



Community Improvements to Increase Economic Stability (C.I.T.I.E.S.)

*Evaluation Report
2004-2012*

Pottawattamie County
Board of Supervisors



IOWA WEST
FOUNDATION

C.I.T.I.E.S. Evaluation Report 2004-2012

Pottawattamie County Board of Supervisors

Iowa West Foundation

Report prepared by:

Joyce Schmeeckle, Ph.D.
Will Schmeeckle, M.A.
Schmeeckle Research Inc.
Lincoln, NE
www.schmeeckleresearch.com

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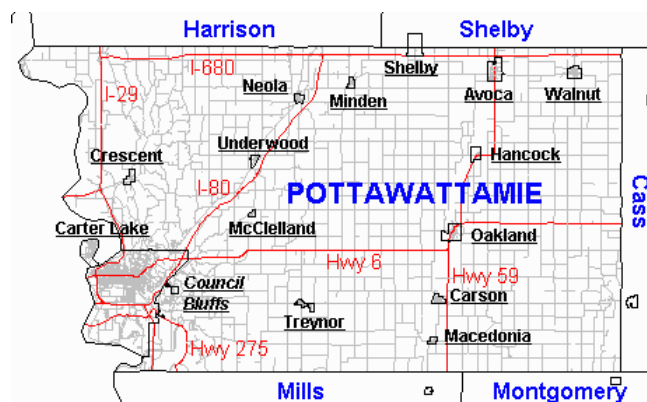


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Executive Summary

The mission of the Community Improvement to Increase Economic Stability (C.I.T.I.E.S.) program is to create a sustainable funding mechanism to assist communities as needed with existing infrastructure and public facilities improvements resulting in increased economic development.

An evaluation of the Iowa West Foundation's (IWF) C.I.T.I.E.S. program was conducted in the winter of 2013 to assess the impact of the program from 2004 to 2012. The IWF program provides funds for infrastructure projects in the 12 communities of rural Pottawattamie County.

Data (including census, local community finance, retail, and mortgage) and interviews of key community leaders and key stakeholders were used to assess the impact of the C.I.T.I.E.S. program. When interpreting the results of the evaluation, it is important to note that infrastructure is just one aspect that may impact a community. Other events such as change in community leadership, the economy, the financial climate may also contribute to the results.

Following are highlights of the C.I.T.I.E.S. program evaluation.

Strategic planning was beneficial

- From 2004 to 2012, a total of 61 infrastructure projects were completed with the help of C.I.T.I.E.S. funding.
- The majority (55 out of 61, or 90.2%) of projects completed with help of the C.I.T.I.E.S. fund were listed as a priority project on one of the community strategic plans. Overall, the communities reported implementing nearly three-fifths (58.0%) of their original short and medium-range strategic plan priorities from 2004.
- Strategic plans have been revised and updated several times since 2004. Community leaders and stakeholders perceive a pro-growth mentality with new younger leadership involvement in several of the communities.

Communities have collaborated well, but there is little buy-in for sharing resources

- Most of the community leaders interviewed agreed that due to the C.I.T.I.E.S. program there is now greater collaboration among the 12 communities.
- Several of the community leaders interviewed shared that the individuals on the Organizational Committee worked together in such a way that if one community had a great need, all other communities would "table" their projects so the community in need would be funded.
- Community leaders did not believe that regional projects and planning for infrastructure would be feasible. The following is a list of barriers to regional infrastructure projects as mentioned by the community leaders interviewed:
 - Topography between communities

- Cost
- More regulations from the Department of Natural Resources (DNR)
- Community identity
- Community autonomy
- Community pride
- Tax payers may be upset seeing their money go to other communities
- Distance between communities
- Different priorities in each community

Dollars were leveraged at over three times the amount of C.I.T.I.E.S. funding

- A total of over \$25.2 million dollars have been leveraged with help from over \$8.0 million from the C.I.T.I.E.S. fund for infrastructure projects in the 12 communities from 2004 to 2012.
- Over \$5.2 million dollars were obtained by the 12 C.I.T.I.E.S. communities from other non-local tax sources, such as state and federal grant funding, loans, tax increment financing, and other grant funding.
- Over the current life of the C.I.T.I.E.S. fund (2004-2012), the average benefit of the fund has been \$883.62 per citizen within the 12 communities.
- C.I.T.I.E.S. was administered efficiently, with an administrative cost of 1.1%.

Utilities have improved with marginal increases in rates

- The majority of projects completed were for city water/wastewater projects (nearly \$4 million of the C.I.T.I.E.S. fund was used for such projects). Improvements resulted in improved water quality, minimizing water loss, and the ability to increase residential and industrial development.
- Although many communities had to raise utility rates, community leaders who were interviewed reported that rates would have increased by much more without C.I.T.I.E.S. funding.

Population has increased slightly

- From 2000 to 2010, the population of the 12 C.I.T.I.E.S. communities has increased by 3.7%, or from 8,788 to 9,117. Although this rate of growth is slow, it should be counted as a success that the rural communities in Pottawattamie County continue to remain vital in an atmosphere of rural decline.

Community development has been primarily experienced through residential growth

- A total of 68 new homes have been constructed in the 12 communities since 2005 (according to 2010 Census data).

- In a survey of local community leaders (n=15), there was a strong impression that the C.I.T.I.E.S. program has had a positive impact on local communities. Highlights include:
 - 93.3% reported that the C.I.T.I.E.S. program has improved community development.
 - 80.0% reported that it has had an impact on residential growth.
 - 53.3% reported that the program has increased property values.
 - 40.0% reported that it has expanded the tax base through new development.
- Community leaders (n=15) were asked to indicate on a survey what the direct or indirect impact of the project had on the community. Responses were as follows:
 - 80.0% Residential growth
 - 33.3% Direct benefit to business
 - 33.3% Enlarge the tax base
 - 26.7% Commercial or industrial growth
 - 20.0% Attract government funds
 - 13.3% Increased jobs
 - 13.3% Spur private-sector investment
 - 13.3% Other

Households in the C.I.T.I.E.S. communities are doing well

- The median adjusted-for-inflation household income increased by 5.5% from 2000 to 2010 for the 12 C.I.T.I.E.S. communities. Over the same time period, the median adjusted-for-inflation household income decreased by 7.7% in Council Bluffs and decreased by 2.2% for the entire State of Iowa. As of 2010, the median household income for the 12 communities was \$57,169, almost \$15,000 higher than Council Bluffs and over \$8,000 higher than Iowa.
- Although the unemployment rate increased slightly from 3.2% in 2000 to 3.7% in 2010 for the 12 C.I.T.I.E.S. communities, unemployment has remained low compared to Council Bluffs (4.5% unemployment in 2000 up to 8.0% in 2010) and Iowa (4.2% unemployment in 2000 up to 5.3% in 2010). Despite this slight uptick in the unemployment rate, the total number of employed individuals increased by 8.0% from 2000 to 2010.
- There was an increase in the rate of individuals at or below the poverty level for the 12 C.I.T.I.E.S. communities (5.5% poverty in 2000 up to 8.5% in 2010). However, the increase in poverty was a nationwide trend, and poverty in the 12 C.I.T.I.E.S. communities remains lower than Council Bluffs (15.2% poverty rate) and Iowa (11.5% poverty rate).
- Over three-fourths (77.4%) of occupied housing units in the C.I.T.I.E.S. communities are owner occupied. The total number of owner occupied homes increased by 4.2% from 2000 to 2010.
- The median housing value in the 12 C.I.T.I.E.S. communities is \$112,671, which represents a 7.7% increase in inflation adjusted dollars from the 2000 median housing

value. However, median housing values increased by 11.6% in Council Bluffs and 14.1% in the State of Iowa.

City finances have stayed stable

- Property taxes have remained relatively low in the 12 C.I.T.I.E.S. communities. In 2013, the average property tax levy was \$11.03 per \$1,000, which was just a slight increase from the 2007 average of \$10.77. The communities of Harrison and Mills Counties are used for comparison to the C.I.T.I.E.S. communities, and both have higher average property tax levies (\$14.53 on average for Harrison County and \$13.55 on average for Mills County).
- Overall the revenue-to-debt ratio of the 12 C.I.T.I.E.S. communities has remained fairly stable, increasing by 2.6% from FY 2007 to FY 2011. In FY 2011, the combined revenue-to-debt ratio for the 12 C.I.T.I.E.S. communities was 15.0, indicating that total revenue for the 12 communities is 15 times higher than obligated debt.

Local economies are small, but stable

- Annual retail sales per capita range from approximately \$3,000 to nearly \$15,000, varying considerably by city. Half of the communities have experienced an increase in retail sales over the past 10 years, while retail sales in the other half have remained stable or decreased slightly. The number of firms reporting retail sales has also remained stable over the past ten years.
- With the exception of Avoca, which has the largest economy of the 12 C.I.T.I.E.S. communities, the size of the average business in the remaining 11 C.I.T.I.E.S. communities is smaller than the average size of a business in Iowa by half or more.
- The majority of residents in the 12 C.I.T.I.E.S. communities commute to another city to work (between 80% and 95%, depending on the city), traveling an average of 28 minutes. Thus, highlighting the fact that the C.I.T.I.E.S. communities are in a large part "bedroom communities", as described by one interview participant.

The C.I.T.I.E.S. program is perceived as beneficial

- The following benefits of the program were identified by community leaders:
 - Reduction in water loss
 - Increased water quality
 - Increased community satisfaction
 - Fewer water complaints
 - Maintaining utility rates
 - Suppress steep increases in user fees
 - Safety through street improvements
 - Reduction of the financial burden on communities

It is perceived that that the communities would not be as healthy without C.I.T.I.E.S.

- Following are quotes from community leaders, describing the state their local communities would be in without C.I.T.I.E.S.:
 - "The three decades prior to the 21st Century were very challenging for rural communities and C.I.T.I.E.S. grant funding has allowed us to complete infrastructure replacement that has made our communities viable for the foreseeable future."
 - "It has helped bring the younger generation back."
 - "We wouldn't even be half done with our strategic plan without IWF and C.I.T.I.E.S."
 - "You can see a difference between Pottawattamie County and other counties [in Iowa]."
 - "We wouldn't be where we are without the funding."
 - "We would be a lot more in debt. We would have higher water and sewer [rates]."
 - "We would have only done one third of our water projects and [the lack of improvement in water] would have been noticeable."
 - "Our residents would be taxed with heavy user fees, and higher property tax rates."

There is a continued desire for infrastructure funding

- Community leaders (n=18) were asked to prioritize future community need and interest from a list of potential projects. Infrastructure was indicated as the number 1 priority, followed by safety needs and main street projects.

Conclusion

The C.I.T.I.E.S. program provided funding to the 12 communities in rural Pottawattamie County that helped to raise over \$25.2 million in funding for infrastructure projects (with over \$8.0 million coming directly from the C.I.T.I.E.S. fund). Although it is difficult to assess the direct impact of the C.I.T.I.E.S. program on economic and community growth, it is clear that the 12 communities are doing well with regard to city finances, the economic stability of households, and the consistency of the small local economies.

The C.I.T.I.E.S. strategic planning process provided a useful framework for prioritizing capital improvement projects and providing a consistent road map for local city leaders. The strategic plans and the Organizational Committee created an easy and cooperative mechanism for increased professionalism and collaboration. Cooperation among the communities was a crucial element of the success of the program.

Local community leaders perceived that the C.I.T.I.E.S. program has had a very valuable impact on their communities by reducing financial burden, improving basic needs, reducing debt, and keeping communities viable.

2004-2012 C.I.T.I.E.S. Evaluation Report

Pottawattamie Board of Supervisors Iowa West Foundation

Iowa West Foundation's C.I.T.I.E.S. Program

The Community Improvement to Increase Economic Stability (C.I.T.I.E.S.) program falls under the Economic Development focus group area of the Iowa West Foundation (IWF). The 12 rural communities of Pottawattamie County are the grant recipients of the C.I.T.I.E.S. program for infrastructure projects. Projects have been funded since 2004.

Metropolitan Area Planning Agency (MAPA) and Western Iowa Development Association (WIDA) provide administration for the program, provide technical assistance to the rural towns, administer the grant applications and grant funds requested annually from IWF, and assist with the C.I.T.I.E.S. Organizational Committee governing board. The Pottawattamie County Board of Supervisors is the fiscal agent for the program. The Organizational Committee, comprised of one representative from each of the 12 communities, is the decision-making entity for grant applications submitted for infrastructure funding through the C.I.T.I.E.S. program.

C.I.T.I.E.S. Mission and Goals

The mission of the C.I.T.I.E.S. program is to create a sustainable funding mechanism to assist communities as needed with existing infrastructure and public facility improvements resulting in increased economic development. The intent of the project is to provide “gap financing” for infrastructure projects.

The program goals of C.I.T.I.E.S. are:

1. To provide a funding mechanism to support infrastructure and public facility improvements in rural Pottawattamie County.
2. To leverage local money with C.I.T.I.E.S. funds so that rural towns can maintain reasonable utility and user rates without sacrificing quality service provision.
3. To create a mentality in our rural communities of pro-activity in capital improvements, planning, and strategic thinking.
4. Stabilize costs associated with providing essential infrastructure without neglecting long-term needs and inhibiting growth patterns as a consequence.

Evaluation Purpose and Methodology

The C.I.T.I.E.S. program, through the Pottawattamie County Board of Supervisors, received a grant to conduct an evaluation of the nine year project at the request of the Iowa West Foundation. The evaluation was conducted by Schmeeckle Research Inc., an independent evaluation firm located in Lincoln, NE, who also conducted an evaluation of the program in 2006.

The goals of the C.I.T.I.E.S. program, evaluation questions and an evaluation logic model, designed by the evaluator with feedback from administrators of the C.I.T.I.E.S. program, were used to inform the data collection process.

Qualitative (descriptive) and quantitative (numerical) data were collected for the purpose of evaluating the effectiveness and impact of the C.I.T.I.E.S. program. Qualitative data came in the form of interviews conducted with community leaders from each of the twelve communities in rural Pottawattamie County. Community leaders also participated in a brief pre-interview survey. Additional interviews were conducted with key stakeholders of the program (MAPA, WIDA, and an individual on the Pottawattamie County Board of Supervisors).

Quantitative data were used to ascertain changes in the C.I.T.I.E.S. communities over time in areas such as demographics (i.e., population, income, housing, etc.), city finances, retail, and industry, among other areas. Primary sources include the U.S. Census, Iowa Department of Management, MAPA Documentation of Expenditures and Strategic Plans, FFIEC Home Mortgage Disclosure data, and the Iowa State Community Indicators Program. The majority of the quantitative data is contained in Appendices A through M, with key pieces replicated in the main body of the report.

Evaluation Questions and Plan

Financial

1. How was the money leveraged? What other funding sources were used?
2. Were local communities able to maintain competitive utility rates?
3. Were local communities able to complete additional infrastructure projects?
4. What was the impact to tax rates on local communities? How do tax rates compare to other matched communities in the state?
5. What was the impact of the C.I.T.I.E.S. program on local community debt?

Economic

1. Did C.I.T.I.E.S. funding allow communities to devote local resources to economic development efforts?
2. Are communities improving as a results of C.I.T.I.E.S. funding?
3. Did population and residential growth occur?
4. Have businesses experienced growth reflected in retail sales and employment numbers?

Governance

1. What have communities learned through the C.I.T.I.E.S. program?
2. What has been the impact of C.I.T.I.E.S. on collaboration across the 12 communities?

Evaluation Plan

The evaluation plan and program logic model below represents the theory of change that the C.I.T.I.E.S. program is intended to effect. The resources and grant activities are intended to produce the given outputs, which will, in turn, produce the desired outcomes in the long term. The evaluation questions listed above are reflected in the outputs and outcomes in the evaluation plan below (Table 1).

Table 1. C.I.T.I.E.S. Evaluation Plan and Program Logic Model

Resources	Grant Activities	Outputs	Outcomes
<ul style="list-style-type: none"> IWF/C.I.T.I.E.S. grant funds Community matching funds Other federal/state funds Community strategic plans Grant-making model/process <p>Collaborative partners:</p> <ul style="list-style-type: none"> Iowa West Foundation (grantor and funding source) Pottawattamie County Board of Supervisors (grantee) Western Iowa Development Association and Omaha-Council Bluffs Metropolitan Area Planning Agency (Project Managers) 12 Participating rural Pottawattamie County communities (funding recipients) C.I.T.I.E.S. Organizational Committee (Governing Board) 	<p>Infrastructure projects:</p> <ul style="list-style-type: none"> Street/road improvements Bridge replacements Water, sewer and sanitation improvements Fire protection and emergency improvements Community strategic planning, annual revisions to the plan, and project priority setting <p>Collaborations:</p> <ul style="list-style-type: none"> C.I.T.I.E.S. Organizational Committee grant project decision-making 	<ul style="list-style-type: none"> Number/cost of infrastructure projects completed by communities Priorities funded from strategic plans City funding dollars leveraged Census changes Number of citizens impacted Number of new economic development projects Number of new businesses Number of new houses built and lots developed Tax levy amounts Debt ratios Number of collaborative projects Organizational Committee process documentation 	<ul style="list-style-type: none"> Increased economic development efforts Additional infrastructure projects completed Additional capital improvement projects completed Increases in employment and business growth Increased residential growth Residential development Tax base growth Tax rates maintained or lowered Stable utility rates Maintained acceptable levels of debt capacity for future projects Increased community collaborations Lessons learned by communities and program managers

Community Description

Pottawattamie County is located in Western Iowa, bordering Nebraska and the Missouri River. Council Bluffs is the County Seat with a population of 62,230 (as of 2010). Council Bluffs is a sister city across the Missouri River from Omaha. The 12 communities represent all rural communities in the county.

A description, based on Census data, of each of the 12 rural communities in the C.I.T.I.E.S. program is located in Table 2. All 12 communities could be described as small towns (the largest being Avoca with a population of 1,610). According to the Census data there are fairly wide discrepancies in median household income (ranging from \$40,341 to \$86,563) and median housing value (ranging from \$66,500 to \$162,500). The median age for most of the communities is in the mid/upper thirties to low forties. Unemployment is low for most communities (at 5% or lower).

Table 2. Community Description (2010 Census Data)

	Population	Median Household Income	Median Housing Value	Median Age	Rate of Unemployment
Avoca	1,506	\$50,250	\$93,100	43.2	4.1%
Carson	812	\$57,500	\$105,600	39.3	5.1%
Crescent	617	\$78,661	\$139,300	44.1	2.3%
Hancock	196	\$40,341	\$66,500	48.0	5.4%
Macedonia	246	\$43,750	\$73,100	44.0	3.1%
McClelland	151	\$70,313	\$162,500	36.5	10.1%
Minden	599	\$53,750	\$132,800	37.3	1.8%
Neola	842	\$59,479	\$128,000	36.9	5.3%
Oakland	1,527	\$48,750	\$103,100	39.8	2.2%
Treynor	919	\$62,059	\$146,800	40.7	1.7%
Underwood	917	\$86,563	\$148,100	35.2	3.1%
Walnut	785	\$50,750	\$84,900	46.9	6.0%

(Source: 2010 U.S. Census)

Evaluation Results

Impact and Outcomes of the C.I.T.I.E.S. Program

The impact of the C.I.T.I.E.S. Program is described below in terms of responses to the evaluation questions listed previously.

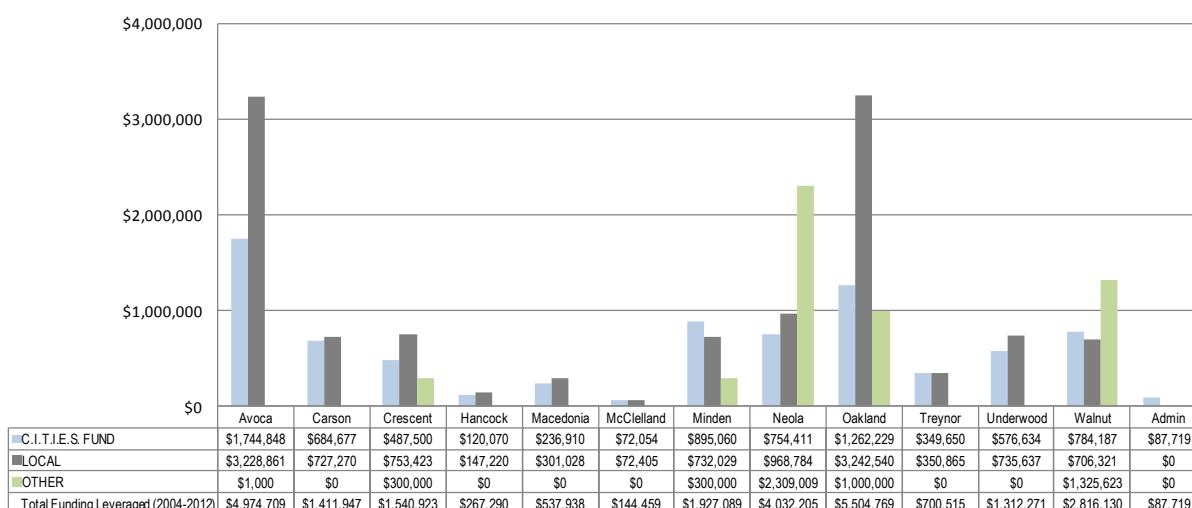
Financial

1. How was the money leveraged? What other funding sources were used?

From 2004 to 2012, a total of 61 infrastructure projects were completed with the help of C.I.T.I.E.S. funding. The total cost of these infrastructure projects was over \$25.2 million, with just over \$8.0 coming from the C.I.T.I.E.S. fund. The majority of projects completed were for city water/wastewater projects (over \$4.4 million of the C.I.T.I.E.S. fund was used for such projects). Over the current life of the C.I.T.I.E.S. fund (2004-2012), the average benefit of the fund has been \$883.62 per citizen. Funding has been efficiently managed, with an administrative cost of 1.1%.

Figure 1 and Table 3 below illustrate the total funding leveraged by source for the 12 communities in rural Pottawattamie County. See also Appendix C. Local funds are defined as funds from city budgets. Funds categorized as “other” include loans, grants, or other local sources (see list below).

Figure 1. Total Funding Leveraged by Source (2004-2012)



(Source: MAPA Documentation of Expenditures)

Table 3. Total Funding Leveraged by All C.I.T.I.E.S. Communities (2004-2012)

C.I.T.I.E.S. Fund	Local (Tax)	Other	Total
\$8,055,949	\$11,966,384	\$5,235,632	\$25,257,965

(Source: MAPA Documentation of Expenditures)

The following is a list of the "other" ways in which the communities were able to leverage funds (aside from the C.I.T.I.E.S. fund and local tax revenues):

- State Revolving Fund (SRF)
- Community Development Block Grant (CDBG)
- USDA Rural Grant Assistance
- Department of Natural Resources (DNR)
- I-Jobs
- County Board of Supervisors
- Vision Iowa Community Action Tourism (CAT)
- American Recovery and Reinvestment Act (ARRA)
- Tax Increment Financing (TIF)
- Loans from local banks

2. *Were local communities able to maintain competitive utility rates?*

Some community leaders who were interviewed explained that their community was able to maintain stable utility rates because of C.I.T.I.E.S. funding. As one community leader stated, "Nobody will ever see what was done, but without the money, we would have had to raise water rates and tax rates." Many communities had to raise at least some of their utility rates, but those interviewed made it clear that they were still able to keep them lower than they would have without C.I.T.I.E.S. funding. Interviewees reported on which specific utility rates have increased or remained stable in their communities since 2004 (Table 4).

Average rates of increase were not able to be calculated because rate pricing varies depending on volume of use.

Table 4. Utility Rates from 2004 to 2012

	Water	Sewer	Garbage	Electric
Avoca	Increase	Increase	N/A	N/A
Carson	Increase	Increase	Increase	N/A
Crescent	Stable	Stable	N/A	N/A
Hancock	Increase	Stable	Stable	N/A
Macedonia	Increase	Increase	Increase	N/A
McClelland	N/A	N/A	N/A	N/A
Minden	Stable	Increase	N/A	N/A
Neola	Stable	Increase	Stable	Increase
Oakland	Stable	Increase	Increase	N/A
Treynor	Increase	Increase	N/A	N/A
Underwood	Increase	Increase	Increase	N/A
Walnut	Increase	Increase	N/A	N/A

(Source: C.I.T.I.E.S. Community Interviews)

3. Were communities able to complete additional infrastructure projects?

Many of the 12 C.I.T.I.E.S. community leaders interviewed explained their town was able to complete additional projects as a result of receiving C.I.T.I.E.S. funding. Without the grant funds, all of their money would have been tied up in the larger projects. One community leader explained their community's need for funding by saying, "We can handle the smaller projects, it is the bigger ones that we need help with."

In addition, to the 61 infrastructure projects completed with the help of C.I.T.I.E.S. funding, the interviewed community leaders reported completing an additional 48 infrastructure projects without the help of C.I.T.I.E.S. funding. A total of 58% of short and medium-range projects listed in the 2004 Strategic Plans have been completed to date by the communities.

In a survey item answered by those who participated in the community interviews, 18 Community leaders were asked to prioritize community need and interest of potential collaborative projects for the future. Infrastructure was indicated as the number 1 priority, followed by safety needs (sidewalk repair, lighting, etc.), and main street projects. The value of continued infrastructure funding was strongly expressed.

4. What was the impact to tax rates on local communities? And how do tax rates compare to other matched communities in the state?

Approximately half of the communities maintained or lowered their tax levy, as listed in Table 5. The average tax levy of all 12 communities increased by only 2.4%.

Table 5. Total Property Tax Levy by C.I.T.I.E.S. Community (per \$1,000 of assessed value)

	FY 2007	FY 2013	Percent Change (FY '07 - FY '13)
Avoca	14.33	14.57	1.67%
Carson	14.45	15.36	6.30%
Crescent	5.16	6.50	25.97%
Hancock	10.44	10.06	-3.64%
Macedonia	11.05	13.01	17.74%
McClelland	8.10	8.10	0.00%
Minden	9.13	9.19	0.66%
Neola	9.80	8.90	-9.18%
Oakland	8.10	8.10	0.00%
Treynor	10.82	9.73	-10.07%
Underwood	14.55	13.98	-3.92%
Walnut	13.29	14.81	11.44%
Average C.I.T.I.E.S.	10.77	11.03	2.4%

(Source: Iowa Department of Management, 2007-2013)

The communities of Harrison and Mills Counties were selected as comparison counties to the 12 C.I.T.I.E.S. communities because of their close proximity and because they also form part of the Omaha-Council Bluffs Metropolitan Area. A comparison of the average city property tax levy from 2007 to 2013 indicates that not only were tax levies initially lower in 2007 among C.I.T.I.E.S. communities, but also that the C.I.T.I.E.S. communities were able to maintain substantially lower tax levies from 2007 to 2013 compared to the communities of Harrison and Mills Counties (Table 6).

Table 6. Average City Property Tax Levy (per \$1,000 of assessed value)

	2007	2013
C.I.T.I.E.S. Communities (an average of 12 cities)	10.77	11.03
Harrison County (an average of 10 cities)	14.75	14.52
Mills County (an average of 7 cities)	12.92	13.55

(Source: Iowa Department of Management, 2007-2013)

5. What was the impact of the C.I.T.I.E.S. program on local community debt?

On average, the 12 communities have maintained stable revenue-to-debt ratios with some fluctuations. Revenue was 15 times greater than debt in FY 2011 for all 12 communities (Table 7, see also Appendix A).

Table 7. Revenue-to-Debt Ratios of the 12 combined C.I.T.I.E.S. Communities

FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
14.6	12.3	15.4	11.3	15.0

(Source: Iowa Department of Management, 2009-2013)

Economic

1. Did the C.I.T.I.E.S. funding allow communities to devote local resources to economic development efforts?

Many of the community leaders interviewed explained that, because of the infrastructure money that came from C.I.T.I.E.S, they were able to focus on other areas in their communities that needed work, such as streetscape projects, parks and recreation, or residential growth.

A few of the C.I.T.I.E.S. community leaders interviewed were able to describe some major economic developments in their communities in the last 5-10 years, but the majority of participants were only able to name either small economic development projects, or none at all. Many of the community leaders explained that their community is considered a “bedroom community”, so economic development is not as much a focus as residential development. A few community leaders discussed their use of tax increment financing (TIF) as a way to produce economic development. Some of the more notable economic development projects include:

- New restaurants
- New industrial sites
- Jack Links
- Menard's
- Water projects that will support economic development.

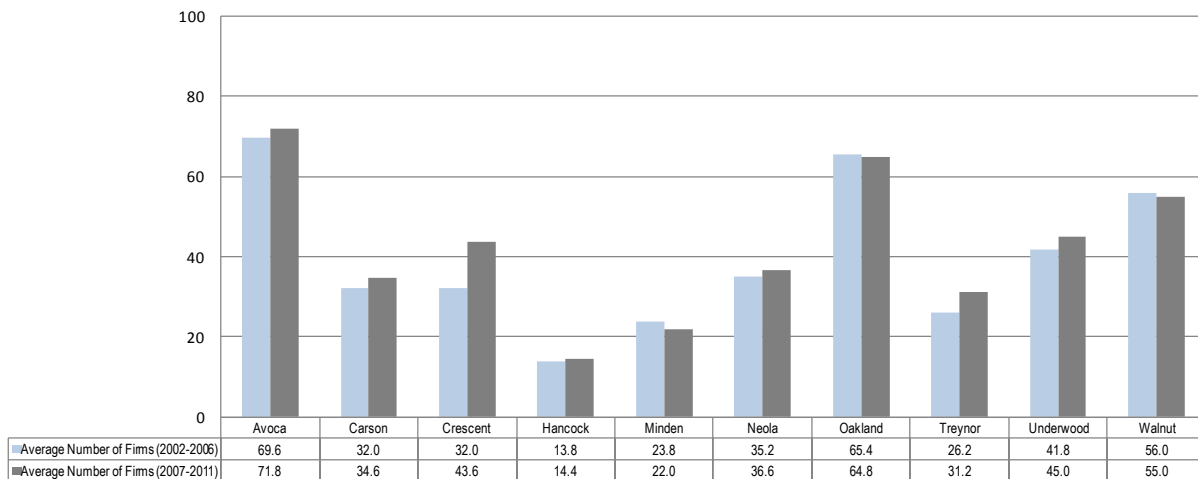
Community leaders were asked to indicate on a survey what the direct or indirect impact of the project had on the community. Responses were as follows (n=15):

- 80.0% Residential growth
- 33.3% Directly benefit business
- 33.3% Enlarge the tax base
- 26.7% Commercial or industrial growth
- 20.0% Attract government funds
- 13.3% Increased jobs
- 13.3% Spur private-sector investment
- 13.3% Other

According to the Iowa State Community Indicators Program, there was marginal change in the number of new businesses reporting taxable retail sales in the communities of rural Pottawattamie County. Of the ten communities for whom data were available, six

experienced slight increases in the average number of businesses reporting taxable retail sales, and one (Crescent) experienced a rather considerable increase in the number of businesses (Figure 2).

**Figure 2. Average Number of Firms Reporting Retail Sales
(FY 2002-2006 Compared to FY 2007-2011)**



Note: data unavailable for Macedonia and McClelland.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

2. Are communities improving as a results of C.I.T.I.E.S. funding?

In the survey of local community leaders, there was a strong impression that the C.I.T.I.E.S. program has had a positive impact on local communities. Highlights include:

- 93.3% reported that the C.I.T.I.E.S. program has improved community development.
- 80.0% reported that it has had an impact on residential growth.
- 53.3% reported that the program has increased property values.
- 40.0% reported that it has expanded the tax base through new development.

