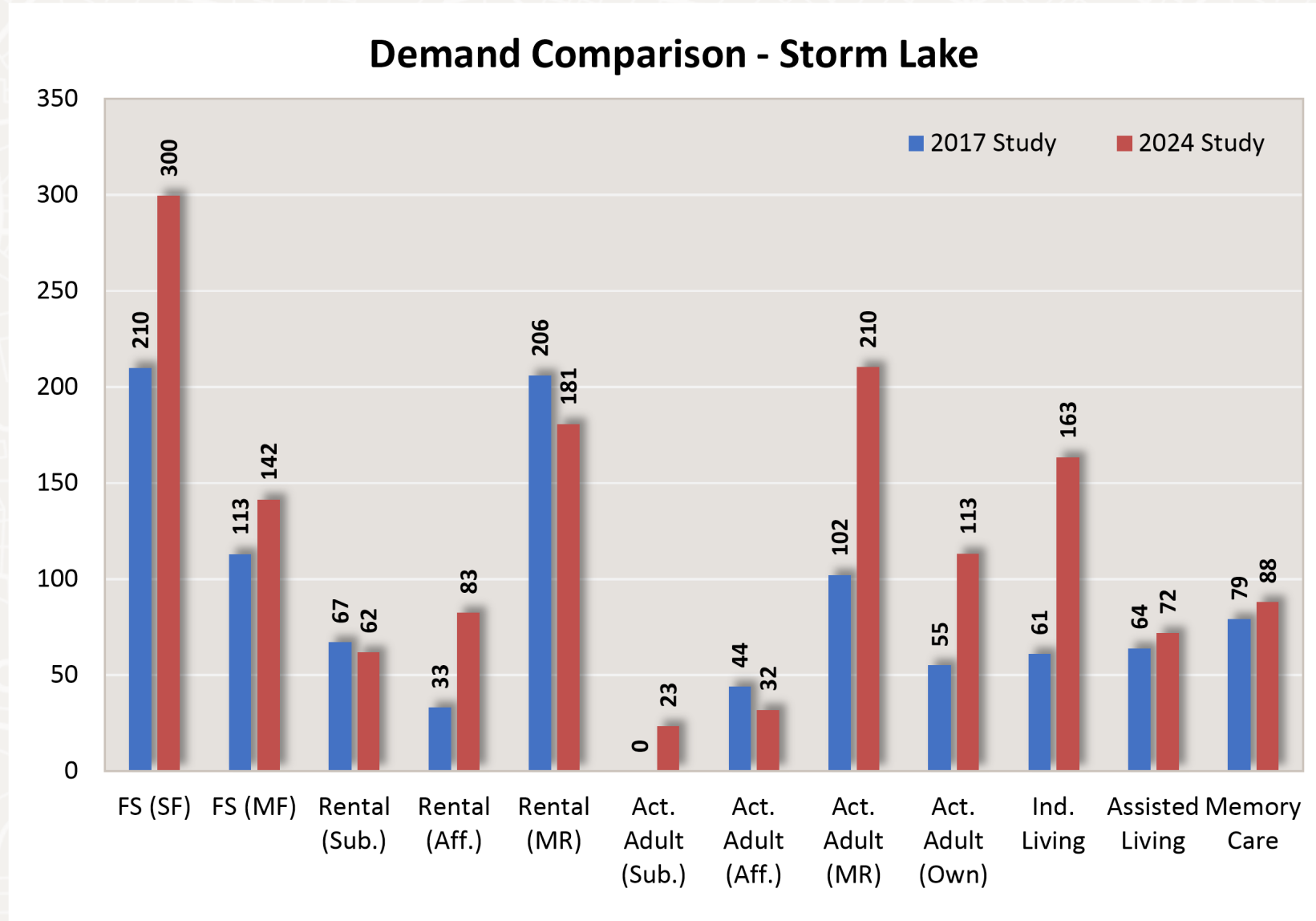
Demand Assumptions/Methodology

- Household growth adjusted for local factors (i.e. economy, building permits, etc.)
- Senior demand estimates apply capture and penetration rates and are presented as “Point in Time” vs. Cumulative

Demand for 1,460+ Housing Units through 2035



Demand for 400+ more Housing Units since 2017 study



For-Sale Housing Recommendations to 2035

Single Family

- Recommend 3 to 5-year lot supply
 - Lot supply severely lacking...
 - Need for all lot types
- Demand for 300 SF homes
- Demand across all price points
 - However, entry-level difficult to build due to development cost



Multifamily

- Demand for 142 units
- Association-maintained product
 - Popular with older adult and senior households
 - More affordable price points compared to single-family
- Potential housing types:
 - Detached townhomes/villas
 - Twin homes/townhomes
 - Quad homes/rowhomes



Rental & Senior Housing Recommendations to 2035

General-Occupancy Rental Housing

- Demand for 181 MR units
- Recommend a variety of rental product/design types:
 - Vertical multifamily
 - Townhome-style
 - Single-family rentals
- Demand for another 80+ affordable units

Senior Housing

- Significant demand through this decade & beyond.. (i.e. baby boomers)
- Demand grows as boomers age later this decade...
- Demand by senior types:
 - Active Adult:
 - Market Rate Rental – 210 units
 - Ownership (cooperative, etc.) – 113 units
 - Independent Living – 163 units
 - Assisted Living – 72 units
 - Memory Care – 88 units

Key Takeaways...

- Positive growth last decade, higher growth rates this decade | Declines in more rural townships
- Aging of Older adults & Baby Boomer Generation | 75-84 growing fastest = alternative housing products
- Family HHs declining | Persons living alone & roommates fastest growing HH type | 65% of HHs 1 & 2 person
- Storm Lake is a Job Importer | Major increase in daytime population (i.e. goods & services, healthcare, etc.)
- Low rental vacancy rates (1.9%) | Lack of newer rental product | Need for new market rate rental construction
- Senior housing is bifurcated; yet vacancies rate at or below equilibrium for all service levels
- For-sale market recently peaked, but slowing | lack of supply | Interest rates impacting sales/affordability
- Vacant lot supply is dire | Lack of new construction | Need Lots & Association-maintained options
- Inflation, interest rates and rising construction costs impact development opportunities in near-term
- Rising insurance costs and mortgage rates impacting affordability....

Priorities

- Lot Supply: Monitor lot-supply
 - Detached single-family
 - Need for association maintained and one-level living options
- Promote rental housing production: all product types, incomes, etc.
- Senior housing/Age-targeted housing....frees up existing housing stock
- Promote private-public-partnerships (PPP) to stimulate housing markets
- Implement housing programs/resources (i.e. 1st time buyers, fix-up funds, land banking, etc.)
- Update housing action plan regularly
- Promote affordability, recreation, open space, lifestyle, & hybrid work



Real Estate Research
Providing Comprehensive
Market Information
and Feasibility Studies

Demographics & Economics

Market Overview

Demand & Recommendations

Discussion

Thank You!



MaxfieldResearch.com



<http://www.linkedin.com/company/maxfield-research-inc>

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Staff Summary

5/5/2025

Agenda Item # F.4.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Keri Navratil, City Manager
Scott Olesen, Building Official
Tyler Gibbins, City Treasurer
Nelda Kirkholm, Deputy City Clerk

SUBJECT: **Public Hearing on Ordinance Amending City Code Chapter 3-4
Waterworks Maintenance**

BACKGROUND: The updates to City Code Chapter 3-4 strengthens the City Code to ensure that water service lines, curb stops, water meters and fixtures are repaired timely. The new additions define that water leaks are emergency maintenance and will need to be repaired immediately. Currently, the City has 5 water leaks, 151 curb stops and 73 meters that need to be addressed in the community.

FISCAL IMPACT: Attorney Fees are estimated to be approximately \$1,500 to meet with staff and draft an appropriate ordinance.

RECOMMENDATION: Open Hearing
Hear Public Comments
Close Hearing

ATTACHMENTS:

1. Ordinance Amending City Code Chapter 3-4_Waterworks Maintenance (04.10.25)
2. Summary - City Code Chapter 3-4 Amendments (Water Line Repair Lien) (04.10.25)

ORDINANCE NO. __

AN ORDINANCE AMENDING TITLE III, CHAPTER 4, WATERWORKS, OF THE 1994 RECODIFICATION OF THE MUNICIPAL CODE OF THE CITY OF STORM LAKE, IOWA, REGARDING MAINTENANCE OF WATER UTILITY INFRASTRUCTURE WITHIN THE CORPORATE LIMITS OF STORM LAKE, IOWA

WHEREAS, Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake ("City Code"), Iowa regulates the operation and maintenance of the water system of the City of Storm Lake, Iowa ("City"); and

WHEREAS, the City Council of the City of Storm Lake, Iowa ("City Council") has determined the provisions of City Code chapter 3-4 require amendments to better effectuate the City's operation and maintenance of its water system; and

WHEREAS, the City Council hereby determines the amendments to City Code chapter 3-4 set forth herein are in the public's best interests and serve the health and welfare of the community.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF STORM LAKE, IOWA, THAT:

SECTION ONE. Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by repealing and replacing Section 3-4-15, Maintenance Of Service Pipes, as follows:

Section 3-4-15 Maintenance Of Service Pipes

All service pipes and fixtures of every kind from the street water main to the premises, including but not limited to the corporation cocks at the mains, the water service lines, and the stop cocks, shall be installed and maintained at the expense of the property owner. Any leaks or other defects in the same shall be promptly repaired by the property owner. If leaks or other defects are not promptly repaired by the property owner, the water shall be turned off until such repairs have been made, and the expense incurred for discontinuing and restarting water service shall be charged to and paid by such owner. The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

The owner shall indemnify the City from any loss or damage that may directly or indirectly be occasioned by the installation or maintenance of said water service pipes and fixtures.

Stop cock locations shall not be in sidewalks, driveways, or any type of concrete improvement. Stop cocks shall be placed within and as close as otherwise practical

to the boundary lines of the property owner's property. Exact stop cock location shall be as determined by the City.

In the event the City should discontinue and abandon the use of an existing water main and relocate the new water main on the opposite side of the street, the City will install, at the City's expense, that portion of the service pipe from the abandoned water main to the newly-installed water main.

SECTION TWO. Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by adding a new Section 3-4-15A therein, as follows:

3-4-15A Failure to Maintain

When any portion of the service pipes and fixtures from the street water main to the premises which is the responsibility of the property owner, including but not limited to the corporation cocks at the mains, the water service lines, and the stop cocks, becomes defective or creates a nuisance and the owner fails to correct such defect or nuisance following notice, the City shall discontinue water service, pursuant to Section 3-4-15, and may correct the defective condition or abate the nuisance at the property owner's cost, following notice to the property owner.

In the event the City makes corrections to the service pipes or fixtures to correct a defect or nuisance, the City shall charge the property owner the costs thereof. All charges incident to the City's correction or maintenance shall be charged at the amounts provided for by section 3-4-9, and such charges shall be the property owner's obligation to pay. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

The owner shall indemnify the City from any loss or damage that may directly or indirectly be occasioned by the correction or maintenance work required.

SECTION THREE. Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by adding a new Section 3-4-15B therein, as follows:

3-4-15B Emergency Maintenance

(A) In the event the state or condition of a property's service pipes or fixtures of any kind from the street water main to the premises threaten life, safety, property, or infrastructure so as to constitute an emergency, as determined by the City Manager, the City may undertake the necessary emergency maintenance required to abate the threat.

1. The City shall make a reasonable attempt to notify the property owner of its intent to conduct such necessary emergency maintenance.

2. The City may charge the property owner the costs for any necessary emergency maintenance to the service pipes or fixtures at the amounts provided for by section 3-4-9, and such charges shall be the property owner's obligation to pay.

3. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

4. The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

(B) Emergencies Enumerated. The following circumstances may constitute an emergency for purposes of this section, but shall not be limited hereto:

1. A curb stop in disrepair resulting in the City's inability to shut off water supply to the property.

2. Water lines or meters in disrepair at any time during which a resolution of the City Council declaring a public emergency water shortage, pursuant to section 3-5-4, is in effect, and imposing water conservation measures pursuant to section 3-5-5.

3. Water lines or fixtures of any kind from the street water main to the premises in disrepair and threatening or causing unnecessary discharge into the municipal stormwater system.

SECTION FOUR. Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by repealing and replacing Section 3-4-19, Owners To Protect Meters, as follows:

3-4-19 Owners To Protect Meters

(A) The property owner of the premises where a meter or remote control meter reading device is installed shall be held responsible for its care and protection from freezing or hot water and from other damage or interference from any person. (Every hot water heater and hot water storage tank must have a check valve on the supply pipe line and a suitable relief valve on the discharge line of such heater or tank.)

(B) In case of any damage to the meter or remote control meter reading device, or in case of its stoppage or imperfect working, the property owner shall give immediate notice to the office of the City Clerk.

(C) In all cases where the meters or remote control meter reading devices are broken or damaged by negligence of owners or occupants of the premises, or by freezing, hot water or other damage except ordinary wear and tear, the necessary repairs to the meter or remote control meter reading device shall be made by the City after first giving notice thereof to the property owner, and the costs of such repairs paid for by such property owner.

(D) When a meter or remote control meter reading device becomes inoperative, damaged, or fails as a result of ordinary wear and tear, or otherwise, the property owner shall give immediate notice to the office of the City Clerk. The meter or remote control meter reading device shall be repaired or replaced in accordance with section 3-4-16.

(E) All charges incident to any repair or replacement by the City of a property's meter or remote control meter shall be charged at the amounts provided for by section 3-4-9. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

(F) No one shall in any way interfere with the proper registration of a water meter or remote control meter reading device, and no one except an authorized employee of the Water Department shall break a seal of a meter or remote control meter reading device or shall remove, relocate, or alter a remote meter; provided, however, that the City Manager or City Clerk may grant written permits to licensed plumbers in case of emergency to break such seal for draining pipes or stopping water leaks.

(G) The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

(H) Any failure to adhere to the requirements of this section for the protection and maintenance of a property's meter and remote control meter reading device, if applicable, shall be a violation of this Chapter and subject to enforcement under section 3-4-30.

SECTION FIVE. Severability. If any section, subsection, sentence, clause, phrase or portion of this Ordinance be held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision, and such holding shall not affect the validity of the remaining portion hereof.

SECTION SIX. Repealer. All ordinances or parts of ordinances in conflict with the provisions of this Ordinance are hereby repealed.

SECTION SEVEN. Effective. This Ordinance shall be in full force and effect, from and after its passage, adoption, and approval and publication as required by law, unless a subsequent effective date is set out hereinabove.

SECTION EIGHT. When this ordinance is in effect, it shall automatically supplement, amend, and become a part of the said Recodification of the Municipal Code of the City of Storm Lake, Iowa.

PASSED on its first consideration the _____ day of _____, 2025.

PASSED on its second consideration the _____ day of _____, 2025.

Requirement of consideration and vote at two (2) prior Council meetings suspended the _____ day of _____, 2025.

PASSED AND APPROVED on its third consideration this _____ day of _____, 2025.

CITY OF STORM LAKE, IOWA

By: _____
Micheal Porsch, Mayor

_____ No action taken by Mayor.

_____ Vetoed this _____ day of _____, 2025.

Michael Porsch, Mayor

ATTEST:

Mayra A, Martinez, City Clerk

_____ Repassed and adopted over the veto this _____ day of _____, 2025.

_____ Veto affirmed this _____ day of _____, 2025 by failure of vote taken to repass.

_____ Veto affirmed no timely vote taken to repass over veto.

ATTEST:

Mayra A. Martinez, City Clerk

AMENDMENTS TO STORM LAKE MUNICIPAL CODE

TITLE III, CHAPTER 4, WATERWORKS

AMENDMENT:

Section 3-4-15 Maintenance Of Service Pipes

All service pipes and fixtures of every kind from the street water main to the premises, including but not limited to the corporation cocks at the mains, the water service lines, and the stop cocks, shall be installed and maintained at the expense of the property owner.s and aAny leaks or other defects in the same shall be promptly repaired by the property owner. If leaks or other defects are m, or if not promptly repaired by the property owner, the water shall be turned off until such repairs have been made, and the expense incurred thereby for discontinuing and restarting water service shall be charged to against and paid by such owner. The provisions of this section shall include properties registered as rental properties within the City and the owners thereof. and must be paid before the water shall again be turned on.

The owner shall indemnify the City from any loss or damage that may directly or indirectly be occasioned by the installation or maintenance of said water service pipes and fixtures.

Stop cock locations shall not be in sidewalks, driveways, or any type of concrete improvement. Stop cocks shall be placed within and as close as otherwise practical to the boundary lines of the property owner's property. Exact stop cock location shall be as determined by the City.

In the event the City should discontinue and abandon the use of an existing water main and relocate the new water main on the opposite side of the street, the City will install, at the City's expense, that portion of the service pipe from the abandoned water main to the newly-installed water main.

NEW SECTION:

3-4-15A Failure to Maintain

When any portion of the service pipes and fixtures from the street water main to the premises which is the responsibility of the property owner, including but not limited to the corporation cocks at the mains, the water service lines, and the stop cocks, becomes defective or creates a nuisance and the owner fails to correct such defect or nuisance following notice, the City shall discontinue water service, pursuant to Section 3-4-15, and may correct the defective condition or abate the nuisance at the property owner's cost, following notice to the property owner.

In the event the City makes corrections to the service pipes or fixtures to correct a defect or nuisance, the City shall charge the property owner the costs thereof. All charges incident to the City's correction or maintenance shall be charged at the amounts provided for by section 3-4-9, and such charges shall be the property owner's obligation to pay. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

The owner shall indemnify the City from any loss or damage that may directly or indirectly be occasioned by the correction or maintenance work required.

NEW SECTION:

3-4-15B Emergency Maintenance

(A) In the event the state or condition of a property's service pipes or fixtures of any kind from the street water main to the premises threaten life, safety, property, or infrastructure so as to constitute an emergency, as determined by the City Manager, the City may undertake the necessary emergency maintenance required to abate the threat.

1. The City shall make a reasonable attempt to notify the property owner of its intent to conduct such necessary emergency maintenance.

2. The City may charge the property owner the costs for any necessary emergency maintenance to the service pipes or fixtures at the amounts provided for by section 3-4-9, and such charges shall be the property owner's obligation to pay.

3. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner. The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

(B) Emergencies Enumerated. The following circumstances may constitute an emergency for purposes of this section, but shall not be limited hereto:

1. A curb stop in disrepair resulting in the City's inability to shut off water supply to the property.

2. Water lines or meters in disrepair at any time during which a resolution of the City Council declaring a public emergency water shortage, pursuant to section 3-5-4, is in effect, and imposing water conservation measures pursuant to section 3-5-5.

3. Water lines or fixtures of any kind from the street water main to the premises in disrepair and threatening or causing unnecessary discharge into the municipal stormwater system.

AMENDMENT:

3-4-19 Owners To Protect Meters

(A) The property owner or occupant of premises where a meter or remote control meter reading device is installed shall be held responsible for its care and protection from freezing or hot water and from other damage or interference from any person. (Every hot water heater and hot water storage tank must have a check valve on the supply pipe line and a suitable relief valve on the discharge line of such heater or tank.)

(B) In case of any damage to the meter or remote control meter reading device, or in case of its stoppage or imperfect working, he shall give immediate notice to the office of the City Clerk.

(C) In all cases where the meters or remote control meter reading devices are broken or damaged by negligence of owners or occupants of the premises, or by freezing, hot water or other damage except ordinary wear and tear, the necessary repairs to the meter or remote control meter reading device shall be made by the City after first giving notice thereof to the property owner, and the costs of such repairs paid for by such property owner.

(D) When a meter or remote control meter reading device becomes inoperative, damaged, or fails as a result of ordinary wear and tear, or otherwise, the property owner shall give immediate notice to the office of the City Clerk. The meter or remote control meter reading device shall be repaired or replaced in accordance with section 3-4-16.

(E) All charges incident to any repair or replacement by the City of a property's meter or remote control meter shall be charged at the amounts provided for by section 3-4-9. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

~~(A)(F) or occupant, and in case payment thereof is neglected or refused, the water supply shall be turned off and shall not be turned on until full payment has been made, together with a fee, in the amount set by Council Resolution, for turning on the water again and a fee, in the amount set by Council Resolution, for posting the disconnect notice (door tag). Damaged meters or remote control meter reading devices may be repaired by the City without first giving notice thereof to the owner of the premises served by such meter or remote control reading device. (Every hot water heater and hot water storage tank must have a check valve on the supply pipe line and a suitable relief valve on the discharge line of such heater or tank.)~~ No one shall in any way interfere with the proper registration of a water meter or remote control meter reading device, and no one except an authorized employee of the Water Department shall break a seal of a meter or remote control meter reading device or shall remove, relocate or alter a remote meter; provided, however, that the City Administrator-Manager or City Clerk may grant written permits to licensed plumbers in case of emergency to break such seal for draining pipes or stopping water leaks.

~~(B)~~(G) The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

~~(C)~~—Any failure to adhere to the requirements of this section for the protection and maintenance of a property's meter and remote control meter reading device, if applicable, shall be a violation of this Chapter and subject to enforcement under section 3-4-30.

(H)

4903-8149-7652-1\11149-1000

Staff Summary

5/5/2025

Agenda Item # F.5.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Keri Navratil, City Manager
Scott Olesen, Building Official
Tyler Gibbins, City Treasurer
Nelda Kirkholm, Deputy City Clerk

SUBJECT: **Ordinance No. 06-O-2024-2025 Amending City Code Chapter 3-4 Waterworks Maintenance - 1st Reading**

BACKGROUND: The updates to City Code Chapter 3-4 strengthens the City Code to ensure that water service lines, curb stops, water meters and fixtures are repaired timely. The new additions define that water leaks are emergency maintenance and will need to be repaired immediately. Currently, the City has 5 water leaks, 151 curb stops and 73 meters that need to be addressed in the community.

FISCAL IMPACT: Attorney Fees are estimated to be approximately \$1,500 to meet with staff and draft an appropriate ordinance.

RECOMMENDATION: First Reading- May 5, 2025
Second Reading- May 19, 2025
Third Reading - June 2, 2025

ATTACHMENTS:

1. Ordinance Amending City Code Chapter 3-4_ Waterworks Maintenance (04.10.25)
2. Summary - City Code Chapter 3-4 Amendments (Water Line Repair Lien) (04.10.25)

ORDINANCE NO. __

AN ORDINANCE AMENDING TITLE III, CHAPTER 4, WATERWORKS, OF THE 1994 RECODIFICATION OF THE MUNICIPAL CODE OF THE CITY OF STORM LAKE, IOWA, REGARDING MAINTENANCE OF WATER UTILITY INFRASTRUCTURE WITHIN THE CORPORATE LIMITS OF STORM LAKE, IOWA

WHEREAS, Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake (“City Code”), Iowa regulates the operation and maintenance of the water system of the City of Storm Lake, Iowa (“City”); and

WHEREAS, the City Council of the City of Storm Lake, Iowa (“City Council”) has determined the provisions of City Code chapter 3-4 require amendments to better effectuate the City’s operation and maintenance of its water system; and

WHEREAS, the City Council hereby determines the amendments to City Code chapter 3-4 set forth herein are in the public's best interests and serve the health and welfare of the community.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF STORM LAKE, IOWA, THAT:

SECTION ONE. Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by repealing and replacing Section 3-4-15, Maintenance Of Service Pipes, as follows:

Section 3-4-15 Maintenance Of Service Pipes

All service pipes and fixtures of every kind from the street water main to the premises, including but not limited to the corporation cocks at the mains, the water service lines, and the stop cocks, shall be installed and maintained at the expense of the property owner. Any leaks or other defects in the same shall be promptly repaired by the property owner. If leaks or other defects are not promptly repaired by the property owner, the water shall be turned off until such repairs have been made, and the expense incurred for discontinuing and restarting water service shall be charged to and paid by such owner. The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

The owner shall indemnify the City from any loss or damage that may directly or indirectly be occasioned by the installation or maintenance of said water service pipes and fixtures.

Stop cock locations shall not be in sidewalks, driveways, or any type of concrete improvement. Stop cocks shall be placed within and as close as otherwise practical

to the boundary lines of the property owner's property. Exact stop cock location shall be as determined by the City.

In the event the City should discontinue and abandon the use of an existing water main and relocate the new water main on the opposite side of the street, the City will install, at the City's expense, that portion of the service pipe from the abandoned water main to the newly-installed water main.

SECTION TWO. Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by adding a new Section 3-4-15A therein, as follows:

3-4-15A Failure to Maintain

When any portion of the service pipes and fixtures from the street water main to the premises which is the responsibility of the property owner, including but not limited to the corporation cocks at the mains, the water service lines, and the stop cocks, becomes defective or creates a nuisance and the owner fails to correct such defect or nuisance following notice, the City shall discontinue water service, pursuant to Section 3-4-15, and may correct the defective condition or abate the nuisance at the property owner's cost, following notice to the property owner.

In the event the City makes corrections to the service pipes or fixtures to correct a defect or nuisance, the City shall charge the property owner the costs thereof. All charges incident to the City's correction or maintenance shall be charged at the amounts provided for by section 3-4-9, and such charges shall be the property owner's obligation to pay. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

The owner shall indemnify the City from any loss or damage that may directly or indirectly be occasioned by the correction or maintenance work required.

SECTION THREE. Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by adding a new Section 3-4-15B therein, as follows:

3-4-15B Emergency Maintenance

(A) In the event the state or condition of a property's service pipes or fixtures of any kind from the street water main to the premises threaten life, safety, property, or infrastructure so as to constitute an emergency, as determined by the City Manager, the City may undertake the necessary emergency maintenance required to abate the threat.

1. The City shall make a reasonable attempt to notify the property owner of its intent to conduct such necessary emergency maintenance.

2. The City may charge the property owner the costs for any necessary emergency maintenance to the service pipes or fixtures at the amounts provided for by section 3-4-9, and such charges shall be the property owner's obligation to pay.

3. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

4. The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

(B) Emergencies Enumerated. The following circumstances may constitute an emergency for purposes of this section, but shall not be limited hereto:

1. A curb stop in disrepair resulting in the City's inability to shut off water supply to the property.

2. Water lines or meters in disrepair at any time during which a resolution of the City Council declaring a public emergency water shortage, pursuant to section 3-5-4, is in effect, and imposing water conservation measures pursuant to section 3-5-5.

3. Water lines or fixtures of any kind from the street water main to the premises in disrepair and threatening or causing unnecessary discharge into the municipal stormwater system.

SECTION FOUR. Title III, Chapter 4, Waterworks, of the 1994 Recodification of the Municipal Code of the City of Storm Lake, Iowa, is hereby amended by repealing and replacing Section 3-4-19, Owners To Protect Meters, as follows:

3-4-19 Owners To Protect Meters

(A) The property owner of the premises where a meter or remote control meter reading device is installed shall be held responsible for its care and protection from freezing or hot water and from other damage or interference from any person. (Every hot water heater and hot water storage tank must have a check valve on the supply pipe line and a suitable relief valve on the discharge line of such heater or tank.)

(B) In case of any damage to the meter or remote control meter reading device, or in case of its stoppage or imperfect working, the property owner shall give immediate notice to the office of the City Clerk.

(C) In all cases where the meters or remote control meter reading devices are broken or damaged by negligence of owners or occupants of the premises, or by freezing, hot water or other damage except ordinary wear and tear, the necessary repairs to the meter or remote control meter reading device shall be made by the City after first giving notice thereof to the property owner, and the costs of such repairs paid for by such property owner.

(D) When a meter or remote control meter reading device becomes inoperative, damaged, or fails as a result of ordinary wear and tear, or otherwise, the property owner shall give immediate notice to the office of the City Clerk. The meter or remote control meter reading device shall be repaired or replaced in accordance with section 3-4-16.

(E) All charges incident to any repair or replacement by the City of a property's meter or remote control meter shall be charged at the amounts provided for by section 3-4-9. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

(F) No one shall in any way interfere with the proper registration of a water meter or remote control meter reading device, and no one except an authorized employee of the Water Department shall break a seal of a meter or remote control meter reading device or shall remove, relocate, or alter a remote meter; provided, however, that the City Manager or City Clerk may grant written permits to licensed plumbers in case of emergency to break such seal for draining pipes or stopping water leaks.

(G) The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

(H) Any failure to adhere to the requirements of this section for the protection and maintenance of a property's meter and remote control meter reading device, if applicable, shall be a violation of this Chapter and subject to enforcement under section 3-4-30.

SECTION FIVE. Severability. If any section, subsection, sentence, clause, phrase or portion of this Ordinance be held invalid or unconstitutional by any court of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision, and such holding shall not affect the validity of the remaining portion hereof.

SECTION SIX. Repealer. All ordinances or parts of ordinances in conflict with the provisions of this Ordinance are hereby repealed.

SECTION SEVEN. Effective. This Ordinance shall be in full force and effect, from and after its passage, adoption, and approval and publication as required by law, unless a subsequent effective date is set out hereinabove.

SECTION EIGHT. When this ordinance is in effect, it shall automatically supplement, amend, and become a part of the said Recodification of the Municipal Code of the City of Storm Lake, Iowa.

PASSED on its first consideration the _____ day of _____, 2025.

PASSED on its second consideration the _____ day of _____, 2025.

Requirement of consideration and vote at two (2) prior Council meetings suspended the _____ day of _____, 2025.

PASSED AND APPROVED on its third consideration this _____ day of _____, 2025.

CITY OF STORM LAKE, IOWA

By: _____
Micheal Porsch, Mayor

_____ No action taken by Mayor.

_____ Vetoed this _____ day of _____, 2025.

Michael Porsch, Mayor

ATTEST:

Mayra A, Martinez, City Clerk

_____ Repassed and adopted over the veto this _____ day of _____, 2025.

_____ Veto affirmed this _____ day of _____, 2025 by failure of vote taken to repass.

_____ Veto affirmed no timely vote taken to repass over veto.

ATTEST:

Mayra A. Martinez, City Clerk

AMENDMENTS TO STORM LAKE MUNICIPAL CODE

TITLE III, CHAPTER 4, WATERWORKS

AMENDMENT:

Section 3-4-15 Maintenance Of Service Pipes

All service pipes and fixtures of every kind from the street water main to the premises, including but not limited to the corporation cocks at the mains, the water service lines, and the stop cocks, shall be installed and maintained at the expense of the property owners ~~and a~~Any leaks or other defects in the same shall be promptly repaired by the property owner. If leaks or other defects are m, or if not promptly repaired by the property owner, the water shall be turned off until such repairs have been made, and the expense incurred thereby for discontinuing and restarting water service shall be charged to against and paid by such owner. The provisions of this section shall include properties registered as rental properties within the City and the owners thereof. and must be paid before the water shall again be turned on.

The owner shall indemnify the City from any loss or damage that may directly or indirectly be occasioned by the installation or maintenance of said water service pipes and fixtures.

Stop cock locations shall not be in sidewalks, driveways, or any type of concrete improvement. Stop cocks shall be placed within and as close as otherwise practical to the boundary lines of the property owner's property. Exact stop cock location shall be as determined by the City.

In the event the City should discontinue and abandon the use of an existing water main and relocate the new water main on the opposite side of the street, the City will install, at the City's expense, that portion of the service pipe from the abandoned water main to the newly-installed water main.

NEW SECTION:

3-4-15A Failure to Maintain

When any portion of the service pipes and fixtures from the street water main to the premises which is the responsibility of the property owner, including but not limited to the corporation cocks at the mains, the water service lines, and the stop cocks, becomes defective or creates a nuisance and the owner fails to correct such defect or nuisance following notice, the City shall discontinue water service, pursuant to Section 3-4-15, and may correct the defective condition or abate the nuisance at the property owner's cost, following notice to the property owner.

In the event the City makes corrections to the service pipes or fixtures to correct a defect or nuisance, the City shall charge the property owner the costs thereof. All charges incident to the City's correction or maintenance shall be charged at the amounts provided for by section 3-4-9, and such charges shall be the property owner's obligation to pay. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

The owner shall indemnify the City from any loss or damage that may directly or indirectly be occasioned by the correction or maintenance work required.

NEW SECTION:

3-4-15B Emergency Maintenance

(A) In the event the state or condition of a property's service pipes or fixtures of any kind from the street water main to the premises threaten life, safety, property, or infrastructure so as to constitute an emergency, as determined by the City Manager, the City may undertake the necessary emergency maintenance required to abate the threat.

1. The City shall make a reasonable attempt to notify the property owner of its intent to conduct such necessary emergency maintenance.

2. The City may charge the property owner the costs for any necessary emergency maintenance to the service pipes or fixtures at the amounts provided for by section 3-4-9, and such charges shall be the property owner's obligation to pay.

3. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner. The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

(B) Emergencies Enumerated. The following circumstances may constitute an emergency for purposes of this section, but shall not be limited hereto:

1. A curb stop in disrepair resulting in the City's inability to shut off water supply to the property.

2. Water lines or meters in disrepair at any time during which a resolution of the City Council declaring a public emergency water shortage, pursuant to section 3-5-4, is in effect, and imposing water conservation measures pursuant to section 3-5-5.

3. Water lines or fixtures of any kind from the street water main to the premises in disrepair and threatening or causing unnecessary discharge into the municipal stormwater system.

AMENDMENT:

3-4-19 Owners To Protect Meters

(A) The property owner or occupant of premises where a meter or remote control meter reading device is installed shall be held responsible for its care and protection from freezing or hot water and from other damage or interference from any person. (Every hot water heater and hot water storage tank must have a check valve on the supply pipe line and a suitable relief valve on the discharge line of such heater or tank.)

(B) In case of any damage to the meter or remote control meter reading device, or in case of its stoppage or imperfect working, he shall give immediate notice to the office of the City Clerk.

(C) In all cases where the meters or remote control meter reading devices are broken or damaged by negligence of owners or occupants of the premises, or by freezing, hot water or other damage except ordinary wear and tear, the necessary repairs to the meter or remote control meter reading device shall be made by the City after first giving notice thereof to the property owner, and the costs of such repairs paid for by such property owner.

(D) When a meter or remote control meter reading device becomes inoperative, damaged, or fails as a result of ordinary wear and tear, or otherwise, the property owner shall give immediate notice to the office of the City Clerk. The meter or remote control meter reading device shall be repaired or replaced in accordance with section 3-4-16.

(E) All charges incident to any repair or replacement by the City of a property's meter or remote control meter shall be charged at the amounts provided for by section 3-4-9. Should such charges become delinquent, the City may assess the costs thereof to the property, following notice to the property owner.

~~(A)(F) or occupant, and in case payment thereof is neglected or refused, the water supply shall be turned off and shall not be turned on until full payment has been made, together with a fee, in the amount set by Council Resolution, for turning on the water again and a fee, in the amount set by Council Resolution, for posting the disconnect notice (door tag). Damaged meters or remote control meter reading devices may be repaired by the City without first giving notice thereof to the owner of the premises served by such meter or remote control reading device. (Every hot water heater and hot water storage tank must have a check valve on the supply pipe line and a suitable relief valve on the discharge line of such heater or tank.)~~ No one shall in any way interfere with the proper registration of a water meter or remote control meter reading device, and no one except an authorized employee of the Water Department shall break a seal of a meter or remote control meter reading device or shall remove, relocate or alter a remote meter; provided, however, that the City Administrator-Manager or City Clerk may grant written permits to licensed plumbers in case of emergency to break such seal for draining pipes or stopping water leaks.

~~(B)~~(G) The provisions of this section shall include properties registered as rental properties within the City and the owners thereof.