Between 2000 and 2010, the following changes are documented across the 12 communities in rural Pottawattamie County:

- 3.7% growth in population
- 5.5% increase in median adjusted household income
- 8.0% increase in the number of employed individuals
- Increase in the poverty rate from 5.5% to 8.5% (still considerably lower than the rates of poverty in Council Bluffs and Iowa)
- 4.2% increase in the number of owner occupied homes
- 7.7% increase in adjusted median housing value

(Source: 2000 and 2010 U.S. Census, see also Appendices D through H)

Four indices were created to aggregate data from multiple sources and assess community improvement over time. Despite the struggle that the local economies face in competing with Council Bluffs and Omaha, the Decennial Change, Residential Performance, and Commercial

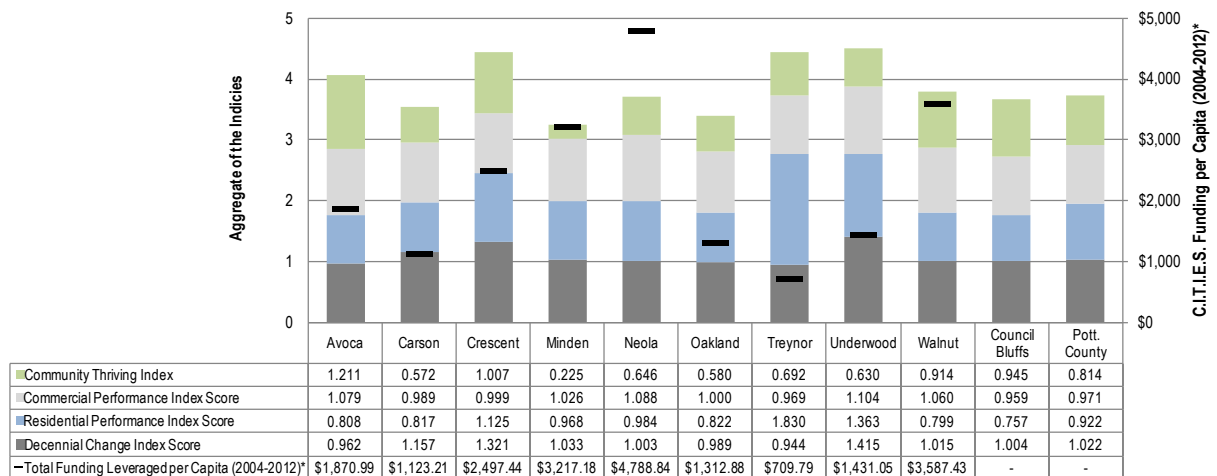
Performance Indices demonstrate several positive improvements, with the C.I.T.I.E.S. communities generally outpacing Council Bluffs and Iowa. A narrative summary of the indices is located below in Table 8. See Appendix B for the complete summary of the four indices.

Table 8. Summary of the Indices of Community Improvement

	Measurement	Summary
Decennial Change Index	<i>Neighborhood confidence, climate for investment, buying power, and commercial vitality.</i>	On average, the rate of improvement in the C.I.T.I.E.S. communities outpaced that of Council Bluffs, Pottawattamie County, and Iowa. Positive change was seen in 7 of the 12 communities, with the remaining 5 illustrating marginal declines.
Residential Performance Index	<i>Resident and financial institution willingness to invest in the area, market confidence, and resident commitment to neighborhood.</i>	Whereas Council Bluffs and Pottawattamie County as a whole illustrated declines on the residential performance index, four of the C.I.T.I.E.S. communities had strong improvements. Taken as an aggregate, the 12 C.I.T.I.E.S. communities had positive residential growth overall.
Commercial Performance Index	<i>Growth in the local economy on both industry (i.e., retail sales) and individual (i.e., employment) levels.</i>	Commercial performance data were available for 10 of the 12 C.I.T.I.E.S. communities, each of which had index scores that were higher than Council Bluffs. In addition, 8 of the 10 had scores greater than the State of Iowa.
Community Thriving Index	<i>The ability of the local economy to compete and thrive regionally as well as the local economy's ability to support the economic needs of individuals in the community.</i>	Data for this index were available for 9 of the 12 communities. Due to the communities' inability to compete economically with Council Bluffs and Omaha, scores were lower, with the exception of three communities that had index scores higher than the State of Iowa.

Figure 3 graphs the aggregate of the four index scores against the total funding leveraged per capita. Increased C.I.T.I.E.S. funding did not correlate to index performance. However the amount of contribution of infrastructure funding may be minimally related to community development and economic performance.

Figure 3. Aggregate of the Decennial Change, Residential Performance, Commercial Performance, and Community Thriving Indices with Reference to C.I.T.I.E.S. Funding



Note: Hancock, Macedonia, and McClelland are not included due to insufficient data.

*Per Capita funding based on 2010 population.

In Table 9 below the 12 communities are ranked according to the change experienced in population, household income, housing value, retail sales, and city revenue, with 1 indicating the most positive change. Underwood, McClelland, Avoca, and Neola experienced the most positive changes among the 12 communities as measured by the statistics listed (see also the data located in the appendices).

Table 9. Rankings of Community Change

Rank	Population Growth (2000 to 2010)	% Change in Median Household Income (2000 to 2010)	% Change in Median Housing Value (2000 to 2010)	% Change in Taxable Retail Sales per Capita (FY2002-2006 compared to FY 2007-2011)*	% Change in City Revenue (FY 2007 to FY 2011)
1	Underwood	Underwood	McClelland	Hancock	Macedonia
2	Carson	McClelland	Underwood	Avoca	Avoca
3	McClelland	Walnut	Neola	Neola	McClelland
4	Crescent	Carson	Hancock	Walnut	Hancock
5	Minden	Macedonia	Minden	Crescent	Underwood
6	Oakland	Crescent	Treynor	Minden	Walnut
7	Walnut	Oakland	Crescent	Treynor	Treynor
8	Neola	Minden	Oakland	Oakland	Neola
9	Treynor	Avoca	Carson	Carson	Minden
10	Hancock	Neola	Avoca	Underwood	Oakland
11	Avoca	Hancock	Walnut	-	Crescent
12	Macedonia	Treynor	Macedonia	-	Carson

*Data unavailable for Macedonia and McClelland
(Sources U.S. Census and Iowa State Community Indicators Program)

3. Did population and residential growth occur?

From 2000 to 2010, 7 of the 12 C.I.T.I.E.S. communities experienced at least some population growth according to the U.S. Census. Taken as a whole, the population of the 12 C.I.T.I.E.S. communities grew by 3.7% from 2000 to 2010, which was lower than the rate of Council Bluffs (6.8%) and Iowa (4.1%) (see Appendix D). Nevertheless, any positive trend in population growth should be taken as a success, given that the general population may be declining in many rural areas throughout the country.

According to Census data there has been a 4.2% increase in the number of owner occupied homes from 2000 to 2010, which is higher than that of Council Bluffs at 1.9%. The median housing value of a home in the 12 C.I.T.I.E.S. communities was \$112,671, which was comparable to the \$110,500 median housing value for Council Bluffs, but lower than that for Iowa (\$119,200). Adjusting for inflation, the median housing value of the 12 C.I.T.I.E.S. communities increased by 7.7% from 2000 to 2010 (see Appendix H).

According to the 2010 U.S. Census, between 2005 and 2010 there were 68 new houses built, comprising 1.7% of all houses in the 12 communities (Table 10).

Table 10. Houses Built Since 2005 (as of 2010)

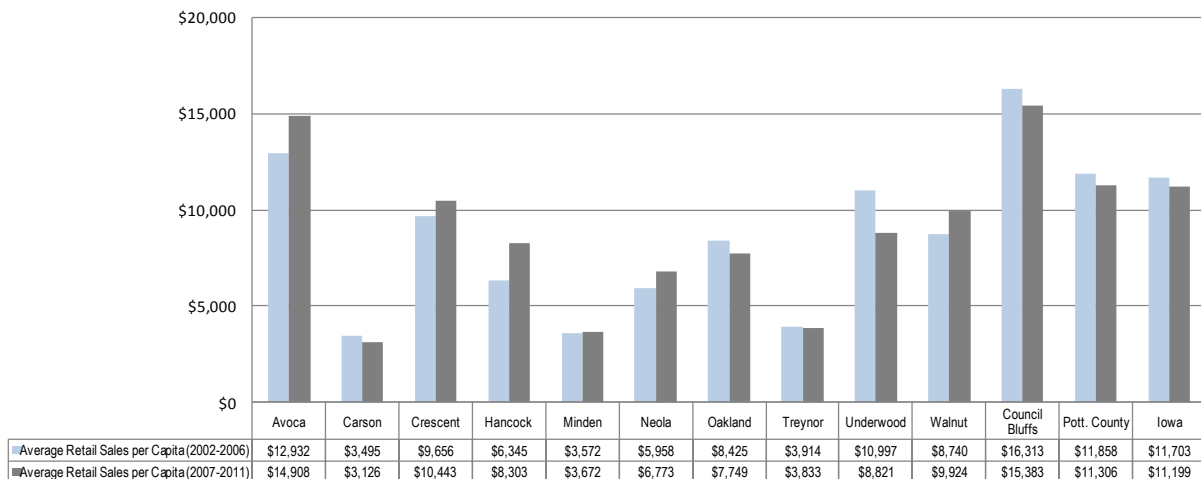
	Number of Houses Built 2005 or Later	Percent of Houses Built 2005 or Later
Avoca	6	0.8%
Carson	4	1.2%
Crescent	8	3.9%
Hancock	0	0.0%
Macedonia	0	0.0%
McClelland	0	0.0%
Minden	11	4.7%
Neola	12	3.4%
Oakland	2	0.3%
Treynor	0	0.0%
Underwood	25	7.7%
Walnut	0	0.0%
Total C.I.T.I.E.S. Communities	<u>68</u>	<u>1.7%</u>

(Source: American Community Survey, 2010 5-Year Estimates)

4. Has business experienced growth reflected in retail sales and employment numbers?

Data on retail sales were available for 10 of the 12 C.I.T.I.E.S. communities. Five of these ten experienced growth in the inflation-adjusted rate of retail sales per capita, comparing the two time periods of 2002-2006 and 2007-2011. An additional three communities maintained basically stable rates of retail sales, and two had slight decreases (Figure 4).

**Figure 4. Adjusted* Retail Sales per Capita
(FY 2002-2006 Compared to FY 2007-2011)**



*Inflation-adjusted to FY2011 buying power dollars.

Note: data unavailable for Macedonia and McClelland. Therefore an aggregate of all 12 C.I.T.I.E.S. communities could not be calculated.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

Unemployment among those residing in the C.I.T.I.E.S. communities is low, with a rate of just 3.7% in 2010, compared to 8.0% for Council Bluffs and 5.3% for Iowa. In addition, the number of employed individuals increased by 8.0% from 2000 to 2010, which is almost double the rate of Council Bluffs and Iowa (4.3% for each) (Table 11, see also Appendix F).

Table 11. Employment Data

	Unemployment Rate (2010)	% Change in the Number Employed (2000 to 2010)
C.I.T.I.E.S. Communities	3.7%	8.0%
Council Bluffs	8.0%	4.3%
Iowa	5.3%	4.3%

(Source: 2000 and 2010 U.S. Census)

Governance/Political

1. *What have communities learned through the C.I.T.I.E.S. project?*

Every community leader who was interviewed from the 12 C.I.T.I.E.S. communities agreed that the strategic plan process was one of the best learning experiences that came out of the C.I.T.I.E.S. program. The communities were able to use their strategic plans when deciding which projects to complete first, and those interviewed saw them as a great asset.

Community leaders also discussed learning about their neighboring communities and learning to work together for the best interest of all of the communities. Administrators observed an increase in professionalism and competency of city staff through the strategic planning process, the granting application process, and through involvement in the Organizational Committee.

2. *What has been the impact of C.I.T.I.E.S. on collaboration across the 12 communities?*

Most of the C.I.T.I.E.S. community leaders interviewed agreed that due to the C.I.T.I.E.S. program there is now greater collaboration among the 12 communities. One participant stated, "I like going to the [Organizational Committee] meetings where towns talk about what they are doing. If one town had an important project, others backed off. I was surprised the towns worked together so well." There was a lot of agreement among those interviewed that the Organizational Committee worked well together.

Many of the community leaders who were interviewed explained how everyone has worked together to make sure each community got the funding that it needed. They did this by taking turns asking for funding so each community was able to meet their greatest

infrastructure needs. As one community leader explained, "It doesn't get political. People set aside their community agendas and work together."

Nearly all of the community leaders interviewed did not believe that regional projects and planning for infrastructure would be feasible. Many agreed that there were some areas where regional planning or shared resources would be an option, such as trails and recreation. However, there was a lot of concern from those interviewed about being able to maintain the autonomy of their own community.

The following is a list of current collaborative projects identified by community leaders:

- Water trail connecting communities along the river.
- Some communities buy water from other communities or use regional water.
- One community contracts ambulance services from another community.

The administrators interviewed explained that although the communities are still sometimes competitive, they are beginning to work together. One of the administrators said, "They are clustering school districts, which tends to lead to collaboration on other projects." When asked if the communities would work together on regional projects, one administrator said, "If it is reasonable and logical, communities will collaborate."

Alignment of Projects with Strategic Planning

Strategic planning occurred in every community in 2004, with communities making updated strategic plans as needed thereafter. The majority (55 out of 61, or 90.2%) of projects implemented by the C.I.T.I.E.S. communities were listed as a priority project on one of the community's strategic plans. Although the communities listed the projects under short-range (1-2 years), medium-range (2-5 years), and long-range timeframes (more than 5 years), this was not always followed as some projects were implemented earlier or later than was indicated by the strategic plan (see also Appendix N).

In the community interviews, community leaders were asked which of their 2004 strategic plan priorities were completed, regardless of whether C.I.T.I.E.S. funding was used or other funding was used to complete the project. Overall, the 12 C.I.T.I.E.S. communities reported implementing just under three-fifths (58.0%) of their short and medium-range strategic plan priorities from 2004, and under half (44.9%) of all projects listed (including long-range) (Table 12). It is important to note, some communities made substantial revisions to their original strategic plan, which led to a re-prioritization of projects.

Table 12. Completion of 2004 Strategic Plan Priorities.

Community	<u>Short and Medium Range Projects</u>		<u>Completion of All Projects from 2004 Strategic Plan*</u>	
	Completed from 2004 Strategic Plan	%		%
Avoca	11 out of 17	64.7%	17 out of 26	65.4%
Carson	12 out of 16	75.0%	12 out of 19	63.2%
Crescent	5 out of 12	41.7%	7 out of 21	33.3%
Hancock	5 out of 9	55.6%	5 out of 11	45.5%
Macedonia	4 out of 7	57.1%	4 out of 11	36.4%
McClelland	5 out of 6	83.3%	6 out of 8	75.0%
Minden	10 out of 17	58.8%	10 out of 24	41.7%
Neola	12 out of 20	60.0%	14 out of 26	53.8%
Oakland	7 out of 14	50.0%	14 out of 27	51.9%
Treynor	1 out of 14	7.1%	1 out of 23	4.3%
Underwood	9 out of 12	75.0%	9 out of 19	47.4%
Walnut	6 out of 6	100%	7 out of 21	33.3%
All C.I.T.I.E.S. Communities	87 out of 150	58.0%	106 out of 236	44.9%

*Includes short-range, medium range, and long range projects.

(Source: 2004 Strategic Plans)

Community Survey Results

In addition to conducting interviews with the mayor, city employees, city council member, or city manager of each community, interviewees completed a brief survey in which they were asked to assess the impact of the C.I.T.I.E.S. program and give input on future priorities for the program. There were a total of 18 respondents from the 12 communities.

All but one of the respondents (93.3%) felt that the C.I.T.I.E.S. project has improved community development. Over half (53.3%) felt that the project has increased property values and an additional 40.0% felt that it has expanded the tax base through new development. Four-fifths of respondents reported that the economic impact of the program has been in the area of residential growth (Tables 13 through 15).

In response to future project priorities, the overwhelming number one response was infrastructure, followed by safety (sidewalk repair, lighting, etc.), main street project, small business development, and beautification (Table 16).

Table 13. What best describes the impact of the C.I.T.I.E.S. project on community development? (multiple responses) [n=15]

Improved community development	Slowed the trend in rural community decline	Had no impact	Had a negative impact on the community	Other
93.3%	40.0%	6.7%	0.0%	13.3%

Other responses:

- Good quality water for residents, potential residents, and potential businesses
- Allowed for new industry and future growth

Table 14. Has the project had an impact on the tax base in any of the following ways? (multiple responses) [n=15]

Increased property values	Increased user fees	Expanded tax base through new development	Increase in sales tax revenue	Other
53.3%	20.0%	40.0%	6.7%	26.7%

Other responses:

- Decreased property taxes and levy
- Provided safety

Table 15. How have the projects directly or indirectly had an impact on economic development for the community in any of the following ways? (multiple responses) [n=15]

Increased jobs	Spur private-sector investment	Attract government funds	Direct benefit to business	Enlarge the tax base
13.3%	13.3%	20.0%	33.3%	33.3%
Residential growth	Commercial or industrial growth	Other		
80.0%	26.7%	13.3%		

Other response:

- Safety

Table 16. Future Project Priority Rankings [n=18]

Overall Ranking	Average Ranking	Project
1	1.8	<i>Infrastructure</i>
2	3.9	<i>Safety (sidewalk repair, lighting, etc.)</i>
3	5.4	<i>Main Street project</i>
4	6.0	Small business development
5	6.4	Beautification
6	7.0	Recreation and Parks
7	7.7	Streetscape
8	7.9	Housing demolition and infill
9	8.6	Trails
10	8.9	Commercial and/or school building demolition and/or reconstruction
11	10.3	Elderly needs (assisted living)
12	10.6	Regional EMS services (full-time paramedic)
13	11.3	Broadband installation
14	12.8	Regional housing inspector
15	13.1	Shared law enforcement
16	14.6	Shared city administrator

Note: communities with multiple respondents were averaged together to create one response per community.

C.I.T.I.E.S. Community Interviews

The purpose of the C.I.T.I.E.S. community interviews was to elicit feedback from community leaders in each of the 12 communities in the C.I.T.I.E.S. program. The interviews took place in each of the 12 communities during January and February 2013. The interviews were conducted by Schmeckle Research, the evaluators for the project. Honest discussion was encouraged as the community leaders were assured comments would not be associated with their name or community.

The members of the C.I.T.I.E.S. Organizational Committee from each community were invited to participate in the interview and to include one or two other key community leaders to participate as well. Participants in the interviews included city clerks, mayors, city utility supervisors, city council members, and a city manager. While several of those interviewed have been in their positions for many years, there were a few who were new to their positions. There were one to three interview participants in each community for a total of 22 community leaders interviewed.

Following is a summary of the aggregated responses from all community leaders regarding the C.I.T.I.E.S. program.

Strategic Plan

Each community leader interviewed was in agreement that the strategic planning process has had a positive impact on their community. One community leader said, "The strategic plan has been one of the best outcomes of the C.I.T.I.E.S. program." Another community leader discussed the strategic plans effectiveness with the City Council, "It helped raise awareness of the City Council and the Mayor as to what the overall needs are. It helped us set priorities." Communities reported using the strategic plan to educate new council members which helped keep councils focused on the priorities and maintain consistency as council members changed. Participants indicated the plans were an efficient way to consistently communicate the needs of the community.

All communities except one have completed the charrette process in their community, which helped communities with design ideas for beautification and streetscape. A few communities engaged a large number of residents in the process. For some communities the charrette process was very beneficial and the plans are being actively implemented and completed. For other communities, implementing the plans is not a priority of the community and/or funding is limiting the ability to implement the plan.

Collaboration among C.I.T.I.E.S. Communities

Most of the community leaders interviewed agreed that due to the C.I.T.I.E.S. program there is now greater collaboration among the 12 communities. One participant stated, "I like going to the [C.I.T.I.E.S. Organizational Committee] meetings where towns talk about what they are doing. If one town had an important project, others backed off. I was surprised the towns worked together so well." Some of the additional benefits of collaboration on the C.I.T.I.E.S. project were:

- More knowledge about other communities.
- Sharing information and ideas.
- Building relationships across communities provided additional resources for communities when in need of assistance.

Some ways mentioned in which communities are already collaborating are:

- Water trail connecting communities along the river.
- Some communities buy water from other communities or use regional water.
- One community contracts for ambulance services from another community.

Shared Resources

When the prospect of sharing resources was discussed with the 12 C.I.T.I.E.S. communities, most community leaders interviewed felt it may be feasible for some projects such as recreation and trails, but not others such as infrastructure. One individual said, "It is always possible that regional projects and planning could be implemented. It would just have to

depend on what kind of project was being considered." One community leader suggested shared city administration such a city manager or human resources specialist: "The communities have separate needs and I personally do not think that beyond trails you can plan regionally. A better route would be to build the technical capacity for shared administration and services."

One community leader had a different take regarding shared city administration: "Having a shared city administrator wouldn't work because there is too much work for the 12 communities. If two communities needed the same thing, how would they write a grant when one of their communities is bound to lose out?" It was also believed that, if there was shared city administration, it would be difficult for some city clerks to continue in their current capacity and there would be a redundancy of duties.

There was a general consensus that doing regional infrastructure projects such as water would not be financially practical. One community leader stated, "Engineers checked into rural water and said it is not financially feasible." An example was given by a few community leaders of two communities who explored a shared sewer system but decided it wasn't feasible. One of the community leaders explained part of the reason the shared sewer never happened: "It wasn't that we didn't want it. It just came down to trying to decide who would be in charge. There were questions about the need to establish a board, and how rates would be established."

The community leaders listed several barriers to regional planning for infrastructure. The following is a list of these barriers:

- Topography between communities
- Cost
- More regulations from the Department of Natural Resources (DNR)
- Community identity
- Community autonomy
- Community pride
- Tax payers may be upset seeing their money go to other communities
- Distance between communities
- Different priorities in each community

Organizational Committee

Most of the 12 communities agreed that the expertise of the Organizational Committee was excellent. One community leader interviewed stated, "As far as the expertise, there are representatives from each community who are the experts for their community." It should be noted that engineers of the projects provided the technical expertise.

Several of the community leaders interviewed shared that the individuals on the Organizational Committee worked together in such a way that if one community had a great need, all other

communities would "table" their projects so the community in need would be able to get the money. Many communities also said they were able to let the committee know they would need a large portion of funding in a couple of years so they would ask for no money until then. According to one community leader, "There was a lot of give and take."

There was consensus among a few of those interviewed that not every community is getting a chance to speak up at the committee meetings. As one community leader stated, "We need to hear from all communities; some people speak up and don't give others a chance." Others saw the Organizational Committee as a "collaborative process."

C.I.T.I.E.S. Funding

Impact of Funding

Although community leaders recognized that infrastructure does not lend itself to visible changes and many residents were unaware of the investment in infrastructure, there was agreement among all community leaders interviewed that the funding from C.I.T.I.E.S. had some sort of significant impact on their community. Some were able to name specific impacts such as:

- Reduction in water loss
- Increased water quality
- Increased community satisfaction
- Fewer water complaints
- Maintaining utility rates
- Suppress steep increases in user fees
- Safety through street improvements
- Reduction of the financial burden on communities

One participant said of their community, "The water quality is better and community satisfaction has gone up. The hardness of the water has gone from 20g to 7g. Because we redid curbs, gutters, and sidewalks property values may have gone up too. Also water loss has dropped drastically after we replaced the water mains."

Some communities were able to maintain stable utility rates because of the C.I.T.I.E.S. funding. As one community leader stated, "Nobody will ever see what was done, but without the money, we would have had to raise water rates and tax rates." Many communities had to raise at least some of their utility rates, but were still able to raise them less as a result of C.I.T.I.E.S. funding.

Many of the 12 C.I.T.I.E.S. communities were able to complete additional projects not funded by C.I.T.I.E.S. that were greatly needed in their communities. Most of those interviewed explained that without C.I.T.I.E.S. funding, they would not have been able to do these additional projects because all of their money would have been tied up in the larger projects

funded partially by C.I.T.I.E.S. One community leader explained their communities need for funding by saying, "We can handle the smaller projects, it is the bigger ones that we need help with."

Following is a list of comments from community leaders when asked to envision their community without C.I.T.I.E.S. funding:

- "The three decades prior to the 21st Century were very challenging for rural communities and C.I.T.I.E.S. grant funding has allowed us to complete infrastructure replacement that has made our communities viable for the foreseeable future."
- "It has helped bring the younger generation back."
- "We wouldn't even be half done with our strategic plan without IWF and C.I.T.I.E.S."
- "You can see a difference between Pottawattamie County and other counties [in Iowa]."
- "We wouldn't be where we are without the funding."
- "We would be a lot more in debt. We would have higher water and sewer rates."
- "We would have only done one third of our water projects and [the lack of improvement in water] would not have been noticeable."
- "Our residents would be taxed with heavy user fees, and higher property tax rates."

Funding Sources and Leveraging C.I.T.I.E.S. Funds

Each of the community leaders who were interviewed discussed the different ways they were able to leverage funds in addition to grants from the C.I.T.I.E.S. program. Many mentioned different grants applied for and received. However, a few of the communities were not eligible for some grants, such as Community Development Block Grant (CDBG), as median income of the community was too high. Several communities indicated receiving CDBG funds for projects such as housing rehab and water systems such as plants, lagoons, and a water tower. The following resources were used to leverage C.I.T.I.E.S. funds:

- State Revolving Fund (SRF)
- Community Development Block Grant (CDBG)
- USDA Rural Grant Assistance
- I-Jobs
- County Board of Supervisors
- Vision Iowa Community Action Tourism (CAT)
- American Recovery and Reinvestment Act (ARRA)
- Tax Increment Financing (TIF)
- Loans from local banks
- City money

The following is an additional list of alternative funding sources mentioned by C.I.T.I.E.S. community leaders used on projects not funded with the assistance of C.I.T.I.E.S.:

- Hotel/Motel tax
- Local option sales tax
- Increase user and utility rates

- General Obligation Notes
- Revenue Notes
- Bonds
- Iowa West Foundation - General Fund

Need for Infrastructure Funding

Nearly every C.I.T.I.E.S. community leader interviewed agreed that infrastructure is still the number one priority for the community that needs funding. As one interview participant stated, "The only thing that can be done to serve everyone is infrastructure. We're not going to get very far without it." It was explained by a few community leaders that there are regulations from the DNR that are requiring many communities to do additional water projects. Without help from the C.I.T.I.E.S. program, it will be very difficult for some of the communities to get these projects funded.

The following are some specific quotes on the community leaders' perception of the need for infrastructure funding:

- "We want to see infrastructure funding still provided through the C.I.T.I.E.S. program. There are limited grant streams that fund infrastructure and the C.I.T.I.E.S. grant program has helped our county stay on the leading edge of providing quality living in the rural area surrounding Council Bluffs."
- "Infrastructure should still be number one. It doesn't matter how beautiful the town is, the sewer and water have to work. We need to fix our streets, not work on beautification."
- "Infrastructure is everyone's biggest problem, I hate to see [funding for] it go away. I know things like the flushing of a toilet and clean water are not seen, but they are essential. This is a 100 year old town. If we lose the money, we will be stuck on infrastructure costs for eons. Every community has infrastructure costs and needs assistance with that."
- "They [Iowa West] have gotten more beautification oriented. Small towns need infrastructure. I don't know why we're floating away from infrastructure."

Some examples of projects completed in the past nine years without C.I.T.I.E.S. grant funds mentioned during the interviews include the following:

- Bridge reconstruction
- Housing rehabilitation
- Water projects
- Community buildings
- Streetscape
- Roads
- Maintenance buildings

Revolving Loan Program

There were mixed reactions from leaders from the 12 C.I.T.I.E.S. communities to the idea of a revolving loan program taking the place of the grant program. Some community leaders commented that money is already "cheap" and loans are readily available from local banks, while others felt that a loan program could be beneficial to some communities. Some individuals were very excited at the prospect with one community leader saying, "It would be a wonderful benefit to access money at low or no interest without any hoops to jump through." Others agreed that if the revolving fund is all there is, they would use it, even though they prefer the grants.

One community leader stated of the revolving loan program, "It has potential, but it would not be as effective as a grant. If they do away with C.I.T.I.E.S. as a grant program, it's the next best thing." One community leader interviewed shared their idea that would have the possibility of appeasing everyone, "Maybe they could do a 10% grant and loan the rest. It puts the responsibility back on the communities and it doesn't let the communities not willing to invest in themselves get any money." One leader noted that some communities have to consider hitting their debt capacity, thus impacting their ability to participate in the revolving loan program.

Community Growth

Economic Development

A few of the interview participants were able to describe some major economic development projects in their communities in the last 5-10 years, but the majority of participants were only able to name either small economic development projects, or none at all. Many of the community leaders explained that their community is considered a "bedroom community" so economic development is not as much a focus as residential development. A few community leaders discussed the use of tax increment financing (TIF) as a way to produce economic development. It was noted that due in part to C.I.T.I.E.S. funding for water projects, Oakland Foods was able to expand its capacity, which contributes to economic development.

Some of the economic developments mentioned were:

- New restaurants
- New industrial sites
- Jack Links
- Menards
- Water projects expansion leading to industrial development capacity

Interview participants provided information on the major employers in their community. The opportunities for employment vary considerably according to each community, with some communities having several employers and others having only one (Table 17). The largest employer in rural Pottawattamie County is Oakland Foods, with over 1,000 employees.

Table 17. Major Employers

Community	Major Employers
Avoca	Wings America Agriland FS School District Titan Machinery
Carson	Choron Readymix Riverside Middle School Country Store Garst Seed & Chemical Sales Rolling Hills Bank and Trust
Crescent	Casey's Five Restaurants Construction Companies
Hancock	Grain Elevator CPS Fertilizer Meat Locker
Macedonia	A & M Green Power (John Deere) Back 40 Restaurant
McClelland	Bar-W Trucking Inc.
Minden	Grocery Store, Pharmacy and Other Small Businesses
Neola	Zimmerman Sales Welman Construction
Oakland	Oakland Foods
Treynor	School District Treynor State Bank Grocery Store Farm Service
Underwood	Jack Links School District Agriland Farm Supply
Walnut	School District Walnut Communications Antique Shops and Restaurants

(Source: Community Interviews, 2013)

Residential Growth

The majority of the community leaders interviewed had a positive outlook toward residential growth in their town. However, many explained there is a demand for housing, but there is not enough housing to accommodate the demand. One participant stated, "People want to move

here, but can't because there are not enough homes." Many also explained that there is a great need for moderate income housing and rental housing. The following are quotes from community leaders about the need for additional housing:

- "We have a rental housing shortage. Someone could come and develop more. We need more moderate income housing."
- "People want to rent, so we could use more houses."
- "There is a demand. People want to live here because it's not terribly expensive."
- "There has never been enough low to moderate income housing or places to rent."
- "I want more rental housing."
- "We have a huge housing need."

In the communities that have the capacity for new housing, population growth has been occurring. One participant stated, "There are new houses being built and people are moving to town." One community, with the help of C.I.T.I.E.S., has expanded the reach of its water system to incorporate a new neighborhood development into the community. Some towns also shared the need for some of the older and run down homes in their community to be bulldozed and infilled. Another community has a high need for new housing, but cannot accommodate it without costly improvements to the lagoon system.

The community leaders were asked how many lots have been developed in their community. In the last 10-15 years, approximately 240 lots have been developed across all communities with approximately 78 houses and 12 townhomes being built according to community leaders.

Financial Health

Every one of the C.I.T.I.E.S. community leaders interviewed described the financial health of the community in a positive manner. Many described their community as being "frugal" or "fiscally conservative." The majority of the communities have had to raise their utility and tax rates slightly in order to maintain financial health. As one interview participant stated, "Being able to say we haven't raised rates doesn't show good financial health." Another interview participant shared their view of how much property tax rates should be increased, "Unless you are getting \$12.50 out of \$1,000, it is not enough. People are anti-tax, but they don't realize that you are robbing from the future when you tax at a low rate."