~~(C)~~—Any failure to adhere to the requirements of this section for the protection and maintenance of a property's meter and remote control meter reading device, if applicable, shall be a violation of this Chapter and subject to enforcement under section 3-4-30.

(H)

4903-8149-7652-1\11149-1000

Staff Summary

5/5/2025

Agenda Item # F.6.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Tyler Gibbins, City Treasurer

SUBJECT: **Motion Setting Public Hearing On Amending The Fiscal Year 2024-2025 Budget**

BACKGROUND: The City is required to amend the budget anytime expenses are estimated to exceed the prior authorized budget authority as set by City Council.

Prior to adoption of the budget amendment, the City must hold a public hearing and publish notice. Passage of this motion will set the public hearing date for Monday, May 19th, 2025 at 5:00 p.m. and directs the City Clerk to publish notice of the hearing as required by State of Iowa law.

FISCAL IMPACT: The fiscal impact to the set the public hearing is the cost of publication.

RECOMMENDATION: Set the public hearing for Monday, May 19th, 2025 at 5:00PM

ATTACHMENTS:

None

Staff Summary

5/5/2025

Agenda Item # F.7.



REPORT TO: Honorable Mayor & Council

FROM: Keri Navratil, City Manager

SUBJECT: **Motion to Ratify Ceres Environmental Services, Inc Contract and Amendment**

BACKGROUND: The City of Storm Lake and community sustained significant tree damage due to the straight-lined wind event that occurred in the early hours of April 18, 2025. On April 18, 2025, Governor Reynolds issued a disaster proclamation for Buena Vista County in response to the severe weather that occurred. In addition Mayor Porsch also issued a disaster proclamation for Storm Lake. These declarations allowed the City of Storm Lake to utilize Iowa Homeland Security and Emergency Management's Master Agreement contract with Ceres Environmental Services, Inc. for grinding tree debris. To continue disaster clean-up, the City Manager signed the Contract and Amendment with Ceres Environmental and is requesting that City Council ratify and acknowledge the contracts.

This grinding service can be moved to multiple locations and will shorten the amount of time Public Services will need to devote to debris clean up allowing them to return to their regular duties.

FISCAL IMPACT: The estimated cost to grind material is between \$50,000-\$75,000.

RECOMMENDATION: Ratify contract with Ceres Environmental Services, inc.

ATTACHMENTS:

1. Ceres Environmental Services Contract
2. Amendment 1
3. 005-RFP-0681-2024 – Ceres – Cost Proposal-IOWA

CONTRACT TO PROVIDE DEBRIS REMOVAL AND HAULING SERVICE

By and Between

CITY OF STORM LAKE, IOWA

and

CERES ENVIRONMENTAL SERVICES, INC.

THIS CONTRACT is made and entered into on the dates hereinafter indicated, by and between CITY OF STORM LAKE, IOWA hereinafter referred to as "CITY", a political subdivision of the STATE OF IOWA, and CERES ENVIRONMENTAL SERVICES, INC., hereinafter referred to as "CERES", a FLORIDA corporation, represented herein by its Corporate Secretary, Tia Laurie, duly authorized.

WITNESSETH:

WHEREAS, the CITY requires a pre-placement service contract for disaster debris management and removal services; and

WHEREAS, the CITY finds it necessary and desirable to enter into such a contact with CERES based on the IOWA DEPARTMENT OF ADMINISTRATIVE SERVICES formal Request for Proposal #005-RFP-0681-2024, DEBRIS GRINDING, CHIPPING, MULCHING, OR REDUCTION & DISPOSAL, requesting proposals from qualified firms to provide disaster debris removal services, hereinafter referred to as "the Request", a copy of which is attached hereto and incorporated herein by reference as Exhibit "A"; and

WHEREAS, CERES submitted a formal proposal in response to the Request to provide disaster debris removal services dated December 1, 2023, hereinafter referred to as "the Proposal", a copy of which is attached hereto and incorporated herein by reference as Exhibit "B"; and

WHEREAS, CERES submitted "CERES' Price Proposal" in furtherance of its proposal to provide DEBRIS GRINDING, CHIPPING, MULCHING, OR REDUCTION & DISPOSAL dated December 1, 2023 hereinafter referred to as "Fee Schedule", a copy of which is attached hereto and incorporated herein by reference as Exhibit "C"; and

WHEREAS, the CITY and CERES are now desirous of entering into a final and binding contract for disaster debris removal services in accordance with the contract documents annexed hereto and the terms and conditions outlined herein.

NOW THEREFORE, in consideration of the mutual covenants and agreements herein, CITY and CERES hereby agree as follows, to-wit:

SECTION 1 – GENERAL

This Contract for disaster debris removal services will commence upon the date of acceptance by and signatures of the CITY and CERES, whichever comes later.

CERES will provide services to the CITY in accordance with the terms and conditions stated herein, and those contained in the Request and Proposal (Exhibits A, B, and C).

For purposes of this Contract, the order of precedence for interpretation will be as follows:

1. This Contract to provide disaster debris grinding, chipping, mulching, or reduction services
2. The Request for Proposal ("Exhibit A")
3. The Proposal ("Exhibit B")
4. Fee Schedule ("Exhibit C")

SECTION 2 – SCOPE OF SERVICES

The CITY hereby engages CERES to provide DEBRIS GRINDING, CHIPPING, MULCHING, OR REDUCTION & DISPOSAL in accordance with the terms and conditions stated in Exhibit A. The Scope of Services specifically includes those items listed in "Scope of Services" ("Exhibit A"). Disposal services, however, are specifically excluded from this Agreement. This Contract is a pre-placement contract that can be activated by the CITY in the event of an emergency or disaster-related event such as, but not limited to, hurricanes, tornados, and floods. The use of CERES's services under this Contract will therefore be on an as-needed basis as requested by the CITY. The Scope of Services may include removal of debris from public property; removal of debris from public streets and rights-of-way; processing and disposal of debris; preparing and maintaining documentation of all services performed including, but not limited to, time sheets, load tickets, materials used, invoices for rented equipment, etc.

SECTION 3 - MAXIMUM CONTRACT AMOUNT

The Contract is based on Unit Pricing as set forth in CERES's Fee Schedule which is attached hereto as "Exhibit C" and incorporated herein by reference.

SECTION 4 – CONTRACT PERIOD

Initial Term. The initial term of this Agreement shall be from February 1, 2025 through January 31, 2026; along with 1st Renewal Option, if accepted between the parties shall be February 1, 2026 through January 1, 2027, unless sooner terminated as provided for in this Agreement. Work under this Contract will only be performed in the event of a disaster and no funding will be available for this Contract until the time of the disaster.

SECTION 5 –PRICE ADJUSTMENT ALLOWANCE

The CITY will allow one (1) price adjustment for each year, per one year renewal periods, but prices shall not exceed the Consumer Price Index percent of change for the twelve (12) months immediately preceding the date of written request for price adjustment.

Equitable Adjustments: AGREEMENT RENEWAL a. Price adjustment, during the optional renewal period, will be allowed, b. price adjustment per year of renewal and must be in accordance with the above CPI stipulation.

SECTION 6 –INVOICES

- A. CERES shall submit semimonthly invoices for the work performed during the preceding period.
- B. All invoices must be submitted in a timely manner. CITY must receive an invoice within 45 days of the close of a project.
- C. All invoices shall be submitted in the invoice format provided in Addendum-1,
Sample Invoice. Invoices shall include: haul truck ticket number, dates of service, description of project(s), and an itemization of work completed. Format shall only be changed by the Contract Manager.
- D. Work performed shall be billed at the rates reflected in Exhibit "C"

Schedule of Prices.

- E. Invoices may be withheld until any requested information is received and/or issues of contention are resolved with the Contractor.

A Progress payment shall not be considered acceptance or approval of any Work or waiver of any defects therein. Notwithstanding the foregoing, in instances when an application for payment is filled out incorrectly, or when there is any defect or impropriety in any submitted application when there is a good faith dispute, CITY shall so notify CERES within fifteen (15) Days stating the reason or reasons the

application payment is defective or improper or the reasons for the dispute. A defective or improper application for payment, if corrected by CERES within seven (7) days of being notified by the CITY, shall not cause a payment to be made later than specified in this section.

CITY reserves the right, instead of requiring CERES to correct or resubmit a defective or improper application for payment, to reject the defective or improper portion of the application for payment and pay the remainder of the application for payment that is correct and proper.

SECTION 7 – OWNERSHIP OF DEBRIS

Upon debris collection, CERES assumes ownership of the debris. Unless otherwise directed by the CITY, titled or registered debris (such as vehicles or boats) will not be loaded and removed by CERES and such titled or registered debris shall not become property of CERES.

SECTION 8 - AUDIT OF RECORDS

The monitoring and auditing of CERES's records shall be allowed to the CITY's Finance Department and any other appropriate CITY entities, or other third parties as designated by the CITY.

SECTION 9 – INSURANCE AND BOND REQUIREMENTS

The Insurance and Bond Requirements are to comply with the insurance and bond requirements stated in the original RFP per Exhibit "A."

SECTION 10 – TERMINATION

The CITY may terminate this Contract for cause based on the non-compliance of CERES to meet the terms and/or conditions of the Contract; provided that the CITY shall give CERES written "Notice of Non-Compliance" specifying CERES's non-compliance. If within ten (10) days of receipt of written "Notice of Non-Compliance" CERES shall not have corrected such non-compliance and thereafter proceeded diligently to complete such correction then the CITY may, at its option, place CERES in default and the Contract shall terminate on the date specified in such notice. CERES may exercise any rights available to it under Iowa law to terminate for cause upon the failure of the CITY to comply with the terms and conditions of this Contract; provided that CERES shall give the CITY written notice specifying the CITY's non-compliance.

The CITY may terminate the Contract at any time by giving thirty (30) day's written notice to CERES of such termination or negotiating with CERES an effective date.

In the event of the termination of this Contract because of any of the above CERES shall be paid for Work performed in a satisfactory manner prior to CERES's receipt of written notice of termination.

SECTION 11 – INDEPENDENT CONTRACTOR

While in the performance of providing the services outlined herein or carrying out other obligations under this Contract, CERES shall be acting in the capacity of independent contractor and not as an employee of the CITY. The CITY shall not be obligated to any person, firm, corporation, or other entity of any obligation of CERES arising from the performance of services under this Contract. Nothing contained in this Contract is intended to, or shall be construed in any manner, as creating or establishing the relationship of employer/employee between the parties.

CERES shall at all times remain an independent contractor with respect to the services to be performed under this Contract. CERES understands and agrees that the CITY shall be exempt from payment of all Unemployment Compensation, FICA, retirement, life and/or medical insurance and benefits, including Worker's Compensation insurance for any member, manager, employee, agent, servant, or volunteer of CERES, as CERES is an independent contractor.

SECTION 10 – CONTRACT EXECUTION AND AMENDMENT

This Contract, together with Exhibits A, B and C represent the entire agreement between the CITY and CERES and supersedes all prior negotiations, representations or agreements, either written or oral. This Contract may be amended only by written instrument signed by both parties.

SECTION 12 – APPLICABLE LAW AND VENUE

This Contract shall be consummated in the STATE OF IOWA and shall be governed and construed in accordance with the laws of the STATE OF IOWA. Venue shall be in the STATE OF IOWA and by entering into this Contract, CERES expressly waives any objections it has or may have to jurisdiction and venue, regardless of CERES's residence or domicile.

SECTION 13 – INDEMNIFICATION

To the fullest extent permitted by law, CERES shall protect, defend, indemnify, save and hold harmless the CITY, all the CITY departments, agencies, boards and commissions, its officers, agents, servants and employees, including volunteers, from and against any and all claims, demands, expense and liability arising out of liability or death to any person or the damage, loss or destruction of any property which may occur or in any way grow out of any act or omission of CERES, its agents, servants, and

employees while performing any of the services contemplated under this Contract and any and all costs, expense or attorney's fees incurred by CITY as a result of any such claims, demands and/or causes of action, except for those claims, demands, or causes of action arising out of the negligence of the CITY, its agents and/or employees. CERES agrees to investigate, handle, respond to, provide defense for and defend any such claims, demands, or causes of action at its sole expense and agrees to bear all other costs and expenses related thereto, even if proven to be groundless, false or fraudulent.

SECTION 14 – NOTICES

Any communications to be given hereunder by either Party to the other shall be deemed to be duly given if set forth in writing and personally delivered or sent by mail, registered or certified, postage prepaid with return receipt requested as follows:

Notices should

To the City:

To the Contractor:

Ceres Environmental Services Inc.

Keri Navratil, City Manager

City of STORM LAKE

Tia Laurie, Corporate Secretary

620 Erie Street

6371 Business Boulevard, Suite 100

STORM LAKE, IOWA 50588

Sarasota, FL 34240

Email: navratil@stormlake.org

Email: tia.laurie@ceresenv.com

Telephone No.712-732-8000:

Telephone No.: 941-358-6363

Written notices hereunder delivered personally shall be deemed communicated as of actual receipt, mailed notices shall be deemed communicated five (5) days after deposit in the mail, postage prepaid, certified, in accordance with this Section.

SECTION 15 – SEVERABILITY

The parties to this Contract understand and agree that the provisions herein, shall, between them, have the effect of law, but in reference to matters not provided herein, the Contract shall be governed by the regulations of the United States and the laws of the State of IOWA. If any provision of this Contract is held to be illegal, invalid, or unenforceable under present or future laws effective during the term of this Contract, such provision is fully severable, and this Contract must be construed and enforced as if such illegal, invalid, or unenforceable provisions never comprised a part of this Contract and the remaining provisions of this Contract remain in full force and effect and may not be affected by the illegal, invalid, or unenforceable provision or its severance from this Contract.

SECTION 16 – ASSIGNMENT

This Contract may not be assigned or transferred at any time to any person, firm, corporation or other legal entity except with the express prior written approval of the CITY.

SECTION 17 - DISCRIMINATION CLAUSE

CERES agrees to abide by the requirements of the following as applicable: Title VI and VII of the Civil Rights Act of 1964, as amended by the Equal Opportunity Act of 1972, Federal Executive Order 11246, the Federal Rehabilitation Act of 1973, as amended, the Vietnam Era Veteran's Readjustment Assistance Act of 1974, Title IX of the Education Amendments of 1972, the Age Act of 1975, and CERES agrees to abide by the requirements of the Americans with Disabilities Act of 1990. CERES agrees to provide a work environment free of potential harassment and not to discriminate in its employment practices and will render services under this Contract without regard to race, color, religion, sex, sexual orientation, national origin, veteran status, political affiliation, or disabilities. Any act of discrimination committed by CERES, or failure to comply with these statutory obligations when applicable shall be grounds for termination of this Contract.

SECTION 18 -OWNERSHIP OF RECORDS

When applicable, all records, reports, documents, or other material related to this Contract and/or obtained or prepared by CERES in connection with the performance of the services contracted for herein shall become the property of the CITY, and shall, upon request, be returned by CERES to the CITY, at CERES's expense, at the termination or the expiration of this Contract.

SECTION 19 - FEDERAL CLAUSES

CERES agrees to the following miscellaneous terms and provisions for all federally funded and reimbursable contracts:

A. Contracting with small and minority businesses, women's business enterprises, and labor surplus area firms.

(1) In accordance with 2 C.F.R. § 200.321, CERES shall take all necessary affirmative steps to assure that minority businesses, women's business enterprises, and labor surplus area firms are used when possible.

(2) Affirmative steps for the prime CERES to take regarding subcontractors must include:

(a) Placing qualified small and minority businesses and women's business enterprises on solicitation lists;

(b) Assuring that small and minority businesses, and women's business enterprises are solicited whenever they are potential sources;

(c) Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority businesses, and women's business enterprises;

(d) Establishing delivery schedules, where the requirement permits, which encourage participation by small and minority businesses, and women's business enterprises;

(e) Using the services and assistance, as appropriate, of such organizations as the Small Business Administration and the Minority Business Development Agency of the Department of Commerce.

(3) CERES shall sign the Statement of Compliance - Small and Minority Businesses, Women's Business Enterprises, and Labor Surplus Area Firms.

B. Debarment and Suspension:

the CITY and CERES are subject to the debarment and suspension regulations implementing Executive Order 12549, Debarment and Suspension (1986) and Executive Order 12689, Debarment and Suspension (1989) at 2 C.F.R. Part 3000 (Non- procurement Debarment and Suspension).

(1) This contract is a covered transaction for purposes of 2 C.F.R. pt. 180 and 2 C.F.R. pt. 3000. As such CERES is required to verify that none of the CERES, its principals (defined at 2 C.F.R. § 180.995), or its affiliates (defined at 2 C.F.R. § 180.905) are excluded (defined at 2 C.F.R. § 180.940) or disqualified (defined at 2 C.F.R. § 180.935).

(2) CERES must comply with 2 C.F.R. pt. 180, subpart C and 2 C.F.R. pt. 3000, subpart C and must include a requirement to comply with these regulations in any lower tier covered transaction it enters into.

- (3) This certification is a material representation of fact relied upon by CERES. If it is later determined that CERES did not comply with 2 C.F.R. pt. 180, subpart C and 2 C.F.R. pt. 3000, subpart C, in addition to remedies available to the CITY, the Federal Government may pursue available remedies, including but not limited to suspension and/ or debarment.
- (4) CERES agrees to comply with the requirements of 2 C.F.R. pt. 180, subpart C and 2 C.F.R. pt. 3000, sub-part C while this offer is valid and throughout the period of any contract that may arise from this offer. The bidder or proposer further agrees to include a provision requiring such compliance in its lower tier covered transactions.

C. Byrd Anti-Lobbying Amendment 31 U.S.C. § 1352 (as amended)

Contractors who bid for an award of \$100,000 or more shall file the required certification. Each tier certifies to the tier above that it will not and has not used Federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant, or any other award covered by 31 U.S.C. § 1352. Each tier shall also disclose any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award. Such disclosures are forwarded from tier to tier, up to the recipient. CERES shall sign the Byrd Anti Lobbying Certification for Contracts, Grants, Loans, and Cooperative Agreements form.