Some community leaders explained that they do their best not to incur debt and try to save and leverage for projects before starting them, while other community leaders were a little more willing to incur debt in order to do a project. One community leader whose community has debt explained, "Our debt compared to other growing communities is low. However, our debt compared to the other 11 (C.I.T.I.E.S.) communities is high. You have to be willing to spend money if you want your town to grow."

Collaboration within the Community

Most of the community leaders who were interviewed described many community groups that are active in their communities that collaborate with the city on events and development. Every community leader who was interviewed could name at least one community group that had shown great collaboration. Some communities had very active service organizations and involvement from youth or philanthropy organizations. Some examples of the collaborative community projects included executing a charrette, maintaining the movie theatre, public park and pool maintenance, and removing old buildings. Some of the collaborative community groups mentioned by participants included:

- Fire Department
- Chamber of Commerce and Business Clubs
- Vision Community Groups
- 4-H Clubs
- Historical Society
- American Legion
- Lions Club
- Optimist
- Development Committee
- Industrial Foundation
- Old Settlers
- Churches

Leadership

Community Leadership

Most of the 12 C.I.T.I.E.S. communities expressed that the leadership in their community is stable. Many explained there are now younger individuals joining the City Council and taking on leadership roles, while others stated that the younger generation is not that involved. One individual said of their community, "The young people in our community are not engaged because most of them work out of town." However, another interview participant explained, "Within the last few years our City Council is all new and young." One community leader described his City Council by saying, "The young people on the council are pretty progressive. The council before us was the old guard."

Capacity Building

The community leaders were asked about their interest in opportunities for capacity building in the community or additional educational trainings. The Home Town Competitiveness (HTC) model currently in process in the county was mentioned by some community leaders. The following is a list of potential activities for capacity building:

- Grant-writing training

- Marketing
- Shared administration
- Training for city clerks
- Training on how to bring businesses to town
- Leadership

Although not specifically asked or solicited, the majority of the C.I.T.I.E.S. community leaders interviewed indicated that participating in HTC has not been helpful to their community. Many of the community leaders interviewed indicated that their community leaders and volunteers are already incredibly busy and asking them to add another program to their agenda is impossible. As one community leader stated, "We had one council member doing HTC, but it fizzled out due to being too busy." There were also a few community leaders who felt that HTC was forced on them, as there is already good leadership in their community.

Administration of the C.I.T.I.E.S. Program

MAPA and WIDA

All of the C.I.T.I.E.S. communities' leaders who were interviewed agreed that technical assistance from the administrators of the program at MAPA and WIDA has been very helpful throughout the C.I.T.I.E.S. program. One interview participant stated, "[MAPA and WIDA's involvement in C.I.T.I.E.S.] has been positive. They have been there when we need help." Many discussed how instrumental the administrators have been when looking for and applying for grant opportunities. Some of those interviewed were happy to have an administrator at the Organizational Committee meetings for the purpose of their being "neutral third party." One leader mentioned a couple of WIDA workshops they had attended that were very helpful to their community.

Iowa West Foundation

The perception of the Iowa West Foundation among community leaders interviewed was primarily positive regarding the service they have received. Most mentioned working with three members of the Iowa West Foundation staff at one time or another and all of the feedback about working with them was positive. Although the community leaders were all happy with the service they received from Iowa West Foundation, many discussed their disappointment that there is not more rural representation on the board of directors.

A few community leaders felt that there were times when the board of directors and president of Iowa West Foundation have been "not in touch" with what happens in small towns. One community leader reported the previous President of Iowa West Foundation as saying, "Why do we need to keep investing in small towns when they are dying off?" Others shared that it would be great to have individuals from the board come to their communities to see what has been done with the money from the C.I.T.I.E.S. project.

County Board of Supervisors

Many of the communities did not see any difference in their relationship with the County Board of Supervisors due to the C.I.T.I.E.S. program, although a few indicated they were unsure why the Board of Supervisors was involved in the C.I.T.I.E.S. program since they do not govern over the towns. One interview participant shared that they were unsure why the County Board of Supervisors were the distributors of the money because "there is so little that overlaps."

Some of the community leaders interviewed shared their appreciation for the County Board of Supervisors as the County had given them money for other projects. As one community leader put it, "They have been very supportive. They came out and helped us with the (water) plant." However, there were a few communities who are disappointed in the way the County Board of Supervisors interacts with some of the very small towns.

Key Successes of the C.I.T.I.E.S. Program

Following are some the highlighted successes of the program from the community leader interviews:

Successes

- Cooperation among communities
- Strategic planning
- Impact of infrastructure on communities
- Ability to complete additional projects due to help from C.I.T.I.E.S. funding
- Economic development in some communities
- Residential growth in some communities
- Charrette process in some communities
- Opportunity for additional collaboration among communities
- Successful Organizational Committee decision-making
- Ability to raise utility rates less than would have without C.I.T.I.E.S. funding
- Administration by MAPA and WIDA

Key Stakeholder Interviews

Grant administration staff for the C.I.T.I.E.S. program from MAPA and WIDA were interviewed using the community interview questions, where applicable. Also, a County Supervisor involved with the project from the beginning was interviewed with a subset of appropriate questions.

Following is the summary of the results of the interviews conducted in February 2013.

Strategic Plan

According to grant administrators, over half (50-60%) of the communities addressed their top priorities. "Some communities did not address their top needs right away, but most did eventually," stated one administrator.

The administrators interviewed explained that the benefit of the communities engaging in planning was to help them think forward and plan ahead. One administrator said, "It helped them realize the impact of the money." It was perceived by the administrators that without planning, not all 12 of the communities would have participated in the project. They explained that communities have continued to update their strategic plans since the first plan in 2004. While some of the communities updated their plans on their own, some did so with assistance from MAPA.

It was also noted that the strategic plans provide a tool for communities to seek funding from sources other than C.I.T.I.E.S.

Economic Development

The county supervisor interviewed stated that the value of C.I.T.I.E.S. is to "make communities more economically competitive". Economic development was seen as closely related to the abilities of local city staff by one of the administrators, who explained the city clerk's role in economic development by saying, "The more competent the city clerk, the more growth experienced by the city."

Major economic development projects in the county noted by the county supervisor were the expansion of Oakland Foods with IWF funding which provided upgrades to the water system, most of which occurred prior to C.I.T.I.E.S. Other projects mentioned were new industries and businesses more recently opened such as Menard's, Jack Links, and Love's Truck Stop.

Residential Growth

Although it is perceived by the county supervisor that "there are a lot of homes being built in some communities", according to the administrators interviewed, the communities need more affordable housing close to major employers. There are jobs available in communities such as

Oakland, Shelby, and Underwood, but because the jobs are not high paying, the employees need to have access to housing they can afford. One of the administrators said, "Menard's has trouble finding employees because there is a poor rental market, but communities are wary of rental housing."

One administrator interviewed explained the C.I.T.I.E.S. communities' attitude by saying, "They are pro-growth." Then went on to explain that the communities want more people, but are selective about who they want living in the community.

The administrators explained that it is difficult to get housing development, except for the communities that are closer to Council Bluffs and Omaha. "If residential housing doesn't get developed, it will be a barrier to attracting industry," said one administrator. It is perceived there needs to be more housing, but some communities are hesitant to introduce low to mid-price housing in their communities.

Community Leadership

It was noted by the administrators that there is a mix of older and younger people in leadership roles in the C.I.T.I.E.S. communities. One administrator said, "There is some new blood on the councils, but they need to be more aggressive." It was also explained by the administrators that it will be important for the communities to get citizens involved in the community who are not part of the council as motives for being on city council can often be self-serving. The younger generation was also mentioned as a key component to moving communities' leadership forward.

Collaboration among C.I.T.I.E.S. Communities

The administrators who were interviewed explained that although the communities are still sometimes competitive, they are beginning to work together. One of the administrators said, "The clustering of school districts tends to lead to collaboration on other projects." When asked if the communities would work together, one administrator said, "If it is reasonable and logical, communities will collaborate."

The perception of the administrators interviewed is that there is a lot of sharing of water and internet, while the county supervisor said, "I can't think of anything they have done together except Oakland worked with Hancock on sharing water. The communities could be more collaborative."

Impact of Funding

When asked about the impact of the C.I.T.I.E.S. funding on the communities, one administrator explained, "They are better off now. C.I.T.I.E.S. has opened up development opportunities for communities both directly and indirectly. Communities cannot experience economic development without infrastructure." The county supervisor explained that in addition to the

visible impact on certain communities such as Carson, Avoca, and Oakland, there was improvement with sewer lagoons, septic systems, and more that the communities would not have been able to pay for on their own. He said, "This has helped move the communities forward." When the county supervisor was asked what the communities would look like without C.I.T.I.E.S. funding, he said, "There would be a few sad looking towns. There would be quite a few things they would have to do without."

It was also mentioned by the administrators that the communities have been more resilient through economic struggles due to the C.I.T.I.E.S. funding. One of the administrators said that the C.I.T.I.E.S. program has created a "vision mindset" among the communities by forcing them to plan. It was also noted that the communities would have eventually gotten the projects done, but it would have been at a much slower pace because they would have had to search and wait for grants.

Specific measureable impacts listed by administrators included water loss (an important issue because some communities purchase water from other communities), water quality, and maintaining utility rates. Other impacts noted were helping the communities to think more strategically, the increase of professionalism of city staff, and helping the city clerks build their grant writing skills.

Future Projects – Loan Program

Although recognizing that currently "money is cheap to borrow", one administrator explained their support of a revolving loan fund by saying, "The loan fund would have made sense. It would have been a safe haven for communities. It would have been a cheap alternative."

It was also expressed that during the economic downturn when investments were not profiting would have been a good time for Iowa West to create a revolving loan program with some of its capital.

Although recognizing that taxes have been kept low in the communities, administrators believe it is acceptable for communities to finance some of the projects with debt.

Organizational Committee

One administrator said of the Organizational Committee's decision making, "They make decisions well because they don't have any tough decisions. If it was a high need, communities figured out how to make it work." The county supervisor believed there was some over-funding of some communities but others were "afraid to speak up." It was recommended by the administrators to add more criteria to the grant application scoring process to make it more objective and have more emphasis on development projects. It was also recommended to consider an outside person to score the grant applications such as WIDA or a county committee or organization.

Infrastructure Funding

The administrators explained that the C.I.T.I.E.S. communities are still in need of infrastructure funding. As stated by the county supervisor, "I would like to see the program kept as is, with limits. The communities still have infrastructure needs so they still need the program." In addition, it was noted that there are still three communities that have infrastructure issues that need to be addressed that would benefit from C.I.T.I.E.S. funding.

One administrator felt that communities have been progressive to leverage money to get the C.I.T.I.E.S. match, but some have been more willing than others to spend money and incur debt on projects.

According to one administrator, the bond market is favorable and construction companies are competitive [searching for jobs]. Most communities are now willing to borrow for projects that are needed. Towns are seeing advantages of borrowing when they traditionally had not.

Future of C.I.T.I.E.S. Funding

The administrators interviewed agreed that the C.I.T.I.E.S. program was "the greatest accomplishment of our career" and were very grateful for Iowa West's support. They felt C.I.T.I.E.S. was a great program that addressed many infrastructure needs and it was a great success. Nevertheless, both expressed frustration about not getting consistent answers from Iowa West Foundation regarding the continuance of the program. One administrator noted, "We need to know if the program is going to continue or not."

Conclusion

The C.I.T.I.E.S. program provided funding to the 12 communities in rural Pottawattamie County that helped to raise over \$25.2 million in funding for infrastructure projects (with over \$8.0 million coming directly from the C.I.T.I.E.S. fund). Although it is difficult to assess the direct impact of the C.I.T.I.E.S. program on economic and community growth, it is clear that the 12 communities are doing well with regard to city finances, the economic stability of households, and the consistency of the small local economies.

The C.I.T.I.E.S. strategic planning process provided a useful framework for prioritizing capital improvement projects and providing a consistent road map for local city leaders. The strategic plans and the Organizational Committee created an easy and cooperative mechanism for increased professionalism and collaboration. Cooperation among the communities was a crucial element of the success of the program.

Local community leaders perceived that the C.I.T.I.E.S. program has had a very valuable impact on their communities by reducing financial burden, improving basic needs, reducing debt, and keeping communities viable.

Appendices: Community Level Data

Appendix A	City Finances
Appendix B	Indices of Community Improvement
Appendix C	C.I.T.I.E.S. Funding
Appendix D	Population
Appendix E	Income
Appendix F	Unemployment
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Appendix M	Data Included in the Indices
Appendix N	Alignment of Projects with Strategic Planning
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Appendix A. City Finances

Property tax levy is displayed as the dollar amount per \$1,000 of assessed value. The tax levy lid for all cities in Iowa is 8.10. However, cities may leverage additional levies for special revenue and debt service. From FY 2007 to FY 2013, property taxes levied by half of the C.I.T.I.E.S. communities have remained flat or decreased (Hancock, McClelland, Neola, Oakland, Treynor, Underwood), while property taxes have increased for the other half (Avoca, Carson, Crescent, Macedonia, Minden, and Walnut) (Table 18).

Table 18. Total Property Tax Levy

Total Property Tax Levy		FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	Percent Change (FY '07 - FY '13)
C.I.T.I.E.S. Communities	Avoca	14.33	14.08	14.07	14.07	14.07	14.07	14.57	1.67%
	Carson	14.45	14.77	14.73	16.31	15.92	15.75	15.36	6.30%
	Crescent	5.16	5.25	5.25	6.00	6.00	6.00	6.50	25.97%
	Hancock	10.44	10.42	10.31	10.20	10.51	10.51	10.06	-3.64%
	Macedonia	11.05	11.05	11.91	8.10	11.74	12.93	13.01	17.74%
	McClelland	8.10	8.10	8.10	8.10	8.10	8.10	8.10	0.00%
	Minden	9.13	9.16	9.16	9.16	9.42	9.08	9.19	0.66%
	Neola	9.80	9.38	8.56	8.10	8.73	8.99	8.90	-9.18%
	Oakland	8.10	8.10	8.10	8.10	8.10	8.10	8.10	0.00%
	Treynor	10.82	9.34	9.87	9.59	9.61	9.51	9.73	-10.07%
	Underwood	14.55	14.55	14.23	14.24	14.24	13.98	13.98	-3.92%
	Walnut	13.29	13.56	13.57	13.93	13.24	13.50	14.81	11.44%

(Source: Iowa Department of Management, 2007-2013)

Taken as a whole, city revenues have fluctuated moderately from FY 2007 to FY 2011 (the most current year that data are available for city revenues). FY 2009 and FY 2011 marked revenue high points, when the combined revenues for the 12 C.I.T.I.E.S. communities was over \$18.5 million. Since 2009, Avoca has had the most city revenue by far. With over \$6.3 million in revenue in FY 2011, Avoca had a revenue that was more than 2.5 times higher than Oakland, which had the second highest revenue of the 12 communities in FY 2011. Avoca's city revenue has also increased by over 145% from FY 2007 to FY 2011 (Table 19).

Table 19. City Revenue

City Revenue		FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	Percent Change (FY '07 - FY '11)
C.I.T.I.E.S. Communities	Avoca	\$2,569,769	\$3,307,860	\$5,198,130	\$4,197,894	\$6,344,441	146.89%
	Carson	\$2,578,203	\$1,938,061	\$1,669,573	\$1,659,632	\$1,431,566	-44.47%
	Crescent	\$1,769,389	\$761,622	\$771,968	\$948,196	\$1,240,436	-29.89%
	Hancock	\$212,957	\$188,331	\$233,270	\$435,107	\$289,857	36.11%
	Macedonia	\$167,597	\$164,577	\$277,699	\$436,958	\$530,119	216.31%
	McClelland	\$82,722	\$104,941	\$71,659	\$85,790	\$141,129	70.61%
	Minden	\$823,258	\$744,257	\$831,532	\$817,801	\$643,973	-21.78%
	Neola	\$1,418,207	\$1,585,627	\$1,190,132	\$1,147,097	\$1,499,294	5.72%
	Oakland	\$3,424,034	\$2,119,573	\$3,299,772	\$2,435,809	\$2,423,348	-29.23%
	Treynor	\$995,892	\$1,143,528	\$933,589	\$990,707	\$1,093,815	9.83%
	Underwood	\$1,119,698	\$1,453,091	\$1,588,705	\$968,249	\$1,349,647	20.54%
	Walnut	\$1,359,180	\$1,673,032	\$2,794,795	\$1,405,153	\$1,519,407	11.79%
	Total C.I.T.I.E.S. Communities	\$16,520,906	\$15,184,500	\$18,860,824	\$15,528,393	\$18,507,032	12.02%

Note: actual city revenue is unavailable until two years after the year in question. For example, FY 2011 city revenue is taken from the FY 2013 city budget report.

(Source: Iowa Department of Management, 2009-2013)

The total debt obligated by all 12 C.I.T.I.E.S. communities has increased from FY 2007 to FY 2013. However, only four communities have increased the amount of obligated city debt since 2007 (Avoca, Carson, Crescent, and Minden). The remaining eight cities have all lowered or maintained their amount of obligated debt from FY 2007 to FY 2013 (Table 20).

Table 20. Obligated City Debt

Obligated City Debt		FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013	Percent Change (FY '07 - FY '13)
C.I.T.I.E.S. Communities	Avoca	\$228,613	\$259,801	\$155,435	\$192,282	\$201,937	\$307,284	\$561,006	145.40%
	Carson	\$143,906	\$243,859	\$283,493	\$334,721	\$281,305	\$206,269	\$209,975	45.91%
	Crescent	\$85,758	\$136,804	\$137,416	\$153,095	\$159,536	\$189,801	\$180,790	110.81%
	Hancock	\$24,760	\$24,477	\$24,095	\$24,795	\$24,288	\$24,412	\$22,539	-8.97%
	Macedonia	\$10,914	\$0	\$0	\$0	\$0	\$0	\$3,643	-66.62%
	McClelland	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-
	Minden	\$11,796	\$69,877	\$71,162	\$70,382	\$68,602	\$68,790	\$70,978	501.71%
	Neola	\$59,665	\$56,835	\$57,380	\$60,668	\$59,160	\$57,630	\$56,045	-6.07%
	Oakland	\$139,588	\$140,250	\$147,656	\$166,217	\$117,856	\$51,600	\$38,000	-72.78%
	Treynor	\$110,946	\$73,947	\$89,665	\$89,096	\$86,426	\$84,734	\$88,315	-20.40%
	Underwood	\$202,019	\$116,352	\$111,761	\$138,789	\$141,900	\$170,559	\$161,673	-19.97%
	Walnut	\$111,925	\$109,536	\$144,745	\$150,217	\$92,903	\$93,148	\$92,328	-17.51%
Total C.I.T.I.E.S. Communities		\$1,129,890	\$1,231,738	\$1,222,808	\$1,380,262	\$1,233,913	\$1,254,227	\$1,485,292	31.45%

(Source: Iowa Department of Management, 2007-2013)

Although the total debt held by all 12 C.I.T.I.E.S. communities has increased, the ratio of revenue to debt has basically stayed constant with some fluctuations. The ratio of revenue-to-debt has increased for Avoca, Hancock, Neola, Treynor, Underwood, and Walnut from FY 2007 to FY 2011. However, the ratio of revenue-to-debt has decreased sharply for Carson, Crescent, and Minden, and has decreased slightly for Oakland (Table 21).

Table 21. Revenue-to-Debt Ratio

Revenue-to-Debt Ratio		FY 2007	FY 2008	FY 2009	FY 2010	FY 2011	Percent Change (FY '07 - FY '11)
C.I.T.I.E.S. Communities	Avoca	11.24	12.73	33.44	21.83	31.42	179.54%
	Carson	17.92	7.95	5.89	4.96	5.09	-71.60%
	Crescent	20.63	5.57	5.62	6.19	7.78	-62.29%
	Hancock	8.60	7.69	9.68	17.55	11.93	38.72%
	Macedonia	15.36	N/A*	N/A*	N/A*	N/A*	-
	McClelland	N/A*	N/A*	N/A*	N/A*	N/A*	-
	Minden	69.79	10.65	11.69	11.62	9.39	-86.55%
	Neola	23.77	27.90	20.74	18.91	25.34	6.60%
	Oakland	24.53	15.11	22.35	14.65	20.56	-16.18%
	Treynor	8.98	15.46	10.41	11.12	12.66	40.98%
	Underwood	5.54	12.49	14.22	6.98	9.51	71.66%
	Walnut	12.14	15.27	19.31	9.35	16.35	34.68%
	Total C.I.T.I.E.S. Communities	14.62	12.33	15.42	11.25	15.00	2.60%

*Ratio cannot be calculated as there was no debt.

Note: actual city revenue is unavailable until two years after the year in question. For example, FY 2011 city revenue is taken from the FY 2013 report.

(Source: Iowa Department of Management, 2009-2013)

Appendix B. Indices of Community Improvement

Four indices combining data from multiple sources and analyzing change over time were created in order to obtain a broad view of change in the communities of rural Pottawattamie County. The concepts that these indices measure are outlined in the table below.

The Four Indices of Community Improvement	
Index	Concept
Decennial Change Index	Neighborhood confidence, climate for investment, buying power, and commercial vitality.
Residential Performance Index	Resident and financial institution willingness to invest in the area, market confidence, and resident commitment to neighborhood.
Commercial Performance Index	Growth in the local economy on both industry (i.e., retail sales) and individual (i.e., employment) levels.
Community Thriving Index	The ability of the local economy to compete and thrive regionally as well as the local economy's ability to support the economic needs of individuals in the community.

Evidence that the C.I.T.I.E.S. communities are doing rather well is shown by the fact that six of the nine communities for whom data was available on all four of the indices had higher aggregate index scores than Council Bluffs, the major urban center in Pottawattamie County (Table 22).

Table 22. Aggregate Index Scores (rank ordered with comparison)

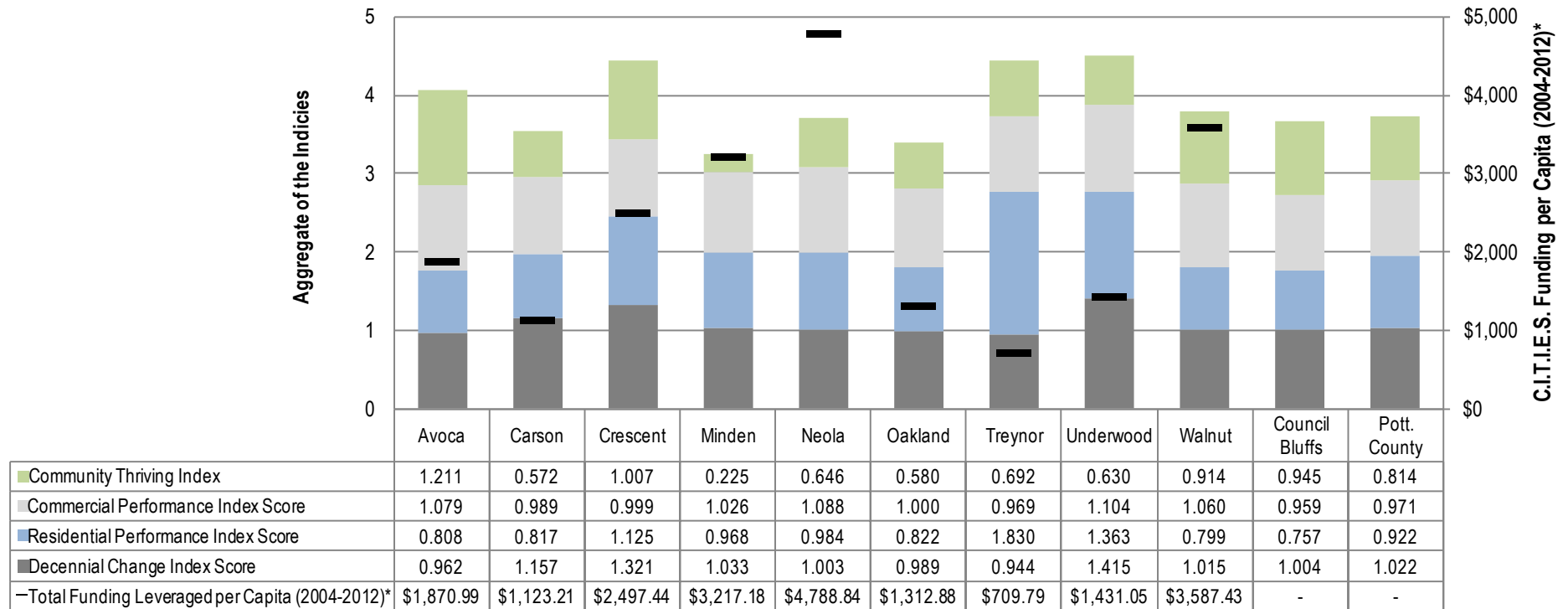
C.I.T.I.E.S. Communities*									Comparison	
Underwood	Crescent	Treynor	Avoca	Walnut	Neola	Carson	Oakland	Minden	Council Bluffs	Pottawattamie County
4.512	4.452	4.435	4.060	3.788	3.721	3.535	3.391	3.252	3.665	3.729

*Hancock, Macedonia, and McClelland are not included due to insufficient data.

Aggregate of the Indices

An aggregate of the four indices is graphed against total funding leveraged per capita (including C.I.T.I.E.S., local, and other funding sources). There appears to be little correlation between funding and aggregate index score. For example, Neola had the highest funding per capita, but a mid-range aggregate index score among the nine communities for whom data on all four indices were available. However, this is not to say that the C.I.T.I.E.S. program has had no impact. It is impossible to show what state the communities would be in now without the program. It may be the case that the C.I.T.I.E.S. program was able to thwart much of the decline that is hitting rural communities across the country. C.I.T.I.E.S. communities performed rather well on three of the four indices (with most communities scoring low on the Community Thriving Index) (Figure 5).

Figure 5. Aggregate of the Decennial Change, Residential Performance, Commercial Performance, and Community Thriving Indices with Reference to C.I.T.I.E.S. Funding



Note: Hancock, Macedonia, and McClelland are not included due to insufficient data.

*Per Capita funding based on 2010 population.

Index 1. Decennial Change Index

The Decennial Change Index shows ten year change from 2000 to 2010 in neighborhood confidence, climate for investment, buying power, and commercial vitality using census data. The index should increase in areas where investment in business, housing, and infrastructure is greater. **An index greater than 1 shows positive change, an index of 1 shows no change, and an index less than 1 shows a decline.** See Appendix M for data used in the calculation.

Components: Decennial Change Index		
Statistic	Source	Concept
A. Change in Adjusted Median Household Income	U.S. Census (2000 to 2010)	Buying Power, Disposable Income
B. Change in Number of Owner-Occupied Homes	U.S. Census (2000 to 2010)	Neighborhood Confidence, Climate for Investment
C. Change in Population	U.S. Census (2000 to 2010)	Neighborhood Confidence, Commercial Vitality, Size of Market

Formula: Average of A, B, and C.

Summary

Communities that scored highest on the Decennial Change Index were Underwood, Crescent, McClelland, and Carson. As an aggregate, all of the C.I.T.I.E.S. communities scored higher than Council Bluffs, Pottawattamie County, and Iowa. Nevertheless, 5 of the 12 C.I.T.I.E.S. communities exhibited a decline (a score less than 1) on the Decennial Change Index (Avoca, Hancock, Macedonia, Oakland, and Treynor).

The most notable improvement among C.I.T.I.E.S. communities from 2000 to 2010 was the change in adjusted median household income. As a whole, C.I.T.I.E.S. communities showed an increase of 5.5% in inflation-adjusted median household income (an index score of 1.055). At the same time, the five groups used for comparison all exhibited declines in this category (Table 23).

Table 23. Decennial Change Index

Decennial Change Index		<u>A.</u> Change in Adjusted Median Household Income (2010/2000)*	<u>B.</u> Change in the Number of Owner Occupied Homes (2010/2000)	<u>C.</u> Change in Population (2010/2000)	Decennial Change Index Score (Average A, B, C)
C.I.T.I.E.S. Communities	Avoca	0.996	0.955	0.935	0.962
	Carson	1.088	1.166	1.216	1.157
	Crescent	1.035	1.778	1.149	1.321
	Hancock	0.964	1.026	0.947	0.979
	Macedonia	1.053	0.903	0.757	0.904
	McClelland	1.334	1.195	1.171	1.233
	Minden	1.009	1.027	1.062	1.033
	Neola	0.989	1.023	0.996	1.003
	Oakland	1.014	0.926	1.027	0.989
	Treynor	0.864	1.000	0.967	0.944
	Underwood	1.622	1.291	1.333	1.415
	Walnut	1.109	0.926	1.009	1.015
	Total C.I.T.I.E.S. Communities	<u>1.055°</u>	<u>1.044</u>	<u>1.037</u>	<u>1.045</u>
Comparison	Council Bluffs	0.923	1.020	1.068	1.004
	Pottawattamie County	0.960	1.045	1.062	1.022
	Iowa	0.978	1.059	1.041	1.026
	Nebraska	0.993	1.079	1.067	1.046
	United States	0.976	1.088	1.097	1.054

*2000 household income has been inflation-adjusted to 2010 buying power dollars.

°A weighted average of the 12 communities.

Index 2. Residential Performance Index

The Residential Performance Index shows resident and financial institution willingness to invest in the area, market confidence, and resident commitment to neighborhood. The index should increase in areas where investment in business, housing, and infrastructure is greater. **An index greater than 1 shows positive change, an index of 1 shows no change, and an index less than 1 shows a decline.** See Appendix M for data used in the calculation.

Components: Residential Performance Index		
Statistic	Source	Concept
A. Change in the Number of Home Purchase Loans	FFIEC — Home Mortgage Disclosure Act (HMDA) (2004-2007 compared to 2008-2011)	Residential Investment, Commitment to Neighborhood
B. Change in the Number of Home Improvement Loans	FFIEC — Home Mortgage Disclosure Act (HMDA) (2004-2007 compared to 2008-2011)	Residential Investment, Physical Improvement
C. Change in Adjusted Median Housing Value	U.S. Census (2000 to 2010)	Property Value
D. Percent of Houses Built Since 2005	American Community Survey, 2010 5-Year Estimates	Residential Investment, Residential Growth

Formula: Average of (A, B, and C) plus D.

Summary

As a whole, the 12 C.I.T.I.E.S. communities outpaced Council Bluffs, Pottawattamie County, and the United States on the Residential Performance Index. This is due entirely to the change in the number of home improvement loans over the combined years of 2004-2007 to 2008-2011. Therefore, caution should be used when interpreting this index as home improvement loans comprise a relatively small number of loans (there were only 16 during the years of 2004-2007 and 26 during the years of 2008-2011). Nevertheless, the fact that the number of home improvement loans increased, shows some sign of residential improvement. Without the inclusion of home improvement loans, the 12 C.I.T.I.E.S. communities would have scored lower on the Residential Performance Index compared to Council Bluffs, Pottawattamie County, and the United States (Table 24).

Table 24. Residential Performance Index

Residential Performance Index		<u>A.</u> Change in the Number of Home Purchase Loans (2008-2011/2004-2007)*	<u>B.</u> Change in the Number of Home Improvement Loans (2008-2011/2004-2007)*	<u>C.</u> Change in Adjusted Median Housing Value (2010/2000)°	<u>D.</u> Percent of Houses Built Since 2005	Residential Performance Index Score (Average A, B, and C, plus D)
C.I.T.I.E.S. Communities	Avoca	0.394	1.000	1.007	0.008	0.808
	Carson	0.398	1.000	1.017	0.012	0.817
	Crescent	0.589	1.600	1.069	0.039	1.125
	Hancock	0.398	1.000	1.129	0.000	0.842
	Macedonia	0.398	1.000	0.918	0.000	0.772
	McClelland	0.639	2.000	1.380	0.000	1.340
	Minden	0.681	1.000	1.081	0.047	0.968
	Neola	0.681	1.000	1.169	0.034	0.984
	Oakland	0.398	1.000	1.060	0.003	0.822
	Treynor	0.417	4.000	1.072	0.000	1.830
	Underwood	0.639	2.000	1.220	0.077	1.363
	Walnut	0.394	1.000	1.002	0.000	0.799
	Total C.I.T.I.E.S. Communities	<u>0.492</u>	<u>1.625</u>	<u>1.077^x</u>	<u>0.017</u>	<u>1.082</u>
Comparison	Council Bluffs	0.652	0.675	1.116	0.028	0.842
	Pottawattamie County	0.629	0.873	1.173	0.030	0.922
	United States	0.431	0.396	1.244	0.041	0.731

*Data on home purchase and home improvement loans were available by census tract only. Therefore, some communities have been combined (e.g., Avoca and Walnut, etc.).

°2000 median housing value has been inflation-adjusted to 2010 buying power dollars.

^xA weighted average of the 12 communities.

Index 3. Commercial Performance Index

The Commercial Performance Index shows growth in the local economy on both industry (i.e., retail sales) and individual (i.e., employment) levels. **An index greater than 1 shows positive change, an index of 1 shows no change, and an index less than 1 shows a decline.** See Appendix M for data used in the calculation. Note: retail sales data are unavailable for Macedonia and McClelland. Therefore a total index score is unavailable for all C.I.T.I.E.S. communities.

Components: Commercial Performance Index		
Statistic	Source	Concept
A. Change in Adjusted Annual Retail Sales per Capita	Iowa State Community Indicators Program - Retail Analysis (FY2002-2006 compared to FY2007-2011)	Business Activity and Growth
B. Change in Adjusted Annual Retail Sales per Firm	Iowa State Community Indicators Program - Retail Analysis (FY2002-2006 compared to FY2007-2011)	Business Activity and Growth
C. Change in the Number of Employed Individuals	U.S. Census (2000 to 2010)	Economic Stability and Well-Being

Formula: Average of A, B, and C.

Summary

Commercial data are only available for 10 of the 12 C.I.T.I.E.S. communities, therefore an aggregate of all of the communities cannot be calculated. Nevertheless, each of the 10 C.I.T.I.E.S. communities for whom data was available scored higher than Council Bluffs, Pottawattamie County, and Iowa (all of which exhibited declines on the Commercial Performance Index). Six of the 10 communities showed increases, one no change, and three decreases on the Commercial Performance Index. The top three scores are held by Underwood, Neola, and Avoca (Table 25).

Table 25. Commercial Performance Index

Commercial Performance Index		<u>A.</u> Change in Adjusted Annual Retail Sales per Capita (Average FY2007-2011/Average FY2002-2006)*	<u>B.</u> Change in Adjusted Annual Retail Sales per Firm (Average FY2007-2011/Average FY2002-2006)*	<u>C.</u> Change in the Number of Employed Individuals (2010/2000)	Commercial Performance Index Score (Average A, B, C)
C.I.T.I.E.S. Communities	Avoca	1.153	1.075	1.009	1.079
	Carson	0.894	0.937	1.135	0.989
	Crescent	1.081	0.853	1.062	0.999
	Hancock	1.309	1.226	0.620	1.052
	Minden	1.028	1.139	0.910	1.026
	Neola	1.137	1.105	1.023	1.088
	Oakland	0.920	0.873	1.206	1.000
	Treynor	0.979	0.817	1.111	0.969
	Underwood	0.802	1.073	1.436	1.104
	Walnut	1.135	1.083	0.962	1.060
Comparison	Council Bluffs	0.943	0.890	1.043	0.959
	Pottawattamie County	0.953	0.910	1.051	0.971
	Iowa	0.957	0.986	1.043	0.995

*Retail sales data have been inflation-adjusted to FY2011 buying power dollars.

Index 4. Community Thriving Index

The Community Thriving Index shows the ability of the local economy to compete and thrive regionally as well as the local economy's ability to support the economic needs of individuals in the community. The index includes the **regional competition ratio**, which is calculated by dividing each city's portion of the county's taxable sales by that city's portion of the county's population. For example, Crescent garnered .7% of Pottawattamie County's taxable sales in FY2011 and also contained .7% of the county's population. Therefore, the regional competition ratio is 1.00. The **pull factor ratio** is calculated by dividing the city's trade area capture (i.e., the estimated number of customers whose annual retail needs it satisfies) by its resident population. A pull factor ratio of 1.00 suggests that the city's merchants are just satisfying the retail demands of local residents. **An index greater than 1 shows thriving, an index of 0.8 to 1 shows neutrality, and an index less than 1 shows a lack of thriving.** See Appendix M for data used in the calculation. Note: retail sales data are unavailable for Hancock, Macedonia, and McClelland. Therefore a total is unavailable for all C.I.T.I.E.S. Communities.

Components: Community Thriving Index		
Statistic	Source	Concept
A. Regional Competition Ratio	Iowa State Community Indicators Program - Retail Analysis (FY2011)	Self-Sufficiency of the Local Economy
B. Change in Pull Factor Ratio	Iowa State Community Indicators Program - Retail Analysis (FY2002-2006 compared to FY2007-2011)	Growth of the Local Economy
C. Poverty Rate	U.S. Census 2010	Community Well-Being
D. Unemployment Rate	U.S. Census 2010	Economic Stability and Well-Being

Formula: Average of (A and B) minus C and D

Summary

Commercial data are only available for 9 of the 12 C.I.T.I.E.S. communities, therefore an aggregate of all of the communities cannot be calculated. Avoca and Crescent scored highest on the Community Thriving Index, as they were the only two communities to score over 1. They were also the only two communities to score higher than Council Bluffs. This index generally held the lowest scores for the C.I.T.I.E.S. communities, largely due in part to the Regional Competition Ratio. Because Council Bluffs is a larger urban center, it tends to capture a lot of the trade from the smaller communities in Pottawattamie County (Table 26).

Table 26. Community Thriving Index

Community Thriving Index		<u>A.</u> Regional Competition Ratio (FY2011)	<u>B.</u> Change in Pull Factor Ratio (Average FY2007-2011/Average FY2002-2006)	<u>C.</u> Poverty Rate (2010)	<u>D.</u> Unemployment Rate (2010)	Community Thriving Index Score (Average A and B, minus C and D)
C.I.T.I.E.S. Communities	Avoca	1.500	1.210	0.103	0.041	1.211
	Carson	0.333	0.985	0.036	0.051	0.572
	Crescent	1.000	1.139	0.040	0.023	1.007
	Minden	0.333	0.384	0.116	0.018	0.225
	Neola	0.667	0.985	0.127	0.053	0.646
	Oakland	0.563	0.890	0.125	0.022	0.580
	Treynor	0.400	1.024	0.003	0.017	0.692
	Underwood	0.600	0.836	0.057	0.031	0.630
	Walnut	1.000	1.191	0.122	0.060	0.914
Comparison	Council Bluffs	1.357	0.997	0.152	0.080	0.945
	Pottawattamie County	1.000	1.000	0.121	0.065	0.814
	Iowa	1.000	1.000	0.116	0.053	0.831

Appendix C. C.I.T.I.E.S. Funding

In total, over \$8 million has been spent by the C.I.T.I.E.S. program. With local matches and other funding sources, a total of more than \$25.2 million have been leveraged by the 12 C.I.T.I.E.S. communities, (Table 27).

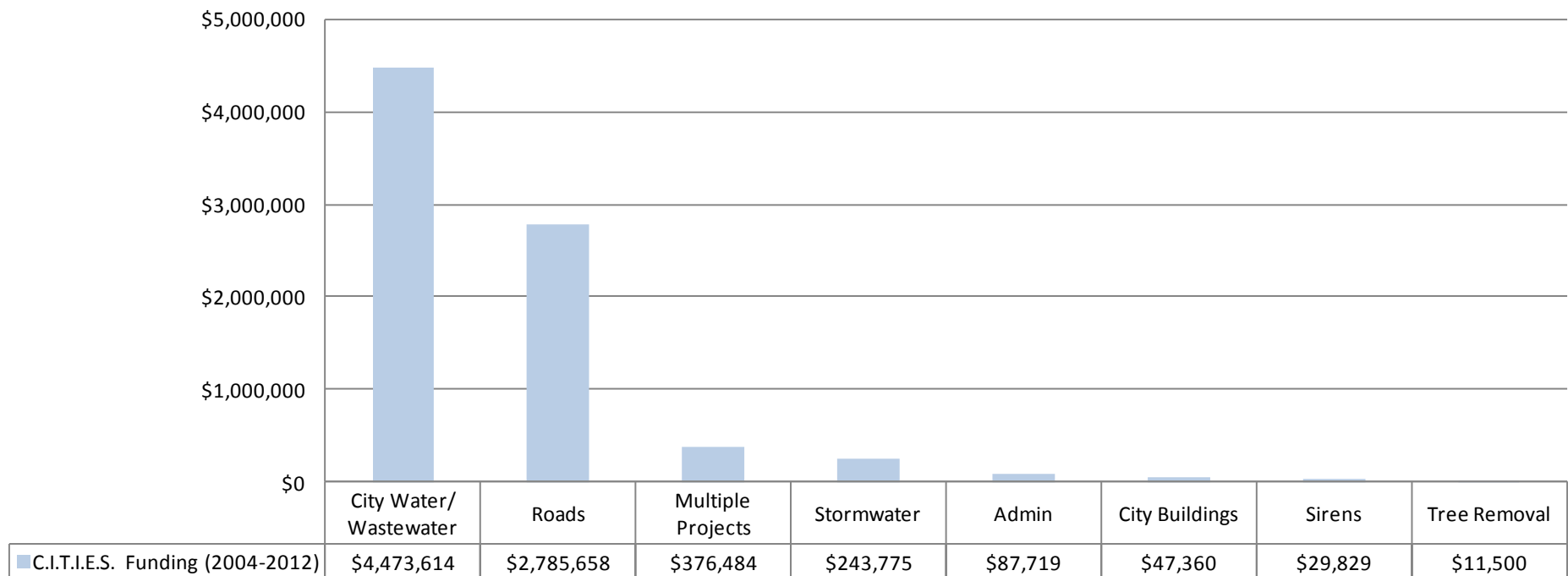
Table 27. Total Funding Leveraged by All C.I.T.E.S. Communities (2004-2012)

C.I.T.I.E.S. Fund	Local (Tax)	Other	Total
\$8,055,949	\$11,966,384	\$5,235,632	\$25,257,965

(Source: MAPA Documentation of Expenditures)

The majority of C.I.T.I.E.S. funding has gone to city water/wastewater and roads projects. (Figure 6).

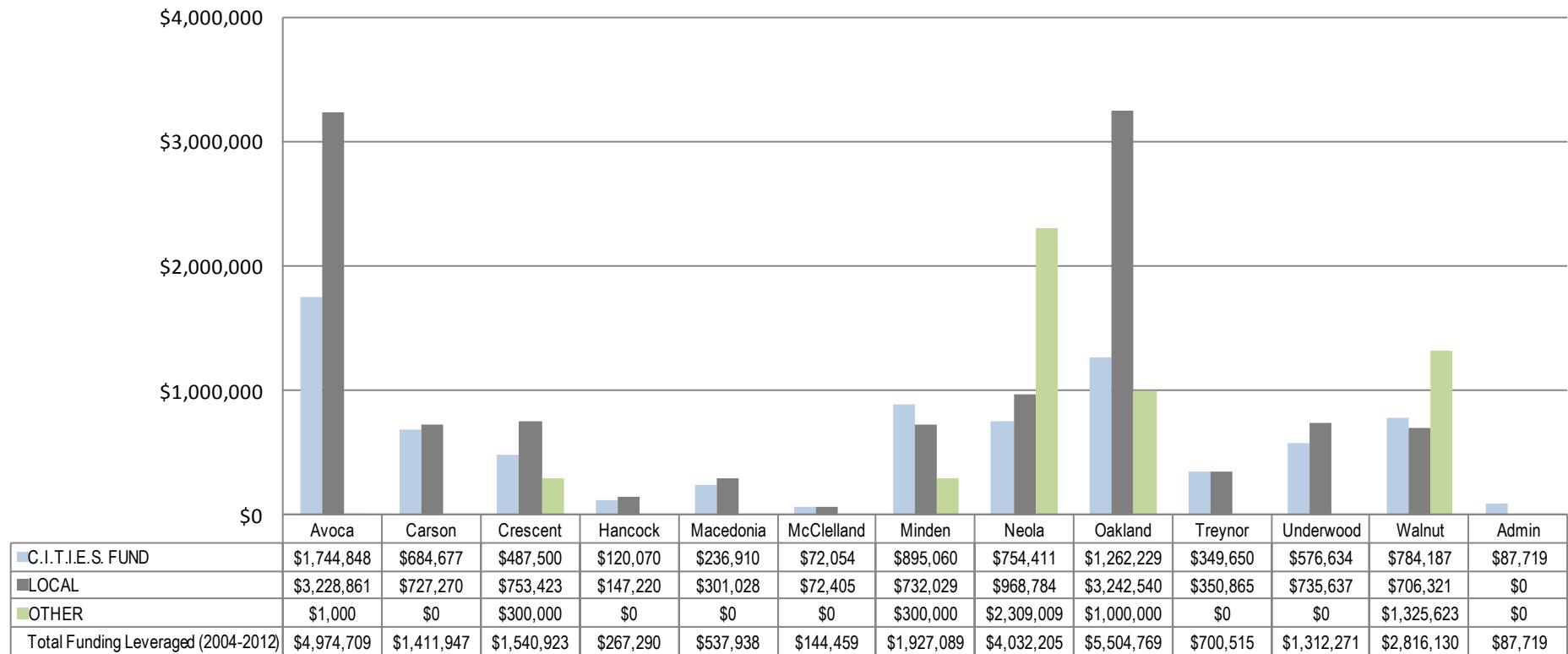
Figure 6. C.I.T.I.E.S. Funding by Project Type (2004-2012)



(Source: MAPA Documentation of Expenditures)

Of the 12 communities, Avoca has received the most funding from the C.I.T.I.E.S. program from 2004 to 2012 at over \$1.7 million. Neola is prominent for leveraging the most funding other sources (\$2.3 million). Overall, Oakland has leveraged the most funding for infrastructure (\$5.5 million). Perhaps what is most striking about the allocation of C.I.T.I.E.S. funding is the low amount attributed to "administration." At a cost of just \$87,719 from 2004-2012 (or 1.1%), the C.I.T.I.E.S. program appears to be administered very efficiently by the Metropolitan Area Planning Agency (MAPA) (Figure 7).

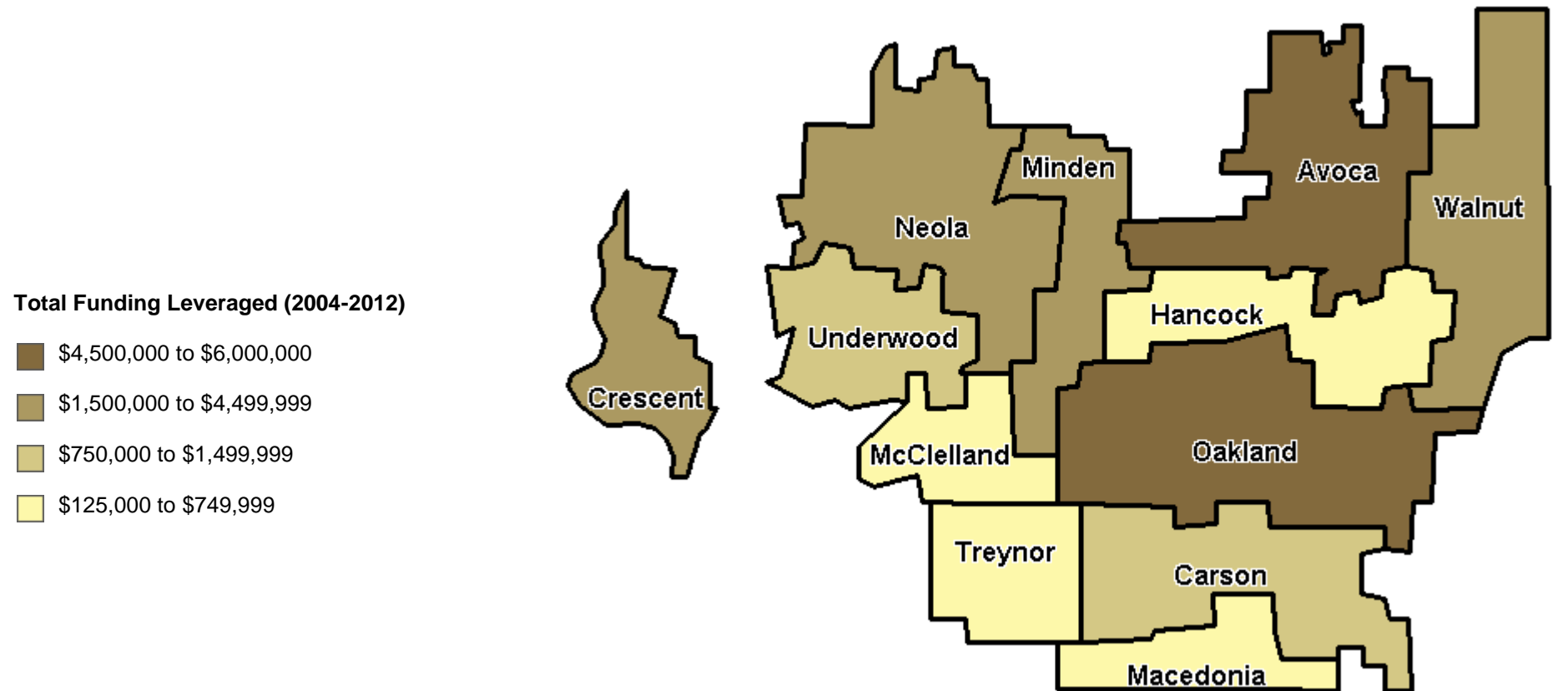
Figure 7. C.I.T.I.E.S. Funding by Source (2004-2012)



(Source: MAPA Documentation of Expenditures)

The total funding leveraged (including local, C.I.T.I.E.S., and other) is mapped by city in Figure 8 below (with the city's zip code representing its geographic territory). The darker regions indicate higher levels of funding.

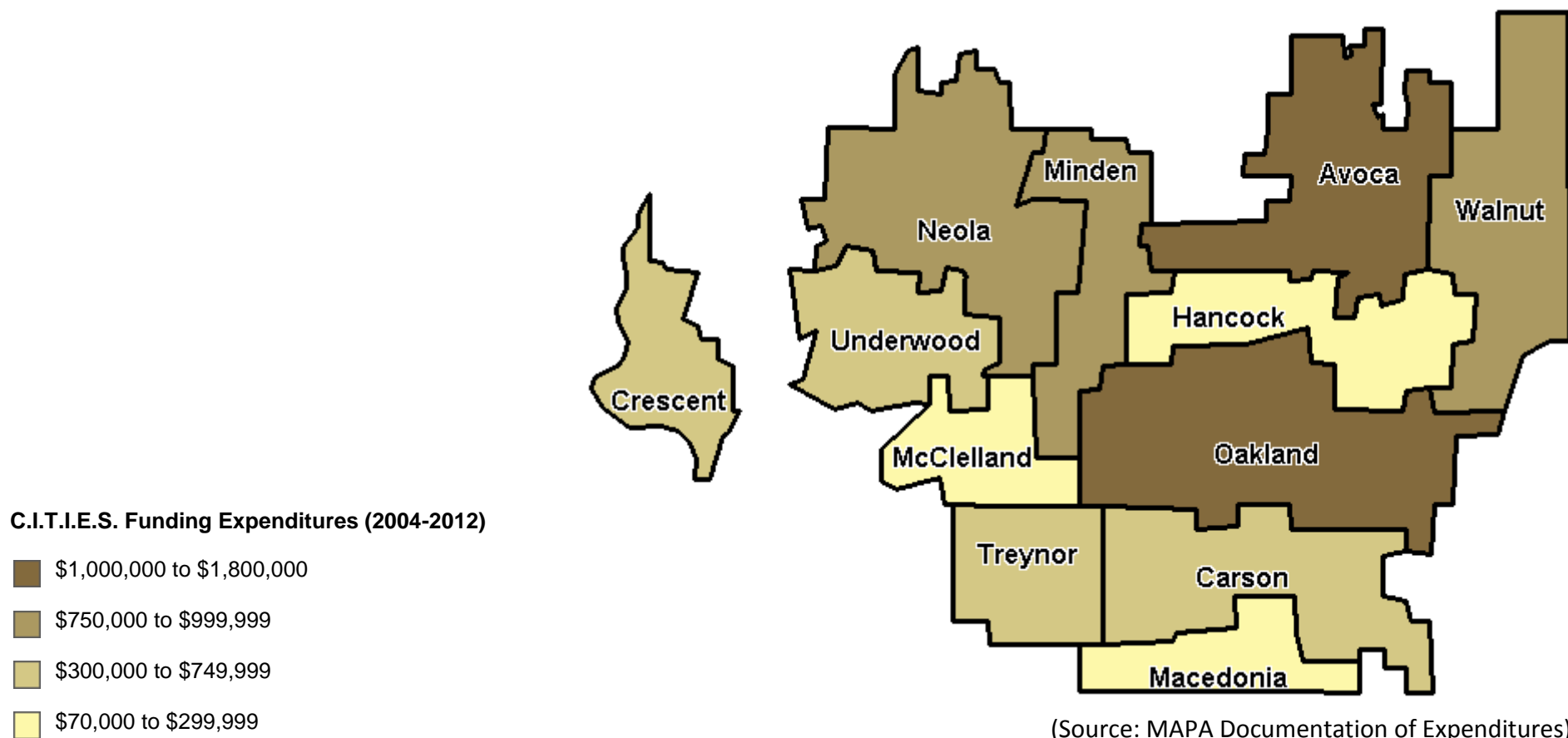
Figure 8. Total Funding Leveraged (mapped by zip code)



(Source: MAPA Documentation of Expenditures)

C.I.T.I.E.S. funding expenditures are mapped by city in Figure 9 below (with the city's zip code representing its geographic territory). The darker regions indicate higher levels of funding.

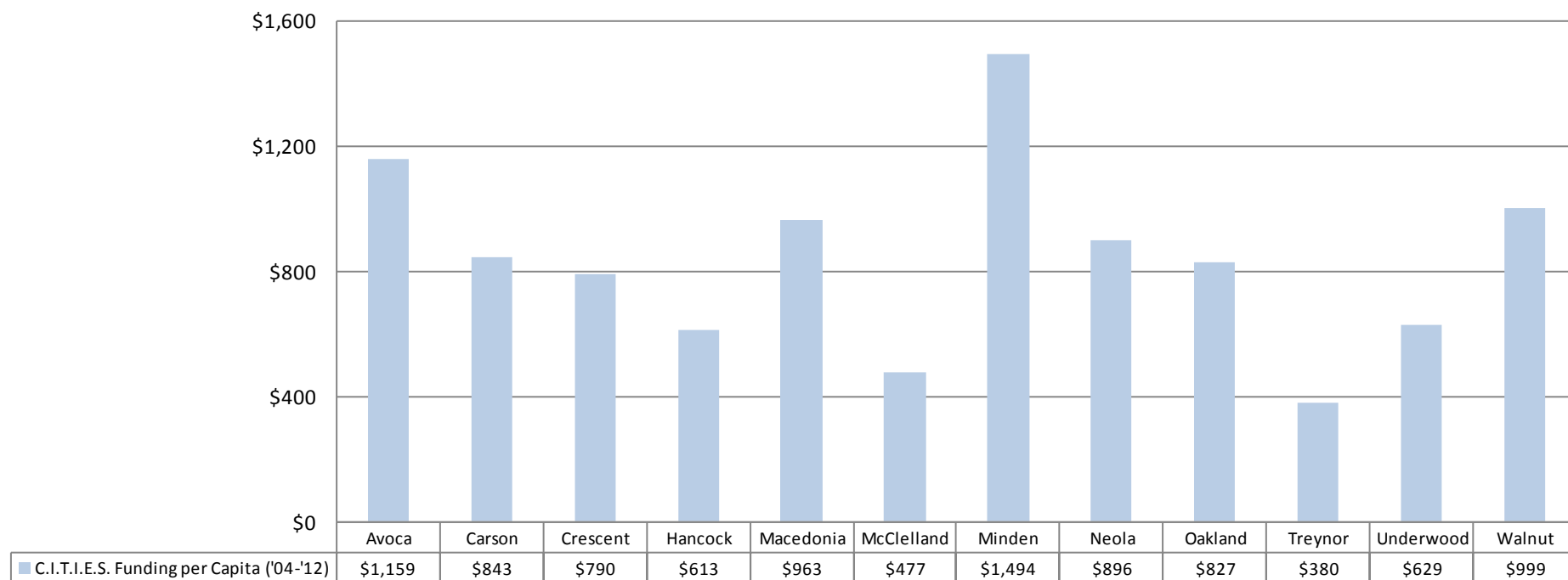
Figure 9. C.I.T.I.E.S. Funding Expenditures (mapped by zip code)



(Source: MAPA Documentation of Expenditures)

Minden has received the most C.I.T.I.E.S. funding per capita of the 12 communities, followed by Avoca, Walnut, and Macedonia. The least amount of funding per capita has gone to Treynor, McClelland, Hancock, and Underwood (Figure 10).

Figure 10. C.I.T.I.E.S. Funding per Capita (2004-2012)*



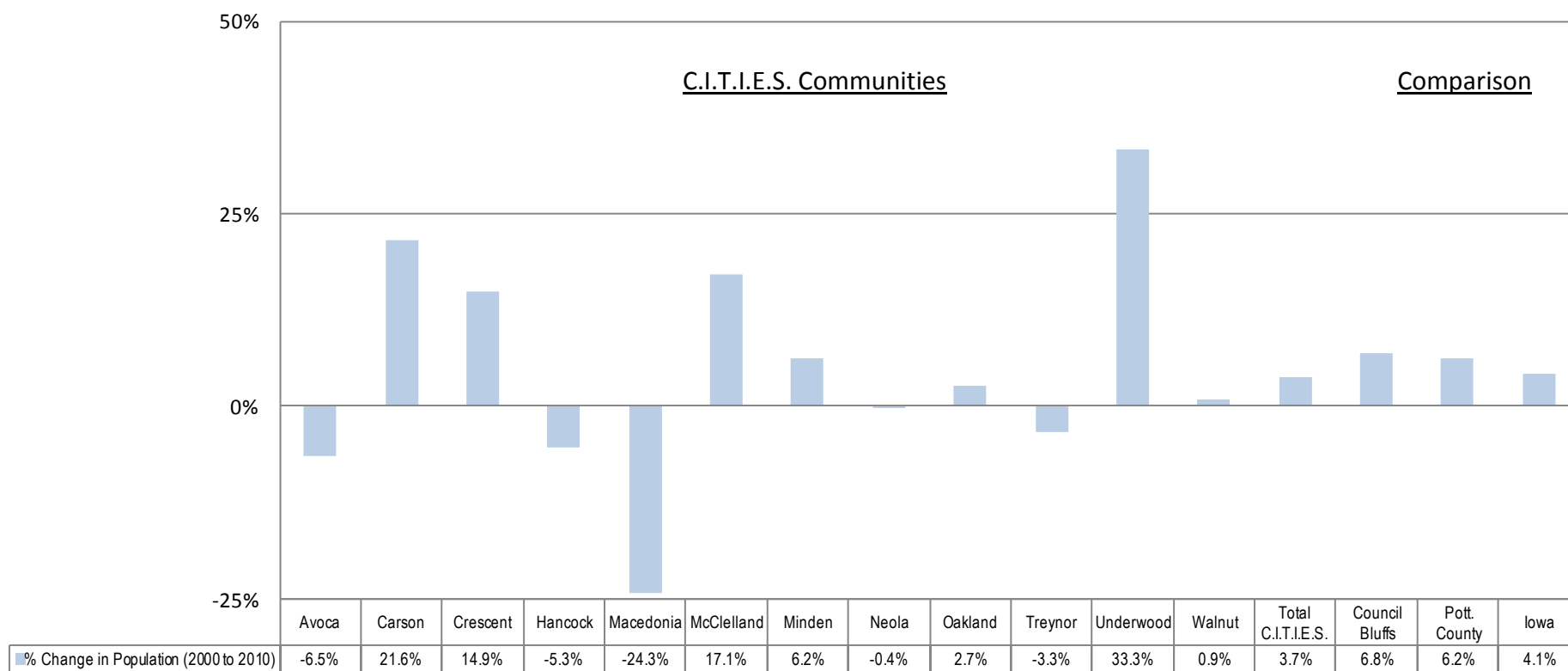
*Based on 2010 U.S. Census figures.

(Source: MAPA Documentation of Expenditures and 2010 U.S. Census)

Appendix D. Population

The percentage change in population from 2000 to 2010 according to the U.S. Census is represented below in Figure 11. Underwood experienced a 33.3% increase in population from 2000 to 2010, marking it out as the community with the largest population growth. On the other side of the spectrum is Macedonia, which experienced a 24.3% decrease in population. As a whole, the combined population of the 12 C.I.T.I.E.S. communities grew by 3.7%, which was a slower rate than Council Bluffs and Iowa. For total population numbers, see Appendix M, Table 43.

Figure 11. Percent Change in Population (2000 to 2010)



(Source: 2000 and 2010 U.S. Census)

The median age of the 12 C.I.T.I.E.S. communities is slightly older, as compared to Council Bluffs, Pottawattamie County as a whole, and Iowa. Macedonia experienced the largest increase in median age from 2000 to 2010; it also had the steepest drop off in total population. Underwood was the city with the lowest median age in 2010. It is no coincidence that Underwood is also the fastest growing of the 12 communities from 2000 to 2010 according to Census data. McClelland and Carson are the only two communities whose median age actually decreased from 2000 to 2010. These two communities also experienced solid growth in population (second and third after Underwood) (Table 28, compare to Figure 11 above).

Table 28. Median Age of Population (2000 and 2010)

Median Age		Median Age (2000)	Median Age (2010)	Percent Change
C.I.T.I.E.S. Communities	Avoca	40.7	43.2	6.1%
	Carson	40.4	39.3	-2.7%
	Crescent	37.4	44.1	17.9%
	Hancock	47.5	48.0	1.1%
	Macedonia	35.9	44.0	22.6%
	McClelland	37.5	36.5	-2.7%
	Minden	35.5	37.3	5.1%
	Neola	35.3	36.9	4.5%
	Oakland	39.7	39.8	0.3%
	Treynor	38.6	40.7	5.4%
	Underwood	32.4	35.2	8.6%
	Walnut	42.0	46.9	11.7%
	Total C.I.T.I.E.S. Communities*	<u>38.6</u>	<u>40.7</u>	<u>5.4%</u>
Comparison	Council Bluffs	34.6	35.9	3.8%
	Pottawattamie County	36.5	38.5	5.5%
	Iowa	36.6	38.1	4.1%

*An average of all C.I.T.I.E.S. Communities weighted by population.

(Source: 2000 and 2010 U.S. Census)

Appendix E. Income

While the median inflation-adjusted household income has decreased for Council Bluffs, Pottawattamie County, and Iowa from 2000 to 2010, it has increased by 5.5% for the 12 C.I.T.I.E.S. communities. Underwood and McClelland had strong growth in median household income, while Walnut, Carson, Crescent, and Macedonia had more mild growth. The remaining communities had little to no change, with the exception of Treynor, whose median household income decreased (Table 29).