D. DHS Seal, Logo, and Flags

CERES shall not use the Department Homeland Security seal(s), logos, crests, or reproductions of flags or likenesses of DHS agency officials without specific FEMA pre-approval.

E. Compliance with Federal Law, Regulations, and Executive Orders

This contract financial assistance will be used to fund the contract only. The CERES will comply will all applicable federal law, regulations, executive orders, FEMA policies, procedures, and directives.

F. No Obligation by Federal Government

The Federal Government is not a party to this contract and is not subject to any obligations or liabilities to the non-Federal entity, CERES, or any other party pertaining to any matter resulting from the contract.

G. Program Fraud and False or Fraudulent Statements or Related Acts

CERES acknowledges that 31 U.S.C. Chap. 38 (Administrative Remedies for False Claims and Statements) applies to the CERES's actions pertaining to this contract. CERES SHALL ABIDE BY THE FOLLOWING PROVISIONS IF THE BOXES ARE CHECKED.

[X] Federally Assisted Construction Contract

As required by 41 C.F.R. Part 60-1.4(b), during the performance of this contract, CERES agrees as follows:

(1) CERES will not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin. CERES will take affirmative action to ensure that applicants are employed, and that employees are treated during employment without regard to their race, color, religion, sex, or national origin. Such action shall include, but not be limited to the following: Employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. CERES agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided setting forth the provisions of this nondiscrimination clause.

(2) CERES will, in all solicitations or advertisements for employees placed by or on behalf of CERES, state that all qualified applicants will receive considerations for employment without regard to race, color, religion, sex, or national origin.

(3) CERES will send to each labor union or representative of workers with which it has a collective bargaining agreement or other contract or understanding, a notice to be provided advising the said labor union or workers' representatives of CERES's commitments under this section 2 and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

(4) CERES will comply with all provisions of Executive Order 11246 of September 24, 1965, and of the rules, regulations, and relevant orders of the Secretary of Labor.

(5) CERES will furnish all information and reports required by Executive Order 11246 of September 24, 1965, and by rules, regulations, and orders of the Secretary of Labor, or pursuant thereto, and will permit access to his books, records, and accounts by the administering agency and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations, and orders.

(6) In the event of CERES's noncompliance with the nondiscrimination clauses of this contract or with any of the said rules, regulations, or orders, this contract may be canceled, terminated, or suspended in whole or in part and CERES may be declared ineligible for further Government contracts or federally assisted construction contracts in accordance with procedures authorized in Executive Order 11246 of September 24, 1965, and such other sanctions as may be imposed and remedies invoked as provided in Executive Order 11246 of September 24, 1965, or by rule, regulation, or order of the Secretary of Labor, or as otherwise provided by law.

(7) CERES will include the portion of the sentence immediately preceding paragraph (1) and the provisions of paragraphs (1) through (7) in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Secretary of Labor issued pursuant to section 204 of Executive Order 11246 of September 24, 1965, so that such provisions will be binding upon each subcontractor or vendor. CERES will take such action with respect to any subcontract or purchase order as the administering agency may direct as a means of enforcing such provisions, including sanctions for noncompliance. Provided, however, that in the event a CERES becomes involved in, or is threatened with, litigation with a subcontractor or vendor as a result of such direction by the administering agency CERES may request the United States to enter into such litigation to protect the interests of the United States.

[X] PROCUREMENT OF RECOVERED MATERIALS

The CITY and CERES must comply with section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act. The requirements of Section 6002 include procuring only items designated in guidelines of the Environmental Protection Agency (EPA) at 40 CFR part 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition, where the purchase price of the item exceeds \$10,000 or the value of the quantity acquired during the preceding fiscal year exceeded \$10,000; procuring solid waste management services in a manner that maximizes energy and resource recovery; and establishing an affirmative procurement program for procurement of recovered materials identified in the EPA guidelines.

(1) In the performance of this contract, CERES shall make maximum use of products containing recovered materials that are EPA designated items unless the product cannot be acquired:

- (i) Competitively within a timeframe providing for compliance with the contract performance schedule;
- (ii) Meeting contract performance requirements; or
- (iii) At a reasonable price.

(2) Information about this requirement is available at EPA's Comprehensive Procurement Guidelines web site, <http://www.epa.gov/cpg/>. The list of EPA-designate items is available at <http://www.epa.gov/cpg/products.htm>."

[X] FEMA REQUIREMENTS

(1) CHANGE OR MODIFICATION.

To be eligible for FEMA assistance under a FEMA grant or cooperative agreement, the cost of a change, modification, change order, or constructive change must be allowable, allocable, within the scope of the grant or cooperative agreement, and reasonable for the completion of the project scope. Accordingly, CERES shall comply with the following:

CHANGE IN THE WORK OR TERMS OF THE PROJECT DOCUMENTS

- (1) Without invalidating the contract, the CITY reserves and shall have the right, from time to time to make such increases, decreases or other changes in the character or quantity of the work as may be considered necessary or desirable to complete fully and acceptably the project in a satisfactory manner in accordance with the scope of the FEMA grant or cooperative agreement. Any extra or additional Work within the scope of this Project must be accomplished by means of appropriate Field Orders or Change Orders.
- (2) The Contract Administrator shall have the right to approve and issue Field Orders setting forth written interpretations of the intent of the project documents and ordering minor changes in work execution, providing the Field Order involves no change in the Contract Price or the Contract Time.

- (3) Changes in the quantity or character of the Work within the scope of the Project which are not properly the subject of Field Orders, including all changes resulting in changes in the Contract Price, or the Contract Time, shall be authorized only by Change Orders approved in advance and issued in accordance with the provisions of the CITY's Procurement Code, as amended from time to time.

(2) ACCESS TO RECORDS.

(a) CERES and its successors, transferees, assignees, and subcontractors acknowledge and agree to comply with applicable provisions governing Department and FEMA access to records, accounts, documents, information, facilities, and staff. See DRS Standard Terms and Conditions, v 3.0, If XXVI (2013).

(b) CERES agrees to provide the CITY, the FEMA Administrator, the Comptroller General of the United States, or any of their authorized representatives, access to any books, documents, papers, and records of CERES which are directly pertinent to this contract for the purposes of making audits, examinations, excerpts, and transcriptions.

(c) CERES agrees to permit any of the foregoing parties to reproduce by any means whatsoever or to copy excerpts and transcriptions as reasonably needed.

(d) CERES agrees to provide the FEMA Administrator or his authorized representative with access to construction or other work sites pertaining to the work being completed under the contract.

[X] CONTRACTS IN EXCESS OF \$100,000.00 THAT INVOLVE THE EMPLOYMENT OF MECHANICS OR LABORERS

Contract Work Hours and Safety Standards Act

- (1) Overtime requirements. CERES and any subcontractor contracting for any part of the contract work which may require or involve the employment of laborers or mechanics shall not require or permit any such laborer or mechanic in any workweek in which he or she is employed on such work to work in excess of forty hours in such workweek unless such laborer or mechanic receives compensation at a rate not less than one and one-half times the basic rate of pay for all hours worked in excess of forty hours in such workweek.
- (2) Violation; liability for unpaid wages; liquidated damages. In the event of any violation of the clause set forth in this section CERES and any subcontractor responsible therefore shall be liable for the unpaid wages. In addition, CERES and any subcontractor shall be liable to the United States (in the case of work done under contract for the District of Columbia or a territory, to such District or to such territory), for liquidated damages. Such liquidated damages shall be computed with respect to each individual laborer or mechanic, including watchmen and guards, employed in violation of the clause set forth in this section, in the sum of \$10 for each calendar day on which such individual was required or permitted to work in excess of the standard workweek of forty hours without payment of the overtime wages required by the clause set forth in this section.

- (3) Withholding for unpaid wages and liquidated damages. The CITY shall upon its own action or upon written request of an authorized representative of the Department of Labor withhold or cause to be withheld, from any moneys payable on account of work performed by CERES or a subcontractor under any such contract or any other Federal contract with the same prime contractor, or any other federally-assisted contract subject to the Contract Work Hours and Safety Standards Act, which is held by the same prime contractor, such sums as may be determined to be necessary to satisfy any liabilities of such contractor or subcontractor for unpaid wages and liquidated damages as provided in the clause set forth in this section.
- (4) Subcontracts. CERES or subcontractors shall insert in any subcontracts the clauses set forth in paragraph (1) through (4) of this section and also a clause requiring the subcontractors to include these clauses in any lower tier subcontracts. The prime contractor shall be responsible for compliance by any subcontractor or lower tier subcontractor with the clauses set forth in paragraphs (1) through (4) of this section.

[X] CLEAN AIR ACT & FEDERAL WATER POLLUTION CONTROL ACT – CONTRACTS IN EXCESS OF \$150,000.00

CLEAN AIR ACT

- (1) CERES agrees to comply with all applicable standards, orders or regulations issued pursuant to the Clean Air Act, as amended, 42 U.S.C. § 7401 et seq.
- (2) CERES agrees to report each violation to the CITY and understands and agrees that the CITY will, in turn, report each violation as required to assure notification to the Federal Emergency Management Agency (FEMA), and the appropriate Environmental Protection Agency Regional Office.
- (3) CERES agrees to include these requirements in each subcontract exceeding \$100,000 financed in whole or in part with Federal assistance provided by FEMA.

FEDERAL WATER POLLUTION CONTROL ACT

- (1) CERES agrees to comply with all applicable standards, orders or regulations issued pursuant to the Federal Water Pollution Control Act, as amended, 33 U.S.C. 1251 et seq.
- (2) CERES agrees to report each violation to the CITY and understands and agrees that the CITY, in turn, report each violation as required to assure notification to the Federal Emergency Management Agency, and the appropriate Environmental Protection Agency Regional Office.

IN WITNESS WHEREOF, the parties have executed this Contract before the undersigned competent witnesses on the dates hereinafter indicated.

WITNESSES:

Mayra A. Martinez
Mayra A. Martinez
City Clerk

CITY OF STORM LAKE, IOWA

By: Keri Navratil
Keri Navratil

City Manager
TITLE: City Manager

Date: 04/23/2025

WITNESSES:

CERES ENVIRONMENTAL SERVICES, INC.

By: _____
Tia Laurie -- Corporate Secretary

Date: _____

APPROVED AS TO FORM:

Kenneth S. Brown
Office of the CITY Attorney

IN WITNESS WHEREOF, the parties have executed this Contract before the undersigned competent witnesses on the dates hereinafter indicated.

WITNESSES:

CITY OF STORM LAKE, IOWA

By: _____
Keri Navratil

TITLE: City Manager

Date: 04/23/2025

WITNESSES:

Brittany Alicea 04/23/2025

Tracey a. manCetel 04/23/2025

CERES ENVIRONMENTAL SERVICES, INC.

Tia Laurie
By: _____
Tia Laurie – Corporate Secretary

Date: 04/23/2025

APPROVED AS TO FORM:

Office of the CITY Attorney

BYRD ANTI LOBBYING CERTIFICATION FOR CONTRACTS, GRANTS, LOANS, AND COOPERATIVE AGREEMENTS

To be submitted with each bid or offer exceeding \$100,000.00.

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

The CERES, CERES Environmental Services, Inc. certifies or affirms the truthfulness and accuracy of each statement of its certification and disclosure, if any. In addition, the CERES understands and agrees that the provisions of 31 U.S.C. §3801 *et seq.* apply to this certification and disclosure, if any.

Tia Laurie

Signature of CERES's Authorized Official

Tia Laurie – Corporate Secretary
Name and Title of CERES's Authorized Official

Date 04/23/2025

**STATEMENT OF COMPLIANCE - SMALL AND MINORITY BUSINESSES, WOMEN'S BUSINESS ENTERPRISES,
AND LABOR SURPLUS AREA FIRMS**

The undersigned CERES hereby swears under penalty of perjury that CERES took the following affirmative steps to assure that minority businesses, women's business enterprises, and labor surplus area firms were used when possible:

- (a) Placing qualified small and minority businesses and women's business enterprises on solicitation lists;
- (b) Assuring that small and minority businesses, and women's business enterprises are solicited whenever they are potential sources;
- (c) Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority businesses, and women's business enterprises;
- (d) Establishing delivery schedules, where the requirement permits, which encourage participation by small and minority businesses, and women's business enterprises;
- (e) Using the services and assistance, as appropriate, of such organizations as the Small Business Administration and the Minority Business Development Agency of the Department of Commerce.

04/23/2025

Dated _____, 20____

CERES Environmental Services, Inc.

CERES

Tia Laurie

By _____

(Signature)

By Tia Laurie – Corporate Secretary

(Name and Title)

4909-4133-5354-1\11149-1000

SIGNATURE CERTIFICATE



REFERENCE NUMBER

2B0EFB92-908B-4D88-95A7-4B406D5EBC18

TRANSACTION DETAILS

Reference Number

2B0EFB92-908B-4D88-95A7-4B406D5EBC18

Transaction Type

Signature Request

Sent At

04/23/2025 17:29 EDT

Executed At

04/23/2025 18:43 EDT

Identity Method

email

Distribution Method

email

Signed Checksum

c53eb2aff73584347cac4cdd71271f38d98551a0cbdb8456f8f5552924cb5cab

Signer Sequencing

Disabled

Document Passcode

Disabled

DOCUMENT DETAILS

Document Name

Storm Lake IA Coop Contract with Iowa Dep of Admin Serv Final Draft

Filename

Storm_Lake_IA_Coop_Contract_with_Iowa_Dep_of_Admin_Serv_Final_Draft.pdf

Pages

16 pages

Content Type

application/pdf

File Size

318 KB

Original Checksum

399f1ca801a075be608a220682f271458fec033a59b87ba43cd4b5fdb507694

SIGNERS

SIGNER

Name

Brittany Alicea

Email

brittany.alicea@ceresenv.com

Components

2

E-SIGNATURE

Status

signed

Multi-factor Digital Fingerprint Checksum

a1c31b82fb966ecf729c72aee3d06963d9579e38754234fd666676d6713341e4

IP Address

47.200.63.38

Device

Microsoft Edge via Windows

Typed Signature

Brittany Alicea

Signature Reference ID

50524A20

EVENTS

Viewed At

04/23/2025 18:42 EDT

Identity Authenticated At

04/23/2025 18:43 EDT

Signed At

04/23/2025 18:43 EDT

Name

Tia Laurie

Email

tia.laurie@ceresenv.com

Components

6

Status

signed

Multi-factor Digital Fingerprint Checksum

3a7d7c401f14dd11e89c7be2ac54949004b11ee79a403ec1bc28cd2bca4f6b44

IP Address

50.219.40.130

Device

Chrome via Windows

Typed Signature

Tia Laurie

Signature Reference ID

F83C128E

Viewed At

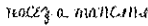
04/23/2025 18:05 EDT

Identity Authenticated At

04/23/2025 18:05 EDT

Signed At

04/23/2025 18:05 EDT

SIGNER	E-SIGNATURE	EVENTS
Name Tracey Mancini	Status signed	Viewed At 04/23/2025 17:59 EDT
Email tracey.mancini@ceresenv.com	Multi-factor Digital Fingerprint Checksum b4d1dd5baa98e4a5675c509773876c49b028541d12cf514a54d6a116a92cc8c7	Identify Authenticated At 04/23/2025 18:02 EDT
Components 2	IP Address 73.156.112.159	Signed At 04/23/2025 18:02 EDT
	Device Chrome via Windows	
	Typed Signature 	
	Signature Reference ID 7F44CD2E	

AUDITS

TIMESTAMP	AUDIT
04/23/2025 17:29 EDT	Tracey Mancini (tracey.mancini@ceresenv.com) created document 'Storm_Lake_IA_Coop_Contract_with_Iowa_Dep_of_Admin_Serv_Final_Draft.pdf' on Chrome via Windows from 52.45.54.47.
04/23/2025 17:29 EDT	Brittany Alicea (brittany.alicea@ceresenv.com) was emailed a link to sign.
04/23/2025 17:29 EDT	Tia Laurie (tia.laurie@ceresenv.com) was emailed a link to sign.
04/23/2025 17:29 EDT	Tracey Mancini (tracey.mancini@ceresenv.com) was emailed a link to sign.
04/23/2025 17:52 EDT	Tracey Mancini (tracey.mancini@ceresenv.com) was emailed a reminder.
04/23/2025 17:52 EDT	Tia Laurie (tia.laurie@ceresenv.com) was emailed a reminder.
04/23/2025 17:52 EDT	Brittany Alicea (brittany.alicea@ceresenv.com) was emailed a reminder.
04/23/2025 17:59 EDT	Tracey Mancini (tracey.mancini@ceresenv.com) viewed the document on Chrome via Windows from 73.156.112.159.
04/23/2025 18:02 EDT	Tracey Mancini (tracey.mancini@ceresenv.com) authenticated via email on Chrome via Windows from 73.156.112.159.
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04/23/2025 18:05 EDT	Tia Laurie (tia.laurie@ceresenv.com) viewed the document on Chrome via Windows from 50.219.40.130.
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04/23/2025 18:42 EDT	Brittany Alicea (brittany.alicea@ceresenv.com) viewed the document on Microsoft Edge via Windows from 47.200.63.38.
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04/23/2025 18:43 EDT	Brittany Alicea (brittany.alicea@ceresenv.com) signed the document on Microsoft Edge via Windows from 47.200.63.38.

**FIRST AMENDMENT TO
CONTRACT TO PROVIDE DEBRIS REMOVAL AND HAULING SERVICE**

**By and Between
CITY OF STORM LAKE, IOWA
and**

CERES ENVIRONMENTAL SERVICES, INC.

THIS FIRST AMENDMENT is made and entered into on the dates hereinafter indicated, by and between CITY OF STORM LAKE, IOWA hereinafter referred to as "CITY", a political subdivision of the STATE OF IOWA, and CERES ENVIRONMENTAL SERVICES, INC., hereinafter referred to as "CERES", a FLORIDA corporation, represented herein by its Corporate Secretary, Tia Laurie, duly authorized.