Table 29. Median Household Income

	Median Household Income	Median Adjusted Household Income (2000)*	Household Income (2010)	Percent Change
C.I.T.I.E.S. Communities	Avoca	\$50,431	\$50,250	-0.36%
	Carson	\$52,828	\$57,500	8.84%
	Crescent	\$75,977	\$78,661	3.53%
	Hancock	\$41,858	\$40,341	-3.62%
	Macedonia	\$41,551	\$43,750	5.29%
	McClelland	\$52,709	\$70,313	33.40%
	Minden	\$53,253	\$53,750	0.93%
	Neola	\$60,148	\$59,479	-1.11%
	Oakland	\$48,070	\$48,750	1.41%
	Treynor	\$71,794	\$62,059	-13.56%
	Underwood	\$53,365	\$86,563	62.21%
	Walnut	\$45,781	\$50,750	10.85%
	Total C.I.T.I.E.S. Communities°	<u>\$54,173</u>	<u>\$57,169</u>	<u>5.53%</u>
Comparison	Council Bluffs	\$45,866	\$42,333	-7.70%
	Pottawattamie County	\$50,764	\$48,728	-4.01%
	Iowa	\$49,979	\$48,872	-2.21%

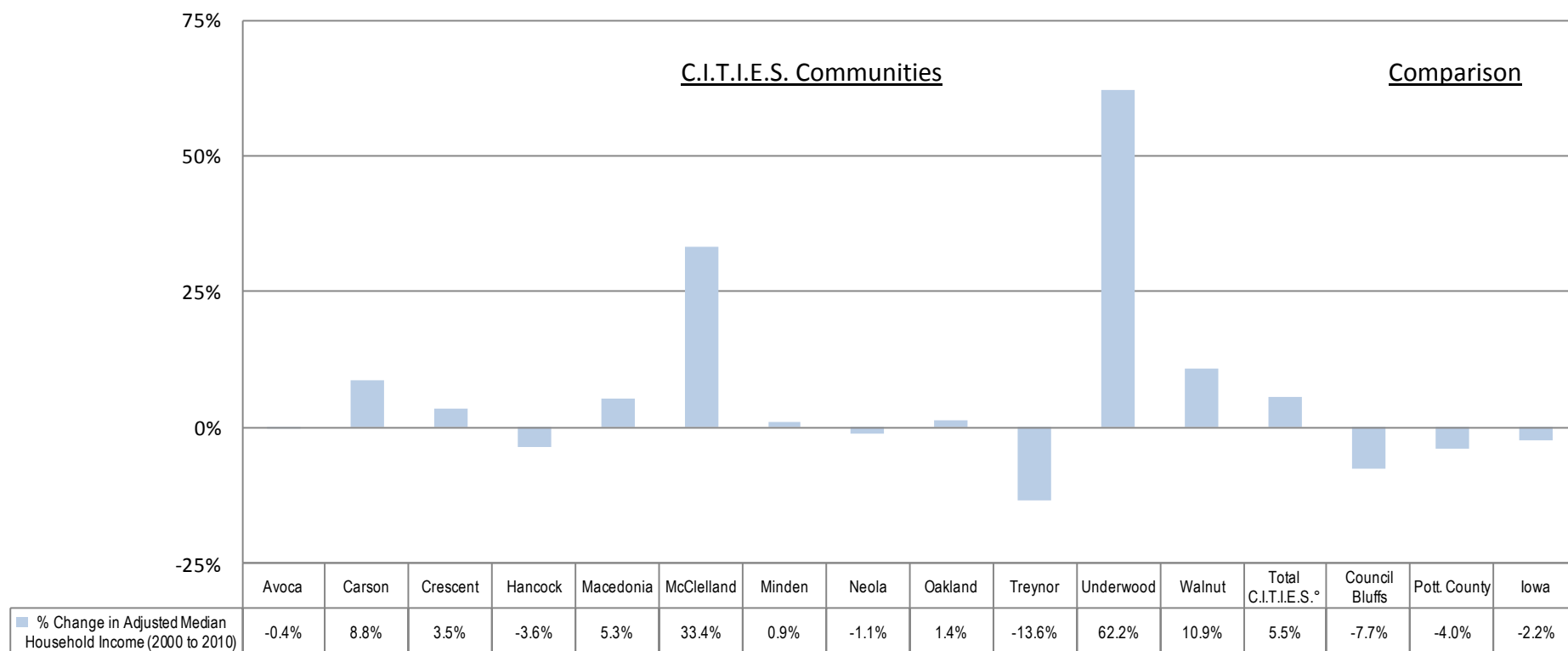
*Inflation-adjusted to 2010 buying power dollars.

°An average of all C.I.T.I.E.S. Communities weighted by population.

(Source: 2000 and 2010 U.S. Census)

As shown in Table 29 directly above. Figure 12 is a graphic representation of change in adjusted median household income from 2000 to 2010.

Figure 12. Percent Change in Adjusted* Median Household Income (2000 and 2010)



*2000 Median household income has been inflation-adjusted to 2010 buying power dollars.

*An average of all C.I.T.I.E.S. Communities weighted by population.

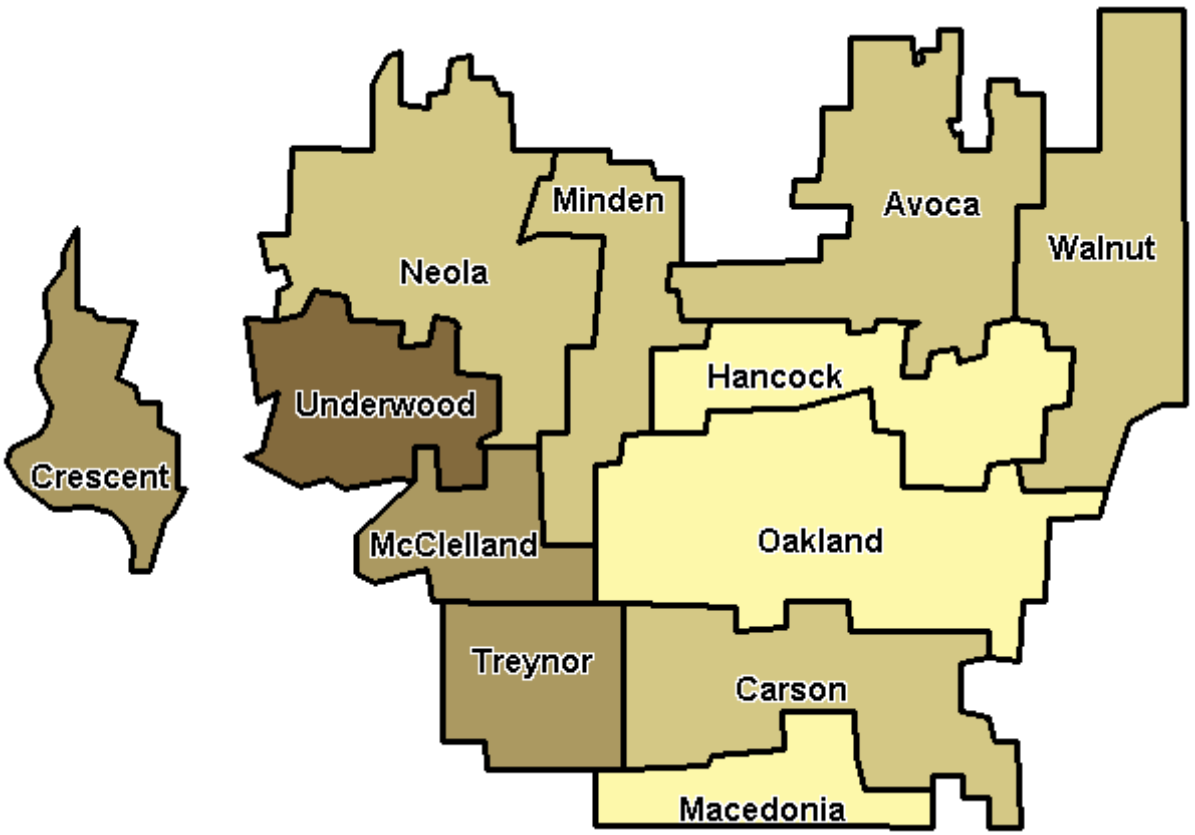
(Source: 2000 and 2010 U.S. Census)

Median household income from 2010 is mapped by city below. Underwood is in the top tier by itself, while Crescent, McClelland, and Treynor are in the second tier. The towns with the highest median household income are those which are close to Council Bluffs, likely reflecting the urban commuter population (Figure 13).

Figure 13. Median Household Income(2010) by City (mapped by zip code)

Median Household Income (2010) by City

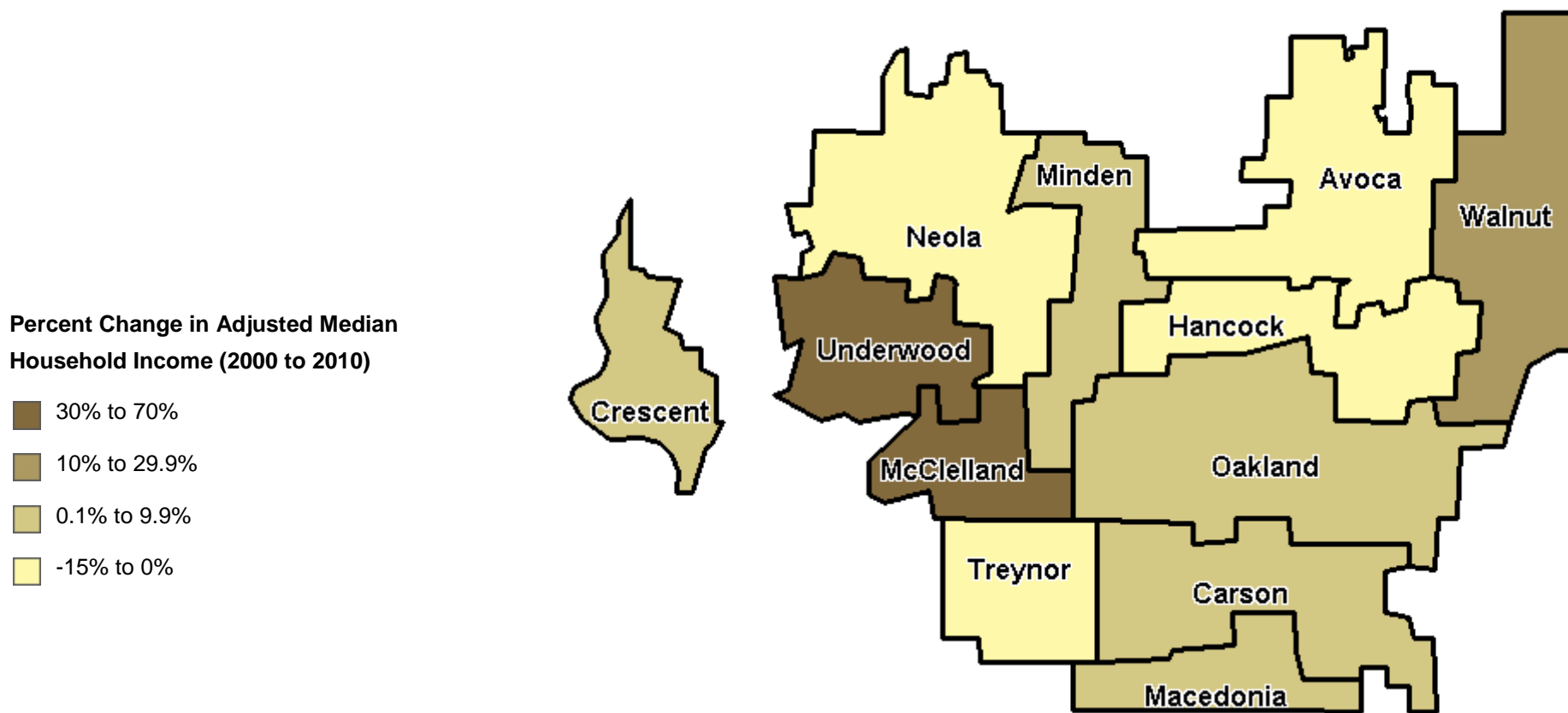
- \$80,000 to \$90,000
- \$60,000 to \$79,999
- \$50,000 to \$59,999
- \$40,000 to \$49,999



(Source: 2010 U.S. Census)

The change in median adjusted household income from 2000 to 2010 is mapped below. All but four of the communities experienced at least some growth in this important economic variable (Figure 14).

Figure 14. Change in Median Adjusted* Household Income by City (2000 to 2010) (mapped by zip code)

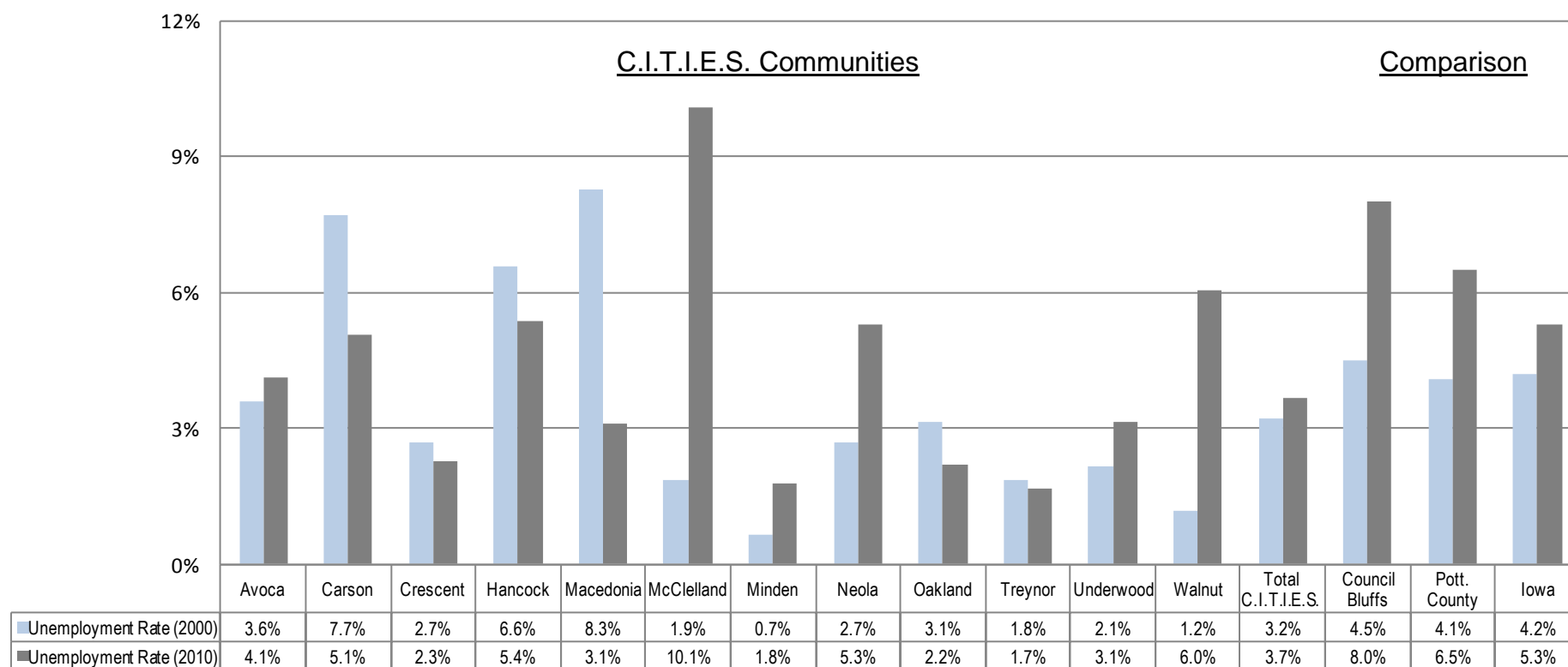


*2000 Median household income has been inflation-adjusted to 2010 buying power dollars.
(Source: 2000 and 2010 U.S. Census)

Appendix F. Unemployment

Although unemployment rates vary considerably within each community, taken as a whole, the 12 C.I.T.I.E.S. communities have a rate of unemployment that is considerably lower than Council Bluffs, Pottawattamie County, and Iowa. Although the unemployment rate increased slightly for the 12 C.I.T.I.E.S. communities (3.2% in 2000 to 3.7% in 2010), this increase was less than that experienced by the comparison communities (Figure 15).

Figure 15. Unemployment Rates (2000 and 2010)



(Source: 2000 and 2010 U.S. Census)

Despite the slight increase in the combined unemployment rate for all 12 C.I.T.I.E.S. communities, there was nearly an 8% increase in the total number of employed workers from 2000 to 2010, which outpaced Council Bluffs, the county as a whole, and the state. The biggest gains percentage-wise in the number of workers were for Underwood (43.56%), McClelland (27.62%), and Oakland (20.62%). Only three communities had decreases in the number of employed workers (Hancock, Minden, and Walnut), all of the rest had slight to substantial increases (Table 30).

Table 30. Number of Employed Individuals

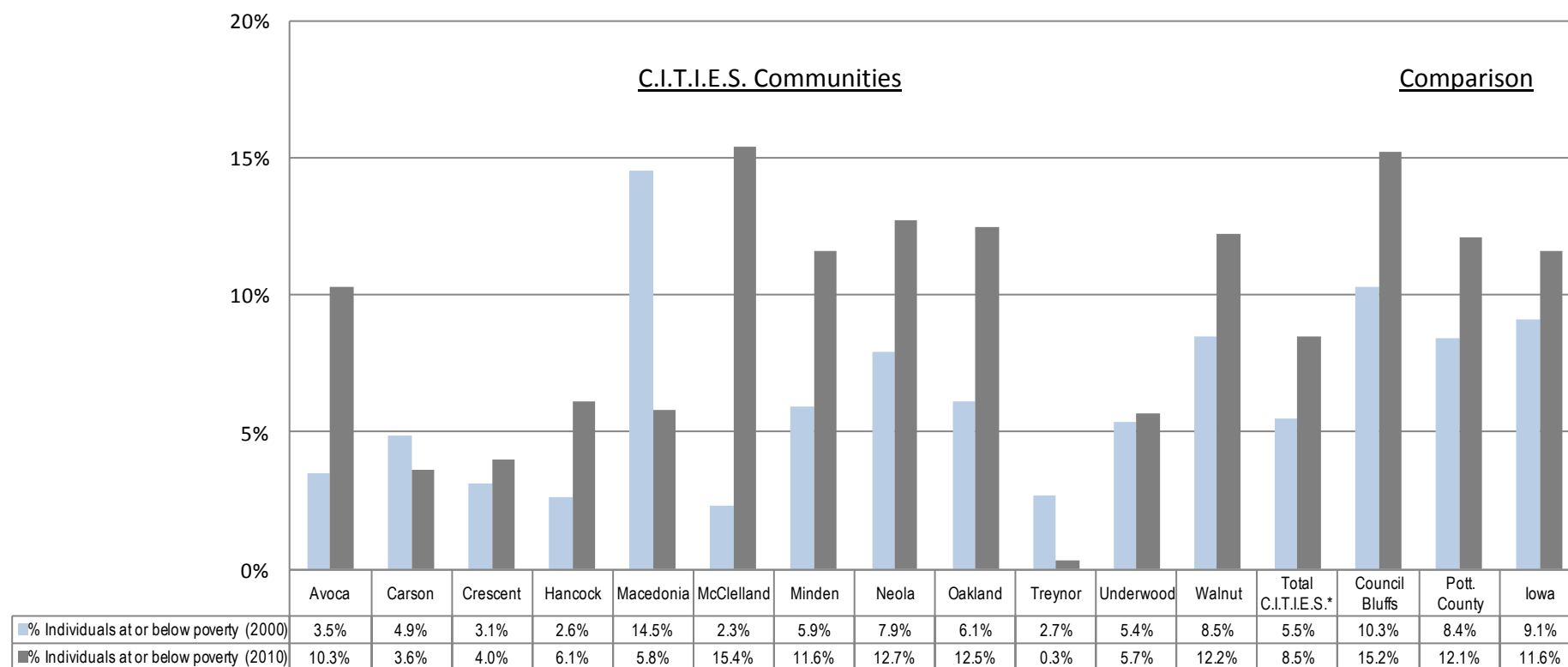
Number of Employed Individuals		Number Employed (2000)	Number Employed (2010)	Percent Change (2000 to 2010)
C.I.T.I.E.S. Communities	Avoca	809	816	0.87%
	Carson	347	394	13.54%
	Crescent	324	344	6.17%
	Hancock	142	88	-38.03%
	Macedonia	166	156	-6.02%
	McClelland	105	134	27.62%
	Minden	301	274	-8.97%
	Neola	436	446	2.29%
	Oakland	708	854	20.62%
	Treynor	532	591	11.09%
	Underwood	365	524	43.56%
	Walnut	420	404	-3.81%
	Total C.I.T.I.E.S. Communities	<u>4,655</u>	<u>5,025</u>	<u>7.95%</u>
Comparison	Council Bluffs	28,879	30,112	4.27%
	Pottawattamie County	44,658	46,954	5.14%
	Iowa	1,489,816	1,553,594	4.28%

(Source: 2000 and 2010 U.S. Census)

Appendix G. Poverty

In 2010, the poverty rate for all of the C.I.T.I.E.S. communities was 8.5%, which is notably lower than Council Bluffs (15.2%), Pottawattamie County (12.1%), and Iowa (11.6%). Although poverty for the 12 communities increased from 2000 to 2010 (5.5% to 8.5%), it did so at a rate that was comparable to the rate of increase among the comparison groups. In 2010, half of the C.I.T.I.E.S. communities had rates of poverty that were over 10% (Avoca, McClelland, Minden, Neola, Oakland, and Walnut) (Figure 16).

Figure 16. Poverty Rates (2000 and 2010)

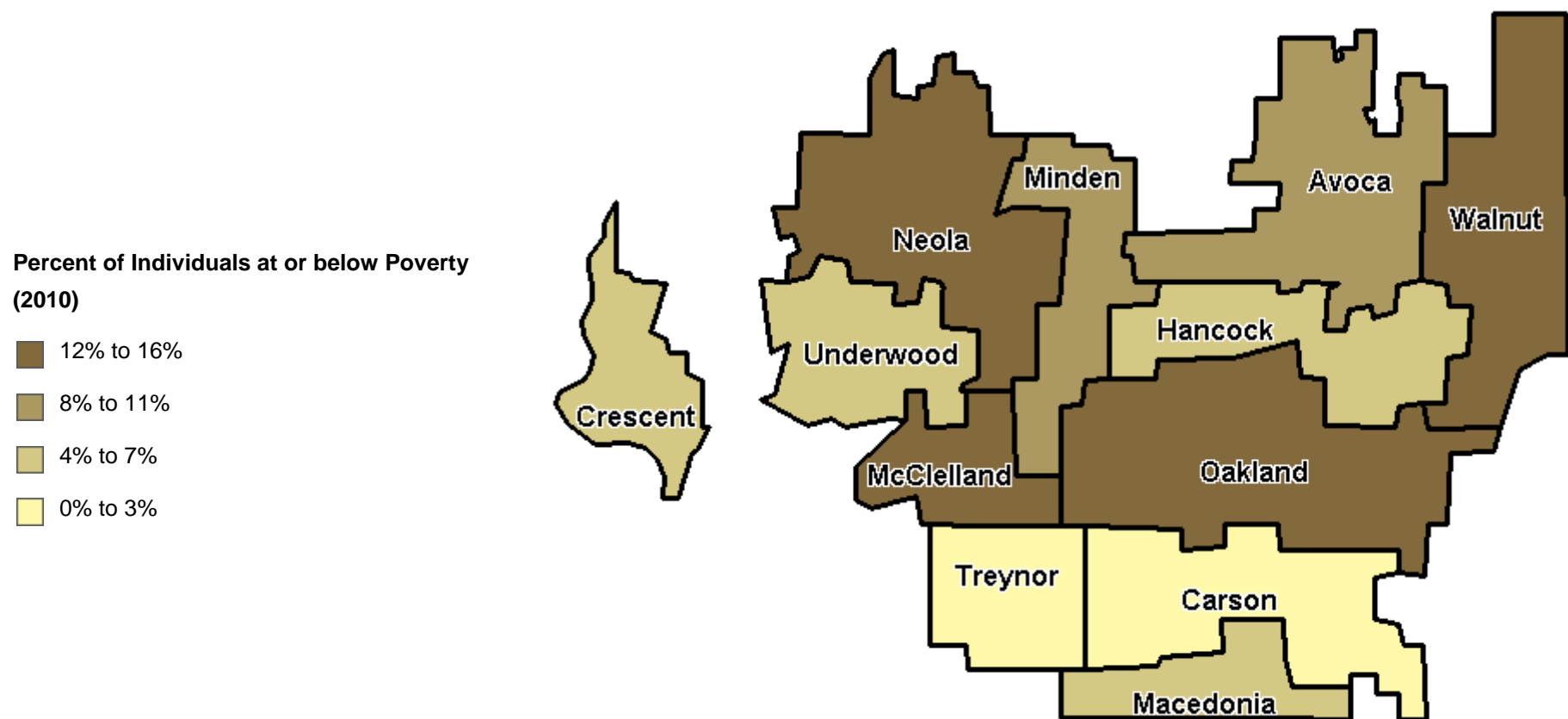


*An average of all C.I.T.I.E.S. Communities weighted by population.

(Source: 2000 and 2010 U.S. Census)

Poverty rates for 2010 are mapped for the 12 C.I.T.I.E.S. communities below in Figure 17. Darker regions represent higher rates of poverty.

Figure 17. Poverty Rates (2010) (mapped by zip code)



(Source: 2010 U.S. Census)

Appendix H. Housing

In total, there were 2,869 owner occupied homes among all C.I.T.I.E.S. communities in 2010, which was a 4.18% increase from 2000. This rate of increase in owner occupied homes outpaced Council Bluffs (1.94%), but was lower than the State of Iowa (5.59%). Crescent and Underwood had the highest increases in the number of owner occupied homes (Table 31).

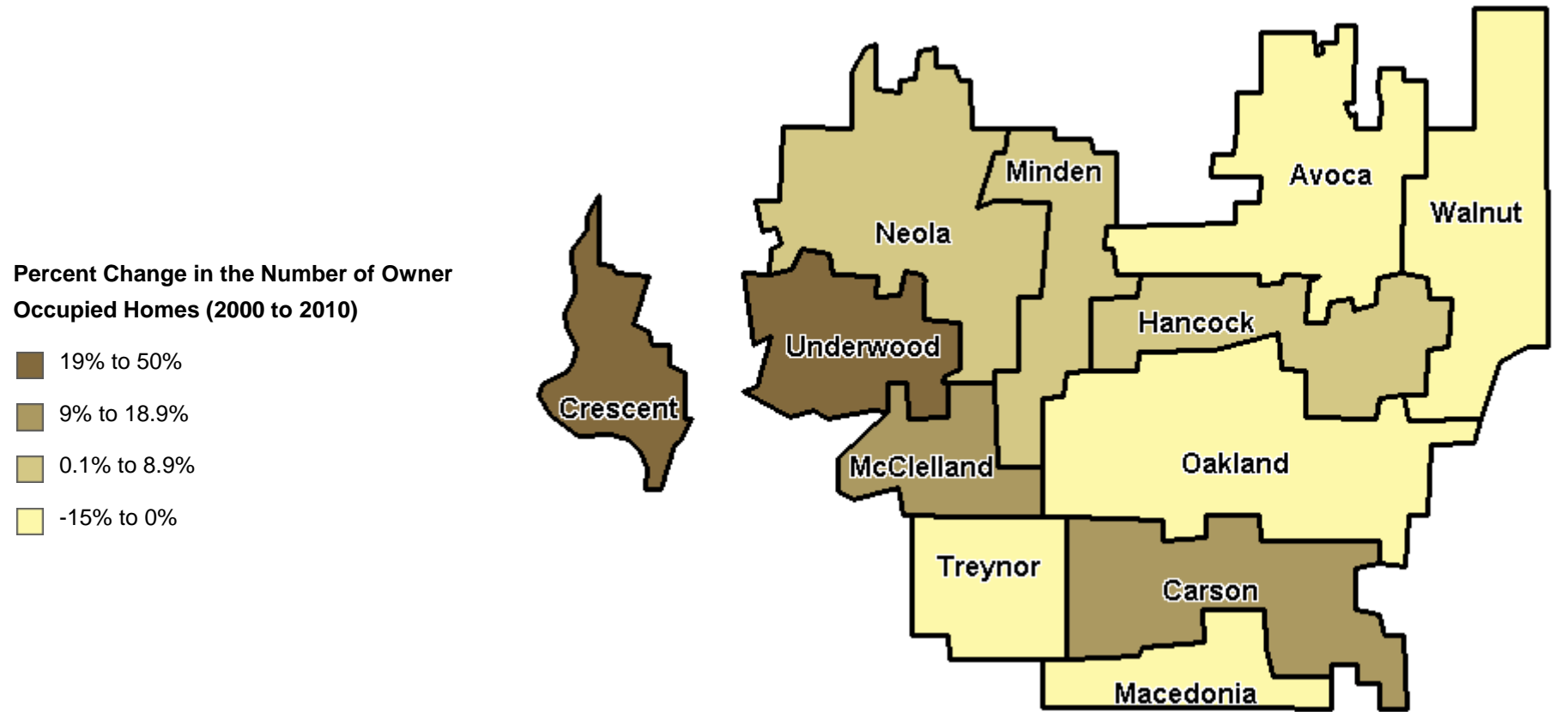
Table 31. Number of Owner Occupied Homes

Owner Occupied Homes		Number of Owner Occupied Homes (2000)	Number of Owner Occupied Homes (2010)	Percent Change (2000 to 2010)
C.I.T.I.E.S. Communities	Avoca	513	490	-4.69%
	Carson	229	267	14.23%
	Crescent	117	208	43.75%
	Hancock	77	79	2.53%
	Macedonia	93	84	-10.71%
	McClelland	41	49	16.33%
	Minden	182	187	2.67%
	Neola	264	270	2.22%
	Oakland	475	440	-7.95%
	Treynor	293	293	0.00%
	Underwood	196	253	22.53%
	Walnut	269	249	-8.03%
	Total C.I.T.I.E.S. Communities	<u>2,749</u>	<u>2,869</u>	<u>4.18%</u>
Comparison	Council Bluffs	14,878	15,176	1.94%
	Pottawattamie County	24,052	25,129	4.29%
	Iowa	831,419	880,635	5.59%

(Source: U.S. Census 2000, 2010)

The percent change in the number of owner occupied homes is mapped below in Figure 18. The Eastern C.I.T.I.E.S. of Crescent and Underwood, which are closest to Council Bluffs, had the highest rates of increase in the number of owner occupied homes. Refer to Table 42 in Appendix M below for the actual numbers of owner-occupied homes by city.

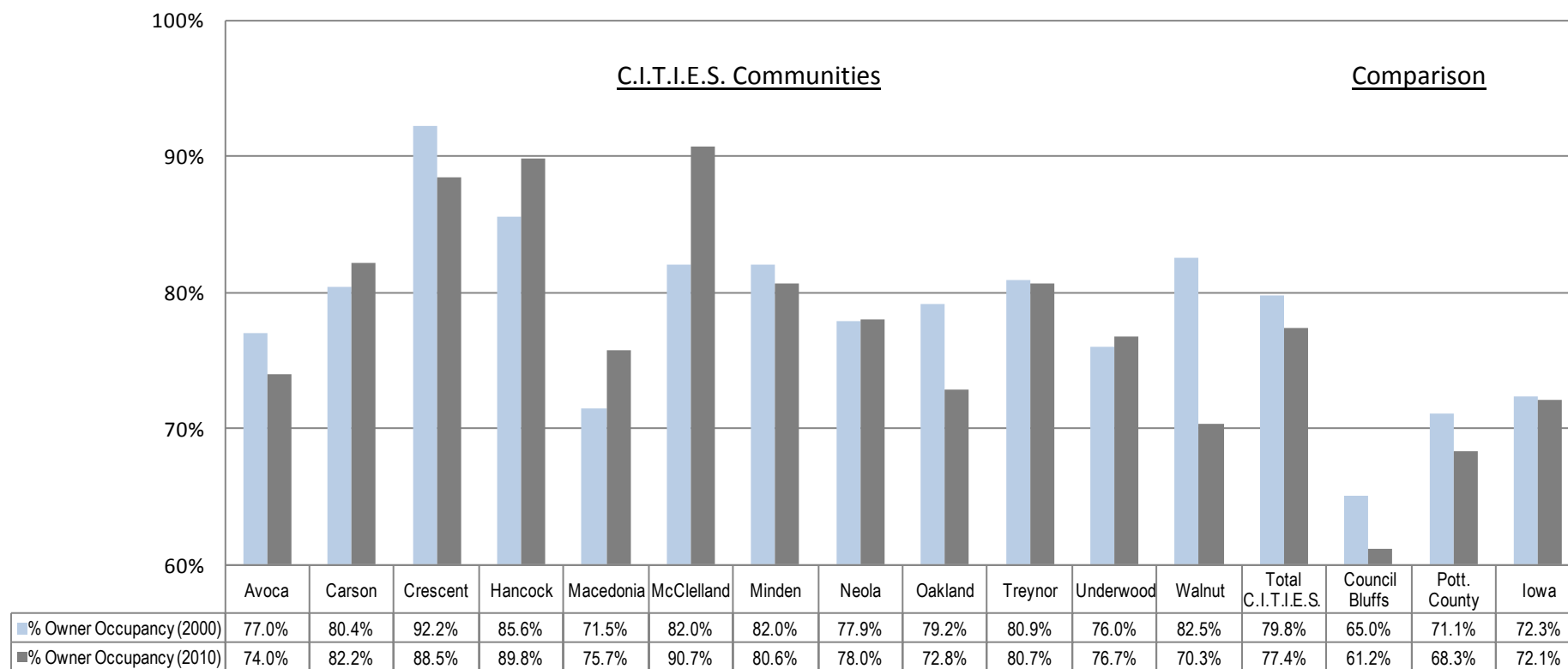
Figure 18. Percent Change in the Number of Owner Occupied Homes (2000 to 2010) (mapped by zip code)



(Source: 2000 and 2010 U.S. Census)

In 2010, over three-fourths (77.4%) of occupied housing units in the 12 C.I.T.I.E.S. communities were occupied by owners. This was a slight decrease from 2000 (79.8%). Nevertheless the most current data on home ownership are considerably higher for the 12 C.I.T.I.E.S. communities than Council Bluffs (61.2%), Pottawattamie County (68.3%), and Iowa (72.1%). In 2010, each individual city had higher rates of home ownership than Council Bluffs and Iowa, with the exception of Walnut, which was higher than Council Bluffs, but lower than Iowa (Figure 19).

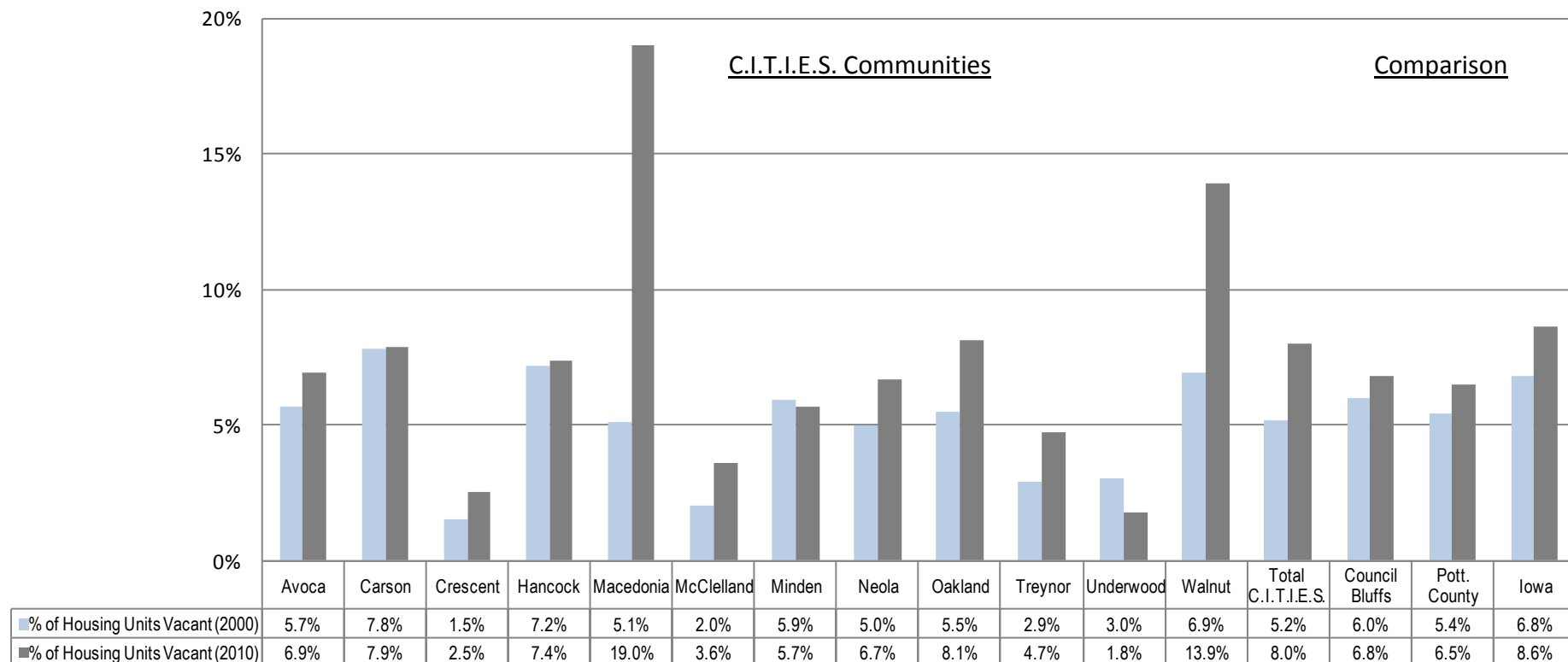
Figure 19. Percent of Occupied Housing Units That Are Owner Occupied (2000 and 2010)



(Source: 2000 and 2010 U.S. Census)

From 2000 to 2010 there was an increase from 5.2% to 8.0% in the percentage of housing units that are vacant. The 8.0% rate of housing vacancy in 2010 was higher than Council Bluffs and Pottawattamie County, but lower than the state as a whole. Ten of the 12 C.I.T.I.E.S. communities saw increases in the rate of housing vacancy from 2000 to 2010 (the two that saw decreases were Minden and Underwood). The largest spikes in the rate of housing vacancy, according to the U.S. Census, were in Macedonia and Walnut (Figure 20).

Figure 20. Percent of Housing Units That Are Vacant (2000 and 2010)



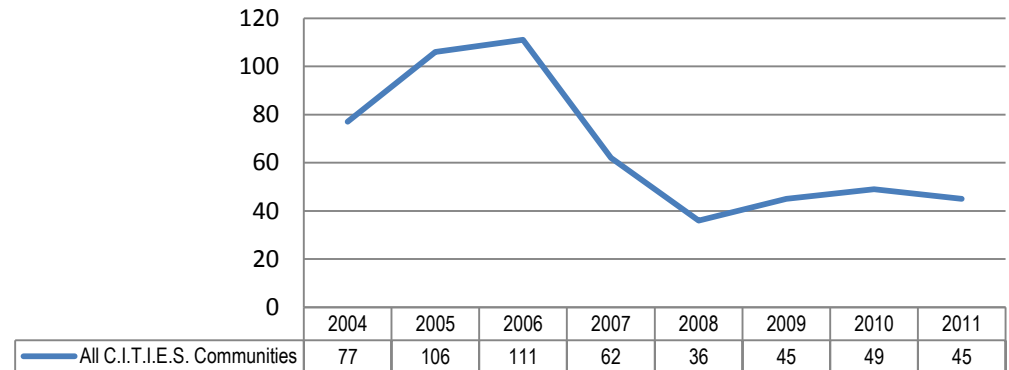
(Source: 2000 and 2010 U.S. Census)

The total number of home loans per year for all C.I.T.I.E.S. communities has decreased dramatically since its peak in 2005. However, after the low of 2008 there has been a slight improvement as the housing market has become more stable (Figure 21). This dip in the number of home loans purchased is due to the national housing crisis of 2008.

Figure 22 shows the percentage change in home loans purchased by community. As a whole, there has been a 50.8% decrease in the number of home loans purchased from the combined years of 2004-2007 to 2008-2011. This rate of decrease is lower than Council Bluffs (60.5%), but higher than the county as a whole (37.1%), and the Omaha-Council Bluffs MSA (38.3%).

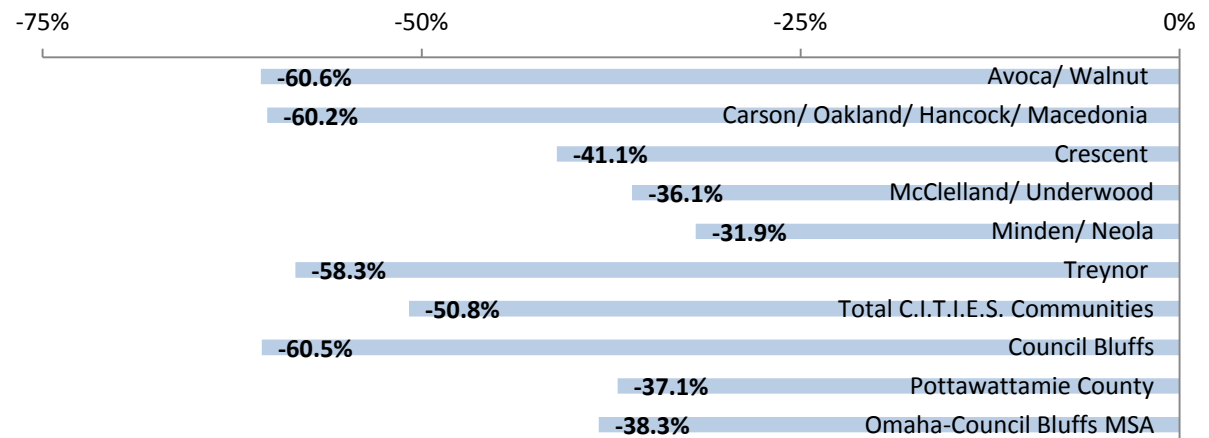
Refer to Appendix M, Table 44, for the actual numbers on home loans purchased.

**Figure 21. Home Loans Purchased:
All C.I.T.I.E.S. Communities (2004-2011)**



(Source: Federal Financial Institutions Examination Council, 2004-2011)

**Figure 22. Percent Change in Home Loans Purchased
(2004-2007 to 2008-2011)***



*Data on home loans were available by census tract only. Therefore, some communities have been combined.

(Source: Federal Financial Institutions Examination Council, 2004-2011)

The adjusted Median Housing Value has increased (at least minimally) for each of the C.I.T.I.E.S. communities except for Macedonia. In 2010, McClelland, Underwood, and Treynor had the highest median housing value of the C.I.T.I.E.S. communities. There is a fairly large discrepancy in median housing value across all of the communities, ranging from \$66,500 to \$162,500 in 2010. In both 2000 and 2010, the median housing value for all C.I.T.I.E.S. communities was higher than Council Bluffs. However, the percent change in median housing value from 2000 to 2010 for all C.I.T.I.E.S. communities was lower than Council Bluffs, Pottawattamie County, and Iowa (Table 32).

Table 32. Median Housing Value

Median Housing Value		Median Housing Value (2000 - unadjusted)	Median Housing Value (2000 - adjusted)*	Median Housing Value (2010)	Percent Change (2000 adjusted to 2010)
C.I.T.I.E.S. Communities	Avoca	\$73,000	\$92,439	\$93,100	0.72%
	Carson	\$82,000	\$103,836	\$105,600	1.70%
	Crescent	\$102,900	\$130,301	\$139,300	6.91%
	Hancock	\$46,500	\$58,882	\$66,500	12.94%
	Macedonia	\$62,900	\$79,650	\$73,100	-8.22%
	McClelland	\$93,000	\$117,765	\$162,500	37.99%
	Minden	\$97,000	\$122,830	\$132,800	8.12%
	Neola	\$86,500	\$109,534	\$128,000	16.86%
	Oakland	\$76,800	\$97,251	\$103,100	6.01%
	Treynor	\$108,100	\$136,886	\$146,800	7.24%
	Underwood	\$95,900	\$121,437	\$148,100	21.96%
	Walnut	\$66,900	\$84,715	\$84,900	0.22%
	Total C.I.T.I.E.S. Communities°	<u>\$82,597</u>	<u>\$104,592</u>	<u>\$112,671</u>	<u>7.72%</u>
Comparison	Council Bluffs	\$78,200	\$99,024	\$110,500	11.59%
	Pottawattamie County	\$84,900	\$107,508	\$126,100	17.29%
	Iowa	\$82,500	\$104,469	\$119,200	14.10%

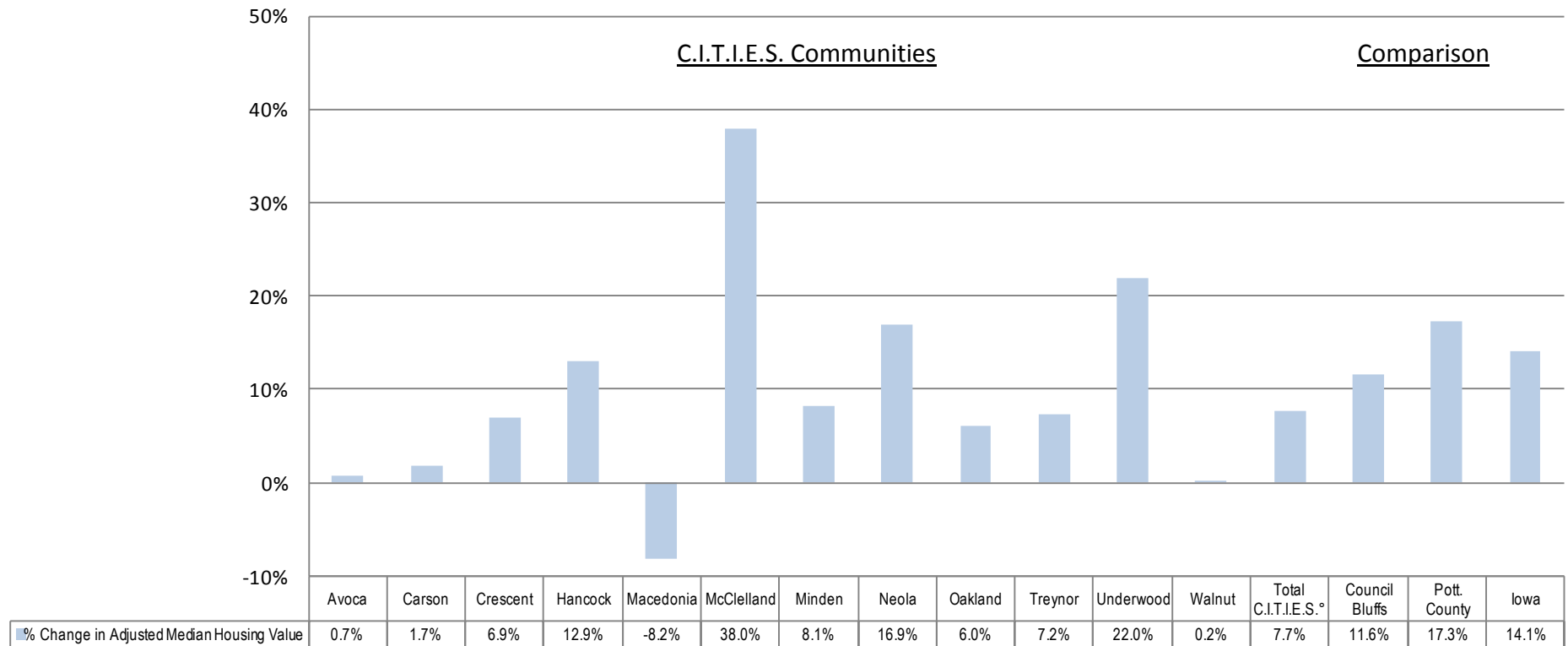
*Inflation-adjusted to 2010 buying power dollars.

°A weighted average of the 12 communities.

(Source: U.S. Census 2000, 2010)

The three C.I.T.I.E.S. communities that experienced the largest boom in housing value from 2000 to 2010 are McClelland, Underwood, and Neola. As mentioned above, all C.I.T.I.E.S. communities taken as a whole had a slightly lower rate of increase in median housing value compared Council Bluffs, Pottawattamie County, and Iowa (Figure 23).

Figure 23. Percent Change in Adjusted* Median Housing Value (2000 to 2010)



*2000 median housing value inflation-adjusted to 2010 buying power dollars.

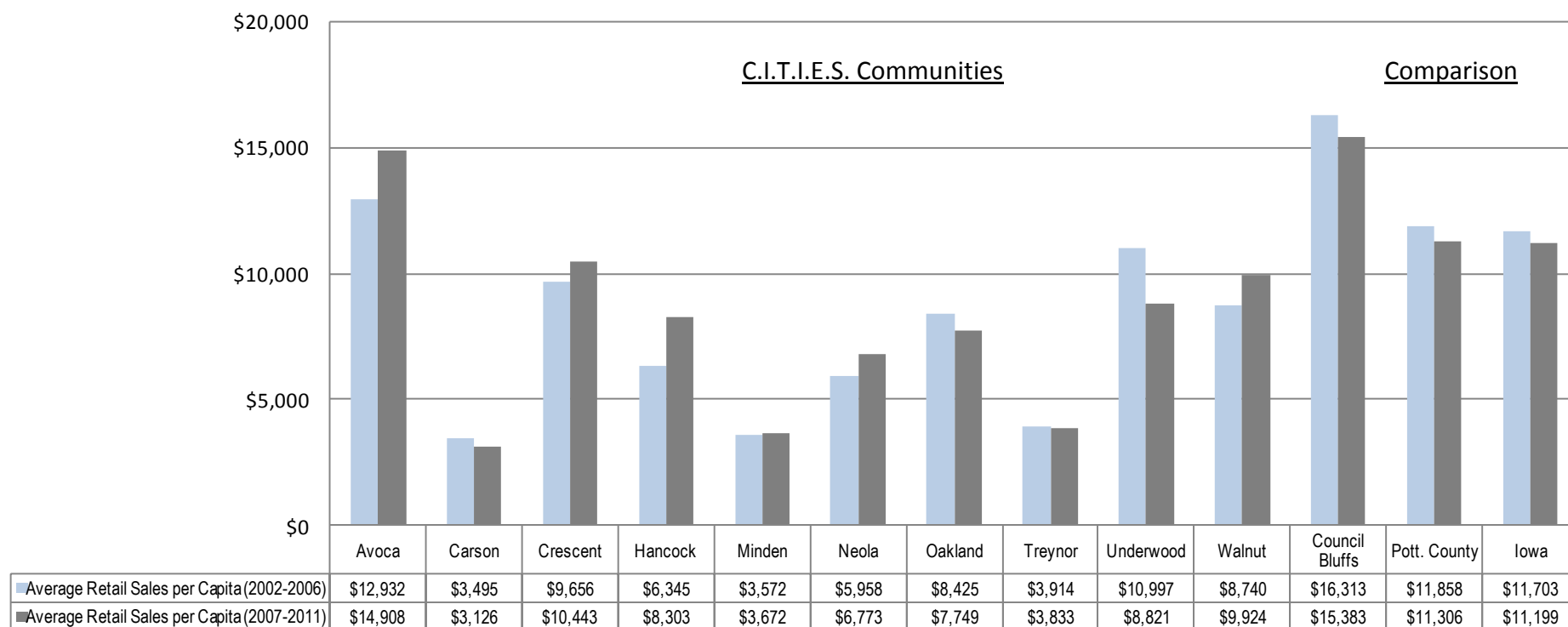
°An average of all C.I.T.I.E.S. Communities weighted by population.

(Source: U.S. Census 2000, 2010)

Appendix I. Retail Sales

The yearly average inflation-adjusted retail sales per capita from 2002-2006 are compared to 2007-2011 in Figure 24 below. An aggregate for all C.I.T.I.E.S. communities is unavailable due to a lack of data for Macedonia and McClelland. Six of the ten communities for whom data are available experienced some increase in retail sales per capita across the two time periods. As expected, given the rural aspect of the communities, each of the ten has lower retail sales per capita compared to Council Bluffs. Avoca is the only one of the ten that has retail sales per capita that are higher than the state on average.

**Figure 24. Adjusted* Retail Sales per Capita
(FY 2002-2006 Compared to FY 2007-2011)**



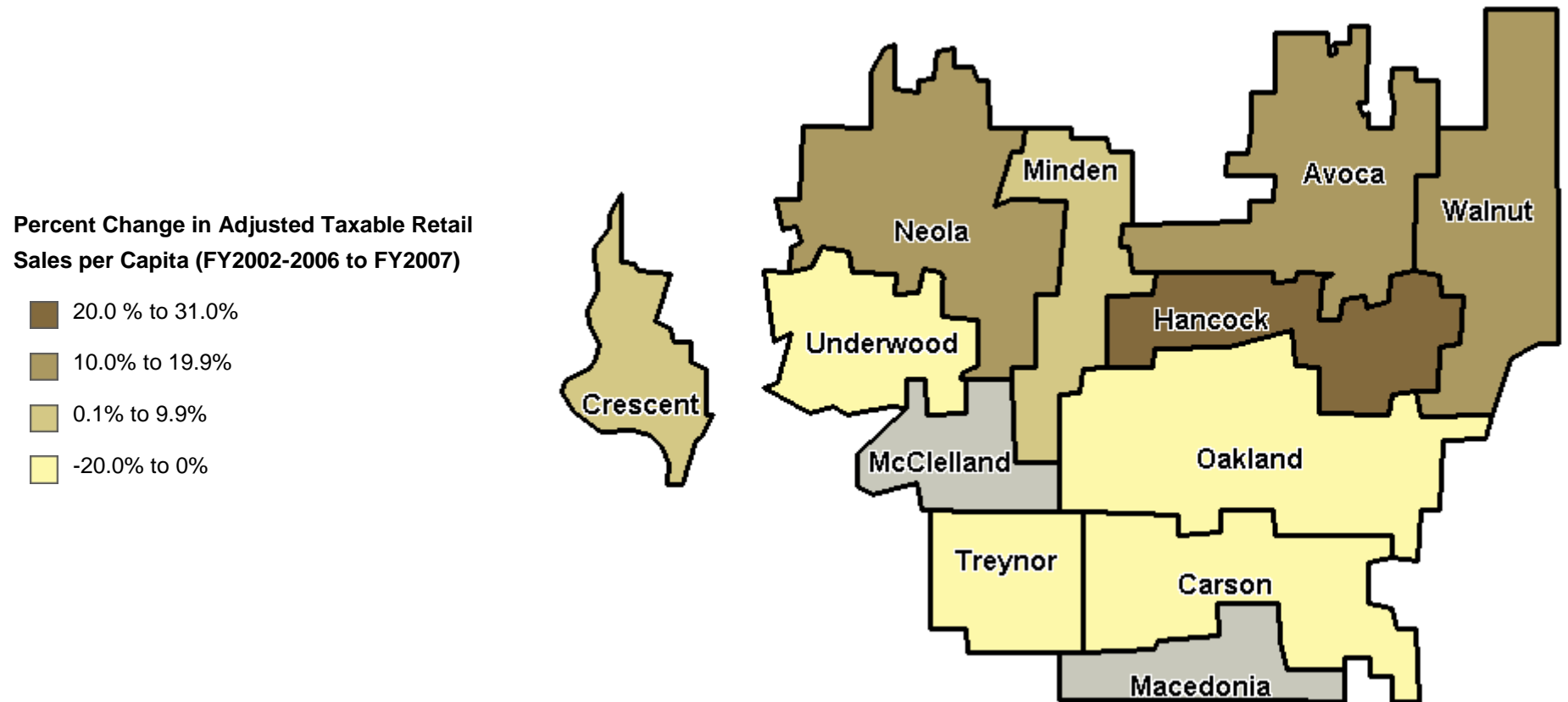
*Inflation-adjusted to FY2011 buying power dollars.

Note: data unavailable for Macedonia and McClelland. Therefore an aggregate of all 12 C.I.T.I.E.S. communities could not be calculated.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

The largest percentage increase in yearly average adjusted taxable retail sales per capita from FY 2002-2006 to FY 2007-2011 occurred in Hancock. After Hancock, the second tier of retail growth includes Neola, Avoca, and Walnut (Figure 25).

Figure 25. Change in Adjusted* Taxable Retail Sales per Capita (Average FY 2002-2006 to Average FY 2007-2011)
(mapped by zip code)

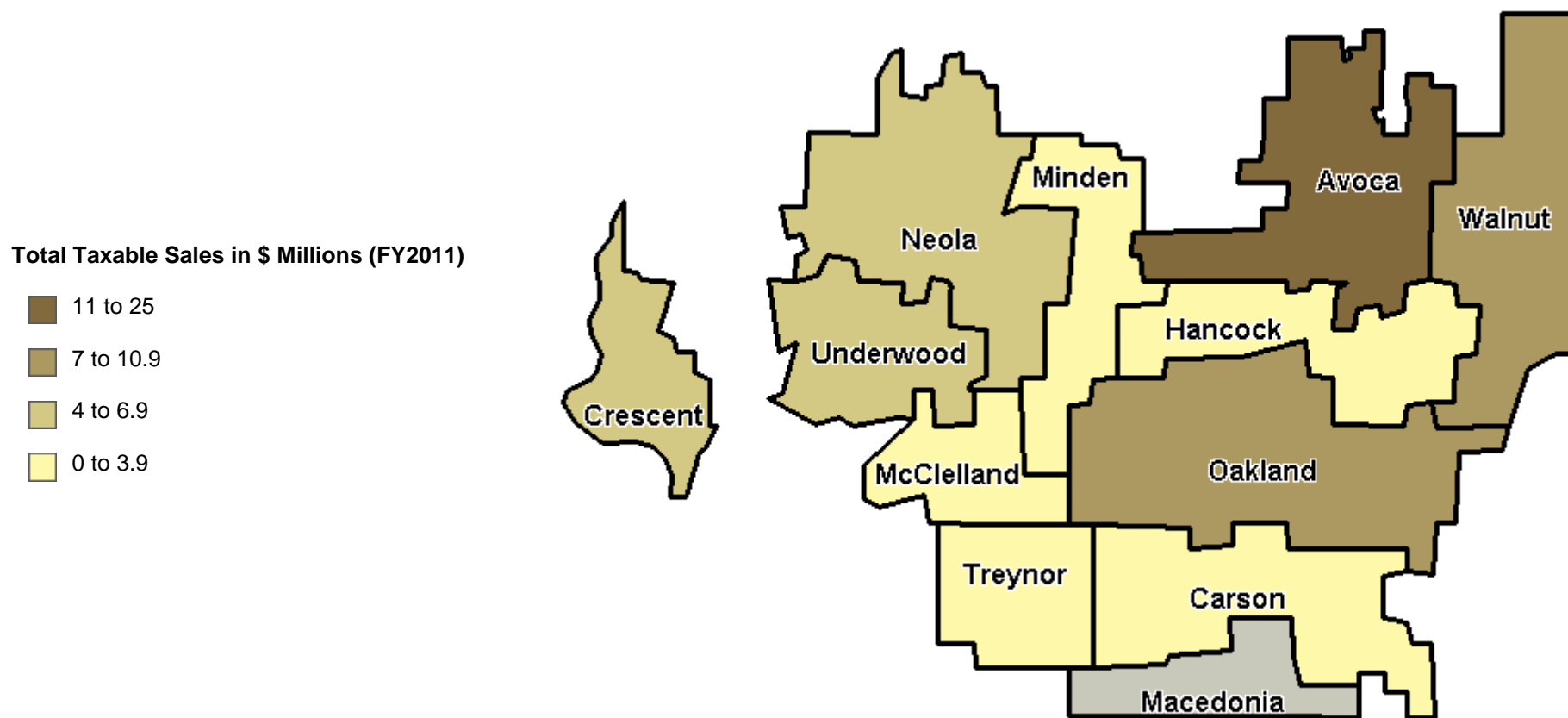


*Inflation-adjusted to FY2011 buying power dollars.
Note: data unavailable for Macedonia and McClelland.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

Avoca holds the top position with respect to total taxable retail sales (FY 2011) of the 12 C.I.T.I.E.S. communities. The nearby cities of Walnut and Oakland fall into the second tier, and the eastern cluster of Crescent, Underwood, and Neola fall into the third tier (Figure 26).

Figure 26 Total Taxable Retail Sales (FY 2011) (mapped by zip code)

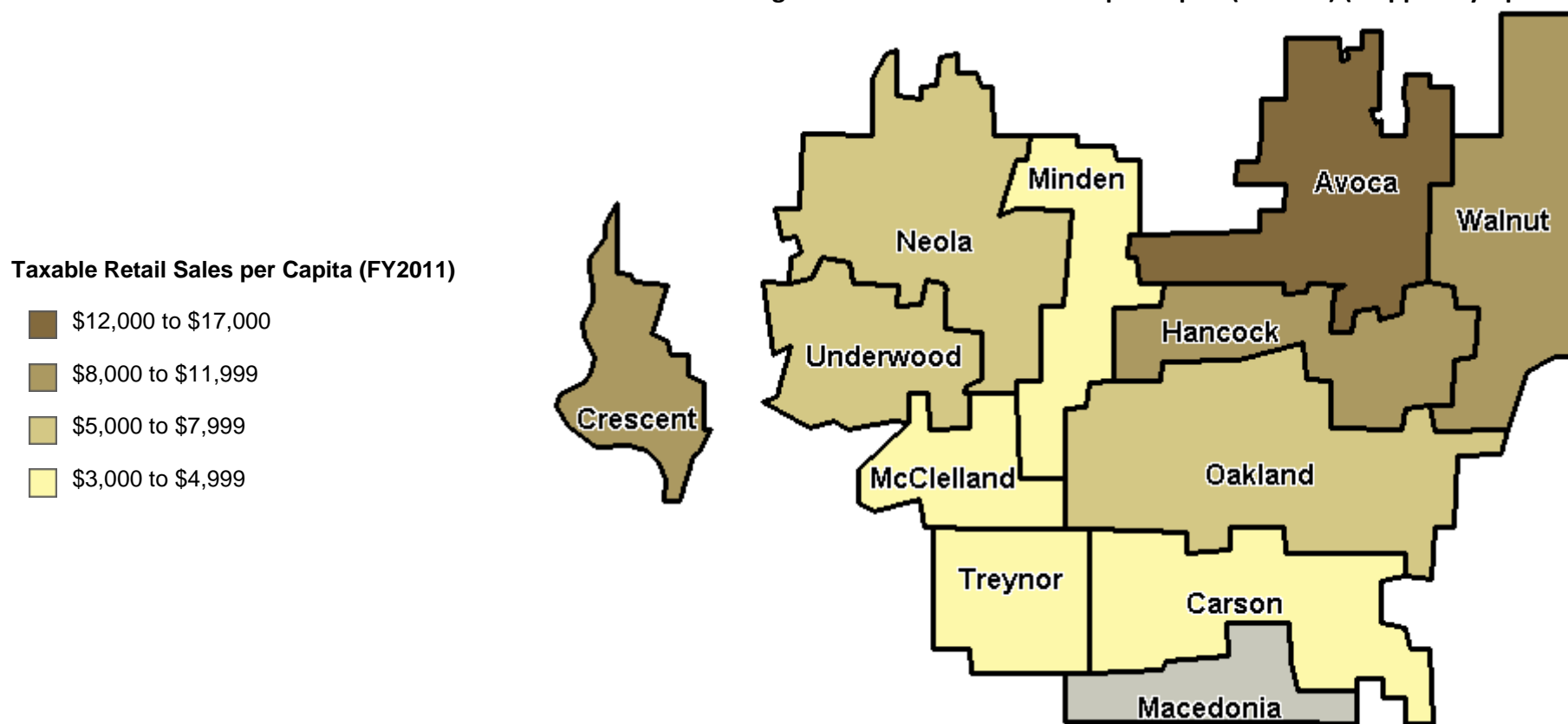


Note: data unavailable for Macedonia.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

When retail sales from FY 2011 are analyzed on a per capita basis, Avoca still holds the top position compared to all of the C.I.T.I.E.S. communities. Crescent, Walnut, and Hancock fall into the second tier of retail sales per capita (Figure 27).