WITNESSETH:

WHEREAS, the CITY and CERES entered into a Contract to Provide Debris Removal and Hauling Service (the "Contract") on April ____, 2025; and

WHEREAS, the CITY and CERES desire to amend the Contract to clarify the specifications for the grinding of storm debris.

NOW THEREFORE, in consideration of the mutual covenants and agreements herein, CITY and CERES hereby agree as follows, to-wit:

1. Section 2 – Scope of Services is amended by repealing and replacing that section as follows:

SECTION 2 – SCOPE OF SERVICES

The CITY hereby engages CERES to provide DEBRIS GRINDING, CHIPPING, MULCHING, OR REDUCTION & DISPOSAL in accordance with the terms and conditions stated in Exhibit A. The Scope of Services specifically includes those items listed in "Scope of Services" ("Exhibit A"). Disposal services, however, are specifically excluded from this Agreement. Further, any grinding of storm debris shall result in mulch size material. This Contract is a pre-placement contract that can be activated by the CITY in the event of an emergency or disaster-related event such as, but not limited to, hurricanes, tornados, and floods. The use of CERES's services under this Contract will therefore be on an as-needed basis as requested by the CITY. The Scope of Services may include removal of debris from

public property; removal of debris from public streets and rights-of-way; processing and disposal of debris; preparing and maintaining documentation of all services performed including, but not limited to, time sheets, load tickets, materials used, invoices for rented equipment, etc.

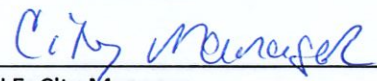
2. Except as provided in this First Amendment, all provisions of the Contract remain in full force and effect.

IN WITNESS WHEREOF, the parties have executed this Contract before the undersigned competent witnesses on the dates hereinafter indicated.

WITNESSES:

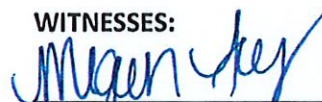
CITY OF STORM LAKE, IOWA

By: 
Keri Navratil


TITLE: City Manager

Date: 04/23/2025

WITNESSES:


MEGAN ANNE FOY


BRITTANY ALICEA

CERES ENVIRONMENTAL SERVICES, INC.

By: 
Tia Laurie – Corporate Secretary

Date: May 1, 2025

APPROVED AS TO FORM:

/s/ Kristine Stone
Office of the CITY Attorney

4930-8742-5851-1\11149-1000

Proposal
in Response to
Iowa Department of Administrative Services (DAS)
005-RFP-0681-2024 Debris Grinding & Disposal

1305 E Walnut
Des Moines, IA 50319

COST PROPOSAL

Contact Person: Tia Laurie
tia.laurie@ceresenv.com

December 01, 2023



3825 85th Avenue North
Brooklyn Park, Minnesota 55443
Tel. (800) 218-4424
Fax (866) 228-5636

Cost Proposal

Description	Unit	Price
1 Debris Collection (pre-grind)	CY	\$ 8.45
2 Debris Hauling (pre-grind)	CY	\$ 4.15
3 Debris Grinding (75% reduction factor 1:4)	CY	\$ 4.95
4 Hauling of Processed Material (post-grind)	CY	\$ 1.10
5 Disposal of Processed Material	CY	Pass through

Mobilization Cost and Time

Mobilization cost is \$0. The arrival of first representative is within 6h and arrival of equipment is within 12h.

For a multi-year contract, the above prices would be adjusted up or down on the anniversary date of the contract according to a percentage equal to the percent change in the Consumer Price Index as published by the U. S. Department of Labor, Bureau of Labor Statistics.

Staff Summary

5/5/2025

Agenda Item # F.8.



REPORT TO: Honorable Mayor & Council

FROM: David Derragon, Assistant City Manager

SUBJECT: **Public Hearing on Granting a Utility Easement to Tyson Foods, Inc.**

BACKGROUND: Tyson is working on a project in Storm Lake, IA to replace the Wastewater Treatment Influent Structure at their plant. Part of the replacement plan is to install a new valve vault on the City of Storm Lake's Wastewater Treatment property.

A utility easement will be established between Tyson and the City of Storm Lake to provide Tyson the continued use of the 16" forcemain that crosses City property as it enters the Tyson property. Attached is an easement exhibit which, if approved, would allow Tyson access to a triangle shaped parcel for the construction of the proposed bypass structure, and room for future maintenance activities.

The request and easement have been reviewed by ISG, City Engineer, and Ahlers & Cooney, City Attorney.

FISCAL IMPACT: Revenue of \$10 for granting the easement

RECOMMENDATION: Open Hearing
Take Public Comment
Close Hearing

ATTACHMENTS:

1. Second Council Resolution on Conveyance of Easement - Tyson

2. Affidavit and Resolution re Disposition of Property - Tyson Easement

May 5, 2025

The City Council of the City of Storm Lake in the State of Iowa ("City"), met in open session, in the Storm Lake City Hall Council Chambers located at located at 620 Erie St., Storm Lake, Iowa, at 5:00 P.M., on the above date., on the above date. There were present Mayor _____, in the chair, and the following named City Council Members:

Absent: _____

Vacant: _____

* * * * *

Mayor _____ announced that this was the time and place for the public hearing and meeting on the matter of the proposed conveyance of an easement interest in real property, and that notice of the proposed action had been published pursuant to the provisions of Section 364.2 of the Code of Iowa.

Inquiry was made whether any written objections had been filed by any resident or property owner of the City of Storm Lake regarding the conveyance of such real property by the City. City Clerk _____ stated that ____ written objections had been filed. Oral objections to the conveyance of real property were then called for and received and ____ were made. Whereupon, Mayor _____ declared the time for receiving oral and written objections to be closed.

(Attach here a summary of objections received or made, if any)

May 5, 2025

The proposed action and the extent of objections thereto were then considered.

City Council Member _____ introduced the following Resolution and moved that it be adopted. City Council Member _____ seconded the motion to adopt. The roll was called, and the vote was:

AYES: _____

NAYS: _____

Whereupon, the Mayor declared the resolution duly adopted as follows:

RESOLUTION GRANTING UTILITY EASEMENT TO TYSON
FOODS, INC

WHEREAS, pursuant to notice published as required by law, the City of Storm Lake, Iowa City Council on May 5, 2025 held a hearing on the proposal to convey a utility easement and the extent of objections received from residents or property owners as to said proposed transaction has been fully considered; and, accordingly the following action is now considered to be in the best interests of the City and residents thereof:

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

Section 1. That the utility easement described herein shall be conveyed by the City to Tyson Foods, Inc. for \$1.00 and other good and valuable consideration.

Section 2. The Mayor and City Clerk are authorized to sign all documents for the utility easement described herein.

Section 3. The Mayor and City Clerk are further authorized to take all actions necessary to complete the above-described transaction, including execution of ancillary documents.

Section 4. The utility easement area is legally described in **Exhibit A**.

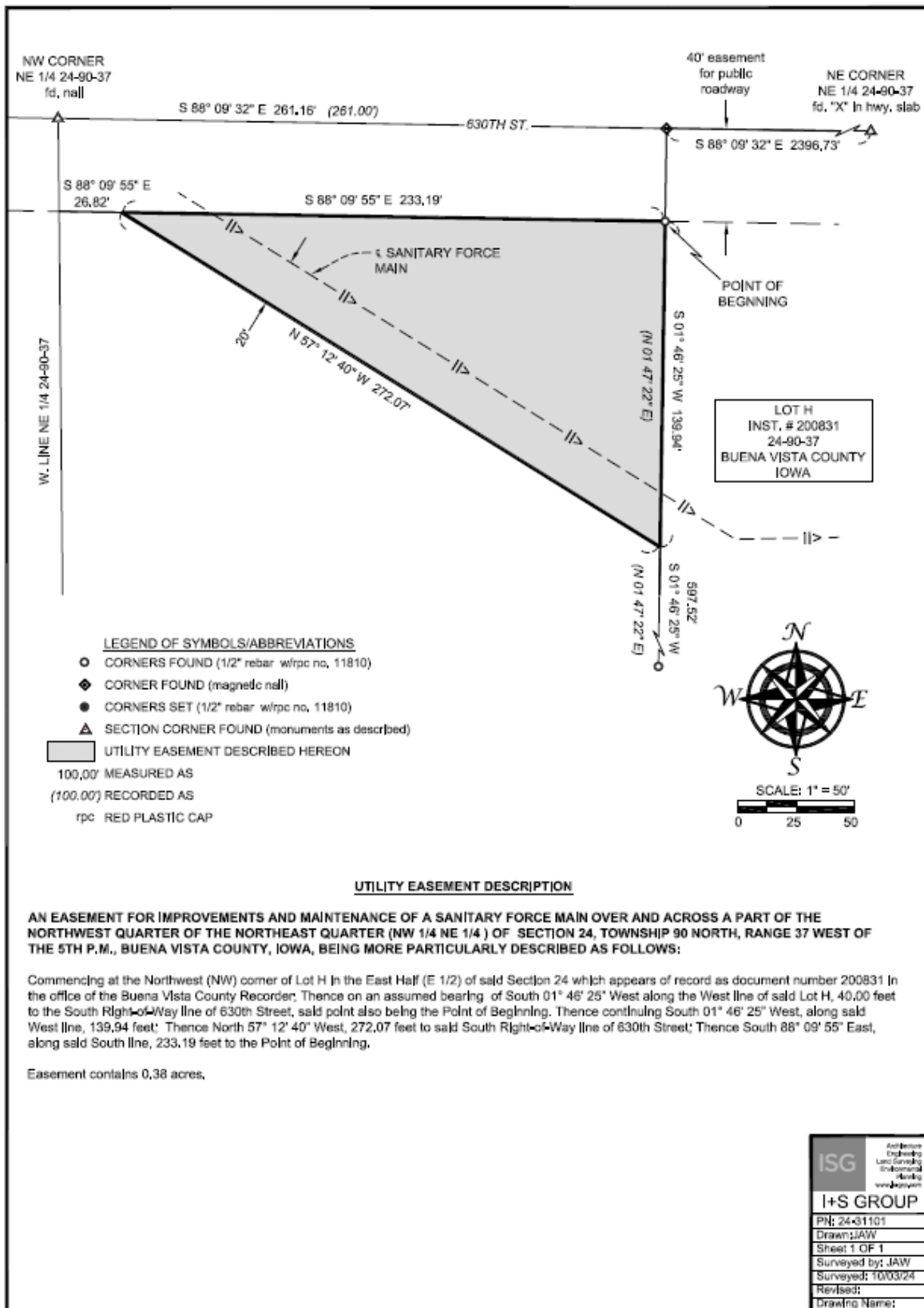
PASSED AND APPROVED, this 5th day of May, 2025.

Michael Porsch, Mayor

ATTEST:

Mayra Martinez, City Clerk

EXHIBIT A



Commencing at the Northwest (NW) corner of Lot H in the East Half (E ½) of said Section 24 which appears of record as document number 200831 in the office of the Buena Vista County Reorder; Thence on an assumed bearing of South 01°46'25" West along said West line of said Lot H, 40.00 feet to the South Right-of-Way line of 630th Street, said point also being the Point of Beginning. Thence continuing South 01°46'25" West, along said West line, 139.94 feet; Thence North 57°12'40" West, 272.07 feet to said South Right-of-Way line of 630th Street; Thence South 88°09'55" East, along said South line, 233.19 feet to the Point of Beginning.

Easement contains 0.38 acres.

Affidavit and Resolution re Disposition of Real Property
[Pursuant to Iowa Code Section 364.7]

Recorder's Cover Sheet

Preparer Information:

Maria E. Brownell
Ahlers & Cooney P.C.
100 Court Avenue, Suite 600
Des Moines, IA 50309
(515) 243-7611

Taxpayer Information:

N/A

Return Address

Maria E. Brownell
Ahlers & Cooney P.C.
100 Court Avenue, Suite 600
Des Moines, IA 50309

Grantors: Storm Lake, Iowa

Grantees: Tyson Foods, Inc.

Legal Description: See Page 2

Document or instrument number of previously recorded documents:

AFFIDAVIT

RE: Exhibit A

STATE OF IOWA)
) SS
COUNTY OF BUENA VISTA)

I, Mayra Martinez am the City Clerk of Storm Lake, Iowa, and am authorized to make this Affidavit.

This Affidavit is furnished to show compliance by the City with Iowa Code Section 364.7 relative to the conveyance of certain property described in **Exhibit A** (the “Property”) to the Tyson Foods, Inc.

I certify that attached are true and complete copies of:

1. Proof of Publication of Notice of Public Hearing published as required by Iowa Code Section 364.2.
2. Resolution approving conveyance of the interest in the Property.

WITNESS my hand hereto on _____, 2025

STORM LAKE, IOWA

By: _____
Mayra Martinez, City Clerk

Subscribed and sworn to before me, a notary public in and for the State of Iowa, on this _____ day of _____, 2025.

Notary Public In and For the State of Iowa

Staff Summary

5/5/2025

Agenda Item # F.9.



REPORT TO: Honorable Mayor & Council

FROM: David Derragon, Assistant City Manager

SUBJECT: **Resolution No. 67-R-2024-2025 Granting a Utility Easement to Tyson Foods, Inc.**

BACKGROUND: Tyson is working on a project in Storm Lake, IA to replace the Wastewater Treatment Influent Structure at their plant. Part of the replacement plan is to install a new valve vault on the City of Storm Lake's Wastewater Treatment property.

A utility easement will be established between Tyson and the City of Storm Lake to provide Tyson the continued use of the 16" forcemain that crosses City property as it enters the Tyson property. Attached is an easement exhibit which, if approved, would allow Tyson access to a triangle shaped parcel for the construction of the proposed bypass structure, and room for future maintenance activities.

The request and easement have been reviewed by ISG, City Engineer, and Ahlers & Cooney, City Attorney.

The public hearing was held on May 5, 2025 at 5:00 PM in Council Chambers.

FISCAL IMPACT: Revenue of \$10 for granting the easement

RECOMMENDATION: Move to Adopt Resolution No. 67-R-2024-2025 granting a utility easement to Tyson Foods, Inc.

ATTACHMENTS:

1. Second Council Resolution on Conveyance of Easement - Tyson

2. Affidavit and Resolution re Disposition of Property - Tyson Easement
3. Resolution No. 67-R-2024-2025 - Resolution Granting Utility Easement To Tyson Foods

May 5, 2025

The City Council of the City of Storm Lake in the State of Iowa ("City"), met in open session, in the Storm Lake City Hall Council Chambers located at located at 620 Erie St., Storm Lake, Iowa, at 5:00 P.M., on the above date., on the above date. There were present Mayor _____, in the chair, and the following named City Council Members:

Absent: _____

Vacant: _____

* * * * *

Mayor _____ announced that this was the time and place for the public hearing and meeting on the matter of the proposed conveyance of an easement interest in real property, and that notice of the proposed action had been published pursuant to the provisions of Section 364.2 of the Code of Iowa.

Inquiry was made whether any written objections had been filed by any resident or property owner of the City of Storm Lake regarding the conveyance of such real property by the City. City Clerk _____ stated that ____ written objections had been filed. Oral objections to the conveyance of real property were then called for and received and ____ were made. Whereupon, Mayor _____ declared the time for receiving oral and written objections to be closed.

(Attach here a summary of objections received or made, if any)

May 5, 2025

The proposed action and the extent of objections thereto were then considered.

City Council Member _____ introduced the following Resolution and moved that it be adopted. City Council Member _____ seconded the motion to adopt. The roll was called, and the vote was:

AYES: _____

NAYS: _____

Whereupon, the Mayor declared the resolution duly adopted as follows:

RESOLUTION GRANTING UTILITY EASEMENT TO TYSON
FOODS, INC

WHEREAS, pursuant to notice published as required by law, the City of Storm Lake, Iowa City Council on May 5, 2025 held a hearing on the proposal to convey a utility easement and the extent of objections received from residents or property owners as to said proposed transaction has been fully considered; and, accordingly the following action is now considered to be in the best interests of the City and residents thereof:

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

Section 1. That the utility easement described herein shall be conveyed by the City to Tyson Foods, Inc. for \$1.00 and other good and valuable consideration.

Section 2. The Mayor and City Clerk are authorized to sign all documents for the utility easement described herein.

Section 3. The Mayor and City Clerk are further authorized to take all actions necessary to complete the above-described transaction, including execution of ancillary documents.

Section 4. The utility easement area is legally described in **Exhibit A**.