Figure 27. Taxable Retail Sales per Capita (FY 2011) (mapped by zip code)

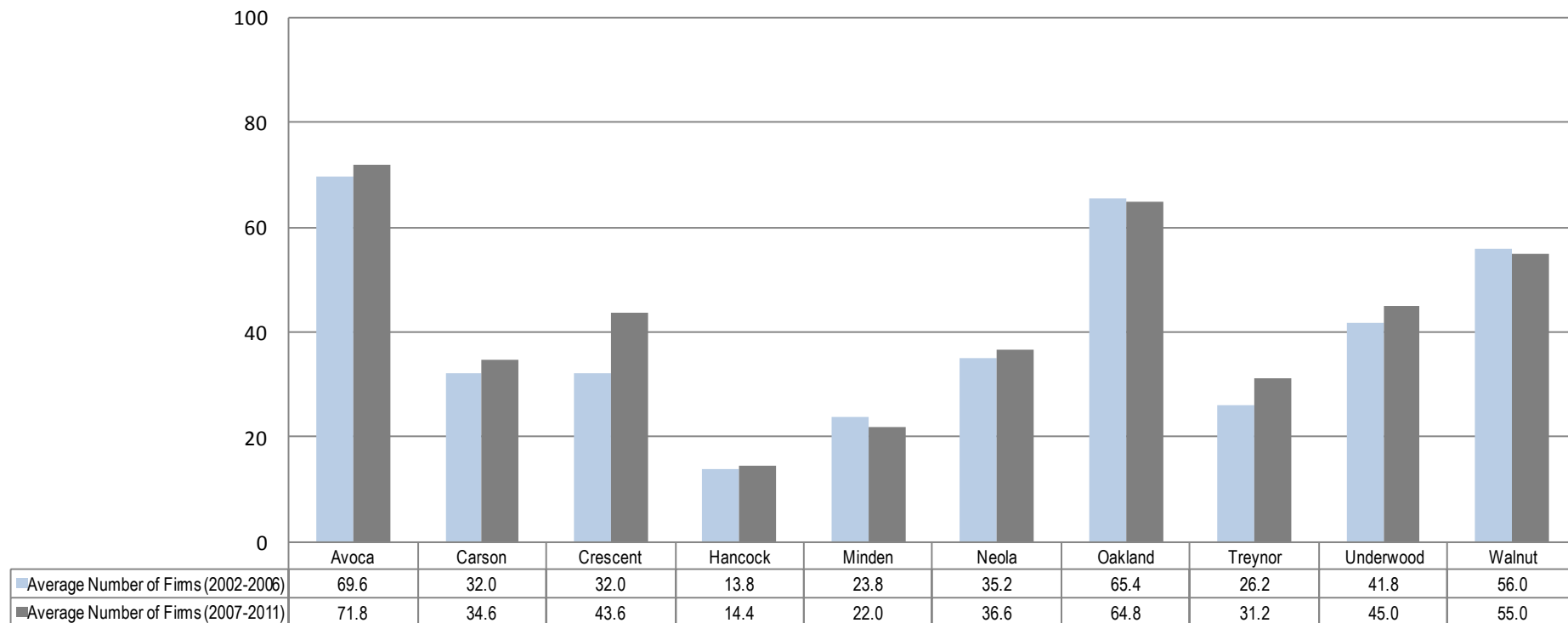


Note: data unavailable for Macedonia.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

The average number of firms reporting retail sales during the periods of 2002-2006 and 2007-2011 is displayed below in Figure 28. Seven of the ten communities for which data are available experienced an increase in the average number of firms reporting retail sales across the two time periods.

**Figure 28. Average Number of Firms Reporting Retail Sales
(FY 2002-2006 Compared to FY 2007-2011)**

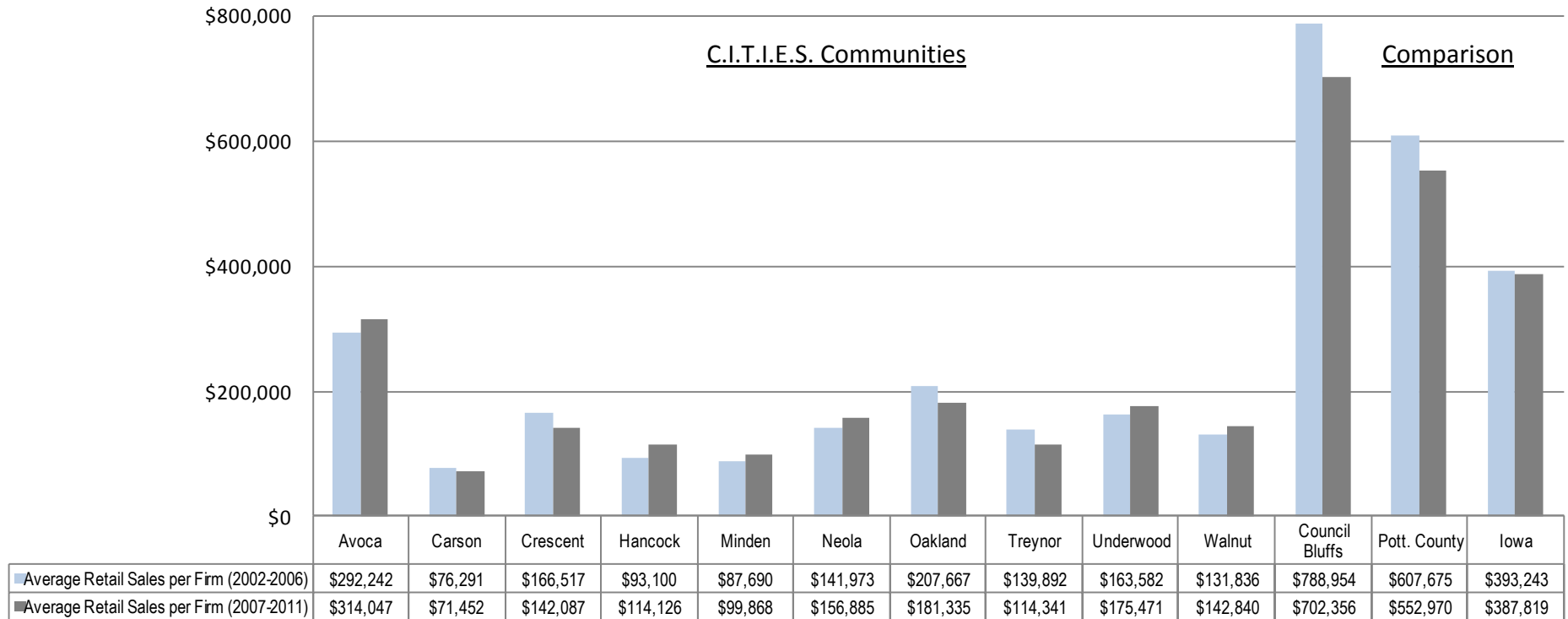


Note: data unavailable for Macedonia and McClelland. Therefore an aggregate of all 12 C.I.T.I.E.S. communities could not be calculated.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

Given the rural nature of the C.I.T.I.E.S. communities, the average retail sales per firm is consistently much lower than Council Bluffs, Pottawattamie County, and Iowa. Avoca stands out as having the largest retail sales of the C.I.T.I.E.S. communities (Figure 29).

**Figure 29. Taxable Retail Sales per Firm
(FY 2002-2006 Compared to FY 2007-2011)**

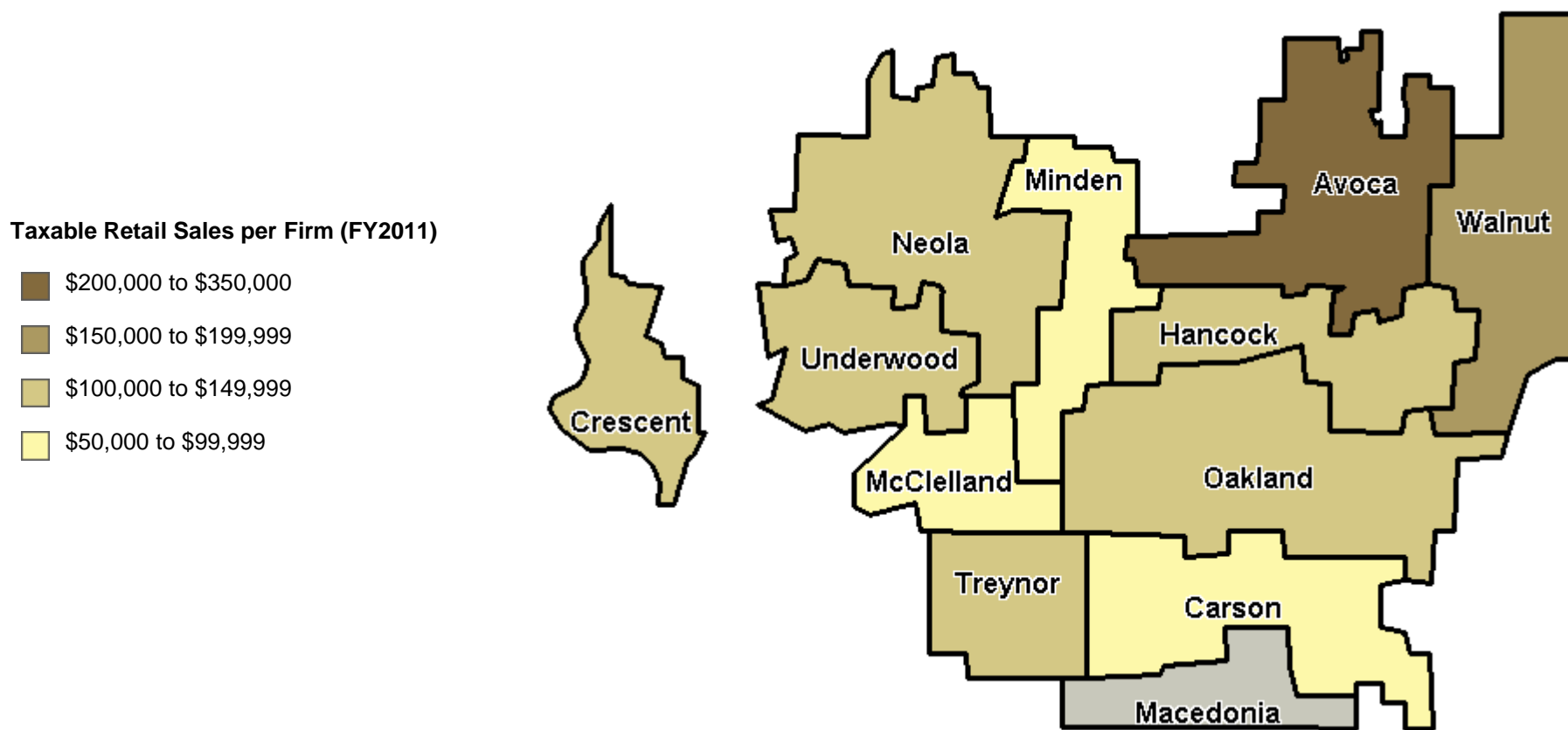


Note: data unavailable for Macedonia and McClelland. Therefore an aggregate of all 12 C.I.T.I.E.S. communities could not be calculated.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

Taxable retail sales per firm in FY 2011 are mapped below in Figure 30. The northeast corner of rural Pottawattamie County (Avoca and Walnut) contained the largest businesses of the C.I.T.I.E.S. communities. Note that Walnut was basically in the middle of the group in the data displayed above in Figure 29, which aggregated multiple years of data. FY 2011 marked a peak year in taxable retail sales per firm for Walnut.

Figure 30. Taxable Retail Sales per Firm (FY 2011) (mapped by zip code)

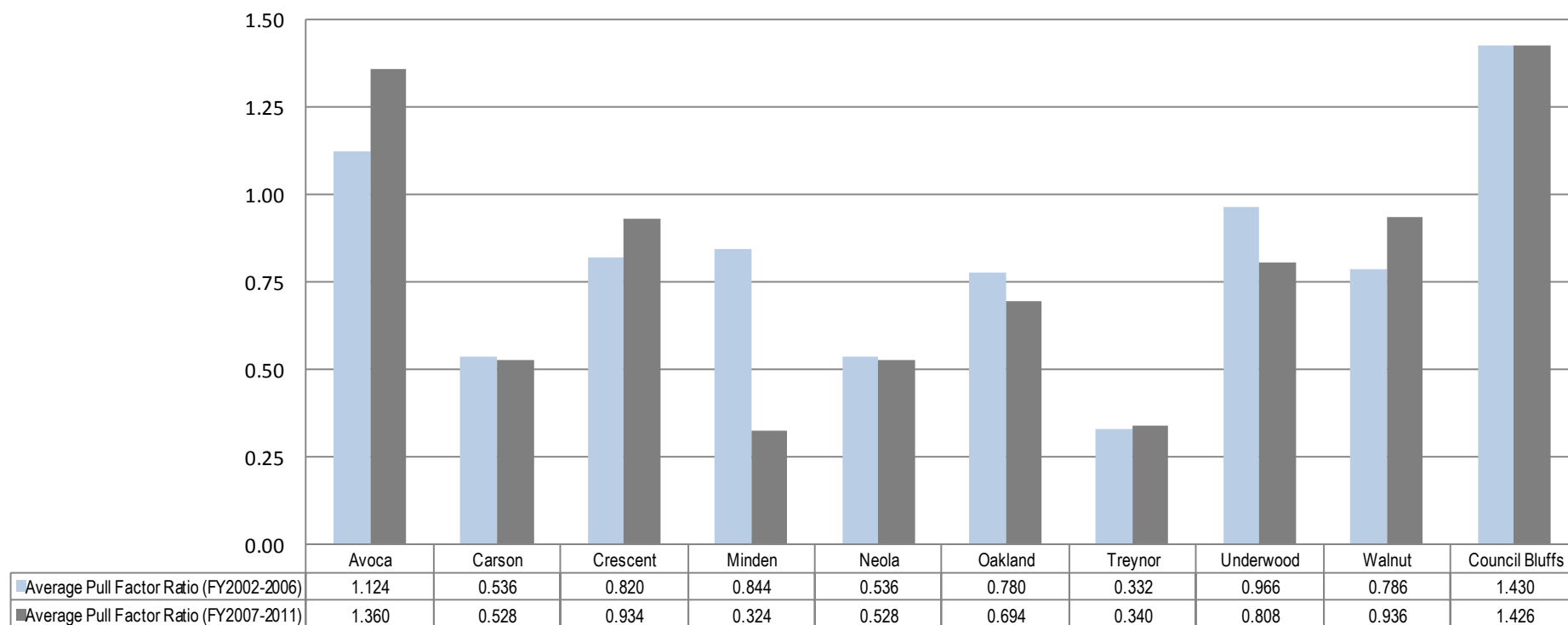


Note: data unavailable for Macedonia.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY 2011)

The pull factor ratio is calculated by dividing the city's trade area capture (i.e., the estimated number of customers whose annual retail needs it satisfies) by its resident population. A pull factor ratio of 1.00 suggests that the city's merchants are just satisfying the retail demands of local residents. Avoca is the only C.I.T.I.E.S. community with a pull factor greater than 1. Much of the trade in Pottawattamie County is captured by Council Bluffs (Figure 31).

**Figure 31. Full Factor Ratio
(FY 2002-2006 Compared to FY 2007-2011)**



Note: data unavailable for Hancock, Macedonia and McClelland.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

Appendix J. Industry

The make up of the workforce in the C.I.T.I.E.S. communities is largely comparable to the State of Iowa. By far, the largest employers are in the area of educational, health, and social services. This is true for the state as well. While manufacturing is lower in the C.I.T.I.E.S. communities compared to the state with respect to job share, finance (including insurance and real estate), construction, and transportation (including warehousing and utilities) are all higher (Table 33).

Table 33. Percent of Job Share by Industry (2010)

Job Share	Total C.I.T.I.E.S. Communities	Council Bluffs	Pottawattamie County	Iowa
Educational, health, and social services	25.4%	21.2%	20.7%	23.5%
Retail trade	11.1%	13.7%	12.7%	11.5%
Manufacturing	9.6%	10.5%	9.8%	15.0%
Finance, insurance, real estate, and rental and leasing	9.5%	9.9%	9.7%	7.7%
Construction	9.4%	7.0%	7.7%	6.3%
Transportation and warehousing, and utilities	7.9%	8.0%	8.0%	4.8%
Arts, entertainment, recreation, accommodation, and food services	6.4%	9.8%	8.7%	7.5%
Professional, scientific, management, administrative, and waste management services	5.6%	6.6%	7.0%	6.6%
Wholesale trade	4.0%	3.1%	3.4%	3.3%
Other services (except public administration)	3.7%	4.9%	4.8%	4.3%
Agriculture, forestry, fishing and hunting, and mining	2.8%	0.6%	2.5%	4.1%
Public administration	2.7%	2.8%	3.0%	3.2%
Information	2.0%	2.0%	2.1%	2.2%

(Source: U.S. Census, 2010)

From 2000 to 2010, for all C.I.T.I.E.S. communities, the largest increases by industry were in professional, scientific, management, administrative, and waste management services (35.0%); construction (30.4%); agriculture, forestry, fishing and hunting, and mining (28.7%); education, health, and social services (27.3%), and finance, insurance, real estate, and rental and leasing (25.1%). The biggest decreases in employment by industry were in wholesale trade (-29.1%), and retail trade (-16.0%) (Tables 34 through 36).

Table 34. Number Employed by Industry (Agriculture, Construction, Manufacturing, Wholesale Trade, Transportation) (2000 to 2010)

Industry (1)		Agriculture, forestry, fishing and hunting, and mining			Construction			Manufacturing			Wholesale trade			Transportation and warehousing, and utilities		
		2000	2010	% change	2000	2010	% change	2000	2010	% change	2000	2010	% change	2000	2010	% change
C.I.T.I.E.S. Communities	Avoca	14	21	50.0%	50	81	62.0%	56	73	30.4%	41	27	-34.1%	92	68	-26.1%
	Carson	14	12	-14.3%	35	46	31.4%	28	44	57.1%	19	18	-5.3%	21	10	-52.4%
	Crescent	9	0	-100.0%	15	29	93.3%	36	15	-58.3%	13	20	53.8%	44	30	-31.8%
	Hancock	4	3	-25.0%	9	2	-77.8%	39	10	-74.4%	0	2	-	19	9	-52.6%
	Macedonia	2	9	350.0%	6	12	100.0%	17	28	64.7%	11	3	-72.7%	14	3	-78.6%
	McClelland	0	0	#DIV/0!	6	3	-50.0%	8	16	100.0%	5	17	240.0%	17	9	-47.1%
	Minden	3	3	0.0%	22	14	-36.4%	39	22	-43.6%	33	18	-45.5%	11	28	154.5%
	Neola	8	12	50.0%	42	29	-31.0%	38	37	-2.6%	35	21	-40.0%	32	40	25.0%
	Oakland	29	60	106.9%	71	98	38.0%	102	132	29.4%	49	32	-34.7%	61	41	-32.8%
	Treynor	16	16	0.0%	26	28	7.7%	26	41	57.7%	45	3	-93.3%	58	46	-20.7%
	Underwood	2	0	-100.0%	45	59	31.1%	24	26	8.3%	22	26	18.2%	27	83	207.4%
	Walnut	7	3	-57.1%	31	66	112.9%	37	33	-10.8%	9	13	44.4%	41	25	-39.0%
	Total C.I.T.I.E.S. Communities	<u>108</u>	<u>139</u>	<u>28.7%</u>	<u>358</u>	<u>467</u>	<u>30.4%</u>	<u>450</u>	<u>477</u>	<u>6.0%</u>	<u>282</u>	<u>200</u>	<u>-29.1%</u>	<u>437</u>	<u>392</u>	<u>-10.3%</u>
Comparison	Council Bluffs	183	195	6.6%	1,889	2,113	11.9%	3,628	3,154	-13.1%	1,194	9,22	-22.8%	2,164	2,397	10.8%
	Pottawattamie County	1,095	1,181	7.9%	3,065	3,601	17.5%	5,082	4,595	-9.6%	1,898	1,577	-16.9%	3,749	3,764	0.4%
	Iowa	65,903	62,943	-4.5%	91,824	98,644	7.4%	253,444	232,877	-8.1%	53,267	50,706	-4.8%	7,3170	75,119	2.7%

(Source: U.S. Census 2000, 2010)

Table 35. Number Employed by Industry (Retail Trade, Information, Finance, Professional, Educational) (2000 to 2010)

Industry (2)		Retail Trade			Information			Finance, insurance, real estate, and rental and leasing			Professional, scientific, management, administrative, and waste management services			Educational, health, and social services		
		2000	2010	% change	2000	2010	% change	2000	2010	% change	2000	2010	% change	2000	2010	% change
C.I.T.I.E.S. Communities	Avoca	132	114	-13.6%	19	32	68.4%	73	81	11.0%	37	25	-32.4%	168	191	13.7%
	Carson	40	42	5.0%	7	7	0.0%	48	15	-68.8%	20	33	65.0%	62	131	111.3%
	Crescent	48	44	-8.3%	7	0	-100.0%	38	30	-21.1%	13	33	153.8%	52	107	105.8%
	Hancock	17	20	17.6%	4	5	25.0%	6	8	33.3%	0	0	-	26	16	-38.5%
	Macedonia	21	14	-33.3%	7	3	-57.1%	6	17	183.3%	3	11	266.7%	40	25	-37.5%
	McClelland	16	13	-18.8%	0	9	-	2	24	1100.0%	6	14	133.3%	18	7	-61.1%
	Minden	53	24	-54.7%	0	4	-	31	41	32.3%	13	17	30.8%	66	72	9.1%
	Neola	49	57	16.3%	3	0	-100.0%	32	37	15.6%	27	35	29.6%	120	114	-5.0%
	Oakland	83	86	3.6%	17	6	-64.7%	49	59	20.4%	30	42	40.0%	135	167	23.7%
	Treynor	63	42	-33.3%	16	12	-25.0%	60	98	63.3%	32	25	-21.9%	122	217	77.9%
	Underwood	66	63	-4.5%	2	8	300.0%	17	32	88.2%	12	26	116.7%	97	122	25.8%
	Walnut	73	36	-50.7%	15	12	-20.0%	16	31	93.8%	13	17	30.8%	86	94	9.3%
	Total C.I.T.I.E.S. Communities	<u>661</u>	<u>555</u>	<u>-16.0%</u>	<u>97</u>	<u>98</u>	<u>1.0%</u>	<u>378</u>	<u>473</u>	<u>25.1%</u>	<u>206</u>	<u>278</u>	<u>35.0%</u>	<u>992</u>	<u>1263</u>	<u>27.3%</u>
Comparison	Council Bluffs	3822	4112	7.6%	711	613	-13.8%	2874	2981	3.7%	1855	1980	6.7%	5430	6391	17.7%
	Pottawattamie County	5744	5982	4.1%	1156	985	-14.8%	4362	4541	4.1%	2603	3289	26.4%	8598	9725	13.1%
	Iowa	179381	179217	-0.1%	41970	33549	-20.1%	100395	119194	18.7%	90157	102220	13.4%	324142	365550	12.8%

(Source: U.S. Census 2000, 2010)

Table 36. Number Employed by Industry (Arts/Entertainment, Public Administration, Other Services) (2000 to 2010)

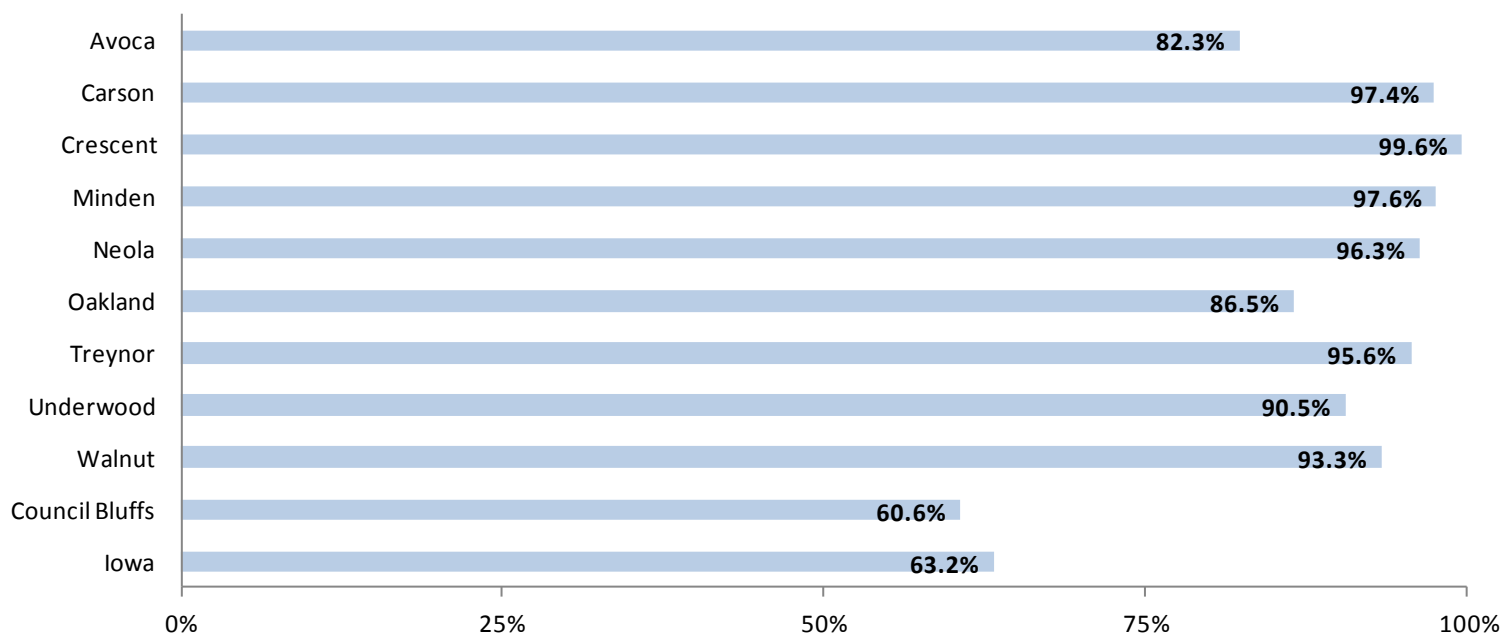
Industry (3)		Arts, entertainment, recreation, accommodation, and food services			Public administration			Other services (except public administration)		
		2000	2010	% change	2000	2010	% change	2000	2010	% change
C.I.T.I.E.S. Communities	Avoca	59	45	-23.7%	15	22	46.7%	47	36	-23.4%
	Carson	30	13	-56.7%	13	12	-7.7%	10	11	10.0%
	Crescent	23	23	0.0%	8	5	-37.5%	16	8	-50.0%
	Hancock	11	2	-81.8%	2	0	-100.0%	5	11	120.0%
	Macedonia	17	4	-76.5%	8	13	62.5%	14	14	0.0%
	McClelland	0	12	-	0	3	-	3	7	133.3%
	Minden	14	15	7.1%	12	9	-25.0%	4	7	75.0%
	Neola	20	29	45.0%	20	15	-25.0%	10	12	20.0%
	Oakland	49	60	22.4%	14	11	-21.4%	17	24	41.2%
	Treynor	26	19	-26.9%	15	22	46.7%	22	22	0.0%
	Underwood	34	42	23.5%	4	15	275.0%	10	22	120.0%
	Walnut	56	57	1.8%	9	6	-33.3%	24	11	-54.2%
	Total C.I.T.I.E.S. Communities	<u>339</u>	<u>321</u>	<u>-5.3%</u>	<u>120</u>	<u>133</u>	<u>10.8%</u>	<u>182</u>	<u>185</u>	<u>1.6%</u>
Comparison	Council Bluffs	2718	2952	8.6%	909	835	-8.1%	1502	1467	-2.3%
	Pottawattamie County	3674	4073	10.9%	1494	1408	-5.8%	2138	2233	4.4%
	Iowa	98819	115963	17.3%	51058	50363	-1.4%	66286	67249	1.5%

(Source: U.S. Census 2000, 2010)

Appendix K. Commuting Workforce

Nine of the 12 C.I.T.I.E.S. communities have data on the commuting workforce. Over 80% of the population in all nine of those communities commutes to another city for work. In several communities, the commuting rate is over 95%. The commuting rate was considerably higher in these C.I.T.I.E.S. communities compared to Council Bluffs and Iowa (Figure 32). Being part of the Omaha-Council Bluffs Metropolitan Area, there are ample opportunities for Pottawattamie County residents to work in metropolitan settings.

Figure 32. Percentage of Employed Residents Commuting to Another City for Work (FY 2011)



Note: data unavailable for Hancock, Macedonia and McClelland.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY 2011)

The average resident living in one of the twelve C.I.T.I.E.S. communities spends nearly 28 minutes commuting to work. There was a slight increase in commuting time from 2000 to 2010, which may indicate that there was a slight increase in individuals working in metropolitan areas moving into rural Pottawattamie County (Table 37).

Table 37. Mean Travel Time to Work (2000 and 2010)

Mean Travel Time to Work		Mean Travel Time to Work in Minutes (2000)	Mean Travel Time to Work in Minutes (2010)
C.I.T.I.E.S. Communities	Avoca	28.0	29.2
	Carson	27.5	31.1
	Crescent	22.0	21.2
	Hancock	21.1	26.7
	Macedonia	36.8	31.3
	McClelland	36.7	53.8
	Minden	28.9	33.0
	Neola	28.6	30.0
	Oakland	25.6	24.1
	Treynor	23.3	23.3
	Underwood	21.6	27.3
	Walnut	23.4	24.5
	Total C.I.T.I.E.S. Communities*	<u>26.1</u>	<u>27.7</u>
Comparison	Council Bluffs	25.5	25.2
	Pottawattamie County	20.2	20.2
	Iowa	18.5	18.5

*A weighted average of the 12 communities.

(Source: U.S. Census 2000, 2010)

Appendix L. School Enrollment

Table 38 shows enrollment of Pottawattamie County youth in rural schools within the county. The total number of students has declined by 2.7% since 2004-2005.

Table 38. Enrollment in Rural Pottawattamie Schools

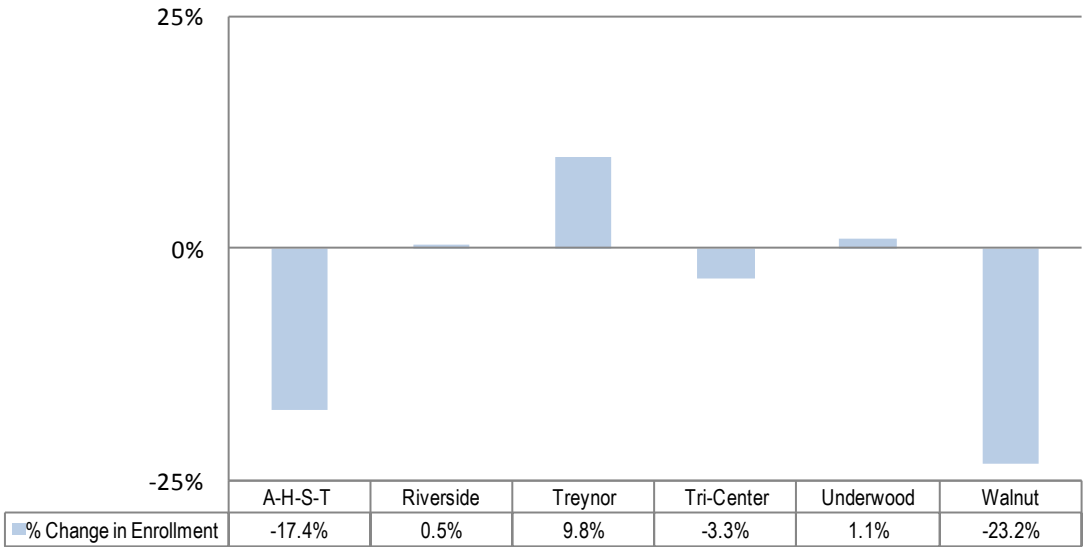
School Enrollment	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012
A-H-S-T (Avoca, Hancock, Shelby, Tennant)	455	464	449	421	436	418	409	376
Riverside	677	674	661	684	669	676	666	681
Treynor	543	555	589	583	584	594	595	596
Tri-Center	511	517	516	494	489	483	492	494
Underwood	727	729	715	761	763	766	742	735
Walnut	229	220	213	203	196	183	186	176
Total Rural Pottawattamie County	3,142	3,160	3,143	3,144	3,136	3,120	3,089	3,058

Note: graph above includes only students residing in Pottawattamie County.

(Source: Iowa Department of Education, 2004-2012)

The percent change in school enrollment of rural county schools has decreased considerably for the A-H-S-T and Walnut school districts from 2004-2005 to 2011-2012. Treynor is the only school district with a substantial increase in enrollment (Figure 33).

Figure 33. Change in Enrollment in Rural Pottawattamie County School Districts (2004-2005 to 2011-2012)



Note: graph above includes only students residing in Pottawattamie County.
(Source: Iowa Department of Education, 2004-2012)

Table 39 shows school enrollment figures of Pottawattamie County students by place of enrollment (outside of the county, rural, and urban). All three areas have seen declines in enrollment since 2004-2005, indicating a diminishing youth population in the county. However, the slowest rate of decline has been for rural students within the county. The three enrollment categories are defined as follows:

- Students traveling outside of the county include the Pottawattmie Couty youth attending the school districts of Atlantic, Griswold, Missouri Valley, Red Oak, and Glenwood.
- Students in rural Pottawattamie County include Pottawattmie Couty youth attending the school districts of Avoca-Hancock-Shelby-Tennant (A-H-S-T), Glenwood, Riverside, Treynor, Tri-Center, Underwood, and Walnut.
- Students in urban Pottawattamie County include Pottawattmie Couty youth attending the school districts of Council Bluffs and Lewis Central.

Table 39. Pottawattamie Students and Place of School Enrollment

School Enrollment	'04-'05	'05-'06	'06-'07	'07-'08	'08-'09	'09-'10	'10-'11	'11-'12	Percent Change - '04-'05 to '11-'12
Students Traveling Outside of the County	178	155	165	224	239	153	180	163	-8.43%
Students in Rural Pottawattamie County	3,142	3,160	3,143	3,144	3,136	3,120	3,089	3,058	-2.67%
Students in Urban Pottawattamie County	12,134	12,016	11,891	11,843	11,780	11,782	11,722	11,599	-4.41%
Total Pottawattamie County	15,454	15,331	15,199	15,211	15,155	15,055	14,991	14,820	-4.10%

(Source: Iowa Department of Education, 2004-2012)

Despite the declining trend in school enrollment, according to U.S. Census data, the population of under 18 individuals in the C.I.T.I.E.S. communities has increased by 3.2% from 2000 to 2010, while Council Bluffs, Pottawattamie County, and Iowa have all experienced declines in the under 18 population (Table 40). This discrepancy between rural school enrollment and population increase could possibly be explained by families moving off of farms and dispersing into towns and cities. Thus, school enrollment would see a decline as some families move outside of the county, but the under 18 population of the C.I.T.I.E.S. communities would see a slight increase, as some families move into the nearby communities.

Table 40. Under 18 Population (2000 to 2010)

Under 18 Population		Under 18 Population (2000)	Under 18 Population (2010)	Percent Change (2000 to 2010)
C.I.T.I.E.S. Communities	Avoca	374	353	-5.61%
	Carson	148	205	38.51%
	Crescent	139	125	-10.07%
	Hancock	34	36	5.88%
	Macedonia	90	55	-38.89%
	McClelland	34	43	26.47%
	Minden	157	164	4.46%
	Neola	233	240	3.00%
	Oakland	362	378	4.42%
	Treynor	268	243	-9.33%
	Underwood	216	304	40.74%
	Walnut	196	177	-9.69%
	Total C.I.T.I.E.S. Communities	<u>2,251</u>	<u>2,323</u>	3.20%
Comparison	Council Bluffs	15,149	14,986	-1.08%
	Pottawattamie County	22,813	22,479	-1.46%
	Iowa	733,638	727,993	-0.77%

(Source: U.S. Census 2000, 2010)

Appendix M - Data Included in the Indices

Decennial Change Index Data

Table 41. Household Income

Household Income		Median Household Income (2000 - unadjusted)	Median Household Income (2000- adjusted)*	Median Household Income (2010)	Percent Change (2000 adjusted* to 2010)
C.I.T.I.E.S. Communities	Avoca	\$39,826	\$50,431	\$50,250	-0.36%
	Carson	\$41,719	\$52,828	\$57,500	8.84%
	Crescent	\$60,000	\$75,977	\$78,661	3.53%
	Hancock	\$33,056	\$41,858	\$40,341	-3.62%
	Macedonia	\$32,813	\$41,551	\$43,750	5.29%
	McClelland	\$41,625	\$52,709	\$70,313	33.40%
	Minden	\$42,054	\$53,253	\$53,750	0.93%
	Neola	\$47,500	\$60,148	\$59,479	-1.11%
	Oakland	\$37,961	\$48,070	\$48,750	1.41%
	Treynor	\$56,696	\$71,794	\$62,059	-13.56%
	Underwood	\$42,143	\$53,365	\$86,563	62.21%
	Walnut	\$36,154	\$45,781	\$50,750	10.85%
	Total C.I.T.I.E.S. Communities^o	\$42,781	\$54,173	\$57,169	5.53%
Comparison	Council Bluffs	\$36,221	\$45,866	\$42,333	-7.70%
	Pottawattamie County	\$40,089	\$50,764	\$48,728	-4.01%
	Iowa	\$39,469	\$49,979	\$48,872	-2.21%
	Nebraska	\$39,250	\$49,701	\$49,342	-0.72%
	United States	\$41,994	\$53,177	\$51,914	-2.38%

*Inflation-adjusted to 2010 buying power dollars.

^oAn average of all C.I.T.I.E.S. Communities weighted by population.

(Source: U.S. Census 2000, 2010)

Table 42. Owner Occupied Homes

Owner Occupied Homes		Number of Owner Occupied Homes (2000)	Number of Owner Occupied Homes (2010)	Percent Change (2000 to 2010)
C.I.T.I.E.S. Communities	Avoca	513	490	-4.69%
	Carson	229	267	14.23%
	Crescent	117	208	43.75%
	Hancock	77	79	2.53%
	Macedonia	93	84	-10.71%
	McClelland	41	49	16.33%
	Minden	182	187	2.67%
	Neola	264	270	2.22%
	Oakland	475	440	-7.95%
	Treynor	293	293	0.00%
	Underwood	196	253	22.53%
	Walnut	269	249	-8.03%
	Total C.I.T.I.E.S. Communities	2,749	2,869	4.18%
Comparison	Council Bluffs	14,878	15,176	1.94%
	Pottawattamie County	24,052	25,129	4.29%
	Iowa	831,419	880,635	5.59%
	Nebraska	449,317	484,730	7.31%
	United States	69,815,753	75,986,074	8.12%

(Source: U.S. Census 2000, 2010)

Table 43. Population

Population		Population (2000)	Population (2010)	Percent Change (2000 to 2010)
C.I.T.I.E.S. Communities	Avoca	1,610	1,506	-6.46%
	Carson	668	812	21.56%
	Crescent	537	617	14.90%
	Hancock	207	196	-5.31%
	Macedonia	325	246	-24.31%
	McClelland	129	151	17.05%
	Minden	564	599	6.21%
	Neola	845	842	-0.36%
	Oakland	1,487	1,527	2.69%
	Treynor	950	919	-3.26%
	Underwood	688	917	33.28%
	Walnut	778	785	0.90%
	Total C.I.T.I.E.S. Communities	<u>8,788</u>	<u>9,117</u>	<u>3.74%</u>
Comparison	Council Bluffs	58,268	62,230	9.71%
	Pottawattamie County	87,704	93,158	6.22%
	Iowa	2,926,324	3,046,355	4.10%
	Nebraska	1,711,263	1,826,341	6.72%
	United States	281,421,906	308,745,538	9.71%

(Source: U.S. Census 2000, 2010)

Residential Performance Index Data

Table 44. Home Purchase Loans

Home Purchase Loans		Number of Home Purchase Loans (2004-2007)	Number of Home Purchase Loans (2008-2011)	Percent Change (2004-2007 to 2008-2011)
C.I.T.I.E.S. Communities	Avoca/Walnut*	66	26	-60.61%
	Carson/Oakland/Hancock/Macedonia*	103	41	-60.19%
	Crescent	56	33	-41.07%
	McClelland/Underwood*	36	23	-36.11%
	Minden/Neola*	47	32	-31.91%
	Treynor	48	20	-58.33%
	Total C.I.T.I.E.S. Communities	<u>356</u>	<u>175</u>	<u>-50.84%</u>
Comparison	Council Bluffs	1,577	1,028	-34.81%
	Pottawattamie County	2,255	1,419	-37.07%
	United States	25,194,038	10,863,293	-56.88%

*Data on home purchase loans were available by census tract only. Therefore, some communities have been combined.

(Source: FFIEC — Home Mortgage Disclosure Act 2004-2011)

Table 45. Home Improvement Loans

Home Improvement Loans		Number of Home Improvement Loans (2004-2007)	Number of Home Improvement Loans (2008-2011)	Percent Change (2004-2007 to 2008-2011)
C.I.T.I.E.S. Communities	Avoca/Walnut°	1	1	0.00%
	Carson/Oakland/Hancock/Macedonia°	3	3	0.00%
	Crescent	5	8	60.00%
	McClelland/Underwood°	4	8	100.00%
	Minden/Neola°	2	2	0.00%
	Treynor	1	4	300.00%
	Total C.I.T.I.E.S. Communities	16	26	62.50%
Comparison	Council Bluffs	83	56	-32.53%
	Pottawattamie County	118	103	-12.71%
	United States	4,131,150	1,636,288	-60.39%

°Data on home improvement loans were available by census tract only. Therefore, some communities have been combined.
(Source: FFIEC — Home Mortgage Disclosure Act 2004-2011)

Table 46. Median Housing Value

Median Housing Value		Median Housing Value (2000 - unadjusted)	Median Housing Value (2000 - adjusted)*	Median Housing Value (2010)	Percent Change (2000 adjusted to 2010)
C.I.T.I.E.S. Communities	Avoca	\$73,000	\$92,439	\$93,100	0.72%
	Carson	\$82,000	\$103,836	\$105,600	1.70%
	Crescent	\$102,900	\$130,301	\$139,300	6.91%
	Hancock	\$46,500	\$58,882	\$66,500	12.94%
	Macedonia	\$62,900	\$79,650	\$73,100	-8.22%
	McClelland	\$93,000	\$117,765	\$162,500	37.99%
	Minden	\$97,000	\$122,830	\$132,800	8.12%
	Neola	\$86,500	\$109,534	\$128,000	16.86%
	Oakland	\$76,800	\$97,251	\$103,100	6.01%
	Treynor	\$108,100	\$136,886	\$146,800	7.24%
	Underwood	\$95,900	\$121,437	\$148,100	21.96%
	Walnut	\$66,900	\$84,715	\$84,900	0.22%
	Total C.I.T.I.E.S. Communities°	\$82,597	\$104,592	\$112,671	7.72%
Comparison	Council Bluffs	\$78,200	\$99,024	\$110,500	11.59%
	Pottawattamie County	\$84,900	\$107,508	\$126,100	17.29%
	United States	\$119,600	\$151,448	\$188,400	24.40%

*Inflation-adjusted to 2010 buying power dollars.

°A weighted average of the 12 communities.

(Source: U.S. Census 2000, 2010)

Table 47. Houses Built Since 2005

Houses Built Since 2005		Number of Houses Built 2005 or Later	Percent of Houses Built 2005 or Later
C.I.T.I.E.S. Communities	Avoca	6	0.77%
	Carson	4	1.17%
	Crescent	8	3.90%
	Hancock	0	0.00%
	Macedonia	0	0.00%
	McClelland	0	0.00%
	Minden	11	4.72%
	Neola	12	3.35%
	Oakland	2	0.27%
	Treynor	0	0.00%
	Underwood	25	7.69%
	Walnut	0	0.00%
	Total C.I.T.I.E.S. Communities	68	1.67%
Comparison	Council Bluffs	727	2.75%
	Pottawattamie County	1,192	3.35%
	United States	5,273,880	4.06%

(Source: American Community Survey, 2010 5-Year Estimates)

Commercial Performance Index Data

Table 48. Retail Sales per Capita

Retail Sales per Capita		Adjusted Annual Retail Sales per Capita (FY2002-2006 Average)*	Adjusted Annual Retail Sales per Capita (FY2007-2011 Average)*	Percent Change (FY2002-2006 to FY2007-2011)
C.I.T.I.E.S. Communities	Avoca	\$12,932	\$14,908	15.28%
	Carson	\$3,495	\$3,126	-10.57%
	Crescent	\$9,656	\$10,443	8.15%
	Hancock	\$6,345	\$8,303	30.86%
	Macedonia	data unavailable	data unavailable	n/a
	McClelland	data unavailable	data unavailable	n/a
	Minden	\$3,572	\$3,672	2.79%
	Neola	\$5,958	\$6,773	13.68%
	Oakland	\$8,425	\$7,749	-8.03%
	Treynor	\$3,914	\$3,833	-2.07%
	Underwood	\$10,997	\$8,821	-19.79%
	Walnut	\$8,740	\$9,924	13.55%
	Total C.I.T.I.E.S. Communities	unavailable	unavailable	n/a
Comparison	Council Bluffs	\$16,313	\$15,383	-5.70%
	Pottawattamie County	\$11,858	\$11,306	-4.65%
	Iowa	\$11,703	\$11,199	-4.31%

*Inflation-adjusted to FY2011 buying power dollars.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

C.I.T.I.E.S. Program Evaluation 2004-2012

Table 49. Retail Sales per Firm

Retail Sales per Firm		Adjusted Annual Retail Sales per Firm (FY2002-2006 Average)*	Adjusted Annual Retail Sales per Firm (FY2007-2011 Average)*	Percent Change (FY2002-2006 to FY2007-2011)
C.I.T.I.E.S. Communities	Avoca	\$292,242	\$314,047	7.46%
	Carson	\$76,291	\$71,452	-6.34%
	Crescent	\$166,517	\$142,087	-14.67%
	Hancock	\$93,100	\$114,126	22.58%
	Macedonia	data unavailable	data unavailable	n/a
	McClelland	data unavailable	data unavailable	n/a
	Minden	\$87,690	\$99,868	13.89%
	Neola	\$141,973	\$156,885	10.50%
	Oakland	\$207,667	\$181,335	-12.68%
	Treynor	\$139,892	\$114,341	-18.26%
	Underwood	\$163,582	\$175,471	7.27%
	Walnut	\$131,836	\$142,840	8.35%
	Total C.I.T.I.E.S. Communities	unavailable	unavailable	n/a
Comparison	Council Bluffs	\$788,954	\$702,356	-10.98%
	Pottawattamie County	\$607,675	\$552,970	-9.00%
	Iowa	\$393,243	\$387,819	-1.38%

*Inflation-adjusted to FY2011 buying power dollars.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

Table 50. Number of Employed Individuals

Number of Employed Individuals		Number Employed (2000)	Number Employed (2000 to 2010)	Percent Change (2000 to 2010)
C.I.T.I.E.S. Communities	Avoca	809	816	0.87%
	Carson	347	394	13.54%
	Crescent	324	344	6.17%
	Hancock	142	88	-38.03%
	Macedonia	166	156	-6.02%
	McClelland	105	134	27.62%
	Minden	301	274	-8.97%
	Neola	436	446	2.29%
	Oakland	708	854	20.62%
	Treynor	532	591	11.09%
	Underwood	365	524	43.56%
	Walnut	420	404	-3.81%
	Total C.I.T.I.E.S. Communities	<u>4,655</u>	<u>5,025</u>	<u>7.95%</u>
Comparison	Council Bluffs	28,879	30,112	4.27%
	Pottawattamie County	44,658	46,954	5.14%
	Iowa	1,489,816	1,553,594	4.28%

(Source: 2000 and 2010 U.S. Census)

Community Thriving Index Data

Table 51. Regional Competition

Regional Competition		Taxable Sales as a Percent of the County's Total (FY2011)	Population as a Percent of the County's Total (FY2011)	Regional Competition Ratio
C.I.T.I.E.S. Communities	Avoca	2.4%	1.6%	1.500
	Carson	0.3%	0.9%	0.333
	Crescent	0.7%	0.7%	1.000
	Hancock	data unavailable	data unavailable	n/a
	Macedonia	data unavailable	data unavailable	n/a
	McClelland	data unavailable	data unavailable	n/a
	Minden	0.2%	0.6%	0.333
	Neola	0.6%	0.9%	0.667
	Oakland	0.9%	1.6%	0.563
	Treynor	0.4%	1.0%	0.400
	Underwood	0.6%	1.0%	0.600
	Walnut	0.8%	0.8%	1.000
	Total C.I.T.I.E.S. Communities	unavailable	unavailable	n/a
Comparison	Council Bluffs	90.8%	66.9%	1.357
	Pottawattamie County	100%	100%	1.000
	Iowa	100%	100%	1.000

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2011)

Table 52. Pull Factor Ratio

Retail Sales per Firm		Average Annual Pull Factor Ratio (FY2002-2006)	Average Annual Pull Factor Ratio (FY2007-2011)	Percent Change (FY2002-2006 to FY2007-2011)
C.I.T.I.E.S. Communities	Avoca	1.12	1.36	21.00%
	Carson	0.54	0.53	-1.49%
	Crescent	0.82	0.93	13.90%
	Hancock	data unavailable	data unavailable	n/a
	Macedonia	data unavailable	data unavailable	n/a
	McClelland	data unavailable	data unavailable	n/a
	Minden	0.84	0.32	-61.61%
	Neola	0.54	0.53	-1.49%
	Oakland	0.78	0.69	-11.03%
	Treynor	0.33	0.34	2.41%
	Underwood	0.97	0.81	-16.36%
	Walnut	0.79	0.94	19.08%
	Total C.I.T.I.E.S. Communities	unavailable	unavailable	n/a
Comparison	Council Bluffs	1.43	1.43	-0.28%
	Pottawattamie County	1.00	1.00	0.00%
	Iowa	1.00	1.00	0.00%

*Inflation-adjusted to FY2011 buying power dollars.

(Source: Iowa State Community Indicators Program - Retail Analysis, FY2002-2011)

Table 53. Poverty and Unemployment Rates

C.I.T.I.E.S. Program Evaluation 2004-2012

Poverty and Unemployment		Poverty Rate (2010)	Unemployment Rate (2010)
C.I.T.I.E.S. Communities	Avoca	10.3%	4.1%
	Carson	3.6%	5.1%
	Crescent	4.0%	2.3%
	Hancock	6.1%	5.4%
	Macedonia	5.8%	3.1%
	McClelland	15.4%	10.1%
	Minden	11.6%	1.8%
	Neola	12.7%	5.3%
	Oakland	12.5%	2.2%
	Treynor	0.3%	1.7%
	Underwood	5.7%	3.1%
	Walnut	12.2%	6.0%
	Total C.I.T.I.E.S. Communities*	<u>8.5%</u>	<u>3.7%</u>
Comparison	Council Bluffs	15.2%	8.0%
	Pottawattamie County	12.1%	6.5%
	Iowa	11.6%	5.3%

*A weighted average of the 12 communities.
(U.S. Census, 2010)

Appendix N. Alignment of Projects with Strategic Planning

The majority (55 out of 61, or 90.2%) of projects implemented by the C.I.T.I.E.S. communities from 2005 to 2011, which includes all projects funded by the C.I.T.I.E.S. program, were listed as a priority project in each community's strategic plan. Although the communities listed the projects under short-range (1-2 years), medium-range (2-5 years), and long-range timeframes (more than 5 years), this was not always followed as some projects were implemented earlier or later than was indicated by the strategic plan.

Some communities had to prioritize projects that were lower on their strategic plan depending on need. Other communities who implemented their longer range projects sooner did so because they were unsure about the strategic plan process during the writing of their first strategic plan. At times, communities had to delay projects that were at the top of their strategic plan because they could not gain enough funding to implement them (Tables 54 through 65).

Table 54. Strategic Plan Priorities and Projects – Avoca

Year Project Implemented	Project	Strategic Plan Reference
2005	High Street/Tamarack Ave Improvements West of Hwy 59.	2004 Strategic Plan Short-Range Project
2006	Sand/Salt Storage Building.	2004 Strategic Plan Short-Range Project
2007	Chestnut and Lyon Street Improvements	2004 Strategic Plan Short-Range Project 2007 Strategic Plan Short-Range Project
2007	Street Improvements- Walnut and Mill Street	2007 Strategic Plan Medium-Range Project
2007	East Side Sanitary Sewer Improvements	Not Found in Strategic Plan
2008	Elm Street Streetscape Infrastructure and Streetscape Project	2004 Strategic Plan Medium-Range Project 2007 Strategic Plan Medium-Range Project 2008 Strategic Plan Short-Range Project 2009 Strategic Plan Short-Range Project
2008	Storm Sewer Improvements	2008 Strategic Plan Short-Range Project
2010	South Section Water Project.	2008 Strategic Plan Medium-Range Project
2011	School Area Neighborhood Improvement Project	2011 Strategic Plan Short-Range Project

Table 55. Strategic Plan Priorities and Projects – Carson

Year Project Implemented	Project	Strategic Plan Reference
2005	Extend Water & Sewer to Tibbles Subdivision	2005 Strategic Plan Short-Range Project
2005	Tibbles Subdivision: Phase I Sewer Construction	2005 Strategic Plan Medium-Range Project
2007	Rodeo Drive Storm Sewer Improvements	2007 Strategic Plan Short-Range Project
2009	2009 Water System Improvements	2009 Strategic Plan Short-Range Project
2009	Fire Station Improvements.	2007 Strategic Plan Medium-Range Project 2009 Strategic Plan Short-Range Project
2010	Construction of Wastewater Treatment Plant E-Coli.	2005 Strategic Plan Long-Range Project 2007 Strategic Plan Long-Range Project 2009 Strategic Plan Short-Range Project
2012	North Dye Street Improvements	2005 Strategic Plan Medium-Range Project 2007 Strategic Plan Medium-Range Project 2009 Strategic Plan Medium-Range Project

Table 56. Strategic Plan Priorities and Projects - Crescent

Year Project Implemented	Project	Strategic Plan Reference
2005	Water Distribution System Improvements.	2004 Strategic Plan Short-Range Project
2006	Storm Sewer/Street Project: Esancy Addition	Not Found in Strategic Plan

Table 57. Strategic Plan Priorities and Projects - Hancock

Year Project Implemented	Project	Strategic Plan Reference
2007	Water/sewer service to park restrooms	Not Found in Strategic Plan
2007	Wastewater treatment system improvements.	Not Found in Strategic Plan

Table 58. Strategic Plan Priorities and Projects - Macedonia

Year Project Implemented	Project	Strategic Plan Reference
2005	Tree removal on City right of way.	Not Found in Strategic Plan
2007	Wastewater treatment system improvements.	2004 Strategic Plan Long-Range Project 2006 Strategic Plan Short-Range Project

Table 59. Strategic Plan Priorities and Projects - McClelland

Year Project Implemented	Project	Strategic Plan Reference
2006	Addition to Fire Hall	2004 Strategic Plan Medium-Range Project
2007	Street resurfacing	2004 Strategic Plan Short-Range Project
2007	Civil defense siren	2004 Strategic Plan Short-Range Project
2008	Street resurfacing – Main Street	2004 Strategic Plan Medium-Range Project
2010	Street resurfacing	2004 Strategic Plan Short-Range Project
		2008 Strategic Plan Short-Range Project
		2010 Strategic Plan Short-Range Project

Table 60. Strategic Plan Priorities and Projects - Minden

Year Project Implemented	Project	Strategic Plan Reference
2005	Tamarack Road improvements.	Not Found in Strategic Plan
2006	Emergency siren replacement project	2004 Strategic Plan Medium-Range Project
2007	Water system improvements.	2004 Strategic Plan Short-Range Project
		2004 Strategic Plan Medium-Range Project
2007	Water system improvements - 4th street.	2004 Strategic Plan Short-Range Project
2008	4th Street and Depot Street Improvements	2004 & 2008 Strategic Plan Short-Range Project
2008	Lincoln Street water improvements.	2004 Strategic Plan Medium-Range Project
		2008 Strategic Plan Short-Range Project
2010	Downtown water system improvements.	2004 Strategic Plan Medium-Range Project
		2008 & 2010 Strategic Plan Short-Range Project
2010	Water tower construction	2004 & 2008 Strategic Plan Medium-Range Project
		2010 Strategic Plan Short-Range Project

Table 61. Strategic Plan Priorities and Projects - Neola

Year Project Implemented	Project	Strategic Plan Reference
2005	Pearl St. Bridge Replacement	2004 Strategic Plan Short-Range Project
2005	Street Resurfacing & Paving	2004 Strategic Plan Short-Range Project
2006	Street Paving in City	2004 Strategic Plan Short-Range Project
2007	Street Paving in City	2004 Strategic Plan Short-Range Project
2009	Emergency Siren Replacement	2004 Strategic Plan Medium-Range Project
2010	Street Resurfacing Project	2004 & 2010 Strategic Plan Short-Range Project
2011	Wastewater Treatment Facility Construction	2004 Strategic Plan Medium-Range Project
		2010 Strategic Plan Short-Range Project

Table 62. Strategic Plan Priorities and Projects -Oakland

Year Project Implemented	Project	Strategic Plan Reference
2005	Wastewater Lagoon Improvements	2004 Strategic Plan Short-Range Project
2005	Schueman Park Road Study for Grove St. & Walnut St.	2004 Strategic Plan Medium-Range Project
2006	Schueman Park Road, Water, Sewer, Storm Sewer Project	2004 Strategic Plan Medium-Range Project
2007	Lime Sludge Lagoon Project	2004 Strategic Plan Medium-Range Project
2007	Walnut Street Water, Sewer, & Street	Not Found in Strategic Plan
2010	FY10 Sanitary Sewer Improvements	2010 Strategic Plan Medium-Range Project
2012	Water Treatment Facility	2010 Strategic Plan Short-Range Project
2012	Water Treatment Plant	2010 Strategic Plan Short-Range Project

Table 63. Strategic Plan Priorities and Projects -Treyner

Year Project Implemented	Project	Strategic Plan Reference
2005	Storm Water Collection System Study and Improvements	Not Found In Strategic Plan
2005	Eyeberg Avenue Rehabilitation	Not Found In Strategic Plan
2007	Municipal Well #6 and Raw Water Transmission Line (partial)	2010 Strategic Plan Short-Range Project
2008	Terrace Drive Water Main Replacement	2007 Strategic Plan Short-Range Project
2010	North Eyeberg Water Main Improvement Project	2004 Strategic Plan Medium-Range Project 2007 Strategic Plan Medium-Range Project 2010 Strategic Plan Short-Range Project

Table 64. Strategic Plan Priorities and Projects -Underwood

Year Project Implemented	Project	Strategic Plan Reference
2005	4th Avenue Resurfacing	2004 Strategic Plan Short-Range Project
2007	Civil Defense Siren	2007 Strategic Plan Short-Range Project
2007	Resurfacing- Charles Drive	2004 Strategic Plan Long-Range Project
2008	West 3rd Street Reconstruction	2004 & 2007 Strategic Plan Short-Range Project
2010	Sanitary Sewer Improvement Project	2004 Strategic Plan Short-Range Project 2009 Strategic Plan Short-Range Project
2010	2nd Street Improvements	2009 Strategic Plan Short-Range Project

Table 65. Strategic Plan Priorities and Projects -Walnut

Year Project Implemented	Project	Strategic Plan Reference
2005	Water Distribution System Project	2004 Strategic Plan Short-Range Project
2005	Water Treatment System Improvements	2004 Strategic Plan Short-Range Project
2009	Water Treatment System Improvements	2004, 2006, & 2007 Strategic Plan Short-Range Project
2010	Walnut Street Improvement Project	2004, 2006, 2007, 2008, & 2009 Strategic Plan Medium-Range Project

Appendix O. C.I.T.I.E.S. Community Interview Questions

Strategic Plan

1. How much of your priority list has been accomplished? Has your community completed its top 3 priorities? Did you complete your Streetscape?
2. How has the funding and the strategic plan had an impact on your ability to plan and manage community and economic development projects?
3. What other projects were completed during this time frame WITHOUT IWF funds?

Community Strength and Collaboration

4. Have there been any major economic development projects in the past 5-10 years in the community? Talk about your failures and successes. Were there any projects that were started but not completed? If yes, please explain.
5. How would you describe the leadership in the community. Is it stable? Open/closed, young/old, etc.?
6. Provide examples of collaboration and cooperation within community groups.
7. Did the project impede or improve potential collaboration among communities for city services? Please describe.
8. What is the possibility of communities working together to prioritize future projects across all communities? What might be the barriers?
9. What is the feasibility of regional projects and planning?
10. Talk about how the 12 communities currently work together and make decisions.

Project Costs and Benefits

11. How have you been able to leverage the dollars received from the C.I.T.I.E.S. program?
12. Have the projects been self-sustaining? What structure has been established for the continuation of this project?
13. How would you measure the impact of the C.I.T.I.E.S. funds on the community?

Funding

14. Please describe the financial health of the city.
15. How have utility rates been affected by the projects? Please provide utility rates for 2004, 2008 and 2012.
16. What alternative funding sources are available to you for infrastructure funding?
17. Did you encounter any funding obstacles? If yes, how did you overcome them?
18. What funding did you use to leverage for the project matching funds?
19. How many CDBG projects have you had in the last 10 years?

Economic Development

20. What is the attitude towards residential growth in the community? Have there been any new residential housing developments? If so, how many lots were developed in the past 8 years?
21. Has the community experienced any recent investment of private funds in the community and if so, was this a result of the C.I.T.I.E.S. project?
22. What type of economic marketing has been done for your community? Has the C.I.T.I.E.S. project played a part in this marketing? If yes, please explain.
23. Who are your major employers in the community and approximately how many people do they employ?
24. Where do the majority of your town's people commute to work?

Future Projects

25. What is your opinion about the effectiveness of a potential effectiveness of a revolving loan fund for CITIES, versus a grants program? Bonds? What other funding ideas might you have?

General

26. How would you rate the expertise of the C.I.T.I.E.S. Organizational Committee to make funding decisions for infrastructure projects to the community? Would there have been a more professional way to make community funding decisions?
27. What have you learned over the course of the project that has increased or would have the potential to increase the effectiveness of the project?
28. Envision your community without the C.I.T.I.E.S. funding for past 8 years? What would be different?
29. Has there been any changes in your relationship with the County Board of Supervisors as a result of this project?
30. Describe the relationship with MAPA and WIDA. What was helpful?
31. Do you think the group had or has any interest in learning about capacity building or other informational opportunities?
32. How do your community leaders perceive the Iowa West Foundation and the C.I.T.I.E.S. project? Who did you deal with? How was your service?
33. What additional comments would you like to make?