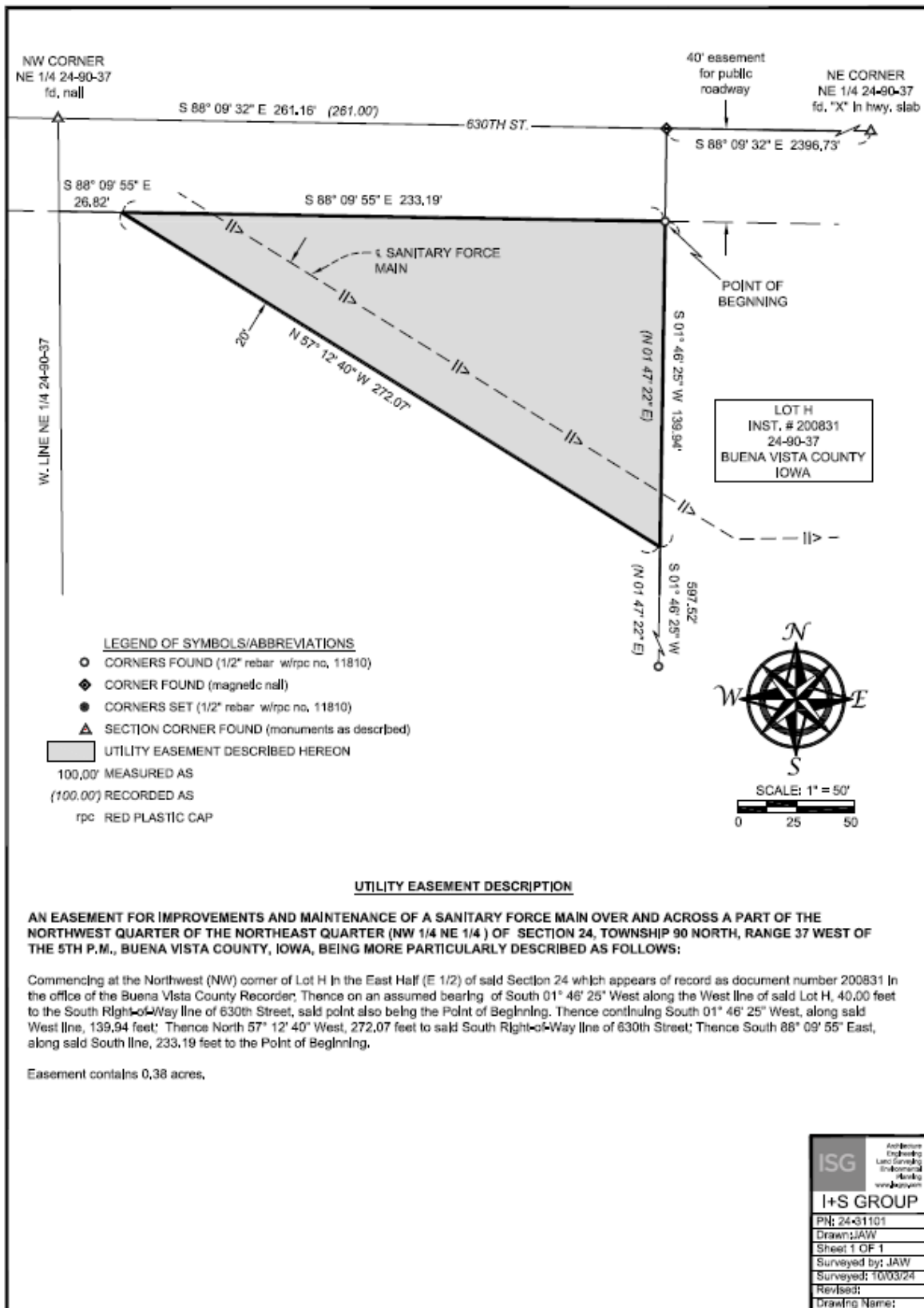
PASSED AND APPROVED, this 5th day of May, 2025.

Michael Porsch, Mayor

ATTEST:

Mayra Martinez, City Clerk

EXHIBIT A



Commencing at the Northwest (NW) corner of Lot H in the East Half (E ½) of said Section 24 which appears of record as document number 200831 in the office of the Buena Vista County Reorder; Thence on an assumed bearing of South 01°46'25" West along said West line of said Lot H, 40.00 feet to the South Right-of-Way line of 630th Street, said point also being the Point of Beginning. Thence continuing South 01°46'25" West, along said West line, 139.94 feet; Thence North 57°12'40" West, 272.07 feet to said South Right-of-Way line of 630th Street; Thence South 88°09'55" East, along said South line, 233.19 feet to the Point of Beginning.
Easement contains 0.38 acres.

Affidavit and Resolution re Disposition of Real Property
[Pursuant to Iowa Code Section 364.7]

Recorder's Cover Sheet

Preparer Information:

Maria E. Brownell
Ahlers & Cooney P.C.
100 Court Avenue, Suite 600
Des Moines, IA 50309
(515) 243-7611

Taxpayer Information:

N/A

Return Address

Maria E. Brownell
Ahlers & Cooney P.C.
100 Court Avenue, Suite 600
Des Moines, IA 50309

Grantors: Storm Lake, Iowa

Grantees: Tyson Foods, Inc.

Legal Description: See Page 2

Document or instrument number of previously recorded documents:

AFFIDAVIT

RE: **Exhibit A**

STATE OF IOWA)
) SS
COUNTY OF BUENA VISTA)

I, Mayra Martinez am the City Clerk of Storm Lake, Iowa, and am authorized to make this Affidavit.

This Affidavit is furnished to show compliance by the City with Iowa Code Section 364.7 relative to the conveyance of certain property described in **Exhibit A** (the “Property”) to the Tyson Foods, Inc.

I certify that attached are true and complete copies of:

1. Proof of Publication of Notice of Public Hearing published as required by Iowa Code Section 364.2.
2. Resolution approving conveyance of the interest in the Property.

WITNESS my hand hereto on _____, 2025

STORM LAKE, IOWA

By: _____
Mayra Martinez, City Clerk

Subscribed and sworn to before me, a notary public in and for the State of Iowa, on this _____ day of _____, 2025.

Notary Public In and For the State of Iowa

RESOLUTION NO. 67-R-2024-2025

RESOLUTION GRANTING UTILITY EASEMENT

TO TYSON FOODS, INC

WHEREAS, pursuant to notice published as required by law, the City of Storm Lake, Iowa City Council on May 5, 2025 held a hearing on the proposal to convey a utility easement and the extent of objections received from residents or property owners as to said proposed transaction has been fully considered; and, accordingly the following action is now considered to be in the best interests of the City and residents thereof:

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

That the utility easement described herein shall be conveyed by the City to Tyson Foods, Inc. for \$1.00 and other good and valuable consideration.

The Mayor and City Clerk are authorized to sign all documents for the utility easement described herein.

The Mayor and City Clerk are further authorized to take all actions necessary to complete the above-described transaction, including execution of ancillary documents.

The utility easement area is legally described in **Exhibit A**.

PASSED AND APPROVED, this 5th day of May, 2025

Michael Porsch, Mayor

ATTEST:

Mayra A. Martinez, City Clerk

Staff Summary

5/5/2025

Agenda Item # F.10.



REPORT TO: Honorable Mayor & Council

FROM: David Derragon, Assistant City Manager

SUBJECT: **Resolution No. 68-R-2024-2025 Setting A Public Hearing on Disposal to Property to the Iowa Department of Transportation**

BACKGROUND: On September 7, 2021, the City Council of the City of Storm Lake and the Iowa Department of Transportation entered into a Cooperative Agreement for Primary Road Project, Agreement No. 2022-16-011 (“Cooperative Agreement”), concerning improvements to Iowa 7 in Buena Vista County. Article 3 of the agreement requires right-of-way acquired for improvements to Highway 7 be acquired in the name of the State of Iowa. The City acquired the following interests as part of the Cooperative Agreement for the Highway 7 & 110 Intersection Upgrade project:

That portion of the IA 7 and IA 110 right of way, located in Sections 32 and 33 of Township 91 North, Range 37 West of the 5th P.M., City of Storm Lake, Buena Vista County, Iowa acquired for project STPN-007-2(35)--2J-11.

The item has been reviewed by Bolton and Menk, City Engineer, and Ahlers & Cooney, City Attorney.

The public hearing will be held on June 2, 2025 at 5:00 PM in Council Chambers.

FISCAL IMPACT: Legal Fees estimated at \$650

RECOMMENDATION: Move to Approve Resolution No. 68-R-2024- 2025 Setting the Public Hearing on disposal of property to the Iowa Department of Transportation on June 2, 2025 at 5:00 PM in Council Chambers.

ATTACHMENTS:

1. Resolution Setting Public Hearing - Disposal of Property
2. Resolution No. 68-R-2024-2025 - Resolution Setting Public Hearing Disposal of Property to
Ia Dept of Transportation.

ITEM TO INCLUDE ON AGENDA

CITY OF STORM LAKE, IOWA

May 5, 2025

5:00 P.M.

- Resolution setting public hearing on disposal of property to the Iowa Department of Transportation

IMPORTANT INFORMATION

1. The above agenda items should be included, along with any other agenda items, in the meeting agenda. The agenda should be posted on a bulletin board or other prominent place easily accessible to the public and clearly designated for that purpose at the principal office of the body holding the meeting. If no such office exists, the notice must be posted at the building in which the meeting is to be held.
2. If you do not now have a bulletin board designated as above mentioned, designate one and establish a uniform policy of posting your notices of meeting and tentative agenda.
3. Notice and tentative agenda must be posted at least 24 hours prior to the commencement of the meeting.

**NOTICE MUST BE GIVEN PURSUANT TO IOWA CODE
CHAPTER 21 AND THE LOCAL RULES OF THE CITY.**

May 5, 2025

The City Council of the City of Storm Lake in the State of Iowa, met in _____ session, in the Storm Lake City Hall Council Chambers, 620 Erie St., Storm Lake, Iowa, at 5:00 P.M., on the above date. There were present Mayor _____, in the chair, and the following named Council Members:

Absent: _____

Vacant: _____

* * * * *

Council Member _____ then introduced the following proposed Resolution entitled "RESOLUTION SETTING PUBLIC HEARING ON DISPOSAL OF PROPERTY TO THE IOWA DEPARTMENT OF TRANSPORTATION", and moved that the same be adopted. Council Member _____ seconded the motion to adopt. The roll was called, and the vote was:

AYES: _____

NAYS: _____

Whereupon, the Mayor declared the Resolution duly adopted as follows:

RESOLUTION NO. _____

RESOLUTION SETTING PUBLIC HEARING ON DISPOSAL OF PROPERTY TO THE IOWA
DEPARTMENT OF TRANSPORTATION

WHEREAS, on September 7, 2021, the City Council of the City of Storm Lake (the "City") and the Iowa Department of Transportation entered into a Cooperative Agreement for Primary Road Project, Agreement No. 2022-16-011 ("Cooperative Agreement"), concerning improvements to Iowa 7 in Buena vista County, Iowa; and

WHEREAS, Article 3 of the agreement requires right-of-way acquired for improvements to Highway 7 be acquired in the name of the State of Iowa; and

WHEREAS, the City acquired the following interests as part of the Cooperative Agreement for the Highway 7 & 110 Intersection Upgrade project:

That portion of the IA 7 and IA 110 right of way, located in Sections 32 and 33 of Township 91 North, Range 37 West of the 5th P.M., City of Storm Lake, Buena Vista County, Iowa acquired for project STPN-007-2(35)--2J-11. See the General Location below.

GENERAL LOCATION GRANTOR(S)	¼ ¼ SECTIONS LOTS, BLOCKS	SEC-TWP-RNG	TYPE OF INSTRUMENT	DATE FILED	INSTRUMENT NO.
Storm Lake Community School District	NW ¼ SW ¼, SW ¼ SW ¼	33-T91N-R37W	Warranty Deed	02-10-2022	220383
Ballou Holdings, LLC	NE ¼ SE ¼, SE ¼ SE ¼	32-T91N-R37W	Warranty Deed	04-20-2022	221070
Ballou Holdings, LLC	NE ¼ SE ¼	32-T91N-R37W	Warranty Deed	04-20-2022	221069

***Only that part commencing at the SE corner of said Section 32; thence North 00°19'25" East, along the east line of the SE ¼ of said Section 32, a distance of 1686.50 feet; thence North 89°40'35" West, a distance of 55.00 feet to the point of beginning; thence North 81°55'07" West, a distance of 93.51 feet to a point on the northerly right of way line of Primary Road Iowa 7 (Milwaukee Avenue); thence South 67°34'36" East, a distance of 100.00 feet; thence North 00°19'25" East, a distance of 25.00 feet to the point of beginning. Containing 1,158 square feet

WHEREAS, it is appropriate pursuant to Iowa Code Section 364.7 to publish a Notice of the proposed conveyance and of the hearing and to receive and consider objections and petitions.

NOW THEREFORE, BE IT RESOLVED, BY THE CITY COUNCIL OF THE CITY OF STORM LAKE IN THE STATE OF IOWA:

Section 1. That this Council meet at 5:00 P.M. on June 2, 2025, for the purpose of taking action on the matter of the transfer of highway right-of-way acquired for Iowa 7 improvements under the Cooperative Agreement to the Iowa Department of Transportation.

Section 2. That the City Clerk is hereby directed to cause at least one publication to be made of a notice of said meeting, in a legal newspaper, printed wholly in the English language, published at least once weekly, and having general circulation in said City, said publication to be not less than four (4) clear days nor more than twenty (20) days before the date of said public meeting.

Section 3. The notice of the proposed action shall be in substantially the following form:

(One publication required)

NOTICE OF PUBLIC HEARING OF THE CITY COUNCIL OF THE CITY OF
STORM LAKE IN THE STATE OF IOWA, ON THE MATTER OF DISPOSAL OF
PROPERTY TO THE IOWA DEPARTMENT OF TRANSPORTATION AND THE
HEARING THEREON

PUBLIC NOTICE is hereby given that the Council of the City of Storm Lake in the State of Iowa, will hold a public hearing at its meeting on June 2, 2025, at 5:00 P.M., at Storm Lake City Council Chambers, City Hall, 620 Erie St., Storm Lake, Iowa, at which meeting the Council proposes to take action on the transfer of highway right-of-way acquired by the City and pursuant to a Cooperative Agreement dated September 7, 2021, to the Iowa Department of Transportation across certain real property owned by the City, which is legally described as follows:
That portion of the IA 7 and IA 110 right of way, located in Sections 32 and 33 of Township 91 North, Range 37 West of the 5th P.M., City of Storm Lake, Buena Vista County, Iowa acquired for project STPN-007-2(35)--2J-11. See the General Location below.

GENERAL LOCATION GRANTOR(S)	¼ ¼ SECTIONS LOTS, BLOCKS	SEC-TWP-RNG	TYPE OF INSTRUMENT	DATE FILED	INSTRUMENT NO.
Storm Lake Community School District	NW ¼ SW ¼, SW ¼ SW ¼	33-T91N-R37W	Warranty Deed	02-10-2022	220383
Ballou Holdings, LLC	NE ¼ SE ¼, SE ¼ SE ¼	32-T91N-R37W	Warranty Deed	04-20-2022	221070
Ballou Holdings, LLC	NE ¼ SE ¼	32-T91N-R37W	Warranty Deed	04-20-2022	221069

***Only that part commencing at the SE corner of said Section 32; thence North 00°19'25" East, along the east line of the SE ¼ of said Section 32, a distance of 1686.50 feet; thence North 89°40'35" West, a distance of 55.00 feet to the point of beginning; thence North 81°55'07" West, a distance of 93.51 feet to a point on the northerly right of way line of Primary Road Iowa 7 (Milwaukee Avenue); thence South 67°34'36" East, a distance of 100.00 feet; thence North 00°19'25" East, a distance of 25.00 feet to the point of beginning. Containing 1,158 square feet

At the time set for the public hearing, interested individuals will be given the opportunity to express their views, both orally and in writing, on the proposed conveyance. After the public hearing, the Council may make a final determination to accept or reject the proposal as submitted, or upon condition that certain terms be changed, or the Council may defer action on the proposal until a subsequent meeting.

The proposed transfer may be subject to conditions as may be stated either in the resolution of the City Council, or documents entered into between the parties.

This notice is given by order of the City Council of the City of Storm Lake in the State of Iowa, as provided by Section 364.7 of the City Code of Iowa.

Dated this _____ day of _____, 2025.

Mayra Martinez, City Clerk
City of Storm Lake in the State of Iowa

(End of Notice)

PASSED AND APPROVED May 5, 2025.

Michael Porsch, Mayor

ATTEST:

Mayra Martinez, City Clerk

CERTIFICATE

STATE OF IOWA

)

) SS

COUNTY OF BUENA VISTA

)

I, the undersigned City Clerk of the City of Storm Lake, State of Iowa, do hereby certify that attached is a true and complete copy of the portion of the records of the City showing proceedings of the Council, and the same is a true and complete copy of the action taken by the Council with respect to the matter at the meeting held on the date indicated in the attachment, which proceedings remain in full force and effect, and have not been amended or rescinded in any way; that meeting and all action thereat was duly and publicly held in accordance with a notice of meeting and tentative agenda, a copy of which was timely served on each member of the Council and posted on a bulletin board or other prominent place easily accessible to the public and clearly designated for that purpose at the principal office of the Council pursuant to the local rules of the Council and the provisions of Chapter 21, Code of Iowa, upon reasonable advance notice to the public and media at least twenty-four hours prior to the commencement of the meeting as required by law and with members of the public present in attendance; I further certify that the individuals named therein were on the date thereof duly and lawfully possessed of their respective City offices as indicated therein, that no Council vacancy existed except as may be stated in the proceedings, and that no controversy or litigation is pending, prayed or threatened involving the incorporation, organization, existence or boundaries of the City or the right of the individuals named therein as officers to their respective positions.

WITNESS my hand and the seal of the Council hereto affixed this ____ day of _____, 2025.

City Clerk, City of Storm Lake, Iowa

RESOLUTION NO. 68-R-2024-2025

RESOLUTION SETTING PUBLIC HEARING ON DISPOSAL OF PROPERTY TO THE IOWA DEPARTMENT OF TRANSPORTATION

WHEREAS, on September 7, 2021, the City Council of the City of Storm Lake (the "City") and the Iowa Department of Transportation entered into a Cooperative Agreement for Primary Road Project, Agreement No. 2022-16-011 ("Cooperative Agreement"), concerning improvements to Iowa 7 in Buena vista County, Iowa; and

WHEREAS, Article 3 of the agreement requires right-of-way acquired for improvements to Highway 7 be acquired in the name of the State of Iowa; and

WHEREAS, the City acquired the following interests as part of the Cooperative Agreement for the Highway 7 & 110 Intersection Upgrade project:

That portion of the IA 7 and IA 110 right of way, located in Sections 32 and 33 of Township 91 North, Range 37 West of the 5th P.M., City of Storm Lake, Buena Vista County, Iowa acquired for project STPN-007-2(35)--2J-11. See the General Location below.

GENERAL LOCATION GRANTOR(S)	¼ ¼ SECTIONS LOTS, BLOCKS	SEC-TWP- RNG	TYPE OF INSTRUMENT	DATE FILED	INSTRUMENT NO.
Storm Lake Community School District	NW ¼ SW ¼, SW ¼ SW ¼	33-T91N-R37W	Warranty Deed	02-10-2022	220383
Ballou Holdings, LLC	NE ¼ SE ¼, SE ¼ SE ¼	32-T91N-R37W	Warranty Deed	04-20-2022	221070
Ballou Holdings, LLC	NE ¼ SE ¼	32-T91N-R37W	Warranty Deed	04-20-2022	221069

***Only that part commencing at the SE corner of said Section 32; thence North 00°19'25" East, along the east line of the SE ¼ of said Section 32, a distance of 1686.50 feet; thence North 89°40'35" West, a distance of 55.00 feet to the point of beginning; thence North 81°55'07" West, a distance of 93.51 feet to a point on the northerly right of way line of Primary Road Iowa 7 (Milwaukee Avenue); thence South 67°34'36" East, a distance of 100.00 feet; thence North 00°19'25" East, a distance of 25.00 feet to the point of beginning. Containing 1,158 square feet

WHEREAS, it is appropriate pursuant to Iowa Code Section 364.7 to publish a Notice of the proposed conveyance and of the hearing and to receive and consider objections and petitions.

NOW THEREFORE, BE IT RESOLVED, BY THE CITY COUNCIL OF THE CITY OF STORM LAKE IN THE STATE OF IOWA:

That this Council meet at 5:00 P.M. on June 2, 2025, for the purpose of taking action on the matter of the transfer of highway right-of-way acquired for Iowa 7 improvements under the Cooperative Agreement to the Iowa Department of Transportation.

That the City Clerk is hereby directed to cause at least one publication to be made of a notice of said meeting, in a legal newspaper, printed wholly in the English language, published at least once weekly, and having general circulation in said City, said publication to be not less than four (4) clear days nor more than twenty (20) days before the date of said public meeting.

The notice of the proposed action shall be in substantially the following form:

(One publication required)

**NOTICE OF PUBLIC HEARING OF THE CITY COUNCIL OF THE
CITY OF STORM LAKE IN THE STATE OF IOWA, ON THE MATTER
OF DISPOSAL OF PROPERTY TO THE IOWA DEPARTMENT OF
TRANSPORTATION AND THE HEARING THEREON**

PUBLIC NOTICE is hereby given that the Council of the City of Storm Lake in the State of Iowa, will hold a public hearing at its meeting on June 2, 2025, at 5:00 P.M., at Storm Lake City Council Chambers, City Hall, 620 Erie St., Storm Lake, Iowa, at which meeting the Council proposes to take action on the transfer of highway right-of-way acquired by the City and pursuant to a Cooperative Agreement dated September 7, 2021, to the Iowa Department of Transportation across certain real property owned by the City, which is legally described as follows:

That portion of the IA 7 and IA 110 right of way, located in Sections 32 and 33 of Township 91 North, Range 37 West of the 5th P.M., City of Storm Lake, Buena Vista County, Iowa acquired for project STPN-007-2(35)--2J-11. See the General Location below.

GENERAL LOCATION GRANTOR(S)	¼ ¼ SECTIONS LOTS, BLOCKS	SEC-TWP- RNG	TYPE OF INSTRUMENT	DATE FILED	INSTRUMENT NO.
Storm Lake Community School District	NW ¼ SW ¼, SW ¼ SW ¼	33-T91N-R37W	Warranty Deed	02-10-2022	220383
Ballou Holdings, LLC	NE ¼ SE ¼, SE ¼ SE ¼	32-T91N-R37W	Warranty Deed	04-20-2022	221070
Ballou Holdings, LLC	NE ¼ SE ¼	32-T91N-R37W	Warranty Deed	04-20-2022	221069

***Only that part commencing at the SE corner of said Section 32; thence North 00°19'25" East, along the east line of the SE ¼ of said Section 32, a distance of 1686.50 feet; thence North 89°40'35" West, a distance of 55.00 feet to the point of beginning; thence North 81°55'07" West, a distance of 93.51 feet to a point on the northerly right of way line of Primary Road Iowa 7 (Milwaukee Avenue); thence South 67°34'36" East, a distance of 100.00 feet; thence North 00°19'25" East, a distance of 25.00 feet to the point of beginning. Containing 1,158 square feet

At the time set for the public hearing, interested individuals will be given the opportunity to express their views, both orally and in writing, on the proposed conveyance. After the public hearing, the Council may make a final determination to accept or reject the proposal as submitted, or upon condition that certain terms be changed, or the Council may defer action on the proposal until a subsequent meeting.

The proposed transfer may be subject to conditions as may be stated either in the resolution of the City Council, or documents entered into between the parties.

This notice is given by order of the City Council of the City of Storm Lake in the State of Iowa, as provided by Section 364.7 of the City Code of Iowa.

Dated this 5th day of May, 2025.

Mayra A. Martinez, City Clerk
City of Storm Lake in the State of Iowa

(End of Notice)

PASSED AND APPROVED May 5, 2025.

Michael Porsch, Mayor

ATTEST:

Mayra A. Martinez, City Clerk

Staff Summary

5/5/2025

Agenda Item # F.11.



City of Storm Lake
PO Box 1086
Storm Lake, IA 50588
p (712) 732-8000
f (712) 732-4114

REPORT TO: Honorable Mayor & Council

FROM: Tyler Gibbins, City Treasurer

SUBJECT: **Worksession - Proposed Property Tax Legislation**

BACKGROUND: Presentation by staff on the impacts of the proposed House Study Bill 328 & Senate Study Bill 1227.

FISCAL IMPACT: N/A

RECOMMENDATION: N/A

ATTACHMENTS:

1. Storm Lake
2. Truesdale

CITY OF STORM LAKE, IOWA

Estimated ACGFL Tax Rates & Revenues

Under Proposed HSB 328/SSB 1227

ACGFL RATES & REVENUES - Proposed HSB 328/SSB 1227			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$374,441,637	\$8.04575	\$3,012,664
2026-27	\$676,305,257	\$4.54368	\$3,072,917
2027-28	\$685,356,397	\$4.56913	\$3,131,482
2028-29	\$708,608,904	\$4.50758	\$3,194,111
2029-30	\$708,608,904	\$4.53012	\$3,210,083
2030-31	\$732,717,606	\$4.46869	\$3,274,288
2031-32	\$736,599,955	\$4.46869	\$3,291,637
2032-33	\$761,548,388	\$4.40874	\$3,357,469
2033-34	\$761,548,388	\$4.43078	\$3,374,253
2034-35	\$787,245,275	\$4.37188	\$3,441,742
2035-36	\$787,245,275	\$4.39374	\$3,458,951

CITY OF STORM LAKE, IOWA

Estimated ACGFL Tax Rates & Revenues

Under Current HF 718/SF 2442

ACGFL RATES & REVENUES - Existing HF 718/SF 2442			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$374,441,637	\$8.04575	\$3,012,664
2026-27	\$379,746,147	\$8.10000	\$3,075,944
2027-28	\$389,505,722	\$8.10000	\$3,154,996
2028-29	\$398,644,054	\$8.10000	\$3,229,017
2029-30	\$404,537,268	\$8.10000	\$3,276,752
2030-31	\$414,015,156	\$8.10000	\$3,353,523
2031-32	\$424,038,484	\$8.10000	\$3,434,712
2032-33	\$433,985,059	\$8.10000	\$3,515,279
2033-34	\$440,385,341	\$8.10000	\$3,567,121
2034-35	\$450,701,474	\$8.10000	\$3,650,682
2035-36	\$457,371,088	\$8.10000	\$3,704,706

IMPACT OF PROPOSED HSB 328/SSB 1227 vs. CURRENT HF 718/SF 2442			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$0	\$0.00000	\$0
2026-27	\$296,559,110	(\$3.55632)	-\$3,027
2027-28	\$295,850,674	(\$3.53087)	-\$23,514
2028-29	\$309,964,850	(\$3.59242)	-\$34,906
2029-30	\$304,071,635	(\$3.56988)	-\$66,669
2030-31	\$318,702,450	(\$3.63131)	-\$79,235
2031-32	\$312,561,470	(\$3.63131)	-\$143,075
2032-33	\$327,563,329	(\$3.69126)	-\$157,810
2033-34	\$321,163,048	(\$3.66922)	-\$192,868
2034-35	\$336,543,801	(\$3.72812)	-\$208,940
2035-36	\$329,874,187	(\$3.70626)	-\$245,755
Total Revenue Loss:			-\$1,155,797

CITY OF STORM LAKE, IOWA
 Estimated Tax Bill - ACFGL Portion ONLY
 Change between FY 2026 and FY 2031

FY 2026 Valuation	Commercial		Industrial		Residential Homestead - Non Senior		Residential Homestead - Senior		Residential Non-Homestead	
	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %
\$50,000	\$60	31.68%	\$56	29.20%	(\$137)	(79.72%)	(\$113)	(76.31%)	\$68	35.41%
\$100,000	\$121	31.68%	\$111	29.20%	(\$70)	(19.22%)	(\$45)	(13.30%)	\$135	35.41%
\$150,000	\$181	31.68%	\$167	29.20%	(\$2)	(0.40%)	\$23	4.27%	\$203	35.41%
\$200,000	\$71	7.55%	\$52	5.52%	\$65	8.77%	\$90	12.52%	\$270	35.41%
\$250,000	(\$40)	(3.10%)	(\$64)	(4.93%)	\$133	14.20%	\$158	17.32%	\$338	35.41%
\$300,000	(\$151)	(9.11%)	(\$179)	(10.82%)	\$200	17.80%	\$225	20.45%	\$405	35.41%
\$400,000	(\$373)	(15.64%)	(\$411)	(17.23%)	\$336	22.25%	\$360	24.30%	\$541	35.41%
\$500,000	(\$594)	(19.13%)	(\$642)	(20.65%)	\$471	24.91%	\$496	26.57%	\$676	35.41%
\$600,000	(\$816)	(21.29%)	(\$873)	(22.78%)	\$606	26.67%	\$631	28.07%	\$811	35.41%
\$700,000	(\$1,037)	(22.77%)	(\$1,104)	(24.23%)	\$741	27.93%	\$766	29.14%	\$946	35.41%
\$800,000	(\$1,259)	(23.85%)	(\$1,335)	(25.28%)	\$876	28.87%	\$901	29.93%	\$1,081	35.41%
\$900,000	(\$1,481)	(24.66%)	(\$1,566)	(26.08%)	\$1,011	29.60%	\$1,036	30.55%	\$1,216	35.41%
\$1,000,000	(\$1,702)	(25.30%)	(\$1,797)	(26.71%)	\$1,146	30.19%	\$1,171	31.04%	\$1,351	35.41%
\$2,000,000	(\$3,918)	(28.05%)	(\$4,108)	(29.41%)	\$2,498	32.80%	\$2,522	33.24%	\$2,703	35.41%
\$3,000,000	(\$6,134)	(28.92%)	(\$6,418)	(30.26%)	\$3,849	33.67%	\$3,874	33.96%	\$4,054	35.41%
\$4,000,000	(\$8,350)	(29.35%)	(\$8,729)	(30.68%)	\$5,200	34.11%	\$5,225	34.33%	\$5,405	35.41%
\$5,000,000	(\$10,566)	(29.60%)	(\$11,040)	(30.93%)	\$6,551	34.37%	\$6,576	34.54%	\$6,756	35.41%
\$6,000,000	(\$12,782)	(29.77%)	(\$13,351)	(31.10%)	\$7,903	34.54%	\$7,928	34.69%	\$8,108	35.41%
\$7,000,000	(\$14,998)	(29.89%)	(\$15,661)	(31.21%)	\$9,254	34.67%	\$9,279	34.79%	\$9,459	35.41%
\$8,000,000	(\$17,213)	(29.98%)	(\$17,972)	(31.30%)	\$10,605	34.76%	\$10,630	34.87%	\$10,810	35.41%
\$9,000,000	(\$19,429)	(30.05%)	(\$20,283)	(31.37%)	\$11,957	34.83%	\$11,981	34.93%	\$12,162	35.41%
\$10,000,000	(\$21,645)	(30.11%)	(\$22,593)	(31.42%)	\$13,308	34.89%	\$13,333	34.98%	\$13,513	35.41%
\$15,000,000	(\$32,725)	(30.27%)	(\$34,147)	(31.59%)	\$20,064	35.06%	\$20,089	35.12%	\$20,269	35.41%
\$20,000,000	(\$43,804)	(30.35%)	(\$45,700)	(31.67%)	\$26,821	35.15%	\$26,845	35.19%	\$27,026	35.41%
\$25,000,000	(\$54,884)	(30.40%)	(\$57,254)	(31.72%)	\$33,577	35.20%	\$33,602	35.24%	\$33,782	35.41%
\$30,000,000	(\$65,963)	(30.44%)	(\$68,808)	(31.75%)	\$40,333	35.24%	\$40,358	35.26%	\$40,538	35.41%
\$35,000,000	(\$77,042)	(30.46%)	(\$80,361)	(31.77%)	\$47,090	35.26%	\$47,115	35.29%	\$47,295	35.41%
\$40,000,000	(\$88,122)	(30.48%)	(\$91,915)	(31.79%)	\$53,846	35.28%	\$53,871	35.30%	\$54,051	35.41%
\$45,000,000	(\$99,201)	(30.49%)	(\$103,468)	(31.80%)	\$60,603	35.29%	\$60,627	35.31%	\$60,808	35.41%
\$50,000,000	(\$110,281)	(30.50%)	(\$115,022)	(31.81%)	\$67,359	35.30%	\$67,384	35.32%	\$67,564	35.41%

CITY OF STORM LAKE, IOWA
 Estimated Tax Bill - **ACFGL Portion ONLY**
 Change between FY 2026 and FY 2031

Commerical Valuation		Commercial Tax Bill		Industrial Valuation		Industrial Tax Bill		Residential Valuation		Residential Homestead - Non Senior		Residential Homestead - Senior		Residential Non-Homestead	
FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031
\$50,000	\$56,228	\$191	\$251	\$50,000	\$55,167	\$191	\$247	\$50,000	\$57,819	\$172	\$35	\$147	\$35	\$191	\$258
\$100,000	\$112,455	\$382	\$503	\$100,000	\$110,334	\$382	\$493	\$100,000	\$115,638	\$363	\$293	\$338	\$293	\$382	\$517
\$150,000	\$168,683	\$572	\$754	\$150,000	\$165,500	\$572	\$740	\$150,000	\$173,457	\$554	\$552	\$529	\$552	\$572	\$775
\$200,000	\$224,911	\$934	\$1,005	\$200,000	\$220,667	\$934	\$986	\$200,000	\$231,276	\$745	\$810	\$720	\$810	\$763	\$1,034
\$250,000	\$281,139	\$1,297	\$1,256	\$250,000	\$275,834	\$1,297	\$1,233	\$250,000	\$289,095	\$936	\$1,068	\$911	\$1,068	\$954	\$1,292
\$300,000	\$337,366	\$1,659	\$1,508	\$300,000	\$331,001	\$1,659	\$1,479	\$300,000	\$346,914	\$1,126	\$1,327	\$1,102	\$1,327	\$1,145	\$1,550
\$400,000	\$449,822	\$2,383	\$2,010	\$400,000	\$441,334	\$2,383	\$1,972	\$400,000	\$462,552	\$1,508	\$1,844	\$1,483	\$1,844	\$1,526	\$2,067
\$500,000	\$562,277	\$3,107	\$2,513	\$500,000	\$551,668	\$3,107	\$2,465	\$500,000	\$578,191	\$1,890	\$2,360	\$1,865	\$2,360	\$1,908	\$2,584
\$600,000	\$674,732	\$3,831	\$3,015	\$600,000	\$662,002	\$3,831	\$2,958	\$600,000	\$693,829	\$2,271	\$2,877	\$2,246	\$2,877	\$2,290	\$3,101
\$700,000	\$787,188	\$4,555	\$3,518	\$700,000	\$772,335	\$4,555	\$3,451	\$700,000	\$809,467	\$2,653	\$3,394	\$2,628	\$3,394	\$2,671	\$3,617
\$800,000	\$899,643	\$5,279	\$4,020	\$800,000	\$882,669	\$5,279	\$3,944	\$800,000	\$925,105	\$3,034	\$3,911	\$3,010	\$3,911	\$3,053	\$4,134
\$900,000	\$1,012,099	\$6,003	\$4,523	\$900,000	\$993,002	\$6,003	\$4,437	\$900,000	\$1,040,743	\$3,416	\$4,427	\$3,391	\$4,427	\$3,435	\$4,651
\$1,000,000	\$1,124,554	\$6,727	\$5,025	\$1,000,000	\$1,103,336	\$6,727	\$4,930	\$1,000,000	\$1,156,381	\$3,798	\$4,944	\$3,773	\$4,944	\$3,816	\$5,168
\$2,000,000	\$2,249,108	\$13,969	\$10,051	\$2,000,000	\$2,206,672	\$13,969	\$9,861	\$2,000,000	\$2,312,762	\$7,614	\$10,112	\$7,589	\$10,112	\$7,632	\$10,335
\$3,000,000	\$3,373,662	\$21,210	\$15,076	\$3,000,000	\$3,310,008	\$21,210	\$14,791	\$3,000,000	\$3,469,143	\$11,430	\$15,279	\$11,405	\$15,279	\$11,449	\$15,503
\$4,000,000	\$4,498,216	\$28,451	\$20,101	\$4,000,000	\$4,413,344	\$28,451	\$19,722	\$4,000,000	\$4,625,524	\$15,246	\$20,447	\$15,222	\$20,447	\$15,265	\$20,670
\$5,000,000	\$5,622,770	\$35,692	\$25,126	\$5,000,000	\$5,516,680	\$35,692	\$24,652	\$5,000,000	\$5,781,905	\$19,063	\$25,614	\$19,038	\$25,614	\$19,081	\$25,838
\$6,000,000	\$6,747,324	\$42,933	\$30,152	\$6,000,000	\$6,620,016	\$42,933	\$29,583	\$6,000,000	\$6,938,286	\$22,879	\$30,782	\$22,854	\$30,782	\$22,897	\$31,005
\$7,000,000	\$7,871,878	\$50,174	\$35,177	\$7,000,000	\$7,723,352	\$50,174	\$34,513	\$7,000,000	\$8,094,667	\$26,695	\$35,949	\$26,670	\$35,949	\$26,714	\$36,173
\$8,000,000	\$8,996,432	\$57,416	\$40,202	\$8,000,000	\$8,826,688	\$57,416	\$39,444	\$8,000,000	\$9,251,048	\$30,511	\$41,117	\$30,487	\$41,117	\$30,530	\$41,340
\$9,000,000	\$10,120,986	\$64,657	\$45,228	\$9,000,000	\$9,930,024	\$64,657	\$44,374	\$9,000,000	#####	\$34,328	\$46,284	\$34,303	\$46,284	\$34,346	\$46,508
\$10,000,000	\$11,245,540	\$71,898	\$50,253	#####	#####	\$71,898	\$49,305	\$10,000,000	#####	\$38,144	\$51,452	\$38,119	\$51,452	\$38,162	\$51,675
\$15,000,000	\$16,868,310	\$108,104	\$75,379	#####	#####	\$108,104	\$73,957	\$15,000,000	#####	\$57,225	\$77,289	\$57,200	\$77,289	\$57,243	\$77,513
\$20,000,000	\$22,491,080	\$144,310	\$100,506	#####	#####	\$144,310	\$98,609	\$20,000,000	#####	\$76,306	\$103,127	\$76,281	\$103,127	\$76,325	\$103,350
\$25,000,000	\$28,113,850	\$180,516	\$125,632	#####	#####	\$180,516	\$123,262	\$25,000,000	#####	\$95,387	\$128,964	\$95,362	\$128,964	\$95,406	\$129,188
\$30,000,000	\$33,736,620	\$216,722	\$150,758	#####	#####	\$216,722	\$147,914	\$30,000,000	#####	\$114,468	\$154,802	\$114,444	\$154,802	\$114,487	\$155,025
\$35,000,000	\$39,359,390	\$252,927	\$175,885	#####	#####	\$252,927	\$172,566	\$35,000,000	#####	\$133,549	\$180,639	\$133,525	\$180,639	\$133,568	\$180,863
\$40,000,000	\$44,982,160	\$289,133	\$201,011	#####	#####	\$289,133	\$197,219	\$40,000,000	#####	\$152,631	\$206,477	\$152,606	\$206,477	\$152,649	\$206,700
\$45,000,000	\$50,604,930	\$325,339	\$226,138	#####	#####	\$325,339	\$221,871	\$45,000,000	#####	\$171,712	\$232,314	\$171,687	\$232,314	\$171,730	\$232,538
\$50,000,000	\$56,227,700	\$361,545	\$251,264	#####	#####	\$361,545	\$246,523	\$50,000,000	#####	\$190,793	\$258,152	\$190,768	\$258,152	\$190,811	\$258,375

CITY OF TRUESDALE, IOWA

Estimated ACGFL Tax Rates & Revenues

Under Proposed HSB 328/SSB 1227

ACGFL RATES & REVENUES - Proposed HSB 328/SSB 1227			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$969,872	\$8.20627	\$7,959
2026-27	\$718,119	\$11.30483	\$8,118
2027-28	\$714,119	\$11.42500	\$8,159
2028-29	\$710,119	\$11.54680	\$8,200
2029-30	\$710,119	\$11.60453	\$8,241
2030-31	\$710,119	\$11.66255	\$8,282
2031-32	\$710,119	\$11.72086	\$8,323
2032-33	\$710,119	\$11.77946	\$8,365
2033-34	\$710,119	\$11.83836	\$8,407
2034-35	\$710,119	\$11.89755	\$8,449
2035-36	\$710,119	\$11.95704	\$8,491

CITY OF TRUESDALE, IOWA

Estimated ACGFL Tax Rates & Revenues

Under Current HF 718/SF 2442

ACGFL RATES & REVENUES - Existing HF 718/SF 2442			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$969,872	\$8.20627	\$7,959
2026-27	\$896,731	\$8.20627	\$7,359
2027-28	\$913,814	\$8.20627	\$7,499
2028-29	\$906,049	\$8.10000	\$7,339
2029-30	\$923,335	\$8.10000	\$7,479
2030-31	\$915,479	\$8.10000	\$7,415
2031-32	\$932,966	\$8.10000	\$7,557
2032-33	\$925,017	\$8.10000	\$7,493
2033-34	\$942,713	\$8.10000	\$7,636
2034-35	\$934,671	\$8.10000	\$7,571
2035-36	\$952,573	\$8.10000	\$7,716

IMPACT OF PROPOSED HSB 328/SSB 1227 vs. CURRENT HF 718/SF 2442			
Taxable Non-TIF			
Fiscal Year	Valuation	ACGFL Rate	Total Revenues
2025-26	\$0	\$0.00000	\$0
2026-27	(\$178,612)	\$3.09856	\$759
2027-28	(\$199,696)	\$3.21873	\$660
2028-29	(\$195,931)	\$3.44680	\$861
2029-30	(\$213,216)	\$3.50453	\$762
2030-31	(\$205,360)	\$3.56255	\$866
2031-32	(\$222,848)	\$3.62086	\$766
2032-33	(\$214,899)	\$3.67946	\$872
2033-34	(\$232,594)	\$3.73836	\$771
2034-35	(\$224,552)	\$3.79755	\$878
2035-36	(\$242,455)	\$3.85704	\$775
Total Revenue Loss:			\$7,970

CITY OF TRUESDALE, IOWA
 Estimated Tax Bill - ACFGL Portion ONLY
 Change between FY 2026 and FY 2031

Valuation	Commercial		Industrial		Residential Homestead - Non Senior		Residential Homestead - Senior		Residential Non-Homestead	
	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %	FY26/31 Change \$	FY26/31 Change %
\$50,000	\$389	199.63%	\$389	199.63%	(\$176)	(100.00%)	(\$150)	(100.00%)	\$389	199.63%
\$100,000	\$777	199.63%	\$777	199.63%	\$213	57.45%	\$238	68.99%	\$777	199.63%
\$150,000	\$1,166	199.63%	\$1,166	199.63%	\$601	106.43%	\$627	116.10%	\$1,166	199.63%
\$200,000	\$1,379	144.72%	\$1,379	144.72%	\$990	130.30%	\$1,015	138.24%	\$1,554	199.63%
\$250,000	\$1,593	120.48%	\$1,593	120.48%	\$1,378	144.44%	\$1,404	151.10%	\$1,943	199.63%
\$300,000	\$1,807	106.82%	\$1,807	106.82%	\$1,767	153.79%	\$1,792	159.51%	\$2,331	199.63%
\$400,000	\$2,235	91.96%	\$2,235	91.96%	\$2,544	165.39%	\$2,569	169.83%	\$3,108	199.63%
\$500,000	\$2,662	84.02%	\$2,662	84.02%	\$3,321	172.31%	\$3,346	175.93%	\$3,885	199.63%
\$600,000	\$3,090	79.08%	\$3,090	79.08%	\$4,098	176.90%	\$4,123	179.95%	\$4,662	199.63%
\$700,000	\$3,518	75.72%	\$3,518	75.72%	\$4,875	180.17%	\$4,900	182.81%	\$5,439	199.63%
\$800,000	\$3,946	73.28%	\$3,946	73.28%	\$5,652	182.61%	\$5,677	184.94%	\$6,216	199.63%
\$900,000	\$4,373	71.42%	\$4,373	71.42%	\$6,429	184.51%	\$6,454	186.59%	\$6,993	199.63%
\$1,000,000	\$4,801	69.97%	\$4,801	69.97%	\$7,206	186.03%	\$7,231	187.91%	\$7,770	199.63%
\$2,000,000	\$9,078	63.72%	\$9,078	63.72%	\$14,976	192.85%	\$15,001	193.80%	\$15,540	199.63%
\$3,000,000	\$13,355	61.73%	\$13,355	61.73%	\$22,746	195.11%	\$22,772	195.75%	\$23,311	199.63%
\$4,000,000	\$17,632	60.76%	\$17,632	60.76%	\$30,516	196.24%	\$30,542	196.72%	\$31,081	199.63%
\$5,000,000	\$21,909	60.18%	\$21,909	60.18%	\$38,287	196.92%	\$38,312	197.30%	\$38,851	199.63%
\$6,000,000	\$26,185	59.80%	\$26,185	59.80%	\$46,057	197.37%	\$46,082	197.69%	\$46,621	199.63%
\$7,000,000	\$30,462	59.53%	\$30,462	59.53%	\$53,827	197.69%	\$53,852	197.97%	\$54,391	199.63%
\$8,000,000	\$34,739	59.32%	\$34,739	59.32%	\$61,597	197.93%	\$61,623	198.18%	\$62,161	199.63%
\$9,000,000	\$39,016	59.16%	\$39,016	59.16%	\$69,367	198.12%	\$69,393	198.34%	\$69,932	199.63%
\$10,000,000	\$43,293	59.04%	\$43,293	59.04%	\$77,138	198.27%	\$77,163	198.47%	\$77,702	199.63%
\$15,000,000	\$64,678	58.66%	\$64,678	58.66%	\$115,989	198.72%	\$116,014	198.85%	\$116,553	199.63%
\$20,000,000	\$86,062	58.47%	\$86,062	58.47%	\$154,839	198.95%	\$154,865	199.05%	\$155,404	199.63%
\$25,000,000	\$107,447	58.36%	\$107,447	58.36%	\$193,690	199.09%	\$193,716	199.16%	\$194,255	199.63%
\$30,000,000	\$128,831	58.28%	\$128,831	58.28%	\$232,541	199.18%	\$232,567	199.24%	\$233,106	199.63%
\$35,000,000	\$150,216	58.23%	\$150,216	58.23%	\$271,392	199.24%	\$271,418	199.30%	\$271,956	199.63%
\$40,000,000	\$171,600	58.19%	\$171,600	58.19%	\$310,243	199.29%	\$310,268	199.34%	\$310,807	199.63%
\$45,000,000	\$192,985	58.16%	\$192,985	58.16%	\$349,094	199.33%	\$349,119	199.37%	\$349,658	199.63%
\$50,000,000	\$214,369	58.13%	\$214,369	58.13%	\$387,945	199.36%	\$387,970	199.39%	\$388,509	199.63%

CITY OF TRUESDALE, IOWA
 Estimated Tax Bill - ACFGL Portion ONLY
 Change between FY 2026 and FY 2031

Commercial Valuation		Commercial Tax Bill		Industrial Valuation		Industrial Tax Bill		Residential Valuation		Residential Homestead - Non Senior		Residential Homestead - Senior		Residential Non-Homestead	
FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031	FY 2026	FY 2031
\$50,000	\$50,000	\$195	\$583	\$50,000	\$50,000	\$195	\$583	\$50,000	\$50,000	\$176	\$0	\$150	\$0	\$195	\$583
\$100,000	\$100,000	\$389	\$1,166	\$100,000	\$100,000	\$389	\$1,166	\$100,000	\$100,000	\$370	\$583	\$345	\$583	\$389	\$1,166
\$150,000	\$150,000	\$584	\$1,749	\$150,000	\$150,000	\$584	\$1,749	\$150,000	\$150,000	\$565	\$1,166	\$540	\$1,166	\$584	\$1,749
\$200,000	\$200,000	\$953	\$2,333	\$200,000	\$200,000	\$953	\$2,333	\$200,000	\$200,000	\$760	\$1,749	\$734	\$1,749	\$778	\$2,333
\$250,000	\$250,000	\$1,322	\$2,916	\$250,000	\$250,000	\$1,322	\$2,916	\$250,000	\$250,000	\$954	\$2,333	\$929	\$2,333	\$973	\$2,916
\$300,000	\$300,000	\$1,692	\$3,499	\$300,000	\$300,000	\$1,692	\$3,499	\$300,000	\$300,000	\$1,149	\$2,916	\$1,124	\$2,916	\$1,168	\$3,499
\$400,000	\$400,000	\$2,430	\$4,665	\$400,000	\$400,000	\$2,430	\$4,665	\$400,000	\$400,000	\$1,538	\$4,082	\$1,513	\$4,082	\$1,557	\$4,665
\$500,000	\$500,000	\$3,169	\$5,831	\$500,000	\$500,000	\$3,169	\$5,831	\$500,000	\$500,000	\$1,927	\$5,248	\$1,902	\$5,248	\$1,946	\$5,831
\$600,000	\$600,000	\$3,907	\$6,998	\$600,000	\$600,000	\$3,907	\$6,998	\$600,000	\$600,000	\$2,317	\$6,414	\$2,291	\$6,414	\$2,335	\$6,998
\$700,000	\$700,000	\$4,646	\$8,164	\$700,000	\$700,000	\$4,646	\$8,164	\$700,000	\$700,000	\$2,706	\$7,581	\$2,680	\$7,581	\$2,725	\$8,164
\$800,000	\$800,000	\$5,385	\$9,330	\$800,000	\$800,000	\$5,385	\$9,330	\$800,000	\$800,000	\$3,095	\$8,747	\$3,070	\$8,747	\$3,114	\$9,330
\$900,000	\$900,000	\$6,123	\$10,496	\$900,000	\$900,000	\$6,123	\$10,496	\$900,000	\$900,000	\$3,484	\$9,913	\$3,459	\$9,913	\$3,503	\$10,496
\$1,000,000	\$1,000,000	\$6,862	\$11,663	\$1,000,000	\$1,000,000	\$6,862	\$11,663	\$1,000,000	\$1,000,000	\$3,873	\$11,079	\$3,848	\$11,079	\$3,892	\$11,663
\$2,000,000	\$2,000,000	\$14,247	\$23,325	\$2,000,000	\$2,000,000	\$14,247	\$23,325	\$2,000,000	\$2,000,000	\$7,766	\$22,742	\$7,741	\$22,742	\$7,785	\$23,325
\$3,000,000	\$3,000,000	\$21,633	\$34,988	\$3,000,000	\$3,000,000	\$21,633	\$34,988	\$3,000,000	\$3,000,000	\$11,658	\$34,405	\$11,633	\$34,405	\$11,677	\$34,988
\$4,000,000	\$4,000,000	\$29,019	\$46,650	\$4,000,000	\$4,000,000	\$29,019	\$46,650	\$4,000,000	\$4,000,000	\$15,551	\$46,067	\$15,525	\$46,067	\$15,569	\$46,650
\$5,000,000	\$5,000,000	\$36,404	\$58,313	\$5,000,000	\$5,000,000	\$36,404	\$58,313	\$5,000,000	\$5,000,000	\$19,443	\$57,730	\$19,418	\$57,730	\$19,462	\$58,313
\$6,000,000	\$6,000,000	\$43,790	\$69,975	\$6,000,000	\$6,000,000	\$43,790	\$69,975	\$6,000,000	\$6,000,000	\$23,335	\$69,392	\$23,310	\$69,392	\$23,354	\$69,975
\$7,000,000	\$7,000,000	\$51,176	\$81,638	\$7,000,000	\$7,000,000	\$51,176	\$81,638	\$7,000,000	\$7,000,000	\$27,228	\$81,055	\$27,202	\$81,055	\$27,247	\$81,638
\$8,000,000	\$8,000,000	\$58,561	\$93,300	\$8,000,000	\$8,000,000	\$58,561	\$93,300	\$8,000,000	\$8,000,000	\$31,120	\$92,717	\$31,095	\$92,717	\$31,139	\$93,300
\$9,000,000	\$9,000,000	\$65,947	\$104,963	\$9,000,000	\$9,000,000	\$65,947	\$104,963	\$9,000,000	\$9,000,000	\$35,012	\$104,380	\$34,987	\$104,380	\$35,031	\$104,963
\$10,000,000	\$10,000,000	\$73,332	\$116,626	#####	#####	\$73,332	\$116,626	\$10,000,000	#####	\$38,905	\$116,042	\$38,879	\$116,042	\$38,924	\$116,626
\$15,000,000	\$15,000,000	\$110,261	\$174,938	#####	#####	\$110,261	\$174,938	\$15,000,000	#####	\$58,367	\$174,355	\$58,341	\$174,355	\$58,385	\$174,938
\$20,000,000	\$20,000,000	\$147,189	\$233,251	#####	#####	\$147,189	\$233,251	\$20,000,000	#####	\$77,828	\$232,668	\$77,803	\$232,668	\$77,847	\$233,251
\$25,000,000	\$25,000,000	\$184,117	\$291,564	#####	#####	\$184,117	\$291,564	\$25,000,000	#####	\$97,290	\$290,981	\$97,265	\$290,981	\$97,309	\$291,564
\$30,000,000	\$30,000,000	\$221,045	\$349,877	#####	#####	\$221,045	\$349,877	\$30,000,000	#####	\$116,752	\$349,293	\$116,727	\$349,293	\$116,771	\$349,877
\$35,000,000	\$35,000,000	\$257,974	\$408,189	#####	#####	\$257,974	\$408,189	\$35,000,000	#####	\$136,214	\$407,606	\$136,189	\$407,606	\$136,233	\$408,189
\$40,000,000	\$40,000,000	\$294,902	\$466,502	#####	#####	\$294,902	\$466,502	\$40,000,000	#####	\$155,676	\$465,919	\$155,650	\$465,919	\$155,695	\$466,502
\$45,000,000	\$45,000,000	\$331,830	\$524,815	#####	#####	\$331,830	\$524,815	\$45,000,000	#####	\$175,138	\$524,232	\$175,112	\$524,232	\$175,156	\$524,815
\$50,000,000	\$50,000,000	\$368,758	\$583,128	#####	#####	\$368,758	\$583,128	\$50,000,000	#####	\$194,599	\$582,544	\$194,574	\$582,544	\$194,618	\$583,128